

ADMINISTRATION FOR CHILDREN & FAMILIES

Direct Cash Policy Research Agenda

Introduction

Direct cash payments to households are a long-standing and versatile policy tool deployed by the federal and state governments to support a diverse set of goals through a diverse set of systems and programs—including income support to retirees (Social Security Retirement), laid off workers (Unemployment Insurance), people with disabilities (Social Security Disability Insurance and Supplemental Security Income), and families for whom wages alone are insufficient to provide for basic necessities (Temporary Assistance for Needy Families, Earned Income Tax Credit). Meanwhile the importance of direct cash as a tool for macroeconomic stabilization and household relief and resilience during large-scale disasters and recessions (Economic Impact Payments) was underscored by the U.S. response to the COVID-19 pandemic —when the federal government distributed more than 476 million payments, for a total of \$814 billion, to households.¹

Against this backdrop of policies there has been a proliferation of efforts by local governments and nonprofit organizations to provide individuals and households with additional cash—including more than 155 concluded and ongoing guaranteed income and other direct cash pilots as of January 2025.² This new wave of direct cash programs creates an opportunity to integrate learnings from these models with findings from existing policies to form novel insights to inform cash-based policies at the federal level, such as the U.S. Department of Housing and Urban Development’s (HUD) Direct Rental Assistance Program, as well as the myriad policies being considered and operationalized at the state and local levels, such as child tax credits and wage-boost initiatives.

The Resilient Families Hub is dedicated to translating learnings from across direct cash interventions into high-impact policy solutions supporting the stability, resilience, and mobility of U.S. households. Policymaking is most effective when it adapts to ongoing feedback and evidence on what is and is not working, for whom, and under what conditions. As such, the Resilient Families Hub has developed the following research agenda with these specific aims in mind:

- *Foster alignment* among policymakers, researchers, and practitioners around a core set of principles for successful design and delivery, as well as the best practices for achieving them
- *Bridging silos* among direct cash policies and programs to facilitate transfer of learnings and coordination around shared goals among agencies and across levels of government
- *Closing gaps in research and operations* necessary to catalyze adoption of evidence-based best practices

The Resilient Families Hub is an interagency effort to expand knowledge of cash transfer programs within the federal government as part of the Facing Financial Shock initiative. Developed by the Executive Order on Transforming Federal Customer Experience and Service Delivery to Rebuild Trust in Government (EO 14058), the mission of FFS is to provide stability and smoother pathways to resilience through better benefit delivery, better benefits, and better jobs.

To do so, the research agenda is structured around three sections:

- *An overview of evidence-to-date* from direct cash research
- *A framework* for structuring research, design, and evaluation of direct cash interventions around a shared set of performance objectives, including:
 - *Core design elements* that characterize each objective
 - *Illustrative implementation practices* that shape effectiveness
- *Learning questions* for each performance objective to spur research and analysis to identify which approaches work, why, and for whom so those lessons can be applied across contexts to improve outcomes

Review of Evidence to Date

As noted above, cash has long been used to stabilize individuals and families living in economic precarity, and there is a wealth of data from historical programs like the Mother's Pensions (1911-1935) through the guaranteed income demonstrations of the past several years. (See [Introduction to Cash Transfers](#) and [Selected Research on Cash Transfers](#)). Broadly there are some overarching lessons and findings from the field including, but not limited to, cash transfers being associated with:

- reduced income volatility and increased income stability;
- improved educational outcomes for children and increased educational enrollment for adults;
- a variety of health benefits, including increased reduced childhood obesity, increased birth weight, and other physical and mental health improvements; and
- increased food security and more ability to cook meals at home.

Importantly, however, the duration, amount, delivery system, and recipient group have varied across program design meaning that the data and evaluations available do not necessarily answer to whom, for how long, in what amount, and what distribution process is needed to achieve beneficial results for specific needs.

For example, the recent direct cash transfer programs are time-limited, usually running between 12 and 36 months with amounts frequently between \$500 and \$1,000 per month. And, while evaluations have continued post-treatment, these are frequently only until six months after the program ends.

From these time-limited demonstrations, researchers have made several discoveries about cash and its impacts on individuals and families. Importantly, researchers have begun to identify a decision-making trajectory that people receiving recurrent but impermanent direct cash transfers may follow, creating the foundation for increased financial security and mobility after the cash payments end. Specifically, in evaluating the [BIG:LEAP demonstration in Los Angeles, California](#) in which 3,200 households living in deep poverty were provided \$1,000 per month for 12 months, the researchers noted the following sequential movement among participants:

- Months 1-6: Alleviating Material Hardship and Establishing Immediate Safety
- Months 6-9: Goal Setting and Establishing Proximate Safety
- Months 9-12: Anticipating Material Hardship and Establishing Future Safety

While this is the first of [The American Guaranteed Income Studies](#) and cash transfer studies more broadly to use this framework, it appears to correspond with long-standing research on the use of cash

by income level. Specifically, while higher income earners and those with wealth tend to save additional cash transfers, people in economic precarity spend cash transfers to alleviate material hardship, including paying down debt.³ With recurrent payments, this research suggests that once material needs are satiated, recipients move to longer term planning for economic mobility.

Research Agenda

This research agenda is intended to provide a starting point for making the apples-to-apples comparisons across types of direct cash interventions and understanding how they will perform in the context of people’s lives and among the multiple systems that shape their performance that are necessary to inform effective policymaking. To do so, the Resilient Families Hub, based on a review of existing evidence and deep consultation with stakeholders within federal agencies, state governments, academia, and the private sector, has constructed a framework structured around four distinct, but interrelated, dimensions of successful performance and the core design elements that characterize them.

Direct Cash Performance Framework

Performance Objective	Core Design Elements
<i>Alignment of Form and Function</i>	Condition
	Dose
	Duration
	Frequency
<i>Administrative Efficacy</i>	Eligibility Identification
	Eligibility Determination
	Eligibility Maintenance
<i>Secure and Seamless Delivery</i>	Available Payment Methods
	Consumer Protections
	Functionality
<i>Cumulative and Deconflicted Value</i>	Income Interoperability
	Wage Interoperability
	Wealth Interoperability
	Household Interoperability
	Policy Interoperability

The goal for the framework is to provide policymakers with a holistic vision of successful performance of direct cash policies and a roadmap for approaching design choices to achieve those outcomes, whether starting from scratch or reforming existing policies.

The following sections provide a description of each performance objective, core design elements that define it, implementation practices that shape it, and learning questions that can drive evidence to make direct cash policies more effective.

Performance Objective #1: Alignment of Form and Function

Direct cash policies and programs can be considered to contribute to the *functions* of providing a foundation for *near-term stability* and *long-term mobility*. And, they can be understood to take on the *forms* of *ongoing income* to supplement a household's resources to ensure households can afford the necessities of life, as well as short-term *infusions of income* in response to an event, such as loss of a job or climate, health, or economic emergency or during critical life transitions, such as the birth of a child or reentry from incarceration.

Cash infusions to households from Economic Impact Payments and the expanded Child Tax Credit (CTC), for example, provided both critical buffers between vulnerable families and material hardship, as well as investments in their longer-term resilience.⁴ Meanwhile, the consistent baseline of resources generated by ongoing income from Social Security benefits kept nearly 23 million adults and children out of poverty in 2023.⁵ A core determinant of the effectiveness of direct cash policies like these is their alignment of form and function with household financial context.

Core Design Element	Description
<i>Condition</i>	The circumstances—such as income falling below a certain threshold or birth of a child—that determine the term for which the payments are received
<i>Dose</i>	The amount of the payments
<i>Duration</i>	The length of time the payments are received
<i>Frequency</i>	How often the payments are received

Illustrative Implementation Practices

Stability and mobility exist on a continuum demarcated by additional stages.⁶ Therefore, the same form of direct cash intervention can perform different functions depending on this household context.

For example, larger-value, lump sum tax refunds received once a year provides advantages for low-and moderate-income families, including the opportunity to reduce accumulated debt, make large purchases or investments they might not otherwise have the cash to undertake, and put aside savings or otherwise build assets.⁷ Yet, these same implementation choices can create hardships for families facing more immediate consumption needs who may resort to payday lenders or other predatory financial products throughout the year – accruing interest rates that erode the value of lump-sum payment relative to receiving the credit in more periodic intervals.⁸ For liquidity constrained households, smaller payments received with more frequency are demonstrable more effective at supporting consumption needs.⁹

Finally, research is also demonstrating that the right dose of resources received at the right moment in time and for the right duration of time can have impacts that reverberate through the life-course. Economic supports like the Earned Income Tax Credit (EITC), for example, have shown a causal impact on reducing child maltreatment and involvement with the child welfare system in the months following receipt.¹⁰ Meanwhile, efforts like Rx Kids in Flint, Michigan are leveraging non-recurrent short-term payments available under Temporary Assistance to Needy Families (TANF), as well as philanthropic funding, to provide all pregnant mothers one prenatal payment of \$1,500 along with \$500 a month for

the first year of their infant's life, building on research establishing the role that direct cash can play in outcomes such as infant brain development and kindergarten readiness.¹¹

Research further demonstrates that income from Unemployment Insurance with longer durations contribute to higher wages through better job matches at reemployment by allowing workers to meet consumption needs during their search.¹² Finally, helping families avert the destabilizing experience of eviction was a key consideration behind the COVID-era Emergency Rental Assistance program.¹³

Learning Questions

1. *What evidence exists to understand the relationship between direct cash implementation practices and stability and mobility outcomes?*
 - a. *Are there practices common to both outcomes? What practices are distinct to each outcome? What practices support progression through financial stages?*
 - b. *How, or in what ways, do practices need to be adapted for households at different financial stages?*
 - c. *What policies and programs most clearly align with these practices? Where might new policies or programs be necessary to fill gaps?*
2. *For what episodes of need do cash payments have an out-sized impact on averting prolonged hardship or supporting upward mobility?*
 - a. *What are effective practices for designing for these "inflection points"?*
 - b. *What policies or programs are currently available during these times? Where might new policies or programs be necessary to fill gaps?*

Performance Objective #2: Administrative Efficacy

In order for a direct cash program to achieve these core stability and mobility functions, recipients must be able to reliably access benefits with relative ease. Each program may have different conditions for participation, may require different forms of documentation for verifying criteria such as income and identity, or may set different terms for how frequently and under what circumstances a participant must recertify their eligibility. The challenges created by these requirements can be compounded when participants are eligible for multiple benefits, each with varying rules.

The relative level of complexity of program requirements also has implications for the government institutions and workforce who administer them. While administrative requirements vary across direct cash systems, core activities can include application processing or eligibility determination; distribution of payments; development and maintenance of information systems; monitoring of program quality and fraud control; and program planning, management, and evaluation.¹⁴ The costs associated with these activities can increase with a program's documentation and procedural requirements. Administrators of these programs can experience increased demands on their workforce and require adjustments to data systems to manage this information and ensure compliance.

Within the Supplemental Nutrition Assistance Program (SNAP), for example, two-thirds of payment errors are a result of caseworker rather than client error, which reflects the intricacies of eligibility determinations.¹⁵ Additionally, SNAP participants in California are six times more likely to drop out of the program in the months when paperwork is required from them, despite evidence that the majority

of those whose benefits are terminated are likely still eligible based on their incomes.¹⁶ Research indicates that complexity of paperwork is a driver of “churn,” the cycling on and off of benefits which contributes to between one percent and four percent of SNAP administrative costs.¹⁷

Core Design Element	Description
<i>Eligibility Identification</i>	The process for determining that a program exists for which a household might be eligible and pursuing enrollment
<i>Eligibility Determination</i>	The process of complying with procedural and documentation requirements necessary to verify eligibility
<i>Eligibility Maintenance</i>	The process for satisfying requirements to demonstrate ongoing eligibility

Illustrative Implementation Practices

Practices that eliminate or reduce process or documentation requirements can significantly contribute to administrative ease for both participants and government entities. Broad-based categorical eligibility, for example, is a policy option which allows states to align eligibility for SNAP with eligibility for a non-cash TANF service, which 38 states (including the District of Columbia)¹⁸ have used to eliminate the asset limit for SNAP.¹⁹ Additionally, nine states have eliminated the asset limit for TANF.²⁰ Previous research suggests that due to the low income requirements for each program, asset holdings among otherwise eligible households infrequently results in denial, therefore, eliminating this requirement has resulted in increased efficiency and decreased errors with minimal impacts on caseload.²¹

Similarly, practices relying on enrollment outcomes or data that has already been verified for participation in other programs can either automate or streamline eligibility processes. This requires Congressional approval to establish “linkages” between programs—defining which data can be shared between what programs and under what circumstances, as well as the infrastructure to enable data to be shared. Data sharing can also eliminate the need for frontline workers to take the time to administer duplicative processes, allowing workers to focus their time in more productive ways.

Yet, there can be significant barriers to utilizing the linkages that are available. The rules governing data sharing are specific and can be difficult to navigate. For example, Supplemental Security Income (SSI) and TANF can share data for the purposes of SNAP eligibility but not vice versa.²² Additionally, data sharing agreements must meet federal and state privacy laws for the specific use cases.²³ As a result, program administrators might not know the data sharing capabilities that exist or how to comply with the rules governing them. Finally, administrators need the back-end systems capable of sharing this data securely and effectively, an expense which may create an additional barrier.

Learning Questions

1. *What implementation practices are most associated with reducing the administrative obligations of direct cash interventions for both participants and administrators while maintaining high program integrity?*
 - a. *What pain points do states currently experience when trying to adopt these practices?*
 - b. *What forms of support, such as guidance or technical assistance, do states need to successfully operationalize these practices?*

- c. In what situations would further statutory changes be necessary?
2. What indicators, such as time from application to payment receipt, best capture successful performance?

Performance Objective #3: Secure and Seamless Delivery

The financial infrastructure supporting payment delivery is essential for ensuring that direct cash payments are efficient and effective for both participants and government entities. For participants, delivery systems can either enhance or undermine the value of payments by determining a households' ability to access and use these resources with autonomy, whether the payment is protected from theft, the speed at which the payment is delivered, and level of friction and costs to access payments. For government administrators, successful performance of payment systems ensure that public resources are delivered reliably to the intended recipient with the least cost, risk, and administrative complexity.

Performance of delivery systems vary considerably across and among programs, shaped by statutory rules that apply to the system that the payment is being delivered through, levels of administrative funding, and regulatory requirements. It is also significantly shaped by the extent to which it relies on the banking system as part of that infrastructure.

Cracks in this infrastructure create leaks that drain public resources from the households who need them. For example, unbanked and underbanked households that received federal Economic Impact Payments as part of COVID relief efforts but could not access to a free option to deposit the checks paid \$66 million in check cashing fees in order to access the funds intended for them.²⁴ Further, large-scale theft of SNAP and TANF benefits through skimming and cloning practices targeting EBT cards required Congressional action to provide a mechanism for reimbursing states for issuing replacement benefits to participants who had been victimized.²⁵

Core Design Element	Description
<i>Available Payment Methods</i>	Financial product(s) through which payment is received
<i>Consumer Protections</i>	Measures that secure the value of the payment from risks—such as loss, theft, or fees—as well as protect the identity and privacy of the recipient
<i>Functionality</i>	Stipulations around where and how payments can be accessed or spent

Illustrative Implementation Practices

Direct deposit of payments into a bank account most fully aligns with the secure and seamless delivery performance objective by ensuring recipients face no transaction fees for withdrawing funds; benefit from federal consumer protections; and can deposit other funds or build savings in a safe structure. People who do not have bank accounts spend between 2.5 percent and 3 percent of a government benefits check to cash them.²⁶ And, TANF households are 70 percent less likely to have a bank account compared to other low-income households.²⁷ Pilot programs in Washington and Pennsylvania to connect TANF participants with bank accounts have been among the efforts to expand utilization of direct deposit where it is available.²⁸

However, many programs rely on forms of closed-loop or prepaid cards for delivery. Forty states, for example, leverage state SNAP EBT systems to deliver TANF benefits as a cost saving measure since administrative expenses for payment delivery is born entirely by the states.²⁹ As such, practices within the procurement process between government entities and vendors delivering the payment product are consequential for determining performance.

For example, the finite demand for EBT processors, high startup costs, and the time-consuming state-by-state RFP process contributes to high fixed costs that make it difficult for new vendors to enter the market.³⁰ This lack of competition and insufficient administrative funding for payment systems has created a pricing model that does not leave room for innovation to combat fraud—such as moving from magnetic swipe cards to EMV chips or contactless cards and can pass on implementation expenses to participants when they are not financed under state contracts. TANF EBT cardholders in California alone paid more than \$20 million in fees and surcharges in 2011.³¹

Learning Questions

1. *What features are most essential for delivering direct cash payments that minimize risks and costs and increase speed and accuracy?*
 - a. *What features cross-cut payment products, such as identity verification, that could improve performance across payment systems?*
 - b. *How could payment products be leveraged as entry points to broader financial access and inclusion?*
2. *Where is there alignment across existing statutory and regulatory frameworks governing direct cash policies around customer experience and protection against fraud and theft that could be translated into cross-cutting core performance standards for all direct cash policies?*
 - a. *How do currently available payment methods for distributing direct cash payments align with the core performance standards? Where are there gaps?*
3. *What factors drive variation in state choices for financial products delivering direct cash payments?*
 - a. *What is the division of labor among states for deciding payment products?*
 - b. *What levers exist to align choices with core performance standards?*

Performance Objective #4: Cumulative and Deconflicted Value

The value that families derive from direct cash payments is powerfully shaped by their household context—like whether adults are married and have children or financial factors like the presence of debt—and policy choices at the federal and state levels that determine other forms and levels of resources and services that they have available—such as the expansion of Medicaid or adoption of Broad-Based Categorical Eligibility for SNAP. Functionally, these factors contribute to a “conversation rate” for cash interventions that either create drainage from or leverage for their value and determine whether households have discretion over how those resources are spent or whether they are obligated to unmet needs.

For example, a significant portion of the participants in the Magnolia Mothers' Trust guaranteed income demonstration project in Jackson, MS—a state which has not adopted Medicaid expansion made available by the Affordable Care Act—used their cash resources to pay down debt, including out-of-pocket medical debt incurred by not having sufficient health insurance.³² Families used these cash-based benefits to effectively self-finance their medical costs, limiting their choice in how to use these cash benefits to best meet the needs of their families.

For households to deepen their connection to pathways of financial advancement, like saving or increasing their connection to the workforce, they need the expectation that gains they make in any of those areas will be additive and contribute to their household's financial security. And, importantly, since many households are eligible for or participate in multiple programs, rules governing access and benefit size must be coordinated to ensure that they receive the full value.

Core Design Element	Description
<i>Income Interoperability</i>	Treatment of other benefits or non-wage income when determining eligibility and resource levels
<i>Wage Interoperability</i>	Treatment of wage income when determining eligibility and benefit size
<i>Wealth Interoperability</i>	Treatment of assets and debt when determining eligibility and benefit size
<i>Household Interoperability</i>	Treatment of varying household compositions or family structures when determining eligibility and benefit size
<i>Policy Interoperability</i>	Harmonization of dimensions of interoperability across multiple policy systems

Illustrative Implementation Practices

There are a range of practices that can either determine whether direct cash policies provide cumulative value among other sources of income and financial support or create tension or trade-offs.

Income received from federal tax credits such as the EITC and CTC, for example, are excluded as countable income for purposes of determining eligibility for means-tested programs, like TANF, SNAP, or SSI, though state credits often are not.³³ Meanwhile, income from child support payments can be diverted from TANF households to provide cost recovery to state and federal governments, which can increase household stress and directly undermine programs' potential to lessen financial hardship. Analysis of data from the federal Office of Child Support Services shows that \$896 million in child support was collected from non-custodial parents in 2023 for this purpose.³⁴ States have the flexibility to fully disregarding child support as income and allowing all child support payments and arrears to pass through to families.

Interactions between direct cash payments and program rules can also impact a household's choices and expectations around the financial value of work and personal resources, as well as shape decisions impacting family formation. Increases in income from wages can create a "benefits cliff" or "marginal tax increase" that can either diminish or fully eliminate a benefit or benefits they may otherwise be receiving, such as childcare subsidies or food or housing assistance.³⁵ As a consequence, workers may be reluctant to increase hours or take promotions due to the risk of losing benefits that wages alone would

not compensate for.³⁶ Further, program rules like asset limits can further compromise a participant's upward mobility by prohibiting their building even a modest emergency fund that would enable them to transition off of assistance more securely and sustainably. Finally, income and asset rules for SSI can create a "marriage penalty" that decreases benefit size or even terminates eligibility.³⁷

Finally, participants reaping the full value of resources that would otherwise be available to them can be undermined by contradictions in program rules and deficits in other policy systems, suggesting the need for a more comprehensive and holistic approach. Just as many Magnolia Mother's Trust participants, for example, used their payments to pay down medical debt, other research indicates that direct cash is used in ways that compensate for the lack of availability of other policy supports, such as taking time off of work to provide family care in the absence of paid leave.³⁸ In this way, rather than providing additive value, direct cash is diverted to areas of need created by deficits in other policy systems where those need could be best addressed at scale.³⁹

Learning Questions

1. *What does research suggest about where financial needs currently being addressed by direct cash interventions could be met most effectively by other policy systems?*
2. *What does research suggest about the value of debt as a metric of financial need?*
 - a. *What would this research suggest about how eligibility or benefit size should account for the role of debt?*
3. *What flexibilities currently exist to align programmatic rules to coordinate and minimize the marginal tax rates experienced by households?*

Moving Forward

As we continue to learn from existing policies and recent innovative solutions, it will be important to address the above questions while centering one constant: cash performs in context. The value and impact of direct cash policies must be considered among the other systems and household circumstances in which it would interact. Therefore, situating this analysis within the households most impacted by these policies by drawing on their experience and perspectives allows us to anticipate these interactions and make design choices accordingly. As such, engaging people with lived experience is a necessary part of reviewing this agenda and planning the strategy for moving it forward.

We can look to the guaranteed income and direct cash transfer demonstrations for effective models of ensuring the expertise of those with lived experience is included. As one example, the In Her Hands guaranteed income demonstration program in Georgia both developed out of a community task force on economic stability and also incorporated a choice of disbursement options (higher monthly disbursements or a larger lump sum with smaller monthly disbursements) based on participant feedback. Importantly, incorporating the insights of people with lived experience is also a leading practice within the Administration for Children and Families for advancing more effective and equitable federal research, policy, and practice.⁴⁰

Consequently, incorporating lived experience to advance this research agenda can draw on a rich evidence-base for next-steps.

Endnotes

- ¹ JPMorgan Chase & Co. Institute. (2021, February). *First 100 days: A roadmap for the future of the U.S. economy*. JPMorgan Chase & Co. https://www.jpmorganchase.com/content/dam/jpmc/jpmorgan-chase-and-co/institute/pdf/institute-policycenter-first-100-days_vF.pdf
- ² Stanford Basic Income Lab. (n.d.). *Experiments map*. Stanford University. <https://basicincome.stanford.edu/experiments-map/>
- ³ National Bureau of Economic Research. (2020, October). *Most stimulus payments were saved or applied to debt*. NBER Digest. <https://www.nber.org/digest/oct20/most-stimulus-payments-were-saved-or-applied-debt>
- ⁴ National Bureau of Economic Research. (2020, October). *Most stimulus payments were saved or applied to debt*. NBER Digest. <https://www.nber.org/digest/oct20/most-stimulus-payments-were-saved-or-applied-debt>
- ⁵ Center on Budget and Policy Priorities. (2024, January). *Social Security lifts more people above the poverty line than any other program*. <https://www.cbpp.org>
- ⁶ Thomas, H. (2023). *Guaranteed income experiences in their state legislative contexts* [Conference working paper]. Association for Public Policy Analysis and Management (APPAM) conference.
- ⁷ Manoli, D. S., & Turner, N. (2014). Cash-on-hand and college enrollment: Evidence from population tax data and policy nonlinearities. *National Bureau of Economic Research*, 1(2). <https://www.nber.org/papers/w19836.pdf>
- ⁸ Despard, M. R., Perantie, D. C., & Grinstein-Weiss, M. (2015). Do EITC recipients use tax refunds to get ahead? New evidence from refund to savings. *Semantic Scholar*. <https://pdfs.semanticscholar.org/86cc/b8fb8d53dfb5a4c8c8f25323016de6de7258.pdf>
- ⁹ Holt, S. (2015). Periodic payment of the earned income tax credit revisited. *Brookings Institution*. <https://www.brookings.edu/wp-content/uploads/2016/07/HoltPeriodicPaymentEITC121515.pdf>
- ¹⁰ Cusick, G., Gaul-Stout, J., Kakuyama-Villaber, R., Wilks, O., Grewal-Kök, Y., & Anderson, C. (2024). A systematic review of economic and concrete support to prevent child maltreatment. *Societies*, 14(9), 173. <https://doi.org/10.3390/soc14090173>
- ¹¹ RxKids. (2024, September). *RxKids research brief*. https://rxkids.org/wp-content/uploads/2024/09/RxKids_Research_Brief.pdf
- ¹² National Bureau of Economic Research. (2020). *Do unemployment insurance benefits improve match quality? Evidence from recent U.S. recessions* (Working Paper No. 27574). https://www.nber.org/system/files/working_papers/w27574/revisions/w27574.rev0.pdf
- ¹³ [Pandemic Relief: The Emergency Rental Assistance Program](https://www.gao.gov/assets/gao-06-942.pdf)
- ¹⁴ Government Accountability Office. (2006, September). *Human service programs: Demonstration projects could identify ways to simplify policies and facilitate technology enhancements to reduce administrative costs* (GAO-06-942). <https://www.gao.gov/assets/gao-06-942.pdf>
- ¹⁵ Brown, K. E. (2010, July 28). *Supplemental nutrition assistance program: Payment errors and trafficking have declined, but challenges remain*. Government Accountability Office. <https://www.gao.gov/assets/gao-10-956t.pdf>
- ¹⁶ Unrath, M. (2021, January). *Pushed out by paperwork: Why eligible Californians leave CalFresh*. California Policy Lab. <https://www.capolicylab.org/wp-content/uploads/2021/02/Pushed-out-by-paperwork-why-eligible-Californians-leave-CalFresh.pdf>
- ¹⁷ Mills, G. B. (2014, December 22). *Churn among food stamp participants has costs for clients and agencies*. Urban Institute. <https://www.urban.org/urban-wire/churn-among-food-stamp-participants-has-costs-clients-and-agencies>
- ¹⁸ Including the state of Michigan which eliminated asset limits for SNAP assistance in July of 2023.
- ¹⁹ U.S. Department of Agriculture. (2023, July 27). *Broad-based categorical eligibility (BBCE)*. Food and Nutrition Service. <https://www.fns.usda.gov/snap/broad-based-categorical-eligibility>
- ²⁰ The Urban Institute. (2023). *The welfare rules databook: State TANF policies as of July 2022*.
- ²¹ Sprague, A., & Black, R. (2012, October). *State asset limit reforms and implications for federal policy*. New America Foundation. https://static.newamerica.org/attachments/3826-state-asset-limit-reforms-and-implications-for-federal-policy/SpragueBlackFinal10.31.12_0.557490fb36df433a80bd5cb2f3885e5d.pdf

-
- ²² Ambegaokar, S., Neuberger, Z., & Rosenbaum, D. (2017, November 2). *Opportunities to streamline enrollment across public benefit programs*. Center on Budget and Policy Priorities. <https://www.cbpp.org/research/poverty-and-inequality/opportunities-to-streamline-enrollment-across-public-benefit>
- ²³ Saffold, J. Y., Straughan, B. G., & Weiss, A. (2023, January). *Data sharing to build effective and efficient benefits systems: A playbook for state and local agencies*. Benefits Data Trust. https://bdtrust.org/data-sharing-to-build-effective-and-efficient-benefits-systems_january-2023.pdf
- ²⁴ Murphy, D. (2021, February 17). *Economic impact payments: Uses, payment methods, and costs to recipients*. The Brookings Institution. <https://www.brookings.edu/research/economic-impact-payments-uses-payment-methods-and-costs-to-recipients/>
- ²⁵ U.S. Department of Agriculture. (2023, March 14). *Addressing stolen SNAP benefits*. Food and Nutrition Service. <https://www.fns.usda.gov/snap/stolen-benefits>
- ²⁶ Beard, M. P. (2010, January). *Reaching the unbanked and underbanked*. Federal Reserve Bank of St. Louis. *Central Banker: News and Views for Eighth District Bankers*, 20(4). <https://fraser.stlouisfed.org/title/6284/item/603108>
- ²⁷ Stegman, M. A., & Faris, R. (2005). Welfare, work and banking: The use of consumer credit by current and former TANF recipients in Charlotte, North Carolina. *Journal of Urban Affairs*, 27(3), 379-397. <http://ccc.sites.unc.edu/files/2013/05/WelfareWorkAndBanking.pdf>
- ²⁸ Sprague, A. (2015, December 7). *Leveraging public assistance to promote financial inclusion: A new approach for TANF*. New America. <https://static.newamerica.org/attachments/12121-leveraging-public-assistance-to-promote-financial-inclusion/Asset-Building-Sprague-Updated.1fc3bef102ec43999d1b638a5715893d.pdf>
- ²⁹ Consumer Financial Protection Bureau. (2023, March 1). *Issue spotlight: Public benefits delivery & consumer protection*. <https://www.consumerfinance.gov/data-research/research-reports/issue-spotlight-public-benefits-delivery-consumer-protection/full-report/>
- ³⁰ Hahn, H., Hawkins, R., Carther, A., & Stern, A. (2020, June). *Access for all: Innovation for equitable SNAP delivery*. Urban Institute. https://www.urban.org/sites/default/files/publication/102399/access-for-all-innovation-for-equitable-snap-delivery_0.pdf
- ³¹ Luquetta, A. (2014, March). *The \$19 million ATM fee: How better banking services would protect our public investment in families*. California Reinvestment Coalition. <https://calreinvest.org/wp-content/uploads/2018/09/19-Million-ATM-Fee-CRC-Report.pdf>
- ³² Springboard To Opportunities. (2020). *2020 evaluation report*. <https://springboardto.org/wp-content/uploads/2021/05/MMT-2.0-EvaluationTwo-Pager.pdf>
- ³³ Center on Budget and Policy Priorities. (2023, March 3). *States can enact or expand child tax credits and earned income tax credits to build equitable, inclusive communities and economies*. <https://www.cbpp.org/research/state-budget-and-tax/states-can-enact-or-expand-child-tax-credits-and-earned-income-tax>
- ³⁴ Office of Child Support Services (OCSS). (2023). *Preliminary report FY 2023*. https://www.acf.hhs.gov/sites/default/files/documents/ocse/fy_2023_preliminary_report.pdf
- ³⁵ Spitzer, A., Chandler, J., Hicks, B., & Thal, D. (2024). *Understanding economic risk for low income families: Economic security, program benefits, and decisions about work* (OPRE Report #2024-324). Office of the Assistant Secretary for Planning and Evaluation; Office of Planning, Research, and Evaluation; Administration for Children and Families, U.S. Department of Health and Human Services.
- ³⁶ Despard, M. (2020, September). *Benefits cliffs: The financial risks of increased earnings for working families*. U.S. Chamber of Commerce Foundation. https://chamber-foundation.files.svdcn.com/production/documents/USCCF_BenefitsCliffsBrochure_Digital.pdf
- ³⁷ NPR. (2024, June 20). *Couples say they can't get married because of the outdated rules of Social Security's Supplemental Security Income program*. NPR. <https://www.npr.org/2024/06/18/g-s1-4991/social-security-ssi-marriage-penalty>
- ³⁸ DeYoung, E., Tandon, N., Castro, A., Liu, A., Patel, H., & West, S. (2024, November). *The American guaranteed income studies: Ithaca, New York*. University of Pennsylvania, Center for Guaranteed Income Research.
- ³⁹ Nunez, S. (2020, December 15). *Reweaving the safety net: The best fit for guaranteed income*. Jain Family Institute. <https://jainfamilyinstitute.org/reweaving-the-safety-net-the-best-fit-for-guaranteed-income/>
- ⁴⁰ U.S. Department of Health and Human Services, Administration for Children and Families. (2015). *Parent engagement: The cornerstone of school readiness* (DCL-15-01). <https://www.acf.hhs.gov/sites/default/files/documents/main/Parent%20Engagement%20Report%20DCL.pdf>