

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

## Executive Summary

### July 2017

**T**HE 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. 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 researchers affiliated with Boston University, and funded by The Health Foundation of Central Massachusetts.*