

CONTRA COSTA COUNTY

EMPLOYMENT & HUMAN SERVICES

Contra Costa THRIVES

Guaranteed Basic Income Program Design

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BACKGROUND

Board of Supervisors' Action

On October 22, 2024, the Contra Costa County Board of Supervisors (BOS) voted to allocate \$3.25 Million Measure X funds and \$1 Million AB 109 funds for a Guaranteed Income (GI) Program to be developed and administered by the Employment and Human Services Department (EHSD), serving all or some of the identified target populations:

- Youth transitioning out of foster care
- Unhoused and unstably housed residents
- Families with young children experiencing financial hardship
- Low-income seniors
- Individuals returning to the community after incarceration

This document presents EHSD's program design for the Guaranteed Basic Income (GBI) program in Contra Costa County.

ACKNOWLEDGEMENTS

VESTIA

EHSD is grateful to VESTIA for their financial contribution to the Contra Costa Thrives program. VESTIA's investment will go towards the direct payments of participants, which will allow them to maintain the same level of CalFresh benefits while receiving GBI payments. Thank you for protecting the benefits of some of Contra Costa County's most vulnerable community members.

Contra Costa Guaranteed Income Coalition (CCGIC)

EHSD would like to acknowledge and thank the CCGIC for their partnership and contribution. Many of the core design elements, including the name, were informed and inspired by the Coalition's work. It is important to note that the CCGIC's proposal outlines design, implementation, and evaluation recommendations specifically for the Measure X-funded pilot, with the expectation that the AB 109-funded pilot follow a separate discovery process, community input strategy, and timeline, and will be developed in collaboration with local experts, regional leaders in reentry-focused initiatives, and individuals with lived experience.

Attachment A presents a comparative chart of the core elements of the program designs developed by the CCGIC and EHSD, highlighting both similarities and differences.

INTRODUCTION

EHSD recommends four key groups for this initiative:

- Foster youth ages 19-21, receiving Independent Living Skills Program case management support;
- CalWORKs families with children under five years of age whose parent(s) is engaged in the Welfare-to-Work or Cal-Learn program;
- Individuals returning to the community after incarceration and on probation; and
- Low-income housing insecure seniors receiving services through Adult Protective Services.

These key groups were thoughtfully and intentionally selected based on the following factors:

- They are engaged in County-sponsored programs and have access to existing case management and supportive services
- They do not need to submit an application or documentation to prove eligibility
- EHSD will lead administrative responsibilities, providing oversight and accountability to streamline operations and ensure program consistency

These populations experience disproportionate barriers to economic stability, social mobility, and wellbeing¹:

- Foster youth aging out of care are at high risk for homelessness and economic insecurity.
- Families with young children face heightened financial stress that has a spillover effect on their children's lives, imperiling their physical health, academic success, and emotional well-being.
- Individuals returning from incarceration face systemic barriers to employment, housing, and community reintegration.
- Housing insecurity is becoming increasingly urgent among older adults.

The recommended populations are already engaged in County supportive service systems, positioning this program to augment, rather than replace, critical social supports. Guaranteed income's unconditional nature respects recipients' agency and expertise in determining how best to meet their own needs, while case management services provide additional structure, connection, and resources to promote long-term stability. By targeting these populations, Contra Costa Thrives seeks to operationalize a holistic, dignity-centered approach to economic security — one that recognizes both the immediate relief and lasting opportunities that direct, unrestricted cash can offer when coupled with social safety nets.

LITERATURE REVIEW

To inform the design of Contra Costa Thrives, EHSD commissioned UC Davis's Center for Regional Change (CRC) to conduct a literature review that summarizes the evidence on the impacts of basic income and related programs on economic outcomes, focusing on the four priority populations. Additionally, CRC researchers met with Contra Costa County stakeholders who serve community members from each target population. During the meeting, relevant information was gathered concerning programmatic design considerations and data collection strategies. This process facilitated the identification of best practices, highlighted evidence gaps, and outlined important considerations for how guaranteed income could support participants. The information collected during this meeting along with additional feedback from CRC researchers formal review were incorporated into the Contra Costa Thrives program design.

Executive Summary

This narrative review of the literature on cash payment programs implemented in the United States and globally sought to characterize what is known about the effects of cash payments on economic outcomes, identify common measures of economic success and financial wellbeing, and highlight critical research questions that can guide the design and implementation of future cash payment programs to maximize benefits. Key findings in these areas were developed from common themes

¹ Dr. Rachel Rosekind, *Implementing Guaranteed Income in Contra Costa*, pp. 84-94

arising across studies of cash payments. The literature review focuses on four priority populations: low-income families, formerly incarcerated or justice-involved individuals, low-income seniors, and youth transitioning out of foster care. Most of the evidence is from studies of programs for low-income families or low-income households more generally.

Measures of economic wellbeing are frequently collected through self-reports on surveys. Noted is a wide variation in the measures used to evaluate economic wellbeing. However, the most common measures across studies include income, employment, savings (e.g. % with \$500 or more in savings), ability to cover an emergency expense (e.g. “unexpected \$400 expense”) or expenses more generally (e.g. utility bills, mortgage, rely on others for financial support), and subjective measures of satisfaction with one’s financial situation.

Across studies, cash payments appear to benefit economic wellbeing among participants while they are enrolled and actively receiving payments. However, impacts are sometimes modest and rarely affect all measures of financial well-being included in a study. Fewer programs provide data on wellbeing after payments have ceased, but those that do raise questions about the ability of short-term (e.g. 2 years) basic income and similar programs to alter participant lives sufficiently to achieve long-term benefits given the structural and environmental factors that impact economic stability.

While few programs with published evaluation results for seniors and youth transitioning out of foster care were identified, there are many new and ongoing basic income programs for these populations that will provide estimates of program impact in the coming months and years.

Finally, there is growing interest in providing cash using mechanisms other than basic income payments, including lump sum payments and baby bonds. While several states and municipalities have implemented such programs, the recipients remain very young, and overall, there is far less evidence on the effectiveness of such alternative structures. The one study identified evaluated the effects of a lump sum payment in Kenya relative to a two-year basic income, finding positive evidence for the comparative effectiveness of the lump sum payment. **Attachment B** contains a complete literature review.

Evidence-Based Program Design

The chart below highlights key findings from the literature review alongside core components of the Contra Costa Thrives program design, showing how evidence from the literature review directly informed the approach or validated design elements that were developed prior to receiving the literature review.

Category	Literature Review Findings	Contra Costa Thrives Program Design
Evaluation	<ul style="list-style-type: none"> Studies prove cash payments benefit economic well-being while enrolled, however, there is a lack of studies in the United States on the long-term effects of GI (pp. 2; 7-8). Common measures across studies include economic stability (pp. 4-5). 	<ul style="list-style-type: none"> Contra Costa Thrives will provide cash payments to reduce financial volatility and improve participants' ability to meet basic needs during the program and study the effects 5 years after the program concludes. Evaluation design will include measuring economic stability.
Populations	<ul style="list-style-type: none"> Though varied, results suggest GI helps reduce recidivism among formerly incarcerated individuals (p. 6). There is a growing interest in GI programs for seniors (p. 7). 	<ul style="list-style-type: none"> Validates selection of formerly incarcerated individuals and seniors for target populations.
Payments	<ul style="list-style-type: none"> Lump sum payments shown to be a poverty alleviation strategy in international GI pilots (p. 11). 	<ul style="list-style-type: none"> One of the three payment options include a lump sum payment up front.
Supports	<ul style="list-style-type: none"> Structural support to facilitate transformation is essential (p. 8). Guaranteed income may provide cash payments to specific populations with or without the condition of attending financial literacy courses (p. 3). 	<ul style="list-style-type: none"> Target populations are engaged in County-sponsored programs and have access to existing case management and supportive services. Prior to random selection, eligible candidates will be required to attend an orientation which will include benefits counseling and a financial support and resources session.

PROGRAM GOALS

Provide consistent, unconditional cash payments to reduce financial volatility and improve participants' ability to meet basic needs.

Assist individuals reentering the community post-incarceration, youth transitioning from foster care, and families with young children in navigating major life transitions with financial stability as a foundation.

Help housing-insecure older adults remain stably housed and/or maintain their homes by assisting with repairs.

Leverage existing county programs by selecting participants enrolled in services, increasing engagement with case managers, and reducing barriers to successful outcomes.

PROGRAM OUTCOMES

Stability in income after the guaranteed income payments end.

Reduction in recidivism as it relates to each target population.

Reduction and prevention of homelessness and increase in the ability to sustain housing for older adults.

PROPOSED PROGRAM DESIGN

Contra Costa Thrives will issue direct payments to approximately 132 individuals funded by Measure X and approximately 46 individuals funded by AB 109.

Eligibility Criteria

The specific target populations mentioned below align with target populations identified in the BOS' action and the CCGIC's recommendation. Individuals must meet general eligibility criteria applicable to all and specific eligibility criteria applicable to each target population.

General Criteria

1. Active participant in one of the following County-sponsored programs:
 - a. Welfare-to-Work or Cal-Learn
 - b. Independent Living Skills
 - c. Adult Protective Services
 - d. Probation
2. Cannot be enrolled in another Guaranteed Income pilot
3. Must not have participated in a prior Guaranteed Income pilot
4. Has legal control of their finances

Specific Criteria

The charts below provide specific eligibility criteria for each target population to qualify for participation in Contra Costa Thrives. They also outline the referral and selection process, along with a summary of the existing case management supports.

Transitional-Aged Youth Exiting Foster Care

Eligibility Criteria	Referred By	Selection Process	Existing Case Management
<ul style="list-style-type: none"> Approximately 44 engaged non-minor dependents (NMD) with CCC Ages 19-21* Actively participating in the Independent Living Skills Program (ILSP)** 	<ul style="list-style-type: none"> NMD Social Worker ILSP Specialist Transitional Housing Program (THP) Case Manager 	<ul style="list-style-type: none"> Randomized Selection Process 	<ul style="list-style-type: none"> Assessment Transitional Independent Living Plan development Case worker support through plan completion Regular check-ins Referrals Supportive services

*This age group was intentionally selected for foster youth participants, as it was determined that 18-year-olds are often in an active transition period — aging out of care, securing stable housing, and navigating new responsibilities. Introducing a guaranteed income at that stage could add undue complexity and overwhelm youth already managing significant life changes. By focusing on those aged 19 to 21, the program aims to provide financial stability after this initial transition, when young adults are better positioned to engage with supportive resources and make long-term financial decisions.

**Includes active participation in stable employment for the last 6 months, completion of minimum of two consecutive semesters in college (15-20 units), consistent participation in a vocational program for the last 6 months, or successful engagement in a substance abuse and/or mental health treatment program in the last 6 months.

Low-Income Families with Young Children

Eligibility Criteria	Referred By	Selection Process	Existing Case Management
<ul style="list-style-type: none"> Approximately 44 engaged* Welfare-to-Work or Cal-Learn participant Ages 18-26** At least one child aged 6 years or younger At least 18 months remaining on CalWORKs 	<ul style="list-style-type: none"> Welfare-to-Work case worker Cal-Learn case worker 	<ul style="list-style-type: none"> Randomized Selection Process 	<ul style="list-style-type: none"> Assessment Welfare-to-Work/Cal-Learn plan development Case worker support through plan completion Regular check-ins Referrals Supportive services

*Engaged is defined as participating in activities such as employment, job readiness programs, substance abuse or mental health counseling, Family Stabilization services and/or education enrollment.

** For participants in Welfare-to-Work and Cal-Learn, the target age group of 18–26 was selected to focus on supporting young families during a critical period of early parenthood. This stage often comes with significant financial strain and competing responsibilities, making guaranteed income especially impactful in promoting family stability and long-term opportunity.

Individuals Returning to the Community After Incarceration

Eligibility Criteria	Referred By	Selection Process	Existing Case Management
<ul style="list-style-type: none"> Approximately 46 engaged probation clients Released within the last 6 months 18+ years of age ORAS needs result of moderate or high* Participation in an activity** 	<ul style="list-style-type: none"> Deputy Probation Officer 	<ul style="list-style-type: none"> Randomized Selection Process 	<ul style="list-style-type: none"> Regular check-ins Case management coordination Referrals

*The Probation Department utilizes the Ohio Risk Assessment System (ORAS) to assess a client's risk of recidivism and their rehabilitative needs. There are seven domains assessed during the ORAS. Clients with scores that indicate moderate or high need in the **Education, Employment, and Financial Situation** and **Neighborhood Problems** domains would benefit from guaranteed income to improve their outcomes related to environment, education and employment.

**Includes active participation in substance use disorder or mental health treatment, educational or training program, or Thinking 4 a Change or Seeking Safety behavioral group.

Low-Income/Housing Insecure Older Adults

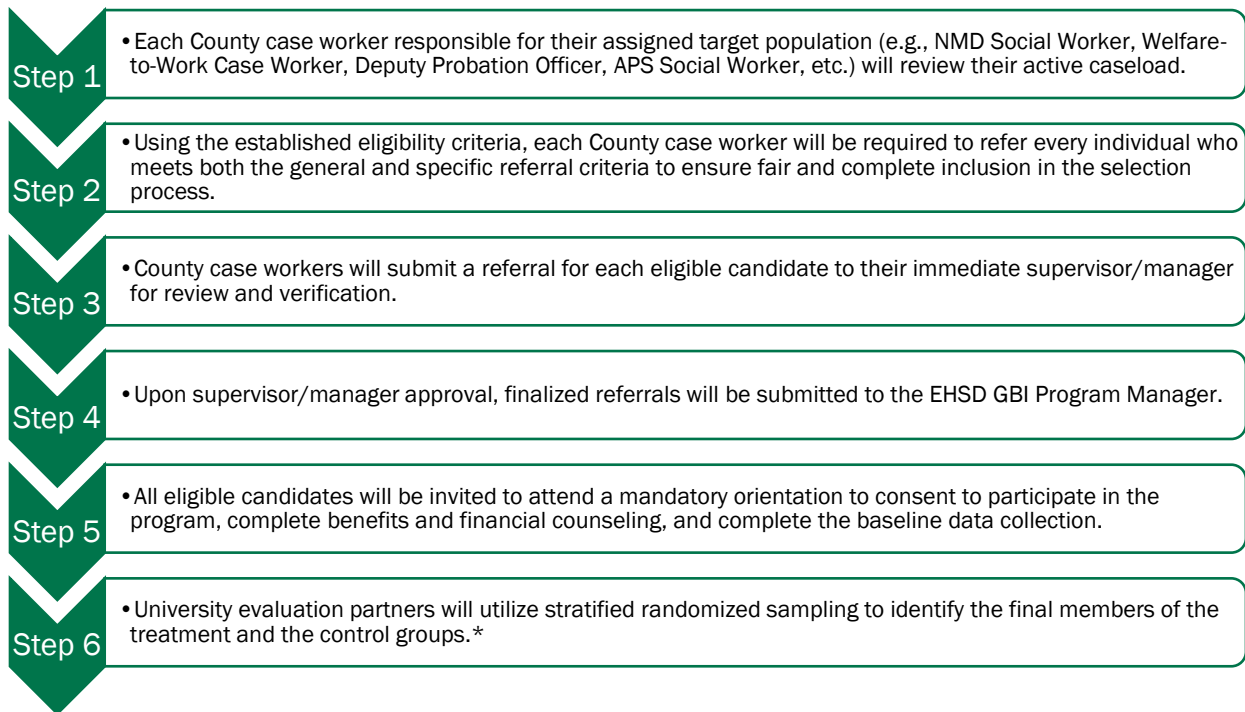
Eligibility Criteria	Referred By	Selection Process	Existing Case Management
<ul style="list-style-type: none"> Approximately 44 engaged Adult Protective Services (APS) clients 60+ years of age Identified housing instability* or transitioning out of Home Safe services 	<ul style="list-style-type: none"> APS Social Worker Health, Housing, and Homeless Services (H3) worker 	<ul style="list-style-type: none"> Multidisciplinary Team 	<ul style="list-style-type: none"> Assessment Case management coordination, including Choice in Aging** Referrals

*Defined by EHSD A&AS as someone who is at risk of homelessness or experiencing unsanitary or unsafe living conditions.

**Choice in Aging is currently under contract with Aging & Adult Services to provide case management support. Their expertise in working with this population will continue to be imperative and utilized, including Contra Costa Thrives participants.

Referral & Selection Process

A 30-day referral window will be provided for County case workers to identify and submit referrals for all eligible candidates.



*Participants from three of the four target populations will be selected through a randomized sampling process using a Stratified Random Sampling Tool. Older adults will be selected by a multidisciplinary team (MDT) that will be specifically established for the purpose of identifying participants for the GBI program. The MDT will include representatives from EHSD's Aging and Adult Services Bureau Adult Protective Services, Choice in Aging, and Health, Housing, and Homeless Services.

Older Adults

In alignment with recommendations from the CCGIC, EHSD has included an explicit rationale for using a different selection process for low-income, housing insecure older adults. Due to the unique vulnerability, complexity of needs, and urgency faced by low-income housing insecure older adults, a multidisciplinary (MDT) team will be used for the selection process to ensure that those who can benefit the most are prioritized for participation.

1. Vulnerability and Urgency

Older adults facing housing instability often have more immediate and severe risks (e.g., eviction, loss of life-sustaining medications, deterioration in health). MDT selection allows the team to prioritize and strategize case management services for those with the most urgent needs and ensure that limited slots go to those who would benefit most critically from financial stabilization.

2. Complex Needs Require Professional Judgment

Many older adults have multiple, overlapping challenges—medical, cognitive, financial, and housing-related—that a random lottery cannot account for. An MDT process allows

experienced professionals to assess the whole picture and select participants who will both benefit most and be most supported through the program.

3. Protecting Health and Housing Stability

Older adults at risk of homelessness or extreme poverty face higher mortality rates and steeper declines in health than younger populations. Prioritizing via MDT helps mitigate these risks proactively rather than randomly.

Verification Requirements

Participants will not be required to submit additional documentation, as their eligibility will be confirmed through existing documentation in County-sponsored programs.

Orientation

Referrals will enter a pool, with individuals required to complete an orientation prior to random selection. The orientation will provide a comprehensive overview of the program, including program terms, payment options, and available existing case management supports. As part of the orientation, participants will receive mandatory benefits counseling to understand how GBI payments may impact federal, state, and local public assistance programs. Additionally, participants will be provided with financial support and resources which will provide tools for money management success. Participants will be asked to review and sign consent forms and other required documentation confirming their voluntary participation and understanding of the program guidelines. Participants will be randomly assigned to the treatment or control group after the completion of the orientation activities.

Benefits Counseling

Benefits counseling will ensure that participants are fully informed about how GBI payments may affect their eligibility for other public assistance benefits, enabling them to make an informed decision regarding their participation in the program. Completion of benefits counseling is required prior to random selection for participation. This procedure aligns with standard practices in GI pilot initiatives and is incorporated and recommended within the CCGIC program framework². Participants who complete the Contra Costa Thrives program will receive benefits transition counseling towards the end of the program to provide them with the necessary guidance to prepare for the loss of income as the program concludes. EHSD will procure a qualified vendor to deliver this service in accordance with the County's Purchasing Policy and Procedures outlined in Administrative Bulletin Number 600.3.

Financial Support and Resources

This component is designed to offer supportive tools designed to help participants reach their personal financial goals. These sessions aren't about telling people what to do with their money, but about providing practical, judgment-free information and strategies participants can choose to use in ways that work for them.

This element of the program was shaped by both community input and research outcomes from Yolo County's Guaranteed Income pilot, which highlighted the need for financial support for participants managing unrestricted income. Both case managers and clients in the Yolo County Basic Income

² Contra Costa Guaranteed Income Coalition, *Contra Costa Thrives: Pilot Proposal*, p. 8

(YoBI) pilot expressed interest in more financial planning and support during the program to navigate YoBI ending. Though financial planning programs were offered to participants, attendance was voluntary and minimal³.

Additionally, participants in both the treatment and control groups will have access to voluntary, ongoing financial support workshops offered throughout the duration of the program through existing case management supports.

EHSD will build upon its existing financial empowerment partnerships to support this work. For example, EHSD has partnered with 1st Northern California Credit Union for several years to administer the Keeping Employment Equals Your Success (KEYS) Program — a low-interest, affordable payment auto loan program for employed CalWORKs and CalFresh participants with limited access to traditional auto loans. EHSD will engage existing partners to provide financial support services.

Payment Disbursement

Participants, selected by a contracted university partner through stratified randomized sampling, will receive a total of \$18,000 distributed over a 12- or 18-month period. Each participant will have the flexibility to choose one of three payment plans based on their individual needs. Based on the CCGIC's recommendation⁴, all options include gradually reducing payments towards the end of the program to give participants time to adjust to and budget for the loss of income. Option 2 includes a larger up-front payment to address immediate needs followed by monthly payments. Evidence from GiveDirectly's⁵ program in Kenya suggests concentrating payments allows participants to make different kinds of investments. However, research from higher-income countries is needed to understand the potential impacts of lump sum payments in areas more similar to Contra Costa County. For individuals who receive housing vouchers through Foster Youth to Independence (FYI), Family Unification Program (FUP), or Housing and Urban Development (HUD) assisted housing programs, GBI payments may be excluded from the family's rent calculation for the first 12 months and counted as income thereafter. Option 3 offers a payment scale that protects these types of housing benefits and allows participants to receive the full \$18,000.

Option 1 – 18 Months w/Gradual Payments Over Final Six Months							Total
Months 1-12	\$1,250	\$1,250	\$1,250	\$1,250	\$1,250	\$1,250	
	\$1,250	\$1,250	\$1,250	\$1,250	\$1,250	\$1,250	
Months 13-18	\$950	\$750	\$550	\$350	\$250	\$150	\$18,000

³ UC Davis Center for Regional Change, *Yolo County Basic Income Evaluation Final Report*, p. 27

⁴ Contra Costa Guaranteed Income Coalition, *Contra Costa Thrives: Pilot Proposal*, p. 7

⁵ [Early findings from the world's largest UBI study | GiveDirectly](#)

Option 2 – 18 Months, Initial Lump-Sum Payment w/Gradual Payments Over Final Six Months							Total
Months 1-12	\$3,000 + \$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	
	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	
Months 13-18	\$750	\$750	\$500	\$500	\$250	\$250	\$18,000

Option 3 - 12 Months w/Gradual Payments at Start and End							Total
Months 1-6	\$750	\$750	\$1,500	\$1,500	\$2,500	\$2,500	
Months 7-12	\$2,500	\$1,500	\$1,500	\$1,250	\$1,000	\$750	\$18,000

Payments from County-sponsored programs are generally disbursed at the beginning of each month. Based on recommendations from the CCGIC, which reflect participant feedback, GBI payments will be issued on the 15th of each month⁶.

Payment Disbursement Partner

Payments will be issued via prepaid debit cards to ensure that funds are accessible to all individuals, especially considering those who may not have a bank account or are facing challenges in obtaining one. EHSD recommends utilizing a vendor that offers a prepaid card processing and management platform that supports reloadable prepaid debit cards and provides managed, configurable account and transaction processing, including web and mobile applications for cardholders. EHSD will procure a qualified vendor in accordance with the County's Purchasing Policy and Procedures outlined in Administrative Bulletin Number 600.3.

Case Management Supports

Candidates from the proposed target populations will be enrolled in County-sponsored programs, because they will continue to receive case management support and wrap around services. GBI payment activities and support will be incorporated into existing case management. **Attachment C** describes engagement and other case management components offered.

⁶ Contra Costa Guaranteed Income Coalition, *Contra Costa Thrives: Pilot Proposal*, p. 7

Discontinuance Reasons

The following outlines proposed circumstances under which a participant's involvement in the Guaranteed Basic Income program may be discontinued prior to the program ending.

- Voluntarily chooses to discontinue
- Permanently moves out of the state of California or out of the United States of America
 - For foster youth, permanently moves out of California **and** no longer receives EHSD case management supports
- Becomes incarcerated for more than 90 days
- Fails to address a bench warrant within 90 days
- Passes away

Participant Turnover and Alternate Selection

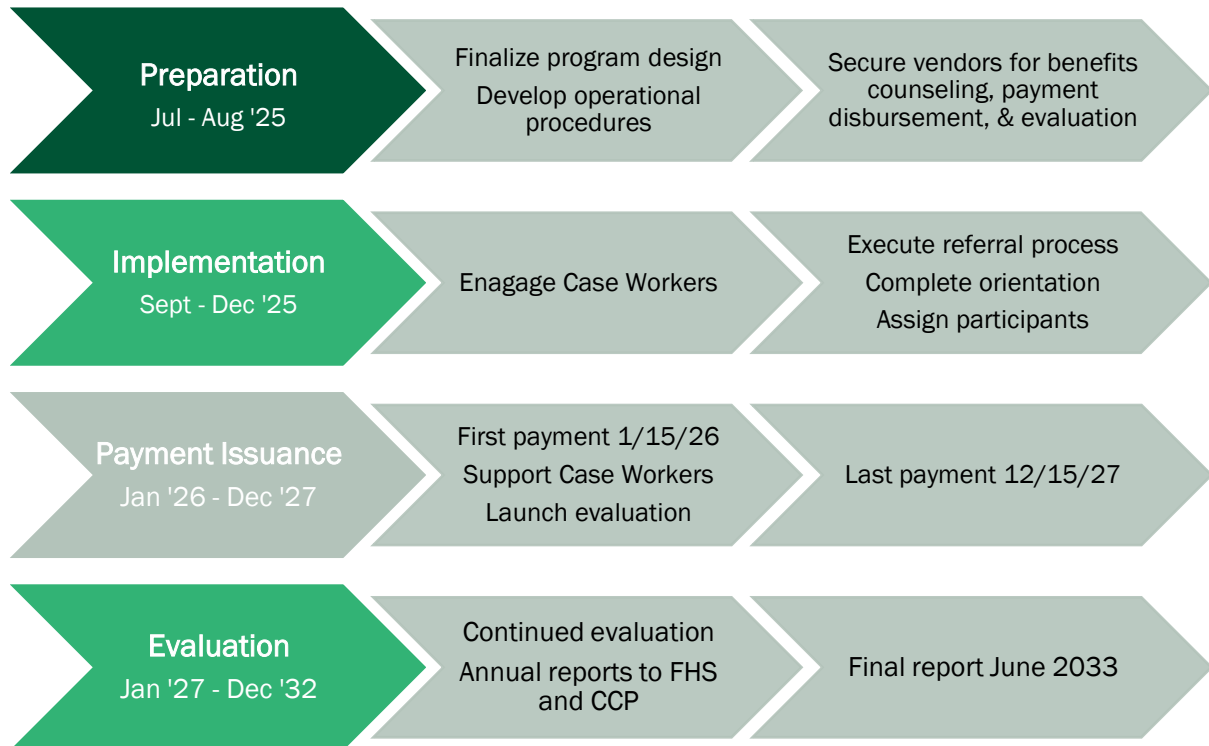
For every two participants who exit the program within the first six months — whether due to the reasons listed above or for any other unforeseen circumstances, including by their choice — one replacement participant will be selected. Limiting replacements to this ratio, and within the first six months of the program, ensures that any replacement participant can still receive the full \$18,000 in payments over the intended 18-month period and allows for consistent and reliable data collection to support the program's evaluation goals. When a spot becomes available, a replacement will be randomly selected from the control group of the corresponding target population.

CASE WORKER SUPPORT

A process will be developed to ensure case workers are supported in their role within the Contra Costa Thrives program, enhancing participant engagement and program success. Processes may include but are not limited to:

- **Regular check-in meetings** between Guaranteed Income Program Manager and case workers and EHSD Bureau and Probation Department program liaisons to discuss program updates, participant needs, and important topics.
- **Distribution of ongoing program newsletters** with reminders, success stories, critical updates, program guidelines, and FAQs.
- **Communication** between the Contra Costa Thrives Program Manager and case workers when participants meet discontinuance criteria or encounter urgent issues, e.g. with payments.
- **Case consultation opportunities** for case workers to troubleshoot participant concerns with the Program Manager.

PROGRAM LAUNCH



IMPACTS TO OTHER PUBLIC ASSISTANCE PROGRAMS

Because guaranteed income could potentially affect eligibility or benefits for other public assistance programs, the Contra Costa Thrives program includes [benefits counseling](#) as a required component. This counseling will be provided by an experienced organization specializing in public assistance and guaranteed income programs, ensuring participants receive comprehensive information to make informed decisions regarding their participation in the program. The chart below lists federal, state, and local programs that may be impacted by GBI payments⁷.

Federal Benefit Programs	State Benefit Programs	Local Benefit Programs
<ul style="list-style-type: none"> • CalFresh • Child and Adult Food Program (CACFP) • Child Tax Credit & Earned Income Tax Credit (EITC) • Financial Aid (including State financial aid & Federal Pell Grants) • Low Income Home Energy Assistance Program (LIHEAP) • Low Income Household Water Assistance Program (LIHWAP) • Medi-Cal & Children's Health Insurance Program (CHIP) • Social Security Disability Insurance (SSDI) • Supplemental Security Income (SSI) • Social Security Retirement Insurance Benefit • Women, Infants, and Children (WIC) 	<ul style="list-style-type: none"> • California Alternate Rates for Energy (CARE) • California Food Assistance Program (CFAP) • California Lifeline • California Promise Grant (CCPG) • Family Electric Rate Assistance Program (FERA) • Housing and Disability Advocacy Program (HDAP) • State Disability Insurance (including Paid Family Leave) • Unemployment Insurance (UI) 	<ul style="list-style-type: none"> • Housing Subsidies & Home Visitation Services • Transitional Housing Program Plus (THP-Plus) • Transportation discount programs • Utility Discounts

Hold Harmless Fund

A hold harmless fund provides funding to reimburse participants for benefits lost as a result of program enrollment⁸. EHSD does not recommend allocating funds toward the establishment of a hold harmless fund for the following reasons:

1. **Attachment D** provides a list of known Guaranteed Income pilots in **California counties**. Based on available information, none of these pilots appear to have included a hold harmless fund in the program design.

⁷ California Department of Social Services (CDSS), *Benefit Impacts for Recipients of the CDSS Guaranteed Income Pilot Program*, 2023

⁸Home Grown, *Thriving Providers Project Benefits Protection Toolkit*, p. 15

2. The Board of Supervisors' policy prohibiting the use of County General Purpose Revenue to backfill State and Federal revenue cuts. This policy was reaffirmed at the Budget Hearing on April 22-23, 2024⁹.
3. According to Home Grown's *Thriving Providers Project Benefits Protection Toolkit*, the administration of such funds come with some significant challenges, which include:
 - a) The ability to determine the value of the lost benefit. For example, the loss of housing or Medicaid (Medi-Cal), particularly for folks with complex health needs may be irreplaceable with cash.
 - b) Planning for a large enough fund to ensure all participants experiencing benefits loss are compensated.
 - c) Determining whether payments will trigger other benefits cliffs.

FUNDING SOURCES AND PROPOSED BUDGET

Funding Sources

Contra Costa Thrives will be funded by:

1. Contra Costa County Measure X funds
2. Contra Costa County AB 109 Re-Entry Program funds
3. Volunteer & Emergency Services Team in Action (VESTIA) private funds

Proposed Budget

Expenditures	Measure X	AB 109	VESTIA	Total	% of Total
Direct Payments	\$2,376,000	\$828,000	\$16,200	\$3,220,200	75%
Payment Disbursement Vendor	\$2,465	\$822	\$0	\$3,287	<1%
Benefits/Financial Counseling	\$31,424	\$13,744	\$0	\$45,168	1%
Evaluation	\$515,111	\$100,000	\$0	\$615,111	14%
Administrative Costs	\$325,000	\$57,434	\$0	\$382,434	9%
Total	\$3,250,000	\$1,000,000	\$16,200	\$4,266,200	100%

**To prevent payments from the Contra Costa Thrives program from negatively impacting participants who are also recipients of CalFresh benefits, a portion of the direct payments must include any amount of non-governmental funds¹⁰.*

⁹ Contra Costa County Board of Supervisors, Budget Hearing Meeting Minutes, Item D.1, April 2024

¹⁰ California Department of Social Services (CDSS), *CalFresh All County Letter (ACL)* 23-60, p. 2

EVALUATION

EHSD will procure a university partner to conduct the program evaluation in accordance with the County's Purchasing Policy and Procedures outlined in Administrative Bulletin Number 600.3. A 5-year longitudinal study will be conducted to assess the economic impact of the Contra Costa Thrives program. The study will evaluate certain short-term impacts while primarily concentrating on the long-term effects related to participants' financial stability, recidivism rates, and housing security for seniors, while identifying differences in outcomes across the four targeted populations. Evaluation activities performed may include, but are not limited to:

1. **Statistical comparison** of program participant outcomes in relation to control group.
2. **Collect responses to short form surveys** focused on financial stability, recidivism, and housing stability for seniors.
3. **Collect qualitative feedback** through interviews, focus groups, and/or open-ended surveys to inform county services.

By investing in longer-term learning, findings may contribute valuable insights and inform policy, program design, and the case for permanent, scalable cash-based support systems on a national level. The study will also offer recommendations for integrating guaranteed income assistance into broader safety net systems. Deliverables will include annual reports presented to the Family and Human Services Committee and Community Corrections Partnership.

Short-Term Outcomes

As part of the evaluation of short-term outcomes, qualitative feedback will be collected from participants to inform county services and designed to capture participant experiences, perspectives, and recommendations. The program's evaluation will also measure immediate outcomes aligned with the program's targeted interventions. Among the **reentry population**, the evaluation will track recidivism rates during the stipend period. For **low-income, housing insecure older adults**, the evaluation will assess whether guaranteed income reduces or prevents homelessness and increases the ability to sustain housing for older adults. Additionally, the evaluation will monitor program plan completion rates for participants enrolled in **Welfare-to-Work**, **Cal-Learn**, or **Independent Living Skills** programs, assessing whether financial support reduces drop-offs, increases program engagement, and promotes goal plan completion.

Long-Term Outcomes

The program's evaluation will focus on two key outcome areas: **sustainable income and recidivism**. For **sustainable income**, the evaluation will assess whether participants experience stability in income after the guaranteed payments end. **Recidivism** will be evaluated as it relates to each target population to assess whether guaranteed income:

- **Foster youth** - reduces the likelihood reliance on public assistance programs and involvement with the justice system.
- **Welfare-to-Work and Cal-Learn families** - reduces the likelihood of families returning to public assistance programs after discontinuation.
- **Formerly incarcerated individuals** - reduces the likelihood of rearrest or reincarceration and being found guilty of committing a crime.

Control Groups

Both treatment and control group members will receive incentives for participation in research activities. The purpose of control groups in research and evaluation is to provide a comparison group that does not receive the intervention or treatment being studied. This allows researchers to measure the actual impact of the intervention by comparing outcomes between those who received the program (the treatment group) and those who did not (the control group). By isolating the effect of the program, control groups help determine whether observed outcomes can be attributed to the program itself rather than other external factors. As recommended by the CCGIC and UC Davis, the evaluation plan will incorporate control groups. Incentives will continue through the entire evaluation period. The following are examples of Guaranteed Income pilots that utilized control groups and the ways they incentivized participation.

Pilot Name/Description	Treatment Group/Control Group	Research Activities	Incentive Amount
LA Breathe¹¹ LA County foster youth	1,000/2,000	<ul style="list-style-type: none"> Online surveys at 6, 12, 18, 24, 36 months; 42 months after enrollment Interview 2x during course of pilot 	<ul style="list-style-type: none"> \$30/survey \$40/interview
iFoster¹² Low-income youth transitioning out of extended foster care and pregnant people	300/300	<ul style="list-style-type: none"> Baseline survey Text survey at 6 & 12 months Final survey at 18 months 	<ul style="list-style-type: none"> \$20/month for duration of pilot \$25/baseline survey \$10/text survey \$50/final survey
United Way of the Bay Area¹³ Alameda County residents 18+ who received services from specific SparkPoint Centers	100/100	<ul style="list-style-type: none"> Surveys at 0, 6, 12, 18-month mark Survey 6 months post pilot 	<ul style="list-style-type: none"> \$100 Visa gift card/survey
Oakland Resilient Families¹⁴ Low-income Oakland residents w/a child younger than 18	300/360	<ul style="list-style-type: none"> 2 interviews Surveys at baseline and every 6 months throughout pilot Survey 6 months post pilot 	<ul style="list-style-type: none"> \$40 Target gift card/interview "Participants were compensated for completing surveys"

¹¹ LA Breathe, *Los Angeles County's GI Project Research & Evaluation Plan*, p. 1

¹² iFoster, *Guaranteed Income Pilot Frequently Asked Questions*, p. 6

¹³ [Community-Based Roads to Prosperity Program - United Way Bay Area](#), 2024

¹⁴ University of Pennsylvania Center for Guaranteed Income Research, *The American GI Studies: Oakland, CA*, p. 3

Yolo County Basic Income (YoBI)	76/107	<ul style="list-style-type: none">• Survey and interview over 24-month pilot at baseline, midpoint, and endpoint	<ul style="list-style-type: none">• \$100/quarter
CalWORKs families in the Housing Support Program (HSP) w/child under 6			

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2. **GiveDirectly.** *Early findings from the world's largest UBI study.* 2023.
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4. **Rosekind, Rachel.** *Implementing Guaranteed Income in Contra Costa.* 2024.
5. **iFoster.** *Guaranteed Income Pilot Frequently Asked Questions.* 2023.
6. **United Way Bay Area.** *Empowering Bay Area Communities Through Roads to Prosperity.* 2024.
7. **Home Grown.** *Thriving Providers Project Benefits Protection Toolkit.*
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13. **Flynn, K, et al.** *The American Guaranteed Income Studies: Oakland, California.* s.l. : University of Pennsylvania Center for Guaranteed Income Research, 2025.
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ATTACHMENT A
Guaranteed Income Program Design Comparison Chart
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This chart presents a comparison of the core elements of the program designs developed by the Contra Costa Guaranteed Income Coalition and EHSD.

GI Pilot Elements	Contra Costa Guaranteed Income Coalition Proposal	Employment and Human Services Department Proposal	Similarities	Differences
Pilot Name	Contra Costa Thrives (CCT)	Contra Costa Thrives (CCT)	EHSD adopted the name suggested by the Contra Costa Guaranteed Income Coalition ("Contra Costa Thrives"), which was approved by the Coalition.	None
1. Goals	<p>CCT Introduction: CCT will offer participants choice with regard to payment structure, enrollment in services and supports, and participation in evaluation activities - the latter will be explicitly consent-based and incentive-driven. Goals (CCT Section 1) 1. Alleviate financial hardship and economic volatility by providing an income floor to participants for a sustained period of time 2. Promote pathways for economic and social mobility and resilience at the individual, family and community level to ensure diversity does not mean disparity in Contra Costa 3. Increase assets and opportunities for vulnerable, impacted and minoritized populations to build generational wealth 4. Provide flexible resources that fill in the gaps of existing public assistance programs and reveal new ways to continuously improve the local safety net 5. Contribute to the field of practice to move guaranteed income from pilot to policy.</p>	<p>Within Proposal: CCT will offer participants choice with regard to payment structure, enrollment in services and participation in evaluation activities - the latter will be explicitly consent-based. Evaluation incentive options TBD. Goals 1. Provide consistent, unconditional cash payments to reduce financial volatility and improve participants' ability to meet basic needs 2. Assist individuals reentering the community post-incarceration, youth transitioning from foster care, and families with young children in navigating major life transitions with financial stability as a foundation 3. Help housing-insecure older adults remain stably housed and/or maintain their homes by assisting with repairs 4. Leverage existing county programs by selecting participants enrolled in services, increasing engagement with case managers, and reducing barriers to successful outcomes.</p>	Underlying purpose of both programs is to reduce financial hardship.	EHSD goals are specific to target populations.
2. Intended Outcomes	The evaluation of Contra Costa Thrives will assess how guaranteed income impacts: 1. The self-sufficiency of program participants, including housing stability, financial security and food security 2. The financial health and resiliency of participants, including savings, debt reduction, etc. 3. Participant well-being, such as mental health, physical health, and social connectedness. 4. Education and/or employment status 5. Emergency services utilization.	The evaluation of Contra Costa Thrives will assess: 1. Sustainable income: the program would assess whether participants experience stability in income after the guaranteed income payments end. 2. Recidivism: the program would evaluate recidivism as defined for different target groups. 3. Housing stability: the program will evaluate whether guaranteed income reduces or prevents homelessness and increases the ability to sustain housing for older adults.	Financial stability and housing stability.	EHSD focus is on long-term impacts on financial stability, intergenerational mobility, housing stability for older adults, and recidivism for different target groups.

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GI Pilot Elements	Contra Costa Guaranteed Income Coalition Proposal	Employment and Human Services Department Proposal	Similarities	Differences
3 (part a). Priority Populations	1. Youth transitioning out of foster care 2. Seniors, defined as people aged 55 and up 3. Families experiencing significant financial hardship with children ages 0-6. Families are defined as a parental/custodial caregiver for at least one child aged six or under at the time of application.	1. Transitional-aged youth exiting foster care 2. Low-income families with young children 3. Individuals returning to the community after incarceration 4. Low-Income/housing-insecure seniors	Transitional aged youth exiting foster care, low-income families with young children, and older adults.	EHSD - additional target population are individuals returning to the community after incarceration through AB 109 funding.
3 (part b). Eligibility Criteria	Income at or below 250% of Federal Poverty Level (FPL); must be residents of Contra Costa County at time of enrollment; cannot be concurrently participating in another GI program at time of enrollment; participants do not have to be enrolled in public benefits programs.	Individuals in the specific target populations must meet certain eligibility criteria, which include both general criteria applicable to all participants and specific criteria for each distinct target population. General Criteria: 1. Resident of Contra Costa County (Foster youth receiving EHSD case management services may be in non-County locations); 2. Active participant in one of the following County-sponsored programs: CalWORKs, Welfare-to-Work or Cal-Learn; Independent Living Skills; Adult Protective Services; Probation; 3. Cannot be enrolled in another Guaranteed Income pilot; 4. Must not have participated in a prior Guaranteed Income pilot. 5. Has legal control of their finances. (See EHSD Proposed Program Design for detailed criteria for each target population.)	Residents of Contra Costa County; cannot be concurrently enrolled in another GI program.	EHSD eligibility criteria include active participation in a public benefit or other supportive program, such as ILSP for foster youth, Welfare-to-Work for low-income families; Choice in Aging for seniors, Probation for re-entry population. This requirement is based on the idea that these programs have built-in supports and services that can enhance the participants' chance of success. Also, EHSD proposal focuses on lower-income populations, not up to 250% of FPL. Candidates cannot have participated in a prior GI program.

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GI Pilot Elements	Contra Costa Guaranteed Income Coalition Proposal	Employment and Human Services Department Proposal	Similarities	Differences
4. Participant Selection	A randomized selection process promotes a sense of fairness and equity when vast need is balanced against limited resources. A lottery system minimizes bias and potential for corruption, both of which could jeopardize resident trust. Randomization also allows researchers to draw conclusions about how the program affects low-income people from diverse backgrounds. It is possible to implement a tier system, whereby a higher proportion of slots could be devoted to people at lower income levels. We could also allocate a specific number of slots to lottery selection and a set number to direct referrals. Referral examples include H3, TAY- or senior-serving agencies, etc.	Eligible candidates will be referred by their County case worker or Deputy Probation Officer and selected by a randomized selection process using a Stratified Random Sampling Tool. For Older Adults: Eligible candidates will be referred by their County case worker or Health, Housing, & Homeless Services (H3) worker and selected by a multidisciplinary team that will be specifically established for the purpose of identifying participants for the GBI program. This is to ensure those who can benefit the most are prioritized for participation.	Randomized selection process, specific number of slots allocated per target population.	All eligible candidates who meet the eligibility criteria will be referred by County case worker. Older adults will be selected by Multidisciplinary Team.
5. Payment Amount	Provide participants with \$18,000 over the course of 18 months, averaging out to \$1,000/month. (Note: participants may choose a payment structure that is best for them, as described in a subsequent section.) Possible option: participants can choose between a standard monthly payment of \$1,000/month or monthly payments of \$800 and a large one-time lump sum payment of \$8,000. We estimate that the allocated sum of \$3.25 million in Measure X dollars will support approximately 150 households.	Provide participants with a total of \$18,000 over a 12- or 18-month period, with a choice of up to one of three monthly payment options: Option 1 \$1,250/month for the first 12 months; \$950 to \$150 over the final 6 months Option 2 \$3,000 upfront lump sum payment; \$1,000/month for the first 12 months, \$750 to \$250 over the final 6 months Option 3 Months 1-2 \$750; Months 3-4 \$1,500; Months 5-7 \$2,500; Months 8-9 \$1,500; Month 10 \$1,250; Month 11 \$1,000; Month 12 \$750	Duration is the same for two options (18 months), and both recommend a choice of payment schedules. Total amount is \$18,000.	EHSD proposal defines options more specifically. All options include gradually reducing payments towards the end of the program to give participants time to adjust to and budget for the loss of income from GBI payments. Option 2 also includes an up-front lump sum payment to address immediate needs and stabilize the participant or allow them to use the payment as an investment. Option 3 offers a payment scale and program duration that protects individuals who receive housing subsidies, specifically through HUD.

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GI Pilot Elements	Contra Costa Guaranteed Income Coalition Proposal	Employment and Human Services Department Proposal	Similarities	Differences
6. Duration	18 months	18 months	Same	None
7. Payment Disbursement and Cadence	Disbursement on the 15th of the month. Options include prepaid debit cards; direct deposit for participants with bank accounts. Tapered payments toward the end of the program may give participants time to adjust to and budget for the loss of income from GI payments.	Disbursement on the 15th of the month via prepaid debit card.	Disbursement on 15th of the month via prepaid debit cards. Tapered payments towards the end of the program.	EHSD proposes prepaid debit card and does not include bank deposit option. The debit card is more consistent operationally and provides greater flexibility for changes.
8. Launch	6 month period of outreach, eligibility determination, participant enrollment and benefits counseling by pilot partners, county stakeholders and community-based agencies. On site and remote application assistance, ensure language access and equitable geographic representation.	6 month period will include outreach to workers; eligibility determination and participant enrollment; benefits counseling and financial support and resources session by contracted vendor/s.	6 months period of outreach, eligibility determination, participant enrollment, and benefits counseling.	For EHSD pilot, eligibility will be determined by County case workers. Candidates will not have to complete an application or provide proof of eligibility, as eligibility will be confirmed through the County program. Financial supports and resources session will be required as part of orientation along with benefits counseling.
9. Application & Enrollment	Application and surrounding process should be structured to be as accessible as possible. Applicants should be permitted to provide self-attestation of eligibility with deferred document verification. Application should be mobile-friendly. Offer a password-less login (process described in proposal).	County case worker or Deputy Probation Officer will refer eligible candidates who will be selected by a randomized selection process or, for older adults, multidisciplinary team. Referrals will be submitted via secure portal and random selection performed by university contracted to oversee program evaluation and control group.		For EHSD pilot, eligibility will be determined by County case workers. Candidates will not have to complete an application or provide proof of eligibility, as eligibility will be confirmed through the County program.

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10. Eligibility Verification	A variety of admissible verification documents will enable households with t more complex identity or income profile to participate. City of Chicago accepted 20 forms of documentation to verify across identity, residency and household income. Enrollment in benefits programs can be furnished as proof of eligibility.	Participants will not be required to submit additional documentation, as their eligibility will be confirmed through existing documentation in County-sponsored programs.		For EHSD pilot, eligibility will be determined by County case workers. Candidates will not have to complete an application or provide proof of eligibility, as eligibility will be confirmed through the County program.
11. Benefits Counseling and Protection	All participants will be required to participate in a counseling session to identify potential/estimated impacts of the pilot payments on public benefits. Recommend creation of a Hold Harmless fund which could be used, as needed, to cover gaps and hardships experienced by participants as a result of termination or suspension of social safety net benefits.	Orientation is required for all referred candidates prior to randomized selection/enrollment in the pilot. The orientation will provide a comprehensive overview of the program, including program terms, payment options, and available existing case management supports. As part of the orientation, participants will receive mandatory benefits counseling to understand how GBI payments may impact existing public benefits. Additionally, participants will receive mandatory financial support and resources session education to support informed money management during the pilot period.	Requirement for completion of benefits counseling.	EHSD proposal does not include a Hold Harmless Fund. Based on extensive research detailed in the GBI Program Design, there were no findings that indicate other County-administered GI pilots included a Hold Harmless Fund. In addition, see Contra Costa County Board of Supervisors' policy prohibiting the use of County General Purpose Revenue to backfill State and Federal revenue cuts.

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12. Supportive Services and Referral Pathways	Supportive services, navigation and referrals during and after the pilot enhance participants' agency, self-sufficiency and connectedness. These resources can take various forms, e.g., referrals to government social safety net programs, housing and employment assistance, financial coaching, etc. All resources, services and referral pathways are offered as opt-in , meaning that participation is not required and that pilot participants continue to receive the guaranteed income cash payments regardless of their decision to utilize additional supports and services.	Participants will be enrolled in County-sponsored programs, ensuring that they will continue to receive case management support and wrap around services, including referral pathways and supportive services.	Referrals for supportive services and resources. All resources, services and referral pathways are offered as opt-in, meaning that participation is not required and that pilot participants continue to receive the guaranteed income cash payments regardless of their decision to utilize additional supports and services.	Participants will be enrolled in EHSD County-sponsored programs, ensuring that they will continue to receive case management support and wrap around services, including referral pathways and supportive services.
13. Evaluation: Metrics and Methods	Propose to use the same set of evaluation parameters for all three priority populations, to be potentially supplemented and/or modified in subsequent discussion with the research partner and other stakeholders. Varying survey instruments allow for data to be captured on participant- and family-level outcomes. Particularly want to elevate the criticality of capturing qualitative data to reflect the lived experience of pilot participants. Obtaining consent to participate in any research endeavor - and not penalizing them or denying the intervention if they refuse to consent - is a key means of elevating equity and agency in the research process.	A 5-year longitudinal study will be conducted. Methods of data collection include surveys via text message or email and interviews at baseline and every 6 months throughout the duration of the pilot and annually thereafter. Collect responses to short form surveys focused on financial stability, recidivism, and housing stability for seniors. Collect qualitative feedback through interviews, focus groups, and/or open-ended surveys to inform county services. Deliverables will include annual reports presented to the Family and Human Services Committee and Community Corrections Partnership.	Utilization of varying survey instruments and discussions with research partner and stakeholders.	EHSD's 5-year longitudinal study would add to existing body of research, which is currently limited in the United States to short-term projects.
14. Pilot Partners	Pilot partners include Contra Costa County's Employment and Human Services Department and contracted entities responsible for implementation, payment disbursement, and evaluation.	Pilot partners include the Contra Costa GI Coalition, contracted entities responsible for implementation, payment disbursement and evaluation.	Same	None

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15. Request for Proposals: Structure and Review	Two options proposed. Option One: Three implementing organizations with expertise in and aligned with each priority population. One payment distribution partner (who can provide participant choice and flexibility in payment amounts and cadence). One research partner. Option Two: One overseeing implementing organization that has strong community relationships and capacity to hold the program and convene a consortium of agencies with deep experience working with one or more of the three priority populations. One disbursement partner (who can provide participant choice and flexibility in payment amounts and cadence). One research partner.	EHSD will administer the pilot except for the following components which will be contracted: 1. Literature review, program design support, and evaluation plan development; 2. Payment disbursement; 3. Benefits counseling and financial support and resources session; 4. Pilot evaluation. EHSD will procure qualified third-party vendors to deliver this service in accordance with the County's Purchasing Policy and Procedures outlined in Administrative Bulletin Number 600.3.	One payment distribution partner, one research/evaluation partner.	EHSD will administer the pilot, including administering the RFP process and managing the contracts for payment disbursement partner, benefits counseling/financial support and resources session, and evaluation partner.
16. Pilot Partners and Responsibilities				
16 a. Implementation Partner	Collaboration can manifest in a variety of ways, including but not limited to: (1) Single agency: Agency manages all aspects of the program, providing one or more supportive services; (2) Partnership for participant referrals: Primary agency manages all aspects of the program and provides supportive services. Secondary agency or a public system of care provides primary agency with participant referrals; (3) Consortium: Lead agency manages core program aspects, including design, recruitment cash disbursement, and reporting, and partner agencies provide a range of support services and/or backend support, e.g., accounting. Coalition proposal lists 22 items in "Scope of Work".	EHSD will administer the pilot except for the following components which will be contracted: 1. Literature review, program design support, and evaluation plan development; 2. Payment disbursement; 3. Benefits counseling and financial support and resources session; 4. Pilot evaluation. EHSD will procure qualified third-party vendors to deliver this service in accordance with the County's Purchasing Policy and Procedures outlined in Administrative Bulletin Number 600.3.		EHSD will administer the pilot, including administering the RFP process and managing the contracts for payment disbursement partner, benefits counseling/ financial support and resources session, and evaluation partner.

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GI Pilot Elements	Contra Costa Guaranteed Income Coalition Proposal	Employment and Human Services Department Proposal	Similarities	Differences
16 b. Payment Disbursement Partner	Coalition proposal lists 9 items in "Scope of Work."	EHSD obtained information from Yolo County regarding three potential vendors: 1. Community Financial Resources (will not agree to discontinue payments in the event of EHSD request); 2. Dwolla (only provides ACH transactions from bank to bank - no debit cards); 3. Usio offers a prepaid card processing and management platform. This platform supports reloadable prepaid debit cards and provides managed, configurable account and transaction processing, including web and mobile applications for cardholders. Based on these options, EHSD obtained a quote from Usio.		EHSD leveraged information obtained by Yolo County to justify obtaining a quote and considering partnering with Usio as a payment disbursement partner.
16 c. Research Partner	The research partner's role will be refined via continued collaboration with County and community partners. Pilot participants will be evaluated through the pilot and extending approximately 12 months after the last payment. Evaluation efforts will track both quantitative and qualitative metrics and help inform local policy making, and, more broadly, GI's potential as an anti-poverty policy tool. Coalition lists 15 items in "Scope of Work."	EHSD will procure a qualified university partner to conduct the program evaluation in accordance with the County's Purchasing Policy and Procedures outlined in Administrative Bulletin Number 600.3. The university will have expertise in assessing guaranteed income pilot programs. A 5-year longitudinal study will be conducted. The study will assess the long-term impacts on participants financial stability and identify differences in outcomes across the four targeted populations.	Pilot participants will be evaluated through the pilot and for a period of time after the payments end.	EHSD's 5-year longitudinal study would add to existing body of research, which is currently limited in the United States to short-term projects.
17. Budget	Total allocation of \$3.25 million from Measure X. Of this amount: 10% (\$325,000) will support EHSD to perform and coordinate community outreach, administer RFP/grants administration and conduct evaluations. \$2,925,000 will support pilot implementation, direct cash payments, payment disbursement partner, survey stipends and other program needs.	Total Allocation: \$4,266,200 (Measure X: \$3,250,000; AB 109: \$1,000,000; VESTIA: \$16,200. Expenditures and % of total allocation: Direct payments - 75%; Payment disbursement vendor: <1%; Benefits/Financial counseling - 1%; Evaluation (including treatment and control group incentives) - 14%; Administrative costs - 9%.	10% admin costs for EHSD.	EHSD estimates that a higher percentage of budget is projected to go towards direct payments due to a reduced need for contracts. EHSD budget includes AB 109 GI and private funds.

Sources:

- Contra Costa Thrives: Pilot Proposal. Rachel Rosekind, PhD, MLIS, Contra Costa County Guaranteed Income Coalition
- Contra Costa Thrives: Proposed Program Pilot Design, Guaranteed Basic Income Pilot. Marla Stuart, MSW, PhD, Director and Aisha Teal, Author & Project Manager, Contra Costa County Employment & Human Services Department
- Yolo County Materials

Cash Payments and Economic Outcomes in the United States and Globally: A Narrative Review and Executive Summary

Rose Kagawa, MPH, PhD
Ahna Suleiman, DrPH

Literature Review

Guaranteed Basic Income Pilot

June 2025

Executive Summary

This narrative review of the literature on cash payment programs implemented in the United States and globally sought to characterize what is known about the effects of cash payments on economic outcomes, identify common measures of economic success and financial wellbeing, and highlight critical research questions that can guide the design and implementation of future cash payment programs to maximize benefits. Key findings in these areas were developed from common themes arising across studies of cash payments. We focus on four priority populations: low-income families, formerly incarcerated or justice-involved individuals, low-income seniors, and youth transitioning out of foster care. Most of the evidence is from studies of programs for low-income families or low-income households more generally.

Measures of economic wellbeing are frequently collected through self-reports on surveys. We note wide variation in the measures used to evaluate economic wellbeing. However, the most common measures across studies include income, employment, savings (e.g. % with \$500 or more in savings), ability to cover an emergency expense (e.g. “unexpected \$400 expense”) or expenses more generally (e.g. utility bills, mortgage, rely on others for financial support), and subjective measures of satisfaction with one’s financial situation.

Across studies, cash payments appear to benefit economic wellbeing among participants while they are enrolled and actively receiving payments. However, impacts are sometimes modest and rarely affect all measures of financial well-being included in a study. Fewer programs provide data on wellbeing after payments have ceased, but those that do raise questions about the ability of short-term (e.g. 2 years) basic income and similar programs to alter participant lives sufficiently to achieve long-term benefits given the structural and environmental factors that impact economic stability.

While we identified few programs with published evaluation results for seniors and youth transitioning out of foster care, there are many new and ongoing basic income programs for these populations that will provide estimates of program impact in the coming months and years.

Finally, there is growing interest in providing cash using mechanisms other than basic income payments, including lump sum payments and baby bonds. While several states and municipalities have implemented such programs, the recipients remain very young, and overall, there is far less evidence on the effectiveness of such alternative structures. The one study we identified evaluated the effects of a lump sum payment in Kenya relative to a two-year basic income, finding positive evidence for the comparative effectiveness of the lump sum payment.

Approach

We reviewed the existing peer-reviewed and gray (e.g. program reports, research center and program websites) literature to summarize the evidence on the impacts of basic income and related programs on economic outcomes, focusing on the four priority populations of greatest interest to Contra Costa County:

1. Exiting and former foster youth
2. Families with young children in California Work Opportunity and Responsibility for Kids (CalWORKs)
3. Individuals returning to community from incarceration and working with probation
4. Low-income housing insecure seniors

We also included influential basic income programs that supported similar but distinct populations (e.g. new mothers, low-income households) and identified new projects, particularly in the greater Bay Area, that are underway but do not yet have evaluation data available (see Table 1).

Several terms are used to describe programs that provide cash payments to individuals or households. The Stanford Basic Income Lab defines Universal Basic Income (UBI) as cash paid universally and without conditions to individuals on a regular basis. Very few cash programs are universal and instead meet the definition of a Guaranteed Income (GI) program. The Center for Guaranteed Income Research at the University of Pennsylvania defines Guaranteed Income as regular cash payments made without conditions. Unlike UBI, GI provides targeted financial support to specific populations. In practice, these terms are often used interchangeably and many programs termed “basic income” or “guaranteed income” may provide cash payments to specific populations, with or without additional conditions (e.g. attending financial literacy courses, completing job search milestones, maintaining sobriety). Our review considered experimental cash payment programs broadly, including both UBI and GI, cash transfers with or without conditions, and related programs such as lump sum payments and baby bonds, where investments are made on behalf of newborns that can be claimed when they reach adulthood.

Our search included cash programs implemented since 2000 in the United States, and especially those local to the Bay Area or California, as well as cash programs implemented globally. A more robust literature is available for cash transfer and similar programs in the international context due to a longer history of experimentation with cash policies.

We included programs with and without evaluation outcomes, and no minimum parameters were established for the scientific rigor of the evaluation to be included in the review. These choices allowed us to consider the status of the evidence and to provide a broader picture of the landscape

of implemented and evaluated programs rather than focusing on a narrow set of rigorously evaluated programs.

Our guiding questions were:

- 1) What is known about the effects of cash payments on economic outcomes, during the course of the program and long term?
- 2) How is economic improvement measured?
- 3) What are the gaps in the literature and where are new opportunities for learning?

We begin with a review of common measures used to identify effects on financial stability and related outcomes. We then summarize the estimated effects of cash payments on these measures, focusing on effect estimates measured while cash payments are active and separately on the smaller body of literature regarding effect estimates after payments ended. A substantial number of cash payment programs are planned, currently in operation, or have recently ended, for which no outcome evaluations have been published. We summarize these to inform how the program in Contra Costa County fits within the larger landscape of cash payment programs. Finally, we end with a discussion identifying the gaps in the literature, areas of growing interest, and implications for practice and evaluation.

Common Measures of Economic Outcomes

Our review of the evidence identified a wide range of measures related to financial stability. It is important to note that in the US, the University of Pennsylvania Center for Guaranteed Income Research has conducted most of the evaluations, and as a result, the set of indicators they use to measure financial stability is replicated across many studies. The most common measures across studies include income, employment, savings (e.g. % with \$500 or more in savings), and ability to cover an emergency expense (e.g. “unexpected \$400 expense”). Several programs evaluate impacts on recipients’ ability to cover expenses (e.g. how often rely on others for financial support, ability to financially support family or friends, ability to pay bills or repay debts). Subjective measures of satisfaction with one’s financial situation were also common. Less frequently used outcomes include poverty (relative to an income threshold), ownership of assets or productive assets, consumption, hours worked, and payday loan use. Food and housing insecurity are not direct measures of economic well-being or financial stability but both have been used to proxy economic access and appear in basic income studies with some regularity (Jones et al., 2013).

While most data about economic stability are collected through self-reports in surveys, some basic income programs also leverage administrative data related to receipt of existing benefits (e.g. CalWORKs, CalFresh, Housing Support Services, Emergency Housing Assistance) as indicators of

economic stability (Dworsky, 2025). Additional indicators may be more relevant with different populations and in different contexts (e.g. re-incarceration, educational performance). Due to the complexity of understanding the causal pathways of basic income studies on economic wellbeing, most evaluation studies include mixed methods that include interviews or focus groups with at least a portion of the study sample.

State of the Evidence on Economic Outcomes

Existing literature indicates that guaranteed income provides a critical financial reprieve and important financial resources for participants, and it is normally insufficient for building long-term wealth (Economic Security Project, 2024). Our review of the literature aligns with this general assertion.

A Financial Reprieve

Most evaluations of basic income and related programs find such programs offer recipients a meaningful financial reprieve on at least one measure of financial well-being. However, impacts are sometimes modest and rarely encompass all measures of financial well-being included in a study. Much of this evidence comes from basic income programs implemented among low-income households or families. The evidence base for impacts among seniors, foster youth, and formerly incarcerated individuals is growing but less robust.

Low-Income Families

Most studies of basic income programs serving low-income families show improvements in at least some indicators of financial stability while payments are ongoing. For example, parents in the Los Angeles BIG:LEAP program showed increased savings and ability to cover a \$400 emergency expense while receiving the stipend and sustained this benefit six months after the last payment (Kim et al., 2024). Similarly, participants in the Embrace Mothers intervention in Birmingham, Alabama reported less utility debt, greater capacity to cover a \$400 emergency, and higher contributions to savings after receiving the stipend for six months (Jefferson, et al., 2024).

At times, these improvements are modest or unstable. For example, single parents in the Growing Resilience in Tacoma (GRIT) experienced modest, (although fluctuating and often conflicting), improvements in indicators related to financial health including household income, income volatility, financial wellbeing, ability to cover an unexpected \$400 expense, and savings while they were receiving the payments (Flynn et al., 2024).

The majority of these evaluations were completed by the University of Pennsylvania Center for Guaranteed Income Research Social Policy and Practice Programs, and in these programs, monthly stipends of \$375-\$1000 (mode=\$500) were provided for 12-18 months. However, evidence of similar positive impacts is apparent in several programs using different payment structures or designed more broadly for low-income households in the US and globally (Balakrishnan et al., 2024; Banerjee et al., 2023; McDowell & Ferdosi, 2021; Moore, 2024; Stacia West, 2021; Todeschini & Sabes-Figuera, 2019; West & Castro, 2023).

Formerly Incarcerated Individuals

Basic income programs for formerly incarcerated people have increased, but few provide evaluation results. Of those that do, findings suggest participants experience improved financial wellbeing on at least one measure. For example, stipend recipients in StepUp Durham's Excel program showed higher income than controls while they were receiving the stipend, but there were no significant differences in their ability to cover an unexpected \$400 expense or overall financial wellbeing (Couloute, Tandon, West, et al., 2025). Similarly in Gainesville, Florida, the Just Income program for formerly incarcerated individuals showed participants were better able to weather an unexpected \$400 emergency expense while receiving payments (Couloute, 2025). There was also some evidence that recipients were able to save money at a greater rate, but estimated effects on income, employment, and ability to contribute financially to families were unclear.

While not the focus of this review, evaluations often measure recidivism, with results suggesting guaranteed income participants were less likely to commit a parole violation and, while effect estimates were sometimes more volatile, less likely to be re-arrested or re-incarcerated (Couloute, 2025; Schwartz, 2025).

Low-Income Seniors and Transitioning Youth

While there are many new and ongoing basic income programs for youth transitioning out of foster care, we did not identify evaluation results indicating the effects of these programs. However, indirect reporting on Santa Clara's basic income program for youth transitioning out of foster care suggest the payments were beneficial to participants' employment, income stability, and housing (County of Santa Clara, 2023). Basic income programs for seniors also appear to be a growing area of interest where there is little current evidence of effectiveness that we were able to summarize. However, Canada's public pension program for low-income seniors appeared to benefit food security (McIntyre et al., 2016). In this program, low-income seniors receive monthly payments, up to

\$564.74, with the amount varying depending on income and marital status, beginning at age 65. No economic measures were assessed in this evaluation.

Long Term Financial Impacts

Many programs do not or do not yet report on findings after payments have ended. The programs that do have data beyond the end of the project, illuminate the challenge of basic income programs being sufficient to transform participants' economic status long-term given the structural and environmental factors that impact economic stability. Most of the existing evaluations with "long-term" follow-up were conducted by the University of Pennsylvania Center for Guaranteed Income Research and end six months after participants receive the final stipend.

From the existing long-term data, many of the programs that show economic improvement while participants receive cash payments, face challenges in sustaining these effects once the payments end. For example, six months after receiving the last payment, single parents in the Growing Resilience in Tacoma (GRIT) program showed sustained higher annual income and lower income volatility than comparison families six months after the last payment, but they also showed lower financial well-being scores, were less likely to be able to cover a \$400 emergency expense, and had reduced savings compared to control families (Flynn et al., 2024). Similar patterns were observed in the SEED pilot in Stockton (West & Castro, 2023). In fact, most evaluations with long-term measures indicated early benefits had attenuated or disappeared following the cessation of payments, across all population types (Couloute, Tandon, Patel et al., 2025; DeYoung et al., 2024; Kappil et al., 2024).

In a few cases, there are concerning findings in other domains post-intervention. For example, while the Embrace Mothers intervention in Birmingham, Alabama did not show sustained economic impacts after the stipends ended, the research found potential iatrogenic effects in that stipend recipients reported less hope for the future and less feelings of mattering than members of the control group at six months after their last stipend payment (Jefferson, et al., 2024). Similarly, fathers in the intervention arm of the CLIMB project reported higher levels of psychological distress than controls throughout the duration of the project (Bervik et al, 2024). However, several studies showed the opposite (e.g. GRIT, SEED, B-Mincome) (Flynn et al., 2024; Todeschini & Sabes-Figuera, 2019); (West & Castro, 2023).

Qualitative data from several studies offer some insight into the challenge of sustaining benefits of basic income. Throughout the literature across all projects, participants describe basic income funds as a blessing and/or lifesaver and describe how while they were not always able to maintain the long-term financial benefits, the temporary financial stability was incredibly valuable. In

our own research with the Yolo County Basic Income project, we found some outlying participants who received the stipend at a critical inflection point in their lives and were able to establish college savings accounts for children, complete education or training programs, or save for a down payment on a house. Essential in all these stories was the presence of other structural support to facilitate this transformation.

There are a couple of notable exceptions in both the duration of follow-up and the findings, which point to the importance of program design and context. The first is *Oportunidades* in Mexico, a conditional cash transfer program primarily operational in remote rural areas. Recipients of the cash transfer experienced significantly higher agricultural income and increased ownership of productive agricultural assets and non-agricultural businesses (e.g. handcrafts for sale) 18 months into the program (Gertler et al., 2012). Importantly, study findings suggest these early investments resulted in persistent economic benefits as measured by household consumption (a sum of food and nonfood expenditures plus home value) four years later (Gertler et al., 2012).

The second is one of the longest running basic income projects-- the Alaska Permanent Fund--which has provided unrestricted cash payments to low-income Alaskan natives for over four decades. Rather than relying on self-report measures of financial security, the long-term impact of this investment relied on Census data and findings from the Public Use Microdata Samples (PUMS). Based on recent analysis, the Alaska Permanent Fund has been found to significantly reduce poverty rates of rural Indigenous Alaskans – and specifically for children and seniors – although the effects of the program on reducing economic inequality have been more modest (Berman, 2024).

GiveDirectly in Kenya currently has a 12-year program underway which will provide estimates for a long-term program. In all three cases (Mexico, Alaska, Kenya), the programs and not just the follow-up period are long-term, which is distinct from long-term follow-up with participants in a short-term program.

Ongoing Studies

There are many existing cash transfer programs that have launched recently that focus on one or more of the target populations Contra Costa County is including in their project. These programs have various outcomes and will be publishing results during the course of the pilot. In Table 1, we highlight several ongoing basic income evaluations in the state of California.

Table 1 – Cash Transfer programs in surrounding areas in process or awaiting evaluation data

Target Population	Location	Sample size	Project Description
Transition age foster youth	City and County of San Francisco	150 former foster youth	\$1,200 monthly payment for 18 months. Match comparison group of youth in other counties. Launched 2024 and completing 2025.
	Ventura County	150 former foster youth	Launched in October 2023. \$1,000 monthly payment for 18 months
	Sacramento City Council	100 former foster youth	\$1,000 monthly payment for 18 months.
	iFoster (multiple counties across CA including Contra Costa)	300 former foster youth	\$750 monthly payment for 18 months with 300 matched controls
	LA County	200 former foster youth	\$1,000 monthly payment for 24 months.
Older Adults	Santa Clara County	50 low-income seniors	\$1,200 monthly payments for 24 months.
	Santa Monica Housing and Human Services Division		Varying amounts based on income (range \$1-\$1,643) low-income seniors
	West Hollywood		\$1,000 monthly payments for 18 months to seniors over age 50.
	California	TBD	CA Dept of Social Services just closed an RFP process on April 18, 2025 for applications for GI projects serving older adults over 60 years of age. Total investment is \$5 million over 5 years. Programs can run 12-24 months. Awards will be announced June 25, 2025. Will serve at least 200 participants.
Re-entry/ Justice involved	Alameda County (Rubicon)	20 people returning home to Alameda County after incarceration	Launched May 2022. Participants receive \$1,500 per month for 18 months.

	California	TBD	Statewide program launched 2024 – hub and spoke model with monthly payments operated by partner organizations.
Families with Children	Alameda, Contra Costa, LA, and Riverside Counties	415 pregnant women at risk for preterm birth	Launched in 2024. Provides \$600-1000 stipend for 12-18 months. Run by Heluna Health.
	Sonoma County	305 adults with children under the age of 5 or who are pregnant with income less than 185% of FPL	Launched February 2023. Families receive \$500 per month for 24 months. Run through First Five Sonoma

Gaps in the Basic Income Literature and Promising New Directions

While not the primary focus of the current literature review, there is growing interest in “baby bonds” and other forms of cash payments in the United States and globally. “Baby bonds” are publicly funded trust accounts issued to babies or children. The owners can access the funds upon reaching adulthood, often after completing a financial literacy course or similar. These funds tend to come with more restrictions on use than basic income funds. As an example, in Connecticut \$3,200 is invested for every child born where the birth was covered by Medicaid. The children can claim the accrued funds when they reach 18 years of age, by which time the fund is expected to hold \$11,000-\$24,000 dollars. This money can only be used for buying a home, starting a business, saving for retirement, or paying for higher education or job training. Similar programs have passed in Washington DC, California (for children who lost a parent to COVID-19), Flint, Michigan and other locations.

There is also growing interest in the effects of providing large sums of money in a single payment, rather than distributed over multiple months or years. For example, United Way Bay Area is experimenting with a program that provides \$18,000 over 18 months; the first payment is \$3,000, followed by payments of \$1,000 which then taper to zero at the end of the program. This program is in its early stages and the effects are unknown.

GiveDirectly has estimated the effects of providing a lump sum payment rather than a guaranteed income in a large-scale program implemented in Kenya (Banerjee et al. 2023). At the time of evaluation, three treatment arms had received approximately the same amount of money

over two years, but with important differences. One arm received the entire amount at the beginning of the program as a lump sum. A second arm (short term) received the same amount of money paid over two years and the third arm (long term) had also received the same amount of money over two years and would continue to receive monthly payments for ten more years. The two-year evaluation found the short-term payments were beneficial but the least effective when compared with the lump sum and long-term arms. The positive effect estimates were largest and most numerous for the lump sum arm, which showed increases in household savings, number of businesses in the village and the net revenue of village businesses, self-employment, income, large purchases, savings, total consumption, and no change in hours worked. Given the vast differences in setting and socioeconomic context, the results from Kenya are not transferable to specific populations in the United States, yet they represent the best evidence to date on the effectiveness of lump sum payments as a poverty alleviation strategy.

Implications for Practice and Evaluation

Given findings on the duration of impacts of short-term guaranteed income programs, it is critically important to think about these projects in context. While they provide some economic reprieve, on their own, they cannot address the complex systemic, structural problems that contribute to poverty and social inequality. Longer-term programs in Alaska and elsewhere show sustained payments may also sustain benefits, suggesting guaranteed income programs operate as a floor, but not necessarily as a springboard to economic success. However, we do not yet know the answer to several important questions: Can a longer-term but still impermanent program (e.g. 2-10 years) act as a springboard to economic success? Do alternative payment structures allow for investments with longer-term benefits to economic wellbeing? What payment designs work best for which populations and at what life stages? Do the benefits from a short-term guaranteed income program reappear later in life, after an initial depression following payment cessation?

While there is less evidence on the effectiveness of alternative payment structures (e.g. lump sum, variable payment sizes), they may influence the ways in which the cash is used. For example, regular monthly payments are often used for regular expenses (e.g. food, rent) or to repay debts, while a lump sum might allow for larger investments (e.g. first and last month rent, down payment, tuition) with different implications for long-term economic success. Evidence from Mexico and Kenya suggest economic success stemming from these programs is rooted in participants' ability to invest

in agriculture or microbusiness, opening the door to longer-term benefits. However, such investments are not easily translated to a more urban environment with a far higher cost of living.

It is also important to consider how cash payments might operate differently for people at varying life stages. Whether immediate needs are large expenses (e.g. first/last rent, down payment, home repair, school tuition) likely depends on life stage. Such expenses may be more relevant for individuals returning to community from a long term in prison and youth exiting foster care, both of whom must make large immediate investments as they (re)enter financial independence, or for seniors in deteriorating housing.

Finally, whether the benefits to economic wellbeing of short-term guaranteed income programs reappear later in life remains an open question. While most evaluations indicated benefits to financial wellbeing ended when payments ended, the period immediately following program end may be a particularly challenging time. The benefit of longer-term investments made while receiving cash payments may take time to appear or may only appear for populations that received the payments at critical stages of their development (e.g. young children).

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ATTACHMENT C – EXISTING CASE MANAGEMENT SUPPORT

Benefits Counseling

Benefits counseling ensures participants are fully informed about how GBI payments may affect eligibility for other public assistance programs, enabling them to make an informed decision regarding participation in Contra Costa Thrives. During the final six months of the pilot, participants will also have the option of receiving benefits transition counseling. This will provide participants with the necessary tools to prepare for the loss of income as the program concludes.

Financial Support and Resources

This component is designed to offer optional, supportive tools designed to help participants reach their personal financial goals. These sessions aren't about telling people what to do with their money, but about providing practical, judgment-free information and strategies participants can choose to use in ways that work for them.

<i>Proposed Target Populations</i>	<i>Welfare-to-Work (WTW) & Cal-Learn (CL) families</i>	<i>Non-Minor Dependents (NMDs)</i>	<i>Adult Protective Services (APS) clients 60+</i>	<i>Adult Probation clients released within the last 6 months</i>
<i>Assessment</i>	In-depth evaluation of strengths, abilities, interests, and educational and career goals	Independent Living Skills (ILS) Intake Assessment/Casey Life Skills Inventory	Choice in Aging	Ohio Risk Assessment System (ORAS) to assess the risk of reoffending and determine appropriate level of supervision and intervention
<i>Plan Development/Other Case Management</i>	Referrals to activities that support educational and career goals and supportive services necessary for attainment	Transitional Independent Living Plan (TILP)	Choice in Aging	Facilitate referrals, coordinate case management, and encourage utilization of all case management supports
<i>Participant Check-In's/GBI Discussions</i>	Monthly	Monthly	Choice in Aging, EHSD designated project lead and APS SW, when appropriate	Bi-weekly, monthly, or quarterly
<i>Ongoing Financial Counseling (Optional)</i>	Financial Literacy Workshops- Basic Money Management Skills, Budgeting, Career Planning	Financial Literacy Workshops- Basic Money Management Skills, Budgeting, Career Planning	Financial Literacy Workshops- Basic Money Management Skills, Budgeting, Avoiding Scams	Financial Literacy Workshops- Basic Money Management Skills, Budgeting, Career Planning leveraged through other AB 109 resources

ATTACHMENT D
Summary of Known California Guaranteed Income Pilots by Jurisdiction
Contra Costa County Employment Human Services Department
10/22/24



County Pilots							
Pilot Name	County	Amount	Number of Participants	Target Population	Funding Sources		Status
					Public	Private	
Yolo Family Poverty Reduction Program	Yolo	\$2.3 million	Approximately 55 families planned	County CalWORKs recipients with children under age six or pregnant, enrolled in Housing Stability Program	Yolo County - ARPA funds. Office of Child Abuse Prevention (OCAP) Grant.	Sutter Health (\$250,000). Sierra Health Foundation (\$230,000). First 5 Yolo (\$100,000). Kelly, Stuart, and Travis	Yolo County - ARPA funds. Office of Child Abuse Prevention (OCAP) Grant.
Breathe: LA County's Guaranteed Income Program	Los Angeles	\$3.4 million	1,198	First cohort (1,000) Resident in a neighborhood identified as being at or below LA County's Area Median Income (AMI). In a single person household that falls at or below AMI or in a household with two or more persons that falls below 120% AMI. Have been negatively affected by COVID-19 pandemic. Second cohort (200) former LA County DCFS foster youth.	Los Angeles County	Conrad N. Hilton Foundation, First 5 LA, The California Endowment, The California Wellness Foundation, The James Irvine Foundation, The Kresge Foundation, and the Weingart Foundation.	June 2022 - August 2025. Research study to be published by University of Pennsylvania, planned for 2027.
Breathe - Expansion	Los Angeles		2,000	Foster youth between the ages of 18 and 21. Youth who are eligible for this new expansion will be notified by their Department of Children and Family Services social worker.	Los Angeles County Board of Supervisors approved this expansion of Breathe in August 2024.		Scheduled to launch Fall 2024, run for 18 months.

ATTACHMENT D
Summary of Known California Guaranteed Income Pilots by Jurisdiction
Contra Costa County Employment Human Services Department
10/22/24



County Pilots							
Pilot Name	County	Amount	Number of Participants	Target Population	Funding Sources		Status
					Public	Private	
Family First Economic Support Pilot (FFESP)	Sacramento		200	Black/African American, American Indian & Alaska Native (Native American) families with children between zero to five years old living in 95823, 95828, 95815, 95838 and 95821 zip codes. Under 200% FPL.	County of Sacramento Department of Child, Family and Adult Services [via State Block Grant (SBG)/CDSS]		Announced 3/14/24. Applications open 9/30/24 - 10/13/24. Partnering with United Way Capital Region. MEF Associates will partner with Sacramento for the evaluation.
Guaranteed Income Pilot - Former Foster Youth (2 pilots)	Santa Clara	\$12 million total	72 first cohort. 50 second cohort.	Former foster youth	Santa Clara County has allocated a total of \$12 million for four basic income pilot programs. In addition to ARPA funding, the county has invested more than \$5 million from the General Fund; \$3 million in state funding (with the support of State Senator Dave Cortese); \$1 million from AB 109 funding and \$1 million from Destination Home.		2020 first cohort. 2023 second cohort.
Guaranteed Basic Income Pilot for Justice-Involved Individuals			100	Justice-Involved Individuals			Estimated Fall 2024
GBI for Young Parents			100	Young Parents			Estimated Winter 2024
GBI for Unhoused High School Students			75	Unhoused High School Students			Estimated Summer 2024

ATTACHMENT D
Summary of Known California Guaranteed Income Pilots by Jurisdiction
Contra Costa County Employment Human Services Department
10/22/24



County Pilots							
Pilot Name	County	Amount	Number of Participants	Target Population	Funding Sources		Status
					Public	Private	
Santa Clara provided Grant for Silicon Valley "Modeling" Study: <i>Modeling Guaranteed Basic Income & Household Income Adequacy in Santa Clara County</i>	Santa Clara		N/A	Research modeled how Guaranteed Basic Income (GBI) programs can help move families out of poverty and into economic security.	Study was supported by a 2022-23 fiscal year inventory grant from the County of Santa Clara.	Additional support from Silicon Valley Community Foundation.	2022-2023. Research Brief published October 2023 by Joint Venture Silicon Valley/Institute for Regional Studies.
Santa Clara participating in The Silicon Valley Guaranteed Income Project.	Santa Clara		150 families	Extremely low-income families in Santa Clara County experiencing or at risk of homelessness		Supported by funding from private partners, including Google.org, the David and Lucile Packard Foundation, Silicon Valley Community Foundation, and Sobrato Philanthropies.	2022-2024

ATTACHMENT D
Summary of Known California Guaranteed Income Pilots by Jurisdiction
Contra Costa County Employment Human Services Department
10/22/24



County Pilots							
Pilot Name	County	Amount	Number of Participants	Target Population	Funding Sources		Status
					Public	Private	
NET Growth Movement Guaranteed Income for Foster Youth pilot program	Alameda	\$2.8 million	67 participants (Potential cohort size: 85)	Former Non-Minor Dependents who exited the foster system in 2022 or who would have exited in 2022.	Alameda County Social Services budget	Additional philanthropic funds raised for program: Hellman Foundation (\$100,000); Walter & Elise Haas Foundation (\$100,000); Wells Fargo Foundation (\$40,000); Citibank (\$5,000). Casey Family Programs has offered concrete support in the form of assistance to parenting participants and hosting support dinners.	Stipends began February 2023; program ends December 2024. Evaluation by Chapin Hall at the University of Chicago.
San Mateo County Guaranteed Income Pilot Program for Transitional Age Foster Youth	San Mateo	\$2 million	70	Current and former foster youth ages 18 - 22	Measure K Funds and pool of funds reserved for youth-focused services managed by County's Human Services Agency	Silicon Valley Community Foundation (\$100,000)	

ATTACHMENT D
Summary of Known California Guaranteed Income Pilots by Jurisdiction
Contra Costa County Employment Human Services Department
10/22/24



County Pilots							
Pilot Name	County	Amount	Number of Participants	Target Population	Funding Sources		Status
					Public	Private	
Pathway to Income Equity	Sonoma	\$5.4 million	305 families	Families with children under age 6 or pregnant, living on household incomes of 185% or less of the Federal Poverty Limit. Impacted by COVID pandemic.	Sonoma County and cities of Santa Rosa, Petaluma and Healdsburg. More than 90 percent of the pilot project funding is from ARPA funds.	Corazon Healdsburg and First 5 Sonoma County	Payments began February 2023.
Family Income for Empowerment Program	San Diego		408 families as of July 2024	Pilot is based on referrals from San Diego County Child and Family Well-Being Department and is not open to the public. Participants must earn 200 percent of the Federal Poverty Level or less, have at least one child living with them, and be local.			County partnership with Jewish Family Service of San Diego. Participant enrollments underway. August 2024: Initial data reported for March 2023 - July 2024.

If blank, information is unknown.

ATTACHMENT E – COMMUNITY INPUT

Population: All

Contra Costa Guaranteed Income Coalition | April 17, 2025

Funding

1. What is the total project budget?
2. How much is allocated for direct payments to pilot participants?
3. Have you obtained private funding for the CalFresh benefits waiver? If so, from who and for what amount? What will it be used for?

Program Design Elements

4. How many participants across the four priority populations do you intend to serve?
5. What is the payment amount participants will receive and for how long?
6. What types of supports are you wrapping around participants and what outreach are you conducting to ensure that support is relevant to each population?
7. Why is the senior population going to be selected differently than the other populations? Why use a multidisciplinary team?

Community Input

8. Which advisory bodies are you bringing the draft implementation plan to and when?
9. To what extent will you incorporate the GI Coalition's recommendations into the draft implementation plan?
10. When will you submit the draft implementation plan to the GI Coalition for review?
11. When are you planning to present the final plan to the Board, and how do you envision community partners playing a role?

Implementation Partners

12. What other departments, community-based organizations, and community partners is EHSD working with to develop these pilots?
13. Have you discussed design implementation, and evaluation with community partners who have already implemented or are implementing pilots in Contra Costa County?
14. Are you conducting a competitive RFP process for community-based organizations to implement and/or provide supportive services for the pilot populations? If so, how and when will this be conducted and will community members serve on the RFP review panel, as they have been more recently for allocations related to mental health, innovation fund, and youth justice?
15. How are residents with lived experience being meaningfully included in the pilot design process?

Research & Evaluation

16. What type of evaluation are you planning to conduct, e.g., randomized control trial, quasi-experimental, etc.?
17. Will it be a single evaluator/evaluation, or population-specific?
18. Will there be a competitive RFP process?

Population: Youth transitioning out of foster care

Family & Children's Trust Committee (FACT) | May 5, 2025

Eligibility Criteria

1. Can college students qualify?

Enrollment

2. If we do not fill all 40 of our slots, does it roll over to another Bureau/population?

Benefits Protection

3. Would the stipend impact financial aid amounts for college students?

Participation Discontinuance

4. Are there criteria identified to terminate GI payments?
5. If someone is discontinued from receiving the stipend, does the balance roll over to a new recipient or is a new recipient identified to receive the full \$18K?

Research and Evaluation

6. Is there any data available currently on local or national GI pilot outcomes?
7. Will the outcomes of this GI pilot be shared publicly or be provided to the community forums you presented to?

Regional Community Partnership | May 13, 2025

Funding

1. With Federal/State budget cuts, will this money be affected?

Eligibility Criteria

2. How do you select?
3. Is this only for the youth?
4. Is it just for Contra Costa residents?
5. Will this be extended to kinship and can the criteria change to help different youth that is under guardianship and probate court?
6. How are youth referred?
7. What other communities will this help?
8. Will it continue beyond 18 months?
9. Is this an 18-month commitment?
10. What happens if they don't want to do the GI program anymore?
11. Can someone else come in if the 18 months is not fulfilled?

Benefits Protection

12. Will this impact families receiving Section 8 housing subsidies?
13. Will this impact seniors with retirement income and social security?
14. Do you only meet one time during the duration of 18 months?

Program Implementation

15. When does it start?

Support

16. What support do they get?

Comprehensive Prevention Planning Team | May 9, 2025

Eligibility Criteria

1. Will eligible youth who are non-minor dependents from other counties but residing in Contra Costa be considered as well?

Population: Families with young children experiencing financial hardship

Economic Opportunity Committee | May 8, 2025

Funding

1. How is this funded?
2. Is the funding solid?

Eligibility Criteria

3. If a client previously participated in a GI pilot, e.g., Elevate Concord with Monument Impact, are they still eligible to participate in this one?
4. What are the criteria?
5. Are we requiring them to take classes and courses?
6. Is this one-time thing?
7. Is this for a year?
8. Who picked the population?

Benefits Protection

9. Does this impact benefits they already receive?
10. Will this (session) be centralized so it is a one-stop shop, and can this be taken advantage of instead setting them up for failure?

Financial Literacy

11. How would they use the money?
12. How would they know how to maximize the money or what best works for them in using the money?

Enrollment

13. Where do they apply?
14. Is there any prescreening?
15. How are we rolling it out?
16. When does it start?

Program Outcomes

17. Are we looking at readiness to move from benefits?
18. What is the goal for this money?
19. How does success look like after having this money?

Miscellaneous

20. Is this the same program Concord is doing? Is this a collaboration?

Workforce Development Board | May 13, 2025*Eligibility Criteria*

1. How do you qualify for the plan?
2. What is the eligibility for the payment plan?
3. Does it only have to be for people who are only employed?
4. What does engagement mean?
5. Are Welfare-to-Work clients who are in subsidized employment program eligible?
6. Are clients who receive housing eligible?

Program Implementation

7. What is the timeline for launching?

Benefits Protection

8. Is this income going to impact their CalWORKs and CalFresh?
9. How much (private funding) is targeted to raise so it won't impact CalFresh?
10. Is there a minimum percentage of the direct payment that needs to be private funding for CalFresh?

Head Start Policy Council | May 21, 2025*Selection Process*

1. Why are we picking people in a lottery instead of based on need?

Benefits Protection

2. How will this impact cash aid and food stamps?

Population: Probation Clients**AB 109 Realignment CAB | May 8, 2025***Eligibility Criteria*

1. What will Ohio Risk Assessment System (ORAS) results need to be to meet eligibility criteria?

Enrollment

2. Will enrollment happen on an ongoing basis? What happens when people drop off?

Payments

3. Will payment options be participants' choice?
4. What will happen to payments if a participant is arrested?

Population: Low-Income, Housing Insecure Older Adults**Advisory Council on Aging | April 16, 2025***Funding*

1. Where is the funding for this project coming from?

2. Can there be additional funds allocated so that more seniors can be served?

Program Intent

3. For younger people, a short-term intervention can help with future income – they can get a job.
What about seniors who cannot change their circumstances?
4. What is the intention of the BOS for the long-term?

Program Outreach

5. How will the community learn about this project? Antioch always seems to be ignored.

Contra Costa Thrives: Pilot Implementation Plan for Measure X-Funded Populations

By Rachel Rosekind, PhD, MLIS

December 18, 2024

Introduction

Contra Costa Thrives (CCT) centers the U.S. Partnership on Mobility from Poverty’s emphasis on increased income and assets, agency, and a sense of connection and community belonging. The pilot’s targeted implementation aspires to a universal goal: **All residents should have the resources and opportunities they need to thrive.**

Many Contra Costa residents lack sufficient and flexible financial resources to sustain themselves and their families and are forced to hierarchize basic needs and navigate scarcity. Guaranteed income offers a pathway for local governments to directly support and invest equitably in residents so they can achieve greater economic security and access more opportunities to thrive.

Trust-building is a cornerstone of the guaranteed income movement, and intangible yet invaluable assets like trust and credibility are essential to providing relevant assistance to disfranchised populations and critical resources in disinvested places. Nationwide pilot implementation has elevated the importance of trust in successful outreach, administration, and evaluation. In recognition and response, CCT centers participant agency as a fundamental design principle. At every opportunity, the pilot should ensure that participants can make choices that align with their needs, circumstances, and goals. For example, as described in the relevant section below, CCT will offer participants choice with regard to payment structure, enrollment in services and supports, and participation in evaluation activities—the latter will be explicitly consent-based and incentive-driven.

Contra Costa Thrives will strengthen our county safety net by amplifying and supplementing existing services and benefits. It will also advance and deepen the County’s commitment to building a more inclusive and equitable community. Both of these principles are infused into the design outlined in this proposal.

Note that this proposal provides design, implementation, and evaluation recommendations for the pilot program funded through Measure X dollars. We expect the AB 109-funded pilot will have a different discovery process, solicitation of input, and timeline and that it will be developed in consultation with local experts and regional leaders in reentry-focused pilots alongside impacted residents.

Proposal outline

The following items are delineated in this proposal:

1. Goals
2. Intended outcomes
3. Priority populations and eligibility criteria
4. Participant selection
5. Payment amount
6. Duration
7. Payment disbursement and cadence
8. Launch
9. Application and enrollment
10. Eligibility verification
11. Benefits counseling and protection
12. Supportive services and referral pathways
13. Evaluation: Metrics and methods
14. Pilot partners
15. Request for proposals: Structure and review
16. Pilot partners and responsibilities
 - Implementation partner
 - Payment disbursement partner
 - Research partner
17. Budget

1. Goals

Contra Costa Thrives will:

- Alleviate financial hardship and economic volatility by providing an income floor to participants for a sustained period of time
- Promote pathways for economic and social mobility and resilience at the individual, family, and community level to ensure diversity does not mean disparity in Contra Costa
- Increase assets and opportunities for vulnerable, impacted, and minoritized populations to build generational wealth
- Provide flexible resources that fill in the gaps of existing public assistance programs and reveal new ways to continuously improve the local safety net
- Contribute to the field of practice to move guaranteed income from pilot to policy

2. Intended outcomes

The evaluation of Contra Costa Thrives will assess how guaranteed income impacts:

- The self-sufficiency of program participants, including housing stability, financial security, and food security
- The financial health and resiliency of participants, including savings, debt reduction, etc.
- Participant well-being, such as mental health, physical health, and social connectedness
- Education and/or employment status
- Emergency services utilization

3. Priority populations

Our final recommendation for priority populations uplifts guaranteed income as an upstream investment and fuses findings and promising pathways gleaned from nationwide pilots and extensive local data on economic needs, circumstances, and disparities. Contra Costa Thrives will provide unconditional, unrestricted cash payments to populations where small investments at critical life stages or thresholds can make large differences in promoting stability and positive outcomes. The selected populations are:

- Youth transitioning out of foster care
- Seniors, defined as people aged 55 and up
- Families experiencing significant financial hardship with children ages 0–6. Families are defined as a parental/custodial caregiver for at least one child aged six or under at the time of application.

The number of participants belonging to each population will be percentage-based (e.g., $\frac{1}{3}$, $\frac{1}{3}$, $\frac{1}{3}$) or systemically-informed (e.g., all individuals exiting foster care during a specific time period). This can be iterative and informed by subsequent discussion and refinement of pilot design.

Contra Costa Thrives is an income-based pilot. To be eligible for participation, members of the three named populations must show proof of income at or below 250% of the Federal Poverty Level (FPL). This threshold is generally consistent with other pilot programs’ definitions of low-to moderate-income and similar to the Department of Treasury classification of COVID-impacted individuals and congruent with the County’s recent expansion of the Basic Healthcare Plan to 300% FPL.

This criteria ensures the inclusion of individuals who have been and continue to be excluded from collective prosperity, public benefits, or other avenues of support. It realistically assesses and addresses the extent and severity of economic hardship among residents and deliberately includes households earning above common benefits thresholds. These individuals’ incomes (or assets) render them ineligible for public support but are not high enough to afford essentials in the communities where they live. They are thus forced to make excruciating tradeoffs that often pit one basic need against another and routinely struggle with the reality that the costs of essentials are increasing faster than inflation. For many households, a small, reliable infusion of financial support, even for a limited amount of time, can make the difference between stability and vulnerability.

Additional baseline eligibility criteria for all participants:

- Must be residents of Contra Costa at time of enrollment
- Cannot be concurrently participating in another GI program at time of enrollment

To be eligible to participate in CCT, participants do **not** have to be enrolled in public benefits programs. Public benefits programs are an essential feature of our social safety net. They are also a complex maze of often-conflicting and stringent eligibility and reporting requirements that obstruct access, equity, and dignity. Guaranteed income is a distinct platform and program to support self-determination, pathways to long-term thriving, and trust. It is designed to relieve tension between short-term well-being and long-term goals and provide an expectation that progress will be supported and sustained, not penalized (i.e., via the benefits cliff or abrupt termination of benefits due to a reporting lapse).

As detailed in the report *Implementing Guaranteed Income in Contra Costa*, we recognize housing instability as a primary barrier and basic need in the county. Thus, we recommend using this container as a component of outreach, referrals, and, possibly, eligibility criteria. Regarding the latter, even if not applied explicitly, we believe that the proposed income threshold captures individuals who are significantly impacted by the costs of living in this area and experience unsustainably high housing burdens which place them at disproportionate risk for eviction, homelessness, or displacement.

Contra Costa County has many housing-focused resources and programs to inform CCT’s outreach, recruitment, and selection. These include the Coordinated Entry system, the community queue, HousingWORKS!, and our robust network of direct service providers and community partners. Additionally, some Continuum of Care programs may serve as touchpoints to generate a pilot population or eligibility pool from which to randomly select participants, e.g., direct cash support could be used as prevention/diversion and/or additive to support a smooth transition from rapid rehousing to permanent housing.

Contra Costa Thrives can thus be a potent preventative measure to maintain the diversity of our resident population and ensure more equitable and inclusive economic prosperity and supports. This strategy mitigates potential downstream consequences, ranging from emergency services utilization to other negative outcomes related to housing and economic insecurity. We use the following criteria to define literally homeless and housing unstable applicants: (1) living permanently with others without being responsible for rent or mortgage, (2) moving frequently from place to place (i.e., short-term unpredictable stays with others or in hotels/motels), or (3) having recently exited an institution (e.g., jail, foster home, substance use facility, etc.) without stable housing at this time.

Youth transitioning out of foster care

Former foster youth are particularly well-positioned to benefit from a steady stream of financial support. A period of 18 months is enough time to pursue an apprenticeship, finish college, or find housing. Because only a relatively small number of foster youth age out of the system each year in Contra Costa, this pilot could be universally available to a cohort, or structured to prioritize those who are unstably housed, particularly since we know that the housing resources available to youth and young adults in Contra Costa are both absolutely and comparatively few. For reference, the average foster youth exit per year in Contra Costa County from 2014–2023 was 74 individuals. It may also be advisable to use the county’s Foster Youth for Independence (FYI) voucher program as a population pool.

Seniors, ages 55 and up

Seniors are a growing population in Contra Costa and overly represented among those experiencing economic hardship and housing instability (e.g., 58% of Contra Costa’s seniors are rent-burdened). In recognition of this trend, the California Department of Social Services is currently exploring a small-scale GI pilot focused on seniors, with a projected budget of \$5 million. We have chosen seniors, and specifically ages 55 and up, as CCT’s eligibility threshold for the following reasons:

- Older adults experiencing chronic economic hardship and/or housing instability have health issues similar to those 20 years older in the general population, including age-related health problems and functional impairments.
- Older adults over the age of 50 experience longer episodes of homelessness compared to younger adults, with many facing barriers such as high housing costs, long waitlists for affordable housing, and discrimination.
- Very few programs serve adults ages 55-62, so there is a distinct benefits gap for this group.

Families with children ages 0–6

The county’s high costs of housing, childcare, and other basic needs renders many Contra Costa families financially strapped and chronically stressed. This pervasive insecurity has a spillover effect on children’s lives, imperiling their physical health, academic success, and emotional well-being. It is also reflected in the increased numbers of families experiencing homelessness and housing instability. A preponderance of research demonstrates the value of early intervention in promoting health and well-being and the present and future costs—both individual and societal—that accrue with childhood and neighborhood poverty. These related research areas are at the core of a larger movement to advance dual-generation policy design, systems reform, and outcomes evaluation, of which this pilot is a part.

4. Participant selection

A randomized selection process promotes a sense of fairness and equity when vast need is balanced against limited resources, as is the case with Contra Costa Thrives. A lottery system minimizes bias and potential for corruption, both of which could jeopardize resident trust. Randomization also allows researchers to draw conclusions about how the program affects low-income people from diverse backgrounds.

It is possible to implement a tier system, whereby a higher proportion of slots could be devoted to people at lower income levels. We could also allocate a specific number of slots to lottery selection and a set number to direct referrals. Referral examples include H3, TAY- or senior-serving agencies, etc. These specifics can be worked out as the plan is developed and the launch phase is put into motion.

5. Payment amount

Contra Costa Thrives will provide participants with \$18,000 over the course of the 18-month pilot, averaging out to \$1,000/month. (Note: participants may choose a payment structure that is best for them, as described in a subsequent section). This payment amount has been shown to be a best practice to promote sustained outcomes. The City and County of Alameda, the City and County of Los Angeles, San Mateo County, and Santa Clara County have all implemented pilots using this payment amount. Evaluations from these and other programs evidence the enduring and generational impacts derived from this level of support. We estimate that the allocated sum of \$3.25 million in Measure X dollars will support approximately 150 households (see financial modeling in “Budget” section below).

6. Duration

We recommend a program duration of 18 months. Both the recommended payment amount (\$1,000 a month, with participant payment structure choice) and duration will afford participating residents an opportunity to create a financial floor that helps them and their families meet present needs while they plan for a better future. When cash payments are provided for 12 months or less, participants are more likely to use the funds for short-term gains or to merely cover basic needs. Knowing that cash payments will continue for a longer period of time allows participants to think about their future and plan proactively. Evidence from other pilots shows that a disbursement period of 18 months or longer encourages and enables people to set aside savings and/or invest in opportunities like further education or training. Our recommendation is aligned with this evidentiary base and best practices in the field.

7. Payment disbursement and cadence

The cash disbursement method/mechanism and payment timing are critical aspects of pilot design. The means through which participants receive their payments must be as accessible as possible, e.g., some participants may be unbanked, in which case direct deposit is not an option, and check issuance can incur check cashing service fees. Prepaid debit cards are an excellent option, whereas some participants may prefer direct deposit, if they have bank accounts, or elect to open one during the pilot. Many payment disbursement partners are knowledgeable about the benefits and downsides of specific disbursement methods/mechanisms and equipped to provide multiple options to participants.

We recommend that payment disbursement take place on the 15th of the month in line with input from participants that many benefits issued at the beginning of the month have dried up by this time.

Since this pilot’s objective is to intervene at a critical life threshold or moment of transition, an upfront lump sum may cover costs to foster initial stability, like a security deposit. Alternately, tapered payments toward the end of the program may give participants time to adjust to and budget for the loss of income from GI payments. The selected payment disbursement partner should be capable of flexing payments to participant choice. As an example scenario, the new cohort of In Her Hands (GA) incorporated participant payment choice, i.e., participants can choose between a standard monthly payment of \$1000/month or monthly payments of \$800 and a large one-time lump sum payment of \$8,000. They can also select the timing for receiving

the lump sum. We recommend that the same flexibility and agency is offered to CCT participants.

8. Launch

The launch phase includes a communications campaign to publicize the pilot, reach priority populations, and ensure accessibility and language access. Over a proposed six-month period, pilot partners, county stakeholders, and community-based agencies will conduct outreach to potential participants, determine eligibility through simple self-attestation, enroll participants, and offer optional or mandatory benefits counseling. (Note: There are varying opinions on mandatory v. optional. Our recommendation is to make benefits counseling mandatory for all participants—see justification in “Benefits counseling and protection”).

EHSD will perform outreach to and coordination with community partners who can:

- Share information about the pilot opportunity and selection process with their resident base and professional networks
- Provide on-site and remote application assistance
- Ensure language access and equitable geographical representation

Because Contra Costa Thrives is a relatively small pilot, we recommend that outreach and enrollment be driven by strong partnerships with community agencies connected to the priority populations. Robust and targeted outreach will ensure that all priority populations are informed about the pilot opportunity *and* about the mechanics of the selection process.

9. Application and enrollment

Contra Costa Thrives is designed to reduce existing barriers to receiving traditional public benefits. To that end, the application (and surrounding process) should be structured to be as accessible as possible. For example, it should take a minimal amount of time to complete the application, and required information should be streamlined to simplify the process and reduce administrative needs. Applicants should be permitted to provide self-attestation of eligibility with deferred document verification (see “Eligibility verification” section for further details).

The application should be mobile-friendly; offer a password-less login that relies on applicants to authenticate themselves by putting in their email or phone number, receiving a code, then entering code to access their application; and permit applicants to save submitted information and return to their application if necessary or upload additional documents.

The baseline survey for all participants should include the necessary enrollment information for the CCT program along with the demographics of an applicant’s household, income, education, employment status, renter or homeownership status, benefits, and other income sources.

Application support will be a critical component of pilot success and an effective and efficient launch. We highly encourage the convening of in-person events and on-site assistance for applicants. In-person help has been found to be especially important for older people.

10. Eligibility verification

A variety of admissible verification documents will enable households with a more complex identity or income profile to participate. Enrollment in benefits programs can be furnished as proof of eligibility (Note: the City of Chicago allowed the benefits receipt or letter to be up to 12 months old). In Chicago, nearly one in five (18%) of applicants used public benefits to verify their eligibility, attesting to the importance of meeting applicants where they are in terms of what they have available. Chicago accepted 20 forms of documentation to verify across identity, residency, and household income. For example, a local housing authority ID was accepted as proof after a negotiated data agreement with the authority ensured that the IDs could be cross-checked w/administration for residence and income verification.

See Appendix B for a list of the documents Chicago accepted for eligibility verification.

11. Benefits counseling and protection

We recommend that all participants be **required** to participate in a counseling session to identify potential/estimated impacts of the pilot payments on public benefits. The information provided during this session will allow participants to make an informed decision and provide informed consent.

Because some participants’ benefits may be impacted by enrollment in the pilot, we recommend the creation of a Hold Harmless fund, which could be used, as needed, to cover gaps and hardships experienced by participants as a result of termination or suspension of social safety net benefits, e.g., Section 8 vouchers, if faced with an increase in shared cost for rent.

Please refer to Appendix A: Benefit Impacts for Recipients of the CDSS Guaranteed Income Pilot Program.

12. Supportive services and referral pathways

Supportive services, navigation, and referrals during and after the pilot enhance participants’ agency, self-sufficiency, and connectedness. They also provide additional stability mechanisms that help advance participants’ goals after the pilot ends. These resources can take various forms, e.g., referrals to government social safety net programs, housing and employment assistance, financial coaching, etc. Incorporating peer mentorship can provide holistic and relevant support for participants who’ve faced significant trauma and systemic barriers. Lastly, public benefits education that is “wrapped into” the pilot has the capacity to build more interest, trust, and opt-in to Contra Costa’s social safety net programs.

All resources, services, and referral pathways are offered as **opt-in**, meaning that participation is not required and that pilot participants continue to receive the guaranteed income cash payments regardless of their decision to utilize additional supports and services. This is both a best practice in the field, including among our regional leaders, and supported by high uptake rates when participants are offered services in ways that honor their agency and dignity.

13. Evaluation metrics and methods

We propose to use the same set of evaluation parameters for all three priority populations (defined in the “Intended outcomes” section above, to be potentially supplemented and/or modified in subsequent discussions with the research partner and other stakeholders).

Although we understand that the priority populations may have varying contexts, goals, and needs, their underlying similarities and shared vulnerabilities can serve as a meaningful baseline to measure and quantify improvements and compare outcomes across groups.

Pilot evaluations communicate both the individual outcomes and collective benefits derived from unrestricted, unconditional cash support. Varying survey instruments allow for data to be captured on participant- and family-level outcomes. These gauge quantitative effects, e.g., impact on housing burden or ability to pay bills on time, along with those that are more nuanced, aspirational, or affective, such as hope, belonging, and goal-setting.

We particularly want to elevate the criticality of capturing qualitative data to reflect the lived experience of pilot participants. As reflected in the US Partnership on Mobility from Poverty model, evaluated indicators should account for the ways in which guaranteed income affects feelings of self-determination, agency, and community connectedness. Checkpoint surveys will pose questions about participants’ income, benefits and other income sources, employment, food insecurity, housing status and security, child well-being, and mental health. A storytelling

cohort may also be created for participants who wish to share their experience more broadly and/or speak with external stakeholders to help shape the narrative about guaranteed income.

We highlight the integration of an equity lens into the evaluation process and product. The first principle of the Equitable Evaluation Framework requires that all evaluative work should be in service to equity and that the “production, consumption, and management of evaluation and evaluative work should hold at its core a responsibility to advance progress towards equity.” Obtaining consent to participate in any research endeavor—and not penalizing them or denying the intervention if they refuse to consent—is a key means of elevating equity and agency in the research process.

Evaluation data gathered from CCT should help foster more authentic and inclusive narratives about economic security, social well-being, and resource distribution. Too often, delivery of public benefits programs and services reinforces stigma and social and economic distinctions. Qualitative data collected through the evaluation will help us improve delivery from the perspective of those who are the beneficiaries and may help to shift some of the harmful narratives around deservedness and dignity.

Contra Costa Thrives is part of a larger project to strengthen our county’s social safety net. As such, the evaluation should be conducted so that pilot findings can present avenues where policy and programmatic changes could institutionalize some of the strongest benefits to **all** residents. Specifically, we hope that evaluation questions and results will generate ways to expand accessibility and reduce barriers to public benefits and resources as well as suggest opportunities to reimagine and widen our safety net. This expectation is in line with the recognition that while the number of residents who will be directly impacted by this pilot is relatively small compared to the number of those who would be eligible for it and deserve support, the evaluation should have significant and sustained influence on future program design, policy decisions, and fiscal allocations.

To keep evaluation costs low and to cost-effectively measure improvements and impact, we advise the use of administrative data as appropriate and available, such as tax, health, or census data. For example, data already collected by agencies on child welfare outcomes (i.e., through the Berkeley California Child Welfare Indicators Project and California Department of Social Services) provides accessible current and historical information dating back to 2015 on education, employment, housing arrangements, and other indicators that are congruent with research areas of interest to guaranteed income pilots.

14. Pilot partners

Pilot partners include Contra Costa County’s Employment and Human Services Department and contracted entities responsible for implementation, payment disbursement, and evaluation.

Partners are as follows—scope of work and responsibilities are detailed in a subsequent section:

- Government sponsor: County staff will anchor the pilot and provide programmatic oversight and RFP/grants administration and coordinate outreach and evaluation.
- Implementation partner(s): A community agency or agencies with existing ties to the priority population(s) will be responsible for administering the program.
- Payment disbursement partner: This entity is responsible for distributing payments to pilot participants and other duties.
- Research partner: Firms range from university-based research centers to smaller organizations specializing in community data gathering. Some pilots may blend the two: layering a larger institutional evaluation with a community-based research approach.

15. Request for Proposals: Structure and review

We recognize that there are several ways the pilot could be implemented, particularly based on the delineation of three separate priority populations. We offer two possible scenarios for consideration below, both of which could be included in the formal Request for Proposals:

Option One

- Three implementing organizations with expertise in and aligned with each priority population: youth transitioning out of foster care, seniors aged 55 and up, and families experiencing significant financial hardship with children ages 0–6.
- One payment disbursement partner (who can provide participant choice and flexibility in payment amounts and cadence)
- One research partner

Option Two

- One overseeing implementing organization that has strong community relationships and capacity to hold the program and convene a consortium of agencies with deep experience working with one or more of the three priority populations
- One payment disbursement partner (who can provide participant choice and flexibility in payment amounts and cadence)
- One research partner

To ensure transparent and equitable review of submissions, we highlight the importance of creating and communicating evaluation rubrics and processes that align with the pilot’s core values and goals. We expect to co-create these in the next phase of work.

16. Pilot partners and responsibilities

All pilot partners should possess the following skills and commitments:

- Skill at facilitation of inclusive, participatory, and transparent processes.
- Capacity to equitably serve underserved and marginalized communities, including identities related to race, ethnicity, immigration status, disability status, gender identity or expression, and sexual orientation.
- Ease and clarity presenting and engaging in discussion with various stakeholder groups, including participants, multidisciplinary workgroups, and boards and commissions.
- A deep and evolving commitment to exploring principles of diversity, equity, inclusion, and belonging and specific practices that support this commitment.
- A strengths-based approach to working with vulnerable populations, including evidence of reaching hard-to-reach individuals and prospective strategy for this context.
- Deep understanding of the unique and intersectional challenges faced in different communities, particularly those who are hardest to reach.
- Expertise with multiple languages.
- Staff should be trained on racial equity, cultural competence, trauma-informed care, working with diverse populations, and any other related principles/practices necessary to serving clients under the agreement.

Implementation partner

Organizations are highly encouraged to leverage partnerships to capitalize on the expertise of peer organizations. Proposals can be collaborative, and consortiums that jointly build a wide safety net of support services and resources for participants are highly encouraged.

Collaboration can manifest in a variety of ways, including but not limited to:

- (1) Single agency: Agency manages all aspects of the program, providing one or more supportive services;
- (2) Partnership for participant referrals: Primary agency manages all aspects of the program and provides supportive services. Secondary agency or a public system of care provides primary agency with participant referrals;

(3) Consortium: Lead agency manages core program aspects, including design, recruitment, cash disbursement, and reporting, and partner agencies provide a range of support services and/or backend support, e.g., accounting.

Scope of work includes (some tasks may be subcontracted or provided in-kind by agencies other than the implementation partner):

- Collaborate with the County to educate residents and priority populations about the pilot and publicize application's availability.
- Partner with front-line social services, nonprofit, faith-based, and other organizations, and conduct focused outreach within communities that include, and/or intersect with the priority populations.
- Support research partner and County staff in development of an online application (that is accessible to a broad audience and include translation into numerous languages).
- Work with County staff to identify physical locations where computer access may be provided during the application period (e.g., County Library branches, senior centers, and other physical locations of community organizations).
- Organize and facilitate recruitment, application, selection, and enrollment process (selection is in collaboration with the research partner)
- Coordinate with research partner to ensure application target is reached.
- Provide onboarding process with verification of applicants' information to align with program criteria and off-boarding at the conclusion of the pilot.
- Conduct a series of orientation sessions that provides a programmatic overview of the pilot and walks participants through paperwork and other elements of onboarding.
- Assist applicants in completing any necessary documentation to be considered as a participant or to participate in the pilot.
- Ensure complete and active consent of pilot participants.
- Work with research partner to ensure pilot design meets all Institutional Review Board requirements.
- Subcontract with additional agencies as needed to provide participants with supportive services and opportunities.
- Provide or coordinate contracting to provide benefits counseling to all participants at the beginning, end, and as needed over the course of the pilot to ensure participants understand how receiving GI will impact benefits they receive, including but not limited to: childcare subsidies, Supplemental Security Income, Social Security Disability Insurance, Medicare, Medicaid, food and housing assistance, and other public benefits.
- Help participants re-enroll in benefits as necessary at the end of the pilot period, and offer available "off-boarding" benefits counseling for at the conclusion of the payment period.

Attachment F

Rachel Rosekind, PhD, MLIS

“Contra Costa Thrives” Guaranteed Income Pilot Implementation Plan

- Based on needs and contexts relevant to each priority population, identify and coordinate optional wrap-around services for program participants.
- Lead effort to create and maintain a website and/or portal to promote the program and serve as a live public dashboard for performance metrics. This website should be compatible with mobile communications devices, and content should be made available in multiple languages.
- Coordinate with payment disbursement partner to help administer funds to participants over the course of the program.
- If the County opts to create a Hold Harmless Fund, the implementation partner will be responsible for coordinating payments to participants.
- In collaboration with the County and payment disbursement partner, troubleshoot any issues that arise regarding participants’ payments.
- Identify a cohort of participants who are willing to share their stories and amplify their experiences as recipients of guaranteed income.
- Work with County staff and other pilot partners on communication and advocacy efforts.
- Serve as liaison between the County, pilot participants, and other partners.

Payment disbursement partner

Scope of work includes:

- Securely and efficiently disburse guaranteed income payments according to participants’ chosen payment structure.
- Support payment options that ensure inclusion of undocumented and unbanked residents.
- Collect participant data in a secure and reliable way (anonymized spending data to be shared on website and/or included in evaluation report).
- Provide robust customer service support via telephone, text messaging, email, and/or online chat. Support will be available at a minimum in English and Spanish.
- Develop orientation videos and written materials in multiple languages to ensure participants understand their payment disbursement schedule, how they will receive money, how to obtain technical assistance, and other key information.
- Guide participants in opening checking and savings accounts and/or refer them to reputable banking institutions if they wish to establish bank accounts.
- Provide clear and understandable instructions for participants to get the funds from the pre-paid debit card deposited into a bank account.
- Provide ongoing training, troubleshooting, and technical support to participants throughout the duration of the program. Topics may include enrollment, disbursement

issues, system usage, lost or stolen cards, accessing support, and methods of disbursements/payments.

- Respond in a timely manner to requests from County, partners, and participants for support to resolve participant concerns/issues.

Research partner

The research partner’s role will be refined via continued collaboration with County and community partners. Pilot participants will be evaluated throughout the pilot and extending approximately 12 months after the last payment. Evaluation efforts will track both quantitative and qualitative metrics and help inform local policy making and, more broadly, GI’s potential as an anti-poverty policy tool.

Scope of work includes:

- In collaboration with other partners, design the pilot’s research component to evaluate how guaranteed income: (1) contributes to creating financial stability and improving other indicators of health and well-being and (2) broadens understanding of the scope and nature of economic hardship and intersectionality in Contra Costa County.
- Collaborate with pilot partners to develop an online application enrollment process that is as accessible as possible (across populations, platforms, languages, etc.).
- Work with implementation partner to complete participant selection.
- Create and maintain an online dashboard showing anonymized participant demographic and spending data.
- Provide training, as needed, for additional contracted researchers on confidentiality, informed consent, and semi-structured interviewing techniques.
- Employ a combination of well-established and innovative quantitative qualitative methods to capture participant experience and reflect different dimensions of their lives and experiences.
- Design and execute mixed-methods (quantitative and qualitative) research customized to the pilot’s income eligibility guidelines and research questions.
- Attend pilot partner meetings, as needed, to discuss the direction, development, and implementation, including recommendations on evaluation metrics to be used by the research partner.
- Develop, in collaboration with the County and community partners, additional research questions and analysis that gauge the pilot’s potential effects on participant’s mental health, public health, and overall well-being.
- Obtain any necessary Institutional Review Board (IRB) approval for the research study.

Attachment F

Rachel Rosekind, PhD, MLIS

"Contra Costa Thrives" Guaranteed Income Pilot Implementation Plan

- Provide incentives to participants to complete a survey every six months during pilot and 6- and 12-months post-pilot (for a total of five checkpoints).
- Analyze data in accordance with research plan to determine outcomes and trends and produce evaluation reports documenting learning related to research questions after the 6, 12, 18, 24, and 30-month surveys, or as recommended by research partner.
- Provide reports on the qualitative and quantitative analysis of data collected and a final report written for a wide audience, including key findings and graphics.
- Present findings to the Board of Supervisors, other boards or commissions, and/or community partners and other stakeholders as requested.
- Community-based researchers offer unique and often invaluable insights. To ensure community voice and participation in the implementation and evaluation of Contra Costa Thrives, we recommend that the research partner incorporate community-based researchers into their evaluation plan.

17. Budget

A total allocation of \$3.25 million from Measure X will be used to fund Contra Costa Thrives. Of this amount:

- 10% (\$325,000) will support EHSD to perform and coordinate community outreach, administer RFP/grants administration, and conduct evaluations
- \$2,925,000 will support pilot implementation, direct cash payments, payment disbursement partner, survey stipends, and other program needs.

EXPENDITURE	COST
Direct payments of \$1,000/month to approximately 150 residents for 18 months	\$2,700,000
EHSD administration costs	\$325,000
Pilot implementation, payment disbursement partner, survey stipends, and other programmatic needs, as determined by the implementation partner	\$225,000
TOTAL BUDGET	\$3,250,000