

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 study the intrahousehold effects of an unconditional cash transfer in which 1,000 individuals were randomly selected to receive a \$1,000 per month transfer for three years, while a control group of 2,000 participants received \$50 per month over the same time period. We find no effects on aggregate measures of household stability, although there is suggestive evidence of improved relationship quality and greater trust in partners among recipients in relationships. Transfers to friends and family increase, consistent with recipients sharing some of the additional income with others. There are also spillovers on the income and employment-related outcomes of other household members: household income excluding the recipient decreases by about \$1,700 per year, and partners are less likely to be promoted or to move to a better job. Other household members are significantly more likely to participate in education or training, and recipients are also more likely to report someone in their household having to forgo healthcare, potentially reflecting greater engagement with the healthcare system and the identification of previously unmet needs. We observe limited changes in decision-making power or division of labor within the household. Some indicators of intimate partner violence decline, particularly for women, but reported incidence is low and most estimates do not remain statistically significant after adjustment for multiple hypothesis testing. Subgroup differences are generally imprecise, although point estimates suggest larger education and health spillover effects when the recipient is a woman. Household structure also appears to mediate the impacts of the transfers.

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1 Introduction

Economic policy debates increasingly revolve around proposals for ongoing, unconditional cash transfers, including guaranteed income pilots, expanded tax credits, and more ambitious universal basic income schemes. Although these policies are often motivated by individual poverty and economic insecurity, transfers enter households in which people share resources, responsibilities, and decisions. Evaluating the impact of the transfers therefore requires asking not only how recipients respond, but also how the transfers affect other household members. Does the additional income stabilize family life or alter relationships? Does it change who works, how resources are allocated, or how decisions are made?

The expected intrahousehold effects of sustained income changes are ambiguous. Transfers could reduce work among other earners or destabilize relationships, but they could also relieve financial stress, enable more forward-looking investments in education and health, and reduce intimate partner violence. Credible evidence remains limited: many existing studies examine smaller or shorter-duration programs, focus only on individual recipient outcomes, or rely on observational variation that makes it difficult to disentangle intrahousehold responses from broader economic and policy changes.

This paper studies the intrahousehold effects of a substantial, multi-year income shock using the OpenResearch Unconditional income Study (ORUS). In this randomized cash transfer experiment, 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. Previous work examined how this program affected participants' own outcomes, including employment, health, financial balance sheets, and political preferences ([Vivalt et al., 2025](#); [Miller et al., 2025](#); [Bartik et al., 2024](#); [Broockman et al., 2024](#)); another work considered effects on parents and children ([Krause et al., 2025](#)). Transfers were paid to individual adults, but repeated surveys measured outcomes for both the recipient and their household, including household composition, relationship quality, income, employment, education, healthcare, decision-making, division of labor, and intimate partner violence. These data allow us to estimate how the program affected the broader household, not only the direct recipient.

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

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

Our empirical strategy is straightforward. Random assignment to the \$1,000 or \$50 group allows us to estimate the causal effect of the higher transfer relative to the control. We leverage interviewer-enumerated surveys at baseline, midline, and endline as well as more frequent online surveys. Response rates were high: 97% at midline and 96% at endline for the interviewer-administered surveys, and 98%, 96%, and 94% for completing at least one online survey in each of the three study years.

Three main sets of findings emerge. First, we find no detectable effects on broad measures of household stability; partnership status and cohabitation patterns are similar in the treatment and control groups over the three-year period. Among partnered recipients, however, we find suggestive evidence of improved relationship quality and greater trust in partners. Thus, the transfer may affect how recipients perceive their relationships even when it does not alter partnership or living arrangements.

Second, the transfers generate sizable economic spillovers inside and outside the household. Recipients provide more financial and in-kind support to others and receive less help. Annual household income excluding the transfer recipient falls by roughly \$1,700, partner employment and work hours decrease modestly but imprecisely, and partner promotions and transitions to better jobs decline. These results indicate that the additional income received by the participant is partially offset at the household level by reductions in other household members' earnings and labor market activity. Evaluations that focus only on the recipient would therefore miss a substantial part of the impact of the transfers.

Third, we document spillovers in other dimensions of household well-being. Other household members are more likely to begin 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 among women, but reported incidence is low and most estimates do not remain statistically significant after adjustment 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. These subgroup differences are large in magnitude but not statistically significant. Estimated effects appear to also vary by baseline household structure. Spillovers are frequently qualitatively larger among partnered individuals, with the notable exception of transfers to friends and family outside the household, where we observe insignificantly larger treatment effects among those without partners.

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](#)), but much of the experimental evidence on intrahousehold responses to cash transfers 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, three years in duration, and delivered directly to individuals within diverse U.S. households. This allows us to test key predictions of household 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 re-examination 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). While this work is very valuable, the economy and household structures have changed significantly in the decades since the NIT experiments were conducted, and labor market participation for women has substantially increased.

Second, we speak to the growing literature on unconditional cash transfers and guaranteed income programs that has recently 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) and maternal outcomes including intimate partner violence and relationship quality (Kanter, Lavner and Ogan, 2025; Escueta et al., 2025), finding mostly null effects of cash transfers on both sets of outcomes. Other pilots have found that cash transfers reduce intimate partner violence (Balakrishnan et al., 2024) but have not investigated other measures of relationship quality nor the transfer's effects on within-household spillovers. Our study complements and extends this emerging literature in several ways. We examine a broad working-age population encompassing diverse household structures, both with and without children, and provide comprehensive evidence on relationship quality, decision-making, division of labor, intimate partner violence, and other aspects of intrahousehold dynamics. The transfer's size (\$1,000 per month) and three-year duration allow us to observe how households adapt to a sustained income shock large enough to meaningfully alter their budgets. Together, these features let us document how the effects of cash transfers extend beyond direct recipients and reshape intrahousehold dynamics.

Third, the findings contribute to a smaller literature on the relationship between economic conditions, relationship quality, and intimate partner violence. Prior work shows that changes in income and employment can affect partnership dynamics and, in some settings, violence within the household (Aizer, 2010; Bobonis, González-Brenes and Castro, 2013; Hidrobo and Fernald, 2013; Heath, 2014; Anderberg et al., 2016). We find little change in partnership status or in the overall relationship characteristics index. However, some measures of relationship quality, particularly trust, do show suggestive improvements. Several measures of intimate partner violence also decline, although the estimates do not remain statistically significant after adjustment for multiple hypothesis testing. These results imply that cash transfers may affect interactions within relationships without producing large changes in union formation or dissolution.

Finally, the study shows how baseline household structure may mediate responses to an income shock. More broadly, the findings demonstrate the importance of accounting for intrahousehold

responses when designing and evaluating cash transfer programs. How households reallocate resources, adjust labor supply, and adapt their relationships ultimately shapes the distribution of program benefits.

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 had to be between the ages of 21 and 40 and live in a household with income below 300% of the Federal Poverty Level (FPL) in the year before the transfers began. To reduce the risk that participation would cause the loss of important benefits, individuals were ineligible if someone in their household received Supplemental Security Income (SSI) or Social Security Disability Insurance (SSDI), or if they lived in publicly subsidized housing. Most other benefits were 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 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. \(2025\)](#).

¹Appendix Table A1 provides further detail.

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 amount 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 Level (FPL), at least 30% between 100% and 200%, and no more than 25% between 200% and 300% (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 all enrolled participants during the extended baseline period. For 348 individuals without bank accounts, an online account was opened to facilitate payments.

Enrollment occurred between October 2019 and October 2020, with a shift from in-person to phone-based enrollment in March 2020 due to the pandemic. After enrolling, participants began receiving monthly online surveys with small completion incentives. The extended baseline period enabled us to collect multiple measures for many outcomes and allowed the second randomization to balance treatment arms on early attrition.

The resulting sample is broadly comparable to the targeted FPL groups and county types (large urban, medium urban, suburban, and rural) in the ACS (Table 1). Females constitute most of the sample, reflecting their disproportionate representation in low-income households. Relative to the broader eligible population, enrolled participants are modestly more likely to rent, hold a college degree, and be female.

Each participant had an equal one-third probability of assignment to the treatment group. We blocked randomization on key baseline characteristics to ensure balance across relevant strata and

imposed a minimum acceptable p -value for balance across a wide set of covariates. Table 2 reports summary balance statistics. 33% of the sample identified as male and 67% as female or non-binary.² The typical household contained 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 lived in the same building. 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 and continued through October 2023. Participants in both the treatment and control groups were notified of the transfer schedule at the start of the three year period and received reminders during the final year.

As the study timeline in Figure 3 shows, the program overlapped with the COVID-19 pandemic. In the pre-analysis plan registered prior to randomization to treatment and control, we 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 the primary analyses place most weight on data from 2022 and 2023. The findings therefore largely reflect a post-pandemic context, distinguishing this study from other cash transfer pilots conducted earlier in the COVID era.

Previous analysis of this intervention has examined its impact on outcomes of participants, focusing on labor market choices (Vivalt et al., 2025), health (Miller et al., 2025), consumption and financial well-being (Bartik et al., 2024), political attitudes (Broockman et al., 2024), and parenting and child-related outcomes (Krause et al., 2025). In this paper, we complement this earlier work by providing new results related to intrahousehold dynamics and spillovers within the household.

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

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

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 and higher-frequency online surveys administered through Qualtrics.

3.1 Enumerated Surveys

All individuals in the active survey group who consented to participate in the research completed a baseline survey prior to treatment assignment. 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. 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 web-based follow-ups linked to each enumerated wave.

The research team offered financial incentives for enumerated surveys to encourage participation. Respondents received a \$50 incentive for the baseline interviews, 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 interviewer-enumerated 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. These surveys were conducted between April and October 2022 for the midline wave, and between April and October 2023 for the endline wave. Participants were paid between \$15 and \$30 per completed mobile survey, with incentive amounts increased in the final weeks of the endline field period to encourage remaining non-respondents to participate. While slightly lower than the enumerated surveys, online follow-up response rates remained high, exceeding 90% across both midline and endline waves.

To minimize non-response, the study team employed an intensive follow-up protocol that included email reminders, phone calls, text messages, and postcards to encourage survey completion. If repeated outreach was unsuccessful, staff contacted alternative references identified at baseline to obtain updated contact information, and SRC enumerators could visit a participant’s last known address if it was located within the covered geographic area. These strategies 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. We nevertheless report 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% in year 1, 96% in year 2, and 94% in 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 observation is the individual participant, who reports both individual- and household-level outcomes in surveys. For each outcome, we construct one pooled measure over the three-year treatment period and include all participants with at least one non-missing observation for that outcome.

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 study 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 because the long duration of the transfers is relatively unusual among cash transfer programs and because the first year coincided more closely with the acute phase of the COVID-19 pandemic. For monthly survey measures available in every 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 year but has observations in other years, we redistribute the weights proportionally across the non-missing years.

We apply a similar procedure to the interviewer-administered surveys. For outcomes measured at both midline and endline, the pooled measure places 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 only one wave is observed, that observation receives full weight.

For outcomes measured in both enumerated and monthly surveys, we combine the two pooled measures into a single participant-level outcome, assigning 70% of the weight to the interviewer-administered measure and 30% to the monthly measure. These weights were specified in the pre-analysis plan to reflect the higher response rates and more structured administration of the interviewer-enumerated surveys. If an outcome is measured in only one mode, we use the pooled measure for that mode alone. This procedure yields one value per participant and outcome for use in the main regressions; results disaggregated by time period are reported 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 an outcome-specific, data-driven procedure to select covariates to include in X_i . We first run a Lasso regression of the outcome on the full set of candidate covariates, choosing the penalty parameter by cross-validation. We then re-estimate the linear specification above including only covariates with nonzero Lasso coefficients. Standard errors are clustered to account for the small number of participants assigned jointly 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 organize outcomes 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. We estimate the treatment effect for each item using the regression specification above, divide the coefficient by the control group standard deviation, and orient the estimate so that positive values represent more favorable outcomes. We aggregate standardized item-level estimates into component-level indices using seemingly unrelated regression to account for covariance across items, then average component estimates to obtain the family-level estimate. The result is a small set of indices summarizing effects of the transfers across 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 comprise a third tier. Additional exploratory analyses are assigned to a lower-priority 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 [A44](#) summarizes the tiered structure of the tests, and Online Appendix [B](#) provides more details about the false

discovery rate adjustments.

5 Results

Figure 4 summarizes treatment effects on the standardized family-level indices. The clearest changes involve transfers to and from friends and family and spillovers to the income, employment, education and healthcare of others in the household. Estimates for household stability, decision-making, and the division of labor cluster near zero.

5.1 Household Stability

We begin with household composition and partnership status because changes in who lives together could affect measured spillovers and intrahousehold dynamics. 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 likelihood of children, adults, and romantic partners joining or leaving the household was similar across treatment and control groups. Exploratory estimates for specific reasons that household members joined or left are small and do not remain statistically significant after false discovery rate (FDR) adjustment (Appendix Table A7). In a non-prespecified analysis, treated participants may have been slightly more likely to live alone (Appendix Table A8), but the estimate is marginally significant before FDR adjustment and not significant afterward.

5.2 Relationship Characteristics and Quality

We next examine relationship characteristics among participants with a romantic partner. Do recipients have partners with different attributes than control participants? Do they report greater or lower relationship satisfaction? Because these outcomes are defined only for partnered individuals, this analysis conditions on partnership status, unlike the analyses elsewhere in the paper. The absence of detectable treatment effects on partnership status reduces—but does not completely eliminate—concerns about selection into this sample.

The estimated effect on the relationship characteristics index is close to zero and not statistically distinguishable from zero (Table 4). The relationship quality component increases by 0.06 standard deviations, although the estimate does not remain significant after FDR adjustment. Participants report more trust in their partners (-0.10 , $q = 0.086$), while reported happiness in the relationship is essentially unchanged (-0.01). Exploratory heterogeneity analysis suggests that the trust result is

qualitatively larger among relationships that existed at baseline, but differences by baseline relationship status are not statistically significant (Appendix Table A11). Partners of recipients also appear less likely to be employed (Table 4), particularly in relationships formed after baseline (Appendix Table A11), but these estimates do not remain significant after FDR adjustment.

5.3 Transfers to Friends and Family

The transfers substantially expanded recipients' role as providers of financial support to others. The robust effect on the family-level index is positive and survives adjustment for multiple hypothesis testing (Table 5). Net transfers—the value given minus the value received—increased by roughly \$135 per year.

This shift occurs on the intensive and extensive margins, reflecting both broader participation and greater generosity. Treated participants were more likely to provide monetary assistance, gave more in total, and supported more people. At the same time, they were less likely to receive help from others, particularly for large purchases, paying bills, and vacations (Appendix Table A12). Together, these patterns indicate a reversal of participants' position within informal financial networks, from net recipients to net providers.

5.4 Income and Employment Spillovers

The transfers' effects extended well beyond the recipient's own paycheck, reshaping the income and employment of other household members. The gap between participant income and total household income fell by about \$1,700 per year (s.e. \$800) (Table 6). Although total household income also includes government benefits and other sources of nonlabor income, the decline appears to reflect lower earnings among other household members. Per the observed effects on transfers, the value of gifts received did not fall (Table 5) and, in a companion paper, we find only small and statistically insignificant reductions in government transfers of roughly \$200 per year (Vivalt et al., 2025).

Effects on employment outcomes are consistent with this interpretation (Table 7). Because the main analyses are unconditional, they include participants without partners and therefore are mechanically attenuated. Partner promotions and transitions to better jobs decrease significantly, but these effects are very small in magnitude. Partner hours and employment show more meaningful declines but are not significant in the unconditional analysis. Several other measures provide supporting evidence of negative effects on labor supply. First, conditioning on having a partner in the household in an exploratory analysis, we observe a -2.0 hours/week reduction in the partner's labor

supply which is marginally significant before adjusting for multiple hypothesis testing (Appendix Table A16). Second, we ask participants with partners a separate set of questions relating to the time use of their partners; in these results, discussed in the section on division of labor, we observe a treatment effect of -2.0 hours/week for participants' partners that is marginally significant before FDR corrections.⁴ These results are of roughly similar magnitude as the reductions in labor supply of participants themselves in (Vivalt et al., 2025), where participants' own labor supply and income declined by 5-6% relative to the control mean. The insignificant, unconditional analysis represents a 5.9% reduction in partner work hours and the results from the time use module represent a 6.0% reduction. Overall, these results suggest economically meaningful spillovers to partners' labor market outcomes.⁵

Exploratory measures focusing largely on the employment outcomes of household members other than the participant and their partner are included in Appendix Tables A13-A15. These estimates are very small in magnitude and insignificant.

5.5 Education, Health, and Other Spillovers

Effects extended to other dimensions of household members' well-being. The clearest evidence concerns education and training: other household members were more likely to begin schooling or job training, including formal educational programs, and the education index remains significant after correction for multiple hypothesis testing (Table 8). Point estimates are larger among households with partners at baseline and smaller among households with children at baseline; neither subgroup difference is statistically significant (Tables A17 and A18).

Healthcare outcomes present a more nuanced pattern. Treated participants were more likely to report that another household member had to forgo healthcare (Table 9), a result that seems counter-intuitive but mirrors the pattern observed among participants themselves (Miller et al., 2025). One possible explanation is that additional income increases engagement with the healthcare system, uncovering previously unrecognized needs. Because we do not directly test this mechanism, however, we cannot distinguish it from a genuine increase in unmet healthcare needs.

We find no significant effects on the family-level indices for capturing spillovers on expenditures or financial health, although these measures may have been too narrowly defined. In analyses by baseline household structure, participants who lived with others reported significantly larger increases in

⁴These results are intrinsically conditioned on partner status, as someone would not be asked questions about how their partner spent their time if they did not have a partner.

⁵Note that we cannot formally test the unitary household model, as the receipt of the transfers was not randomized within a household. More females than males received the transfers, as they were more likely to fall below the Federal Poverty Level.

aggregate consumption than those who lived alone (Table A19). This difference may partially reflect additional spending on other household members.

We detect no spillover effects on crime victimization among others in the household (Table 12). Exploratory analyses by type of crime are provided in Appendix Table A20, but both the control group means and estimated treatment effects are very small.

5.6 Decision-Making and Division of Labor

A sustained income shock could plausibly reshape who holds decision-making power within a household or how partners divide labor. We find little evidence of changes in decision-making, while the results for the division of labor are more heterogeneous across outcomes.

The family-level index for household decision-making shows no significant effect, though some individual items show suggestive changes (Table 13). Decision-making over expenditures shifts modestly towards the recipient and away from the partner or joint decision-making,⁶ but estimates are not statistically significant after FDR adjustment. Results are similar when we restrict the sample to participants with a partner at baseline (Appendix Table A21).

The division of labor results are less straightforward. There is no significant effect on the overall index (Table 14), but treated participants are significantly more likely to be the primary breadwinner in the household, an estimate that survives correction for multiple hypothesis testing. This effect is largest among participants without a partner at baseline (Appendix Table A22), suggesting that the transfers may shape roles in relationships formed during the study more than they alter roles in established relationships. We also asked participants to estimate their partner's weekly hours spent across several activities using an instrument adapted from Aguiar, Hurst and Karabarbounis (2013). Partners' paid work declined by approximately two hours per week, but the estimate is only marginally significant before FDR adjustment.⁷

5.7 Intimate Partner Violence

We also examine intimate partner violence using the HITS screening instrument (Sherin et al., 1998; Shakil et al., 2014). The overall index does not change significantly (Table 15), but estimates on several individual items suggest meaningful reductions. 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. Although the point estimates are sizable

⁶The scale runs from 0 = partner to 2 = participant.

⁷This outcome was not pre-specified as a primary outcome for the sake of the multiple hypothesis testing adjustments.

relative to the low baseline rates, they do not remain statistically significant after adjustment for multiple hypothesis testing.

There are several theoretical reasons why cash transfers might reduce intimate partner violence: cash transfers can enable recipients to leave violent relationships, reduce stress and financial frictions within continuing relationships, or lead recipients to be more selective when forming new relationships. We cannot fully disambiguate between these possibilities, but we estimate effects separately by baseline partner status (Appendix Table A24) and observe broadly similar patterns among those who had a partner at baseline and those who did not.⁸

6 Discussion

6.1 Heterogeneous Treatment Effects by Baseline Household Structure

We prespecified exploratory analyses of treatment effect heterogeneity by baseline household structure and self-reported gender. We first examine whether effects differ for participants who had a partner at baseline and for those who had children. Figures 5-6 summarize these results.

The increase in transfers to and from friends and family is concentrated among recipients who did not have a partner in the household at baseline. One possible explanation is that participants with partners directed more of their additional resources toward people within the household. Consistent with this interpretation, education spillovers were concentrated among participants who had a partner at baseline, though not among those with children (Appendix Tables A17-A18).⁹ 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 across subgroups are not significant.

The null effect on the overall division of labor index also masks striking heterogeneity by baseline partnership status (Appendix Table A22). The index increased substantially among participants without a partner at baseline, driven by participants who became the primary breadwinner in a newly formed relationship (Appendix Table A23). The estimated effect is close to zero among participants who already had a partner at baseline. Although subgroup analyses are exploratory, this pattern suggests that the transfers may have shaped roles in newly formed relationships more than they altered

⁸We also pre-specified that we would separately look at effects among those who have the same partner at endline as at baseline, recognizing that this estimate may reflect selection. We observe if anything less of a decline in intimate partner violence among those who have the same partner at endline, but these estimates are imprecise (Appendix Table A25).

⁹Due to participants being between age 21 and 40 at baseline, relatively few had children likely to attend post-secondary education during the transfer period.

established household arrangements.

Similarly, among participants who lived alone at baseline, point estimates suggest modestly greater persistence in living alone and slightly fewer children in the household, though neither result survives FDR correction (Appendix Table A26). Further, though the transfers did not have any significant effects on marriage or divorce (Vivalt et al., 2025), it is interesting that those who did not have a partner in the household at baseline seem to have more turnover in relationships while those who did had if anything more stable relationships (Appendix Table A9). While these heterogeneous treatment effects do not survive multiple hypothesis testing correction, the estimated effect for the family-level index is -0.05 standard deviations for those without a partner in the household at baseline and 0.05 standard deviations for those with.¹⁰ These results are consistent with the transfers reinforcing existing household structures.

6.2 Heterogeneity by Gender

Treatment effects are similar for women and men on most outcomes, but a few point estimates suggest potentially meaningful differences by the recipient's self-reported gender at baseline (Figure 7).

Education spillovers are considerably larger when a female receives the transfer than when a male does, although the difference is not statistically significant. This trend could reflect differences in household composition or in how households allocate additional resources depending on who receives them. Healthcare spillovers also appear larger when the recipient is female.

Partner work hours exhibit qualitatively greater declines when the recipient self-identifies as female, though these differences are not significant (Appendix Table A27). Because the partners of these recipients are predominantly male, the point estimates suggest larger labor supply reductions among men partnered with women recipients than among women partnered with men recipients. This result contrasts with prior research finding that women, often characterized as secondary earners, 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 want to lean heavily on these suggestive results, but treatment effects may plausibly differ in our younger, low-income sample.

Effects on intimate partner violence were gendered, as one might expect from the literature (Appendix Table A28). Several other item-level estimates also varied by gender: female recipients were

¹⁰Exploratory analyses of reasons for relationship dissolution are also interesting, though these were not pre-specified and are only suggestive (Appendix Table A10).

less likely to receive help with vacations or bills (Appendix Table [A29](#)) and were more likely to report that additional income received by another household member was saved, invested, or used to repay debt (Appendix Table [A30](#)).

6.3 Robustness Checks

We conduct several robustness checks to assess the sensitivity of our findings. First, as prespecified, we restrict the analysis to the interviewer-enumerated midline and endline surveys for which we expected less attrition. The main patterns remain similar (Appendix Tables [A31-A43](#)). Second, specifications without Lasso-selected controls produce similar point estimates, although standard errors increase modestly. Third, median regressions and differences-in-differences specifications yield comparable results for all outcomes. Finally, we calculate Lee bounds to address the possibility that differential attrition affects our estimates. Differential attrition was minimal, and the Lee bounds 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 meaningful spillovers within and beyond recipients' households: annual income excluding the recipient's earnings declines, partners appear to work less and experience less labor market advancement, and recipients provide more financial and in-kind support to friends and family outside the household. At the same time, the transfers enable human capital investments by other household members, and we observe greater trust among partnered recipients and suggestive evidence of improved relationship quality. Several estimates are consistent with sizable reductions in intimate partner violence relative to low baseline rates but are no longer significant after FDR adjustment. Partnership rates remain stable and we find little evidence of changes in household decision-making or the division of labor, outcomes for which some earlier cash transfer studies found effects.

These findings have several implications for the design and evaluation of cash transfer programs. First, evaluations that focus solely on direct recipients will miss effects on other household members, including changes in their income, employment, and human capital investments. The increase in support provided to friends and family also indicates that some of the additional income reaches people outside the recipient's household. Finally, the suggestive differences by baseline partnership status, household composition, and gender indicate that program effects may vary with household

characteristics. Differences in household composition across settings may therefore be relevant when assessing how estimates from one program or population are likely to generalize to another.

More broadly, our findings underscore that cash transfers paid to individuals also operate as household-level interventions. Understanding how households share additional resources and adjust their work, investments, and relationships is therefore essential for assessing the distribution and 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 and County Type Distribution	Reweighted to Match Enrolled Sample FPL and County Type Distribution	Unweighted	Reweighted to Match Enrolled Sample FPL and County Type Distribution	
	(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

Notes: 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, female, or have a college degree. It should be noted that columns (4) and (5) use data from the online screener while column (6) uses baseline survey and National Student Clearinghouse 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
Household Size	2.943	2.996	0.435	3000
Number of Other Adults in the Household	0.684	0.716	0.347	3000
Any Children	0.568	0.571	0.897	3000
Has Disability	0.338	0.310	0.130	2927
Bachelor's Degree	0.202	0.205	0.866	2594
Employed	0.578	0.586	0.675	3000
Income and Employment				
Total Household Income (\$1000s)	29.951	29.894	0.942	2920
Total Individual Income (\$1000s)	21.258	21.172	0.917	2871
Work Hours/Week	21.733	22.141	0.631	2988
Has a Second Job	0.168	0.173	0.712	2987
Months Employed in the Past Year	7.214	7.268	0.778	2979
Number of Jobs in the Past 1 Year	1.403	1.439	0.457	2965
Number of Jobs in the Past 3 Years	2.685	2.620	0.485	2959
Searching for Work	0.494	0.510	0.429	2984
Started or Helped to Start a Business	0.316	0.296	0.268	2928
Housing				
Lived Temporarily with Family or Friends	0.262	0.281	0.286	2954
Stayed in Non-Permanent Housing	0.086	0.084	0.811	2954
Housing Search Actions in Last 3 Months	0.255	0.242	0.451	2931
Number of Times Moved in the Past 5 Years	1.328	1.358	0.468	2951
Relationships				
Is in a Romantic Relationship	0.627	0.622	0.770	3000
Lives with a Partner	0.334	0.336	0.892	3000
Married	0.221	0.222	0.951	3000
Divorced	0.077	0.081	0.706	2996
Monthly Consumption (\$1000s)				
Total Consumption	3.357	3.307	0.449	2835
Non-durable Goods and Services	1.832	1.828	0.916	2946
Housing Expenditures	0.687	0.661	0.231	2907
Human Capital Expenditures	0.409	0.390	0.441	2969
Durable Goods Expenditures	0.304	0.321	0.171	2924
Other Expenditures	0.119	0.114	0.533	2995

Notes: This table shows the baseline levels of demographic, income, employment, housing, relationship, and consumption variables relevant to this paper. The treatment and control groups look comparable for all items. All variables are survey-based except bachelor's degree, which comes from the National Student Clearinghouse.

Table 3: Household Stability

	Control Mean	Treatment Effect	N
Household Stability Index		-0.01 (0.02) [1.000]	2819
Change in Household Composition Component		-0.01 (0.02) [1.000]	2819
Number of times a romantic partner joined or left the household since baseline	0.19 (0.44)	-0.02 (0.02) [1.000]	2819
Number of times another adult (excluding romantic partners) joined or left the household since baseline	0.31 (0.75)	0.02 (0.02) [1.000]	2819
Number of times a child joined or left the household since baseline	0.35 (0.77)	-0.02 (0.03) [1.000]	2819
<i>Number of other adults in the household</i>	0.73 (0.84)	-0.01 (0.02) [1.000]	2945
<i>Number of children in the household</i>	1.27 (1.42)	-0.01 (0.02) [1.000]	2945
<i>Number of related household members</i>	1.81 (1.68)	-0.04 (0.03) [1.000]	2945
<i>Number of non-related household members</i>	0.18 (0.45)	0.01 (0.01) [1.000]	2945
<i>Whether the respondent lives with a romantic partner</i>	0.35 (0.45)	-0.01 (0.01) [1.000]	2976
<i>Whether the respondent lives with a parent</i>	0.13 (0.32)	-0.01 (0.01) [1.000]	2945

Notes: 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		0.01 (0.02) [1.000]	1350
Partner's Education Component		-0.01 (0.03) [1.000]	1095
Partner's highest level of education (1-10 scale)	5.52 (2.33)	-0.08 (0.07) [1.000]	1091
Whether partner is in school or a training program	0.08 (0.25)	0.01 (0.01) [1.000]	1094
Partner's Employment Status Component		-0.05 (0.05) [1.000]	1092
Number of months worked by partner in last 12 months	8.86 (4.30)	0.01 (0.22) [1.000]	1089
Whether the partner is a regular, permanent employee	0.71 (0.42)	-0.04* (0.02) [0.788]	1092
Partner's Relationship History Component		0.05 (0.04) [1.000]	1097
Whether the respondent is in a relationship with someone who is separated or divorced	0.03 (0.17)	-0.01 (0.01) [1.000]	1095
Whether the respondent is in a relationship with someone who has children outside of household	0.15 (0.34)	-0.02 (0.02) [1.000]	1095
Relationship Quality Component		0.06* (0.04) [1.000]	1302
Relationship with partner is happy (1-3 scale)	2.36 (0.57)	-0.01 (0.03) [1.000]	1302
Participant is not sure that they can trust their partner (1-3 scale)	1.45 (0.64)	-0.10***† (0.03) [0.086]	1284

Notes: This table shows the impacts of an unconditional cash transfer on relationship characteristics. The top-level index is close to zero and not statistically significant. The relationship quality component increases by 0.06 standard deviations and is nominally significant at the 10 percent level, but does not survive false discovery rate correction. The item measuring uncertainty about trusting one's partner declines by 0.10 and remains significant at the 10 percent false discovery rate threshold ($q = 0.086$), while reported happiness declines by 0.01 and is not statistically significant. 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		0.12***††† (0.04) [0.003]	2980
Single-item Component: Net value of transfers (given - received) by participant over the past 12 months	-53.36 (1136.62)	134.55***††† (45.71) [0.003]	2980
<i>Whether participants provide any monetary assistance over past 12 months</i>	0.22 (0.35)	0.07***††† (0.01) [0.001]	2936
<i>Value of transfers given by participants</i>	276.84 (722.28)	133.07***††† (29.79) [0.001]	2979
<i>Number of people gave financial support to in the last 12 months</i>	0.63 (1.52)	0.18***††† (0.05) [0.005]	2980
<i>Whether participant received any monetary assistance in the past 12 months</i>	0.17 (0.31)	-0.02 (0.01) [0.419]	2936
<i>Value of transfers received by participants in the past 12 months</i>	330.86 (936.81)	13.17 (34.45) [0.941]	2979
<i>Number of people received financial support from in the last 12 months</i>	0.34 (1.16)	-0.02 (0.04) [0.879]	2935

Notes: This table shows the impacts of an unconditional cash transfer on transfers to/from friends and family. The top-level index increases by about 0.12 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		-0.07**†† (0.03) [0.032]	2901
Single-item Component: Difference between total individual income and total household income	17.09 (26.39)	-1.72**†† (0.81) [0.036]	2901
<i>Total change in household income (excluding participant) during the last 3 months</i>	-0.04 (0.20)	-0.02** (0.01) [0.147]	2939

Notes: 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 0.07 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		-0.04**†† (0.02) [0.029]	2989
Partner's Labor Supply Component		-0.03 (0.03) [0.214]	2958
Number of hours the participant's partner works weekly	10.46 (17.65)	-0.62 (0.57) [0.359]	2958
Whether the participant's partner works	0.26 (0.41)	-0.01 (0.01) [0.405]	2958
Other Employment Outcomes Component		-0.06***††† (0.02) [0.008]	2942
Whether partner was promoted	0.01 (0.05)	-0.00**†† (0.00) [0.047]	2942
Quality of partner new job (1-5 scale)	3.03 (0.10)	-0.00 (0.00) [0.359]	2942
Whether partner left a job because they found a better job or enrolled in school/training	0.00 (0.02)	-0.00***†† (0.00) [0.037]	2928
Whether partner was laid off or left job due to illness	0.01 (0.04)	0.00 (0.00) [0.417]	2928

Notes: This table shows the impacts of an unconditional cash transfer on employment spillovers within the household. The top-level index decreases by about 0.04 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		0.08**†† (0.04) [0.033]	2912
Education Spillovers Component		0.08**†† (0.04) [0.034]	2912
Whether someone else in household began schooling or job training	0.04 (0.13)	0.01**† (0.01) [0.071]	2912
Whether the schooling or job training someone else in household began is formal	0.02 (0.09)	0.01*† (0.00) [0.071]	2911
Type of schooling or job training (full-time or part-time) someone else in household began	0.04 (0.16)	0.01† (0.01) [0.071]	2912

Notes: This table shows the impacts of an unconditional cash transfer on education spillovers within the household. The top-level index increases by about 0.08 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**†† (0.03) [0.027]	2898
Single-item Component: Whether someone in the household had to forgo health care	0.21 (0.33)	0.02**†† (0.01) [0.031]	2898
<i>Whether a child in the household had to forgo health care.</i>	0.01 (0.09)	0.01 (0.01) [0.634]	1715
<i>Total cost of major expenditures incurred for healthcare when someone else in the household incurred an unexpected cost</i>	71.43 (252.15)	13.20 (9.52) [0.616]	2944

Notes: 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 (0.03) [0.203]	2944
Single-item Component: Total cost of major expenditures when someone else in the household incurred an unexpected expense	197.41 (510.65)	22.60 (17.91) [0.262]	2944
<i>Whether when another household member received additional income, they spent at least some of the money on durable goods</i>	0.14 (0.31)	-0.02 (0.02) [1.000]	771
<i>Whether when another household member received additional income, they spent at least some of the money on housing</i>	0.17 (0.35)	-0.00 (0.02) [1.000]	771
<i>Whether when another household member received additional income, they spent at least some of the money on human capital expenses</i>	0.13 (0.31)	-0.03 (0.02) [0.977]	771
<i>Whether when another household member received additional income, they spent at least some of the money on non-durable goods</i>	0.32 (0.43)	-0.02 (0.03) [1.000]	771
<i>Whether when another household member received additional income, they spent at least some of the money on transfers</i>	0.06 (0.21)	0.04** (0.02) [0.585]	771

Notes: 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 (0.03) [0.150]	2945
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) [0.178]	2945
<i>Whether, if someone else in the household received additional income, money was saved, invested, or used to pay down a debt</i>	0.74 (0.41)	0.06** (0.03) [0.165]	772

Notes: 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 (0.038) [0.696]	2884
Single-item Component: Whether someone else in the household was the victim of a crime	0.042 (0.141)	0.002 (0.005) [1.000]	2884

Notes: 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 (0.03) [1.000]	2815
Who has decision-making power over... (0 = my partner, 1 = both equally, 2 = myself)			
Expenditures Component		0.05* (0.03) [0.462]	2815
Borrowing	1.59 (0.57)	0.02 (0.02) [0.455]	2814
Large household purchases	1.60 (0.56)	0.03 (0.02) [0.374]	2815
Small household purchases	1.67 (0.54)	0.04** (0.02) [0.338]	2815
Single-item Component: Healthcare	1.63 (0.52)	0.01 (0.02) [0.659]	2815
Single-item Component: Where to live	1.58 (0.56)	0.01 (0.02) [0.659]	2815
Single-item Component: Visiting family and friends	1.58 (0.56)	0.01 (0.02) [0.820]	2815
<i>Purchases for children</i>	1.59 (0.57)	0.04* (0.02) [1.000]	1799
<i>Children's education</i>	1.60 (0.54)	0.01 (0.02) [1.000]	1799
<i>Whether the respondent and their partner are a team when it comes to making decisions 1-3 scale</i>	2.74 (0.44)	-0.01 (0.02) [1.000]	2901

Notes: 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 recipients' decision-making power 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 (0.04) [1.000]	1329
Intrahousehold Division of Labor Component		0.05 (0.04) [0.223]	1329
Participant is the primary breadwinner in the household	0.29 (0.43)	0.06***†† (0.02) [0.026]	1328
<i>Partner is the primary breadwinner in the household</i>	0.41 (0.47)	-0.02 (0.02) [1.000]	1328
Participant is the primary caregiver in the household	0.54 (0.47)	0.01 (0.03) [0.376]	967
<i>Partner is the primary caregiver in the household</i>	0.18 (0.36)	0.01 (0.02) [1.000]	967
<i>Hours partner spent working last week</i>	34.07 (20.03)	-2.03* (1.04) [0.964]	1315
<i>Percent of time participant spent working last week compared to their partner (non-winsorized)</i>	0.44 (0.29)	0.01 (0.01) [1.000]	1308
<i>Hours partner spent on home production last week</i>	10.35 (11.44)	-0.26 (0.59) [1.000]	1314
<i>Percent of time participant spent on home production last week compared to their partner (non-winsorized)</i>	0.56 (0.25)	-0.00 (0.01) [1.000]	1307
<i>Hours partner spent caring for others</i>	21.64 (26.12)	1.03 (1.22) [1.000]	1313
<i>Percent of time participant spent caring for others last week compared to their partner (non-winsorized)</i>	0.59 (0.25)	-0.01 (0.01) [1.000]	1305
<i>Hours partner spent on leisure last week</i>	18.68 (15.86)	0.89 (0.88) [1.000]	1310
<i>Percent of time participant spent on leisure last week compared to their partner (non-winsorized)</i>	0.63 (0.20)	-0.00 (0.01) [1.000]	1303

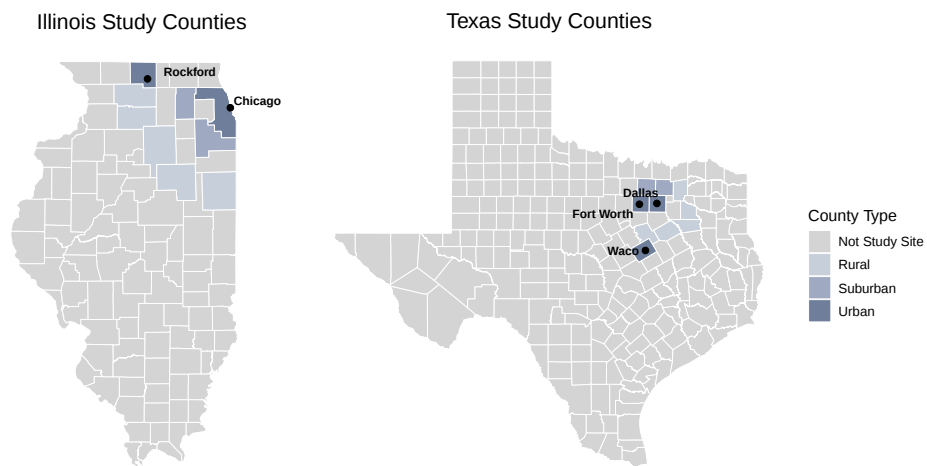
Notes: This table shows the impacts of an unconditional cash transfer on division of labor within the household. The top-level index increases insignificantly by about 0.05 standard deviations, representing insignificant increases in the participant being the primary breadwinner in the household. The 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 (0.04) [1.000]	2899
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) [1.000]	2899
<i>HITS score is greater than 10.5</i>	0.03 (0.13)	-0.01* (0.00) [1.000]	2899
<i>Raw HITS score (4-20 scale)</i>	4.75 (1.62)	-0.08 (0.05) [1.000]	2899
<i>Whether participant experiences extreme domestic violence (> high cut-off value on any HITS screening tool question)</i>	0.04 (0.16)	-0.01** (0.01) [0.349]	2899
<i>How often partner has insulted or talked down to participant (1-5 scale)</i>	1.31 (0.63)	-0.02 (0.02) [0.760]	2899
<i>How often partner has physically hurt participant (1-5 scale)</i>	1.07 (0.28)	-0.02** (0.01) [0.349]	2899
<i>How often partner has screamed or cursed at participant (1-5 scale)</i>	1.29 (0.62)	-0.02 (0.02) [0.784]	2899
<i>How often partner has threatened to harm participant (1-5 scale)</i>	1.08 (0.34)	-0.02* (0.01) [0.621]	2899

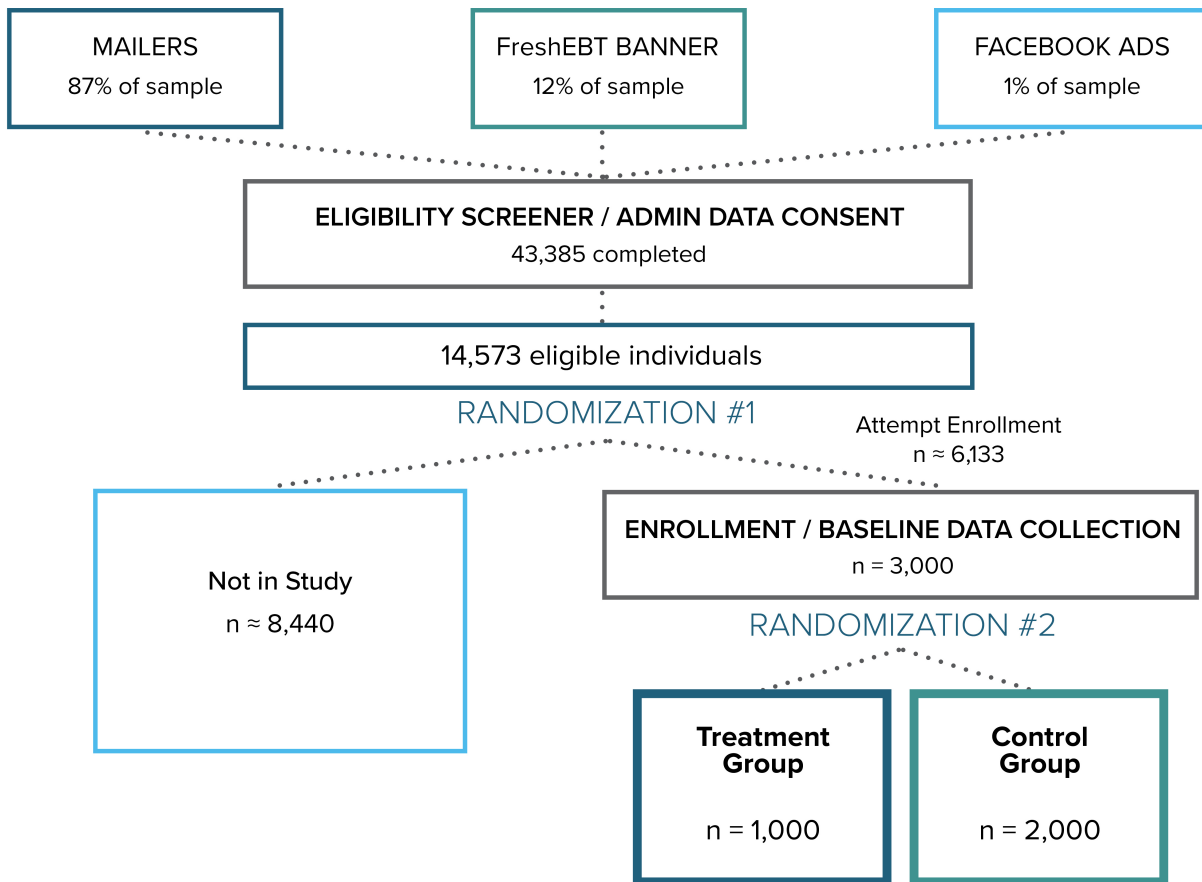
Notes: This table shows the impacts of an unconditional cash transfer on intimate partner violence within the household. The top-level index indicates an insignificant change by 0.0 standard deviations, though several items show significantly reduced violence before false discovery rate corrections are 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



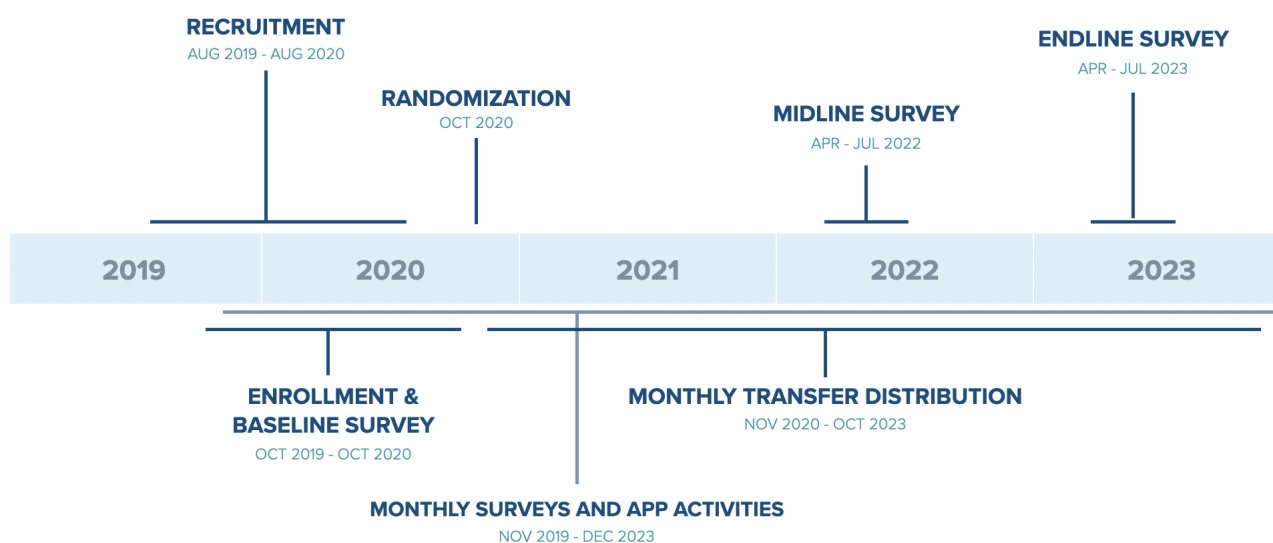
This figure plots the location of the sites in the study. Reproduced from [Vivalt et al. \(2025\)](#).

Figure 2: Flowchart of Recruitment Process



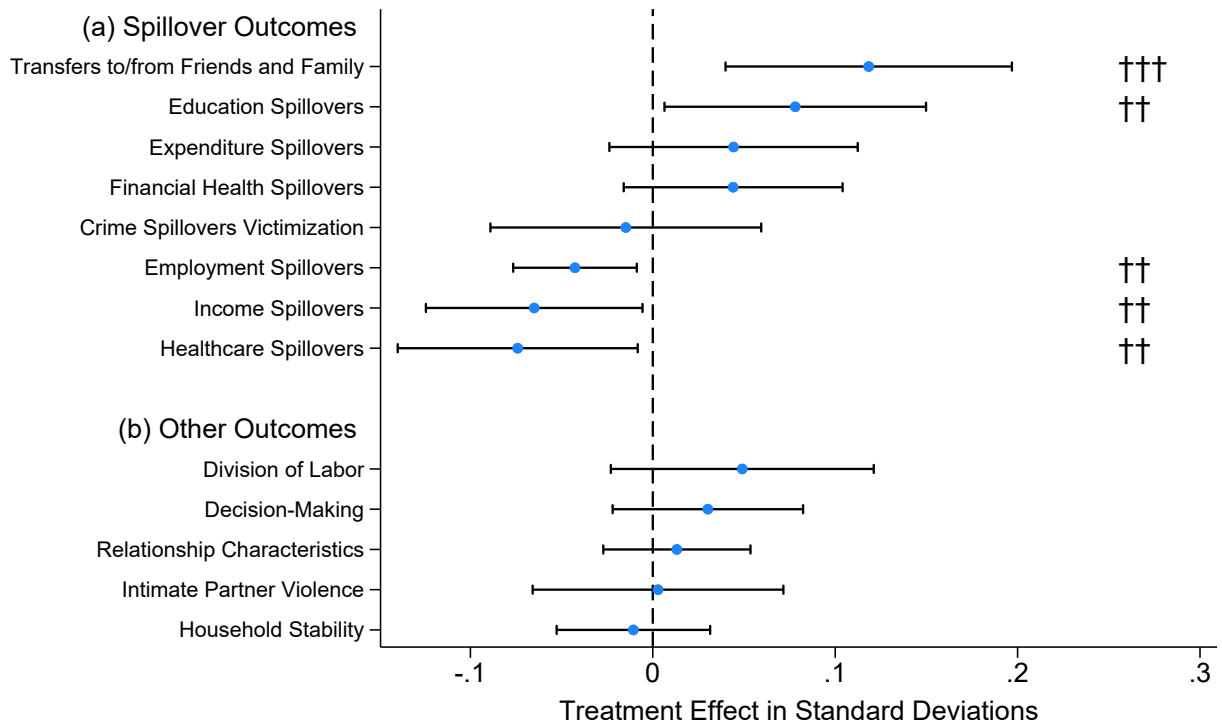
This figure shows a representation of the recruitment process.

Figure 3: Timeline of Study



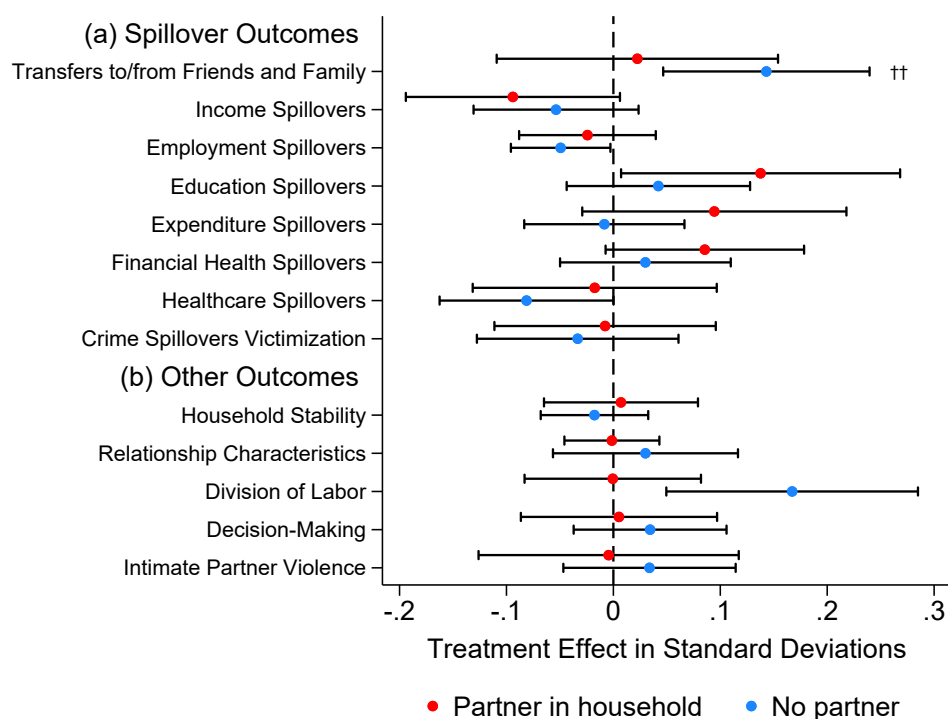
This figure shows a timeline of the program and study.

Figure 4: Treatment Effects on Indices



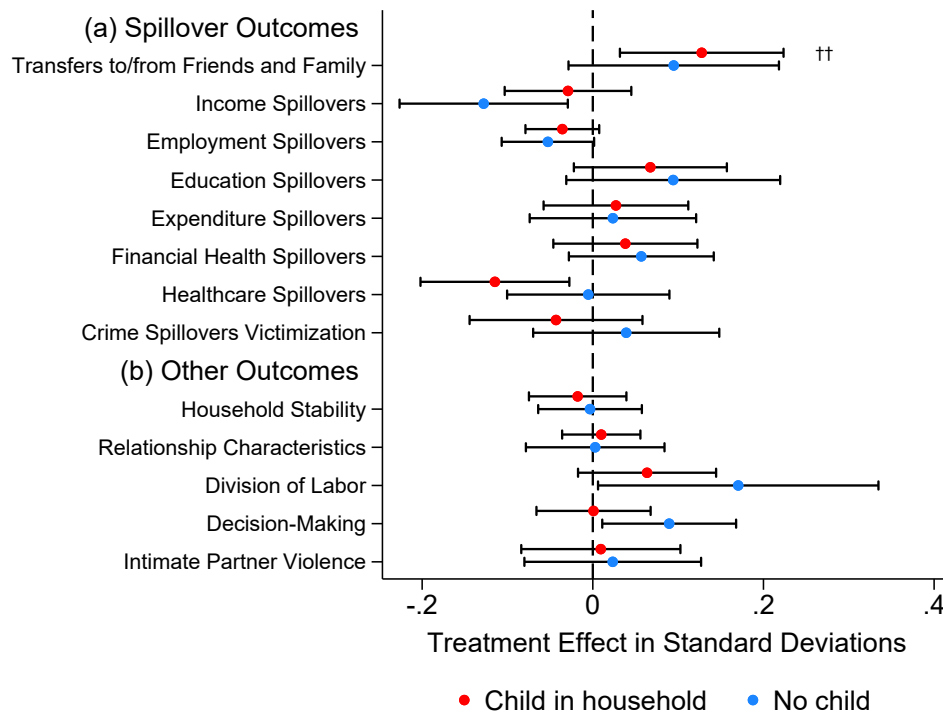
This figure plots treatment effects on standardized family-level indices. 95 percent confidence intervals are shown. Daggers indicate estimates that remain statistically significant after FDR adjustment: † $q < 0.1$, †† $q < 0.05$, and ††† $q < 0.01$.

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



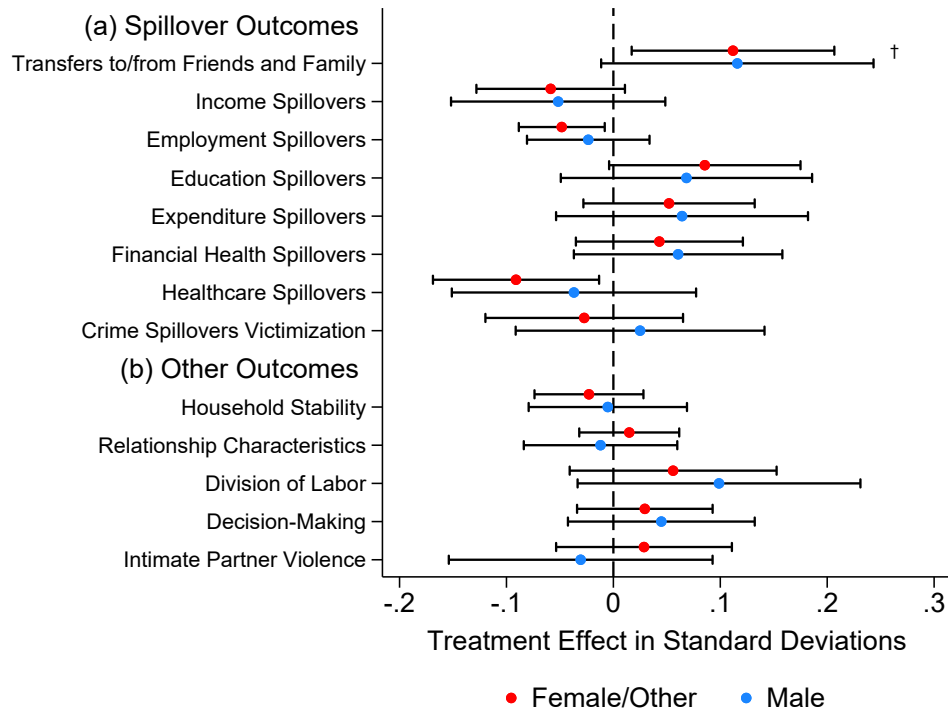
This figure plots treatment effects on standardized family-level indices separately for participants with and without a partner in the household at baseline. 95 percent confidence intervals are shown. Daggers indicate subgroup-specific estimates that remain statistically significant after FDR adjustment: † $q < 0.1$, †† $q < 0.05$, and ††† $q < 0.01$.

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



This figure plots treatment effects on standardized family-level indices separately for participants with and without a child in the household at baseline. 95 percent confidence intervals are shown. Daggers indicate subgroup-specific estimates that remain statistically significant after FDR adjustment: † $q < 0.1$, †† $q < 0.05$, and ††† $q < 0.01$.

Figure 7: Treatment Effects on Indices by Gender



This figure plots treatment effects on standardized family-level indices separately for participants identifying as male and participants identifying as female or non-binary. 95 percent confidence intervals are shown. Daggers indicate subgroup-specific estimates that remain statistically significant after FDR adjustment: † $q < 0.1$, †† $q < 0.05$, and ††† $q < 0.01$.

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Appendix

A Additional Tables and Figures

Table A1: Protection of Benefits

Benefit	Texas	
	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

Notes: 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	0.848
Female/Other	0.687	0.679	0.683	0.435	0.200	0.073
Non-Hispanic Black	0.307	0.294	0.499	0.239	0.267	0.836
Hispanic	0.212	0.220	0.603	0.304	0.200	0.410
Non-Black and Non-Hispanic	0.482	0.485	0.851	0.457	0.533	0.612
Household Size	2.999	2.947	0.445	2.848	2.667	0.707
Number of Other Adults in the Household	0.717	0.680	0.284	0.674	0.933	0.354
Any Children	0.573	0.570	0.851	0.457	0.467	0.947
Has Disability	0.312	0.338	0.157	0.226	0.364	0.415
Bachelor's Degree	0.205	0.203	0.907	0.209	0.161	0.639
Employed	0.585	0.575	0.574	0.609	0.800	0.140
Income and employment						
Total Household Income (\$1000s)	29.928	29.917	0.989	28.455	32.304	0.611
Total Individual Income (\$1000s)	21.191	21.219	0.973	20.331	24.090	0.483
Work Hours/Week	22.182	21.489	0.417	20.413	37.733	0.017
Has a Second Job	0.174	0.167	0.640	0.130	0.200	0.553
Months Employed in the Past Year	7.254	7.199	0.778	7.889	8.200	0.797
Number of Jobs in the Past 1 Year	1.433	1.395	0.437	1.711	1.933	0.594
Number of Jobs in the Past 3 Years	2.613	2.647	0.713	2.911	5.133	0.068
Searching for Work	0.508	0.495	0.504	0.587	0.467	0.427
Started or Helped to Start a Business	0.295	0.316	0.264	0.303	0.300	0.986
Housing						
Lived Temporarily with Family or Friends	0.285	0.262	0.202	0.079	0.250	0.212
Stayed in Non-Permanent Housing	0.085	0.085	0.964	0.026	0.167	0.220
Housing Search Actions in Last 3 Months	0.241	0.251	0.588	0.290	0.636	0.049
Number of Times Moved in the Past 5 Years	1.363	1.321	0.316	1.105	1.909	0.101
Relationships						
Is in a Romantic Relationship	0.622	0.626	0.829	0.587	0.667	0.582
Lives with a Partner	0.337	0.333	0.818	0.304	0.400	0.515
Married	0.222	0.220	0.912	0.217	0.267	0.709
Divorced	0.081	0.078	0.805	0.087	0.000	0.044
Monthly Consumption (\$1000s)						
Total Consumption	3.310	3.360	0.449	3.190	3.101	0.870
Non-durable Goods and Services	1.827	1.832	0.904	1.869	1.855	0.960
Housing Expenditures	0.663	0.688	0.252	0.576	0.617	0.816
Human Capital Expenditures	0.390	0.410	0.435	0.385	0.369	0.918
Durable Goods Expenditures	0.322	0.303	0.126	0.274	0.379	0.363
Other Expenditures	0.115	0.120	0.498	0.101	0.067	0.354

Notes: 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	0.087
Non-Hispanic Black	0.304	0.294	0.604	0.337	0.300	0.707
Hispanic	0.214	0.223	0.566	0.233	0.133	0.204
Non-Black and Non-Hispanic	0.483	0.483	0.999	0.430	0.567	0.201
Household Size	3.018	2.948	0.317	2.512	2.833	0.348
Number of Other Adults in the Household	0.726	0.680	0.183	0.500	0.833	0.078
Any Children	0.575	0.569	0.741	0.465	0.567	0.341
Has Disability	0.311	0.338	0.154	0.274	0.391	0.313
Bachelor's Degree	0.204	0.204	0.995	0.231	0.161	0.342
Employed	0.588	0.571	0.384	0.547	0.800	0.006
Income and employment						
Total Household Income (\$1000s)	29.993	29.993	1.000	28.332	29.081	0.872
Total Individual Income (\$1000s)	21.224	21.095	0.878	20.140	26.391	0.175
Work Hours/Week	22.174	21.256	0.285	21.570	36.467	0.005
Has a Second Job	0.173	0.161	0.430	0.174	0.333	0.101
Months Employed in the Past Year	7.249	7.163	0.659	7.698	8.700	0.286
Number of Jobs in the Past 1 Year	1.420	1.375	0.357	1.872	2.267	0.243
Number of Jobs in the Past 3 Years	2.575	2.653	0.400	3.605	3.700	0.897
Searching for Work	0.510	0.494	0.412	0.500	0.500	1.000
Started or Helped to Start a Business	0.297	0.310	0.490	0.261	0.565	0.011
Housing						
Lived Temporarily with Family or Friends	0.284	0.265	0.290	0.208	0.154	0.529
Stayed in Non-Permanent Housing	0.082	0.088	0.606	0.104	0.038	0.209
Housing Search Actions in Last 3 Months	0.242	0.252	0.557	0.233	0.391	0.169
Number of Times Moved in the Past 5 Years	1.360	1.323	0.377	1.342	1.440	0.717
Relationships						
Is in a Romantic Relationship	0.627	0.630	0.891	0.512	0.567	0.605
Lives with a Partner	0.342	0.336	0.757	0.221	0.267	0.624
Married	0.228	0.223	0.751	0.093	0.167	0.332
Divorced	0.081	0.077	0.695	0.081	0.100	0.767
Monthly Consumption (\$1000s)						
Total Consumption	3.313	3.351	0.567	3.216	3.603	0.380
Non-durable Goods and Services	1.831	1.824	0.840	1.791	2.149	0.111
Housing Expenditures	0.667	0.689	0.321	0.541	0.615	0.551
Human Capital Expenditures	0.385	0.410	0.315	0.505	0.376	0.303
Durable Goods Expenditures	0.322	0.303	0.113	0.293	0.358	0.446
Other Expenditures	0.114	0.119	0.480	0.131	0.120	0.772

Notes: 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	0.542
Female/Other	0.694	0.676	0.351	0.504	0.567	0.532
Non-Hispanic Black	0.307	0.295	0.488	0.277	0.333	0.556
Hispanic	0.209	0.222	0.436	0.285	0.167	0.136
Non-Black and Non-Hispanic	0.484	0.483	0.994	0.438	0.500	0.541
Household Size	3.019	2.950	0.324	2.737	2.867	0.703
Number of Other Adults in the Household	0.717	0.682	0.307	0.723	0.767	0.821
Any Children	0.578	0.572	0.748	0.482	0.533	0.611
Has Disability	0.312	0.339	0.156	0.266	0.280	0.889
Bachelor's Degree	0.203	0.205	0.909	0.230	0.161	0.321
Employed	0.585	0.573	0.513	0.591	0.767	0.049
Income and employment						
Total Household Income (\$1000s)	29.863	29.902	0.960	30.746	34.888	0.291
Total Individual Income (\$1000s)	21.235	21.133	0.905	20.623	27.285	0.106
Work Hours/Week	22.195	21.368	0.340	21.664	34.100	0.009
Has a Second Job	0.176	0.165	0.472	0.139	0.233	0.257
Months Employed in the Past Year	7.254	7.162	0.639	7.343	9.267	0.011
Number of Jobs in the Past 1 Year	1.434	1.376	0.243	1.515	2.333	0.004
Number of Jobs in the Past 3 Years	2.597	2.637	0.667	2.905	4.267	0.021
Searching for Work	0.510	0.492	0.362	0.489	0.533	0.662
Started or Helped to Start a Business	0.294	0.311	0.371	0.331	0.542	0.059
Housing						
Lived Temporarily with Family or Friends	0.289	0.264	0.162	0.183	0.222	0.656
Stayed in Non-Permanent Housing	0.082	0.087	0.634	0.099	0.074	0.660
Housing Search Actions in Last 3 Months	0.240	0.255	0.408	0.242	0.240	0.984
Number of Times Moved in the Past 5 Years	1.367	1.317	0.234	1.264	1.654	0.105
Relationships						
Is in a Romantic Relationship	0.626	0.630	0.866	0.562	0.633	0.469
Lives with a Partner	0.342	0.337	0.783	0.270	0.300	0.746
Married	0.226	0.221	0.742	0.168	0.267	0.260
Divorced	0.083	0.078	0.668	0.058	0.033	0.518
Monthly Consumption (\$1000s)						
Total Consumption	3.304	3.357	0.426	3.384	3.581	0.581
Non-durable Goods and Services	1.825	1.825	0.995	1.893	2.084	0.374
Housing Expenditures	0.664	0.687	0.288	0.639	0.740	0.339
Human Capital Expenditures	0.382	0.414	0.213	0.472	0.318	0.136
Durable Goods Expenditures	0.321	0.303	0.152	0.321	0.370	0.568
Other Expenditures	0.114	0.120	0.455	0.116	0.107	0.742

Notes: 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	0.125
Female/Other	0.683	0.675	0.678	0.613	0.550	0.616
Non-Hispanic Black	0.307	0.296	0.565	0.267	0.200	0.523
Hispanic	0.213	0.221	0.636	0.240	0.200	0.699
Non-Black and Non-Hispanic	0.480	0.483	0.893	0.493	0.600	0.396
Household Size	3.002	2.947	0.423	2.867	2.850	0.969
Number of Other Adults in the Household	0.717	0.685	0.364	0.720	0.650	0.729
Any Children	0.573	0.569	0.851	0.520	0.550	0.813
Has Disability	0.310	0.337	0.149	0.279	0.421	0.268
Bachelor's Degree	0.206	0.205	0.942	0.182	0.081	0.112
Employed	0.587	0.580	0.738	0.560	0.450	0.387
Income and employment						
Total Household Income (\$1000s)	29.940	30.133	0.805	29.515	21.969	0.068
Total Individual Income (\$1000s)	21.184	21.388	0.809	20.998	14.525	0.138
Work Hours/Week	22.208	21.825	0.657	20.440	16.300	0.411
Has a Second Job	0.174	0.167	0.623	0.147	0.150	0.971
Months Employed in the Past Year	7.275	7.216	0.758	7.027	6.900	0.919
Number of Jobs in the Past 1 Year	1.443	1.400	0.385	1.347	1.500	0.666
Number of Jobs in the Past 3 Years	2.619	2.678	0.533	2.640	3.000	0.547
Searching for Work	0.508	0.492	0.399	0.533	0.600	0.595
Started or Helped to Start a Business	0.297	0.313	0.369	0.279	0.471	0.158
Housing						
Lived Temporarily with Family or Friends	0.282	0.261	0.235	0.254	0.316	0.605
Stayed in Non-Permanent Housing	0.081	0.086	0.628	0.141	0.105	0.667
Housing Search Actions in Last 3 Months	0.241	0.256	0.374	0.265	0.211	0.620
Number of Times Moved in the Past 5 Years	1.364	1.325	0.347	1.229	1.389	0.535
Relationships						
Is in a Romantic Relationship	0.625	0.631	0.750	0.533	0.450	0.512
Lives with a Partner	0.339	0.337	0.901	0.280	0.200	0.446
Married	0.224	0.223	0.918	0.173	0.150	0.800
Divorced	0.080	0.076	0.704	0.107	0.150	0.625
Monthly Consumption (\$1000s)						
Total Consumption	3.312	3.361	0.459	3.237	3.214	0.954
Non-durable Goods and Services	1.829	1.831	0.964	1.827	1.941	0.585
Housing Expenditures	0.662	0.685	0.285	0.660	0.773	0.528
Human Capital Expenditures	0.389	0.414	0.322	0.424	0.180	0.001
Durable Goods Expenditures	0.324	0.305	0.134	0.243	0.243	1.000
Other Expenditures	0.115	0.120	0.489	0.109	0.077	0.282

Notes: 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	0.420
Female/Other	0.687	0.674	0.478	0.553	0.650	0.416
Non-Hispanic Black	0.308	0.296	0.498	0.243	0.250	0.946
Hispanic	0.208	0.222	0.405	0.320	0.150	0.069
Non-Black and Non-Hispanic	0.483	0.482	0.947	0.437	0.600	0.180
Household Size	3.008	2.952	0.411	2.806	2.850	0.925
Number of Other Adults in the Household	0.715	0.692	0.492	0.748	0.350	0.016
Any Children	0.574	0.571	0.883	0.505	0.550	0.713
Has Disability	0.311	0.334	0.207	0.276	0.450	0.152
Bachelor's Degree	0.204	0.205	0.970	0.220	0.141	0.299
Employed	0.585	0.582	0.871	0.602	0.400	0.097
Income and employment						
Total Household Income (\$1000s)	29.927	30.134	0.793	29.862	25.926	0.344
Total Individual Income (\$1000s)	21.202	21.355	0.856	20.722	18.392	0.659
Work Hours/Week	22.119	21.827	0.736	22.632	18.050	0.446
Has a Second Job	0.173	0.168	0.749	0.184	0.150	0.700
Months Employed in the Past Year	7.263	7.229	0.858	7.272	6.850	0.704
Number of Jobs in the Past 1 Year	1.434	1.403	0.530	1.549	1.450	0.753
Number of Jobs in the Past 3 Years	2.586	2.676	0.326	3.238	3.150	0.909
Searching for Work	0.510	0.491	0.340	0.505	0.600	0.434
Started or Helped to Start a Business	0.293	0.312	0.299	0.354	0.500	0.260
Housing						
Lived Temporarily with Family or Friends	0.286	0.262	0.170	0.192	0.316	0.282
Stayed in Non-Permanent Housing	0.082	0.086	0.749	0.101	0.158	0.527
Housing Search Actions in Last 3 Months	0.242	0.257	0.380	0.224	0.150	0.415
Number of Times Moved in the Past 5 Years	1.363	1.322	0.335	1.306	1.579	0.285
Relationships						
Is in a Romantic Relationship	0.626	0.629	0.881	0.544	0.650	0.371
Lives with a Partner	0.340	0.339	0.985	0.291	0.200	0.367
Married	0.223	0.225	0.908	0.204	0.100	0.189
Divorced	0.081	0.077	0.724	0.078	0.050	0.621
Monthly Consumption (\$1000s)						
Total Consumption	3.299	3.359	0.367	3.495	3.606	0.787
Non-durable Goods and Services	1.824	1.828	0.898	1.945	2.093	0.542
Housing Expenditures	0.662	0.685	0.304	0.649	0.870	0.139
Human Capital Expenditures	0.382	0.417	0.171	0.533	0.162	0.000
Durable Goods Expenditures	0.323	0.306	0.156	0.275	0.291	0.841
Other Expenditures	0.114	0.118	0.606	0.109	0.164	0.231

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

Table A7: Household Stability: Exploratory

	Control Mean	Treatment Effect	N
<i>Participant's household member moved in due to a birth</i>	0.008 (0.088)	-0.003 (0.003) [1.000]	2576
<i>Participant's household member moved in due to a custody change</i>	0.002 (0.049)	0.002 (0.003) [1.000]	2576
<i>Participant's household member moved in due to their romantic relationship</i>	0.013 (0.114)	0.005 (0.005) [1.000]	2576
<i>Participant's household member moved in due to their marriage</i>	0.003 (0.055)	-0.001 (0.002) [1.000]	2576
<i>Participant's household member moved in for another reason</i>	0.033 (0.178)	0.011 (0.008) [1.000]	2576
<i>Participant's household member moved out due to a custody change</i>	0.001 (0.035)	0.003 (0.002) [1.000]	2585
<i>Participant's household member moved out due to death</i>	0.002 (0.049)	-0.002** (0.001) [1.000]	2585
<i>Participant's household member moved out due to divorce</i>	0.004 (0.060)	-0.004** (0.001) [1.000]	2585
<i>Participant's household member moved out due to incarceration</i>	0.001 (0.035)	0.001 (0.002) [1.000]	2585
<i>Participant's household member moved out due to their romantic relationship ending</i>	0.013 (0.111)	0.004 (0.005) [1.000]	2585
<i>Participant's household member moved out for school</i>	0.003 (0.055)	0.001 (0.002) [1.000]	2585
<i>Participant's household member moved out for another reason</i>	0.032 (0.177)	0.009 (0.007) [1.000]	2585

Notes: This table provides exploratory analysis of the reasons household members moved into or out of the participant's household. These questions were secondary items in the Household Stability 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 A8: Household Stability: Robustness

	Control Mean	Treatment Effect	N
<i>Number of times a romantic partner joined or left the household since baseline (alternate specification)</i>	0.36 (0.75)	0.01 (0.03) [1.000]	3000
<i>Number of times another adult joined or left the household since baseline</i>	0.50 (0.90)	0.01 (0.03) [1.000]	2819
<i>Number of other adults in the household (using age at previous survey)</i>	0.68 (0.79)	-0.01 (0.02) [1.000]	2945
<i>Participant lives alone</i>	0.25 (0.41)	0.02* (0.01) [1.000]	2945

Notes: This table presents alternative measures of household stability. These questions were secondary or exploratory post-pre-analysis plan items in the Household Stability 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 A9: Relationship Status: Heterogeneity by Partner in Household at Baseline

	Control Mean	Entire Sample	No Partner in Household	Partner in Household
Relationship Status Index		-0.01 (0.02) [1.000]	-0.05** (0.02) [0.435]	0.05 (0.03) [0.865]
Relationship Stability Component		-0.04 (0.02) [1.000]	-0.08** (0.03) [0.425]	0.03 (0.04) [1.000]
How long the respondent has been in their relationship	2.50 (2.48)	0.02 (0.06) [0.988]	-0.01 (0.07) [1.000]	0.10 (0.11) [1.000]
Number of times the respondent said they started or ended a relationship in the last year	0.43 (0.72)	0.06** (0.03) [0.827]	0.11*** (0.04) [0.251]	-0.01 (0.03) [1.000]
Relationship Status Component		0.01 (0.02) [1.000]	-0.02 (0.02) [1.000]	0.07** (0.03) [0.446]
Whether the respondent is divorced	0.10 (0.29)	-0.01 (0.01) [0.827]	-0.00 (0.01) [1.000]	-0.02 (0.01) [0.744]
Whether the respondent has a spouse	0.28 (0.44)	-0.01 (0.01) [0.827]	-0.02** (0.01) [0.425]	0.01 (0.02) [1.000]
Whether the respondent is in a romantic relationship	0.59 (0.43)	0.01 (0.01) [0.923]	0.01 (0.02) [1.000]	0.02** (0.01) [0.446]

Notes: This table compares results for relationship status for participants by whether they had a partner in the household at baseline. 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 A10: Relationship Status: Reasons for Relationships Ending, Heterogeneity by Partner in Household at Baseline

	Control Mean	Entire Sample	No Partner in Household	Partner in Household
<i>Whether relationship ended because of abuse</i>	0.031 (0.128)	0.002 (0.005) [1.000]	-0.001 (0.006) [1.000]	0.009 (0.007) [1.000]
<i>Whether relationship ended because of distance</i>	0.027 (0.118)	0.010** (0.005) [0.450]	0.014** (0.007) [0.435]	0.000 (0.005) [1.000]
<i>Whether relationship ended because of drugs</i>	0.027 (0.118)	0.003 (0.005) [1.000]	-0.007 (0.006) [1.000]	0.019** (0.008) [0.425]
<i>Whether relationship ended because of family</i>	0.018 (0.093)	-0.000 (0.003) [1.000]	-0.000 (0.004) [1.000]	0.002 (0.006) [1.000]
<i>Whether relationship ended because of financial issues</i>	0.033 (0.125)	0.007 (0.005) [0.878]	0.005 (0.006) [1.000]	0.013* (0.007) [0.697]
<i>Whether relationship ended because of illness</i>	0.006 (0.052)	0.001 (0.002) [1.000]	0.003 (0.003) [1.000]	-0.000 (0.004) [1.000]
<i>Whether relationship ended because of relationship issues</i>	0.123 (0.241)	0.022** (0.010) [0.425]	0.033*** (0.013) [0.383]	0.005 (0.013) [1.000]
<i>Whether relationship ended because of religion</i>	0.005 (0.049)	0.004* (0.002) [0.608]	0.007** (0.003) [0.425]	0.001 (0.002) [1.000]
<i>Whether relationship ended because of other reasons</i>	0.019 (0.093)	0.003 (0.004) [1.000]	0.003 (0.005) [1.000]	-0.000 (0.006) [1.000]
<i>Participant's relationship was ended by participant</i>	0.078 (0.200)	0.024*** (0.008) [0.251]	0.031*** (0.011) [0.251]	0.011 (0.010) [1.000]
<i>Participant's relationship was ended by partner</i>	0.037 (0.137)	0.005 (0.005) [1.000]	0.002 (0.007) [1.000]	0.003 (0.008) [1.000]
<i>Participant's relationship ended mutually</i>	0.044 (0.144)	0.002 (0.005) [1.000]	0.007 (0.008) [1.000]	-0.006 (0.006) [1.000]

Notes: This table provides exploratory analysis of reasons why relationships ended, comparing results for participants by whether they had a partner in the household at baseline. 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 A11: Relationship Characteristics and Quality: Heterogeneity by New Partner Status

	Control Mean	Entire Sample	Different Partner	Same Partner
Relationship Characteristics Index		0.01	-0.04	0.03
		(0.02)	(0.04)	(0.02)
		[1.000]	[1.000]	[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)	(0.18)	(0.04)
		[1.000]	[1.000]	[0.978]
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]	[1.000]	[1.000]
Partner's Employment Status Component		-0.05	-0.23**	0.03
		(0.05)	(0.10)	(0.05)
		[1.000]	[0.677]	[1.000]
Number of months worked by partner in last 12 months	8.86 (4.30)	0.01	-0.78*	0.34
		(0.22)	(0.42)	(0.25)
		[1.000]	[0.978]	[1.000]
Whether the partner is a regular, permanent employee	0.71 (0.42)	-0.04*	-0.10**	-0.01
		(0.02)	(0.05)	(0.03)
		[0.788]	[0.889]	[1.000]
Partner's Relationship History Component		0.05	0.02	0.05
		(0.04)	(0.07)	(0.05)
		[1.000]	[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)	-0.02	0.00	-0.04**
		(0.02)	(0.03)	(0.02)
		[1.000]	[1.000]	[0.889]
Relationship Quality Component		0.06*	0.01	0.05
		(0.04)	(0.06)	(0.05)
		[1.000]	[1.000]	[1.000]
Relationship with partner is happy (1-3 scale)	2.36 (0.57)	-0.01	-0.05	-0.04
		(0.03)	(0.04)	(0.03)
		[1.000]	[1.000]	[1.000]
Participant is not sure that they can trust their partner (1-3 scale)	1.45 (0.64)	-0.10*** [†]	-0.07	-0.10**
		(0.03)	(0.06)	(0.04)
		[0.086]	[1.000]	[0.498]

Notes: This table compares results for relationship characteristics and quality for participants who reported the same partner as at baseline and participants who reported a different partner. 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 A12: Transfers Spillovers: Specific Categories of Transfers

	Control Mean	Treatment Effect	N
Over the last 12 months, provided help with...			
<i>A big purchase</i>	0.23 (0.35)	0.00 (0.01) [0.964]	2934
<i>Paying bills</i>	0.50 (0.41)	0.03**† (0.01) [0.072]	2938
<i>Purchasing children's items</i>	0.45 (0.41)	0.01 (0.01) [0.879]	2934
<i>Purchasing/doing childcare</i>	0.43 (0.41)	0.01 (0.01) [0.824]	2933
<i>Household chores</i>	0.64 (0.39)	-0.00 (0.01) [1.000]	2937
<i>Clothing</i>	0.50 (0.41)	0.03** (0.01) [0.118]	2935
<i>Purchasing/providing food</i>	0.77 (0.34)	0.03***†† (0.01) [0.025]	2939
<i>Rides or paying for transportation</i>	0.65 (0.39)	0.02 (0.01) [0.338]	2936
<i>Paying for vacation</i>	0.21 (0.33)	-0.01 (0.01) [0.822]	2936
<i>Other</i>	0.11 (0.25)	-0.01* (0.01) [0.284]	2942
Over the last 12 months, received help with...			
<i>A big purchase</i>	0.29 (0.37)	-0.05***††† (0.01) [0.002]	2941
<i>Paying bills</i>	0.45 (0.41)	-0.05***††† (0.01) [0.008]	2942
<i>Purchasing children's items</i>	0.33 (0.41)	-0.02* (0.01) [0.247]	2941
<i>Purchasing/doing childcare</i>	0.30 (0.40)	-0.00 (0.01) [1.000]	2941
<i>Household chores</i>	0.43 (0.40)	-0.01 (0.01) [0.865]	2941

<i>Clothing</i>	0.45 (0.41)	-0.01 (0.01) [0.879]	2941
<i>Purchasing/providing food</i>	0.65 (0.39)	0.00 (0.01) [1.000]	2942
<i>Rides or paying for transportation</i>	0.49 (0.41)	0.01 (0.01) [0.875]	2941
<i>Paying for vacation</i>	0.25 (0.35)	-0.04***† (0.01) [0.015]	2941
<i>Other</i>	0.18 (0.34)	-0.03***† (0.01) [0.028]	2866

Notes: This table provides exploratory analysis of specific categories of transfers to and from friends and family. These questions were secondary items in the Transfers Spillovers 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 A13: Employment Spillovers: Someone else (besides participant and partner)

	Control Mean	Treatment Effect	N
<i>Whether someone else in household (besides the participant and their partner) was promoted</i>	0.003 (0.031)	-0.001 (0.001) [1.000]	2942
<i>Quality of other household (besides the participant and their partner) member's new job (1-5 scale)</i>	3.013 (0.071)	-0.004 (0.002) [0.994]	2942
<i>Whether someone else in household (besides the participant and their partner) was laid off or left job due to illness</i>	0.004 (0.033)	0.001 (0.001) [1.000]	2928
<i>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</i>	0.002 (0.019)	-0.001 (0.001) [1.000]	2928

Notes: This table provides exploratory analysis of employment outcomes for other household members besides the participant and their partner. These questions were secondary items in the Employment Spillovers 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 A14: Employment Spillovers: Someone else (besides participant), including partner

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

Notes: This table provides exploratory analysis of employment outcomes for other household members, including the participant's partner but excluding the participant. These questions were secondary items in the Employment Spillovers 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 A15: Employment Spillovers: Reasons for Leaving a Job

	Control Mean	Treatment Effect	N
Whether partner...			
<i>Left a job</i>	0.017 (0.071)	-0.005** (0.002) [0.769]	2928
<i>Found a new job or changed jobs</i>	0.033 (0.091)	-0.003 (0.003) [1.000]	2942
<i>Left a job because they did not like it</i>	0.004 (0.029)	-0.001 (0.001) [1.000]	2928
<i>Left a job due to family responsibilities</i>	0.002 (0.026)	-0.001 (0.001) [1.000]	2928
<i>Left a job because of schooling</i>	0.000 (0.006)	-0.000 (0.000) [1.000]	2928
<i>Left a job because they decided to stop working</i>	0.002 (0.016)	-0.001 (0.001) [1.000]	2928
<i>Reported likelihood person who left a job will find a new one in 6 months (1-4 scale)</i>	3.097 (1.005)	0.147 (0.115) [1.000]	266
Whether someone else in the household (besides the participant and their partner)...			
<i>Left a job</i>	0.010 (0.052)	0.002 (0.002) [1.000]	2928
<i>Found a new job or changed jobs</i>	0.017 (0.066)	-0.000 (0.002) [1.000]	2942
<i>Left a job because they did not like it</i>	0.002 (0.029)	0.000 (0.001) [1.000]	2928
<i>Left a job due to family responsibilities</i>	0.001 (0.009)	0.001* (0.001) [0.967]	2928
<i>Left a job because of schooling</i>	0.001 (0.008)	-0.000 (0.000) [1.000]	2928
<i>Left a job because they decided to stop working</i>	0.001 (0.008)	0.000 (0.000) [1.000]	2928
<i>Reported likelihood person who left a job will find a new one in 6 months (1-4 scale)</i>	3.088 (0.892)	0.080 (0.133) [1.000]	189

Notes: This table provides exploratory analysis of the reasons other household members gave for leaving a job. These questions were secondary items in the Employment Spillovers 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 A16: Employment Spillovers: Partner Outcomes Conditional on Having a Partner

	Control Mean	Treatment Effect	N
Partner's Labor Supply Component		-0.08 (0.05) [1.000]	1136
Number of hours the participant's partner works weekly	30.01 (19.38)	-1.99* (1.05) [0.872]	1136
Whether the participant's partner works	0.75 (0.40)	-0.03 (0.02) [1.000]	1136
Other partner employment outcomes			
Whether partner was promoted	0.01 (0.06)	-0.01** (0.00) [0.868]	1305
Quality of partner new job (1-5 scale)	3.06 (0.16)	-0.01 (0.01) [1.000]	1304
Whether partner left a job because they found a better job or enrolled in school/training	0.01 (0.04)	-0.00** (0.00) [0.837]	1299
Whether partner was laid off or left job due to illness	0.01 (0.06)	0.00 (0.00) [1.000]	1299

Notes: This table presents a robustness check for the estimates of impact on partner-specific employment outcomes, restricting attention to survey waves in which the participant had a partner in the household. This was a post-pre-analysis plan analysis and has been adjusted for multiple hypothesis testing accordingly. Standard errors are provided in parentheses, and the FDR-adjusted q-value in square brackets below it. Except for the component-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 A17: Education Spillovers: Partner at Baseline HTE

	Control Mean	Entire Sample	No Partner in Household	Partner in Household
Education Spillovers Index		0.08**††	0.04	0.14**
		(0.04)	(0.04)	(0.07)
		[0.033]	[0.420]	[0.318]
Education Spillovers Component		0.08**††	0.04	0.14**
		(0.04)	(0.04)	(0.07)
		[0.034]	[0.420]	[0.318]
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)
		[0.071]	[0.350]	[0.318]
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)
		[0.071]	[0.443]	[0.353]
Type of schooling or job training (full-time or part-time) someone else in household began	0.04 (0.16)	0.01 [†]	0.00	0.02*
		(0.01)	(0.01)	(0.01)
		[0.071]	[0.435]	[0.350]

Notes: This table compares results for education spillovers for participants by whether they had a partner in the household at baseline. 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 A18: Education Spillovers: Child in Household at Baseline HTE

Education Spillovers Index	Control Mean	Entire Sample	No Children in Household		Children in Household
			Household	Household	
		0.08**††	0.09	0.07	
		(0.04)	(0.06)	(0.05)	
		[0.033]	[0.350]	[0.350]	
Education Spillovers Component		0.08**††	0.09	0.07	
		(0.04)	(0.06)	(0.05)	
		[0.034]	[0.350]	[0.350]	
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)	
		[0.071]	[0.400]	[0.318]	
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)	
		[0.071]	[0.350]	[0.435]	
Type of schooling or job training (full-time or part-time) someone else in household began	0.04 (0.16)	0.01†	0.01	0.01	
		(0.01)	(0.01)	(0.01)	
		[0.071]	[0.350]	[0.400]	

Notes: This table compares results for education spillovers for participants by whether they had a child in the household at baseline. 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 A19: Effects on Expenditures by Whether Participant Lives Alone

	Control Mean	Entire Sample	Did not live alone	Lived alone
Total Consumption	4170 (1873)	287***††† (49)	304***††† (58)	240***†† (84)
Non-durable goods and services expenditures	2033 (948)	[0.001] 134***††† (26)	[0.001] 141***††† (31)	[0.013] 108***†† (41)
Housing expenditures	810 (592)	[0.001] 32*††† (17)	[0.001] 30 (19)	[0.021] 32 (32)
Human capital expenditures	527 (480)	[0.010] 44***††† (15)	[0.139] 45***†† (19)	[0.270] 23 (24)
Durable goods expenditures	524 (404)	[0.004] 43***††† (14)	[0.036] 53***††† (17)	[0.283] 34 (22)
Other expenditures	278 (364)	[0.003] 34***††† (11)	[0.007] 35***††† (13)	[0.143] 43*† (22)
		[0.003]	[0.016]	[0.080]

Notes: This table compares results for expenditures for participants by whether they lived alone at baseline. Estimates are presented in dollars per month. Standard errors are provided in parentheses, and the FDR-adjusted q-value in square brackets below it. * $p < 0.1$, ** $p < 0.05$, *** $p < 0.01$; † refers to comparable q-value thresholds.

Table A20: Crime Spillovers: Descriptors

	Control Mean	Treatment Effect	N
Whether someone else in the household was the victim of...			
<i>Burglary crime</i>	0.006 (0.052)	0.001 (0.002) [1.000]	2884
<i>False imprisonment crime</i>	0.002 (0.039)	-0.001 (0.001) [1.000]	2884
<i>Hate crime</i>	0.003 (0.032)	0.001 (0.001) [1.000]	2884
<i>Physical assault crime</i>	0.005 (0.043)	0.003 (0.002) [1.000]	2884
<i>Sexual assault crime</i>	0.004 (0.043)	-0.000 (0.002) [1.000]	2884
<i>Nonviolent theft crime</i>	0.011 (0.075)	-0.004* (0.002) [1.000]	2884
<i>Vehicle theft crime</i>	0.005 (0.051)	0.000 (0.002) [1.000]	2884
<i>Violent theft crime</i>	0.005 (0.048)	-0.003* (0.002) [1.000]	2884
<i>Vandalism crime</i>	0.004 (0.056)	-0.000 (0.002) [1.000]	2833
<i>Other crime</i>	0.009 (0.063)	0.003 (0.003) [1.000]	2884

Notes: This table provides exploratory analysis of the circumstances surrounding crimes experienced by other household members. These questions were secondary items in the Crime Spillovers 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 A21: Decision-Making: Heterogeneity by Partner at Baseline

Decision-Making Index	Control Mean	Entire Sample	No Partner in Household	Partner in Household
Who has decision-making power over... (0 = my partner, 1 = both equally, 2 = myself)				
Expenditures Component		0.03 (0.03) [1.000]	0.03 (0.04) [1.000]	0.01 (0.05) [1.000]
Borrowing	1.59 (0.57)	0.05* (0.03) [0.462]	0.06 (0.04) [1.000]	0.03 (0.05) [1.000]
Large household purchases	1.60 (0.56)	0.02 (0.02) [0.455]	0.03 (0.02) [1.000]	0.00 (0.04) [1.000]
Small household purchases	1.67 (0.54)	0.03 (0.02) [0.374]	0.04* (0.02) [1.000]	0.03 (0.04) [1.000]
Single-item Component: Healthcare	1.63 (0.52)	0.04** (0.02) [0.338]	0.02 (0.02) [1.000]	0.02 (0.04) [1.000]
Single-item Component: Where to live	1.58 (0.56)	0.01 (0.02) [0.659]	0.01 (0.02) [1.000]	0.01 (0.03) [1.000]
Single-item Component: Visiting family and friends	1.58 (0.56)	0.01 (0.02) [0.659]	0.02 (0.02) [1.000]	0.01 (0.03) [1.000]
Purchases for children	1.59 (0.57)	0.01 (0.02) [0.820]	0.02 (0.02) [1.000]	0.04 (0.04) [1.000]
Children's education	1.60 (0.54)	0.04* (0.02) [1.000]	0.02 (0.02) [1.000]	0.04 (0.04) [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 (0.02) [1.000]	0.03 (0.02) [1.000]	-0.02 (0.04) [1.000]
		-0.01 (0.02) [1.000]	-0.03* (0.02) [1.000]	0.02 (0.03) [1.000]

Notes: This table compares results for decision-making for participants by whether they had a partner in the household at baseline. The decision-making scale runs from 0 = my partner, to 1 = both equally, to 2 = myself. 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 A22: 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 (0.04) [1.000]	0.17*** (0.06) [0.456]	-0.00 (0.04) [1.000]
Intrahousehold Division of Labor Component		0.05 (0.04) [0.223]	0.17*** (0.06) [0.456]	-0.00 (0.04) [1.000]
Participant is the primary breadwinner in the household	0.29 (0.43)	0.06***†† (0.02) [0.026]	0.10*** (0.04) [0.456]	0.03 (0.02) [1.000]
Partner is the primary breadwinner in the household	0.41 (0.47)	-0.02 (0.02) [1.000]	-0.06 (0.04) [1.000]	0.00 (0.03) [1.000]
Participant is the primary caregiver in the household	0.54 (0.47)	0.01 (0.03) [0.376]	-0.05 (0.05) [1.000]	0.03 (0.03) [1.000]
Partner is the primary caregiver in the household	0.18 (0.36)	0.01 (0.02) [1.000]	0.00 (0.03) [1.000]	0.02 (0.02) [1.000]
Hours partner spent working last week	34.07 (20.03)	-2.03* (1.04) [0.964]	-2.00 (1.77) [1.000]	-1.58 (1.21) [1.000]
Percent of time participant spent working last week compared to their partner (non-winsorized)	0.44 (0.29)	0.01 (0.01) [1.000]	-0.00 (0.02) [1.000]	0.03* (0.02) [1.000]
Hours partner spent on home production last week	10.35 (11.44)	-0.26 (0.59) [1.000]	0.30 (0.80) [1.000]	0.39 (0.76) [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) [1.000]	0.00 (0.02) [1.000]	-0.01 (0.01) [1.000]
Hours partner spent caring for others	21.64 (26.12)	1.03 (1.22) [1.000]	1.44 (2.01) [1.000]	1.87 (1.49) [1.000]
Percent of time participant spent caring for others last week compared to their partner (non-winsorized)	0.59 (0.25)	-0.01 (0.01) [1.000]	-0.00 (0.02) [1.000]	-0.02 (0.02) [1.000]
Hours partner spent on leisure last week	18.68 (15.86)	0.89 (0.88) [1.000]	0.67 (1.65) [1.000]	1.96* (1.06) [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) [1.000]	0.01 (0.02) [1.000]	-0.01 (0.01) [1.000]

Notes: This table compares results for division of labor for participants by whether they had a partner in the household at baseline. 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 A23: Division of Labor: Heterogeneity by New Partner Status

	Control Mean	Entire Sample	Different Partner	Same Partner
Division of Labor Index		0.05	0.14**	0.04
		(0.04)	(0.06)	(0.04)
		[1.000]	[0.498]	[1.000]
Intrahousehold Division of Labor Component		0.05	0.14**	0.04
		(0.04)	(0.06)	(0.04)
		[0.223]	[0.498]	[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]	[0.498]	[1.000]
Partner is the primary breadwinner in the household	0.41 (0.47)	-0.02	-0.02	-0.01
		(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	-0.04	0.01
		(0.03)	(0.04)	(0.03)
		[0.376]	[1.000]	[1.000]
Partner is the primary caregiver in the household	0.18 (0.36)	0.01	-0.02	0.03
		(0.02)	(0.02)	(0.02)
		[1.000]	[1.000]	[1.000]
Hours partner spent working last week	34.07 (20.03)	-2.03*	-1.52	-0.71
		(1.04)	(1.68)	(1.25)
		[0.964]	[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)	-0.26	-0.01	0.67
		(0.59)	(0.77)	(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)	1.03	1.66	2.05
		(1.22)	(1.79)	(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	1.75*
		(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]

Notes: This table compares results for division of labor for participants who reported the same partner as at baseline and participants who reported a different partner. This was a post-pre-analysis plan analysis and has been adjusted for multiple hypothesis testing accordingly. 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 A24: Intimate Partner Violence: Heterogeneity by Partner at Baseline

Intimate Partner Violence Index	Control Mean	Entire Sample	No Partner in Household		Partner in Household	
		0.00 (0.04) [1.000]	0.03 (0.04) [1.000]	-0.00 (0.06) [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) [1.000]	-0.01 (0.01) [1.000]	0.00 (0.02) [1.000]		
HITS score is greater than 10.5	0.03 (0.13)	-0.01* (0.00) [1.000]	-0.00 (0.01) [1.000]	-0.01* (0.01) [1.000]		
Raw HITS score (4-20 scale)	4.75 (1.62)	-0.08 (0.05) [1.000]	-0.05 (0.06) [1.000]	-0.11 (0.10) [1.000]		
Whether participant experiences extreme domestic violence (> high cut-off value on any HITS screening tool question)	0.04 (0.16)	-0.01** (0.01) [0.349]	-0.01 (0.01) [0.719]	-0.02* (0.01) [0.621]		
How often partner has insulted or talked down to participant (1-5 scale)	1.31 (0.63)	-0.02 (0.02) [0.760]	-0.03 (0.02) [0.734]	-0.03 (0.04) [0.917]		
How often partner has physically hurt participant (1-5 scale)	1.07 (0.28)	-0.02** (0.01) [0.349]	-0.02 (0.01) [0.641]	-0.03* (0.02) [0.621]		
How often partner has screamed or cursed at participant (1-5 scale)	1.29 (0.62)	-0.02 (0.02) [0.784]	-0.00 (0.02) [1.000]	-0.03 (0.04) [0.784]		
How often partner has threatened to harm participant (1-5 scale)	1.08 (0.34)	-0.02* (0.01) [0.621]	-0.01 (0.01) [0.793]	-0.02 (0.02) [0.734]		

Notes: This table compares results for intimate partner violence for participants by whether they had a partner in the household at baseline. 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 A25: Intimate Partner Violence: Heterogeneity by New Partner Status

Intimate Partner Violence Index	Control Mean	Entire Sample	Different		Same
			Partner	Partner	
		0.00 (0.04) [1.000]	0.04 (0.04) [1.000]	-0.02 (0.07) [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) [1.000]	-0.01 (0.01) [1.000]	0.01 (0.02) [1.000]	
HITS score is greater than 10.5	0.03 (0.13)	-0.01* (0.00) [1.000]	-0.00 (0.00) [1.000]	-0.01 (0.01) [1.000]	
Raw HITS score (4-20 scale)	4.75 (1.62)	-0.08 (0.05) [1.000]	-0.07 (0.06) [1.000]	-0.02 (0.11) [1.000]	
Whether participant experiences extreme domestic violence (> high cut-off value on any HITS screening tool question)	0.04 (0.16)	-0.01** (0.01) [0.349]	-0.01* (0.01) [0.621]	-0.02 (0.01) [0.641]	
How often partner has insulted or talked down to participant (1-5 scale)	1.31 (0.63)	-0.02 (0.02) [0.760]	-0.03 (0.02) [0.760]	0.01 (0.05) [1.000]	
How often partner has physically hurt participant (1-5 scale)	1.07 (0.28)	-0.02** (0.01) [0.349]	-0.02** (0.01) [0.563]	-0.03* (0.02) [0.621]	
How often partner has screamed or cursed at participant (1-5 scale)	1.29 (0.62)	-0.02 (0.02) [0.784]	-0.01 (0.02) [1.000]	-0.01 (0.05) [1.000]	
How often partner has threatened to harm participant (1-5 scale)	1.08 (0.34)	-0.02* (0.01) [0.621]	-0.01 (0.01) [0.760]	-0.04 (0.02) [0.641]	

Notes: This table compares results for intimate partner violence for participants who reported the same partner as at baseline and participants who reported a different partner. 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 A26: Household Stability: Heterogeneity by Living Alone at Baseline

Household Stability Index	Control Mean	Entire Sample	Did not live alone	Lived alone
Change in Household Composition Component		-0.01 (0.02) [1.000]	-0.00 (0.03) [1.000]	-0.06 (0.04) [1.000]
Number of times a romantic partner joined or left the household since baseline	0.19 (0.44)	-0.01 (0.02) [1.000]	-0.01 (0.03) [1.000]	-0.04 (0.04) [1.000]
Number of times another adult (excluding romantic partners) joined or left the household since baseline	0.31 (0.75)	-0.02 (0.02) [1.000]	-0.01 (0.02) [1.000]	-0.04 (0.03) [1.000]
Number of times a child joined or left the household since baseline	0.35 (0.77)	0.02 (0.02) [1.000]	0.04 (0.03) [1.000]	-0.00 (0.04) [1.000]
Number of other adults in the household	0.73 (0.84)	-0.01 (0.02) [1.000]	0.02 (0.03) [1.000]	-0.03 (0.03) [1.000]
Number of children in the household	1.27 (1.42)	-0.01 (0.02) [1.000]	-0.01 (0.03) [1.000]	-0.04* (0.02) [1.000]
Number of related household members	1.81 (1.68)	-0.04 (0.03) [1.000]	-0.02 (0.04) [1.000]	-0.05 (0.03) [1.000]
Number of non-related household members	0.18 (0.45)	0.01 (0.01) [1.000]	0.02 (0.02) [1.000]	-0.03 (0.02) [1.000]
Whether the respondent lives with a romantic partner	0.35 (0.45)	-0.01 (0.01) [1.000]	0.00 (0.01) [1.000]	-0.03 (0.02) [1.000]
Whether the respondent lives with a parent	0.13 (0.32)	-0.01 (0.01) [1.000]	-0.01 (0.01) [1.000]	-0.01 (0.01) [1.000]

Notes: This table compares results for household stability for participants by whether they lived alone at baseline. 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 A27: Employment Spillovers: Heterogeneity by Sex at Baseline

Employment Spillovers Index	Control Mean	Entire Sample	Male	Female/Other
		-0.04***††	-0.02	-0.05**
		(0.02)	(0.03)	(0.02)
Partner's Labor Supply Component		[0.029]	[1.000]	[0.769]
		-0.03	0.01	-0.04
		(0.03)	(0.05)	(0.03)
		[0.214]	[1.000]	[1.000]
Number of hours the participant's partner works weekly	10.46 (17.65)	-0.62	-0.38	-0.73
		(0.57)	(0.76)	(0.71)
		[0.359]	[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)
		[0.405]	[1.000]	[1.000]
Other Employment Outcomes Component		-0.06***†††	-0.05**	-0.06***
		(0.02)	(0.03)	(0.02)
		[0.008]	[0.803]	[0.769]
Whether partner was promoted	0.01 (0.05)	-0.00***††	-0.00	-0.00*
		(0.00)	(0.00)	(0.00)
		[0.047]	[1.000]	[0.825]
Quality of partner new job (1-5 scale)	3.03 (0.10)	-0.00	-0.01	-0.00
		(0.00)	(0.00)	(0.00)
		[0.359]	[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]	[0.769]
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)
		[0.417]	[1.000]	[1.000]

Notes: This table compares results for employment spillovers for participants by sex at baseline. 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 A28: Intimate Partner Violence: Heterogeneity by Sex at Baseline

Intimate Partner Violence Index	Control Mean	Entire Sample	Male	Female/Other
		0.00 (0.04) [1.000]	-0.03 (0.06) [1.000]	0.03 (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 (0.01) [1.000]	0.01 (0.02) [1.000]	-0.01 (0.01) [1.000]
HITS score is greater than 10.5	0.03 (0.13)	-0.01* (0.00) [1.000]	0.00 (0.01) [1.000]	-0.01** (0.01) [1.000]
Raw HITS score (4-20 scale)	4.75 (1.62)	-0.08 (0.05) [1.000]	-0.02 (0.09) [1.000]	-0.10 (0.07) [1.000]
Whether participant experiences extreme domestic violence (> high cut-off value on any HITS screening tool question)	0.04 (0.16)	-0.01** (0.01) [0.349]	0.00 (0.01) [1.000]	-0.02*** (0.01) [0.349]
How often partner has insulted or talked down to participant (1-5 scale)	1.31 (0.63)	-0.02 (0.02) [0.760]	-0.01 (0.03) [1.000]	-0.02 (0.03) [0.784]
How often partner has physically hurt participant (1-5 scale)	1.07 (0.28)	-0.02** (0.01) [0.349]	-0.00 (0.02) [1.000]	-0.03*** (0.01) [0.349]
How often partner has screamed or cursed at participant (1-5 scale)	1.29 (0.62)	-0.02 (0.02) [0.784]	0.01 (0.03) [1.000]	-0.02 (0.03) [0.799]
How often partner has threatened to harm participant (1-5 scale)	1.08 (0.34)	-0.02* (0.01) [0.621]	-0.00 (0.02) [1.000]	-0.03** (0.01) [0.452]

Notes: This table compares results for intimate partner violence for participants by sex at baseline. 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 A29: Transfers Spillovers: Heterogeneity by Sex at Baseline

	Control Mean	Entire Sample	Male	Female/Other
Over the last 12 months, provided help with...				
<i>A big purchase</i>	0.23 (0.35)	0.00 (0.01) [0.964]	0.02 (0.02) [0.810]	-0.00 (0.01) [1.000]
<i>Paying bills</i>	0.50 (0.41)	0.03** [†] (0.01) [0.072]	0.03 (0.02) [0.464]	0.03** (0.02) [0.149]
<i>Purchasing children's items</i>	0.45 (0.41)	0.01 (0.01) [0.879]	0.01 (0.02) [0.941]	0.01 (0.02) [0.941]
<i>Purchasing/doing childcare</i>	0.43 (0.41)	0.01 (0.01) [0.824]	0.02 (0.02) [0.822]	0.01 (0.02) [0.941]
<i>Household chores</i>	0.64 (0.39)	-0.00 (0.01) [1.000]	-0.02 (0.03) [0.692]	0.01 (0.02) [0.810]
<i>Clothing</i>	0.50 (0.41)	0.03** (0.01) [0.118]	0.03 (0.02) [0.564]	0.03** (0.02) [0.169]
<i>Purchasing/providing food</i>	0.77 (0.34)	0.03*** ^{††} (0.01) [0.025]	0.05** [†] (0.02) [0.088]	0.02 (0.01) [0.311]
<i>Rides or paying for transportation</i>	0.65 (0.39)	0.02 (0.01) [0.338]	0.03 (0.02) [0.419]	0.01 (0.02) [0.810]
<i>Paying for vacation</i>	0.21 (0.33)	-0.01 (0.01) [0.822]	0.02 (0.02) [0.810]	-0.02 (0.01) [0.510]
<i>Other</i>	0.11 (0.25)	-0.01* (0.01) [0.284]	-0.04** [†] (0.01) [0.057]	-0.00 (0.01) [0.913]
Over the last 12 months, received help with...				
<i>A big purchase</i>	0.29 (0.37)	-0.05*** ^{†††}	-0.02	-0.06*** ^{†††}

<i>Paying bills</i>	0.45 (0.41)	(0.01) [0.002] -0.05***†††	(0.02) [0.578] -0.02	(0.01) [0.001] -0.06***†††
<i>Purchasing children's items</i>	0.33 (0.41)	(0.01) [0.008] -0.02* (0.01) [0.247]	(0.02) [0.625] -0.02 (0.02) [0.597]	(0.02) [0.007] -0.02 (0.01) [0.441]
<i>Purchasing/doing childcare</i>	0.30 (0.40)	-0.00 (0.01) [1.000]	-0.01 (0.02) [0.879]	0.00 (0.01) [1.000]
<i>Household chores</i>	0.43 (0.40)	-0.01 (0.01) [0.865] -0.01 (0.01) [0.879]	0.02 (0.02) [0.662] -0.02 (0.03) [0.694]	-0.02 (0.02) [0.438] -0.02 (0.02) [0.721]
<i>Clothing</i>	0.45 (0.41)	0.00 (0.01) [1.000]	-0.00 (0.02) [1.000]	-0.01 (0.02) [0.913]
<i>Purchasing/providing food</i>	0.65 (0.39)	0.01 (0.01) [0.875] -0.04***††	0.02 (0.02) [0.671] -0.01	-0.00 (0.02) [1.000] -0.05***†††
<i>Rides or paying for transportation</i>	0.49 (0.41)	0.01 (0.01) [0.015]	0.02 (0.02) [0.969]	0.00 (0.02) [0.005]
<i>Paying for vacation</i>	0.25 (0.35)	-0.03***††	-0.04*	-0.03**
<i>Other</i>	0.18 (0.34)	(0.01) [0.028]	(0.02) [0.201]	(0.01) [0.149]

Notes: This table compares results for transfers to and from friends and family for participants by sex at baseline. Standard errors are provided in parentheses, and the FDR-adjusted q-value in square brackets below it. Estimates are provided in terms of raw units. * $p < 0.1$, ** $p < 0.05$, *** $p < 0.01$; † refers to comparable q-value thresholds.

Table A30: 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]	[0.427]	[0.442]
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]	[0.427]	[0.442]
Whether, if someone else in the household received additional income, money was saved, invested, or used to pay down a debt	0.74 (0.41)	0.06**	0.02	0.08**
		(0.03)	(0.06)	(0.03)
		[0.165]	[0.736]	[0.126]

Notes: This table compares results for financial health spillovers for participants by sex at baseline. 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 A31: 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 (0.02)	-0.04 (0.03)	N/A	N/A	-0.01 (0.02)	-0.12*** (0.02)	0.00 (0.02)
Change in Household Composition	-0.01 (0.02)	-0.04 (0.03)	N/A	N/A	-0.01 (0.02)	-0.12*** (0.02)	0.00 (0.02)

Notes: This table presents robustness checks for the estimates of impact on household stability. The columns, in turn, present the main estimate; a version run without any covariates; results from median regression; results from using a difference-in-differences approach; results restricting attention to data from the enumerated surveys; and the lower and upper Lee bound. Not every robustness check can necessarily be run for every item: we cannot restrict attention to results from enumerated surveys (“Midline/Endline”) for those questions asked only on web-based surveys. Additionally, median regression will occasionally not converge, and we do not run it in cases in which there is a binary dependent variable.

Table A32: Transfers Spillovers Robustness

	Main	No	Median	Diff-in-Diff	Midline/ Endline	Lower	Upper
	Estimate	Covariates	Regression			Lee Bound	Lee Bound
Transfers to/from Friends and Family Index	0.12*** (0.04)	0.11** (0.04)	0.00 (0.00)	0.07*** (0.02)	0.13*** (0.04)	0.09** (0.04)	0.15*** (0.04)
Net value of transfers (given - received) by participant over the past 12 months	134.55*** (45.71)	123.62** (48.03)	6.86* (4.12)	131.07*** (45.78)	160.92*** (49.43)	98.03** (43.86)	173.99*** (43.21)

Notes: This table presents robustness checks for the estimates of impact on transfers to and from friends and family. The columns, in turn, present the main estimate; a version run without any covariates; results from median regression; results from using a difference-in-differences approach; results restricting attention to data from the enumerated surveys; and the lower and upper Lee bound. Not every robustness check can necessarily be run for every item: we cannot restrict attention to results from enumerated surveys (“Midline/Endline”) for those questions asked only on web-based surveys. Additionally, median regression will occasionally not converge, and we do not run it in cases in which there is a binary dependent variable.

Table A33: Income Spillovers Robustness

	Main Estimate	No Covariates	Median Regression	Diff-in-Diff	Midline/ Endline	Lower Lee Bound	Upper Lee Bound
Income Spillovers Index	-0.00** (0.00)	-0.08** (0.04)	-0.06* (0.03)	-0.08** (0.03)	-0.00** (0.00)	-0.12*** (0.03)	-0.04 (0.03)
Difference between total individual income and total household income	-1.72** (0.81)	-2.10** (0.97)	-0.54 (0.55)	-1.93** (0.85)	-1.72** (0.81)	-3.07*** (0.75)	-1.07 (0.80)

Notes: This table presents robustness checks for the estimates of impact on income spillovers. The columns, in turn, present the main estimate; a version run without any covariates; results from median regression; results from using a difference-in-differences approach; results restricting attention to data from the enumerated surveys; and the lower and upper Lee bound. Not every robustness check can necessarily be run for every item: we cannot restrict attention to results from enumerated surveys (“Midline/Endline”) for those questions asked only on web-based surveys. Additionally, median regression will occasionally not converge, and we do not run it in cases in which there is a binary dependent variable.

Table A34: Employment Spillovers Robustness

	Main Estimate	No Covariates	Median Regression	Diff-in-Diff	Midline/ Endline	Lower Lee Bound	Upper Lee Bound
Employment Spillovers Index	-0.04** (0.02)	-0.04* (0.02)	0.00*** (0.00)	-0.05** (0.02)	-0.03 (0.03)	-0.07*** (0.02)	-0.03* (0.02)
Other Employment Outcomes	-0.06*** (0.02)	-0.05*** (0.02)	0.00*** (0.00)	-0.08** (0.04)	N/A	-0.09*** (0.02)	-0.03** (0.02)
Partner's Labor Supply	-0.03 (0.03)	-0.03 (0.04)	N/A	-0.03 (0.02)	-0.03 (0.03)	-0.04 (0.03)	-0.03 (0.03)

Notes: This table presents robustness checks for the estimates of impact on employment spillovers. The columns, in turn, present the main estimate; a version run without any covariates; results from median regression; results from using a difference-in-differences approach; results restricting attention to data from the enumerated surveys; and the lower and upper Lee bound. Not every robustness check can necessarily be run for every item: we cannot restrict attention to results from enumerated surveys ("Midline/Endline") for those questions asked only on web-based surveys. Additionally, median regression will occasionally not converge, and we do not run it in cases in which there is a binary dependent variable.

Table A35: Education Spillovers Robustness

	Main Estimate	No Covariates	Median Regression	Diff-in-Diff	Midline/ Endline	Lower Lee Bound	Upper Lee Bound
Education Spillovers Index	0.08** (0.04)	0.08** (0.04)	N/A	-0.03 (0.06)	N/A	-0.04* (0.03)	0.08** (0.04)
Education Spillovers	0.08** (0.04)	0.08** (0.04)	N/A	-0.03 (0.06)	N/A	-0.04* (0.03)	0.08** (0.04)

Notes: This table presents robustness checks for the estimates of impact on education spillovers. The columns, in turn, present the main estimate; a version run without any covariates; results from median regression; results from using a difference-in-differences approach; results restricting attention to data from the enumerated surveys; and the lower and upper Lee bound. Not every robustness check can necessarily be run for every item: we cannot restrict attention to results from enumerated surveys (“Midline/Endline”) for those questions asked only on web-based surveys. Additionally, median regression will occasionally not converge, and we do not run it in cases in which there is a binary dependent variable.

Table A36: Expenditure Spillovers Robustness

Expenditure Spillovers Index	Main Estimate	No Covariates	Median Regression	Diff-in-Diff	Midline/ Endline	Lower Bound	Upper Bound
						Lee Bound	Lee Bound
Total cost of major expenditures when someone else in the household incurred an unexpected expense	0.04 (0.03)	0.04 (0.04)	N/A	0.06 (0.06)	N/A	-0.01 (0.03)	0.05 (0.03)
	22.60 (17.91)	19.60 (19.17)	1.67 (1.19)	55.88 (60.92)	N/A	-5.56 (15.41)	23.27 (18.03)

Notes: This table presents robustness checks for the estimates of impact on expenditure spillovers. The columns, in turn, present the main estimate; a version run without any covariates; results from median regression; results from using a difference-in-differences approach; results restricting attention to data from the enumerated surveys; and the lower and upper Lee bound. Not every robustness check can necessarily be run for every item: we cannot restrict attention to results from enumerated surveys (“Midline/Endline”) for those questions asked only on web-based surveys. Additionally, median regression will occasionally not converge, and we do not run it in cases in which there is a binary dependent variable.

Table A37: 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 (0.03)	0.04 (0.03)	0.00 (0.00)	-0.08 (0.06)	N/A	0.04 (0.03)	0.10*** (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)	0.00 (0.00)	N/A	-0.02 (0.01)	N/A	0.00 (0.00)	0.01*** (0.00)

Notes: This table presents robustness checks for the estimates of impact on financial health spillovers. The columns, in turn, present the main estimate; a version run without any covariates; results from median regression; results from using a difference-in-differences approach; results restricting attention to data from the enumerated surveys; and the lower and upper Lee bound. Not every robustness check can necessarily be run for every item: we cannot restrict attention to results from enumerated surveys (“Midline/Endline”) for those questions asked only on web-based surveys. Additionally, median regression will occasionally not converge, and we do not run it in cases in which there is a binary dependent variable.

Table A38: 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** (0.03)	-0.06 (0.04)	N/A	-0.04 (0.04)	N/A	-0.08** (0.03)	-0.04 (0.03)
Whether someone in the household had to forgo health care	0.02** (0.01)	0.02 (0.01)	0.01* (0.01)	0.02 (0.02)	N/A	0.03** (0.01)	0.01 (0.01)

Notes: This table presents robustness checks for the estimates of impact on healthcare spillovers. The columns, in turn, present the main estimate; a version run without any covariates; results from median regression; results from using a difference-in-differences approach; results restricting attention to data from the enumerated surveys; and the lower and upper Lee bound. Not every robustness check can necessarily be run for every item: we cannot restrict attention to results from enumerated surveys (“Midline/Endline”) for those questions asked only on web-based surveys. Additionally, median regression will occasionally not converge, and we do not run it in cases in which there is a binary dependent variable.

Table A39: 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 (0.04)	-0.02 (0.04)	N/A	-0.02 (0.05)	N/A	-0.02 (0.04)	0.06* (0.03)
Whether someone else in the household was the victim of a crime	0.00 (0.01)	0.00 (0.01)	N/A	0.00 (0.01)	N/A	0.00 (0.01)	-0.01* (0.00)

Notes: This table presents robustness checks for the estimates of impact on crime spillovers. The columns, in turn, present the main estimate; a version run without any covariates; results from median regression; results from using a difference-in-differences approach; results restricting attention to data from the enumerated surveys; and the lower and upper Lee bound. Not every robustness check can necessarily be run for every item: we cannot restrict attention to results from enumerated surveys (“Midline/Endline”) for those questions asked only on web-based surveys. Additionally, median regression will occasionally not converge, and we do not run it in cases in which there is a binary dependent variable.

Table A40: Relationship Characteristics Robustness

	Main Estimate	No Covariates	Median Regression	Diff-in-Diff	Midline/ Endline	Lower Lee Bound	Upper Lee Bound
Relationship Characteristics Index	0.01	0.01	-0.01	-0.02	0.00	0.00	0.02
Partner's Education	(0.02) -0.01 (0.03)	(0.03) -0.01 (0.05)	(0.04) 0.00 (0.12)	(0.02) -0.01 (0.04)	(0.02) -0.01 (0.03)	(0.02) -0.01 (0.03)	(0.02) -0.00 (0.03)
Partner's Employment Status	-0.05 (0.05)	-0.07 (0.06)	-0.01 (0.04)	0.01 (0.05)	-0.05 (0.05)	-0.06 (0.05)	-0.05 (0.05)
Partner's Relationship History	0.05 (0.04)	0.05 (0.05)	N/A	-0.08* (0.05)	0.05 (0.04)	0.02 (0.04)	0.05 (0.04)
Relationship Quality	0.06* (0.04)	0.08 (0.05)	0.06 (0.06)	0.02 (0.04)	0.03 (0.04)	0.06* (0.04)	0.07* (0.04)

Notes: This table presents robustness checks for the estimates of impact on relationship characteristics and quality. The columns, in turn, present the main estimate; a version run without any covariates; results from median regression; results from using a difference-in-differences approach; results restricting attention to data from the enumerated surveys; and the lower and upper Lee bound. Not every robustness check can necessarily be run for every item: we cannot restrict attention to results from enumerated surveys ("Midline/Endline") for those questions asked only on web-based surveys. Additionally, median regression will occasionally not converge, and we do not run it in cases in which there is a binary dependent variable.

Table A41: 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 (0.04)	0.06 (0.05)	0.03 (0.04)	0.00 (0.04)	0.05 (0.04)	0.04 (0.04)	0.06 (0.04)
Intrahousehold Division of Labor	0.05 (0.04)	0.06 (0.05)	0.03 (0.04)	0.00 (0.04)	0.05 (0.04)	0.04 (0.04)	0.06 (0.04)

Notes: This table presents robustness checks for the estimates of impact on division of labor. The columns, in turn, present the main estimate; a version run without any covariates; results from median regression; results from using a difference-in-differences approach; results restricting attention to data from the enumerated surveys; and the lower and upper Lee bound. Not every robustness check can necessarily be run for every item: we cannot restrict attention to results from enumerated surveys (“Midline/Endline”) for those questions asked only on web-based surveys. Additionally, median regression will occasionally not converge, and we do not run it in cases in which there is a binary dependent variable.

Table A42: Decision-Making Robustness

	Main Estimate	No Covariates	Median Regression	Diff-in-Diff	Midline/ Endline	Lower Bound	Upper Bound
Decision-Making Index	0.03	0.01	0.00***	0.03	0.03	0.02	0.09***
Expenditures	(0.03)	(0.04)	(0.00)	(0.03)	(0.03)	(0.03)	(0.02)
	0.05*	0.03	0.00**	0.05**	0.05*	0.04	0.11***
	(0.03)	(0.03)	(0.00)	(0.02)	(0.03)	(0.03)	(0.02)
Who has decision making power over healthcare (myself, both equally, my partner)	0.01	0.01	N/A	0.02	0.01	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)	0.01	0.01	N/A	0.02	0.01	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)

Notes: This table presents robustness checks for the estimates of impact on decision-making. The columns, in turn, present the main estimate; a version run without any covariates; results from median regression; results from using a difference-in-differences approach; results restricting attention to data from the enumerated surveys; and the lower and upper Lee bound. Not every robustness check can necessarily be run for every item: we cannot restrict attention to results from enumerated surveys (“Midline/Endline”) for those questions asked only on web-based surveys. Additionally, median regression will occasionally not converge, and we do not run it in cases in which there is a binary dependent variable.

Table A43: 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 (0.04)	0.02 (0.04)	N/A	0.00 (0.03)	0.00 (0.04)	0.00 (0.04)	0.04 (0.03)
Whether participant experiences domestic violence (> cut-off value on any HITS screening tool question)	-0.00 (0.01)	-0.00 (0.01)	N/A	-0.00 (0.01)	-0.00 (0.01)	-0.00 (0.01)	-0.01 (0.01)

Notes: This table presents robustness checks for the estimates of impact on intimate partner violence. The columns, in turn, present the main estimate; a version run without any covariates; results from median regression; results from using a difference-in-differences approach; results restricting attention to data from the enumerated surveys; and the lower and upper Lee bound. Not every robustness check can necessarily be run for every item: we cannot restrict attention to results from enumerated surveys (“Midline/Endline”) for those questions asked only on web-based surveys. Additionally, median regression will occasionally not converge, and we do not run it in cases in which there is a binary dependent variable.

B FDR Tiers

We address multiple hypothesis testing by reporting FDR-adjusted q -values, following [Benjamini and Hochberg \(1995\)](#) and the hierarchical approach of [Guess et al. \(2023\)](#). Tests are assigned to pre-specified tiers reflecting their priority. The highest tier, K0, contains family-level estimates pooled across time; q -values for these estimates are calculated jointly using all K0 tests across the outcome families examined in this paper. K1 contains pooled component-level estimates, which are adjusted together with the K0 and K1 tests in the same family. K2 contains pooled primary item-level estimates, which are adjusted using the K0–K2 tests in the same family. K3 contains the remaining pre-specified analyses, including estimates for individual time periods, secondary and tertiary items, heterogeneous treatment effects, and descriptive analyses; these are adjusted using the K0–K3 tests in the same family. Post-pre-analysis-plan tests are placed in K4 and adjusted using all K0–K4 tests in the same family. Thus, lower-priority analyses do not affect the q -values assigned to higher-priority hypotheses. When a component contains only one primary item, or a family contains only one component, we do not count the same hypothesis twice. Table [A44](#) summarizes the resulting tier assignments.

Table A44: FDR Tiers

	Pooled line/Endline Surveys	Across line and Monthly	Mid- line/Endline 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.