



■ TRACK G: STABILITY AND SELF-SUFFICIENCY IN UNSTABLE TIMES

This track explores the meaning of stability for low-income families and discusses promising and innovative ways to promote stability. The first breakout session will explore whether and how income stability matters for child well-being. Additional sessions will discuss approaches to promoting stability. One session will focus on asset-building as a way to promote stability, and the other will discuss conditional cash transfer programs, highlighting recent findings from the evaluation of the Opportunity NYC-Family Rewards program.

Session	Breakout #1	Breakout #1	Breakout #3
Session Name	<i>Making the Case: The Role of Income Instability in the Lives of Low-Income Children</i>	<i>Financial Incentives for Low-Income Families</i>	<i>Promoting Asset-Building Among Low-Income Families</i>
Date & Time	Thursday, June 3 10:15–11:45 a.m.	Thursday, June 3 4:00–5:30 p.m.	Friday, June 4 10:15–11:45 a.m.
Room	<i>South American Room</i>	<i>South American Room</i>	<i>South American Room</i>
Moderator	Anne Mosle	Brendan Kelly	Ida Rademacher
Speaker 1	Nina Castells	Kristin Morse	Signe-Mary McKernan
Speaker 2	Joseph Amick	Rebecca Ross	Michal Grinstein-Weiss
Speaker 3	Lisa Genettian	Nadine Dechausay	Caitlyn Brazill
Speaker 4		James Riccio	Reid Cramer

The session *Making the Case: The Role of Income Instability in the Lives of Low-Income Children*, moderated by Anne Mosle (W.K. Kellogg Foundation), will examine the role income plays in the lives of children, the relationship between income volatility and material hardship, and the ways in which income enhances opportunities for upward mobility.

- Nina Castells (MDRC) will review existing research and policy evidence about income as an essential component to meeting children’s basic needs and discuss future directions for research in this area.
- Joseph Amick (ideas42) will examine the influence of month-to-month variability of household income on material hardship.
- Lisa Genettian (The Brookings Institution) will propose a conceptual framework for the role of income instability in impeding social mobility.

The session *Financial Incentives for Low-Income Families*, moderated by Brendan Kelly (Administration for Children and Families), will discuss the Opportunity NYC-Family Rewards program, a conditional cash-transfer initiative implemented in New York City that offers monetary incentives to low-income families designed to reduce their current poverty and improve their education, health and workforce outcomes in the



hope of reducing longer-term and second-generation poverty. The session will explore the design, implementation and early impacts of Family Rewards, and provide an international context for the program.

- Kristin Morse (New York City Center for Economic Opportunity) will discuss the process of designing Family Rewards.
- Rebecca Ross (Seedco) will describe how the Family Rewards program was implemented.
- Nadine Dechausay (MDRC) will report on family engagement with, and response to, the program.
- James Riccio (MDRC) will give an overview of interim impact findings from the evaluation of Family Rewards.

The session *Promoting Asset-Building Among Low-Income Families*, moderated by Ida Rademacher (CFED), will focus on how assets and asset-building policies can supplement income-support programs by providing families with opportunities to achieve long-term financial stability.

- Signe-Mary McKernan (The Urban Institute) will examine the role of assets in families' economic and material stability, using SIPP data to explore the relationship between adverse events and material hardship and whether assets alleviate material hardship when a negative family event occurs.
- Michal Grinstein-Weiss (University of North Carolina at Chapel Hill) will present findings from a randomized longitudinal study of Individual Development Accounts (IDAs), exploring whether IDA programs have a long-term impact on homeownership rates for a low-income population.
- Caitlyn Brazill (New York City Department of Consumer Affairs) will present findings from a pilot study of a 3-year savings initiative tested in New York City, where filers at select free tax-preparation sites were offered a match if they contributed a portion of their tax refund to savings.
- Reid Cramer (New America Foundation) will discuss asset-based welfare and savings policy in the United Kingdom.