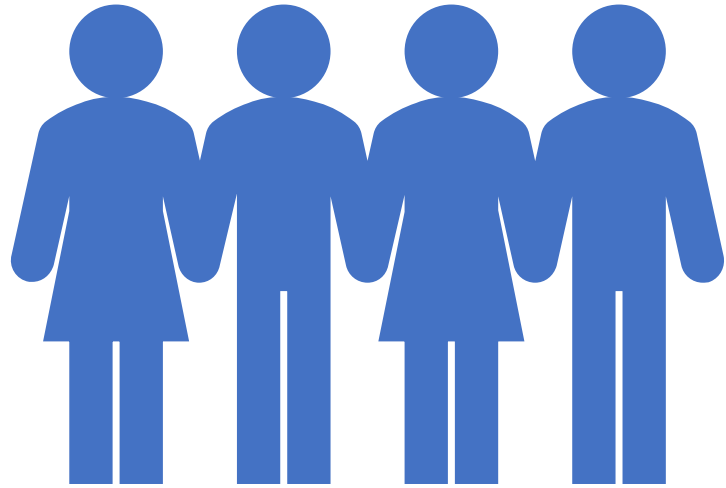


# Preliminary Findings from the Rise Up Cambridge Evaluation Interim Deliverable I

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MDRC  
December 3, 2024

# Acknowledging Organizations and Individuals:



- AidKit
- Cambridge Community Foundation
- Cambridge Economic Opportunity Committee
- City of Cambridge
- Community Researchers
- Rise Up Cambridge Participants
- Research Advisory Council

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# Background and Context

- Basic income policies represent a growing approach to strengthening the nation's safety net, improving family well-being, and advancing equity.
- In a collaborative effort, the City of Cambridge implements two cash assistance initiatives:
  - September 2021, [Cambridge RISE](#) offers \$500 a month to 130 single-headed households for 18 months.
  - June 2023, [Rise Up Cambridge](#) offers eligible households citywide \$500 a month for 18 months
- Evidence from the [Cambridge RISE pilot](#), a randomized controlled trial, shows promising evidence for program beneficiaries.
- The Rise Up Cambridge evaluation, an outcomes study and the focus of this presentation, continues to document families' experiences and contribute to the field of cash assistance research and practice.

# Rise Up Cambridge

Rise Up Cambridge builds on Cambridge RISE and expands eligibility to additional families



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Households with children at or under 21 years of age, earning up to 250 percent of the Federal Poverty Level

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First Rise Up Cambridge payments disbursed between June and August 2023

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Households receive \$500 per month for 18 months (\$9,000 total).

# Rise Up Cambridge Study Overview

## Research questions

- What does it take to implement a citywide cash assistance initiative?
- What are households' perspectives about the initiative and cash payments?
- What outcomes does the program generate for families?
- How do different types of families experience the initiative?



# Methodology for the Study

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This study uses a mixed methods approach and draws on a variety of data.

## **Rise Up Application and Intake Data**

Gathered by AidKit

## **Two Online Surveys**

Conducted in four languages; fielded approximately 12 and 20 months after cash payments begin.

## **Staff Interviews**

One-hour interviews with five staff members; conducted in English and Spanish.

## **Community Engagement to Center Racial Equity**

Research Advisory Council, Community Researchers

## **Up to Four Rounds of Interviews**

Semi-structured interviews with 26 families; conducted in English and Spanish.

## **Focus Groups**

Up to six one-hour focus groups; conducted in English and Spanish.

## **Storytelling**

Up to three sessions including up to 10 storytellers.

## **Comparative Analysis**

To deepen understanding of varied experiences by race and income

# Rise Up Cambridge Program and Evaluation Timeline

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

Q2/23	Q3 /23	Q4/23	Q1/24	Q2/24	Q3 /24	Q4/24	Q1/25	Q2/25	Q3/25	Q4/25
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				In-depth interviews	Survey, Wave I	In-depth interviews	Storytelling Sessions	Survey, Wave II	Focus Groups	Final report
						Focus Groups	In-depth interviews	In-depth interviews		
						Interim Deliverable I	Interim Deliverable II			

Planned Evaluation Activities



# DEMOGRAPHIC SUMMARY

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Rise Up Cambridge Study Participants

# Rise Up Cambridge and Study Enrollment

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1,927 households enrolled in Rise Up Cambridge and began receiving payments between June - August 2023.

1,286 (~67%) of those in the program agreed to participate in the study (the “study sample”).<sup>1</sup>

The study sample is largely representative of those who enrolled in the program (although it should be kept in mind that there may be unobserved differences).<sup>2</sup>

Characteristics of Rise Up participants presented here focus on the study sample only, using intake data collected at program enrollment.<sup>3</sup>



<sup>1</sup>The study sample is based on participant data as of July 2024 and includes households that were still receiving payments at that time. Some households were initially approved, but later either moved out of Cambridge or had payments suspended for other reasons.

<sup>2</sup>Overall percentages for the study sample and all enrolled households were compared for select measures including gender, race, ethnicity, age, language, annual household income, number of adults, and number of children. Differences in percentages between the study sample and enrolled households were less than 3.5 percentage points for all compared characteristics.

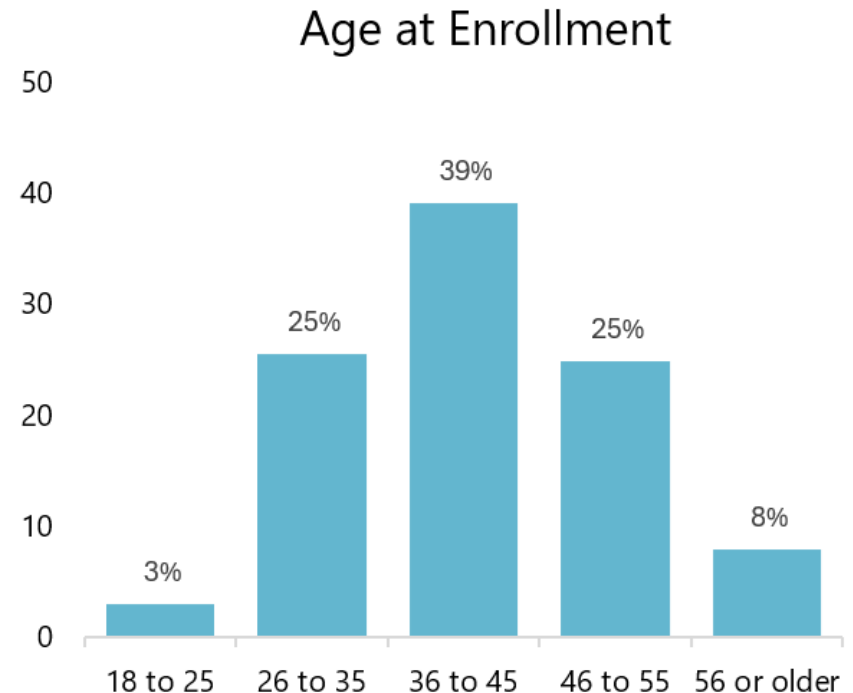
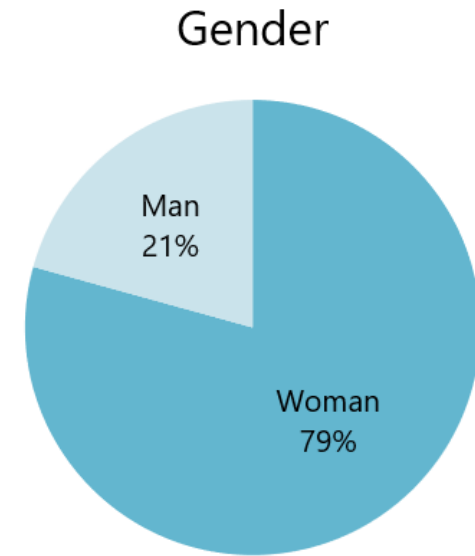
<sup>3</sup>Sample sizes vary for some measures due to missing information, and percentages may not always sum to 100 percent due to rounding.

# Participant Characteristics: Age & Gender

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Most primary household members in the study identify as women (79 percent).

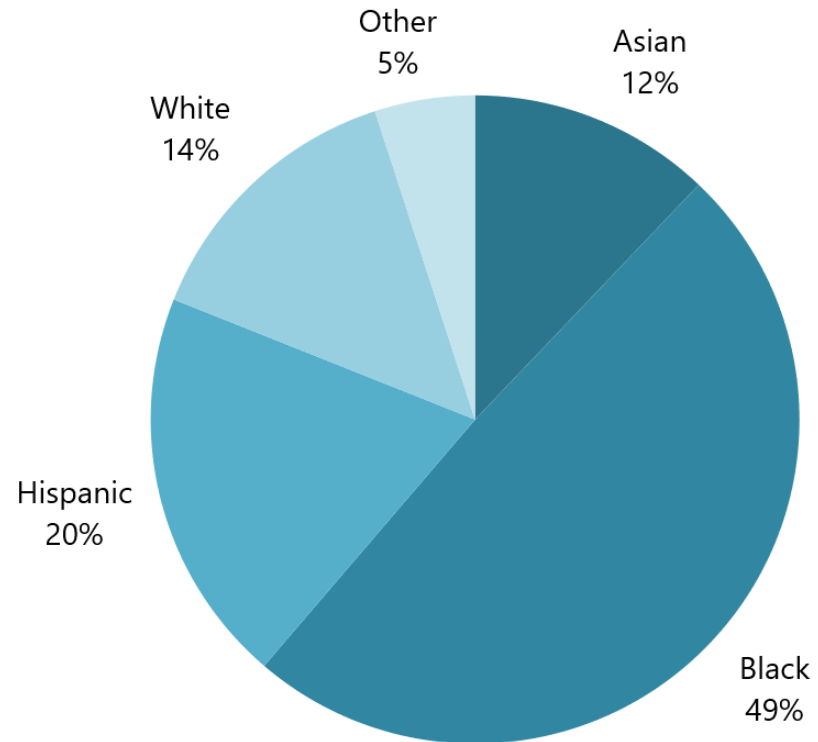
Primary household members represent a variety of age groups, but the largest proportion are between ages 36 and 45.



Notes:  
- "Primary household member" refers to the adult household member that completed the application.  
- Nonbinary and transgender responses were excluded from the gender graph due to representing less than 0.5% of the sample.

# Participant Characteristics: Race and Ethnicity

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The largest share of primary household members in the study sample identify as Black (49 percent), followed by Hispanic (20 percent), White (14 percent) and Asian (12 percent).

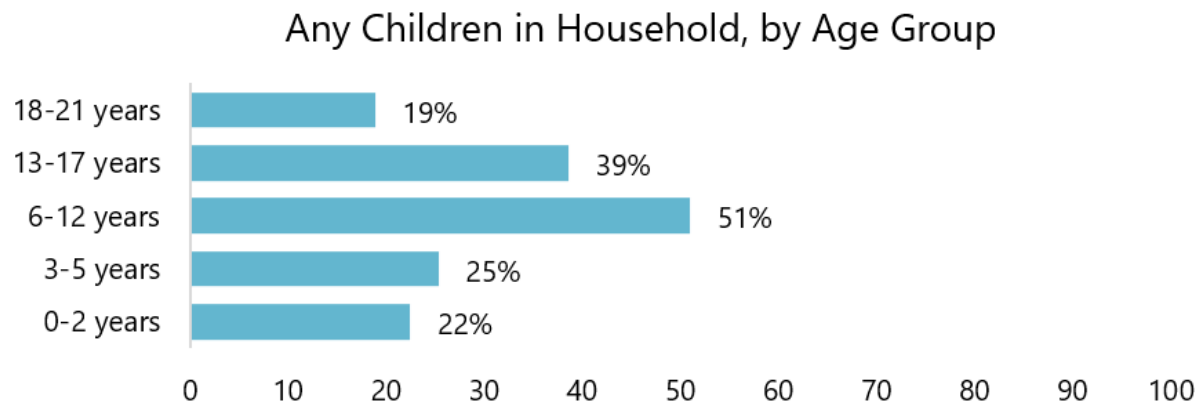
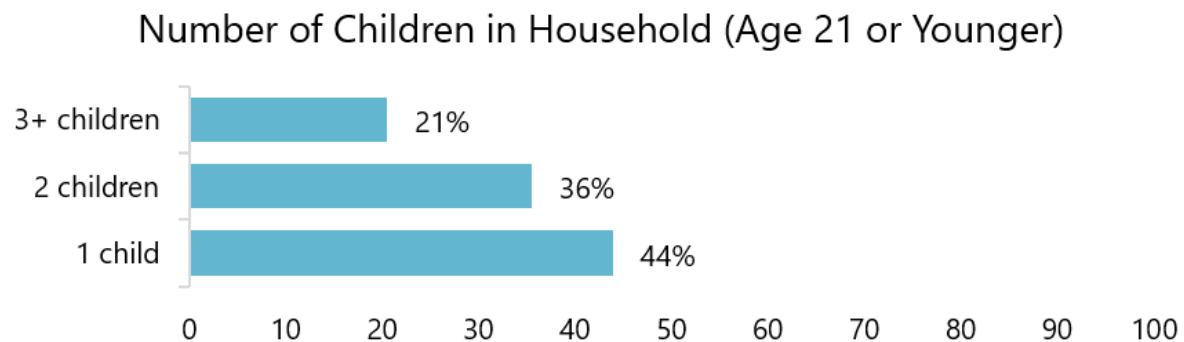
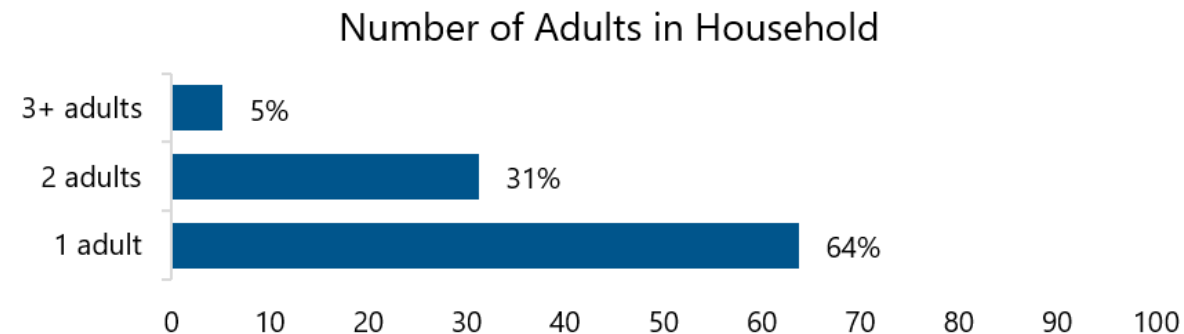
Note: Other reported races include American Indian or Alaska Native, Native Hawaiian or Other Pacific Islander, write-in responses, and more than one race.

# Participant Characteristics: Household Size

64 percent of Rise Up study participants are single-parent households.

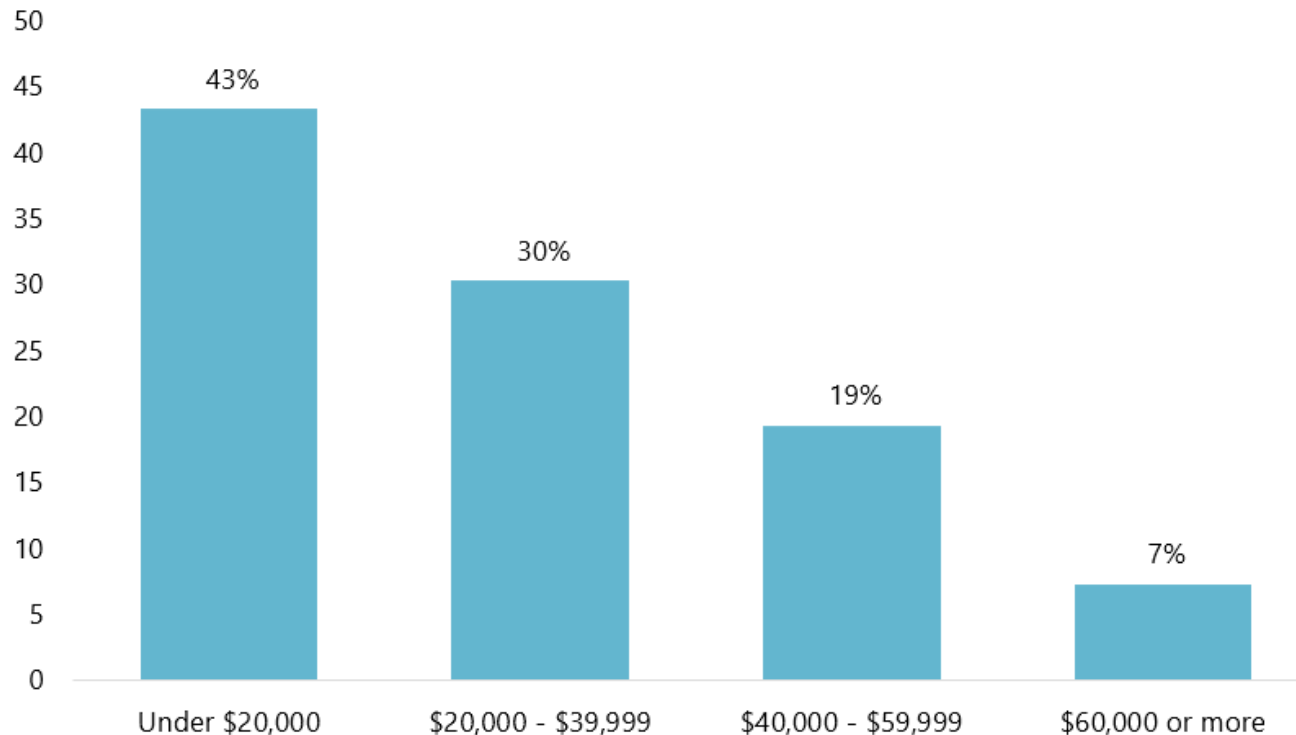
Over half of households have two or more children (ages 21 or younger), and the study households include children in a wide range of age groups.

Note: Households can have multiple children of different ages, so the “any children by age group” categories are not mutually exclusive.



# Participant Characteristics: Household Income

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43 percent of Rise Up study households reported annual income under \$20,000 at the time of enrollment.

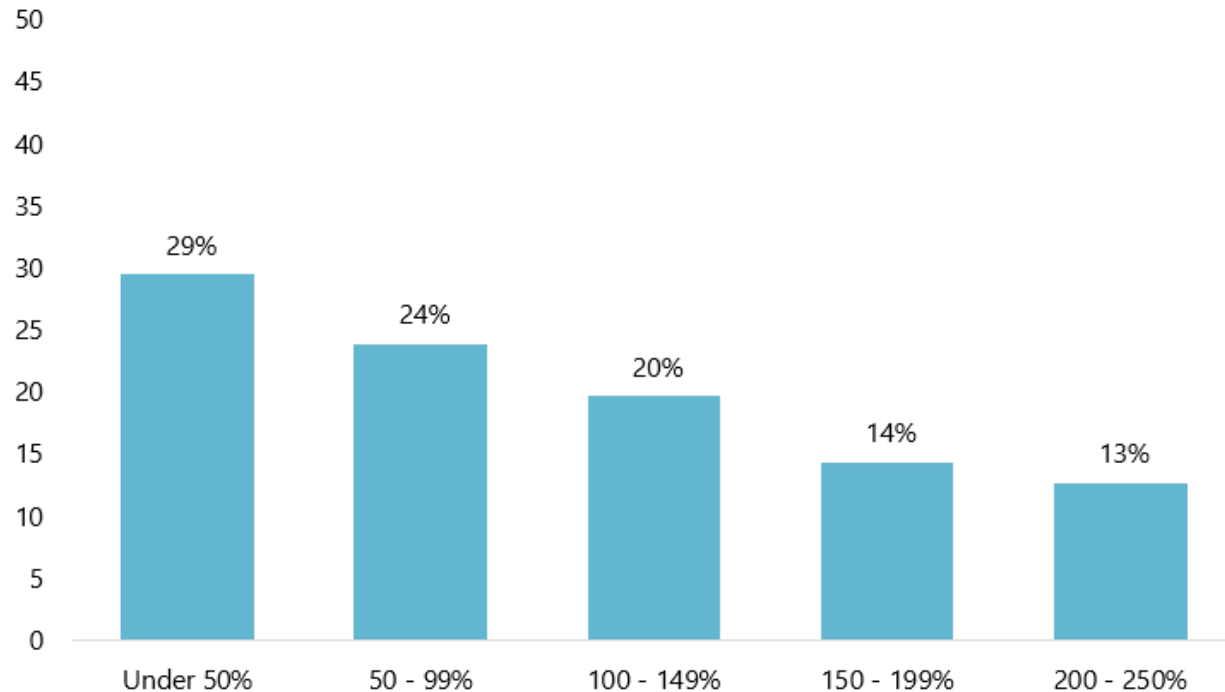
The median household income was \$23,650.

Notes:

- The highest reported household income category ranged from \$60,000 to \$105,000.
- To be eligible for Rise Up, household income could be up to 250 percent of the Federal Poverty Level, which is based on both income and household size.

# Participant Characteristics: Household Income as a Percentage of the Federal Poverty Level

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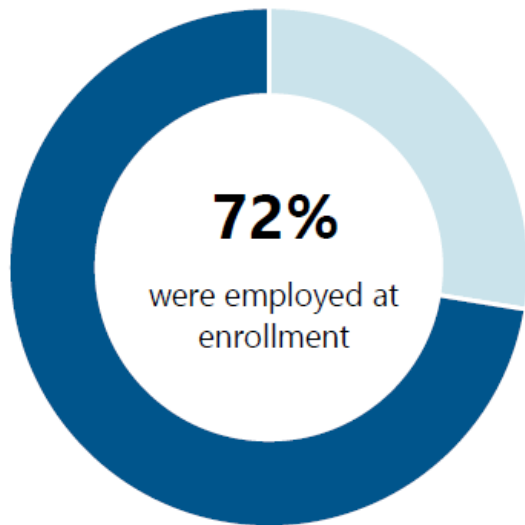
The 2023 Federal Poverty Level was \$19,720 for a two-person household, adding \$5,140 for each additional person.

53 percent of Rise Up study households had income under the Federal Poverty Level at the time of enrollment.

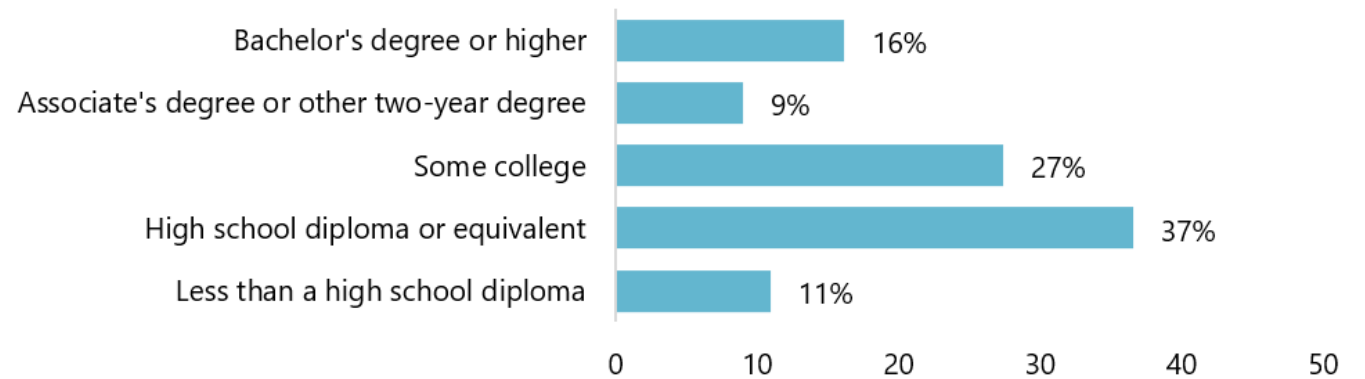
(To be eligible for Rise Up, household income could be up to 250 percent of the Federal Poverty Level).

# Participant Characteristics: Education & Employment

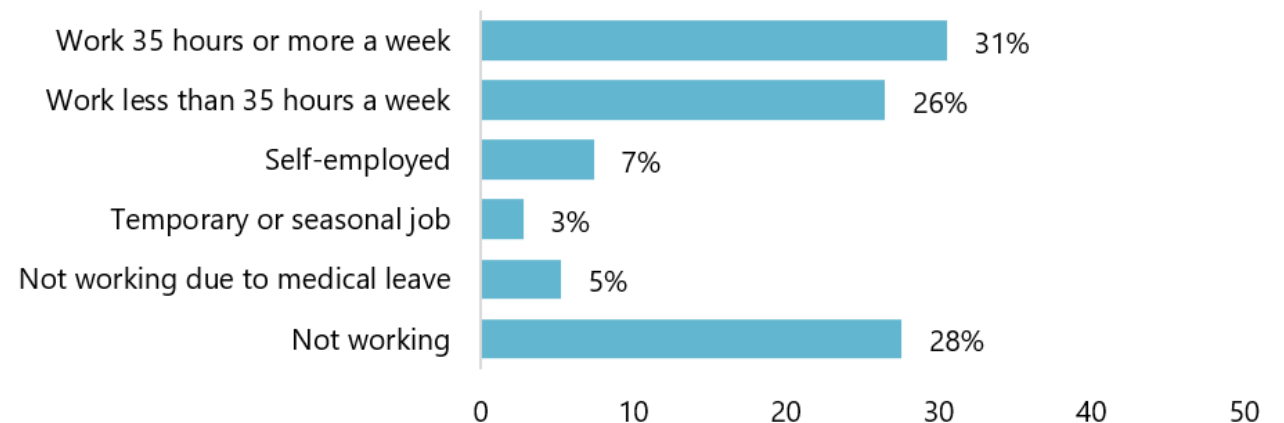
Most primary household members in the study sample had a high school diploma or equivalent, and about half had some college or an advanced degree.



## Educational Attainment at Enrollment



## Employment Status at Enrollment



Note: Information on education and employment is missing for about 20 percent of the Rise Up study sample.

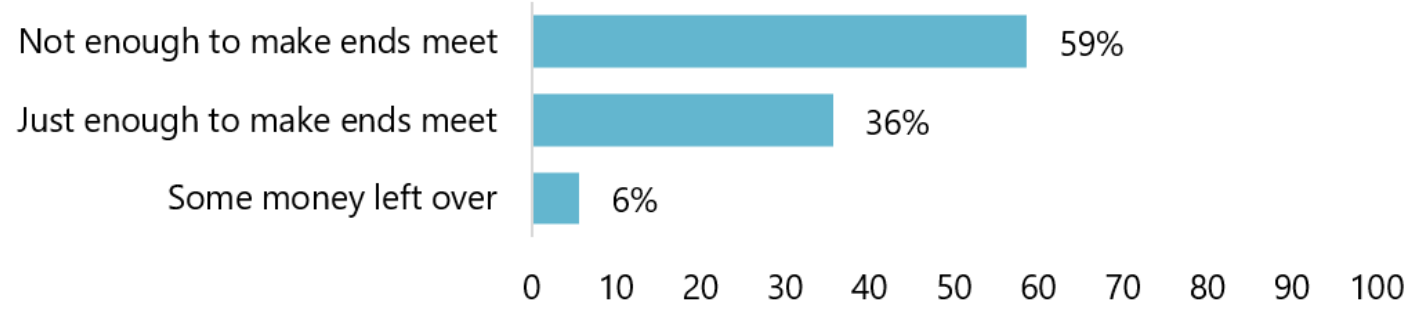


# Participant Characteristics: Health and Financial Well-Being

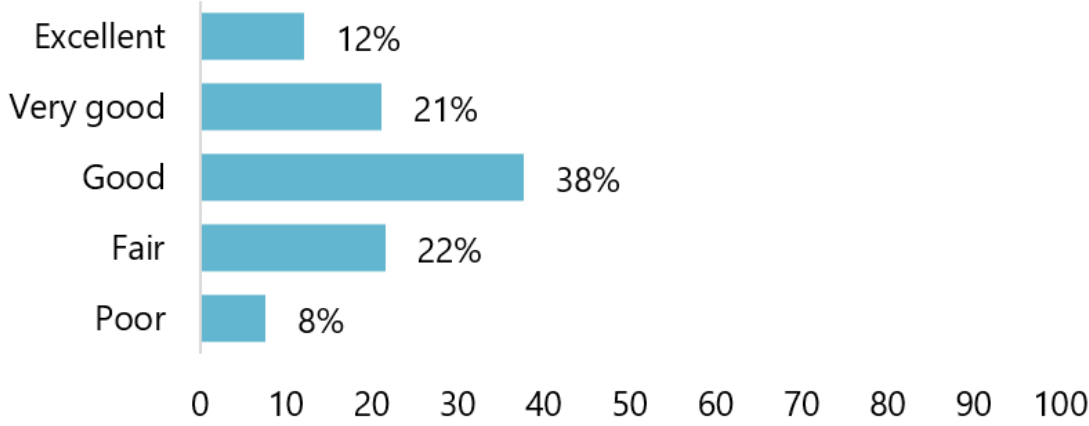
At enrollment, about 59 percent of Rise Up study households reported they usually did not have enough to make ends meet at the end of the month.

Most primary household members (about 70 percent) reported being in good or better health at enrollment. About 30 percent reported being in fair or poor health.

### How Finances Usually Work Out at End of Month



### Overall Health



# KEY FINDINGS FROM IN-DEPTH INTERVIEWS

## ROUND I

# **Round 1 Learning Objectives**

- Understand implementation process of a citywide cash assistance initiative
- Focus on participant experiences with enrollment and early outcomes
- Understand the experiences of different types of families

# Round I Interviews Approach

27 participants, purposive sampling to reflect enrolled households

Most interviews conducted June 2024, a few conducted August 2024, roughly one year after payments started.

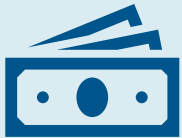
Semi-structured interviews covering participants':

- Background information, household characteristics, and routines
- Experiences with Rise Up Cambridge
- Initial perspectives about the cash payments and uses
- Views about their financial circumstances, physical and mental wellbeing while receiving cash payments

# Key Takeaways from Round I Interviews



Citywide program was implemented efficiently. Participants described the application and disbursement processes as simple.



So far, participants used the Rise Up funds to meet basic needs, pay down debt, build savings, and occasionally do something special for their families.



Rise Up contributed to quality-of-life improvements, such as moving out of a shelter into better-quality housing.



Rise Up funds helped to alleviate some effects of financial shocks.

## Implementing a Citywide Cash Assistance Program

Participants speak positively about the enrollment process and disbursement of Rise Up funds.

*I would say everything's been great. The communication was great. The payments have been on time. There's been no lack or issue with that.*

Timing of payments is important. Rise Up funds help participants manage gaps between bill due dates and pay day.

## Implementing a Citywide Cash Assistance Program

*It's been pretty much the same every month. **It comes in the first of the month. And usually, rent is due around the same time.** So, it either goes towards rent or goes towards, like, other bills that are due at the beginning of the month.*

## Implementing a Citywide Cash Assistance Program

Payments do not affect eligibility for other benefits. The funds enable some participants to preserve their benefits and build savings.

*It's a good supplemental income. Everything's so super expensive and increasing prices. **That's been very helpful considering, if you're in an affordable unit and every little income you make, they want to count it against you...It helps give you a peace of mind. [It's a] cushion, savings, rainy day fund.***



**Rise Up helps participants meet their basic needs, such as food, clothing, rent, and utilities.**

## Uses of Rise Up Cash Assistance

*Sometimes when my food stamps run out, I'll probably take \$100 out of that [the Rise Up cash]. It's just like an extra benefit. It definitely helps.*

Some Rise Up participants prioritize paying rent and other housing expenses.

## Uses of Rise Up Cash Assistance

*It's always the rent. I don't even touch it. I go withdraw it, it's to pay [rent]. Nothing else after that. I would have liked, as I said, to have used it for other things I urgently need, that are necessary, but **having a roof over my head is more important right now than anything because I must pay for it.***

Receiving Rise Up alleviates some financial stress associated with meeting basic needs.

## Uses of Rise Up Cash Assistance

*And the program has helped me a lot. I've been in the program for 10 months, and for 10 months, **my mind has been at ease about the rent**, because with what I earn from my job, I [can't] manage to keep up with the rent.*

Rise Up helps alleviate the impact of financial shocks.

## Uses of Rise Up Cash Assistance

*Right now, to look at my budget, every dollar is really accounted for...so, like there's really nothing, and I'm very good at saving. **I finally have this nest egg, and then [redacted] gets sick.** And I have projects around the house that need to get done...If I didn't have the Rise Up program right now, I don't know.*

# Experiences of Different Types of Families

Preliminary themes were further analyzed for three kinds of families receiving Rise Up funds.

**Families with young children**

**Households with income below \$23,650\***

**Households with income above \$23,650\***

\*Median household income for Rise Up participants is \$23,650.

## Households with children aged 12 and under

Rise Up payments enabled these parents to pay for enrichment activities for their children.

*We go to the zoo. We go swimming. They like to go to the aquarium. **I try to keep them as busy as possible.** I also paid for them to have wrestling lessons at the high school for the 8-year-old. That's pretty much how I try to allocate it and spend it on my kids.*

## Households with children aged 12 and under

These households often have older children, too. Parents express anxiety about spending more as their children grow. Rise Up funds helped them manage these expenses.

*Only this money, just for [my] kids whenever they need anything...**Most of the time clothing, because they are growing up. So, they need clothes all the time. In summer they need shorts. In winter they need joggers.***

Households with income  
below \$23,650

For some  
participants in  
these households,  
Rise Up made it  
possible to  
improve housing  
stability and  
quality.

*It has benefited me greatly. I stayed at [a shelter] for 18 months with my daughter, and I've lived here ever since. Now, I have an apartment thanks to the program, **because with the assistance, they gave me the possibility to pay rent.***



## Households with income below \$23,650

For some participants in these households, Rise Up helps them manage income shortfalls.

*Definitely. It really just helped me on rent because I have two kids. **When I have to miss days at work, that's my check right there shorting. Rent's due on the 1st, it [the Rise Up payment] comes just in time for rent. So, if I'm short, it goes right to what I didn't make.***

Households with income  
above \$23,650

Participants in this group describe the funds as alleviating some financial pressure.

*It's like having that little extra in my back pocket. So, whether it's groceries or letting my kid get the boba tea that she wants, or, you know, it's like I use it as...it's like money that's just there, you know, so I can breathe a little bit easier.*

Rise Up funds helps these participants to save, and alleviates stress associated with unexpected expenses.

Households with income above \$23,650

*It's a cushion. It's not going to be there forever. I'm not always going to have that supplement, that extra income...**For me, it's good peace of mind because things do happen, emergencies happen. And then if you don't have nothing, you're going into debt.***

# Immediate Next Steps

- Complete round II interviews
- Analyze round II interviews, wave I survey, and focus group data
- Conduct storytelling sessions
- Planning for post-program data collection

*You know, it's funny because people say, "Oh, 500 bucks, what's \$500 going to do for you?" That \$500, to me and people in my situation, it makes a great world of difference.*

*—Rise Up Program Participant*

A young woman with dark, curly hair is hugging an older woman with short, white hair. Both are smiling warmly. The young woman is wearing a light pink top, and the older woman is wearing a beige, ribbed sweater. The background is a bright, slightly blurred indoor setting.

**THANK YOU**

MDRC

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