

RESEARCH REPORT

Moving Families Forward

Initial Findings from a Two-Generation Program in Bangor, Maine

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Contents

Acknowledgments	iv
Executive Summary	v
Moving Families Forward	1
Overview	1
The Evaluation	4
Technical Assistance	5
Methods	6
Secondary Data Analysis	7
Qualitative Data	7
Initial Outcomes	9
Overall Trends	10
Social-Emotional Outcomes	12
Economic Outcomes	15
Structural Barriers	18
Not Enough to Get Ahead	19
Mental and Physical Health Needs	20
Lack of Transportation and Access to Wi-Fi	21
Key Lessons from Families Forward	22
Designing Two-Generation Programming and Coaching	22
Building Community Investment and Leadership Opportunities	23
Establishing Effective Partnerships with Other Service Delivery Organizations	23
Retaining Talented Staff and Coaches	24
Creating a Culture of Continuous Improvement	25
Next Steps	26
Appendix. Families Forward Logic Model and Service Flow	27
Notes	29
References	31
About the Authors	32
Statement of Independence	34

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We would like to thank Families Forward program staff and partner organization staff for their work and willingness to support evaluation efforts. We specifically want to thank Families Forward staff members Elizabeth Marsh and Catherine Myatt. We would also like to thank our colleague Mary Bogle, who contributed to the first phase of work and provided technical assistance on the initial logic model and services flow. She also led qualitative data collection and supported the first Data Walk. This work would not be possible without her contributions.

Executive Summary

Since late 2017, the Urban Institute’s Housing Opportunities and Services Together (HOST) team has partnered with public housing authority BangorHousing and the Boys & Girls Club of Bangor, Maine, in a formative evaluation of Families Forward, a locally designed and funded two-generation program to strengthen families by promoting family stability, educational achievement, and economic independence. Families Forward participants are a subset of 75 families who live in public housing and are enrolled in BangorHousing’s Family Self-Sufficiency Program and include families whose children receive services through the Boys & Girls Club of Bangor. Families Forward worked with four groups of 20 or fewer families, referred to as cohorts.

Cohort 1 began in January 2018, and subsequent cohorts were enrolled in the program at six-month intervals. As of January 2020, families in cohort 1 had been receiving programming and support for two years, cohort 2 for 18 months, cohort 3 for one year, and cohort 4 for six months. This report details our assessment of early outcomes for the first two years of Families Forward, highlights program successes, and makes recommendations for other housing authorities and direct service providers implementing similar programs. We analyzed administrative data, assessments from program coaches, and qualitative data gathered from participants and program partners at six-month intervals spanning from January 2018 through January 2020.

Our initial findings show that families enrolled in Families Forward experience economic gains, such as an increase in annual income, and social-emotional growth, like greater investment in their local community and development of parenting skills. However, because of the small sample size (e.g., cohort 1 has only 12 families), these trends should be considered preliminary: for example, small changes in the economic status of one family can influence the overall change in income.

- Cohorts 1, 2, and 3 each saw an increase in their overall self-sufficiency matrix score at six months, and each cohort’s overall score continued to increase as they stayed involved in the program.
- Across the four cohorts, families experienced a 19 percent increase in average “community involvement” scores after six months in the program. This increase was largely driven by score increases in cohorts 1 and 2 (33 percent and 55 percent increases).
- After 24 months of involvement with Families Forward, cohort 1 families saw an 18 percent increase in their “family/social relations” score, which measures the support family members receive from one another and external networks. Families in cohort 1 had an average score of

3.83, which maps to strong support from family or friends. Cohort 1 families also experienced an 11 percent increase in their “parenting skills” score during the two years; this signals that parenting skills are adequate.

- For cohorts 1, 2, and 4, the share of parents who were employed full time increased over 24, 18 months, and 6 months, respectively. The percentage of adults in cohort 1 who were employed full time doubled. In cohort 2, the percentage increased from 8 percent at baseline to 33 percent at 18 months. Across cohorts 1, 2, and 3 at one year, families enrolled in the program had experienced a 27 percent increase in income. However, at 18 and 24 months, these gains were lost. Additionally, cohorts 2, 3, and 4 experienced increases in unemployment.

Even with additional financial coaching and skill development classes, families encountered systemic barriers when trying to achieve their goals, such as buying a home, pursuing secondary education or training, or developing stronger support networks.

Finally, all the positive outcomes we present in this report occurred before the COVID-19 crisis, which has exacerbated structural barriers to achieving mobility. Although our data collection concluded before the pandemic took hold, the situation is undoubtedly damaging the health, social connections, and economic prospects of BangorHousing residents and making coordinating supportive services more challenging.

However, the program provides crucial social supports for families to connect with one another and access services and trainings that can help them access greater economic mobility. Families Forward has created a strong culture of trust with participating families and culture of collaboration with partner organizations. These relationships are important for providing support through the ongoing pandemic and recovery. Moving forward, Families Forward staff and partners should continue to strengthen their deep collaboration to support both parents and young people. Additional efforts should be made to create more opportunities for peer support and leadership and programming opportunities for young people.

Moving Families Forward

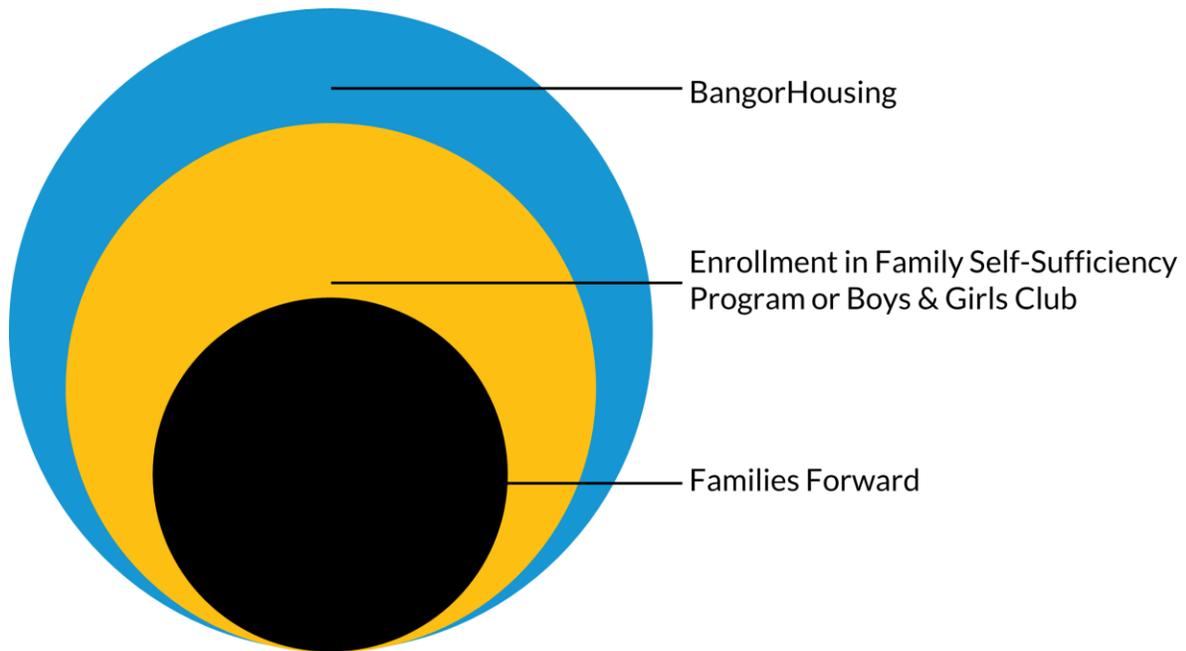
Overview

Based in Bangor, Maine, a town of around 32,100 people¹ in the eastern part of the state, the Families Forward program is a locally designed and funded two-generation program to strengthen families by promoting family stability, educational achievement, and economic independence. Families enrolled in the program are residents of public housing. The program is staffed and coordinated through a partnership between BangorHousing, the area's public housing authority, and the local Boys & Girls Club. The partnership provides a structure for two-generation programming, which emphasizes tailored supports and services to parents and children, both individually and then together as a family unit.² Two-generation approaches support the whole household, weaving together parent and child interventions to mutually reinforce one another, instead of functioning separately.

Families Forward is available to families participating in BangorHousing's Family Self-Sufficiency Program (FSS) and families with children served by the Boys & Girls Club (figure 1).³ FSS is a US Department of Housing and Urban Development program intended to support and encourage adult participants who live in public housing to build financial assets while working toward their educational, professional, and personal goals (Sally et al. 2018). Parents participating in Families Forward have access to financial coaching and support, and their children can enroll in programming through the Boys & Girls Club.

FIGURE 1

Families Forward Participants Are Enrolled in Family Self-Sufficiency Program or Boys & Girls Club

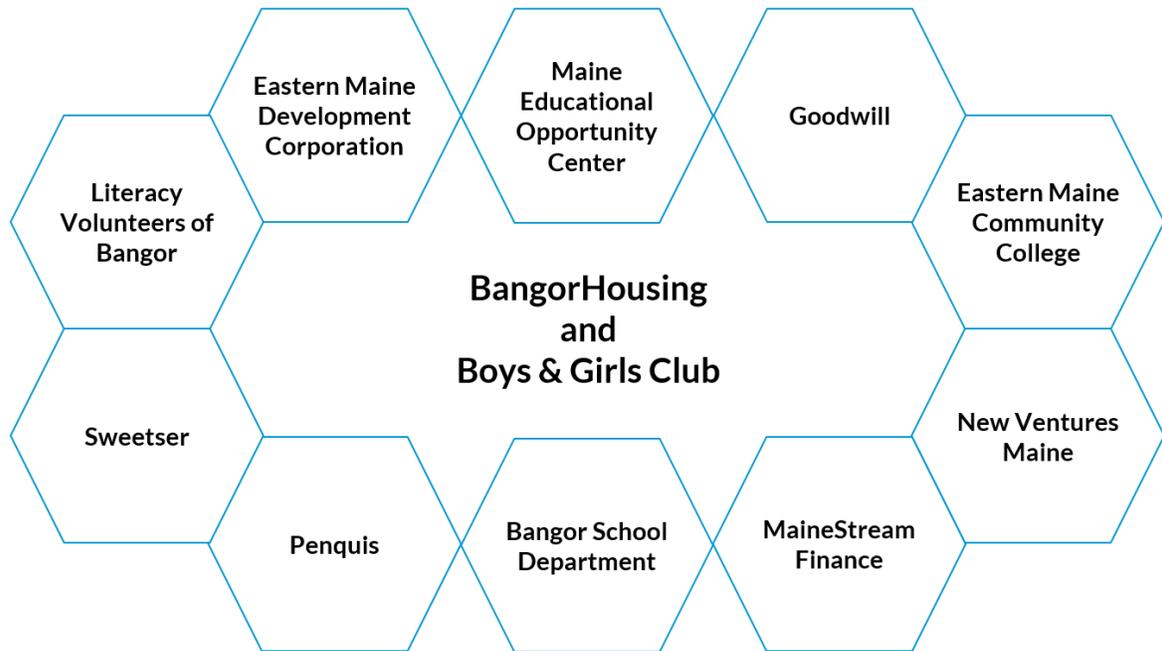


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The four main components of the Families Forward program provide families with (1) goal-setting coaching sessions, (2) access to FSS and Boys & Girls Club services, (3) enrollment in a 14-week social-emotional skill development course, and (4) opportunities to receive services from Families Forward partner agencies (figure 2). Families go through the program in cohorts made up of families with similarly aged children. Each cohort takes the skill development course, the Strengthening Families Program.⁴ Families Forward staff selected the course because it is evidence-based and families facing barriers similar to those in Bangor have experienced positive results after taking it. The classes for parents and children meet weekly for 14 weeks. Because the curriculum is tailored to different age groups—for example, teenagers or young children—Families Forward parents may wait for a Strengthening Families class that is specific to their children’s ages.

FIGURE 2

Families Forward Partners



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To supplement its programming, Families Forward has a robust referral network, and participants can access resources from the following partner agencies:

- **Bangor School Department**, which oversees the public schools that many Families Forward participants attend⁵
- **Eastern Maine Community College**, a postsecondary technical college that provides training programs and associate degrees⁶
- **Eastern Maine Development Corporation**, which provides workforce development opportunities like tutoring, trainings and certifications, career counseling, and support services and materials⁷
- **Goodwill**, a workforce development program that includes training, placements, and other opportunities⁸
- **Literacy Volunteers of Bangor**, a tutoring service that helps students study for driver's license tests and improve their English language, among other goals⁹
- **Maine Educational Opportunity Center**, a federal education initiative that supports access to secondary education opportunities¹⁰

- **MaineStream Finance**, a nonprofit community development financial institution that provides credit, capital, counseling, personal finance classes and coaching, and financial services to homeowners, homebuyers, consumers, and small businesses¹¹
- **New Ventures Maine**, which provides educational support, classes, and coaching for people looking for jobs or education (career, business, or financial) and financial coaching¹²
- **Penquis**, a nonprofit organization that provides services and support for families and communities in five areas: financial security, reliable transportation, stable housing, school readiness, and safe, nurturing environments
- **Sweetser**, a mental health services provider for children, adults, and families¹³

The partner agencies regularly convene with Families Forward staff to discuss solutions for families. These cross-sector conversations help partners identify barriers that families are facing and brainstorm solutions. They also help Families Forward staff track available programs or training opportunities for interested program participants. Because the services that BangorHousing can provide are limited, this close collaboration between partners is crucial to ensuring that program participants receive the support they need.

The Evaluation

Since late 2017, the Urban Institute's Housing Opportunities and Services Together (HOST) team has partnered with BangorHousing and the Boys & Girls Club in a formative evaluation of Families Forward. This report details our assessment of early outcomes for the first two years of Families Forward, highlights program successes, and makes recommendations for other housing authorities and direct service providers implementing similar programs. We analyzed administrative data, assessments from program coaches, and qualitative data gathered from participants and program partners at six-month intervals spanning from January 2018 through January 2020.

During that time, Families Forward worked with four cohorts of families. Cohort 1 began in December 2017, and baseline data collection occurred in early January 2018. Subsequent cohorts were enrolled in the program at six-month intervals. As of January 2020, families in cohort 1 had been receiving programming and support for two years, cohort 2 for 18 months, cohort 3 for one year, and cohort 4 for six months. Our early outcomes assessment considers the results of all cohorts combined as well as the results of each cohort individually.

Technical Assistance

As part of the formative evaluation, the HOST team provided technical assistance to guide program development and the creation of a system of data collection and progress measurement. In 2018, the first year of the program, the HOST team developed a logic model of the Families Forward theory of change and service delivery flow (see appendix). The team recommended that participants receive a coordinated suite of wraparound services, have access to family goal-setting and coaching sessions, and attend a course on social-emotional skill development for both parents and children.

The HOST team also recommended that Families Forward coaches assign families to tiers that allowed for tailoring of services and programs to families' needs. The HOST team and program staff created three tiers for supports. To assign families to tiers, Families Forward staff members first interviewed participants, discussing their strengths, concerns, specific barriers or challenges, and goals. Staff members then scored families using the Arizona Self-Sufficiency Matrix (ASSM), an 18-domain tool that measures observable change in various aspects of family functioning, such as housing stability and social support, on a scale of "in-crisis" to "thriving" or "empowered."¹⁴ (For example, for the "housing" domain, a family who is not housed or is at imminent risk of losing housing would score a 1. A family with housing that is stable, affordable, and adequate for the family's needs would score higher: a score of 4 is assigned if the family lives in subsidized housing, and a score of 5 is assigned if a family lives in market-rate housing.¹⁵) Some challenges that Families Forward families face are systemic (e.g., a lack of reliable or flexible child care, jobs with few or no advancement opportunities, a mismatch between skills and available jobs), while other challenges are particular to individual families' circumstances. Families facing significant barriers to achieving stability are considered high-need and placed in tier 1 (figure 3). Families who face systemic barriers but have tools they can use to move toward stability are placed in tier 2. Families who need a "light touch" and could eventually serve as program mentors for future cohorts are placed in tier 3. This process happens at baseline and every six months thereafter.

FIGURE 3

Definitions of Families Forward Tiers



Families have both systemic and social-emotional barriers to stability. These families require additional support, like intensive case management or home visiting.



Families are more stable than families in tier 1 but could benefit from more consistent service coordination and programming. Tier 2 families often encounter systemic barriers to advancement, like a lack of access to child care or an employment skills mismatch.



Families are largely stable but would benefit from additional services (e.g., escrow accounts, teen supports, additional education services). Residents may engage with or help facilitate peer support networks.

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Families in tier 1 meet with goal-setting coaches once a week, tier 2 families meet with coaches once a month, and tier 3 families meet with coaches every few months.

In addition to the ASSM, the HOST team recommended that Families Forward use two additional tools to collect data on family progress: the Parental Stress Scale to measure the social-emotional well-being of parents¹⁶ and the Ages and Stages Questionnaires¹⁷ to measure child well-being and development. We coupled this administrative data with feedback from families and partners to suggest program improvements over the two years.

Methods

A crucial part of the HOST approach is an evaluation model that couples secondary data analysis with participatory research that engages community members. This report draws on multiple methods and data sources, including Families Forward administrative data, assessments from Families Forward coaches, and qualitative data collected from parents and providers. To share findings with community members, we held two Data Walks, events that provide an opportunity for the research team to engage

stakeholders, housing authority staff, and program participants in interpreting the data, validating findings, and providing feedback (Harrison et al. 2019).

Secondary Data Analysis

Urban received data for Families Forward participants from Bangor Housing that included household demographics, financial information, program referrals, and well-being indexes. This report focuses on changes in individual domains and overall ASSM scores for families in cohorts 1 through 4 and in economic indicators like changes in monthly income and debt. In this phase of the project, there are too few data to report initial findings from the Parental Stress Scale and Ages and Stages Questionnaires.

Cohorts 1 through 4 contained a total of 75 families. Our analytic sample is the 47 families who consented to participate in data collection (a 63 percent response rate). This sample does not include any families who left the program. Table 1 breaks down the sample by cohort and wave of data collection. Given small sample sizes, we use t-tests to compare means for determining statistical significance. Small sample sizes may have unequal variances and/or skewed population distributions. T-tests can be validly applied in these cases because the statistical theory does not require a normal distribution.

TABLE 1
Sample Size by Cohort

Cohort	Baseline	6 months	12 months	18 months	24 months
1	12	12	12	12	12
2	8	8	8	8	n/a
3	14	14	14	n/a	n/a
4	13	13	n/a	n/a	n/a
Combined	47	47	34	20	12

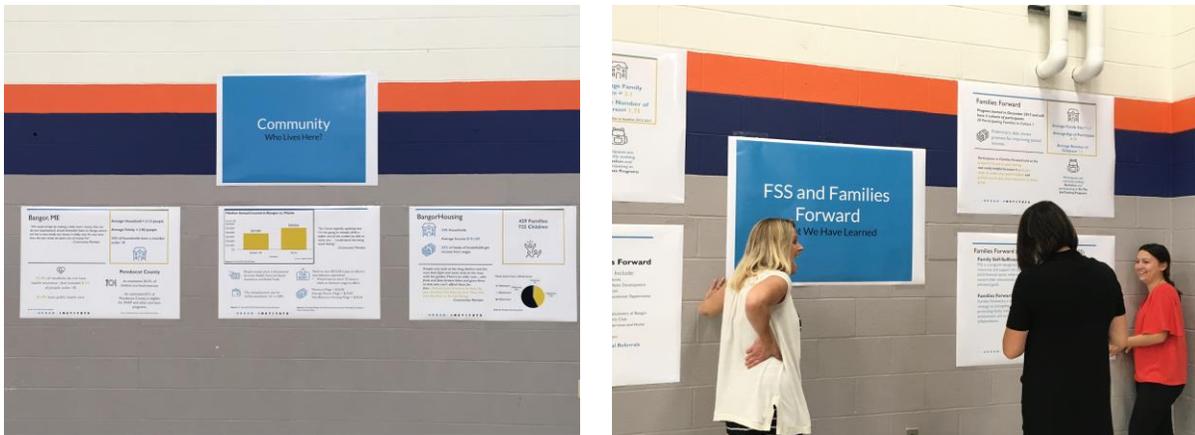
Notes: The combined baseline and 6-month calculations cover 47 families in cohorts 1–4. The combined 12-month calculation covers the 34 families in cohorts 1, 2, and 3 who were measured at baseline and the 6-month and 12-month intervals. The combined 18-month calculation covers the 20 families in cohorts 1 and 2 who were measured at baseline and the 6-month, 12-month, and 18-month intervals. The combined 24-month calculation covers the 12 families in cohort 1 who were measured at baseline and the 6-month, 12-month, 18-month, and 24-month intervals.

Qualitative Data

Throughout the evaluation, the HOST team created opportunities to hear from program participants and partner organizations about the impact of the Families Forward program and to identify opportunities to refine service delivery. We hosted seven focus groups and two Data Walks during the two-year formative evaluation.

In March 2018, we spoke with 18 people through two focus groups with parents and teens enrolled in the program and three with parents and teens not enrolled in the program. We provided the Families Forward team with a detailed memo that summarized takeaways from the focus groups and made programming recommendations based on feedback from cohort 1.

In August 2018, we hosted a Data Walk and received feedback on preliminary results from a year of data collection. The Data Walk included stations that provided an overview of indicators in Maine, Bangor, and Capehart (a development where many families in the first two cohorts lived); a description of FSS and Families Forward; a summary of what the HOST team learned from focus groups; and scenarios encountered by families we heard from. Another station was dedicated to brainstorming potential programs, such as a resident-coordinated transportation service or support groups for parents. Residents, staff members, and stakeholders visited the stations and provided feedback and solutions to community challenges that were mentioned during the focus groups. This feedback informed additional recommendations that the HOST team presented to BangorHousing.



Posters and staff members from Families Forward and the Urban Institute during the August 2018 Data Walk in Bangor, Maine. Photos by Susan J. Popkin.

In September 2019, the team hosted two more focus groups. The participants were 13 members of cohorts 3 and 4 who had not previously given feedback on Families Forward. The focus groups were of adults participating in Families Forward and were divided by cohort. These groups focused on the second year of programming, which included skill-building workshops on topics like organization, making household cleaners, and meal preparation. We also conducted interviews with staff members from Families Forward partner organizations to get a better sense of program strengths, areas for improvement, and strategies to enhance collaboration among partners. Overall, we interviewed staff members at seven partner organizations. We compiled the feedback we heard and suggestions for

strengthening the Families Forward offerings and collaboration in a memo to the Families Forward staff.

In July 2020, we held the second Data Walk, which incorporated findings from the second set of focus groups and interviews with partner service providers. Because of the COVID-19 pandemic, the Data Walk took place via a closed Facebook group. Parents who opted into the Facebook event provided feedback on topics that had emerged from previous outcomes analysis: the Strengthening Families Program, economic and housing challenges, opportunities for youth programming, and the impacts of COVID-19. Families Forward staff felt this was a good opportunity to get feedback from participants but had expected more participation given the use of the existing Facebook group.

Initial Outcomes

Among the 47 families who consented to participate in the initial outcomes evaluation, the average household size was three people, the average number of children was two, and 72 percent were single-parent households (figure 4). Most families (60 percent) had lived in public housing less than four years, and 89 percent of adult participants had graduated from high school. For our outcomes analysis, we focused on areas that were under the program’s purview; for example, families attended classes to improve their social-emotional skills and worked toward financial goals with coaches. We did not focus on areas that may have seen improvement but were not directly addressed through the program. Therefore, we focused on two main areas: social-emotional outcomes and economic outcomes. Within the social-emotional outcomes, we heard from enrolled parents and saw in the scores increases in community involvement, so we focused on that area as well.

FIGURE 4
Families Forward Families Who Participated in Initial Outcomes Evaluation



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Overall Trends

Overall, we saw initial positive trends in quantitative measures like increases in families' overall self-sufficiency scores, and we heard from participants and partners about the positive impact that Families Forward has had on their lives. Parents enrolled in the program said they felt motivated to pursue their goals and supported by coaches and classes. The partnership of service organizations provides a robust network that collectively discusses and addresses challenges that families face. However, programs like Families Forward also must contend with systemic challenges that prevent families from achieving their goals. Families saw large initial economic gains in their first year of enrollment but not over the two-year period. Sustaining financial gains can be difficult, and parents spoke to us about challenges like access to child care and transportation gaps as examples of systemic problems that they continue to face. Despite these challenges, families saw their level of need go down over time, as evidenced by changes in their tier assignments; this means they faced fewer barriers compared with when they first began engaging with the program.

COHORT TIER AVERAGES

We calculated outcomes by cohort based on their assigned tier, a measure of families' need for support services (table 2). Because families with more demonstrated need were recruited first, cohorts 1 and 2 had higher representation in tier 1 than cohorts 3 and 4 did, and members of cohorts 3 and 4 were more likely to be in tier 2 or 3. The earlier cohorts made greater gains, measured by changes in their tier average, from participating in Families Forward. Nevertheless, we saw improved outcomes for cohort 1 (the only cohort with two years of time in the program) after 24 months. This finding is encouraging and suggests that the Families Forward services are helping families overcome barriers and improve their overall stability and well-being.

At the 6-month mark—a shorter time frame, which increases the size of our sample—the tier average for all four cohorts combined (47 families) had risen 11 percent, to 2.47 from 2.23 at baseline. After one year, the tier average for cohorts 1, 2, and 3 combined (32 families) had increased 22 percent, to 2.59 from 2.13 at baseline.

TABLE 2

Average Tier by Cohort

	Baseline	6 months	12 months	18 months	24 months
Overall	2.23	2.47**	2.59***	2.55***	2.67**
Cohort 1 (n=12)	2.08	2.50**	2.75***	2.50**	2.67**
Cohort 2 (n=8)	2.00	2.38*	2.25	2.63**	n/a
Cohort 3 (n=14)	2.29	2.57	2.67**	n/a	n/a
Cohort 4 (n=13)	2.46	2.38	n/a	n/a	n/a

Notes: Cohort members (families) were evaluated and placed into tiers based on their level of need for support services at baseline and at six-month intervals. Families in tier 1 needed the most support, while families in tier 3 needed the least.

* The difference between the tier average at baseline and at the specified interval is significant at the 5 percent level.

** The difference between the tier average at baseline and at the specified interval is significant at the 1 percent level.

*** The difference between the tier average at baseline and the specified interval is significant at the 0.1 percent level.

SELF-SUFFICIENCY SCORES

In addition to analyzing overall changes in families' need for services and programming, the HOST team evaluated social-emotional and economic indicators.

To gauge the social-emotional progress of families, coaches conducted interviews with families and assessed self-sufficiency in each ASSM domain on a scale of 1 to 5 (5 being the most self-sufficient or "thriving/empowered").

To gain a sense for overall stability, the overall self-sufficiency scores for cohorts 1, 2, and 3 each saw an increase at 6 months. The overall score of families in each cohort continued to increase as they stayed involved in the program. Looking at scores for individual domains, we saw increases in ASSM scores in "community involvement" and "family/social relations." However, in looking at the trends in overall scores, the more substantial increases happened in the initial year of programming, with lower percentage increases happening at 18 months and 24 months. Notably, the community involvement score increased 24 percent after one year. At 18 months and 24 months, however, the change in the community involvement score was not significant.

In the first year of the program, cohorts saw their scores increase in multiple other domains as well, including income, food, health care coverage, life skills, parenting skills, mental health, and managing disabilities.

Across the whole sample (the four cohorts combined), the average community involvement score increased 19 percent at the six-month mark (table 3). This increase was largely driven by cohorts 1 and 2, whose community involvement scores went up 33 percent and 55 percent, respectively. We heard from program participants that Families Forward provided them with an avenue to build social capital in their community and learn vital parenting lessons from their peers in a supportive environment.

TABLE 3

Change in Arizona Self-Sufficiency Matrix Scores from Baseline to 6 Months, Cohorts Combined

Domain	Sample (families)	Score (baseline)	Score (6 months)	Score change (6 months)	Percentage change (6 months)
Overall	46	3.72	3.88	0.17***	5
Housing	47	3.98	4.00	0.02	1
Employment	47	1.91	2.06	0.15	8
Income	47	2.57	2.83	0.26*	10
Food	47	2.04	2.23	0.19*	9
Child care	31	2.87	3.06	0.19	7
Children's education	28	4.68	4.57	-0.11	-2
Adult education	47	3.70	3.83	0.13	3
Health care coverage	47	4.53	4.68	0.15	3
Life skills	47	3.83	4.02	0.19*	5
Family/social relations	47	3.36	3.60	0.23*	7
Mobility	47	3.89	4.04	0.15	4
Community involvement	47	3.28	3.91	0.64***	19
Parenting skills	45	3.78	3.96	0.18	5
Legal	47	5.00	4.96	-0.04	-1
Mental health	46	3.74	3.98	0.24*	6
Substance abuse	47	4.94	4.98	0.04	1
Safety	47	4.94	4.79	-0.15	-3
Disabilities	47	4.28	4.47	0.19*	4

Notes: Cohort members (families) were evaluated at baseline and at 6-month intervals. For each domain, the scores range from 1 “in crisis” to 5 “thriving/empowered.” Because this is a comparison between baseline and 6-month scores, the score at baseline is the average score for those families who remained in the program at six months.

* The difference between the score at baseline and at 6 months is significant at the 5 percent level.

** The difference between the score at baseline and at 6 months is significant at the 1 percent level.

*** The difference between the score at baseline and at 6 months is significant at the 0.1 percent level.

To gain a better understanding of the program’s economic impact, the team analyzed changes in families’ monthly income, annual income, debt, and credit score. Changes in credit score were not statistically significant, however, so we concentrated our analysis on income and debt. The “employment” and “income” domains of the ASSM provided additional context. We saw increases in the more qualitative assessment of income in the ASSM, but actual incomes fluctuated during the program.

Social-Emotional Outcomes

The Strengthening Families Program and regular coaching sessions helped families identify goals to work toward and provided support in addressing emotional and social needs. In a classroom setting, families shared their experiences with their peers and practiced implementing lessons. First with their peers and then as family units, participants worked through topics like clear communication, effective discipline, limit setting, and understanding feelings. In focus groups, parents said these sessions helped

improve communication within their families. Some said they felt that the Families Forward staff and coaches were essential to creating a safe space where parents could discuss challenges without judgment.

We get compliments on how well-behaved our children are constantly. And we are like, “Really?” And it has actually improved how we deal with certain situations.
—Families Forward parent

The ASSM measures “family/social relations” and “parenting skills.” Across the entire sample (all cohorts combined), the average score for “family/social relations”—which measures the support that family members receive from one another and external networks—increased from 3.36 at baseline to 3.60 after 6 months (see table 3). A score of 4 signifies that families have “strong support from family or friends” and that “household members support each other’s efforts.” After 24 months of involvement with Families Forward, cohort 1 families had an average “family/social relations” score of 3.83, an 18 percent increase from 3.25 at baseline. Cohort 1 families also experienced an 11 percent increase in their “parenting skills” score during the two years.

The ASSM also measures “community involvement.” The US Partnership on Mobility from Poverty identifies “being valued in community” as one of the three core principles to achieving mobility (Acs et al. 2018). According to the ASSM scores of participants, Families Forward has contributed to an important increase in community engagement and social capital among families. Participants’ “community involvement” scores increased substantially during the evaluation period. At baseline, the average “community involvement” score for the entire sample (all cohorts combined) was 3.28, which indicates a lack of knowledge of ways to become involved. After 12 months, the average score among the first three cohorts was 4.09, which indicates that families have “some community involvement” but face “barriers such as transportation, childcare issues.”

Focus group participants spoke of the importance of making social connections in the community and the need for space to connect with other families. Parents told us that they thought the social connections were among Families Forward’s greatest benefits. They said the classes and efforts by Families Forward staff to create community were filling that need. One participant said, “(Programming) is good because people in the community get together to decide how to make the community better.”

Several noted that parents had few opportunities in their neighborhood to get together and talk, form social bonds, learn from one another, and support one another.

I did not know anyone when I first moved, and now I do because of Families Forward. It's helped me meet more people. As soon as you walk through the door, people are happy to see you.

—Families Forward parent

At the in-person Data Walk, many families designed support group programs that allowed parents and children to get together regularly for organized socializing. In our initial conversations on the structure of service delivery, we recommended that Families Forward create opportunities for a peer-support network or group that could help group leaders build both agency and confidence. Families Forward created an environment in which parents said that they were more comfortable seeking advice or receiving suggestions for services and life skills from their peers, although they acknowledged that this preference may differ by person.

We don't have enough things around here for parents to get together and talk and say, 'Hey, look, this is what I'm seeing going on with the kids.'

—Bangor Housing parent

In the 2018 focus groups, participants said they were interested in peer support after the program ended so they could stay connected with their fellow cohort members. One participant said that meeting other parents was part of the initial attraction of joining Families Forward. Participants also mentioned that monthly reunions or check-ins in person or over the phone would be helpful after graduation.

Economic Outcomes

We also analyzed economic outcomes of cohorts 1 through 4. The “employment” and “income” ASSM scores for the whole sample (all cohorts combined) increased from the baseline to 6 months (see table 3). At 12 months, cohorts 1, 2, and 3 had an average “income” score of 2.97, which indicates that families can “meet basic needs with subsidy; appropriate spending.” Notably, at 24 months, the “employment” score for cohort 1 families who had completed the two years of programming had increased from 1.92 at baseline to 3.00. This indicates that, on average, families went from having “no job” (score of 1) or a “temporary job” (score of 2) to being “employed full time” with “inadequate pay and few to no benefits” (score of 3).

Families Forward provided families with access to FSS services and referrals to agencies that offer employment and income support. This referral system involved coordinating with partners such as MaineStream Finance and New Ventures Maine. In our interviews, partners highlighted the importance of connecting program participants to crucial resources like economic empowerment and financial coaching, trainings, and workshops. One partner said: “In some ways, our classes mostly focus on goal setting. After that, it’s a handoff to help work on financial goals. It can be buying a house, security deposits, paying off bills or credit card debt...even just feeling like (participants) know where to start.” Another partner shared that after their class, a participant said that “they were going to pay attention when they were applying for jobs...to look in detail at the benefits packages and retirement benefits.” Participants in our 2019 focus groups told us that goal-setting sessions were helpful because they gave them steps to achieving goals and pushed them to pay more attention to those goals. For example, staff of BangorHousing’s FSS program help participants set up escrow accounts to manage finances, and those accounts can be a helpful tool in paying off bills and saving money.

[My Money Works] classes have helped with financial stuff like budgets and the importance of your credit score.

—Families Forward parent

AVERAGE INCOME AND DEBT

We received financial information about families from BangorHousing at six-month intervals during the project. BangorHousing already collects and updates this information regularly for other reporting

requirements. Income is self-reported and verified by Enterprise Income Verification. Income includes wages, some federal benefits, child support, and outside support from families. In our initial analysis, we observed positive trends in annual and monthly income among families after 6 months in the program. At 12 months, the average annual income of cohorts 1, 2, and 3 combined had a statistically significant increase from the baseline (table 4). However, not all cohorts had income increases throughout the program. Looking at the cohorts individually, cohorts 1, 2, and 4 each had an increase in annual and monthly income from baseline to 6 months, while the annual and monthly income of cohort 3 decreased during the same interval. By 12 months, cohort 3's annual and monthly income were experiencing positive trends. Specifically, cohort 3's annual income went from a reduction of 37 percent between baseline and the 6-month mark to an increase of 11 percent between baseline and the 12-month mark.

TABLE 4
Average Annual Income, Cohorts Combined

	<u>Average annual income (dollars)</u>
Baseline	15,666
6 months	17,201
12 months	18,757**
18 months	13,448
24 months	13,246

Source: Authors' analysis of Families Forward program data. Income is self-reported and verified by Enterprise Income Verification. Income includes wages, some federal benefits, child support, and outside support from families.

Notes: The baseline and 6-month averages cover 46 families in cohorts 1-4. The 12-month average covers 33 families in cohorts 1, 2, and 3. The 18-month average covers 20 families in cohorts 1 and 2. The 24-month average covers 12 families in cohort 1.

** The difference between average income at baseline and at the specified interval is significant at the 1 percent level.

Interestingly, while cohort 4's annual income increased 10 percent from baseline to 6 months, its monthly income decreased 5 percent. This could be because of job instability, which can lead to month-to-month financial volatility for households (Hannagan and Morduch 2015).

We also evaluated the cohorts' debt levels using data collected from families' credit reports. Looking at the cohorts individually, cohorts generally saw their debt levels increase, although cohort 1's debt decreased between 18 and 24 months. It's important to note that cohort 1 is the only cohort with data from baseline to 24 months and started out with a lower debt amount (\$14,120) compared with the other cohorts. Looking at the cohorts combined, there was a significant increase in debt at 12 months (table 5).

TABLE 5

Average Debt, Cohorts Combined

	Average debt (dollars)
Baseline	17,811
6 months	19,303
12 months	18,760**
18 months	18,845
24 months	14,168

Source: Authors' analysis of Families Forward program data. Debt is calculated from families' credit reports.

Notes: The baseline and 6-month averages cover 46 families in cohorts 1-4. The 12-month average covers 33 families in cohorts 1, 2, and 3. The 18-month average covers 20 families in cohorts 1 and 2. The 24-month average covers 12 families in cohort 1.

** The comparison between the baseline and the additional interval is significant at the 1 percent level.

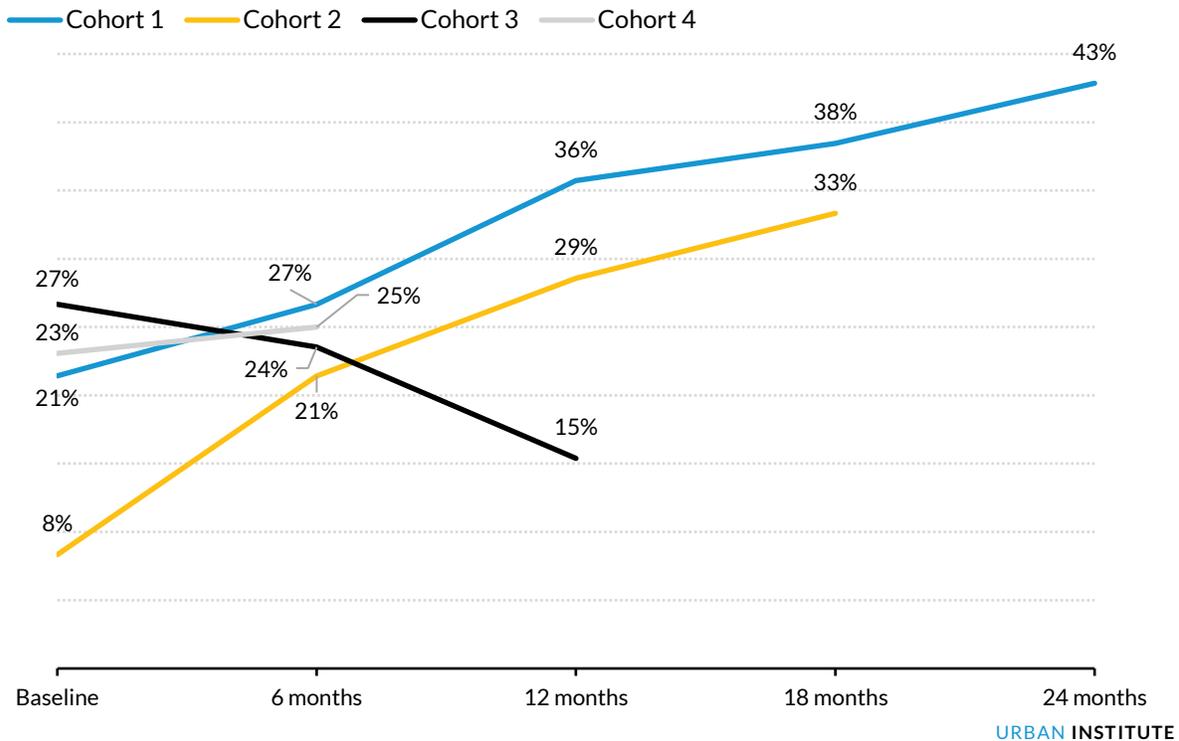
EMPLOYMENT

Changes in household employment likely account for the reported increases in income. However, the employment trends among Families Forward participants reflect the unpredictability of work. The share of adults in families who had full-time or part-time employment fluctuated over the two years. Also, although the share of participants with full-time employment increased in three of the four cohorts, so did unemployment. Cohorts 2 and 4 experienced both increases in full-time employment and increases in unemployment.

Looking at employment status by cohort, the share of adults in cohorts 1, 2, and 4 with full-time employment increased during their time in the program, while the share of adults in cohort 3 with full-time employment went down (figure 5). Only cohort 1 experienced both a decrease in unemployment and an increase in full-time employment. Moreover, although part-time employment varied over time for all cohorts, cohort 3 had an increase of 10 percentage points at 12 months. The fluctuations in the share of adults with full-time employment illustrate the frequent instability that workers in low-wage jobs experience.¹⁸

FIGURE 5

Share of Families Forward Adults with Full-Time Employment, by Cohort



Source: Authors' analysis of Families Forward program data.

Notes: The baseline percentages include employment status for 14 adults in cohort 1, 12 in cohort 2, 15 in cohort 3, and 13 in cohort 4. The 6-month percentages cover 15 adults in cohort 1, 14 in cohort 2, 17 in cohort 3, and 16 in cohort 4. The 12-month percentages cover 14 adults in cohort 1, 14 in cohort 2, and 13 in cohort 3. The 18-month percentages cover 13 adults in cohort 1 and 9 adults in cohort 2. The 24-month percentage covers 14 adults in cohort 1.

Structural Barriers

Although participants in Families Forward have had some promising outcomes, our findings also highlight the limits of what even a high-quality program can accomplish in the face of larger structural barriers like low wages, high housing costs, and limited transportation options. In our 2019 focus groups, parents talked about how barriers such as limited internet access, hours of public transportation, and child care options make gaining greater stability difficult. Participants indicated a need for continued support as their incomes gradually increase and they take steps toward self-sufficiency. One participant said that it's important to "make sure the support continues, not just at the tough times."

I know logically speaking that I'm not going to climb a ladder and be able to move out. I understand the being stuck feeling.

—Families Forward parent

Despite income increases among Families Forward cohorts, the annual incomes of program participants remained below the median income in Bangor and the level needed to afford market-rate housing, the stated goal of many participating families. The average income of Families Forward participants increased 20 percent after a year in the program, but it was still only \$18,757, less than half of Bangor's median income of \$42,115.¹⁹ According to the National Low Income Housing Coalition, the annual income needed to afford a two-bedroom home in Bangor is \$37,720, which means that Families Forward participants are unlikely to be able to move out of public housing.²⁰

Not Enough to Get Ahead

Parents expressed concern that even with coaching and access to services, barriers to achieving financial goals remain. In the 2019 focus groups, participants said they had an overall feeling of uncertainty about how to make work “work” given federal benefit programs’ limitations, which result in a benefits cliff. If people’s household earnings increase, they become ineligible for financial supports like the Supplemental Nutrition Assistance Program.

They want you to do better, but once you do better, you lose it. You can't get to a higher level...you stay at the same level.

—Families Forward parent

Participants specifically brought up concerns about eligibility for child care support. Parents said that age and space restrictions for child care forced them to decide whether to leave their children alone while they work. Families Forward has helped families get slots in child care facilities—including those run by Penquis, the area’s main child care partner—and apply for child care vouchers, but there are still waiting lists and cost barriers. Also, a lack of child care options with extended hours limits

parents' participation in services and programming. Moreover, having to pay for child care can add to the pressures on parents, especially if parents take on additional hours at work and need more child care coverage. One parent said: "The more I worked, the more I had to pay for a sitter. So, the more I worked, the more bills I had. It was never ending." According to Maine Public's "Out Of Reach: Maine's Child Care Affordability Problem," the number of licensed family child care facilities has declined almost 40 percent in the past 10 years, and the average cost of care for one infant is \$9,224.²¹ That is roughly half the average income that Family Forward families in our sample were earning after 12 months in the program (the highest average income in table 4).

Because the Boys & Girls Club was at capacity and there was a growing waitlist, parents were interested in finding other sources of programming, beyond limited school-specific after-school programs. Alternative forms of child care—such as flexible after-school programming for a wider range of ages—are one avenue to addressing limited child care options. Additionally, parents brought up a need for specialized services for children with developmental disabilities.

Another barrier to meeting financial goals is the cost of trainings and education. In one focus group, parents brought up the limited support to alleviate student loan debt. Families said student loan debt was a barrier to saving money to buy a home. More financial literacy training related to student loan debt can educate families about available resources.

Furthermore, the precarious connection that workers in low-wage jobs have with the labor market is reflected not only in what they earn, but also in the safety net available to them—these workers often have less formal, contractual agreements with employers and thus are the most likely to be laid off or have their hours reduced.²² Also, research indicates that low-wage jobs create obstacles to self-sufficiency for workers, in addition to paying insufficient wages. These jobs often have inconsistent or insufficient hours and unpredictable schedules, causing volatility in income (Karpman, Hahn, and Gangopadhyaya 2019; Vogtman and Tucker 2017; Walther 2018).

Mental and Physical Health Needs

The Families Forward team worked to help address participants' ongoing physical and mental health needs. In 2018, both parents and partner agency staff members brought up that families feel isolated and lack sufficient support networks. Partners felt that BangorHousing families were chronically stressed and had no outlets or networks through which to build community and address shared struggles. In 2018, focus group participants echoed this challenge, and it became a focal point for the Families Forward program. At the start of the program, a parent suggested that Families Forward

“branch off this and maybe offer side classes” for parents who want to learn to “deal with stress, anxiety, even depression.” Based on recommendations the HOST team made during the logic-modeling process, toward the end of 2018, the Families Forward team brought in Sweetser, a mental health care provider, as a partner. The team has ensured that all families are enrolled in MaineCare, the state’s Medicaid program. In our 2019 focus groups, participants said that having a disability or a child with a disability can result in additional work and child care limitations. One participant noted that they appreciated Families Forward staff for having a specialized parenting class for families with children who have autism.

Lack of Transportation and Access to Wi-Fi

Without reliable transportation, people cannot access basic services such as laundromats and grocery stores, participate in programming and services, or get to jobs. In Bangor, public transportation ends at 6 p.m. on weeknights, has limited services on Saturdays, and does not run on Sundays. In an attempt to minimize transportation as a barrier to participating in Families Forward classes, the program provides participants with gas cards. However, many residents do not have access to cars.

During our 2018 Data Walk, families imagined creative ways of harnessing existing resources to overcome community challenges, including transportation issues. One idea was for a community member with an available care to run a van service. This idea was subsequently implemented, and regular trips were made to resources such as grocery stores. However, the COVID-19 pandemic left many families with no way to safely shop for food. During the crisis, the Boys & Girls Club provided meals and pantry bags to families, and BangorHousing delivered bags of food to older adults.²³

Even before the COVID-19 crisis, a lack of access to Wi-Fi was a problem for BangorHousing residents, creating barriers to communication and information. Residents said more consistent access to Wi-Fi would allow parents to take classes online or at night and make applying to jobs easier. Residents noted that BangorHousing was trying to secure Wi-Fi for the community, but a timeline is unclear. Now that trainings, school classes, and programs are being held on digital platforms, residents urgently need reliable access. Over the past several months, Families Forward coaches assessed families’ resource needs and provided them with technology needed for classes and schooling.

Key Lessons from Families Forward

The Families Forward experience offers lessons for other housing authorities interested in expanding their self-sufficiency programs to become true two-generation models with wraparound services. The following five Families Forward strategies can be adapted for use by other housing authorities and service providers:

- designing two-generation programming and coaching²⁴
- building community investment and leadership opportunities
- establishing effective partnerships with other service delivery organizations
- retaining talented staff and coaches
- creating a culture of continuous improvement

Designing Two-Generation Programming and Coaching

The Families Forward program intentionally provided both parents and children with tailored supports and took a whole-family approach to coaching. This strategy can help create spaces for parents and children to learn separately and then to implement lessons together.

The difference I like is the family focus of the kids and the adults. What we are finding in the work that we do, in the demographic we work with, is that the pressures that come from the adult side of it trickle to the children, the other household members. By providing a positive experience for both at the same time, you are taking away some of that anxiety and stress that's there. It's a safe place to be one day a week where you are learning about something.

—Staff member at Families Forward partner organization

Parents said they felt the program fostered healthy communication among family members, and they expressed interest in having more specific programming options for young people, specifically teenagers. In future iterations of the program, Families Forward staff should build out opportunities for young people, such as cooking trainings or driver education programs.

The boys go into their class with kids, and they are doing their class over there. And I have my class with the grown-ups, and then we come together and do together what we've learned. Whatever we had for homework or whatever it was we did in the class, we all get a chance to be heard in the class.

—Families Forward parent

Building Community Investment and Leadership Opportunities

Parents have consistently expressed that they want opportunities to stay connected with peers who supported their goals. They were interested in ways to remain involved with the program and other participating families after completing the Strengthening Families curriculum. So the Families Forward team created a Families Forward Advisory Committee for parents who had finished the Strengthening Families Program. This group of peer-leaders gives parents the opportunity to provide feedback on Families Forward and to develop future activities and community projects.

Establishing Effective Partnerships with Other Service Delivery Organizations

By establishing a network of trusted community partners, Families Forward staff members created a safe space for families to identify and work toward their goals while ensuring that families were connected to supports related to child care, employment, health, and other essential needs. In the two years that our evaluation covered, Families Forward staff made 142 referrals to partners across all four cohorts (table 6). The goal of these referrals is to connect families with supports outside of those the housing authority and Boys & Girls Club provide. Referrals to partner organizations or enrollment in supplementary courses may lead to additional support navigating child care programs or new financial literacy information in classes.

TABLE 6

Referrals to Families Forward Partner Organizations

Partner organization	Referral #
MaineStream Finance	27
Eastern Maine Development Corporation	25
New Ventures Maine	18
Maine Educational Opportunity Center	18
Sweetser	18
Penquis home visiting	11
Goodwill	10
Penquis child care	8
Literacy Volunteers of Bangor	4
Boys & Girls Club	2
Eastern Maine Community College	1
Total	142

Source: Authors' analysis of Families Forward program data.

Notes: Referrals are requests. Participants can be referred to multiple partners.

For this evaluation, only referral data were collected from partners. In the future, process and outcomes data should also be collected from partners to understand how and with what frequency families are using available services and supports.

Additionally, partners come together once a month to share challenges and opportunities for improving or coordinating services. Having representatives from different agencies with whom they can share updates helps partners break down silos across fields and brainstorm solutions to collective problems. In an interview, one partner said: "School departments have been so siloed, so having them [school district representative] involved in a community-minded group, coming to the meeting with something to share, that's really helpful to us as we work with participants." Partners suggested that for future development of the Families Forward program, a service navigator be hired to link families to available resources or to show them they are qualified to participate in programs.

Retaining Talented Staff and Coaches

Recruiting and retaining trusted staff members and coaches are essential to the success of resident programs. Both parents and partners described the culture of trust as a key strength of the program and said staff members were helpful, resourceful, and responsive. Parents said that they did not feel judged by Families Forward coaches and that coaches go above and beyond to meet people where they are, offer support, and point them in the direction of their goals. In interviews, partner agency staff members commended the Families Forward staff for their dedication to families and their ability to create a safe

space and culture of trust. Additionally, the program staff tried to minimize barriers to participation, providing gas cards to cover transportation and dinner for families.

There's a lot of two-steps forward, one step back. Whether it's child care, transportation, or work. Having those relationships, families know they can come back. The stability of the staff, the dedication in staff, the common values and language...having points of contact that haven't changed is helpful. It's a warm handoff on both ends.

—Staff member at a Families Forward partner organization

The role of the coach gained new importance as the COVID-19 crisis exacerbated the challenges that families encountered. Throughout the pandemic's initial wave, coaches regularly contacted families and coordinated emergency supports and financial resources. Families Forward staff members also assessed families' needs for food and emergency support.²⁵ The coaches' existing relationships with families helped them determine need and connect families to resources.

There are several opportunities for financing these positions. Through programs like FSS²⁶ or the Resident Opportunities and Self-Sufficiency Grant Program,²⁷ the federal government can provide housing authorities with support. And agencies that are included in the US Department of Housing and Urban Development's Moving to Work demonstration may also be able to shift funding to coaches. Collaborations with local health and human service departments or other local direct service providers and community-based organizations are another potential source of funding or staffing for partnerships with housing authorities.

Creating a Culture of Continuous Improvement

Throughout the Families Forward program, staff sought out opportunities to receive feedback on the program, including through regular check-ins with families, partner meetings, and focus groups with participants. Suggestions like providing more opportunities for peer leadership and feedback were incorporated into later iterations of the program. More partners, including providers of mental health care and services for those struggling with substance use, were brought into the program. And the HOST team served as a technical assistance and evaluation partner to Families Forward, which the team does with other housing authorities looking to provide supportive services to their residents.²⁸

Next Steps

The Families Forward program supports families as they strive to achieve their economic and social goals. Both parents and children have access to programming, services, and supportive classes, all of which work in tandem to provide support without judgment. This type of program builds crucial parenting skills and provides families with opportunities to pursue their goals. However, because of systems and barriers that are not in their power to change, parents still struggle to get ahead.

All the positive outcomes we present in this report occurred before the COVID-19 crisis, which has exacerbated structural barriers to achieving mobility. Although our data collection concluded before the pandemic took hold, the situation is undoubtedly damaging the health, social connections, and economic prospects of Bangor Housing residents and making the coordination of supportive services more challenging. Two parents who participated in the 2020 Data Walk said they had put their housing goals on hold because of the pandemic's financial impacts, and one pointed to the uncertainty around the plans of their children's school. Families Forward continued reaching out to families throughout the initial waves of the pandemic and in July 2020 restarted their fifth cohort of Families Forward in a virtual format. They continue to provide weekly dinners during participation using curbside pickup and cover the costs of transportation with a \$10 gas card. Staff are also working with partners to coordinate virtual trainings, like financial and workforce development trainings.

As Families Forward strives to tackle the challenges exacerbated by the pandemic, it can draw on the strong culture of trust it has established with families and the robust network of partners it has cultivated. Having a set structure for cross-agency communication and collaboration became essential for responsive and comprehensive emergency support amid the COVID-19 pandemic. With the immediate response to COVID-19 and subsequent recovery planning, staff should draw on partners' resources to provide more comprehensive support for families. Agreements with these partners to track participants and share data with Families Forward staff will result in a more robust understanding of residents' outcomes and the barriers they face to achieving their goals. Residents and staff members also look forward to creating more opportunities for peer support, as well as leadership and programming opportunities for young people.

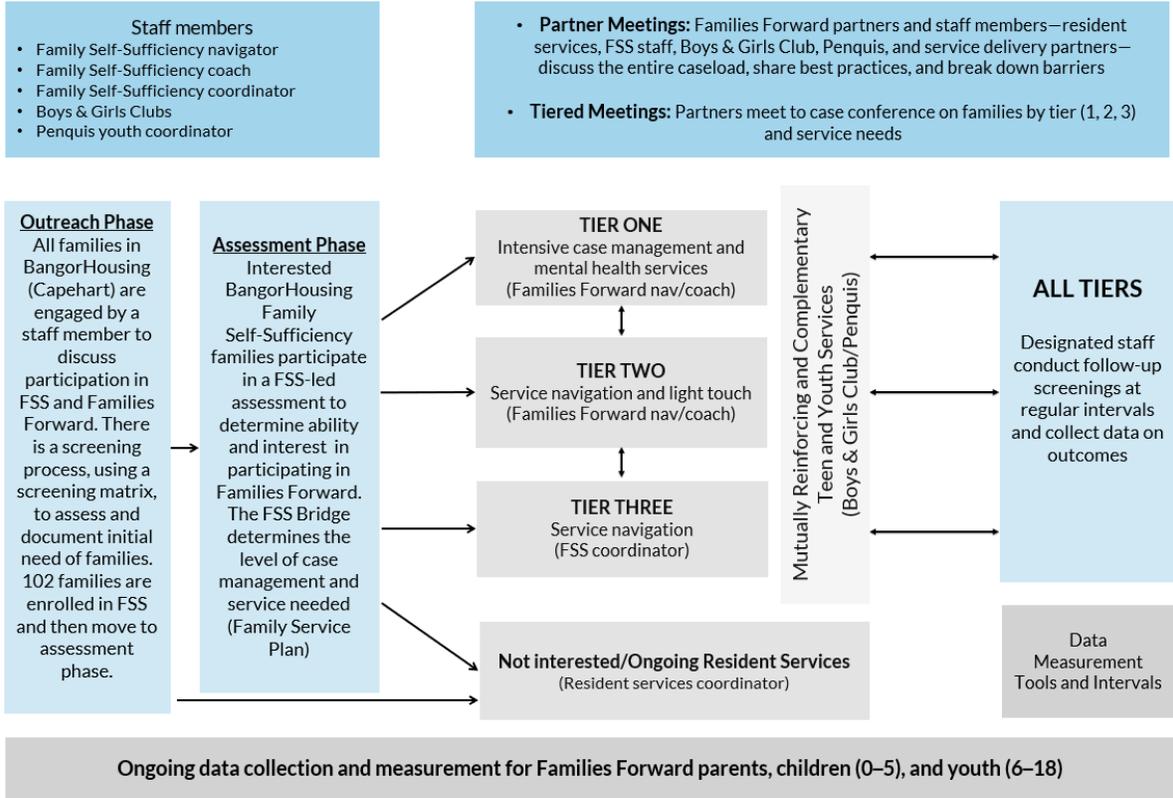
Appendix. Families Forward Logic Model and Service Flow

BangorHousing Families Forward Logic Model			
Inputs	Activities	Outputs	Outcomes
Coordinators <ul style="list-style-type: none"> Resident services Staff Family Self-Sufficiency staff Boys & Girls Club Staff Penquis youth coordinator 	<ul style="list-style-type: none"> Select data management software to coordinate information, inputs, outputs across programs Determine program or system for measuring success Regular meetings with service providers and housing authority staff (resident services) Coordinate logistics (transportation, child care) across partners 	<ul style="list-style-type: none"> Regular meetings across BangorHousing and partners Improved tracking Clear data entries for residents 	Organizational Outcomes <ul style="list-style-type: none"> Increased coordination across partners Better coordinated services and data management
Tier 1 More hands-on care and mental health services	<ul style="list-style-type: none"> <u>Parents</u> Standard Service Package* More intensive case management from resident services Mental health services and home visiting (start with pilot) Customized peer support <u>Children</u> Standard Service Package* Home visiting curriculum implemented 	<ul style="list-style-type: none"> Number of clients in FSS with an action plan Number of clients meeting at least once a month Number of families enrolled in home visiting Number of clients engaged in mental health services 	Parental Outcomes <ul style="list-style-type: none"> Increased education and employment Greater income and financial stability Increased emotional well-being, less stress
Pilot (Tier 1 & 2)	<ul style="list-style-type: none"> <u>Parents</u> Standard Service Package* Mental health services Light touch—home visiting Peer-to-peer learning groups, support <u>Children</u> Standard Service Package* 	<ul style="list-style-type: none"> Number of client meetings Number of families participating in parent-child learning Number of families enrolled in programs on site Number of families referred to partners 	School-Age Youth Outcomes <ul style="list-style-type: none"> Better school performance (literacy, attendance, developmental milestones)
Tier 2 Additional service navigation and opportunities	<ul style="list-style-type: none"> <u>Parents</u> Standard Service Package* Less direct support from FSS Opportunity to lead or organize peer support group, Resident Council, leadership development <u>Children</u> Standard Service Package* 	<ul style="list-style-type: none"> Number of client meetings Amount of money in escrow Number of families enrolled in programs on site Number of families referred to partners Number of parents engaged/leading peer groups 	Young Child Outcomes (0–5 years) <ul style="list-style-type: none"> Improved social-emotional outcomes Better school performance (literacy, attendance, developmental milestones)
Tier 3 Additional programming and nomination for peer support leader	<ul style="list-style-type: none"> <u>Parents</u> Standard Service Package* Less direct support from FSS Opportunity to lead or organize peer support group, Resident Council, leadership development <u>Children</u> Standard Service Package* 	<ul style="list-style-type: none"> Number of client meetings Amount of money in escrow Number of families enrolled in programs on site Number of families referred to partners Number of parents engaged/leading peer groups 	Family Outcomes <ul style="list-style-type: none"> Improved parenting skills Improved child-parent relationships Increased participation in community life/civic engagement Improved ability to meet basic needs

*Standard Service Package is the suite of services offered to families participating in Families Forward, including referrals to partner organizations, FSS financial coaching support, access to the Strengthening Families course and larger Families Forward community, and priority in Boys & Girls Club enrollment.

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Service Flow for BangorHousing Families Forward Program



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Notes

- ¹ This population estimate is based on data from the 2014–18 American Community Survey five-year estimates.
- ² “What is 2Gen?” Aspen Institute, accessed July 14, 2020, <https://ascend.aspeninstitute.org/two-generation/what-is-2gen/>.
- ³ The Housing Opportunities and Services Together (HOST) network—coordinated by the Urban Institute HOST team—shares lessons learned from housing authorities across the country and has previously highlighted BangorHousing’s ability to be innovative despite being a small housing authority. See Susan J. Popkin, “BangorHousing Shows How Small Housing Authorities Can Be More Than Property Managers,” *Urban Wire* (blog), Urban Institute, April 3, 2019, <https://www.urban.org/urban-wire/bangorhousing-shows-how-small-housing-authorities-can-be-more-property-managers>.
- ⁴ More information on the Strengthening Families Program is available at <https://strengtheningfamiliesprogram.org/>.
- ⁵ More information on the Bangor School Department is available at <https://www.bangorschools.net/about-us/our-mission/>.
- ⁶ More information on Eastern Maine Community College is available at <https://www.emcc.edu/discover-emcc/overview/mission-vision/>.
- ⁷ “Workforce Programs,” Eastern Maine Development Corporation, accessed March 26, 2019, <https://www.emdc.org/page/954/workforce/>.
- ⁸ More information about Goodwill’s programs is available at <https://goodwillnne.org/locations/goodwill-store-bangor-me/>.
- ⁹ More information about Literacy Volunteers of Bangor is available at <http://www.lvbangor.org/getting-help>.
- ¹⁰ “About MEOC,” Trio Educational Opportunity Center, accessed March 26, 2019, <https://meoc.maine.edu/about-meoc/>.
- ¹¹ “About,” MaineStream Finance, accessed March, 26, 2019, <https://www.mainestreamfinance.org/about/>.
- ¹² More information about New Ventures Maine is available at <https://newventuresmaine.org/>.
- ¹³ “About Us,” Sweetser, accessed March 26, 2019, <https://www.sweetser.org/aboutus.php>.
- ¹⁴ Background information on the ASSM is available from multiple sources with different adaptations. For an example, see “Toward Understanding Homelessness: The 2007 National Symposium on Homelessness Research. Accountability, Cost-Effectiveness, and Program Performance: Progress Since 1998. Case Study: The Arizona Evaluation Project on Homelessness,” US Department of Health and Human Services, March 1, 2007, <https://aspe.hhs.gov/report/toward-understanding-homelessness-2007-national-symposium-homelessness-research-accountability-cost-effectiveness-and-program-performance-progress-1998/case-study-arizona-evaluation-project>.
- ¹⁵ Examples of ASSM scoring are available at <https://wthn.communityos.org/cms/files/os007/p/Arizona%20Matrix.pdf>.
- ¹⁶ More information on the Parental Stress Scale is available at <http://www.personal.utulsa.edu/~judy-berry/parent.htm>.
- ¹⁷ Penquis administered the Ages and Stages Questionnaires. More information on the Ages and Stages Questionnaires is available at <https://agesandstages.com/>.

- ¹⁸ More information on the struggles of low-wage work is available at https://www.clasp.org/sites/default/files/publications/2018/05/2018_lowwagework.pdf.
- ¹⁹ Income estimate is based on data from the 2014–18 American Community Survey five-year estimates.
- ²⁰ More data from the National Low Income Housing Coalition’s “Out of Reach: The High Cost of Housing 2020” project are available at <https://reports.nlihc.org/oor/maine>.
- ²¹ Maine Public staff, “Out Of Reach: Maine’s Child Care Affordability Problem,” Maine Public, June 24, 2019, <http://projects.maine-public.org/child-care-deep-dive>. Maine Public’s reporting on the increasing price of child care in Maine used data from Child Care Aware of America, the Maine Department of Health and Human Services, and the US Census Bureau.
- ²² Martina Hund-Mejean and Marcela Escobari, “Our Employment System Has Failed Low-Wage Workers. How Can We Rebuild?” *Up Front* (blog), Brookings Institution, April 28, 2020, <https://www.brookings.edu/blog/up-front/2020/04/28/our-employment-system-is-failing-low-wage-workers-how-do-we-make-it-more-resilient/>.
- ²³ We have written about BangorHousing’s efforts to support residents during the COVID-19 pandemic in various publications. See Susan Popkin, Diane Levy, Kimberly Burrowes, and Maya Brennan, “From Landlords to Lifelines: How Public Housing Authorities Are Protecting Senior Residents during COVID-19,” Urban Institute, July 15, 2020, <https://housingmatters.urban.org/feature/landlords-lifelines>.
- ²⁴ For more recommendations on how housing authorities can integrate two-generational programming, see Popkin, Falkenburger, and Haight 2018.
- ²⁵ BangorHousing and the Boys & Girls Club found opportunities to connect families to food resources. See Olivia Arena and Susan J. Popkin, “How Public Housing Authorities Can Help Bridge the Food Access Gap Exacerbated by the Pandemic,” *Urban Wire* (blog), Urban Institute, April 24, 2020, <https://www.urban.org/urban-wire/how-public-housing-authorities-can-help-bridge-food-access-gap-exacerbated-pandemic>.
- ²⁶ For more information on FSS grants funded by the US Department of Housing and Urban Development, see “Fiscal Year 2019 Family Self-Sufficiency (FSS) Program NOFA,” US Department of Housing and Urban Development, [https://www.hud.gov/program_offices/spm/gmomgmt/grantsinfo/fundingopps/fy2019_fss#:~:text=FSS%20provides%20grants%20to%20Public,Public%20Housing%20\(PH\)%20programs](https://www.hud.gov/program_offices/spm/gmomgmt/grantsinfo/fundingopps/fy2019_fss#:~:text=FSS%20provides%20grants%20to%20Public,Public%20Housing%20(PH)%20programs).
- ²⁷ For more information on Resident Opportunities and Self-Sufficiency grants funded by the US Department of Housing and Urban Development, see “Running ROSS Step-by-Step,” US Department of Housing and Urban Development, <https://www.hudexchange.info/programs/ross/guide/ross-program-requirements-and-expectations/how-can-ross-program-funds-be-used/>.
- ²⁸ See “HOST Initiative in Action,” Urban Institute, <https://www.urban.org/policy-centers/metropolitan-housing-and-communities-policy-center/projects/host-initiative-action>.

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