

Dear CAB Members,

In light of your discussion on guaranteed income at the May 8, 2025 meeting, I am writing to share the recommendations memo I submitted to the County's Guaranteed Income (GI) Planning Team earlier this month (see below).

I've been a guaranteed income advocate and researcher for over two decades, uplifting it as a practical tool to advance racial equity, promote economic inclusion, and prevent generational harms. In 2022 and 2023, I participated in Contra Costa's public-private GI working group, through which we held listening sessions and focus groups with hundreds of residents who shared their experiences with financial hardship and aspirations for economic stability. Beginning with the advocacy for the release of the AB 109 reserves, I also conceived and coordinated the campaign for those dollars to fund a reentry-focused GI pilot. I anchored the Measure X-funded pilot campaign, authored the report on guaranteed income submitted to the Board of Supervisors on October 22, 2024, and served as one of the presenters at the Board meeting. I am currently working with Monument Impact to design a new pilot for East County student parents. I am passionate about guaranteed income as a critical tool to support successful reentry and foster healthier families and communities.

I was heartened by the robust discussion at the CAB's last meeting, which demonstrated the Board's desire to maximize the pilot's eligibility pool by minimizing bias in the selection process. This is aligned with one of guaranteed income's foundational precepts: **everyone** deserves to have their basic needs met and the opportunity to thrive and belong.

In addition to the memo's provisions, I want to respond to a Board member's question about requiring financial coaching/literacy requirements. The premise of guaranteed income is that participants receive the cash with no strings attached—there are no conditions, requirements, or limitations on spending. That said, no strings is not “no services.” Thoughtfully-designed pilots wrap opportunities for services and support around participants. And, many pilot evaluations show that the addition of **optional** services and supports boosts uptake and effectiveness, providing compelling evidence that individual choice and agency matters, *and* that people avail themselves of resources when aligned with their needs, goals, and capacities. In this respect, GI pilots are a bridge to additional opportunities, resources, and services that help participants plan for the future and actualize self-directed pathways toward greater well-being and stability.

Also, it is undeniable that people who stretch every dollar know far better than most how to manage money; what they have often not had a chance to do is budget and save. GI is allowing participants and their children to make more pro-active and prudent financial decisions and investments for the first time. Because GI provides a fixed and consistent amount of money each month, pilot participants have predictable cash flow to plan and budget with. This novel context has opened doors to active goal-setting, savings opportunities, unique celebrations of special occasions, and much more. Practical experience is the best teacher in building financial literacy. This assertion has been backed by empirical research. In a meta-analysis of existing papers and studies on whether financial education improves financial literacy or personal financial outcomes, Hastings, Madrian, and Skimmyhorn (2013) find that “Most individuals cite personal experience as the most important source of their financial learning, which suggests reverse causality — that experience creates literacy, not the other way around.”

Please find the recommendations memo provided to the County GI Planning Team below; I will be meeting with them in June to discuss their final proposal and response to my recommendations. You are welcome to reach out to me directly with any questions: rosekindness@gmail.com.

Grounding GI Implementation in Shared Values and Best Practices

The origin and intent of guaranteed income is to reimagine our ecosystems of care to center agency, trust, dignity, and belonging. Given the history and landscape of public benefits, the guaranteed income movement has also sought to broaden notions and networks of assistance to more meaningfully account for people's circumstances and lived experiences of systemic barriers, disadvantages, and harms.

During this formal community input process on EHSD's GI implementation plan, I want to share five recommendations that lead with the movement's core values and vision *and* align with best practices in the field.

Recommendations

Recommendation 1: Broaden program criteria to include people who are not eligible for public benefits/services and/or are not comfortable accessing them to ensure that the most diverse and inclusive population will benefit from GI payments. It is particularly critical during this time of tremendous fear, justifiable concern, and heightened risk that we do not condition financial support on engagement with public systems. Many residents possess legitimate concern that public benefits/services enrollment may be used against them, either via public charge or data sharing, whereas other residents do not have access to them at all because of their citizenship status. Moreover, given potential funding cuts at the federal and state levels, the County's undocumented residents are threatened with the potential elimination of access to health insurance, further jeopardizing their ability to care for themselves and their families. Mandating public benefits/systems involvement as a condition to receive GI feels out of alignment with the urgency and constraints of the present moment.

While I understand the efficiency and additive value of linking the GI pilot to existing county systems, it limits the accessibility, impact, and sensitivity to the unique circumstances and needs of the selected priority populations. This is why the majority of the 150+ nationwide GI pilots do *not* make public systems linkage a mandatory condition of participation. These populations prioritized in Contra Costa's GI program often experience significant social stigma; multiple structural harms and burdens; and difficulties meeting eligibility, documentation, and reporting requirements for public benefits. In addition, within the limited eligibility pool proposed in EHSD's plan, the referral pathways suggested to create the initial universe for the reentry- and Transition Age Youth-focused pilot introduce a substantive amount of human bias, compromising the integrity and purpose of the subsequent stratified random sampling tool that will produce the final selection of participants. Opening the eligibility pool to *all* individuals exiting the jails within a six-month window (for the reentry-focused pilot) and all youth exiting the foster care system within a given time period would, again, broaden the reach and impact of this important opportunity to expand our networks of care.

It is clear that the benefits provided through CalWORKs, CalFresh, and other safety net programs are not sufficient to meet the scale of need or keep pace with the high costs of living, and that enhancing the financial support provided to people enrolled in them *would* be a net gain. However, it is *also* true that the public systems and services they are linked to have created harm and continue to exclude or marginalize many of our most vulnerable residents, as documented most recently in the feasibility study on the county's African American Holistic Wellness and Resource Hub. When we make engagement with public systems and services a condition of pilot participation, we fail to account for these lived and structural realities and reinforce the same patterns.

Recommendation 2: Provide stipends for control and treatment group participants to incentivize participation and compensate them for their time. This is a standard practice among pilots and facilitates retention for evaluation purposes. For reference, Monument Impact provided participants with \$35 per survey during their Elevate Concord pilot and \$75 per survey after payments concluded/post-pilot.

Recommendation 3: Ensure that the evaluation is conducted by trained peer review specialists with lived experience and culturally relevant materials and augmented by subject matter experts pertinent to each population. Yolo County's pilot and others have integrated and elevated the value of lived experience expertise in their implementation and evaluation. Additionally, I highly recommend that for the reentry-focused pilot, you augment the evaluation team with a researcher who is skilled in this domain.

Recommendation 4: Collaborate with the Public Defenders Office to obtain referrals for the AB 109-funded pilot. The Public Defender's social work team serves many clients who are on probation upon release. Given their holistic approach, these social workers are well-positioned to understand their clients' circumstances and the critical role that guaranteed income could play in rebuilding their lives after incarceration. If the pilot's first tier of population selection remains tied to a referral pathway, then it is critical that a more expansive team of justice partners, rather than only probation officers, is included in the process.

Recommendation 5: Adhere to the spirit and direction of the Board's allocations on October 22, 2024 to expand and strengthen our safety net. At the Board hearing, community partners came together to present their vision for a countywide guaranteed income program. At the same time, EHSD also requested and received an allocation of \$2.5 million to fund a three-year pilot to increase participation in safety net services by developing an "Empowering Enrollment Program." To support this request, EHSD cited low service uptake, which stems from compounding factors, but clearly signals barriers and gaps in our public benefits system. It remains my hope that the implementation of this program will inspire meaningful and actionable conversations about exclusionary practices, prohibitive policies, confusing eligibility requirements, and reporting challenges in order to generate ideas about how our public systems and services can be more responsive to and reflective of the experiences, needs, and preferences of our most vulnerable community members.

The Board's \$2.5 million allocation to EHSD can and should be used to further enhance the reach and supports available via public services, and to meaningfully integrate resident experiences into improved design, execution, and evaluation. However, the goal of the joint allocations made at the Board hearing (\$2.5 million for Empowering Enrollment and \$4.25 million for guaranteed income pilots) is to expand and strengthen the safety net as a whole. This is why we need to think beyond public systems, benefits, and services and prioritize broader inclusion and accessibility to help more of our most vulnerable residents thrive on their terms.

Conclusion

Please let me know if you have any questions about the above recommendations. I am committed to supporting the creation of effective and equitable GI programs in Contra Costa and would be happy to continue providing my expertise to the County as you finalize the implementation plan for presentation to the Board of Supervisors.