

MTW Evaluation Basics

Janet Pershing: Hi, everybody. Welcome to today's webinar. Glad to have you all back. I'm Janet Pershing from ICF helping to support the Asset Building Cohorts Onboarding series. You have gotten a lot of information from previous webinars about the overall onboarding process and about MTW finances.

And you also had an opportunity to participate in a community of practice session where we kind of brainstormed about what your needs are. This webinar is starting a three-part series on the evaluation that's going to be part of this Cohort's MTB experience. And today we're going to be going over the basics, really gathering input from you then and answering questions about the evaluation and so forth.

We've left a bunch of time at the end for comments, questions, discussion. So depending on how much you all have to say, we may end up being done a bit early today. We may end up taking the full-time if you have lots to offer. So just be aware that this is the first in that three-part series. In the coming weeks, we're going to have two additional webinars related to the evaluation.

And you'll be hearing more about that the rest of the series as we go through today's presentation. And today, you're going to be hearing from a number of different perspectives, the Office of Policy Development and Research, which is directing this research effort. You're going to hear from the MTW office, which you all know well.

And principally, we're going to hear from the contractor team of MEF Associates and APT Associates, which is responsible for designing this study. So with that, let's do some introductions. Elizabeth, do you want to go ahead and introduce yourself and the PD&R time and say a little bit about PD&R role?

Elizabeth Rudd: Hi. Good afternoon or good morning, I guess, everyone. My name is Elizabeth Rudd and I work in the Office of Policy Development and Research at HUD. I'm in the Program Evaluation Division. We manage the funding that Congress provides for the evaluation of programs like the asset building programs that the PHA's in your MTW expansion cohort will implement. So I monitor the work of the research team. And now I'll turn it over to Alison from the MTW Office.

Alison: Hi, everybody. Thanks so much for joining today. My name is Alison Christensen. And as Elizabeth said, I'm in the Moving to Work program office. So I've seen you all on a lot of the other webinars. And so great to have you here today. I'm here to answer any questions you may have on the programmatic side, but really, we'll let the researchers and PD&R take the lead today, so I'll pass it over to MEF and Abt.

Stephen Nunez: Hi there. Welcome and thanks for coming. My name is Stephen Nunez. I am a senior research associate at MEF. I'm also a recent hire at MEF and I'm very excited to be joining this team as the project manager. I also want to take this opportunity to introduce my colleagues, who are the principal investigators on this project.

Sam Elkin, also from MEF, who you will be hearing from shortly. He'll be doing the second half of this presentation. And our partner at Abt, Larry Buron, who will not be speaking but is here in the audience. I wanted to say hi and to acknowledge him and thank him for coming.

So what is this webinar series? Well, as Janet mentioned, it's an opportunity to chat with you, to share information and to learn from you. This is about the upcoming evaluation. This first session is going to be focused essentially on the evaluation basics. What is the evaluation going to look like?

What sorts of activities are the evaluators going to undertake and what's your role? Which is, in other words, what are they going to ask of you in order to help ensure that the evaluation is successful? The next two series -- the next two pieces of the series are going to be specifically about two of the options on the solicitation.

The next one will be on the automatic savings program, and the following one will be on the credit building/rent reporting program. So these are going to be meant to cover specific program requirements under the solicitation and where applicable, some of the, I guess, program specific research activities that might take place.

Things that are going to be only really relevant to those particular housing authorities that are implementing those programs. But it's also going to be an opportunity for us to provide you with some information on best practices in programs in this space and to provide some recommendations from what we've already learned from our review of the literature and from what we know about other programs that have been implemented in this space.

But even probably more important than that, is it's an opportunity for us to listen again. To learn from you, to hear your questions and concerns, and to learn more about what you're doing. I think you'll hear from me several times during this presentation say that this feedback, and this sort of interaction, is extremely important to the work that we're doing during this design phase.

So you'll hear that from me again. I also want to say that you are free to attend both sessions if you're interested, but we strongly encourage you to attend the session that is associated with the option that you chose on selection. So if you chose to do an auto savings program, you should attend that session. If you chose to do a rent recording, excuse me. Yes, a rent reporting program. You should attend that session.

I think then that would lead to an obvious question, which is what about those of you who in the selection notice chose the PHA designed asset building option? And I think the answer there is that you should attend the session or sessions that are most relevant to the design that you chose.

We know from interacting with you in the past, that many of the folks who chose the PHA designed option are in fact doing an automatic savings program of some sort or event reporting program of some sort. So if this is the case, even if it's not exactly what the others chose, I think it's very important that you attend because I think there's a lot of relevant information that you'll learn.

I also want to say before moving on, that after each of those two program specific sessions, we are going to set up and provide an opportunity for one on one discussions between the research team, MEF and Abt, and with each of the PHA's to discuss your thoughts, your concerns, or any questions that you have that came up as a result of the material that we go over in the sessions.

So next, I want to provide an overview of what this presentation is about. And I think just in general terms, I want to explain what the purpose of the moving to work expansion asset building cohort is, what we're hoping to achieve. And honestly, why this is exciting for, I think, all of us. I'm going to give a little bit more detail as to what MEF and Abt's role is in the evaluation, specifically what we are doing during this design phase.

I'll give you a little bit of information about the timeline. And then we're going to get into your role in the evaluation. And to help flush that out, we're also going to provide some information on what we call valuation basics. What are the evaluators going to do? What are they -- and why are they doing it?

And then finally, after the presentation, we're going to open this up for discussion. We know that you may have a lot of questions and we're hoping that you put those questions in the chat so that our MC and the team here can collect those questions and ensure that during the open discussion period, we have a chance to address any of those questions.

And then beyond that, there'll be a brief period of time where ICF can give you some more updates on upcoming events on the calendar. So Purpose Roles and Timeline is the first section here and I think we can move on to the next slide. So in broad terms, what is the evaluation going to do?

Well, it's going to help all of us, including all of you, HUD MEF and Abt, learn how to implement asset building strategies among HUD assisted families and to understand how the asset building activities that you have designed and implemented affect the families that participate.

And I want to convey here how exciting this is. Because the truth is that the literature around the sorts of things that you guys are doing, that you guys have designed and are developing, is actually not very strong. Although there's a lot of work in the world of savings, although there's a lot of work in the world of credit, there isn't a lot of work that's of the kind of programs that you are implementing.

So, for example, the savings programs that we know the most about are things like individual development accounts, retirement savings, college savings, things where the money is put away for a purpose down the road. What we don't know a lot about is how a program that provides emergency savings, savings that people can access after a brief period of time and use to pay down debt or to deal with other expenses.

How they work and how they affect people's financial well-being. So what we learn here is going to be really valuable, not just for the literature, but for PHAs like yours around the country who

also want to implement programs to financially empower their residents. And who want to learn what works and how to do it.

So this is the opportunity for that. This is very important. I also just want to say here, I think this is -- I think you understand this, but I want to make sure that this is here and explicit, which is that, this is not an evaluation of your housing authorities. It is not an evaluation of your ideas or your implementation capacity.

You are not being graded or judged here. This is an evaluation of the asset building strategies and what happens when they implement these things. Can they be scaled? What sorts of things do we need to look out for and what sorts of impact that they have? So remember, the evaluators are interested in answering very specific questions about these programs and how they work, not about what a good job you did or not.

So I just want to make sure that that's very explicit. So what are the roles in the evaluation? We tried to summarize them here, but generally this is the design phase. This is what happens prior to the evaluation launching later in the year. So it's all about getting ready for that. So what are we doing? And we, meaning MEF and Abt.

Well, we are sharing our lessons with you. Things that we've drawn from the literature, things that we've drawn from previous research about asset building programs for low-income families to help you as you think through design and implementation and running your programs. At the same time, we're collecting information through conversations with you.

Whether it be through these webinars or through one on one conversations, to inform our understanding of your programs and to inform something that we are doing for PD&R, which is to produce a report that provides recommendations for the evaluation design. What should this design look like and how is it going to change based on the types of programs that you are implementing?

So again, this interaction with you is extremely crucial to producing the best possible recommendations. PD&R, they have set the goals in the overall timeline for the research. They are going to take our recommendations and ensure that they are rigorous, that they are answering the questions that this cohort is designed to answer.

But at the same time, they want to balance that to make sure that the research is rigorous but is not too intrusive or burdensome for the housing authorities or for your residents. So we are all engaged in conversations to ensure that the research is done well but done in a way that does not sort of burden you unnecessarily.

So what's the timeline then? The timeline is, it's pretty straightforward here, but I want to make a few notes. The first is that that final design recommendation report that MEF and Abt producing for HUD, is going to be submitted next month. At the same time, running into next month, we are having these webinars on best practices for savings and reporting activities and we're having these individual level conversations with you.

So these are really great opportunity for final thoughts and observations to shape what goes into that design report. The evaluation, we believe, is going to start very close to, if not exactly, in October 2023. So what that means is that all of us, you, PD&R, MEF and Abt, we are all going to be spending the spring in the summer preparing for that. For the launch of the evaluation component to this cohort.

And you'll be finalizing plans for service delivery and we will be finalizing the details of what the evaluation is going to look like when it launches on the ground in the fall. So I think that leads naturally to your role in the evaluation. So on the selection, notice it pretty clearly states that part of this involves facilitating the research by providing data and access to staff and study participants as necessary.

We're going to unpack that for you in this presentation to let you know what that actually means. But in general, I want to convey here that the data that you would be providing is generally data that you are already tracking, that you have already collected, and it's really just sharing that data with the evaluators as is necessary.

And that access to staff and study participants is really that the researchers, the evaluators, are going to need as part of their research to speak with staff and study participants to understand their experiences. And they may need help with contact information and that sort of thing.

I think the most important thing that I want to convey here is as a requirement, is that you have to start your program in coordination with the evaluators. Which means that you should not begin enrolling people until you have consulted with the evaluators on their research plans and activities.

And the reason why is that the evaluators, as part of the research design, may have to collect baseline data, meaning data at program enrollment or just before enrollment on the participants in order to be able to do their work. In order to ensure that they are able to answer the questions that they need to answer as part of the evaluation. And that means that they need to coordinate with you to ensure that that data is collected.

This could mean, but doesn't necessarily mean that the study and program intake could happen together and that they would need to work with you to ensure that the necessary data that the researchers, the evaluators need to collect, is collected at that time. And other sort of research related activities, which we'll get into later in the presentation happen before they enter the program.

I think also, more specifically, I'll just note that the requests that the evaluators are going to have are going to vary somewhat by the type of research activity that they're engaged in. And also, the program type. And by program type, I mean, the -- if we are talking about the savings account option from the selection notice or the credit building/rent reporting option from the credit notice -- from the selection notice.

Different programs are going to potentially require a different approach to the research. So the specific requests are potentially going to vary and you're going to have an opportunity to hear

more about that in the follow up sessions. This is also, again, another point where I should note, that there are folks who chose the public housing designed asset building option on the selection notice.

Things are not set in stone, but in general, our sense is that the recommendation is that those housing authorities, their programs are going to be grouped with the other PHAs according to their program design. So as I said, many of the PHAs that design their own programs have savings account with automatic deposits.

Ideally, those would be part of the research activities associated with the savings account and automatic savings option. And likewise, those that have the rent reporting sort of component, would be grouped in the research associated with those who chose the rent reporting and asset building/credit building option on the selection notice.

So at this stage, I'm almost ready to hand over to my colleague, Sam Elkin, to get into the specifics around the evaluation. But before we do that, we thought that it would be a great idea to have a little bit of an opportunity for an interactive moment. So to run that and then to sort of hand it off to Sam, I will be turning over the presentation to Janet, with the MC. So take it away, Janet. And thank you.

Janet Pershing: Great. Thank you, Steve. So y'all are going to see poll question number one appearing in the -- on the right-hand side. Just need -- if you don't see it pop open, there should be a spot to open polling. You're going to see two statements there. And this is the, maybe the most important takeaway we want you all to get.

Which is true? Are you supposed to start your asset building activities for residents right away or are you supposed to coordinate with the evaluators before you start your asset building activities? Choose the one that's true. And then down in the right-hand corner, you will see an opportunity to push submit. Should have a polling.

People are not seeing the polling questions. That's very peculiar. I'll tell you what, if you don't see the polling question, you can go ahead and put in the chat whether you should start right away or whether you coordinate with the evaluators. If you do see the poll questions, go ahead and choose A or B.

A is start the activities right away. B is coordinate with the evaluators. Select submit. And John [ph], I can go ahead and close that poll in just a moment. All right. So for those of you who were able to see the poll, I want to give you congratulations. I have never seen this happen before where every single one of you who responded got the answer right.

I think that means you heard Steve's message loud and clear. You need to coordinate with the evaluators before you get going. So thank you for participating in that. And I will turn it over to Sam.

Sam Elkin: Thank you, Janet. And hi, everybody. And I am particular to those of you who I spoke with and our first round of calls. So Steve gave a high-level overview of the evaluation

and your role in it. I am now going to dive a little bit more into some of the details to give you a better sense of what's going to be involved in that.

We anticipate that the evaluation will involve a few components which will give us different perspectives to help us learn from the asset building programs that you're going to be running. I'm going to go over the types of questions that each of these components can help us answer.

And then when I get to the next few slides, I'm going to dig in a little bit more on the detail of what each one involves. So starting with implementation study, the first component being implementation study, the types of questions and implementation study asks are things like, what did staff and participants experience in administering or participating in the program?

What challenges did you as the agencies administering the program? What kind of challenges did you face when you were implementing the program? We usually get the information for the implementation studies from interviews. Interviews with program staff, program partners and participants.

And also, sometimes by analyzing data that we are able to get from the programs that we're studying. Second impact study. So impact study asked the question, how did the program affect the families that were involved in the program? And that usually involves getting information by the researchers conducting surveys of the households that were participating.

Or by analyzing existing data on the well-being of the households that were involved in the program. And then finally, the third components that we anticipate for this evaluation would be a cost study. And cost study asked the question of how much, not surprisingly here, how much did it cost to do your asset building programs?

And that usually involves analyzing financial data that programs are able to provide to us. So I'm going to go over each of those in more detail, again, starting with the implementation study. So the purpose of the implementation study is to document how each of your agencies, what activities you've conducted as you've been implementing these programs, how those activities were rolled out.

And the goal is to identify successes, challenges, and lessons to improve future implementation. And when I say future implementation, that's if you're continuing your programs or if there are other programs, other agencies out there that want to replicate something similar to what you're doing.

And key features of the implementation study. One, kind of as the name implies, it examines how the activities were implemented. What kind of challenges did you face? If you made adjustments as you were learning lessons in the process of operating the program, what kind of adjustments did you make? The implementation study also focuses on the experiences.

How did staff experience the activities in the program? How did the households who were being served experience the program? It does not assess -- the implementation study is not the component that assesses how effective the activities are. And in other words, it's not the part of

the evaluation that tells us if the residents are better off from having gone through the program, but we can still learn a lot.

We can still learn from your experiences running the program, things that would be useful for other programs in the future that are trying to do similar things or learn from your experiences. And if the other components of the study tell us that in fact, something was effective or was not effective, the implementation study can help us interpret those findings.

It's kind of if you think about another program in the future that another agency in the future that might want to operate a similar program to you. And they hear that what you did had proven effective, they kind of need to know what it was that you did. And the implementation study is providing that kind of context.

So looking at what your role will be and how you'll help out as the evaluators are conducting the implementation study. Well, the first would be participating in staff interviews. We said that we're trying to learn about staff experience, and we do that by interviewing staff. The interviews with staff are basically about how the program works and what the experience was in operating the program.

And they generally last for about an hour. Second, providing contact information for participants and for partners. So as I said, we may also want to interview staff at organizations that you partner with. So an example of that might be if some of your programs include a financial education component and you have a partner providing that, we'd want to kind of learn from them about what their role and experiences were.

And we definitely are going to want to interview residents who participate in your program. Learning from the experiences of the people who are actually served is just really, really important. And when it comes to us doing these interviews, either with partners or with residents, we'd be asking you to help us get in touch with them. Either by providing contact information and maybe even potentially making an introduction for us.

And then finally, sharing administrative data. By administrative data, what we mean is data that you already have or use or track in the process of operating the agency and operating the services that you're providing. So I want to be really clear here that it doesn't assume that you're going to be collecting new data.

What we're really going to be looking at is if there are things that we can do with information that you've already been tracking. And examples of the kind of information that you might be tracking, either that you're already tracking and running your agency or that you're going to start tracking as you start these new programs are things like milestones in the savings program.

How many participants met their savings, benchmarks, participation. And then specifically, in the savings programs, things like if you're tracking the deposits that you're making into the savings accounts, if you're tracking the withdrawals that people are making from the accounts. And the reasons for the withdrawals. Now, that all relates to tracking that you're already doing.

So if you are holding the accounts as an escrow account and tracking those things within your agency or kind of tracking activities of your participants, that's what we would be asking you for. We're not anticipating that you would have to go and get data from the bank so you understand what's happening in bank accounts that the residents already hold. No, it's just the stuff that you're already tracking.

And you may notice that we gave the savings program their own bullet here, but we didn't do the same for the rent reporting. And that's because we're anticipating that most of the administrative data that the evaluators are going to need to collect for the rent reporting program will come from the credit bureaus, and that we wouldn't have to get it from the agencies.

So kind of all -- everything that we say in today's presentation comes with a little bit of the caveat that we're presenting our recommendations in February. And so there are some details to be worked out, but that's our anticipation, is that the administrative data from the reporting programs would come from the credit bureaus. And thank you [inaudible].

So I'm next turning to the second component, the impact study. And here we get a little bit more technical. And so I'm going to start by explaining a few terms that we're going to be using. And just as a reminder, the impact study is the component that answers the questions of how the program affects families. So here are some terms that when I go into the details on the next slide you're going to see.

So first is treatment group and control group. So when we do impact studies, we do them by looking at people who participate in the program and get its services and looking at people who don't participate in the program and getting it services. And then we compare them to see if the group who gets the services ends up better off.

We, as researchers, will often refer to the group that participates in the program as the treatment group. That would be the folks who are getting the savings accounts or the folks who are having their rent recorded. And then the control group is the group that doesn't participate.

So in other words, you'll be giving asset building services to the people in the treatment group. You won't be giving the asset building services to the people in the control group. This ties to something that you probably already aware of about the requirement in the selection notice, not to serve more than 50 percent of the households.

And that's -- that was in there particularly so that we would be able to be sure that we could create treatment and control groups. The researchers will help you figure out who's in which group. That's on us to figure out how to set that up and to help you how to work with whatever processes we set up for that.

So for now, since all of that's still kind of to be worked out, what we're asking you for is to wait until we've gotten things in place before you start [inaudible]. And then once things actually are rolling, we'll also need your help in making sure that people assigned to each group get services according to which group they're in. And so like I said, that the treatment group is receiving the services, the control group is not.

So then they get us to the next -- and the next bullet is sort of coming off of that. The question is how do we figure out which is in which -- who is in which group? So researchers often consider what's called a randomized controlled trial to be the most scientific way to conduct an impact study.

And what that means is that we decide whether a residence is in that treatment group or a control group randomly. So, for example, if somebody wants to enroll in a rent reporting program, it would be like flipping a coin to determine if they're in the treatment group and you do the rent reporting for them, or are in the control group and there's no reporting done for them.

I'm saying flipping a coin. Obviously, we're a little more high tech than that. We'll do it with the computer. But it really is essentially just the same thing as a coin flip or a lottery. Depending on how we set things up in terms of your role here, you may be the ones to actually click the button and do the computer coin flip. When it gets to that point, we'll provide training to make sure that you all know how to do this.

And I'll say that this is pretty common for studies to kind of use this kind of model. And in studies that we've done, including studies with housing authorities, this is a process that that plenty of agencies have been through before. And it's not really as complicated as it might seem right now.

Moving on to the next item, informed consent. So this really ties to the fact that we're going to do the evaluation, taking all of the usual steps that we as evaluators take to protect the people who are part of the study. And one of the kind of components of that is to make sure that before we do certain activities, and that may be conducting random assignments or doing certain surveys or interviews, someone explains the study to the people who are being studied.

So and then gets their consent to be part of the study or to be part of the activities that that the researchers are doing. Now, while we're still kind of working out the details of the study design, it's likely that somewhere along the line there will be some sort of informed consent process.

We'll develop that and it may be something that, for at least some of the programs, that we would kind of need your help to kind of incorporate getting that informed consent while you're doing some enrollment or something like that. And I'll talk a little bit more about that in the next slide.

One thing I should point out, for those of you doing rent reporting programs, I think it was already written into the selection notice and something you may already be planning, is doing getting informed consent to actually do the rent reporting. Now that's different from informed consent for the study. And I want to make clear that that's a different thing.

But at the same time, as we're considering about how to set up this process and everything, we can consider if there's ways to streamline the two. And then the final terminology here that I want to explain is baseline. We may need to collect data from participants right when they enroll. And that collection of information at enrollment we call baseline data collection.

Again, something that it's still [inaudible] as we develop our recommendations, whether that's going to be needed. But we anticipate that there's a good chance that at least some of you, for at least one of the studies of, probably on the rent reporting side, we might be asking for baseline data collection. And that might be something that we ask for your help with.

Because it's kind of make sense to do that, kind of during an enrollment process. It will be a limited number of questions. And we would set up for you, kind of, what that would look like. So I'm going to, before I move on to the next slide, where I'm going to kind of talk through the details of the impact study a little bit more, I'm going to hand back to Janet for our next interactive exercise.

Janet Pershing: Thanks, Sam. So, John, let's go ahead and launch poll two. For those of you who had any difficulty finding the questions last time, you should see a poll opportunity in your lower right-hand corner if it doesn't just pop open. Again, if you don't see it, go ahead and just pop your answer in the chat.

And John did put those instructions about how to find the poll in your chat if you're having any difficulty. So the poll question is really about making sure that we understood what Sam was talking about when he talked about random, in the way that an evaluation researcher uses it.

So three choices. A, I ran into my first boyfriend last week. It was so random. B, I know it wasn't random because I didn't get to be part of the program, and neither did my friend. And C, they flipped a coin. So our assignment to a group would be random. Which of those is the kind of use of random that Sam is talking about for evaluation research?

A, randomly running into the boyfriend. B, random because I didn't get to be part and neither did my friend. C, flipped the coin so it would be random. Make sure you click that submit in the lower right-hand corner. And go ahead and close the poll, John. All right. Again, as for those who were able to find the poll and answer, it looks like we got 100 percent right on the definition of random.

And in the chat too. Looks like everybody who needed to use the chat was able to find the flip a coin option, C. So great job, everybody. Back to you, Sam.

Sam Elkin: Great. Thank you. So now, having kind of talked through some of the definitions that are on the slide, I will actually present this slide. So when it comes to the impact study, the purpose of the impact study is to determine whether any positive or negative outcomes observed for program participants are due to their participation in the program.

And its key feature, as I explained on the previous slide, is requiring a separate treatment and control group that the requirements of evaluations that measure impacts. And then in terms of the roles involved, so if random assignments is part of when we do the recommendations, random assignment is part of the study that you're involved in, you will need to help in the random assignment process.

Again, we'll figure out how to set it up. And when it gets to that point, we'll provide training to make sure that your staff know how to do it. And again, it's something to kind of not worry about too much at this point, because like I said before, there have been plenty of housing agencies that have done it before.

And it's not been particularly complicated. And for now, again, we're just asking you to wait until we've gotten these things in place before enrolling folks. And then second collection of baseline information, so again, as I mentioned, that's information that we may need to have you collect enrollment into the new program.

And since you're the ones who are doing enrollment, at least for the rent reporting programs, we would be looking for your help in doing that. We'll set up the data collection and then when it gets to that point, we'll provide training to make sure that you know how to do it.

Next, reminding participants in both groups, treatment and control groups, to complete the participant survey. So the researchers will do the later surveys to get information on participant outcomes. But we may ask for your help in little ways to kind of help us make sure that they actually follow through in completing those surveys.

Maybe reminding them that we might get in touch with them so that they know it's legit, helping us keep up to date on their contact information. We're not going to be asking you to kind of hound all of the households on our behalf. And one thing that I'll also point out is that we usually provide surveys, sorry.

We usually provide incentives for the surveys so that folks will actually kind of get something out of completing it. I want to be clear that that's something that the researchers will do. It's not going to come out of your budget or anything. It's not going to be you who have to give out the incentives.

And then finally, obtaining informed consent from study participants. Again, that's something that often kind of, if it's needed, gets incorporated into the process of enrolling participants into your program. And so it's something that will likely kind of need to ask for your help in getting that informed consent.

I'm going to acknowledge that I was seeing some questions flash in the chat but we'll have time at the end. So we've got that question in the chat and we'll come back to it once we get to the end of the presentation. All right, so finally, the last component that I mentioned was cost study. Sorry. So the last the last component that I mentioned was the cost study.

The purpose of the cost study is to assess what it costs to start up and sustain asset building activities. I'm sure you can imagine why it would be really useful for other agencies thinking about doing similar programs to have a sense of how much that would cost. So key features, [inaudible] are based on admin data and financial data that you already collect.

Generally, financial information that you're collecting anyway just in the course of operating your agency. There are a couple of extra things that we might ask for, and I'll get to them when I

get to the next part here. But I think we also want to be clear that this doesn't require data from households. This is financial data. It's data on costs.

So what will your role be in helping us with the cost study? So the first thing would be kind of helping us get information and providing us with information on staff time and expense. The expense part of that is obvious, how much are you paying staff and stuff like that. The staff who work on the program.

I'm not sure how you track time. It's possible that some of you are kind of tracking time in a way that would kind of give us the breakdown of activities that would be needed for the study. If it does end up that we need that kind of information, it's not something that you already collect.

That would be an area where we would provide guidance and tools to kind of -- to track staff time in the ways that we would need for the study and in a way that wouldn't be too much extra work on your part. So that's the one place where it might be a little bit of extra tracking for you. But the rest of this stuff is all stuff that I think you track as part of just operating, operating an agency, operating a program.

So next item, fees to partners for services, if any. Again, if some of you are working with a partner that provides financial education and you're paying them or you're in an MOU or contract with them or something, we'd want the financial information on how much you're paying in terms of fees to partners for services.

Other costs know, for example, supplies. That's usually going to be at a high level. We don't need the evaluation always to understand every detail of the different types of supplies, unless it's really specific to what we're trying to understand. And again, it's stuff that you're already tracking because you're operating an agency. And then, in terms of specific asks that might come for each of the different types of programs.

So for the savings accounts, the transfers to the participants, you'll be making deposits into participants savings accounts. So we'll need to have the information to know how much you've actually put into the savings accounts. Then for rent reporting, you'll be working with either credit agencies directly or through third parties. So any fees that you're spending that you're paying to be able to have those services. And with that, I will hand off for one last interactive exercise.

Janet Pershing: Great. Thanks, Sam. So one more poll. Again, if you are one of the folks who's having a little trouble finding it, there should be a poll bubble that you can press to get it to pop up. If you don't, great to use the chat. So you just heard about implementation studies, impact studies, cost studies.

The question is, which of these statements is true? Each PHA must have experts on those three types of research studies or B, each PHA must have staff available to support data collection efforts, but you don't need experts on the studies. Go ahead and choose your answer or type it into the chat. A, is experts. B, is staff to support. Click that submit button.

And John, I think you can go ahead and close it up if we're looking done. All right. And the chat looks good, too. So you guys are 100 percent on all three questions. I think it is very clear that the presenters have done a marvelous job of making sure that you are getting the key points that they really wanted to make sure you were hearing. So with that, let's go ahead and go to the next slide.

We are now at the part of the discussion where we want to go to open discussion, and we're going to have Steve and Sam, as well as Alison from the MTW office and Elizabeth from TD&R and are available to help us with answering any questions and taking your feedback. I'd like to just begin with a very, very good question that was placed in the chat that Sam was alluding to.

This was really that -- are there any thoughts on how you can get control group participants, who are not getting anything to actually participate in participant surveys? So, Sam, that came up during your session. Elizabeth did give a partial answer to that in the chat about research budgets can sometimes provide an incentive. But she also said that that's a great question for the researchers to talk about in this discussion.

Sam Elkin: Yeah, No, it's a really great question. That's something that we as researchers are kind of -- it's part of our job to struggle with how to do that. I think Elizabeth's answer is right. We usually do give incentives for completing the survey, and we give it to both treatment and control group members.

And I think the other thing that I add is that the evaluators who will be doing this study will have a lot of experience in doing that. And as I kind of mentioned, it's going to be on the researchers, not on you guys to be doing that later surveys and later data collection. And so I could probably go into a little bit of the detail of how survey firms kind of track folks down and convince them to participate.

I'm not actually a survey guy, so I won't go into that technical detail. Just rest assured that it's something that we're pretty experienced doing and that we do a pretty good job of in most of the studies that were involved in. And I see Elizabeth is raising her hand.

Elizabeth Rudd: I'm thinking also we'll discuss this more in the next two webinars, the one on the savings option and the one on the rent reporting option, because I think there are ways that actually you could include control group members. We're not 100 percent decided yet on what to recommend in the research design, but you could set up a program.

For instance, if you did the rent reporting, you could say to people who were in the control group, you could say, well, two years from now, if we find out this is an advantageous thing for people and we can continue it, then you can enroll and sort of that kind of thing.

Sam Elkin: Yeah, and that's definitely something that some studies do.

Janet Pershing: Great. Thank you both. And it looks like the response has been helpful. So thank you for that. That was actually the only question that showed up in the chat during the

discussion. So I want to just invite everybody to think about the kinds of questions and the kind of input that you might have for this group.

Maybe let's start by thinking back to Steve's section where we were talking about the purpose, the roles, the timeline, and the kinds of questions you might have about that section of the presentation. And while you're thinking about any questions, get ready to enter those in the chat. I see Elizabeth's hand is up again.

Elizabeth Rudd: So there was one other question in the chat, which was, would the implementation study focus only on the asset building programs or would it also look at other aspects of the MTW program? So I said, we're just going to focus on the asset building. Unfortunately, we don't have the bandwidth to do more than that.

Janet Pershing: Thanks for slugging that one, Elizabeth. I had seen your answer and considered it done, but it was great to bring that out loud, too. Thank you.

Sam Elkin: Oh, I'll have one little piece of nuance to that, which is that obviously the programs that you're running are in the context of your agency. And that's going to be important for kind of understanding why some things are done certain ways in one agency and done certain ways in the other.

So it wouldn't be the focus of the implementation study. But it's possible that when we were doing interviews, we'd ask some questions to understand the context.

Janet Pershing: Thanks, Sam. So I'm not seeing questions popping into much. Oh, here's one. All right. So the question for the HUD MTW partner. So, Alison, the example timeline at the beginning of the process has some public process information. Can you clarify, please, about the timeline?

Alison Christensen: Sure. Yes. I think this question is referring to the timeline you got about the MTW supplement in the public process that's associated with the submission of your MTW supplement. So that was kind of the earliest you can get your MTW program up and running.

What we're talking about now for this implementation is just the implementation of your asset building activities. So if you wanted to get started with recertifications or rent programs or other flexibilities within the MTW operations, notice, that timeline holds true for that.

The -- what they're specifically talking about, the enrollment for the asset building activities happening a little later so that we can get with the evaluator, have the research design in place so that we make sure we're getting the best data possible to learn the most we can from this evaluation.

So that -- the timeline you're hearing today is specifically for the asset building activities that you discussed in your application. The rest of your MTW program, you're free to implement and get going as soon as you would like to.

Janet Pershing: And Alison, you see the follow on about that require redoing that public process.

Alison Christensen: Sure. Yeah. So the public process really. So for if you're in the savings account option and you have that cohort specific activity that you'll need to put in your MTW supplement. So that is a part of the supplement public process. You don't really need all of the -- the information that goes into the MTW supplement is not kind of the more specific nitty gritty things we're talking about here today.

So if you wanted to get your supplement going early, you could kind of include that activity, get your public process going, and then develop some of the finer points of the policy as you were going. You could even acknowledge in the supplement that you're still working on some of the details of the policy, and that would be just fine.

On the rent reporting aspect, there's actually nothing in your supplement that you need to include since the rent reporting is something that non-MTW PHAs can do as well. So there's going to be no supplement kind of component to that that you'll need so that option is not really tied to the supplement as much. So there's no associated public process and supplement interaction with that one.

Janet Pershing: Super helpful, Alison. And it looks like Tanya [ph] has got her answer there. Great series of questions there. Other questions about timeline process rolls? And do feel free to come off mute if you'd like to just ask your question rather than trying to type it in. I'll give just a moment.

I'm guessing people might have been putting them in the chat if you had questions as we were going. So you may not have any at this point. All right. If any pop in there, we will bring them back. But let's move to this, think about the concerns or questions you have about the evaluation and how it's actually going to be structured.

So not the logistical timelines, but what is it really going to be? I think it's really important for the researchers to get your thoughts on that so that they can really consider your on the ground reality as they're putting together what this is going to look like. So think about that set of questions.

I see a couple popping in here. So we'll go to the ones that are in the chat and then we'll continue thinking about what kinds of feedback you want to give to the team. So the question here from Rayne is, how and when do we contact and work with the evaluator to begin the design work? Their activity is savings. So Steve and Sam, want to talk about how you're going to be connecting with the PHAs?

Sam Elkin: Sure I can jump in on that, and I will give a partial answer, but I'm going to a lot of this to Elizabeth or Alison. So in our current process, as we're kind of doing this design phase, one opportunity is going to be these two upcoming webinars that we have.

We're going to be providing more information that will be helpful to you in terms of design in those two webinars. And then as Steve said early on in the presentation, we're going to be

arranging one on ones with you afterwards to kind of give you an opportunity to kind of more directly ask your questions or to talk with you about issues that came up in the three webinar series.

But we are submitting recommendations for an evaluation design to HUD, as Steve had presented in February. There's a process that happens after that, and that's where I'm going to have to, I think, pass it off to maybe Elizabeth [inaudible].

Elizabeth Rudd: So, I mean, the short answer is we're going to know who the evaluators are and we're going to have contact information and we're going to have a person who's designated maybe more than one, I don't know, to interact with the PHAs. So unfortunately, because of the way sort of all the timing's worked out, we don't have the full -- we haven't nailed down who the evaluation team is going to be starting in the fall.

So as soon as we get that nailed down, then we will be able to have contact information. And in the meantime, you can always contact your MTW coordinator who can always get in touch with me for any questions you may have. And I think --.

Alison Christensen: Yeah. Just to fill in that with a little more context, Elizabeth. So right now, as Elizabeth said, MEF and Abt are working on the evaluation design and you're going to hear a lot more in the second two webinars about the specific policy elements for the savings account and credit building options.

And for those option three PHAs, you'll hear some great resources that you can use in developing your policies. We don't want your asset building activities to hold up the rest of your MTW program. So as I said, you can move forward with working through the MTW supplement and all that process, and then it will be an additional process to kind of go in and nail down these additional details of the evaluation and the asset building policies.

So I just want to underscore that it's not -- you shouldn't be holding up your whole MTW program. And the information and the supplement is really limited on the asset building activities that you'll include. So you'll have access to these webinars that are going to give you kind of the broad strokes and details that you'll need to include as developing and designing your activities.

And you'll have access to MEF to talk through any issues and questions you have, and then you have access to me and Elizabeth here at HUD too if there's anything that you feel like you're not getting in a timely way that you need to get started. We can always talk through any issues that you have with timelines or things like that.

So we don't have the evaluator in place yet, but you still have a lot of folks at HUD and the resources at MEF and Abt to help you kind of get started. So it's not telling you to just stop, just that it's a development process that we're going to be going through.

Janet Pershing: And would it be fair to say that once the evaluation team is in place, they will be reaching out to the PHA. The PHA doesn't need to identify that person and do the reaching out unless they have immediate questions.

Alison Christensen: Yeah, absolutely. Yep.

Janet Pershing: Great. There's also a little correspondence in the chat, Alison, about who and where exactly are people supposed to reach out? Do you want them to use the asset building cohort email address? Do you want them to reach out to their field office? Where would you like them to go?

Alison Christensen: Sure. Yep. So if it's a question of just about your MTW program or just anything generally about your PHA programs, then your field office contact is always your first point of service for your MTW or program needs. So if it's anything about the supplement or your public process or anything like that, definitely your field office is the first stop.

And they will bring in the desk officer and the MTW office if needed. If you have a question specific to the evaluation, then you can use that MTW asset building at HUD.gov address and then that will go kind of to the headquarters. Folks, if you have an evaluation design or anything like that. But if it's about any of the kind of nuts and bolts of your program, then your field office contact is your first stop.

Janet Pershing: Great. And Alison, I'm going to keep you on the hot seat. I think we need to go back again and think about the supplement and the community process and what you can do now and what you can't do because you don't have all the details nailed down.

Alison Christensen: Sure. Do you want me to go over --?

Janet Pershing: Yeah. If you would go over, [inaudible] another question just asking about the community process. And do they have to wait for contact from the MTW evaluator before beginning that process?

Alison Christensen: So on the -- so it's the public process that you're undergoing for the MTW supplement. So is what I assume the public process is. So as a part of your MTW supplement, that submission, you have a public process where you put your document out to the public and you have a public hearing to discuss those items.

So in there, it's soon to be starting that. But if you if you've got your ducks in a row to get that process started for your overall MTW program, that's fine. You can include if you're, again, in that savings account option, you can include the cohort specific activity, or, yeah, cohort specific waiver as a part of your supplement.

But since we still have a lot of the kind of details of each policy to figure out, if you're in that savings account option that the information in that activity waiver might not be as complete as it would be if you submitted your supplement six months from now. So you may need to say we're still working out some additional details to be in compliance with the evaluation or something like that.

But you could still put it out to public process while you're developing the activity. It's kind of up to you. And often the public process is meant as a, we want you to take comments that you hear from the public and use those to inform your activity. So it's not uncommon that what goes into public process might change a little bit depending on what you hear from your community or what you might learn about the evaluation. And while that document is out to public process.

Janet Pershing: Rayne, do you want to come off mute and just clarify your question, if that didn't get you clarity.

Rayne Perez: Can you hear me?

Janet Pershing: Yes.

Rayne Perez: Great. We actually already have our public process for the MTW supplement scheduled. We've got our MTW supplement done, and it's going before our resident advisory board. But what I'm trying to get clarity about is not the MTW supplement, but the design phase of the asset building activity, wherein we would be working with community partners to get their input on that.

And so we had anticipated we would begin that work this spring in order to be able to implement in July. But what I'm hearing, and I just would like to confirm, is that you're asking us not to do that, but to wait until the evaluators get in touch with us and we can begin design work with them first. And I just need to get clear. Thank you.

Alison Christensen: Yeah, I think if you're doing that public process that's specific to your asset building activities, it may be best to, I think at least wait until after those depending on what option you're in, that that February 8th or 15th webinar I think is going to be instrumental in hearing kind of the specifics for that policy.

But the MEF and Abt as the designers of the evaluation are going to be available to you to answer questions too. So I don't want to tell you that you definitely have to hold off depending when on the spring it's going to be. But if you're submitting your supplement in July and you're, I guess you must be the savings account option if there's a --.

Rayne Perez: We are the savings account option. And we've included, I mean, we've mentioned it in the MTW supplement, a lot of details about it. But yes, it's in there. But I'm just more concerned with not the MTW supplement. I know what we're doing there, but the separate process of the design and input from partners in the community about the asset building activity specifically.

Alison Christensen: So, yeah, so I think I think that you are going to want to hear from the evaluators definitely, or from MEF in Abt definitely on that February 8th webinar. And then you can decide after that webinar if you think you have enough. Because that will give you the majority of the information I think that you need on how to move forward, at least to be garnering input and things from your community.

But I think you can maybe decide if you feel like after that webinar you have enough information to start that community process, or maybe you feel like there's enough ambiguity that you want to wait. So I think that we would leave that up to you.

Rayne Perez: Okay. And one last question, just based on the timeline, the evaluation and all of that, when do you kind of expect, or hope that those activities would start in reality?

Alison Christensen: So as Elizabeth said, the fall is kind of the projected kind of enrollment date. So once we have the new evaluator in place, then we would be hoping to start enrollment in the fall. So October time period.

Rayne Perez: Thank you for clarifying. I missed that earlier. Thanks. Great.

Janet Pershing: Elizabeth, did you want to chime in on the timing issue?

Elizabeth Rudd: I wanted to agree with Alison. If you could wait until after that February webinar, that would be perfect. But certainly I wouldn't want to slow you down and setting up your partnerships and getting your community input. The critical thing will be that the evaluators can get baseline information from the participants and the control group before they start the activities.

So even if you have to wait to get started, you don't have to wait to design your program with the caveat. It'd be best to wait, as Alison said, until after the webinar.

Janet Pershing: Gary, you had a related question going through this with Rayne and may have gotten some things to click, but you may have your own version of the question. Do you want to come off mute and let us know if there's more clarification you'd like?

Gary: I'm in good shape. It just seems like separate timelines. I need some clarity, much like Rayne did, too. So I'm in good shape. Thank you.

Janet Pershing: Thanks for the question, Gary. Great suite of questions. Obviously, lots of people are trying to get the timeline pieces clear in their heads, and I think we can promise that at the following two webinars we can really try to think about talking a little bit to the timelines as we go through what those options are going to be.

What other questions do you have or concerns that you'd like to just get out on the table? Either questions about the process or things that are concerning you, about what this design is ultimately going to look like that you would like the evaluators to know about now so they can incorporate your thinking as they do their design.

While you're thinking, I will mention a topic that I know came up when we talked about what kinds of things you might want to be doing in your community of practice. There is a fair amount of discussion around what are residents going to think and how are they going to perceive what's going on with the evaluation.

And I felt in those discussions like there's a fair amount of energy and concern about how this would translate for your residents. So I'll put that out there. It's just something to think about. Is that something that you want to bring up in this context to talk to the evaluators about?

Rayne Perez: This is Rayne. And I actually had heard from some other PHAs that they, or maybe it was actually not a PHA. It was another agency that we talked with about some asset building activities, and they shared that sometimes participants are really reluctant to get involved in programs that involve banks or banking information.

And I'm just curious if you could speak to that, what we could expect. As I said, we're going to be doing the rental, I would say the savings account option. And in a way, it seems like a real no brainer. We're going to give you some money, so this is great. So why wouldn't you want to sign up?

But there's apparently a real distrust issue that we may have to overcome. And I see somebody nodding on screen here. So clearly you guys are aware of this. So could we maybe talk about that a little bit, just what we could expect?

Stephen Nunez: I'm nodding because simultaneous to doing this presentation, we're also building the slides, building the presentation for the next session. And we actually do have a piece about that, about distrust of banks, dislike of banks and where that comes from, right. There's certainly a history of discrimination and racism that could be part of it.

But it's also things like being in a situation where you have your auto enrolled in overdraft protection. It sounds like a nice policy, but then it means that you write a check, or you use your debit card and there's not enough funds and they helpfully advance you the money at a large fee. Right.

So people have had that, by the way, is not legal anymore. But there's a lot of those sorts of experiences, along with things like convenience or sort of discomfort in the way that the banks are set up and where they are located and what kind of hours they run, cost for tellers and so forth.

And we do have some recommendations around that. In particular, choosing a banking partner like something through bank on or something like that that is potentially going to be an option that you can say with confidence is not actually going to have those little hidden fees, they're not going to be nickel and dimed and so forth.

But in general, I do think a part of that discussion and I think you should start thinking about right now, is in general, how you're going to present and how you're going to market this program to your residents with the understanding that some people, immigrant communities, people of color, etc., have good reasons why they have distrust towards the banking industry.

And think about how you can sort of reassure them that this is not -- there's no catch, there's no hitch, that this is really just an opportunity to provide them with valuable resources. But that for a variety of reasons, that they do have to have a bank account in order to receive that money.

So I think we're going to go into a lot of depth and discussion about that in the next session. I don't know if anybody else wants to jump in to add to that.

Janet Pershing: I think it's great, Steve, that we know that there's going to be more discussion on that coming up. And Rayne, I think it's fantastic that you raised it because now you know, now the MEF and Abt folks know that that's a real concern. Are there any other topics in those two upcoming webinars that you all want to really make sure people are going to be talking about?

Because I think if we know what your questions are, then those who are designing the webinars can make sure we really do hit on those. In the meantime, while people are thinking about what they might want to make sure we hit on in those webinars, there's another question from Gary talking about random selection.

If they decline, what does it look like? How do you replace them? What do you need to think about? What is -- what do these folks need to be thinking about in terms of that random selection and the issues you might run into there? Steve, you want to tackle that one?

Stephen Nunez: I will try. And in the, again, in the sense that that we don't have all the design stuff down, but certainly a conversation that we've already had with HUD and that we are thinking about is the number of people who are going to participate in this program. Because not everybody is going to come forward. Not everybody is going to want to participate.

They may decline. And there are requirements in the sense that, for example, at least 25 people have to receive the program and no more than 50 percent of your households can receive the program, but you're absolutely free to offer the program to all of your households. And indeed, you cannot exclude households, for example, where the head of household is elderly or disabled. There's no point that has to be available to everybody in that sense. So certainly part of the conversation is going to be about what we would say is sample size, right.

The more people that are enrolled for a variety of reasons, for the purposes of the evaluation, the better. And the evaluators are going to want to work with you to ensure that whatever the target might be on their end for how many people they'd like to have in the research in order to be able to really answer the questions that they want is possible.

And yes, you're going to provide options to people, and then once they learn more about it, maybe they politely decline. There's also some discussions that we still have to have about the difference between signing up for the program and signing up for the study.

Certainly there are things in any study surveys or particular survey questions or whatever where as part of informed consent, we let them know. You don't have to answer this question or you don't have to participate in this survey. You're always free to decline on that.

And these are the sorts of questions that we're wrestling with right now and that the evaluator will have to coordinate with you on. I don't know if you want to add more to that.

Sam Elkin: Yeah, I have a couple of thoughts related to the question. One is that for the -- if you are doing an opt out savings account option, then I think what declining to participate means may mean something different than in the reporting option where someone has to enroll in it. So there may be fewer cases where people choose not to participate when they've already -- when it's an opt out or the default is that they're part of it.

It's part of what we're trying to learn, but it's just something to kind of think about as you're as you're looking ahead. The second thing that I was going to say was that if there is a situation where you've ended up enrolling fewer people or people opt out so that you've kind of got more the ability to enroll more people and it is set up as a randomized control trial, then if you enroll an additional person, that person would also have to go through random assignment.

The one thing one of the things in that model of evaluation that's sort of a rule is that once you're in one of the groups, you stay in one of the groups. So it wouldn't be a situation where you would be able to kind of pick a treatment. I mean, a control group member, you have to kind of enroll somebody else and have them go through random assignment.

I feel like we're getting really technical and probably too early to kind of go into all of these details. But kind of just to underscore what Steve is saying, it is exactly the types of things that we're thinking about as we're making our design recommendations.

Janet Pershing: I would just toss in that I personally, am really excited to see a group of participants on the webinar here who are really thinking about those issues that are going to come up in real life in the random selection process. Tanya [ph] is also listed a question that this may be a part of what you're going to talk about at a later date once this has been thought through.

But the concern about turnover and what that means in terms of the study and whether there's some kind of rolling random selection or how that's going to work. Not that you need to answer that here, although you're welcome to comment if you have a thought. But it's another great point for the research team to be thinking about.

Thank you, Tanya. What other thoughts, concerns are -- you're obviously are thinking about a lot of the nitty gritty here. Who else has got a thought about things you want to make sure you get answered by the research team at some point here. While you are thinking about that, I had one other question I wanted to put to you.

Which is, the researchers obviously have got their research questions that they've been charged to look at. But what are you actually interested in knowing coming out of this study? Are there things that you hope you are going to be learning and you want to make sure that if at all possible, the research covers. Because this can serve your needs for information, for answering your questions about the programs.

If you get the question into the queue at this point while the design is getting put together, any questions you would want to raise to make sure they get answered? My guess is that as soon as

we hang up from the call, some of you are going to come up with those questions that you wish you'd asked.

I think rather than asking you to sit in silence once we get through whatever comes into the chat here, I'm going to suggest that if you have additional thoughts, the email box for this cohort is a great place to submit those questions. We can make sure that they get fed to the right person. So if you don't get it into the chat right now, not a problem.

You can definitely get your input in and there will be these upcoming webinars where you can also raise your voice. But we did just get a question in from Tanya. So the anecdotal observation is that families begin to struggle when income increases. Why is that? If that's clear to you all, go ahead and tackle it. If not, you can ask Tanya to come off mute and clarify.

Sam Elkin: I think that's a relatively clear question. It's big, I think if as part of this study, it would probably be kind of more focused on the two particular types of programs that we're looking at and how the effect of savings account or the effect of a rent reporting kind of might lead to families struggling more or less. But it's a hugely important question and overlaps definitely with the kind of research questions for this study.

Stephen Nunez: And that's that kind of thing is in part what you can get at not just through the surveys, but through that implementation analysis where you're talking with folks about their experiences in the program. So imagine we found savings went up and then for some reason material hardship went up too, right.

That would be mysterious if we were just looking at the numbers. But when paired with an opportunity to sit down with people and say, no, as soon as things started to turn around, then my cousin showed up and then reminded me that I owed him some money. You know, people come out of the woodwork, whatever it might be.

That's an opportunity for us to kind of understand that, because, as Sam said, it's a big question and there's a lot of sort of moving parts to people's financial health and well-being. And understanding that is really why we typically build in an implementation study to go along with the straight impact evaluation.

Janet Pershing: [Inaudible] Rayne, you will find that Alison has responded to the question about the email box for the cohort and the chat. Many of you may want to access that. I'll also have that on the last slide of the deck so you can get your questions in one way or the other.

Let's take a look at Jessica's [ph] question. I guess it's really a suggestion about what they would like to learn. The suggestion is to see how many of the participants continue to utilize the bank account after they have access to the deposited assets. So that's something that's already in the pipeline, or is that something you'd consider?

Stephen Nunez: It's -- that is absolutely the kind of question. Do you continue to maintain your bank account? What sorts of activities do you engage in and so forth that would be on a survey at the end of the program and potentially beyond? Depending on what decides and what the

findings are during the evaluation, or to the evaluation of the two month program, or two year, excuse me, two year program, period.

Janet Pershing: Great. So great one to raise Jessica, so we can make sure that that's being thought about as things get set up. And Michelle [ph] is asking how long should we anticipate the process to be to put in place if you do have to replace participants? That may, again, be one that's in the weeds that you want to tackle as you talk more about random selection. Anything you wanted to speak to on that at this point, Sam and Steve.

Sam Elkin: Just to say that that's definitely one of the details that kind of remains to be worked out. And we'll be -- I think shared once it's determined.

Janet Pershing: Great. Now, you know that folks want to know that piece of information. So it's a good one to have raised Michelle, thank you very much. All right. So here's another one from Gary. Can you preview or share some basics about regulatory or program requirements about savings account option?

Are the accounts to be titled in the family name, or is it PHA on the account, withdrawal restrictions? Can they deposit more after completing financial counseling as an incentive? How long is the term of the savings, etc.? So a raft of questions there from Gary. Great ones. Any of those you want to tackle right now? Do you want to make sure you tackle those in the specific webinar? Where do you want to go?

Alison Christensen: Yeah, I'd like to just make a comment. So these are a lot of really great detailed questions and great examples of kind of what we know you guys are going through in your design phase. So I think this is a good time to say that we, HUD, are not going to tell you all of the answers to all these questions.

We want you to be able to develop savings and rent reporting programs that work for your community. What you'll find in the February 8th and 15th webinars is going to be those things that we would really like you to stick with as to be in kind of conformance with the evaluation so that we can learn the most things that we possibly can.

So those things that you found in the selection notice that you have to have at least 25 people enrolled. There has to be at least \$10 a month for two years. And those kind of -- the policy framework where it's kind of a minimum requirement or boundaries that you have to be within. Those webinars will hopefully give you guidance on the things that HUD is asking you to include as a part of your asset building initiatives.

The rest, beyond that, there's going to be a lot of discretion at the agency level. So kind of things that are not covered as HUD asks that you do the following things are really going to be up to your agency to decide, and we're hoping to provide some best practices and reviews of the research that exists on these topics to help you make some of those decisions.

But at the end of the day, a lot of them are going to be up to the PHA because we want you to maintain as much flexibility as possible while still being able to have something that's

sufficiently similar to be able to evaluate. So I think that will help hopefully give you a lot of guidance on those.

Again, the kind of the policy aspects that that huddle will be asking you to do versus kind of the larger part, which is going to be up to the agency to develop and decide.

Janet Pershing: Great. Thanks, Alison. And Steve and Sam, this gives you a nice flavor from Gary about the kinds of questions that he's hoping will be answered and really trying to think about what's going to be specified by HUD. What's really going to be up to the PHA I think, will be a key part of those upcoming webinars.

Sam Elkin: I agree. It's really useful to be getting these questions now so that we can do a better job of answering them on the next couple.

Janet Pershing: Absolutely. Thanks for putting that in there, Gary. Melanie [ph] submitted a question. When somebody is placed in the control group and they're not going to get that savings account, how do you break that news to the family and how do you do that in a trauma informed way?

What she's saying is that she's participated in random selection studies, and sometimes the disappointment of being in the control group is overwhelming and emotional for the family. How are the folks who are breaking that news supposed to handle that? That may be one again, where you don't have an immediate answer, but anybody got any reflections for now? Before we get to the next webinars.

Sam Elkin: I think that that's something that the evaluators will kind of work with the agencies to make sure that they kind of have a sense of how to do that. I think what we when we've done random assignment studies in the past, we always build in a training for staff who are going to be kind of delivering that news to both, give our kind of best advice to it.

But also, just to make sure that they kind of have a chance to practice it before they are actually in the in doing it with a client face to face and are a little bit more comfortable with kind of being able to not just deliver the news, but kind of give a heads up so that it's not going to come as a surprise or anything like that. That that might be a possible outcome.

Janet Pershing: Great. Looks like you're here Melanie and making sure that there's more discussion about that and planning for that as we go is going to be pretty critical. So that's wonderful. And Rayne is just re-emphasizing that making sure it's trauma informed is really important. And so I think just as a as a flag for the evaluation team to really keep that that human element firmly in mind is coming out here in the chat.

Super useful, everybody. What else? What else do you want to make sure is being kept in mind as the design is coming together? So DeeAnn is agreeing with Melanie's concern about trauma informed delivery of the news. She says, I do not recall seeing a control group in the MTW application for this cohort. Alison, I think maybe that's one for you.

Alison Christensen: Yep. So it's addressed in both options. I think it's under the -- let me look here. If you go to -- it's under each of the specific options. If you go to the number of households, we talk about random selection, which is the assignment of a control and treatment group. So we don't get into the technical language, but random selection results in a -- random assignment results in a control and a treatment group.

DeeAnn Pouliot: So maybe I was misunderstanding Melanie's question. So if we selected -- we said we would have 500 households participate in the asset building cohort and we have to do random selection, right? So and we have that with the evaluator once we have another meeting next week.

But so our plan was I thought, well, we understood we would send out letters to everyone because doesn't matter if their families, elderly, disability, whatever, send it out to everybody and then have a randomized way to select the 500 on hold. And then they're in our study?

Alison Christensen: Yes. So the 500 would be the treatment group, and then everybody else that wasn't selected would be the evaluators. Correct me if I'm explaining that in to layman's terms, but that's generally how I -- yeah, you got it.

DeAnn Pouliot: So the 500 who were to be in the research and the study and the design for the 500, but we're not comparing them against the non 500 who -- we're not doing a study of those 500 who were not selected?

Elizabeth Rudd: No, contrary, we're comparing those in the treatment to those who are not in the treatment.

Alison Christensen: So for your purposes, so the 500 that you mentioned that got the treatment, got the savings accounts or the rent reporting, those would be who you're giving the asset building initiatives to. Then the rest of the people who didn't receive the intervention, who are not in the treatment, who were not chosen, they might have some additional follow up.

As they said, with the surveys and things like that. But that wouldn't be anything that the agency would necessarily be deeply involved in. It would be more survey follow up by the evaluator or maybe some administrative data behind the scenes.

DeeAnn Pouliot: Okay. Okay. Just to make sure I understood that. Thank you.

Janet Pershing: And I'm following the chat correctly, I think part of the question here is, is everyone who is not part of the treatment group, the control group? Or is there going to be a control group selected and is that known at this time or is that to be determined?

Sam Elkin: So there are details on this that are to be determined. But if it ends up being a randomized controlled trial, you would be selecting, I'm going to say this without -- since the details are still being hashed out, don't limit the numbers here. But you would be selecting twice the number of people to enroll in the study.

That's not -- doesn't have to be everybody in the agency. So the people who aren't selected for the study aren't part of the study. But you'd be selecting twice the number to be part of the study. Half of those would be treatment. Half of those would be controlled.

Janet Pershing: So go ahead, please.

Stephen Nunez: I'm sorry. It's easier to imagine, say in the rent reporting thing. If you had where people select into the program where they're basically saying, I'm interested in this, I'm interested in enrolling in this program. So some group of households are going to come forward and want to enroll in the program.

Of those people who came forward, there would be a random selection process so that within that group of people who came forward, half of them would be assigned to the program, half of them would be assigned to the control. The households that did not come forward might be of interest to HUD for a variety of reasons, but they're not part of the study.

They are not the control in the sense that we are using it because they are in some ways different from the people who came forward because they didn't come forward. And what we really want is among those people who came forward for the study we want to make, we provide the random assignment to ensure that the real only difference between this group is do they get the treatment, the program, participation or not? And that's what random assignment does.

Alison Christensen: Yeah, and I think it does vary by option type too. So I think we're kind of conflating things because the random assignment for the savings is going to be different than the credit reporting. So I think this is a great flag for the February webinars that we should talk a little bit of what we mean by random assignment for each specific option.

Because like I said, it's very different if you're doing the rent reporting versus the savings account. You don't have to have people come forward since it's opt out. So it could be the case where something could be set up, where the person might not even know that they did not they didn't win the coin flip or what have you. So I think that this is a good topic for our February webinar so we can keep it real, a kind of complicated topic, clear for each option.

Janet Pershing: And you're getting support for that. Alison in the chat from Tanya and Melanie. So point heard, and we'll make sure that the webinars cover that appropriately to try and make this a little more clear for people. There was another point from Rayne a little bit ago about future scaling up.

Wondering if there are things to consider at the outset that would inform future scaling up efforts. And curious about how that will impact long range use of housing choice vouchers. Do they end up being able to serve more or fewer families? Is there no change? Is there a HUD program goal? So a bunch of pieces built into that question from Rayne. Alison, you want to hit that?

Alison Christensen: Yeah, I'll take that one. So we developed this election notice so that the asset building initiative commitment would not have a large effect on your ability to meet the

statutory requirements of the MTW program. So that's one of those include serving substantially the same number of families had you not participated in MTW.

So that's still an obligation under the MTW program. And we think we've structured the kind of minimum requirements that that won't be affected by this evaluation for your agency. Future scaling up, so the selection notice requires that for both the rent reporting and the savings accounts, that they run for two years so that the participants get the whatever it is, rent reporting or savings account for two years.

So after that two years, your agency is free to look at what you've found from implementing the program and say, yes, this is something we'd like to offer to more people, or we don't think this had a big impact and we're not going to do this anymore. So that would be totally up to your agency after that two-year commitment from the evaluation.

At this time, I can't speak to what any future requirements would be, but at this time there's no plan that doing a type of asset building activity would be a reason to not meet your commitment to serve substantially the same number of families. There is a lot of flexibility built into that requirement to allow you to undergo MTW activities and to dip for various flexibilities and things like that.

So any dip on serving families would need to be in kind of compliance with that requirement. But it's that two years that you're on the hook for the asset building initiatives and then after that, it's kind of up to the agency.

Janet Pershing: Great. And I think there are a couple of other little angles on the question from Rayne there that we can take a look at and see if there are some places to try to answer some of her questions in the upcoming webinars. Great. Thank you, Rayne.

What else do you want to make sure is covered in those webinars? What else do you want to make sure you get out of the research? All right. You want to go ahead, please, Steve?

Stephen Nunez: Sorry. I just went to the extent that it connects to the research, the future scaling up part. You know, the implementation, the impact and the cost studies, those components are all meant to inform you and others going forward as to how these programs could be scaled up if you would like to scale them up, what sorts of things you might have to consider.

So things like fixed costs to get things running, the maintenance costs, all the sorts of things, all of the sorts of experiences that you have ramping up a program from the first few people who are receiving it all the way through are going to be part of that analysis. And hopefully, at the end of that two-year period, you will have a report on all of these things that can help inform your decision of whether or not you want to expand these programs. And if so, how you want to do that.

Janet Pershing: Thanks, Steve.

Sam Elkin: With one caveat that sometimes reports take a long time to write.

Janet Pershing: All right. Feel free to keep putting things in the chat. But since things are slowing down a bit, why don't we go ahead and go to our next slide? Just want to remind you all what's going to be happening in the coming weeks. So the next two webinar events are the two we've been talking about here.

The first one is the savings account option. That's February 8th. The next one is the rent reporting option. That's February 15th. So those two are going to be coming up. Obviously, the team here is going to be working hard to get you some very effective information to help get things clarified for you and to move things forward.

We then will return to some of the non-research related onboarding webinars. So February 22nd we will take a look at the MTW supplement and the public process. It's very clear that a lot of you are already thinking about those pieces and the public process. This is going to be a chance to really walk through that very systematically and hear about how those processes work.

On March 15th, there will be a section on the supplement itself and how to complete it effectively. April 5th will look at the 5058 for MTW expansion agencies in that form. And then at the end of April there'll be an actual office hours really open for you to bring your questions, the kinds of things that you would just like to discuss with the experts on the program to make sure that you are fully ready for proceeding with your program.

So that's what we're going to be looking at at the next couple of sessions and just looking to see if anything else has come in in the chat. Looks like it hasn't. So I'll just remind you to go ahead and use that email box that the -- and the addresses in your chat there.

If you have any questions that you need to get out there that you didn't get into the chat today, it's MTWassetbuilding@hud.gov. So I think with that, unless there's anything else, will the HUD -- will the slides be posted? Yes, Melanie, they will be. The slides here will go on the HUD exchange, as do all of the slides from this webinar series.

It'll take a few days for them to be up there, but they will be up there shortly. Anything else? Okay, great. Well, thank you all very much. Appreciate all of the presentation. Elizabeth, Alison, Sam, Steve, thank you very much. Wonderful information shared. And thank you to everybody for all of your active participation. We will talk to you in a couple of weeks.

Stephen Nunez: Thank you very much.

(END)