DOI: 10.1002/pam.22571

RESEARCH AT THE VANGUARD OF PUBLIC MANAGEMENT AND POLICY IMPLEMENTATION

Monthly unconditional income supplements starting at birth: Experiences among mothers of young children with low incomes in the U.S.

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Handling co-editors: Carolyn Heinrich, Sebastian Jilke, and Stephanie Moulton

Funding information
The Baby's First Years: Mothers' Voices study receives financial support from the Heising Simons Foundation; the Office of Planning, Research, and Evaluation in the Administration for Children and Families; and the Russell Sage Foundation. Baby's First Years research reported in this publication was supported by the Eunice Kennedy Shriver National Institute of Child Health and Human Development of the National Institutes of Health under Award Numbers R01HD087384 and 2R01HD087384. The content is solely the responsibility of the authors and does not necessarily represent the official views of the National Institutes of Health. This research was additionally supported by the U.S. Department of Health and Human Services, Administration for Children and Families, Office of Planning, Research and Evaluation; National Institute of

Abstract

Recently, U.S. advocates and funders have supported direct cash transfers for individuals and families as an efficient, immediate, and non-paternalistic path to poverty alleviation. Open questions remain, however, about their implementation. We address these using data from debit card transactions, customer service call-line logs, and in-depth interviews from a randomized control study of a monthly unconditional cash gift delivered via debit card to mothers of young children living near the federal poverty line. Because much of the impact of the intervention occurs through mothers' decisions about how to allocate the Baby's First Years (BFY) money, we argue that implementation science must recognize the role of policy targets in implementing policy, not just in terms of policy outcomes but also policy implementation processes. Further, our analysis shows that mothers experience key aspects of the cash intervention's design as intended: they viewed the cash gift as unconditional and knew the money was reliable and would continue monthly, receiving the correct amount with few incidents. Delivering funds via debit card worked well, offering mothers flexibility in purchasing. We also illuminate how design features shaped mothers' experiences. First, although they knew it was unconditional, the social meaning

Mental Health; Office of Behavioral and Social Sciences Research-Office of the Director, National Institutes Of Health; Andrew and Julie Klingenstein Family Fund; Annie E. Casey Foundation; Arnold Ventures; Arrow Impact; BCBS of Louisiana Foundation; Bezos Family Foundation, Bill and Melinda Gates Foundation; Bill Hammack and Janice Parmelee, Brady Education Fund; Chan Zuckerberg Initiative (Silicon Valley Community Foundation); Charles and Lynn Schusterman Family Philanthropies; Child Welfare Fund; Esther A. and Joseph Klingenstein Fund; Ford Foundation; Greater New Orleans Foundation; Holland Foundation; Jacobs Foundation; JPB Foundation; J-PAL North America; Lozier Foundation; New York City Mayor's Office for Economic Opportunity; Perigee Fund; Robert Wood Johnson Foundation; Robin Hood; Sherwood Foundation; Valhalla Foundation; Weitz Family Foundation; W.K. Kellogg Foundation; and three anonymous donors.

of the BFY money to mothers—seen as "the baby's money"—shaped their engagement with and allocation of it. Second, low public visibility of mothers' receipt of this money limited the financial demands or requests from others, potentially facilitating more agency over and a greater ability to use the money as they chose, without claims from kin.

INTRODUCTION

In contrast with several peer nations that offer child allowances, the U.S. has often favored in-kind support over cash transfers (National Academies of Sciences, Engineering, and Medicine, 2019). However, there has been a recent push in the U.S. by advocates and funders to support individuals and families by giving cash as the most efficient, immediate, and least paternalistic way to achieve poverty alleviation and address material needs. Theories offer predictions about how individuals and families will experience such support (for discussion, see Gennetian et al., 2021), yet little data exist to evaluate these claims. The present study aims to inform our understanding of feasible implementation of cash transfers in the U.S. context through the example of predictable monthly cash transfers delivered via debit card in a randomized controlled study with mothers of young children living below the federal poverty line.

We draw on multiple sources of data from the first year of a cash transfer intervention, including debit card transactions to understand mothers' use of these funds; customer service call-line data to understand the frequency and type of problems mothers encountered with the debit cards; and in-depth, semi-structured interview data to gather mothers' perceptions of and meaning ascribed to these funds. In doing so, we address open questions in the field about the implementation of income support interventions outside of existing U.S. safety net and tax systems, particularly whether the intervention fulfills its intentions to be unconditional (not requiring particular behaviors or spending decisions), frequent and predictable (delivered in the correct amount on the promised monthly schedule), and effective in its debit card disbursement method. Implementation issues are essential to understand, as they shape the possibilities for intervention impacts—for example, if the money does not arrive on the expected schedule, does not arrive at all, or is too burdensome to use, we ought not expect families to benefit from it. This study offers insight into how the implementation of cash transfer programs in the U.S. shapes families' receipt and use of these dollars. It therefore sets the stage for future cash transfer design considerations as well as understanding the impact of these funds on children's development, maternal well-being, and family processes. Finally, unlike many other social service and U.S. safety net programs, the impacts of an unconditional cash intervention hinge on how recipients use and allocate the infusion of financial resources. That is, implementation in this case depends on how recipients make financial decisions rather than on whether they follow particular program rules or successfully navigate interactions with administrative systems or street-level bureaucrats. As such, unconditional cash interventions illuminate how implementation science must consider the role of policy targets not just in terms of policy outcomes but also in policy implementation processes.

The present study's key contribution is our examination of the design and implementation of a novel unconditional cash transfer intervention that launched in 2018. The Baby's First Years (BFY) study offers mothers who were at or below the federal poverty line monthly unconditional cash transfers for the first 76 months of their child's life, starting at birth. One thousand mothers consented to be randomly assigned to larger ($333) or smaller ($20) monthly cash transfers disbursed on a debit card, which they could allocate in any way they chose, did not count against most government benefits, and was not contingent on research study participation. Each month, on the date of the child's birthday (e.g., the 23rd of every month for a child born on October 23), the mother receives a text message that the cash gift has been loaded on the debit card. The debit card on which the cash gifts are issued is a Mastercard, so it is accepted at most retailers and can be used to take out money from ATMs (typically for a small ATM fee). Mothers can carry over funds on the card month to month; they cannot overdraw the account and are, therefore, not subject to overdraft fees.

Questions around the mechanisms, format, and successful delivery of direct cash transfers has recently received policy attention in the U.S. because of the challenges in disbursing stimulus checks and the temporary monthly Child Tax Credit (CTC) during the early years of the COVID-19 pandemic (Zucker & Snyderman, 2022). Gennetian and colleagues (2021) applied insights from cognitive psychology and behavioral economics, as well as child development theory, to describe how designing cash transfer programs in particular ways can shape subsequent impacts on families. In particular, they focused on whether a program provides income support that is conditional or unconditional on parents' or children's behaviors (e.g., school attendance, health screenings), whether it is delivered in a lump sum versus periodic (e.g., monthly) payments, the length of time for which the payments last, and the vehicle through which payments are delivered (e.g., cash, on a debit card). The BFY cash transfer design encompasses a particular set of decisions: providing unconditional cash in monthly payments, aiming to do so stably and predictably for an established time frame, and automating receipt on a debit card that is accepted nationwide in the U.S. at ATMs and most retailers. We analyze the implementation consequences of these decisions—the role that recipients play in the policy implementation process of unconditional cash support and whether mothers in BFY experienced them as intended. In doing so, we adopt a family impact perspective that focuses on the ways in which an intervention or policy and its impacts are experienced throughout the dyadic, mutual relationships in a family, rather than working from an individualistic perspective of a recipient or decision-maker decontextualized from relationships (Bogenschneider et al., 2012). In this regard, we attend to the multiple relationships—to children, romantic partners and co-parents, and kin—in which the women in BFY are embedded as they experience this intervention.

Following Moulton and Sandfort's (2017) call for mixed-method studies that allow triangulation of data sources to produce high-quality implementation research, we draw on data from the debit card transactions, BFY customer service call-line logs, and in-depth interviews to highlight key features of mothers' experiences. Following the framework of implementation science (e.g., Hill & Hupe, 2002), we conceptualize the BFY cash gifts as the policy input, impacts on child development and family outcomes as the outputs, and the intersection of the design of the cash gift with the decisions mothers make about how to use the cash gift as the throughputs. We posit that this throughput can vary across individuals according to spending needs and preferences while receiving the same policy input.

Factors such as mothers' perceptions of the cash gift and the limited administrative burdens associated with participation, as well as mothers' framing of the cash transfer as "the baby's money," shaped their allocations of and emotional responses to the money. We see that the cash gift is transferred onto the debit cards and frequently used each month in a wide variety of ways, including transactions at brick-and-mortar stores, online, and withdrawn as cash at ATMs. We connect these aspects of mothers' experiences back to the structure and delivery system of the cash gift in shaping the efficacy and efficiency of the intervention. By centering mothers as the decision-making agents in allocating the unconditional cash gift, BFY demonstrates the importance of the role of clients or recipients as key policy actors in implementation research (see also Cohen & Moffitt, 2009).

BACKGROUND

Managing finances on a limited income

The BFY intervention began during a key period of financial precarity for many families. In the few months leading up to a child's birth, family income falls, on average, and continues to do so during the first few months after birth (Hamilton et al., 2023; Stanczyk, 2020), often due to a parent's temporary or permanent withdrawal from the labor force. In the absence of access to paid leave, mothers in particular have an increased likelihood of stepping away from employment (Rossin-Slater & Stearns, 2020), and income losses are particularly steep for mothers who are not married at the time of their child's birth (Harkness, 2022). In addition to this lost income, families face the costs of infant care, such as diapers, formula, and child care (Lino et al., 2017). Managing financially while welcoming a child can be challenging and is especially so for parents with limited resources. Because net worth poverty is quite common—even among families who are not income poor—many do not have assets on hand to blunt these increased costs and lost income (Gibson-Davis et al., 2021). This is the context in which families experience the receipt of the BFY cash transfer.

In their seminal study prior to welfare reform, Edin and Lein (1997) detailed the variety of ways mothers pieced together resources to make ends meet on limited incomes (for more on welfare reform, see Ziliak, 2016). This included working, both on and off the books, receiving government and other sources of assistance, and getting gifts or loans from kin and romantic partners. Compared to that pre–welfare reform period, the mix of government assistance available has changed, with cash welfare all but disappearing for many while supports for workers with low incomes have risen (Tach & Edin, 2017). The safety net does less now, compared to 40 years ago, to cushion families with limited resources from income instability (Hardy, 2017). This change in government assistance programs has made such resources conditional on employment, for example. Further, applicants and recipients often face substantial administrative burdens in accessing and ensuring continuous receipt of benefits (Barnes & Petry, 2021; Heinrich et al., 2022).

Social assistance and related income support programs vary in many ways, such as how much effort is required to access them, how they are administered (e.g., monthly for the Supplemental Nutrition Assistance Program [SNAP] versus annually for the Earned Income Tax Credit [EITC]) and the degree to which they dictate how received funds can be used (i.e., in-kind [e.g., Section 8 housing voucher] vs. near-cash [e.g., SNAP] vs. cash [e.g., EITC]), shaping fungibility. How to properly use benefits can also come with learning costs, which can affect utilization (Barnes, 2021). The administrative units and mechanisms through which these programs are delivered also vary (e.g., Temporary Assistance for Needy Families [TANF] office versus Internal Revenue Service [IRS]), as do the logistics of how resources are transferred (e.g., the Special Supplemental Nutrition Program for Women, Infants, and Children [WIC] changed from using paper vouchers to electronic benefits on debit-like cards). Even for programs with relatively low administrative hurdles to initial access, families may experience benefit loss later, due to changes in their residential location, family composition, or income, or to issues with recertification (e.g., missed appointments, issues processing paperwork). Therefore, as parents with limited incomes seek support from governmental sources, they may experience benefits being conditional, time-limited, difficult to use, or unpredictable, as they are restricted by program rules or snarled by administrative tie-ups, leaving them with on-going financial challenges (Herd & Moynihan, 2019). Receipt of government assistance does not eliminate the financial instability U.S. households with limited incomes see month-to-month (Hannagan & Morduch, 2015; Morduch & Siwicki, 2017).

There are other options, outside of government assistance, for trying to make ends meet. However, parents with limited incomes may resist borrowing from kin to cover expenses unless it is for the purchase of basic essentials (Tach & Greene, 2014) since financial exchanges between kin can strain relationships and are not seen as legitimate for certain types of expenses (Desmond, 2012; Heflin et al., 2011). In addition, parents may seek to buffer themselves from requests for gifts or loans from others (Wherry et al., 2019). As access to credit has expanded for individuals with lower incomes over the past 40 years, so too have opportunities for debt accumulation (Draut & Silva, 2003; Lyons, 2003), leading parents with limited incomes to use strategies to make ends meet that can include taking on, juggling, and ignoring debts (Seefeldt, 2015; Tach & Greene, 2014). Doing so creates opportunities for consumption but also comes at a cost in the form of higher interest rates and fees, as well as damage to credit scores. Parents are considering a complex set of factors as they manage their finances, including any cash transfers.

How families use and experience cash transfers

Literature on unconditioned cash support in the U.S. is relatively sparse. Research on tribal gaming revenue (Akee et al., 2015, 2018; Wolfe et al., 2012) and the Alaska Permanent Income Fund (Chung et al., 2016; Dorsett, 2021) generally show positive associations with community and individual development and well-being; this includes increased spending among Alaskan parents with fewer resources (Amorim, 2022). Recent research on one-time, lump sum, unconditional cash transfers received during the pandemic finds some effects on easing material hardship among the lowest earners (Pilkauskas et al., 2022) though other investigations find no detectable improvement (Jaroszewicz et al., 2022).

Previous studies have explored how families allocate income from sources other than work or in-kind benefits, including both governmental sources and experimental interventions. This provides us some basis for developing expectations about how families may think about and use the BFY money. Mendenhall and colleagues (2012) reported that EITC recipients commonly spread their tax refunds across several categories, including back bills and debts, current consumption, and savings, with most allocating dollars to multiple categories; their findings also demonstrated that families hoped, in advance of receiving the refund, to save more and spend less on debts than they ended up needing to do. There is also evidence that people used tax refunds to pay ahead on expenses, such as monthly car insurance, or to purchase durable goods (Collins & Kulka, 2020; Halpern-Meekin et al., 2015). These lump sum payments seemed to leave families better off, in terms of their income and assets. Empirical questions remain about the extent to which these allocation decisions might vary for periodic payments, as with BFY's monthly distribution, or for distribution via debit card versus check or direct deposit. As Hasenfeld (1992) noted, implementation research must not assume that services necessarily translate into expected outcomes, even when they seem "determinate." Therefore, while the delivery of money to individuals via debit card might appear straightforward, whether and how this form of payment disbursal may fit recipients' financial management preferences and the ecology of their local financial systems is not well understood.

Beyond tax refunds, previous research offers insights about how parents use other kinds of economic resources. Using ethnographic data from the New Hope experiment, which provided earnings supplements alongside affordable health insurance and child care to parents with low wages, Mistry and Lowe (2006) detailed the meaning to parents of different types of purchases, which were enabled by their higher incomes and lower costs. They found that "[k]eeping up with bills was never associated with anything better than feeling 'okay.' On the other hand, spending on children directly was associated with more positive feelings, and spending on big-ticket items was associated with pride, longer-lasting satisfaction, and feelings of independence" (Mistry & Lowe, 2006, p. 175). Mothers felt economic pressures not just from being unable to cover the basics but also when they were not able to buy some of these "extras" for their kids (Mistry et al., 2008). The meaning of these purchases, therefore, played a role in shaping the financial allocation decisions mothers made, as well as their feelings about not being able to spend as much as they wished in each of these categories. Relatedly, Halpern-Meekin and colleagues (2015) found that parents felt it right to spend at least part of their tax refund on their kids because they knew its large size was due to them having children. This area of research underlines the extent to which each dollar of spending cannot be assumed to be equal to another in its importance, which requires us to go beyond accounting logs to qualitatively explore the meaning of money (Zelizer, 1994). Therefore, in the present study, we take a family impact perspective to examine the allocation patterns that mothers describe in using their BFY dollars and the ways in which the relational meaning parents ascribe to the BFY money may shape these financial allocations.

Implementation research on cash transfers

There is very little implementation research on cash transfers, yet there are reasons to expect that this unique intervention might have particular implications for implementation science. Unconditional cash transfers offer a programmatic approach that relies on the targets of policy as the decision-making agents to decide how best to use resources for themselves and their families (i.e., creating throughputs), with the expectation that this could vary between individuals and over time. In one sense, unconditional cash transfers represent the ultimate form of decentralization, in which clients' judgments take the place of the more paternalistic judgments of program developers or administrators. We extend Moulton and Sandfort's (2017) strategic action framework (SAF) by positing that policy targets can be key policy implementation actors. As such, people's social relationships guide their negotiation and implementation of policy within contextual factors that constrain choices (see also, Fligstein, 1997, 2001; Fligstein & McAdam, 2012). This dovetails with the family impact perspective, which requires that we focus on the ways interventions work through relationships, not just for individuals (Bogenschneider et al., 2012), with the family setting and relationships potentially serving as a key context shaping allocation decisions.

Moulton and Sandfort (2017) outlined the SAF approach to implementation research, attending to the characteristics of an intervention, areas of analysis, and causes of any impacts. Following the features they outlined, we see that the BFY intervention is characterized by being routine and predictable, being minimally coercive,[1] not being very visible, and becoming normalized through its predictable delivery schedule, benefit size, and lengthy time period of receipt. Looking at the broader context in which BFY is distributed, those administering it have no discretion over whether mothers continue to receive it (as it is unconditional). Its implementation has been eased by distribution on a debit card, which is a common financial product with which most people are likely familiar and that should be accepted at most places (features we examine in the present study). The BFY intervention avoids conflicting with most other sources of support mothers might be receiving (i.e., it does not count as income against eligibility for programs such as SNAP), and therefore it aligns smoothly with other income support programs. Because the intervention is a pure delivery of money and leaves it to mothers to decide when and how to spend (or save), they are the "drivers of change and stability" (Moulton & Sandfort, 2017, p. 148), more so than in many other types of interventions. This argument about policy targets as implementation actors builds on Hill and Hupe's (2002) call to deeply consider who should be viewed as being at the 'top' versus the 'bottom' of the implementation process. Unconditional cash transfers, therefore, provide an opportunity to observe the implementation of an intervention by policy targets themselves.

In the present study, we examine the extent to which mothers see themselves as having the authority to allocate the cash gift as they want or prefer, the meaning making they engage in with respect to the cash gift with kin, and the role the cash gift might play as they experience unexpected expenses or financial shocks. Aligned with the family impact perspective, we attend to the relationships in which the women are embedded, as mothers, partners, and co-parents, and with relatives. That is, we seek to understand how the women in BFY, as implementation actors, engage with the intervention, in addition to assessing whether and how the facets of the delivery of the BFY money function as intended.

[1] See Fligstein (1997, 2001) and Fligstein and McAdam (2012) for discussion of framing options that can encourage certain behaviors without coercion.

For many government-run income support programs in the U.S., substantial resources are devoted to minimizing fraud (Dean, 2016). Such an orientation gives rise to administrative burdens that might restrict access for families in need through costs associated with learning about, enrolling in, maintaining enrollment in, and using benefits from assistance programs (Barnes, 2021; Herd & Moynihan, 2019). In contrast, the BFY cash gift was intended to minimize administrative burdens, easing initial and continued receipt of its funds. However, like government assistance programs, many types of cash transfer programs can be laden with administrative burdens that can undermine their efficacy (Heinrich & Brill, 2015); it is an open question whether BFY manages to avoid such burdens.

Further, when a cash transfer is widespread and commonly received—such as the EITC and CTC—others may be able to assume one's receipt of and make requests for loans or gifts from this money. Also, tax refunds are often direct deposited into bank accounts, which are accessible to all account holders (regardless of whether they are both recipients of the tax refund[2]). The burdens and delivery mechanisms are, therefore, key to families' experiences with income supplements. As such, evaluating the implementation of cash transfer programs, such as BFY, is essential to properly anticipating and contextualizing their impacts.

PRESENT STUDY

Our task is to understand the context in which the BFY cash transfer is experienced and the meaning it takes on, as we analyze its implementation. We answer four questions: (1) Did parents view the money as unconditional? (2) Did they know for how long they would receive it and trust that they would receive it for that full time period? (3) Did they receive it monthly as intended? (4) How did the debit card work for them? As part of answering these questions, we address how participants experienced the receipt of the cash transfer—for example, did issues of stigma or administrative burden arise, as they often do with support programs targeting families with lower incomes (Barnes & Henly, 2018; Stuber & Kronebusch, 2004)? We also attend to whether and how parents describe the BFY money helping them to avoid hardship or shaping their financial exchanges with kin with an eye to how the intervention's design may shape these experiences. In short, we see mothers acting to implement an unconditional cash transfer, by deciding whether, when, and how to use the money, who should have a say in decision-making about the money, and on whom it should be spent.

Because delivery is direct to families, thus avoiding bureaucratic monitoring or ongoing eligibility determinations, we expect that BFY's intended design will relatively easily translate into participants' actual experiences, as there are fewer pinch points or opportunities for on-the-ground disruption of intervention components (for discussion, see Hill & Hupe, 2002). This is policy-relevant, as federal disbursal of income support has increasingly been delegated to the tax system, through expansions of the EITC and CTC. This has meant that the centrality of the street-level bureaucrat (Lipsky, 1980) in mediating individuals' experiences with programs and policies has waned.[3] To the extent that cash is delivered directly to people with few or no strings attached, the role of these policy targets in shaping the throughputs of the policy implementation process will become more salient and, therefore, core to implementation research.

The present study also examines how particular program features may play a role in shaping participant engagement and financial decision-making using the provided resources. For example, despite being financially-constrained, we may expect to see mothers devoting their BFY dollars to a variety of types of purchases, not just covering the basics but also on those extras that are more strongly linked to positive feelings such as "fulfillment, enjoyment, and happiness" (Mistry & Lowe, 2006). In fact,

[2] For example, because cohabiting couples cannot file taxes together but might share a bank account, one partner could receive a tax refund to this account, which could then be drawn down by the other.

[3] For example, people may file their taxes online and be issued an electronic refund payment, all without ever directly interacting with any agent of the state (e.g., in 2018, just over 41% of tax filers completed their taxes themselves, as opposed to using a paid preparer; Goldin et al., 2022).

this is the pattern of expenditures observed in a BFY pilot project, which included 30 new mothers in New York City, who received larger or smaller monthly cash gifts for a year. They spent the additional money on purchases they viewed as essential and those they saw as extras, like treats for the kids; some described holding onto some of the cash gifts for emergency savings (Rojas et al., 2020). In the present study, we examine if these findings are replicated with a larger sample and in different regions of the country. This allows us to answer questions about whether monies, like BFY, may be unconditional but with allocations influenced by the design or meaning of the cash.

METHODS

Baby's First Years (BFY) is a randomized controlled study that recruited 1,000 mothers[4] from maternity wards in hospitals in four sites (New Orleans, Twin Cities, Omaha, and New York City) after they gave birth in 2018 and 2019. All had family incomes at or below the official federal poverty line. They agreed to participate in a study of child development and were then offered the opportunity to be randomly assigned to receive a large ($333) or small ($20) monthly cash gift during their child's early years. Cash gift receipt is not contingent on study participation or any other behaviors or choices. (For more information about the study, see Noble et al., 2021. The study is preregistered on clinicaltrials.gov, the Society for Research on Educational Effectiveness registry, and the American Economic Association registry.)

Because the study is a randomized controlled trial, the shocks of the pandemic and related substantial increases in government resources (e.g., temporary monthly CTC) do not threaten the validity of the comparison between the high- and low-gift groups. For the present paper, these pandemic and related government resource shocks mostly occurred after mothers had been experiencing the intervention for over a year, and largely fall outside the timeframe of the first year of the intervention (on which we focus).[5] In other research, the study team is examining the pandemic-related experiences of mothers in BFY.

Baby's First Years: Mothers' Voices (BFY: MV)

BFY: MV is BFY's qualitative substudy (approved by the University of Wisconsin–Madison IRB). We drew a stratified random sample of 80 BFY participants from the New Orleans and Twin Cities sites, with equal representation from the high- and low-cash gift groups.[6] We contact mothers once a year to participate in an in-depth, semi-structured interview, covering a wide range of aspects of their lives, including their employment situations, approaches to making ends meet, parenting experiences and values, and perspectives on and use of the BFY cash gifts. This offers a deeper understanding of the context in which mothers receive and make decisions about the BFY money, and it potentially uncovers salient issues we did not know to ask about in the larger survey.

Local interviewers in each site conducted interviews in person or by phone. The format of the interview depended on what was advisable given public health and related protocols due to the pandemic. We audio record and transcribe the interviews before using Dedoose to code them thematically, taking a symbolic interactionist approach (Blumer, 1969) that aligns with the SAF and the family impact perspectives regarding the relational nature of policy implementation and impact. A symbolic interactionist approach attunes us to how the intervention takes on meaning as mothers interact with the

[4] Initially, 1,003 mothers enrolled. Soon after enrollment, three mothers decided to withdraw from the study and receiving the cash gift, leaving a sample size of 1,000.

[5] We do not see indications in subsequent waves of data that mothers' experiences with the implementation of BFY vary drastically from what we observe here, despite the pandemic and other national and state policy changes.

[6] We were constrained financially from conducting in-depth qualitative studies in all four study sites simultaneously, so we chose two that offered a contrast in their population demographics and policy environment.

money, make sense of their receipt of it, and make their decisions around it, especially in the context of their family relationships (Blumer, 1969). We code our data deductively first to capture instances of the phenomena we want to examine (e.g., "experiences with BFY"), and then we approach them inductively, to uncover the experiences, beliefs, and points of view mothers expressed about these phenomena. We take this approach because there were specific questions we wanted to explore in the data (hence the deductive approach), but we wanted to avoid making assumptions about how mothers' perspectives would be expressed around those issues (hence the inductive approach).

We conduct regular coding consistency checks (more frequently at the start of coding each wave of interviews) to ensure that all coders are applying codes similarly. For the present study, we draw from the first wave of qualitative interviews (conducted in 2019 and 2020), which occurred around the time of the focal child's[7] first birthday, after mothers had been receiving the cash gifts for about a year. This ensures that we can focus on any issues with transitioning into the intervention but also hear from mothers after they had regularly experienced the cash gifts for a substantial period of time. We examine the data from both sites (New Orleans and the Twin Cities) together for two reasons. First, if we break the sample down by site and gift group size, we are left with small groups, precluding us from detecting subtle differences. Second, although New Orleans and the Twin Cities are distinct in many respects, the infrastructure most relevant to experiences with the BFY intervention are more similar than different; for example, they are both American cities with access to ATMs, big box stores, fast food restaurants, and the like. For the purposes of examining implementation specifically, therefore, we do not expect to find drastically different experiences. Table 1 shows the characteristics of the mothers in BFY: MV. Below, we use pseudonyms to refer to BFY mothers and children.

At the analysis stage of the present study, we engaged in mixed methods inquiry and interpretation, triangulating across data sources to overcome some of the limitations inherent in each method as a stand-alone approach (McGrath, 1982). That is, the data were collected in tandem, not sequentially, and then we brought them together for analysis and interpretation, sometimes known as the concurrent triangulation strategy (Terrell, 2012).

Transaction data

Among those who consented, we have information on each transaction on the mother's BFY debit card from the card vendor, Greenphire. Each point-of-sale transaction includes the merchant's name, the state in which the merchant is located, date of purchase, transaction status (e.g., approved or denied), and transaction amount. We cleaned and coded the names of the merchants into 90 different merchant categories (e.g., grocery store or supermarket, fuel station) based on Visa Merchant Category Classification (MCC) codes. During the first 12 months of the BFY intervention, there were 56,244 unique transactions across 15,589 unique merchants; of these, we were unable to categorize only 22 transactions. Table 1 shows the characteristics of the 66 BFY: MV mothers who consented to sharing their debit card transactions. We draw on this transaction data here so that this data source and the qualitative data are from the same individuals; in supplemental analyses, we compare those results to ones using transaction data from the full New Orleans and the Twin Cities BFY study samples (available upon request).

[7] We refer to the child whose birth brought families into the study as the focal child; many families also include other siblings in the household.

TABLE 1 Demographic characteristics of BFY: MV mothers at wave 1.

	Full BFY: MV sample ($N = 80$)		Sample restricted for available transaction data ($N = 66$)	
	n	**% or median (min-max)**	***n***	**% or median (min-max)**
Gift amount				
High	40	50%	34	52%
Low	40	50%	32	48%
Site				
New Orleans	50	63%	44	67%
Twin Cities	30	38%	22	33%
Age				
Mother (in years)	80	27 (19-42)	66	27 (19-42)
Focal child (in months)	80	13 (10-21)	66	12 (10-18)
Race & ethnicity				
Asian	3	4%	2	3%
Black	53	66%	45	68%
Hispanic	7	9%	6	9%
Native	1	1%	1	2%
White	8	10%	7	11%
Multiple	6	8%	4	6%
Other	2	3%	1	2%
Highest level of education at focal child's birth				
Less than a high school diploma	20	25%	19	29%
High school diploma	40	50%	31	47%
More than a high school diploma	20	25%	16	24%
Children				
Mother's number of children	80	2 (1-6)	66	2 (1-6)
Focal child is mother's first child	23	29%	20	30%
Romantic partner status				
Has romantic partner	45	56%	40	61%
Co-resides with romantic partner	32	40%	28	42%
Romantic partner is focal child's father	37	46%	32	48%

(Continues)

TABLE 1 (Continued)

	Full BFY: MV sample ($N = 80$)		Sample restricted for available transaction data ($N = 66$)	
	n	% or median (min-max)	*n*	% or median (min-max)
Household size				
Full-time residents only	80	4 (2-12)	66	4 (2-10)
Full-time and part-time residents	80	5 (2-12)	66	5 (2-10)
Lives with an older generation	25	31%	22	33%
Employment status				
Formally employed	30	38%	22	33%
Not formally employed	49	61%	43	65%
Program and benefit use				
SNAP	57	71%	44	67%
WIC	51	64%	43	65%
TANF	7	9%	7	11%

Customer service call-line data

The telephone number for the BFY call-line appears on the front of the BFY debit card, with calls fielded by staff in English and Spanish.[8] Staff were trained to help resolve issues or answer questions but not to offer advice or judgment on consumption decisions. Staff logged all calls, including dates and brief notes about the reason for the call. The team then compiled reasons into categories. Between May 2018 and June 2020, which covers the first 12 months for each of the participants in the full sample, the study's call-line received 2,519 calls. We draw on that data here—from across all sites and both gift groups—to observe challenges or questions participants had during their first year experiencing this intervention. Participant ID numbers are not necessarily collected during these calls; therefore, we do not analyze them by any subgroupings.

BFY cash gift intervention

BFY provides mothers with \$333 or \$20 per month starting at the time of study recruitment (i.e., the birth of the focal child); ultimately, mothers will receive the money for 76 months. The research team decided on the \$333 monthly gift amount as it approximates the value of other types of benefits that have been positively associated with child development (Noble et al., 2021). There is no control group that receives nothing, as the study team wanted to isolate the effect of receiving additional money from the effect of financial inclusion via having access to a debit card; since both groups receive a debit card, the causal identification of the effect of the intervention is based on the \$313 per month difference in the size of the cash gift. Because the money is distributed via debit card, participants do not need to be banked to participate, and the distribution of payments is not disrupted if participants change or exit banks (an issue that occurs with tax refunds and can create administrative burdens). The study team

[8] In addition, there was the regular Mastercard call-line phone number on the back of the card; we do not have access to data about calls to that line and so do not include them in the present study.

was able to secure administrative agreements or have legislation passed in all four states in which the study occurred to ensure that the cash gift was not counted as income in determining eligibility for most social assistance programs (e.g., SNAP).[9] This means that this intervention is a study of what happens when families receive a regular cash transfer as a supplemental source of income that would not necessarily substitute for other in-kind benefits (for more information on the design of the intervention, see Gennetian et al., 2023). Further, mothers are provided these experiences by a system that has fairly low operational costs: customer service demands have been relatively low; there is no eligibility recertification, regardless of changes in families' locations, composition, or other sources of income; and the cash gifts are loaded onto the debit card automatically each month.[10]

RESULTS

At the most aggregate level, the BFY cash gift intervention worked as intended: over the course of the first 12 months of receipt, 98% of the payments were successfully loaded onto debit cards (with the study team needing to work with the debit card company to resolve issues and ensure payment for the remaining 2% of payments).

To answer our deeper and more nuanced questions about BFY implementation, we first describe mothers' experiences with BFY, including their understandings of the BFY money as an unconditional and untaxed gift, as well as the meaning they attribute to it. Next, we examine who mothers tell about their receipt of the BFY money and from whom they receive input on their expenditure decisions with the money. Finally, we analyze mothers' allocations of the BFY money, including the types of purchases it enables (e.g., do mothers make purchases that would have otherwise felt out-of-reach?) and the feelings of relief the BFY money brought in the face of crisis. Therefore, rather than inferring mothers' understandings from their observed behavior, we hear directly about their perceptions and experiences.

Experiences with BFY

How the cash gift works

Some mothers in both the high- and low-cash gift groups initially had questions about how the BFY cash gifts would work; for example, would they have to pay it back, was it taxable, was it counted as income. Several mothers also described their happiness at seeing that the money really was on the card when they first checked—it had seemed too good to be true when they'd first learned about it in the hospital. Released from this skepticism, some still had other concerns. For example, Rayna, a 34-year-old, Black, high-gift-group mother of two from New Orleans, described how she called the BFY call-line to make sure she wasn't doing something wrong—getting "free money" seemed, as she said, "unbelievable," and she worried that mistakenly not paying taxes on it could lead to her tax refund being garnished. "I called one day, I was like, 'Am I supposed to file taxes on this?' Because I didn't want it to be taken away or something, but they told me 'No, it's a gift. So that is for you.' … I was like, 'That's great.'" Concerns such as Rayna's, however, were not dominant in mothers' discussions of their experiences with BFY.

It was only among high-cash-gift-group mothers, and not the majority of those, that they expressed fears that the money would stop prior to the pre-established time period. We spoke to Tonya, a 42-year-old, biracial mother of two from the Twin Cities, who had been receiving the BFY money for

[9] The gift information letter mothers received can be read here: https://www.babysfirstyears.com/data-and-documentation.

[10] Baby's First Years has a team of research assistants trained to manage customer service calls at Teachers College, Columbia University, in addition to the regular customer service available through Mastercard.

more than a year, yet she still described herself as “very wary…that it will be there.” Similarly, Rayna said, half-joking that she could jinx herself, “I’m scared to talk about it. I don’t want to talk about it because I don’t want it to go away.” These reactions align with mothers’ expressions of simultaneous surprise and gratitude for the BFY money.

There are likely two issues at work here. First, mothers often used the word “blessing” to describe the BFY money; others used phrases like “God bless you” or “thank you, God.” This portrays the money’s arrival as akin to a minor miracle—and therefore one that cannot be explained or seems too good to be true. This echoes language parents used to describe their tax refunds; while parents anticipated receiving a tax refund, the amount was opaque up until tax forms were filled out and the final calculations completed, meaning it was similarly experienced as a happy surprise (Halpern-Meekin et al., 2015). Second, it was not uncommon for BFY mothers to describe frustrating experiences with public benefit programs, with applications seemingly wrongfully denied or benefits simply not showing up as they were supposed to from one month to the next. As we heard from some mothers, life had taught them that depending on anyone or anything other than yourself was a risk, as it may disappear or not come through for you. However, seeing the BFY money arrive reliably month in and month out did appear to help assuage these fears for most. Mothers did know the length of time they expected to receive the money, and they knew the day of the month on which it arrived; it was rare that BFY erred in delivering the correct amount of money on time. When those rare errors occurred, mothers often contacted the BFY call-line, showing they knew how to seek remedy for mishaps.

Examining the call-line data for the study as a whole (not exclusive to the BFY: MV mothers), the most common reasons mothers called were a balance or transaction check (380 out of 2,519 calls or 15%), a card issue (e.g., pin number not working; 8%), a request for a replacement card[11] (13%), and a request to activate a new card or reset the pin (8%). In addition, some mothers likely sought assistance directly from Mastercard. Between May 2018 and June 2020, only 12 calls (<1%) to the study’s call-line were regarding issues like how the BFY cash gift could impact their social assistance eligibility; this suggests that concerns about public benefit loss due to BFY receipt were not widespread among mothers. During this time period, there were 86 calls (3%) about issues like how to use the card. This type of inquiry became less common over time, as mothers gained familiarity with the card and the cash gifts. Using the transaction data from the BFY: MV mothers, we see that they experienced few issues with the card that led to failed transactions, such as insufficient funds, PIN problems, or other errors (see Table 2). These data from the transactions and the study’s call-line indicate (1) mothers were able to seek assistance from BFY staff, (2) mothers were not often calling to find out about behavioral requirements for continued cash gift receipt or when the cash gift would end, and (3) that there were not deep or widespread issues with mothers’ use of the monthly cash gifts delivered via debit card.

BFY as “the baby’s money”

Many of those in both the high- and low-cash gift groups framed these BFY dollars as the child’s money. For example, Bianca, a 24-year-old, Black, high-gift-group mother of one from New Orleans, said, “I feel like that’s my baby’s money for the month. I make sure she gets her Pampers and wipes, everything she needs out of it.” Similarly, Jade, a 26-year-old, Black, low-gift-group mother of two from New Orleans, said, “It’s for the baby, so it’s for her. So, I just spend it only on her… I mean it’s just $20…. Whatever; it helps.” While this explicit framing of the money as being for the child was more common in the high-gift group than the low-gift group, we heard similar sentiments among mothers in both groups.

We speculate that three main reasons influence how mothers view the money. First, as they were offered the BFY cash gift shortly after their child’s birth, the money was associated with the baby;

[11] Mothers were not charged for a replacement card.

TABLE 2 BFY card transaction patterns for the BFY: MV sample.

	All	High-cash	Low-cash
Panel A. Purchasing behavior with BFY card			
Number of unique categories purchased from	12.6	17.6	7.4
Only use the debit card at vendors	34%	6%	67%
Use the card at a mixture of ATM and vendors	64%	94%	31%
Transactions done at ATMs	10%	17%	3%
Have not used the card	3%	0%	6%
# of months card was used	10.5	11.4	9.6
Used the card at least 11 out of 12 months	76%	91%	59%
Panel B. BFY card transaction success			
N approved transactions (per participant)	67.3	107.6	24.4
N failed transactions - insufficient funds (per participant)	2.7	3.5	1.8
N failed transactions - PIN problems (per participant)	1.7	1.9	1.6
N failed transactions - other errors (per participant)	2.7	3.7	1.6
Panel C. Top 10 categories of purchases on BFY card			
(average number of transactions per participant)			
Dollar or discount	13.5	19.7	7.0
ATM	9.8	18.1	1.0
Fuel or service station	9.1	13.8	4.2
Fast food	8.4	12.7	3.9
Grocery store or supermarket	6.8	11.1	2.2
Online variety store	3.2	5.9	0.5
Pharmacy or drug store	2.7	4.4	1.0
Other digital goods	2.4	3.4	1.2
Convenience or miscellaneous food store	2.2	2.5	1.9
Phone	1.7	3.2	0.2

Note: "Other digital goods" refers to digital purchases that are not movies, TV or streaming, or video games, such as Audible, Amazon Music, and iTunes.

previous research on the EITC similarly found that parents mentally earmarked their tax refund money since they knew they got the money, in part, because they had children (Halpern-Meekin et al., 2015). Second, the debit card on which they received the BFY cash-gift was printed with the words "4 My Baby" and was referred to this way in communication with mothers; and third, the cash gift arrives on the debit card each month on the day of the child's birth. These design aspects might reinforce mothers' perceptions of the money, even if mothers do not explicitly connect these features with their views and allocations of it in their narratives. Therefore, while mothers know that the receipt of the BFY cash gifts is not conditioned on any behaviors or allocation decisions, mothers may earmark and allocate money in particular ways that center their children (behavioral cues such as those in the BFY cash gift may activate the salience of particular social relationships—such as between parent and child, in alignment with the SAF framework discussed above).

Despite mothers' views of BFY as being the baby's money, they did not exclusively spend the money on items specifically for the baby. While mothers described spending on the baby, including diapers and infant formula, mothers also saw other purchases as central to caring for their child and therefore in line with the purpose they ascribed to BFY money. For example, Isabella, a 30-year-old, Hispanic high-gift-group mother of three from New Orleans, told us about the discussion she had with her husband about how to use the BFY money.

> He was like, "Do we have to pay this money back?" I was like, "No." He was like, "Well, we need to use that money right." And that's what we've been trying to do.... He tells me, "Don't spend the money, save it." And I'm like, "Save what?" I can't pause my kids, you know what I'm saying? Like if I need something in the house, that money will be spent for the fact that I need it in the house. It could be stuff to clean my house—it's going to be spent.

We see here that, first, Isabella was able to describe to her husband that this was not a loan, demonstrating her understanding of BFY. Second, she and her husband both saw the money as designated for their new baby, like so many of the other parents in BFY. However, they disagreed about the wisest way of using the money to contribute to their baby's well-being. In Isabella's mind, taking care of immediate needs—like being able to raise her son in a clean house—trumped any consideration of savings that could go toward long-term, amorphous goals. Spending on cleaning products, therefore, was a way Isabella saw herself as using the money for her son.

Who moms tell about the BFY cash gift

The impact of the BFY cash gift intervention may depend on whether BFY resources go into mothers' immediate families versus getting infused into kin exchange networks, and the design of the intervention may shape the degree to which it is visible to those in mothers' kin networks. We asked mothers who they had told about the BFY money and whether anyone gave input into how they spent it. While we did not ask mothers to provide an exhaustive list of everyone to whom they had mentioned BFY, mothers' descriptions provide insights into how they think about the BFY cash gift and how they make decisions about using it. That is, mothers as policy actors may make use of the intervention's features to shape its throughputs.

Because BFY is not a benefit most people in a community receive and it does not arrive on a consistent day across participants within a community—in contrast with a benefit like SNAP[12]—local cultural knowledge would not assume mothers have these resources. Further, BFY does not require that mothers make trips to an office to enroll or verify eligibility. Therefore, BFY's lack of visibility meant that it was at mothers' discretion to inform others that they had this additional income.

BFY: MV mothers were selective in their decisions to tell other people about the BFY money, whether that meant not telling anyone at all or telling some people and not others. Most mothers (85%) had told someone about receiving the BFY money, with mothers most frequently telling the focal child's father (45% of all mothers) or one of her own family members (44% of all mothers). At the time of their interview, a little over half of mothers had a romantic partner, and four out of five of these romantic partners were also the focal child's father (six mothers told the father of the focal child when they were not in a relationship). Though 10% of mothers had a romantic partner that was not the focal child's father, no mothers told them about BFY.

The reasons why mothers were selective in disclosing BFY as a source of income emerged in interviews. Patrice, a 35-year-old Black, high-gift-group mother of five in New Orleans shared that while her child's father knew about BFY, she generally didn't talk about BFY "[b]ecause my family just nosy and I don't like them all in my business…. When people know you have stuff, they expect

[12] There is variation from state to state in the timing of SNAP distribution, but it is typically distributed during the first two weeks of each month, though some states distribute all benefits on the first day of the month (Food and Nutrition Service, 2021).

more from you…. You already, you already be giving them enough, and then they know you have some extra, they want more…. So, I just keep my business to myself." She explained her reasoning to limit disclosure of her receipt of the BFY money based on her desire to both maintain some privacy and protect her resources from others who might look to borrow from her. The nature of the BFY intervention, with its limited visibility, allowed her to do so with these dollars.

If mothers told family about BFY, they most likely told their own mothers (25% of all mothers) or their sisters (24% of all mothers). Mothers shared that they discussed BFY with their sisters when their sisters had either recently given birth or were pregnant, making the BFY money (and moms' experiences with it) particularly relevant to them. Because mothers were generally not sure why BFY served some mothers but not others, they did not know whether their sisters had been or would be offered the same opportunity to participate in BFY.[13] Beyond their own mothers and sisters, few told other family members. Three mothers told their own fathers, two a grandmother, one a grandfather, and one an aunt. Two mothers had told their cousins and three mothers had told other relatives. Only two mothers mentioned having told family members of the focal child's father.[14]

However, even if mothers had shared their receipt of BFY money with some family members, it did not mean that they talked about it often or with multiple family members. Alexandra, a 24-year-old Black mother of one in the Twin Cities who received the high-cash gift explained that her family knows about the money, but she is careful in how she talks about it.

> I think I did tell my mom about it. … I don't know if my sister knows. I don't know if I told her. I've definitely mentioned it before. I definitely mentioned it to them. But I don't tell them that I use it 'cause I try not to bring up money…. I was trying not to because nobody has money right now. Like, we have money, but we're very careful about where it goes and just really picky, you know?

Like Patrice, tight resources among other family members made the obvious presence of the BFY money in a mother's life both a potential source of tension and raised the risk of claims being made by family members for loans or gifts from mom. One key financial management strategy that BFY's design enabled, therefore, was mothers making decisions to not inform others of having this money to avoid managing claims on it.

The limited circle of people with whom mothers shared their receipt of the BFY money is telling about two aspects of mothers' lives. First, it underlines the kin relationships mothers are navigating around finances. Even as mothers may be engaged in giving or receiving financial support with kin, they seek to limit demands on themselves from family members by managing information family members have about their financial circumstances (Wherry et al., 2019). Second, unlike lottery winners photographed with their oversized checks, moms are generally not disclosing their receipt of BFY to those outside of their innermost social circle. Despite the possibility that private financial transfers could be reciprocal, thereby creating a private safety net in which kin call on each other to give and receive assistance depending on who is in need, Pilkauskas and colleagues (2017) found that mothers with limited incomes who transfer money to others face an increased risk of material hardship themselves afterwards. BFY mothers' concerns about lending or gifting money to kin are not unfounded. Since others do not know about the BFY money, mothers can protect against claims on it without having to sour relationships by declining loan requests. Holding their BFY cards close to the chest meant mothers could access these additional funds without having family members make requests based on its existence; this would be far more difficult to do with some other sources of income, such as earned income (for which it is visible that mom is working) or tax refunds (which are received and known about more widely across communities). BFY's design facilitates mothers' agency in deciding

[13] During the first year of the study, the BFY call-line received 43 calls from nonparticipants inquiring about whether they could take part in BFY.

[14] Only 11% of mothers said they had told a friend, and 9% reported telling another person outside of family and friends (e.g., a sibling's friend). One mother said that she had told a co-worker about the BFY money.

who else has knowledge of this money, amplifying the importance of their role in implementing this intervention.

Others' involvement in BFY spending decisions

We also asked mothers whether anyone provided input regarding their use of the BFY money. This is an aspect of the BFY experience that is potentially shaped by its design. Were money to be received in cash or directly deposited into bank accounts (which could be jointly held with romantic partners, for example), mothers could have less exclusive control over financial decision-making around these dollars than they might when it is deposited on a card they hold.

While most mothers did not get input from others, 16% said that someone else offered ideas about how they should spend the BFY money. Of these mothers, most received input from their romantic partner. Precious, a 25-year-old Black, high-gift-group mother of two in New Orleans described her partner's views and her consideration of them. "He said that he thinks that I should just save it and put it all in a trust fund for Nora. He was like that would work really nicely, but then we kind of need it...." As Precious indicates, while she did receive input from her partner in how to use the money, she did not agree with his assessment of their financial situation—while she would ideally like to save, she said, it wasn't feasible—and, therefore, she did not accede to his judgment about how to use the funds. Similarly, Nina, a 26-year-old Black mother of four in New Orleans in the high-gift group described the understanding she has with her partner: "Nobody know we get it besides [him]. I mean, you know, he's okay with…how I spend money because I don't spend it on unnecessary things. …[H]e's okay with my spending as long as he knows it's for things that we need, you know." While her partner is aware of her spending decisions, he is not weighing in on the minutia of each purchase because he trusts her values and decision-making. Input, therefore, should not be mistaken as control over the allocation of BFY dollars; descriptions of anyone other than the mother controlling BFY dollars were quite rare.

Four mothers told us that someone else was in possession of the BFY card. This included a mother's grandfather, mother, aunt, and boyfriend. Only two of these mothers described the person in possession of the card as having input into how the BFY money was spent. Giving the card to someone else was a way of "putting it in the bank," as it were—ensuring its safe-keeping and allowing money to build up on the card, unless pressing circumstances demanded it be spent. The money's arrival on a debit card held separately from their other finances and other financial products more easily allowed for this money to also be set aside in this way.

Differences in high- and low-cash-gift groups

We saw several differences in what BFY: MV mothers reported based upon the amount of the cash gift they receive.[15] Mothers in the low-cash-gift group more frequently reported not telling anyone about the BFY money (20% compared to 10%). More mothers receiving the high-cash gift told the focal child's father about the BFY money than those receiving the low-cash gift (53% versus 38%). Mothers in the high-cash gift group were a bit more likely to tell others than mothers in the low-cash gift group, including their own mothers (28% versus 23%) and their friends (18% versus 5%). That they were more likely to share their receipt of the BFY money might have been indicative of its importance in their lives, or the impact of larger sums on family life may have been harder to hide.

While there were no differences between cash gift groups regarding the few instances when mothers were not in possession of the card, mothers receiving the higher amount more frequently described

[15] We do not, however, see substantial group differences by first vs. subsequent birth status, race and ethnicity, employment status, or educational attainment. However, we are not confident in these conclusions due to small sample sizes once the sample is broken down so many ways.

others giving input to how they used the money (23% vs. 10%), although, as we saw above, mothers seemed comfortable disregarding such input when it did not fit with their preferences. This group difference may be driven, first, by the greater likelihood of high-cash-gift-group mothers having told someone about the money and, second, by the greater purchasing power they have with their money, thereby increasing the salience of the decisions around it (and the likelihood that someone else would choose to weigh in). In support of this latter idea, Cassandra, a 19-year-old, Black, first-time mother in New Orleans who was in the low-cash group, stated, “My baby’s father knows and his mother knows about it, but what’s there to discuss?” With relatively little perceived to be on the line, she saw the question of giving input as simply irrelevant.

Allocations of BFY during the first year

In our interviews with mothers, we asked about the types of purchases they often made with the BFY money. These allocations tell us about whether mothers were able to use the funds (i.e., if they faced redemption costs or structural inequities in access to goods and services; see Barnes, 2021; Charron-Chénier et al., 2017), and their types of use can indicate whether mothers saw any limits on how they could use these funds—did they see their spending choices as unconditional?[16]

We saw several primary areas in which mothers described allocating their monthly BFY cash gifts over the first year of monthly cash gift receipt: spending on the focal child (described by 89% of mothers), spending on other children in the family (25%), spending on adults in the family (21%), household expenditures (59%), any type of savings (36%), and other, miscellaneous expenditures (13%). When spending BFY money on their focal children, many mothers described buying diapers and wipes (61% of mothers; see Randles, 2021, for discussion of mothers’ management of diapering costs on limited incomes, and Gennetian et al., 2022, for impacts of BFY on diaper purchases). Mothers described how the BFY money allowed them to pay some bills that otherwise would have been difficult to cover, by directly spending BFY money on them or by freeing up money that would have had to be spent on children (e.g., for diapers) so that both children’s needs and household bills could be covered. When engaged in some type of saving with the BFY money, mothers most commonly described letting the BFY money build up on the card so that it could be put toward a larger purchase (23%), saving for an emergency (8%), or saving on behalf of a focal child (8%).

The patterns of spending varied between the large and small cash gift groups. Every mother in the high-cash-gift group described spending at least some of the BFY money on the focal child, and about three quarters of low-gift-group mothers also did so (78%). Deja, a 23-year-old, Black, first-time mother from New Orleans in the high-gift group described how she spent the money on her son.

> I always, like when his baby card [Baby’s First Years] come on, I always, I stock up on Pampers. I stock up on wipes. That would be the first [thing] I get is Pampers and wipes through his money … Probably with his money, I get toys and stuff like that. But it’s always me stacking up on stuff so I don’t really, you know, go into that struggle stage.

Deja is clear that, in her mind, this money is spent as is intended—on her baby. She continues, explaining,

[16] Our qualitative data was not intended to constitute a complete accounting of their expenditures, but rather to get a sense of the types of items they purchased. Mothers often listed purchases in multiple categories, so these do not add up to 100%. This is also not intended to capture the entire range of expenditures enabled by the BFY funds; because dollars are fungible, the ways mothers spend the BFY money may free up other funds that could be spent in other areas, which we do not capture here. Further, we are not focused on what proportion of the BFY money is spent in a given category. Rather, we are interested in the types or categories of spending mothers discuss doing with the BFY money, because this helps to reveal how they are understanding and framing these dollars as they implement the intervention through their expenditure and consumption decisions.

> The [Baby's] First Years [money] come, like, at the beginning of the month when bills come. But I don't pay bills with [my baby's] check. So even if I don't have money, you know, to spend for me, I'm not going to spend my baby card on me. Like, I still only spend it on [my baby].

Mothers' conceiving of the BFY money as the baby's money, described above, is reflected in mothers' allocations of it.

Given that they receive a larger monthly sum, it is, perhaps, not surprising that high-cash-gift-group moms were more likely to describe spending on other children besides the focal child (35% versus 15%), spending on household expenses (70% versus 48%), and spending in other non-specified categories (18% versus 8%). Engaging in some kind of saving with the BFY money was more common among the low-cash-gift group: just less than half of low-cash-gift-group moms saved the money in some way, compared to just over a quarter of high-cash-gift-group moms, driven by their greater likelihoods of saving for emergencies (10% versus 5%) and letting money accumulate for larger expenses (33% versus 13%). As Nakeisha, a 31-year-old Black mother of two in New Orleans from the low-cash-gift group explained, "I be like okay, well that don't make no sense to spend $20…. You might as well just let it sit there and save. Like, it will build up to something in case something ever happened or anything." Luci, a 27-year-old Hmong mother of six from Minnesota, also in the low-gift group, was saving the money on the card with a specific goal in mind: "I'm thinking to keep the money on there and, like, it's [the baby's] birthday again, and then it would be nicer. His birthday is [coming up], and then he'll have something there to get him a gift." There are alternative ways of saving that we may not capture here, such as saving in the form of material items rather than cash (with stocking up on goods being a form of savings to protect against future material hardship). Nonetheless, even these instances of savings demonstrate that mothers' allocations were focused on her focal child or the family's living situation as a whole. Therefore, women were making spending decisions within their role as parents, focused on meeting children's needs and wants.

We can also use the debit card transaction data to further examine allocation patterns among BFY: MV mothers who provided consent for transaction data use. Most mothers quickly spend down the money deposited onto the card each month and use the card consistently. Table 2 shows that 76% of mothers in the BFY: MV sample[17] used their card at least 11 out of 12 months, with 91% of mothers in the high-cash group doing so. None of the mothers exclusively used their cards to make ATM withdrawals; about 34% never used ATMs, with very limited ATM use among the low-cash gift group. Overall, about 10% of all transactions occur at ATMs, and moms withdrew about 1 in 5 BFY dollars through ATMs. Most engaged in a mixture of ATM withdrawals and merchant purchases with their BFY funds.[18]

Further, we can see the types of merchants where mothers used the BFY debit card. Mothers used the BFY card at multiple types of vendors, with high-gift-group mothers using their cards at a wider array of merchants.[19] Mothers most frequently used the debit card at dollar or discount stores (an average of 13.5 transactions per participant over the year), ATMs (9.8 transactions), fuel or service stations (9.1 transactions), and fast food restaurants (8.4 transactions). Mothers also frequently used the card at online variety stores (e.g., Amazon; 3.2 transactions) and for digital goods such as iTunes or Audible (2.4 transactions). The average amount per transaction differs based on vendor type: ATM ($74.60), dollar or discount stores ($25.30), fuel or service stations ($10.75), and fast food restaurants ($10.60). This illustrates that mothers were able to use the debit card for multiple types of purchases

[17] These patterns look the same when we use transaction data from all BFY mothers who provided consent for transaction data use in the Twin Cities and New Orleans.

[18] We compared the two sites and saw that mothers in New Orleans were more likely to use their BFY debit card every month; they also may have fewer transactions each month but of larger dollar amounts. Small sample sizes, however, limit the emphasis we put on this finding.

[19] On average, high-cash-gift BFY: MV mothers used their cards at 18 different categories of stores in the first year, while their counterparts in the low-cash-gift group used their cards at seven different categories of stores.

(both online and in person). Mothers' use of the card in these ways suggests they see it as unconditional (e.g., used for purchasing food both at grocery stores and fast food restaurants) and that they are able to use the debit card in versatile ways. This indicates that the debit card as a means of delivering cash is a manageable financial product for mothers and is compatible with the financial service environment in which they live; even if an expected finding, confirming these functionalities of the intervention is essential (Hasenfeld, 1992).

What BFY made possible: Existing expenses, avoiding debts, and new purchases

Understanding how the BFY money operates in mothers' budgets, particularly as they worked to make ends meet with limited resources, can offer insights into whether mothers see the benefits as conditional. To learn more about mothers' perceptions of the possible uses of the BFY money, we examined whether the BFY money substituted for other sources of income, by avoiding debts while covering expenses they would have normally taken on, by allowing them to make purchases they would have been otherwise unable to make, or by saving purposefully or accidentally (e.g., forgetting about the BFY card). In their descriptions of their financial decisions with the BFY money, mothers' BFY money allocations were across multiple categories (e.g., covering a regular expense and taking on a new expense), therefore allocations to any one category are not mutually exclusive.

It was most common for mothers to explain that they used BFY money to make purchases they would have otherwise made, even without the BFY money, such as diapers and wipes; 72 mothers (90%) said they used the BFY money towards goods they would have purchased with other sources of income. This was similarly true for mothers in both high- and low-cash-gift groups (93% and 88%, respectively).

The next most common way that mothers said they used BFY money was to substitute for taking on debt (either formal debt, such as spending on a credit card, or informal debt, such as borrowing from kin) or going without something else (e.g., buying enough diapers could mean not filling the car's gas tank). This meant BFY allowed them to make purchases they would have otherwise made but not been able to cover; 38 mothers (48%) described BFY serving this function in their budgets. Mothers in the high-gift group were more likely to have reported using the BFY money in this way (70% versus 25%).

The third most common use of the BFY money that mothers described (29 mothers; 36%) was for purposeful savings, with either short- or long-term goals in mind; this could include saving for emergencies or saving up for a child's birthday party, for example, or just letting the money build up on the card to enable a larger purchase than one month of funds alone could cover. These mothers, in effect, were creating a lump sum for themselves out of their monthly payments. Mothers in both gift groups reported this, but it was more common among those in the low-cash-gift group (43% compared to 30% in the high-cash-gift group).

It was less common for mothers to describe taking on new expenses, enabled by BFY (described by 17 mothers; 21%). For some, this included making small but personally meaningful purchases (like take-out dinner for the family or a new bra for mom), while for others this involved making regular purchases that were otherwise out-of-reach (such as buying a more expensive diaper brand that fit their baby better and didn't leak). Mothers in the high-cash-gift group were more likely to report that BFY served this function (35% versus 8%). Finally, a handful of moms (six, or 8%) ended up accidentally saving money on their card, by forgetting they had the card or misplacing it; all were in the low-gift group.

That the BFY money was on a debit card separate from their other finances—as opposed to being received in cash or direct-deposited into an existing bank account—may have enhanced parents' ability to make these savings decisions (or to save accidentally) since they could set the card aside (e.g., not carrying it around in a wallet) to avoid having easy access to it. This is consistent with previous research about parents being more able to avoid spending money when it is less readily accessible

(Halpern-Meekin et al., 2015), emphasizing the importance of the design of cash transfer programs in shaping expenditure decisions.

Relief

The mothers in the BFY study were at or below the official federal poverty line at the time of the focal child's birth (with a mean income around $22,000; Noble et al., 2021) and, so, financial struggles were common, although not universal, prior to their receipt of the BFY money. The resources BFY offered, therefore, often came as a relief—an unexpected easing of the financial load that many mothers carried, even in the hospital maternity ward. In contrast with many other supports (e.g., SNAP), in which there is a delay between qualification and receipt, the BFY debit card was immediately loaded with funds.

As Nina, who we met above, recounts, she and her partner had been arguing the night before her C-section, because he didn't want to go to the hospital—not because he didn't want to support her but for financial reasons.

> No lie, the night – you know, for a C-section they tell you, you have to come to the hospital five o'clock in the morning. It was [my partner] and my mom, we was arguing the entire night, me and him, because he was like, "I don't want to have to go up there, I'm broke. How am I going to eat?" Because, you know, the hospital is not obligated to feed him.

In this environment, the surprise of the BFY offer was welcome. "I could have just cried because it was a total relief. Because, first of all, we went in the hospital flat broke. We was flat broke in the hospital." While the BFY money certainly didn't solve all of Nina's financial problems, she felt like she could finally breathe a little easier. You can hear the easing of Nina's worries and the joy it enabled in her description of what they did with the first $333 payment.

> We got food, a lot of food. We put food in the house. I even went and got the kids a gift. That's how happy I was. I was like, "Let me get the children something." So, I even got them a toy at the store. I got some cleaning supplies to make sure it was really sanitary for when I brought [my newborn daughter] home.

Nina's tight finances, and those of so many other mothers like her, are revealed in her comment about cleaning supplies. Multiple mothers described wanting to bring their children home from the hospital to clean houses—exemplifying a highly symbolic moment of having a fresh start. And while scholars' existing measures of financial hardship focus on big categories, like inadequate housing, inadequate food, and utility shut-offs, these miss the small, daily expenses that can be essential to helping parents feel like they are doing right by their children. Purchases such as diapers, wipes, and cleaning products are also not covered by federally-funded government assistance programs like SNAP or WIC.

Since coming home from the hospital, the BFY money has continued to be an important source of relief for Nina.

> [I]t just seemed like that money always come when we're at our lowest.... It just be like weight be lifted off my shoulders, because knowing that I'd be here stressing, like how I'm going to get it done, how I'm going to do it. And it'd be like so much weight lifted off my shoulders. So much weight lifted off my shoulders, like a lot.... Like I can't accomplish everything that I want, but I can accomplish the things that I need to get done.

Nina credits the BFY money not with solving her financial problems, but with helping her manage them a bit better and to be able to buy her kids a few extras—like toys from the dollar store or a box of popsicles to keep in the freezer—that her budget normally would not allow. Such spending on treats can be particularly important to parents' feeling good about how they are caring for their children (Mistry & Lowe, 2006; Sykes et al., 2015). Consistent with the SAF framework, BFY mothers, as implementation actors, are making decisions in the context of social relationships, in which the relational meaning of those decisions shapes how programs take shape.

Given the smaller sum of money they received, it is not surprising that we did not hear expressions of relief on par with Nina's from the mothers in the low-gift group. The low-gift-group mothers were more likely to describe the money either as a way to pick up more of the essentials—Pampers or a can of formula for the baby—or as a savior when the finances got to the absolute bottom of the barrel. As Trinity, a 35-year-old, White, mother of four from the Twin Cities, explained,

> I'm still struggling with my bills by myself or needing help. But it's different in a better sense anyways, because at my worst-most times when I was just like down and out with nothing, I was able to get this money or remember, okay, I do have this on there now.

Elsewhere in our conversation, Trinity remarked, "A little is better than nothing." For many low-gift-group mothers, this was the experience of the money—appreciated, but not fundamentally changing much for their families.

Taken together, across the findings, we see the ease with which mothers, as both policy targets and implementation actors, experienced BFY. We see the importance of the social relationships, such as between mothers and their children, as well as other kin, in which BFY recipients are embedded, and how these can shape how they implement this intervention through their allocation decisions. We also see that mothers encountered minimal administration burdens to learn about the intervention, determine eligibility,[20] maintain participation in BFY despite changing addresses, incomes, and family composition and size. Mothers also do not report feelings of stigma for participating. We see mothers easily using the BFY dollars (no redemption costs; Barnes, 2021; Moynihan et al., 2015). In turn, this ease allowed key design features—the unconditionality, predictability, and flexibility of the cash gift—to be experienced as intended with mothers serving as policy actors, determining the throughputs of the intervention.

DISCUSSION

This study offers a number of insights on design and implementation that are useful given growing U.S. policy interest in unconditional cash transfers in the United States. Our analysis demonstrates how mothers viewed the BFY cash gift as unconditional as intended, and that its meaning as the baby's money was activated, shaping mothers' sensibility about its allocation as focused on, but not exclusively to, child-specific expenditures (consistent with the family impact perspective and SAF's relationally embedded approach). Mothers were aware that the BFY money would continue monthly and that they could expect to receive the correct amount with very few incidents; therefore, the BFY cash payments served as a predictable, reliable income. Delivering funds via debit card worked well, with relatively few calls about debit card problems to the BFY customer service call-line and observed flexibility in making purchases in the manner mothers chose (with cash via an ATM withdrawal or through online or in-person purchases with the debit card). It was relatively infrequent that transactions were declined due to insufficient funds or pin problems, indicating mothers' facility with the card. Taken together, we see mothers serving as key implementation actors, shaping what BFY as an intervention actually consisted of—the throughputs—and, therefore, what impacts we may expect.

We focus on those features Gennetian and colleagues (2021) pointed to as particularly salient for cash transfers in shaping recipients' experiences, namely it being unconditional, periodic, delivered for

[20] We, of course, cannot speak to the administrative burdens perceived by mothers who declined to participate in BFY.

an extended period, and on a debit card activated and cued around a child's birth. The qualitative data revealed several important nuances about the experience of the BFY cash payments. First, although mothers knew that the BFY money was unconditional, the child-centered social meaning of the BFY money to mothers may have shaped their engagement with and allocation of it. Second, the lack of public knowledge about mothers' receipt of this money limited the financial demands or requests they faced from others, facilitating more agency over how the money is allocated without claims from kin (even those in their exchange networks).

We can consider the lessons of the present study for other cash transfers. First, we should be cautious in ascribing impacts of the BFY money on behavior and outcomes uniquely or solely to the behavioral cues in the BFY intervention ("4 My Baby" label and monthly delivery on the date of the child's birth), as similar child-related meaning-making occurs among parents with tax refunds, despite them not including such design features (Halpern-Meekin et al., 2015). Second, whether cash transfers can be delivered on schedule and in the correct amounts as the BFY cash gift was depends on the resources and staffing put toward avoiding and solving delivery problems. For example, the IRS could be hard-pressed to do so, given that it has been underfunded and understaffed, which the 2022 Inflation Reduction Act's additional funding intended to remedy (McDermott, 2022). Third, we learned that debit cards can act as nimble and flexible mechanisms for delivering benefits, as mothers were able to easily use these for a variety of financial transactions, with few problems. Finally, enrollment to receive the BFY money was automated and successfully occurred in hospitals at the time of the child's birth, lowering the administrative burdens that could stymy mothers' participation, since enrollment was brought to them, rather than them having to learn about and seek enrollment.

As the implementation research field encounters interventions—such as unconditional cash transfers—that seek to minimize administrative burdens and hand control over implementation decisions to policy targets, it is important to consider the role policy targets themselves may play as implementation actors (see also Cohen & Moffitt, 2009). While Moulton and Sandfort (2017) elaborated on the SAF approach to implementation studies with attention to the social relationships and interactions that shape implementation, they did so with the assumption that the implementation actors are "policymakers, public managers, service providers, funders, or direct service staff" (p. 145). The present study suggests that, given their agency, recipients should also be considered policy actors. In BFY, it is the mothers themselves who decide whether, when, and how to use the cash available to them. Future cash transfer studies should attend to these elements of implementation.

Bovaird (2007) has advocated for research on "co-production" in public administration, as some interventions intend to deeply involve targets in program construction. In the present study, we illustrate how policy targets may be "co-producing" policy beyond "service planning and management." Further, the present study focuses on a non-governmental intervention, which could make it administratively distinct from governmental policies and programs in some respects. However, with the expanding privatization of social services and, therefore, administration of public programs (Abramovitz & Zelnick, 2015), the strict distinction between governmental and non-governmental policy implementation and administration has weakened. Therefore, future implementation research should be attentive to the role of policy targets as implementation actors with both governmental and non-governmental policies.

There are, of course, remaining questions about implementation and design that the present study cannot speak to. For example, how families use income they receive monthly versus in a lump sum may differ (e.g., to make everyday purchases with the former versus to buy a big-ticket item, like a used car, with the latter; Halpern-Meekin et al., 2015). Because it is not easy to create an administrative system in which families switch between delivery options as their life circumstances changes—at least not without substantial administrative burdens—considering options for delivering some support monthly and some in lump sums may be appropriate (see, for example, Halpern-Meekin et al., 2018). Finally, moving exclusively to systems that deliver cash transfers with minimal bureaucratic interaction may present trade-offs, cutting administrative costs and burdens but potentially at the expense of staff-client relationships, which some experience as supporting them emotionally and promoting more positive outcomes (see, for example, Barnes & Nolan, 2019; Halpern-Meekin, 2019).

In interpreting the findings from the present study, we are mindful that this includes a distinct population during a distinct time period—findings in other places, with other demographic groups, and in other time periods may vary. Further, experiences with cash transfers may not be static, varying based on child age, family life circumstances, and more; therefore, what we observe here could change over time. Also, the transaction data does not offer information on specific items purchased (and it could hide some ATM-like uses, such as when someone gets cash back at the grocery store), so there are some elements of mothers' allocation decisions we cannot observe in the present study. Finally, future research should compare alternative delivery mechanisms or administrative systems to see how participants' views or use of the cash transfers would vary if designed or implemented differently.

Design, implementation, and recipient experiences are core to understanding outcomes observed and measured in benefit delivery and in social experiments. By attending to implementation issues and resulting participant experiences, as well as the implementation actions of the mothers as policy targets, we can assess whether and how policy intentions are realized. We see that many mothers are facing substantial financial struggles both prior to and during their receipt of the BFY money. We see that mothers' experiences with receiving and using the BFY money are generally smooth and flexible, and that their allocation decisions are shaped by the social meaning they ascribe to the money as being rightly spent primarily to benefit their children, reaffirming the contextual importance of relationships, and family relationships especially, suggested by the SAF and family impact perspectives. The present study lays the groundwork for interpreting current and future findings from the Baby's First Years broader study on children's developmental outcomes, maternal well-being, and related family processes. It also encourages a more comprehensive understanding of the set of actors involved in implementation, especially for those interventions that decentralize much of their decision-making authority to policy targets themselves.

ACKNOWLEDGMENTS

The authors would like to thank the students and interviewers who have worked on the Baby's First Years: Mothers' Voices study and, particularly, the mothers who shared their time and stories with us. The Baby's First Years: Mothers' Voices study receives financial support from the Heising Simons Foundation; the Office of Planning, Research, and Evaluation in the Administration for Children and Families; and the Russell Sage Foundation. Baby's First Years research reported in this publication was supported by the Eunice Kennedy Shriver National Institute of Child Health and Human Development of the National Institutes of Health under Award Numbers R01HD087384 and 2R01HD087384. The content is solely the responsibility of the authors and does not necessarily represent the official views of the National Institutes of Health. This research was additionally supported by the U.S. Department of Health and Human Services, Administration for Children and Families, Office of Planning, Research and Evaluation; National Institute of Mental Health; Office of Behavioral and Social Sciences Research-Office of the Director, National Institutes Of Health; Andrew and Julie Klingenstein Family Fund; Annie E. Casey Foundation; Arnold Ventures; Arrow Impact; BCBS of Louisiana Foundation; Bezos Family Foundation, Bill and Melinda Gates Foundation; Bill Hammack and Janice Parmelee, Brady Education Fund; Chan Zuckerberg Initiative (Silicon Valley Community Foundation); Charles and Lynn Schusterman Family Philanthropies; Child Welfare Fund; Esther A. and Joseph Klingenstein Fund; Ford Foundation; Greater New Orleans Foundation; Holland Foundation; Jacobs Foundation; JPB Foundation; J-PAL North America; Lozier Foundation; New York City Mayor's Office for Economic Opportunity; Perigee Fund; Robert Wood Johnson Foundation; Robin Hood; Sherwood Foundation; Valhalla Foundation; Weitz Family Foundation; W.K. Kellogg Foundation; and three anonymous donors. We thank the University of Michigan Survey Research Center, our partners in recruitment, data collection, and participant location and retention. For more study information, see www.babysfirstyears.com.

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How to cite this article: Halpern-Meekin, S., Gennetian, L. A.., Hoiting, J., Stilwell, L., & Meyer, L. (2024). Monthly unconditional income supplements starting at birth: Experiences among mothers of young children with low incomes in the U.S.. *Journal of Policy Analysis and Management*, 1–28. https://doi.org/10.1002/pam.22571

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