Income Shocks and Intrahousehold Dynamics: Evidence from a Guaranteed Income Experiment*

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Abstract

When an individual's income changes, it can affect their entire household. We consider the effects of an unconditional $1,000/month transfer, sustained over three years, on intrahousehold outcomes. 1,000 individuals were randomly selected to receive the transfer, with a control group of 2,000 participants receiving $50/month over the same time period. We see no effects on aggregate on household stability, but among recipients in relationships, trust in partners declines. Transfers to friends and family increase, indicating some pass-through to others. There are also spillovers on the income and employment-related outcomes of other household members, with household income excluding the recipient falling by about $1,400 per year. There are spillovers to the education and training of others in the household and treated participants are also more likely to report someone in their household having to forgo healthcare, perhaps due to increased diagnoses or access to care. Limited changes are observed in decision-making power or division of labor within the household. Some indicators of intimate partner violence decline, particularly for women, although reported incidence is low and most estimates are insignificant after correcting for multiple hypothesis testing. In general, we cannot detect significant differences by subgroup. However, there is some suggestive evidence that when a woman received the transfer there were larger education and health spillovers, and reductions in intimate partner violence are qualitatively larger in magnitude. We also observe that household structure can mediate the impacts of the transfers, such as income reductions being smaller and household spillovers larger in magnitude among those with children in the household.

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1 Introduction

Economic policy debates increasingly revolve around proposals to provide households with ongoing, unconditional cash transfers - whether in the form of guaranteed income pilots, expanded tax credits, or more ambitious universal basic income schemes. These programs are often motivated by concerns about poverty and economic insecurity at the individual level. Yet transfers are almost never received in isolation: they arrive into households where resources, responsibilities, and decisions are shared among multiple people. It is natural to ask not only what happens to an individual who receives a cash transfer, but also what effects the transfer has within the household. Does it stabilize family life or destabilize relationships? Does it change who works or how decisions are made?

Policymakers often hold strong priors about how intrahousehold dynamics will respond to large, sustained income changes. Some worry that transfers might undermine work effort among secondary earners or destabilize relationships. Others hope that unconditional income will relieve financial stress, reduce intimate partner violence, and allow households to make more forward-looking investments in education and health. However, credible evidence on the intrahousehold effects of large, sustained cash transfers remains limited. Many existing studies either examine smaller or shorter-lived programs, focus on outcomes for the recipient alone, or rely on observational variation that makes it difficult to disentangle intrahousehold responses from broader shocks to local labor markets or policy environments.

This paper studies the intrahousehold effects of a substantial, multi-year, unconditional income shock. We exploit experimental variation from a randomized cash transfer program in which 1,000 participants were selected to receive $1,000 per month for three years, while a control group of 2,000 participants received $50 per month over the same period. Transfers were paid to individual adults, but we gather data on outcomes relating to both the individual and their household. Our data come from repeated surveys that track both the income, employment, and well-being of the transfer recipient and the stability, employment, and reported activities of other household members. This allows us to move beyond the question of whether the recipients alone are made better off by the transfers and to examine how the program affects the household.

We organize the analysis around several broad dimensions of intrahousehold outcomes. First, we study household stability and relationship quality, including whether the transfers affect partnership status, cohabitation, and the subjective quality of romantic relationships among those who have part-

ners. If relationship status changes as a result of the transfers, it could affect the interpretation of other household outcomes. Second, we examine whether there are any direct spillovers to others from the transfer recipients either providing more monetary or in-kind support to others or receiving less support from others. Third, we consider other spillovers to the economic activity of household members, focusing on changes in household income that exclude the transfer recipient and on the employment outcomes of partners. Fourth, we consider spillovers in other domains, including education- and healthcare-related outcomes within the household. Fifth, we investigate whether the transfers are associated with changes in decision-making or division of labor within the household. Finally, we consider the impact of the transfers on reports of intimate partner violence, while recognizing that these outcomes are relatively rare.

Our empirical strategy is straightforward. The randomized assignment to the $1,000 or $50 transfers ensures that we can cleanly estimate the causal effect of the additional income. We leverage enumerated surveys for baseline, midline and endline survey waves as well as more frequent online surveys. These surveys had very high response rates, with the enumerated surveys obtaining a 97% response rate at midline and a 96% response rate at endline and online surveys obtaining annual response rates of 98%, 96%, and 94% across the first, second, and third year of the transfers, respectively.

Three main sets of findings emerge. First, we find limited evidence that the transfers affect broad measures of household stability. Partnership status and cohabitation patterns look similar in the treatment and control groups over the three-year period. However, among participants who are in a relationship, relationship quality appears to worsen in some dimensions. Treated participants in relationships report lower trust in their partners. These effects suggest that shifting the flow of income toward one partner, even without changing formal relationship status or living arrangements, can alter subjective perceptions of the relationship.

Second, the transfers generate sizable economic spillovers both inside and outside the household. Participants provide more assistance to others and receive less help. Household income excluding the transfer recipient falls by roughly $1,400 per year in treated households, while partner employment and hours move modestly downward and partner promotions and job transitions decline. These effects indicate that the additional income received by the participant is partially offset by reductions in the earnings and labor market activity of others in the household. These results also imply that measuring effects of a transfer on only the recipient would miss a substantial part of their impact.

Third, we document spillovers in other domains. The transfers led others in the household to

pursue more education or training, potentially improving their long-term human capital. Treated participants are also more likely to report that someone in their household had to forgo healthcare, which may reflect increased diagnoses or interactions with the healthcare system that bring unmet needs to the surface. We find limited changes in reported decision-making power or the division of labor within the household, suggesting that, on average, the transfers did not systematically shift who makes key household decisions or how time is allocated across routine tasks as some models of intrahousehold bargaining would suggest (Chiappori, 1992; Lundberg and Pollak, 1996). Some indicators of intimate partner violence show meaningful declines, particularly for women, but relatively few participants report experiencing such violence, and these declines are generally not statistically significant after correcting for multiple hypothesis testing.

For most outcomes, women and men respond similarly to the transfers: the overall patterns in relationship quality, household income, and labor supply spillovers are broadly comparable when conducting heterogeneity analyses by gender of the transfer recipient. We do, however, find suggestive evidence that spillovers to the education and health-related outcomes of other household members are larger when the transfer recipient is a woman, possibly reflecting differences in how additional resources are allocated or in the composition of household members by gender. These differences by subgroup are not significant but large in magnitude. We also observe differences in main effects by household structure, with there frequently being qualitatively larger spillovers among those who had a partner at baseline, with a notable exception being transfers outside the household, where there were insignificantly larger treatment effects among those without partners. While results are only suggestive, households with children at baseline may have reduced income less in response to the transfers and also report forgoing healthcare more, potentially due to increased diagnoses.

This paper contributes to several strands of literature. First, it adds to the empirical work on intrahousehold allocation and bargaining by providing experimental evidence from a large, sustained, unconditional cash transfer program in a high-income country. Prior work shows that who receives income within the household can affect behavior and allocations (Thomas, 1990; Lundberg, Pollak and Wales, 1997; Duflo, 2003). Much of the experimental evidence on intrahousehold responses to cash transfers, however, comes from short-term or targeted programs, often in lower-income settings or with benefits framed around specific uses (Bobonis, 2009; Attanasio and Lechene, 2014). Recent reviews emphasize both the importance of control over resources within the household and how much of this evidence still comes from low- and middle-income settings (Jayachandran and Voena, 2025).

By contrast, the transfers we study are sizable, unrestricted, and long-lasting, and they are delivered directly to individuals within diverse U.S. households. This allows us to test key predictions of bargaining models in a context where both partners typically have labor market opportunities and where formal institutions, such as divorce and social insurance, shape outside options. A recent reexamination of the North American Negative Income Tax (NIT) experiments finds substantial labor supply reductions among both primary and secondary earners and greater satisfaction with household task allocation, with no effect on divorce rates in some sites (Riddell and Riddell, 2025). However, while this work is very valuable, the economy and household structures have changed significantly from when the NIT experiments were run, and labor market participation for women has substantially increased.

Second, we speak to the growing literature on unconditional cash transfers and guaranteed income programs. Recent guaranteed income experiments have begun to examine household-level effects. The Baby's First Years study examines impacts of transfers to low-income mothers on infant and child development (Noble et al., 2021; Sauval et al., 2024; Magnuson et al., 2025), while other recent pilots have studied household responses in specific communities (Balakrishnan et al., 2024; Bernhard et al., 2025). Our study complements and extends this emerging literature in several ways. First, we examine a broad working-age population, allowing us to study diverse household structures including families with or without children. Second, we provide comprehensive evidence across multiple dimensions of intrahousehold dynamics, including relationship quality, decision-making, division of labor, and intimate partner violence. Third, the substantial size of the transfer ($1,000 per month) and its three-year duration allow us to observe how households adapt to a sustained income shock that meaningfully alters household budgets. Together, these features allow us to provide unusually comprehensive evidence on how cash transfers reshape intrahousehold dynamics beyond effects on the direct recipient.

Third, the findings contribute to a smaller but important literature on the relationship between economic conditions and relationship quality and intimate partner violence. Prior work has found that changes in income and employment can affect partnership dynamics and, in some settings, the incidence of violence within the household (Aizer, 2010; Bobonis, González-Brenes and Castro, 2013; Hidrobo and Fernald, 2013; Heath, 2014; Anderberg et al., 2016). In our context, we find little movement in partnership status but do observe declines in trust among treated participants in relationships, alongside declines in some measures of intimate partner violence before adjustment for multi-

ple hypothesis testing. These results imply that economic shocks of the kind we study may alter how partners perceive and interact with each other without necessarily triggering large changes in union formation or dissolution.

Finally, by bringing together rich household survey data with a randomized income shock, the paper helps clarify how the effects of transfers may be mediated by household structures. Our findings point to the importance of accounting for intrahousehold responses when designing and evaluating cash transfer programs, and they highlight that the ultimate distribution of benefits depends on how households reorganize their economic and relational lives in response to a new stream of income.

2 Experimental Design

2.1 Recruitment

The cash transfer program was administered in ten counties in Texas, including the Dallas metropolitan area, and nine counties in Illinois, including the Chicago region. A local 501(c)(3) nonprofit organization administered the program in each state. In order to be eligible to participate, an individual must be between the ages of 21 and 40 and have been in a household with a total income below 300% of the Federal Poverty Level (FPL) in the year before the transfers began. Those in households in which someone was receiving Supplemental Security Income (SSI) or Social Security Disability Insurance (SSDI) were ineligible to participate, as were those in publicly-subsidized housing, so as to mitigate the risk that a participant might lose these important benefits. Other benefits were largely preserved.[1]

Three approaches were used to recruit potential participants. The vast majority (87 percent) joined through a mail campaign that invited recipients to express interest in a program that would provide "$50 or more" in monthly cash support if selected. Mailing addresses within the program counties were drawn from the USPS DSF and merged with demographic data from a commercial data vendor. Roughly 69 percent of mailers were targeted to individuals likely to meet the program's income and age criteria, while the remaining 31 percent were selected randomly to avoid excluding potentially eligible households not fully captured by the commercial data. Interested respondents were directed to an online portal to complete a brief eligibility screening survey. Those who did not reply received between zero and four follow-up letters, assigned at random. A smaller share of participants entered through other recruitment channels. About 1 percent responded to targeted Facebook and Instagram

[1] Appendix Table A1 provides further detail.

ads shown to users in eligible counties and within the qualifying age range. An additional 12 percent were recruited through "Fresh EBT," a mobile app (now known as Providers) used by more than four million SNAP recipients nationwide to monitor their benefits. Advertisements on this platform were limited to eligible ZIP codes. The recruitment process is summarized in Figure 2. Further details are provided in Vivalt et al. (2025).

2.2 Randomizations and Enrollment

14,573 individuals completed the online screener and were deemed eligible. Two randomizations followed. The first randomly assigned individuals to an "active survey group" that would be contacted for enrollment. Those enrolled would be guaranteed $50/month for the duration of the transfer period. The second randomization assigned individuals from this active survey group to either the higher or lower transfer group (treatment or control).

When conducting the first randomization, we stratified by demographic characteristics to meet several representational goals. Specifically, we sought to: (1) include at least 20% each of non-Hispanic White, Black, and Hispanic participants; (2) achieve a balanced income distribution, with at least 30% of participants below 100% of the Federal Poverty Line (FPL), at least 30% between 100% and 200% of the FPL, and no more than 25% between 200% and 300% of the FPL (referred to as the "FPL groups"); and (3) approximate the gender distribution of the eligible population, based on American Community Survey (ACS) data.

After the first randomization, the contact details of those selected were provided on a rolling basis to the Survey Research Center (SRC) at the University of Michigan. Participation in the cash transfer program was independent from and not conditional on participation in the research study. Those who consented to participate in research completed an extensive baseline questionnaire. Participants also provided bank account information for direct deposit of their transfers, and $50/month payments began immediately for both the treatment and control group during the extended baseline period. For 348 individuals without bank accounts, an online account was opened to facilitate payments.

Enrollment was conducted between October 2019 and October 2020, with a switch from in-person to phone-based enrollment in March 2020 due to the pandemic. As individuals were enrolled, they began receiving monthly online surveys with small survey incentives. The long duration of the baseline period enabled us to collect multiple measures for many outcomes. It also helped ensure balance on early attrition when performing the second randomization to the $50 versus $1,000 per month arms.

Comparing the resultant sample with the US population in the American Community Survey (ACS), the sample looks broadly comparable among the FPL groups and types of counties (large urban, medium urban, suburban, and rural) that were targeted (Table 1). Since females are disproportionately represented among low-income households, they constitute the majority of the sample. Enrolled participants were modestly more likely to be renters, to hold a college degree, and to be women compared to the broader eligible population.

Each participant had an equal one-third probability of assignment to the treatment group. Randomization was blocked on key baseline characteristics to ensure balance across relevant strata, and we imposed a minimum acceptable p-value threshold for balance across a wide set of covariates. Table 2 presents summary balance statistics for several relevant variables. 33% of the sample was male, 67% female/other.[2] The typical household size was three individuals. 57% of participants had children living at home and 33% lived with a romantic partner. The average household income in the year before the study began was approximately $29,900.

During the enrollment process, we identified a small number of participants who knew each other or shared an address. To minimize spillovers, these individuals were grouped into "clusters" and randomization was conducted at the cluster level so that all members of a cluster received the same treatment assignment.[3] Consequently, standard errors are clustered at this level.

2.3 Cash Transfers

Enrollment closed in October 2020 and the transfer payments began in November 2020, running through October 2023. Participants in both the treatment and control group were notified of the start of the three year period and were reminded close to the end of the transfer that the transfers were coming to an end.

As evident from the study timeline in Figure 3, the program overlapped with the COVID-19 pandemic. When a pre-analysis plan was registered prior to randomization to treatment and control, we pre-specified that we would place more weight on data from later time periods when constructing estimates of the "aggregate" treatment effect. Vaccines became widely available after the first year of transfers, and since the primary analyses rely predominantly on data from 2022 and 2023, our findings primarily reflect results in a post-pandemic context, distinguishing this study from other cash transfer

[2]The few individuals identifying as non-binary are considered jointly with females for the purposes of this paper, to avoid re-identification risk.

[3]This procedure produced 18 clusters of two people and 2 clusters of three; all remaining clusters contained one participant.

pilots conducted earlier in the COVID era.

3 Data Collection and Outcome Measures

This paper is based on two types of surveys: interviewer-administered surveys conducted by the Survey Research Center (SRC) at the University of Michigan at baseline and at two major follow-up points approximately one and a half or two and a half years into the transfers, and self-administered online surveys fielded through Qualtrics at higher frequency over the course of the study.

3.1 Enumerated Surveys

All individuals who entered the active survey group and consented to participate in the research study completed a baseline survey prior to randomization into treatment and control. During the intervention period, SRC conducted two additional in-depth surveys: a midline survey between April and August, 2022, and an endline survey between March and August, 2023. These follow-up interviews were administered primarily by telephone, although a small number were conducted in-person for respondents who preferred that mode. To keep interview length manageable, some material was shifted to short, web-based follow-ups that were linked to each enumerated wave.

The research team offered financial incentives for enumerated surveys to encourage participation. The baseline interview carried a $50 incentive, and toward the end of recruitment an additional $50 appointment-keeping bonus was introduced. For the midline and endline surveys, the base incentive was $50, and participants were randomized to receive an additional $0, $25, or $50 if they completed the interview at their first scheduled appointment. These efforts, combined with intensive tracking, produced very high response rates: approximately 97% of participants completed the midline enumerated survey and 96% completed the endline enumerated survey, with only small differences in response rates between treatment and control groups.

3.2 Online Surveys

In addition to the enumerated surveys, we maintained regular contact with participants through Qualtrics-based online surveys. Two main types of online instruments are relevant for this paper: repeated monthly surveys and shorter follow-ups attached to the baseline, midline, and endline waves.

Participants were invited to complete short monthly online surveys that could be accessed on a mobile phone or computer. These surveys were intentionally shorter than the enumerated instruments and covered a more limited set of questions at each wave. Their purpose was to obtain higher-

frequency measures of key outcome variables, to collect supplemental information that might not fit into the longer enumerated surveys, to help maintain engagement with the study, and to provide regular opportunities for participants to update their contact information. The specific questions included in the monthly surveys varied across months, and particular groups of questions typically appeared multiple times per year. Respondents were paid $10 for each completed monthly survey.

At each of the main SRC survey waves, additional web-based "mobile" surveys were fielded to collect material that could not be accommodated in the enumerated interviews. There were three such follow-up surveys at baseline and midline and four at endline. For the midline wave, these follow-up surveys were conducted between April and October, 2022; for the endline wave, between April and October, 2023. Participants were paid between $15 and $30 per completed mobile survey, with incentive amounts increased toward the end of the field period to encourage remaining non-respondents to participate. Response rates for these online follow-ups were somewhat lower than for the enumerated surveys, but still high on average, with completion rates above 90% for both midline and endline follow-ups.

To minimize non-response, the study team employed an intensive follow-up protocol. ORUS used email reminders, phone calls, text messages, and postcards to encourage survey completion. If repeated outreach to a participant was unsuccessful, staff contacted alternative references identified at baseline to obtain updated contact information, and SRC enumerators could visit the last known address of the participant if it was within the geographic area they covered. These strategies were used for both enumerated and online surveys and contributed to high overall response rates and low differential attrition between the treatment and control groups. Differential attrition was only 1.7% at midline and 3.2% at endline. Nonetheless, we present results using conservative Lee bounds as a robustness check.

Across all survey modes, response rates remained high over the three-year period. Almost all participants completed at least one Qualtrics survey in each study year: 98% at year 1, 96% at year 2, and 94% at year 3.

4 Method

4.1 Estimation Sample and Units

Our empirical analysis is based on intention-to-treat comparisons between participants randomly assigned to receive $1,000 per month and those assigned to receive $50 per month. The unit of obser-

vation is the individual participant, who reports on household-level conditions in the survey instruments described above. For each outcome, we construct a single pooled measure over the three-year treatment period, and we include in the estimation sample all participants who have at least one non-missing observation on that outcome during the treatment period. The following sections describe the pre-specified pooling approach in more detail.

4.2 Pooling Survey Data Across Time and Modes

Most outcomes are observed repeatedly over the duration of the study and sometimes in more than one survey mode. For the monthly Qualtrics surveys, we first collapse responses within calendar year. When a participant answers the same question in multiple months of a given year, we treat these as repeated measurements of the same underlying concept and compute the average within that year. In doing so, we use only observed responses and do not impute missing monthly values. The result is a participant-by-year series for each outcome drawn from the monthly surveys.

We then combine information across years. Consistent with the pre-analysis plan, we place more weight on later years of the intervention, both because the long duration of the transfers is relatively unusual among cash transfer programs and due to the first year overlapping more directly with the acute phase of the COVID-19 pandemic. For monthly survey measures that are available in each study year, we assign 20% of the weight to year 1, 30% to year 2, and 50% to year 3. If a participant is missing an outcome in one of these years but has observations in other years, we redistribute the weights proportionally across the non-missing years.

A similar approach is taken with the enumerated survey data. When a given outcome is measured at both midline and endline, we construct an aggregate enumerated measure by placing 30% of the weight on the midline value and 70% on the endline value, again reflecting the greater interest in longer-run effects and the higher relevance of post-pandemic data. If a participant is missing midline but not endline data, the endline observation receives the full weight, and vice versa.

For outcomes that are measured in both enumerated and monthly surveys, we combine the pooled enumerated and pooled monthly measures into a single summary outcome for each participant. In line with the pre-analysis plan, we give 70% of the weight to the pooled enumerated measure and 30% to the pooled monthly measure, reflecting higher response rates and the additional structure provided by interviewer-administered surveys. When an outcome is only observed in one mode, we use the corresponding pooled measure alone. In all cases, once the weights have been applied and missing

periods handled by redistributing weights across the non-missing periods, we collapse to a single value per participant and outcome for use in the regression analysis. Results that are disaggregated by time period, however, are presented in the Online Appendix.

4.3 Regression Specification

We estimate the effect of assignment to the higher transfer using a linear specification of the form:

$$Y_i = \alpha + \beta \text{Treated}_i + X_i'\gamma + \varepsilon_i$$

where Y_i denotes the pooled outcome for participant i, Treated_i is an indicator equal to one if participant i was assigned to receive \$1,000 per month, and X_i is a vector of baseline covariates included to improve precision.

Because the study collected a large number of baseline variables, we use a data-driven procedure to determine which covariates to include in X_i. In a first step, we run a Lasso regression of the outcome on the full set of candidate covariates, choosing the penalty parameter by cross-validation. In a second step, we re-estimate the linear specification above including only those covariates with non-zero coefficients in the Lasso step. This procedure is applied separately for each outcome. Standard errors are computed using a cluster-robust variance estimator, clustering at the level of treatment assignment clusters, which accounts for the small number of participants who were grouped together because they shared an address or were otherwise known to be connected prior to randomization.

4.4 Indices and Multiple Hypothesis Adjustment

The cash transfer has the potential to influence many related outcomes. To summarize patterns across these outcomes and to mitigate the risk of false positives from multiple hypothesis testing, we follow a two-stage approach.

First, we construct summary indices. Outcomes are organized hierarchically into items, components, and families. Items correspond to individual variables; conceptually-related items are grouped into components, and conceptually-related components are grouped into broader families. For each item, we estimate the treatment effect using the regression specification above, standardize the resulting coefficient by the control group standard deviation, and orient it so that positive values correspond to more favorable outcomes. We then aggregate standardized item-level estimates into component-level indices, using seemingly unrelated regression to account for covariance among items, then aver-

aging over components to obtain the family-level estimate. This produces a small number of indices that summarize the joint effect of the transfers on sets of related outcomes.

Second, we adjust for multiple hypothesis testing using false discovery rate (FDR) methods. Following Benjamini and Hochberg (1995) and Guess et al. (2023), we place tests into pre-specified tiers that reflect their priority and then compute FDR-adjusted q-values within families of outcomes. Family-level indices occupy the highest tier, component-level indices are placed in a second tier, and key item-level outcomes are placed in a third tier, with additional exploratory analyses in a lower tier. This tiered structure allows us to preserve power for the most policy-relevant hypotheses while still reporting a richer set of secondary and exploratory results. Table A7 summarizes the tiered structure of the tests, and Online Appendix B provides more details about the false discovery rate corrections.

5 Results

Figure 4 summarizes treatment effects on the standardized family-level indices. The clearest shifts are in transfers to/from friends and family and spillovers to the income, employment, education and healthcare of others in the household. The remaining indices, including household stability and indices having to do with relationships in the household such as intrahousehold decision-making and division of labor, cluster near zero.

5.1 Household Stability

We begin by examining whether the transfers affected household composition and partnership status. If the transfers affect who lives together, it could change measured spillovers and intrahousehold dynamics, so it is important to first consider effects on household composition. The transfers had no detectable effect on the household stability index (Table 3). Treated participants were neither more nor less likely to experience changes in household composition over the three-year period. The number of children, adults, and romantic partners joining or leaving the household was similar across treatment and control groups. Exploratory analysis of reasons for household members joining or leaving the household obtain very small point estimates that are not significant after false discovery rate adjustment (Appendix Table A8). In a post-pre-analysis plan analysis, treated participants may have been slightly more likely to live alone (Appendix Table A9), however, this result is only marginally significant before FDR correction and not significant afterwards.

5.2 Relationship Characteristics and Quality

Among participants with a romantic partner, we examine relationship characteristics. For example, are treated participants more likely than control participants to have partners with certain attributes? Are their relationships more or less likely to be happy? Because these outcomes are only defined for partnered individuals, we condition on partnership status, as an exception to our approach elsewhere in this paper. Given we do not observe significant changes in partnerships over the course of the study, any bias introduced by the conditional nature of this variable would be minimized.

The relationship characteristics index is close to zero and not statistically distinguishable from zero (Table 4). The relationship quality component declines, in particular due to increased reports that the participant cannot trust their partner with financial matters; reported relationship happiness is unchanged. In exploratory heterogeneity analysis, these findings appear driven by changes in existing relationships rather than new relationships (Appendix Table A10), though differences by subgroup are not statistically significant. There is also some suggestive evidence that participants' partners are less likely to be employed (Table 4), especially for those in newly-formed relationships (Appendix Table A10). However, these later tests are not significant after false discovery rate corrections are applied.

5.3 Transfers to Friends and Family

The transfers substantially increased participants' role as providers of financial support to others. The family-level index shows a robust positive effect that survives multiple hypothesis testing corrections (Table 5). Net transfers - the value given minus the value received - increased by roughly $125 per year.

This shift reflects changes on both the intensive and extensive margin. Treated participants were more likely to provide monetary assistance, gave more in total, and supported a larger number of recipients. At the same time, they were less likely to receive help from others, particularly for large purchases, paying bills, and vacations (Appendix Table A11). The transfers thus shifted participants from net recipients toward net providers of informal financial support.

5.4 Income and Employment Spillovers

The transfers also had substantial spillovers to the income and employment of others in the household. With regards to income, the gap between participant income and total household income fell by about $1,400 per year (s.e. $900) (Table 6). While total household income can also include government transfers or gifts from others, it is clear that this decline is driven by other household members earn-

ing less when the participant received the transfer; in a companion paper, we observe insignificant declines in government of about $100 per year (Vivalt et al., 2025).

The observed employment spillovers confirm this pattern (Table 7). Recalling that the main analyses report unconditional results, and so include participants without partners, we observe modest and insignificant declines in partner hours and employment. Partner promotions and transitions to better jobs fall significantly. These findings suggest that the income shock to the participant reduced labor market advancement and labor supply among partners. Exploratory analyses of spillovers to other household members are null after false discovery rate correction (Appendix Tables A12-A14).

5.5 Education, Health, and Other Spillovers

The transfers also had spillovers to household members along other dimensions. We observe a positive effect of the education and training of other household members that survives multiple hypothesis testing corrections (Table 8). Other household members were more likely to have begun schooling or job training, including formal programs. Restricting attention to households with partners or children at baseline, point estimates are larger, though these differences are not significant (Tables A15 and A16).

Turning to spillovers on healthcare, treated participants were more likely to report that someone in their household had to forgo healthcare (Table 9). While this result may seem counterintuitive at first glance, it is consistent with effects observed for participants themselves (Miller et al., 2025) and may reflect increased healthcare-seeking behavior that surfaced previously unrecognized needs, rather than a genuine decline in access.

We find no significant effects on the family-level indices capturing spillovers on expenditures or financial health. However, these measures may have been too narrowly defined. When we look at effects on aggregate consumption by baseline household structure, participants who did not live alone show larger consumption increases than those who lived alone (Table A17). This may partially reflect spending on others in the household.

Finally, we see no significant spillovers on crime victimization of others in the household (Table 12).

5.6 Decision-Making and Division of Labor

Beyond the direct spillovers previously discussed, it is possible that the transfers could also alter decision-making power or the division of labor within the household. However, we find limited

changes in these domains.

The family-level index for decision-making in the household shows no significant effect (Table 13). The component focusing on decision-making over expenditures shows small shifts indicating modest movement toward partner or joint decision-making,[4] but these effects do not survive corrections for multiple hypothesis testing. Results do not substantively change when restricting attention to those with partners at baseline (Appendix Table A19).

With regards to division of labor, the index is not significant overall (Table 14). However, treated participants are significantly more likely to be the primary breadwinner in the household, an effect that survives multiple testing adjustment. This appears driven by those without partners in the household at baseline (Appendix Table A20), suggesting that the division of labor in new partnerships may be affected but that there are more limited changes among established relationships. Participants were also asked to estimate how many hours per week their partner engages in each of several activities, adapted from Aguiar, Hurst and Karabarbounis (2013). Partners' work hours per week exhibited a marginally significant reduction of about 2 hours per week before false discovery rate corrections were applied.[5]

5.7 Intimate Partner Violence

Finally, we examine effects on intimate partner violence using the HITS screening instrument (Sherin et al., 1998; Shakil et al., 2014). The index shows no significant effect overall (Table 15). However, several individual items suggest meaningful declines. Treated participants were less likely to score above clinical thresholds for experiencing violence, less likely to report extreme violence, and less likely to report being physically hurt or threatened by their partner. These effects are economically meaningful given low baseline rates but do not survive corrections for multiple hypothesis testing.

To explore whether the violence reductions reflect within-relationship improvements or selection (*e.g.*, leaving violent relationships), we examine heterogeneity by baseline partner status (Appendix Table A21). Effects are broadly similar among those with a partner at baseline, suggesting that selection alone is unlikely to explain the pattern.

[4]The scale runs from 1 = respondent to 3 = partner.

[5]This outcome was not pre-specified as a primary outcome for the sake of the multiple hypothesis testing adjustments.

6 Discussion

6.1 Heterogeneous Treatment Effects by Baseline Household Structure

We pre-specified that we would explore a number of heterogeneous treatment effects, focusing on household structure and sex. First, we examine whether treatment effects differ by baseline household composition, focusing on whether the participant had a partner at baseline and whether they had children. An overview of results is provided in (Figures 5-6).

Transfers to/from friends and family show an interesting pattern. The results are driven by those without partners in the household at baseline, perhaps because those with partners are more focused on providing help within the household. Reinforcing the possibility that those living with partners at baseline focused more of their help within the household, education spillovers were concentrated among participants who had a partner at baseline as well as among those with children (Appendix Tables A15-A16). Spillovers in financial health outcomes, expenditures, and income also appear to be larger in absolute magnitude among those with a partner in the household at baseline, though differences are not significant.

The overall null effect on the division of labor index masks striking heterogeneity by baseline partnership status (Appendix Table A20). Among participants who did not have a partner at baseline, the index shows a substantial increase, driven by participants becoming primary breadwinners in newly-formed relationships (Appendix Table A22). Among those who already had a partner at baseline, the effect is essentially zero. This suggests that the transfers affected the structure of new relationships formed during the study period but did not reshape existing household arrangements.

Along similar lines, participants who lived alone at baseline, treatment increased the probability of remaining alone and reduced the number of children in the household (Appendix Table A23). This suggests the transfers if anything reinforced existing household structures.

6.2 Heterogeneity by Gender

We examine whether treatment effects differ by the gender of the participant. For most outcomes, effects are similar for women and men, but there are nonetheless some outcomes for which estimated treatment effects appear to exhibit meaningful heterogeneity (Figure 7).

First, those households in which a woman received the transfer saw qualitatively much larger education spillovers than those in which a man received the transfer, though differences are not significant. This could reflect differences in household composition or in how additional resources are

allocated when women control income. Perhaps related to this, healthcare spillovers also appear stronger when a woman received the transfer.

Interestingly, women also saw larger reductions in partner work hours as a result of the transfers (Appendix Table A24). Since their partners are predominantly male, this suggests that male partners reduced their labor supply more when their female partner received the transfer than female partners did when males received the transfer. This result is intriguing given the literature has more often found that women are secondary earners who are more likely to reduce their labor supply in response to transfers (Imbens, Rubin and Sacerdote, 2001; Eissa and Hoynes, 2004; Blundell, Pistaferri and Saporta-Eksten, 2016). We do not wish to lean too much on these results given they are only suggestive, but it is possible for treatment effects to be different in our younger, low-income sample.

Effects on intimate partner violence were gendered, as one might expect from the literature (Appendix Table A25). A few other individual items also showed substantial heterogeneity by gender, such as the transfers resulting in fewer women receiving help for vacations or bills (Appendix Table A26), and treated women being more likely to report that when someone else in the household receives additional income, money was saved, invested, or used to pay down a debt (Appendix Table A27).

6.3 Robustness Checks

We conduct several robustness checks to assess the sensitivity of our findings. First, given that we expected less attrition from the enumerated surveys, we pre-specified a robustness check restricting attention to the enumerated midline and endline surveys. When we do this, the main patterns remain similar (Appendix Tables A30-A42). Second, we assess sensitivity to the Lasso-selected controls. When we estimate specifications without any controls, point estimates remain similar though standard errors increase modestly. Third, we implement a set of regressions using median regression or differences-in-differences. Results are comparable for all outcomes. Finally, we apply Lee bounds to mitigate the risk of differential attrition affecting our estimates. Differential attrition was in practice minimal in our sample. When we apply Lee bounds to our estimates, they do not substantively change our conclusions.

7 Conclusion

This paper provides experimental evidence on how a large, sustained unconditional cash transfer affects intrahousehold dynamics. We find that the transfers generate substantial spillovers within

households: household income net of the participant's income falls and other household members' economic outcomes are affected, while the transfers enable human capital investments by other household members and there is suggestive evidence that they may reduce intimate partner violence. Relationship quality declines among partnered participants, even as overall partnership rates remain stable. Equally important, we do not observe significant effects on decision-making in the household or division of labor, outcomes traditionally of interest to economists which seemed more affected by cash transfers in some past literature.

These findings have implications for the design and evaluation of cash transfer programs. First, evaluations that focus solely on the transfer recipient will miss important effects on other household members. Second, outcomes that might be more directly related to the sustained income may move more, such as the net provision of transfers to others outside the household. Third, while household structure and gender is suggestively associated with many outcomes, we often observe different trends than past research. In particular, in our sample, women do not clearly have more labor market separation as a result of the transfers, even though they are more likely to have lower incomes and be the primary caregiver in the household.

Our findings underscore that cash transfers to individuals should not be considered as interventions that treat only the participant, but as interventions that have complex effects on the household. Understanding how households redistribute and respond to income shocks is thus essential for predicting the welfare effects of transfer programs.

Table 1: Study Sample Characteristics Compared to Eligible Population

	Eligible Population Comparison (ACS)			Study Sample		
	Full US Population		Study Counties	Eligible Screener Respondents		Enrolled Active Survey Group
	Unweighted	Reweighted to Match Enrolled Sample FPL and County Type Distribution	Reweighted to Match Enrolled Sample FPL County Type Distribution	Unweighted	Reweighted to Match Enrolled Sample FPL County Type Distribution	Unweighted
	(1)	(2)	(3)	(4)	(5)	(6)
Panel A. Key active group stratification variables						
Income < 100% of FPL	0.24	0.34	0.34	0.30	0.34	0.33
Income 100-200% of FPL	0.36	0.41	0.41	0.33	0.41	0.40
Income 200%+ of FPL	0.40	0.24	0.24	0.37	0.24	0.24
Rural County	0.27	0.13	0.13	0.13	0.13	0.13
Suburban County	0.32	0.18	0.18	0.22	0.18	0.18
Medium-Sized Urban County	0.17	0.16	0.16	0.15	0.16	0.16
Large Urban County	0.23	0.53	0.53	0.51	0.53	0.53
Panel B. Demographic Characteristics						
Any Children in Household	0.58	0.58	0.62	0.57	0.59	0.57
HH Size	3.35	3.23	3.30	3.14	3.19	2.98
Age < 30	0.47	0.48	0.48	0.49	0.49	0.49
Non-Hispanic Black	0.16	0.25	0.30	0.25	0.26	0.30
Hispanic	0.18	0.22	0.26	0.22	0.22	0.22
Non-Black and Non-Hispanic	0.66	0.52	0.44	0.53	0.52	0.48
Female or Other	0.57	0.59	0.61	0.68	0.69	0.68
HH Income	37,001	30,618	31,233	32,327	29,255	29,913
College Degree or More	0.18	0.16	0.16	0.28	0.25	0.20
Renter	0.57	0.69	0.67	0.82	0.84	0.79
N	833,477	820,369	31,662	14,573	14,573	3,000

This table compares characteristics of our sample with characteristics of the full US population and the population of the study counties, reweighted to match the enrolled sample's FPL and county type distribution. Our sample is very similar along most dimensions, though our participants are a little more likely to be renters. It should be noted that columns (4) and (5) use data from the online screener while column (6) uses baseline survey data, so the numbers may differ slightly.

Table 2: Descriptive Statistics: Baseline Covariate Balance

	Treatment	Control	p-value	N
Demographic				
Age	30.169	30.035	0.542	3000
Female/Other	0.672	0.681	0.627	2999
Non-Hispanic Black	0.294	0.305	0.536	3000
Hispanic	0.220	0.214	0.709	3000
Non-Black and Non-Hispanic	0.486	0.481	0.798	3000
Employed	0.578	0.586	0.675	3000
Total Household Income ($1000s)	29.951	29.894	0.942	2920
Household Structure				
Household Size	2.943	2.996	0.435	3000
Any Children	0.568	0.571	0.897	3000
Number of Other Adults in the Household	0.684	0.716	0.347	3000
Lives Alone	0.288	0.261	0.114	3000
Lives with a Partner	0.331	0.324	0.681	3000
Lives with a Parent	0.125	0.140	0.235	3000
Dual-Income Househod	0.127	0.122	0.736	2982
Single Parent Household	0.270	0.276	0.728	3000
Primary Breadwinner	0.316	0.315	0.955	1199
Primary Caregiver	0.562	0.566	0.913	888
Relationships				
Is in a Romantic Relationship	0.627	0.621	0.749	3000
Married	0.221	0.222	0.951	3000
Divorced	0.077	0.081	0.706	2996
Experiences Intimate Partner Violence	0.116	0.123	0.623	2919
Partner is Employed	0.688	0.729	0.132	1250
Partner Work Hours/Week	29.228	30.307	0.447	1194
Transfers and Decisions Within the Household				
Value of Transfers Given (Past 12 Months)	232.684	213.485	0.438	2982
Value of Transfers Received (Past 12 Months)	592.535	537.446	0.428	2975
Decision-Making Index	2.753	2.778	0.470	2928
Division of Labor Index	-0.226	-0.231	0.920	1199

This table shows the baseline levels of a number of different variables relating to the employment outcomes considered in this paper. The treatment and control groups look comparable for all items.

Table 3: Household Stability

	Control Mean	Treatment Effect	N
Household Stability Index		**-0.01**	**2819**
		(0.02)	
		[1.000]	
Change in Household Composition Component		-0.01	2819
		(0.02)	
		[1.000]	
Number of times a romantic partner joined or left the household since baseline	0.18 (0.43)	-0.01	2819
		(0.02)	
		[1.000]	
Number of times another adult (excluding romantic partners) joined or left the household since baseline	0.32 (0.77)	0.02	2819
		(0.02)	
		[1.000]	
Number of times a child joined or left the household since baseline	0.35 (0.77)	-0.02	2819
		(0.03)	
		[1.000]	
Number of other adults in the household	0.73 (0.84)	-0.00	2945
		(0.02)	
		[1.000]	
Number of children in the household	1.27 (1.42)	-0.01	2945
		(0.02)	
		[1.000]	
Number of related household members	1.80 (1.68)	-0.04	2945
		(0.03)	
		[1.000]	
Number of non-related household members	0.20 (0.47)	0.01	2945
		(0.01)	
		[1.000]	
Whether the respondent lives with a romantic partner	0.34 (0.45)	-0.01	2976
		(0.01)	
		[1.000]	
Whether the respondent lives with a parent	0.13 (0.32)	-0.01	2945
		(0.01)	
		[1.000]	

This table shows the impacts of an unconditional cash transfer on household stability. The top-level index decreases insignificantly by about 0.01 standard deviations, representing an insignificant decrease in stability. The q-values on the component and the top-level family index measures are different even as the point estimate is the same as they adjust for different sets of estimates in the FDR corrections (see Appendix B for details). There are several primary items under the component. Standard errors are provided in parentheses, and the FDR-adjusted q-value in square brackets below it. Except for the family- and component-level index values, estimates are provided in terms of raw units. * $p < 0.1$, ** $p < 0.05$, *** $p < 0.01$; † refers to comparable q-value thresholds.

Table 4: Relationship Characteristics

	Control Mean	Treatment Effect	N
Relationship Characteristics Index		**-0.03**	**1335**
		(0.02)	
		[0.869]	
Partner's Education Component		-0.01	1095
		(0.03)	
		[1.000]	
Partner's highest level of education (1-10 scale)	5.52 (2.33)	-0.08	1091
		(0.07)	
		[1.000]	
Whether partner is in school or a training program	0.08 (0.25)	0.01	1094
		(0.01)	
		[1.000]	
Partner's Employment Status Component		-0.05	1092
		(0.05)	
		[0.701]	
Number of months worked by partner in last 12 months	8.86 (4.30)	0.02	1089
		(0.22)	
		[1.000]	
Whether the partner is a regular, permanent employee	0.71 (0.42)	-0.04*	1092
		(0.02)	
		[0.393]	
Partner's Relationship History Component		0.03	1097
		(0.04)	
		[0.751]	
Whether the respondent is in a relationship with someone who is separated or divorced	0.03 (0.17)	-0.01	1095
		(0.01)	
		[1.000]	
Whether the respondent is in a relationship with someone who has children outside of household	0.15 (0.34)	-0.01	1095
		(0.02)	
		[1.000]	
Relationship Quality Component		-0.08***†	1287
		(0.03)	
		[0.096]	
Relationship with partner is happy (1-3 scale)	2.36 (0.57)	-0.01	1287
		(0.03)	
		[1.000]	
Participant is not sure that they can trust their partner (1-3 scale)	2.56 (0.63)	0.09***	1269
		(0.03)	
		[0.116]	

This table shows the impacts of an unconditional cash transfer on relationship characteristics. The top-level index decreases insignificantly by about 0.03 standard deviations, representing an insignificant reduction in components associated with relationship quality. There are four components within this family, only one of which shows a significant effect: a reduction in relationship quality of 0.08 standard deviations due to increased distrust. Standard errors are provided in parentheses, and the FDR-adjusted q-value in square brackets below it. Except for the family- and component-level index values, estimates are provided in terms of raw units. * $p < 0.1$, ** $p < 0.05$, *** $p < 0.01$; † refers to comparable q-value thresholds.

Table 5: Transfers Spillovers

	Control Mean	Treatment Effect	N
Transfers to/from Friends and Family Index		**0.11***†††**	**2980**
		(0.04)	
		[0.005]	
Single-item Component: Net value of transfers (given - received) by participant over the past 12 months	-53.21 (1136.77)	126.61***†††	2980
		(45.66)	
		[0.003]	
Whether participants provide any monetary assistance over past 12 months	0.22 (0.35)	0.07***†††	2936
		(0.01)	
		[0.001]	
Value of transfers given by participants	276.99 (722.48)	130.42***†††	2979
		(29.80)	
		[0.001]	
Number of people gave financial support to in the last 12 months	0.63 (1.52)	0.19***†††	2980
		(0.05)	
		[0.004]	
Whether participant received any monetary assistance in the past 12 months	0.17 (0.31)	-0.02	2936
		(0.01)	
		[0.393]	
Value of transfers received by participants in the past 12 months	330.86 (936.81)	11.95	2979
		(34.39)	
		[0.994]	
Number of people received financial support from in the last 12 months	0.34 (1.16)	-0.02	2935
		(0.04)	
		[0.888]	

This table shows the impacts of an unconditional cash transfer on transfers to/from friends and family. The top-level index increases by about 0.11 standard deviations, representing a significant increase in the net value of transfers given by the participant. The raw units of the single-item component are provided in dollars, and the q-values on the component and the top-level family index measures are different even as the point estimate is the same as they adjust for different sets of estimates in the FDR corrections (see Appendix B for details). Standard errors are provided in parentheses, and the FDR-adjusted q-value in square brackets below it. Except for the family-level index value, estimates are provided in terms of raw units. * $p < 0.1$, ** $p < 0.05$, *** $p < 0.01$; † refers to comparable q-value thresholds.

Table 6: Income Spillovers

	Control Mean	Treatment Effect	N
Income Spillovers Index		**-0.05*†**	**2901**
		(0.03)	
		[0.073]	
Single-item Component: Difference between total individual income and total household income	16.6 (27.0)	-1.4*†	2901
		(0.9)	
		[0.084]	
Total change in household income (excluding participant) during the last 3 months	0.0 (0.3)	0.0**	2939
		(0.0)	
		[0.377]	

All items are reported in thousands of dollars. Index value reported in standard deviations.

This table shows the impacts of an unconditional cash transfer on income spillovers within the household. The top-level index decreases by about 0.05 standard deviations, representing a significant decline in household income excluding the individual income of the participant. The q-values on the component and the top-level family index measures are different even as the point estimate is the same as they adjust for different sets of estimates in the FDR corrections (see Appendix B for details). Standard errors are provided in parentheses, and the FDR-adjusted q-value in square brackets below it. Except for the family-level index value, estimates are provided in terms of raw units. * $p < 0.1$, ** $p < 0.05$, *** $p < 0.01$; † refers to comparable q-value thresholds.

Table 7: Employment Spillovers

	Control Mean	Treatment Effect	N
Employment Spillovers Index		**-0.05***††	**2989**
		(0.02)	
		[0.019]	
Partner's Labor Supply Component		-0.03	2958
		(0.03)	
		[0.163]	
Number of hours the participant's partner works weekly	10.46 (17.65)	-0.62	2958
		(0.57)	
		[0.262]	
Whether the participant's partner works	0.26 (0.41)	-0.01	2958
		(0.01)	
		[0.262]	
Other Employment Outcomes Component		-0.06***†††	2943
		(0.02)	
		[0.007]	
Whether partner was promoted	0.01 (0.05)	-0.00**††	2943
		(0.00)	
		[0.041]	
Quality of partner new job (1-5 scale)	3.03 (0.10)	-0.00	2943
		(0.00)	
		[0.262]	
Whether partner left a job because they found a better job or enrolled in school/training	0.00 (0.02)	-0.00***††	2929
		(0.00)	
		[0.037]	
Whether partner was laid off or left job due to illness	0.01 (0.04)	0.00	2929
		(0.00)	
		[0.407]	

This table shows the impacts of an unconditional cash transfer on employment spillovers within the household. The top-level index decreases by about 0.05 standard deviations, representing a significant decline in the employment outcomes of others in the household. Standard errors are provided in parentheses, and the FDR-adjusted q-value in square brackets below it. Except for the family- and component-level index values, estimates are provided in terms of raw units. * $p < 0.1$, ** $p < 0.05$, *** $p < 0.01$; † refers to comparable q-value thresholds.

Table 8: Education Spillovers

	Control Mean	Treatment Effect	N
Education Spillovers Index		**0.09**††**	**2912**
		(0.04)	
		[0.014]	
Education Spillovers Component		0.09**††	2912
		(0.04)	
		[0.015]	
Whether someone else in household began schooling or job training	0.04 (0.13)	0.01**††	2912
		(0.01)	
		[0.038]	
Whether the schooling or job training someone else in household began is formal	0.02 (0.09)	0.01*††	2911
		(0.00)	
		[0.045]	
Type of schooling or job training (full-time or part-time) someone else in household began	0.02 (0.09)	0.01**††	2912
		(0.00)	
		[0.038]	

This table shows the impacts of an unconditional cash transfer on education spillovers within the household. The top-level index increases by about 0.09 standard deviations, representing a significant increase in education or training of others in the household. The q-values on the component and the top-level family index measures are different even as the point estimate is the same as they adjust for different sets of estimates in the FDR corrections (see Appendix B for details). Standard errors are provided in parentheses, and the FDR-adjusted q-value in square brackets below it. Except for the family-level index value, estimates are provided in terms of raw units. * $p < 0.1$, ** $p < 0.05$, *** $p < 0.01$; † refers to comparable q-value thresholds.

Table 9: Healthcare Spillovers

	Control Mean	Treatment Effect	N
Healthcare Spillovers Index		**-0.07**††**	**2898**
		(0.03)	
		[0.037]	
Single-item Component: Whether someone in the household had to forgo health care	0.21 (0.33)	0.02**††	2898
		(0.01)	
		[0.042]	
Whether a child in the household had to forgo health care.	0.01 (0.09)	0.01	1715
		(0.01)	
		[0.975]	
Total cost of major expenditures incurred for healthcare when someone else in the household incurred an unexpected cost	1458.58 (3585.19)	-165.78	1199
		(193.00)	
		[1.000]	

This table shows the impacts of an unconditional cash transfer on healthcare spillovers within the household. The top-level index decreases by about 0.07 standard deviations, representing significant spillovers on someone else in the household having to forgo healthcare. This could be a result of increased care leading to more diagnoses. Standard errors are provided in parentheses, and the FDR-adjusted q-value in square brackets below it. Except for the family-level index value, estimates are provided in terms of raw units. * $p < 0.1$, ** $p < 0.05$, *** $p < 0.01$; † refers to comparable q-value thresholds.

Table 10: Expenditure Spillovers

	Control Mean	Treatment Effect	N
Expenditure Spillovers Index		**0.04**	**2944**
		(0.03)	
		[0.209]	
Single-item Component: Total cost of major expenditures when someone else in the household incurred an unexpected expense	197.41 (510.65)	22.26	2944
		(17.90)	
		[0.273]	
Whether when another household member received additional income, they spent at least some of the money on durable goods	0.14 (0.31)	-0.02	771
		(0.02)	
		[1.000]	
Whether when another household member received additional income, they spent at least some of the money on housing	0.17 (0.35)	-0.00	771
		(0.02)	
		[1.000]	
Whether when another household member received additional income, they spent at least some of the money on human capital expenses	0.13 (0.31)	-0.03	771
		(0.02)	
		[1.000]	
Whether when another household member received additional income, they spent at least some of the money on non-durable goods	0.33 (0.43)	-0.02	771
		(0.03)	
		[1.000]	
Whether when another household member received additional income, they spent at least some of the money on transfers	0.06 (0.21)	0.04**	771
		(0.02)	
		[0.607]	

This table shows the impacts of an unconditional cash transfer on expenditure spillovers within the household. The top-level index increases insignificantly by about 0.04 standard deviations, representing insignificant increases in the total cost of major expenditures when someone else in the household incurred an unexpected expense. Standard errors are provided in parentheses, and the FDR-adjusted q-value in square brackets below it. Except for the family- and component-level index values, estimates are provided in terms of raw units. * $p < 0.1$, ** $p < 0.05$, *** $p < 0.01$; † refers to comparable q-value thresholds.

Table 11: Financial Health Spillovers

	Control Mean	Treatment Effect	N
Financial Health Spillovers Index		**0.04**	**2945**
		(0.03)	
		[0.150]	
Single-item Component: Whether if someone else in the household incurred a major expenditure, they were able to pay for it using savings or money they had on hand	0.99 (0.07)	0.00	2945
		(0.00)	
		[0.178]	
Whether, if someone else in the household received additional income, money was saved, invested, or used to pay down a debt	0.75 (0.42)	0.06**	718
		(0.03)	
		[0.179]	

This table shows the impacts of an unconditional cash transfer on financial health spillovers within the household. The top-level index increases insignificantly by about 0.04 standard deviations, representing insignificant improvements in the financial health measures of other individuals in the household. Standard errors are provided in parentheses, and the FDR-adjusted q-value in square brackets below it. Except for the family-level index value, estimates are provided in terms of raw units. * $p < 0.1$, ** $p < 0.05$, *** $p < 0.01$; † refers to comparable q-value thresholds.

Table 12: Crime Spillovers

	Control Mean	Treatment Effect	N
Crime Spillovers Victimization Index		**-0.015**	**2884**
		(0.038)	
		[0.696]	
Single-item Component: Whether someone else in the household was the victim of a crime	0.042 (0.141)	0.002	2884
		(0.005)	
		[1.000]	

This table shows the impacts of an unconditional cash transfer on crime spillovers within the household. The top-level index decreases insignificantly by about 0.015 standard deviations, representing insignificant increases in the crime victimization of others in the household. Except for the family-level index value, estimates are provided in terms of raw units. * $p < 0.1$, ** $p < 0.05$, *** $p < 0.01$; † refers to comparable q-value thresholds.

Table 13: Decision-Making Within the Household

	Control Mean	Treatment Effect	N
Decision-Making Index		**0.03**	**2815**
		(0.03)	
		[1.000]	
Who has decision-making power over...			
(1 = myself, 2 = both equally, 3 = my partner)			
Expenditures Component		0.05*	2815
		(0.03)	
		[0.371]	
Borrowing	1.59 (0.57)	0.02	2814
		(0.02)	
		[0.426]	
Large household purchases	1.60 (0.56)	0.03	2815
		(0.02)	
		[0.289]	
Small household purchases	1.67 (0.54)	0.04**	2815
		(0.02)	
		[0.277]	
Single-item Component: Healthcare	1.63 (0.52)	0.02	2815
		(0.02)	
		[0.579]	
Single-item Component: Where to live	1.58 (0.56)	0.02	2815
		(0.02)	
		[0.579]	
Single-item Component: Visiting family and friends	1.58 (0.56)	0.01	2815
		(0.02)	
		[0.807]	
Purchases for children	1.59 (0.57)	0.03	1799
		(0.02)	
		[1.000]	
Children's education	1.60 (0.54)	0.01	1799
		(0.02)	
		[1.000]	
Whether the respondent and their partner are a team when it comes to making decisions 1-3 scale	2.74 (0.44)	-0.01	2901
		(0.02)	
		[1.000]	

This table shows the impacts of an unconditional cash transfer on decision-making within the household. The top-level index increases insignificantly by about 0.03 standard deviations, representing insignificant increases in the decision-making power of others in the household. Except for the family-level index value, estimates are provided in terms of raw units. * $p < 0.1$, ** $p < 0.05$, *** $p < 0.01$; † refers to comparable q-value thresholds.

Table 14: Division of Labor

	Control Mean	Treatment Effect	N
Division of Labor Index		**0.05**	**1329**
		(0.04)	
		[1.000]	
Intrahousehold Division of Labor Component		0.05	1329
		(0.04)	
		[0.226]	
Participant is the primary breadwinner in the household	0.29 (0.43)	0.06***††	1328
		(0.02)	
		[0.026]	
Partner is the primary breadwinner in the household	0.41 (0.47)	-0.02	1328
		(0.02)	
		[1.000]	
Participant is the primary caregiver in the household	0.54 (0.47)	0.01	967
		(0.03)	
		[0.383]	
Partner is the primary caregiver in the household	0.18 (0.36)	0.01	967
		(0.02)	
		[1.000]	
Hours partner spent working last week	34.07 (20.03)	-2.03*	1315
		(1.04)	
		[1.000]	
Percent of time participant spent working last week compared to their partner (non-winsorized)	0.44 (0.29)	0.01	1308
		(0.01)	
		[1.000]	
Hours partner spent on home production last week	10.35 (11.44)	-0.22	1314
		(0.59)	
		[1.000]	
Percent of time participant spent on home production last week compared to their partner (non-winsorized)	0.56 (0.25)	-0.00	1307
		(0.01)	
		[1.000]	
Hours partner spent caring for others	21.64 (26.12)	1.07	1313
		(1.22)	
		[1.000]	
Percent of time participant spent caring for others last week compared to their partner (non-winsorized)	0.59 (0.25)	-0.01	1305
		(0.01)	
		[1.000]	
Hours partner spent on leisure last week	18.68 (15.86)	0.89	1310
		(0.88)	
		[1.000]	
Percent of time participant spent on leisure last week compared to their partner (non-winsorized)	0.63 (0.20)	-0.00	1303
		(0.01)	
		[1.000]	

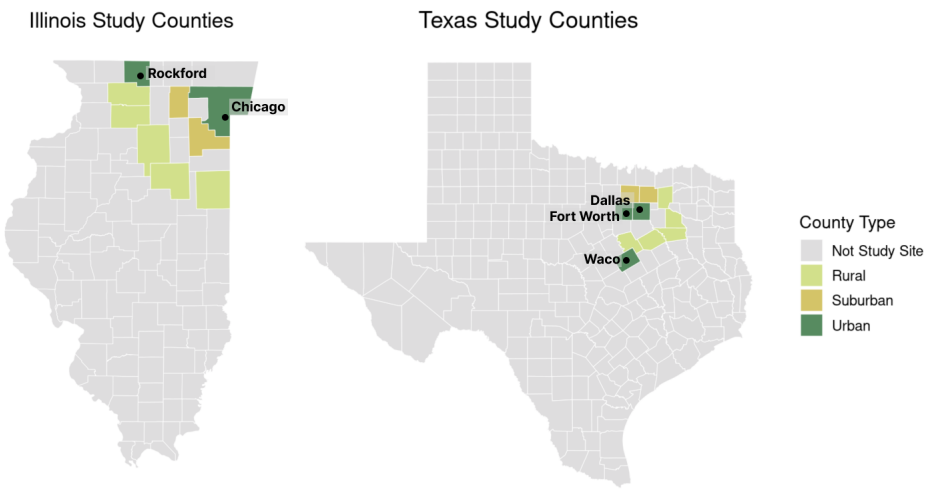
This table shows the impacts of an unconditional cash transfer on division of labor within the household. The top-level index increases insignificantly by about 0.05 standard deviations, representing insignificant increases in the participant being the primary breadwinner in the household. The q-values on the component and the top-level family index measures are different even as the point estimate is the same as they adjust for different sets of estimates in the FDR corrections (see Appendix B for details). Except for the family- and component-level index values, estimates are provided in terms of raw units. * $p < 0.1$, ** $p < 0.05$, *** $p < 0.01$; † refers to comparable q-value thresholds.

Table 15: Intimate Partner Violence

	Control Mean	Treatment Effect	N
Intimate Partner Violence Index		**0.00**	**2899**
		(0.04)	
		[1.000]	
Single-item Component: Whether participant experiences domestic violence (> cut-off value on any HITS screening tool question)	0.10 (0.25)	-0.00	2899
		(0.01)	
		[1.000]	
HITS score is greater than 10.5	0.03 (0.13)	-0.01*	2899
		(0.00)	
		[0.587]	
Raw HITS score (4-20 scale)	4.75 (1.62)	-0.08	2899
		(0.05)	
		[0.635]	
Whether participant experiences extreme domestic violence (> high cut-off value on any HITS screening tool question)	0.04 (0.16)	-0.01**	2899
		(0.01)	
		[0.320]	
How often partner has insulted or talked down to participant (1-5 scale)	1.31 (0.63)	-0.02	2899
		(0.02)	
		[0.713]	
How often partner has physically hurt participant (1-5 scale)	1.07 (0.28)	-0.02**	2899
		(0.01)	
		[0.320]	
How often partner has screamed or cursed at participant (1-5 scale)	1.29 (0.62)	-0.02	2899
		(0.02)	
		[0.773]	
How often partner has threatened to harm participant (1-5 scale)	1.08 (0.34)	-0.02*	2899
		(0.01)	
		[0.503]	

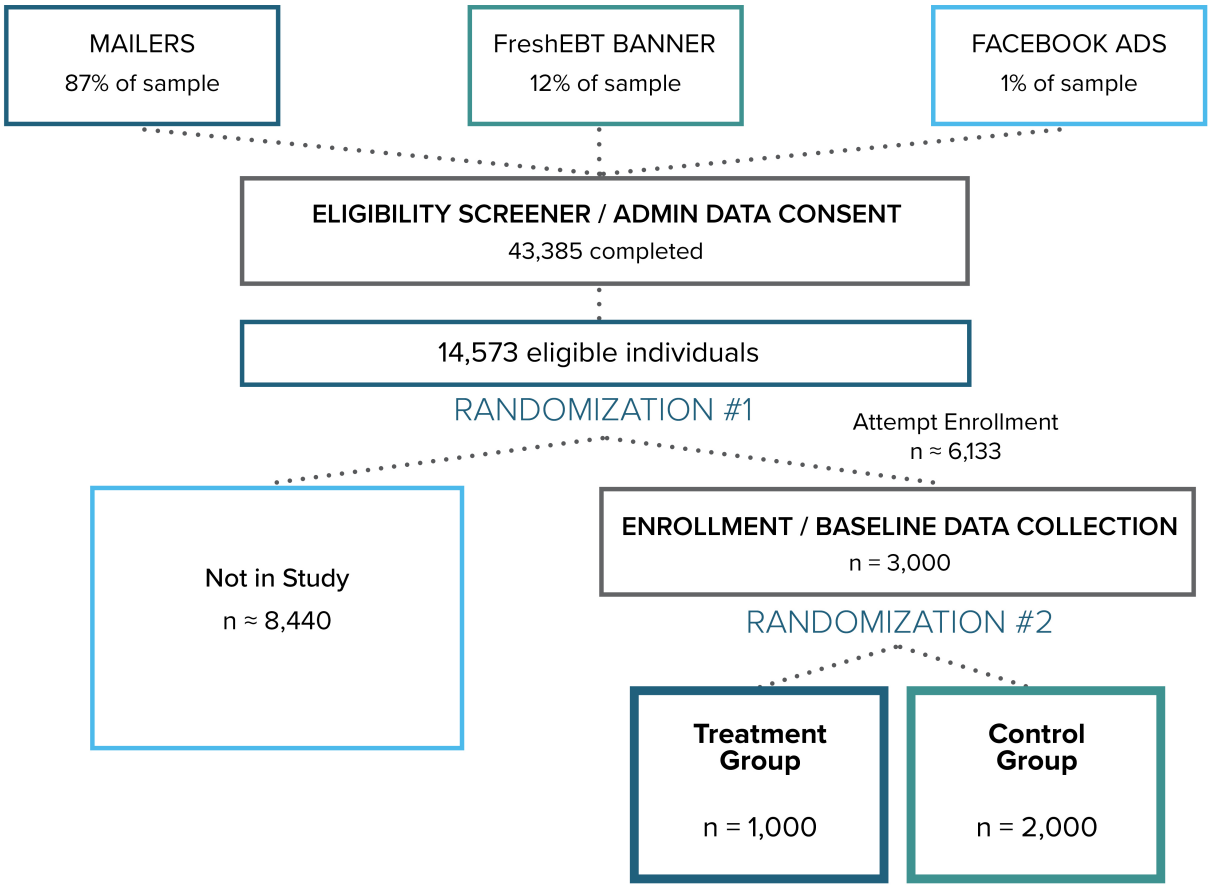
This table shows the impacts of an unconditional cash transfer on intimate partner violence within the household. The top-level index indicates an insignificant change by 0.0 standard deviations, though several items show significantly reduced violence before false discovery rate corrections are applied. Except for the family-level index value, estimates are provided in terms of raw units. * $p < 0.1$, ** $p < 0.05$, *** $p < 0.01$; † refers to comparable q-value thresholds.

Figure 1: Location of Study



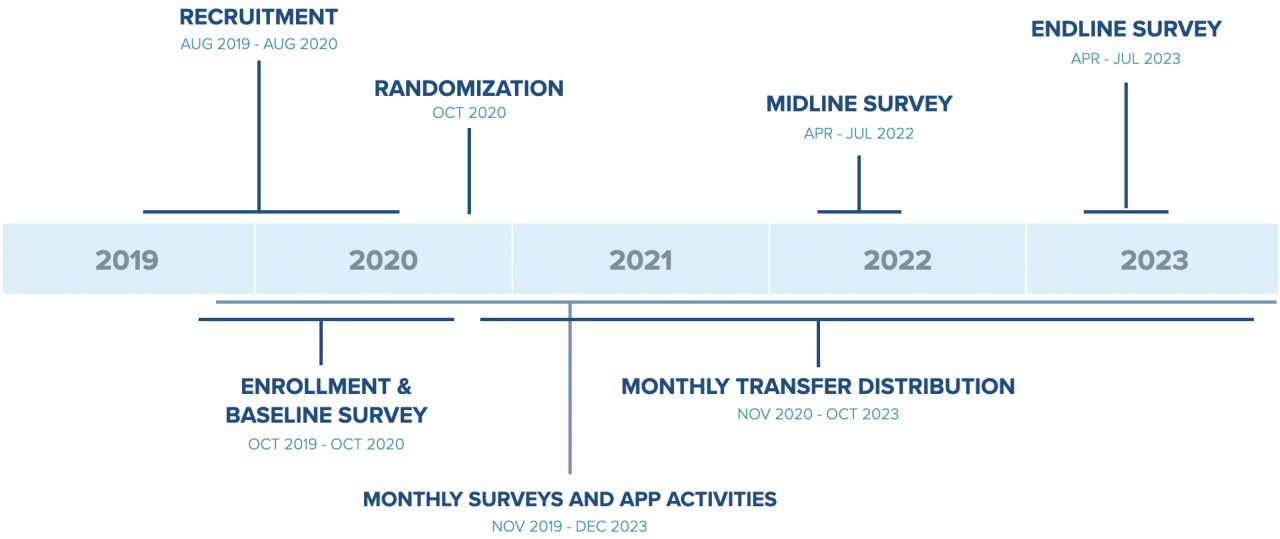
This figure plots the location of the sites in the study. Reproduced from Bartik et al. (2024).

Figure 2: Flowchart of Recruitment Process



This figure shows a representation of the recruitment process.

Figure 3: Timeline of Study



This figure shows a timeline of the program and study.

Figure 4: Treatment Effects on Indices

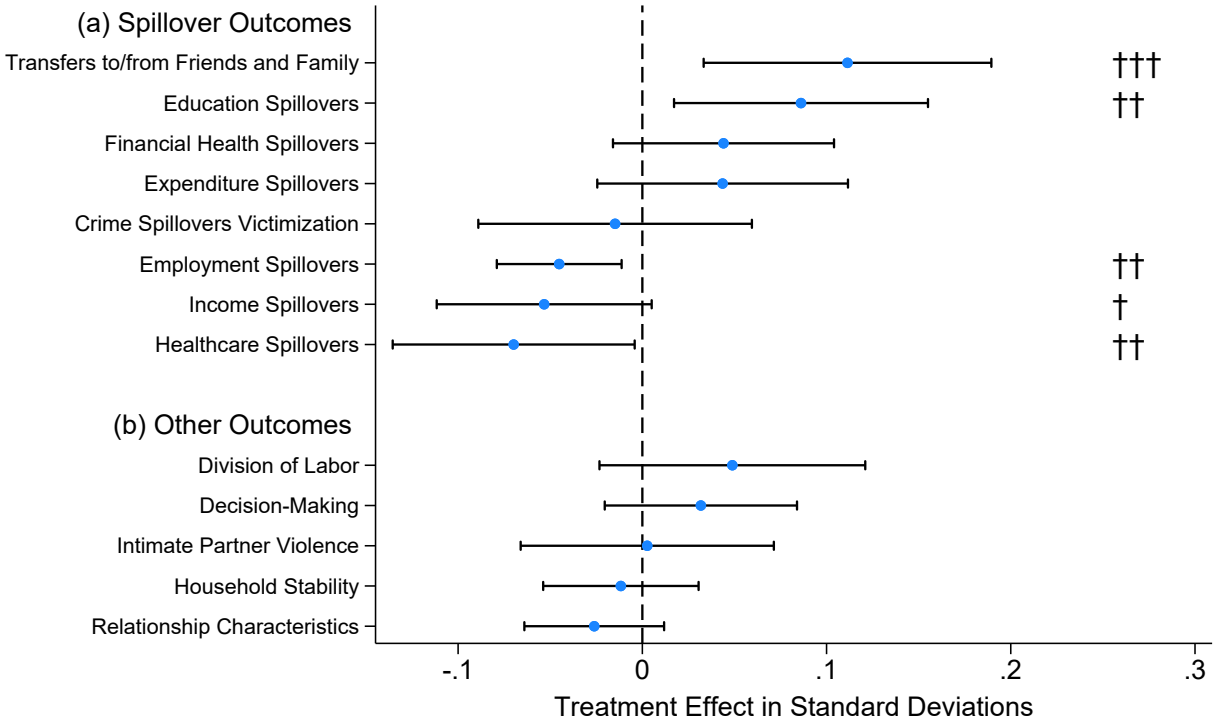


Figure 5: Treatment Effects on Indices by Presence of Partner in Household at Baseline

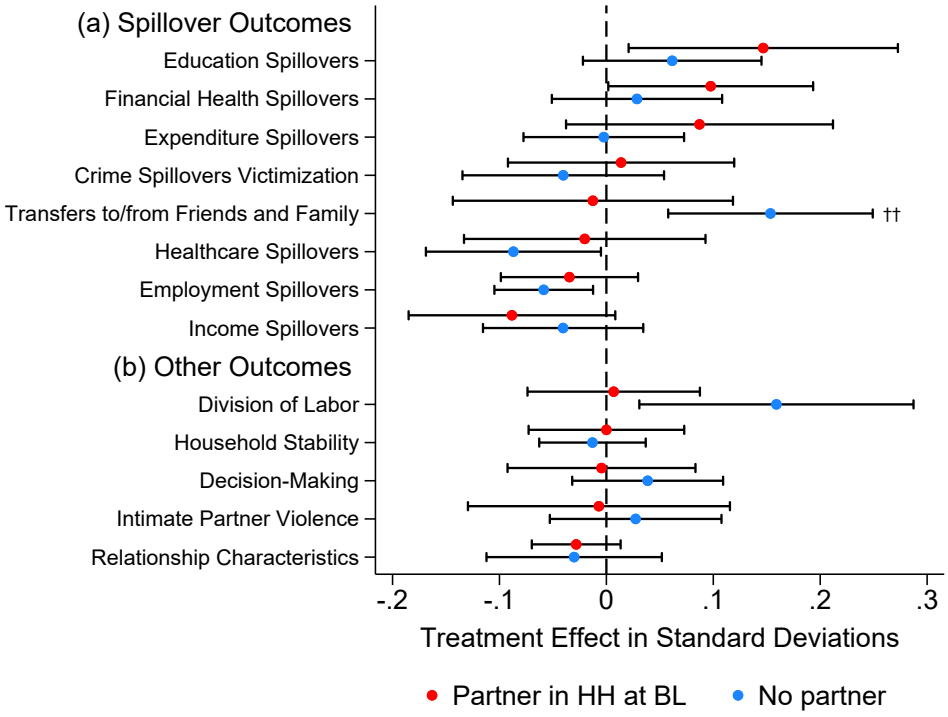


Figure 6: Treatment Effects on Indices by Presence of Child in Household at Baseline

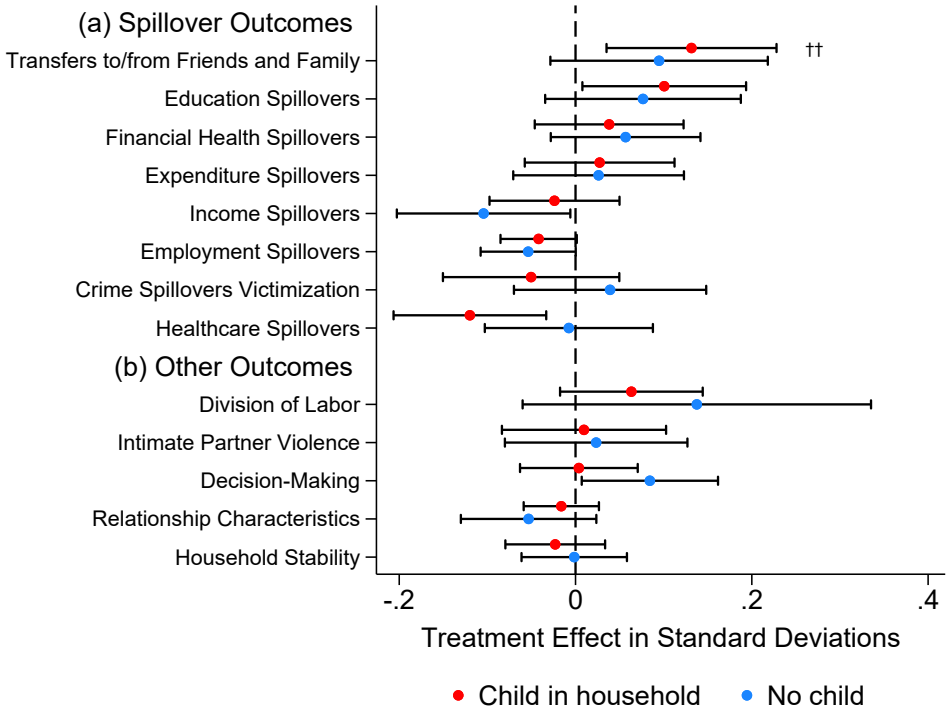
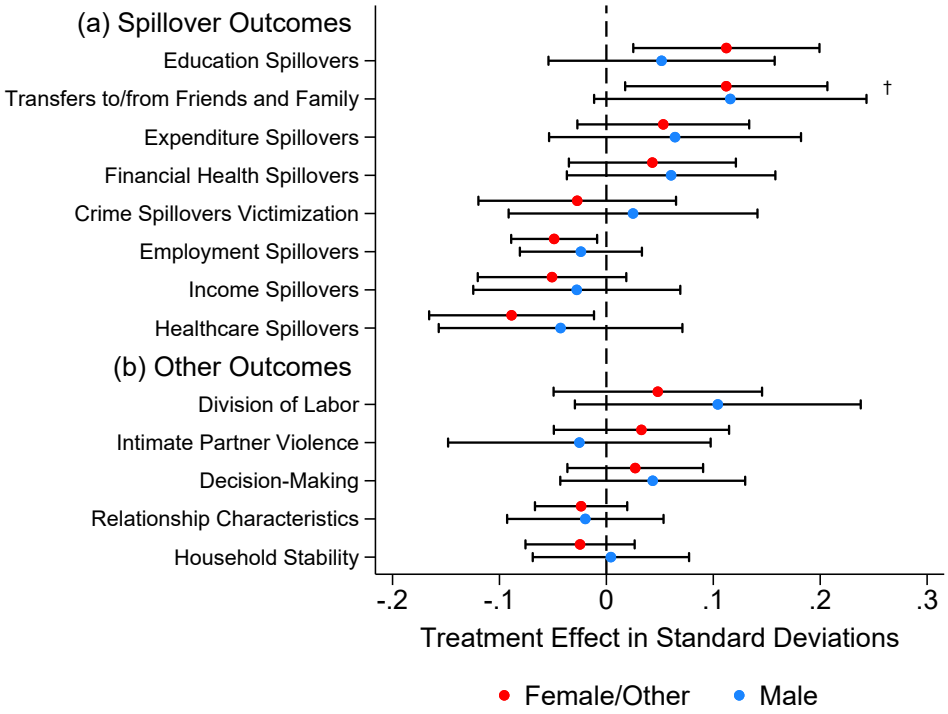


Figure 7: Treatment Effects on Indices by Gender



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Income Shocks and Intrahousehold Dynamics: Evidence from a Guaranteed Income Experiment

Appendix

A Additional Tables and Figures

B False Discovery Rate

Table A1: Protection of Benefits

Benefit	Illinois	Texas
Medicaid	Eligibility was not affected	Eligibility was not affected
SNAP	Eligibility was not affected	First $300 per quarter did not affect SNAP, but the remaining amount of the transfer was considered unearned income for the purposes of determining eligibility and the amount of the benefit
TANF	Eligibility was not affected	First $300 per quarter did not affect TANF, but the remaining amount of the transfer was considered unearned income for the purposes of determining eligibility and the amount of the benefit
Housing Assistance	Did not affect eligibility for Chicago Housing Authority, other localities not eligible to participate	Not eligible to participate
SSI	Not eligible to participate	Not eligible to participate

This table shows which major benefits were preserved or not preserved in Illinois and Texas.

Table A2: Baseline Characteristics of Respondents to Any Qualtrics Survey in Year 1 vs. Non-Respondents

	Respondents			Non-Respondents		
	Control	Treatment	p-value	Control	Treatment	p-value
Demographic						
Age	30.078	30.203	0.574	28.196	27.933	0.847
Female/Other	0.687	0.679	0.683	0.435	0.200	0.071
Non-Hispanic Black	0.307	0.294	0.499	0.239	0.267	0.835
Hispanic	0.212	0.220	0.603	0.304	0.200	0.407
Non-Black and Non-Hispanic	0.482	0.485	0.851	0.457	0.533	0.610
Employed	0.585	0.575	0.574	0.609	0.800	0.138
Total Household Income ($1000s)	29.928	29.917	0.989	28.455	32.304	0.633
Household Structure						
Household Size	2.999	2.947	0.445	2.848	2.667	0.705
Any Children	0.573	0.570	0.851	0.457	0.467	0.946
Number of Other Adults in the Household	0.717	0.680	0.284	0.674	0.933	0.351
Lives Alone	0.259	0.288	0.100	0.304	0.267	0.780
Lives with a Partner	0.324	0.330	0.766	0.283	0.400	0.420
Lives with a Parent	0.141	0.123	0.160	0.109	0.267	0.209
Dual-Income Househod	0.124	0.124	0.972	0.045	0.267	0.089
Single Parent Household	0.277	0.274	0.875	0.239	0.000	0.000
Primary Breadwinner	0.317	0.311	0.847	0.182	0.667	0.196
Primary Caregiver	0.565	0.562	0.943	0.667	0.500	0.248
Relationships						
Is in a Romantic Relationship	0.622	0.626	0.829	0.565	0.667	0.482
Married	0.222	0.220	0.912	0.217	0.267	0.708
Divorced	0.081	0.078	0.805	0.087	0.000	0.043
Experiences Intimate Partner Violence	0.124	0.117	0.576	0.061	0.100	0.627
Partner is Employed	0.727	0.688	0.148	0.812	0.714	0.994
Partner Work Hours/Week	30.462	29.057	0.323	19.364	40.667	0.115
Transfers and Decisions Within the Household						
Value of Transfers Given (Past 12 Months)	212.942	231.651	0.453	236.933	300.000	0.714
Value of Transfers Received (Past 12 Months)	530.124	589.713	0.394	846.087	776.000	0.905
Decision-Making Index	2.778	2.755	0.517	2.773	2.530	0.630
Division of Labor Index	-0.229	-0.233	0.930	-0.401	0.192	0.574

This table compares the baseline characteristics of participants who responded or did not respond to a Qualtrics survey in Year 1 of the study.

Table A3: Baseline Characteristics of Respondents to Any Qualtrics Survey in Year 2 vs. Non-Respondents

	Respondents			Non-Respondents		
	Control	Treatment	p-value	Control	Treatment	p-value
Demographic						
Age	30.113	30.163	0.823	28.337	30.467	0.094
Female/Other	0.685	0.681	0.841	0.581	0.400	0.086
Non-Hispanic Black	0.304	0.294	0.604	0.337	0.300	0.706
Hispanic	0.214	0.223	0.566	0.233	0.133	0.203
Non-Black and Non-Hispanic	0.483	0.483	0.999	0.430	0.567	0.199
Employed	0.588	0.571	0.384	0.547	0.800	0.006
Total Household Income ($1000s)	29.993	29.993	1.000	28.332	29.081	0.907
Household Structure						
Household Size	3.018	2.948	0.317	2.512	2.833	0.347
Any Children	0.575	0.569	0.741	0.465	0.567	0.339
Number of Other Adults in the Household	0.726	0.680	0.183	0.500	0.833	0.077
Lives Alone	0.255	0.286	0.084	0.372	0.333	0.702
Lives with a Partner	0.330	0.333	0.844	0.198	0.267	0.455
Lives with a Parent	0.142	0.123	0.151	0.116	0.200	0.305
Dual-Income Househod	0.124	0.126	0.924	0.082	0.167	0.281
Single Parent Household	0.276	0.272	0.850	0.267	0.200	0.444
Primary Breadwinner	0.314	0.315	0.974	0.350	0.375	0.904
Primary Caregiver	0.566	0.566	0.998	0.500	0.333	0.337
Relationships						
Is in a Romantic Relationship	0.627	0.630	0.891	0.500	0.567	0.530
Married	0.228	0.223	0.751	0.093	0.167	0.330
Divorced	0.081	0.077	0.695	0.081	0.100	0.767
Experiences Intimate Partner Violence	0.123	0.117	0.680	0.116	0.087	0.804
Partner is Employed	0.729	0.686	0.120	0.720	0.778	0.743
Partner Work Hours/Week	30.451	29.003	0.308	25.750	40.500	0.282
Transfers and Decisions Within the Household						
Value of Transfers Given (Past 12 Months)	215.581	229.891	0.572	161.512	330.000	0.156
Value of Transfers Received (Past 12 Months)	535.733	600.428	0.364	588.372	360.000	0.395
Decision-Making Index	2.771	2.749	0.535	2.962	2.855	0.374
Division of Labor Index	-0.232	-0.231	0.984	-0.153	0.009	0.867

This table compares the baseline characteristics of participants who responded or did not respond to a Qualtrics survey in Year 2 of the study.

Table A4: Baseline Characteristics of Respondents to Any Qualtrics Survey in Year 3 vs. Non-Respondents

	Respondents			Non-Respondents		
	Control	Treatment	p-value	Control	Treatment	p-value
Demographic						
Age	30.140	30.222	0.714	28.803	28.100	0.541
Female/Other	0.694	0.676	0.351	0.504	0.567	0.531
Non-Hispanic Black	0.307	0.295	0.488	0.277	0.333	0.555
Hispanic	0.209	0.222	0.436	0.285	0.167	0.135
Non-Black and Non-Hispanic	0.484	0.483	0.994	0.438	0.500	0.540
Employed	0.585	0.573	0.513	0.591	0.767	0.048
Total Household Income ($1000s)	29.863	29.902	0.960	30.746	34.888	0.280
Household Structure						
Household Size	3.019	2.950	0.324	2.737	2.867	0.702
Any Children	0.578	0.572	0.748	0.482	0.533	0.610
Number of Other Adults in the Household	0.717	0.682	0.307	0.723	0.767	0.821
Lives Alone	0.253	0.284	0.082	0.343	0.333	0.919
Lives with a Partner	0.329	0.334	0.804	0.263	0.300	0.687
Lives with a Parent	0.140	0.122	0.182	0.146	0.200	0.497
Dual-Income Househod	0.124	0.126	0.884	0.103	0.167	0.399
Single Parent Household	0.281	0.274	0.694	0.204	0.167	0.623
Primary Breadwinner	0.310	0.317	0.818	0.425	0.300	0.399
Primary Caregiver	0.570	0.560	0.770	0.452	0.625	0.472
Relationships						
Is in a Romantic Relationship	0.626	0.630	0.844	0.562	0.633	0.468
Married	0.226	0.221	0.742	0.168	0.267	0.259
Divorced	0.083	0.078	0.668	0.058	0.033	0.517
Experiences Intimate Partner Violence	0.124	0.118	0.671	0.108	0.083	0.934
Partner is Employed	0.728	0.687	0.140	0.729	0.727	0.938
Partner Work Hours/Week	30.776	28.932	0.200	21.769	41.000	0.077
Transfers and Decisions Within the Household						
Value of Transfers Given (Past 12 Months)	220.636	224.582	0.876	118.529	535.000	0.016
Value of Transfers Received (Past 12 Months)	532.207	597.652	0.361	616.715	531.667	0.767
Decision-Making Index	2.772	2.747	0.485	2.877	2.803	0.459
Division of Labor Index	-0.240	-0.225	0.747	-0.023	-0.295	0.255

This table compares the baseline characteristics of participants who responded or did not respond to a Qualtrics survey in Year 3 of the study.

Table A5: Baseline Characteristics of Respondents to the Enumerated Midline vs. Non-Respondents

	Respondents			Non-Respondents		
	Control	Treatment	p-value	Control	Treatment	p-value
Demographic						
Age	30.075	30.149	0.741	29.160	31.300	0.123
Female/Other	0.683	0.675	0.678	0.613	0.550	0.615
Non-Hispanic Black	0.307	0.296	0.565	0.267	0.200	0.522
Hispanic	0.213	0.221	0.636	0.240	0.200	0.698
Non-Black and Non-Hispanic	0.480	0.483	0.893	0.493	0.600	0.395
Employed	0.587	0.580	0.737	0.560	0.450	0.385
Total Household Income ($1000s)	29.940	30.133	0.805	29.515	21.969	0.086
Household Structure						
Household Size	3.002	2.947	0.423	2.867	2.850	0.969
Any Children	0.573	0.569	0.851	0.520	0.550	0.813
Number of Other Adults in the Household	0.717	0.685	0.364	0.720	0.650	0.728
Lives Alone	0.259	0.287	0.108	0.293	0.300	0.954
Lives with a Partner	0.327	0.334	0.702	0.253	0.200	0.607
Lives with a Parent	0.140	0.126	0.294	0.173	0.100	0.365
Dual-Income Househod	0.123	0.128	0.660	0.122	0.050	0.237
Single Parent Household	0.277	0.269	0.635	0.240	0.350	0.355
Primary Breadwinner	0.318	0.317	0.957	0.208	0.250	0.372
Primary Caregiver	0.565	0.561	0.911	0.571	0.667	0.648
Relationships						
Is in a Romantic Relationship	0.625	0.631	0.729	0.533	0.450	0.511
Married	0.224	0.223	0.918	0.173	0.150	0.800
Divorced	0.080	0.076	0.704	0.107	0.150	0.624
Experiences Intimate Partner Violence	0.124	0.116	0.528	0.090	0.176	0.348
Partner is Employed	0.725	0.690	0.206	0.852	0.500	0.032
Partner Work Hours/Week	30.345	29.059	0.370	29.870	46.250	0.740
Transfers and Decisions Within the Household						
Value of Transfers Given (Past 12 Months)	214.657	235.571	0.407	176.667	104.000	0.417
Value of Transfers Received (Past 12 Months)	542.135	600.939	0.407	433.867	215.000	0.272
Decision-Making Index	2.775	2.745	0.398	2.864	3.085	0.193
Division of Labor Index	-0.226	-0.225	0.977	-0.349	-0.377	0.423

This table compares the baseline characteristics of participants who responded or did not respond to the enumerated midline survey.

Table A6: Baseline Characteristics of Respondents to the Enumerated Endline vs. Non-Respondents

	Respondents			Non-Respondents		
	Control	Treatment	p-value	Control	Treatment	p-value
Demographic						
Age	30.050	30.140	0.687	29.903	31.050	0.419
Female/Other	0.687	0.674	0.478	0.553	0.650	0.415
Non-Hispanic Black	0.308	0.296	0.498	0.243	0.250	0.945
Hispanic	0.208	0.222	0.404	0.320	0.150	0.068
Non-Black and Non-Hispanic	0.483	0.482	0.947	0.437	0.600	0.179
Employed	0.585	0.582	0.871	0.602	0.400	0.096
Total Household Income ($1000s)	29.927	30.134	0.793	29.862	25.926	0.390
Household Structure						
Household Size	3.008	2.952	0.411	2.806	2.850	0.925
Any Children	0.574	0.571	0.883	0.505	0.550	0.713
Number of Other Adults in the Household	0.715	0.692	0.492	0.748	0.350	0.016
Lives Alone	0.256	0.283	0.130	0.330	0.400	0.560
Lives with a Partner	0.326	0.336	0.600	0.291	0.200	0.366
Lives with a Parent	0.140	0.127	0.342	0.155	0.000	0.000
Dual-Income Househod	0.122	0.129	0.578	0.139	0.050	0.129
Single Parent Household	0.279	0.270	0.613	0.204	0.300	0.386
Primary Breadwinner	0.316	0.317	0.989	0.297	0.286	0.997
Primary Caregiver	0.572	0.561	0.759	0.414	0.600	0.390
Relationships						
Is in a Romantic Relationship	0.626	0.629	0.859	0.544	0.650	0.370
Married	0.223	0.225	0.908	0.204	0.100	0.187
Divorced	0.081	0.077	0.724	0.078	0.050	0.620
Experiences Intimate Partner Violence	0.121	0.113	0.563	0.160	0.278	0.290
Partner is Employed	0.724	0.689	0.211	0.821	0.625	0.373
Partner Work Hours/Week	30.345	29.197	0.424	30.222	31.000	0.955
Transfers and Decisions Within the Household						
Value of Transfers Given (Past 12 Months)	217.062	233.514	0.517	146.569	220.000	0.511
Value of Transfers Received (Past 12 Months)	537.768	595.379	0.417	544.706	438.000	0.783
Decision-Making Index	2.777	2.746	0.375	2.802	2.841	0.731
Division of Labor Index	-0.234	-0.225	0.854	-0.130	-0.287	0.631

This table compares the baseline characteristics of participants who responded or did not respond to the enumerated endline survey.

Table A7: FDR Tiers

	Pooled Across Midline/Endline and Monthly Surveys	Pooled Across Midline/Endline Surveys Only (Omitting Monthly Surveys)	Estimates At Each Time Period (e.g., at midline, in year 2, etc.)
Family	K0	K0	K3
Primary Components	K1	K1	K3
Primary Items	K2	K2	K3
Secondary Items	K3	K3	K3
Tertiary Items	K3	K3	K3
Heterogeneous treatment effects	K3	K3	Not calculated
Any post-PAP tests	K4	K4	K4

This table shows the tiers used for the FDR corrections used in this paper. Within a family, the adjustments for tests at the K0 level would be done only among the set of tests at the K0 level; the adjustments for tests at the K1 level would pool those at the K0 level plus those at the K1 level, and so on. This hierarchy of adjustments prioritizes those tests that are "higher" up the index, following Guess et al. (2023). "Any post-PAP tests" refers to those tests that were not specified in a pre-analysis plan. Appendix B provides further detail.

Table A8: Household Stability: Exploratory

	Control Mean	Treatment Effect	N
Participant's household member moved in due to a birth	0.008 (0.088)	-0.003	2576
		(0.003)	
		[1.000]	
Participant's household member moved in due to a custody change	0.002 (0.049)	0.002	2576
		(0.003)	
		[1.000]	
Participant's household member moved in due to their romantic relationship	0.013 (0.114)	0.004	2576
		(0.005)	
		[1.000]	
Participant's household member moved in due to their marriage	0.003 (0.055)	-0.001	2576
		(0.002)	
		[1.000]	
Participant's household member moved in for another reason	0.033 (0.178)	0.011	2576
		(0.008)	
		[1.000]	
Participant's household member moved out due to a custody change	0.001 (0.035)	0.003	2585
		(0.002)	
		[1.000]	
Participant's household member moved out due to death	0.002 (0.049)	-0.002**	2585
		(0.001)	
		[1.000]	
Participant's household member moved out due to divorce	0.004 (0.060)	-0.004**	2585
		(0.001)	
		[1.000]	
Participant's household member moved out due to incarceration	0.001 (0.035)	0.001	2585
		(0.002)	
		[1.000]	
Participant's household member moved out due to their romantic relationship ending	0.013 (0.111)	0.004	2585
		(0.005)	
		[1.000]	
Participant's household member moved out for school	0.003 (0.055)	0.001	2585
		(0.002)	
		[1.000]	
Participant's household member moved out for another reason	0.032 (0.177)	0.010	2585
		(0.007)	
		[1.000]	

Table A9: Household Stability: Robustness

	Control Mean	Treatment Effect	N
Number of times a romantic partner joined or left the household since baseline (alternate specification)	0.54 (0.91)	-0.08 (0.05) [1.000]	917
Number of times another adult joined or left the household since baseline	0.50 (0.90)	0.01 (0.03) [1.000]	2819
Number of other adults in the household (using age at previous survey)	0.68 (0.79)	-0.01 (0.02) [1.000]	2945
Participant lives alone	0.25 (0.41)	0.02* (0.01) [1.000]	2945

Table A10: Relationship Characteristics and Quality: Heterogeneity by New Partner Status

	Control Mean	Entire Sample	Different or No Partner	Same Partner
Relationship Characteristics Index		**-0.03**	**-0.06***	**-0.02**
		(0.02)	**(0.04)**	**(0.02)**
		[0.869]	**[0.649]**	**[1.000]**
Partner's Education Component		-0.01	0.03	-0.02
		(0.03)	(0.06)	(0.03)
		[1.000]	[1.000]	[1.000]
Partner's highest level of education (1-10 scale)	5.52 (2.33)	-0.08	-0.16	-0.07*
		(0.07)	(0.19)	(0.04)
		[1.000]	[1.000]	[0.649]
Whether partner is in school or a training program	0.08 (0.25)	0.01	0.04	-0.00
		(0.01)	(0.03)	(0.02)
		[1.000]	[0.814]	[1.000]
Partner's Employment Status Component		-0.05	-0.21**	0.02
		(0.05)	(0.10)	(0.05)
		[0.701]	[0.571]	[1.000]
Number of months worked by partner in last 12 months	8.86 (4.30)	0.02	-0.68	0.29
		(0.22)	(0.42)	(0.25)
		[1.000]	[0.657]	[0.999]
Whether the partner is a regular, permanent employee	0.71 (0.42)	-0.04*	-0.09**	-0.01
		(0.02)	(0.05)	(0.03)
		[0.393]	[0.585]	[1.000]
Partner's Relationship History Component		0.03	0.00	0.04
		(0.04)	(0.07)	(0.05)
		[0.751]	[1.000]	[1.000]
Whether the respondent is in a relationship with someone who is separated or divorced	0.03 (0.17)	-0.01	-0.01	0.00
		(0.01)	(0.02)	(0.01)
		[1.000]	[1.000]	[1.000]
Whether the respondent is in a relationship with someone who has children outside of household	0.15 (0.34)	-0.01	0.01	-0.03*
		(0.02)	(0.03)	(0.02)
		[1.000]	[1.000]	[0.649]
Relationship Quality Component		-0.08***†	-0.07	-0.11***
		(0.03)	(0.05)	(0.04)
		[0.096]	[0.814]	[0.296]
Relationship with partner is happy (1-3 scale)	2.36 (0.57)	-0.01	-0.03	-0.03
		(0.03)	(0.05)	(0.03)
		[1.000]	[1.000]	[1.000]
Participant is not sure that they can trust their partner (1-3 scale)	2.56 (0.63)	0.09***	0.06	0.10**
		(0.03)	(0.06)	(0.04)
		[0.116]	[1.000]	[0.296]

Table A11: Transfers Spillovers: Specific Categories of Transfers

	Control Mean	Treatment Effect	N
Over the last 12 months, provided help with...			
A big purchase	0.23 (0.35)	0.00	2934
		(0.01)	
		[1.000]	
Paying bills	0.50 (0.41)	0.03**†	2938
		(0.01)	
		[0.069]	
Purchasing children's items	0.45 (0.41)	0.01	2934
		(0.01)	
		[0.915]	
Purchasing/doing childcare	0.43 (0.41)	0.01	2933
		(0.01)	
		[0.772]	
Household chores	0.64 (0.39)	-0.00	2937
		(0.01)	
		[1.000]	
Clothing	0.50 (0.41)	0.03**	2935
		(0.01)	
		[0.123]	
Purchasing/providing food	0.77 (0.34)	0.03***††	2939
		(0.01)	
		[0.027]	
Rides or paying for transportation	0.65 (0.39)	0.02	2936
		(0.01)	
		[0.401]	
Paying for vacation	0.21 (0.33)	-0.01	2936
		(0.01)	
		[0.871]	
Other	0.11 (0.25)	-0.01*	2942
		(0.01)	
		[0.254]	
Over the last 12 months, received help with...			
A big purchase	0.29 (0.37)	-0.05***†††	2941
		(0.01)	
		[0.002]	
Paying bills	0.45 (0.41)	-0.05***†††	2942
		(0.01)	
		[0.006]	
Purchasing children's items	0.33 (0.41)	-0.02*	2941
		(0.01)	
		[0.233]	
Purchasing/doing childcare	0.30 (0.40)	-0.00	2941
		(0.01)	
		[1.000]	
Household chores	0.43 (0.40)	-0.01	2941
		(0.01)	
		[0.888]	

Clothing	0.45 (0.41)	-0.01 (0.01) [0.871]	2941
Purchasing/providing food	0.65 (0.39)	0.00 (0.01) [1.000]	2942
Rides or paying for transportation	0.49 (0.41)	0.01 (0.01) [0.888]	2941
Paying for vacation	0.25 (0.35)	-0.04***†† (0.01) [0.011]	2941
Other	0.18 (0.34)	-0.03***†† (0.01) [0.032]	2866

Table A12: Employment Spillovers: Someone else (besides participant and partner)

	Control Mean	Treatment Effect	N
Whether someone else in household (besides the participant and their partner) was promoted	0.003 (0.031)	-0.001 (0.001) [1.000]	2943
Quality of other household (besides the participant and their partner) member's new job (1-5 scale)	3.013 (0.070)	-0.004 (0.002) [1.000]	2943
Whether someone else in household (besides the participant and their partner) was laid off or left job due to illness	0.004 (0.033)	0.001 (0.001) [1.000]	2929
Whether someone else in household (besides the participant and their partner) left a job because they found a better job or enrolled in school/training	0.002 (0.019)	-0.001 (0.001) [1.000]	2929

Table A13: Employment Spillovers: Someone else (besides participant), including partner

	Control Mean	Treatment Effect	N
Whether someone else in the household (besides the participant)...			
Received more income from a new part- or full-time job	0.013 (0.053)	-0.000	2939
		(0.002)	
		[1.000]	
Worked fewer hours through losing a full-time or part-time job	0.019 (0.072)	0.004	2933
		(0.003)	
		[1.000]	
Received a raise	0.017 (0.063)	0.000	2939
		(0.002)	
		[1.000]	
Recieved a pay cut	0.005 (0.033)	0.001	2933
		(0.001)	
		[1.000]	
Received more income from working more hours, a bonus or commissions, or more consistent contract or gig work	0.016 (0.063)	-0.002	2939
		(0.002)	
		[1.000]	
Worked fewer hours involuntarily or through illness or injury	0.021 (0.084)	0.000	2933
		(0.003)	
		[1.000]	
Decreased their income voluntarily	0.004 (0.031)	-0.002	2933
		(0.001)	
		[1.000]	

Table A14: Employment Spillovers: Reasons for Leaving a Job

	Control Mean	Treatment Effect	N
Whether partner...			
Left a job	0.017 (0.071)	-0.005**	2929
		(0.002)	
		[0.760]	
Found a new job or changed jobs	0.033 (0.091)	-0.004	2943
		(0.003)	
		[1.000]	
Left a job because they did not like it	0.004 (0.029)	-0.001	2929
		(0.001)	
		[1.000]	
Left a job due to family responsibilities	0.002 (0.026)	-0.001	2929
		(0.001)	
		[1.000]	
Left a job because of schooling	0.000 (0.006)	-0.000	2929
		(0.000)	
		[1.000]	
Left a job because they decided to stop working	0.002 (0.016)	-0.001	2929
		(0.001)	
		[1.000]	
Reported likelihood person who left a job will find a new one in 6 months (1-4 scale)	3.097 (1.005)	0.147	266
		(0.115)	
		[1.000]	
Whether someone else in the household (besides the participant and their partner)...			
Left a job	0.010 (0.052)	0.002	2929
		(0.002)	
		[1.000]	
Found a new job or changed jobs	0.017 (0.066)	0.000	2943
		(0.002)	
		[1.000]	
Left a job because they did not like it	0.002 (0.029)	0.000	2929
		(0.001)	
		[1.000]	
Left a job due to family responsibilities	0.001 (0.009)	0.001*	2929
		(0.001)	
		[1.000]	
Left a job because of schooling	0.001 (0.008)	-0.000	2929
		(0.000)	
		[1.000]	
Left a job because they decided to stop working	0.001 (0.008)	0.000	2929
		(0.000)	
		[1.000]	
Reported likelihood person who left a job will find a new one in 6 months (1-4 scale)	3.088 (0.892)	0.080	189
		(0.133)	
		[1.000]	

Table A15: Education Spillovers: Partner at Baseline HTE

	Control Mean	Entire Sample	No Partner in Household	Partner in Household
Education Spillovers Index		**0.09****††	**0.06**	**0.15****
		(0.04)	**(0.04)**	**(0.06)**
		[0.014]	**[0.212]**	**[0.101]**
Education Spillovers Component		0.09**††	0.06	0.15**
		(0.04)	(0.04)	(0.06)
		[0.015]	[0.212]	[0.101]
Whether someone else in household began schooling or job training	0.04 (0.13)	0.01**††	0.01	0.03**
		(0.01)	(0.01)	(0.01)
		[0.038]	[0.209]	[0.101]
Whether the schooling or job training someone else in household began is formal	0.02 (0.09)	0.01*††	0.00	0.01
		(0.00)	(0.00)	(0.01)
		[0.045]	[0.434]	[0.228]
Type of schooling or job training (full-time or part-time) someone else in household began	0.02 (0.09)	0.01**††	0.01	0.02**
		(0.00)	(0.00)	(0.01)
		[0.038]	[0.209]	[0.109]

Table A16: Education Spillovers: Child in Household at Baseline HTE

	Control Mean	Entire Sample	No Children in Household	Children in Household
Education Spillovers Index		**0.09****††	**0.08**	**0.10****
		(0.04)	**(0.06)**	**(0.05)**
		[0.014]	**[0.224]**	**[0.109]**
Education Spillovers Component		0.09**††	0.08	0.10**
		(0.04)	(0.06)	(0.05)
		[0.015]	[0.224]	[0.109]
Whether someone else in household began schooling or job training	0.04 (0.13)	0.01**††	0.01	0.02**
		(0.01)	(0.01)	(0.01)
		[0.038]	[0.256]	[0.109]
Whether the schooling or job training someone else in household began is formal	0.02 (0.09)	0.01*††	0.01	0.00
		(0.00)	(0.01)	(0.01)
		[0.045]	[0.212]	[0.406]
Type of schooling or job training (full-time or part-time) someone else in household began	0.02 (0.09)	0.01**††	0.00	0.01**
		(0.00)	(0.01)	(0.01)
		[0.038]	[0.406]	[0.101]

Table A17: Effects on Expenditures Vary Significantly by Whether Participant Lives Alone

	Control Mean	Entire Sample	Did not live alone	Lived alone
Total Consumption	4169 (1871)	**284*****†††	**309*****†††	**241*****††
		(49)	**(58)**	**(84)**
		[0.001]	**[0.001]**	**[0.016]**
Non-durable goods and services expenditures	2032 (946)	133***†††	141***†††	106***††
		(26)	(31)	(41)
		[0.001]	[0.001]	[0.030]
Housing expenditures	809 (592)	32**†††	29	33
		(17)	(19)	(32)
		[0.009]	[0.144]	[0.257]
Human capital expenditures	526 (480)	44***†††	49***††	25
		(15)	(19)	(25)
		[0.004]	[0.030]	[0.258]
Durable goods expenditures	524 (404)	41***†††	53***††	34
		(14)	(17)	(22)
		[0.004]	[0.011]	[0.143]
Other expenditures	278 (364)	34***†††	37***††	43**†
		(11)	(13)	(22)
		[0.004]	[0.015]	[0.089]

Table A18: Crime Spillovers: Descriptors

	Control Mean	Treatment Effect	N
Whether someone else in the household was the victim of...			
Burglary crime	0.006 (0.052)	0.001	2884
		(0.002)	
		[1.000]	
False imprisonment crime	0.002 (0.039)	-0.001	2884
		(0.001)	
		[1.000]	
Hate crime	0.001 (0.031)	-0.000	2884
		(0.001)	
		[1.000]	
Physical assault crime	0.005 (0.043)	0.003	2884
		(0.002)	
		[1.000]	
Sexual assault crime	0.004 (0.043)	-0.000	2884
		(0.002)	
		[1.000]	
Nonviolent theft crime	0.011 (0.075)	-0.004*	2884
		(0.002)	
		[1.000]	
Vehicle theft crime	0.005 (0.051)	0.000	2884
		(0.002)	
		[1.000]	
Violent theft crime	0.005 (0.048)	-0.003*	2884
		(0.002)	
		[1.000]	
Vandalism crime	0.004 (0.056)	-0.000	2833
		(0.002)	
		[1.000]	
Other crime	0.009 (0.063)	0.003	2884
		(0.003)	
		[1.000]	

Table A19: Decision-Making: Heterogeneity by Partner at Baseline

	Control Mean	Entire Sample	No Partner in Household	Partner in Household
Decision-Making Index		**0.03**	**0.04**	**-0.00**
		(0.03)	**(0.04)**	**(0.04)**
		[1.000]	**[1.000]**	**[1.000]**
Who has decision-making power over...				
(1 = myself, 2 = both equally, 3 = my partner)				
Expenditures Component		0.05*	0.05	0.03
		(0.03)	(0.04)	(0.05)
		[0.371]	[1.000]	[1.000]
Borrowing	1.59 (0.57)	0.02	0.02	0.00
		(0.02)	(0.02)	(0.04)
		[0.426]	[1.000]	[1.000]
Large household purchases	1.60 (0.56)	0.03	0.03	0.02
		(0.02)	(0.02)	(0.03)
		[0.289]	[1.000]	[1.000]
Small household purchases	1.67 (0.54)	0.04**	0.02	0.03
		(0.02)	(0.02)	(0.04)
		[0.277]	[1.000]	[1.000]
Single-item Component: Healthcare	1.63 (0.52)	0.02	0.02	-0.01
		(0.02)	(0.02)	(0.03)
		[0.579]	[1.000]	[1.000]
Single-item Component: Where to live	1.58 (0.56)	0.02	0.01	0.01
		(0.02)	(0.02)	(0.03)
		[0.579]	[1.000]	[1.000]
Single-item Component: Visiting family and friends	1.58 (0.56)	0.01	0.02	-0.02
		(0.02)	(0.02)	(0.03)
		[0.807]	[1.000]	[1.000]
Purchases for children	1.59 (0.57)	0.03	0.03	0.03
		(0.02)	(0.02)	(0.04)
		[1.000]	[1.000]	[1.000]
Children's education	1.60 (0.54)	0.01	0.03	-0.03
		(0.02)	(0.02)	(0.04)
		[1.000]	[1.000]	[1.000]
Whether the respondent and their partner are a team when it comes to making decisions (1-3 scale)	2.74 (0.44)	-0.01	-0.03	0.02
		(0.02)	(0.02)	(0.03)
		[1.000]	[1.000]	[1.000]

Table A20: Division of Labor: Heterogeneity by Partner at Baseline

	Control Mean	Entire Sample	No Partner in Household	Partner in Household
Division of Labor Index		**0.05**	**0.16****	**0.01**
		(0.04)	**(0.07)**	**(0.04)**
		[1.000]	**[0.660]**	**[1.000]**
Intrahousehold Division of Labor		0.05	0.16**	0.01
Component		(0.04)	(0.07)	(0.04)
		[0.226]	[0.660]	[1.000]
Participant is the primary breadwinner in the household	0.29 (0.43)	0.06***††	0.09**	0.03
		(0.02)	(0.04)	(0.02)
		[0.026]	[0.660]	[1.000]
Partner is the primary breadwinner in the household	0.41 (0.47)	-0.02	-0.06*	0.00
		(0.02)	(0.04)	(0.03)
		[1.000]	[1.000]	[1.000]
Participant is the primary caregiver in the household	0.54 (0.47)	0.01	-0.05	0.03
		(0.03)	(0.05)	(0.03)
		[0.383]	[1.000]	[1.000]
Partner is the primary caregiver in the household	0.18 (0.36)	0.01	-0.01	0.03
		(0.02)	(0.03)	(0.02)
		[1.000]	[1.000]	[1.000]
Hours partner spent working last week	34.07 (20.03)	-2.03*	-1.74	-1.50
		(1.04)	(1.70)	(1.22)
		[1.000]	[1.000]	[1.000]
Percent of time participant spent working last week compared to their partner (non-winsorized)	0.44 (0.29)	0.01	0.01	0.02
		(0.01)	(0.02)	(0.02)
		[1.000]	[1.000]	[1.000]
Hours partner spent on home production last week	10.35 (11.44)	-0.22	0.11	0.54
		(0.59)	(0.79)	(0.75)
		[1.000]	[1.000]	[1.000]
Percent of time participant spent on home production last week compared to their partner (non-winsorized)	0.56 (0.25)	-0.00	0.01	-0.01
		(0.01)	(0.02)	(0.02)
		[1.000]	[1.000]	[1.000]
Hours partner spent caring for others	21.64 (26.12)	1.07	2.32	1.89
		(1.22)	(2.02)	(1.52)
		[1.000]	[1.000]	[1.000]
Percent of time participant spent caring for others last week compared to their partner (non-winsorized)	0.59 (0.25)	-0.01	-0.00	-0.02
		(0.01)	(0.02)	(0.02)
		[1.000]	[1.000]	[1.000]
Hours partner spent on leisure last week	18.68 (15.86)	0.89	0.72	1.83*
		(0.88)	(1.67)	(1.05)
		[1.000]	[1.000]	[1.000]
Percent of time participant spent on leisure last week compared to their partner (non-winsorized)	0.63 (0.20)	-0.00	0.01	-0.01
		(0.01)	(0.02)	(0.01)
		[1.000]	[1.000]	[1.000]

Table A21: Intimate Partner Violence: Heterogeneity by Partner at Baseline

	Control Mean	Entire Sample	No Partner in Household	Partner in Household
Intimate Partner Violence Index		**0.00**	**0.03**	**-0.01**
		(0.04)	**(0.04)**	**(0.06)**
		[1.000]	**[0.964]**	**[1.000]**
Single-item Component: Whether participant experiences domestic violence (> cut-off value on any HITS screening tool question)	0.10 (0.25)	-0.00	-0.01	0.00
		(0.01)	(0.01)	(0.02)
		[1.000]	[0.964]	[1.000]
HITS score is greater than 10.5	0.03 (0.13)	-0.01*	-0.00	-0.01
		(0.00)	(0.00)	(0.01)
		[0.587]	[1.000]	[0.588]
Raw HITS score (4-20 scale)	4.75 (1.62)	-0.08	-0.06	-0.11
		(0.05)	(0.06)	(0.11)
		[0.635]	[0.739]	[0.717]
Whether participant experiences extreme domestic violence (> high cut-off value on any HITS screening tool question)	0.04 (0.16)	-0.01**	-0.01	-0.02*
		(0.01)	(0.01)	(0.01)
		[0.320]	[0.588]	[0.587]
How often partner has insulted or talked down to participant (1-5 scale)	1.31 (0.63)	-0.02	-0.03	-0.03
		(0.02)	(0.02)	(0.04)
		[0.713]	[0.682]	[0.964]
How often partner has physically hurt participant (1-5 scale)	1.07 (0.28)	-0.02**	-0.02*	-0.02
		(0.01)	(0.01)	(0.02)
		[0.320]	[0.587]	[0.682]
How often partner has screamed or cursed at participant (1-5 scale)	1.29 (0.62)	-0.02	-0.00	-0.04
		(0.02)	(0.02)	(0.04)
		[0.773]	[1.000]	[0.734]
How often partner has threatened to harm participant (1-5 scale)	1.08 (0.34)	-0.02*	-0.01	-0.02
		(0.01)	(0.01)	(0.02)
		[0.503]	[0.845]	[0.717]

Table A22: Division of Labor: Heterogeneity by Partner at Baseline

	Control Mean	Entire Sample	Different or No Partner	Same Partner
Division of Labor Index		**0.05**	**0.13****	**0.04**
		(0.04)	**(0.06)**	**(0.04)**
		[1.000]	**[0.660]**	**[1.000]**
Intrahousehold Division of Labor Component		0.05	0.13**	0.04
		(0.04)	(0.06)	(0.04)
		[0.226]	[0.660]	[1.000]
Participant is the primary breadwinner in the household	0.29 (0.43)	0.06***††	0.08**	0.04
		(0.02)	(0.03)	(0.03)
		[0.026]	[0.660]	[1.000]
Partner is the primary breadwinner in the household	0.41 (0.47)	-0.02	-0.02	-0.01
		(0.02)	(0.03)	(0.03)
		[1.000]	[1.000]	[1.000]
Participant is the primary caregiver in the household	0.54 (0.47)	0.01	-0.03	0.01
		(0.03)	(0.04)	(0.03)
		[0.383]	[1.000]	[1.000]
Partner is the primary caregiver in the household	0.18 (0.36)	0.01	-0.01	0.02
		(0.02)	(0.03)	(0.02)
		[1.000]	[1.000]	[1.000]
Hours partner spent working last week	34.07 (20.03)	-2.03*	-1.55	-0.71
		(1.04)	(1.68)	(1.25)
		[1.000]	[1.000]	[1.000]
Percent of time participant spent working last week compared to their partner (non-winsorized)	0.44 (0.29)	0.01	0.01	0.02
		(0.01)	(0.02)	(0.02)
		[1.000]	[1.000]	[1.000]
Hours partner spent on home production last week	10.35 (11.44)	-0.22	-0.01	0.61
		(0.59)	(0.78)	(0.81)
		[1.000]	[1.000]	[1.000]
Percent of time participant spent on home production last week compared to their partner (non-winsorized)	0.56 (0.25)	-0.00	0.01	-0.02
		(0.01)	(0.02)	(0.02)
		[1.000]	[1.000]	[1.000]
Hours partner spent caring for others	21.64 (26.12)	1.07	1.45	2.05
		(1.22)	(1.81)	(1.62)
		[1.000]	[1.000]	[1.000]
Percent of time participant spent caring for others last week compared to their partner (non-winsorized)	0.59 (0.25)	-0.01	0.00	-0.03*
		(0.01)	(0.02)	(0.02)
		[1.000]	[1.000]	[1.000]
Hours partner spent on leisure last week	18.68 (15.86)	0.89	0.76	1.69*
		(0.88)	(1.53)	(1.03)
		[1.000]	[1.000]	[1.000]
Percent of time participant spent on leisure last week compared to their partner (non-winsorized)	0.63 (0.20)	-0.00	0.00	-0.00
		(0.01)	(0.02)	(0.01)
		[1.000]	[1.000]	[1.000]

Table A23: Household Stability: Heterogeneity by Living Alone at Baseline

	Control Mean	Entire Sample	Did not live alone	Lived alone
Household Stability Index		**-0.01**	**-0.00**	**-0.06***
		(0.02)	**(0.03)**	**(0.04)**
		[1.000]	**[1.000]**	**[1.000]**
Change in Household Composition Component		-0.01	-0.00	-0.06*
		(0.02)	(0.03)	(0.04)
		[1.000]	[1.000]	[1.000]
Number of times a romantic partner joined or left the household since baseline	0.18 (0.43)	-0.01	-0.01	-0.04
		(0.02)	(0.02)	(0.03)
		[1.000]	[1.000]	[1.000]
Number of times another adult (excluding romantic partners) joined or left the household since baseline	0.32 (0.77)	0.02	0.04	-0.01
		(0.02)	(0.03)	(0.04)
		[1.000]	[1.000]	[1.000]
Number of times a child joined or left the household since baseline	0.35 (0.77)	-0.02	-0.02	-0.04
		(0.03)	(0.03)	(0.02)
		[1.000]	[1.000]	[1.000]
Number of other adults in the household	0.73 (0.84)	-0.00	0.02	-0.03
		(0.02)	(0.03)	(0.03)
		[1.000]	[1.000]	[1.000]
Number of children in the household	1.27 (1.42)	-0.01	-0.00	-0.04*
		(0.02)	(0.03)	(0.02)
		[1.000]	[1.000]	[1.000]
Number of related household members	1.80 (1.68)	-0.04	-0.03	-0.06*
		(0.03)	(0.04)	(0.03)
		[1.000]	[1.000]	[1.000]
Number of non-related household members	0.20 (0.47)	0.01	0.02	-0.02
		(0.01)	(0.02)	(0.02)
		[1.000]	[1.000]	[1.000]
Whether the respondent lives with a romantic partner	0.34 (0.45)	-0.01	-0.01	-0.02
		(0.01)	(0.01)	(0.02)
		[1.000]	[1.000]	[1.000]
Whether the respondent lives with a parent	0.13 (0.32)	-0.01	-0.01	-0.01
		(0.01)	(0.01)	(0.01)
		[1.000]	[1.000]	[1.000]

Table A24: Employment Spillovers: Heterogeneity by Sex at Baseline

	Control Mean	Entire Sample	Male	Female/Other
Employment Spillovers Index		**-0.05***†††**	**-0.02**	**-0.05****
		(0.02)	**(0.03)**	**(0.02)**
		[0.019]	**[1.000]**	**[0.566]**
Partner's Labor Supply Component		-0.03	0.01	-0.04
		(0.03)	(0.05)	(0.03)
		[0.163]	[1.000]	[1.000]
Number of hours the participant's partner works weekly	10.46 (17.65)	-0.62	-0.41	-0.72
		(0.57)	(0.76)	(0.71)
		[0.262]	[1.000]	[1.000]
Whether the participant's partner works	0.26 (0.41)	-0.01	0.02	-0.02
		(0.01)	(0.02)	(0.01)
		[0.262]	[1.000]	[1.000]
Other Employment Outcomes Component		-0.06***†††	-0.06**	-0.06***
		(0.02)	(0.03)	(0.02)
		[0.007]	[1.000]	[0.566]
Whether partner was promoted	0.01 (0.05)	-0.00**††	-0.00	-0.00*
		(0.00)	(0.00)	(0.00)
		[0.041]	[1.000]	[1.000]
Quality of partner new job (1-5 scale)	3.03 (0.10)	-0.00	-0.01*	-0.00
		(0.00)	(0.00)	(0.00)
		[0.262]	[1.000]	[1.000]
Whether partner left a job because they found a better job or enrolled in school/training	0.00 (0.02)	-0.00***††	-0.00	-0.00**
		(0.00)	(0.00)	(0.00)
		[0.037]	[1.000]	[0.566]
Whether partner was laid off or left job due to illness	0.01 (0.04)	0.00	0.00	0.00
		(0.00)	(0.00)	(0.00)
		[0.407]	[1.000]	[1.000]

Table A25: Intimate Partner Violence: Heterogeneity by Sex at Baseline

	Control Mean	Entire Sample	Male	Female/Other
Intimate Partner Violence Index		**0.00**	**-0.03**	**0.03**
		(0.04)	**(0.06)**	**(0.04)**
		[1.000]	**[1.000]**	**[0.845]**
Single-item Component: Whether participant experiences domestic violence (> cut-off value on any HITS screening tool question)	0.10 (0.25)	-0.00	0.01	-0.01
		(0.01)	(0.01)	(0.01)
		[1.000]	[1.000]	[0.845]
HITS score is greater than 10.5	0.03 (0.13)	-0.01*	0.00	-0.01**
		(0.00)	(0.01)	(0.01)
		[0.587]	[1.000]	[0.544]
Raw HITS score (4-20 scale)	4.75 (1.62)	-0.08	-0.01	-0.10
		(0.05)	(0.09)	(0.07)
		[0.635]	[1.000]	[0.605]
Whether participant experiences extreme domestic violence (> high cut-off value on any HITS screening tool question)	0.04 (0.16)	-0.01**	0.00	-0.02***
		(0.01)	(0.01)	(0.01)
		[0.320]	[1.000]	[0.262]
How often partner has insulted or talked down to participant (1-5 scale)	1.31 (0.63)	-0.02	-0.01	-0.02
		(0.02)	(0.03)	(0.03)
		[0.713]	[1.000]	[0.845]
How often partner has physically hurt participant (1-5 scale)	1.07 (0.28)	-0.02**	-0.00	-0.03***
		(0.01)	(0.02)	(0.01)
		[0.320]	[1.000]	[0.262]
How often partner has screamed or cursed at participant (1-5 scale)	1.29 (0.62)	-0.02	0.01	-0.02
		(0.02)	(0.03)	(0.03)
		[0.773]	[1.000]	[0.902]
How often partner has threatened to harm participant (1-5 scale)	1.08 (0.34)	-0.02*	-0.00	-0.03**
		(0.01)	(0.02)	(0.01)
		[0.503]	[1.000]	[0.544]

Table A26: Transfers Spillovers: Heterogeneity by Sex at Baseline

	Control Mean	Entire Sample	Male	Female/Other
Over the last 12 months, provided help with...				
A big purchase	0.23 (0.35)	0.00	0.02	-0.00
		(0.01)	(0.02)	(0.01)
		[1.000]	[0.829]	[1.000]
Paying bills	0.50 (0.41)	0.03**†	0.03	0.04**
		(0.01)	(0.02)	(0.02)
		[0.069]	[0.491]	[0.127]
Purchasing children's items	0.45 (0.41)	0.01	0.01	0.01
		(0.01)	(0.02)	(0.02)
		[0.915]	[0.992]	[0.991]
Purchasing/doing childcare	0.43 (0.41)	0.01	0.01	0.01
		(0.01)	(0.02)	(0.02)
		[0.772]	[0.888]	[0.985]
Chores	0.64 (0.39)	-0.00	-0.02	0.01
		(0.01)	(0.03)	(0.02)
		[1.000]	[0.657]	[0.888]
Clothing	0.50 (0.41)	0.03**	0.03	0.03**
		(0.01)	(0.02)	(0.02)
		[0.123]	[0.496]	[0.165]
Purchasing/providing food	0.77 (0.34)	0.03***††	0.05**†	0.02
		(0.01)	(0.02)	(0.01)
		[0.027]	[0.081]	[0.317]
Rides or paying for transportation	0.65 (0.39)	0.02	0.03	0.01
		(0.01)	(0.02)	(0.02)
		[0.401]	[0.448]	[0.843]
Paying for vacation	0.21 (0.33)	-0.01	0.01	-0.02
		(0.01)	(0.02)	(0.01)
		[0.871]	[0.947]	[0.496]
Other	0.11 (0.25)	-0.01*	-0.04***††	-0.00
		(0.01)	(0.01)	(0.01)
		[0.254]	[0.038]	[0.947]
Over the last 12 months, received help with...				
A big purchase	0.29 (0.37)	-0.05***†††	-0.03	-0.06***†††

		(0.01)	(0.02)	(0.01)
		[0.002]	[0.494]	[0.001]
Paying bills	0.45 (0.41)	-0.05***†††	-0.02	-0.06***†††
		(0.01)	(0.02)	(0.02)
		[0.006]	[0.737]	[0.008]
Purchasing children's items	0.33 (0.41)	-0.02*	-0.02	-0.02
		(0.01)	(0.02)	(0.01)
		[0.233]	[0.634]	[0.448]
Purchasing/doing childcare	0.30 (0.40)	-0.00	-0.01	0.00
		(0.01)	(0.02)	(0.01)
		[1.000]	[0.928]	[1.000]
Household chores	0.43 (0.40)	-0.01	0.02	-0.02
		(0.01)	(0.02)	(0.02)
		[0.888]	[0.772]	[0.494]
Clothing	0.45 (0.41)	-0.01	-0.02	-0.01
		(0.01)	(0.03)	(0.02)
		[0.871]	[0.843]	[0.701]
Purchasing/providing food	0.65 (0.39)	0.00	-0.00	-0.01
		(0.01)	(0.02)	(0.02)
		[1.000]	[1.000]	[0.931]
Rides or paying for transportation	0.49 (0.41)	0.01	0.03	-0.01
		(0.01)	(0.02)	(0.02)
		[0.888]	[0.550]	[1.000]
Paying for vacation	0.25 (0.35)	-0.04***††	-0.01	-0.05***†††
		(0.01)	(0.02)	(0.01)
		[0.011]	[1.000]	[0.005]
Other	0.18 (0.34)	-0.03***††	-0.04**	-0.03**
		(0.01)	(0.02)	(0.01)
		[0.032]	[0.168]	[0.146]

Table A27: Financial Health Spillovers: Heterogeneity by Sex at Baseline

	Control Mean	Entire Sample	Male	Female/Other
Financial Health Spillovers Index		**0.04**	**0.06**	**0.04**
		(0.03)	**(0.05)**	**(0.04)**
		[0.150]	**[0.441]**	**[0.462]**
Single-item Component: Whether if someone else in the household incurred a major expenditure, they were able to pay for it using savings or money they had on hand	0.99 (0.07)	0.00	0.00	0.00
		(0.00)	(0.00)	(0.00)
		[0.178]	[0.441]	[0.462]
Whether, if someone else in the household received additional income, money was saved, invested, or used to pay down a debt	0.75 (0.42)	0.06**	0.00	0.09***†
		(0.03)	(0.06)	(0.03)
		[0.179]	[0.793]	[0.051]

Table A28: Relationship Status: Heterogeneity by Marriage at Baseline

	Control Mean	Entire Sample	Not Married	Married
Relationship Status Index		**-0.01**	**-0.03**	**0.01**
		(0.02)	**(0.02)**	**(0.05)**
		[1.000]	**[1.000]**	**[1.000]**
Relationship Stability Component		-0.04	-0.05	-0.05
		(0.02)	(0.03)	(0.06)
		[1.000]	[0.938]	[1.000]
How long the respondent has been in their relationship	2.50 (2.48)	0.01	0.00	-0.16
		(0.06)	(0.07)	(0.11)
		[0.988]	[1.000]	[1.000]
Number of times the respondent said they started or ended a relationship in the last year	0.43 (0.72)	0.05**	0.07**	0.01
		(0.03)	(0.03)	(0.04)
		[0.924]	[0.532]	[1.000]
Relationship Status Component		0.01	-0.01	0.06
		(0.02)	(0.02)	(0.06)
		[1.000]	[1.000]	[1.000]
Whether the respondent is divorced	0.10 (0.29)	-0.01	-0.00	-0.02
		(0.01)	(0.01)	(0.02)
		[0.924]	[1.000]	[1.000]
Whether the respondent has a spouse	0.28 (0.44)	-0.01	-0.02*	0.01
		(0.01)	(0.01)	(0.01)
		[0.924]	[0.793]	[1.000]
Whether the respondent is in a romantic relationship	0.58 (0.44)	0.01	0.01	0.01
		(0.01)	(0.02)	(0.01)
		[0.924]	[1.000]	[1.000]

This table shows the impacts of an unconditional cash transfer on relationship status. The top-level index decreases insignificantly by about 0.01 standard deviations. Both the Relationship Stability and Relationship Status component are null. There are a number of primary items under each component. One item under Relationship Stability is significant at $p < 0.05$ before adjusting for FDR: this item looks at relationships a participant might have, regardless of whether that individual lives in the household. The variable capturing whether or not someone has a spouse includes a few cases in which someone has a spouse who recently left the household. An alternative measure which excludes these cases yields comparable results. Standard errors are provided in parentheses, and the FDR-adjusted q-value in square brackets below it. Except for the family- and component-level index values, estimates are provided in terms of raw units. * $p < 0.1$, ** $p < 0.05$, *** $p < 0.01$; † refers to comparable q-value thresholds.

Table A29: Relationship Status: Reasons for Relationships Ending, Heterogeneity by Marriage at Baseline

	Control Mean	Entire Sample	Not Married	Married
Whether relationship ended because of abuse	0.031 (0.128)	0.002	-0.001	0.017*
		(0.005)	(0.006)	(0.011)
		[1.000]	[1.000]	[0.828]
Whether relationship ended because of distance	0.028 (0.120)	0.009*	0.008	0.010
		(0.005)	(0.006)	(0.007)
		[0.727]	[1.000]	[1.000]
Whether relationship ended because of drugs	0.027 (0.120)	0.003	-0.003	0.024***
		(0.005)	(0.005)	(0.009)
		[1.000]	[1.000]	[0.378]
Whether relationship ended because of family	0.019 (0.096)	-0.000	0.001	0.001
		(0.003)	(0.004)	(0.007)
		[1.000]	[1.000]	[1.000]
Whether relationship ended because of financial issues	0.033 (0.127)	0.006	0.004	0.015
		(0.005)	(0.006)	(0.011)
		[1.000]	[1.000]	[1.000]
Whether relationship ended because of illness	0.006 (0.057)	0.000	0.002	-0.002
		(0.002)	(0.002)	(0.005)
		[1.000]	[1.000]	[1.000]
Whether relationship ended because of relationship issues	0.123 (0.241)	0.021**	0.027**	-0.005
		(0.010)	(0.012)	(0.013)
		[0.532]	[0.529]	[1.000]
Whether relationship ended because of religion	0.005 (0.049)	0.004*	0.004	0.004
		(0.002)	(0.003)	(0.003)
		[0.727]	[1.000]	[0.908]
Whether relationship ended because of other reasons	0.019 (0.094)	0.003	0.005	-0.008
		(0.004)	(0.005)	(0.005)
		[1.000]	[1.000]	[0.828]
Participant's relationship was ended by participant	0.078 (0.200)	0.023***	0.022**	0.019*
		(0.008)	(0.010)	(0.011)
		[0.378]	[0.529]	[0.828]
Participant's relationship was ended by partner	0.037 (0.137)	0.005	0.005	-0.013*
		(0.005)	(0.007)	(0.007)
		[1.000]	[1.000]	[0.727]
Participant's relationship ended mutually	0.045 (0.146)	0.003	0.006	-0.006
		(0.006)	(0.007)	(0.007)
		[1.000]	[1.000]	[1.000]

This table provides exploratory analysis of reasons why relationships ended. These questions were secondary items in the Relationship Status family and have been adjusted for multiple hypothesis testing accordingly. * $p < 0.1$, ** $p < 0.05$, *** $p < 0.01$; † refers to comparable q-value thresholds.

Table A30: Household Stability Robustness

	Main Estimate	No Covariates	Median Regression	Diff-in-Diff	Midline/ Endline	Lower Lee Bound	Upper Lee Bound
Household Stability Index	**-0.01**	**-0.04**	**N/A**	**N/A**	**-0.01**	**-0.12*** **	**-0.00**
	(0.02)	**(0.03)**			**(0.02)**	**(0.02)**	**(0.02)**
Change in Household Composition	-0.01	-0.04	N/A	N/A	-0.01	-0.12***	-0.00
	(0.02)	(0.03)			(0.02)	(0.02)	(0.02)

Table A31: Transfers Spillovers Robustness

	Main Estimate	No Covariates	Median Regression	Diff-in-Diff	Midline/ Endline	Lower Lee Bound	Upper Lee Bound
Transfers to/from Friends and Family Index	**0.11*** **	**0.11** **	**N/A**	**0.07*** **	**0.13*** **	**0.08** **	**0.15*** **
	(0.04)	**(0.04)**		**(0.02)**	**(0.04)**	**(0.04)**	**(0.04)**
Net value of transfers (given - received) by participant over the past 12 months	126.61***	123.49**	9.08*	123.68***	160.55***	91.18**	167.73***
	(45.66)	(48.04)	(4.78)	(45.80)	(49.27)	(43.83)	(42.95)

Table A32: Income Spillovers Robustness

	Main Estimate	No Covariates	Median Regression	Diff-in-Diff	Midline/ Endline	Lower Lee Bound	Upper Lee Bound
Income Spillovers Index	**-0.05***	**-0.07***	**-0.06***	**-0.07****	**-0.05***	**-0.10*****	**-0.03**
	(0.03)	**(0.04)**	**(0.03)**	**(0.03)**	**(0.03)**	**(0.03)**	**(0.03)**
Difference between total individual income and total household income	-1441.50*	-1764.30*	-344.96	-1709.10**	-1441.50*	-2773.40***	-808.06
	(816.00)	(982.00)	(554.00)	(858.00)	(816.00)	(756.00)	(809.00)

Table A33: Employment Spillovers Robustness

	Main Estimate	No Covariates	Median Regression	Diff-in-Diff	Midline/ Endline	Lower Lee Bound	Upper Lee Bound
Employment Spillovers Index	**-0.05*** **	**-0.04***	**N/A**	**-0.05****	**-0.03**	**-0.07*** **	**-0.03***
	(0.02)	**(0.02)**		**(0.02)**	**(0.03)**	**(0.02)**	**(0.02)**
Other Employment Outcomes	-0.06***	-0.05***	N/A	-0.08**	N/A	-0.09***	-0.03**
	(0.02)	(0.02)		(0.04)		(0.02)	(0.02)
Partner's Labor Supply	-0.03	-0.03	N/A	-0.03	-0.03	-0.05*	-0.03
	(0.03)	(0.04)		(0.02)	(0.03)	(0.03)	(0.03)

Table A34: Education Spillovers Robustness

	Main Estimate	No Covariates	Median Regression	Diff-in-Diff	Midline/ Endline	Lower Lee Bound	Upper Lee Bound
Education Spillovers Index	**0.09****	**0.09****	**N/A**	**0.05**	**N/A**	**-0.04**	**0.09****
	(0.04)	**(0.04)**		**(0.05)**		**(0.03)**	**(0.04)**
Education Spillovers	0.09**	0.09**	N/A	0.05	N/A	-0.04	0.09**
	(0.04)	(0.04)		(0.05)		(0.03)	(0.04)

Table A35: Expenditure Spillovers Robustness

	Main Estimate	No Covariates	Median Regression	Diff-in-Diff	Midline/ Endline	Lower Lee Bound	Upper Lee Bound
Expenditure Spillovers Index	**0.04**	**0.04**	**N/A**	**0.06**	**N/A**	**-0.01**	**0.05**
	(0.03)	**(0.04)**		**(0.06)**		**(0.03)**	**(0.03)**
Total cost of major expenditures when someone else in the household incurred an unexpected expense	22.26	19.60	1.52	58.04	N/A	-5.77	23.82
	(17.90)	(19.17)	(1.13)	(60.59)		(15.45)	(18.05)

Table A36: Financial Health Spillovers Robustness

	Main Estimate	No Covariates	Median Regression	Diff-in-Diff	Midline/ Endline	Lower Lee Bound	Upper Lee Bound
Financial Health Spillovers Index	**0.04**	**0.04**	**N/A**	**-0.08**	**N/A**	**0.04**	**0.10*** **
	(0.03)	**(0.03)**		**(0.06)**		**(0.03)**	**(0.02)**
Whether if someone else in the household incurred a major expenditure, they were able to pay for it using savings or money they had on hand	0.00	0.00	N/A	-0.02	N/A	0.00	0.01***
	(0.00)	(0.00)		(0.01)		(0.00)	(0.00)

Table A37: Healthcare Spillovers Robustness

	Main Estimate	No Covariates	Median Regression	Diff-in-Diff	Midline/ Endline	Lower Lee Bound	Upper Lee Bound
Healthcare Spillovers Index	**-0.07****	**-0.06**	**N/A**	**-0.04**	**N/A**	**-0.08****	**-0.04**
	(0.03)	**(0.04)**		**(0.04)**		**(0.03)**	**(0.03)**
Whether someone in the household had to forgo health care	0.02**	0.02	0.01*	0.02	N/A	0.03**	0.01
	(0.01)	(0.01)	(0.01)	(0.02)		(0.01)	(0.01)

Table A38: Crime Spillovers Robustness

	Main Estimate	No Covariates	Median Regression	Diff-in-Diff	Midline/ Endline	Lower Lee Bound	Upper Lee Bound
Crime Spillovers Victimization Index	**-0.01**	**-0.02**	**N/A**	**-0.02**	**N/A**	**-0.02**	**0.06***
	(0.04)	**(0.04)**		**(0.05)**		**(0.04)**	**(0.03)**
Whether someone else in the household was the victim of a crime	0.00	0.00	N/A	0.00	N/A	0.00	-0.01*
	(0.01)	(0.01)		(0.01)		(0.01)	(0.00)

Table A39: Relationship Characteristics Robustness

	Main Estimate	No Covariates	Median Regression	Diff-in-Diff	Midline/ Endline	Lower Lee Bound	Upper Lee Bound
Relationship Characteristics Index	**-0.03**	**-0.03**	**-0.02**	**-0.04***	**-0.02**	**-0.04***	**-0.02**
	(0.02)	**(0.03)**	**(0.03)**	**(0.02)**	**(0.02)**	**(0.02)**	**(0.02)**
Partner's Education	-0.01	-0.01	N/A	-0.01	-0.01	-0.01	0.00
	(0.03)	(0.05)		(0.04)	(0.03)	(0.03)	(0.03)
Partner's Employment Status	-0.05	-0.07	-0.01	0.01	-0.05	-0.06	-0.05
	(0.05)	(0.06)	(0.04)	(0.05)	(0.05)	(0.05)	(0.05)
Partner's Relationship History	0.03	0.05	N/A	-0.09**	0.03	0.00	0.03
	(0.04)	(0.05)		(0.04)	(0.04)	(0.04)	(0.04)
Relationship Quality	-0.08***	-0.07**	-0.04	-0.06**	-0.07**	-0.09***	-0.07**
	(0.03)	(0.03)	(0.04)	(0.03)	(0.03)	(0.03)	(0.03)

Table A40: Division of Labor Robustness

	Main Estimate	No Covariates	Median Regression	Diff-in-Diff	Midline/ Endline	Lower Lee Bound	Upper Lee Bound
Division of Labor Index	**0.05**	**0.06**	**0.03**	**0.00**	**0.05**	**0.04**	**0.06**
	(0.04)	**(0.05)**	**(0.04)**	**(0.04)**	**(0.04)**	**(0.04)**	**(0.04)**
Intrahousehold Division of Labor	0.05	0.06	0.03	0.00	0.05	0.04	0.06
	(0.04)	(0.05)	(0.04)	(0.04)	(0.04)	(0.04)	(0.04)

Table A41: Decision-Making Robustness

	Main Estimate	No Covariates	Median Regression	Diff-in-Diff	Midline/ Endline	Lower Lee Bound	Upper Lee Bound
Decision-Making Index	**0.03**	**0.01**	**N/A**	**0.04**	**0.03**	**0.02**	**0.10*** **
	(0.03)	**(0.04)**		**(0.03)**	**(0.03)**	**(0.03)**	**(0.02)**
Expenditures	0.05*	0.03	N/A	0.05**	0.05*	0.04	0.12***
	(0.03)	(0.03)		(0.02)	(0.03)	(0.03)	(0.02)
Who has decision making power over healthcare (myself, both equally, my partner)	0.02	0.01	N/A	0.02	0.02	0.01	0.05***
	(0.02)	(0.02)		(0.02)	(0.02)	(0.02)	(0.02)
Who has decision making power over where to live (myself, both equally, my partner)	0.02	0.01	N/A	0.02	0.02	0.01	0.05***
	(0.02)	(0.02)		(0.02)	(0.02)	(0.02)	(0.02)
Who has decision making power over visiting family and friends (myself, both equally, my partner)	0.01	-0.00	N/A	0.02	0.01	0.00	0.04***
	(0.02)	(0.02)		(0.02)	(0.02)	(0.02)	(0.02)

Table A42: Intimate Partner Violence Robustness

	Main Estimate	No Covariates	Median Regression	Diff-in-Diff	Midline/ Endline	Lower Lee Bound	Upper Lee Bound
Intimate Partner Violence Index	**0.00**	**0.02**	**N/A**	**0.00**	**0.00**	**0.00**	**0.04**
	(0.04)	**(0.04)**		**(0.03)**	**(0.04)**	**(0.04)**	**(0.03)**
Whether participant experiences domestic violence (> cut-off value on any HITS screening tool question)	-0.00	-0.00	N/A	-0.00	-0.00	-0.00	-0.01
	(0.01)	(0.01)		(0.01)	(0.01)	(0.01)	(0.01)
HITS score is greater than 10.5	-0.01*	-0.01	N/A	-0.00	-0.01*	-0.01	-0.02***
	(0.00)	(0.00)		(0.01)	(0.00)	(0.00)	(0.00)