

Builders, Not Borrowers

Programs Borrow. People Don't.

Assistance does not make people stop working. Seven randomized trials say so. The dependency story is the wrong argument, and this paper puts a better one in its place: a program that delivers a function for years and never builds it has borrowed against the future of the person it serves — and the bill comes due the day the funding ends. That is measurable. Dependency, as usually argued, is not.

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The Central Proposition

The borrowing in the title is not done by the person receiving help. It is done by the program. A program that delivers a function and never builds it borrows against the future of the person it serves, and the bill comes due the day the funding ends.

Executive Brief

- Assistance does not stop people working, and this has been tested rather than argued. A re-analysis of seven randomized controlled trials of government cash transfer programs across six countries found no observable impact on the propensity to work or on hours worked, for men or for women. A separate systematic review of 165 studies across fifteen years reports limited evidence for reductions in adult work effort. Neither establishes that every benefit design in every context is free of behavioral effects. Both destroy the version of the claim that actually gets made.
- Making people earn it did not help either. In the trial that defined the question, among 225 adults randomized to housing contingent on treatment and sobriety or to immediate housing with no prerequisites, the no-precondition group obtained housing earlier, remained stably housed, and reported higher perceived choice, with no

difference in substance use or psychiatric symptoms. A later systematic review of four randomised trials found no clear difference in substance use and fewer emergency department visits and hospitalisations, while rating all four trials at high risk of bias.

- What worked was doing both at once. Six randomized trials of a multifaceted program — asset transfer plus consumption support, training, coaching, savings encouragement, and health services — produced impacts on consumption and psychosocial status that persisted a year after implementation ended, and were cost-effective in five of six sites.
- The full bundle outperformed the individual components tested. A later randomized study in Ghana found that neither productive-asset transfer alone nor savings access alone reproduced impacts comparable to the full program. That strengthens the case for combined design. It does not establish that every element of the bundle was necessary, and it does not identify which combination was.
- The mechanism runs backwards from what most people assume. Fifty years later, the theory's original authors reversed its causal account on the basis of subsequent animal-model neuroscience: passivity under prolonged aversive conditions is the unlearned default, and it is control that gets learned.
- One constraint runs hard against this paper and is stated rather than buried: scarcity itself consumes the bandwidth formation requires. Demanding capacity-building from

someone in acute deprivation, without relieving the deprivation, is a design error — not a moral test the person is failing.

A Note on Method

This paper follows the EQGenix evidentiary standard. Every citation was verified against its primary source before publication. Limitations are disclosed inline, at the point of claim, including published methodological challenges to the findings cited. Correlational findings are never described in causal language. The strongest available evidence against the thesis is engaged by name.

Claims are labeled by evidence class throughout:

ESTABLISHED EVIDENCE for peer-reviewed, replicated, or randomized findings; REPORTED DATA for institutional data that has not undergone peer review; and EQGENIX ARGUMENT for the firm's own reasoning, which is argument rather than evidence and is labeled so the reader can discount it independently.

What This Paper Is For, and What It Refuses

The title is doing work, and it should be read for the claim it makes rather than the one it resembles. This section fixes the meaning before the argument begins.

EQGENIX ARGUMENT

This is an argument for building capacity alongside relief — not instead of it. Read the evidence in Section I and the case for

cutting assistance gets weaker, not stronger: the empirical case against transfers is far weaker than its political popularity suggests, and a program designer who cuts assistance on dependency grounds is acting against the randomized record.

This is not a criticism of victim services, crisis response, clinical care, housing programs, or the practitioners who run them. Several of those fields have stronger outcome evidence than anything EQGenix has produced, and this paper says so where it is true.

And the borrowing in the title is not done by the person receiving help. The dependency frame makes a claim about people. This paper makes a claim about programs. Those are different arguments, and only the second one is made here.

Finally, a disclosure of interest and of lane. This paper is EQGenix Inc. intellectual property, funded independently and produced outside all grant-funded work product. EQGenix has a commercial interest in the formation column of Figure 1 — the column this paper identifies as having the weakest evidence base. That interest is disclosed here and again in Section XIII.

I. The Dependency Claim Was Tested. It Did Not Survive.

ESTABLISHED EVIDENCE

The claim that assistance discourages effort is among the most politically durable propositions in social policy. Its most testable version has been examined repeatedly under randomization, and it did not survive those tests. Banerjee,

Hanna, Kreindler and Olken re-analyzed the underlying micro data from seven randomized controlled trials of government-run cash transfer programs across six countries — Honduras, Indonesia, Morocco, Mexico, Nicaragua, and the Philippines — using harmonized definitions and a common empirical strategy. They found no observable impacts on either the propensity to work or the number of hours worked, for men or for women, and pooling across the comparably designed studies to increase power did not change the result.

Limitation disclosed at point of claim: these are government programs in low- and middle-income countries, and generalization to a wealthy-country benefit system with different labor markets, program designs, and phase-out rates is not automatic. The finding is a null result on labor supply, not a demonstration that transfers produce every outcome their advocates claim. What it establishes is narrower and still substantial: the specific mechanism at the heart of the popular claim — that receiving assistance causes people to stop working — was tested repeatedly under randomization and did not appear.

A broader review points the same way. Bastagli and colleagues systematically reviewed 165 studies of non-contributory cash transfers published between 2000 and 2015, covering thirty-five indicators across low- and middle-income countries, and reported limited evidence for the unintended effects most often raised, including reductions in adult work effort.

Limitation disclosed at point of claim: this is a review of a heterogeneous literature with wide variation in design and quality, restricted to low- and middle-income settings and to studies published through 2015. It broadens the base beneath the claim in this section without extending it to wealthy-country benefit systems, which remain outside the evidence cited here.

A firm that intends to sell capacity formation has an obvious

commercial incentive to leave the dependency narrative standing, because it makes the pitch easier. This paper refuses it, for the plain reason that the evidence beneath the familiar labor-supply claim does not hold. Any argument for formation that leans on the dependency claim is resting on ground its own evidence base does not carry, and will give way the first time it meets a reviewer who knows this literature.

If the case for building capacity requires believing that help makes people lazy, there is no case. The case has to work in a world where transfers do not discourage work — because that is the world the evidence describes.

II. Making People Earn It Did Not Help

ESTABLISHED EVIDENCE

A related intuition holds that help should be earned — that requiring compliance, sobriety, or program participation before providing a resource produces better outcomes and protects against misuse. Tsemberis, Gulcur and Nakae tested this directly. Two hundred twenty-five adults who were homeless with mental illness in New York City were randomly assigned either to housing contingent on treatment and sobriety, or to immediate housing with no treatment prerequisites, and were interviewed every six months for twenty-four months. The immediate-housing group obtained housing earlier, remained stably housed, and reported higher perceived choice. Substance abuse treatment utilization was higher in the precondition

group, but there were no differences between groups in substance use or psychiatric symptoms.

Limitation disclosed at point of claim: this is a single trial in one city with a specific population, and Housing First has since been implemented under widely varying definitions, which complicates synthesis across the later literature. It does not establish that preconditions never improve outcomes in any program in any domain. It establishes that in the trial that defined the question, they did not.

A later systematic review and meta-analysis of randomised trials of rapid, non-abstinence-contingent housing found no clear difference in substance use between intervention and control groups, and fewer emergency department visits and fewer hospitalisations in the intervention groups.

Limitation disclosed at point of claim, and it is severe: that review included only four trials and rated all four at high risk of bias, and reported that effects on most short-term health outcomes were imprecisely estimated with varying directions. It corroborates the direction of the original finding on substance use. It is not a strong evidence base and should not be presented as one.

EQGENIX ARGUMENT

Two things follow that matter for program design. Removing a precondition did not produce the deterioration the precondition was there to prevent. And among the variables that moved was perceived choice — the person's sense that the decision was theirs. Hold that second finding; Section V explains why it may be the most important number in this paper.

III. Who Is Actually Borrowing

So if assistance does not corrode effort, and making people earn it does not help, what is left of the title? A sharper claim than the one it replaces. The borrowing is real — it is just done by the program, not by the person.

Consider what remains after an intervention ends. A transfer relieves a constraint for as long as it continues. A service delivers a function the person does not have to hold — the case manager holds the navigation, the advocate holds the negotiation, the coordinator holds the plan. Both are legitimate and often necessary. But a program cannot assume that the delivered function has transferred to the person merely because the service ran for three years. Three years of service may leave a great deal behind — stability, health, housing tenure, social connection, familiarity with how systems work, trust that help is available. What it does not automatically leave behind is the capacity to perform the function the program was performing, and ordinary reporting does not distinguish the two.

Where that transfer does not occur, the structure is a borrowing one, and the borrower is the program rather than the person. It has purchased present functioning against a future it does not have to be present for. The cost is often invisible, because reporting typically ends at the same moment the funding does.

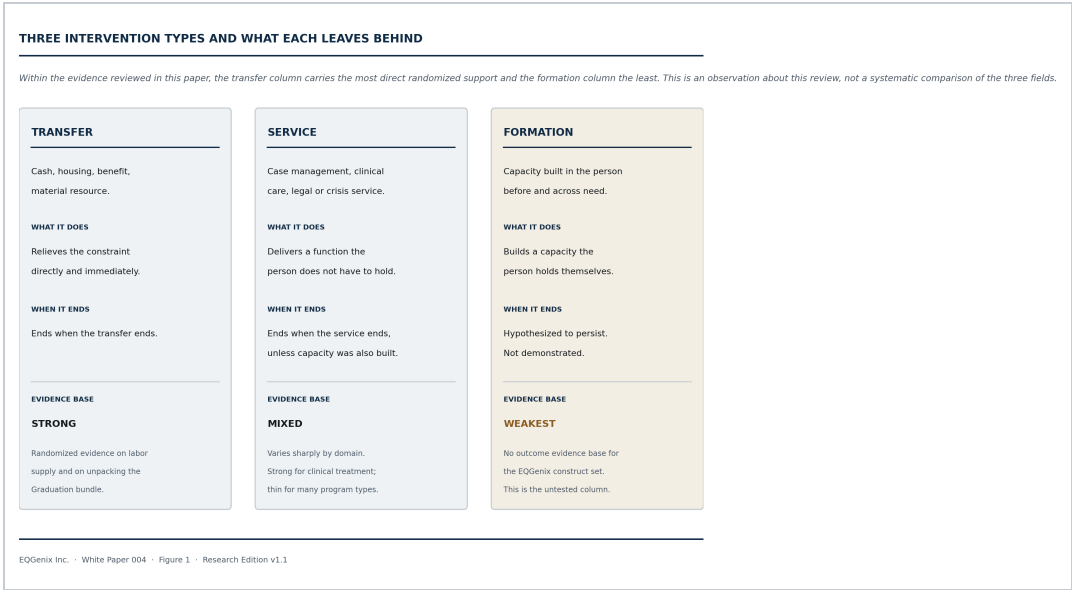


Figure 1. Three intervention types and what each leaves behind. The evidence ranking shown is an EQGenix observation about the sources reviewed in this paper, not a systematic comparison across the three fields.

Stating it this way removes the moral content and leaves an empirical question: what does an intervention leave inside the person when it stops? That question can be measured. So, for that matter, can dependency — through continued benefit receipt, labor-force participation, earnings, service utilization, benefit cycling, or independent task performance — and where it is operationalized that way it should be tested. The problem with the popular version is not that dependency is unmeasurable. It is that moralized dependency claims are poorly specified, and cannot be tested at all until someone states which observable outcome they are predicting.

IV. What Actually Worked Was Both at Once

ESTABLISHED EVIDENCE

The strongest available evidence on this question does not pit transfer against formation. It combines them. Banerjee, Duflo

and colleagues report six randomized controlled trials, across Ethiopia, Ghana, Honduras, India, Pakistan, and Peru, encompassing roughly 11,000 households, of an integrated Graduation program: transfer of a productive asset, plus consumption support, training, coaching, savings encouragement, and health education or services. The program produced statistically significant, cost-effective impacts on consumption — driven mostly by increases in self-employment income — and on psychosocial status. The primary goal was achieved by the conclusion of the program and maintained one year later. Estimated benefits exceeded costs in five of the six sites.

Limitation disclosed at point of claim: the follow-up reported here is one year after implementation ended, which establishes persistence over that window and not over a decade. The design is multifaceted by construction, which means it cannot isolate the contribution of any single component — the coaching, the asset, and the consumption support cannot be separated by these trials. Anyone citing this study as evidence that coaching or training works is overreading it, and that includes EQGenix.

EQGENIX ARGUMENT

Two conclusions, one comfortable and one not.

The comfortable one: the intervention with the best-documented lasting effect on this population was neither a pure transfer nor pure formation. It was both, delivered together, with the transfer relieving the constraint and the coaching and training layered on top. That is the design implication of this entire paper, and it is the opposite of a substitution argument.

The uncomfortable one: because the program was multifaceted, those six trials provide no evidence that the formation

components did the work. The design cannot separate the asset from the coaching, and no one should claim it can.

The unpacking study

ESTABLISHED EVIDENCE

That is not where the literature stopped. Banerjee, Karlan, Osei, Trachtman and Udry ran a randomized study in Ghana designed to unpack the same bundle, asking whether components delivered on their own would reproduce the effect. They report that neither a grant of productive assets by itself, nor access to a savings account and deposit collection service by itself, generated economically meaningful and sustainable impacts comparable to the full program. Earlier work had shown the multifaceted approach was sufficient; this study tested whether selected components were sufficient on their own.

Limitation disclosed at point of claim: this is one study in one country, and a corrigendum to the published article was issued in 2025 which readers should consult alongside it. Critically for this paper's purposes, the study tests whether two particular single components are sufficient on their own – asset alone, savings alone. It does not test the bundle minus coaching, the bundle minus training, the bundle minus consumption support, or every component independently, and it therefore identifies neither which elements are necessary nor which combination is minimally sufficient. It shows that the two components tested in isolation did not reproduce the effect.

EQGENIX ARGUMENT

This is the strongest evidence in the paper for the position EQGenix holds, and it should be read for exactly what it says. It does not validate coaching. It weakens the narrower explanation that the productive-asset grant alone produced the full effect. It

does not establish that coaching or training carried the remainder, and it does not rule out a larger contribution from the combined material supports — the bundle included consumption support as well as the asset, and neither that combination nor the bundle-minus-coaching was tested. What survives is a case for combined design, not a case for any one component.

V. Helplessness Is the Default. Control Is What Gets Learned.

ESTABLISHED EVIDENCE

The concept most often invoked in this debate is learned helplessness, and it is almost always invoked backwards. Maier and Seligman revisited their own 1967 theory and proposed, on the basis of subsequent animal-model neuroscience, that the original interpretation had the causal direction inverted. On their revised account, passivity in response to prolonged aversive events is not learned; it is the default, unlearned response, mediated by serotonergic activity of the dorsal raphe nucleus, which inhibits escape. What is learned is control: the medial prefrontal cortex detects the presence of behavioral control over a stressor and, when it does, inhibits the dorsal raphe response.

Limitation disclosed at point of claim: this mechanism is charted principally in animal models, and the authors present its implications for human depression as speculation rather than established application. It is a revised theoretical account with neuroscientific support in animals, not settled human neuroscience. Extending it to program design in human services, as this paper does in the next paragraph, is an inference that goes well beyond what the evidence licenses.

If that reversal holds, a great deal of program rhetoric is aimed at the wrong target. The task is not to prevent people from learning helplessness. Passivity under sustained uncontrollable stress is what the nervous system does by default, in anyone. The task is to arrange conditions under which control is detected and exercised, so that the default is inhibited.

This is also why the Housing First result in Section II is more interesting than it first appears. The variable that moved was perceived choice. On the account just described, perceived control may be more than a satisfaction measure — EQGenix proposes it as a candidate mechanism requiring direct testing in humans, not as an established one. If that proposal holds, a program that delivers a resource while removing the recipient's control over it may be undercutting the thing that matters most, and would show nothing unusual in the outcome measures such programs typically collect.

Disclosure at point of claim: the preceding paragraph connects a finding about perceived choice in a housing trial to a neuroscientific account of stressor controllability developed in a different literature and largely in animals. That connection is a hypothesis EQGenix finds compelling. It is not a finding, and no study cited here tested it.

VI. Relief First, or Relief Alongside

Every framework should state the condition under which its own prescription becomes harmful. Here is this one's.

ESTABLISHED EVIDENCE

Mani, Mullainathan, Shafir and Zhao presented evidence that

poverty itself impedes cognitive function. In laboratory studies, inducing thoughts about a costly financial problem reduced performance on unrelated reasoning and attention tasks among lower-income participants but not among higher-income participants. In a field study, the same sugarcane farmers performed better on the same tasks after harvest, when relatively rich, than before harvest, when relatively poor. The proposed mechanism is that scarcity-related concerns consume mental resources, leaving fewer available for everything else.

Limitation disclosed at point of claim, and it is a live methodological dispute rather than a settled finding. Wicherts and Scholten published a comment in Science arguing that a re-analysis without dichotomizing income fails to corroborate the laboratory results, and attributing the reported interactions to ceiling effects from short and easy tests; Mani and colleagues published a response. This paper cites the finding as a serious and directionally important hypothesis about cognitive load under scarcity, not as an established quantity, and readers should weigh the exchange themselves.

EQGENIX ARGUMENT

Take the finding seriously and the implication cuts directly against the naive version of this paper's own thesis. Formation is cognitively expensive. It asks for sustained attention, tolerance of discomfort, and effort against a long feedback interval. If acute scarcity consumes precisely the bandwidth that work requires, then asking someone in crisis to build capacity before their crisis is relieved is not a moral test they are failing. It is a sequencing error the program is making.

Relief first, or relief alongside. A formation program that requires the participant to already be stable is not a formation program. It is a

This is the operational reason EQGenix holds that formation belongs alongside transfer and service rather than in competition with them, and the reason Section X prohibits conditioning any material assistance on participation in formation.

VII. What This Means for Program Design

EQGENIX ARGUMENT

Five design implications follow, and none of them requires accepting anything proprietary.

- Sequence relief before demand. Where deprivation is acute, relieve the constraint first or simultaneously. Do not gate the resource on the formation work.
- Protect control. Wherever a program can leave a decision with the participant without harm, leave it. On the mechanism in Section V, perceived control is not a courtesy — it may be the operative ingredient, and it is nearly free.
- Name what each component is for. In a multifaceted program, state which components relieve a constraint, which deliver a function, and which are intended to build capacity. Programs that cannot say this cannot learn from their own results, because every outcome is attributable to everything.
- Measure what remains. The decisive measurement is not at exit. It is at some interval after the program stops, when the

transfer has ended and the service has closed. Post-program follow-up appears uncommon and is frequently excluded from ordinary grant reporting periods, which is the likeliest reason so few programs have it.

- Report the mix honestly. A program that is mostly transfer with a workshop attached should describe itself that way, and a program that is mostly formation should not claim the evidence base belonging to transfers.

That last point applies to EQGenix with full force, and Figure 1 is drawn so it cannot be evaded. A firm that will not mark its own column as the weakest has not earned the right to make any of the others.

VIII. What Would Have to Be True

EQGENIX ARGUMENT

This paper argues that programs should measure what they leave behind. That obligates EQGenix to state what would refute its own position. Five conditions apply, and none is discharged.

Persistence. Capacity built in a formation program must be demonstrably present after the program ends, at an interval long enough that novelty and expectancy have decayed. If measured capacity returns to baseline at six or twelve months, the formation column of Figure 1 is empty and should be redrawn.

Separability. In a combined program, the formation component must add something over transfer or service alone. The Ghana

unpacking study establishes that asset transfer alone and savings access alone were not sufficient, which is a partial answer and a genuine one. It does not establish that the coaching and training carried the remainder. A design that varies the formation component specifically, while holding transfer and service constant, is still required and has not been run for any EQGenix program.

Construct validity. The capacities claimed must measure something not already captured by established constructs. This condition is stated in full, with redundancy tests, in EQGenix White Paper 003 and applies identically here.

Sequencing. The claim in Section VI — that formation is cognitively expensive and should follow or accompany relief rather than precede it — is testable. If participants under acute scarcity gain as much from formation as participants who are stable, the sequencing claim is wrong and the paper should say so.

No harm to autonomy. If formation programming measurably reduces perceived control, help-seeking, or service utilization, it is doing damage on the very mechanism it claims to serve, and should be withdrawn regardless of any gain elsewhere.

IX. The Strongest Counterarguments

One: you have defined the problem out of existence

The objection: this paper concedes that transfers do not reduce work and that preconditions do not help, then keeps the title anyway. If dependency is not real, "Builders, Not Borrowers" is

a slogan in search of a thesis.

The objection has force and the title is doing rhetorical work. The defense is that the reframing in Section III is not a rescue — it is a different and narrower claim that can be tested where the original cannot. Whether a program leaves capacity behind is an empirical question with a measurement design attached. Whether assistance corrodes character is not. Trading the second for the first is a downgrade in rhetorical power and an upgrade in defensibility, and this paper takes that trade deliberately.

Two: this is the Graduation approach with trademarks on it

The objection: the design implications in Section VII are substantially what the Graduation literature already recommends, and the multifaceted model has randomized support that EQGenix does not.

Largely correct, and conceded. The Graduation trials, and the Ghana unpacking study that followed them, are better evidence than anything in the EQGenix portfolio and are cited here as such. Two differences are offered and neither is validated. Graduation was designed for extreme material poverty and its formation components are livelihood-specific; the construct spine here is intended to read across material hardship, occupational strain, and household formation on one set of definitions. And Graduation measured consumption and psychosocial status as outcomes; this framework proposes measuring the capacities themselves as the intermediate outcome, which is what would make the separability test in Section VIII runnable at all.

Three: the moralizing is still in there

The objection: "builders" and "borrowers" carry a moral charge no amount of reframing removes, and in a field where deficit language does real damage, a commercial firm adopting that vocabulary is taking a liberty at someone else's expense.

This lands and is not fully answered. The mitigation is structural: the borrower in this paper is explicitly the program and never the person, and that assignment is stated in the central proposition, in Section III, and in Section XII. Whether the phrase survives that reassignment when it reaches a headline or a slide is a legitimate doubt, and anyone deploying this language in front of the people it describes should test it with them first.

Four: the untested column is the one you sell

The objection, and it is the sharpest: this paper establishes that transfers work, that preconditions do not help, and that combined programs have randomized support — and then recommends the one column with no outcome evidence, which happens to be the one EQGenix charges for.

Conceded without qualification. Figure 1 marks that column as the weakest for exactly this reason, and this paper makes no claim that formation works. It claims the question is under-instrumented and worth instrumenting, that the sequencing and control constraints in Sections V and VI should govern any attempt, and that a buyer should treat the formation column as research-informed and unproven. Section XIII states what independent evaluation of that claim would require.

X. Governance Boundaries

EQGENIX ARGUMENT

- No material assistance — cash, housing, food, legal help, or any benefit — is ever conditioned on participation in formation programming, by EQGenix or by any organization licensing its materials.
- Capacity measures are never used as a means test, an eligibility screen, or a rationing instrument. A framework that helps an agency decide who deserves help has been converted into the opposite of its purpose.
- Participation is voluntary, and declining it carries no consequence for any other service the person receives.
- Individual results belong to the participant and are returned to them first. No funder, referring agency, or court receives an individual profile without the participant's specific, informed, revocable authorization.
- Where a person is in acute crisis, formation is not the intervention and the practitioner's obligation is to relieve or refer, not to enroll.
- Aggregate reporting only, at or above a minimum cell size, so that a group figure cannot be resolved into an individual one.
- No EQGenix material may cite this paper in support of reducing any benefit, service, or appropriation. That use is a misrepresentation of its contents.

The last constraint is the one most likely to be violated by someone else quoting this work selectively, which is precisely why it is written down.

XI. Epistemic Firewall

EQGenix is a Christ-centered firm and does not disguise it. The firm's governing canon holds Scripture as its source of authority and treats empirical science as a corroborating witness rather than a competing one. That is a worldview commitment, it is declared rather than embedded, and it is not offered as evidence.

The separation is operational and strict, and it matters unusually much in this paper, because the dependency narrative has a long religious history and this paper rejects it on empirical grounds. Nothing in Sections I through X depends on the reader sharing the firm's theology. Every empirical claim is cited to a source that any reviewer can independently verify and reject.

Where the worldview operates is in a prior commitment about persons: that the people programs serve are agents to be built with rather than problems to be managed, and that a program's obligation runs past the end of its funding cycle. That is a value commitment, not an empirical finding, and it is labeled as one.

XII. What This Paper Does Not Claim

— It does not claim that assistance creates dependency.

Section I finds the opposite and the paper is built on that

finding.

- It does not claim that any person receiving assistance is a "borrower." The borrowing described is a property of program design.
- It does not claim that formation works. No outcome evidence exists for the EQGenix construct set in any population.
- It does not claim that the Graduation trials demonstrate the value of coaching or training. Those trials cannot isolate components and this paper says so twice.
- It does not claim any causal relationship between capacity and any material, occupational, or health outcome. Every relationship cited is associational or, where randomized, specific to the intervention tested.
- It does not claim that scarcity research settles the sequencing question. That literature has a published methodological challenge and a published response, both disclosed.
- It does not support, and may not be cited in support of, reducing any benefit, service, or appropriation.

XIII. Research Protocol

EQGENIX ARGUMENT

Independence. Outcome analysis is not conducted by the parties who developed or deliver the curriculum. An external

academic or research partner serves as data custodian and analyst.

Conflict of interest. EQGenix has a direct commercial interest in the formation column and discloses it in every publication, in the registry entry, and to every participating organization.

Ethics review and consent. The protocol goes to an institutional review board or equivalent before the first administration.

Research participation is consented separately from program participation, is revocable, and never affects access to any service.

Pre-registration. Hypotheses, primary and secondary outcomes, and the analysis plan are filed publicly before the first administration.

Design specification. The first study is a two-arm cluster-randomized feasibility trial with allocation at the delivery-site level to limit contamination between participants who share a setting. A factorial or dose-ranging design is appropriate only once feasibility and measure performance are established, and the design chosen is named in the registration rather than described as "present, absent, or dosed."

The comparison condition. Formation-absent never means withholding assistance. The comparison arm receives assistance as usual — every transfer, service, and support the organization would ordinarily provide — without the experimental formation component. Any design that would degrade a participant's access to help in order to produce a contrast is refused.

Primary outcomes for the first study are feasibility and

measurement outcomes, not effectiveness: enrollment and completion rates, attrition and its reasons, assessment burden, internal consistency and test-retest reliability of the capacity measures, floor and ceiling effects, missingness patterns, participant acceptability, any evidence of felt coercion, and the perceived-control safety signal named below. Change in capacity scores is exploratory in the first study and is reported as such, because those measures do not yet have established validity.

Material outcomes cannot remain secondary indefinitely. A framework that only ever demonstrates movement in its own proprietary score has demonstrated that its curriculum teaches its curriculum. From the second wave forward, the outcomes that decide the question are the ones participants and funders already care about — housing stability, employment retention, earnings, financial stability, service navigation performed independently, family functioning, and reduced crisis recurrence — measured under a data agreement specifying in advance what is shared, at what level of aggregation, and for how long.

Timing. Entry, exit, and — decisively — six and twelve months after all program components have ended. The post-program measurement is the point of the design and is budgeted first rather than last.

Fidelity and contamination. Facilitator fidelity, session attendance, and exposure dose are recorded, and contamination between arms is measured. Without these, a null result cannot distinguish theory failure from delivery failure, insufficient dose, attrition, or spillover — and a firm that cannot make that

distinction will draw whichever conclusion suits it.

Harm monitoring. Perceived control, help-seeking, and service utilization are monitored as safety outcomes, not only as benefits, against the condition in Section VIII.

Attrition, missing data, and clustering. Attrition is reported in full with reasons where known. Missing-data handling is specified in advance and complete-case analysis alone is not accepted. Analyses account for clustering at the site level rather than treating participants as independent observations.

Reporting. Null and disconfirming results are publicly reported and submitted for publication on the same timetable and with the same effort as supportive ones, regardless of editorial acceptance. EQGenix can commit to reporting and submission; it cannot commit to what a journal does with a manuscript, and does not pretend to.

XIV. Responsible Program Action

A funder, executive director, or program officer should be able to act on this paper without adopting anything from EQGenix.

- Do not cut assistance on dependency grounds. The randomized evidence does not support the premise.
- Audit your preconditions. For each requirement a participant must satisfy before receiving a resource, ask what evidence supports it and what it costs in access.
- Ask every program what it leaves behind, and whether anyone has ever measured after the funding stopped. Expect

the answer too often to be no, and treat that as a gap in the reporting period rather than an indictment of the program.

- Fund one post-program measurement. A single follow-up at twelve months, on one cohort, will teach an organization more than another year of exit surveys.
- Never condition material help on formation participation, from any vendor, including this one.
- Treat any formation offering — including EQGenix — as research-informed and unproven until an independent evaluation with a separability design says otherwise.

Judge a program by what remains when it stops. That is the only question the funding cycle never asks, and the only one the person served has to live with.

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- EQGenix Inc. (2026). Trained for the call, unbuilt for the career: The evidence gap in first responder wellness. Institutional White Paper 003, Research Edition v1.1.
- EQGenix Inc. (2026). Emotional wealth as universal currency: A framework for human capital valuation. Institutional White Paper 002, Research Edition v1.2.

Revision History

v1.0 (August 2026) — Initial Research Edition. v1.1 — Substantive revision following adversarial review: universal dependency and preconditions claims narrowed; the unsupported "minus three years" formulation removed; the incorrect claim that dependency cannot be measured corrected; the Ghana unpacking study added; the learned-helplessness account recalibrated; the

research protocol rebuilt around feasibility outcomes and an explicit guarantee that the comparison arm receives assistance as usual; three references added.

v1.2 — Positional revision, voice and structure only: the title Builders, Not Borrowers restored with the deck carrying the reframe that programs borrow and people do not; cover text, executive brief, and section headings rewritten to state positions rather than describe topics; the scope note reframed from what the paper is not to what it is for and what it refuses, retaining every protective line.

v1.3 (this edition) — Seven corrections following further review, one of them a logic error. The claim that the Ghana study showed the bundle was "necessary" was wrong and is withdrawn: the study tested whether two particular components were sufficient on their own, not whether every element was necessary, and it did not test the bundle minus coaching, minus training, or minus consumption support. The related claim that it removes the explanation that "the transfer alone" produced the effect is narrowed, since the bundle included consumption support alongside the asset and that combination was not tested. The statement that perceived choice moved "most" is withdrawn, no ranking of standardized effects having been reported. Section I language bounded to the randomized evidence reviewed rather than implying a global verdict. The executive brief attribution of the learned-helplessness reversal corrected to the authors' own revision on animal-model grounds. Publication language corrected to reporting and submission, since editorial acceptance is not within the firm's control. One capitalization error repaired. No caveat, governance constraint, or concession was removed in this or the preceding edition.

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02 **Banerjee, A., Duflo, E., Goldberg, N., Karlan, D., Osei, R., Parienté, W., Shapiro, J., Thuysbaert, B., & Udry, C**
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03 **Banerjee, A., Karlan, D., Osei, R., Trachtman, H., & Udry, C**
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The two internal EQGenix white papers and the unlinked 1967 historical article are excluded from this linked index. Seligman and Maier (1967) is excluded because no stable publisher-of-record URL was verified; the article is identified through the 2016 review that revisits it.