Supplementary Material for

The Impact of Homelessness Prevention Programs on Homelessness

William N. Evans, James X. Sullivan,* Melanie Wallskog

*Corresponding author. E-mail: jsulliv4@nd.edu

This PDF includes:

Materials and Methods

Supplementary text

Figs. S1 to S7

Tables S1 to S10

1. Materials and Methods

Materials

1.1 Data Sources

The empirical analysis for this study relies on administrative data on callers seeking temporary financial assistance provided by the Homelessness Prevention Call Center (HPCC) and on those entering homeless shelters in Chicago provided by All Chicago, a local nonprofit.

HPCC and American Community Survey Data

Data for all calls that are routed to the HPCC are entered into a proprietary electronic database that is part of the broader Homeless Management Information System (HMIS) for the city of Chicago. As a result, each caller is assigned a unique ID that is also used if they receive other housing services. These HPCC records include the call date, demographic information (such as name, date of birth, address, last four digits of Social Security Number, age, and gender), request type (for rent, security deposit, or utilities), other information gathered to determine general eligibility (such as sources and dollar amounts of income, type of crises, whether they have an eviction notice), and information to determine whether they satisfy the fund-specific restrictions described below.

Because we have the ZIP code for each caller's residence at the time of the call, we can merge in data from the American Community Survey on the characteristics of the caller's neighborhood. For each caller we calculate the following ZIP code level characteristics: the fraction of people with at least a high school degree, the fraction below the poverty line, the labor force participation rate, the unemployment rate; median age, monthly housing cost, and household income; and the percentage of people who are white, black, or of another race. For our analyses these ZIP code level variables are standardized to have mean equal to zero and variance equal to 1 so that the callers ZIP code cannot be identified in the data made publicly available.

HMIS Shelter Data

Our measure of homelessness comes from administrative data on entries into and exits from housing facilities for the homeless in the City of Chicago. When an individual or family receives housing services, such as admission to an emergency or transitional shelter, a safe haven, permanent supportive housing, or rapid re-housing (all services that are only available to those who are already homeless), they are entered into HMIS. If the individual or family is already in the system, then their shelter intake information is assigned the same unique ID from their previous encounter with the HMIS system. The HMIS data system in the area is managed by All Chicago, who provided us with the unique HMIS IDs for all shelter entries in the system between January 2010 and June 2013, allowing us to link these data to the call center data to determine which callers subsequently enter a homeless shelter. The HMIS shelter data also include information on shelter entry date, shelter exit date, exit destination, family structure, age, gender, ethnicity and race of the head, name of the shelter, prior living situation, veteran status, and whether or not the client had any income last month.

While the shelter population does not capture the entire homeless population, it does reflect the majority of the homeless, particularly during the winter. Point-in-time estimates for January 2014 indicate that nationwide about 70 percent of the homeless are in a shelter and this number is closer to 85 percent for Chicago (*1*). The unsheltered homeless include those who stay in places not meant for human habitation, such as the streets, abandoned buildings, vehicles, or parks. We might also miss some homeless spells because the HMIS data only include homeless shelters that enter their intake information into HMIS.[1] To determine how many shelter entries we miss with the HMIS data, we compared the list of shelters that appear in the HMIS data with the list of shelters that appear in the Housing Inventory Count (HIC), a census of shelter beds for Chicago. The HIC is a HUD report generated using required housing inventory counts for each jurisdiction. As shown in Table S6, this comparison for 2012 indicates that the HMIS data captures the majority of shelter beds in the City of Chicago. According to the HIC, there were 16,084 shelter beds in the Chicago area in 2012. Of these beds, 10,637 (66 %) are also in the HMIS data, and this is likely to be a lower-bound estimate of the coverage of homeless shelters in the HMIS data. Matching bed counts across these sources is done based on shelter or program name. Often different names are used across these sources. When possible, we tried to account for this, but it is likely that some of the mismatch results from inconsistent names. To determine whether the HMIS tends to miss beds from a particular type of shelter, we compare bed counts across shelter types. The shelters most likely to be missed in the HMIS data include emergency (overnight) shelters (51%) and permanent supportive housing (61%).

1.2 Study Sample

The main sample used for this study is drawn from the extract of all calls to the HPCC from January 20, 2010 to April 3, 2013. We examine a narrower window of calls that occurred before December 4, 2012 because this allows us to observe for the entire sample information on shelter admittance for at least 6 months after the call (our HMIS data goes through June 4, 2013).

We impose a number of sample restrictions on this extract of calls in order to conduct our analysis. Because the outcome of interest is entry into a shelter, we restrict our sample to eligible callers who request assistance with either rent or security deposit. Those who call the HPCC seeking assistance with heat, electric, or water bills are extremely unlikely to enter a homeless shelter. Less than 0.6 percent of eligible callers seeking help with heating bills and less than 0.2 percent of those calling for help with electricity bills end up in a shelter in the three months following the call. We have run analyses similar to those reported in the paper for clients seeking assistance with heating gas and electricity. The point estimates for the impact of referral to funds

---

[1] A particular concern here would be if certain types of callers were more likely to appear in the shelters covered by HMIS. The most important determinant of whether a shelter is covered in the HMIS data is whether that shelter receives HUD funding, because shelters that receive HUD funding are required to report their intake information to the HMIS system. Because nearly all shelters that serve children and families in Chicago receive HUD funding, we expect coverage to be better for these shelters. We examined the extent to which various observed caller characteristics predict whether callers appear in the HMIS shelter data for a sample of callers who report being in a shelter in the HPCC data. This analysis reveals, as expected, that women and households with children are more likely to appear in the HMIS data. We do find that age and the black indicator are also statistically significant, but in the case of age the small standard error means we can reject a sizeable effect. Other characteristics such as income, other race, ethnicity, and number of adults in the household are not statistically significant.

for clients seeking utility assistance are small with large standard errors, so we cannot reject that the effect is zero, but nor can we reject a large effect.

We also restrict the sample to first-time callers, or more specifically, the first call since June 1, 2009. The HPCC provided us with limited information on calls going back to June 1, 2009.[2] It is quite common for callers to contact the HPCC multiple times. Our concern is that subsequent calls may not be exogenous—the characteristics associated with these calls may be correlated with both the availability of funds and the likelihood of entering a homeless shelter. For example, the persistence of repeat callers may generate a greater likelihood of receiving assistance but this persistence may also indicate a different propensity to end up in a shelter, regardless of assistance. The only exogenous event is the availably of funds after the first call, and, therefore, this is the focus of our analysis.

Finally, we impose two additional restrictions that have only a minor impact on the sample. We exclude callers who are referred to HPRP programs, which were available for some callers who did not meet the general eligibility requirements. We also exclude a small number of callers who are already in a homeless shelter at the time of the call—specifically, we exclude callers who report to the HPCC that they are currently living in a shelter or who are living in a shelter the day before the call according to the HMIS data—or who report "exiting shelter" as a reason for applying for assistance. Although callers currently in shelters are typically not eligible for assistance, some may be categorized as eligible because a small number of delegate agencies, and the HPRP program, occasionally provide financial assistance. Thus, all the callers in our sample have housing that they either rent or own or that belongs to family or friends at the time of the call.

Table S3 shows the impact of each additional restriction on our sample size. During our sample period the HPCC received 210,764 total calls, 105,880 of which were for rent or security deposit assistance. The HPCC data include an indicator for whether the caller is eligible for financial assistance based on the criteria described in section 2.1. This indicator is calculated by the HPCC based on all intake information. Most callers are not eligible for financial assistance. Restricting the sample to eligible callers for rent and security deposits leaves us with 16,612 calls. Further restricting the sample to the first call from an individual since June 1, 2009 leaves 6,234 calls for rent or security deposit assistance. Finally, excluding HPRP cases and those calling from a shelter results in a final sample of 4,448 calls, 3,574 of which are for rent and 874 for security deposit. As noted above, funding availability is sporadic, so not all eligible callers are referred to funds. 58.2% of callers are referred to funds, 66% of those calling for rent assistance and 27% of those calling for assistance with a security deposit.

Figs. S3 through S5 show the distribution of calls for either rent or security deposit assistance and fund availability across years, months, and days of the week. Call volume for all calls (Fig. S3A) was lower in 2012 than in 2010 and 2011. When looking at eligible calls (Fig. S3B) and first-time calls (Fig. S3C), however, volume is highest in 2010, declines noticeably in 2011 and a bit more in 2012. The volume of eligible calls peaks in the summer months (Fig. S4),

---

[2] Restricting the sample to first calls since June 1, 2009 imposes a moving window for the definition of a first call. A call on January 20, 2010, for example, will be the first one in at least the past 6 months, while a call on December 4, 2012 will be the first one in at least the past three and a half years. We also ran our analysis for the less restrictive sample of first calls in the past 6 months, and, as shown in Table S9 the results do not change noticeably.

and the fraction of eligible calls that are referred to funds is lower during these months. This pattern may be related to protocols for enforcing eviction notices. While landlords can evict tenants at any time during the year, the county police will occasionally not enforce evictions during extreme weather conditions (*22*). That there might be fewer evictions in the winter months was confirmed by the HPCC staff. Finally, as Fig. S5A illustrates, there is a drop-off in call volume on Fridays but the fraction of eligible callers that are referred to funds is fairly steady over the course of the week, ranging from 67% on Mondays to 62% on Fridays for our sample of first-time callers (Fig. S5B). In separate analyses not reported here, we compared Friday callers to callers earlier in the week, and found little evidence that observable characteristics differ.

1.3 Exogeneity of Fund Availability

Fund availability varies considerably over time. On some days, all eligible callers with a given set of characteristics will be referred to funds, while on other days a subset or none of these eligible callers will be referred. The variation in the availability of funding is evident in Fig. 1, which shows the fund availability rate by week from 2010 through 2012. To ensure that this variation is not due to changes over time in caller characteristics, we focus on a subset of callers whose characteristics that affect access to specific funds are the same, which we call the "homogeneous" subsample. In particular, we restrict the sample to callers seeking rent assistance who are requesting between $301 and $900, who are non-veterans, who neither receive housing subsidies nor request more than one month's rent, who have income levels below twice the federal poverty line, who report having a Social Security Number, and who do not own their home. As Fig. 1 shows, even for this homogenous sample of eligible callers, there is considerable variation in the likelihood that one is referred for assistance. For some weeks all eligible callers with these characteristics were referred for funds. But for most weeks, only a subset of these callers was referred, and for two of these weeks only half was referred. This variation is also evident for subsets of this homogenous subsample, including families (Fig. S6) and individuals (Fig. S7).

The raw differences in the fraction of callers who enter a shelter reported in Table S4 suggest that the availability of funds has an important impact on homelessness. However, these differences are not necessarily the result of fund availability if this availability is correlated with other factors that might be related to entry into a shelter. For example, some callers might have information on the availability of funds and access to this information is correlated with characteristics that might affect shelter entry. To test whether callers might have information on fund availability, we examine the relationship between call volume and past or future funding rates by regressing the log number of calls each day on leads and lags of the fraction of eligible callers that are referred to funds as well as indicators of the timing of the call within a year, month, or week. The results from these regressions, which are presented in Table S1, show the same patterns in call volume as was in Figs. S3 and S4—volume is greatest early in the week, early in the month, and outside the winter months. But after controlling for these patterns, it does not appear as though call volume rises in response to higher funding rates in the recent past. In fact, for the sample of all first calls (columns 1-3), the signs on the point estimates for the funding rate yesterday, 5 days ago, or 10 days ago are all negative, suggesting high funding rates in the recent past lead to lower call volume today, and only yesterday's funding rate is statistically significant at the 10% level (columns 1 and 2).

4

There is some evidence that call volume is lower today when tomorrow's funding rate is higher (column 3), suggesting that perhaps individuals are waiting to call when funds are more available. But only the estimate for tomorrow's funding is statistically significant (at the 5% level) and this point estimate is small, suggesting a 10 percentage point increase in the funding rate tomorrow (or a 0.41 of a standard deviation increase) leads to a 1.5 percent reduction in today's call volume. The results are similar for the broader samples of all eligible calls (columns 4-6) and all calls (columns 7-9). Overall, the results in Table S1 provide little evidence that the timing of calls is related to fund availability. Even if callers do not respond to the overall funding rate, they may respond to information about funding that they get from their neighbors. To test whether location specific funding rates affect call volume, we re-estimated the specifications in Table S1, using ZIP code-day level observations rather than just the day level. The results from these specifications with ZIP code fixed effects, which are reported in Table S2, are very similar to those reported in Table S1 and provide little evidence that the funding rate on a particular day in a ZIP code affects call volume within that ZIP code.

If callers have information on fund-specific eligibility and availability, we might also expect them to purposely request need amounts that are more likely to be funded. For example, because several large funds have a maximum assistance amount of $900, having a need amount less than $900 increases the likelihood of being referred for assistance. If callers have information on this, we might expect to see a disproportionate number of callers requesting amounts at or just below $900. However, there is no evidence to indicate that callers are responding to these fund-specific eligibility rules—we do not see a discontinuous break in the distribution of need amount at $900 callers.

For our empirical strategy described in Section 1.4, the key assumption is that $Cov(funds_i, \varepsilon_i | Z_i) = 0$. If this assumption is valid, then we would expect the characteristics of those who call when funding is available to look very similar to the characteristics of those who call when no funding is available once we control for these factors. We test whether there is evidence of such balance by comparing the rich set of characteristics available in the HPCC data across these groups. In particular, for the results we report in Table 1, we estimate regressions of the following form:

$$x_i = \alpha_1 + funds_i\beta_1 + Z_i\gamma_1 + \varepsilon_i, \qquad (S1)$$

where x_i represents an observable characteristic for eligible caller i that should not be related to fund availability, such as age, gender, race income, etc., and $funds_i$ is an indicator that equals 1 if funds were available for that particular caller. Z_i is a vector of individual characteristics that affect whether one is eligible for specific funds as explained in section 1.4. To account for patterns in call volume we also include in Z_i measures of call characteristics such as the rank of the call within the day, and indicators for day of the week, month, and time of the month (first five days, last five days, and middle days).

The results from these analyses are reported in Table 1 for both the homogeneous subsample and the main sample of eligible callers seeking assistance with rent or security deposit (see Table S5 for similar analyses of rent and security deposits callers separately). In columns 1 and 3 of Table 1 we present the means for observable characteristics for our control group—callers

who are not referred for funding. In columns 2 and 4 we report β_1 from Eq. S1. The standard errors are clustered at the ZIP code level, and the results do not change noticeably when we do not cluster by ZIP code. The results indicate that those who call when funding is not available are very similar to those who call when funding is available.

Methods

1.4 Empirical Specification

If the availability of funds were random, one could determine the impact of financial assistance on homelessness by comparing outcomes for eligible individuals who call the HPCC when funds are available to those for individuals who call when funds are not available. Specifically, one could estimate:

$$y_i = \alpha_2 + funds_i\,\beta_2 + \varepsilon_{2i}, \tag{S2}$$

where y_i is the dependent variable of either admittance to a homeless shelter for eligible caller i within 3 or 6 months of the time of the call or the number of days spent in a shelter during the first 6 months after the call, and, as in Eq. S1, $funds_i$ is an indicator that equals 1 if funds were available for that particular caller. Because $funds_i$ is a dummy variable, the estimate for β_1 is simply the difference between the mean outcomes for those who call when funds are available and those who call when they are not. Table S4 reports the means for our measures of homelessness for both of these groups as well as the difference between these means for eligible callers seeking rent or security deposit assistance. In general, the differences in means are similar for these two groups. Those who call when funds are not available are 1.1 percentage points more likely to end up in a shelter after 6 months than those who call when funds are available, and this difference is significant at the 5% level.[3]

While checking into a homeless shelter is a fairly uncommon event for our main sample of HPCC callers, their risk of homelessness is far greater than average. As reported in Table S4, 1.4 percent of eligible callers end up in a shelter within the next 6 months. This shelter entry rate is about 3 times greater than the overall percent of the U.S. population that ends up in a shelter at some point in 2014 based on HUD estimates (*23*).

The key assumption necessary for obtaining an unbiased estimate of β_1 is that availability of funds is not correlated with characteristics of the individual or of the call that affect the likelihood of entering a homeless shelter. However, this assumption is not valid in this context because at a given point in time not all eligible callers have the same likelihood of being referred to funds due to fund-specific restrictions. For example, because delegate agencies differ in the maximum amount of assistance they will provide, and the HPCC will not refer a caller for assistance if the entire need amount cannot be covered, eligible callers with a high need amount are less likely to be referred for funds. As shown in Table S4, a caller seeking rent or security deposit assistance who is referred to funds (column 3) is much more likely to have a need amount

---

[3] Technically speaking "calls when funds are available" (column 3 of Table S4) refers to the sample of eligible callers who are referred to funds. At a given point in time, funding may be available for some eligible callers but not for others because of fund-specific restrictions as we discuss above.

that is below $900 than above—70 percent of those who are referred to funds have a need amount of $900 or less, while 29 percent have a need amount above $900. These percentages do not add to 100 because the need amount value is missing for a small fraction of callers. For those not referred to funds, these percentages are practically reversed—36 percent have a need amount of $900 or less, while 63 percent have a need amount above $900. Veteran status is another example of a fund-specific restriction that is related to fund availability, as a small number of agencies only provide assistance for veterans. Those who call when funding is available are more likely to be veterans than those who call when funding is not available, but this difference is only significant at the 10% level.

Another concern is that the availability of funds varies over time and this variation may be correlated with caller characteristics that directly impact homelessness. For example, as shown in Fig. S5 the fraction of eligible callers that are referred to funds is the greatest on Mondays. If resourceful individuals are more likely to call on Mondays, and this resourcefulness means they are less likely to become homeless regardless of whether they receive assistance, then this would bias our estimates of β_1.

Fortunately, we can account for these fund-specific and call characteristics. We observe in the call center data the same characteristics that the I&R specialist uses to determine whether eligible callers should be referred to funds, so we can control for factors that affect access to funds. In particular, for our ITT results in Table 2 of the text, we estimate:

$$y_i = \alpha_3 + funds_i\beta_3 + X_i\delta_3 + Z_i\gamma_3 + \varepsilon_{3i}, \tag{S3}$$

where y_i and $funds_i$ are defined the same as in Eq. S2; X_i is a vector of observable characteristics of the caller (including age, gender, race, ethnicity, income, and receipt of benefits) that should not affect a caller's access to funds, but are included in the model to reduce residual variance; and, Z_i is a vector of individual characteristics that affect whether one is eligible for specific funds including request type (i.e. rent or security deposit assistance) need amount, veteran status, receipt of housing subsidies, whether the total debt exceeds one month's rent, whether income is more than twice the poverty line, and whether the caller is a homeowner. To account for seasonal patterns in call volume we also include in Z_i measures of call characteristics such as the rank of the call within the day, and indicators for day of the week, month, and time of the month (first five days, last five days, and middle days). Because the maximum amount offered by various delegate agencies changes somewhat over the sample period, we also include interactions of need amount with year and quarter indicators. For the covariates that have a small number of missing values, we also include a dummy variable for whether the variable is missing and interact this dummy with the characteristic. The key coefficient of interest is β_3, which captures the difference in the outcome between those who call when funds are available and those who call when funds are unavailable.

1.5 Fraction of those Referred to Funds that Receive Assistance

Estimates of β_3 measure the impact of calling when funds are available (and therefore being referred to an agency for financial assistance) on homelessness. This is different from the effect of receiving assistance on homelessness because of noncompliance—some callers who are referred

to an agency for assistance never end up receiving funds. Furthermore, some callers seeking assistance when funds are not available may receive funds by calling back when funds are available. The former situation can occur for several reasons such as the agency is not able to contact the client or the client is determined to be ineligible once he or she meets with the agency representative. With data on which callers actually receive funds we could estimate a first stage by regressing eventual receipt of funds on whether funds are available at the time of the call. Unfortunately, neither of our data sources includes information on actual receipt of financial assistance. However, we do have information on receipt of funds for a small subset of HPCC callers.

Loyola University of Chicago's Center for Urban Research and Learning (CURL) conducted a descriptive evaluation of the HPCC (*7*). As part of this evaluation, CURL conducted a follow-up phone survey of callers within 7 days of the HPCC call. This phone survey included 357 eligible callers seeking financial assistance—108 called when funding was available, while 249 called when it was not. Of the 105 surveyed callers in the CURL sample who called the HPCC when funds were available and provided information for the survey on the status of their request, 71 percent had already received funds from the designated agency, were anticipating the receipt of funds, or their request was being processed; 18 percent were never contacted by the agency; and 10 percent were deemed ineligible by the agency and denied funds. The CURL study also found that only 13 percent of those who called when no funding was available had already paid their outstanding bill (within 7 days of the call), while 40 percent of those who called when funding was available had paid their bill. These numbers indicate that calling when funds are available has a noticeable impact on ability to address the presenting need that necessitated the call.

The CURL study does not report how often callers who contact the HPCC when funds are not available call back when funds are available. But since we have call data over an extended period of time, we can calculate this directly. Among those who call when funds are not available in our sample of first-time callers, only 7.6 percent called back and were subsequently referred to funds. Assuming that this group actually receives funds at the same rate as the group that is referred to funds initially (71 percent), this implies that about 5 percent of those who initially call when no funds are available eventually receive financial assistance through an HPCC referral.

2. Supplementary Text

2.1 The Homelessness Prevention Call Center

Chicago residents who are at risk of becoming homeless can call 3-1-1 (the city's services and information hotline) to request temporary financial assistance for rent, security deposits, or utility bills. These callers are then routed to the Homelessness Prevention Call Center (HPCC), which processes about 75,000 calls annually. The HPCC does not provide financial assistance directly. Rather, it is a centralized processing center that screens callers for eligibility and connects eligible callers with local funding (or delegate) agencies that provide financial assistance by making payments directly to landlords or utility companies.

There are two key features of the HPCC that allow us to examine the impact of temporary financial assistance on homelessness through a quasi-experimental design. First, the call center collects descriptive information on all callers to determine eligibility regardless of whether funds are currently available. Thus, they collect and maintain data for a group of eligible callers who do

not receive financial assistance. Second, the availability of financial assistance from delegate agencies varies unpredictably over time. Consequently, those who receive assistance are effectively a random subset of eligible callers, once we condition on a small set of fund-specific restrictions.

The Intake Process

At the beginning of each call to the HPCC, Information & Referral (I&R) Specialists collect detailed information in order to determine whether the client is eligible for financial assistance. General eligibility is based on 4 criteria. First, the client must be able to demonstrate self-sufficiency; his or her monthly income must be high enough to cover monthly housing expenses after he or she receives the temporary financial assistance. This income can come from earnings, transfers, or other sources. Second, the client must have an eligible crisis that has led to the need for assistance. This crisis may be a job loss, a salary cut, a loss of benefits, a medical emergency, crime victimization, forced displacement, or a natural disaster. Some delegate agencies require documentation of the crisis that was beyond the control of the client and caused the need. Third, the client must face imminent risk of homelessness or utility shut-off. Typically, the client can satisfy this requirement by presenting a five or ten-day eviction notice from his or her landlord or a notice of utility disconnection. Fourth, the current crises must be solvable by the financial assistance. In other words, the financial assistance must cover the entire debt remaining after taking into account all other sources of assistance that have already been secured. So, for example, if the maximum amount of assistance any delegate agency will provide is $1,500, then a caller whose total outstanding need exceeds $1,500 would typically be deemed ineligible even if he or she satisfies all the other eligibility criteria.

At any given time, the HPCC will have many different delegate agencies to which it can refer eligible callers for assistance. These delegate agencies have additional fund-specific restrictions beyond those imposed by the general eligibility rules. These fund-specific restrictions mean that the observable characteristics of eligible callers can affect the likelihood of receiving assistance. For example, the maximum amount of assistance varies across funding agency, ranging anywhere from $300 to $1,500 with many agencies having a $900 ceiling. Thus, a caller whose "need amount" (which is calculated as total need for rent assistance less the amount the caller can contribute towards this debt) is $900 is more likely to be referred to funds than an otherwise similar eligible caller whose need is $901 because the latter need amount exceeds the cap for more funds.

The two most important fund-specific restrictions that affect an eligible caller's access to funding are the request type (rent, mortgage, security deposits, and heating, gas, electric, and water bills) and the need amount. Other fund-specific restrictions that affect access to funding include veteran status (a few agencies are restricted to veterans) receipt of housing subsidies (some agencies will not assist those who receive Section 8 vouchers), the number of months of rent that are unpaid (some funds will not pay for more than one month's rent), income level compared to the federal poverty line (some funds will not assist those who have income more than twice the poverty line), whether the caller reports having a Social Security Number (some funds will only assist those with a valid Social Security Number) and whether the caller owns their home (some funds do not provide rent or security deposit assistance to homeowners).

Not all eligible callers are "referred to funds." Funding for financial assistance varies unpredictably over time. New delegate agencies are coming online and existing agencies are shutting down throughout the year. In addition, currently operating agencies may not provide assistance continuously, because they may temporarily run out of funds. The availability of funding on any given day depends on many factors. For example, some delegate agencies require that callers meet with a financial counselor before funds are disbursed, and an I&R specialist will not refer a caller for assistance if an interview slot is not available at the time of the call. For some agencies there are only a fixed numbers of appointments available each week or month, but new interview slots might become available throughout the month due to cancellations. Variation in funding can also occur because local or state programs sometimes have an inconsistent and unpredictable funding stream, so funds may temporarily run out of cash.

The HPCC has a preset order of delegate agencies to which it refers callers. The I&R Specialist will proceed through this list until she comes to an agency that is currently taking referrals, and for which the eligible caller satisfies all the fund-specific restrictions. In this case the caller is referred to that agency for financial assistance. For some delegate agencies the I&R Specialist will provide the caller with the contact information for the agency, but other agencies prefer to contact the client themselves. In this case the HPCC provides the contact information for the eligible client directly to the delegate agency. If no agency currently has funds available for a particular eligible caller, the HPCC refers the caller to non-financial support services, including legal or disability assistance, employment services, and other general services. Callers who are referred to funds also have access to these non-financial services.

From the perspective of the client, the availability of funds is difficult to predict. Resource availability varies within a given day and across days and months. It is HPCC policy not to provide any information about future funding. HPCC script guidelines include instructions for I&R Specialists to say they do not have information on when funds will be available and to not recommend the best time to call back. For example, the I&R Specialists are provided the following instructions:

> *If anyone asks, "when will a fund be available?" please respond the following:*
> "I do not have information on when funds will be available. Unfortunately, there are not enough funds for everyone who needs assistance and availability is sporadic."
> *If anyone asks, "should I call back?" please reply:*
> "That is up to you."
> *If anyone asks, "but what is the best time to call?" please reply:*
> "There is no 'best time' to call. The need is so high in <Chicago/the Suburbs>, there are so many people trying to get access to the limited number of grants."

All calls are recorded. The I&R Specialists typically do not have specific information on future fund availability, and even when they do, they have little incentive to deviate from the guidelines by providing this information to callers.

2.2 Prior Research on Homelessness Prevention

While there is a significant literature that examines the effects of other prevention policies such as housing subsidies or public housing (*24*), this literature rarely examines homelessness as an outcome. A primary reason for the lack of evidence for this key outcome is that the homeless population is typically not included in the sampling frame for large national surveys, and administrative data on homelessness is difficult to acquire. Two recent exceptions are the HUD Family Options Study and the Effects of Housing Vouchers on Welfare Families Study. Both of these studies were randomized controlled trials, and both provide evidence that housing subsidies reduce homelessness, indicating that access to affordable housing is an important determinant of homelessness. The HUD Family Options Study examined the impacts of three different housing interventions—transitional housing, rapid re-housing, and permanent housing subsidies—on homelessness and other outcomes for a sample of those who had been in an emergency shelter for at least 7 days (*25*). The authors found that housing subsidies significantly reduced homelessness for families, while transitional housing and the early stages of the federal rapid re-housing program had little effect. In the second study, the authors studied the impact of housing vouchers on homelessness for a sample of low-income families eligible for or receiving TANF, under the Welfare to Work Voucher program (*26*). The authors found that vouchers significantly reduced homelessness, crowding, household size, and doubling up, as measured in follow-up surveys; in particular, virtually none of the voucher-receiving families experienced homelessness.

The focus of this study is on homelessness prevention initiatives that provide short-term financial assistance to at-risk individuals and families in order to keep them in their homes. There is little research on the impact of these financial assistance programs despite the fact that such programs are widespread. Previous studies that examine these programs are primarily descriptive. Rent Assistance to Families in Transition (RAFT) is a Massachusetts program that provides financial assistance to poor families on the brink of homelessness. During fiscal year 2006, the program received 6,933 applications in total, 42% of which were approved. A study of RAFT found that 79% of families facing imminent homelessness who applied for and were given financial assistance did not become homeless within the following year. Among the families who applied for but were denied financial assistance, 71% did not become homeless within the following year (*3*).

A meta-analysis of descriptive studies examined several homelessness prevention programs across the U.S. that provided financial assistance to families and individuals facing eviction due to a short-term financial crisis (*4*). The authors noted that across several programs about 2 to 5 percent of families that received assistance subsequently became homeless. They compared these homeless rates to data from New York City, which showed that 20% of families facing eviction became homeless (*10*). Because those who received financial assistance are likely to be very different from a sample of residents facing eviction, it is difficult to determine whether the financial assistance had a direct effect on homelessness.

One of the rare studies that considered the direct causal impact of a prevention program on homelessness involves a randomized controlled trial study that examined the impact of the New York Homebase Community Prevention program (*27*). This unique intervention was aimed at keeping an at-risk population in their homes, and it was much more comprehensive than the typical

emergency financial assistance program. The members of the treatment group of the Homebase study were enrolled in a program that provided case management services, referrals to other services, and limited financial assistance. The study, which was small (N = 295) and limited to families with children, showed that families assigned to the treatment group were 6.5 percentage points less likely to enter a shelter (p-value = 0.05) and they spent 23 fewer nights in a shelter (p-value = 0.08).

2.3 Supplementary Results

Results for Subgroups

In Table 2 of the text we report our main ITT effects for two subgroups: those above and below median income.[4] In Table S10, we report ITT effects for several subgroups: those calling during winter and non-winter months, those below and above median income in the sample, families and individuals, males and females, those under and over 30 years old, and those below and above the median need amount. All of these results are based on estimates of the full model (Eq. S3). In panel A, we report the results for those seeking rent assistance, and in panel B we report results for those seeking help with security deposit. These results show that the impact of fund availability on homelessness varies considerably across groups. The likelihood of entering a shelter within 6 months is much higher during winter months (5.8 percent for those who call when funding is not available) than in other months (1.2 percent). And the effect of fund availability is much larger in the winter. For December through February, calling when funds are available reduces the likelihood of entering a homeless shelter in the next 3 or 6 months by 6.0 percentage points. The effect of fund availability for the non-winter months is still substantial—indicating a decline in homelessness of 0.7 percentage points for 6 months—but the estimate is not statistically significant. The pattern of larger effects in winter is also evident for those seeking help with security deposit, although these estimates are less precisely estimated for the winter months. It is not surprising that baseline shelter entry rates are higher during the winter. Shelters often expand capacity during the coldest months. Also, those who might otherwise live on the streets if they become homeless in the warmer months may be more likely to rely on shelters in the winter months. Thus, our measure of homelessness (shelter entry) is likely to reflect a larger fraction of the homeless population during winter months than in other months. Other groups that appear more likely to benefit from rent assistance include individuals, males, and callers younger than 30.

Alternative Specifications

To assess the robustness of our main results, we examine how sensitive our estimates are to alternative sample restrictions or specifications. These results are reported in Table S9. Our measure of shelter entry includes those who enter permanent supportive housing, which is a very different (and much more stable) living arrangement than emergency or transitional housing. We include those who enter permanent supportive housing in our measure of homelessness because

---

[4] To split the sample by income we calculate the median for equivalent scale adjusted real monthly family income, using the NAS recommended equivalence scale: (number of adults + 0.7*number of children)$^{0.7}$. Standardized to a family with one parent and two children, the median is $1,384 for rent callers and is $1,225 for security deposit callers (2012 $), or on a per adult equivalent basis that is $750 for rent assistance and $664 for security deposit assistance.

one must be homeless in order to qualify for these units. To determine whether our results are sensitive to how we treat permanent supportive housing, we estimate models where those who enter permanent supportive housing are not coded as homeless (about 10 percent of our sample of those who check into a shelter).[5] The results using this narrower definition of shelter entry (column 2) are very similar to those for our main specification.

Although the vast majority (over 90 percent) of callers in our rent assistance sample are renting their own unit at the time of the call, some callers are living in shared housing with family or friends. Renters and those "doubling up" might differ considerably in terms of their financial needs and risk of homelessness. For example, renters, on average, are less likely to enter a shelter than those doubling up at the time of the call. As shown in column 3 of Tables S9, our main results are not sensitive to the inclusion of those living in shared housing. The results for those seeking rent assistance for a sample including only those currently renting are very similar to those for our full sample. For those seeking security deposit, the magnitudes of the point estimates are smaller in absolute value but similar in percentage terms to those for our main specification, but none of the estimates are statistically significant.

We also examine how sensitive our results are to the time window for our sample. For example, we re-estimate our main specifications for a narrower sample of the July 2010 – December 2012 period. For this narrower sample, we can look back at least 1 full year to verify that the caller has not contacted the HPCC in the past (for our main specification we could look back at least six months). The main point estimate for the narrower sample (column 4) is smaller in absolute value (-0.8 percentage points) but in percentage terms, this effect is comparable to those reported for the full sample, and the estimate remains statistically significant at the 10% level.

For our main specification we restrict the sample to first calls since June 1, 2009. This restriction imposes a moving window for the definition of a first call. A call on January 20, 2010, for example, will be the first one in the past 6 months, while a call on December 4, 2012 will be the first one in the past three and a half years. The estimates in column 5 show that the results are very similar to our main specification when we impose a fixed 6-month window for the definition of a first call for both the rent and security deposit samples. We find results similar to those reported above when we estimate a logit model (column 6) rather than a linear probability model, although the point estimates are smaller in absolute value and, in the case of security deposit, not precise. We also verified that are results are not sensitive to other sample restrictions, such as excluding those with need amount over $1,500 or under $300 (not reported).

2.4 The Costs and Benefits of Preventing Homelessness through Emergency Assistance

We discuss the costs and benefits of this intervention in the text, but provide some additional details on the numbers here. We note at the start that there is limited information on how averting homelessness affects crime, health, and other key potential benefits. We can,

---

[5] We cannot recode all entries into permanent supportive housing because we do not observe the shelter type in many cases. The HMIS data does not include shelter type information. We can sometimes determine the shelter type by either the name of the shelter or by matching the shelter to the HIC (which does include a designation of shelter type), but often different names are used across these sources.

however, construct reasonable estimates of the cost of reducing homelessness through emergency assistance, and we can calculate rough estimates of the value of some of the benefits resulting from reductions in homelessness.

For this cost-benefit calculation we will focus on rent assistance, the most common need request. The cost of reducing homelessness through rent assistance includes the operating costs of the call center and provider agencies as well as the cost of the financial assistance. Operating costs for the HPCC were about $900,000 in 2012. Given that about a third of HPCC operating costs go towards providing rent assistance, the cost per caller referred for rent assistance comes to about $103. To get the fraction of operation costs for rent assistance, we assume that these costs are similar across the different types of requests, and 33 percent of HPCC calls in 2012 were requests for rent assistance. To get the cost per referral for rent assistance, we divide by the number of referrals in 2012: 2,913.[6] The cost to the provider agency of distributing the financial assistance is about $616 per caller referred, bringing the total cost per referral to about $719. For callers referred for rent assistance, the average amount the HPCC calculates they are eligible for is $763. Only about 71 percent of those referred for rent assistance end up receiving funds (7), so the cost of financial assistance for the delegate agencies is about $542 per referral. We add to this the operating costs per referral for the delegate agency, which are estimated to be $74, based on budget information provided by Catholic Charities Chicago for the financial assistance fund that they operate to get $616.

Our main estimates indicate that calling the HPCC when funding is available reduces the likelihood of entering a shelter within 6 months by 1.5 percentage points, so the cost per new case of homelessness averted is about $47,900. Given the average family size for our sample is 2.6, this puts the per person cost of averting a new case of homelessness at about $18,400. However, this estimated cost per homeless spell averted focuses exclusively on entries into a homeless shelter, which does not capture the impact that emergency financial assistance has on homelessness for families that end up living on the street or in shelters that are not included in the HMIS data (recall that this database covers about 66 percent of all shelters in Chicago). If, for our sample, we are capturing just over half of all spells of homelessness, and the effect of assistance in percentage terms is similar for these unobserved spells, then the per person cost of a homeless spell averted comes to about $10,300.[7] With an average spell length of 189 days, the cost per shelter day is about $55 per person.

The cost per homeless spell averted would be lower if the program were better targeted towards those for whom financial assistance is more effective at reducing homelessness. For example, our results show that the effect of homelessness prevention is more effective for very low-income families—i.e. those with family incomes below the median for our sample of callers. For these families, calling the HPCC when funding is available reduces the likelihood of entering a shelter within 6 months by 2.2 percentage points. This estimate suggests that if the HPCC made

---

[6] Ideally, we would calculate the marginal cost of providing assistance to an additional caller, but we typically only have average cost information.

[7] Assuming for our sample we capture 66 percent of all shelter entries (because HMIS data covers 66 percent of all shelters) and that shelter entries capture 85 percent of all homeless spells (23), this suggests that we capture about 56 percent of all homeless spells, although this number likely overstates the fraction of homeless spells we capture because the point-in-time counts are administered in the winter, when the sheltered homeless-to-total homeless ratio is likely at its highest.

the same number of referrals, but all of them were for low-income families, then the per person cost of averting a new case of homelessness would be $6,800 which is 35 percent less than the cost for all eligible callers.

The benefits of this intervention result from avoiding a number of costs associated with becoming homeless including: the cost of providing shelter and other housing services; the cost to society of addressing other needs that may arise due to homelessness; and other private costs to the individual. One study estimates an average cost of providing shelter for individuals who enter homelessness for the first time of about $2,400 in 2012 dollars (*16*), but this number is far greater for the chronically homeless, the mentally ill, or other populations in need of supportive services. Another study estimates that the cost of providing permanent supportive housing services for the chronically homeless is about $55,600 per person per year (*28*).

In the text, we also refer to the private benefit of reduced mortality. Estimates from one study suggest that age-adjusted mortality rates for the homeless population in New York City are 4 times as great as the U.S. population as a whole and 2 to 3 times as great as the population of New York City (*19*). Taking the lower bound of this mortality effect as causal; an overall mortality rate estimate for those ages 25-55 of 0.44 percent; and the official U.S. Environmental Protection Agency estimate of the value of a statistical life of $7.4 million, the mortality-reducing benefit per person that avoids homelessness comes to about $13,000.

Fig. S1: ITT effects of fund availability on shelter admittance 1-12 months after the call for rent callers. Results are from regressions of shelter entry on an indicator for availability of funds, demographic characteristics of the caller, ZIP code level characteristics, fund-specific restriction variables, and seasonal control variables. The solid line denotes the point estimate for the impact of fund availability on shelter entry 1 to 12 months after the call. The dashed lines denote the 95% confidence interval calculated using standard errors clustered at the ZIP code level. The estimates for the effect 1 to 6 months after the call are based on the main sample of those calling for rent assistance (N = 3,574). Beyond 6 months we lose some observations because we do not observe shelter entry beyond 6 months for all callers. Thus, the sample decreases with each month beyond 6 months, with the 12 month shelter entry estimates based on a sample of 3,126 callers.
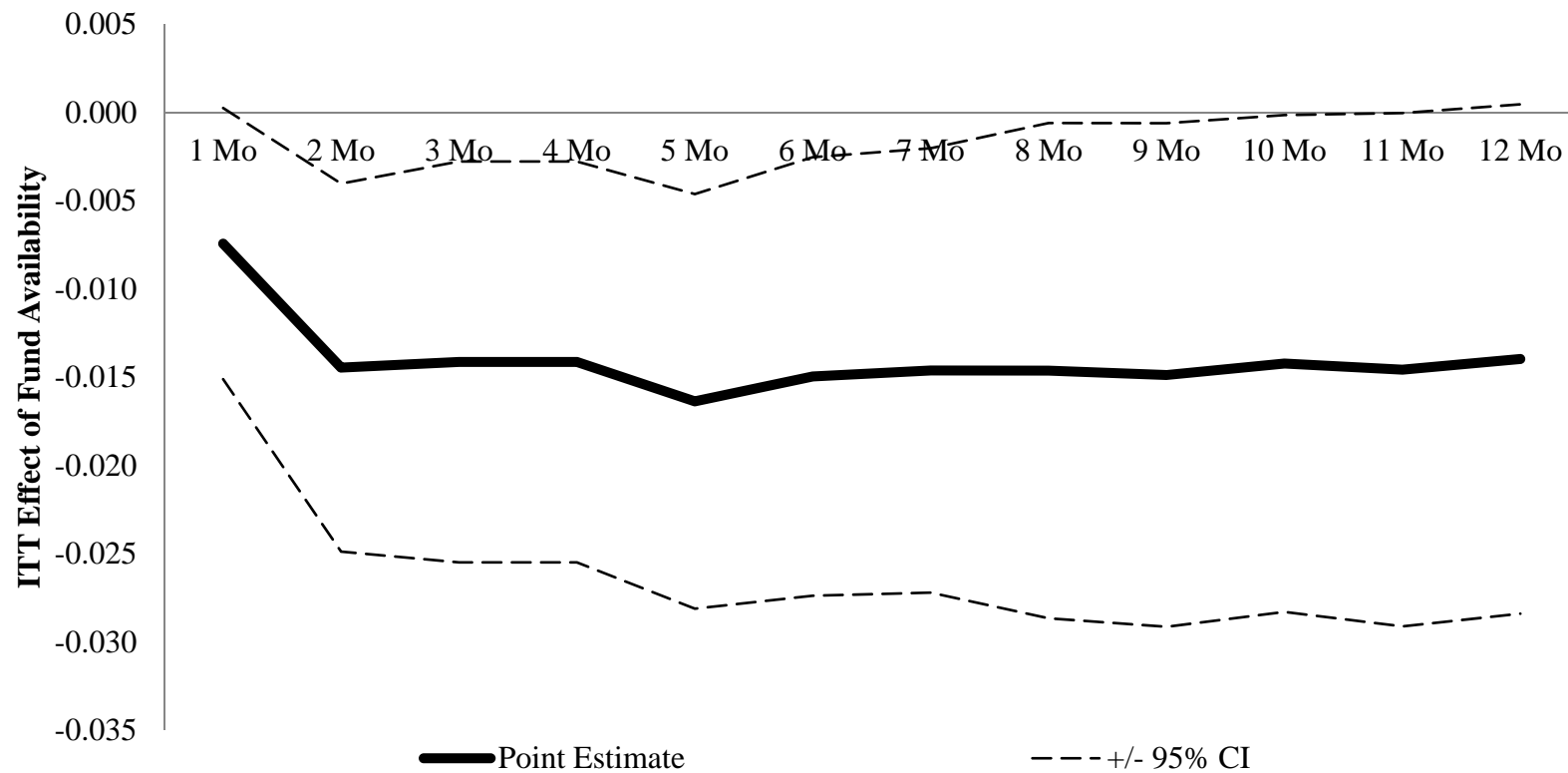
Fig. S2: ITT effects of fund availability on shelter admittance 1-12 months after the call for security deposit callers. Results are from regressions of shelter entry on an indicator for availability of funds, demographic characteristics of the caller, ZIP code level characteristics, fund specific restriction variables, and seasonal control variables. The solid line denotes the point estimate for the impact of fund availability on shelter entry 1 to 12 months after the call. The dashed lines denote the 95% confidence interval calculated using standard errors clustered at the ZIP code level. The estimates for the effect 1 to 6 months after the call are based on the main sample of those calling for security deposit assistance (N = 874). Beyond 6 months we lose some observations because we do not observe shelter entry beyond 6 months for all callers. Thus, the sample decreases with each month beyond 6 months, with the 12 month shelter entry estimates based on a sample of 766 callers.
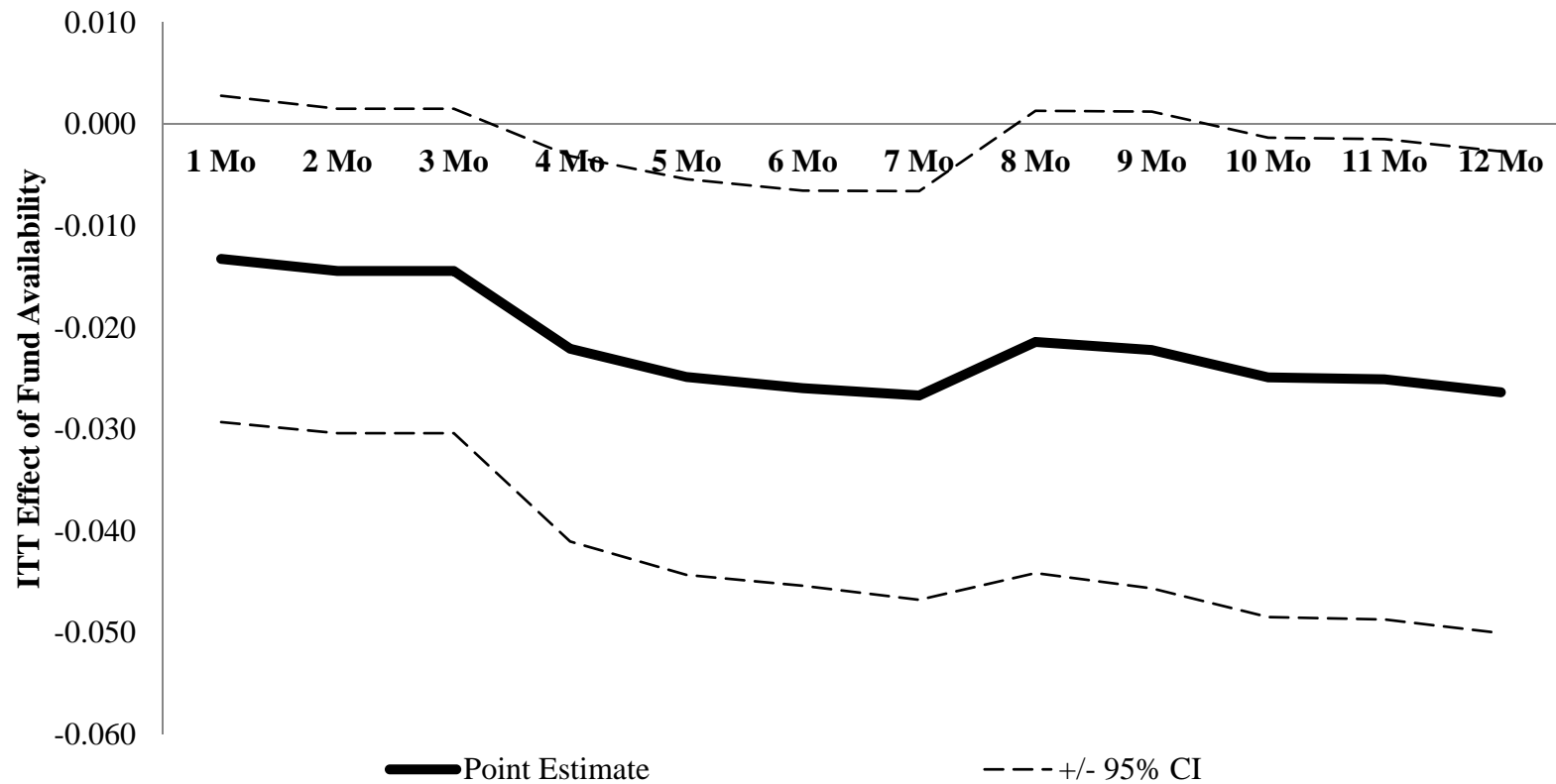
Fig. S3. HPCC calls by year, 2010-2012. Data are for all calls to the Homelessness Prevention Call Center (HPCC) between January 20, 2010 and December 31, 2012. Eligible calls are those that meet the eligibility criteria, regardless of whether funds are available. See text for discussion of eligibility criteria. First calls refer to calls that are the first from a caller to the HPCC since June 1, 2009.

A: Calls for Rent and Security Deposit Assistance, by Year

■ Total Calls   ■ Eligible Calls

B: Eligible Calls for Rent and Security Deposit Assistance, by Year

■ Eligible Calls   ■ Eligible Calls with Funds Available

C: Eligible First Calls for Rent and Security Deposit Assistance, by Year

■ Eligible First Calls   ■ First Calls with Funds Available
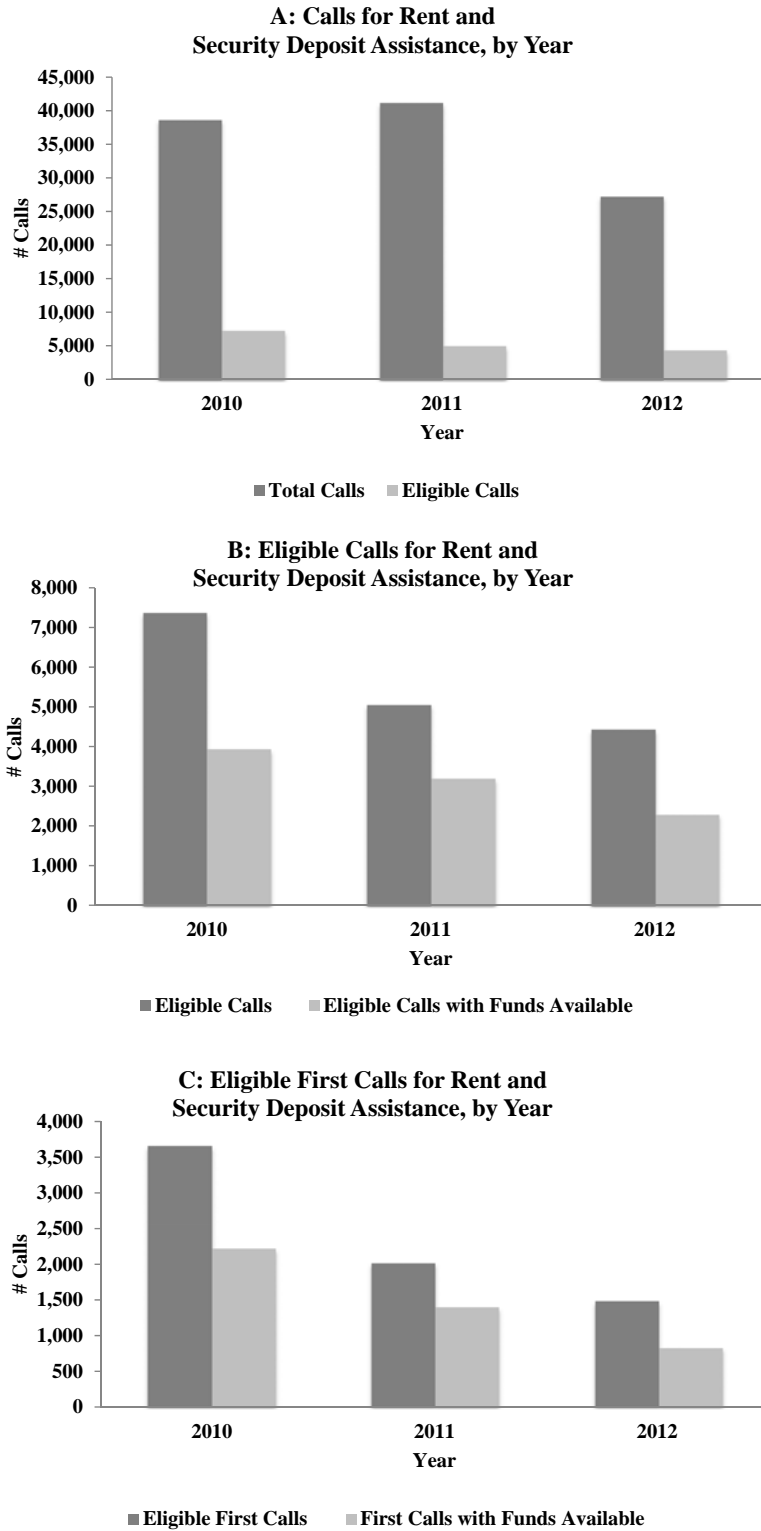
Figure S4: HPCC calls by month, 2010-2012. Data are for all calls to the Homelessness Prevention Call Center (HPCC) between January 20, 2010 and December 31, 2012. Eligible calls are those that meet the eligibility criteria, regardless of whether funds are available. See text for discussion of eligibility criteria. First calls refer to calls that are the first from a caller to the HPCC since June 1, 2009.

A: Eligible Calls for Rent and Security Deposit Assistance, by Month and Fund Availability

■ All Eligible Calls   ■ Eligible Calls with Funds Available

B: Eligible First Calls for Rent and Security Deposit Assistance, by Month and Fund Availability

■ All Eligible First Calls   ■ Eligible First Calls with Funds Available
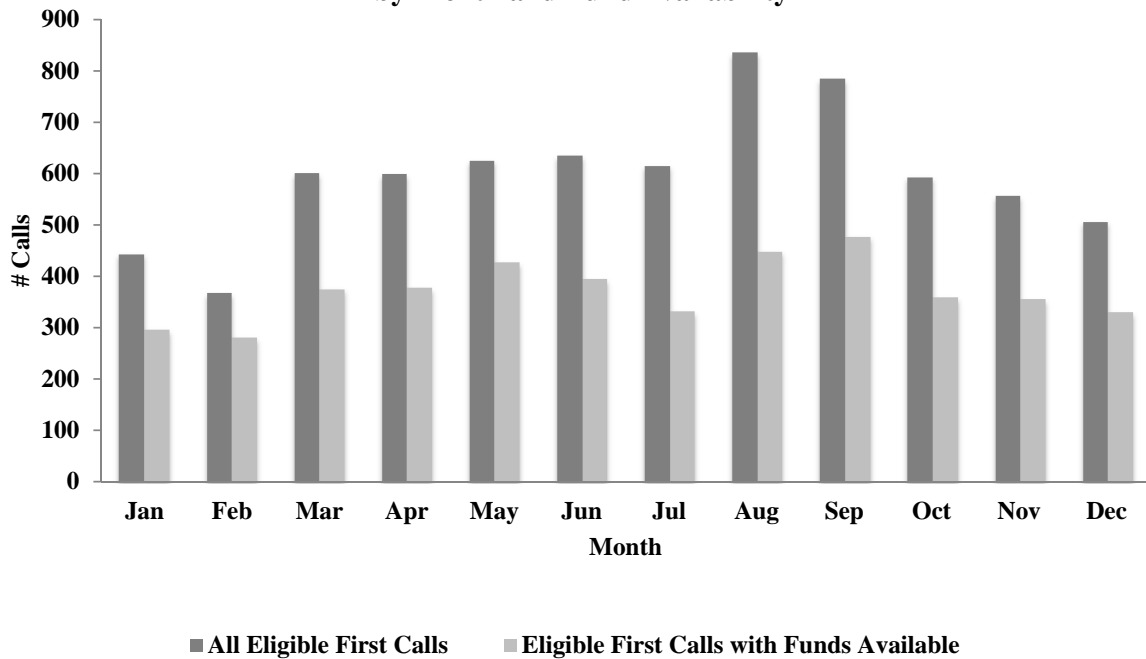
Figure S5: HPCC calls by day of the week, 2010-2012. Data are for all calls to the Homelessness Prevention Call Center (HPCC) between January 20, 2010 and December 31, 2012. Eligible calls are those that meet the eligibility criteria, regardless of whether funds are available. See text for discussion of eligibility criteria. First calls refer to calls that are the first from a caller to the HPCC since June 1, 2009.

A: Eligible Calls for Rent and Security Deposit Assistance, by Day of the Week and Fund Availability

■ All Eligible Calls   ■ Eligible Calls with Funds Available

B: Eligible First Calls for Rent and Security Deposit Assistance, by Day of the Week and Fund Availability

■ All Eligible First Calls   ■ Eligible First Calls with Funds Available
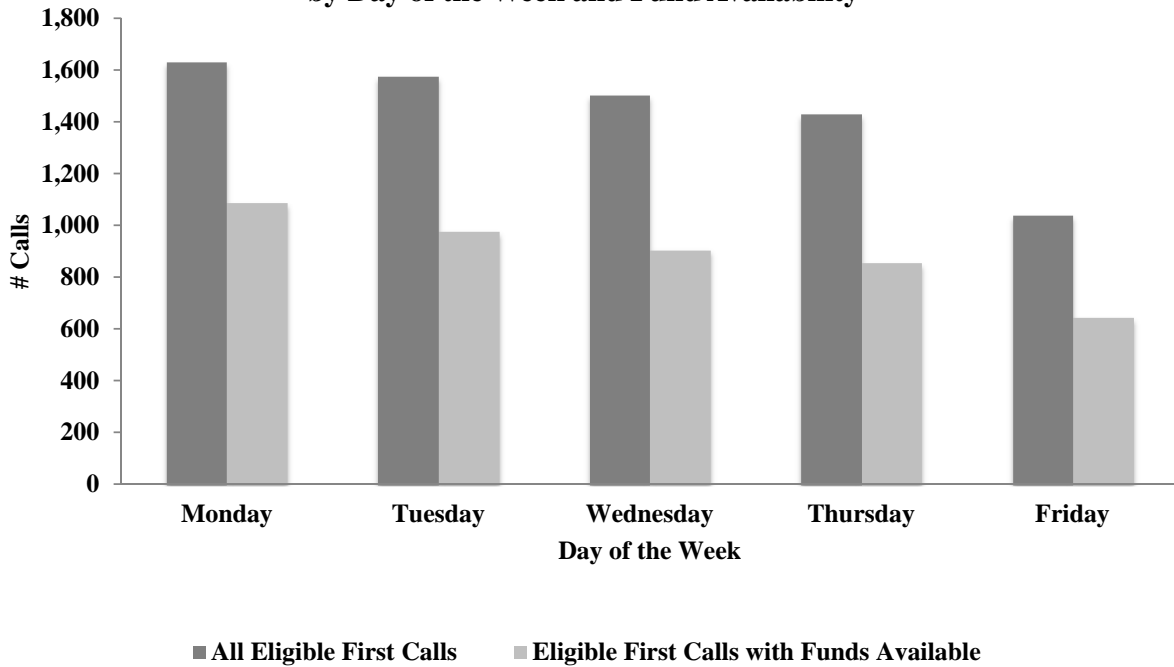
Figure S6: Fund availability rate, by week, for families. Shown is the fraction of eligible family callers in our homogenous sample that are referred to financial assistance each week from 2010-2012. The homogeneous sample includes all eligible callers who: are seeking rent assistance with need amounts between $300 and $900, are non-veterans, neither receive housing subsidies nor request more than one month's rent, have a Social Security Number, have family income below twice the poverty line, and are not homeowners (N = 1,071). Week 1 is the fourth week of January 2010, and week 150 is the first week of December 2012.
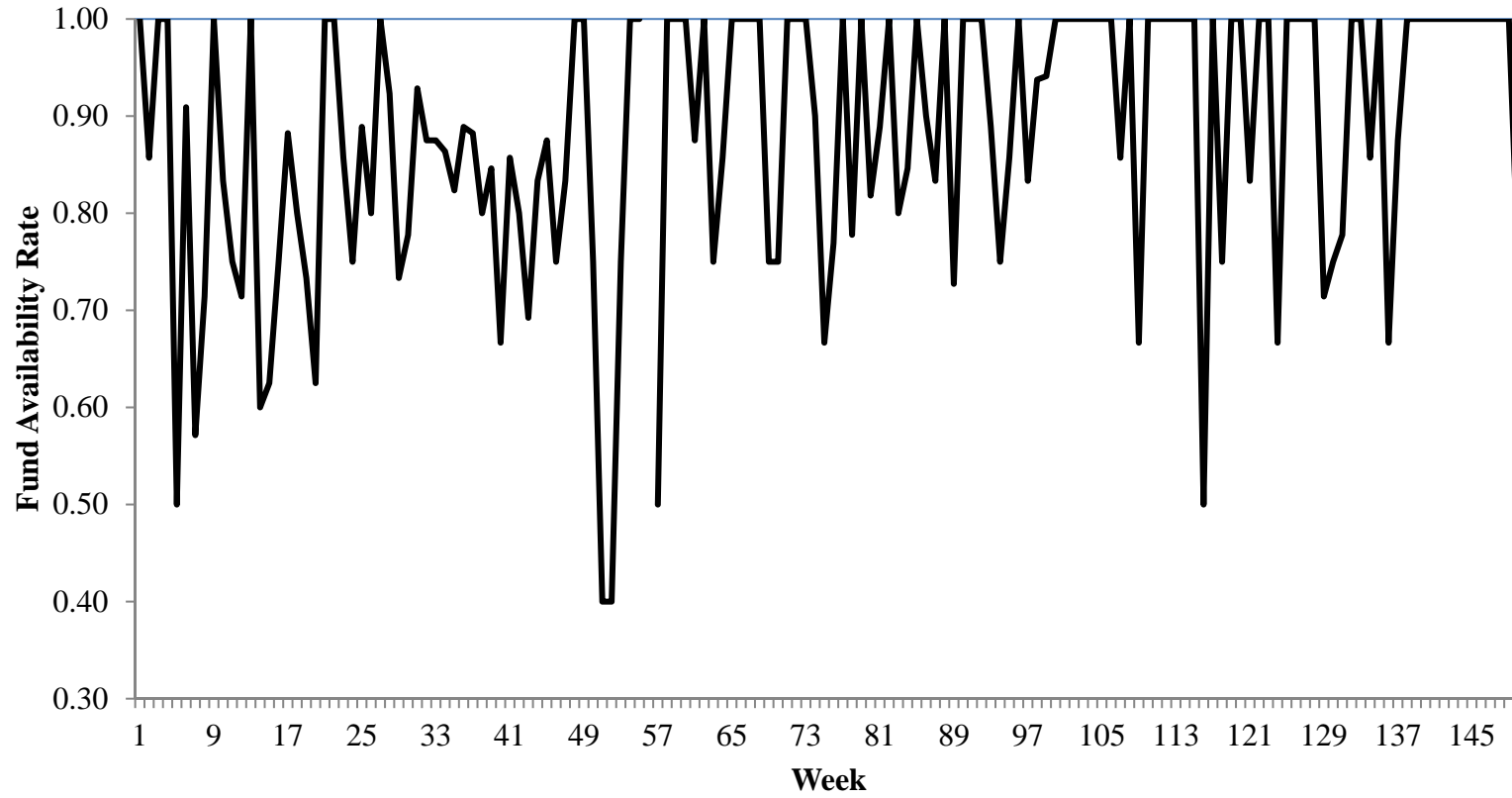
Figure S7: Fund availability rate, by week, for individuals. Shown is the fraction of eligible family callers in our homogenous sample that are referred to financial assistance each week from 2010-2012. The homogeneous sample includes all eligible callers who: are seeking rent assistance with need amounts between $300 and $900, are non-veterans, neither receive housing subsidies nor request more than one month's rent, have a Social Security Number, have family income below twice the poverty line, and are not homeowners (N = 360). Week 1 is the fourth week of January 2010, and week 150 is the first week of December 2012.
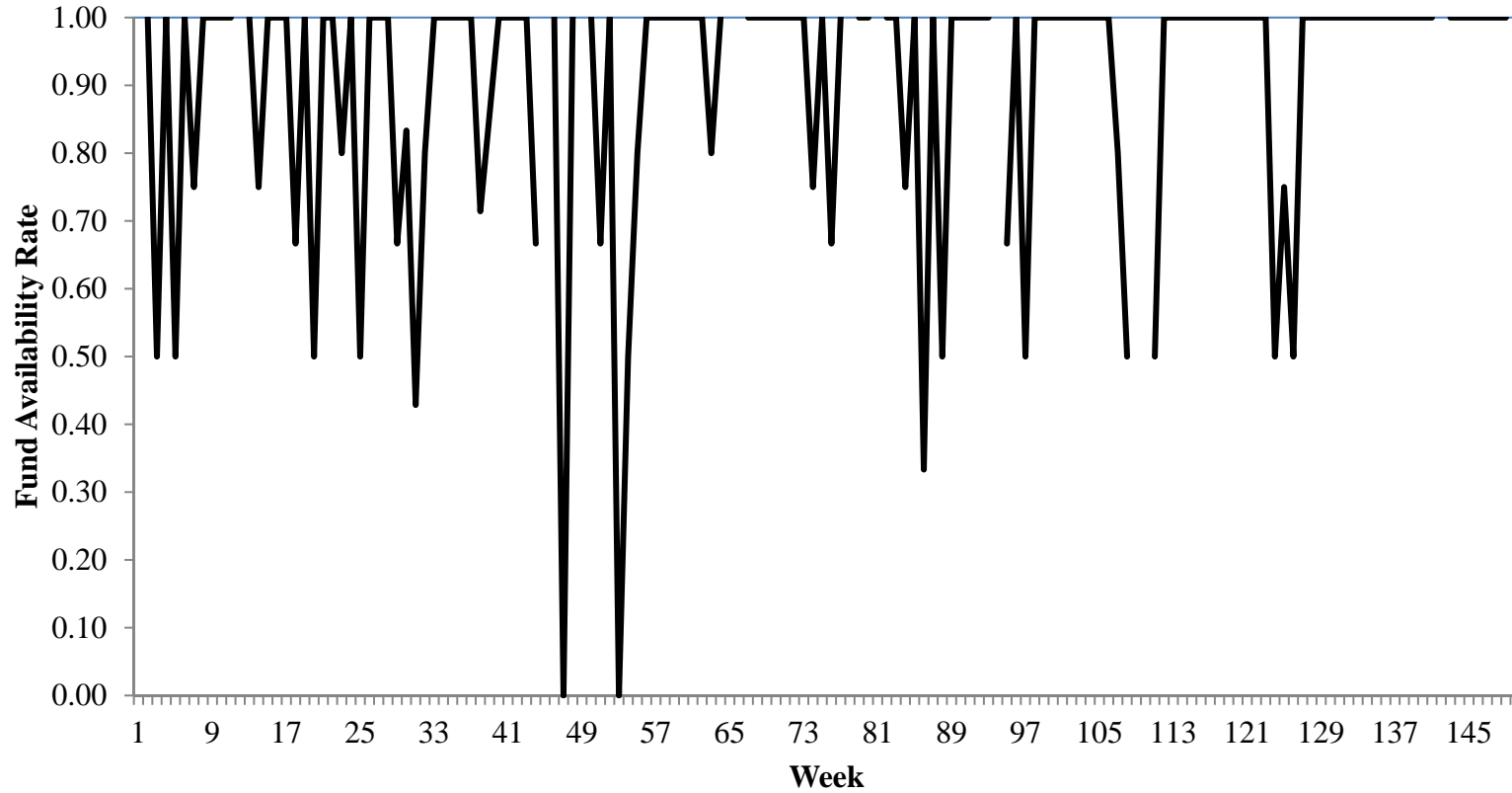
Table S1: OLS estimates of the effect of the funding rate on log call volume to the HPCC. Estimates are from regressions of the log number of calls each day on leads and lags of the fraction of eligible callers that are referred to funds as well as seasonal controls. The funding rate is defined as the fraction of eligible callers who call when funds are available. Observations include all days on which eligible callers contacted the HPCC from February 3, 2010 through November 14, 2012. This window allows for a 10 day lag and lead. The month indicators are defined synthetically as the 16th of the previous month through the 15th of the current month. **P < 0.05, *P < 0.10.

| Covariates	First Calls				Eligible Calls				All Calls		
	(1)	(2)	(3)		(4)	(5)	(6)		(7)	(8)	(9)
Funding rate, t-1	-0.098*	-0.098*	-0.093		-0.186**	-0.185**	-0.151*		-0.100*	-0.097*	-0.078
	(0.058)	(0.058)	(0.058)		(0.080)	(0.082)	(0.083)		(0.051)	(0.052)	(0.053)
Funding rate, t+1			-0.153**				-0.217**				-0.109**
			0.059				0.084				(0.054)
Funding rate, t-5		-0.007	-0.008			-0.065	-0.083			-0.006	-0.016
		(0.058)	(0.058)			(0.083)	(0.082)			(0.053)	(0.052)
Funding rate, t+5			-0.031				-0.092				-0.070
			0.060				0.086				(0.055)
Funding rate, t-10		-0.005	-0.011			-0.099	-0.097			0.018	0.018
		(0.055)	(0.055)			(0.076)	(0.077)			(0.048)	(0.049)
Funding rate, t+10			-0.065				-0.200**				-0.119**
			0.056				0.078				(0.049)
Monday	0.248**	0.248**	0.243**		0.298**	0.301**	0.303**		0.251**	0.250**	0.253**
	(0.041)	(0.041)	(0.041)		(0.044)	(0.044)	(0.044)		(0.030)	(0.030)	(0.030)
Tuesday	0.173**	0.173**	0.161**		0.211**	0.218**	0.207**		0.177**	0.177**	0.171**
	(0.040)	(0.040)	(0.041)		(0.043)	(0.043)	(0.043)		(0.029)	(0.029)	(0.029)
Wednesday	0.103**	0.104**	0.092**		0.157**	0.163**	0.154**		0.126**	0.125**	0.121**
	(0.040)	(0.040)	(0.040)		(0.043)	(0.043)	(0.043)		(0.029)	(0.029)	(0.029)
Thursday	0.070*	0.070*	0.063		0.100**	0.104**	0.098**		0.086**	0.085**	0.082**
	(0.040)	(0.041)	(0.040)		(0.043)	(0.043)	(0.043)		(0.029)	(0.029)	(0.029)
February	-0.075	-0.075	-0.079		-0.082	-0.086	-0.103		-0.121**	-0.121**	-0.135**
	(0.060)	(0.061)	(0.060)		(0.064)	(0.064)	(0.064)		(0.043)	(0.043)	(0.043)
March	0.124**	0.124**	0.103		0.111*	0.112*	0.069		0.073	0.072	0.045
	(0.062)	(0.062)	(0.063)		(0.066)	(0.067)	(0.067)		(0.045)	(0.045)	(0.045)
April	-0.118**	-0.119**	-0.144**		0.017	-0.001	-0.043		-0.128**	-0.126**	-0.153**
	(0.056)	(0.057)	(0.057)		(0.060)	(0.061)	(0.062)		(0.041)	(0.041)	(0.042)
May	-0.046	-0.046	-0.021		-0.020	-0.017	0.048		-0.037	-0.037	0.005
	(0.052)	(0.052)	(0.053)		(0.055)	(0.055)	(0.057)		(0.037)	(0.037)	(0.039)
June	0.019	0.020	0.025		0.102*	0.112**	0.120**		0.047	0.046	0.051
	(0.051)	(0.051)	(0.051)		(0.055)	(0.055)	(0.054)		(0.037)	(0.037)	(0.037)
July	0.055	0.055	0.033		0.057	0.056	0.016		0.081**	0.081**	0.054
	(0.056)	(0.056)	(0.056)		(0.060)	(0.060)	(0.060)		(0.040)	(0.040)	(0.040)
August	0.104**	0.105**	0.097*		0.080	0.084	0.069		0.091**	0.091**	0.081**
	(0.051)	(0.051)	(0.051)		(0.055)	(0.055)	(0.054)		(0.037)	(0.037)	(0.037)
September	-0.033	-0.033	-0.018		0.036	0.040	0.063		-0.023	-0.023	-0.010
	(0.051)	(0.051)	(0.052)		(0.055)	(0.055)	(0.054)		(0.037)	(0.037)	(0.037)
October	0.081	0.082	0.081		0.000	0.008	0.009		0.066*	0.066	0.067*
	(0.056)	(0.056)	(0.056)		(0.060)	(0.060)	(0.059)		(0.040)	(0.040)	(0.040)
November	0.141**	0.141**	0.142**		-0.028	-0.026	-0.042		0.118**	0.118**	0.110**
	(0.060)	(0.060)	(0.060)		(0.064)	(0.064)	(0.064)		(0.043)	(0.043)	(0.043)
December	-0.052	-0.052	-0.058		0.035	0.025	-0.010		-0.009	-0.008	-0.031
	(0.068)	(0.069)	(0.069)		(0.073)	(0.073)	(0.073)		(0.049)	(0.049)	(0.049)
First 5 days of month	0.015	0.014	0.038		0.071**	0.057	0.082**		0.058**	0.059**	0.075**
	(0.033)	(0.034)	(0.036)		(0.035)	(0.037)	(0.038)		(0.024)	(0.025)	(0.026)
Last 5 days of month	-0.001	-0.002	-0.001		-0.022	-0.027	-0.018		-0.012	-0.013	-0.004
	(0.034)	(0.035)	(0.036)		(0.037)	(0.037)	(0.039)		(0.025)	(0.025)	(0.026)
N	660	660	660	0	661	661	661	0	661	661	661

Table S2: OLS estimates of the effect of the funding rate on log call volume to the HPCC, including ZIP code fixed effects. See Table S1 for details.

Covariates	First Calls			Eligible Calls			All Calls		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Funding rate, t-1	-0.009	-0.012	-0.015	-0.018*	-0.017*	-0.017*	0.000	0.000	-0.001
	(0.012)	(0.013)	(0.013)	(0.009)	(0.010)	(0.010)	(0.009)	(0.009)	(0.009)
Funding rate, t+1			-0.012			-0.017*			-0.012
			0.013			0.010			(0.009)
Funding rate, t-5		-0.014	-0.014		-0.017*	-0.016		-0.003	-0.001
		(0.013)	(0.013)		(0.010)	(0.010)		(0.009)	(0.009)
Funding rate, t+5			-0.034**			-0.019*			-0.026**
			0.013			0.010			(0.009)
Funding rate, t-10		0.017	0.011		-0.009	-0.012		-0.002	-0.001
		(0.013)	(0.013)		(0.010)	(0.010)		(0.009)	(0.009)
Funding rate, t+10			-0.006			-0.011			-0.012
			0.013			0.010			(0.009)
Monday	0.179**	0.176**	0.175**	0.088**	0.091**	0.093**	0.215**	0.218**	0.218**
	(0.021)	(0.021)	(0.022)	(0.014)	(0.015)	(0.015)	(0.014)	(0.014)	(0.014)
Tuesday	0.115**	0.115**	0.112**	0.049**	0.05**	0.047**	0.131**	0.135**	0.134**
	(0.021)	(0.021)	(0.022)	(0.014)	(0.015)	(0.015)	(0.014)	(0.014)	(0.014)
Wednesday	0.068**	0.063**	0.057**	0.025*	0.023	0.024	0.085**	0.088**	0.089**
	(0.021)	(0.021)	(0.022)	(0.014)	(0.015)	(0.015)	(0.014)	(0.014)	(0.014)
Thursday	0.053**	0.042*	0.042*	0.021	0.020	0.020	0.054**	0.055**	0.052**
	(0.021)	(0.022)	(0.022)	(0.014)	(0.015)	(0.015)	(0.014)	(0.014)	(0.015)
February	0.014	0.018	0.025	0.031	0.029	0.028	-0.023	-0.017	-0.021
	(0.036)	(0.036)	(0.037)	(0.023)	(0.024)	(0.024)	(0.023)	(0.023)	(0.023)
March	0.181**	-0.024	-0.033	0.039	0.003	-0.002	0.078**	-0.005	-0.012
	(0.037)	(0.044)	(0.045)	(0.024)	(0.027)	(0.028)	(0.024)	(0.026)	(0.027)
April	-0.062**	-0.082**	-0.083**	-0.001	-0.005	-0.004	-0.108**	-0.088**	-0.090**
	(0.030)	(0.032)	(0.033)	(0.020)	(0.022)	(0.022)	(0.020)	(0.021)	(0.021)
May	-0.041	-0.039	-0.038	0.000	-0.002	0.003	-0.058**	-0.066**	-0.062**
	(0.027)	(0.028)	(0.029)	(0.018)	(0.018)	(0.019)	(0.018)	(0.018)	(0.018)
June	0.040	0.036	0.039	0.046**	0.049**	0.049**	0.044**	0.048**	0.050**
	(0.026)	(0.026)	(0.027)	(0.017)	(0.018)	(0.018)	(0.017)	(0.017)	(0.018)
July	0.013	0.015	0.016	0.023	0.026	0.024	0.040**	0.048**	0.041**
	(0.028)	(0.028)	(0.029)	(0.019)	(0.019)	(0.020)	(0.018)	(0.019)	(0.019)
August	0.089**	0.096**	0.091**	0.045**	0.046**	0.049**	0.06**	0.062**	0.066**
	(0.027)	(0.027)	(0.028)	(0.017)	(0.017)	(0.018)	(0.017)	(0.017)	(0.017)
September	-0.039	-0.037	-0.024	0.048**	0.050**	0.049**	0.018	0.020	0.019
	(0.025)	(0.025)	(0.027)	(0.016)	(0.017)	(0.017)	(0.016)	(0.016)	(0.017)
October	0.037	0.037	0.031	-0.030	-0.029	-0.022	0.054**	0.056**	0.057**
	(0.029)	(0.029)	(0.033)	(0.019)	(0.019)	(0.021)	(0.019)	(0.019)	(0.020)
November	0.042	0.044	0.052	-0.021	-0.021	-0.033	0.100**	0.102**	0.104**
	(0.032)	(0.033)	(0.036)	(0.021)	(0.021)	(0.023)	(0.021)	(0.021)	(0.022)
December	-0.062*	-0.062*	-0.069**	-0.009	-0.009	-0.006	-0.038*	-0.040*	-0.041*
	(0.034)	(0.034)	(0.035)	(0.023)	(0.023)	(0.024)	(0.023)	(0.023)	(0.023)
First 5 days of month	0.004	0.005	0.011	0.026**	0.029**	0.037**	0.013	0.022*	0.022*
	(0.017)	(0.018)	(0.018)	(0.011)	(0.012)	(0.012)	(0.011)	(0.011)	(0.012)
Last 5 days of month	0.030*	0.014	0.017	0.006	0.004	0.009	0.010	0.004	0.008
	(0.017)	(0.018)	(0.018)	(0.011)	(0.012)	(0.012)	(0.011)	(0.011)	(0.012)
N	6,529	6,064	5,658	11,633	11,077	10,693	11,633	11,077	10,693

Table S3: Sample restrictions, sample sizes and funding rate. Sample sizes are for calls to the Homelessness Prevention Call Center from January 20, 2010 - December 4, 2012. The sample restrictions for each row include the restrictions imposed in all rows above it.

Sample Composition	Rent or Security Deposit		Rent		Security Deposit	
	N	% Referred to Funds	N	% Referred to Funds	N	% Referred to Funds
All Calls	105,880	9.2	60,044	11.8	45,836	5.7
Eligible calls	16,612	56.1	10,726	63.5	5,886	42.7
First calls, as of June 1, 2009	6,234	62.8	4,121	66.7	2,113	55.0
Excluding HPRP/Shelter Case Manager	5,858	60.4	4,103	66.6	1,755	45.9
Excluding callers in shelters (main sample)	4,448	58.2	3,574	66.0	874	26.5

Table S4: Homeless shelter entry rates and factors related to fund availability. Shown are means for our measures of homelessness and factors related to fund availability for the control and treatment groups as well as the difference between these means for our main sample. The need amount categories do not quite sum to 1 because the need amount is missing for a small fraction of observations. **$P < 0.05$, *$P < 0.10$ on two-tailed t test of difference between treatment and control groups.

	All Calls (1)	Calls When Funds Are Not Available (2)	Calls When Funds Are Available (3)	Difference (4)
Outcome variables				
Shelter admittance: 3 months	0.011	0.016	0.007	-0.009**
	(0.002)	(0.003)	(0.002)	(0.002)
Shelter admittance: 6 months	0.014	0.021	0.010	-0.011**
	(0.002)	(0.003)	(0.002)	(0.003)
Days spent in shelter: 6 months	2.138	3.132	1.425	-1.707**
	(0.282)	(0.527)	(0.302)	(0.411)
Factors related to fund availability				
Rent assistance	0.804	0.654	0.910	0.256**
	(0.006)	(0.011)	(0.006)	(0.008)
Security deposit	0.196	0.346	0.090	-0.256**
	(0.006)	(0.011)	(0.006)	(0.008)
Need amount ($)	984	1140	873	-266.298**
	(10)	(15)	(13)	(13.649)
$1 to $300 in need	0.060	0.060	0.060	0.000
	(0.004)	(0.005)	(0.005)	(0.005)
$301 to $900 in need	0.496	0.301	0.636	0.335**
	(0.007)	(0.011)	(0.009)	(0.010)
$901 to $1200 in need	0.114	0.159	0.082	-0.077**
	(0.005)	(0.008)	(0.005)	(0.007)
$1201 to $1500 in need	0.181	0.270	0.118	-0.151**
	(0.006)	(0.010)	(0.006)	(0.008)
More than $1500 in need	0.133	0.197	0.088	-0.109**
	(0.005)	(0.009)	(0.006)	(0.007)
Veteran	0.031	0.027	0.034	0.007*
	(0.003)	(0.004)	(0.004)	(0.004)
Receiving housing subsidy	0.007	0.013	0.002	-0.011**
	(0.001)	(0.003)	(0.001)	(0.002)
Requesting more than 1 month's rent	0.432	0.681	0.299	-0.382**
	(0.007)	(0.011)	(0.009)	(0.010)
Income greater than twice poverty line	0.031	0.030	0.032	0.002
	(0.175)	(0.171)	(0.177)	(0.175)
Has Social Security Card	0.990	0.995	0.986	-0.009
	(0.101)	(0.070)	(0.118)	(0.101)
Living situation: own housing	0.004	0.008	0.002	-0.006
	(0.067)	(0.090)	(0.044)	(0.067)
N	4,448	1,858	2,590	

Table S5: Mean characteristics and differences in means between treatment and control groups, by request type. See Table 1 for details.

	Rent				Security Deposit			
	Control Group Mean	Coeff on Availability of Funds	T-Statistic on Difference	Diff / Std Dev	Control Group Mean	Coeff on Availability of Funds	T-Statistic on Difference	Diff / Std Dev
Dependent Variable	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Female	0.781	-0.034	-1.670	-0.080	0.818	-0.029	-0.887	-0.075
White, non-Hispanic	0.062	0.017	1.553	0.063	0.060	-0.017	-0.778	-0.070
Black, non-Hispanic	0.904	-0.022	-1.647	-0.067	0.916	0.003	0.101	0.009
Other, non-Hispanic	0.036	0.004	0.483	0.018	0.025	0.014	0.649	0.083
Hispanic	0.075	-0.002	-0.165	-0.007	0.060	0.000	0.020	0.002
Age	38.924	-0.666	-1.619	-0.059	39.516	-2.414	-2.069	-0.183
Number of adults in caller's household	1.354	-0.007	-0.261	-0.010	1.352	-0.065	-1.039	-0.105
Number of minors in caller's household	1.306	-0.059	-0.981	-0.043	1.546	-0.089	-0.693	-0.058
Percentage in ZIP code with HS degree	0.061	-0.039	-1.162	-0.039	-0.077	-0.018	-0.245	-0.018
Labor force participation rate in ZIP code	0.025	0.013	0.324	0.013	-0.091	-0.074	-0.855	-0.078
Unemployment rate in ZIP code	-0.019	-0.007	-0.176	-0.007	0.078	0.067	0.707	0.067
Median age in ZIP code	0.007	0.030	0.853	0.031	-0.031	-0.057	-0.598	-0.055
Monthly housing cost in ZIP code (in thousands)	0.034	-0.032	-0.675	-0.032	-0.037	-0.090	-1.195	-0.096
Median household income in ZIP code (in thousands)	0.018	0.007	0.162	0.007	-0.046	-0.145	-2.006	-0.155
Fraction black in ZIP code	0.016	-0.030	-0.801	-0.030	0.039	0.068	0.838	0.071
Fraction white in ZIP code	0.003	0.005	0.133	0.005	-0.046	-0.074	-0.862	-0.077
Fraction other races in ZIP code	-0.047	0.069	1.8890	0.069	-0.016	-0.039	-0.510	-0.040
Applying due to benefit loss	0.162	-0.016	-0.927	-0.044	0.025	0.005	0.346	0.028
Applying due to inability to pay bills	0.016	-0.009	-2.713	-0.091	0.008	0.000	-0.031	-0.003
Applying due to exiting shared housing	0.018	0.015	1.896	0.078	0.223	0.009	0.251	0.023
Applying to flee abuse	0.007	-0.001	-0.245	-0.012	0.033	-0.002	-0.222	-0.014
Applying due to job loss	0.421	0.017	1.073	0.034	0.073	-0.001	-0.036	-0.003
Monthly income (in thousands)	1.270	-0.063	-2.567	-0.092	1.096	0.001	0.011	0.001
Receiving SNAP benefits	0.595	-0.013	-0.541	-0.026	0.707	-0.067	-2.045	-0.144
Receiving child support	0.052	-0.016	-1.922	-0.075	0.074	-0.010	-0.477	-0.041
Receiving earned income	0.714	-0.013	-0.750	-0.028	0.525	0.054	1.123	0.108
Receiving disability payments	0.064	-0.010	-0.725	-0.042	0.156	-0.052	-1.442	-0.144
Receiving SSI	0.093	0.002	0.218	0.007	0.222	-0.024	-0.643	-0.057
Receiving income from TANF	0.044	-0.001	-0.179	-0.006	0.095	0.032	1.622	0.107
Receiving unemployment payments	0.177	0.034	2.11	0.083	0.101	-0.014	-0.565	-0.047
Receiving other income sources	0.059	-0.008	-1.119	-0.038	0.098	-0.007	-0.197	-0.022
Living situation: rent housing	0.933	-0.023	-0.023	-0.081	0.598	0.017	0.017	0.035
Living situation: shared housing	0.060	0.023	0.023	0.082	0.391	-0.017	-0.017	-0.070
Shelter inhabitancy in past 18 months	0.022	0.007	1.139	0.043	0.040	0.004	0.223	0.026
N	1,216	3,574			642	874		

Table S6: HMIS coverage of 2012 HIC data. Shown is the comparison of the Housing Inventory Count (HIC), a Department of Housing and Urban Development (HUD) report generated using required housing inventory counts for each jurisdiction, and the Homeless Management Information System (HMIS) shelter data. Shelter bed designations are based on those from HUD.

Categories	HIC Total Beds	HIC Total Beds in HMIS Shelter Data	% of Group in HMIS Data	% of Total in HMIS Data
All HIC Beds	16,084	10,637	66.1	66.1
Shelter Bed Designations				
Permanent Supportive Housing	8,646	5,284	61.1	32.9
Transitional Housing	3,550	2,705	76.2	16.8
Emergency Shelter	2,527	1,287	50.9	8.0
Safe Haven	41	41	100.0	0.3
Homeless Prevention and Rapid Re-Housing Program	1,320	1,320	100.0	8.2

Table S7: ITT effects of fund availability on shelter spells, with various covariates. Results are from regressions of shelter entry or number of days in a shelter on an indicator for availability of funds and demographic characteristics of the caller, ZIP code level characteristics, fund-specific restriction variables, and seasonal control variables. The standard errors were clustered at the ZIP code level. Shown here are the coefficients on the indicator for availability of funds. **$P < 0.05$, *$P < 0.10$ on two-tailed t test of difference between treatment and control groups.

Dependent Variable:	Shelter Admittance						Days Spent in Shelter		
	3 months	6 months	3 months	6 months	3 months	6 months	6 months		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Panel A: Main Sample									
Funds are available	-0.009**	-0.011**	-0.014**	-0.016**	-0.014**	-0.016**	-1.707**	-2.514**	-2.620**
	(0.004)	(0.004)	(0.005)	(0.005)	(0.005)	(0.005)	(0.629)	(0.819)	(0.878)
Calendar controls	No	No	Yes	Yes	Yes	Yes	No	Yes	Yes
Controls for characteristics related to fund availability	No	No	Yes	Yes	Yes	Yes	No	Yes	Yes
Controls for other observable characteristics	No	No	No	No	Yes	Yes	No	No	Yes
N	4,448	4,448	4,448	4,448	4,448	4,448	4,448	4,448	4,448
R^2	0.002	0.002	0.036	0.033	0.049	0.050	0.002	0.033	0.046
Mean of Dependent Variable for Control Group	0.016	0.021	0.016	0.021	0.016	0.021	3.132	3.132	3.132
Panel B: Homogeneous Subsample									
Funds are available	-0.023*	-0.026**	-0.022*	-0.024*	-0.019	-0.021	-3.605*	-3.309*	-2.987
	(0.013)	(0.013)	(0.013)	(0.013)	(0.013)	(0.013)	(1.974)	(1.976)	(1.911)
Calendar controls	No	No	Yes	Yes	Yes	Yes	No	Yes	Yes
Controls for characteristics related to fund availability	No	No	Yes	Yes	Yes	Yes	No	Yes	Yes
Controls for other observable characteristics	No	No	No	No	Yes	Yes	No	No	Yes
N	1,431	1,431	1,431	1,431	1,431	1,431	1,431	1,431	1,431
R^2	0.007	0.007	0.036	0.029	0.086	0.075	0.006	0.032	0.071
Mean of Dependent Variable for Control Group	0.027	0.033	0.027	0.033	0.027	0.033	4.714	4.714	4.714
Panel C: Rent									
Funds are available	-0.011**	-0.011**	-0.013**	-0.014**	-0.014**	-0.015**	-1.637**	-2.124**	-2.278**
	(0.005)	(0.005)	(0.005)	(0.006)	(0.006)	(0.006)	(0.760)	(0.950)	(1.025)
Calendar controls	No	No	Yes	Yes	Yes	Yes	No	Yes	Yes
Controls for characteristics related to fund availability	No	No	Yes	Yes	Yes	Yes	No	Yes	Yes
Controls for other observable characteristics	No	No	No	No	Yes	Yes	No	No	Yes
N	3,574	3,574	3,574	3,574	3,574	3,574	3,574	3,574	3,574
R^2	0.002	0.002	0.038	0.035	0.053	0.054	0.002	0.035	0.048
Mean of Dependent Variable for Control Group	0.018	0.021	0.018	0.021	0.018	0.021	3.169	3.169	3.169
Panel D: Security Deposit									
Funds are available	-0.008	-0.016**	-0.011	-0.026**	-0.014*	-0.026**	-2.722**	-4.480**	-4.571**
	(0.006)	(0.007)	(0.008)	(0.011)	(0.008)	(0.010)	(0.902)	(1.648)	(1.538)
Calendar controls	No	No	Yes	Yes	Yes	Yes	No	Yes	Yes
Controls for characteristics related to fund availability	No	No	Yes	Yes	Yes	Yes	No	Yes	Yes
Controls for other observable characteristics	No	No	No	No	Yes	Yes	No	No	Yes
N	874	874	874	874	874	874	874	874	874
R^2	0.001	0.003	0.094	0.095	0.142	0.146	0.004	0.095	0.152
Mean of Dependent Variable for Control Group	0.012	0.020	0.012	0.020	0.012	0.020	3.062	3.062	3.062

Table S8: ITT effects of fund availability on shelter spells. Results are from regressions of shelter entry or number of days in a shelter on an indicator for availability of funds, demographic characteristics of the caller, ZIP code level characteristics, fund-specific restriction variables, and seasonal control variables. These regressions include controls for variables that are not reported here: indicators for the day of the week, month, and time of the month of each call, dummies for missing need amounts, and need amount dummies interacted with quarter-year dummies. The standard errors were clustered at the ZIP code level. $**P < 0.05$, $*P < 0.10$ on two-tailed t test of difference between treatment and control groups.

Dependent Variable:	Main Sample			Homogeneous Subsample			Rent			Security Deposit		
	Shelter Admittance		Days Spent in Shelter	Shelter Admittance		Days Spent in Shelter	Shelter Admittance		Days Spent in Shelter	Shelter Admittance		Days Spent in Shelter
	3 months	6 months	6 months	3 months	6 months	6 months	3 months	6 months	6 months	3 months	6 months	6 months
Variable												
Funds are available	-0.014**	-0.016**	-2.620**	-0.019	-0.021	-2.987	-0.014**	-0.015**	-2.278**	-0.014*	-0.026**	-4.571**
	(0.005)	(0.005)	(0.878)	(0.013)	(0.013)	(1.911)	(0.006)	(0.006)	(1.025)	(0.008)	(0.010)	(1.538)
$301 to $900 in need	-0.025	-0.025	-6.415				-0.003	0.000	-1.810	-0.058	-0.067	-17.612
	(0.052)	(0.051)	(9.277)				(0.049)	(0.049)	(9.119)	(0.136)	(0.131)	(21.368)
$901 to $1200 in need	-0.075	-0.073	-13.537				-0.048	-0.042	-8.613	-0.135	-0.165	-26.909
	(0.050)	(0.050)	(9.039)				(0.045)	(0.045)	(8.471)	(0.128)	(0.120)	(21.595)
$1201 to $1500 in need	-0.015	0.005	0.254				0.004	0.032	4.278	-0.025	-0.039	-4.205
	(0.065)	(0.065)	(11.852)				(0.051)	(0.054)	(10.026)	(0.175)	(0.169)	(30.825)
More than $1500 in need	-0.012	0.007	-2.041				0.027	0.032	1.551	-0.156	-0.038	-5.702
	(0.065)	(0.066)	(11.310)				(0.061)	(0.061)	(10.255)	(0.129)	(0.165)	(29.410)
Veteran	0.000	0.000	6.404**				0.029*	0.034**	6.173**	0.053	0.052	5.904
	(0.015)	(0.016)	(2.487)				(0.016)	(0.017)	(2.945)	(0.041)	(0.042)	(5.880)
Female	0.006	0.007	1.040	0.007*	0.01**	1.43*	0.004	0.005	0.864	0.014	0.02*	2.227
	(0.004)	(0.004)	(0.685)	(0.004)	(0.005)	(0.777)	(0.004)	(0.005)	(0.799)	(0.012)	(0.012)	(1.636)
African American/Black	-0.003	0.001	0.535	0.001	0.004	0.666	-0.006	-0.006	-0.521	0.013	0.043**	7.289**
	(0.006)	(0.007)	(1.277)	(0.012)	(0.011)	(1.778)	(0.007)	(0.008)	(1.257)	(0.013)	(0.021)	(3.508)
Multi-racial/Other race	0.016	0.013	1.875	0.045	0.047	6.994	0.018	0.016	2.342	0.010	0.005	1.376
	(0.015)	(0.015)	(2.346)	(0.034)	(0.033)	(5.254)	(0.018)	(0.018)	(2.720)	(0.015)	(0.023)	(3.512)
Hispanic	0.004	0.006	1.413	0.027**	0.023*	3.438*	0.008	0.005	1.133	-0.005	0.027	5.121
	(0.007)	(0.008)	(1.328)	(0.013)	(0.013)	(2.002)	(0.009)	(0.009)	(1.394)	(0.010)	(0.030)	(5.435)
Age	0.000	0.000	-0.007	0.000	0.000	0.070	0.000	0.000	0.021	0*	-0.001*	-0.079
	(0.000)	(0.000)	(0.029)	(0.000)	(0.000)	(0.058)	(0.000)	(0.000)	(0.036)	(0.000)	(0.000)	(0.050)
Number of adults in caller's household	-0.001	0.000	-0.064	-0.002	-0.005	-0.786	-0.001	-0.001	-0.096	-0.004	0.000	-0.690
	(0.002)	(0.003)	(0.480)	(0.004)	(0.004)	(0.721)	(0.003)	(0.003)	(0.510)	(0.003)	(0.006)	(0.879)
Number of minors in caller's household	0.000	0.000	0.091	0.000	-0.001	0.069	-0.001	-0.001	-0.114	0.001	0.003	0.767
	(0.001)	(0.002)	(0.267)	(0.002)	(0.002)	(0.356)	(0.001)	(0.001)	(0.238)	(0.003)	(0.004)	(0.598)
Percentage in ZIP code with HS degree	0.002	0.004	0.398	0.001	-0.005	-0.490	0.005	0.006*	0.757	-0.009*	0.002	-0.629
	(0.003)	(0.004)	(0.558)	(0.006)	(0.007)	(1.024)	(0.003)	(0.003)	(0.546)	(0.005)	(0.009)	(1.276)
Labor force participation rate in ZIP code	-0.001	-0.001	-0.359	0.004	0.006	0.961	-0.001	0.003	0.395	0.003	-0.014	-3.251
	(0.003)	(0.005)	(0.809)	(0.004)	(0.005)	(0.735)	(0.003)	(0.003)	(0.498)	(0.005)	(0.017)	(2.964)
Unemployment rate in ZIP code	0.000	-0.002	-0.704	0.000	-0.005	-1.021	0.003	0.001	-0.434	-0.007	-0.006	-1.017
	(0.002)	(0.003)	(0.495)	(0.004)	(0.006)	(1.065)	(0.002)	(0.003)	(0.538)	(0.005)	(0.006)	(0.980)
Median age in ZIP code	-0.004*	-0.006	-0.547	-0.008	-0.006	-1.454	-0.007**	-0.01**	-1.305**	0.004	0.004	1.994
	(0.002)	(0.004)	(1.110)	(0.005)	(0.007)	(1.110)	(0.003)	(0.003)	(0.560)	(0.005)	(0.011)	(1.478)
Monthly housing cost in ZIP code (in thousands)	-0.007**	-0.01*	-1.476*	-0.017**	-0.014	-2.945**	-0.011**	-0.013**	-1.945**	0.010	-0.003	0.056
	(0.003)	(0.005)	(0.816)	(0.008)	(0.009)	(1.476)	(0.004)	(0.006)	(0.838)	(0.006)	(0.013)	(1.963)
Median household income in ZIP code (in thousands)	0.008	0.009	1.050	0.021*	0.015	3.357	0.014**	0.014*	1.851	-0.017*	-0.003	-1.559
	(0.005)	(0.008)	(1.109)	(0.012)	(0.014)	(2.260)	(0.006)	(0.008)	(1.187)	(0.010)	(0.019)	(2.714)
Fraction black in ZIP code	0.004	0.001	0.144	0.010	0.010	2.174	0.008	0.011*	1.953**	-0.012	-0.033	-6.327
	(0.005)	(0.008)	(1.333)	(0.009)	(0.010)	(1.630)	(0.006)	(0.006)	(0.991)	(0.009)	(0.025)	(4.123)
Fraction other races (non-black/white) in ZIP code	0.003	0.002	0.365	0.001	-0.001	0.100	0.007**	0.008**	1.347**	-0.014**	-0.018**	-2.894**
	(0.003)	(0.004)	(0.600)	(0.005)	(0.006)	(0.900)	(0.003)	(0.003)	(0.498)	(0.006)	(0.009)	(1.468)
Applying due to benefit loss	-0.004	-0.007	-0.822	0.007	0.007	1.681	-0.006	-0.007	-0.788	-0.001	-0.015	-1.821
	(0.005)	(0.005)	(0.867)	(0.006)	(0.007)	(1.343)	(0.006)	(0.005)	(0.926)	(0.011)	(0.016)	(2.335)
Applying due to inability to pay bills	-0.009**	-0.015**	-2.303**	-0.009	-0.012	-1.331	-0.012**	-0.017**	-2.689**	-0.005	-0.022	-1.287
	(0.004)	(0.005)	(0.726)	(0.013)	(0.013)	(1.956)	(0.005)	(0.006)	(0.932)	(0.019)	(0.033)	(3.708)

Table S8 (Continued)

Dependent Variable:	Rent & Security Deposit			Homogeneous Subsample			Rent			Security Deposit		
	Shelter Admittance		Days Spent in Shelter	Shelter Admittance		Days Spent in Shelter	Shelter Admittance		Days Spent in Shelter	Shelter Admittance		Days Spent in Shelter
	3 months	6 months	6 months	3 months	6 months	6 months	3 months	6 months	6 months	3 months	6 months	6 months
Variable												
Applying due to exiting shared housing	-0.012**	-0.023**	-3.034**	-0.015	-0.036*	-4.422*	-0.015	-0.035**	-4.032**	-0.017	-0.019	-3.192*
	(0.006)	(0.008)	(1.003)	(0.014)	(0.017)	(2.380)	(0.010)	(0.010)	(1.155)	(0.010)	(0.013)	(1.874)
Applying to flee abuse	0.068*	0.065*	7.712	0.114	0.108	1.135	0.069	0.067	6.374	0.074*	0.059	8.210
	(0.036)	(0.036)	(4.931)	(0.100)	(0.101)	(3.958)	(0.050)	(0.050)	(6.489)	(0.043)	(0.041)	(6.200)
Applying due to job loss	-0.002	-0.004	-0.674	0.009	0.006	0.753	-0.003	-0.004	-0.759	-0.004	-0.008	-0.021
	(0.004)	(0.004)	(0.715)	(0.006)	(0.006)	(0.987)	(0.004)	(0.005)	(0.845)	(0.006)	(0.011)	(1.040)
Monthly income (in thousands)	-0.006**	-0.006*	-0.795*	-0.001	0.005	0.349	-0.006**	-0.005	-0.655	-0.007*	-0.01*	-1.36*
	(0.002)	(0.003)	(0.439)	(0.006)	(0.006)	(0.873)	(0.003)	(0.003)	(0.514)	(0.004)	(0.005)	(0.758)
Income greater than twice poverty line	0.014	0.008	1.805				0.014	0.008	1.698	0.001	-0.015	-1.090
	(0.012)	(0.012)	(2.133)				(0.014)	(0.014)	(2.462)	(0.020)	(0.027)	(3.936)
Receiving SNAP benefits	0.007	0.013	0.606	-0.012**	-0.016**	-2.287**	-0.001	-0.001	-0.134	0.005	0.000	-0.353
	(0.009)	(0.011)	(1.548)	(0.006)	(0.005)	(0.833)	(0.003)	(0.003)	(0.602)	(0.010)	(0.014)	(2.013)
Receiving child support	-0.01**	-0.007	-1.350	-0.014	-0.004	-1.080	0.015	0.018	1.618	-0.021**	-0.001	-1.919
	(0.005)	(0.007)	(0.950)	(0.011)	(0.014)	(1.886)	(0.012)	(0.013)	(1.950)	(0.009)	(0.021)	(1.904)
Receiving earned income	-0.005	0.005	0.763	-0.008	0.008	1.004	-0.012*	-0.008	-1.488	-0.002	0.007	0.688
	(0.006)	(0.011)	(1.825)	(0.006)	(0.018)	(2.743)	(0.006)	(0.007)	(1.120)	(0.011)	(0.017)	(2.316)
Receiving disability payments	-0.011**	-0.007	-1.418	-0.012**	-0.008	-2.638**	-0.003	0.005	0.609	-0.006	0.013	1.741
	(0.004)	(0.006)	(1.071)	(0.006)	(0.008)	(1.309)	(0.008)	(0.013)	(2.025)	(0.012)	(0.012)	(3.040)
Receiving SSI	-0.001	-0.001	-1.063	0.007	0.007	0.913	-0.011**	-0.006	-1.755*	-0.009	-0.001	0.171
	(0.008)	(0.008)	(1.074)	(0.022)	(0.023)	(3.012)	(0.004)	(0.006)	(1.026)	(0.008)	(0.015)	(2.259)
Receiving income from TANF	-0.004	0.002	-0.312	-0.025**	-0.012	-2.717	0.000	-0.003	-1.445	-0.002	0.004	0.134
	(0.005)	(0.006)	(0.999)	(0.010)	(0.013)	(1.848)	(0.011)	(0.011)	(1.332)	(0.007)	(0.012)	(1.658)
Receiving unemployment payments	-0.012**	0.005	0.299	-0.021**	-0.018**	-3.36**	-0.004	0.001	-0.351	-0.014**	-0.001	-1.005
	(0.006)	(0.014)	(1.745)	(0.007)	(0.008)	(1.328)	(0.007)	(0.007)	(1.211)	(0.007)	(0.015)	(1.681)
Receiving other income sources	0.000	-0.002	-0.251	0.003	0.002	0.726	-0.014*	0.002	-0.159	-0.008	0.022	3.068
	(0.003)	(0.003)	(0.617)	(0.005)	(0.005)	(0.818)	(0.007)	(0.014)	(1.916)	(0.013)	(0.025)	(3.163)
Receiving housing subsidy	-0.022	-0.027*	-3.590	-0.006	-0.001	1.492*	-0.020	-0.016	-2.852	-0.028	-0.065	-7.740
	(0.014)	(0.015)	(2.397)	(0.006)	(0.006)	(0.812)	(0.015)	(0.017)	(2.855)	(0.031)	(0.046)	(5.860)
Requesting more than 1 month's rent	-0.003	-0.007	-1.091				-0.006	-0.009	-1.448			
	(0.005)	(0.007)	(0.971)				(0.005)	(0.007)	(1.054)			
Living situation: rent housing	0.014**	0.015**	2.347**				0.016*	0.015*	2.217	0.003	0.001	1.214
	(0.006)	(0.006)	(0.836)				(0.009)	(0.009)	(1.566)	(0.017)	(0.023)	(3.330)
Living situation: shared housing (with family/friends)	0.026**	0.046**	6.173**				0.026	0.053**	6.287**	0.020	0.031	5.641
	(0.010)	(0.009)	(1.318)				(0.017)	(0.016)	(2.367)	(0.022)	(0.026)	(4.147)
Shelter inhabitancy in past 18 months	0.009	0.021	2.687	0.005	0.004	-2.055*	0.017	0.024	3.550	-0.016	0.011	0.262
	(0.012)	(0.017)	(2.570)	(0.016)	(0.017)	(1.204)	(0.014)	(0.016)	(2.941)	(0.010)	(0.027)	(2.903)
Rank of call within day, among eligible callers	0.000	0.000	-0.022	0.000	0.000	0.047	0.000	0.000	-0.073	0.000	0.000	0.139
	(0.000)	(0.000)	(0.046)	(0.000)	(0.001)	(0.073)	(0.000)	(0.000)	(0.047)	(0.001)	(0.001)	(0.117)
Has Social Security Card	0.024**	0.026**	3.935**				0.026**	0.028**	4.157**	0.004	-0.010	-0.676
	(0.008)	(0.007)	(1.271)				(0.010)	(0.009)	(1.620)	(0.019)	(0.026)	(4.151)
N	4,448	4,448	4,448	1,431	1,431	1,431	3,574	3,574	3,574	874	874	874
Mean of Dependent Variable for Control Group	0.016	0.021	3.132	0.027	0.033	4.714	0.018	0.021	3.169	0.012	0.020	3.062

Table S9: Alternative specifications for ITT effects of fund availability on shelter spells. Results are from regressions of shelter entry or number of days in a shelter on an indicator for availability of funds, demographic characteristics of the caller, ZIP code level characteristics, fund-specific restriction variables, and seasonal control variables; in the case of the Logit models, several variables are omitted that otherwise result in dropped observations due to perfect prediction of failure for the dependent variable. The standard errors were clustered at the ZIP code level. Statistics reported under point estimate: (Standard error) <Marginal effect> {Mean outcome in control group} [Number of observations]. **P < 0.05, *P < 0.10 on two-tailed t test regression coefficient.

Outcome	Main Specification (1)	Entering non-Permanent Supportive Housing (2)	Renters Only (3)	19 July 2010 as Beginning of Time Window (4)	First Calls in Past 6 Months (5)	Logit (6)
Panel A: Rent						
Shelter Admittance: 3 Months	-0.014**	-0.014**	-0.016**	-0.008*	-0.016**	-1.166**
	(0.006)	(0.005)	(0.006)	(0.004)	(0.005)	(0.380)
						<-0.007>
	{0.018}	{0.017}	{0.019}	{0.011}	{0.020}	{0.018}
	[3,574]	[3,574]	[3,263]	[2,778]	[5,106]	[3,574]
Shelter Admittance: 6 Months	-0.015**	-0.015**	-0.014**	-0.008	-0.016**	-0.973**
	(0.006)	(0.006)	(0.007)	(0.006)	(0.006)	(0.334)
						<-0.007>
	{0.021}	{0.021}	{0.019}	{0.013}	{0.023}	{0.021}
	[3,574]	[3,574]	[3,263]	[2,778]	[5,106]	[3,574]
Days in Shelter: 6 Months	-2.278**	-2.352**	-2.381**	-1.198	-2.130**	
	(1.025)	(0.951)	(1.085)	(0.907)	(0.793)	
	{3.169}	{3.021}	{3.077}	{1.864}	{3.152}	
	[3,574]	[3,574]	[3,263]	[2,778]	[5,106]	
Panel B: Security Deposit						
Shelter Admittance: 3 Months	-0.014*	-0.011	-0.009	-0.015**	-0.016*	-1.543
	(0.008)	(0.007)	(0.012)	(0.006)	(0.010)	(1.268)
						<-0.001>
	{0.012}	{0.009}	{0.008}	{0.011}	{0.014}	{0.012}
	[874]	[874]	[533]	[722]	[1,363]	[874]
Shelter Admittance: 6 Months	-0.026**	-0.015**	-0.010	-0.026**	-0.025**	-1.823
	(0.010)	(0.008)	(0.012)	(0.009)	(0.010)	(1.135)
						<-0.005>
	{0.020}	{0.014}	{0.010}	{0.018}	{0.025}	{0.020}
	[874]	[874]	[533]	[722]	[1,363]	[874]
Days in Shelter: 6 Months	-4.571**	-3.069**	-2.347	-3.792**	-3.130**	
	(1.538)	(1.300)	(1.836)	(1.287)	(1.552)	
	{3.062}	{2.176}	{1.641}	{2.607}	{3.319}	
	[874]	[874]	[533]	[722]	[1,363]	

Table S10: ITT effects of fund availability on shelter spells for subgroups. Results are from regressions of shelter entry or number of days in a shelter on an indicator for availability of funds, demographic characteristics of the caller, ZIP code level characteristics, fund-specific restriction variables, and seasonal control variables. The equivalent scale adjusted real median monthly income, standardized for a family with one parent and two children, is $1,384 for rent callers and is $1,225 for security deposit callers in 2012 $ (or on a per adult equivalent basis that is $750 for rent assistance and $664 for security deposit assistance). The median need amount is $850 for rent callers and $900 for security deposit callers. The standard errors were clustered at the ZIP code level. Statistics reported under point estimate: (Standard error) {Mean outcome in control group} [Number of observations]. **P < 0.05, *P < 0.10 on two-tailed t test of regression coefficient.

Outcomes	All Callers	Winter (Dec-Feb)	Not Winter (Mar-Nov)	≤ Median Income	>Median Income	Families	Single Individuals	Female	Male	Age Under 30	Age 30+	≤ Median Need Amount	> Median Need Amount
Panel A: Rent													
Shelter Admittance: 3 Months	-0.014**	-0.060**	-0.007	-0.023**	-0.004	-0.010*	-0.027*	-0.012*	-0.019**	-0.022*	-0.011*	-0.014	-0.012*
	(0.006)	(0.024)	(0.005)	(0.008)	(0.008)	(0.006)	(0.015)	(0.006)	(0.009)	(0.013)	(0.007)	(0.010)	(0.007)
	{0.018}	{0.058}	{0.012}	{0.023}	{0.013}	{0.015}	{0.027}	{0.018}	{0.019}	{0.025}	{0.016}	{0.018}	{0.018}
	[3,574]	[531]	[3,043]	[1,781]	[1,790]	[2,578]	[996]	[2,747]	[826]	[854]	[2,720]	[1,778]	[1,793]
Shelter Admittance: 6 Months	-0.015**	-0.060**	-0.008	-0.022**	-0.007	-0.0110*	-0.028*	-0.014**	-0.018*	-0.028**	-0.011	-0.018*	-0.011
	(0.006)	(0.024)	(0.006)	(0.009)	(0.009)	(0.007)	(0.015)	(0.007)	(0.009)	(0.013)	(0.007)	(0.010)	(0.008)
	{0.021}	{0.058}	{0.016}	{0.025}	{0.018}	{0.018}	{0.030}	{0.022}	{0.019}	{0.028}	{0.019}	{0.025}	{0.020}
	[3,574]	[531]	[3,043]	[1,781]	[1,790]	[2,578]	[996]	[2,747]	[826]	[854]	[2,720]	[1,778]	[1,793]
Days in Shelter: 6 Months	-2.278**	-9.093**	-1.243	-3.389**	-0.942	-1.496	-4.902**	-1.920*	-3.149*	-4.063*	-1.750*	-2.613*	-1.855
	(1.025)	(3.937)	(1.061)	(1.486)	(1.352)	(1.081)	(2.442)	(1.118)	(1.655)	(2.290)	(1.062)	(1.515)	(1.295)
	{3.169}	{7.923}	{2.469}	{3.565}	{2.783}	{2.507}	{4.931}	{3.108}	{3.383}	{3.912}	{2.942}	{3.540}	{3.039}
	[3,574]	[531]	[3,043]	[1,781]	[1,790]	[2,578]	[996]	[2,747]	[826]	[854]	[2,720]	[1,778]	[1,793]
Panel B: Security Deposit													
Shelter Admittance: 3 Months	-0.014*	-0.044	-0.013*	-0.033**	0.004	-0.015**	-0.020	-0.012	-0.017	-0.012	-0.008	-0.008	-0.024*
	(0.008)	(0.053)	(0.007)	(0.014)	(0.005)	(0.008)	(0.021)	(0.010)	(0.023)	(0.014)	(0.009)	(0.013)	(0.012)
	{0.012}	{0.029}	{0.010}	{0.018}	{0.006}	{0.013}	{0.012}	{0.013}	{0.009}	{0.030}	{0.006}	{0.016}	{0.009}
	[874]	[111]	[763]	[436]	[438]	[638]	[236]	[707]	[167]	[237]	[637]	[453]	[421]
Shelter Admittance: 6 Months	-0.026**	-0.125*	-0.023**	-0.037**	0.007	-0.030**	-0.020	-0.028**	-0.017	-0.016	-0.020*	-0.012	-0.054**
	(0.010)	(0.073)	(0.010)	(0.017)	(0.006)	(0.011)	(0.021)	(0.013)	(0.023)	(0.016)	(0.012)	(0.013)	(0.019)
	{0.020}	{0.043}	{0.017}	{0.031}	{0.010}	{0.023}	{0.012}	{0.023}	{0.009}	{0.036}	{0.015}	{0.019}	{0.022}
	[874]	[111]	[763]	[436]	[438]	[638]	[236]	[707]	[167]	[237]	[637]	[453]	[421]
Days in Shelter: 6 Months	-4.571**	-11.223	-4.487**	-6.567**	0.319	-4.950**	-3.767	-4.876**	-3.073	-2.545	-3.660**	-2.426	-8.494**
	(1.538)	(9.993)	(1.663)	(2.737)	(0.711)	(1.869)	(3.209)	(2.019)	(4.154)	(2.515)	(1.724)	(1.747)	(3.136)
	{3.062}	{5.638}	{2.752}	{4.636}	{1.429}	{3.360}	{2.195}	{3.402}	{1.538}	{5.864}	{2.061}	{2.894}	{3.231}
	[874]	[111]	[763]	[436]	[438]	[638]	[236]	[707]	[167]	[237]	[637]	[453]	[421]