

# Guaranteed Income – Part 2



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# EHSD Outline

## 1. Prior Board Actions

- August 15, 2023
- April 22, 2024

## 2. The American Safety Net

- Programs
- Funding
- Outcomes
- Participation
- Challenges

## 3. CCC Safety Net Participation

- Medi-Cal
- CalFresh
- CalWORKs

## 4. Guaranteed Income

- Outcomes
- CA Public Sector Participation

## 5. Policy Options

- Enrollment Support
- MX Subsidy

## 6. Appendices

- Bibliography
- Contributors

A black and white photograph of a young girl with long hair and glasses, wearing a winter jacket and mittens, climbing a wooden structure. The background is blurred, showing trees and foliage. A green horizontal bar is overlaid across the middle of the image, containing the text 'Prior Board Action' in white serif font.

# Prior Board Action

# August 15, 2023 Presentation

## UBI Features

1. Periodic
2. Cash
3. Universal
4. Individual
5. Unconditional

## GI Pilots

1. Nationally (100+)
2. California (45)
3. 4 CCC Initiatives

## Expected Outcomes

1. Ongoing income
2. Education | Employment
3. Basic Needs
4. Health
5. Food Security

## Action

Board approved Guaranteed Income *Waivers for Public Assistance* joining 9 other counties

# April 22, 2024 FY24/25 Budget Hearing

## Answer Questions about Guaranteed Income

1. How do we use these limited resources to serve the most people?
2. What is or should be the role of required or optional supportive services?
3. What is the evidence of long-term outcomes?
4. What about the benefits cliff (abrupt ending of a safety net benefit)?

**EHSD**      **CCGIC**

- |   |   |
|---|---|
| ✓ | ✓ |
|   | ✓ |
| ✓ | ✓ |
|   | ✓ |

## Present a Plan to potentially allocate \$5m for a MX Funded GI Pilot

1. Intended population(s)
2. Expected outcomes
3. How much in stipends for how long
4. Overhead costs
5. Evaluation
6. Opportunities for matching (non-governmental) funding

**Criteria**      **Details**

- |  |   |
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|  | ✓ |
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|  | ✓ |
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# The American Safety Net

# Decades of National Solutions to Poverty

DECADE	SOCIAL POLICY THEME	PROGRAMS										TAX CREDITS		
		UBI	Cash	Food	Medical	Education	Energy	Services	Job Training	Housing	GI	NIT	EITC	CTC
1790s		✓												
1890s			✓											
1930s	The New Deal (Roosevelt)		✓		✓				✓	✓				
1940s	Fair Deal (Truman)			✓										
1960s	War on Poverty (Johnson)	✓		✓	✓	✓		✓	✓		✓			
1970s	Family Assistance Plan (Nixon)	✓	✓	✓		✓		✓				✓		
1980s	Reaganomics (Reagan)						✓		✓					
1990s	Welfare Reform (Clinton)	✓	✓											✓
2010s	The Affordable Care Act (Obama)	✓			✓					✓	✓			
2020s	Build Back Better (Biden)	✓								✓				✓

✓ = major legislation, black passed, grey introduced but not passed; UBI – Universal Basic Income; GI = Guaranteed Income; NIT = Negative Income Tax; EITC = Earned Income Tax Credit; CTC = Child Tax Credit

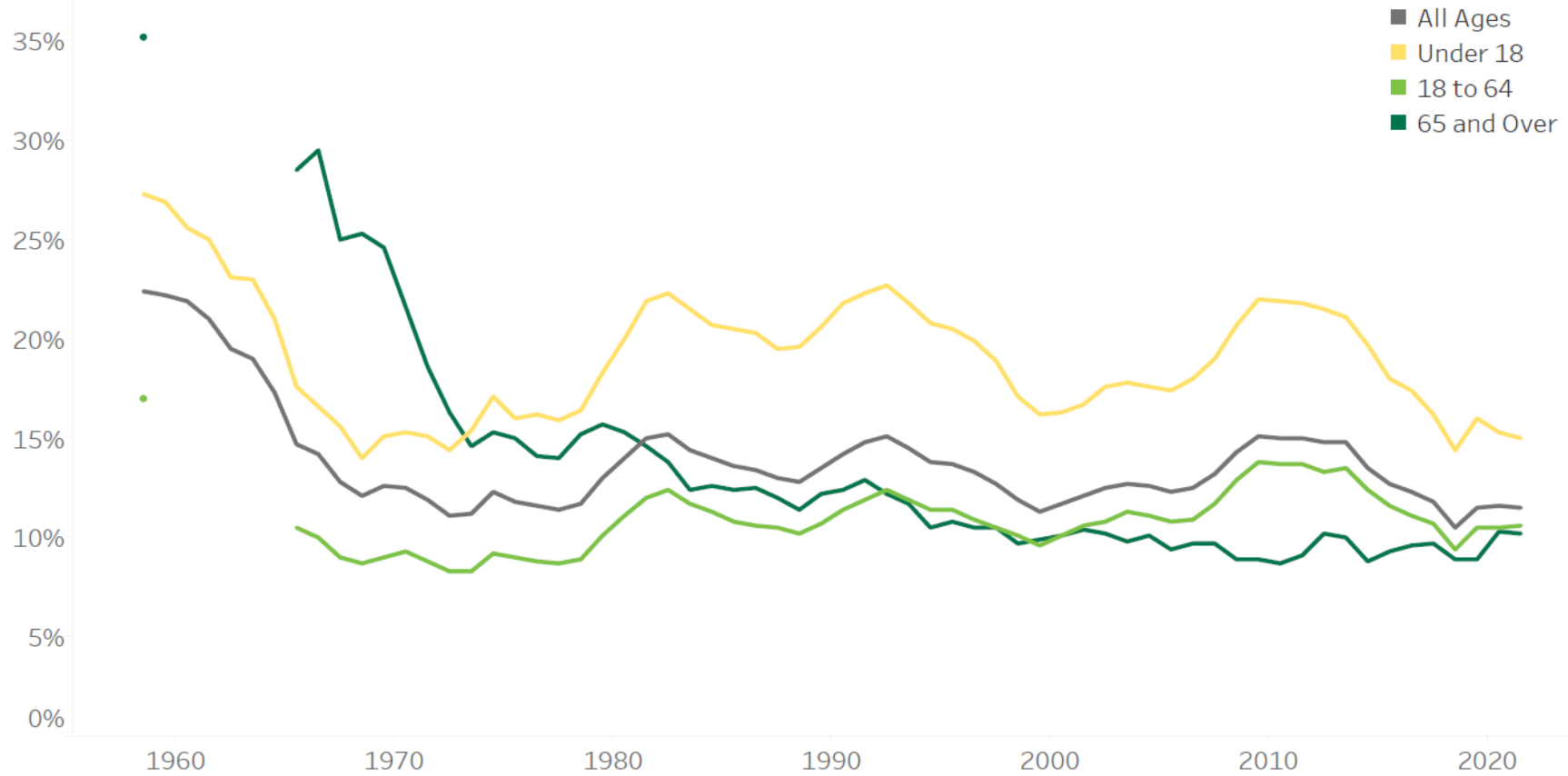
# Major Safety Net Programs

CATEGORY	PROGRAMS	<i>EHSD Administered, Administered by another county Department, Not administered by county</i>	FUNDING SOURCE	
			FEDERAL + STATE	COUNTY GF
Cash	Social Security Supplemental Security Income (SSI) General Assistance (EHSD) Temporary Assistance to Needy Families, aka TANF, aka CalWORKs (EHSD) ●		\$0 \$142,592,495	\$4,088,706 \$4,733,065
Food	School nutrition programs Supplemental Nutrition Program, aka SNAP, aka CalFresh (EHSD) ● Women, Infants and Children, aka WIC (HSD)		\$300,430,549	\$6,284,562
Medical	Medicare Medicaid, aka Medi-Cal (EHSD) ● In Home Supportive Services (EHSD)		\$1,341,377,154 \$82,041,500	\$0 \$675,081
Education	Head Start and various state-funded Early Childhood Education programs (EHSD) K-12 Public Education Pell Grants		\$94,730,420	\$0
Energy	Low-Income Home Energy Assistance Program, aka LIHEAP (EHSD)		\$3,534,567	\$0
Services	Welfare to Work, part of CalWORKs (EHSD) ●		See CalWORKs above	
Job Training	Workforce Innovation and Opportunity Act, aka WIOA (EHSD) Welfare to Work, part of CalWORKs (EHSD) ●		\$12,899,635 See CalWORKs above	\$0
Housing	Housing programs for recipients of CalWORKs, foster care, adult protective services (EHSD) ● Other housing programs (HSD, DCD, Housing Authority)		\$9,274,715	\$0
<b>TOTAL</b>			<b>\$1,986,881,035</b>	<b>\$15,781,414 (&lt;1%)</b>

● Programs described on slides 19-21, 29-30. Federal + State + County = total cost of programs inclusive of administrative costs and benefits to recipients. CalFresh includes Public Assistance (part of CalWORKs) and Non-Assistance benefits. The CalFresh \$6,284,562 county share is an overmatch because the State does not sufficiently fund CalFresh administration. EHSD Medi-Cal administrative allocation is \$71,722, 634. \$1,269,654,520 is the projected cost of providing Medi-Cal services to CCC recipients in 2024-2025 from [Medi-Cal November 2023 Local Assistance Estimate for Fiscal Years 2023-2024 and 2024-2025, California Department of Health Care Services](#). Medi-Cal County county cost of \$0 from FY24-25 Contra Costa Health slide presentation, slide 14. GF = County General Fund.



# The Safety Net Is Effective



# And long-term outcomes do improve

## Head Start

1. Early Head Start children have **greater access to health care**, are more likely to receive timely immunizations and less likely to be hospitalized for accident or injury. (Ref #12 )
2. **Greater cognitive development and better social skills** are exhibited by Early Head Start children. (Ref #12)
3. Head Start children are **93% less likely to be removed from their homes and placed in foster care** than those with no early education services. (Ref #12)

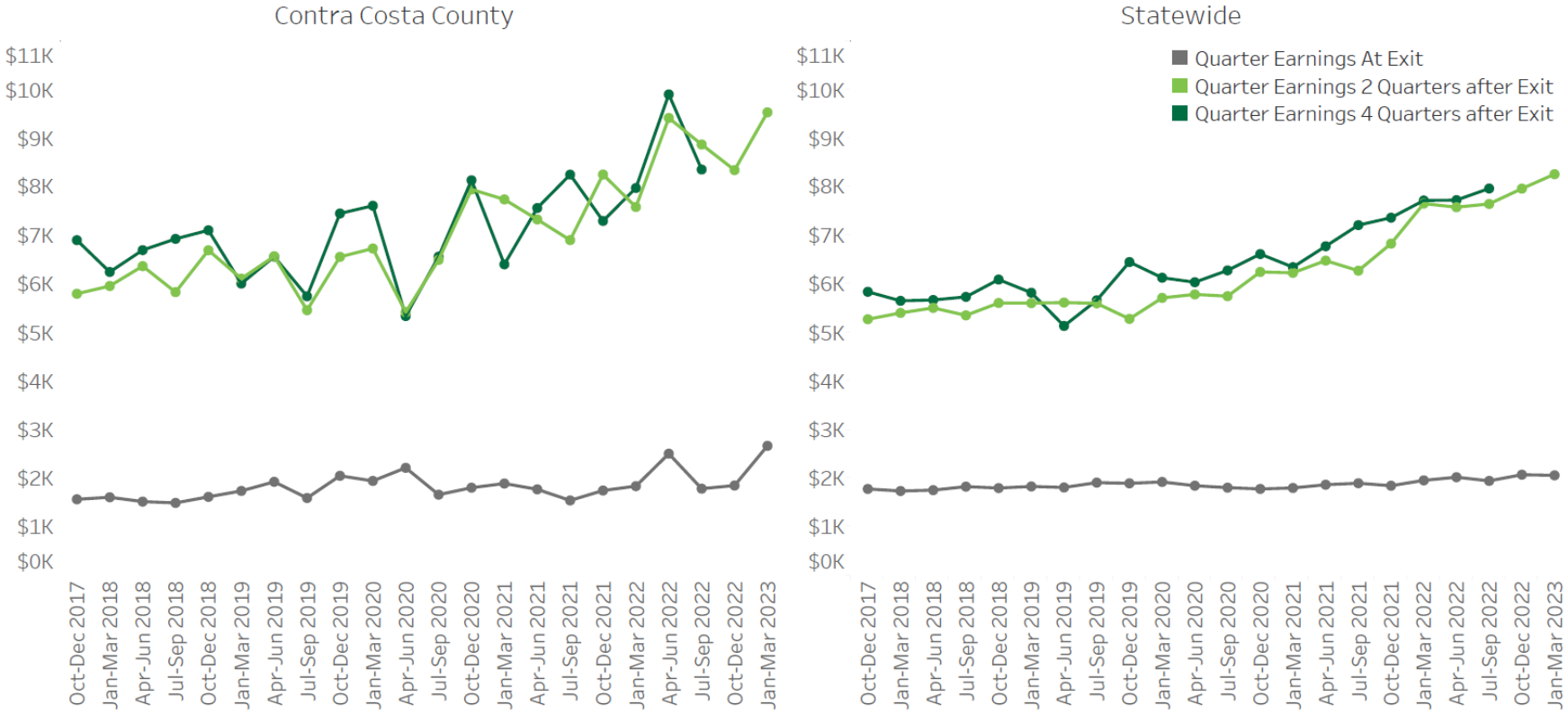
## SNAP

1. **Lower risk of heart disease and obesity** among adults who had access to SNAP as children (Ref #3)
2. **Greater medication adherence** among older SNAP participants (Ref #3)
3. And, for women, an **increase in economic self-sufficiency** (Ref #5)

## Medicaid

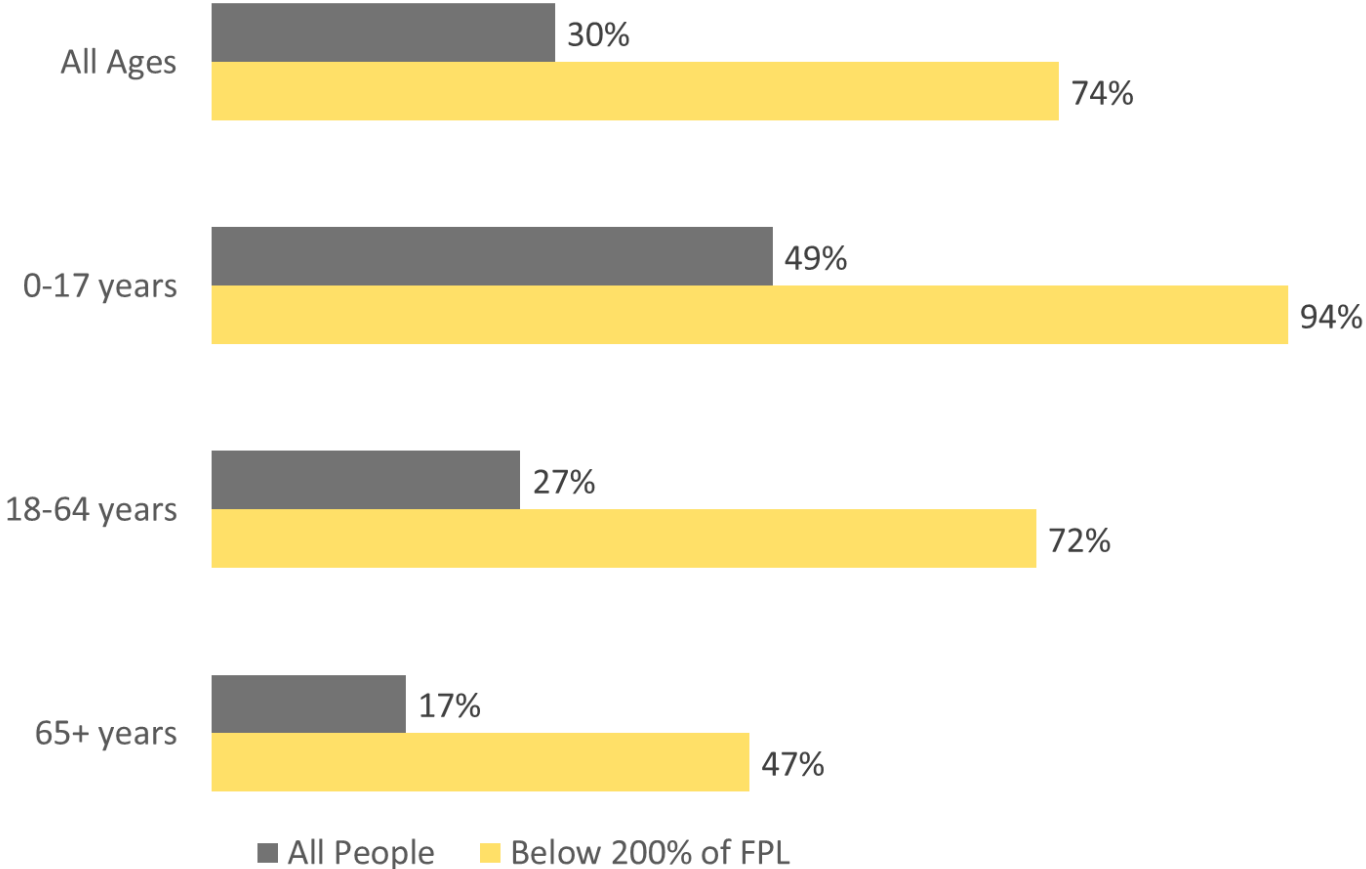
1. Among African American children, Medicaid eligibility during early childhood **reduced mortality rates** in their later teenage years by 13-20%. (Ref #9)
2. Children eligible for Medicaid for more of their childhood **earn more as adults** and are **likelier to attend and complete college**. (Ref #9)
3. Although beneficiaries typically have low incomes, they are much **less likely to have trouble paying for care** out of pocket or to have financial problems due to medical costs, than people with private coverage or those who are uninsured. (Ref #9)

# Local data suggests positive outcomes

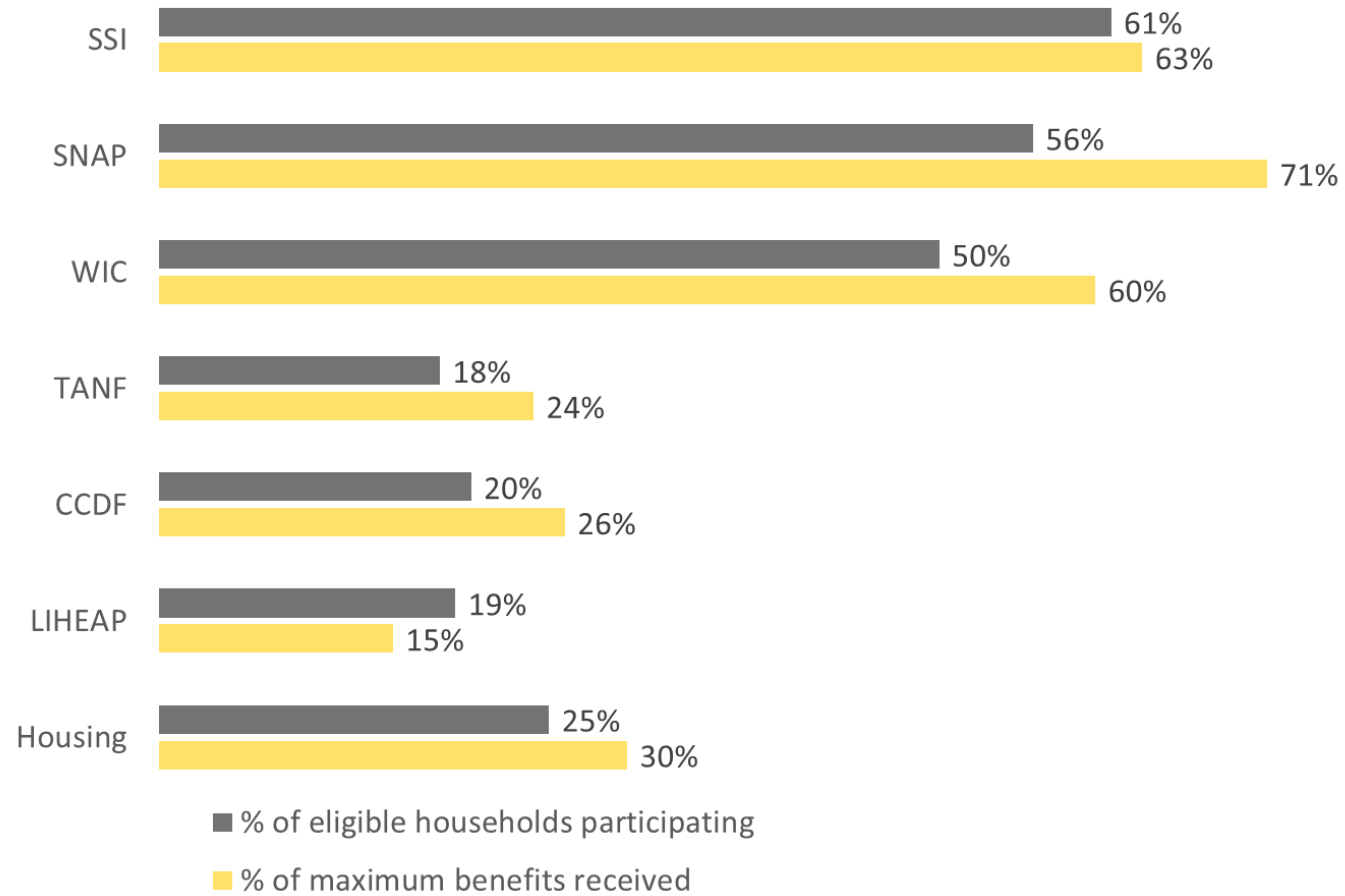


Median post-exit earnings of CalWORKs Recipients

# Most eligible receive some benefits

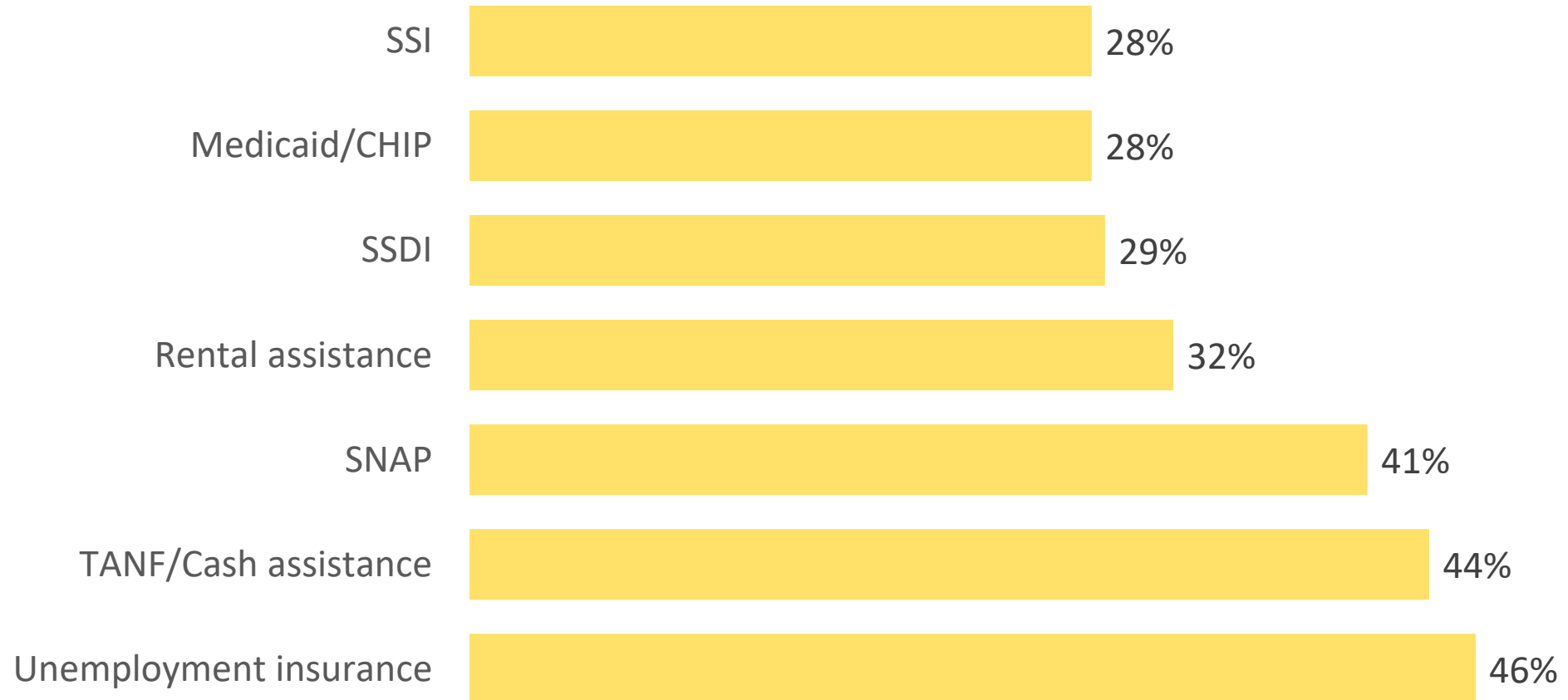


# But participation rates by program are low



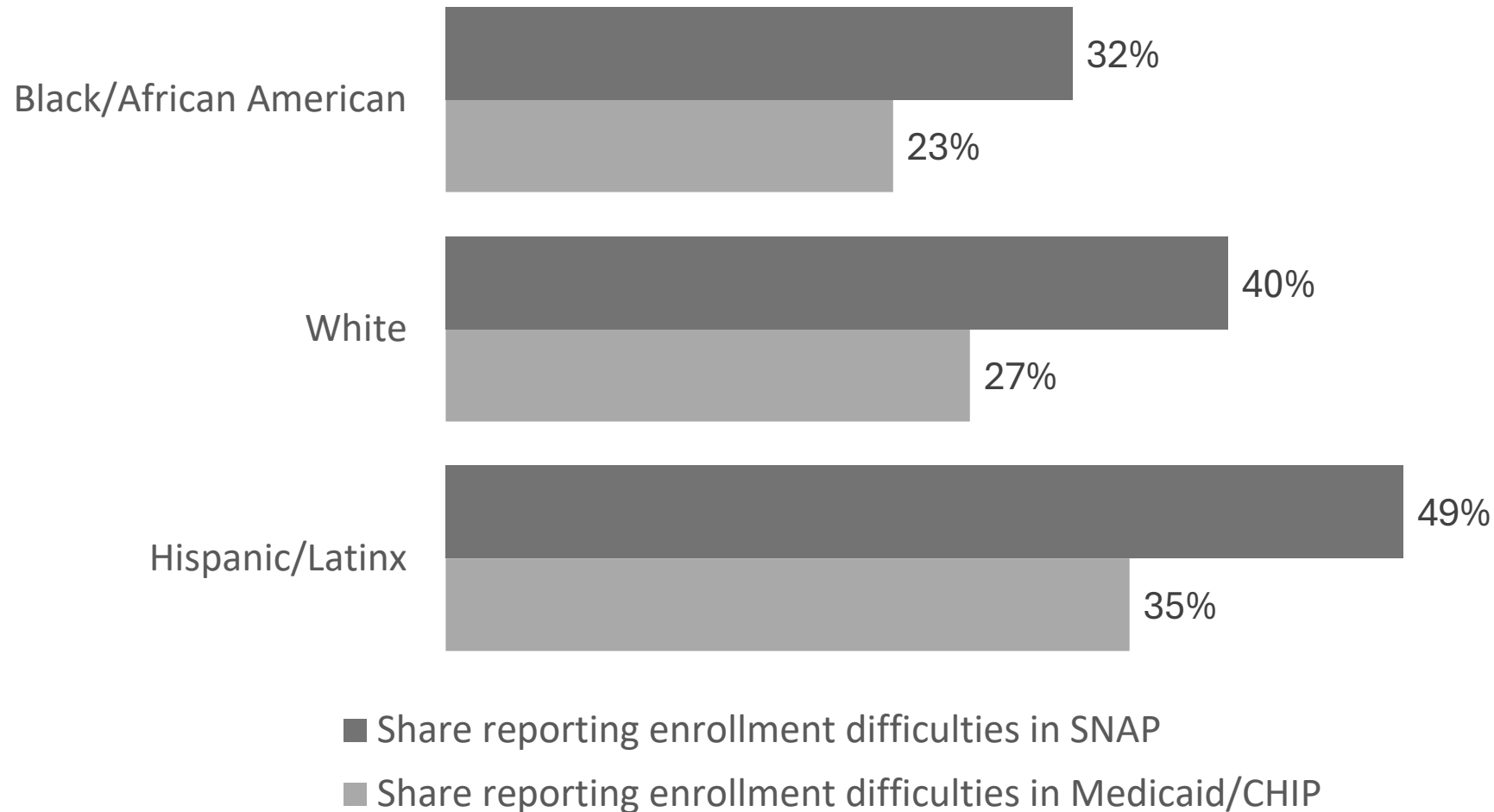
Urban Institute, Analysis of Transfers, Taxes and Income Security model applied to 2018 American Community Survey projected to 2022 (Ref #7). The potential benefit dollars are assessed for each program with 100% participation in that program and no changes in other program. CCDF = Child Care and Development Fund. LIHEAP = Low Income Home Energy Assistance Program. SNAP = Supplemental Nutrition Assistance program.

# Many experience challenges applying



Urban Institute well-Being and Basic Needs Survey, December 2021 (Ref #11). PA = Public Assistance; SSI = Supplemental Security Income; CHIP = Children's Health Insurance Program; SSDI = Social Security Disability Insurance, TANF = Temporary Assistance for Needy Families. Difficulties include figuring out eligibility, providing required documentation and paperwork, and getting benefits as soon as needed.

# Challenges disparate by Ethnicity/Race



# One cause of challenges may be employment



Percent of wage-earning adults enrolled in Medicaid and/or living in a household that participated in SNAP in 2018.



# Locally, challenges likely result in denials

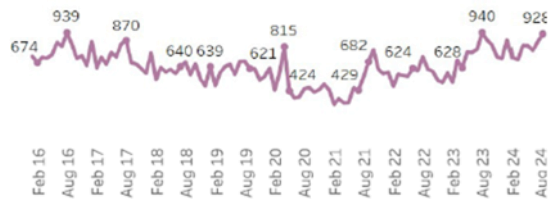
CalWORKs, CalFresh, and Medi-Cal Applications  
March 2024 – August 2024 (6 months)  
**Average Denial Rate for all programs: 46%**

<b>DENIAL REASONS</b>	<b>#</b>	<b>%</b>
<b>Possible Challenges (15,433   55%)</b>		
Failed to complete application process	11,131	40%
Missed interview	4,302	15%
<b>Not eligible (10,069   36%)</b>		
No eligible household member	6,751	24%
Over income	3,318	12%
Other	2,557	9%
<b>Total denials in 6 months</b>	<b>28,059</b>	<b>100%</b>

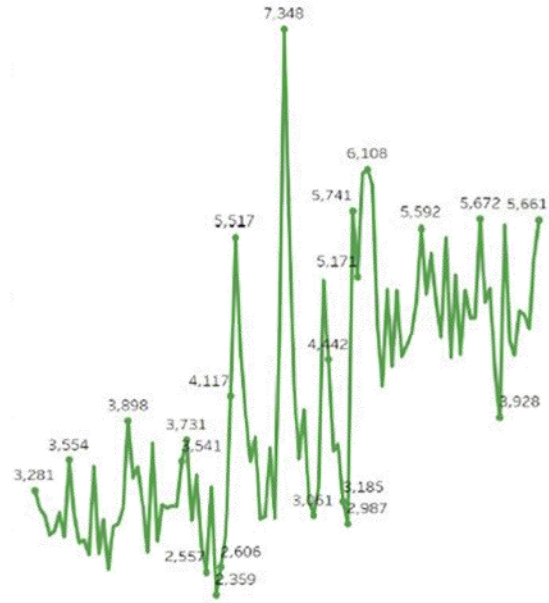
# CCC Safety Net Participation

# Applications (households)

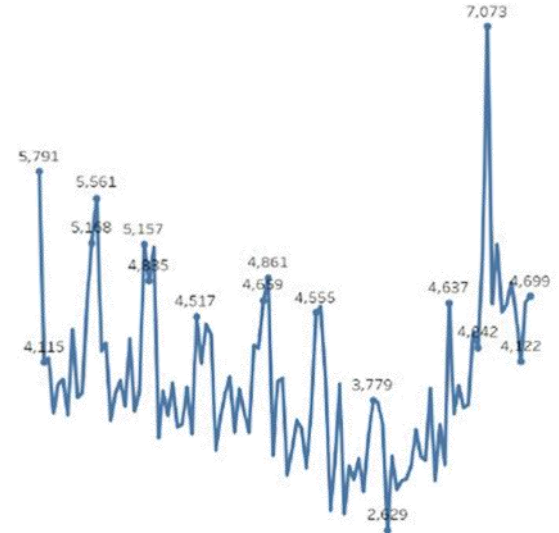
CalWORKs



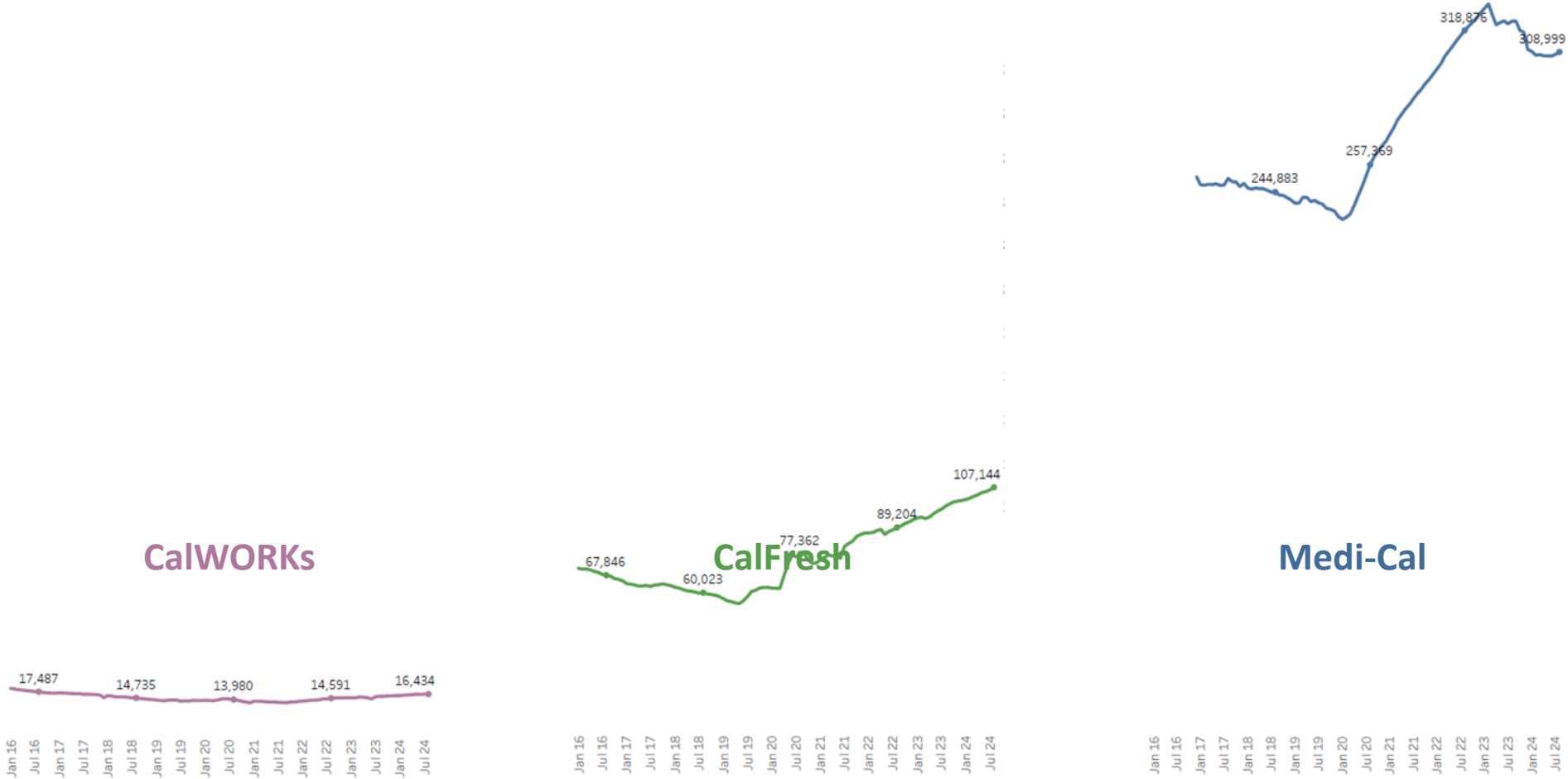
CalFresh



Medi-Cal



# Recipients (Individuals)



# FY24-25 Value of Benefits



**Medi-Cal**  
**~\$1,341,377,154**

**CalFresh**  
**\$239,946,312**

**CalWORKs**  
**\$101,917,755**

**Total ~ \$1,683,241,221**

CalSAWS for CalWORKs and CalFresh; MC [Medi-Cal November 2023 Local Assistance Estimate for Fiscal Years 2023-2024 and 2024-2025, California Department of Health Care Services.](#)



# Guaranteed Income

# GI Pilots Outcomes to Date

## Short Term

1. Income volatility reduced, better able to cover unexpected expenses (Ref #2,4)
2. Positive effects on educational attainment (Ref #2,15)
3. Improved physical and mental health, brain development in children, and access to medical care (Ref #1,2,4)
4. Increased financial resilience (Ref #2)
5. Decreased anxiety and stress (Ref #2)
6. Feeling less isolated from others (Ref #15)
7. Spending more time with family (Ref #4,15)

## Long Term

The report card on guaranteed income is still incomplete. Full effects of the cash transfers on the recipients might not be clear for years. (Ref #8)

# Summary of California Public Sector GI Pilots

## Jurisdictions

- 13 City (9 unique)
- 15 County (8 unique)
- 7 State (9 counties, 1 statewide)

## Public Funding Sources

- 10 City -- 4 with private and 7 include ARPA
- 9 County -- 7 with private)
- 7 State -- 7 with private)

## Funding Range

- City \$45,000 to \$38mil
- County \$2mil to \$12mil
- State \$1.5mil to 5mil

## Populations

- 16 Parents with dependent children or pregnant
- 8 Current or former foster youth
- 5 Specific geographic location (zip codes or cities)
- 4 Unhoused or at risk of
- 3 Age criteria (teen, young adult, older adult)
- 1 CalWORKs recipients
- 1 Negatively impacted by COVID
- 1 Race/ethnicity specific
- 1 Justice-involved
- 1 Open child welfare case
- 1 Artists
- 1 Transgender
- 1 Medical condition (diabetes)

## Income Requirements

- 4 100% FPL
- 2 low or extremely low income
- 1 185% FPL
- 1 200% FPL
- 1 \$41,000
- 1 30% AMI
- 1 50% AMI
- 1 100% AMI
- 1 Have 1 income earner in household

## Range of Number of Participants

- City 25 – 3,200 individuals
- County 50 – 2,000 individuals and 150-485 households
- State 150-650 individuals





# Policy Options

AS A COURTESY  
TO THE RECEPTIONIST  
PLEASE REFRAIN  
FROM USING YOUR  
CELL PHONE  
THANK YOU

COMO UNA  
CORTESA A LA  
RECEPCIONISTA  
FAVOR ABSTENERSE  
DE UTILIZAR SU  
TELÉFONO CELULAR  
GRACIAS

# Incentivize CalWORKs continued enrollment

- **Board question:** How do we leverage funding to serve the most people?
- **Option:** Provide \$100 incentives to CalWORKs recipients to complete renewals.
- **Problem:** In the 12 months after enrolling in CalWORKs, an estimated 24% dis-enroll for failure to complete a renewal or income verification. Often, they then reapply. This is called churn.
- **Solution:** Over three years, invest \$2,000,130 in CalWORKs renewal completion stipends
- **Desired outcome:** Over 3-year years, an estimated total of 6,612 CalWORKs renewals will be completed that otherwise would have not been.
- **Benefits that will be received by these individuals:** Over three years, the total amount in retained benefits to CalWORKs households as a result of these 6,612 renewals is estimated to be \$253,434,328.
- **Benefits to EHSD:** A reduction of 6,612 CalWORKs renewals equates to approximately 6,612 hours of work (3.18 Social Services Program Assistant FTE)
- **Return on investment: For every \$1 in MX funds investment, county residents will receive \$127 in retained CalWORKs benefits.**

# Increase CalWORKs | CalFresh Enrollment

- **Board question:** How do we leverage funding to serve the most people?
- **Option:** Partner with Community Based Organizations (CBOs) to increase participation in CalWORKs and CalFresh.
- **Problem:** There are many Contra Costa County individuals and families that are eligible for safety net services who are not engaged. For CalWORKs only 28% of those eligible are enrolled. For CalFresh only 65% of those eligible are enrolled.
- **Solution:** Invest \$3,000,000 in funding community-based organizations (CBOs) to support individuals and families in applying for and renewing CalWORKs and CalFresh. Support CBOs with monthly convenings to identify and solve problems, provide training, share information, etc.
- **Desired outcome:** Over 3-year years, reach the California average participation rates (35% for CalWORKs and 68% for CalFresh) by enrolling ~1,494 new households to CalWORKS and ~11,385 new households to CalFresh.
- **Benefits that will be received by these individuals:** Over 3 years, an increase of \$125,196,468 in these new households.
- **Return on investment: For every \$1 in MX funds investment, county residents will receive \$42 in safety net benefits.**

A grayscale photograph of an office environment. In the foreground, a person is seated at a desk, viewed from behind. A handbag sits on the desk. In the background, another person is seated at a desk, facing left. The office has a bulletin board with papers and a printer. A green horizontal bar with a white arrow pointing left is overlaid on the image, containing the word 'Appendices' in a white serif font.

# Appendices

# Program Summaries: MC, CW

## Medi-Cal

### Eligibility

- Income – disregards  $\leq$  138% FPL (\$35,632 for a household of 3)

### Full scope health care for all enrollees

- Outpatient
- Emergency
- Hospitalization
- Maternity and newborn
- Mental health and substance use
- Prescription medications
- Physical and occupational therapy
- Devices
- Laboratory services
- Dental

### Renewal Frequency

- Annually

### Benefits for undocumented persons

- Same

## CalWORKs

### Eligibility

- Income – disregards  $<$  130% FPL (\$33,566 for a household of 3)
- Dependent child ages 0-18

### Cash Benefits

- Cash (monthly max \$1,175 for HH of 3)
- CalFresh (monthly max of \$768 for HH of 3)
- Summer SunBucks for students in California schools (\$120 for 3 summer months)
- Restaurant Meal Program (RMP) ability to use EBT card for unhoused and seniors at 57 participating restaurants
- Childcare (as many hours as needed at provider of choice including family, monthly average of \$958)

### Full-scope Medi-Cal

### Supportive Services based on need

- Housing supports (up to 16 days annually of hotel vouchers, up to 2 years and up to 100% of rent, moving expenses, furnishing, eviction prevention)
- Mental Health and Substance Abuse treatment
- Home Visiting Services including up to \$1,000 for material goods/lifetime
- Diapers (\$30/child/month/under 36mo old)
- Transportation up to \$100/month for bus pass or gas
- Education (\$500/semester for books and supplies, one-time \$800 for computer with peripherals, internet \$79/month for 2 years)
- Employment (uniforms, union dues, tools, business license, car repairs, etc. with no maximum)
- Referrals to STAND for addressing interpersonal violence (no limit)
- Performance incentives (\$50 for orientation, \$350 for completing college, \$75 to cure a sanction, etc.)
- Low-interest automobile loan

### Renewal Frequency

- Annual renewal and annual income verification – spaced every 6 months

### Benefits for undocumented persons

- None

# Program Summaries: CF, GA

## CalFresh

### Eligibility

- Income – disregards <- 130% FPL (\$33,566 for a household of 3)

### Cash Benefits

- Cash for food (monthly max for HH of 3 = \$768)
- Summer SunBucks for students in California schools (\$120 total for 3 summer months)
- Restaurant Meal Program (RMP) ability to use EBT card for unhoused and seniors at 57 participating restaurants in CCC

### Employment & Training Services

- Voluntary
- Services and supports as needed including job readiness, resume writing, soft skills, job placement, employment support, transportation, licenses, union dues, supplies, shoes, etc.
- Local providers: Rubicon, Opportunity Junction, and iFoster

### Renewal Frequency

- Annual renewal and annual income verification (spaced every 6 months)
- Renewal/income verification (one step) every 2 years for elderly and disable

### Benefits for undocumented persons

- California Food Assistance Program (CFAP)
- Criteria same as CalFresh for non-citizens ages 0-54
- Will expand to non-citizens aged 55 and older in October 2027.

## General Assistance

### Eligibility

- No more than \$500 in property with exception for first car valued no more than \$4,500 and second car valued no more than \$500
- No more than \$50
- No regular income
- Must exhaust all other resources first (e.g. RCA, see below)
- No citizenship requirement

### Benefits

- Cash (monthly max \$375 if housing need, \$158 if no housing need, duration based on disability)

### Supportive Services

- Housing based on need and available resources (shelter, shared room, furniture)
- Wrap around services based on need including job search, mental health and substance use treatment
- Return to home – bus ticket to location with family members
- SSD advocacy for individuals with 12+ months of disability

### Benefits for undocumented persons

- State funded Refugee Cash Assistance (RCA)
  - 12 months of cash assistance for single adult refugees from date of entrance to the country
  - Monthly max \$734
- State funded Cash Assistance Program for Immigrants (CAPI)
  - SSI equivalent for income-eligible non-citizens

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And all EHSD employees, who all contribute in one way or another,  
with excellent customer service and attention to diversity,  
to ensuring that all Contra Costa County households have access to resources that  
**support, protect, and empower** individuals and families to **achieve self-sufficiency.**