

RESEARCH REPORT

An Evaluation of THRIVE East of the River

Findings from a Guaranteed Income Pilot during the COVID-19 Pandemic

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Executive Summary

In response to the COVID-19 pandemic, four community-based organizations launched THRIVE East of the River to provide direct cash payments and other assistance to people living in Ward 8 neighborhoods of Washington, DC. THRIVE provided emergency relief between July 2020 and January 2022 to 590 households living east of the Anacostia River, where residents faced disproportionately negative economic impacts of the pandemic.

The THRIVE partnership sought to alleviate crisis, stabilize families, and foster mobility during the pandemic and recovery. Its centerpiece was a cash transfer of \$5,500 to enrolled households. The payments were unconditional, meaning no strings were attached to how recipients could use them. THRIVE delivered them in one lump sum or in five monthly payments of approximately \$1,100 each. Enrolled households also received weekly groceries and assistance securing other resources, such as pandemic stimulus payments, unemployment insurance, financial literacy training, mental health support, and, upon request, workforce training.

The collaborating organizations included Bread for the City; the Far Southeast Family Strengthening Collaborative; Martha's Table; and the 11th Street Bridge Park, a project of the Ward 8 nonprofit Building Bridges Across the River.

This report documents the project's development and shares outcomes for THRIVE recipients. The Urban Institute documented the emergency intervention's effectiveness and gathered data to inform ongoing program design and management through surveys, interviews, administrative data, program data, and documentation of THRIVE operations meetings. The report also shares lessons learned for future cash-transfer policy and implementation efforts across the US.

THRIVE Participant Outcomes

Through analysis of survey data and interviews, this report shares THRIVE participants' experience with the program as well as program outcome measures, including the impact of families' use of funds on their well-being, housing status, ability to access food, and use of other income sources.

THRIVE PARTICIPANT INCOME SOURCES AND USE OF CASH

- About 32 percent of THRIVE participants reported that they were working for pay at enrollment, and 45 percent said that at least one adult in their household was working for pay;

over 30 percent of THRIVE participants said they had lost their jobs because of the pandemic; and about 95 percent of participants reported receiving at least one public benefit such as SNAP or medical assistance.

- More than half of the participants spent a substantial amount of their THRIVE payments on housing, with food being the second most common spending category.
- Participants reported some shifts in the sources of money they used to cover needs after receiving THRIVE cash. For example, the share of participants dipping into personal savings to meet households needs declined from 60 percent to 50 percent.
- About one in three participants expressed concern about covering debt, housing, and internet or phone bill costs a few months after receiving THRIVE funds.

PARTICIPANT EXPERIENCES WITH SYSTEMS

- Although over 30 percent of THRIVE participants overall were likely eligible for unemployment benefits due to pandemic-related job loss, only 22 percent reported applying for such benefits during the pandemic. Of the participants who applied for unemployment benefits during the pandemic, less than half received it.

PARTICIPANT HOUSEHOLD-LEVEL CHARACTERISTICS AND OUTCOMES

- Compared with other Black DC residents earning low incomes, THRIVE participants were more likely to
 - » have incomes below \$25,000;
 - » be female; and
 - » have larger households.
- After receiving THRIVE payments, THRIVE participants reported
 - » facing housing security stressors at a similar rate as all Black DC residents earning low incomes;
 - » experiencing some mental health stressors at a substantially lower rate than other people with low incomes, both nationally and in DC;
 - » experiencing food insecurity at a substantially lower rate than other people with low incomes, both nationally and in DC; and
 - » being only slightly less worried than before receiving payments that children in their household were experiencing difficult emotional states.

Lessons for Policy, Practice, and Research

Urban’s evaluation of the THRIVE pilot brings forth several lessons to inform changes in implementation and policy for future cash-transfer programs.

- **Cash relief can foster resilience for marginalized people.** THRIVE provided measurable short-term relief to people of color who live in disinvested DC neighborhoods that were hardest hit by the COVID-19 pandemic, across both health and economic measures. Outcomes suggest a key goal of THRIVE implementers—to stabilize participants hard hit by the crisis—was mostly achieved.
- **Fostering trust was crucial to a smooth program launch and implementation.** The partnership benefited from strong community connections and time spent building rapport and trust with participants.
- **Choice on how payments could be used was central to the pilot.** THRIVE leadership decided there would be no requirements or limitations on THRIVE participants’ cash payments.
- **THRIVE participants made a thoughtful and complex set of choices.** Quantitative and qualitative data demonstrate that participants often struck a thoughtful balance between addressing immediate survival concerns (such as paying rent) and longer-term concerns such as paying down debt.
- **Program administrators must understand the interaction between cash infusion and other benefits.** Confusing safety net rules—before and after the pandemic’s onset—forced the collaborating organizations to allocate a great deal of time and other resources toward discerning if the cash payment would reduce participants’ other benefits or make them ineligible for such benefits.
- **The program’s impact likely would have been substantially dampened if the safety net had been operating normally.** The near-blanket moratoria on benefit reduction at the height of the pandemic positioned THRIVE to offer a unique, albeit limited, glimpse into some of the choices that participants made when not limited by safety net constraints.
- **Systemic barriers influence decisionmaking.** Nevertheless, THRIVE participants remained fearful of incurring benefit reductions by breaking income and asset limitations. This concern affected some participants’ financial choices in ways that may not have been helpful.

- **THRIVE participants received the program with a mixture of mistrust and joy.** Although these reactions were to be expected, the depth of these feelings reveals the historical, societal, and civic scars often borne by residents of disinvested communities like Ward 8.
- **Cash payments can be used to smooth the transition from stability to mobility.** Cash transfer shows promise for smoothing transitions from poverty while illuminating systemic barriers that will continue, especially as pandemic moratoria continue to lift.

This report also details future learning opportunities, including more about the differences between lump-sum and regular payments, how a shared referral system might have improved partners' ability to collaborate, and how partners took slightly different approaches to the THRIVE pilot.

Introduction

On March 11, 2020, in response to the rapid escalation of COVID-19 infections, Mayor Muriel Bowser declared a public health emergency in Washington, DC. Within a week, new rules banned public gatherings of 10 or more people, businesses reduced or altered their operations, and school systems halted in-person meetings and shifted to remote education.

In recognition that the pandemic and subsequent stay-at-home orders would disproportionately hurt residents of DC's historically disinvested and marginalized communities, the THRIVE East of the River partnership formed to provide direct cash payments and other assistance to more than 500 households in Ward 8. The primary goal of THRIVE was to stabilize and promote resilience for residents of Ward 8 during and after the pandemic. The implementing partners included four community-based organizations (CBOs): Bread for the City (Bread); the Far Southeast Family Strengthening Collaborative (Far Southeast); Martha's Table; and the 11th Street Bridge Park (Bridge Park), a project of the Ward 8 nonprofit Building Bridges Across the River.¹ The DC office of Local Initiatives Support Corporation (LISC DC) and the Urban Institute were supporting partners.

From July 2020 to January 2022, THRIVE disbursed \$5,500 to each participating household. The THRIVE CBOs also offered weekly groceries and assistance in securing other resources such as unemployment insurance, financial literacy training, mental health support, and, upon request, workforce training. There were no restrictions on how participants could use the cash payments.

THRIVE cash gifts and operations were privately funded by foundations, corporations, and individual donors. By the conclusion of the pilot, the partners had raised \$4.43 million and distributed \$3.19 million to 590 families, most of whom lived in Ward 8. The \$5,500 cash gift, which most participants received as a single payment, places THRIVE among the largest privately funded unconditional cash relief efforts ever offered in the US.

Urban's role in THRIVE has been twofold: to provide continuous improvement data to the CBOs and to evaluate the project. This report documents the project's development and shares outcomes for recipients of the \$5,500 emergency relief payments. The evaluation period was from July 2020 to July 2021, so not all of the participating households are included (of the total 590 families, about 90 enrolled after the evaluation period). The sections below cover methodology; background context; and findings on implementation and participant outcomes, which include other sources of income and systemic barriers encountered. The report concludes with lessons learned for cash transfer practice, policy, and future research.

Research Questions, Methods, and Sources

The THRIVE evaluation explores the following research questions:

- What outcomes did THRIVE cash and other emergency support produce on whole-family outcomes such as housing stability, food security, mental health, and child well-being?
- What methods were used to transfer THRIVE cash and other emergency resources to people with low income?
- What connections did participating households make to public sources of cash or support being offered at the city, state, and federal level?

Data sources include three surveys, interviews, administrative data, program data, and documentation of THRIVE operations meetings. Special methods included real-time observation of partner processes gathered during many weekly and monthly management meetings, weighted comparisons of survey data with groups in the Census Bureau's biweekly Household Pulse Survey, and interviews and analyses conducted by community-based researchers who were recruited from Ward 8 neighborhoods and paired with Urban staff researchers for up-front and on-the-job training. It is important to note at the outset of this report that because of pandemic conditions and the urgent pace at which the THRIVE project and its evaluation needed to be implemented, the research team selected and used methods that could meet the moment, such as launching an online survey and conducting all interviews through phone calls or video conferences.

Surveys

The Urban Institute conducted three surveys, beginning with the first round of participant enrollment and running through summer 2021. The first survey was administered by THRIVE CBO partners at enrollment. The second and third surveys were administered online and by follow-up telephone interview by Urban Institute staff. Information about each survey's administration and content are as follows (see appendix A for sample sizes and response rates of all surveys):

- **Survey 1:** All THRIVE participants had the opportunity to complete this survey at enrollment. The survey included the necessary enrollment information for the THRIVE program along with the demographics of a respondent's household, income, education, employment status, renter or homeownership status, and benefits and other income sources.

- **Survey 2:** Any THRIVE participant who had consented to share their information with the Urban Institute was invited to complete this survey between January 2021 and October 2021. In addition to questions about the program's enrollment process and payment method selection, it asked participants about the financial impact of the pandemic, including on benefits and other income sources, employment, small businesses, and payments that were delivered as part of the federal government's pandemic response. This survey also included questions about THRIVE cash spending, food security, housing status and security, child well-being, and mental health.
- **Survey 3:** At least four months after receiving the full payment, THRIVE participants received this survey about their experiences and satisfaction with the THRIVE program and the CBOs. The survey asked many of the same questions as Survey 2, including questions about participants' income, benefits and other income sources, employment, food insecurity, housing status and security, child well-being, and mental health.

Interviews

To better understand participant outcomes and how THRIVE was implemented, Urban Institute researchers conducted interviews with THRIVE staff, participants, funders, and government program administrators in DC. In interviews with THRIVE staff, questions focused on an overview of their organizational goals and programs, a discussion of the THRIVE program and their CBO's role in the project, the THRIVE program's alignment with their organization's mission, insights on the THRIVE partnership, and early challenges and successes, especially within the pandemic context. Interviews with DC agency staff focused on details of benefit administration during the emergency period of the pandemic, including their suspension of program eligibility rules. In interviews with THRIVE participants, questions focused on individuals' and families' routines before the pandemic, as well as the pandemic's impact on them and their families in terms of housing status, employment status, and their children's well-being. THRIVE participants received \$20 gift cards for their participation.

The Urban Institute trained three community-based researchers to conduct the interviews with participants alongside an Urban staff researcher. Urban worked with Far Southeast to recruit individuals living in Ward 8. Urban paid the community-based researchers and provided training on confidentiality, informed consent, and semistructured interviewing techniques.

Census Data

To inform comparisons across analyses, the Urban Institute used data from the American Community Survey (ACS) Five-Year Data for 2014–18 as well as recent data from the Household Pulse Survey, published biweekly by the Census Bureau to measure and understand household experiences through the COVID-19 pandemic.² Urban analyzed public use microdata collected from week 22 (January 6–18, 2021) to week 27 (March 7–29, 2021) because this period most closely aligns with the deployment of THRIVE Survey 2. The analysis utilizes data from questions in the Household Pulse Survey dataset that were asked in Survey 2. Specifically, whether households were caught up on rent or mortgage payments, how confident households felt about paying their next rent or mortgage payment, mental health experiences in households, food sufficiency, and whether a household felt they were at risk for eviction or foreclosure. The analysis was conducted using person-level weights provided by the census (see appendix A for more information on the survey weighting process).

Program Data

As a part of the analysis, Urban also set up a data-sharing agreement with Far Southeast to exchange program data related to THRIVE participants from their resource navigator and financial coaching programs. The financial coaching data included information about bank account status, credit scores, and participants' self-reported financial challenges. The resource navigator data included information regarding the navigators' interactions with THRIVE clients, such as referral types made.

Bread provided Urban with updated information on program enrollment as the THRIVE pilot progressed. THRIVE partners enrolled participants on a biweekly basis, and Bread periodically shared updates with Urban regarding the total number of participants enrolled and total amount of funds dispersed to participants to date.

Documentation of Operations Meetings

Throughout the pilot period, Urban staff—including the research team's lead community-based researcher—participated in weekly operations and evaluation meetings. During these meetings, staff from the four CBO partners shared updates and discussed implementation strategies and process improvements. At each meeting, Urban staff shared insights from data and took detailed notes to document the process, transmitting top-line takeaways and tasks back to the CBO partners. All operations meeting notes were coded for analysis of implementation successes and challenges.

Continuous Improvement Feedback

Urban evaluators provided six internal *feedback loop* memos to help the CBO partners assess emerging data and improve their implementation at key junctures throughout the year-long evaluation period. The memos offered real-time data on early implementation challenges, participant demographics, and interactions between THRIVE transfers and benefits, as well as insights from THRIVE funders and first glimpses at emerging outcomes data.

Outside of the larger operations meetings of CBO executive directors, THRIVE coordinators, other key implementation staff, Urban and LISC DC representatives, and external project advisors met on a near-monthly basis to discuss findings from the feedback loop memos and any action steps required in response.

The Context for THRIVE

The THRIVE CBO partners focused on enrolling residents from DC’s Ward 8, the city’s southernmost jurisdiction, bordering Prince George’s County in Maryland to the east and the Anacostia River to the west. Before describing the program’s implementation and participant base, it is important to place Ward 8 in its proper historical and demographic context.

Ward 8’s history over the past two centuries is rooted in Black cultural and economic self-determination. Today, 90 percent of Ward 8 residents are Black. Ward 8’s history is also rife with systemic racism and economic disinvestment. Today, 34 percent of Ward 8 households have income below the federal poverty level. As a result of this history of structural racism, residents of Ward 8 have suffered higher rates of death and unemployment from the COVID-19 pandemic than residents of any other area of DC.³

A Snapshot of DC and Ward 8 History

Starting in the 17th century, slaveowners brought Black people held in bondage to the District of Columbia through the slave trade, but some moved to or resettled in what is now Ward 8 as “freedmen.” Though many from outside and even inside DC now mistakenly refer to all of Wards 7 and 8 as “Anacostia,” the Anacostia neighborhood and its elbow-shaped commercial corridor are only one small part of Ward 8. In the mid-1800s, Anacostia was a whites-only bastion known as Uniontown, which banned Black people and immigrant groups such as the Irish from living there. An Anacostia neighborhood covenant explicitly forbade “negroes, mulattoes, pigs, or soap boiling.”⁴ The great abolitionist orator Frederick Douglass—one of DC’s most famous residents—became one of the first Black residents of Anacostia when he bought his Cedar Hill estate, defying these whites-only covenants.

Beginning with Reconstruction and continuing well into the 20th century, DC became a favored destination for Black people fleeing the Jim Crow South to seek better opportunities for their families (Bogle, Diby, and Cohen 2019).⁵ The Barry Farms neighborhood in Ward 8 offered one of the most successful homeownership programs for former enslaved and freeborn Black Americans in the country. By 1869, four years after the conclusion of the Civil War, 266 Black families had moved to the Barry Farm neighborhood. The area flourished through the rest of the 19th century and became a home for Black political leaders, entrepreneurs, scholars, educators, and business owners (Asch and

Musgrove 2017; Dale 2011). By the early 20th century, Anacostia had become a prospering commercial district, developed and led by Black entrepreneurs. Businesses extended down both “main streets,” which today are Martin Luther King Jr. Avenue and Good Hope Road. Hardware stores, grocery stores, and drugstores created a self-sufficient economic engine that provided independence from the city proper.⁶

“[Washington, DC,] stood out as one of the only cities in the U.S. which not only had an African American majority, but a thriving black middle- and even upper-class, who held long-standing political power in the city, as seen through its succession of black mayors that presided over the city.”

—Willow Lung-Aman, author of “Ode to the Chocolate City: A Memoir of Change in Washington, DC”⁷

Overall, DC and Ward 8 remained predominantly white until after World War II, when millions of Black migrants from the rural south flooded north during the Great Migration in search of better social and economic prospects. In addition to the social capital garnered by the influential community described above, migrants were beckoned by schools that offered better educational opportunities for their children than could be found in the Deep South. Residents of Ward 8 were instrumental in securing legal victories that transformed DC Public Schools into the nation’s first fully integrated school system. In 1952, several children living in public housing in the Barry Farm neighborhood were plaintiffs in a lawsuit against DC Public Schools for requiring Black children to attend racially segregated schools that were often deteriorating and overcrowded. The Supreme Court heard this DC-based *Bolling v. Sharpe* case as a companion to the *Brown v. Board of Education* case and ruled that racial segregation of public schools was unconstitutional and a violation of the equal protection clause.⁸ In the aftermath of this landmark decision, DC’s Board of Education worked quickly to desegregate schools.

Over this same period, DC city planners enacted new exclusionary practices and policies. These ironically named “urban renewal” policies displaced Black people from DC’s Southwest quadrant, which is closer to DC’s historic center (e.g., the National Mall) into “east of the river” neighborhoods, the phrase often used to refer to Wards 7 and 8 collectively. Between 1950 and 1970, neighborhoods

in the city's small and centrally located Southwest quadrant shifted from being 70 percent Black to nearly 70 percent white. During this same period, the Southeast quadrant, which includes most of Ward 8, shifted from 83 percent white to more than 85 percent Black (Asch and Musgrove 2017). Changes to the built environment, such as the construction of the bifurcating Anacostia Freeway and installation of massive public housing communities throughout Wards 7 and 8, had the net effect of clustering many of the city's Black residents into neighborhoods of concentrated poverty and cutting them off from the amenities, services, and job opportunities found in the city's growing neighborhoods to the west, such as Capitol Hill and Georgetown. After a brief period of integrated schools, white flight began, as white families moved away from Ward 8 neighborhoods to enroll their children in schools outside of the city. This trend was compounded by the nearby naval gun factory and Bolling Air Force Base decreasing their operations, which caused local employment opportunities to plummet. Apart from public housing development, other public and private investments east of the river declined sharply during this time (Asch and Musgrove 2017).⁹

Ward 8's legacy of resistance and activism can also be found in residents' responses to disinvestment. In the 1960s, the Southeast Neighborhood House became home to the youth-led Rebels With a Cause and a tenant's association of self-proclaimed "welfare mothers" called the Band of Angels. In response to governmental neglect, the Rebels successfully advocated for new recreation centers and pools, improved roads and traffic lights in their neighborhood, and the creation of their own school. Band of Angels won fights to increase funding and decrease punitive policies for families receiving public assistance.¹⁰ During the 1990s, while many areas of the city were targeted for revitalization efforts, development in Ward 8 required significant effort from community members to attract developers and amenities. For example, the Anacostia Economic Development Corporation had to petition the city to construct the Anacostia metro station as well as the Good Hope Marketplace Shopping Center in order to ensure access to opportunity for residents (Bogle, Diby, and Cohen 2019).¹¹

Over much of the past 70 years, Black migration and self-determination transformed DC into "Chocolate City"—a Black cultural hub of arts, music, business, and civic engagement—but over the past two decades, DC as a whole has become increasingly wealthier, whiter, and younger.¹² Although neighborhoods like Navy Yard, which sits just across the river from Ward 8, have experienced the most profound demographic shifts in this direction, Ward 8 neighborhoods such as Congress Heights, Anacostia, and Bellevue are shifting as well.¹³ The rational fear among many longtime Ward 8 residents is that historical patterns of development of Black neighborhoods and displacement of Black residents are repeating themselves.

Ward 8 Today

Education, employment, and income indicators measuring well-being for Ward 8 neighborhoods reflect the deep and lingering effects of explicit segregation combined with government and private disinvestment from majority-Black neighborhoods. Ward 8 residents face higher rates of food insecurity and related health issues than residents in other parts of the city because of disinvestment and limited health care access. The COVID-19 pandemic has had a disproportionate impact on the health and financial well-being of Black families.¹⁴ The area's history and the current disparities discussed in this section account for why residents of Ward 8 have experienced disproportionate health and financial impacts from COVID-19. Throughout this report, our analysis often includes Ward 7, because some of its residents participated in THRIVE.¹⁵ Wards 7 and 8 are collectively considered DC's "east of the river" area, and residents of both wards have experienced similar levels of systemic racism and disparities.

As shown in table 1, Ward 8 has the highest share of households considered housing cost burdened, meaning they pay 30 percent or more of their income on housing costs (including rent, mortgage payments, fees, and utilities), a level that is considered unaffordable by the US Department of Housing and Urban Development (HUD). At the same time, Ward 8 has more than its share of concentrated assisted housing, which some residents in the Ward view as inequitable (Tatian and Kingsley 2008). Many Ward 8 families pay half or more of their income on housing, leaving them economically vulnerable in times of crisis, when they may face additional expenses or sudden loss of income. In addition to rising housing prices, new public and private developments are cropping up in Ward 8 neighborhoods, including efforts to replace affordable housing units with market-rate units (Bogle, Diby, and Cohen 2019).

The legacy of de jure segregation, integration, and de facto segregation in DC schools is reflected in demographics today. Ward 8 adults are more likely to have a high school diploma as their highest education level and less likely to hold a bachelor's or postgraduate degree than adults in the city as a whole (table 1). These credentials may place residents at a disadvantage in today's job market, as many higher-wage jobs with benefits require some form of college or postsecondary education. Workers in Ward 8 are more likely than DC workers overall to work in jobs providing low wages in industries such as retail trade, education, health care, and accommodation and food services.¹⁶ Many of these workers were in industries that were either scaled back dramatically during the pandemic or became considerably less safe.

TABLE 1

Economic and Educational Demographics of Residents in Ward 8, Ward 7, DC, and the US

	Ward 8	Ward 7	DC	US
Median household income (\$)	\$34,034	\$41,438	\$82,604	\$57,129
Poverty rate (%)	34.2	26.6	16.8	14.1
Unemployment rate (%)	18.6	15.8	7.4	5.8
Housing cost burdened (%) ^a	56.5	49.8	44.2	46.5
Employed in COVID-19-impacted industry (%) ^b	41.7	44.3	32.6	43.6
Highest level of education (%)^c				
Less than high school diploma	14.7	14.0	9.4	12.3
High school diploma or GED	38.7	38.8	17.2	27.1
Some college	24.4	22.7	12.9	20.6
Associate's degree	5.6	5.2	3.0	8.4
Bachelor's degree	9.5	10.7	24.4	19.4
Postgraduate degree	7.2	8.5	33.2	12.1

Source: Urban Institute analysis of ACS Five-Year Data (2014–18).

Notes:

^a Housing cost–burdened households spend 30 percent or more of their income on total housing costs, including rent, mortgage payments, utilities, and real estate taxes.

^b COVID-19-impacted industries include retail trade; educational services, health care, and social assistance; and arts, entertainment, recreation, accommodation, and food.

^c Measure is for adults age 25 and older.

Ward 8 households have annual median incomes that are less than half that of the average DC households. Within Ward 8, 34 percent of households have incomes below the federal poverty level—higher than in any other ward. This income level makes living in DC particularly difficult for a single parent with two children, who needs to earn over \$69,000 annually to reach a living wage in DC, well above the federal poverty level of \$21,320 for this family.¹⁷

Additionally, employment in industries most impacted by COVID-19 and preexisting economic vulnerability have made Ward 8 residents more likely to be negatively impacted by the pandemic than individuals in other parts of the city.¹⁸ Even before the pandemic, Ward 8 had the highest unemployment rate among all wards in DC, 11 percentage points above the city's overall unemployment rate. The COVID-19 pandemic has disproportionately impacted those industries that are large employers of residents of Ward 8 and intensified the disparities and challenges faced by people earning low incomes, particularly for people of color.¹⁹

There are two grocery stores in Ward 8—a Giant Foods on Alabama Ave. and a recently opened Good Food Markets in the Bellevue neighborhood. For many years, Ward 8 did not have a single grocery store. In line with the Ward 8's history of community-led response to address disparities, the Ward 8 Farmer's Market opened in 1998, at a time when there were no grocery stores in the Ward.

Acknowledging that “limited access to and consumption of healthy food contributes to high rates of obesity, heart disease, diabetes, and hypertension,” the farmers market continues to provide fresh produce and education for Ward 8 residents.²⁰ A 2017 study by the D.C. Policy Center found that half of the city’s food deserts—geographic areas with little or no access to foods needed to maintain a healthy diet—were concentrated in Ward 8.²¹ Ward 8 residents are thus more likely to be food insecure, defined by a lack of access to sufficient affordable and nutritious foods.

Compounding issues of food insecurity in Ward 8 is a lack of access to quality health care. In 2019, there were no urgent care facilities in the Ward, and only one hospital, the United Medical Center, which will be closing in 2023. This hospital has faced criticism for its poor medical care and was required to close its obstetrics unit—the only one in Ward 8—after a series of medical errors.²²

Finally, many Ward 8 residents lack transportation to access healthy foods and quality medical care outside of Ward 8. More than 40 percent of Ward 8 households do not have access to a car and often rely on public transit to meet their needs.²³ Yet, of DC’s major health care centers—MedStar Washington Hospital Center, MedStar National Rehabilitation Hospital, Children’s National Hospital, and the Washington DC VA Medical Center—none are within a mile of a Metro station.²⁴ A DC Department of Health (2018) study reported that about 26 percent of Ward 8 residents reported fair or poor health, significantly higher than the national average of 17 percent and double the DC average rate of 13 percent.

Implementation Findings

The full THRIVE partnership involves six organizations: four implementing CBOs—Bread, Martha's Table, Far Southeast, and Bridge Park—and two supporting partners, LISC DC and the Urban Institute.

In March of 2020, the leaders of the four CBO partners came together by teleconference with LISC DC to discuss their concerns about Ward 8 residents being laid off or let go from their jobs with DC-area restaurants, hotels, child care facilities, ride-sharing firms, and other small businesses due to the city's COVID-19 lockdown. It had become quickly apparent—first by word of mouth and later through administrative data—that the pandemic was having a disproportionate impact not only on Ward 8 residents' health but also on their livelihoods. The CBO partners had already been collaborating to start a joint cash-transfer project in late 2019, prior to the onset of the pandemic. They saw unconditional cash transfers as an important mechanism for undoing Ward 8's history of displacement and segregation. This preexisting relationship created significant momentum for the quick organization and subsequent launch of THRIVE.

Later in March, researchers from Urban were invited to join the partner conversations, after the five organizations decided to engage an external evaluator. The goals for Urban's involvement were to provide data for continuous improvement, assess outcomes, and cull lessons learned from THRIVE as a pilot model for place-based resiliency. Urban researchers also offered to work with Far Southeast to recruit, train, and pay community-based researchers from Ward 8 to assist with qualitative interviewing.

THRIVE's Values and Management Structure

Over the course of many teleconferences, all partners discussed how (1) Ward 8 CBO's clients were particularly vulnerable to experiencing long-term loss of employment and income because of the pandemic; (2) systemic barriers could prevent real relief from arriving at all or in time to prevent lasting instability; and (3) the CBOs could serve as a bridge to more immediate help, such as cash and food, thus promoting a quicker recovery for participants once the pandemic's economic and other constraints lifted.

Early in the development progress, the THRIVE partners agreed that they needed a formal statement of shared values to ensure racial equity and facilitate quicker decisionmaking.

All six partners adopted the following values in late April 2020:

- We value the power of our residents to make their own decisions.
- We treat our community with respect.
- We will always act with integrity.
- We believe in a racially and economically equitable community.

The partners saw values-based decisionmaking as an essential guardrail for preserving the pilot's emphasis on racial equity that they often referenced when settling tough design and implementation questions. For example, during THRIVE's early planning phase, the partner leads became bogged down in a protracted discussion about how research and best practices might inform whether they should offer participants their payments in monthly installments or as a single payment. Once the values were in place—especially the first value, about trusting residents to make their own decisions—offering participants both options became the obvious solution for all partners.

Executive leaders from each CBO provided high-level guidance for implementation, and top management staff from each CBO served as project coordinators. The project coordinators were responsible for leading teams of staff at each CBO responsible for recruitment, enrollment, and services provision. The project coordinators and the Urban research team—as well as executive leaders if the agenda topic required their input—met for weekly operations and evaluation meetings, during which they discussed implementation strategies and day-to-day process improvements. All partner representatives, including the CBO executive leads and various thought partners, met monthly to discuss high-level implementation concerns; go over financials (including fundraising progress); and review Urban's feedback loop memos, data presentations, and special deliverables such as the THRIVE Field Guide.²⁵

Each of the four CBO partners took on a specific role in implementing THRIVE, commensurate with their core services, capacity, and expertise. And because of their distinct missions and capacities, each CBO also recruited slightly different participant populations into the program (table 2).

TABLE 2

THRIVE CBO Partners

Core services, focus populations for THRIVE recruitment, and roles in the THRIVE pilot

	Core services	THRIVE focus population	THRIVE role
Bread for the City (Bread)	Food, clothing, medical care, and legal and social services to reduce the burden of poverty on DC residents with low incomes. Community organizing and public advocacy with anti-racist emphasis.	Primary care clients and residents involved in advocacy campaigns.	Served as the fiscal agent and provided legal counseling about the risk to benefits for enrollees. Managed the platform for cash disbursement to participants. Also provided grocery delivery to all Bread participants
11th Street Bridge Park, a project of Building Bridges Across the River	Multisector approach to closing social, health, environmental, and economic disparities between residents of Wards 7 and 8 and the rest of DC. Supports numerous partner-led programs. Directly operates Town Hall Education Arts Recreation Campus (THEARC); THEARC Farm; THEARC Theater; Skyland Workforce Center; and the 11th Street Bridge Park project, which emphasizes equitable development of Ward 8.	Unemployed contract workers affiliated with Bridge Park, recently homeless families enrolled in Building Bridges to a Better Life program, households living in an affordable housing property affiliated with Bridge Park, and graduates of a local construction training program.	Facilitated communications among the partners related to operations, evaluation, and fundraising. Managed the portal for individual donations. Provided expertise on equitable development.
Martha’s Table	Education programs from birth to college and career, health and wellness programs with a focus on healthy food access and good nutrition, and family engagement programs for any DC resident.	Primarily parents enrolled in early childhood programs	Furnished groceries and household goods to partners for distribution to participants. Provided essential operations and evaluation expertise based on its own cash-transfer effort early in the lockdown.
Far Southeast Family Strengthening Collaborative (Far Southeast)	A wide range of services for residents of Ward 8, including community centers, a senior wellness center, violence intervention, school-based programming, and other support for resilient communities.	Households with children receiving any Far Southeast services.	Connected participants to government relief and other resources, such as reemployment services and mental health supports. Provided financial coaching to a subset of participants. Led media outreach.

Source: Urban Institute analysis.

Bread served as THRIVE’s fiscal agent and managed the cash-transfer platforms. Bread also offered legal expertise to the partnership and participants to help them understand how the cash may make participants ineligible for public benefits or eligible for a smaller benefit, including explaining how

receiving a monthly benefit may have a different impact on benefits than receiving the entire gift in one payment. Bridge Park coordinated cross-partner communications and fundraising and provided contextual insights in areas like economic development. Far Southeast took a lead role in media outreach and service navigation to connect participants to sources of government relief and other forms of support through referral to online educational supports, parenting advice, mental health counseling, and reemployment services. Martha's Table distributed groceries and household goods to participants they had enrolled and to two of the partner CBOs, which, in turn, distributed these items to participants they had enrolled. Bread opted to deliver groceries to its THRIVE participants from its own food bank. Martha's Table also offered important design insights they had gathered from launching their own cash relief effort for Martha's Table clients from early March to May 2020.²⁶

BOX 1

Fundraising for THRIVE

As the THRIVE concept took shape, the THRIVE partners set an overall budget and fundraising goal of \$4 million for the program, 75 percent of which was to cover the direct cash payments for 500 households living in Ward 8. Slightly more than 5 percent was allocated to the cost of groceries and dry goods for families, and an estimated 20 percent was budgeted to pay for program staffing and evaluation costs.

From March to April 2020, all six THRIVE partners contacted over 50 potential donors, mostly local foundations, requesting funding support for the initiative. Fundraising started slowly, with a single \$50,000 donation from an individual donor that went directly to Building Bridges Across the River and was transferred to Bread in June. Several large commitments arrived in May, pushing the total funds raised over the \$400,000 threshold that the CBOs had set for greenlighting a first phase of the program for up to 100 households, or 25 households per CBO. As of late October 2020, the partners had raised a little over \$3.5 million, anchored by several large gifts from corporate, family, and private foundations and contributions from more than 500 individual donors. The partners continued to receive donations through year-end holiday giving and early 2021. As of March 2021, the CBO leaders assessed that they had met their fundraising goal and authorized enrollment in the program of up to 500 households (125 per CBO).

THRIVE donors were especially compelled by THRIVE's focus on the racial justice implications of reaching predominantly Black and low-income communities in Ward 8, which was being hardest hit by COVID-19; the growing calls for direct giving and the proven efficiency of giving directly to individuals through cash transfer; and the strength of the collaboration across four well-respected CBOs.

Note: For more on the motivations of THRIVE donors, please see the related Urban Institute brief, *Funding Direct Cash Initiatives* (Bogle and Walker 2021), which summarizes the successes and challenges of the THRIVE fundraising process.

Participant Eligibility, Recruitment, and Enrollment

On July 7, 2020, the THRIVE partners enrolled their initial test round of households, with a total of 21 enrollees. The second full round of enrollments on July 23 included over 60 enrollees. From then on, THRIVE staff recruited participants until funds were exhausted.

Criteria for THRIVE enrollment were intentionally minimal. Participants had to reside in Ward 8, have household incomes below 50 percent of the area median income, and have had a relationship with at least one of the CBOs that predated the pandemic. In their planning phase (March to June 2020), the four CBO partners agreed to recruit and enroll an equal number of participants: 125 per CBO at the fully funded enrollment mark of 500. Once a recruit agreed to enroll, the partner shared their name and contact information with Bread. Bread added all names to a centralized spreadsheet and managed the payment process from there. The names of participants who indicated on the enrollment form that they would like to receive food baskets and household goods were shared with Martha's Table. The names of participants who indicated they would like service navigation were shared with Far Southeast. The partners observed that a shared data system would be a useful tool to pursue to streamline coordination and track referrals across the four partners, but they decided to prioritize other tasks during the pilot period, because such a complicated endeavor would have taxed staff time and the program budget too much.

The official evaluation ran from July 2020 to July 2021. During that time period, the THRIVE partners enrolled 497 families. Specifically, Bridge Park enrolled 107, Bread enrolled 129, Far Southeast enrolled 130 and Martha's Table enrolled 131. Enrollment numbers through the end of the pilot period are shown in table 3. Deidentified enrollment data with unique identifiers was shared with Urban only for participants who consented to participate in the evaluation.

The THRIVE partners went on to serve additional participants after the pilot period ended. As the project continued, the partnership attracted additional funds, and when the four partners formally concluded THRIVE in January 2022, they had enrolled a final total of 590 families. No participants were enrolled in the evaluation after July 2021.

Team leads and recruitment teams within the THRIVE partner organizations contacted participants in their programs, shared the THRIVE program opportunity with them, and worked with the participants to get enrolled. Throughout the five-month period when participants were involved in the program—and beyond—THRIVE partner staff were available to answer questions about enrollment and the cash transfers. In particular, Bread made pro bono attorneys available to talk with participants about any concerns they had about the cash payment's possible impact on their eligibility for public benefits.

TABLE 3

THRIVE Enrollment by Date through the End of the Evaluation Period

	Date	Participants
2020		
Round 1	July 7	21
Round 2	July 23	63
Round 3	July 31	24
Round 4	August 14	77
Round 5	August 28	35
Round 6	September 11	12
Round 7	September 29	46
Round 8	October 14	21
Round 9	October 28	28
Round 10	November 12	8
Round 11	November 27	18
2021		
Round 12	January 15	18
Round 13	January 27	6
Round 14	February 10	22
Round 15	February 24	13
Round 16	March 10	8
Round 17	March 23	9
Round 18	April 14	28
Round 19	April 28	10
Round 20	May 12	8
Round 21	May 26	8
Round 22	June 9	1
Round 23	June 23	11
Round 24	July 14	2
Total project participants		497
Total cash disbursed		\$2,733,500

Sources: Urban Institute analysis of THRIVE enrollment and cash disbursement data.

Within the overall eligibility requirements, each CBO partner established their own strategies for targeting clients to recruit for THRIVE. Bread planned to recruit people with whom it had existing relationships, with additional outreach to primary care clients and participants involved in their advocacy campaigns. Martha's Table focused their recruitment primarily on parents enrolled in their early childhood programs. Bridge Park sought to recruit contract workers affiliated with Building Bridges Across the River who had become unemployed, graduates of a local construction training program, families enrolled in their Building Bridges to a Better Life program who recently lost housing, and households living on an affiliated affordable housing property. Far Southeast focused recruitment across households with children from all their programs, including current clients and clients from the previous two fiscal years.

In keeping with their program values, THRIVE partners strove to make the enrollment process as simple as possible to show trust in participants and to meet urgent needs quickly. Nevertheless, expressions of skepticism and fear of financial fraud during initial recruitment and enrollment calls were common, especially when CBO staff asked for sensitive personal information such as their name, address, and bank account routing information. One coordinator who did most of the recruiting for their CBO reported,

There was definitely some initial cynicism and skepticism by a lot of folks, even though our organization already had an initial relationship [with them]. It sounded like a too-good-to-be-true program. There were a lot of questions that were valid because there are a lot of scams going on, and the scams are targeting people that already don't have much. Conversations would take 30–45 minutes because I was building rapport, because a lot of times it was the first time I was ever talking to them [even though they know my CBO], so there was a lot involved in building rapport and trust.

Initial reactions often rolled from skepticism to joy. For example, residents from a single apartment complex, where one CBO operates a housing relief program, were almost universally skeptical at first, but once word of mouth spread from neighbor to neighbor affirming that the cash offer was legitimate, the THRIVE coordinator received numerous inquiries and requests for immediate enrollment. The research team heard similar reactions during interviews with participants:

I was excited at first. I didn't really believe it—[I thought,] 'They're never going to call me [back].' I forgot about it for a second. [When the money came,] I was really, really excited. There was so much that I could do, [including] bills to pay off.

At that point, I was in a downward spiral type of depression. When she called, I thought it was a joke—there [are] a lot of scams going on. She said she was being serious. Who calls and gives people that kind of money? I called the lady that referred me and I said, 'Are you sure this program is legit?' When the money hit my account—I was like, huh? But I called her back—this is real! I started crying. I was like, 'This is such a blessing.'

[The person who enrolled me] was really sincere. She was very friendly. She didn't have too many questions. It was a 5- to 10-minute process. At the end of the call, I kept saying, 'Are you sure?' I remember hanging up on her. I thought it was a joke. Her demeanor was enthused. I really liked her. Great customer service."

Participant Characteristics at Enrollment

THRIVE participants were much more likely to be female than the overall populations of Wards 7 and 8. They were also more likely to be Black, with almost all THRIVE participants identifying themselves as Black. Additionally, although the populations of Wards 7 and 8 are predominantly English speakers, THRIVE participants were more so, with 99 percent selecting English as their primary language (table 4).

TABLE 4

Language, Demographic Characteristics, and Education of THRIVE Participants and Residents of Ward 8, Ward 7, and DC

	THRIVE participants	Ward 8	Ward 7	DC
Primary language spoken (%)				
English	99.3	95.1	95.0	82.6
Spanish	0.5	1.2	1.1	3.7
Other	0.2	0.7	0.6	2.1
Gender (%)				
Female	85.0	55.4	53.9	52.5
Male	15.0	44.6	46.1	47.5
Nonbinary/third gender	0.0	NA	NA	NA
Race/ethnicity (%)				
Black/African American	98.0	90	93.1	46.9
White	0.0	5.8	2.7	41.0
Hispanic, any race	1.0	3.4	3.2	10.9
Asian	0.0	0.4	0.6	3.9
Other/multiracial	1.0	3.7	3.4	7.8
Marital status (%)^a				
Now married	7.3	22.3	22.2	30.1
Widowed/divorced	11.0	11.1	14.2	11.4
Separated	3.8	4.5	3.5	2.2
Never married	76.0	62.1	60.1	56.3
Highest level of education (%)^b				
Less than a high school diploma	11.9	14.7	14.0	9.4
High school diploma or GED	44.2	38.7	38.8	17.2
Some college, no degree	18.9	24.4	22.7	12.9
Technical/trade school	11.9	NA	NA	NA
Associate's degree	6.5	5.6	5.2	3.0
Bachelor's degree	5.0	9.5	10.7	24.4
Postgraduate degree	1.2	7.2	8.5	33.2

Source: Urban Institute analysis of THRIVE participant surveys completed through January 31, 2021, and ACS Five-Year Data (2014–18).

Notes: NA = not available.

^a The THRIVE survey included write-in responses of “single” and “cohabitating” for marital status, which have no direct equivalent in the ACS data.

^b The survey response of “technical/trade school” for highest level of education also has no ACS equivalent.

The marital status of THRIVE participants was also quite different than the overall population. Only 7 percent of THRIVE enrollees said they were married, less than a quarter of the percentage in Wards 7 and 8 overall. Percentages of THRIVE participants who reported being widowed, divorced, or separated were comparable to those in Wards 7 and 8.

Like residents of Wards 7 and 8 overall, THRIVE participants generally have lower levels of educational attainment than adults in DC, reflecting the current and historical context of explicit and de facto segregation and disinvestment. However, people enrolled in THRIVE were more likely to have

a high school diploma or GED but less likely to have a college degree than all adults in Wards 7 and 8. THRIVE survey responses included 12 percent who reported completing technical or trade school, which has no equivalent category in the ACS, but these institutions generally require enrollees to have a high school diploma or GED.

THRIVE participants were more likely to live in larger households than people in Wards 7 and 8 and in DC overall (table 5). The average household size for THRIVE participants was a full person larger than the average for all DC households. Two-thirds of THRIVE participants lived in households of three or more people, about double the share in Ward 8 overall. People enrolled in THRIVE were also much more likely to live in households with children related to them, with three-quarters of THRIVE participants in such households. Only 11 percent of THRIVE participants lived by themselves, which was much lower than the 38 and 42 percent in Wards 7 and 8, respectively.

Over half of the people in THRIVE households (54 percent) are children under 18 years old, compared with one-third for Ward 8 households. THRIVE households also seem to include a slightly lower percentage of older adults (60 years or older for the THRIVE survey; 65 years or older for the ACS) than households in Wards 7 and 8.

Household incomes for THRIVE participants are far lower than those in the Ward 8 population. The percentage of THRIVE participants reporting annual household incomes under \$10,000 was more than double that of Ward 8 households overall. Furthermore, only 2.1 percent of THRIVE participants had household incomes of \$50,000 or more, compared with 35.7 percent of Ward 8 residents.

Most differences between participant characteristics and the overall population of Wards 7 and 8 are likely due to THRIVE eligibility criteria and that the participating CBOs generally serve residents who experience poverty. While most THRIVE participant characteristics were similar across CBOs, some differences are worth noting. These differences are consistent with the populations that each CBO generally serves or that were targeted for THRIVE. For example, Martha's Table recruited THRIVE participants from its early childhood programs, and Far Southeast generally emphasizes services to families with younger children— programmatic emphases that account for the slightly larger shares of households with children from these CBOs (table 6). Martha's Table and Far Southeast also had the largest proportions of female participants, and those enrolled through Far Southeast were the most likely to be currently married. THRIVE participants also varied in their educational attainment levels. Martha's Table had the highest proportion of participants who indicated that trade or technical school or an associate's degree was their highest level of education.

TABLE 5

Household Characteristics of THRIVE Participants and Residents of Ward 8, Ward 7, and DC

	THRIVE participants	Ward 8	Ward 7	DC
Completed surveys	412	NA	NA	NA
Average household size (# of people)	3.3	2.7	2.6	2.3
Household size (%)				
1 person	11.4	38.3	42.4	44.1
2 people	16.1	26.9	27.4	30.1
3 people	24.6	15	14.5	12
4 people	22.1	10.2	8.6	7.9
5+ people	25.7	9.6	7.2	5.4
Household composition (%)				
Person living alone	11.4	38	33.9	22.5
Families living with related children	78.2	13.5	15.9	18.1
Other families and non-families	10.4	48.5	50.2	59.4
Household members by age (%)^a				
0–4 years	19.2	13.6	12.7	9.4
5–13 years	27.0	16.1	12.3	9.0
14–17	8.2	3.6	3.8	2.3
18–59	38.8	58.2	59.2	65.3
60 or older	6.9	8.5	12.0	14.0
Household income (%)^b				
Less than \$10,000	44.3	18.2	14.7	9.2
\$10,000–14,999	12.2	8.7	7.6	4.5
\$15,000–19,999	9.4	7.0	6.0	3.4
\$20,000–24,999	10.1	5.9	5.7	3.0
\$25,000–34,999	14.9	11.2	10.9	6.4
\$35,000–49,999	7.3	13.3	11.3	7.8
\$50,000–74,999	1.5	13.2	16.1	12.4
\$75,000 and greater	0.2	22.5	27.8	53.4

Sources: Urban Institute analysis of THRIVE participant surveys completed through January 31, 2021, and ACS Five-Year Data (2014–18).

Notes: NA = not available.

^a THRIVE survey age groupings do not align exactly with those used by the ACS; comparisons should be made with caution.

^b Less than \$10,000 is the lowest income category tabulated by the ACS; the bottom two THRIVE survey income groups were combined to match the ACS for this table.

THRIVE participants who enrolled through Far Southeast reported the largest average household size at 3.9 people per household, while participant households enrolled through Bread were the smallest, with an average of 2.4 people (table 7). Bread had the largest share of one-person households (26 percent compared with 11 percent of the program overall), and Bridge Park had the largest share of two-person households (21 percent compared with 16 percent for the program). In addition, almost all participants enrolled through Martha’s Table and Far Southeast had households of families with related children. Martha’s Table had the highest share of participants from households with children under the age of 18, while Bread had the highest share of households with adults 60 years and older.

TABLE 6

Language, Gender, Race and Ethnicity, Marital Status, and Education of THRIVE Participants by CBO

	Total	Bread	Bridge Park	Martha's Table	Far Southeast
Completed surveys	412	113	86	115	98
Primary language spoken (%)					
English	99.7	100.0	100.0	98.8	100.0
Spanish	0.3	0.0	0.0	1.2	0.0
Gender (%)					
Female	85.4	74.4	79.4	91.5	94.9
Male	14.6	25.6	20.6	8.5	5.1
Nonbinary/third gender	0.0	0.0	0.0	0.0	0.0
Race/ethnicity (%)					
Black/African American	98.0	97.4	98.4	97.6	98.7
White	0.0	0.0	0.0	0.0	0.0
Hispanic, any race	1.0	1.3	0.0	1.2	1.3
Asian	0.0	0.0	0.0	0.0	0.0
Other/multiracial	1.0	1.3	1.6	1.2	0.0
Marital status (%)^a					
Now married	6.0	3.9	3.2	5.1	11.4
Widowed/divorced	9.4	16.9	11.1	5.1	5.1
Separated	3.4	6.5	1.6	3.8	1.3
Never married	64.8	33.8	82.5	64.6	81.0
Single	14.8	36.4	0.0	20.3	0.0
Cohabiting	1.7	2.6	1.6	1.3	1.3
Highest level of education (%)					
Less than a high school diploma	11.4	13.0	12.9	7.5	12.7
High school diploma or GED	44.3	40.3	38.7	45.0	51.9
Some college, no degree	16.4	23.4	22.6	7.5	13.9
Technical/trade school	15.8	11.7	11.3	26.3	12.7
Associate's degree	7.4	5.2	9.7	7.5	7.6
Bachelor's degree	3.7	3.9	4.8	5.0	1.3
Postgraduate degree	1.0	2.6	0.0	1.3	0.0

Source: Urban Institute analysis of THRIVE participant surveys completed through January 31, 2021.

Notes: Data are for THRIVE enrollees only, not all household members.

^a "Single" and "cohabiting" marital statuses were write-in responses that were not among the multiple-choice answers provided on the survey.

TABLE 7

Household Characteristics of THRIVE Participants by CBO

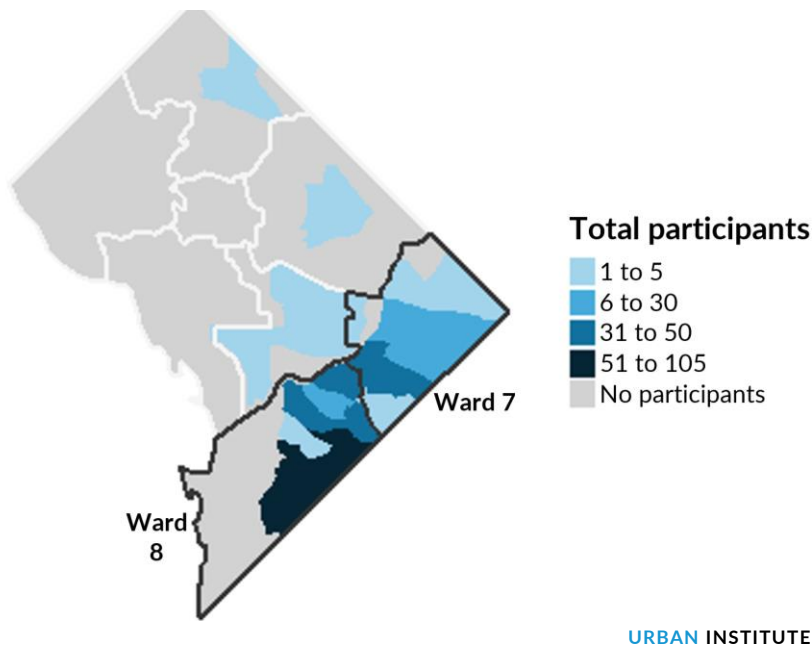
	Total	Bread	Bridge Park	Martha's Table	Far Southeast
Completed surveys	412	113	86	115	98
Average household size (# of people)	3.5	3	3.2	3.5	4.4
Household size (%)					
1 person	11.4	25.9	16.5	8.0	0.0
2 people	16.1	15.7	21.2	15.9	12.4
3 people	24.6	22.2	16.5	34.5	22.7
4 people	22.1	17.6	25.9	18.6	27.8
5+ people	25.7	18.5	20.0	23.0	37.1
Household composition (%)					
Person living alone	11.4	23.1	15.3	7.1	0
Families living with related children	78.2	60.2	67.1	7.1	99
Other families and nonfamilies	10.4	16.7	17.6	85.8	1
Household members by age (%)					
0-4 years	19.2	13.3	14.5	28.6	18
5-13 years	27	21.1	27.9	23.7	33.9
14-17 years	8.2	6.9	7.6	5.3	12.3
18-59 years	38.8	45.2	39.9	37.8	34.1
60 or older	6.9	13.6	10.1	4.6	1.7
Household income (%)					
Less than \$5,000	28.6	22.7	24.4	30.9	36.7
\$5,000-9,999	15.7	20	19.5	12.4	11.1
\$10,000-14,999	12.2	13.6	12.2	12.4	10
\$15,000-19,999	9.4	13.6	8.5	6.2	8.9
\$20,000-24,999	10.1	10	7.3	11.5	11.1
\$25,000-34,999	14.9	14.5	15.9	15	14.4
\$35,000-49,999	7.3	4.5	8.5	9.7	6.7
\$50,000-74,999	1.5	0.9	3.7	0.9	1.1
\$75,000 and greater	0.2	0.0	0.0	0.9	0.0

Source: Urban Institute analysis of THRIVE participant surveys completed through January 31, 2021.

THRIVE eligibility requirements were intended to limit enrollment to individuals and families below 50 percent of area median income, a measure calculated by HUD annually and used to define income eligibility for assisted housing programs. In 2020, 50 percent of area median income was \$50,400 for a two-person family and \$63,000 for a four-person family.²⁷ Data from the THRIVE survey showed that most participant households fell below these thresholds, with more than 97 percent of participants reporting annual incomes below \$50,000 and more than half (53 percent) reporting incomes below \$15,000.

FIGURE 1

Neighborhoods Where THRIVE Participants Live



URBAN INSTITUTE

Source: Urban Institute analysis of THRIVE participant surveys completed through January 31, 2021.

Based on addresses THRIVE participants provided in enrollment and survey data, the majority of THRIVE participants (86 percent) reported living in Ward 8 (table 8). Despite the program requirement that participants be from Ward 8, about 13 percent live in Ward 7, and just under 2 percent live in other DC wards. During one of the monthly continuous improvement discussions among the partners, CBO leaders and staff attributed the large number of enrollees from Ward 7 to confusion surrounding the full name of the initiative: THRIVE East of the River. Among DC residents, the phrase “east of the river” generally refers to Wards 7 and 8 collectively, so some recruiting staff at each CBO overlooked the formal criteria that only Ward 8 residents were eligible to enroll.

The largest share of program participants reported living in the Congress Heights neighborhood cluster²⁸ of Ward 8, followed by the Douglas cluster and the Sheridan cluster, but the distribution of participants by neighborhood varied by CBO. Far Southeast had the largest share of participants from the Congress Heights cluster (39.2 percent), while two-thirds of participants recruited by Bridge Park came from the Douglas cluster. Bread for the City had higher shares of participants from the Twining cluster, the Capitol View cluster, and the River Terrace cluster than other CBOs, while Martha’s Table had higher shares from the Sheridan cluster and the Historic Anacostia cluster.

TABLE 8

Residential Locations of THRIVE Participants by CBO

	Total	Bread	Bridge Park	Martha's Table	Far Southeast
Completed surveys with location	407	81	63	82	79
By ward (%)					
Ward 8	86	71.2	95.3	88.6	90.7
Ward 7	12.5	27.9	4.7	9.6	5.1
Other wards	1.5	0.9	0	1.8	4.1
By neighborhood cluster (%)					
Congress Heights, Bellevue, and Washington Highlands	24.1	18	11.6	26.3	39.2
Douglas and Shipley Terrace	25.8	12.6	70.9	16.7	11.3
Sheridan, Barry Farm, and Buena Vista	12.5	13.5	5.8	18.4	10.3
Twining, Fairlawn, Randle Highlands, Penn Branch, Fort Davis Park, and Fort Dupont	11.5	16.2	7	10.5	11.3
Historic Anacostia	6.3	7.2	1.1	9.6	6.2
Woodland/Fort Stanton, Garfield Heights, and Knox Hill	7.8	6.3	2.3	8.8	13.4
Capitol View, Marshall Heights, and Benning Heights	4.4	11.7	0	4.4	0
River Terrace, Benning, Greenway, and Dupont Park	3.4	7.2	1.1	1.8	3.1
Fairfax Village, Naylor Gardens, Hillcrest, and Summit Park	1.2	2.7	0	1.8	0
Other	3.4	4.6	0	1.7	5.2

Sources: Urban Institute analysis of THRIVE participant surveys completed through January 31, 2021.

THRIVE Services

Each THRIVE participant received \$5,500 in a single payment or in five monthly payments. THRIVE partners also offered all participants two optional services: weekly groceries and household goods that could be picked up at the various CBOs and assistance finding additional services and supports. Financial coaching and education was offered to a subset of participants. This section describes all four services and how participants made use of them.

Cash Payments

THRIVE partners quickly decided to offer the cash payments without restrictions on how the payments were spent. And, after considerable discussion, the partners agreed to distribute \$5,500 to participants either as a single payment or as five monthly payments. Both decisions were based on the THRIVE equity-based value, “We value the power of our residents to make their own decisions.”

THRIVE partners chose to offer a monthly increment option because \$1,100 per month is close to the median rent for a two-bedroom unit in some Ward 8 neighborhoods, and because CBO leaders wanted the cash to fill a meaningful gap for unemployed families. They chose a program duration of five months since, at the time the program was being designed, CBOs anticipated that the worst of the pandemic hardships would subside by late summer.²⁹ Recognizing that many THRIVE participants did not have bank accounts, the THRIVE program offered various options for participants to receive the cash payments, including debit cards or transfers to their bank accounts through the Automated Clearing House (commonly known as ACH).

TABLE 9
Participants' Choices about How to Receive THRIVE Payments Over Time by CBO

	Total	Bread	Bridge Park	Martha's Table	Far Southeast
Monthly payments (%)	18.0	8.8	19.8	16.2	31.3
Single payment (%)	82.0	91.1	80.3	83.8	68.8

Sources: Urban Institute analysis of THRIVE participant surveys completed through January 31, 2021.

Most program participants (82 percent) chose to receive a single payment rather than monthly increments (table 9). Fifty-six percent of THRIVE participants who selected single payments said that paying for an immediate need was a major reason for doing so, with an additional 16.8 percent saying that immediate need was a minor reason (table 10). In identifying major or minor reasons for choosing single payments, approximately 60 percent said that they were worried the funds would not be available in the future, and 53 percent said they would use the single payment to pay a bill larger than \$1100. In addition, 53 percent expressed concern about how a monthly payment could impact other benefits they received, since infrequent payments generally have less effect on some benefits than regular income. In interviews, several participants said they opted for a single payment to meet immediate needs such as bills or debt that they wanted to pay as soon as possible. One participant explained that they wanted the single payment to put in their savings account so they would look stronger financially to their mortgage company.

TABLE 10
THRIVE Participants' Reasons for Choosing Single Payments

	Major reason	Minor reason	Not a reason
Monthly payments might affect benefits (%)	32.2	21.3	46.6
Bill larger than \$1100 to pay now (%)	35.1	18.2	46.7
Immediate need for lump sum (%)	56.0	16.8	27.2
Worried funds would not be available in the future (%)	40.4	18.8	40.8

Source: Urban Institute analysis of THRIVE participant surveys completed through January 31, 2021.

Just under 20 percent of respondents chose to receive their payment over five months (table 9). Among these participants' major or minor reasons for selecting monthly payments, 97 percent said it was to ensure they had money to cover their needs, 94 percent shared that they were using the funds to support monthly expenses, and 71 percent said that monthly payments better supported their budget (table 11). About 47 percent of those who chose monthly payments said it was because the single payment was too large, and a similar share reported that it was based on concerns that the funds might affect their benefits. Monthly payments were less likely to be chosen to fulfill urgent needs, since participants who chose to receive monthly payments would ultimately receive the full payment amount later than if had they opted to receive a single payment. In interviews, participants said they noted how they normally manage their money and selected the method of transfer based on that. One THRIVE participant spoke about preferring a monthly payment so that they could manage it as they would regular income payments:

I chose [monthly] because that would allow me to have income coming in each month. And not just receiving a lump sum and just sending it, you know, something that [would] allow me to make sure that I had something covered by that income coming in. Because, at that time, unemployment was not giving you a lot of money.

TABLE 11
THRIVE Participants' Reasons for Choosing Monthly Payments

	Major reason	Minor reason	Not a reason
Better supports budget (%)	54.5	16.3	29.2
Money to cover needs (%)	80.8	16	3.2
Lump sum too large (%)	14.5	32.9	52.6
Using for monthly expense (%)	77.8	16.3	5.9
Lump sum might affect benefits (%)	18.4	28.7	53.0

Source: Urban Institute analysis of THRIVE participant surveys completed through January 31, 2021.

In terms of the method for receiving their payment, 56 percent of participants chose a bank account transfer and 44 percent chose a cash card (table 12). The share of participants choosing each

option varied by THRIVE CBO partner. In an interview, one participant described why they chose a bank account transfer over a debit card:

I chose my bank because I have a virtual wallet from my phone. I can put my money into reserve, and save it, and move it around.

TABLE 12
THRIVE Participants' Choice of Cash Transfer Method by CBO

	Total	Bread	Bridge Park	Martha's Table	Far Southeast
Debit card mailed to participant (%)	43.5	36.3	43.0	21.6	85.0
Direct deposit to bank account (%)	56.3	63.7	57.0	78.4	15.0

Source: Urban Institute analysis of THRIVE participant surveys completed through January 31, 2021.

Transferring the cash to participants presented more challenges than the CBO partners had anticipated. At the beginning of the program, technical problems with the cash-transfer platform that the partners had initially chosen caused delays in getting cash to participants. During enrollment, participants often encountered barriers—such as providing a unique email and mailing address or navigating the online cash-transfer software itself—which taxed staff capacity and frustrated participants, straining participant trust.

In response, THRIVE CBOs decided that Bread would administer the cash-transfer platform, which improved the efficiency and customer service involved in administering the transfer but increased the administrative costs for Bread. Bread was the natural choice for this sensitive role, since it operates a “Representative Payee” program under which it is the court-appointed recipient of disability benefits on behalf of some of its clients. In turn, staff at Bread work with their clients receiving benefits to set monthly budgets and respond to one-time requests. Through a partnership with PNC Bank, Bread issues PNC debit cards or bank transfers for disability benefit payments. Bread’s familiarity with the PNC platform and relationship with the PNC account specialist, as well as its experience working individually with clients in activating the PNC debit cards and ACH bank transfers, translated almost seamlessly to THRIVE, greatly relieving frustrations experienced by CBO line staff and participants in obtaining access to the promised cash.

Customer service was a key strength of the THRIVE partnership overall. The CBO partners worked with participants—including those who did not have cell phones or email addresses—to ensure that they were able to receive funds and to overcome any digital- and financial-literacy divides. In some cases, this required customized one-on-one services, such as setting up an email address for a client or having a staff person serve as an intermediate contact person for clients who did not have

devices. In several cases, staff from a THRIVE partner set up emails for and enrolled on behalf of participants who did not have internet access. Although this worked well for a small program, this would have been more difficult if the program was much larger.

Overall, participants were impressed with the customer service offered by the CBO partners around enrollment and cash-transfer issues. They appreciated THRIVE partners' dedication to easing the enrollment processes, availability by phone to answer questions about the process, and consistent support throughout. A quick and seamless enrollment process helped to build trust in the program for participants who were initially skeptical. In interviews, participants described the quick enrollment process:

Everybody went beyond the call of duty. The dedication showed by them. . . . They had to call and keep calling. [They] walked us through processes, told us what to expect, told us which law firm and told us what options we had. [They] called after and before and made sure that. They all looked out after me.

It was easy. . . . My case worker asked me if I wanted to do the program. They called me, they signed me up for the hygiene products and the food. A couple of days later, I got the email. Literally seven days later, a [cash] card was in the mail. It was a shocker because it was real.

As far as receiving it, everything went smoothly. It was no hate, no hiccups, no hang up. . . . I provided my account information, and it was in there. It was so easy for me to [get] it into my account. I transferred a certain amount to my savings. And I was able to maneuver and budget, you know. . . .after I paid my tithes and my offerings.

Groceries and Household Goods

THRIVE offered participants groceries on a weekly basis and household goods on a monthly basis. Household goods included reusable and multiuse items such as food storage containers, towels, and tool kits. Martha's Table took the lead in furnishing groceries and household goods to the Bridge Park and Far Southeast, which then distributed them to their THRIVE participants. Because it had its own food bank, Bread provided groceries to the participants it had enrolled. The method of delivery varied across the four CBOs. Far Southeast and Bread leveraged their existing delivery infrastructures to deliver weekly groceries to their THRIVE participants. Bridge Park and Martha's Table organized weekly pickups for their participants. As THRIVE progressed, the three partners using Martha's Table supplies coordinated pickup times. As pandemic safety protocols developed, the two partners working with Martha's table informed their enrollees that they could pick up their groceries at Martha's Table's locations.

In interviews, participants shared gratitude and recommendations for THRIVE's grocery service. Some participants said the food distribution helped reduce their stress levels during a period of crisis:

I was excited, it was so helpful. It takes some of the stress off of you. With certain food, I don't always have to go to the store, because I can't always make it to the store. [The grocery offerings] provides me a buffer because I can't always make it to the grocery.

One participant noted that the household goods included items that they would not be able to purchase with Supplemental Nutrition Assistance Program (SNAP) benefits.

Other participants had trouble finding a time to pick up the groceries. One participant wished that their groceries had been delivered because it was difficult for them to travel home on foot with the heavy grocery bag. A few of the CBO partners shared that there was less take-up of weekly groceries than they had expected, which was especially true for organizations that offered pickup locations. For example, even though there were over 350 participants enrolled in THRIVE (about 85 participants per THRIVE CBO) by December 2020, one partner estimated that only a dozen individuals were picking up groceries each week.

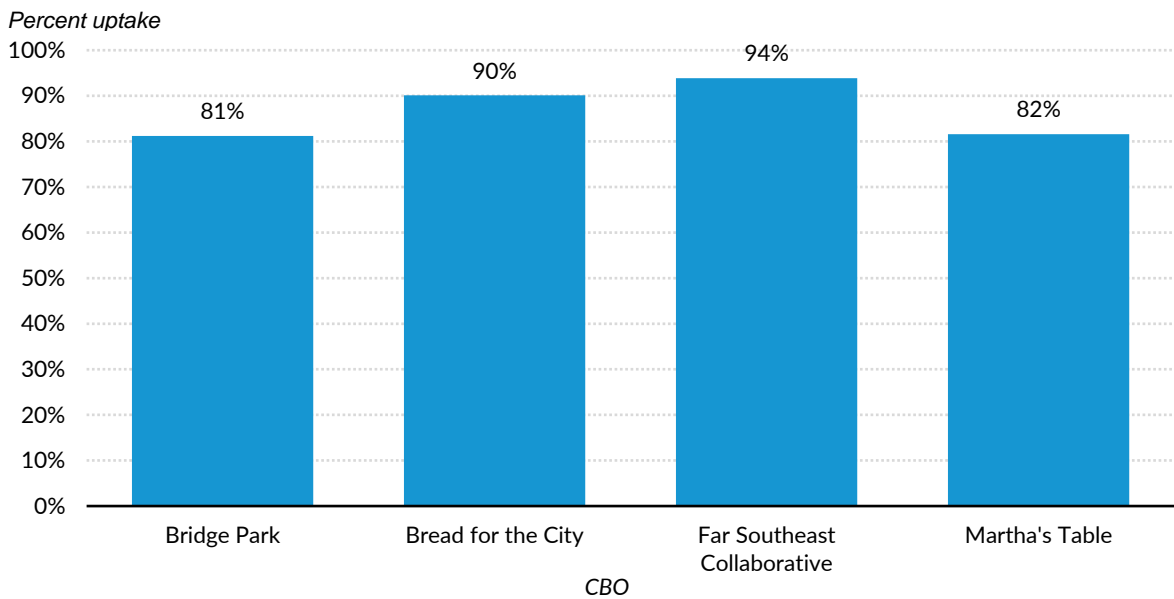
Toward the end of the THRIVE pilot, THRIVE partners received funds for about 90 households in addition to the planned 500. (Note that these funds and families are not included in this evaluation.) The three THRIVE partners who were coordinating grocery delivery chose not to distribute groceries and household goods to the new enrollees because participant uptake had dropped so low. Funds that would have been used to fund grocery distribution were used to provide cash transfers to additional families. Bread continued to deliver groceries directly to the homes of its participants.

Resource Navigators

When participants enrolled in THRIVE, they were asked to indicate whether they would like to work with a Far Southeast resource navigator to connect them to support services such as job training and to public benefits and pandemic stimulus checks. Eighty-seven percent of THRIVE participants requested resource navigators (figure 2).

FIGURE 2

Resource Navigator Requests by CBO partner



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Source: Urban Institute analysis of THRIVE participant enrollment data collected through January 2020.

Across those who received resource navigator support, the most common referrals were to financial planning services followed by housing supports (table 13). Far Southeast’s emphasis on providing financial coaching to their enrolled participants (discussed further in the next section) likely accounts for the largest number of referrals being to financial services.

TABLE 13

Resource Navigator Referral Types

Category of service requested	Count
Financial services	158
Housing supports	79
Household necessities (ex. food, clothing)	24
Employment	23
Access to benefits (ex. healthcare)	14
Child care	13
Mental health resources	7
Education	3
Miscellaneous	7
Total referral request types	328

Source: Urban Institute analysis of Far Southeast Resource Navigator Program data, collected from September 2020 to April 2021. Participants may have requested or received more than one type of referral.

Financial Coaching

Far Southeast staff automatically offered financial coaching services to every participant they enrolled in THRIVE. Of the 130 participants who enrolled through Far Southeast, 101 received financial coaching. This resource was not offered to all THRIVE participants because of budgetary constraints. After a Far Southeast client enrolled in THRIVE, Far Southeast's intake department automatically scheduled them for a congratulatory call from a Far Southeast financial coach, who asked them if they would like help in planning their use of the cash payment. For participants who agreed to an ongoing relationship, the coach continued to call to talk about their financial picture—credit score, savings, and employment income—and their financial goals. Participants then worked with the coach to identify and implement strategies for reaching their financial goals.

Although Far Southeast could only offer one-on-one financial coaching to their own participants, about halfway through the pilot they sent a flyer out to the other partners offering monthly financial training classes and bimonthly “Coffee, Tea, and Credit” workshops to all THRIVE participants. Following these events, a small number of THRIVE participants who requested one-on-one support were then enrolled in the financial coaching program.

Participant Transition

All THRIVE participants were officially enrolled in the program for five months, whether they elected to receive their cash in a single payment or monthly, and thus were eligible for groceries, household goods, resource navigation, and other THRIVE services for five months after they enrolled. In December 2020, the first cohort of families who had enrolled in July 2020 completed their five months in the THRIVE program. The CBO partners wanted participants to know that many resources would continue to be available to them, even after the THRIVE program had ended for their cohort. To communicate this, the partners developed a THRIVE exit letter that described available CBO services, as well as resources from other agencies in Ward 8 and from DC government agencies. For example, even though groceries would no longer be available through THRIVE after five months, participants could continue to pick up food through the regular food distribution offerings at Martha's Table or Building Bridges Across the River.³⁰ Additionally, THRIVE participants who wanted to stay connected to their THRIVE resource navigators could continue working with Far Southeast's Family Services program.

Other Joint Projects

Staff from the four THRIVE CBO partners met regularly to coordinate THRIVE functions and troubleshoot issues. Regular touchpoints, such as the weekly operations and evaluation meetings, allowed the four organizations to collaborate on additional activities beyond the original THRIVE program purview, as their strategic thinking evolved or a specific need emerged among their Ward 8 clientele. These meetings also facilitated the provision of any technical assistance needed to support these special activities from supporting partners LISC DC and Urban.

Communications and Media

THRIVE partners utilized the full spectrum of media to raise public awareness of the project. Outreach efforts leveraged each organization's network of media contacts, including journalists and trade groups, to raise national awareness of the project. CBO staff started by convening a communications committee that created a set of shared media resources and by sending project overviews out to journalists, many of whom had relationships with at least one THRIVE partner. CBO leaders also met with journalists to frame THRIVE as a vehicle for empowerment and center the stories and successes of THRIVE participants. In media interviews that included THRIVE participants, a THRIVE CBO representative participated in calls between the reporter and the participant to ensure they had the support they needed. Far Southeast produced a video featuring a THRIVE participant. Media coverage from national outlets such as the *Washington Post*, the *New York Times*, and *Reuters* helped increase awareness as well as funding through the THRIVE online donations portal. Presentations from THRIVE partners have been given to a wide range of audiences, including to Humanity First, members of the Ascend 2Gen network, and various funder groupings. Op-eds featuring THRIVE and focusing on the potential of guaranteed income for improving outcomes for families of color with low income have been written by Martha's Table for publications like the *Washington Business Journal* and the *Washington Post*.³¹

Guaranteed Income Advocacy

Bread led the THRIVE partners in advocating for guaranteed income policies—regular payments that provide a minimum income to households with no strings attached—in DC and nationally. Policymakers have asked THRIVE to share its expertise on cash transfers and how they can promote mobility and close the racial wealth gap. In DC, Bread and Urban representatives testified before the DC Council to inform council members' policy proposals to build wealth equity in DC's COVID-19

economic recovery plans. THRIVE partners, especially Bread, joined related efforts and coalitions, including the DC-based Mother’s Outreach Network and the nationwide Guaranteed Income Community of Practice. Per the information on communications above, the THRIVE partnership is often called upon as an exemplar of how cash-transfer programs could advance equity for people who live in disinvested neighborhoods—areas historically made up of people with low incomes and people of color, which have been subject to redlining and whose residents have been increasingly displaced as a result of gentrification.

Vaccination Drives and Outreach

The four THRIVE CBO partners worked together and independently to provide COVID-19 vaccines and vaccination education to participants. Bread, which operates a federally qualified health clinic in Ward 8, was providing free drop-in testing to the community as soon as the vaccine became available and was one of the first nonprofits providing vaccines to referred essential workers in the District of Columbia. The Building Bridges Across the River campus was a vaccination site once a week, and Martha’s Table and Far Southeast cosponsored COVID-19-related community conversations every week. Additionally, Far Southeast led a massive vaccine drive that THRIVE partners amplified among their clients and provided support to during a one-day event. The Friday before the vaccine drive event, 849 individuals had signed up for appointments. THRIVE partners shared that this event was a demonstration of the power of their partnership, and one leader reflected that it was great not to have “to scavenge for partners.”

Participant Outcomes

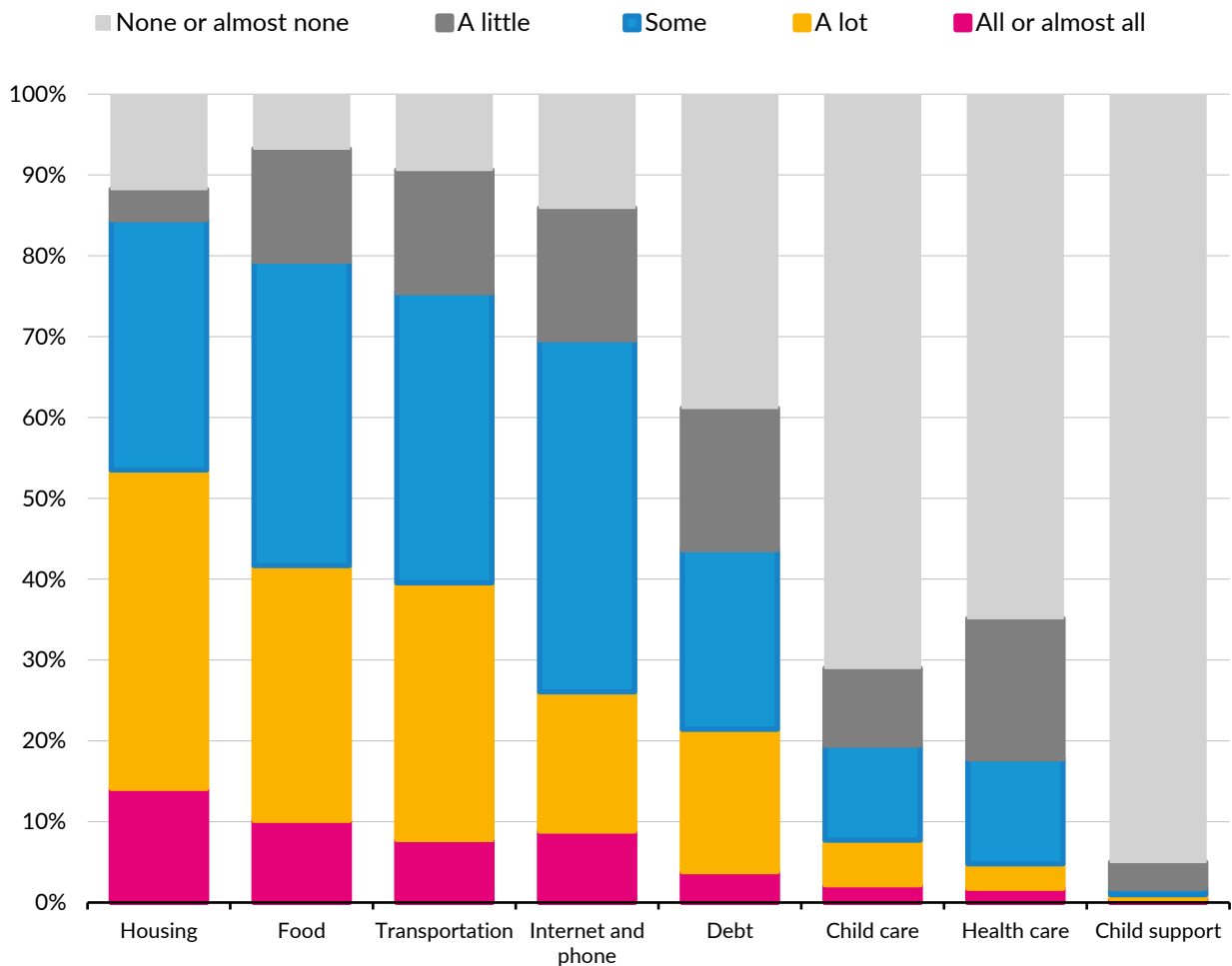
Analysis of participant outcomes draws on data from the first two THRIVE participant surveys, interviews, and comparisons with Household Pulse Survey data. Outcomes include participants' spending patterns in using THRIVE payments; changes in participants' reliance on financial supports outside of cash transfers to cover household costs; and possible effects of THRIVE payments on participant households' housing stability, food insecurity, mental health and stress levels, and child well-being.

Use of THRIVE Cash Payments

A majority of THRIVE participants reported spending a large amount of their THRIVE cash payments on housing (figure 3). Specifically, when choosing from a selection of spending options, 54 percent of participants reported spending “all or almost all” or “a lot” of their payments on rent or mortgage payments. Nearly 90 percent of participants reported using at least a portion of their THRIVE funds on housing costs (figure 3). THRIVE participants who rent their homes were nearly twice as likely to spend all or almost all of the payment on housing costs as those who live in a home they or a household member own (16 percent and 8 percent, respectively). It is worth noting that, per data from Survey 2, the majority of THRIVE participants are renters (83 percent) and a smaller percentage owned their home (9 percent).

The second largest share (42 percent) of THRIVE participants reported spending “all or almost all” or “a lot” of their THRIVE cash payments on food. This finding challenges the THRIVE CBO partner's original intention of decreasing participants' need to spend funds on food by offering food distribution as a THRIVE service, in addition to the cash payments. In interviews, most THRIVE participants spoke favorably about the THRIVE grocery offerings, but some said that grocery pickup was at an inconvenient time or wished that the offerings had been different. When viewed in light of the THRIVE principles and other data on grocery service utilization, it is also likely (1) that pandemic stress stoked participants' wish to access their food of choice more flexibly and (2) that participants feared going out to pick up food from the delivery sites, particularly early in the pandemic.

FIGURE 3
Breakdown of THRIVE Payment Spending as Reported by Respondents



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Source: Urban Institute analysis of THRIVE Survey 2 responses completed through January 31, 2021.

THRIVE participants also described using THRIVE funds on professional goals, transportation, and savings. For example, one participant described their payment allocation priorities this way:

I paid my rent, paid my bills. I did have a couple of dollars to do something nice for myself. Clippers and things for barbering school. I was originally going to get a car for me and my child, but the household things came first. I had a car, but it [broke down]. So that was going to help me either fix it or get a new one. [I] would have used [the car] for Lyft.”

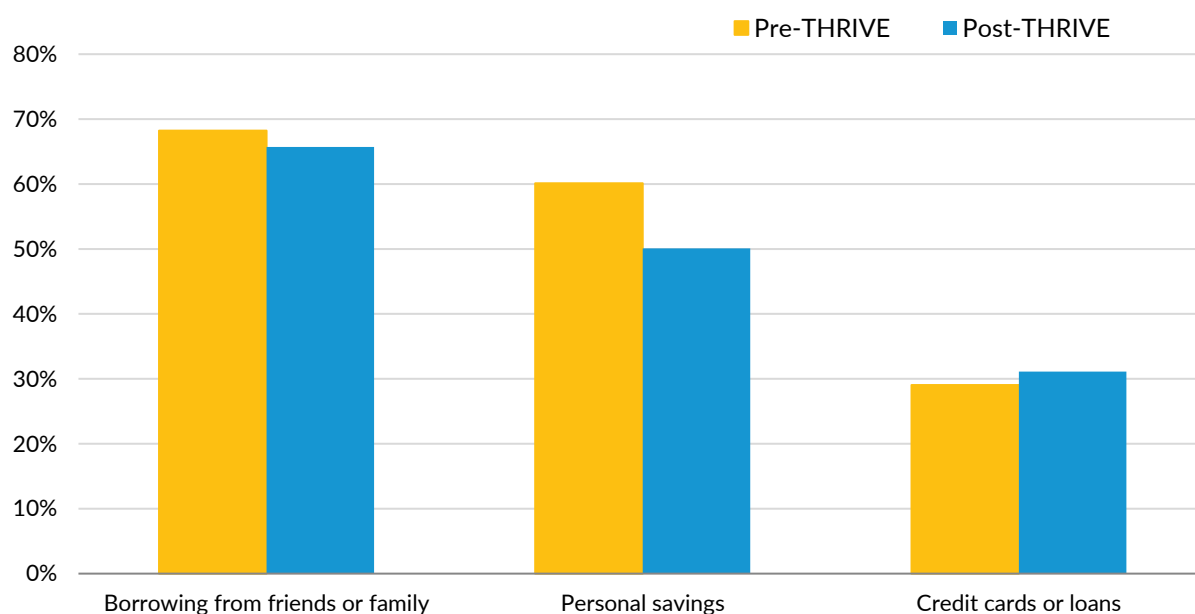
A handful of THRIVE participants also reported using THRIVE cash to stabilize their small businesses (see the Other Key Outcomes section below for details).

Use of Loans, Credit, and Savings

Figure 4 shows participants' reported spending before receiving THRIVE funds (March to July 2020) and after receiving the funds (August 2020 to survey completion), including whether they dipped into savings or borrowed funds to cover household needs. Sixty percent of participants said that before receiving THRIVE payments, they used personal savings to meet household needs; a smaller share, 50 percent, reported doing so after receiving the payments. Similarly, 68 percent of participants reported that before the payments, they borrowed from friends or family to meet household needs; 66 percent reported doing so after the payments. Reported reliance on credit cards or loans increased slightly from 29 percent before receiving the funds to 31 percent after receiving the funds.

FIGURE 4

Share of Respondents Who Reported Using Each Resource to Cover Household Expenses before and after Receiving THRIVE Payments



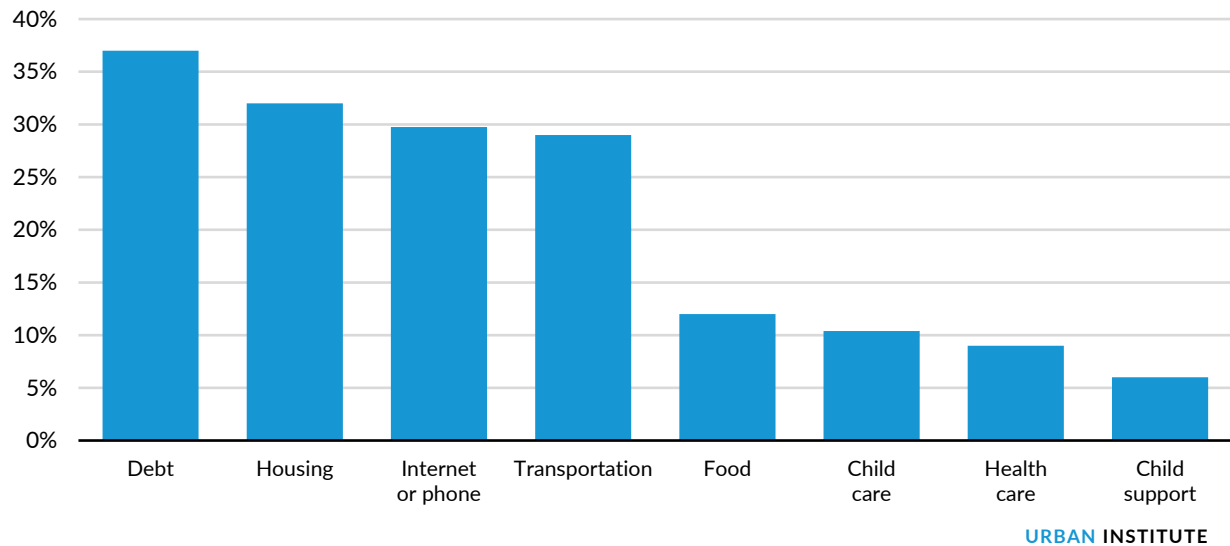
URBAN INSTITUTE

Source: Urban Institute analysis of THRIVE participant survey and THRIVE survey 2 responses completed through January 31, 2021.

Figure 5 shows the costs that THRIVE participants expressed concern about covering after receiving their THRIVE payments. The four costs of concern to the most participants were debt, housing, internet or phone bills, and transportation (37, 32, 30, and 29 percent, respectively).

FIGURE 5

Household Costs That Participants Expressed Concern about Covering, Months after Receiving Cash Payment



Source: Urban Institute analysis of THRIVE participant surveys completed through January 31, 2021.

The tendency to see debt as an ongoing concern while prioritizing basic needs (as illustrated in figure 5) is perhaps indicative of the persistently stressful financial situations that many THRIVE participants face, especially during the pandemic. One participant explained that she had chosen to receive her money on a cash card rather than through an ACH bank transfer because she wanted to reserve it as an emergency fund of last resort:

Being on its own separate card, I could use it only when I needed it. Direct deposit—it would have gone directly into my bank account, and I had bills coming out from there.

Data from Far Southeast’s financial coaching program, which was provided primarily to their own participants, provides another example of the delicate balance people with low income must strike between meeting basic needs and striving to avoid falling deeper into debt. At enrollment in the coaching program, most households’ credit scores were between 500 and 600, which are generally considered low.³² When working to establish financial goals, saving money was the goal most frequently cited by clients. Other commonly cited goals included paying rent, paying off utilities’ bills, and paying off accumulated debts.

Nevertheless, around 40 percent of THRIVE participants overall reported that they used at least “a little” or “some” THRIVE funds to make progress on paying down debts, and 20 percent said they spent “all or almost all” or “a lot” of their THRIVE cash payments to spend down debt. One participant

shared a story about how they used their cash payment to pay off outstanding debts, thereby improving their credit score and qualifying for a better credit card. The participant recounted a conversation with a major credit card company this way:

[I said,] 'I didn't apply for [this] credit card.' And they said, 'You didn't have to apply. You earned your way up to a platinum.' I was really excited. I started crying. 'I don't owe y'all nothing?' They were like, 'No.' I didn't owe anything. . . . I'm really happy. Everything is going where I wanted it to.

Another participant reported on the complex set of factors she weighed while deciding whether to spend her cash payment on immediate health needs or to hold it in reserve to mitigate long-term health issues exacerbated by stress:

'Well, I was definitely excited, I was happy, I felt that there would be some relief that I would be able to get with all of the problems that I've been dealing with for years and hopefully reduce the stress that I've been going through that does not help my medical disabilities either, right? But . . . that's why I have not done anything with the money. I mean, I'm into a healthy lifestyle and . . . I would love to have just a water dispenser or a dehydrator. But to me those are luxuries, when I may have to bargain with the maximum amount of resources that I can have to deal with [my] mortgage company. So [the cash] made me feel empowered that I had something to negotiate with, as opposed to hoping that {the lenders} would, you know, I would be able to appeal to their humanity or, you know, mercies, I guess. Right?'

Uses and Systemic Barriers of Other Income Sources

THRIVE participants combined income and benefits from a variety of sources to make ends meet before and after receiving the THRIVE cash payment. In addition to earnings, these sources included traditional transfer programs such as SNAP; Temporary Assistance for Needy Families (TANF); housing vouchers; the Special Supplemental Nutrition Program for Women, Infants, and Children (often called WIC); and Social Security services such as Supplemental Security Income (SSI) and Social Security Disability Insurance (SSDI). During the pandemic, many THRIVE participants were also eligible for new supports authorized by the Coronavirus Aid, Relief, and Economic Security Act, including Economic Impact Payments (EIPs) and expanded unemployment insurance benefits.

Overall, among THRIVE participants (often responding on behalf of households representing two or more people), 32 percent reported that they were working for pay at enrollment and 45 percent said that at least one adult in their household was working for pay (table 14). About 10 percent of respondents reported receiving unemployment insurance after March of 2020. Over 30 percent said they had lost their job because of factors related to the pandemic. Among all THRIVE participants, 78 percent said they had received at least one EIP, and 95 percent reported receiving income from a

safety net or social insurance program, which included SNAP, TANF, Supplemental Security Income, Social Security Disability Insurance, housing vouchers, and Medicaid. Medical assistance and SNAP were the benefits received by the most participants. The sections below provide more detail on THRIVE participants' access to benefits, unemployment insurance, and EIPs.

TABLE 14
THRIVE Participants' Sources of Income and Uses of Public Benefits

	Total
Earned income (%)	
Participant working for pay	31.8
At least one adult in household working for pay	44.6
Other income and supports (%)	
Any benefit use	95.0
Medical assistance	87.4
SNAP	72.0
Housing support	48.8
TANF	43.1
WIC	23.0
SSI	13.5
SSDI	9.9
EIP	78.4
Unemployment insurance	10.3

Source: Urban Institute analysis of THRIVE participant surveys completed through January 31, 2021.

Note: Data included are self-reported participant use of public benefits at the time of THRIVE enrollment.

Public Benefits

Over two-thirds of THRIVE participants received SNAP benefits. Although housing supports and TANF have relatively few beneficiaries nationally, many THRIVE participants benefited from these programs, with 49 percent receiving housing benefits and almost 43 percent receiving TANF benefits (Falk and Landers 2021).³³

THRIVE partners knew that many of their clients rely on public benefits to meet basic needs such as food, shelter, and medical care. Therefore, before they began to enroll participants, partners worked diligently to understand how a sudden infusion of new income could affect a household's existing public benefits. Under normal circumstances, receiving a monthly payment of \$1,100 would render many participants ineligible for SNAP during all the months in which it is received, and a one-time payment of \$5,500 would render a participant ineligible for Medicaid for at least the month in which it is received. Although losing SNAP benefits for a month or more could cause substantial hardship, the

consequences of not having health insurance could be financially devastating if a participant became seriously ill during the period of Medicaid ineligibility.

In April 2020, Bread staff and their cadre of volunteer attorneys took the lead in helping partners and participants to understand and mitigate the potential risk that THRIVE cash payments might pose to the public benefits of participants. For example, early on, legal advisors expressed deep concern over how a small cash windfall might affect Medicaid eligibility for participants, possibly resulting in high and uncovered hospitalization costs at a time when health risks for participants were running very high. This concern was so pressing that Bread lawyers recommended reducing the five monthly payments option from \$1,100 to \$1,050 and adding a sixth-month increment of \$250 to make up the difference. This was because in 2020 the income cut-off for Medicaid for the “aged, blind, and disabled” (Medicaid-ABD) was \$1,063 a month.³⁴ The thinking went that this change would protect participants receiving Medicaid-ABD from losing their coverage by simply choosing the monthly option.

Subsequent investigation by both Bread and Urban quickly clarified that the declaration of a national public health emergency should protect THRIVE participants from losing most or all benefits. However, because the details remained murky and federal guidance was slow in coming, THRIVE partners consulted DC agencies, such as the DC Department of Health Care Finance and the Department of Human Services, to confirm that the public health emergency would protect benefits such as Medicaid, SNAP, and housing subsidies even if the THRIVE payment(s) temporarily put participants above eligibility thresholds and/or asset limits. The DC government had also extended policies and resources to support individuals and families, including emergency rental assistance, supports for small businesses, and prohibition of eviction filings.³⁵

Although pandemic emergency orders substantially mitigated the risk of participants losing access to public benefits that they were receiving before the pandemic began, inconsistent reporting requirements across programs and uncertainty about how long the emergency orders would be extended combined with general mistrust of federal programs caused ongoing concern for participants and CBO staff alike. In response, THRIVE CBO executive directors decided to exercise both due diligence and complete transparency so that participants could make fully informed decisions about enrolling in THRIVE. To implement this decision, Bread staff developed a benefits fact sheet for all participants to review and, as noted, made pro bono attorneys available to recruits who wanted to discuss their circumstances prior to enrollment.

BOX 2

Status of Public Benefits Used by THRIVE Participants during the Pilot Period

Public benefits programs have differing rules for ongoing income eligibility and some set limits on the amount of assets (e.g., savings) beneficiaries may hold. Federal officials waived most of these rules for current beneficiaries on account of the public health emergency and, therefore, the large THRIVE cash payment of \$5500 did not threaten participant access to public benefits the way it might have had the pilot occurred outside the pandemic context. Here are snapshots of public benefits that THRIVE participants reported using and how their rules were modified over the period of the pandemic during which the THRIVE pilot took place.

- **Medicaid:** Provides health care coverage to people with low incomes or disabilities. The program is a joint federal-state program; in DC, eligibility varies depending on whether an applicant has children, is pregnant, or is over age 65, and income thresholds vary from 200 to 300 percent of the federal poverty level.^a Medicaid reporting requirements were waived during the THRIVE pilot period.
- **Supplemental Nutrition Assistance Program:** Formerly known as food stamps, SNAP provides federal benefits in the form of an Electronic Benefits Transfer card that can be used toward groceries. In order to be eligible, households must have an income that is less than twice the poverty rate (\$4,292 monthly income for a family of four).^b SNAP income recertification deadlines were initially pushed back by six months. In summer 2020, the US Department of Agriculture reinitiated recertifications for SNAP, allowing it be done online or in person.^c
- **Supplemental Security Income:** Provides benefits to people with low incomes who are disabled, blind, or over 65 years old. Recipients must have less than \$2,000 in assets for a single person and \$3,000 for a couple and must have a monthly income below the federal benefit rate, which is \$783 a month for an individual. SSI recertifications were waived during the pilot period.
- **Temporary Assistance for Needy Families:** The federal government grants funding to states to provide financial assistance and support to families with low incomes. These state-administered programs then offer families cash assistance as well as supportive services for child care, job training, and employment. States design the program and determine the eligibility requirements and the amount of assistance. To be eligible for TANF in DC, a household of four cannot have an income of more than \$964 per month. TANF income recertifications were waived during the pilot period.
- **Housing:** Federal, state, and local housing programs provide housing directly and/or offer subsidies for rent payments to landlords. The larger affordable housing programs include public housing, housing choice vouchers, project-based Section 8 rental assistance, and housing financed through the Low-Income Housing Tax Credit program. At the local DC level, residents who qualify may utilize the Emergency Rental Assistance Program, STAY DC (a COVID-19 housing assistance program), or the DC Local Rent Supplement Program.^d Access to housing programs tends to be very limited, and eligibility rules vary. A federal moratorium on eviction

was in place throughout the pilot period, so the THRIVE cash payment did not threaten housing stability. However, the pro bono attorneys working with THRIVE participants advised them to report the cash payment in writing to relevant housing officials to be certain they remained in compliance with the complex web of rules across myriad programs.

Notes:

^a “What You Need to Know: D.C. Medicaid and Alliance,” DC Department of Health Care Finance, accessed February 12, 2021.

^b “Snap Eligibility: General Requirements,” DC Department of Health Services, accessed February 12, 2021.

^c “District of Columbia: COVID-19 Waivers and Flexibilities,” US Department of Agriculture Food and Nutrition Service, accessed February 12, 2021,

^d “Local Rent Supplement Program,” National Low Income Housing Coalition, accessed February 12, 2021; “Stronger Together by Assisting You (STAY DC),” DC Department of Housing and Community Development, accessed February 12, 2021;

“Emergency Rental Assistance Program,” DC Department of Health Services, accessed February 12, 2021,.

As was shown in table 10, nearly half of THRIVE participants remained wary of running afoul of safety net rules. Because of the normal asset limits in some transfer benefits some THRIVE participants even believed they had to spend a large share of the money from the single-payment option quickly, causing a few to spend \$3,500 right away to ensure that a balance of more than \$2,000 would not appear on their bank records for more than one month. This meant that participants could not wait and allocate the new cash gift in what they felt would be the best long-term way possible, such as developing a small amount of savings. If they waited to spend the money, they could find themselves losing benefits and offsetting a share of the cash gift with these losses.

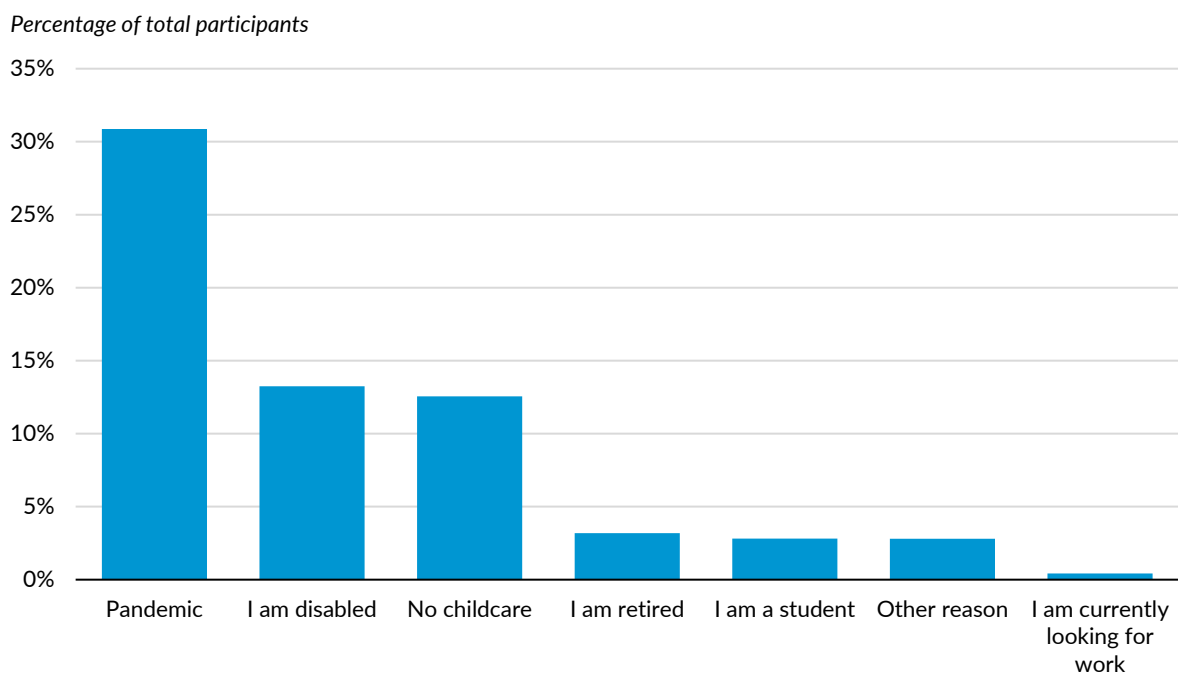
Unemployment Insurance

Two-thirds of THRIVE participants reported being unemployed, and 10 percent reported receiving unemployment insurance benefits during the pilot period (table 15). Over 30 percent of participants reported that they lost their job because of business closures, layoffs, reduced hours, or illness because of the pandemic, 19 percent said they had disability insurance, and 19 percent said they did not have child care.

Based on the reason they cited for losing their job (figure 6), our analysis examined which THRIVE participants were likely eligible for regular unemployment benefits or pandemic unemployment assistance benefits—extended to those who were ineligible for regular unemployment benefits (including self-employed workers and workers in uncovered jobs) and who were unemployed, partially unemployed, or unable or unavailable to work because of certain health or economic consequences of the COVID-19 pandemic. Over 30 percent of THRIVE participants overall were likely eligible for

unemployment benefits because of pandemic-related job loss, but only 22 percent reported applying for the benefit during the pandemic (table 15). Of the participants who applied for unemployment benefits during the pandemic, less than half (only 9 percent of the total participant pool) received it. Additionally, 53 percent of those who applied reported that the application process was either somewhat or extremely difficult. Low-wage workers are much less likely to be eligible for unemployment insurance benefits under normal circumstances. Even though eligibility was expanded during the pandemic to many people who had not previously been paying into unemployment insurance, it was difficult to implement for DC (and many other states), and newly eligible people may not have known they were eligible.

FIGURE 6
Reported Reasons for Unemployment among THRIVE Participants



URBAN INSTITUTE

Source: Urban Institute analysis of THRIVE participant surveys completed through January 31, 2021.

Concerned that THRIVE participants who lost their jobs early in the pandemic might miss out on unemployment benefits for which they were eligible, representatives from the CBO partners reached out to the DC Department of Employment Services to establish a key contact for THRIVE families to use in securing their unemployment insurance and pandemic unemployment assistance benefits. How effectively this resource was communicated or utilized is unclear.

TABLE 15

THRIVE Participants' Unemployment Insurance Eligibility and Enrollment by CBO

	Total	Bread	Bridge Park	Martha's Table	Far Southeast
Currently unemployed (%)	66.6	75.5	59.1	59.4	71.2
Unemployed due to COVID (%) ^a	30.1	34.0	26.2	32.2	29.7
Applied for unemployment benefits since March 2020 (%)	22	28.1	24.2	18.8	16.9
Received unemployment benefits since March 2020 (%)	9.3	10.4	6.1	10.2	10.0

Sources: Urban Institute analysis of THRIVE Survey 2 data collected through January 2021.

Notes: The percentages for each metric are out of total weighted respondents.

^a Participants were considered unemployed due to COVID if they reported being unemployed because they were sick, caring for someone who was sick, their employer closed or reduced business because of the pandemic, or because of the pandemic broadly.

Many of the participants we interviewed had negative experiences when trying to secure unemployment benefits. Several participants who believed they should qualify for unemployment benefits said they were experiencing delays in receiving their unemployment checks. One participant said they applied for unemployment but that the application did not go through for reasons they did not understand. Another participant said their unemployment payments stopped sooner than they expected. Several participants told us that THRIVE filled the gap in their income, as one said:

I also put a lot of money aside. I need to because like I said, this year, unemployment was messed up. So that also allowed me to try to stay afloat.

The frustrations that THRIVE participants experienced are not surprising. DC residents waited weeks for unemployment benefits from the DC Department of Employment Services, with residents across the district reporting missed payments and mixed messaging from the agency.³⁶ This issue was so widespread that in August 2021, the DC Council approved a plan to use American Rescue Plan Act funds to issue \$500 payments to residents who waited months for unemployment benefits. The proposal included a one-time payment to 10,000 DC residents who waited 60 days or more for their first unemployment check.³⁷

This experience is reflective of national patterns. Throughout efforts to expand unemployment insurance, government agencies struggled to issue unemployment checks. During 2020, the average waiting time was six to seven weeks, with many people waiting months (Bogle and Rodriguez 2021). In general, Black workers who apply for unemployment insurance are less likely to receive benefits than white workers (Spriggs 2020). This is in part attributable to varying unemployment responses by state and a higher share of Black workers in Southern states that were slower to allocate pandemic unemployment assistance benefits. Some states end benefits relatively quickly and some allow the full

26 weeks of regular unemployment benefits. Benefits may also be slow to arrive: with unemployment claims reaching unprecedented levels, many state unemployment offices were overwhelmed and saw substantial backlogs, with more than one third of Americans waiting over 21 days (considered timely payment) before receiving any payment, according to the Department of Labor.³⁸

Economic Impact Payments

Over three-quarters of THRIVE participants reported receiving the first EIP authorized by Congress—the only EIP that had been released at the time most participants were surveyed. The Internal Revenue Service sent out the first round of EIPs between April 10 and June 3, 2020, to 159 million people who had filed a recent tax return or were receiving Social Security system benefits. The share of US households who reported receiving the first payment was nearly 70 percent (Holtzblatt and Karpman 2020).

Nationally, there were substantial disparities in receipt of the first stimulus payment by income, race and ethnicity, and citizenship status. White citizens with incomes over the federal poverty level were more likely to receive payments than Black or Latinx citizens, noncitizens, or those with incomes under the federal poverty level, with discrepancies in receipt by income or ethnicity amounting to a nearly 20 percent difference in some instances (Chen, Thomson, and Gennetian 2021). Some experts estimated that 10 million eligible people were at risk of not getting the payments early in the pandemic or at all, typically because they had not been required to file a recent tax return on account of their earnings being too low.³⁹ Although the government provided an online form for use by eligible people who did not automatically receive their check, many nonrecipients had difficulty applying for the payment or were unaware that they were eligible to receive it (Marr et al. 2020).

At recruitment, THRIVE partners asked their clients about their status in receiving a stimulus payment, directing them to the online form as needed. In addition, as the tax season of 2021 approached, THRIVE partners advised participants to file their taxes so that eligible households could collect any EIPs they may have missed in 2020.

Early in the project, THRIVE partners engaged in considerable research and conversation around whether the cash payment could be considered a gift for tax purposes. For the recipient, gifts are not taxable. As part of the continuous feedback loop component of the evaluation, Urban tax experts advised partners on how to claim missed EIPs and drafted a note for participants to give to their tax preparers stating that THRIVE funds are a gift and, therefore, unlikely to be subject to tax. In 2021, Urban recommended that the CBO partners advise all THRIVE clients with children to file a tax return

in order to claim the temporarily expanded child tax credit that was available to families with children with very low incomes. The same letter clarifying that the income from THRIVE was a gift that was used during the 2020 tax filing season was also applicable during the 2021 tax filing season for clients who received payments in 2021.

BOX 3

Federal Cash Relief

The onset of the COVID-19 pandemic led the federal government to take unprecedented steps to support struggling households, most notably by expanding unemployment benefits and authorizing three EIPs.

- **The Coronavirus Aid, Relief, and Economic Security Act** authorized a first EIP in March 2020, providing \$1,200 for single adults and \$2,400 for married couples, plus \$500 per qualifying child under age 17. These payments were automatically sent to people who had filed either a 2018 or 2019 tax return, received Social Security income, or received Veteran's Assistance benefits. People who did not file 2018 or 2019 tax returns could apply for the payments via an Internal Revenue Service web portal.
- **The Consolidated Appropriations Act of 2021** authorized a second EIP in December 2020, which provided \$600 for single adults and \$1,200 for married couples, plus \$600 per qualifying child under age 17. This round of payments was also sent out automatically to most people who appeared eligible on their 2019 tax return or who received Social Security income or Veteran's Assistance benefits.
- **The American Rescue Plan of 2021** authorized a third (and final) EIP in March 2020, providing \$1,400 for individuals and up to \$1,400 per qualifying dependent. The definition of dependent was expanded beyond children under age 17 to include anyone listed on a tax filing as a dependent. This round of payments was also sent out automatically to most people who appeared eligible on their 2019 tax return or who received Social Security income or Veteran's Assistance benefits.

Other Key Outcomes

Most of the outcomes on housing stability, food insecurity, and mental health discussed below represent comparison analyses between THRIVE participants and respondents to the Census Bureau's Household Pulse Survey from January to March 2021, including comparison to a national sample and a sample of respondents in DC. The outcomes related to child well-being and small business are drawn from primary data collected via THRIVE participant surveys and interviews with adults.

TABLE 16

Demographics of THRIVE Participants and Household Pulse Survey Respondents

	THRIVE (%)	Pulse—national (%)	Pulse— Black and low-income DC residents (%)
Household income			
Less than \$25,000	72.4	10.1	50.5
\$25,000–34,999	15.1	7.8	17
\$35,000–49,999	6.9	9	6.6
\$50,000–74,999	2.1	12.6	5
Gender			
Male	11.1	48.4	19.3
Female	87.4	51.6	80.7
Household size			
Total # household members	6.4	3.4	3.6
Total # children	4.2	0.7	1.0

Source: Census Household Pulse Survey (weeks 22–27) and THRIVE Survey 2.

Questions in the second THRIVE survey related to housing stability, food insecurity, and mental health directly aligned with those in the Household Pulse Survey dataset, allowing for several comparisons. These analyses look at subsamples of Black respondents, respondents earning low incomes (as measured by respondents to the Household Pulse Survey who receive SNAP benefits), and respondents who are Black and earn low incomes. The subsample was analyzed across the nation and across DC. Compared with their most analogous group in the Household Pulse Survey—Black DC residents earning low incomes—THRIVE participants were more likely to earn less than \$25,000 and have larger households. THRIVE participants were more likely to be female compared with all other comparison groups. The analysis also suggests that THRIVE participants were more likely to have a greater mean household size, often twice as large as other comparison groups, and more likely to have a greater number of children. As shown in table 16, in THRIVE households, the mean number of children is 4.2, and in low-income Black households in DC, the average number of children is 1 (see appendix B for more details on our comparison groups).

Housing Stability

THRIVE survey respondents indicated whether they were caught up on their rent or mortgage payments, their confidence in making their next rent or mortgage payment, and their likelihood of experiencing eviction or foreclosure in the next two months. Across many of these measures, THRIVE participants reported facing housing security stressors at higher rates than other individuals nationally, including those who are Black or have low incomes (table 17). THRIVE participants' rate of

experiencing housing stressors was about the same or slightly higher than individuals in DC who were both Black and low income.

TABLE 17
Housing Stability of THRIVE Participants and Household Pulse Survey Respondents

	THRIVE	Pulse—All		Pulse—Low-Income		Pulse—Black		Pulse—Low-Income and Black	
		National ^a	DC ^b	National ^c	DC ^d	National ^e	DC ^f	National ^g	DC ^h
Currently caught up on rent or mortgage (%)	51	87	88	69	52	76	74	64	50
Confident in making next rent or mortgage payment (%)	45	80	84	54	57	66	71	49	55
Likelihood of having to leave home in next 2 months due to eviction or foreclosure (%)	57	32	30	46	54	41	34	49	50

Source: Census Household Pulse Survey (weeks 22–27) and THRIVE Survey 2.

Notes:

^a An average of 76,539 households nationwide were surveyed between weeks 22 and 27.

^b An average of 955 households in DC were surveyed between weeks 22 and 27.

^c An average of 5,911 households with low incomes nationwide were surveyed between weeks 22 and 27.

^d An average of 37 households with low incomes in DC were surveyed between weeks 22 and 27.

^e An average of 3,025 households nationwide whose respondent’s race was Black were surveyed between weeks 22 and 27.

^f An average of 281 households in DC whose respondents race was Black were surveyed between weeks 22 and 27.

^g An average of 565 households with low incomes and whose respondents were Black were surveyed nationwide between weeks 22 and 27.

^h An average of 28 households with low incomes and whose respondents were Black were surveyed in DC between weeks 22 and 27.

At the time of the second survey, after participants received THRIVE cash payments, 51 percent of THRIVE participants reported being caught up on rent and mortgage, compared with 87 percent of all individuals nationally and 69 percent of individuals with low incomes nationally. The rate among THRIVE participants is similar to the rate reported by Black DC residents earning low incomes (50 percent) during this same period.

Confidence levels in making rent and mortgage payments tells a similar story. Among THRIVE participants, 45 percent reported feeling confident in their ability to make their next rent and mortgage payments, compared with 80 percent of all individuals nationally and 54 percent of all individuals with low incomes. THRIVE participants’ rates of confidence are also somewhat lower than

Black residents in DC with low incomes, 55 percent of whom reported feeling confident in their ability to make their next rent and mortgage payments.

Among THRIVE participants, 57 percent reported that it was very likely or somewhat likely they would have to leave their home in the next two months because of eviction or foreclosure. This is somewhat greater than for individuals with low incomes nationally (46 percent), but only slightly higher than the 54 percent rate reported from individuals with low incomes across DC and 50 percent of Black DC residents earning low incomes—possibly reflecting the higher cost of living in DC.

In interviews, several participants described using the flexibility of THRIVE funds to cover housing costs in a way that best suited urgent needs. Most reported using funds for rent, and one interviewee used the funds to negotiate with their mortgage lender. Though not a typical case, one participant reported being able to use the cash payment to advance their household's quality of life by covering the steep initial costs of moving to a better rental property:

I wished to move and had to come up with a down payment and the first month's rent for an apartment. . . . And I was able to do thatAnd it just changed my whole attitude, my whole life. Our lives changed. . . . I'm more—so [much] more peaceful. I just find joy in what I do. I wouldn't have been able to do it [without the THRIVE cash]. It was an opportunity that presented. I did what I did, and I am where I am. And I'm totally grateful. [As] I said, I'm not stressed out anymore.

Adult Mental Health

Participants were asked to report on their mental health and feelings of stress in the second survey, after they had received (or started to receive, if monthly) their THRIVE payments. THRIVE participants reported notably better mental health than other people with low incomes, both nationally and in DC, across several key indicators after receiving their THRIVE payments. However, THRIVE participants experienced consistently higher rates of mental health concerns relative to the entire population nationally and in DC across all income groups; this pattern remains similar when THRIVE participants are compared with other Black individuals across all income groups, both nationally and in DC (table 18).

For context, it is worth noting that across the nation, rates of mental health challenges increased during the pandemic across income groups. About 4 in 10 adults in the US reported symptoms of anxiety or depression in 2020, compared with 1 in 10 adults who reported these symptoms in 2019 (Panchal et al. 2021).

TABLE 18

Mental Health of THRIVE Participants and Household Pulse Survey Respondents

	THRIVE	Pulse—All		Pulse—Low-Income		Pulse—Black		Pulse—Low-Income and Black	
		National	DC	National	DC	National	DC	National	DC
Felt anxious	48	32	34	50	51	32	30	44	53
Not able to stop worrying	41	25	25	45	50	28	25	41	48
Felt little interest, pleasure	28	24	22	42	40	27	23	37	36
Felt down, depressed	30	22	19	39	42	24	20	35	43

Source: Census Household Pulse Survey (weeks 22–27) and THRIVE Survey 2.

Notes: Refer to table 18 for average number of households in each category. In this table, we examine the proportion of people who responded “more than half” or “nearly every day” of the past seven days to mental health questions

When asked if they had been feeling down, depressed, or hopeless in the past seven days, 30 percent of THRIVE participants reported that this was the case more than half or nearly every day in the past seven days, which was a substantially lower rate than for other groups who reported this: 43 percent of Black DC residents with low incomes, 42 of all DC residents with low incomes, and 39 percent of all respondents with low incomes across the nation. A similar pattern was observable across other indicators of mood, such as feeling little interest or pleasure, though the pattern was less pronounced for measures of anxiety.

In interviews, THRIVE participants shared how the pandemic had a negative impact on them and their families, given the uncertainties and adjustments to spending most of their time indoors during the lockdown. Neighborhood safety also caused stress for some families, and a few participants described instances of heightened violence in their neighborhoods. Other participants shared how stressors they experienced before the pandemic carried over into the pandemic and were magnified by it, including an injury one person had sustained at work and another person’s dismay over unsatisfactory home repairs. Participants also shared how THRIVE helped alleviate some household stressors, as one person said,

At the end of the day, that’s what’s keeping me going—the programs like this, and the support that we receive. [The THRIVE cash payment and other supports are] really keeping me encouraged and helping me understand that there are other people out there that kind of know exactly where we stand, . . .and exactly what’s going to be beneficial, to help you just get over the hump.

Food Security

THRIVE cash and CBO partner grocery services appear to have helped many participants access food they needed during the pandemic. Rates of food insecurity among THRIVE participants were much lower than among other people with low incomes, nationally and in DC, especially compared with Black people with low incomes (table 19). Among THRIVE participants, 19 percent reported sometimes or often not having enough to eat, compared with 31 percent of other Black DC residents with low incomes and 30 percent of all people with low incomes nationally. The rate of hunger among THRIVE participants was somewhat closer to the rate among all individuals nationally (11 percent) across income groups and ethnicities, and about the same as the share of all Black individuals nationally (20 percent).

TABLE 19

Food Security of THRIVE Participants and Household Pulse Survey Respondents

	THRIVE	Pulse—All		Pulse—Low-Income		Pulse—Black		Pulse—Low-Income and Black	
		National	DC	National	DC	National	DC	National	DC
Insufficient food for household (Sometimes or often not enough to eat)	19	11	9	30	34	20	15	33	31

Source: Census Household Pulse Survey (weeks 22–27) and THRIVE Survey 2.

Notes: Refer to table 18 for average number of households in each category.

Thirty-four percent of participants reported that before the cash payments, they sometimes or often did not have enough to eat (table 20); 19 percent reported experiencing that after receiving their cash payments.

TABLE 20

THRIVE Participants' Food Security before and after Receipt of THRIVE Cash Payments

Participant description of food eaten in household	Before THRIVE payments (early in pandemic)	After THRIVE payments
Enough of the kinds of food we want to eat (%)	28	46
Enough, but not always the kind of food we wanted to eat (%)	38	35
Sometimes not enough to eat (%)	27	16
Often not enough to eat (%)	7	3

Source: THRIVE Survey 2.

Child Well-Being

The pandemic has been very hard on the well-being of children across the US, including the children of THRIVE participants. Participants spoke about the stressors that their children experienced due to the pandemic, including being stuck at home, isolated from their normal activities and their friends, and transitioning to remote learning. One parent noted

My younger two don't quite understand the reason why we're not leaving the house, and my older two are going stir crazy. They've been uncomfortable being in the house all the time.

Some participants discussed how their children's diminished mental health decreased their own feelings of mental well-being, as one noted,

My kids are a little more antsy because they're not outside or having a social life. Antsiness and depression with me as well. Not being able to do the things that we wanted to.

In the period between the beginning of the pandemic (before participants received THRIVE cash payments) and later in the pandemic after receiving the payments, levels of concern about their children's emotional states decreased only slightly (table 21). Forty-six percent of THRIVE participants reported being worried about their children's emotional states from "about half of the time" to "all of the time" before receiving payments, and 42 percent reported feeling this way after the payments were received.

TABLE 21

Child Well-Being before and after Receipt of THRIVE Cash Payments

Participant worried about emotional states or behaviors of children in household (being worried, sad, or angry)	Before THRIVE payments (early in pandemic)	After THRIVE payments
All of the time (%)	17	15
Most of the time (%)	19	16
About half of the time (%)	10	11
Sometimes (%)	31	37
Never (%)	22	28

Source: THRIVE Survey 2.

THRIVE cash payments may have played a role in helping parents to meet their children's basic needs, in addition to improving household food security as reported above. Sixty-eight percent of participants said there had been a time before they received THRIVE payments when a child in their household did not receive needed health care or child care, and 36 percent reported this happening after the payments (table 22).

TABLE 22

THRIVE Participants' Ability to Meet Children's Needs before and after Receipt of THRIVE Cash Payments

Participant ability to access health and child care	Before THRIVE payments (early in pandemic)	After THRIVE payments
Yes (%)	32	64
No (%)	68	36

Source: THRIVE Survey 2.

It is important to reiterate that the limitations of survey research make it difficult to do more than infer a possible effect from THRIVE cash, especially regarding data on child well-being. For example, the length of time children were in lockdown likely affected the emotional states parents were observing. Similarly, the related effects that other sources of support for Ward 8 households may have accessed during the pandemic—such as the EIP payments or service provider adjustments to increase their accessibility—cannot be discerned from the THRIVE survey dataset.

What we can say is that in interviews with the community-based research team, many of the THRIVE participants were effusive about how THRIVE cash payments helped them to meet their children's needs. Many THRIVE participants noted that they used funds to buy clothes, furniture, school supplies, and activities for their children to keep them engaged, comfortable, and entertained:

I got everything [my son] needed for school [online at home]—desk chairs, chalkboard. My daughter takes speech classes and I got her some [educational] toys.

When they gave me the black card with \$5,500 on it—oh, my god. . . . I was going crazy for my kids: swipe, swipe. Somebody is always growing out of something. . . . It really helped me out so much. So excited. I couldn't believe it at first—groceries every week, \$5,500! I couldn't believe it. My eyes opened up so big. There are really programs out there like that? I really do appreciate [THRIVE] for that.

I was able to get [my son] a bed and me a bed and games he could play inside and outside at the park.

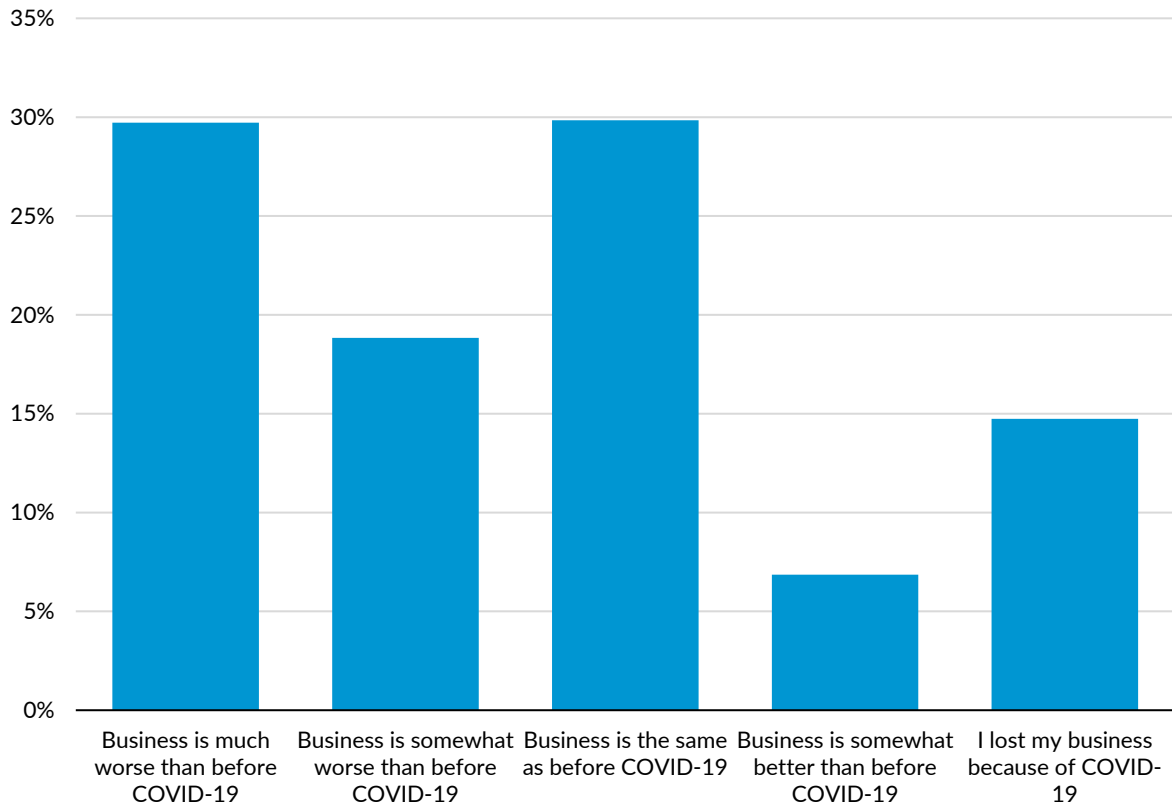
Small-Business Investments

Overall, around 10 percent of THRIVE participants reported being small-business owners. Nearly half of small-business owners reported that the COVID-19 pandemic caused them to have much worse business outcomes than before the pandemic, and 11 percent reported losing a business entirely on account of pandemic conditions (figure 7).

FIGURE 7

COVID-19 Negatively Impacted Business for THRIVE Entrepreneurs

Percentage of THRIVE small business owners



URBAN INSTITUTE

Source: Urban Institute analysis of THRIVE participant surveys completed through January 31, 2021.

Among the business owners involved in THRIVE, about 71 percent stated that THRIVE cash helped them to invest in their businesses in ways that helped them to weather threats to their livelihood. Narrative data from Survey 2 reveals the variety of ways small-business owners used THRIVE cash:

- “I was able to buy a moon bounce for my business. I’m a party planner so I was able to buy more things for my ice cream truck”
- “I was able to buy business cards, aprons, and supplies”
- “I was able to buy products to sell.”
- “I was able to get my license and win units to resale on Amazon.”

- “It has helped me to keep my inventory up, be able to support my son’s needs, and purchase items I need for my business and household.”
- “It helped me because I was about to buy a new lawnmower and also pay off my business credit card.”

THRIVE Participant Satisfaction

Survey 3 included questions on participants’ satisfaction with the services they received from THRIVE partners. These questions included a satisfaction scale of 1 to 10, with 10 being the highest satisfaction possible. Seventy-seven percent of respondents reported a rating of 10 satisfaction for THRIVE overall. Eighty-two percent reported a rating of 10 for THRIVE staff and a rating of 10 for how they had received the cash-transfer payments, either through direct deposit or through a cash card. See the earlier Cash Payments section for more on THRIVE participant views on the customer service they received with respect to the somewhat complicated process of registering to receive the cash transfer.

Next Steps for the THRIVE Partners

The THRIVE partnership brought four CBOs together to meet the needs of east of the river residents during the peak of the COVID-19 crisis. Across CBO partners, THRIVE project coordinators and CBO executive leaders understood that the THRIVE cash payment program was a new way of working—with each other and with their communities. Regardless of potential progress in governmental policy to support cash-based assistance, the THRIVE cash-transfer project had a large impact on how the partners now approach their work. Each CBO partner took away key lessons and shifts in strategy from their THRIVE experience.

Bread is now focused on advocacy toward increasing public resources for cash-transfer programs and other programs that increase economic security, as well as modeling ways nonprofits can transform their practices to assist community members. It has shown its commitment to this body of work by dedicating resources, including full-time positions, to move policy advocacy forward. Bread's current priorities in its advocacy work include coordinating the efforts of its legal team with advocates and other pilot programs toward shared agendas, including avenues for benefit-reduction waivers. In addition, Bread has developed a new Economic Security team, the members of which are charged with developing other programmatic and advocacy strategies to systemic barriers that are rooted in structural racism at the local and federal level.

Bridge Park and Far Southeast look forward to deepening the collaboration among all four CBOs. Bridge Park's leadership acknowledges that the essence of the THRIVE program is that it is "rooted in the power of our residents to make their own decisions."⁴⁰ This shared value adds additional potency to Bridge Park's ongoing community leadership program. Likewise, Far Southeast will continue to count on the reach and support of the other CBOs in its direct service initiatives for Ward 8 residents, such as the pandemic vaccine drive it hosted in mid-2021.

Martha's Table is committed to expanding their cash assistance programming over the next five years. The CBO's March 2020 cash-transfer pilot set the foundation for the THRIVE program.⁴¹ On January 13, 2022, DC Mayor Muriel Bowser and the Office of the Deputy Mayor of Planning and Economic Development announced a new \$1.5 million direct cash-transfer pilot program, Strong Families, Strong Future DC, which Martha's Table will implement. This new pilot is designed to support maternal health and advance economic mobility. The program will provide \$900 a month for one year to 132 new and expectant mothers in Wards 5, 7, and 8. A component of Martha's Table ongoing cash assistance work will focus on child savings account programming.⁴²

Lessons Learned

THRIVE was a cash-relief program that operated for slightly over one year during the height of the COVID-19 pandemic and economic lockdown. Participants entered on a rolling basis and participated for five consecutive months. Although findings from THRIVE have much to contribute to the growing body of research on guaranteed income, it is important to frame its lessons within this unique context. The following themes stand out across all lessons learned:

- THRIVE provided measurable short-term relief to people of color who live in disinvested neighborhoods in Washington, DC, which were also hardest hit by the COVID-19 pandemic across both health and economic measures. Outcomes were substantial in the areas of adult mental health and food security. Outcomes in the areas of housing stability and child well-being were very modest or not observable.
- THRIVE participants made a thoughtful and complex set of choices about how to use the cash they received, balancing immediate bills such as paying rent against longer-term concerns such as accumulation of debt. Based on survey data, urgency of need to pay immediate bills was a primary driver of participants' choice to choose single payments over monthly installments.
- THRIVE's values, which were explicitly grounded in human dignity and racial equity, substantially shaped its design, implementation, and evaluation. Choice remained central to the pilot: THRIVE leadership decided there would be no requirements or limitations on THRIVE participants' use of the cash payment.
- THRIVE's effects likely would have been dampened had federal safety net programs been operating normally, meaning as they typically would have operated outside a pandemic (Anderson et. al 2021). The near-blanket moratoria on benefit reduction at the height of the pandemic positioned THRIVE to offer a unique, albeit limited, glimpse into some of the choices participants might make outside the constraints of safety net and social insurance programs. These choices frequently focused on meeting basic needs like shelter and food but also included supporting small business and employment needs related to transportation and equipment; spending down debt; and addressing child education and entertainment needs arising from pandemic conditions.
- Despite the moratoria on reducing safety net benefits during the pandemic, many THRIVE participants remained fearful of incurring benefit reductions by breaking income and asset

limit rules. These concerns affected the financial choices of some participants, most notably on the selection between monthly or single payments of THRIVE cash. A few THRIVE participants spent a large share of funds from the single-payment option quickly to minimize the perceived risk of losing essential supports, such as medical benefits, by having too large a balance in their bank accounts. The cost of losing benefits can be quite high for recipients and it may have seemed like any risk was too great.

- The mixture of distrust, surprise, and gratitude widely expressed by THRIVE participants at the point of enrollment is perhaps to be expected, but the extraordinary depth of these reactions also offers a poignant commentary on the historical, societal, and civic context in which residents of disinvested communities like Ward 8 live.

Lessons for Practice

THRIVE findings offer lessons for social services providers, especially those working in or considering programs focused on providing cash or guaranteed income.

Intangible assets such as trust are critical to providing help in disinvested places. The relatively smooth launch and implementation of THRIVE hinged on the CBOs' strong ties to Ward 8 residents, which the four CBOs have spent years cultivating with reliable service provision. People with low or fixed incomes sometimes shy away from services they may need because of barriers to access or poor customer service (Fong, Wright, and Wimer 2016). Further, people with low incomes are often targeted by scammers when cash comes their way, such as through relief aid, tax credits, or tax refunds.⁴³ The four THRIVE CBOs leveraged the trust they had accumulated to recruit and enroll participants in THRIVE quickly despite the skepticism their initial calls were often greeted with. High rates of request for service navigation and financial coaching services from participants suggest that they extended their positive relationships with the CBOs by accepting follow-on services such as job training and financial education.

The merits of providing in-kind material support should be weighed against the efficiency of direct cash. Although many THRIVE participants initially thought they wanted food boxes, data show that more participants used THRIVE cash to purchase food. Qualitative data suggest that weak participation in the coordinated THRIVE food service may have emerged from participant preference for the relative safety, convenience, and array of choices available through for-profit grocery stores and food-delivery services. After assessing the low utilization rate and high staffing costs of providing

food and household goods, the three CBO partners decided to cease offering the THRIVE coordinated food pick-up service to participants who enrolled during the program's postevaluation period. Bread continued to offer food delivery to their THRIVE participants and reports that participation remained high. These findings suggest that social service providers might consider the relative merits of offering cash or direct food delivery to clients as an alternative to having clients pick up material goods (e.g., food, school supplies, clothing) at a facility, especially within fraught contexts such as during a pandemic, when food banks and pantries face unique health and supply-chain challenges even as they offer considerable help to people experiencing hunger.⁴⁴

Closed-loop data-sharing tools are needed to support effective collaborations. By the middle of summer 2020, the THRIVE CBOs had set up a clear system for enrolling, referring, and serving participants, including linking them to cash payments through a variety of mechanisms that could meet the needs of banked and unbanked people alike. Close teamwork and many meetings helped identify each organization's role. Working out how to share referral and household profile data in ways that respected participant choice and privacy was particularly time-consuming for the partners, and more systematic data sharing might have averted a few issues concerning enrollment and service provision across the CBOs. For example, a few CBO staff mistakenly enrolled participants from outside of Ward 8, and some data suggest that service navigation may not have flowed seamlessly to all participants who requested that service. Early on, the partners considered sharing data through one of their own secure database platforms, such as Far Southeast's Efforts to Outcomes system. The operations team concluded that learning and using an entirely new data management system, in addition to their own, would not be a worthwhile investment of effort for the other three organizations. More widespread awareness and use of flexible digital referral systems, such as the Unite Us network, with built-in confidentiality safeguards and features for ensuring that referred participants receive the services they request, might be very useful for short-term collaborations among community-based partners.⁴⁵ In turn, these might lead to longer-term innovations and new partnerships, as has been the case for the THRIVE partners.

Lessons for Policy

Cash is an effective way to stabilize households under duress. Findings from THRIVE align with the preliminary findings from other cash-transfer experiments that show that unconditional cash payments can substantially reduce hardship, such as food insecurity, while also improving adult mental health in households with low income. Though notable effects on child well-being and housing stability were

not observable in THRIVE survey data during the evaluation period, other studies on cash transfer—most of which were of longer duration and took place outside the pandemic context—indicate that small infusions of cash can also produce positive workforce and child well-being effects (Hasdell 2020; West et. al. 2021). These latter themes stood out in THRIVE qualitative data when participants were asked to describe expenditure choices that went beyond covering basic needs. The deleterious consequences of persistent financial stress pose significant obstacles to current well-being and future planning for households with low-income,⁴⁶ especially for households of color (APA 2017) who already bear the burden of structural racism. This data suggests that public policies designed to put more unconditional cash into households under economic duress may pair well with strategies to advance economic mobility, such as cradle-to-college learning supports for children and postsecondary education or vocational training for adults.

Systems-level barriers limit access and choice for people with low incomes. Data from THRIVE expose the complex barriers that people who use public benefits often navigate as they seek to address crisis or advance their quality of life. It also offers a glimpse into the range of positive choices they might make when these barriers are not in place. Likewise, public systems tailored to provide stabilizing support often have difficulty reaching populations at the margins on a timely basis or at all, especially during a time of emergency. Although support from the CBOs may have helped some THRIVE participants gain quick access to economic stimulus payments, communication and service breakdowns at the state systems level appear to have resulted in numerous workers, many of whom were out of work because of the pandemic, facing problems receiving the unemployment benefits they were entitled to.

Pilots are useful for informing systems change from the ground up. Local guaranteed income experiments like THRIVE can provide valuable data to local, state, and federal policymakers and to the public on the potential of direct cash payments for promoting economic security and mobility. For example, while the pilot was under way, THRIVE representatives and other local DC experts were asked to testify before the DC Council to advise on how the District's COVID-19 pandemic economic recovery plan might help address income and wealth inequality in the nation's capital. Subsequent to these hearings, the Council passed modest tax increases on wealthier DC residents to fund the following measures: first, an initial \$32 million for the Child Wealth Building Act to provide eligible children with savings (also known as "Baby Bonds") of up to \$1,000 per year, which they can invest in a business, property, education, or retirement savings upon turning 18 years old; and second, an expansion of DC's state earned income tax credit, which will yield an estimated \$1,500 to \$3,600 per year for households with low incomes.⁴⁷

Lessons for Research and Evaluation

In March 2020, shortly after many businesses closed their doors and others instituted remote work, Urban was invited to serve as the external evaluator for THRIVE and was asked to provide a data feedback loop to the CBO partners and to engage Ward 8 residents directly on the research team. These roles were sometimes in tension and sometimes in harmony. Lessons from the conduct of the THRIVE evaluation may be helpful to evaluators who wish to reexamine their roles regarding emerging standards for equitable evaluation, antiracist research, and community-engaged research methods.

Equitable evaluation principles challenge evaluators to revisit traditional boundaries. The first principle of the Equitable Evaluation Framework requires that all evaluative work should be in service of equity and that the “production, consumption, and management of evaluation and evaluative work should hold at its core a responsibility to advance progress towards equity.” (Center for Evaluation Innovation 2017). Upholding this principle challenges researchers, such as the members of the THRIVE team, to explore new boundaries in how to conduct evaluation. For example, evaluation theorists have long argued that maintaining distance from research subjects is essential to maintaining objectivity in evaluation because without distance, summative findings (e.g., reported impacts) will have no credibility. Others argue that to be useful, evaluations must respond to stakeholders’ needs and views, often up close and in real time, using formative and other continuous improvement methods. Because the values of “distanced” objectivity and “hands-on” usefulness are often in tension, some argue that a balance must be struck between the two (Chen 2014, 3–34). Following George Floyd’s murder, stronger calls for exploring and establishing standards for equity in research practices have brought renewed attention to the balance between so-called objectivity and utility in research. Researchers are now being called upon to enter into much closer and more accountable relationships with the marginalized populations they “study.” Sometimes, renewed attention to what “objective” actually means presents evaluators with newly obvious best practices, such as never reporting current demographic data on disinvested communities without also placing those data in the context of historic and ongoing structural racism, such as we did in earlier in this report. Other times, the balance between remaining distant in support of credibility and useful in support of equity is unavoidably discomfiting. Early on in the evaluation, Urban leaders at all levels conferred and decided that given the institute’s location in Washington, DC, and its longtime relationship with numerous Ward 8 residents through Urban–Greater DC, it was appropriate for Urban to divert internal resources toward helping neighbors directly at a time when the health and economic disparities they face were an enormous threat to their lives and livelihoods. Consequently, when Bridge Park staff led the partners in developing the initial THRIVE proposal to funders, Urban research and development staff supported

them by playing a hands-on role in coordinating, developing, and writing up the right pitch to funders. Senior and executive-level staff at Urban even made funder calls on behalf of THRIVE implementation. And when the CBO partners set up an online fundraising portal for individual donations, research team leaders at Urban promoted the opportunity internally through an all-staff communication channel to the many members of the Urban community who were looking for ways to reallocate their economic stimulus payments to DC residents experiencing hardship. Although we balanced this unusual level of involvement with steps to separate the research team from the day-to-day activities of the THRIVE implementers later in the project, maintaining more distanced research boundaries seemed out of place at times, especially early in the pandemic, when all six partners working in concert together was crucial to standing up THRIVE and addressing the health and economic crisis on a timely basis. Given the disparity-driven crises that communities of color and people with low incomes so often face even outside of global emergencies, the research community should embrace such challenges and explore new boundaries for sharing knowledge and resources in service of reducing and eliminating structural racism.

The value of securing research findings must be weighed against upholding values such as trust.

Implementing an external evaluation during a pilot program does the important work of capturing learnings and building the case for funders and policymakers to affect policy change. It can also present real challenges when it comes adhering to values like trust and choice. For example, the THRIVE CBO staff administered the first THRIVE survey during program enrollment. The survey questions made the enrollment process longer for CBO staff and THRIVE participants. Moreover, by asking participants permission to share their responses with the Urban Institute, the THRIVE partners had to make withdrawals on the cache of trust they had built and were working to build with the participants. On the other hand, there were several instances where honoring participants' choices meant the research team had to willingly forgo exploring the motivation of those choices and how they interact with some of the outcomes measured. For example, if THRIVE staff had been able to randomly assign people into a particular payment option, they would have been better able to test whether the different payment methods contributed to outcomes in any significant way. Because recipients made their own choices, we are unable to make that assessment. Although this is an important question for policy design research and could help inform future projects, such randomization would have been inappropriate given the THRIVE commitment to centering participants. Asking participants for their consent to participate in any research endeavor—and not disallowing their participation in an intervention if they deny that research consent—is an important remedy that properly trained researchers apply regularly, but even those important measures will not resolve all the dilemmas imposed on evaluation participants even if the larger community was made

better off because of the valuable information they provided. This extends into the ethical dilemmas often posed by mounting a full experimental design and how intrusive survey questions can often be. Methods like standing up a community advisory board to bring the perspectives of participants directly into a study's design and implementation can help evaluation funders and implementers better weigh the importance of what they seek to learn against the burden that that learning often places on study participants.

Best practices for resilient research are needed to evaluate change in the midst of crisis. The challenges the study encountered and the questions the data leaves unanswered also offer valuable lessons. The THRIVE evaluation was launched during a pandemic, which posed methodological challenges. Researchers were trying to understand the context of what was happening, get up to speed on each of the CBOs and their clients, and help troubleshoot issues with payments and systems barriers as they arose. Ideally, the research team would have had the opportunity to understand as much as we could before attempting to evaluate THRIVE rather than learning while evaluating, but that was not possible. Prior relationships with the CBOs and the community, as well as rapidly growing institutional knowledge about how to adjust to new methods (e.g., interviewing sensitive populations securely by teleconference) helped but did not fully mitigate every challenge. Best practices for “resilient” research practices might help evaluators adjust to evaluating change in the context of the turbulence created by phenomena like climate change, societal upheaval, and pandemics.

Community-based researchers offer unique and often invaluable insights. To ensure community voice and participation in the THRIVE study design and implementation, Urban and the partners decided to allocate resources toward hiring a small cadre of community-based researchers rather than engaging a community advisory board. Although both forms of engagement pay for the time of community members, engaging a small group more intensively as staff partners seemed more practical in the pandemic context. The benefits were numerous. For example, interactions between the community-based researchers and participants in THRIVE were more relaxed and likely more forthcoming than they would have been if only regular Urban staff researchers conducted them. Including the community-based researchers in data analysis also added value. For example, it was the community-based researchers on the Urban team who suggested, based on their lived experience, that the apparent preference participants had for spending cash on food, rather than for picking up the food boxes, might be explained by pandemic stress (i.e., in a time of duress, the cash helped participants more flexibly and safely access foods that their households desired).

Using Cash to Modernize the US Safety Net

Findings from THRIVE underscore the fundamental inequity of the American safety net. The structure (e.g., eligibility requirements and means testing) of programs like TANF, SNAP, and housing and medical assistance is deeply rooted in racist tropes about how poverty and low income is the result of laziness or poor choices.⁴⁸ Even though the safety net is very effective at reducing hardship for those who are eligible,⁴⁹ many users are often stopped short on their journeys to greater economic security when they encounter “benefit cliffs,” regulatory barriers through which even small increases in income can trigger large decreases in benefits (Anderson et. al. 2021). While the perverse consequences of an ill-designed safety net disproportionately affect people of color, no demographic group is spared, because people of all races and ethnicities are safety net users, with white people representing the largest share (Minton and Giannarelli 2019).

Findings from THRIVE also highlight how much more equitable and efficient cash is as a means of resolving the many problems caused by poverty or a national health emergency. For example, we observed how unconditional cash delivered positive results quickly. Several social insurance and safety net systems failed to keep pace with the pandemic. Early on, many Americans, especially Black Americans, who lost their jobs had trouble accessing unemployment insurance quickly or at all, and some, especially families with children, experienced sustained food insecurity. Early stimulus checks and THRIVE payments filled these gaps for enrolled households (Spriggs 2020; Waxman, Gupta, and Gonzalez 2020). We also observed how cash was flexible enough to meet the unique needs of diverse households. Safety net programs restrict people’s choices to “in-kind” basics such as food and shelter. Although large shares of THRIVE cash was spent on those important things, we also observed participants thoughtfully allocating their payments across a much greater range of needs, such as car repairs, utility payments, professional equipment, school supplies, and home ownership, in service of goals like maintaining employment, supporting child well-being, and advancing economic mobility.

And finally, THRIVE findings echo other studies showing how effective direct cash can be for stabilizing households (Hasdell 2020; West et. al. 2021). These findings are so promising that they have launched an array of varied and highly localized guaranteed income experiments across the nation. Pilots like the well-known Stockton Economic Empowerment Demonstration (West et. al. 2021) and Magnolia Mother’s Trust⁵⁰ were well under way before the COVID-19 pandemic. And since the pandemic hit the US, at least 49 pilots have launched with funding from private donors,

foundations, American Rescue Plan dollars, or a combination thereof. Each pilot features unconditional cash payments of varying amounts and durations as well as a variety of innovative delivery structures and service alignments. External evaluations of these efforts and the work of learning communities like Mayors for Guaranteed Income and the Guaranteed Income Community of Practice will continue to deliver important insights to American policymakers and philanthropists, many of whom are hoping they will spark a sea change in national policies focused on addressing income inequality and resolving poverty.

THRIVE's trio of findings on equity, efficiency, and effectiveness suggest how cash could be used to make repairs to the current US safety net. While funders and policymakers look to place-based cash pilots as "proofs of concept" for larger federal policy shifts, they should also mine them for more immediate policy reforms to benefits meant to address the economic insecurity of Americans with low income by securing the eligibility waivers and hold-harmless provisions necessary to test new concepts properly. For example, systems-adjacent models like DC's Career MAP, which is designed to minimize benefit risks while using unconditional cash to stabilize transitional housing beneficiaries as they pursue their workforce goals, are well positioned to offer lessons for policy change.⁵¹

THRIVE joins other pilots in demonstrating the effectiveness of cash transfer for reducing household stress and meeting basic needs. However, THRIVE's greatest and most unique contribution to understanding how America's helping systems can be improved may be its values. The sequence of reactions (deep suspicion, shocked surprise, and tearful joy) typical of THRIVE participants upon being offered help with no strings attached suggests that *how* help is offered may be as important as *what* help is offered. To the extent that trust, choice, and equity are the foundation for human and societal development (Tadashi 2020),⁵² findings on THRIVE should leave the field pondering whether cash is simply the best vehicle for creating those conditions.

Appendix A. Survey Methodology

This appendix documents the technical steps and processes used in THRIVE participant survey design, data collection, cleaning and processing, and analysis. The Urban Institute team used participant data collected from three survey instruments in the accompanying tables and figures.

Overview of Instruments

During enrollment with a CBO partner in summer 2020, all THRIVE participants were given the option to opt in to receiving surveys. Survey respondents were compensated for their time completing each survey with a \$20 gift card. Surveys were programmed and administered using Qualtrics.

Survey 1

All THRIVE participants had the opportunity to complete this survey during the enrollment process. Topics covered basic sociodemographic information including race, gender, income, and household makeup. There were also questions about participants' receipt of safety net benefits, employment status, and initial impacts from the COVID-19 pandemic. Enrollment forms included contact information for future survey outreach and distribution. Data were collected from July 2020 through March 2021, but analysis was limited to participants enrolled by January 31, 2021.

Survey 2

Survey 2 was distributed between January 2021 and October 2021 in waves to all participants who completed Survey 1 to ensure at least two months between enrollment and Survey 2 completion. Survey 2 topics covered included questions about the THRIVE enrollment process; income and benefits; and the impacts of COVID-19 on employment, housing stability, food access, mental health, and child welfare.

Survey 3

Survey 3 was supplemental for all participants who completed Survey 2. Its content largely mirrored that in Survey 2 but also included questions regarding overall THRIVE program satisfaction. The Urban Team collected Survey 3 data from September 2021 through December 2021.

Data Collection and Cleaning Approach

Questionnaire Design Rationale

To ensure survey response quality and allow for sufficient data comparisons with the Pulse survey, questions were largely adapted from external validated sources. These include the [Census Household Pulse Survey](#), the [2020 American Community Survey](#), the [March 2020 Health Reform Monitoring Survey](#), the [Baylor Collaborative on Hunger and Poverty’s Meal to You Program Survey](#), and the [Federal Reserve’s Update on Economic Well-Being of U.S. Households: July 2020](#). Survey questions were also mapped across research questions to ensure sufficient research question coverage.

Response Rate

The Urban Institute team conducted outreach reminders through email or text at least three times. Response rates were frequently aggregated by CBO and enrollment date to create targeted approaches to mitigate disproportionate nonresponse.

TABLE A.1

THRIVE Program Enrollment and Participant Survey Completion

	Survey 1	Survey 2	Survey 3
Fully completed surveys	412	177	144
Response rate out of total participants (%)	82.4	35.4	28.8

Sources: Reporting from THRIVE partner agencies; Urban Institute analysis of participant surveys.

Notes: Survey 3 data may include duplicate or incomplete responses.

Data Cleaning

A total of 412 responses from Survey 1 were usable for analysis after deduplicating responses, filtering unusable partial complete responses, and limiting the pool of participants to only those enrolled by January 31, 2021, for consistent comparison groups in pre- and post-analyses. Survey respondent addresses were geocoded using Urban’s secure access geocoder and spatially joined to [DC Ward](#) and [Neighborhood Cluster](#) shapefiles. THRIVE CBO partners frequently provided Urban with updated enrollment numbers by CBO that were used to cross check survey participant counts over time.

THRIVE participant demographic summaries were created using Enrollment Form and Survey 1 data to better reflect the universe of participants. Additional analyses were then limited to weighted responses from 177 participants that completed both Surveys One and Two to ensure comparability for longitudinal responses. The exploratory Survey 3 data analysis of 144 respondents was preliminary and unweighted as the survey data collection period extended through December 2021. Additional analysis of this longitudinal data is an opportunity for further research into longer-term THRIVE participant outcomes.

Weighting Process

There are two respondent survey weights; a survey weight when working only with respondents who completed the full survey (“weight_complete_only”); and a survey weight when including respondents who completed part of survey (“weight_complete_partials”). The survey weights adjust the estimates to account for nonresponse. These survey weights reduce potential nonresponse bias by adjusting the sample so that the respondents and nonrespondents end up with the same characteristics that we have information on for the full population. The weights primarily adjust for

- the lower response rates in DC Wards 2, 5, 6, and 8, and
- the lower response rates for respondents working for providers that had Capital Quality designation of preliminary, developing, or progressing.

Survey weights affect variance estimates and thus affect tests of significance and confidence intervals. Variance estimates derived from standard statistical software packages that assume simple random sampling are generally too low, which can lead to overstated significance levels and overly narrow confidence intervals. The impact of the survey weight on variance estimates is measured by the design effect and is explained next.

Design Effects

Statistical adjustments following data collection are required because of a disproportionate participation rate of sampled families. The post-data collection adjustments require analysis procedures that adjust the standard errors that we would have obtained had we used a simple random sample that involved no adjustments. Therefore, when using survey weights, variance estimation requires estimating the survey design effect associated with the weighted estimate. The term “design

effect" is used to describe the variance of the weighted sample estimate relative to the variance of an estimate that assumes a simple random sample.

In a wide range of situations, the adjusted standard error of a statistic should be calculated by multiplying the usual formula by the design effect (*deft*). Thus, the formula for computing the 95 percent confidence interval around a percentage is:

$$\hat{p} \pm \left(\text{deft} \times 1.96 \sqrt{\frac{\hat{p}(1 - \hat{p})}{n}} \right)$$

Where \hat{p} is the sample estimate and n is the unweighted number of sample cases in the group being considered.

To get a more accurate estimate of the standard errors associated with a weighted estimate, one would multiply the unweighted standard error by the appropriate *deft* value. The *deft* value for `weight_complete_only` is **1.21** and the *deft* value for the survey weight when including respondents who completed part of survey `weight_complete_partials` was **1.18**. For example, suppose one was using the `weight_complete_partials` weight on a measure from the survey that had an unweighted standard error of .0212. The weighted estimate would not change; however, the standard error of the estimate would be .0250 (.0212 × 1.18).

Appendix B. Census Household Pulse Survey

Survey Overview

Several questions asked on the THRIVE surveys were taken from the Census Bureau Household Pulse Survey. The Household Pulse Survey is a 20-minute online survey to assess the socioeconomic impacts of the coronavirus pandemic impacts on households across the country. The survey covers how child care, education, employment, energy use, food security, health, housing, household spending, and child tax credit payments were affected by the pandemic. The Pulse survey collects and disseminates data every two weeks, so we compared our THRIVE Survey 2 results with data from the Pulse survey collected from weeks 22 to 27, which best align with the weeks the Survey 2 was fielded.

Pulse Survey Comparisons

Table B.1 provides demographic information on all comparison groups used in this report. To look at comparable low-income households, we used receipt of SNAP benefits as a proxy measure, because the options for income across surveys don't align precisely. Given that the THRIVE population is in DC and consists largely of households with low incomes and households with majority Black members, our comparison groups include baseline national and DC populations, low-income households nationally and in DC, Black households nationally and in DC, and low-income and Black households nationally and in DC.

TABLE B.1

Comparison Group and THRIVE Participant Demographics

	THRIVE	Pulse—National				Pulse—DC			
		Total	Black	Low-income	Black and low-income	Total	Black	Low-income	Black and low-income
Income (%)									
Less than \$25,000	72.4	10.1	15.6	44.4	43.3	10.1	14.6	46.3	50.5
\$25,000–\$34,999	15.1	7.8	6.7	14.9	14.7	4.9	9.5	14.8	17
\$35,000–\$49,999	6.9	9	9.4	10.8	11.1	5.9	7.7	9.8	6.6
\$50,000–\$74,999	2.1	12.6	10.8	6.9	6.7	10.2	11.8	5.3	5
Gender (%)									
Male	11.1	48.4	44.4	31.2	25.4	46.3	42.1	18.9	19.3
Female	87.4	51.6	55.6	68.8	74.6	53.7	57.9	81.1	80.7
Household size									
Mean total # household members	6.4	3.4	3.6	4.1	4.1	3.1	3.4	3.7	3.6
Mean total # children	4.2	0.7	0.9	1.3	1.4	0.5	0.7	1	1.0

Source: Census Household Pulse survey (weeks 22–27) and Urban-administrated Survey 2.

Notes: An average of 76,539 households nationwide and 955 in DC were surveyed from weeks 22 through 27. An average of 3,025 households nationwide and 281 in DC were surveyed whose respondent’s race was Black from weeks 22 through 27. An average of 5,911 households with low incomes nationwide and 37 in DC were surveyed from weeks 22 through 27. An average of 565 households with low incomes and whose respondents were Black nationwide and 28 in DC were surveyed from weeks 22 through 27. Person-level weights were applied for analysis.

Testing for Significance

Across comparison groups we conducted two-sample t-tests, relative to THRIVE participants, to understand the significance of differences in proportions across groups. The vast majority of differences in comparison groups were significant. The tables below are the same as tables 21 to 23 in the report, but the asterisks indicate that the proportion is significantly different from that of THRIVE at the 5 percent significance level.

TABLE B.2

Housing Stability

	THRIVE	Pulse—All		Pulse—Low-income		Pulse—Black		Pulse—Low-Income and Black	
		National	DC	National	DC	National	DC	National	DC
Currently caught up on rent or mortgage (%)	51	87*	88*	69*	52	76*	74*	64*	50
Confident in making next rent or mortgage payment (%)	45	80*	84*	54*	57*	66*	71*	49*	55*
Likelihood of having to leave home in next two months due to eviction or foreclosure (%)	57	32*	30*	46*	54*	41*	34	49*	50*

Source: Census Household Pulse survey (weeks 22–27) and Urban-administrated Survey 2.

Notes: An average of 76,539 households nationwide and 955 in DC were surveyed from weeks 22 through 27. An average of 3,025 households nationwide and 281 in DC were surveyed whose respondent’s race was Black from weeks 22 through 27. An average of 5,911 households with low incomes nationwide and 37 in DC were surveyed from weeks 22 through 27. An average of 565 households with low incomes and whose respondents were Black nationwide and 28 in DC were surveyed from weeks 22 through 27. Person-level weights were applied for analysis.

* Estimate is significant at the 5 percent level.

TABLE B.3

THRIVE Cash and Mental Health

	THRIVE	Pulse—All		Pulse—Low income		Pulse—Black		Pulse—Low-Income and Black	
		National	DC	National	DC	National	DC	National	DC
Felt anxious	48	32*	34*	50*	51*	32*	30*	44*	53*
Not able to stop worrying	41	25*	25*	45*	50*	28*	25*	41*	48
Felt little interest, pleasure	28	24*	22*	42*	40*	27*	23*	37*	36*
Felt down, depressed	30	22*	19*	39*	42*	24*	20*	35*	43*

Source: Census Household Pulse survey (weeks 22–27) and Urban-administrated Survey 2.

Notes: An average of 76,539 households nationwide and 955 in DC were surveyed from weeks 22 through 27. An average of 3,025 households nationwide and 281 in DC were surveyed whose respondent’s race was Black from weeks 22 through 27. An average of 5,911 households with low incomes nationwide and 37 in DC were surveyed from weeks 22 through 27. An average of 565 households with low incomes and whose respondents were Black nationwide and 28 in DC were surveyed from weeks 22 through 27. Person-level weights were applied for analysis. In this table, we examine the proportion of people who responded “more than half” or “nearly every day” of the past seven days to mental health questions.

* Estimate is significant at the 5 percent level.

TABLE B.4

THRIVE Cash and Food Security

	THRIVE	Pulse—All		Pulse—Low-Income		Pulse—Black		Pulse—Low-Income and Black	
		National	DC	National	DC	National	DC	National	DC
Insufficient food for household (Sometimes or often not enough to eat)	19	11*	9*	30*	34*	20	15*	33*	31*

Source: Census Household Pulse survey (weeks 22–27) and Urban-administrated Survey 2.

Notes: An average of 76,539 households nationwide and 955 in DC were surveyed from weeks 22 through 27. An average of 3,025 households nationwide and 281 in DC were surveyed whose respondent's race was Black from weeks 22 through 27. An average of 5,911 households with low incomes nationwide and 37 in DC were surveyed from weeks 22 through 27. An average of 565 households with low incomes and whose respondents were Black nationwide and 28 in DC were surveyed from weeks 22 through 27. Person-level weights were applied for analysis.

* Estimate is significant at the 5 percent level.

Notes

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