

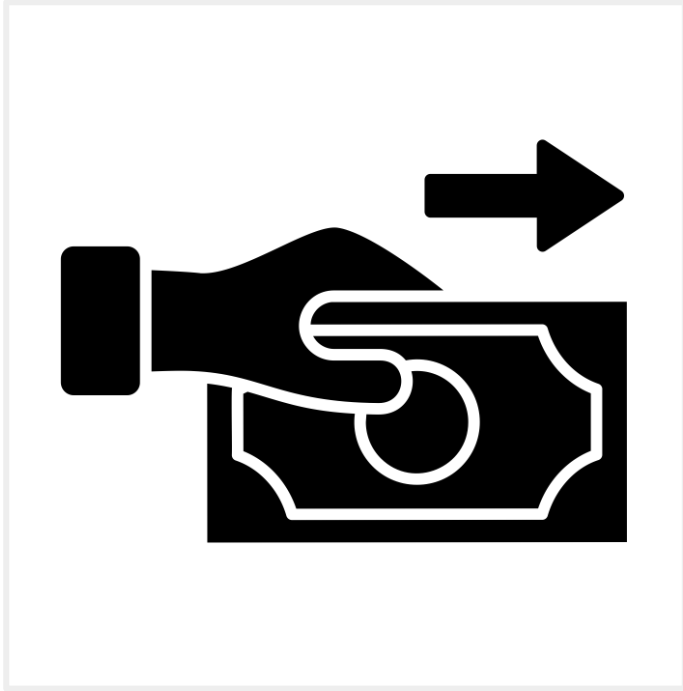
# The Resilient Families Hub

A new federal initiative to harness the lessons of direct cash

**Pete Subkoviak**

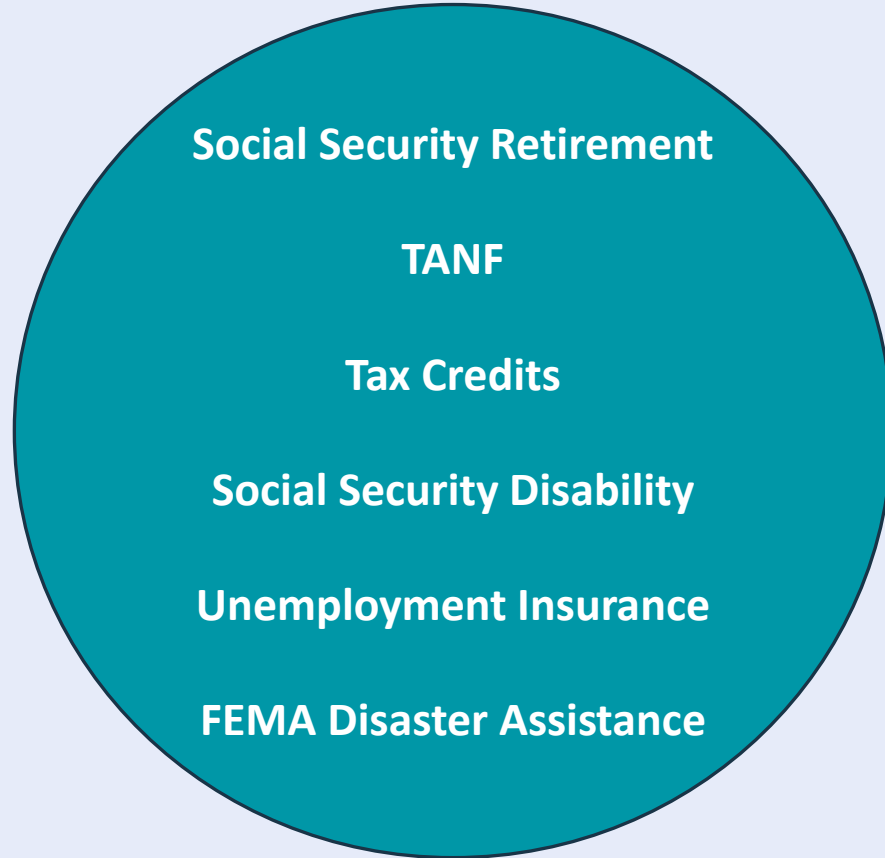
Executive Director

*The Resilient Families Hub, Administration for Children and Families*



# What is Direct Cash?

“**Direct cash**” refers to payments made *directly* to individuals or families, by either a government or non-profit organization, for the purposes of promoting economic stability and mobility at the household level.



Federal Direct Cash Programs

# COVID Changed the Landscape

- Stimulus Payments
- Advance Child Tax Credit
- Guaranteed Income
- New State Tax Credits

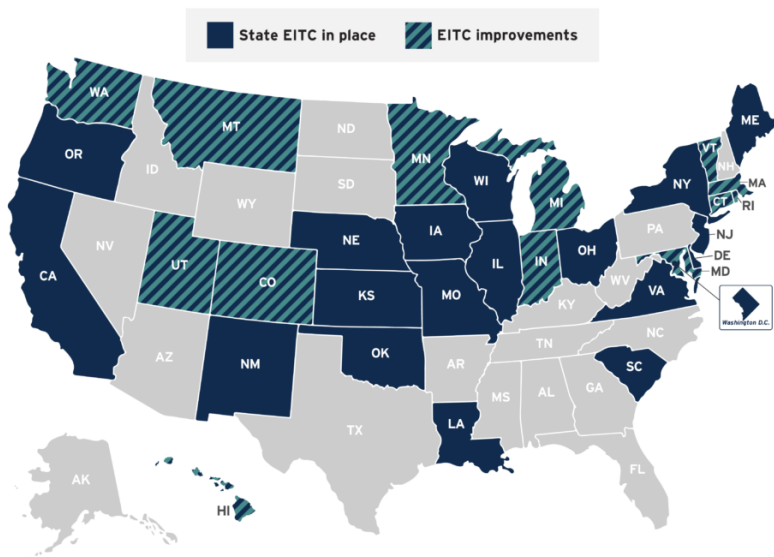




# 150 Guaranteed Income Pilots

# 19 states expanded tax credits in 2023

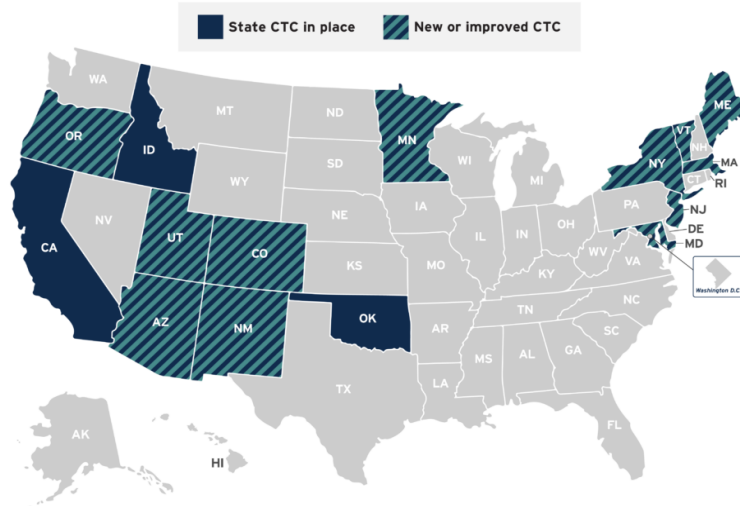
## State Action on Earned Income Tax Credits in 2023



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## State Action on Child Tax Credits in 2023



Note: The design and reach of state Child Tax Credits vary. In 2023, Arizona enacted a one-time child tax rebate. Lawmakers in Oregon and Utah passed new state Child Tax Credits. Utah's, however, is nonrefundable, meaning that it cannot be used by lower-income families who may have little state income tax liability but who pay substantial amounts of sales, excise and property taxes.

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# Impacts of New Direct Cash Programs

## 1. ECONOMIC STABILITY AND MOBILITY

- Null impact on employment
- Reduced debt, increased savings
- Long-term planning

## 2. HEALTHIER FAMILIES

- Improved mental health
- More investments in kids
- Better relationships between family members

## 3. GOOD GOVERNMENT

- Open, accessible
- Maintain program integrity
- Efficient for government and applicants

# Direct Cash, Civic Tech, and Good Government in the 21<sup>st</sup> Century

- No more gauntlets
- 15–20-minute application
- Mobile-first process with in-person support
- Reduce verification burdeon where possible
- Pair automation technology with human oversight



# About us:

- Federal interagency initiative
- Centralized hub of direct cash expertise
- Build a national learning agenda
- Point of contact for state and local governments, other stakeholders



**The Resilient  
Families Hub**

# Thank You!

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