

FINAL EVALUATION REPORT

**A Better Life (ABL):
A Public Housing Program to
Promote Economic Self-Sufficiency**

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July 2017

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July 2017

THE A BETTER LIFE (ABL) program was designed by the Worcester Housing Authority (WHA) in 2011 to help residents of public housing transition to private-sector housing.

ABL participants work or further their education while receiving intensive case management and a broad array of support services, including workshops on financial literacy, life skills, family life, and health. When ABL families' earned income increases, the WHA places the difference of their rental increase into escrow accounts to which the families have access to reduce debt or to move to private sector housing. From 2011 to early 2017, The Health Foundation of Central Massachusetts provided over \$3 million to the WHA to plan, pilot, and implement the ABL program in WHA state housing properties.

A research team from Boston University evaluated the impact of ABL from 2012-2017. A subset of all ABL participants (99 out of 473) participated in this evaluation. A comparison group of non-ABL participants was also included in the evaluation. Data were obtained from participant surveys and the WHA administrative files. Outcomes of interest included the percentage of ABL participants who achieved economic self-sufficiency (i.e., they moved out of WHA and into private or Section 8 housing) and other indicators of improving economic stability including employment status, income, debt, and education. The early phase of ABL enrolled only volunteers who wanted to participate in the program. Later phases also enrolled WHA residents who were incentivized or required to participate. Both types of program participants were included in the evaluation.

Key Finding

- **Progress towards economic self-sufficiency:** A sizeable percentage of ABL participants in the evaluation study moved to private or Section 8 housing. Approximately 21% (10 out of 48) of the participants in the early, voluntary phase of ABL moved to private housing, and an additional 8% (4 out of 48) moved to Section 8 housing. Two percent of mandatory participants (1 out of 51) moved to private housing, and none in the mandatory group got Section 8 housing. Among all ABL participants in this study, regardless of enrollment phase, approximately 11% (11 out of 99) moved to private housing, and an additional 4% (4 out of 99) moved to Section 8 housing.

Additional Findings

- **Employment:** Though the difference in the trends over time between the two groups was not statistically significant (OR=1.15, 95% CI 0.80-1.66, p=0.46), the participants in ABL were 60% more likely to be employed after three years than at baseline, and those in the comparison group were only 25% more likely to be employed after three years. The larger gains in the ABL group suggest that the ABL program may have helped participants with employment.
- **Income and mental health gains relative to comparison group:** ABL participants were more likely to experience a larger increase in mean annual income, and experience a greater decline in self-reported depression over time than were those in the comparison group.

Other Observed Changes

- **Additional gains:** ABL participants' debt decreased over time, though average debt levels fluctuated during

the evaluation period as ABL participants sometimes took on debt to purchase a car for transportation to a job or to take classes. By the end of the evaluation period, more than half of ABL participants had funds in escrow, with an average amount of \$1,629 and a range of \$0-\$26,203. The percentage of ABL program participants who enrolled in classes and sought to further their education increased over time. Data on debt, savings, and education were not available for comparison individuals.

This evaluation demonstrates the potential for the ABL program to help residents of public housing move towards economic self-sufficiency. During the relatively short follow-up period, 29% of participants in the early, voluntary phase moved to private or Section 8 housing. When examining the entire sample, which included individuals for whom ABL program participation was mandatory and those for whom there was a limited follow-up period, a smaller share of participants (15%) moved to private or Section 8 housing, though that finding is still remarkable in the context of

intergenerational poverty and reliance on public housing. This difference suggests that over time, with longer periods of follow-up and a greater recognition of the potential benefits of a program like ABL, public housing residents could become more motivated to engage with programs like ABL in order to move towards economic self-sufficiency. Efforts are currently underway to replicate ABL statewide in other state housing authorities, with support from the Massachusetts Department of Housing and Community Development, and in federal public housing properties, pending federal policy change.

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The project was led by the Worcester Housing Authority, evaluated by Boston University, and funded by The Health Foundation of Central Massachusetts.

Introduction

Public housing was originally intended to provide temporary shelter to unemployed workers through a transition period in their lives. Today, however, tenancy durations are often long-term, and some are intergenerational. Public housing may serve as a safety net for those facing chronic illness or single parenthood,¹ but long-term residency has the potential to worsen the health of the individuals and families it shelters. Subsidized housing may expose residents to environmental problems including mold, exhaust, secondhand smoke, pests and pesticides,² and, because public housing is often located in areas of concentrated poverty, residents may be exposed to higher-than-average levels of social isolation and crime,³ which can lead to depression.⁴ Research also suggests that children who are raised in families with multigenerational exposure to concentrated, neighborhood poverty fare worse on measures of cognitive ability than first-generation children in poverty.⁵ In part for these reasons, the U.S. Department of Health and Human Services has prioritized reducing the proportion of U.S. individuals living in poverty, and who are unemployed, by 2020 (see Healthy People 2020, Objectives SDOH-1 through SDOH-4).⁶ In its 2014-2018 Strategic Plan, the U.S. Department of Housing and Urban Development (HUD) has also included the objective to “promote advancements in economic prosperity for residents of HUD-assisted housing.”⁷

The A Better Life (ABL) program was designed by the Worcester Housing Authority (WHA) in order to help residents of public housing move out. In 2011, The Health Foundation of Central Massachusetts funded a planning grant to develop the ABL program, followed by a pilot grant in 2012 to test the program. Following a successful pilot, the Foundation funded the full implementation of ABL for three years. In total, from 2011 to 2017, The Health Foundation of Central Massachusetts provided \$3,014,000 to the WHA to plan, pilot and implement the ABL program.

This evaluation report presents findings from data collected between January 2012 and April 2017.

The setting

The WHA is the second largest housing authority in the Commonwealth of Massachusetts, with oversight of 6,934 housing units (3,000 public and 3,934 leased) serving more than 15,000 residents.⁸ The ABL program was implemented in several sections of the WHA, including Great Brook Valley, Curtis Apartments, Lakeside, and other scattered sites throughout Worcester, Massachusetts.

The largest two public housing complexes in this area are Curtis Apartments and Great Brook Valley. According to WHA data, approximately 3,500 individuals live in these two complexes, including nearly 1,500 children. Across the WHA, 41% of adults have not graduated from high school and do not have a General Educational Development certificate (GED).⁹ At Great Brook Valley, specifically, 47% of adults have not graduated from high school and do not have a GED. Across the WHA, 47% of families have children under 18 years old.⁹ The vast majority of families with children under 18 years old (71%) are comprised of single parent headed households, and 96% of these single parents are female.⁹

A Better Life: Program development and description

The ABL program was developed collaboratively in 2011 by the former Executive Director of the WHA and former Mayor of Worcester, Raymond Mariano, and the WHA Assistant Executive Director Alex Corrales, and a team of 12 steering and advisory community partners representing law enforcement, education, employment, and health care. The program’s vision was to help motivated resident families of the WHA to become “economically self-sufficient,” which was defined as no

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longer needing public housing. The program was originally designed for adult WHA residents who were heads of households of families with no more than three children under age 18 years old. When ABL began in 2012, it was offered to any resident age 18 years old or older who was able to work (i.e., not living with a disability that interfered with the ability to work), proficient in English language, able to read at a 6th grade level or higher, appeared to the WHA staff to be motivated and ready to engage in ABL for the next three years, did not plan to become pregnant in the next three years, and was parenting no more than three children.

In the first year of full implementation (voluntary phase; 2012-2013), the program provided 31 families with intensive case management, workshops and assistance with services such as education, financial literacy, transportation, health care and employment assistance from a variety of partner agencies. Families in the program were also able to participate in other programs offered by the WHA such as the HUD Family Self-Sufficiency program. However, the WHA had trouble recruiting families to participate in ABL on a volunteer basis in its first year. WHA contacted 1,300 individuals and families through an extensive series of outreach efforts including home visits, direct marketing, and resident meetings. Despite these efforts, the WHA had tremendous difficulty in recruiting and retaining voluntary participants. As a result of these challenges, the WHA removed the eligibility criteria for English language proficiency, reading proficiency, plans for pregnancy, and number of children in the family. Participants were still required to be at least 18 years of age, able to work, and appear motivated and determined to participate in the ABL program according to WHA staff. By loosening the eligibility requirements, the WHA was able to enroll additional families.

In 2013, the WHA changed its recruitment

strategy for ABL (ABL Phase 2). WHA residents could still volunteer for ABL, but the program was also offered to individuals and families on the waiting list for subsidized housing in Worcester. At that time, there were approximately 15,000 people on the waitlist for WHA residency. The WHA mailed 1,677 invitations and made 139 phone calls to individuals potentially eligible for ABL, and enrolled 54 people. For those individuals who moved off the WHA waitlist by agreeing to participate in ABL, participation in the program became a requirement of the lease agreement, and every household adult failing to complete 30 hours of employment, education or community service per week had the potential to result in eviction. Examples of community service projects are clerical tasks at the WHA office, maintenance on the grounds of WHA, or delivering notices to residents of WHA. In 2015, WHA residents who were neither elderly nor living with a disability, and were living in state-subsidized public housing were required to join ABL following their annual recertification of their lease (ABL Phase 3). One adult resident of each household in this phase of the ABL program was required to work 1,200 hours a year; failure to meet the work or school requirements had the potential to result in eviction. However, no ABL participant has ever been evicted because they did not follow through with ABL program requirements.

The ABL program offered the following programs to participants, and depending on which phase of ABL they were in (i.e., voluntary, Phase 2, or Phase 3), these programs were either optional or required. First, participants were enrolled in an escrow program. Normally, when a person becomes employed, his or her WHA rent increases on a sliding scale to match the income. For ABL participants, any funds owed to the WHA triggered by an increase in earned income were placed in escrow for the family's future use or to reduce any debt. Second, each family was assigned

a WHA “Family Life Coach” (i.e., case manager) who helped the family develop and carry out a multi-year action plan with an end goal of economic self-sufficiency. Participants who were admitted to ABL as part of admissions preference (Phase 2) were required to meet with their case manager; for voluntary and Phase 3 participants, meeting with a case manager was optional. Third, ABL participants who were admitted to ABL as part of Phase 2 were required to attend on-site classes on financial literacy, life skills, family life, and health taught by local experts on-site at the WHA. These classes are encouraged for all other ABL participants. The local experts were brought in from community

partners and are listed in Table 1.

In exchange for the benefits of participating in the ABL program, participants worked, attended an educational program, or performed community service. When ABL was first implemented, the only consequence of failing to meet the work or school requirement was becoming ineligible for further participation in the program; in subsequent phases, the consequence was lease enforcement, up to and including eviction.

Table 1: ABL Community Partners

Organization Name	Services
Quinsigamond Community College	Adult Basic Education (ABE); Higher education programs; Job Readiness Preparation
Edward M. Kennedy Community Health Center	Healthcare services (physical, mental and dental); Education on health-related issues
YWCA of Central MA	Recreational programs; Childcare; Parent education & healthy relationships
Families First	Parenting education
Central MA Workforce Investment Board	Employment resources
Workforce Central	Employment resources and training; Job opportunities
Worcester Community Action Council	Family support activities; Emergency services
Valley Residents for Improvement	GBV residents representing their community
Worcester Comprehensive Education and Care	Daycare and after-school childcare services
Boys and Girls Club of Worcester	Recreational/extracurricular programs; Childcare; Camp
Massachusetts Education & Career Opportunities, Inc.	Education and career readiness services; College admissions and financial aid guidance
American Consumer Credit Counseling	Financial education through workshops and one-on-one
Nativity School of Worcester	Academically rigorous middle school for low-income boys
Worcester Community Connections Coalition	Parenting education

Methods

This evaluation report reflects information that was collected through self-report surveys and from administrative records kept by the WHA. The evaluation was approved by the Institutional Review Board (IRB) at the Boston University School of Public Health.

Evaluation design and survey data collection

The evaluation study enrolled study participants on a rolling basis. It was not a longitudinal cohort study that enrolled all participants at the same time and followed them all forward for three years. New participants were added throughout the evaluation period and followed for as long as possible. Paper surveys were completed by ABL program participants when they entered the program (i.e., “baseline”) and again every 12 months for up to three years. Data were collected by a trained research assistant who made appointments to meet with each study participant in their homes or in an office on the grounds of the WHA. Collecting data at multiple points in time allowed the evaluators to examine changes in participants’ education, financial, and health status over time. In order to assess whether observed changes could be attributable to the ABL program, the evaluators also collected survey data from a comparison group of individuals who did not receive the program (n=45). The comparison group individuals were

selected from the pool of residents who were not participating in ABL to be similar to ABL participants based on demographic data (i.e., age, gender, race, English language ability, number of children).

Supplemental data provided by the WHA

WHA Family Life Coaches tracked ABL participants’ engagement with ABL and their employment status, participation in school or training, household income, household debt, personal savings, and housing status every six months, as long as those individuals were enrolled in the ABL program. The WHA provided these supplemental data to the evaluators for analysis. The WHA reviews all residents’ income and employment status annually, so information about income and employment of comparison group members was also available to be used in this evaluation. Comparison group participants’ debt, household savings, and education were not tracked by the WHA, so analyses on outcomes were restricted to the ABL group for this evaluation report.

Measures and Sources of Data

Economic self-sufficiency. Economic self-sufficiency was defined as moving out of WHA-managed property and into a private residence, either as a renter or

Table 2: Study Enrollment Summary

Year of Enrollment	ABL Participants (Phase)	Comparison Participants	Potential Years of Follow-Up
2012	28 (Voluntary)	33	3
2013	23 (Voluntary)	0	3
2014	15 (Voluntary)	0	3
2015	68 (Phase 2 and Phase 3)	29	2
2016	15 (Phase 2 and Phase 3)	10	1
TOTAL	149	72	--

owner. This variable was assessed by the Family Life Coach at least every six months during a one-on-one meeting with the ABL participant. The data was then reported to the evaluation team.

Income, savings, debt, and escrow.

The ABL Family Life Coaches met with ABL participants at least once every six months to update the project database with the participant's household income at that visit, verified from paystubs. The Family Life Coaches also recorded the dollar amount of the individual participants' savings, based on the WHA escrow account amount and participants' bank account statements, and participants' level of household debt, based on participants' credit card and utility statements. These data were not collected for comparison individuals.

Employment. Employment was defined as working for pay at any job or participating in an unpaid apprenticeship at the WHA. Those who worked 10-29 hours per week were considered employed part-time. Those who worked 30 or more hours per week were considered to be employed full-time. WHA tracked ABL participants' and comparison group participants' employment and reported it to the evaluation team as either part-time or full-time. ABL participants were also asked a series of questions about employment-related attitudes on the self-report survey. Employment-related questions on the survey asked participants how much they agreed or disagreed with various statements using a 5-point Likert-type scale from "strongly disagree" to "strongly agree." Responses of "agree" and "strongly agree" were counted as "agree" for the purpose of this evaluation, and "strongly disagree" and "disagree" were counted as "disagree."

Education. Family Life Coaches recorded whether ABL participants were enrolled in any type of educational classes when they met one-on-one approximately every six months. No comparable information about education was recorded for any

comparison group participants. In addition, ABL participants were asked about their educational aspirations on the self-report survey.

Household finances. On the self-report survey, study participants were asked a series of initial questions about household finances including "Have you created a written budget for your household in the past 12 months?" (with response options of yes and no) at baseline. Subsequent surveys asked, "How is your overall financial situation at this time as compared to 12 months ago?" with response options of "better", "about the same", and "worse."

Mental health. On the self-report survey, evaluation study participants were asked a single question about how many days they felt sad, blue or depressed in the past month. The question has also been used on the Behavioral Risk Factor Surveillance System survey. There is no commonly-accepted cut-point of the number of days sad, blue or depressed in the past month that indicates a diagnosis of depression, so for the purposes of this analysis, the self-reported number of days sad, blue or depressed was used as a continuous variable.

Self-reported ability to work status.

On the self-report survey, participants were asked: "Do you have any physical or mental health problems that would prevent you from keeping a full-time job?" This question was adapted from the work ability index.¹⁰ Importantly, whether an individual feels that they have an illness or injury that prevents them from working is not the same thing as being eligible for disability benefits from the government, so some of the evaluation participants who rated themselves as unable to work were not listed in WHA records as having a disability. Nevertheless, the self-report question was revealing because it allowed us to consider how the evaluation participants felt about their own capacity to work.

Analytic methods

First, proportions and means were calculated for each outcome for those in the ABL group and the comparison group at each time point. Next, the change over time for an outcome (e.g., from baseline to the three-year follow-up) for the ABL group was compared to the change over time on that outcome for the comparison group using generalized estimating equation (GEE) models. Because there was a statistically significant difference in self-reported ability to work status at baseline for those in the ABL vs. comparison groups (19% vs. 36%), this factor was controlled in the GEE models. Each GEE model includes a time factor (i.e., baseline, 1 yr., 2 yr., etc.), a group factor (i.e., ABL or comparison), and an interaction between time and group. The interaction term indicates whether the change in outcome over time differed between those in the ABL vs. comparison groups. Both confidence intervals (CIs) and *p*-values are reported for each outcome of interest. Due to the small sample size, findings were considered statistically significant at the $p \leq 0.10$ level. Given that the American Statistical Society has recently released the statement that “scientific conclusions and business or policy decisions should not be based only on whether a *p*-value passes a specific threshold,” and that our sample is small, readers are discouraged from interpreting these data on the basis of the $p < 0.05$ threshold for *p*-values alone.¹¹ All analyses were conducted in SAS.

Evaluation participation rates

The evaluation study began in January 2012. For the purposes of this report, data are presented for individuals from whom the evaluation team collected baseline data and at least one follow-up survey. Using that inclusion criterion, baseline data from 99 ABL participants and 45 participants in the comparison group are included.

The “participation rate” refers to the percentage of individuals who contributed data in a given year, out of the pool of individuals that were eligible to do so, and the participation rate varied over time. Some individuals were lost to follow-up. Reasons why people were lost to follow-up during the study period include being asked to leave the ABL program due to lack of engagement or failing to fulfill educational and work requirements, deciding to quit ABL, moving out of the WHA to live somewhere else (such as with a friend), or successfully graduating from the ABL program and moving into private housing. Among the individuals that remained, not all individuals contributed data every year, even if they could have done so. The evaluators were not always able to reach individuals due to changes in phone numbers or addresses, and some individuals were not interested in completing the survey. For this reason, the participation rate was calculated for each year in order to determine the percentage of all eligible participants who contributed data that year. In total, of the 99 ABL participants who contributed baseline data, 70% were still in the ABL program ($n=69$) at the conclusion of this evaluation, 11% completed all the required elements of ABL and left WHA for private housing ($n=11$), 4% moved into Section 8 housing without completing all of the required elements of ABL ($n=4$), an additional 8% left WHA without completing all the required elements of ABL ($n=8$), and 7% dropped out of the program ($n=7$).

Sample description

An analysis of demographic characteristics of the samples at each year of the study reveals that there were very few differences from year to year, despite losses to follow up (see Appendix, Table 1B). ABL participants included in this analysis were, at baseline, 91% female, between 19-53 years old, with a mean and median age of 30 years old. Consistent with the demographics of Great Brook Valley, approximately 62% of study participants identified as Hispanic, 13% as White, 11% as Multiracial, and 13% as Black/African-American. At baseline, 35% of ABL participants reported having some post-secondary education or training, and 28% lacked a high school diploma. The mean and median number of children per ABL household was 2 (range 0-6). The majority of participants (66%) reported that they had never been married, and 9% reported being married. Approximately half (55%) of ABL participants reported that English was their native language and 62% of ABL participants indicated that they were bilingual or multilingual. Comparison group participants were selected based on matching demographic characteristics and therefore by design they were demographically similar to those in the intervention group. However, at baseline, 19% of ABL participants and 36% of comparison participants reported that they had a physical or mental health problem that would prevent them from working. This self-reported ability to work status conflicts with WHA records. According to WHA records, none of the individuals enrolled in ABL and only three of the comparison group families had a member with a documented disability that would prevent that person from working or going to school. The comparison group also comprised a slightly higher percentage of White people at baseline as compared to the ABL group.

Primary Outcome: Self-sufficiency

Economic self-sufficiency was defined as no longer living in public housing and supporting oneself (or one's family) living in private housing. Over the course of the evaluation, eleven ABL participants in the study (11%) moved from WHA housing into private housing, and four other ABL participants (4%) moved into Section 8 housing. In addition, eight other ABL participants (8%) left the WHA during the evaluation period, and it is unknown how many of these eight became economically self-sufficient. Some of these participants did not have a full three-years of follow-up. When examining the subset of ABL participants in the early, voluntary phase, 21% of those participants moved into private housing and 8% moved into Section 8 housing. In the mandatory phase, 2% (1 out of 55) moved into private housing and 0% moved into Section 8 housing.

Figure 1: Employed part-time or full-time

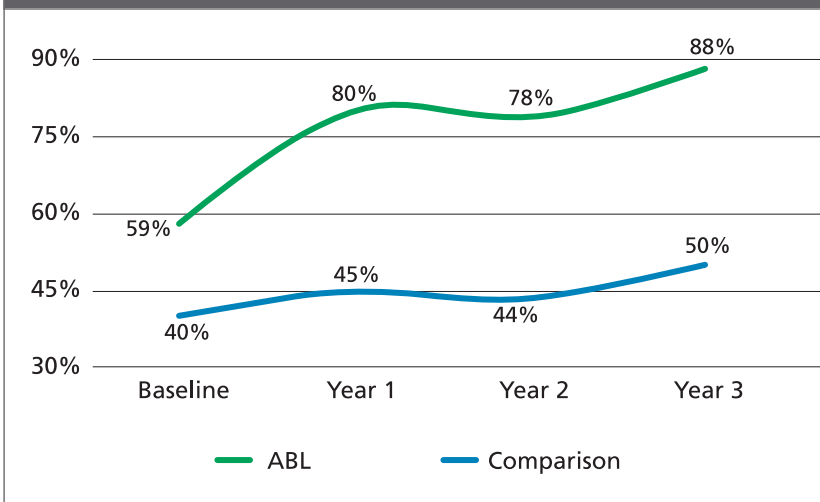


Figure 2: Annual income (mean average)

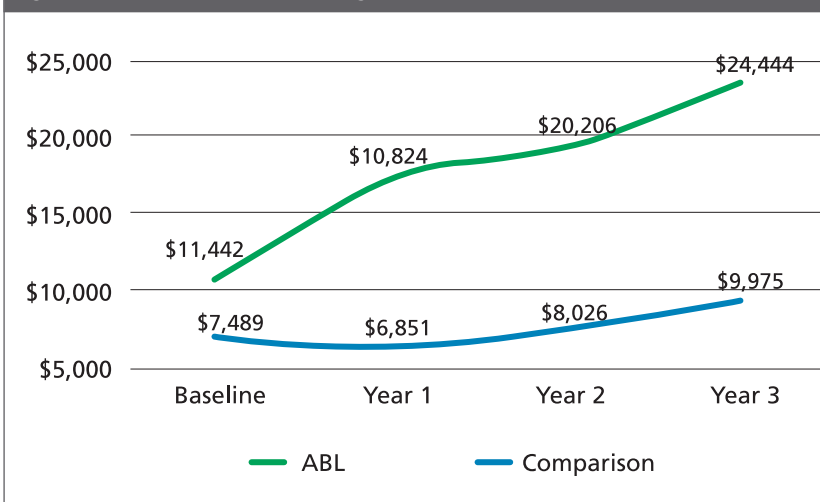


Figure 3: Debt of ABL participants (mean average)



Additional Outcomes

Employment

The WHA considered a household to be meeting the employment or education requirement of the ABL program depending on which version of ABL the household was in. For participants in Phase 2, a household met the requirement if every household adult was working, attending classes, or completing community service 30 hours/week. For participants in Phase 3, a household met the requirement if at least one adult was working, attending classes, or completing community service 1,200 hours/year. Employment status was recorded by the Family Life Coach at in-person meetings for ABL participants, and using annual WHA residency forms for comparison group participants.

The proportion of ABL households that a Family Life Coach recorded as being employed, either part-time or full-time, increased over time. At baseline, 59% of ABL households were employed, and this figure increased to 80% after a year, 78% after two years, then 88% after three years (Figure 1). For comparison households, 40% were employed at baseline. This percentage remained nearly the same for the one- and two-year follow-up (45% and 44%, respectively). At the three-year follow-up, 50% of comparison individuals were employed. Though the difference in the trends over time between the two groups was not statistically significant (OR=1.15, 95% CI 0.80-1.66, p=0.46), the participants in ABL were 60% more likely to be employed after three years than at baseline, and those in the comparison group were only 25% more likely to be employed after three years. The larger gains in the ABL group suggest that the ABL program may have helped participants with employment.

Income

When ABL participants first enrolled in the program, their mean average income

was \$11,442 per year. On average, they more than doubled their annual income by the three-year assessment and were earning \$24,444 per year on average (Figure 2). By comparison, at baseline, comparison individuals had an average income of \$7,489 per year which increased only slightly to \$9,975 per year by the three-year assessment. The comparison group's baseline income (\$7,489) was statistically significantly smaller than the ABL group's baseline income (\$11,442), meaning that the ABL participants were already higher income-earners from the outset ($p=0.02$). By the end of the evaluation, the annual income for the comparison group ranged from \$0 to \$31,755, while it ranged from \$0 to \$75,413 for the ABL group. Even though the ABL participants started at a higher income at baseline than those in the comparison group, the change over time between the two groups was also statistically significant, meaning that the ABL participants fared better over time than those in the comparison group. (\$2,024, 95% CI -\$40-\$4,086, $p=0.05$).

Debt

Most ABL participants were in debt when they enrolled in the program, and many incurred some additional debt during the

program because they took out loans for education or to purchase cars to get to work. However, over time, their debt decreased. On average, ABL participants began the program with a debt of \$8,325 (mean average) which decreased to \$7,142 by the three-year assessment (Figure 3). While this was a modest decrease, some ABL participants chose to take on debt in order to attend school or to buy cars to get to new jobs. No debt data were available for comparison individuals.

Savings and Escrow

Savings and escrow data were available for individuals participating in ABL. At baseline, individual ABL participants had an average of \$97 saved and by the third year ABL participants had saved an average of \$1,048 (Figure 4). No data on savings of comparison group members was available for analysis. Similarly, at baseline, all ABL participants had \$0 in escrow and after three years they had, on average, \$1,629 in escrow. In total, ABL participants accrued a total of \$155,586 in escrow. After three years, 53% of ABL participants had at least some money in escrow ($\geq \$1$). There are no comparison data because residents were not able to escrow unless participating in ABL.

Figure 4: ABL participants' savings and escrow account balances (mean average)

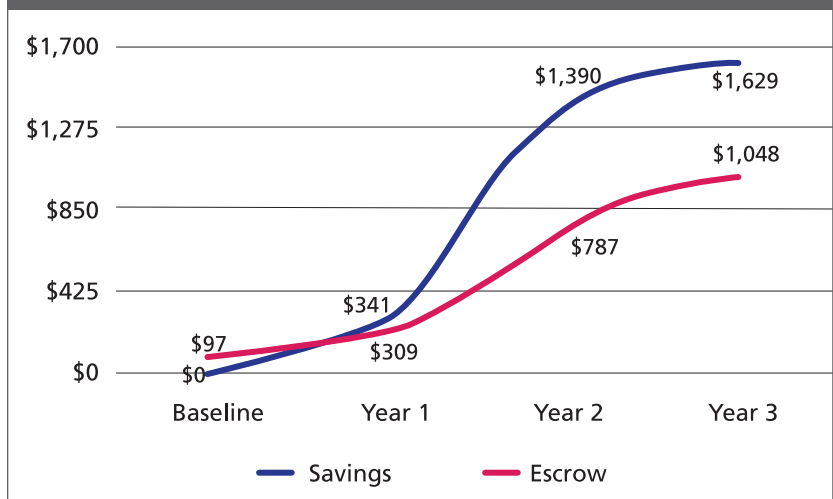
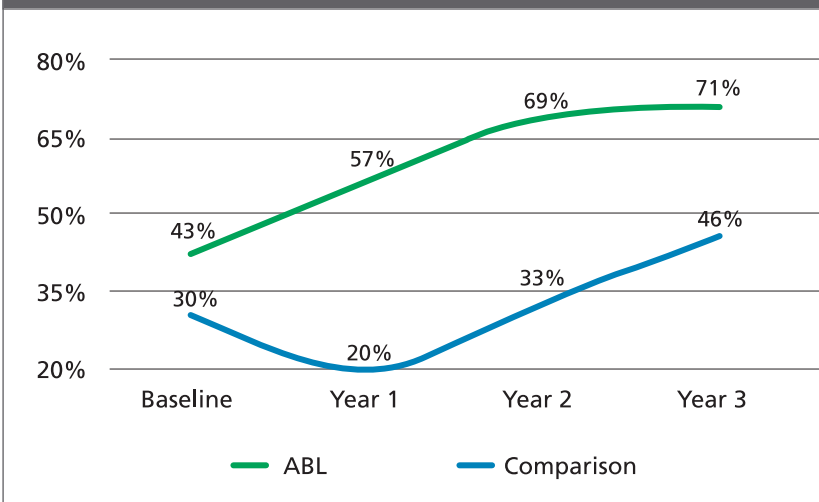


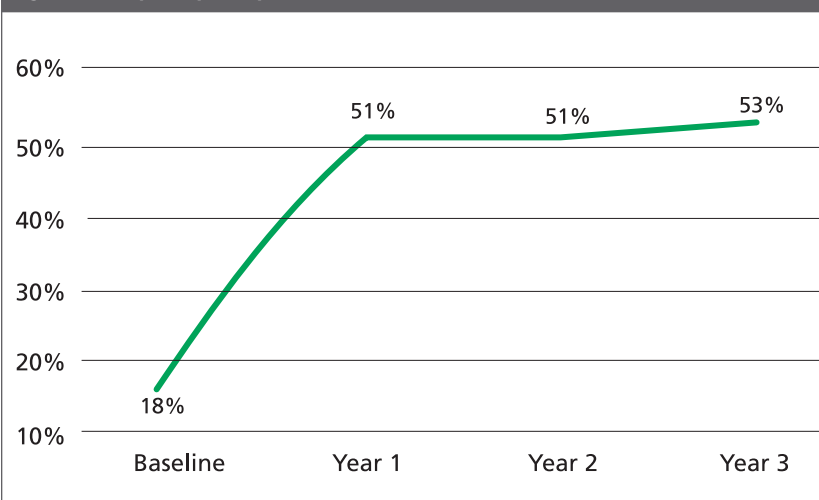
Figure 5: Created a written spending budget in past year



Household Finances

All study participants were asked if they had created a written spending budget in the past 12 months. From baseline to the one-year follow-up, there was a slight increase in the proportion of ABL participants who reported that they had created a household budget in the past 12 months (from 43% to 57%), compared to a decrease among comparison individuals (from 30% to 20%) (Figure 5). At the two-year follow-up, 69% of ABL participants had created a written budget within the past 12 months compared to 33% of comparison individuals. At the three-year follow-up, 71% of ABL participants and 46% of comparison had created a written budget in the past 12 months. The differences in changes over time were statistically significant (OR=1.42, 95% CI 1.00-2.00, p=0.05).

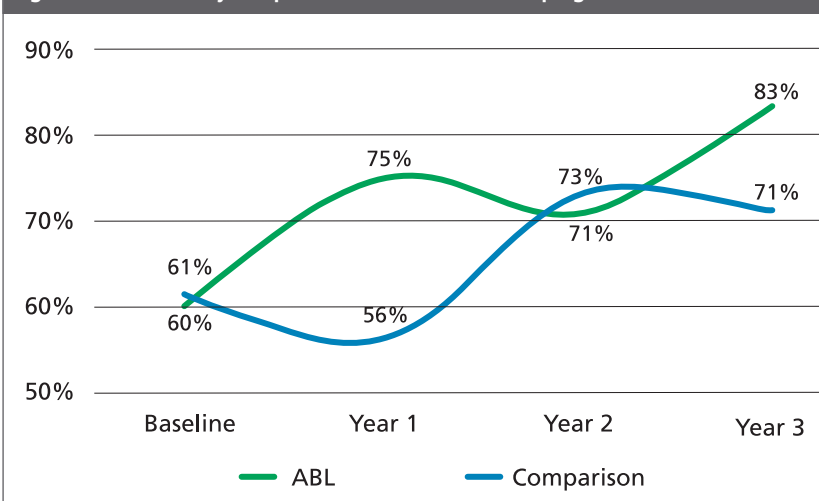
Figure 6: ABL participants: part-time or full-time enrollment in educational classes



Education

While participating in the ABL program, six ABL participants in this evaluation study received their high school GED, three ABL participants achieved their English as a Second Language (ESL) certificates, seven ABL participants obtained their Associate's degree, and two ABL participants earned their Bachelor's degree. During the ABL program, participants completed a total of 29 certificates for specific professions.

Figure 7: Could identify two places that offer educational programs or classes of interest



ABL participants were more likely to report that they were taking educational classes after enrolling in ABL than before they were in ABL. Figure 6 shows the percentage of ABL participants that were presently enrolled in educational classes at baseline and at each assessment. At baseline, 18% of ABL participants were enrolled (part-time or full-time) in classes, and this percentage increased to 51% at the one-year follow-up. At the two-year follow-up, 51% of ABL participants were enrolled in classes. At the three-year follow-up, 53% of ABL participants were enrolled in classes. Across all time points, 73% of ABL participants were enrolled in some part-time or full-time educational programming.

The difference in the change over time from baseline to Year 3 was statistically significant ($p < 0.01$).

Participants were asked via the survey if they could identify two places that offer educational programs or classes of interest. ABL participants' responses to this survey question changed over time to be more positive (Figure 7). At baseline, 60% of ABL participants reported they could identify such places, and that proportion increased to 75% at the one-year follow-up, 71% at the two-year follow-up, and 83% at the three-year follow-up. On the other hand, comparison group members' agreement moved from 61% to 56% to 73% at baseline, first year and second year follow-up, respectively, and 71% at the year three follow-up. The difference in the change over time between the groups was not statistically significant (OR=1.41, 95% CI 0.90-2.22, $p = 0.13$).

Physical and Mental Health

Self-rated health. Participants were asked about their overall health status. At baseline, 37% of ABL participants reported their health to be "excellent" or "very good," which was nearly equivalent to the 44% of comparison individuals who reported the same (Figure 8). At the three-year follow-up, 50% of ABL participants and 42% of comparison individuals reported their health to be "excellent" or "very good." The difference was not statistically significant (OR=1.34, 95% CI 0.94-1.92, $p = 0.11$), though the trend was promising.

Days feeling depressed. Study participants were asked how many days (out of the past 30 days) they felt sad, blue, or depressed. According to nationally representative survey data, Black and Hispanic adults tend to report feeling sad, blue or depressed 4-5 days per month on average in the general population.¹² In this evaluation study, at baseline, ABL

participants reported an average of 8 days feeling sad, blue, or depressed, while comparison individuals reported an average of 10 days feeling sad, blue, or depressed (Figure 9). At the three-year follow-up, ABL participants reported an average of 5 days feeling sad, blue, or depressed, while comparison individuals reported an average of 9 days feeling sad, blue, or depressed. The difference over time by groups was not statistically significant (OR=0.74, 95% CI -0.94-2.42, $p = 0.39$).

Figure 8: Self-reported health as excellent or very good

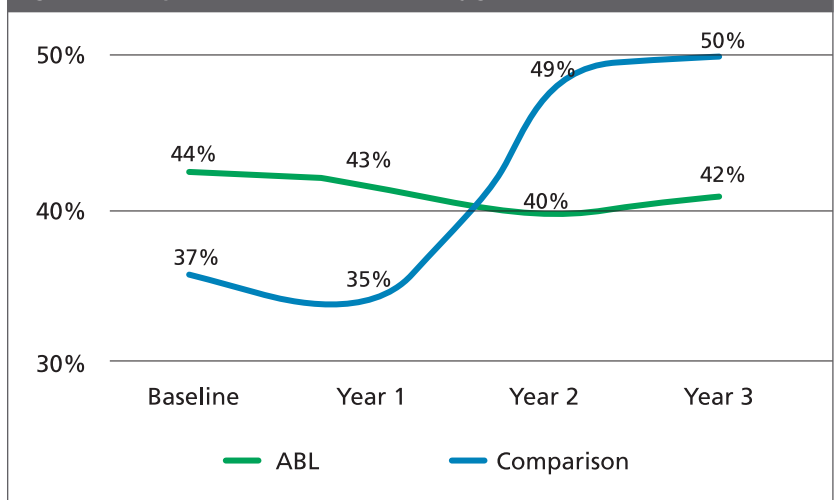
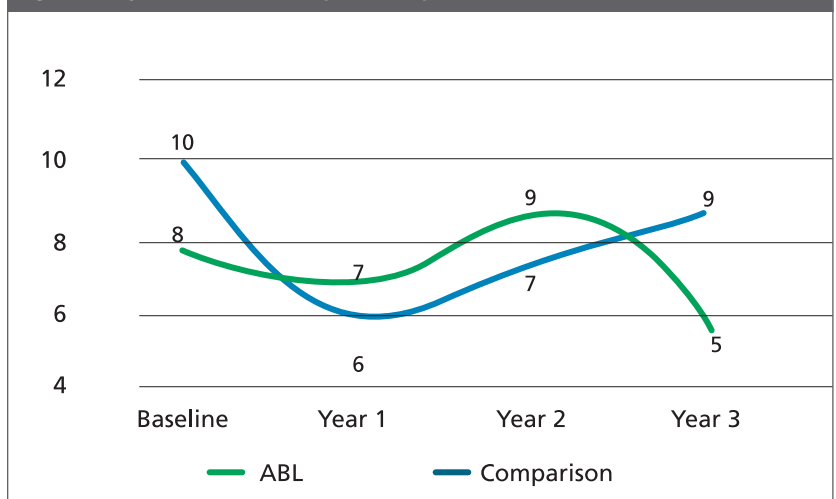


Figure 9: Days felt sad, blue or depressed in past month



ABL Success Stories

“Marie”

Before enrolling in ABL, Marie, a young, single woman, felt like she had no direction in life: she had no job, no driver's license, no car, and no bank account. She enrolled in ABL in the spring of 2015 and began an apprenticeship at WHA. Despite facing a few challenges in her personal life, she remained focused on her goals with help from her Family Life Coach. In the winter of 2017, Marie opened a bank account, obtained her driver's license, and purchased a used car. Today, she continues to work for WHA, shows outstanding determination, and has \$495 in savings.

“Steve”

Before joining the ABL program, 25-year old Steve was unemployed, without savings, in substantial debt, and with a poor credit rating. He was a college graduate with a degree with graphic design, but he was in so much debt from school that he was living with his mother, brother, and grandfather. His mother was under-employed and barely able to support the other family members. Steve joined the ABL program and was hired by WHA as a landscaping apprentice. Soon, after beginning to work with his ABL Family Life coach gaining financial literacy, he reduced his \$24,000 debt to \$18,600 by maintaining on-time payments. Steve and his mother both adhered to a budget and steadily saved money. Before graduating ABL after two years of participation, Steve had opened a savings account, saved \$5,100, increased his credit score to over 700, and obtained employment as a professor of graphic design at a local community college. The family was able to move to private housing without subsidy. They had saved more than \$7,000 in escrow from the ABL program and were able to use those funds for the private stock housing rent. The family is maintaining a stable income.

Advocacy for State and Federal Authorization of and Funding for ABL

A component of the WHA's work on the ABL project was to advocate for policy change at the federal and state levels to implement ABL more broadly and to sustain it over time, as preliminary data supporting the efficacy of the program became available. Therefore, in early 2012, then-WHA Executive Director and ABL project director, Raymond Mariano, began disseminating information about ABL and available evaluation data to state legislators, local key stakeholders, journalists, and others. Over the course of the project, numerous media outlets shared information about ABL, including *The Atlantic*, *National Review* and a *Huffington Post* blog to *Commonwealth Magazine*, *Fox 25 News*, *The Boston Globe*, the *Worcester Telegram & Gazette* and *GoLocal Worcester* (see Appendix for complete list). In addition, on January 20, 2012, The Health Foundation hosted a *Health Policy Conversation: Transforming Public Housing* with U.S. Congressman James P. McGovern (D-MA 2nd District) as a featured speaker on the government's role in helping people move to self-sufficiency; 94 business and civic leaders and elected officials attended.

Information on ABL was submitted in January 2013 by the WHA in its annual plan to the New England Regional HUD office; the WHA received HUD's approval in April 2013 to implement a waiting list preference to admit participants into ABL with a requirement to work or participate in educational programs. The WHA began accepting clients in June 2013. HUD subsequently approved the waiting list preference two additional times in the next 18 months.

In January 2014, the WHA submitted its annual plan and proposed new language to implement time limits for all WHA residents. Once again, HUD approved the annual plan, including the time limit proposal, on April 1, 2014. The WHA publicly announced HUD's approval in September 2014 and public discourse in the media about ABL ensued. The New England

HUD office realized they had approved the time limit annual plan in error stating that HUD regulations would not allow time limits unless the public housing authority (PHA) had been approved as a Moving To Work (MTW) agency. HUD immediately rescinded their approval.

Upon further discussion and meetings with the WHA, HUD determined that their approval of the 2013 annual plan, which included the ABL work and school requirement, was also approved in error because HUD regulations did not permit the WHA to administer these changes. As a result, HUD rescinded their approval of this requirement as well.

Prior to 2015, Congress had only approved 39 PHAs across the country to implement MTW. As a result, WHA and Foundation staff began exploring and advocating for the expansion of MTW in 2014. A series of telephone calls and email exchanges with HUD followed, as did a series of meetings with Congressman McGovern and his staff, who assisted by setting up a meeting with aides of U.S. Senators Elizabeth Warren (D-MA) and Edward Markey (D-MA) on December 7, 2015. On December 18, 2015, Congress approved the Omnibus Appropriation Bill for FY 16 which included authorization for HUD to designate 100 additional MTW PHAs over a seven-year period. HUD is in the early phase of developing the application process, and the WHA and Foundation representatives responded on May 4, 2016 to HUD's request for public comments regarding the expansion. In March 2016, Massachusetts Lt. Governor Karyn Polito met with HUD officials in Washington D.C. regarding the MTW expansion. In January 2017, HUD called for applications for MTW designation for PHAs with fewer than 1,000 units; thus, the WHA was not eligible. HUD is expected to call for applications from larger PHAs in future years; the WHA could then compete for one of 47 available designations.

In addition, Lt. Governor Polito asked the Director of the Governor's Office in D.C. to

request a meeting of WHA and Foundation staff with Speaker of House Paul Ryan (R-WI 1st District) to familiarize him with ABL, since he was creating an agenda for eliminating poverty. A meeting was held on May 2, 2016 with three of Speaker Ryan's staff, who indicated that ABL was the kind of project they were seeking to identify for the Speaker's agenda. Since that time, the WHA has made significant progress with federal-level policy-makers who are also considering a policy change which would allow ABL to be replicated in federal public housing properties, if the program is authorized in the state's properties.

During this same time period, WHA and Foundation staff also sought approval from the Massachusetts state government to implement ABL in the WHA's state-subsidized properties, which represent about 20 percent (493) of the units managed by the WHA. With the support of state Senator Harriette Chandler (D-Worcester) and then Senate President Therese Murray (D-Plymouth and Barnstable), the welfare reform legislation, "An Act to Foster Economic Independence," was approved by the legislature and signed into law in July 2014 by then Governor Deval Patrick. This legislation included a provision that required the Massachusetts Department of Housing and Community Development (DHCD) to allow the WHA to operate ABL in its state housing. Upon taking office in January 2015, Governor Charles Baker and Lt. Governor Karyn Polito fostered DHCD's development and final approval in April 2015 of the administrative details necessary to implement the work/school requirement for residents living in state-subsidized housing at WHA. With Lt. Governor Polito's leadership, the WHA also worked with DHCD to encourage other state housing authorities to replicate ABL by providing \$500,000 in 2017 for planning grants to up to five other state public housing authorities.

This evaluation study faced several limitations. First, the study did not employ randomization to allocate individuals to the ABL and comparison groups. Participants self-selected into the ABL program. Even though the individuals in the comparison group were selected because they appeared to have similar demographic characteristics to ABL participants, there were baseline differences in the prevalence of self-perceived physical or mental health problems that would prevent participants from working full-time. Participants were not matched based on the length of time they had lived at a WHA residence, so it is possible that this biased results away from the null. Second, the sample size for this study is small. It is possible that true differences between the ABL and comparison groups were not identified as statistically significant because of the small sample size. Third, attrition may have introduced bias; a study with more resources for longitudinal follow-up would be beneficial. Finally, some of the information was collected by self-report survey, and some participants may have given what they thought were desirable answers rather than actual thoughts, feelings, or experiences. However, data on income, debt, and employment were verified by the WHA by examining pay stubs and financial statements.

Conclusion

Among all ABL participants in this evaluation (i.e., those from the voluntary and mandatory phases), 11% moved out of public housing into private housing, and an additional 4% moved into Section 8 housing during the evaluation study period. Among the subset of ABL participants in the voluntary phase, who had a longer period of follow-up, 21% moved into private housing, and an additional 8% moved into Section 8 housing. Over time, with longer periods of follow-up and greater awareness of the potential benefits of a program like ABL, residents could become more motivated to engage with programs like ABL in order to move towards economic self-sufficiency.

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Additional Information about Research Methods

Identification of comparison group evaluation participants

The comparison group individuals were selected from the pool of residents who were not participating in ABL to be similar to ABL participants based on demographic data (i.e., age, gender, race, English language ability, number of children). Due to privacy and resource restrictions, the evaluation team did not have access to all WHA administrative records and could not carry out the selection of the comparison group by themselves. Therefore, a WHA staff person was asked to select from the WHA's pool of residents a one-to-one match with each ABL participant in the evaluation based on the aforementioned demographic criteria. After making their selections, the WHA gave the lists of ABL participants and similar comparison individuals to the evaluators. The evaluation team then contacted these individuals and invited them to participate in the evaluation study.

Because this evaluation enrolled new research participants continually, every time a new ABL program participant was enrolled in the evaluation study, the WHA suggested a comparison individual for that ABL participant, whenever possible. This occurred from 2012 through 2013, when 34 ABL participants were enrolled and 33 comparison group individuals were recruited as a result of the one-to-one match procedure. In 2013-2014, a new set of ABL individuals (n=32) were added to the study, and a decision was made not to add any additional comparison group participants to match them. These 32 individuals were enrolled in ABL as a part of admissions preference (Phase 2), but due to changing policy, no longer had the work/school requirement and became voluntary ABL participants. In 2015-2016, 83 new ABL participants from ABL Phases 2 and 3 were added to the evaluation study. This time, new comparison group members were also added to the study, but not on a one-to-one match basis. At that time, most people living in WHA housing were

already in ABL, enrolled in the Family Self Sufficiency (FSS) program, or receiving Supplemental Security Income (SSI), and therefore the pool of people who could possibly be invited to join the comparison group was smaller than it had been at the outset of the study. Therefore, the 39 comparison group members who were added in 2015-2016 were selected because they were determined to be generally comparable to ABL participants by a WHA staff person; these individuals were not enrolled in FSS, not receiving SSI subsidies, otherwise met the eligibility criteria for ABL participation, and were not participating in ABL. A summary of this study enrollment information is provided in Table 1A, below.

Table 1A: Sample size, participation, and attrition

	ABL	Comparison
BU surveys		
Enrolled at baseline and completed baseline survey	149	72
Completed Year 1 survey	95	40
Completed Year 2 survey	37	15
Completed Year 3 survey	18	24
WHA data		
Enrolled at baseline and completed baseline assessment	149	72
Completed Year 1 assessment	99	44
Completed Year 2 assessment	88	27
Completed Year 3 assessment	40	24

Table 1B: Demographic characteristics of the ABL and comparison samples, by year of assessment

	ABL	Comparison	<i>p</i> -value
Baseline			
Total count	99	45	
% White	13%	24%	0.0225
% Black	13%	9%	0.0225
% Hispanic	62%	53%	0.0225
% Female	91%	93%	0.7538
Mean age	30 yrs.	34 yrs.	0.1326
% some post-secondary education	35%	42%	0.6915
% no high school diploma	28%	22%	0.6915
Mean number of children	2	2	0.4875
% never been married	66%	64%	0.4865
% married	9%	7%	0.4865
% English is native language	55%	55%	0.9185
% bilingual or multilingual	62%	56%	0.4919
% physical/mental problem that would prevent work	19%	36%	0.0338
Year 1			
Total count	95	40	
% White	15%	18%	0.3766
% Black	15%	10%	0.3766
% Hispanic	60%	58%	0.3766
% Female	92%	95%	0.7228
Mean age	31 yrs.	35 yrs.	0.1500
% some post-secondary education	32%	20%	0.6554
% no high school diploma	22%	23%	0.6554
Mean number of children	2	2	0.0724
% never been married	64%	65%	0.7290
% married	11%	5%	0.7290
% English is native language	51%	54%	0.6794
% bilingual or multilingual	60%	62%	0.8510
% physical/mental problem that would prevent work	15%	38%	0.0036

Year 2			
Total count	37	15	
% White	11%	27%	0.2984
% Black	14%	13%	0.2984
% Hispanic	58%	47%	0.2984
% Female	89%	100%	0.3112
Mean age	31 yrs.	33 yrs.	0.2349
% some post-secondary education	28%	27%	1.0000
% no high school diploma	22%	27%	1.0000
Mean number of children	2	2	0.7842
% never been married	56%	67%	0.7687
% married	8%	13%	0.7687
% English is native language	54%	67%	0.7936
% bilingual or multilingual	56%	53%	0.8845
% physical/mental problem that would prevent work	16%	20%	0.7062
Year 3			
Total count	18	24	
% White	11%	25%	0.4838
% Black	22%	8%	0.4838
% Hispanic	56%	42%	0.4838
% Female	94%	96%	1.0000
Mean age	30 yrs.	33 yrs.	0.1343
% some post-secondary education	44%	25%	0.4696
% no high school diploma	17%	21%	0.4696
Mean number of children	2	2	0.7919
% never been married	50%	58%	0.1582
% married	0%	13%	0.1582
% English is native language	50%	58%	0.2961
% bilingual or multilingual	67%	58%	0.5821
% physical/mental problem that would prevent work	6%	33%	0.0548

Data source: BU surveys

A Better Life Logic Model

PROGRAM VISION

To help WHA resident families to become self-sufficient.

“To change the way public housing is provided to families, and, as a result, break the cycle of intergenerational poverty that the current system has created.”

TARGET POPULATION

Adult WHA Residents

PROJECT ELIGIBILITY

Must be age 18 years old or older

INPUTS	OUTPUTS	OUTCOMES: IMPACT		
	ACTIVITIES	SHORT-TERM	MEDIUM-TERM	LONG-TERM
STAFF Family Life Coaches with 1:50 caseload 1 Program Manager 1 Program Coordinator 1 Employment Specialist	CASE MANAGEMENT Creation of goals plan for entire household Connection to partnerships Employment coaching and job placement/monitoring Supporting post-secondary educational goals Financial management education Debt reduction plans and goals Escrow account WORKSHOPS Parenting Financial literacy Job readiness Domestic violence/healthy relationships Nutrition and health Stress management Computer literacy LOGISTIC ASSISTANCE Transportation to school/work Child care referrals HEALTH Physical, mental, and dental health assessment OTHER SUPPORT Social support networking groups and activities Homework and school support Domestic violence prevention FINANCIAL Personalized financial literacy and counseling	INCREASE Knowledge About: How to further education The steps to better employment How to manage finances Readiness to change employment status	INCREASE Ability to articulate education goals Number of hours of work per week Children’s attendance at school Amount in escrow account Amount in bank account Educational attainment Change in employment status or enrollment in full-time education program DECREASE Experiences of partner violence Children dropping out of school	INCREASE Homeownership or private renter status income, “family wage”
PHYSICAL RESOURCES 5 Meeting Rooms 2 Vans 8 Offices <i>(Located within 2 buildings)</i>				
PARTNERSHIPS Employers Financial Agencies Banking Institutions Elementary, Middle, and High schools Childcare Programs Community Health Centers Hospitals Parenting Programs Domestic Violence Prevention Programs				
WHA SUPPORT Apprenticeships After-school Programs Summer Youth Camps ESL and Hi-Set Classes				
OTHER Interim Incentives				

