



City of Cambridge

Executive Department

YI-AN HUANG
City Manager

November 20, 2023

To the Honorable, the City Council:

I am hereby requesting an appropriation, in the amount of \$500,000, from Free Cash, to the Public Investment Fund Executive Extraordinary Expenditures account to support an evaluation of the Rise Up Cambridge Cash Assistance for Families Program.

The Rise Up Cambridge Initiative was launched in June 2023 with the goal of addressing the growing economic divide and racial inequities in Cambridge through direct cash transfers funded through \$22 million in American Rescue Plan Act (ARPA) funds. Through the program, Cambridge households with children under 21 years of age, earning at or below 250 percent of the Federal Poverty Level, will receive \$500 per month for 18 months. The initiative has enrolled a total of 1,921 families, which represents the total number of eligible families.

The City has worked with the Cambridge Community Foundation (CCF) and Cambridge Economic Opportunity Committee (CEOC) on designing a comprehensive evaluation of the program to inform policy changes, advance anti-poverty practices, and increase our knowledge and understanding of cash assistance programs. The study will include both qualitative and quantitative data collection and analysis and will focus on how the program contributes to advancing the goals of the initiative including: Outcomes generated for families during the 18-month period of cash payments such as reducing financial insecurity, advancing economic mobility, services received, and improving the well-being of families; household perspectives on the program; how different families benefit from the program.

The City, CCF, and CEOC worked closely on a Request for Proposal process that included 10 research organizations, and MDRC was selected from that process. CCF is funding Phase I of this research and the requested Free Cash appropriation will fund Phase II. Given the scale of Rise Up Cambridge, the funding for this research program is on par with similar programs.

The study will center on four main categories of outcomes: (a) outcomes related to financial security, (b) economic mobility, (c) wellbeing, and (d) self-efficacy and sense of agency. The study will look at these outcomes at the household and individual (i.e., adults and children) levels. A variety of data collection methods and analyses will inform the study including in person interviews, focus groups, enrollment data, surveys and a research advisory council. A final report is anticipated in 2025.



As of November 20, 2023, the City's Free Cash balance is \$177,649,757.

Very truly yours,

A handwritten signature in black ink, appearing to read 'Yi-An Huang', with a stylized flourish at the end.

Yi-An Huang
City Manager

Attachment(s)

SEPTEMBER 7, 2023

RISE UP CAMBRIDGE STUDY

RESEARCH DESIGN



Introduction¹

In June of 2023, the City of Cambridge, Mayor Sumbul Siddiqui, in partnership with the Cambridge Community Foundation and Cambridge Economic Opportunity Committee (CEOC) launched the Rise Up Cambridge initiative. The initiative's goal is to address the growing economic divide and racial inequities in Cambridge through direct cash transfers. The initiative is an investment of \$22M in American Rescue Plan Act funds. Cambridge households with children under 21 years of age, earning at or below 250 percent of the Federal Poverty Level, will receive \$500 per month for 18 months. Families are also eligible to receive additional services and wraparound supports through CEOC. A unique feature of this initiative is that all Cambridge families with children under 21 and with low income are eligible to enroll. The initiative has enrolled a total of 1,921 families, which represents the total number of eligible families.

Rise Up Cambridge is one among over 30 guaranteed income initiatives that cities and counties throughout the U.S. are implementing. The COVID-19 pandemic accentuated the existing income divides and made it clear that many Americans are a step away from falling into poverty. The response from the federal government and philanthropy to the immediate pandemic crisis offered an opportunity to explore guaranteed income as a policy that adds to existing safety net programs to support families with low incomes. For Cambridge families at or below 250% of the federal poverty level, \$500 a month has the potential to create significant change. Cambridge is an incredibly high-cost city, with a median income for married couples with children of nearly \$190,000.² Of Cambridge's 47,777 households, 1,898 qualify for the Rise Up Cambridge initiative. Of these families, 43% are headed by single mothers, and 44% are at or below the FPL.³

In June 2023, the sponsors of Rise Up Cambridge selected MDRC to lead an evaluation of its initiative.⁴ The main objectives that Rise Up Cambridge seeks through this effort are to: inform policy change, (2) advance Cambridge anti-poverty practice, and (3) increase knowledge/understanding of cash transfer programs. As detailed in MDRC's proposal, the Rise Up Cambridge study will examine how these cash payments help residents with low incomes, how the money is utilized, and what are the benefits from the cash transfers. This project will use a mixed-methods approach to quantify outcomes of the initiative and understand the pathways through which these outcomes are achieved, as well how these outcomes change over time. The project will use a comparative lens to capture how families experiencing different circumstances benefit from the initiative and will center the voices of initiative. Later sections of this design document will detail the merits of the evaluation approach and related Important considerations.

¹ This document is the product of a collaborative process with staff from the Cambridge Community Foundation and the Cambridge Economic Opportunity Committee.

² Cash Empowers: Rise Up Cambridge Bridges Gaps for Families. Data at a Glance, June 2023.

³ Cash Empowers, 2023.

⁴ MDRC is a nonprofit, nonpartisan research organization dedicated to building reliable evidence to improve policies affecting people with low incomes (www.mdrc.org).

This document serves as a blueprint for the research that will be conducted for this initiative. It builds on MDRC's original proposal and incorporates evaluation ideas and goals brainstormed with the research advisory team at CEOC and CCF. The document is divided into three sections. In the first section, the document discusses how the study will add to the cash transfer policies knowledge base and make contributions to the field. The next section presents the research design for this project. This section includes the study's comparative approach, methodological approach and data collection, and analytical approach. The final section presents the ways this project will engage community residents through its work with the Research Advisory Council (RAC) and community researchers, the deliverables for the project, and a timeline that will guide the work.

A. Guaranteed Income as a Policy to Support Financial Stability

Basic income policies that transfer cash to families “with no strings attached” represent a conceptually simple but politically controversial approach to strengthening the nation's safety net, improving family well-being, and advancing equity. Unlike conditional cash transfers, which require individuals to engage in specific activities to earn cash rewards, universal basic income programs do not come with such requirements. The controversy around guaranteed basic income often centers around concerns that such transfers will depress work effort, will be used for unnecessary expenditures, will be too expensive for taxpayers if operated at scale, and may not contribute to lifting the poorest families out of poverty. In the current policy environment, and with some politicians now calling for deep cuts in the existing safety net, having strong, reliable evidence that shows what basic income policies can accomplish is especially critical to decisions about the future of these policies.

Interest in guaranteed income has grown, in both policy and academic circles, partly driven by the evaluations accompanying the basic income initiatives springing up around the country.⁵ These initiatives vary in design -- some are conditional (requirements such as attending school or working a number of hours) and others are unconditional.⁶ In addition, payments vary in format, size, and frequency. Results emerging from these cash transfer programs focus on outcomes such as poverty and expenditures, labor and employment, education, and health and healthcare access.⁷ Much of the literature shows mixed or inconclusive results on outcomes such as employment, education, health, and community effects. While one program may find strong positive educational effects, another may find that the program had negative effects. Some of these differences may be attributable to differences in program type, length, and amount. -Some of that evidence is reviewed here.

⁵ For example, The Stanford Basic Income lab, the Center for Guaranteed Income Research at the University of Pennsylvania, and the Jain Family Institute's Guaranteed Income Initiative are just a few of the institutions currently conducting research on various guaranteed income initiatives throughout the U.S. Baker et al, 2021. "Preliminary Analysis: SEED's First Year." *Stockton Economic Empowerment Demonstration*, p.7.

⁶ Childs, Heneghan, & Neighly, 2022. "An Examination of Cash Transfers in the U.S. and Canada." *Economic Security Project*, p5

⁷ Hasdell, 2020 "What We Know About Universal Basic Income." *Stanford Basic Income Lab*. p5

Overall, studies show that cash transfer payments enable families to invest in basic needs and increase financial resilience. For example, in the 2022 – 2023 cohort of the Magnolia Mothers Trust program, the percentage of recipients that reported always being able to pay their bills on time without borrowing money increased from 17% to 49%. In addition to being able to pay household expenses, about half (or 51%) of mothers reported that the cash helped them build up savings.⁸ Although the program utilized lottery placement, this was a nonexperimental mixed-methods study. During the COVID-19 pandemic, the stimulus checks were also used to pay for basic needs and build up household resilience. Research suggests that time may play a role in the ways families use cash payments. For instance, the first stimulus check was usually spent on bills and household supplies, while later payments were used to decrease debt or increase savings.⁹ Similarly, the Family Rewards Cash Transfer program, a conditional cash transfer program, reduced housing related hardships and helped parents increase savings.¹⁰ It will be critical to consider how spending on basic needs changes throughout the 18-month period of cash payments.

Generally, unrestricted cash allows families to allocate more money to all pressing basic needs. In some cash transfer studies, housing has arisen as one of the ways that households allocate funds to these needs. In the Vancouver-based randomized control trial (RCT) New Leaf Project, of those who received cash, days homeless dropped from 79% to 49% in the first month. Recipients also moved out of homelessness faster than non-recipients, with non-recipients lagging for 12 months.¹¹ And of 87 mothers in the Magnolia Mother's Trust program, 24 moved out of subsidized housing during the year of payment (although this was not a statistically significant difference).¹² However, less evidence has emerged about longer-term housing changes for those who receive cash.

One of the controversial aspects of cash transfer policies is the concern that cash will reduce work effort for recipients. Previous experimental studies show that this is possible, but not always the case.- The B-MINCOME RCT in Spain found that households receiving cash were significantly less likely to have at least one member working. This effect persisted until at least six months after payments ended. However, these effects were mainly driven by households with care responsibilities, which could lead to improvements in children's outcomes.¹³ In contrast, another RCT in Stockton, California, showed that the cash transfer policies increased the percentage of program recipients with full time employment rose by 12 percentage points in one year, as compared to 5 points in the control group. The money participants received removed material barriers such as reducing work at part-time jobs in order to apply for other positions and completing job training.¹⁴ The experimental study of the Family Rewards cash

⁸ Campos et al., "Magnolia Mothers Trust 2022- 2023 Evaluation Report.", p.23 – 24.

⁹ Childs et al., 2022. p.32.

¹⁰ Dechausay et al., 2013. "Conditional Cash Transfers in New York City: The Continuing Story of the Opportunity NYC–Family Rewards Demonstration." MDRC

¹¹ 2020. "Taking Bold Action on Homelessness." Foundations for Social Change, p.11.

¹² Campos et al., p.26.

¹³ Timo et al. 2023. The Employment Effects of Generous and Unconditional Cash Support." SSRN Scholarly Paper.

¹⁴ Baker et al. 2021. "Preliminary Analysis: SEED's First Year." *Stockton Economic Empowerment Demonstration*, p.19.

transfer program found that the program increased the likelihood of self-reported full-time employment but did not increase employment in or earnings from jobs covered by the unemployment insurance system.¹⁵ As we consider the employment outcomes generated by the Rise Up Cambridge program, it will be critical to consider contexts such as increased care or time applying to jobs that may accompany reduced working hours.

Like employment, educational outcomes from cash transfer programs have been mixed. A literature review from the Stanford Basic Income Lab found that educational outcomes, such as attendance and enrollment, tended to be positively impacted by these programs while student learning achievement showed fewer improvements.¹⁶ Research on the Eastern Band of Cherokee Indians Casino Dividends found that children from dividend receiving households increased school attendance for about two and a half days a quarter. If the household was previously in poverty, this effect almost doubled in size. The dividends were distributed to all American Indian families on the Eastern Cherokee Reservation and had no foreseeable end date. The program also increased educational attainment of 19-year olds, although participants had an incentive to finish high school by 18 as to start receiving the payments themselves. In this way, the program was similar to a conditional cash transfer program.¹⁷ Conditional cash transfer programs have also been of special interest conditional cash transfer programs. Two versions of the Family Rewards study, which MDRC conducted across a decade, found mixed effects of conditional cash payments on educational and other outcomes. The 2007 version found large positive effects on graduation and performance for ninth graders, while the 2011 version there were no educational effects.¹⁸

Studies show that cash transfer programs tend to improve both physical and mental health of participants, although evidence is mixed. The Stockholm SEED program showed a small but statistically significant improvement in mental health for the program participants.¹⁹ A variety of studies have found positive effects of cash transfer programs such as increased life expectancy and increased use of preventative care.²⁰ Of course, some studies found negligible effects on both physical and mental health, such as the Income Maintenance Experiments in the late 20th century.²¹

The number of participants in Rise Up Cambridge suggests that there may be potential for community-level change. Limited research currently exists on how cash transfer policies affect communities. The lack of research is likely attributed to the low number of programs that provide money to a substantial portion of a community. One example of where entire communities received payments was as part of the Alaska permanent fund. One econometric

¹⁵ Childs et al.

¹⁶ Hasdell. p16

¹⁷ Akee Et al., 2010. "Parents' Incomes and Children's Outcomes: A Quasi-Experiment Using Transfer Payments from Casino Profits." *American Economic Journal: Applied Economics*, January 2010, Vol. 2, No. 1

¹⁸ Dechausay et al., 2016. "Effects of a Modified Conditional Cash Transfer Program in Two American Cities." MDRC, p55.

¹⁹ Baker et al., p17

²⁰ Childs et al.

²¹ Childs et al., p 124

study found that these payments actually increased income inequality. The rationale for this finding was that as lower income recipients might spend the money on disposable goods (such as winter coats) while upper classes may invest the money for long term growth.²² There is little evidence of changes to the physical or sociocultural environments of communities through cash transfer payments, and the results are inconsistent.²³

While the literature has documented a diversity of outcomes, much remains to be known about the pathways through which participants achieve these various outcomes. Moreover, there is less known about how cash payment recipients think about these funds and how households' decision-making processes shape outcomes. MDRC plans to explore these two topics through rich quantitative and qualitative data. This study also provides the unique lens of a large-scale unconditional cash transfer program, unlike some randomized control trial programs or smaller non-experimental pilots. While this study will not be studying community-level effects, individual effects may differ from smaller scale programs due to the wide network of other recipients participants may gain support from. The project may also shed light on the potential of implementing cash transfer programs at scale.

Very soon, the City of Cambridge will have evidence from its pilot effort, Cambridge RISE, an 18-month guaranteed income pilot. The pilot is being evaluated using a two-group Randomized Controlled Trial (RCT): 130 single (unmarried) Cambridge caregivers of at least one child under the age 21 received \$500 for 18 months and an additional 156 participants with the same background as the treatment group. The study should provide unambiguous evidence about the effects of the cash payments for the groups targeted for this initiative and important context for the City's scale of cash payments.

While the overall evidence suggests that guaranteed income programs are promising for improving family wellbeing and advancing equity, the policy continues to elicit considerable skepticism if not outright opposition. The rest of this document will lay out a roadmap for the Rise Up Cambridge evaluation, the types of questions it will examine, and how it will contribute to the growing body of evidence on guaranteed income.

B. Research questions

Building on the goals of Rise Up Cambridge and the evidence emerging from the field of guaranteed income evaluations and related research, this project will explore four sets of questions that are critical to understanding how the initiative contributes to advancing the goals of the initiative: to help address the growing economic divide and racial inequities in Cambridge through direct cash transfers.

²² Kozmanski, Kate and Baek, Jungho. 2017. "Can an Oil-rich Economy Reduce its Income Inequality? Empirical Evidence from Alaska's Permanent Fund Dividend." In: *Energy Economics*, Vol. 65, pp. 98-104.

²³ Hasdell et al., p21

Figure 1 provides a high-level conceptual framework for thinking about the pathways through which guaranteed basic income and unconditional cash transfers may affect outcomes. The types of outcomes and explored further in later sections of this document.

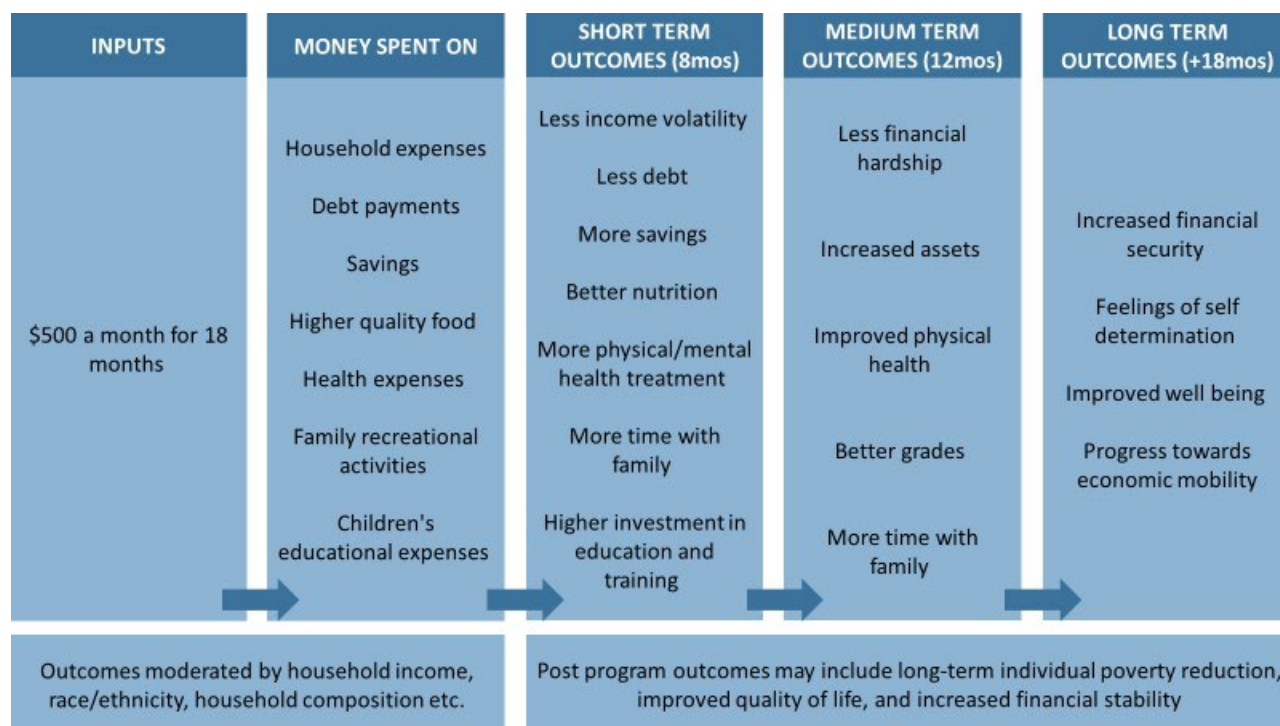


Figure 1: High-level Conceptual Framework For Thinking about GBIs and Outcomes

The overarching question for this study is: What is the role that cash transfer payments play in the lives of families enrolled in the initiative while the cash payments are in effect?

1. What outcomes does the Rise Up initiative generate for families during the 18-month period of cash payments and early months afterward?

- How do families utilize the cash payments transferred through the Rise Up Cambridge initiative?
- How does the Rise Up Cambridge initiative contribute to reducing financial insecurity, if at all?
- How does the Rise Up Cambridge initiative contribute, if at all, to advancing economic mobility for families enrolled in the initiative?
- How does the Rise Up Cambridge initiative contribute to improving the well-being of families, if at all?

- What types of supports services do families in the Rise Up Cambridge initiative receive? And, how these services contribute to outcomes observed?

2. What are households perspectives about the initiative and cash payments?

- How do families think, talk, and make decisions around the cash payments?
- What meaning do families assign to the cash payments?
- How do families understand cash payments within a broader set of financial strategies?
- How do families plan for the end of cash payments?
- Do families that were in the Cambridge RISE pilot, think of and plan differently from families that only enrolled in the Rise Up Cambridge initiative?
- Does the initiative “feel” different for families compared to other safety net programs?

3. How families with different characteristics and experiencing different circumstances benefit and experience the initiative? Do some families benefit more than others?

- How do families with different levels of income experience the cash payments?
- How do families from different racial/ethnic backgrounds experience the cash payments?

4. How is the initiative implemented and what is the policy context around this program in Cambridge?

- What is the policy context within which the initiative is implemented?
- How do aspects of the initiative (flat benefit, amount of cash, length) shape outcomes and experiences of the initiative?
- How is Rise Up Cambridge implemented?
- What are some implementation lessons for the field and design of cash transfer programs?

The MDRC research team will also pay close attention to the results emerging from the Cambridge RISE evaluation, both the pattern of findings and any unexpected findings, if any.

The next few sections outline core features of the study, designed as a descriptive and non-experimental evaluation. The sections will cover core outcomes, the comparative analysis approach, and methods. Our methodology utilizes both quantitative and qualitative methods, including in-depth interviews and two survey waves delivered in collaboration with AidKit, analyses of program data, and focus groups.

Expected Effects and Timing

Rise Up Cambridge is hypothesized to produce a number of different intended effects and at different points in time (see Figure 2). Immediately after receiving the cash payments, families may use the cash to pay for household expenses such as rent or food or to payoff debt. Over the first year after receiving the cash payments, families may use the cash payment for education or training or may decide to save it up. The study will center on four main categories of outcomes: (a) outcomes related to financial security, (b) economic mobility, (c) wellbeing, and (d) self-efficacy and sense of agency. The study will look at these outcomes at the household and individual (i.e., adults and children) levels.

Financial Security

The Aspen Institute defines financial security as “a state of being wherein a person can fully meet current and ongoing financial obligations, can feel secure in their financial future, and is able to make choices that allow them to enjoy life.”²⁴ To say that a household is financially secure means that it can weather unplanned financial shocks (for example, taking time off due to illness or doing a home repair) without sacrificing other regular financial obligations such as paying for rent and utilities. Achieving long-term financial security is usually a process that starts with having enough month-to-month cash flowing into the household to be able to meet immediate financial obligations, and being able to save for small, unexpected expenses. A cash transfer program, like Rise Up Cambridge, may contribute to reduce income volatility by providing a regular amount of cash into a household’s income. Having a steady source of income may allow families to meet financial obligations and thus experience less financial hardship and that can eventually lead to longer-term financial stability.

Achieving financial stability is not solely contingent on cash flows. It is, in part, contingent on several other factors such as having employment, a living wage, access to safety net programs (e.g., affordable housing, health insurance). As such, the study will pay attention to the policy and contextual factors that may shape financial stability.

Economic mobility

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. The Rise Up Cambridge may serve as a steppingstone towards economic success. For example, families may use their cash payments to pay off debt or decrease reliance on predatory lending which may be an important step toward long-term

²⁴ The Aspen Institute. 2020*. The State of Financial Security 2020: A Framework for Recovery and Resilience.

financial security. Similarly, families may invest cash payments in training or credentialing which may contribute to obtaining employment with higher earnings or better benefits. Alternatively, cash payments may allow some individuals to leave poor working conditions or simply search for better employment. The cash payment may represent funds families can rely on while a member of the family searches for new employment. Finally, families may invest cash payments on the purchase of small assets like cars or appliances or save up funds for future use. These too could represent steppingstones towards long-term economic success.

Wellbeing

Access to health care services and insurance are often associated with income. Those living in poverty may postpone medical care, may not be able to buy prescription drugs or have health insurance.²⁵ Cash flow issues may be one reason why those living in poverty delay access to health, which may have long term health and financial consequences. Thus, having regular flows of cash in the form of a cash payment may contribute to addressing immediate health care needs and potentially have longer term positive effects for individuals and families.

There is a bi-directional relationship between levels of poverty and income volatility, and mental health. One possible reason for this is that people who experience income volatility may be constantly preoccupied with making ends meet. As such, they may have less cognitive capacity to focus on other things, have less sense of control over their financial lives, and limited ability to plan for the future.²⁶ Cash transfer programs may reduce income volatility and thus, may also affect mental health outcomes like decrease anxiety and depression.²⁷

Given the close link between poverty and residential segregation, many families living in poverty live in neighborhoods with limited access to supermarkets or healthy food. Moreover, some of these neighborhoods may also be the sources of stressors (social determinants of health). As such, it will be important to understand how these environmental factors shape experiences.

Self-efficacy

Self-efficacy represents a less tangible but equally significant potential outcome of cash payments. Those receiving Rise Up payments may experience increased feelings of agency and empowerment over their circumstances. The alleviation of financial strain can facilitate risk taking, such as leaving a job to pursue a career change or requesting apartment improvements from a negligent landlord. It can also manifest in changes to social networks, such as a

²⁵ It should be noted that Massachusetts offers near universal healthcare. Thus, health related outcomes will take into account this policy context.

²⁶ West, Stacia, Castro, Amy and Doraiswamy, P. Murali. 2023. Recurring Cash Transfers to Enhance the Mental Wellbeing of Americans. In: Nature Mental Health. Vol. 1, pp.148-150.

²⁷ Health and well-being. <https://www.stocktondemonstration.org/health-and-wellbeing>

reduction in time spent in relationships or situations maintained under duress, such as tense relationships with family in exchange for childcare.²⁸

In addition to generating feelings of agency through the use of cash, the design of the Rise Up Cambridge program also has the ability to stimulate this response. Unlike many other public benefit programs, Rise Up participants experience no limits on how the money can be used or what they have to do to receive it. As families prioritize and spend money over the 18 months, they have the potential to increase their confidence around financial decision making and may be able to plan for the future. Ultimately, the \$500 monthly cash is fungible, and discerning which cash resources Cambridge Rise Up participants spend on what will not always be straightforward. Through careful qualitative research, the study will explore the kinds of “mental accounting” frameworks different families may construct, and whether those frameworks guide how they think about and use their special cash payments – and whether and how they shift over time.

Like any other outcome, self-efficacy is contingent on a number of other factors. These may include existing social networks, existing benefit structures, and mental health. As such, the study will need to explore these feelings and mindsets in the broader context of the household and their existing support structures.

C. Comparative Analytic Approach

An overarching feature of our approach is to systematically compare the perspectives, outcomes, and experiences of different types of households participating in the program. As described below, the households enrolled in the Rise Up Cambridge are likely to vary widely along a variety of dimensions that are often associated with income. And it is also likely that the role that the cash transfers play in the lives of the participating households will also vary widely. Thus, the comparative framework described below allows this study to dig deeper into the diversity of their experiences – a strength of this design.

The relatively high-income eligibility set for the Rise Up Cambridge program (250% of the federal poverty line) means that enrolled families are likely to vary widely in terms of their income and connections to public benefit systems. In a CCF report on eligible Cantabrigians, roughly half (44.6%) of those eligible for Rise Up Cambridge are below the poverty line, while the other half fall between 101 – 250% of the Federal poverty level.²⁹ Using income tiers as a dimension of comparison will allow the research team to understand how this extra cash affects those in extreme poverty versus those who have higher incomes. Moreover, given likely income diversity, the eligible population may also vary widely along a variety of dimensions that are often associated with income, such as race/ethnicity.

²⁸ Baker et al.

²⁹ Cambridge Community Foundation. 2023. *Cash Empowers: Rise Up Cambridge Bridges Gaps for Families*. pp.2

The enduring legacy of structural racism in Cambridge and throughout the United States make it imperative to add race as a dimension of comparison. In Cambridge, 22.5% of Black and African American residents are in poverty, close to 10 times as high as white, non-Latinx, families. Of those eligible for Rise Up Cambridge, 40.6% are Black or African American, 21.7% are White, 15.7% are Latinx, and 15.4% are Asian.³⁰ Black Cambridge residents are generally paying more of their income to housing, have less advanced degrees, and are in many cases moving out of the city for lower costs of living.³¹ These barriers represent just some of the ways that Black and other minority residents may use the cash differently than white residents.

As such, a comparative approach will allow us to capture the diversity of outcomes and experiences of households enrolled in the program and the role that a cash transfer program plays in their financial lives. The study will structure most comparisons along two key dimensions: (1) income tiers based the federal poverty threshold that households are in when they enter the program, and (2) households' race/ethnic group identity. Exploring these two dimensions is central to understanding how a guaranteed income program can help offset growing economic divide and racial inequality. Moreover, these dimensions would allow the research team to understand how Rise Up Cambridge families compare to families in other guaranteed income programs like the Stockton Economic Empowerment Demonstration (SEED) in Stockton, CA or the Chicago Resilient Communities Pilot in Chicago.

Another reason for giving primacy to households' starting income tiers and race/ethnicity directly relates the Rise Up Cambridge cash transfer structure. Because it will pay the same monthly benefit amount (\$500) to all qualifying households regardless of income or family size, the relative value of the flat-rate benefit and its potential to change recipients' living conditions, financial strain, decision making, etc., may differ dramatically among households. For example, a household with a \$10,000 annual income receiving \$6,000 in basic income payments per year would see its annual income increase by 60%, whereas a qualifying household with \$60,000 annual income receiving the same flat payment would experience a 10% annual income gain. The same "one-size-fits-all" payment structure will also likely mean something different to larger families than smaller families, and we expect that family size may also be correlated to some degree with income level and race/ethnicity.³² Hence, trying to understand how households in the different initial income tiers and race/ethnic groups in Cambridge Rise Up respond both to the payment structure and the payment amount is important for assessing how the initiative advances equity. It should also inform future deliberations about critical design elements of this type of basic income policy.

³⁰ Ibid., pp.5

³¹ Special focus: The State of Black Cambridge. Cambridge Community Foundation. Retrieved September 7, 2023, from <https://cambridgecf.org/ei-report/special-focus/>

³² In two separate randomized trials, which transferred substantial amounts of cash to families over three years, MDRC's Family Rewards demonstration found that the program's success in reducing poverty and material hardship was concentrated among families who entered the program with incomes below 50% of the poverty level (i.e., those in deep poverty) compared with other families. The CCT program also distinctively led this group to reduce its employment and earnings— although for many parents, that was because the extra cash allowed them to address their own health problems or to care for other family members with health issues.

While the evaluation will mostly focus on these two core comparisons, there are several other dimensions that will be relevant for exploration. These dimensions are household composition/size, employment status, health status, education, neighborhood, services received, receipt of other government benefits, and length of cash payments.

Household composition and size is an important dimension of comparison that is relevant for understanding the role of Rise Up Cambridge . CCF's report on Rise Up Eligible families notes that single parent households headed by women tend to have the lowest average income compared to other household types.³³ Poverty rates for this group grew even further during the pandemic. 43.5% households eligible for Rise Up Cambridge are headed by single mothers, as opposed to married couples (48%), cohabitating couples (43.5%), and single fathers (1.1%). In addition, 63.5% of the eligible population is 21 or younger, with the most common age group being those 5 – 12 years old.³⁴ Thus, it will be important for this study to pay particular attention to households that have young children. Understanding how Rise Up Cambridge may support households with different compositions adds another dimension and nuance to the study.

Employment status is another dimension of comparison. While most eligible households contain working adults, 17.5% of households contain no workers.³⁵ The presence and number of working adults will have a substantial effect on how families use the money, adding another variation to our study sample.

Many highly skilled workers are underpaid in Cambridge, reflected by the highly educated Rise Up Cambridge eligible population, with 46.5% of families holding either a Bachelor's or Master's degree.³⁶ These workers will have different advantages in the labor market. As such, employment effects such as moving to a higher paying job may vary by education level. Therefore, comparing results by education level will be important to understanding how households benefit.

Neighborhood of residence is another important dimension of comparison for understanding the different experiences participants may be having. In Cambridge, public housing and poverty are not highly concentrated in specific neighborhoods. However, paying attention to neighborhoods may lend additional context to the circumstances surrounding participants, such as the presence of food deserts in neighborhoods.

Some participants of Rise Up Cambridge may have participated in the pilot program, Cambridge RISE. Therefore, length of unconditional cash payments received is an important dimension to consider as MDRC conducts their evaluation. Cambridge RISE operated for 18 months and

³³ The median income for single mothers with children is under \$29,000 per year compared to \$191,000 for married couples with children. Cambridge Community Foundation. 2023.

³⁴ Ibid., pp.4

³⁵ Ibid., pp. 7

³⁶ Ibid., pp.6

provided \$500 to 120 residents.³⁷ It will be important to look separately at those who participated in both the pilot and Rise Up Cambridge, as this group of residents will have received payments for three years and may be seeing outcomes only achievable by this longer payment horizon. Some residents may also be receiving similar cash payments from other programs, such as the Trust and Invest Collaborative, although these payments are much smaller scale.

Recipients of Rise Up Cambridge are being offered additional services upon enrollment, such as budgeting and financial management, employment-related support services and housing assistance. Depending on the type and length of service offered, those seeking and receiving additional services may see different outcomes than the rest of the families enrolled. Thus, it will be important to explore this nuance as part of our study.

D. Data and Methods

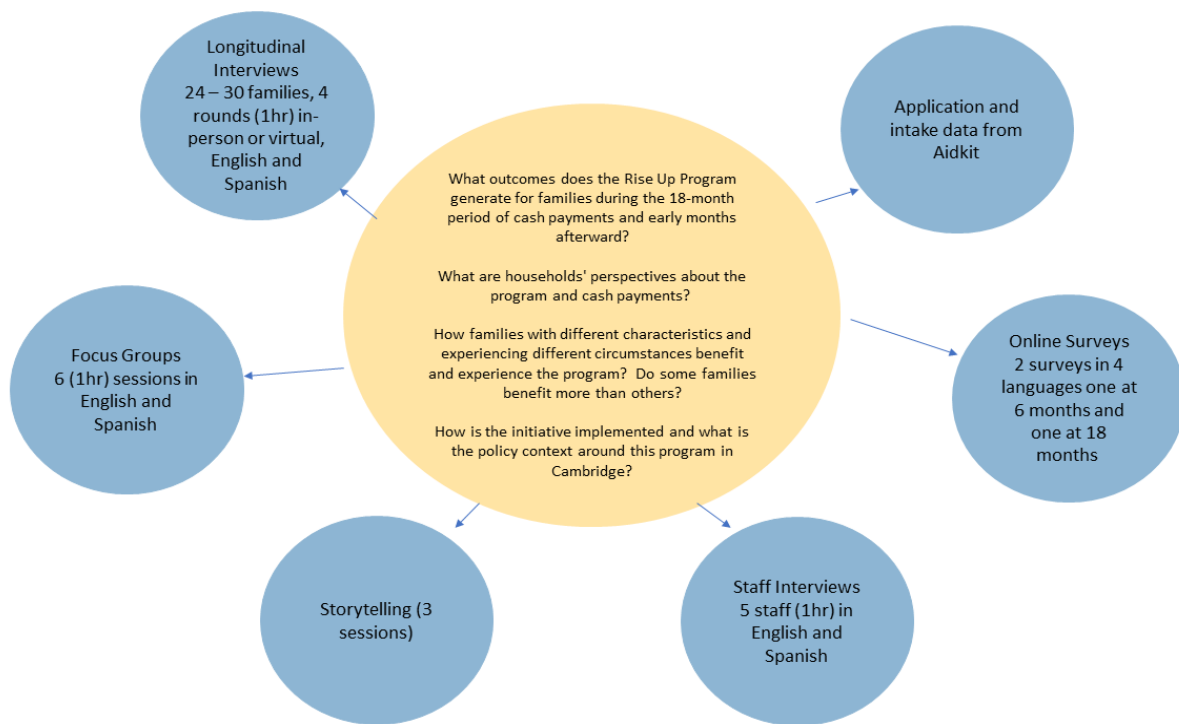
The study proposes a mixed methods approach to address the key research questions of this study. A mixed-methods approach will allow the research team to bring together a comprehensive account of the ways in which Rise Up Cambridge may benefit families and how they experience the initiative. Concretely, the study will use an iterative and multiphase mixed-methods design. This design consists of various phases of data collection and analysis of qualitative and quantitative data. During the first phase, the team collects and analyzes qualitative data, followed by quantitative data collection and analysis and concludes with another round of qualitative data collection and analysis. Each phase of the project helps inform the next phase and allows for deeper exploration of some topics identified.³⁸ Community members will be involved in this process of decision making and refining through the Research Advisory Council and Community Researchers. The key research questions of this project are interconnected, informed by each round of data collected and analyzed, and call for both general understanding of the initiative's outcomes and experiences, as well as understanding of how outcomes come about and the nuances of experiences and perspectives. Using a mixed-methods approach will allow us to quantify outcomes and at the same time unearth mechanisms that underlay these outcomes. Moreover, the proposed methodological approach can contribute to identify factors associated with positive outcomes and the meaning that participants attribute to those outcomes. This iterative approach will allow the research team to build on each phase and take advantage of the strengths of qualitative and quantitative methods.

As shown in Figure 3, the study uses the following quantitative and qualitative data collection methods:

Figure 3: Mixed Methods Approach Used in the Rise Up Cambridge Evaluation

³⁷ "Join the movement for guaranteed basic income." Cambridge Community Foundation.
<https://cambridgecf.networkforgood.com/projects/128827-cambridge-rise>

³⁸ Creswell. Mixed Methods Research – Ch. 3



Longitudinal in-depth interviews with a selected number (24 – 30) of participants enrolled in Rise Up Cambridge. To capture key dimensions of comparison (income level and race/ethnicity), the participants will be selected using purposive sampling. That is, the team will explicitly select participants from across the different income tiers and race/ethnic groups (partially weighted according to their distribution³⁹). The research team may consider other criteria for selection.

Participants selected will be invited to participate in up to 4 one-hour interviews over the data collection period (see Figure 3). The initial interview will provide a general overview of four aspects of participants' lives: (a) household characteristics and dynamics, (b) financial strategies and decisions; (c) perspectives on the initiative, including reasons for enrolling; and (c) plans for the cash payment. In subsequent interviews, the research team will obtain updates on the household, financial strategies and decisions, and ways cash payments are used. Additionally, interviews can have a module focusing on one aspect of the participants' lives (i.e., employment history, use of safety net programs, meaning of the cash payment, etc.). This approach allows us to capture events in participants' lives relevant to financial decision-making; and understand how and why they make certain financial decisions, including how to spend the cash payment. Interviewing participants several times over 18 months that the cash payments are disbursed, also allows us to build rapport and gain deeper understanding of their financial lives, experiences and other factors that shape their decisions. It will also allow us to refine our

³⁹ MDRC is entering into a data sharing agreement with Aidkit, and that data will help identify the families enrolled that have agreed to participate in the evaluation. MDRC will draw samples for the in-depth interviews and follow-up surveys from that pool of enrolled families.

research questions and hypothesis throughout the study. This method has the potential to allow us to dig into all of our research questions through the questions we choose to ask and highlight. For example, we plan to explore how families are experiencing program implementation throughout our early interviews and how families plan for the end of the cash in later interviews.

If time and resources permits, we hope to conduct a selected number of interviews two to three months after payments conclude to learn about the experiences of families after the cash ends.

Initial interviews will be conducted in-person. During the initial interview, the team will get participants' perspectives on the frequency and format for staying connected with the researchers. Subsequent interviews will be conducted via phone or Zoom depending on participant's preferences. The final interview will be conducted in-person.

Focus groups: We will work with community researchers, the RAC and the Rise Up Cambridge team to plan for and convene 6 focus groups. The purpose of the focus groups is to dig deeper on specific topics of interest or to learn about perspectives from subgroups that may be of particular interest (e.g., pilot participants, currently/formerly experiencing homelessness; certain language groups; recent immigrants; formerly incarcerated, or young people to name a few). The focus groups would be scheduled to occur at different phases of the study. This will allow the research team and partners, including the RAC, to identify topics/populations of interest that call for deeper understanding. If time permits, we hope to hold one or two focus groups two to three months after payments end to learn about the experiences of families after the cash ends. This method will allow us to explore selected research questions through the lens of selected subgroups.

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The research team will use storytelling as a method to center the voices of participants and potentially build counter-narratives that may challenge existing perceptions of marginalized individuals.⁴⁰ This will be structured around three 2-hour sessions with a selected number of participants (8-10 participants). Sessions are designed to build on each other and to allow participants a space to reflect on their own stories and listen to each other's stories. Each session, participants engage in hands-on exercises to help individual and collective reflection. For example, an early session could encourage participants to reflect on how people with low incomes are usually portrayed in our society. Then, participants are encouraged to think of ways their personal stories support or counter such narratives. The sessions could be structured around 3 modules: (a) dominant narratives and) personal stories and counter-narratives, (b) developing personal stories and listening to each other's, (c) finalizing personal stories. Additionally, the stories and reflections that come out of these sessions can provide important

⁴⁰ Wagaman, Cabajero Obejero, Gregory, 2018. "Countering the Norm, (Re)authoring Our Lives: The Promise Counterstorytelling Hold as a Research Methodology With LGBTQ Youth and Beyond. *International Journal of Qualitative Methods*. Vol17, pp, 1-11.

insights for interpreting other data sources (e.g., in-depth interviews, survey findings) and with their permission, could be incorporated into the final report. These personal narratives could explore how participants think and experience Rise Up Cambridge in contrast to other safety net programs, for instance or the meaning assigned to the cash payment.

Interviews with Staff: For the implementation analysis, the research team will invite five staff from CEOC and key partners to participate in semi-structured interviews to discuss issues pertaining to recruitment, implementation, service provision and coordination, and ongoing operations, described above. They will also help us understand the experiences of participants and the operational views of the initiative from another perspective.

Application / intake data. A data-sharing agreement with AidKit will allow MDRC to access selected enrollment data for those who agreed to participate in the study. This data will be important to understand the characteristics of the households who enrolled in the study (and how they differ, if at all, from those who opted out of the study). The enrollment data will be examined for subgroup and multivariate analysis. This data will allow us to better understand the different groups the study reaches and how generalizable our results may be.

Follow-up survey data: To complement the rich qualitative data, and to understand the lived experiences of a wider group of households enrolled in Rise Up Cambridge, we have assumed conducting two waves of online/web-based survey of participants.

The first, a 20-minute survey, will be fielded at about 6 months after the cash payments begin, and would focus on capturing data on a range of outcome measures agreed to with the RAC that encompass questions about families' early experiences, use of the payments, use of other services, receipt of safety net benefits, employment experiences, material hardship, children's circumstances, family health and well-being, and a range of other outcomes. The second survey would capture data on similar outcomes to help us understand changes. In the absence of a survey after the cash payments end (potentially a third survey), the second survey would be fielded within a few months before the end of the cash transfers and include a few questions on families' plans for the loss of the cash transfers. During the design stage for each survey, MDRC will outline the content prioritized for each survey – some of which could be informed by the qualitative work – and assess the survey priorities and tradeoffs. Given the length of the surveys, tough choices will need to be made about the range of topics and the depth within each.

The first survey will be administered to about 500 households, and all the second one will be administered to a larger group, everyone who consented to be in the study.

MDRC is in discussions with AidKit about fielding the surveys. The families will be familiar with AidKit, view it as a trusted entity (and with less suspicion), which is important for achieving high response rates. The budget estimates from AidKit assume that the survey would be administered to one parent in every household, with a financial incentive offered for each survey completed, and a 75% response rate for each wave. This is a higher response rate than is typical for online surveys, but it is possible given AidKit's (and the program's) existing payment-based relationship with the households. MDRC will monitor the survey response rates and, if

necessary, brainstorm with AidKit strategies for achieving the target response rates. The survey will be administered in a total of four languages, including English and three other primary languages most widely used among the Rise Up Cambridge households.⁴¹ Like longitudinal interviews, the survey will allow us to speak to the core research questions.

E. Analysis and Approach

Baseline data

MDRC will rely on the baseline data collected by AidKit as part of the Rise Up Cambridge application process.⁴² The form includes information such as educational background, employment, housing status, health status, and income sources, which will be used to understand the characteristics of the households in the initiative. The application is completed before households are deemed eligible for the Rise Up Cambridge.

The application process includes a study consent script and will allow households to opt-out of the study. MDRC will examine the opt-out rates and determine if there are any significant differences between the characteristics of the households who enrolled in the study and those who didn't enroll in the study and what that means for interpreting the findings.

Follow-Up Survey(s)

Follow-up surveys will be conducted at two points in time during the follow-up period. These surveys will permit data collection on outcomes of interest for a larger percentage of the sample. The survey instrument will be informed by the goals of the initiative and the study design. The survey will collect information about the participant's experiences with the cash payments and program. The survey will be particularly helpful for understanding dimensions of hardship, such as households' ability to cover food expenses and other necessary expenses. Likely survey modules include: program experience and utilization of cash payments, educational attainment; job history, work search, and barriers to employment; household composition and child care; income, food security and material hardship; health status, housing; children's outcomes; and post-cash plans.

As noted above, the survey will allow the study to gather systematic data on a larger number of families and allow the study to explore patterns and experiences for various groups of participants. Despite the breadth of these quantitative data, they cannot be used to draw

⁴¹ As indicated in our proposal, we have not included analysis of administrative records as part of this study. One reason is because matching to administrative data bases would be difficult if not impossible without SSNs, and we know the program is intending not to collect SSNs. However, if the Research Advisory Council encourages including an analysis of administrative records (e.g., UI wage records, SNAP and TANF records), we could make tradeoffs in our budget to do so. MDRC has decades of experience acquiring and analyzing these types of data from states across the country.

⁴² During the early design phase, MDRC collaborated with AidKit and the Rise Up Cambridge team on a few additional measures for the application form.

conclusions about the effects of Rise Up Cambridge's cash payments (as is the case of studies that are structured as randomized controlled trials).

Thematic Analysis Approach for qualitative data

The team will use a thematic analysis approach to examine data from in-depth interviews and focus groups. First, the team will conduct systematic coding of qualitative data collected. Initial coding will be based on topics explored through interviews and focus groups. The goal of data analysis is to refine and elaborate on these topics.

The team will code qualitative data from interviews and focus groups using NVivo, a qualitative analysis software. First, one coder will apply structural codes, which are created based on the topical sections and items that make up the interview and focus group guides (Guest, MacQueen, and Namey, 2012), to all transcripts. The coder will look for the questions that were included in interview guides and code each question, its response, and any probes and additional responses associated with the question.

Once structural codes are applied, content codes are used to further categorize data and identify themes within and between cases. Content codes are based on the analytic objective, which in this case is to understand the role of cash payments in the lives of participants. Coding for content may identify themes about:

1. Perspectives on the initiative and its benefits;
2. Meaning given to different outcomes;
3. Ways of thinking about cash transfer programs;
4. Pathways of change.

Two kinds of content codes will be created:

- "Concept-driven" codes are created a priori based on a theory about the concept under study (Gibbs, 2007). Concept-driven codes for this study may be based on the literature reviewed on cash transfer policies.
- "Data-driven" codes are created during analysis based on the categories that emerge from reading of the data (Gibbs, 2007). Data-driven will be developed after reading through a sub-set of the interview transcripts and assigning possible "meanings" to portions of text.

All codes will be organized into a codebook that includes the code name, definition, and at least one example quote that fits the definition. Coders will also write coding memos to document questions and ideas about existing codes, relationships between codes, and the need for additional codes. This is done to create a "paper trail" of code development.

The codebook will be refined through an iterative process of coding, checking for intercoder reliability, discussing coding discrepancies, and revising codes. A first round of coding will be completed to conduct a check on intercoder reliability. In this first round, two coders will code the same transcripts using computer software. Intercoder reliability will be calculated using the

software (see below for an explanation of the plan for intercoder reliability). An “acceptable” level of intercoder reliability that is as consistent as possible with the extant literature will be determined. Once this “acceptable” level of intercoder reliability has been reached and there are no fundamental disagreements between the coders about code definitions, the coders will move onto the second round of the coding process and code the rest of the transcripts.

The team analyze coded data and will write memos based on the analysis. The memos will be organized thematically based on the themes identified. The memo should include summary bullets of themes identified, a narrative summary of the theme, and sources. The memo may also include quotes that illustrate themes.

F. Role of the Research Advisory Council and Community Researchers

A primary goal of the study is to center and respect the perspectives of those living and working in Cambridge and add to the capacity of community members to advocate for policies and practices important to them. Thus, MDRC is assembling a Research Advisory Council and hiring Community Researchers.

The primary aim of the research advisory council is to help shape and inform the study that MDRC will conduct, including the research priorities, research processes (ensuring that it is inclusive, culturally responsive) and simultaneously empowering those most directly impacted by the program. The RAC will also add value to communities directly impacted by providing data for advocacy and practice efforts. In doing so, the RAC will act as an important cornerstone in our work to center equity, and particularly racial equity. We anticipate RAC members providing insight on the research design,⁴³ contributing to development of data collection instruments, participating in sense making, and assisting in the dissemination of findings. Participation on the RAC will be a way to empower those most impacted by the initiative, acting as an important cornerstone in our work to center equity, and particularly racial equity.

Community Researchers will also bring cultural knowledge and lived experience to the evaluation. They will contribute to the project in diverse ways, such as by helping the team ground research questions in lived experience, being thought partners in the process of data collection planning and developing protocols, building initial rapport with participants through scheduling and coordinating interviews, collecting certain types of data, attending Research Advisory Council meetings, and helping interpret emerging findings (including via participation in sense-making sessions, etc.). These part-time members of the research team will assist us in further centering the perspectives of those with lived experience in Cambridge.

Figure 4. Role of Research Advisory Council Throughout the Study

⁴³ At this point, the initial meeting with the RAC will take place during the design phase and after the research design has been drafted. The MDRC team will brief the RAC on the stage of the research design and seek their input on aspects of the design that need refinement.

Phase 1: Research Design	Phase 2: Data Collection	Phase 3: Analysis	Phase 4: Dissemination
MDRC decides on the questions for the study, and how we'll go about answering those questions (such as through interviews, focus groups, or surveys)	MDRC develops materials such as questions for interviews and surveys to about how the program impacts the lives of families	MDRC reviews (analyze) of all the information gathered through interviews and surveys. Then, we try to make sense of it and figure out what are key take aways	MDRC writes the final report based on what we learned. MDRC publishes the final report
RAC provides input on parts of draft MDRC research design	RAC guides MDRC on what questions to ask families and how questions should be worded. Also, RAC guides outreach strategies.	RAC contributes to making sense of what we learned and provides input on key take aways of the study	RAC reviews portions of the final report and assist in publicizing findings to a wide audience
1 take home review	1 meeting, 1 take home review	2 meetings	2 meetings, 2 take home review

G. Deliverables & Dissemination plan

We will produce a comprehensive final report, plus two short interim deliverables as part of this evaluation.

- The two interim deliverables would take the form of easily accessible PowerPoint slide decks or brief summary memos (incorporating data visualization), or some combination of the two.
- The final report would present a comprehensive narrative and results from the full range of quantitative and qualitative data, with observations in the voices of participants themselves.

H. Timeline

	2023			2024				2025			
	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
Rise Up Cambridge Enrollment	June 1- July 31st										
Rise Up Cambridge Payments (18 months)											
Research Advisory Council Collaboration											
Community Researchers Collaboration											
Process and Analyze Application/Intake Data											
Survey Panel				Wave 1 (~6 months)				Wave 2 (~18 - 21 months)			
Family Interviews - up to 30 families				Interview #1 (in-person)	Interview #2 (virtual)	Interview #3 (virtual)	Interview #4 (in-person)				
Focus Groups (6)								Three (3) Focus Groups	Three (3) Focus Groups		
Storytelling Sessions (3)								Three (3) Sessions			
Staff Interviews - up to 5 staff				Five (5) Staff Interviews							
Deliverables 2 Interim and 1 Final					Interim 1*			Interim 2*			Final Report
*Estimated timeline, actual timing to be determined in collaboration with Rise Up Cambridge team											