

The Impact of a Multifaceted Program on Fragile Individuals ¹

Evidence from a RCT in Italy

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May 2022

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 growing attention for policies aimed at supporting household 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 at supporting fragile individuals in different but related dimensions: work, ability to make ends meet, and housing conditions. The program, named Integro, was established in 2018 by Compagnia di San Paolo, one of the most important philanthropic institutions in Italy. In our research we use a randomized control trial in order to estimate the impact of the multifaceted program on several outcomes: work, management of expenses, housing conditions, and caring responsibilities. We also investigate what are the initial conditions that ensure that beneficiaries can gain the most from this type of intervention. Is this program suitable for everyone? Or is there a minimum standard of living, education, socio-emotional stability necessary for the participant to obtain the benefits? We find that is there a minimum standard of living, education, socio-emotional stability necessary for the participant to obtain the benefits, in particular the subgroup of people reporting a lower human capital and standard of living, but with more socio-emotional stability.

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

Keywords: Housing, Employment, Randomized controlled trial

¹ We are grateful to Collegio Carlo Alberto for technical support and to Marzia Sica Flavia Coda Mscarola:and for the data availability.

We thank participants at the Annual Meeting of the Population Association of America, April 8, 2022 and at the workshop Program Evaluation and Individual Outcomes held at Collegio Carlo Alberto on June 10th, 2022

1. Introduction

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 growing attention for policies and programs directed at supporting household welfare. In a situation of scarcity and/or limitations of public interventions, new programs have been proposed and designed by nonprofit/private institutions and foundations.

An important debate has developed in several countries and points out how income transfers are not enough to reduce the incidence of poverty; rather a multidimensional approach is needed in order to target specific but correlated aims (Kenworthy 1999; Ascoli et al. 2019).

The interest in multi-faceted approaches is motivated by from the significant correlation of different programs and rather weak evidence of long-term impact on individual outcomes from a number of well-thought of interventions. 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. Desmond and Gershenson (2016) find that low-income workers who lost their home have also experienced involuntary dismissal from their jobs. They analyzed the impact of policies in Milwaukee (United States) which jointly aimed to support people facing employment and housing insecurity. 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 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).

Other empirical evidence comes from studies in developing countries which have evaluated the impact of different dimensions of consumption support, training, and coaching plus savings encouragement to help participants reach a sustainable level of existence. Results from the implementation show that the effect were significant on several outcomes: consumption, food security, productive and household assets, financial inclusion, time use, income and revenues, physical health, mental health (Banjeree et al 2015).

The evidence shows that the combination of several activities is necessary and sufficient to obtain a significant impact. Without distinguishing across the different aspects, they find that it is the combination of them to be significant on several individual outcomes.

In this paper, similarly to these studies we evaluate the impact of a multifaceted program directed to support several dimensions of individuals' fragility regarding housing, employment, and financial conditions. The program "Integro" has been established in Turin in 2018 by Compagnia di San Paolo, one of the most important philanthropic institutions in Italy. The premise of the program is based on the observation that a growing number of individuals with low qualifications are facing lower and lower employability prospects and have difficulty maintaining a coherent housing situation 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 were excluded from the program). While in the past, randomization control trial methods were mainly used in evaluation studies aimed at alleviating poverty in developing countries (Azua et al. 2013), only recently have they been used for experimental studies in developed countries. A recent study has evaluated multifaceted programs in which both cash transfers and courses (aimed to support the families in many dimensions (searching for a job, combining work and the family, child care, savings) were provided to low income families in Turin in 2016 (Del Boca Pronzato and Sorrenti. 2021). The evaluation of the program showed that the combination of receiving cash transfers and attending courses was more significant on families work and well-being than the provision of cash transfers alone.

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

2. The "Integro" Program: Evaluation Design and data Collection

The objective of the program is to provide a system of "integrated" services regarding housing, employment, social services, and social networks in order to support fragile adults on their paths to independence. 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 that help parents work in less precarious ways and thus improve their living conditions.

Individuals in our sample are characterized by difficult circumstances, with a large proportion of single mothers and immigrants who are already receiving assistance from the public or the third sector. In order to achieve the multiple goals of the program and to support potential beneficiaries, Integro was advertised at a number of associations (19) already involved and experienced in the assistance of at-risk families which were involved in

providing services later on. The associations collected applications from people who wanted to participate in the program between January and May 2019 (379 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 from the existing social system and the characteristics of the labor market demand and housing supply. The program offered a series of opportunities from which the participant, assisted by the institution, chose the most suitable activities for him/her. With respect to the working dimension, there was the possibility of attending educational courses (around 100 hours) to improve knowledge of the labor market and jobs opportunities, of having job training periods to improve labor market skills, and of having access to internships and work grants (for about 600 euros per month). For what concerns the housing conditions, support was given for rental expenses and for furniture, in some cases housing was directly provided from the institutions themselves. Finally, institutions provide assistance in order to reduce difficulties reconciling work and family obligations: vouchers to individuals with young children for formal childcare, baby-sitting, and summer-schools.

These courses, activities, and services were aimed at increasing individual skills in every domain where people are more at risk, and to incentivize more independent paths towards economic autonomy, more social integration, and gradual exit from assistance dependency

In order to evaluate the impact of the program in a rigorous way, we randomized its potential beneficiaries. We randomized them into two groups: 217 treated people (who immediately started with the program) and 162 control people (who were excluded from the program).

The first interview was carried out in the associations themselves at the time of application to the Integro program in 2019. Potential beneficiaries were asked about their socio-demographic circumstances, their work and income conditions, and their physical and psychological well-being. The second interviews were conducted through WhatsApp video calls directly with interviewees after more than one year from their (non)entry into the program after 13-16 months, in 2020. The interviews, meant to be face-to-face, were carried out by phone because of the COVID-19 health emergency. 82.3% of applicants participated also in the post-intervention survey: 82.4% of the treated group (179 out of 217), and 82.1% of the control group (133 out of 162).

3. Descriptive Statistics

In Table 1, we report the average value of a selection of variables drawn from the first questionnaire, before (non)participation in the program. All variables collected through the

first interview (2019), and not shown in Table 1, are balanced between treated and control people.

The characteristics of the potential beneficiaries are the following (Table 1): around 60% female, 50% living with a partner and 86% with children. More than two thirds had already received assistance from the institution with which they are enrolled for Integro. Only 10% has regular work, 39-47% cannot afford to pay the rent, and very few would be able to manage unforeseen expenses of 500€. 64-75% of them had to go through medical examinations for health issues in the last 12 months. In general, they hope for a better future from an economic point of view (3.8-4.0 over a 1-5 scale).

Table 1: Balance after the randomization

	Treated	Control	Sig difference
Woman	0.61	0.58	
In a couple	0.50	0.49	
Age	41.2	40.9	
Italian	0.23	0.29	
Having children	0.86	0.86	
Having dependent children	0.82	0.76	
Already received support	0.74	0.83	*
Regular work	0.10	0.09	
Had medical examinations (last 12 months)	0.64	0.75	**
Not able to pay the rent	0.47	0.39	
Can manage unforeseen expenses of 500 €	0.06	0.02	*
Better economic situation in 5 years (1-5)	3.8	4.0	**
Observations	217	162	

Notes: All the variables collected in the first interview (2019), but not shown, have a mean value in the treatment group not significantly different from the mean value in the treatment group. *** significant at 1% level, ** at 5%, at 10%.

Considering the whole sample and all information collected with the first interview (2019), we observe that characteristics are well balanced between treated and control individuals. We only observe that the control group – with respect to the treatment group -has more health issues, is more likely to have already received support from the institution, and has more difficulties in managing unforeseen expenses. On the other hand, they have more hopes for the future. From the first interview in 2019 to the second interview, we lose around 18% of the sample. Therefore, in Table 2, we study the attrition process, that is the probability of not participating in the second survey (2020). We observe that, for the treatment group, the number of children (they ever had in their life) increases the probability of not answering to the second survey.

Table 2: Attrition

		Interactions with control group
Woman	-0.39 (0.42)	-0.64 (0.67)
Manage to meet expenses: health	-0.26 (0.43)	-1.31** (0.65)
Children	2.03* (1.16)	-2.25 (1.40)
Dependent children	-0.75 (0.59)	-0.26 (0.83)
Control group	3.33*** (1.24)	
Constant	-2.64** (1.05)	
Observations		352

Notes: Logistic regression. The dependent is equal to 1 when the person does not carry out the second interview (2020), 0 otherwise. *** significant at 1% level, ** at 5%, at 10%.

For the control group, instead, being a woman, the number of dependent children and the ability to manage health expenses decreases the probability of not responding. *Ceteris paribus*, people in the control group are less likely to participate, but their characteristics compensate for this and, at the end, participation rates appear very close (82.4% for the treatment group and 82.1% for the control group). Considering that non-participation in the second survey, we check again the balance of the same variables – as measured at the first interview – for those who responded to the second interview (Table 3).

Table 3: Balance after the interview

	Observed			With weights		
	Treated	Control	Sign	Treated	Control	Sign
Woman	0.64	0.63		0.65	0.63	
In a couple	0.50	0.53		0.49	0.55	
Age	41.4	40.7		41.4	40.6	
Italian	0.22	0.27		0.22	0.26	
Having children	0.87	0.89		0.86	0.88	
Having dependent children	0.82	0.81		0.81	0.81	
Already received support	0.75	0.82		0.74	0.82	
Regular work	0.11	.09		0.10	0.09	
Had medical examinations (last 12 months)	0.62	0.74	**	0.67	0.66	
Not able to pay the rent	0.48	0.44		0.48	0.43	
Can manage unforeseen expenses of 500 €	0.06	0.02		0.06	0.02	
Better economic situation in 5 years (1-5)	3.8	4.1	**	3.9	3.9	
Observations	177	133		177	133	

Notes: All the variables collected in the first interview (2019), but not shown, have a mean value in the treatment group not significantly different from the mean value in the treatment group. Only people interviewed for the second time (2020) are included. *** significant at 1% level, ** at 5%, at 10%.

All other variables, collected in 2019 for the 312 participating in the second interview in 2020, are well balanced between treated and control people, but they are not shown for brevity.

In Table 3 (left panel), we still see two differences: better health for the treatment group and better hopes for the control group. In order to take into account these differences, we calculate and apply probability weights. Table 3 (right panel) shows that, applying weights, variables now appear well balanced. In doing this, we lose 2 individual observations. We end up with a final sample of 310 individuals (177 treated and 133 controls), observed twice, for a total of 620 observations. Our main analyses are based on this sample.

4. Evaluation Results

We estimate the impact of Integro using a diff-in-diff estimator:

$$y_{it} = \gamma Integro_i + \delta interview2020_{it} + \beta Integro_i * interview2020_{it} + \varepsilon_{it}$$

y represents the possible outcomes of the program. We consider 12 outcomes in 4 dimensions: work (if they have any training certificate, how much they are satisfied with their work, whether they have regular work); income (their ability to make ends meet, and to manage to meet expenses for utilities and travelling); housing conditions (whether they have a regular house situation (property or rent), their ability to meet expenses for household appliances, their satisfaction); caring responsibilities (whether they have children, whether they have children they care economically for, whether they went to a pediatrician for a check visit in the last 12 months). We implement linear regressions, with probability weights, robust standard errors, and randomization inference.

Table 4 shows the overall results while in Table 5 we study heterogeneous effects for women and men. In Tables 6A, 6B, 6C, we try to answer one of our main research question: do all participants benefit from this program or do they need a minimum level of human capital, a minimum standard of living, or a stable socio-emotional situation to benefit from Integro? Do heterogeneous effects can help us explaining a somehow counterintuitive result?

In Table 4, we observe a positive impact on the likelihood of having a work certification, of being satisfied with the work situation, and of having a regular work.

Table 4: Main effects

	Mean before treatment	diff-in-diff	p = c/500
Work			
Any training certificate	51.0%	+12.0***	.012
Satisfied (1-5)	1.40	+0.35***	.002
Regular work	9.7%	+6.4*	.064
Financial conditions			
Make ends meet (1-5)	1.91	+0.19**	.040
Manage to meet expenses (utilities)	53.9%	+3.3	.460
Manage to meet expenses (travelling)	18.2%	+12.9***	.002
Housing conditions			
Regular house	53.2%	-0.0	.412
Manage to meet expenses (household appliances)	20.9%	+10.8***	.016
Satisfied (1-5)	2.68	-0.20	.108
Caring responsibilities			
Having co-residing children	79.2%	+0.0	1.000
Having dependent children	81.5%	+8.4**	.012
Pediatrician (children up to 6, last 12 months)	81.6%	+5.8	.158
Observations		620	

Notes: Difference-in-differences estimations. Linear regressions with robust standard errors and probability weights (see Table 3, last two columns). Randomization inference. *** significant at 1% level, ** at 5%, at 10%.

These work improvements seem to also affect the financial dimension: treated people are more likely to make ends meet and to manage different kinds of expenses. Not only, they are more likely to care economically for their children living outside the household (since there is no significant change in the likelihood of having co-resident children). Although they have been able to afford expenses for their household appliances, they are no more satisfied with their housing situation.

Table 5 shows the empirical results, respectively, for women and men.

Table 5: Heterogeneous effects by gender

	Women	p = c/500	Men	p = c/500
Work				
Any training certificate	+10.7*	.094	+15.6**	.042
Satisfied (1-5)	+0.40***	.000	+0.29	0.108
Regular work	+4.2	.388	+12.1**	.044
Financial conditions				
Make ends meet (1-5)	+0.10	.426	+0.37**	.030
Manage to meet expenses (utilities)	+2.7	.678	+4.3	.570
Manage to meet expenses (travelling)	+8.9*	.078	+22.7**	.020
Housing conditions				
Regular house	-3.1	.596	-5.4	.464
Manage to meet expenses (household appliances)	+5.6	.330	+20.2***	.012
Satisfied (1-5)	-0.05	.770	-0.43**	.046
Caring responsibilities				
Having co-residing children	-0.0	1.000	0.0	1.000
Having dependent children	+2.9	.524	+19.8***	.002
Pediatrician (children up to 6, last 12 months)	+2.7	.610	+7.3	.322
Observations	394		226	

Notes: Difference-in-differences estimations. Linear regressions with robust standard errors and probability weights (see Table 3, last two columns). Randomization inference. *** significant at 1% level, ** at 5%, at 10%.

While there is a general improvement of work situation for both women and men (in terms of having a training certificate and of job satisfaction) we observe only significant results on regular work and consequent beneficial effects on income for men. This result is similar to the one obtained by Del Boca, Pronzato and Sorrenti (2021). According to the results of their evaluation the program impacted more significantly men's labor supply than women.

The strong and positive result on having children for whom they economically care for is driven from men, as expected.

In Tables 6A, 6B, 6C, we estimate heterogeneous effects of Integro on sub-samples with relatively higher/lower human capital, standard of living, and socio-emotional stability.

Table 6A: Heterogeneous effects by level of human capital

	Higher level of human capital	p = c/500	Lower level of human capital	p = c/500
Work				
Any training certificate	+17.9***	.002	+6.6	.346
Satisfied (1-5)	+0.34**	.014	+0.46***	.000
Regular work	+4.8	.308	+9.1*	.098
Financial conditions				
Make ends meet (1-5)	+0.20	.152	+0.18	.230
Manage to meet expenses (utilities)	-5.9	.318	+14.7**	.030
Manage to meet expenses (travelling)	+9.7	.144	+16.2***	.012
Housing conditions				
Regular house	-4.9	.438	-0.0	.986
Manage to meet expenses (household appliances)	+2.6	.724	+26.0***	.000
Satisfied (1-5)	+0.24	.184	-0.76***	.000
Caring responsibilities				
Having co-residing children	-0.0	1.000	-0.0	1.000
Having dependent children	+6.7	.184	+6.5	.242
Pediatrician (children up to 6, last 12 months)	+9.3*	.088	+5.8	.170
Observations	330		268	

Notes: Difference-in-differences estimations. Linear regressions with robust standard errors and probability weights (see Table 3, last two columns). Randomization inference. Tables A1 and A2 (in the Appendix) show results from the principal component analysis and descriptive statistics for the two subgroups. *** significant at 1% level, ** at 5%, at 10%.

Table 6B: Heterogeneous effects by standard of living

	Higher standard of living	p = c/500	Lower standard of living	p = c/500
Work				
Any training certificate	+10.5*	.088	+13.1**	.038
Satisfied (1-5)	+0.43***	.006	+0.21	.102
Regular work	+7.4	.204	+4.5	.394
Financial conditions				
Make ends meet (1-5)	-0.16	.306	+0.36**	.016
Manage to meet expenses (utilities)	-1.9	.720	+4.0	.522
Manage to meet expenses (travelling)	+9.1	.180	+16.1***	.006
Housing conditions				
Regular house	+4.0	.528	-13.1**	.048
Manage to meet expenses (household appliances)	+8.2	.294	+9.3*	.094
Satisfied (1-5)	-0.07	.738	-0.36**	0.038
Caring responsibilities				
Having co-residing children	+0.0	1.000	-0.0	1.000
Having dependent children	+3.7	.382	+11.5**	.042
Pediatrician (children up to 6, last 12 months)	-4.0	.368	+21.7***	.008
Observations	282		280	

Notes: Difference-in-differences estimations. Linear regressions with robust standard errors and probability weights (see Table 3, last two columns). Randomization inference. Tables B1 and B2 (in the Appendix) show results from the principal component analysis and descriptive statistics for the two subgroups. *** significant at 1% level, ** at 5%, at 10%.

Table 6C: Heterogeneous effects by socio-emotional stability

	Higher socio-emotional stability	p = c/500	Lower socio-emotional stability	p = c/500
Work				
Any training certificate	+12.0**	.048	+13.0**	0.048
Satisfied (1-5)	+0.69***	.000	-0.09	.562
Regular work	+10.0**	.030	+2.2	.686
Financial conditions				
Make ends meet (1-5)	+0.30**	.044	-0.00	.978
Manage to meet expenses (utilities)	+12.5**	.016	-7.0	.338
Manage to meet expenses (travelling)	+4.9	.456	+15.7**	.024
Housing conditions				
Regular house	-3.8	.524	-5.4	.422
Manage to meet expenses (household appliances)	+16.4**	.022	+2.3	.694
Satisfied (1-5)	-0.42**	.030	+0.02	.904
Caring responsibilities				
Having co-residing children	0.0	1.000	-0.0	1.000
Having dependent children	+3.6	.436	+16.2***	.002
Pediatrician (children up to 6, last 12 months)	-2.7	.524	+24.5***	.004
Observations	324		284	

Notes: Difference-in-differences estimations. Linear regressions with robust standard errors and probability weights (see Table 3, last two columns). Randomization inference. Tables C1 and C2 (in the Appendix) show results from the principal component analysis and descriptive statistics for the two subgroups. *** significant at 1% level, ** at 5%, at 10%.

In order to identify the subsamples, we use the large amount of information collected during the pre-intervention interview. First, we analyze the level of correlation between the variables concerning the three considered dimensions of the individual: standard of living, education, and socio-emotional stability. Then we extract the principal components, which allow us to understand the latent variable (s) underlying the information collected. We therefore consider the first component extracted and predict the score for each individual. We then divide our sample into two parts along each considered dimension: those above the value 0, and those below. To better understand the characteristics of the people we are referring to, we then report the average characteristics of each subgroup.

Tables A1, B1, C1 (in the Appendix) show the principal component analyses while Tables A2, B2, C2 (in the Appendix) comprise the average characteristics of the different subsamples. From table A1 (Appendix) it can be seen that the first main component extracted on human capital is positively correlated to the years of schooling, to the ability to use a PC, to a high level of knowledge of the Italian language. From Table A2 (in the Appendix), we observe that people with “higher human capital” have, on average, 11 years of schooling and good skills in comprehension, production, PC utilization (from 3.9 to 4.8 over a 1-5 scale). On the hand, people with “lower human capital” have 8 years of schooling and medium skills (from 1.7 to 3.9).

In Table B1 (Appendix) we observe that the first component extracted is highly correlated with the lack of ability to meet expenses in different contexts, while it is negatively correlated with the ability to make it to the end of the month. From Table B2 (in the Appendix), we observe defined as “higher standard of living” with respect to people defined as “lower standard of living”, are more likely to make ends meet (2.2 versus 1.5 over a 1-5 scale) and to manage expenses.

Finally, Table C1 (Appendix) shows that the first component extracted is positively correlated with living in a couple, with the number of cohabiting children, and negatively correlated with feelings of loneliness, stress, anxiety. From Table C2 (in the Appendix), we see that people defined as “higher socio-emotional stability” are very likely to living with a partner, with co-resident children, to report to be happy, not feeling loneliness nor anxiety with respect to people defined as “lower socio-emotional stability”.

Looking across the three Tables (6A, 6B, 6C), we see that the probability of getting any training certificate is widespread in the whole population, a bit weaker (and not significant) for individuals with lower human capital. Also satisfaction from the current work situation increased for many people, with the largest effect for socio-emotional more stable people and

the lowest (negative but not significant) effect for socio-emotional less stable people. Effects on regular work are positive but small (in absolute terms, not in relative ones) and often non-significant, with the exception – again – for the subgroup of people reporting a more stable from a socio-emotional condition.

If we now consider to the financial condition variables, we observe that the effects on making ends meet and on managing expenses are larger for people with lower human capital and standard of living, but with more socio-emotional stability. Why people with higher human capital and standard of living, in spite of the improvement in the working dimension, do not benefit in terms of financial conditions? This may have to do with the subjective nature of our questions, which express a self-perceived level of knowing how to deal with expenses. One additional explanation can be related with the fact that the expectations of those with the higher resources (intellectual and material) may be too difficult to achieve.

The part of the program aimed at improving housing conditions turns out to be the weakest. People have been able to buy more appliances, but the probability of having a regular home has not improved (in some cases, it has actually worsened). The same people for whom we observe a better spending capacity, we observe a lower level satisfaction of the current housing conditions.

Regarding caring responsibilities, we see a sharp increase in the likelihood of economically caring for a child as well as the likelihood of having gone to a pediatrician in the past 12 months in subgroups of people with lower living standards and socio-emotional stability.

5. Concluding Remarks

In this paper, we evaluate the impact of an integrated program (housing, employment, and financial situation) on a sample of fragile individuals living in Turin in 2018. The courses, activities, and services provided within the Integro Program were aimed at increasing the skills and opportunities in all the domains where the beneficiaries were more at risk and to incentivize more independent paths towards economic autonomy and more social integration. Using a randomized control trial, we have estimated the impact of the multifaceted program on several outcomes: work, management of expenses, housing conditions, caring responsibilities. While there is a general improvement of work situation for both women and men we observe only significant results on regular work and consequent beneficial effects on income for men. We also find positive effects of the program on financial conditions, caring responsibilities but not on household conditions.

We also investigate the characteristics which make that beneficiaries more likely to gain the most from this type of intervention. We find that is there a minimum standard of living,

education, socio-emotional stability necessary for the participant to obtain the benefits, in particular the subgroup of people reporting a lower human capital and standard of living, but with more socio-emotional stability.

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APPENDIX

Table A1: Human capital (Principal component analysis, pre-intervention interview)

	Factor 1	Factor 2
Years of education	.5191	.4289
Use of PC for writing mail (1-5)	.8111	.4726
Use of PC for writing a document (1-5)	.7675	.4383
Use of PC for using internet (1-5)	.8191	.3388
Written comprehension (1-5)	.8186	-.2876
Oral comprehension (1-5)	.7034	-.5292
Written production (1-5)	.8163	-.2491
Oral production (1-5)	.7104	-.5232

Table A2: Descriptive statistics related to Factor 1 (Human capital), pre-intervention interview

	Higher human capital (Factor 1 > 0)	Lower human capital (Factor 1 < 0)
Years of education	11.4	7.8
Use of PC for writing mail (1-5)	4.5	1.9
Use of PC for writing a document (1-5)	3.9	1.7
Use of PC for using internet (1-5)	4.7	2.4
Written comprehension (1-5)	4.7	3.4
Oral comprehension (1-5)	4.8	3.9
Written production (1-5)	4.5	2.9
Oral production (1-5)	4.7	3.6
Observations	165	134

Table B1: Standard of living (Principal component analysis, pre-intervention interview)

	Factor 1	Factor 2
Make ends meet (1-5)	-.5239	.0762
Not able to meet expenses: rent (1-3)	.6599	-.5477
Not able to meet expenses: utilities (1-3)	.7521	-.4414
Not able to meet expenses: primary (1-3)	.6876	.0141
Not able to meet expenses: household appliances(1-3)	.4898	.1853
Not able to meet expenses: health (1-3)	.6018	.6163
Not able to meet expenses: travelling (1-3)	.7154	.3663

Table B2: Descriptive statistics related to Factor 1 (Standard of living), pre-intervention interview

	Higher standard of living (Factor 1 < 0)	Lower standard of living (Factor 1 > 0)
Make ends meet (1-5)	2.2	1.5
Not able to meet expenses: rent (1-3)	1.8	2.8
Not able to meet expenses: utilities (1-3)	1.6	2.8
Not able to meet expenses: primary (1-3)	1.4	2.3
Not able to meet expenses: household appliances(1-3)	2.5	2.9
Not able to meet expenses: health (1-3)	1.5	2.3
Not able to meet expenses: travelling (1-3)	1.4	2.6
Observations	141	140

Table C1: Socio-emotional stability (Principal component analysis, pre-intervention interview)

	Factor 1	Factor 2
In a couple	.6128	.5544
Number of resident children	.5330	.6412
Happy (1-5)	.6082	-.1472
Suffers from loneliness (1-5)	-.7698	.2922
Anxious, stressed, suffers from insomnia (1-5)	-.5993	.6123

Table C2: Descriptive statistics related to Factor 1 (Socio-emotional stability), pre-intervention interview

	Higher socio-emotional stability (Factor 1 > 0)	Lower socio-emotional stability (Factor 1 < 0)
In a couple	0.78	0.21
Number of resident children	2.1	1.1
Happy (1-5)	3.9	3.0
Suffers from loneliness (1-5)	1.6	3.4
Anxious, stressed, suffers from insomnia (1-5)	2.0	3.4
Observations	162	142

