



OneRoof Pilot Program Evaluation

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Summary of Findings

As of February 12, 2021, 10 households have exited the OneRoof program: five by withdrawing from the program and five by successfully completing the program, for a successful completion rate of 50%.

The number of households is too small to draw strong conclusions about the program's impact on outcomes, but among the five households that successfully completed the program, the following is observed:

- Monthly income increased an average of \$360.80, and all participants had at least some income at exit (compared to 40% with no income at entry).
- The evaluation measures hardships across four domains: housing, food security, healthcare access, and transportation:
 - Housing: 60% of families were able to resolve all of their housing hardships, and 40% resolved some housing hardships (but still had trouble paying rent or utilities).
 - Food security: 60% of families resolved food insecurity and became food secure; 20% remained food secure, and 20% remained food insecure.
 - Healthcare access: 40% resolved all healthcare hardships, 20% resolved all except insurance, and 40% remained free of healthcare hardships.
 - Transportation: 40% resolved their transportation hardships and 60% maintained their transportation, resulting in 100% access to transportation by program exit.
- Among households that successfully completed the program, 80% had reported hardships across multiple domains at entry; on average, these households entered the program with reported hardships in 2.8 of 4 domains. By the time they completed the program, they reported hardships across an average of 0.8 domains; none had hardships in more than one domain, and one household had resolved hardships in all four measured domains.
- This evaluation found no observable effect on student outcomes (attendance and school mobility), though the small number of households and the disrupted school calendar due to the COVID-19 pandemic limit the data available.

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Report Outline

The first section of the report presents a participant profile, describing all of the households that have enrolled in the OneRoof program to date.

The second section summarizes known outcomes: the proportion of households that have completed, withdrawn from, or continued in OneRoof.

The third section compares characteristics at entry of households that went on to complete or withdraw from the program, asking whether they started on equal footing.

The fourth section compares outcomes at entry and exit for households that successfully completed the program, asking whether participation may have improved outcomes.

The fifth section summarizes information about K-12 students whose families participated in OneRoof.

The sixth section summarizes how the rent and damage guarantee fund has been used.

The seventh and eighth sections summarize results from property owner and participant satisfaction surveys.

A. Participant Profile

This section summarizes the characteristics of the households participating in the OneRoof pilot program. Data come from enrollment records and the pilot evaluation entry survey, administered by Genesis mentors when families enter the program

Data are presented only for households that agreed to participate in this study. This report does not reflect the characteristics or outcome of families that enrolled in OneRoof but did not consent to be part of the evaluation.

To date, as of February 12, 2021, the number of households enrolled in the pilot evaluation is 17. These households are made up of 53 individuals, of whom 20 are adults and 33 are children.

Entry, Exit, and Time in the Program

Entry dates used here are based on the date that a household completed the entry survey. To date, 17 entry surveys have been completed.

The first entry was recorded in April 2019 and the most recent in February 2021. The number of households entering OneRoof each year is summarized below:

Table 1. Entries by Year

Year of Entry	Households
2019	7
2020	7
2021 (through February 12, 2021)	3

Exit dates used here are based either on the date that a household completed the exit survey or the date a household withdrew from the program. To date, 10 households have exited the program. Of those, 5 withdrew without completing an exit survey, and 5 successfully completed the program and filled out the exit survey.

The first recorded exit was in May 2019, the first successful completion was in August 2020, and the most recent exit was in January 2021. The number of households exiting OneRoof each year is summarized below.

Table 2. Exits by Year

Year of Exit	Households Withdrew	Households Completed
2019	2	0
2020	3	4
2021 (through February 12, 2021)	0	1

On average, participant households spent about 288 days in the OneRoof program. Households that completed the program tended to spend more time in the program than those who withdrew early: on average, households that completed the program spent about 420 days in OneRoof, compared to an average of about 156 days for those who withdrew.

Participant Characteristics at Entry (All Households)

This section summarizes entry survey results for all participating households, regardless of whether they are still in the OneRoof program, have withdrawn from the program, or have completed the program.

Table 3. Participant Demographic Profile (All Households, n = 17)

Demographic Profile	
Household size	
Average	3.12
Min	1
Max	6
Average number of adults	1.18
Average number of children	1.94
Age of head of household	
Average	35.3
Min	21
Max	61
Race of head of household	
White	59%
Black	18%
American Indian	18%
Hispanic or Latino	6%
Gender of head of household	
Female	82%
Male	18%

On average, OneRoof participants had a household size of 3.12, ranging from a minimum of 1 person to a maximum of 6 people. Nearly all households were headed by a single adult woman (82%). Just 18% of households had two adults, with an average of 1.18 adults per household. The number of children in OneRoof households ranged from 0 to 5 with an average of 1.94 children. Three households had no children.

The age of the head of household ranged from a minimum of 21 years to a maximum of 61 years with an average of 35.3 years.

The majority (59%) of heads of household were White. Another 18% were Black and 18% American Indian, with 6% of heads of household identified as Hispanic or Latino.

Table 4. Material Hardships at Entry (All Households, n = 17)

Material Hardships	
Monthly income	
Average	\$1,055.59
Min	\$0.00
Max	\$2,800.00
Housing stability	
At least one housing hardship	88%
Trouble paying rent or utilities	35%
Moved 2+ times in the past 30 days	53%
Doubled up or overcrowded	71%
Food security	
Food secure	12%
Low food security	59%
Very low food security	29%
Healthcare access	
At least one healthcare hardship	71%
Lacked health insurance	47%
Didn't visit doctor because of cost	24%
Didn't visit dentist because of cost	47%
Didn't take medication because of cost	29%
Transportation access	
At least one transportation hardship	47%
No vehicle	29%
Had vehicle but no insurance	18%
Combined hardships (max 4)	
0	0%
1	12%
2	18%
3	35%
4	35%

On average, households entering the OneRoof program had \$1,055.59 in monthly income, though incomes ranged from a minimum of \$0.00 to a maximum of \$2,800.00. Overall, 35% of households entering the program reported having no income.

At entry, 88% of households reported at least one housing hardship during the previous 30 days: 35% had trouble paying rent or utilities, 53% had moved two or more times, and 71% were doubled up living with another family or overcrowded with more people than were meant to live in their housing.

At entry, just 12% of households were food secure; 88% were experiencing some degree of food insecurity. Most (59%) had low food security, and 29% had very low food security.

Healthcare access hardships were also common: 71% of households had some measure of limited access to healthcare when they entered the program. At entry, 47% of households lacked health insurance coverage for everyone in the family. In the 30 days before entering the program, 24% had forgone a needed visit to the doctor because of cost, 47% had gone without dental care because of cost, and 29% had not taken medication as prescribed because of cost.

About half (47%) of participating households reported some form of limited access to transportation when they entered the program: 29% had no vehicle, and another 18% had a vehicle but did not have auto insurance.

Overall, 100% of households entered OneRoof with at least one material hardship, and 70% of households were experiencing hardship in three or four different domains (housing, food, healthcare, or transportation).

B. Known Outcomes

To date, as of February 12, 2021, five households have completed the OneRoof program, five have withdrawn, and seven remain in the program.

The following two sections compare the characteristics at entry for households that went on to complete the program and those that withdrew before completing, then address the question of whether those who completed OneRoof saw measurable improvement in their material wellbeing.

C. Entry Characteristics of Successful Exits and Withdrawals

The tables below compare demographic profiles and material hardships for households that successfully completed OneRoof and those who withdrew.

The small number of participants limits the usefulness of statistical tests. Without additional households, it is difficult to determine whether the differences observed between households that completed OneRoof (n = 5) and those that withdrew (n = 5) reflect real, generalizable differences or just a base level of variation.

Table 5. Participant Demographic Profile (Completed vs. Withdrawn)

Demographic Profile		
	Completed (n=5)	Withdrew (n=5)
Household size		
Average	4.2	2.2
Average number of adults	1.4	1.2
Average number of children	2.8	1.0
Age of head of household		
Average	36.4	35.8
Race of head of household		
White	60%	20%
Black	20%	40%
American Indian	20%	40%
Hispanic or Latino	20%	40%
Gender of head of household		
Female	60%	80%
Male	40%	20%

On average, households that completed OneRoof were larger than those who withdrew, with an average household size of 4.2 compared to 2.2. Differences in the head of household's age were negligible. Among the households that completed the program, the head of household was more often White (60% compared to 20%). Again, differences should be interpreted with caution given the small number of households.

Table 6. Material Hardships at Entry (Completed vs. Withdrawn)

Material Hardships at Entry among Households that Completed or Withdrew from the OneRoof Pilot Program		
	Completed (n=5)	Withdrew (n=5)
Monthly income		
Average	\$1,069.00	\$340.00
Min	\$0.00	\$0.00
Max	\$2,745.00	\$1,700.00
Housing stability		
At least one housing hardship	100%	100%
Trouble paying rent or utilities	40%	40%
Moved 2+ times in the past 30 days	60%	100%
Doubled up or overcrowded	60%	100%
Food security		
Food secure	20%	0%
Low food security	60%	60%
Very low food security	20%	40%
Healthcare access		
At least one healthcare hardship	60%	80%
Lacked health insurance	40%	60%
Didn't visit doctor because of cost	20%	20%
Didn't visit dentist because of cost	40%	40%
Didn't take medication because of cost	20%	60%
Transportation access		
At least one transportation hardship	40%	60%
No vehicle	20%	40%
Had vehicle but no insurance	20%	20%
Combined hardships (max 4)		
0	0%	0%
1	20%	0%
2	0%	20%
3	60%	20%
4	20%	60%

Again, given the small number of households, differences in material hardships between households that went on to complete OneRoof and those that withdrew should be interpreted with caution. That said, the entry surveys suggest that households that withdrew from the program were facing steeper challenges when they entered: average income at entry among those who withdrew from the program was just \$340.00, compared to \$1,069 for those who went on to complete the program, and four out of

five of the households that ended up withdrawing from the program reported no income when they entered (compared to two of five households that went on to complete OneRoof).

At entry, households that went on to complete the program reported hardships in an average of 2.8 domains, compared to 3.4 for those who ended up withdrawing from the program; 60% of those households that withdrew from OneRoof entered the program with hardships across all four domains, compared to 20% of those who went on to complete OneRoof.

The reasons for withdrawing from the program include the following:

- Loss of employment/nonpayment of rent
- Incarceration/violation of probation
- Refusal to participate in case management
- Relocation after family death

D. Outcomes among Completers

The table below presents material hardships reported in entry and exit surveys for households that completed the program. Given the small number of households that have completed the OneRoof program to date (n = 5), statistical tests of changes in material hardship are of limited use.

Table 7. Material Hardships at Entry and Exit among Completers (n = 5)

Material Hardships among Completers at Entry and Exit		
	Entry	Exit
Monthly income		
Average	\$1,069.00	\$1,429.80
Min	\$0.00	\$500.00
Max	\$2,745.00	\$2,000.00
Housing stability		
At least one housing hardship	100%	40%
Trouble paying rent or utilities	40%	40%
Moved 2+ times in the past 30 days	60%	0%
Doubled up or overcrowded	60%	0%
Food security		
Food secure	20%	80%
Low food security	60%	0%
Very low food security	20%	20%
Healthcare access		
At least one healthcare hardship	60%	20%
Lacked health insurance	40%	20%
Didn't visit doctor because of cost	20%	0%
Didn't visit dentist because of cost	40%	0%
Didn't take medication because of cost	20%	0%
Transportation access		
At least one transportation hardship	40%	0%
No vehicle	20%	0%
Had vehicle but no insurance	20%	0%
Combined hardships (max 4)		
0	0%	20%
1	20%	80%
2	0%	0%
3	60%	0%
4	20%	0%

Among households that completed the OneRoof program, 60% saw an increase in income. The 40% of households with a reported decrease also acquired vehicles or auto insurance, which could account for

part of the change in disposable income. Even considering those decreases in income, participants' average monthly income increased \$360.80, from \$1,069.00 to \$1,429.80 per month. Whereas 40% of households entered OneRoof with no reported income, 100% reported income on the exit survey (minimum \$500.00, maximum \$2,000.00).

At entry, 100% of households had at least one housing hardship, but by the time they completed OneRoof, most had resolved all of their housing hardships. Of those who completed the program, 40% still had some trouble paying rent or utilities, but had resolved other housing hardships. At exit, none of the completer households had experienced multiple moves in the prior 30 days, nor were any doubled up or living in overcrowded housing.

At entry, 80% of households were food insecure, but by the time they completed the program, only 20% of households continued to experience food insecurity.

At entry, 60% of households had at least one healthcare hardship. By the time they completed OneRoof, all but 20% of households had resolved all of their healthcare hardships. Though 20% still lacked health insurance, none reported forgoing doctor visits, dental care, or medication due to cost.

At entry, 40% of households reported at least one transportation hardship, but by the time they completed OneRoof, all of the households had resolved their transportation troubles. At exit, 100% of households had a vehicle and auto insurance.

When they entered OneRoof, these households had reported hardships across an average of 2.8 domains. By the time they completed the program, they reported hardships across an average of 0.8 domains. At exit, no household had hardship in more than one domain, and one household had resolved hardships in all four measured domains.

E. Student Outcomes

Data on 11 students whose families participated in OneRoof were collected for academic years preceding, coinciding with, and following OneRoof participation. Student outcomes data were collected on school mobility (the number of schools at which a student enrolled during a year), homelessness (with a student was flagged as homeless by the school district), and absences (the number of days missed per quarter).

Limited data due to small sample size and disruptions to the school calendar due to the COVID-19 pandemic makes it difficult to draw firm conclusions about OneRoof's effects on student outcomes. Available data show the following:

- 100% of participating students had been identified as homeless before entering the OneRoof program.
- To date, none has been identified as homeless during the 2020-21 academic year.
- There was no observable change in school mobility or absences during or after OneRoof participation.

F. Guarantee Fund

The OneRoof coordinator reported payouts to four households from the rent and damage guarantee fund: once for rent alone, once for damage alone, and twice for rent and damage combined. These households were not necessarily included in the pilot evaluation. Payouts ranged from \$476.67 to \$1,630.00 and averaged \$1,017.70. Payouts totaled \$4,070.77.

To date, OneRoof has enrolled 21 households (not all of which consented to participate in the evaluation presented above). Averaged across those 21 households, the guarantee fund paid out \$193.85 per household.

One might think of guarantee fund payouts as a cost of doing business, or a necessary program input. Though none of the households that successfully completed the program used guarantee funds, it is possible to calculate the cost to run a program that "produced" five successful outcomes. Thought of that way, the cost (in guarantee fund payouts) to run a program that produced five successful outcomes was \$4,070.77, or \$814.15 per successful outcome.

G. Property Owner Satisfaction

To date, a survey of property owner satisfaction has been completed by one property owner. That property owner fully agreed with all measures of satisfaction

Asked what worked best with the OneRoof program, the property owner answered, "Regular case worker visits, genesis (sic) mentoring program and guarantee fund."

Asked what could be improved, the property owner answered, "Extending the program beyond 1 year, it should run as long as the residents are participating and making progress until they are ready to rent on their own."

H. Participant Satisfaction

To date, a survey of participant satisfaction has been completed by two participants. Both fully agreed with all measures of satisfaction.

Asked what worked best with the OneRoof program, participants answered, “No judgement.”

Asked what could be improved, participants suggested they had provided feedback directly to OneRoof staff and did not offer suggestions in their survey responses.

Appendix A. Entry/Exit Questionnaire

OneRoof Entry/Exit Questionnaire

Mentor name: _____

Date of questionnaire: __/__/____

Head of household: _____

Questionnaire type (circle): Entry / Exit

Introduction

OneRoof is partnering with Augustana University to study the OneRoof program. The purpose of this research is to see whether the OneRoof program helps families achieve better housing and financial stability. We are interested in your honest answers so we can make the OneRoof program better for you and others who might take part in the future. There are no right or wrong answers. You don't have to answer any questions you don't want to, and you are free to stop the survey or skip questions any time. Your answers are confidential, which means your name will not be reported publicly with your answers.

Domain: Housing Stability

A. Disposable income

A1. Calculate from family budget: _____

B. Housing security

B1. In the past 30 days, was there a rent or mortgage increase that made it difficult to pay?

Yes

No

DK

B2. In the past 30 days, did you not pay or underpay your rent or mortgage?

Yes

No

DK

B3. In the past 30 days, did you not pay the full amount of a gas, oil, or electricity bill?

Yes

No

DK

B4. In the past 30 days, have you moved two times or more?

Yes

No

DK

B5. In the past 30 days, did you move in with other people, even for a little while, because of financial problems? [doubled up]

Yes

No

DK

B6. In the past 30 days, did you live with more people in the house or apartment than it was meant to house? [overcrowded]

Yes

No

DK

C. Food insecurity

C1. Below, you'll read several statements that people have made about their food situation. For these statements, please check whether the statement was often true, sometimes true, or never true for you or your household in the last 30 days.

The first statement is, "The food that (I/we) bought just didn't last, and (I/we) didn't have money to get more." Was that often, sometimes, or never true for (you/your household) in the last 30 days?

Often true

Sometimes true

Never true

DK or Refused

C2. "(I/we) couldn't afford to eat balanced meals." Was that often, sometimes, or never true for (you/your household) in the last 30 days?

Often true

Sometimes true

Never true

DK or Refused

C3-1. In the last 30 days, did (you/you or other adults in your household) ever cut the size of your meals or skip meals because there wasn't enough money for food?

Yes

No (Skip C3-1a)

DK (Skip C3-1a)

C3-1a. [IF YES ABOVE] In the last 30 days, how many days did this happen?

_____ days

DK

C3-2. In the last 30 days, did you ever eat less than you felt you should because there wasn't enough money for food?

Yes

No

DK

C3-3. In the last 30 days, were you ever hungry but didn't eat because there wasn't enough money for food?

Yes

No

DK

D. Healthcare access

D1. Does everyone in the family have health insurance?

Yes

No

DK

D2. In the last 30 days, have there been any times when someone in the family needed to see a doctor or go to the hospital but didn't because of cost?

Yes

No

DK

D3. In the last 30 days, have there been any times when someone in the family needed to see a dentist but didn't because of cost?

Yes

No

DK

D4. In the last 30 days, have there been any times when someone in the family didn't take medication as prescribed because of cost?

Yes

No

DK

E. Transportation

E1. Does anyone in your household have a car?

Yes

No

DK

E2. [IF YES] Do you have car insurance right now?

Yes

No

DK

Appendix B. Property Owner and Participant Satisfaction Surveys

OneRoof Property Owner Satisfaction Survey

1. The OneRoof coordinator's communication with me was clear.

- Agree
- Agree somewhat
- Disagree somewhat
- Disagree
- N/A

2. When issues arose with the renter, the OneRoof coordinator responded to me quickly.

- Agree
- Agree somewhat
- Disagree somewhat
- Disagree
- N/A

3. Based on my experience with the program, I am likely to continue to participate in OneRoof.

- Agree
- Agree somewhat
- Disagree somewhat
- Disagree
- N/A

4. I am likely to recommend OneRoof to other property owners or managers.

- Agree
- Agree somewhat
- Disagree somewhat
- Disagree
- N/A

5. The aspects of the OneRoof program that worked best for me were...

6. To improve the OneRoof program, I suggest...

7. Overall, I am satisfied with OneRoof.

- Agree
- Agree somewhat
- Disagree somewhat
- Disagree
- N/A

OneRoof Renter Satisfaction Survey

1. When my Genesis mentor shared information with me, s/he was easy to understand.

- Agree
- Agree somewhat
- Disagree somewhat
- Disagree
- N/A

2. When the OneRoof coordinator shared information with me, s/he was easy to understand.

- Agree
- Agree somewhat
- Disagree somewhat
- Disagree
- N/A

3. When issues arose with the property owner or manager, the OneRoof coordinator responded to me quickly.

- Agree
- Agree somewhat
- Disagree somewhat
- Disagree
- N/A

4. I am likely to recommend OneRoof to other people looking for a place to rent.

- Agree
- Agree somewhat
- Disagree somewhat
- Disagree
- N/A

5. The aspects of the OneRoof program that worked best for me were...

6. To improve the OneRoof program, I suggest...

7. Overall, I am satisfied with OneRoof.

- Agree
- Agree somewhat
- Disagree somewhat
- Disagree
- N/A