

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

Evaluation Report

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Performance, and Analytics

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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.

Background

The COVID-19 pandemic in 2020 brought widespread disruptions and hardship to communities across the globe. In San Diego County, thousands of residents – especially families, older adults, and people at risk of homelessness – experienced great economic strain.^{1,2,3} Many people struggled to pay rent, buy food, or cover other basic needs.^{4,5} In response, the San Diego County Board of Supervisors (Board) approved a plan on June 21, 2021 (3) to provide direct cash payments to people most impacted.⁶

While the Board initially considered offering \$500 per month to low-income families for two years,⁷ they ultimately chose a different path. To reach a broader population, the Board opted for a one-time payment model and expanded eligibility to include seniors and residents at risk of homelessness.⁸ This decision laid the foundation for the Recovery Action Fund for Tomorrow (RAFT), a cash transfer program approved by the Board of Supervisors on November 15, 2022 (5) and launched in January 2023 using federal American Rescue Plan Act (ARPA) funds.⁹

RAFT provided a one-time, no-strings-attached payment of \$4,000 to 2,243 of San Diego County's most vulnerable residents. The program aimed to improve overall well-being and reduce reliance on public benefits and homeless services – offering recipients the flexibility to use the funds however they saw fit.

The County of San Diego (County) joined a growing number of jurisdictions exploring whether direct cash payments can strengthen housing and financial stability, food security, and overall well-being. When RAFT was launched, several similar pilots were underway across the United States. Most existing research on cash payments came from international contexts and U.S. results were only available after RAFT had completed.

Evidence from other programs, particularly in the U.S., are mixed. Programs that provide monthly (rather than one-time) payments tend to show more consistent benefits. Such benefits include helping families pay rent, purchase groceries, and cover basic essentials. One-time payments, by contrast, have produced more varied outcomes.^{10,11,12} There is limited research on long term impacts of cash transfers, and some studies suggest that improvements may fade once payments stop, depending on the program's design and context.^{13,14,15}

Much of the international research involves programs where payments are often much larger or more frequent – sometimes equal to a full year's income.^{16,17} These programs can show strong results, but they're hard to compare to smaller, shorter-term efforts in the U.S.

In those settings, monthly payments often help families meet basic needs, while one-time payments are more likely to be used for larger purchases or starting a small business.^{18,19,20}

Several recent programs in the U.S. and Canada have tested monthly payments. In Stockton, CA, the SEED program gave low-income residents \$500 a month for two years. Participants reported improved ability to pay bills, less stress, and more stable employment.²¹ In Los Angeles, the BIG:LEAP program provided \$1,000 per month for a year to 3,200 households, helping families to afford rent, improve food security, and support their families – without reducing employment.²² The Denver Basic Income Project also tested monthly payments for people experiencing homelessness. One group received \$1,000 per month for 12 months, another received \$6,500 followed by \$500 monthly payments for 11 months, and a third received \$50 per month for 12 months. All groups showed similar short-term improvements, including reduced time in shelters, but there was little difference between payment amounts.²³ In all three programs, many of the positive effects faded after the payments ended, suggesting that ongoing support may be needed to sustain long-term gains.

Programs that offer one-time cash payments have shown more mixed results. In Vancouver, British Columbia, a \$7,500 Canadian Dollars payment to people experiencing homelessness helped reduce shelter stays but did not lead to improvements in well-being or cognitive functioning.²⁴ In the U.S., the COVID Cash Transfer Studies tested the impact of a \$1,000 payment in two phases. The first, in 12 states, found that the payment helped those on food assistance with very low incomes meet basic needs like food and housing.²⁵ The second, expanded to 49 states, D.C., and Puerto Rico, found little impact on broader financial or mental health outcomes.²⁶

In parallel with other pilots, the County launched RAFT to test whether a one-time cash payment – rather than an ongoing or guaranteed income – could help residents facing financial hardship. While the program was shaped by funding limits, it also reflects the kind of support already familiar in U.S. policy, like the Earned Income Tax Credit and Child Tax Credit, which provide lump-sum payments to millions of families each year. Evaluating RAFT offers a chance to learn not just whether this type of assistance can improve well-being and housing stability, but also how it works in the unique context of San Diego County – where high living costs, limited affordable housing, and diverse community needs shape the challenges families face.

Recovery Action Fund for Tomorrow (RAFT)

In November 2022, the County’s Health and Human Services Agency (HHSA), through its Department of Self-Sufficiency Services (S-SS), launched RAFT. The program was administered by Jewish Family Service of San Diego (JFS), a community-based organization.

RAFT provided a one-time, no-strings-attached \$4,000 payment to 2,243 households facing financial hardship. The goal was to offer economic support to strengthen well-being and reduce reliance on public benefits and

homeless services. RAFT was built on the idea that when people have enough resources to meet their immediate needs, they are better able to plan, save, and support their families. In turn, this may strengthen protective factors such as family relationships and social support, improve food security and well-being, and reduce use of public benefits.

Because funding was limited, not everyone who applied could receive the payment. To ensure equity and enable a rigorous evaluation of the program’s impact, the County entered applicants into a lottery system. Those randomly selected to receive the payments were further screened for eligibility, and eligible households received the payment. To qualify, applicants had to have a household income at or below 200% Federal Poverty Level (for example, \$60,000 for a family of four in 2023) and live in one of the County’s Health Equity ZIP Codes, which were disproportionately impacted by COVID-19.²⁷ Out of the 9,517 households that applied, 2,243 received payment. The County requested a waiver, which was approved by the State of California, to ensure that the payment did not count as additional income when assessing eligibility for CalFresh (SNAP) or CalWORKs (TANF).

Participants were recruited through press releases, presentations at community events, and media outreach. Payments were distributed between June 2023 and December 2023 via debit cards, which could be used directly or for ATM withdrawals. All those who applied to the program were offered community resources focused on economic security, food, housing, transportation, and other basic needs.*

Eligibility	
✓	Priority given to people who demonstrated risk of homelessness and families.
✓	Applicants must be at least 18 years old
✓	Household income at or below 200% Federal Poverty Level (for example, \$60,000/year for a family of 4)
✓	Resident of one of 39 Health Equity ZIP codes in San Diego County (areas disproportionately impacted by COVID-19)

* Appendix A provides more information on the program’s logic model and recruitment.

Applicant Characteristics

Table 1 summarizes self-reported demographics for all 9,517 RAFT applicants who passed an initial eligibility screening.* 17% reported unstable living arrangements (e.g. hotel/motel or shelter, couch surfing, living in a car or outdoors). The median household size was three, and the median number of children in the household was one. 74% of participants were female. About half of applicants (48%) identified themselves as Hispanic, 21% as non-Hispanic Black/African, and 13% as non-Hispanic White. The median household income for the participants was \$1,387 a month, or about \$16,560 a year.

Table 1: Applicant Characteristics (includes all payment groups)		n (%)
Total		9,517
Priority Group	At risk of homelessness [†]	506 (5%)
	Families	7,369 (77%)
	Seniors	1,642 (17%)
Living Situation	Unsheltered (tent, car, outside)	300 (3%)
	Sheltered (hotel/motel, shelter, half-way house, temporary housing)	1,300 (14%)
	Permanent Housing (renting or owning)	7,917 (83%)
Age Category	18-24	319 (3%)
	25-34	2,641 (28%)
	35-44	2,733 (29%)
	45-54	1,105 (12%)
	55 or older	2,719 (29%)
Number of children under 18 (median)		1
Household Size (median)		3
Gender	Female	7,017 (74%)
	Male	2,414 (25%)
	Other / Prefer not to say	86 (1%)
Race/Ethnicity	Asian	494 (5%)
	Black / African	1,973 (21%)
	Hispanic	4,575 (48%)
	Middle Eastern	500 (5%)
	Native American / Alaskan Native	74 (1%)
	Native Hawaiian / Pacific Islander	84 (1%)
	White	1,250 (13%)
	Mixed Race	322 (3%)
	Other Race	245 (3%)
Language Spoken at Home	English	6,681 (70%)
	Spanish	1,770 (19%)
	Other	1,066 (11%)
Highest Education	Less than high school	2,344 (25%)
	High school diploma or GED	2,652 (28%)
	Post-secondary nondegree	3,090 (32%)
	Post-secondary degree	1,431 (15%)
Monthly Income (median)		\$1,387

* A full breakdown by priority group and payment group appears in Appendix B

[†] Documentation including late rent or eviction notice, proof of living in a hotel/motel, or letter of support from a recognized community organization

Table 1 (continued): Applicant Characteristics (includes all payment groups)

		n (%)
Total		9,517
Benefits Received (prior six months)	Receiving CalFresh	5129 (54%)
	Receiving CalWORKs	1010 (11%)
	Using homeless services*	173 (1.8%)

Evaluation Questions and Outcomes[†]

The evaluation focused on three key questions:

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?

Outcomes: Self-reported metrics of:

1. Flourishing: 10 items measuring happiness and life satisfaction, physical and mental health, meaning and purpose, character and virtue, and close social relationships.
2. Family Function: 3 items measuring protective factors related to family relationships and caregiving.
3. Social Support: 4 items measuring perceived support of social networks, nurturing and attachment to others.
4. Food Security: 6 items measuring access to sufficient, quality food.

Data: Surveys collected at baseline (May 2023) and follow-ups (July 2024 and February 2025)

To what extent did RAFT impact use of homeless services and County-administered benefits among people who received \$4,000 compare to those who did not?

Outcomes: Change in:

- Monthly use of homeless services from 6 months before the program to 6 months after
- Monthly count of public assistance programs (CalFresh, CalWORKs and homeless services) participants used from 6 months before the program to 6 months after.

Data: Administrative data from the California Statewide Automated Welfare System database and homeless services tracked in the Homeless Management Information System (HMIS).[‡]

* Only includes homeless services recorded in the Homeless Management Information System (HMIS).

[†] See Appendix C for further details on data sources and outcomes

[‡] Federal and state funded programs must be reported in the HMIS. Local programs are encouraged but not required to report so some services received may not be captured in the data.

How did recipients use the \$4,000?

Outcomes: Self-reported use of funds.

Data: participant interviews and surveys collected in July 2024 and February 2025.

Evaluation Design and Methodology*

The RAFT evaluation used a randomized controlled trial (RCT) to assess the impact of receiving the \$4,000 payment.[†] To ensure equitable distribution of funds, applicants with greater need (people at risk of or experiencing homelessness and families) were prioritized for selection. The applicants who were selected through the lottery completed further in-depth eligibility screening. This minimized burden on both program administrators and applicants. Only people who passed this screening received the payment. Ultimately, out of the 9,517 people who applied to the program, 3,766 were selected for additional screening, and 2,243 individuals received payments.

All 9,517 applicants completed a baseline survey and were invited to participate in follow-up surveys. The first follow up in July 2024 received 1,830 responses (19% response rate) and the second in February 2025 received 1,782 responses (19% response rate).[‡] Participants self-reported on validated scales measuring flourishing (10 questions), family function (3 questions), social support (4 questions), and food security (6 questions). Payment recipients also self-reported on how they used the payment. The evaluation team collected participants' use of CalFresh (SNAP) and CalWORKs (TANF) benefits and use of homeless services during the 6 months before and after payments were distributed.

Because participants were randomly assigned to either receive the payment or continue with business-as-usual, the evaluation could estimate the *causal* impact of the program. This ensured that any average differences in outcomes between the payment and no payment groups were due to the payment itself, not any other differences between groups. Statistical adjustments accounted for imperfect RCT implementation (e.g. participants received payments at different times, participant eligibility was verified after randomization). The results presented in this report focus on actual recipients. Results for those initially selected are similar and can be found in the appendix.

* See Appendix D for more on randomization, Appendix E for more on survey administration, Appendix F for more on methodology, and Appendix G for the full statistical models.

[†] Biomedical Research Alliance of New York (BRANY) Institutional Review Board reviewed and approved all evaluation activities, and participants gave consent to participate in the evaluation when they applied.

[‡] Respondents received \$25 for completing the survey. Funding for these incentives was limited to 1800 responses per survey.

Findings

Finding 1: There is no evidence that RAFT improved participants’ long-term perceptions of their well-being.*

On average, RAFT did not lead to measurable improvements in participants’ self-reported well-being during the two follow-up periods. Differences in flourishing, family functioning, social support, or food security between payment recipients and non-recipients were small and not statistically significant, meaning there is not enough evidence to conclude that the program had a positive impact on long-term perceptions of participant well-being.

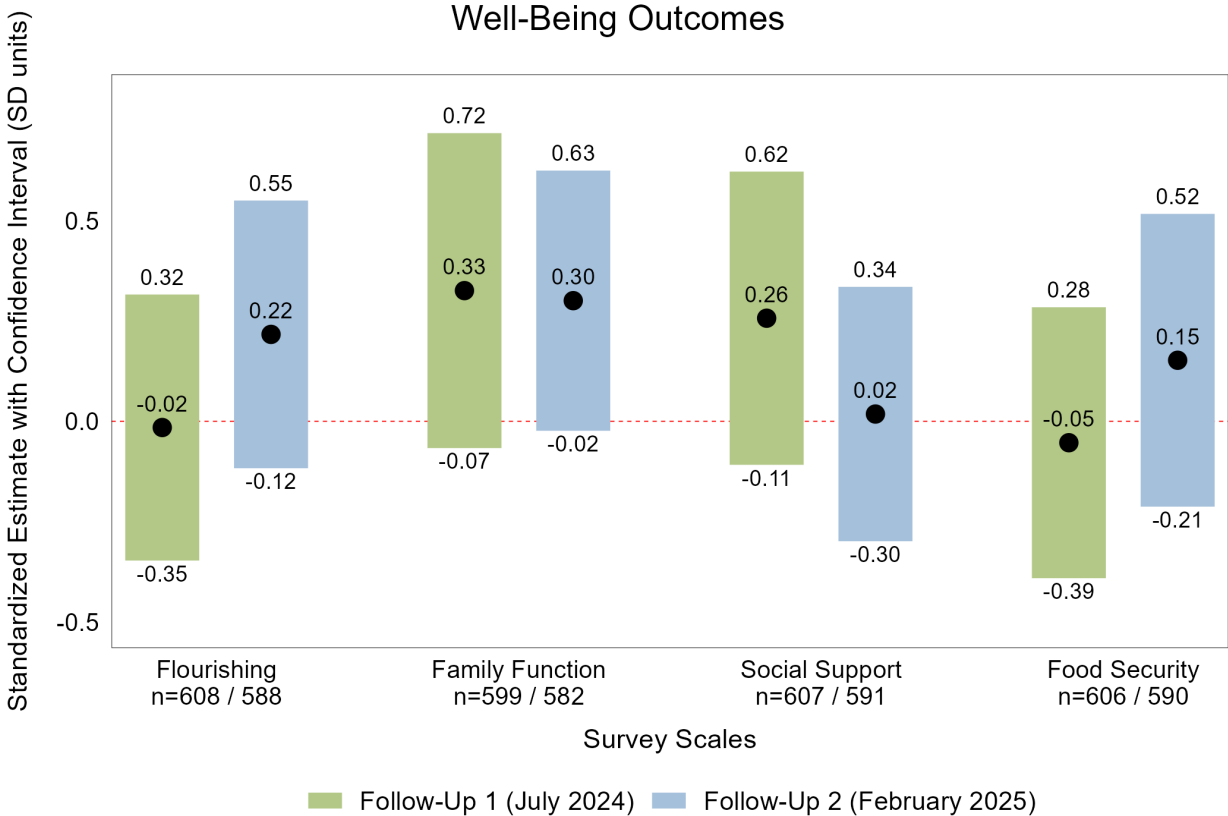


Figure 1: Difference in well-being metrics between recipients and non-recipients at Follow-Up 1 and Follow-Up 2. The figure shows that differences were small (black dots). All ranges of possible outcomes (green and blue bars) cross the zero line; hence, the data cannot confirm that there was any effect at all. Note: Each follow-up round had different respondents.

Figure 1 shows how receiving the \$4,000 payment impacts four indicators of well-being: flourishing, family functioning, social support, and food security at the two follow-up

* See Appendix H for full findings

timepoints. Each point represents the estimate of the average difference between payment recipients and non-recipients for a given outcome, while the bars represent the range of uncertainty around that difference (the confidence interval). When that range crosses zero, the difference is not statistically significant, meaning the data cannot confirm that there was an effect. Green bars are Follow-up 1 (July 2024) and blue bars are Follow-up 2 (February 2025).

Overall, recipients scored about the same or slightly higher on most well-being measures compared to non-recipients. However, the ranges of uncertainty are wide and include zero, so the data does not provide enough evidence to conclude that RAFT improved well-being. For some outcomes, like the flourishing and food insecurity metrics at the first follow-up, the differences between recipients and non-recipients were nearly zero: -0.02 SD and -0.05 SD, respectively. The range of uncertainty for these metrics span negative and positive values, making it unclear whether the program had a positive, negative, or any effect at all.

For other outcomes, such as family functioning (follow-ups 1 and 2) and social support (follow-up 1), the lower bounds barely dip below zero (-0.07 SD and -0.02 SD for the first and second follow ups) while the upper bounds exceed 0.5 SD – a threshold which is often considered a medium effect size. This pattern suggests that RAFT probably didn't have a negative impact, and there is even the possibility of moderate improvements in these areas. Still, because the ranges of uncertainty include zero, the findings remain uncertain. Effects could be minimal or potentially more substantial.

Comparing Survey Outcomes:

Survey measures used different scales — for example, the flourishing metric ranged from 0 to 10, while family functioning scores ranged from 0 to 4. To allow for meaningful comparison across these measures, each score was standardized. As a result, effects are presented in units of *standard deviation (SD)*. The standard convention* for interpreting effect sizes is:

- No effect: 0.0 – 0.19 SD
- Small effect: 0.2 – 0.49 SD
- Medium effect: 0.5 – 0.79 SD
- Large effect: 0.8 SD or more

Finding 2: RAFT did not decrease participants' reliance on housing assistance or public benefits in the 6 months after the program.*

On average, RAFT did not reduce participants' reliance on homeless services or public benefits in the six months following payment distribution.

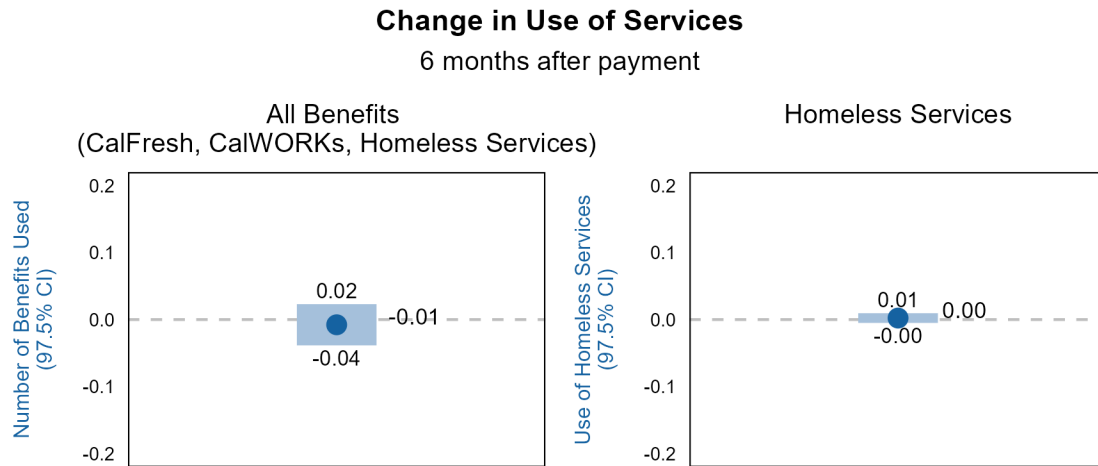


Figure 2: Difference in change in benefits use between recipients and non-recipients, 6 months after payment. The graphs show that people who received the one-time payment used about as many services as non-recipients. The narrow ranges of uncertainty (blue bars) indicate high confidence that there was no difference.

Figure 2 compares changes in service use for people who received the \$4,000 payment and people who did not, during the six months after the payment. Each dot shows the average difference between the two groups. The shaded bars show the range where the true difference is likely to fall. Change in use of benefits and homeless services was nearly identical for both groups. That is, payment recipients were as likely to use services as non-recipients. The ranges around these estimates are very small and centered on zero, which means the data strongly suggest that the payment did not reduce or increase reliance on these services.

* See Appendix H for full findings

Finding 3: The one-time payment may have offered short-term financial relief.*

Participants used the RAFT money to pay for groceries/food, utilities or bills, housing, or reduce or pay off debt, as shown by data from surveys and interviews. Figure 3 shows the results when respondents were asked how they used the funds, which were consistent across both follow-up surveys.

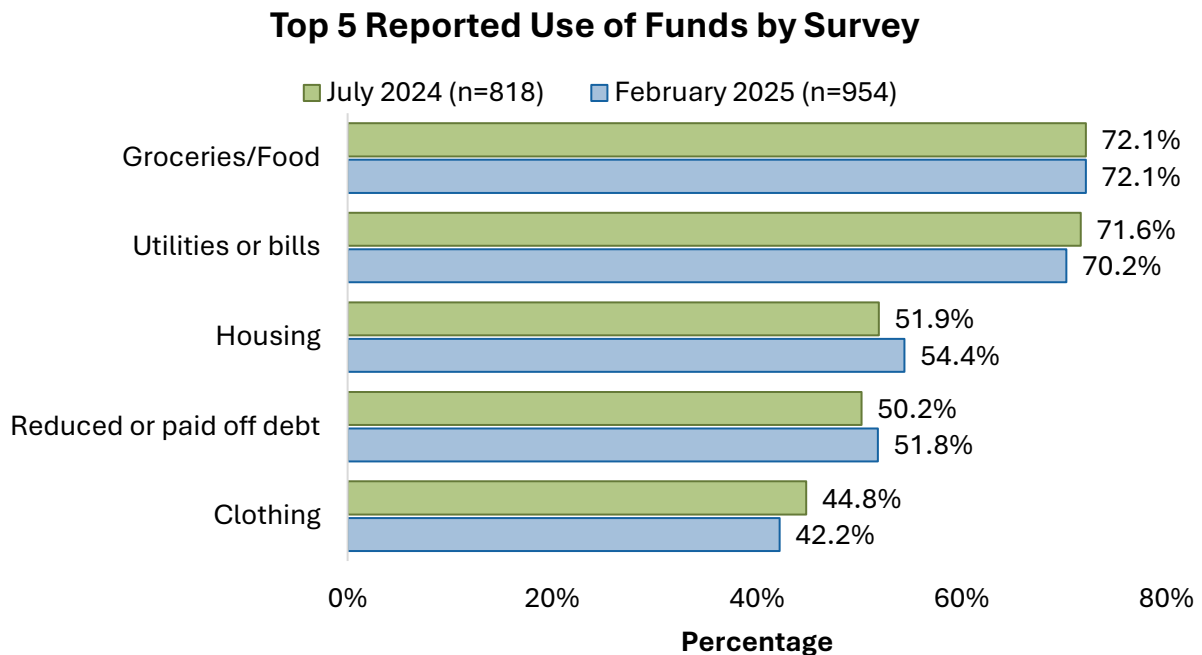


Figure 3: Top 5 Reported Use of Funds for First Follow-up Survey (July 2024) and Second Follow-up Survey (February 2025). The graph shows that respondents who received the \$4,000 payment used those funds primarily for groceries/food and utilities or bills. Notes: Each follow-up round had different respondents. Respondents were allowed to select all that apply.

In interviews and surveys,[†] participants described how the one-time \$4,000 cash assistance offered a brief sense of financial stability.

“During the time that I received the payment it helped for a bit. I was unemployed, layed [laid] off during maternity leave. After having my baby, I had trouble finding work that would pay me enough to have my children in childcare. I was drowning in debt. I can't afford basic necessities and often have to charge things to my credit card and then pay the lowest monthly payment. The \$4,000 helped pay some of that

* See Appendix I for more details on use of funds

[†] Quotes in this report are included exactly as they were written.

debt off and be able to buy groceries without adding to the credit card debt. It also helped keep the lights on and water running.”

The cash also played a role in housing stability, with some participants using it for rental deposits, overdue rent, or for household repairs.

“[The RAFT program] helped us go from homeless living out of hotels to going on almost a year of having our own place. Ur [You] helped us with first month’s rent and deposit! My children and I are extremely thankful!”

People already experiencing homelessness reported using the money for temporary hotel stays or to purchase or repair their car – providing both reliable transportation and a place to sleep, rather than living outdoors.

“It was great when I received it because me and my children were living in a motel and our vehicle had just broke down and I didn't have any money to pay for rooms or car repairs. That money provided me the ability to make the whole homeless experience a little bit manageable. I was able to pay for the motel room and fix the car. I really wish that I didn't have to pay for those motel rooms because if I didn't I would have had enough money to move into a house for my kids.”

Many participants also described using the funds to address health needs or support their family needs, such as childcare and enrichment activities for their children. Others invested their money in education or vocational training to improve their long-term stability.

“It helped to be able to resume medication, which has increased in price. It also helped to keep me in my home and helped my grandchildren to continue in school.”

Beyond material benefits, participants frequently highlighted a sense of relief and peace of mind. Many said the funds eased financial stress caused by accumulated debt, unpaid bills, and increasing rent costs. The cash payment helped them pay down debt, catch up on bills, and/or made it possible to enjoy special moments, particularly during the holidays.

“With this help I am a little calm, not one hundred percent, but calm, because I know that my children are going to enjoy this Christmas dinner with our family. We are not going to be worried about the rent and what are we going to do then. Yes, yes, it has helped me a lot.”

However, some participants acknowledged that the assistance only provided temporary relief, with financial challenges returning once the funds ran out.

“I was able to get caught up on some bills but I feel that now I am back to where I was last year.”

Overall, participants emphasized that the \$4,000 cash offered vital short-term stability, dignity, and reduced financial stress during a time of significant economic hardship.

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.

Evaluation Limitations*

This study had several limitations that should guide how results are interpreted or used. Evaluators took steps to minimize these issues, but findings should still be viewed with caution.

Program Selection and Timing

Program staff rigorously confirmed eligibility only after participants were randomly selected. Participants provided documentation verifying self-reported elements in their applications including identity, income, and housing status. Out of 3,766 participants selected and screened, only 2,243 (60%) were eligible and received the payment. Participants who were not selected did not undergo additional screening, so it’s likely that this group included some individuals who would have been screened out if selected, meaning that the people who received payments may differ, on average, from those who did not.

Payment timing also varied as shown in Figure 4. Participants who received funds in December may have spent them differently than those paid in June. For instance, participants who received funds around the holidays may have spent money on gifts or food. Many participants also waited months between being offered and receiving payment, which could have shaped how they planned or used the money. The analysis of survey and administrative data both take steps to account for this concern by adjusting for timing differences.

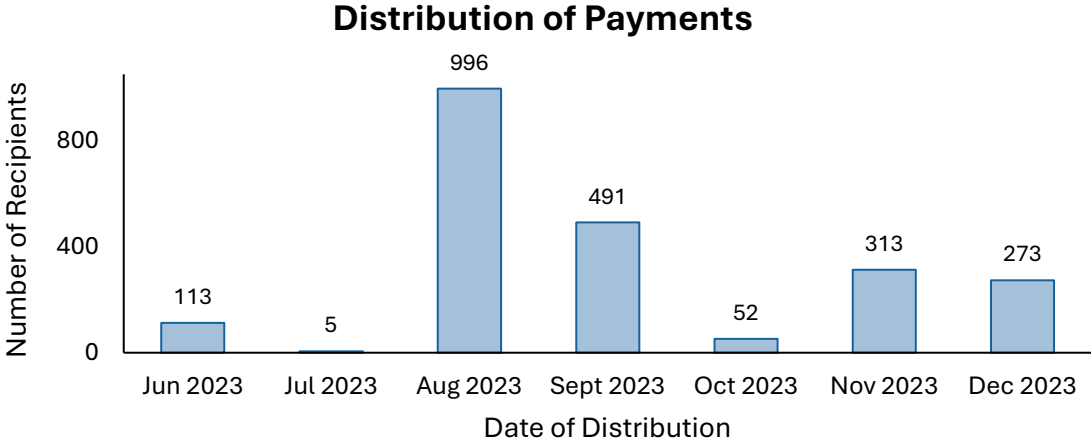


Figure 4: Number of payments distributed by month. The graph shows that people received payments at different times of the year. The timing of payment receipt may matter for how the money is being spent.

* See Appendix J for further explanation of limitations

Surveys

Survey response rates were low for several reasons. First, the study could only offer incentives to the first 1,800 participants because of funding limits. * Second, because of the payment schedule the second Follow-Up survey (February 2025) was administered up to twenty months after the payment was received, which may have reduced participants' willingness to stay engaged with the study.

Respondents may differ from those who did not reply. Some may have answered based on how they thought responses could affect eligibility for other programs or to express opinions about the program. The analysis used weighting and statistical controls to reduce these risks and better reflect the full participant group.

Finally, the survey scales—flourishing, family function, social support, and food security—have been tested and shown to be valid and reliable in prior research. However, those tests were conducted in other populations, so it is possible that the measures may not perform the same way for the respondents in this study.

Data Completeness

Data limitations made it difficult to fully link RAFT participants to administrative records, which may have led to missing or misclassified benefits data. The team used two matching methods to improve accuracy and expected any remaining error to be similar across groups. To provide a fuller picture, the study combined multiple data sources including surveys and interviews.

* However, there was no clear indication that many more participants would have responded if additional incentives were available.

Conclusion

The RAFT evaluation found that while receiving \$4,000 may have provided immediate financial relief to participants, it did not lead to measurable medium- or long-term changes in the months after disbursement. Across all four well-being measures – flourishing, family functioning, social support, and food security – differences between those who received the payment and those who did not were small and inconclusive. Similarly, administrative data showed no difference in use of CalFresh, CalWORKs, or homeless services between people who received the payment and those who did not.

Self-reported data indicate that the funds helped families meet immediate needs – such as food, utilities, and housing – but the impact was short-term. This aligns with prior research in the US showing that while ongoing cash assistance can help people stabilize in the moment, cash payments (one-time or ongoing) struggle to create lasting change once the support ends.

RAFT served residents with some of the highest financial need in San Diego County. All participants earned less than 200% of the federal poverty level (\$60,000 for a family of four or \$29,160 for single households), and the median individual income was \$16,560. Living costs in the region are among the highest in the nation, and rising inflation has further strained household budgets. Survey data showed that families used the funds for basic expenses such as food, rent, utilities, and debt repayment. Because these costs are ongoing and rising, the payment may have offered some short-term relief but did not resolve participants' long-term financial challenges.

Individual stories echoed this pattern. Participants reported using the funds to pay off credit cards, buy medication, or meet their children's needs. While the payment seemed to provide meaningful short-term help, \$4,000 was not enough to be life-changing for households already facing hardship.

Overall, the evaluation of RAFT suggests that a one-time \$4,000 payment was not enough, on average, to reduce reliance on public assistance. The reasons for this are not yet clear. The amount may have been too small, the duration too short (e.g. recurring payments may be needed), or there may not have been enough added support to help families handle ongoing challenges (e.g. goal specific case management, counseling, or financial literacy, planning, credit repair, and other such education and assistance). It is also possible that this type of program was not the right fit for the population, the underlying problem, or the local context.

These results also point to several areas for future study. Upcoming analyses may examine differences across subgroups (such as smaller households or single parents, or those at

risk of experiencing homelessness), which could help determine if the program worked for a subpopulation. If these analyses show that RAFT was impactful for certain residents, the County could use the results to refine eligibility criteria for future programs. Additional research may also explore impacts on use of other services, including programs like 211, which connect residents to public benefits and homeless services ; use of other benefits, such as disability; or employment outcomes.

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