

Guaranteed Resources Optimize Wellbeing: *Evaluating a Cash Transfer Program in Philadelphia*



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Executive Summary

In Fall 2021, the City of Philadelphia’s Office of Community Empowerment and Opportunity (CEO) began to design a cash transfer pilot and evaluation: the Guaranteed Resources Optimize Wellbeing (GROW) Study. Cash transfer programs, also known as guaranteed or basic income programs, provide *unrestricted* cash payments to recipients, in contrast to public assistance programs like the Supplemental Nutrition Assistance Program (SNAP) and Housing Choice Vouchers that cover specific expenses, such as eligible food items or rent. These programs also differ from traditional cash assistance benefits programs, such as Temporary Assistance for Needed Families (TANF), that require participants to engage in and report specific activities for a certain number of hours in order to receive the benefit.

The GROW Study employed a mixed methods approach to assess how 12 months of regular, unconditional cash payments would impact multiple dimensions of study participants’ lives: their financial wellbeing and mental health (overall and within sub-components of psychological, social, and emotional wellbeing), their physical health, and food insecurity. The study team drew on existing survey instruments to measure these different dimensions of participants’ wellbeing:

- The InCharge Financial Distress/*Financial Wellbeing* Scale asks eight questions to assess respondents’ perception of their financial state.
- The *Mental Health* Continuum Short Form consists of 14 items that collectively represent overall mental health, and can be broken down into three sub-components: *social, psychological, and emotional wellbeing*. Social wellbeing relates to social contribution, integration, actualization, acceptance, and coherence. Psychological wellbeing encompasses self-worth and confidence. Emotional wellbeing reflects happiness and interest and satisfaction with life.
- The RAND 36-Item Health Survey assesses multiple dimensions of health. The GROW Study included eight items from the survey that evaluate physical wellbeing, including the ability to perform certain tasks and the presence of pain.
- Six items from the Household Food Insecurity Access Scale were selected to assess whether participants had “physical and economic access to sufficient food to meet their dietary needs for a productive and healthy life.”¹

All participants were recipients of Extended-Temporary Assistance for Needy Families (E-TANF). In Pennsylvania, E-TANF extends TANF cash assistance for parents who have exhausted the 60-month limit of TANF but continue to face significant hardships in attaining economic stability.² The GROW Study is the only cash transfer pilot in the country to focus solely on an E-TANF population.

The Study included a randomized controlled trial: 51 E-TANF beneficiaries (Treatment group) received 12 monthly payments of \$500; 239 E-TANF beneficiaries (Control group) received 12

¹ USAID Policy Determination, Definition of Food Security, April 13, 1992.

² http://services.dpw.state.pa.us/OIMPolicyManuals/OIMArchive/2019-8/CASH/135_Employment_and_Training_Requirements/135_8_Extended_TANF.htm

monthly payments of \$50. The study team conducted surveys of all study participants before, during, and after the 12-month pilot period. After each survey round, there was a round of interviews with Treatment group participants and a limited number of Control group participants. The team analyzed results for the Treatment and Control groups across the quantitative and qualitative measures.

Key Findings

- Study participants who received monthly payments of \$500 experienced modest yet statistically significant improvements in financial wellbeing and overall mental health, in the mental health sub-components of social, and psychological wellbeing, and in food insecurity, compared to the Control group who received monthly payments of \$50.³
- The qualitative findings illuminated three key benefits of the GROW program: substantial investments in children, reduction in food insecurity, and an increased focus on personal and family well-being by parents.
- Study participants in both the Treatment and Control groups reported using funds primarily for basic needs such as housing, groceries, and utilities, and also sought to enrich their children's lives. A small but significant share of the Treatment group reported reductions in food insecurity during the pilot period.
- Participants described how reductions in their financial stress created space for them to focus on other aspects of their lives such as parenting, education (their children's and their own), their jobs and careers, and thinking about the future in new ways.
- Participants expressed increased feelings of confidence, self-efficacy, and optimism during the pilot period than previously.
- All the observed improvements among Treatment group participants—in financial wellbeing, overall mental health, the social and psychological wellbeing sub-components of mental health, and in food insecurity—returned to baseline or slightly worse after the monthly payments stopped at the end of the study.

Policy Implications & Considerations

The study results demonstrate that increases to unrestricted, discretionary income for families with extremely low-income and other hardships can make a positive difference in the wellbeing and financial stability of parents and their children. An important corollary is that the loss of such income can be detrimental to wellbeing. Additionally, study participants described how the confluence of benefits cliffs associated with assistance programs like SNAP and the reality of low wages for entry level work together close off pathways to economic mobility. It is also worth noting that the consistency and unrestricted, discretionary nature of additional income matters. Participants repeatedly highlighted the reliability of the payments, whether \$500 or \$50, and that

³ See Appendix III for detailed differences between Treatment and Control groups.

the money could be used to address any emergent need, as important sources of stability in their lives throughout the study.

Based on these findings, there are number of policy and program design opportunities that could improve the well-being of low-income families in Pennsylvania, such as:

- Increasing the monthly amount in cash transfer programs like TANF (which have not been adjusted since the 1990s) and tying payments to increase with inflation to ensure benefit levels keep pace with the cost of living.
- Tapering cash transfer payments over time to mitigate the benefits cliff effect.
- Offering bridge funds for those transitioning out of the program due to employment or increases in income.
- Unrestricted cash supplements for TANF and E-TANF families during long wait times for mental health and other health services (up to six months).
- Expanded access to mental health counseling can also address critical emotional and psychological needs, promoting holistic family and economic wellbeing.

The study findings also have implications for the design of future cash transfer studies:

- Extending the duration of cash transfer programs to a minimum of two years or longer would enable a more comprehensive assessment of the impact of increased disposable income on economically precarious families.
- Building in a longer term evaluation period after payments have concluded would further understand of longitudinal impact.
- Larger sample sizes, particularly for the treatment group, would allow for deeper analysis and potential observation of additional impacts
- The qualitative findings point to the potential for the rigorous evaluation of impact on adult education and employment participation, and impact on children.
- Participants were eager for opportunities to share experiences and offer peer support.

I. Introduction

During the Covid-19 pandemic, people across the United States received direct payments of unrestricted cash to help them weather its impacts. One result of these payments was a substantial, though temporary, decline in poverty rates, especially among children. As the pandemic upended daily life, a unique cash transfer pilot was just completing its first year in Stockton, CA (West et al., 2021). Promising preliminary results from Stockton, as well as observable benefits of pandemic cash payments to families, catalyzed an unprecedented expansion of cash transfer pilots across the country.

Cash transfer programs, sometimes referred to as guaranteed income, represent a distinct departure from the federal social safety net structures established by the Personal Responsibility and Work Opportunity Act of 1996. Since that act, programs such as TANF, SNAP, and Section 8 have employed stringent eligibility and verification requirements for recipients. A growing body of studies has sought to understand how the additional, *unrestricted* funds provided by cash transfer programs can benefit individuals and families across a range of outcomes, including financial wellbeing, mental and physical health, education, parenting, consumer spending, and labor force attachment.

The City of Philadelphia's Office of Community Empowerment and Opportunity (CEO) laid the groundwork for a cash transfer pilot and evaluation, the Guaranteed Resources Optimize Wellbeing (GROW) Study, in 2021. With a goal to develop a robust set of findings that would inform future policy and programming, the GROW Study included a randomized controlled trial to assess the degree to which regular, unconditional cash payments impact the financial wellbeing, mental and physical health, food insecurity, and spending patterns of Philadelphia Extended-Temporary Assistance for Needy Families (E-TANF) beneficiaries. A qualitative component comprised of surveys and interviews was designed to add context, depth, and texture to the quantitative results.

This report describes the pilot, the research methodology, and the study results. It concludes with a set of considerations for future policy and programming decisions.

II. Literature Review

The potential of cash transfer programs to positively impact the wellbeing of recipients and their family members has garnered increased attention from researchers in recent years. In 2022, the study team conducted a literature review of cash transfer program studies to understand documented impacts and outcomes.^{4, 5}

A central focus of the literature is how cash transfers affect financial volatility and income stability, both key components of financial wellbeing and economic security. Previous studies examined *financial volatility* – the amount of month-to-month variation in individuals’ available cash resources. For example, findings from the US Financial Diaries study suggest that income volatility (a change of 25% or more of income) is a primary driver of spells in and out of poverty for middle and lower-income families (Morduch and Siwicky 2017; Hannagan and Morduch 2015). Moreover, researchers have identified income stability (shifts of less than 25%) as a stronger driver of financial wellbeing than day-to-day spending patterns.

Beyond finances, studies also examined health outcomes. There is clear evidence to suggest that additional financial resources improve beneficiaries’ mental health and parenting, as well as children’s outcomes related to health and school achievement (Akee et al. 2010; Hoynes and Rothstein 2019; Marinescu 2017; Wolfe et al. 2012). Multiple studies found positive effects, ranging from modest to strong, on health outcomes such as birth weight, adult and child mental health, access to healthcare services, and diet (Hoynes et al. 2015; Komro et al. 2019; Wolfe et al. 2012). These improvements were most consistently observed among the lowest income groups participating in the programs (Kovinski et al. 2023). The results suggest that improved economic stability brought by additional monthly income can lead to improvements in physical and mental health as participants gain access to healthcare or other services they may have previously been unable to afford (Marinescu 2017; West and Castro 2023). Studies have also found improved parenting quality and improvements to other social outcomes (West et al., 2021; Gibson et al., 2018; Marinescu, 2017).

Research also explored material hardship, specifically the issue of food insecurity. Studies show that increased monetary support leads to a reduction in food insecurity and insufficiency, as families spent their additional funds on feeding their families (Cooney and Schaefer 2021, Parolin et al. 2021, Pilkauskas et al. 2022, Raifman et al. 2020, Shafer et al. 2022). Furthermore, when reviewing various interventions to address food insecurity, cash transfers were found to be effective in reducing food insecurity (Loopstra 2018). Overall, previous studies report that recipients receive a wide range of benefits from additional financial resources. This study builds on previous research by investigating the effect of unrestricted added income on low-income TANF recipients in terms of their financial wellbeing, mental health (overall and within sub-components of psychological, social, and emotional wellbeing), physical health, and food insecurity.

⁴ <https://www.phila.gov/media/20230510171733/GROWStudyLiteratureReview.pdf>

⁵ Labor force attachment is another commonly assessed outcome analyzed among other cash transfer program participants; however, this was not a primary focus of the GROW Study. The existing evidence suggests that when individuals reduce their labor market activity, the time gained is channeled into other productive activities, such as education, or care for children or other family members. (Gibson et al. 2017; Marinescu 2017).

III. Study Design

The study team developed a mixed-methods approach that included randomized assignment to Treatment and Control groups, multiple rounds of surveys of the entire study sample, and multiple rounds of interviews with all Treatment and select Control group participants.

The GROW Study Population

GROW Study participants were all active beneficiaries of Extended TANF (E-TANF) in Philadelphia. To be eligible for E-TANF, applicants must have met the TANF eligibility requirements, received TANF for the federally allowable 60 months, and demonstrate continued hardships preventing them from securing and maintaining permanent income above the income limit. E-TANF beneficiaries have very low incomes (roughly 20% of the federal poverty level), very few assets (savings below \$1,000, not including a home or car), are between the ages of 16 to 64, and have at least one minor child residing in the household. CEO provided the database of all eligible E-TANF beneficiaries actively enrolled in the JEVS Work Ready program.

Eligibility for E-TANF is also contingent on participation in an approved employment and training program. In Philadelphia, all E-TANF beneficiaries are referred to the Work Ready program administered by JEVS.⁶ Work Ready participants must maintain weekly contact with their case coordinators to ensure they are meeting program requirements; if requirements are not satisfied, benefits can be terminated. Work Ready participants receive an array of services including a comprehensive assessment, individualized service plans, one-on-one case management, access to skills training and job placement assistance, up to a year of job retention support, and more. While all participants were receiving E-TANF and enrolled in the Work Ready program at the initial screening for study eligibility, some study participants' program status may have changed during the course of the study.

The maximum amount of cash assistance E-TANF participants can receive is based on a number of factors, including the number of people contributing income to their household and the number of dependent children living in the household. At the time of the GROW Study, the average benefit for E-TANF participants was roughly \$472/month (less than six thousand a year).⁷ In addition, virtually all E-TANF beneficiaries received other public benefits. These benefits tend to have restricted uses, such as housing vouchers, SNAP, WIC, childcare subsidies, and transportation subsidies.

Selection into the GROW Study

Eligibility for selection into the GROW Study was based on active enrollment in Work Ready as of January 1, 2023. At the outset of the study, JEVS sent an email to Work Ready participants informing them that they had been entered into a lottery for selection into the study. From the total population of active Work Ready participants, an initial 50 were randomly selected for the Treatment group, and 250 were randomly selected for the Control group using Stata. The differing size of Treatment and Control groups was a programmatic decision based on funding constraints.

⁶ <https://www.jevshumanservices.org/program/work-ready/>

⁷ This amount is an estimate by the study team based on the average household size of GROW Study participants. Participants' monthly income from E-TANF and all other sources were not available for inclusion in the GROW Study. https://clsphila.org/wp-content/uploads/2019/04/YJP-factsheet-TANF_1.pdf

The study team reached out to selected individuals to invite them to participate through a letter, emails, texts, and phone calls.⁸ If an individual did not respond after three invitations, another randomly selected Work Ready participant was invited. Invited individuals who were non-responsive were removed from the selection pool. The first group of randomly selected individuals for the Treatment and Control groups were contacted by email, text, and phone call. Potential participants most often responded to a phone call, so further individuals were contacted primarily via phone call.

Overall, 93 individuals were invited to participate in the Treatment group. Of the 93 invited, 51 became Treatment group participants. For the Control group, a total of 741 individuals were asked to participate, of whom 239 became Control group participants. Participants were randomly selected, but the decision to participate in the study may not be random as it was up to each individual to decide whether or not to participate based on their unique circumstances. There was a notably higher enrollment rate among the population invited to the treatment group than among control group invitees; a potential contributing factor may have been the 10-fold differential in fund amounts provided each month (\$500 for Treatment vs \$50 for Control).

Despite different enrollment rates, the selection process resulted in a GROW Study population Treatment and Control groups that were equivalent across demographic areas; these groups were also similar to the rest of the E-TANF population in Philadelphia.

Figure 1 presents key demographics for Treatment and Control group participants, and all other E-TANF beneficiaries, at the time of selection.

Figure 1. GROW Study Participant Characteristics

	Control	Treatment	Other Work Ready Population
% Female	98%	98%	98%
Average Age	38	37	35
Average # of Children	2.4	2.5	1.8
% African American	86%	82%	83%
% HS Graduate or Equivalent	64%	71%	66%
% Some High School	22%	16%	25%
% More Than High School	14%	13%	9%
% Exempt from TANF Work Requirements	12%	12%	8%
n	239	51	996

The GROW Study population is overwhelmingly female across both Treatment and Control groups, as is the rest of the E-TANF population who were not study participants (all at 98%). The vast majority of Treatment (82%) and Control (86%) participants are African American; as are other E-TANF beneficiaries (82%). All E-TANF beneficiaries have children under 18 in their homes. At the

⁸ See further outreach documentation to potential participants in Appendix VI.

start of the study, Treatment group participants had an average of 2.5 children in their homes, Control group participants had an average of 2.3, and the remaining E-TANF population had 1.8.

71% of the Treatment group and 64% of the Control group participants had completed only a high school education or equivalent, compared to 66% of all other E-TANF beneficiaries. 12% of Treatment and Control group participants were exempt from E-TANF work requirements, compared to 8% of other E-TANF beneficiaries. For E-TANF participants, exemptions mean that there is a specific hardship identified by the County Assistance Office (CAO) that excludes them from having to meet a mandatory hourly requirement; however E-TANF participants must still participate in some aspects of programming to continue receiving their cash benefit.

There were no statistically significant differences between the Treatment and Control group participants in terms of their gender, age, race, educational attainment, and the share of each group who were exempt from TANF work requirements.

Figure 2. Demographic Comparison Between Treatment and Control (Chi-Square Tests)

Characteristic	Control	Treatment	χ^2	p-value
% Female	98%	98%	1.33E-30	0.999
% African American	86%	82%	0.35	0.552
% High School Graduate or Equivalent	64%	71%	0.49	0.486
% Some High School	22%	16%	0.73	0.392
% More Than High School	14%	13%	2.45E-31	0.999
% Exempt from TANF Work Requirements	12%	12%	0.25	0.621
n	239	51		

Figure 3. Demographic Comparison Between Treatment and Control (T-Tests)

Characteristic	Control	Treatment	df	F-value	Pr(>F)
Average Age	38.0	37.5	1	0.26107	0.576
Average Number of Children	2.4	2.5	1	0.313	0.509
n	239	51			

Onboarding GROW Study Participants

Enrolling in the GROW Study was a two-step process. First, prospective participants attended a required virtual orientation session hosted by the study leads on Zoom. There were separate orientation sessions for the Treatment and Control groups; a Spanish language orientation was also offered. At the conclusion of the orientation session, participants had to sign an informed consent document approved by the Institutional Review Board. This form was accessible during the call, and the vast majority of attendees completed the consent during the orientation.

Second, individuals who agreed to participate in the study had to select a payment method for the monthly payments with the study payment partner, Fund for Guaranteed Income (F4GI).⁹ To do so,

⁹ <https://f4gi.org/>

participants followed a website link, provided in an email and/or text message from F4GI, where they could choose their payment method (direct deposit to their bank account, prepaid card, PayPal account, or Venmo account). Figure 4 presents the payment methods chosen by participants.

Figure 4. GROW Study Participants’ Chosen Payment Methods

Payment Type	Share of Participants
Bank Account	62.1%
Prepaid Card	24.5%
Paypal Account	9.3%
Venmo	4.1%

One important feature of the GROW Study was that there were “no strings attached” to receive the payments. Once onboarded, all study participants received these funds, \$500 per month for the Treatment group and \$50 per month for the Control group, for 12 months—whether or not they completed surveys or participated in interviews. While participants received incentives to complete surveys and interviews, the monthly payments were not contingent on participation.

Additionally, there were no anticipated financial penalties for participation. Prior to the start of the study, the CEO team obtained a waiver from the Pennsylvania Department of Human Services to ensure GROW funds did not count towards participants’ income for the purpose of determining eligibility for PA DHS administered benefits like SNAP and Medical Assistance. This critical step ensured participants’ ongoing access to other means-tested benefits throughout the study. The existence of this waiver was communicated to participants during the onboarding sessions.¹⁰

Recruiting Participants Required Trust Building and Preserving Existing Benefits

The study team knew that an offer of significant, unrestricted funds for a year and requests for private information like bank account and social security numbers could seem like a scam. Additionally, after years of utilizing TANF and other public assistance programs, people learn that money often comes with persistent monitoring. Many prospective participants were thus apprehensive to register; the study design anticipated this dynamic.

The study began with proactive recruitment through multiple touch points via several communication modes. Phone calls were the most effective method for recruiting participants, as they allowed for direct, real-time interaction, enabling researchers to address questions immediately and establish a sense of trust and personal connection. In addition, JEVS Case Coordinators were deployed to reassure invited participants of the study’s legitimacy. An email address was also created for participants to reach out directly to CEO for questions or concerns. Still, initial invitations to participate in the GROW Study were sometimes met with suspicion by many participants; participants expressed concerns that the study was a “scam” while also hoping that the seemingly “free money” was legitimate.

¹⁰ Overall, the study participants were able to maintain their access to benefits during the study. However, in spite of obtaining this waiver and communicating its significance during program orientation, the study team heard reports from a few study participants about changes in their rent amounts related to the increase in their income.

Some participants described immediately investigating the program’s legitimacy by reaching out to their JEVS Case Coordinators, Googling the program, calling members of the research team and the Institutional Review Board (IRB), and, ultimately, proceeding with caution.¹¹

In later interviews, participants reflected back on their initial distrust:

“At first, I thought it was a scam, but I'm glad I took the chance, and it's no scam, I was able to go places and pay bills on time. It helped me and my family a lot.”

“...it was real, lol at first, I thought it was a scheme. I am forever grateful I took the time to inquire and not mark it as spam.”

Additionally, the structure of public assistance programs teaches participants to expect an increase in income to lead to a decrease in benefits. This is known as a “benefits cliff”, where a small increase in income puts a family above the income eligibility threshold for public assistance programs, thereby decreasing their net income, inclusive of benefits.¹² Assistance beneficiaries also know that they must report income increases, or they may not only lose benefits but may be criminally charged. Consequently, one participant asked, “Do I need to tell the welfare program I’m getting this money so it’s not fraud?”

Some recruits used the required onboarding and orientation sessions to further assess the program’s legitimacy and potential impact on their overall benefits. The study team used the onboarding calls to describe the study, outline the rights and responsibilities of participants, convey the authenticity of the study, and begin to build trust with participants.

Data Collection – GROW Survey

The study team drew on existing survey instruments to measure different dimensions of participants’ wellbeing before, during and after they received payments. These surveys provided a way to assess financial, mental health (with sub-components of social, psychological, emotional wellbeing), and physical health, along with other relevant dimensions of wellbeing. The GROW Study survey included all or select items from the following validated surveys:

1. **The InCharge Financial Distress/Financial Wellbeing Scale** asks eight questions to assess respondents’ perception of their financial state. Respondents rank their responses on a 0 – 10 scale, with 0 representing most distressed and 10 representing highest wellbeing.¹³ The scale yields an unweighted composite score of distress/wellbeing.

¹¹ One recently released cash transfer study reported similar distrust among prospective study participants (Hamilton et al., 2025). In addition, in conversations with other researchers running cash transfer pilots in other cities, the study team repeatedly heard similar accounts of participants’ skepticism of the legitimacy of these studies. While a healthy skepticism of potential scams is important regardless of income level, the prevalent distrust observed by researchers may have been exacerbated by the experience of living in financial precarity.

¹² [What Are Benefits Cliffs? - Federal Reserve Bank of Atlanta](#)

¹³ Prawitz, A., Garman, E. T., Sorhaindo, B., O’Neill, B., Kim, J., & Drentea, P. (2006). InCharge financial distress/financial well-being scale: Development, administration, and score interpretation. *Journal of Financial Counseling and Planning*, 17(1). See Appendix III for detailed description of the InCharge Financial Distress/Financial Wellbeing Scale and results.

2. **The Mental Health Continuum Short Form (MHC-SF)** consists of **14** items that collectively represent individuals' overall mental health, which can be categorized as 'Languishing', 'Moderate', or 'Flourishing'. The 14 items can also be broken down into three separate dimensions: *social*, *psychological*, and *emotional* wellbeing. The social wellbeing score reflects social contribution, integration, actualization, acceptance, and coherence. The psychological wellbeing score reflects respondents' sense of self-worth and confidence. The emotional wellbeing score reflects happiness and interest and satisfaction with life. For each item of the MHC-SF, study participants were asked how frequently in the past month they had experienced different social, psychological, and emotional states. The 0 to 5 frequency scale was presented as: 0 = Never, 1 = Once or Twice, 2 = About once a week, 3 = About 2 or 3 times a week, 4 = Almost Every Day, and 5 = Every Day. *Results related to emotional wellbeing were excluded from the findings section of this report because no statistically significant differences were observed between the Treatment and Control groups.*¹⁴

3. **The RAND 36-Item Health Survey (SF-36)** consists of 36 items that assess dimensions of individuals' health. Eight items from the SF-36 were included in the GROW Survey to assess the physical wellbeing of participants throughout the study.¹⁵ *Results related to physical wellbeing were excluded from the findings section of this report because no statistically significant differences were observed between the Treatment and Control groups.*

4. **The Household Food Insecurity Access Scale** includes a variety of questions to assess food insecurity among American households. Six items were selected from FHIAS to assess experiences of food insecurity among participants throughout the study.¹⁶

In addition to the items drawn from these instruments, the study team included questions to understand participants' housing security and how participants used the additional income they received during the study.¹⁷ The survey was administered four times:

1. **Pre-Treatment (May/June 2023):** Immediately after participants enrolled in the study, they received an invitation to complete an initial survey. This survey established baseline levels of wellbeing for Treatment and Control group participants.

2. **Early Intervention (Aug/Sep 2023):** After 2 months of payments, study participants were invited to complete the survey again. The early intervention survey was administered to assess any early positive benefits that might accrue to study participants. The administration of the second survey in August/September was aligned with the start of school to assess any observable changes in parents' financial stress associated with getting their children back to school.

3. **Mid-Intervention (Jan/Feb 2024):** After 8 months of payments, study participants were invited to complete the survey again. By this time, participants had likely integrated the

¹⁴ See Appendix III for detailed description of the MHC-SF.

¹⁵ https://www.rand.org/health-care/surveys_tools/mos/36-item-short-form.html

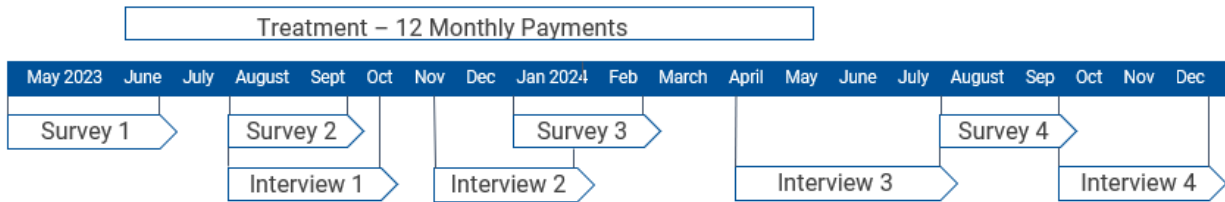
¹⁶ <https://www.ers.usda.gov/topics/food-nutrition-assistance/food-security-in-the-us/survey-tools#six>

¹⁷ The survey used for the GROW Study is included in Appendix IV.

additional income into their monthly routines, but the end of the study was not so close as to be a source of potential anxiety.

4. Post-Treatment (Aug/Sep 2024): Two months after payments ended, study participants were invited to complete a fourth and final round of the survey. The goal of the final survey was to evaluate whether any benefits experienced by participants continued after treatment ended or had returned to baseline levels of wellbeing observed in the Pre-Treatment survey.

Figure 5: GROW Study Data Collection Timeline



All surveys were sent directly to GROW Study participants using text and email and left open for a 30-day period. During each survey window, the study team sent regular reminders to non-completers by email, text, and in some instances phone call, to maximize response rates.

All study participants received a \$50 e-gift card for each of the first three surveys completed; \$80 e-gift cards were offered to study participants to complete the final survey. The response rate for each survey was over 90% for the Treatment group, and over 84% for the Control group. Figure 6 presents the overall response rates for the Treatment and Control groups across all four administrations of the survey.¹⁸

Figure 6. GROW Survey Response Rates

	Pre-Treatment		Early Intervention		Mid-Intervention		Post-Treatment	
	Treatment	Control	Treatment	Control	Treatment	Control	Treatment	Control
Responses	48	201	50	207	49	206	46	201
Response Rate	94.1%	84.1%	98.0%	86.6%	96.1%	86.2%	90.2%	84.1%

¹⁸ See Appendix II for survey response rates and all survey responses for Treatment and Control group participants.

Survey Analyses – Internal Validity of Survey Instruments, Treatment v. Control Group Comparisons

Internal Validity: For the InCharge Financial Wellbeing Scale and MHC-SF, factor analyses were conducted to assess the internal validity of participant responses within the following constructs across each of the four survey administrations: financial wellbeing, social wellbeing, psychological wellbeing, and emotional wellbeing. Across every administration of the GROW Survey, the consistency of the Eigenvalues (above 2.5) and factor loadings (near or above .70) across each individual survey item reflect the stability of the InCharge Financial Wellbeing Scale and MHC-SF throughout the GROW Study.¹⁹

Treatment v. Control Group Comparisons: Across each survey administration, analyses of differences in Treatment and Control group responses were conducted using a combination of:

1. T-Tests to assess the significance of the average scores of Treatment and Control group participants along each measure;
2. Chi-Squared tests to assess the significance of the shares of Treatment and Control group participants that responded to select items at different thresholds, i.e., the share of Treatment and Control participants that reported having experiences ‘every day’ or ‘almost every day’; and
3. Regression analyses to assess the significance of longitudinal differences in Treatment and Control participants’ wellbeing, controlling for their reported wellbeing at earlier periods in the study.

Given the equivalence in demographics between the Treatment and Control groups, and the small size of the Treatment group, it was unnecessary and impractical to control for additional socio-demographics of these two populations in assessing differences in Treatment and Control participant wellbeing.

For financial, social, psychological, and emotional wellbeing outcomes, a pair of regression models were used to assess the longitudinal impact of the 12 \$500 monthly payments received by Treatment group participants. These analyses included the following structure:²⁰

- a. Model 1: $\Delta y_{t1,t2} = \beta \text{Treatment} + y_{t1} + e$
- b. Model 2: $\Delta y_{t1,t3} = \beta \text{Treatment} + y_{t1} + e$
- c. Model 3: $\Delta y_{t3,t4} = \beta \text{Treatment} + y_{t3} + e$

Where:

- $\Delta y_{t1,t2}$ refers to the change in participants’ scores from the first (pre-treatment) survey to the second (early intervention) survey.
- $\Delta y_{t1,t3}$ refers to the change in participants’ scores from the first (pre-treatment) survey to the third (mid-intervention) survey.
- $\Delta y_{t3,t4}$ refers to the change in participants’ scores from the third (mid-intervention) survey to the fourth (post-treatment) survey.

¹⁹ See Appendix III for more detailed results of the factor analysis.

²⁰ Results from the 2nd survey (early intervention) were not included in the regression models due to lack of observable differences through t-test and chi-squared tests, potentially driven by insufficient time experiencing treatment.

- y_{t1} refers to participants' score on each scale on the first (pre-treatment) survey, before monthly payments began.
- y_{t3} refers to participants' score on each scale on the third (mid-intervention) survey, administered after 8 months of payments.
- y_{t4} refers to participants' score on each scale on the fourth (post-treatment) survey, administered two months after payments ended.
- Treatment is a binary variable set to one if a client was included in the Treatment group, zero if the client was in the Control group.
- e is an error term.

The results from each model provide a comparison between changes in Treatment and Control groups' wellbeing, taking into account their reported levels of wellbeing at prior points in the study:

- Wellbeing after 2 months of payments, controlling for baseline levels of wellbeing.
- Wellbeing after 8 months of payments, controlling for baseline levels of wellbeing.
- Wellbeing after payments stopped, controlling for wellbeing levels after 8 months of payments.

Data Collection – Interviews with GROW Study Participants

Four rounds of semi-structured interviews were conducted with the Treatment group and twenty randomly selected Control group participants. Using Stata, Control group interview participants were randomly selected from Control group participants that indicated they were interested in participating in interviews during intake. One study team member primarily interviewed the Treatment group participants and another primarily interviewed the Control group participants to maintain consistency throughout the study. The interviewer for the Control group contacted the same 20 Control group participants who were initially randomly selected for an interview across each round of interviews.

All interviews were scheduled by the primary researchers and were conducted on Zoom or by phone. Participants were initially invited via email to participate in interviews. Follow-up phone calls or text messages were sent to each participant if there was no response to initial emails. All participants selected for interviews were sent up to three emails. If the team did not hear from them after three attempts, then they were not contacted again until the next round of interviews.

The study team was intentionally flexible in scheduling and rescheduling at times that worked for participants, beyond a traditional 9 to 5, Monday-Friday schedule. They were also willing to conduct interviews when and where participants could fit them into their lives; some interviews were conducted while participants were on public transportation or while managing interruptions from children or other family members. Throughout the study, the team remained conscious of the participants' need to juggle priorities as they made time to take part in the study.

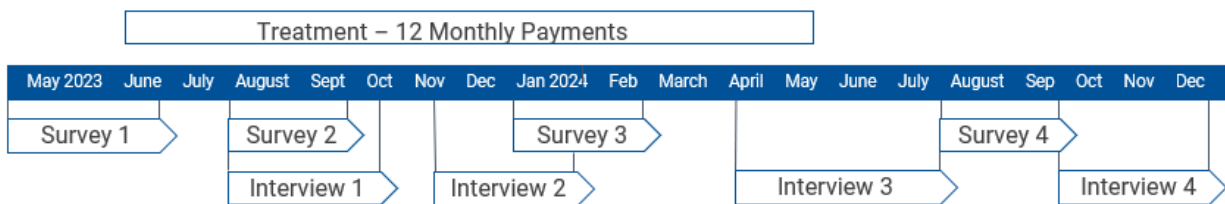
Interviews were scheduled and completed around the administration of each round of the GROW Survey. Three rounds of interviews were completed during the pilot, and the final round was conducted three months after the payments ended. Interviews lasted between 7 and 100 minutes. The initial interviews tended to be shorter and focused more on building trust between participants and the researchers.

An interview protocol was developed to conduct interviews in a consistent, organized, and ethical manner, outlining interview steps to introduce the interviewer, obtain consent, explain the importance of participating in the interviews and their contributions to the research project, and questions to ask (mostly conducted in the first interview). The interview protocol included a standard list of questions that covered a wide range of topics, including decision-making and financial management, family life, and navigating life’s challenges, with an emphasis on the various dimensions that contribute to their wellbeing. All questions were intended to elicit information about participants’ lives beyond what was asked in the surveys, and questions were slightly adjusted in each round of interviews to reflect emerging insights and ensure that subsequent discussions were responsive and relevant.²¹

Upon completion of each interview, participants received an e-gift card (\$50 for the first three rounds, \$100 for final round interviews). Over the four rounds, the research team completed a total of 204 interviews: 148 with Treatment group participants and 55 with Control group participants. Figure 7 shows the number of interviews completed during each round with the Treatment and Control groups.

Figure 7. GROW Study Interview Participation

	Pre-Treatment		Early Intervention		Mid-Intervention		Post-Treatment	
	Treatment	Control	Treatment	Control	Treatment	Control	Treatment	Control
Participants	42	13	36	11	33	15	38	16
Participation Rate	82.4%	65.0%	70.6%	55.0%	64.7%	75.0%	74.5%	80.0%



Interview Analyses

Analyses of the first three rounds of interviews were conducted without transcriptions due to funding limitations. Interviewers took notes during the interviews and subsequently generated memos. A second researcher listened to audio recordings, took additional notes, generated analytic codes, and wrote preliminary findings memos. Regular discussions among the qualitative team members focused on consistency in the identification of key themes and findings for Treatment and Control group participants’ accounts. Together the group generated etic (based on preexisting conceptual and theoretical frameworks) and emic (growing from the specific contexts of

²¹ Protocols used in each round of interviews are included in Appendix V.

participants) themes and reached consensus on analytic codes, themes, definitions and exemplary quotes.

For the final round of interviews (after payments ended), the team narrowed their focus to only those participants who had completed all three previous interviews and analyzed their accounts to better understand participants' experiences following the end of monthly payments. There were 20 treatment and 7 control participants that completed four interviews, and their round-four interviews were transcribed using external funding. The decision to focus on these 27 participants stemmed from the trust generated with these participants throughout the study, and the researchers' understanding that this would allow for more robust interviews.

A qualitative and mixed methods research software program (Dedoose) was used to analyze the 27 interviews. Each of the qualitative researchers then coded transcripts focusing on participant comments, thoughts, and feelings about their wellbeing since the program ended. To reduce bias and ensure consistency, the qualitative research team engaged in interrater reliability checks to assess the degree of agreement between independent coders about how to label or interpret the same qualitative material. Analytic memos were then developed to generate thematic findings following the coding process.

IV. Study Results

Each component of wellbeing selected for analysis is described in more detail below. Quantitative results are shared first, followed by qualitative observations, in order to provide further context and depth to the results. Overall, findings from the GROW Study surveys suggest that Treatment group participants experienced modest improvements in their financial wellbeing during the pilot, as well as in their overall mental health and the psychological and social wellbeing sub-components of mental health. Members of the Treatment group reported a range of ways they used the additional income including meeting basic needs like food and shelter, getting to work and school, providing for their children, and saving for a rainy day. Both Treatment and Control group participants most commonly used the additional money on four types of items: groceries, housing and utilities, transportation, and cell phones.

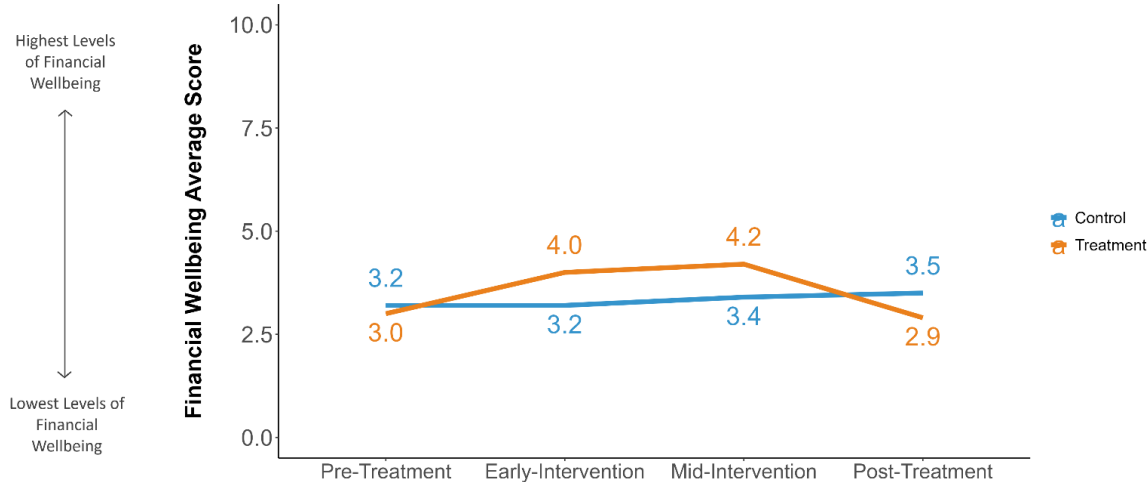
In interviews, Treatment group participants described how the regular payments reduced day-to-day financial stress, which in turn created space and capacity to focus on other dimensions of their lives – space that had previously been occupied with figuring out how to make ends meet. Control group members, who did not evidence wellbeing changes in their survey responses, nevertheless described how the smaller payments provided a measure of financial relief and flexibility.

Notably, the Treatment group also experienced declines across the wellbeing categories after the payments ended. In interviews following the pilot, the participants talked about the difficulty of adjusting back to lower incomes, even as they expressed gratitude for the period of financial stability and the opportunity to share their stories, and some conveyed that GROW had a lasting impact on their goals for the future and saving habits.

Financial Wellbeing: Consistent, Unrestricted Cash Eased Financial Stress

During the pilot period, the Treatment group experienced observable improvements in their reported financial wellbeing followed by declines after payments stopped, while the financial wellbeing of Control group participants was roughly consistent throughout. (See Figure 8).²²

Figure 8. Average Financial Wellbeing Scores



- Pre-Treatment, the Treatment and Control group reported roughly equivalent financial wellbeing scores (3.0 v. 3.2).²³
- From Pre-Treatment to the Early Intervention survey, the Treatment groups' average financial wellbeing *increased significantly more* than the Control group (1.0 v 0.0; $p < .001$).
- From Pre-Treatment to the Mid-Intervention survey, the Treatment groups' average financial wellbeing *increased significantly more* than the Control group (1.2 v. 0.2; $p < .01$).
- From Mid-Intervention to Post-Treatment, the Treatment groups' average financial wellbeing *declined significantly more* than the Control group survey (-1.3 v. 0.1; $p < .001$).²⁴

Figure 9. Effect of Treatment on Financial Wellbeing Across Surveys (Regression Results)

	Pre-Treatment – Early Intervention	Pre-Treatment – Mid-Intervention	Mid-Intervention – Post-Treatment
Treatment Group	0.96*** (0.22)	0.80** (0.27)	-0.95*** (0.27)
Observations	239	238	231
R ²	0.20	0.18	0.36

* $p < .05$, ** $p < .01$, *** $p < .001$.

²² See Appendix III for summary statistics and results of factor analyses conducted for the InCharge Financial Wellbeing scale.

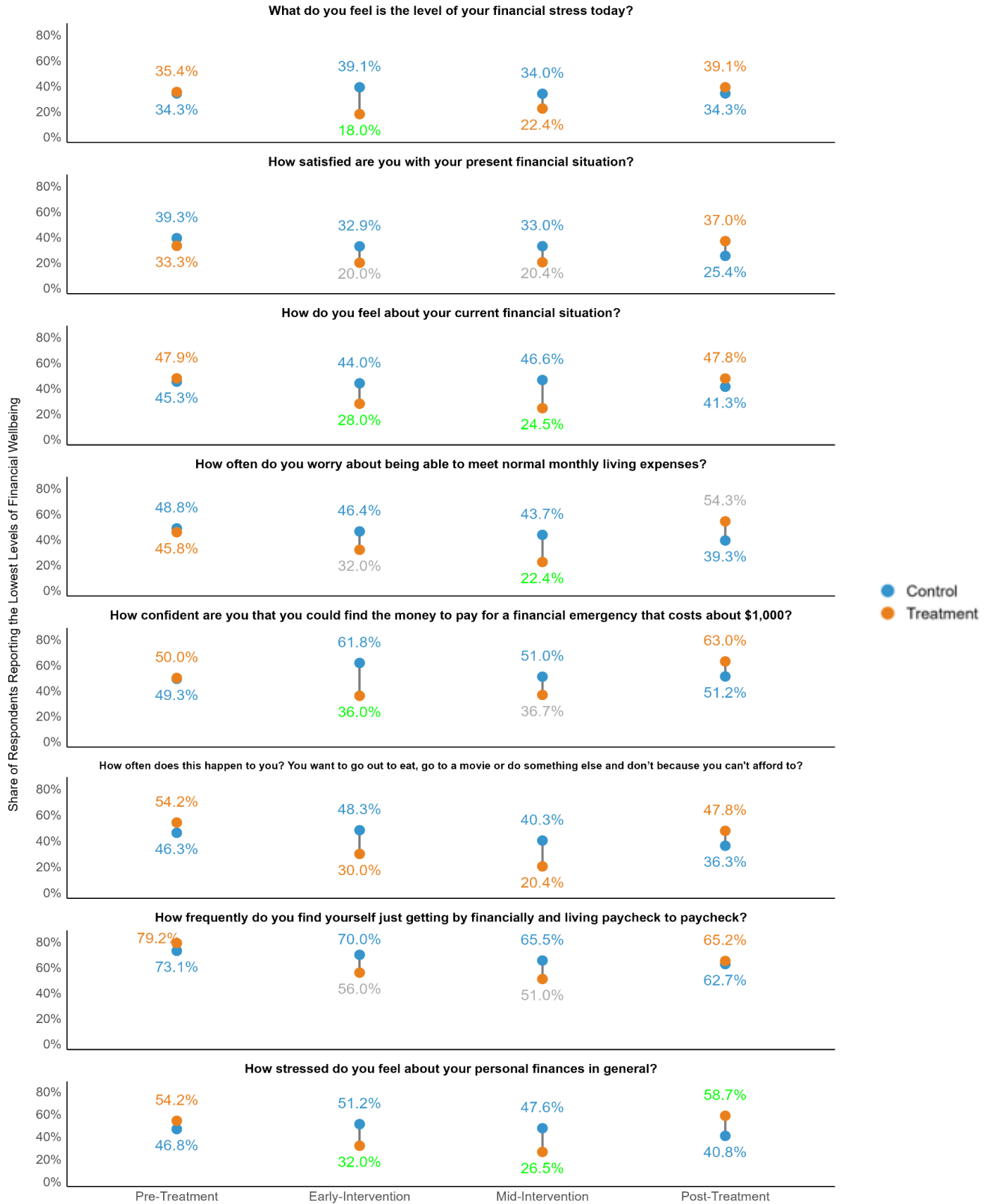
²³ In a nationally representative sample of American adults, average Financial Wellbeing was roughly 5.7, indicating that GROW Study participants experience much lower Financial Wellbeing than the general population. Prawitz, A., Garman, E. T., Sorhaindo, B., O'Neill, B., Kim, J., & Drentea, P. (2006). InCharge financial distress/financial well-being scale: Development, administration, and score interpretation. *Journal of Financial Counseling and Planning*, 17(1).

²⁴ Across each administration of the survey, responses to the InCharge Financial Wellbeing Scale reflect strong internal validity and consistency. See Appendix III for full model results estimating differences in financial wellbeing between Treatment and Control group participants.

The pattern was similar for responses to individual items on the Financial Wellbeing Scale. For these items, the team analyzed the shares of each group reporting the *lowest* levels of financial wellbeing using chi-square tests; declining values here indicate improvement. This pattern held across multiple individual items. Figure 10 presents these results: the orange dots represent the Treatment group, and blue dots represent the Control group. Treatment group values colored green ($p < .05$) or gray ($p < .10$) indicate that the differences between the Treatment and Control groups were statistically significant for the corresponding survey round.²⁵

²⁵ See Appendix II for participants responses to each item in the financial wellbeing scale for each survey administration.

Figure 10. Share of Respondents Reporting Lowest Levels of Financial Wellbeing, by Survey Administration: Treatment v. Control



- Pre-Treatment, there were no significant differences between the shares of Treatment and Control groups that reported the lowest levels of financial wellbeing.
- On the Early-Intervention survey, a *significantly lower share* of Treatment group participants reported the lowest levels of financial wellbeing than the Control group on seven items.
- On the Mid-Intervention survey, a *significantly lower share* of Treatment group participants reported the lowest levels of financial wellbeing than the Control group on six items.
- Post-Treatment, a *significantly greater share* of Treatment group participants reported the lowest levels of financial wellbeing than the Control group on two items.

Additional Income Helped Treatment Group Participants Meet Basic Needs

In interviews, Treatment group participants described relief, lower levels of financial stress, and temporary improvements to their overall stability. Mothers in the Treatment group made observations such as “I don’t have to rob Peter to pay Paul.” The GROW funds allowed families to address immediate needs, which mitigated economic stress.

Overall, parents’ decision-making around the use of funds started with addressing basic needs for food, clothing, and shelter. Some parents prioritized rent and energy bills to avoid eviction, as a mother who was using GROW funds to pay back rent explained, “The most important thing is keeping a roof over our heads.” Others prioritized costs associated with the beginning of the school year (many mentioned the cost of school uniforms). One Treatment group participant described the significance of this injection of funds into her budget:

“There ain’t enough words in the English language to explain how much stress that (participating in GROW) takes off of me...especially bills because I live in income-based housing, so if I don’t pay my bills, if I don’t pay my electrical, that’s grounds for eviction. So, with that \$500, I don’t have to worry about being evicted for the year.”

Families also used GROW funds to fix cars and appliances, manage rising costs of utilities, food, and gas, and buy items not covered by SNAP (e.g., cleaning supplies, feminine hygiene products). Both Treatment and Control group participants most commonly used the money on the same four types of items: groceries, housing and utilities, transportation, and cell phones.²⁶

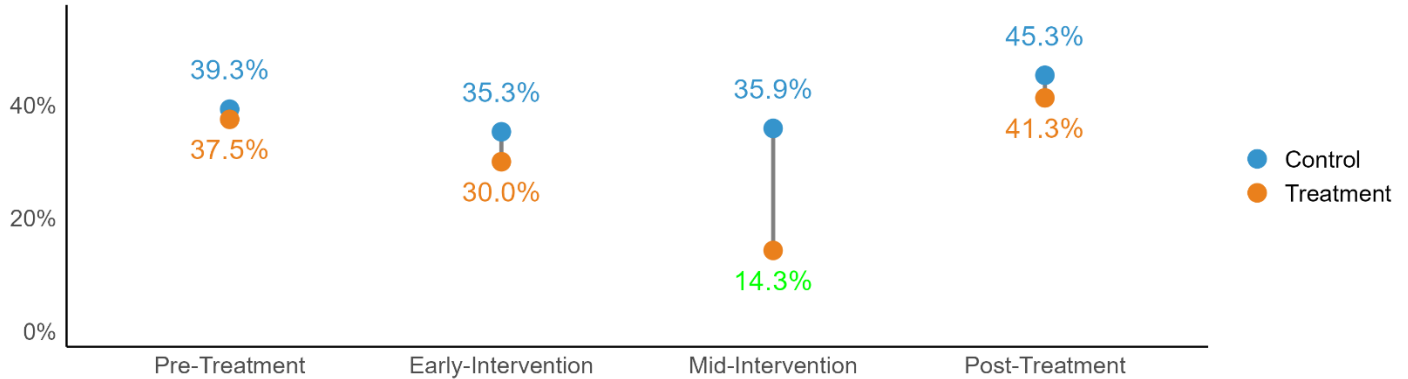
GROW Funds Helped Families put Food on the Table

In interviews and survey responses, Treatment group participants reported reductions in food insecurity during the pilot. In Figure 11, orange dots represent Treatment group responses and blue dots represent Control group responses. Treatment group values colored green ($p < .05$) indicate that the differences between the Treatment and Control groups were statistically significant.

²⁶ See Appendix II for a list of how GROW Study participants reported using GROW Funds.

Figure 11. Food Insecurity: Treatment v. Control

In the past month, did you or any household member have to eat fewer meals in a day because there was not enough food?



- Pre-Treatment, there was no significant difference between the Treatment and Control group’s experiences of food insecurity (38% v. 39%).
- On the Early Intervention survey there was no significant difference between the Treatment and Control group’s experiences of food insecurity (30% v. 35%).
- On the Mid-Intervention survey, a *significantly lower share* of the Treatment group reported experiencing food insecurity in the past month (14% v. 36%, $p < .05$).
- Post-Treatment, roughly equivalent shares of Treatment and Control group participants reported experiencing food insecurity in the past month (41% v. 45%).

Figure 12. Differences in Food Insecurity Between Treatment and Control (Chi-Square Tests)

Survey	Control (% Yes)	Treatment (% Yes)	χ^2	p-value
Pre-Treatment	39%	38%	0.00	0.948
Early Intervention	35%	30%	0.29	0.590
Mid-Intervention	36%	14%	7.58	0.006**
Post-Treatment	45%	41%	0.11	0.746

* $p < .05$, ** $p < .01$, *** $p < .001$.

Food was a particularly challenging issue for many people. Grocery prices were high. Those with SNAP benefits noted that that the benefits did not go far in feeding families, did not adjust with prices, and many needed items are restricted (i.e., cleaning and laundry supplies, menstrual products). Parents with teenagers noted that “they eat a lot and often.” Other parents spoke practically about feeding growing children. A mother of three boys in the Treatment group highlighted this reality: “The money is a bonus to ease burdens and get things done...I have boys, and they eat like dogs! I have food stamps, but this money helps a lot!” As he sought to provide for himself and his son, RM²⁷ simply said, “Well, every payment that you sent me and my son was a blessing. You know. We were able to get things to eat when we couldn't.”

GROW funds addressed other food and nutrition gaps. Some described making costly but medically necessary dietary changes. For example, GROW funds supported healthier eating for one Treatment group participant and her family:

²⁷ Initials are for pseudonyms, not actual names.

The food stamp situation is messy. It's the gaps, because we stopped eating meat. I got diabetes and they say it's reversible. They have me on a strict diet. Now the stuff they have me on... it's a lot of organics...it cost more the way I eat. I have my kids eating too because I was just gestational diabetic when pregnant with all my kids. So, I want to give them a better chance than was given to me, so we all eat the same thing. For Thanksgiving, we don't eat turkey, so the kids wanted red snapper. A whole fish used to be \$22 to \$24 this year I paid \$32.... Water. We drink a lot of water. No soda. Now I have the money to buy it when the cases are gone, I can get more from Walmart. The only negative aspect of this money for me is that I can only do it for 12 months. It bothers my anxiety knowing this money will stop but with the training, I can get more jobs that make more money.

The preceding quotations emphasize that a key benefit of these cash transfers was a reduction in household food insecurity—consistent with the quantitative findings. This suggests that even modest increases in financial resources can significantly improve access to adequate and nutritious food, thereby mitigating one of the most pressing dimensions of material hardship.

Many participants highlighted how GROW funds helped bridge the SNAP benefits cliff, in which small wage increases can result in the sudden and disproportionate loss of benefits. For many people, better paying jobs actually lead to a decrease in household income. One Treatment group participant explained that “Food is the main issue since I started my job, they cut my food stamps.” Another Treatment group participant stated, “The more money I make the less food stamps I get.” A third Treatment group participant noted that her “Food Stamp amount dropped by 78%. I’m using this money [GROW funds] for groceries and household supplies.”

Another mother, TR, described how her SNAP benefits declined because her teenage son got a job:

Tanisha: I'm getting like 270 something (*dollars*) and that's because my son, he works.

Interviewer: Oh, okay. Oh, they include the kids. They include your son's income.

Tanisha: Yeah, yeah, they want to know everything that's going on...So, yeah, I have to fill out like what's going on with him, you know, because he's in the household. You tell them who's all in the household.

Her son hadn't been able to start saving to achieve his goals because his income was counted against his mother's SNAP benefits. GROW funds empowered TR's son to save for his future rather than just meet the family's immediate needs.

Reduced Financial Stress Improved Psychological and Social Wellbeing

Treatment group participants reported higher levels of psychological and social wellbeing during the GROW pilot, according to the Mental Health Continuum Short Form (MHC-SF) composite scoring. In interviews, participants described how relief from financial pressure created by the extra

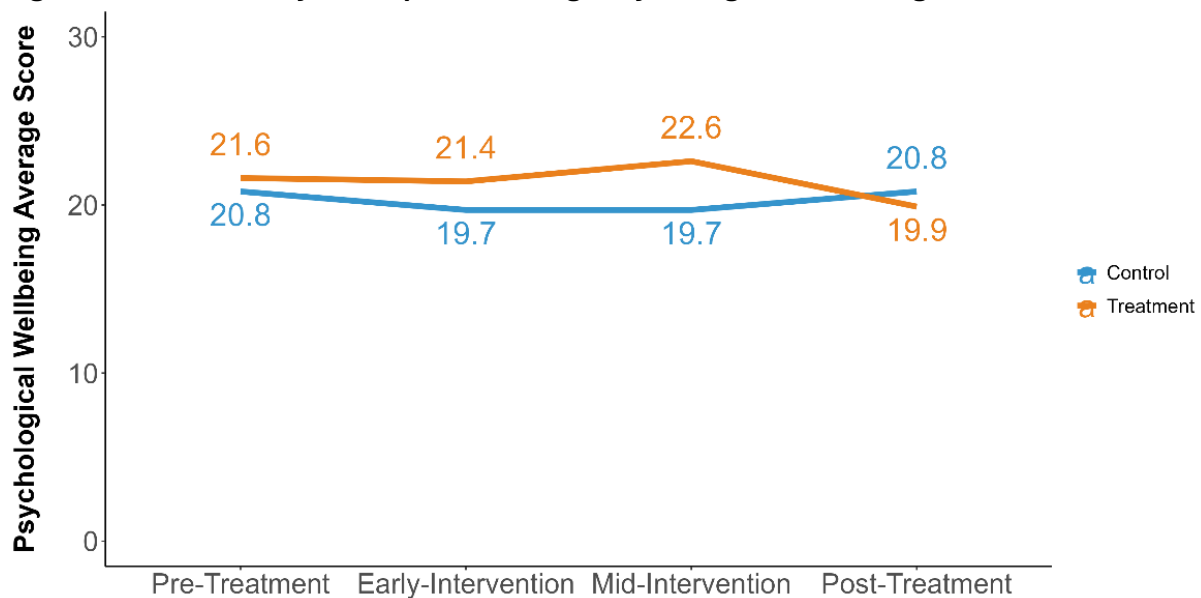
cash on hand enabled them to focus on dimensions of their lives that matter to their sense of self-worth and their relationships with others.

The Treatment Group Experienced Improvements in Psychological Wellbeing

The psychological wellbeing score includes six items that reflect respondents' sense of self-worth and confidence. Respondents are asked to report how frequently they've had certain experiences or feelings over the past month on a 0 – 5 frequency scale, with 0 = Never; 1 = Once or Twice; 2 = About once a week; 3 = About 2 or 3 times a week; 4 = Almost Every Day; and 5 = Every Day. Respondents' overall score (0 – 30) represents the sum of their responses.²⁸

During the pilot, the Treatment group experienced observable improvements in their psychological wellbeing followed by declines after payment, while the psychological wellbeing of the Control group was roughly consistent, similar to the outcomes for financial wellbeing. (See Figure 13).

Figure 13. GROW Study Participants' Average Psychological Wellbeing Scores



- Pre-Treatment, the Treatment and Control group reported roughly equivalent psychological wellbeing scores (21.6 v. 20.8), on average.
- From Pre-Treatment to the Early Intervention survey, the Treatment and Control group reported roughly equivalent changes in psychological wellbeing scores (-0.2 v. -0.9).
- From Pre-Treatment to the Mid-Intervention survey, the Treatment groups' average psychological wellbeing *increased significantly more* than the Control group (1.0 v. -1.1; $p < .05$).
- From Mid-Intervention to Post-Treatment, the Treatment groups' average psychological wellbeing *declined significantly more* than the Control group survey (-2.7 v. 1.1; $p < .05$).²⁹

²⁸ See Appendix III for full description of the Mental Health Continuum and all model results estimating differences in social wellbeing between Treatment and Control group participants.

²⁹ See Appendix III for full model results estimating differences in psychological wellbeing between Treatment and Control group participants.

Figure 14. Effect of Treatment on Psychological Wellbeing Across Surveys (Regression Results)

	Pre-Treatment – Early Intervention	Pre-Treatment – Mid-Intervention	Mid-Intervention – Post-Treatment
Treatment Group	0.89 (0.91)	2.05* (0.89)	-2.4** (0.93)
Observations	239	238	231
R ²	0.13	0.09	0.26

*p < .05, ** p < .01, *** p < .001.

This pattern held across multiple individual items on the MHC-SF. Figure 15 presents the share of Treatment and Control group participants who reported the highest levels of wellbeing (having certain positive experiences either ‘every day’ or ‘almost every day’ over the past month) for each of the six items that make up the psychological wellbeing scale.³⁰ Orange dots represent Treatment and blue dots represent Control. Treatment group values colored green (p<.05) or gray (p<.10) indicate the differences between Treatment and Control groups were statistically significant.

³⁰ Full survey results from Treatment and Control participants are presented in Appendix III.

Figure 15. Share of Respondents Reporting Highest Levels of Psychological Wellbeing, by Survey Administration: Treatment v. Control



- Pre-Treatment, there was no significant difference between the share of the Treatment and Control group that reported the highest levels of psychological wellbeing.
- On the Early-Intervention survey, a *significantly greater share* of Treatment group participants reported the highest levels of psychological wellbeing than the Control group on three items.
- On the Mid-Intervention survey, a *significantly greater share* of Treatment group participants reported the highest levels of psychological wellbeing than the Control group on four items.
- Post-Treatment, there were no significant differences between the share of the Treatment and Control group that reported the highest levels of psychological wellbeing.

Treatment Group Participants Reported Enhanced Levels of Personal Agency & Confidence

For Treatment group participants, interviews indicated the significant increase in unrestricted funds provided space to better manage their responsibilities and the confidence to imagine something different for themselves and their families. Many expressed how their improved self-image enabled them to believe in themselves and pursue their goals, sharing:

“It impacted me greatly in ways of doing things I never thought I could.”

“Hearing myself talk out loud about it helped me feel better. It also motivated me to do more in life to change my situation.”

“It made me realize that it’s okay to have extra help and it motivated me to get a second job.”

Some participants reported using GROW funds to pursue education and career advancement. Participants earned GEDs, enrolled in post-secondary programs, completed certifications, reduced work hours temporarily to allow time for studying, and tried new career paths. Although some participants indicated that entry-level roles in new careers could lead to short-term pay cuts, GROW funds mitigated this impact, allowing them to pursue greater future earnings.

Participants also expressed a powerful sense of hope and aspirations to break intergenerational cycles of poverty. One Treatment group participant explained,

“I don’t want my cycle to be theirs – welfare, public housing. I don’t want their names on another housing application...I want to own some property. I am going to leave something for my kids...with a legacy behind it.”

Treatment group participants’ enhanced sense of agency, self-efficacy, and optimism for the future reflect improvements to psychological wellbeing.

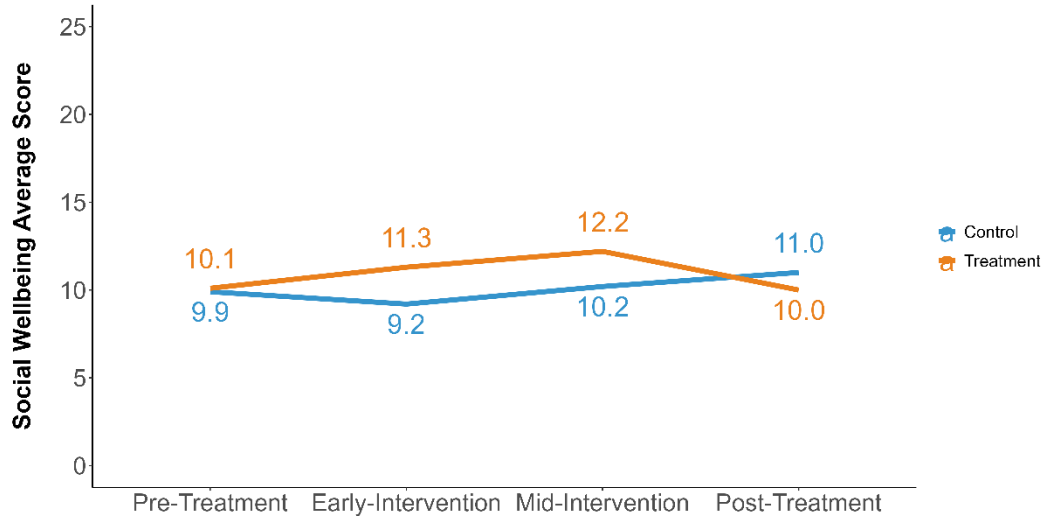
Treatment Group Participants Experienced Improvements in their Social Wellbeing

The MHC-SF includes five items used to assess respondents’ social wellbeing (social contribution, integration, actualization, acceptance, and coherence). Respondents are asked to report how frequently they’ve had certain experiences or feelings over the past month on a 0 – 5 frequency scale, with 0 = Never; 1 = Once or Twice; 2 = About once a week; 3 = About 2 or 3 times a week; 4 =

Almost Every Day; and 5 = Every Day. Respondents' overall score (0 – 25) represents the sum of their responses. ³¹

As with other measures, the Treatment group experienced observable improvements in their social wellbeing during the pilot period, followed by declines afterward. The social wellbeing of Control group participants was roughly consistent throughout. (See Figure 16).

Figure 16. GROW Study Participants' Average Social Wellbeing Scores



- Pre-Treatment, the Treatment and Control group reported roughly equivalent social wellbeing scores (10.1 v. 9.9), on average.
- From Pre-Treatment to the Early Intervention survey, the Treatment groups' average social wellbeing *increased significantly more* than the Control group (1.2 v. -0.7; $p < 0.5$).
- From Pre-Treatment to the Mid-Intervention survey, the Treatment groups' average social wellbeing *increased significantly more* than the Control group (2.1 v. 0.3; $p < .10$).
- From Mid-Intervention to Post-Treatment, the Treatment groups' average *declined significantly more* than the Control group (-2.2 v. 0.8; $p < .05$). ³²

Figure 17. Effect of Treatment on Social Wellbeing Across Surveys (Regression Results)

	Pre-Treatment – Early Intervention	Pre-Treatment – Mid-Intervention	Mid-Intervention – Post-Treatment
Treatment Group	1.78*	1.4^	-1.98*
	(0.78)	(0.81)	(0.88)
Observations	239	238	231
R ²	0.19	0.17	0.21

^ $p < .10$, * $p < .05$, ** $p < .01$, *** $p < .001$.

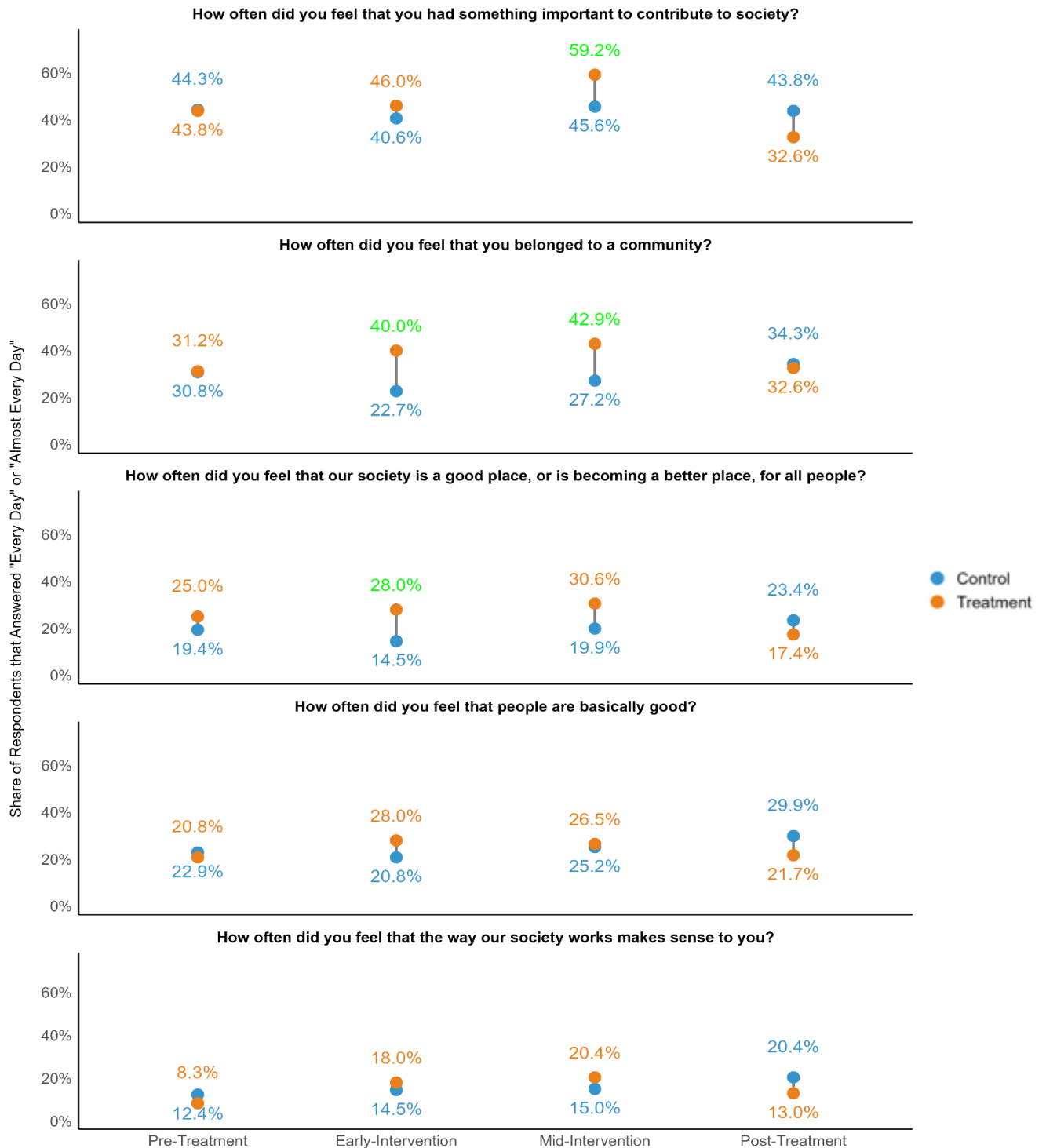
Figure 18 shows the shares of the Treatment and Control group who reported the highest levels of wellbeing (having certain experiences either 'every day' or 'almost every day') for each of the five

³¹ See Appendix III for full description of the Mental Health Continuum and all model results estimating differences in social wellbeing between Treatment and Control group participants.

³² See Appendix III for full model results estimating differences in social wellbeing between Treatment and Control group participants.

items that make up the social wellbeing scale. Orange dots represent Treatment and blue dots represent Control. Treatment group values colored green ($p < .05$) indicate the differences between Treatment and Control group members were statistically significant.

Figure 18. Share of Respondents Reporting Highest Levels of Social Wellbeing, by Survey Administration: Treatment v. Control



- Pre-Treatment, there was no significant difference between the shares of Treatment and Control group members that reported the highest levels of social wellbeing.
- On the Early-Intervention and Mid-Intervention surveys, a *significantly greater share* of Treatment group participants reported the highest levels of social wellbeing than the Control group on two items.
- Post-Treatment, there were no significant differences between the Treatment and Control groups.

GROW Funds Allowed Parents to Shift Focus from Survival to Building Connections

Parents in the GROW study constantly “rob Peter to pay Paul,” temporarily borrowing funds or using money meant for one bill for another due to their limited and inconsistent funds. Their parenting focus is on survival; doing what they can day-by-day to pay their bills, keep a roof over their heads and utilities on. According to the interviews, unrestricted cash allowed some parents to shift their focus and make different kinds of parenting and personal decisions.

For some mothers, GROW funds allowed them to address nagging car repairs, which eased safety concerns during a period of several high profile violent incidents on public transit (see Appendix I). For some families that did not own a car, GROW funds allowed them to utilize safer options like Uber to get to medical appointments or other destinations. The additional funds expanded their choices to include options that better-resourced families already have.

The weight of the state taking their children away weighed on some parents trying to make ends meet. CM highlighted that concern as she talked about the many ways that GROW funds impacted her family, “Without this income to maintain food on their table, to keep their lights on, you know, and to keep their children underneath them. You know, it could have got to the point where I couldn't have my kids, and I had to give them away for someone until I was able to gather these things together and make sure the light stays on. The water is on. You know they have food on their table.”

The increase in income allowed parents to support and protect their children in other ways. One interviewee's child had been bullied for her worn and off-brand attire. She used some of the funds to buy name-brand shoes to promote her child's wellbeing as the school year started. She explained, “Now, I don't have to worry about my daughter coming home crying, getting teased about her shoes. I don't have to worry about making decisions about getting her pants that fit or getting her bras.” Unrestricted cash allowed her daughter to start the school year with more confidence by having clothes that both fit her body and helped her fit in.

Parents detailed moments of being ‘carefree mothers’ and enjoying quality time with their kids. Treatment group parents conveyed how the funds allowed them to go beyond basic needs and provide a sense of possibility and pride in everyday family life:

“I was able to give them what they wanted versus always what they needed. I was able to afford better shoes and warmer coats and clothes. They were able to go to arcades and other places. It kept a smile on their face.”

“It helped their self-esteem. I could give them money to go out with their friends instead of saying I have to pay a bill first or getting them the supplies they needed without asking family or friends for it.”

“It helped me give my daughter a good birthday and helped me be able to spend more time with my kids doing the fun things they’ve been asking me for.”

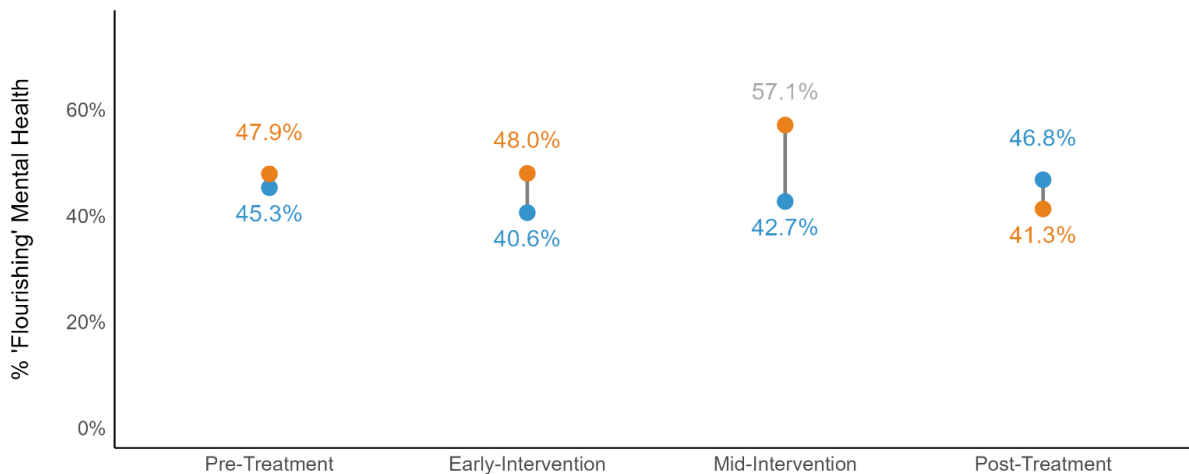
What clearly brought joy to parents was being able to provide for their children and say, “Yes” to their requests rather than always saying, “I can’t.” HD explained that before GROW, her son kept asking her to buy a computer monitor. She said “I’ve always wanted to get him one. But at the time, you know, I didn’t have, I wasn’t. I didn’t have the money for it. But I was able to get it with these funds.” Similarly, OF was finally able to nurture her daughter’s interest in dance. “Actually, I supported my daughter’s dream of doing ballet. Now we know that can be very expensive. She does ballet throughout the year all 12 months, every season. There’s a new costume that has to be bought. So, it allowed me to support her dreams fully.” Similarly, CR was able to do more for her son’s birthday than cake and ice cream. “So, what I did for his birthday was, of course I bought... I got him a cake and ice cream and all of that, but he wanted to go to the trampoline park. Yeah, he wanted to do that. He wanted to go to the arcade.” For these parents, having the funds to bring their children joy and opportunities they wouldn’t otherwise have, lifted their spirits and also garnered respect from their children because they were seen as providers.

These examples underscore the ways in which parents strategically allocated additional income to enhance their children’s development, educational opportunities, and overall well-being. They also reflect the different ways Treatment group participants leveraged the GROW funds to strengthen relationships with their families, support their children’s connections to peer groups, and feel included in their communities.

The Treatment Group Experienced Modest Improvement to Overall Mental Health

The dimensions of wellbeing measured by the MHC-SF (social, emotional, and psychological) can be combined, aggregating responses across the three dimensions into an overall assessment of mental health, categorized as ‘languishing’, ‘moderately mentally healthy’, or ‘flourishing’.³³ The Treatment group evidenced observable, though modest, improvements in overall mental health. (See Figure 19).

Figure 19. Share of Treatment and Control Groups Reporting ‘Flourishing’ Mental Health



³³ Keyes, C. L. M. (2002). The mental health continuum: From languishing to flourishing in life. *Journal of Health and Social Behavior*, 43, 207-222.

- Pre-Treatment and on the Early-Intervention survey, a roughly equivalent share of the Treatment and Control groups reported flourishing levels of mental health.
- On the Mid-Intervention survey, a *significantly greater share* of Treatment group participants reported flourishing levels of mental health than the Control group (57.1% v. 42.7%; $p < .10$).
- Post-Treatment, there was *no significant difference* between the Treatment and Control groups (41.3% v. 46.8%).

This pattern mirrors the Treatment groups’ improvements and declines in other dimensions. In interviews, participants explained that the study made them feel valued, and their enhanced sense of agency in parenting and decision making contributed to observable, though modest, improvements in participants’ overall mental health and wellbeing.

Summary of Quantitative Analyses

Across multiple measures, the Treatment and Control groups reported equivalent levels of wellbeing on the first survey. After 8 months of payments, the Treatment group significantly improved compared to the Control group across five of six measures. When the payments ended, the Treatment group fell back to equivalence with the Control group across three of six measures, and the Treatment group’s financial, social and psychological wellbeing fell significantly below the Control group. While multiple dimensions of wellbeing were assessed, the findings discussion focuses on financial, social, and psychological outcomes, as these were the domains in which statistically significant differences between the Treatment and Control groups were observed. (See Figure 20).

Figure 20. Summary Impacts of GROW Study Participation

Outcomes	Pre-Treatment Treatment v. Control	8 Months of Payments Treatment v. Control	Post-Treatment Treatment v. Control
Financial Wellbeing	=	+	-
Food Insecurity	=	+	=
Social Wellbeing	=	+	-
Emotional Wellbeing	=	=	=
Psychological Wellbeing	=	+	-
Overall Mental Health	=	+	=

Examining the Post-Treatment Experience

The study team used the final round of interviews to better understand the treatment group’s reported declines in wellbeing in the last survey, which participants had completed shortly after the monthly payments concluded. The interviews took place beginning five months after the survey’s distribution; considerably more time had elapsed. This analysis focuses on the 20 treatment participants who completed all four rounds of interviews, totaling 80 interviews.

A review of existing guaranteed income and cash transfer program literature from the United States indicated that the GROW study is unique in administering both a post-intervention survey and conducting follow-up interviews. Thus, the existing literature did not offer an explanation for the dip

in treatment group wellbeing following the pilot. However, existing literature about income volatility did; a dip in wellbeing is natural following a negative income volatility experience (Prause, Dooley and Huh, 2009). Income volatility is commonly defined as a minimum 25% change in income (Maag, Peters, Hanagan, Lou, and Siwicki, 2017).³⁴ For participants who typically received a TANF payment of \$403 per month (Community Legal Services of Philadelphia, 2016), the \$500 GROW payments would represent a dramatic shift in income, well-above the 25% marker. In this case, the 12 monthly GROW payments did not generate the long-term stabilizing impacts for participants to easily endure the post-program decline of \$500 per month of reliable, unrestricted income.

E-TANF, and therefore GROW, eligibility required that participants have very limited income, assets, and wealth. The unrestricted income “Provides a buffer, and... possessing ample wealth is a foundation for economic security” (Hardy, Morduch, Darity, Jr., and Hamilton, 2018). The literature suggested that the economic shock of the program ending should reasonably cause some distress for participants as they lose that stabilizing GROW income. JR described the transition to life without GROW funds in this way, “...it took me back to trying to pinch off of this and pinch off of that. Yeah, and you know, like, for certain bills call to make like arrangements, so I can pay it this day or a little longer.” Navigating income precarity is difficult, draining work.

As the task of returning to a life of economic insecurity after the monthly payments ended became reality, a few themes were present across interviews. First, every participant expressed gratitude for being chosen to participate in the program and talked about the powerful and positive impacts it had on them. And, while acknowledging that the 12-month timeline was communicated from the beginning, they were still affected by the pilot’s end. Some said that the long-term effect was nevertheless positive. IR noted,

So, when that cushion, you know, although I knew at a point that cushion would be taken away, you know I still prepare. I prepared myself to the best of my ability. But you know still the fact that the funds aren't there anymore. It has impacted me. This experience changed my view of my future in a positive way.

And though the program ended for them, participants such as CR wanted others to have the experience:

You get to a point where you don't qualify for food stamps and medical. Okay, but I still can't make those things with all my income. So, it's very frustrating. But I definitely, definitely appreciate and just like I said, just talking to you guys and then getting my little story out there...financial issues. And it'll definitely help. And hopefully, you guys can continue the program and helping other people.

³⁴ While income volatility is commonly accepted as a minimum 25% change, there is less consensus about the frequency and duration used to measure it. Many people experience changes annually, but for those who experience major fluctuations more frequently (i.e., monthly) and/or whose wealth, assets and community are very limited (including the GROW population), the impacts are more dramatic. Factors that create frequent income volatility in participants’ lives include seasonal employment, public assistance program sanctions, benefits cliffs, and waiting periods for Supplemental Security Income (SSI) approval.

AP also expressed her hope that others could benefit similarly, “Thank you for choosing me. Oh, I hope that this program can continue to help others.”

Additional Findings

Control Group Perspectives: Even \$50 Monthly Payments Made a Difference

55 interviews were conducted with 18 Control group participants four times throughout the study. While there were no observed quantitative impacts of the GROW funds for the Control group, a number of Control group interviewees identified ways that receiving the \$50 a month made a difference. Some parents conveyed that the combination of additional money, being chosen for participation in something positive, and feeling heard by interviewers reduced psychological strain.

One mother explained, “It makes a big difference when you have this extra piece of financial stability - helps with the bills, rent, transportation, supplements, grocery money. I only get \$302 per month in TANF... It’s surprising how something others might consider just a small amount of money meant so much to me. It really highlights how even modest support can have a huge impact on a person’s day-to-day life.”

The consistency of payments helped parents bridge critical gaps. Some were “able to purchase groceries at times, in between paychecks”; others noted that “when food was low the funds always came at the right time.” Another Control group participant described using the money to promote her children’s sense of household and familial responsibility by using some, or all, of it as a reward for the one who best met her expectations: “I can’t give an allowance, so this is it.” She noticed improvement in both her children’s attitudes and behaviors as a result of this incentive.

In a closing thought about her participation in the GROW Study, a mother of two talked about adopting a new financial practice following the study:

Interviewer: ... How has it felt not to have that consistent \$50 since these past months?

Participant: I've actually took from that... I actually started putting \$50 to the side. And it's yeah. I actually put that to the side, and I'll wait until something may come up where I really may need it. And then that's when I'll touch it.

Interviewer: So, you have been purposely saving \$50 dollars every month?

Participant: It actually has been working really good cause, you know, sometimes depending on it's always weird how we use our phones all the time. But the phone bill is the one thing that you somehow in your mind, you'll forget to pay. So that's one of those things we're putting that money to the side has been good, because if my pay weeks act funny and it's like, Oh, I paid everything else, and it's like, Oh, my goodness, I ain't paid a phone bill. So, it's like that, having that money saved to the side [has helped].

Though \$50 a month may not seem like much, many participants described how impactful it was, given their financial circumstances. With GROW funds, Control participants were able to purchase groceries, pay bills or parts of bills, buy daily necessities, or occasionally provide a small treat for

themselves and their children. Participating in the study also gave Control group members a sense of inclusion, purpose, and affirmation that their experiences and voices matter.

Participants in Both Groups Appreciated Consistent Engagement with the Study Team

Every participant successfully enrolled with F4GI at the outset of the study, and when the first payment date came, all participants received their funds. To start, there were a few ambiguities related to the exact time when funds would hit participant accounts, timing for e-gift cards (which were slightly delayed compared to direct deposits), the type of envelopes to expect the prepaid cards to arrive in, etc. Study participants reported that during this start-up period, they consistently received timely responses and troubleshooting to address their concerns from the study team or F4GI. When the GROW Study team kept their promises (i.e., made payments on time, answered questions in a timely way, followed up to schedule interviews), they built trust with participants, which helped ensure their ongoing engagement in the study.

In interviews and open-ended survey questions, participants expressed a sense of connection and support through their participation in the study. Study participants reported they "felt like someone else cared" and "that I'm not alone and there's help available." One study participant was surprised about "the fact that the staff helped when I needed a question answered." Another expressed: "I was super happy when my funds were on my card, on time, without me calling anyone about the funds." These perceptions of connection and belonging align with established conceptualizations of social inclusion and wellbeing.

Others expressed gratitude for their participation and the structure of the GROW Study. One mother explained, "I love that you care to ask, and you listen. There aren't a lot of people like you out there, trust me."

Throughout the study, clear communication, supportive follow-through, and intentional trust-building between the study team and participants were essential. These simple efforts to treat people with dignity and respect were significant because they were not typical experiences for participants. These efforts may have contributed to elevated participation rates in both the surveys and the interviews.

V. Policy and Programming Implications

The GROW Study findings have important implications for how the structure of local and state level resources can better improve the lives of families with low incomes:

- Even small increases to unrestricted, discretionary income can make a substantial difference for low-income parents and their children.
- The GROW pilot demonstrates that a cash transfer program can enhance financial stability, strengthen recipients' sense of agency and self-worth, improve parental capacity, and support overall mental health and wellbeing. As a corollary, the loss of such income can be detrimental across the different dimensions of wellbeing.
- Study participants described how the confluence of benefits cliffs associated with assistance programs like SNAP and the reality of low wages for entry level work together close off pathways to economic mobility.
- The consistency of unrestricted, discretionary income matters. GROW Study participants repeatedly highlighted the consistency of the payments, whether \$500 or \$50, as an important source of stability in their lives throughout the pilot.

Based on these findings, there are number of policy and program design opportunities that could improve the well-being of low-income families in Pennsylvania, such as:

- Increasing the monthly amount in cash transfer programs like TANF and tying payments to increase with inflation to ensure benefit levels keep pace with the cost of living. Pennsylvania has not implemented an inflation adjustment since the 1990s. This change would ensure the program meets families' basic needs, promoting economic stability over time.
- Tapering cash transfer payments over time to mitigate the benefits cliff effect.
- Offering bridge funds for those transitioning out of the program due to employment or increases in income.
- Consider unrestricted income supplements during long wait times for mental health and other health services (up to six months). Ensuring the stability of TANF and E-TANF families as they await services will improve their overall stability and chances of securing and maintaining employment. Expanded access to mental health counseling can also address critical emotional and psychological needs, promoting holistic family and economic wellbeing.

The study findings also have implications for the design of future cash transfer studies:

- Extending the duration of cash transfer programs to a minimum of two years or longer would enable a more comprehensive assessment of the impact of increased disposable income on economically precarious families.

- Building in a longer-term evaluation period after payments have concluded would help further understand longitudinal impact.
- Larger sample sizes, particularly for the treatment group, would allow for deeper analysis and potential observation of additional impacts
- The qualitative findings point to the potential for the rigorous evaluation of impact on adult education and employment participation, and impact on children.
- Participants were eager for opportunities to share experiences and offer peer support.

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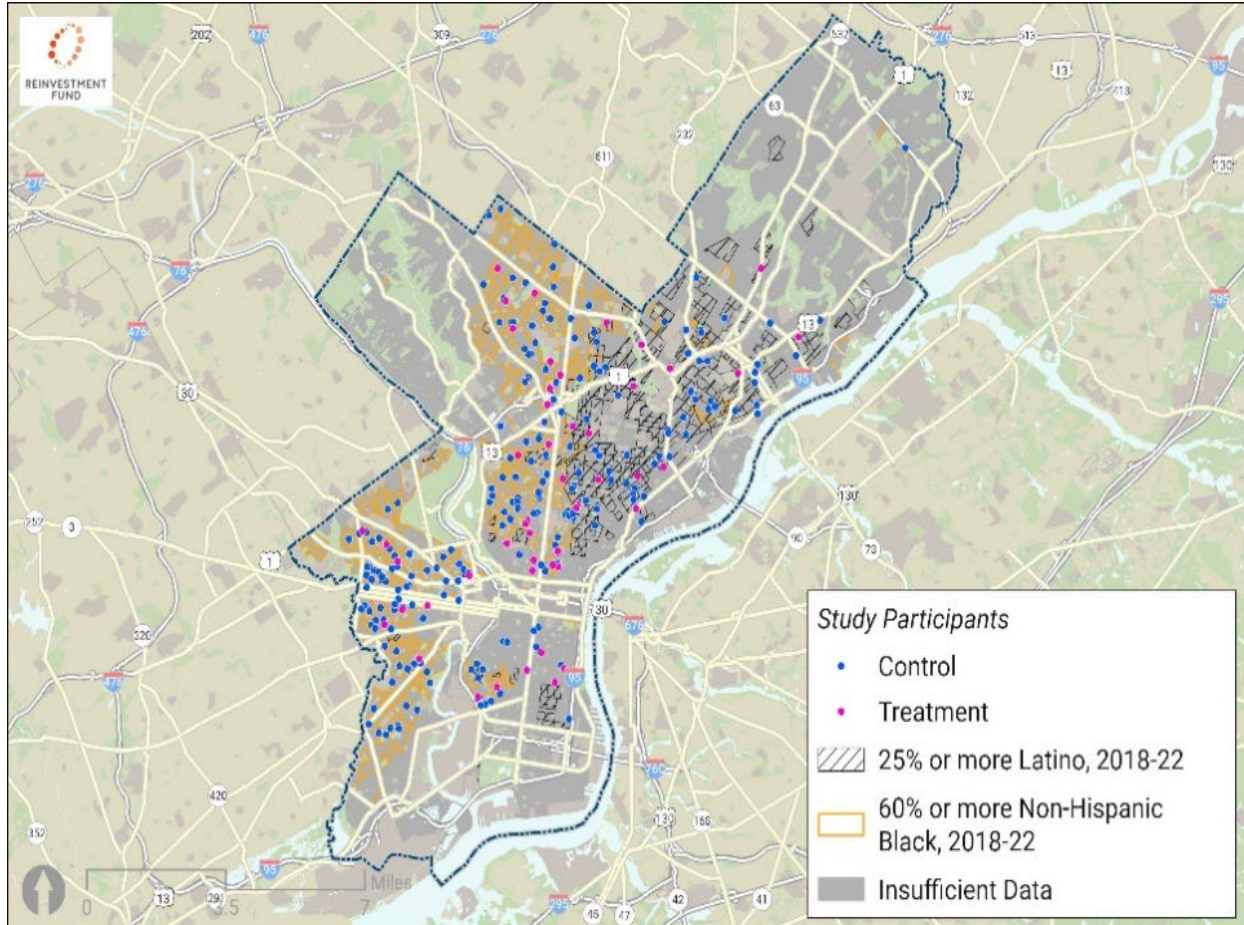
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Appendix I: GROW Study Context - Philadelphia Neighborhoods

GROW Study participants live in neighborhoods throughout the city but are clustered in neighborhoods in North, West, and Lower Northeast Philadelphia, where the overall demographic makeup has similarities to that of the study population. More than 60% of residents in North and West Philadelphia are non-Hispanic Black; while the share of Hispanic residents in much of Eastern North and Lower Northeast Philadelphia is well above the city averages, at 25% or more (see Figure A1.1).

Figure A1.1. GROW Study Population, African American, and Hispanic Populations



Source: ACS 2018-22

Figures A1.2 and A1.3 show that participants are concentrated in the city's lowest income neighborhoods, where between one and three quarters of households have incomes below the Federal Poverty line.

Figure A1.2. GROW Study Population and Household Incomes

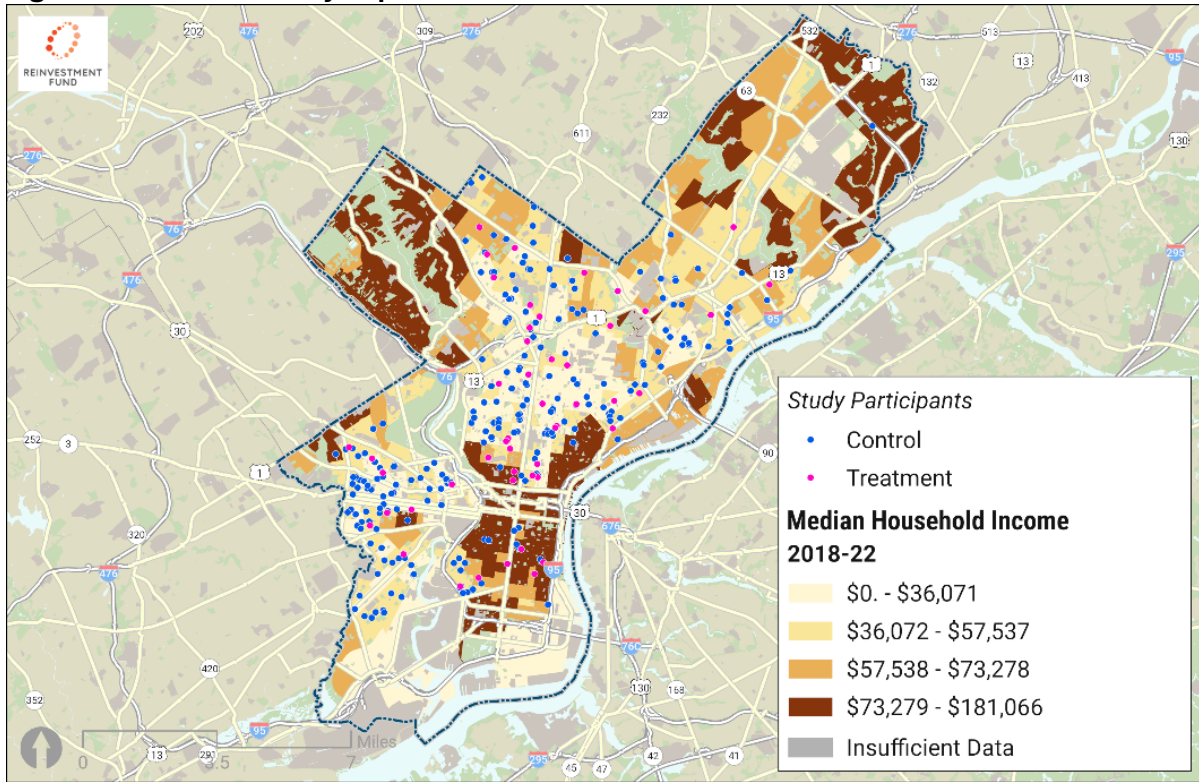
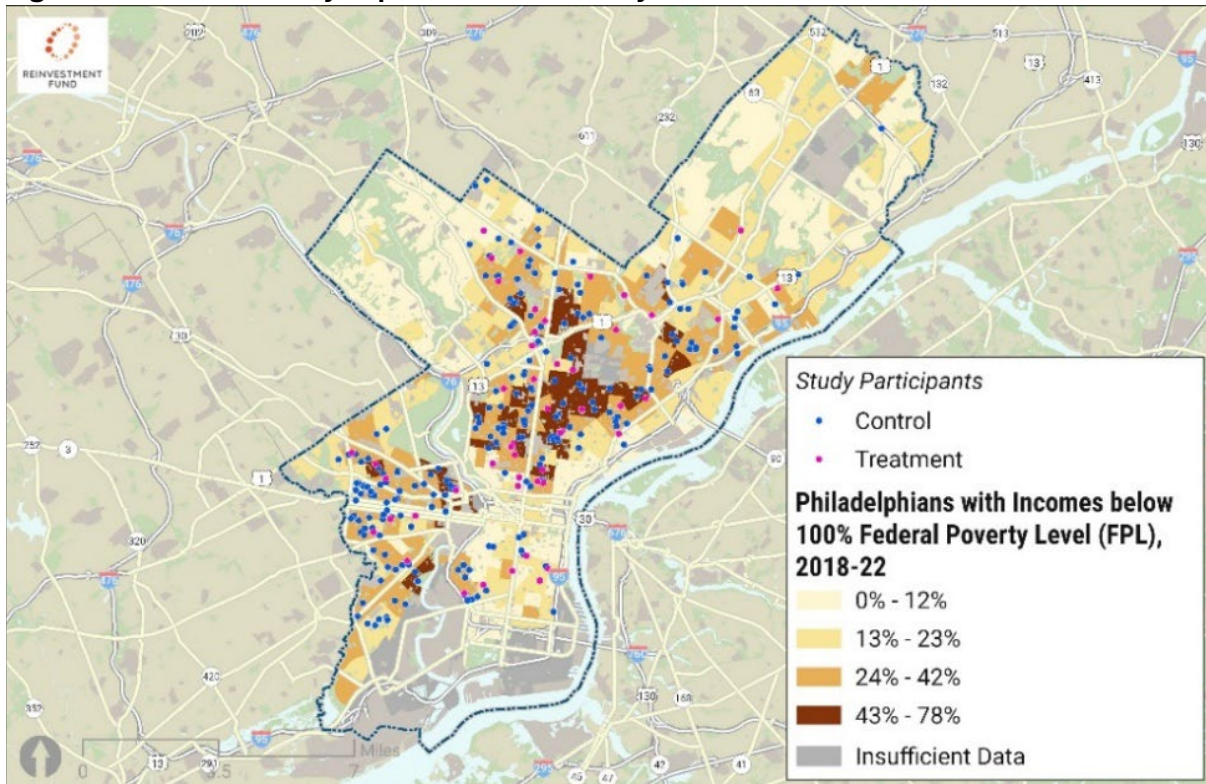


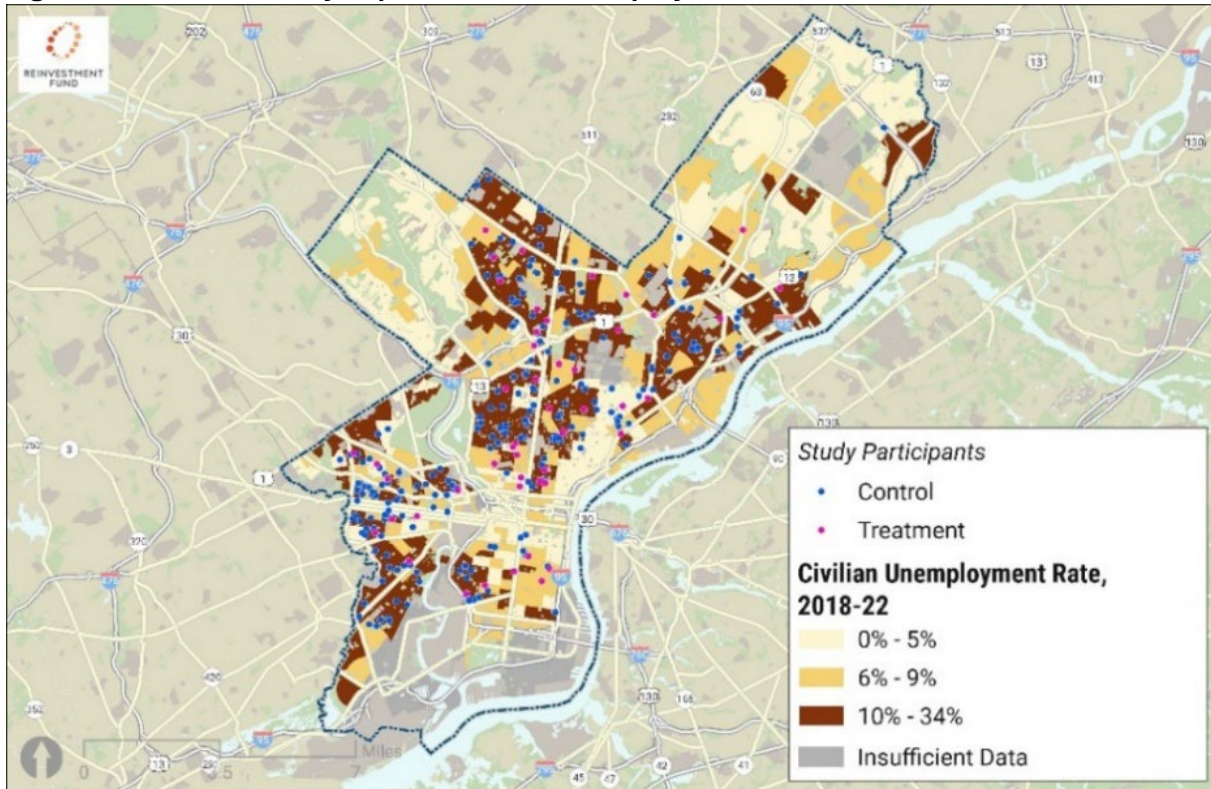
Figure A1.3. GROW Study Population and Poverty Rates



Source: ACS 2018-22

GROW Study participants primarily reside in neighborhoods with unemployment rates over 10%, much higher than Philadelphia’s overall rate of 6.4%. (See Figure 4).

Figure A1.4. GROW Study Population and Unemployment Rates



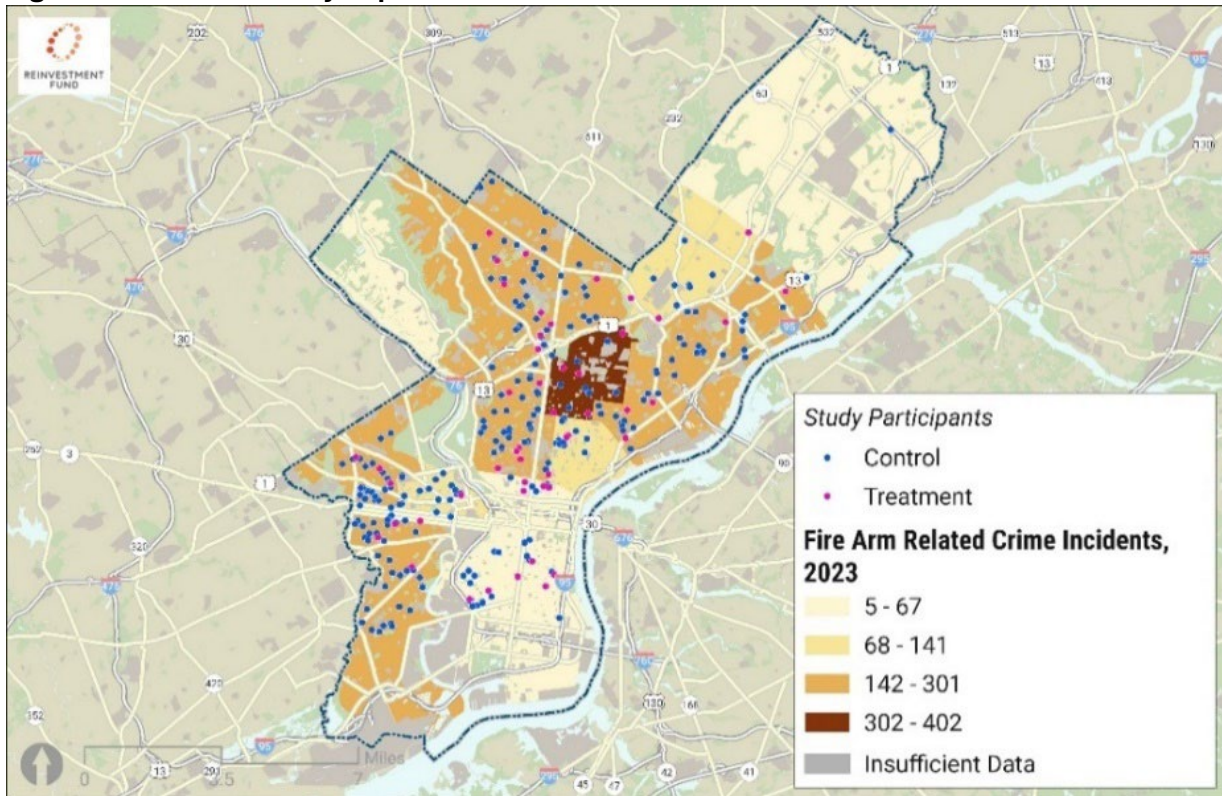
Source: ACS 2018-22

Violence in Philadelphia During the GROW Study

Study participants tended to live in neighborhoods with higher levels of firearm related crimes. (See Figure 5). In addition, the city experienced four transit system shootings in four days in March of 2024, which included eight teenagers shot while waiting for the bus after school (the GROW payments were disbursed between summer 2023 and summer 2024).³⁵

³⁵ Todt, R. (2024, March 6). [8 teens wounded by gunfire at Philadelphia bus stop in city's 4th transit shooting in as many days. AP News.](#)

Figure A1.5. GROW Study Population and Firearm Related Crime Incidents - 2023



Source: District Attorney's Office analysis of Philadelphia Police Department data.

Appendix II: GROW Survey Responses & Work Ready Characteristics

The tables below present Treatment and Control participants' responses to each item on the GROW Survey for each of the four administrations, as well as open-ended responses from the Post-Treatment Survey related to the impact of the study on their lives. The Appendix concludes with tables summarizing the characteristics and employment of Work Ready enrollees during the study.

Financial Wellbeing Scale

	Survey 1		Survey 2		Survey 3		Survey 4	
	n = 48	n = 201	n = 50	n = 207	n = 49	n = 206	n = 46	n = 201
InCharge Financial Distress/Financial Wellbeing Scale	Treatment	Control	Treatment	Control	Treatment	Control	Treatment	Control
Average Total Score	3.0	3.2	4.0	3.2	4.2	3.4	2.9	3.5
What do you feel is the level of your financial stress today? (1-10 scale); *Overwhelming Stress(1-3); High Stress(4-5); Low Stress(6-8); No Stress at All(9-10)	3.7	3.8	4.8	3.8	4.8	4.0	3.6	3.9
On the stair step below, mark how satisfied you are with your present financial situation. The '1' at the bottom of the steps represents complete dissatisfaction. The '10' at the top of the stair step represents complete satisfaction. The more dissatisfied you are, the lower the number you should select. The more satisfied you are, the higher the number you should select.	3.8	3.8	4.8	4.0	4.7	4.4	3.6	4.5
How do you feel about your current financial situation? (10 point scale); *Feel Overwhelmed (1-2); Sometimes Feel Worried (3-5); Not Worried (6-8); Feel Comfortable (9-10)	3.0	3.1	3.9	3.3	4.4	3.2	2.9	3.4
How often do you worry about being able to meet normal monthly living expenses? (10 point scale); Worry all the time (1-2); Sometimes Worry (3-5); Rarely Worry (6-8); Never Worry (9-10)	3.1	3.2	4.0	3.1	4.1	3.5	2.9	3.6
How confident are you that you could find the money to pay for a financial emergency that cost about \$1,000? (10 point scale); No Confidence (1-2); Little Confidence (3-5); Some Confidence (6-8); High Confidence (9-10)	2.7	3.2	3.7	2.8	4.1	3.3	2.4	3.3
How often does this happen to you? You want to go out to eat, go to a movie or do something else and don't because you can't afford to? (10 point scale); All the time (1-2); Sometimes (3-5); Rarely (6-8); Never (9-10)	2.7	3.3	3.7	3.2	4.2	3.4	3.0	3.4
How frequently do you find yourself just getting by financially and living paycheck to paycheck? (10 point scale); All the time (1-2); Sometimes (3-5); Rarely (6-8); Never (9-10)	1.9	2.2	2.8	2.2	3.1	2.4	2.2	2.5
How stressed do you feel about your personal finances in general? (10 point scale) Overwhelming stress (1-2); High Stress (3-5); Low Stress (6-8); No Stress at All (9-10)	2.8	3.3	4.1	3.1	4.2	3.4	2.7	3.6

Mental Health Continuum

The Mental Health Continuum Short Form (MHC-SF) consists of 14 items that collectively represent an individuals' overall level of mental health, which can be scored to into categories ranging from 'Languishing', 'Moderately Mentally Health', and 'Flourishing'. Additionally, the 14 items included in the MHC-SF can also be broken down into three separate dimensions of individuals' overall mental health; these include: emotional wellbeing, psychological wellbeing, and social wellbeing.

For each item of the MHC-SF, study participants were asked how frequently in the past month they had experienced different emotional, social, and psychological conditions. The 0 to 5 frequency scale was presented as: 0=Never, 1=Once or Twice, 2=About once a week, 3=About 2 or 3 times a week, 4=Almost Every Day, and 5=Every Day. Overall scores for Emotional, Social, and Psychological Wellbeing represent the sum of individuals' responses within each domain.

Individuals' responses can then be combined to categorize respondents' overall mental health as 'Languishing', 'Moderately Mentally Healthy', or 'Flourishing'.³⁶

Overall Mental Health

	Survey 1		Survey 2		Survey 3		Survey 4	
	n = 48	n = 201	n = 50	n = 207	n = 49	n = 206	n = 46	n = 201
	Treatment	Control	Treatment	Control	Treatment	Control	Treatment	Control
% Flourishing	48%	45%	48%	41%	57%	43%	41%	47%
% Moderately Mentally Healthy	42%	39%	40%	40%	35%	38%	52%	39%
% Languishing	10%	16%	12%	19%	8%	19%	7%	14%

Emotional Wellbeing

	Survey 1		Survey 2		Survey 3		Survey 4	
	n = 48	n = 201	n = 50	n = 207	n = 49	n = 206	n = 46	n = 201
	Treatment	Control	Treatment	Control	Treatment	Control	Treatment	Control
Emotional Wellbeing Average Score	10.4	10.0	10.5	9.4	10.5	9.7	9.6	9.9
During the past month, how often did you feel happy?	3.4	3.2	3.4	3.0	3.4	3.1	3.1	3.2
During the past month, how often did you feel interested in life?	3.9	3.7	3.9	3.5	3.9	3.6	3.7	3.7
During the past month, how often did you feel satisfied with life?	3.1	3.0	3.2	2.9	3.3	3.0	2.8	3.0

Social Wellbeing

	Survey 1		Survey 2		Survey 3		Survey 4	
	n = 48	n = 201	n = 50	n = 207	n = 49	n = 206	n = 46	n = 201
	Treatment	Control	Treatment	Control	Treatment	Control	Treatment	Control
Social Wellbeing Average Score	10.1	9.9	11.3	9.2	12.2	10.2	10.0	11.0
During the past month, how often did you feel that you had something important to contribute to society?	2.9	2.8	3.1	2.7	3.3	2.8	2.5	2.9
During the past month, how often did you feel that you belonged to a community (like a social group, or your neighborhood)?	2.1	2.0	2.3	1.7	2.4	1.9	2.1	2.3
During the past month, how often did you feel that our society is a good place, or is becoming a better place, for all people?	1.5	1.6	2.0	1.4	2.1	1.8	1.7	1.9
During the past month, how often did you feel that people are basically good?	2.2	2.1	2.3	2.0	2.6	2.1	2.3	2.3
During the past month, how often did you feel that the way our society works makes sense to you?	1.4	1.4	1.5	1.4	1.8	1.5	1.5	1.7

Psychological Wellbeing

	Survey 1		Survey 2		Survey 3		Survey 4	
	n = 48	n = 201	n = 50	n = 207	n = 49	n = 206	n = 46	n = 201
	Treatment	Control	Treatment	Control	Treatment	Control	Treatment	Control
Psychological Wellbeing Average Score	21.6	20.8	21.4	19.7	22.6	19.7	19.9	20.8
During the past month, how often did you feel that you like most parts of your personality?	3.8	3.7	3.8	3.4	3.8	3.5	3.4	3.7
During the past month, how often did you feel good at managing the responsibilities of your daily life?	3.7	3.6	3.6	3.4	3.8	3.3	3.3	3.6
During the past month, how often did you feel that you had warm and trusting relationships with others?	3.1	2.9	3.3	2.8	3.4	2.9	3.2	3.0
During the past month, how often did you feel that you had experiences that challenged you to grow and become a better person?	3.9	3.5	3.7	3.4	4.2	3.5	3.2	3.0
During the past month, how often did you feel confident to think or express your own ideas or opinions?	3.6	3.6	3.8	3.5	3.8	3.3	3.4	3.5
During the past month, how often did you feel that your life has a sense of direction or meaning to it?	3.5	3.5	3.3	3.3	3.7	3.3	3.2	3.4

³⁶ See Appendix III for detailed description of the MHC-SF.

Select Items from Household Food Insecurity Access Survey

	Survey 1		Survey 2		Survey 3		Survey 4	
	n = 48	n = 201	n = 50	n = 207	n = 49	n = 206	n = 46	n = 201
In the past month, did you or any household member have to eat fewer meals in a day because there was not enough food?	Treatment	Control	Treatment	Control	Treatment	Control	Treatment	Control
% yes	38%	39%	30%	35%	14%	36%	41%	45%
If 'yes', how frequently did this happen during the past month?	n = 18	n = 79	n = 15	n = 73	n = 7	n = 74	n = 19	n = 91
% rarely	61%	41%	40%	34%	43%	46%	47%	51%
% sometimes	33%	49%	60%	55%	43%	46%	32%	43%
% often	6%	10%	0%	11%	14%	8%	21%	7%

	Survey 1		Survey 2		Survey 3		Survey 4	
	n = 48	n = 201	n = 50	n = 207	n = 49	n = 206	n = 46	n = 201
In the past month, did your or any household member go a whole day and night without eating anything because there was not enough food?	Treatment	Control	Treatment	Control	Treatment	Control	Treatment	Control
% yes	17%	20%	8%	21%	4%	15%	20%	21%
If 'yes', how frequently did this happen during the past month?	n = 8	n = 40	n = 4	n = 43	n = 2	n = 31	n = 9	n = 42
% rarely	75%	43%	0%	40%	50%	52%	33%	43%
% sometimes	25%	40%	75%	51%	50%	42%	56%	50%
% often	0%	18%	25%	9%	0%	6%	11%	7%

	Survey 1		Survey 2		Survey 3		Survey 4	
	n = 48	n = 201	n = 50	n = 207	n = 49	n = 206	n = 46	n = 201
In the past month, did you take less of a medication than instructed, or skip it because you were trying to save money?	Treatment	Control	Treatment	Control	Treatment	Control	Treatment	Control
% yes	4%	13%	12%	12%	6%	13%	15%	13%
If 'yes', how frequently did this happen during the past month?	n = 2	n = 26	n = 6	n = 24	n = 3	n = 27	n = 7	n = 27
% rarely	50%	42%	67%	46%	0%	26%	57%	33%
% sometimes	50%	42%	33%	42%	100%	59%	43%	56%
% often	0%	15%	0%	13%	0%	15%	0%	11%

Select Items from RAND 36-Item Health Survey

	Survey 1		Survey 2		Survey 3		Survey 4	
	n = 48	n = 201	n = 50	n = 207	n = 49	n = 206	n = 46	n = 201
In general, would you say your health is:	Treatment	Control	Treatment	Control	Treatment	Control	Treatment	Control
% excellent	10%	12%	8%	10%	6%	13%	9%	15%
% very good	19%	21%	26%	25%	20%	20%	22%	23%
% good	56%	35%	44%	36%	49%	37%	48%	32%
% fair	13%	30%	16%	27%	20%	27%	20%	26%
% poor	2%	2%	6%	3%	4%	2%	2%	3%

	Survey 1		Survey 2		Survey 3		Survey 4	
	n = 48	n = 201	n = 50	n = 207	n = 49	n = 206	n = 46	n = 201
Does your health now limit you in moderate activities such as moving a table, pushing a vacuum cleaner, or bowling. If so, how much?	Treatment	Control	Treatment	Control	Treatment	Control	Treatment	Control
% a lot	8%	17%	10%	12%	12%	15%	7%	12%
% a little	31%	23%	28%	33%	24%	33%	30%	31%
% not limited	60%	60%	62%	55%	63%	52%	63%	57%

	Survey 1		Survey 2		Survey 3		Survey 4	
	n = 48	n = 201	n = 50	n = 207	n = 49	n = 206	n = 46	n = 201
Does your health now limit you in moderate activities such as climbing several flights of stairs. If so, how much?	Treatment	Control	Treatment	Control	Treatment	Control	Treatment	Control
% a lot	6%	20%	14%	17%	14%	18%	9%	12%
% a little	33%	35%	36%	40%	33%	42%	35%	42%
% not limited	60%	45%	50%	43%	53%	40%	57%	45%

	Survey 1		Survey 2		Survey 3		Survey 4	
	n = 48	n = 201	n = 50	n = 207	n = 49	n = 206	n = 46	n = 201
During the past month, have you accomplished less than you would like as a result of your physical health?	Treatment	Control	Treatment	Control	Treatment	Control	Treatment	Control
% yes	44%	45%	36%	51%	43%	50%	41%	44%

	Survey 1		Survey 2		Survey 3		Survey 4	
	n = 48	n = 201	n = 50	n = 207	n = 49	n = 206	n = 46	n = 201
During the past month, were you limited in the kind of work or other activities as a result of your physical health?	Treatment	Control	Treatment	Control	Treatment	Control	Treatment	Control
% yes	29%	42%	36%	48%	35%	41%	26%	42%

	Survey 1		Survey 2		Survey 3		Survey 4	
	n = 48	n = 201	n = 50	n = 207	n = 49	n = 206	n = 46	n = 201
During the past month, have you accomplished less than you would like as a result of any emotional problems (such as feeling depressed or anxious)?	Treatment	Control	Treatment	Control	Treatment	Control	Treatment	Control
% yes	44%	48%	48%	51%	41%	53%	41%	50%
	Survey 1		Survey 2		Survey 3		Survey 4	
	n = 48	n = 201	n = 50	n = 207	n = 49	n = 206	n = 46	n = 201
During the past month, did you do work or activities less carefully than usual as a result of any emotional problems (such as feeling depressed or anxious)?	Treatment	Control	Treatment	Control	Treatment	Control	Treatment	Control
% yes	33%	39%	26%	38%	41%	41%	33%	40%
	Survey 1		Survey 2		Survey 3		Survey 4	
	n = 48	n = 201	n = 50	n = 207	n = 49	n = 206	n = 46	n = 201
During the past month, how much did pain interfere with your normal work (including work outside the home and housework)?	Treatment	Control	Treatment	Control	Treatment	Control	Treatment	Control
% not at all	27%	25%	32%	25%	35%	26%	33%	24%
% a little bit	40%	32%	34%	30%	33%	25%	35%	35%
% moderately	17%	23%	16%	18%	18%	18%	9%	24%
% quite a bit	13%	13%	18%	27%	6%	20%	22%	9%
% extremely	4%	7%	0%	0%	8%	10%	2%	7%

Additional Survey Questions

Housing Stability

	Survey 1		Survey 2		Survey 3		Survey 4	
	n = 35	n = 163	n = 37	n = 174	n = 41	n = 188	n = 24	n = 182
Is this household currently caught up on rent or mortgage payments?	Treatment	Control	Treatment	Control	Treatment	Control	Treatment	Control
% yes	71%	64%	73%	61%	66%	57%	60%	54%
	Survey 1		Survey 2		Survey 3		Survey 4	
	n = 42	n = 159	n = 38	n = 167	n = 42	n = 183	n = 46	n = 201
How confident are you that the household will be able to pay the next rent or mortgage payment on time?	Treatment	Control	Treatment	Control	Treatment	Control	Treatment	Control
% payment is/will be deferred	7%	4%	5%	5%	2%	4%	5%	3%
% not at all confident	10%	15%	3%	14%	12%	16%	15%	20%
% slightly confident	33%	26%	29%	25%	17%	24%	38%	28%
% moderately confident	21%	24%	26%	23%	33%	22%	13%	17%
% highly confident	29%	31%	37%	32%	36%	34%	20%	25%

Financial Advice (only asked on the 4th survey)

	Survey 4	
	n = 46	n = 201
Since the beginning of the study, have you asked for advice on how to spend the additional money you're receiving as part of the GROW study?	Treatment	Control
% yes	26%	28%

Employment during the Study (asked on survey 3 and 4) *

Did you work for pay in any month during the study? (% yes)	Treatment	Control
	n = 49	n = 206
June 2023	61%	48%
July 2023	61%	50%
August 2023	65%	55%
September 2023	69%	56%
October 2023	67%	62%
November 2023	59%	58%
December 2023	63%	58%
	n = 46	n = 201
January 2024	61%	57%
February 2024	70%	58%
March 2024	67%	62%
April 2024	65%	62%
May 2024	61%	62%

* None of the differences in the share of Treatment and Control participants who worked in each month of the study were statistically significant.

Spending

How have you spent the additional money from the study? Please select all areas that apply.	Survey 1		Survey 2		Survey 3		Survey 4	
	n = 48	n = 201	n = 50	n = 207	n = 49	n = 206	n = 46	n = 201
Spending (Wave I = anticipated; Waves II-IV = actual)	Treatment	Control	Treatment	Control	Treatment	Control	Treatment	Control
% cell phone	42%	24%	50%	31%	63%	42%	72%	48%
% debt	33%	20%	30%	13%	37%	13%	43%	19%
% eating out	8%	10%	32%	14%	41%	20%	37%	19%
% education/childcare	33%	13%	42%	23%	41%	19%	48%	24%
% entertainment/personal care	25%	12%	36%	8%	33%	12%	46%	14%
% groceries	67%	41%	60%	57%	73%	67%	83%	67%
% health	8%	8%	10%	3%	22%	7%	24%	7%
% helping others	2%	2%	6%	1%	8%	2%	15%	1%
% housing/utilities	77%	47%	80%	39%	88%	41%	87%	56%
% pets	13%	10%	28%	13%	20%	14%	22%	17%
% transportation	48%	38%	60%	46%	73%	46%	72%	52%
% other	2%	4%	4%	2%	4%	2%	7%	1%

Top 10 Survey and Interview E-Gift Card Choices

Below are the top 10 choices of e-gift cards for Treatment and Control groups (in order of most to least popular, 1 = most popular, 10 = less popular), with the number of gift cards chosen and the percentage out of the total number of gift cards.

Rank	Treatment	E-Gift Cards	Control	E-Gift Cards
1	Amazon.com Gift Card	92 (22%)	Amazon.com Gift Card	263 (28%)
2	Walmart eGift Card	75 (18%)	Walmart eGift Card	124 (13%)
3	DoorDash Gift Card	49 (12%)	Virtual Promotional Prepaid Mastercard USD	105 (11%)
4	Virtual Promotional Prepaid Mastercard USD	44 (10%)	DoorDash Gift Card	85 (9%)
5	Uber Gift Card	20 (5%)	Uber Gift Card	38 (4%)
6	Target eGiftCard	17 (4%)	Bath & Body Works eGift Card	36 (4%)
7	Dunkin' eGift Card	14 (3%)	Target eGiftCard	31 (3%)
8	Uber Eats Gift Card	9 (2%)	Applebee's eGift Card	28 (3%)
9	Google Play Gift Code	7 (2%)	Uber Eats Gift Card	25 (3%)
10	Lyft eGift Card	6 (1%)	Lyft eGift Card	18 (2%)

Work Ready Participant Backgrounds & JEVS Work Ready Summary Tables

Work Ready Participants – Work Ready Participation, Age, Gender, Parenting, and Children

	n	% Mandatory Participation in WR Activities	Avg Age	% Female	% Single Parent HH	Avg # Children
Treatment	51	86%	37.5	98%	98%	2.5
Control	239	87%	38.0	98%	98%	2.3
Work Ready Clients not in Study	996	91%	35.2	98%	98%	1.8

Source: JEVS Participant Records

Work Ready Participants – Race/Ethnicity

	n	% Non Hispanic Black	% Non Hispanic White	% Non Hispanic Multiple Races	% Ethnicity/Race Unknown	% Hispanic
Treatment	51	82%	2%	0%	10%	6%
Control	239	86%	3%	0%	9%	2%
Work Ready Clients not in Study	996	82%	4%	1%	10%	3%

Source: JEVS Participant Records

Work Ready Participants – Educational Attainment

	n	% Some HS	% High School	% Some College	% Assc./Bachelors	% Master's
Treatment	51	16%	71%	6%	0%	8%
Control	239	22%	64%	6%	2%	6%
Work Ready Clients not in Study	996	25%	66%	2%	1%	4%

Source: JEVS Participant Records

Work Ready Participants – Housing Situations

	n	% Renters	% Owners	% Other	% Receive Housing Subsidy
Treatment	47	83%	13%	4%	47%
Control	198	82%	9%	9%	52%

Source: GROW Survey

Work Ready Participation for Study Participants Between July 1, 2023 to June 30, 2024*

	n	Participation Requirements				Activity Hours			Count of Activities		
		Mandatory		General Exemption		minimum	average	maximum	minimum	average	maximum
Control	237	208	88%	29	12%	0	389	5,544	1	2	16
Treatment	50	44	88%	6	12%	0	335	1,948	1	2	12

*Does not include participants without Work Ready activity data between January to June

Work Ready Employment for Study Participants Between July 1, 2023 to June 30, 2024

	n	Employed		Average Hourly Wage			Average Hours per Week		
		#	%	minimum	average	maximum	minimum	average	maximum
Control	237	43	18%	10	16	40	15	31	53
Treatment	51	5	10%	11	13	15	20	28	40

Open Ended Survey Questions

Below are participants' responses to the four open-ended survey questions included on the fourth survey, grouped by Treatment or Control group. All survey responses were included, unless they were left blank or n/a.

How did the additional income influence the way you manage your household bills?

Treatment Group

- It helped to pay the bill
- It helped me get a few bills to zero
- It went to half of my rent
- I don't have any income right now
- Saving
- Wife has been paying
- It allowed me to be able to prioritize bills and other expenses effectively month to month
- I was able to bring my past bills current.
- It influenced me to wisely manage my financial responsibilities, also to cut out unnecessary expenses.
- It help some but it put me in debt with my rent.
- Was able to pay
- It helped me maintain a payment arrangement to stay up to date on my bills
- Teacher me how to save for a rainy day.
- Very well
- It manage my bills ok cause I didn't have to pay a bill in 2 months
- Little bit
- Was able to catch up on some bills
- i was able to pay bills and rent on time
- My bills were always paid in full and on time
- HELPED ME ALWAYS HAVE MY HPUSEHOLD BILLS PAID ON TIME
- I was able to pay them all at once instead of in pieces
- helped save money
- More at ease
- The additional income gave me confidence that my bills would he paid on time in full versus partially.
- It helped me manage my utilities and have enough left over
- More responsible as well more knowledgeable
- It helped put additional food in my kids mouths And shut offs notifies at bay.
- It helped me to pay all my bills on time and not pick which one I can pay first
- Helped me save to get a place to stsy

- to keep my bills current
- Help me pay bills on time
- Okay
- Helped me tremendously with utilities.
- Rent
- Halo pay them
- More lead way able to pay, sometimes I extra
- It helped me a lot, I was able to pay something on all my bills
- It helped me pay off/ or pay current bills I had
- I was able to pay the bills on time and not wait to get paid again
- I didn't have to worry about finding money for bills
- The additional income helped me be able to breathe a little bit more. I stress all the time because of me not being able to make enough and not be able to do most things for my kids because I'm living check to check with barely any room to do anything without cutting out something or being late with a payment.

Control Group

- I mean it was only 50 dollars, so it really didn't influence me to manage my money, but it did help out a lil and I'm appreciative
- The anticipation of having that extra help felt like a relief.
- I wouldn't say it influenced it definitely helped, and it always seem to come right before I over drafted my account??
- Try to budget more
- It helped with home necessities
- None
- shows me how to handle budget spending
- Just paid bills in full
- It helped
- Yes
- All
- I used it to pay bills
- It helped a lot
- Used it for bills and groceries
- The money I received helped towards certain things that I needed as far as household needs and helped towards paying bills
- Still have a hard time paying bills my job that I work at was not a everyday job so still was having problems with paying bills
- It help me pay my bill on time and help with managing my money
- Good
- It helped a little
- N/A

- Was able to buy extra food
- I feel like the extra money helped me pay for my bills and it gave me room to purchase household items all at once versus having to choose due to not having enough money.
- Got groceries pay some bills
- N/a
- Having a few extra dollars help us put a lot during the Grow research
- Good
- It influenced me to work on time management
- Somewhat ok
- It helped when needed the most
- Help with groceries
- It help out a little
- It help
- It helped me provide for the needs of my children.
- None
- I was able to pay on time
- Had to use it to pay the higher bills
- I paid them.
- Helped in paying Bill
- It was a great influence once my income become more stable, I will be able to manage better
- It help out the little extra money that came in.
- It's help because I got to buy some think for my son.
- Stressful
- The study did not influence the way I manage my bills. It was simply applied to needs serving as a source of supplemental income for a Time.
- It helped a lot
- It came through in Emergency situation or when I needed some extra food
- It help me a lot
- I was able to have money to pay the bills
- By not depending on it
- I just paid what I could with the money.
- \$160
- It helped because bill was piling up
- No influence
- It allow me to pay for gas to get my grandson to school each week I filled up my tank
- I was able to start a shea butter business.
- Slim to none
- It help a lot
- I could pay bills or grocery shop for me and my family; it was a big monthly help.
- Help me to budget
- Working different jobs
- I was able to pay bills and not stress about them.

- It's helpful
- It helped me pay miscellaneous debts and not have to worry about where I would get the extra money
- I don't have additional income.
- No
- I had to stretch the money for bills, food, and rent
- None, used it where it needed to be
- It was helpful.
- My family
- It help with things I might have needed in my home or for children
- It helped me pay bills on time
- It didn't really influence the way I manage my money.
- This program was a huge help for me. Some people might think that it's just \$50 but to me I was a whole bill. I am grateful for this program.
- Helped with gas
- It helped a lot
- Good way
- To watch how I spend
- It gave hope and care
- It helped
- Save
- Was able to pay a little more.
- It helped meets end on my rent
- It provided a cushion in between payments.
- Good
- It help to pay a bill
- Big Influence
- It helped a little
- By helping me get them paid on time
- It was very helpful
- It gave me the opportunity to pay for items or events that I would not have been able to do so out of my regular paycheck
- I was able to buy more of other items because I had the extra funds to do so.
- It came in handy. When I needed it the most.
- I was able to Catch up on my bills
- Didn't I influence at all just took stress off another bill needing to be paid
- Try and out at least 5 dollars away
- I didn't stuff got cut off
- Helped pay some expenses
- It helped
- It didn't
- It helped me pay on time

- It would go to things that I needed in the house such as groceries and household items
- Set a budget
- I was able to pay other things or just have extra money in my pocket
- to budget better
- The income from the grow program helped as much as it could for me to make ends meet.
- It helped a little but I'm still behind on rent
- Helped me save
- It helped
- Make it less harder to figure out where the extra bill money is coming from
- Struggling
- Was only able to use for food
- The extra income really help because I was able to use for a bill that I didn't have the money for
- It came through when I needed it the most!!!
- It helped me tremendously to help with something in the household.
- Had more money
- it was great because I knew I had something that would help me with my everyday needs
- Help me with payment
- Very good
- Helps a lot
- More money but less assistance
- Helped with bills and food
- It didn't.
- Not too much to spend, budgeting .
- Helped with a bill, less of a worry
- It wasn't enough
- No
- Influence in so many ways
- Not really no influence at all
- I was able to keep my cell phone on
- No income
- It helped pay small bills.
- The Payments DEFINITELY Helped. Most Times It Was Used For Gas. It Helped My Be Able To Get Household items, After Paying Rent & Bills. The Money For Taking This Survey Is Going To Help Me Buy School Shoes. I TRULY THANK YOU.
- Help a lot with extra income
- Having the additional income really helped me. At times I would worry about how I would manage paying a bill; then I would remember I had an additional payment coming in. It allowed me the ability to pay or at least make a payment on certain bills.
- It helped a lot with helping budgeting
- It help take stress off of me I also was able to use the gift cards to buy supplies for my business.

- It help me get somethings I needed and help me get to work
- A lot with bills
- I was able to get transportation to work with the additional income.
- It help out with getting the little things for the household and a utility bill
- It influenced in a positive way. A little cushion every month to help towards need.
- It helped out a lot. Made me wanna save more
- Help me pay my bills in full so I could have that money for Xmas and household stuff
- Made it a little easier to manage a few bills
- I had extra money for rides to get to and for the grocery store and appointments for me and my children. Thank you.
- None
- It really helped it wasn't much but after I paid all my bills having the extra money help with a lot
- Yesss very helpful
- It came in handy when a bill came up, I was able to use it to pay it
- I was able to have extra money in my pocket for my kids
- The program has helped me pay for things.
- I don't pay bills
- Because I could split it up and pay
- Don't have it
- Good
- A more stable way of budgeting better.
- As long as I made a small payment, they know I'm trying
- I was able to put extra money on different bills
- Backed up
- My Child support
- Made it easier
- I had extra to put on bills
- Did not use for bills
- Bills was higher
- Helped me pay some debt
- It helped with small basic items that are easily available, i did not expect to be able to but a lot of things with \$50 dollars however, it did allow myself an opportunity to have that extra cash for emergencies.
- It has helped Extremely helped me I either use it for my monthly credit card payments or for extra food at the end of the month because public assistance doesn't enough for the entire month now, I find myself scrambling to pay bills. That monthly payment helped a lot
- The additional income helped me keep my small bills paid. I started to budget more and save my own money because I knew help was coming.
- yes
- It helps me pay for the small things so my paycheck could go to rent and my real bills.
- It really helped in emergency situations when money was needed

- I was able to have car fair and get essentials for my kids
- It didn't help groceries cost soooo much
- Paying
- It helped out with managing.
- In a good way
- Make a billing plan
- It helped pay a significant part of my water bill when needed.
- I used it to pay my credit card bill, to help build my credit
- Hard
- Help with thing I couldn't get
- Because I was able to get a little more help.
- it didn't
- It came in handy for the kids
- It hasn't
- Helped A Little
- Helped manage high bills
- help with budgeting
- Helped me have money to pay bills on time
- Helped me relieve stress by being able to pay for certain things
- THE STUDY HELPED ME GET SOME RELIEF IN HARD TIMES. SOMETIMES THE STUDY WAS THE CAUSE OF A ORDER OUT LETS HAVE A MOVIE NIGHT WITH MY CHILDREN.SOMETIMES IT WAS A ONE LESS BILL OR PORTION I HAD TO STRESS ABOUT. ETERNALLY GRATEFUL FOR THE STUDY. WOULD DO THIS MANY TIMES FOR SURE IF HAD THE OPPORTUNITY TO DO SO.

How did your participation in this project impact you?

Treatment Group

- It was great it helped me to pay for things that I might not have been able to pay
- It helped me manage my money somewhat
- It help with a lot with my rent
- Grow
- None
- It impacted me greatly in ways of doing things I never thought I could
- Hearing myself talk out loud about it helped me feel better. It also motivated me to do more in life to change my situation.
- It has impacted me in a positive way. It allowed me to express my struggles and has helped me to manage my responsibilities in a more responsible way.
- The program was okay but now I just need to figure out how I'm going to catch up on my rent.
- It was great

- It has impacted me a lot when getting funded I was able to take care of my bills and children now without I'm kinda struggling I'm a single parent of 3 with no support
- Teach me how to manage
- A very lot
- I was beyond grateful to y'all cause I felt so under inside an it help me out so much for me and my family an thank you sincerely
- Slightly helped
- I was able to catch on bill and treat my family to things I couldn't normally afford
- it gave me a sense of financial stability and relief
- Grow Study is a blessing it helped me a lot I really appreciate miss blank and all who work with grow study
- IT WAS A LEARNING EXPERIENCE BECAUSE I DIDN'T KNOW THAT THERE WERE STUDIES LIKE THIS THAT'LL ACTUALLY PAY US MONTHLY, IT ALSO HELPED ME GET MY SECTION 8 HOUSINF BECAUSE I WAS ABLE TO PAY THE OTHER HALF OF THE DEPOSIT THAT I DIDN'T HAVE SO I AM FOREVER GREATFUL OF THAT.
- I was able to obtain a CPR / First Aid + defibrillator training for infant, toddler, child, teen, adult and senior citizens
- saved money
- It was a great experience
- It increase my saving amount.
- It taught me to save more and take care of the important things first
- Positivity, better management
- It gave me a piece of mind and assurance that I could make it to the next month.
- It was a great program I got a chance to not only catch up on bills but also treat my children and get the things we needed in our home
- I have half the money I need to get a place
- i just reassured me that i had something coming every month
- It impact me positively and was a blessing
- helped in so many ways with extra income to support my family
- It helped
- It made me realize that it's okay to have extra help and it motivated me to get a second job
- I'm
- Water
- It help a lot with household
- It impacted so much!! My and my children was able to do many things and save money for a better lifestyle
- It helped me stay confident and not be stress.
- It helped me financially and during these months I was receiving the payments it made me happy to have extra money coming in.
- And it impact me cause it showed me how to start saving money so I won't be late
- I was generally more happy
- My participation in this project helped me tremendously. I just want to thank each of you guys for picking me and letting me participate. It helped me give my daughter a good birthday and

helped me be able to spend more time with my kids doing the fun things they've been asking me for.

Control Group

- It taught me a lot
- Participating in the Grow Study was such a joy in the beginning, mainly because I knew the support was on its way. However, as the study neared its end, I started to feel a sense of sadness, knowing that the assistance I had grown to appreciate was coming to an end.
- I taught me that even if it's 2\$ to try to save something out of every dollar coming in
- It really helped me out a lot when times that I didn't have no money the gift card took me about food sometime I will get Uber gift card to get my son to the doctor since I'm help me pay my Netflix bill a lot of times they came when I didn't hear any money and I really need it some money to until I got my check
- Helped me getting some clarity on my living situation
- None
- help me understand saving money and how important it is
- It helped a lil bit.
- It was very useful
- Yes
- A lot no
- i thought it was cool
- The same nothing changed
- It helped financially
- it helped me just enough I wish it could continue
- it really helped a lot. I really appreciate it making sure I had a phone bill. Make sure my kids if they need it from the store that they needed like assured or trip or gas in my car.
- It help me manage my money better
- Great
- It impacted me in a lot of good ways.
- I loved it
- I feel it was a good project to be a part of. Glad I was able to be a part of it. If there are any others please feel free to contact me.
- It was very helpful and I truly appreciate it
- To look for a higher paying job
- Helped a lot financially.
- The program help pay for pizza day for my kids and it helped with partial payment for gas.
- Good
- Good impact on having extra money
- It helped with small bills
- Gave me a little extra money
- It help with paying some bills

- It took away some of my stress.
- Stick to goals
- Help me pay attention to my body more
- It has help with money with things I couldn't buy
- It gave me extra money to use.
- It helped me with bills
- It was a great help in many ways
- It help me out a lot.
- By helping me to buy something for my son
- To do better in life
- "It helped me out I'm doing things that I didn't necessarily have enough to do by getting my daughter's school sneakers and or providing extra money for gas.
- I wish that the surveys were more open-ended so that the creators of the survey can gain more insight into households like mine not just in the statistical format but rather in the holistic format to better understand and assess the true needs of families like my own."
- Made me more responsible
- It didn't impact me it was a true blessing every month.
- Taught me how to save money
- Alot in good ways. Wish it didn't end
- To save
- It helped with small things that I needed to pay.
- It helped me a lot
- It don't feel like it help because nobody offered any solutions
- It helped me better understand where I'm lacking and what I need to do to improve myself financially
- In a positive way help with household items for my children and my pet's care
- I was very thankful n a little less stress knowing extra money was coming in
- I was extremely positive. I loved the group zoom meetings. The feedback as well as the encouragement.
- Great
- Great with payin' bills
- help me learn more about myself, it also taught me how to manage my money.
- Help with bills
- It impact by helping Me with somethings I need help with.
- Participation was fun and gave me something to look.
- It me a lot
- It helped me feel a part of something
- I was receiving a help the I didn't have
- Helping me with paying extra food for my house
- Stressful
- Was glad to receive some extra money
- It helped me to learn how to save.

- The additional income gave me the opportunity to pay for other expenses
- Get food
- It didn't
- It helped me a lot.
- It helped take a little edge off of the stress of worrying about being able to have enough money to pay my bills. I usually just have no choice but to ignore some until I can make a payment, but this project allowed me to make payments I would have otherwise ignored.
- This great impact for me. Not only was it financial help, but I had a good learning experience.
- Felt like someone else cared
- It was a unique experience
- Helped me at my hardest times
- It taught me that I'm not alone and there's help available
- It helped pay bills
- It helped me find resources
- Help to save a little
- It helped me out a lot with bills.
- I liked it and helps me manage my money better
- It provoked me to rethink money management decisions
- Good
- It help me out a lot with extra needs.
- In major way
- It didn't
- It was a great help made me feel better about myself
- Alot, it help out real good
- It was a good impactful
- Gave me a sense of responsibility from outside money, not borrowed or having to be paid back
- It impacted me well because I was able to stock up on the little items I wouldn't normally buy more of.
- I enjoyed the extra help taking in consideration I don't receive any support from any of my sons' fathers.
- It impacted me by seeing the level I was on of certain things
- Impacted me by hoping there was another
- That even though u have an extra hand with help sometimes things will still be a little
- It helped me buy food
- Ended when I needed it the most
- It helped
- Ty for the help
- I felt good
- It really help me a lot and I'm going to continue to make a difference and keep moving forward
- By helping me out

- It would impacted me a lot by looking for the surveys and knowing that I was a part of something and I was getting compensated for my time. Knowing I had extra money to do something else with.
- Alot able to get things I needs for my children
- I had extra money to buy essentials that unexpectedly needed like pet food or transportation.
- I believe this project is awesome and it has helped me achieve a lot with household items and travel for work
- It was very beneficial
- It helped
- It helped with my children phone bills and that made things somewhat better
- It help a lot
- It truly help me understand that there is help out there if you need it. There are programs and projects that can help with everyday life. And I am not the only person facing difficult times
- Showed me it's people out here who care!!!
- It really helped me
- It helped out so much one month I was able to pay for a school trip one month I was able to get groceries
- it help out a lot 4 me my mu kids
- It help a lot
- Didn't impact me at all
- Love the project
- Yes
- Just helped me become a better mother to my kids and manage my money a lil better
- It was a little helpful
- It gave me a little something extra
- More cautious with money
- I was saving
- "It helped me realize that more income will benefit
- Me to
- Get caught up on bills and save money"
- In a good way
- Some months I depended on the money and other months I forgot, it came in handy
- Showed that some people do care
- I'm not sure
- It made me feel important for a moment. Like I could depend on something when I don't have much to depend on
- For Me I Have NO FAMILY... So, I Have No Financial Help, Besides Thru Programs. The Monthly Payments For That Year. Might No Have Been Much But Those Payments Helped ALOT....
- Learned that there are a lot of resources
- I was pleased to be accepted in the project. It was a financial help indeed.
- It was a great impact
- It gave me move stability

- The project help me when I felt like I didn't have it
- I loved the project
- This program impacted me by giving me the opportunity to have additional support
- It made me start managing my money better
- It helped me look into ways to budget
- Keeps a clear head on how to be financially stabled
- Gave me the extra money I need for the extra stuff I could afford to get
- It help keep my lights on
- Participation in this program helped me financially a great deal.
- Help manage money
- I knew I could count of the payment coming Thu every month greatly appreciated it
- I love it
- It taught me real life lesson
- I was able to start budgeting
- The program impacted me by teaching me how to manage my bills
- No
- It shows me that someone still cares out there
- It didn't
- Good
- Na
- Discipline on spending habits
- Prioritized
- It help me with putting gas in my car or paying a bill
- Help out
- It helped me with an extra income
- Made it easier on me
- It helps a lot
- It helped me by little things here and there for my daughters
- Helped me out a lot
- It helped me a lot. I'm starting to save more
- It did not impact me but I'm extremely grateful for the opportunity!
- I how to manage money after the payment.
- This project impacted me in a good way. I felt that I finally has help and support.
- It helped when I was falling short on bills and rent and transportation
- It helps me with my anxiety
- I gave me incentive to better Budget my financial situation
- I depended on this financial help every month and wish I can continue to participate
- It gave me a couple dollars
- It helped out with bills or food.
- A good one
- It impact me a whole lot and help me

- I like this project because I believe that it helped people worse off than me, and I could imagine how it impacted their life.
- The project helped me to feel confident about paying for things. I was able to calculate the extra money into my budget
- Helped
- Help me think about my spending
- Because I took the time out to participate and I enjoy answering the questions.
- It didn't
- It helped to let me learn to stretch something small for what's important
- Helped me at times when i really needed the funds
- Good
- A lot
- Helped me have money to pay bills on time
- It was nice being able to express myself and situations
- THE STUDY MAKE THE THIN LINE BETWEEN SO MANY THINGS BUT ABOVE ALL GRATEFUL FOR THE MOMENTS IT ALLOWED ME TO JUST RELEASE AND SPEND CAREFREE EVEN IF JUST FOR MOMENTS WITH MY KIDS.

Was there anything about your participation in this project that surprised you? If so, what was it, and how did it impact you?

Treatment Group

- No
- No
- Yes, that it is real. The whole time I thought it was a scam
- Saving
- The gift card are a blessing.
- N/A
- No
- Yes! The funds provided for my participation in the project, and it had a positive impact on my life.
- Yes, the pay

- When it ended, I fell into a financial hardship
- None
- No
- Yes, to have that opportunity to be that person
- No
- Having the extra income
- i was so grateful and surprised by this program and that people could be so kind
- At first I thought it was a scam, but I'm glad I took the chance, and it's no scam, I was able to go places and pay bill on time it helped me and my family a lot, thank you
- NO
- It was real, lol at first I thought it was a scheme, I am forever grateful I took the time to inquire and not mark it as spam.
- liked the work
- No surprise
- "It's showed that I could save money to allow me to things I once was unable
- To do like going on vacation"
- No
- The woman who interviewed me and asked me questions about my life. She was warm and welcoming.
- No
- No
- no
- It was perfect and it came right in time
- no
- Na
- "How useful the extra money was
- I was able to keep up with my maintenance like my hair and nails"
- Peco
- None
- No
- No
- No not really
- No
- I was surprised about the study itself
- I think the only thing that surprised me was the amount that was given. I didn't think that the whole thing was real at first.

Control Group

- No

- It's surprising how something others might consider just a small amount of money meant so much to me. It really highlights how even modest support can have a huge impact on a person's day-to-day life.
- N/A
- Yes, when I first got asked to do the program, I was nervous I thought it was a scam but it really helped me out a lot I appreciate being a part of the program I really think you're so much
- No
- None
- on how to look at money different
- Nothing really surprises me.
- None
- Yes
- No
- no
- Nope
- Yes, made me think more about finances
- no
- No
- No surprises
- No
- No
- No
- None
- No
- No
- No
- NA
- No
- No
- No
- No
- No
- No
- No not really.
- No
- No not really it didn't just let me know I need to better. Myself mentally and financially
- N/a
- No
- No, it was not

- No
- Being able to pay off debt or but food
- No, I'm just grateful
- No
- The fact that the staff helped when I needed a question answered.
- None
- No
- It's really nice
- The gift cards were a great surprise
- The gift cards were a nice touch
- Na
- No
- I was super happy when my funds were on my card, on time without me calling anyone about the funds.
- None
- No
- That it was reliable and so helpful. I didn't expect to learn as much as I did. I didn't expect some of what I did by being a program
- No
- No
- Yes, the help that they was sending to me
- No
- Na
- No, none
- N/A
- No
- Get food
- Being in this program gave me away, expressing how I felt
- No
- Ummmm no nothing surprised me. I'm just thankful
- The fact that they were just giving us \$50 with no strings attached that surprised me.
- Variety of vendors
- No
- No
- No
- I was surprised at the assistant help
- No
- No
- No.
- No
- No
- No
- Good

- It was nice to help out with the gift cards.
- No
- No
- It help me out with my daily life
- No
- No
- What surprised me was the extra gift cards. They really helped when I didn't have extra funds for food, I would use the gift cards at Walmart and get food, or sometimes I would get more socks or wipes for my child.
- No
- No
- No
- Less money
- No
- No
- No
- No
- No because I know I've always had the potential to do whatever I put my mind to
- No
- Yes, the gift cards and the choices
- yea the gift card choices
- I was surprised that more people didn't know about the study. It was a great program.
- No, it didn't surprise me I had faith in the program from the beginning
- The interviews were my favorite part
- It helped
- No, but the program was very helpful for families in need
- No
- Na
- Being selected
- I was surprised that you could be compensated for just doing surveys
- Time flies by fast!!!!
- Yes, all the little areas that I needed financial help with
- when it stop because I knew that I could count on it to help buy stuff from the store for my kids
- No
- It didn't
- No everything was great
- No
- No
- Nothing
- No
- Me using the money on a bill rather than something not important

- No
- I saved more money then I thought
- Yes because is help me a lot
- No
- No
- I'm not sure
- This survey lol
- No
- None
- No
- It was a blessing
- Yes the gift cards
- No nothing surprise me
- No
- No
- No
- No
- No
- No surprises
- No
- Yes
- N/A
- That I didn't have to do much but answer a few questions every once in a while
- I learned a lot
- No loved it
- I was surprised about how they help me every month on time
- No
- That y'all were able to help and that's rare these days it impacted me by seeing the compassion and the ability to see consistency in a group of people that thought of this program for people like me
- None
- No surprises at all
- I don't know
- No
- It help out with bills
- How to manage money
- No
- Nothing
- Just that I actual had a little
- No
- No

- I cannot say that this program surprised me, it makes sense because of single households are struggling financially and I know this program was put into place to get the mindset of how the extra money influences the buying patterns and mentality of individuals when they have extra money to supplement their basic needs
- These was not any surprising issues.
- no
- No
- What surprised me most were the survey questions and real they were
- No
- No
- Yes, to budget more.
- No
- I'm being able to have extra income when I was low on funds
- How helpful this whole thing was is a blessing.
- No
- N/a
- No
- No, there was nothing that surprised me.
- no
- No
- When they fooled us, and I thought I was getting \$500 hehe
- No
- Very well
- no
- the gift cards were a surprise which helped me if i need extra help buying items
- Not really, really was appreciative for this project
- NO

How did your participation in this project impact your children?

Treatment Group

- It help provide extra money to get something they may have wanted or needed
- I was able to do a little more things with them
- It help save a little extra money to do other things for my children
- Grow
- Helping me with the way I can paid for the extra activities that they wanted to do.
- It impacted them greatly by being able to receive things they wouldn't normally get
- It helped me to be able to do more activities with my youngest child without hesitation about spending too much money
- It has impacted my children positively. I was able to give my children some of the things they'd wanted and not just needed.

- It help me be able to buy school supplies uniforms and food.
- They were able to go on school trips
- Somewhat no more new clothes and shoes as often confidence went down a little
- It help a lot.
- A lot
- They was so happy inside they was mommy best friend
- It helped
- They was able to get things they needed and wanted
- i was able to do things with my children and also get them school supplies
- They were grateful??
- IT MADE MY KIDS JUST AS HAPPY AND GREATFUL FOR THE WAYS IT HELPED. THEY WERE ABLE TO GET ADDITIONAL MONEY TO GET MORE THINGS THEY DESERVED.
- I was able to give them this is they wanted versus always what they need. I was able to afford better shoes and warmer coats and clothes. They was able to go to arcades and other places. It kept a smile on there.
- more things to do
- They were able to order out and get a little more than usual
- They were impact cause I was able to assist them in getting things they needed.
- It impacted them by helping me be able to give them more and not having to tell them no or I don't have it, so they were able to receive me things they needed an wanted
- No worries about food and spending family time together with activities
- This program was a blessing to my children even though they knew nothing about it. It provided extra food when there wasn't much to put on the table and pay a bill or two without fear of shut off notices.
- It helped their self-esteem. I could give them money to go out with there friends instead of saying I have to pay a bill first or getting them the supplies they needed without ask family or friends for it
- They were able to get some of the things they needed
- they had no clue
- They was happier and got to do more things together
- was able to provide extra activities for them to do as going out, buying extra toys of they liking
- It helped
- Extra money to do things for them n go on outing
- They were able to enjoy some outings
- Happy
- It helped me be able to get them what they needed.
- The money helped me take care of them.
- I was able to take them out more and to do more family activities
- I was able to give my son something he wanted not just what he needed.
- My participation impacted my children because they didn't have to worry about anything or be sad that I couldn't afford a toy they wanted or anything that they needed so they had a sense of relief.

Control Group

- Just a lil
- Help them a lot it came towards the end of the month, so it really helped me out a lot it was just to get milk bread cheese or just to pay my Netflix bill or just the order some food on a Friday night
- It did not
- None
- something extra for them to spend
- It didn't
- None
- Yes
- Helped with bills
- none
- No way
- Not sure,
- The extra money did help with trips for the kids in school
- It help everyone in my household by providing a cushion to help with household needs
- Great
- Was able to provide more
- It helped with them being able to get things that I normally do not have enough funds to get.
- My kids enjoy it especially when they well behave, they get a gift
- They were able to participate in trips and outdoor activities
- Helped financially.
- It didn't
- Ok
- Good
- Helped with snacks for school
- Made them happy we got to go to the movies one time
- There needs were met
- Stick to goals
- I was able to make extra money
- Help with money
- It gave them more money
- Extra income
- It was helpful in so many ways
- It help them because they were always asking me for money so that money y'all gave me helped to give them a little something so thank you!
- By helping to buy my son something
- It didn't but it did help me a bit

- If I could do a slight change of word play, I would say that my participation didn't impact my children but it did affect them in the positive manner. By that I'm referring to the gift cards received we're able to be used at nike.com which went toward the purchase of quality sneakers for my child. Making me have to pay a lesser amount than the shoe actually cost.
- Helped with school supplies
- It helped them when food may been low the funds always came at the right time.
- They learnt responsibility
- They have lights and food
- It helped me do more for them
- She enjoyed it
- I learned to have a open mind and appreciate my children more
- They don't even pay me any mind
- My grandson was able to get to school
- They liked the perks
- A whole lot
- Great it help a lot
- My children were happy with or funds every month.
- None
- Alot
- It didn't really affect my children. It just helped me better maintain a roof over their head.
- It's help them because I can pay for other stuff
- It helped me find money for extracurricular activities
- Yes
- Stressful
- Things went the same as it was before
- They were able to benefit from having more grocery money available to shop with
- It helped me take care of them
- None
- I was able to do a little more for them
- It has allowed them to have a treat or 2 ...
- My children thought it was a great help, even though it was small amount, but he went a long way, so they were grateful because I was grateful
- Wendy's sometimes
- I was able to buy extra groceries for them...
- Help with extra stuff
- It didn't
- It made my children happy not to see me stress as much
- It did not
- Didn't impact them
- It helped keep the bills on
- It helped with the necessities at home, and they were grateful for managing better my money and keep up with the bills

- I was able to purchase groceries at times, in between paychecks
- Good
- They loved it thank you guys.
- Very much when I was able to provide for them
- It didn't
- They was able to get the things they needed
- With extra cash to feed them
- It was a good impactful participation
- No impact
- It helped with extra pampers or wipes as well as allowing me to have the extra funds for art supplies or our at home movie nights. I would grab popcorn, and we would spend time together watching movies and eating popcorn together and they loved it.
- It helped support them when I needed it most.
- It did not impact my children
- No impact
- They were able to have a little more room to spend money when we would go out
- Couldn't get what they wanted more of what they needed
- It helped
- It didn't
- They was happy I was able to get some things
- Honestly it didn't they have no clue on my struggles or anything
- Help out with allowance
- They could use the gift cards that I chose when I didn't have any money, they came in handy
- made them happy I was able to get them something
- I was able to buy school supplies and transportation when needed because of the steady monthly income the grow program provided.
- They see me more happy and I'm able to give them money more often
- Helped with extra trips for my girls
- It helped
- They don't notice, like all parents we shield our children from things
- Fine i guess
- I was able to provide extra necessities for them
- Learned it's people who help people in the World!!!
- It helped me feed them, and keep some bills paid
- They benefited the most
- it help out a lot from pampers, wipes milk snacks shoes clothes I wished it never stop
- No
- Not at all
- They love the project
- None
- They want to help me more
- It didn't.

- They don't know
- The funds kept their phone on
- Gave them information on how to spend money
- I started them a mini savings
- Is help my children
- It helped
- I'm not sure
- Whenever I used a gift card towards a bill. I would have a lil extra for gas aka outside time.
- It Helped Me Be Able To Get Things They Needed & Not Have To Wait & Try To Get Everything Needed At Once For The Month, Or The Occasion.
- Help with ping more things
- "To be honest my children didn't k now I was participating. They don't know my struggles, they think I'm rich (lol)
- To them mom stands for (made of money)
- I always manage to find away
- This project was a great help in that."
- Helped pay our cellphone bill
- It help me pay for gas and insurance which freed up money for me to take my kids to the movies once a month and spend quality time with them
- It help my children because they didn't have to worry about food or getting somewhere when I didn't have the money
- Help them with basic needs
- No impact to the children
- I was able to treat them out for lunch and dinner
- It impacted in a positive way at time when the funds would be used to get them a snack.
- They liked the things that got me thru
- The gift cards
- They had lights a the basic needs
- Every time I completed a survey or got the \$50 payment, I was able to put the money toward useful things, such as transportation, a bill, even food, so it impacted my children greatly.
- None
- Anything that helps me helps my child, but I don't put my financial strains on my children
- It didn't
- Grateful and happy
- They was able to ask for many things & I was able to provide it for them
- My children read from the benefits because we need all our bills and other things paid
- No
- My children were impacted by the project when you gave them the ability to eat when I needed money to buy groceries and to enjoy television or any bill, I had to pay that contribute to what they liked to do they enjoyed it and they say thank you
- None
- Good

- This project was more of an impact for me to learn how to stretch funds with without overspending and getting what I need and not what I would have wanted, and I needed that, I appreciate the opportunity and very much grateful
- We can still enjoy life without having to go far
- I was able to take my son out a little more with the extra money
- They were able to have transportation
- Show him how to manage money
- It helped a little
- Didn't
- Got them a few things my daughter told me
- A lot and respect and how to manage money
- Didn't have to worry about food
- They didn't even know
- My kids didn't participate
- They felt more secure about me and keeping our home.
- It hasn't really impacted them
- It didn't
- It didn't really, my daughter is older, and my son is a teen, it didn't really affect them aside from when they needed something
- Greatly impacted
- It didn't
- It didn't.
- In a good way
- Being about to do things with them
- It helped them by keeping the lights and water on.
- Being able to pay my credit card help me provide for my children
- N/a
- They got the gift cards
- Good.
- it didn't
- They got the money most the time allowed me to do for them
- Hasn't
- Helped Get Things Needed At Times
- Very well
- helpful
- i was able to better provide.
- Helping me was helping them
- MY CHILDREN WERE ABLE TO EXPERIENCE MOMENTS OF A CAREFREE/STRESS FREE MOTHER BEING ABLE TO TOGETHER PICK THE FOOD TO ORDER OUT AND SPEND THE WHOLE DAY JUST ENJOYING QUALITY TIME.

Appendix III: Technical Appendix

The Technical Appendix presents detailed results for the following scales included in the GROW Survey:

1. Financial Distress/Financial Wellbeing Scale
2. Mental Health Continuum – Short Form
 - a. Emotional wellbeing scale
 - b. Social wellbeing scale
 - c. Psychological wellbeing scale

For each scale, these results include:

2. Summary statistics for Treatment and Control group responses for each administration of the GROW Survey.
3. Results from factor analyses conducted to assess the stability of each scale across the four administrations of the GROW Survey.
4. Model results from a set of change models developed for the following outcomes: financial wellbeing, social wellbeing, psychological wellbeing, and emotional wellbeing. A pair of regression models were used to assess the longitudinal impact of the 12 \$500 monthly payments received by Treatment group participants. These analyses included the following structure:
 - a. Model 1: $\Delta y_{t1,t3} = \beta \text{Treatment} + y_{t1} + e$
 - b. Model 2: $\Delta y_{t3,t4} = \beta \text{Treatment} + y_{t3} + e$

Where

- $\Delta y_{t1,t3}$ refers to the change in a participant's scores from the first (pre-treatment) survey to the third (mid-intervention) survey.
- $\Delta y_{t3,t4}$ refers to the change in a participant's scores from the third (mid-intervention) survey to the fourth (post-treatment) survey.
- y_{t1} refers to participants' score on each scale on the first (pre-treatment) survey, before monthly payments began.
- y_{t3} refers to participants' score on each scale on the third (mid-intervention) survey, administered after 8 months of payments.
- y_{t4} refers to participants' score on each scale on the fourth (post-treatment) survey, administered two months after payments ended.
- Treatment is a dummy variable for inclusion in the Treatment or Control group.
- e is an error term.

The results from each model provide a comparison between changes in Treatment and Comparison groups' wellbeing, taking into account their reported levels of wellbeing at prior points in the study:

- Wellbeing after 8 months of payments, controlling for baseline levels of wellbeing.
- Wellbeing after payments stop, controlling for wellbeing levels after 8 months of payments.

Given the equivalence between the Treatment and Control groups and the small size of the Treatment group it was unnecessary, and impractical, to control for additional socio-demographics of these two populations in assessing differences in Treatment and Control participants' wellbeing.

Financial Wellbeing Scale

The InCharge Financial Distress/Financial Wellbeing Scale was included in the GROW Survey to assess changes in study participants' financial wellbeing throughout the study. The financial wellbeing scale includes 8 individual items that ask respondents to rate their level of financial stress along the following 10-point scale ranging from 1 ("overwhelming financial stress") to 10 ("no financial distress").

- 1 – Overwhelming financial distress
- 2 – Extremely high financial distress
- 3 – Very high financial distress
- 4 – High financial distress
- 5 – Average financial distress
- 6 – Moderate financial distress
- 7 – Low financial distress
- 8 – Very low financial distress
- 9 – Extremely low financial distress
- 10 – No financial distress

Table A3.1 presents summary statistics for each item of the financial wellbeing scale, as well as the overall financial wellbeing scores for Treatment and Control participants on each administration of the GROW Survey. The overall financial wellbeing score represents the average of participants' responses to each individual item.³⁷

³⁷ Prawitz, A., Garman, E. T., Sorhaindo, B., O'Neill, B., Kim, J., & Drentea, P. (2006). InCharge financial distress/financial well-being scale: Development, administration, and score interpretation. *Journal of Financial Counseling and Planning*, 17(1).

Table A3.1. Summary Statistics – Financial Wellbeing Scale

Question	Survey 1								Survey 2							
	Treatment (n = 48)				Control (n = 201)				Treatment (n = 50)				Control (n = 207)			
	Mean	SD	Min	Max	Mean	SD	Min	Max	Mean	SD	Min	Max	Mean	SD	Min	Max
InCharge Financial Distress/Financial Wellbeing Scale Average Total Score (8 Questions)	3.0	1.6	1	7.8	3.2	1.8	1	9	4.0	1.7	1.1	7.5	3.2	1.9	1	10
Q1: What do you feel is the level of your financial stress today?	3.7	2.4	1	10.0	3.8	2.5	1	10	4.8	2.3	1.0	10.0	3.8	2.7	1	10
Q2: On the stair step below, mark how satisfied you are with your present financial situation. The '10' represents complete dissatisfaction. The '1' represents complete satisfaction.	3.8	2.4	1	10.0	3.8	2.5	1	10	4.8	2.5	1.0	10.0	4.0	2.5	1	10
Q3: How do you feel about your current financial situation?	3.0	2.1	1	10.0	3.1	2.2	1	10	3.9	2.2	1.0	9.0	3.3	2.1	1	10
Q4: How often do you worry about being able to meet normal monthly living expenses?	3.1	2.3	1	10.0	3.2	2.4	1	10	4.0	2.4	1.0	9.0	3.1	2.3	1	10
Q5: How confident are you that you could find the money to pay for a financial emergency that cost about \$1,000?	2.7	1.7	1	8.0	3.2	2.4	1	10	3.7	2.3	1.0	9.0	2.8	2.4	1	10
Q6: How often does this happen to you? You want to go out to eat, go to a movie or do something else and don't because you can't afford to?	2.7	2.1	1	10.0	3.3	2.5	1	10	3.7	2.2	1.0	10.0	3.2	2.5	1	10
Q7: How frequently do you find yourself just getting by financially and living paycheck to paycheck?	1.9	2.0	1	10.0	2.2	2.0	1	10	2.8	2.0	1.0	8.0	2.2	1.9	1	10
Q8: How stressed do you feel about your personal finances in general?	2.8	2.1	1	9.0	3.3	2.5	1	10	4.1	2.4	1.0	8.0	3.1	2.4	1	10

Question	Survey 3								Survey 4							
	Treatment (n = 49)				Control (n = 206)				Treatment (n = 46)				Control (n = 201)			
	Mean	SD	Min	Max	Mean	SD	Min	Max	Mean	SD	Min	Max	Mean	SD	Min	Max
InCharge Financial Distress/Financial Wellbeing Scale Average Total Score (8 Questions)	4.2	1.7	1	9.2	3.4	2.0	1	10	2.9	1.5	1	7.9	3.5	1.9	1	10
Q1: What do you feel is the level of your financial stress today?	4.8	2.5	1	10.0	4.0	2.6	1	10	3.6	2.2	1	10.0	3.9	2.5	1	10
Q2: On the stair step below, mark how satisfied you are with your present financial situation. The '10' represents complete dissatisfaction. The '1' represents complete satisfaction.	4.7	2.2	1	10.0	4.1	2.6	1	10	3.6	2.1	1	8.0	4.5	2.6	1	10
Q3: How do you feel about your current financial situation?	4.4	2.4	1	10.0	3.2	2.3	1	10	2.9	1.8	1	8.0	3.4	2.2	1	10
Q4: How often do you worry about being able to meet normal monthly living expenses?	4.1	2.2	1	10.0	3.5	2.5	1	10	2.9	2.1	1	8.0	3.6	2.4	1	10
Q5: How confident are you that you could find the money to pay for a financial emergency that cost about \$1,000?	4.1	2.9	1	10.0	3.3	2.7	1	10	2.4	2.0	1	8.0	3.3	2.6	1	10
Q6: How often does this happen to you? You want to go out to eat, go to a movie or do something else and don't because you can't afford to?	4.2	2.1	1	10.0	3.4	2.4	1	10	3.0	2.3	1	10.0	3.4	2.1	1	10
Q7: How frequently do you find yourself just getting by financially and living paycheck to paycheck?	3.1	2.3	1	10.0	2.4	2.1	1	10	2.2	1.6	1	7.0	2.5	2.1	1	10
Q8: How stressed do you feel about your personal finances in general?	4.2	2.3	1	8.0	3.4	2.6	1	10	2.7	1.7	1	7.0	3.6	2.5	1	10

Table A3.2 presents the Eigenvalues and factor loadings for the individual questions that represent the financial wellbeing scale.

Table A3.2. Factor Loadings for Financial Wellbeing Scale

Financial Distress/Wellbeing	Survey I	Survey II	Survey III	Survey IV
Eigenvalues	4.35	4.75	4.75	4.68
Data Elements				
What do you feel is the level of your financial stress today?	0.69	0.82	0.75	0.79
On the stair step below, mark how satisfied you are with your present financial situation.	0.69	0.68	0.69	0.73
How do you feel about your current financial situation?	0.85	0.88	0.84	0.86
How often do you worry about being able to meet normal monthly living expenses?	0.85	0.85	0.85	0.85
How confident are you that you could find the money to pay for a financial emergency that cost about \$1,000?	0.62	0.59	0.77	0.62
How often does this happen to you? You want to go out to eat, go to a movie or do something else and don't because you can't afford to?	0.68	0.70	0.70	0.69
How frequently do you find yourself just getting by financially and living paycheck to paycheck?	0.60	0.66	0.69	0.67
How stressed do you feel about your personal finances in general?	0.86	0.90	0.85	0.88

Across every administration of the GROW Survey the consistency of the Eigenvalues and factor loadings across each individual item reflect the stability of the construct throughout the GROW Study.

Eigenvalues above 4.0 suggest very strong internal validity of the financial wellbeing scale. The factor loading values in Table A3.2 represent the correlation between each item and the overall financial wellbeing score. Each item had factor loadings near or above .70 at different points in the study, suggesting that these inputs are all strongly associated with the overall financial wellbeing score.

Tables A3.3 and A3.4 present the results of regression analyses to estimate the impact of GROW Study payments on the financial wellbeing of Treatment group participants. The results in Table A3.3 estimate the financial wellbeing scores after 8 months of payments (mid-intervention), controlling for respondents' financial wellbeing scores on the first survey administration (pre-treatment).

Table A3.3. Regression Results – Change in Financial Wellbeing Scores from Time I to Time III, Controlling for Time I

Financial Distress Score - Survey III	b	SE	95% CI	
Treatment Group	0.80**	0.27	0.28	1.33
Financial Distress Score - Survey I	-0.39***	0.06	-0.51	-0.27
Constant	1.52***	0.23	1.07	1.97
n = 238; r-squared = .18; *p<.05; **p<.01; ***p<.001				

- On the mid-Intervention survey, the Treatment group average *increased* significantly more than the Control group (0.80; p<.001).

The results in Table A3.4 estimate the financial wellbeing scores two months after payments stopped (post-treatment), controlling for respondents' financial wellbeing scores on the third survey administration (mid-intervention).

Table A3.4. Regression Results – Change in Financial Wellbeing Scores from Time III to Time IV, Controlling for Time III

Financial Distress Score - Survey IV	b	SE	95% CI	
Treatment Group	-0.95***	0.27	-1.47	-0.42
Financial Distress Score - Survey III	-0.55***	0.05	-0.66	-0.45
Constant	1.96***	0.22	1.53	2.40
n = 231; r-squared = .36; *p<.05; **p<.01; ***p<.001				

- On the Post-Treatment survey, the Treatment group average *declined* significantly more than the Control group survey (-0.95; p<.001).

Mental Health Continuum Short Form

The Mental Health Continuum Short Form (MHC-SF) consists of 14 items that collectively represent an individual's overall level of mental health, which can be categorized as 'Languishing', 'Moderate', or 'Flourishing'. Additionally, the 14 items included in the MHC-SF can also be broken down into three separate dimensions: emotional wellbeing, psychological wellbeing, and social wellbeing. For each item of the MHC-SF, study participants were asked how frequently in the past month they had experienced different emotional, social, and psychological conditions. The 0 to 5 frequency scale was presented as: 0=Never, 1=Once or Twice, 2=About once a week, 3=About 2 or 3 times a week, 4=Almost Every Day, and 5=Every Day.

Individuals' responses can then be combined to categorize respondents' overall mental health as 'Languishing', 'Moderately Mentally Healthy', or 'Flourishing'. A 'Flourishing' designation requires that respondents report 'Almost Every Day' or 'Every Day' on 1 of 3 of the emotional wellbeing items *and* reported 'Almost Every Day' or 'Every Day' on 6 of the 11 items that represent social and psychological wellbeing. A 'Languishing' designation requires that respondents report 'Never' or 'Once or Twice' for at least one of the emotional wellbeing items *and* reported 'Never' or 'Once or Twice' on at least 6 of 11 items that represent social and psychological wellbeing.³⁸

³⁸ Keyes, C. L. M. (2002). The mental health continuum: From languishing to flourishing in life. *Journal of Health and Social Behavior*, 43, 207-222. Lamers, S. M., Westerhof, G. J., Bohlmeijer, E. T., ten Klooster, P. M., & Keyes, C. L. (2011).

Psychological Wellbeing Scale

Table A3.5 presents summary statistics for each item of the psychological wellbeing scale, as well as the overall psychological wellbeing scores for Treatment and Control participants on each administration of the GROW Survey. The overall psychological wellbeing score represents the sum of participants' responses to each individual item.

Table A3.5. Summary Statistics – Psychological Wellbeing Scale

Evaluating the psychometric properties of the mental health continuum-short form (MHC-SF). *Journal of clinical psychology*, 67(1), 99-110.

Gallagher, M. W., Lopez, S. J., & Preacher, K. J. (2009). The hierarchical structure of well-being. *Journal of Personality*, 77, 1025-1049. <https://peplab.web.unc.edu/wp-content/uploads/sites/18901/2018/11/MHC-SFoverview.pdf>

Question	Survey 1								Survey 2							
	Treatment (n = 48)				Control (n = 201)				Treatment (n = 50)				Control (n = 207)			
	Mean	SD	Min	Max	Mean	SD	Min	Max	Mean	SD	Min	Max	Mean	SD	Min	Max
Psychological Wellbeing Average Score (6 Questions)	21.6	6.1	6	30	20.8	7.0	2	30	21.4	6.4	7	30	19.7	7.5	0	30
Q9: During the past month, how often did you feel that you like most parts of your personality?	3.8	1.3	1	5	3.7	1.4	0	5	3.8	1.3	1	5	3.4	1.5	0	5
Q10: During the past month, how often did you feel good at managing the responsibilities of your daily life?	3.7	1.1	1	5	3.6	1.3	0	5	3.6	1.3	0	5	3.4	1.4	0	5
Q11: During the past month, how often did you feel that you had warm and trusting relationships with others?	3.1	1.7	0	5	2.9	1.7	0	5	3.3	1.6	0	5	2.8	1.7	0	5
Q12: During the past month, how often did you feel that you had experiences that challenged you to grow and become a better person?	3.9	1.2	1	5	3.5	1.5	0	5	3.7	1.2	1	5	3.4	1.5	0	5
Q13: During the past month, how often did you feel confident to think or express your own ideas or opinions?	3.6	1.4	0	5	3.6	1.5	0	5	3.8	1.4	0	5	3.5	1.5	0	5
Q14: During the past month, how often did you feel that your life has a sense of direction or meaning to it?	3.5	1.6	0	5	3.5	1.6	0	5	3.3	1.6	0	5	3.3	1.7	0	5
Question	Survey 3								Survey 4							
	Treatment (n = 49)				Control (n = 206)				Treatment (n = 46)				Control (n = 201)			
	Mean	SD	Min	Max	Mean	SD	Min	Max	Mean	SD	Min	Max	Mean	SD	Min	Max
Psychological Wellbeing Average Score (6 Questions)	22.6	5.6	11	30	19.7	8.0	0	30	19.9	6.6	6	30	20.8	7.2	0	30
Q9: During the past month, how often did you feel that you like most parts of your personality?	3.8	1.4	0	5	3.5	1.5	0	5	3.4	1.2	1	5	3.7	1.4	0	5
Q10: During the past month, how often did you feel good at managing the responsibilities of your daily life?	3.8	1.2	0	5	3.3	1.5	0	5	3.3	1.3	0	5	3.6	1.2	0	5
Q11: During the past month, how often did you feel that you had warm and trusting relationships with others?	3.4	1.5	0	5	2.9	1.7	0	5	3.2	1.3	1	5	3.0	1.6	0	5
Q12: During the past month, how often did you feel that you had experiences that challenged you to grow and become a better person?	4.2	0.8	2	5	3.5	1.5	0	5	3.3	1.5	0	5	3.6	1.5	0	5
Q13: During the past month, how often did you feel confident to think or express your own ideas or opinions?	3.8	1.4	0	5	3.3	1.7	0	5	3.4	1.5	1	5	3.5	1.6	0	5
Q14: During the past month, how often did you feel that your life has a sense of direction or meaning to it?	3.7	1.4	0	5	3.3	1.7	0	5	3.2	1.4	0	5	3.4	1.6	0	5

Table A3.6 presents the Eigenvalues and factor loadings for the individual questions that represent the psychological wellbeing scale.

Table A3.6 Factor Loadings for Psychological Wellbeing Scale

Psychological Wellbeing	Survey I	Survey II	Survey III	Survey IV
Eigenvalues	3.24	3.52	3.76	3.62
Factor Loadings				
During the past month, how often did you feel that you like most parts of your personality?	0.81	0.78	0.80	0.77
During the past month, how often did you feel good at managing the responsibilities of your daily life?	0.73	0.77	0.80	0.77
During the past month, how often did you feel that you had warm and trusting relationships with others?	0.62	0.68	0.72	0.72
During the past month, how often did you feel that you had experiences that challenged you to grow and become a better person?	0.62	0.68	0.75	0.70
During the past month, how often did you feel confident to think or express your own ideas or opinions?	0.80	0.83	0.82	0.83
During the past month, how often did you feel that your life has a sense of direction or meaning to it?	0.80	0.85	0.86	0.86

Across every administration of the GROW Survey the consistency of the Eigenvalues and factor loadings across each individual item reflect the stability of the construct throughout the GROW Study.

Eigenvalues near or above 3.0 suggest very strong internal validity of the psychological wellbeing scale. The factor loading values in Table A3.14 represent the correlation between each item and the overall psychological wellbeing score. Each item had factor loadings above .70 at different points throughout the study, suggesting that these inputs are all strongly associated with the overall psychological wellbeing score.

Tables A3.7 and A3.8 present the results of regression analyses to estimate the impact of GROW Study payments on the psychological wellbeing of Treatment group participants. The results in Table A3.7 estimate the psychological wellbeing scores after 8 months of payments (mid-intervention), controlling for respondents' psychological wellbeing scores on the first survey administration (pre-treatment).

Table A3.7. Regression Results – Change in Psychological Wellbeing Scores from Time I to Time III, Controlling for Time I

Psychological Wellbeing Score - Survey III	b	SE	95% CI	
Treatment Group	2.05*	0.89	0.29	3.81
Psychological Wellbeing Score - Survey I	-0.24***	0.05	-0.34	-0.14
Constant	4.15***	1.13	1.92	6.38
n = 238; r-squared = .09; *p<.05; **p<.01; ***p<.001				

- On the Mid-Intervention survey, the Treatment group average *increased* significantly more than the Control group (2.05; p<.05).

The results in Table A3.8 estimate the psychological wellbeing scores two months after payments stopped (post-treatment), controlling for respondents’ emotional wellbeing scores on the third survey administration (mid-intervention).

Table A3.8. Regression Results – Change in Psychological Wellbeing Scores from Time III to Time IV, Controlling for Time III

Psychological Wellbeing Score - Survey IV	b	SE	95% CI	
Treatment Group	-2.40**	0.93	-4.24	-0.57
Psychological Wellbeing Score - Survey III	-0.40***	0.05	-0.50	-0.30
Constant	8.67***	1.06	6.59	10.75
n = 231; r-squared = .26; *p<.05; **p<.01; ***p<.001				

- On the Post-Treatment survey, the Treatment group average *declined* significantly more than the Control group survey (-2.40; p<.05).

Social Wellbeing Scale

Table A3.9 presents summary statistics for each item of the social wellbeing scale, as well as the overall social wellbeing scores for Treatment and Control participants on each administration of the GROW Survey. The overall social wellbeing score represents the sum of participants’ responses to each individual item.

Table A3.9. Summary Statistics – Social Wellbeing Scale

Question	Survey 1								Survey 2							
	Treatment (n = 48)				Control (n = 201)				Treatment (n = 50)				Control (n = 207)			
	Mean	SD	Min	Max	Mean	SD	Min	Max	Mean	SD	Min	Max	Mean	SD	Min	Max
Social Wellbeing Average Score (5 Questions)	10.1	5.9	2	22	9.9	6.4	0	25	11.3	6.0	2	25	9.2	6.3	0	25
Q4: During the past month, how often did you feel that you had something important to contribute to society?	2.9	1.6	0	5	2.8	1.7	0	5	3.1	1.5	1	5	2.7	1.7	0	5
Q5: During the past month, how often did you feel that you belonged to a community (like a social group, or your neighborhood)?	2.1	1.9	0	5	2.0	1.9	0	5	2.3	1.9	0	5	1.7	1.7	0	5
Q6: During the past month, how often did you feel that our society is a good place, or is becoming a better place, for all people?	1.5	1.7	0	5	1.6	1.7	0	5	2.0	1.7	0	5	1.4	1.6	0	5
Q7: During the past month, how often did you feel that people are basically good?	2.2	1.4	0	5	2.1	1.6	0	5	2.3	1.5	0	5	2.0	1.5	0	5
Q8: During the past month, how often did you feel that the way our society works makes sense to you?	1.4	1.4	0	5	1.4	1.5	0	5	1.5	1.6	0	5	1.4	1.6	0	5
Question	Survey 3								Survey 4							
	Treatment (n = 49)				Control (n = 206)				Treatment (n = 46)				Control (n = 201)			
	Mean	SD	Min	Max	Mean	SD	Min	Max	Mean	SD	Min	Max	Mean	SD	Min	Max
Social Wellbeing Average Score (5 Questions)	12.2	6.3	1	25	10.2	6.5	0	25	10.0	5.9	0	20	11.0	6.7	0	25
Q4: During the past month, how often did you feel that you had something important to contribute to society?	3.3	1.6	0	5	2.8	1.8	0	5	2.5	1.6	0	5	2.9	1.7	0	5
Q5: During the past month, how often did you feel that you belonged to a community (like a social group, or your neighborhood)?	2.4	1.9	0	5	1.9	1.8	0	5	2.1	1.9	0	5	2.3	1.9	0	5
Q6: During the past month, how often did you feel that our society is a good place, or is becoming a better place, for all people?	2.1	1.8	0	5	1.8	1.7	0	5	1.7	1.5	0	5	1.9	1.7	0	5
Q7: During the past month, how often did you feel that people are basically good?	2.6	1.3	1	5	2.1	1.6	0	5	2.3	1.3	0	5	2.3	1.6	0	5
Q8: During the past month, how often did you feel that the way our society works makes sense to you?	1.8	1.6	0	5	1.5	1.6	0	5	1.5	1.5	0	4	1.7	1.7	0	5

Table A3.10 presents the Eigenvalues and factor loadings for the individual questions that represent the social wellbeing scale.

Table A3.10. Factor Loadings for Social Wellbeing Scale

Social Wellbeing	Survey I	Survey II	Survey III	Survey IV
Eigenvalues	2.50	2.59	2.62	2.70
Factor Loadings				
During the past month, how often did you feel that you had something important to contribute to society?	0.69	0.66	0.66	0.70
During the past month, how often did you feel that you belonged to a community (like a social group, or your neighborhood)?	0.71	0.66	0.72	0.73
During the past month, how often did you feel that our society is a good place, or is becoming a better place, for all people?	0.77	0.83	0.85	0.81
During the past month, how often did you feel that people are basically good?	0.76	0.80	0.76	0.75
During the past month, how often did you feel that the way our society works makes sense to you?	0.59	0.63	0.61	0.69

Across every administration of the GROW Survey the consistency of the Eigenvalues and factor loadings across each individual item reflect the stability of the construct throughout the GROW Study.

Eigenvalues at or above 2.5 suggest very strong internal validity of the social wellbeing scale. The factor loading values in Table A3.10 represent the correlation between each item and the overall social wellbeing score. Four of five items had factor loadings near or above .70 throughout the study, suggesting that these inputs are all strongly associated with the overall social wellbeing score.

Tables A3.11 and A3.12 present the results of regression analyses to estimate the impact of GROW Study payments on the social wellbeing of Treatment Group Participants. The results in Table A3.11 estimate the social wellbeing scores after 8 months of payments (mid-intervention), controlling for respondents' social wellbeing scores on the first survey administration (pre-treatment).

Table A3.11. Regression Results – Change in Social Wellbeing Scores from Time I to Time III, Controlling for Time I

Social Wellbeing Score - Survey III	b	SE	95% CI	
Treatment Group	1.40 [^]	0.81	-0.20	3.00
Social Wellbeing Score - Survey I	-0.35***	0.05	-0.45	-0.25
Constant	4.03***	0.61	2.82	5.24
n = 238; r-squared = .17; [^] p<.10; *p<.05; **p<.01; ***p<.001				

- On the Mid-Intervention survey, the Treatment group average *increased* significantly more than the Control group (1.40; p<.10).

The results in Table A3.12 estimate the social wellbeing scores two months after payments stopped (post-treatment), controlling for respondents’ social wellbeing scores on the third survey administration (mid-intervention).

Table A3.12. Regression Results – Change in Social Wellbeing Scores from Time III to Time IV, Controlling for Time III

Social Wellbeing Score - Survey IV	b	SE	95% CI	
Treatment Group	-1.98*	0.88	-3.71	-0.25
Social Wellbeing Score - Survey III	-0.39***	0.05	-0.49	-0.28
Constant	4.53***	0.68	3.19	5.88
n = 231; r-squared = .21; *p<.05; **p<.01; ***p<.001				

- On the Post-Treatment survey, the Treatment group average *declined* significantly more than the Control group survey (-1.98; p<.05).

Emotional Wellbeing Scale

Table A3.13 presents summary statistics for each item of the emotional wellbeing scale, as well as the overall emotional wellbeing scores for Treatment and Control participants on each administration of the GROW Survey. The overall emotional wellbeing score represents the sum of participants' responses to each individual item.

Table A3.13. Summary Statistics – Emotional Wellbeing Scale

Question	Survey 1								Survey 2							
	Treatment (n = 48)				Control (n = 201)				Treatment (n = 50)				Control (n = 207)			
Question	Mean	SD	Min	Max	Mean	SD	Min	Max	Mean	SD	Min	Max	Mean	SD	Min	Max
Emotional Wellbeing Average Score (3 Questions)	10.4	3.1	2	15	10.0	3.7	0	15	10.5	3.5	1	15	9.4	3.9	0	15
Q1: During the past month, how often did you feel happy?	3.4	1.1	1	5	3.2	1.3	0	5	3.4	1.2	1	5	3.0	1.3	0	5
Q2: During the past month, how often did you feel calm and peaceful?	3.9	1.0	1	5	3.7	1.4	0	5	3.9	1.3	0	5	3.5	1.5	0	5
Q3: During the past month, how often did you feel full of life?	3.1	1.4	0	5	3.0	1.5	0	5	3.2	1.4	0	5	2.9	1.6	0	5

Question	Survey 1								Survey 2							
	Treatment (n = 48)				Control (n = 201)				Treatment (n = 50)				Control (n = 207)			
Question	Mean	SD	Min	Max	Mean	SD	Min	Max	Mean	SD	Min	Max	Mean	SD	Min	Max
Emotional Wellbeing Average Score (3 Questions)	10.4	3.1	2	15	10.0	3.7	0	15	10.5	3.5	1	15	9.4	3.9	0	15
Q1: During the past month, how often did you feel happy?	3.4	1.1	1	5	3.2	1.3	0	5	3.4	1.2	1	5	3.0	1.3	0	5
Q2: During the past month, how often did you feel calm and peaceful?	3.9	1.0	1	5	3.7	1.4	0	5	3.9	1.3	0	5	3.5	1.5	0	5
Q3: During the past month, how often did you feel full of life?	3.1	1.4	0	5	3.0	1.5	0	5	3.2	1.4	0	5	2.9	1.6	0	5

Table A3.14 presents the Eigenvalues and factor loadings for the individual questions that represent the emotional wellbeing scale.

Table A3.14 Eigenvalues and Factor Loadings for Emotional Wellbeing Scale

Emotional Wellbeing	Survey I	Survey II	Survey III	Survey IV
Eigenvalues	2.00	2.09	2.20	1.95
Factor Loadings				
During the past month, how often did you feel happy?	0.78	0.79	0.88	0.73
During the past month, how often did you feel interested in life?	0.85	0.87	0.82	0.86
During the past month, how often did you feel satisfied with life?	0.82	0.84	0.87	0.82

Across every administration of the GROW Survey the consistency of the Eigenvalues and factor loadings across each individual item reflect the stability of the construct throughout the GROW Study.

Eigenvalues near or above 2.0 suggest very strong internal validity of the emotional wellbeing scale. The factor loading values in Table A3.6 represent the correlation between each item and the overall emotional wellbeing score. Each item had factor loadings above .70 throughout the study, suggesting that these inputs are all strongly associated with the overall emotional wellbeing score.

Tables A3.15 and A3.16 present the results of regression analyses to estimate the impact of GROW Study payments on the emotional wellbeing of Treatment group participants. The results in Table A3.15 estimate the emotional wellbeing scores after 8 months of payments (mid-intervention), controlling for respondents' emotional wellbeing scores on the first survey administration (pre-treatment).

Table A3.15. Regression Results – Change in Emotional Wellbeing Scores from Time I to Time III, Controlling for Time I

Emotional Wellbeing Score - Survey III	b	SE	95% CI	
Treatment Group	0.56	0.50	-0.42	1.55
Emotional Wellbeing Score - Survey I	-0.34***	0.05	-0.45	-0.23
Constant	3.21***	0.59	2.04	4.37
n = 238; r-squared = .13; *p<.05; **p<.01; ***p<.001				

- There was no significant difference between changes in emotional wellbeing scores of Treatment and Control participants after 8 months of payments.

The results in Table A3.16 estimate the emotional wellbeing scores two months after payments stopped (post-treatment), controlling for respondents' emotional wellbeing scores on the third survey administration (mid-intervention).

Table A3.16. Regression Results – Change in Emotional Wellbeing Scores from Time III to Time IV, Controlling for Time III

Emotional Wellbeing Score - Survey IV	b	SE	95% CI	
Treatment Group	-0.62	0.45	-1.51	0.28
Emotional Wellbeing Score - Survey III	-0.39***	0.05	0.51	0.70
Constant	3.86***	0.51	2.87	4.86
n = 231; r-squared = .24; *p<.05; **p<.01; ***p<.001				

- There was no significant difference between changes in the emotional wellbeing scores of Treatment and Control participants two months after payments ended.

Appendix IV: GROW Survey

Appendix IV includes the final survey administered at the conclusion of the Grow Study. This version of the GROW Survey includes all items asked in Survey III, as well as additional questions related to participants work for pay during the study as well as some open-ended questions asking study participants to reflect on their experience in the Grow Study.

The GROW Survey was reviewed and approved by the Institutional Review Board of the University of Wisconsin-Milwaukee in January 2023, #22.287

GROW Survey

Thank you in advance for completing this survey. Your responses will help the Grow Study team understand your experience through the study. You will receive a \$80 gift card after you fully complete the survey (in 1-3 business days). The survey should take about 10-15 minutes. Thank you very much for your help! - Grow Study Team

These questions ask for your views about your health. This information will help keep track of how you feel and how well you are able to do your usual activities. **Answer each question by choosing just one answer.** If you are unsure how to answer a question, please give the best answer you can.

1. In general, would you say your health is:

- Excellent
 - Very Good
 - Good
 - Fair
 - Poor
-

The following questions are about activities you might do during a typical day.

Does **your health now limit you** in these activities? If so, how much?

2. **Moderate activities** such as moving a table, pushing a vacuum cleaner, or bowling.

- Yes, limited a lot
- Yes, limited a little
- No, not limited at all

3. Climbing **several** flights of stairs.

- Yes, limited a lot
- Yes, limited a little
- No, not limited at all

During the **past 4 weeks**, have you had any of the following problems with your work or other regular activities **as a result of your physical health**.

4. **Accomplished less** than you would like

- Yes
- No

5. Were limited in the **kind** of work or other activities

- Yes
- No

During the **past 4 weeks**, have you had any of the following problems with your work or other regular daily activities **as a result of any emotional problems** (such as feeling depressed or anxious)?

6. **Accomplished less** than you would like

- Yes
- No

7. Didn't do work or activities as **carefully** as usual

- Yes
- No

8. During the **past 4 weeks**, how much did **pain** interfere with your normal work (including work outside the home and housework)?

- Not at all
- A little bit
- Moderately
- Quite a bit
- Extremely

12. During the **past 4 weeks**, how much of the time has **your physical health or emotional problems** interfered with your social activities (like visiting friends, relatives, etc.)?

- All of the time
- Most of the time
- Some of the time
- A little of the time
- None of the time

13. In the past month, did you or any household member have to eat fewer meals in a day because there was not enough food?

- Yes
- No

14. If 'yes', how frequently did this happen during the past month?

- Rarely (once or twice in the past month)
- Sometimes (three to ten times in the past month)
- Often (more than ten times in the past month)

15. In the past month, did you or any household member go a whole day and night without eating anything because there was not enough food?

- Yes
- No

16. If 'yes', how frequently did this happen during the past month?

- Rarely (once or twice in the past month)
- Sometimes (three to ten times in the past month)
- Often (more than ten times in the past month)

17. In the past month, did you take less of a medication than instructed, or skip it because you were trying to save money?

- Yes
- No

18. If 'yes', how frequently did this happen during the past month?

- Rarely (once or twice in the past month)
 - Sometimes (three to ten times in the past month)
 - Often (more than ten times in the past month)
-

This next set of questions are about how you're feeling about life and about yourself. In the past month, how often did you feel:

19. Happy

- Never
- Once or twice
- About once a week
- About 2 or 3 times a week
- Almost everyday
- Every day

20. Interested in life

- Never
- Once or twice
- About once a week
- About 2 or 3 times a week
- Almost everyday
- Every day

21. Satisfied with life

- Never
- Once or twice
- About once a week
- About 2 or 3 times a week
- Almost everyday
- Every day

22. That you had something important to contribute to society

- Never
- Once or twice
- About once a week
- About 2 or 3 times a week
- Almost everyday
- Every day

23. That you belonged to a community (like a social group, or your neighborhood)

- Never
- Once or twice
- About once a week
- About 2 or 3 times a week
- Almost everyday
- Every day

24. That our society is a good place, or is becoming a better place, for all people

- Never
- Once or twice
- About once a week
- About 2 or 3 times a week
- Almost everyday
- Every day

25. That people are basically good

- Never
- Once or twice
- About once a week
- About 2 or 3 times a week
- Almost everyday
- Every day

26. That the way our society works makes sense to you

- Never
- Once or twice
- About once a week
- About 2 or 3 times a week
- Almost everyday
- Every day

27. That you like most parts of your personality

- Never
- Once or twice
- About once a week
- About 2 or 3 times a week
- Almost everyday
- Every day

28. Good at managing the responsibilities of your daily life

- Never
- Once or twice
- About once a week
- About 2 or 3 times a week
- Almost everyday
- Every day

29. That you had warm and trusting relationships with others

- Never
- Once or twice
- About once a week
- About 2 or 3 times a week
- Almost everyday
- Every day

30. That you had experiences that challenged you to grow and become a better person

- Never
- Once or twice
- About once a week
- About 2 or 3 times a week
- Almost everyday
- Every day

31. Confident to think or express your own ideas or opinions

- Never
- Once or twice
- About once a week
- About 2 or 3 times a week
- Almost everyday
- Every day

32. That your life has a sense of direction or meaning to it

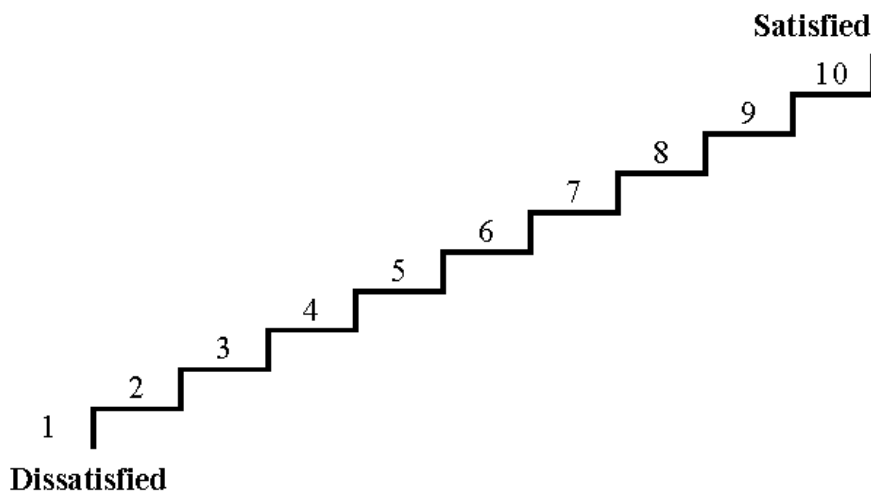
- Never
 - Once or twice
 - About once a week
 - About 2 or 3 times a week
 - Almost everyday
 - Every day
-

The following set of questions ask about your financial situation. Select the responses that are most appropriate for your situation.

33. What do you feel is the **level** of your **financial stress today**? (1-10 scale); Overwhelming Stress (1-3); High Stress (4-5); Low Stress (6-8); No Stress at All (9-10)

- Overwhelming Stress 1
- 2
- 3
- High Stress 4
- 5
- 6
- Low Stress 7
- 8
- 9
- No Stress at All 10

34. Using the stair step image below, write a number representing how **satisfied** you are with your **present financial situation**. The '1' at the bottom of the steps represents complete dissatisfaction. The '10' at the top of the stair step represents complete satisfaction. The more dissatisfied you are, the lower the number you should select. The more satisfied you are, the higher the number you should select.



35. How do you feel about your current financial situation? (10 point scale); Feel Overwhelmed (1-2); Sometimes Feel Worried (3-5); Not Worried (6-8); Feel Comfortable (9-10)

- Feel overwhelmed 1
- 2
- 3
- Sometimes Feel Worried4
- 5
- 6
- Not Worried7
- 8
- 9
- Feel Comfortable10

36. How often do you worry about being **able to meet** normal monthly living expenses? (10 point scale); Worry all the time (1-2); Sometimes Worry (3-5); Rarely Worry (6-8); Never Worry (9-10)

- Worry all the time 1
- 2
- 3
- Sometimes Worry4
- 5
- 6
- Rarely Worry7
- 8
- 9
- Never worry10

37. How confident are you that you could find the money to pay for a financial emergency that cost about **\$1,000**? (10 point scale); No Confidence (1-2); Little Confidence (3-5); Some Confidence (6-8); High Confidence (9-10)

- No confidence 1
- 2
- 3
- Little Confidence4
- 5
- 6
- Some Confidence7
- 8
- 9
- High Confidence10

38. How often does this happen to you? You want to go out to eat, go to a movie or do something else and **don't because you can't afford to**? (10 point scale); All the time (1-2); Sometimes (3-5); Rarely (6-8); Never (9-10)

- All the time 1
- 2
- 3
- Sometimes4
- 5
- 6
- Rarely7
- 8
- 9
- Never10

39. How frequently do you find yourself just getting by financially and living **paycheck to paycheck**? (10 point scale); All the time (1-2); Sometimes (3-5); Rarely (6-8); Never (9-10)

- All the time 1
- 2
- 3
- Sometimes4
- 5
- 6
- Rarely7
- 8
- 9
- Never10

40. How stressed do you feel about your personal finances **in general**? (10 point scale); Overwhelming stress (1-2); High Stress (3-5); Low Stress (6-8); No Stress at All (9-10)

- Overwhelming Stress 1
- 2
- 3
- High Stress 4
- 5
- 6
- Low Stress7
- 8
- 9
- No Stress at All10

41. Who are the people in your life that you turn to for help managing your financial situation (check all that apply)?

- Spouse/Partner;
- Parent;
- Sibling (Brother or Sister);
- Other Relative;
- Friends;
- JEVS Case Counselor;
- Teacher
- Children
- No one (you manage your financial situation yourself)
- Someone else (please describe)

42. Since the beginning of the study, have you asked for advice on how to spend the additional money you're receiving as part of the GROW study?

- Yes
- No

43. Which of the following people in your life provided you with this advice (check all that apply)?

- Spouse/Partner;
 - Parent;
 - Sibling (Brother or Sister);
 - Other Relative;
 - Friends;
 - JEVS Case Counselor;
 - Teacher
 - Children
 - Someone else (please describe)
-

How have you spent the additional money from the study? Please select all areas that apply.

- Cell Phone - Any costs related to having and using your cell phone
 - Debt Payments - Credit card payments, payday loan payments, pawn loan payments, auto title loan payments, other loan payments
 - Eating Out - Any meals or beverages purchased outside of the home
 - Education/Childcare - Childcare costs, school supplies, school materials fees, field trips, other activity fees
 - Entertainment/Personal Care - Movies or concerts, sports equipment/fees, sporting events, lottery tickets, alcohol, books/CDs, subscriptions, streaming services, haircuts, hygiene items, dry cleaning
 - Groceries/Other Supplies - Food and beverages brought into the home, household supplies (diapers, paper towels, etc.)
 - Health Expenses - Co-payments, medication, eye care, dental care, health insurance premiums
 - Helping Others - Donations to religious organizations or other charities, gifts
 - Housing & Utilities - Rent, mortgage, insurance, property taxes, electricity, gas, water and sewage, landline, television, Internet service
 - Pets - Food, vet bills, and other costs associated with caring for your pets
 - Transportation - Gas, car payment, insurance, repairs, transit fares, ride services, cabs
 - Other _____
-

The following questions are about your current housing situation.

Do you receive any kind of housing subsidy (for example receive a housing voucher, live in public housing, etc.)?

- Yes
- No

45. Is your current house or apartment...? Select only one answer.

- Owned by you or someone in this household free and clear?
- Owned by you or someone in this household with a mortgage or loan (including home equity loan)?
- Rented?
- Occupied without payment of rent?
- Other (please describe) _____
- I don't know

46. Is this household currently caught up on rent or mortgage payments? Select only one answer.

- Yes
- No
- Not Applicable _____
- I don't know

48. How confident are you that the household will be able to pay the next rent or mortgage payment on time? Select only one answer.

- Payment is/will be deferred
- Not at all confident
- Slightly Confident
- Moderately confident
- Highly confident
- I don't know

49. During the school year that starts this fall (2024), how many children in this household are enrolled in Kindergarten through 12th grade or grade equivalent? Enter whole numbers. Enter '0' if none.

Number enrolled in public school:

Number enrolled in a private or charter school:

Number homeschooled, that is not enrolled in public or private school:

None

The next section will ask you about working for pay.

50. In the LAST SEVEN DAYS, did you do ANY work for pay?

- Yes
- No
- Retired
- Disabled
- Unable to Work

51. For each of the following months in 2024, did you do any work for pay?

	Did any work for pay this month	Did NOT do any work for pay this month
January 2024	<input type="radio"/>	<input type="radio"/>
February 2024	<input type="radio"/>	<input type="radio"/>
March 2024	<input type="radio"/>	<input type="radio"/>
April 2024	<input type="radio"/>	<input type="radio"/>
May 2024	<input type="radio"/>	<input type="radio"/>
June 2024	<input type="radio"/>	<input type="radio"/>
July 2024	<input type="radio"/>	<input type="radio"/>
August 2024	<input type="radio"/>	<input type="radio"/>

This final section asks you questions about the study's impact on you and your household.

52. How did the additional income influence the way you manage your household bills?

53. How did your participation in this project impact you?

53a. Was there anything about your participation in this project that surprised you? If so, what was it, and how did it impact you?

54. How did your participation in this project impact your children?

Appendix V: GROW Interview Protocols

The following protocols were reviewed and approved for use by the Institutional Review Board of the University of Wisconsin-Milwaukee, #22.287.

Interview Questions

THE GROW Study

Participants Intervention/Comparison Groups

Before beginning the initial interview, thank the participant for agreeing to be a part of the lottery and subsequently being selected to be a participant in the research project; explain your role and provide a little background on who you are; now proceed to secure oral consent from the participant; read the consent form slowly and ask if the participant has any questions on the consent form;

Describe the importance of the research project and their participation in interviews

READ VERBATIM: Your participation in this research project is important because we will learn from you; what are your dreams, your challenges, and your accomplishments that occur from receiving this stipend for the next 18 months. It is our hope that your story as well as others will assist us in creating a narrative (story) on the needs of families. We would like to share your story as well as others with the purpose of informing policy change. (the research interview will last approximately 60 minutes)

- Specifically explain how many times that we will meet for scheduled interviews; there will be **a total of 6 interviews**; starting with today and every three months till December, 2023; simply state that the next interview will be scheduled for three months from today;

Next, ask for and explain the rationale for contact information

- Rationale: we generally try to get at minimum 2 phone numbers in case their phone is lost or is not available for use at the time of scheduling an interview. The phone number can be a relative's as long as they feel comfortable telling the relative they are participating in a research study.

Now ask the participant if they have any questions at this point if not then we will provide to ask questions and once again thank the participant for their willingness to participate in the research project. Remember to let them know that their participation will potentially help the research team to document how this stipend has shaped their lives in ways that hopefully will inform the country on the need for changes in the management of social welfare policy.

Before, we begin, please remind the participant that all interviews will be recorded so that we can ensure that we get accurate information from the interviews. Obtain permission to record the interview and then proceed, if the participant refuses take copious notes.

Now let's begin asking a few questions about your hope and dreams for using this extra stipend for the next 18 months.

Prospective Questions

(to be asked when the consent to participate in the intervention portion of the project is received or within the first 30 days in the research study)

The research project that you are participating in is part of a philanthropic (funded) movement in the country to provide a guaranteed basic income to primarily parents with children without any conditions on the spending... By this I mean that this stipend is being given to you without any conditions, or you can spend it on whatever you want ... Do you have any questions on what I just said (pause) if not I have a few questions:

As you think about receiving an extra \$500 a month through this program, how do you imagine that it will affect your life? What are some of the ways that you think you will use the money?" [Encourage the research participant to take their time in thinking about this question and encourage them to dream about the potential uses of the monthly 500 dollars without restrictions]

1. Do you think the extra money will change the way you make decisions about jobs? In other words, do you think it will make you more likely to take or turn down certain kinds of jobs?"
2. How has this money allowed you to do things for your child(ren)that you were not able to do before?
3. How has these additional funds enabled you to meet other unmet needs such as: car repair, getting Wi-Fi (or cable), or getting some kind of household appliance?
4. Do you think that these extra funds will allow to take care of any healthcare/dental concerns that you have been unable to handle in the past?
5. Do you have any questions for me about the way that you will receive your stipend for the next 18 months?

Closing comments:

I look forward to seeing you in three months and enjoy your new opportunities with these additional funds.

Follow-up Questions

“Welcome back, it is good to see and speak with you again, I am looking forward to hear about the effects this additional income has had on your life since we last talked. I have about 20 questions and I promise to be respectful of your time but your answers to these questions will be extremely helpful and **this is your story** so please take your time in answering all questions.

1. What has been the best thing about receiving the money?” and then add follow-up probes such as “are there ways it has made your life easier?”

[Probe]

- a. *Ask a set of questions about how they used the money such as:*
 - b. *What are some of the most important ways you used the money?*
 - c. *If you had to estimate, what would you say you spent the largest part of the money on?*
 - d. *Can you tell me a story about a time when the money was helpful?*
 - e. *If they say the money wasn't helpful or didn't make much difference, ask them to elaborate on why it wasn't/didn't.*
2. Have you been able to engage in more self-care activities (like movies, cable, and vacations/visit family out of town).
 3. What are some of the most important ways you used the money?
 4. If you had to estimate, what would you say you spent the largest part of the money on?
 5. Can you tell me a story about a time when the money was helpful?
 6. If they say the money wasn't helpful or didn't make much difference, ask them to elaborate on why it wasn't/didn't.
 7. How has this money allowed you to do things for your child(ren)that you were not able to do before? Has this money made a difference for your child(ren)?
 8. Have there been any unexpected drawbacks to receiving the money? If they say yes, ask them to tell a story about a negative experience.

Life History Questions

We all know that the way we grew up, and our previous life experiences, have a big impact on how we parent and handle things as adults. So, we wanted to ask a few questions to learn more about what you consider to be important about your background, if that's okay."

Please tell me about yourself by answering the following questions:

1. What was it like as a child growing up in your family?
2. What were some of the best times of your life?
3. What were some of the worst times of your life?
4. Can you tell us a little bit about your work history?" [Maybe you could ask them to make a list of the jobs they have had, emphasizing that it can just be a rough list according to memory, no need for dates of employment or exact job titles, etc.]
5. If appropriate* ASK: What kind of work would you like to do? What are your job goals?"
6. If appropriate* Has receiving the stipend helped you secure employment? For example, has it made it possible for you to get training, obtain childcare, buy a computer or do other things that made it possible for you to get a job you might not have been able to otherwise?"

**Be cognizant of the current challenges faced by the participant in securing employment (question may be inappropriate for some members of the research project)*

Final Question (Follow-Up)

What else would you like to tell us about how receiving this money has affected your life?

Thank the participant for their time today and remind them that we will be meeting again in 3 months.

Appendix VI: GROW Study Outreach to Potential Participants

Below is the letter notifying individuals of the potential for them to be selected into the study.



Informed Consent for Research Participation

IRB #: 22.287

IRB Approval Date: January 11, 2023

The City of Philadelphia's Office of Community Empowerment and Opportunity is conducting the Guaranteed Resources Optimize Wellbeing (GROW) study. As a Work Ready and E-TANF beneficiary enrolled as of September 30, 2022 you have been entered into a lottery for potential selection into the study. If you are selected to participate you will be assigned into one of two groups. One group will have the opportunity to receive 12 monthly payments of \$500 starting in February, 2023; the other group will have the opportunity to receive monthly payments of \$50 over the 12 month study period. There is a 1 in 6 chance that you may be selected for the study. If you are selected, your participation in the study would be completely voluntary and, if you chose to join the study, you could later choose to stop participating at any time. There are no negative consequences for your enrollment in Work Ready no matter what you decide.

What is the purpose of this study?

The main goal of this study is to understand how additional financial resources support the wellbeing of Philadelphia's Work Ready participants receiving E-TANF benefits.

What would I do?

If you are selected to participate in the study, you must attend a virtual orientation on the project which will provide information to assist you in making a decision on how you want to receive your monthly payment (e.g direct deposit, paypal) and to learn about other features of the study. All Work Ready participants who agree to participate in the study will be asked to complete up to 5 surveys and may be asked to participate in up to 6 interviews. Each survey will require no more than 30 minutes to complete, and each individual interview will require no more than 60 minutes of study participants' time. Study participants also agree to allow JEVS to share their individual background information and information about their Work Ready participation with the study team.

Potential Risks

The primary risk of participating in the study is related to the stability of the other public benefits you currently receive. Depending on your current income level, the additional cash payments may influence your eligibility, or your level of support, under other public benefits such as Housing Assistance, or Childcare subsidies.

NOTE: If you, or anyone in your family, receives Supplemental Security Income (SSI) or Social Security Disability Income (SSDI) you are **NOT ELIGIBLE** for participation in the GROW Study. This is a federal requirement which cannot be waived.

Contact information:

If you have any questions about the study, please be in touch with Office of Community Empowerment and Opportunity.

Below are the call scripts used to contact potential study participants:

GROW Study Follow Up Phone Calls Control Group Script

If someone picks up:

Hello, is this {Participant Name}? I am calling on behalf of the City of Philadelphia's Office of Community Empowerment and Opportunity. Because of your enrollment in the Work Ready program at JEVS you were entered into the Guaranteed Resources Optimize Wellbeing (or GROW) study lottery and were selected to receive 12 monthly payments of \$50. The main goal of this study is to understand how additional financial resources support the wellbeing of Philadelphia's Work Ready participants. To enroll you will need to attend a virtual orientation so that you can choose the payment option that works best for you and learn more about the study. Your participation in the research is completely voluntary and you may stop your participation at any time. You will still receive the monthly payments of \$50, even if you do not complete the research surveys or participate in interviews. Can I sign you up for an orientation?

https://reinvestment.az1.qualtrics.com/jfe/form/SV_39PByEHGe4v0GI6

If you leave a message:

Hello, {Participant Name} I am calling on behalf of the City of Philadelphia's Office of Community Empowerment and Opportunity. Because of your enrollment in the Work Ready program at JEVS you were entered into the Guaranteed Resources Optimize Wellbeing (or GROW) study lottery and were selected to receive 12 monthly payments of \$50. The main goal of this study is to understand how additional financial resources support the wellbeing of Philadelphia's Work Ready participants. To enroll you will need to attend a virtual orientation so that you can choose the payment option that works best for you. You will also learn more about the study. Your participation in the research is completely voluntary and you may stop your participation at any time. You will still receive the monthly payments of \$50, even if you do not complete the research surveys or participate in interviews. If you are interested in learning more, please call Michelle Schmitt at 215.XXX.XXXX that is Michelle Schmitt at 215.XXX.XXXX.

GROW Study Follow Up Phone Calls Treatment Group Script

If someone picks up:

Hello, is this {Participant Name}? I am calling on behalf of the City of Philadelphia's Office of Community Empowerment and Opportunity. Because of your enrollment in the Work Ready program at JEVS you were entered into the Guaranteed Resources Optimize Wellbeing (or GROW) study lottery and were selected to receive 12 monthly payments of \$500. The main goal of this study is to understand how additional financial resources support the wellbeing of Philadelphia's Work Ready participants. To enroll you will need to attend a virtual orientation so that you can choose the payment option that works best for you and learn more about the study. Your participation in the research is completely voluntary and you may stop your participation at any time. You will still receive the monthly payments of \$500, even if you do not complete the research surveys or participate in interviews. Can I sign you up for an orientation?

https://reinvestment.az1.qualtrics.com/jfe/form/SV_9HaKbBN0QORptDo

If you leave a message:

Hello, {Participant Name} I am calling on behalf of the City of Philadelphia's Office of Community Empowerment and Opportunity. Because of your enrollment in the Work Ready program at JEVS you were entered into the Guaranteed Resources Optimize Wellbeing (or GROW) study lottery and were selected to receive 12 monthly payments of \$500. The main goal of this study is to understand how additional financial resources support the wellbeing of Philadelphia's Work Ready participants. To enroll you will need to attend a virtual orientation so that you can choose the payment option that works best for you. You will also learn more about the study. Your participation in the research is completely voluntary and you may stop your participation at any time. You will still receive the monthly payments of \$500, even if you do not complete the research surveys or participate in interviews. If you are interested in learning more, please call Michelle Schmitt at 215.XXX.XXXX that is Michelle Schmitt at 215.XXX.XXXX.