

**Healthy Beginnings at Home:  
An Evaluation of Housing and Economic Outcomes**

**Prepared for CelebrateOne by:**

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## Introduction and Executive Summary

HBAH is a research project that assesses the impact of safe, stable and affordable housing on maternal and child health through providing housing assistance, medical care, and social supports both before and after their baby is born to ensure the health and well-being of the participating families. One hundred pregnant women who met specific eligibility criteria were enrolled in the study with half randomly assigned to an intervention and half to the control group. As part of HBAH intervention, women received rental assistance over a period of approximately two years, during which they also received housing stabilization services that helped with formulating and implementing plans for long-term housing retention and financial stability. This was done while fostering the goal of long-term connection between participants and community services. The program included housing stabilization and case management services provided through a partnership with the Homeless Families Foundation. The Columbus Metropolitan Housing Authority provided HBAH participants with either time-limited rental assistance or facilitated access to ongoing rental assistance (e.g., subsidized or public housing) for the course of the program. HBAH assisted families in creating a housing retention plan and helping participants to gain financial stability following the 21-month rental assistance period.

This evaluation examines housing, economic and related outcomes for the 49 women and their households before, during, and at the end of their HBAH participation. Along with this evaluation, there are two related companion evaluations. The first, looking at health and neonatal outcomes among HBAH participants and their children is being conducted by researchers from Nationwide Children's Hospital (NCH). The second is a process evaluation of the HBAH program conducted by researchers from Health Policy Institute of Ohio (HPIO).

This evaluation is presented at three sections, focusing on housing and economic topics at three points in the program. The first part focuses on the HBAH participants and their households at the point of HBAH enrollment, providing a profile of demographic, economic and housing-related characteristics that were presented by the fifty pregnant women and their households who enrolled in HBAH, and were in some instances compared to fifty other pregnant women and their households that were randomly assigned to a control group that was a key part of the NCH evaluation. The main findings presented in this section include:

The main findings related to the aggregate profile include:

- Demographic factors. The typical person in HBAH participant group is a woman in her mid-twenties and in her second trimester of pregnancy. A high and disparate proportion of the total group (87 percent) is of African American race. It is an oft repeated finding that, even after adjusting for poverty, homelessness and housing instability disproportionately impact African-Americans, but it is nonetheless an important finding, especially when the proportion is this high.
- Household composition. There are three basic types of household composition represented in this group: pregnant women or couples who present without children (36 percent); single parent, pregnant female-headed households with children (52 percent); and households containing multiple adults (including pregnant woman) and children (11 percent).

- Economic barriers to stable housing. Virtually all of the households have income that fall under the poverty guidelines, and 46% reported no income in the previous month. Over half of the households have no credit score, and another 38 percent have “bad” or “poor” credit. In contrast, roughly one quarter of the total group had income over \$1,000 in the previous month, and 8 percent managed to keep a “low” or “average” credit score. By virtue of this relatively higher income, this subgroup has more housing opportunities than the rest of the group.
- Other barriers to stable housing. Forty-four percent of the total group had some criminal history, while 61% graduated high school or received a GED.
- Homelessness and Housing Instability. Sixty-four percent reported some experience with homelessness, while 70 percent of the total group had lived doubled up with someone at some point. Among indicators of homeless risk, 24 percent reported having ever been evicted, 41 percent had experienced at least three moves in the past year; and high proportions were in arrears for either their electric bill (62 percent) and/or their gas bill (41 percent).

All in all, the findings in this section suggest the HBAH participant households to be a deeply impoverished population and facing multiple challenges to getting rehoused. This thumbnail profile is not monolithic, however, as a smaller group has, relatively speaking, a higher income (though still under poverty income guidelines) and likely would be in a better position to move on to housing.

The second section occurred at the approximate midpoint of the HBAH program, and provides a brief summary of the types of housing, income and social services provided to the 49 HBAH participants during their program stay. The section is basic in that it represents a sketch of what program participation looks like while the participants are enrolled in HBAH through the approximate midpoint of the study. It is also limited in that it cannot, for the most part, document the levels of assistance or services they received, nor does it evaluate the impacts of this assistance or these services on any outcomes or performance measures.

Data available for this evaluation showed that the apparent programmatic emphases included securing employment and participation in vocational and educational activities as means for increased financial security, as well as accessing available benefits in order to gain more immediate assistance for the precarious household financial situations faced by many HBAH recipients (i.e., many HBAH households have zero or minimal monthly income) despite the housing and other assistance that is provided by HBAH. The services covered in this section are consistent with services provided in other permanent supportive housing and transitional programs.

The third section focuses on aggregate housing and economic outcomes for the women and their households as they have concluded, or are preparing to conclude, their HBAH participation. These outcomes are based primarily upon exit surveys completed by caseworkers at Homeless Families Foundation (HFF) who worked with the families. Additional data on homelessness and housing expenses were provided by the Community Shelter Board (CSB) and the Columbus Metropolitan Housing Authority (CMHA), respectively. The key findings from this section include:

- HBAH had a high retention rate for the participating households. At the point of HBAH enrollment (see Section 1), 66 percent of HBAH households were living “doubled up” in another household and 40 percent had moved at least three times in the year prior to HBAH intake. While no clear criteria for retention and successful program completion were ever set, the program managed to both stay in contact with most of the participants and have most of the participants retain their housing over the 2+ year HBAH program period. Contact with program staff was largely client-driven and modeled upon a housing first structure. While at least four households (8 percent of total) had lost communication with case workers, there was no indication that these households experienced adverse housing outcomes. Similarly, only three households (6 percent) lost the housing that was arranged through HBAH (with all three of these households living doubled up with relatives). This high degree of program and housing retention is noteworthy, and all the more so given the instability that these households experienced prior to HBAH participation.
- HBAH facilitated housing stability. In addition to the housing instability experienced by the HBAH households, prior to program participation their efforts to maintain housing was often marked by turmoil brought on by eviction, unpaid utility bills, poor credit, and legal difficulties. In contrast, during the HBAH program period the majority of HBAH participants, once housed, maintained their housing without documented difficulties. Even with that, however, substantial minorities did engage in at least one move (35 percent) or incurred at least one lease violation (45 percent). Even with these threats to housing stability and, with the active support of caseworkers, the large majority of these situations were addressed without loss of housing.
- Over two-thirds of the households participating in HBAH have reasonably good prospects for maintaining their housing after exiting HBAH. Judging from quantitative measures such as cost burden and qualitative caseworker assessments, we considered 35 percent of the HBAH households to be “stably housed” and another 37 percent to be “stably housed with some concerns.” While poverty and other factors leave these households vulnerable to housing displacement to some degree, at the point of program exit their prospects remain good for positive housing outcomes.
- Ongoing housing assistance facilitates desirable housing outcomes. The findings here indicate that those with ongoing housing support faced a much lower levels of threat to housing stability than did those who received time-limited housing assistance. The implication of this is that availability of housing supports that continue after program completion is a key element to consolidating gains made by programs such as HBAH, regardless of the particular services model.
- Time-limited housing assistance provided greater choice of neighborhoods. Those HBAH participants who received time-limited housing assistance lived in a broader set of neighborhoods and in zip codes with lower levels of poverty and concentration of Black population. This is an important consideration given that the participants in HBAH were overwhelmingly Black and economically impoverished. While the time-limited housing assistance presents drawbacks to

ongoing housing stability (see prior finding), the flexibility afforded by this support likely expanded the options that recipient households had for housing and location.

- After HBAH participation, many households still faced substantial economic challenges. While just over half of the HBAH participants reported income at the end of the program as exceeding the income they received at the start of the program, only 16 percent of the HBAH participants, at the end of the program, had incomes that exceeded poverty guidelines. While 46 percent reported zero income at HBAH program intake, 33 percent reported no income in the exit survey.
- The onset of the COVID-19 pandemic obscures economic outcomes. The pandemic had a profound, unforeseen impact on both the program and its participants. Seventy-eight percent of HBAH households reported substantial adverse impacts from COVID including job loss and childcare difficulties. These individual impacts led to extended HBAH participation (several months beyond the planned two-year limit) for many of participants. While housing outcomes only seemed marginally impacted by the pandemic, it is unknown how much different the economic outcomes for the HBAH households would have been in the absence of COVID-19.
- Domestic violence impacts family housing. A substantial amount of the housing difficulties experienced by HBAH households featured domestic violence-related issues. The impact of domestic violence on the well-being of the HBAH households was not directly addressed in this study and the magnitude of the problem was likely obscured by this. Subsequent programs that seek to follow the HBAH program model should make sure they provide adequate program supports for addressing domestic violence among participants, and in assessing both impact and response in program evaluations.

Taken together, the three sections of this report document the population characteristics, some of the services, and the housing and economic outcomes related to the HBAH research project. This provides important background material for informing other programs seeking to replicate or extend the HBAH model, and shows the promise of how providing housing assistance and related supports in conjunction with a range of other perinatal services can make lasting differences toward the well-being of women participating in HBAH, their children and other household members.

## **Section 1 – Participant Profile (with Emily Moore; July 2019)**

This section contains the initial part of the HBAH housing outcomes evaluation, and provides an overview of the one hundred pregnant women and their households that either received the HBAH program services (n=50) or who were randomly assigned to a services as usual control group (n=50). This collective participant profile has two components: first, we compare the profile of the participant group to that of the control group. Second, we examine the elements of the client profile more closely to provide a better understanding of the characteristics of the total eligible group (i.e., participant and control groups).

### **Methods**

HBAH recruited 100 eligible women and their households (children, partners, etc.) to either participate in the HBAH housing and case management program, or to act as part of a control group that receives services available to any eligible households in the community. All 100 families were recruited through a single process. After being determined as eligible for HBAH, a random assignment process designated 50 households to the HBAH program group (referred to here as the participant group) and 50 households to the control group.

The basic eligibility criteria for HBAH participation entails that the household include a woman who is over age 18, is pregnant in her first or second trimester, and experiencing housing instability or homelessness. Households may comprise of an individual woman, or it can include a family with children and/or a partner that can be accommodated in a housing unit with three bedrooms or less. Potential program participants were subject to a brief pre-screening phone call and then, if they were found eligible, took part in a two-hour in-person interview where the interviewer collected numerous data points on individual and household characteristics to conclusively determine HBAH eligibility.

These data collected during intake will be the basis for this section. The individual data elements (age, total household size, education level, etc.) are presented here in a series of tables (demographics, household composition, etc.), with the report narrative consisting of three parts. First, we conducted an analysis of difference between the participant and the control groups, based on a series of chi-square tests, for each of the individual data elements. We consider this an exploratory study, and thus relax the criteria for statistical significance between the participant and the control groups to where the p-value, based on chi-square values and degrees of freedom, are at the level of .10 or less. This threshold is relaxed to identify possible elements where the participant and control groups may vary, thus creating problems for comparisons of outcomes that will be conducted in future studies. Second, a summary of the descriptive results of the data elements is provided. These results provide the basis of an aggregated profile of the participant and control groups based upon data on their characteristics collected at intake. Finally, a limited set of comparable results are presented from a second evaluation of this HBAH. This concurrent evaluation, by researchers at Nationwide Children's Hospital (NCH), assesses whether the approach taken by HBAH, when compared to usual care (the control group), results in improved birth outcomes, reduced risk factors for infant mortality, and better health outcomes for women and their infants enrolled in the study. In doing this, the NCH evaluation examines the same 100 women who are the focus of this (i.e.,

housing outcomes) evaluation, but uses separate data collection mechanisms. Augmenting this report with initial results from the NCH evaluation will expand the findings of this report related to the group characteristics.

Together, the results reported here will answer the questions:

- 1) Are the participant and control groups sufficiently similar to each other, based on information collected at intake, for valid comparisons of outcomes for the two groups?
- 2) What do we know, at program admission, about the characteristics of the participant and control groups?

## **Results**

### *Analyses of difference based upon chi-square tests*

For none of the data elements examined in this report were the differences between participant and control groups statistically significant, even when the criteria for statistical significance was set at a p-value of .10 or less. This supports the assumption that the assignment procedures used to randomly assign women and their households to either the case or the control groups was successful in creating comparable groups.

One factor that potentially might confound this assumption of why no statistically significant differences were found between the two groups is that the number of women (and their households) in each of the two groups (50 in each) was relatively small and thus potential differences between the groups which were substantively noteworthy did not reach a level of statistical significance due to lack of power. In reporting the descriptive results, we will point out any cases where there may be some noteworthy substantive differences, based upon our subjective assessment, between the two groups with regards to any of the data elements.

### *Descriptive Results*

Table 1 presents demographic results: age, race/ethnicity and gestational age of the fetus (all female heads of household (HOH) in the program were pregnant). The large majority of these women (87% in the combined group) were of African-American race, and few were of any other race or of Latinx ethnicity. Comparing participant and control groups, more women in the case group (n=46, or 92 percent) were African-American, as compared to the control group (n=41, or 82 percent). Whether or not this difference was substantively noteworthy is unclear. This notwithstanding, the disproportionate representation of African Americans in the overall population was striking.

The large majority (79 percent of combined group) of the women who were HOH were under age 30. Given that these were women of childbearing age, this is an unsurprising finding. For the participant group, 79 percent of the women who were HOH were, by gestational age, in their first trimester of

pregnancy. There were no substantial differences between the two groups in these chronological or gestational age measures.

**Table 1 – Demographic Characteristics of the Heads of Household: HBAH Participant and Control Groups**

	<b>Participant Group (n=50)</b>	<b>Control Group (n=50)</b>	<b>Total (n=100)</b>
<b>Race</b>			
Black/African American	46	41	87
White	4	8	12
Missing	0	1	1
<b>Ethnicity</b>			
Non-Latinx (any race)	47	48	95
Latinx (any race)	3	1	4
Missing	0	1	1
<b>Age (at intake)</b>			
19-23	18	20	38
24-29	20	21	41
30-35	9	5	14
Above 35	3	4	7
<b>Gestational Age (at intake)</b>			
1 <sup>st</sup> trimester (4-14 weeks)	11	10	21
2 <sup>nd</sup> trimester (12-28 weeks)	39	40	79

For the total group, percent values are the same as frequency values, as total group consists of 100 women/households. To calculate corresponding percentages for the participant or control groups, double the frequency number (e.g., if 18 of heads of household (HOH) in the control group were between ages 19 and 23, then 36 percent of the HOH's in the control group were in this age group).

In tests of difference (chi-square tests), none of the differences between the participant and control groups in the four data elements described here attained statistical significance (p-value < .10).

Table 2 shows findings related to household composition. Just under one-third (31 percent) of female heads of household were unaccompanied by any other household members, and an additional five percent came as a household with additional adults but no children. Conversely, almost two-thirds (64 percent) of the women HOH were part of a family with children. Among these latter households, 18 percent contained three or more children. Also noteworthy among the participant households was that (after setting aside the 31 childless households) 52 of the 69 (75 percent) households with children were single-parent households.

Looking at household composition, one can roughly partition the total group into three subgroups (excluding one household with missing data). The first comprises 36 households in which the woman is pregnant and is unaccompanied by children; the second subgroup consists of 52 families headed by single, pregnant women who are also parenting children; and the third group are the remaining 11 families that contain children and multiple adults. These three subgroups should have, qualitatively, very different situations.



**Table 2 – Household Composition: HBAH Participant and Control Groups**

	<b>Participant Group (n=50)</b>	<b>Control Group (n=50)</b>	<b>Total (n=100)</b>
<b>Total Household Size (persons)</b>			
One	15	16	31
Two	10	16	26
Three	11	8	19
Four	7	3	10
Five or more	7	6	13
Missing	0	1	1
<b>Adults in HBAH Household (HH)</b>			
One	41	42	83
Two	9	7	16
Missing	0	1	1
<b>Children in HBAH HH</b>			
None	16	20	36
One	10	13	23
Two	15	7	22
Three or more	9	9	18
Missing	0	1	1
<b>Children outside of HBAH HH</b>			
None	41	47	88
One	4	1	5
Two or more	4	2	6
Missing	1	0	1

For the total group, percent values are the same as frequency values, as total group consists of 100 women/households. To calculate corresponding percentages for the participant or control groups, double the frequency number (e.g., if 16 households in the control group contained one person, then 32 percent of households in the control group were one-person households).

In tests of difference (chi-square tests), none of the differences between the participant and control groups in the four data elements described here attained statistical significance (p-value < .10).

In at least 11 percent of the participant households, the HOH has children that are placed elsewhere, either through formal (i.e., lost custody) or informal arrangements. The circumstances whereby these children are not staying with the household participating in HBAH is unclear, and in some households there may be both children present and other children placed outside of the HBAH program.

There is some substantive variation between participant and control groups, as there is a tendency (non-statistically significant) for there to be more children in participant households. There are also more participant households that have children placed elsewhere.

Table 3 looks at three interrelated items: citizenship status, country of birth, and primary language. All, except one woman who is HOH in the control group, reported being US citizens born in the US with English as her primary language. All women in both groups were authorized to reside in the US.

**Table 3 – Immigration-related Characteristics of the Heads of Household: HBAH Participant and Control Groups**

	<b>Participant Group (n=50)</b>	<b>Control Group (n=50)</b>	<b>Total (n=100)</b>
<b>US Citizen</b>			
Yes	50	49	99
No	0	1	1
<b>Country of Birth</b>			
United States	50	49	99
Other	0	1	1
<b>Primary Language</b>			
English	50	49	99
Other	0	1	1

For the total group, percent values are the same as frequency values, as total group consists of 100 women/households. To calculate corresponding percentages for the participant or control groups, double the frequency number (e.g., if 49 heads of household (HOH) in the control group were US citizens, then 98 percent of the HOH's in the control group were US citizens).

In tests of difference (chi-square tests), none of the differences between the participant and control groups in the four data elements described here attained statistical significance (p-value < .10).

Table 4 presents results on two staple measures of socio-economic status: education level and income. Additionally, results from credit score and criminal history checks are also included in this table. Sixty-one percent of the total group had a high school diploma or GED and, among these women, eight percent had at least some post-high school education.

Substantial proportions of both groups: 44 percent of HOH reported some type of criminal record. The nature of the criminal record here was unclear, although these data came from a criminal background check that was required as part of the eligibility determination, and certain offenses (e.g., sex offenses) rendered an applicant ineligible for program participation.

Looking at income levels reported in Table 4, just under half (46 percent) of the total group reported zero income over the previous month. An additional nine percent reported very low income (less than \$500) over the previous month. On the other end, twenty-seven percent were in the highest income category. Two households (both in the control group) reported monthly income over \$2,000. Adjusting for household size, the income reported here placed everyone, except for one, single-person household in the participant group, under the poverty income guidelines.

**Table 4 – Socioeconomic Characteristics of the Heads of Household: HBAH Participant and Control Groups**

	<b>Participant Group (n=50)</b>	<b>Control Group (n=50)</b>	<b>Total (n=100)</b>
<b>Education Attained</b>			
Less than High School	2	3	5
Some High school	15	15	30
High School Diploma/GED	29	24	53
Post High School	2	6	8
Missing	2	2	4
<b>Prior Criminal History</b>			
Yes	24	20	44
No	26	30	56
<b>Income per month</b>			
Zero	23	23	46
\$1 to \$500	7	2	9
\$501 to \$1000	8	10	18
Above \$1000	12	15	27
<b>Credit Score</b>			
Above 580 (“low” or “average”)	2	6	8
Below 580 (“bad” or “poor”)	21	17	38
No score (Insufficient information)	27	27	54

For the total group, percent values are the same as frequency values, as total group consists of 100 women/households. To calculate corresponding percentages for the participant or control groups, double the frequency number (e.g., if 24 heads of household (HOH) in the control group attained their HS diploma or GED, then 48 percent of HOH’s in the control group attained their HS diploma or GED).

In tests of difference (chi-square tests), none of the differences between the participant and control groups in the four data elements described here attained statistical significance (p-value < .10).

Credit score, a related measure to income, was also collected as part of the intake process. Over one half (54 percent) of the total group did not have a credit score; and 38 percent had “bad” or “poor” ratings (i.e., under a 580 score). This left only eight percent of the women with credit scores above 580, meaning they had scores considered “low” or “average.”

While differences among these groups in both economic indicators (income and credit score) were not statistically significant, the control group had, in the aggregate, somewhat higher levels of income and credit scores than the participant group. This disparity was, however, relative as recent income for nearly all households fell under the poverty income guidelines and the modal income, reported by nearly half of both groups, was zero, while almost all households had bad, poor or non-existent credit scores.

The final table (Table 5) presents findings on homelessness and risk factors for homelessness. Almost two-thirds (64 percent) of the total group experienced some form of literal homelessness, while an

overlapping 70 percent reported living “doubled up” with another household at the time of intake. Here the study group had non-significantly higher rates of both measures.

**Table 5 – Homeless Circumstances and Housing Distress Factors (Heads of Household): HBAH Participant and Control Groups**

	<b>Participant Group (n=50)</b>	<b>Control Group (n=50)</b>	<b>Total (n=100)</b>
<b>Ever Experienced Any Literal Homelessness</b>			
Yes	33	31	64
No	16	19	35
Missing	1	0	1
<b>Currently “Doubled-Up” in Another Household</b>			
Yes	38	32	70
No	12	18	30
<b>Number of Times Evicted</b>			
None	28	31	59
One	9	8	17
Two or more	13	11	24
<b>Over 3 Moves in Past Year</b>			
Yes	20	21	41
No	29	29	58
Missing	1	0	1
<b>Current Electric Bill Arrears</b>			
Yes	30	32	62
No	19	18	37
Missing	1	0	1
<b>Current Gas Bill Arrears</b>			
Yes	28	26	54
No	21	24	45
Missing	1	0	1

For the total group, percent values are the same as frequency values, as total group consists of 100 women/households. To calculate corresponding percentages for the participant or control groups, double the frequency number (e.g., if 31 households in the control group experienced any literal homelessness, then 62 percent of households in the control group experienced any literal homelessness).

In tests of difference (chi-square tests), none of the differences between the participant and control groups in the four data elements described here attained statistical significance (p-value < .10).

Table 5 also contains results on factors that both increase risk for homelessness and also make it more difficult to secure housing. In these measures, in the total group:

- 41 percent experienced either one (17 percent) or multiple (24 percent) evictions.

- 41 percent moved more than three times in the previous year.
- 62 percent of households reported, at the time of intake, as being in arrears on their electric bill and 54 percent reported being in arrears on their gas bill.

No substantial differences between participant and control groups were found among these measures of housing distress in Table 5.

### *Comparison with NCH Findings*

NCH researchers administered their own baseline survey to the one hundred persons who were the respondents for the results reported here, and collected 91 responses. Much of the data focuses on health and related issues not covered in the intake data and beyond the scope of this housing outcomes evaluation. However, there are some data elements that focus on housing and other issues covered in this report, and adds further context to the findings reported here.

We summarize the NCH findings in Table 6 and, in the narrative, comment further on the findings.

- 41 percent of NCH survey respondents reported working or being on leave, this is the best indicator available of how many in the total group are in the workforce. There are no measures of employment in this report.
- 81 percent of NCH survey respondents reported a prior pregnancy. This is consistent with the 63 percent of HBAH households in this report that contain children, as not all pregnancies will have come to term and some children were reported not to be present in households.
- In the NCH description of current (pre-HBAH) living arrangements:
  - o 78 percent of NCH survey respondents reported living with either family or friends, comparable to the 70 percent in this report who reported living doubled up.
  - o 12 percent of NCH survey respondents reported staying in shelters, unsheltered locations or a hotel/motel at time of survey. In contrast, 64 percent in this report reported ever experiencing an episode of literal homelessness.
- 63 percent of NCH survey respondents reported some homelessness during the previous year, compared to 64 percent in this report reported ever experiencing an episode of literal homelessness.
- 52 percent of NCH survey respondents reported having problems paying rent in previous six months. There is no comparable finding in this report.
- 25 percent of NCH survey respondents reported paying more than half of their income in housing costs, and 41 percent reported paying nothing toward housing costs. The closest finding from this report was that 46 percent report zero income in the month prior to HBAH intake.

- 42 percent of NCH survey respondents reported three or more moves in the previous year, while 41 percent reported this same outcome for this report.
- 9 percent of NCH survey respondents reported being evicted in previous six months, while 41 percent reported in this report that they had ever been evicted.
- NCH survey respondents reported a variety of concerns related to their housing situation. While all response categories were informative, the ones we found noteworthy included (frequencies are reported, as percentages were not available here:
  - o 65 women felt that an imminent change in family would adversely impact their housing arrangements.
  - o 36 women felt they were at risk for domestic violence.
  - o Neighborhood location and quality was a concern: 56 wanted to be closer to work/school/family, and 21 wanted a safer neighborhood.
  - o While a relatively low number (n=8) reported an eviction in the previous six months, a considerably higher proportion (n=30) expressed concern about an eviction.
  - o All but one woman expressed at least one (many expressed multiple) concern related to their housing situations.

### **Conclusion**

In this section we used data collected as part of the intake and eligibility determination to provide an aggregate profile of those found eligible for HBAH services (i.e., the participant and control groups), and whether or not there were differences in the characteristics of the participant and control groups that may impact the comparability of the two groups.

The main findings related to the aggregate profile include:

- A high and disparate proportion of the total group (87 percent) is of African American race. It is an oft-repeated finding that, even after adjusting for poverty, homelessness and housing instability disproportionately impact African-Americans, but it is nonetheless an important finding, especially when the proportion is this high.
- Beyond race, the typical person in the total group is a woman in her mid-twenties and in her second trimester of pregnancy.
- There are three basic types of household composition represented in this group: pregnant women or couples who present without children (36 percent); single parent, pregnant female-headed households with children (52 percent); and households containing multiple adults (including pregnant woman) and children (11 percent).

**Table 6 – Related Outcomes from the NCH Evaluation**

<b>Measure</b>	<b>NCH Results - N(percent)</b>
Are you currently employed, on official leave, or on maternity leave?	Yes: 37 (40.7) No: 54 (59.3)
Have you been pregnant before?	Yes: 74 (81.3) No: 17 (18.7)
What best describes your current living arrangement?	Renting a house: 15 (16.5) Staying with friends: 16 (17.6) Staying with family: 49 (60.5) Paying for a hotel or motel: 3 (3.3) In a homeless shelter or transitional housing program: 5 (5.5) Unsheltered: 2 (2.2) Residential drug/alcohol treatment program: 1 (1.1)
If your family experienced homelessness in the past 12 months, about how much of the year did your family spend homeless?	A few days: 3 (3.30) A few weeks: 8 (8.79) A few months: 18 (19.8) Most of the year: 21 (23.1) All 12 months: 7 (7.69) Never homeless: 34 (37.4)
During the last 6 months, was there ever a time when you were unable to pay the rent on time?	Yes: 43 (47.3) No: 47 (51.6) Did not report: 1 (1.1)
How much of your monthly income do you currently spend on housing, including both your monthly rent and any utilities?	Half or less than half: 24 (26.4) More than half: 23 (25.3) None: 41 (45.1) No Response: 3 (3.3)
How many places has your family lived in the last year?	>=3: 38 (41.8)
Have you been evicted in the last 6 months?	Yes: 8 (8.79) No: 81 (89.0) Did not report: 2 (2.2)
Are you concerned about any of the following issues related to your current housing?	Paying rent: 35 Poor housing conditions: 19 Landlord going into foreclosure: 4 Eviction/ to avoid an eviction: 30 Housing subsidy funding will run out/budget cuts: 7 Needing to move into a shelter: 28 Needing to move out of a shelter: 5 Risk of domestic violence: 36 Wanting to be closer to work/school/family: 56 Wanting a safer neighborhood: 21 A change in your family: 65 Having your own place to stay: 44 Getting kicked out: 8 None: 1

- Virtually all of the households have income that fall under the poverty guidelines, and 46% reported no income in the previous month. Over half of the households have no credit score, and another 38 percent have “bad” or “poor” credit. In contrast, roughly one quarter of the total group had income over \$1,000 in the previous month, and 8 percent managed to keep a “low” or “average” credit score. By virtue of this relatively higher income, this subgroup has more housing opportunities than the rest of the group.
- Forty-four percent of the total group had a criminal record, while 61% graduated high school or received a GED.
- Sixty-four percent reported some experience with homelessness, while 70 percent of the total group had lived doubled up with someone at some point.
- Among indicators of homeless risk, 24 percent reported having ever been evicted, 41 percent had experienced at least three moves in the past year; and high proportions were in arrears for either their electric bill (62 percent) and/or their gas bill (41 percent).

All in all, the data on the HBAH total group, and the selected NCH findings that were included to augment this profile, suggest this to be a deeply impoverished population and facing multiple challenges to getting rehoused. This thumbnail profile is not monolithic, however, as a smaller group has, relatively speaking, a higher income (though still under poverty income guidelines) and likely would be in a better position to move on to housing. Different programmatic responses should be provided to different subgroups based, at the least, on income and household composition.

Tests of difference find no instances in which the difference between participant and control groups in the outcome measures examined here was statistically significant. Even with some non-significant yet still substantial differences related to income and race, these two groups should be readily comparable.



## **Section 2 – Midpoint Evaluation (November 2020)**

This midpoint evaluation provides a brief summary of the types of housing, income and social services provided to the 49 HBAH participants during their stay in the 21-month program (one participant dropped out early in the program and moved to another area, and is not included in this section). The scope of this section is basic in that it represents a sketch of what program participation looks like while the participants are enrolled in HBAH through the approximate midpoint of the study. It is limited, however, in that it does not, for the most part, document the levels of assistance or services they received, nor does it evaluate the impacts of this assistance or these services on any outcomes or performance measures. Health services and outcomes will be covered in a separate evaluation undertaken by Nationwide Children’s Hospital. In short, this evaluation shows what participants do as part of HBAH program participation in the realm of housing and developing greater capacity for retaining stable housing.

### **Methods**

Fifty eligible women and their households enrolled in the HBAH housing stabilization program. The basic eligibility criteria for HBAH participation entailed that the household included a woman who was at least age 18, was pregnant in her first or second trimester, had household income that was at or below 30% of area median income, and was experiencing housing instability or homelessness. Households may comprise of an individual woman, or it can include a family with children and/or a partner that can be accommodated in a housing unit with three bedrooms or less. Potential program participants were subject to a brief pre-screening phone call and then, if they were found eligible, took part in a two-hour in-person interview where the interviewer collected numerous data points on individual and household characteristics to conclusively determine HBAH eligibility. Of the fifty households chosen through random assignment from eligible households, 49 have had sustained participation in the program (one participant moved out of the area following program enrollment).

The data for this section primarily came from abstracted case files. In particular, data from each participant’s household service plan, a form which outlines the services that each household was slated to receive and participate in, were used to inventory the different services and activities that comprised each participant’s engagement with services. Each component of the services plan was aggregated for this study, and descriptive findings are reported here. Some supporting documentation, when available, was also used, as were interviews with staff from Celebrate One and the Homeless Families Foundation (HFF), which provided housing stabilization services for HBAH. These additional data were used to provide context for the program dynamics and to validate interpretations of the household service plan data.

The results reported here will address the question concerning what services and activities participants receive while engaged in HBAH that are designed to facilitate greater housing and economic stability.

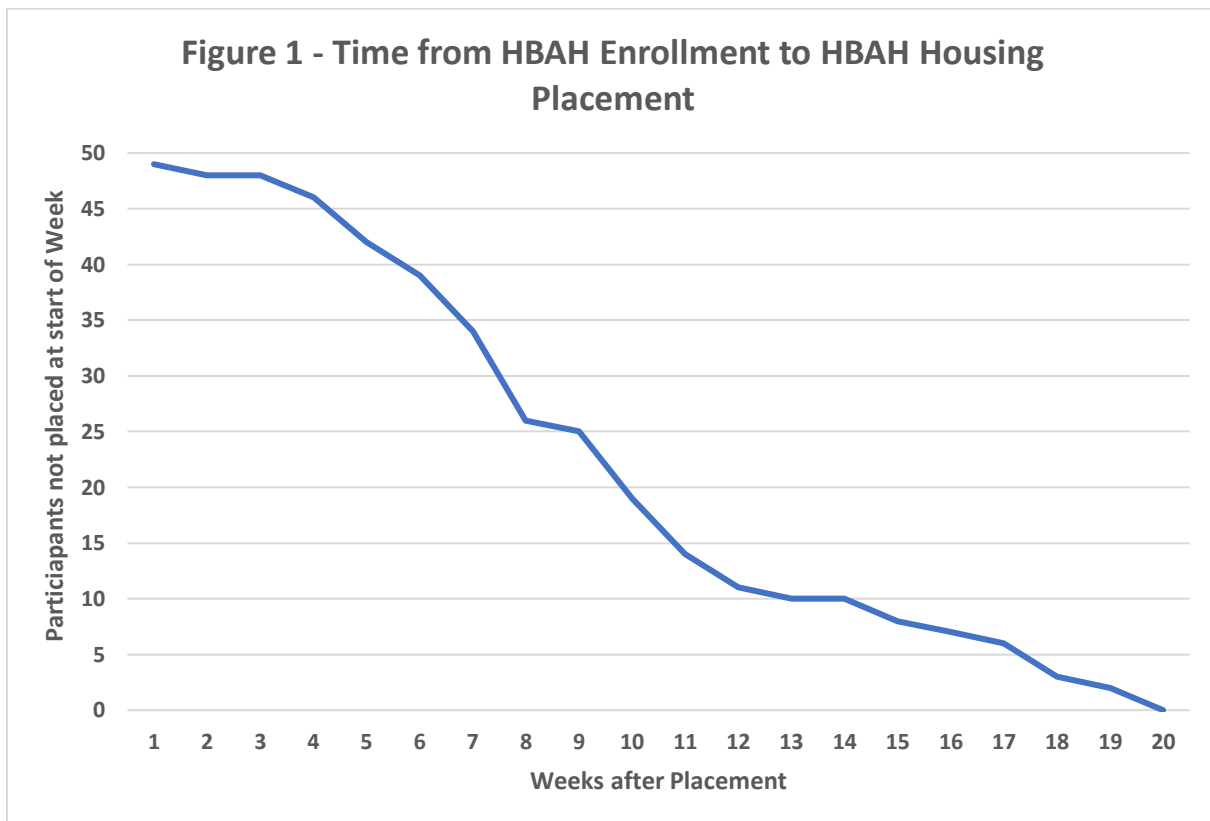
### **Results**

#### *Housing and Housing Stability*

Lack of stable housing is one of the key reasons for participation in HBAH. As a group, the women participating in HBAH disclosed substantial histories of housing insecurity and serious obstacles to obtaining and maintaining housing. In the participant profile section:

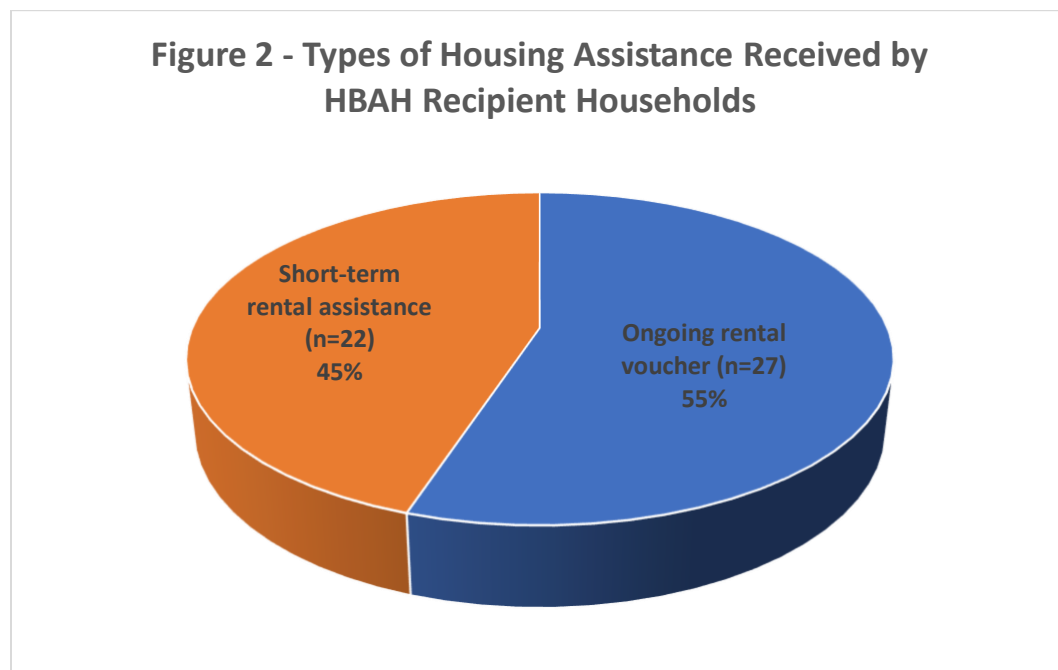
- The majority (51 percent) had experienced a period of homelessness that lasted for a few months or longer; and a large proportion (43 percent) moved more than three times in the past year.
- Over one third of the women experienced at least one eviction; and 62 percent and 54 percent had electric and gas arrears, respectively, when entering HBAH.
- Over half (54 percent) did not have a credit score, and 38 percent had a “bad” or “poor” credit score rating (below 580). This left only eight percent of the women with credit scores above 580, meaning they had scores considered “low” or “average.”
- Forty-four percent reported some type of criminal record, though the nature of the crime was unclear.

One of the first tasks, upon initiating HBAH programming, was for the program to provide stable housing that the participant and her household could maintain at least through the duration of her HBAH tenure. Three key issues reviewed here for HBAH housing provision were placement into housing, nature of the housing subsidy, and arrangements for transitioning to permanent housing after completing HBAH participation.



Placement into housing. All participants lacked stable housing upon being accepted for HBAH and all obtained affordable, safe apartments which eliminated housing insecurity for the course of their HBAH participation. The Columbus Metropolitan Housing Authority (CMHA) and HFF partnered to help women find apartments. All of the HBAH participants selected apartments that met Housing Quality Standards and had landlords willing to participate in the HBAH program, despite HBAH tenants often having limited or no income, prior eviction histories, poor credit and/or criminal records.

While all participants received housing placements and rent subsidies, the HBAH housing placements were rarely immediate. Figure 1 shows that it took from several days to almost 20 weeks for participants to receive an HBAH housing placement, with the median time of housing placement being the 8th week after program intake. Only seven participants (14 percent) received housing before their fifth week in the program. In the meantime, participants continued to stay in a variety of temporary and/or unstable housing arrangements, including homeless shelters, doubled-up with family or friends, and in cars. More barriers to housing than anticipated created delays in housing placement. Specifically, these barriers included: administrative delays related to obtaining available housing subsidies; difficulties finding safe, affordable housing; and a tight rental market where most landlords were unwilling to rent to HBAH tenants (often due to poor rental history and little prospect for ongoing housing stability after HBAH program ended). Participants with larger households had a more difficult time with housing placement. The participants for whom it took the longest to be housed generally were willing to wait longer for units with ongoing subsidies, and the last participant to be housed, after 19 weeks, chose to stay with her extended family until a suitable unit became available.



Nature of the housing subsidy. All the HBAH participants received at least a 21-month transitional rent subsidy to fill the gap between rental "market price" and the amount of rent paid by the program

participant. During the first 15 months, the program paid the difference between the cost of fair market rent and utilities and 30% of the program participant's income. During the final six months, the subsidy decreased gradually, with the participant paying the full rent at the time of transition from the program. An additional three months of aftercare services are available, as well as access to emergency financial assistance (if needed). Housing costs were covered through funding received via the Ohio Finance Agency (OHFA) via a grant to the City of Columbus. The City then contracted with the Columbus Metropolitan Housing Authority (CMHA) to administer the rental assistance.

Twenty-seven HBAH households (55 percent) were able to select units within housing developments that had a full rent subsidy on an ongoing basis rather than time limited HBAH rental assistance. These units were provided by CMHA and by Community Properties of Ohio (CPO, contributed 5 subsidized units). This means that they will be able to maintain their housing with the full rental subsidy arrangements after their participation in HBAH concludes. The availability of 27 units with ongoing subsidies represents a much higher number than the ten units that were originally expected (all of which were provided by CMHA). Ultimately, an additional 17 were obtained either from CMHA (n=7), from US Department of Housing and Urban Development programs (HUD; n=7), or through housing assistance that was part of the Violence Against Women Act (VAWA; n=3). In July 2020, one of these 27 participants left her housing and forfeited her housing voucher (but remained an HBAH participant) due to violence in the area and is now living in fair market property. Then, in September 2020, an HBAH housing voucher recipient left the program voluntarily as she felt ready to transition to greater independence. This left 25 HBAH participants in HUD subsidized units.

Twenty-two households initially (and 23 in July 2020, as per previous paragraph) received rental assistance directly through HBAH to pay market rent for the duration of their HBAH participation. This means that post-program housing assistance (if needed) would need to be arranged during participants' HBAH tenure. The participants who received this time-limited rental assistance rented from 17 different landlords. Initially, those households with the greater barriers to obtaining housing (e.g., criminal record, eviction history, etc.) were prioritized for receiving the ongoing vouchered or subsidized housing, but, as the placement process proceeded, households, regardless of their circumstances, were placed in whatever type of housing was available. Participants actively engaged in the housing selection process and had the ability to refuse housing placements that they did not feel were suitable for their situations. On average, there was a modest gap, six days, in the time it took to place those with time limited HBAH housing assistance into housing (64 days) than it took to place those with other forms of long-term housing assistance (58 days). The housing stabilization services were the same regardless of which housing was selected.

A process evaluation report on the HBAH pilot, conducted by Health Policy Institute of Ohio (HPIO), reported that thirteen HBAH participants and their households changed living arrangements after their initial HBAH housing placements. There were various reasons for such changes, including "domestic violence, neighborhood safety or unit quality concerns or were required to move due to lease violations." Further details were not provided in the HPIO report, other than at least three participants moved due to circumstances involving domestic violence. HPIO reported that HBAH facilitated these moves including assistance with alternate placements and financial assistance, when needed. Data on such moves were not available for this midpoint evaluation.

Arrangements for transitioning. After participating in HBAH for 15 months at full subsidy (pay the tenant portion of the rental subsidy, which is set at 30 percent of household income), participants began a 6-month long “step-down” phase. For those receiving HBAH rental assistance, they were responsible for coming up with progressively more of their housing costs until, after 21 months, they were no longer receiving housing assistance from HBAH. For those with long-term subsidy or vouchers, there was no change. For those receiving time-limited assistance, they faced covering the rental expenses at full market cost. As these rental costs increased, all participants have had access to time-limited emergency financial assistance through HBAH.

In June 2020, 33 (of 49) HBAH participants and their households had entered the step-down phase. As of mid-September, a combination of higher housing costs and COVID-19-related and other financial difficulties led 16 to 18 households (two counts of this varied) to apply for HBAH financial assistance, with an average amount requested somewhere between \$550 and \$600. In most cases, financial assistance was provided.

Ongoing housing services. Once the participants were housed, various objectives related to setting up a household and maintaining basic housing functions were included as part of individual support plans. Table 1 provides a list of specific objectives that were included as part of these housing services. As housing stability was a universal issue among the HBAH recipient households, many of these goals were part of all of the individual support plans. While issues with case documentation led to missing data in housing objectives for at least two households, HFF staff attested that these were, unless mentioned otherwise, universal objectives.

**Table 1 – Breakdown of Support Plan Objectives in the Housing Domain for HBAH Participants**

<b>Specific Objectives in Support Plans</b>
<u>Setting up a new household</u>
Obtain furniture and household items
Arrange utility connection and lease, obtain/organize personal documents
<u>Skills and knowledge related to maintaining housing</u>
Tenant/landlord education
Maintain communication with CMHA
Housing stability
Submitting work orders
Paying rent
Eviction prevention
<u>Planning for loss of HBAH Assistance</u>
Obtain subsidized housing
Prepare for housing subsidy stepdown

As shown on Table 1, once households obtained housing, there were sets of objectives to cover the initial move-in, to help address ongoing issues of maintaining a household during the period covered by the HBAH program participation, and finally preparing for maintaining the housing following the conclusion

of HBAH programming. The latter group of objectives include, for those who are receiving the short-term rental assistance, preparation and planning for addressing increased housing cost obligations that will come once HBAH participation winds down. Part of this includes efforts to obtain a more ongoing housing subsidy.

*Employment*

The clearest measure of employment from intake data was from the Nationwide Children’s Hospital assessment, which reported that 41 percent of those who participated in the study either as participants or controls were “employed, on official leave, or on maternity leave.” As shown on Table 2, the service plan analysis shows that 32 of the participants (65 percent) had an objective related to finding or maintaining employment in their service plan. For the 17 whose plan did not have such an objective, they may have either been working or were not in the labor force.

**Table 2 – Breakdown of Service Plan Objectives in the Employment Domain for HBAH Participants (n=49)**

<b>Objective</b>	<b>N</b>	<b>Percent</b>
<u>Seek employment</u>	26	53
Otherwise unspecified	13	27
In a specific occupation	10	20
Part-time	6	12
Full-time	6	12
At-home employment	1	2
AmeriCorps	3	6
<u>Employed</u>	6	12
Maintain employment	3	6
Return to a previous job	2	4
Begin employment	1	2
Change jobs	1	2
No employment objective listed	17	35

For 26 of the participants (53 percent), the employment object amounted to seeking employment in one fashion or another, and was often stated as simply as to “secure employment”. For others, it was spelled out a little more specifically as seeking a job in a particular occupation or as either full-time or part-time work. Three services plans stated an intent to look into AmeriCorps programs. There was no information on strategies for searching for work, for time spent on work search, on specific tasks, or on coordinating pregnancy and/or childcare with working that was available for this study.

For only six of the participants was it clear from the employment objective that they were working at the time of the service plan – in conjunction with an objective focused on maintaining employment, beginning employment, changing jobs or arranging for family leave. There was no data available for how many more participants were employed without it being mentioned in the service plan, or, for those who were employed, what arrangements were available to them for taking family leave.

The COVID-19 pandemic has impeded HBAH households in their ability to maintain employment. The aforementioned HPIO process evaluation describes how HBAH participants experienced high (but otherwise unquantified) levels of pandemic-related unemployment, and attributed loss of childcare as the major reason for this. They reported that, by July 2020, approximately 20 families lost daycare because of the pandemic.

*Education and Workforce Development*

In many cases along with objectives to maintain or secure employment, and in some cases in place of employment goals, many participants had objectives that focus on furthering education and increasing employability. The most common objectives in this area involved taking classes, most often for GED (virtually all the participants without a prior GED or diploma), occupational training, or more focused classes designed to help participants be more effective in the way they go about seeking employment. In most cases, the education and workforce development objectives occurred in conjunction with employment goals, so that many participants were engaging in objectives in both domains simultaneously.

The HPIO process evaluation reports that, based on November 2019 meeting notes, 16 participants had opted into CareSource JobConnect services, and by February 2020 this number increased to 19. Table 2 lists 11 persons as receiving either job training or life skills assistance that involve working with a job coach. This indicates that more HBAH participants may have participated in such programming than was reported in the case files. This could apply more generally to this category and some of the 13 (27 percent) of the participants who had no educational or vocational objectives listed may have in fact been participating in some such activity.

**Table 3 – Breakdown of Service Plan Objectives in the Education and Workforce Development Domain for HBAH Participants (n=49)**

Objective	N	Percent
<u>Education</u>		
Obtain GED or high school diploma	16	33
Classes to train for nursing and medical Certifications	9	18
Education/school – other or unspecified	6	12
Classes for fashion or cosmetology school	3	6
Enroll in college	2	4
<u>Workforce Development Classes</u>		
Life Services/Job Training (Caresource or Homeless Families Foundation)	11	22
Create resume	6	12
“Dress for Success” classes	4	8
Obtain or renew professional license	3	6
Fulfill Ohio Works First (i.e., TANF) requirements	1	2
No objective listed	13	27

*Benefits and Nutrition Assistance*

About two-thirds of the participants had in their service plans objectives that included securing various forms of means-tested public benefits programs for nutrition assistance (SNAP and WIC), income assistance (OWF/TANF), health care coverage (CareSource/Medicaid), and subsidized childcare (Title 20). These benefits would assist the participants and their households both with basic resources for their households as well as with new needs that would arise with the addition of a newborn infant to their households.

**Table 4 – Breakdown of Service Plan Objectives in the Benefits and Nutrition Assistance Domain for HBAH Participants (n=49)**

Objective	N	Percent
<u>Apply for, maintain or resume benefits:</u>		
Title 20	36	73
Supplemental Nutrition Assistance Program (SNAP or food stamps)	33	67
Women, Infants, Children (WIC; nutrition assistance)	32	65
Ohio Works First (OWF, i.e., TANF assistance)	32	65
Health Coverage (Caresource/Medicaid or other)	32	65
Social Security or SSI	2	4
Child Support	2	4
All (otherwise unspecified)	2	4
Food Pantry Referrals	34	69
Assistance with SNAP budgeting	32	65
No objective listed	10	20

The proportions of households who were already receiving these benefits upon starting HBAH participation was unavailable, and some of those whose objectives included securing these benefits may have already been receiving the benefits and the objectives in this domain were put in place to assist with making sure that participants adhered to the requirements that were part of continuing to receive these benefits. The high proportions for these benefits objectives, and especially that for OWF (TANF), indicates how many households had extremely low incomes and joblessness during their HBAH participation. The high level of food pantry referrals listed as an objective also is an indication of the food needs these households appeared to have had at least occasionally that were not covered adequately by these or other benefits.

*Other Objectives (Financial, Transportation, and Appointments)*

There were somewhat low levels of participants who had financial objectives and transportation objectives in their service plans. This may be explained by the apparently low-income levels for most HBAH participants remarked upon in the previous section, a lack of emphasis on such goals, or incomplete documentation of these goals. Likewise, it is difficult to draw conclusions about the transportation goals other than they more often related to securing private transportation (e.g., drivers license and vehicle purchase) than to public transportation (e.g., bus pass). The referrals were included as an objective, though they are almost certainly incomplete and are often more representative of distinct tasks than larger objectives.



**Table 5 – Breakdown of Other Service Plan Objectives Not Included in Previous Domains for HBAH Participants (n=49)**

<b>Objective</b>	<b>N</b>	<b>Percent</b>
<u>Financial Objectives:</u>		
Budgeting	13	27
Saving	12	24
Improve Credit Score	4	8
Paying down debt	2	4
No financial objective	24	49
<u>Transportation Objectives:</u>		
Get/regain driver's license	11	22
Purchase a vehicle	5	10
Get bus pass	3	6
Obtain car insurance	3	6
Renew Car Tags	1	2
Appointments & engagement in services	9	18

### **Conclusion**

This section provides an overview of the types of activities and goals that HBAH participants undertook while they were in the program. As a midpoint evaluation, it provides a snapshot of activities and is unable to link it to programmatic outcomes. Instead, it focuses primarily on activities and objectives in domains related to housing and economic security. Other areas such as healthcare and maternal and infant outcomes are covered in the evaluation conducted by Nationwide Children's Hospital.

In terms of housing, as of September 2020, HBAH has retained 48 of the 50 participants in housing. This is a high proportion. This section also details some of the objectives and activities that provided the framework for services and supports to retain this housing. The apparent programmatic emphases included securing employment and participation in vocational and educational activities as means for increased financial security, as well as accessing available benefits in order to gain more immediate assistance for the precarious household financial situations faced by many HBAH recipients (i.e., many HBAH households have zero or minimal monthly income) despite the housing and other assistance that is provided by HBAH. The services covered in this section are consistent with services provided in other permanent supportive housing and transitional programs.

Taken together, this provides a window into the operations of HBAH housing stability services. However, these findings are limited by the lack of data available on adherence to the programmatic activities outlined in this section, or any outcomes directly associated with programmatic objectives. This relative lack of data on performance and outcomes also precludes assessing the impact of specific approaches taken, and as documented in the HPIO process evaluation, such as critical time intervention, person-centered planning and motivational interviewing, and trauma-informed care, approaches that are increasingly endorsed and embraced among homeless services providers.

Taken together, the findings provide insight into some of the dynamics involved in the first phases of the HBAH program, including supports provided during both the initial housing placement process and the subsequent housing stabilization that accompanied the more general HBAH program participation. Housing outcomes and other related metrics, such as changes in overall income received by HBAH households, will be the focus of the next and final evaluation in this series, and the final section will review housing during the stepdown process and household ability to maintain housing upon completion of the program.

## Section 3 – Housing & Related Exit Outcomes (with Sarah Rouff; May 2021)

### Introduction

Separations from HBAH for the 49 participating women and their households started in September 2020 and have continued through the time that this report is being written (Figure 3-1). As a rule, the lengths of HBAH tenure for the participants who separated before April 2021 were between 24 and 26 months after the date they were placed into housing (see Section 2).<sup>1</sup> As of the end of March, ten of the women were still participating in HBAH and had separation dates projected into April or May and, in one case, into June.

This final section focuses on aggregate outcomes for the women and their households as they have concluded, or are preparing to conclude, their HBAH participation. These outcomes are based primarily upon exit surveys completed by caseworkers at Homeless Families Foundation (HFF) who worked with the families. The data for the surveys came from abstracting casefiles and caseworker assessments of the women and their households (a copy of the survey tool is provided in the Appendix). Additional data on homelessness and housing expenses were provided by the Community Shelter Board (CSB) and the Columbus Metropolitan Housing Authority (CMHA), respectively. Taken together, the data offers an aggregate snapshot of these households at the point of program completion in terms of their housing and financial statuses, along with findings on other related outcomes.

### Results

#### *Program Completion*

Among those who exited HBAH, everyone was seen as successfully completing the program. The criteria for successful completion, based on caseworker assessment, was largely based upon the extent to which the women remained stably housed and stayed in contact with HFF caseworkers. An example of such an assessment was:

Client utilized program in order to obtain subsidized housing, continuously maintained contact with case manager and regularly [accessed] resources based on her goal plans throughout entirety of program.

There were qualifications to this successful completion for five participants who, while judged to have completed the program successfully, had qualifications noted to this by the caseworkers. For four of these participants, caseworkers mentioned a lack of regular contact with caseworkers. An example of such a note was:

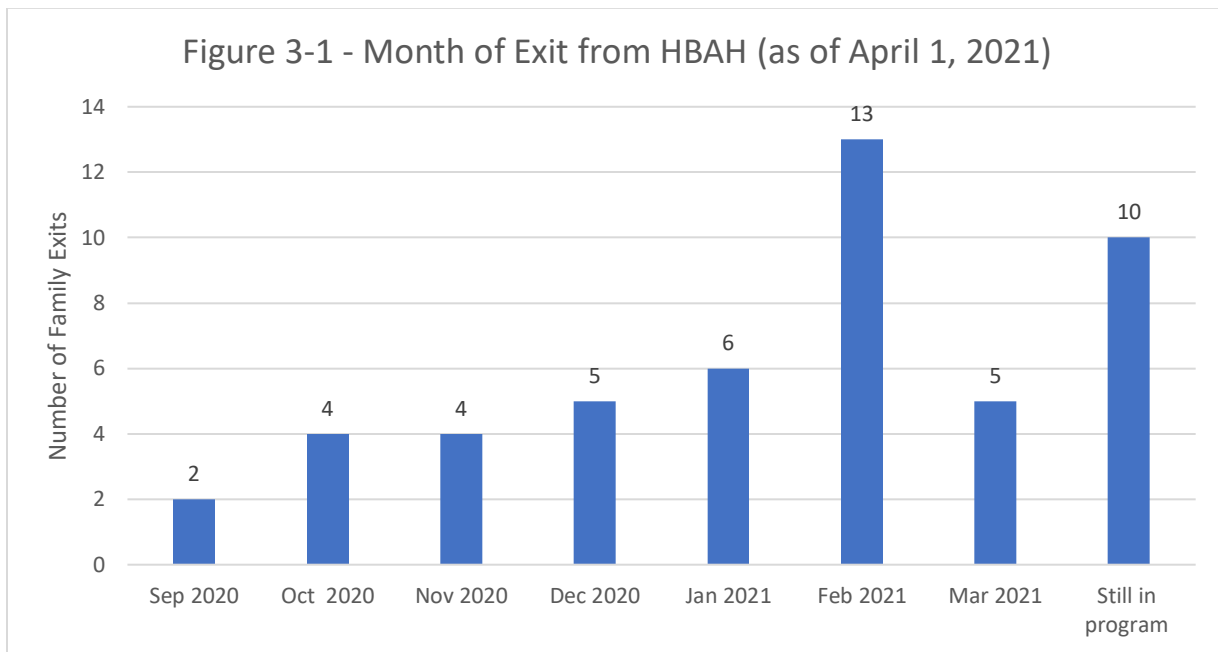
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<sup>1</sup> One participant exited HBAH at 19 months and three participants exited after either 27 or 28 months of HBAH participation. Lengths of program participation were extended from the initial 18-month tenure due to difficulties presented by the onset of the COVID-19 pandemic.

To our knowledge, client is stably housed. However, client had minimal participation throughout the program. Client and Case manager had minimal contact since 2019 despite calls, text, letters to home and drop-in visits to home. Client asked for minimal assistance from HFF and appeared to be self-sufficient. Client did not participate in any workshop or event HBAH provided and offered to her and her family.

Two other notes described further problems, although both were considered to have maintained stable housing. One such note was for the only participant who exited the program early, stating:

Client did successfully complete the program however by clients request she was exited three months prior to the scheduled exit date per her choice to withdraw from program. Case management was provided and contact was maintained. Client was maintaining living expenses on her own at the time.



### Housing

As described in Section 2,<sup>2</sup> the participants all lacked stable housing upon enrolling HBAH and were, in conjunction with program participation, placed in housing in which the rental costs were subsidized based upon their incomes. This was done in two ways. Twenty-seven HBAH households (55 percent) received *ongoing housing assistance* through various voucher-based and project-based programs, which meant that they would be able to maintain their housing subsidy arrangements after their participation in HBAH ended. The other 22 households received *time-limited housing assistance* from HBAH to cover, for the duration of HBAH participation, housing arrangements that charged fair market rent. Post-program

<sup>2</sup> See section 2 for further details on these two types of subsidy arrangements.

housing assistance (if needed) would be arranged during participants' HBAH tenure. Initially the program paid the difference between the cost of fair market rent and utilities and 30% of the program participant's income, and after 15 months the subsidy decreased gradually, with the participant paying the full rent at the time of transition from the program (with an additional availability of three months of aftercare services, as well as access to emergency financial assistance, if needed). One HBAH participant voluntarily forfeited her ongoing housing assistance and was transferred to housing with time-limited rental assistance. Another participant was in housing with time-limited rental assistance for the majority of the program and then received ongoing housing assistance before her HBAH participation ended.

**Table 3-1 – Number of HBAH Housing Placements in Columbus Zip Codes at Exit**

<b>Number of Housing Placements in a Zip Code</b>	<b>Number of Zip Codes</b>	<b>Zip Code</b>
11 placements	2	43203, 43211
4 placements	1	43207
3 placements	2	43205, 43232
2 placements	3	43204, 43206, 43224
1 placement	9	43201, 43209, 43213, 43215, 43219, 43223, 43227, 43228, 43229
Out of Columbus	2	43055 (Canal Winchester OH), 43110 (Newark OH)

Note: based on 49 households participating in HBAH program.

Table 3-1 organizes Columbus zip codes by how many HBAH participants resided in each zip code at the end of their program participation. For example, the first row shows that there were two zip codes (43203 and 43211) that each contained 11 HBAH households. This means that 45 percent (n=22) of the HBAH participants lived in just two zip codes. Six other zip codes each contained between 2 and 4 HBAH households. Two of the zip codes are outside of Columbus and reflect situations in which the HBAH participants left their original HBAH housing arrangements and were able to rent other housing that was covered under their ongoing housing assistance arrangements.

The neighborhood characteristics of where the HBAH participants resided appear to vary considerably based upon whether the participant received ongoing housing assistance or time-limited housing assistance. To illustrate two fundamental differences, we looked at indicators for two widely used socioeconomic measures that are often assessed in housing studies – poverty rates and racial distribution.<sup>3</sup> Table 3-2 shows the results of these analyses.

Overall, majorities of the HBAH participants were living in areas of concentrated poverty and areas that were predominantly Black. Looking at poverty rates, 28 of these participants (57 percent) were living in zip codes where over 30 percent of the population had incomes under the poverty guidelines, while 5 participants (10 percent) were living in zip codes where the poverty rate was less than the overall

<sup>3</sup> For these measures, 2010 decennial census data was used to ascertain zip code-level rates of poverty and proportions of the population that are Black.

Columbus poverty rate of 19.5 percent.<sup>4</sup> We operationalized racial distribution based upon proportions of the zip code populations that were Black. With this measure, 30 (61 percent) of the participants were living in zip codes where the majority of the population was Black, while 14 (27 percent) were living in zip codes where the proportion of the population that was Black was less than the 29 percent rate among the overall Columbus population.<sup>5</sup>

**Table 3-2 – Zip Code Characteristics Grouped by Type of Housing Assistance for HBAH Participants at Exit**

	<b>Ongoing Housing Assistance</b>	<b>Time-limited Housing Assistance</b>	<b>Total</b>
<b>N</b>	27	22	49
<b>Poverty Rate in Zip Code</b>			
<b>&gt;30%</b>	81%	27%	57%
<b>Between 19.6% and 30%</b>	8%	64%	33%
<b>Less than overall Columbus rate (19.5%)</b>	11%	9%	10%
<b>Percent Population is Black</b>			
<b>Majority Black (&gt;50%)</b>	89%	27%	61%
<b>Between 30% and 49% Black</b>	0%	28%	12%
<b>Less than overall Columbus rate (29%)</b>	11%	45%	27%

Note: Chi-square test for differences among the two housing assistance groups with regards to housing assistance types and poverty level groupings provides a chi-square statistic is 18.02 ( $p < .001$ ). Likewise, the chi-square statistic among the two housing assistance groups for proportion of zip code population that is Black is 16.97 ( $p < .001$ ; with distribution adjusted to 1% value for 0% column value).<sup>6</sup>

The two zip codes which were tied for containing the highest number of HBAH participants (43203 and 43211) both had poverty rates over 40 percent and populations that were over 60 percent Black. Of the 22 participants placed in these two zip codes, 19 of them had housing with ongoing rental assistance.

This was indicative of a broader trend shown in Table 3-2, where high proportions of HBAH recipients who were receiving ongoing housing assistance had housing in zip codes with poverty rates over 30% and where the majority of the population was Black. In contrast, much lower proportions of participants receiving temporary housing assistance had housing in zip codes with such characteristics, with chi-square analyses indicating that the differences between housing assistance type in both measures are statistically significant. While the findings shown here should be followed up with more systematic analyses, they suggest that the HBAH participants with ongoing housing assistance, compared to their

<sup>4</sup> Zip codes with poverty rates over 30 percent included 43201, 43203, 43205, 43211, 43219 and 43223, while zip codes with poverty rates under the overall poverty rate for Columbus (19.5 percent) included zip codes 43055, 43110, 43209, 43213, and 43215.

<sup>5</sup> Zip codes in which the majority of the population is Black included zip codes 43203, 43205, 43211, 43219, 43227, and 43232, while zip codes with proportions of the Black population that was under the overall proportion for Columbus (29 percent) included zip codes 43055, 43110, 43201, 43202, 43204, 43207, 43209, 43215, 43223, and 43228.

<sup>6</sup> Chi-square values determined using calculator at: <https://www.socscistatistics.com/tests/chisquare2/default2.aspx>

counterparts who received time-limited housing assistance, had housing in areas that featured greater concentrations of poverty and Black race.

*Moves and Lease Violations*

The degree to which HBAH participants faced lease violations and household moves during their time in HBAH are two indicators of housing stability. Table 3-3 shows that both were relatively common occurrences. Forty-five percent of the participants faced lease violations (12 percent with one violation and 33 percent with multiple violations). The most common reason for a violation involved late or non-payment of rent (15 participants), other types of violations happened much less often but tended to involve more serious issues and often were linked to a subsequent household move. In most instances, HFF caseworkers were involved with mediating the lease violations and assisting residents with either keeping the housing or facilitating arrangements to move. Those receiving time-limited housing assistance, when compared to those with ongoing housing assistance, had significantly higher levels of lease violations (see note at the bottom of Table 3-3).

**Table 3-3 – Lease Violations and Moves Grouped by Type of Housing Assistance for HBAH Participants (during program participation)**

	Ongoing Housing Assistance	Time-limited Housing Assistance	Total
<b>N</b>	27	22	49
<b>Lease Violations</b>			
<b>0</b>	74%	32%	55%
<b>1</b>	7%	18%	12%
<b>Multiple</b>	19%	50%	33%
<b>Moves</b>			
<b>0</b>	67%	64%	65%
<b>1</b>	26%	23%	25%
<b>2</b>	7%	14%	10%

Note: Chi-square test of difference for lease violations yields a chi-square statistic of 8.76 ( $p < .05$ ). Chi-square test of difference for moves was non-significant.<sup>7</sup>

Approximately one-third of participants and their households experienced one (25 percent) or more (10 percent) moves, with moves occurring with similar frequency regardless of housing assistance type. No one was reported to have moved more than two times during their HBAH participation time.

Domestic violence was a substantial precipitating or contributing factor in 7 of the 17 moves (41 percent). HBAH, in enrolling eligible women for the program, neither reached out to nor discouraged women facing domestic violence from participating, and the survey used for this evaluation did not directly collect information on domestic violence. This finding, however, underscores the salience of domestic

<sup>7</sup> Chi-square values determined using calculator at: <https://www.socscistatistics.com/tests/chisquare2/default2.aspx>

violence in the lives of many of the HBAH participants and the potential that domestic violence carries for disrupting housing stability (among other things).

Some of the other moves came at the behest of the landlord due to what appeared to be problematic tenant behavior, such as illegal activity and non-payment of rent. Other moves occurred due to problems with the housing unit or the neighborhood, or difficulty in getting along with the landlord. Finally, several households received ongoing housing assistance and moved from housing with temporary housing assistance arrangements, and others were able to keep their ongoing housing assistance while moving units. As with the lease violations, HFF caseworkers were active in facilitating arrangements in almost all of the moves.

While the majority of the tenants both avoided lease violations and stayed in one housing location during their HBAH participation, both lease violations and moves were not infrequent events among the participants. Despite this instability, there were no reported instances of homelessness and, except for in one case,<sup>8</sup> participants continued their involvement with HBAH.

### *Income and Income Sources*

Income-related outcomes are important in and of themselves, and also are important indicators for assessing prospective housing sustainability for HBAH participant households. Thus we provide an overview of income (Table 3-4) that was received by HBAH households at the time of the exit survey, and we will further use this as a basis for assessing housing stability the upcoming “Housing Costs and Instability” heading.

Table 3-4 provides income data as reported by the caseworkers. Results here are mixed as, on one hand, just over half of the HBAH group reported increased income since starting HBAH and 8 of the participant households (16 percent) have income that exceeds the monthly amounts in the federal poverty income guidelines for their household size.<sup>9</sup> On the other hand, the median income for the group, at \$700, indicates that over half of the households continue to have incomes that keep them substantially under the poverty income guidelines, and, for one-third of the group, HFF caseworkers reported no income at all.

About half of the group had income from either wages or unemployment insurance. Thirty-nine percent were working at the time of the survey and 14 percent were collecting unemployment benefits. Among those receiving unemployment, in at least 3 cases the participant appeared to have secured work after starting HBAH only to subsequently lose it and collect these benefits, and 2 households were collecting more income from unemployment benefits than they were receiving from employment at the start of the program.

The HBAH households with time-limited housing assistance had better income outcomes as compared to those with ongoing housing assistance. Specifically, the subgroup with time-limited housing assistance

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<sup>8</sup> This case was mentioned and described previously in the “Program Completion” topic of this section.

<sup>9</sup> For more on the 2021 poverty income guidelines, see this webpage from the Assistant Secretary for Planning and Evaluation at the US Department of Housing and Urban Development: <https://aspe.hhs.gov/poverty-guidelines>



had higher measures of median income (\$1,100 compared to \$613) and income category distribution (less households with monthly income under \$1,000 and more with monthly income over \$2,000). The proportions of women whose household incomes exceeded poverty income guidelines, however, were only slightly better (19% to 14%) for the time-limited housing assistance group. At exit, more than half (59 percent) of the time-limited housing assistance group was employed at exit, compared to only 22 percent of the ongoing housing assistance group, while less of the former group (5 percent) than the latter group (26 percent) was receiving unemployment benefits. Differences in income between households may have been related to the process by which housing subsidies were provided, as HBAH staff reported that participating women with more problematic rental profiles were more likely to get ongoing housing assistance.

**Table 3-4 – Reported Monthly Income and Sources at Point of Exit Survey Grouped by Type of Housing Assistance**

	<b>Ongoing Housing Assistance</b>	<b>Time-limited Housing Assistance</b>	<b>Total</b>
<b>N</b>	27	22	49
<b>Income Amount</b>			
<b>No income</b>	33%	32%	33%
<b>\$100-\$499</b>	15%	4%	10%
<b>\$500-\$999</b>	19%	9%	14%
<b>\$1,000-\$1,999</b>	26%	18%	22%
<b>\$2,000-3,173</b>	7%	36%	20%
<b>Median income</b>	\$613	\$1,100	\$700
<b>Income at exit exceeds household poverty income guidelines</b>	14%	19%	16%
<b>Change in income since start of HBAH enrollment</b>			
<b>Income increased</b>	15%	9%	53%
<b>Income remained unchanged</b>	37%	32%	35%
<b>Income decreased</b>	48%	59%	12%
<b>Income Sources (selected)</b>			
<b>Employment</b>	22%	59%	39%
<b>Unemployment</b>	26%	5%	16%
<b>SSI disability benefits</b>	19%	0%	10%
<b>Child Support</b>	11%	9%	10%
<b>OWF/TANF (cash assistance)</b>	4%	0%	2%

Notes: 1) Ten participants had not yet exited from HBAH when survey data was collected

2) Chi-square tests of difference between types of housing assistance a) show significant differences for income when collapsing the bottom 3 income categories on the table to \$0-\$1,000 (chi-square statistic is 6.26;  $p < .05$ .); b) non-significant differences ( $p > .05$ ) for over/under poverty level distribution and change in income status; significant differences for dichotomous (yes/no) employment (chi-square statistic of 6.94;  $p < .01$ ) and unemployment (chi-square statistic of 4.06;  $p < .05$ ) measures. Some households have multiple income sources.

3) In some cases, income may have included SNAP benefits, which are not customarily considered as income but which might, in some cases, have been included as such in the data.

*Impact of COVID-19*

These income dynamics are more difficult to interpret given that the COVID-19 pandemic stretched through much of the second half of the HBAH program, and led to HBAH extending the time by which the women could participate in the program. As shown on Table 3-5, 36 (73 percent) of the households reported some adverse impacts due to COVID, with job loss (45 percent) and difficulty finding work (29 percent) being the most frequently cited impacts, and childcare (10 percent reported loss of childcare and another 30 percent as having difficulty finding childcare) as another factor which affected their ability to maintain or secure employment. Several participants also reported mental health issues that were exacerbated by the pandemic, and at least one attributed domestic violence problems as intensifying during the pandemic. While the exact economic impact of the pandemic cannot be gauged using these data, it appears clear that there was a substantial negative impact from COVID-19 that added to the substantial financial challenges these participants and their households already faced.

**Table 3-5 – Impacts of COVID-19 Pandemic on HBAH Participants**

<b>N</b>	<b>49</b>
Covid Impact:	
Job loss	45%
Difficulty finding work	29%
Loss of childcare	10%
Difficulty finding childcare	20%
Mental health issues	4%
Domestic Violence	4%
Infected/exposed to COVID-19	4%
Online education issues	10%
Family deaths due to COVID-19	4%
Housing issues	6%
Transportation issues	4%
Pregnancy	2%
No substantial impact	22%

Notes: Ten participants had not yet exited from HBAH when survey data was collected

Caseworker descriptions of specific COVID-19 impacts (details omitted to maintain anonymity) described on the survey included:

- Client was severely impacted by COVID19, as she had been hired with the [employer] and her childcare option closed, causing her to lose employment. Client was unable to renew employment due to unpredictability with childcare closure as pandemic outbreaks continue.
- Client expressed difficulty in maintaining employment due to COVID19. Client expressed significant mental health issues and family deaths/loss due to COVID 19 and effects thereof.
- Client expressed difficulty in maintaining online educational expectations for school-age children and was given referral to Columbus City Schools for supportive services. Client was able to

maintain employment throughout COVID due to virtual employment so she could work from home and maintain steady income and support online schooling for school age children.

- Client experienced employment loss ... due to Covid-19. Client is in subsidized house so remained in stable housing. Client was able to collect unemployment and rent was adjusted to accommodate new income.
- Client unable to find employment due to COVID childcare, client has been struggling with housing stability as a result of lack of income. Client experienced domestic violence [DV] issues upon duration of pandemic, and has been maintaining boundaries and co-parenting child after DV. Client’s abuser no longer resides in family unit, and does not reportedly contribute to household expenses.
- Client expressed difficulty in maintaining employment due to COVID19. Client was able to obtain unemployment [benefits] during the time of inability to maintain employment as children were home for online school and childcare was unavailable as client was not an essential worker. Client was able to start her own business during COVID pandemic as many businesses have additional needs.
- Client was able to find employment despite Covid-19 pandemic.

### *Housing Costs and Stability*

Housing Costs and Stability are the key outcome measures of this evaluation. In order to evaluate these, we compare income, from the previous topic, to housing costs and calculate cost burdens for each household as one indicator of the ability for HBAH participants to maintain their housing in the wake of their HBAH participation. Recognizing that other factors also have a bearing on housing stability, we also use casework assessments of the participants’ housing statuses as qualitative data and, in conjunction with the cost burden calculations and other data from the survey, identify 5 themes by which we group the housing prospects of the participants.

**Table 3-6 – Monthly Participant Housing Cost at Exit Grouped by Type of Housing Assistance for HBAH Participants**

	<b>Ongoing Housing Assistance</b>	<b>Time-limited Housing Assistance</b>	<b>Total</b>
<b>N</b>	27	22	49
<b>Housing Cost</b>			
<b>\$0 - \$20</b>	33%	18%	26%
<b>\$36 - \$345</b>	41%	0%	22%
<b>\$500 - \$999</b>	26%	55%	39%
<b>\$1,000 – \$1,470</b>	0%	28%	12%
<b>Median Housing Cost</b>	\$150	\$820	\$345
<b>Burden (Housing Cost as Percent of Income)</b>			
<b>No cost burden (&lt;30% of income)</b>	26%	14%	20%
<b>Cost Burden (30% to 49% of income)</b>	22%	23%	22%
<b>Severe Cost Burden (&gt;50% of income)</b>	19%	32%	25%
<b>Zero Income</b>	33%	32%	33%

Housing cost reflect rent and utilities costs, when they are listed, and Table 3-6 summarizes these costs.<sup>10</sup> Median housing cost per HBAH household is \$345 overall, with a substantial difference between those with housing through ongoing rental assistance (\$150) and those receiving time-limited housing assistance (\$820). This is not surprising, as the temporary housing assistance structure seeks to taper the housing assistance and bring the rent up to market levels by the end of HBAH participation, and work with these participants to keep the rent affordable. In many cases, it appears as though this has not happened and more households in the time-limited assistance group faced market rents.

When converted to a percentage of household income, we can look at housing costs in terms of cost burden. This is a widely used, simple framework, embraced by the US Department of Housing and Urban Development, for establishing when housing costs are excessive. As explained by Harvard University's Joint Center for Housing Studies:

Moderately cost-burdened households pay more than 30 percent of income for housing, including utilities; severely cost-burdened households pay more than 50 percent.<sup>11</sup>

This table also reports separately those households that reported zero income in the survey.<sup>12</sup> Among the 16 HBAH households (33 percent) that reported zero income, only two reported paying zero rent, and another 9 reported paying \$36 or less in monthly rent (although it is uncertain if this was actually rent or the tenant's portion of the utility costs). Rental costs for the remainder were anywhere from \$150 to \$1,230. As rent is typically set at 30 percent income with housing subsidies, it is unclear why many have rent that is so disproportionate to income, unless income loss was recent and rent was not yet adjusted. Whatever the rental arrangements, zero income leaves households economically vulnerable, even if they don't face any rent or utility costs.

On Table 3-7, only 20 percent of the participants and their households were not cost-burdened at the time of the survey. The remaining households were either cost-burdened (22 percent), severely cost-burdened (25 percent) or had zero income (33 percent). Greater proportions of those receiving time-limited housing assistance faced these burdens than those with ongoing housing assistance.

Assessing housing stability solely through cost burden can be overly deterministic, as there are contextual factors that may mitigate the disproportionate share of income taken up by housing costs in a household budget. This does not obviate the economic challenges to cost-burdened households, but does take into

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<sup>10</sup> Surveys for seventeen households (34 percent) indicated that the housing expenses they are paying includes Percentage of Income Payment Plan (PIPP) or PIPP Plus, which is an income-adjusted charge for utilities consumption.

<sup>11</sup> Source of cost burden explanation is Harvard University's Joint Center for Housing Studies: [https://www.jchs.harvard.edu/ARH\\_2017\\_cost\\_burdens\\_by\\_state\\_total](https://www.jchs.harvard.edu/ARH_2017_cost_burdens_by_state_total). See also US Department of Housing and Urban Development, Office of the Assistant Secretary for Planning and Evaluation: [https://www.huduser.gov/portal/pdredge/pdr\\_edge\\_featd\\_article\\_092214.html](https://www.huduser.gov/portal/pdredge/pdr_edge_featd_article_092214.html).

<sup>12</sup> In studies of cost burden, zero-income households are treated differently in different studies, with some studies excluding these families from their cost burden analyses, some studies listing them as non-cost burdened if they have zero rent, and others listing them as cost burdened assuming any housing expenses, such as utility payments, would be burdensome if they received no income.

account other factors that may facilitate the ability of participant households to maintain their housing once they exit from HBAH.

**Table 3-7 – Qualitative Assessment of Housing Stability for HBAH Participants, Grouped by Type of Housing Assistance**

	Ongoing Housing Assistance	Time-limited Housing Assistance	Total
<b>N</b>	27	22	49
<b>Profile:</b>			
Assessed as stably housed	33%	36%	35%
Assessed as stably housed with some concerns	56%	14%	37%
Maintaining housing with threat to stability	0%	27%	12%
Lost housing & living “doubled up”	0%	23%	10%
Maintaining housing with little HBAH contact	11%	0%	6%

Note: unable to apply chi-square test due to multiple table cells with zero-values

To take explore these contextual factors, we examined caseworker assessments of housing prospects for each of the HBAH households. These were open-ended writeups, typically ranging from a sentence to a paragraph, summarizing the participants housing status and prospects for maintaining the housing. As part of this evaluation, we examined the assessments and grouped them into five profiles, which are presented on Table 3-7.

“Stably housed” reflects the caseworker assessment, backed up by income and housing cost data, that the participant and her household has gained a measure of housing stability during the course of HBAH involvement and is poised to continue that stability into the future. Such a designation is as close as we can get to determining a successful housing outcome based on the available data. While placing a household in with this theme reflects independent judgment calls by both the caseworker and the evaluator, they are based upon recent ability to maintain housing; income that allows the participant to cover housing costs, and contextual factors that permit sustainability. The 17 households exhibiting these characteristics are evenly split between temporary and ongoing housing assistance. Vignettes, with vague details to maintain anonymity, illustrate this theme:

- Household A, headed by a single parent, had a monthly income of almost \$3,000 and pays monthly rent (after time-limited rental assistance ended) just under \$900. This places her household over the poverty income guidelines and on the cusp of being cost-burdened. She “is currently employed at [worksites] making \$18 per hour full-time ... Client has been maintaining her household without assistance for the last 3 months.”
- Household B, headed by a single parent, has variable monthly income from services work that places her well under the poverty level, but her income-adjusted rent, part of her ongoing housing support, enables her to meet housing expenses. As stated in the survey: “client will remain in unit after HBAH Programming ... Currently client is working ... and is planning to open her own

business this summer. Client is on PIPP so her utilities payments are manageable and she is also receiving SNAP [food stamp] benefits to supplement her income.”

The second theme, “stably housed with some concerns,” cover participants who have exhibited stable housing although their circumstances would suggest that this stability is more precarious than those falling under the previous theme. Often it is the continued low rent of the ongoing housing subsidy that appears instrumental in maintaining their housing tenure, and of the 18 households meeting this profile, 14 of them receive ongoing housing assistance. Many in this category have very low or no income, where even with minimal cost burden they face extremely precarious economic circumstances that they presumably supplement with informal means of securing income and support. Vignettes drawn from the surveys of this profile include:

- Household C reports no income and has ongoing housing assistance to where monthly housing costs are minimal. “Client will remain in current unit following exit from HBAH. Client is not currently working ... Client has maintained her subsidized housing on her own with minimal help from HBAH. ... Client has applied for [financial assistance] however her application is pending. Client has a strong [family] support system. Caseworker is confident client can maintain housing long term.”
- Household D, headed by a single parent, left her housing arrangements that featured ongoing assistance, for housing with temporary assistance because “she did not like the area.” After the temporary assistance ended, housing costs take three-quarters of wage income, but “over the last two months client has been able to pay her own rent. If client finds and maintains one job, she will be more than capable of maintaining housing.”

Other residents, “maintaining housing with a threat to stability,” faced much more imminent dangers to their housing stability after their HBAH participation concluded. Ongoing rental assistance might have made the housing burden much less formidable, but all six participants in this profile faced market rents while negotiating substantial economic and personal challenges that included low or lost income, non-renewal of the lease due to prior violations, and job loss.

Five participants were not able to overcome the threats to housing stability which they faced, and “lost housing and [are] living ‘doubled up’” with family. As with the prior profile, these households faced threats to maintaining housing in the face of market rents from combinations of substantial economic and personal challenges. The stability of doubled up situations are difficult to gauge, it is an oft-used way to avoid literal homelessness and can be a long-term housing arrangement or can suddenly fall apart and leave the incoming households without other viable housing options. None of the HBAH participant households in this profile faced imminent, literal homelessness, but their circumstances indicate a clear housing loss that the HBAH program should consider as an undesired outcome.

The final profile, “maintaining housing with little HBAH contact,” covers three participants, all with ongoing housing assistance, that cut their ties with HBAH either formally, in one case, or informally by not responding to caseworker entreaties. All are considered as completing the HBAH program by virtue of the length of their HBAH tenure, and all have maintained their housing.

In summary, as HBAH participants have either left the program or are preparing to do so, approximately one-third (35 percent) appear to be on a relatively stable footing with their housing. Without the benefit of follow-up data, such situations reflect desirable program outcomes related to housing. Another third or so (37 percent) have housing arrangements that appear stable but with some ongoing threat, such as excessive cost burden, to these housing arrangements. While indicates an increased degree of tenuousness in housing stability, it also reflects the condition of many housed, yet poor, households in the US. Finally, roughly one quarter (22 percent) of the HBAH households have either lost their housing and moved to doubled up situations or face substantial and imminent threats, such as facing pressure from landlords to move out, to the housing they moved into via HBAH.

*Impact of HBAH on Related Services*

HBAH participation is likely to have collateral impacts upon the homeless, healthcare and other systems in terms of reductions in the need for these services by households that receive housing and services through HBAH. This reduction in demand can also lead to corresponding cost offsets where part of the cost of providing HBAH services would be linked to reductions in costs in other systems. While this evaluation was not designed to formally assess such potential cost offsets, some findings and data that were available for this evaluation can suggest some of the impacts that interventions such as HBAH might have. The data reported in this section is suggestive, but it can give some idea of what offsets from HBAH might look like.

**Table 3.8 – Homeless Shelter Use by HBAH Participant Households and a Control Group**

	HBAH	Control
<b>Total Number of Households</b>	48	50
<b>Pre HBAH enrollment period (9/2016 through 10/2018)</b>		
Households using shelter	9	13
Days households were in shelter	695	834
<b>HBAH enrollment period (10/2018 through 6/2019)</b>		
Households using shelter	3	10
Days households were in shelter	77	436
<b>Post HBAH enrollment period (7/2019 through 5/2020)</b>		
Households using shelter	0	5
Days households were in shelter	0	114

One source of potential offsets is from averted healthcare use and expenses. If HBAH participation leads to a decrease in premature births and other birth complications, along with decreases in other health outcomes that are expensive to treat, then this might lead to substantial cost savings. There is evidence, as reported by CareSource, Ohio’s Medicaid managed care provider, that HBAH households did in fact use less Medicaid-reimbursed services and incurred less Medicaid-reimbursed costs than a comparable control group. Specifically, the costs of Medicaid-reimbursed health care use by HBAH households (\$285,270) were substantially lower than those of a set of randomly assigned control households who had also applied for HBAH participation but that did not participate in the program (\$878,818). Per member

per month, Medicaid costs amounted to a cost of \$432.78 for the HBAH group as compared to \$1,110.03 for the control group.<sup>13</sup>

A second source of service reductions is in the need for homeless services. As households receive housing and case management support as a part of HBAH participation, their use of shelter services is almost sure to decrease. Data from the homeless management information system (HMIS) collected by Columbus's Community Shelter Board provided information on homeless services use by both the HBAH households and the aforementioned control group. Table 3.8 breaks homeless services use into three periods, and shows that the HBAH and control groups collectively made similar use of homeless shelters during the time period prior to HBAH, when households in both groups were unstably housed. However, during the subsequent time periods, both while HBAH was enrolling and housing participant households and for the time period after enrollment was done, households in the control group continued to use shelters while those in the HBAH group remained housed and their use of shelters decreased.<sup>14</sup> These reductions in shelter use, where they do persist in the wake of more rigorous analyses, would be the basis for further cost reductions.

To obtain cost offset estimates, cost reductions realized in these (and possibly other) systems would need to be compared to the costs incurred over the course of providing HBAH participants with housing and services. Indications of such costs include:

- 1) Columbus Metropolitan Housing Authority reported that rental costs during HBAH participation for the 20 HBAH households receiving ongoing housing assistance (and who completed the program) amounted to \$293,183, or \$14,660 per household. Rental costs for seven additional households receiving ongoing assistance were not included as they were still participating in HBAH, and rental costs for households receiving time-limited housing assistance would also need to be factored in.
- 2) Costs for case management services and related assistance provided to the HBAH participants by the Homeless Families Foundation would need to be considered.

As things stand, the reductions shown here in Medicaid-reimbursed healthcare and in HMIS-recorded temporary housing services would appear not to fully offset the costs of HBAH, but show that substantial economic benefits from HBAH stand to be gained that could make a strong economic case for HBAH. If one were to identify and factor in any further reductions in services, and their corresponding costs, through the criminal justice, child welfare, or other services systems, then that economic case might be even stronger. Providing housing and services to households with pregnant women and infants does not need an economic rationale, but having an economic rationale, even through a partial cost offset, can assist efforts with funding other housing using the HBAH model.

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<sup>13</sup> See CareSource, *Healthy Beginnings at Home: Recommendation for Model Replication*. <https://static1.squarespace.com/static/53206c76e4b0da7cd7fb97f6/t/608c2998ed63726eb0e7b937/1619798459716/Recommendation+for+HBAH+Model+Replication.pdf>

<sup>14</sup> The three instances of shelter use by the HBAH group in the "enrollment" period occurred before the households in question moved into HBAH housing.



## Conclusion

This section has examined outcomes related to housing and income at the end of the HBAH program. Section 1 of this report showed an incoming group of pregnant women with unstable or homeless living situations, deep impoverishment, and substantial barriers to securing housing and economic stability. In contrast, the outcomes presented in this section demonstrate that, despite the onset of COVID-19 during the program period, HBAH participants showed high levels of stable housing and improvements in household income at the end of the program. The findings in this section complement positive preliminary findings from a forthcoming companion evaluation of health and neonatal outcomes conducted by researchers from Nationwide Children’s Hospital.<sup>15</sup> Here we conclude with a summary of the key findings from this section and some commentary about these findings.

1) HBAH had a high retention rate for the participating households. At the point of HBAH enrollment (see Section 1), 66 percent of HBAH households were living “doubled up” in another household and 40 percent had moved at least three times in the year prior to HBAH intake. While no clear criteria for retention and successful program completion were ever set, the program managed to both stay in contact with most of the participants and have most of the participants retain their housing over the 2+ year HBAH program period. Contact with program staff was largely client-driven and modeled upon a housing first structure. While at least four households (8 percent of total) had lost communication with case workers, there was no indication that these households experienced adverse housing outcomes. Similarly, only three households (6 percent) lost the housing that was arranged through HBAH (with all three of these households living doubled up with relatives). This high degree of program and housing retention is noteworthy, and all the more so given the instability that these households experienced prior to HBAH participation.

2) HBAH facilitated housing stability. In addition to the housing instability experienced by the HBAH households, prior to program participation their efforts to maintain housing was often marked by turmoil brought on by eviction, unpaid utility bills, poor credit, and legal difficulties. In contrast, during the HBAH program period the majority of HBAH participants, once housed, maintained their housing without documented difficulties. Even with that, however, substantial minorities did engage in at least one move (35 percent) or incurred at least one lease violation (45 percent). Even with these threats to housing stability and, with the active support of caseworkers, the large majority of these situations were addressed without loss of housing.

3) Over two-thirds of the households participating in HBAH have reasonably good prospects for maintaining their housing after exiting HBAH. Judging from quantitative measures such as cost burden and qualitative caseworker assessments, we considered 35 percent of the HBAH households to be “stably housed” and another 37 percent to be “stably housed with some concerns.” While poverty and other factors leave these households vulnerable to housing displacement to some degree, at the point of program exit their prospects remain good for positive housing outcomes.

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<sup>15</sup> See CelebrateOne Columbus (2020). “Healthy Moms and Babies: Housing and Health Integration, Research Findings & Recommendations for Policy Makers. Available at: <https://www.columbus.gov/celebrate-one/Healthy-Beginnings-At-Home-Policy-Brief/>.

4) Ongoing housing assistance facilitates desirable housing outcomes. The findings here indicate that those with ongoing housing support faced a much lower levels of threat to housing stability than did those who received time-limited housing assistance. The implication of this is that availability of housing supports that continue after program completion is a key element to consolidating gains made by programs such as HBAH, regardless of the particular services model.

5) Time-limited housing assistance provided greater choice of neighborhoods. Those HBAH participants who received time-limited housing assistance lived in a broader set of neighborhoods and in zip codes with lower levels of poverty and concentration of Black population. This is an important consideration given that the participants in HBAH were overwhelmingly Black and economically impoverished. While the time-limited housing assistance presents drawbacks to ongoing housing stability (see prior finding), the flexibility afforded by this support likely expanded the options that recipient households had for housing and location.

6) After HBAH participation, many households still faced substantial economic challenges. While just over half of the HBAH participants reported income at the end of the program as exceeding the income they received at the start of the program, only 16 percent of the HBAH participants, at the end of the program, had incomes that exceeded poverty guidelines. While 46 percent reported zero income at HBAH program intake, 33 percent reported no income in the exit survey.

7) The onset of the COVID-19 pandemic obscures economic outcomes. The pandemic had a profound, unforeseen impact on both the program and its participants. Seventy-eight percent of HBAH households reported substantial adverse impacts from COVID including job loss and childcare difficulties. These individual impacts led to extended HBAH participation (several months beyond the planned two-year limit) for many of participants. While housing outcomes only seemed marginally impacted by the pandemic, it is unknown how much different the economic outcomes for the HBAH households would have been in the absence of COVID-19.

8) Domestic violence impacts family housing. A substantial amount of the housing difficulties experienced by HBAH households featured domestic violence-related issues. The impact of domestic violence on the well-being of the HBAH households was not directly addressed in this study and the magnitude of the problem was likely obscured by this. Subsequent programs that seek to follow the HBAH program model should make sure they provide adequate program supports for addressing domestic violence among participants, and in assessing both impact and response in program evaluations.

## Appendix

### Exit survey for Households Leaving HBAH

*Instructions: This purpose of this survey is collect data about outcomes on housing and other topics related to the participation of women and their families in HBAH after they have exited the program. All data collected in this survey should be available either from documentation in the HBAH participants casefile, from caseworker recall, or from other information on file. There should be no need to contact the exiting participants themselves as part of collecting information for this survey. Questions related to this survey should be directed to Stephen Metraux (metraux@udel.edu)*

#### Part I: Program Dates. Please fill out as mm/dd/yy

1. Intake / /
2. HBAH program start / /
3. Moved into HBAH housing / /
4. Finished/withdrew from HBAH program / /
5. Moved out of HBAH housing (if applicable) / /

#### Part II: Housing.

1. Type of subsidy for HBAH housing: \_\_\_\_\_
2. Barriers to housing at HBAH intake (fill in as yes/no)
  - a. eviction history \_\_\_\_\_
  - b. criminal history \_\_\_\_\_
  - c. utility arrears \_\_\_\_\_
  - d. bad credit (i.e., under a 580 score) or no credit \_\_\_\_\_
  - e. other (specify) \_\_\_\_\_
3. Lease violations (reported by landlord) during HBAH participation (yes/no) \_\_\_\_\_ If yes:
  - a. How many? \_\_\_\_\_
  - b. Nature of the violations (non-payment, etc.) \_\_\_\_\_  
\_\_\_\_\_
  - c. # of violations that HFF mediated \_\_\_\_\_
4. Moves during HBAH program participation (yes/no) \_\_\_\_\_ If yes:
  - a. number of moves \_\_\_\_\_
  - b. reasons for move (violence, subsidy, etc.) \_\_\_\_\_

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5. Housing arrangements (generally described) following exit from HBAH programming:

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6. Zip code of housing after HBAH exit: \_\_\_\_\_

7. Does participant have adequate financial means (caseworker assessment) to maintain housing costs after she exits the program (details welcome)? \_\_\_\_\_

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**Part III: Income.**

1. Monthly income amount at HBAH intake \$ \_\_\_\_\_

2. Source(s) of income at HBAH intake (list all significant sources) \_\_\_\_\_

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3. Monthly income amount at HBAH exit \$ \_\_\_\_\_

4. Cost of combined rent and utilities (electric, gas, water if applicable) \$ \_\_\_\_\_

5. Source(s) of income at HBAH exit (list all significant sources) \_\_\_\_\_

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**Part IV: Programmatic Participation during HBAH enrollment (provide details as available).**

1. Did participant successfully complete program (yes/no)? \_\_\_\_\_

a. If no, provide brief explanation \_\_\_\_\_

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2. Did participant receive the following services during HBAH program (yes/no, further details optional)

a. Ongoing housing support services (not rental assistance) \_\_\_\_\_

b. Support in employment/vocational objectives \_\_\_\_\_

c. Participation in educational programming \_\_\_\_\_

d. Benefits/assistance received (answer yes/no)

	<u>anytime during program</u>	<u>at exit</u>
i. SNAP	_____	_____
ii. OWF/TANF	_____	_____
iii. Caresource/Medicaid	_____	_____
iv. Unemployment	_____	_____
v. WIC	_____	_____
vi. Title 20 (childcare)	_____	_____
vii. Social Security/SSI/SSDI	_____	_____
viii. Other (specify)	_____	

e. HFF services (e.g., financial assistance, holiday, food, etc.) \_\_\_\_\_  
\_\_\_\_\_

f. Community resources (specify) \_\_\_\_\_  
\_\_\_\_\_

3. Impact of COVID-19 on HBAH participation (infected, job loss, childcare/school issues, housing stability, etc.)

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**Part V: Demographics.**

1. Household

- a. Number of adults in HH \_\_\_\_\_
- b. Number of children in HH \_\_\_\_\_
- c. Pregnancy after "HBAH index" pregnancy (yes/no) \_\_\_\_\_

2. Demographics for HBAH participant at program exit

- a. Age \_\_\_\_\_
- b. Race/ethnicity \_\_\_\_\_