

City of Cambridge

Executive Department

YI-AN HUANG
City Manager

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IN CITY COUNCIL
February 9, 2026

To the Honorable, the City Council:

I am pleased to share with you the final research report on *Rise Up Cambridge*, the City's citywide cash assistance program, prepared by MDRC. Launched in 2023 in partnership with the Cambridge Community Foundation and the Cambridge Economic Opportunity Committee, Rise Up was designed to help stabilize the City's lowest-income families as we emerged from the COVID-19 pandemic and its exceptionally challenging economic impacts, while also creating opportunities for longer-term economic mobility for participants.

Over an 18-month period, the program provided \$500 per month in unrestricted cash assistance to low-income families, up to 250 percent of the federal poverty level, with at least one child aged 21 years or younger in the household. Recognizing the importance of this investment both for Cambridge families and for broader discussions about the role of cash assistance, the City and the Cambridge Community Foundation engaged MDRC, an independent research organization, to conduct a comprehensive evaluation of the program. Using a longitudinal mixed-methods approach, the study aimed to understand the outcomes of the program by uplifting the experiences of participating families, with particular attention to how impacts varied across income levels and demographic characteristics.

Overall, the research finds that Rise Up had a substantial short-term impact on alleviating material hardship—it did help our most vulnerable families stabilize after the pandemic. Through unrestricted payments, the program provided meaningful financial relief that helped families meet basic needs, buffer financial shocks, and reduce stress. For some participants, the additional income supported important milestones, such as making major purchases or paying down debt, while for others it opened opportunities to invest in their children, pursue education or training, or reconnect with family.

Consistent with the broader body of research on short-term cash assistance programs, the evaluation also found that material hardship and financial instability persisted for many families after payments ended, and that most participants did not experience sustained increases in earnings or savings over the long-term. As the report notes, these findings are not surprising when considered alongside the high cost of living in Cambridge and the complex, intersecting challenges many families face and that contribute to structural poverty.

Taken together, this study confirms that cash assistance can be a meaningful and effective tool for reducing material hardship and financial stress in the short term. At the same time, the findings underscore that a one-size-fits-all approach may be less effective in promoting long-term economic mobility than more targeted interventions.



Importantly, the report provides rich insight into the nuances of families' financial lives and how cash support is used, offering a strong foundation for future policy discussions about how the City might most effectively design and pair income supports with other strategies to advance economic stability and opportunity. Accordingly, I recommend that the City Council refer the report to the City Council Human Services and Veteran's Committee for further discussion.

Very truly yours,

A handwritten signature in black ink, appearing to read "Yi-An Huang". The signature is fluid and cursive, with a long horizontal stroke extending to the right.

Yi-An Huang
City Manager



Insight from Rise Up Cambridge

Promoting Economic
Stability Through Cash
Assistance

Mina Addo
Katerina Galkin
Crystal Ganges-Reid
Aleksandra Yusim

February 2026

mdrc
BUILDING KNOWLEDGE
TO IMPROVE SOCIAL POLICY

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FEBRUARY 2026



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OVERVIEW

In recent years, there has been renewed attention to unrestricted cash assistance programs as a means of alleviating poverty. This attention is due, in part, to pilot program initiatives that were launched to address the negative economic impacts of the COVID-19 pandemic. It is difficult to draw conclusions from the resulting body of evidence on these programs, due to variations in their design and their target populations. In addition, these programs are generally temporary but aim to address long-term, complex challenges. Evidence does consistently show that cash assistance alleviates material hardships and promotes a sense of agency when participants can choose how to best meet their needs.

There is more to be learned about how families with different characteristics experience and benefit from these programs. This report presents findings from MDRC's mixed-methods evaluation of Rise Up Cambridge, an 18-month-long citywide cash assistance program that provided \$500 per month to families with low incomes (up to 250 percent of the federal poverty level) with at least one child aged 21 years or younger in the home. Launched in 2023, Rise Up Cambridge (referred to as Rise Up throughout) was designed to address the growing economic divide and racial inequities in Cambridge, alleviate the negative economic effects of the COVID-19 pandemic, and support families as they took steps toward economic mobility (that is, increased household earnings and assets). Through unrestricted payments, the program provided meaningful financial relief to families with low incomes, helping them meet basic needs, buffer financial shocks, and reduce stress. Extensive outreach efforts and enrollment support contributed to a citywide reach.

In addition to describing the outcomes and experiences of families with varied characteristics, this report attempts to answer an ambitious question: How can unrestricted cash assistance programs support families' efforts to reach financial stability and promote economic mobility?

Findings

- Rise Up participants reported experiencing less stress during the program.
- The modest monthly payments bolstered participants' economic stability during the program, but there were few long-term changes to participants' financial circumstances.
- Higher-income families were on a stronger financial footing during Rise Up and afterward; they were more likely to have savings and felt better prepared for the end of the program.

Overall, this study suggests that cash assistance is a meaningful approach to alleviating material hardship and poverty in the short term. The findings provide insight into the nuances of families' financial lives, suggesting that a one-size-fits-all approach may be less effective for promoting economic mobility than a more targeted intervention.

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The Authors

EXECUTIVE SUMMARY

Rise Up Cambridge (or Rise Up) was a cash assistance program that was implemented by the City of Cambridge in partnership with the Cambridge Community Foundation and the Cambridge Economic Opportunity Committee. Rise Up expanded on Cambridge Recurring Income for Success and Empowerment, an earlier pilot program that offered monthly payments to 130 residents. Rise Up offered benefits to all Cambridge residents who met the program criteria: They had to be a member of a family with a low income (up to 250 percent of the federal poverty level) and have children who were 21 years old or younger in the home. For 18 months (from June 2023 through February 2025), Rise Up provided \$500 per month to roughly 2,000 families. Through these efforts, the City aimed to help families manage losses they suffered during the COVID-19 pandemic, put them on a path toward economic mobility (that is, increase their household earnings and assets), and address inequities that contribute to worse financial health among racial minorities.

MDRC conducted an evaluation of the program that was guided by four research questions:

1. What outcomes did Rise Up generate during the program and in the first few months after it ended?
2. What were participants' perspectives about the program and the cash payments?
3. How did families with different characteristics and circumstances benefit from and experience the program?
4. How was the program implemented, and what was the policy context in Cambridge? (That is, what factors, such as high rates of poverty among families with children, influenced the creation of Rise Up?)

The study used a longitudinal mixed-methods approach to answer these questions. The research team collected quantitative data at the time of enrollment and in two follow-up surveys that were conducted roughly one year and two years after payments started. Qualitative data were collected through quarterly interviews and focus groups that were conducted roughly 16 months after payments started and 25 months after payments started, respectively. Storytelling (a research method in which participants work with the research team to craft narratives about their lives) was conducted with a subset of interview participants to capture deeper insight into their backgrounds and experiences during Rise Up. A research advisory council and community researchers (comprising Cambridge community members) contributed to the study design, data collection, and analysis.

The methods selected for this study reflect two goals: to center and respect the perspectives of the people who live in Cambridge, and to enhance their ability to weigh in on components

of programs that are important to them.¹ At the same time, it is important to acknowledge three study limitations. The Rise Up evaluation was designed as an outcomes study and does not include a comparison group. As a result, any observed changes over time can offer valuable insight into the experiences of participants who received the Rise Up cash payments but cannot be attributed solely to the program. Quantitative indicators were measured using data that were collected (1) when participants enrolled in the program, (2) in a Wave 1 survey that was fielded just over one year after participants started receiving Rise up payments, and (3) in a Wave 2 survey that was fielded close to two years after participants started receiving payments. The timing of the Wave 1 survey, more than one year after payments started, means that responses are based on participant recollection, and some details may be lost over time. Finally, qualitative data provides deep insight into the experiences of interview, focus group, and storytelling participants, but the relatively small sample size means that the findings are not necessarily generalizable.²

KEY OUTCOMES

- **Participants reported experiencing less stress during Rise Up.**

Participants, broadly, reported reduced stress during Rise Up. Some said they felt relieved knowing that their bills could be paid, they were making progress toward paying down long-held debt, or they could offer opportunities to their children that were previously out of reach. However, many families, particularly those with lower incomes, returned to their previous (or higher) levels of stress after Rise Up ended.

- **The modest monthly payments bolstered participants' economic stability during the program, but there were few long-term changes to participants' financial circumstances.**

The conceptual framework for this study proposed that participants would use the Rise Up payments to pay household bills, contribute to their savings, or pay off debt (among other uses). Doing so would contribute to short-term improvements in participants' economic stability: They would experience less income volatility and less financial hardship. Rise Up funds would also allow parents to spend money on their children's education and family recreation, improving their well-being. These factors would contribute to participants' economic mobility after the program — specifically, their increased financial security (such as an improved ability to manage a financial shock). This study found some evidence that participants were more economically stable during the program, but that stability did not last after the program ended. A few participants reported feeling like they were worse off

1. MDRC, "Rise Up Cambridge Research Design," unpublished paper (MDRC, 2023).

2. James H. Price and Judy Murnan, "Research Limitations and the Necessity of Reporting Them," *American Journal of Health Education* 35, 2 (2004): 66–67; Dimitrios Theofanidis and Antigoni Fountouki, "Limitations and Delimitations in the Research Process," *Perioperative Nursing* 7, 3 (2018): 155–163.

afterward. This finding is unsurprising, given the modest benefit amount compared to the high cost of living in Cambridge (which is nearly 70 percent higher than the national average).³ In addition, the program coincided with a period of inflation in which rising prices negatively affected consumers' purchasing power. (See Chapter 3 for more.)

- **A comparative analysis found that there was some variation in outcomes by race and significant variation by income level.**

For example, Hispanic participants reported higher rates of financial stress and debt and lower savings than other groups. These patterns remained even after controlling for other characteristics, such as household size and income. Hispanic families were more likely to be headed by a single parent and to have lower incomes than other groups, and both factors were associated with greater financial challenges. Differences may reflect variations in the circumstances, resources, and constraints of families that existed before Rise Up, and should be understood in this larger context.

The differences based on income level were clear; families with higher incomes were more likely to report being on a stronger financial footing during Rise Up and afterward. For example, families whose income was between 150 percent and 250 percent of the federal poverty level were more likely to report having savings and less likely to report receiving public benefits than those in lower income categories. Families in the highest income category were more likely to report that they felt prepared for the end of Rise Up and that their financial situation was better after the program than before.

- **Participants became more receptive to the idea of financial coaching alongside a cash benefit over time. Offering coaching services multiple times throughout a program may attract more participants.**

Rise Up is consistent with other unrestricted cash assistance programs that do not have participation requirements. As the final payment approached, some participants appeared to be more open to receiving additional support. Some participants indicated that Rise Up created an opportunity for them to begin thinking, for the first time, about their long-term financial goals (such as saving for retirement or starting a small business). Financial coaching and other services that target participants' specific goals (and that are offered several times during a program) may be attractive to participants. (See Chapter 6 for more.)

3. Payscale, "Cost of Living in Cambridge, Massachusetts,"(website: <https://www.payscale.com/cost-of-living-calculator/Massachusetts-Cambridge>, n.d., accessed December 31, 2025).

LESSONS FROM IMPLEMENTING RISE UP CAMBRIDGE

- **Extensive publicity and application support services helped maximize enrollment.**

The City of Cambridge and its partners invested in broad outreach efforts to raise awareness of Rise Up among eligible residents. In addition, training staff members at local agencies that support families with low incomes helped residents with applications and translated outreach and application materials into multiple languages. These efforts expanded the program's reach; Rise Up served 1,927 Cambridge families.⁴

- **Benefit waivers ensured that families could maintain other benefits without penalties.**

Participants valued benefit waivers that protected their access to other benefits and saw the program as an opportunity to “get ahead,” although their gains in economic stability appeared to be short-lived.

REFLECTIONS AND CONCLUSIONS

Rise Up Cambridge was designed to address the growing economic divide and racial inequities in Cambridge, alleviate the negative economic effects of the COVID-19 pandemic, and support families as they took steps toward economic mobility. Through unrestricted payments, the program provided meaningful financial relief to families with low incomes, helping them meet basic needs, buffer financial shocks, and reduce stress. Extensive outreach efforts and enrollment support contributed to a citywide reach. Several other public benefit programs provided exemptions, ensuring that the \$500 monthly payments would not affect participants' benefit levels or eligibility for their services. While the payments contributed to improvements in short-term financial security and well-being, material hardships and instability remained, and most families did not increase their earnings or maintain their savings in the long term. The end of the payments was associated with increased stress and financial challenges for many families.

These findings are consistent with other studies on short-term cash transfer programs, which do not show large-scale economic changes for recipients (such as changes to their long-term financial position or net worth).⁵ They are also unsurprising when contextual fac-

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4. Cambridge Community Foundation, “Cash Empowers: Rise Up Cambridge Bridges Gaps for Families” (Cambridge Community Foundation, 2023). This report estimates that 1,898 households were eligible for Rise Up Cambridge, but a slightly larger number of families were served.
 5. Jack Landry, “Guaranteed Income in the Wild: Summarizing Evidence from Pilot Studies and Implications for Policy” (Jain Family Institute, 2024); Scott R. Baker, Robert A. Farrokhnia, Steffen Meyer, Michaela Pagel, and Constantine Yannelis, “Income, Liquidity, and the Consumption Response to the 2020 Economic Stimulus Payments,” NBER Working Paper No. 27097 (National Bureau of Economic Research, 2020); Olivier Coibion, Yuriy Gorodnichenko, and Michael Weber, “How Did U.S. Consumers Use Their Stimulus Payments?” NBER Working Paper No. 27693 (National Bureau of Economic Research, 2020).

tors are considered. For more than 40 percent of Rise Up participants, the monthly payment plus regular household income was not enough to reach the federal poverty level (\$2,072 per month for a three-person household). In addition, the qualitative components of the study revealed important factors that shaped families' financial circumstances, including volatile income, low-wage work, and health conditions that affected either the primary adult (the person in the household who completed the Rise Up application) or another household member. Participants also experienced financial shocks that further threatened their economic stability. Since poverty is multidimensional, effective solutions may require attention to multiple aspects of life beyond cash assistance (for example, health, education, sense of agency, well-being). These findings show the extent of the challenges families faced and that a one-size-fits-all approach may be less effective at generating outcomes than a more targeted intervention.

A feature of this study was to explore any variation in outcomes and experiences among participants from different racial or ethnic groups and with different family characteristics and income levels. Despite the diverse study population, there is limited evidence of variation by race or ethnicity or family characteristic (such as family size and composition) that is not otherwise explained by income.

At the same time, this study finds evidence of incremental progress (such as families building savings and paying down debt) that may contribute to participants' economic mobility in the future. The program also enabled some participants to reach important milestones (like making major purchases), and it opened new opportunities for others (for example, paying for their children's tutoring, investing in education or training, or traveling to visit family). In every type of data collected for this study, participants consistently reported experiencing less stress during the Rise Up program. At a minimum, the program provided temporary relief from challenging circumstances. Importantly, participants consistently characterized the support from Rise Up as meaningful.

The results of this evaluation may be especially instructive for staff members from city governments and other jurisdictions across the country who are evaluating cash assistance programs and considering ways to support families with low incomes. Rise Up worked best alongside other forms of public support (like subsidized housing, the Supplemental Nutrition Assistance Program, and medical benefits) to fill critical gaps, rather than as a replacement for these programs. Cash assistance is one tool to alleviate the negative effects of poverty. Additional support or attention to the increasing cost of living (such as rising housing, food, and transportation costs) is needed to improve residents' economic stability and eventually foster economic mobility.

Future studies could further explore the outcomes and experiences of families with different characteristics (such as families with parents or children who have serious health challenges). They could also test the effectiveness of programs that offer different payment amounts based on household circumstances, such as the number of people in a household. Researchers could also evaluate the effect of offering optional financial services alongside an unrestricted cash benefit, tailoring complementary services to specific needs, and making repeated offers of services throughout the program.

1

Introduction

Massachusetts is among the most expensive states to live in, and there is a growing economic divide in Cambridge along demographic lines. The median household income for married parents with children is about \$190,000, but the median income for households headed by a single mother is less than \$30,000.¹ Over 60 percent of Black or African American residents earn one-half or less of what the Economic Policy Institute considers a living wage for Cambridge residents, and even residents whose income greatly exceeds the federal poverty level struggle to make ends meet.²

Rise Up Cambridge (referred to in this report as Rise Up) was launched in June 2023 to address these issues. Rise Up is a cash assistance program: a type of program that offers unconditional payments to qualified recipients at regular intervals (as opposed to other public benefits that can only be spent on certain foods or housing). The program was spearheaded by the City of Cambridge, the Cambridge Community Foundation, and the Cambridge Economic Opportunity Committee. For 18 months, Rise Up provided \$500 per month to Cambridge households containing children up to 21 years of age and earning an amount that was equal to or below 250 percent of the federal poverty level (\$75,000 for a family of four).³

MDRC conducted a mixed-methods evaluation of the program to examine how the cash payments were used, what the outcomes were for families, how the cash contributed to those outcomes, and whether the outcomes changed over time. The study included a comparative analysis to assess differences by income level, race, and family characteristics. This report contains outcome findings that are based on Rise Up participant responses to surveys (conducted one year and two years after payments started) and qualitative findings from

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1. Cambridge Community Foundation (2023).
 2. Economic Policy Institute (n.d.).
 3. The Cambridge Community Foundation is a 501(c)3 organization focused on reducing economic disparities and strengthening community within the city of Cambridge. The Cambridge Economic Opportunity Committee is a community action agency that was created during the “War on Poverty” and has been serving Cambridge residents since 1965. See Cambridge Community Foundation (n.d.), Cambridge Economic Opportunity Committee (n.d.), and United States Department of Health and Human Services (2022) for more information.

quarterly interviews, focus groups, and storytelling.⁴ It also contains brief vignettes about some participants of Rise Up. These vignettes are excerpts from narratives that were created during the storytelling activity and offer deeper insight into participants' lives.

BACKGROUND

Cash transfer programs (including conditional cash transfer, unconditional cash transfer, guaranteed income, and universal basic income programs) have long been the subject of policy debates.⁵ Numerous cash transfer pilot programs have been launched and evaluated in the United States in recent years, but it is challenging to draw conclusions from this body of research. Research designs vary, and the programs are structured differently and target different populations. However, studies show the following:

- Short-term cash payments effectively solve some (but not all) economic challenges. Studies show that cash assistance programs help recipients meet their needs, avoid hardship, and improve their short-term savings. Overall, evidence from short-term cash transfer pilot programs does not show that recipients experience large-scale economic changes (such as changes to their long-term financial position or net worth).⁶
- Several cash transfer studies found that the benefit was associated with reduced food insecurity and reduced mental distress.⁷ In some cases, when cash assistance programs provided larger payments than other programs, they improved participants' self-reported financial well-being. Studies also showed that participants increased their spending on a variety of things: food, housing expenses, and transportation. Some studies focused on pilot programs with specific goals: Baby's First Years, which measured child-related spending, and Chelsea Eats, which measured spending on food.⁸

4. Storytelling is a research method that can go beyond gathering fragments of narratives from interviews to capture an entire story, contributing to a more holistic understanding of participants' lives. Participants worked with the research team to craft narratives about their lives. Additional information can be found in Chapter 2.

5. Conditional cash transfer programs distribute cash under certain conditions; for example, participants must have a low income or dependents. Unconditional cash transfer programs distribute cash with limited or no conditions. Universal basic income programs are available to everyone regardless of circumstances. Policy debates about cash transfer programs often center around concerns that payments will reduce recipients' efforts to work, be used for unnecessary expenditures, be too expensive for taxpayers if operated at a large scale, and fail to lift the poorest families out of poverty. At the same time, cash assistance can reduce workers' reliance on low-wage, poor-quality jobs to meet their basic needs or allow them to make investments that may improve their circumstances in the long term (such as training or entrepreneurship).

6. Landry (2024); Baker et al. (2020); Coibion, Gorodnichenko, and Weber (2020).

7. See Rizvi et al. (2024) for a synthesis of existing studies on guaranteed income programs.

8. Liebman, Carlson, Novick, and Portocarrero (2022); Gennetian et al. (2024).

- There is limited evidence that cash transfer programs affect labor force participation (that is, whether a recipient holds a job). Some studies found a modest reduction in the number of hours recipients worked, but the differences are not significant. Other studies found modest increases in the number of hours recipients worked.⁹

This report attempts to address some of the gaps in the research on cash transfer programs.

- How do outcomes vary by race, income, and family characteristics? Who benefits most from cash assistance programs?
- How do cash assistance programs compare with other public benefit programs in terms of their accessibility and reach?
- What are the longer-term effects of cash assistance programs?
- What are the effects of cash assistance programs on recipients' physical and mental health?
- What are participants' experiences with cash assistance programs?

In Massachusetts, cash assistance pilot programs have been implemented in several cities, serving varying numbers of people and offering different cash benefit amounts.¹⁰ Cambridge Recurring Income for Success and Empowerment (RISE) provided 18 months of payments to low-income single parents in Cambridge. This pilot program was a precursor to Rise Up Cambridge and was similar in structure, providing \$500 per month to 130 randomly selected families. A randomized controlled trial of the Cambridge RISE pilot program provided important insight into the potential of cash assistance programs to move families from crisis to stability.¹¹

After the Cambridge RISE pilot program, the City of Cambridge expanded its efforts through Rise Up Cambridge, a \$22 million program that ran from June 2023 through February 2025. Unlike other cash assistance programs, which offer payments to a limited number of families, Rise Up was a citywide cash assistance program. It was supported by federal American Rescue Plan Act funds and supplemented with private donations. Families with low incomes (up to 250 percent of the federal poverty level) that contained children aged 21 years or younger were eligible to apply.

9. Jones and Marinescu (2018); DeYoung et al. (2024); University of Chicago Inclusive Economy Lab (2024); Landry (2024).

10. For a full list of cash assistance pilot programs in Massachusetts, see Schuster et al. (2025).

11. In a randomized controlled trial, individuals or groups are randomly assigned either to a program group that is eligible to participate in the intervention or to a control group that is not eligible to participate in the intervention. By comparing the outcomes of the two groups, which are not systematically different in any way (and, in large samples, very similar in all ways), a study can estimate the effect of the intervention without bias.

The Rise Up Cambridge team (including staff members from the Cambridge Economic Opportunity Committee, Cambridge Community Foundation, the City of Cambridge, and other partner agencies) led extensive outreach efforts. Following a public announcement of the program, information was made available through partner organizations, social media, and flyers that were distributed in community spaces like barbershops and public housing buildings. Additionally, ads were placed at bus stops, and information was passed to public schools through school liaisons and through community events. Outreach materials were available in the languages that Cambridge residents most commonly spoke: English, Spanish, Amharic, and Haitian Creole.

Partner agencies also offered enrollment support to maximize participation among eligible families. Rise Up used a web-based application that was facilitated by AidKit, a social enterprise that partners with nonprofit organizations and government agencies to deliver public benefits. (AidKit also managed the program's distribution of funds.) Building on lessons learned from the Cambridge RISE pilot program, Rise Up Cambridge staff members trained people at local partner organizations that served families with low incomes to assist residents with their applications (to facilitate easier enrollment).

Eligible families received \$500 a month. The benefit amount was the same for all qualified families, regardless of income or family size. Families were also eligible to receive additional services and comprehensive support from the Cambridge Economic Opportunity Committee. Several public benefit assistance programs provided exemptions so that the monthly Rise Up payments did not affect participants' eligibility for those benefits.¹²

12. The programs that offered exemptions included the Department of Transitional Assistance; Cambridge Housing Authority's public housing and housing voucher programs; the Supplemental Nutrition Assistance Program (SNAP); Temporary Assistance for Needy Families (TANF); Supplemental Security Income; Social Security Disability Insurance; Head Start; the Child Care Assistance Program; Medicaid; and the Special Supplemental Nutrition Program for Women, Infants, and Children (WIC).

2

The Evaluation

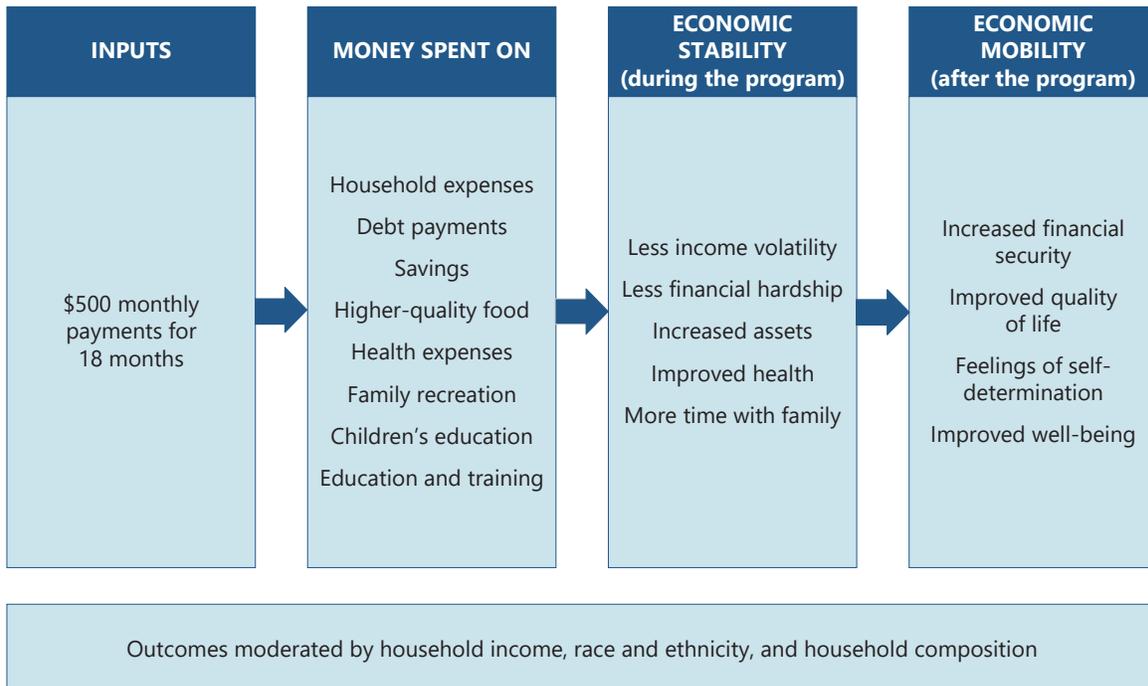
MDRC evaluated the Rise Up Cambridge program (Rise Up) using a longitudinal mixed-methods design, which combined qualitative and quantitative data that were collected at multiple points to measure how and why families' circumstances changed over time. Study enrollment was conducted alongside enrollment in the program. Between June and August 2023, 1,286 participants enrolled in the study (about 67 percent of program participants). The study covered the 18-month payment period and the first 6 months afterward, allowing the MDRC research team to examine participants' experiences during the program and after it ended.

This team was guided by four primary research questions:

1. What outcomes did the Rise Up Cambridge program generate for families during the 18-month period of cash payments and the first few months after the program ended?
2. What were household members' perspectives on the program and the cash payments?
3. How did families with different characteristics and circumstances benefit from and experience the program? Did some families benefit more than others?
4. How was the program implemented, and what was the policy context in Cambridge? (That is, what factors, such as high rates of poverty among families with children, influenced the creation of Rise Up?)

The research questions were based on the conceptual framework in Figure 2.1. The conceptual framework presents a high-level approach to understanding how unrestricted cash transfers may influence outcomes. The figure shows that families use the funds to meet their self-identified needs, contributing to their improved economic stability during the program and to their later progress toward economic mobility. The funds may help families stabilize by reducing income volatility and hardships, supporting debt reduction and savings, and contributing to improved well-being. In the long term, changes in these areas support families'

Figure 2.1. Rise Up Cambridge Conceptual Framework



progress toward economic mobility.¹ Outcomes may be moderated by household income, race or ethnicity, or selected family characteristics.

The methods selected for this study reflect two goals: to center and respect the perspectives of the people who live in Cambridge, and to allow them to weigh in on components of programs that are important to them.² To that end, MDRC recruited a research advisory council comprising staff members from local partner organizations; its members reviewed the research design, questionnaires, and analysis. MDRC also hired community researchers (Cambridge residents who are subject matter experts), who helped collect and analyze data. Some members of both groups were also Rise Up recipients.

The evaluation has two components: an outcomes analysis and an implementation analysis. The outcomes analysis examined key indicators for participants at study entry and both one and two years later (referred to as the Wave 1 and Wave 2 surveys, respectively).

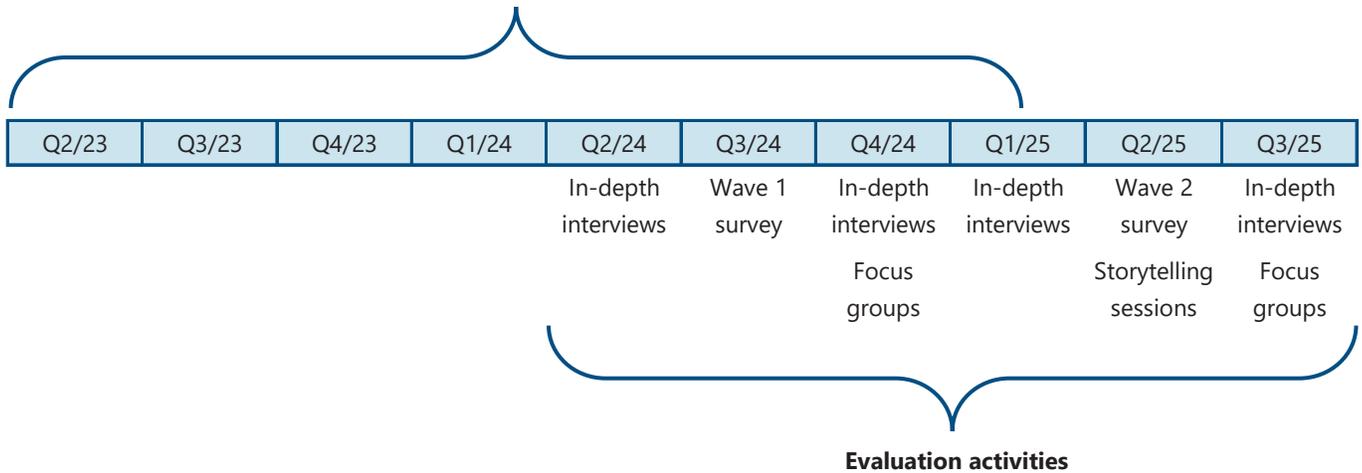
The implementation analysis explored how Rise Up was operated, how participants experienced the program, and how the program may have contributed to the observed outcomes.

1. “Economic mobility” refers to having some level of economic success, such as increased levels of income, long-term financial security, asset accumulation, and employment with higher earnings or better working conditions.
2. MDRC (2023).

The research team used multiple qualitative methods to collect data; these methods were used to examine participants' perspectives about the program, enable families to convey their experiences using their own words, and explore some patterns in the survey data. (See Figure 2.2 for a timeline of the Rise Up program and research activities.)

Figure 2.2. Rise Up Cambridge Program and Evaluation Timeline

\$500 monthly cash payments provided for 18 months, starting June 2023



Appendix Table A.1 summarizes the data sources used in this study, which comprise the following:

BASELINE AND FOLLOW-UP SURVEYS. Three surveys are integral to this evaluation. The baseline survey, completed by the primary adult (the person in the household who completed the Rise Up application), was used to identify the study sample, describe its characteristics at the time of enrollment, and to construct key subgroups.³ Information collected at the time of enrollment included household size and annual income as well as information on the primary adult's race and ethnicity, gender, age, employment status, and education level. The Wave 1 survey, fielded roughly 15 months after the payments started, was sent to a random sample of 650 primary adults. The Wave 2 survey, fielded about 24 months after payments started, was sent to all primary adults who elected to participate in the study and were eligible for the survey.⁴ This report focuses on the Wave 2 results because they cover the full period of

3. The study sample was based on participant data as of July 2024, when the majority of households were still receiving payments. A small number of households (10, of those that consented to be in the study) were initially approved for the Rise Up program, but, as of July 2024, had moved out of Cambridge or had their payments suspended for other reasons.
4. About 40 households were excluded from the surveys, either because the primary adult did not speak one of the four languages in the surveys (Amharic, English, Haitian Creole, or Spanish) as their

Rise Up payment receipt and the subsequent months, and they include a larger portion of the study sample. The Wave 1 survey is used for selected longitudinal analyses.

The analyses used data at either the individual or household level, depending on which outcomes were examined. To compare differences between subgroups, the team performed standard statistical tests: a one-way analysis of variance for continuous variables (such as age) and a chi-square test for categories such as yes/no responses. Regression models were used to better understand what might be driving any differences between groups. Statistical tests that were designed specifically for tracking changes over time in the same participants (a paired sample t-test for continuous variables and McNemar's test for binary variables) were used to compare how responses changed between the Wave 1 and Wave 2 surveys.

IN-DEPTH QUALITATIVE INTERVIEWS, FOCUS GROUPS, AND STORYTELLING. These methods rely on gathering information from a smaller number of people to develop a more nuanced understanding of their experiences. Staff interviews were conducted at the start of the study (spring 2024) and were designed to capture information about the development and implementation of Rise Up. Quarterly in-depth interviews enabled the research team to engage more frequently and consistently with a small subset of the participants, witness important life events (like someone achieving a goal), and observe changes in family routines (due to, for example, school vacations or an illness). During the focus groups, the research team presented preliminary survey findings, which enabled the team to verify information and uncover nuances in the survey responses that were associated with specific families' circumstances (such as the experiences of families with relatively higher or lower income). The storytelling narratives provided further information about participants' backgrounds, which contributed to a deeper understanding of their present circumstances.

The interviews (with both participants and program staff members) and focus groups were audio-recorded and transcribed for analysis. Qualitative researchers used inductive and deductive approaches to develop an initial set of themes (such as sources of stress and ways of using payments) based on the researchers' broad understanding of major concepts and experiences described by participants.⁵ Research team members read and coded transcripts by theme, then met and discussed the themes based on their review. After analyzing the themes within each round of interviews, the research team explored the themes as they related to selected family characteristics (whether they were above or below the sample's median income level, their race or ethnicity, and the presence of young children in the home) to detect differences or similarities. The team used a longitudinal analysis to explore families'

primary language or because the primary adult was a community researcher or a member of the research advisory council. Survey response bias analyses were conducted to compare respondents to nonrespondents. (A two-tailed t-test was applied to the differences between survey respondents and nonrespondents for both survey waves.) While some differences were found and there may be unobserved differences, the survey waves are generally representative of the study sample, and the overall distributions of key characteristics are similar. See Appendix A for more details on survey respondent characteristics.

5. Inductive analysis means that themes emerge from the data. Deductive analysis means that the research team began analysis using a set of predefined themes based on prior knowledge.

trajectories and any turning points (such as new members joining the household or unexpected events) that contextualize their experiences. Members of the research advisory committee and community researchers contributed to the analysis by offering comments on summary memos and identifying topics for further investigation. Themes from these analyses are the basis for the findings in this report.

One of this evaluation's strengths is its ability to triangulate multiple data sources and methods: The team could examine the research questions using multiple data sources to corroborate findings and identify unusual cases, which contributes to increased confidence in the overall conclusions.⁶ This approach also enabled the team to gain a broad overview of the study population while also capturing its subtleties.

At the same time, it is important to acknowledge three study limitations. The Rise Up evaluation was designed as an outcomes study and does not include a comparison group, which limits its ability to draw causal inferences about the program's effects. As a result, any observed changes over time can offer valuable insight into the experiences of participants who received the Rise Up cash payments but cannot be attributed solely to the program. Quantitative indicators were measured using data that were collected when participants enrolled in the program and in the Wave 1 and Wave 2 surveys. Because the Wave 1 survey was fielded more than one year after payments started, participants responded based on what they remembered, and some details may have been lost over time. Their responses may not represent a true early snapshot. Finally, the qualitative data provide more insight into the experiences of interview, focus group, and storytelling participants, but the relatively small sample size means that the findings are not necessarily generalizable.⁷

PARTICIPANT CHARACTERISTICS

Appendix Table A.2 summarizes demographic information about the participants that the research team collected at enrollment. (See Appendix Table A.5 for additional characteristics.) The families in the program had a wide range of characteristics. The study sample was predominantly female (79 percent), and the average age of participants was 42 years. Nearly one-half (49 percent) of study participants identified as Black. Single-parent households were the most common household arrangement (64 percent); of these households, most were led by women (91 percent). Most participants were working at least part time (72 percent). The median household income among study participants was \$23,650. Appendix Table A.6 provides some information about the participants who completed interviews.

All eligible Rise Up participants received cash payments, but not all opted to participate in the study. This report covers the outcomes and experiences of those who did. The study sample is largely representative of all the individuals who enrolled in the program, although there

6. Schatz (2012).

7. Price and Murnan (2004); Theofanidis and Fountouki (2018).

may be unobserved differences. The research team compared selected measures of the study sample (the primary parents' gender, race, ethnicity, age, language, and number of children, as well as their households' annual income and the number of adults in their household) with all primary adults and households enrolled in the program. None of the measures showed a major difference. (None was greater than 3.5 percentage points.)⁸

Storytelling Narratives

Jessica

After nearly a decade in New York, I moved back to the Boston area. Cambridge became home. My daughter and I lived in a tiny apartment, and even though the cost of living was brutal, we made it work, thanks to friends and local programs. The community here is incredibly supportive. I've built strong relationships with neighbors and friends who have helped me through some really tough times.

Harmony

I come from a biracial, upper-middle-class family with deep generational roots in Cambridge. My mother is white, my father is Black, and the wealth in our family came from my mother's side. I grew up in a Victorian mansion behind Harvard Yard, surrounded by history and privilege. . . . But when I graduated high school, everything changed. My family lost everything, and I was left to fend for myself. College was no longer an option, and I didn't qualify for financial aid. That moment shaped my path forward.

Sylvia

My early childhood was marked by a lot of movement and instability. After my parents divorced, I moved between relatives' homes and even spent time in foster care. Eventually, my mother regained custody of my sister and me, and we began to rebuild our lives together. Those early experiences shaped me deeply. They made me crave consistency and stability—values I now prioritize in my own family, especially for my son.

8. Data do not include individual-level data for individuals who did not consent to be in the study, so the analysis compares overall percentages (rather than test for statistical significance).

Storytelling Narrative

Noelle

I grew up splitting my time between Colorado and Massachusetts. My mom lived in Colorado and my dad was in Massachusetts, so I experienced two very different environments. In Colorado, the community felt limited: It was mostly just my mom and grandparents. But when I came to Boston, I was introduced to a vibrant, culturally rich community. Events like Juneteenth, the Puerto Rican Festival, and Carnival were eye-opening. My family in Massachusetts is very pro-Black, and my grandmother was involved in the NAACP. She even enrolled me in a summer program where I learned Swahili. Those experiences helped shape how I see the world and gave me a deeper appreciation for culture, activism, and opportunity.

3

Outcomes

Figure 3.1 summarizes participants' average monthly income, including Rise Up Cambridge (Rise Up) funds, by income group. The \$500 payment more than doubles the average monthly income of households in the lowest income category, while it represents a smaller relative increase for higher-income households. Even with the addition of the Rise Up payments, many households still remained below the federal poverty level (\$62,150 for a family of three, or \$5,179 per month).¹ Even with the payments, families in the highest income group made less than the median income for households in Cambridge (\$10,539 per month).² Rise Up was structured as a flat payment to all qualified recipients, regardless of household income or family size, which makes income level a particularly important dimension of household experiences. (Analyses of outcomes by income level are discussed in Chapter 5.)

FINANCIAL SECURITY

Rise Up provided a consistent source of income to help families meet basic needs and unexpected expenses. At the same time, many families still reported experiencing some material hardships during the program (defined as the inability to meet a basic need, such as paying the full amount of rent or utility bills). This section describes how the payments contributed to families' financial security.

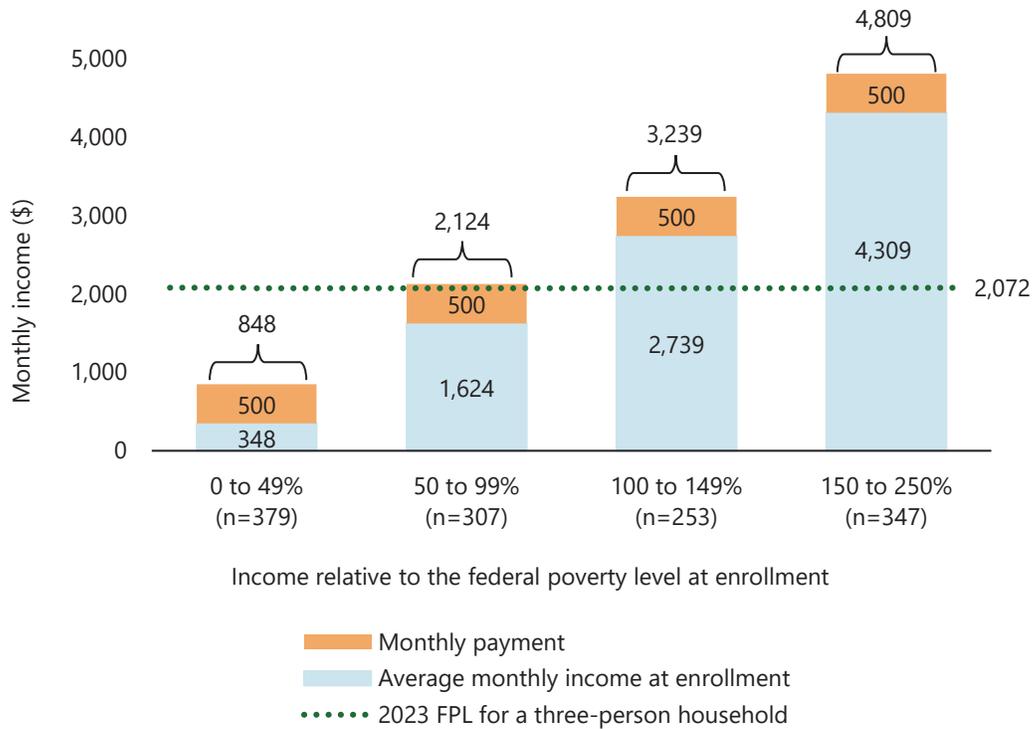
- **Rise Up payments helped families meet basic needs.**

In the Wave 2 survey, participants reported that they most commonly used Rise Up payments for rent, utilities, bills, and food; over 85 percent of respondents used payments for these needs at least once. (See Appendix Table B.1.) More than 50 percent of respondents used payments for these needs very frequently; that is, they were used in at least 13 of the 18 months of the program (not shown). Food was the most common use of payments (reported

1. United States Department of Health and Human Services (2022).

2. The median income in the Cambridge area was calculated based on the 2023 annual household income in 2023 dollars. United States Census Bureau (n.d.).

Figure 3.1. Income at the Time of Enrollment Plus Rise Up Cambridge Funds, by Income Group



SOURCE: MDRC calculations using Rise Up Cambridge application data (collected from June to August 2023).

NOTES: FPL = federal poverty level.

The 2023 federal poverty level was \$24,860 per year (or \$2,072 per month) for a three-person household. (\$5,140 per year is added for each additional person in the household).

by 93 percent of survey respondents), and food and groceries were mentioned frequently in interviews, focus groups, and responses to an open-ended survey question about the use of payments. Participants consistently described the payments as being a crucial supplement when their Supplemental Nutrition Assistance Program (SNAP) benefits ended or ran out. A married mother of four children who participated in a focus group said,

With the food stamps, it is not enough to feed the kids. I was struggling with three boys and one girl. And now, I'm like, "You guys are eating me out of a [house]." So I'm like, "I can use that extra money to help out."

Many also mentioned the rising cost of groceries. A survey respondent said, “I am a solely unsupported single mother, and the payments really helped with things for my children, especially food. The rise in the cost of food hindered us most of the time.”

- **Over one-half of participants used Rise Up payments to invest in their children’s education and development.**

Fifty-eight percent of participants reported using payments to help their children in school, including tutoring or private instruction. Some survey respondents and interview participants also described being able to enroll their children in extracurricular activities or to pay for things that contributed to their development more generally, such as driving lessons, college visits, or field trips. While the

research team did not collect data on children’s education outcomes, many participants felt that a major benefit of the Rise Up payments was that they provided for children’s basic needs (such as food and clothing) and education, and they enabled parents to afford enrichment opportunities for their children. A single mother described using Rise Up funds to explore Cambridge with her teenage son and share new experiences:

I was blessed to be able to join Rise Up Cambridge, which was able to get my son out of this area [neighborhood]. We were able to go to movies. We were able to go to the pool at least once a month. . . . It’s amazing when you can actually say, “You know what? This month, I don’t got to worry, and I can make plans to take my son to the movies and take him out to dinner.” It’s a good feeling.

- **Some participants reported making larger material improvements.**

Some participants reported investing in a house, major appliance, or car (29 percent). Interviewees who purchased cars indicated that it meaningfully changed their lives; the car enabled them to spend more time with their children or made it easier to access food pantries. Chanda, a single mother with a school-aged daughter, said,

Storytelling Narrative

Chanda

When I learned about the Rise Up Cambridge program, I wasn’t sure it was real. But it turned out to be a true blessing. The monthly payments helped me make meaningful changes in our lives. I was able to save for my daughter’s future education, pay off credit card debt, and replace old furniture to make our home more comfortable.

Storytelling Narrative

Simona

One of the biggest moments was being able to get a car. I don’t live in an area where things are easily accessible, and rideshare costs were high. Having a car changed everything for my family and me.

“Some money, I use it for my driving classes, and after that I buy a car. Because my health is no good. I can’t walk too much because I have lupus and lung disease.”

A few participants were able to improve their housing situation during Rise Up. About 10 percent reported moving to a new place that better suited their needs or preferences, and 12 percent reported improving their current home with repairs, updates, or new furniture (not shown). While not a commonly reported occurrence, one interview participant discussed moving out of a shelter due to Rise Up:

This program helped me get the apartment where I am. Because at that time, I was in a shelter when that aid came out. The social worker gave me the application form [and] told me to fill it out. When I got the voucher, I was actually working very few hours. So [because of the Rise Up funds], they approved me, they evaluated me to get me the apartment.

- **Rise Up payments helped families weather financial shocks and pay for unexpected expenses.**

About 75 percent of survey respondents reported using payments for emergency expenses or an unexpected bill, making it the next most common use of payments (after addressing basic needs like rent, bills, utilities, food, and children’s clothing). There was some variation in how often participants reported using funds to cover unexpected expenses. Thirty-seven percent indicated that Rise Up funds covered the unexpected “sometimes” (during 1 to 6 of the 18 months of the program), and 25 percent indicated they were used for emergencies “very frequently” (that is, they used the funds to cover emergencies during 13 to 18 months of the program; not shown). In survey write-in responses, some participants described handling unexpected repairs or medical expenses or being able to stay afloat during periods when they could not find work or were unable to work. In interviews, participants described the payments as a “cushion” or “breathing room.” One participant said,

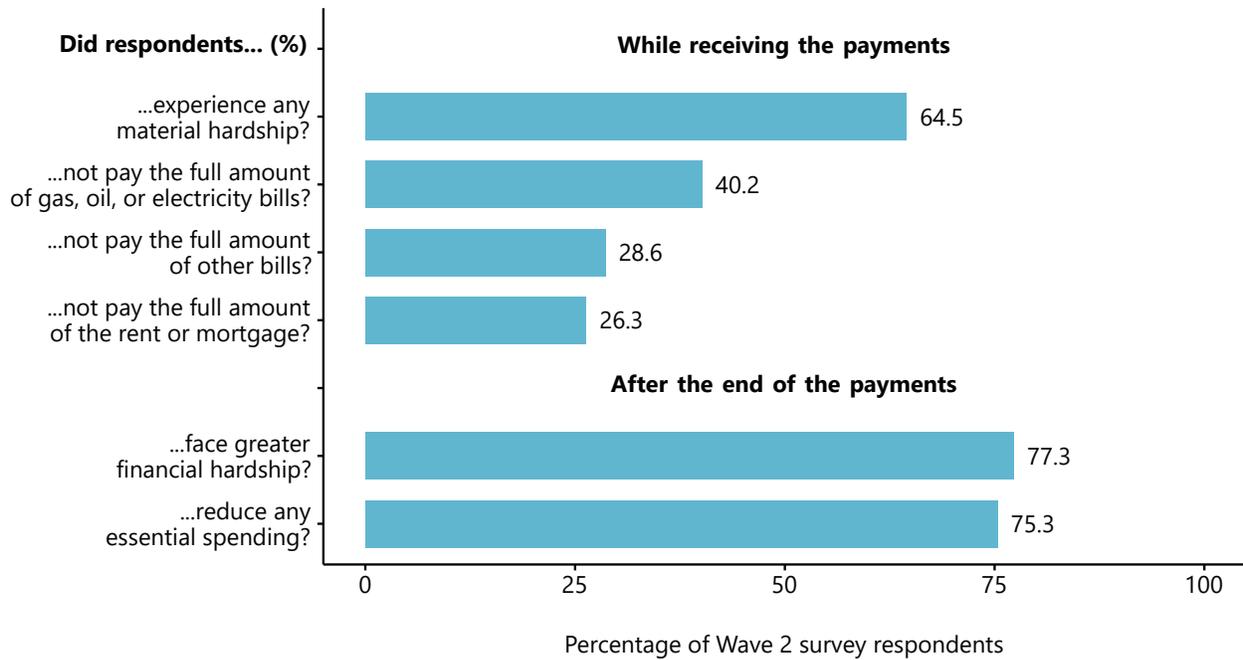
To know that some [money] was just gonna come into my account, and that I was going to have a little bit of wiggle room at the end of the month was great. . . . Like, *Oh, okay, I can also pay this bill.*

Participants who experienced a financial shock discussed effects such as incurring debt, depleting their savings, or having to accept jobs with poor working conditions. An interview participant who was married with three children described his experience when the family’s hot water heater stopped working: “I changed the tanker upstairs. . . . I pay like \$355 monthly for 18 months. . . . It’s a little scaring me.” Rise Up funds contributed to the monthly payments for the replacement.

- **Even with the Rise Up payments, hardships persisted.**

As Figure 3.2 and Appendix Table B.2 show, 65 percent of families reported experiencing at least one material hardship related to utilities, bills, housing, food, or medicine during the

Figure 3.2. Material Hardships During and After the Rise Up Cambridge Program



SOURCE: MDRC calculations using Rise Up Cambridge Wave 2 survey responses. (The survey was fielded from May through June 2025.)

NOTES: The sample comprises the 772 Wave 2 survey respondents. Sample sizes may vary for some measures due to missing information. “Any material hardship” comprises seven types of hardships that participants were asked about in the survey. This figure shows the three most commonly reported ones.

period they received payments (for example, not being able to pay the full amount of their utility bills or rent, not having enough to eat, or having telephone services disconnected at least once). Participants most commonly reported not being able to pay the full amount of a gas, oil, or electricity bill at any time (40 percent), followed by other bills like car payments (29 percent). Even though hardships were not completely eliminated, the payments were often described as making a very important difference:

My income was already not enough to cover the cost of living, and I was struggling as a single mom. The \$500 monthly support really helped me manage my bills and cover my child’s expenses. At the very least, it allowed me to buy essential items for my family and keep up with some of my payments.

The latter part of Rise Up coincided with a period of rising inflation in the United States, as measured by the Bureau of Labor Statistics Consumer Price Index. While inflation rates may

fluctuate over time, the inflation rate reached 8 percent in 2022.³ For comparison, in January 2020, the consumer price index was 2.5 percent, slightly more than its average over the preceding two decades (2.2 percent).⁴ Rising inflation disproportionately affects lower-income households that must pay more to meet their basic needs.⁵ In interviews and focus groups, participants discussed using Rise Up funds to pay for necessities and the challenges they faced as the cost of living increased. One interview participant, a single father with school-aged children living at home, said,

I got three kids myself. We're running like \$800 a month for the food and groceries. Yeah, food, gas, everything has gotten more expensive. . . . That's where you guys came in, with some of that money [Rise Up] that has helped me.

ECONOMIC MOBILITY

Another goal of Rise Up was to help families progress toward longer-term security and economic mobility by, for example, reducing debt or finding jobs that pay more or have better working conditions. But many families were just making ends meet, even with the Rise Up payments.

- **Some families built savings, but most were unable to maintain them.**

Savings can help individuals make bigger life changes, such as investing in their education or training, building wealth, or mitigating setbacks due to financial shocks. Figure 3.3 shows that 58 percent of survey respondents agreed that the monthly payments helped them increase their savings. The share who reported having savings increased between survey waves, but only 37 percent reported having any savings by the time of the Wave 2 survey. (See Appendix Table B.3 for additional details, and Chapter 5 for more discussion of changes over time). For comparison, national data shows a low overall saving rate among households in the United States. The 2023 Federal Reserve Survey of Household Economics and Decision-Making shows that 55 percent of respondents had three months of emergency savings.⁶ The Wave 2 survey respondents who had savings reported generally modest amounts. (Only 5 percent of households had saved more than \$5,000.) This finding suggests that any additional savings may have been used for short-term needs or after the end of the program. When asked about the types of changes they made after the payments ended, about 70 percent of participants reported having to rely more on savings. As one survey respondent said, “I was able to save a little bit, though savings are gone now.”

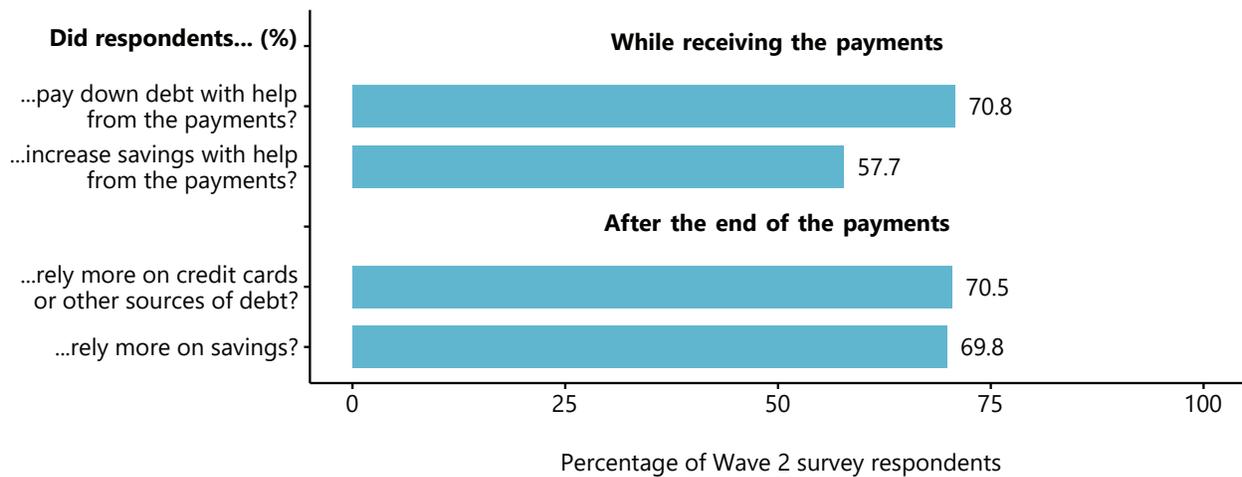
3. Congressional Budget Office (2024).

4. Congressional Budget Office (2024).

5. United for Alice (2025).

6. Board of Governors of the Federal Reserve System (2024).

Figure 3.3. Changes Related to Savings and Debt



SOURCE: MDRC calculations using Rise Up Cambridge Wave 2 survey responses. (The survey was fielded from May through June 2025.)

NOTES: The sample comprises the 772 Wave 2 survey respondents.
Sample sizes may vary for some measures due to missing information.

For some people, Rise Up funds contributed to savings that helped people manage disruptions. For example, one participant initially relied on savings while she was out of work. At the time of her interview, she was still unemployed and was worried about the future:

I'm not going to tell you that I'm fine. I've already spent my savings, and hopefully things will get better. . . . I have to pay for my phone and my daughter's . . . and the electricity and gas, which is what I still have left for this month. . . . Because it's been seven months and what I had saved — as I told you — I've already spent it.

Using the payments to save for longer-term needs was generally less common: As Appendix Table B.1 shows, 24 percent of primary adults reported using payments to save for college tuition, and 14 percent reported saving for retirement. One respondent emphasized how important it was to him and his wife to have been able to add to their retirement savings. However, most participants may have found it difficult to build and maintain savings when they were just making ends meet.

- **Rise Up helped families slow or avoid further debt accumulation, but the share of households with debt and their levels of debt remained high.**

About 71 percent of survey respondents reported that the Rise Up payments helped them pay down some debt, but just as many reported needing to rely more on credit cards and other sources of debt after the payments ended. Debt levels remained high a few months after payments ended. (See Appendix Tables B.3 and B.4.) Seventy-six percent of respondents reported having debt; the average amount exceeded \$13,000. Some sources of debt may have been due to large purchases, such as buying a car (31 percent had debt due to car loans), but the most common source of debt was a credit card or store bill (reported by 67 percent of respondents). Other types of debt included student loans and hospital or medical bills (reported by 29 and 28 percent of respondents, respectively). For example, one interview participant discussed taking on debt to pay for his son's dental care:

He has a dental problem with a jaw where [his jaw does not] close completely. And MassHealth would not pay for the braces. They declined to pay for the braces. I made an agreement with the dental people to pay [monthly].

Even though the payments did not reduce participants' debt on average, their potential to help slow debt accumulation or to help participants avoid falling behind on payments should not be understated. When asked how they might address an unexpected \$400 bill that was due in two weeks, most Wave 1 survey respondents had said they would use their Rise Up payments (not shown). But in the Wave 2 survey (which was fielded after the Rise Up payments ended), respondents' most common answers (after using savings) were to use credit cards, borrow from friends or family, or simply not be able to pay, showing how unexpected expenses can bring further debt. (See Appendix Table B.4.) One participant said, "The cash payment really ensured that my rent would be paid on time monthly. Unexpected bills come up, and then I would be behind on payments for everything."

- **Participants who reported changing jobs or reducing their hours did not attribute the changes to receiving the Rise Up payments.**

There was some increase in average earnings between survey waves, but overall employment rates decreased over the course of the study. As shown in Appendix Table B.5, while about 68 percent of survey respondents reported having been employed at some point since the start of the program, 59 percent were still employed at the time of the Wave 2 survey.⁷ Among those who were no longer employed, most had described their employment status at the time of enrollment as part time, temporary, seasonal, or self-employment (not shown). These forms of employment can be unstable. Health and caretaking also played a role. Among unemployed respondents, the primary reasons for not working were personal illness or disability (about 39 percent), the need to take care of family members (39 per-

7. As a reminder, changes observed in the data cannot be definitively attributed to the program and probably reflect normal trends in outcomes over time. See Chapter 5 for more details on employment, earnings, and changes over time.

cent), or the inability to find work (20 percent). One interview participant had worked as an electronic technician before transitioning to rideshare driving. At the time of the interview, he was working occasionally with his brother for health reasons:

I can't do what I used to do before in my 30s, 40s. It takes a toll on me. I can't stand too long, or I can't sit. So I like to do this paperwork, file papers for [my brother], and make phone calls for him. When he is busy, he calls me to come help him. . . . I'll look for a better job, something I can work 9 to 5, when I feel healthier.

Other unemployed respondents reported being unable to find affordable or adequate childcare, needing more education or experience, or being in school or training. A focus group participant discussed her decision process when considering employment options. “Because sometimes one starts to analyze: I’m going to earn *this*, but I’m going to pay for *this* [childcare]. What I have left sometimes isn’t even worth it.” A few parents whose children are on the autism spectrum spoke about the additional challenge of finding programs that met their children’s needs.

As Appendix Table D.6 shows, the individuals who remained employed generally reported increased earnings between the two survey waves (from \$16,055 to \$17,801), although the difference is not statistically significant. In some survey write-in responses, participants described positive changes, such as getting a raise, a promotion, or a better job. Going back to the different uses of payments shown in Appendix Table B.1, about one-quarter of participants (22 percent) also mentioned using Rise Up payments to help pay for training or to go back to school, which can lead to improved employment opportunities in the future.

When asked in the Wave 2 survey if they thought Rise Up played a role in any employment changes, very few respondents agreed (about 8 percent), although this question may not have captured some indirect ways the payments played a role. Interview participants responded similarly. For example, an interview participant who had been working to launch a small business said, “It didn’t help [me buy a food truck]. But it helped me not spend certain money on other things, so I was able to buy it.”

Qualitative data from interviews and focus groups may help to explain why few, if any, Rise Up participants made lasting progress toward economic mobility. Starting with the first round of interviews, participants were asked about their goals related to the Rise Up pro-

Storytelling Narrative

Harmony

When I had my daughter, I faced a painful choice: continue working and barely afford childcare, or step back and raise her myself. I chose to become a welfare mother so I could give her the upbringing she deserved. That decision came with sacrifices—pride, self-esteem, and financial security—but I don't regret it. My daughter is independent: school-educated, confident, thoughtful, and kind. She was offered a full ride to Stanford but chose Hampton University. She is my legacy, my greatest work.

gram. Participants said things like “paying off credit card debt,” “building savings,” “being able to take a vacation,” or even “being able to put bills on autopay” without worrying if they could cover the expense when it came due. Participants did not tend to speak about major changes. Their goals were grounded in their circumstances and the changes they thought were feasible, given the duration of Rise Up and the modest benefit they received. Focus group participants were asked similar questions about their goals; one participant, a single parent pursuing postgraduate education, discussed the limits of a program like Rise Up: “I don’t mean to hammer it home, but it’s like you can’t save money out of poverty. You can save, and save, and save. But it’s like a cycle. And, well, the system isn’t changing.”

4

Participant Perspectives on Rise Up Cambridge

Participants spoke positively about Rise Up Cambridge (Rise Up). In interviews and focus groups, participants expressed gratitude for the program and the support it provided.

- **An overwhelming majority of survey respondents reported that the monthly payments helped reduce their stress or anxiety.**

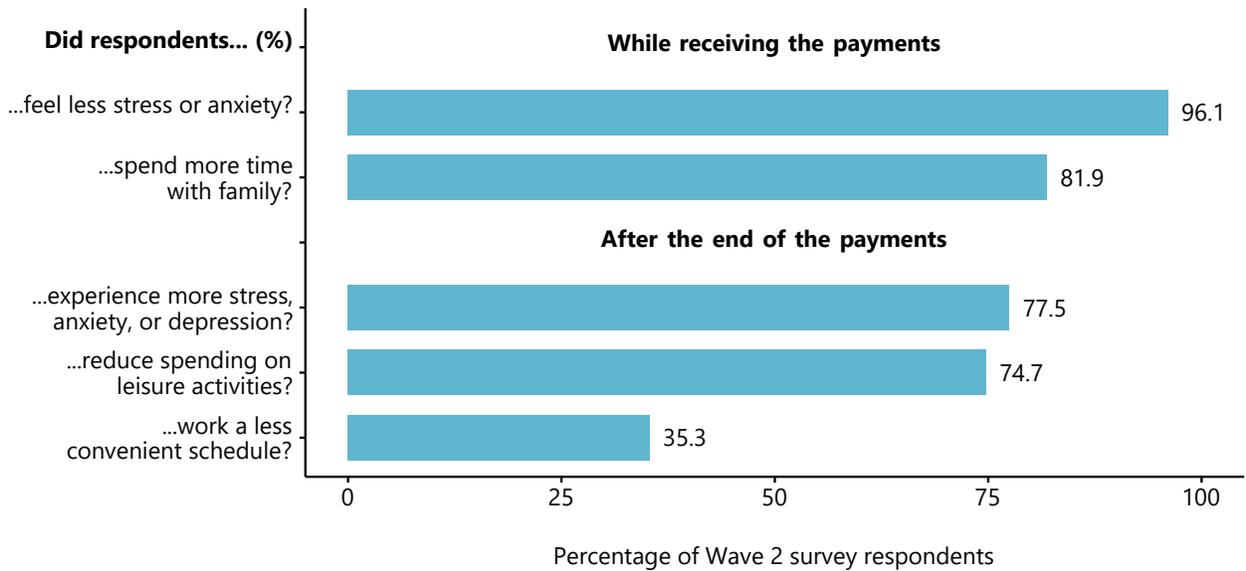
Reductions in stress and anxiety during Rise Up were recurring themes in survey responses, interviews, and focus groups. As shown in Figure 4.1, 96 percent of survey respondents reported that the payments helped reduce their stress or anxiety. When given the option to describe how the payments helped, many people mentioned feeling less stress generally, and less stress because of finances or in relation to specific activities like grocery shopping. Moreover, some participants indicated that even though the program was temporary, having a break from their typical level of stress was valuable. In an interview, a married father of two young children said,

Having a little bit more wiggle room each month to make sure that the basics are covered. . . . At one point, I was working a side job, like, grading essays and things. That was kind of stressful, you know: staying up late grading these essays. I was able to stop doing that and actually get some sleep. So little things like that, it just sort of took the pressure off.

In some cases, that relief from stress lasted after the program ended. Harmony said,

[My] cortisol levels don't go through the roof like they used to. I'm not kicking into that fight-or-flight survival mode. But I'm able to recognize it as *You're in survival mode. Take a couple of breaths. Let's think this through. Let's think about long term. Let's think about this. Like, what is the best possible choice that you can make?* I would probably be freaking out right now had it not been for having that extended period of time. . . . If you can turn that [stress] off for a little bit, or a lot of it: For me, it helps me move different[ly] through financial instability. Or maybe, like, it reset my system.

Figure 4.1. Changes Related to Stress and Time with Family



SOURCE: MDRC calculations using Rise Up Cambridge Wave 2 survey responses. (The survey was fielded from May through June 2025.)

NOTES: The sample comprises the 772 Wave 2 survey respondents. Sample sizes may vary for some measures due to missing information.

However, 78 percent of respondents reported experiencing more stress, anxiety, or depression after the payments ended. As of the Wave 2 survey, about 28 percent had experienced psychological distress.¹ (See Appendix Table C.1.) There is also a statistically significant increase in respondents’ average psychological distress score a few months after the end of payments, although this increase cannot be directly attributed to the program; it may have been unrelated, or one of several reasons. Interview and focus group data provide additional insight into participants’ circumstances that may help to explain this finding. Several families experienced financial hardships that were unrelated to the program ending. For example, Harmony said,

I’ve lived in Cambridge my whole life, but staying here has become increasingly difficult. My salary as an early childhood educator caps at around \$40,000,

1. The Kessler Psychological Distress (K6) Scale is a quantifier of nonspecific psychological distress. The score is constructed using responses to six questions, such as “During the past four weeks, about how often did you feel so depressed that nothing could cheer you up? Nervous? Restless or fidgety?” Each question is scored on a scale of 0 to 4, and the responses are summed to create an overall score that ranges from 0 to 24 points. A higher score indicates more frequent distress, and the individual is considered to be distressed if the sum is greater than 12. See Kessler et al. (2003). The score could not be calculated for about 20 percent of respondents due to incomplete responses.

while the median household income in Cambridge is more than triple that. I've relied on subsidies to keep a roof over our heads, but even that hasn't protected us from housing instability. I'm now preparing to move for the second time in two years because my landlord is selling again. I'm about to use what's left of my savings to pay the almost \$9,000 it's going to take just to get into an apartment.

- **Most survey respondents (82 percent) reported being able to spend more time with their family and described how the payments helped them share positive experiences and do more things that they enjoy in general.**

Another important aspect of well-being is being able to spend time on leisure and restorative activities and on fostering social connections with family and friends. About 44 percent of respondents used payments at least once on an activity like going out to eat, seeing a movie, or buying electronics or games. (See Appendix Table B.1.) When describing other ways they used the payments, some respondents mentioned giving their children a birthday party or occasional treat, taking their family on a rare vacation, or visiting family members who lived farther away.

Storytelling Narrative

Noelle

The payments helped with back-to-school expenses, bills, and even allowed me to take a trip to Florida with my dad. I was able to get my driver's license and make Christmas special for my kids.

AGENCY AND SELF-DETERMINATION

Themes related to increased agency and self-determination emerged from open-ended survey responses and interviews. The Rise Up program was designed so that *participants* could determine how to spend the funds. In one participant's words, "It gave me a sense of freedom, to be honest with you. I was able to take this big burden off my back."

- **Some participants described feeling empowered because of Rise Up and the new opportunities that were opened to their families.**

When describing other uses for the payments, respondents mentioned finally getting passports for their family, getting a driver's license or helping their child get a driver's license, and being able to travel to visit colleges with their child or visit family. In interviews, a few participants described using the funds to occasionally do something special for their family. One parent, for example, said,

My son birthday, my daughter birthday [are coming] up, [and] I never took them out. So I'm taking them to New Jersey for vacation. They been asking for stuff. I never have money to take them out of state. So basically I say, "Okay, I'm just gonna take them."

In interviews, participants discussed being able to spend more time the way they wanted. A married father who drives a taxi described working less during Rise Up and spending time with his children in the community on weekends. "I used to [take] the family on Saturday, for example. I used to go with Ethiopian community. [For my kids to] learn our culture back home and see [friends]."

Some interview participants described adopting new approaches to managing their finances after they started receiving Rise Up payments, which, over time, contributed to a sense of empowerment. A married participant with two young children said,

With the new addition [a baby], it's been a great help with our finances. . . . We were able to make a budget based on that income for everything, like the rent, internet, our phones, everything else, grocery shopping. We even worked with somebody at Just a Start about financial coaching.² Just to make sure, you know, we had a good plan in progress to help us with our financial goals.

Similarly, another interview participant discussed paying closer attention to her credit score, especially after it began to improve: "At first, I really wasn't paying attention until I started paying off certain things, and I started seeing the change. I'm really watching." She also discussed her efforts to "stay on track" financially, an indication that she was attempting to keep up with new financial approaches that helped her pay off debt.

Storytelling Narrative

Chanda

The support from the program allowed me to take driving lessons and buy a car, which was life-changing. Because of my health condition, walking long distances is difficult. Having a car means I can drive my daughter to school, run errands, and give her more opportunities to enjoy her childhood. I even had the chance to visit the UK, something I had always dreamed of.

2. Based in Cambridge, Massachusetts, Just a Start is a nonprofit organization that supports families by building pathways to economic opportunities. The organization's programs develop affordable housing and offer education, job training, and comprehensive support services (among other things). For additional information, see [Just a Start](#) (n.d.).

COMPARISON WITH OTHER SAFETY NET PROGRAMS

Enrollment

Participants described the Rise Up application process as “easy” and “smooth.” Some received help from the Cambridge Economic Opportunity Committee or other agencies. In one participant’s words: “There was people there to help you if you needed it. It wasn’t like a stressed-out situation, so I think the whole process itself was good.”

Study participants who compared Rise Up with other public programs tended to discuss its relatively streamlined application process and lack of restrictions. Jessica, who was dealing with multiple family challenges when she enrolled, described her experience with another public program in contrast to Rise Up:

Storytelling Narrative

Noelle

I first heard about the Rise Up Cambridge program through my kids’ school. The family liaison sent out flyers, and I thought it was an amazing opportunity. The application process was easy for me since I’m tech-savvy and do everything on my phone.

Well, the one thing about applying for food stamps that’s the hardest is they wanna talk to you on the phone, but it’s, like, an hour wait on hold. So you have to put aside all this time, and then you wait for the hour. And you finally talk to someone, and they say, “Oh, wait, you also need this.”

Further, she described feeling stigmatized when she applied for food stamps. “It can feel like there’s a suspicion of you all the time, like you’re trying to scam. And so I like that [at Rise Up] . . . it never felt like they thought I was.”

The research team did not find instances of delays or other issues receiving payment once a participant was enrolled. Participants also spoke positively about the Rise Up program. One said, “I would say everything’s been great. The communication was great. The payments have been on time. There’s been no lack or issue with that. They text; the email is great — to know that it was processed, and it went through.”

Program Design

Unlike cash assistance programs that offer payments to a limited number of families, Rise Up was a citywide cash assistance program. Importantly, Rise Up was supported by federal American Rescue Plan Act funds and supplemented with private donations.

Two aspects of the program appeared to be most important to participants. First, Rise Up provided unrestricted funds. Some participants valued the opportunity to do more than meet

their needs, like shop in places that they could not otherwise afford. A focus group participant who is a single mother said,

I was able to get him [her young son] amazing food, and we had a farm share for a while. So I was getting this box of insanely delicious, healthy produce. And a lot of these things, I started to realize, are very specific to a class.

Participants also said that unrestricted funds enabled them to respond to changing needs. A single mother of three who shared a home with extended family indicated that she initially saved the Rise Up payments. Later, when her family moved, she said, “I buy two beds, and then I buy the TV stand. I bought myself a nice table set. This program really helped me.”

The second aspect was that Rise Up included an income disregard, which allowed participants to receive the monthly payments without it affecting their eligibility for other benefits. A focus group participant said,

The unfortunate part is if you do anything to supplement your income, they're gonna tie it to rent, and then they're gonna make it more. Even if it's a temporary [gig], you know, it's not consistent and you are just trying to find ways to supplement. The benefit [of this program] is . . . being able to have that extra income and not have it affect me. That was actually big, a big thing.

Participants also contrasted Rise Up's lack of restrictions with other income-based programs. One focus group participant said,

We'll give you food stamps, but you can't get hot food, because that's a luxury. And here's this snappy little stamp here that everyone can see in the store. There's always something to socially identify you and put a stigma on you, when I think that the information that we're all giving [as part of the application] is invasive enough. Section 8? You have to, like, give your blood.

Some programs have rules that can be barriers to stability or economic mobility; they seem to punish participants who start earning more by changing their benefits. Sylvia, a single mother to a teenage son, said,

Yes, [Cambridge has] affordable rental programs. . . . I can go turn around and get another job, but then my rent goes up. So it's not the same kind of stability as . . . [that] payment from the Rise Up program that wasn't counted toward my rent payment. That's the catch-22, where you would love to continue on with the stability, but it's, like, almost as if you get penalized.

5

Comparative Analysis: Outcomes and Experiences Across Families and Over Time

An overarching feature of this study was to systematically compare the perspectives, outcomes, and experiences of the very different types of households participating in the program. In contrast to most existing safety net programs, the income eligibility criterion set for Rise Up Cambridge (Rise Up) was relatively high: Eligible households could make up to (or equal to) 250 percent of the federal poverty threshold. Consequently, the participants who enrolled in Rise Up were likely to vary widely in a variety of dimensions that are often associated with income, such as by race and ethnicity, education level, employment and earnings, benefit receipt, housing status, number of material hardships, and other characteristics and living conditions. Because of these differences, it is also likely that cash transfers played different roles in the lives of the participants, and outcomes and experiences could have varied widely. It is important to note that without a comparison group that did not receive payments, the study cannot determine whether differences between different groups are the result of Rise Up participation. The differences may reflect the challenges that groups faced before and during the study period. Thus, to help measure what this program has achieved, this section examines how households with different characteristics experienced and benefited from the program.

Because of the program's goals to advance racial equity and ease the strain of poverty and living with a low (or even moderate) income structure, two dimensions were chosen for comparison: (1) income tiers based on households' income as a percentage of the federal poverty level when they entered the program, and (2) the primary adult's racial and ethnic group identity. Findings show that higher-income families fared better financially than others after the program ended. Among Rise Up participants, some outcomes varied by race and ethnicity. For example, Hispanic families show higher levels of financial stress and debt and lower long-term savings. White families experienced larger stress increases after the program ended. Black participants were more likely to report saving for future needs. Differences in these outcomes may reflect variations in the circumstances, resources, and constraints of families that existed before Rise Up, and should be understood in this larger context. These findings can help future programs target interventions to families' specific needs or circumstances.

INCOME

Primary adults from households in the lowest income group (that is, households with an income under 50 percent of the federal poverty level) reported using payments for utilities, food, clothing, and transportation at higher rates than adults from households in the highest income group (150 to 250 percent of the federal poverty level). For example, 97 percent of participants in the lowest income group used the payments for food, compared with 79 percent of participants in the highest income group. Similarly, 81 percent of participants in the lowest income group used payments for transportation-related costs, compared with 61 percent in the highest income group (not shown). One possible explanation for this pattern is that basic needs account for a larger share of the budgets of households with lower incomes, leaving less flexibility for discretionary spending compared with their counterparts with higher incomes.

As might be expected, higher-income households were generally on a stronger financial footing after the program ended. These families were more likely to have savings, and they experienced fewer challenges. For higher-income households, the \$500 payment represented a smaller increase in their overall monthly income, but it was still a meaningful amount, given the cost of living in Cambridge. (The median gross cost to rent an unsubsidized apartment, including utilities, was \$2,472 in 2023.¹ The Rise Up payment could cover about 20 percent of living expenses for market-rate units and go even further for renters in subsidized units.) Differences in financial outcomes were largest when comparing households in the highest income group at enrollment with households in the lowest income group. The differences were also pronounced when comparing households in the highest income group with others that were above (but closer to) the federal poverty level.

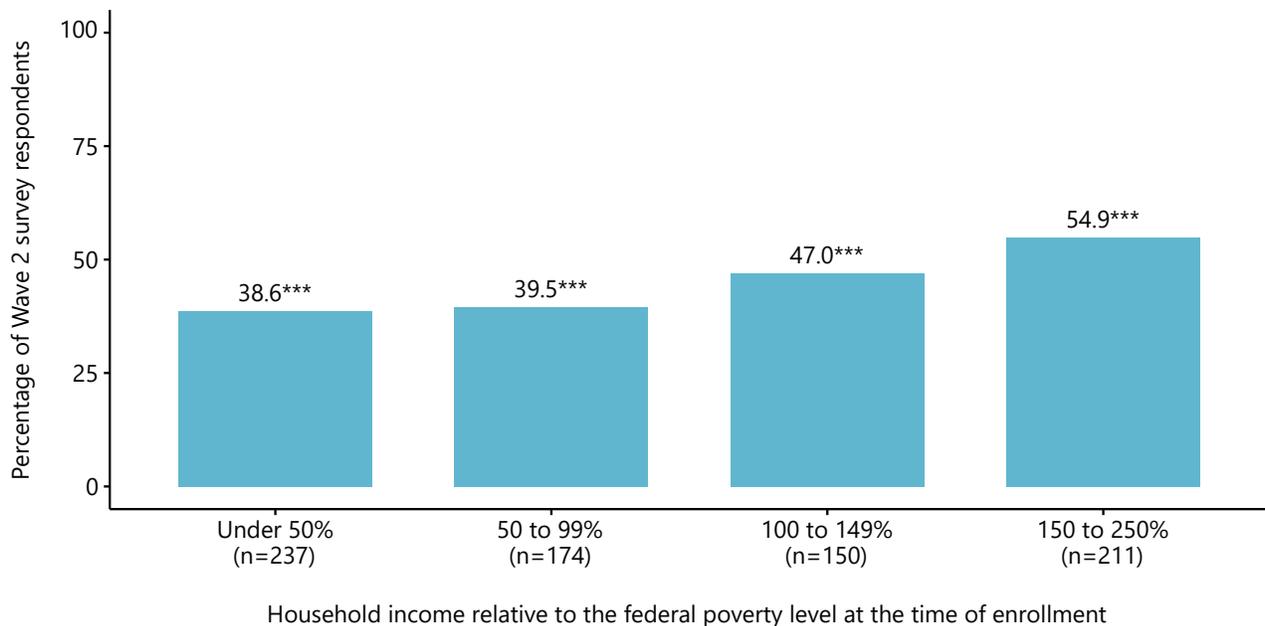
As shown in Appendix Table D.1, members of higher-income households reported higher rates of employment than those of lower-income households. At the time of the Wave 2 survey, the employment rate ranged from 42 percent (among members of the lowest income group) to 75 percent (among members of the highest). This finding is consistent with the interviews, in which lower-income participants were more likely to say that they were not working or that their work was limited due to health conditions. This was also the case at the time of enrollment: Participants in higher-income households reported being employed at higher rates (not shown).

Following the same pattern, members of higher-income households were more likely to report having savings. The share of households that were reported to have savings ranges from about 25 percent to 49 percent across income groups. Similar to the employment rates, however, this variation probably predates the program. Information on savings at the time of enrollment is not available. But when asked if Rise Up helped them increase their savings or if their payments were put toward savings, members of higher-income households were not more likely to agree. (That is, the variation between income groups is not statistically significant.)

1. U.S. Census Bureau. (n.d.).

As shown in Figure 5.1, members of households in the highest income group also generally felt better about their financial circumstances. About 55 percent agreed that their financial situation was better than it was before the Rise Up program, compared with 39 percent of those in the lowest income group. Higher-income households were also more likely to report having enough to make ends meet (59 percent compared with 41 percent; see Appendix Table D.1). Participants from households in the highest income group also felt better prepared for the payments to end: 63 percent felt at least somewhat prepared, compared with less than 50 percent of all other income groups. In interviews, members of higher-income households tended to discuss adjustments to “make it work” after the program ended. For example, one participant said, “My husband will probably pick up more overtime at work.” Members of lower-income families, like Chanda, expressed concern about how their families would get by without the Rise Up funds: “I didn’t know what to [do] after. I hope the life, it’s good, and I’m no need any help.”

Figure 5.1. Survey Respondents Who Agree Their Financial Situation Is Better Than Before Rise Up Cambridge, by Income Group at the Time of Enrollment



SOURCE: MDRC calculations using Rise Up Cambridge Wave 2 survey responses. (The survey was fielded from May through June 2025.)

NOTES: The sample comprises the 772 Wave 2 survey respondents.

The 2023 federal poverty level was \$24,860 for a three-person household. (An extra \$5,140 is added for each additional person in the household.)

A chi-square test was used to determine whether there is a difference in the distribution across subgroups. Stars indicate the likelihood that differences arose by chance. Statistical significance levels are indicated as: *** = 1 percent; ** = 5 percent; * = 10 percent.

After the Rise Up payments ended, most households (75 percent or more, as shown in Appendix Table B.4) reported facing greater financial challenges, reducing their spending, and experiencing more stress. However, households in the higher income categories reported experiencing challenges at lower rates. Over 50 percent of all households reported experiencing at least one material hardship and having debt (not shown). Analysis shows no statistically significant differences between income groups. While members of higher-income households had more resources than their counterparts with lower incomes, they received other benefits (such as subsidized housing) at lower rates.

These findings suggest that having a higher income can help temper some financial insecurity and that the loss of payments was not felt as acutely by members of higher-income households. However, most families still faced challenges.

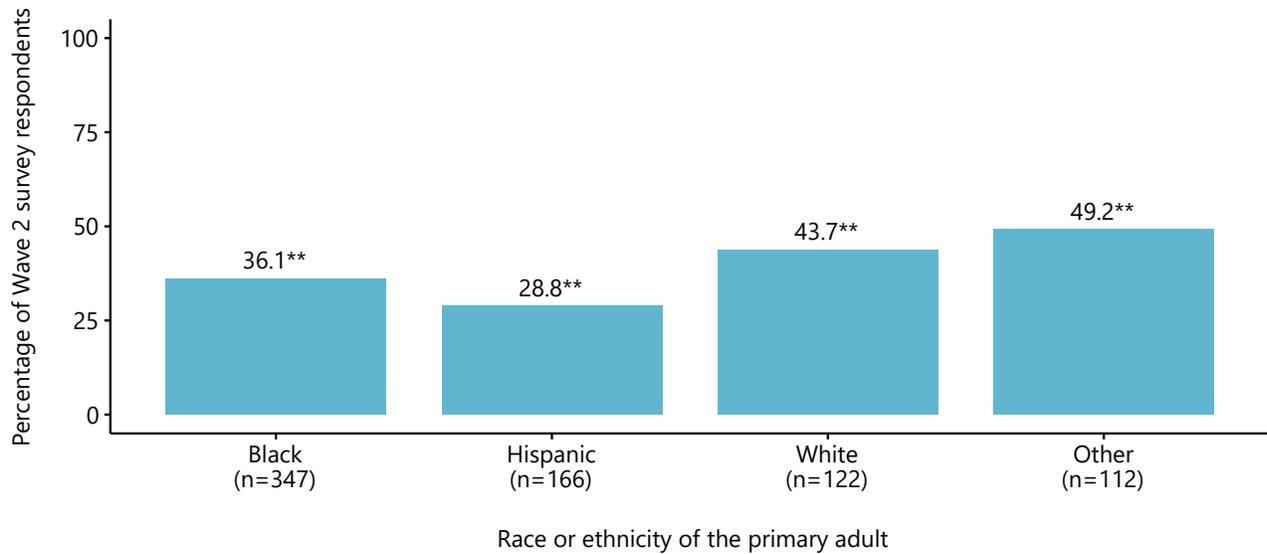
RACE AND ETHNICITY

There was some variation in outcomes based on race and ethnicity, with one general trend being that members of Black households reported using payments for a wider range of categories than members of other households. For example, members of Black households reported saving for future needs, tuition, retirement, major purchases, training or school, or mental health treatment (some of the relatively less common uses) at higher rates than others. About 30 percent of Black households saved for those things, compared with about 15 percent of other households. (Not shown.) One possible explanation for this pattern is the relatively high number of Black participants in the study sample, which leaves room for a wider range of needs and priorities within the larger subgroup. These differences in how participants spent the funds may reflect variations in their circumstances, resources, and constraints that existed before the program.

- **Members of Hispanic households reported higher rates of financial insecurity and other challenges.**

Financial security and well-being differed based on participants' race and ethnicity; these differences probably reflect structural inequalities and preexisting circumstances. Hispanic households generally had more negative outcomes compared with other households: Appendix Table D.2 shows that 74 percent of the primary adults from Hispanic households reported experiencing material hardships during the program, followed by 67 percent from Black households, and less than 60 percent from White and other (primarily Asian) households. Hispanic respondents also reported the highest psychological distress scores and were more likely to report feeling more stress, anxiety, or depression than participants identified as Black or Other after the payments ended. These patterns persisted even after controlling for other characteristics, such as household size and income. Figure 5.2 shows that members of Hispanic households were less likely to report having an income at or above the federal poverty level.

Figure 5.2. Household Income Is Equal to or Above the Federal Poverty Level After the End of Rise Up Cambridge, by Race and Ethnicity



SOURCE: MDRC calculations using Rise Up Cambridge Wave 2 survey responses. (The survey was fielded from May through June 2025.)

NOTES: The sample comprises the 772 Wave 2 survey respondents.

The primary adult is the person in the household who completed the Rise Up Cambridge application.

The race and ethnicity categories are mutually exclusive. Other reported races include Asian, American Indian or Alaska Native, Middle Eastern or North African, Native Hawaiian or other Pacific Islander, and “more than one race.”

Respondents were asked to report the total monthly income from benefits and any other sources for their household in the month before the survey (excluding income from nonfamily roommates and tax refunds). The amount of income was not reported by about 26 percent of survey respondents. The 2025 federal poverty level was \$26,650 for a three-person household. (An extra \$5,500 is added for each additional person in the household).

A chi-square test was used to determine whether there is a difference in the distribution across sub-groups. Stars indicate the likelihood that differences arose by chance. Statistical significance levels are indicated as: *** = 1 percent; ** = 5 percent; * = 10 percent.

Hispanic households were more likely to be headed by a single parent and had lower incomes compared with other households, both factors associated with greater financial challenges. For example, a lack of childcare may limit employment options. One participant discussed looking for a job that would allow her to care for her children when they were not at school:

I’m thinking of getting a job at the school, in the cafeteria or something. So I can work at the same time they are at school. If there are no classes, I don’t work and I’m home with them.

CHANGES OVER TIME

This section presents longitudinal analyses of how households fared over the course of the Rise Up program and in the months afterwards. In Chapter 2, Figure 2.1 presents a high-level framework for understanding how unrestricted cash transfers may influence outcomes. The figure shows that Rise Up families use the monthly payments to meet their self-identified needs, contributing to improved economic stability during the program and later progress toward economic mobility. In addition, families may use the funds differently over the course of the program. For example, a family may focus on paying down debt at the start of the program and later decide to save the money. Or families may focus on meeting immediate needs and later choose to invest in long-term goals, such as education or starting a small business. For these reasons, the research team considered changes in households' outcomes and experiences over time.²

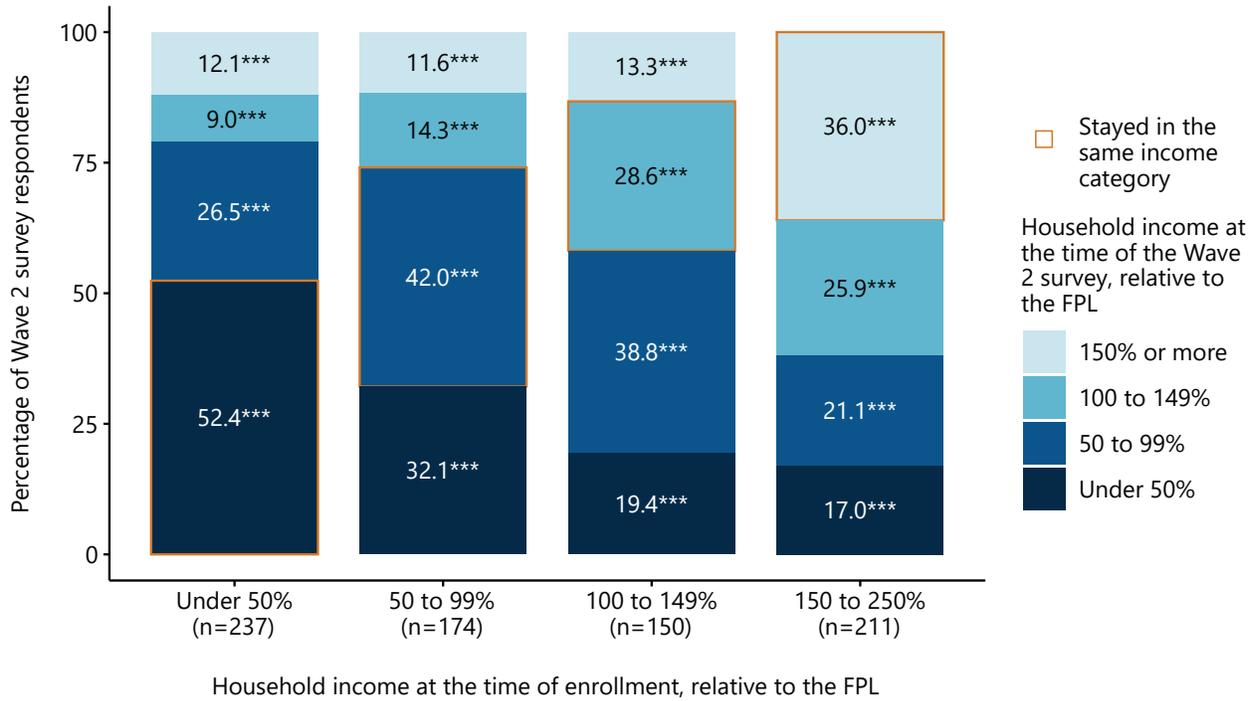
Overall, the longitudinal analyses show improvements in some financial measures but also show that households struggled to keep up with rising costs and experienced unstable employment, income, and earnings. Positive changes include an increase in the percentage of participants who reported that they had any savings and that they felt they generally had enough to make ends meet (as shown in Appendix Tables D.5 and D.6). However, income did not change significantly, and a larger percentage of households were below the federal poverty level at the time of the final survey. Households were also split on whether they felt they had enough to make ends meet and on whether they felt their financial circumstances had improved since enrolling in the program. After payments ended, participants' mental well-being diminished, and they experienced greater financial hardships.

- **Household income did not significantly change, on average, over the course of the study. The lack of growth indicates that households' earnings may not be keeping up with rising costs and the income needed to stay above the federal poverty level.**

On average, household income after the program ended is not significantly different from the time of enrollment, but a larger percentage of households had fallen below the federal poverty level. (See Figure 5.3 and Appendix Table D.5.) Among the 772 participants who completed the Wave 2 survey, 47 percent had been at or above the federal poverty level at the time of enrollment, but this rate declined to 38 percent by the time of the Wave 2 survey.

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2. The study was not designed to make causal inferences about the effects of the Rise Up program, and there were some differences in how information was collected at the different points in time and in the sample sizes. For example, at the time of enrollment, the primary adults provided documentation of their annual income and household size as part of the program's application process. On the Wave 1 and 2 surveys, respondents self-reported their income in the prior month as well as their household size. For the 772 participants who completed the Wave 2 survey, some measures—such as income and employment—can be compared with the measures taken at the time of enrollment. Other measures rely on data from both the Wave 1 and Wave 2 surveys; 325 participants completed both. While a smaller sample, this group provides more detailed insight into earnings, savings, debt, and mental well-being (among other things). In all cases, the results are descriptive, meaning that any changes cannot be attributed to the program, as the study was not designed to make causal inferences.

Figure 5.3. Household Income Relative to the Federal Poverty Level Over Time



SOURCES: MDRC calculations using Rise Up Cambridge application data (collected between June and August 2023) and Wave 2 survey responses. (The survey was fielded from May through June 2025).

NOTES: FPL = federal poverty level.

The sample comprises the 772 Wave 2 survey respondents.

The 2023 federal poverty level was \$24,860 for a three-person household. (An extra \$5,140 is added for each additional person in the household.) The 2025 federal poverty level was \$26,650 for a three-person household. (An extra \$5,500 is added for each additional person in the household.)

A chi-square test was used to determine whether there is a difference in the distribution across subgroups. Stars indicate the likelihood that differences arose by chance. Statistical significance levels are indicated as: *** = 1 percent; ** = 5 percent; * = 10 percent.

This finding may be caused by a couple of factors: The federal poverty level increases annually, and those households may have grown in size over time (for instance, if new children were born). The income needed to stay above the federal poverty level increases each year since costs also increase, and more resources are needed to support a larger family. Amid rising inflation and stagnating income, the Rise Up payments helped households stay afloat and make ends meet, but were not enough for most families to make lasting progress toward economic mobility during the study period.

- **Most primary adults remained employed, but some experienced unstable employment and earnings during the study period.**

As mentioned earlier, although average earnings increased between survey waves, some primary adults were no longer employed or reported decreased earnings, further suggesting that their households experienced unstable employment, earnings, and income. (See Appendix Table D.6.) Qualitative data offers some examples of this pattern. Harmony's income did not change substantially over the course of the program, but she changed jobs and faced ongoing instability:

I am in this place of, like, What am I going to do next? I've been a teacher for over 25 years. I was not given a contract [renewal] at my previous place of employment. . . . The transition for when I lost my job actually was made easier by the Rise Up grant because I had this breathing room. I could think about it. The job that I ended up taking [was] a job on a temporary basis. Like, it was only supposed to be a year commitment to help another woman who was at the [early childhood] center that I was working at.

A consistent cash benefit like Rise Up can contribute to more predictable household budgets.

- **In their self-assessments, participants were split when it came to assessing whether their financial situation had improved since the start of the program.**

Among Wave 2 survey respondents, more disagreed (55 percent) than agreed (45 percent) that their overall financial situation had improved since the start of the Rise Up program. It was also somewhat more common to “strongly disagree” than “strongly agree” (34 percent compared with 20 percent). Although interview and survey participants repeatedly said the payments had been helpful (and the percentage of participants who did not have enough to make ends meet decreased after the payments ended), most were not making ends meet or were only just getting by. Fewer than 10 percent felt they had at least some money left over at the end of each month. Participants from households that had been below the federal poverty level at the time of enrollment (and participants from Hispanic households) were more likely to feel that their financial situation had not improved or had worsened. These findings speak to the ongoing financial precarity experienced by many families, the result of structural factors such as high housing costs, insufficient safety-net benefits, and low wages. While Rise Up payments provided meaningful relief during the program, addressing these economic challenges in the long term requires broader policy solutions beyond time-limited cash assistance.

6

Looking Ahead

Cash assistance programs take many forms. Program designers must balance various factors, including the program’s duration, the payment amount, and the population served. This concluding chapter begins with thoughts from Rise Up Cambridge participants on the structure and design of the program, and closes with some broad reflections on the reach of Rise Up Cambridge (Rise Up) and similar cash transfer interventions.

Participants generally spoke positively about Rise Up, but when prompted, some offered suggestions for improvements. Participants’ comments about the payments and eligibility criteria tended to focus on the fact that neither was based on a family’s characteristics and circumstances. They suggested considering additional factors, such as family size or other indicators of need:

For my situation, I think it costs more money to raise a child with a disability. So . . . even though you might be making a little bit over [the income level], all that little bit over goes toward the child. It might help [to have] more for people who have disabled children.

Some interview and focus group participants mentioned that the income threshold of 250 percent of the federal poverty level was too low. In one interview participant’s words, “I feel like they could have increased it a little bit, because living in the city of Cambridge. . . . I don’t think [the income eligibility threshold] was high enough because the city is very expensive.”

Most participants felt that the current program, which provided monthly payments for 18 months, worked well. But a few participants suggested a lump sum payment instead. In an interview, a single mother of three children said,

If it were a bigger amount, even if it was once — let’s say, “We are going to give you \$5,000,” or something like that — it would be more beneficial. . . . You can say, “I pay a debt, or part of a debt.”

A different participant, a married father of four children, suggested that a lump sum payment, even in the form of a loan, could help him start a small business. At the time of the

interview, he was working as a rideshare driver. He had previously owned a restaurant and aspired to return to restaurant ownership in the future:

I know how I save the money, and I know how I manage this. Just, I need to start. I'm not have enough money to start. If the city help me to start something like this and . . . you give me small loan to open business . . . I return it to you.

A few participants suggested a longer program would allow people more time to stabilize and reach their goals.

Participants were asked for their perspectives on whether the program should offer optional budgeting or financial coaching services alongside the cash benefit. Financial coaching has been linked to positive outcomes related to financial management, debt reduction, saving, and perceptions of financial well-being.¹ Their perspectives appeared to change over the course of the program. In early rounds of interviews and focus groups, participants' reactions were mixed. In one participant's words: "I choose to manage my financial system by myself, because I can do it. It's all about balancing." Others were open to receiving information about finances but were less receptive to more structured support like workshops. A few participants spoke in detail about specific approaches to reaching their financial goals, such as using a credit card to establish and improve their credit score. Some mentioned participating in homeownership programs that provided tools and the motivation to improve their credit score.

In the final round of interviews and the second set of focus groups, participants seemed more receptive to the idea of financial coaching. Some expressed regret that they could not set or achieve long-term goals during the program, and that they were experiencing some of the same hardships they had encountered before enrolling in Rise Up. One focus group participant stated,

[I] think a program like that or resource like that would be helpful. I'm just saying, put it out there. I'm also in the Compass [Working Capital] program. A lot of times, they offer some extra additional workshops and budgeting, financial-type things with it. I will say that every once in a while, when I tune in, it's very helpful to gear toward what I'm trying to stay focused on.

Some focus group participants also spoke about additional types of support that they felt would have been useful, like help starting a small business; information about saving accounts (such as 529 accounts and ABLE accounts); and guidance on saving for retirement, saving or paying down debt, and pursuing higher education or training without debt. Focus group participants also suggested that more tailored services might help to engage people:

1. Theodos et al. (2015).

Learning each person's goal and just saying, like, "Hey, somebody wants to learn about how to invest or somebody wants to learn about how to save [for] a car." Or, you know, whatever their specific thing is.

Interview and focus group participants said that they were asked about their needs at enrollment (such as whether they needed assistance with housing or food). Some suggested that participants should be asked about their needs more than once, including their interest in services like financial coaching, since their circumstances or perspectives may change over the course of the program.

Storytelling Narratives

Jessica

Looking ahead, I want financial stability. Not just for me, but so I don't leave a burden for my daughter. I'm working on improving my credit, saving, and continuing my writing. I want to make sure my mom gets the best care possible. My daughter's doing great, and I'm excited to see where she goes next. As I approach my mid-50s, I'm thinking about how to build a secure, fulfilling future for myself and for my family.

Simona

My biggest goal is to be financially stable. I want to live without worry or regret, and I dream of owning a home. I hope to become an entrepreneur and build something of my own. I want to reach a point where my bills are on autopay, and I don't have to think twice—just peace, stability, and freedom.

Harmony

Looking ahead, I'm focused on supporting my daughter as she begins college. I'm also planning to freelance as a substitute teacher and work toward buying a home. The path ahead is uncertain, but I'm no longer just surviving. I'm rebuilding, and I'm determined to keep moving forward.

REFLECTIONS

Rise Up Cambridge was designed to address the growing economic divide and racial inequities in Cambridge, alleviate the negative economic effects of the COVID-19 pandemic, and support families as they took steps toward economic mobility. Through unrestricted payments, the program provided meaningful financial relief to families with low incomes, helping them meet basic needs, buffer financial shocks, and reduce stress. Extensive outreach efforts and enrollment support contributed to a citywide reach. Several other public benefit programs provided exemptions, ensuring that the \$500 monthly Rise Up payments would not affect participants' benefit levels or eligibility for their services. While the payments contributed to improvements in short-term financial security and well-being, material hardships and instability remained, and most families did not increase their earnings or maintain their savings in the long term. Unsurprisingly, many families who had come to rely on the monthly supplements reported heightened stress and financial challenges at the end of the payments.

The Rise Up Cambridge evaluation was designed as an outcomes study, without the benefit of a control group. The program provided \$500 monthly payments for 18 months. Other models have offered more generous cash payments, varied in duration, and served different population sizes and jurisdictions. In other words, there is a diversity of cash transfer models that offer unconditional payments. Across the board, evaluations find that cash transfers alleviate income instability and reduce poverty and hardships, but do not generally show large-scale economic changes for participants (such as changes to their long-term financial position or net worth).² The findings from this study are consistent and are also unsurprising when contextual factors are considered. The monthly payments increased household incomes, but the cost of living also increased, potentially mitigating the influence of the program. The payment amount was also modest, considering the high cost of living in Cambridge (which is nearly 70 percent higher than the national average).³ For more than 40 percent of Rise Up participants, the monthly payment plus regular household income was not enough to reach the federal poverty level (\$2,072 per month for a three-person household). This finding shows the extent of the challenges families faced; a larger benefit would be needed to generate lasting change. The qualitative components of the study revealed important factors that shaped families' financial circumstances, including volatile income, low-wage work, and health conditions that affected either the primary adult or another household member. Participants also experienced financial shocks that further threatened their economic stability. In addition, since poverty is multidimensional, effective solutions may require attention to multiple aspects of life beyond cash assistance (for example, health, education, sense of agency, and well-being). The conceptual framework for this study proposed several pathways through which families might reach economic stability, make progress toward economic mobility, or improve their well-being. But the intervention, which offered unconditional cash payments, was not targeted toward any specific outcome. Previous studies suggest that results from

2. Landry (2024); Baker et al. (2020); Coibion, Gorodnichenko, and Weber (2020).

3. Payscale (n.d.).

untargeted cash transfer programs may be too diffuse to detect, since people may use their cash in different ways, which contributes to the difficulty of measuring outcomes.⁴

The diverse population enrolled in the program enabled the study team to explore how (and to what extent) outcomes and experiences varied for groups defined by income, family characteristics, and race. With the exception of income-based variation, the research team observed few differences between racial or ethnic groups or according to family characteristics. Other studies do not necessarily draw conclusions about the effect of payments on subgroups, often due to small sample sizes. Having a higher income helped temper some financial insecurity, and the end of the program was not felt as acutely by members of higher-income households. However, most families still faced challenges. This finding may be explained by the program's design: Everyone received the same amount, regardless of family size or circumstances. A family of two received the same monthly payment as a family of five; for the latter, the payment provided much less financial support per household member. Thus, a one-size-fits-all approach may be less effective at generating outcomes than a more targeted intervention.

At the same time, this study finds evidence of incremental progress that may contribute to economic mobility in the future, such as building savings and paying down debt. The program enabled some participants to reach important milestones (like making major purchases), and it opened new opportunities for others (for example, paying for their children's tutoring, investing in education or training, or traveling to visit family). At a minimum, it provided temporary relief from challenging circumstances. Importantly, participants consistently characterized the payments from Rise Up as meaningful.

The results of this evaluation may be especially instructive for staff members from city governments and other jurisdictions across the country who are evaluating cash assistance programs and considering ways to support families with low incomes. Program implementers successfully rolled out and operated a citywide cash assistance program, offering timely payments to households for 18 months. Rise Up worked best alongside other forms of public support (subsidized housing, the Supplemental Nutrition Assistance Program, and medical benefits) to fill critical gaps. Cash assistance programs are one option that cities can use to mitigate the rising cost of living and contribute to economic stability. But basic income is not a silver bullet, and it works better as a complement (not a replacement) for core safety net programs. Additional support is needed to foster economic mobility.

Participants suggested that offering optional financial coaching or counseling support alongside cash benefits may help them advance toward their goals. Offering support at multiple points in time and tailoring services to participants' specific interests (such as saving for retirement, investing, or entrepreneurship) could encourage more people to take advantage of such services.

4. Landry (2024); Rizvi et al. (2024).

Future studies could further explore the outcomes and experiences of families with different characteristics (such as families with parents or children who have serious health challenges). They could also test the effectiveness of programs that offer different payment amounts based on household circumstances, such as the number of people in a household, and explore outcomes linked to the offer of financial coaching or related services alongside a cash benefit.

APPENDIX

A

Characteristics of the Study Sample

Appendix Table A.1. Data Sources at a Glance

Data Source	Purpose	Sample Size
Baseline survey	Capture demographic and household characteristics at the time of enrollment in the program	1,286 primary adults who agreed to participate in the study
Wave 1 survey	Collect information about participants' early program experiences, use of payments, employment experiences, material hardship, health and well-being, and a range of other outcomes about one year into the program	409 respondents (or 63 percent of the fielded sample)
Wave 2 survey	Collect information on participants' experiences after the end of the program	772 respondents (or 62 percent of the fielded sample)
Staff interviews	Capture information on the design and implementation of Rise Up Cambridge	5 staff members
In-depth participant interviews	Capture information about the backgrounds and experiences of a panel of participants during and after Rise Up Cambridge; quarterly interviews enabled the research team to explore families' experiences over the course of the program and observe turning points in the interim months	26 participants during the initial round of interviews; as expected, there was some attrition over time ^a
Focus groups	Unpack preliminary findings from the survey and explore focus group members' experiences to identify similarities or differences	Round 1: Three focus groups comprising 9 total participants; Round 2: Four focus groups comprising 24 total participants
Storytelling narratives	Work with participants to develop narratives that center their voices and build counternarratives that may challenge perceptions of marginalized individuals ^b	6 participants

NOTES: ^aSubsequent rounds of interviews were done with 17, 19, and 16 participants. Of the original 26 panel members, 13 completed all four interviews.

^bWagaman, Obejero, and Gregory (2018).

**Appendix Table A.2. Characteristics of the Study Sample
at the Time of Enrollment**

Characteristic	All Primary Adults in the Study
Woman (%)	79.1
Race and ethnicity ^a (%)	
Asian	12.1
Black	49.2
Hispanic	19.8
White	14.0
Another race or ethnicity	5.0
Average age (years)	42
Employed ^b (%)	72.4
One adult in the household ^c (%)	63.7
Number of children (aged 21 years or younger) in the household (%)	
1 child	43.9
2 children	35.5
3 or more children	20.5
Any children, by age group (%)	
Under 5 years old	34.5
Under 13 years old	73.7
Median annual household income (\$)	23,650
Sample size	1,286

SOURCE: MDRC calculations using Rise Up Cambridge application data (collected from June to August 2023).

NOTES: The sample comprises all the primary adults in the Rise Up Cambridge study. The primary adult is the person in the household who completed the Rise Up Cambridge application.

Sample sizes may vary for some measures due to missing information.

Percentages may not always sum to 100 percent due to rounding.

^aThe race and ethnicity categories are mutually exclusive. Other reported races include American Indian or Alaska Native, Middle Eastern or North African, Native Hawaiian or other Pacific Islander, and “more than one race.”

^bThe “employed” measure comprises individuals who reported working full time, part time, or temporary or seasonal jobs; being self-employed; and temporarily not working due to medical leave. Employment status is missing for about 20 percent of the study sample.

^cThe number of adults in a household includes the primary adult and excludes adult children aged 21 years or younger.

Appendix Table A.3. Characteristics of the Wave 2 Survey Respondents at the Time of Enrollment

Characteristic	Wave 2 Respondents	Full Study Sample
Woman (%)	81.9	79.1
Race and ethnicity ^a (%)		
Asian	9.9	12.1
Black	46.5	49.2
Hispanic	22.2	19.8
White	16.3	14.0
Another race or ethnicity	5.1	5.0
Average age (years)	41	42
Employed ^b (%)	69.8	72.4
One adult in the household ^c (%)	66.6	63.7
Number of children (aged 21 years or younger) in the household (%)		
1 child	44.6	43.9
2 children	36.1	35.5
3 or more children	19.3	20.5
Any children, by age group (%)		
Under 5 years old	33.4	34.5
Under 13 years old	74.5	73.7
Median annual household income (\$)	23,770	23,650
Sample size	772	1,286

SOURCE: MDRC calculations using Rise Up Cambridge application data (collected from June to August 2023).

NOTES: The sample comprises all the primary adults in the Rise Up Cambridge study and the subset that completed the Wave 2 survey. The primary adult is the adult in the household who completed the Rise Up Cambridge application.

Sample sizes may vary for some measures due to missing information.

Percentages may not always sum to 100 percent due to rounding.

^aThe race and ethnicity categories are mutually exclusive. Other reported races include American Indian or Alaska Native, Middle Eastern or North African, Native Hawaiian or other Pacific Islander, and “more than one race.”

^bThe “employed” measure comprises individuals who reported working full time, part time, or temporary or seasonal jobs; being self-employed; and temporarily not working due to medical leave. Employment status is missing for about 20 percent of the study sample.

^cThe number of adults in a household includes the primary adult and excludes adult children aged 21 years or younger.

**Appendix Table A.4. Wave 2 Survey Response Bias Analysis:
Characteristics at the Time of Enrollment**

Characteristic	Respondents	Nonrespondents
Woman (%)	81.9	75.1 ***
Race and ethnicity ^a (%)		
Asian	9.9	11.6
Black	46.5	55.8 ***
Hispanic	22.2	16.4 **
White	16.3	11.1 ***
Another race or ethnicity	5.1	5.1
Average age (years)	41	42
Employed ^b (%)	69.8	75.9 **
One adult in the household ^c (%)	66.6	60.6 **
Number of children (aged 21 years or younger) in the household (%)		
1 child	44.6	42.2
2 children	36.1	35.6
3 or more children	19.3	22.2
Any children, by age group (%)		
Under 5 years old	33.4	36.3
Under 13 years old	74.6	72.7
Average annual household income (\$)	25,739	26,869
Sample size (total=1,241)	772	469

SOURCE: MDRC calculations using Rise Up Cambridge application data (collected from June to August 2023).

NOTES: The sample comprises all the primary adults in the Rise Up Cambridge study who received the Wave 2 survey. The primary adult is the adult in the household who completed the Rise Up Cambridge application.

Sample sizes may vary for some measures due to missing information.

Percentages may not always sum to 100 percent due to rounding.

A two-tailed t-test was applied to the differences between respondents and nonrespondents. Stars indicate the likelihood that the difference between respondents and nonrespondents arose by chance. Statistical significance levels are indicated as: *** = 1 percent; ** = 5 percent; * = 10 percent.

^aThe race and ethnicity categories are mutually exclusive. Other reported races include American Indian or Alaska Native, Middle Eastern or North African, Native Hawaiian or other Pacific Islander, and “more than one race.”

^bThe “employed” measure comprises individuals who reported working full time, part time, or temporary or seasonal jobs; being self-employed; and temporarily not working due to medical leave. Employment status is missing for about 20 percent of the study sample.

^cThe number of adults in a household includes the primary adult and excludes adult children aged 21 years or younger.

Appendix Table A.5. Additional Characteristics of the Study Sample at the Time of Enrollment

Characteristic (%)	Full Study Sample
Primary Adult	
Highest level of education attained	
Less than a high school diploma	10.9
High school diploma or equivalent	36.6
Some college or technical training	27.4
Associate’s degree or other two-year degree	9.0
Bachelor’s degree or higher	16.2
Employed	72.4
Works 35 hours or more a week	30.5
Works less than 35 hours a week	26.5
Temporary or seasonal job	2.8
Self-employed	7.4
On temporary medical leave	5.2
Overall health is good, very good, or excellent	70.8
Household	
Annual household income	
Under \$20,000	43.2
\$20,000 to \$39,999	30.1
\$40,000 to \$59,999	19.3
\$60,000 or more	7.5
Household income as a percentage of the federal poverty level	
Under 50%	29.5
50 to 99%	23.9
100 to 149%	19.7
150 to 250%	27.0
How household finances usually work out at the end of the month	
Some money left over	5.7
Just enough to make ends meet	35.7
Not enough to make ends meet	58.7
Sample size	1,286

SOURCE: MDRC calculations using Rise Up Cambridge application data (collected from June to August 2023).

NOTES: The sample comprises all the primary adults and their households in the Rise Up Cambridge study. The primary adult is the person in the household who completed the Rise Up Cambridge application.

Sample sizes may vary for some measures due to missing information.

Percentages may not always sum to 100 percent due to rounding.

Information on education, employment, and household finances at the end of the month is missing for about 20 percent of the sample.

The 2023 federal poverty level was \$24,860 for a three-person household. (An extra \$5,140 is added for each additional person in the household.)

Appendix Table A.6. Characteristics of the Round 1 Interview Participants at the Time of Enrollment

Characteristic	Round 1 Interview Participants
Woman (%)	72.0
Race and ethnicity ^a (%)	
Asian	13.0
Black	34.8
Hispanic	30.4
White	17.4
Another race or ethnicity	4.3
Average age (years)	42
Employed ^b (%)	60.9
One adult in the household ^c (%)	61.5
Number of children (aged 21 years or younger) in the household (%)	
1 child	50.0
2 children	26.9
3 or more children	23.1
Any children, by age group (%)	
Under 5 years old	38.5
Under 13 years old	76.9
Median annual household income (\$)	21,537
Sample size	26

SOURCE: MDRC calculations using Rise Up Cambridge application data (collected from June to August 2023).

NOTES: The sample comprises all the primary adults in the Rise Up Cambridge study that completed the first round of interviews. The primary adult is the adult in the household who completed the Rise Up Cambridge application.

Sample sizes may vary for some measures due to missing information.

Percentages may not always sum to 100 percent due to rounding.

^aThe race and ethnicity categories are mutually exclusive. Other reported races include American Indian or Alaska Native, Middle Eastern or North African, Native Hawaiian or other Pacific Islander, and “more than one race.”

^bThe “employed” measure comprises individuals who reported working full time, part time, or temporary or seasonal jobs; being self-employed; and temporarily not working due to medical leave. Employment status is missing for about 20 percent of the study sample.

^cThe number of adults in a household includes the primary adult and excludes adult children aged 21 years or younger.

APPENDIX

B

Wave 2 Survey Response Tables

Appendix Table B.1. Wave 2 Survey Responses About Use of Payments

Outcome (%)	Wave 2 Survey Respondents
Having monthly Rise Up Cambridge payments helped do any of the following things:	
Increase savings	57.7
Pay down some debt	70.8
Reduce stress or anxiety	96.1
Spend more time with family	81.9
Provide more resources and support for children	94.5
Purchase healthy food that was not affordable before the program	88.6
Ever used Rise Up Cambridge payments for the following things:	
Rent	91.1
Bills, such as credit card bills, medical bills, or others	89.2
Utilities, such as electricity or gas	86.1
Food	93.1
Clothing or shoes for children	85.0
Emergency expenses or an unexpected bill	74.6
Transportation-related costs	71.6
Clothing or shoes for adult household members, including self	58.5
Help for children in school, such as special lessons or private schools	57.6
Save for future needs or expenses	51.6
Activities like eating out, going to a movie, or buying electronics or games	43.7
Childcare, including paying for day care, babysitters, or relatives to watch children	37.3
Health or dental care, or health insurance	33.3
Major purchases, such as a house, major appliance, or car	29.1
Save for college tuition	24.1
Mental health treatment, such as therapy or medicine	22.4
Help other family members or friends with their expenses	22.0
Training sessions or going back to school	22.0
Grooming needs, such as doing hair or nails	19.9
Save for retirement	14.4
Sample size	772

SOURCE: MDRC calculations using Rise Up Cambridge Wave 2 survey responses. (The survey was fielded from May through June 2025.)

NOTES: The sample comprises the subset of participants who completed the Wave 2 survey. Sample sizes may vary for some measures due to missing information.

Appendix Table B.2. Wave 2 Survey Responses About Material Hardships

Outcome (%)	Wave 2 Survey Respondents
Statement that best describes food eaten by family while receiving Rise Up payments	
Often not enough to eat	6.4
Sometimes not enough to eat	12.8
Enough, but not always the kinds of food we wanted to eat	32.1
Enough of the kinds of food we wanted to eat	48.6
While receiving Rise Up Payments, household has ever...	
Not paid the full amount of the gas, oil, or electricity bills	40.2
Not paid the full amount of other bills, such as car payments	28.6
Not paid the full amount of the rent or mortgage	26.3
Had telephone services disconnected because of unmade payments	24.4
Sometimes or often not had enough to eat	19.3
Been unable to fill or postponed filling a prescription for needed drugs	15.0
Been evicted from their home or apartment for not paying rent or mortgage	5.1
Any of the above	64.5
Number of material hardships experienced while receiving Rise Up payments ^a	
No hardships	40.3
1 hardship	20.7
2 to 3 hardships	24.3
4 to 7 hardships	14.8
Sample size	772

SOURCE: MDRC calculations using Rise Up Cambridge Wave 2 survey responses. (The survey was fielded from May through June 2025.)

NOTES: The sample comprises the subset of participants who completed the Wave 2 survey.

Sample sizes may vary for some measures due to missing information.

Rounding may cause slight discrepancies in calculating sums.

^aThe number of material hardships comprises seven types of hardships that participants were asked about in the survey, such as not paying the full amount of the rent or mortgage or sometimes or often not having enough to eat. The number of hardships could not be constructed for 21 percent of respondents due to incomplete responses.

Appendix Table B.3. Wave 2 Survey Responses About Income, Savings, and Debt

Outcome	Wave 2 Survey Respondents
Household income and benefits	
Average annual household income ^a (\$)	26,375
Annual household income (%)	
Under \$20,000	48.2
\$20,000 to \$39,999	28.9
\$40,000 to \$59,999	15.1
\$60,000 or more	7.9
Household income as a percentage of the federal poverty level (%)	
Under 50%	31.9
50% to 99%	30.6
100% to 149%	18.5
150% or more	18.9
Benefits received in the prior month (%)	
SNAP	58.2
Child support	14.1
TANF	10.1
Social Security Disability Insurance	10.7
Supplemental Security Income	11.4
WIC	14.7
Heating or cooling assistance	18.1
Free or reduced-price school lunch	63.4
Medicaid, CHIP, or other government health insurance	69.3
Savings	
Has a checking account (%)	81.5
Has any savings (%)	36.6
Average amount of savings (\$)	1,049
Amount of savings (%)	
No savings	71.0
\$1 to \$1,000	12.5
\$1,001 to \$2,000	5.6
\$2,001 to \$5,000	5.5
Over \$5,000	5.3

(continued)

Appendix Table B.3 (continued)

Outcome	Wave 2 Survey Respondents
Debt	
Has any debt (%)	76.2
Average amount of debt (\$)	13,416
Has any debt, by source of debt (%)	
Car loan	31.3
Home loan	4.5
Student loans	29.2
Hospital or medical bill	28.4
Credit card or store bill	67.1
Other ^b	5.7
Amount of debt (%)	
No debt	28.0
\$1 to \$1,000	6.8
\$1,001 to \$5,000	15.5
\$5,001 to \$10,000	16.1
\$10,001 to \$20,000	13.5
\$20,001 to \$50,000	14.0
Over \$50,000	6.0
Sample size	772

SOURCE: MDRC calculations using Rise Up Cambridge Wave 2 survey responses. (The survey was fielded from May through June 2025.)

NOTES: SNAP = the Supplemental Nutrition Assistance Program; TANF = Temporary Assistance for Needy Families; WIC = the Special Supplemental Nutrition Program for Women, Infants, and Children; CHIP = the Children's Health Insurance Program.

The sample comprises the subset of participants who completed the Wave 2 survey.

Sample sizes may vary for some measures due to missing information.

Rounding may cause slight discrepancies in calculating sums.

Savings and debt amounts were not reported by 17 percent and 20 percent of survey respondents, respectively.

^aRespondents were asked to report the total monthly income from benefits and any other sources for their household in the month before the survey (excluding income from any nonfamily roommates and excluding tax refunds). The amount of income was not reported by 26 percent of survey respondents. The 2025 federal poverty level was \$26,150 per year for a three-person household. (An extra \$5,500 is added for each additional person in the household.)

^bOther sources of debt include loans from friends or family, debt consolidation loans, furniture, owed rent, and cash advance loans.

Appendix Table B.4. Wave 2 Survey Responses About the End of Rise Up Cambridge

Outcome (%)	Wave 2 Survey Respondents
How prepared did your family feel for the end of the Rise Up payments?	
Very prepared	12.2
Somewhat prepared	34.1
Not very prepared	31.3
Not prepared at all	22.4
Due to the end of Rise Up Cambridge, did you make or experience any of the following changes?	
Increase the number of hours I work or take on additional jobs	45.5
Work a less convenient schedule	35.3
Reduce any essential spending (e.g., housing, food, or health care)	75.3
Reduce spending on leisure activities or entertainment	74.7
Spend less on children	68.6
Rely more on savings	69.8
Rely more on credit cards or other sources of debt	70.5
Face greater financial hardship	77.3
Experience more stress, anxiety, or depression	77.5
After the end of Rise Up Cambridge, how have household finances usually worked out at the end of the month?	
Some money left over	8.6
Just enough to make ends meet	41.5
Not enough to make ends meet	49.9
My financial situation is better than it was before the Rise Up program	
Strongly agree	19.7
Somewhat agree	25.1
Somewhat disagree	20.9
Strongly disagree	34.3
If you had an unexpected \$400 bill due in two weeks, what would you do?	
Use savings	51.6
Use credit card	48.8
Borrow from family or friends	50.2
Sell something	36.3
Get a payday loan	12.0
Pawn something	21.6
Borrow from the bank	12.9
Not pay	38.3
Do something else ^a	20.7
Sample size	772

(continued)

Appendix Table B.4 (continued)

SOURCE: MDRC calculations using Rise Up Cambridge Wave 2 survey responses. (The survey was fielded from May through June 2025.)

NOTES: The sample comprises the subset of participants who completed the Wave 2 survey.

Sample sizes may vary for some measures due to missing information.

Rounding may cause slight discrepancies in calculating sums.

^aOther responses include getting additional work; arranging a payment plan; or using money that would have gone toward a different bill, rent, or food.

Appendix Table B.5. Wave 2 Survey Responses About Employment and Earnings

Outcome	Wave 2 Survey Respondents
Any employment since enrolling in Rise Up Cambridge (%)	68.4
Employed at the time of the survey (%)	59.1
Employed full time (35 or more hours a week) at the time of the survey (%)	29.1
Average annual earnings from employment at the time of the survey ^a (\$)	
Among all respondents	17,892
Among respondents who were employed at the time of the survey	33,745
Annual earnings from employment at the time of the survey ^a (%)	
Not employed	40.9
\$1 to \$19,999	14.2
\$20,000 to \$39,999	14.5
\$40,000 to \$59,999	12.5
\$60,000 or more	5.0
Employed but did not report current earnings	12.9
Made any changes that affected work while receiving Rise Up Cambridge payments	17.1
Receiving Rise Up Cambridge payments played a role in making any changes affecting work (%)	7.9
Among respondents who were not currently working, the main reasons for not working ^b (%)	
Personal illness or disability	39.0
Taking care of family members	38.6
Unable to find work	20.0
Unable to find adequate or affordable childcare	13.6
Need more education or work experience	10.2
In school or training	9.8
On temporary leave	4.7
Other	8.5
Sample size	772

SOURCE: MDRC calculations using Rise Up Cambridge Wave 2 survey responses. (The survey was fielded from May through June 2025.)

NOTES: The sample comprises the subset of participants who completed the Wave 2 survey.

Sample sizes may vary for some measures due to missing information.

Rounding may cause slight discrepancies in calculating sums.

If they worked at two or more jobs, the respondents provided information about the job for which they worked the most hours.

^aEarnings information was not provided by about 14 percent of respondents.

^bRespondents could select more than one reason. Other reasons include having inadequate transportation options, dealing with their place of work unexpectedly closing, having recently graduated, experiencing language barriers, and being retired.

APPENDIX

C

Additional Wave 2 Survey
Response Tables

Appendix Table C.1. Wave 2 Survey Responses About Health and Well-Being

Outcome	Wave 2 Survey Respondents
Overall health (%)	
Excellent	13.3
Very good	19.6
Good	34.5
Fair	24.9
Poor	7.7
Average score on Kessler Psychological Distress Scale ^a (0 = low; 24 = high)	9.2
Received a score that indicates psychological distress (%)	27.8
Sample size	772

SOURCE: MDRC calculations using Rise Up Cambridge Wave 2 survey responses. (The survey was fielded from May through June 2025.)

NOTES: Sample comprises the subset of participants who completed the Wave 2 survey.

Sample sizes may vary for some measures due to missing information.

Rounding may cause slight discrepancies in calculating sums.

^aThe Kessler Psychological Distress (K6) Scale is a quantifier of nonspecific psychological distress. The score is constructed using responses to six questions, such as “During the past four weeks, about how often did you feel so depressed that nothing could cheer you up? Nervous? Restless or fidgety?” Each question is scored on a scale of 0 to 4, and the responses are summed to create an overall score that ranges from 0 to 24 points. A higher score indicates more frequent distress, and the individual is considered to be distressed if the sum is greater than 12. See Kessler et al. (2003). The score could not be calculated for about 20 percent of respondents due to incomplete responses.

APPENDIX

D

Wave 2 Subgroup Analysis Exhibits

Appendix Table D.1. Wave 2 Survey Results, by Subgroup: Income Relative to the Federal Poverty Level at the Time of Enrollment

Outcome	Income Relative to the Federal Poverty Level at the Time of Enrollment			
	Under 50%	50 to 99%	100 to 149%	150 to 250%
Employment and earnings^a				
Any employment since enrolling in Rise Up Cambridge (%)	51.3	64.5	78.9	83.2 ***
Employed at the time of the survey (%)	41.8	56.4	66.9	75.0 ***
Average annual earnings at the time of the survey (\$)	9,509	13,247	19,987	31,059 ***
Household income and benefits^b				
Average annual household income (\$)	19,365	22,554	27,102	37,079 ***
Household income is at or above the federal poverty level (%)	21.1	25.9	41.8	61.9 ***
Benefits received in the prior month (%)				
SNAP	75.5	73.1	55.1	28.3 ***
WIC	19.9	14.7	13.6	9.7 **
Heating or cooling assistance	17.2	20.4	21.6	14.6
Free or reduced-price school lunch	68.5	71.3	61.6	52.2 ***
Medicaid, CHIP, or other government health insurance	78.7	83.9	69.4	46.6 ***
Live in private housing that they paid for, with no government help (%)	12.0	15.6	16.1	25.9 ***
Savings, debt, and material hardships^c				
Any savings (%)	25.4	36.1	38.0	49.0 ***
Average amount of savings (\$)	666	821	748	1,967
Any debt (%)	71.8	79.4	81.6	75.0
Average amount of debt (\$)	10,018	15,648	14,367	14,900 *
Any material hardships while receiving Rise Up Cambridge payments (%)	69.5	63.5	66.2	58.5
Health and well-being				
Overall health is good, very good, or excellent (%)	60.4	63.8	62.5	81.4 ***
Average score on Kessler Psychological Distress Scale ^d (0 = low; 24 = high)	10.0	9.5	8.9	8.3
Rise Up Cambridge experiences and financial situation				
Family felt prepared for the end of Rise Up Cambridge payments (%)	34.6	44.2	43.1	63.4 ***
Having Rise Up Cambridge payments helped them do any of the following things (%)				
Increase savings	56.5	52.8	59.6	62.1
Pay down some debt	71.9	74.1	75.5	63.5 *
Reduce stress or anxiety	97.4	94.6	97.2	95.1

(continued)

Appendix Table D.1 (continued)

Outcome	Income Relative to the Federal Poverty Level at the Time of Enrollment			
	Under 50%	50 to 99%	100 to 149%	150 to 250%
Due to the end of Rise Up Cambridge, did you make or experience any of the following changes? (%)				
Increase the number of hours I work or take on additional jobs	43.5	41.6	53.0	45.4
Reduce any essential spending (e.g., housing, food, health care)	82.3	72.0	80.6	67.0 ***
Reduce spending on leisure activities or entertainment	81.2	66.9	81.2	69.8 ***
Rely more on savings	74.0	68.6	67.2	68.1
Rely more on credit cards or other sources of debt	70.0	73.4	73.7	66.3
Face greater financial hardship	82.3	76.5	80.7	69.6 **
Experience more stress, anxiety, or depression	83.6	74.7	78.5	71.9 **
After the end of Rise Up Cambridge, usually have enough to make ends meet at the end of the month or have some money left over (%)	40.8	53.7	48.0	59.3 ***
Agree that financial situation is better than it was before the Rise Up Cambridge program (%)	38.6	39.5	47.0	54.9 ***
Sample size	237	174	150	211

SOURCE: MDRC calculations using Rise Up Cambridge application data (collected from June to August 2023) and Wave 2 survey responses. (The survey was fielded from May through June 2025.)

NOTES: SNAP = the Supplemental Nutrition Assistance Program; WIC = the Special Supplemental Nutrition Program for Women, Infants, and Children; CHIP = the Children's Health Insurance Program.

The sample comprises households in the Rise Up Cambridge study that completed the wave two survey.

Sample sizes may vary for some measures due to missing information.

Differences between subgroups were assessed using one-way analysis of variance for continuous variables. For categorical variables, a chi-square test was used to determine whether there is a difference in the distribution across subgroups. Stars indicate the likelihood that differences arose by chance. Statistical significance levels are indicated as: *** = 1 percent; ** = 5 percent; * = 10 percent.

Subgroups are based on income at the time of enrollment relative to the 2023 federal poverty level, which was \$24,860 for a three-person household. (An extra \$5,140 is added for each additional person in the household.)

^aIf they worked at two or more jobs, the respondents provided information about the job for which they worked the most hours. Information on current earnings was not provided by about 14 percent of survey respondents.

^bRespondents were asked to report the total monthly income from benefits and any other sources for their household in the month before the survey (excluding income from any nonfamily roommates and excluding tax refunds). The amount of income was not reported by 26 percent of survey respondents. The 2025 federal poverty level was \$26,150 per year for a three-person household. (An extra \$5,500 is added for each additional person in the household.)

^cSavings and debt amounts were not reported by 17 percent and 20 percent of survey respondents, respectively.

^dThe Kessler Psychological Distress (K6) Scale is a quantifier of nonspecific psychological distress. The score is constructed using responses to six questions, such as "During the past four weeks, about how often did you feel so depressed that nothing could cheer you up? Nervous? Restless or fidgety?" Each question is scored on a scale of 0 to 4, and the responses are summed to create an overall score that ranges from 0 to 24 points. A higher score indicates more frequent distress, and the individual is considered to be distressed if the sum is greater than 12. See Kessler et al. (2003). The score could not be calculated for about 20 percent of respondents due to incomplete responses.

Appendix Table D.2. Wave 2 Survey Results, by Subgroup: Race and Ethnicity

Outcome	Black	Hispanic	White	Other
Employment and earnings^a				
Any employment since enrolling in Rise Up Cambridge (%)	72.3	68.4	58.7	66.4 **
Employed at the time of the survey (%)	64.6	53.1	51.6	56.8 **
Average annual earnings at the time of the survey (\$)	19,638	15,360	17,165	17,067
Household income and benefits^b				
Average annual household income (\$)	26,346	21,187	29,625	32,450 ***
Household income is at or above the federal poverty level (%)	36.1	28.8	43.7	49.2 **
Benefits received in the prior month (%)				
SNAP	53.1	65.0	66.1	54.0 **
WIC	15.7	15.2	11.7	15.7
Heating or cooling assistance	17.7	15.9	20.8	14.4
Free or reduced-price school lunch	57.8	68.3	68.4	65.4 *
Medicaid, CHIP, or other government health insurance	66.8	66.9	79.2	67.6 *
Live in private housing that they paid for, with no government help (%)	9.5	17.3	32.2	28.7 ***
Savings, debt, and material hardships^c				
Any savings (%)	37.8	29.6	35.6	43.8
Average amount of savings (\$)	768	595	2,232	1,376 *
Any debt (%)	76.2	84.3	80.9	61.3 ***
Average amount of debt (\$)	15,289	13,524	13,072	8,811 *
Any material hardships while receiving Rise Up Cambridge payments (%)	66.9	73.5	57.5	56.9 **
Health and well-being				
Overall health is good, very good, or excellent (%)	74.1	60.1	54.6	72.7 ***
Average score on Kessler Psychological Distress Scale ^d (0 = low; 24 = high)	8.4	10.8	10.2	7.8 ***
Rise Up Cambridge experiences and financial situation				
Family felt prepared for the end of Rise Up Cambridge payments (%)	50.3	34.8	46.2	51.0 ***
Having Rise Up Cambridge payments helped them do any of the following things (%)				
Increase savings	67.1	47.4	43.4	58.7 ***
Pay down some debt	73.4	70.8	69.2	63.5
Reduce stress or anxiety	95.7	96.3	95.8	96.2
Due to the end of Rise Up Cambridge, did you make or experience any of the following changes? (%)				
Increase the number of hours I work or take on additional jobs	49.4	43.5	36.2	47.4
Reduce any essential spending (e.g., housing, food, healthcare)	77.4	73.1	73.0	71.7
Reduce spending on leisure activities or entertainment	71.8	75.0	84.1	69.4 **
Rely more on savings	67.7	72.3	73.8	64.4
Rely more on credit cards or other sources of debt	73.0	71.6	73.0	59.6 *
Face greater financial hardship	74.5	84.0	84.2	62.9 ***
Experience more stress, anxiety, or depression	72.2	84.0	89.9	63.9 ***

(continued)

Appendix Table D.2 (continued)

Outcome	Black	Hispanic	White	Other
After the end of Rise Up Cambridge, usually have enough to make ends meet at the end of the month or have some money left over (%)	48.6	47.8	50.4	57.0
Agree that financial situation is better than it was before the Rise Up Cambridge program (%)	45.3	36.2	42.7	56.1 **
Sample size	347	166	122	112

SOURCE: MDRC calculations using Rise Up Cambridge application data (collected from June to August 2023) and Wave 2 survey responses. (The survey was fielded from May through June 2025.)

NOTES: SNAP = the Supplemental Nutrition Assistance Program; WIC = the Special Supplemental Nutrition Program for Women, Infants, and Children; CHIP = the Children’s Health Insurance Program.

The sample comprises households in the Rise Up Cambridge study that completed the wave two survey.

Sample sizes may vary for some measures due to missing information.

Differences between subgroups were assessed using one-way analysis of variance for continuous variables. For categorical variables, a chi-square test was used to determine whether there is a difference in the distribution across subgroups. Stars indicate the likelihood that differences arose by chance. Statistical significance levels are indicated as: *** = 1 percent; ** = 5 percent; * = 10 percent.

Race and ethnicity categories are mutually exclusive. Other reported races include Asian, American Indian or Alaska Native, Middle Eastern or North African, Native Hawaiian or other Pacific Islander, and “more than one race.”

^aIf they worked at two or more jobs, the respondents provided information about the job for which they worked the most hours. Information on current earnings was not provided by about 14 percent of survey respondents.

^bRespondents were asked to report the total monthly income from benefits and any other sources for their household in the month before the survey (excluding income from any nonfamily roommates and excluding tax refunds). The amount of income was not reported by 26 percent of survey respondents. The 2025 federal poverty level was \$26,150 per year for a three-person household. (An extra \$5,500 is added for each additional person in the household.)

^cSavings and debt amounts were not reported by 17 percent and 20 percent of survey respondents, respectively.

^dThe Kessler Psychological Distress (K6) Scale is a quantifier of nonspecific psychological distress. The score is constructed using responses to six questions, such as “During the past four weeks, about how often did you feel so depressed that nothing could cheer you up? Nervous? Restless or fidgety?” Each question is scored on a scale of 0 to 4, and the responses are summed to create an overall score that ranges from 0 to 24 points. A higher score indicates more frequent distress, and the individual is considered to be distressed if the sum is greater than 12. See Kessler et al. (2003). The score could not be calculated for about 20 percent of respondents due to incomplete responses.

**Appendix Table D.3. Wave 2 Survey Results, by Subgroup:
Number of Adults in the Household at the Time of Enrollment**

Outcome	One Adult	Two or More Adults
Employment and earnings^a		
Any employment since enrolling in Rise Up Cambridge (%)	68.5	68.3
Employed at the time of the survey (%)	57.4	62.5
Average annual earnings at the time of the survey (\$)	16,504	20,778 **
Household income and benefits^b		
Average annual household income (\$)	22,881	33,381 ***
Household income is at or above the federal poverty level (%)	35.3	41.7
Benefits received in the prior month (%)		
SNAP	63.9	46.8 ***
WIC	13.9	16.3
Heating or cooling assistance	17.5	19.3
Free or reduced-price school lunch	64.5	61.1
Medicaid, CHIP, or other government health insurance	73.8	60.4 ***
Live in private housing that they paid for, with no government help (%)	14.3	23.8 ***
Savings, debt, and material hardships^c		
Any savings (%)	36.1	37.9
Average amount of savings (\$)	642	1,915 ***
Any debt (%)	80.7	67.2 ***
Average amount of debt (\$)	14,384	11,398
Any material hardships while receiving Rise Up Cambridge payments (%)	67.7	57.9 **
Health and well-being		
Overall health is good, very good, or excellent (%)	63.8	74.7 ***
Average score on Kessler Psychological Distress Scale ^d (0 = low; 24 = high)	9.7	8.0 ***
Rise Up Cambridge experiences and financial situation		
Family felt prepared for the end of Rise Up Cambridge payments (%)	40.5	58.0 ***
Having Rise Up Cambridge payments helped them do any of the following things (%)		
Increase savings	57.9	57.4
Pay down some debt	75.1	62.1 ***
Reduce stress or anxiety	95.8	96.7
Due to the end of Rise Up Cambridge, did you make or experience any of the following changes? (%)		
Increase the number of hours I work or take on additional jobs	44.5	47.6
Reduce any essential spending (e.g., housing, food, healthcare)	77.4	71.0 *
Reduce spending on leisure activities or entertainment	77.1	69.9 **
Rely more on savings	71.7	65.9
Rely more on credit cards or other sources of debt	72.7	65.8 *
Face greater financial hardship	78.5	74.5
Experience more stress, anxiety, or depression	80.0	72.0 **

(continued)

Appendix Table D.3 (continued)

Outcome	One Adult	Two or More Adults
After the end of Rise Up Cambridge, usually have enough to make ends meet at the end of the month or have some money left over (%)	50.7	48.7
Agree that financial situation is better than it was before the Rise Up Cambridge program (%)	40.4	54.1 ***
Sample size	514	258

SOURCE: MDRC calculations using Rise Up Cambridge application data (collected from June to August 2023) and Wave 2 survey responses. (The survey was fielded from May through June 2025.)

NOTES: SNAP = the Supplemental Nutrition Assistance Program; WIC = the Special Supplemental Nutrition Program for Women, Infants, and Children; CHIP = the Children’s Health Insurance Program.

The sample comprises households in the Rise Up Cambridge study that completed the wave two survey.

Sample sizes may vary for some measures due to missing information.

Differences between subgroups were assessed using one-way analysis of variance for continuous variables. For categorical variables, a chi-square test was used to determine whether there is a difference in the distribution across subgroups. Stars indicate the likelihood that differences arose by chance. Statistical significance levels are indicated as: *** = 1 percent; ** = 5 percent; * = 10 percent.

The number of adults in a household includes the primary adult and excludes adult children aged 21 years or younger. The primary adult is the adult in the household who completed the Rise Up Cambridge application.

^aIf they worked at two or more jobs, the respondents provided information about the job for which they worked the most hours. Information on current earnings was not provided by about 14 percent of survey respondents.

^bRespondents were asked to report the total monthly income from benefits and any other sources for their household in the month before the survey (excluding income from any nonfamily roommates and excluding tax refunds). The amount of income was not reported by 26 percent of survey respondents. The 2025 federal poverty level was \$26,150 per year for a three-person household. (An extra \$5,500 is added for each additional person in the household.)

^cSavings and debt amounts were not reported by 17 percent and 20 percent of survey respondents, respectively.

^dThe Kessler Psychological Distress (K6) Scale is a quantifier of nonspecific psychological distress. The score is constructed using responses to six questions, such as “During the past four weeks, about how often did you feel so depressed that nothing could cheer you up? Nervous? Restless or fidgety?” Each question is scored on a scale of 0 to 4, and the responses are summed to create an overall score that ranges from 0 to 24 points. A higher score indicates more frequent distress, and the individual is considered to be distressed if the sum is greater than 12. See Kessler et al. (2003). The score could not be calculated for about 20 percent of respondents due to incomplete responses.

**Appendix Table D.4. Wave 2 Survey Results, by Subgroup:
Any Children Under 13 Years Old at the Time of Enrollment**

Outcome	Any Children Under 13	No Children Under 13
Employment and earnings^a		
Any employment since enrolling in Rise Up Cambridge (%)	70.1	63.7 *
Employed at the time of the survey (%)	60.3	55.7
Average annual earnings at the time of the survey (\$)	18,417	16,259
Household income and benefits^b		
Average annual household income (\$)	26,434	26,399
Household income is at or above the federal poverty level (%)	35.4	44.7 *
Benefits received in the prior month (%)		
SNAP	60.6	50.8 **
WIC	19.2	1.6 ***
Heating or cooling assistance	17.2	20.8
Free or reduced-price school lunch	67.9	49.5 ***
Medicaid, CHIP, or other government health insurance	70.7	64.7
Live in private housing that they paid for, with no government help (%)	18.8	14.0
Savings, debt, and material hardships^c		
Any savings (%)	37.1	35.6
Average amount of savings (\$)	1,193	618 **
Any debt (%)	74.9	80.1
Average amount of debt (\$)	12,522	16,217
Any material hardships while receiving Rise Up Cambridge payments (%)	64.8	63.9
Health and well-being		
Overall health is good, very good, or excellent (%)	70.1	59.8 ***
Average score on Kessler Psychological Distress Scale ^d (0 = low; 24 = high)	9.2	9.2
Rise Up Cambridge experiences and financial situation		
Family felt prepared for the end of Rise Up Cambridge payments (%)	47.0	44.2
Having Rise Up Cambridge payments helped them do any of the following things (%)		
Increase savings	60.7	48.9 ***
Pay down some debt	71.5	68.5
Reduce stress or anxiety	95.8	96.9
Due to the end of Rise Up Cambridge, did you make or experience any of the following changes? (%)		
Increase the number of hours I work or take on additional jobs	49.4	34.7 ***
Reduce any essential spending (e.g., housing, food, healthcare)	75.5	75.7
Reduce spending on leisure activities or entertainment	75.0	74.9
Rely more on savings	71.7	65.3
Rely more on credit cards or other sources of debt	71.4	68.7
Face greater financial hardship	77.6	76.6
Experience more stress, anxiety, or depression	77.2	78.7

(continued)

Appendix Table D.4 (continued)

Outcome	Any Children Under 13	No Children Under 13
After the end of Rise Up Cambridge, usually have enough to make ends meet at the end of the month or have some money left over (%)	50.8	48.7
Agree that financial situation is better than it was before the Rise Up Cambridge program (%)	44.7	45.3
Sample size	574	196

SOURCE: MDRC calculations using Rise Up Cambridge application data (collected from June to August 2023) and Wave 2 survey responses. (The survey was fielded from May through June 2025.)

NOTES: SNAP = the Supplemental Nutrition Assistance Program; WIC = the Special Supplemental Nutrition Program for Women, Infants, and Children; CHIP = the Children's Health Insurance Program.

The sample comprises households in the Rise Up Cambridge study that completed the wave two survey.

Sample sizes may vary for some measures due to missing information.

Differences between subgroups were assessed using one-way analysis of variance for continuous variables. For categorical variables, a chi-square test was used to determine whether there is a difference in the distribution across subgroups. Stars indicate the likelihood that differences arose by chance. Statistical significance levels are indicated as: *** = 1 percent; ** = 5 percent; * = 10 percent.

^aIf they worked at two or more jobs, the respondents provided information about the job for which they worked the most hours. Information on current earnings was not provided by about 14 percent of survey respondents.

^bRespondents were asked to report the total monthly income from benefits and any other sources for their household in the month before the survey (excluding income from any nonfamily roommates and excluding tax refunds). The amount of income was not reported by 26 percent of survey respondents. The 2025 federal poverty level was \$26,150 per year for a three-person household. (An extra \$5,500 is added for each additional person in the household.)

^cSavings and debt amounts were not reported by 17 percent and 20 percent of survey respondents, respectively.

^dThe Kessler Psychological Distress (K6) Scale is a quantifier of nonspecific psychological distress. The score is constructed using responses to six questions, such as "During the past four weeks, about how often did you feel so depressed that nothing could cheer you up? Nervous? Restless or fidgety?" Each question is scored on a scale of 0 to 4, and the responses are summed to create an overall score that ranges from 0 to 24 points. A higher score indicates more frequent distress, and the individual is considered to be distressed if the sum is greater than 12. See Kessler et al. (2003). The score could not be calculated for about 20 percent of respondents due to incomplete responses.

Appendix Table D.5. Outcomes at the Time of Enrollment Versus Six Months After the Program Ended

Outcome	Enrollment	Wave 2 Survey
Average annual household income ^a (\$)	25,543	26,375
Household income is at or above the federal poverty level ^b (%)	46.8	37.5 ***
Average number of household members	3.2	3.5 ***
Employed (%)	69.9	59.1 ***
Employed full time (%)	31.1	29.0
Usually does not have enough to make ends meet at the end of the month (%)	59.3	51.1 ***
Overall health is good, very good, or excellent (%)	69.5	66.9
Sample size	772	772

SOURCES: MDRC calculations using Rise Up Cambridge application data (collected from June to August 2023) and Wave 2 survey responses. (The survey was fielded from May through June 2025.)

NOTES: The sample comprises participants who completed the Wave 2 survey, which was fielded about six months after the payments ended.

Sample sizes may vary for some measures due to missing information.

The differences between the two points in time were assessed using a paired sample t-test for continuous variables and McNemar's test for binary variables. Stars indicate the likelihood that differences arose by chance. Statistical significance levels are indicated as: *** = 1 percent; ** = 5 percent; * = 10 percent.

^aAt the time of enrollment, respondents reported (and provided documentation for) their household's total annual income. On the survey, they self-reported their household's total monthly income from benefits and any other sources in the month before the survey (excluding income from any nonfamily roommates and tax returns).

^bIncome was compared to the applicable federal poverty level for the household size at the time of data collection (2023 and 2025, respectively). The 2023 federal poverty level was \$24,860 for a three-person household. (An extra \$5,140 is added for each additional person in the household.) The 2025 federal poverty level was \$26,650 for a three-person household. (An extra \$5,500 is added for each additional person in the household.)

Appendix Table D.6. Outcomes at the Time of the Wave 1 Survey Versus the Wave 2 Survey

Outcome	Wave 1 Survey	Wave 2 Survey
Average annual household income ^a (\$)	27,391	27,033
Household income is at or above the federal poverty level ^b (%)	39.5	39.5
Employed (%)	61.5	60.6
Average amount of earnings (\$)	16,055	17,801
Any savings (%)	32.2	37.4 **
Average amount of savings (\$)	1,156	979
Any debt (%)	78.8	79.9
Average amount of debt (\$)	12,810	13,102
Average score on Kessler Psychological Distress (K6) Scale ^c (0=low; 24=high)	7.3	9.3 ***
Received a score that indicates psychological distress (%)	18.7	28.5 ***
Sample size	325	325

SOURCES: MDRC calculations using Rise Up Wave 1 and Wave 2 survey responses. (The surveys were fielded from August through October 2024 and May through June 2025, respectively).

NOTES: The sample comprises participants who completed both the Wave 1 and Wave 2 surveys. The Wave 1 survey was fielded just over one year into the 18 months of Rise Up Cambridge payments, while the Wave 2 survey was fielded about 6 months after the payments ended.

Sample sizes may vary for some measures due to missing information.

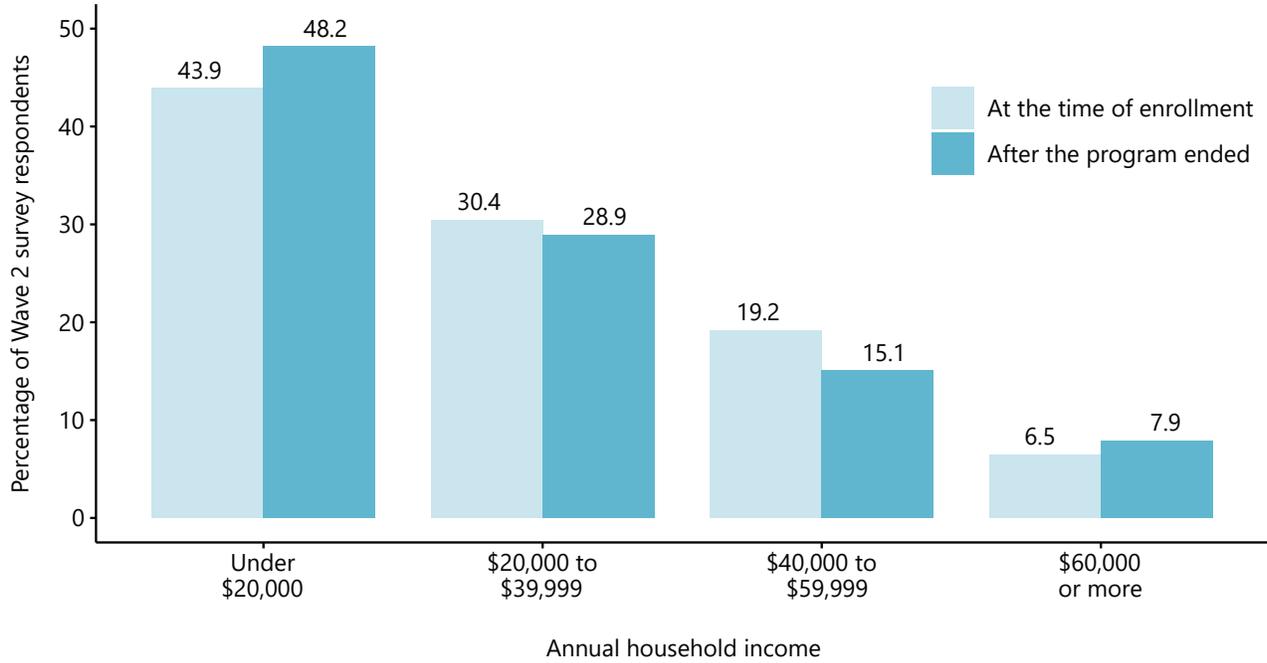
The differences between the two points in time were assessed using a paired sample t-test for continuous variables and McNemar’s test for binary variables. Stars indicate the likelihood that differences arose by chance. Statistical significance levels are indicated as: *** = 1 percent; ** = 5 percent; * = 10 percent.

^aRespondents were asked to report the total monthly income from benefits and any other sources for their household in the month before the survey (excluding income from any nonfamily roommates and excluding tax refunds). The amount of income was not reported by 26 percent of survey respondents.

^bIncome was compared to the applicable federal poverty level for the household size at the time of data collection (2024 and 2025, respectively). The 2024 federal poverty level was \$25,820 for a three-person household. (An extra \$5,380 is added for each additional person in the household.) The 2025 federal poverty level was \$26,650 for a three-person household. (An extra \$5,500 is added for each additional person in the household.)

^cThe Kessler Psychological Distress (K6) Scale is a quantifier of nonspecific psychological distress. The score is constructed using responses to six questions, such as “During the past four weeks, about how often did you feel so depressed that nothing could cheer you up? Nervous? Restless or fidgety?” Each question is scored on a scale of 0 to 4, and the responses are summed to create an overall score that ranges from 0 to 24 points. A higher score indicates more frequent distress, and the individual is considered to be distressed if the sum is greater than 12. See Kessler et al. (2003). The score could not be calculated for about 20 percent of respondents due to incomplete responses.

Appendix Figure D.1. Annual Household Income at the Time of Enrollment and After the Program Ended



SOURCES: MDRC calculations using Rise Up Cambridge application data (collected between June and August 2023) and Wave 2 survey responses. (The survey was fielded from May through June 2025.)

NOTES: The sample comprises the 772 Wave 2 survey respondents.
Percentages may not always sum to 100 percent due to rounding.

APPENDIX

E

Rise Up Cambridge
Storytelling Narratives

Chanda

Background

I was born in Sylhet, a small city in Bangladesh, surrounded by hills and tea gardens. I come from a large family with six sisters and two brothers, and I'm the youngest. Growing up, our home was full of love and activity. My father worked as a police officer, and my mother was a housewife. Because my parents were busy, my older sister became my teacher and guide. She helped me with schoolwork and taught me about life: how to set goals, make good choices, and understand the importance of the past, present, and future.

Our neighborhood felt like an extension of our family. We played outside every day, celebrated together, and supported one another. That sense of community shaped how I see the world and how I raise my own child today.

Education and Career

I attended primary school, high school, and college in Bangladesh. After completing my studies, I moved to the United States and continued my education at Bunker Hill Community College, where I studied reading and writing for two years.

After college, I worked at Dunkin' Donuts for three years, then moved on to a job at a hotel in banqueting room service. I later worked at the Boston Convention and Exhibition Center and several other hotels. I continued working until 2019, when my health declined due to illness, and I had to stop working.

Life in Cambridge

I moved to Cambridge in 2012 with my mother, and we applied for housing together. Eventually, I found a place and settled into the community. In 2014, I got married, and my husband joined me. We welcomed our daughter in 2017, and she has been the center of my life ever since.

She's now in second grade at a public school in Cambridge, and I love spending time with her—taking her to summer camp, going to the beach, and watching her grow. Living in Cambridge has been a blessing. Everything is nearby: public transportation, shopping, and community events. I especially enjoy the summer markets and access to fresh, organic food.

Financial Circumstances and Rise Up Cambridge

Cambridge is a wonderful place to live, but it's also very expensive. Providing for my daughter has been challenging, especially when it comes to essentials like clothing and school supplies. Before Rise Up Cambridge, I relied on food stamps and my mother's Social Security benefits. Sometimes I had to borrow money just to cover basic needs.

When I learned about the Rise Up Cambridge program, I wasn't sure it was real. But it turned out to be a true blessing. The monthly payments helped me make meaningful changes in our

lives. I was able to save for my daughter's future education, pay off credit card debt, and replace old furniture to make our home more comfortable. I also bought small items for my daughter that brought joy and a sense of normalcy to our household.

The support from the program allowed me to take driving lessons and buy a car, which was life-changing. Because of my health condition, walking long distances is difficult. Having a car means I can drive my daughter to school, run errands, and give her more opportunities to enjoy her childhood. I even had the chance to visit the UK, something I had always dreamed of.

End of Rise Up

Now that the Rise Up Cambridge payments have ended, I'm worried about how I'll continue to support my daughter without that extra help. The financial pressure is real, but my commitment to her future remains strong. I'm doing everything I can to make sure she has what she needs to thrive.

Future Goals

My biggest goal is to support my daughter's education. I've saved \$3,000 for her college expenses and plan to keep saving. I also hope to start a small business—maybe selling clothes or food—to generate more income. Even though my health makes it hard to work, I'm staying hopeful and grateful for the support I've received.

Harmony

Background

I come from a biracial, upper-middle-class family with deep generational roots in Cambridge. My mother is white, my father is Black, and the wealth in our family came from my mother's side. I grew up in a Victorian mansion behind Harvard Yard, surrounded by history and privilege. My grandfather, a respected principal at the local trade school, welcomed my father home from Vietnam and helped him become a union plumber—something rare and remarkable in the 1960s.

I was raised in a community that loved and supported me. I learned to work hard, be kind, and never judge others. But when I graduated high school, everything changed. My family lost everything, and I was left to fend for myself. College was no longer an option, and I didn't qualify for financial aid. That moment shaped my path forward.

Education and Career

I joined City Year and began building my resume through community service. That experience affirmed my calling in education. I started teaching at a cooperative preschool and was trained by leaders in the field. Over the past 25 years, I've become a respected early

childhood educator, influenced by Reggio Emilia, Montessori, and the spirit of Cambridge. I've trained teachers, built schools, and led workshops with hundreds of attendees.

When I had my daughter, I faced a painful choice: continue working and barely afford child-care, or step back and raise her myself. I chose to become a welfare mother so I could give her the upbringing she deserved. That decision came with sacrifices—pride, self-esteem, and financial security—but I don't regret it. My daughter is independent: school-educated, confident, thoughtful, and kind. She was offered a full ride to Stanford but chose Hampton University. She is my legacy—my greatest work.

Life in Cambridge and Financial Circumstances

I've lived in Cambridge my whole life, but staying here has become increasingly difficult. My salary as an early childhood educator caps at around \$40,000, while the median household income in Cambridge is more than triple that. I've relied on subsidies to keep a roof over our heads, but even that hasn't protected us from housing instability. I'm now preparing to move for the second time in two years because my landlord is selling again. I'll need nearly \$10,000 just to secure a new apartment.

Experiences with the Rise Up Cambridge Program

Rise Up Cambridge was life-changing. It gave me breathing room: the ability to say yes to my daughter without fear or guilt. I could buy groceries without worrying if there'd be enough for the next day. I could welcome her friends into our home and offer them dinner without panic. The program helped me move out of survival mode and into a space where I could think about our future. It gave me the confidence to budget, save, and rebuild.

Future Goals

Looking ahead, I'm focused on supporting my daughter as she begins college. I'm also planning to freelance as a substitute teacher and work toward buying a home. The path ahead is uncertain, but I'm no longer just surviving. I'm rebuilding, and I'm determined to keep moving forward.

Noelle

Background

I grew up splitting my time between Colorado and Massachusetts. My mom lived in Colorado and my dad was in Massachusetts, so I experienced two very different environments. In Colorado, the community felt limited: It was mostly just my mom and grandparents. But when I came to Boston, I was introduced to a vibrant, culturally rich community. Events like Juneteenth, the Puerto Rican Festival, and Carnival were eye-opening. My family in Massachusetts is very pro-Black, and my grandmother was involved in the NAACP. She even enrolled me in a sum-

mer program where I learned Swahili. Those experiences helped shape how I see the world and gave me a deeper appreciation for culture, activism, and opportunity.

Family Dynamics

The past two years have brought a lot of change. I moved into a new house, started school, and welcomed a new baby. My daughter started kindergarten, and my son entered fourth grade. These transitions have been exciting and sometimes overwhelming, but they've given me a fresh start with my kids—something I truly value. We've also added a cat named Pepper to our family, which has brought us even more joy.

Education and Career

My education and career journey have been challenging. I graduated from high school and had my first child at 19, which made it hard to find jobs with stable hours. I've worked in retail and fast food, and I started culinary school but wasn't able to finish. Now, I'm studying social work and working for Cambridge Housing Authority, the highest-paying job I've had so far. Becoming a mom changed everything for me. It taught me resilience and opened my eyes to how complex life can be. I'm proud of how far I've come, and I hope my kids see my strength and perseverance.

Life in Cambridge

I've lived in Cambridge for about five years. It's very different from Colorado, but I love how walkable and accessible everything is. I can walk to the doctor, dentist, library, grocery store, and my kids' school. Their grandmother lives right across the street from the school, which makes things even easier. Cambridge has become a place where I feel supported and connected.

Financial Circumstances and Rise Up Cambridge

Financially, things have been tough. I'm still learning how to budget and save, and some months are harder than others. I've had to make tough choices between bills and basic needs, and I often rely on my mom for help. Despite the challenges, I make sure my kids have what they need—including activities like football, which I find a way to afford.

The Rise Up Cambridge program was a huge help. I first heard about it through my kids' school, and the application process was easy. The payments helped with back-to-school expenses, bills, and even allowed me to take a trip to Florida with my dad. I was able to get my driver's license and make Christmas special for my kids. Since the program ended, things have been tighter, and I've had to make more payment arrangements. I truly hope the program continues. It made a real difference.

Future Goals

Looking ahead, I want to get a car to make life more convenient. I'm also preparing for a family wedding and hope to buy a dress and suits for my kids. More broadly, I'm excited about the future: continuing school, growing in my job, and building a stable life for my family. There's a lot ahead, and I'm ready for it.

Simona

Background

I grew up in a very loving and family-oriented environment. My family always did things together, and our small neighborhood felt like an extension of that: Everyone supported and motivated each other. That sense of connection and encouragement shaped who I am today. Seeing people lift each other up taught me the value of community, and I carry that with me in how I raise my own children.

Family Dynamics

Recently, my family moved into a new apartment in a better community. Not much else has changed, but I see the same love and motivation in my family now that I experienced growing up. We're close, and we support each other through everything.

Education and Career

My career journey has had its ups and downs, especially over the past few months. My son wasn't able to attend school due to a situation earlier this year, which affected my ability to work consistently. I had been working toward buying a home through a program that required two years of steady employment at the same job, but that goal is currently on pause.

Still, I'm proud of how far I've come. Having children changed my perspective—I realized that life isn't just about me anymore. I've grown into someone who moves more intentionally: not just for myself, but for my kids. I'm proud of the strength I've developed as a mother and as a person. I've never been someone who gives up. I believe in hope and faith, and I want my children to see that I kept going, even when things were hard.

Financial Circumstances and Rise Up Cambridge

The Rise Up Cambridge payments helped me cover basic needs when my income fell short: rent, clothes for my kids, toiletries, gas, and groceries. One of the biggest moments was being able to get a car. I don't live in an area where things are easily accessible, and rideshare costs were high. Having a car changed everything for my family and me.

Future Goals

My biggest goal is to be financially stable. I want to live without worry or regret, and I dream of owning a home. I hope to become an entrepreneur and build something of my own. I want to reach a point where my bills are on autopay, and I don't have to think twice—just peace, stability, and freedom.

Sylvia

Background

My early childhood was marked by a lot of movement and instability. After my parents divorced, I moved between relatives' homes and even spent time in foster care. Eventually, my mother regained custody of my sister and me, and we began to rebuild our lives together. Those early experiences shaped me deeply. They made me crave consistency and stability—values I now prioritize in my own family, especially for my son.

Family Dynamics

Over the past two years, my focus has been on supporting my son through a difficult transition from adolescence into his teenage years. It's been challenging, especially with school struggles and emotional ups and downs. We've had to engage in ongoing communication, counseling, and support services to help him navigate this phase. It's just the two of us, and I've worked hard to create a stable, nurturing environment for him.

Education and Career

I'm proud to be the first in my family to earn a post-secondary degree. That milestone means a lot to me, and education continues to be a lifelong journey. I currently work in finance, which I enjoy, though it's been a challenge to find roles that align closely with my degree. I also teach fitness classes and am working toward a certification to expand my skills. Learning and growth are ongoing priorities in my life.

Turning Points and Personal Growth

Becoming a mother changed everything. It taught me patience, empathy, and how to be a strong support system—not just a provider or decision-maker. I've learned to advocate for my son and seek out the resources he needs. I'm also proud of my ability to adapt to life's challenges. Whether physical, emotional, or spiritual, I've learned to seek help when I need it and stay self-aware. That's helped me grow into a more grounded and resilient person.

Financial Circumstances and Rise Up Cambridge

The Rise Up Cambridge payments made a real difference. They helped me cover rising grocery costs, pay for summer programs for my son, and gave me a cushion that didn't come with penalties. That financial breathing room was deeply appreciated and allowed me to focus more on parenting and less on survival.

Future Goals

Looking ahead, I'm working toward homeownership through Cambridge's affordable housing program. I can't afford to buy on the regular market, but I'm hopeful I'll be able to purchase a condo in the city. I'm focused on improving my finances and building a stable future for my son and myself.

Jessica

Background

I was born in Boston, but we moved out to Wayland when I was just a baby. My parents split up when I was five, and my dad left. My mom was suddenly raising my baby brother and me on her own. A few years later, she moved us to Brookline to be closer to the city, hoping for better schools and a more diverse community. The houses were packed so close together that in the summer, if someone's phone rang, you couldn't tell if it was yours or your neighbor's. That closeness—it shaped me. I loved knowing my neighbors, having people around. It made me crave community.

Education and Career

My path through education and work has been anything but linear. I went to college in the Midwest but hated it and dropped out. Eventually, I found my way to Emerson College in Boston and studied theater. After that, I moved to New York and started doing stand-up comedy. That taught me a lot about resilience—how to fall flat and still get back up.

I've been freelancing for years. I'm a writer, and one of my proudest accomplishments is publishing a book on the history of women's citizenship in the United States. It took six years of research and writing. During that time, my marriage ended, and I was thrown into financial chaos. I got evicted and had no money for rent while I was waiting on my book advance. I was packing, moving, and writing chapters in between. That was a tough time, especially financially. I don't think I ever fully bounced back from the economic hit of that divorce.

Then, while editing the book, my mom's Alzheimer's started to worsen. It was one of the hardest things I've ever done—juggling all of that—but writing the book also brought me joy.

After nearly a decade in New York, I moved back to the Boston area. Cambridge became home. My daughter and I lived in a tiny apartment; even though the cost of living was brutal, we made it work, thanks to friends and local programs. The community here is incredibly supportive. I've built strong relationships with neighbors and friends who have helped me through some really tough times.

Money has always been a rollercoaster. During the pandemic, I had two part-time jobs. It was meaningful work, but the pay was nowhere near enough, and the workload felt like a full-time job. Still, it was flexible, which mattered because my daughter was briefly hospitalized for a serious mental health issue and needed stability. Meanwhile, my mom's Alzheimer's was getting worse. I'd be in a work meeting and get a call that she'd been found wandering. I'd have to drop everything and go find her.

The last couple of years were brutal. I was broke, doing tons of unpaid work: moving my mom into memory care, settling my aunt's estate after she passed, supporting a boyfriend through a mental health crisis. I felt like I spent a year bouncing between hospitals, graveyards, and retirement homes. And I had my own health issues: a concussion, then COVID.

Things are better now. I moved in with my boyfriend, which gives me some financial breathing room. I'm writing another book, this one about my mom's Alzheimer's and navigating the system to get her care. I also build websites here and there and am looking for a part-time job. My daughter is thriving in New York, working a job she loves. I can send her a little money now and then, which means the world to me.

Experiences with the Rise Up Cambridge Program

Rise Up Cambridge was a lifeline. The application was simple, which was a relief, because other programs were so demanding. When you're in crisis, jumping through hoops for help is exhausting.

Getting that \$500 each month felt miraculous. Sometimes I paid bills; sometimes I bought groceries. Occasionally, I treated my daughter to something special. I tried to spend the money locally, too. Just knowing that money was coming gave me a little breathing room. When my daughter moved to New York, some of that money helped her get settled. It made a real difference.

Future Goals

Looking ahead, I want financial stability—not just for me, but so I don't leave a burden for my daughter. I'm working on improving my credit, saving, and continuing my writing. I want to make sure my mom gets the best care possible. My daughter's doing great, and I'm excited to see where she goes next.

As I approach my mid-50s, I'm thinking about how to build a secure, fulfilling future—for myself and for my family.

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ABOUT MDRC

MDRC, a nonprofit, nonpartisan social and education policy research organization, is committed to finding solutions to some of the most difficult problems facing the nation. We aim to reduce poverty and bolster economic mobility; improve early child development, public education, and pathways from high school to college completion and careers; and reduce inequities in the criminal justice system. Our partners include public agencies and school systems, nonprofit and community-based organizations, private philanthropies, and others who are creating opportunity for individuals, families, and communities.

Founded in 1974, MDRC builds and applies evidence about changes in policy and practice that can improve the well-being of people who are economically disadvantaged. In service of this goal, we work alongside our programmatic partners and the people they serve to identify and design more effective and equitable approaches. We work with them to strengthen the impact of those approaches. And we work with them to evaluate policies or practices using the highest research standards. Our staff members have an unusual combination of research and organizational experience, with expertise in the latest qualitative and quantitative research methods, data science, behavioral science, culturally responsive practices, and collaborative design and program improvement processes. To disseminate what we learn, we actively engage with policymakers, practitioners, public and private funders, and others to apply the best evidence available to the decisions they are making.

MDRC works in almost every state and all the nation's largest cities, with offices in New York City; Oakland, California; and Washington, DC.