

# Barrier Busters

## 2009-2012 Program Evaluation

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The Washtenaw County Barrier Busters is a network of 58 non-profit and local-government human services agencies whose mission is to reduce the barriers that prevent individuals and families in Washtenaw County from accessing the services and financial assistance they need. Member agencies meet monthly to discuss emerging issues, share program information, conduct case consultations, and develop relationships amongst service providers to improve service delivery.

Barrier Busters member agencies may also choose to participate in the Barrier Busters Emergency Unmet Need Fund through which they apply on behalf of their consumers for emergency grants to assist consumers in preventing eviction or utility shut-off, paying for car repair or a medical appointment, or another miscellaneous, emergency need.

The Emergency Unmet Needs Fund is a collection of community funds from local government, state and federal government, community foundations, private sector contributions, and citizen donations. Each year, the Emergency Unmet Need Fund approves an average of 372 financial assistance requests to Washtenaw County residents with each request averaging \$650. These funds serve as an additional ‘safety net’ for service providers to utilize when consumers need assistance and are dispersed through a non-profit payee provider to ensure that requests can be made, processed and paid as quickly as possible—often within 24 hours.

In an effort to better understand the impact of the Emergency Unmet Needs Fund, Barrier Busters began a pilot program evaluation in January of 2009 to assess the results of utilizing grants to resolve one-time, financial crises for Washtenaw County residents six months after the financial assistance was granted. The pilot program evaluation covered a four month period from July 2008 through October 2008. This program evaluation report starts where the pilot program evaluation left off, covering the 36-month period from November 2009 through October 2012.

Over this period, 1,116 Barrier Buster requests were approved. Almost half of all approved requests covered eviction prevention costs (see Table 1), and almost 90 percent of all approved requests were for eviction prevention, homelessness or utilities costs (see Table 1).

Request Type	Number of Requests	Percentage of Total
Eviction Prevention	526	47%
Homelessness	261	23%
Utilities	197	18%
Health	74	7%
Miscellaneous	35	3%
Transportation	23	2%

The following two pages offer an in-depth look at all approved Barrier Buster requests during this evaluation period, while pages 4 through 9 offer an in-depth look at each request type and the outcomes experienced by consumers receiving particular Barrier Buster interventions. Page 10 provides demographic data, while page 11 concludes the report and provides a description of the survey process.

# ALL APPROVED INTERVENTIONS

## CORE OUTCOMES

Barrier Busters is founded on the philosophy that emergency financial assistance, regardless of whether it is used for housing, transportation or utility payments, has a direct impact on a household’s ability to remain safely and stably housed. As a result, each and every consumer of Barrier Busters funding is asked the following three questions: are they current on rent or mortgage six months after the Barrier Busters intervention; are they still living at the same location six months after the intervention; and, are they current on utilities six months after the intervention.

Of the 1,116 approved requests during this evaluation period, 610 consumers (or 55 percent) were contacted by phone or mail, with the consumer or a participating agency’s Barrier Buster establishing whether or not the consumer was current on rent or mortgage six months after the Barrier Busters intervention. Seventy-seven percent of all respondents stated that the consumer was current on rent or mortgage six months after the intervention (see Figure 1), which is a 1 percent improvement since the pilot evaluation.

Of the 1,116 approved requests during this evaluation period, 640 consumers (or 57 percent) were contacted, with the consumer or a participating agency’s Barrier Buster establishing whether or not the consumer was still living at the same location six months after the Barrier Busters intervention. Almost 70 percent of respondents stated that the consumer was still living at the same location six months after the intervention (see Figure 2), which is roughly the same percentage as during the pilot evaluation.

Of the 1,116 approved requests during this evaluation period, 498 consumers (or 45 percent) were contacted, with the consumer or a participating agency’s Barrier Buster establishing whether or not the consumer was current on utilities six months after the Barrier Busters intervention. Seventy-eight percent of respondents stated that the consumer was current on utilities six months later (see Figure 3). Of the 1,116 approved requests, 344 (or 31 percent) were current on both housing and utility payments.

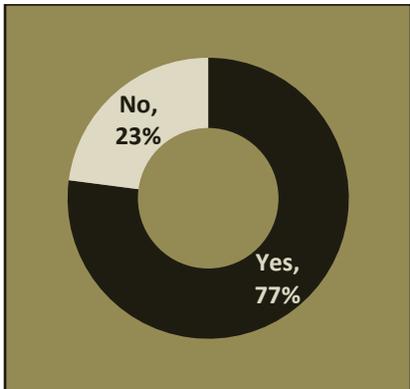


Figure 1. Current on Rent or Mortgage Six Months After Intervention

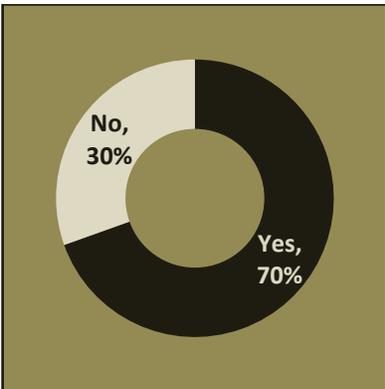


Figure 2. Living at Same Location Six Months After Intervention

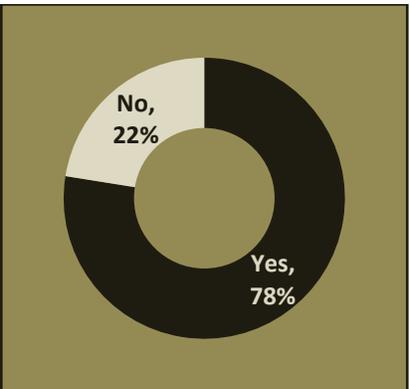


Figure 3. Current on Utilities Six Months After Intervention

The responses to these three questions show that Barrier Busters has remained successful in fulfilling its core mission of assisting consumers with emergency aid in order to build sustainable, stable futures for the county’s most vulnerable population of residents. The program has made modest gains in these critical areas since the pilot evaluation, a sign that more improvement is possible and should be expected over time.

## ALL APPROVED INTERVENTIONS

### BUDGET COUNSELING

Consumers receiving Barrier Buster interventions are in a period of crisis, for which a one-time, emergency payment can be a sustaining solution. However, Barrier Busters also offer consumers recommendations for budget counseling to help prevent future periods of crisis.

Of the 1,116 approved requests during this evaluation period, 449 consumers (or 40 percent) were contacted by phone or mail, with the consumer or a participating agency's Barrier Buster establishing whether or not the consumer had been recommended budget counseling. Almost three-fourths of respondents stated that the consumer was not recommended budget counseling as part of the intervention (see Figure 1).

Of the 1,116 approved requests during this evaluation period, 416 consumers (or 37 percent) were contacted, with the consumer or a participating agency's Barrier Buster establishing whether or not the consumer had received budget counseling. Only 16 percent of respondents stated that the consumer received budget counseling as part of the intervention (see Figure 2).

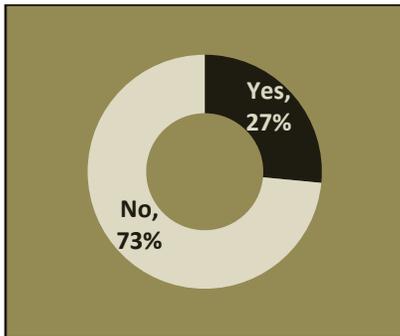


Figure 1. Budget Counseling Recommended as Part of the Intervention

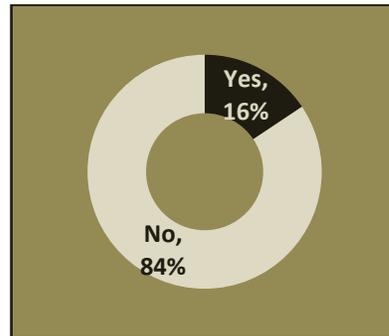


Figure 2. Budget Counseling Received as Part of the Intervention

Of the 119 consumers who were recommended budget counseling as part of their intervention, 65 (or 55 percent) actually received budget counseling. Of the 65 consumers who received budget counseling during this evaluation period, 50 (or 77 percent) were current on their rent or mortgage six months after the intervention and 43 (or 66 percent) were current on their utilities six months after the intervention. Of the 65 consumers who received budget counseling during this evaluation period, 46 (or 71 percent) are still living at the same location six months after the intervention.

Of the 65 consumers who received budget counseling during this evaluation period, 31 (or 48 percent) were current on rent or mortgage, utilities *and* still living in the same location six months after the intervention, while 37 (or 57 percent) were current on both their housing payments *and* utilities.

These data illustrate the positive effect budget counseling can have on a household's ability to target specific problem areas, such as remaining current on their housing and/or utilities payments, but they also expose the limitations of counseling as it pertains to helping a household juggle multiple problem areas, such as being simultaneously current on all their payments *and* remaining stably housed. More time and focus must be applied to understanding the types of budget counseling available to vulnerable county residents and which models are most successful at meeting the core mission of the Barrier Busters program.

## EVICTION PREVENTION INTERVENTIONS

Eviction prevention interventions comprise almost half of all approved Barrier Busters requests. These interventions include cleaning service, mortgage and rent payments. Almost all of the approved eviction prevention interventions during this evaluation period were for rent payments (see Table 2).

Eviction Prevention Request Type	Number of Requests	Percentage of Total
Rent Payments	522	99%
Mortgage Payments	3	1%
Cleaning Services	1	0%

Of the 526 approved requests for eviction prevention costs, 287 consumers (or 55 percent) were contacted by phone or mail, with the consumer or a participating agency's Barrier Buster establishing whether or not the consumer was current on rent or mortgage six months after the Barrier Busters intervention. Seventy-two percent of respondents stated that the consumer was current on rent or mortgage six months after the intervention (see Figure 1).

Of the 526 approved requests for eviction prevention costs, 308 consumers (or 59 percent) were contacted, with the consumer or a participating agency's Barrier Buster establishing whether or not the consumer was still living at the same location six months after the Barrier Busters intervention. Almost two-thirds of respondents stated that the consumer was still living at the same location six months after the intervention (see Figure 2).

Of the 526 approved requests for eviction prevention costs, 224 consumers (or 43 percent) were contacted, with the consumer or a participating agency's Barrier Buster establishing whether or not the consumer was current on utilities six months after the Barrier Busters intervention. Over three-fourths of respondents stated that the consumer was current on utilities six months later (see Figure 3).

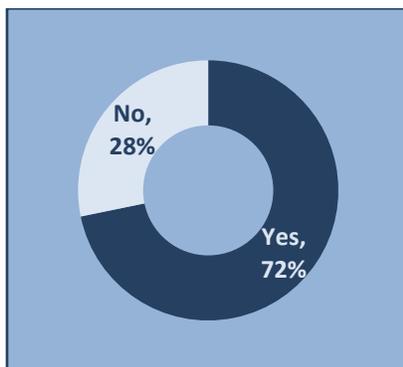


Figure 1. Current on Rent or Mortgage Six Months After Eviction Prevention Intervention

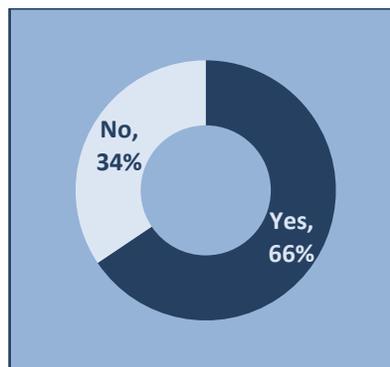


Figure 2. Living at Same Location Six Months After Eviction Prevention Intervention

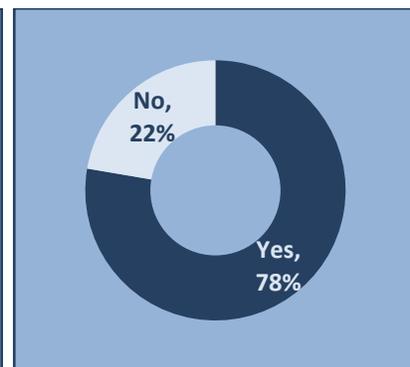


Figure 3. Current on Utilities Six Months After Eviction Prevention Intervention

The evaluation data show that eviction prevention interventions through Barrier Busters help individuals and families remain safely and stably housed. These interventions have proven successful in getting consumers through their period of crisis while saving Washtenaw County taxpayer money that would otherwise be spent on more expensive interventions such as homeless shelters and eviction litigation.

## HOMELESSNESS INTERVENTIONS

Homelessness interventions comprise roughly one-fourth of all approved Barrier Buster requests. These interventions include move-in costs, credit reparation, home repairs, and safety upgrades. Almost all of the approved homelessness interventions during the evaluation period were for move-in costs (see Table 3).

Homelessness Request Type	Number of Requests	Percentage of Total
Move-in Costs	254	97%
Credit Repair	4	2%
Home Repair	2	1%
Safety Upgrades	1	0%

Of the 261 approved requests for costs ending homelessness, 156 consumers (or 60 percent) were contacted by phone or mail, with the consumer or a participating agency's Barrier Buster establishing whether or not the consumer was current on rent or mortgage six months after the Barrier Busters intervention. Almost 90 percent of respondents stated that the consumer was current on rent or mortgage six months after the intervention (see Figure 4).

Of the 261 approved requests for costs ending homelessness, 167 consumers (or 64 percent) were contacted, with the consumer or a participating agency's Barrier Buster establishing whether or not the consumer was still living at the same location six months after the Barrier Busters intervention. Three-fourths of respondents stated that the consumer was still living at the same location six months after the intervention (see Figure 5).

Of the 261 approved requests for costs ending homelessness, 129 consumers (or 49 percent) were contacted, with the consumer or a participating agency's Barrier Buster establishing whether or not the consumer was current on utilities six months after the Barrier Busters intervention. Eighty-five percent of respondents stated that the consumer was current on utilities six months later (see Figure 6).

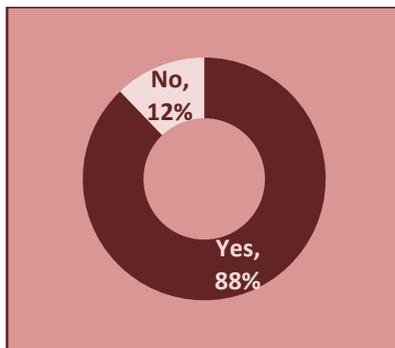


Figure 4. Current on Rent or Mortgage Six Months After Homelessness Intervention

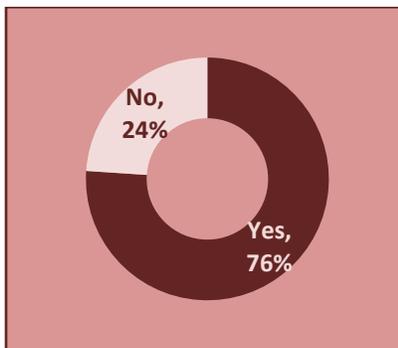


Figure 5. Living at Same Location Six Months After Homelessness Intervention

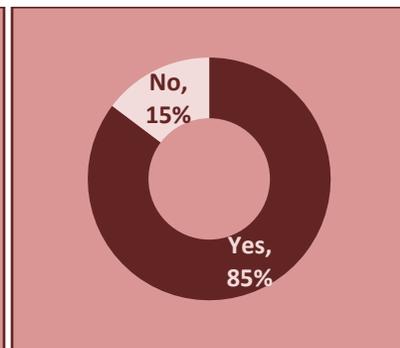


Figure 6. Current on Utilities Six Months After Homelessness Intervention

The evaluation data show that homelessness interventions through Barrier Busters help individuals and families climb out of homelessness and remain safely and stably housed at least six months into the future. These interventions have proven highly successful in getting consumers through their period of crisis while saving Washtenaw County taxpayer money that would otherwise be spent on more expensive interventions such as homeless shelters and eviction litigation.

## UTILITY INTERVENTIONS

Utility interventions comprise nearly one-fifth of all approved Barrier Busters requests. These interventions include gas and electric, water and other utility costs. The vast majority of approved utility interventions during the evaluation period were for gas and electric costs (see Table 4).

Table 4. Approved Requests, by Utility Request Type		
Utility Request Type	Number of Requests	Percentage of Total
Gas and Electric	172	87%
Water	14	7%
Other Utilities	11	6%

Of the 197 approved requests for miscellaneous costs, 92 consumers (or 47 percent) were contacted by phone or mail, with the consumer or a participating agency’s Barrier Buster establishing whether or not the consumer was current on utilities six months after the Barrier Busters intervention. Over 70 percent of respondents stated that the consumer was current on utilities six months after the intervention (see Figure 7), which is a 40 percent improvement since the pilot evaluation.

Of the 197 approved requests for utilities costs, 88 consumers (or 45 percent) were contacted, with the consumer or a participating agency’s Barrier Buster establishing whether or not the consumer was current on rent or mortgage six months after the Barrier Busters intervention. Over 80 percent of respondents stated that the consumer was current on rent or mortgage six months after the intervention (see Figure 8).

Of the 197 approved requests for utilities costs, 99 consumers (or 50 percent) were contacted, with the consumer or a participating agency’s Barrier Buster establishing whether or not the consumer was still living at the same location six months after the Barrier Busters intervention. Over 80 percent of respondents stated that the consumer was still living at the same location six months after the intervention (see Figure 9).

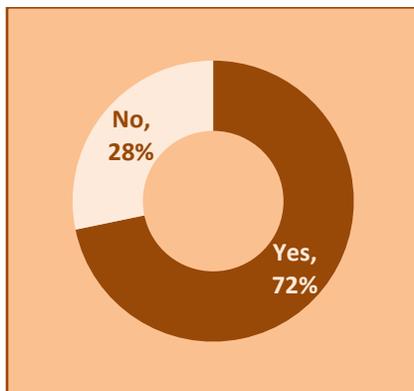


Figure 7. Current on Utilities Six Months After Utility Intervention

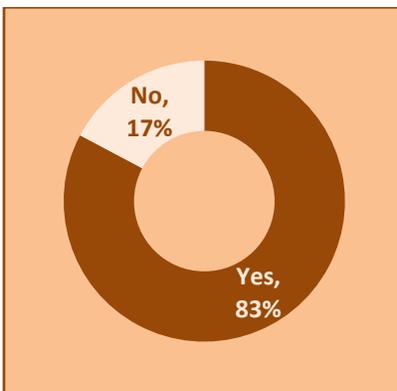


Figure 8. Current on Rent or Mortgage Six Months After Utility Intervention

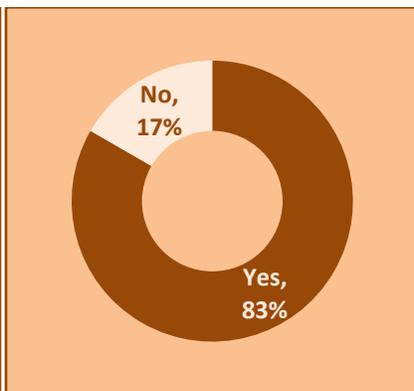


Figure 9. Living at Same Location Six Months After Utility Intervention

The evaluation data show that utility interventions through Barrier Busters help individuals and families remain safely and stably housed at least six months into the future. These interventions have proven highly successful in getting consumers through their period of crisis while saving Washtenaw County taxpayer money that would otherwise be spent on more expensive interventions such as homeless shelters and eviction litigation.

## HEALTH INTERVENTIONS

Health interventions comprise only seven percent of all approved Barrier Busters requests. These interventions include equipment, dental, insurance, medical and prescription costs. The vast majority of approved health interventions during this evaluation period were for dental costs (see Table 5).

<u>Table 5. Approved Requests, by Health Request Type</u>		
Health Request Type	Number of Requests	Percentage of Total
Dental Costs	66	89%
Insurance Costs	3	4%
Medical Costs	2	3%
Prescription Drug Costs	2	3%
Accommodation Equipment	1	1%

Of the 74 approved requests for health costs, 23 consumers (or 31 percent) were contacted by phone or mail, with the consumer or a participating agency’s Barrier Buster establishing whether or not the consumer’s health needs were met by the Barrier Busters intervention. Over 80 percent of respondents stated that the consumer’s health needs had been met by the intervention (see Figure 10).

Of the 74 approved requests for health costs, 17 consumers (or 23 percent) were contacted, with the consumer or a participating agency’s Barrier Buster establishing whether or not the consumer was current on rent or mortgage six months after the Barrier Busters intervention. Over three-fourths of respondents stated that the consumer was current on rent or mortgage six months later (see Figure 11).

Of the 74 approved requests for health costs, 30 consumers (or 41 percent) were contacted, with the consumer or a participating agency’s Barrier Buster establishing whether or not the consumer was still living at the same location six months after the Barrier Busters intervention. Half of the respondents stated that the consumer was still living at the same location six months later (see Figure 12).

Of the 74 approved requests for health costs, 21 consumers (or 28 percent) were contacted, with the consumer or a participating agency’s Barrier Buster establishing whether or not the consumer was current on utilities six months after the Barrier Busters intervention. Three-fourths of respondents stated that the consumer was current on utilities six months after the intervention (see Figure 13).

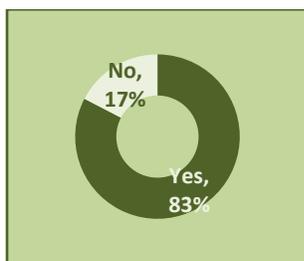


Figure 10. Health Needs Met by Intervention

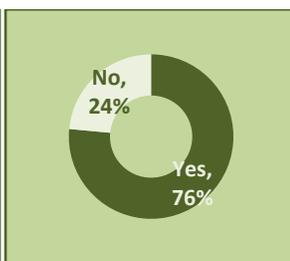


Figure 11. Current on Rent or Mortgage Six Months After Health Intervention

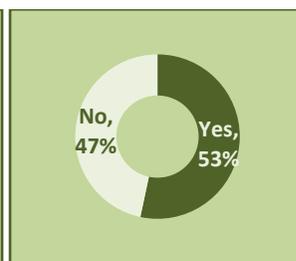


Figure 12. Living at Same Location Six Months After Health Intervention

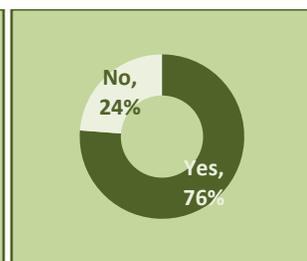


Figure 13. Current on Utilities Six Months After Health Intervention

The evaluation data show that health interventions through Barrier Busters help individuals and families meet their healthcare needs, which, in turn, allows them to earn income and receive services to remain safely housed. These interventions have proven highly successful in getting consumers through their period of crisis while saving Washtenaw County taxpayer money.

## MISCELLANEOUS INTERVENTIONS

Miscellaneous interventions comprise only three percent of all approved Barrier Busters requests. These interventions include payments for individuals and families living in hotels, motels, emergency shelters and traditional housing. Typically, miscellaneous requests are for persons transitioning between different types of housing.

Of the 35 approved requests for miscellaneous costs, 16 consumers (or 46 percent) were contacted by phone or mail, with the consumer or a participating agency's Barrier Buster establishing whether or not the consumer's miscellaneous needs were met by the Barrier Busters intervention. Three-fourths of respondents stated that the consumer's miscellaneous needs had been met by the intervention (see Figure 14).

Of the 35 approved requests for miscellaneous costs, 14 consumers (or 40 percent) were contacted, with the consumer or a participating agency's Barrier Buster establishing whether or not the consumer was current on rent or mortgage six months after the Barrier Busters intervention. Over 70 percent of respondents stated that the consumer was current on rent or mortgage six months after the intervention (see Figure 15).

Of the 35 approved requests for miscellaneous costs, 18 consumers (or 51 percent) were contacted, with the consumer or a participating agency's Barrier Buster establishing whether or not the consumer was still living at the same location six months after the Barrier Busters intervention. Half of the respondents stated that the consumer was still living at the same location six months after the intervention (see Figure 16).

Of the 35 approved requests for miscellaneous costs, 17 consumers (or 49 percent) were contacted, with the consumer or a participating agency's Barrier Buster establishing whether or not the consumer was current on utilities six months after the Barrier Busters intervention. Only 47 percent of respondents stated that the consumer was current on utilities six months after the intervention (see Figure 17).

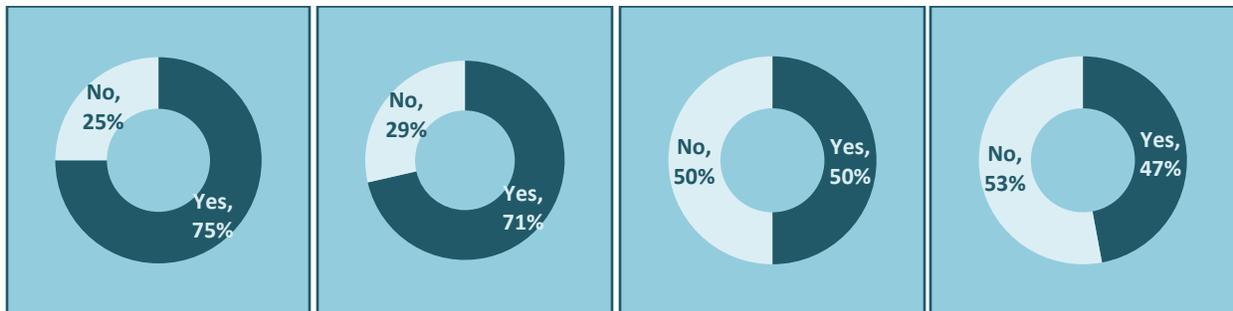


Figure 14. Miscellaneous Needs Met by Intervention

Figure 15. Current on Rent or Mortgage Six Months After Miscellaneous Intervention

Figure 16. Living at Same Location Six Months After Miscellaneous Intervention

Figure 17. Current on Utilities Six Months After Miscellaneous Intervention

The evaluation data show that miscellaneous interventions through Barrier Busters help individuals and families meet their varied needs, which, in turn, allows them to earn income and receive services to remain safely housed. These interventions, however, have not ensured that consumers are stably housed or current on their utility payments. These shortcomings may reflect the more transient nature of the consumers who tend to receive miscellaneous interventions versus eviction prevention or homelessness interventions.

## TRANSPORTATION INTERVENTIONS

Transportation interventions comprise only two percent of all approved Barrier Busters requests. These interventions include car repair and public transportation costs. The vast majority of approved transportation interventions during the evaluation period were for car repair costs (see Table 6).

Transportation Request Type	Number of Requests	Percentage of Total
Car Repair Costs	22	96%
Public Transportation Costs	1	4%

Of the 23 approved requests for transportation costs, 16 consumers (or 70 percent) were contacted by phone or mail, with the consumer or a participating agency's Barrier Buster establishing whether or not the consumer's transportation needs were met by the Barrier Busters intervention. All 16 respondents stated that the consumer's transportation needs had been met by the intervention (see Figure 18).

Of the 23 approved requests for transportation costs, 13 consumers (or 57 percent) were contacted by phone or mail, with the consumer or a participating agency's Barrier Buster establishing whether or not the consumer was current on rent or mortgage six months after the Barrier Busters intervention. All 13 respondents stated that the consumer was current on rent or mortgage six months after the intervention (see Figure 19).

Of the 23 approved requests for transportation costs, 18 consumers (or 78 percent) were contacted by phone or mail, with the consumer or a participating agency's Barrier Buster establishing whether or not the consumer was still living at the same location six months after the Barrier Busters intervention. Half of the 18 respondents stated that the consumer was still living at the same location six months after the intervention (see Figure 20).

Of the 23 approved requests for transportation costs, 12 consumers (or 52 percent) were contacted, with the consumer or a participating agency's Barrier Buster establishing whether or not the consumer was current on utilities six months after the Barrier Busters intervention. All 12 respondents stated that the consumer was current on utilities six months after the intervention (see Figure 21).



Figure 18. Transportation Needs Met by Intervention

Figure 19. Current on Rent or Mortgage Six Months After Transportation Intervention

Figure 20. Living at Same Location Six Months After Transportation Intervention

Figure 21. Current on Utilities Six Months After Transportation Intervention

The evaluation data show that transportation interventions through Barrier Busters help individuals and families meet their transportation needs, which, in turn, allow them to earn income and receive services to remain safely housed. These interventions have proven highly successful in getting consumers through their period of crisis while saving Washtenaw County taxpayer money that would otherwise be spent on more expensive interventions such as homeless shelters and eviction litigation.

## REQUEST DEMOGRAPHICS

The vast majority of consumers were in rental living arrangements at the time of their Barrier Busters intervention (see Figure 22). Six months after the intervention, the number of consumers who rented or owned an apartment or house had decreased by 7 percent (see Figure 23). The consumers who were no longer renting or owning were either living at the home of a family member or friend (4.4 percent), living at an emergency shelter (1.2 percent), living at a hotel or motel (0.5 percent), or living in jail, foster care, a group home, transitional housing, institutional treatment facility, or on the streets (1.2 percent).



Figure 22. Consumer Living Arrangements at Time of Intervention

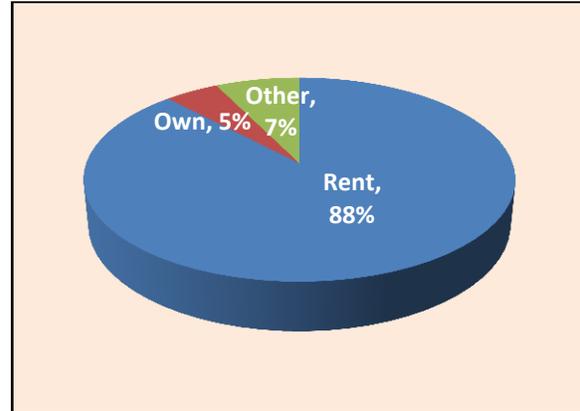


Figure 23. Consumer Living Arrangements Six Months After Intervention

The following five agencies made 876 (or 78 percent) of the 1,116 approved requests:

Agency Name	Number of Requests
SOS Community Services	443
CSTS/WCHO	199
Legal Services of South Central Michigan	117
Housing Bureau for Seniors	67
Shelter Association of Washtenaw County	50

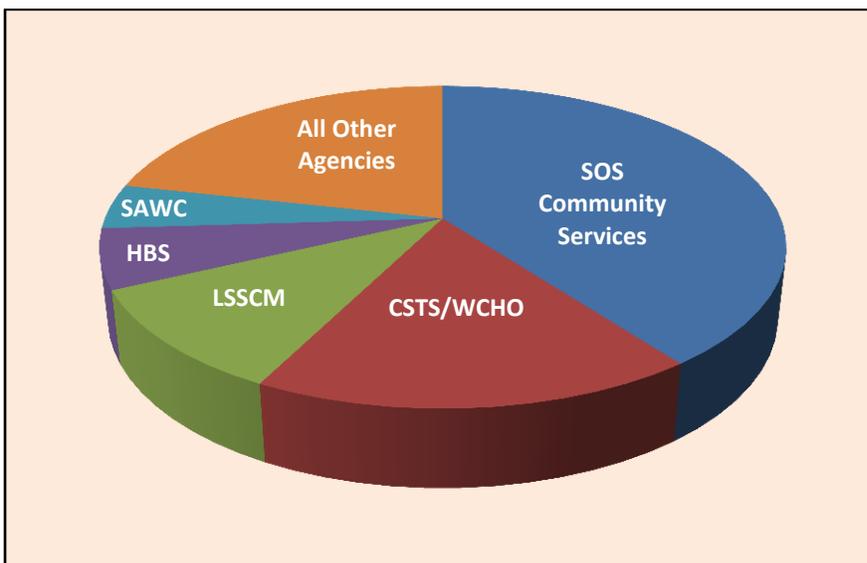


Figure 24. Approved Requests, by Agency

SOS Community Services made 40 percent of the 1,116 approved requests during this evaluation period (see Figure 24). Of all 1,116 approved requests, 781 consumers (or 70 percent) were contacted by phone or mail, with the consumer or a participating agency's Barrier Buster completing some portion of the evaluation survey.

## CONCLUSION

The Barrier Busters Unmet Needs fund was created to assist consumers with emergency aid in order to build sustainable, stable futures for the county's most vulnerable population of residents. This evaluation report shows that Barrier Busters is accomplishing that goal.

## APPENDIX

### SURVEY PROCESS

The evaluation survey is initially administered by individual Barrier Busters by phone and file. Each consumer is called by phone, and if the consumer cannot be reached by phone, the Barrier Buster checks their file (if the consumer received regular case management from the agency) and responds to the survey questions based on the file. If the client cannot be reached by phone and no case manager or file is available for the consumer, then the Barrier Buster informs the evaluation manager at Washtenaw County OCED to have a mailer survey sent to the client. Completed mailer surveys are returned to OCED. All data referenced in this report is recorded in the Washtenaw Community Health Organization (WCHO) Encompass Consumer Management System.