



Austin Family Stabilization Grants

Midline Report

March 2025



Austin Family Stabilization Grants



Overview

- UpTogether is distributing \$1,000/month for 12 months to 168 families in Travis County
 - City of Austin funding provides investments to 96 families.
- Worked with 7 community organizations to complete enrollment in May 2024, and the first payment was distributed June 2024 to all 168 families.

Eligibility

- Have a household income at or below 80% area median family income (AMFI)
- Did not receive funding through the previous UpTogether pilots
- Focus on (but not required) applicants with dependents in their household
- Experience economic hardship is defined by two or more of the following:
 - Live in opportunity zip codes within the Eastern Crescent
 - Have missed housing and/or utility payments due to financial difficulties
 - Have been displaced within the past 2 years
 - Inability to afford quality childcare
 - Have children or dependents enrolled at Title I schools
 - Lack access to affordable, quality healthcare
 - Un/under employment or not earning a living wage

Measuring the impact of cash investments



UpTogether is measuring the impact of the Austin Family Stabilization Grants by surveying members at three points in time and collecting data aligned to the City of Austin's economic indicators including workforce development, childcare, food security, and housing.

- Baseline: first month of the cash investments
- Midline: 6th month of cash investments
- Endline: 12th month of cash investments

See the [baseline survey report](#) to learn about members demographics, income and affordability, employment, housing, goals, health, and community at the start of the grants.

This midline report analyzes **how members' situations and experiences have changed after 6 months of receiving cash investments.**

After 6 months of grants, members report improved financial stability, employment gains, increased housing security, and stronger community ties

1

The grants are helping members afford daily costs of life in Austin. For the majority of members, paying for basic needs like housing, transportation, food, and family caregiving, is less difficult now than it was at the start of the grants.

2

Workforce participation is strong and members have made considerable progress on employment goals. 55% of those who had an employment goal at the start of the grants have found a new job or increased their work hours.

3

The grants are helping members progress on housing goals, especially around moving, and catching up on housing payments. 44% of those who were behind on rent or mortgage payments at the start of the grants have now caught up. 2 members bought a house!

4

Members report feeling stronger relationships with their community and they have been providing more frequent support, both monetary and non-monetary. The grants have had a ripple effect as members support their family, friends, and neighbors with basic needs.



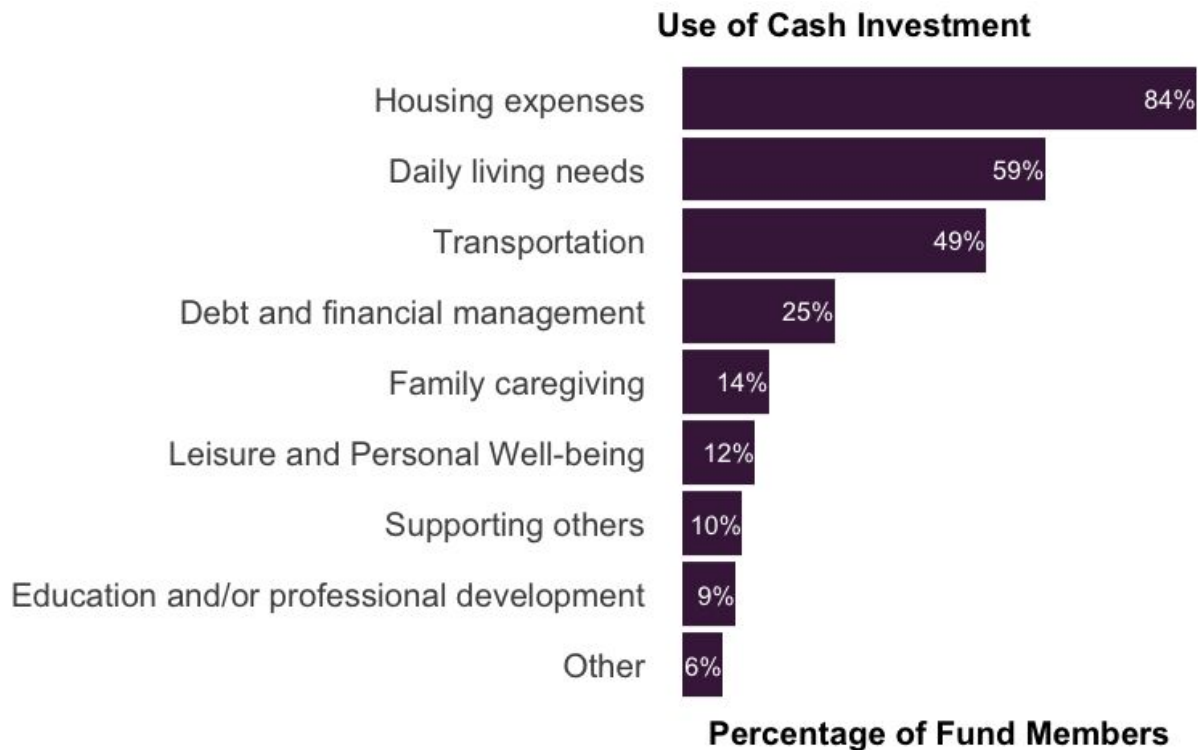
Outline

1. Use of Grants
2. Food and Childcare
3. Employment
4. Housing
5. Health
6. Education and Debt Goals
7. Social Capital and Community
8. Appendix

The background features a repeating pattern of small, light-colored house icons on a reddish-orange field. Overlaid on the left side are three large, dark purple stylized figures, each consisting of a circular head and a rectangular body with rounded corners.

Use of Grants

96% of members are using the cash investment primarily for basic needs such as housing, daily living needs, and family caregiving



Members often used the cash investment to cover multiple spending needs especially housing, transportation, and daily living needs for their families, in addition to investing in themselves and their children's future through education.

"Me ayudado a pagar la renta y con el gas para el transporte de mis hijas a la escuela me ayudado a lidiar con el estrés de no poder pagar mis biles al final de mes"

Translation: It has helped me pay my rent and gas bills to transport my daughters to school and has helped me deal with the stress of not being able to pay my bills at the end of the month.

"Helped me provide more for my child. I enrolled into school and working towards becoming a dental assistant. Some days we wouldn't even have money for food so uptogether has helped me out so much. Looking into getting a car soon. Also need to fix 3 of my teeth and this gave me the opportunity to finally do that."

"Children being able to get into extra after school activities like sports"

"Ayude a mi hijo a inscripción de la universidad"

Translation: Helped my son enroll in college

"Tutorial para mi hija en la escuela"

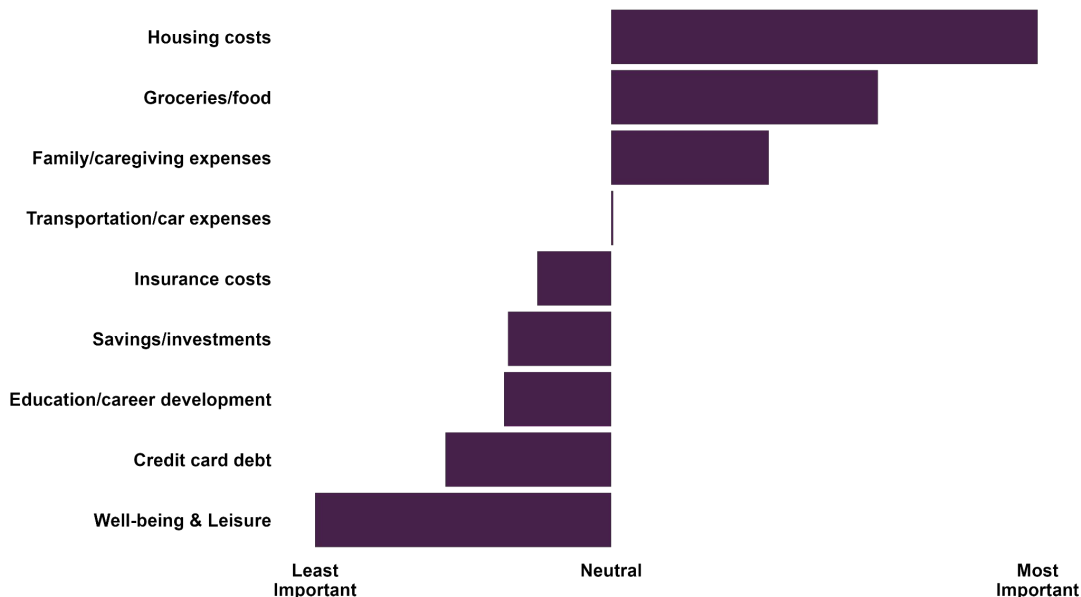
Translation: Tutoring for my daughter at school



Members continued to prioritize essential needs like housing and food, while allocating more of their income on family caregiving expenses and less towards credit card debt



Importance of Factors in Spending Decisions

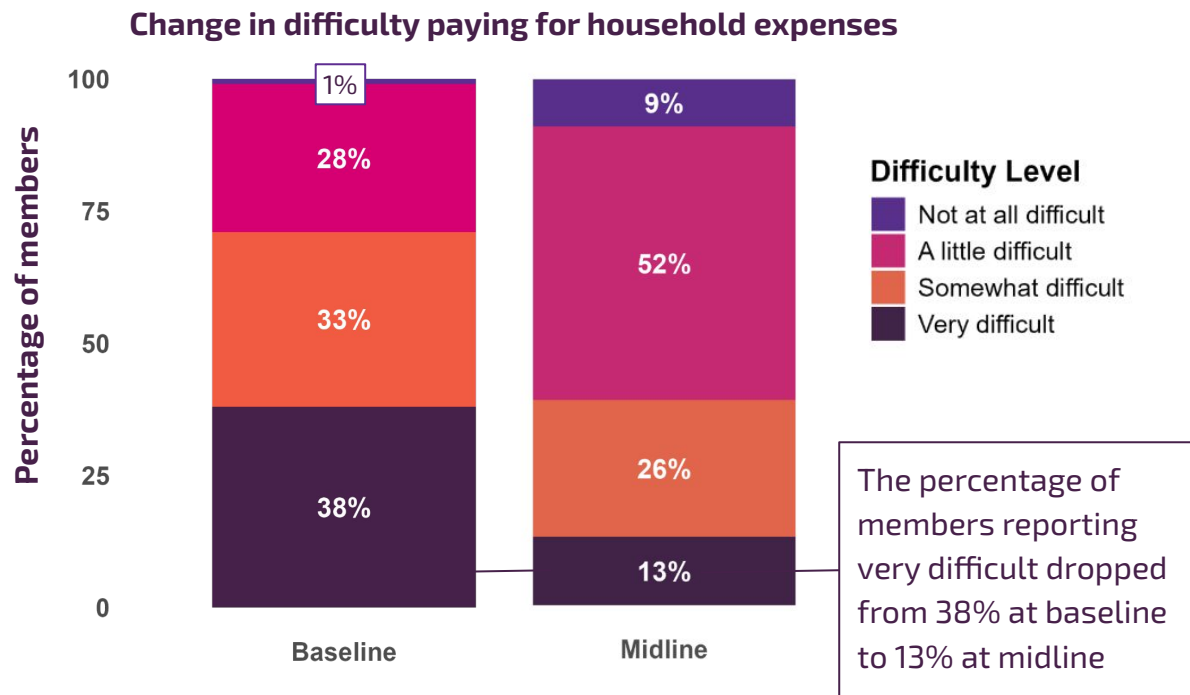


Housing remained a top priority for members, followed by groceries and food in both baseline and midline surveys.

Family/caregiving expenses consistently rank third, however, its importance relative to other spending decisions increased in the midline survey.

Credit card debt, which was of moderate importance in the baseline, became the second least important in the midline, suggesting that members are focusing on other financial needs before credit debt.

Severe financial hardship dramatically reduced and members experienced less difficulty paying for usual household expenses after 6 months of cash investments



Overall, 56% of members reported less difficulty paying for their usual household expenses.

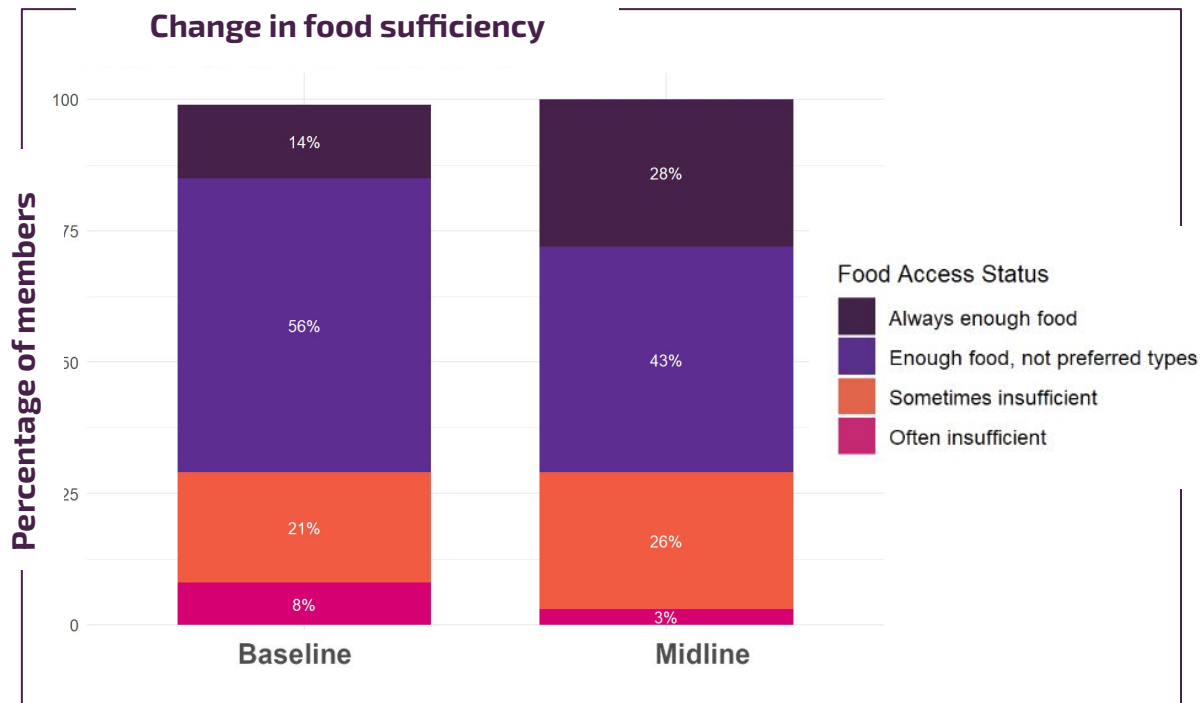
34% of members experienced no change, and 10% of members found it harder to cover their usual expenses.

Financial stability improved, as fewer members faced financial emergencies at midline (dropping from 71% to 63%).

The background is a solid red color with a repeating pattern of small, light red icons. Each icon consists of a simple house shape with a chimney and a small tree to its right. In the foreground, there are three stylized human figures in a dark blue color. Each figure is composed of a circular head and a rounded, rectangular body. They are arranged in a row, with the central figure slightly behind the other two. The text "Food and Childcare" is written in a large, white, sans-serif font, centered horizontally and partially overlapping the figures.

Food and Childcare

Improved food sufficiency from the baseline to midline indicates increasing financial stability, with the percentage of families having consistent access to food doubling



The percentage of members who always have enough food doubled from 14% to 28%. However, 29% of members still experience insufficiency, sometimes not having enough to eat.

Fewer members reported having enough food but not the types they preferred, suggesting improvements in both food access and variety.

SNAP benefits remained a steady source of support, with 31% of members using them.

Most members have maintained or improved their childcare situation, while a few faced more challenges with childcare costs and availability



Among members with children, 66% said their childcare situation has stayed the same over the past few months.



28% said that their child care situation has improved:

- 7 members gained access to programs with hours that better matched their needs
- 6 members received enhanced support resources for their childcare needs
- 2 members found higher quality care options

6% of members with children said that their child care situation has gotten worse, specifically citing rising childcare expenses and difficulties finding suitable care options. **These members all reported that rising costs in other areas (groceries, housing, etc.) contributed to their child care difficulties.**

Members with **children under 5 years old experienced slight increases in daycare and preschool enrollment**, from 39% of members with young children in daycare/preschool at baseline to 43% at midline. Participation in afterschool or extracurricular activities remained mostly unchanged for members with children aged 5-18.



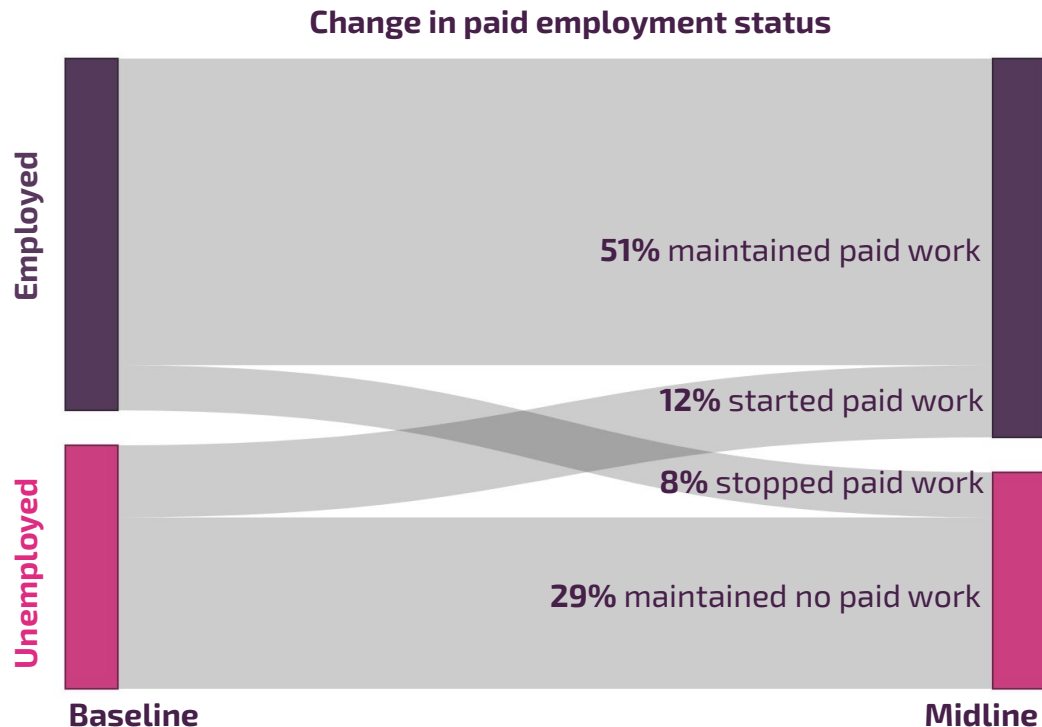
“A nosotros como Familia de 2 niños y yo mamá, esta ayuda economica es de gran ayuda para poder pasar el alquiler de donde vivo y ayudarme a poder pagar el cuidado de mis hijos, gracias a ello puedo trabajar unas horas mas.”

Translation: For us as a family of 2 children and a mother, this financial aid is of great help to be able to pay the rent for where I live and help me pay for the care of my children, thanks to which I can work a few more hours.

The background features a repeating pattern of small, light-colored house icons. Overlaid on the left side are three large, dark-colored stylized human figures, each composed of a circular head and a rectangular body with rounded shoulders. The word "Employment" is written in a large, white, sans-serif font across the middle of the image, positioned to the right of the human figures.

Employment

Workforce participation is strong, with 51% of members maintaining paid work and an additional 12% starting paid work from the baseline to midline



Among members who completed both baseline and midline surveys, patterns show strong job retention:

- 87% of those employed at baseline maintained their employment status.
- Nearly 30% of previously unemployed members started working from baseline to midline.

The most common reasons for not engaging in paid work were caregiving, education, and health related issues.

About $\frac{1}{3}$ of members are familiar with Austin's workforce development programs, notably Workforce Solutions Capital Area. Few members use Skillpoint Alliance, Capital IDEA, or Autumn HQ.

The majority of employed members maintained stable work hours, with 75% working 20-40 hours weekly



About half of employed members maintained the same number of weekly work hours since the start of the Austin Family Stabilization grant.

37% of member reported a decrease in weekly work hours:

- 6 of these member's work hours decreased due to layoffs, furloughs, and business closures
- 5 of these members reduced work hours to spend more time caregiving
- 5 of these members took time off to rest and recover from a health condition
- 1 member reduced work hours so they could focus on expanding their own business
- 1 member reduced work hours so they could dedicate more time to education or job training

13% reported an increase in work hours

- 3 of these members increased work hours because of new opportunities for work or business expansion
- 3 of these members took on more hours to manage unexpected financial or family needs

Members made considerable progress on employment goals despite experiencing challenges with outside caregiving



In the baseline survey, 36% of members listed changing their employment situation as one of their top two goals, with finding a new job as the most common priority.

At midline, an estimated 55% of these members found a new job or increased their work hours.

As members made considerable progress on employment goals over the first 6 months of the grants, they began to focus on goals outside of employment. The goal of changing employment situation dropped from the second most common goal at baseline (36% of members) to the third most common goal at the midline (30% of members).



Caregiving responsibilities (children, elders, or disabled family members) was cited as the primary reason for not having a paid job in both the baseline and midline surveys.

"Mi hijo tiene autismo y ayudó a cuidar niños como él."

I have a son with autism, and I helped care for children like him.



“[The cash investment impacted me] by being able to pay rent and spend more time with my family while finding a career not a job.”

“Esto nos ayudado mucho a mi familia y a mi ya que desde hace 5 meses me quede sin trabajo y eso fue devastador perder mi trabajo y esta ayuda a sido de gran Bendición.”

Translation: This has helped my family and me a lot, because I lost my job 5 months ago and it was devastating to lose my job, and this help has been a great blessing.”

The background features a repeating pattern of small, light-colored house icons on a reddish-orange field. Overlaid on the left side are three large, dark purple stylized human figures, each composed of a circular head and a rounded rectangular torso. The word "Housing" is centered in the white space between the figures and the right edge of the image.

Housing

Although severe housing cost burden remains high, members have experienced notable improvements in catching up on rent or mortgage payments



Most members remain severely housing cost burdened, spending more than 50% of monthly income on housing. 85% of members that reported severe housing cost burden at baseline remained severely housing cost burdened at midline. Additionally, 11 new members who were not severely housing cost burdened at baseline reported severe burden at midline.

6 members were able to improve their housing cost burden and now spend less than 50% of their monthly income on housing.



Members are catching up on rent or mortgage payments. Among members who were behind on rent/mortgage payments at baseline, 44% were able to catch up by midline. Among those who were caught up at baseline, 74% stayed current.

Housing stability is improving for members experiencing homelessness. Nearly half (44%) of members who were experiencing homelessness at baseline had moved into permanent housing at midline.

Housing continues to be the most common goal among members. 52% of members listed managing and improving their housing situation as a top goal at midline.

Moving continues to be a common experience among members, shifting towards more voluntary and positive moves and even home ownership



At midline, 27% of members reported moving in the past few months. This includes **6 members who had a goal of moving at baseline and were able to accomplish that goal by midline.**

The nature of these moves shows an important shift away from negative factors like eviction and rent increases towards positive factors like moving to a better neighborhood.

At baseline, 17 members moved because of negative factors and 7 moved for positive reasons. At midline, only 8 members moved because of negative factors and 12 members moved for positive reasons.

Positive reasons for recent moves included:

- 5 members moved to a better neighborhood
- 3 members moved to be closer to work or school
- **2 members bought a house!**

Negative factors included:

- 3 members moved because of rent increases
- 2 members moved because of eviction or foreclosure



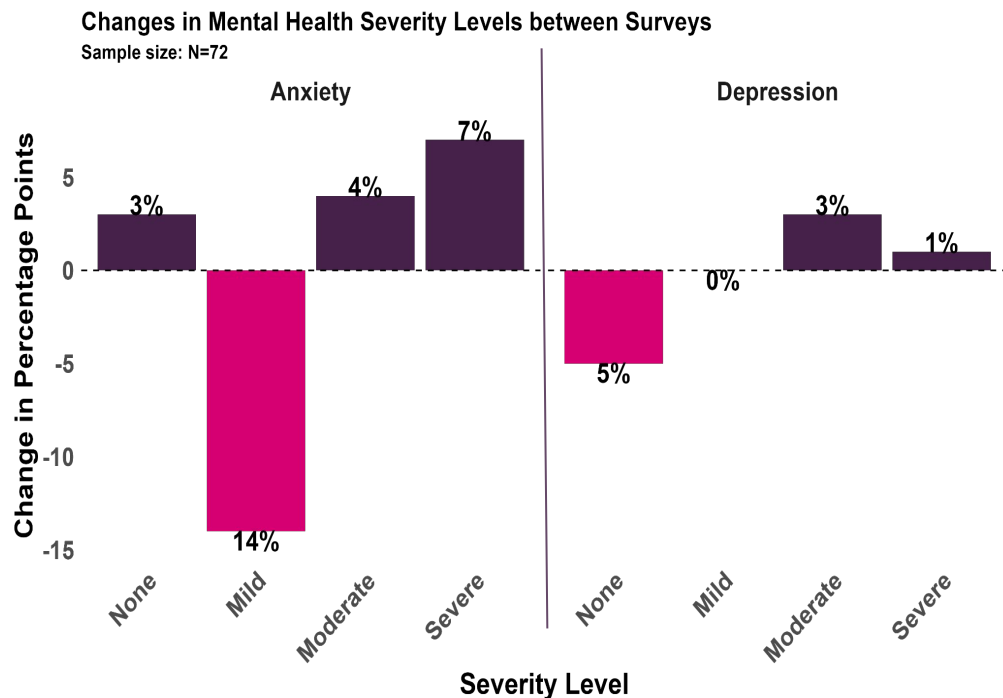
"It's helped me to not be homeless this year."

"This money has allowed me to pay my rent in full and on time. With the grant, rent has been one less thing I have to worry about. It feels good to know me and my children has a roof over our heads for at least a year."



Health

Mental health symptom severity worsened for some members from baseline to midline, while perception of physical health stayed relatively stable



Among members who took both baseline and midline surveys, there is a shift away from mild symptoms of anxiety and depression towards either no symptoms or increased severity of symptoms. While the percentage of members who reported mild symptoms decreased by 14 percentage points from baseline to midline, the percentage of moderate and severe symptoms increased.

Perception of physical health remained relatively stable, with 26% of members consistently reporting "Good" or "Very good" physical health, and 20% consistently reporting "Fair."

“

“This money has helped me to buy my baby’s needs like food, diapers, dresses and for transportation for doctor’s appointment and other needs for my child and food for myself.”

“Ayudar hacer pagos y comprar medicamentos para mi hija y esposo.”

Translation: Help make payments and buy medicines for my daughter and husband.

The background features a repeating pattern of small, light-colored house icons on a reddish-orange field. On the left side, there are three large, dark purple stylized figures, each consisting of a circular head and a rounded rectangular body, arranged in a row.

Education and Debt Goals

Paying down debt and catching up on bills is a goal for 33% of members, with mixed experiences around financial planning



33% of members with a goal of paying down debt say that it has become **easier** to budget or plan finances, often attributing this to the Austin Family Stabilization Grants.

"The extra income has made it easier to apply that 1000.00 to bills and i have been able to pay on time!"

"I have personal loan out and I'm able to make on time payments which is getting my credit score higher and by January 2026, I will be done paying off 2 loans, and the other 2 will be almost paid off."

"This money has helped me catch up on some behind bill payments."

41% of members with this goal say that it has become **harder** to budget or plan finances, attributing this to the increasing cost of living and health issues.

"Todo se a puesto muy caro. comida. Ropa. Gastos de vivienda"

Translation: Everything has become very expensive. Food. Clothes. Housing expenses.

"I try to plan as much as possible before having to buy stuff, but with the [increasing] prices, it has become much difficult."

"Having to cut hours when I feel sick from the medication I take. Had to take out more loans and credit cards."

18% of members are pursuing education goals, often through online classes, with several facing challenges in making progress because of caregiving and work needs



Midline survey question: **Could you tell us about any challenges or obstacles you've faced in making progress toward your educational goals?**

"It's [education program] going really good. It is self paced which makes things a lot easier on me. I should be finishing in march then will be taking my exams after."

"I have recently enrolled at [Online University]... I am very nervous but I want to further educate myself to be able to help others with disabilities. I have enrolled for an Associates Degree in Applied Science for Human Services."

"Mostly the time bc I have to work any and all jobs just to make ends meet I didn't have job security."

"Como madre soltera es muy difcil estudiar."
Translation: "As a single mother it is very difficult to study."



"While originally I had hoped that I was going to be able to save some money and start an emergency fund, I had some extremely hard obstacles come up. After losing my job the money helped fill the gap in other times it was the only money I was receiving so I had to use to at least keep my car from being repo'd. Now I have worked a little to save after being evicted. I am starting a new job and plan to use the remaining months on savings and school."

The background features a repeating pattern of small, light-colored house icons on a reddish-orange field. Overlaid on the left side are three large, dark purple stylized human figures, each composed of a circular head and a rounded rectangular body.

Social Capital and Community

Members experienced a strengthening of community relationships and increased community engagement after 6 months of the grants



Strength of community relationships increased. Members reporting strong and supportive community relationships increased from 26% at baseline to 40% at midline, indicating deeper community integration and reduction in social isolation.

More members started to get involved in community activities. Among members who responded to both baseline and midline surveys, those reporting no community participation decreased from 26% to 14%.

Participation in religious activities continued to be the primary form of community involvement, growing from 35% of members at baseline to 65% at midline. Community betterment activities also saw increased engagement, rising from 19% to 29% of members.

Members provided more frequent support, both monetary and non-monetary, to their communities: Emotional support remained a cornerstone of community connections, with the percentage of members offering frequent emotional support increasing from 58% to 64%. Monetary support was also common, as 29% of members used some part of their cash investment to help people outside of their households.

Among the 29% of members who used some part of their cash investment to help others in their community, they most commonly supported neighbors, friends, and family with basic needs like food, healthcare, and housing.

"Ayude a comprar comida a un vecino que se quedó sin trabajo"

Translation: Helped buy food for a neighbor who lost his job"

"A neighbor didn't have similac for her newborn baby so I used the last of my funds to buy her some. I help when I can."

"Helped another single mother get groceries for her and her kids"

"Helped a friend pay childcare balance and a friend pay a personal bill"

"[ayudé] persona que queria comer algo, una persona desconocida"

Translation: Helped a person who wanted to eat something, a stranger

"Helped my mom with hospital bills"

"All my family has passed. My family is the LGBTQIA members that have become family. We help each other with food, clothing and housing."

"Ayudar a mi papá con dinero para su medicamento"

Translation: Help my dad with money for his medicine





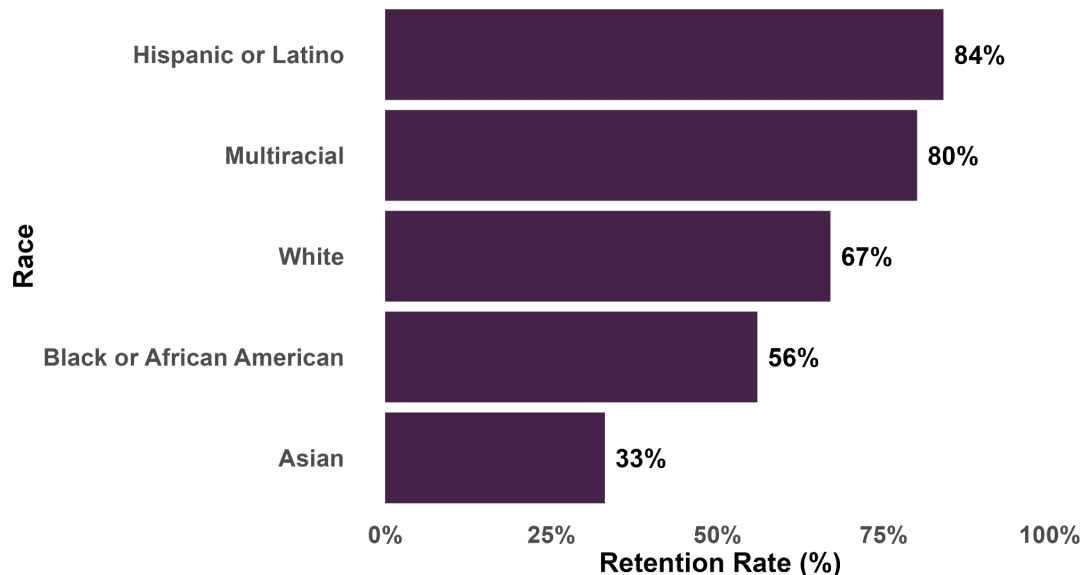
Appendix

43% of Austin Family Stabilization Grants members completed both baseline and midline surveys, with retention from baseline to midline varying across race



Retention Rates by Race

68% (72 out of 106) baseline respondents completed the midline survey



The survey retention rate is the percentage of baseline survey respondents that also completed the midline. Exploring retention rates disaggregated by race and gender allows us to understand any potential bias in the longitudinal analysis.

- Hispanic/Latino members had the highest retention: 84% of those who completed the baseline also completed the midline
- Black (56%) and Asian (33%) members had the lowest retention

Retention rates did not vary across gender identities.

Survey Methodology Note



UpTogether employs mixed-methods longitudinal surveys to understand how the UpTogether Approach impacts members over the lifecycle of a direct cash investment fund. Our mixed-methods approach triangulates quantitative findings with rich qualitative data from open-ended survey questions to provide context, nuance, and deeper insights into participants' experiences and perspectives. Depending on the length of the fund, members are surveyed at three points: baseline, midline, and endline. Surveys include a combination of validated scales, indicators, and open-ended survey questions. Validated scales for indicators of affordability, mental health, and food security allow for comparison with data collected by the US Census.

UpTogether ensures data quality through rigorous protocols and best practices at every research stage.

- In survey design, we combine unique questions and validated scales ensures the reliability and validity of UpTogether's survey questions. We are conducting usability testing and pilot surveys with UpTogether members to refine questions and ensure a clear interpretation of survey questions by participants. Surveys incorporate conditional logic to minimize erroneous responses and combat survey fatigue.
- In data collection, we employ data validation rules and checks at the point of data entry to collect errors in real time. We maintain clear and consistent data management protocols, including secure data storage and access controls.
- In data cleaning and processing, the UpTogether Analytics Team performs routine data cleaning to identify and address incomplete or inconsistent responses. We are employing statistical techniques to reduce the influence of outliers and extreme values where appropriate and implement appropriate methods to account for missing data and small sample sizes.

The sample size for the Austin Family Stabilization midline survey is 92 individuals. 72 individuals responded to both the baseline and midline survey, resulting in a sample that is broadly representative of all fund members at a 90% confidence level. Most statistics in this report have a 5-10% margin of error depending on survey question response rates.