



# Interim Report: Findings from the Multnomah Mothers' Trust program

The Multnomah Mother's Trust is a guaranteed income project designed to help alleviate poverty and provide additional resources for black mothers.



**The Multnomah Mother’s Trust is a guaranteed income project designed to help alleviate poverty and provide additional resources for black mothers.**

**Purpose**

To assess the efficacy of a guaranteed income pilot in reducing poverty for African American and Black mothers in Multnomah County.

**Timeline**

May 1, 2021, to June 30, 2023.

**Partners**

- Black Parent Initiative
- Women First
- Up Together

**“ The mandate for Black people in this time: To avenge the suffering of our ancestors, to earn the respect of future generations, to be willing to be transformed in the service of the work. ”**

**-Mary Hooks**

## Executive Summary

The Multnomah Mother's Trust report encapsulates the pivotal findings that underscore the program's efficacy in enhancing the financial stability of its participants.



Key takeaways include:

- **Consistent Economic Improvement:** Members saw regular enhancements in their financial stability each month throughout the program.
- **Resilience Amidst Economic Adversity:** Positive outcomes were maintained even in the face of inflation and rent increases.
- **Proactive Member Engagement:** Participants actively set goals, identified challenges, and strategized their escape from poverty.
- **Community Contribution:** Members also dedicated time to volunteer, aiding community welfare while receiving program support.
- **National Parallels:** The program's successes are echoed in ten similar initiatives across the country, suggesting a wider pattern of positive impacts from such programs including:
  - improved childhood academic scores,
  - positive health outcomes, decreased debt,
  - increased food security,
  - and decreased exposure to poverty.
- **Consistency with ongoing Multnomah County programs:** The results build on seven years of similar programming in DCHS.

---

## Introduction

This report delves into an in-depth analysis of the economic challenges and dynamics faced by members of the Multnomah Mother's Trust, particularly focusing on the period between March 2021 and June 2023. The report sheds light on the efficacy of the Trust's unconditional cash transfer program, designed to alleviate financial strain, against a backdrop of increasing living expenses. Through surveys and financial indices, this report examines income, assets, and debt dynamics, as well as evaluates the multifaceted nature of financial well-being and community engagement among the participants. Recognizing the limitations imposed by data availability and survey structure, this report found a modest positive association between the unconditional cash transfers and gains in assets and reductions in debt, overall.

---

## Background

Building on work from the Multnomah Idea Lab, from local interest in guaranteed income and unconditional cash transfers, and examples of pilots around the United States, we gain a view of the effects and promise of unconditionality that can be applied to Department of County Human Services (DCHS) programming.

In 2016, the Multnomah Idea Lab conducted a literature review<sup>1</sup> examining Unconditional Cash Transfers (UCTs), predominantly studied outside the U.S. The review juxtaposed UCTs with Conditional Cash Transfers (CCTs), observing that while CCTs can effectively drive specific outcomes like school attendance, they might deter some households due to their stipulations. UCTs, exhibit short-term benefits like reduced hunger, improved academic performance, and diminished poverty levels. Long-term advantages include asset accumulation and improved health and socio-economic mobility indicators. The debate primarily hinges on the conditionalities' impact, with UCTs posited as potentially more empowering, granting recipients a heightened sense of agency. Notably, the study highlights the need for deeper exploration into the empowerment dimension within UCTs.

---

<sup>1</sup> Multnomah Idea Lab (2016) Unconditional cash Transfers: A Literature Review.

## Local Government Policy Briefs

**Recently, the State of Oregon, Multnomah County, and the Coalition for Communities of Color published reports that recommend investments in approaches to racial justice that include guaranteed income or unconditional cash transfers.**

### Multnomah County: Economic Justice Project

In Fiscal Year 2022, Multnomah County launched a project to devise a blueprint for future economic justice policies and investments<sup>2</sup>. On April 29, 2023, the community convened for the Multnomah County Economic Justice Project Discussion to explore potential strategies. Although the county has made significant investments before, they haven't specifically addressed Economic Justice issues rooted in racial disparities, especially concerning the higher poverty rates in BIPOC communities. Based on feedback from this discussion, the community prioritized and chose to focus on funding basic income, along with supporting asset building/homeownership and re-orienting legal system investments towards mental health & wellness.<sup>3</sup>

<sup>2</sup> [https://drive.google.com/file/d/1tZbu5NO9WRIORKm1EHWt3wFu4nysBPW6/view?usp=drive\\_link](https://drive.google.com/file/d/1tZbu5NO9WRIORKm1EHWt3wFu4nysBPW6/view?usp=drive_link)

<sup>3</sup> [https://drive.google.com/file/d/1EWoncXkCDi72Qm-7Y4ImP\\_imyLjIPeD/view?usp=drive\\_link](https://drive.google.com/file/d/1EWoncXkCDi72Qm-7Y4ImP_imyLjIPeD/view?usp=drive_link)

<sup>4</sup> <https://acrobat.adobe.com/link/review?uri=urn%3Aaid%3Aascds%3AUS%3Ad1e5ec33-ee2e-3b59-9604-22154bb6205a>

## State of Oregon: Policy Options to Support Economic Stability and Mobility

The ODHS report<sup>4</sup> analyzes stability and mobility using SNAP beneficiary records, addressing economic stability, housing, and neighborhood mobility conditions. It proposes policies to bolster economic stability and mobility for Oregonians. While effective in alleviating deep poverty, most SNAP households remain under the federal poverty line post-benefits. The report emphasizes that guaranteed income offers a promising approach to reducing poverty in Oregon.

- **Housing Instability:** 20% of SNAP households with children move yearly, risking social network disruption and children's learning hindrances.
- **Neighborhood Mobility Disparities:** Black, Indigenous, and Latinx SNAP households mainly reside in low-mobility areas, unlike white-headed households.
- **Caseload Trends:** SNAP grew by 5.7% annually from 2019-2022, with cost per case notably increasing.
- **Guaranteed Income:** Supported as a consistent income source irrespective of work, it's seen as a potential alternative to the current fragmented safety nets. Studies suggest such programs can decrease poverty, have minimal labor supply effects, and correlate with enhanced educational and health outcomes.

## Addressing the Racial Wealth Gap

The Coalition of Communities of Color made five recommendations in their report on the racial wealth gap.<sup>5</sup> The provided recommendations are intended to guide philanthropic organizations and other stakeholders in their investment strategies to close the racial wealth gap, particularly benefiting Black, Indigenous, and Latine (BIL) communities. These recommendations stem from consultations with community members and leaders and underline the importance of addressing this gap for racial equity and justice. Their third recommendation was about “Promoting guaranteed basic income, emphasizing direct cash transfer models, as a means to address economic disparities (p. 67).



5 <https://www.coalitioncommunitiescolor.org/2022-rwg-report>

6 <https://news.sccgov.org/county-santa-claras-basic-income-pilot-program-changing-lives>

7 <https://www.stocktondemonstration.org/>

# Jurisdictional Cash Transfer Tests

Many local governments across the United States are currently using unconditional cash transfers and guaranteed income pilots.

These programs aimed to provide residents with regular cash payments without any conditions, allowing them to meet their basic needs and address financial insecurity. Here's an overview of some of these programs and common themes related to their potential impacts:

**Preserving Our Diversity (POD)<sup>6</sup>. Santa Clara County, CA:** This program provided qualifying individuals with \$1,000 per month for a period of up to 18 months. The program assists low-income, long-term Santa Monica residents in rent-controlled apartments. It aims to ensure a minimum monthly after-rent income of \$747 for one-person households and \$1,306 for two-person households. Eligibility requires being a senior aged 65 or older, residing in a Santa Monica rent-controlled apartment since before January 1, 2000, and having an annual household income at or below Very Low Income (50% Area Median Income) for Los Angeles County.

**Stockton Economic Empowerment Demonstration (SEED)<sup>7</sup>.**

**Stockton, CA:** SEED was a guaranteed income pilot program in Stockton, California, initiated by the city's former mayor, Michael Tubbs. It provided 125 residents with \$500 monthly payments for 18 months. Early findings from the program showed that recipients used the funds to cover necessities like food, utilities, and transportation. Moreover, the unconditional cash transfers led to improved mental health, reduced financial stress, and increased spending on education-related expenses.

**Compton Pledge: The Compton Pledge<sup>8</sup>. Competition, CA:**

This was a privately funded initiative in Compton, California, which provided recurring cash payments to low-income families. The program was targeted at residents with very limited income levels and aimed to alleviate financial burdens. However, specific data on its impact was not widely available as of my last update.

**Oakland Resilient Families Program<sup>9</sup>. Oakland, CA:**

Launched in March 2021, the Oakland Resilient Families Program was designed to address racial and economic disparities by providing 600 low-income families with \$500 monthly payments for 18 months. The goal was to study how direct, unconditional cash assistance could help improve social and economic outcomes for vulnerable households.

8 <https://comptonpledge.org/about/#:~:text=The%20Compton%20Pledge%20is%20a,direct%2C%20and%20continuous%20cash%20payments>

9 <https://oaklandresilientfamilies.org/>

10 <https://springboardto.org/magnolia-mothers-trust/>

11 <https://www.chicago.gov/city/en/sites/resilient-communities-pilot/home.html>

12 <https://www.stpaul.gov/news/mayor-carter-announces-collegebound-boost-expanding-city-saint-pauls-guaranteed-income-and>

**Magnolia Mother's Trust<sup>10</sup>. Jackson, MI:** This nonprofit program, initiated by Springboard To Opportunities, provided \$1,000 per month to 20 Black single mothers in Jackson, Mississippi, with no strings attached. The aim was to assess how this assistance could help break the cycle of poverty for these families. Early findings indicated that cash transfers significantly improved financial stability, mental health, and access to education and healthcare.

**Chicago Resilient Communities Pilot<sup>11</sup>. Chicago, IL:** The Chicago Resilient Communities Pilot is a \$31.5 million commitment from the City of Chicago's Department of Family and Support Services as part of their effort to tackle poverty and put residents at the center of the economic recovery from the COVID-19 pandemic. 5,000 Chicagoans were selected in April 2022 to receive \$500 per month for twelve months, with no strings attached. Full reports on the impact of the program are forthcoming.

**CollegeBound Boost Initiative<sup>12</sup>. City of Saint Paul, MN:** This program is aimed at expanding guaranteed income and college savings. This program targets 333 low-income families already enrolled in the CollegeBound Saint Paul initiative. Over a two-year period, these families receive \$500 in guaranteed income payments each month and \$1,000 deposits for their child's CollegeBound Saint Paul college savings account. Eligibility was determined based on the family being a resident of Saint Paul

with a child born after January 1, 2020, and an income at or below 300% of the federal poverty level. The initiative also includes a research partnership with the University of Michigan to study the impact of this combined approach. Enrollment for CollegeBound Boost closed in July 2023, and eligible families were randomly assigned to one of three groups, receiving different combinations of support.

**The Newark Movement for Economic Equity (NMEE)<sup>13</sup>. Newark, NJ:** NMEE offers \$6,000 per year for two years, with 50% of recipients receiving bi-weekly and the remaining 50% receiving semi-annually payments. NMEE collaborated with over 30 nonprofits and municipal departments for outreach, and eligible recipients were chosen randomly.

**Rise Up Cambridge<sup>14</sup>. Cambridge, MA:** This \$22 million initiative was funded through the American Rescue Plan Act. It offers direct cash assistance to low-income households in Cambridge with children aged 21 or younger, whose income falls at or below 250 percent of the Federal Poverty Level. Families in this program will receive \$500 per month for 18 months. Rise Up Cambridge is a collaborative effort involving the Office of Mayor Siddiqui, the Cambridge Economic Opportunity Committee (CEOC), and the Cambridge Community Foundation.

---

<sup>13</sup> <https://guaranteedincome.us/newark>

<sup>14</sup> <https://www.cambridgema.gov/riseup>

<sup>15</sup> <https://guaranteedincome.us/los-angeles>

**The Basic Income Guaranteed: Los Angeles Economic Assistance Pilot (BIG: LEAP)<sup>15</sup>. Los Angeles, CA:** This pilot offers approximately 3,200 individuals \$1,000 monthly for a year. This program provides unconditional and direct cash payments, supplementing existing welfare programs without any spending restrictions or participant requirements. The philosophy behind GBI programs is that individuals facing financial instability or poverty are best equipped to make informed financial decisions to address their household needs, whether it's rent, unexpected expenses, or medical costs.

## Program Design and Impact

These programs share several common design themes and have demonstrated various impacts:

### Program Design Themes

- **Direct Cash Assistance:** All of these programs provide direct cash assistance to individuals or families, aiming to address financial challenges and improve overall well-being.
- **Unconditional Payments:** The cash transfers are generally unconditional, meaning recipients have the freedom to use the money as they see fit without restrictions or requirements.
- **Duration and Amount:** The duration and amount of cash assistance vary between programs, with some offering

monthly payments for 12 to 18 months, such as the UBI program in Santa Clara County, Stockton's SEED program, the Oakland Resilient Families Program, and Rise Up Cambridge. In contrast, NMEE in Newark offers \$6,000 per year for two years, and the Chicago Resilient Communities Pilot provides \$500 per month for 12 months.

- **Efforts to Tackle Poverty:** Programs like the Chicago Resilient Communities Pilot and the Basic Income Guaranteed: Los Angeles Economic Assistance Pilot (BIG: LEAP) represent efforts by local governments to address poverty and support residents during economic recovery.
- **Research and Impact Assessment:** Some programs, such as CollegeBound Boost in Saint Paul and the Newark Movement for Economic Equity (NMEE), have established research partnerships to study the impacts of their interventions, contributing to the knowledge base on unconditional cash policies.
- **Education-Related Expenses:** SEED recipients also increased their spending on education-related expenses, highlighting the potential of these programs to support access to education and skill development.
- **Partnerships and Collaborations:** Many programs involve partnerships with nonprofit organizations, municipal

departments, or foundations to facilitate outreach, eligibility determination, and research efforts.

### Themes in Reported Impact

- **Racial and Economic Disparities:** Several programs, including the Oakland Resilient Families Program and the Magnolia Mother’s Trust, are specifically designed to address racial and economic disparities, aiming to improve social and economic outcomes for vulnerable households.
- **Impact on Financial Stability:** Programs like SEED in Stockton and the Magnolia Mother’s Trust in Jackson, MI, have reported improved financial stability among recipients, indicating that cash transfers help alleviate economic hardships and reduce financial stress.
- **Mental Health Benefits:** SEED in Stockton found that unconditional cash transfers led to improved mental health among recipients, suggesting a positive impact on psychological well-being.

These programs collectively demonstrate a growing interest among local governments in advancing the use of unconditional cash assistance as a tool to address poverty, economic inequality, and various social and economic challenges while empowering recipients to make informed financial decisions for their households.

## Local Economic Contextual Factors

The Self Sufficiency Index multiplied by the Consumer Price Index between the publication date and the onset of the program for one adult, one preschooler, and one school-aged child was \$85,370.<sup>16</sup> Alternatively, The MIT Living Wage calculator suggested that a living wage in Multnomah County for the same household composition (one adult, two children) over the same period was \$107,536<sup>17</sup> and HUD estimated that the average annual income for the same household composition was \$95,850.<sup>18</sup> The cost of goods grew by 8.8% over the program period.<sup>19</sup> While the average rental rate for a one-bedroom apartment in Multnomah County increased by 2.1% over the period to \$1,769.<sup>20</sup>

Irrespective of which standard source is chosen (HUD, MIT, or University of Washington), the wages earned by Multher’s Trust Members fell significantly below these measures, while costs increased. This means that the value of the unconditional cash transfer eroded monthly at the same time the program sought gains in savings, assets, and reductions in debt.

---

16 2021. Mezer, Lisa. Self Sufficiency Index: Oregon. Worksystems. [https://selfsufficiencystandard.org/wp-content/uploads/2021/11/OR2021\\_SSS.pdf](https://selfsufficiencystandard.org/wp-content/uploads/2021/11/OR2021_SSS.pdf)

17 See: MIT Livability Index: <https://livingwage.mit.edu/counties/41051>

18 <https://www.portland.gov/phb/documents/2022-income-and-rent-limits-phb/download>

19 West Region Consumer Price Index June 2022. [https://www.bls.gov/regions/west/news-release/consumerpriceindex\\_west.htm](https://www.bls.gov/regions/west/news-release/consumerpriceindex_west.htm)

20 ZORI data from Zillow. Download here: <https://www.zillow.com/research/data/>

---

## Program Activities

The Multnomah Mother's Trust provided a monthly amount of \$500 per month between March 2021 and June 30, 2023 to 99 households. In the fall of 2022, a design process engaged a small number of members to design an initiative that could support a broad homeownership goal for the members. In June 2023, a summary amount of \$3,000 was provided towards that goal.



---

## Methods

A baseline survey of all members was conducted before the first payment. Then, monthly surveys were offered (see limitations section and appendix D for details). Surveys included questions related to financial status regarding assets, income, and debts. These questions were used to create an index that tracked financial balance over time. Other questions related to housing and community engagement were also tracked monthly. Two surveys were conducted outside this cycle. One in September 2022, and one in June 2023.

A summary measure was created to capture the interconnected financial measures. Responses to five questions related to income, assets, and debt were used to assess financial well-being over time.

The questions were:

- In the past two weeks, how much money did your whole household make from working or running a business?
- About how much money do you have in savings currently that you could access in an emergency (on hand, or in a savings account)?
- Think about any other funds or assets you may have, like a retirement account, home, or car. What is the estimated value of these other assets?
- About how much money do you owe to any formal institutions, like credit cards or a bank loan?
- About how much money do you owe to anyone informally, like friends or family?

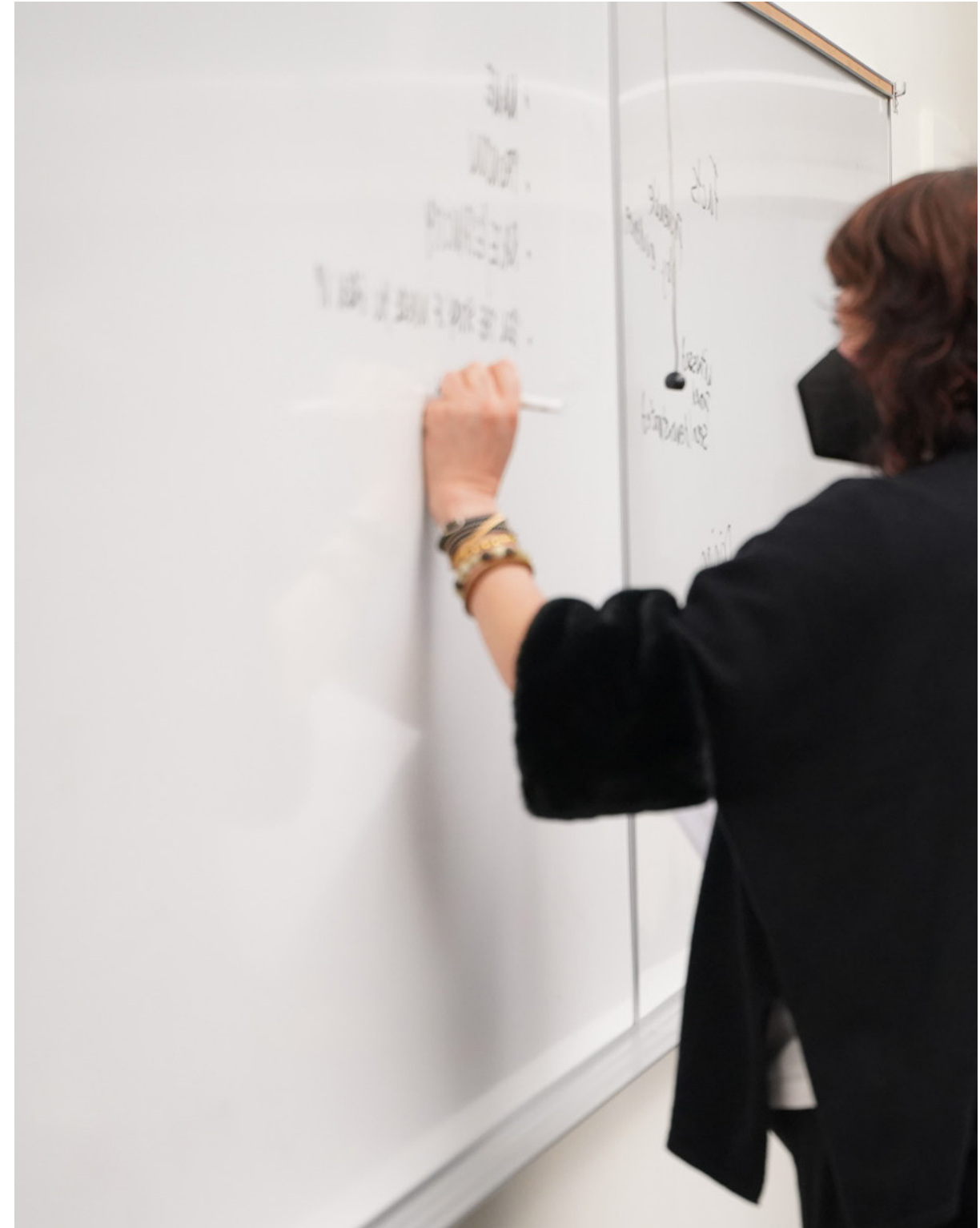
The first question was multiplied by two to create an approximate measure of monthly income. When this question was combined with the monthly stipend, then the following two questions related to assets, it was used as a composite measure of assets. The following two questions were used as a composite measure of debt. When the composite measures for debts were subtracted for the measure for assets, this created an accrual perspective of financial balance and was referred to as an index of financial well-being.

## Assumptions and Limitations

The primary limitation of the report is a lack of access to raw data. This report was generated from summary data provided by UpTogether.

Furthermore, a limitation of the reported outcomes stems from the structure of the survey. The monthly surveys were not required for participation. This choice was made to make the project truly unconditional. The result was that survey responses varied by month. UpTogether's current data system does not provide a panel view. So, monthly data snapshots vary by count of responses and case responses by month. This means that averages over time represent an approximation of impact rather than actual figure averages. The limitation is that up-to-date responses to impact dynamics were limited by data uncertainty. The question's cadence also varied by question. Some questions were asked monthly, others quarterly, others twice a year, and some only once. To account for this, data from the last date of a question represents the period preceding it, and the finest cadence is presented.

Finally, there were challenges associated with outliers. Some members only reported data occasionally, and those members had very different economic situations from the rest of the group. These outliers were removed to help provide a more accurate overall picture of the group results.



# Member Profile

The group spans participants in programs across two organizations, Women First and Black Parent Initiative, and their participation spans multiple programs within each of those organizations. 100% of participants are black and female. The age of the mothers varies, with 40% between the ages of 25 and 34 and 42% between the ages of 35-44. 18% are between the ages of 18-14 and 9% are between the ages of 45-64. The average age is 41. The average number of people in each household is three, 1.6 is the average number of kids, and the distribution of ages is seen in Figure 2). A representative sample (N=24) of Member addresses suggests that the majority of members live in zip codes within East Multnomah County, near Southeast Portland, and Northeast Portland (See Figure 1).

Figure 1: Map of sample MMTP addresses

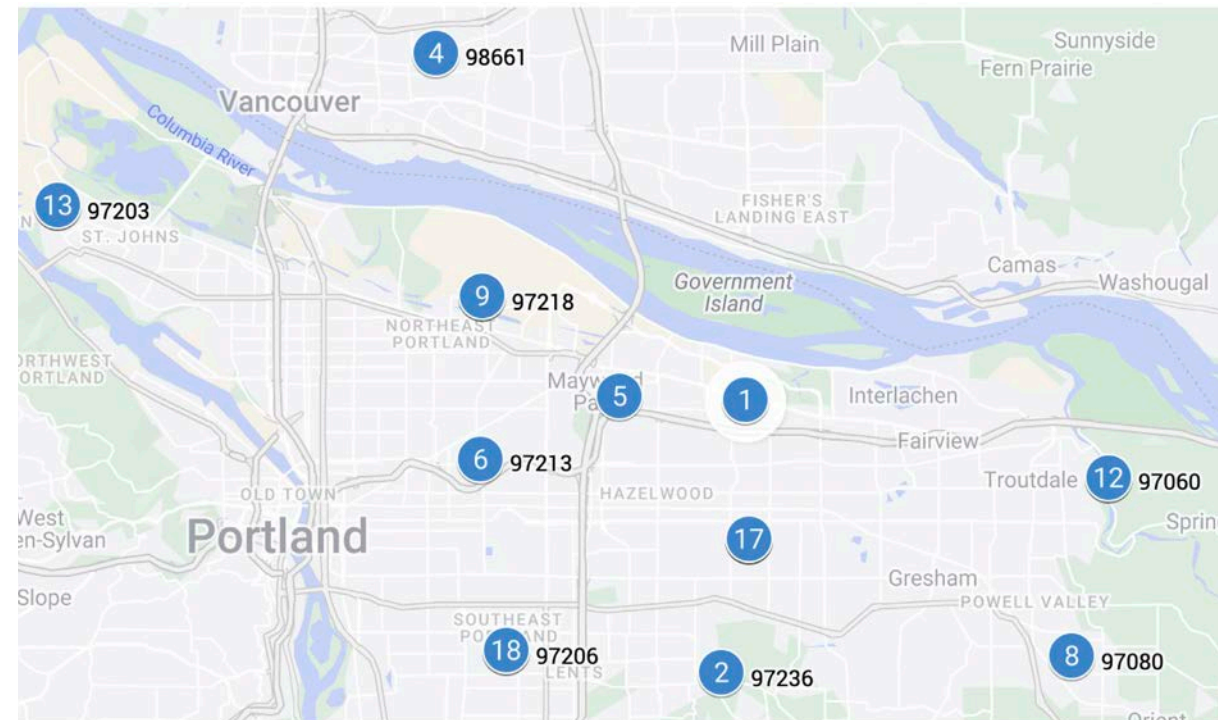
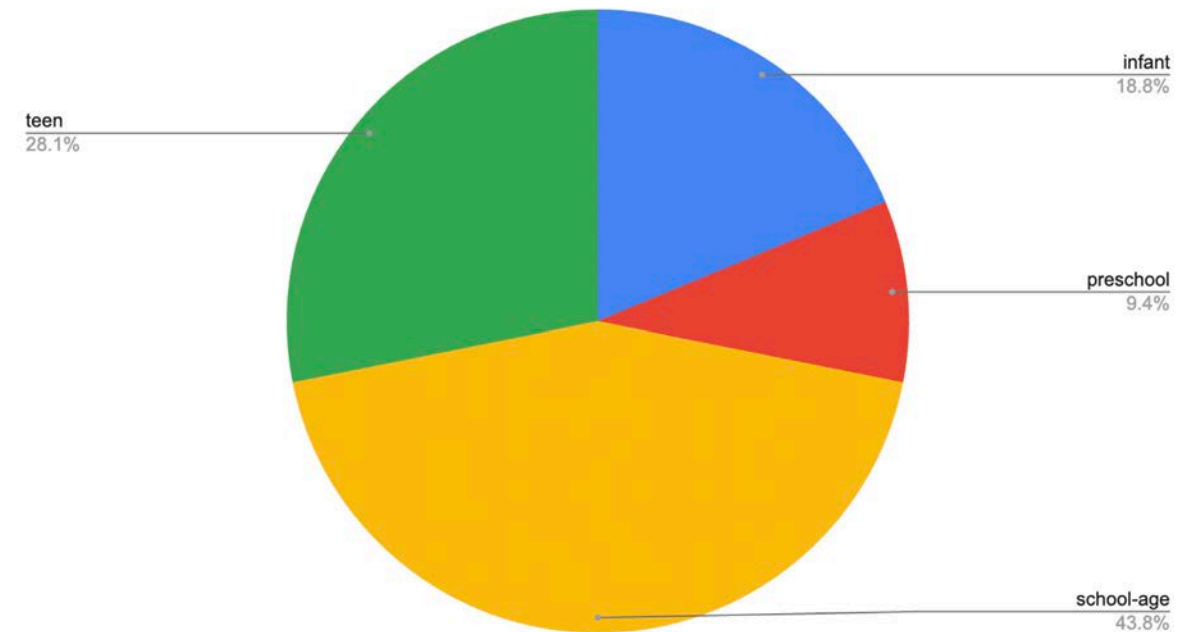


Figure 2: Average age of children in MMTP households



## Member Goals, Challenges, and Activities

Members of the Multnomah Mothers Trust are not passive. Instead, they actively dream about their future, reflect on what they need to achieve their goals and take steps to achieve them. More than focusing just on their own lives and goals, they are also engaged in supporting their communities.

In the fall of 2022<sup>21</sup>, we conducted a snapshot survey to explore the highest priority goals individuals have for their family's future and the challenges they face in achieving their financial aspirations. The response rate was 100%.

**In response to the question regarding their highest priority goals for their family's future, several key themes emerged:**

**Family Business and Generational Wealth:** Many respondents expressed a desire to create and maintain a family business, to generate income to secure generational wealth.

- “Family business.”
- “To open, run, and operate a successful business that will generate income for generational wealth.”

**Financial Stability and Security:** Financial stability was a common goal, often accompanied by a desire to escape the cycle of living paycheck to paycheck.

- “Financial security.”
- “To be financially stable.”
- “Stability.”
- “To be financially stable and independent.”
- “Not to live paycheck to paycheck anymore.”

**Homeownership and Housing Stability:** Owning a home was another prevalent goal, with an emphasis on providing stability and security for their families.

- “House.”
- “To buy a house for me and my daughter.”
- “Homeownership.”
- “Stability and home ownership.”
- “To own a house and help build wealth for my child(ren).”
- “Purchasing a home.”

---

<sup>21</sup> The response to these answers was to develop a design process that led to the creation of the FAB (see Appendix C).

**Education and Future Well-Being:** The importance of education and securing a bright future for their children was evident in responses. Quotes included:

- “Kids making it to college.”
- “To pay for my son to go to private school.”
- “Obtaining my GED.”

**Basic Needs and Safety:** Ensuring that basic needs are met, such as having a roof over their heads, food on the table, and transportation, was a common concern. Quotes included:

- “To ensure future generations always have their basic needs met.”
- “Staying safe and healthy.”
- “Having a roof over their heads, food, and transportation.”

**Financial Freedom and Independence:** Some respondents aspired to attain financial independence and personal growth. Quotes included:

- “Financial freedom.”
- “To be financially stable and well.”
- “To be more educated and financially independent.”

**Career and Business Ownership:** Several individuals had ambitions related to their careers, often with a focus on entrepreneurship and running their own businesses. Quotes included:

- “To have a career.”
- “To open my own business.”
- “Starting a business.”
- “Running a business.”

These goals reflect a broad range of aspirations for financial security, homeownership, generational wealth, and the well-being of family members. Achieving these goals typically requires careful financial planning, investments in education, and entrepreneurship, and ensuring that basic needs are met.



**In response to the question about the challenges they face in achieving their financial future, the following themes emerged:**

**Childcare and Single Parenthood:** Many respondents, particularly single parents, cited challenges related to childcare and managing their responsibilities. Quotes included:

- “Childcare.”
- “Being a single mother with childcare issues.”
- “Single mom with one income.”

**Financial Literacy and Education:** A lack of financial knowledge and formal education was a significant obstacle for some. Quotes included:

- “Lack of financial literacy.”
- “My lack of formal education.”

**Income and Debt:** Insufficient income and financial debt were common barriers to achieving financial goals. Quotes included:

- “Low income, debt.”
- “Not bringing in enough income.”
- “I have financial debt.”

**Bills and Expenses:** Managing bills and expenses, especially in the face of rising costs, posed challenges for many. Quotes included:

- “Bills.”
- “Everyday bills.”
- “Rising cost of goods and services.”

**Career and Employment:** Employment-related issues, including job availability and transportation, hindered progress for some respondents. Quotes included:

- “Unemployed.”
- “Not having a car or license mostly.”

**Support and Resources:** A lack of support, resources, and mentors was a common challenge. Quotes included:

- “No support for kids.”
- “I don’t know who the right people are for me to have conversations with.”

**Unexpected Costs and Emergencies:** Unforeseen expenses and life events frequently disrupted financial plans. Quotes included:

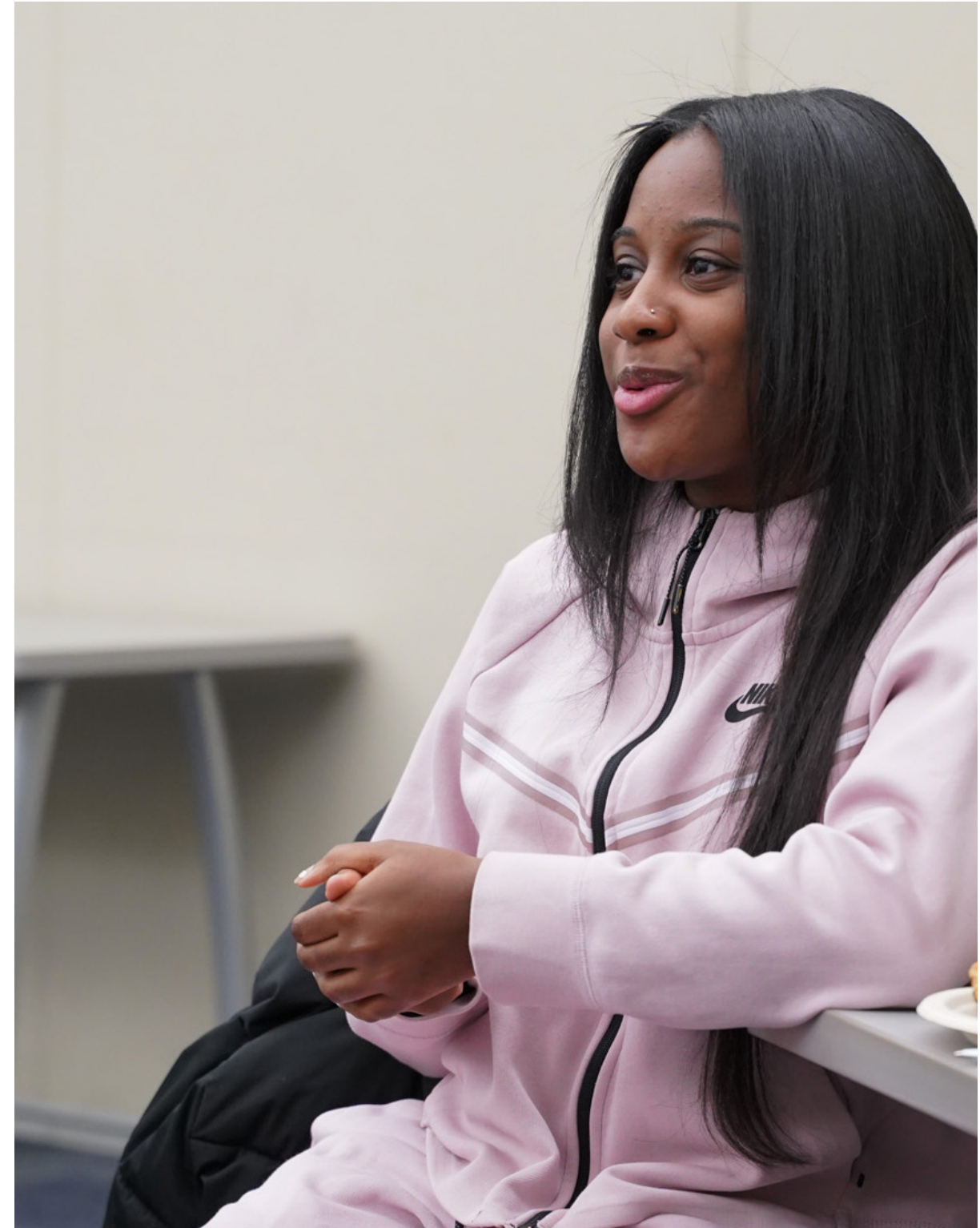
- “Unexpected bills.”
- “Unexpected problems.”
- “Inflation and unexpected costs.”

**Personal Habits and Confidence:** For some, personal habits, self-confidence, and fear of success or failure were barriers. Quotes included:

- “Spending habits.”
- “Fear of failing or fear of succeeding.”

**Time Management and Work-Life Balance:** Balancing responsibilities, especially for parents, was a challenge. Quotes included:

- “Working around each other’s schedules.”
- “Time, and credit score.”



Once a year, we also asked members “What do you want more of in your life?” A drop-down list of activities was supplied. From that list, members indicated they want more opportunities for learning, and more resources to meet their challenges (See Figure 3). We also asked what activities are most helpful to meet their goals. We learned that receiving resources and practical help from others, learning opportunities, and being held accountable were the ways they most wanted help to achieve their goals and overcome their challenges (see Figure 4).

In addition to identifying which activities would be most helpful, members also participated in those same activities. 82 members worked a certificate or degree or not, and 58 members took classes for self-improvement). Nearly all members (92) engaged in job preparation activities. The desire for accountability was met by participating in coaching (58). And half the members took parenting classes. (See Figure 5, following page).

Figure 3: Question: From that activiites list, which do you want more of in your life?

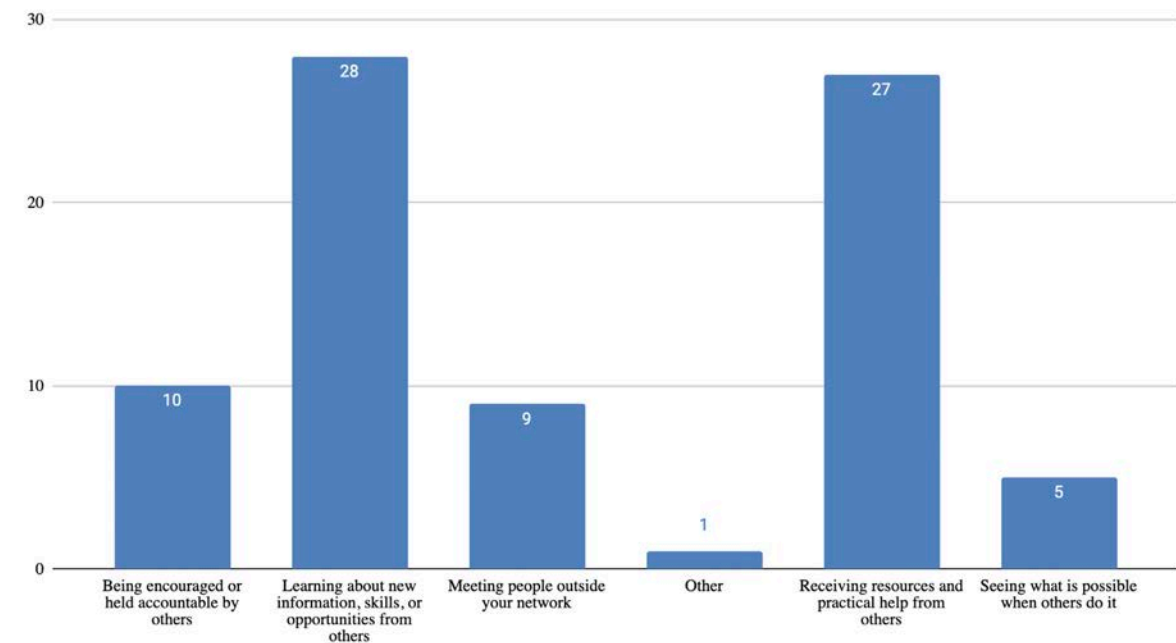


Figure 4: Question: Of the following social activities, which are the most impactful for helping you achieve your economic goals? (choose up to 3)

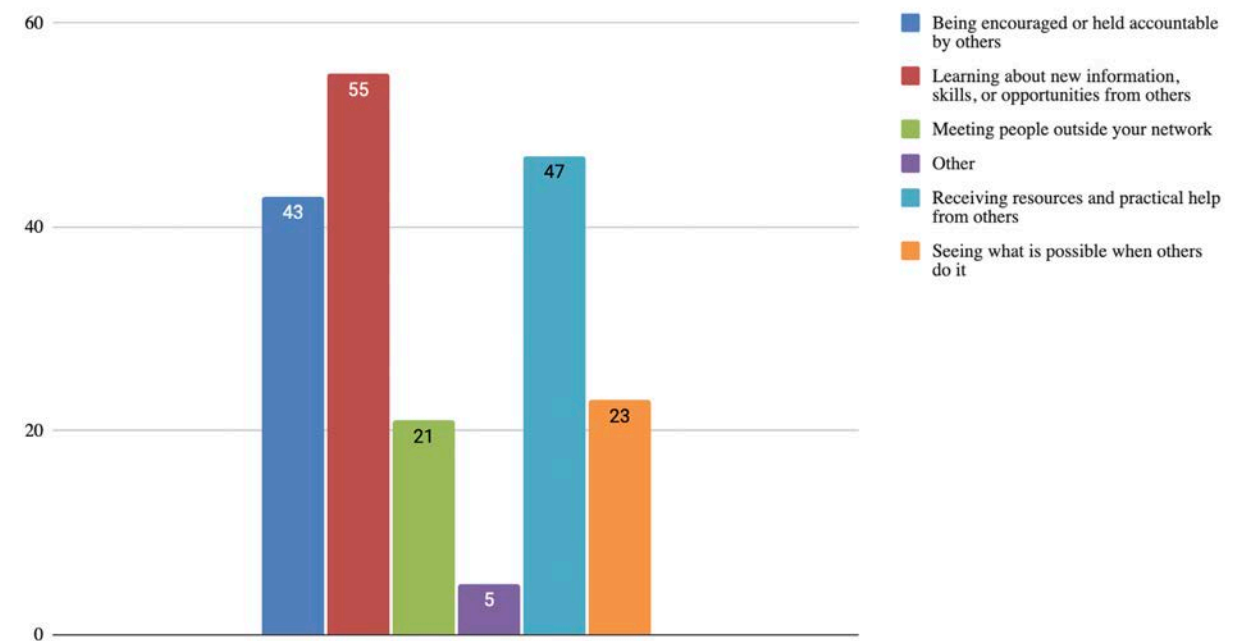
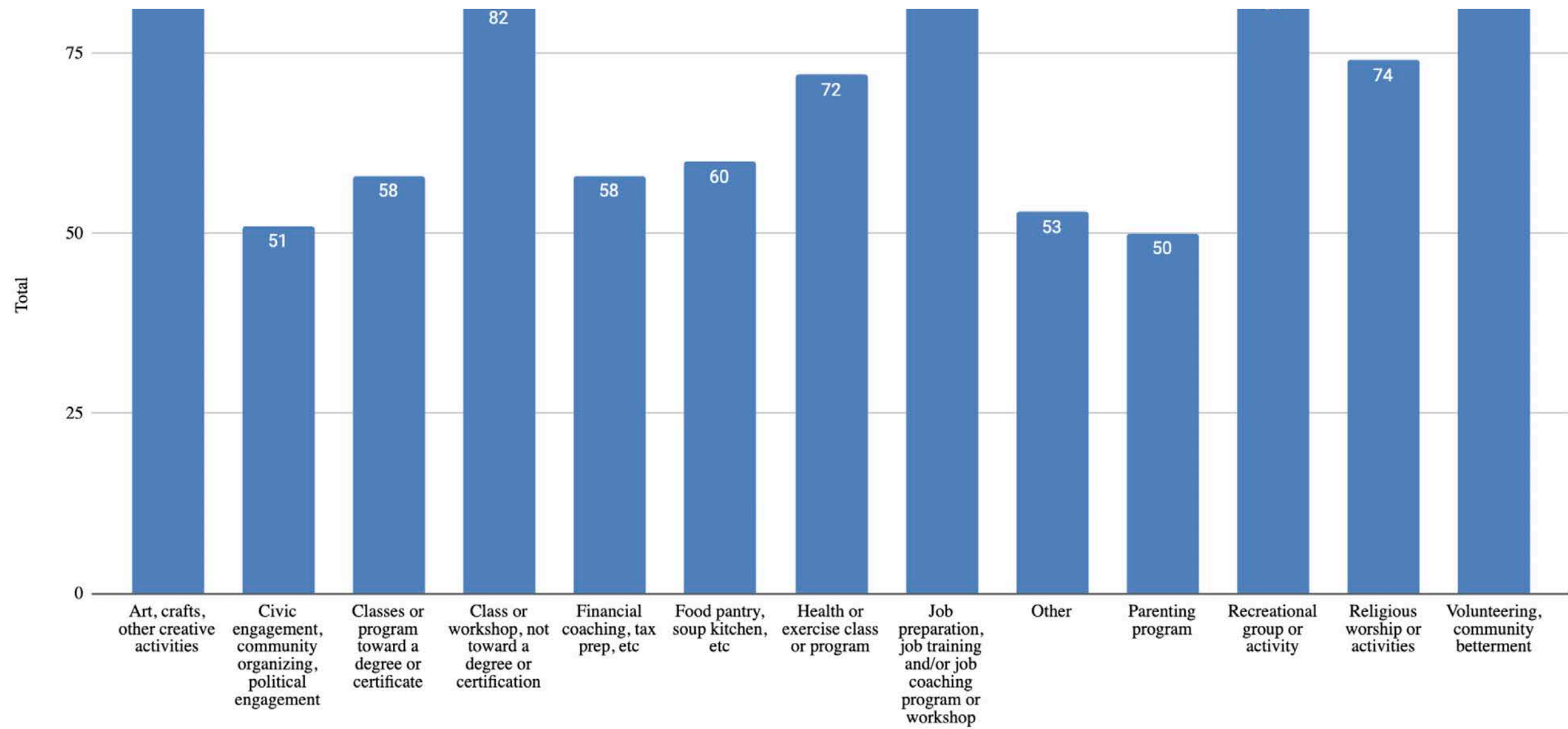


Figure 5: Question: In the past 3 months have you participated in any of the following activities or programs?



These show how members are actively engaged in their development, identifying goals, barriers, and paths. However, an image of the group as simply lacking economic stability and in need of support is an inaccurate picture of the membership. They also illustrate how members regularly contributed to their communities. Nearly all members volunteered (96 of 98 members). Specifically, 60 volunteered in a soup kitchen or food pantry. 51 engaged in a civic or organizing activity with their community. Figure 6 shows that about a quarter of the members took a leadership role in community activities, such as facilitating activities in their community. Figure 7 shows that many members also contributed to their communities by giving rides (361 instances), lending money (206 instances), giving emotional support to someone else (480 instances), or providing childcare (313). These members are engaged, contributing, and supported, but also supportive, of their communities.

Figure 6: Question: In the past 3 months have you led, organized, or facilitated any activities, programs, or initiatives in your community?

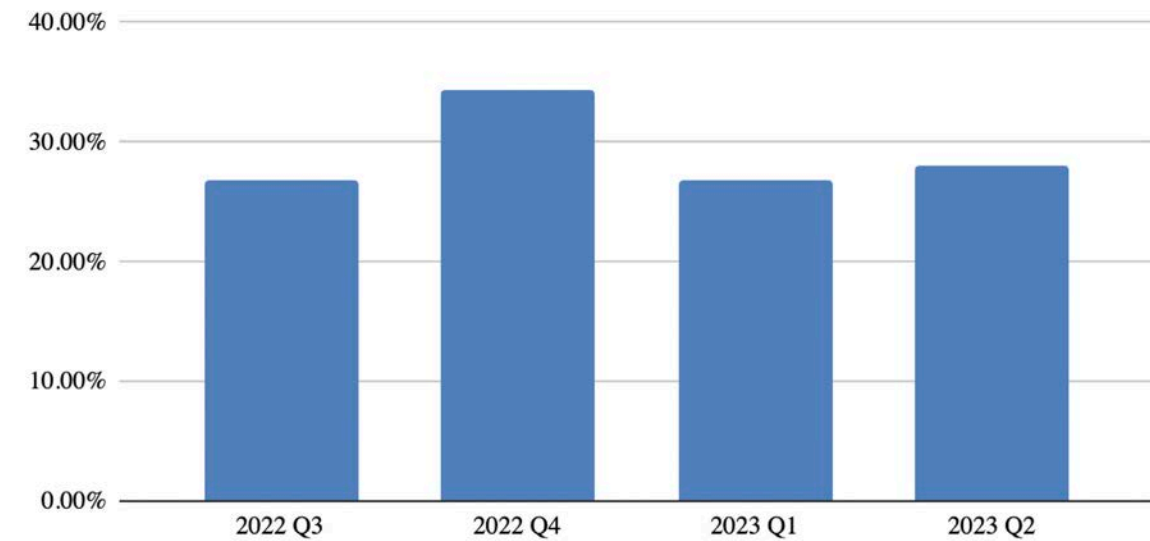
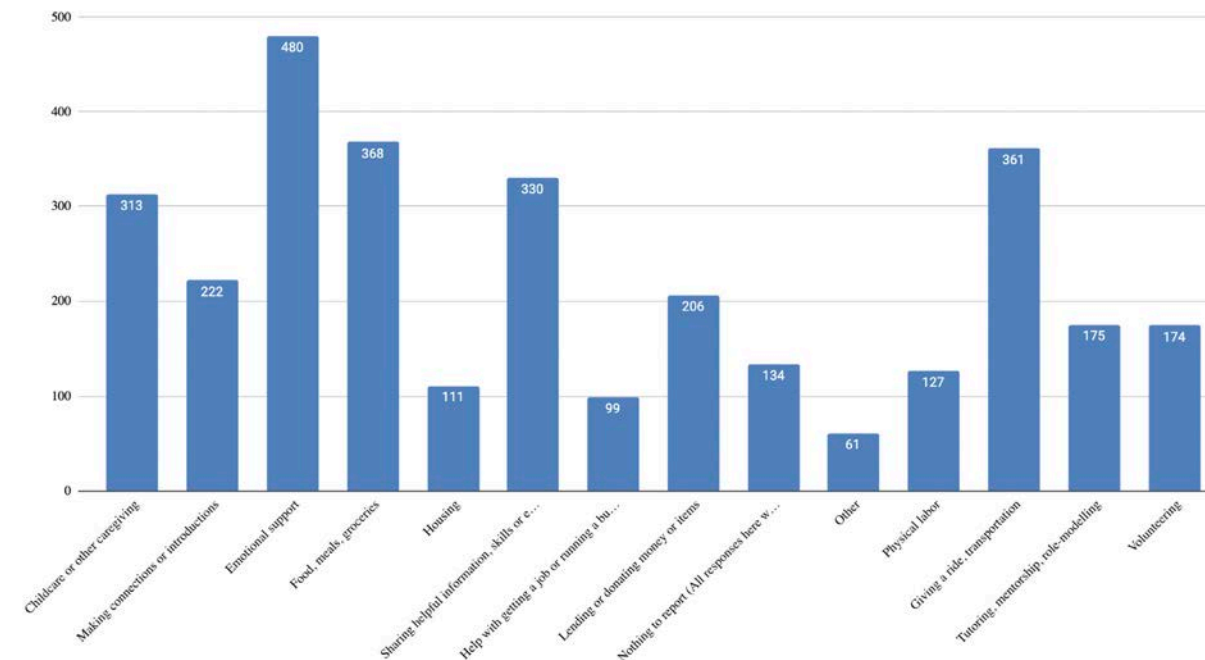


Figure 7: Question: In the past 2 weeks has your household given any support to others in any of the following ways?



# Dynamics of Income, Assets, and Debt

## Income

Income did not significantly change. Income was measured monthly at the individual and household levels and reported for a biweekly period.

Household and individual incomes did not vary significantly over the source of the program. There is no associated link between program participation length and change in biweekly income at the household or individual levels (see Figures 8 and 9, Y axis is total responses by month, colors represent the share of households in that month by income category).



Figure 8: Question: In the past two weeks, how much money did your whole household make from working or running a business?

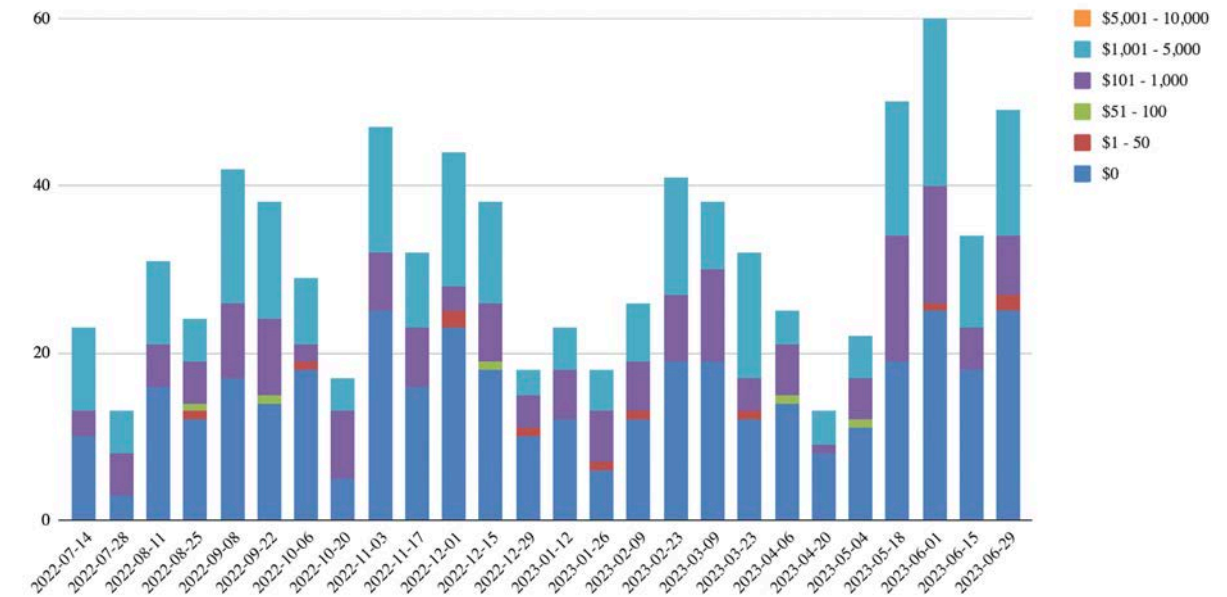
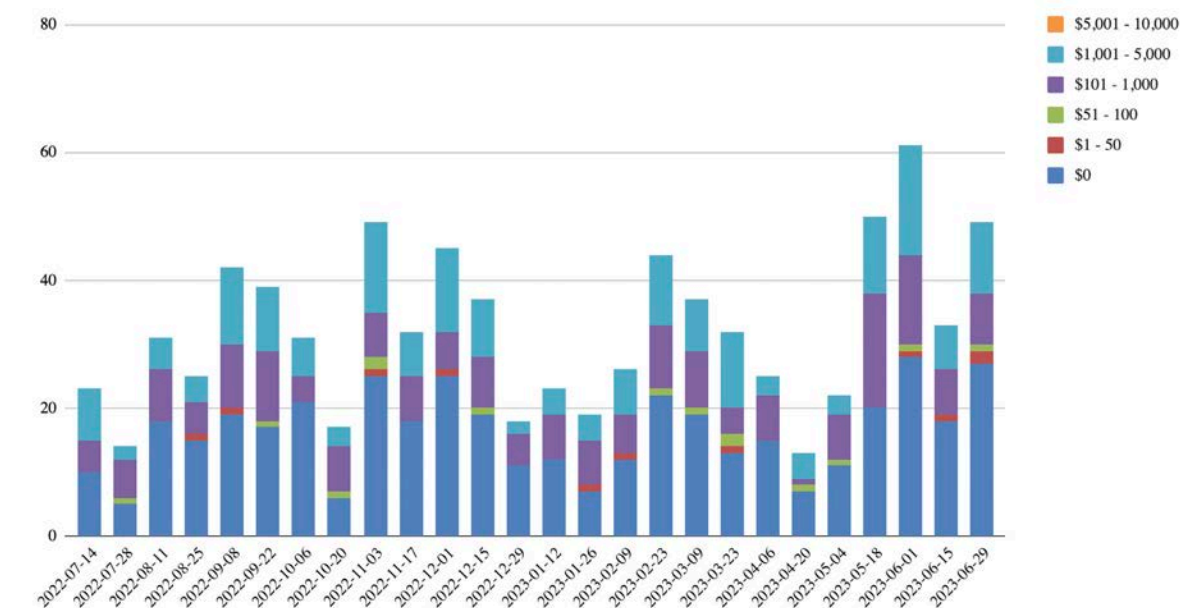


Figure 9: Question: In the past two weeks, how much money did you make from working or running a business?



## Savings

Average saving decreased slightly over the program period (see Figure 10). Savings were measured monthly across five categories, \$0, \$1-50, \$51-\$100, \$101-\$1,000, \$1,000-\$5,000, \$5,001-\$10,000 (see Figure 11). All levels other than \$101-\$1,000 were not significantly changed over the program period. The category \$101-\$1,000 saw a slight positive increase over the program. That this category and not others grew is likely associated with a generally low baseline. This small amount of decrease in this category is likely associated with the relatively low intervention relative the the suit of life expenses. That savings were not more depleted during a period of 8.8% inflation and average rental increases indicates that the program likely supported members' resilience to these forces.

Figure 10: Mean Savings

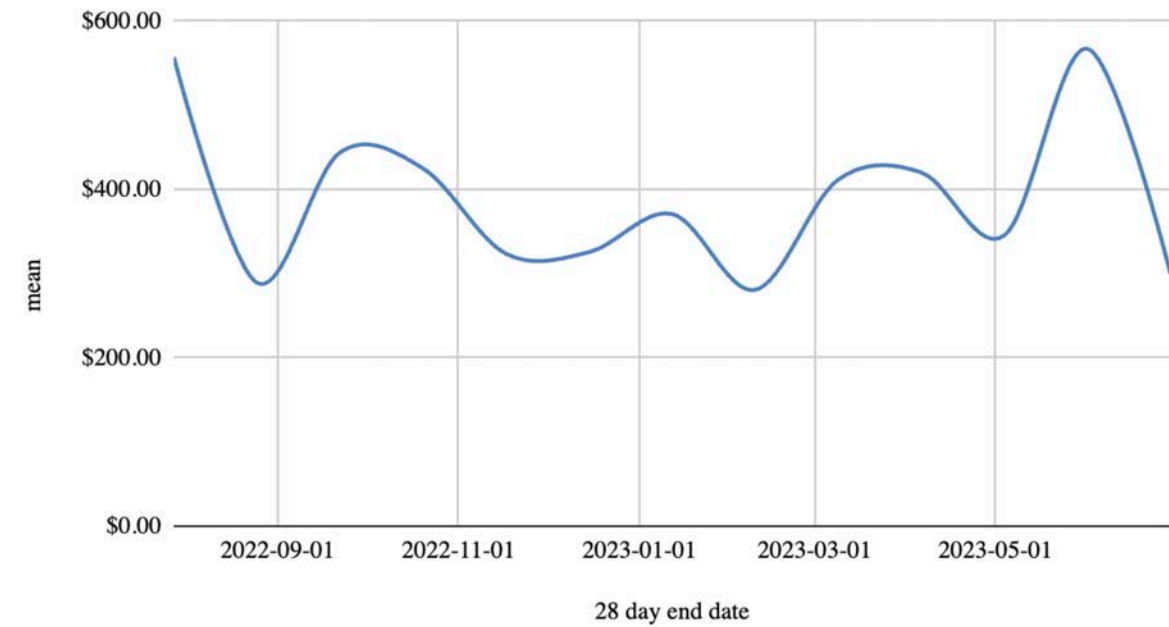
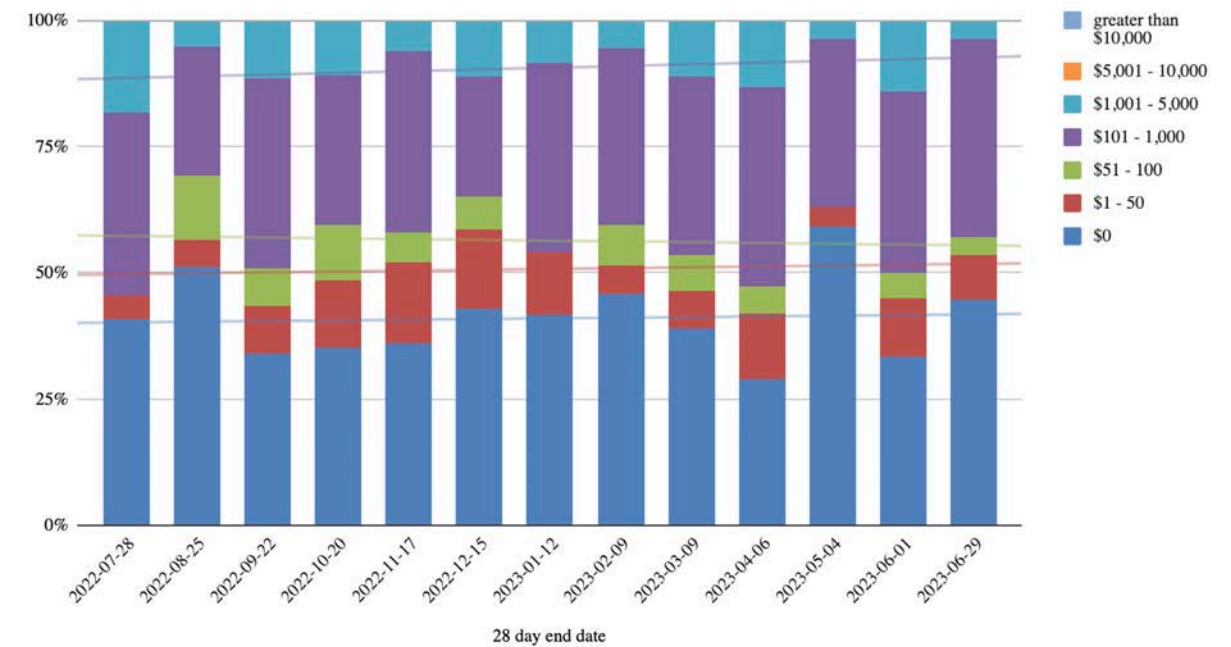


Figure 11: Question: About how much money do you have in savings currently that you could access in an emergency (on hand, or in a savings account)?

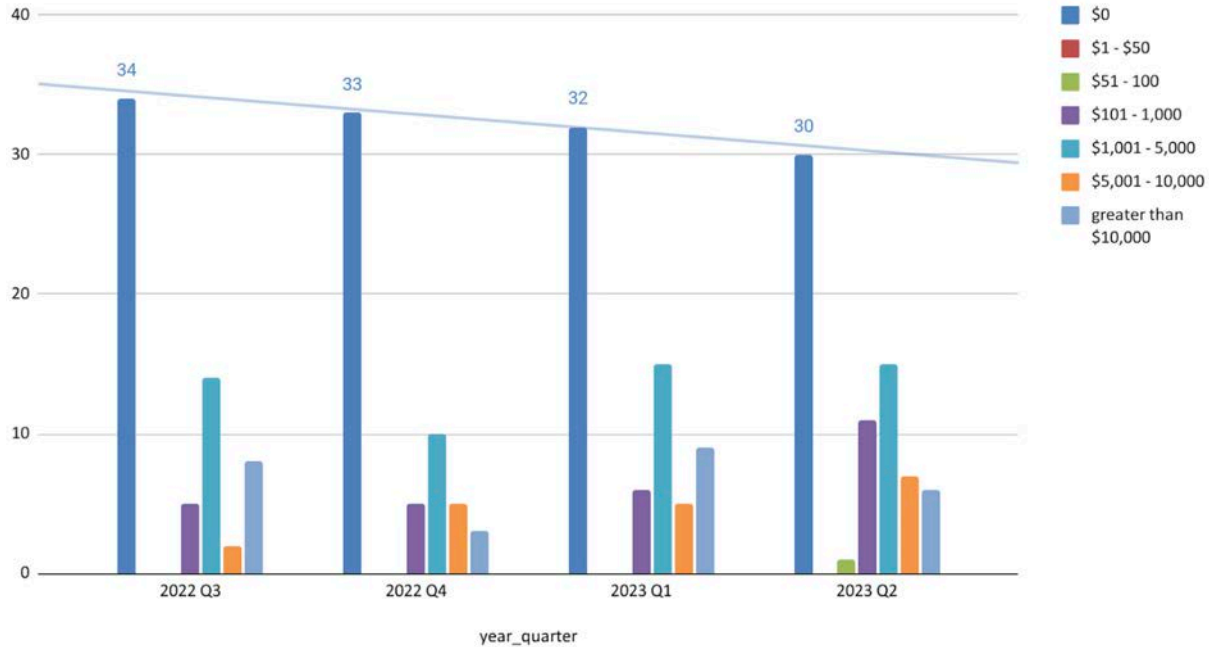




### Assets

Assets increased overall during the program. Assets included items such as a house, car, retirement fund, stocks, or other forms of assets. Assets were measured monthly across five categories, \$0, \$1-50, \$51-\$100, \$101-\$1,000, \$1,000-\$5,000, \$5,001-\$10,000 (See Figure 12). The category \$0 decreased markedly the longer the program continued. The category \$5001-\$10,000 decreased insignificantly. All other categories increased. This indicates that the program has a positive but marginal impact on assets. More research is needed to determine the connection between program intervention size and the scale of the impact.

Figure 12: Question: Think about any other funds or assets you may have, like a retirement account, home, or car. What is the estimated value of these other assets?



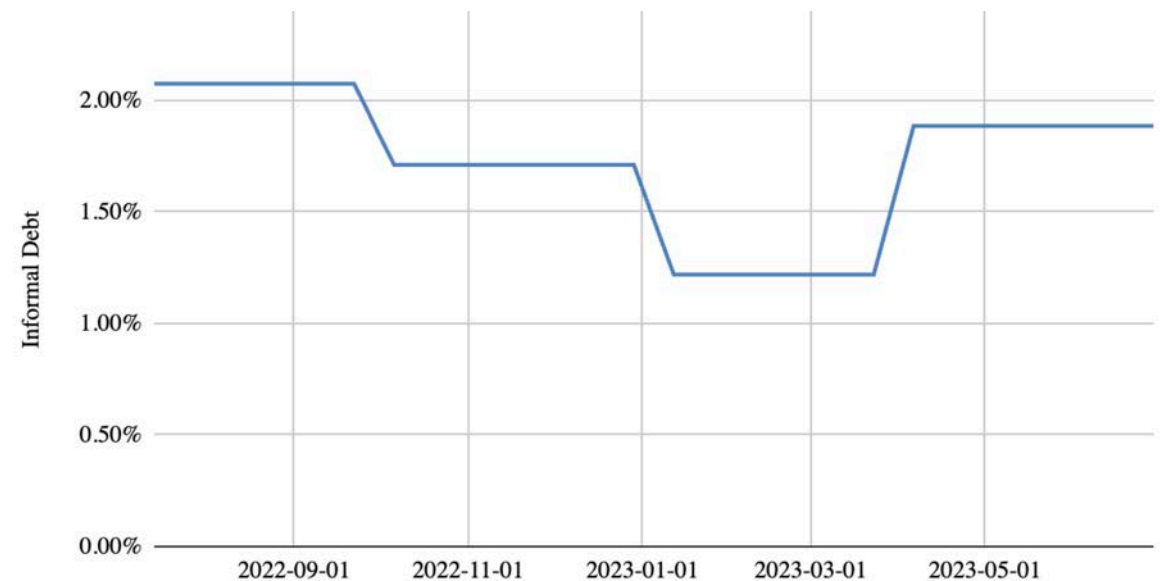
## Debt

Debt was measured formally (Figure 13) and informally (Figure 14). Formal debt was a debt to an institution, whereas an informal debt was one to a friend or family member. Total debt decreased by approximately \$5,000, on average, over the program period. Formal debts fluctuated but decreased slightly over the program period, and informal debt decreased as a percent of total debt. The small amount of the program supports relative to the small amount of informal debt decrease likely indicates that members used supports to pay off informal debts. Past research shows that these loans are often used to meet life expenses. Overall, the number of members who reported no debt generally declined, while other categories of debt increased. Informal conversations with members indicated that some of the debts reported over \$10,000 may be associated with homeownership, however, debts in the \$101-\$5,000 range also grew over the period.

Figure 13: Total Debt



Figure 14: Informal Debt



Most members (approximately two-thirds) did not increase their informational debts over the program period. However, those who did increase their informal debts (approximately one-third) saw this debt increase over time. More information is needed to determine why some members needed to increase informal debts over the period. However, some may indicate that the intervention size was not large enough to sufficiently buffer from contextual factors.

Figure 15: Question: About how much money do you owe to any formal institutions, like credit cards or a bank loan?

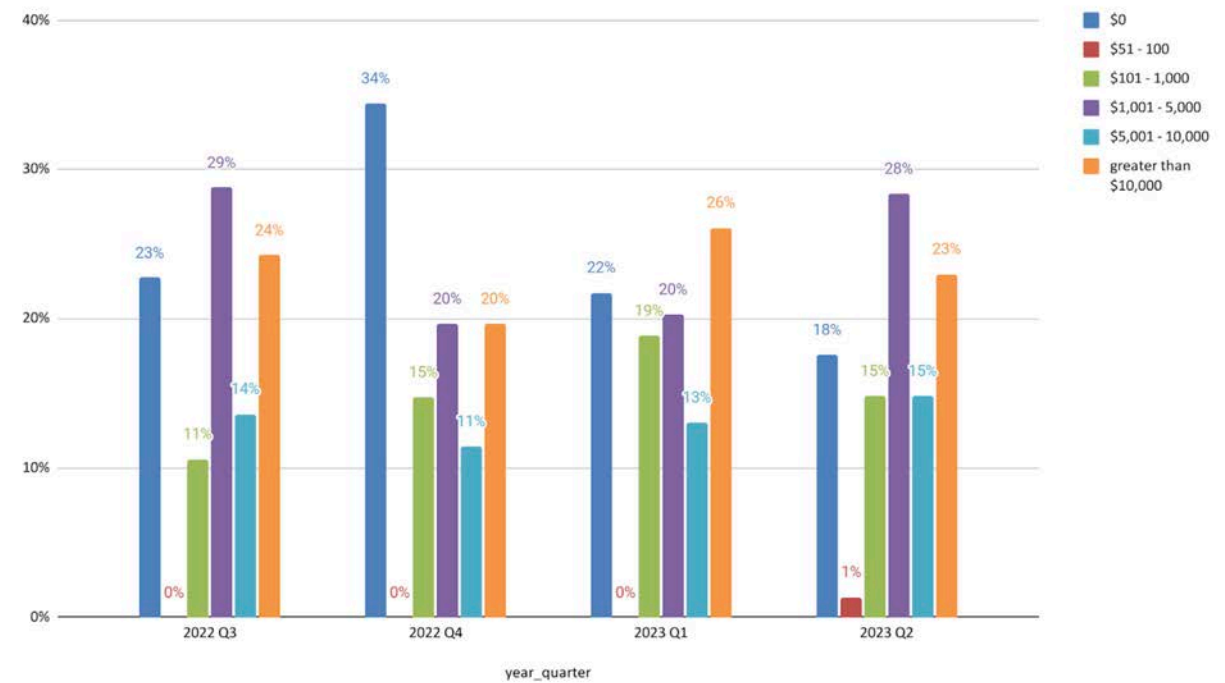
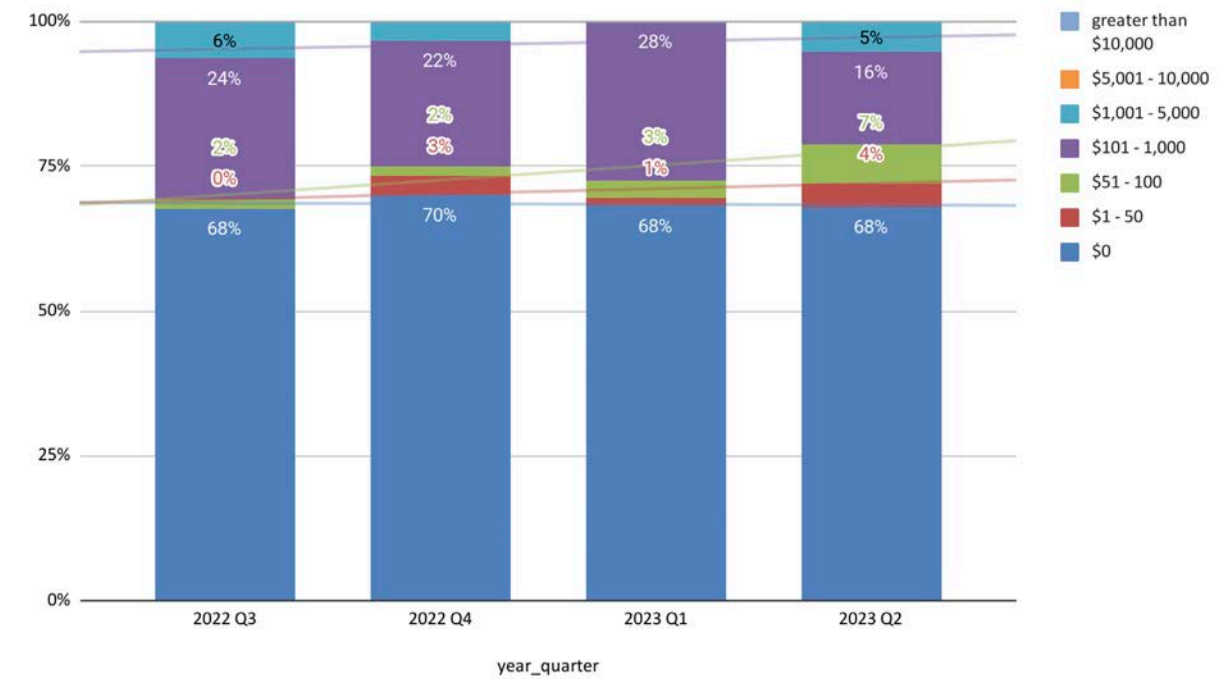


Figure 16: Question: About how much money do you own to anyone informally, like friends or family?



## Multnomah Mother's Trust Index

The index of answers to monthly and quarterly questions related to income, assets, and debt show a trend that indicates a gradual increase in the balance of assets and debts over time. This incrementally positive outcome is consistent with independently reported measures. The fluctuation is likely associated with variability in survey responses and survey cadence by question. This fluctuation is also consistent with past UCT projects with small intervention amounts. The incremental, fluctuating, generally positive upward trend is consistent with outcomes for similar projects that used small interventions against difficult challenges (See Figure 17). The program saw members in deep debt at the beginning of the program, and increased their position gradually, reaching near zero by the end of the program. The reported figures here differ slightly from the FAB report, and these differences are associated with survey response bias (see Appendix).

Figure 17:

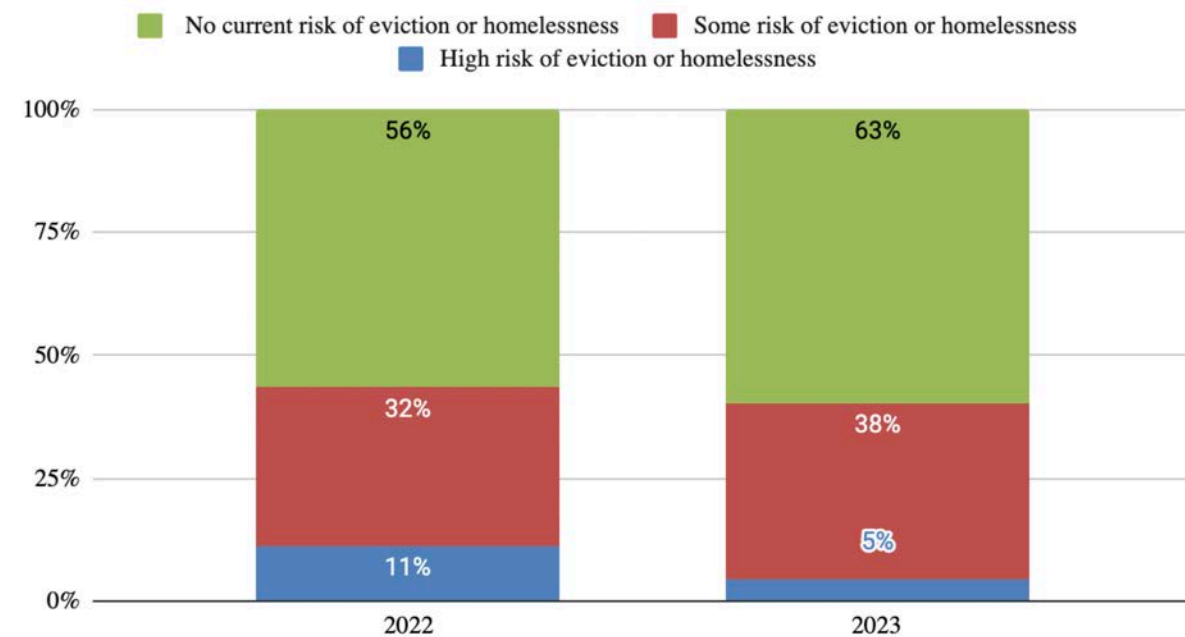


**On average, the longer the program continued, the more the wellbeing of members improved.**

## Dynamics of Housing Stability

The financial dynamics of the program were expressed in two housing outcomes. The first is that members indicated a decrease in housing instability and an increase in housing stability. In the first half of the program, 11% reported a high risk of eviction or homelessness. That number decreased to 5% in the second half of the program. In the second half of the program, those who reported no risk of eviction grew from 56% to 63% (See Figure 18).

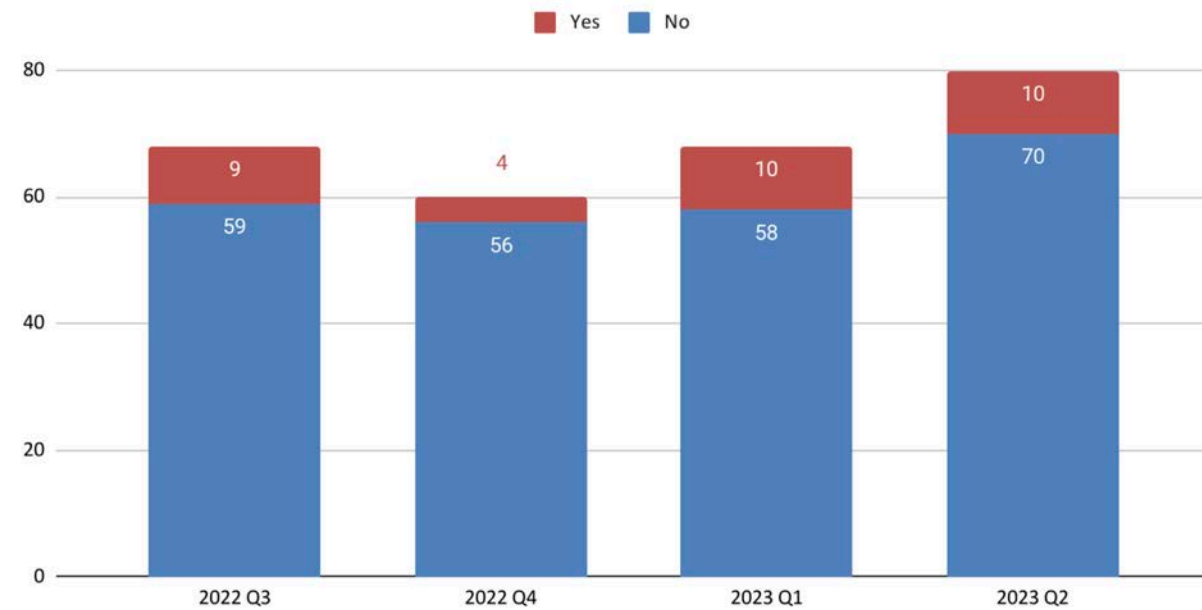
Figure 18: Question: How would you describe your housing security?



**As members became more financially stable, their risk of eviction and homelessness decreased.**

The increased financial stability was also likely expressed as moving, which saw increases in both the start and last quarters of the program. The last year of the program compared to the first year of the program saw more households reporting less risk of eviction, and few indicating risk of homelessness. Informal conversations with members indicate that the support at the beginning of the program allowed them to move into stable housing and that increased financial security over time afforded others the ability to move to stable housing or secure housing as an asset (see Figure 19).

Figure 19: Question: Have you moved in the past 3 months?



---

## Discussion

### **A Comparison of MMTP and Past Unconditional Cash Transfer Programs Within DCHS**

There is a notable difference between the questions asked in the Multnomah Mothers Trust surveys and those asked by previous tests. The primary difference is that questions about how money was used were not asked. This is not by oversight or accident.

One of the principles of unconditionality is that it seeks to remove patriarchal attitudes from program design. While the question, “How did you spend the money” has value, we have five years of testing data that shows remarkable similarity over time, cohort, and geography that demonstrate similar trends. A replication of this data is not necessary to reduce program risk and implies a hierarchical view of the reader that they know best. For a review of past DCHS tests, see Appendix E.

However, there are some similarities and differences between the Multnomah Mothers Trust and learnings from past DCHS Unconditional Cash Transfer programs.

#### **Similarities:**

- **Unconditional Cash Transfers (UCT):** All the programs involve the distribution of unconditional cash transfers to participants, which is a common feature among UCT projects. The goal is to provide financial assistance to individuals and families.
- **Baseline Surveys:** All programs conducted baseline surveys before distributing cash transfers. This is a common practice to collect information about the financial status and demographics of participants before the intervention.
- **Tracking Financial Metrics:** The programs track financial metrics, such as income, savings, assets, debt, and housing stability. This helps in assessing the impact of the cash transfers on these financial aspects.
- **Member Engagement:** The programs highlight the active engagement of participants in setting goals, overcoming challenges, and contributing to their communities. This engagement is not limited to financial assistance but involves broader personal development and community support.
- **Diversity of Participants:** The programs serve predominantly Black and female participants. This demographic focus is consistent among the projects.
- **Use of Funds:** Participants in all programs use the cash transfers to address various financial needs, such as

housing, debt reduction, living expenses, childcare, and basic necessities. This shows the flexibility and effectiveness of UCT in meeting diverse needs.

### **Differences:**

- **Specific Aims:** Each program has specific aims and objectives. Multnomah Mother's Trust focuses on improving the financial well-being of Black mothers, while other programs have different goals, such as evaluating the effects of cash transfers on financial security, asset building, or food justice.
- **Partners and Collaborations:** The programs involve different partners and collaborations. Multnomah Mother's Trust collaborates with organizations like Women First and Black Parent Initiative. Other projects partner with different entities, such as Cash Oregon, Innovative Changes, and community-based organizations.
- **Program Duration:** The duration of the programs varies. Some programs have specific timeframes, while the Multnomah Mother's Trust report does not specify a fixed timeframe for the data mentioned.
- **Measurement Tools:** The specific metrics and tools used for tracking financial outcomes may differ among the programs. For example, the Multnomah Mother's Trust program uses a unique financial well-being index.

- **Impact on Debt:** The impact on debt is reported differently. In some programs, debt reduction is emphasized, while in others, participants use cash for various purposes, and debt reduction may not be a primary focus.
- **Intervention Size:** The impact of the cash transfers on assets and debt is mentioned differently. Some programs report a positive but marginal impact, while others mention that more research is needed to determine the relationship between intervention size and outcomes.
- **Inclusion of Financial Education:** Some programs, like the Culturally Specific Asset Building Program, include financial education as a condition for receiving cash transfers. This differs from traditional UCT projects that offer unconditional transfers.

While all of these programs involve UCTs and track financial outcomes, they have different philosophical approaches (emphasis on how money is spent vs. economic condition and community contribution), specific goals, durations, and program features. The Multnomah Mother's Trust program, for example, places a strong emphasis on addressing the financial well-being of Black mothers and their active engagement in setting and achieving financial goals.

## **A Comparison Between MMTP Results and Those Often Reported in the Unconditional Cash Transfers Literature**

The research findings from the Multnomah Mothers Trust program and the general literature on cash transfer programs uncover both striking similarities and differences.

### **Similarities:**

In terms of similarities, both the Multnomah Mothers Trust program and the broader literature emphasize the pivotal role of achieving financial stability. Participants in both contexts share the common goals of attaining financial security, realizing homeownership dreams, and breaking free from the recurring cycle of living paycheck to paycheck. This shared emphasis underscores the universal significance of financial well-being in the context of cash transfer programs.

Furthermore, both the program and the literature underscore the presence of formidable barriers to economic progress. Challenges like juggling childcare responsibilities, grappling with financial illiteracy, coping with inadequate income, and contending with the relentless rise in living expenses are recurrent themes. These shared obstacles highlight the imperative need for tailored and targeted support to address the multifaceted barriers that impede economic well-being, particularly in marginalized communities.

Another parallel drawn is the recognition of the vital role of community engagement. In both the program and the literature, participants are actively engaged in their communities, extending support and volunteering. This aligns with the overarching concept that cash transfer programs can serve as catalysts for social inclusion and active community participation.

### **Differences:**

However, differences emerge as well. The demographic makeup of the Multnomah Mothers Trust program stands in contrast to the broader literature. The program exclusively comprises Black and female participants, while the literature encompasses a more diverse range of demographic groups and locations. This variation in participant demographics suggests that the impact and outcomes of cash transfer programs may differ significantly depending on the population served.

Additionally, the type of cash transfer varies between the program and the general literature. The Multnomah Mothers Trust program is a specific, targeted intervention designed for a localized context, while the literature covers an array of cash transfer program types, including unconditional cash transfers and universal basic income. These differing program types can result in varying implementation methods and impacts.

Moreover, the research methodologies and outcomes explored in the literature differ from those of the Multnomah Mothers Trust program. The studies in the literature employ diverse research methodologies and focus on specific outcomes, such as homelessness reduction, labor supply, or the impact on children's well-being. In contrast, the program provides insights into the financial dynamics, goals, and challenges of a specific group within a particular context.

In summary, while common themes of financial stability, barriers to economic progress, and community engagement emerge in both the Multnomah Mothers Trust program and the broader literature, it's essential to acknowledge the unique characteristics and context of each program. These distinctions can lead to variations in outcomes and implications for policy, particularly concerning social and racial justice. See Appendix E for more information.

---

## Conclusion

The Multnomah Mother's Trust's analysis reveals that, despite facing steep economic challenges, members benefitted from an innovative yet modest support program, leading to consistent but slight improvements over time. This trend aligns with similar programs across the US. However, the intervention was not potent enough to substantially mitigate the difficulties caused by structural racism, rising living costs, and low incomes. The findings suggest that greater support could potentially yield more significant outcomes, emphasizing the need for enhanced financial interventions and a deeper understanding of the complex economic factors at play to ensure broader economic stability and continued community engagement.

# Appendix

## Appendix A: Monthly Survey Questions

This subsection presents the survey questions that will be used as key performance indicators during the Phase One evaluation. These questions pertain to emergency expenses, savings, assets, debt, income sources, housing security, and housing assistance.

### Dynamics of Assets and Debt:

Responses to five questions related to income, assets, and debt were used to assess financial well-being over time. The questions were:

- In the past two weeks, how much money did your whole household make from working or running a business?
- About how much money do you have in savings currently that you could access in an emergency (on hand, or in a savings account)?
- Think about any other funds or assets you may have, like a retirement account, home, or car. What is the estimated value of these other assets?
- About how much money do you owe to any formal institutions, like credit cards or a bank loan?
- About how much money do you owe to anyone informally, like friends or family?
- “If you had an unexpected \$400 emergency expense, which of the following best describes how you would respond today?”
- “Currently, what is the main source of income for your household?”

### Dynamics of Housing Stability:

Several questions related to housing were asked monthly. Those were:

- Do you receive any subsidies, vouchers, or other similar housing assistance?
- How would you describe your housing security?
- What kind of housing are you in currently?
- Have you moved in the past 3 months?
- (if moving occurred) Why did you move?

### Community Engagement:

A series of non-economic questions were also asked that helped assess the contributions members made during their time of receiving support from the program. The following questions were asked:

- In the past three months, have you led, organized, or facilitated activities, programs, or initiatives in your community?
- In the past three months, have you participated in any of the following activities or programs?
- In the past two weeks, has your household given support to others in any of the following ways?

## Appendix B: UpTogether Survey Raw Data

Link: Raw Data

<https://docs.google.com/spreadsheets/d/1wLs-BHHfJ4s4qovM5qRif7L-I5bg-kMbjihhrT7rFTU/edit?usp=sharing>

## Appendix C: Design Process Capture

Link: Presentation

[https://docs.google.com/presentation/d/1Q9IDyQO2oYG8FLakPeg3QyNlXfspRso-QLx1z26\\_M/edit?usp=sharing](https://docs.google.com/presentation/d/1Q9IDyQO2oYG8FLakPeg3QyNlXfspRso-QLx1z26_M/edit?usp=sharing)

## Appendix D: FAB Survey Results

- The findings are consistent with patterns exhibited in the monthly surveys, which show slow and steady improvement.
- Members mostly used the resources to pay debts
- The support helped prepare members for homeownership.

### Introduction

In this survey analysis, we present the results of two surveys conducted to understand the changes that occurred when recipients received an unconditional financial payment of \$3,000. Through these surveys, valuable insights were gained, shedding light on how this substantial influx of funds influenced the economic well-being of the participants.

### Methodology

The survey was conducted with 92 members of the Multnomah Mother's Trust, between the dates of 6/12 and 6/23/2023. The purpose was to assess their financial status before receiving a \$3,000 contribution. By combining the responses to five questions concerning household assets, income, and debts, a financial snapshot of each household was created. The averaged answers

provided an overview of the financial standing of the cohort before receiving the \$3,000 contribution.

Subsequently, on June 29, 2023, those who responded to the first survey received the \$3,000 contribution. Out of the 92 participants, 87 members participated in the second survey, conducted between 7/13 and 7/22/2023, revealing how the financial landscape had evolved after receiving the additional funds.

### Survey One Results

Before receiving the \$3,000 contribution, the average balance of assets and debts among the participants was -\$1,791, with average assets amounting to \$8,295 and debts reaching -\$10,086. The negative overall balance is reflective of the past MMT survey results.

In response to the question, "What do you think would be the most effective way for you to spend \$3,000 to reduce your debt or increase your overall financial stability as a pathway to homeownership?" a diverse range of insights emerged:

- Building Credit and Reducing Debt:  
Several individuals mentioned planning to use the money to build their credit and pay off debts. "The most effective way for me to spend the \$3,000 would be for me to use it to build my credit and pay my debt."

- **Homeownership and Down Payments:**  
Many respondents expressed a desire to use the funds towards homeownership. Some plan to allocate the money for down payments, while others want to use it to participate in homeownership IDA (Individual Development Account) programs. “I am in the process of doing the first-time home buyer through Advantis credit union so I am going to use the money to go toward my down payment.”
- **Starting a Business or Investment:**  
Several individuals mentioned their intentions to use the funds to start a business or invest in existing ventures. This theme highlights a desire to create financial opportunities and stability through entrepreneurship.
- **Financial Stability and Savings:**  
A recurring theme is the desire to achieve financial stability and reduce debt through saving and budgeting. Some respondents mentioned a plan to use the money to create emergency funds or savings accounts to deal with unexpected expenses. One offered: “The most effective way that this money will be useful and beneficial for me is, I will pay down my credit card debt and put \$1000 in savings to help me save money towards a home for me and my daughter.”
- **Paying Off High-Interest Debt:**  
Another common theme is the intention to use the money

to pay off high-interest debts. This strategy aims to reduce financial burdens and improve credit scores. For example, “The most effective way to utilize 3k to reduce debt is by prioritizing and paying off any debt with high-interest rates and then adding a portion of the funds to a savings account.”

Overall, these themes reveal a focus on improving financial situations, preparing for major life events like homeownership, and investing in personal and family well-being. The respondents’ goals reflect a mix of short-term and long-term financial planning strategies.

## **Survey Two Results**

After receiving the \$3,000 contribution, the participants experienced notable changes in their financial circumstances. The average balance of assets and debts shifted to \$879, with average assets reaching \$9,410 and debts decreasing to -\$8,531. These figures indicated an overall positive trajectory towards greater financial stability and security.

In response to the question, “How did you spend the additional \$3,000?” respondents shared a diverse range of ways they utilized the funds with these themes:

- **Debt Payments:**

Many individuals use the funds to pay off debts, including credit card debt, loans, and fines owed to the state. One said “ I paid off some of my debts which are: \$220 for debts collection; \$700 for electricity \$730 for the credit union and some clothing for me and my children and some kitchen items.” another said “I split the money up and paid larger amounts on my credit cards. Thanks again for the money it was a huge help.”

- **Savings and Emergency Funds:**  
Some recipients saved a portion of the money for future needs, emergencies, or to contribute to savings accounts.
- **Bills and Expenses:**  
The funds were used to catch up on bills, pay utilities, and cover various expenses like rent, car payments, medical bills, and insurance. For example, one said, “I was able to save some money from the 3k along with a work check. However, I needed to pay my rent as I was short and in need of funds by 6/3/23. I thought I would have been able to save all of the 3k for our future home, however, I was able to successfully pay my rent, pay off a credit card debt, pay into my IDA for homeownership, and save the rest.”
- **Family Support:**  
Several individuals used the money to provide for their families, including purchasing clothes and shoes for children,

taking them on outings, and covering daycare expenses.

- **Career and Education:**  
Some participants used the funds to support career changes, educational pursuits, or to start a business.
- **Homeownership:**  
The money was used as a down payment for future home purchases or to pay for move-in costs for a new home.
- **Vehicle-related Expenses:**  
The funds were used to repair cars, pay car loans, or get vehicles in better condition. For example, one said “The \$3000 was a GREAT SURPRISE!! That I am VERY THANKFUL for, it will be spent on furniture, for my apt, and also I want to purchase a car. I don’t currently have one so I want to use it for a car.”
- **Miscellaneous Purchases:**  
Some used the funds for various purchases like furniture, household items, vacation, business investments, and starting a business.
- **Family Stability:**  
The funds helped stabilize family finances, prevented evictions, and improved credit scores.
- **Gratitude:**  
Many recipients expressed gratitude for the financial support and how it positively affected their lives, providing peace of mind and stability.

These themes underscored the transformative impact of the financial boost, with participants utilizing the funds strategically to address debts, build savings, support their families, pursue educational and career aspirations, and make progress toward homeownership.

### **Conclusion**

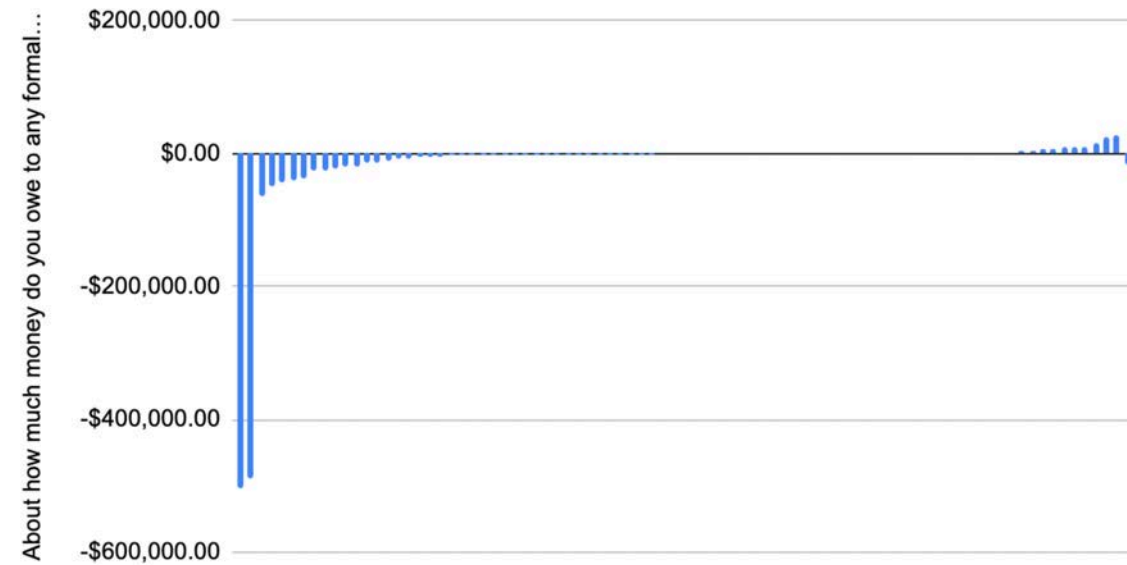
The survey results from both phases provided invaluable insights into the profound changes that occurred when the participants received the \$3,000 contribution. The data showcased the significance of this financial support in shaping their paths toward financial stability, homeownership, and improved well-being. From debt reduction to investments and family support, the themes that emerged highlighted the diverse ways in which the funds empowered the recipients to pursue their goals and create a brighter financial future for themselves and their households.

### **Issues related to Survey Data cleaning**

92 members responded to the first survey and 87 responded to the second survey, and 85 members filled out both surveys. An unduplicated panel survey was conducted to report averages for each survey, after removing outliers related to changes in reported assets and debts between surveys (changes over 25,000). 71 responses formed a panel survey. Changes in reported debts ranged from \$ 0 to \$500,000 and ranges in reported assets ranged from below - \$25,000 to \$90,000. A total of 14 unduplicated cases were removed. This is the first unduplicated panel within the MMTP to date, offering program managers an opportunity to see program data unfettered by blind outliers.

## Change in reported debt between surveys for the unduplicated panel.

About how much money do you owe to any formal institutions, like credit cards or a bank loan?



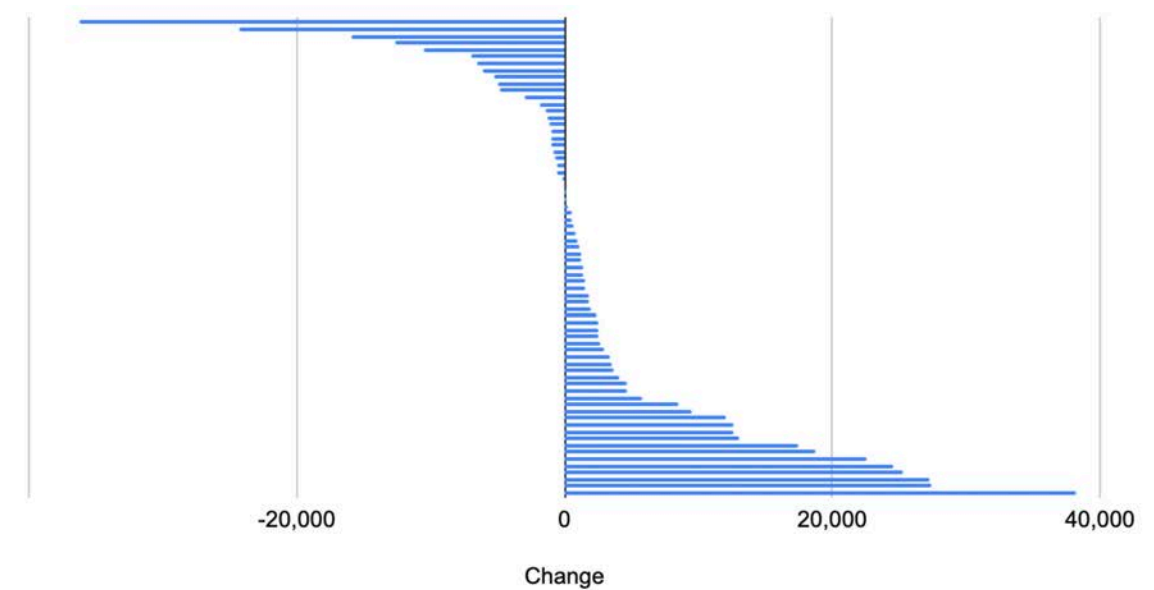
Think about any other funds or assets you may have, like a retirement account, home, or car. What is the estimated value?



## Issues related to survey results noise

The change in the total balance of assets and liabilities over the study period often far exceeded \$3,000. In some bases, negative, and in others positive. The figure below indicates the change in balance over the study period. This may be attributable to human error in self-reported surveys, home ownership changes, or other major life changes. The results do not control for these myriads of factors and instead rely on averages after data-cleaning.

Balance Change



# Appendix E: Related DCHS projects

## 2016-17: Economic Opportunity Initiative: Report

### Objective:

The Economic Opportunity Initiative aimed to identify and evaluate the effects of unconditional cash transfers (UCT) on various outcomes for families who earn low incomes, focusing on the premise that people are more successful in improving their economic situation when they have the freedom to choose and direct their own lives.

### Results:

#### Participant Demographics

- 68% were families of color.
- 58% were single-headed households.
- Average household size was 2.4.
- Average monthly income was \$1,569.

72% of UCT recipients reported an increase in financial well-being, compared to 53% of those who didn't receive the transfer.

#### How UCT was Utilized

- 11% purchased or repaired cars for job-related reasons.
- 20% used it to pay off past debt, thereby better meeting current needs.
- 20% used the funds to retain their housing.

#### Direct Impacts (As described by participants)

- One individual was able to purchase required gear and eyeglasses, enabling them to seek employment.
- Another participant used the funds for essential student expenses, groceries, clothing, and maintaining a post office box.
- The UCT reduced financial stress for recipients, improving their overall financial situation.

## 2017-18: Unconditional Cash Transfer: Test Two Report

### Objective:

To measure the impact of unconditional cash transfers on an individual's CFPB score, representing financial security and freedom of choice, and the effects on executive functioning, particularly in dealing with economic insecurity.

### Methodology:

- Participants: Individuals qualifying for EITC in 2015 and had at least one child under 18.
- Design: Experimental pre-post research with 80 members each in the treatment and control group.
- Compensation: Treatment group received \$1,040 (\$1,000 after the first survey and \$40 for each subsequent survey), while the control group received \$120 (\$40 after each survey).

**Expenditure of Funds:**

- Both groups used their EITC or Child Tax Credit transfers.
- No significant difference was observed in spending between the groups on basic needs or strengthening household wealth.
- Households led by non-white individuals were 77% more likely to spend their UCT on basic needs over assets.
- A marginal chance existed that UCT was spent on assets.

**Examples of Spending and Coping:**

Unconditional cash transfers were deployed towards:

- Paying off overwhelming debt.
- Covering essentials such as food, rent, and medical needs.
- Addressing unexpected financial challenges, e.g., car repairs, illness-induced job losses.
- Investments like buying or fixing cars, adding to a child's IDA account, or purchasing tools to boost employment prospects.

Strategic planning, like budgeting, seeking financial education, or researching debt management strategies.

**Interview Insights (Post-UCT Receipt):**

- Participants faced economic insecurities, often from unforeseen events like illnesses or job losses.
- Before the transfer, coping strategies included using nonprofit services, incurring debt for basics, or seeking extra employment.
- Upon receiving the UCT, strategies diversified:

- Investing to boost asset positions, like debt reduction or saving for a house.
- Spending to augment income potential, like transportation for work or attire for job interviews.
- Meeting basic necessities, e.g., kitchenware or groceries
- Non-monetary gains like hope, relief, and a brighter outlook on future prospects.
- Allocating some for familial bonding, such as meals out or quality time together.

**2018-19: Culturally Specific Asset Building: Test Three Report****Unconditional Cash Transfer Test:**

- Partnered with Cash Oregon and Innovative Changes.
- Participants: Households eligible for Earned Income Tax Credit (EITC) with a child.
- Study Design: Comparison of a treatment group that received a \$1,000 cash transfer and a control group that didn't.
- Results: Short-term financial well-being scores increased but returned to baseline in the long run. Money was often used for basic needs and clearing past debts.

**Culturally Specific Asset Building Program:**

- Aimed to bridge the racial wealth gap, particularly between Black and White households.
- Partnered with the Health Department's Healthy Birth Initiative (HBI)

which works with about 250 African-American families expecting a new birth.

- Program provided \$1,000 in cash to HBI families.
- Key Program Activities:
  - One-time unrestricted benefit of \$1,000.
  - Access to no-cost financial planning services.
  - Access to asset tools like banking and Individual Development Accounts (IDA).

#### **Conditions:**

Participants had to attend financial education classes, a shift from the previous unconditional approach.

#### **Participants:**

- 170 participants, but only 75 completed the surveys.
- All were African American women, either pregnant or with recent childbirths, having very low incomes.

#### **Data Collection:**

- Three surveys: a baseline, a follow-up, and a post-program financial well-being score.
- The inconsistent survey completion hampered drawing strong conclusions.

#### **Findings:**

- No significant change in financial well-being scores.
- A large portion used the cash transfer for baby supplies and to pay off past due bills.
- The cash transfer was often insufficient for a longer-lasting effect but was beneficial during a vulnerable period.

#### **Participant Quotes:**

- “Maybe work with us individuals to provide more funds. \$1,000 goes by really fast!”
- “I used most of it to pay my living expenses...bought my baby clothes, diapers, crib, swing.”

#### **Lessons:**

- Unconditional cash transfers allow participants to set and achieve their own goals.
- Measurement of program effects should be extended over a longer period.
- \$1,000 might be too little to have a profound impact on financial well-being, especially for new mothers in poverty.

#### **MSI Client Assistance Funds:**

- Can be used for varied purposes, from rent and car repairs to textbooks and cultural gatherings.
- Have potential for unconditional distribution, allowing for asset building, wealth creation, and reducing the racial wealth gap.

## 2020-21: Food Justice: Report Summary

### Process:

- Proposal Creation: Using insights from the BNFA project in Spring 2020, an allocation formula was developed.
- Feedback Collection: Feedback was sought on the proposal from leadership and community groups.
- Plan Implementation: Funds were distributed, and feedback was then collected from community-based organizations (CBOs).

### Outcome:

- Engagement: 39 CBOs were mobilized to provide food services and unconditional cash transfers.
- 24 of them partnered with Multnomah County Food Justice to cater to BIPOC residents in east county, offering culturally specific food boxes, rent, utility assistance, and more. This served 14,807 individuals across 5,015 households.
- 15 of these CBOs distributed unconditional cash transfers to 7,870 individuals, which is about 3,000 households, from July 2020 to February 2021.

### Community Impact:

- Feedback from participants indicates a significant impact (specific details in the report).
- The spending trend showed that the majority of participants used the

cash for immediate needs, notably housing and living expenses. Unlike past programs, there was a decline in the use of funds to settle debts.

### Survey Insights:

- Surveys from 157 recipients, which represented 8 CBOs (roughly half of the total participants), revealed:
- 96% of those surveyed were BIPOC facing economic challenges.
- The funds received were used for various needs, including housing, food, children-related expenses, transportation, and charity. Notably, there was a minimal focus on debt repayment and savings.
- The average household size among recipients was 3.5, higher than the county's average of 2.37. 60% of recipients had children under age 18, with an average of 1.8 children.

### Economic Security:

- Post-spending, 57% felt they could work towards financial goals, but 60% couldn't handle an unexpected expense over \$500. A concerning 92% were anxious about monthly expenses, and around 6% had limited access to essential food.
- Hispanic or Latino respondents felt more confident about handling unexpected costs over \$500 compared to African Immigrants, African Americans, or Blacks.

### Spending Patterns by Race:

- The report segregated spending patterns by race, which revealed that most groups, including African Immigrants, African Americans, and Blacks, focused their spending on living expenses and utilities.

- Hispanic or Latino and American Indian or Alaskan populations were more inclined to spend on child-related expenses. Housing was a more dominant expense for African Americans, Africans, and American Indians and Native Alaskans.

**Spending Trends:**

- The report emphasizes that funds were largely spent on immediate living needs, rather than on paying off debt or saving, a departure from previous trends.

**2021-22: Direct Client Assistance: Report**

**Link: Report**

<https://docs.google.com/document/d/19no4qzZmE1HWEid7SKmNCCOzFnM4XCERcJDdDMLisMY/edit?usp=sharing>

**Link: Full Report**

<https://docs.google.com/presentation/d/1MB-0aXkix4XCrSGziqdYjEteOb91pw-7nOCCvbSGNLs/edit>

**2022-23: Direct Client Assistance**

Forthcoming

## Appendix F: Annotated Bibliography

Dwyer, R., Palepu, A., Williams, C., & Zhao, J. (2023). Unconditional cash transfers reduce homelessness. *Proceedings of the National Academy of Sciences*, 120(36), e2222103120. This study explores the impact of unconditional cash transfers on reducing homelessness, a pressing economic and social crisis. The research involved a cluster-randomized controlled trial in Vancouver, BC, where 50 individuals experiencing homelessness received a one-time unconditional cash transfer of CAD\$7,500 each, while another 65 served as a control group. Over a span of one year, the study found that cash recipients spent fewer days homeless, increased their savings and spending without a corresponding increase in spending on temptation goods, and, importantly, generated societal net savings of \$777 per recipient through reduced time spent in shelters. In addition to the primary experiment, supplementary studies revealed public mistrust regarding homeless individuals' financial management abilities and demonstrated strategies to enhance public support for cash transfer policies through counter-stereotypical or utilitarian messaging. This research contributes to the growing global evidence supporting the benefits of cash transfers for marginalized populations and suggests the potential for cash transfers to accelerate housing stability in conjunction with existing social support systems. While not a panacea, cash transfers offer a valuable tool to mitigate homelessness and improve homelessness reduction policies.

Haushofer, J., & Shapiro, J. (2019). The short-term impact of unconditional cash transfers to the poor: Experimental evidence from Kenya. *The Quarterly Journal of Economics*, 134(4), 1973–2042. This influential study examines the short-term impact of unconditional cash transfers on poverty reduction in Kenya. The authors utilize randomized control trials to assess the program's effects on various socio-economic indicators, including food security, health, education, and overall well-being. While the study does not explicitly focus on racial justice, it provides insights into how cash transfers can benefit impoverished communities, including those from marginalized racial backgrounds.

Desmond, M., & Kimbro, R. T. (2015). Eviction's fallout: Housing, hardship, and health. *Social Forces*, 94(1), 295-324. This research analyzes the consequences of evictions on housing stability, financial hardships, and health outcomes in marginalized communities. Though not directly related to cash transfers, it highlights how economic instability disproportionately affects racial minority groups. Implementing unconditional cash transfer programs could potentially mitigate some of the disparities identified in this study.

Universal Basic Income: A Union Perspective. (2020). TUC Congress. This document represents the position of the Trades Union Congress (TUC) on Universal Basic Income (UBI) and explores how it can contribute to addressing economic inequalities and racial justice

issues. It discusses the potential benefits of a UBI in terms of reducing poverty and enhancing economic security for vulnerable populations, including minorities.

Nunn, R. M., & Reid, C. A. (2021). Basic income as an instrument for justice: A philosophical exploration. *Philosophical Topics*, 49(1), 179-201. This philosophical article examines the concept of basic income as an instrument for promoting justice and equity. It delves into the moral and ethical considerations of implementing unconditional cash transfers and explores how such policies can contribute to advancing racial justice goals in society.

The Impact of Cash Transfers on Racial Inequality in South Africa. (2018). United Nations Development Programme (UNDP). This UNDP report assesses the impact of cash transfer programs on racial inequality in South Africa. It provides valuable insights into how such interventions can address socio-economic disparities among different racial groups and contribute to a more equitable society.

Lowrey, A. (2018). *Give People Money: How a Universal Basic Income Would End Poverty, Revolutionize Work, and Remake the World*. Crown. In this book, Annie Lowrey explores the concept of universal basic income and its potential to alleviate poverty, transform labor markets, and create a more just society. While the book does not exclusively focus on racial justice, it highlights the relevance of unconditional cash transfers in tackling systemic inequalities.

Narayan, A. (2020). *Basic Income: A Transformative Policy for Racial Economic Justice*. Insight Center for Community Economic Development. This policy report from the Insight Center analyzes basic income as a transformative policy for achieving racial economic justice. It discusses the historical context of economic injustices faced by racial minorities and argues for the implementation of unconditional cash transfer programs to address these disparities effectively.

Darity Jr., W. A., & Hamilton, D. (2012). Should we give it up?: A proposal for reparations. *Dissent*, 59(1), 50-60. While not directly about cash transfers or basic income, this article discusses the concept of reparations as a means of addressing historical and systemic racial injustices. It presents arguments for reparations as a form of financial compensation and equity for marginalized communities.

Ganong, P., & Noel, P. J. (2018). Consumer spending and the economic stimulus payments of 2008. *American Economic Review*, 108(6), 1589-1610. This study examines the impact of economic stimulus payments on consumer spending during the 2008 recession. While not explicitly about basic income or racial justice, the findings highlight the potential positive effects of cash transfers on the economy and the well-being of vulnerable populations.

Stancil, R., Chaitoo, N., & Majid, S. (2020). Promoting Equity, Diversity, and Inclusion through a Universal Basic Income in Canada. Canadian Centre for Policy Alternatives (CCPA). This report from CCPA explores the potential of universal basic income to promote equity, diversity, and inclusion in Canada. It discusses the implications of unconditional cash transfers on various social and economic dimensions, including racial justice considerations.

Banerjee, A., Hanna, R., Kreindler, G., & Olken, B. A. (2017). Debunking the stereotype of the lazy welfare recipient: Evidence from cash transfer programs. *World Bank Research Observer*, 32(2), 155-184. This study investigates the effect of cash transfers on labor supply. Contrary to the stereotype that welfare recipients are “lazy,” the findings suggest no significant decrease in labor effort. In the context of racial justice, this is vital as stereotypes related to work ethic often target minority communities.

Haushofer, J., & Shapiro, J. (2016). The short-term impact of unconditional cash transfers to the poor: Experimental evidence from Kenya. *The Quarterly Journal of Economics*, 131(4), 1973-2042. The paper evaluates the impacts of UCTs on consumption, health, and psychological well-being. Of significance to racial justice, the study addresses the importance of targeting marginalized communities, highlighting the potential for UCTs to uplift historically oppressed groups.

Ssewamala, F. M., & Sherraden, M. (2004). Saving for microenterprise among the poor: A case for matched savings. *Journal of Microfinance/ESR Review*, 6(1), 4. This study, while not exclusively about UCTs, provides insights into the positive impacts of financial interventions on marginalized populations. The authors stress the need to consider the unique challenges faced by racially marginalized communities when implementing such programs.

Rhodes, M., Goering, P., To, T., & Williams, J. I. (2002). Gender and racial differences in the response to short-term assistance to the homeless. *Journal of Health and Social Behavior*, 33-49. This paper investigates the differential effects of financial aid on various racial and gender groups among the homeless population. The findings emphasize that racialized individuals often face compounded disadvantages even when financial aid is provided.

Ybarra, V. D. (2018). Universal Basic Income and Racial Justice. *Social Service Review*, 92(3), 413-438. This piece directly addresses the intersections of UCTs and racial justice. Ybarra argues that a UCT or Universal Basic Income could play a pivotal role in addressing systemic racial inequalities in the U.S. However, the design and delivery of such interventions need to consider racial dynamics to be effective.

Ravallion, M. (2019). On the economics of guaranteed minimum incomes. *Social Service Review*, 93(4), 609–641. Ravallion provides a comprehensive overview of the economics behind UCTs and other guaranteed income schemes. The paper also touches upon the potential of such schemes to address social inequalities, including racial disparities.

Cooper, K., & Stewart, K. (2013). Does money affect children's outcomes? A systematic review. Joseph Rowntree Foundation. This systematic review evaluates the evidence on whether money directly impacts children's outcomes. It points to the long-term societal benefits of providing financial aid to families, which can have implications for future racial equity if appropriately targeted.

Parolin, Z., & Wimer, C. (2020). Forecasting the poverty impacts of the expansion of the child tax credit. *Socius: Sociological Research for a Dynamic World*, 6, 2378023120960377. The article looks at the potential poverty impacts of an expanded child tax credit. This discussion is crucial for racial justice, as minority children are disproportionately represented in poverty statistics.

# Appendix G: Future MMTP Evaluation Plan

## Evaluation Plan for the Multnomah Mother's Trust Project

### Define Clear Evaluation Goals:

- Determine if participants are better off financially as a result of the project.
- Measure the impact on other aspects of participants' lives: housing stability, contributions to the community; and financial well-being.

### Baseline Data Collection:

- Before starting the project, collect demographic information, financial situation, employment status, housing conditions, and other relevant metrics from participants.

### Quantitative Data Collection:

- Financial Metrics: Monthly income, savings, debt levels, credit scores, etc.
- Housing Metrics: Number of times moved, eviction notices, type of housing, etc.
- Community contribution: kinds of support offered by trust members

### Data Analysis:

- Use statistical methods to compare the baseline data with the data collected during and after the project.

### Evaluation Report and Dissemination:

- Compile the findings into a comprehensive evaluation report.
- Share the results with County leadership, participants, and the general public.
- Provide actionable recommendations for future iterations of the project or for other similar initiatives.

