



CHAPA Testimony Regarding H.3430, An Act Relative to Self-Sufficiency in State-Assisted Public Housing

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Dear Chairman Honan, Chairwoman Forry, and Distinguished Members of the Joint Committee on Housing:

Thank you for the opportunity to provide testimony regarding *An Act Relative to Self-Sufficiency in State-Assisted Public Housing*. CHAPA is concerned about the impact of this legislation on state public housing and the families it serves.

State-assisted public housing is a critical housing resource for low-income families, the elderly, and disabled. There are more than 45,600 units of state-public housing in the Commonwealth. Over two-thirds of these units are for the elderly and non-elderly disabled with most of the remaining third of units in family developments.¹

Helping families increase their incomes is critical to reducing poverty and the need for shelter. According to the Center for Social Policy at the University of Massachusetts Boston, 71% of extremely low-income families earned income at some time during the past year.² Additionally, families receiving housing assistance often already include workers.³ However, low-wages leave hundreds of thousands of households struggling to pay for housing. The culmination of low-wages, high housing costs, and a shortage of support services leave thousands of families at risk of homelessness and in need of critical resources such as state-assisted public housing.

Based on existing data from other workforce development programs, creating a work-requirement may not accomplish the goal of self-sufficiency. Data suggests that income gains for families participating in workforce development programs are modest.⁴ While fifty years ago, one adult with a high school diploma could support a family with a full time blue-collar job, this

¹ Citizens' Hous. & Planning Ass'n, *CHAPA Policy Summary on State Housing and Community Development Policy 21* (Sept. 2014).

² Citizens' Hous. & Planning Ass'n, *On Solid Ground: Building Opportunity, Preventing Homelessness 11* (Feb. 2015), <http://www.chapa.org/sites/default/files/OnSolidGroundReport.pdf>.

³ Gene Falk, Maggie McCarty, & Randy Alison Aussenberg, *Work Requirements, Time Limits, and Work Incentives in TANF, SNAP, and Housing Assistance*, Cong. Research Serv. (Feb. 12, 2014).

⁴ See Caroline M. Francis, *What We Know About Workforce Development for Low-Income Workers: Evidence, Background and Ideas for the Future 1* (Nat'l Poverty Ctr., Working Paper No. 13-09, 2013), <http://npc.umich.edu/publications/u/2013-09-npc-working-paper.pdf>.

is no longer true.⁵ In the low-wage sectors (jobs that pay under \$15 per hour), growth has been concentrated among the lowest wage jobs, many of which feature unpredictable and part-time work schedules exacerbated by the rise of “just in time” technology that allows last minute work schedule changes.⁶ These characteristics make it difficult for families to predict income or work schedules. In addition, families face great difficulty in obtaining childcare. Each of these factors present challenges for meeting work requirements.

In considering whether a work requirement could be used to help families increase their incomes, more research should be gathered on existing programs to understand the factors that lead to the greatest increases in income for participants, the kinds of supports that help families need to increase their incomes, and the barriers that programs and participants face. A summary of existing employment and training programs for low-income families in Massachusetts is included as an appendix to this testimony.

Additionally, the real cost of creating a successful program should be considered. Program-specific considerations, such as the different populations served, their individual needs, and a realistic time-line for implementation, also need to be addressed. Finally, technical details about the program need to be considered, including how policies will be applied, tenant safeguards, or how to enforce a work-requirement.

For example, low-wage workers, such as cashiers, housekeepers, and restaurant servers, typically have unpredictable, unstable, and inflexible schedules.⁷ As public housing tenants typically hold these or similar low-wage jobs, a working family could face eviction on a weekly basis because of work-scheduling problems over which they have no control. Also, during an economic downturn, a worker laid-off through no fault of her own may face losing her family’s home because she no longer meets the 30-hour per week work requirement. Again, these issues need to be addressed before implementing a work-requirement at state-assisted public housing.

Finally, the financial and administrative cost of implementing this bill add strain to an already overburdened system. State-public housing faces two major challenges: lack of funding and administrative inefficiencies. Years of underfunding has left the system in disrepair. Alarming, a \$2 billion backlog of capital repairs threatens the long-term viability of this resource.⁸ Administratively, 237 local housing authorities (LHAs) own and manage state-public housing. Most LHAs manage a portfolio of less than 200 units, which makes achieving operating efficiency and leveraging staff capacity difficult.⁹ In 2014, the Governor signed a comprehensive public housing reform bill that creates a framework for a sustainable public housing system, strengthens accountability and transparency, and creates a pilot program to test innovations

⁵ *On Solid Ground* at 10.

⁶ *On Solid Ground* at 10.

⁷ Liz Watson, Elizabeth Johnston, Katherine Gallagher, & Anne Morrison, *Collateral Damage: Scheduling Challenges for Workers in Low-Wage Jobs and Their Consequences*, Nat’l Women’s Law Ctr. 1 (June 2015), http://www.nwlc.org/sites/default/files/pdfs/collateral_damage_fact_sheet_june_2015.pdf.

⁸ Mass. Dep’t of Hous. & Cmty. Dev., *Report of the Commission for Public Housing Sustainability and Reform 2* (June 21, 2102), <http://www.mass.gov/hed/docs/dhcd/ph/ph-reform/publichousingcommissionreport0612.pdf>.

⁹ *See id.* at 3.

maximize economies of scale.¹⁰ Efforts to improve state-assisted public housing should focus on addressing these two challenges of unmet capital expenses and successfully implementing public housing reform.

CHAPA supports putting families on a real path to economic mobility and housing stability. In order to accomplish this, families need better coordination of state-services, improved data tracking, and increased housing resources and support services.¹¹ These services include: access to childcare; transportation; job training and workforce development programs; asset development and financial coaching; and adequate healthcare services.

Thank you for your consideration. If you have any questions, please contact me at rheller@chapa.org or (617) 742-0820.

¹⁰ See 2014 Mass. Legis. Serv. Ch. 235 (H.B. 4374) (WEST) (An act relative to local housing authorities).

¹¹ *On Solid Ground* at 27.

APPENDIX: EMPLOYMENT AND TRAINING PROGRAMS FOR LOW-INCOME FAMILIES

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WHAT WE KNOW

Recent reviews of the evidence on the impacts of workforce development programs for low income adults, including those receiving housing assistance, find that:

- Economic mobility programs cost money. Child care and transportation are major challenges. Parents find it difficult to meet weekly hours worked requirements for the former.
- Low-income adults vary tremendously in terms of work readiness and employment skills at the start of economic mobility programs. “Lower-skilled individuals and those with multiple barriers to employment benefit from coordinated strategies across systems...that integrate the education, training and support services they need to prepare for and succeed in the workplace.”¹
- Basic skills (adult basic education) and ESL - *though not always available* - are often a pre-requisite for occupational training; programs that provide ABE and occupational training together show promise.
- Programs targeting low income families increase earnings modestly (\$1-3,000 a year on average) in the short run, if at all. Little is known about programs’ full impacts because studies do not follow participants for long enough [and] ignore impacts other than those on earnings. Many do not provide intensive enough services to lead to substantial impacts.²

- “Self-sufficiency” program participants generally start with higher incomes and more education and work experience than the average household receiving housing assistance but it still takes years before they can afford market rate housing.
- Ways to improve workforce development programs include increasing the intensity of training; better tailoring services to clients’ individual needs; focusing on job retention and advancement, rather than simply on rapid job placement, and linking training to employer or sector needs. Programs targeting firms/sectors that provide relatively high-paying jobs or career pathways appear promising.
- Program models that provide multiple entry and exit points (to accommodate diverse skill levels, experience and life interruptions and make it easier to leave and resume schooling) appear promising.
- “For adults, a post-secondary education, particularly a degree or industry related credential related to jobs in demand is the most important determinant of differences in workers’ lifetime earnings and outcomes.”³
- Advising is important: community college graduates with “high return” majors (e.g. IT) earn significantly more (\$12,000/year more on average) than those with low-return majors.
- Asset development and financial coaching programs are also important tools to help families advance, providing a cushion in emergencies and allowing further investments in education, training and housing.
- Low-wage jobs often offer limited and unpredictable hours and non-standard stop and start times; helping participants to change jobs can increase their earnings.
- Investment in high quality early education is important (“about half of the inequality in the present value of lifetime earnings is due to factors determined by age 18”; intensive early preschool offers greater returns on investment than training programs for adults and older children, as both require significant remediation.)⁴
- There is a growing interest in two-generation strategies (employment/education for parents and investments in education for children at all ages), recognizing parents and children motivate each other.
- Welfare-to-work evaluations found that job-search-first and education/training first programs produced similar outcomes after 5 years while programs that provided both concurrently had stronger outcomes.
- The largest federal funding program for state workforce programs (the Workforce Investment Act) will begin requiring targeting to the hardest to serve in the past starting in July 2015 and July 2016.⁵

PROGRAM MODELS IN MASSACHUSETTS

Below is a description of 10 housing-linked programs to promote economic mobility (8 in Massachusetts) and one more generally available to low income households. Cost information comes from program reports and is not generally comparable across programs. Most of the housing linked programs include elements of HUD's Family Self-Sufficiency model (services plus financial incentives for participation). The number of participants served is generally small, due to resource limits.

Participation is voluntary for all of them and in a few cases, entrance is restricted. They vary in terms of:

- Population served/targeting (some don't serve the poorest of the poor)
- Program length - generally 5 years
- Financial incentives
- Methods of service delivery (e.g. on-site or off-, referral only or direct, use of peer supports)

Data on long-term program impacts is limited but new programs are generally tracking outcomes.

1. HUD Family Self-Sufficiency program (FSS)

Started in 1990, this program allows public housing agencies (PHAs) to offer services and incentives to families in federal public housing or the Housing Choice Voucher program who are willing to commit to income, education and housing goals. Families develop a five year plan and can build up savings through an earned income disregard- rent increases paid due to income growth are put into an escrow account which will be turned over the family at graduation. To graduate, a participant must be employed and met their plan goals and all household members have been free of TANF assistance for at least one year. Families that don't graduate lose the escrow. Escrow withdrawals during the five year period are only allowed to support plan goals; use restrictions end at graduation. PHAs have flexibility in how they design and operate their program and can limit participation to applicants who show motivation.⁶ An FSS case manager helps participants them draw up their plan and connect to services. In 2014, 33 PHAs in Massachusetts, including DHCD, receiving FSS coordinator funding. In 2012, there were almost 3,000 participants (75%+ are voucher holders).

Cost: HUD reimburses housing authorities for escrow account costs and provides very limited funding for service coordinators; PHAs must fund all other program costs.

Outcomes: HUD lacks reliable national data, but studies of some individual programs have found very positive outcomes for *graduates*. A 2011 four year study found 37% left the program without graduating, 37% were still participating and 24% had graduated within 4 years. Graduates had raised their average incomes from **\$19,902** to \$33,390 by graduation (the other two groups had little income growth after 4 years).⁷

Challenges: Limited funding, limited participation (estimated at 5% of potentially eligible households nationally). Participants struggle with the high cost of child care, low job skills, inadequate transportation and a lack of living wage jobs. Case manager skills, outreach efforts and linkages to resources vary.

2. Opportunity NYC Work Rewards Demonstration (HCV)

New York City launched an experimental program in 2007 to compare three approaches to increasing employment and earnings among families with Housing Choice Vouchers: the FSS program (“FSS-only”), FSS with added cash incentives (“FSS + incentives”), and cash incentives alone, *without* FSS. The demonstration used program and control groups for each approach. Services were provided by community based organizations. Use of services was voluntary and many had almost no contact with the providers.

The special incentives were available for two years. Participants could earn \$300 for each two-month “activity period” (up to \$1,800 a year) by working an average of 30 hours per week for six out of every eight weeks. Participants who completed approved education and training activities could earn \$300-600 for a course, depending on its length, up to \$3,000 over two years. The cost of the incentives was funded by a consortium of foundations. A 2015 report⁸ found after four years:

- *The incentives alone produced no consistent overall effects.*
- FSS and FSS + incentives increased enrollment in educational courses but not degree/certificate receipt.
- FSS + incentives had a small impact on employment when averaged over the four-year study period, primarily due to *large and statistically significant increases in employment and earnings (47% more than the control group) for participants not working at study enrollment.* None of the models so far has shown effects on those who were employed at enrollment.
- *Neither FSS program reduced poverty or the incidence of material hardship, even for the subgroup of FSS + incentives participants with large gains in employment and earnings, though both FSS programs increased the number of participants connected to mainstream banking, reduced the use of check cashers, and increased the number reporting any savings.*

Comment: About half the participants were not working at the time of enrollment. After four years, they had average incomes of **\$12,000-15,000** (\$18,000 for those in the FSS + incentives program). Those who were working at enrollment had average incomes of **\$45,000-47,000** after four years (no increase).

3. Compass Financial Stability and Savings (FSS) – Lynn

Compass Working Capital, a Boston non-profit, partnered with the Lynn Housing Authority and Neighborhood Development (LHAND) to test a modified version of FSS starting in October 2010. Operated off site, it uses Compass staff to conduct outreach, run

financial workshops, provide financial coaching, and monitor changes in participant incomes, credit scores and debt. Participation in the workshops is mandatory; they focus on financial goal setting, budgeting, credit and debt, savings and identifying resources. A coach helps participants build their credit score and connect with resources to help them achieve their goals. Compass helped design an intensive outreach program to encourage enrollment. The program 104 participants enrolled as of November 2013.

Outcomes: 43 households who participated at least two years and for whom there was complete income data increased their earned income by an average of \$3,716 (16.6%) over two years and total income by \$4,089 (to **\$29,967**).

Cost: First year costs per participant (weighted using full year equivalents) averaged \$6,755, reflecting start-up costs and gradual enrollment; second year costs averaged \$2,429.

Comment: Participants had higher incomes (\$25,858 average) and employment rates (89%) going in than the average Lynn HCV household in 2013 (\$17,765). While 24% lacked a high school diploma or GED, 35.5% had some college education and 10.5% had an associate's degree or higher.

4. Compass/Cambridge Housing Authority FSS+

Using the flexibility of MTW, the Cambridge Housing Authority (CHA) launched its *Financial Stability and Savings Plus (FSS+)* program in September 2012. A 5-year program for HCV participants, it uses the Compass model in Lynn with a smaller escrow benefit (half the rent increase goes to escrow, half to CHA to fund program costs). Compass provides financial coaching through monthly workshops.

Outcomes: Enrollment as of August 2013 was 204. Data on 31 participants enrolled at least six months as of September 2013, shows that 46% increased their incomes by an average of **\$6,053**/year (some reported decreases); 77% increase their credit score by an average of 44 points and 68% reduced their debt or maintained zero debt.

Note: CHA first year participants at enrollment had a median income of **\$24,534**, 74% were working, only 4% lacked a high school diploma or GED while 40% had at least an associate's degree.

5. Cambridge Housing Authority (CHA) Pathways to Permanent Housing

Using MTW, the CHA Pathways to Permanent Housing⁹ program began in FY2011 as an effort to help homeless families transition to "self-sufficiency" in 10 years. It provides services, a sponsor-based rent subsidy (HCV) which converts to a tenant-based subsidy after one year, early financial incentives which decline over time, and matched IDA accounts. The program was re-designed in FY2013 and FY2014 to "more adequately address the needs of this hard-to-house population", becoming a two-year program to help families build their credit, financial management and other skills so that they can qualify for permanent housing with the CHA. CHA has allocated 30-45 HCV vouchers for this

program and is partnering with Heading Home, a homeless housing and services agency. The COMPASS Community College Collaborative provides “intensive education, job training and individual coaching.”

6. HUD Jobs-Plus Demonstration (Public Housing)

Jobs-Plus was an experimental program created in the wake of welfare reform, to test the impact of offering intensive, employment-focused programs targeting every able-bodied, working-age welfare recipient at a public housing development in six cities (Baltimore, Chattanooga, Dayton, Los Angeles, St. Paul, and Seattle). Each of the 6 cities designed their own program with resident input. Operated from 1998-2003, the program offered employment and training services on-site and rent rules that rewarded work (usually a flat rent). Participation was voluntary; about 75% of residents participated.

Outcomes: At the 3 sites “where properly implemented”, Jobs-Plus produced “substantial and enduring increases” *in average incomes development-wide of working age nondisabled residents*. Average incomes in the Jobs-Plus developments were 20% higher 5 years after starting (reaching \$9,443 - for an average gain of \$1,543) than those (\$7,900) in the developments without the program. Rent incentives were important.¹⁰

7. HUD-Jobs-Plus Pilot (Boston – at Charlestown development)

This year, HUD restarted the Jobs-Plus pilot with some modifications and Boston was one of successful applicants nationwide (out of 58 PHAs)¹¹ announced in April 2015, receiving a \$1.98 million four year grant. The City will provide more than \$1 million in matching funds. The grant will fund a new “Charlestown Works” program at the Bunker Hill development. The program will include rent incentives (a 100% disregard of earned income increases for participants), neighbor to neighbor outreach and retention efforts, building on existing ABE and ESOL program and “integrate one on one career development services with financial coaching.” The financial coaching will use the Financial Opportunity Center model promoted by the United Way and LISC. In addition to the City, partners providing matching funds and/or services include the Boston Private Industry Council, LISC, the Big Sister Association of Greater Boston, Boston College and the JFK Family Service Center.

Goal: To enroll 300 households (half without earned income), raise the incomes of 70% of participants, and raise the employment rate of working age adults from 49% to 59%. [The development is home to 943 adults ages 18-64; 51% of households with working age adults have no earned income].

Cost: \$3 million over four years

8. MassLEAP

The Massachusetts Learning, Employment and Asset Program (Mass LEAP) program is a state-funded pilot that began operating in August 2014. It offers services to increase the economic stability and incomes of residents of state public housing family developments

and/or MRVP households who have at least a high school diploma or GED. Participation is voluntary. The pilot is operating at 5 housing agencies (two regional)*, partnering with pre-qualified service providers. Service providers include: Crittenden Women's Union, Jewish Vocational Services, Holyoke Community College, HAP Housing, and Compass Working Capital

LEAP provides targeted supports in (1) post-secondary education, (2) financial literacy/asset development and (3) employment and career development. Participants develop plans and work to meet plan goals over the 5-year program. All rent increases due to increases in the earned income of the participant are put into an escrow account (up to \$15,000). Escrow funds can only be used for asset development purposes, even after graduation. State goals include: to enroll 330, retain 70% for at least 1 year and 85% years 2-5; increase the incomes of all participants with increases of at least 25% for 90% of graduates; result of 100% of participants increasing their skills through education or training or otherwise advancing their careers.

Cost: DHCD will provide up to \$8.125 million over 5 years (divided by 330 = ~\$24,600 per participant)

9. Secure Jobs

Secure Jobs is a pilot program that provides integrated housing and employment services to homeless families. When launched in October 2013, it was limited to families receiving HomeBase short term rental assistance. Families assessed as most ready, willing and able to work were referred to the program. Secure Jobs staff developed individual employment plans for each participant and enrolled them in one of three tracks: job readiness training, skills training and (for those deemed ready to enter the workforce), job search. Staff also developed relationships with regional employers who supported the program mission. The model was refined in 2014 (Phase II), expanding eligibility to families in shelter and those diverted and families receiving RAFT, and dropping the 3-track employment system. Partners include One Stop career centers and committed regional employers

Outcomes: At the conclusion of the pilot year, 394 families had gained employment. In Year 2, through April, 355 individuals were placed.¹²

Challenges: Families need longer term support and more opportunities to gain the skills they need to enter jobs that pay a family-sustaining wage. Housing instability and uncertainty about future housing as short term rental assistance ends makes employment planning difficult.¹³

* Somerville Housing Authority, Worcester Housing Authority (reportedly since withdrawn), Boston Housing Authority, Metropolitan Boston Housing Partnership (MBHP) as lead for a metro Boston regional consortium (with Quincy, Watertown and Braintree Housing Authorities), and HAP Housing as lead for a Western Mass consortium (working with Holyoke, Northampton, Chicopee and Agawam Housing Authorities).

10. Crittenton Women’s Union (CWU) Career Family Opportunity (CFO) Program

CFO is a pilot program begun in 2009 by CWU in collaboration with the Boston and Cambridge housing authorities. It had two main goals for participants at the end of five year: to earn a family sustaining wage and to develop savings of \$10,000. It uses self-assessment, goal-setting, mentoring, financial incentives (including cash awards for progress towards goals), network building and asset development. At the end of the three years, the program was serving 45 parents. After experiencing a low retention the first year, CWU implemented more precise screening, and retention rates for the next two years rose to 100% and 88%.

Outcomes: Families who had participated all three years had increased their hourly wages by 30% (from \$14.51 at entry to \$18.86) and had raised their annual incomes by an average of \$6,690.

Cost: In 2012 the program cost about \$3,500–\$5,000 per year per participant not including incentives and asset matching.¹⁴

11. CONNECT (Chelsea)

Begun in January 2012, CONNECT brings four sets of activities: (1) housing and income stabilization, (2) financial education, (3) asset development and (4) skill development and employment under one roof in offices owned by The Neighborhood Developers, a local non-profit housing developer that operates in Chelsea and Revere. By co-locating six service providers, a person contacting one agency can easily be referred to the other service providers. It uses a bundled services approach and peer coaching, braids multiple funding sources to address individual program eligibility, rule and service gaps, and integrated data management. Participation is not restricted to recipients of housing assistance.

Partners: Bunker Hill Community College, Career Source, Centro Latino, Metro Credit Union, Metropolitan Boston Housing Partnership, and the Neighborhood Developers.

¹ Francis, Caroline M. “[What We Know About Workforce Development for Low-Income Workers: Evidence, Background and Ideas for the Future; An annotated bibliography](#),” Mathematica Policy Research, Inc. (April 2013).

² Ibid.

³ U.S Departments of Labor, Commerce, Education and Health and Human Services. “[What Works in Job Training: A Synthesis of the Evidence](#),” July 22, 2014, p.1.

⁴ Francis, p. 6 and p.8.

⁵ The Workforce Investment Act (WIA) was reauthorized in July 2014 and renamed the Workforce Opportunity and Innovation Act (WIOA). WIOA goes into effect on July 1, 2015 for some provisions and on July 1, 2016 for others. See CLASP’s [WIOA website](#) for a summary and assessment of what it means for low-income workers and how states can integrate the TANF and WIOA planning.

⁶ Kimbrel, Delia. [Compass Financial Stability and Savings Program Pilot Evaluation](#), 2011, Institute on Assets and Social Policy, The Heller School for Social Policy and Management, Brandeis University, p.3.

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- ⁷ Emple, Hannah. “[Asset Oriented Rental Assistance: Next Generation Reforms for HUD’s Family Self-Sufficiency Program](#)” (December 2013), New America Foundation. Includes review of previous FSS evaluations.
- ⁸ Nunez, Stephen, Nandia Verma and Edith Yang. “[Building Self-Sufficiency for Housing Voucher Recipients: Interim Findings from the Work Rewards Demonstration in New York City](#)-Executive Summary,” MDRC (June 2015).
- ⁹ Originally called the Family Opportunity Subsidy (FOS) program.
- ¹⁰ See http://www.mdrc.org/sites/default/files/testimony_3.pdf p.11 and <http://www.mdrc.org/publication/jobs-plus-evidence-based-program-public-housing-residents-expands>.
- ¹¹ Two other Massachusetts PHAs applied (Worcester and Fall River).
- ¹² Fireman Foundation, [Year Two Secure Jobs April Report](#), May 2015.
- ¹³ Meschede, Tatjana, Sara Chaganti and Giselle Routhier. “[Secure Jobs for Homeless Families: Expanding an Integrated Service Model](#)” (2014), Institute on Assets and Social Policy, The Heller School for Social Policy and Management, Brandeis University.
- ¹⁴ Crittenton Women’s Union, “[Disrupting the Poverty Cycle – Emerging Practices to Achieve Economic Mobility – 2012](#)”, Conference Report, May 1, 2012, p. 61.

Other Resources

“Helping Public Housing Residents Find and Keep Jobs: A Guide for Practitioners Based on the Jobs-Plus Demonstration”, MDRC, December 2008 <http://www.nyc.gov/html/ceo/downloads/pdf/jobs-plus-how-to-guide.pdf>.