

# 2016 INTERIM EVALUATION REPORT

## A BETTER LIFE (ABL) WORCESTER HOUSING AUTHORITY



### SUBMITTED BY:

Emily F. Rothman, ScD  
Joseph Palmisano, MA, MPH  
Jennifer Paruk

DEPARTMENT OF COMMUNITY HEALTH SCIENCES  
BOSTON UNIVERSITY SCHOOL OF PUBLIC HEALTH

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## EXECUTIVE SUMMARY

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The A Better Life (ABL) program was designed by the Worcester Housing Authority (WHA) to help residents of public housing achieve economic self-sufficiency and build their capacity to transition from subsidized housing to private sector housing. As an integral part of the program, participants are required to work or further their education while being provided with case management and a broad array of support services. The Health Foundation of Central Massachusetts began funding the implementation of ABL in January 2012. This is an interim evaluation report that summarizes the results of the outcome evaluation of the first four years of program implementation, from January 2012 to March 2016.

This outcome evaluation used a quasi-experimental, two-group, pre-/ and post-test design. The design permitted assessment of changes in ABL participants' attitudes and behaviors as compared to a group of individuals who were demographically similar but not participating in ABL (n=54 and 27, respectively). Baseline survey data were collected from participants in ABL when they officially entered the program and baseline survey data were also collected from the matched comparison participants who did not participate in ABL but were residents of WHA during the same time period. Follow-up survey data were collected from individuals in both the ABL and comparison groups once a year following baseline. Not all data were self-reported; income, employment, debt and education data were obtained from the administrative files of the WHA for those in the ABL group. Of note, this is an on-going evaluation. More information about ABL will be forthcoming in 2017.

#### Key Findings

##### ECONOMIC SELF-SUFFICIENCY:

After three years of ABL program implementation, 13% of participants were economically self-sufficient and living in private housing (n=7).

##### EMPLOYED OR IN SCHOOL:

After two years in the program, 96% of ABL participants were either working or attending school, at least part-time.

### KEY FINDINGS OF THIS EVALUATION REPORT INCLUDE:



#### Income

ABL participants experienced more than a two-fold increase in income from baseline to Year 3. The mean annual income for ABL participants was \$10,938 at baseline and \$22,612 at the Year 3 follow-up. For the comparison group, the baseline annual income was \$8,667 and \$7,812 at Year 3. The difference in income over time between ABL and comparison group participants was statistically significant.



#### Employment

The proportion of ABL households that were employed increased over time. At baseline, 56% of ABL participants were employed, and this figure increased to 74% after a year, and 78% after two years. Fewer in the comparison group were employed at baseline (41%), and two years later the proportion employed remained essentially unchanged (40%). By Year 3, 100% of ABL participants acknowledged that they want to and are willing to work.



#### Education

ABL program participants furthered their education. At baseline, 26% of ABL participants were enrolled (part-time or full time) in classes, and this percentage increased to 52% at one year follow-up. At two year follow-up, 44% of ABL participants were enrolled in classes. By Year 3, 100% of ABL participants reported that they had educational goals, and a number had earned high school/GED, certificates/licenses, and associate, or bachelor's degrees.



#### Escrow

After three years, ABL participants had an average of \$2,401 in escrow, with a range of \$0-\$26,203. Since the beginning of the program, ABL participants in the evaluation study escrowed a total of \$102,612. Comparison group participants are not in any type of escrow program.



#### Debt

Over time, ABL participants' debt decreased. ABL participants began the program with a median debt of \$5,250. After three years in the program, the median debt decreased to \$3,500. No information on debt is available for the comparison group because it was not collected.



#### Health and Safety

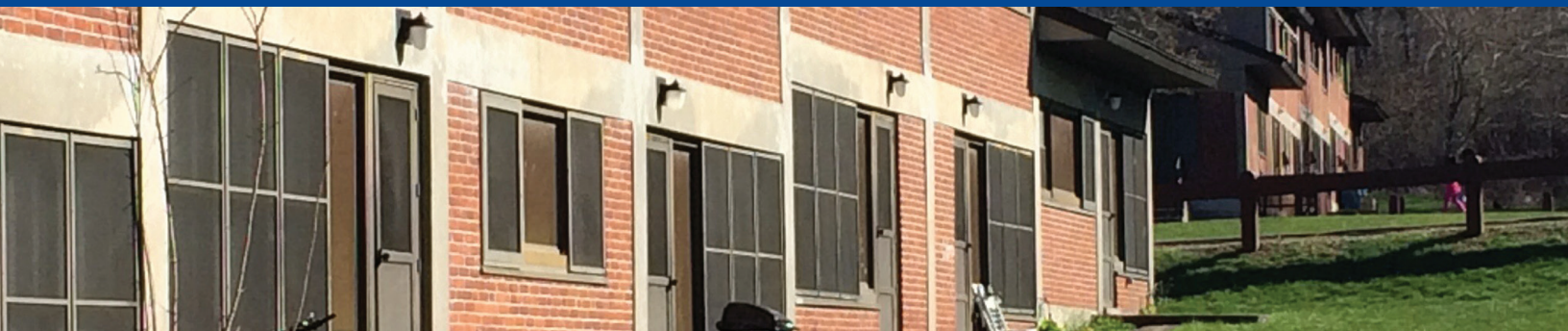
ABL participants experienced a decline in intimate partner violence victimization, but comparison group participants did not. Intimate partner violence victimization was prevalent for ABL and comparison group participants at baseline with 30% of ABL participants and 21% of comparison group participants being physically or sexually assaulted by a partner in the past year. At Year 3, a smaller proportion of ABL participants reported past year assault than at baseline: 17%. However, the proportion of comparison group participants reporting victimization increased to 27%.



#### Systems Change

A change in Massachusetts state policy authorized the WHA to operate the ABL program in its state-subsidized housing properties. Working with the Massachusetts Department of Housing and Community Development, the WHA also made substantial progress toward expanding ABL to other state housing authorities. In addition, federal-level policy-makers are also considering a policy change to allow ABL replication in federal public housing properties.





## INTRODUCTION



### INTRODUCTION

Public housing was originally intended to provide temporary housing to help unemployed workers through a transition period. However, over the years tenancy durations have become increasingly more permanent and have continued from one generation to the next. Research 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.<sup>1</sup> Neighborhood disadvantage is associated with lower social cohesion between residents, which in turn is associated with elevated levels of depression and family dysfunction, and worse health for residents.<sup>2</sup> 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 whom are unemployed, by 2020 (see Healthy People 2020, Objectives SDOH-1 through SDOH-4).<sup>3</sup> In its 2014-2018 Strategic Plan, the U.S. Department of Housing and Urban Development has also included the objective “promote advancements in economic prosperity for residents of HUD-assisted housing.”<sup>4</sup>



The A Better Life (ABL) program was designed by the Worcester Housing Authority (WHA) to help residents of public housing break the cycle of intergenerational poverty and move out of publicly funded housing. In 2011, The Health Foundation of Central Massachusetts funded an application submitted by the WHA to plan and pilot test the ABL program. From 2011 to early 2016, The Health Foundation of Central Massachusetts has provided \$2.2 million to the WHA to plan, pilot and implement the ABL program. This interim evaluation report presents findings from data collected between January 2012 and March 2016. A subsequent evaluation report will include data from new ABL and comparison participants who have recently been enrolled.



### 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.<sup>5</sup> The ABL program is being implemented in several sections of 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 (CA) and Great Brook Valley (GBV). According to WHA data, approximately 3,500 individuals live in these two complexes, including nearly 1,500 children. Across WHA, 41% of adults have not graduated from high school and do not have a GED. At Great Brook Valley, specifically, 47% of adults have not graduated from high school and do not have a GED. 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.<sup>6</sup>

<sup>1</sup>Sharkey P, Elwert F. *The Legacy of Disadvantage: Multi-generational Neighborhood Effects on Cognitive Ability*. *American Journal of Sociology*. 2011;116(6):1934-1981.

<sup>2</sup>Moulton S, Peck LR, Dillman KN. *Moving to Opportunity's Impact on Health and Well-Being Among High-Dosage Participants*. *Housing Policy Debate*. 2014;24(2):415-445.

<sup>3</sup>Healthy People 2020. Washington, DC: US Department of Health and Human Services, Office of Disease Prevention and Health Promotion; 2016.

<sup>4</sup>Levitt R. *HUD Strategic Plan 2014-2018* 2014.

<sup>5</sup>Authority Worcester Housing Authority. *Background information*. 2015; <http://www.worcester-housing.com/background-information.html>. Accessed May 13, 2016.

<sup>6</sup>Worcester Housing Authority, *Personal Communication*



## INTRODUCTION

### A Better Life: Program Development and Description

The A Better Life (ABL) program was developed collaboratively in 2011 by the Executive Director of the WHA and former Mayor of Worcester, Mr. Raymond Mariano, and WHA Assistant Executive Director, Mr. Alex Corrales, and a team of 12 steering and advisory community partners representing law enforcement, education, employment, and health care (see Appendix for list of Steering Committee members). Mr. Mariano has served as the project director for ABL and Mr. Corrales has served as the project coordinator. The program's vision is to help motivated resident families of the WHA become economically self-sufficient, and reduce their need for housing subsidies. 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, though ABL was also available to any resident who wanted to participate in the program for at least three years and met the original eligibility criteria. In 2012 when ABL began, eligible individuals were those 18 years old or older, able to work (i.e., not living with disabilities that interfere with the ability to work), proficient in English language, able to read at a 6th grade level or higher, parenting no more than three children with no plans to become pregnant in the next three years, and appeared motivated and ready to engage by WHA staff. These initial eligibility criteria changed almost immediately due to lack of volunteers. Now the only eligibility criterion is being age 18 years old or older.

The ABL program offers the following benefits to participants (see Table 1). First, participants are enrolled in an escrow program. Normally when a person becomes employed, their WHA rent increases on a sliding scale to match their income. For participants of the ABL program, any funds owed to WHA triggered by an increase in earned income are placed in escrow for the family's future use or to reduce any debt. Second, each family is assigned a WHA "Family Life Coach" (i.e., case manager) who helps the family develop and

**Table 1  
BENEFITS  
OF THE  
ABL  
PROGRAM**

- Escrow program
- Family Life Coach case management
- On-site classes in financial literacy, life skills, family life, job readiness, job search skills, computing, and health
- Priority access to children's homework center and summer programming
- Priority access to GED and English as a Second Language classes
- Assistance in enrolling in educational/training programs
- Assistance with job searches

carry out a multi-year action plan with an end goal of economic self-sufficiency. Third, ABL participants are encouraged to attend on-site classes on financial literacy, life skills, family life and health taught by local experts on-site at WHA.

In exchange for the benefits of participating in the ABL program, participants are required to work, attend an educational program, or perform community service for a combined total of 30 hours per week. In addition, children of parents in the ABL program are required to attend school regularly. When ABL was first implemented, the only consequence of failing to meet the 30 hour requirement was becoming ineligible for further participation in the program.

In the first year of full implementation (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 mailed invitations to participate in ABL to 559 WHA residents, made phone calls to 139, and enrolled 26 people—which represents a 4.6% success rate on the mailed invitations. In addition, there was an extensive series of outreach efforts by the WHA to recruit voluntary clients, including home visits. 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 motivated and determined to participate in the ABL program. By loosening the eligibility requirements, WHA was able to enroll an additional 5 families.

Since few families were willing to volunteer to fulfill the requirements of the program, in 2013 WHA changed its recruitment strategy for ABL. WHA residents could still volunteer for ABL, but the program was also offered to individuals on the waiting list for subsidized housing in Worcester. Individuals from the waitlist who agreed to participate in ABL were given priority when housing became available, but participating in the program became a requirement of the lease agreement. In other words, for those who were moved off of the housing waitlist because they volunteered for ABL, failing to complete 30 hours of employment, education, or community service per week had the potential to result in eviction. At that time there were approximately 15,000 people on the waiting list for WHA residency. WHA mailed 1,118 letters to individuals who were potentially eligible for ABL, and received 103 applications (9%) and enrolled 28 of the applicants (27%).





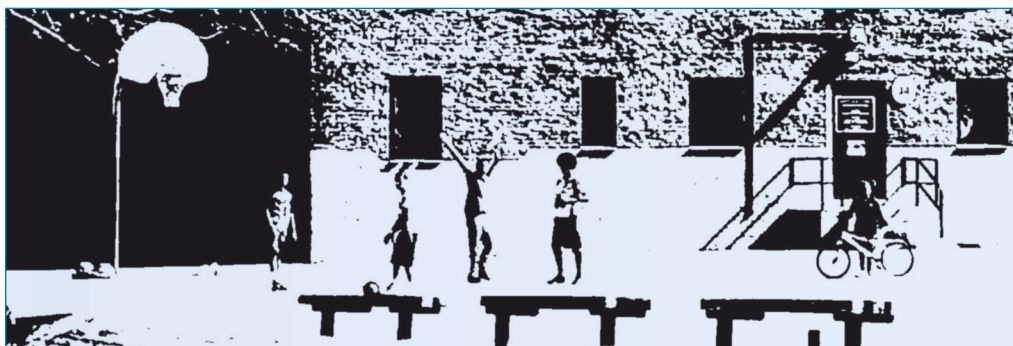
## INTRODUCTION

### Advocacy for State and Federal Funding for ABL

A component of WHA's work on the ABL project in the past four years was to advocate for policy change at the federal and state levels, as preliminary data supporting the efficacy of the program became available. Therefore, in early 2012, 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 have 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 B for complete list). In addition, on January 20, 2012, The Health Foundation hosted a Health Policy Conversation: Transforming Public Housing with Congressman James P. McGovern 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 waitlist 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. They 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, Mr. Mariano and Dr. Jan Yost (the Foundation president) 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 and Edward Markey 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. The WHA intends to apply for MTW designation when HUD calls for applications in the upcoming months.

In March 2016, Massachusetts Lt. Governor Karyn Polito met with HUD officials in Washington D.C. regarding the MTW expansion.

In addition, she asked the Director of the Governor's Office in D.C. to request a meeting of Mr. Mariano and Dr. Yost with Speaker of House Paul Ryan to familiarize him with ABL, since he is currently creating an agenda to spread effective ideas 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, and subsequent meetings are planned.

During this same time period, Mr. Mariano 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 Senator Harriette Chandler and then Senate President Therese Murray, 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 Charlie Baker and Lt. Governor Karyn Polito fostered the implementation by DHCD of ABL in the WHA. In April 2015, the DHCD approved the administrative details necessary to implement the work/school requirement for residents living in state-subsidized housing at WHA. On April 13, 2016, another state PHA invited Mr. Mariano to present ABL to its Commissioners, who have expressed interest in replicating ABL, and DHCD is exploring the replication there and in other state PHAs.





## METHODS

### METHODS

This report reflects information that was collected through surveys completed by program participants and from administrative records kept by WHA. The evaluation was approved by an Institutional Review Board (IRB).

#### Survey Data Collection

Surveys were completed by ABL program participants that considered themselves the heads of households (N=54). Surveys were administered when participants entered the program (i.e., “baseline”), and again every 12 months for up to three years. Collecting data at multiple points allowed the evaluators to examine changes in participants’ education, living, financial, and health status during participation in the program over time. In order to find out if any 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=27). The comparison group individuals were matched to the ABL participants using demographic data (i.e., age, gender, race, English language ability, number of children) from the pool of residents who were not participating in ABL. When a list of potential participants in the comparison group was generated, the evaluation team then approached the individuals to invite them to be in the evaluation research study, even though they would not be receiving any services from ABL. Records of the number of people approached who declined to participate in the evaluation study as comparison group members were not retained, but it is estimated that very few (<5%) of those invited to be part of the evaluation study in the comparison group declined. ABL participants and comparison group participants received remuneration for the time spent participating in the research in the form of \$20 gift cards per survey.

#### Supplemental Data Provided by WHA

WHA provided supplemental data to the evaluators for the purpose of this analysis. WHA Family Life Coaches track ABL participants’ engagement with ABL and select outcomes such as employment status, participation in school or training, household income, household debt, household savings, and housing status every six months, as long as those individuals are enrolled in the ABL program. Comparison group participants’ debt, household savings, and education were not tracked by WHA, so analyses on the aforementioned outcomes were restricted to the ABL group only for this evaluation report.

#### Evaluation Participant Retention Rates

The evaluation study began in January 2012. For the purposes of this report, data are presented for individuals from whom we have collected baseline data and at least one follow-up survey. Using that inclusion criterion, baseline data from 54 ABL participants and 27 participants in the comparison group are included. In the ABL group, the retention rate from baseline to Year 1 was 93%, and 81% in the comparison group. The Year 1 to Year 2 retention rate was 58% for ABL participants, and 68% for comparison group participants. The Year 2 to Year 3 retention rate for ABL participants cannot be calculated, because at the time of this report only a small number of ABL participants were both eligible for the next annual survey and able to be located. We made the choice to include Year 3 data from the six ABL-participating individuals for whom it was available, but results for that time point must be interpreted with caution. We were able to collect Year 3 data from 89% of those in the original comparison group, even though the Year 2 retention rate with the comparison group was less successful (75%).

Reasons why people were lost to follow up during the study period include being asked to leave the ABL program, deciding to quit, moving out of WHA, or successfully graduating from the ABL program, which made it impossible for research staff to locate the individuals for data collection purposes.



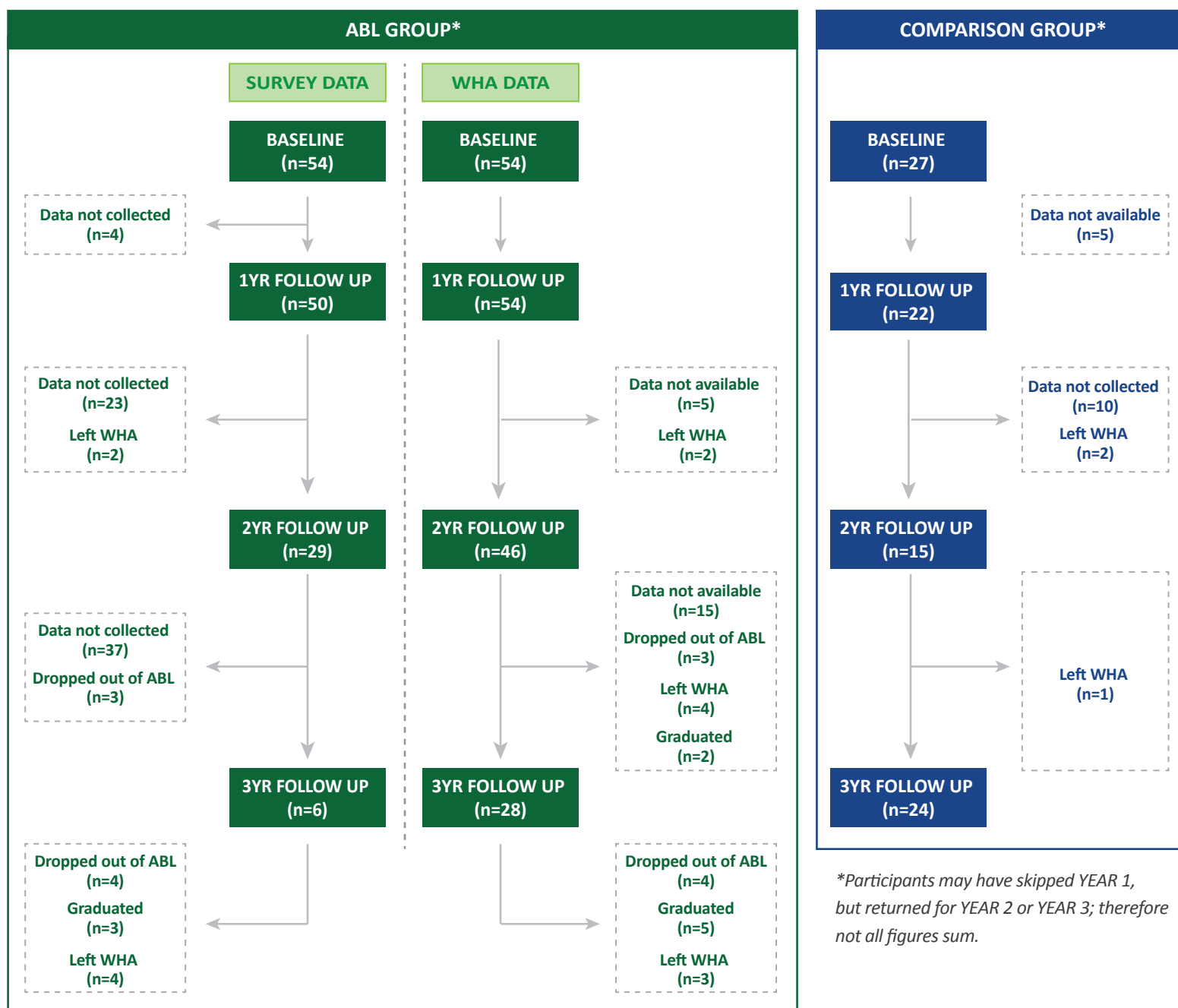
Not all data used in this evaluation were collected via self-report surveys. Some data were culled from WHA administrative files. The retention rates using the WHA administrative files were superior: for ABL participants, 100% were retained from baseline to Year 1, 85% from Year 1 to Year 2, and 61% for Year 2 to Year 3.

In total, of the 54 ABL participants who contributed baseline data, as of the printing of this report 57% are still in the program (n=31), 13% completed all the required elements of ABL and left WHA for private housing (n=7), an additional 17% left WHA without completing all the required elements of ABL (n=9), and 13% dropped out of the program (n=7).



## METHODS

FIGURE 1: SAMPLE RETENTION







## METHODS

### Sample Description

ABL participants included in this analysis were 91% female and had a mean average age of 29 years old. Consistent with the demographics of Great Brook Valley, approximately 65% of study participants identified as Hispanic, 15% as White, 13% as Multiracial, and 7% as Black/African-American. At baseline, 43% of ABL participants reported having some post-secondary education or training and 26% lacked a high school diploma. The mean and median number of children per ABL household was 2 (range 0-6). The majority of participants (63%) reported that they had never been married and 7% reported being married presently. Approximately half (52%) of ABL participants reported that English was their native language and 70% 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, 13% of ABL participants and 33% of comparison participants reported that they had a physical or mental health problem that would prevent them from keeping a full-time job. The self-reported disability status conflicts with WHA records. Because WHA used different criteria for determining disability status than people used for self-report, their records of the number of ABL participants and comparison group participants with disabilities differs from the self-reported data. 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.



### Measures and Sources of Data

#### HOUSEHOLD FINANCES

On the self-report survey, 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) and later 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.

#### INCOME, SAVINGS, AND DEBT

The WHA Family Life Coaches met with participants at least once every six months to update the project database to reflect the income of the participant at that visit, verified from paystubs. The Coaches would also record the dollar amount of participants' savings, based on the WHA escrow account amount and the participants' bank account statements, and the participants' level of debt, based on participants' credit card and utility statements.

#### INTIMATE PARTNER VIOLENCE VICTIMIZATION

An 11-item version of the Severity of Violence Against Women (SVAWs) scale<sup>6</sup> was used to assess intimate partner violence victimization via the self-report survey. Participants were instructed only to answer the questions if they had a boyfriend, girlfriend, wife, husband or romantic partner in the past year. They were then asked how often their partner had done each of the 11 behaviors to them in the past year, with prefacing statements: "you and your partner have probably experienced anger or conflict," (as per the original SVAWs) and "Your answers will be kept 100% confidential. Thank you for trusting us with this information." A sample item from the SVAWs is: "Slapped you around your face or head?" and response options were never, once, a few times, and many times.

### EMPLOYMENT

Participants were asked a series of questions about employment-related attitudes on the self-report survey, and their family's employment status (full-time, part-time, or none) was recorded at Family Life Coach meetings every six months. Employment-related questions on the survey included: "I am willing to work full-time" and "I want to work," and participants were asked how strongly they agreed with that statement using a 5-point Likert-type scale from "strongly disagree" to "strongly agree." WHA assessed employment at the household level rather than the level of the individual. In other words, for families enrolled in ABL, WHA captured whether one or more individuals in that household were employed either part-time or full-time. An individual was considered working full-time if they worked  $\geq 30$  hours per week.



<sup>6</sup>Marshall LL. Development of the severity of violence against women scales. *Journal of Family Violence*. 1992;7(2):103-121.





## METHODS

### Analytic Methods

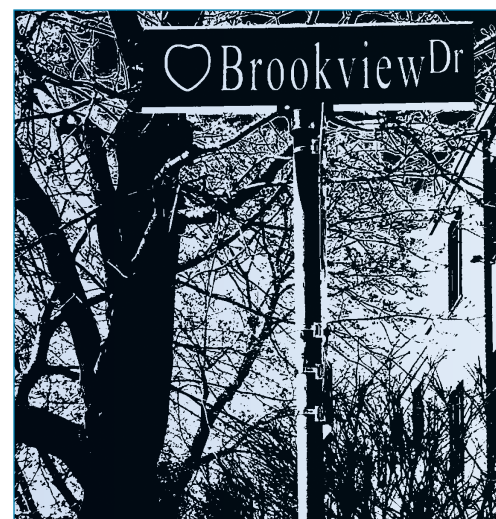
First, proportions and means were calculated for each outcome for those in the ABL group and the comparison group at each time point for those with non-missing data. Next, the change over time for an outcome (e.g., from baseline to the two year follow-up) for the ABL group was compared to the change 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 disability status at baseline for those in the ABL vs. comparison group (13% vs. 33%), the GEE models controlled for self-reported disability status. 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 and p-values are reported for each term of interest. Due to the small sample size, findings were considered statistically significant at the  $p \leq .10$  level. Given that the American Statistical Society has recently released the statement: "Scientific conclusions and business or policy decisions should not be based only on whether a p-value passes a specific threshold," and our sample is small, we discourage interpreting data on the basis of the  $p < 0.05$  threshold for p-values alone.<sup>7</sup> All analyses were conducted in SAS.



### Methodological Challenges

This evaluation study faced a few methodological challenges. First, the study did not employ randomization to allocate individuals to the ABL program and comparison groups. Participants self-selected into the ABL program groups. Even though the individuals in the comparison group were specifically matched on demographic characteristics, there were baseline differences in the prevalence of self-perceived physical or mental health problems that would prevent participants from working full-time. Second, the sample size for this study is small. It is possible that true differences between the ABL and comparison group were not identified as statistically significant because of the small sample size, and that with a larger sample those differences would have better empirical support. Third, attrition may have introduced bias; a study with more resources for longitudinal follow-up retention methods would be beneficial. Finally, some of the information collected for this evaluation study was collected by self-report via survey,

and participants may have given what they thought were desirable answers on the survey rather than what they truly thought, felt or experienced. However, data on income, debt, and employment were verified by WHA by examining pay stubs and financial statements.



<sup>7</sup>Wasserstein RL, Lazar NA. The ASA's statement on p-values: context, process, and purpose. *The American Statistician*. 2016:00-00.



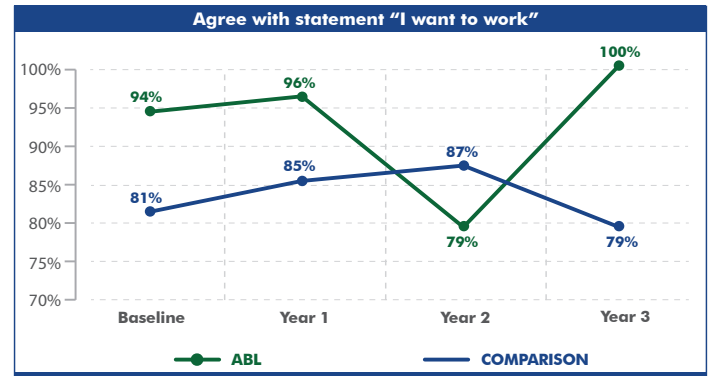


## RESULTS

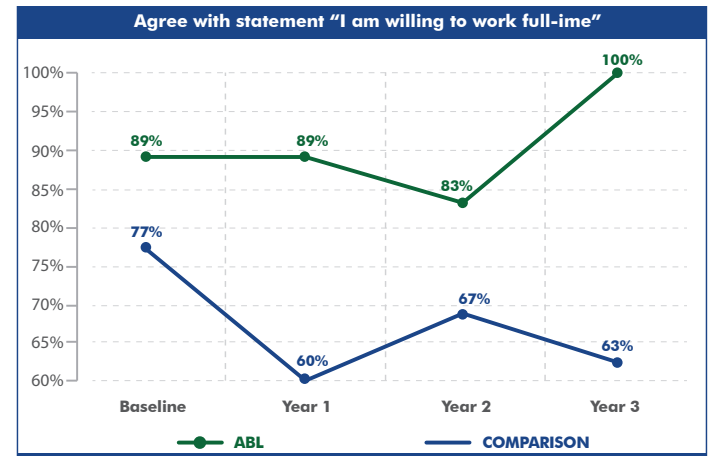
### RESULTS

#### Employment

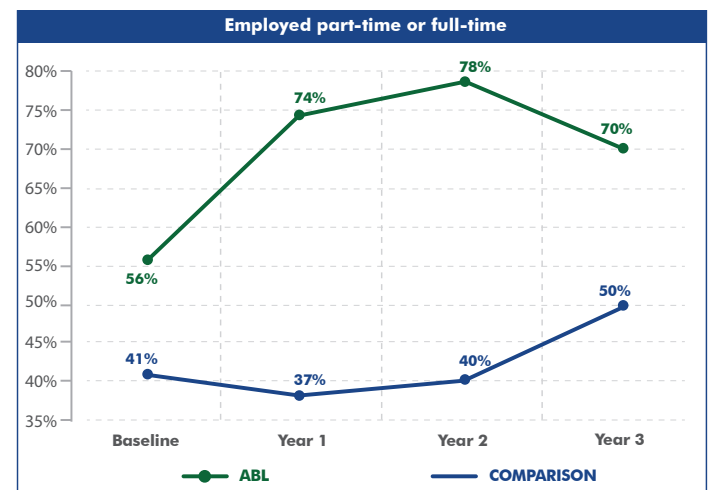
Participants were asked how much they agreed or disagreed with the statement, “I want to work.” At baseline, 94% of ABL participants (N=54) and 81% of comparison participants (N=27) agreed with this statement. At the one year follow-up, 96% of ABL participants and 85% of comparison participants agreed. At the two year follow-up, 79% of ABL participants and 87% of comparison participants agreed that they wanted to work. At the three year follow-up, all ABL participants (100%) and 79% of comparison participants agreed. The time-by-group interaction (that is, the difference in the changes over time between the two groups) was not statistically significant (OR=0.52, 95% CI 0.23,1.17,  $p=0.12$ ), though by Year 3, 100% of ABL participants acknowledged that they want to work.



Participants were also asked how much they agreed or disagreed with the statement, “I am willing to work full-time.” At baseline, 89% of ABL participants and 77% of comparison participants agreed that they would be willing to work full-time. At one year follow-up, this percentage stayed the same for ABL participants but decreased to 60% among comparison participants. At the two year follow-up, 83% of ABL participants agreed and 67% of comparison participants agreed. At the three year follow-up, 100% of ABL participants and 63% of comparison participants agreed. The difference was not statistically significant (OR=1.14, 95% CI 0.58,2.24,  $p=0.70$ ), though by Year 3, 100% of ABL participants acknowledged that they are willing to work.



The proportion of ABL households that were employed increased over time. At baseline, 56% of ABL participants were employed, and this figure increased to 74% after a year and to 78% after two years, then decreased to 70% after three years. At baseline, 41% of comparison participants were employed. This percentage remained nearly the same for the one and two year follow up (37% and 40%, respectively). At three year follow-up, 50% of comparison participants were employed. The differences were not statistically significant (OR=1.11, 95% CI 0.68,1.82,  $p=0.66$ ).

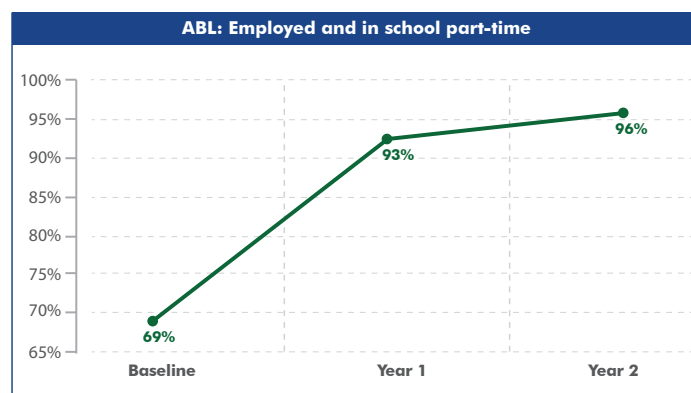




## RESULTS

### Employment (Continued)

A substantial portion of ABL households counted as unemployed were enrolled in school at least part-time. The proportion of ABL participant households were either employed or attending school at least part-time at each assessment point was: 69% at baseline, 93% at one year, and 96% at two years. Comparison data were not available for this particular analysis.



### Income

ABL participants experienced a more than two-fold increase in income from baseline to Year 3.

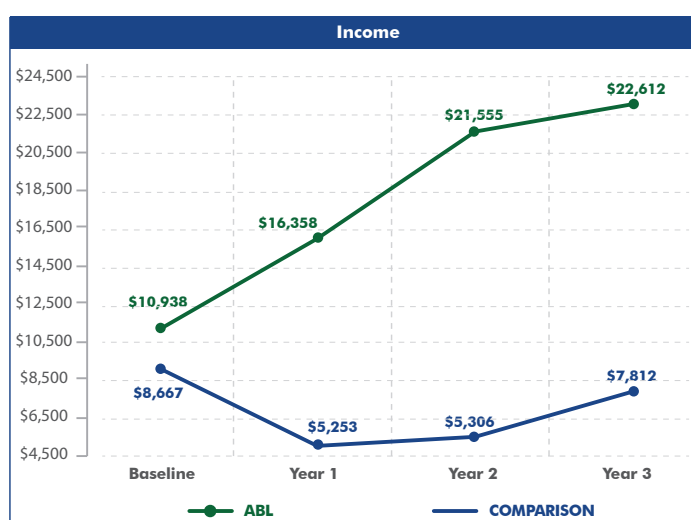
At Year 3, the comparison group participants' income ranged from \$0 to \$31,755 per year, while the ABL group participants' income ranged from \$0 to \$61,915 per year.

The difference in income between ABL and comparison group participants was statistically significant at baseline and the change over time was also statistically significant ( $\beta=4168$ , 95% CI 1298.61, 7037.73,  $p<0.05$ ).

When participants enrolled in ABL, their mean average income was \$10,937 per year. At approximately the one year mark, ABL participants were making, on average, \$16,358 per year. At the two year mark, ABL participants were making \$21,555 per year on average. At the three year mark, ABL participants were making \$22,612 per year on average.

By comparison, at baseline, comparison participants' average income was \$8,667.33. At the one year point, those in the comparison group were earning \$5,253 per year on average. At the two year point, those in the comparison group were making \$5,306 per year on average. At the three year point, those in the comparison group were making \$7,812 per year on average.

	ABL	Comparison
<b>Baseline</b>	\$10,938	\$8,667
<b>Year 1</b>	\$16,358	\$5,253
<b>Year 2</b>	\$21,555	\$5,306
<b>Year 3</b>	\$22,612	\$7,812



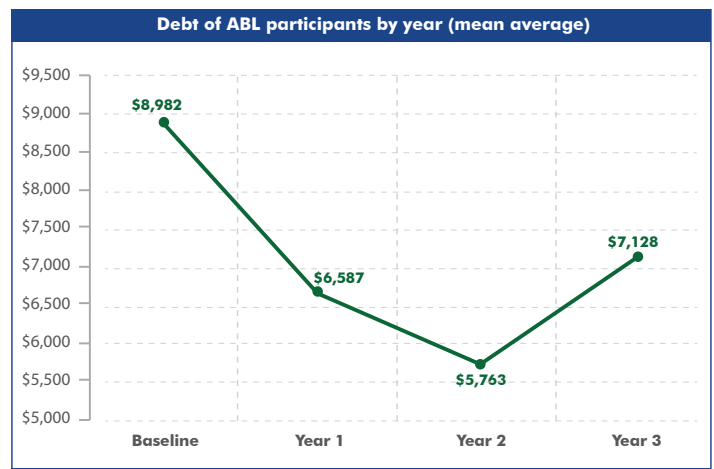




## RESULTS

### Debt

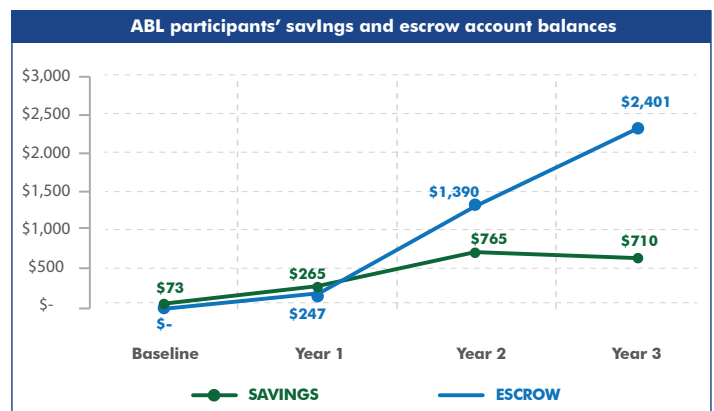
Most participants in the ABL program were in debt when they enrolled, and many incurred some additional debt during the program because they took out loans for education or to purchase cars to get to work. However, over time, their debt decreased. On average, ABL participants began the program with a debt of \$8,982. After one year, the average amount of debt among participants decreased to \$6,587. After two years in the program, the average debt was reduced to \$5,763. After three years in the program, the average debt (for those who had not already moved to private housing or otherwise left the program) increased to \$7,128, while the range was \$0-\$33,000. No comparison data were available on this measure.



### Savings and Escrow

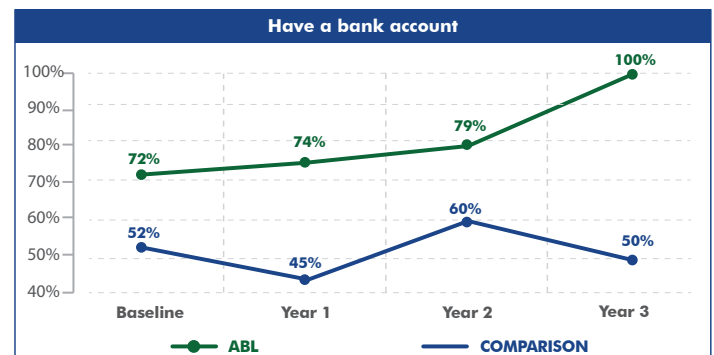
At baseline, ABL participants had an average of \$73 saved. After one year, ABL participants had \$247 saved. After two years in the program, ABL participants had \$765 saved. After three years in the program, participants had \$710 saved, with a range of \$0 to \$5196 saved. There were no comparison data on this measure.

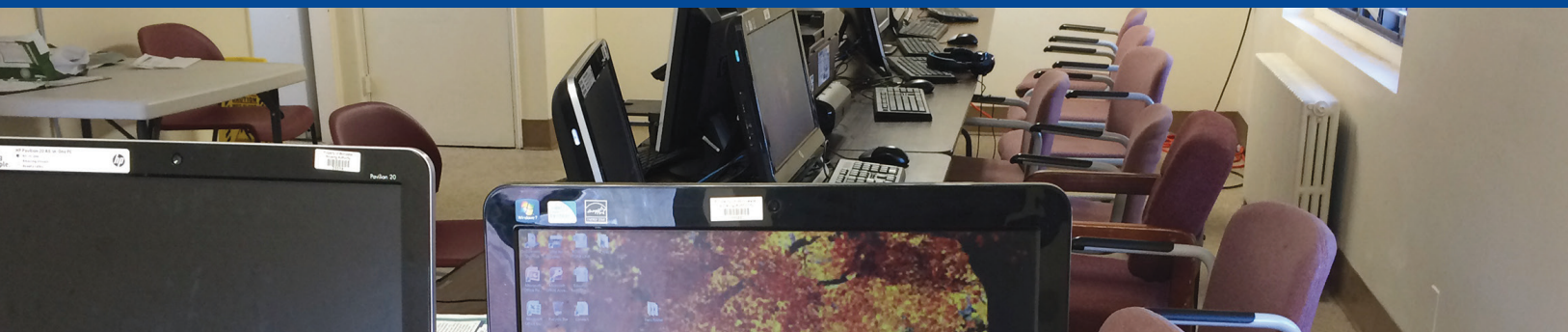
At baseline, all ABL participants had \$0 in escrow. After one year, ABL participants had an average of \$265 in their escrow accounts. After two years in the program, ABL participants had an average of \$1,390 in escrow. After three years, ABL participants had an average of \$2,401 in escrow, with a range of \$0-\$26,203. In total, ABL participants accrued a total of \$102,612 in escrow. There were no comparison data on this measure because residents were not able to escrow unless participating in ABL.



### Household Finances

Participants were asked if they had a bank account. At baseline, 72% of ABL participants and 52% of comparison participants indicated that they had a bank account. At one year follow-up, the percentage of ABL participants with a bank account increased to 74%, while the percentage of comparison participants decreased to 45%. At the two year follow-up, 79% of ABL participants and 60% of comparison participants had bank accounts. At the three year follow-up, all of the ABL participants (100%, n=6) had bank accounts while only 50% of comparison participants had bank accounts. The difference in the change over time between ABL participants and comparison group participants was not statistically significant (OR 1.24, 95% CI 0.79, 1.94, p=0.35), though by Year 3, 100% of ABL participants indicated that they had a bank account.

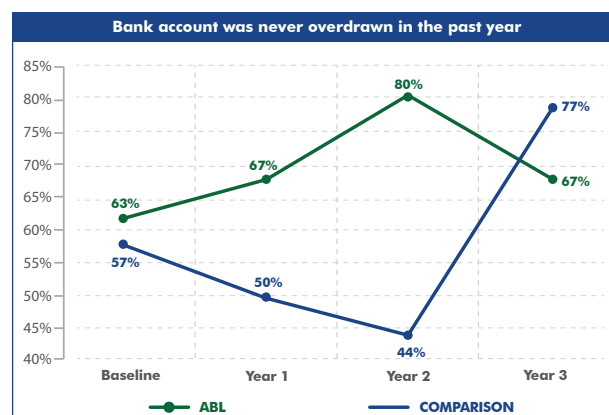




## RESULTS

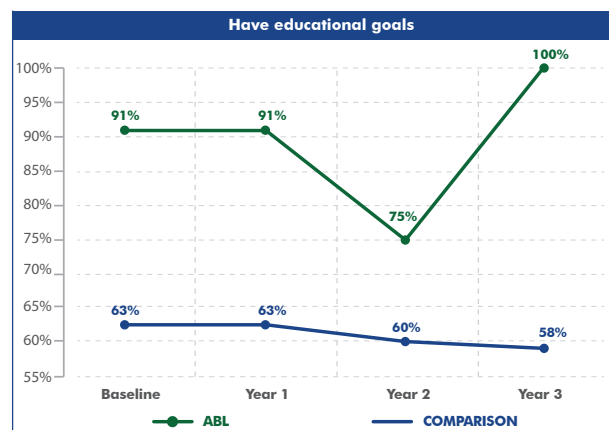
### Household Finances (Continued)

Participants were also asked how many times within the past year their bank account had been overdrawn. At baseline, 63% of ABL participants and 57% of comparison participants reported their bank accounts had not been overdrawn within the previous 12 months. At one year follow-up, this percentage increased slightly for ABL participants (67%) and decreased for comparison individuals (50%). At the two year follow-up time, 80% of ABL participants reported that their bank accounts had not been overdrawn within the past year, compared to 44% of comparison individuals. At the three year follow-up, 67% of ABL and 77% of comparison participants reported that their bank accounts had not been overdrawn within the last year.

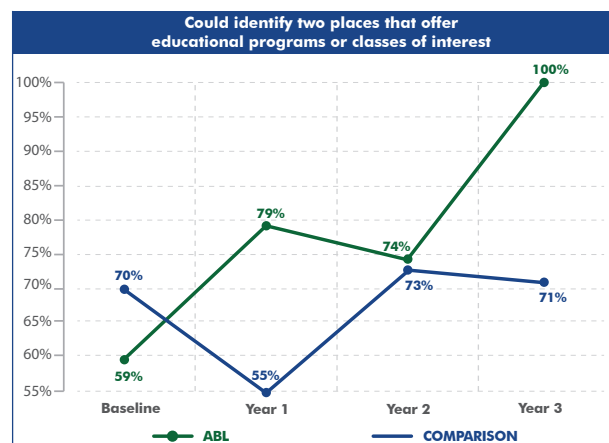


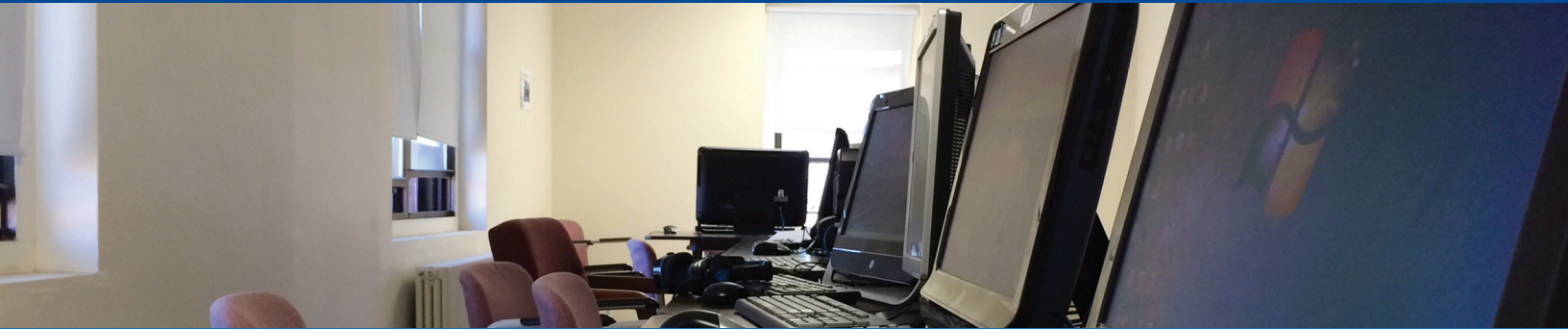
### Education

Almost all ABL participants began the program with educational goals (91%), while only 63% of comparison group participants reported having educational goals at baseline. This disparity did not change after one year (94% for those in ABL vs. 65% for comparison group participants). At the two year follow-up, the disparity attenuated: 75% of ABL participants and 60% of those in the comparison group reported having educational goals. At the three year follow-up, 100% of ABL and 58% of comparison groups reported educational goals. The difference in the change over time between the two groups was not statistically significant (OR=0.75, 95% CI 0.39,1.46,  $p=0.40$ ), though by Year 3, 100% of ABL participants indicated that they had educational goals.



There were changes in the expected direction related to whether individuals could identify two places that offer educational programs or classes of interest over time. At baseline, 59% of ABL participants reported they could identify such places, and that proportion increased to 79% at one year, 74% at two year follow-up, and 100% at three year follow-up. On the other hand, comparison group participants' agreement moved in a U-shape from 70% to 55% 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 statistically significant at the  $p<0.10$  level (OR=1.64, 95% CI 0.94,2.86,  $p<0.10$ ).

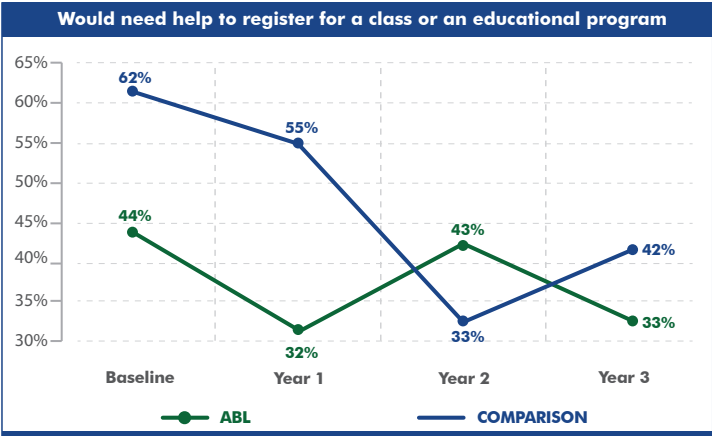




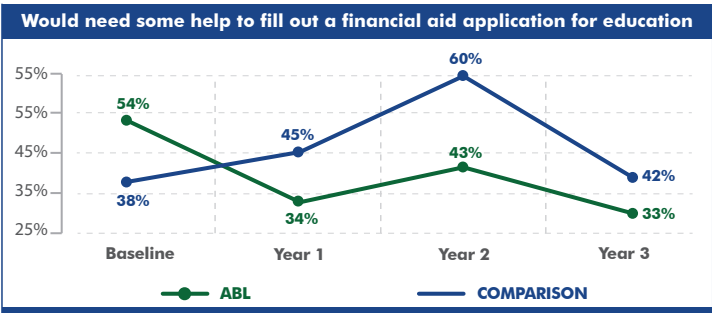
RESULTS

Education (Continued)

Study participants were asked about needing help registering for a class or educational program. The percentage of ABL participants who agreed that they would need help decreased from 44% at baseline to 32% at one year follow-up. Similarly, 62% of comparison participants agreed that they would need help registering for classes or educational programs at baseline and 55% agreed at one year follow-up. The decrease from baseline to one year follow-up among ABL participants was not significantly different from the decrease from baseline to one year follow-up in the comparison group. However, at the two year follow-up, 43% of ABL participants agreed they would need help compared to 33% of comparison individuals. At the three year follow-up, 33% of ABL and 42% of comparison groups agreed they would need help registering for a class or education program. The difference in the change over time between the groups was not statistically significant (OR=1.24, 95% CI 0.77, 1.99, p=0.37).



The percentage of ABL participants that agreed that they would need some help to fill out an application for financial aid for education decreased from baseline to one year follow-up. At baseline, 54% of ABL participants agreed that they would need help signing up for financial aid, and at one year only 34% agreed that they would need help. In contrast, the percentage of comparison group participants that agreed they would need help increased very slightly from baseline to one year follow-up (from 38% to 45%). At the two year follow-up, only 43% of ABL participants agreed they would need help while 60% of those in the comparison group agreed. At the three year follow-up, 33% of ABL and 42% of comparison groups agreed. The difference over time between the two groups was close to the p-value cutpoint of 0.10 for statistical significance (OR=0.68, 95% CI 0.42,1.09, p=0.11).



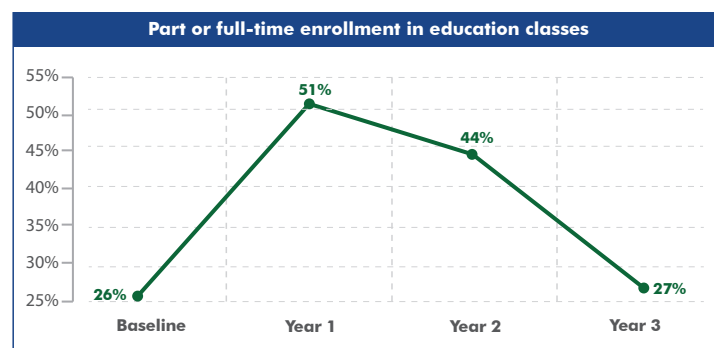




## RESULTS

### Education (Continued)

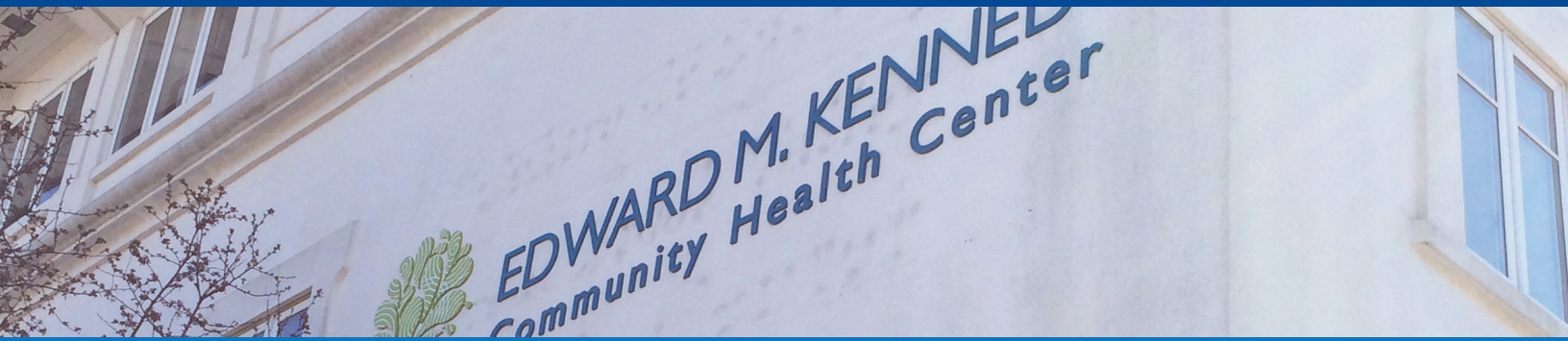
ABL participants were more likely to be taking educational classes or programs after enrolling in ABL than before they were in the program. The chart shows the percentage of ABL participants that were enrolled in educational classes at baseline, and current percentages of participants enrolled in classes grouped by the amount of time they have been enrolled in ABL. At baseline, 26% of ABL participants were enrolled (part-time or full time) in classes, and this percentage increased to 51% at one year follow-up. At two year follow-up 44% of ABL participants were enrolled in classes. At three year follow-up, 27% of ABL participants were enrolled in classes, likely because by the third year they had completed furthering their education and had moved on to an employment situation. Across all time points, 70% of ABL participants were enrolled in some part-time or full-time educational programming at least once. Enrollment in educational classes data for comparison individuals were not available. The difference in the change over time from baseline to Year 2 was statistically significant (OR=1.56, 95% CI 1.05, 2.31,  $p<0.05$ ).



**Table 2**  
**ACADEMIC ACHIEVEMENTS OF ABL**  
**PARTICIPANTS WHO HAVE GRADUATED**  
**FROM THE PROGRAM**  
*(or left ABL before graduating,*  
*but in good standing)*  
**(n=52)\***

High School/GED	6
Associate's Degree	9
Bachelor's Degree	3
Master's Degree	1
English as a Second Language (ESL) Certificate	2
Other Certificate or Licensure	31

\* These data were collected and reported by WHA only. Boston University did not use this dataset for calculations.

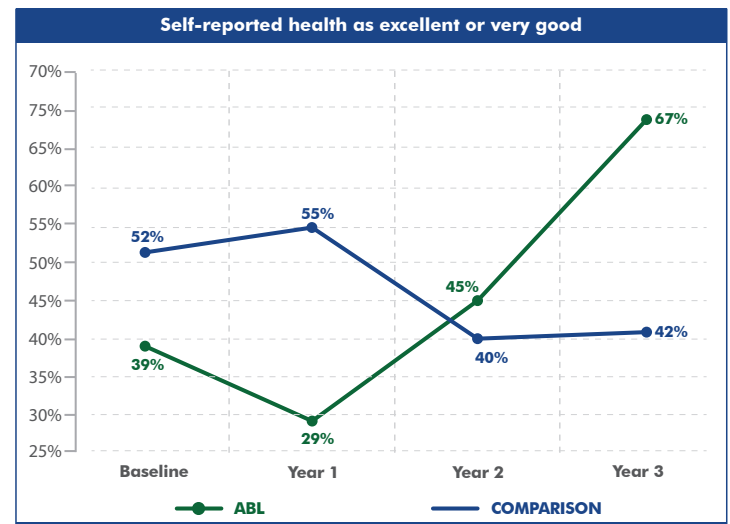


## RESULTS

### Physical and Mental Health

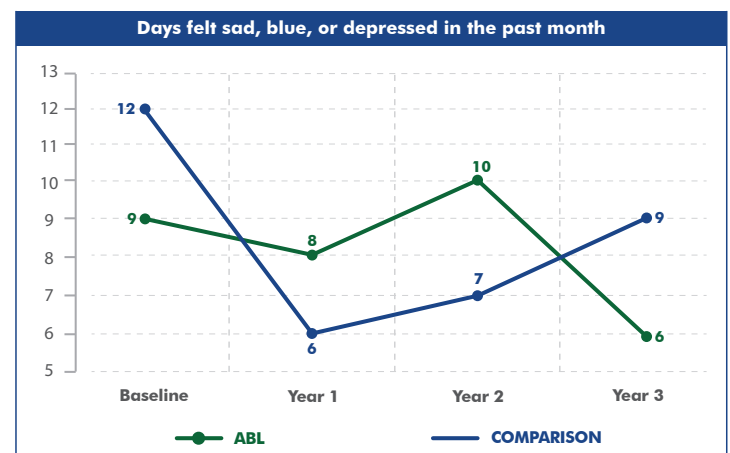
#### SELF-RATED HEALTH

Participants were asked about their overall health status. At baseline, 39% of ABL participants reported their health to be “excellent” or “very good” in contrast to 52% of comparison participants. At one year follow-up, the percentage of ABL participants who reported their health to be “excellent” or “very good” decreased to 29%; the percentage of those in the comparison group who reported this increased slightly to 55%. At the two year follow-up, 45% of ABL participants reported their health to be “excellent” or “very good” compared to 40% of those in the comparison group. At the three year follow-up, 67% of ABL and 42% of comparison reported their health to be “excellent” or “very good.” The difference was not statistically significant (OR=1.37, 95% CI 0.87,2.15,  $p=0.17$ ), though the trend was in the desired direction.



#### DAYS FEELING DEPRESSED

Participants were asked how many days (out of the past 30 days) they felt sad, blue, or depressed. At baseline, ABL participants reported an average of 9 days while comparison participants reported an average of 12 days. At one year follow-up, ABL participants reported an average of 8 days while comparison participants reported an average of 6 days. At two year follow-up, ABL participants reported an average of 10 days while comparison participants reported an average of 7 days. At three year follow-up, ABL participants reported an average of 6 days while comparison participants reported an average of 9 days. The difference over time by groups was not significant (OR=0.83, 95% CI -1.89,3.54,  $p=0.55$ ). In addition, for ABL participants, the end-point of 9 days was not significantly different from the baseline 6 days (OR=-0.26, 95% CI -2.39,1.87,  $p=0.81$ ).







## RESULTS

### INTIMATE PARTNER VIOLENCE VICTIMIZATION

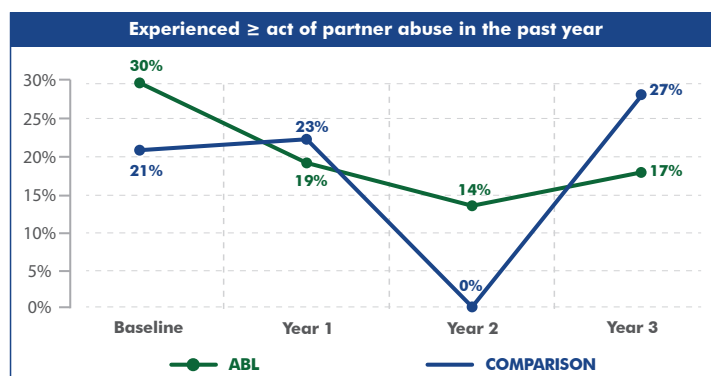
Each year, participants who reported having a spouse or intimate partner in the past year on the survey were asked about the incidence of 11 types of physical and sexual violence over the past year, using a shortened version of the Severity of Violence Against Women scale.

At baseline, 30% of ABL participants reported at least one instance of partner violence victimization in the past year, and one year later 19% reported past-year partner violence victimization (a decrease of 11 percentage points). The increase in domestic violence victimization among those in the comparison group was 2 percentage points, from 21% at baseline to 23% one year later.

In Year 2, 22 ABL participants and 8 comparison group participants reported having had a relationship in the past year, and of these, three (14%) ABL participants reported an instance of physical or sexual intimate partner violence. None of the 8 comparison group participants reported any partner violence victimization at the Year 2 assessment.

In Year 3, data were available from 6 ABL participants and 24 comparison group participants. Of the 6 ABL participants, all had partners, and 17% (n=1) reported an instance of physical or sexual violence in the past year. Of the 24 comparison group participants, 15 reported having a relationship in the past year, and of those 15, 27% (n=4) reported one instance of physical or sexual intimate partner violence.

Though the sample size is very small, the difference in the change in intimate partner violence victimization rates over time between the two groups was statistically significant at the  $p < 0.10$  level (OR=0.55, 95% CI 0.27, 1.10,  $p < 0.10$ ). These findings should be replicated using a larger sample.



### Economic Self Sufficiency

For the purpose of this interim evaluation report, economic self-sufficiency is defined as no longer living in public housing and supporting oneself (or one's family) living in private housing. Seven participants in the ABL program (13%) moved from dependency on WHA housing to economic self-sufficiency in three years or less. In addition, nine other individuals left WHA during the evaluation period, but it is unknown how many of these nine became economically self-sufficient.



## RESULTS

### About ABL Graduates

In this section, several brief case studies are provided, which illustrate the experiences of some of the ABL graduates.

- Before joining ABL, a young father wanted to improve his life, however he did not have a GED, a job or a driver's license. He struggled to gain financial independence with zero savings and over \$1,000 in debt. After a great deal of hard work and support from ABL, he received his driver's license, obtained a GED, and started working a full-time job with benefits, which helped him obtain financial and professional stability. When he graduated from the ABL program, he had accumulated over \$26,000 in escrow, which he used to help purchase a house.
- When a young mother joined ABL, she was already taking classes to complete her bachelor's degree, and working part-time. With the support of her Family Life Coach, she completed her bachelor's degree and was promoted to a full-time position. Shortly afterwards, she enrolled in a Master's program and found a new job, which paid over \$30,000 more than what she was making when she first joined ABL. With the increased salary and the savings she made through ABL, she graduated from the program and was able to move into private housing.
- Before ABL, a young mother was working 60 hours per week and was struggling to obtain financial independence and support her four year old son. With the help and encouragement of her Family Life Coach, she started exploring careers in civil service and law enforcement- a field far removed from her prior training and experience in phlebotomy. After a few short years, she established financial, personal and professional stability. She secured a permanent position with the Massachusetts Correctional Institution which increased her yearly income by \$20,000, and graduated from ABL with over \$6,500 in personal savings and \$18,000 in escrow. With the money she was able to save, she and her son soon moved out of WHA and into private housing.
- Before ABL, a single-parent mother was taking one class each semester at a local community college and was not working. With the help of her Family Life Coach, this ABL client switched education majors, increased the number of classes she was taking per semester, and started working in addition to going to school. She achieved her associate's degree and is now on track to obtain her bachelor's degree. In addition, she is working full-time, has saved \$5,000, has eliminated over \$8,000 in debt, and has increased her credit score 120 points. She has left Worcester housing.
- Before ABL, a single-parent mother of two was working a job that did not give her enough hours to pay all of her bills. With the help of ABL and her Family Life Coach, she enrolled in school at a local community college and has been able to eliminate over \$6,000 in debt. She has also increased her credit score, switched to a higher paying job, and is now working on a bachelor's degree. She has dropped out of the ABL program.





## DISCUSSION

### DISCUSSION

- The A Better Life program appears to have had several positive impacts. Most notably, on average, the income of ABL program participants increased over time and increased significantly more than for comparison residents—and those ABL participants who experienced the largest gains in income were able to move out of public housing to private housing as a result. Moreover, after two years in the program, 96% of ABL participants were either employed or attending school. After three years, all (100%) of ABL participants acknowledged that they wanted to and were willing to work and that they had educational goals. Indeed, many earned a high school diploma or GED, certificates/licenses or college degrees. Given that the WHA's Great Brook Valley employment rate was 23% in 2010, and only 53% of residents 18-24 years old had graduated from high school, the 96% participation rate in employment or education is striking.
- ABL program participants had more savings, less debt, and were more likely to be satisfied with their financial situation after being in the program for two or three years than they were at baseline. ABL participants also reported decreased rates of partner violence victimization as compared to the individuals in the comparison group, though the small sample size means the result should be interpreted with caution. These promising results notwithstanding, the majority of participants were still living below the poverty line after three years in the program, a substantial proportion (17%) were still experiencing intimate partner violence  $\geq 1$  time per year, and the number of days per month that ABL program participants felt sad, blue or depressed did not decrease substantially over three years. This suggests the need for longer-term supports, or perhaps the addition of new behavioral health supports.
- Seven participants in the ABL program (13%) moved from dependency on WHA housing to economic self-sufficiency in three years or less. One reason why an impressive 13% of the evaluated participants were successful in graduating from the ABL program is that a portion of them began the program in 2012 when it was only open to volunteers. The type of person who volunteered was a bit atypical—highly motivated and ready to take on all of the challenges of the program. In subsequent years, when completing the program became a requirement of certain lease agreements, the type of person who participated in ABL tended to be less engaged. The WHA believes that the program could not be taken to scale as a volunteer program because too few people would volunteer to participate. However, if the program is required, the proportion of participants who achieve economic self-sufficiency rate in three years may be smaller than 13%.
- In conclusion, the results of this interim evaluation suggest that the program may have an impact on factors that influence economic self-sufficiency, including education, employment, income, and debt. Continuing to follow ABL program participants and matched comparisons will provide more information about the potential long-term effects.

*In addition to the information presented in this report, the WHA has collected data on employment, education, income, savings and personal debt for additional ABL participants that were not included in this evaluation due to resource limitations. For more information on WHA findings, please visit [www.worcester-housing.com](http://www.worcester-housing.com).*

## APPENDIX: 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
<b>STAFF</b> Family Life Coaches with 1:50 caseload 1 Program Manager 1 Program Coordinator 1 Employment Specialist	<b>CASE MANAGEMENT</b> 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 <b>WORKSHOPS</b> Parenting Financial literacy Job readiness Domestic violence/healthy relationships Nutrition and health Stress management Computer literacy <b>LOGISTIC ASSISTANCE</b> Transportation to school/work Child care referrals <b>HEALTH</b> Physical, mental, and dental health assessment <b>OTHER SUPPORT</b> Social support networking groups and activities Homework and school support Domestic violence prevention <b>FINANCIAL</b> Personalized financial literacy and counseling	<b>INCREASE</b> <b>Knowledge About:</b> How to further education The steps to better employment How to manage finances Readiness to change employment status	<b>INCREASE</b> 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 <b>DECREASE</b> Experiences of partner violence Children dropping out of school	<b>INCREASE</b> Homeownership or private renter status income, "family wage"
<b>PHYSICAL RESOURCES</b> 5 Meeting Rooms 2 Vans 8 Offices <i>(Located within 2 buildings)</i>				
<b>PARTNERSHIPS</b> Employers Financial Agencies Banking Institutions Elementary, Middle, and High schools Childcare Programs Community Health Centers Hospitals Parenting Programs Domestic Violence Prevention Programs				
<b>WHA SUPPORT</b> Apprenticeships After-school Programs Summer Youth Camps ESL and Hi-Set Classes				
<b>OTHER</b> Interim Incentives				



## APPENDIX: LIST OF ADVISORY BOARD MEMBERS



## ADVISORY BOARD MEMBERS

**ABL STEERING COMMITTEE *(Past and Present)***

Quinsigamond Community College

St. Vincent Hospital

YWCA of Central Massachusetts

Worcester Community Action Council

Edward M. Kennedy Health Center

St. Joan of Arc Parish

Central MA Workforce Investment Board

Valley Residents for Improvement

**ADVISORY BOARD *(Past and Present)***

Boys and Girls Club of Worcester

Worcester Comprehensive Child Care Services

Worcester Police Department

Worcester City Council

Worcester Comprehensive Education and Care

## APPENDIX: MEDIA COVERAGE ON A BETTER LIFE

## MEDIA COVERAGE ON A BETTER LIFE

February 7, 2011 - April 26, 2016

## 2011 Articles

Worcester Telegram & Gazette, February 7, 2011, Front Local Section, *"Mariano: Housing Temporary"*

Worcester Telegram & Gazette, February 18, 2011, *As I See It, Mariano, "Back to public housing's roots"*

Worcester Telegram & Gazette, February 20, 2011, Editorial, *"Gentle Nudge"*

Worcester Telegram & Gazette, September 23, 2011, *"WHA plans could be touchy"*

## 2011 Radio &amp; TV

WTAG 580, The Jordan Levy Show, February 15, 2011, *R. Mariano & Dr. Yost Interview on A Better Ending Project*

Charter TV3, The Hank Stolz Experience, April 12, 2011, *R. Mariano & Dr. Yost Interview on A Better Ending Project*, broadcast noon

WTAG 580, The Jordan Levy Show, September 28, 2011, *R. Mariano guest host discusses WHA project*

Charter TV3, The Hank Stolz Experience, October 3, 2011, *R. Mariano & Dr. Yost interview on WHA project*, 8:30 a.m. broadcast

## 2012 Articles

Worcester T&G, January 21, 2012, *"WHA Chief: Work Plan Won't Go 100%"*

## 2012 Radio &amp; TV

WTAG 580 AM, The Jordan Levy show, January 26, 2012, *R. Mariano & Dr. Yost discuss "A Better Life"*

## 2013 Articles

Worcester T&G, April 13, 2013, Front Local Section, *"WHA adds incentives to housing"*

## 2013 Radio &amp; TV

WBUR 90.9, June 17, 2013, Morning News, *Sequester Threatens Worcester Public Housing - ABL & THFCM*

WCCA TV-13, June 26, 2013, 10:30pm, *Beacon Hill Chat, Sen. Chandler, R. Mariano discuss A Better Life*

WCCA TV-13, June 27, 2013, 11:00am, *Beacon Hill Chat, Sen. Chandler, R. Mariano discuss A Better Life*

WCCA TV-13, June 27, 2013, 8:30pm, *Beacon Hill Chat, Sen. Chandler, R. Mariano discuss A Better Life*

WCCA TV-13, June 29, 2013, 3:30pm, *Beacon Hill Chat, Sen. Chandler, R. Mariano discuss A Better Life*

WCCA TV-13, June 30, 2013, 4:00pm, *Beacon Hill Chat, Sen. Chandler, R. Mariano discuss A Better Life*

WCCA TV-13, July 1, 2013, 9:00am, *Beacon Hill Chat, Sen. Chandler, R. Mariano discuss A Better Life*



## 2014 Articles

Worcester Telegram & Gazette, April 30, 2014, City Hall Notebook, [“No Block Grant for Better Life Program”](#)

Worcester Telegram & Gazette, May 14, 2014, [“No Grant for Worcester Housing Authority Training Program Despite Mariano’s Plea”](#)

Worcester Telegram & Gazette, May 18, 2014, Politics and the City, [“Mariano: WHA Gets no Respect”](#)

Worcester Telegram & Gazette, August 30, 2014, [“Baker Lauds Housing Authority Program”](#)

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## APPENDIX: MEDIA COVERAGE ON A BETTER LIFE

## MEDIA COVERAGE ON A BETTER LIFE (continuation)

February 7, 2011 - April 26, 2016

## 2015 Articles

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