

# Mass LEAP

Final Report, May 2020

Massachusetts Department of Housing and Community Development

## Introduction

In 2013, DHCD convened a group of state public housing authorities, advocates, tenant groups, and regional administering agencies to develop a program to support state-funded public housing residents and Massachusetts Rental Voucher Program (MRVP) families move towards financial stability. The result, Mass LEAP (Learning, Employment, and Assets Program), was launched through a competitive process in 2014. The first participants enrolled in the summer of 2014 and the program ended in August 2019. The cost per participant was roughly \$5,000 per year. Program outcomes, detailed below, include increased employment, earnings, and savings.

Mass LEAP staff provided coaching and support to participants in three areas – employment and career development, education, and financial literacy and asset development. Mass LEAP had an integrated service model. Participants worked on all three pathways to financial stability with one or multiple coaches. As part of the asset development service area, as participants' increased their earned income and paid higher rents the difference between their original monthly rent amount and the new rent amount was saved in an escrow account for their future use.

## Mass LEAP Sites\*

### ○ Somerville Housing Authority

### ○ Western MA Consortium

- Way Finders (lead agency)
- Northampton Housing Authority (secondary lead)
- Agawam Housing Authority
- Chicopee Housing Authority
- Holyoke Housing Authority

### ○ Boston Housing Authority

### ○ Metro Boston Consortium

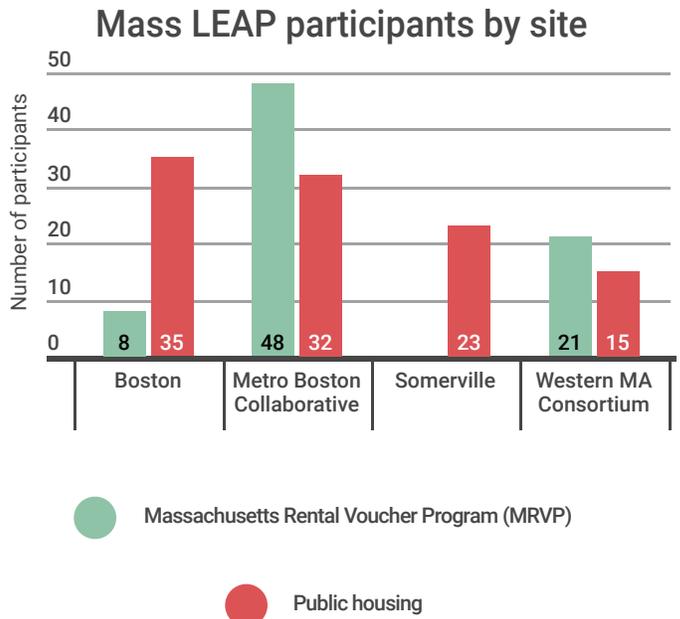
- Metro Housing|Boston (lead agency)
- Watertown Housing Authority (secondary lead)
- Braintree Housing Authority
- Quincy Housing Authority

\*For a complete list of service partners see Notes.

# Participant Characteristics

Mass LEAP’s initial target population was households with children under the age of 18, with current or recent work history, and a high school diploma. These requirements were later modified to allow for participants with no work history and those without a high school diploma, but the enrollees largely reflect the initial population target.

Roughly 235 participants took part in Mass LEAP.\*



## Demographics



● Asian (4%)   
 ● Black/African American (43%)   
 ● White (52%)   
 ● Native Hawaiian/Pacific Islander (1%)



**95% Female**  
participants



**5% Male**  
participants



One in three participants was Hispanic

\*See Notes for the sample sizes for all data. There is not complete data on all participants for various reasons, such as early graduation, termination for non-compliance, and data collection issues.



92% of participants were single heads of household

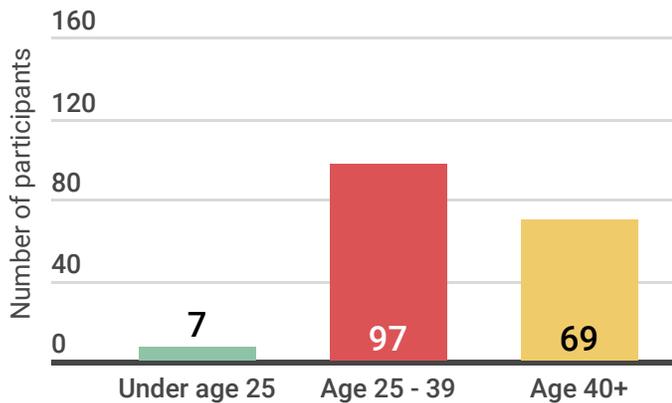


8% of participants were joint heads of household

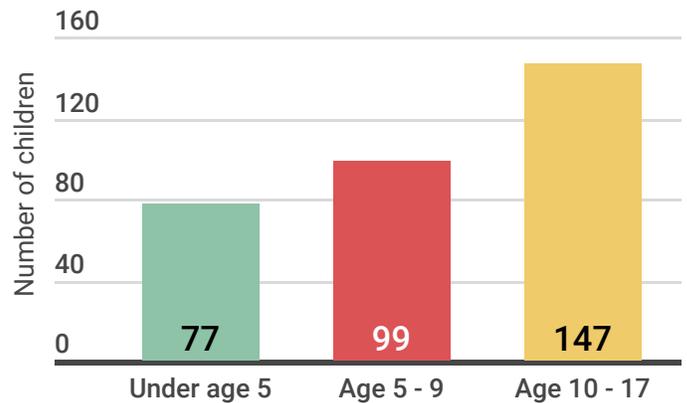


2 children per participant on average

Age of participants



Age of participants' children



*When I first enrolled in [Mass LEAP], I was employed as a chef with a local college in the Boston area. Shortly after, I was laid off from my position. With the help of my Mass LEAP Coach I was able to apply for temporary unemployment insurance.*

*I would meet with my Career Coach every week to work on building my resume and cover letter to send out to employers. After several months and with the help of my Career Coach I was able to obtain employment while also dealing with a significant barrier which is my criminal record.*

*With the help of my Career Coach was able to obtain employment with a Boston-based shipping company. I am very proud to announce that I have been able to have my CORI sealed with the help and support of my Career Coach...This program has given a new outlook on life and on the future.*

**Boston Housing Authority Participant**

# Goals and Outcomes

The following sections contain details on the goals associated with each of the three primary Mass LEAP service areas and relevant participant outcomes.

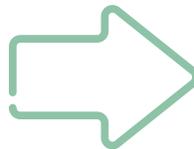
## Employment and Career Development

**Goal: To increase participants' earned income and create a long-term plan for future economic stability.**

Employment and career development coaching activities included assisting participants with finding new jobs, negotiating raises with employers, identifying career paths with ongoing growth opportunities, and addressing barriers to employment such as CORI issues and licensing/testing.



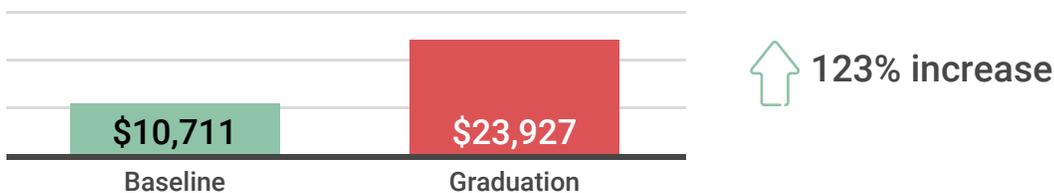
46% of participants increased employment (either went from unemployed to employed or from part-time to full-time work)



93% of participants who were employed at the start of the program maintained employment

Mass LEAP participants experienced significant increases in income during their time in the program. For comparison, from 2014 - 2018, median income in Massachusetts increased between 3% and 7% annually.

Median annual income for all participants



Median annual income for participants, working full-time at start of program



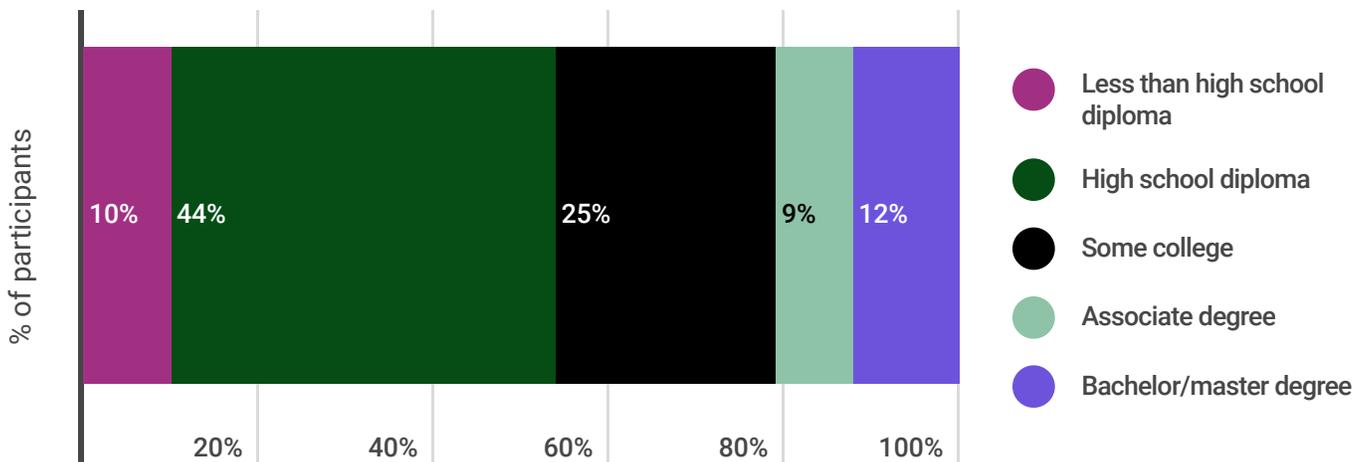
# Education

**Goal: To increase participants' future financial stability by increasing educational attainment.**

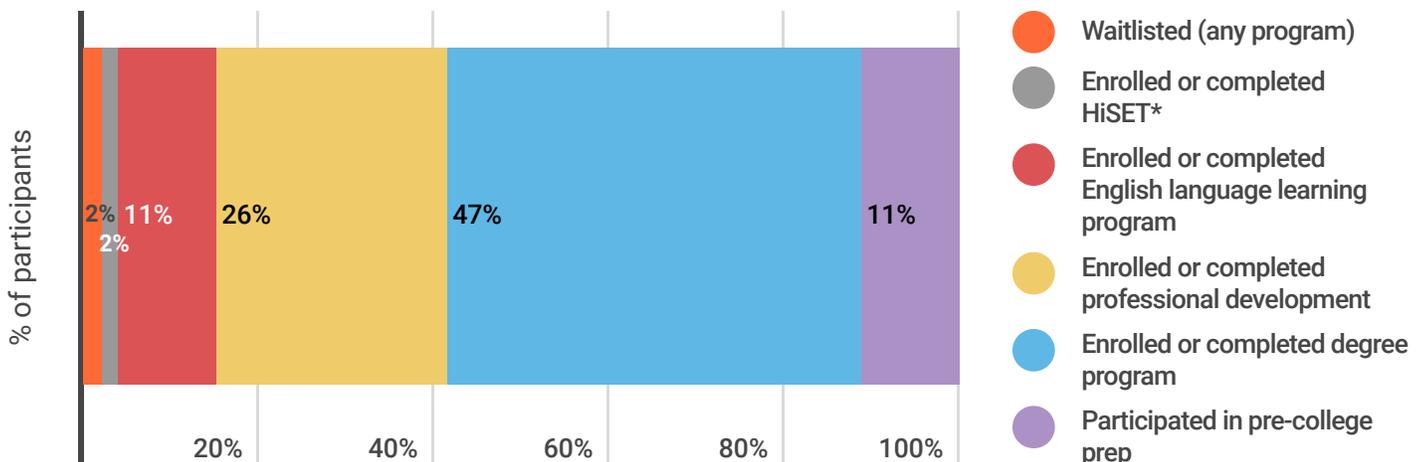
Participants were provided with access to coaching to develop education and training plans. This element was one of the more challenging parts of the Mass LEAP program. For many participants, particularly the unemployed, the immediate focus was on finding employment; enrolling in or completing their education was not a priority.

Most participants entered Mass LEAP with either a high school diploma or some college. The most common educational activities undertaken by participants were professional development and degree programs (bachelor/master programs).

### Education level at start of Mass LEAP



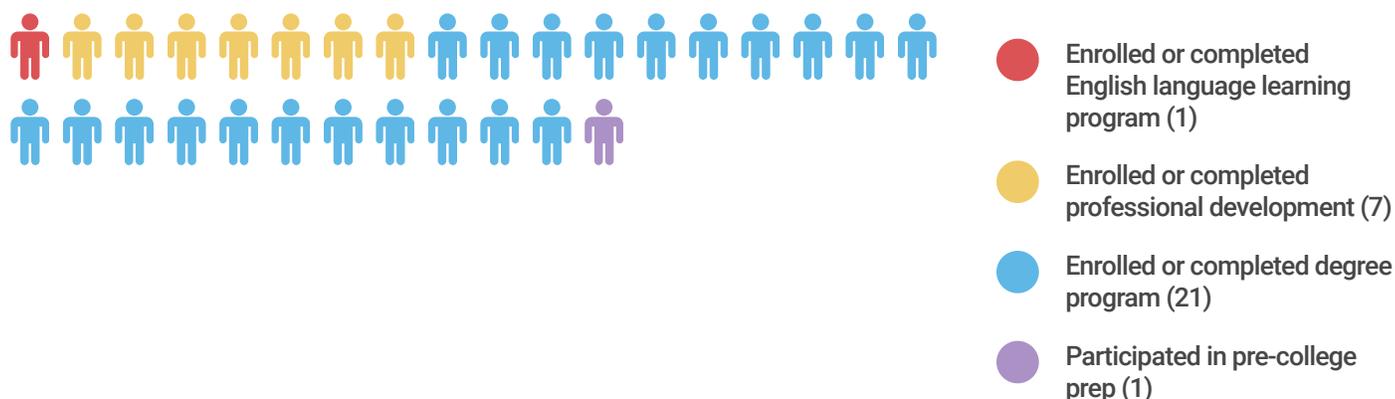
### Education activities since enrollment



\*High School Equivalency Test

For participants who entered with some college or with a high school diploma, most enrolled in or completed a degree program while in Mass LEAP.

### Educational activities of participants who entered Mass LEAP with some college\*



### Educational activities of participants who entered Mass LEAP with a high school diploma\*



\*Each figure represents one participant

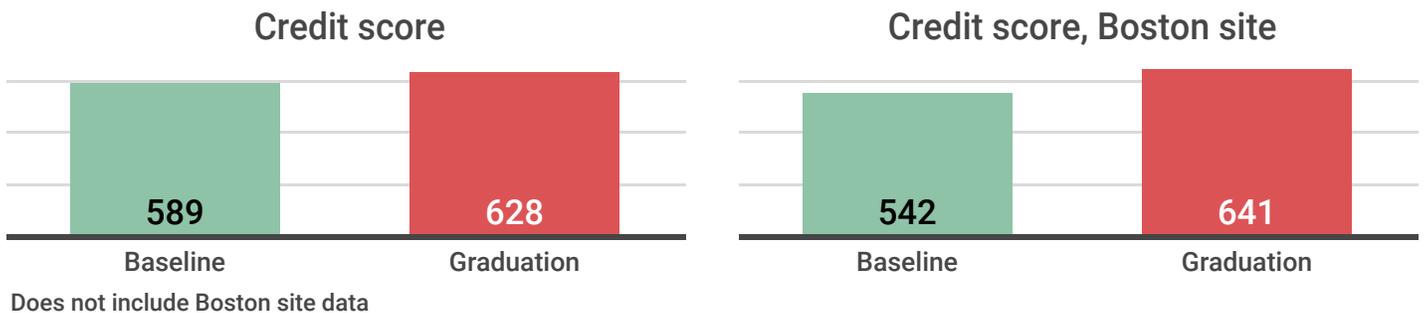
\*\*High School Equivalency Test

*A entered the program having completed [a licensed practical nurse] program and successfully passed her certification exam. With her new training and skills under her belt, she was eager to secure full-time employment and take advantage of the program’s escrow. Upon program entry, she was working as a Hospice Aid earning \$14.20/hour. Within a few short months, she obtained a part-time position at Bridgewater State Hospital as a unit nurse earning \$25.64/hour and transitioned to a full-time position after 3 months. Through hard work and commitment, she received several raises along the way and is now earning \$28/hour. Due to her consistent employment, she maxed out on her escrow and would like to use savings towards credit improvement by paying off her student loans and establishing an emergency savings account. A graduated from Mass LEAP early and moved to market rate housing, opening a public housing unit to a new family. Braintree Housing Authority*

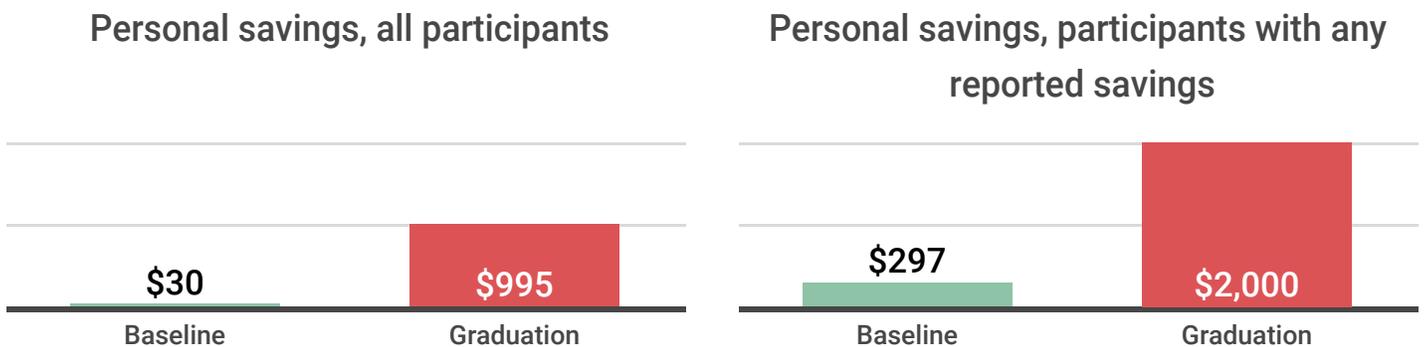
# Financial Literacy and Asset Development

**Goal: To increase the financial stability of participants by increasing their asset base and improving their financial skills.**

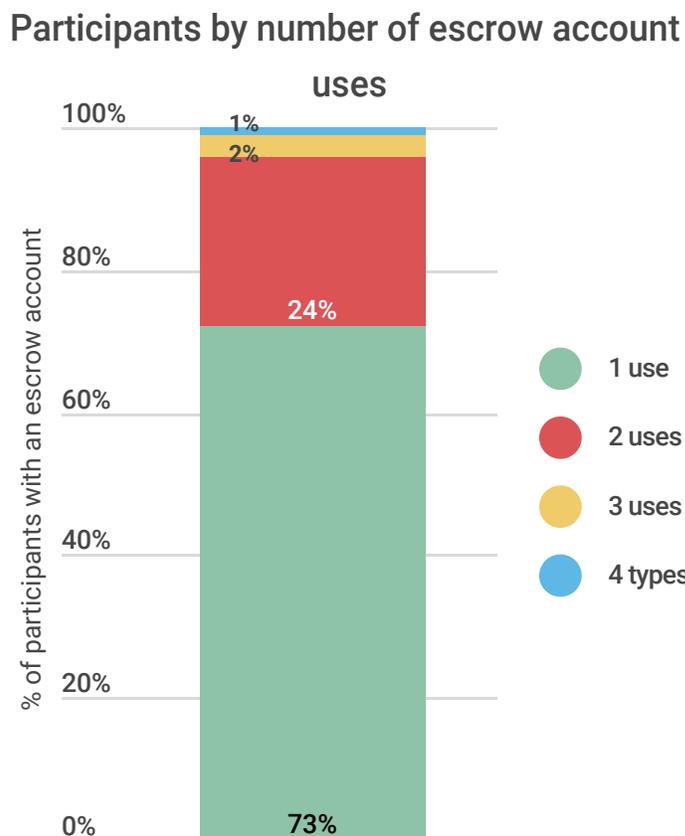
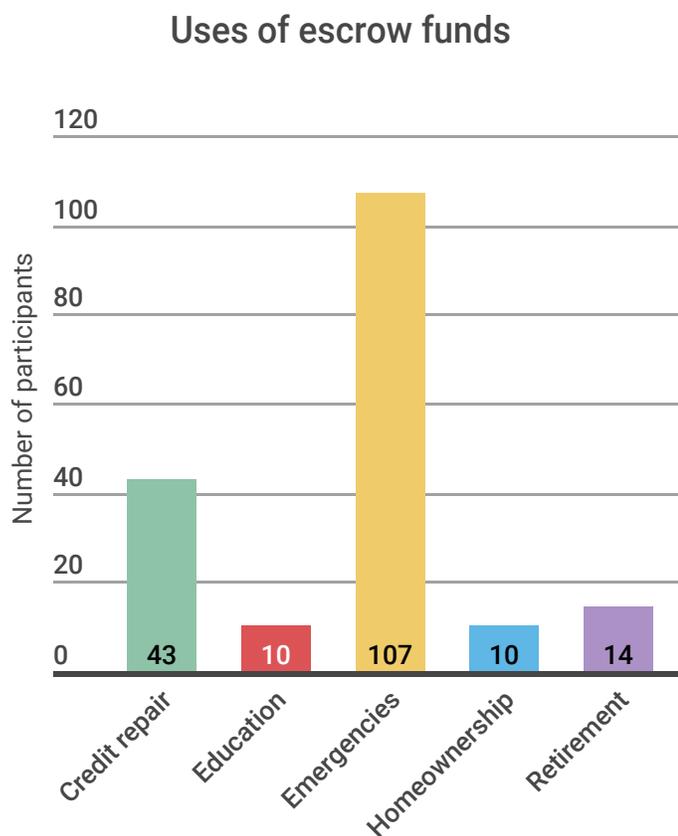
Participants received extensive financial coaching, much of which focused on establishing or improving their credit scores. Improving or establishing good credit is often overlooked as a tangible asset, but low credit scores can trap families in high interest car and personal loans and limits access to high-quality home mortgages.



Participants were coached about increasing their personal savings, through automating payroll deductions, saving a portion of their EITC, or making regular deposits into savings accounts.



Mass LEAP participants collectively saved \$750,000 in escrow and participants graduated with an average of \$4,459 in escrow savings. Three quarters of participants had an escrow account. Most escrow accounts were targeted for emergencies and most participants had one designated use for their escrow account.



*Ms. R has achieved every goal she set for herself. She came into the program with a very low credit score. It continues to improve. She is near completion of her educational goals at Bunker Hill Community College. She has found satisfying and flexible employment that allows her to use the skills she has learned at BHCC. Ms. R's self-advocacy has also been very impressive. She has taken all recommended actions to improve her credit score and she is diligent about monitoring it. She has taken major steps to eliminate negative elements in her personal life. She has developed a household budget that works for her and her family. While Ms. R still struggles to save money, she is resilient and determined and has managed to set aside some funds for special occasions – something that she was not able to do in the past without going into debt. Somerville Housing Authority*

# Findings and Best Practices

## Focus early on recruitment and enrollment

*Finding:* Mass LEAP was funded for five years. For participants to have the benefit of long-term support to set and reach goals, outreach and recruitment needed to be focused and effective. Recruitment goals were set for each program and regular check-ins kept sites focused on these efforts.

*Best practice:* Set enrollment targets for future programs to maintain early focus on enrollment in what may be a time-limited opportunity.

## Ongoing leadership and support of DHCD staff

*Finding:* The initial plan called for an upfront investment of DHCD staff time that would decrease as the program became more established. This plan shifted when it became clear that it was necessary to maintain monthly calls with all sites and that program staff were tremendous resources to one another. DHCD organized and facilitated regular trainings and workshops led by Mass LEAP providers and partners.

*Best practice:* Create a community of practice that meets on a regular basis to share ideas, successes, and resources.

## Program guidelines and materials

*Finding:* Mass LEAP providers reported that having detailed program guidelines and materials from the beginning was helpful.

*Best practice:* Create shared set of program guidelines and materials for all sites.

## Data collection tools

*Finding:* Mass LEAP began with two tools – a monthly (which shifted to quarterly) program report to provide a view into participant level activities and an annual report to collect more detailed information on each participant's progress. The annual report proved too difficult to administer and was replaced by a simpler excel document in year four, which was easier to use, but provided less information and still had accuracy issues.

*Best practice:* Establish and maintain simple data collection tools prior to program start.

## Participant outcomes

**Finding:** Mass LEAP was a high touch/high staffing program that helped participants set and meet goals.

**Best practice:** Establish a mechanism and a timeframe for each site to set measurable goals for themselves and their participants. These goals should be reported to DHCD and used in program evaluation and funding decisions.

## Financial literacy and financial skill building

**Finding:** High interest car loans and staggering levels of education debt are enormous financial burdens for many families. A three to five-year program providing ongoing support and education can help families address the anxiety and cost of a low credit score.

**Best practice:** Encourage partnerships with financial institutions, such as credit unions, to provide participants with high quality coaching tied to meaningful financial goals.

**Best practice:** When offering educational coaching, it is imperative to also include financial coaching, both for heads of household and pre-college age children.

## Notes

Graduation estimates are from August 2019. The mean and median number of children is 2. Children are defined as dependents under 18. Increasing employment is measured as a participant's employment status, from baseline to graduation, changing from part-time to full-time employment, unemployment to part-time employment, or unemployment to full-time employment. Maintaining employment is defined as participants who were either full- or part-time employed when they started Mass LEAP, remaining either full- or part-time employed when they graduated Mass LEAP. Pre-college prep is defined as workshops or individual activities that help participants identify barriers to education, develop support plans, identify possible courses of study, and manage educational debt. Degree program is either an associate or bachelor degree. Mass LEAP participants were required to use their escrow funds in one or more ways: emergency savings, retirement savings through 401(k) or similar restricted access accounts, educational savings accounts, credit repair, or small business start-up.

**Partners.** *Boston Housing Authority:* Employment and education – JVS; Financial literacy – Compass Working Capital. *Somerville Housing Authority:* Employment – The Neighborhood Developers; Education – One Family Inc.; Financial literacy – Somerville Community Corp. *Western MA Consortium:* Employment and financial literacy – Way Finders; Education – Holyoke Community College. *Metro Boston Consortium public housing sites:* EMPATH. *Metro Boston Consortium Boston/MRVP sites:* JVS.

**Sample sizes.** Demographics  $N=182$ , except age of participant  $N=173$  and age of children  $N=322$ . Increasing employment  $N=155$ . Maintaining employment  $N=98$ . Median annual income baseline  $N=181$ ; graduation  $N=170$ . Median annual income, for participants working full-time at baseline  $N=38$ . Education at start  $N=175$ . Educational activities undertaken  $N=125$ . Started with some college  $N=30$ . Started with high school diploma  $N=53$ . Credit score baseline  $N=129$ ; graduation  $N=128$ . Personal savings baseline  $N=149$ ; graduation  $N=164$ . Personal savings with any reported savings baseline  $N=93$ ; graduation  $N=134$ . Uses of escrow accounts  $N=184$ . Number of escrow  $N=140$ .