

Final Report: Mother Up Phase Two Pre-pilot Randomized Control Trial

Respectfully submitted,

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With thanks to Isabella Callahan and Hadia Ahsan

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Executive Summary

This report describes the implementation and results of the Access to Justice (A2J) Lab's evaluation of the Mothers' Outreach Network (MON) Phase Two Mother-Up Pre-pilot. The evaluation featured randomized assignment of 19 participants to either a Direct Cash Transfer (Direct Cash) group, which received from MON unconditional payments of \$500 per month for twelve months as well as up to \$240 for participation in surveys and interviews, or a Compensated Research group, which received up to \$240 for participation in surveys and interviews but no cash. Surveys and interviews occurred at enrollment as well as weeks 6, 12, and 18 after enrollment. Eligible participants were Black custodial mothers living in D.C. who had experienced an investigation of the District of Columbia's Child and Family Services Agency (CFSA) for an allegation of child neglect within twelve months of enrollment.

The pre-pilot's purpose was to test the operational feasibility of a larger randomized controlled trial (RCT) and to illustrate the types of analyses, quantitative and qualitative, that such a field operation could produce. Of primary interest to MON was whether a field RCT of this kind would allow inferences regarding the possibility that Mother Up guaranteed income payments could facilitate avoidance or earlier closure of CFSA investigations without removal of the child or children from participant homes. Of additional interest was whether unconditional cash payments would improve participant well-being and mother-child relationships.

With the exception of one aspect, the field operation was a success. After some time needed to staff the effort, MON was able to enroll 20 participants in about ten weeks. Only one participant withdrew, and participation surveys and interviews in weeks six, twelve, and eighteen was almost 100%. Interviews proved revealing but also short, suggesting that future operations could include additional and perhaps more probing questions. Surveys demonstrated that comparison of socioeconomic outcomes, including financial wellbeing and family stability, would be possible in an appropriately powered RCT. No participant reported discomfort with any aspect of the surveys or the interviews. Quantitative inferences from the surveys were not possible based on a population of 19 participants. Nevertheless, this report includes examples of the types of comparisons a full study could produce.

Qualitative analyses of interview transcripts produced evidence that, if replicated in a larger and more detailed study, would support the conclusion that finances played a role in the development of participants' CFSA involvement, and that sufficient financial support could both facilitate an earlier end to CFSA oversight and monitoring as well as avoid future involvement.

The one aspect of the Pre-pilot that has been thus-far unsuccessful concerns work to obtain CFSA records that would shed light on frequency, type, and duration of participant involvement with the agency. As of the time of this writing, despite A2J Lab efforts during the past two years and a successful exchange of emails with CFSA resulting in an agreement with the agency to produce records, no government information has been forthcoming. The A2J Lab continues its efforts.

This report proceeds as follows. Part II discusses the socioeconomic and legal setting for the project (including a brief literature review), describes MON and the Mother Up program, and articulates MON's and the A2J Lab's scientific hypotheses. Part III describes the field operation and its results. Part IV briefly discusses conclusions and next steps. Part V consists of appendices.

The A2J Lab is grateful for the opportunity to work on this project.

Report

I. Introduction

This Part discusses the socioeconomic and legal setting for the project. Section A summarizes prior research into the child welfare system nationally. Section B briefly discusses the idea of guaranteed income. Section C describes MON and Mother Up. Section D articulates MON's and the A2J Lab's hypotheses.

A. Child Welfare System, And Doubts

Child Protective Services (CPS) agencies have their supporters as well as those that doubt their effectiveness. This section addresses research on both sides of the coin.

Each year, CPS agencies in the United States initiated thousands of investigations in response to reports of neglect of children. Frequently, CPS investigations resulted from reports of teachers, principals, and other school personnel; physicians, nurses, and other health-care workers; counselors, therapists, and other mental health professionals; childcare providers; medical examiners or coroners; and law enforcement officers.

Existing research provided reason to question the effectiveness of CPS involvement and equally of the services CPS agencies offer. *First*, CPS involvement may have resulted in temporary placement of children in a foster care system, the effectiveness of which is contested. Some behavioral and medical research suggested that children, particularly young children, separated from their parents and placed in the foster care system (as can happen while an investigation is still pending as well as after) experience a variety of challenges. These studies concluded that children in foster care have disproportionately high rates of physical, developmental, mental health, and social problems.¹ They lagged behind peers academically and were less likely to attend college.² They experienced high rates of teen pregnancy,³ substance abuse,⁴ and arrests.⁵ As adults, they were more likely to struggle financially and experience unemployment and homelessness.⁶

¹ See, e.g., Andrea J. Sedlak & Diane D. Broadhurst, Third National Incidence Study of Child Abuse and Neglect, U.S. Dep't of Health and Human Servs. Admin. for Children and Families (1996); E. Jane Costello & Adrian Angold, A Brief History of Child Psychiatric Epidemiology in Developmental Epidemiology, Dante Cicchetti, ed. *Developmental Psychopathology. Vol 1: Theory and Methods* (1995); Anthony Bald, Joseph J. Doyle Jr., Max Gross, & Brian A. Jacob, Economics of Foster Care, 36 *J. of Econ. Persp.* 223, 224 (2022).

² Impact of Foster Care, American Society for Positive Care of Children, available at <https://americanspcc.org/impact-of-foster-care/> (last visited Mar. 22, 2021); Bald et. al., *supra* note 1, at 224-25.

³ Heather D. Boonstra, Teen Pregnancy Among Young Women in Foster Care: A Primer, *Guttmacher Pol'y Rev.* (Jun. 1, 2011), available at <https://www.guttmacher.org/gpr/2011/06/teen-pregnancy-among-young-women-foster-care-primer#2> ("Young women in foster care are more than twice as likely as their peers not in foster care to become pregnant by age 19.").

⁴ See Mark E. Courtney & Amy Dworsky, Early Outcomes for Young Adults Transitioning from Out-of-home Care in the USA, 11 *Child & Fam. Soc. Work* 209, 214-15 (2006).

⁵ See *Broken Promises: California's Inadequate and Unequal Treatment of its Abused and Neglected Children*, National Center for Youth Law (2006), available at https://youthlaw.org/wp-content/uploads/2015/02/2006_broken_promises.pdf (discussing that arrest rates were substantially higher for children who experienced more frequent abuse and for children who were moved three or more times).

⁶ See Courtney & Dworsky, *supra* note 4, at 213 ("Only 40% of the young adults in the Midwest Study were currently employed, considerably less than the 58.2% of the 19-year-olds in the Add Health sample. . . . Young adults in our sample were significantly more likely to report earnings of \$10,000 or less than their same-age peers in the Add Health sample."); Bald et. al., *supra* note 1, at 224-226.

This research was not conclusive, and other studies found the opposite. Gross and Baron, for example, concluded foster care improves outcomes by reducing the likelihood that children subsequently experience academic underperformance, abuse, and neglect.⁷ Perhaps the only real consensus in the field was that few believed that *unnecessary* placement in the foster care system was beneficial to anyone involved.

Second, research provided an uncertain view of the services that CPS agencies nationally chose to offer. For example, one study exploited a change in how caseworkers assessed the risk of families whom they investigated. It concluded that among families exhibiting the same risk, those who received post-investigation services were just as likely to be re-reported to CPS as those that did not receive those services, suggesting that post-investigation services did not prevent future reportable incidents.⁸

Third, studies that focused on the particular services CPS agencies provided (as opposed to CPS involvement holistically) suggested that such services were ineffective.⁹ The most common CPS service was parent training, in which a caseworker taught parents skills such as how to use praise and rewards or how to help a child learn. A propensity score matching study comparing those receiving parent training with those who did not, showed no comparative improvement in parent responsiveness, learning stimulation, or reduction in the use of spanking eighteen months later. Similarly, a propensity score study concluded that parents who received substance abuse training were more likely to be re-reported for maltreatment than those who did not. Unobserved omitted variables might have caused such findings in these observational designs, but at a minimum, there was no evidence to suggest the effectiveness of this CPS tool.

Similarly, uncertain conclusions stemmed from an examination of the options CPS agencies chose to deploy when multiple programs were available to them. For example, one study concluded that rigorous evidence supported the effectiveness of several types of parent training, but that CPS agencies nationally deployed none of these five types of effective services in 98.4% of counties, despite the fact that in more than two-thirds of counties, one of the effective types was listed in relevant locations as a permissible service offering.¹⁰

The A2J Lab identifies a research base for hope and doubt with respect to the effectiveness of CPS services. If CPS services are not the answer for some families, but if those families are nonetheless on the radar of an agency, then perhaps unconditional income might obviate the need for actual intervention or reduce the footprint of intervention that does occur.

⁷ Max Gross & E. Jason Baron, Temporary Stays and Persistent Gains: The Causal Effects of Foster Care, 14 *Am. Econ. J.: Applied Econ.* 170, 170, 173 (2022).

⁸ Jesse Rio Russell, Colleen Kerwin & Julie L. Halverson, Is Child Protective Services Effective?, 84 *CHILD. & YOUTH SERVS. REV.* 185, 187-189 (2018).

⁹ Cecilia Casanueva et al., Parenting Services for Mothers Involved with Child Protective Services: Do they Change Maternal Parenting and Spanking Behaviors with Young Children?, 30 *CHILD. & YOUTH SERVS. REV.* 861, 869-75 (2008) (among investigated mothers matched on propensity to receive parent training, those who received such training showed no comparative improvement); Duncan Lindsey, Sacha Martin & Jenny Doh, The Failure of Intensive Casework Services to Reduce Foster Care Placements: An Examination of Family Preservation Studies, 24 *CHILD. & YOUTH SERVS. REV.* 743, 743-45 (2002) (contending that in three high-quality RCTs evaluating family preservation services, family preservation led to higher rates of children being removed from the home, with a fourth showing no effect); Joseph P. Ryan & John R. Schuerman, Matching Family Problems with Specific Family Preservation Services: A Study of Service Effectiveness, 26 *CHILD. & YOUTH SERVS. REV.* 347, 370 (2004) (finding that parents who received substance-abuse treatment were almost twice as likely to be re-reported for maltreatment within eighteen months).

¹⁰ Michael S. Hurlburt et al., Building on Strengths: Current Status and Opportunities for Improvement of Parent Training for Families in Child Welfare, in *CHILD PROTECTION: USING RESEARCH TO IMPROVE POLICY AND PRACTICE* 81 (Ron Haskins, Fred Wulczyn & Mary Bruce Webb eds., 2007).

B. Targeted Guaranteed Income

Guaranteed income programs are simple to describe. First, identify a population that is either at risk of, or currently suffering from, a socioeconomic ill. Second, transfer cash to members of that population with no (or perhaps very few) conditions attached.

Various theories suggest that such an intervention may be effective. A neoclassical economist might argue, for example, that individuals/families possess private information (information unknown to policy makers) about their needs, and thus that they can deploy cash more effectively than they can in-kind benefits (such as food stamps, or housing vouchers). A behavioralist might theorize that poverty causes stress as well as identity harms, such as internalized feelings of inadequacy and low self-worth, and these identity harms in turn cause poor decision making on financial, familial, social, and other dimensions. A theorist focusing on subordination might emphasize structural forces, such as over-policing and inadequate funding of school systems, that disadvantage subpopulations defined by race, ethnicity, sexual orientation, language, immigration status, or something similar. Under these theories, such disadvantages manifest in ways that might be remediable in part through additional income. All these theories suggest that unconditional cash transfers may address the socioeconomic ill.

The idea of guaranteed income is not new. From 1968 to 1980, the United States and Canada together conducted five so-called “negative income tax” experiments, paying particular attention to the labor market effects of guaranteed income (defined largely according to whether recipients worked less). Interpretation of the results became a Rorschach test for policy advocates. In other words, no definitive interpretation emerged, and instead, advocates on all sides saw the evidence as supporting their pre-existing policy preferences.¹¹

More recently, some efforts focused not on a broad guarantee of income to an entire swath of the population¹² but rather on targeted guaranteed income, or the use of guaranteed income as a crisis intervention strategy, meaning to address an acute problem via temporary provision of unconditional (or almost unconditional) cash. The resurgence of interest has included researchers from a variety of scholarly disciplines. Two years ago, the University of Pennsylvania established a center dedicated solely to guaranteed income, and its website collects around a dozen ongoing research projects.¹³ A Zoom call with this center revealed that the actual number exceeds a score.

If CPS agencies are not effective all the time, and if guaranteed income may be a crisis intervention tool, then it may be that guaranteed income provided to mothers interacting with the CPS agency will serve to eliminate or ameliorate the issues giving rise to agency intervention.

C. Mother’s Outreach Network and Mother Up

This project took place at the intersection of (a) investigations into alternatives to CPS interventions (of disputed effectiveness) and (b) research into targeted guaranteed income. The in-crisis population was low-income Black mothers in DC as to whom a CFSA investigation concluded with a substantiated finding of neglect but as to which CFSA determined that the

¹¹ Karl Widerquist, A Failure To Communicate: What (if Anything) Can We Learn from the Negative Income Tax Experiments?, 34 J. Socio-Economics 49 (2005).

¹² For many advocates, including MON and the DC Guaranteed Income Coalition, interest continues in provision of guaranteed income to everyone below an income floor – perhaps the federal poverty line. 15% of D.C. residents live under that line. Under this view, the crisis intervention strategy frame is a gateway to a longer-term goal of a permanent program of guaranteed income; the guaranteed income pilots are intended to demonstrate the need for longer term policy change for the broad swath of Americans living in poverty. The present pre-pilot focuses on unconditional cash payments to a specified sector in crisis.

¹³ See <https://www.pennagir.org/research>.

situation could be addressed without removal of a child or children from the mother’s custody. The intervention was \$500 in unconditional cash transfers per month for one year.

MON described itself as “a racial justice and antipoverty organization that supports Black mothers in advancing Black family preservation, economic security, and racial justice by transforming government income and child welfare laws, policies, and practices from punitive to empowering.”¹⁴ MON provided legal services, community organizing, policy advocacy, and leadership training, in addition to standing up a guaranteed income program. MON chose the name of the cash transfer program, “Mother Up.” MON’s theory of change, in which racial justice and transformation of what MON viewed as the racialized CPS system (including the CPS practice of coerced extra-judicial informal foster care or adoption of a child despite the absence of a finding of endangerment) play a central role, appeared in a July, 2022 article in the Columbia Journal of Race and Law.¹⁵ MON’s executive director, the author of the article, articulated a goal of transforming the CFSA, seeking to shrink the CPS system (“narrow the front door”).

The Mother Up program was one of the very few, perhaps the only, guaranteed income program to feature entirely non-governmental funding sources and entirely non-government funding administrators (meaning MON itself). It was one of the very few targeted at families who were in danger of experiencing, were presently experiencing, or had recently experienced CPS involvement. It was the only guaranteed income program that combined these two features, i.e., entirely non-governmental funding and administration plus targeted intervention for potentially or actually CPS-involved families. This combination was consistent with MON’s goal of shrinking the CPS system. By way of contrast, for example, the EmPwR experiment is a partnership between the Illinois Department of Child and Family Services and certain non-profits; EmPwR is designed to meet the criteria for federal government matching funds.¹⁶ Thus, EmPwR is designed to assess a program with roles for both federal and state authorities. In this way, EmPwR’s model is to expand the (transformed) CPS system. MON’s Mother Up program was designed with a different theory, namely, to respond to feelings of suspicion, alienation, subordination, monitoring, and correctional oversight that some system-involved parents had reported feeling vis-à-vis government agencies, including CPS. To reiterate, MON sought to shrink, not expand, the CPS system.

D. Hypotheses

The Phase II Pre-pilot and this evaluation assessed the operational feasibility of a full-scale pilot deploying the Mother Up program to several hundred randomly selected eligible mothers to compare to a group not receiving guaranteed income. Questions included whether participants would understand and enroll in a RCT; whether those randomized to the Compensated Research group would experience debilitating feelings of alienation when informed that they would not receive cash transfers; whether participants would respond positively to requests to complete interviews and surveys; whether participants would find interview and survey questions offensive or uncomfortable; and whether interviews and survey questions could generate useful data in a full-scale study.

The hypotheses of a full-scale study were that provision of unconditional guaranteed income from entirely unofficial sources would address the underlying conditions that could lead to, or had already led to, CFSA involvement. Underlying conditions were thought to include challenges in transportation, health care, childcare, food security, and other necessities of life; mental and

¹⁴ See <https://mothersoutreachnetwork.org/> (last accessed July 21, 2025).

¹⁵ Melody R. Webb, Building a Guaranteed Income To End the “Child Welfare” System, 12 Col. J. Race & L. 668 (2022), available at [View of Building a Guaranteed Income to End the "Child Welfare" System \(columbia.edu\)](http://View%20of%20Building%20a%20Guaranteed%20Income%20to%20End%20the%20%22Child%20Welfare%22%20System%20(columbia.edu).).

¹⁶ Empower Parenting With Resources, available at <https://www.empwrstudy.com/about.html> (last visited Oct. 29, 2025).

physical challenges that accompany, cause, or were caused by shortages of necessities; and reactions, official and otherwise, of others to these conditions. Depending on the family's status vis-à-vis CFSA at the time of enrollment, unconditional guaranteed income from entirely unofficial sources would avoid, shorten, reduce the intrusiveness of, and otherwise help remediate CFSA interactions. In addition, unconditional guaranteed income from entirely unofficial sources would improve indicators of socioeconomic well-being as measured by responses to structured interview questions and by validated survey metrics.

II. This Study

This Part discusses the details of the Phase II Pre-pilot and this evaluation of operational feasibility. Section A describes the field operation. Section B describes randomization and treatment provision. Section C provides results vis-à-vis the feasibility of a full-scale study. Section D provides examples of the substantive inferences that a full-scale study could produce.

A. Field Operation

This section describes the Phase II Pre-pilot field operation.

MON implemented formal and informal outreach efforts to alert potentially eligible individuals about Mother Up. Formally, MON held webinars and other informational sessions. Informally, MON spread the word among non-profit partner organizations and among its own networks. To facilitate intake, MON created an online survey with eligibility-related questions. MON reviewed survey submissions to confirm study eligibility as they received them. To be eligible, an individual must have been a Black woman of age 18 or above; lived in DC; had sole custodial parental responsibilities for at least one biological child no older than 14 years; been literate in English; had the capacity to sign valid consent and authorization forms; received income of 250% or less of federal poverty guidelines; possessed assets minimal enough to render her eligible for Temporary Assistance for Needy Families (TANF) benefits; and been investigated by CFSA for allegations of neglect, which allegations were deemed either (i) unfounded or inconclusive, resulting in file closure, or (ii) founded, resulting in a finding of neglect. In the latter instance, the child that was the subject of the neglect finding had not been removed from their home and an in-home social worker had been assigned.

Once MON confirmed an individual eligible to participate in the study, it scheduled an in-person meeting at its office. MON notified the A2J Lab in advance of the meeting so someone from the A2J Lab would be available to conduct a baseline survey and interview. When the individual arrived, a MON representative explained the study and requested that the individual sign informed consent and power of attorney forms. Next, MON connected the individual (now, an official participant) to an A2J Lab representative via a Zoom session. The participant first completed a survey consisting of multiple-choice questions. Once that was submitted, the A2J Lab representative asked for the participant's consent to record the interview and administered the interview questions. During the recorded Zoom session, the A2J Lab representative asked the participant to answer a series of questions related to their financial situation, parent-child relationship, and projected expenditures.

B. Randomization & Treatment

At the end of the baseline interview, the A2J Lab representative used a randomizer to assign the participant into one of two groups: (1) Direct Cash, or (2) Compensated Research. If the participant was assigned to the Direct Cash group, MON scheduled their first \$500 transfer to occur in the next few business days. Subsequent cash transfers occurred every month. For participants in both groups, the A2J Lab notified MON when participants completed both their survey and interview, and MON compensated participants for their research participation.

After randomization, the A2J Lab representative scheduled the next interview and survey with the participant, roughly 4-6 weeks from the present day. The A2J Lab representative also emailed a link to the next survey to the participant a few business days before their next scheduled interview. If the participant did not complete their next survey before their next interview, the A2J representative reminded the participant to complete their survey in the interview. The A2J Lab repeated this process to obtain interviews and surveys at weeks 12 and 18 after enrollment. Interviews and surveys all featured the same questions.

The A2J Lab subsequently obtained transcripts of the interview recordings and coded the surveys into indices/scores. Two coders, operating independently, identified interview themes and collated quotes to produce the qualitative data. A quantitative analyst produced metrics and comparisons from the surveys.

C. Operational Results: Viability of a Full Pilot

This section discusses the operational results of the Phase 2 Pre-pilot, specifically the A2J Lab's and MON's experiences and lessons learned vis-à-vis the operational aspects of the study. Subsection 1 describes lessons learned during the enrollment process. Subsection 2 describes lessons learned during the interview and survey process.

1. Enrollment And Consent

The section discusses the Phase 2 Pre-pilot's operational lessons regarding the enrollment and consent process.

MON had initial difficulty confirming the eligibility criteria, i.e., confirming CFSA involvement and investigation outcomes. Most potential individuals did not have written documentation regarding their CFSA investigations. MON requested CFSA documentation for individuals as their legal representatives. MON reported that it was directed to use several different methods to obtain documents, but that all resulted in delays and few documents were ever provided. Instead, MON chose to have individuals sign attestation forms confirming their survey responses as true.

The volume of interested individuals was lower than expected. MON began advertising the study in February of 2024 and initially planned to receive referrals from partner organizations. However, it received only a handful of referrals. MON sought referrals from the CFSA and received a handful of applicants from agency contractors, but this process resulted in few enrollments. Individual outreach was necessary. As a result, enrollment did not begin until April 2024 and ran longer than expected, through August 2024.

Among the 19 participants enrolled in the study, only one individual withdrew.¹⁷ This five-ish percent withdrawal rate is consistent with what the A2J Lab observes in its other studies and is to be expected in any field operation. No participant reported discomfort with the survey or interview questions. Apart from the participant that withdrew, none reported alienation from the study as a result of being randomized to the Compensated Research group.

Lessons Learned

- *When enrollment opens, implement aggressive outreach efforts immediately. Fund such efforts sufficiently. Dedicate needed personnel.*
- *The "hand-off" process from MON to the A2J Lab during intake worked as expected.*

¹⁷ This participant shared her reason for withdrawing. The participant withdrew reluctantly, and her reason had nothing to do with discomfort or adversity vis-à-vis study procedures.

- *Neither the initial interview and survey nor the randomization process resulted in discomfort or alienation. Front end study procedures functioned smoothly.*

2. Outcome Collection

The section discusses the Phase 2 Pre-pilot's operational lessons regarding outcome collection.

a. Survey and Interview Response

Of the 18 participants who enrolled and did not withdraw, only one failed to complete the three follow-up surveys and interviews. In other words, even including the participant who withdrew from the study, participants completed 69 of the planned 76 interviews and surveys, a remarkable 91% participation rate. Although no one could reasonably hope for a participation rate that high in a longer-term study, there nevertheless is reason for optimism regarding the success of a larger field operation vis-à-vis collecting information via surveys and interviews.

An additional finding from survey and interview administration is that space and time remained in both for more questions. Interviews scheduled to last 50ish minutes were ordinarily completed in 20ish minutes, and surveys required only 10ish minutes to complete. The additional time available suggests that future field operations could elicit greater detail in the interviews and could feature additional questions in the surveys.

Lesson Learned

- *If sufficient communication is maintained and questioning is appropriately sensitive, study participants will complete surveys and interviews at high rates.*
- *Participants found study questions and conversations neither distressing nor inappropriate.*
- *Time permitted more in-depth exploration in the interviews and a larger number of survey questions.*

b. Administrative Data

The A2J Lab had difficulty obtaining administrative data from the CFSA. MON introduced representatives from the A2J Lab and the CFSA, and after several Zoom meetings and email conversations, the CFSA signed an agreement in August 2024 to provide participant administrative records to the A2J Lab upon request. In December 2024, after the conclusion of enrollment and final surveys, the A2J Lab began the records request process. The initial CFSA contact confirmed receipt of the request in January 2025, but the A2J Lab heard nothing more from her, despite several follow-up emails and phone calls. Next, MON provided the A2J Lab with a new CFSA contact. The A2J Lab met with the new CFSA contact, explained the study and our signed agreement, and requested assistance with the record request. The new CFSA contact was unsure whether she could help without a signed data agreement. The A2J Lab produced the already-executed CFSA agreement. As of this report, the CFSA has indicated that it might be able to provide some information, but the information it described would not be sufficient for study purposes. The A2J Lab continues to work with CFSA to obtain records.

Lessons Learned

- *The process of obtaining CFSA records will be difficult and lengthy.*
- *Sustained efforts will be required to obtain records, and execution of a data use agreement does not guarantee success.*

D. Substantive "Results"

This section provides examples of the types of analyses, quantitative and qualitative, that a full study with a sufficiently numerous study population could produce. To reiterate, these comparisons are provided for illustrative purposes only. Neither the study population size nor the length of the follow-up period was sufficient to allow inference. This problem is particularly acute for the quantitative analysis from surveys, and this report includes no statistical results or actual analyses. Instead, the survey results appear as simple depictions of the means or distributions of the Direct Cash and Compensated Research groups.

1. Surveys

This subsection provides depictions of means or distributions of survey metrics by randomization group. Because of the small population size of the Phase 2 Pre-pilot, this subsection does not attempt statistical inference. The depictions in this subsection are for illustration purposes only.

As discussed above, participants completed surveys at enrollment and at weeks 6, 12, and 18 after enrollment. Participants answered the same questions in each survey allowing evolution of measurements over time.

Three sets of questions came from the Protective Factors Surveys Version 2 (PFS-2), one each concerning family functioning, nurturing and attachment, and social supports. As these modules suggest, the PFS-2 is a validated and well-known set of measures of family security and relationship stability. Each subscale's questions result in a score of 1-5, with 5 being the most desirable condition. Figure 1 depicts the averages of each randomization group's scores at each survey iteration. The highly variable measurements over time, and the differences in the two groups at enrollment, both stem from the small population size.

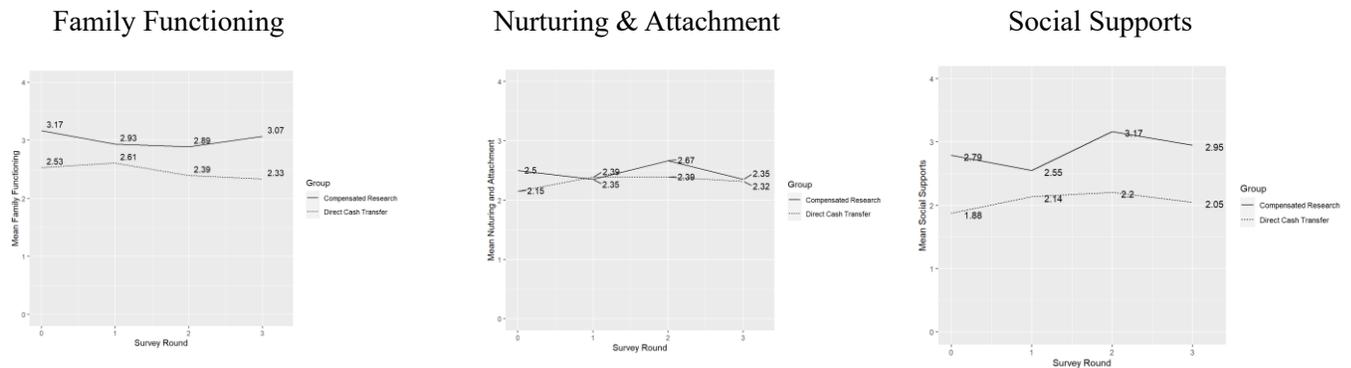


Figure 1: PFS-2 Longitudinal Graphs: These graphs illustrate how comparisons of scores of the Family Function (left), Nurturing and Attachment (middle), and Social Supports (right) subscales from the PFS-2 evolve over time from enrollment to weeks 6, 12, and 18. In an evaluation with a sufficiently large study population, the enrollment measurements (at the far left of each graph) would almost likely be close to identical, and the evolution of the scores over time (which would likely be smoother over in a larger study) would indicate the effect of the guaranteed income payments.

The surveys included validated survey metrics for stress (the Perceived Stress Scale), efficacy, General Self-Efficacy Scale, and financial condition (the CFPB's Financial Well-being). As was true with the PFS-2 modules, in a full-scale study repeated administration of these metrics will allow comparisons of patterns over time. Figure 2 shows illustrative graphs.

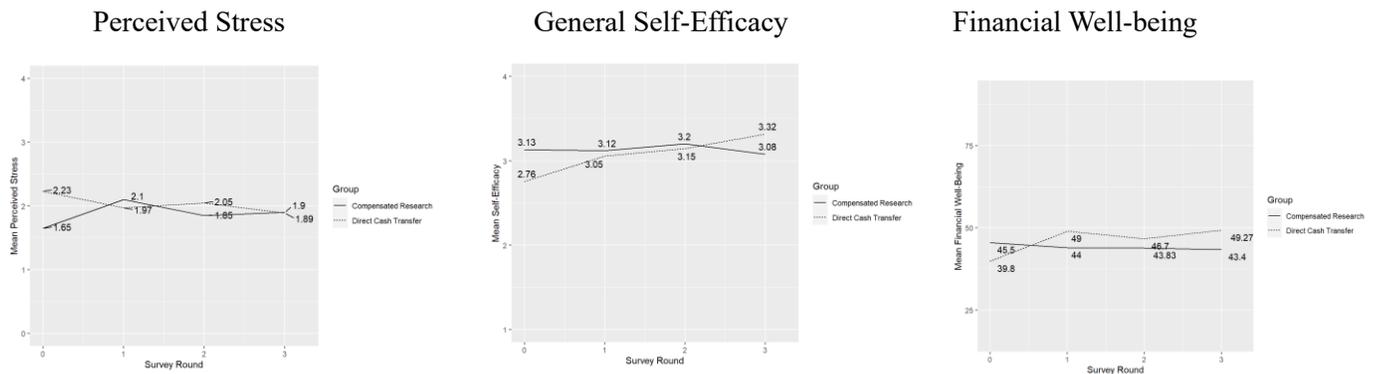


Figure 2: Perceived Stress Scale, General Self-Efficacy Scale, and Financial Well-being Scale Longitudinal Graphs: These graphs illustrate how comparisons of scores of the scales for Perceived Stress (left), General Self-Efficacy (middle), and Financial Well-being (right) scales evolve over time from enrollment to weeks 6, 12, and 18. In an evaluation with a sufficiently large study population, the enrollment measurements (at the far left of each graph) would almost certainly be nearly identical, and the evolution of the scores over time (which would be smoother over in a larger study) would indicate the effect of the guaranteed income payments.

The survey also administered a validated measure of mental and physical health, called the PROMIS, as well as single questions on satisfaction with housing, income, sources of financial support, and healthcare access. Graphs of these values over time resemble those already shown, so in the interests of brevity, they do not appear here.

2. Interviews

The Phase 2 Pre-pilot's small study population prevented the quantitative metrics from indicating whether the evidence from the surveys, if replicated in a full-sized study, would support an inference that unconditional guaranteed income from non-governmental sources avoids, reduces, or remedies CFSA involvement. The qualitative evidence from the interviews was more immediately revealing. Participants were willing to discuss their experiences in detail, and the resulting transcripts were rich.

As discussed above, the A2J Lab separately coded the transcripts inductively and deductively. The two independent coders produced highly similar themes and annotations of quotes and supporting evidence. Because of the similarity of results from the two methodologies, this report does not separate them. To illustrate the results, this subsection analyses three themes in detail and summarizes a few others. The three fully discussed themes are Finances and CFSA Involvement, the Impact of Financial Relief, and the Parent-Child Relationship.

If the evidence from a full-sized study replicated the qualitative evidence from the Phase 2 Pre-pilot, the A2J Lab would conclude that the provision of unconditional guaranteed income from private sources can empower mothers to address the circumstances that led to CFSA interactions, which in turns should avoid, shorten the duration of, and/or lessen the footprint of CFSA involvement in family lives.

a. Finances and CFSA Involvement

This subsection discusses participants' interview statements with respect to a theme that deductive and inductive coding both identified, namely, whether financial hardship played a role

in causing their CFSA involvement. As Appendix V.B discloses, the A2J Lab asked participants whether, in their views, financial limits caused in whole or in part their CFSA cases. Exploration of this theme is central to MON's mission.

The interviews disclosed that approximately half of the participants believed that insufficient income caused their CFSA involvement at least in part; approximately a quarter denied that finances were a cause; and the remainder provided answers that defied yes/no classification. That said, narrations from participants who either denied a causal role for finances or provided ambiguous answers transparently indicated that poverty was likely a predecessor cause of the issue to which the participants did attribute CFSA involvement. In short, if a full-scale Mother Up pilot produced interviews with the pattern observed in this Phase 2 Pre-pilot, the A2J Lab would conclude that participants' narrations supported the conclusion that insufficient funds were frequently an indirect or direct cause of child welfare cases.

As just suggested, approximately half of participants identified a direct link between poverty and a CFSA case. For example, Participant 1 narrated that lack of funds caused her child to misbehave, which led to CFSA involvement: "[A] lot of it came from [the child's] being stressed out because we couldn't afford to do a lot of things. And it also came from [the child's] being frustrated because [they] wanted to do [something] and I couldn't afford to do it. And then, so [they] would lash out or there was a couple of times where [they] would steal and I'm like, you can't do that." Participant 5 lacked funds needed to assure her child's prompt attendance at a school located some distance from the family home. For Participants 7 and 16, funds caused an inability to exit a situation of intimate partner violence. Participant 16 related, "I was in a domestic violence situation with my [child's] father, and I just kept going back to the situation, not just because I had feelings for the person, but because that was the only person I had to help with the kids. And I couldn't pay nobody to help with the kids, babysit"

A smaller fraction of participants stated that finances played no role in their CFSA cases, and some provided narratives supporting this assertion. Participant 6, for example, believed that her CFSA case stemmed from caseworker discrimination against a disabled mother with an incarcerated spouse. Participant 14 stated that her CFSA case stemmed from domestic violence and substance abuse. Other participants were definitive that finances played no role, but provided no supporting narrative. For example, Participant 2 was "100% sure that [their] finances aren't the reason why [she] had a child protective services case opened" but was "not sure where [the CFSA case] came from." Participant 15 said in response to a question about a possible relationship, "It didn't, it didn't at all," but did not provide further details.

A third set of answers were more ambiguous, but as suggested above, at least some of these described problems that limited funds likely caused or that greater funds likely would have resolved. For example, Participant 3 stated that her CFSA case began with a false report, which resulted in the temporary removal of her child from her home. Participant 3 continued, however, that to regain custody of her child, she had to prove that she could provide all basic needs, and therefore had to address the fact that her child had (accurately) reported, "[W]ell, sometimes mommy can't get us food." Participant 19 saw no direct connection between finances and CFSA involvement but believed that had money not been so tight, the family might have functioned more effectively and thereby avoided triggering events.

Participant 17's response to a question about finances and her CFSA case is particularly illuminating:

No, I don't think so, if I'm understanding the question, right. So, this is like whenever [CFSA], I believe it's called when I had a case open with my [child]. Yeah, well, I guess you could say it was because of finances, because I couldn't get to the doctor's office for [the child] to get seen and stuff. But also, health played a part because I had a [surgery], so I was, I couldn't move.

The first part of this answer identifies the following causal chain: lack of funds, insufficient transportation, inability to get a newborn child to the doctor to assure that they were gaining weight, CFSA case. And in a subsequent interview, this participant (a member of the Direct Cash Transfers group) reported that the study funds allowed her to purchase sufficient food to feed her newborn. But the participant could have simply identified the following causal chain with respect to her surgery: lack of funds, inability to hire childcare during recovery from surgery, inability to provide for child's basic needs (such as nutrition and medical care), CFSA case.

Still other participants (14, for example) identified domestic violence as the cause of their CFSA cases, but unlike Participants 7 and 16 (described above), did not connect finances (which they did describe as tight) to what they characterized as an inability to exit the situation. Likely, however, sufficient independent funds would have provided greater options. And although Participant 10 shared Participant 5's (see above) inability to get her child to a distant school on time, the former did not connect the transportation problem with lack of funds. The A2J Lab suspects that further probing questions would likely have disclosed a relationship between insufficient finances on the one hand and, on the other, both inability to exit domestic violence and insufficient transportation.

b. Impact of Financial Relief

Direct Cash participants reported short-term and long-term impacts on their life. The majority applied the money towards multiple goals at once. Of the 11 participants who received the guaranteed income, seven described using the money to spend more quality time with their children, six described using it to resolve issues which contributed to their initial CFSA case, and five described using it to pay off bills and debts. In addition, several discussed how the income gave them more independence from past abusive relationships, allowing them to feel more secure and safe.

Multiple participants stated that the program gave them a sense of relief, and the psychological effect was immediate. Reactions to knowing they would receive the funds ranged from tears of joy to offering prayers of thanks. Material effects took longer to manifest. For instance, Participant 16 used the income to pay off a debt and then used the remaining money for her overdue utilities payments: "The last six weeks, I've basically been able to pay off a big debt... I no longer owe \$10,000 to the apartment that I previously lived at. That was a big accomplishment. And I was able to pay down some other debts as well and start my credit repair journey." Such statements suggest that guaranteed income might require an extended time frame to produce certain effects.

After several months, Direct Cash participants stabilized their financial situations to the point of experiencing further psychological and social benefits. Having paid off some major debts or resolved pressing issues related to housing, many participants began dedicating their extra money to leisure, education, or forms of self-care. Participants mentioned paying children's sports fees, booking hair appointments, or simply going out to eat. The A2J Lab identified at least 15 services and products that participants purchased with the funds. The diversity of uses indicated that participants enjoyed a greater degree of autonomy over their lives that in turn improved their ability to care for their children and themselves. As Participant 6 described,

The money has really helped me a lot. Like it helps me to the point where I can still pay my bills and still have some money left over. I can put money away for my kids. And like I said, get them, you know, like, a new pair of shoes if they can't fit their old ones. I don't have to worry about, oh, my goodness, am I going to have money after I get their shoes? I was actually able to get myself a pair of

shoes last weekend and I have not bought myself anything in like two years since I got pregnant. So, it was like, you know, it felt great. I wanted to cry. It felt really great to do that for myself.

Overall, the financial impact of the guaranteed income restored these study participants' access to security, stability, and sense-of-self. Testimonies also highlighted that such programs must consider the importance of timeline when seeking to improve specific aspects of peoples' lived experiences. Timeline considerations were especially important given that certain benefits, such as changes to the relationships between the study participants and their children, did not materialize within the Pre-Pilot's short timeframe.

c. Parent-Child Relationship

A central theme underlying all interviews was participants' relationship with their children. Participants reflected on whether finances strained their family dynamics. In their responses, participants talked about their children with a great deal of affection and care. Describing her daughter, Participant 1 said, "She is the love of my life. She's the apple of my eye, my pride and my joy." The enrollment interviews revealed that participants often sacrificed their personal well-being to prioritize their children's needs. Participant 6 shared, "It's been times I used all my last money to make sure my kids had formula because postpartum was hitting me so hard I couldn't breastfeed anymore, to the point where I wasn't eating. I would never want my kids to ever have to know that or just ever have to be in a situation where they think mom doesn't have enough money for us to survive." Five mothers mentioned feelings of guilt particularly when they could not provide for their children on special occasions or afford school extracurricular activities. For example, Participant 4 related, "[R]ight now like my son's birthday is tomorrow, and I don't have [anything]. And that's not fair to him." Similarly, Participant 15 referenced "the joy that [the children] are missing out on because I'm not financially stable is, it's like, that's a major problem."

Participants with older children found that honesty and open communication about financial matters strengthened their relationships. Many reported that their children displayed understanding and patience. At the same time, several participants worried how the financial stress affected their children. Participant 16 stated, "I feel like my girls take on a lot of responsibilities because I'm a single mom, and they have to help with their brothers a lot. You know, I don't want them to feel like, well, we happen to play the grown-up role."

All mothers in the Direct Cash group reported using the monthly program funds on activities with their children, although the degree to which this was possible varied based on individual financial circumstances. Over half of the participants were able to utilize some of the funds on family outings. Participant 17 told us:

I did take my children to see their grandmother in our hometown, and I was able to take the money that I did have left over from the Mothers Up, you know, the money that they gave us. I was able to use some of that money for our trips, like to get the hotel and food and stuff like that. So, I felt like that was a moment where we all bonded, you know, like a road trip. So, yes. And we haven't done that in a long time.

A few participants indicated using the guaranteed income only sparingly on leisure activities due to more pressing financial obligations. For instance, Participant 16 noted, “[W]e’re still not to the point where we can, um, go out comfortably as far as like where there’s a, uh, out to eat dinner or movies or anything like that. Um, because I am still paying off a lot of stuff.”

Overall, the interviews suggest that the guaranteed income created more opportunities for participants to spend time with their children outside the home. This effect implicated the reason for CFSA involvement, as Participant 16 remarked:

I talked to my care worker, and it’s really important that you give your kids outing times and stuff like that, being able to do stuff with them outside the home. It makes kids feel good. You know, it can help with behavior problems. I do deal with that with my seven-year-old and things of that nature. Kids get really antsy when all they have to do is sit in the house.

Nevertheless, participants emphasized that insufficient financial resources did not destroy their relationships with their children. Participant 10, in the Direct Cash Transfer group, stated the guaranteed income helped with purchasing more things for her children, but she “already had a good relationship with [her] kids.” When asked about the potential impact of a guaranteed income program, Participant 14, in Compensated Research group, asserted: “And us, you know, loving on each other, spending time with each other, having laughter, showing each other love, that’s more important than anything. And we do, when we’re together as a family, like, we have good times, because just that alone, like, laughter, we’ll be all right.” Participants’ statements on this issue may also be indicative of the fact that parents do not wish to describe their relationship with their children in materialistic terms. Thus, it may be difficult to assess the impact of the guaranteed income on the deeply personal parent-child relationship of our participants. However, when it comes to more easily quantifiable factors such as time spent outside the home as a family, the guaranteed income had a notable positive effect.

d. Other Themes

Interviews reflected two other themes of note: autonomy and workforce participation.

i. Autonomy

Many participants described their willingness to abnegate their needs and desires for the well-being of their children. These responses often offered justifications or defenses of their own motherly attributes, to the point that the A2J Lab wondered whether the scrutiny of CFSA involvement led participants to feel the need to prove how selfless they were. For example, when asked about difficulties accessing clothes or food for her children, Participant 6 stated,

For my kids, one thing about me, I always make sure they’re good. If I don’t have what I need, I’ll be okay... For my kids, I give all my last, I’ll take my last and give it to them... As long as they have everything they need, they’re comfortable and they’re all home and they’re satisfied, I am satisfied. Even if I’m not fully satisfied, I am satisfied for that moment.

This answer raises questions regarding to what extent participants minimized their own agency and autonomy given that they so often centered their children in everything.

Some participants expressed their autonomy as a belief that they could improve their family's condition through persistence and self-reliance. Invocations of religious faith and individual resilience with no expressed expectation of external aid may underline these participants' distrust in institutions or others. During her third follow-up interview, Participant 14 stated, "And I'm the type of person like, I'm going to do what I can to figure it out, but I'm not going to get up in my head like I know some people have... It's always like, okay, pray God going to see you through, whatever it is that you need, he will provide." Participant 18 described how she spoke to her daughter when she asks about their financial situation: "And she always said, why are we so poor? I'm like, no, don't speak poor into our life. You know, you just gotta speak, you know, positive. So positive things can happen, you know?"

Autonomy was also in the front of the minds of participants who felt its lack. Thus, some participants described their financial circumstances with fatalistic acceptance—almost an acquiescence to their condition. For instance, when an interviewer expressed their lament at being unable to give all study participants the guaranteed income, Participant 7 replied, "I feel like if you're struggling, you can't complain about it. You can't, you cannot complain about it. So, the people that do receive [the guaranteed income] it's a blessing." Participants did not share this kind of sentiment often, and when they did, they often changed to a different subject or frame of thinking quite quickly. This reluctance suggested a need to reckon with the trauma of financial deprivation that affected their senses of autonomy.

ii. Workforce Participation

This study focused on the effects of guaranteed income on family well-being. Nevertheless, this section addresses a common critique of unconditional cash transfers, namely, the possibility that they may reduce labor force participation. Participants in both study groups cited various barriers to obtaining employment that, ironically, sufficient income (or at least an upfront investment of income, or services in kind) could help avoid. In particular, several mentioned the lack of childcare as a barrier to finding stable employment. Participant 15 stated, "[I]t's really hard then as far as childcare, [my children] go to school. But after [they] finish school, who, I don't have anybody to take care of [them], you know, while I work. So, I'm not financially stable to, you know, do all of that at the time." Participant 3 described how insufficient childcare prevented her from completing the education she needed for certain positions: "[T]he field that I came from, which is accounting, they need me to have my, I don't have my bachelor's degree. I was about a credit and a half away, but then I needed to stop because I had my kids."

Other participants told us about their ongoing efforts to seek employment. No one among those who received the Direct Cash group reported leaving the labor force after the cash payments began. To the contrary, Participant 6 indicated:

When the mother's program came, it kind of like released like this weight off of my shoulders to make me feel like, okay, well, I feel a little bit more secure, even though I'm going to keep trying with my other stuff as well, like with work and stuff like that. Because, um, you know, some, you know, like some people feel like, okay, that can just be enough for them. But, you know, I have children, so we have to make our lives more secure.

The interviews suggest that the guaranteed income payments brought stability to participants' lives with no observable effect on labor force participation. It is possible that future research may find, for this population, that guaranteed income increases labor force participation because it addresses financial barriers to employment.

Lessons Learned:

- *Static, scripted interview questions produce valuable information on the origins and potential solutions of CPS agency involvement.*
- *Interview questions produced no suggestion of participant discomfort or disrespect.*
- *If the evidence of a sufficiently powered study matched that from the Phase 2 Pre-pilot participant interviews, the A2J Lab would conclude that guaranteed income is a promising way to avoid or remedy CPS agency entanglement.*

E. Study Limits

Like all research efforts, the Phase 2 Pre-pilot had limits. All are familiar and well-understood. As discussed above, the study population was not large enough for any credible causal inferences. Sometimes, participants' responses to questions were contradictory; that said, some of those contradictions were instructive. For example, when asked if she had to delay or forego getting something she or her child wished to have due to their financial situation, Participant 1 answered, "No. Maybe more so what [my child] wanted, not what [they] needed. No. Because what [they] need[] will always trump what [they] want[]. So no, not really. No, not in that case." The wording of this answer makes clear that the answer to the question should have been a straightforward, "Yes," but the participant appeared reluctant to admit an unpleasant truth that she did forego or delay getting her daughter things she wished to have due to financial constraints. It is also true, admittedly, that the apparent contradiction in this response could reflect social desirability bias, which is also a possible limit of this research effort, as it is of any study involving participant surveys or interviews. Interviewer bias was also a concern here, as it is with all research involving participant interviews. Finally, the A2J Lab, in consultation with MON, decided to deploy static, scripted questions in all interviews. This approach has the advantage of eliciting similar information over time, facilitating discernment of causal effects of an intervention. This approach also reduces the effects of interviewer biases. The approach's disadvantage is lack of flexibility, which translates to possibly less rich and individualized information.

III. Next Steps

For this Phase 2 Pre-pilot, two items remain. The first, identified above, is the continued effort to obtain information from CFSA. The second, not mentioned until now, is the possibility of obtaining information from the company (named Usio) who assisted in the administration of both the direct cash transfers and the survey/interview incentives. The information would take the form of the dates, amounts, and vendors of the funds the Phase 2 Pre-pilot provided, that is, for what participants used the money. The A2J Lab has renewed its relationship (established during Phase 2 but never invoked) with Usio in preparation for a Phase 3 Pre-pilot, and the Lab remains cautiously optimistic that it will obtain information on participant expenditures. If the A2J Lab can do so, it will produce a supplemental report detailing its findings.

MON has retained the A2J Lab to serve as the evaluator for a Phase 3 Pre-pilot that explores three-year provision of guaranteed income for a population of up to thirty mothers with more extensive CFSA involvement. The A2J Lab will deploy the lessons learned in the Phase 2 Pre-pilot in this new effort. For example, the Lab will implement more extensive interview and survey questions, but it will continue to deploy static, scripted questions for both. It will continue to advise MON to dedicate sufficient personnel to the outreach and enrollment process.

The A2J Lab is grateful for the opportunity to work on this project. It looks forward to the Phase 3 Pre-pilot and to a study with a sufficient number of participants to draw credible causal inferences on the effect of privately funded and administered guaranteed income on CPS-involved families.

Appendices

A. Interview Questions

You have completed a number of questionnaires to date about your family, health, and child welfare involvement. Today, we will take about an hour to speak a bit more in depth about what these experiences have been like for you. I have some questions prepared for us, but this will be more of a conversation. Our conversation will be audio/video recorded. There may be times that I need to ask clarifying questions, or that we need to wrap up a particular topic in the interest of time. I appreciate you making the time to speak to me today, and I look forward to connecting with you in the coming months as the project continues.

1. Can you share a little about how you have managed your family's finances to date with the income that you have?
 - a. Has there been an instance of having to delay or decide not to do something you wish you could have for your child(ren) because of finances?
 - b. How did you explain this to your child(ren)? What was that like for you as a parent in that moment?
2. Are there instances where you have had to make tough decisions because of limited finances? Can you provide an example?
 - a. Have you ever had to make decisions about when and how to access basic needs such as food, clothing, or healthcare because of finances? Can you tell me about such a time?
3. What are your plans if you receive the \$500.00 supplement being offered through this program? What will you do first? Have you thought ahead to how you will use the money in the coming months?
4. Do you think having this supplement may impact how you and your family spend their time together? If so, how?
5. You have or have had child welfare involvement in your family. What role do you think finances played in your CW case? Do you think having the supplement will make a difference?
6. Do you currently participate in any government benefits programs, or receive any money from private charities?
 - a. If so, how would any money that you receive from this program be different from money you receive from those sources?

Thanks so much again for taking the time to meet with me today. Can we try to schedule our next meeting now? I will reach out to you one week in advance to remind you of our next meeting.

B. Survey Questions

Survey questions appear starting on the next page. The survey appeared in Qualtrics, which does not export perfectly into the software used for this report.



**HARVARD
LAW SCHOOL**

Default Question Block



Welcome to the Mother Up Pre-pilot Survey!

This survey will take about **15-20 minutes** to complete. Upon completing the survey and interview, you will receive **\$60 on your citypossible Mastercard Debit Card** as a thank you for your participation.

Thank you!



For each of the following, mark the response that most closely matches how you feel.

	Not at all like my life.	Not much like my life.	Somewhat like my life.	Quite a lot like my life.	Just like my life.
1. The future looks good for our family.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
2. In my family, we take time to listen to each other.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Not at all like my life.

Not much like my life.

Somewhat like my life.

Quite a lot like my life.

Just like my life.

3. There are things we do as a family that are special just to us.

For each of the following, mark the response that most closely matches how you feel.

Not at all like my life.

Not much like my life.

Somewhat like my life.

Quite a lot like my life.

Just like my life.

4. My child misbehaves just to upset me.

5. I feel like I'm always telling my kids "no" or "stop."

6. I have frequent power struggles with my kids.

7. How I respond to my child depends on how I'm feeling.

For each of the following, mark the response that most closely matches how you feel.

Not at all like my life.

Not much like my life.

Somewhat like my life.

Quite a lot like my life.

Just like my life.

8. I have people who believe in me.

9. I have someone in my life who gives me advice, even when it's hard to hear.

10. When I am trying to work on achieving a goal, I have friends who will support me.

11. When I need someone to look after my kids on short notice, I can find someone I trust.

12. I have people I trust to ask for advice about (check all that apply):

Money / Bills Budgeting Relationships and/or

My Love Life

Food / Nutrition

Stress, Anxiety, and/or Depression

Parenting / My Kids

None of the Above

13. In the last 12 months, how often have you:

	Never	Almost Never	Sometimes	Fairly Often	Very Often
a) been upset because of something that happened unexpectedly?	<input type="radio"/>				
b) felt that you were unable to control the important things in your life?	<input type="radio"/>				
c. felt nervous and stressed?	<input type="radio"/>				
d) felt confident about your ability to handle your personal problems?	<input type="radio"/>				
e) felt that things were going your way?	<input type="radio"/>				
f) found that you could not cope with all the things that you had to do?	<input type="radio"/>				
g) been able to control irritations in your life?	<input type="radio"/>				
h) felt that you were on top of things?	<input type="radio"/>				
i) been angered because of things that happened that were outside of your control?	<input type="radio"/>				
j) felt difficulties were piling up so high that you could not overcome them?	<input type="radio"/>				

Please mark the response that best describes you:

	Not at all True	Hardly True	Moderately True	Exactly True
14. I can always manage to solve difficult problems if I try hard enough.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
15. If someone opposes me, I can find the means and ways to get what I want.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Not at all True		Hardly True	Moderately True	Exactly True
16. It is easy for me to stick to my aims and accomplish my goals.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
17. I am confident that I could deal efficiently with unexpected events.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
18. Thanks to my resourcefulness, I know how to handle unforeseen situations.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
19. I can solve most problems if I invest the necessary effort.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
20. I can remain calm when facing difficulties because I can rely on my coping abilities.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
21. When I am confronted with a problem, I can usually find several solutions.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
22. If I am in trouble, I can usually think of a solution.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
23. I can usually handle whatever comes my way.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

How well does this statement describe you or your situation?

Describes me completely		Describes me very well	Describes me somewhat	Describes me very little	Does not describe me at all
24. I could handle a major unexpected expense.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
25. I am securing my financial future.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
26. Because of my money situation, I feel like I will never have the things I want in life.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
27. I can enjoy life because of the way I'm managing my money.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
28. I am just getting by financially.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
29. I am concerned that the money I have or will save won't last.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

How often does this statement apply to you?

	Always	Often	Sometimes	Rarely	Never
30. Giving a gift for a wedding, birthday, or other occasion would put a strain on my finances for the month.	<input type="radio"/>				
31. I have money left over at the end of the month.	<input type="radio"/>				
32. I am behind with my finances.	<input type="radio"/>				
33. My finances control my life.	<input type="radio"/>				

35. What was your total income during the last 12 months?

36. Taking into account everything to do with your housing, how satisfied are you with your housing situation?

- Very Dissatisfied
- Neither satisfied nor dissatisfied Satisfied
- Very Satisfied
-
-

37. In general, how would you rate your physical health?

- Excellent Very Good
- Good
- Fair Poor
-
-

38. To what extent are you able to carry out your everyday physical activities such as walking, climbing stairs, carrying groceries, or moving a chair?

Completely Mostly

Moderately A little

Not at all

39. In general, how would you rate your mental health, including your mood and your ability to think?

Excellent Very Good

Good

Fair Poor

40. In general, how would you rate your satisfaction with your social activities and relationships?

Excellent Very Good

Good

Fair Poor

41. Do you **currently** have health insurance through any of the following? (mark all that apply):

A. DC Healthy Families / Medicaid

B. Medicare

C. Employer or family member's employer

D. A private plan I pay for myself

E. Other coverage:

F. I don't have any insurance now

G. I don't know

42. Do you have one person you think of as your personal doctor or health care provider?

- Yes No

43. If you needed medical care in the **last 6 months**, did you get all the care you needed?

- Yes No

I didn't need care in the last [x] months

44. In the **last 6 months**, how many times have you had your blood pressured checked?

-

- A. None
B. 1 Time
C. 2 Times

D. 3 or More Times. How many?