



Implementing Guaranteed Income in Contra Costa

A Roadmap to Strengthen Our County's Safety Net

Contra Costa Guaranteed Income Coalition

October 22, 2024



Report purpose

- Provide members of the Board and the public with a **grounded understanding** of guaranteed income (GI) – how it works, what it achieves, and why it matters
- Honor and reflect the **experiences, ideas, and wisdom** shared by residents, guaranteed income practitioners, GI participants, and other stakeholders
- Inform the County's **policy and funding decisions** as County and community stakeholders move forward to fund, envision, implement, and evaluate GI pilots



Recommended Actions

1. Allocate **\$5.75 million** from Measure X one-time funds
2. Focus on **four populations**
 - Youth transitioning out of foster care
 - Unhoused & unstably housed residents
 - Residents returning to the community after incarceration
 - Families with young children experiencing financial hardship
3. Establish that participants will **receive up to \$1,000/month for 18 months**

Recommended Actions *(cont.)*

5. Require that GI participants be **Contra Costa residents** & not enrolled in another publicly-funded pilot
6. Establish guidelines for **RPF process to be jointly designed/executed** through collaboration between EHSD and community partners to select pilot implementing organizations
7. Ensure that the County will obtain available **State income exemptions**
8. Join **Counties for Guaranteed Income**
9. Designate the **BOS Equity Committee** to oversee pilot implementation

What is guaranteed income?

- Defined population
- Set amount of time
- Often paid monthly
- \$300 - \$1,800
- 6 mos. to 3 years

**Direct and
recurring
payments**



- Participant chooses how to spend funds
- No work/service requirements
- Individual agency and choice

**Unrestricted
&
unconditional**



- GI layers onto other income
- Earned income
- Public benefits

**Supplements
(not supplants)
other income**



Guaranteed income, then and now



1960s:
Influenced by the
National Welfare Rights
Organization, Dr. King
calls for guaranteed
income as the most
direct solution to
poverty



2018 – 2024

Economic precarity
Racial injustice
Endemic poverty
Global pandemic
Rising income inequality



**Growing
momentum for
guaranteed
income**

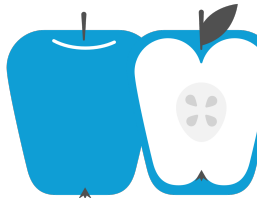
What are we seeing now?

GI promotes **agency, dignity, and flexibility**

Participants use GI funds to:

- ✓ meet **basic needs** (food, housing, health care)
- ✓ advance **self-sufficiency** & meet self-directed goals
- ✓ respond to **urgent needs** and emergencies

Wraparound works: “No strings” doesn’t mean “no supports”



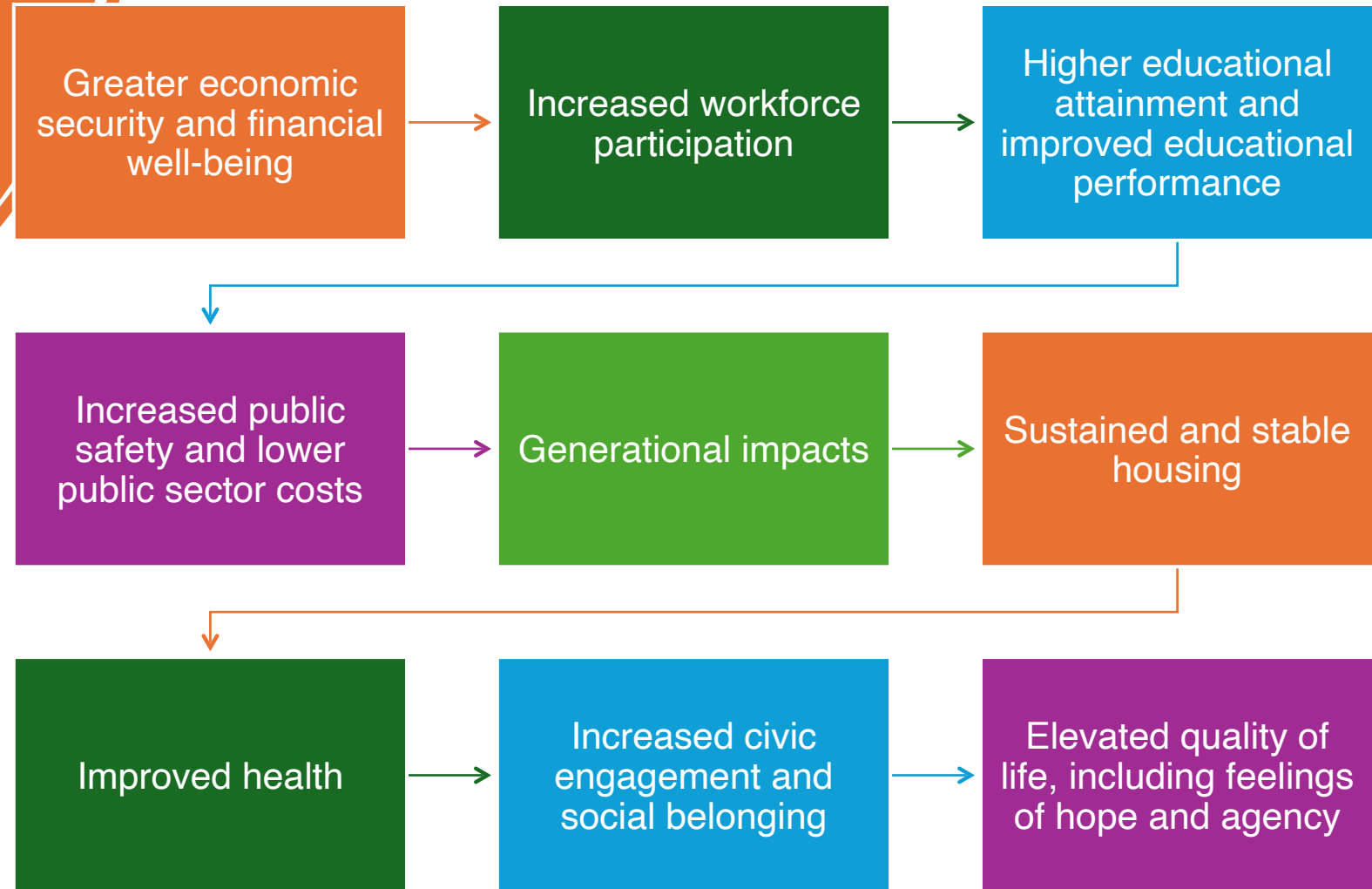


GI pilots show consistently positive outcomes

- Improved **health** (physical, mental, emotional)
- Stronger **family relationships**
- Increased **financial resilience**
- Better **jobs**
- **Safer** living conditions
- Greater access to **educational opportunities**
- Breathing room to **plan and save** for the future

... by creating a stronger, more nimble safety net

What does the evidence show?



Why do we need GI in Contra Costa?



Rising inequality

Deep disparities

Health
Wealth
Justice
Education
Housing
Jobs

Top resident concerns

Income volatility
Housing burden
Rising cost of living

Note: Over the past several years, residents of all races, ethnicities, and from all BOS districts have emphasized the **urgent need to explicitly address harms caused by racial/ethnic inequities and service gaps**, whether through the African American Holistic Wellness Hub, establishment of ORESJ, guaranteed income, or other intentional solutions.



Why is GI needed in Contra Costa?

Housing costs are rising...

From 2000 to 2020:

- 72% of extremely low-income households **pay more than half their income on housing**
- The county's **median rent increased** by 42%
- The share of **rent-burdened households** grew from 41% to 50% during the same period



... creating extreme hardship, especially for households of color...

- A majority (55%) of renter households of color in Contra Costa County are **rent burdened**.
- **Black renters** are particularly impacted—nearly two-thirds (64%) of Black renter households are rent burdened.
- Rent burden disproportionately impacts **younger and older residents** of Contra Costa.
- High housing cost burdens increase the risk of **housing instability and eviction**.

Source: Bay Area Equity Atlas analysis of ACS data from IPUMS USA & Census Bureau, 2024

... and incomes are not keeping pace

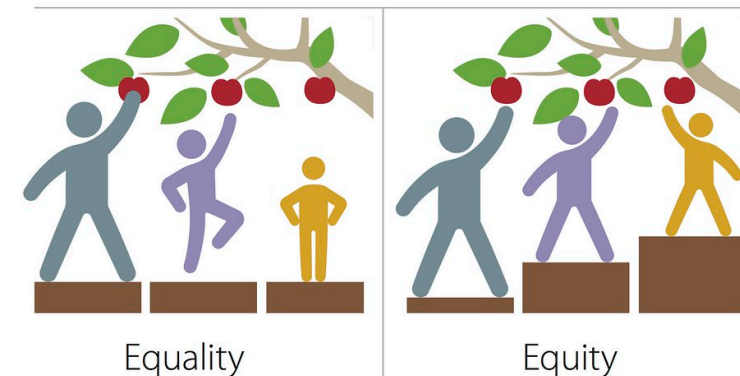
- Working full-time does not guarantee financial security
- More than one-third of local workers do not make enough to afford their basic needs.
- That figure increases to 50% for Black workers and 63% for Latino workers



The timing is right for GI in Contra Costa



- In January 2024, Supervisor Federal Glover stated his commitment to focus on **equity, diversity, inclusion, and access** during his final year on the Board
- The new **Office of Racial Equity and Social Justice** is aligning County department priorities to address community needs through the lens of economic and racial equity
- The **Measure X Community Advisory Board** has recommended for the past three years that the Board invest Measure X funds in GI pilots



GI pilots to date in Contra Costa County

| Project name & status | Population Pilot Focus | Amount & Duration | Notes |
|--|---|---|---|
| Abundant Birth Project <i>(implementing)</i> | <ul style="list-style-type: none"> 8-27 weeks pregnant Income below \$132,360 Risk factors for preterm birth | \$1,000/month 12 months | Contra Costa had highest number of applicants of any expansion site |
| CoCo Go Big Comment Studio <i>(completed)</i> | <ul style="list-style-type: none"> 20 Antioch adult residents 10 Antioch former foster youth | Adults: \$400/month for 6 months Youth: \$200/month for 6 months | Resident-led and resident-designed pilot |
| ELEVATE Concord Monument Impact <i>(implementing)</i> | <ul style="list-style-type: none"> 120 low-income families | \$2,500 up-front stabilization payment + \$500/month for 12 months | City of Concord allocated \$1.5 million in ARPA funds |
| RYSE <i>(implementing)</i> | 100 youth and young adults ages 16-26 experiencing a crisis that threatens their housing stability. | Varying amounts, based on budgeting plan | Direct Cash Transfer as Prevention (DCT-P) Pilot |

How can guaranteed income help?


- Expands and strengthens the County's **social safety net**
- Advances and deepens the County's commitment to building a more **inclusive and equitable** community
- Builds a more **resilient and intergenerationally thriving** county



What will a County guaranteed income program accomplish in Contra Costa?

Program goals include:

- ✓ Contribute toward poverty alleviation, housing security, and mental health
- ✓ Alleviate current financial hardship and economic volatility by providing an income floor for a sustained period of time
- ✓ Increase financial assets and opportunities to build generational wealth
- ✓ Promote pathways for mobility and resilience at the individual, family, and community level
- ✓ Fill in gaps of existing public assistance programs



Recommended priority populations

- Youth transitioning out of foster care
- Unhoused & unstably housed residents
- Residents returning to the community after incarceration
- Families with young children that are experiencing financial hardship



Youth transitioning out of foster care are at very high risk

-
- More than 1 in 4 former foster youth in CA reported **experiencing at least one night of homelessness** in the past two years
 - In Contra Costa, **15% of the 2,843 adults** experiencing homelessness represented in the 2024 PIT Count were former foster youth
 - When youth age out, they are **abruptly disconnected from services and supports**

Source: Courtney, et al., Chapin Hall at the University of Chicago, 2020



How can guaranteed income help youth?

- Guaranteed income is a bridge to help guide them toward greater financial security and, ultimately, greater self-sufficiency.
- A period of 18 months is enough time to pursue an apprenticeship, finish college, or find housing.



What can we learn from other pilots?

- Participants in Santa Clara's first cohort increased enrollment in school, increased engagement in full-time employment, and reduced their rent burden
- Based on robust positive outcomes to date, Los Angeles County, the City of Los Angeles, and the State of Washington have launched or are considering launching pilots for this population



Unhoused & unstably housed residents

- Affordable and stable housing is associated with positive individual outcomes and numerous societal benefits
- Homelessness creates significant negative health outcomes
- During 2023, Contra Costa's Continuum of Care served 9,632 households (14,002 individuals), reflecting a 28% increase from 2019

How can guaranteed income help prevent homelessness?

In a statewide survey of 3,200 people experiencing homelessness, **70% of respondents said they could have avoided homelessness** if they had an additional income of \$300-\$500 per month





What can we learn from other pilots?

- Pilots focused on unhoused and unstably housed residents are happening in Austin, Chicago, Denver, San Francisco, San Mateo, Santa Clara, Somerville, and Vancouver
- “Health Currency” pilot in Alameda, Santa Clara, San Mateo, San Francisco, and Santa Cruz counties will support 1,100 households exiting rapid rehousing with monthly cash payments for 12 months.
- Vancouver public sector cost savings: \$405,000 over 12 months
- Denver public sector cost savings: \$589,214 over 12 months



Residents returning to the community after incarceration


- Returning individuals experience **significant barriers** to financial security, employment, and housing
- This fuels a **revolving door** between poverty, homelessness, and incarceration
- With gaps in work experience and education, formerly incarcerated individuals are often relegated to menial, **dangerous work for predatory wages.**
- After incarceration, hourly and annual **earnings decrease** by 11% and 40%, respectively (*Diekhoff, 2015*)

How can guaranteed income help?

In 2022-2023, the State of **California** invested **\$52.5 million** in one-time funding to develop the Helping Justice-Involved Reenter Employment (HIRE) initiative, of which 30% can be used for unrestricted payments

A hand is holding a white rectangular sign with the text "WE'RE HIRING" in large, bold, sans-serif capital letters. The sign is positioned in the foreground, and the background is a blurred office environment with people working at desks.

WE'RE
HIRING



What can we learn from other pilots?

Gainesville pilot results:

- 43% reduction in financial-related probation violations
- Increased financial stability, employment, and food security
- Participants felt more secure and less stressed

Santa Clara invested \$4 million in a pilot for its reentry population, using AB 109 and ARPA funds



Families with young children are experiencing financial hardship

- Rising housing, childcare, and other costs of living significantly affect family stability and children's well-being
- Many families receive public benefits, but many who do not qualify for benefits still struggle to make ends meet
- ALICE population: Asset Limited Income Constrained Employed

How can guaranteed income help?

Research has shown that a dual-generational approach to reducing poverty and increasing financial security helps both parents and children to thrive



What can we learn from other pilots & initiatives?

Significant and varied benefits as a result of:

- Expanded Child Tax Credit
- Rx Kids
- Baby bonds
- Numerous GI pilots prioritizing families and pregnant mothers

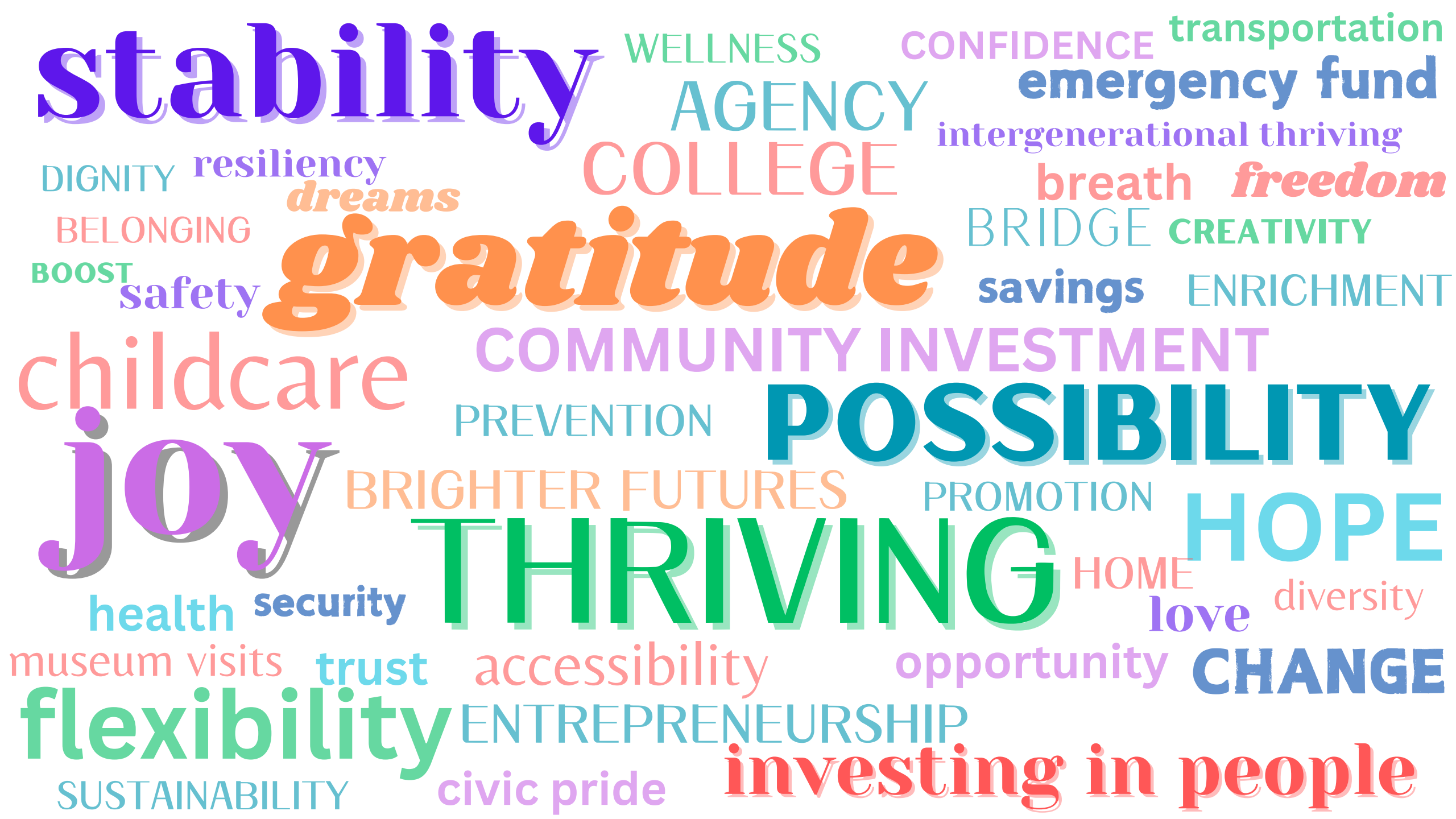


Budget model for GI implementation in Contra Costa

| PROGRAM COMPONENT, QUANTITY, DURATION | COST |
|---|--------------------|
| Direct payments of \$1,000/month to approximately 250 residents for 18 months | \$4,500,000 |
| EHSD administration costs at approximately 10% (includes program oversight, RFP/grants management, evaluation, community engagement [including language access]) | \$500,000 |
| Community-based organizations: staffing/administrative costs to plan, launch, and implement 3-4 different GI pilots over 18 months (3-4 organizations total) | \$750,000 |
| TOTAL BUDGET | \$5,750,000 |

WHAT DOES **GUARANTEED INCOME** MAKE POSSIBLE?

- Reduces poverty
- Increases equity
- Elevates racial justice
- Alleviates suffering
- Increases financial and food security
- Builds healthy families and communities



stability

WELLNESS

CONFIDENCE

transportation

emergency fund

AGENCY

COLLEGE

intergenerational thriving

breath

freedom

DIGNITY resiliency

dreams

BELONGING

BOOST

safety

gratitude

BRIDGE

CREATIVITY

savings

ENRICHMENT

childcare

COMMUNITY INVESTMENT

PREVENTION

POSSIBILITY

joy

BRIGHTER FUTURES

PROMOTION

HOPE

THRIVING

HOME

love

diversity

health

security

museum visits

trust

accessibility

opportunity

CHANGE

flexibility

ENTREPRENEURSHIP

SUSTAINABILITY

civic pride

investing in people



“I am now convinced that the simplest approach will prove to be the most effective – the solution to poverty is to abolish it directly by a now widely discussed measure: the guaranteed income.”

- *Dr. Martin Luther King, Jr.*

Appreciation

- We thank the Board of Supervisors and EHSD for creating this opportunity for public learning and input about GI
- We appreciate the members of the Contra Costa Guaranteed Income Coalition, whose contributions as GI practitioners, advocates, and thought partners have been invaluable
- Gratitude to the Y&H Soda Foundation for funding this report and local pilots



Potential additional funding from AB 109

The Community Advisory Board (CAB) to the Community Corrections Partnership has recommended that **\$1 million from AB 109 reserves** be allocated to fund a guaranteed income pilot for the reentry population in Contra Costa



Funding is needed to pilot a **Guaranteed Income program for justice-involved individuals.**

These additional resources provide basic needs assistance and offer opportunities toward greater economic security.

Program design and service delivery would be procured through a competitive bidding process (RFP).

AB 109 Specific Information

- ✓ Formerly incarcerated people disproportionately face major financial hardship, including trouble finding jobs and housing. This cash can be used to find or keep stable housing, pay fines and fees to avoid reincarceration, invest in education, or anything people need to assist in reentry.
- ✓ Benefits extend to the entire local economy as money is spent on neighboring businesses.



CO
CO **GO** BIG!



October 22, 2024

CoCo Go BIG:

Comment Studio's Guaranteed Income Pilot

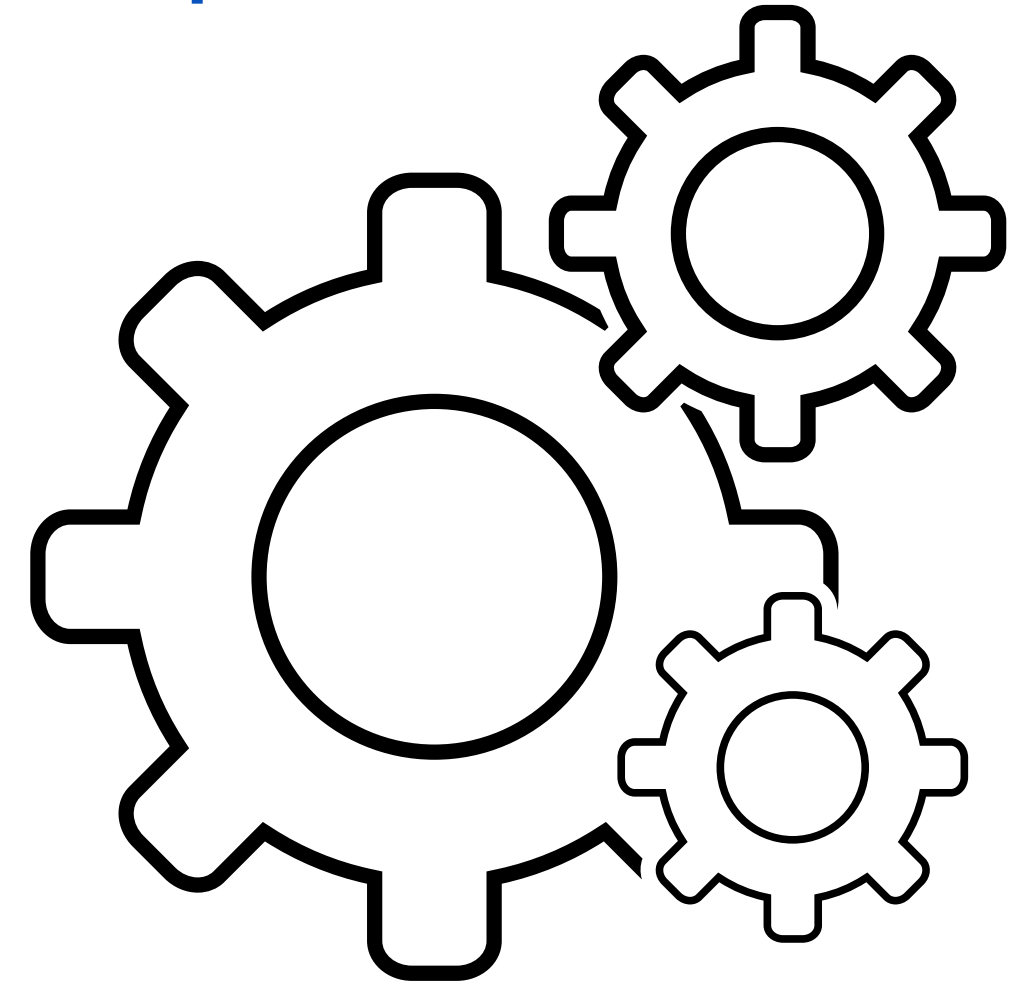
Loren Dalbert, Program Manager



CoCo Go BIG

Community-driven guaranteed income pilot

- Focus areas:
 - Ideation & Design
 - Implementation
 - Documented Impacts
 - Community-Driven Experiences
- Pilot ran in Antioch, CA from January to June 2024



Pilot Ideation and Design

- Community-led initiative by Comment Studio members as participants and practitioners
- \$50,000 allocated for community service projects, GI sprang up out of regular community discussion
- Focus on supporting 20 adult resident leaders and 10 transition age youth (TAY)
- Collaborative planning informed by immediate community needs, lived experience, and research
- Multi-generational input shaped pilot structure, implementation, and ongoing community space



Pilot Implementation and Mechanics

- Payments of \$400/month for adults, \$200/month for TAY
- Distributed via debit cards through Community Financial Resources
- Addressed financial needs without complex administrative burden
- Challenges: public benefit restrictions, limited waivers, time constraints
- Enrollment of 30 participants; lean operational structure with optional supportive services and community space



Documented Impacts from External Evaluation

- Majority of funds spent on:

Housing (29%) Food (37%) Utilities (67%)

- Financial well-being improved: 35% paid bills on time vs. 14% baseline
- Reduction in debt and increased savings for participants
- Mental health benefits: reduced financial stress and improved sense of control



Participant Experiences: Zoe

- Retired public worker having done everything right
- Resident leader
- Used funds for healthier groceries and personal savings
- Achieved financial relief and peace of mind
- Now a guaranteed income advocate



Participant Experiences: Juan

- 24-year-old, transition age youth living in transitional housing
- Used funds for job search, clothing, and food
- Financial stability helped reduce daily stress
- Established emergency savings



Participant Experiences: Jane

- Mother of three, resident leader, survived domestic violence, navigating complex trauma
- Guaranteed income provided safety and housing security
- Enabled debt repayment, healthier food purchases
- “Life-changing” impact on her and her children’s future



Practitioner Experiences

- Increased awareness of the GI pilot process, including limitations driven by civic engagement and policy
- Stronger sense of belonging: increased empathy and involvement in the resident community
- Increased capacity for advocacy and opportunity
- Advocating for the well-being of peers of all ages and backgrounds despite differences



Community-Driven Experiences



Conclusion

- The CoCo Go BIG GI pilot showed real impacts on financial stability and well-being
- Community-led design was key to success
- Guaranteed income provided immediate relief and long-term hope for residents of Antioch
- Activated lifelong advocates and storytellers to change the narratives in our community
- Potential to scale as a transformative tool for social change





ELEVATE Concord:

Monument Impact's Family Economic Equity Pilot

Julia Quintero, Project Manager

ELEVATE Concord:

Monument Impact's Family Economic Equity Pilot

- In partnership with the City of Concord
 - 1.5M in ARPA funding supported this program
 - Other fundraising partners: Latino Community Foundation, Y&H Soda and Community Financial Resources
 - Financial Partner: UpTogether
- \$500/month for 12 months + \$2500 at the start to help stabilize 120 families
 - Criteria:
 - Single parents who are Concord residents
 - Have at least one child under 12 years old
 - Earns \$55,000 or less annually



ELEVATE Concord:

Monument Impact's Family Economic Equity Pilot

- MI saw the need through walk-ins at our Monument office, community members needed money for rent, food and other basic needs
 - 50+ calls a week
- Developed through months of community outreach
 - Focus groups with the Contra Costa GI Working Group
 - Public comment from community members during City Council meetings



ELEVATE Concord:

Monument Impact's Family Economic Equity Pilot

- Outreach and Application Process:
 - Outreach conducted at various elementary schools and local markets in Concord
 - Applications were done in person and all criteria documents were verified by MI Staff
- After selection, all participants attended an orientation session to learn more about the program and MI



ELEVATE Concord: Two Year Evaluation

- To see the impacts of the program we are working with Dr. Rosa Maria Sternberg on a two (2) year evaluation, which includes qualitative and qualitative data collection
 - Evaluating data on six (6) categories:
 - Housing Stability, Finances, Education, Health, Time Spent with Family, Community Engagement
 - Stress and Anxiety
 - Surveys are sent quarterly and storytelling sessions are held at the start and end of the year

ELEVATE Concord: Application Data

Monument Impact's Family Economic Equity Pilot

On average,
participants have
2 children



Over 250 children

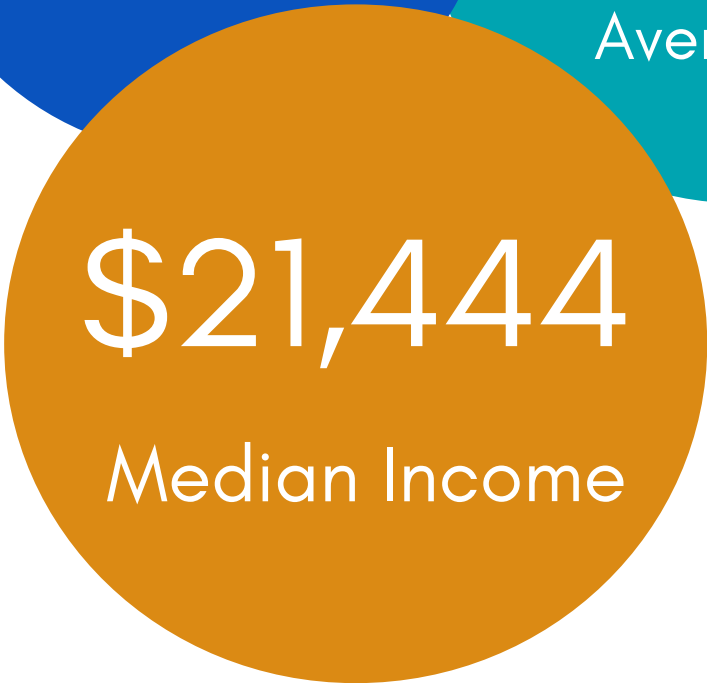
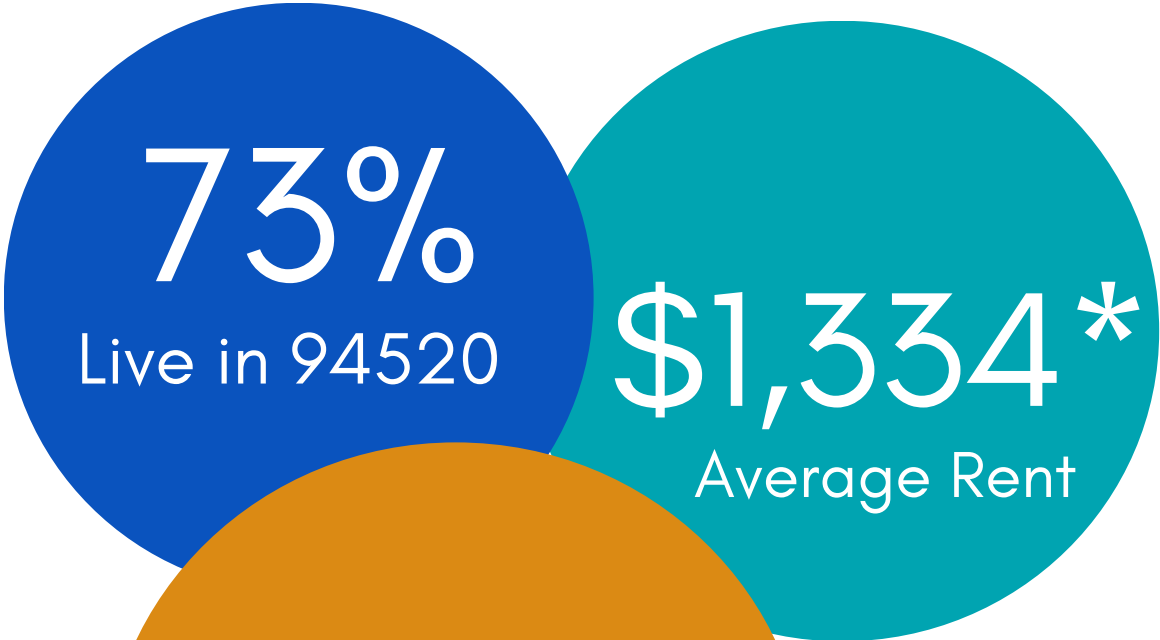
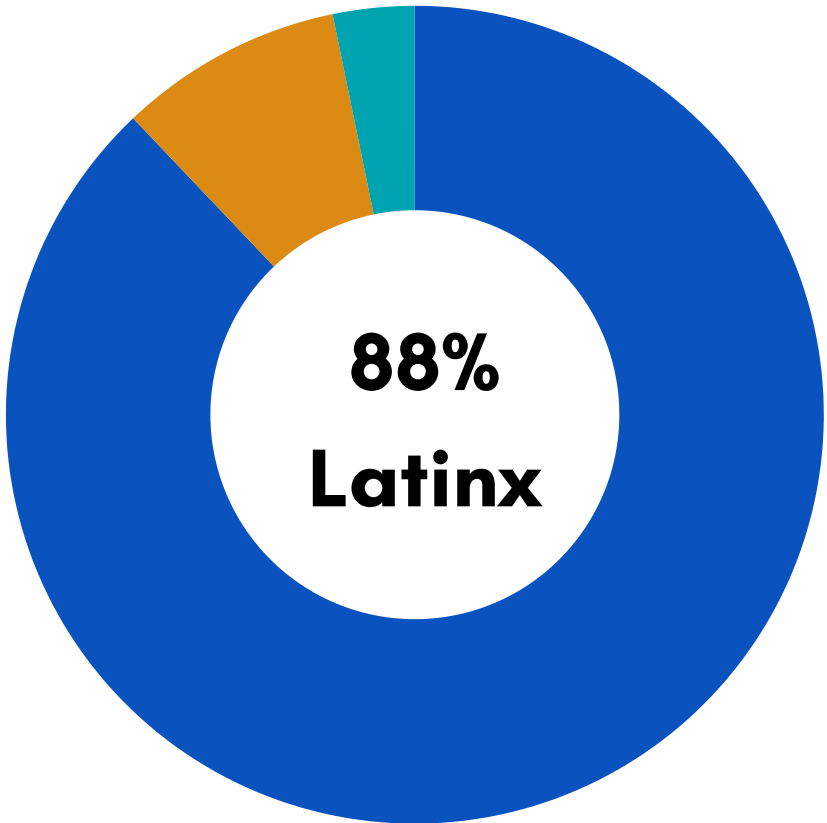
96% are mothers



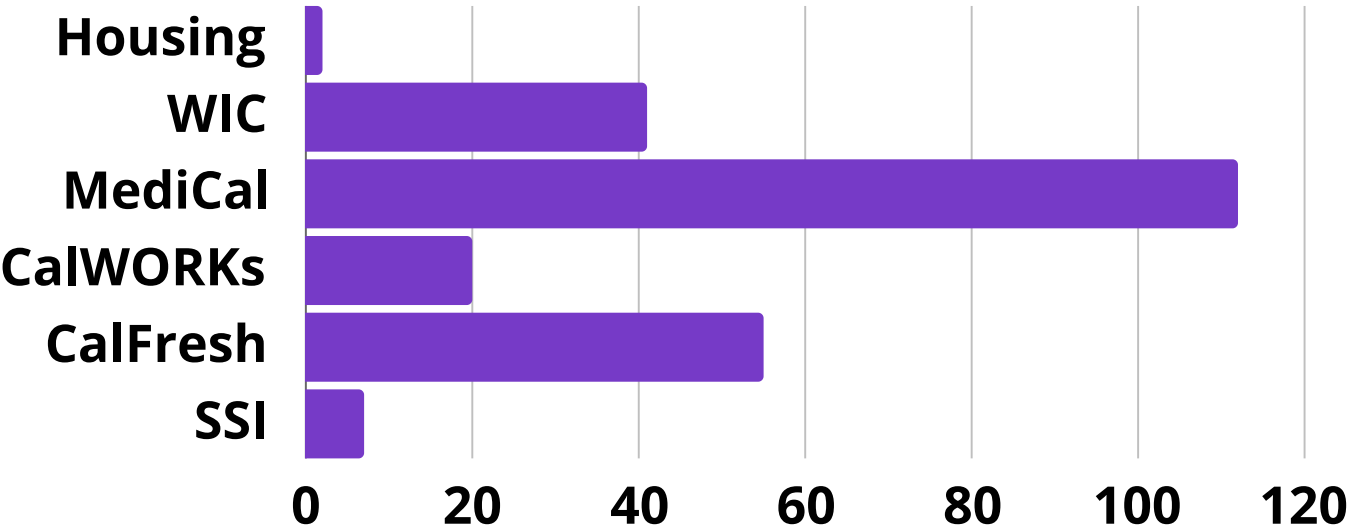
4% are fathers

On average, parents are
35 years old

■ White - Latin American
■ Other ■ Two or more races

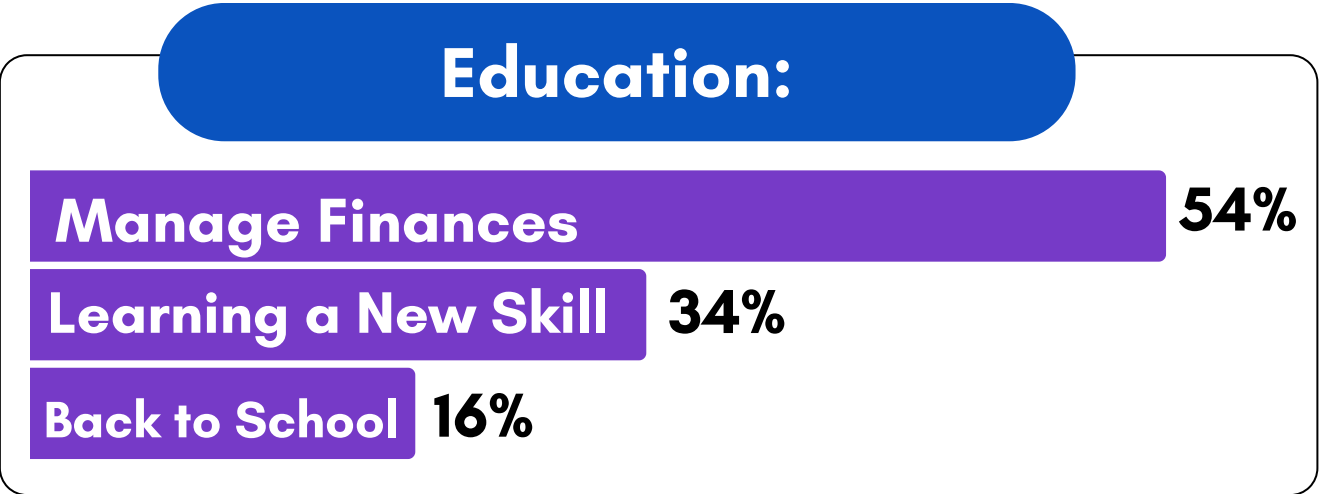
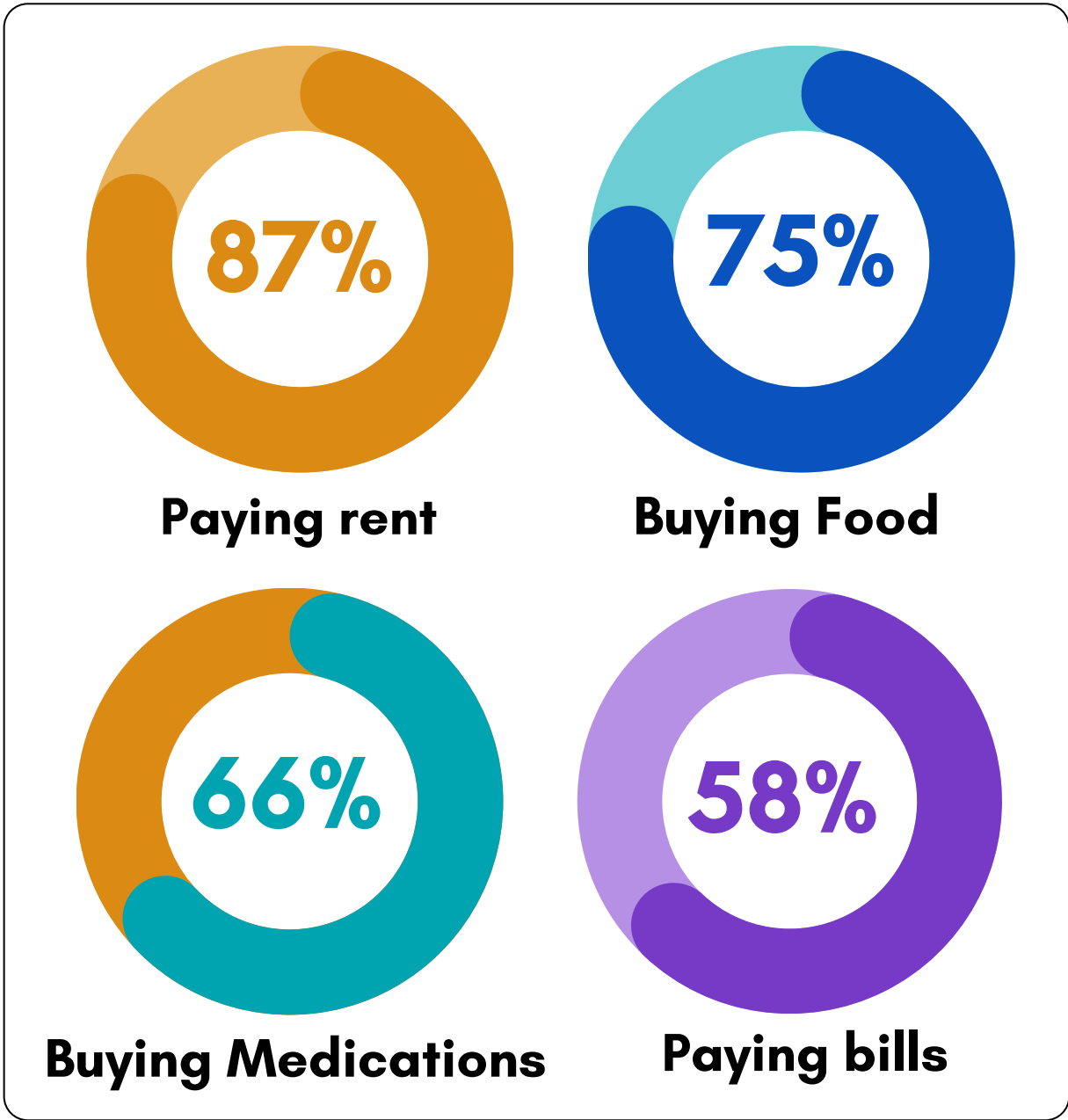


*Almost 46% of
participants
rent rooms



EVALUATION DATA FROM Q2-2024

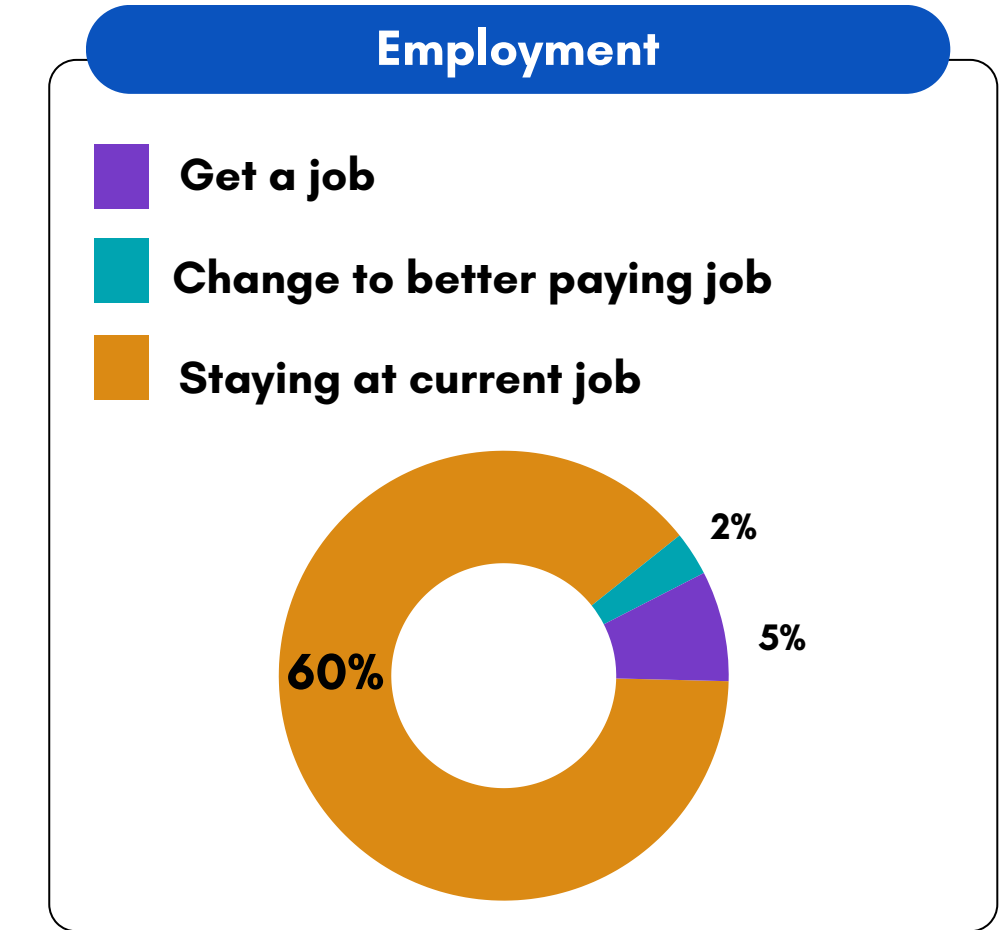
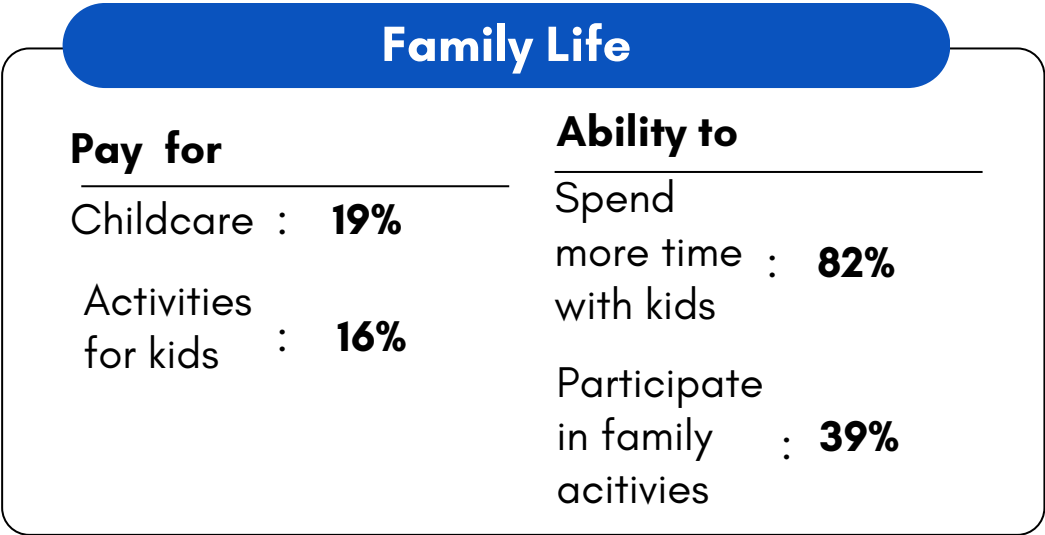
How has ELEVATE Concord helped you...



Mental Health

Compared to the first quarter, ELEVATE Concord participants have seen a reduction in stress levels.

Overall, most participants reported that ELEVATE met their expectations by providing them with assistance paying rent & bills, buying medication, & groceries.



ELEVATE Concord: Evaluation Findings So Far

- 9% of survey responses said this money helped them avoid eviction
 - 0 participants were evicted in comparison to the 14% in Q1
- 75.5% of participants have jobs compared to 69.9% in Q1
- 13.3% said ELEVATE Concord helped them find medical insurance
 - MI is partnering with the county in Medi-Cal enrollment outreach
- Community Engagement
 - 17 participants attended our *Mentes Positivas en Accion* Courses
 - 5 participated in our Arts and Culture projects
- Slight decrease in reported stress levels



ELEVATE Concord: Participant Stories



CO GO BIG!

Thank you.