

**Family Self-Sufficiency  
Action Plan**

**For  
Public Housing & Section 8 Rental Assistance  
Housing Program**

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# **Family Self-Sufficiency Program Action Plan Housing Authority City of Yuma**

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## **Family Self-Sufficiency (FSS) Housing Authority City of Yuma**

The Housing Authority City of Yuma's Family Self-Sufficiency Program represents a community-based approach to the organization and delivery of locally available community services in order to assist eligible families to become self-reliant and independent of all forms of public assistance. The Program is designed to identify the needs of participating families and to deliver a comprehensive and coordinated set of services to facilitate their efforts to achieve and maintain economic self-sufficiency. As such, the Program operates under the guidance of a Coordinating Committee with a membership representative of the community served, the target population, and the Authority itself. Participants become parties to contracts stipulating the requirements as well as the benefits of the program. Once clients are profiled, they are referred to the appropriate support agencies in an effort to assist them in overcoming obstacles to self-sufficiency. The ultimate goal of the program is to lead those in need toward the path of independence via coordination of services and added incentives.

## **Family Self-Sufficiency Program**

### **Housing Authority City of Yuma**

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The FSS Program provides a vehicle for steering clients towards economic independence and its associated benefits by establishing coordination of existing services and a referral system to those services. In an effort to provide added incentive and relief from the public assistance “no win cycle,” the Authority maintains an escrow account for participating families whereby increases in rent due to increases in earned income will be deposited. In this manner, the participants are able to “get ahead” once gainfully employed. FSS is intended to enable participants to achieve a greater degree of economic independence and self-sufficiency. The Program is based upon the following principles:

- ✓ Local communities have the capacity for identifying and developing effective solutions for community problems,
- ✓ Public and private resources can be made more effectively through a coordinated approach to service delivery,
- ✓ The goal of self-sufficiency requires a comprehensive package of services that are tailored to local circumstances and individual needs, and
- ✓ Leadership and communication are essential ingredients for the success of the Program and its participants.

For the past two decades, federal changes and budget reductions have resulted in challenging Southern Arizona’s housing assistance providers into developing innovative ways to delivering quality services with fewer resources. The major housing issue facing Southern Arizona residents in the new century is affordability. As federal safety net program for the very-low income people become insufficient, the number of households facing costs burden is expected to rise. This is particularly true of farm workers, low wage service workers, and residents of colonias in Southern Arizona.

Homeownership plays a significant role in improving community, family, and individual pride. While millions of Americans rely on governmental programs to meet the relatively high costs of rental housing, such housing does not offer these residents an equity share in their communities the way homeownership does. Homeownership plays a pivotal role in the creation and retention of family wealth, with housing equity currently representing the single largest component of non-pension wealth in the United States.

The Housing Authority is committed to assisting current Section 8 Housing Choice Voucher participants share in the American dream of homeownership. The Housing Authority favors assisting all eligible FSS participants realize this dream. The Authority allocates a homeownership selection preference to all eligible FSS participants meeting the eligibility requirements set forth in the Administrative Plan. Elderly and disabled families are exempt from this provision.

This Action Plan represents the procedural embodiment of the principles, which form the basis for the FSS Program. As such, it provides a guide to the key policies and administrative issues involved in the implementation of the Program.

#### **I. Program Guidelines and Organization**

The Authority’s FSS Specialist, under the supervision of the Housing Supervisor, will be responsible for implementing the FSS Action Plan. The FSS Specialist will meet with the FSS families to design individual service and training plans with both short term and long term goals for the participants. In turn, each FSS family will meet with the FSS Specialist on a regular basis to ascertain progress made toward completion of the Contract of Participation as well as to identify barriers preventing such completion. The FSS Specialist will also work with the various service providers to open linkages for meeting each family’s assessed needs. In summation, the primary duties (not all inclusive) of the FSS Specialist are:

- ✓ To provide program outreach and marketing,
- ✓ To recruit potential participants,
- ✓ To coordinate screening and selection procedures,
- ✓ To provide general case management,
- ✓ To execute and administer the Contracts of Participation,
- ✓ To provide and coordinate resources referrals,
- ✓ To prepare progress reports as requested, and
- ✓ To serve as a liaison between the Housing Authority and the FSS Coordinating Committee.

The FSS program will be guided by a Coordinating Committee (FSS-CC) comprised of a member representative of the local public and private sector organization that supports or complement the concept of self-sufficiency as well as representatives of the Housing Authority City of Yuma and the assisted housing program themselves (Please see Exhibit A for a current membership roster). The size of the FSS-CC has not been limited in order to allow for changing conditions as for improvement in networking. However, at no time shall membership on the FSS-CC be less than a total of five (5). The FSS Specialist shall serve as Secretary for the FSS-CC, and a Chairperson shall be elected by the membership. The FSS-CC will meet on a quarterly basis unless more frequent meetings are deemed necessary in conjunction with specific implementation requirements. The meeting date and location shall be determined by the Housing Authority City of Yuma. Each member of the FSS-CC will be notified in advance of the meeting and provided with an agenda. From time to time, subcommittees may need to be organized and appointed by the Chairperson in order to address specific policy and programmatic issues. The primary responsibilities of the FSS-CC members are:

- ✓ To inform the general community of the existence of the FSS program and solicit support for its basic goals,
- ✓ To mobilize adequate resources in support of FSS objectives,
- ✓ To identify obstacles to the success of the FSS Program and develop effective approaches to overcome them,
- ✓ To assist in planning for the effective implementation of the Program, and
- ✓ To serve as a resource provider if possible.

## **Program Size**

The Housing Authority City of Yuma (HACY) currently operates and manages 235 units under the Conventional Public Housing Program and approximately 1,100 units under the Section 8 Rental Assistance Housing Choice Voucher Program. Due to allocations received in 1992, 1994, and 1998, the Housing Authority has been operating a Family Self-Sufficiency (FSS) Program with a mandatory size of fifty (50) slots for Public Housing and one hundred forty-eight (148) for Section 8. However, as per the Quality Housing and Work Responsibility Act of 1998, the Authority will be reducing the number of slots to twenty-five (25) and seventy-five (75), respectively by decreasing program size by one for each successful graduate (retroactive to October 21, 1998). Presently, six Public Housing FSS clients successfully graduated, reducing the mandatory size to thirty-four (34) for Public Housing. Twenty-four (24) Section 8 FSS participants successfully completed the FSS program, reducing the mandatory size to 111 for the Section 8 Housing Choice Voucher Program.

## **Profile of Needs**

The Housing Authority City of Yuma (HACY) serves an Arizona community that is bordered by Mexico to the South and California to the West. This section of the State is economically depressed with a rapidly increasing population. Indeed, Yuma historically reports the nation's highest unemployment rates and highest teen pregnancy rates. In 2000, the unemployment rate for the city of Yuma is estimated at twenty-one percent (21%) while the County reports twenty-nine percent (29%). These figures are considerably higher than the reported State rate of five percent (5%). In essence, the City of Yuma is experiencing

“growing pains” as its population continues to escalate creating a depletion of available services, including affordable housing.

As people continue to migrate to our Southwest region, Yuma’s population will continue to increase. According to the 2000 Census, the City of Yuma experienced an approximate 36% population increase between 1990 and 2000. Yuma County reports a 50% increase. In 1990 the county reports 106,895 and in 2000 that number escalated to 160,026. The yearly influx of agricultural workers and winter visitors affectionately referred to as “snowbirds”, doubles the population figures for six months out of the year and places an even higher strain on available services. With approximately 4,047 acres of vacant land, and a steady increase in residential permits issued during the last three years, Yuma can expect a steady growth.

Since the City of Yuma is a border community, most workers have seasonal employment in agriculture and tourism, earn minimum wages, are minority households, are low income, and work six to eight months each year. Agriculture comprises nearly one-fourth of all jobs in the County, which makes it a far more prominent sector than the national average. Because of the seasonal nature of agriculture, monthly unemployment ranges from 13% to 42%, with an average of 30%. This compares to a national rate average of 5% and a statewide average of less than 7%.

According to the City of Yuma’s 2002 Consolidated Plan, it is estimated that 50% of farm worker families reside in the City and occupy mostly substandard housing. This is not unusual for the area, as low-income families are often forced to living in substandard units until they receive rental assistance through the Housing Authority. Unfortunately, they face an estimated twelve-month wait for assistance as the HACY currently reports a Section 8 Voucher waiting list of 2353 applicants. The waiting list for public housing assistance is also long with an average of 900 applicants. Most of the waiting applicants are single parent households. The City of Yuma experiences a large unmet need of affordable housing units.

The City of Yuma’s Consolidated Plan addresses the subject of rental availability. The City of Yuma is experiencing a growth rate of approximately 2% per year, which is creating an increase in the demand for housing at the rate of 450 units per year. These figures are alarming when one realizes that nearly all the demand for housing by winter visitors is rental housing. Consequently, the group to suffer the most from a rental shortage is those earning 30% or less of the Area Median Income. The City of Yuma, renters make up 61.5% of very-low income households. More than 75% of very-low income households pay in excess of 30% of their income for rent and utilities. Additionally, 100% of large families (five or more persons) are experiencing housing problems as defined by the U.S. Department of Housing and Urban Development (HUD). For minority households, 87% of all renter households in Yuma have housing problems and 81% of these families are in the very-low income category of 0-30% MFI.

The problems of low-income families living in the City of Yuma are not dissimilar from the problems of low-income families residing elsewhere. Many lack education and or job skills necessary to secure employment that pays a living wage. Other barriers include lack of knowledge of the job market, lack of public transportation, insufficient financial resources for childcare, and language/cultural issues.

## **II. Operating Procedures**

Families to be selected for participation in the FSS Program must be current residents under the Housing Authority’s Public Housing Program or participants under the Housing Authority’s Section 8 Program. Outreach to eligible families will focus on providing accurate, up-to-date information in an easily understood format. The objective is to provide sufficient information to interested families in order to enable them to make an informed decision relative to participation in the FSS Program. The primary methods of outreach will be:

- ✓ Posting program flyers
- ✓ Distributing program fact sheets and brochures
- ✓ Conducting program briefings
- ✓ Obtaining referrals from FSS-CC agencies and Housing Specialist

- ✓ Providing interest forms in the HA's main lobby
- ✓ Mailing information directly to eligible families
- ✓ Publishing information in the HACY Herald, a monthly agency newsletter
- ✓ Presentations to other service agencies in order to receive referrals from mutual clients

Outreach material will provide basic information on how the FSS program works, what a family needs to do to get involved, and who to contact for more information. The FSS Program will be marketed to all eligible families to ensure that all are given an equal opportunity to participate and to ensure maximum participation. However, those who choose not to participate in the FSS program will not lose their housing assistance as a result of their decision. Families may be denied participation in the Program if they owe HACY or another housing authority money in connection with Section 8 or Public Housing Assistance. Outreach methods and materials will comply with all applicable Fair Housing and Equal Opportunity requirements. Participants will be selected without regard to race, color, religion, sex, handicap, familial status, or national origin. As outlined herein, selection of current residents/participants will be on a first come, first served basis:

- A. All current residents/participants will be notified of the FSS Program through the outreach procedures described above. Completed interest forms returned by the families will be stamped by date and time received.
- B. All eligible families expressing an interest in participating in the FSS Program will be invited to attend a briefing where detailed information will be presented.
- C. At the conclusion of the briefing, those families still interested in participating will be asked to submit an FSS application.
- D. Applications will be screened and evaluated by the FSS Specialist.
- E. Based on the results of the initial screening and evaluation, applicants will be scheduled for interview according to the date and time of their initial interest forms.
- F. Selected families will be notified of their selection and given an appointment for the needs assessment interview.
- G. Should a waiting list need to be maintained due to an insufficient number of available FSS slots, separate lists will be developed for the Public Housing designated slots and the Section 8 designated slots. Applicants will be assigned to the waiting list based upon the time and date of their original interest form following submission of their completed application.

### **III. Contract of Participation**

The Contract of Participation is an agreement between the Housing Authority of the City of Yuma and the participating family, which sets forth the provisions of the Family Self-Sufficiency Program as well as the obligations of the family.

- A. The resources and appropriate supportive services which will be made available to the family under FSS;
- B. The PHA's authority to terminate or withhold FSS supportive services if the family fails to comply with the contract requirements; and
- C. The family's requirements to fulfill the obligations to which it has committed itself no later than five years after entering into the contract.

The contract will require that the head of household seek and maintain suitable employment throughout the term of the contract, including and extension to the contract.

### **Extension of Contract**

The Housing Authority City of Yuma may, in writing, extend the term of the contract for no more than two years for any participating family that, in writing, requests an extension. Good cause shall mean circumstances beyond the control of the participating family, such as serious illness, involuntary loss of employment, or language barriers. Good cause may also include the need to maintain twelve consecutive

months of being welfare free in order to fulfill the terms of the contract. Extension of the contract will entitle the family to continue to have credit applied to their account during this period.

### **Termination of Contract**

The Contract of Participation may be terminated by:

- ✓ Mutual consent of the parties;
- ✓ Families fulfilling all the goals outlined in their T & S plan, including being welfare free for twelve consecutive months can opt to complete;
- ✓ The failure of the participating family, or a member of the family, to honor the terms of the contract;
- ✓ Achievement of self-sufficiency by the family;
- ✓ Expiration of the contract, term, and any extension thereof,
- ✓ The participating family's withdrawal from the Program;
- ✓ Termination of housing assistance and the applicable lease;
- ✓ By such other act as is deemed inconsistent with the FSS Program; or
- ✓ By operation of law.

Failure to fulfill the Contract of Participation and termination of such contract may result in withholding or terminating supportive services. The participant will be notified in writing of the reason(s) for termination. If requested by the participant, an informal hearing will be held regarding the termination and will follow the standard grievance procedure in the Section 8 Administrative Plan or Public Housing Admissions and Occupancy Policy.

### **Completion/Fulfillment of Contract**

The Housing Authority of the City of Yuma has sole responsibility for determination whether all FSS participating families have completed their obligations under the contract, including the requirements of each Individual Training Services Plan, and determines when the head of the participating family has obtained and maintained suitable employment during the term of the contract.

The head of the FSS family must certify to the best of his/her knowledge and belief that members of the FSS family are no longer recipients of welfare assistance and have not been recipients for at least twelve (12) consecutive months. The amount in the family's escrow account, in excess of any amount owed to the PHA by the FSS family, will be allocated after the family fulfills its obligations under the signed contract.

### **IV. Escrow Account**

The Housing Authority City of Yuma will establish a Family Self-Sufficiency escrow account for families participating in the program. During the term of the Contract of Participation, credit will be applied to this account in accordance with the procedures described herein.

### **Calculations for Investments**

A participating family's earned income may increase during the term of the Contract of Participation. If this occurs, the Authority will credit the participant's Family Self-Sufficiency escrow account a portion of the increase in rent that would otherwise result from increase in earned income during the term of the Contract of Participation. The amount of the portion credited will be based upon calculations that take into account whether the participant is very low or low-income client. The income limits established by the PHA on an annual basis will be utilized to make this comparison. For FSS escrow calculations purposes, the adjusted annual income is compared to the income limit. For families over the low-income limit, there will be no FSS escrow credit.

The escrow is based only on increases in earned income. Earned income is defined as income from wages, salaries, and other employee compensation as well as many earnings from self-employment. It does not include any pension or annuity, transfer payments, and cash or in-kind benefits, or income of children under 18. Failure to report increases in earned income may result in a loss of the escrow for the period not reported. Current Section 8 and Public Housing rental increase guidelines permit FSS participants to request an increase prior to the next scheduled reexamination.

For the purposes of calculating escrow credits, when adjusted income is below the very-low income limit, the estimated credit will be the family's actual credit. In this instance, the amount to be escrowed is the lesser of:

1. The difference between 30% of current monthly adjusted income and the family rent adjustment to exclude increases in earned income; or
2. The difference between current family rent and family rent on the effective date of the FSS Contract of Participation.

When the adjusted income exceeds the very-low income limit, 30% of the amount by which the adjusted income exceeds the very-low income limit is deducted from the estimated credit. The remainder is the family's actual escrow credit. No credits will be made to the family's FSS escrow account once the FSS family has completed the Contract of Participation or when the Contract is terminated or otherwise nullified.

Funds held by the Housing Authority in the escrow accounts of families participating in the program will be placed into HUD-approved investments. Investment income shall be credited periodically, but not less than annually to each participant's account. Each participating family will receive an annual statement detailing the following:

- ✓ The balance of the FSS family's escrow account at the beginning of the reporting period,
- ✓ The amount of the family's rent payment that was credited to the FSS account during the reporting period,
- ✓ Any deductions made from the account for amounts due the PHA before interest is distributed,
- ✓ The amount of interest earned on the account during the year, and
- ✓ The balance of the account at the end of the reporting period.

### **Withdrawal of Escrow Funds**

The amount in a participating family's escrow account, in excess of any amount owed the Housing Authority, may be paid to the head of the family if:

1. The Housing Authority determined that the participating family has met all of its obligations under the Contract of Participation, AND the head of the family certifies that to the best of his/her knowledge and belief, members of the participating family are no longer welfare recipients and all family members have been off welfare for twelve (12) consecutive months.

**OR**

2. 30% of the family's monthly adjusted income equals or is greater than the Fair Market Rent amount for the unit size for which the family qualifies, AND the head of the family certifies that to the best of his/her knowledge and belief, members of the participating family are no longer welfare recipients and all members have been off welfare for twelve (12) consecutive months.

If the head of the participating family ceases to reside with other participating family members in the assisted unit, the remaining members of the family, after consultation with the Authority, will have the right to designate another family member to receive the fund in accordance with the above.

An FSS family may use its FSS account funds for the purchase of a home, including the purchase of a home under the Authority's home ownership programs, Section 8 Housing Choice Voucher Home ownership Program, or other Federal, State, or local home ownership programs. However, the family can use the final disbursement of escrow funds without restriction.

The Housing Authority City of Yuma may, at its sole option, disburse a portion of the funds from the family's escrow account (interim disbursement) during the contract period for contract-related expenses if the family has fulfilled certain interim contract goals and needs a portion of the escrow funds for purposes consistent with the contract. The HACY may require documentation of purchases made with interim disbursements. FSS participants must make written request for any interim disbursements, which do not have to be repaid to the Authority unless the FSS family based the payment on fraud or misrepresentation.

### **Section 8 Housing Choice Voucher Homeownership Program**

Participation in the Section 8 Homeownership program is voluntary. Each Section 8 homeownership participant must meet the general requirements for admission to the Section 8 Housing Choice Voucher Program as set for in the HACY's Administrative Plan. Such Section 8 family must also be "eligible" to participate in the homeownership program. FSS participants will be given preference to participate in the Section 8 Housing Choice Voucher Homeownership Program. Elderly and disabled participants are excluded from this provision. FSS participants eligible to withdraw escrow funds may apply all or part of their escrow towards the purchase of a home through the Section 8 Housing Choice Voucher Program.

### **Forfeiture of the Escrow Account**

Amounts in the escrow account shall be forfeited:

1. If the participating family has failed to meet its obligations under the Contract of Participation; or
2. If the participating family is no longer under a Contract of Participation and/or is still a welfare recipient 6 years and 1 month from commencement of the Contract of Participation.

Escrow account funds forfeited by a participant will be treated as program receipts for the applicable Section 8 or Public Housing Program and will be used in accordance with HUD requirements governing the use of program receipts.

## **V. Support Services and Resources**

### **Education**

Education and skills building is a necessary component for achieving any degree of self-sufficiency. Programs and organizations that stand ready to assist individuals in the greater Yuma area are:

1. Yuma Union and Crane Public School Districts, which offer free GED, ESL, and Citizenship Classes during evening hours;
2. Yuma Private Industry Council's Job Training Partnership Act (JTPA) Program which offers limited assistance with tuition and fees;

3. Local service organizations, such as Crossroads Mission, American Beginnings, Yuma Reading Council; and Chicanos Por La Causa which offer GED, ESL, and Citizenship Classes;
4. The following institutions of higher education are located within the Authority's service area:
  - a. Arizona Western College
  - b. Northern Arizona University
  - c. University of Phoenix
  - d. Webster University
5. Housing America Corporation and Campesinos Sin Fronteras provide free homeownership counseling;
6. Consumer Credit Counseling offers free budgeting and money management training seminars.

Participants will be encouraged to pursue grants, scholarships, stipends, and other available resources to finance their training and education.

## **Transportation**

There is limited public transportation within the City of Yuma and this remains an obstacle in offering various services to those in need. The Authority will attempt to combat this problem area in the following manner:

1. Program staff will work with the Yuma Metropolitan Planning Organization (YMPO) and its associated Transportation Advisory Board to coordinate gasoline certificates, taxi vouchers, and similar options;
2. Program staff will investigate the possibility of organizing car pools when feasible;
3. Program staff will advertise the Dial-A-ride Program available throughout the greater Yuma area for nominal fee;
4. Program staff will arrange for transportation via the HACY shuttle for programs such as Boys & Girls Club when possible; and
5. Program staff will promote awareness of the Arizona Western College/NAU bus for students.

## **Child Care**

Parents and/or guardians with no extended family or other reliable place to leave their children are often unable to take advantage of the opportunities presented to them through various community programs. Participants will be directed to seek childcare services in the following manner:

1. If the participant is a client of the TANF or related programs, the Arizona Department of Economic Security (DES) may have funds to assist with the cost of child care;
2. Program staff will work with local Head Start providers to investigate the possibility of developing programs to provide daycare or to make referrals to existing programs, particularly with regard to wraparound services; and
3. Program staff will provide referrals to affordable daycare providers and after school programs, including Boys & Girls Club, Big Brothers/Big Sisters, and Discovery.

## **Counseling and Personal Development**

Unemployment, underemployment, and poverty often take a toll on one's self image. Therefore, it will be necessary to refer some participants to programs providing self esteem enhancement services and/or counseling services:

1. Participants in need of credit counseling, budgeting assistance, and credit repair will be referred to Consumer Credit Counseling Service;
2. Participants will be made aware of parenting services offered through Parents Anonymous, Head Start providers, and Amberly's Place;
3. Participants desirous of obtaining immigration counseling will be referred to American Beginnings and/or Chicanos Por La Causa;
4. Participants exhibiting or expressing a need for mental health services will be referred to The Excel Group and Northern Arizona University Counseling Program for assistance, and substance abuse issues may be explored at Crossroads Mission. Catholic Community Services also offers counseling for specified mental and health and/or substance abuse issues;
5. Participants in need of legal counseling will be referred to Community Legal Services; and
6. Program staff will provide periodic workshops on various topics, including, but not limited to, homeownership; domestic violence; budgeting, and job skills.

### **Employment Skills**

Since gainful employment is an absolute necessity to achieve self-sufficiency and getting escrow credit, the participating families will be assisted in the following manner:

1. Program staff will refer participants to temporary service agencies and college placement offices when appropriate;
2. The Arizona Department of Economic Security's JOB Service Office will assist participants with job searches and related issues;
3. Program staff will offer periodic workshops on completing employment applications, handling interview questions, and preparing resumes; and
4. Participants will be referred to Arizona Western College's Job Training Program and/or Career Development Office or to the Yuma Private Industry Council's Job Training Partnership Act (JTPA) program when appropriate and when doing so is consistent with the Individual Training and Service Plan.

### **Transitional Assistance**

The Housing Authority of the City of Yuma may continue to offer a former participating family that is employed and that has successfully completed its contract, appropriate supportive service that may assist the family in remaining self-sufficient.

The Housing Authority's FSS Program will strive towards achieving a maximum rate of success for its eligible FSS participants under the guidance of the Coordinating Committee and the coordination of services necessary to facilitate their efforts to achieve and maintain economic self-sufficiency.

### **Additional Information**

The Housing Authority of the City of Yuma may update its Family Self Sufficiency Plan, as it deems necessary. HACY is looking for new ideas to make the program more marketable as well as successful to all those who wish to participate in the Self-Sufficiency Program. HACY will try and obtain a cooperation agreement designed to meet the unique employment-related needs of residents by providing for placement with elements as may be appropriate to achieve maximum success in obtaining full-time employment.