

# Eviction and Homelessness in Hennepin County

## Capstone Paper

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The Hubert H. Humphrey School of Public Affairs  
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Andee Holdener  
Jessica Nelson  
Lydia Quint  
Nicholas Rea  
Katherine Svitavsky  
Maia Uhrich  
Nicole Whelan  
Caitlin Zanoni

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Associate Professor Maria Hanratty

Capstone Instructor

Lisa Thornquist, Hennepin County

Office of Housing and Stability

Client

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## Executive summary

Approximately 6,000 eviction filings occur in Hennepin County each year, and about 90% of all eviction judgements are due to nonpayment of rent. Eviction results in forced displacement, contributing to instability within neighborhoods and potentially harmful effects for children, families, and individuals. Despite the growing number of studies on the subject, the link between county service use, an eviction filing or judgement, and shelter entry in Hennepin County was unsubstantiated. Our report aims to fill this gap. At the request of Hennepin County, we sought to demonstrate the link between evictions and homelessness as well as identify barriers in the eviction prevention process.

Our research team conducted a mixed-method analysis using quantitative and qualitative data. In our qualitative research, we interviewed individuals in organizations that provide services and monetary aid aimed at preventing eviction. We employed snowball sampling to speak with 19 staff members at different governmental and nonprofit providers across the county, using semi-structured interviews to catalogue their experiences and perspectives.

Hennepin County's Office of Housing Stability provided us with administrative data regarding evictions, county service use, and county homeless shelter stays between 2008 and 2017. We had a treatment group comprised of individuals who had experienced an eviction filing and a control group comprised of individuals who received county services during the same time period, but did not experience an eviction filing. From these two samples we constructed a matched treatment and comparison group, based on demographic characteristics and prior eligibility for county services. For each of these groups, we provide descriptive statistics on demographic characteristics and utilization of county services. We also employed a Cox hazard model to estimate whether eviction increases the probability of shelter entry.

Findings from qualitative research include:

- Homelessness prevention providers identified frustration and uncertainty regarding various Hennepin County Emergency Assistance (EA) and Emergency General Assistance (EGA) policies and practices. Providers mentioned conflicts regarding the EA/EGA processing time and described contentious interactions with county staff. We identified discrepancies between Hennepin County's perception of EA/EGA and that of the providers.
- Eviction and homelessness prevention providers viewed eligibility requirements as barriers to aid, which impeded their ability to get "upstream" of a crisis.
- Eviction and homelessness prevention providers identified "pain points" in the homelessness prevention process, such as the narrow range of allowable income, the subjective measure of "resolvability" of a crisis, and rigid funding requirements.
- Many service providers were well connected with their peers and leveraged relationships within this network to better serve individuals seeking assistance. Providers also relied on interactions with landlords to expedite the EA and FHPAP programs.

Findings from quantitative analysis include:

- Only about 10% of individuals with an eviction filing in Hennepin County enter a Hennepin County-funded shelter within three years of their eviction court judgment date.
- Having an eviction filing increases the likelihood of shelter entry within three years by 18% compared to those without an eviction filing. If the tenant is ultimately evicted, the likelihood of shelter entry increases to 55%.
- Rates of shelter use differ among demographic groups. Black individuals are 36% more likely to enter shelter if they have an eviction court filing than if they do not. American Indians with an eviction filing are 89% more likely to enter shelter than those without an eviction court record.
- Individuals with prior shelter entry are significantly more likely to re-enter shelter.
- People with and without eviction filings receive homelessness prevention assistance from the county at low rates. Less than 1% received an Emergency Assistance payment in the year prior to eviction filing or program eligibility date.
- Emergency Assistance denial may be a precursor to shelter entry. Individuals who were denied EA within one year prior to their eviction filing were 22% more likely to enter shelter.

Given our results, opportunities exist for Hennepin County to address these issues. We recommend Hennepin County re-evaluate the length of time it takes to accept or deny a client's application to Emergency Assistance, examine client experiences and work to build cultural competence, and work to build transparent and collaborative relationships with external agencies.

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## Introduction

The policy of Hennepin County is to provide shelter for all county residents experiencing homelessness. According to Hennepin County and the City of Minneapolis Commission to End Homelessness, the estimated cost of one occurrence of family homelessness is almost \$5,000 (Hennepin County, 2006). The number of families using shelter increased from 1,032 families in 2007, to a peak of 1,572 total families using shelter in 2013. During this time, shelter capacity was pushed beyond what it could accommodate (CIE, 2016). About 25% of families in emergency shelter had been in an emergency shelter at least once before; the number of repeat shelter users was double that of five years prior. In 2013, there was an average of 940 single adults in shelter on a given night. That number has decreased in 2017 to an average of 827 single adults per night in shelter (Shelter Report: March 27, 2018).

Hennepin County has run a homelessness prevention program since 1993, when the Minnesota Legislature established the Family Homelessness Prevention and Assistance Program (FHPAP). The county set a goal to end chronic homelessness by 2017 and youth and family homelessness by 2020 to ensure that any instances of homelessness are “rare, brief and non-recurring” (Hennepin County, 2018). To achieve this goal, Hennepin County adopted several measures to assist individuals and families in obtaining stable shelter, but the Great Recession, low vacancy rates, and higher rents coincided in recent years to drive economically vulnerable persons out of housing across Hennepin County. In 2016 alone, 9,000 people sought out homelessness services for the first time (Heading Home Hennepin, 2017).

With the introduction of the Stable Families Initiative (SFI) in 2013, the number of families using emergency shelter in a given night steadily declined in the first two years of the pilot program. Although the number of families in emergency shelters declined from its peak, 1,278 families stayed in emergency shelters in 2015 (CIE 2016).

Hennepin County offers an Emergency Assistance (EA) program to provide emergency aid to households facing eviction. Yet despite this assistance, more than two-thirds of respondents had never heard of EA or had never applied for EA, according to an exit survey employed at the 4th District Housing Court (Hennepin County Office of Housing Stability, 2017). Although Hennepin County has programs in place to serve those facing eviction, the effectiveness and availability of homelessness prevention services still warrants exploration.

Many preventative service agencies operate on the belief that prevention will reduce shelter use and homelessness from the onset. Research investigating the experiences of homeless people indicates that homelessness can be prevented if support is given to vulnerable persons when they initially face hardship. However, according to surveys of recently homeless persons, many individuals who were involved with state-provided homelessness prevention services prior to eviction still went on to become evicted (Crane, 1999).

In Hennepin County, there is a prevailing assumption that eviction may lead to homelessness and that many people arrive to homeless shelters following an eviction (Hennepin County, 2006).

Our project seeks to explore this prevailing assumption, providing a review of the current path from eviction to shelter entry.

Our review includes an examination of county-provided datasets that offer information on eviction filings, county service use, and county shelter stays between 2008 and 2017. We provide descriptive statistics on demographic characteristics and county services utilization among a sample of individuals to understand who enters shelter. The data was broken into two samples: a treatment group comprised of individuals who had experienced an eviction filing and a control group comprised of individuals who received county services during the same time period, but did not experience an eviction filing. We also employ a Cox hazard model to understand the temporal relationship between eviction and shelter entry.

This quantitative analysis is supplemented by a qualitative review informed by participants working in the area of homelessness prevention to describe the current process and identify points where the process could better assist households at risk of eviction. The purpose of this project is to examine these connections and provide recommendations for policy, programmatic, or legislative changes that could reduce evictions and therefore homelessness in the community.

## Literature review

Research by Matthew Desmond contributes to a prominent framing of the notion that evictions are a precursor to homelessness and that they bear a strong association with household instability. Desmond runs the Eviction Lab at Princeton University, the first national eviction database, but his primary research focus regards the Milwaukee Area Renter Study. The study consists of a survey of renters and statistical analysis to quantify formal evictions processed through the court, as well as informal evictions (those that bypass formal legal mechanisms), landlord foreclosures, and building condemnations (Desmond, 2012; Desmond, 2015). Eviction ultimately results in persons becoming homeless but may also confer other consequences, such as substandard housing conditions, job loss, mental instability, interruption of education, illicit drug use, and material hardship (Crane, 1999; Desmond, 2015; Desmond, 2012; Pollack & Seefeldt, 2007).

A failure to meet financial obligations is a leading cause of eviction. Locally, more than 3,000 evictions are filed each year in Minneapolis. According to court data extracts, 93% of all eviction filings in Minneapolis were due to non-payment of rent, and in the majority of cases, the defendant owed only \$2,000 in rent at the point of eviction (Minneapolis Innovation Team, 2016). For this reason, most first-time homelessness services aim to provide economic assistance such as emergency housing aid (Desmond, 2015; Desmond, 2012; Lehmann, 2007).

According to the Minneapolis Innovation Team report, 47% of all evictions in Hennepin County occur in Minneapolis. Evictions are disproportionately located in economically disadvantaged areas with high concentrations of people of color. Approximately half of all eviction filings brought to court result in tenant displacement from the property. Additionally, most eviction cases are resolved quickly, with an average of 14 days between filing and case closure. An examination of court records also found that many previous tenants listed a homeless shelter, hospital, or “n/a” as their current address following eviction, indicating a connection between eviction and homelessness (Minneapolis Innovation Team, 2016).

Although several studies tenuously link eviction and homelessness, most take the connection for granted without providing empirical evidence of their relationship. Holl, Dries, & Wolf (2016) investigated eviction prevention as a method to end homelessness but failed to provide evidence that the former causes the latter. Phinney, Danziger, Pollack, & Seefeldt (2007) also investigated the correlates of eviction and homelessness among current and former welfare recipients from 1997 to 2003. They found that 20% of respondents experienced eviction, and 12% experienced homelessness at least once during the study period. Notably, mental and physical health problems were significantly associated with homelessness but not evictions, indicating that the needs of the populations experiencing eviction and homelessness are distinct.

Ontario’s Tenant Duty Counsel Program is one prevention program that has shown success providing legal and human services to tenants facing eviction (Paradis & Heffernan, 2016; Paradis, 2016). Evaluators of this program have found that few evictions across Canada end with the tenant going to a homeless shelter, but many episodes of homelessness begin with an

eviction. They find that representation in housing court is a key preventative factor of eviction, especially in locations where the program pairs the clients with access to a social worker.

In New York City, a study of the Homebase Community Prevention program (a network of neighborhood-based homelessness prevention centers designed to prevent families from experiencing homelessness) found statistical evidence that families that engaged in homelessness prevention services had fewer nights of stay in a homeless shelter. The study identified a treatment group comprised of households at risk of homelessness — defined as those experiencing informal, non-payment, foreclosure, holdover, or vacate eviction — that also had access to Homebase services. Families that received prevention services spent on average 25.3 fewer nights in shelter over a 27-month period. Additionally, in the 27 months following Homebase participation, the treatment group was 6.5% less likely to spend at least one night in shelter (Rolston, Geyer & Locke, 2013).

A study commissioned by the Department of Housing and Urban Development (Burt & Pearson, 2005) studied 6 regions across the United States, including Hennepin County, which have implemented and tracked homelessness prevention services. Several strategies seem to lead to reductions in the number of people who otherwise would become homeless, including: targeting through control of the eligibility screening process, developing community motivation, maximizing mainstream and private resources, fostering leadership, and ensuring the availability and quality of data surrounding the intervention.

Hennepin County has established itself as a leading innovator in housing and homelessness policy. Much of the work done in Hennepin County is inspired by similar attempts to end homelessness in Canada, where researchers have been able to effectively evaluate prevention efforts. Eviction prevention services are ultimately less costly than eviction itself to tenants, landlords, and the surrounding community (Canada Mortgage and Housing Corporation, 2005). However, research has also shown that even after identifying demographics of Canadians at risk for eviction and homelessness, it is nearly impossible to know how many households are facing housing instability that may lead to homelessness (Acacia Consulting & Research, 2006).

Our research aims to address two gaps in the literature. First, we investigate the connection between evictions and shelter use in Hennepin County, evaluating the general use of eviction prevention as a strategy to reduce homeless shelter use. A goal of this research is to identify whether homelessness is strongly affiliated with eviction or if prevention efforts may find greater success in addressing other contributors to homelessness.

Second, past literature highlights the importance of homelessness prevention services, suggests favorable design of said services, and emphasizes the role eviction plays in becoming homeless (Shinn, 2001; Culhane, 2011; Crane, 1999; Crane, 2005). However, the literature demonstrates a dearth of research into effectiveness of current homelessness prevention programs. For example, studies of homeless persons indicate that it is difficult for vulnerable persons to access state-administered services due to depression, stress, and difficulties in navigating the different departments of government services (Crane, 2005). However, there is no research exploring

solutions to this problem. Our research will explore the efficacy of homelessness prevention services in Hennepin County from the perspective of program providers.

Our research will further elucidate the timeline between housing instability, eviction, and shelter entry in order to identify how successful prevention services may be in preventing homelessness.

## Research question

The goal of this research is to first identify whether there is a connection between evictions in Hennepin County and incidence of shelter use among families and individuals. Next, using both quantitative and qualitative methods, this research intends to investigate strengths and weaknesses of eviction prevention programs and processes in Hennepin County.

We aim to identify a link between eviction and shelter entry by analyzing a Hennepin County-provided dataset of people who have had an eviction filing in between the years 2008 and 2016. The data is matched using de-identified person identifiers with demographic information, government assistance and service use, and shelter use in county-run emergency homeless shelters. This “treatment group” will be compared to a control group that received county services but did not face eviction during this time period.

Additionally, we seek to define the current homelessness prevention process and identify key points where the process may be amended to better assist households at risk of eviction by interviewing participants who work in the area of homelessness prevention.

The results of this mixed-method research report will be used to construct a set of policy recommendations, including programmatic and legislative changes that could reduce evictions and homelessness in the community.

## Scope of research

Our project focuses on evictions, homeless prevention service use, and shelter entry within Hennepin County. As such, our results examine local factors contributing to eviction and highlight how specific government services and homelessness prevention programs interact with eviction and homeless shelter entry. Our goal is to provide a gap analysis for service providers as they examine future homelessness prevention programming, tailoring policy recommendations to what may be achieved at the local level.

Interview subjects are drawn from local professionals working in the area of homelessness prevention, rather than tenants or landlords. This is designed intentionally because homelessness prevention service providers have a unique vantage point on the path to shelter entry, which leaves them better equipped to describe the timeline of the homelessness prevention process and identify “pain points” in the process.

This research is a study of the connection between evictions in Hennepin County, county shelter use, and the support persons at risk of or experiencing eviction receive with government financial assistance and social services aimed at preventing homelessness. This research is not an evaluation of particular homelessness prevention programming. Our analysis employs a mixed-method approach limited to two sources of information:

1. Interviews with service providers working in local organizations which provide homelessness prevention services; and

2. A data file from Hennepin County regarding persons with eviction filings in the District Court between 2008 and 2016 matched with demographic information, government assistance and service use.

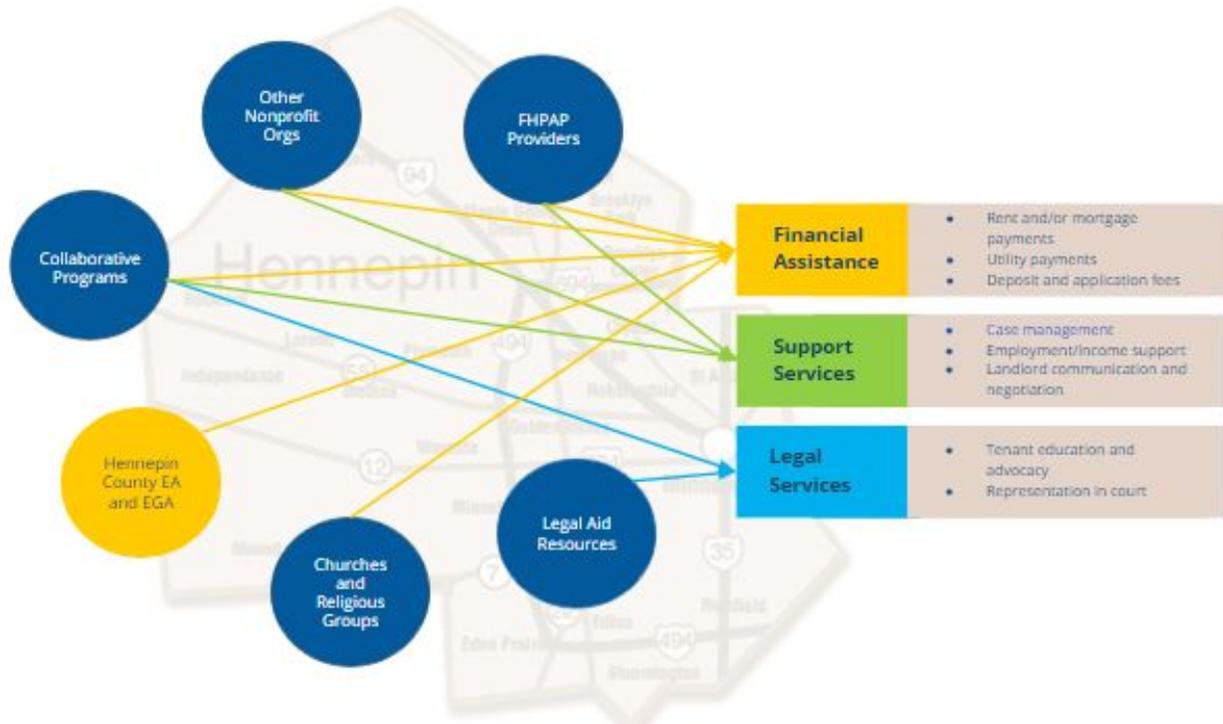
# Qualitative Research

## Overview of the provider landscape

A variety of organizations and entities across Hennepin County designate resources to assist individuals and families at risk of or currently facing eviction or housing loss. The services that these providers offer include financial assistance, legal aid and mediation services, and support services. Many of the resources are geographically-based and provide services to individuals and/or families in their designated service area.

Hennepin County administers two programs that provide emergency financial assistance to those at risk of losing their housing. Emergency Assistance (EA) is available to income-eligible families, while Emergency General Assistance (EGA) is available for single adults without dependents. Hennepin County also contracts with various community providers to offer the Family Homelessness Prevention and Assistance Program (FHPAP); which provides state funding for individuals and families at imminent risk of homelessness.

A spectrum of private organizations and churches make up the remaining resources targeted to keeping individuals and families housed within Hennepin County. Providing assistance to those at risk of or currently facing eviction is typically not the sole activity of these organizations; it is often just one way of supporting people in their communities. While some organizations are able to provide financial assistance for rent and living expenses, others provide legal advocacy and representation, case management services, and/or mediation. Many organizations provide some combination of these services. Referral and information services, including organization-specific resource lines and 2-1-1, also play an important role in providing information and directing people to available resources. The diagram below illustrates the spectrum of resources available to those facing or at risk of eviction.



## Methodology and selection of interview subjects

Interview subjects were identified using convenience sampling and snowball sampling and represent a wide range of persons working in the area of homelessness prevention. Initial interview subjects were drawn from recommendations provided by Hennepin County's Office of Housing Stability, with priority given to organizations that serve a large geographic area and that primarily serve individuals and families who are experiencing housing instability or at risk of homelessness. The majority of the subjects interviewed work for nonprofit agencies. Emergency Assistance front-line staff were not included in the final interview list, but Hennepin County supervisors of the Emergency Assistance program were included.

In total, 19 individuals from 12 organizations were selected for hour-long interviews at the location of the subject's choosing. In order to be included in the qualitative component, each service provider had to be working in eviction and/or homelessness prevention and had to be located within Hennepin County. We worked to include a variety of providers covering both the urban and suburban regions of the county, from nonprofit service providers to religious organizations. Interviews were semi-structured, with interviewers drawing from a list of questions while also probing for further clarification and information. In addition to nonprofit and private providers, we also interviewed two staff at Hennepin County. See Appendix I-A for the list of interview questions. All subjects consented to recorded interviews.

Interviews were then coded using the qualitative data analysis software package NVivo. NVivo was used to organize and analyze the transcriptions to examine relationships in the data and better structure the information provided during interviews. We coded the interview

transcriptions using an evaluative and descriptive coding system. An evaluative coding method is used to assign judgements about the merit or significance of certain programs, processes, or policy mentioned in the transcription. For example, a “+” symbol before a code indicates it as a positive evaluation (i.e. “+TIMING”). Descriptive codes can also be applied to supplement evaluation coding. A descriptive code assigns a label to qualitative data to summarize in a word the basic topic covered in that section of the transcription. Descriptive codes are used to index and categorize topics (Miles, Huberman). See Appendix I-B for the codebook.

## Limitations and barriers in qualitative review

The qualitative research in this report has several limitations. First, not all stakeholders are accounted for within the sample of interviewees. The focus of this research on the Emergency Assistance program calls for input from direct service providers in that program. We interviewed two Emergency Assistance managers, and we were unable to secure interviews with front-line staff, giving us only a partial perspective on the program. The interview subjects were primarily nonprofit workers providing FHPAP services, and only one of the interview subjects worked for a religious organization. Convenience and snowball sampling impart selection bias into the sample. Although we wanted to counteract bias by diversifying our sample, we were ultimately restricted by time. Future research should include gathering data from churches and religious nonprofits to gather a more robust picture of available resources to residents seeking eviction prevention. Similarly, this research does not include the perspectives of landlords as well as tenants at risk of eviction. These two populations interact with the system from the outside, and their experience should be reflected in research intending to improve prevention services.

Secondly, the definition of eviction used in this paper is narrow, including only formal evictions through the court system. Desmond (2016) defines eviction more broadly to include housing instability experienced by people without a formal lease agreement. Further research examining informal evictions would provide a more complete picture of housing needs across the county.

## Results from Interviews

### Gaps between prevention providers and Hennepin County

#### **Observation 1: Hennepin County Emergency Assistance policies and practices are often unclear to prevention providers.**

Prevention providers expressed a lack of understanding of Emergency Assistance policies, particularly the practice of keeping applications pending for up to 30 days, which Hennepin County staff indicates is necessary to allow more time for applicants to verify eligibility for assistance. One provider commented, “It seems like there’s a lack of understanding what the actual policies are and what are practices that [might] have become sort of normalized but may not actually be a policy. Such as this whole ‘30 day to approve or deny the application’ thing — [I’ve heard] that that’s not actually true or part of the statute but that it’s been done for so long that nobody questions it.” Another provider shared, “I think there’s a lot of just confusion around EA still, it’s simple to get down there and to do the application but I’ve heard young people

being discouraged from applying to it too. The staff, EA staff are like ‘you’re not going to get [assistance] so don’t apply’ type thing, [clients] don’t get a denial letter, they waste time. It seems like EA should be a lot more straightforward and simple. Everyone should be able to apply, there should be really clear cut policies, and then you’re either turned down or not turned down.”

The terminology utilized most frequently by providers in describing programs at Hennepin County highlighted the lack of understanding or clarity around programs. Providers outside of Hennepin County consistently used the term “Emergency Assistance” in referring to both Emergency Assistance and Emergency General Assistance, although each program has somewhat different eligibility requirements and processes. One of the Hennepin County staff interviewed identified that individuals without children seeking assistance may be less aware of the Emergency General Assistance program.

**Observation 2: The timing of services around Emergency Assistance is frustrating for providers.**

A majority of the prevention providers require that the individual or household first apply for Hennepin County EA/EGA before they can provide financial assistance. Many providers talked about the negative impact of longer EA/EGA processing times on their organization being able to provide assistance to clients in a timely manner. Ten providers identified explicit frustrations with this process; one provider stated that with the urgency of evictions, “a lot of times there’s a lot of frustration with the county processes because for families specifically it almost always takes a full 30 days for them to process cases and that’s a really big frustration in that time frame when we’re working with them to facilitate that communication with their landlord. Sometimes doing contingent guarantees to say ‘if the county after 30 days says no’ we will step in and help. It’s been a big frustration because a lot of landlords are filing much sooner than that period time frame and they really don’t care if someone has a pending county case. So that’s been a big...hardship for clients and a frustration.”

**Observation 3: There is a cultural and communication divide between Hennepin County and prevention service providers, and providers mentioned negative interactions with the county.**

Several service providers described frustrating experiences at the Emergency Assistance offices specifically — from uncomfortable interpersonal interactions to perceived disrespect to clients.

*I was waiting in line for the staff elevator because I needed to get to the printer, and these county employees were like, ‘What are you doing in this line? You don’t belong here’ and [being] really sort of rude and condescending. I pulled out my temporary badge, like ‘No, I’m an employee like I can access this elevator just like you can.’ ‘Oh! We didn’t know! How are you!’ — like, a total change in demeanor. But I didn’t change. My appearance didn’t change. I wasn’t asking them for anything before or after, but their way of interacting with me was a night and day difference when they thought I was in one bucket versus another.*

This interviewee said they had sympathy for clients that felt uncomfortable going to the county building. Another interviewee was more direct: “You’re down there trying to help your client and [Hennepin County staff] come out barking at you and your client like a dog. I’m not going to have that.”

Providers expressed a sense that the process and experience of clients at Hennepin County was less personal or helpful than that of their own services. “[For clients] to come in, and do that application process, and everything in person, and follow-up appointments, and then just calling and not getting to talk to one person who’s your case manager who has access to your documentation, going through a receptionist and not always getting clear answers. I think those are all really difficult from a client perspective.”

As a result, some homeless prevention case managers accompany their clients when they apply for EA to advocate for them and walk them through the process. As one provider stated “A lot of times, we have to go advocate for our clients because... most of my clients will say, ‘I don’t know what to say. I don’t know what to do. I don’t know how to say it.’ So a lot of times, I have to go down there and advocate for them.” One provider said that she protects clients against county workers who are rude by taking another number and waiting for a more respectful worker in a different window. Additionally, she has made it routine to email and call EA supervisors when she is at the county office with clients because conflict with county workers is something she expects.

*“Hey, I will even let them know I am in the building with a client, so I might need you for some assistance. It all depends on how window five feels. If window five is having a bad day, I’m going to get on the phone, ‘Uh, [supervisor’s name], can I see you at window one, or whatever? Can you call me?’ And she says, ‘Where are you at?’ [...] So if you don’t have that special contact to help you, it gets hard. It gets frustrating and it’s embarrassing to go see your client be treated like that and you’re trying to say self-sufficiency. When you see where the money is coming from, it’s not giving you that same thing.*

The perceptions of EA/EGA cited by providers was at times different from the information provided by Hennepin County staff. One prevention provider expressed concern about the variation in outcomes that her clients experienced as a result of visiting different county office locations. Although two county offices are located in her service area, she advises clients to seek services at one because the other tends to turn clients away, even before people go through the formal application process. On the other hand, one of the Hennepin County staff interviewed perceived the EA services to be consistently administered across all county offices. In addition, some prevention providers commented on the longer processing time for EA applications compared to EGA applications, while county staff implied that EA processing was potentially more efficient as a result of how their team was structured. Table 1 below summarizes the responses from providers regarding Emergency Assistance.

**Table 1: Prevention provider responses regarding Emergency Assistance**

	<i>Lack of clarity re. EA/EGA policies</i>	<i>EA/EGA negative timing</i>	<i>Negative experiences with County staff or processes</i>
<b>Number of Interviewees</b>	4	10	9
<b>Percentage</b>	21.1%	52.6%	47.4%

## Aid requirements

### **Observation 1: Eligibility requirements can be barriers to aid, and providers often make their own judgments on who receives aid.**

Prevention providers reported that individuals and families seeking financial assistance are most commonly ineligible for prevention services due to income when they fall outside of the narrow range of allowable income. Either they make too much money and are above the income guidelines, or they do not make enough to demonstrate that they will be able to manage their living expenses moving forward. The terms “sustainability” and “resolvability” were frequently cited by providers as determining factors for eligibility. Most providers did not have an established formula to determine whether a particular case was sustainable or resolvable, rather, they often exercised their own judgment to make a decision about who to serve. As one provider identified,

*The big points are the sustainability, so if we feel like the rent and income are sustainable going forward, like I said we don't have a hard and fast rule about what that looks like, that's our number one thing then it also goes back to how have you made it work in the past, is this just a bump? That's the same point with the crisis: Is this really one time? Is it going to be ongoing? How does that look for your sustainability?*

Another provider described the challenge of having to determine who gets assistance and who doesn't. “It might be easier to help the stable 40-hour-a-week person than it would to help the temp worker...It's a tough — it's tough. It's not easy to distinguish between who should get help and who shouldn't.”

All eviction prevention programs require paperwork that families or individuals must produce in order to receive services. The amount of documentation required and the rigidity of those requirements can impact who receives services. Several providers stated that they experience a cycle each month in which funding becomes available briefly before the large demand exhausts resources until the next month. The people who are able to organize their schedules to call the correct phone number on the day and time when dollars are available are typically higher functioning and more organized. People at risk of eviction are often facing high levels of stress and may not have the capacity for high-level organization and scheduling required to access services. One provider stated,

*I can't tell you the number of callers because they close the line at that point. But what that means is that we've presumably spent the funds within minutes. And so a big downside to that is that the most savvy people that are most organized and most able to manage those types of details about when to call [agency] at 8:30am... they set an alarm, they remember to do that... they're the ones getting served which is probably not the families that are most in need. Because the families that are most in need are going to be in more chaos than that.*

Providers spoke about the difficulty of properly targeting funds to help the appropriate population. “Sometimes we have to make the tough decision to say ‘This does not look like it’s sustainable for you. And, we don’t think that you’ll be — after we help you — we don’t think you’ll be able to keep this rent up. So we won’t be able to help you this time around,’” said one provider. Another provider expressed their frustration with clients with repeated requests for assistance: “[Providers] know the repeaters. They know the ones that [got to Hennepin County] always asking for something. So needy. Even the landlords [know them]. That’s why I communicate with [landlords] a lot because then the landlord, they’re dealing with them daily, and they know their behavior. They know their character, and they’ll tell you, ‘Hey I think this is worth saving.’”

**Observation 2: Flexibility of funding can impact service provision.**

Prevention providers described funding flexibility as a large determinant of the range of services they were able to offer. Those who had multiple and/or private funding sources available were able to provide valuable and timely assistance even when someone did not fulfill the narrow criteria of one funding source. “We receive United Way funding and funding through HSPSD, through Hennepin County so youth that may not fit into the formal eligibility requirements of FHPAP — we have some flexibility with that Hennepin County money — so in those cases we can help not just the youth as the head of household but often the whole family unit,” described a provider. From another interview, “We have got this discretionary fund where we try and do that really early onset. Somebody just knows they’re not going to be able to work next month — they’ve got surgery or something like that — up to \$500 which can really be helpful because it’s flexible and just staves off the emergency.”

**Observation 3: Eligibility requirements impede the ability of providers to get ‘upstream’ of a crisis.**

Many prevention providers, as well as the Hennepin County EA supervisor, identified that they wanted people at risk of eviction to reach out sooner so that there was more time available to resolve the issue. However, funding and program requirements often demand that the person have a documented threat of eviction or housing loss prior to seeking financial assistance.

*I think they can [resolve the crisis in enough time] if they move faster, even, though, I don't think they move fast enough because then they end up being, by the time they get to me they're truly in a crisis. They are months behind, a couple of months behind in rent. Some of them have already went through eviction court or I'm about to go today kind of thing, and, so, I think they have time, it's just what they're doing with that time. I don't*

*know if they're reaching out to family members first or whomever, friends, whomever, but by the time they get to me it's a crisis.*

*I would say that, one of the things we're... I'm really aware of is...how to get the information out there, especially for non-public assistance clients about using EA. Since all the other community agencies don't have anywhere near the funding that EA has...and [for] most of them you have to use it first. So, how to get people to...get there and to apply before the emergency gets so bad.*

## Provider network and communication

### **Observation 1: Among many service providers, there are high levels of networking and collaboration.**

We asked the provider interviewees to describe the network of prevention services in Hennepin County and found many providers share close connections with other services. “We increasingly find [clients discover us through] word of mouth. The counties refer, most of our community partners, social workers, community education, the city, housing and community services, they're all aware of us.” Another interviewee expressed a similar notion: “I think most people, I think they call the United Way, the 211 number, and they find out about us, or if they've already used the Emergency Assistance through the county, then the county will send them to us.” Another interviewee said that: “We can refer some of our clients who are eligible to some of the partners that do receive funding, like [another provider]. They're probably our closest partner. And we've developed really good ties with case management teams. I help them with employment services and the trade-off is that they help with some of our funding... so it's really a nice partnership.”

Some provider interviewees worked closely with other providers to directly connect someone with another resource when they were not able to assist someone. One provider described how, after turning away a client, “I follow up by contacting that other agency ‘Hey, I have a client situation and the client did turn in these paperwork. I can transfer the paperwork over to you so the client doesn't have to turn these papers into you.’ So, I try to save steps for the client so most of the paperwork is done or in for them.”

### **Observation 2: An essential part of eviction prevention is negotiating with landlords.**

Providers interviewed described outreach and communication with landlords as an important service. Many providers described a somewhat informal process whereby agencies can obtain a proof of threat of eviction without having a formal eviction filed against the client. “Probably the most common thing [we request] is a letter from the landlord saying they're going to file on a certain date if this isn't resolved. And then we make a phone call to the landlord and then they pause that,” said one of several providers speaking of this relationship. Interviewees often described the interpersonal work required for communicating with landlords; one characterized a co-worker as having such good relationships with landlords that landlords will reach out to them when a tenant is having trouble making rent. One provider summed up the relationship between landlords and homelessness prevention services as so:

*[Providers] have this balance [with landlords] we've got to maintain where we want to keep good landlord relationships so that we can assist and be a good referral agent for them- and at the same time, we know that some families are doubling up and there are way too many people in the house. Those are the harder evictions just because, well, 'you were over the number by five or three' ... and they're not on your lease, and it does cause grief.*

### **Observation 3: The homelessness prevention network is very cognizant of the economic problems in Hennepin County.**

Our interviews shed light on the socioeconomic environment of Hennepin County and the most common reason that clients come under risk of evictions. Providers mentioned low wages, people being underemployed, unanticipated expenditures such as medical care or family emergencies, and mental health issues. Stagnant wages combined with rising rental prices and an influx of luxury apartments combine to create a market without sufficient affordable housing.

A common theme was the impact of the tight rental market on low-income renters. “The amount of landlords accepting housing vouchers is decreasing. We’re losing affordable housing,” said one interviewee. Several providers noticed a trend of landlords undertaking eviction with the knowledge that it will be easy to find a new renter: “Landlords here are not likely to renew their lease, that’s the new trend. If you have an eviction on your record or if they have to take you to court; even if you’ve been a stable tenant, chances are they’re not going to renew your lease. So that really contributes to housing instability.”

Providers stated that most families are not more than one to three months behind on rent because the market allows landlords to turn apartments over quickly. If a family misses one rent payment, the landlord can evict them and have someone else paying rent in that unit right away.

Overall, there was a shortage of funds available to address the volume of requests for financial assistance. Each provider had a system in place to narrow the pool of individuals seeking assistance. Some did so on a first come first serve basis, while others attempted to prioritize based on need or sustainability of intervention. As one provider said, “What FHPAP calls the ‘crisis’ is different for every person but the reality is that it’s poverty. Poverty is what comes first.”

## **Provider suggestions**

### **Providers have suggestions to ameliorate the eviction crisis.**

Interviewees mentioned policy solutions for reducing evictions and preventing homelessness. Several providers mentioned a landlord mitigation fund to help previously homeless tenants find new housing. Others mentioned more liberal income requirements and greater funding for prevention programs in general. A common theme was wishing for more traditional anti-poverty policies, such as a higher minimum wage and more affordable housing production in the metro.

Eviction court and the legal process were discussed as sites ripe for intervention. “Well, wouldn’t it be lovely if there was a requirement that they try mediation before they file?” asked one

interviewee. “I think once you de-incentivize the eviction process for landlords, it would automatically sort of even it out a little bit.” “Get the landlords on the eviction notice to put our number on there and say call right away,” suggested another. Several mentioned educating landlords about the eviction process and how to put tenants in touch with emergency aid providers. Many stressed the importance of legal aid for tenants.

## Quantitative Analysis

The primary purpose of the quantitative analysis is to examine the relationship between eviction and shelter use in Hennepin County. Datasets were provided by Hennepin County's Office of Housing Stability regarding county services accessed between 2008 and 2016, including demographic information and a detailing of services accessed.

The county also provided a record of eviction filings in Hennepin County, primarily between 2008 and 2016, that have been successfully matched with a county case number based on use of county services. Individuals with both a county case number and one or more eviction filings comprise our treatment group. Of the 53,712 eviction filings in the given period, only 12,070 evictions matched with exactly one county service record. Additionally, 60 records had multiple aliases associated with the file and were excluded from the sample.

In total, the full treatment sample includes 12,018 individuals and represents about 22.4% of all evictions filed during this time period. A separate control group includes individuals who accessed county services between 2008 and 2016 but are not associated with an eviction filing. This group was generated by Hennepin County based on a random sampling of eligible cases, and is restricted to individuals with a 5-digit zip code appearing in case addresses within the treatment group. Lack of an associated eviction filing is a key distinguishing feature in the control group.

The data includes shelter stays at Hennepin County shelters between January 2008 and December 2017, including both single and family stays. The file indicates check-in and check-out dates for each stay. In both the treatment and control groups, shelter stays have been matched with a de-identified person ID that is consistent across all datasets. For the purposes of this project, a distinct shelter stay is defined as a shelter entry that follows a period of 30 days outside of shelter. In order to track shelter entry for all individuals for three full years following an eviction filing, we excluded individuals in both treatment and control groups who appear after the end of 2014.

Finally, our data includes the use of EA, EGA, and FHPAP resources provided by Hennepin County. Using the de-identified person ID, this data was linked to social service use, eviction filings, and shelter stays. Homelessness prevention programs are used in a subset of our analysis to identify how individuals facing eviction utilize these services.

## Methods employed in quantitative analysis

### **Use of data as a whole**

The treatment and control group are analyzed in two ways. In the first, the groups are presented in their entirety and are referred to as the "whole treatment group" and the "whole control group." The whole control group contained far more individuals than the whole treatment group, due to its inclusion of all household members, rather than solely the head of household, making it difficult to draw a direct comparison between the two.

### **Use of propensity score matching**

The second method of analysis addresses incomparability between the treatment and control groups. We employed propensity score matching to select a control group that more closely matches characteristics of the treatment group. Propensity score matching is used to identify individuals in a control group who are similar to those in the treatment group. Matching is based on observable characteristics, which helps control for their effects.

To match like individuals during the same time period, we constructed sub-samples of people who were evicted or were not evicted but were eligible for county services within two-year intervals, 2009-2010, 2011-2012, and 2013-2014. We further restricted each sample to include only people age eighteen or older, since most people listed on eviction filings are adults.

We estimated logit models to predict the probability that an individual is evicted within each time interval, based on family characteristics and program eligibility. The characteristics selected for propensity score matching include: race and ethnicity, age, education level, gender, marital status, household size, prior shelter entry, and whether an individual was eligible for county-administered programs in the last year. Specific programs included are Minnesota Family Investment Program (MFIP), Food Stamps/Supplemental Nutrition Assistance Program (SNAP), Health care, and General Assistance.

The results from the logit models were used to generate propensity scores, or the probability that an individual is in the eviction group. We performed a 1:1 nearest-neighbor matching to match individuals in the treatment group to individuals in the comparison group on the basis of their propensity scores. We imposed a 0.01 caliper restriction, which indicates that we only included matched treatment and control pairs with propensity scores that were within 0.01 standard deviations of each other. Finally, we joined the bi-year matched groups, examining the means and distribution to assure that good matches had occurred. In total, our final propensity score matched sample contains 6,448 individuals, each in the treatment and control groups. The following analysis will refer to this sample as the “matched treatment group” or “matched control group.”

### **Descriptive statistics**

Descriptive statistics are provided for three primary categories. First, we discuss summary demographic characteristics such as marital status, gender, household size, age, race and ethnicity for members of the whole and matched groups. In particular, we address how demographic characteristics changed when we used the matched treatment and control groups.

Next, we offer information on use of homelessness prevention services by members of the matched treatment and control groups. We examine EA, EGA, and FHPAP with regards to eligibility and receipt, and, in the case of EA, we also investigate rates of denial.

We look at a summary of shelter use for matched treatment group members who have been evicted and treatment group members who have received a judgment in eviction court but have not been evicted. We summarize length of time from eviction judgment to shelter entry, length of

first shelter stay, and number of shelter spells post-eviction for matched treatment and control group members.

Comparing the treatment group to the control group on the basis of characteristics that change over time was challenging, as the control group consists of individuals who received county services during the observation period but who did not have a time-bound event such as an eviction filing to compare shelter entry. In lieu of a comparable event, we measured time varying characteristics for the control group relative to their median quarter of eligibility during the two-year interval used to select treatment and control group matches.

### **Cox Hazard Model**

We conclude the analysis with a Cox proportional hazard model to estimate the probability of entering shelter, considering variables for demographic information, social services, and housing history. In our analysis, the hazard rate of shelter entry is the probability of shelter entry within quarter  $t$ , given that the household remained out of shelter prior to quarter  $t$ . The key assumption under this model is that all variables included in the model have the same proportional impact on shelter entry. A hazard ratio can be interpreted as the proportional effect on shelter entry of a one unit change in the variable of interest.

## **Limitations of quantitative results**

The datasets used in this analysis present several limitations. Our analysis of the impacts of eviction on homelessness is informed by a sample of 12,018 individuals, representing less than a quarter of eviction filings in Hennepin County during this timeframe. There are several reasons that this sample may not be representative of the population facing evictions. First, the sample is limited to individuals who have accessed county services in some way. Second, matches between the eviction filing records and county service records in the treatment group are done on the basis of name alone and cannot be verified as completely accurate. Third, access to county services may be endogenous, in that reliance on county services to supplement earned income may be a predictor of financial instability, which could impact eviction.

We are also limited in our ability to track shelter stays and in how we define “homeless.” Data on shelter stays is only provided for county-funded shelters. This excludes church-based organizations and private shelters such as Mary’s Place, a family shelter which alone can house up to 600 individuals at a given time. Additionally, homelessness is defined in a number of ways across the County, service providers, and federal agencies. In this study, homelessness is defined as entering shelter and does not include individuals or families who “double up,” or share the same living space with another family or individual.

Fluid family structure may also limit the generalizability of our results. The data is limited to what is recorded in MAXIS, but may not be in agreement with actual cohabitation structures at the time of eviction. In addition, we only have information regarding income and family structure for people receiving county services. For this reason, if a family structure changes after use of such services, we are unable to identify that change. Similarly, we do not have information on people who leave the county system. Finally, it would be ideal if we could

stratify our analysis based on presence of children, because of the difference in County-operated shelters for families with children and for single adults. However, because we lacked information on presence of children in the household for the treatment group, we were not able to do this. Instead, we relied on a proxy for family structure, which is whether the household consisted of one or more than one individuals.

## Results of Quantitative Data Analysis

### Propensity Score Matching

Propensity scores were estimates for individuals in the reference quarter by using the model shown in Table 2. The logit model measures the impact of service use eligibility in the year prior to the reference year, demographic characteristics, household size, and prior shelter entry on receiving an eviction filing. The first number reported in each cell is the odds ratio. Numbers greater than one indicate that a factor is associated with increased probability of having an eviction filing.

The logit results showed that increases in the number of months of eligibility for MFIP, SNAP, and EGA in the last year is associated with a decrease in the probability of receiving an eviction filing in all years of our data sample. Interestingly, eligibility for Health Care was only statistically significant between 2009-2010 and not in the later years. We found that all age groups were significantly more likely to receive a filing compared to individuals over 65 years of age. Similarly, married individuals, smaller households, and those with a history of shelter use were found to be more likely to receive an eviction filing.

**Table 2: Logit Results for Propensity Score Matching by Two-year Subsets**

Variables	(1) 2009 - 2010	(2) 2011 - 2012	(3) 2013 - 2014
Months Eligible for MFIP in Last Year	0.930*** (0.007)	0.926*** (0.008)	0.901*** (0.009)
Months Eligible for Food Stamps in Last Year	0.895*** (0.006)	0.885*** (0.005)	0.866*** (0.006)
Months Eligible for Health care in Last Year	0.988** (0.005)	0.992 (0.005)	1.002 (0.006)
Months Eligible for General Assistance in Last Year	0.955*** (0.012)	0.919*** (0.012)	0.921*** (0.012)
Black	0.954 (0.058)	0.890** (0.052)	1.120* (0.072)
Asian	0.568*** (0.078)	0.472*** (0.067)	0.416*** (0.074)
Native American	0.902 (0.118)	0.678*** (0.094)	1.274* (0.176)
Hispanic	0.665***	0.674***	0.877

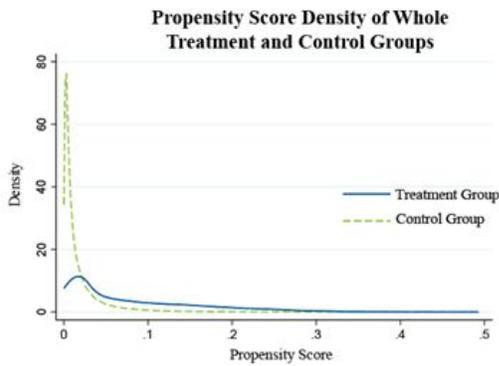
	(0.082)	(0.082)	(0.112)
Multiracial	0.790	0.594**	1.054
	(0.171)	(0.137)	(0.236)
Age between 18 - 24	3.134***	3.258***	1.706***
	(0.467)	(0.460)	(0.253)
Age between 25 - 34	4.889***	5.364***	3.984***
	(0.689)	(0.704)	(0.530)
Age between 35 - 44	3.939***	4.364***	3.231***
	(0.559)	(0.578)	(0.435)
Age between 45 - 54	4.478***	4.663***	3.518***
	(0.634)	(0.620)	(0.473)
Age between 55 - 64	2.795***	2.950***	2.584***
	(0.424)	(0.417)	(0.367)
Female	1.262***	1.165***	1.153**
	(0.070)	(0.063)	(0.067)
Less than high school	0.410***	0.511***	0.670**
	(0.060)	(0.073)	(0.110)
Some high school	0.357***	0.473***	0.724**
	(0.049)	(0.064)	(0.112)
High school graduate	0.680***	0.799*	1.123
	(0.084)	(0.096)	(0.159)
Some college	0.782*	1.018	1.188
	(0.107)	(0.136)	(0.184)
Married	1.262***	1.292***	1.140*
	(0.083)	(0.081)	(0.080)
Household Size	0.723***	0.677***	0.683***
	(0.013)	(0.012)	(0.014)
Quarter of Eviction Judgment (Treatment) or Median County Service Use (Control)	1.051***	1.052***	1.081***
	(0.016)	(0.016)	(0.018)
Prior Shelter Entry	1.308**	1.371***	1.306***
	(0.148)	(0.134)	(0.124)
<b>Observations</b>	<b>11706</b>	<b>12246</b>	<b>11237</b>

Standard errors in parentheses

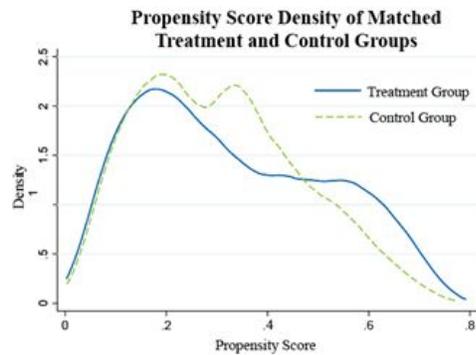
\*\*\* p<0.01, \*\* p<0.05, \* p<0.1

Propensity score matching assigned each individual in the treatment group and control group a score based on the observable characteristics mentioned previously. As shown by Figure 1 below, which demonstrates kernel density, the propensity score of the control group is highly condensed between scores of 0 and 0.1, with almost 80% of individuals having a score in this range, while the treatment group is more evenly distributed. Once the maximum likelihood was estimated and propensity score matching complete, the density curves of the matched treatment and control groups fit more closely, as observed in Figure 2.

**Figure 1: Kernel density of propensity scores for whole treatment and control groups**



**Figure 2: Kernel density of propensity scores for matched treatment and control groups**



## Demographic Information

Table 3 presents demographic information of matched groups after propensity score matching mitigates disparities between groups. Our analysis examines several demographic characteristics, including marital status, household size, gender, race, and education.

Major differences between the whole and matched groups include use of county services, education level, race, and household size. Members of the whole treatment group accessed county services at a lower rate than their counterparts in the control group, therefore there were higher rates of county service use in the matched treatment group once some of these individuals had been excluded from the sample due to lack of a match. Members of the whole treatment group also had higher average education levels than those in the control group, so the matched treatment group excludes many of these individuals from the sample.

Other characteristics such as race and household composition also saw variation between the whole treatment and control groups which resulted in more narrow matched groups. Members of the treatment group, for example, were more likely to be white than the control group by about 15 percentage points. The whole treatment group also had a higher proportion of families when compared to the whole control group.

The most pertinent observations regarding the composition of the matched groups concern gender, household composition, and race and ethnicity. Approximately 60% of both groups are female. Singles represent a significant portion of the sample for both matched groups, but the treatment group has a slightly higher proportion of families than the control.

**Table 3: Demographic characteristics of matched groups**

	<i>Treatment Group</i>		<i>Control Group</i>	
	<i>Total</i>	<i>Percent</i>	<i>Total</i>	<i>Percent</i>
<b>Marital Status</b>				
<b>Married</b>	1647	25.54%	1738	26.95%
<b>Single</b>	4801	74.46%	4710	73.05%
<b>Household Size</b>				
<b>1</b>	3050	47.30%	2597	40.28%
<b>2</b>	1154	17.90%	1252	19.42%
<b>3 - 4</b>	1581	24.52%	1962	30.43%
<b>5 - 6</b>	550	8.53%	546	8.46%
<b>7 or more</b>	113	1.76%	91	1.41%
<b>Gender</b>				
<b>Female</b>	3925	60.87%	3960	61.41%
<b>Male</b>	2523	39.13%	2488	38.59%
<b>Age</b>				
<b>18 - 24</b>	935	14.50%	845	13.10%
<b>25-34</b>	1851	28.71%	2057	31.90%
<b>35-44</b>	1451	22.50%	1507	23.37%
<b>45-54</b>	1294	20.07%	1177	18.25%
<b>55-64</b>	662	10.27%	638	9.89%
<b>65+</b>	225	3.95%	224	3.47%
<b>Race</b>				
<b>White</b>	2198	34.09%	2132	33.06%
<b>Black</b>	3284	50.93%	3261	50.57%
<b>American Indian</b>	265	4.11%	289	4.48%
<b>Asian or Pacific Islander</b>	190	2.95%	211	3.27%
<b>Hispanic</b>	337	5.23%	422	6.54%
<b>Multiracial</b>	88	1.36%	95	1.47%
<b>Education</b>				
<b>Less than High School</b>	551	8.55%	606	9.40%
<b>Some High School</b>	881	13.66%	975	15.12%
<b>High School Graduate</b>	3703	57.43%	3653	56.65%
<b>Some College</b>	963	14.93%	896	13.90%
<b>College Graduate</b>	350	5.43%	318	4.93%

## Use of County-Administered Emergency Assistance, Emergency General Assistance and Homelessness Prevention Programs

Unsurprisingly, given the high levels of interaction among matched groups with county services, such as MFIP or SNAP, most of the individuals in our sample have also had involvement with Emergency Assistance. In fact, around 40% of the matched treatment and control groups were eligible for EA at least once during the time period from which this dataset was drawn. Concurrently, 18% of the control group and 28% of the treatment group were eligible for EGA. Despite relatively high eligibility, a notably low percentage of individuals actually received EA, EGA or homelessness prevention benefits.

### Interactions with Emergency Assistance

Overall, we see relatively consistent patterns of Emergency Assistance usage between matched groups. Four to five percent of both groups received EA at least once during the entire period from 2008 to 2017, while the use of EA in the year prior to eviction and county service use remain under 1% (Table 4). Overall, EA denial rates are quite high. This may speak to patterns found in our qualitative results, which suggest that many individuals apply simply to attain an EA denial letter, which is a necessary means for accessing other crisis services.

**Table 4: EA denial, eligibility, and receipt for matched groups<sup>1</sup>**

	<i>Treatment Group</i>		<i>Control Group</i>	
	<i>Total</i>	<i>Percent</i>	<i>Total</i>	<i>Percent</i>
<b>Denied EA at least once</b>	4200	65.14%	2995	46.45%
<b>Denied EA in yr prior to eviction</b>	1856	28.78%	1033	16.02%
<b>Eligible for EA at least once</b>	2760	42.8%	2502	38.8%
<b>Eligible for EA in yr prior to eviction</b>	924	21.45%	318	4.93%
<b>Received EA at least once</b>	279	4.32%	337	5.23%
<b>Rec'd EA in yr prior to eviction</b>	41	0.64%	54	0.84%

With such high denial rates, and with many prevention providers indicating long wait times for EA, we next evaluated the length of EA's denial process. The EA program states that all applications will be closed within 30 days, and our data shows nearly 68% of cases are, in fact, being closed within this timeframe. However, our data shows the average wait time to receive an EA denial lingers at 24 days from the date the case is opened (see Table 5). This includes information on all EA cases initiated during the time period, for which there may be multiple

<sup>1</sup> See appendix 1-C for summary table of entire treatment and control groups.

cases per individual. It is important to note that this analysis is concerned with time to EA denial only. Additional data on the timing of EA payments would be necessary to determine the time between EA application and receipt of EA payment.

Feedback from prevention providers indicated that this lag time is often too great for many of the populations they serve, and that the tight rental market is creating a scenario where landlords have increased willingness to file evictions, which serves to exacerbate issues concerning the EA application gap. Furthermore, EA denial is only the first of several steps in finding eviction prevention services.

**Table 5: Gap between EA appointment and EA denial for matched groups**

<i>EA Denial Gap</i>	<i>Treatment Group</i>		<i>Control Group</i>	
	<i>Total</i>	<i>Percent</i>	<i>Total</i>	<i>Percent</i>
<b>1-7 days</b>	3764	26.40%	2449	26.41%
<b>8-14 days</b>	1122	7.87%	775	8.36%
<b>15-21 days</b>	1206	8.46%	797	8.59%
<b>22-30 days</b>	3542	24.85%	2365	25.5%
<b>&gt; 30 days</b>	4621	32.42%	2888	31.14%

For those who do receive EA payments, the awarded amount is typically between \$500 and \$3,000. Table 6 demonstrates average EA payment by collapsing multiple payments received by an individual into a single payment if payments occur in the same month. If an individual received EA on multiple occasions, this table represents the average payment across all instances of EA receipt. These funds may cover up to two months rent, additional utilities, or the cost of shelter entry. Again, additional data on how EA payments were used would provide a deeper analysis.

**Table 6: Average EA payment per application for matched groups**

<i>Average EA payment</i>	<i>Treatment Group</i>		<i>Control Group</i>	
	<i>Total</i>	<i>Percent</i>	<i>Total</i>	<i>Percent</i>
<b>Less than \$500</b>	21	7.53%	38	11.28%
<b>\$500-999</b>	75	26.88%	96	28.19%
<b>\$1,000-1,999</b>	101	36.20%	106	31.45%
<b>\$2,000-\$2,999</b>	34	12.19%	39	11.57%
<b>\$3,000 and above</b>	48	17.20%	59	17.51%
<b>Total</b>	279	100.00%	337	100.00%

### **Interactions with other prevention programs**

In addition to EA, we analyzed Family Homeless Prevention and Assistance Program (FHPAP) and Emergency General Assistance (EGA). FHPAP is often utilized after attempts to secure EA have been exhausted, or after shelter entry in the form of Rapid Rehousing. EGA is targeted

toward single individuals. Overall we see very low utilization of both programs. Similar to EA findings, EGA receipt rates are low relative to eligibility. Data in this area was limited, but would merit further exploration with a more robust dataset.

**Table 7: FHPAP receipt, EG eligibility, and EG receipt for matched groups**

	<i>Treatment Group</i>		<i>Control Group</i>	
	<i>Total</i>	<i>Percent</i>	<i>Total</i>	<i>Percent</i>
<b>Received FHPAP</b>	85	1.73%	80	1.96%
<b>Eligible for EG at least once</b>	1790	27.76%	1138	17.65%
<b>Received EG at least once</b>	110	1.71%	57	0.88%

## Eviction and shelter entry

Relatively high rates of interaction with homelessness prevention programs demonstrate that individuals in our sample are attempting to access county aid, but in order to determine whether these groups in fact enter shelter following a crisis period, we examined shelter entry statistics for both groups. In some instances, the treatment group may further distinguish cases where individuals had an affirmative eviction judgment or “Eviction Filing Only,” which includes eviction dispositions such as case closure and settlement.

### Shelter entry following eviction for matched treatment group

The matched treatment group has an overall low rate of shelter entry. Less than 10% of individuals ended up in a Hennepin County shelter within three years of their eviction filing (Table 8). This rate is slightly higher for individuals who received an affirmative eviction judgment, at 14.2%. Shelter entry rates immediately following an eviction court disposition (within one year) are still relatively low with less than 5% of individuals with an eviction filing and less than 10% of those with an affirmative eviction judgment entering shelter within a year.

**Table 8: Time from eviction judgment to shelter entry for treatment group**

<i>Length of time from eviction judgment to shelter entry</i>	<i>Matched Treatment Group (All)</i>		<i>Eviction Filing Only</i>			
	<i>Total</i>	<i>Percent</i>	<i>Total</i>	<i>Percent</i>	<i>Total</i>	<i>Percent</i>
<b>Less than 6 months</b>	306	4.75%	174	7.67%	132	3.16%
<b>6 months to 1 year</b>	87	1.35%	44	1.94%	43	1.03%
<b>1 to 2 years</b>	146	2.26%	65	2.86%	81	1.94%
<b>2 to 3 years</b>	84	1.30%	40	1.76%	44	1.05%
<b>More than 3 years</b>	147	2.28%	55	2.42%	92	2.20%
<b>No incidence of shelter entry</b>	5678	88.06%	1891	83.34%	3787	90.62%
<b>Totals</b>	6448	100.00%	2269	100.00%	4179	100.00%

Length of time to shelter entry is more pronounced when broken down further by eviction disposition category. Table 9 demonstrates four eviction disposition categories: *Evicted*, *Judgment*, *Closed/No Judgment*, and *Tenant Prevailed*. The *Evicted* category consists of those with affirmative eviction judgments including “evicted for failure to vacate,” “evicted for non-payment of rent,” “evicted for other/breach of lease,” and “evicted for violation of covenants.” The *Judgment* category contains two judgment types: “judgment” and “judgment-not all parties.” This category may be presented simultaneously with another eviction disposition and generally involves payment of court fees by the tenant. Judgment cases may result in either a judgment in favor of the landlord, such as eviction, or the tenant, such as tenant redemption. The *Closed/No Judgment* category contains the following judgment types: “closed administratively,” “dismissed,” “dismissed with prejudice,” “dismissed without prejudice,” “dismissed by stipulation,” and “settled.” Finally, the *Tenant Prevailed* category consists solely of the judgment type, “tenant redemption,” which is the most favorable disposition towards tenants.

**Table 9: Time from eviction judgment to shelter entry by eviction disposition for matched treatment group**

<i>Eviction Category</i>	<i>No shelter entry</i>	<i>Less than 1 year</i>	<i>1 year to 2 years</i>	<i>2 years to 3 years</i>	<i>3 years and more</i>	<i>Total Percent</i>	<i>Total Frequency</i>
<b>Evicted</b>	82.94%	9.61%	2.86%	1.76%	2.42%	100.0%	2,269
<b>Judgment</b>	97.07%	1.33%	0.13%	0.80%	0.67%	100.0%	750
<b>Closed/No Judgment</b>	89.35%	4.69%	2.21%	1.12%	2.48%	100.0%	3,306
<b>Tenant Prevailed</b>	80.67%	8.40%	5.88%	0.84%	4.20%	100.0%	119

Consistent with our previous results, individuals with an Evicted judgment type enter shelter at higher rates, but surprisingly those in the Tenant Prevailed category have even higher rates of entry within three years. About 15.1% of Tenant Prevailed cases entered shelter within three years of eviction, compared to 14.2% of Evicted cases. Without further information about the characteristics of these cases, such as whether a defendant had legal counsel, we are unable to infer why eviction disposition category affected shelter entry rates so dramatically. These results should also be approached with caution, as Tenant Prevailed has a small number of observations (N = 119) relative to the other categories.

Table 10 compares the length of time from the eviction judgment date to shelter entry in the treatment group to the length of time from county service use to shelter entry in the control group. We see that the matched treatment group has higher levels of shelter entry across all periods than the matched control group. Higher rates of shelter entry within the first year are notably higher for the matched treatment group; 6.1% of the matched treatment group enter within a year compared to only 4.4% of the control group. Despite the marked difference between the groups, shelter use remains relatively low, with only 6.7% of the matched control group entering a Hennepin County shelter within three years and 9.7% of the matched treatment group during the same period.

**Table 10: Time from eviction judgment to shelter entry for matched groups**

<i>Length of time from eviction judgment to shelter entry</i>	<i>Matched Treatment Group</i>		<i>Matched Control Group</i>	
<b>Less than 6 months</b>	306	4.75%	208	3.23%
<b>6 months to 1 year</b>	87	1.35%	72	1.12%
<b>1 to 2 years</b>	146	2.26%	88	1.36%
<b>2 to 3 years</b>	84	1.30%	61	0.95%
<b>More than 3 years</b>	147	2.28%	98	1.52%
<b>No incidence of shelter entry</b>	5678	88.06%	5921	91.83%
<b>Totals</b>	6448	100.00%	6448	100.00%

Table 11 shows the length of the first shelter spell following an eviction (treatment group) or program eligibility (control group). This table shows that treatment group members were less likely to have short shelter spells: 28% of treatment group members had spells of up to one week compared to 37% of the comparison group. In addition, treatment group members were particularly likely to stay in shelter for longer periods; almost 45% had an initial shelter stay of one month or more, compared to the treatment group at 40%.

**Table 11: Length of first shelter stay following eviction judgment or eligibility date by matched groups**

<i>Length of First Stay</i>	<i>Matched Treatment Group</i>		<i>Matched Control Group</i>	
<b>1 night</b>	98	14.52%	103	23.36%
<b>2-7 days</b>	93	13.78%	60	13.61%
<b>8-14 days</b>	75	11.11%	47	10.66%
<b>15-30 days</b>	106	15.70%	55	12.47%
<b>1-2 months</b>	123	18.22%	83	18.82%
<b>More than 2 months</b>	180	26.27%	93	21.09%
<b>Total</b>	675	100.00%	441	100.00%

Table 12 demonstrates the number of post-eviction judgment shelter spells for the treatment group or post-program eligibility shelter spells for the control. A shelter spell refers to a period of continuous homelessness. We use a 30-day gap between stays to help define a spell, so that if an individual re-enters a shelter within 30 days of a previous shelter stay it is considered one continuous stay. Of those in the treatment group who entered shelter, 59.1% had only one shelter spell in the three years following eviction. This percentage was lower for the control group, at 46.3%. The control group also had more individuals with repeated shelter use; almost 20% stayed in shelter four or more times following an eligibility date, suggesting that more members of the control group experience chronic homelessness following a period of hardship.

**Table 12: Number of shelter spells following eviction for whole and matched treatment groups**

<i>Number of shelter spells</i>	<i>Matched Treatment Group</i>		<i>Matched Control Group</i>	
<b>1</b>	399	59.11%	204	46.26%
<b>2-3</b>	218	32.30%	151	34.24%
<b>4-6</b>	44	6.52%	60	13.61%
<b>6+</b>	14	2.07%	26	5.90%
<b>Totals</b>	675	100.00%	441	100.0%

## Cox Hazard Model analysis for shelter entry

We estimate Cox hazard models of the risk of entering shelter within each quarter following a reference quarter, which is either the quarter of eviction filing for the treatment group or the median quarter of service use during each two-year window used to match control group members to the treatment group. We employed three Cox Hazard models: one for the entire matched sample, one for single households, and one for households with more than one individual. Each model includes demographic characteristics, total initial quarterly income, months of county service use within the year prior to the reference quarter, and prior shelter entry in the three years prior to the reference quarter (see Table 13).

The key explanatory variables in these models are indicators for whether an individual had an eviction filing and for whether an individual had an eviction judgment. Since these indicators both equal one for an individual who has an eviction judgment, it is necessary to add up the impacts of the eviction filing and eviction judgment indicators to determine the cumulative impact of an eviction, relative to the comparison group.

Our findings show that appearing in eviction court increases the risk of shelter entry within three years of the filing. The risk of entering shelter increases even further when coupled with an eviction judgment in each model. For the first model of the entire matched group, those with an eviction filing face 18% higher risk of entering shelter than those who do not have an eviction filing. For individuals who have a filing and receive an eviction ruling, the risk of shelter entry increases to 55%. Interestingly, the impacts of a filing are much stronger for households with two or more people than for single individuals. For single individuals, an eviction judgment increases the probability of shelter entry by 34%, while an eviction filing does not have a significant impact on shelter entry. For households with two or more people, an eviction filing increases the probability of shelter entry by 80%, while an eviction judgment increases the shelter entry probability by 112%.

A number of household characteristics also affect the risk of shelter entry, including race, household size, and household income. That is, all else equal, American Indians have 89% higher risk of entering shelter than other races, and black families have 52% more risk of entering shelter than other families; conversely, households with higher total income during the reference quarter are less likely to enter shelter. As household size grows, the risk of shelter entry increases. For the entire matched group, females have 15% less risk of entering shelter

than males. Finally, our models show that education level does not have a significant effect on shelter entry.

To determine the impact of county service receipt, our models include a variable indicating the number of months the household received any county service in the year prior to the initial reference quarter. Our findings show that for all groups, receiving services increases the risk of entering a county shelter. This trend may be due to a general knowledge of county resources for individuals who have utilized county services. Furthermore, our first model indicates that receiving EA within one year prior to the initial reference quarter increases the risk of shelter entry by 57% and those with an EA denial in the prior year have a 22% increased risk of shelter entry. Again, this may indicate that those applying for EA are more knowledgeable of county services, but also suggests that those receiving EA are facing continued housing instability.

Finally, consistent with other research, prior shelter entry appears to largely influence the probability of future entry for all groups, implying long-term housing instability for many individuals in Hennepin County.

**Table 13: Cox Hazard Model Hazard Ratios (standard errors) reported**

VARIABLES	(1)	(2)	(3)
	Matched Sample	Singles	Families
Eviction Filing	1.181*** (0.087)	0.844 (0.087)	1.795*** (0.209)
Evicted Judgment	1.372*** (0.108)	1.505*** (0.176)	1.329*** (0.144)
Months of County Service Use Last Year <sup>2</sup>	1.074*** (0.009)	1.044*** (0.0117)	1.099*** (0.017)
Household Size	1.599*** (0.115)	-- --	-- --
Total Quarterly Income	0.999*** (7.55E-06)	0.999** (3.18E-05)	0.999*** (8.45E-06)
Black	1.359*** (0.096)	1.238** (0.114)	1.524*** (0.175)
American Indian	1.890*** (0.223)	1.993*** (0.303)	1.823*** (0.344)
Less than High School Degree	0.959 (0.092)	0.909 (0.115)	1.07 (0.159)
High School Graduate	0.989 (0.082)	0.907 (0.099)	1.16 (0.151)
Female	-0.858**	0.673***	1.381**

<sup>2</sup> Months received MFIP, Food Stamps, General Assistance, or Medicare in last year.

	(0.059)	(0.059)	(0.205)
Shelter Entry in Last 3 Years	11.626***	12.007***	8.384***
	(0.771)	(1.079)	(0.87)
Age 18-24	0.857	0.635**	1.15
	(0.109)	(0.132)	(0.346)
Age 25-44	1.015	0.882	1.301
	(0.099)	(0.099)	(0.372)
Age 45-54	(0.135)	(0.15)	(0.401)
EA Denial in Last Year	1.223***	1.103	1.217**
	(0.083)	(0.107)	(0.117)
EA Received in Last Year	1.573***	2.164	1.777***
	(0.296)	(1.553)	(0.093)
Observations	12,896	5,647	7,249

Standard errors in parentheses

\*\*\* p<0.01, \*\* p<0.05

## Summary of quantitative results

Overall, we find that having an eviction or an eviction filing in Hennepin County results in a relatively low rate of shelter entry for individuals in the matched group within the three years following the eviction disposition. Only about 10% of individuals who experienced an eviction filing entered a Hennepin County shelter within three years of the eviction judgment. However, certain categories of eviction dispositions, such as Evicted and Tenant Prevailed, entered shelter at higher rates within three years of eviction court, 14.2% and 15.1%, respectively. Most of those who enter shelter have an initial shelter stay of one week or longer. About 9% of the treatment group who entered a Hennepin County shelter stayed in shelter four or more times following an eviction court disposition, indicating a period of cyclical or chronic homelessness.

We find that use of homelessness prevention programs by members of the treatment and control groups is low, and individuals receive EA, EGA, or FHPAP at a rate of around 5% or less, depending on the program. Most individuals who were denied Emergency Assistance receive a denial within 30 days of their application. However, for individuals denied EA, the average lag time between EA application and denial is more than three weeks, which may present barriers to those seeking access to other forms of prevention funding that first require proof of EA denial. Rates of EA, FHPAP and EGA use are comparable between treatment and control groups, indicating access to emergency funding may play no role in reducing eviction filings.

The Cox Hazard Model indicates that the link between eviction and shelter entry is strong. For the entire matched group, those with an eviction filing are 18% more likely to enter shelter than those who do not have an eviction filing. When this is coupled with an Evicted judgment, the likelihood of shelter entry increases to 55%. Furthermore, our model indicates that receiving EA

within one year (either prior to eviction for the treatment group or prior to the first program eligibility date for the control group) increases the probability of shelter entry by 57% for the full sample. Those with an EA denial in the prior year increase the probability by 22%. Finally, prior shelter entry appears to largely influence the probability of future entry for all groups.

## Recommendations

We recommend collecting and improving data that demonstrates the timeline of Emergency Assistance for individuals, from EA application to denial/eligibility and finally payment. More complete and accurate data could improve transparency and accountability of the EA program. Our analysis, for example, revealed that about 43% of the matched treatment group was eligible for EA one or more times, but less than 5% of this group received an EA payment. Suggestions for improving EA data include documenting the reason for denial, tracking what the payments are for, and recording the progression of requests in order to track individuals who are repeatedly applying for Emergency Assistance. The capacity to readily identify repeat applicants may permit the county to make stronger or more appropriate program recommendations to clients who are ineligible for EA.

For the purposes of future analysis, we see additional opportunities for Hennepin County to improve its data on type of shelter use. The information provided to this research team by the county was not segregated by family shelter and single shelter, which could have allowed for a deeper analysis. It would also be useful to capture more detailed data on family composition, both during interactions with county services and during shelter entry. This would allow for a more complete picture of who is interacting with county services and who enters shelter.

We recommend that Hennepin County evaluate and increase transparency around EA and EGA policies and practices. The lack of understanding and frustrations cited by providers regarding this process suggests that there is an opportunity to increase understanding and collaboration across systems. Prevention providers often had close connections with other providers, allowing them to respond more efficiently to people seeking assistance. However, there did not appear to be the same level of collaboration between providers and Hennepin County EA/EGA staff. The experiences and perceptions of frontline County staff as well as individuals and families seeking assistance should be considered as part of the evaluation process.

Although most applicants for EA receive confirmation of their denial within a 30-day period, for individuals experiencing a crisis, this gap may still prove burdensome. We recommend that the county consider ways to close cases more quickly.

Lastly, our research suggests the need for a more coordinated response across the county that allows those at risk of eviction or housing loss to engage with the system in a more timely and efficient manner. Strict income guidelines and subjective definitions of affordability and resolvability frequently pushed people out of eligibility for financial assistance. These requirements should be reviewed further.

## Conclusion

The affordable housing crisis in Hennepin County is a health crisis, a safety crisis, and an economic crisis. Marginalized populations including people of color and low income families are especially harmed by a tight housing market. A variety of organizations across Hennepin County assist individuals and families at risk of eviction. The services that these providers offer include financial assistance, legal aid, and supportive services. Our research team sought to pair qualitative interviews from this field with quantitative data regarding evictions, homelessness, and shelter use in the county.

Through quantitative analysis of this data, we discovered that both having an eviction filing and being evicted increase the risk of county-funded shelter entry. We also found that a small portion of individuals who are eligible for homelessness prevention services actually use them, and households who both receive and are denied Emergency Assistance are more likely to enter a shelter within one year.

Our qualitative analysis of interviews with service providers further highlighted difficulties in the eviction prevention services continuum. Providers described frustration with both the process and the outcome of emergency assistance at Hennepin County, from unpleasant personal interactions to unclear guidelines and requirements for clients they are eager to help. The narrow range of allowable income and the subjective nature of determining the “resolvability” of a case are barriers to providing consistent and efficient aid. Many providers apart from Hennepin County described deep levels of advocacy they perform for their clients; through communication with landlords, and relationships with other service providers-- as well as detailed knowledge of their provider community and available resources.

We found that Emergency Assistance has the potential to prevent evictions and connect households to the resources they need. At the same time, EA suffers from miscommunication with local providers, a poor uptake rate, a lack of cultural competency, and confusing eligibility criteria. If Hennepin County seeks to address the eviction crisis directly, it will need to re-evaluate these “pain points” of Emergency Assistance.

# Appendix

## Appendix I-A: Interview Questions

### Program offerings

- What services does your organization/program offer to those faced with eviction? (case management, rental assistance, etc.)
- How do these fit into the continuum of homelessness prevention services?

### Who seeks services?

- What situations typically pre-date clients' request for assistance from your organization?
- If individuals are behind on rent, how many months are they typically behind?
- Do you have a sense of how many of your clients are at risk of *informal* versus *formal* evictions?
- How do people seeking eviction prevention services find out about you?

### Who gets services?

#### *Eligibility*

- Who is eligible to receive your services? (will need to specify type of service based on interviewee).
- What documentation do people need to provide in order to be eligible?
- How do your clients interact with Hennepin County Emergency Assistance?

#### *Targeting/Assessment*

- Beyond basic eligibility for services, how do you determine who gets served?

### Who doesn't get services?

- What are the most common reasons for someone being denied for assistance?
- Where else do you refer people to?
- For those whom you are unable to assist, do you expect that they will figure out other alternatives (stay with a friend/relative, work out a loan, etc.) or do you think they will become homeless/enter shelter?

### Navigation and timing of services

- Are people able to access services in enough time for it to be effective in reducing evictions and shelter use?
- Are there any particular requirements or aspects of your program that make it difficult to resolve the crisis quickly?
- How might the overall process be improved to be more effective in reducing evictions and shelter use?

### External Factors

- Are there any other trends or factors that have impacted who's seeking assistance, how many people are seeking assistance, or how do you do your work?
- Who else do you recommend I talk to about this topic?

## Appendix 1-B: Code Definitions

**Evaluative codes:** + or - *beforehand indicates positive/negative*

- Time/timing: chronology of administration of services, if services or EA are administered too late, at inappropriate time in eviction process, if services are asynchronous with one another
- Outcome: is program successful on its own terms? if eviction was/ wasn't prevented, if homelessness was/wasn't prevented, if shelter was/wasn't granted
- Accessibility of services: indices of how clients locate and contact providers. if clients can easily find the provider, amount of paperwork, use of jargon, etc

**Evaluative & Descriptive codes**

- Eligibility: who can receive services, requirements for receiving aid, screening process
- EA: Hennepin County emergency assistance program
- Landlords
- FHPAP: Family Homelessness Prevention & Assistance Program
- Location: of service provider, discussion of areas within Twin Cities Metro

**Descriptive codes**

- MAPPING: Information for process map
- Process: discussion of homelessness prevention continuum, how services relate to one another, internal processes
- Demographics: of people served
- Services provided: indices of what services provided
  - Funding: any funding that's not FHPAP/ EA
- Environment: external factors to the homelessness prevention industry, socio-economic environment of clients and target population, economic trends in Twin Cities, number of months behind on rent
- Shelter: mention of homeless shelter
- Evictions: mention of eviction
- Suggestions: proposed changes to programs
- Quotes: notable passages to consider wholesale inclusion in paper

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