



## RESEARCH BRIEF – ROI PROJECT

# Homeless & Housing Coalition of Kentucky's Homes for All Program

AmeriCorps.gov

### Program Description

Homeless & Housing Coalition of Kentucky's (HHCK) Homes for All program provides housing-related services to individuals and families across Kentucky who are experiencing homelessness or housing insecurity or are in search of affordable homeownership opportunities. HHCK works with several partner organizations to provide services. As part of those partnerships, Homes for All AmeriCorps State and National members serve at nonprofits, public agencies, and government institutions, working to serve people at risk of or currently experiencing homelessness. Specific services supported by members include: New home construction, home repairs, housing-focused case management, homelessness prevention, eviction prevention, rapid re-housing, homeownership counseling, housing navigation. Thirty-one AmeriCorps State and National members provided these direct services at nearly 20 service sites across Kentucky.

### Return on Investment Analysis

To better understand the impact of the program in relation to costs, AmeriCorps commissioned a return on investment (ROI) analysis by ICF, an independent research firm.

**AmeriCorps, the federal agency for national service and volunteerism, provides opportunities for Americans to serve their country domestically, address the nation's most pressing challenges, improve lives and communities, and strengthen civic engagement. Each year, the agency places more than 200,000 AmeriCorps members and AmeriCorps Seniors volunteers in intensive service roles; and empowers millions more to serve as long-term, short-term, or one-time volunteers. Learn more at [AmeriCorps.gov](https://www.americorps.gov).**



ROI analyses of national service programs estimate the monetary value of benefits that a program generates per dollar invested. The ROI analysis estimated the HHCK Homes for All program's ROI to be between \$3.14 and \$8.68 per funder dollar, depending on how long individuals served by Homes for All and AmeriCorps members experience increased earnings as a result of the program. The return on each dollar of federal support for the program is between \$3.85 and \$10.65.

In addition to the work done by AmeriCorps State and National members, AmeriCorps VISTA members serve partner organizations to build their capacity. Members engage in a wide range of activities, including grant writing, fundraising, program development, and community outreach. As a result, partner organizations have increased capacity to provide services more efficiently, more effectively, and at a greater scope. This ROI analysis is restricted to the costs and benefits of activities of AmeriCorps State and National members. While this ROI does not include VISTA's impacts, VISTA members contribute to more positive outcomes to individuals and families who are experiencing homelessness or housing insecurity.

## Overview of Benefits and Costs

To calculate the ROI, the program benefits were identified, quantified, and compared to the program's costs. Benefits of the HHCK Homes for All program that can be monetized based on the available data and research include:

- **Increased earnings through avoided unemployment.** Individuals who benefit from Homes for All members' eviction prevention work avoid unemployment and lower wages in subsequent years.
- **Increased tax revenue for government.** Federal, state, and local governments receive more income tax revenue from increased earnings by Individuals served by Homes for All's eviction prevention work.
- **Increased earnings by individuals served by Homes for All.** Individuals and families experiencing homelessness who are connected to housing by Homes for All benefit from increased earnings.
- **Increased tax revenue for government.** Federal, state, and local governments receive more income tax revenue from increased earnings by individuals and families experiencing homelessness who are connected to housing.
- **Reduced government spending on corrections, public assistance, and health care programs.** Because of reduced homelessness, government spends less on these items.
- **Additional earnings by AmeriCorps members.** Serving in AmeriCorps leads to increased wages and reduced unemployment post-national service through skill acquisition, as well as increased educational attainment post-service.
- **Living allowances, stipends, and education awards.** AmeriCorps members receive living allowances and stipends during their national service and receive a Segal AmeriCorps Education Award after successful completion.
- **Increased tax revenue for government (AmeriCorps members).** Federal, state, and local governments receive more income tax revenue from increased AmeriCorps member earnings post-service, as well as additional sales tax revenue related to those earnings. Federal and state governments also realize tax revenue from the taxable living allowances, stipends, and education awards provided to AmeriCorps members.
- **Reduced lifetime spending on corrections, public assistance, and social insurance.** Because of the increase in secondary and postsecondary educational attainment for AmeriCorps members, federal and state governments spends less on these items.



The estimated cost for the Homes for All program for the 2022-2023 program year is \$1,260,062. Of this funding, \$1,027,062 (82%) is estimated to be funded by the federal government.

## ROI Results

The table below shows the ROI results. Each row represents a different ROI calculation depending on which benefits are considered (all benefits or only benefits to the federal government) and which funding is considered (federal funding only or all funding). The ROI estimates are presented as dollars returned for every \$1.00 of investment. The analysis used three different scenarios to estimate benefits under different assumptions. Specifically, the study assumed that increased earnings for AmeriCorps members attributable to their service last for one year (short-term), 15 years (medium-term), or 30 years (long-term).

ROI Calculation	ROI Scenario		
	Short-Term	Medium-Term	Long-Term
Total benefits per federal dollar	\$3.85	\$9.93	\$10.65
Total benefits per funder dollar	\$3.14	\$8.10	\$8.68
Federal government benefits per federal dollar	\$1.31	\$2.66	\$2.78

The program produces positive returns in all scenarios for all ROI calculations. The magnitude and direction of the ROI results are driven by factors that include a) increased earnings by individuals served by Homes for All, b) reduced costs to government due to reduced homelessness, and c) additional earnings by AmeriCorps members. The magnitude and direction of the ROI results are driven factors that include:

- **Increased earnings by Individuals served by Homes for All .** Eviction prevention and assistance in placing people experiencing homelessness in housing both lead to increased earnings.
- **Reduced government spending on corrections, public assistance, and health care programs due to reduced homelessness.** By connecting individuals and families experiencing homelessness to housing, Homes for All reduces government spending.
- **Additional earnings by AmeriCorps members.** Serving in AmeriCorps leads to increased wages and reduced unemployment post-national service through skill acquisition, as well as increased educational attainment post-service.

In the short-term scenario—which only includes benefits for 1-year post-program—the ROI results indicate that there is a short-term loss under all three ROI calculations. An ROI that is below \$1.00 in the first-year post-program is common in programs where there is an initial one-time investment made and benefits accrue in the following years.

### About the Office of Research and Evaluation

The [AmeriCorps Office of Research and Evaluation](#) assists AmeriCorps and its partners in collecting, analyzing, and disseminating data and insights about AmeriCorps programs and civic life in America.

For more information, please contact [evaluation@americorps.gov](mailto:evaluation@americorps.gov).



### About this Brief

The report summarized in this research brief was commissioned by AmeriCorps' Office of Research and Evaluation under Contract # GS00Q14OADU209 and Order # 95332A20F0068. Information in this report is in the public domain. Please, direct communications related to this report to Lily Zandniapour at [lzandniapour@americorps.gov](mailto:lzandniapour@americorps.gov) and Emily McDonald at [emcdonald@americorps.gov](mailto:emcdonald@americorps.gov). Cite the report as follows: Clark, D., Borgida, J., Miller, B., Modicamore, D., Pershing, J., Thompson, P., Voigt, & G., Calamari, M. (2024). *Return on Investment Study: Homeless & Housing Coalition of Kentucky's Homes for All Program*. ICF.

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