

# Does it Work?

## Welfare-to-Work and its Impact on Economic Self-Sufficiency

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*The more advanced analysis of a report originally released in June of 2002*

### Executive Summary

The Welfare-to-Work program, initiated by HUD in 2000, seeks to increase the incentive and resources for families to become self-sufficient. The program pairs Section 8 Housing Choice Vouchers with supportive services. Snohomish County, Washington, began its program in January of 2000 with thirteen service-partner agencies and two housing authorities. Housing serves as both the carrot and the stick. While others wait one to five years for a Section 8 Voucher, Welfare-to-Work participants have access to 1,275 additional vouchers allocated to the Housing Authority of Snohomish County (700) and Everett Housing Authority (575) for the program. However, to keep their housing assistance families must meet the program's employment requirements. The Welfare-to-Work Plus program provides additional supportive services for a limited number of clients already participating in the Welfare-to-Work program.

Three full years into the program, many are curious to know if the combination of services provided by the Welfare-to-Work program produces more self-sufficient clients than Section 8 vouchers alone. This study seeks to provide such an assessment by defining a measure of self-sufficiency and assessing the roll of many factors that contribute to a family's success, including participation in the Welfare-to-Work program. This study utilized data on a random sample of 165 low-income Snohomish County families including families receiving housing assistance through HASCO's Section 8, Welfare-to-Work, and Welfare-to-Work Plus programs and families receiving Temporary Assistance for Needy Families (TANF) but no housing assistance. This data was used to develop two mathematical models isolating the influence of a series of factors and identifying their individual effect on wage income.

The first model predicts current wage income for all 165 families, including those with no current wage income. This model indicates that participation in the Welfare-to-Work, Welfare-to-Work Plus and Section 8 programs all had a positive and statistically significant impact upon wage income. The 95% confidence intervals for influence are:

- Section 8: \$1,721.57 to \$9,673.31 higher annual wage incomes
- Welfare-to-Work: \$2,982.35 to \$10,093.01 higher annual wage incomes
- Welfare-to-Work Plus: \$444.12 to \$9,544.13 higher annual wage incomes (above Welfare-to-Work Influence)

This model also found that the initial wage income of families significantly influences current wage income. An increase of \$0.09 to \$0.44 in current annual wage income was found for every \$1 in initial wage income.

The second model predicts the natural log of current wage income for the 80 families included in the study with current wage incomes. Researchers often assume that incomes progress in a logarithmic rather than linear fashion. This model indicates that participation in the Welfare-to-Work and Section 8 programs had a positive and statistically significant impact upon wage income. The model found a positive, but not statistically significant, influence for the Welfare-to-Work Plus program. This may be due to the small number of families enrolled in this program. This model explained 68 percent of the variation in wages between working families, a very high level for social science research.

Although the study did not consider every conceivable tangible and intangible influence upon wage income, it concludes that housing assistance positively impacts families' earnings. Supportive services paired with housing assistance have an even greater effect on income.

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### **Housing & Self Sufficiency**

Shelter is one of the most basic human needs. Researchers estimate that “over 14 million home owner and renter households spent more than half their incomes on housing in 1999, and two million live in homes with serious structural deficiencies.”<sup>1</sup> In response, HUD has provided rent-relief for more than thirty years through the Housing Choice Voucher program, better known as Section 8. The program serves low and moderate-income household insuring that a family’s housing expenses are limited to 30-40 percent of adjusted household income.<sup>2</sup> In contrast to place or project-based policies like public housing projects, Section 8 encourages dispersion by giving clients the freedom to rent anywhere in a community.<sup>3</sup> The program serves able-bodied, elderly and disabled households.

The Section 8 program is very politically popular. While elderly and disabled households are not expected to move off the Section 8 program, enabling self-sufficiency is a key objective of the program for able-bodied families. Recent studies have concluded that “There is a growing body of research indicating that welfare reform successes are greater among families with assisted housing than among other low-income families.” Researchers suggest, “Welfare policy should include housing assistance as a strategy for success”.<sup>4</sup>

The Welfare-to-Work program, initiated by HUD in 2000, seeks to increase the incentive and resources for families to become self-sufficient. The program pairs the Section 8 Housing Choice Voucher with supportive services. Snohomish County, Washington, began its program in January of 2000 with thirteen service-partner agencies and two housing authorities. Housing serves as both the program’s carrot and stick. While others wait one to five years for a Section 8 Voucher, Welfare-to-Work participants have access to 1,275 additional vouchers allocated to the Housing Authority of Snohomish County (700) and Everett Housing Authority (575) for the program. However, to keep their housing assistance families must meet the program’s employment requirements.

In 2001, the Washington State Department of Social and Health Services was so impressed by the concept and structure of Snohomish County’s Welfare-to-Work program that it contracted with each housing authority to provide additional services to 30 clients. The housing authorities, in turn, subcontracted with their partner agencies to provide these services. This program is known as Welfare-to-Work Plus and began serving clients in July 2001.

### **Evaluating the Welfare-to-Work Program in Snohomish County, WA**

Three years into the program, politicians, HUD, the Housing Authority of Snohomish County (HASCO), the Everett Housing Authority (EHA), their partner agencies, and communities around the country considering developing such programs are all very curious to know if the combination of services provided by the Welfare-to-Work program produces more self-sufficient clients than Section 8 vouchers alone. This study seeks to provide such an assessment by defining a measure of self-sufficiency and assessing the roll of many factors that contribute to a family’s success, including participation in the Welfare-to-Work program. This study developed two different models that isolate the influence of a series of factors and identify their individual effect on the success of families receiving housing assistance.

### ***Measuring Program Success and Family Self-Sufficiency***

Like many popular terms, self-sufficiency has many different definitions. Most people in the fields of housing and supportive services agree that self-sufficiency involves moving families off of welfare support, into wage-earning jobs. Ultimately, most policy makers and program administrators would like to see families move off welfare assistance and housing assistance, and demonstrate a sustainable ability to support themselves independently. Anecdotal evidence suggests that both Section 8 and Welfare-to-Work are achieving some success in this regard. One of the first families at HASCO to complete the Section 8 to HomeOwnership education and counseling program was a Welfare-to-Work client. The family was able to purchase their home without assistance and graduated off of the program altogether. However, because the program has been in existence for just 30 months, it seems unrealistic to expect significant success of this sort.

Program administrators at HASCO, EHA, the Department of Social and Health Services (DSHS) and Snohomish County Human Services, two of the largest supportive services providers involved in the Welfare-to-Work program, met in the fall of 2001 to discuss what they would consider "success". Economic self-sufficiency quickly became the focal point of the discussion. The group determined that working families have achieved an initial level of self-sufficiency. Beyond this, they listed higher wages, the duration a job is held, health insurance, retirement savings and other benefits. After some thought, the group agreed that earned-wage income is the most important measure of self-sufficiency and program success. Thus, this study measures the success of the Welfare-to-Work program in Snohomish County by the earned-wage income of its participants. Administrators are primarily interested in knowing if clients served by the Section 8 program, Welfare-to-Work program, and Welfare-to-Work Plus program achieve different levels of self-sufficiency.

### ***Study Data***

This study utilized data on a randomly selected sample groups of low-income Snohomish County families including 47 families receiving Temporary Assistance for Needy Families (TANF) but no housing assistance, 38 families receiving housing assistance through HASCO's Section 8 program, and 80 families served by Welfare-to-Work. Of these, 15 Welfare-to-Work families are also served by the Welfare-to-Work Plus program. Data on all families receiving housing assistance was collected by HASCO's tenant-based assistance department staff. Current information is stored in computer files. Historical information on each household, including the families' income at entrance to the program, is kept in the tenants' paper files, also kept by the housing authority. Data on TANF-supported households is kept and supplied by the Snohomish County offices of the Washington State Department of Social and Health Services (DSHS). HASCO staff selected families at random allowing for geographic distribution across the County. DSHS staff collected data from each office located in the County, creating the same result.

The Welfare-to-Work program is restricted to families with children. While some disabled parents are served, they must have a reasonable expectation of securing a wage-earning job. Because the Authority and DSHS do not track the nature or severity of clients' disabilities, permitting selection of a sample group that includes only disabled families capable of work, the Section 8 clients included in the sample group were limited to non-elderly, non-disabled families with children. TANF recipients included in the study were limited to non-elderly, non-disabled, Snohomish County households currently receiving TANF with children that are not receiving any form of housing assistance. All households must have had an income certification completed after January 1, 2000 and again on or after January 1, 2002.

Much of the data used in this study was originally collected in March of 2002. A preliminary report was issued in June of 2002. That analysis did not include TANF households. One of the most significant changes to data set prior to this analysis was clarification of "current" dates. This study considers the "current" date to be the data on which income was last certified by the Authority or DSHS, not the date on which the data was collected. This correction ensures that a family's income changes, positive or negative, are represented by the data set. Because the Authority does not conduct interim reviews when families' incomes increase but does conduct such reviews if income drops, the data set consistently under-represents incomes. All households included in the study must have undergone an interim or annual income review between January 2002 and October 2002. In addition, any household that had been terminated (either by themselves or by the Authority) and any household that ported in or out of the County was removed from the data set before this analysis was made.

At the time this data was collected there were 273 Section 8 households served by HASCO who met this criteria. The sample group of 38 households was taken from this population. A sample of 80

Welfare-to-Work households was taken from the population of 487 families meeting the same criteria. A sample of 15 Welfare-to-Work Plus clients was also included in the study from a population of 28. There is a large number of TANF recipients from whom a random sample of 72 was selected.

### ***Developing the Model: Variables & Their Limitations***

The most serious limitation of this study is that clients do not randomly end up in one program or another. Families are selected for the Welfare-to-Work program because a service provider believes they are both capable of improving their situation and motivated to do so. In order to participate in the program they must design an action plan outlining goals and action steps needed to achieve and maintain employment. They must also sign a Contract of Participation that outlines their obligations including work requirements. The family risks losing their housing if they do not follow through on these plans. This indicates that this may be a group of clients more likely to achieve self-sufficiency from the beginning.

However, the program's requirements may also create a group that is systematically less inclined to achieve this success. To be eligible for the Welfare-to-Work program, families must have received, or been eligible to receive, Temporary Assistance for Needy Families (TANF) within the past two years. TANF eligible families must have children, a factor that can be compensated for by only comparing them to Section 8 families with children. TANF requires these families to meet very low income limits. The housing authority collects no information on Section 8 clients that would indicate their income before they entered the program. As a result, Welfare-to-Work families, as a group, may be poorer than their Section 8 counterparts. Selection for the Section 8 program among a pool of very low-income families is much less subjective. However, it can not be assumed that the pools of TANF clients and new Section 8 clients are identical.

The length of time a family has received housing assistance is believed to positively influence the self-sufficiency of the family. The number of months a family has received housing assistance between the two income certifications was calculated as including the months of both certifications. For instance, if income was certified in January 2001 and January 2002, the number of months served is 13. Welfare-to-Work clients have generally been on the program longer than the Section 8 clients, as shown by *Graph 1: Number of Months Receiving Housing Assistance*. Welfare-to-Work Plus Clients have been on the program the longest, most likely because slots in this program were available for a very limited period of time while other programs continue to accept new applicants. Although this variable is referred to through this report as the period of time "on the program", this language applies only to those clients receiving housing assistance. TANF clients' "initial" date may or may not correspond to the date the family began receiving TANF. In most cases it is merely a date on which income was certified for clients already receiving assistance.

One theoretical limitation of this variable is that it does not distinguish between those families receiving some sort of housing assistance and those receiving TANF. If the number of months housing assistance is provided positively influences self-sufficiency but the number of months receiving TANF makes no difference then this effect may have been diluted by inclusion of many families not receiving housing assistance. Therefore, a variable testing the interaction between housing assistance and time served was included in the study.

Most of the characteristics considered describe family demographics. Generally younger parents are expected to have less education and less work experience and are therefore less likely to be employed or earn lower wages. The average age of heads of households is very close to thirty for all these programs, as shown by *Graph 2: Age of Heads of Household*.

The number of adults in each family was calculated by subtracting the number of minors from the number of household members. The number of single parents may be underestimated by this method because households with children over the age of 18, non-parent partners, and elderly grandparents will be calculated as two-parent households. *Graph 3: Single Parent Households* shows that both Section 8 and Welfare-to-Work predominately serve single parents. In the vast majority of cases these are single mothers. The Welfare-to-Work Plus program serves more single parents than either of the other housing programs. TANF recipients include many more single parents than any of the housing programs.

Families with more children are expected to have more trouble securing employment and therefore have lower wage incomes. All of the families in the study have children. The mean number of children per household is close to two for all programs as shown by *Graph 4: Number of Minors in the Household*.

Administrators expect that the services provided by the Welfare-to-Work program may couple with many family characteristics to produce a different result than either factor creates alone. For

instance, services may be more effective for families after 6 months than after 2 months. The study included interaction variables for age, months on the program, and the number of minors in combination with Welfare-to-Work, Section 8 and Welfare-to-Work Plus enrollment.

The race and ethnicity of the head of household has long been held to play a critical role in determining a family's wage income. HASCO records race in five categories: Asian, Pacific Islander, Black, Native American and Alaskan Indian, and white. Ethnicity is coded as Hispanic and Non Hispanic. DSHS staff recoded their race and ethnicity data into the same categories. Due to small sample size, all Asian, Pacific Islander, Black, Native American, Alaskan Indian and Hispanic households were grouped into one minority variable. TANF, Section 8 and Welfare-to-Work programs all sever close to 20 percent minority-headed households, as shown by *Graph 5: Minority Households*.

HASCO serves a considerable number of "white" clients whose ethnicity may also play a roll in their success. Sizeable populations of Ukrainian and Russian immigrants live in Snohomish County. HASCO does not keep track of Ukrainian and Russian families in any systematic fashion. Therefore no variable tracking this population was included in this study.

HASCO regularly tracks whether all members of the household are eligible non-citizens or U.S. citizens. TANF serves 85 percent households composed exclusively of US citizens. Welfare-to-Work Plus serves 87 percent US citizens, Welfare-to-Work serves 91 percent and Section 8 serves 92 percent. This is illustrated by Graph 6: US Citizenship. None of these programs serves illegal residents.

Income information is both an output and an input of the model. It is strongly believed that clients with higher wage incomes at the time they entered the program will have higher wage incomes after receiving housing assistance. Historical and current income information was collected for the following categories: total income, wage income, social security income, public assistance income and other income. Other income includes pension benefits and child support. Because this study concerned self-sufficiency, only wage income was considered.

As previously stated, current household annual wage income was used as the model's measure of self-sufficiency. Initial annual wage income was included as a factor that might influence the family's current wage income. *Graphs 7 and 8 show Initial and Current Wage Income*. TANF households had the least earned income at both "snapshots in time." Both Section 8 and Welfare-to-Work households decreased wage income while receiving housing assistance, possibly due to poor economic conditions during this period, but Welfare-to-Work households decreased less and thus ended up with more income than Section 8 clients, even though they began with lower incomes. Welfare-to-Work clients began with the most income and also saw decreased incomes although they remained higher than Section 8 or Welfare-to-Work clients.

Another way to measure wages is by lumping together all households with a wage income as "working" and all households without a wage income as "not working". The percentage of households working is shown by *Graphs 9 and 10*. Overall the percentage of TANF and Welfare-to-Work households working held constant at 20 and 60 percent, while the percentage of Section 8 clients working dropped from 80 percent to 60 percent and the percentage of Welfare-to-Work Plus clients working grew from 70 percent to 80 percent. This variable was not included in the study due to its high correlation with wage income.

Another variable not included in the study that is expected to significantly impact wage income is education. The housing authority does not collect any information on the education level reached by heads of household. Of those factors included in the study, only initial income is expected to be related to education level. Statistical analysis did not indicate the presence an unconsidered factor.

### **Data Analysis**

Data on the 165 families included in the random sample groups was analyzed to determine the effect of these variables on current wage income. This analysis allows us to estimate what the affect of each variable is with all other factors held constant.

The first model predicts current wage income for all 165 families, including those with no current wage income. This model indicates that participation in the Welfare-to-Work, Welfare-to-Work Plus and Section 8 programs all had a positive and statistically significant impact upon wage income. The 95% confidence intervals for influence are:

- Section 8: \$1,721.57 to \$9,673.31 higher annual wage incomes
- Welfare-to-Work: \$2,982.35 to \$10,093.01 higher annual wage incomes
- Welfare-to-Work Plus: \$444.12 to \$9,544.13 higher annual wage incomes on top of Welfare-to-Work influence

This model also found that the initial wage income of families significantly influences current wage income. An increase of \$0.09 to \$0.44 in current annual wage income was found for every \$1 in initial wage income. For example, a family with an initial wage income of \$100 is expected to have a current wage income of \$0.90 to \$4.40 more in annual wage income than an identical family that had no initial wage income.

The second model predicts the natural log of current wage income for the 80 families included in the study with current wage incomes. Researchers often assume that incomes progress in a logarithmic rather than linear fashion. This model indicates that participation in the Welfare-to-Work and Section 8 programs had a positive and statistically significant impact upon wage income. The model found a positive, but not statistically significant, influence for the Welfare-to-Work Plus program. This model explained 68 percent of the variation in wages between working families, a very high level for social science research.

Although the study did not consider every conceivable tangible and intangible influence upon wage income, it indicates that housing assistance positively impacts the likelihood a family is working and among those that are working positively impacts families' earnings. Supportive services paired with housing assistance have an even greater effect on the likelihood to be working and on income. The following table summarizes the expected relationships and findings of the study:

<b>Variable</b>	<b>Description</b>	<b>Predicted Influence on Wage Income</b>	<b>1. Current Wages Model</b>	<b>2. Natural Log of Current Wages Model</b>
<b>Section 8</b>	Receiving housing assistance through Section 8 program	+	Current Annual Income \$1,721.57 to \$9,673.31 higher	Positively Impacts Current Wage Income
<b>Welfare-to-Work</b>	Receiving housing assistance and services through Welfare-to-Work program	+	Current Annual Income \$2,982.35 to \$10,093.01 higher	Positively Impacts Current Wage Income
<b>Welfare-to-Work Plus</b>	Welfare-to-Work family receiving extra services from DSHS grant	+	Current Annual Income \$444.12 to \$9,544.13 higher (on top of Welfare-to-Work influence)	Not Significant
<b>Initial Wage Income</b>	Annual wage income when family entered housing assistance program or at initial income certification for TANF	+	Current wages \$0.09 to \$0.44 higher per dollar of initial income	Not Significant
<b>Months on Program</b>	Number of months a family has received housing assistance	+	Not Significant	Not Significant
<b>Minors</b>	Number of minors in household	-	Not Significant	Not Significant
<b>Age</b>	Age of head of household	+	Not Significant	Not Significant

<b>Single Parent</b>	One adult with minors	-	Not Significant	Not Significant
<b>Minority</b>	Head of Household is Black, Native American or Alaskan Native, Asian or Pacific Islander, or Hispanic	-	Not Significant	Not Significant
<b>US Citizenship</b>	Considered non-citizens if anyone in the household is not a US citizen	+	Not Significant	Not Significant
<b>Months on &amp; Welfare-to-Work</b>	Number of months family is on program coupled with Welfare-to-Work enrollment	+	Not Significant	Not Significant
<b>Age &amp; Welfare-to-Work</b>	Age of head of household coupled with Welfare-to-Work enrollment	+	Not Significant	Not Significant
<b>Minors &amp; Welfare-to-Work</b>	Number of minors in household coupled with Welfare-to-Work enrollment	+	Not Significant	Not Significant
<b>Months on &amp; Section 8</b>	Number of months family is on program coupled with Section 8 assistance	+	Not Significant	Not Significant
<b>Age &amp; Section 8</b>	Age of head of household coupled with Section 8 assistance	+	Not Significant	Not Significant
<b>Minors &amp; Section 8</b>	Number of minors in household coupled with Section 8 assistance	+	Not Significant	Not Significant
<b>Months on &amp; Welfare-to-Work Plus</b>	Number of months family is on program coupled with Welfare-to-Work Plus enrollment	+	Not Significant	Not Significant
<b>Age &amp; Welfare-to-Work Plus</b>	Age of head of household coupled with Welfare-to-Work Plus enrollment	+	Not Significant	Not Significant
<b>Minors &amp; Welfare-to-Work Plus</b>	Number of minors in household coupled with Welfare-to-Work Plus enrollment	+	Not Significant	Not Significant

<b>Education</b>	Head of household's education level	+	Not Tested	Not Tested
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### **Policy Implications**

The study models indicate that housing makes significant, positive difference in the wage income of low-income families. It also finds that providing services along with housing produces higher wage incomes and providing more services produces even higher wage incomes. Therefore, administrators advocate increased funding for programs that link services and housing as an effective policy to build self-sufficient families. Finally, after reviewing a draft of this report, administrators initiated a new requirement for the next phase of the Welfare-to-Work program requiring clients to be working upon receiving housing assistance in order to target assistance to those most likely to thrive in the program.

### **Future Research**

An interesting finding of this study is that the number of months a family is served with housing assistance is insignificant in determining the family's wage income. This directly contradicts popular theory. There are four possible explanations for this finding. First, the study only includes families served for three years or less and the average time served is 20 months. Particularly in the current economic climate, this may be too soon to expect families to make real employment gains. Future studies at, perhaps, four, five and six years could reveal more significant improvements and a greater influence of service programs. This is particularly true of the Welfare-to-Work Plus program that is just 18 months old. Second, the study does not include any families whose wage incomes grew so significantly that they graduated off housing assistance. This will become a more significant limitation of the data kept by HASCO in coming years. Future studies should attempt to track clients that move off the program, as their independence is the most desired outcome. Third, the study data is limited by the conditions under which income certifications are complete. All clients complete annual certifications. Mid-year "interim" certifications are completed only if income drops, so while clients are required to report income increases these are not certified and included in the data set. Therefore, the data systematically under estimates incomes. Finally, the program began in January 2000 which the Puget Sound economy was doing quite well and in 2002 the economy slowed significantly limiting employment betterment opportunities for these families.

### **Acknowledgements**

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# Regression Results

## Dependent Variable: Current Annual Wages (\$)

Model Summary: R Square = 0.279 and Adjusted R Square = 0.232

Coefficients:

Variable	Unstandardized Coefficients: B	Unstandardized Coefficients: Standard Error	t	Sig.
(Constant)	1905.110	3848.830	.495	.621
Initial Wage Income	.265	.089	2.995	.003
Months on Program	-32.150	103.325	-.311	.756
US Citizenship	-1612.649	2299.837	-.701	.484
Minors	-482.239	621.850	-.775	.439
Age	27.457	83.754	.328	.743
Minority	1309.106	1671.145	.783	.435
Single Parent	-112.602	1738.971	-.065	.948
Section 8	5697.439	2012.498	2.831	.005
Welfare-to-Work	6537.684	1799.629	3.633	.000
Welfare-to-Work Plus	4994.274	2303.037	2.169	.032

Model	95% Confidence Interval for B	
	Lower Bound	Upper Bound
Initial Wage	.090	.440
Section 8	1721.569	9673.310
Welfare-to-Work	2982.354	10093.013
Welfare-to-Work Plus	444.418	9544.131

**Note: Interaction Variables were tested in initial models and produced such insignificant results that they were not included in final model.**

# Regression Results

**Dependent Variable: Natural Log of Current Annual Wages**

Model Summary: R Square = 0.679 and Adjusted R Square = 0.633

Coefficients:

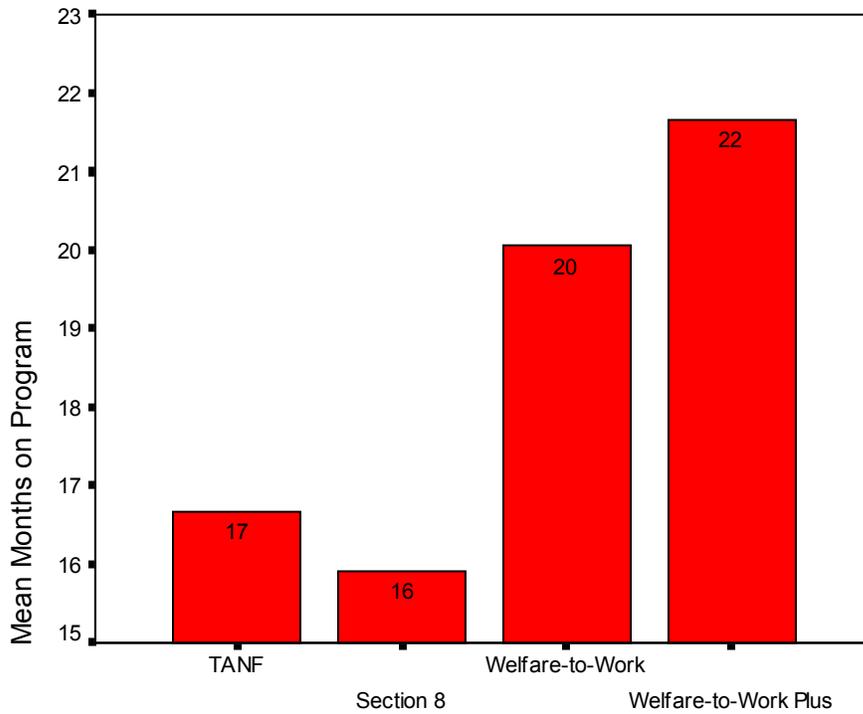
Variable	Unstandardized Coefficients: B	Unstandardized Coefficients: Standard Error	t	Sig.
(Constant)	6.937	.517	13.425	.000
Initial Wage Income	1.598E-05	.000	1.520	.133
Months on Program	1.453E-02	.015	.971	.335
US Citizenship	-.124	-.036	-.457	.649
Minors	-5.423E-02	.073	-.741	.461
Age	-1.132E-02	.010	-1.109	.271
Minority	4.275E-02	.193	.221	.825
Single Parent	-6.886E-02	.201	-.343	.732
Section 8	2.679	.318	8.414	.000
Welfare-to-Work	2.598	.287	9.050	.000
Welfare-to-Work Plus	.431	.252	1.715	.091

Model	95% Confidence Interval for B	
	Lower Bound	Upper Bound
Section 8	2.044	3.314
Welfare-to-Work	2.025	3.170

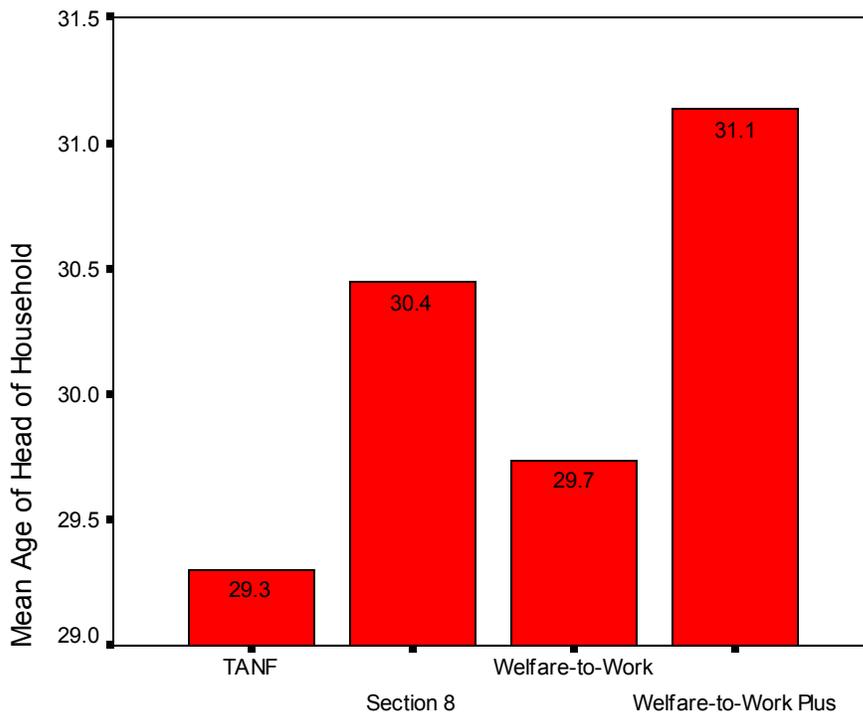
***Note: Interaction Variables were tested in initial models and produced such insignificant results that they were not included in final model.***

# Graphs

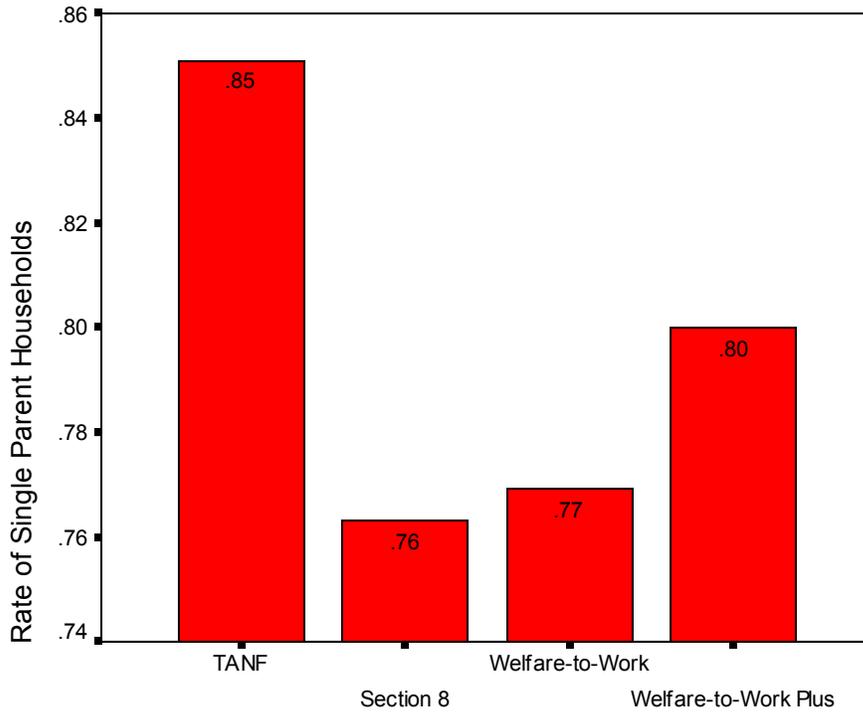
## Graph 1. Months on Program



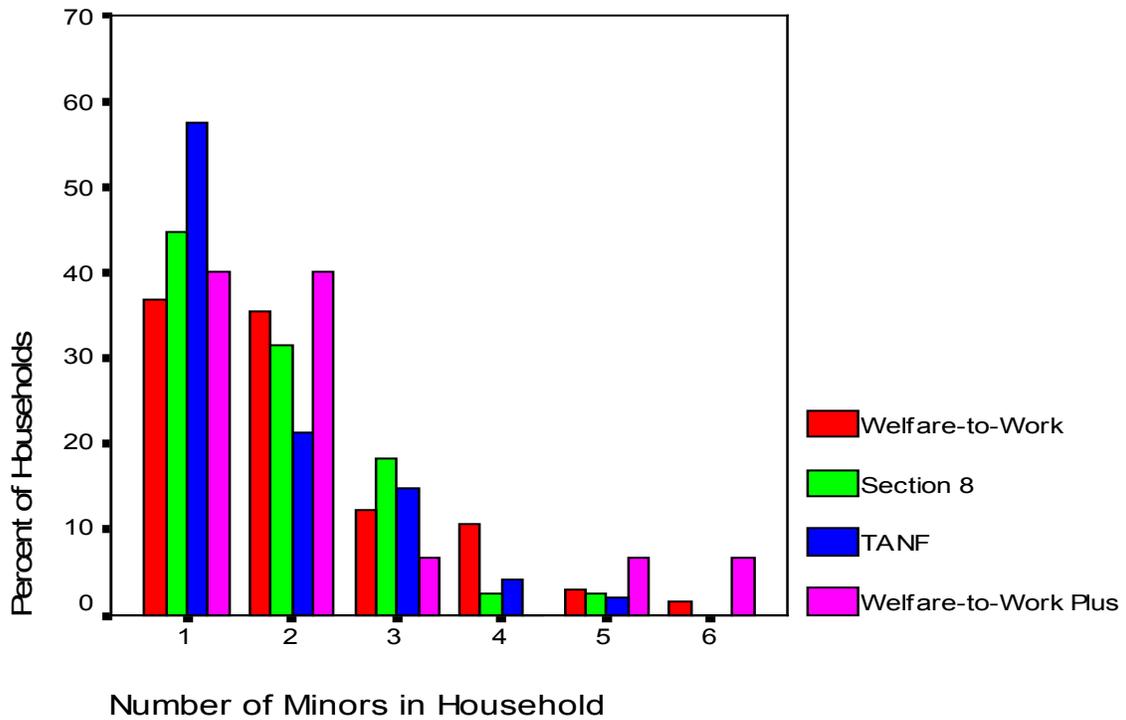
## Graph 2: Age of Head of Household



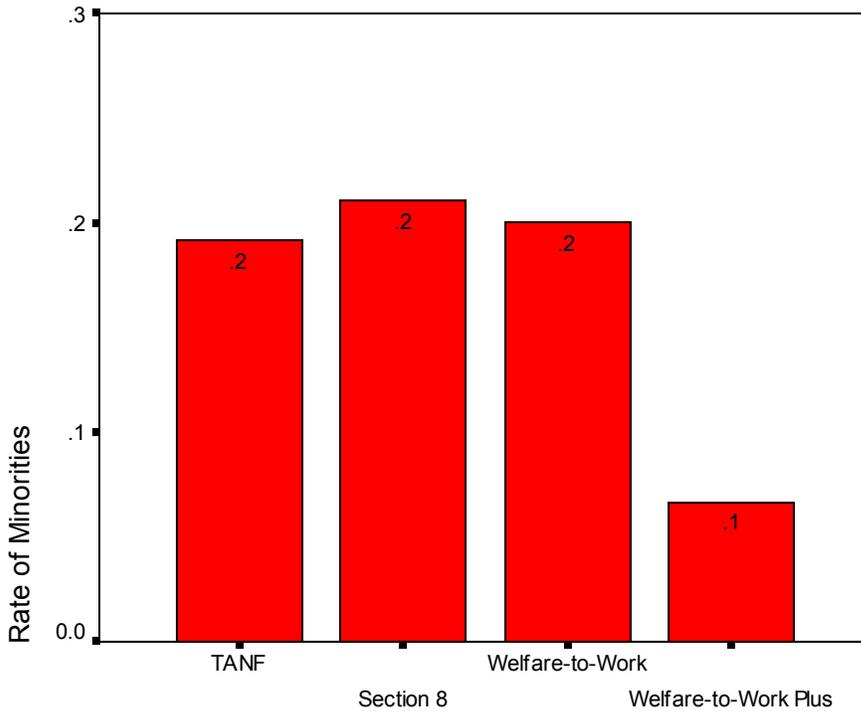
### Graph 3: Single Parent Households



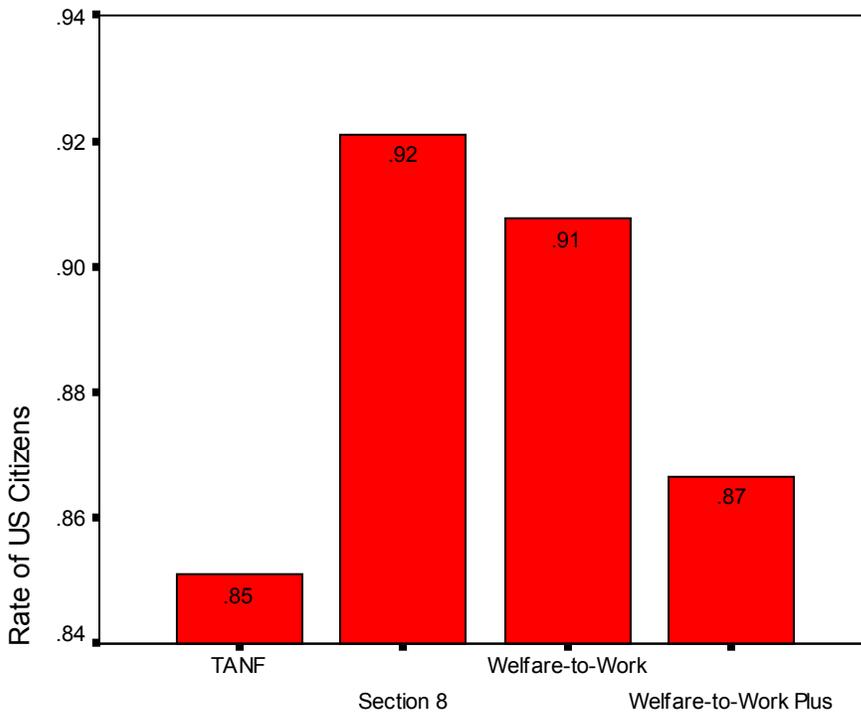
### Graph 4: Number of Minors in Family



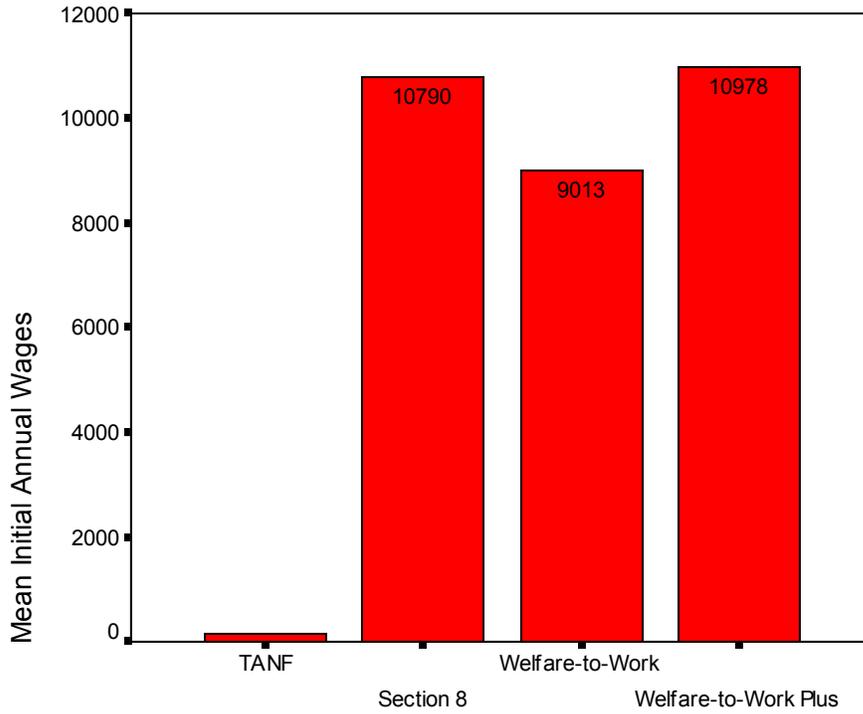
### Graph 5: Minority Households



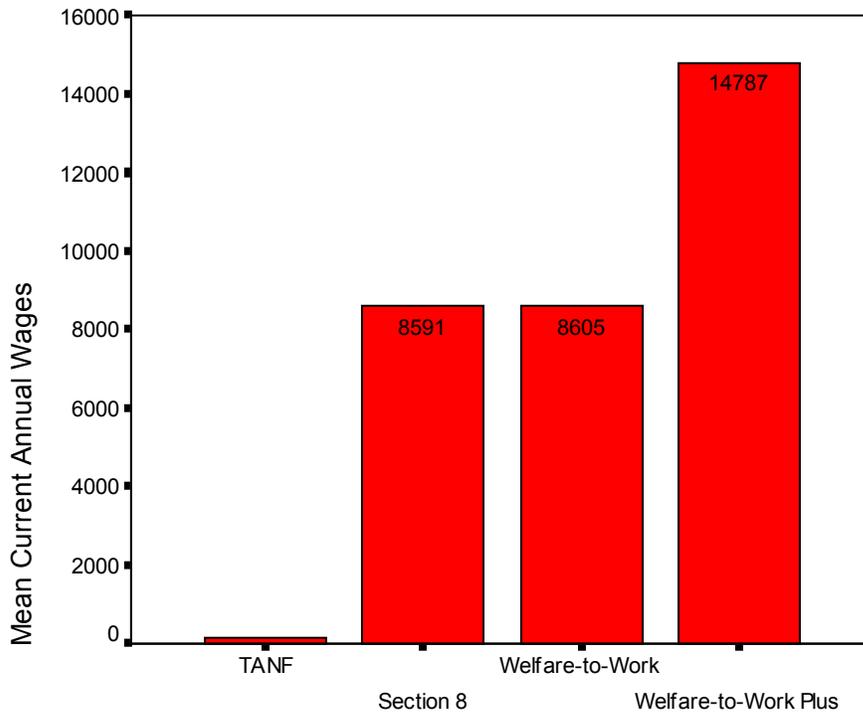
### Graph 6: US Citizenship



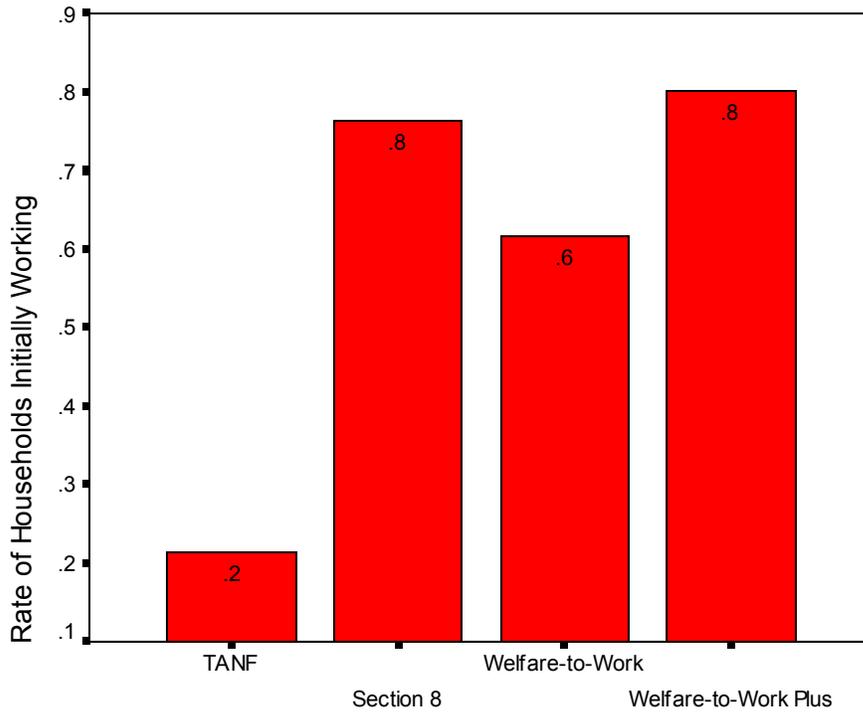
### Graph 7: Initial Annual Wages



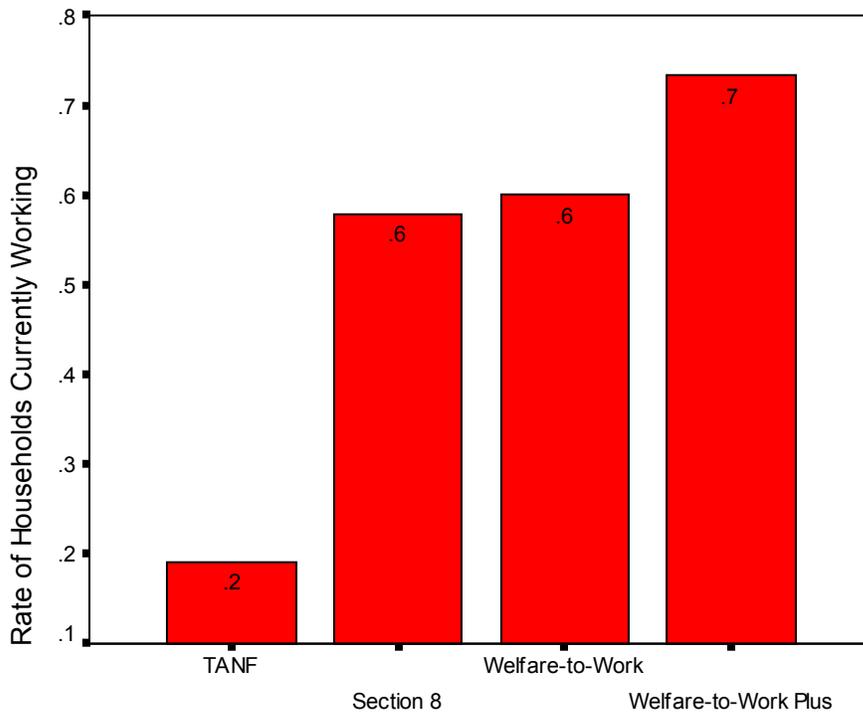
### Graph 8: Current Annual Wages



### Graph 9: Initially Working



### Graph 10: Currently Working



## Endnotes

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<sup>1</sup> “Affordability Remains Greatest Concern, Harvard Report Says,” *Housing Development and Research*, July 9, 2001, 138.

<sup>2</sup> Families can pay more than forty percent after their first year participating in the program.

<sup>3</sup> Landlords voluntarily participate in Section 8. In some communities there is considerable discrimination against Section 8 voucher holders, which limits the geographic area and quality of housing available to clients.

<sup>4</sup> Barbara Sard and Margy Waller, “Housing Strategies to Strengthen Welfare Policy and Support Working Families.”