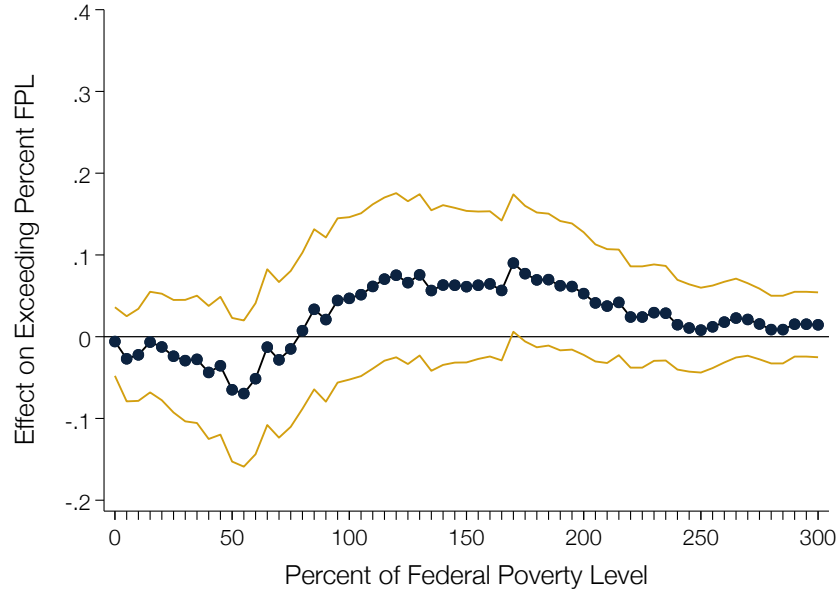


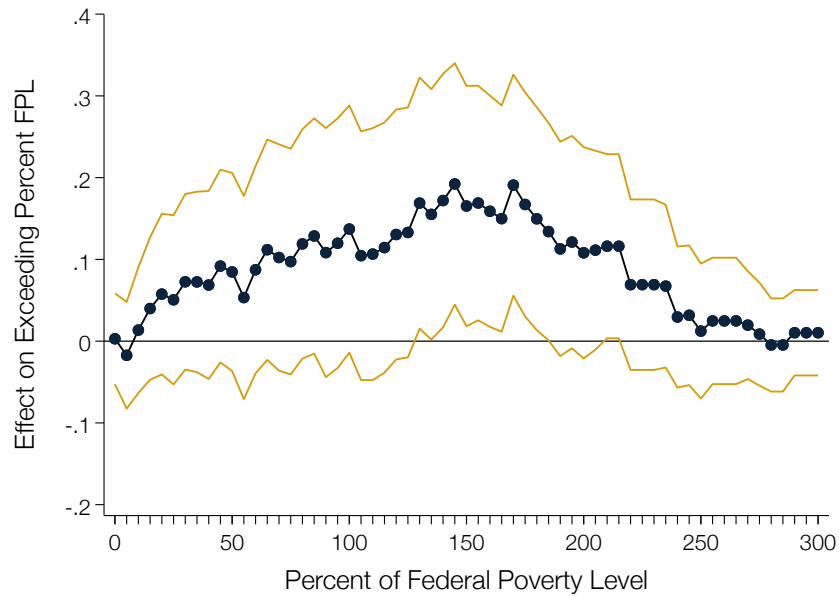
## A Appendix Tables and Figures

Figure A-1: ITT Estimates of the Effect of Padua on Exceeding a Threshold of the Federal Poverty Line, 24-Month Results

(a) Full Sample

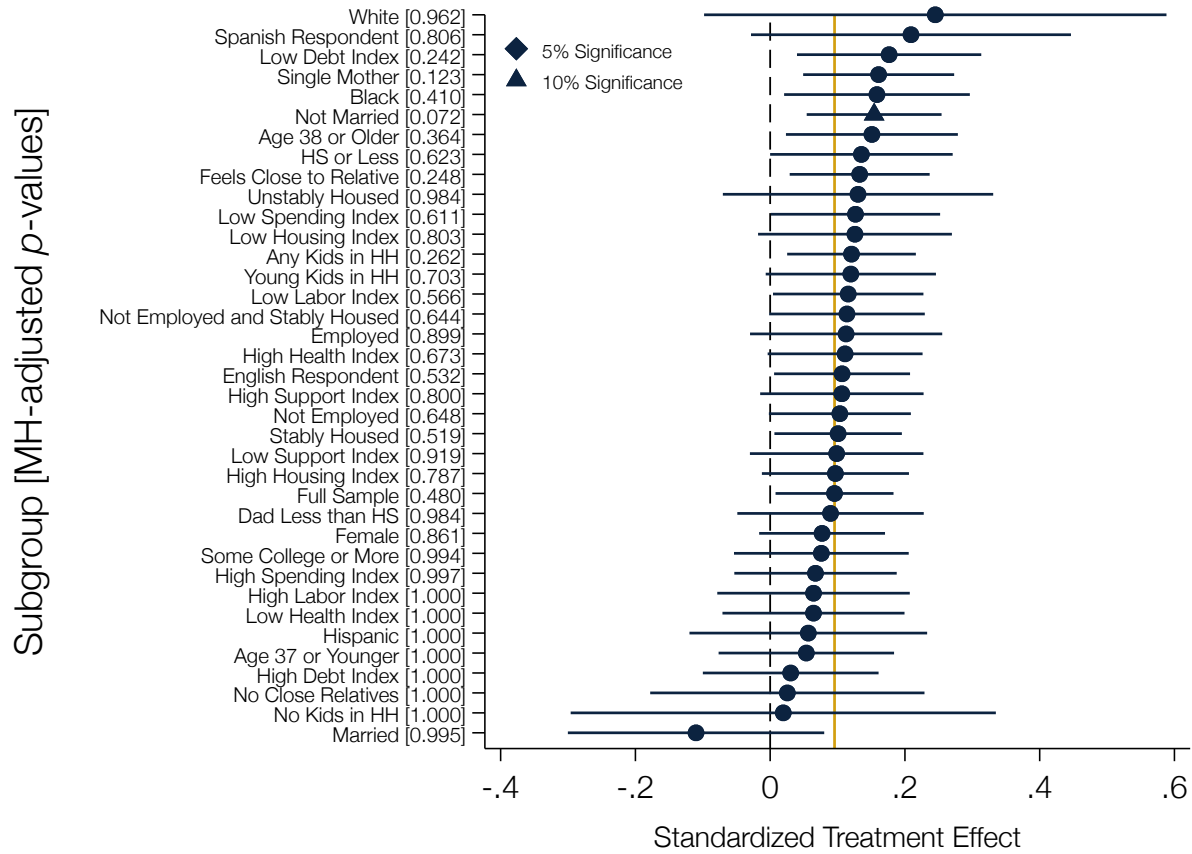


(b) Not Employed, Stably Housed at Baseline



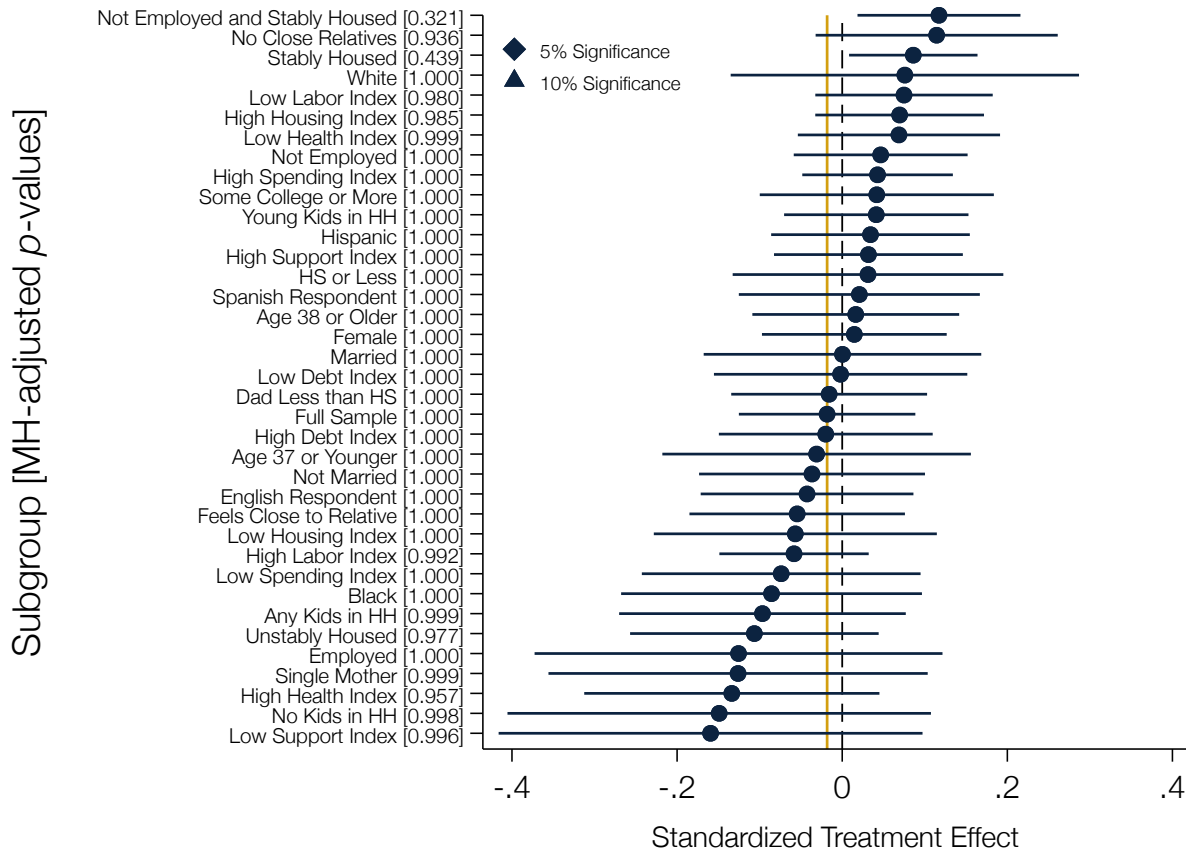
*Notes:* Data come from the 24-month follow-up survey. The samples in Panel (a) and (b) include all survey respondents, and survey respondents who had stable housing but no employment at baseline. Each point plots the coefficient on treatment from a regression where the outcome is an indicator for whether an individual's household income exceeds the percent of the poverty line indicated on the horizontal axis. Controls include those used in Table 4, as well as the baseline measure of the outcomes. Gold lines above and below the point estimates indicate the 95% confidence interval.

Figure A-2: Effect of Padua on Housing Outcomes, by Subgroups



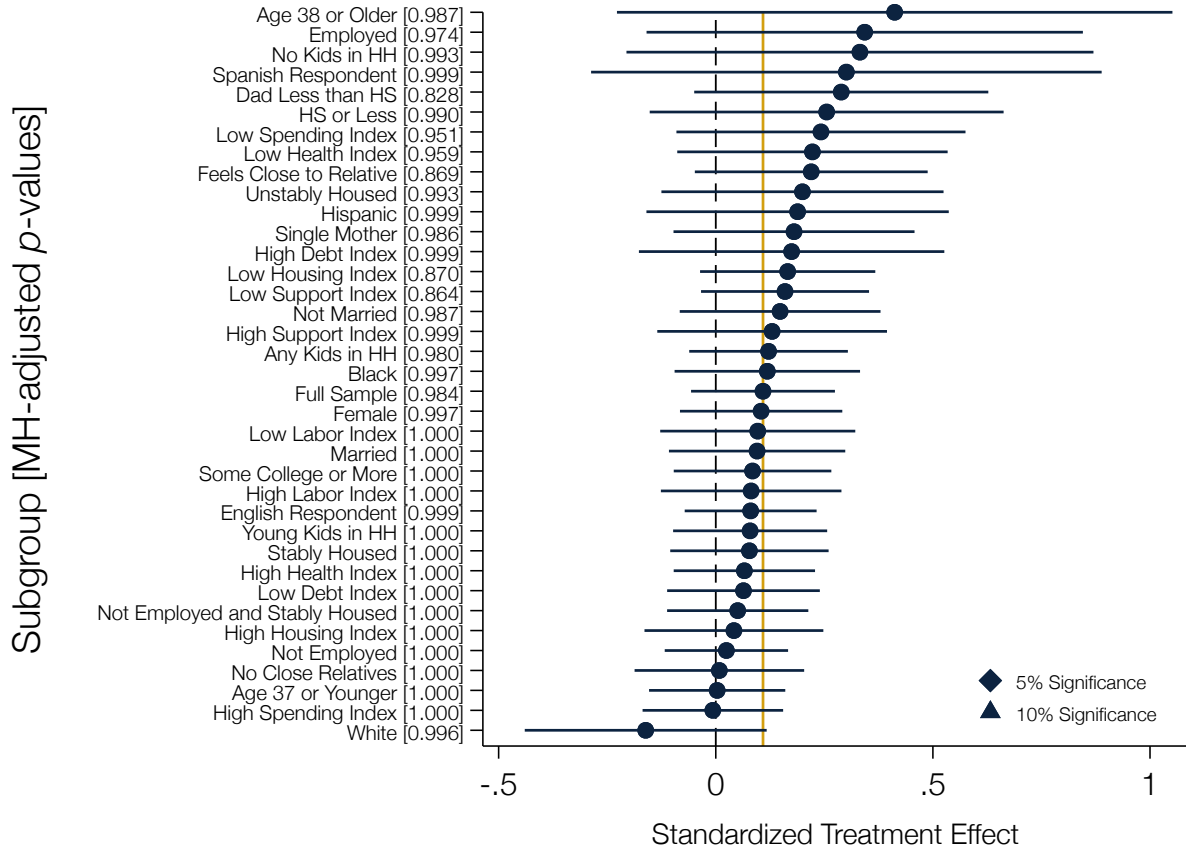
Notes: Data come from the baseline 24-month follow-up surveys. Each point depicts the estimated standardized treatment effect on outcomes in the Housing domain for the subgroup listed on the vertical axis. Subgroups are determined from responses to the baseline survey. The horizontal bars represent the 95% confidence interval for the estimate using heteroskedasticity-robust standard errors.  $p$ -values that adjust for the multiple comparisons made in the figure are listed in brackets next to the subgroup name (see Section V.B for details). Statistical significance based on these adjusted  $p$ -values are represented by diamond (5% significance) and triangle (10% significance) markers. The gold vertical line shows the standardized treatment effect for the full sample. See Table 5 for the list of outcomes that comprise the Housing domain.

Figure A-3: Effect of Padua on Support Outcomes, by Subgroups



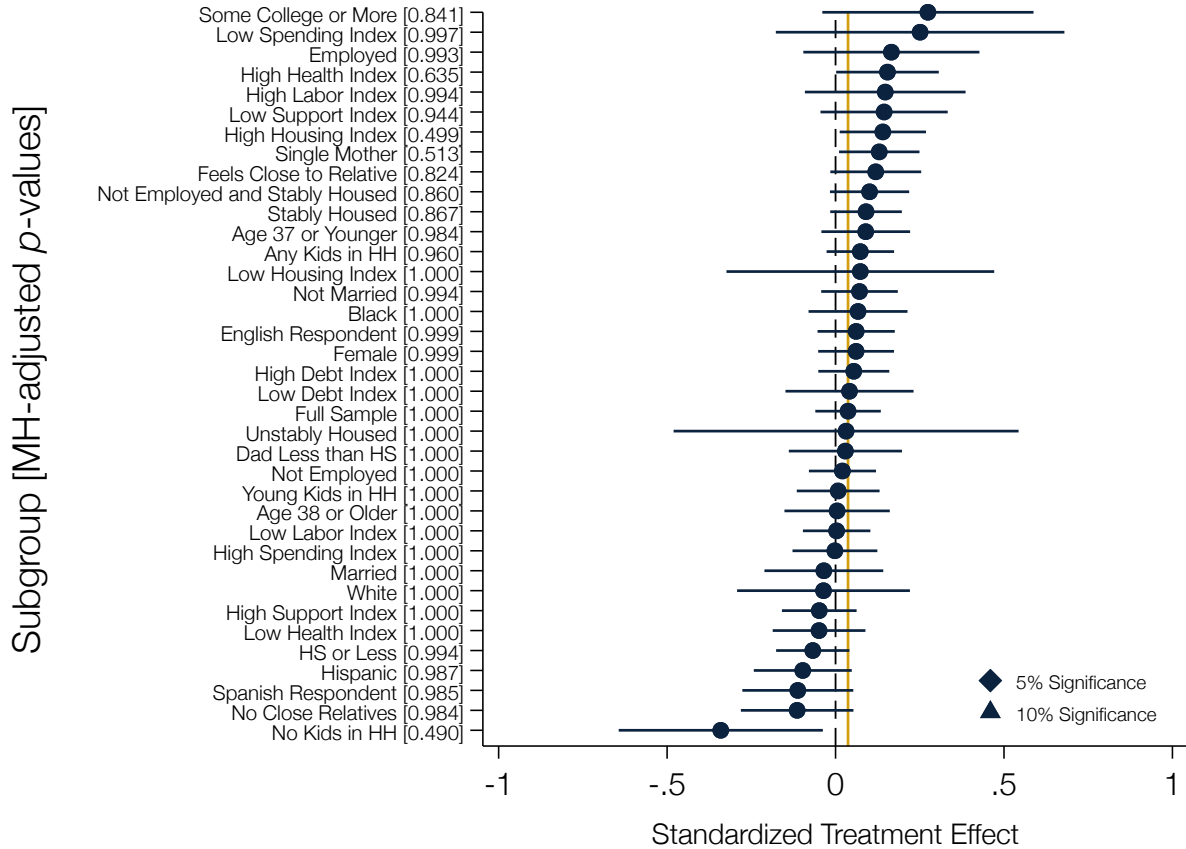
Notes: Data come from the baseline 24-month follow-up surveys. Each point depicts the estimated standardized treatment effect on outcomes in the Support domain for the subgroup listed on the vertical axis. Subgroups are determined from responses to the baseline survey. The horizontal bars represent the 95% confidence interval for the estimate using heteroskedasticity-robust standard errors.  $p$ -values that adjust for the multiple comparisons made in the figure are listed in brackets next to the subgroup name (see Section V.B for details). Statistical significance based on these adjusted  $p$ -values are represented by diamond (5% significance) and triangle (10% significance) markers. The gold vertical line shows the standardized treatment effect for the full sample. See Table 6 for the list of outcomes that comprise the Support domain.

Figure A-4: Effect of Padua on Spending Outcomes, by Subgroups



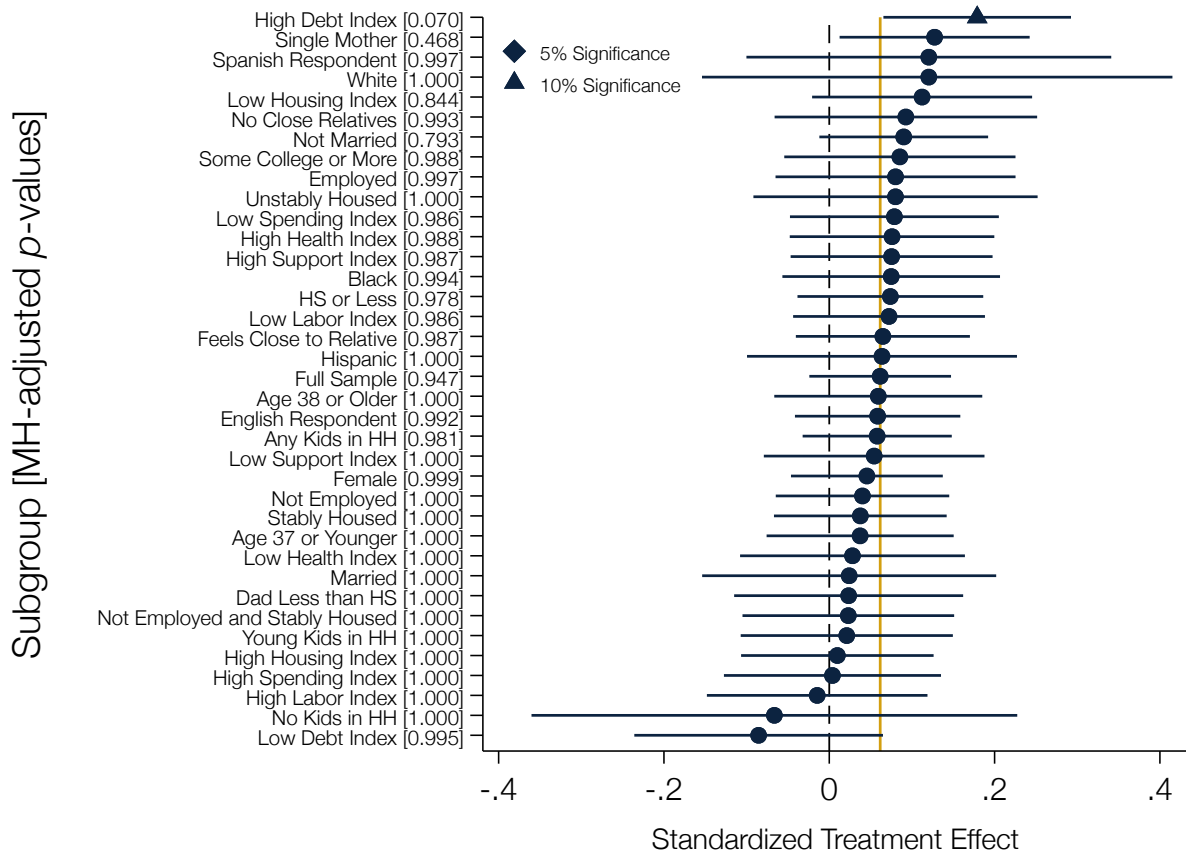
*Notes:* Data come from the baseline 24-month follow-up surveys. Each point depicts the estimated standardized treatment effect on outcomes in the Spending domain for the subgroup listed on the vertical axis. Subgroups are determined from responses to the baseline survey. The horizontal bars represent the 95% confidence interval for the estimate using heteroskedasticity-robust standard errors. *p*-values that adjust for the multiple comparisons made in the table are listed in brackets next to the subgroup name (see Section V.B for details). Statistical significance based on these adjusted *p*-values are represented by diamond (5% significance) and triangle (10% significance) markers. The gold vertical line shows the standardized treatment effect for the full sample. See Table 7 for the list of outcomes that comprise the Spending domain.

Figure A-5: Effect of Padua on Debt Outcomes, by Subgroups



*Notes:* Data come from the baseline 24-month follow-up surveys. Each point depicts the estimated standardized treatment effect on outcomes in the Debt domain for the subgroup listed on the vertical axis. Subgroups are determined from responses to the baseline survey. The horizontal bars represent the 95% confidence interval for the estimate using heteroskedasticity-robust standard errors. *p*-values that adjust for the multiple comparisons made in the table are listed in brackets next to the subgroup name (see Section V.B for details). Statistical significance based on these adjusted *p*-values are represented by diamond (5% significance) and triangle (10% significance) markers. The gold vertical line shows the standardized treatment effect for the full sample. See Table 8 for the list of outcomes that comprise the Debt domain.

Figure A-6: Effect of Padua on Health Outcomes, by Subgroups



*Notes:* Data come from the baseline 24-month follow-up surveys. Each point depicts the estimated standardized treatment effect on outcomes in the Health domain for the subgroup listed on the vertical axis. Subgroups are determined from responses to the baseline survey. The horizontal bars represent the 95% confidence interval for the estimate using heteroskedasticity-robust standard errors. *p*-values that adjust for the multiple comparisons made in the table are listed in brackets next to the subgroup name (see Section V.B for details). Statistical significance based on these adjusted *p*-values are represented by diamond (5% significance) and triangle (10% significance) markers. The gold vertical line shows the standardized treatment effect for the full sample. See Table 9 for the list of outcomes that comprise the Health domain.

Table A-1: Baseline Characteristics – All Baseline Participants

|                                                    | Control<br>(1) | Treatment<br>(2) | Difference<br>in Means<br>(3) | P-value of<br>Difference in<br>Means Test<br>(4) |
|----------------------------------------------------|----------------|------------------|-------------------------------|--------------------------------------------------|
| Less than High School Education                    | 0.282          | 0.301            | 0.018                         | 0.677                                            |
| High School Degree or GED                          | 0.278          | 0.249            | -0.029                        | 0.498                                            |
| Some College                                       | 0.248          | 0.269            | 0.022                         | 0.614                                            |
| College Degree                                     | 0.192          | 0.181            | -0.011                        | 0.773                                            |
| Black                                              | 0.479          | 0.435            | -0.043                        | 0.371                                            |
| White                                              | 0.175          | 0.166            | -0.009                        | 0.797                                            |
| Hispanic                                           | 0.274          | 0.326            | 0.053                         | 0.237                                            |
| Other/Multiple Races or Ethnicities                | 0.073          | 0.073            | -0.000                        | 0.997                                            |
| Age                                                | 36.9           | 37.0             | 0.1                           | 0.905                                            |
| Currently Employed                                 | 0.406          | 0.399            | -0.007                        | 0.883                                            |
| Female                                             | 0.833          | 0.834            | 0.001                         | 0.981                                            |
| Married                                            | 0.222          | 0.233            | 0.011                         | 0.789                                            |
| Household Size                                     | 3.87           | 3.98             | 0.11                          | 0.550                                            |
| Receives SNAP Benefits                             | 0.614          | 0.648            | 0.034                         | 0.471                                            |
| Respondent Monthly Earnings                        | \$545          | \$518            | -\$27                         | 0.714                                            |
| Took Baseline Survey in English                    | 0.795          | 0.798            | 0.003                         | 0.938                                            |
| Experienced a Medical Hardship                     | 0.249          | 0.207            | -0.042                        | 0.307                                            |
| Currently Experiencing Homelessness                | 0.060          | 0.057            | -0.003                        | 0.901                                            |
| Has Stable Housing                                 | 0.726          | 0.762            | 0.035                         | 0.407                                            |
| Util. Disconnected/Notice of Disconnect, Past Year | 0.569          | 0.617            | 0.048                         | 0.321                                            |
| Percentage of Poverty Line                         | 63.5%          | 65.2%            | 1.7%                          | 0.788                                            |
| Single Mother                                      | 0.560          | 0.549            | -0.011                        | 0.827                                            |
| Responded to 12-Month Survey                       | 0.808          | 0.839            | 0.032                         | 0.392                                            |
| Responded to 24-Month Survey                       | 0.812          | 0.808            | -0.004                        | 0.923                                            |
| N                                                  | 234            | 193              |                               |                                                  |
| Prob > F                                           |                |                  |                               | 0.996                                            |

*Notes:* Data are from baseline surveys for all participants who responded to the baseline survey and were randomized. The last row reports the  $p$ -value from the test of joint significance of a regression of treatment assignment on the listed baseline characteristics.

Table A-2: Baseline Characteristics by Referral Source

|                                                    | Central<br>Intake<br>(1) | Immigration<br>Services<br>(2) | Families<br>First<br>(3) |
|----------------------------------------------------|--------------------------|--------------------------------|--------------------------|
| Less than High School Education                    | 0.254                    | 0.385                          | 0.688                    |
| High School Degree or GED                          | 0.260                    | 0.308                          | 0.188                    |
| Some College                                       | 0.286                    | 0.138                          | 0.125                    |
| College Degree                                     | 0.199                    | 0.169                          | 0.000                    |
| Black                                              | 0.491                    | 0.308                          | 0.375                    |
| White                                              | 0.188                    | 0.092                          | 0.125                    |
| Hispanic                                           | 0.234                    | 0.585                          | 0.500                    |
| Other/Multiple Races or Ethnicities                | 0.087                    | 0.015                          | 0.000                    |
| Age                                                | 36.9                     | 37.4                           | 35.1                     |
| Currently Employed                                 | 0.390                    | 0.492                          | 0.312                    |
| Female                                             | 0.841                    | 0.800                          | 0.812                    |
| Married                                            | 0.173                    | 0.446                          | 0.500                    |
| Household Size                                     | 3.92                     | 3.89                           | 4.00                     |
| Receives SNAP Benefits                             | 0.652                    | 0.492                          | 0.688                    |
| Respondent Monthly Earnings                        | \$536                    | \$587                          | \$242                    |
| Took Baseline Survey in English                    | 0.858                    | 0.477                          | 0.750                    |
| Experienced a Medical Hardship                     | 0.238                    | 0.215                          | 0.125                    |
| Currently Experiencing Homelessness                | 0.026                    | 0.200                          | 0.188                    |
| Has Stable Housing                                 | 0.763                    | 0.646                          | 0.688                    |
| Util. Disconnected/Notice of Disconnect, Past Year | 0.649                    | 0.359                          | 0.250                    |
| Percentage of Poverty Line                         | 65.6%                    | 61.3%                          | 48.3%                    |
| Single Mother                                      | 0.587                    | 0.415                          | 0.438                    |
| N                                                  | 346                      | 65                             | 16                       |

*Notes:* Data are from baseline surveys and include all respondents who participated in the study. We split the sample according to how the participant was first recruited to the study. The Central Intake category includes 13 participants recruited through Financial Assistance, the precursor to Central Intake.

Table A-3: Attrition Balance by Treatment Assignment

|                                                    | 12-Month Response |                   | 24-Month Response |                   |
|----------------------------------------------------|-------------------|-------------------|-------------------|-------------------|
|                                                    | Main Effect       | Interaction       | Main Effect       | Interaction       |
|                                                    | (1)               | (2)               | (3)               | (4)               |
| High School Degree or GED                          | 0.081<br>(0.070)  | -0.245<br>(0.107) | 0.033<br>(0.067)  | -0.233<br>(0.112) |
| Some College                                       | 0.175<br>(0.078)  | -0.251<br>(0.102) | 0.007<br>(0.079)  | -0.083<br>(0.111) |
| College Degree                                     | 0.040<br>(0.094)  | -0.031<br>(0.119) | 0.035<br>(0.084)  | -0.022<br>(0.112) |
| Black                                              | 0.123<br>(0.120)  | -0.242<br>(0.141) | -0.001<br>(0.097) | -0.067<br>(0.143) |
| White                                              | -0.002<br>(0.136) | -0.193<br>(0.168) | -0.135<br>(0.112) | -0.105<br>(0.168) |
| Hispanic                                           | 0.090<br>(0.153)  | -0.096<br>(0.181) | -0.141<br>(0.146) | 0.141<br>(0.187)  |
| Age                                                | 0.002<br>(0.003)  | 0.000<br>(0.005)  | 0.008<br>(0.003)  | -0.003<br>(0.005) |
| Currently Employed                                 | 0.075<br>(0.054)  | -0.046<br>(0.084) | -0.055<br>(0.058) | 0.067<br>(0.088)  |
| Female                                             | 0.194<br>(0.093)  | -0.135<br>(0.130) | 0.091<br>(0.087)  | -0.001<br>(0.131) |
| Married                                            | 0.130<br>(0.089)  | -0.066<br>(0.112) | 0.115<br>(0.081)  | -0.031<br>(0.113) |
| Household Size                                     | -0.011<br>(0.017) | 0.012<br>(0.022)  | -0.001<br>(0.015) | -0.007<br>(0.022) |
| Receives SNAP Benefits                             | -0.014<br>(0.060) | 0.129<br>(0.093)  | 0.054<br>(0.062)  | 0.037<br>(0.097)  |
| Respondent Monthly Earnings                        | -0.000<br>(0.000) | 0.000<br>(0.000)  | 0.000<br>(0.000)  | -0.000<br>(0.000) |
| Took Baseline Survey in English                    | -0.040<br>(0.117) | 0.204<br>(0.151)  | -0.018<br>(0.135) | 0.165<br>(0.170)  |
| Experienced a Medical Hardship                     | -0.134<br>(0.064) | 0.081<br>(0.098)  | -0.181<br>(0.071) | 0.166<br>(0.102)  |
| Currently Experiencing Homelessness                | 0.145<br>(0.123)  | -0.154<br>(0.180) | 0.134<br>(0.121)  | -0.055<br>(0.168) |
| Has Stable Housing                                 | 0.145<br>(0.073)  | -0.187<br>(0.104) | 0.123<br>(0.069)  | -0.112<br>(0.108) |
| Util. Disconnected/Notice of Disconnect, Past Year | 0.061<br>(0.057)  | -0.010<br>(0.082) | -0.013<br>(0.057) | 0.058<br>(0.083)  |
| Percentage of Poverty Line                         | -0.001<br>(0.001) | -0.000<br>(0.001) | -0.001<br>(0.001) | 0.001<br>(0.001)  |
| Single Mother                                      | 0.027<br>(0.077)  | -0.064<br>(0.108) | 0.001<br>(0.074)  | 0.002<br>(0.106)  |
| Prob > F                                           |                   | 0.113             |                   | 0.627             |

*Notes:* Data are from the baseline survey and the sample includes 423 baseline respondents for whom all listed baseline characteristics are non-missing. Columns 1 and 2 report point estimates from the regression of an indicator on 12-month response on a treatment indicator, the listed baseline characteristics (column 1), and their interactions with the treatment indicator (column 2). Columns 3 and 4 similarly report results where the dependent variable is an indicator of 24-month response. The final row reports the  $p$ -value from a test of the null hypothesis that the coefficients on the treatment indicator and all treatment-interaction terms are equal to zero.

Table A-4: Self-Sufficiency Matrix Ratings at Intake Assessment, Padua Clients

|                          | In-Crisis<br>(1) | Vulnerable<br>(2) | Safe<br>(3) | Stable<br>(4) | Thriving<br>(5) |
|--------------------------|------------------|-------------------|-------------|---------------|-----------------|
| Education & Skills       | 2%               | 25%               | 45%         | 24%           | 4%              |
| Emotional                | 1%               | 13%               | 35%         | 42%           | 9%              |
| Faith                    | 5%               | 16%               | 38%         | 30%           | 12%             |
| Financial                | 13%              | 63%               | 24%         | 0%            | 0%              |
| Health                   | 1%               | 41%               | 38%         | 20%           | 1%              |
| Hope                     | 0%               | 15%               | 35%         | 45%           | 5%              |
| Language & Communication | 1%               | 17%               | 30%         | 35%           | 17%             |
| Legal                    | 1%               | 1%                | 15%         | 44%           | 39%             |
| Physical                 | 1%               | 26%               | 58%         | 14%           | 1%              |
| Relationships            | 3%               | 10%               | 29%         | 40%           | 18%             |
| Social Skills            | 0%               | 8%                | 46%         | 41%           | 4%              |
| Support Systems          | 7%               | 32%               | 37%         | 19%           | 5%              |

*Notes:* Data are from assessment scores of Padua Participants recorded in participant case files and measured at program intake. Each asset category has multiple underlying components that are scored on a range from 1 (“In-Crisis”) to 5 (“Thriving”). The table reports the share of Padua clients by their average asset score, rounded to the closest integer. See Appendix B for an example of the Self-Sufficiency Matrix Scoring Tool used to rate the Financial asset.

Table A-5: ITT Estimates of the Effect of the Padua Program on Labor Market Outcomes, 12-Month Results

| Regression-adjusted ITT (Standard error) [MH-adjusted $p$ -value] {Control group mean} |                                          |                                               |                                          |                                           |                                                     |                                                     |
|----------------------------------------------------------------------------------------|------------------------------------------|-----------------------------------------------|------------------------------------------|-------------------------------------------|-----------------------------------------------------|-----------------------------------------------------|
|                                                                                        | Full Sample                              | Subgroups Defined by Baseline Characteristics |                                          |                                           |                                                     |                                                     |
|                                                                                        |                                          | Not Employed                                  | Employed                                 | Unstably Housed                           | Stably Housed                                       | Not Empl./ Stbl. Housed                             |
|                                                                                        | (1)                                      | (2)                                           | (3)                                      | (4)                                       | (5)                                                 | (6)                                                 |
| Currently Employed                                                                     | 0.069<br>(0.049)<br>[0.469]<br>{0.587}   | 0.093<br>(0.071)<br>[0.601]<br>{0.422}        | 0.052<br>(0.066)<br>[0.831]<br>{0.812}   | 0.044<br>(0.127)<br>[0.902]<br>{0.578}    | 0.099 <sup>+</sup><br>(0.057)<br>[0.217]<br>{0.590} | 0.193*<br>(0.081)<br>[0.086]<br>{0.395}             |
| Respondent Monthly Earnings                                                            | \$178<br>(163)<br>[0.608]<br>{ \$1,009 } | \$44<br>(150)<br>[0.982]<br>{ \$806 }         | \$354<br>(323)<br>[0.715]<br>{ \$1,289 } | -\$470<br>(344)<br>[0.555]<br>{ \$1,029 } | \$351*<br>(190)<br>[0.152]<br>{ \$1,003 }           | \$305 <sup>+</sup><br>(168)<br>[0.193]<br>{ \$739 } |
| Employed Full Time                                                                     | 0.108*<br>(0.050)<br>[0.140]<br>{0.402}  | 0.066<br>(0.068)<br>[0.784]<br>{0.303}        | 0.180*<br>(0.084)<br>[0.175]<br>{0.538}  | -0.060<br>(0.116)<br>[0.863]<br>{0.400}   | 0.165**<br>(0.058)<br>[0.021]<br>{0.403}            | 0.159*<br>(0.077)<br>[0.150]<br>{0.309}             |
| Hours Worked Per Week                                                                  | 4.58*<br>(2.13)<br>[0.133]<br>{21.80}    | 2.99<br>(2.88)<br>[0.777]<br>{15.99}          | 7.43*<br>(3.33)<br>[0.143]<br>{29.71}    | 1.01<br>(5.59)<br>[0.858]<br>{20.44}      | 6.19*<br>(2.47)<br>[0.053]<br>{22.22}               | 7.02*<br>(3.34)<br>[0.139]<br>{15.84}               |
| Percentage of Poverty Line                                                             | 0.05<br>(0.09)<br>[0.881]<br>{1.02}      | -0.03<br>(0.09)<br>[0.955]<br>{0.98}          | 0.09<br>(0.16)<br>[0.872]<br>{1.07}      | -0.50*<br>(0.24)<br>[0.187]<br>{1.08}     | 0.19 <sup>+</sup><br>(0.10)<br>[0.177]<br>{1.00}    | 0.16<br>(0.11)<br>[0.337]<br>{0.96}                 |
| Can Legally Work in U.S.                                                               | 0.004<br>(0.014)<br>[0.776]<br>{0.840}   | 0.003<br>(0.021)<br>[0.885]<br>{0.870}        | -0.008<br>(0.011)<br>[0.640]<br>{0.800}  | 0.043<br>(0.039)<br>[0.621]<br>{0.844}    | -0.007<br>(0.015)<br>[0.650]<br>{0.839}             | -0.010<br>(0.022)<br>[0.682]<br>{0.875}             |
| Standardized Treatment Effect                                                          | 0.139 <sup>+</sup><br>(0.078)<br>[0.368] | 0.078<br>(0.099)<br>[0.935]                   | 0.223<br>(0.135)<br>[0.460]              | -0.139<br>(0.198)<br>[0.848]              | 0.240**<br>(0.092)<br>[0.044]                       | 0.257*<br>(0.112)<br>[0.112]                        |
| N                                                                                      | 351                                      | 206                                           | 145                                      | 83                                        | 268                                                 | 155                                                 |

*Notes:* Data come from the 12-month follow-up survey. Column 1 includes all 12-month follow-up respondents. Each subsequent column uses a different sample of respondents based on listed baseline characteristic(s). Stable housing is defined as living in a dwelling that was owned or rented by the respondent. Unstable housing includes categories such as paying some of the rent, living rent free, homelessness, and other situations that did not qualify as renting or owning. Each set of estimates reports the treatment effect from a regression of the outcome on the treatment indicator, an indicator for cohort, the baseline value of the outcome, length of time between interviews, age, and indicators for month of interview, education, race, marital status, household size, employment status and earnings at baseline. Below the ITT estimates, we report standard errors in parentheses,  $p$ -values that control for the family-wise error rate within the domain and sample (Westfall and Young, 1993; Jones, Molitor and Reif, 2019) in brackets, and control group means in braces. The  $p$ -value for the Standardized Treatment Effect controls for the family-wise error rate among the six domain indices for that sample. The standardized treatment effect and adjusted  $p$ -values include estimates of the following outcomes reported in the appendix: hours worked in primary job; and total household income (including benefits).

\*\*, \*, <sup>+</sup> report 0.01, 0.05, and 0.10 significance levels, respectively, using unadjusted  $p$ -values.

Table A-6: ITT Estimates of the Effect of the Padua Program on Housing Outcomes, 12-Month Results

| Regression-adjusted ITT (Standard error) [MH-adjusted $p$ -value] {Control group mean} |                                          |                                               |                                          |                                          |                                         |                                         |
|----------------------------------------------------------------------------------------|------------------------------------------|-----------------------------------------------|------------------------------------------|------------------------------------------|-----------------------------------------|-----------------------------------------|
|                                                                                        | Full Sample                              | Subgroups Defined by Baseline Characteristics |                                          |                                          |                                         |                                         |
|                                                                                        |                                          | Not Employed                                  | Employed                                 | Unstably Housed                          | Stably Housed                           | Not Empl./ Stbl. Housed                 |
|                                                                                        | (1)                                      | (2)                                           | (3)                                      | (4)                                      | (5)                                     | (6)                                     |
| Owns or Rents                                                                          | 0.013<br>(0.042)<br>[0.944]<br>{0.794}   | 0.030<br>(0.055)<br>[0.830]<br>{0.780}        | -0.001<br>(0.067)<br>[0.985]<br>{0.812}  | 0.059<br>(0.136)<br>[0.886]<br>{0.644}   | 0.002<br>(0.042)<br>[0.998]<br>{0.840}  | 0.017<br>(0.052)<br>[0.941]<br>{0.840}  |
| Lives in Public Housing                                                                | 0.002<br>(0.030)<br>[0.943]<br>{0.113}   | 0.044<br>(0.039)<br>[0.592]<br>{0.065}        | -0.070<br>(0.056)<br>[0.693]<br>{0.179}  | -0.003<br>(0.082)<br>[0.973]<br>{0.093}  | 0.017<br>(0.035)<br>[0.981]<br>{0.119}  | 0.054<br>(0.038)<br>[0.584]<br>{0.074}  |
| Utilities Disconnected/Received Notice of Disconnect in Past Year                      | 0.035<br>(0.046)<br>[0.831]<br>{0.529}   | 0.029<br>(0.062)<br>[0.643]<br>{0.541}        | 0.024<br>(0.067)<br>[0.928]<br>{0.512}   | 0.131<br>(0.134)<br>[0.811]<br>{0.422}   | -0.001<br>(0.049)<br>[0.989]<br>{0.562} | 0.042<br>(0.072)<br>[0.916]<br>{0.593}  |
| Any Neighborhood Problems (Medium or Worse)                                            | -0.065<br>(0.050)<br>[0.591]<br>{0.471}  | -0.132*<br>(0.063)<br>[0.177]<br>{0.486}      | -0.038<br>(0.078)<br>[0.945]<br>{0.450}  | -0.224+<br>(0.130)<br>[0.426]<br>{0.578} | -0.047<br>(0.056)<br>[0.920]<br>{0.438} | -0.108<br>(0.067)<br>[0.470]<br>{0.469} |
| Two or More Neighborhood Problems (Medium or Worse)                                    | -0.089+<br>(0.048)<br>[0.266]<br>{0.360} | -0.113+<br>(0.059)<br>[0.209]<br>{0.358}      | -0.131+<br>(0.078)<br>[0.408]<br>{0.363} | -0.091<br>(0.104)<br>[0.771]<br>{0.400}  | -0.082<br>(0.055)<br>[0.585]<br>{0.347} | -0.092<br>(0.067)<br>[0.528]<br>{0.346} |
| Standardized Treatment Effect                                                          | 0.067<br>(0.046)<br>[0.532]              | 0.087<br>(0.060)<br>[0.589]                   | 0.079<br>(0.069)<br>[0.684]              | 0.109<br>(0.109)<br>[0.770]              | 0.048<br>(0.051)<br>[0.820]             | 0.036<br>(0.064)<br>[0.815]             |
| N                                                                                      | 351                                      | 206                                           | 145                                      | 83                                       | 268                                     | 155                                     |

*Notes:* Data come from the 12-month follow-up survey. Column 1 includes all 12-month follow-up respondents. Each subsequent column uses a different sample of respondents based on listed baseline characteristic(s). Stable housing is defined as living in a dwelling that was owned or rented by the respondent. Unstable housing includes categories such as paying some of the rent, living rent free, homelessness, and other situations that did not qualify as renting or owning. Each set of estimates reports the treatment effect from a regression of the outcome on the treatment indicator, an indicator for cohort, the baseline value of the outcome, length of time between interviews, age, and indicators for month of interview, education, race, marital status, household size, employment status and earnings at baseline. Below the ITT estimates, we report standard errors in parentheses,  $p$ -values that control for the family-wise error rate within the domain (Westfall and Young, 1993; Jones, Molitor and Reif, 2019) in brackets, and control group means in braces. The  $p$ -value for the Standardized Treatment Effect controls for the family-wise error rate among the six domain indices for that sample. The standardized treatment effect and adjusted  $p$ -values include estimates of the following outcomes reported in the appendix: an indicator for currently homeless.

\*\*, \*, + report 0.01, 0.05, and 0.10 significance levels, respectively, using unadjusted  $p$ -values.

Table A-7: ITT Estimates of the Effect of the Padua Program on Support Outcomes, 12-Month Results

| Regression-adjusted ITT (Standard error) [MH-adjusted $p$ -value] {Control group mean} |                                         |                                               |                                                      |                                         |                                         |                                         |
|----------------------------------------------------------------------------------------|-----------------------------------------|-----------------------------------------------|------------------------------------------------------|-----------------------------------------|-----------------------------------------|-----------------------------------------|
|                                                                                        | Full Sample                             | Subgroups Defined by Baseline Characteristics |                                                      |                                         |                                         |                                         |
|                                                                                        |                                         | Not Employed                                  | Employed                                             | Unstably Housed                         | Stably Housed                           | Not Empl./ Stbl. Housed                 |
|                                                                                        | (1)                                     | (2)                                           | (3)                                                  | (4)                                     | (5)                                     | (6)                                     |
| Receives Any Government Benefits                                                       | -0.040<br>(0.043)<br>[0.966]<br>{0.683} | -0.054<br>(0.058)<br>[0.942]<br>{0.734}       | -0.000<br>(0.075)<br>[1.000]<br>{0.613}              | -0.012<br>(0.107)<br>[0.994]<br>{0.667} | -0.072<br>(0.049)<br>[0.722]<br>{0.688} | -0.092<br>(0.072)<br>[0.860]<br>{0.765} |
| Receives SNAP Benefits                                                                 | -0.062<br>(0.046)<br>[0.843]<br>{0.624} | -0.064<br>(0.064)<br>[0.952]<br>{0.670}       | -0.045<br>(0.071)<br>[0.858]<br>{0.562}              | -0.153<br>(0.136)<br>[0.845]<br>{0.622} | -0.060<br>(0.055)<br>[0.910]<br>{0.625} | -0.090<br>(0.077)<br>[0.905]<br>{0.691} |
| Receives TANF Benefits                                                                 | -0.024<br>(0.021)<br>[0.935]<br>{0.037} | 0.003<br>(0.027)<br>[0.921]<br>{0.018}        | -0.056 <sup>+</sup><br>(0.030)<br>[0.563]<br>{0.062} | -0.039<br>(0.037)<br>[0.869]<br>{0.022} | -0.022<br>(0.025)<br>[0.966]<br>{0.042} | 0.013<br>(0.027)<br>[0.934]<br>{0.012}  |
| Receives SDA Benefits                                                                  | 0.002<br>(0.031)<br>[0.944]<br>{0.149}  | -0.045<br>(0.041)<br>[0.943]<br>{0.204}       | 0.056<br>(0.041)<br>[0.751]<br>{0.075}               | 0.051<br>(0.091)<br>[0.975]<br>{0.111}  | -0.005<br>(0.033)<br>[0.987]<br>{0.161} | -0.046<br>(0.042)<br>[0.907]<br>{0.237} |
| Receives SSI Benefits                                                                  | 0.011<br>(0.011)<br>[0.973]<br>{0.011}  | 0.014<br>(0.017)<br>[0.959]<br>{0.019}        | 0.014<br>(0.015)<br>[0.885]<br>{0.000}               | 0.040<br>(0.038)<br>[0.707]<br>{0.000}  | 0.009<br>(0.012)<br>[0.987]<br>{0.014}  | 0.018<br>(0.021)<br>[0.933]<br>{0.025}  |
| Receives Unemployment Benefits                                                         | -0.007<br>(0.011)<br>[0.986]<br>{0.016} | 0.010<br>(0.014)<br>[0.908]<br>{0.009}        | -0.027<br>(0.020)<br>[0.746]<br>{0.025}              | -0.007<br>(0.018)<br>[0.998]<br>{0.022} | -0.000<br>(0.014)<br>[0.994]<br>{0.014} | 0.020<br>(0.025)<br>[0.955]<br>{0.012}  |
| Receives WIC Benefits                                                                  | -0.022<br>(0.035)<br>[0.985]<br>{0.196} | 0.033<br>(0.045)<br>[0.923]<br>{0.174}        | -0.069<br>(0.061)<br>[0.713]<br>{0.225}              | 0.088<br>(0.112)<br>[0.967]<br>{0.133}  | -0.060<br>(0.037)<br>[0.641]<br>{0.215} | 0.021<br>(0.049)<br>[0.886]<br>{0.185}  |
| Standardized Treatment Effect                                                          | 0.024<br>(0.051)<br>[0.895]             | -0.054<br>(0.094)<br>[0.960]                  | 0.054<br>(0.061)<br>[0.644]                          | 0.009<br>(0.108)<br>[0.935]             | 0.017<br>(0.068)<br>[0.813]             | -0.091<br>(0.126)<br>[0.825]            |
| N                                                                                      | 351                                     | 206                                           | 145                                                  | 83                                      | 268                                     | 155                                     |

Notes: Data come from the 12-month follow-up survey. Column 1 includes all 12-month follow-up respondents. Each subsequent column uses a different sample of respondents based on listed baseline characteristic(s). Stable housing is defined as living in a dwelling that was owned or rented by the respondent. Unstable housing includes categories such as paying some of the rent, living rent free, homelessness, and other situations that did not qualify as renting or owning. Each set of estimates reports the treatment effect from a regression of the outcome on the treatment indicator, an indicator for cohort, the baseline value of the outcome, length of time between interviews, age, and indicators for month of interview, education, race, marital status, household size, employment status and earnings at baseline. Below the ITT estimates, we report standard errors in parentheses,  $p$ -values that control for the family-wise error rate within the domain (Westfall and Young, 1993; Jones, Molitor and Reif, 2019) in brackets, and control group means in braces. The  $p$ -value for the Standardized Treatment Effect controls for the family-wise error rate among the six domain indices for that sample. The standardized treatment effect and adjusted  $p$ -values include estimates of the following outcomes reported in the appendix: monthly SNAP benefit amount; monthly TANF benefit amount; monthly SDA benefit amount; monthly SSI benefit amount; amount of unemployment or worker's compensation received; and amount of support received from family or friends.

\*\*, \*, + report 0.01, 0.05, and 0.10 significance levels, respectively, using unadjusted  $p$ -values.

Table A-8: ITT Estimates of the Effect of the Padua Program on Spending Outcomes, 12-Month Results

| Regression-adjusted ITT (Standard error) [MH-adjusted $p$ -value] {Control group mean} |                                            |                                                  |                                                   |                                            |                                            |                                                         |
|----------------------------------------------------------------------------------------|--------------------------------------------|--------------------------------------------------|---------------------------------------------------|--------------------------------------------|--------------------------------------------|---------------------------------------------------------|
|                                                                                        | Full Sample                                | Subgroups Defined by Baseline Characteristics    |                                                   |                                            |                                            |                                                         |
|                                                                                        |                                            | Not Employed                                     | Employed                                          | Unstably Housed                            | Stably Housed                              | Not Empl./ Stbl. Housed                                 |
|                                                                                        | (1)                                        | (2)                                              | (3)                                               | (4)                                        | (5)                                        | (6)                                                     |
| Monthly Rent                                                                           | \$49<br>(36)<br>[0.553]<br>{\$459}         | \$100 <sup>+</sup><br>(52)<br>[0.379]<br>{\$428} | \$26<br>(49)<br>[0.936]<br>{\$500}                | \$184<br>(108)<br>[0.546]<br>{\$352}       | \$12<br>(37)<br>[0.751]<br>{\$492}         | \$62<br>(54)<br>[0.860]<br>{\$468}                      |
| Monthly Spending on<br>Childcare                                                       | \$38.07<br>(28.75)<br>[0.464]<br>{\$47.08} | \$14.55<br>(15.66)<br>[0.886]<br>{\$32.56}       | \$76.13<br>(56.67)<br>[0.556]<br>{\$66.85}        | \$10.06<br>(41.85)<br>[0.994]<br>{\$41.94} | \$49.04<br>(39.28)<br>[0.830]<br>{\$48.68} | \$32.04 <sup>+</sup><br>(18.38)<br>[0.491]<br>{\$24.65} |
| Uses a Budget to Detmine Spending                                                      | 0.032<br>(0.048)<br>[0.507]<br>{0.684}     | 0.047<br>(0.061)<br>[0.901]<br>{0.729}           | 0.003<br>(0.082)<br>[0.967]<br>{0.625}            | 0.027<br>(0.116)<br>[0.966]<br>{0.778}     | 0.024<br>(0.056)<br>[0.883]<br>{0.655}     | 0.022<br>(0.069)<br>[0.939]<br>{0.709}                  |
| Total Monthly Spending<br>without Rent                                                 | -\$136*<br>(63)<br>[0.194]<br>{\$1,146}    | -\$104<br>(67)<br>[0.528]<br>{\$1,094}           | -\$155<br>(115)<br>[0.568]<br>{\$1,217}           | -\$150<br>(140)<br>[0.863]<br>{\$1,081}    | -\$109<br>(79)<br>[0.752]<br>{\$1,167}     | -\$59<br>(80)<br>[0.946]<br>{\$1,089}                   |
| Monthly Spending on Food                                                               | -\$96**<br>(39)<br>[0.074]<br>{\$618}      | -\$67 <sup>+</sup><br>(40)<br>[0.520]<br>{\$597} | -\$118 <sup>+</sup><br>(71)<br>[0.404]<br>{\$646} | -\$54<br>(77)<br>[0.976]<br>{\$592}        | -\$105*<br>(50)<br>[0.212]<br>{\$626}      | -\$53<br>(44)<br>[0.845]<br>{\$582}                     |
| Standardized Treatment Effect                                                          | -0.052<br>(0.051)<br>[0.692]               | -0.015<br>(0.061)<br>[0.802]                     | -0.083<br>(0.080)<br>[0.719]                      | -0.017<br>(0.126)<br>[0.989]               | -0.036<br>(0.061)<br>[0.922]               | 0.034<br>(0.069)<br>[0.633]                             |
| N                                                                                      | 351                                        | 206                                              | 145                                               | 83                                         | 268                                        | 155                                                     |

*Notes:* Data come from the 12-month follow-up survey. Column 1 includes all 12-month follow-up respondents. Each subsequent column uses a different sample of respondents based on listed baseline characteristic(s). Stable housing is defined as living in a dwelling that was owned or rented by the respondent. Unstable housing includes categories such as paying some of the rent, living rent free, homelessness, and other situations that did not qualify as renting or owning. Each set of estimates reports the treatment effect from a regression of the outcome on the treatment indicator, an indicator for cohort, the baseline value of the outcome, length of time between interviews, age, and indicators for month of interview, education, race, marital status, household size, employment status and earnings at baseline. Below the ITT estimates, we report standard errors in parentheses,  $p$ -values that control for the family-wise error rate within the domain (Westfall and Young, 1993; Jones, Molitor and Reif, 2019) in brackets, and control group means in braces. The  $p$ -value for the Standardized Treatment Effect controls for the family-wise error rate among the six domain indices for that sample. The standardized treatment effect and adjusted  $p$ -values include estimates of the following outcomes reported in the appendix: monthly utility spending; monthly spending on phone, TV, and internet; monthly amount paid to support others; and monthly spending on fuel.

\*\*, \*, + report 0.01, 0.05, and 0.10 significance levels, respectively, using unadjusted  $p$ -values.

Table A-9: ITT Estimates of the Effect of the Padua Program on Debt and Savings Outcomes, 12-Month Results

| Regression-adjusted ITT (Standard error) [MH-adjusted $p$ -value] {Control group mean} |                                                            |                                                        |                                                 |                                               |                                                        |                                                          |
|----------------------------------------------------------------------------------------|------------------------------------------------------------|--------------------------------------------------------|-------------------------------------------------|-----------------------------------------------|--------------------------------------------------------|----------------------------------------------------------|
|                                                                                        | Full Sample                                                | Subgroups Defined by Baseline Characteristics          |                                                 |                                               |                                                        |                                                          |
|                                                                                        |                                                            | Not Employed                                           | Employed                                        | Unstably Housed                               | Stably Housed                                          | Not Empl./ Stbl. Housed                                  |
|                                                                                        | (1)                                                        | (2)                                                    | (3)                                             | (4)                                           | (5)                                                    | (6)                                                      |
| Has Checkings or Savings Account                                                       | 0.005<br>(0.044)<br>[0.994]<br>{0.656}                     | 0.009<br>(0.058)<br>[0.998]<br>{0.587}                 | 0.024<br>(0.068)<br>[0.981]<br>{0.750}          | -0.131<br>(0.121)<br>[0.931]<br>{0.533}       | 0.053<br>(0.046)<br>[0.873]<br>{0.694}                 | 0.104<br>(2,358)<br>[0.601]<br>{0.630}                   |
| Total Assets                                                                           | -\$1,817 <sup>+</sup><br>(1,079)<br>[0.510]<br>{ \$2,938 } | -\$2,956<br>(1,919)<br>[0.626]<br>{ \$3,860 }          | -\$272<br>(757)<br>[0.994]<br>{ \$1,705 }       | -\$1,880<br>(2,526)<br>[0.975]<br>{ \$3,440 } | -\$1,769<br>(1,280)<br>[0.672]<br>{ \$2,784 }          | -\$2,710<br>(2,358)<br>[0.881]<br>{ \$3,694 }            |
| Did Total Assets Increase?                                                             | 0.077<br>(0.053)<br>[0.734]<br>{0.390}                     | 0.037<br>(0.073)<br>[0.998]<br>{0.374}                 | 0.145<br>(0.086)<br>[0.662]<br>{0.412}          | -0.100<br>(0.127)<br>[0.978]<br>{0.318}       | 0.113 <sup>+</sup><br>(0.064)<br>[0.564]<br>{0.413}    | 0.145 <sup>+</sup><br>(0.086)<br>[0.593]<br>{0.363}      |
| Has a Retirement Account                                                               | 0.031<br>(0.032)<br>[0.916]<br>{0.096}                     | 0.025<br>(0.044)<br>[0.999]<br>{0.083}                 | 0.042<br>(0.052)<br>[0.986]<br>{0.112}          | -0.062<br>(0.059)<br>[0.933]<br>{0.133}       | 0.056<br>(0.039)<br>[0.675]<br>{0.084}                 | 0.049<br>(0.057)<br>[0.937]<br>{0.075}                   |
| Total Amount of Credit Card Debt                                                       | -\$841*<br>(355)<br>[0.195]<br>{ \$1,834 }                 | -\$888 <sup>+</sup><br>(494)<br>[0.511]<br>{ \$2,016 } | -\$606<br>(426)<br>[0.810]<br>{ \$1,588 }       | -\$55<br>(463)<br>[0.912]<br>{ \$1,036 }      | -\$776 <sup>+</sup><br>(445)<br>[0.545]<br>{ \$2,084 } | -\$1,268 <sup>+</sup><br>(674)<br>[0.416]<br>{ \$2,493 } |
| Total Debt without Mortgage                                                            | -\$5,184<br>(4,571)<br>[0.923]<br>{ \$29,790 }             | -\$72<br>(4,035)<br>[0.987]<br>{ \$24,253 }            | -\$10,627<br>(8,497)<br>[0.896]<br>{ \$37,361 } | \$3,038<br>(7,735)<br>[0.918]<br>{ \$22,547 } | -\$5,536<br>(5,225)<br>[0.857]<br>{ \$32,086 }         | -\$3,206<br>(4,323)<br>[0.966]<br>{ \$26,026 }           |
| Has Used a Payday Loan in the Past Year                                                | -0.014<br>(0.038)<br>[0.993]<br>{0.154}                    | -0.004<br>(0.047)<br>[0.996]<br>{0.128}                | -0.022<br>(0.066)<br>[0.999]<br>{0.190}         | 0.099<br>(0.068)<br>[0.784]<br>{0.045}        | -0.049<br>(0.047)<br>[0.851]<br>{0.188}                | -0.030<br>(0.063)<br>[0.982]<br>{0.160}                  |
| Rolled Over Payday Loan                                                                | -0.013<br>(0.030)<br>[0.995]<br>{0.085}                    | -0.016<br>(0.038)<br>[0.993]<br>{0.073}                | -0.013<br>(0.053)<br>[0.967]<br>{0.100}         | 0.042<br>(0.057)<br>[0.968]<br>{0.044}        | -0.035<br>(0.037)<br>[0.798]<br>{0.097}                | -0.044<br>(0.050)<br>[0.931]<br>{0.086}                  |
| Standardized Treatment Effect                                                          | 0.050<br>(0.037)<br>[0.544]                                | 0.019<br>(0.053)<br>[0.980]                            | 0.092<br>(0.060)<br>[0.506]                     | -0.163 <sup>+</sup><br>(0.091)<br>[0.333]     | 0.085 <sup>+</sup><br>(0.045)<br>[0.250]               | 0.086<br>(0.064)<br>[0.600]                              |
| N                                                                                      | 351                                                        | 206                                                    | 145                                             | 83                                            | 268                                                    | 155                                                      |

Notes: Data come from the 12-month follow-up survey. Column 1 includes all 12-month follow-up respondents. Each subsequent column uses a different sample of respondents based on listed baseline characteristic(s). Stable housing is defined as living in a dwelling that was owned or rented by the respondent. Unstable housing includes categories such as paying some of the rent, living rent free, homelessness, and other situations that did not qualify as renting or owning. Each set of estimates reports the treatment effect from a regression of the outcome on the treatment indicator, an indicator for cohort, the baseline value of the outcome, length of time between interviews, age, and indicators for month of interview, education, race, marital status, household size, employment status and earnings at baseline. Below the ITT estimates, we report standard errors in parentheses,  $p$ -values that control for the family-wise error rate within the domain (Westfall and Young, 1993; Jones, Molitor and Reif, 2019) in brackets, and control group means in braces. The  $p$ -value for the Standardized Treatment Effect controls for the family-wise error rate among the six domain indices for that sample. The standardized treatment effect and adjusted  $p$ -values include estimates of the following outcomes reported in the appendix: has credit card debt; owns stocks, bonds, or mutual funds; and has any debt.

\*\*, \*, + report 0.01, 0.05, and 0.10 significance levels, respectively, using unadjusted  $p$ -values.

Table A-10: ITT Estimates of the Effect of the Padua Program on Health Outcomes, 12-Month Results

| Regression-adjusted ITT (Standard error) [MH-adjusted $p$ -value] {Control group mean} |                                         |                                               |                                         |                                         |                                          |                                         |
|----------------------------------------------------------------------------------------|-----------------------------------------|-----------------------------------------------|-----------------------------------------|-----------------------------------------|------------------------------------------|-----------------------------------------|
|                                                                                        | Full<br>Sample                          | Subgroups Defined by Baseline Characteristics |                                         |                                         |                                          |                                         |
|                                                                                        |                                         | Not<br>Employed                               | Employed                                | Unstably<br>Housed                      | Stably<br>Housed                         | Not Empl./<br>Stbl. Housed              |
|                                                                                        | (1)                                     | (2)                                           | (3)                                     | (4)                                     | (5)                                      | (6)                                     |
| Self-Rating of Health Improved<br>or Stayed at Excellent                               | 0.059<br>(0.047)<br>[0.770]<br>{0.228}  | 0.047<br>(0.063)<br>[0.971]<br>{0.220}        | 0.103<br>(0.078)<br>[0.722]<br>{0.237}  | 0.244*<br>(0.104)<br>[0.127]<br>{0.178} | 0.041<br>(0.054)<br>[0.705]<br>{0.243}   | -0.027<br>(0.068)<br>[0.973]<br>{0.235} |
| Covered by Medical Insurance                                                           | 0.038<br>(0.050)<br>[0.829]<br>{0.503}  | 0.042<br>(0.071)<br>[0.955]<br>{0.505}        | 0.044<br>(0.079)<br>[0.923]<br>{0.500}  | 0.022<br>(0.122)<br>[0.997]<br>{0.489}  | 0.050<br>(0.060)<br>[0.864]<br>{0.507}   | -0.005<br>(0.084)<br>[0.948]<br>{0.531} |
| Visited ER in Past 12 Months                                                           | 0.027<br>(0.049)<br>[0.591]<br>{0.556}  | 0.026<br>(0.068)<br>[0.899]<br>{0.560}        | 0.020<br>(0.079)<br>[0.957]<br>{0.550}  | -0.013<br>(0.105)<br>[0.905]<br>{0.600} | 0.007<br>(0.059)<br>[0.907]<br>{0.542}   | 0.013<br>(0.085)<br>[0.984]<br>{0.556}  |
| Visited Doctor in Past 12 Months                                                       | -0.047<br>(0.044)<br>[0.797]<br>{0.804} | -0.008<br>(0.058)<br>[0.887]<br>{0.807}       | -0.089<br>(0.076)<br>[0.737]<br>{0.800} | 0.094<br>(0.102)<br>[0.882]<br>{0.756}  | -0.095+<br>(0.051)<br>[0.320]<br>{0.819} | -0.089<br>(0.068)<br>[0.680]<br>{0.827} |
| Experienced a Medical Hardship                                                         | -0.026<br>(0.043)<br>[0.782]<br>{0.259} | -0.025<br>(0.056)<br>[0.954]<br>{0.266}       | -0.015<br>(0.070)<br>[0.838]<br>{0.250} | 0.034<br>(0.130)<br>[0.998]<br>{0.222}  | -0.038<br>(0.049)<br>[0.818]<br>{0.271}  | -0.041<br>(0.060)<br>[0.932]<br>{0.284} |
| Standardized Treatment Effect                                                          | 0.005<br>(0.042)<br>[0.910]             | 0.017<br>(0.055)<br>[0.949]                   | -0.001<br>(0.071)<br>[0.985]            | 0.134<br>(0.108)<br>[0.679]             | -0.014<br>(0.048)<br>[0.945]             | -0.065<br>(0.064)<br>[0.784]            |
| N                                                                                      | 351                                     | 206                                           | 145                                     | 83                                      | 268                                      | 155                                     |

*Notes:* Data come from the 12-month follow-up survey. Column 1 includes all 12-month follow-up respondents. Each subsequent column uses a different sample of respondents based on listed baseline characteristic(s). Stable housing is defined as living in a dwelling that was owned or rented by the respondent. Unstable housing includes categories such as paying some of the rent, living rent free, homelessness, and other situations that did not qualify as renting or owning. Each set of estimates reports the treatment effect from a regression of the outcome on the treatment indicator, an indicator for cohort, the baseline value of the outcome, length of time between interviews, age, and indicators for month of interview, education, race, marital status, household size, employment status and earnings at baseline. Below the ITT estimates, we report standard errors in parentheses,  $p$ -values that control for the family-wise error rate within the domain (Westfall and Young, 1993; Jones, Molitor and Reif, 2019) in brackets, and control group means in braces. The  $p$ -value for the Standardized Treatment Effect controls for the family-wise error rate among the six domain indices for that sample. The standardized treatment effect and adjusted  $p$ -values include estimates of the following outcome reported in the appendix: personal views index.

\*\*, \*, + report 0.01, 0.05, and 0.10 significance levels, respectively, using unadjusted  $p$ -values.

Table A-11: ITT Estimates of the Effect of the Padua Program on Selected Additional Outcomes, 24-Month Results

| Regression-adjusted ITT (Standard error) [MH-adjusted $p$ -value] {Control group mean} |                                               |                                               |                                             |                                               |                                               |                                               |
|----------------------------------------------------------------------------------------|-----------------------------------------------|-----------------------------------------------|---------------------------------------------|-----------------------------------------------|-----------------------------------------------|-----------------------------------------------|
|                                                                                        | Full Sample                                   | Subgroups Defined by Baseline Characteristics |                                             |                                               |                                               |                                               |
|                                                                                        |                                               | Not Employed                                  | Employed                                    | Unstably Housed                               | Stably Housed                                 | Not Empl./ Stbl. Housed                       |
|                                                                                        | (1)                                           | (2)                                           | (3)                                         | (4)                                           | (5)                                           | (6)                                           |
| <i>Labor</i>                                                                           |                                               |                                               |                                             |                                               |                                               |                                               |
| Total Household Income (Including Benefits)                                            | \$210<br>(188)<br>[0.351]<br>{ \$2,239 }      | \$244<br>(246)<br>[0.599]<br>{ \$2,170 }      | \$236<br>(288)<br>[0.899]<br>{ \$2,342 }    | \$144<br>(524)<br>[0.898]<br>{ \$2,154 }      | \$364+<br>(212)<br>[0.172]<br>{ \$2,266 }     | \$482+<br>(262)<br>[0.125]<br>{ \$2,170 }     |
| Hours Worked Per Week (Primary Job)                                                    | 3.44<br>(2.14)<br>[0.307]<br>{ 21.83 }        | 6.51*<br>(2.80)<br>[0.105]<br>{ 16.49 }       | -1.72<br>(3.32)<br>[0.922]<br>{ 29.84 }     | -2.81<br>(5.47)<br>[0.945]<br>{ 19.46 }       | 4.86*<br>(2.32)<br>[0.136]<br>{ 22.59 }       | 8.30**<br>(3.01)<br>[0.026]<br>{ 16.85 }      |
| <i>Housing</i>                                                                         |                                               |                                               |                                             |                                               |                                               |                                               |
| Household is Experiencing Homelessness                                                 | -0.010<br>(0.010)<br>[0.762]<br>{ 0.016 }     | 0.011<br>(0.011)<br>[0.676]<br>{ 0.000 }      | -0.036+<br>(0.021)<br>[0.386]<br>{ 0.039 }  | -0.058<br>(0.047)<br>[0.544]<br>{ 0.043 }     | -0.005<br>(0.006)<br>[0.992]<br>{ 0.007 }     | 0.000<br>(0.000)<br>[0.642]<br>{ 0.000 }      |
| <i>Support</i>                                                                         |                                               |                                               |                                             |                                               |                                               |                                               |
| Monthly SNAP Benefit Amount                                                            | -\$6<br>(24)<br>[0.967]<br>{ \$197 }          | -\$28<br>(33)<br>[0.755]<br>{ \$213 }         | \$30<br>(35)<br>[0.970]<br>{ \$172 }        | \$84<br>(62)<br>[0.824]<br>{ \$199 }          | -\$37<br>(26)<br>[0.669]<br>{ \$196 }         | -\$54<br>(35)<br>[0.686]<br>{ \$210 }         |
| Monthly TANF Benefit Amount                                                            | \$12.80+<br>(8.25)<br>[0.537]<br>{ \$2.11 }   | \$7.81<br>(5.07)<br>[0.713]<br>{ \$2.28 }     | \$20.57<br>(19.24)<br>[0.955]<br>{ \$1.84 } | \$33.48<br>(23.55)<br>[0.814]<br>{ \$0.00 }   | -\$2.44<br>(1.74)<br>[0.587]<br>{ \$2.78 }    | -\$2.23<br>(2.37)<br>[0.639]<br>{ \$3.10 }    |
| Monthly SDA Benefit Amount                                                             | -\$8<br>(31)<br>[0.992]<br>{ \$138 }          | -\$43<br>(41)<br>[0.805]<br>{ \$163 }         | \$40<br>(48)<br>[0.968]<br>{ \$102 }        | \$86<br>(73)<br>[0.887]<br>{ \$107 }          | -\$17<br>(33)<br>[0.962]<br>{ \$148 }         | -\$51<br>(46)<br>[0.825]<br>{ \$192 }         |
| Monthly SSI Benefit Amount                                                             | -\$16.15<br>(10.04)<br>[0.657]<br>{ \$33.33 } | -\$22.28<br>(18.31)<br>[0.789]<br>{ \$53.21 } | -\$4.59<br>(4.76)<br>[0.985]<br>{ \$4.03 }  | -\$22.63<br>(24.81)<br>[0.905]<br>{ \$43.48 } | -\$11.30<br>(11.05)<br>[0.965]<br>{ \$30.04 } | -\$25.13<br>(23.77)<br>[0.882]<br>{ \$48.29 } |
| Monthly Amount Received from Unemployment or Worker's Compensation                     | -\$5.95<br>(9.83)<br>[0.984]<br>{ \$14.19 }   | -\$17.88<br>(12.08)<br>[0.845]<br>{ \$23.73 } | \$13.58<br>(13.05)<br>[0.967]<br>{ \$0.00 } | \$0.00<br>(0.00)<br>[0.921]<br>{ \$0.00 }     | -\$4.88<br>(13.44)<br>[0.872]<br>{ \$18.62 }  | -\$25.26<br>(17.05)<br>[0.804]<br>{ \$31.93 } |
| Monthly Amount Received from Family and Friends                                        | \$8.84<br>(24.69)<br>[0.995]                  | \$10.96<br>(33.86)<br>[0.946]                 | \$9.74<br>(36.94)<br>[0.967]                | \$18.18<br>(19.08)<br>[0.925]                 | \$16.61<br>(33.04)<br>[0.916]                 | \$31.32<br>(46.46)<br>[0.783]                 |
| N                                                                                      | 344                                           | 204                                           | 140                                         | 79                                            | 265                                           | 157                                           |

*Notes:* Data come from the 12-month follow-up survey. Column 1 includes all 12-month follow-up respondents. Each subsequent column uses a different sample of respondents based on listed baseline characteristic(s). Stable housing is defined as living in a dwelling that was owned or rented by the respondent. Unstable housing includes categories such as paying some of the rent, living rent free, homelessness, and other situations that did not qualify as renting or owning. Each set of estimates reports the treatment effect from a regression of the outcome on the treatment indicator, an indicator for cohort, the baseline value of the outcome, length of time between interviews, age, and indicators for month of interview, education, race, marital status, household size, employment status and earnings at baseline. Below the ITT estimates, we report standard errors in parentheses,  $p$ -values that control for the family-wise error rate within the domain and sample (Westfall and Young, 1993; Jones, Molitor and Reif, 2019) in brackets, and control group means in braces. The adjusted  $p$ -values include estimates of all reported outcomes in the domain. See Tables 4 through 9.

\*\*, \*, + report 0.01, 0.05, and 0.10 significance levels, respectively, using unadjusted  $p$ -values.

Table A-12: ITT Estimates of the Effect of the Padua Program on Selected Additional Outcomes, 24-Month Results

| Regression-adjusted ITT (Standard error) [MH-adjusted $p$ -value] {Control group mean} |                                          |                                               |                                          |                                           |                                           |                                           |
|----------------------------------------------------------------------------------------|------------------------------------------|-----------------------------------------------|------------------------------------------|-------------------------------------------|-------------------------------------------|-------------------------------------------|
|                                                                                        | Full Sample                              | Subgroups Defined by Baseline Characteristics |                                          |                                           |                                           |                                           |
|                                                                                        |                                          | Not Employed                                  | Employed                                 | Unstably Housed                           | Stably Housed                             | Not Empl./ Stbl. Housed                   |
|                                                                                        | (1)                                      | (2)                                           | (3)                                      | (4)                                       | (5)                                       | (6)                                       |
| <i>Spending</i>                                                                        |                                          |                                               |                                          |                                           |                                           |                                           |
| Monthly Utility Spending                                                               | -\$6<br>(11)<br>[0.826]<br>{ \$150 }     | -\$10<br>(15)<br>[0.958]<br>{ \$155 }         | \$4<br>(16)<br>[0.999]<br>{ \$143 }      | \$16<br>(25)<br>[0.951]<br>{ \$121 }      | -\$8<br>(12)<br>[0.988]<br>{ \$160 }      | -\$18<br>(16)<br>[0.855]<br>{ \$171 }     |
| Monthly spending on Phone, TV, & Internet Services                                     | -\$12<br>(11)<br>[0.829]<br>{ \$158 }    | -\$18<br>(15)<br>[0.770]<br>{ \$159 }         | -\$0<br>(17)<br>[0.983]<br>{ \$156 }     | -\$10<br>(41)<br>[0.992]<br>{ \$153 }     | -\$7<br>(12)<br>[0.975]<br>{ \$159 }      | -\$4<br>(17)<br>[0.999]<br>{ \$155 }      |
| Monthly Amount Paid to Support Others                                                  | \$146<br>(183)<br>[0.960]<br>{ \$379 }   | -\$29<br>(135)<br>[0.838]<br>{ \$382 }        | \$218<br>(285)<br>[0.988]<br>{ \$374 }   | \$463<br>(555)<br>[0.970]<br>{ \$338 }    | \$29<br>(118)<br>[0.993]<br>{ \$391 }     | \$38<br>(168)<br>[0.994]<br>{ \$356 }     |
| Monthly Spending on Fuel                                                               | -\$7<br>(16)<br>[0.645]<br>{ \$166 }     | -\$12<br>(19)<br>[0.955]<br>{ \$163 }         | \$4<br>(25)<br>[0.999]<br>{ \$171 }      | -\$81*<br>(34)<br>[0.134]<br>{ \$174 }    | -\$0<br>(17)<br>[0.992]<br>{ \$164 }      | -\$7<br>(20)<br>[0.998]<br>{ \$162 }      |
| <i>Debt</i>                                                                            |                                          |                                               |                                          |                                           |                                           |                                           |
| Has Credit Card Debt                                                                   | 0.020<br>(0.041)<br>[0.981]<br>{ 0.328 } | -0.008<br>(0.055)<br>[0.998]<br>{ 0.307 }     | 0.081<br>(0.061)<br>[0.818]<br>{ 0.360 } | 0.028<br>(0.095)<br>[1.000]<br>{ 0.239 }  | 0.022<br>(0.048)<br>[0.979]<br>{ 0.357 }  | -0.011<br>(0.067)<br>[0.868]<br>{ 0.345 } |
| Owns Stocks, Bonds, or Mutual Funds                                                    | 0.015<br>(0.019)<br>[0.970]<br>{ 0.032 } | -0.008<br>(0.023)<br>[1.000]<br>{ 0.035 }     | 0.034<br>(0.034)<br>[0.874]<br>{ 0.026 } | -0.051<br>(0.055)<br>[0.958]<br>{ 0.087 } | 0.045*<br>(0.019)<br>[0.160]<br>{ 0.014 } | 0.039+<br>(0.023)<br>[0.414]<br>{ 0.012 } |
| Has Debt                                                                               | 0.030<br>(0.031)<br>[0.934]<br>{ 0.868 } | 0.003<br>(0.049)<br>[0.958]<br>{ 0.842 }      | 0.043<br>(0.041)<br>[0.890]<br>{ 0.908 } | 0.138<br>(0.089)<br>[0.711]<br>{ 0.804 }  | 0.008<br>(0.036)<br>[0.835]<br>{ 0.889 }  | -0.023<br>(0.055)<br>[0.996]<br>{ 0.869 } |
| <i>Health</i>                                                                          |                                          |                                               |                                          |                                           |                                           |                                           |
| Personal Views Index                                                                   | -0.21<br>(0.37)<br>[0.964]               | -0.16<br>(0.52)<br>[0.760]                    | -0.19<br>(0.54)<br>[0.925]               | 0.23<br>(0.95)<br>[0.968]                 | -0.40<br>(0.43)<br>[0.814]                | -0.21<br>(0.59)<br>[0.992]                |
| N                                                                                      | 346                                      | 206                                           | 140                                      | 81                                        | 265                                       | 157                                       |

*Notes:* Data come from the 12-month follow-up survey. Column 1 includes all 12-month follow-up respondents. Each subsequent column uses a different sample of respondents based on listed baseline characteristic(s). Stable housing is defined as living in a dwelling that was owned or rented by the respondent. Unstable housing includes categories such as paying some of the rent, living rent free, homelessness, and other situations that did not qualify as renting or owning. Each set of estimates reports the treatment effect from a regression of the outcome on the treatment indicator, an indicator for cohort, the baseline value of the outcome, length of time between interviews, age, and indicators for month of interview, education, race, marital status, household size, employment status and earnings at baseline. Below the ITT estimates, we report standard errors in parentheses,  $p$ -values that control for the family-wise error rate within the domain and sample (Westfall and Young, 1993; Jones, Molitor and Reif, 2019) in brackets, and control group means in braces. The adjusted  $p$ -values include estimates of all reported outcomes in the domain. See Tables 4 through 9.

\*\*, \*, + report 0.01, 0.05, and 0.10 significance levels, respectively, using unadjusted  $p$ -values.

Table A-13: ITT Estimates of the Effect of the Padua Program on Quarterly Employment

|                 | Regression-adjusted ITT (Standard error) |                                               |                   |                   |                   |                               |
|-----------------|------------------------------------------|-----------------------------------------------|-------------------|-------------------|-------------------|-------------------------------|
|                 | Full Sample                              | Subgroups Defined by Baseline Characteristics |                   |                   |                   |                               |
|                 |                                          | Not Employed                                  | Employed          | Unstably Housed   | Stably Housed     | Not Empl./ Stbl. Housed       |
|                 | (1)                                      | (2)                                           | (3)               | (4)               | (5)               | (6)                           |
| Employed in Q0  | -0.014<br>(0.041)                        | 0.010<br>(0.057)                              | -0.042<br>(0.044) | -0.054<br>(0.092) | -0.002<br>(0.046) | 0.037<br>(0.064)              |
| Employed in Q1  | 0.020<br>(0.046)                         | 0.057<br>(0.067)                              | -0.041<br>(0.052) | 0.067<br>(0.099)  | 0.003<br>(0.053)  | 0.040<br>(0.078)              |
| Employed in Q2  | 0.037<br>(0.047)                         | 0.062<br>(0.065)                              | 0.002<br>(0.060)  | 0.015<br>(0.106)  | 0.023<br>(0.054)  | 0.032<br>(0.076)              |
| Employed in Q3  | 0.077<br>(0.048)                         | 0.087<br>(0.066)                              | 0.028<br>(0.063)  | 0.110<br>(0.105)  | 0.042<br>(0.054)  | 0.070<br>(0.077)              |
| Employed in Q4  | 0.045<br>(0.050)                         | 0.020<br>(0.067)                              | 0.073<br>(0.067)  | 0.026<br>(0.108)  | 0.038<br>(0.057)  | 0.081<br>(0.081)              |
| Employed in Q5  | 0.076<br>(0.048)                         | 0.111 <sup>+</sup><br>(0.063)                 | 0.003<br>(0.067)  | -0.022<br>(0.108) | 0.107*<br>(0.054) | 0.177*<br>(0.074)             |
| Employed in Q6  | 0.052<br>(0.050)                         | 0.086<br>(0.067)                              | -0.012<br>(0.069) | 0.047<br>(0.108)  | 0.049<br>(0.056)  | 0.093<br>(0.075)              |
| Employed in Q7  | 0.081<br>(0.050)                         | 0.148*<br>(0.065)                             | -0.043<br>(0.080) | 0.011<br>(0.109)  | 0.091<br>(0.057)  | 0.165*<br>(0.075)             |
| Employed in Q8  | 0.046<br>(0.052)                         | 0.044<br>(0.066)                              | 0.051<br>(0.084)  | -0.027<br>(0.109) | 0.059<br>(0.058)  | 0.069<br>(0.075)              |
| Employed in Q9  | 0.028<br>(0.051)                         | 0.040<br>(0.068)                              | 0.040<br>(0.080)  | 0.036<br>(0.106)  | 0.029<br>(0.058)  | 0.064<br>(0.079)              |
| Employed in Q10 | 0.003<br>(0.051)                         | -0.011<br>(0.066)                             | 0.007<br>(0.080)  | 0.031<br>(0.107)  | -0.019<br>(0.058) | -0.013<br>(0.075)             |
| Employed in Q11 | 0.031<br>(0.051)                         | 0.041<br>(0.068)                              | 0.054<br>(0.082)  | -0.017<br>(0.107) | 0.068<br>(0.059)  | 0.096<br>(0.078)              |
| Employed in Q12 | 0.079<br>(0.051)                         | 0.112<br>(0.069)                              | 0.023<br>(0.081)  | 0.026<br>(0.108)  | 0.098<br>(0.060)  | 0.157*<br>(0.079)             |
| Employed in Q13 | 0.050<br>(0.053)                         | 0.119 <sup>+</sup><br>(0.069)                 | -0.064<br>(0.084) | 0.037<br>(0.109)  | 0.055<br>(0.061)  | 0.157*<br>(0.079)             |
| Employed in Q14 | 0.018<br>(0.053)                         | 0.034<br>(0.069)                              | -0.013<br>(0.083) | -0.032<br>(0.109) | 0.032<br>(0.060)  | 0.121<br>(0.078)              |
| Employed in Q15 | 0.054<br>(0.051)                         | 0.116 <sup>+</sup><br>(0.066)                 | -0.060<br>(0.081) | -0.021<br>(0.109) | 0.065<br>(0.058)  | 0.208**<br>(0.078)            |
| Employed in Q16 | 0.105*<br>(0.050)                        | 0.109 <sup>+</sup><br>(0.065)                 | 0.087<br>(0.082)  | 0.121<br>(0.107)  | 0.080<br>(0.057)  | 0.128 <sup>+</sup><br>(0.075) |
| Employed in Q17 | 0.041<br>(0.052)                         | 0.052<br>(0.069)                              | 0.037<br>(0.083)  | -0.001<br>(0.108) | 0.037<br>(0.057)  | 0.113<br>(0.080)              |
| Employed in Q18 | -0.016<br>(0.052)                        | 0.005<br>(0.067)                              | -0.050<br>(0.086) | -0.001<br>(0.108) | -0.041<br>(0.059) | 0.010<br>(0.075)              |
| N               | 325                                      | 203                                           | 122               | 85                | 240               | 150                           |

*Notes:* Data come from quarterly unemployment insurance wage records. Quarter 0 is the quarter in which an individual applied to Padua. Column 1 includes all study participants linked to UI records through HHSC data (see Appendix G for details). Each subsequent column uses a different sample of respondents based on listed baseline characteristic(s). Each set of estimates reports the treatment effect from a regression of the outcome on the treatment indicator and a set of controls selected using a post-double selection LASSO procedure (Belloni, Chernozhukov and Hansen, 2014). Potential controls include those used in our main analysis (see Table 4) for details, as well as 8 quarters of pre-randomization employment and earnings. Below the ITT estimates, we report standard errors in parentheses.

\*\*, \*, + report 0.01, 0.05, and 0.10 significance levels, respectively, using unadjusted  $p$ -values.

Table A-14: ITT Estimates of the Effect of the Padua Program on Quarterly Earnings

|                 | Regression-adjusted ITT (Standard error) |                                               |                                |                    |                  |                             |
|-----------------|------------------------------------------|-----------------------------------------------|--------------------------------|--------------------|------------------|-----------------------------|
|                 | Full<br>Sample                           | Subgroups Defined by Baseline Characteristics |                                |                    |                  |                             |
|                 |                                          | Not<br>Employed                               | Employed                       | Unstably<br>Housed | Stably<br>Housed | Not Empl./<br>Stbl. Housed  |
|                 | (1)                                      | (2)                                           | (3)                            | (4)                | (5)              | (6)                         |
| Earnings in Q0  | -\$182<br>(173)                          | -\$192<br>(197)                               | -\$70<br>(313)                 | -\$268<br>(282)    | -\$158<br>(207)  | -\$113<br>(240)             |
| Earnings in Q1  | -\$2<br>(284)                            | -\$167<br>(344)                               | \$111<br>(408)                 | -\$253<br>(371)    | \$105<br>(354)   | \$12<br>(435)               |
| Earnings in Q2  | \$4<br>(338)                             | -\$65<br>(383)                                | \$87<br>(587)                  | \$166<br>(453)     | -\$38<br>(422)   | \$99<br>(483)               |
| Earnings in Q3  | \$408<br>(325)                           | \$207<br>(379)                                | \$678<br>(544)                 | \$424<br>(451)     | \$439<br>(399)   | \$385<br>(463)              |
| Earnings in Q4  | \$179<br>(370)                           | \$122<br>(396)                                | \$217<br>(674)                 | -\$154<br>(518)    | \$240<br>(459)   | \$305<br>(501)              |
| Earnings in Q5  | \$341<br>(455)                           | \$661<br>(446)                                | -\$175<br>(903)                | -\$24<br>(562)     | \$560<br>(575)   | \$979 <sup>+</sup><br>(541) |
| Earnings in Q6  | -\$92<br>(453)                           | \$507<br>(466)                                | -\$1,116<br>(902)              | -\$563<br>(716)    | \$246<br>(553)   | \$823<br>(537)              |
| Earnings in Q7  | \$243<br>(410)                           | \$718<br>(495)                                | -\$545<br>(707)                | \$80<br>(764)      | \$317<br>(487)   | \$767<br>(570)              |
| Earnings in Q8  | \$27<br>(384)                            | \$317<br>(467)                                | -\$435<br>(654)                | -\$1,001<br>(773)  | \$445<br>(436)   | \$739<br>(521)              |
| Earnings in Q9  | -\$89<br>(394)                           | -\$105<br>(483)                               | -\$183<br>(659)                | -\$657<br>(730)    | \$107<br>(460)   | \$154<br>(547)              |
| Earnings in Q10 | -\$172<br>(422)                          | -\$29<br>(517)                                | -\$720<br>(690)                | -\$1,026<br>(802)  | \$168<br>(493)   | \$305<br>(592)              |
| Earnings in Q11 | -\$112<br>(451)                          | \$38<br>(608)                                 | -\$620<br>(674)                | -\$1,044<br>(940)  | \$206<br>(510)   | \$537<br>(672)              |
| Earnings in Q12 | \$175<br>(449)                           | \$759<br>(524)                                | -\$945<br>(863)                | -\$308<br>(781)    | \$216<br>(538)   | \$1,010<br>(624)            |
| Earnings in Q13 | -\$91<br>(476)                           | \$190<br>(544)                                | -\$361<br>(858)                | -\$508<br>(794)    | \$129<br>(578)   | \$499<br>(661)              |
| Earnings in Q14 | -\$171<br>(440)                          | \$186<br>(562)                                | -\$446<br>(729)                | -\$850<br>(714)    | \$133<br>(536)   | \$697<br>(676)              |
| Earnings in Q15 | -\$173<br>(468)                          | \$327<br>(605)                                | -\$1,260 <sup>+</sup><br>(741) | -\$806<br>(753)    | -\$33<br>(567)   | \$863<br>(739)              |
| Earnings in Q16 | \$127<br>(474)                           | \$453<br>(606)                                | -\$683<br>(757)                | -\$368<br>(902)    | \$327<br>(563)   | \$932<br>(702)              |
| Earnings in Q17 | \$135<br>(489)                           | \$755<br>(599)                                | -\$1,073<br>(861)              | -\$369<br>(840)    | \$224<br>(590)   | \$1,103<br>(710)            |
| Earnings in Q18 | \$134<br>(517)                           | \$574<br>(622)                                | -\$623<br>(922)                | -\$732<br>(935)    | \$302<br>(608)   | \$1,052<br>(735)            |
| N               | 325                                      | 203                                           | 122                            | 85                 | 240              | 150                         |

*Notes:* Data come from quarterly unemployment insurance wage records. Quarter 0 is the quarter in which an individual applied to Padua. Column 1 includes all study participants linked to UI records through HHSC data (see Appendix G for details). Each subsequent column uses a different sample of respondents based on listed baseline characteristic(s). Each set of estimates reports the treatment effect from a regression of the outcome on the treatment indicator and a set of controls selected using a post-double selection LASSO procedure (Belloni, Chernozhukov and Hansen, 2014). Potential controls include those used in our main analysis (see Table 4) for details, as well as 8 quarters of pre-randomization employment and earnings. Below the ITT estimates, we report standard errors in parentheses.

\*\*, \*, + report 0.01, 0.05, and 0.10 significance levels, respectively, using unadjusted  $p$ -values.

## B Financial Asset Scoring Tool from the Self-Sufficiency Matrix

|           | FI1. Employment                                                                                                                    |                                                                                                                                                               |                                                                                                                                                                                                      |                                                                             |                                                                                                    |
|-----------|------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------|
|           | 1: In-Crisis                                                                                                                       | 2: Vulnerable                                                                                                                                                 | 3: Safe                                                                                                                                                                                              | 4: Stable                                                                   | 5: Thriving                                                                                        |
| Benchmark | Chronically unemployed<br><br>AND ineligible for unemployment compensation                                                         | Recently unemployed<br><br>OR significantly underemployed<br><br>OR employment is highly inconsistent                                                         | Underemployed<br><br>OR employment is somewhat inconsistent<br><br>OR required to work 2 <sup>nd</sup> or 3 <sup>rd</sup> job to meet employment needs<br><br>OR receiving unemployment compensation | Employed<br><br>AND employment is stable                                    | Consistently employed for 6 months<br><br>AND employment provides benefits                         |
| Examples  | <i>-Never employed or out of work for a year or more<br/>-Obtains income through sex work, drug dealing, organized crime, etc.</i> | <i>-Recently lost job<br/>-Employment is temporary/seasonal<br/>-Scheduled &lt; 50% of desired hours<br/>-No benefits<br/>-Called off once a week or more</i> | <i>-Scheduled &lt; 75% of desired hours<br/>-Employed below level of education, experience, or training<br/>-Called off once a month or more</i>                                                     | <i>-Scheduled 100% of desired hours<br/>-Hours steady from week to week</i> | <i>-Benefits include health, dental, vision, retirement, PTO, disability, life insurance, etc.</i> |

|           | FI2. Income                                          |                                                       |                                                                                       |                                                                                        |                                                                                   |
|-----------|------------------------------------------------------|-------------------------------------------------------|---------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------|
|           | 1: In-Crisis                                         | 2: Vulnerable                                         | 3: Safe                                                                               | 4: Stable                                                                              | 5: Thriving                                                                       |
| Benchmark | Income below half of living wage                     | Income below the living wage                          | Income at or slightly above the living wage<br><br>AND income is generally stable     | Income is well above the living wage<br><br>AND income is stable                       | Income is double the living wage<br><br>AND income is stable.                     |
| Examples  | -Income between 0% and 49% of the county living wage | -Income between 50% and 99% of the county living wage | -Income between 100% & 139% of the county living wage<br>-Income varies < 30% monthly | -Income between 150% and 199% of the county living wage<br>-Income varies <15% monthly | -Income at or above 200% of the county living wage<br>-Income varies <15% monthly |

|           | FI3. Debt                                                                                                                |                                                                                               |                                                                                                                        |                                                                                                                            |                                                                                                                                    |
|-----------|--------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|
|           | 1: In-Crisis                                                                                                             | 2: Vulnerable                                                                                 | 3: Safe                                                                                                                | 4: Stable                                                                                                                  | 5: Thriving                                                                                                                        |
| Benchmark | Has defaulted on debt<br><br>OR not making payments on all or most debt<br><br>OR debt to income ratio is 50% or greater | Debt is in excess of ability to pay<br><br>OR DTI ratio is greater than 43%                   | Is meeting minimum payments<br><br>AND has a structured payment plan in place<br><br>AND DTI ratio is no more than 43% | Is making more than minimum payments<br><br>AND has a structured payment plan in place<br><br>AND DTI ratio is 36% or less | Meets criteria for 4<br><br>AND has no debt other than mortgage, education loans, or car loans<br><br>AND DTI ratio is 30% or less |
| Examples  | <i>-On verge of bankruptcy</i>                                                                                           | <i>-One or more bills are past due<br/>-At risk of not being able to make future payments</i> | <i>- Is current on all bills</i>                                                                                       |                                                                                                                            |                                                                                                                                    |

|           | FI4. Financial Literacy                        |                                                                          |                                                      |                                                                                          |                                                                                    |
|-----------|------------------------------------------------|--------------------------------------------------------------------------|------------------------------------------------------|------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------|
|           | 1: In-Crisis                                   | 2: Vulnerable                                                            | 3: Safe                                              | 4: Stable                                                                                | 5: Thriving                                                                        |
| Benchmark | Lacks understanding of basic financial matters | Minimal understanding of basic financial matters                         | Understands basic financial matters                  | Understands basic financial matters<br><br>AND is able to manage basic financial matters | Understands complex financial matters<br><br>AND manages complex financial matters |
| Ex.       | <i>-Unable to approximate income or debt</i>   | <i>-Unable to approximate credit score/ does not know what credit is</i> | <i>-Able to approximate credit, income, and debt</i> | <i>-Is working on a plan to build credit<br/>-Has a budget</i>                           | <i>-Performs long term financial planning<br/>-Follows budget</i>                  |

|           | FI5. Bank Accounts and Savings                                                   |                                                    |                                                                                                         |                                                    |                                                                                      |
|-----------|----------------------------------------------------------------------------------|----------------------------------------------------|---------------------------------------------------------------------------------------------------------|----------------------------------------------------|--------------------------------------------------------------------------------------|
|           | 1: In-Crisis                                                                     | 2: Vulnerable                                      | 3: Safe                                                                                                 | 4: Stable                                          | 5: Thriving                                                                          |
| Benchmark | Lacks formal systems to manage money and savings                                 | Has a formal bank account but lacks savings        | Has one month of savings in a formal bank account                                                       | Has two months of savings in a formal bank account | Has three months of savings in a formal bank account                                 |
| Ex.       | <i>-Lacks a bank account<br/>-May use informal means such as lending circles</i> | <i>-Has prepaid debit card from lending agency</i> | <i>-Has a checking or savings account housed in a bank<br/>-Savings determined based on living wage</i> | <i>-Savings determined based on living wage</i>    | <i>-Determined based on living wage<br/>-Savings determined based on living wage</i> |

## C Additional Vignettes of Case Manager/Client Interactions

For many clients, their family situation is so complicated that it takes quite some time to resolve and to create a very detailed plan. C was the sole support for her seven-person household, which included her husband, two children, her parents, and one sibling. Her husband was an addict and did not work regularly. C was stretched financially to afford a house that would accommodate such a large family and she was emotionally worn out from their constant financial stress. After considerable work with her case managers, C concluded that she needed to move into her own home with her children. The case management team agreed to provide C the financial assistance for a security deposit on a new, smaller, and more affordable apartment, on the condition that she pay back the money on a monthly basis into a savings account for her family. She also paid off \$6,000 in debt and developed a financial plan. Her husband moved out and began to work on his sobriety. C received a promotion at work and recently obtained her out of- poverty benchmarks and she has no outstanding credit card or payday lending debt. Her husband is still in a sobriety program and working and the long-term goal is to reunite the family.

G was a single parent living in a homeless shelter with some of her children when she joined Padua. She was in a custody battle for her other children and owed several thousand in back child support. Her only goal for the first year in Padua was getting her family back together under one roof. For a year, G's case management team worked on getting G ready to go to court and petition for the return of her children and to get her a home appropriate for her family size. During this time, she worked part-time for a big-box retailer. Given the turmoil in the rest of her life, the case management team determined that this was about all the work G could handle. After a year in Padua, G obtained custody of all her children. Her case managers also convinced her to use her tax refund to settle her back child support. The case management team helped her apply for and obtain a Housing Choice voucher and she was able to find an apartment in a safe neighborhood. After resolving her legal and housing issues, G earned a GED and obtained a full-time job working in hospitality. G plans to enroll in a community college in a hospitality program.

## D RCT Evaluations of Interventions with Intensive Case Management

| Citation                                                                                                                    | Description of Evaluation                                                                                                       | Target Population                                                                  | Results                                                                                                                                                                                                                                                                                         |
|-----------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <i>Chronic Homelessness:</i>                                                                                                |                                                                                                                                 |                                                                                    |                                                                                                                                                                                                                                                                                                 |
| <a href="#">Rosenheck et al. (2003)</a>                                                                                     | HUD-VA Supportive Housing Program — Housing voucher and case management intervention                                            | Homeless veterans with mental illness                                              | Case management and housing vouchers increased housing relative to a case management only group and a control group.                                                                                                                                                                            |
| <a href="#">Gulcur et al. (2003)</a> ; <a href="#">Tsemberis, Gulcur and Nakae (2004)</a>                                   | Pathways to Housing — Housing First intervention among individuals with psychiatric disabilities in need of housing in New York | Individuals in need of housing                                                     | Providing housing without treatment or sobriety restrictions led to less time spent homeless or in psychiatric hospitals, and lower costs related to care relative to usual care. The experimental group obtained housing earlier, remained stably housed and reported higher perceived choice. |
| <a href="#">Sadowski et al. (2009)</a> ; <a href="#">Basu et al. (2012)</a>                                                 | Housing First program with transitional housing, housing placement, and case management in Chicago                              | Discharged hospital patients with a chronic medical illness lacking stable housing | The intervention led to reduced hospital and ER visits, and led to annual cost savings relative to usual care                                                                                                                                                                                   |
| <a href="#">Goering et al. (2014)</a> ; <a href="#">Stergiopoulos et al. (2015)</a> ; <a href="#">O'Campo et al. (2016)</a> | At Home/Chez Soi — Housing First intervention with intensive case management in Canada                                          | Homeless individuals with mental illness                                           | The intervention improved housing stability, quality of life, and community functioning                                                                                                                                                                                                         |
| <i>Prisoner Re-Entry:</i>                                                                                                   |                                                                                                                                 |                                                                                    |                                                                                                                                                                                                                                                                                                 |
| <a href="#">Cook et al. (2015)</a>                                                                                          | Comprehensive employment-oriented re-entry program with “reach-in” services                                                     | Prisoners facing release                                                           | Increased employment rates and earnings for those that experience the program decreased likelihood of re-arrest                                                                                                                                                                                 |
| <a href="#">Wohl et al. (2011)</a>                                                                                          | Intensive case management before and after prison release to connect clients with HIV-centered healthcare                       | HIV infected prisoners                                                             | Pre-release discharge planning is as effective as intensive case management. The two programs saw the same access to medical care after release.                                                                                                                                                |

| Citation                                                                                                                                                                                 | Description of Evaluation                                                                                                                               | Target Population                                                               | Results                                                                                                                                                                                                                                 |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <i>Neighborhood Choice:</i>                                                                                                                                                              |                                                                                                                                                         |                                                                                 |                                                                                                                                                                                                                                         |
| <a href="#">Katz, Kling and Liebman (2001)</a> ; <a href="#">Kling, Liebman and Katz (2007)</a> ; <a href="#">Ludwig et al. (2013)</a> ; <a href="#">Chetty, Hendren and Katz (2016)</a> | Moving to Opportunity — RCT of housing voucher and counseling assistance                                                                                | Families eligible for housing vouchers                                          | Households offered vouchers experience improvements of well-being, including health and safety, and reductions in behavioral problems among boys and likelihood of injuries and victimization by crime                                  |
| <a href="#">Bergman et al. (2020)</a>                                                                                                                                                    | Creating Moves to Opportunity — RCT of services for housing voucher recipients                                                                          | Families eligible for housing vouchers                                          | Services increased the fraction of families moving to high-upward-mobility areas, decreases the likelihood they make sacrifices on aspects of the neighborhood, and increases the likelihood the family will stay and renew their lease |
| <i>Education:</i>                                                                                                                                                                        |                                                                                                                                                         |                                                                                 |                                                                                                                                                                                                                                         |
| <a href="#">Evans et al. (2020, 2019)</a>                                                                                                                                                | Stay the Course — RCT of a community college case management program in Texas                                                                           | Individuals attempting a community college degree                               | The intensive case management program increased persistence and degree completion for women.                                                                                                                                            |
| <a href="#">Weiss et al. (2019)</a>                                                                                                                                                      | CUNY ASAP — RCT of an integrated services program for associate degree-seeking students in New York                                                     | Individuals attempting a community college degree                               | The ASAP program increased graduation rates and decreased the amount of time it took students to achieve a degree.                                                                                                                      |
| <a href="#">Hallberg et al. (2022)</a>                                                                                                                                                   | One Million Degrees — RCT of a comprehensive support program for community college students in Chicago                                                  | Current and potential community college students                                | Offer of a spot in One Million Degrees increased likelihood of community college enrollment and six-term persistence or graduation with no effect on 4-year college enrollment.                                                         |
| <i>Economic Mobility:</i>                                                                                                                                                                |                                                                                                                                                         |                                                                                 |                                                                                                                                                                                                                                         |
| <a href="#">Riccio (2010)</a>                                                                                                                                                            | Jobs-Plus Demonstration — Intervention at public housing sites with employment and training services, financial incentives, and neighborhood networking | Residents at public housing developments randomly selected to receive Jobs-Plus | The program led to large, sustained, and steadily growing gains in earnings at 4 months and 3 years. Of the sites that saw gains in early years, similar results persisted after 7 years.                                               |

| Citation                                            | Description of Evaluation                                                                                                  | Target Population                                                                                   | Results                                                                                                                                                                                                                                                        |
|-----------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <a href="#">Barham, Cadena and Turner (2022)</a>    | ReHire Colorado — subsidized employment program with case management and flexible financial assistance for barrier removal | Unemployed or underemployed workers with focus on older workers, veterans, and noncustodial parents | The program led to large in-program increases in employment and earnings. Effects fade as individuals exit subsidized employment. Lasting effects concentrated among individuals who successfully transitioned to unsubsidized employment at program job site. |
| <a href="#">Espinosa, Evans and Phillips (2021)</a> | Bridges to Success — economic mobility mentors for low-income adults in Rochester, NY                                      | Individuals in need of rental assistance                                                            | On-going RCT                                                                                                                                                                                                                                                   |
| <a href="#">Engle, Katz and Tebes (2021)</a>        | AMP Up Boston — EMPATH economic mobility mentors for low-income adults in Boston                                           | Low Income individuals in need of affordable housing                                                | On-going RCT                                                                                                                                                                                                                                                   |

## E Characteristics of Select RCT Interventions Designed to Reduce Poverty

|                                                  | <b>Padua<sup>TM</sup> Pilot</b>                                                                                                                                                                                                            | <b>Building Nebraska Families</b>                                                                                                                                                                                                                                                                    | <b>New Hope</b>                                                                                                                                                                                                 | <b>Year Up</b>                                                                                                                                                                                                           | <b>Enhanced Transitional Jobs Demonstration</b>                                                                                                                                                             |
|--------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Primary Finding                                  | 24% significant increase in full-time work; Marginally significant 17% increase in earnings; Stronger impacts for sub-groups                                                                                                               | 23% increase (not statistically significant) in full-time work; No impact on earnings for full sample but a significant 15% increase in income; strong impact on earnings for “very hard to employ” subgroup                                                                                         | No impact on earnings, marginally significant 10% increase in annual income; 7% significant increase in ever being employed in the last year                                                                    | Statistically significant 39% increase in earnings; 40% significant increase in full-time employment                                                                                                                     | 9% increase in earnings; 10% increase in employment and 17.5% increase in full-time (34+ hours) employment (survey results); Results were significant 9 quarters after random assignment, but fading        |
| Impacts Measured at:                             | 24 Months                                                                                                                                                                                                                                  | 30 Months                                                                                                                                                                                                                                                                                            | 24 Months                                                                                                                                                                                                       | 24 Months                                                                                                                                                                                                                | 30 Months (survey) or 9 Quarters post-randomization (administrative data)                                                                                                                                   |
| Cost Per Participant (PCE-Adjusted 2016 Dollars) | \$18,400/participant                                                                                                                                                                                                                       | \$9,350/participant; \$10,490/participant for very hard to employ                                                                                                                                                                                                                                    | \$6,390/family                                                                                                                                                                                                  | \$28,637/student                                                                                                                                                                                                         | \$7,290–11,550/program group member                                                                                                                                                                         |
| Eligibility                                      | <ul style="list-style-type: none"> <li>– Tarrant County, TX resident</li> <li>– Household adult aged 18–55 able &amp; willing to work</li> <li>– Income <math>\lesssim</math> 180% of FPL</li> <li>– English or Spanish fluency</li> </ul> | <ul style="list-style-type: none"> <li>– Rural Nebraska families living in poverty</li> <li>– Active TANF recipient (or in sanction status)</li> <li>– TANF case managers flagged as appropriate for BNF because of serious obstacles and skill deficiencies and low personal functioning</li> </ul> | <ul style="list-style-type: none"> <li>– Lived in one of the targeted neighborhoods</li> <li>– Aged 18 or older</li> <li>– Earnings &lt; 150% of FPL</li> <li>– Willing &amp; able to work full time</li> </ul> | <ul style="list-style-type: none"> <li>– Highly selective on motivation and manageable life challenges (screened by program staff)</li> <li>– Urban young adults aged 18–24</li> <li>– High school credential</li> </ul> | <ul style="list-style-type: none"> <li>– Low-income, non-custodial parents who owed child support; OR</li> <li>– Individuals returning to community from prison</li> <li>– Multi-city evaluation</li> </ul> |

|                                            | <b>Padua™ Pilot</b>                                                                                                                                                                                                                                               | <b>Building Nebraska Families</b>                                                                                                                                                                               | <b>New Hope</b>                                                                                                                                                                                                                                                                                                     | <b>Year Up</b>                                                                                                                                                                                                                       | <b>Enhanced Transitional Jobs Demonstration</b>                                                                                                                                                                                                                           |
|--------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b><i>Features of the Intervention</i></b> |                                                                                                                                                                                                                                                                   |                                                                                                                                                                                                                 |                                                                                                                                                                                                                                                                                                                     |                                                                                                                                                                                                                                      |                                                                                                                                                                                                                                                                           |
| Case Management                            | Two-person case management teams work with clients to assess strengths, make detailed service plans, research resources and coordinate services, and help clients achieve their goals.<br>– Case management teams are mobile and often meet in the client's home. | Intensive home visitations to provide customized life skills and job readiness instruction<br>– Mentoring/informal counseling<br>– 25 hours total time on average<br>– 22 contacts with case manager on average | Benefits were administered by project representatives who could provide advice and information about employment (for example, help in finding a job), child care, or other topics.<br>– Met with clients in individual or group settings and encouraged take-up of benefits<br>– Informal counselors and motivators | Nearly all local and national staff serve as student advisors who make weekly contact individually or in groups; Each office maintains team of social workers to help students navigate challenges such as housing and mental health | Each of the sites implemented the “enhanced” services differently. Most but not all of the sites provided some form of case management and the type of case management and emphasis placed on this service differed by site. Some sites provided peer mentoring, as well. |
| Financial Supports                         | Flexible funding available; no cap on \$ amount. \$2,100 allocated per family on average.                                                                                                                                                                         | None                                                                                                                                                                                                            | Only if participants were employed for 30 hours + per week: A monthly earnings supplement to raise their income above (if their earnings left the household < 200% of FPL), low-cost health insurance, and subsidized child care.                                                                                   | Weekly stipends (about \$6,600 per student total)                                                                                                                                                                                    | Transitional jobs were subsidized; Additional supports varied by site. Some sites provided child support forgiveness and some provided wage supplements; others provided neither.                                                                                         |

|                         | <b>Padua™ Pilot</b>                                                                                                                                                                                                                                                                                                                                 | <b>Building Nebraska Families</b>                                                                                                                                                                                                                                                                                                                                                                                                                                      | <b>New Hope</b> | <b>Year Up</b>                                                                                              | <b>Enhanced Transitional Jobs Demonstration</b>                                               |
|-------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------|-------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------|
| Detailed Assessment     | Within the first 45 days of service, case managers met with clients multiple times (~7 hours total) to conduct initial assessment to gauge participants strengths and needs in seven areas: skills and abilities, physical and mental health, legal status, financial resources, access to support systems, relationships and emotional well-being. | Educators conducted an assessment of clients' strengths and needs, and clients completed a detailed program entry checklist to help educators understand their typical behaviors and attitudes. These instruments were intended to measure incremental changes in soft skills that normally are difficult to discern. First, an "entry-exit checklist" and a "success markers" tool itemized the attitudes and skills that BNF sought to encourage among participants. | None            | Assessments during onboarding; periodic evaluations from staff and employers to provide structured feedback | Some of the sites started participants off with a needs or skills assessment; others did not. |
| Service & Goal Planning | Based on initial assessment, case management teams work with clients to set goals that utilize their strengths and move towards benchmarks in each asset area. Each goal is accompanied by a detailed action plan that case managers help clients follow through on.                                                                                | Mentors work with participants to develop an individualized learning plan that covered goal-setting, personal improvement, family life and practical life skills                                                                                                                                                                                                                                                                                                       | None            | Customized learning plan                                                                                    | None                                                                                          |

|                      | <b>Padua™ Pilot</b>                                                                                                                                                                                                                                                                    | <b>Building Nebraska Families</b>                                                                                                                       | <b>New Hope</b>                                                                                                                                                                                                                                                                          | <b>Year Up</b>                                                                                                                                                                                                                | <b>Enhanced Transitional Jobs Demonstration</b>                                                                                                                                                                                                                                           |
|----------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Service Coordination | Resource specialists support case management teams by providing information on available employment, education, transportation and housing services. Case managers also provide referrals to other agencies/services in the community, such as mental health counseling and childcare. | Service coordination and advocacy support: Provided referrals and helped clients access services and resources, resolve problems, and mediate issues    | <ul style="list-style-type: none"> <li>– Project reps encouraged participants to take advantage of benefits and spent about 25-30% of their time processing benefits on clients' behalf</li> <li>– Provided referrals for serious issues (substance abuse, domestic violence)</li> </ul> | Social workers provide direct referrals and help students navigate housing, mental health and other life challenges                                                                                                           | Did provide referrals for jobs, some other services. Level of service coordination varied by site, with some providing extensive services to help clients deal with child custody and criminal records issues.                                                                            |
| Employment Services  | Job searches, resume writing, interviewing skills and other employment tools; childcare and transportation coordination                                                                                                                                                                | Life skills instruction often applied to job situations; Coaching on how to access resources, resolve problems and interact with agencies and employers | Unemployed or job-seeking participants received individualized job search assistance. If they could not find work after 8 weeks, they could apply for a community service job (CSJ) in a nonprofit organization. The CSJs paid minimum wage and might be either full time or part time.  | 6 months of full-time, customized instruction in the IT and financial services sectors followed by a 6-month full-time internship at a partner employer. Instruction emphasizes technical and professional skill development. | Participants were placed in public- and private-sector subsidized jobs that varied across site with a goal of permanent unsubsidized employment. Some sites started with job readiness training; others with job placement. As a result, job placement rates varied between 40% and 100%. |
| Intervention Length  | 5 year cap; 22 month average                                                                                                                                                                                                                                                           | 24 month limit; 8 month average                                                                                                                         | Up to 3 years                                                                                                                                                                                                                                                                            | 12 months                                                                                                                                                                                                                     | Varied                                                                                                                                                                                                                                                                                    |
| Case Manager Ratio   | 1:10                                                                                                                                                                                                                                                                                   | 1:12–1:18                                                                                                                                               | 1:75                                                                                                                                                                                                                                                                                     | N/A                                                                                                                                                                                                                           | Varied                                                                                                                                                                                                                                                                                    |

|                             | <b>Padua™ Pilot</b>                                                                                                                  | <b>Building Nebraska Families</b>                         | <b>New Hope</b>                                                                          | <b>Year Up</b>                          | <b>Enhanced Transitional Jobs Demonstration</b> |
|-----------------------------|--------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------|------------------------------------------------------------------------------------------|-----------------------------------------|-------------------------------------------------|
| Case Manager Qualifications | 2-person case management team: Case Managers with at least a Masters in Social Work; Case Workers with a Bachelor's in related field | Educators were University educators with Masters' degrees | Not trained as professional counselors though often served that role                     | Social workers                          | Not specified                                   |
| Citation                    |                                                                                                                                      | <a href="#">Meckstroth et al. (2008)</a>                  | <a href="#">Duncan, Huston and Weisner (2007)</a> ; <a href="#">Miller et al. (2008)</a> | <a href="#">Fein and Hamadyk (2018)</a> | <a href="#">Barden et al. (2018)</a>            |

## F Randomization Procedure

Study participants were recruited over two successive cohorts between March 2015 and October 2016. CCFW enrolled participants during specific weeks and after each week of enrollment, the research team randomly assigned those clients who consented and completed the baseline survey to either the treatment group or the control group.

Randomization occurred on a rolling basis, was conducted in batches to ensure a steady flow of new Padua participants, and when possible was stratified by preferred language. At the end of each enrollment week, the research team took the IDs of those who completed the survey and assigned a random subset to the control group. To account for anticipated higher attrition for the follow-up surveys for the control group, the probability of assignment to the control group was 25 percent greater than the probability of assignment to the treatment group. In a weekly batch of  $N$  participants, the research team randomly selected  $N_T$  to enter the treatment group, where  $N_T$  was the closest integer to  $N/2.25$ . If there were more than two Spanish-speaking clients in a batch, we stratified randomization by preferred language (English or Spanish). In this case, the randomization team randomly selected  $N_{T,E}$  English speaking and  $N_{T,S}$  Spanish speaking participants to enter the treatment group, such that  $N_{T,E}$  and  $N_{T,S}$  are the closest integers to the total number English ( $N_E$ ) and Spanish ( $N_S$ ) speaking individuals. If  $N_{T,E} + N_{T,S} = N_T - 1$ , then we allocated an additional (random) English or Spanish speaker to the treatment group depending on which language group was furthest from the treatment ratio 1:1.25.

## G Supplementary Administrative Data

### G.1 Texas Administrative Data

We linked Padua study participants to two administrative data sources through the Ray Marshall Center at the University of Texas at Austin (RMC)—(1) administrative records on enrollment and benefit receipt in the Supplemental Nutrition Assistance Program (SNAP) and Temporary Aid for Needy Families program (TANF) from the Texas Health and Human Services Commission (HHSC); and (2) unemployment insurance (UI) wage records from the Texas Workforce Commission (TWC). HHSC records provide monthly information on program enrollment and benefit receipt amount in the State of Texas. UI wage records provide information on quarterly UI-covered earnings and industry of employment in the State of Texas.

Staff at RMC linked Padua study participants to HHSC and TWC records using personal identifiers common across the data sets. The baseline survey collected information on a study participant's first name, middle name, last name, DOB, and gender. Similarly, the HHSC records include information on first names, middle names, DOB, and genders of SNAP and TANF recipients, as well as their social security numbers (SSNs). TWC records include SSNs, as well as partial records on names, dates of birth and gender for some workers.

Because SSNs were not collected from study participants at baseline, RMC first linked Padua study participants to the HHSC records. When linking the data, RMC staff considered the following types of matches:

- Exact matches on first name, last name, DOB, and gender
- Exact match on first name, last name, gender, month of birth, and day of birth
- Exact match on last name, DOB, and gender
- Exact match on first name, DOB, and gender
- Exact match on DOB and gender with a partial match on first or last name

All matches were then verified by RMC staff to determine whether a true match occurred. Importantly, if an individual could be matched to HHSC data, then the RMC staff could identify the person’s SSN and subsequently link them to the TWC data to observe UI wage records.

The procedure outlined above yielded 325 matches to the HHSC among the 427 Padua study participants, a match rate of 76 percent. Match rates were similar among the treatment group (78 percent) and control group (75 percent). Table G-1 reports differences in baseline characteristics among the matched and unmatched samples. One of the largest differences is that matched individuals are less likely to report being Hispanic (18.2 percent vs. 66.7 percent) and more likely to have completed the baseline survey in English (92.9 percent vs. 37.3 percent). Additionally, the matched sample is younger, more educated (more likely to have some college as opposed to less than HS), more likely to be Black or white, less likely to be married, and more likely to be a single mother. Finally, they were more likely to be experiencing economic distress at baseline. Matched individuals were more likely to be receiving SNAP at baseline, more likely to currently be experiencing homelessness, and more likely to have experienced a utility disconnect in the past year. While the sample of study participants matched to administrative data are selected on a number of characteristics, the treatment and control groups in the matched sample remain well balanced on baseline characteristics (Table G-2).

We use different analysis samples when considering SNAP/TANF outcomes from the HHSC data and employment and earnings outcomes measured in the TWC data. Because a study participant could have been linked to HHSC data using available identifiers, we include all 427 study participants when estimating effects on SNAP or TANF usage. However, only the 76 percent of study participants who were linked to the HHSC records could be linked to the TWC records. Therefore, when analyzing effects on outcomes measured in the TWC data, we restrict the analysis sample to the 325 matched individuals. When constructing our employment measure, we impute a value of 0 employment for any individual in the matched sample who does not have a record of earnings in a given calendar quarter.

## G.2 Experian Data

We linked Padua study participants to administrative data on credit records from Experian. Experian records provide quarterly snapshots of credit usage and credit seeking behavior from Q2-2014 through Q1-2021. Thus, for our sample of Padua study participants, we are able to observe a balanced panel of individuals over the three quarters prior to random assignment through 17 quarters following random assignment. These records provide information on credit availability and balances by credit type (e.g., credit cards, student loans, mortgages, auto loans or leases) and each individual’s credit score. We use these attributes to construct outcomes that are similar to those measured in the follow-up surveys.

The research team provided Experian with identifiable information on Padua study participants to link to their credit records. Records were matched by Experian using names, dates of birth (DOB), and full address. Among the 422 Padua study participants that were provided to Experian, 77 percent ( $N = 326$ ) had a credit record in at least 1 of the 21 quarters included in our balanced panel, and more than two-thirds ( $N = 286$ ) were linked to a credit record in every quarter in the panel.<sup>50</sup>

The treatment group was just as likely as the control group to have been linked to a credit record during the entire panel (66.5 percent vs. 68.8 percent). Table G-3 reports differences in baseline characteristics among the matched and unmatched Experian samples. As with the Texas administrative data, one of the largest differences is that matched individuals are much less likely to report being Hispanic (21.7 percent vs. 47.1 percent) and more likely to have completed the baseline survey in English (89.9 percent vs. 58.1 percent). Additionally, the matched sample is more educated (more likely to have some college or

---

<sup>50</sup>Linking to Experian records was not initially included in the informed consent form. The research team mailed all 427 study participants to alert them to the change in data that would be linked, and were provided with the opportunity to opt-out from this portion of the research. After opt-out, 422 study participants were included in the link file sent to Experian.

college degree as opposed to HS or less), more likely to be Black or white, and more likely to be a single mother. While the sample of study participants matched to Experian data are selected on a number of characteristics, the treatment and control groups in the matched sample remain well balanced on baseline characteristics (Table G-4).

When estimating treatment effects on outcomes measured in the Experian data, we limit our sample to the 286 Padua study participants who have a balanced panel of credit outcomes from quarter -3 through quarter 17. The sample would be largely similar had we only restricted to those individuals who had a balanced panel in the 3 quarters prior to random assignment. We exclude only 9 individuals by requiring credit records in all 21 quarters.

Table G-1: Baseline Characteristics by TX Administrative Data Link, All Padua Applicants

|                                                    | Full Padua Sample |             |                 |                 |
|----------------------------------------------------|-------------------|-------------|-----------------|-----------------|
|                                                    | Unmatched         | Matched     | Difference      | <i>p</i> -value |
|                                                    | Mean<br>(1)       | Mean<br>(2) | in Means<br>(3) |                 |
| Less than High School Education                    | 0.471             | 0.234       | -0.237          | 0.000           |
| High School Degree or GED                          | 0.284             | 0.258       | -0.026          | 0.607           |
| Some College                                       | 0.098             | 0.308       | 0.210           | 0.000           |
| College Degree                                     | 0.147             | 0.200       | 0.053           | 0.233           |
| Black                                              | 0.176             | 0.548       | 0.371           | 0.000           |
| White                                              | 0.118             | 0.188       | 0.070           | 0.102           |
| Hispanic                                           | 0.667             | 0.182       | -0.485          | 0.000           |
| Other/Multiple Races or Ethnicities                | 0.039             | 0.083       | 0.044           | 0.137           |
| Age                                                | 38.4              | 36.4        | -2.0            | 0.036           |
| Currently Employed                                 | 0.490             | 0.375       | -0.115          | 0.039           |
| Female                                             | 0.814             | 0.840       | 0.026           | 0.535           |
| Married                                            | 0.382             | 0.178       | -0.204          | 0.000           |
| Household Size                                     | 4.24              | 3.82        | -0.43           | 0.040           |
| Receives SNAP Benefits                             | 0.436             | 0.689       | 0.254           | 0.000           |
| Respondent Monthly Earnings                        | \$484             | \$548       | \$64            | 0.462           |
| Took Baseline Survey in English                    | 0.373             | 0.929       | 0.557           | 0.000           |
| Experienced a Medical Hardship                     | 0.284             | 0.213       | -0.071          | 0.136           |
| Currently Experiencing Homelessness                | 0.000             | 0.077       | 0.077           | 0.004           |
| Util. Disconnected/Notice of Disconnect, Past Year | 0.465             | 0.630       | 0.164           | 0.003           |
| Percentage of Poverty Line                         | 59.2%             | 65.9%       | 6.7%            | 0.364           |
| Single Mother                                      | 0.412             | 0.600       | 0.188           | 0.001           |
| N                                                  | 102               | 325         |                 |                 |

*Notes:* Data are from the baseline survey for all Padua participants. Column (1) reports the sample means for Padua applicants who were not matched to the administrative benefits records by the Ray Marshall Center. Column (2) reports the sample means for Padua applicants who were matched to the administrative benefit records. Column (3) reports the differences and means, and column (4) reports the *p*-value from the null hypothesis that the difference is zero.

Table G-2: Baseline Characteristics by Treatment Assignment, TX Administrative Data Sample

|                                                    | TX Administrative Data Sample |                          |                               |                        |
|----------------------------------------------------|-------------------------------|--------------------------|-------------------------------|------------------------|
|                                                    | Control<br>Mean<br>(1)        | Treatment<br>Mean<br>(2) | Difference<br>in Means<br>(3) | <i>p</i> -value<br>(4) |
| Less than High School Education                    | 0.234                         | 0.233                    | -0.001                        | 0.984                  |
| High School Degree or GED                          | 0.263                         | 0.253                    | -0.010                        | 0.846                  |
| Some College                                       | 0.297                         | 0.320                    | 0.023                         | 0.657                  |
| College Degree                                     | 0.206                         | 0.193                    | -0.012                        | 0.782                  |
| Black                                              | 0.577                         | 0.513                    | -0.064                        | 0.251                  |
| White                                              | 0.183                         | 0.193                    | 0.010                         | 0.810                  |
| Hispanic                                           | 0.160                         | 0.207                    | 0.047                         | 0.278                  |
| Other/Multiple Races or Ethnicities                | 0.080                         | 0.087                    | 0.007                         | 0.829                  |
| Age                                                | 36.3                          | 36.6                     | 0.3                           | 0.736                  |
| Currently Employed                                 | 0.366                         | 0.387                    | 0.021                         | 0.698                  |
| Female                                             | 0.840                         | 0.840                    | 0.000                         | 1.000                  |
| Married                                            | 0.166                         | 0.193                    | 0.028                         | 0.518                  |
| Household Size                                     | 3.79                          | 3.85                     | 0.06                          | 0.749                  |
| Receives SNAP Benefits                             | 0.674                         | 0.707                    | 0.032                         | 0.531                  |
| Respondent Monthly Earnings                        | \$543                         | \$554                    | \$11                          | 0.901                  |
| Took Baseline Survey in English                    | 0.931                         | 0.927                    | -0.005                        | 0.868                  |
| Experienced a Medical Hardship                     | 0.230                         | 0.193                    | -0.037                        | 0.425                  |
| Currently Experiencing Homelessness                | 0.080                         | 0.073                    | -0.007                        | 0.823                  |
| Util. Disconnected/Notice of Disconnect, Past Year | 0.609                         | 0.653                    | 0.044                         | 0.414                  |
| Percentage of Poverty Line                         | 62.1%                         | 70.3%                    | 8.2%                          | 0.277                  |
| Single Mother                                      | 0.606                         | 0.593                    | -0.012                        | 0.821                  |
| N                                                  | 175                           | 150                      |                               |                        |

*Notes:* Data are from the baseline survey for Padua study participants who linked to the Texas administrative benefits data. Column (1) reports the sample means for Padua applicants who were not matched to the administrative benefits records by the Ray Marshall Center. Column (2) reports the sample means for Padua applicants who were matched to the administrative benefit records. Column (3) reports the differences and means, and column (4) reports the *p*-value from the null hypothesis that the difference is zero.

Table G-3: Baseline Characteristics by Experian Link, All Padua Applicants

|                                                                   | Full Padua Sample |          |            |                 |
|-------------------------------------------------------------------|-------------------|----------|------------|-----------------|
|                                                                   | Unmatched         | Matched  | Difference |                 |
|                                                                   | Mean              | Mean     | in Means   | <i>p</i> -value |
|                                                                   | (1)               | (2)      | (3)        | (4)             |
| Treatment                                                         | 0.471             | 0.444    | -0.027     | 0.610           |
| Less than High School Education                                   | 0.382             | 0.248    | -0.134     | 0.006           |
| High School Degree or GED                                         | 0.353             | 0.227    | -0.126     | 0.009           |
| Some College                                                      | 0.154             | 0.301    | 0.146      | 0.000           |
| College Degree                                                    | 0.110             | 0.224    | 0.113      | 0.002           |
| Black                                                             | 0.294             | 0.531    | 0.237      | 0.000           |
| White                                                             | 0.162             | 0.178    | 0.017      | 0.671           |
| Hispanic                                                          | 0.471             | 0.217    | -0.254     | 0.000           |
| Other/Multiple Race or Ethnicities                                | 0.074             | 0.073    | -0.000     | 0.997           |
| Age                                                               | 37.32             | 36.64    | -0.68      | 0.440           |
| Currently Employed                                                | 0.404             | 0.406    | 0.001      | 0.982           |
| Female                                                            | 0.772             | 0.860    | 0.088      | 0.034           |
| Married                                                           | 0.265             | 0.206    | -0.058     | 0.194           |
| Household Size                                                    | 3.838             | 3.983    | 0.144      | 0.444           |
| Receives SNAP Benefits                                            | 0.607             | 0.647    | 0.039      | 0.438           |
| Respondent Monthly Earnings                                       | \$482.19          | \$546.47 | \$64.28    | 0.409           |
| Took Baseline Survey in English                                   | 0.581             | 0.899    | 0.318      | 0.000           |
| Experienced a Medical Hardship                                    | 0.222             | 0.234    | 0.012      | 0.783           |
| Household is Currently Experiencing Homelessness                  | 0.103             | 0.038    | -0.064     | 0.024           |
| Utilities Disconnected/Received Notice of Disconnect in Past Year | 0.489             | 0.642    | 0.153      | 0.003           |
| Percentage of Poverty Line                                        | 58.0%             | 66.2%    | 8.2%       | 0.218           |
| Single Mother                                                     | 0.456             | 0.605    | 0.149      | 0.004           |
| N                                                                 | 136               | 286      |            |                 |
| Prob > F                                                          |                   |          |            | 0.000           |

*Notes:* Data are from the baseline survey for the 422 Padua participants who did not opt out of updated study protocols that allowed for linking to Experian data. Column (1) reports the sample means for Padua applicants with either no credit record or an unbalanced credit panel. Column (2) reports the sample means for Padua applicants with a balanced credit panel. Column (3) reports the differences and means, and column (4) reports the *p*-value from the null hypothesis that the difference is zero. The bottom row reports the *p*-value from the test of joint orthogonality.

Table G-4: Baseline Characteristics by Treatment Assignment, Sample with a balanced Credit Panel

|                                                                   | Experian-Linked Sample |                          |                               |                        |
|-------------------------------------------------------------------|------------------------|--------------------------|-------------------------------|------------------------|
|                                                                   | Control<br>Mean<br>(1) | Treatment<br>Mean<br>(2) | Difference<br>in Means<br>(3) | <i>p</i> -value<br>(4) |
| Less than High School Education                                   | 0.245                  | 0.252                    | 0.007                         | 0.897                  |
| High School Degree or GED                                         | 0.233                  | 0.220                    | -0.012                        | 0.807                  |
| Some College                                                      | 0.302                  | 0.299                    | -0.003                        | 0.961                  |
| College Degree                                                    | 0.220                  | 0.228                    | 0.008                         | 0.869                  |
| Black                                                             | 0.566                  | 0.488                    | -0.078                        | 0.192                  |
| White                                                             | 0.182                  | 0.173                    | -0.009                        | 0.841                  |
| Hispanic                                                          | 0.189                  | 0.252                    | 0.063                         | 0.203                  |
| Other/Multiple Race or Ethnicities                                | 0.063                  | 0.087                    | 0.024                         | 0.454                  |
| Age                                                               | 36.46                  | 36.87                    | 0.41                          | 0.683                  |
| Currently Employed                                                | 0.390                  | 0.425                    | 0.035                         | 0.548                  |
| Female                                                            | 0.855                  | 0.866                    | 0.011                         | 0.794                  |
| Married                                                           | 0.182                  | 0.236                    | 0.054                         | 0.270                  |
| Household Size                                                    | 3.887                  | 4.102                    | 0.216                         | 0.330                  |
| Receives SNAP Benefits                                            | 0.623                  | 0.677                    | 0.055                         | 0.338                  |
| Respondent Monthly Earnings                                       | \$548.75               | \$543.61                 | -\$5.15                       | 0.954                  |
| Took Baseline Survey in English                                   | 0.906                  | 0.890                    | -0.016                        | 0.662                  |
| Experienced a Medical Hardship                                    | 0.258                  | 0.205                    | -0.053                        | 0.289                  |
| Household is Currently Experiencing Homelessness                  | 0.044                  | 0.031                    | -0.013                        | 0.579                  |
| Utilities Disconnected/Received Notice of Disconnect in Past Year | 0.620                  | 0.669                    | 0.049                         | 0.391                  |
| Percentage of Poverty Line                                        | 67.5%                  | 64.6%                    | -2.9%                         | 0.709                  |
| Single Mother                                                     | 0.623                  | 0.583                    | -0.040                        | 0.495                  |
| N                                                                 | 159                    | 127                      |                               |                        |
| Prob > F                                                          |                        |                          |                               | 0.956                  |

*Notes:* Data are from the baseline survey for all participants who have a balanced credit panel. Column (1) reports the sample means for Experian-linked control group. Column (2) reports the sample means for the Experian-linked treatment group. Column (3) reports the differences and means, and column (4) reports the *p*-value from the null hypothesis that the difference is zero.