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Households' Welfare

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UNIVERSITÀ DEGLI STUDI DI TORINO

The Impact of an Integrated Program on Households' Welfare

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Abstract

The growth of poverty rates among families and individuals during the last two decades (especially as a consequence of the economic crisis between 2008 and 2015) has stimulated a growing attention for policies aimed to support households' welfare. In a situation of scarcity and/or limitations of public interventions, new programs have been designed by private institutions and philanthropic foundations. In this paper, we evaluate the impact of a program aimed to support two important dimensions of poverty strongly connected: housing conditions and employment. The program named Integro has been established in 2018 by Compagnia di San Paolo, one of the most important philanthropic institution in Italy. Using a randomized control trial, we estimate the impact of the program on three important outcomes: work, financial well-being, and personal well-being. We find interesting and significant effects of the program which appear to be driven by individuals less at risk who, prior to participation in the program, could already afford a minimum standard of living.

J.E.L: J68, J24, I31, C93

Keywords: Housing, Employment, Randomized controlled trial

1. Introduction

The growth of poverty rates among families and individuals during the last two decades (especially in consequence of the economic crisis between 2008 and 2015) has stimulated a growing attention for policies and programs directed to support households' welfare. In a situation of scarcity and/or limitations of public interventions, new programs have been proposed and designed by non-profit/private institutions and foundations.

An important debate developed in several countries has pointed out how income transfers are not enough to reduce the incidence of poverty but a multidimensional approach is needed in order to target specific and correlated aims (Kenworthy,1999, Ascoli et al., 2019). Recent empirical evidence has reported a significant correlation between employment and housing insecurity, which represent a double risk factor for individuals in a precarious situation. Deesmond and Gergenshon (2016) find that low-income workers who lost their home have also experienced an involuntary dismissal from their jobs. They analyzed that impact of policies which jointly aimed to support employment and housing insecurity in Milwaukee (US). Their findings suggest that initiatives promoting housing stability could promote employment stability as well. Parkes et al. (2021) analyzed the impact of other "integrated programs" in Chicago which have bridged housing and employment policies. Their results show that the program has led to positive outcomes for participants' job skills and readiness for employment as well as a more stable and permanent housing. Other examples of similar integrated policies and programs implemented in European countries and their results have been discussed in Heidenreich and Rice (2016), Ranci et al. (2014) and Baldini and Poggio (2014).

In this paper, we evaluate the impact of a program with multiple objectives,including housing, employment and other dimensions established in Turin in 2018 by Compagnia di San Paolo, one of the most important philanthropic institution in Italy. The premise of the program Integro is the observation that a growing number of individuals with low qualifications are facing lower and lower employability perspectives and have tough times to keep a housing situation coherent with minimum standards. In order to estimate the impact of the program, we have randomized the target group of potential beneficiaries into two subgroups: a group of treated people (who immediately started with the program) and a group of control people (who was excluded by the program in a first phase). While in the past, Randomization Control Trials methods were mainly used in evaluation studies aimed to alleviate poverty in developing countries (Azua et al. 2013), only recently have been used

for experimental studies in developed countries (del Boca et al 2020).

Our evaluation results show that the impact of the program on several indicators of well-being is very statistically significant and could represent an important way to support fragile individuals' path to economic independence.

2. The Program Integro

The objective of the program is to experiment a system of “integrated” services regarding housing, employment, social services and social networks in order to support fragile adults in their independence path. Housing and employment are inextricably linked, and fragile families need to rely jointly on both labor market and housing systems as well as important social services useful to allow parents to work in a less precarious way and in order to improve their living conditions.

Since our sample is characterized by a very poor situation, with a large proportion of lone mothers and immigrants have been already assisted from the public or the third sector. In order to achieve the multiple goals and support potential beneficiaries, the program was advertised at several associations (19) already involved and experienced in the assistance of families at risk in Turin. The program was advertised at several associations, the same ones that would be involved in providing services later on. The associations collected subscriptions from those people who wanted to participate in the program in two points in time: January 2019 (190 potential beneficiaries) and June 2019 (190 potential beneficiaries).

The first step was to understand and analyze the economic situation of all potential beneficiaries in order to provide them the appropriate services based on the supply of the existing social system and the characteristics of labor market demand and housing supply.

More specifically, in terms the program provides several opportunities such as: training to improve labor market skills and information about possible jobs availability, services to reduce difficulties of conciliation work and the family (for individuals with young children), support to look for adequate housing, and courses to improve financial education and support social integration networks especially important for immigrants.

These courses, activities and services were aimed to increase individual skills in all the domains where they are more at risks and to incentivize more independent paths towards economic autonomy and more social integration and to gradually exit the assistance dependency.

3. Evaluation Design and Data Collection

In order to evaluate in a rigorous way the impact of the program, we randomized its potential beneficiaries. We randomized the beneficiaries into two groups: a group of treated people (who immediately started with the program) and a group of control people (who was excluded by the program in the first phase). Over the two randomizations, we end up with 200 treated people and 180 control ones.

The first interview was carried out in the associations itself at the time of the subscription. Potential beneficiaries were asked about their socio-demographic circumstances, their work and income conditions, their physical and psychological well-being. The second interviews were conducted through WhatsApp video calls directly to interviewers after more than one year from the (non) entry into the program. The interviews, meant to be face-to-face, were carried out by phone because of the COVID-19 health emergency. People who (did not) entered the program in January 2019 were interviewed in February 2020 (13 months later) while people who (did not) entered the program in June 2019 were interviewed in October 2020 (16 months later). People from the second randomization (June 2019) should have been interviewed in June/July 2020 (13 months later) but, due to the closures imposed by the lockdown (March – June 2019) and consequent interruption of INTEGRO activities, we decided to postpone the interviews later after the summer. The second questionnaire included all questions proposed in the first interview with the addition of few questions to capture, for example, the satisfaction of the path carried out (for the treated only).

The reason for having two randomizations - in January and June 2019 -, instead of one randomization at a certain date, was due to the difficulties of the associations in managing the activities for all beneficiaries at the same time and in finding potential beneficiaries in short time: 82.4% of people participated in the survey: 83.0% of the treated group (180 out of 217), 81.7% of the control group (134 out of 164). Our main analyses are based on this sample.

In June 2021 we carried out a third survey, to verify whether the main effects found after 13/16 months persist in the medium term. We interviewed 199 people out of 314 people interviewed in 2020, with a participation rate of 63.3%.

4. Descriptive Statistics

In Table 1, we report the average value of a selection of variables drawn from the first questionnaire, before the program (non) participation. Considering the whole sample, we realize that characteristics are well balanced between treated and control individuals.

The characteristics of the potential beneficiaries are the following: 60% females, aged 41 years old on average, one third with immigrant background, and many of them (30- 40%) been already assisted from the public or the third sector. Half of them has a cohabiting partner and the largest majority has had children (86%). Around 40% reports that their economic situation was difficult and half of them state to suffer from anxiety. If we consider the subsamples of potential beneficiaries – one subsample assigned in January 2019 and the other in June 2019 – we observe similar characteristics between treated and controls.

Considering that one year after the first interview not all individuals participated in the survey, we check the balance of the same variables – as measured at the first interview - for those who responded to the second interview and will constitute the sample for our analyses (Table 2). For all variables, the treated and control individuals continue to be well balanced in the overall sample. However, when we compare potential beneficiaries between first and second assignment (January and June 2019), small differences emerge.

5. Evaluation Results

We have estimated the impact of the program after (around) one year as follows:

- By comparing the outcomes of treated and control individuals at the time of second interview (2020), after the (non) participation in INTEGRO;
- By comparing the change in the outcomes for treated and control individuals between 2019 and 2020 (difference-in-difference model).

The internal validity of the first method is guaranteed by the randomization process. Treated and controls are assumed to differ only for the participation in the program. However, we also use a difference-in-difference model, which assumes that treated and control individuals would have changed their behavior over time in the same way in absence of the treatment and does not need to assume perfect balance of the variables. The second method, more rigorous, is more demanding in terms of data, resulting in fewer significant estimates in case of small sample sizes. We will look at results from this second empirical strategy as a robustness analysis of the first strategy. To examine the persistence of the effects in 2021, we will use only the first strategy

(treated versus controls in 2021). We evaluate the effects on three outcomes: work, financial well-being and personal well-being. Each outcome is represented by replies to five questions.

In Table 3, the main results of the paper are reported. Focusing on the first column (comparison treated-controls in 2020, overall sample), we observe a positive impact of the program on the probability of having a regular job, on job satisfaction, on the chances to make ends meet and to pay rent, on beliefs about future prospects and on feelings of happiness.

In terms of the size of the effects, for example, we observe that the probability of having a regular job goes from 26.9% to 38.5% while the probability of being able to make ends meet goes from 38.6% to 48.1%. On the other hand, we observe a negative effect on self-evaluation of Italian speaking ability, less satisfaction with the housing situation and with own family or friends' relationships. All findings are confirmed by the difference-in-difference model (in terms of sign and closeness to statistical significance), with the exception of feelings of happiness.

What is surprising are the results that emerge when we compare people between the first and the second randomization. Almost all positive impacts of the program come from people randomized in June 2019 (second randomization).

We find a strong additional positive effect: the probability of being able to pay for basic necessities increases by 22.6 percentage points. Feelings of dissatisfaction regarding the housing situation comes from both groups, but with slightly larger effect and a higher significance for the second-randomization group. A sense of inadequacy with respect to the written and oral Italian language is instead present for the first-randomization group. The ability to pay for basic necessities also appears to be worse.

How does the second-randomization group differ from the first-randomization group? They respond to the questionnaire in different point in time (February 2020 versus October 2020 – before and after the first Italian lockdown) and after a different number of months from the acceptance into the program (13 months versus 16 months). Finally, they may have different characteristics. In what follows, we try to explore these possible different channels.

First, we try to understand the role played by different characteristics of the two randomized groups. We analyze all variables collected in the first questionnaire (2019) and tested whether the average values were significantly different between the first-

randomization group and the second- randomization group. Among the variables with statistically significant difference (e.g., being able to pay the rent in 2019), we estimate heterogenous effects of the program (e.g., effect of the program for the ones able to pay the rent in 2019 and the effect of the program for the ones not able to pay the rent in 2019). We selected the most interesting results which are summarized in Tables 4A-4D.

We estimate the effect of the program of the probability of having a regular job, being satisfied with the job, being able to make ends meet and pay for basic necessities, and of seeing themselves in a better economic situation in the future for beneficiaries who (did not) received assistance in the past from the association, who were (not) able to pay for the rent and (not) to afford paying bills in 2019, who were declaring themselves less or happier at the first interview (2019). We observe that all positive effects are driven from individuals with no history of previous assistance (Table 4A), who were able to pay the rent (Table 4B) and to afford paying bills (Table 4C).

Finally, in Table 4D, we see the strongest heterogenous effects: people who define themselves relatively happier in 2019 are the ones who respond more positively to the program. At bottom of Tables 4A-4D, we see how these characteristics are not balanced between the first- randomization group and the second-randomization group. Only 64% of the second- randomization group has a history of past assistance (rather than 94% of the first-randomization group), 50% was able to pay the rent in 2019 (versus 37%), 60% was able to pay the bills in 2019 (versus 44%), while 88% was defining themselves as happy (rather than 78%). These findings suggest that the first-randomization group is more vulnerable than the second one and the program is more useful for individuals not characterized by such a level of vulnerability. What may have happened is that the associations¹ in charge of identifying the beneficiaries first turned to the people most in need.

To understand if the different number of months spent in the program between the first and second randomization groups can explain, at least in part, the different results, in the 2021 interview, we added a question related to having a regular job in January 2021. In this way we observe for both the randomization groups the variable “work” 2 years after participation in the program: for the first group we observe the outcome in January 2019 and January 2021, for the second group in June 2019 and June 2021. The results are shown in Table 5. For both groups, we report the effect of the program after 13/16 months (with data from the second interview, as in Table 3), after 13/16 months for those who responded to the survey in 2021 (to keep under control the effect of attrition both in terms of characteristics

and sample size), and the effect after 24 months. We observe how the positive effect on work continues to be present only for the second randomization group. What matters are the characteristics, nor the time spent in the program.

Finally, in Table 6 we report the medium-term estimated effects of the program with data collected in 2021, for some selected outcomes. For the whole sample, and each randomization group, we report the effects in 2020 (as in Table 3), in 2020 (only for those interviewed 2021, to keep under control the attrition), and in 2021. We observe that the only persistent result is the positive impact on work for the second randomization group. Unluckily, unprecise estimates due to low sample size do not allow us to discuss more on medium-term effects.

6. Conclusive Remarks

In this paper, we evaluate the impact of an integrated program (housing, employment and financial situation) on a sample of individuals at risk living in Turin in 2018. The courses, activities and services provided within the Program Integro were aimed to increase the skills and opportunities in all the domains where the beneficiaries were more at risks and to incentivize more independent paths towards economic autonomy and more social integration.

Using a randomized control trial, we find beneficial effects on work and financial well-being. Results are confirmed when employing a difference-in-difference model. The impact of the program appears to be very different for the first group of people involved in the program and less strong for the one involved later. The different results seem to be due to the fact that the second group is already characterized by better starting conditions and therefore more able to benefit from the opportunities supplied by the program. In terms of persistence of the positive impact of the program our estimates show that the positive results on the probability of having a regular job persists after 2 years for the second group.

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TABLES

Table 1: Randomization

	Overall sample		First-randomization group (Jan 2019)		Second-randomization group (June 2019)	
	<i>Treated</i>	<i>Controls</i>	<i>Treated</i>	<i>Controls</i>	<i>Treated</i>	<i>Controls</i>
	Female	0.61	0.59	0.60	0.55	0.63
Age	41.2	40.9	41.5	40.1	41.0	41.7
Born in Italy	0.23	0.29	0.26	0.28	0.21	0.30
Respects rules	0.26	0.32	0.31	0.38	0.20	0.23
Other assistance from third sector	0.38	0.39	0.40	0.45	0.35	0.32
Other public assistance	0.39	0.47	0.40	0.44	0.39	0.49
Has a cohabiting partner	0.50	0.48	0.45	0.48	0.53	0.49
Co-resides with other adults	0.38	0.39	0.39	0.47	0.36	0.32
Has children	0.86	0.86	0.84	0.85	0.88	0.87
Has co-residing children	1.8	1.6	1.5	1.6	1.9	1.7
Secondary education	0.37	0.41	0.42	0.45	0.33	0.38
Regular housing situation	0.59	0.56	0.52	0.44	0.66	0.68
Can write a document with PC	0.52	0.57	0.49	0.58	0.54	0.56
Good written Italian language	0.60	0.65	0.57	0.62	0.63	0.67
Suffers for anxiety	0.50	0.52	0.53	0.45	0.48	0.58
Satisfied of life	0.60	0.62	0.52	0.58	0.66	0.65
Difficult situation	0.38	0.41	0.43	0.45	0.34	0.38
Observations	217	164	97	80	120	84

Notes: There are no significant differences between treated and controls, for the whole sample and the two sub-samples.

Table 2: Balance of the variables after the survey

	Overall sample			First-randomization group (Jan 2019 - Feb 2020)			Second-randomization group (June 2019 - Oct 2020)		
	<i>Treated</i>	<i>Controls</i>	<i>Sign difference</i>	<i>Treated</i>	<i>Controls</i>	<i>Sign difference</i>	<i>Treated</i>	<i>Controls</i>	<i>Sign difference</i>
Female	0.63	0.63		0.62	0.62		0.65	0.65	
Age	41.4	40.7		41.7	40.5		41.2	40.9	
Born in Italy	0.22	0.27		0.25	0.29		0.20	0.25	
Respects rules	0.27	0.32		0.33	0.40		0.19	0.21	
Other assistance from third sector	0.35	0.39		0.37	0.46		0.34	0.32	
Other public assistance	0.40	0.46		0.40	0.44		0.40	0.48	
Has a cohabiting partner	0.50	0.52		0.44	0.56	**	0.55	0.49	
Co-resides with other adults	0.37	0.38		0.36	0.44		0.39	0.33	
Has children	0.87	0.90		0.84	0.92	**	0.89	0.87	
Has co-residing children	1.8	1.7		1.5	1.8		2.0	1.5	****
Secondary education	0.39	0.43		0.44	0.48		0.35	0.37	
Regular housing situation	0.62	0.60		0.53	0.53		0.70	0.68	
Can write a document with PC	0.54	0.60		0.49	0.65	***	0.58	0.54	
Good written Italian language	0.61	0.66		0.57	0.65		0.64	0.67	
Suffers for anxiety	0.52	0.54		0.56	0.50		0.49	0.57	
Satisfied of life	0.61	0.63		0.52	0.59		0.69	0.66	
Difficult situation	0.39	0.39		0.44	0.38		0.34	0.40	
Observations	180	134		81	66		99	68	

Notes: Significant differences **** at 1% level, *** at 5%, ** at 10%.

Table 3: Impact of the program

Outcome [average, control group, 2020]	Treatment-control 2020			Difference-in-difference 2019-2020		
	<i>Overall sample b/(se)</i>	<i>First-r group b/(se)</i>	<i>Second-r group b/(se)</i>	<i>Overall sample b/(se)</i>	<i>First-r group b/(se)</i>	<i>Second-r group b/(se)</i>
Work and abilities						
Has a regular job [0.269]	0.116*** (0.055)	0.030 (0.087)	0.242**** (0.071)	0.089* (0.061)	-0.002 (0.096)	0.170*** (0.074)
Satisfied with the job [0.366]	0.172**** (0.059)	0.108 (0.088)	0.268**** (0.081)	0.154*** (0.072)	0.159* (0.110)	0.146* (0.094)
Good written Italian language [0.530]	-0.039 (0.057)	-0.166** (0.084)	0.056 (0.079)	-0.034 (0.078)	-0.071 (0.113)	-0.007 (0.107)
Good oral Italian communication [0.993]	-0.026* (0.017)	-0.061*** (0.026)	0.003 (0.024)	-0.022 (0.018)	-0.052** (0.029)	0.003 (0.022)
Can write a document with PC [0.731]	-0.012 (0.045)	-0.083* (0.060)	0.084 (0.066)	0.002 (0.069)	-0.074 (0.099)	0.067 (0.097)
Financial wellbeing						
Owned/rented house [0.590]	0.032 (0.059)	0.113* (0.087)	-0.085 (0.072)	-0.033 (0.076)	-0.019 (0.110)	-0.048 (0.098)
Satisfied with housing situation [0.515]	-0.150*** (0.058)	-0.115* (0.088)	-0.155** (0.081)	-0.065 (0.073)	-0.030 (0.106)	-0.089 (0.103)
Can make ends meet [0.386]	0.095* (0.060)	0.048 (0.086)	0.161** (0.083)	0.112* (0.074)	0.119 (0.109)	0.102 (0.099)
Can pay the rent [0.296]	0.081* (0.058)	0.105 (0.084)	0.061 (0.083)	0.023 (0.070)	0.072 (0.097)	-0.020 (0.101)
Can pay for basic necessities [0.507]	0.025 (0.060)	-0.184*** (0.088)	0.226**** (0.082)	0.037 (0.077)	-0.116 (0.110)	0.180** (0.105)
Personal wellbeing						
Suffers for anxiety [0.209]	-0.061 (0.048)	-0.008 (0.071)	-0.113* (0.070)	-0.040 (0.056)	0.007 (0.081)	-0.083 (0.078)

Satisfied of family relationships [0.857]	-0.070* (0.044)	-0.060 (0.059)	-0.057 (0.066)	-0.070 (0.063)	-0.026 (0.093)	-0.102 (0.087)
Satisfied of friends [0.368]	-0.107** (0.056)	-0.156** (0.084)	-0.055 (0.079)	-0.098* (0.071)	-0.128 (0.103)	-0.064 (0.097)
Better economic situation in 5 years [0.567]	0.099** (0.058)	0.044 (0.080)	0.190*** (0.084)	0.221**** (0.073)	0.111 (0.105)	0.332**** (0.099)
Feels happy [0.158]	0.063* (0.046)	0.127* (0.077)	0.029 (0.056)	-0.002 (0.058)	-0.001 (0.091)	0.007 (0.074)

Notes: The number of observations goes from a minimum of 267 to a maximum of 286 (overall sample, treatment-control estimates); go from a minimum of 663 to a maximum of 695 (overall sample, difference-in-difference estimates). Variables related to co-residing children and ability to write a document with PC are included as controls, but results are not reported. Significant estimates **** at 1% level, *** at 5% level, ** at 10%, * at 20%.

Table 4A: Heterogenous effects by support status

Outcome	Already support YES		Already support NO	
	Treatment-control	Difference-in-difference	Treatment-control	Difference-in-difference
	<i>b/se</i>	<i>b/se</i>	<i>b/se</i>	<i>b/se</i>
Has a regular job	0.072 (0.071)	0.049 (0.090)	0.228*** (0.099)	0.246*** (0.061)
Satisfied with the job	0.096* (0.064)	0.090 (0.083)	0.369**** (0.113)	0.334*** (0.136)
Can make ends meet	0.041 (0.083)	0.063 (0.125)	0.266*** (0.159)	0.244* (0.064)
Can pay for basic necessities	-0.020 (0.065)	-0.019 (0.086)	0.100 (0.127)	0.254* (0.172)
Better economic situation in 5 years	0.117** (0.063)	0.248**** (0.082)	0.019 (0.124)	0.127 (0.159)
Overall sample		78%		22%
First-randomization group		94%		6%
Second-randomization group		64%		36%

Notes: Variables related to co-residing children and ability to write a document with PC are included as controls, but results are not reported. Significant estimates **** at 1% level, *** at 5% level, ** at 10%, * at 20%.

Table 4B: Heterogenous effects by affording rent (in 2019)

Outcome	Can pay the rent YES		Can pay the rent NO	
	Treatment-control	Difference-in-difference	Treatment-control	Difference-in-difference
	<i>b/se</i>	<i>b/se</i>	<i>b/se</i>	<i>b/se</i>
Has a regular job	0.193**** (0.066)	0.156** (0.083)	-0.130* (0.095)	-0.112 (0.101)
Satisfied with the job	0.257**** (0.072)	0.245*** (0.102)	0.003 (0.095)	0.003 (0.112)
Can make ends meet	0.090 (0.075)	0.108 (0.109)	0.068 (0.087)	0.100 (0.102)
Can pay for basic necessities	0.041 (0.073)	0.094 (0.108)	-0.064 (0.095)	-0.016 (0.113)
Better economic situation in 5 years	0.149*** (0.071)	0.273**** (0.100)	-0.023 (0.098)	0.065 (0.116)
Overall sample		44%		56%
First-randomization group		37%		63%
Second-randomization group		50%		50%

Notes: Variables related to co-residing children and ability to write a document with PC are included as controls, but results are not reported. Significant estimates **** at 1% level, *** at 5% level, ** at 10%, * at 20%.

Table 4C: Heterogenous effects by affording bills (in 2019)

Outcome	Can pay the bills YES		Can pay the bills NO	
	Treatment-control	Difference-in-difference	Treatment-control	Difference-in-difference
	<i>b/se</i>	<i>b/se</i>	<i>b/se</i>	<i>b/se</i>
Has a regular job	0.194**** (0.060)	0.179*** (0.075)	-0.188** (0.105)	-0.190** (0.113)
Satisfied with the job	0.244**** (0.066)	0.200*** (0.094)	-0.054 (0.107)	-0.021 (0.124)
Can make ends meet	0.108* (0.068)	0.094 (0.098)	0.088 (0.084)	0.126 (0.103)
Can pay for basic necessities	0.085 (0.067)	0.158* (0.098)	-0.164* (0.104)	-0.173* (0.119)
Better economic situation in 5 years	0.170**** (0.065)	0.305**** (0.091)	-0.071 (0.108)	0.016 (0.128)
Overall sample		52%		48%
First-randomization group		44%		56%
Second-randomization group		60%		40%

Notes: Variables related to co-residing children and ability to write a document with PC are included as controls, but results are not reported. Significant estimates **** at 1% level, *** at 5% level, ** at 10%, * at 20%.

Table 4D: Heterogenous effects by happiness (in 2019)

Outcome	Can pay the bills YES		Can pay the bills NO	
	Treatment-control	Difference-in-difference	Treatment-control	Difference-in-difference
	<i>b/se</i>	<i>b/se</i>	<i>b/se</i>	<i>b/se</i>
Has a regular job	0.123*** (0.058)	0.120** (0.067)	-0.071 (0.131)	-0.063 (0.145)
Satisfied with the job	0.207**** (0.060)	0.218**** (0.079)	-0.107 (0.127)	-0.116 (0.155)
Can make ends meet	0.128*** (0.061)	0.138** (0.081)	-0.093 (0.147)	-0.034 (0.176)
Can pay for basic necessities	0.031 (0.061)	0.023 (0.083)	-0.071 (0.158)	0.156 (0.189)
Better economic situation in 5 years	0.142*** (0.059)	0.255**** (0.077)	-0.187 (0.167)	-0.002 (0.208)
Overall sample		84%		16%
First-randomization group		78%		22%
Second-randomization group		88%		12%

Notes: Variables related to co-residing children and ability to write a document with PC are included as controls, but results are not reported. Significant estimates **** at 1% level, *** at 5% level, ** at 10%, * at 20%.

Table 5: The impact of the program on work after 24 months

	First-randomization group			Second-randomization group		
	After 13 m	After 13 m§	After 24 m	After 16 m	After 16 m§	After 24 m
	<i>b/se</i>	<i>b/se</i>	<i>b/se</i>	<i>b/se</i>	<i>b/se</i>	<i>b/se</i>
Has a regular job	0.029 (0.086)	0.123 (0.105)	0.041 (0.108)	0.241**** (0.071)	0.179** (0.092)	0.151* (0.099)

Notes: Variables related to co-residing children and ability to write a document with PC are included as controls, but results are not reported. Significant estimates **** at 1% level, *** at 5% level, ** at 10%, * at 20%. The column § indicates the estimate for the sub-sample who participates in the 2021 survey.

Table 6: The medium-term impact of the program

	Whole sample			First-random. group			Second random. group		
	2020	2020§	2021	2020	2020§	2021	2020	2020§	2021
	<i>b/se</i>	<i>b/se</i>	<i>b/se</i>	<i>b/se</i>	<i>b/se</i>	<i>b/se</i>	<i>b/se</i>	<i>b/se</i>	<i>b/se</i>
Has a regular job	0.116*** (0.055)	0.113* (0.070)	0.013 (0.073)	0.030 (0.087)	0.078 (0.105)	-0.090 (0.104)	0.242*** (0.071)	0.179** (0.092)	0.151* (0.100)
Satisfied with the job	0.172**** (0.058)	0.125* (0.075)	0.008 (0.076)	0.108 (0.088)	0.077 (0.107)	-0.031 (0.105)	0.268**** (0.081)	0.172* (0.113)	0.046 (0.114)
Owned/rented house	0.032 (0.058)	0.071 (0.075)	0.043 (0.061)	0.112* (0.086)	0.216*** (0.103)	0.095 (0.095)	-0.085 (0.071)	-0.164** (0.083)	-0.045 (0.071)
Satisfied with housing	-0.150*** (0.058)	-0.132** (0.075)	-0.064 (0.071)	-0.115* (0.087)	-0.097 (0.103)	-0.131 (0.101)	-0.154** (0.081)	-0.156* (0.111)	0.047 (0.103)
Can pay for basic necessities	0.024 (0.060)	-0.002 (0.077)	-0.099* (0.063)	-0.183*** (0.087)	-0.148* (0.107)	-0.126* (0.092)	0.225**** (0.081)	0.150* (0.111)	-0.053 (0.086)
Can make ends meet	0.095* (0.060)	0.057 (0.077)	-0.089 (0.075)	0.048 (0.085)	0.088 (0.103)	-0.053 (0.106)	0.161** (0.083)	-0.007 (0.113)	-0.126 (0.103)

Notes: Variables related to co-residing children and ability to write a document with PC are included as controls, but results are not reported. Significant estimates **** at 1% level, *** at 5% level, ** at 10%, * at 20%. The column § indicates the estimate for the sub-sample who participates in the 2021 survey.