

# **Evaluation of the Recovery Action Fund for Tomorrow Program: Impact of a One-Time Cash Transfer in San Diego County**

## **Executive Summary**

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## Executive Summary

The COVID-19 pandemic brought disruptions and hardships to residents across San Diego County. Many families, older adults, and people at risk of homelessness struggled to pay rent, buy food, or cover other basic needs in a region with some of the highest living costs in the nation. In response, on November 15, 2022 (5) the San Diego County Board of Supervisors approved a plan to provide direct cash payments to people most impacted by the pandemic. In January 2023, the County's Health and Human Services Agency (HHS), through its Department of Self-Sufficiency Services (S-SS), launched the Recovery Action Fund for Tomorrow (RAFT) using federal American Rescue Plan Act (ARPA) funds to help residents most affected by COVID-19.

RAFT provided a one-time, no-strings-attached \$4,000 payment to 2,243 households facing financial hardship. All participants earned less than 200% of the federal poverty level (\$60,000 for a family of four). The program's goal was to provide economic support to strengthen well-being and reduce reliance on public benefits and homeless services. The payment did not count as additional income when assessing eligibility for CalFresh (SNAP) or CalWORKs (TANF).

Because funding was limited, not everyone who applied could receive the payment. To distribute payments equitably and evaluate the program's impact, 9,517 applicants were entered into a lottery. 3,766 were randomly selected for in-depth screening to confirm eligibility, and, of those, 2,243 eligible households received the payment. This randomized design allowed the County to learn about the program's impact and to inform future program design and funding decisions.

## Evaluation Questions

1. To what extent did RAFT impact the overall well-being, social and family supports, and food security of people who received \$4,000 compared to those who did not?
2. To what extent did RAFT impact use of homeless services and County-administered benefits among people who received \$4,000 compared to those who did not?
3. How did recipients use the \$4,000?

### ***At a Glance:***

#### **Recovery Action Fund for Tomorrow (RAFT)**

**Goal:** To improve overall well-being and reduce reliance on public benefits and homeless services

**Program:** One time, no-strings-attached \$4,000 payment

**Recipients:** 2,243 households

**Priority Groups:** People at risk of homelessness, families, older adults

**Timeframe:** 2022 - 2024

## Key Findings

1. **There is no evidence that RAFT improved participants' long-term perceptions of their well-being.** Average self-reported measures of flourishing (happiness, health, and purpose), family relationships, social support, and food security were similar about six and twelve months after recipients got the payment.
2. **RAFT did not decrease participants' reliance on homeless services or public benefits during the 6 months after the one-time payment.** Average use of homeless services, CalFresh, and CalWORKs stayed about the same in the six months after payments were distributed.
3. **The one-time payment may have offered short-term financial relief.** Many recipients said that the money gave them the short-term ability to cover basic expenses and support their families. They typically reported paying for groceries, utilities, housing, and debt repayment.

## Recommendations

The evaluation of RAFT offers valuable insights into designing future programs. These recommendations are informed by both participant experiences and observed outcomes, and they may be applicable not only to unconditional cash transfer initiatives but to other social support programs as well.

1. **If the program goal is long-term outcomes, do not re-implement the RAFT program as designed.** RAFT likely did not lead to long-term improvements in well-being or reductions in reliance on government services.
2. **Put greater emphasis on intentional program design for future programs.** Future cash transfer programs should start with a clear understanding of achievable outcomes. RAFT was piloted when U.S.-based research was limited; now, available evidence can inform eligibility, payment amount, and duration to maximize impact. Align expectations with program size and length, such as prioritizing short-term outcomes over long-term effects. This evidence-based design approach makes it more likely the program will meet its objectives while demonstrating accountability and building trust in public programs.

## Conclusion

The evaluation suggests that while the program may have provided short-term financial relief to participants, it did not produce measurable long-term changes in participant well-being, housing service utilization, or reliance on benefits.

The steady use of benefits indicates that the state waiver worked as intended, allowing the payment to supplement, not disrupt, existing support. It is possible that the \$4,000 one-time payment was not enough to create lasting change, or that any effects faded before follow-up data was collected. Impacts may have varied across different groups, which are not visible in average results.

Further analysis of RAFT data could help inform whether, how, and for whom a cash transfer model might effectively support families facing financial hardship in the future.