



Implementing Guaranteed Income in Contra Costa

A Primer and Roadmap to Strengthen Our County's Safety Net

by Dr. Rachel Rosekind

October 22, 2024



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EXECUTIVE SUMMARY

At the April 2024 County budget hearing, the Board asked the Employment & Human Services Department (EHSD) to work with the community to plan a public workshop on guaranteed income, which was subsequently scheduled for October 22, 2024. This report is intended to serve as a companion to that hearing. It is also a stand-alone resource to inspire County and community leaders and stakeholders to envision and act on this proven and innovative strategy to lift up local families and communities while addressing persistent economic and racial inequities.

This report was commissioned by Ensuring Opportunity and prepared by Dr. Rachel Rosekind in response to growing interest from Contra Costa's Board of Supervisors, County staff, community organizations, residents, and other stakeholders in exploring public investment in guaranteed income (GI) programs in Contra Costa. The purpose of the report is to compile and share the field's best practices and emergent evidentiary base. It presents a roadmap and specific recommendations to help County and community leaders design, implement, and evaluate effective guaranteed income pilots in our County. It also provides extensive data on current and completed guaranteed income pilots in Contra Costa, throughout California, and nationally. The report's appendices provide information on guaranteed income pilots throughout the country and an extensive bibliography and resource list.

Recommendations for action

Based on a careful analysis of local needs, gaps, and opportunities, this report recommends that the Board of Supervisors approves eight specific actions to advance the implementation of publicly-funded guaranteed income pilots in Contra Costa County:

1. Allocate \$5.75 million in Measure X one-time funds to plan and launch guaranteed income pilots countywide, using the following financial model:
 - \$4.5 million for direct payments of \$1,000/month for 18 months for approximately 250 residents countywide

- \$500,000 to Employment & Human Services Department for program oversight, grants selection and management, pilot evaluation, and community engagement
 - \$750,000 for community-based organizations to plan, launch, administer, and staff 3–4 guaranteed income pilots over 18 months
2. Prioritize the following four populations to participate in the pilots: youth transitioning out of foster care, residents who are unhoused or unstably housed, residents returning to the community after incarceration, and families with young children (ages 0–6) who are experiencing significant financial hardship.
 3. Structure the pilots to provide pilot participants with up to \$1,000 per month for 18 months, based on local needs and best practices.
 4. Establish the following eligibility criteria: participants must be Contra Costa residents during the pilot, and they cannot concurrently participate in another guaranteed income program.
 5. Create a process for County leaders and residents to collaborate on soliciting and selecting community organizations to implement the guaranteed income pilots.
 6. Obtain available income exemptions from the State to ensure that pilot participants avoid financial harm to the greatest extent possible during their participation.
 7. Join the Counties for Guaranteed Income (CGI) Coalition to access technical support and resources.
 8. Designate the Board of Supervisors' Equity Committee as the body to oversee and advise on the planning, implementation, and evaluation of the new pilots.

What is guaranteed income and how does it benefit individuals and communities?

Guaranteed income is rooted in three simple ideas: that every human being has inherent dignity and worth; that every person deserves to have their basic needs met and the opportunity to thrive; and that unrestricted and unconditional income empowers people to decide how to meet these needs and how to leverage the funds to work best in their unique circumstances.

As the name implies, guaranteed income (GI) provides a direct, stable, and flexible source of income for participants. It supplies an economic floor, via regular payments, for an individual or

family that reduces financial stressors and barriers, and thereby affords them the opportunity to make deliberate choices, gain breathing room, and move beyond surviving to prioritizing and thriving.

Pilots are intentionally designed to support individuals and uplift populations that have experienced systemic harms and inequities and structural barriers to opportunity and prosperity. Pilots have focused specifically on Black mothers, foster youth, unhoused or unstably housed individuals **and** families, students, formerly incarcerated individuals, survivors of gender-based and domestic violence, and economically marginalized residents in certain zip codes or income thresholds.

Guaranteed income is defined by the following core principles and practices:

- **Direct and recurring payments:** Cash payments are distributed to a defined population for a set amount of time. Monthly payments typically range from \$300–\$1,800 for periods that can range from six months to three years.
- **Unrestricted:** Participants are not restricted in their spending; they can use the funds to purchase items and pursue opportunities that they believe merit the investment.
- **Additive:** Guaranteed income funds are intended to supplement, not supplant or diminish, other income, whether from employment or public benefits.
- **Unconditional:** There are no work requirements or program/service participation requirements to receive the payments, although many pilot programs offer optional services and supports.

A core commitment to individual agency, dignity, and flexibility has been key to guaranteed income's success across distinct and diverse populations. While some participants may use the cash for car repairs, others pay down debt, start a business, or go back to school. Data consistently show that the majority of participants' spending is being used to meet their basic needs, and that *most* people are using *most* of the funds to advance their self-sufficiency and meet their self-directed goals. This junction is where program goals and participant actions align beautifully, with guaranteed income serving as a bridge to meet baseline needs and forge a path forward.

Guaranteed income is both a strategy to address acute problems, such as chronic hunger and severe housing cost burdens, *and* an intervention to redress crippling structural disadvantages and inequities, such as the well-documented racial wealth gap, that sustain disproportionate

harms and negative outcomes for residents of color and their children. By targeting support to disadvantaged and vulnerable populations and increasing opportunities for all community members to step into their potential, guaranteed income pilots are building exit ramps out of poverty and creating roads to opportunity. They are showing us what a society built on equitable resourcing and opportunities looks and feels like.

A stable and steady source of income enables financially vulnerable residents to respond to urgent needs and ensure they can be met for a critical period of time. Data from numerous guaranteed income pilots show that a small amount of money can make all the difference between housing or no housing, safe environments or unsafe environments, preventive medical visits or emergency services, childcare or no childcare—and all of these factors directly affect one’s ability to find and sustain employment and a person’s overall quality of life.

Pilot evaluations show consistently positive outcomes, from improved physical, mental, and emotional health and family relationships to increased financial resilience, better jobs, safer living conditions, and greater access to educational opportunities, for participants and their children. Guaranteed income pilots have generated a solid base of evidence that is strengthening the case for us to imagine a bigger, bolder safety net that builds individual and community health and sustains the hope of residents and their communities. Local successes are spurring deepened commitments, conversations, and investment at the state and federal levels.

Guaranteed income is gaining momentum and generating evidence of success

The concept of guaranteed income is inspiring long-overdue conversations about who deserves our public support and what collective responsibility we hold for building communities in which everyone has the opportunity to thrive and belong. These forms of narrative change and policy reframes are fundamental to the broader work of equity and repair and are inextricably related to the ways in which we conceive of and structure public benefits, determine eligibility for them, and build support for their implementation. In response to guaranteed income’s impact on housing, food security, and financial well-being, public benefits administrators are experimenting with integrating more direct cash into existing safety net programs, in recognition that this is often the most efficient and effective mechanism to provide individuals and families with the flexibility they need.

Guaranteed income has been a topic of discussion and experimentation for many years. During the 1960s, the movement leaders of the National Welfare Rights Organization urged Dr. Martin

Luther King, Jr. to support GI as a crucial strategy for ending poverty, achieving racial equity, and promoting human dignity. In the past five years, it has become increasingly clear that endemic poverty, escalating income inequality, and pervasive economic precarity are fraying our social fabric and placing increasing strain on Americans of all backgrounds and ages. This same period has propelled renewed reckoning with historical legacies and persistent patterns of racial discrimination and oppression. These twinned issues and convergent policy domains have brought us full circle to the centrality of economic justice within the Civil Rights Movement and have propelled a surge of interest and investment in guaranteed income programs throughout California and nationwide.

Researchers around the world have long been studying how guaranteed income promotes economic stability and overall health and well-being. They are evaluating how people are able to reduce debt, pay rent or mortgage on time, build savings, and gain employment as well as how guaranteed income impacts parenting and children's educational achievement, mental and emotional health, goal-setting, and public services and sectors. The guaranteed income movement has leveraged these global successes to build a strong case for its relevance in the United States, particularly given stubbornly pervasive disparities in wealth accumulation and distribution and health outcomes. Today, more than 150 pilots have been implemented in 35 states. Over 59,000 people have benefited from guaranteed income nationwide; 12,000 of them are California residents.

The Guaranteed Income Pilots Dashboard provides data on pilots that collectively have served over 8,495 participants. This interactive tool is being used to document and track the implementation of pilots throughout the country. The preponderance of research confirms that most participants are primarily using their payments to pay for basic needs. This is not surprising, given the rising cost of living, lagging wages, and entrenched structural inequities that limit economic mobility. However, the data also show that guaranteed income is building people up in other ways—through self-care; educational advancement; and time off from work to attend an interview for a better job, chaperone a child's school field trip, or volunteer in community. It is providing the gift of time, discernment, and opportunity, allowing people the freedom and flexibility to resist taking the first job that comes along and instead search for and find one better suited to provide stability and fulfillment. It is broadening access—access to excellence, education, equity, and economic thriving.

Years of intensive pilot evaluations and research have yielded compelling convergent findings. Guaranteed income has proven to be effective in generating positive outcomes for individual residents, families, and whole communities in the following nine key arenas:

- Greater economic security and financial well-being
- Increased workforce participation
- Higher educational attainment and improved educational performance
- Increased public safety and lower public sector costs
- Generational impacts related to health, economic security, and education
- Sustained and stable housing
- Improved health, including physical, psychological, and emotional well-being
- Increased civic engagement and social belonging
- Elevated quality of life, including feelings of hope and agency

The stabilizing effects of guaranteed income have evidentially produced immediate benefits that lead to foundational long-term gains, such as education and employment advancement, reduced housing insecurity and justice involvement, improved health, and increased asset-building.

Guaranteed income is a key strategy to expand and strengthen Contra Costa’s safety net

The growing GI movement has inspired several pilots in Contra Costa County. These smaller demonstration programs are bolstering our county’s safety net and lifting up community members. But there is an urgent need for more residents to benefit from this type of direct, flexible, and stable financial support. Escalating inequality and wealth disparities paint a stark picture of two different Contra Costa Counties, where some residents keep prospering and others never stop struggling. Over the past few years, Contra Costa residents have spoken up consistently in various forums about the rising costs of living and the increasing challenges of making ends meet. Many are living on the edge of an emergency, without a sufficient buffer to insulate them in times of unexpected crisis, let alone invest in their futures. Local data shows that many Contra Costa residents struggle to meet their basic needs, even when working full-time. Hardship is widespread across the county, and yet notable racial and ethnic disparities impact pathways to opportunity and signal deeper systemic barriers, harms, and gaps.

County residents who attended the Contra Costa Guaranteed Income Working Group 2023 community forums and focus groups relayed that income volatility, housing burden, and

perennially rising costs of living exacted tolls on their health and their families and prevented them from making calculated financial decisions. This scenario is commonly expressed by the tens of thousands of pilot participants to date. Because guaranteed income provides a fixed and consistent amount of money each month, pilot participants have predictable cash flow with which to plan and budget. This novel context has opened doors to active goal-setting, savings opportunities, and much more.

The recommendations for Contra Costa's pilot design, goals, and intended outcomes utilize a targeted universalism lens—i.e., honoring that we all deserve abundant resources to help us lead healthy, fulfilling, and prosperous lives, but recognizing that we are all situated differently with regard to the opportunities to secure these resources. This conceptual *and* pragmatic framework uplifts shared values and aspirations and encourages us to actualize their universal attainment through strategic, equity-centered investments.

Implementation of a publicly-funded guaranteed income program in our county is built upon the following universal goal: **All Contra Costa residents should have the resources and opportunities they need to thrive.** Many of our residents are struggling to get by, lacking sufficient and flexible financial resources to sustain themselves and their families and thereby being forced to hierarchize basic needs and navigate scarcity. This problem warrants a targeted response. Guaranteed income is a promising policy pathway for local governments to directly support and invest equitably in their residents so they can tap into more resources and opportunities.

While this universal goal is ambitious, and cannot be fully achieved through a small-scale pilot, designing specific implementation strategies in its service moves us closer to universal realization. These commitments also embed an infrastructure of care and recognition of shared humanity into public policymaking and funding decisions, paving the way for transformative changes that fortify our county's collective well-being and affirm its diversity.

A county-funded guaranteed income program will strengthen our local 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. The ripple effect of this support will impact the circumstances and trajectories of Contra Costa residents and communities far beyond those 250 households. It has the capacity to transform the futures of their children and grandchildren, protect their elders from harm, strengthen the fabric of their communities, and, cumulatively, build a more resilient, intergenerationally thriving, and inclusive county.

Given California’s implementation of a statewide pilot and the Legislature’s endorsement of guaranteed income as a strategy to address economic and social vulnerability, Contra Costa County has a unique and timely opportunity to influence state policy discussions and decision-making. This means that the investment of County funds will have a tangible, far-reaching, and lasting impact locally while simultaneously helping to build the evidentiary and advocacy basis for further expansion and scaling. This prospect entails shifting from a scarcity lens that focuses on the limited number of residents who can be supported through a \$5.75 million investment, to regarding this pilot as a platform to institutionalize policy and build support for an abundance agenda, where everyone has access to ample resources and opportunities to build healthy futures and families. In this framework, guaranteed income is a critical strategy to instantiate and institutionalize a more equitable and inclusive vision of social welfare and intergenerational thriving.

A flexible tool with wraparound supports

Guaranteed income is proving to be a flexible and multi-dimensional tool to attain advanced education, support entrepreneurship, promote health, and strengthen families. It is helping people manage unplanned emergencies, moments of crisis, and destabilizing life transitions. It is working to preserve local diversity by addressing disparities head-on and supporting people from all backgrounds to live and thrive in their home communities. It is affording a baseline level of assistance that ensures residents do not have to forgo one basic need to meet another. It is an essential component of a visionary toolkit for building brighter, more equitable futures.

Thoughtfully-designed pilots wrap opportunities for services and support around participants. In other words, “no strings” does not mean “no services.” Many pilots report in their quantitative data and participant stories that the addition of these optional resources boosts their uptake and effectiveness, providing compelling evidence that individual choice and agency matter and that people avail themselves of opportunities when aligned with their needs, goals, and capacities.

Not only is supportive scaffolding a best practice to enhance participants’ self-sufficiency and connectedness, it also provides additional stability mechanisms that can help advance their goals long after the pilot ends. Moreover, many pilots offer proactive post-pilot support, connecting participants with continued services and resources, such as employment assistance, educational opportunities, and long-term housing programs, to ensure they sustain the progress and gains made during the pilot. Our goal is to position Contra Costa’s pilot participants to achieve lasting stability long after pilots conclude.

Guaranteed income is not a panacea; it is not a singular solution to any social ill or individual circumstance. Rather, it is a potent strategy and pointed tool within a larger vision of societal welfare that centers equity, prevention, and security. Its systems-level focus shifts the locus of attention and intervention from an individual's actions to systemic obstacles and impacts. This is in line with two key tenets: (1) poverty is a systemic failure, not a personal one and (2) guaranteed income is not (nor is it intended to be) a silver bullet; its implementation should signal and be integrated with simultaneous (and often synergistic) efforts to improve other public systems and supports.

Guaranteed income disrupts generational harms and lowers barriers to prosperity

Economic insecurity is a pervasive agent of harm threaded through all life phases that manifests across generations—resulting in not just material deprivation but theft of human potential. A preponderance of research demonstrates the value and criticality 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—individual gains, generational effects, and societal detriment—furnish the basis for numerous GI pilots that center families and caregivers. They are also at the core of a larger movement to advance dual-generation policy design, systems reform, and outcomes evaluation.

Research has documented that the residential zip code where an individual grows up is more predictive of social mobility and economic fate than any other national metric. Disinvestment in communities engenders diminished access to resources and supportive infrastructure, impacting the ability to succeed of the people growing up and living there and perpetuating generational disadvantages. Further, the notion of meritocracy and narratives of deservedness belie the reality of pervasive networks of social advantage alongside corrosive and interlocking systems of disadvantage. Socioeconomic status and neighborhood-level resourcing all too often fix destinies and preempt mobility; they also limit societal advancements. Guaranteed income is part of a broader pushback against entrenched and invisible narratives that limit our potential as individuals and our well-being as a community.

The pandemic-era expanded federal Child Tax Credit (CTC)—essentially the largest guaranteed income pilot in history—kept 3.8 million children out of poverty and triggered the largest decline in child poverty on record, especially for Black and brown children. Although the federal government declined to continue this massively successful intervention, states have stepped up by expanding existing credits or creating new ones. In all states collectively, these credits

amount to a multibillion-dollar investment in children and dual-generational approaches to economic security. Baby bonds programs are another innovative and tractable upstream investment to promote healthier futures, build intergenerational assets and mobility, redress racial wealth disparities, and save public sector costs associated with diminished economic security and financial precarity.

Even with two working parents, Contra Costa’s families are struggling; the high costs of housing, childcare, and other basic needs renders many of them financially strapped and chronically stressed. This pervasive insecurity has a spillover effect on their children’s lives, imperiling their physical health, academic success, and emotional well-being. An equitable and inclusive economy and society is one where all residents and their families—regardless of their race/ethnicity, nativity, gender, income, religion, neighborhood of residence, ability, or other characteristics—are able to participate and benefit from our collective prosperity and connect to what should be shared resources and assets. Guaranteed income is laying a powerful foundation and demonstrable springboard for meaningful and measurable change for individuals, families, and communities.

Recommendations on pilot design, priority populations, eligibility criteria, and evaluation

- **Pilot design considerations:** All guaranteed income pilots share a common commitment to prevention, harm reduction, and equity and seek to address the disproportionate impacts of racism, economic vulnerability, and social marginalization. However, no two pilots are identical, as each is designed to respond to local needs. Pilots vary in priority population, disbursement amount, duration, total budget, evaluation type, and administrative costs. Key design elements include program scale and scope, priority populations, program duration, payment amount, total budget, funding sources, participant outreach and recruitment, interaction with existing benefits programs, and additional services and supports provided to participants.
- **Program goals** include contributing toward poverty alleviation, housing security, and mental health; alleviating current financial hardship and economic volatility by providing an income floor for a sustained period of time; promoting pathways for mobility and resilience at the individual, family, and community level to ensure diversity does not mean disparity in Contra Costa; increasing financial assets and opportunities to build generational wealth; and providing flexible resources that fill in the gaps of existing public assistance programs.

- **Priority populations:** Guaranteed income pilots are intentionally designed to address pronounced disparities in economic prosperity and wealth-building, the origins and effects of generational poverty, the lived realities and collateral consequences of racial discrimination, and the systemic under-resourcing of low-income communities and communities of color. Many pilots prioritize populations where small investments at critical life stages or thresholds, particularly those that are potentially destabilizing, can make large differences in promoting positive outcomes. Our extensive data analysis (see full report for details) aligns with this approach and grounds our recommendation that Contra Costa County pilots focus on the following four populations:
 1. Youth transitioning out of foster care
 2. Residents who are unhoused or unstably housed
 3. Residents returning to the community after incarceration (Note: The Community Advisory Board to the Community Corrections Partnership has recently recommended the allocation of \$1 million in AB 109 excess funds to launch a guaranteed income pilot for community members returning from incarceration; we strongly support that recommendation.)
 4. Families with children ages 0–6 who are experiencing significant financial hardship.
- **Eligibility criteria:** Participants must be Contra Costa residents and cannot be concurrently participating in another GI program.
- **Evaluating pilot outcomes:** Pilot evaluations assess the individual outcomes and collective benefits derived from unrestricted, unconditional cash support. Evaluation costs vary depending on project scope, types of data collection, and other factors. Survey instruments capture data on participant- and family-level outcomes and assess both quantitative effects, e.g., impact on rent burden or ability to pay bills on time, as well as qualitative and nuanced outcomes, such as increased goal-setting and indicators of individual agency and family well-being. Our request is presented as part of a larger initiative to strengthen our social safety net. Accordingly, the evaluation should also identify strategies for policy and programmatic changes that can sustain and institutionalize some of the strongest benefits to residents evidenced through the pilot. Specifically, we hope that evaluation questions and results will help 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, the evaluation should have significant and sustained influence on future program design, policy decisions, and fiscal allocations.

Conclusion

This report, our guaranteed income pilot funding request, and our presentation to the Board acknowledge the importance of public assistance (as does the guaranteed income movement as a whole) while simultaneously exploring how and why our current public benefits landscape does not work for all and is not sufficient to meet the scale or scope of need. Building a stronger and wider 21st century safety net means addressing and redressing the harms inflicted by exclusionary practices and policies and acknowledging the high cost of contemporary living and the burdens it places on an increasing number of residents, particularly residents of color.

Strengthening the safety net does not mean erasing or replacing it, but rather supplementing our current slate of benefits for those who are disproportionately impacted by economic insecurity, racial disparities, and other compounding vulnerabilities and expanding it to provide a boost and bridge to those who need it most. This reimagined social safety net creates a bolder, more inclusive, responsive, holistic, and realistic support system to promote thriving people and communities.

With a wealth of local knowledge, available funding via Measure X, and demonstrated and growing community support, Contra Costa County is well positioned to expand the number, reach, and impact of local guaranteed income pilots. This will, in turn, increase positive economic and well-being outcomes for many more residents and families who are among the most vulnerable people living in our county—youth transitioning out of foster care, residents who are unhoused or at risk of becoming unhoused, residents re-entering the community from incarceration, and families who are experiencing significant financial hardship.

Implementing Guaranteed Income in Contra Costa: A Primer and Roadmap to Strengthen Our County's Safety Net

INTRODUCTION AND OVERVIEW

At the County's annual budget hearing on April 23, 2024, the Board of Supervisors heard significant public testimony, including from the Measure X Community Advisory Board leadership, requesting that the County invest funds to implement guaranteed income (GI) pilots as a key strategy to address persistent economic insecurity, disparities, and suffering in our community. On May 21, 2024, at the budget adoption, the Board directed the Employment & Human Services (EHSD) Director, Dr. Marla Stuart, to work with the community to plan a public workshop on guaranteed income to be held at a future Board meeting, with the goal of educating County Supervisors and the public on the definition and purpose of guaranteed income and how it could be implemented in Contra Costa. That workshop was subsequently scheduled for October 22, 2024.

This report was prepared by Dr. Rachel Rosekind, PhD, to provide Board members and the public with baseline information about guaranteed income and help the County and community plot the path forward to envision, plan, and implement successful new guaranteed income pilots in Contra Costa. The report reflects Dr. Rosekind's expertise in the field of guaranteed income, economic justice, and racial equity and her deep commitment to co-creating a county where all residents and communities can access the resources and opportunities they need to thrive. The report was commissioned by Ensuring Opportunity (an initiative of RCF Connects) and funding was generously provided by the Y&H Soda Foundation.

In addition to the research and data analysis conducted by Dr. Rosekind, the benchmarks and recommendations contained in this report were informed by a broad variety of input gathered from local residents, guaranteed income practitioners and participants, and other stakeholders over the past two years, including:

- The 300+ residents who participated in listening sessions and focus groups hosted by the Contra Costa Guaranteed Income Working Group and the 200+ residents who responded to an online survey
- Foster youth who participated in focus groups with resident leaders, community-based organizations, and advocacy organizations who comprise the membership of the Collaborative Advocacy & Power Partnership cohort

- Members of the public who testified at Measure X Community Advisory Board meetings about the importance of expanding the number of guaranteed income pilots in Contra Costa
- Members of the Community Advisory Board to the Community Corrections Partnership and advocates and practitioners who testified about the value of guaranteed income for formerly incarcerated individuals
- Panelists who presented at the May 20, 2024, community webinar on guaranteed income, hosted by Ensuring Opportunity, including local guaranteed income pilot leaders and participants from the California Abundant Birth Project, Comment Studio, First 5 Contra Costa, Just Income, and Monument Impact
- Conversations with GI pilot evaluators, implementers, participants, and researchers from across the Bay Area, California, and the nation, with the goal of gleaning best practices and recommendations to consider in Contra Costa

Overview of report content

This report begins by providing recommendations to the Board on the specific steps necessary to fund, plan, and implement guaranteed income pilots in Contra Costa.

The subsequent section includes a foundational primer on guaranteed income, including core principles and practices; guaranteed income as a path to inclusive prosperity; GI's focus on prioritization, prevention, and promotion; and the value of guaranteed income and financial security in breaking intergenerational cycles of poverty.

The next section provides an overview of the historical precedents of guaranteed income; the origins and trajectory of political and public support; and the current momentum toward expanding, strengthening, and reimagining the social safety net.

The following sections describe the guaranteed income landscape in Contra Costa, including information on current GI pilots; an overview of publicly-funded pilots in California; data on income inequality, racial/ethnic disproportionality, and high costs of living; and how this growing body of evidence can help to address the persistent economic and racial disparities that our County is committed to improving.

The final sections provide recommendations on pilot design, eligibility requirements, priority populations, and financial modeling for the County's implementation of a guaranteed income program.

The appendices contain a wealth of additional information, including profiles of several GI pilots, documentation on U.S. and California pilots, and an extensive bibliography and resources list.

RECOMMENDED BOARD ACTIONS TO IMPLEMENT GUARANTEED INCOME PILOTS IN CONTRA COSTA

The following recommendations provide a rationale and roadmap for the County to implement publicly-funded guaranteed income pilots. As noted above, these recommendations incorporate best practices in the field as well as the ideas and aspirations of numerous residents and other stakeholders who provided valuable input, feedback, and inspiration.

1. **Allocate \$5.75 million in Measure X one-time funds** to plan and launch guaranteed income pilots countywide, including \$4.5 million for direct payments to residents; \$500,000 to cover administrative costs for EHSD to anchor the program, perform and coordinate community outreach, administer RFP/grants administration, and conduct evaluations; and \$750,000 to support staffing and administrative costs for community partners to implement pilots and provide benefits counseling, stipends for survey completion and programming participation, and additional supports and services in alignment with their design and focus population.
2. **Prioritize four specific populations** of Contra Costa residents to participate in the guaranteed income pilots, based on local, state, and national data:
 - a. Youth transitioning out of foster care
 - b. Residents who are unhoused or unstably housed
 - c. Residents returning to the community after incarceration (Note: The Community Advisory Board to the Community Corrections Partnership has recommended the allocation of \$1 million in AB 109 excess funds to launch a guaranteed income pilot for community members returning from incarceration. We strongly support that recommendation.)
 - d. Residents with children ages 0-6 (due to the proven importance of early intervention and emphasis of Measure X) who are experiencing significant financial hardship, factoring local cost of living into eligibility criteria.
3. **Direct EHSD to structure the pilots to provide up to \$1,000/month for 18 months**, which has been shown to be a best practice to promote sustained outcomes.
4. **Establish baseline eligibility criteria** for residents to participate in a County-funded guaranteed income pilot. Participants:

- a. Must be a Contra Costa resident, regardless of immigration and housing status
 - b. Must maintain Contra Costa County residency throughout the pilot program
 - c. Cannot concurrently participate in another guaranteed income program
5. **Direct staff to collaborate with community stakeholders to create and implement an RFP process** that includes community members who will provide input on design, review responses, inform the evaluation criteria and process, and assist with selection.
 6. **Direct staff to research and apply for income exemptions** to be obtained from the State.
 7. **Direct the County Administrator to arrange for Contra Costa to officially join the Counties for Guaranteed Income (CGI) Coalition** to enable staff to access technical support, expertise, and varied resources. Appoint a member of the Board of Supervisors (or their designee) to represent the County on this body.
 8. **Designate the Board of Supervisors Equity Committee** as the body to oversee and advise on the planning, implementation, and evaluation of these new guaranteed income pilots in Contra Costa.

WHAT IS GUARANTEED INCOME AND HOW DOES IT BENEFIT PEOPLE AND COMMUNITIES?

Core principles and practices of guaranteed income

Guaranteed income is defined by the following core principles and practices:

- **Direct and recurring payments:** Cash payments are distributed to a defined population for a set amount of time. Monthly payments typically range from \$300–\$1,800 for periods that can range from six months to three years.
- **Unrestricted:** Participants are not restricted in their spending; they can use the funds to purchase items and pursue opportunities that they believe merit the investment.
- **Additive:** Guaranteed income funds are intended to supplement, not supplant or diminish, other income, whether from employment or public benefits.
- **Unconditional:** There are no work requirements or program/service participation requirements to receive the payments, although many pilot programs offer optional services and supports.

Guaranteed income¹ is distinguished from Universal Basic Income (UBI) by its targeted approach.² Whereas a UBI provides an unconditional and unrestricted cash payment to everyone, GI adopts an equity-based lens that prioritizes people and populations historically excluded from social and economic well-being, most of whom continue to experience undue financial hardship. Pilots have focused specifically on Black mothers, foster youth, unhoused or unstably housed individuals and families, students, formerly incarcerated individuals, survivors of gender-based and domestic violence, and economically marginalized residents in certain zip codes or income thresholds.

Guaranteed income is rooted in the simple idea that every human being deserves to have their basic needs met, no matter what, and that unrestricted and unconditional income empowers individuals and families to decide how to meet these needs and to leverage the additional funds to work best in their unique circumstances. This flexibility has been key to guaranteed income's success across distinct and diverse populations; in practice, whereas some people may

¹ Guaranteed income is also often called guaranteed basic income.

² The Alaska Permanent Fund and Eastern Band of Cherokee Indians Casino Experiment are two examples of universal programs, though the payments provided through each program are too small to qualify as a "universal basic income." For more information on UBI, see Bidadanure, 2019; Hoynes & Rothstein, 2019; Universal Income Project, <https://www.universalincome.org>.

use the cash for car repairs, others may pay down debt, start a business, or go back to school. The pervasive reality is that the majority of spending is going toward basic needs **and** that *most* people are using *most* of the money to advance their self-sufficiency and self-directed goals—as a bridge to get ahead, catch their breath, and forge a path forward.

The concept of guaranteed income is simultaneously fostering long-overdue conversations about who deserves our public support,³ and what collective responsibility we hold for building communities where everyone has the opportunity to thrive and belong.⁴ These forms of narrative change and policy reframes are fundamental to the broader work of equity and repair and intimately related to the ways in which we frame public benefits, determine eligibility for them, and build support for their implementation. Powell, Menendian, and Ake (2019) remind us that “Many of the most marginalized groups are also the least favored in the larger public imagination. Too often, the prevailing assumption is that the condition of that group lies with them rather than with society or the means by which benefits are distributed. For that reason, targeted programs for the elderly are more likely to be well-received and politically sustainable than targeted benefits for marginalized populations based on race or ethnicity. Means-tested programs are susceptible to the erosion of political will due to powerful and incorrect stereotypes as well as the averred unfairness of unequal benefit provision.”

Guaranteed income as a path to inclusive prosperity

As the name implies, guaranteed income (GI) provides a direct, stable, and flexible source of income for participants. It supplies an economic floor, via regular payments, for an individual or

³ Powell, Menendian, and Ake (2019) make the point that, “We can see the distinction between popular support for strategies that target out-groups versus in-groups—particularly with corporations—when comparing federal social welfare spending versus corporate subsidies. For example, while \$59 billion was spent on social welfare programs in 2014, \$92 billion was spent on corporate subsidies. Social welfare programs were publicly and consistently attacked, while corporate tax credits were largely left out of any public spending debate. Similarly, popular housing subsidies that primarily benefit the upper-middle class and affluent, including the mortgage interest deduction, may cost the treasury hundreds of billions of dollars per year. In contrast, the federal government spends only a fraction of that amount (estimated at \$46 billion per year) on affordable housing. Moreover, President Obama’s 2017 budget estimated that it would cost only \$1 billion more a year over 10 years to completely eliminate homelessness in the US.” *Citations embedded within the quoted passage can be found in the original source document.*

⁴ The noted philosopher Michael Sandel (2020) writes that “the more we think of ourselves as self-made and self-sufficient, the harder it is to learn gratitude and humility. And without these sentiments, it is hard to care for the common good.” Guaranteed income is contributing to broader discussions about the side effects and casualties of unrealistic and unsupported notions of self-reliance that erode our collective commitments and sense of community.

family that reduces financial stressors and barriers, and thereby affords the opportunity to make deliberate choices, attain breathing room, and move beyond surviving to thriving.

Guaranteed income is part of a larger movement to create an economy that works for everyone and leaves no one behind. This vision of inclusive economic prosperity entails building upon our current public benefits structure to create a more flexible, holistic, expansive, and realistic support system that fosters greater individual and community well-being.

In this dynamic framework, continuums of individual support and success are reflected by a broadened notion of well-being and mobility. The following graphic, generated by the extensive and collaborative work done by the US Partnership on Mobility from Poverty, redefines mobility to encompass three interconnected dimensions.



Figure 1. *Our Definition of Mobility*. (Source: Restoring the American Dream: What Would It Take to Dramatically Increase Mobility from Poverty? Ellwood & Patel, 2018.)

Guaranteed income is about the power of access—access to excellence, education, and economic thriving. Access to dreaming and opportunity. As a participant in the Magnolia Mother’s Trust pilot reflected, *“I would say that it was a great opportunity and I’m happy that I used it the way that I did because it got me very, very far. Farther than I ever thought I could go. And I would hope that others really use the opportunity to just dream big and try to go after something they’ve been wanting for a long time, but they didn’t have the access or freedom or the finances to do it”* (Moore et al., 2023). Guaranteed income is about expanding our moral imagination to embrace our shared humanity and invest in its future. It is about believing that

we all hold value *and* add value to the communities in which we reside. And it is about promoting security, belonging, and equity.

A key component of guaranteed income is a systems-level focus, which shifts the locus of attention and intervention from an individual's actions to systemic obstacles and impacts. This is in line with two key tenets: (1) poverty is a systemic failure, not a personal one and (2) guaranteed income is not (nor is it intended to be) a silver bullet; its implementation should signal and be integrated with simultaneous (and often synergistic, as in Los Angeles County, for example) efforts to improve other public systems and supports. These deep changes are an incremental process—it took decades for these systems to be built and implemented, and it will take several more to attune them to the lived experiences and material realities of our most marginalized and vulnerable community members.

Local governments have a responsibility to collaborate, across departments and the aisle, to build more equitable and responsive systems. This entails a significant amount of front-end work and targeted policy in the service of a long-term vision. But it is critical to make these investments in order to repair and prevent systemic harms and elevate equitable pathways to health, safety, and prosperity.

Guaranteed income is proving to be a flexible and multi-dimensional tool for recipients to attain advanced education, support entrepreneurship, promote health, and strengthen families. It is helping people manage unplanned emergencies, moments of crisis, and destabilizing life transitions. It is working to preserve local diversity by addressing disparities head-on and supporting people from all backgrounds to thrive. It is affording a baseline level of assistance that ensures residents do not have to forgo one basic need to meet another. It is an essential component of a visionary toolkit for building brighter, more equitable futures.

Prioritization, prevention, and promotion

As a tool to foster greater financial resiliency and overall well-being, guaranteed income prevents downstream consequences caused by prolonged economic insecurity. By creating opportunities for participants to make strategic investments in their futures and those of their families (for example, by investing in job training or education), guaranteed income disrupts generational harms and lowers barriers to prosperity.

Guaranteed income improves participants' lives in three ways: by giving them resources to efficiently navigate through a financial crisis (such as when their car breaks down); by preventing crises from developing in the first place (e.g., by obtaining routine car maintenance

to prevent breakdowns); and by creating the conditions for strengthening and sustaining overall individual and community health. A stable and steady source of income enables financially vulnerable residents to respond to urgent needs and ensure they can be met for a critical period of time. Data from numerous guaranteed income pilots show that a small amount of money can make all the difference between housing or no housing, safe environments or unsafe environments, preventive medical visits or emergency services, childcare or no childcare—all of these factors directly affect one’s ability to find and sustain employment and a person’s overall quality of life.

Guaranteed income is both a strategy to address acute problems, such as chronic hunger and severe housing cost burdens, *and* an intervention to redress crippling structural disadvantages and inequities, such as the well-documented racial wealth gap, that sustain disproportionate harms and negative outcomes for residents of color and their children. By targeting support to disadvantaged and vulnerable populations and increasing opportunities for all community members to step into their potential, guaranteed income pilots are building exit ramps out of poverty and creating roads to opportunity. They are showing us what a society built on equitable resourcing and opportunities looks and feels like.

Investing in people’s agency and capacity allows them to show up for who and what they most care about. Research around the country consistently affirms that participants are using their GI payments to buy things like new shoes for their children, a warm coat in winter, bedding for a new baby, and holiday presents for the first time. They’re starting businesses, founding nonprofits, pursuing education, helping their neighbors, and enrolling their children in academic, social, and cultural enrichment activities. They’re finding time to discover what matters to them, explore how they can advance professionally, *and* care for their families. As one of the mothers in the Magnolia Mother’s Trust (MMT) pilot’s third cohort shared, *“If it wasn’t for MMT, I would not have the great relationship that I have with my kids now. I can now be the parent I always wanted to be. It’s a blessing”* (Moore et al., 2023).

A growing body of research demonstrates that guaranteed income programs yield the following outcomes and benefits:

- Improved economic and food security
- Increased workforce participation
- Increased educational opportunities and achievement
- Public sector cost savings

- Generational benefits
- Improved health and public safety
- Increased civic engagement and social belonging
- Improved quality of life

Findings will be discussed in greater detail later in this report, and numerous pilot evaluations documenting these impacts are cited in Appendix I.

Breaking intergenerational cycles of poverty: The high costs of low incomes

The extensive work of Akee et al. (2010) builds a strong case for support for both the sustained and generational impacts of guaranteed income. Whereas the most recent pilots are timebound, and thus we have limited data on extensive longitudinal impact, the Eastern Band of Cherokees casino dividend is a lifetime benefit, and the program began almost three decades ago. Since its launch in 1996, Akee et al. have published several studies exploring its effects on numerous life dimensions, all of which link increased economic security to elevated quality of life, family benefits, and positive youth and young adult outcomes.

The team of researchers began studying 1,420 children, 350 of whom were members of the Eastern Band of Cherokee Indians. When the study began, about 67% of the latter group lived below the poverty line. After the casino opened, household income among the Cherokee families began to rise, eventually lifting 14% of the Cherokee children in the study above the poverty line, whereas household income for the families who were not Cherokee grew at a slower rate. Based on these outcomes, the researchers moved to study children's mental health and behavioral differences among children who received the payments when they were younger versus older. For the children whose families' income rose above the poverty rate, there was a 40% decrease in behavioral problems. When the youngest cohort reached 21 years of age, researchers concluded that the younger they were when the payments began, the better they fared compared to the older Cherokee children and to rural whites. This was true for emotional and behavioral problems as well as drug and alcohol addiction.

Pilot participants have noted the mounting costs of short-term fixes that result from economic instability, e.g., paying for an Uber ride to work when they could not afford car repair. Over time, these emergent and often unsustainable solutions inhibit long-term financial well-being and asset-building. Opportunities to launch or expand a small business, save for retirement, or set money aside for a child's college education are a luxury afforded to far too few, yet they are

often the stepping stones to brighter futures for individuals and their families.⁵ This pathway is potently illustrated by one of the participants in MMT’s first cohort: *“MMT helped me to gain a financial foundation. I was able to create a savings account that I still have today. I was also able to pay for my first arm of grad school. I will always be grateful for MMT because it helped with financial freedom”* (Moore et al., 2023).

Child poverty costs the US between \$500 billion and \$1.03 trillion annually (Lou et al., 2023). These dollars are funneled through direct cash payments, including tax credits, and in-kind goods such as child care, education, food subsidies, and health care coverage. Abundant research shows these investments have significant short- and long-term payoffs for the children receiving the benefits as well as for society at large.⁶

The following graphic illustrates the far-ranging and interconnected pathways supported by direct investment in children and families.

⁵ These opportunities and future-oriented investments are only possible with sufficient financial means to secure them. In line with this reality, the Centers for Disease Control (2019) stated that “strengthening economic supports for families is a multi-generation strategy.” The evidence supports this approach. A recent extensive review of existing literature on the importance of families’ monetary resources in the United States and other high-income countries assesses how policies that provide more generous income transfers could make a difference to children’s life chances. The researchers found that cash transfers to economically vulnerable families have the potential to improve children’s outcomes (Page, 2024).

⁶ Substantive evidence points to the social and economic costs of poverty and the potential return on investment for funding prevention. McLaughlin and Rank (2018) apply cost-measurement analysis to show that the annual aggregate cost of U.S. child poverty is \$1.0298 trillion, representing 5.4% of the gross domestic product. These costs are clustered around the loss of economic productivity, increased health and crime costs, and increased costs resulting from child homelessness and maltreatment. In addition, they estimate that for every dollar spent on reducing childhood poverty, the country would save at least seven dollars with respect to the economic costs of poverty.

The Short- and Long-Term Benefits of Investing in Children

Public investments in children benefit children and the government. Participating in a public program improves children's short- and long-term outcomes and can have benefits for other areas of their lives, too. As a result, they grow up to contribute to a stronger workforce and economy that can more than repay the government's original investment.

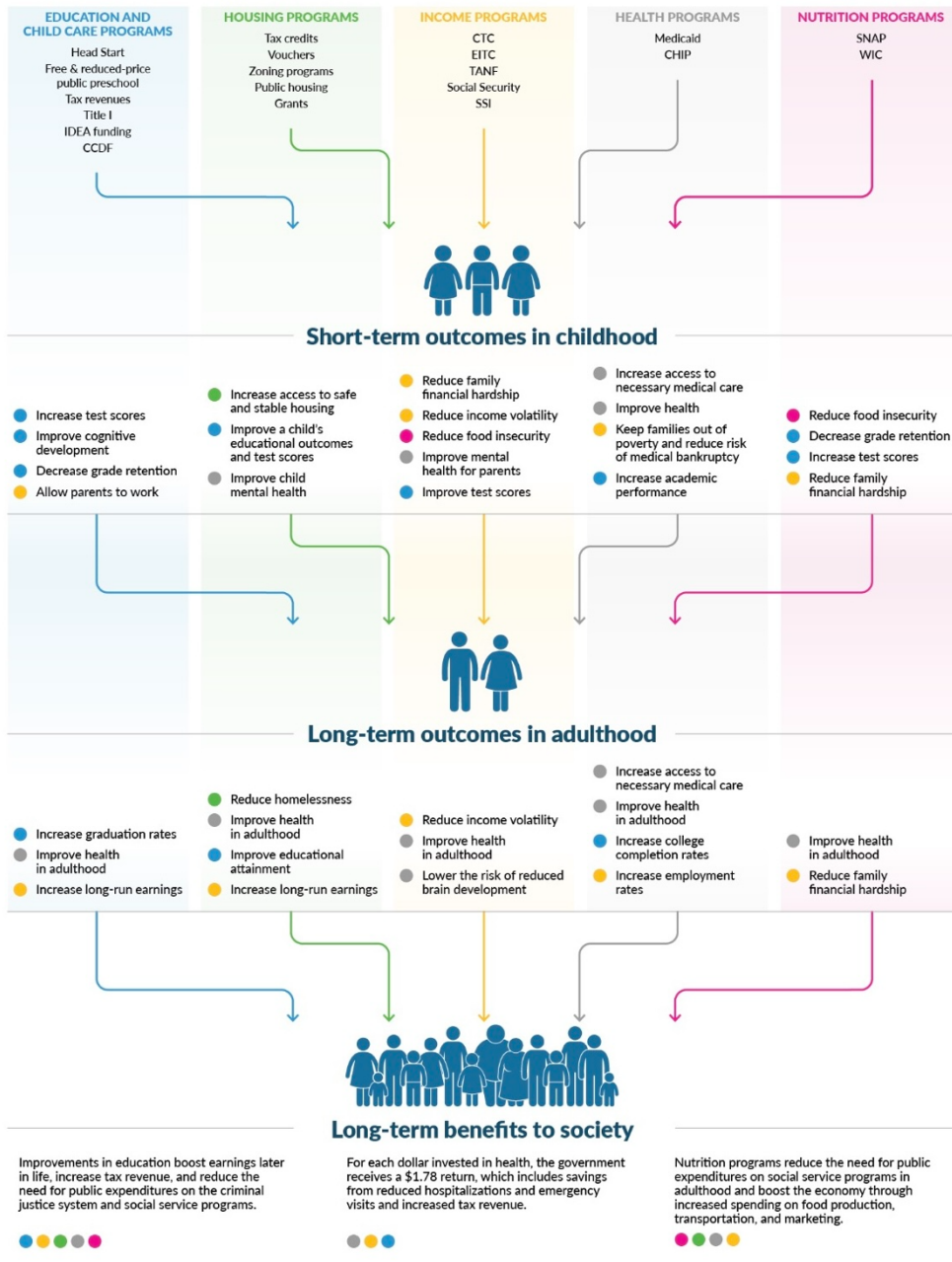


Figure 2. How do children and society benefit from public investments in children? (Source: Urban Institute, 2024).

Dr. Raj Chetty's Opportunity Atlas has documented that the residential zip code where an individual grows up is more predictive of social mobility and economic fate than any other

national metric (Chetty, (2018; 2019). Disinvestment in communities engenders diminished access to resources and supportive infrastructure, impacting the ability to succeed of the people growing up and living there and perpetuating generational disadvantages. Further, the notion of meritocracy and narratives of deservedness belie the reality of pervasive networks of social advantage alongside corrosive and interlocking systems of disadvantage. Socioeconomic status and neighborhood-level resourcing all too often fix destinies and preempt mobility; they also limit societal advancements.⁷ Guaranteed income is part of a broader pushback against entrenched and invisible narratives that limit our potential as individuals and our well-being as a community.

The pandemic-era expanded federal Child Tax Credit (CTC)—essentially the largest guaranteed income pilot in history—kept 3.8 million children out of poverty and triggered the largest decline in child poverty on record, especially for Black and brown children.⁸ This is because the expanded tax credit corrected a fundamental design flaw: millions of children do not benefit from the full credit because their families' incomes are too low. In total, an estimated 19 million children under age 17 receive less than the full \$2,000-per-child credit, or no credit at all, because their families' earnings are too low, or the adults were out of work that year. These

⁷ Chetty's work on "Lost Einsteins" is instructive and illuminating here. Given the interconnectedness of rapid transformations in the employment and technological sectors and the correlation between high-wage jobs and the tech sector, exposure to innovation during childhood is a critical proxy for future achievement in this domain. Chetty et al. studied the lives of more than one million inventors in the US to identify the key factors that determine who becomes an inventor, as measured by filing a patent. They find that children with parents in the top 1% of the income distribution are ten times more likely to become inventors than children with below median income parents and that there are analogous gaps by race and gender: white children are three times more likely to become inventors than black children, and only 18% of inventors are female. Critically, differences in ability, as measured by test scores in early childhood, explain very little of these disparities, e.g., children at the top of their 3rd grade math class are much more likely to become inventors, but only if they come from high-income families. The authors state, "Put differently, becoming an inventor relies upon two things in America: excelling in math and science and having a rich family...Since it is implausible that some neighborhoods or schools prepare children to innovate in a single field, such as amplifiers, the exposure effects here are more likely to be driven by mechanisms such as mentoring, transmission of information, and networks. This shows us the often-invisible webs of privilege and power that shape children's futures and defy the myth of meritocracy. These matrices leave many children behind merely based on the 'birth lottery,' producing hidden and untapped genius and replicating exclusionary patterns of social mobility and stagnation...Given our finding that innovation ability does not vary substantially across these groups, this result implies there are many 'lost Einsteins—people who would have had high-impact inventions had they become inventors – among the under-represented groups... If women, minorities, and children from low-income families were to invent at the same rate as white men from high-income (top 20%) families, the rate of innovation in America would quadruple... our results suggest that improving opportunities for disadvantaged children may be valuable not just to reduce disparities but also to spur greater innovation and growth" (Chetty et al., 2019).

⁸ Among other changes, the American Rescue Plan Act (ARPA) of 2021 increased the CTC and expanded eligibility to mixed-immigration status families and families without income. In addition, ARPA changed the CTC to disburse funds monthly (if desired) from July through December 2021, effectively serving as a federal guaranteed income for families with children.

children are disproportionately Black, Latino, and American Indian or Alaska Native (AIAN)—roughly 45% of Black children, 39% of Latino children, 38% of AIAN children, 17% of white children, and 16% of Asian children currently cannot receive the full credit because their families' incomes are too low (Marr et al., 2022). According to a Center on Budget and Policy Priorities model, making the credit fully refundable accounted for 80% of the reduction in child poverty (Sherman et al., 2021).⁹ The California Policy Lab estimates that one quarter of all children enrolled in the Supplemental Nutrition Assistance Program (SNAP) or Temporary Assistance for Needy Families (TANF) in California (about 630,000 children) became newly eligible for the CTC under the pandemic expansion (Fischer, Hoynes, et al., 2022).

From 2022 to 2023, the Supplemental Poverty Measure (SPM) child poverty rate rose from 12.4% to 13.7%, remaining significantly higher than the 2021 historic low of 5.2 percent. Approximately 6.2 million more children were living below the poverty line in 2023 than in 2021; had an expanded Child Tax Credit—such as the 2023 American Family Act—been in effect in 2023, the child poverty rate could have instead been 8.6% (Center on Poverty & Social Policy at Columbia University, 2024). Notably, the racial gaps that were narrowed by the expanded credit have widened once again. In a new analysis, the Center on Poverty & Social Policy estimated that if the expanded CTC had been in place in 2023, it would have moved 818,000 Black children, 1.47 million Latino children, and 838,000 white children out of poverty (Center on Poverty & Social Policy at Columbia University, 2024).

Although the federal government declined to continue this massively successful intervention, states have stepped up by expanding existing credits or creating new ones. In all states collectively, these credits amount to a multibillion-dollar investment in children and dual-generational approaches to economic security. More local governments are recognizing the criticality of increased, flexible, and direct financial support to serve the urgent and diverse needs of their communities and promote healthier families.¹⁰

⁹ This expanded eligibility is particularly critical given findings linking public benefits to reduced poverty in adulthood and reduction in racial disparities. For example, Benjamin Glasner, Ronald B. Mincy, Zachary Parolin, and Christopher Wimer (2023) investigate the effects of the Food Stamp Program on racial disparities in the intergenerational persistence of poverty. They find that the Food Stamp Program expansion reduced the likelihood of poverty for all adults by 5 percentage points, with the strongest reductions found for Black adults whose parents did not have a high school degree. The Food Stamp Program reduced deep poverty in adulthood by 9 percentage points for Black adults with less-educated parents, stronger than the effects for White adults and for Black adults with more-educated parents. Their findings indicate that income transfers that reduce poverty during childhood can contribute to decreased poverty in adulthood, and also reduce racial gaps therein.

¹⁰ According to the Economic Security Project, in 2023, 36 states and the District of Columbia took action or considered legislation to expand their state-level tax credits. Eighteen states passed policies that improved, expanded, or created a Child Tax Credit (CTC) or Earned Income Tax Credit (EITC). An additional \$2 billion will be

Researchers found that the expanded CTC offered 10 times the return on its investment and that any program offering the same cash value would have similar effects (Garfinkel et al., 2022). These conclusions are spurring innovative interventions and initiatives. For example, a groundbreaking program that offers financial support to pregnant women and babies in Flint, Michigan is expanding across the state. Rx Kids provides \$1,500 mid-pregnancy followed by \$500 monthly payments for the first year of the baby's life, totaling \$7,500. It is the first-ever pilot to be partially funded by TANF dollars.¹¹ Since its launch, Rx Kids has distributed over \$2 million to 828 families in Flint, where nearly 78% of children under five live in poverty. A \$20 million allocation in the recent state budget will extend the program's reach to five Upper Peninsula counties as well as Kalamazoo, Saginaw, Dearborn, Highland Park, River Rouge, and parts of Detroit. Dr. Mona Hanna, the director of Rx Kids and associate dean of public health at Michigan State University College of Human Medicine, recently stated, *"We started this in Flint, but the intent was never to end in Flint,"* underscoring the broader vision for Rx Kids and the momentum behind it.

Baby bonds represent another innovative and tractable upstream investment to promote healthier futures, build intergenerational assets and mobility, redress racial wealth disparities, and save public sector costs associated with diminished economic security and financial precarity, including negative health and housing outcomes.¹² In 2021, Connecticut became the first state to pass baby bonds legislation; programmatic funding was secured in 2023.¹³ Since then, 7,810 children across the state have been born automatically eligible, the highest

invested in more than 4 million households across 18 states when people file their taxes in 2024 due to expansions passed in 2023 alone. Comparatively, in 2021, seven states had a permanent state-level Child Tax Credit; now, 14 do: CA, CO, ID, ME, MD, MA, MN, NJ, NM, NY, OK, OR, UT, VT.

<https://economicsecurityproject.org/resource/significant-legislative-wins-in-last-two-years-for-state-tax-credit-programs/>

¹¹ A recent brief from the Urban Institute provides direction and resources to encourage states to use TANF funds more effectively to support family well-being through direct cash transfers (Hahn, Pratt, and Mefferd, 2024).

¹² Senator Cory Booker and Congresswoman Ayana Pressley first introduced federal baby bond legislation in 2019, which inspired elected leaders across the country to consider state-level policy. The American Opportunity Accounts Act (AOAA) would provide every child born in the U.S. with a government-funded savings account with seeded and annual deposits based on income. At birth, each child would receive \$1,000 with an annual supplement of up to \$2,000, with children from the lowest-income households receiving the maximum amount. According to Mitchell and Szapiro (2020), if the AOAA had been implemented 25 years ago, Black children today would have a median account balance of \$27,500, Hispanic children would have \$19,800, and white children would have \$7,100.

¹³ Two states and Washington DC have passed similar legislation; 14 have proposed legislation, and two more are considering. In California, a pilot program exists for children who lost a primary caregiver to COVID-19 or have long-term stays in the state's foster care system, but the distribution amount is yet to be determined, and there are no current use restrictions. Over time, California leaders aim to build out a full baby bonds program. See California Senate Bill 242: California Hope, Opportunity, Perseverance, and Empowerment (HOPE) for Children Trust Account Program (2023).

proportion of whom live in areas with the most significant economic challenges and racial disparities. The Connecticut Department of Social Services estimates that about 15,000 babies will be eligible for Connecticut Baby Bonds annually. Children whose birth is covered by the state's Medicaid program are automatically enrolled in the program. Upon birth, \$3,200 is invested on their behalf and subsequently managed by the Office of the Treasurer. The money can be used when they reach the ages of 18 and 30 for specific purposes intended to help build individual wealth, e.g., purchasing a home in Connecticut, starting or investing in a Connecticut business, paying for education or job training, and saving for retirement.

Connecticut Governor Lamont celebrated the program's promising start, *"In just six months, the first-in-the-nation Connecticut Baby Bonds program has put more than 7,000 working families on a pathway to the middle class and is transforming the future of our state. This gives our young people startup capital for their lives and ultimately will help break the cycle of intergenerational poverty for thousands of families. These funds aren't just an investment, they're a symbol of hope and a promise that everyone can make it right here in Connecticut."*

The Annie E. Casey Foundation recently released its 2024 Kids Count Data Book, a broad assessment and state comparison of overall child well-being, highlighting some of the health, economic, family, and community indicators that can support or interfere with learning. The index ranks California 43rd for children's economic well-being and 37th for family and community, both of which underline the need for a dual-generation approach to ending poverty. Recognizing this critical intervention, California's statewide guaranteed income pilot (passed by the legislature in 2021, awards issued in 2022, and first pilots launched in 2023) has prioritized two populations: youth aging out of the foster system and pregnant moms. Moreover, in 2022 California began HOPE accounts, which are seeded by the state for children who lost a primary caregiver to COVID-19 or have long-term stays in the state's foster care system. Under this program, approximately 58,500 children will receive access to \$4,500 at age 18, and the money will remain available until age twenty-six. Collectively, these initiatives amplify the recent surge in states that have created new or expanded existing child tax credits, evidencing the increasing recognition that families are in need of more support and that financial assistance provided to parents and transitional populations have significant positive benefits for individuals *and* the public sector.

Funded by the National Institute of Health (NIH) and private foundations, Baby's First Years provides a striking example of how guaranteed income is being taken seriously as a mechanism to promote generational mobility and enhance positive outcomes based on strong scientific

evidence of the impact of early interventions.¹⁴ The program provides new mothers with a monthly unconditional cash payment for the first four years of their child’s life. One thousand mothers are participating across four sites—greater New Orleans, Louisiana; New York City, New York; the metropolitan area of Omaha, Nebraska; and the Twin Cities in Minnesota. Results from the first year show a direct impact on brain development for children whose mothers received the cash transfer, documenting more high-frequency activity. One of the lead authors said the impact was similar in magnitude to those reported in large scale education interventions, such as class-size reductions (Duncan, 2022). The Black Economic Equity Movement project is another NIH-funded program. Initiated in late 2022, this pilot provides \$500 a month for 12 months to 300 Black youth ages 18 to 24 who are unhoused or living in low-income census tracts in San Francisco and Oakland. Anchored by University of California, San Francisco and constructed as a randomized controlled trial, the researchers are studying the payments’ impact on participants’ physical and mental health, financial capability, and community involvement.

In Oregon, a program called the Oregon Rebate has qualified for the 2024 ballot. The initiative proposes to increase the minimum corporate tax rate for Oregon-based companies making more than \$25 million per year to 3% tax (the current minimum sits under 1%). The amount raised would be given to the Oregon’s State Department of Revenue for rebate distribution, which means that every Oregonian—regardless of age or income—would receive a guaranteed income, estimated at between \$1,600 per person per year (or \$6,400 for a four-person household). Any remaining money from the rebate would be used to fund services related to senior citizens, health care, and public education. Measure 118 is expected to reduce childhood poverty by about 50 percent.¹⁵

¹⁴ Research indicates that toxic stress in the earliest stages of life (pregnancy through three years old) can alter the brain’s architecture, which can lead to lifelong issues, including learning, behavioral, and mental health problems that are difficult to reverse (National Scientific Council on the Developing Child, 2015).

¹⁵ See <https://www.yesonmeasure118.com/>.

HISTORICAL PRECEDENTS AND CURRENT MOMENTUM

The origins and trajectory of political and public support

Guaranteed income has been a topic of discussion and experimentation for many years. During the 1960s, the movement leaders of the National Welfare Rights Organization urged Dr. Martin Luther King, Jr. to support GI as a crucial strategy for ending poverty, achieving racial equity, and promoting human dignity. He took heed and incorporated this exhortation in his famous treatise, *Where Do We Go from Here: Chaos or Community?* (1967).

“Up to recently we have proceeded from a premise that poverty is a consequence of multiple evils: lack of education restricting job opportunities; poor housing which stultified home life and suppressed initiative; fragile family relationships which distorted personality development. The logic of this approach suggested that each of these causes be attacked one by one...While none of these remedies in itself is unsound, all have a fatal disadvantage. The programs have never proceeded on a coordinated basis or at a similar rate of development...In addition to the absence of coordination and sufficiency, the programs of the past all have another common failing – they are indirect. Each seeks to solve poverty by first solving something else. 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.

Various initiatives were implemented to experiment with direct cash support in different regions of the country thereafter, but the findings were subject to a limited research agenda, public dissemination, and policy discussion.¹⁶ Given this context, a groundswell of support

¹⁶ The most notable of these, the Income Maintenance Experiments, were initiated in the 1960s to assess the potential impact of a guaranteed income on labor force activity through measuring responses to different levels of benefits and tax rates. They were conducted in the following states: New Jersey, Pennsylvania, Iowa, North Carolina, Indiana, Washington, and Colorado. Their goals, design, methodology, and results have been the subject of continued debate. These studies relied primarily on survey and qualitative interview data (rather than administrative data) to measure outcomes, and made multiple errors which muddied key takeaways (Hausman & Wise, 1979; Greenberg & Halsey, 1983). In the case of the Seattle/Denver Income Maintenance Experiments, self-reporting led to misreported income or hours worked, as recipients had incentive to underreport to maximize the amount of assistance received (ASPE, 1983). Bastagli et al.'s (2016) review of 165 countries' cash transfer programs (conditional and unconditional) from 2000 to 2015 broadly revealed that cash transfers had either no effect or a positive effect on adult labor force participation. One of the sharpest distinctions between the implementation of the income maintenance experiments and today's wave of pilots is the intentional communities of practice and distributed learnings that have been a core part of the burgeoning movement. Pilot practitioners, researchers, evaluators, participants, and advocates are actively and mutually informing and infusing their design, research

never materialized, and later efforts were sporadic and diffused. Welfare reform subsequently shifted the lens away from societal responsibility and systemic barriers toward personal accountability and more stringent work requirements.

In the past five years, it has become increasingly clear that endemic poverty, escalating income inequality, and pervasive economic precarity are fraying our social fabric and placing increasing strain on Americans of all backgrounds and ages.¹⁷ This same period has propelled renewed reckoning with historical legacies and persistent patterns of racial discrimination and oppression. These twinned issues and convergent policy domains have brought us full circle to the centrality of economic justice within the Civil Rights Movement and have propelled a surge of interest and investment in guaranteed income programs throughout California and nationwide.

Although guaranteed income has been explored and implemented throughout US history, it gained significant momentum after Michael Tubbs launched the first mayor-led demonstration pilot in Stockton in 2019.¹⁸ The following year, the pandemic produced widespread economic insecurity and surfaced severe racial disparities, significantly accelerating GI's traction and urgency.¹⁹ Today, more than 150 pilots have been implemented in 35 states, spanning coast to

agenda, messaging, implementation, outreach, and impact measures to leverage learnings to best serve their communities.

¹⁷ Several sobering statistics reflect this contemporary economic landscape. Real median money income in the United States increased less than 1% between 2000 and 2016 (Semega et al., 2017). Based on a much broader measure of national income, the pre-tax income of the bottom half of the distribution grew by only 1% between 1980 and 2014, compared to 42% in the next four deciles and 121% in the top decile (Piketty et al., 2018). The share of post-tax national income going to the bottom half of the population fell from a little over 25% in 1980 to less than 20% in 2014 (Hoynes & Rothstein, 2019). These statistics are even more disturbing when paired with economic mobility trends, e.g., whereas 90% of children born in 1940 earned more money than their parents did, only 50% of children born in 1980 achieved similar advancement (Chetty et al., 2017).

¹⁸ The pilot's home page makes bold and broad claims about Stockton's identity as exemplar and innovator, and as such speaks to the demographic prioritized by guaranteed income and the radical yet pragmatic philosophy it embodies. It reads, "Stockton, California is a city on the rise. We're a microcosm of America – 41% Latinx, 37% White, 21% Asian, 12% Black. Nearly ½ of our population is foreign-born. Once the foreclosure capital of the nation and the largest city before Detroit to declare bankruptcy, we're turning the corner. Crime rates are dropping, municipal fiscal health is stabilizing, and our population is growing. Yet problems persist – our median household income of \$46,033 falls far below the state's. Our unemployment is hovering at 7.3%. We are 18th in the nation for child poverty, and nearly 1 in 4 residents lives below the federal poverty line. It's clear – the status quo simply isn't working, and incremental change just won't cut it. It's time to try something different and address the root cause of poverty – lack of cash. SEED was born out of the simple belief that the best investments we can make are in our people. In February 2019, we began giving 125 Stocktonians a guaranteed income of \$500/month for 24 months. This income is unconditional, meaning there are no strings attached and no work requirements. A hand up, rather than a handout, SEED seeks to empower its recipients financially and to prove to supporters and skeptics alike that poverty results from a lack of cash, not character." <https://www.stocktondemonstration.org/about-seed>.

¹⁹ Material hardship declined significantly following federal stimulus cash payments, which most Americans received in January & April 2021. From December 2020 to April 2021, the share of Americans reporting adverse

coast; they have provided over 59,000 people with direct cash. In California, there are 50 GI programs in various stages (planned, in progress, completed), with more than 12,360 residents who are receiving direct cash payments (national and state data courtesy of Economic Security Project, 2024). Appendices II and III provide information on nationwide and California pilots, respectively.

California has launched dozens of pilots (accounting for about one-third of all U.S. pilots); it was also the first to implement a statewide pilot. Recently, the California Legislature passed Assembly Bill 2263 to explore the feasibility, benefits, and challenges of scaling up permanent guaranteed income programs to reach a larger proportion of California’s most socially and economically vulnerable populations, focusing on regions with a high cost of living.²⁰ At the federal level, the introduction of bills such as the Youth Homelessness Guaranteed Income Pilot Program Act and the Guaranteed Income for Foster Youth Act demonstrate that local successes are capable of shifting policy and scaling solutions.

Recent polling on guaranteed income showed that over 60% of Americans across party lines support a federally-funded guaranteed income program, with support particularly high in states that have run pilots (Lake Research Partners & Chesapeake Beach Consulting, 2024). A survey of 901 likely 2024 voters in California found that over 70% support a federally-funded guaranteed income program, providing monthly cash payments of \$500 or \$1,000 a month to people with incomes below their community’s median income (Lake Research Partners & Chesapeake Beach Consulting, 2024). Lastly, in response to requests from their constituents, at the US Conference of Mayors in June 2024, mayors from both red and blue states adopted one resolution committing to expanding guaranteed income and a second resolution declaring that guaranteed income helps working families achieve financial stability.

mental health symptoms fell by 20% (among all households); food insufficiency decreased by 41% (among households with children); financial instability declined by 43% (among households with children) (Cooney & Shaefer, 2021). The authors took stock of the different forms of relief and recovery efforts initiated during this time and concluded that “We believe the success of the federal government’s relief measures may be due to the speed, breadth & flexibility of its broad-based approach, **primarily relying on cash transfers**” (emphasis mine).²⁰ California is experiencing a severe budget deficit, and Governor Newsom has repeatedly warned that innovative and/or ancillary programs will be impacted as a result. In this climate, AB 2263’s passage through the legislature was a notable achievement, but the governor’s veto is not necessarily a surprise. In his veto message to members of the California State Assembly, Governor Newsom maintained that “Considering that there is existing funding provided and ongoing activity with the current guaranteed income pilots, this bill is premature. Further, the funding necessary to implement AB 2263 is not included in the budget (AB 2263 veto message: September 22, 2024).” Newsom’s statement certainly opens the door for the bill to be reconsidered in future legislative sessions with stronger economic outlooks.

Guaranteed income is a direct response to rising income inequality, deepening societal crises like child poverty and homelessness, and entrenched structural inequities.²¹ Local governments have played a huge role in elevating and scaling the power of flexible, direct financial support to meet the needs of diverse residents. During the pandemic, over 30 municipalities invested American Rescue Plan Act (ARPA) dollars in GI pilots. Many of them have since launched expansions based on their initial successes. For example, the City of Cambridge has implemented two pilots, RISE (launched 2021) and RISE UP (funded 2023), to champion guaranteed income as a poverty reduction tool. Through a \$22M ARPA investment, RISE UP will provide cash assistance to all the city's families whose incomes are at or under 250% of the federal poverty level who have children at or under 21 years of age (the program will reach over 6,000 residents). One of RISE's salient findings was that children in the treatment group generally achieved higher academic grades (mostly A's and B's) than those in the control group. Pilot participants also had more children enrolled in Advanced Placement classes and fewer instances of absenteeism and truancy (DeYoung, Tandon, West et al., 2024). Upon taking office as Mayor of Chicago, Brandon Johnson announced a renewed commitment to guaranteed income in the form of a second citywide pilot. The Chicago Empowerment Fund will reach over 5,000 residents, the same number as the first cohort, and include new priority populations that align with the city's focus on racial justice and equity.

Expanding, strengthening, and reimagining the social safety net

During the Great Depression, many people relied on support from state and local governments and charities. When the scale of need overwhelmed local capacity, President Franklin Roosevelt signed the Social Security Act, which established a federal retirement program, unemployment insurance, and a national welfare system. But, as the NAACP's Charles Hamilton Houston famously noted, the Act was *"a sieve with holes just big enough for the majority of Negroes to fall through."* From social security to the GI bill to subsidized roads and mortgages, people of color were either outright or implicitly edged out from those affordances of stability and mobility. These programs, and the privileges and entitlements that follow, like better schools and infrastructure, have laid the groundwork for many of today's ongoing resource and opportunity disparities.

²¹ Despite tremendous productivity growth over the last 40 years, workers' wages have failed to rise. The typical worker's wages rose only 23.1% from 1979 to 2020—while productivity broadly increased 61.7%. During this same period, income inequality ticked upward, as the highest-wage workers reaped a disproportionate share of the gains in productivity. Racial discrimination within the labor market exacerbated these inequities, e.g., the typical Black worker's wage growth was only 18.9% over that period. Today, the median Black-white wage gap is 23.4%—meaning a typical Black worker is paid 23.4% less per hour than a typical white worker (Maye, 2023).

Despite Civil Rights Era advancements that were institutionalized to distribute the fruits of prosperity more equitably, racial disparities in income and wealth have escalated. According to the Federal Reserve Board of Governors, the gap in wealth between white households and households of color has grown 47% over the last 30 years, resulting in Black, Latino, and Indigenous communities having some of the highest rates of intergenerational poverty. Between 1983 and 2013, Black and Latino families saw their median wealth drop from \$6,800 and \$4,000 to just \$1,700 and \$2,000, respectively (Asante-Muhammad et al., 2017).

While public benefits programs are an important component of our collective social safety net, there are several features that restrict or deter access to resources for households who need them. These are:

- **Eligibility gaps:** Eligibility criteria that are conditioned on activities (such as work), characteristics (such as the presence of children in the home, immigration status, or a criminal conviction), and restrictive thresholds (such as asset limits) obstruct access.
- **Bureaucracy:** Documentation, verification, and renewal processes create significant barriers for many individuals. Some of these are procedural and some are specific to individuals' life circumstances. For example, many low-income people have inadequate access to transportation and limited ability to take time off work, making in-person administrative requirements difficult if not impossible. These same limitations can create barriers to completing training and workforce development programs offered instead of cash assistance.
- **Constraints:** Benefits are designed and delivered in ways that restrict the ability of families to exercise choice and agency. These restrictions are often illogical and do not account for the practical realities and needs of people's lives.
- **Stigma:** Corrosive narratives, racialized tropes, and stigma surrounding receipt of public benefits (and their beneficiaries) deter many people from enrolling in programs, even if they meet the eligibility criteria.

In the 1960s, the National Welfare Rights Organization (NWRO), a multi-racial coalition that started in California, proposed a guaranteed basic income in response to the intrusive, paternalistic, and often explicitly racist policies and practices of welfare assistance. They called for a dignified income floor that would recognize care work as critical infrastructure and a vital component of economic justice, that went beyond employment opportunities to a more expansive view of individual and family well-being. It's worth noting that care work remains the

foundation that supports and sustains all other work, and that it is still vastly undervalued, with care providers often ineligible for public benefits. Some GI pilots have focused specifically on care providers, both parents and professionals, e.g., the Thriving Providers Project, which has launched in several locations.

Public benefits programs have come a long way since the NWRO's campaign, in part because of the spotlight the group cast on their injustices. As documented in other sections of this report, receipt of public benefits is associated with a range of positive outcomes, particularly for children, though, importantly, not limited to childhood,²² and there are promising demonstrations and policy solutions being advanced to improve them even further. And yet, while public assistance keeps many people out of deep poverty, it does not necessarily promote financial resilience or pathways to opportunity, which those working in the field concede. Recently, Nolan Sullivan, director of Yolo County's Health and Human Services Agency, said, *"We keep people just above drowning. To stabilize families, to allow them to pull themselves up this ladder — this doesn't do it."* (Kuang, 2023).

Additional structural factors and sectoral challenges influence and limit the impact of public benefits. For example, shifts in the nature and rhythms of employment mean that there are not enough jobs for individuals with low educational attainment that pay a living wage. We see this acutely reflected in the economic positioning and housing stability of many of our region's residents. Secure employment and steady pay are less and less a feature of our temporary, gig-centered economy and workforce, and wages are completely out of sync with the cost of living. Our legacy social safety net programs are just not enough to address this altered employment, opportunity, and economic landscape.²³

²² For example, SNAP and the EITC have been found to improve health at birth (Almond et al., 2011; Strully et al., 2010; Hoynes et al., 2015). It is also documented that children have fewer school absences when they have greater access or larger purchasing power of SNAP (Bronchetti et al., 2018; East, 2018). The EITC fosters increased educational achievement and attainment for children (Chetty et al., 2011; Dahl & Lochner, 2012; Bastian & Michelmore, 2018; Manoli & Turner, 2018). Aizer et al., (2016) found that access to cash welfare during childhood led to increases in health, educational attainment, and age at death. Last, each additional \$1,000 that states spend annually (independent of federal spending) on public benefits programs per person living in poverty is associated with a 4% reduction in child maltreatment reports; a 4% reduction in substantiated child maltreatment; a 2% reduction in foster care placements; and an 8% decrease in child fatalities due to maltreatment (Puls, 2021).

²³ The calculations of public benefits as they relate to individual life circumstances and receipt of guaranteed income are reflected in some of the insights gleaned from the BIG:LEAP pilot. Kim, Castro, West, et al. (2024) assert that "The GI acted, essentially, as a super-vitamin, shoring up the gaps that traditional safety net services could not sufficiently cover. According to the narrative data, this was particularly key for those battling significant food insecurity, housing insecurity, homelessness, and experiences with IPV...The narrative data also demonstrated a second trend for those who were experiencing poverty but were relatively more stable than those receiving a multiplicity of benefits with overlapping systems involvement. For the second group, the size of smaller benefits

The U.S. Government currently spends nearly \$900 billion (Medicaid included) annually addressing these needs for the most vulnerable members of our community.²⁴ And yet poverty, deep and disproportionate, persists, calling us to reimagine both the provisions and boundaries of our safety net and experiment with bold and evidence-based strategies. The reality is that public benefits are often not sufficient to sustain living costs, even when people are working, and even when those benefits are targeted to support specific basic needs. For example, SNAP fell short in helping families afford rising food prices in 2021, 2022, and 2023. In 2023, in Contra Costa County, the gap between the average meal cost and SNAP benefit per meal was \$1.25 (Urban Institute, 2024). That’s per meal. When you extrapolate that over the course of a month, the gap adds up. For people who rely on these benefits, the additional money spent on food often means shortchanging another basic need and/or incurring more debt.²⁵

By supplementing rather than supplanting other safety net benefits, guaranteed income attempts to resolve a major dilemma facing low-wage earners: if they accept a higher-paying job or a promotion at their current job, they risk losing thousands of dollars a year in critically-needed subsidies for basic needs and care support. Restrictive, complex, intrusive, and shifting eligibility requirements around household income and assets lead to the well-documented “benefits cliff,” where even small increases in earnings or assets can result in abrupt reductions, or even total loss, of public benefits, a reality that actively prevents people from achieving

like WIC and CalFresh failed to outweigh the time costs, transportation costs, and administrative burdens associated with maintaining them. In these instances, participants would forgo these benefits in order to spend more time at home or avoid an extremely long commute on public transportation or an expensive Uber ride to recertify their paperwork.”

²⁴ <https://ubemployment.org/>

²⁵ United for ALICE (2024) documents that “The CPI [Consumer Price Index] has been used to adjust the FPL since the FPL was first developed in the mid-1960s. Yet because the CPI underestimates the cost increase of the basic goods most often used by the lowest-income U.S. residents, the poverty measure today is no longer adequate. Many households that are struggling are not included under the FPL. In a clear demonstration that the measure is artificially low, eligibility for many key benefit programs is now based on multiples of it, e.g., SNAP. Use of the CPI erodes the impact of the U.S. Department of Agriculture’s Supplemental Nutrition Assistance Program (SNAP) in two ways. First, because SNAP eligibility thresholds are based on the FPL, year after year they fall further behind the actual number of families that are struggling. States have recognized the inadequacy of the FPL and use multiples of it, ranging from 130% to 200%, for SNAP eligibility. Yet because annual FPL increases still rely on the CPI, the number of struggling households not eligible for SNAP benefits increases each year; in 2022, only 41% of U.S. households in poverty and 18% of ALICE households participated in SNAP. Among all eligible people, estimated SNAP participation rates were higher. Second, because the amount of the SNAP benefit is primarily increased through an annual Cost of Living Adjustment based on the CPI, the current benefit does not buy as much as it used to. For example, in 2010, the maximum monthly SNAP allotment was \$200 (\$2,400 annually) for a single person, and by 2022, the maximum allotment had increased by 25%, to \$250 a month (\$3,000 annually). Yet food costs increased more, so that even with the annual adjustments, current SNAP benefits do not go as far as they used to. In 2010, a monthly SNAP benefit of \$200 could cover 30 days of food; by 2022, a monthly benefit of \$250 could cover only 27 days.”

economic security and can disincentivize people from taking economic risks for longer-term gains, e.g., enrolling in school or starting a business.

People draw from wealth and assets to do many things, from pursuing long-term goals to paying for minor setbacks and emergencies. Without a reserve or financial cushion, a temporary or tenuous situation often turns into a chronic and tragic one. Assets thresholds limit people’s abilities to save for emergent situations or pursue pathways like higher education.²⁶

Public benefits administrators are searching for and finding ways to integrate more direct cash into existing safety net programs, recognizing that this is often the most efficient and effective mechanism to provide individuals and families with the flexibility they need to thrive. Early findings from Washington, DC’s Department of Human Services four-year pilot program, DC Flex, suggest that giving flexible subsidies directly to beneficiaries is an efficient and effective strategy. DC Flex gives families \$7,200 a year for rent to use whenever they need. First-year results from a randomized controlled trial show that the use of other homelessness support programs, particularly rapid rehousing, decreased significantly (by 29 percentage points) among DC Flex participants relative to the comparison group. This finding suggests a flexible subsidy can reduce reliance on other support services when a family is facing a homelessness crisis, potentially lowering long-term costs.

Increased use of direct support and cash transfers in housing assistance programs and demonstrations is evident in other models like the PHLHousing+ pilot. From September 2022 through April 2025, the City of Philadelphia is providing 300 qualifying households randomly selected from the Housing Authority’s Housing Choice Voucher and public housing waitlists with a direct, unconditional, unrestricted cash payment loaded onto a prepaid debit card. The monthly payment amount is calculated to close the gap between the housing costs the households can afford—generally 30% of their income—and actual housing costs, which means that monthly payment amounts will vary across households. To be eligible, invited households must earn no more than 50% of AMI at the time of enrollment and have a child at or under the age of 15 in the household. David Thomas, CEO of the Philadelphia Housing Development Corporation, asserted that *“Because of rising cost for basic needs, persons can often be at risk*

²⁶ Los Angeles County’s Poverty Alleviation Initiative (PAI) was created in 2021 to help coordinate and drive policy solutions to lift people out of poverty. PAI oversees the implementation of the county’s large GI pilot, Breathe. The office is also committed to exploring how to integrate guaranteed income principles into public benefits to better support residents, specifically how to mitigate benefits cliffs, reform assets thresholds, and ensure that maximum dollars are spent on providing direct cash not fortifying bureaucratic infrastructure or ensuring recipient compliance.

of housing insecurity. This extra income can help them bridge the gap in their finances to create more room in their budget to make better choices for them and their families.”²⁷

The Housing Choice Voucher program supports 2.3 million low-income families each year. Research demonstrates that the vouchers decrease economic stress and food insecurity, help fortify families, reduce the rates of domestic violence and alcohol dependence, and limit school changes among children (U.S. Department of Housing and Urban Development’s Office of Policy Development and Research, 2016).²⁸ Yet, the time tax²⁹ and onerous implementation of this public benefit program affects recipients, administrators, and additional parties alike, e.g., landlords and inhibits programmatic effectiveness. Under the program, recipients pay 30% of their income towards rent, and the remaining amount is covered by HUD and paid directly from local public housing authorities to landlords. Currently, only one in ten eligible households receives a voucher; waitlists are lengthy, e.g., in California, the wait time is two to three years. Of those who move off the waitlist, in 2019, HUD documented that only 61% of households were able to successfully use their voucher and that more than 81,000 available housing choice vouchers could not be used (Ellen, et al., 2021). As a result, HUD is currently exploring whether providing cash transfers to renters may overcome some of these barriers to access and implementation.³⁰

²⁷ <https://commongood.unitedforimpact.org/node/9292>.

²⁸ The Family Options Study (2016) also found that unhoused families referred for permanent housing subsidies self-reported the following at the 20-month follow-up: 50% fewer foster care placements; lower rates of psychological distress; less intimate partner violence; fewer child behavior problems; greater housing stability and food security.

²⁹ Time tax refers to the various administrative burdens associated with accessing and maintaining public benefits. These include efforts to learn about the program; completion and assembly of required forms and documentation; fulfillment of requests for redundant detailed information; travel and scheduling of appointments or visits to government offices; and navigation of confusing application, verification, and renewal processes. The Biden administration has prioritized “tackling the time tax” and directed governmental agencies to estimate and reduce burdens associated with accessing public benefits and programs. Progress to date is reflected in the July 2024 report, “Tackling the time tax: Making important government benefits and programs easier to access.” <https://www.whitehouse.gov/wp-content/uploads/2024/07/OIRA-2024-Burden-Reduction-Report.pdf>

³⁰ The Fund for Guaranteed Income (2024) reports that “39% of vouchers went unused because recipients couldn’t find housing. This is partially due to the administrative burden the program poses on understaffed housing authorities, time constrained landlords, and voucher holders. Before a lease is even signed, landlords must coordinate with local housing authorities and voucher holders, complete all requisite forms, and wait for a housing inspection. Landlords are not given a time window until the day of the inspection. The unit must be vacant for the inspection to occur during months that could be spent collecting rent. One study of landlords who once accepted vouchers and later stopped, found that 50% cited inspections and 40% cited paperwork and bureaucracy as the primary reason. The many requirements and waiting periods often lead landlords to drop out of the program entirely. Over 50,000 landlords have left the HCV program in the past decade. These barriers make it more burdensome for households to use (and landlords to accept) a voucher than it is to secure a lease on the private market due to time consuming housing inspections, a glut of paperwork, and eligibility requirements that can amount to invasion of privacy.”

Some pilots use the population universe of a specific public benefit roster or pool to establish eligibility and define goals and outcomes. For example, Yolo County's Yolo Basic Income (YOBI) program prioritizes CalWORKs Housing Support families with children under the age of six. The 24-month program provides additional cash supplements to 54 families, the number of families in the county who meet the pilot criteria, increasing each family's total income to \$1 over the California Poverty Measure (CPM). The average monthly payment is \$1,122, totaling \$26,928 over the course of the 24-month pilot. At the time of the pilot's launch, the CPM minimum poverty (two-year) threshold for a family of four was \$61,776. Families will continue enrollment in CalWORKs and will still receive cash aid, Medi-Cal, CalFresh, childcare, mental health, substance use, education, housing, and career supports.

Yolo County Basic Income is a pilot to watch for its scaling potential due to the fact that the county's poverty rate is consistently among the highest in California and its population and geography are extremely diverse and include urban, suburban, and rural areas. Public funding for the program comes from the county's cannabis tax revenue and Housing Support Program as well as a grant from the CDSS Office of Child Abuse Prevention. Yolo is partnering with UC Davis to conduct evaluations, which will study indicators related to housing stability, income, family health, family mental health, and self-sufficiency. The control group includes 160 CalWORKs families with children under the age of six who will receive \$100 to complete quarterly surveys (\$800 over the course of the pilot). Reported findings show that the number of families who rented or owned their homes increased by 54% after one year (Kagawa & Choe, 2024). They also reflect greater ability to "make ends meet" and movement toward financial independence, e.g., decreased necessity of asking for money or food from friends to help get by (Kagawa & Choe, 2023). Survey data reveal similar sentiments of increased social belonging, neighborhood trust, and community connectedness, as documented in other pilots.

More broadly, there are numerous policy discussions related to reimagining the social safety net and addressing pervasive and persistent racial disparities, including within some of its core programs, like TANF. For example, the Georgetown Center on Poverty and Inequality has been working to develop policy solutions to create a more equitable, responsive, and reparative TANF benefits program. Their recommendations include: (1) increasing income eligibility thresholds to expand TANF access to those currently excluded due to low limits, while reducing administrative burdens to simplify application processes, (2) eliminating asset limits to allow families to build savings, and removing the Work Participation Rate and Caseload Reduction Credit to shift the focus to participant success, and (3) banning harmful program policies with racially disparate impacts, including lifting restrictions on immigrant families, abolishing

sanctions, eliminating time limits, reducing administrative burdens, suspending drug-related bans, and ending the family cap (Haider et al., 2022).

In line with the NWRO's platform and in recognition that the structure of the Temporary Assistance for Needy Families (TANF) program's current employment requirements do not work for many families, the federal government recently launched a pilot program that will allow up to five states to test a new approach to improving outcomes for families receiving income assistance through TANF (and related state-funded programs). This pilot is intentionally and explicitly experimenting with how to integrate greater agency in TANF implementation and flexibility in state reporting. Notably, the pilot encourages states to partner with people who have lived experience with TANF or lived experience of not being able to access TANF when they needed the support. States can adopt individualized engagement plans that allow clients to set goals for themselves and their families and to determine the steps and resources needed to achieve those goals. If implemented well, these pilots could help demonstrate how to measure states on their effectiveness in improving the outcomes of the families who turn to TANF for assistance rather than focusing only on compliance with rigid work requirements that do not address families' needs or help them achieve their long-term family and employment goals.

THE POWER AND PROMISE OF GUARANTEED INCOME

A growing body of research documents the diverse benefits of guaranteed income

Researchers around the world have long been studying how guaranteed income promotes economic stability and overall health and well-being. They are evaluating how people are able to reduce debt, pay rent or mortgage on time, build savings, and gain employment as well as how guaranteed income impacts parenting and children’s educational achievement, mental and emotional health, goal-setting, and public services and sectors. Data from more than 165 studies on 56 cash transfer programs in low- to medium-income countries show that cash transfers can reduce poverty, improve school attendance and child health outcomes, and increase economic agency for beneficiaries (Baird et al., 2018; Bastagli et al., 2016). The guaranteed income movement has leveraged these global successes to build a strong case for its relevance in the United States, particularly given stubbornly pervasive disparities in wealth accumulation and distribution and health outcomes.

Many pilots include an evaluation component that is rigorous, utilizes mixed methods (quantitative and qualitative analysis), and is often conducted as a scientific randomized controlled trial, with a treatment and control group, such that findings can be used to establish causality and credibly construct a policy platform. A number of municipalities connected through the Mayors for a Guaranteed Income (MGI) Coalition are using a shared set of research metrics to facilitate transparency, allow comparison and analysis across national pilots, and contribute to data collection on a broader scale.³¹ The evaluations of MGI-supported pilots are based on a theoretical framework developed by the Center for Guaranteed Income Research (CGIR), which posits that prolonged episodes of scarcity exacerbate risky financial conditions, reduce cognitive capacity, undermine coping strategies (Mani et. al., 2013; Shah, Mullainathan, & Shafir, 2012), generate negative health and wellbeing outcomes, curtail hope, and psychologically trap individuals in the present (West & Castro, 2023; West, Castro, & Doraiswamy, 2023). This unified framework and common research agenda³² strengthen the

³¹ In June 2020, former Stockton Mayor Michael Tubbs founded MGI, a coalition of over 100 mayors committed to advancing a federal guaranteed income. Together with the University of Pennsylvania School of Social Policy & Practice, MGI established the Center for Guaranteed Income Research to consolidate the key learnings from the pilots taking place in MGI member cities to address knowledge gaps and allow the organization to layer data with anecdotal evidence. As a follow-up, Counties for a Guaranteed Income was founded in February 2023.

³² The research questions posed in each of the MGI RCTs are as follows: (1) How does guaranteed income affect participants’ quality of life, namely: a. Financial well-being b. Psychological distress c. Physical functioning d. Time use e. Parenting practices and child well-being f. Housing security and quality g. Food security; (2) What is the relationship between guaranteed income and participants’ subjective sense of self, namely: a. Agency, hope, future planning, ability to set and meet goals, positive risk-taking b. Community connection and trust (e.g., sense of

argument that despite the absence of extensive longitudinal studies on the current spate of pilots, the preponderance of evidence, including on the impact of public benefits, cash transfers in international settings, prior experiments in guaranteed income, and documentation on the Alaska Permanent Fund and Eastern Band of Cherokee Indians Casino Divide, indicates the validity, persistence, and momentum of guaranteed income as an effective and efficient intervention and equity multiplier.

Pilot evaluations show consistently positive outcomes, from improved physical, mental, and emotional health and family relationships to increased financial resilience, better jobs, safer living conditions, and greater access to educational opportunities, for participants and their children.³³ These pilots have generated a solid base of evidence that is strengthening the case for us to imagine a bigger, bolder safety net that builds individual and community health and sustains the hope of residents and their communities. Local successes are spurring deepened commitments, conversations, and investment at the state and federal levels.

Guaranteed Income Pilots Dashboard

The Guaranteed Income Pilots Dashboard was created as a partnership between Stanford University's Basic Income Lab, Mayors for Guaranteed Income, and the Center for Guaranteed Income Research. The dashboard provides public-facing spending data on 8,495 participants and granular information on more than 30 pilots, a 'Global Map of Basic Income Experiments,' and participant stories. This interactive tool provides a vital means of researching, documenting, and tracking the implementation of pilots throughout the country.

The preponderance of research confirms that most participants are primarily using their payments to pay for basic needs. Given the rising cost of living, stagnant and lagging wages, and entrenched structural inequities that limit economic mobility, this should not be surprising. Despite the primacy of meeting basic needs, GI is building people up in other ways—through self-care; educational advancement; and time off from work to attend an interview for a better

being invested in, valued, and worthy) c. Perception of relationships with other people; (3) How does guaranteed income affect participants' income, and through what mechanisms; namely, does GI receipt affect: a. The balance of paid and unpaid work 3 b. Job quality c. Educational attainment and aspirations; (4) What can participants' experiences teach us about the administration of safety net programs, including guaranteed income and other existing benefits programs, namely: a. Onboarding and pilot experiences b. Experiences with other benefits programs c. Future pilot and permanent GI policy design implications (Kappil, et al., 2023).

³³ Importantly, educational impacts span multiple generations; data shows that participants pursue or continue education, and their children achieve better academic outcomes. These two findings are importantly interwoven—Ratcliffe (2015) documented that the educational achievement of one generation ripples through to the next; children of less-educated parents are less likely to achieve important educational milestones than their peers with more highly educated parents.

job, chaperone a child’s school field trip, or volunteer in community. It is providing the gift of time, discernment, and opportunity, allowing people the freedom and flexibility to resist taking the first job that comes along and instead search for and find one better suited to provide stability and fulfillment. Notably, while opponents of guaranteed income have expressed concern that cash transfers will make recipients less likely to work and more likely to consume temptation goods, such as drugs and alcohol, most studies have found neither of these to be true (Akee et al., 2010; Baird, et al., 2018; Burtless 1986; Evans & Popova 2017; Gertler et al., 2012; Salehi-Isfahani et al. 2017; Vera-Cossio 2021; West & Castro, 2023).

The following image shows the number of pilots in the United States represented on the Stanford Basic Income Lab’s ‘Global Map of Basic Income Experiments.’

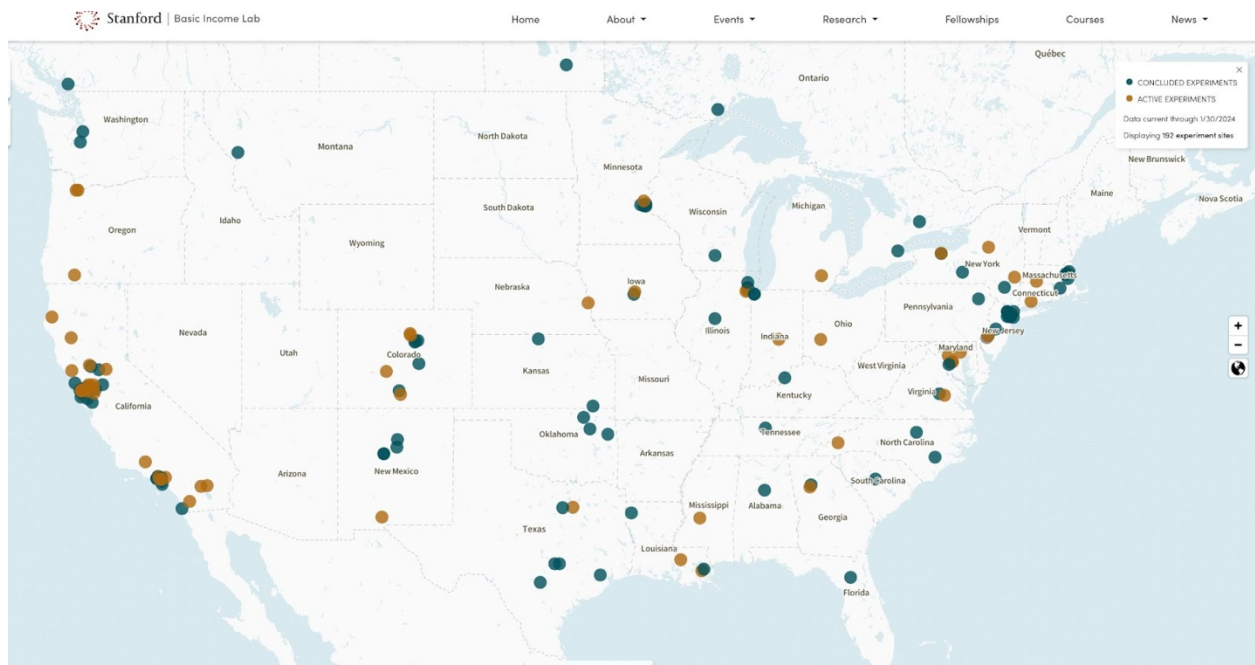


Figure 3. *Global Map of Basic Income Experiments*, as of July 24, 2024. (Source: Stanford Basic Income Lab).

Key findings from pilot evaluations

The following key convergent findings are drawn from a range of studies and evaluations conducted on national and international guaranteed income pilots ranging in size and duration. Each of the positive outcomes listed below is backed by a consistent body of evidence that underscores its legitimacy. Most of the cited results reference the most recent spate of pilots, 2018 to the present, but some refer to research on direct cash (e.g., tax credits) and earlier cash transfer programs, particularly those that built the case for the current GI wave’s implementation and traction. Appendix IV provides a helpful list of the many sources and

resources documenting the impetus, approaches, need-targeting, and impacts of guaranteed income. The preponderance of evidence suggests that guaranteed income meaningfully and measurably improves the social, economic, and psychological well-being of participants.

Economic security and financial well-being: Guaranteed income’s promotion of greater financial stability has positive effects on housing/rent burden, debt accrual and relief, ability to cover emergency expenses, savings accumulation, and mental and emotional well-being (e.g., The American Guaranteed Income Studies: Paterson, New Jersey, Center for Guaranteed Income Research, December 2023).³⁴ In one pilot, the number of participants who could pay all bills on time jumped from 27% to 83% (second-year cohort, Magnolia Mother’s Trust).³⁵ Increasing short-term economic security and cash flow helps families save money over time by enabling them to purchase items in bulk, make repairs, avoid late payment fees, and prevent costly credit card debt. The sustained effects of the Alaska Permanent Fund Dividend (PFD) bear mention as well. The fund provides annual dividend payments to Alaska residents ranging from \$300 to \$2,100 per person. Berman and Reamey (2016) document that since 1982, the payments have lifted 15,000 to 25,000 Alaskans out of poverty each year, and in 2000 alone, the PFD reduced poverty by 40 percent. The researchers estimate that 25% more Alaskans would fall below the poverty line without it.

Workforce participation: Pilot payments enable individuals to afford transportation, childcare, education, training, interview clothes, and other expenses related to seeking and maintaining employment. For example, one of the participants in the Denver Basic Income Program shared that *“I am able to buy the food I need to have lunch at my job every day...I don’t have to struggle to find the funds for gas or food, and I have new clothes so I don’t have to look like someone who just crawled out of the gutter. I’m able to buy good things like a good razor to shave my face”* (Brisson et al., 2024). For many participants, guaranteed income increases workforce participation by providing flexibility to find better work situations, e.g., more or

³⁴ This is in line with extensive research on the effect of cash transfers and guaranteed income on poverty reduction and financial security, including the following: the EITC raises millions of people above the poverty line every year; similarly, the Alaska Permanent Fund Dividend (PFD) reduces poverty by about 20% (with the number of indigenous Alaskan families below the poverty line reduced by an estimated 25%), and the Eastern Band of Cherokee Indians casino dividend program reduced the number of families below the poverty line by an estimated 35% from 1995 to 2000 (Meyer, 2010; Berman & Reamey, 2016; Bruckner et al., 2011).

³⁵ Magnolia Mother’s Trust (MMT) was the first pilot to specifically target extremely low-income families headed by a Black female living in affordable housing in the United States, providing them with \$1,000 per month, no strings attached, for 12 months. Additionally, each child of a mother in the program receives a \$1,000 deposit in a 529 savings account. Located in Jackson, Mississippi, MMT’s first cohort included 20 women and ran from December 2018–November 2019. The second, third, and fourth cohorts have consisted of approximately 100 mothers each. Currently in its fifth cohort, the MMT is now the longest running guaranteed income initiative in the recent GI movement.

predictable hours, higher earnings, promotion opportunities, or flexibility to support family needs. It also permits and encourages people to pursue investments in human capital that expand access to and possibilities in the workforce, like additional schooling or training. Findings from the Stockton Economic Empowerment Demonstration (SEED) document that pilot participants found full-time employment at more than twice the rate of non-participants; this has been replicated in other pilots, like Denver's.³⁶ Evidence suggests that guaranteed income affords the ability to take career risks and pursue new ventures. For example, Open Research's recently-published findings from their three-year pilot found a modest decline in work (1.3 fewer hours/week) but also documented measurable increases in entrepreneurship and active job searching. Across Magnolia Mother's Trust's first three cohorts, 42% of participants reported positive shifts in their jobs or careers, and 14 moms started or grew their own business (Moore et al., 2023). It is clear from the data that guaranteed income does **not** provide a disincentive to work; rather it enables more agency and flexibility that expands career pathways, meets the needs of families and caregivers, and promotes human capital investment.

Education: Guaranteed income has been shown to improve educational opportunities, participation, and outcomes for adults and their children. For example, a significant number of mothers in the first cohort in the Magnolia Mother's Trust pilot went on to complete high school as a result of the program; one mother earned a certificate in business management. Others have pursued higher education or resumed disrupted education as a result of increased economic security and its carryover effect on the ability to pay for childcare, transportation, and other opportunity costs.³⁷ Pilot participants' children have reported improved school attendance and academic performance, and received fewer disciplinary interventions e.g., as shown in New Mexico's Guaranteed Income Pilot Program for Immigrant Families.³⁸ Gabrielle

³⁶ Further evidence has been furnished by other cash transfer programs. For example, the Eastern Band of Cherokee Indians began distributing unconditional cash transfers in 1996 to every individual tribal member via revenue generated from a local casino. Akee et al. (2010) found no statistically significant evidence of any change in employment (full-time or part-time) for tribal members after payments began. Similarly, the Alaska Permanent Fund began disbursing dividend payments to qualifying Alaska residents in 1976 (Alaska Department of Revenue, 2023). Jones and Marinescu (2022) found that dividend payments had no significant impact on full-time employment but increased part-time employment by 1.8 percentage points (17%). Additionally, researchers from the University of Alaska's Institute of Social and Economic Research found that Alaska Permanent Fund payments boosted winter seasonal employment (Aizenman, 2023). Lastly, researchers studying the Baby's First Years pilot found no statistically significant impact of receipt of the funds on maternal workforce participation (Sauval, et al., 2024).

³⁷ One of the mothers in the Magnolia Mother's Trust's second cohort stated, "I wouldn't have furthered my education if it wasn't for MMT. I bought my laptop and got back to school" (Moore et al., 2023).

³⁸ The Income Maintenance Experiments in North Carolina and New Jersey saw positive results on elementary school test scores and persistence rates, respectively (Forget, 2011). In the New Jersey and Pennsylvania Income

Wedderburn, a participant in the Creatives Rebuild New York (CRNY) pilot said, *“This money has allowed me to stabilize myself. It’s helped me establish an LLC for a Latin dance course I developed and pay for all the startup fees. I’ve even been able to purchase higher education materials and take specialized courses on how to market my business. There was this one business course that cost \$2,500—something I would’ve never been able to afford before—but the CRNY funds made it possible”* (Cuffie-Peterson & Hand, 2024).

Public safety and public sector costs: Pilots and direct cash transfer programs have been shown to decrease recidivism, severity and frequency of incidences of intimate partner violence, and reliance on emergency medical services and housing.³⁹ This prevention-oriented approach has tremendous impacts on downstream consequences and costs. Reductions in recidivism were evidenced in Durham’s Excel pilot; reductions in intimate partner violence were reported in Manitoba, Canada’s Mincome pilot in the 1970s and the city of Los Angeles’s BIG:LEAP in 2024; and reduced reliance on emergency medical services and shelter, among other public services, has been reported for pilots running in Denver, Vancouver, and other areas. Akee (2010) found

Maintenance Experiments, children were 20% to 90% more likely to graduate high school, while children in the North Carolina experiment had a 22% increase on test scores (Ruckert et al., 2018). Moreover, research on the Eastern Band of Cherokee Indians casino dividend program from Akee et al. (2010) found that children from recipient households were 15% more likely to graduate high school by age 19, compared to children from non-recipient households. The impact of the per capita payment was especially pronounced on the lowest-income households; children from these households were recorded to have an extra year of schooling by the age of 21 (Neighly et al., 2022).

³⁹ Evidence of the impact of cash transfers on involvement with the criminal legal system, violence, and victimization is limited but promising. Research on the Eastern Band of Cherokee Indians casino dividend program found that an annual \$4,000 cash transfer to parents reduced their teenage children’s chances of committing a minor crime by 22% compared to the control group (Akee et al., 2010). Calnitsky and Pons (2021) research on Mincome found a robust negative relationship between the unconditional cash transfer and both violent crime rates and total crime rates, as well as property crime rates. Additionally, a small-scale pilot conducted by Delaware Health and Social Services (DHSS) documented that cash transfers to young men at high risk of violence exposure were associated with improved health behaviors, including reduced prescription medication and marijuana usage and physical fights. While not statistically significant, recipients were also less likely to report carrying a weapon, using an electronic vapor product, and drinking alcohol. In addition, robust research highlights the important role of social welfare programs and public assistance in reducing crime and violence, e.g., emergency financial assistance from Chicago’s Homelessness Prevention Call Center reduces arrest rates for violent crimes by 51%, with the effect lasting for three years and driven by single (as opposed to married) recipients (Palmer et al., 2019). Lastly, it is well-documented that removing access to public benefits such as college financial aid, Supplemental Nutrition Assistance Program (SNAP), or Supplemental Security Income (SSI) for previously incarcerated individuals can increase recidivism rates by significant amounts (Lovenheim & Owens, 2014; Yang, 2017; Tuttle, 2019; Deshpande & Mueller-Smith, 2022; Carr & Packham, 2017; Foley, 2011). This research is consistent with the idea that economic factors affect repeated interactions with the criminal legal system and suggests financial security is an important determinant of crime (Holzer et al., 2006; Travis, 2006; Harding et al., 2014; Munyo & Rossi, 2015; Blakeslee & Fishman, 2018).

that a \$4,000 increase in household income reduced the poorest children's chances of committing a minor crime by 22 percent.

Generational impacts: Extensive research has shown that children's income as adults is strongly related to parents' income during their childhood and has noted the racial and ethnic disparities inherent in this pattern (Chetty, 2019; Isaacs, 2007). Nearly half of children born to families with incomes in the bottom 20% will remain in the bottom 20% as adults; less than one in five will climb to the top two quintiles. Additional studies confirm that children growing up in poverty receive less education, earn less as adults, are more likely to receive public assistance, and have lower-quality health and high health costs over their lifetimes (Duncan & Le Menestrel, 2019). Moreover, Pilkauskas & Michelmore (2019) found that for single mothers with young children, the EITC resulted in greater housing stability, reduction in housing cost burdens, and less household crowding. According to the study, a \$1,000 increase in the EITC amount would reduce extreme housing cost burdens by about 10%, crowding by 22%, and doubling up by 12%, with smaller increases associated with lesser impacts on housing cost burdens and crowding (Pilkauskas & Michelmore, 2019). Providing parents with a stable supplemental income for a set period of time lays the groundwork for wealth- and opportunity-building that disrupts generational cycles of poverty and promotes greater well-being. It also decreases parental stress and promotes healthier family relationships.⁴⁰ For example, the evaluation of four pilots in the Southeast (in Atlanta, Birmingham, Louisville, and Shreveport) showed that as parents experienced decreased stress, their sense of agency and confidence increased, which, in turn, positively impacted their children. These improvements were evidenced through their support of children's academic engagement and early childhood development, greater involvement in enrichment and bonding activities, and increased ability to meet basic needs (Kappil et al., 2023). A member of the Eastern Band of Cherokees relayed the transformative potential of the dividend, particularly for young people: *"If you've lived in a small rural community and never saw anybody leave, never saw anyone with a white-collar job or leading any organization, you always kind of keep your mindset right here,"* he says, forming a little circle with his hands in front of his face. *"Our kids today? The kids at the high school? They believe the sky's the limit. It's really changed the entire mindset of the community these past 20 years"* (Lapowsky, 2017).

Housing: Many pilots assess how GI payments affect participants' rent or mortgage burden (for currently housed participants) or ability to find stable housing (for those who are unhoused). A

⁴⁰ Research shows that cash payments can help parents better support their children in several ways. This includes direct emotional and material support, as well as indirect support, allowing parents to build skills and improve their employment prospects (Fung et al., 2024; Kappil et al., 2023).

reduction in housing burden is consistently reported. In pilots that prioritize unhoused individuals, a significant number of participants are able to leverage the GI funds to move into stable housing. For example, Vancouver’s New Leaf Project found that the percentage of days participants experienced homelessness decreased from 77% to 49%, whereas the pilot’s control group experienced an uptick: from 64% to 78 percent (Foundations for Social Change, 2020). The proportion of Denver Basic Income Program participants living in housing they considered to be stable more than doubled, from about 20% to 50% (Brisson, et al., 2024). Several participants in the Magnolia Mothers Trust’s third cohort were able to move out of subsidized housing and even purchase their own home (Springboard to Opportunities, 2021).

Health: Guaranteed income has been shown to improve participants’ health across a wide variety of measures, including psychological, social, and emotional well-being; nutritional access; food security; and child birth weight. For example, more mothers in the Magnolia Mother’s Trust pilot were able to prepare three homemade meals a day for their family, and participants in Los Angeles BIG:LEAP experienced lower food insecurity and greater food choice than the control group over the course of the 12-month pilot. In Stockton, researchers found that SEED participants experienced significant improvements in anxiety and depression over the course of the pilot, moving down the scale from likely having a mild mental health disorder to likely mental wellness over the course of the year (West et al., 2021). Also, in the SEED pilot, women were able to afford transport to and from dental and preventative medical appointments they may have otherwise postponed (West, et al., 2021). Similar investments in proactive medical care were seen in the Magnolia Mother’s Trust pilot, reflected by increases in health insurance, which in turn prevented participants from accruing medical debt, a clear and compelling indication of the two-way street between economic status and health (Springboard to Opportunities, 2021).

Quality of life: In addition to the quantifiable effects, pilots benefit participants in numerous ways that align with their interests, circumstances, and ambitions. For example, many participants report spending more time with family and investing in their children’s enrichment. A significant number of Los Angeles’s BIG:LEAP’s participants reported that they were able to enroll their children in enrichment activities, such as sports, lessons, and clubs. A participant in the Embrace Mothers pilot (Birmingham, AL) reflected that *“[My daughter’s] been wanting [dance classes] but I just couldn’t afford it. And so now, just not being able to say no as much is really a big thing for me, especially when it comes to my kids, because I want to give them everything. I just - I couldn’t. And I still can’t give them everything, but I can give them a little bit more”* (Kappil et al., 2023). Others who benefit from guaranteed income can pursue creative

hobbies, spend more time with family, and volunteer in their communities. An overarching theme of participants' experiences is feeling more satisfied, more in choice around how they spend their time and contribute to their families and communities, and more hopeful about their futures. In St. Paul's People's Prosperity Pilot, the percentage of people reporting feelings of high hope progressively increased from 15% to 21% and sustained at 22% after six months post-pilot. This finding has been replicated across other pilots. While these feelings of satisfaction, hope, and empowerment may be difficult to quantify, they are qualitatively valid and central to the lives of those who receive a guaranteed income and the people who depend on them. In the words of Venettia, a participant in Gainesville's Just Income pilot, *"Hope goes a long way for people accustomed to hopelessness. Just believe in me a little bit and let me show you what I'm all about"* (Scott, 2024).⁴¹

Social belonging and civic engagement: BIG:LEAP's findings demonstrate that when government invests in impacted communities, and when residents *feel* invested in, this ripples outward to affect relationships with neighbors and overall sense of place and purpose. Across the study period, BIG:LEAP participants reported an increasing trend of engaging positively with their neighbors. Consistent with this finding, participants were significantly less likely to perceive safety issues than the control group at six months and 18 months, even though participants were significantly more likely to worry about safety at the baseline. CoCo Gi Big's evaluation report indicated that 52% of the pilot's survey respondents relayed that they had been able to participate in more community activities than before the pilot's launch. One of the participants shared, *"I've been able to go to community events. Go to city council meetings and other meetings that I normally couldn't afford to attend in person"* (Lowery, 2024).

⁴¹ This sentiment is echoed across many pilots, including one MMT participant, who said, *"I'm not as scared of my future, really, because there will be bad times, but it's not going to stay [that way]. I'm more hopeful about things changing because I know that they're not going to always be bad"* (Moore et al., 2023).

GUARANTEED INCOME PILOTS IN CONTRA COSTA COUNTY AND CALIFORNIA

Guaranteed income in Contra Costa County

The growing GI movement has inspired several pilots in Contra Costa County. These smaller demonstration programs are bolstering our county's safety net and lifting up community members. But there is an urgent need for more residents to benefit from this type of direct, flexible, and stable financial support. Over the past few years, Contra Costa residents have spoken up consistently in various forums about the rising costs of living and the increasing challenges of making ends meet. Many residents are living on the edge of an emergency, without a sufficient buffer to insulate them in times of unexpected crisis, let alone invest in their futures.

As the Guaranteed Income Working Group community forums and focus groups revealed, Contra Costa residents are increasingly worried about their financial futures and their children's ability to build a stable future in their hometowns. This heightened financial precarity introduces tremendous levels of stress and inhibits not just meeting basic needs in the present but planning for the future. No one should be forced to forgo one basic need (such as putting food on the table) to meet another need (such as buying their children medicine or staying safely housed), and yet that is the lived reality of many of Contra Costa's residents.

A county-funded guaranteed income program will strengthen and expand our local 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. The stabilizing effects of guaranteed income have evidentially produced immediate benefits that lead to foundational long-term gains, such as education and employment advancement, reduced housing insecurity and justice involvement, improved health, and increased asset-building.

The proposed \$5.75 million investment in Measure X funds for guaranteed income in Contra Costa will support approximately 250 households (comprising up to 1,000 individuals) with a payment of \$1,000/month for 18 months. This payment amount 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.

The ripple effect of this support will impact the circumstances and trajectories of far more than those 250 households. These investments have the capacity to transform the futures of their children and grandchildren, protect their elders from harm, strengthen the fabric of their communities, and, cumulatively, build a more resilient, intergenerationally thriving, and

inclusive county. It also offers a boon to local businesses; for pilots whose participant expenditures have been tracked, a large share of the guaranteed income dollars is funneling into and feeding the local economy.⁴²

The data shows that investing in people inspires hope, trust, and ambition, allowing them to flourish and be present in new and positive ways that lift up those around them. We see this concretely in GI's effect on children's educational outcomes and enrichment opportunities and in participants' use of the additional income to provide mutual aid and launch social entrepreneurship ventures. When people are economically stable, they are better positioned and more likely to contribute to the community in positive and meaningful ways. Political participation increases, civic and academic engagement improve, and charitable activities increase (Weeks, 2013).

Given California's implementation of a statewide pilot and the Legislature's endorsement of guaranteed income as a strategy to address economic and social vulnerability, Contra Costa County has a unique and timely opportunity to influence state policy discussions and decision-making. This means that the investment of County funds will have a tangible, far-reaching, and lasting impact locally while simultaneously helping to build the evidentiary and advocacy basis for further expansion and scaling. This prospect entails shifting from a scarcity lens that focuses on the limited number of residents who can be supported through a \$5.75 million investment, to regarding this pilot as a platform to institutionalize policy and build support for an abundance agenda, where everyone has access to ample resources and opportunities to build healthy futures and families. In this framework, guaranteed income is a critical strategy to instantiate and institutionalize a more equitable and inclusive vision of social welfare and intergenerational thriving.

The recommended plan for the County to fund guaranteed income pilots in Contra Costa comes at an auspicious time:

- In January 2024, Supervisor Federal Glover, current Chair of the Board, stated his commitment to focus on equity, diversity, inclusion, and access during his final year of Board service.

⁴² Additional Contra Costa residents stand to benefit from the pilot evaluation, which will demonstrate how a targeted policy can impact multiple dimensions, from family well-being to social and economic inclusion. This may spur further pilots, novel initiatives, and/or improvements to existing public benefits programs that would support even more residents to thrive.

- The Office of Racial Equity and Social Justice is focused on aligning departmental goals and priorities to address community needs through the lens of economic and racial equity to achieve better outcomes for those most harmed by and vulnerable to systemic injustices in our county. It strives to create a more cohesive county ecosystem that is grounded in and responsive to the proximate experiences, priorities, and needs of its residents most burdened by racial inequity and social and economic marginalization. Notably, respondents to the countywide survey implemented by the ORESJ Core Committee to launch the office cited experience of extensive systemic harms by departments within the county’s governance structure, including lack of access or resources related to service provision, racial discrimination, physical and emotional harms, and inadequate or poor treatment from staff. Black and immigrant communities experienced disparate harm from the highest number of county agencies (Core Committee of the Office of Racial Equity and Social Justice, 2022).⁴³
- For the past three years, the Measure X Community Advisory Board has consistently recommended that the Board of Supervisors invest Measure X funds in guaranteed income pilots, including in the most recent round of recommendations announced at the 2024–25 County budget hearing in April 2024. They noted that the Measure X ballot language states that the goal of the sales tax measure is *“to keep Contra Costa’s regional hospital open and staffed; fund community health centers; emergency response; **support crucial safety-net services; invest in early childhood services; protect vulnerable populations; and for other essential county services.**”* The blueprint outlined in this

⁴³ California has led the country in implementing a more intentional, upstream focus on socioeconomic conditions and promoting more equitable access to assets and opportunities in education, employment, housing, health-promoting environments, and wealth creation. The statewide GI pilot represents one such program, as does the historic creation of a Reparations Task Force and recent passage of important foundational bills to advance its implementation. On September 26, 2024, Governor Newsom issued a formal apology for California’s role in the perpetuation of slavery and its legacy, marking an important recognition of the throughline between state-level policy and the disparate and disproportionate outcomes related to housing and homeownership, education, the criminal legal system, and access to economic mobility and asset-building that continue to afflict Black residents. Newsom stated, “As we confront the lasting legacy of slavery, I’m profoundly grateful for the efforts put forward by Chair Wilson and the members of the California Legislative Black Caucus. The State of California accepts responsibility for the role we played in promoting, facilitating, and permitting the institution of slavery, as well as its enduring legacy of persistent racial disparities. Building on decades of work, California is now taking another important step forward in recognizing the grave injustices of the past – and making amends for the harms caused.” The issuance of this statement sets the agenda, tone, and momentum for localities to advance the work of repair. It also dovetails with the systems-level focus of guaranteed income, i.e., pursuing policy pathways that intentionally address systemic harms, barriers, and accountability. The interconnections of racial and economic justice are part of the origin story of the modern guaranteed income movement and have directly inspired the most recent wave of pilots. Achieving racial equity and addressing race-related disparities and harms across numerous domains is often an explicit goal of many of these pilots.

report, inclusive of proposed priority populations and other design parameters, would create a guaranteed income program that fulfills all three of these bolded goals. The Measure X Community Advisory Board’s vision statement sets a goal that *“Contra Costa County will have the necessary funds to invest in and sustain a robust system of care and the social and public services necessary to support a vibrant community and ensure that all county residents have equitable opportunities to thrive.”*

There are currently four guaranteed income pilots in Contra Costa in various phases: three in implementation and one recently concluded. Several other pilots are being planned, including ones by First 5 Contra Costa, Comment Studio, and others.

The following chart provides high-level information on the four current GI pilots being implemented in Contra Costa.

Contra Costa pilots

Pilot name, organization, status	Population pilot focus	Amount and duration	Notes
<p>California Abundant Birth Project, Contra Costa County expansion site <i>(implementing)</i></p>	<p>Women who are:</p> <ul style="list-style-type: none"> • 8-27 weeks pregnant • Have household income below \$132,360 • Identify with one or more of the following risk factors for preterm birth: <ol style="list-style-type: none"> (1) Are Black or African American (2) Had a previous preterm birth (3) Have preexisting hypertension (4) Have preexisting diabetes (5) Have sickle cell anemia 	<p>\$1,000/month for 12 months</p>	<p>Expansion pilot funded through statewide GI CDSS funds (originally based in San Francisco; eligibility parameters have slightly shifted for expansion sites). Notably, Contra Costa had the highest number of applicants in its first-round drawing of any county site.</p>
<p>CoCo Go Big Comment Studio <i>(completed)</i></p>	<p>20 Antioch adult residents & 10 Antioch former foster youth</p>	<p>Adults received \$400/month for 6 months; Youth received \$200/month for 6 months</p>	<p>Resident-led and resident-designed pilot</p>

Pilot name, organization, status	Population pilot focus	Amount and duration	Notes
ELEVATE Concord Monument Impact <i>(implementing)</i>	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 to seed this pilot
RYSE <i>(implementing)</i>	Youth and young adults (YYA) ages 16-26 experiencing a crisis that threatens their housing stability. Intent is to provide direct cash to stabilize their housing situation and prevent them from experiencing homelessness.	100 YYA throughout the county will be supported with varying amounts, based on a budgeting plan developed with support from staff.	The Direct Cash Transfer as Prevention (DCT-P) Pilot is based on a highly successful project, implemented by A Way Home Washington, called the Homeless Prevention and Diversion Fund.

Comment Studio’s CoCo Go Big pilot

Comment Studio’s CoCo Go Big pilot served 20 adults and 10 former foster youth. Demographic information included the following:

- Participant race/ethnicity: 57% Black or African American, 23% Hispanic or Latino, 10% white, 7% multiple races/ethnicities, 3% Asian or Asian American
- \$21,214 average annual income
- 57% of participants pay more than 30% of their income on rent
- 37% lost their jobs during the pandemic

Asked what they wanted to get out of the GI program, many participants mentioned greater stability, paying off debt, growth and learning opportunities, and being able to spend more time with family. One participant hoped *“To be able to feel more comfortable at school, enough to pay some of the tuition and expenses required like food and materials”* (Lowery, 2024).

Surveys conducted at baseline, midpoint, and exit showed that:

- The top three most common expenditures of GI funds by participants included food (76%), utilities (67%), and gas/fuel/oil (52%).
- The percentage of respondents who indicated they have always been able to pay their bills on time increased from 14% at baseline to 35% at exit.
- The percentage of respondents who indicated they never had to use emergency lending services or borrow money in the past six months increased from 14% at baseline to 35% at exit.
- The percentage of respondents with student loan debt decreased from 24% to 14%.
- The percentage of respondents with automotive loan debt decreased from 29% to 19%.
- The percentage of respondents with past-due utility bills decreased from 52% to 29%.
- There was an increase in the percentage of respondents from baseline to exit who indicated they have always been able to go to a doctor when in need of medical care.
- The percentage of respondents who indicated they were employed full-time increased from 19% at baseline to 24% at exit.
- 62% of survey respondents had an increase in their Total Hope Score from baseline to exit, and 57% had an increase in their Total Agency Score.

When asked what guaranteed income had made possible for them, participants shared the following sentiments:

- *“The GI program saved me in so many ways. It helped me save up money to be able to flee a horrible relationship.”*
- *“Right now, I have money saved up. If there happens to be an emergency, then I’m not going to panic or just not have any solutions.”*
- *“A lot of times it isn't just about money, it's about quality of life and your emotions and your stress level. Having enough money can take away those stressors and help with your emotions.”*

- Juan shared his story about struggling to find employment due to lack of opportunities and how the guaranteed income pilot has helped him by being able to afford public transportation to job interviews, job fairs, and meeting with recruiters.

Monument Impact's ELEVATE Concord pilot

The following demographic information sheds insight on ELEVATE Concord's participant population:

- 120 participants, 258 children under the age of 18
- Average age: 35
- 96% female
- 90% Latino/Hispanic
- Education: 53% have less than a high school degree; 35% are high school graduates; and 12% have some university/college education
- 46% rent rooms in someone else's home
- 73% live in the 94520 zip code
- Median income: \$21,444

ELEVATE Concord's evaluation is being conducted by Dr. Rosa Maria Sternberg, an adjunct professor at UCSF and the creator of Monument Impact's mental health program, *Mentes Positivas en Acción*. The evaluation will be conducted over two years to capture experiences during the pilot and one year post-pilot. Quarterly surveys are sent to participants to learn more about their housing, finances, employment, education, health care, family time, and community experience, as well as their stress and anxiety levels. Additionally, a cohort of 12 storytellers were interviewed to capture qualitative data at the pilot's start and will be interviewed again at the end.

Second quarter surveys conducted In June 2024 revealed that:

- ELEVATE continues to help participants with paying rent and avoiding eviction (0% reported being evicted in comparison to 14% in the first quarter)

- Fewer participants reported moving due to rent increases or lease ending; 20% reported moving due to bad conditions
- Paying bills (58.2%) and buying food/groceries (75%) continue to be the top spending categories for GI payments
- More participants reported having a job (75.5%)
- More participants reported ELEVATE helping them pay off debt (25.5%)
- A greater number of participants reported having more time to participate in family activities (41.8%)
- More participants reported ELEVATE helping them with learning a new skill (34%) or going back to school (16.3%)
- More participants reported ELEVATE is helping them pay medical bills and get health insurance. **Note:** This is likely due to Monument’s wraparound services, as their healthy communities team started a program to enroll people in in Medi-Cal.
- An increased number of participants took part in Monument’s mental health program Mentas Positivas en Acción (MPA) and their Day Labor program
- Participants reported less stress

Investing in publicly-funded pilots will bring Contra Costa into alignment with peer counties, such as those listed below, that have similar levels of income inequality, poverty, and racial equity issues and have committed to addressing them through guaranteed income programs.

Sampling of publicly-funded pilots in California

Pilot	Population	Amount/Duration	Notes
Alameda County	90 former foster youth	\$1,000/month for 24 months	\$2.8M allocation from social services budget. Pilot designed by former foster youth
City of Los Angeles BIG:LEAP	3,202 residents, who were required to be: 18 years or older with at least one dependent child younger than 18 or a student younger than 24, or pregnant and	\$1,000/month for 12 months	BIG:LEAP was funded through the American Rescue Plan, a reappropriation from the city’s police budget, and additional investments from local council districts.

Pilot	Population	Amount/Duration	Notes
	have an income at or below the federal poverty level.		
Elevate Mountain View	166 extremely low-income residents	\$500/month for 24 months	Funded with American Rescue Plan Act dollars
Los Angeles County Breathe	1,000 residents + 200 former foster youth + 2,000 additional former foster youth	\$1,000/month for 36 months	More than 180,000 residents applied, including 95,000 on the first day applications opened. The Board of Supervisors has twice expanded the initial pilot (reflected in the Population column by "+"), the most recent of which was authorized in August 2024.
RISE UP Alameda (City)	150 households	\$1,000/month for 24 months	ARPA funds
San Diego County Family Income for Empowerment	485 families	\$500/month for 24 months	Partnership between Jewish Family Service and San Diego County Health & Human Services
San Francisco Guaranteed Income for Transgender People (GIFT)	55 economically marginalized transgender individuals	\$1,200/month for 18 months	Partnership between San Francisco Treasurer & Tax Collector, Mayor's Office of Housing & Community Development, Office of Transgender Initiatives, Lyon-Martin Community Health Services, and the Transgender District
San Mateo County	70 current and former foster youth, ages 18 to 22	\$1,000/month for 18 months	Total budget of \$2.032 million, supported by Measure K, pooled funding for youth-focused services managed by County Human Services Agency, and a \$100,000 contribution from the Silicon Valley Community Foundation
Santa Clara County GBI for the reentry population	100+ justice-impacted individuals, including transition age youth	\$1,200/month for 24 months	\$4 million allocation includes: <ul style="list-style-type: none"> • \$2 million AB 109 • \$2 million ARPA Note: County CEO administers three other pilots with public funds (relevant information included in later sections of the report).
Sonoma County Pathway to Income Equity	305 families with very young children	\$500/month for 24 months	ARPA funds (County-City funded)

Notes

- Publicly-funded pilots in California have also launched in Coachella, El Monte, Long Beach, Pomona, Sacramento, San Francisco, South San Francisco, Santa Monica, West Hollywood, and other sites.
- Nationally, there are at least 25 additional pilots that are 100% publicly funded.
- If we include pilots drawing from a hybrid of public and private funding, the total number of pilots is significantly higher.

For a list of pilots that have run or are currently being implemented in California, see Appendix II.

WHY DOES CONTRA COSTA COUNTY NEED GUARANTEED INCOME?

Income inequality is a racial equity issue

The state of California, and the Bay Area in particular, has been an engine of economic productivity and mobility, yet that success has not included or accommodated all residents, both historically and in the present day. Earning gaps data chart the trajectory of income inequality that defines the region, e.g., in 2020, median earnings for Latinos in the nine-county Bay Area were \$45,500 as compared to \$94,000 for whites (Bay Area Equity Atlas, 2020).⁴⁴ Our responsibility to ensuring a region that people of all incomes and backgrounds can call home requires bold and equity-driven policies and strategies that recognize the burdens and barriers too many of our residents face—not just to pursuing their dreams but to meeting even their most basic needs.⁴⁵

Aside from wealth accrued through earned income, asset acquisition, especially through homeownership, serves as a bedrock for future and generational economic security. In this context, it is notable that there is nearly a 30-point gap between Black and white household ownership rates: 75% to 45% nationally, and 63% to 36% in California (Federal Reserve Bank of St. Louis, 2022).⁴⁶ Black rates of homeownership peaked just before the subprime mortgage crisis, and have not recovered, whereas white homeownership has soared to record levels in

⁴⁴ In their paper on strategies to increase opportunity and mobility in the United States, Ellwood and Patel state, “Even in places with comparatively greater economic opportunity, low-income families, including immigrant families, are isolated in desperate situations. When the Partnership visited with predominantly Mexican immigrant families in the Mayfair neighborhood in east San Jose, they shared with us that renting a couch to sleep on can cost \$600 a month; renting a garage for a family to live in can cost \$1,000 a month. These families live within 30 minutes of some of the biggest technology companies in the world. Yet one woman we spoke with asked us in Spanish, ‘*What is this ‘Silicon Valley’ you keep talking about?*’—highlighting the economic and cultural divides in the region.” Ellwood & Patel (2018).

⁴⁵ Economy et al. (2024) posit that “The lack of affordability can also create displacement pressures, causing some households to move involuntarily. As of February 2024, 37 percent of Bay Area renters felt pressured to move, and 19 percent reported moving involuntarily, for reasons that included the landlord raising rent or refusing to make repairs. Research has also shown that lower-income households are increasingly feeling pushed out of the region’s expensive coastal markets. For example, 40 percent of households who left the Bay Area between 2010 and 2016 had incomes below \$50,000—in contrast, only 10 percent of those who left earned more than \$200,000. Additionally, those moving from the Bay Area were disproportionately Black and Hispanic/Latine, raising concerns about how the housing crisis is affecting communities of color. evictions over time 2021-2023.”

⁴⁶ Rothstein (2017) has documented the extensive private and governmental forces that have inhibited homeownership and affordable housing for many Black families. In the public sector, between 1934 and 1962, the Federal Housing Authority financed mortgages and built affordable, high-quality public housing almost exclusively for white families (Schweitzer, 2020). The Servicemen’s Readjustment Act of 1944—the G.I. bill—provided many benefits for veterans, including loans to purchase a home, business, or farm. Research shows that most of the approximately 1.2 million Black war veterans were denied the same benefits that white veterans received (Brown, 2021). Zoning practices, “urban renewal” policies, and discrimination within the home loan and banking industry have layered upon these foundational disadvantages.

recent years, despite the affordable housing crisis. The following graphic shows the Bay Area’s significant racial and ethnic disparities in homeownership.⁴⁷

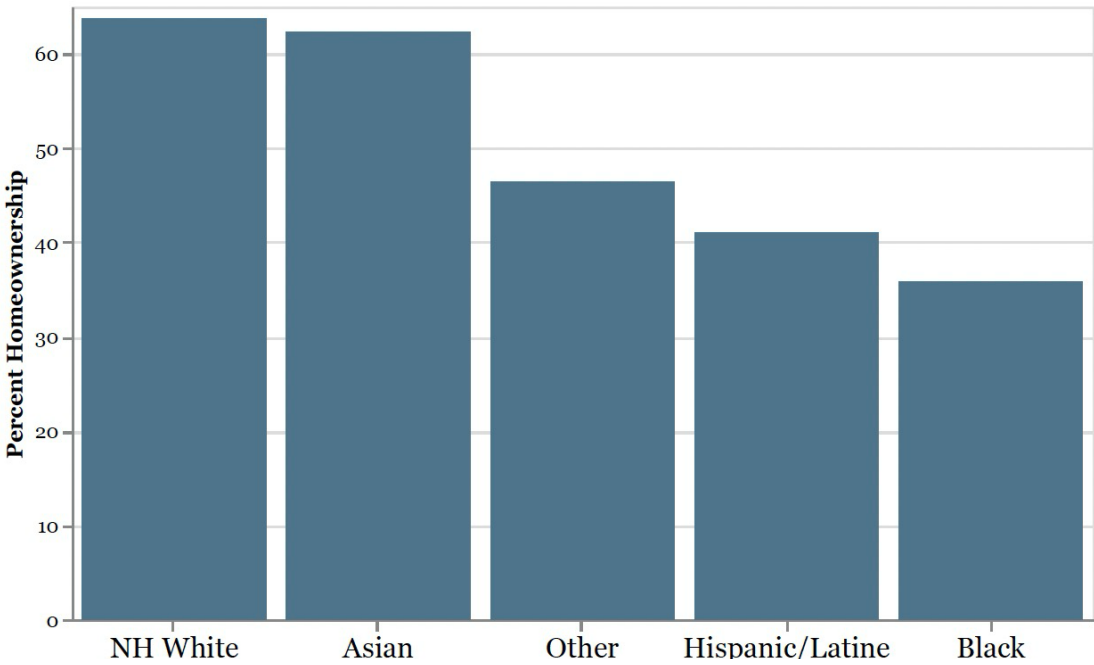


Figure 4. *Home Ownership by Race and Hispanic/Latine Origin.* Retrieved from Economy, et al., 2024. (Source: American Community Survey 1-year estimates from the United States Census Bureau accessed through IPUMS USA, University of Minnesota, www.ipums.org.) Note: Group quarters were excluded. Hispanic and other racial categories are mutually exclusive.

Programs such as guaranteed income ask us to prioritize equitable wealth-building and inclusive economic prosperity in order to create a society that is welcoming, abundant, and safe for everyone.

Income inequality has increased since the start of the pandemic

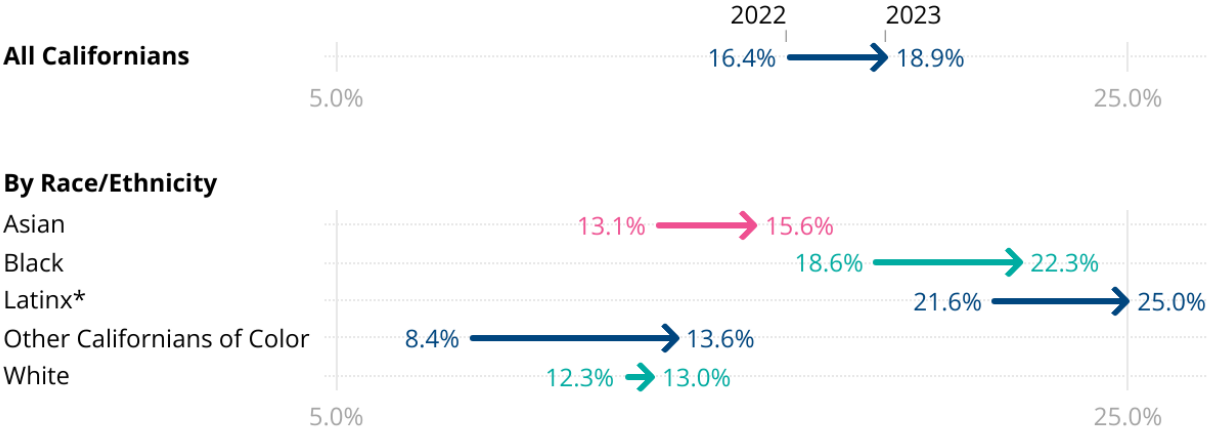
New data released September 10, 2024, shows that California’s poverty rate increased to 18.9% in 2023, up from 16.4% in 2022 and 11.0% in 2021, according to the Census Bureau’s Supplemental Poverty Measure. The state’s poverty rate was particularly high among Black and Latino Californians, and California continued to have the highest poverty rate of the 50 states.⁴⁸

⁴⁷ “NH” refers to “non-Hispanic” in the chart.
⁴⁸ These racial disparities are persistent. For example, even after controlling for age, tenure, educational attainment, employment status, household composition, and disability status—all factors that can influence a household’s income—Black residents in the Bay Area are 1.9 times more likely to be represented among extremely low-income households, while American Indian/Alaska Native residents are 1.9 times more likely (Reid, 2021).

The chart below tracks the distribution of poverty across different population groups.

Poverty Increased for All Racial and Ethnic Groups in California in 2023

California Poverty Rates Under the Supplemental Poverty Measure, 2022 to 2023



Note: Changes in poverty rates between 2022 and 2023 for starred groups are statistically significant at the 95% confidence level. "Other Californians of Color" includes American Indians and Alaska Natives, Native Hawaiians and Pacific Islanders, and people identifying with more than one race.

Source: Budget Center analysis of US Census Bureau, Current Population Survey public-use microdata



Figure 5. California Poverty Rates Under the Supplemental Poverty Measure, 2022 to 2023. (Source: "California's Poverty Rate Soars to Alarming High Levels in 2023," California Budget & Policy Center, 2024).

The 2023 figure starkly reveals the effect of expired pandemic reliefs and protections that have left many people and families struggling to hold their ground; to wit, the 2023 poverty rate is higher than the pre-pandemic rate of 16.6% in 2019. It is also notable that inflation-adjusted hourly wages for low-wage workers also decreased in California.

The gap between high and low incomes is both immense and escalating. In 2022, families at the top of the income distribution—the 90th percentile—earned 10 times more than families at the 10th percentile: \$305,000 vs. \$29,000, respectively (Public Policy Institute of California, April 2024). In 2023, the average income of the top 1% of Californians was 14 times the \$89,300 median California household income and 67 times the average income for the bottom 20% of Californians, which stood at a woefully inadequate level of \$18,170 (California Budget & Policy Center, 2024). Families with incomes in the bottom quarter of California’s income distribution either fall below or are at risk of falling below the amount required to meet basic needs (about

\$40,000 per year for a family of four). Poverty would be higher without safety net programs, but it is pervasive even with them.

Residents throughout Contra Costa County struggle with housing and living costs

Most Bay Area households are affected in some way by the region’s ongoing affordability crisis: housing costs are increasing faster than incomes, nearly half of renters are cost-burdened, and rates of homelessness continue to rise. The California Housing Partnership’s 2024 Affordable Housing Needs Report relays the scope and severity of the regional housing affordability crisis on Contra Costa residents. According to the report, as of 2023, 30,812 low-income renter households in Contra Costa County do not have access to an affordable home. Seventy-two percent of extremely low-income (ELI) households are paying more than half of their income on housing costs, compared to 1% of moderate-income households. Renters in Contra Costa County need to earn \$43.63 per hour—2.5 times the City of Richmond minimum wage—to afford the average monthly asking rent of \$2,269. Asking rents increased by 1.4% between the fourth quarter of 2022 and the fourth quarter of 2023.

Contra Costa County’s deep systemic inequities compromise the economic and housing stability of tens of thousands of families in our communities—with the greatest impacts felt by extremely low-income households and people of color.⁴⁹ According to the Bay Area Equity Atlas, between 2000 and 2020, Contra Costa County’s median rent increased by 42%, while the median household income for renters increased by just 11 percent. During this time, the share of rent-burdened households grew by 9 percentage points (41% to 50%). A majority of renter households of color (55%) in Contra Costa County are rent burdened, compared to 46% of white renter households. Black renters are particularly impacted—nearly two-thirds (64%) of Black renter households are rent burdened. Additionally, rent burden disproportionately impacts younger and older residents of Contra Costa County: 56% of children in the county live in a rent-burdened home, as do 58% of seniors. Critically, rent burden is a countywide issue: 43% of renter households in Orinda are rent burdened, and 41% of those in Danville (Bay Area

⁴⁹ In their report on the housing needs of low-income households in the Bay Area, Economy, et al. (2024) state that “From 2012 through 2022, the top 1 percent’s median income has grown by 87 percent—from \$461,000 to \$863,000. In contrast, the bottom 10 percent’s income has grown by only 27 percent, from \$6,200 to \$7,900. This widening income gap has direct implications for housing affordability: in the context of limited supply, higher-income households can push up rents of existing units. It also contributes to rising Area Median Incomes (AMIs), with significant implications for affordable housing policies and who they benefit. In 2023, the typical Bay Area rent was over \$3,000, up from \$2,360 in 2015...Of the Bay Area’s 1.2 million renter households, 57 percent have incomes lower than 80 percent of AMI. And almost 40 percent of renters—more than 470,000 households—have incomes below 50 percent of AMI.”

Equity Atlas analysis of American Community Survey data from IPUMS USA and the Census Bureau, 2024).

This staggering degree of rent burden is coupled with extreme levels of rent debt.⁵⁰ Nationally, 67% of households behind on rent are composed of people of color, 78% are low income, and 50% are households with children (National Equity Atlas, 2024). In California, the estimated total rent debt is \$1,705,500,000; 646,000 households are behind on rent, with 833,000 children living in those households (National Equity Atlas, Rent Debt Dashboard, 2024). Of these renters, 82% are people of color, 86% are low income, and 60% are households with children.

Combined, rent burden and debt equate with unsustainable housing situations and chronic precarity. As of February 2024, 67,000 Bay Area households were behind on rent by an average of 2.6 months, for a total of nearly \$460 million. The majority of these renters were low-income households (94%) and/or people of color (90%) (Economy, et al., 2024). Notably, as of July 2023, Contra Costa had the second highest eviction filing rate in the Bay Area and the seventh highest per capita rate in the state, a staggering indicator of our county's widespread and high level of housing insecurity (Hosseini, 2024). High housing cost burdens increase the risk of housing instability and eviction. Research has shown that evictions—which disproportionately impact Black and women renters—have profound negative impacts on health, housing stability, and employment (Hoke & Boen, 2021).

In Contra Costa County, working full-time does not guarantee financial security

In their report “Shedding Light on Bay Area Poverty” (2023), the Tipping Point Community documented that most people who are poor in the Bay Area are employed and derive minimal support from government programs. In fact, half of Bay Area residents in poverty have one or more working-age adults in their family who is employed full-time for the entire year. In addition, 10.4% of those in poverty have adults who work full-time for part of the year, and 19.2% have adults who work part-time. In other words, a job, even a full-time one, does not guarantee economic security in this region. Hard work does not necessarily equate with financial stability.⁵¹ To reverse these trends; upend entrenched patterns of structural racism,

⁵⁰ Rent debt can accrue from prolonged rent burden, or as a collateral consequence of an incidental shock, like illness or job loss. Many of the most rent-burdened and rent-debt-ridden households were disproportionately housing insecure before the pandemic; escalating costs of living since then have magnified these societal disparities and their affliction on individual residents' lives and futures.

⁵¹ Reid (2021) documents that “Since the Great Recession, the [Bay Area] region has experienced significant job growth, yet very few of these employment opportunities are among middle-wage occupations, which could provide workers with living wages. Instead, job growth has been concentrated in high- and low-wage jobs. The development of this ‘hourglass economy’ means that the region will continue to struggle with a high share of low-

systemic discrimination, and inherent societal disadvantage; and avoid the negative outcomes that accrue with them, it is increasingly clear that more coordinated, targeted, and prevention-oriented responses are needed.

As of 2023, 26% of Contra Costa households fall below United Way’s Real Cost Measure (RCM); this figure rises to 45% for Latino and African American households.⁵² Notably, 97% of these households have at least one working adult. A family of four (2 adults, 1 infant, 1 school-aged child) would need to hold more than three full time, minimum-wage jobs to achieve economic security.⁵³ Deepening inequality and wealth disparities paint a stark picture of two different Contra Costa Counties, where some residents keep prospering and others never stop struggling. Although Contra Costa has a higher median income compared with other Bay Area counties, its deep disparities in health, wealth, justice, education, jobs, and housing cut deeply across racial, ethnic, and geographic lines, as documented in, e.g., Bay Area Equity Atlas, Contra Costa County FY 24–25 budget hearings Health Department and Employment and Human Services Department presentations, Contra Costa County 2024 Point-in-Time (PIT) Count, Contra Costa County Continuum of Care 2022 and 2023 Annual Reports, and the California School Dashboard for specific Contra Costa County school districts (see Appendix I for documentation and links).

Economic insecurity certainly affects people in all regions of Contra Costa. More than one-third of local workers do not make enough to afford their basic needs.⁵⁴ However, that figure increases to 50% for Black workers and 63% for Latino workers (Bay Area Equity Atlas, 2021).⁵⁵ Our childcare providers, hospital aides, office cleaners, school bus drivers, and other workers provide the essential services that make our county run, yet they cannot afford to meet their

wage workers who cannot support their families even if they work full-time.” Addressing these challenging structural constraints demands a broad set of cross-sector interventions. Reid states that “The most immediate need is to re-imagine and strengthen the social safety net.”

⁵² The Real Cost Measure estimates the amount of income required to meet basic needs including the costs of housing, child care, food, transportation, health care, and taxes. Unlike the official poverty measure which is primarily calculated based on the cost of food adjusted for inflation annually, the Real Cost Measure takes into account geographical differences in the cost of living throughout California.

⁵³ This calculation is based on \$13.00/hour, 40 hours per week, 50 weeks per year.

⁵⁴ It is notable that the costs of basic needs, like housing, food, utilities, and gas, have risen tremendously in the region and is increasing faster than the cost of non-essential goods. Recent wage gains for lower-wage jobs cannot make up for over a decade of stagnating wages. Moreover, higher hourly wages do not always translate into higher take-home pay every month, given the difficulty of finding full-time employment. (United for ALICE, 2024).

⁵⁵ These figures are taken from datasets compiled by the Center for Women’s Welfare at the University of Washington; The Self-Sufficiency Standard for California 2021; and IPUMS USA. The Bay Area Equity Atlas (2024) states that, “A worker earning enough to meet their basic needs is defined as an individual earning at least half of the Self-Sufficiency Standard for a household of two adults, one school-age child, and one preschool-age child in the county where they reside. This family type was chosen based on the assumption that two full-time workers would be able to support a family of two adults and two kids (regardless of current family composition) in an equitable economy.”

own essential needs. Too many families are one financial shock away from falling behind on rent and becoming homeless, whether from loss of employment or an unexpected hospital visit.⁵⁶

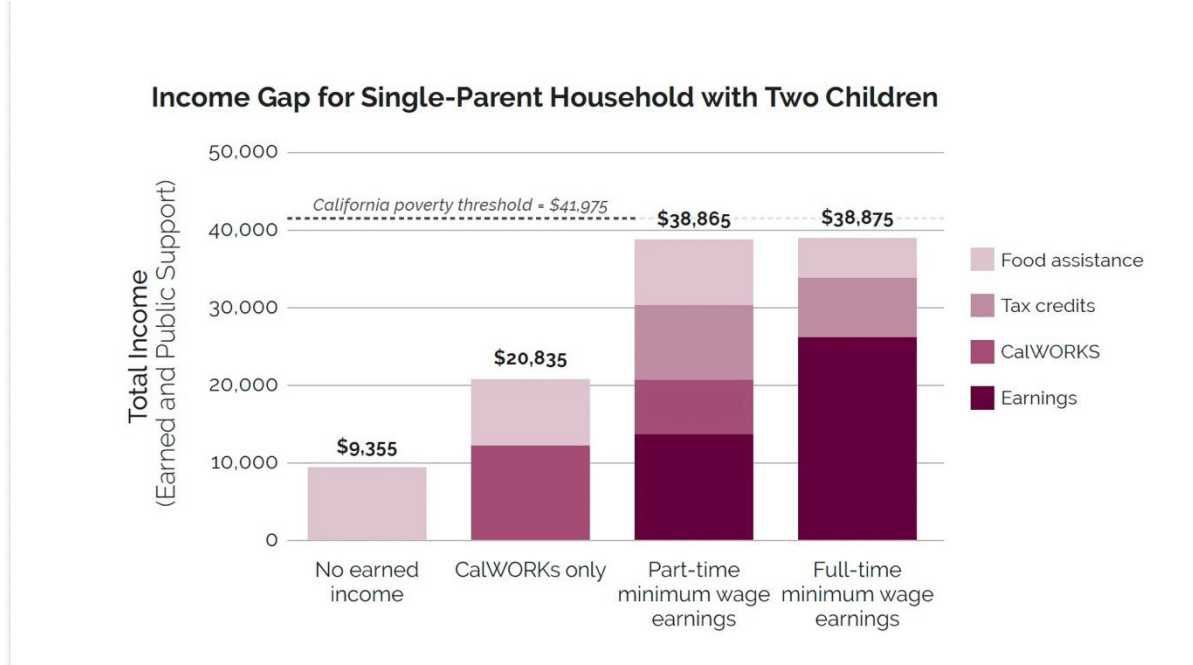


Figure 6. *Income Gap for Bay Area Single-Parent Household with Two Children.* (Source: “Big Moves for Housing and Economic Security,” ALL HOME Regional Impact Council, 2024).

As Figure 6 shows, even if a single parent is working full-time and receiving all the public benefits for which they’re eligible, they often still don’t have enough resources to live above the California Poverty Measure (CPM) threshold.⁵⁷ Guaranteed income invites us to take a hard look at the obstacles people face to pursuing their dreams *and* offers a tangible path to help overcome them. In the Bay Area, 43.5% of Latino and 41.9% of Black residents are living in or near poverty—more than double the rate (15.8%) for white residents (Tipping Point Community, 2024). This creates a wealth chasm; calling it a wealth “gap” does not do justice to

⁵⁶ Nationally, almost 70% of families with incomes below the Federal Poverty Line reported experiencing a material hardship in 2018; of these families, 61% experienced a financial shock in that same year (Urban Institute, 2018). The Bay Area’s high cost of living exacerbates the baseline struggle of many residents and heightens their exposure to a life-altering shock. The recent statewide survey on homelessness revealed the degree to which this context precipitated their housing crisis (Kushel, M., & University of California, San Francisco Benioff Homelessness and Housing Initiative, 2023).

⁵⁷ The CPM is a state-specific index of poverty, modeled on the Census Bureau’s Supplemental Poverty Measure, that improves upon traditional poverty measures by accounting for necessary expenditures like child care and out-of-pocket health costs; adjusting for geographic differences in housing costs; and including tax credits, food assistance, and other non-cash benefits in the resources available to help families meet basic needs.

the extent of damage it has wrought and continues to inflict on Black and brown communities.⁵⁸

Poverty produces its own multiplier of harms and intersects with structural racism, over-policing, underfunded public schools, housing instability, gender inequity, and labor exploitation.⁵⁹ It creates its own economy with exploitative rents, banking fees, unfair labor practices, predatory debt accrual, and more. It manufactures and reproduces social inequalities, individual trauma, and generational harms. Looking soberly and purposefully at these lineages and interconnections requires that we recognize and rectify how past transgressions play out in present harms, pervasive injustices, and ongoing inequities.

Contra Costa's widespread poverty, financial strain, and concentrated racialized resource disparities are set within a region with an exorbitant cost of living and many high-income earners who compete for limited housing stock. These characteristics mirror those in a majority of other communities where guaranteed income has been successful in shifting policy discussions, transforming community members' lives, and rewriting stories of trust, agency, deservedness, and dignity.

⁵⁸ These economic disparities and harms are inextricably interwoven with other vulnerabilities, particularly housing burden and precarity. As a December 2021 report from the Turner Center for Housing Innovation at the University of California, Berkeley documented, "In a region where the average household income is approaching \$140,000 (and the top 10 percent earn more than \$290,000), approximately 457,000 households were considered extremely low-income (ELI) in 2019, trying to make ends meet on an average of \$17,800 a year. These ELI households—who are more likely to include Black, Hispanic/Latinx, American Indian/Alaskan Native, and Asian individuals—are at significant risk of housing instability. Even prior to the COVID-19 pandemic, nearly 51 percent of ELI households in the Bay Area were precariously housed, meaning that they received no housing assistance or did not own their home outright, and were paying more than 30 percent of their income toward rental or mortgage costs. These at-risk households include over 575,000 people—including 174,000 children—which is more than 10 times the number of people currently receiving assistance through the region's network of homeless service providers." (Reid, 2021). Although not all ELI households are at risk of homelessness, the data reveal a number of factors that make these households particularly vulnerable to housing insecurity and more likely to experience barriers to economic security and mobility, e.g., the presence of individuals with a self-reported disability, lower educational attainment, etc.

⁵⁹ Financial security during childhood decreases risk factors for varied systems involvement. For example, a new body of research compiled by Chapin Hall, a research and policy center that focuses on child welfare and family well-being at the University of Chicago, finds that material hardship increases the risk for child welfare involvement due to neglect and abuse. They document that when families are given cash assistance, their risk for child welfare involvement is reduced (Anderson, Grewal-Kök, Cusick, Weiner, & Thomas (2023).

GUARANTEED INCOME PILOT DESIGN

Design elements

All guaranteed income pilots share a common commitment to prevention, harm reduction, equity, and addressing the disproportionate impacts of racism, economic vulnerability, and social marginalization. However, no two pilots are identical; each is designed to respond to local needs. Guaranteed income pilots vary in priority population, disbursement amount, duration, total budget, evaluation type, and administrative costs.

Guaranteed income is both basic and nuanced—availing flexibility and variability in different communities. Yet, while all pilots are unique—operating at different scales, on different timelines, with different priority populations, and offering different levels of optional wrap-around services—they all share key design elements. These include:

- Program scale and scope (participant number and eligibility criteria)
- Program duration
- Payment amount
- Funding sources
- Participant outreach, recruitment, and engagement
- Interaction with existing benefits programs
- Program administration
- Additional supports and services for pilot participants
- Evaluation

Baseline goals and values

The recommendations for Contra Costa’s pilot design, goals, and intended outcomes utilize a targeted universalism lens—i.e., honoring that we all deserve abundant resources to help us lead healthy, fulfilling, and prosperous lives, but recognizing that we are all situated differently with regard to the opportunities to secure these resources. This conceptual *and* pragmatic

framework uplifts shared values and aspirations and encourages us to actualize their universal attainment through strategic, equity-centered investments.⁶⁰

Implementation of a publicly-funded guaranteed income program in our county is built upon the following universal goal: **All Contra Costa residents should have the resources and opportunities they need to thrive.** As documented in the previous section and throughout this report, too many of our residents are struggling to get by, lacking sufficient and flexible financial resources to sustain themselves and their families and thereby being forced to make difficult choices to prioritize basic needs and navigate scarcity. This problem warrants a targeted response. Guaranteed income is a promising policy pathway for local governments to directly support and invest equitably in their residents so they can tap into more resources and opportunities. This pathway reflects the model of mobility uplifted by the US Partnership on Mobility from Poverty, in which agency, sense of belonging, and economic success are interwoven.

While this universal goal is ambitious, and cannot be fully achieved through a small-scale pilot, designing specific implementation strategies in its service moves us closer to universal realization.⁶¹ These commitments also embed an infrastructure of care and recognition of shared humanity into public policymaking and funding decisions, paving the way for transformative changes that fortify our county’s collective well-being and affirm its diversity.

As Veronica, who participated in Cambridge’s RISE pilot said, *“A step up for everybody is a beautiful thing...Some people already have plenty of steps up already, but a step up for those that really need it, that would be a really beautiful thing.”* Targeted investments in those who have less access to opportunity and stability build shared prosperity and yield universal gains that lift up families, schools, and communities. Veronica’s statement aligns with the goals of

⁶⁰ powell, Menendian, and Ake (2019) specify that “Targeted universalism is based on exploring the gaps that exist between individuals, groups, and places that can benefit from a policy or program and the aspiration-establishing goal. Targeted universalism policy formulations do more than close or bridge such gaps, but ultimately clarify and reveal the barriers or impediments to achieving the universal goal for different groups of people.”

⁶¹ Critically, while a goal is universal, it can only be achieved through strategies that center diversity and account for inequities. powell, Menendian, and Ake (2019) write, “Targeted universalism rejects a blanket universal strategy, which is likely to be indifferent to the reality that different groups are situated differently relative to the institutions and resources of society. It also rejects the claim of formal equality that would treat all people the same as a way of ignoring difference— recall that universal strategies may not achieve universal goals. For this reason, targeted universalism is sometimes referred to as “Equity 2.0”—a framework to realize the full potential of pursuing equity. It embraces difference and disables any attempt to legitimize an inequitable status quo through treating everyone the same, with the same solutions, and the same attention. With an unwavering commitment to the universal goal, targeted universalism platforms require a diversity of strategies to advance all people toward it.”

California’s statewide pilot, which is intended to “disrupt poverty, advance equity, and support the basic needs of recipients” (Governor Newsom, Press release, November 3, 2023).

The recommended goals for Contra Costa County’s guaranteed income pilot should 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
- Promote pathways for mobility and resilience at the individual, family, and community level to ensure diversity does not mean disparity in Contra Costa
- Increase financial assets and opportunities to build generational wealth
- Provide flexible resources that fill in the gaps of existing public assistance programs

Pilots often establish additional goals tailored to the needs and circumstances of the pilot population, such as increasing the number of former foster youth who are stably housed or reducing recidivism for the reentry population. Resident stakeholders and the selected pilot evaluation partner can assist with defining parameters and metrics for additional indicators.

Intended outcomes

Projected and evidenced pilot outcomes vary significantly, depending on the pilot site’s goals, the priority population and participants’ beginning circumstances, family contexts, and individual aspirations.⁶² As a flexible tool, cash payments can be used to address specific and variable needs, respond to emerging demands, and create the possibility for increased choice and agency. However, it’s important to note that cash, and guaranteed income overall, is an imprecise instrument if the intent is to achieve a single outcome for everyone. People have

⁶² Even within priority populations, additional parameters can target site-specific participants and outcomes. For example, HOPE SF’s pilot-to-policy program, Place to Prosper, intentionally addresses anti-Blackness and recognizes economic disadvantage. The program places “Black people at the core of a vision for racial justice with the understanding that pulling the most marginalized to the center lifts up everyone.” (Wealth Building Framework, 2021) The two-year place-based pilot deposits \$750 monthly to 75 HOPE SF families with children under five years old. Initiated in 2009, the Partnership for HOPE SF aims to introduce mixed-income communities in four former public housing neighborhoods without the displacement of legacy residents; 45% of residents identify as African American/Black in these neighborhoods and have a median household income of \$15,000. Potential outcomes from this pilot include increased parental economic stability through a sustained ability to meet basic needs and improvements in child educational achievement and family well-being. The direct cash transfers may also stabilize neighborhood displacement and enhance feelings of safety as defined by community members themselves.

varying needs and fluid circumstances, set against a broader landscape of barriers and opportunities. For this reason, GI pilots should seek to advance some or many aspirational outcomes for everyone rather than expect a uniform outcome for all.

California's statewide guaranteed income program distributed funding over seven pilot sites to "learn more about how guaranteed income can work as a supplement to, rather than a replacement of, existing safety net programs"⁶³ and specified that "Outcomes that will be studied and evaluated include health and overall well-being, financial stress, employment, and education. Some of these specific data measures will be consistent for all pilots and some will be pilot-specific" (California Department of Social Services, Press release, November 3, 2023). The program is part of the state's steady embrace of more equity-driven approaches to addressing pervasive economic insecurity and social welfare. The statewide program was launched based on preliminary pilot findings and a relatively smaller handful of programs throughout the state. Since that time, there has been tremendous growth in the implementation, research, and advocacy of guaranteed income across California. This set the stage for the legislature's latest endorsement of guaranteed income as a tractable public investment: Assembly Bill 2263.

Guaranteed income is not a panacea; it is not a singular solution to any social ill or individual circumstance. Rather, guaranteed income is a potent strategy and pointed tool within a larger vision of societal welfare that centers equity, prevention, and security. It lays a powerful foundation and demonstrable springboard for meaningful and measurable change for individuals, families, and communities.

After payments end, income volatility and other enduring realities may impact a resident's savings capacity and financial security. This reflects the fact that economic mobility is limited by more than just a lack of cash, e.g., caretaking responsibilities, disability, structural inequities

⁶³ The evaluation report on Los Angeles's BIG:LEAP references the different approaches to guaranteed income's interaction with existing public welfare programs. Kim, Castro, West, Tandon, Ho, Nguyen, and Sharif (2024) state: "Designing unconditional cash programs in the US historically revolves around an enduring debate about whether or not GI should work alongside the safety net or replace means-tested benefits (Baker et al., 2020). Supporters of replacing the safety net with cash, an idea espoused by Andrew Yang when running for President, base their case on Milton Friedman's proposal for the Seattle/Denver Income Maintenance experiments (SIME/DIME) in the 1970s, where the logic rested on replacing benefits with a negative income tax (Christophersen, 1983). This approach was expected to improve efficiency, lower costs, and increase work incentives, but participants in SIME/DIME refused to sign up for the program until they were assured they would not lose their benefits, foreshadowing the ethical dilemmas of the present (Baker et al., 2020; Christophersen, 1983). In contrast, most current GI programs follow the Stockton model, where unconditional cash is designed to work alongside the safety net rather than replace it (Baker et al., 2020). The logic rests on mitigating the potential for pushing people further into poverty when GI is not enough to offset the combined loss of public insurance, housing supports, subsidized childcare, CalFresh, and myriad other benefits."

(such as the gender pay gap), and other determinants. No level of commitment, creativity, or resources will make substantive progress on advancing economic equity and increasing the wealth of low-income residents, and in particular, households of color, without attention to—and scaled solutions for—addressing these critical realities and disparities.⁶⁴ But guaranteed income can and *does* provide direct relief and preventative resources in the present *and* create pathways for opportunity and mobility in the future. And that is precisely what guaranteed income pilots are achieving throughout the country.

Despite variability in participant context and the persistence of structural barriers and systemic inequities, guaranteed income pilots in Contra Costa should seek to:

- Provide basic income for participating residents to meet essential needs, improve financial security, and empower individual decision-making.
- Reduce racial and economic inequities in housing, health, income, and educational opportunities.

Pilot administration and evaluation

The most common administrative structure for pilots involves three to four components:

- Government sponsor: County or city staff serve as anchors to provide programmatic oversight and perform specific duties but may not necessarily be engaged in its day-to-day administration.
- Implementing partner: Often a non-profit with existing ties to the priority population serves as the agency responsible for administering the program. Responsibilities often include program support, application collection, participant selection and enrollment, and collaboration with other partners on outreach and communication. Some of these tasks may also be performed by the government sponsor.

⁶⁴ For example, many low-income people are saddled with debt in the form of medical bills, student loans, and high-interest credit cards. That debt (let alone the structural conditions that foster it) does not necessarily disappear as a result of an 18-month pilot. Magnolia Mother’s Trust participants surveyed in their alumni study grappled with the reality that debt seemed nearly impossible to avoid in the context of limited income, dwindling savings, and unexpected crises. This reality buttresses the need for more sustained forms and systems of support that account for the glaring gap between wages and earned income on the one hand and the costs of living on the other. These strategies and solutions cut across multiple policy and sector domains, from housing affordability to healthcare provision to educational access, all of which significantly impact individuals’ and families’ capacities to avoid debt.

- Fiscal payment partner: In some programs, usually when an implementing partner or the municipality does not have the capacity to administer the financial components, an additional funding or fiscal payment partner is engaged.
- Research/evaluation partner: These range from university-based research centers to smaller organizations specializing in community data gathering. Some pilots also blend the two: layering a larger institutional evaluation with a community-based research approach.

Outcomes evaluation

Pilot evaluations communicate 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 rent burden or ability to pay bills on time, along with outcomes that are more nuanced, aspirational, or affective, such as hope and goal-setting.

While it is true that individual pilot findings help build the case for a broader commitment to guaranteed income, including at the state level, program evaluation should be shaped to contribute meaningfully to improving local residents' lives. Since the request for funding a pilot in Contra Costa is presented as part of a larger project to strengthen our social safety net, the evaluation should optimally be conducted such that the findings can present avenues where policy and programmatic changes could institutionalize some of the strongest benefits to residents. Specifically, we hope that evaluation questions and results will help 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, the evaluation should have significant and sustained influence on future program design, policy decisions, and fiscal allocations.

Quantitative data on participant demographics, spending, and other indicators can help inform baseline, interim, and final reporting, but it is also vital that other dimensions of well-being are reflected through qualitative tools that document lived experiences and participant stories. As reflected by the expansive definition of well-being and mobility proposed by the US Partnership on Mobility from Poverty (documented in Figure 1), evaluated indicators should also account

for the extent to which guaranteed income affected feelings of self-determination, agency, and a sense of belonging and community connectedness.

Evaluation costs are variable and differ across sites. Fees are dependent on a number of factors, such as project scope and length, decision to include co-principal investigators, research design decisions, amount and type of data collection, associated travel costs, and other factors. Evaluators typically meet with potential partner sites to assess these factors and then craft a budget that is both responsive to the site's needs and supports a rigorous evaluation. Some pilots partner with a local firm or university, others pursue a randomized controlled trial with a national research center, while yet others design an evaluation process with their participants or a resident advisory board.

Enhancing participant success and support through resource connections and services

People need cash and resources beyond cash. Thoughtfully-designed pilots wrap opportunities for services and support around participants. In fact, many pilots report in their quantitative data and participant stories that the addition of **optional** services and supports boosts uptake and effectiveness, providing compelling evidence that individual choice and agency matters, *and* that people avail themselves of resources when aligned with their needs, goals, and capacities. Many participants across different populations and pilot types are eager to tap into these additional resources and supports. As one Magnolia Mother's Trust participant said, *"If you're gonna be in it, don't just be in it for the finances, be in it for all the resources that you can get out of it. If you need a therapist, get that out of it. If you need help parenting, get that out of it, you know, like use all the resources you can."* In a society where resources and opportunities are so stratified, programs that render them more accessible both serve a broader public good and amplify individual agency.

Pilots have offered workshops on investing, taxes, real estate, starting a business, saving for college, budgeting, building credit, parenting, child care, and career exploration. Their intent moves beyond helping participants leverage their pilot payments to help set them up for long-term success by clarifying needs and establishing viable goals. In this respect, the pilot becomes a bridge to other services that can help participants plan for the future and actualize self-directed pathways toward greater well-being and stability. For example, Los Angeles County's Breathe pilot pairs former foster youth with coaches who provide them with support to optimize their benefits and develop their talents and assets. Many have used the combination of stable financial support with coaching to think bigger and go farther, returning to school or launching their own businesses.

County residents who attended the Contra Costa Guaranteed Income Working Group community forums and focus groups relayed that income volatility is a huge concern and major stressor that directly inhibits their ability to make calculated budget decisions. This scenario is common across the tens of thousands of pilot participants to date. Against this landscape, guaranteed income has presented many people with their **first opportunity** to practice financial planning and build financial literacy. Because GI pilots provide a fixed and consistent amount of money each month, pilot participants have predictable cash flow to plan and budget with. This novel context has opened doors to active goal-setting, savings opportunities, unique celebrations of special occasions, and much more.

Reflecting on her experience, one of the mothers in the Magnolia Mother's trust pilot said that *"It [the pilot] really taught me how to budget and that's one thing I can honestly say that I got from that. I never knew how to before then."* The MMT experience inspired parents to offer their children opportunities to practice financial responsibility. One mother was able to give her child an allowance for the first time and teach them about saving. The children also shared that they gained greater awareness about managing money, how to make sound financial decisions, and the importance of saving. Anecia, a Cambridge RISE participant said, *"[To] set new goals, like I mean I think with the money it just has opened my eyes to really just get like focused on home buying or something else for me and my kids. And it just caused me to look at my budget more and just be more aware of my spending altogether."* Their reflections attest to the fact that, as with many things in life, practical experience is the best teacher. This assertion has been backed by empirical research. In a meta-analysis of existing papers and studies on whether financial education improves financial literacy or personal financial outcomes, Hastings, Madrian, and Skimmyhorn (2013) find that "Most individuals cite personal experience as the most important source of their financial learning, which suggests reverse causality — that experience creates literacy, not the other way around."

Guaranteed income's unconditional approach does not preclude incentivizing participation in evaluation surveys, trainings, workshops, and other optional programming and services, and pilots routinely offer additional payment incentives for evaluation survey completion and/or enrollment in additive workshops. Most pilots contract with providers and/or hire a coach to enhance services and supports for participants, such as the California Abundant Birth Project, which recently launched an expansion site in Contra Costa, and offers participants an abundance coach. LA County partnered with a local provider who offered benefits access, job training, and workforce-based services. Eighty percent of participants have engaged in these programs and services since the pilot began. CoCo Go Big offered an array of supports and

services to pilot participants, including one-on-one and small group coaching, civic advocacy training, and financial planning. ELEVATE Concord is embedded within Monument Impact's extensive network of services and supports, which provide additional touchpoints and access pathways for participants, and as indicated earlier, have enhanced the pilot's derived and sustained benefits.

In addition to coaching, the Arlington's Guarantee program advocate provided active listening and warm handoffs to the Department of Human Services community assistance team and other community resources. This resulted in at least 678 documented referrals for assistance with food, employment, and more. Lastly, like most pilots, the Polaris Resilience Project requires benefits counseling at the outset so participants understand any impacts or disruptions that may occur as a result of their enrollment in the program. Project staff also focus on providing referral pathways that are specific to the needs and circumstances of the population they serve.⁶⁵

Wraparound scaffolding is a best practice that enhances participants' self-sufficiency and connectedness, providing additional stability mechanisms that can help them throughout the pilot period and after it concludes. Regardless of their enrollment in additional services, pilot participants continue to receive the guaranteed income cash payments.

Ensuring a soft landing for participants

When pilots end, the sunset and transition process should be carefully planned and communicated to participants. Many pilots offer aftercare support, connecting participants with continued services and resources like employment assistance, educational opportunities, and/or long-term housing programs such as rapid re-housing or permanent supportive housing to ensure they sustain progress and gains made during the pilot. The goal is to provide a net, bridge, and boost that positions people to achieve lasting stability long after pilots conclude.⁶⁶

⁶⁵ The Polaris Resilience Fund supports survivors of human trafficking. The program's director describes the referral pathways as follows, "Polaris's vision is focused on more than momentarily alleviating the economic situation of trafficking survivors, it is focused on long-term stability. That's why, through collaborative efforts with trusted allies, we are working to establish referral pathways for survivors who encounter barriers to financial inclusion. Together, we are addressing the myriad challenges faced by survivors, building a resource ecosystem that benefits them, and fostering lasting systemic changes."

⁶⁶ The following quotation reflects how one participant used guaranteed income as both a bridge and a boost—as a springboard to opportunity, juncture for reflection, and path to greater self-sufficiency: *"The program gave me that head start that I needed...It was only \$1,000 a month, but with the 2,000 a month I was making off of my job, it made me know, Well, this much is what I need to not have to get a loan to still be able to provide for my family. I've always had a goal of not being on any type of SNAP benefits for too long. It's supposed to be temporary to until I can get on my feet. I was like, Okay, so this is the amount of income I need in order to not need government*

It's also worth noting that believing in the dignity and agency of participants means believing that they understand the pilot's timebound nature. Part of responsible onboarding is reviewing all aspects of the pilot with participants, from offering benefits counseling and potential impacts as a result of participation to ensuring they have access to supports if and when they need them post-pilot. Qualitative research shows that participants are considering how to best use the additional income during the period they receive it in order to set themselves up for future success. Providing unconditional cash at a critical time is a way to meet people where they are with maximum flexibility and agency, bolstering goal-setting and enabling new chances and choices.

Mothers in MMT's first three cohorts acknowledged the difficult choices they faced when the GI payments ended. Yet, despite these challenges, many adapted by devising creative ways to integrate some of the pilot's opportunities into their post-pilot budgets. For example:

- One mom shared that even though she can no longer afford her child's involvement in athletic teams, she now takes them to the public gym to play sports.
- Others resolved that, though their ability to travel with their children is now limited, they can still do it at a more manageable and affordable frequency.
- While out-of-town getaways are no longer affordable, one mom shared that they now have a routine family night where she and her children spend quality time together (Moore et al., 2023).

As noted earlier, it is both unreasonable and undesirable to expect guaranteed income, or any financial support program for that matter, to (re)solve numerous structural and systemic barriers and personal limitations that many of face in their quest to lead healthy, stable lives and care for their families. This recognition is the crux of reimagining the safety net, i.e., building more robust, reliable, flexible, and holistic systems of care and accountability that promote opportunity, mobility, and well-being for all. In an interview that aired on CNN's *The Lead* on July 30, 2024, a Denver Basic Income Project participant was asked, "Has having this money changed the way you think about the future?" to which she replied, "*It's **provided a future for me and my family.***" Over the course of the pilot, the family moved out of their vehicle and into stable, independent housing.

assistance. It was the head start that I needed or just an opportunity that I needed to get me to the next step, and it made me work even harder...Then as far as my mental health, I was less stressed. It made me realize how much finances play a part in your overall mental state. If you have it and you know that your needs are being met, you're a little less stressed" (Moore, et al., 2023).

RECOMMENDED PILOT ELIGIBILITY REQUIREMENTS AND PRIORITY POPULATIONS FOR CONTRA COSTA COUNTY

Population selection criteria and methodology

The following eligibility criteria will ensure that the pilots' benefits are focused on Contra Costa residents:

- Must be Contra Costa resident, regardless of immigration and housing status
- Must maintain Contra Costa County residency throughout the program
- Selected participants cannot be concurrently participating in another GI program

As discussed previously, while guaranteed income pilots are intended to provide participants with a basic financial floor, they are not universal in scope. Rather, GI pilots are intentionally designed to address our country's pronounced disparities in economic prosperity and wealth-building, the origins and effects of generational poverty, the lived realities and collateral consequences of racial discrimination, and the systemic under-resourcing of low-income communities and communities of color.

Population selection methods are variable; some pilots administer an open application process, where community members are invited to apply and notified of eligibility criteria; other pilots draw from a predetermined sample group, e.g., a housing voucher pool. Beyond basic criteria, there are often additional screens, weighting, randomization, or carve-outs to ensure equitable representation across target AMIs (area median income), zip codes, or neighborhoods.⁶⁷

⁶⁷ South San Francisco adopted a rigorous and thoughtful model to ensure equity in its selection process. They created multiple tiers and applied a points system to rank and prioritize the greatest needs. The first screen was delineated by four tiers. Tier 1 was designated for applicants with household income at or below 30% of AMI and ineligible for public benefits. Tier 2 was for applicants with household income at or below 30% of AMI but eligible for public benefits. Tier 3 was for applicants with household income at or below 50% of AMI and ineligible for public benefits. Tier 4 was for applicants with household income at or below 50% of AMI and eligible for public benefits. Eligibility for public benefits referred to the applicant himself/herself and not to family members. To further differentiate the level of need within a tier, a points system based on four factors was calculated and used secondarily for each applicant; these are factors that are understood to increase the risk and likelihood of remaining in poverty: 1) households with minors in their home, 2) single parents of minor children, 3) residence in a low-income census block group, or 4) Foster Youth aging out of care. Each applicant was assigned one point per risk factor. All 131 individuals in Tier 1 were invited to the program. With 160 spots available in the program in total, 29 individuals from Tier 2 with the greatest number of points were invited to participate. No individuals from Tiers 3 or 4 were included in the program. Of note, by including residence in a low-income census block as a consideration, the program was acknowledging that high concentrations of poverty have a reinforcing effect on the neighborhood in terms of reduced funds circulating in the economy, opportunities for economic or educational attainment, limited services and generally a more challenging climb to economic stability. The administrators of

Many pilots prioritize populations where small investments at critical life stages or thresholds, particularly those that are potentially destabilizing, can make large differences in promoting positive outcomes. California’s statewide pilot (focused on pregnant moms and former foster youth), Santa Clara County’s four priority populations (former foster youth, unhoused high school seniors, community members returning from incarceration, and young parents), numerous pilots throughout the country, and data emergent from experimenting with cash and flexible subsidies to augment social services have highlighted the preventative mechanism of guaranteed income.⁶⁸ Whether a bridge, boost, or band-aid, stable financial support for a defined period can help individuals and families with critical, time-sensitive assistance to address acute suffering; prevent negative outcomes; and promote security, health, and well-being. Our priority population recommendations align with this approach.

Priority population recommendations

As noted above, our recommendations are informed by an emphasis on guaranteed income as an upstream investment; findings and promising pathways gleaned from nationwide pilots; and extensive local data on economic needs, circumstances, and disparities. They also align with the emphasis on protecting vulnerable residents reflected in the Measure X ballot language. We therefore recommend prioritizing the following four populations:

- Youth transitioning out of foster care
- Residents who are unhoused or unstably housed
- Residents returning to the community after incarceration (Note: The Community Advisory Board to the Community Corrections Partnership has recommended the allocation of \$1 million in AB 109 excess funds to launch a guaranteed income pilot for

Los Angeles’s BIG:LEAP pilot used quota sampling to determine the number of available treatment and control group participants by council district. Per the city’s directive, the first step of quota sampling was to allocate available slots by the proportion of eligible residents in each district that account for the city’s overall poverty rate (16.6%). For example, Council District 1 contained 9.8% of Angelenos living in poverty (rather than having a 9.8% poverty rate itself). Supported by the city’s general fund, this led to allocation of more slots to districts with a greater number of lower-income Angelenos. In step two, Council Districts 6, 8, 9, and 10 invested discretionary funding to provide additional slots. Thus, for each \$12,000 (\$1,000 per month x 12 months) of additional funding provided by a council district, one additional slot was allocated to that council district. Post-hoc, several districts had difficulties meeting enrollment targets. Where those slots remained open, they were re-allocated to the districts that invested additional funding.

⁶⁸ Evidence of sustained traction and collaboration in this domain is supported, e.g., by the establishment of a nationwide Mother and Infant Cash Coalition, which brings together various pilot programs across the US who are designing, implementing, and/or evaluating cash transfers focused on the pregnancy/postpartum period.

community members returning from incarceration. We strongly support that recommendation.)

- Residents with children ages 0-6⁶⁹ (due to the proven importance of early intervention and emphasis of Measure X ballot language) who are experiencing significant financial hardship, factoring local cost of living into eligibility criteria. Note: Income-based eligibility criteria vary greatly by region. Multiples of Federal Poverty Level (FPL) or AMI are common, and criteria are often constructed to reach individuals and families who may be ineligible for various public benefits but are still struggling to make ends meet and/or earning less than what is needed to afford the basic necessities of housing, food, childcare, health care, and transportation in their locality.

The following sections provide a brief description of the considerations, context, and rationale for each population. **Note:** They are not sequenced in any rank order.

Youth transitioning out of foster care

Following Santa Clara’s lead, other jurisdictions, including Alameda, Los Angeles, San Francisco, and San Mateo counties, have prioritized guaranteed income pilots to support youth aging out of the foster system. This population often has a history of trauma and disrupted education and a high risk of negative outcomes, including economic insecurity and homelessness; approximately one in five become homeless the moment they age out of the system. In Contra Costa, 15% of the 2,843 adults experiencing homelessness represented in the 2024 PIT Count were former foster youth. Leaving the foster care system can often represent a destabilizing life transition, exacerbating the urgency of critical support.

Young people have a range of needs, many of which are vital to launch them into the next phase of their lives. When youth age out of the foster care system, they are often abruptly disconnected from services and supports they have had in place for quite some time. Guaranteed income is a bridge to help guide them toward greater financial security and, ultimately, greater self-sufficiency, so that they can pursue their next chapter and successfully transition toward promising futures.

Former foster youth are particularly well-poised to benefit from a steady stream of financial support at this critical life threshold. 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

⁶⁹ The age range of 0–6 reflects eligibility for families who are either currently pregnant or care for children through the age of five.

youth age out of the system each year in Contra Costa, this pilot could be universally available to a cohort of recently aged-out youth, as was the case in Alameda County's pilot. The average foster youth exit per year in Contra Costa County from 2014–2023 was 74 individuals (Contra Costa Employment and Human Services, July 2024). There is also the possibility of using the county's Foster Youth for Independence (FYI) voucher program as a population pool.

Participants in Santa Clara's first cohort increased enrollment in school and engagement in full-time employment and reduced their rent burden, among other strong successes. The promise of this pilot paved the way for the county's exponential investments in this strategy. To date, Santa Clara County has broadened their pilot programs to allocate more than \$12 million in public funds for cash payments to over 400 individuals from vulnerable groups, including high school seniors experiencing homelessness, young parents, residents returning to the community after incarceration, and a second cohort of former foster youth.

In May 2021, the Los Angeles Board of Supervisors directed the establishment of a countywide guaranteed income pilot program, Breathe, to support 1,000 residents for three years by providing them \$1,000 per month. Breathe launched in March 2022 and completed enrollment in August 2022. Subsequently, on April 4, 2023, the Board voted to expand Breathe to include 200 former foster youth served by the Department of Children and Family Services (DCFS). Breathe's expansion launched in August 2023 and completed its enrollment a month later and is providing \$1,000 monthly payments to 200 youth for two years. In August 2024, LA County further expanded the program by using Board-allocated existing Breathe program funding and DCFS funds to serve an additional 2,000 non-minor dependents in foster care between the ages of 18 and 21. Based on the success of its BIG:LEAP pilot, the City of Los Angeles is now considering funding a pilot for this population, as are Washington State and other jurisdictions.

More sustained attention is being paid across the country to providing supports for youth transitioning out of the foster care system and preventing them from entering into it in the first place. For example, the Protecting America's Children by Strengthening Families Act, which recently passed the House of Representatives, includes two relevant provisions:

- Improves outcomes for youth transitioning from foster care, including by allowing foster youth up to age 26 to be eligible for services and incorporating lived experience in the state planning of child welfare plans
- Supports the expansion of evidence-based services to prevent child abuse and neglect and ensures children are not separated from parents solely due to poverty-related neglect.

The Guaranteed Income for Foster Youth Act represents another example of critical advocacy for this unique population at the federal level and reflects widespread recognition that financial security is foundational for a smooth transition and bridge to success.

Unhoused or unstably housed residents

Abundant research links affordable and stable housing with positive individual outcomes and numerous societal benefits. It reduces homelessness, lifts people out of poverty, and improves health outcomes (Lubell, Crain, & Cohen 2007). It improves youth educational outcomes and long-term earnings and reduces the likelihood of criminal justice involvement (Andersson et al. 2016; Fischer 2015; Cunningham and McDonald 2012). Affordable housing can help maintain aging adults' health, daily functioning, quality of life, and independence (Spillman 2012). Conversely, housing instability and homelessness pose significant physical and mental health challenges, from elevated rates of childhood and chronic disease and mortality, to high blood pressure, diabetes, stress, depression, anxiety, substance use disorder, and suicide. Within the volatile and vulnerable context of housing insecurity, even a minor health problem can lead to deleterious effects, impacts which can persist across generations and present a significant public health crisis (The Network for Public Health Law, 2021). Across life dimensions and demographics, it is undeniable that safe, stable, and affordable housing is a critical bedrock.

Across the United States, the number of households spending a disproportionate amount of their earnings on housing is at historic highs—and that is nowhere more visible than in high-opportunity, high-resource coastal regions, like the Bay Area. This high level of housing burden is ultimately unsustainable and has been one of the principal inflows into our state's region's homelessness crisis. Reid (2021) asserts, "At its core, homelessness is a problem of poverty and housing affordability. While the pathways into homelessness are complex and can be intertwined with both individual risk factors (such as mental health or substance use) and structural harms (such as interactions with the criminal justice system), homelessness in the Bay Area is a direct result of systemic flaws in the region's housing and labor markets. The combination of high housing costs, low wages, and the lack of a robust social safety net promises a steady stream of new individuals and families being forced out of their homes and into motels, cars, or tents." This urgent landscape calls for bold strategies and cross-sector solutions.

In the past five years, California has spent an unprecedented \$24 billion to address homelessness, yet the number of unhoused Californians has actually increased by approximately 30,000 people during that time frame (Onahian, 2024). While the factors that

drive homelessness and housing insecurity are complex and intersectional, it's worth noting the findings related to financial circumstances in the 2023 University of California San Francisco Benioff Homelessness and Housing Initiative Study, the largest representative study of homelessness in the United States since the mid-1990s. Of the 3,200 people surveyed, 70% stated they could have avoided homelessness for a sustained period if they had an additional income of \$300-500/month. Even if the cause of homelessness was multifactorial, participants believed financial support could have prevented it. This finding correlates with the impact of structural labor market conditions—a significant number of jobs fail to pay a living wage—and a scarcity of affordable housing that scales with many workers' wages. The Bay Area's homelessness crisis is certainly a complex issue, but it is inextricably tied to financial security, or lack thereof, and limited opportunities for economic mobility and housing options.

Many cities and counties are experimenting with guaranteed income to help individuals and families achieve housing stability, including Austin, Chicago, San Francisco, San Mateo, Santa Clara, Virginia, and Contra Costa. There is also a large-scale pilot being conducted across several Bay Area counties to evaluate how direct cash support can increase the housing and financial security of people exiting rapid rehousing. Numerous pilots sit alongside integration of direct cash supports in existing public benefits programs. All of these diverse yet linked interventions are intended to prevent homelessness and displacement and promote long-term stability.

One of the earliest pilots to assess the impact of direct cash on housing security was launched in 2018 by the Foundations for Social Change, in partnership with the University of British Columbia. The New Leaf Project in Vancouver, Canada provided 50 people aged 19–65 who were experiencing homelessness with a one-time cash transfer of \$7,500 with the goal to “empower individuals to move beyond homelessness.” Results showed that cash recipients moved out of homelessness faster than the non-cash group, and that the cash led to reduced reliance on social services. Their ability to secure stable housing saved the shelter system \$8,100 per person, or \$405,000 over the course of the entire year. This pilot spurred further discussions about the efficacy of direct cash as a potent preventative mechanism and cost-savings measure.

The Denver Basic Income Program (DBIP) is a pilot serving adults experiencing homelessness.⁷⁰ The program recruited participants through a diverse pool of local service providers. Eligible

⁷⁰ DBIP intentionally adopted a broad definition of homelessness which includes individuals without fixed, regular, and adequate nighttime residence, which includes the following: living in motels, hotels, camping grounds due to lack of alternative accommodations, sharing housing due to loss of housing, economic hardship, or similar reason, living in cars, parks, public spaces, abandoned buildings, living in emergency shelters or transitional shelters,

DBIP participants were divided into three groups: Group A participants received \$1,000 a month for 12 months; Group B participants received \$6,500 upon enrollment and \$500 a month for the subsequent 11 months; Group C participants received \$50 a month for 12 months. Through extensive survey data collection, the program sought to determine the impact of guaranteed income on the following outcomes: housing, financial well-being, health, family and social networks, and public service interactions.⁷¹

In general, housing outcomes improved at a similar rate for participants in all three groups.

Across payment groups, between 43% and 48% of participants reported having their own house or apartment at the last survey point. In addition, for all participants, the proportion living in housing they considered to be stable more than doubled, from about 20% to 50%. The number of participants in Groups A and B in unsheltered locations decreased by half. Notably, participants in Groups A and B reported an increase in full-time work, whereas Group C participants reported a decrease. The estimated public sector cost savings for various service interactions for all 342 participants included in the analysis totaled \$589,214.⁷²

The Trust Youth Initiative (TYI) was the first study on the effectiveness of direct cash transfers (DCT) with optional supportive services for youth experiencing homelessness. The program was first implemented in New York City in 2021 and served 30 youth (ages 18–24) experiencing housing instability with direct cash transfer payments of \$1,100 per month for up to two years, as well as a one-time transfer of \$3,000. It expanded to Baltimore and three communities in Oregon and has since launched a pilot in San Francisco, with an initial \$2 million investment from The City of San Francisco’s Department of Homelessness and Supportive Housing. This program will provide participants with monthly cash payments of \$1,500 for up to two years, alongside a one-time transfer of \$4,500 to support youth-defined goals to successfully exit homelessness.

people whose nighttime residence is a public or private place not designed for, or ordinarily used as, a regular sleeping accommodation (Brisson et al., 2024).

⁷¹ Notably, the DBIP elected to gather final survey data at the 10-month mark rather than the 12-month mark to mitigate capture of participant perspective related to the potential “cliff effect” of program termination.

⁷² Interactions included in the analysis were: 1) emergency room visits in the past six months; 2) hospital nights in the past six months; 3) ambulance trips in the past six months; 4) times in jail in the past six months; 5) jail nights in the past six months; 6) emergency shelter nights in the past six months; and 7) drug or alcohol treatment center nights in the past six months. Group A, on average, had the highest cost savings for emergency room visits (\$59,000), hospital nights (\$60,000), and ambulance trips (\$14,000). Participants in Group C, on average, demonstrated the largest cost savings in jail nights (\$75,000), times in jail (\$358) and shelter visits (\$88,000). Participants in Group B, on average, had the largest cost savings in drug or alcohol treatment center nights (\$36,000). Substantial cost savings in homeless shelter visits for participants in all three payment groups ranged from \$71,000 to \$88,000 (Brisson et al., 2024).

In December 2022 Santa Clara launched a two-year pilot that is providing \$1,000 a month to 150 extremely low-income families experiencing homelessness or housing instability; half were referred by Santa Clara County’s coordinated entry system and half were East San Jose families referred by ¡Sí Se Puede! Collective. The project design includes a research component anchored by the Benioff Housing and Homelessness Initiative to gauge the effectiveness of a GI program as a homeless mitigation strategy.⁷³

The use of direct cash to promote housing security and prevent homelessness is currently being practiced in Contra Costa. In a program funded through the Tipping Point Community, the RYSE Center is providing eligible youth and young adults on the verge of experiencing homelessness with a one-time influx of cash, paired with youth-driven supportive services, to stabilize their housing situation. RYSE is supported by referrals from the Community College District.⁷⁴ This program is part of a broader movement to center prevention in the homelessness response system and recognize the pivotal role that direct and meaningful financial support can play in stabilizing and keeping people from falling into prolonged periods of crisis.

The Urban Institute’s report “Guaranteed Income as a Mechanism for Promoting Housing Stability” aggregated findings from pilots that have prioritized the unhoused or unstably housed population and/or studied how guaranteed income contributes to housing-related outcomes (Bogle et al., 2022). The authors’ conclusions align with pilot spending data that show a substantial percentage of households use their guaranteed income payments to cover housing costs. Insights from their research review and policymaker interviews suggest that strategically-applied cash relief could:

- Offer renters facing one-time or sporadic housing shocks more flexible access to housing support. A substantial number of first-time homeless are experiencing short-term

⁷³ Faced with seemingly intractable and rising levels of homelessness and housing insecurity, and the associated public health and safety impacts, numerous cities and counties are following Santa Clara’s lead and exploring new approaches and solutions. For example, the City of Somerville (MA) just launched a pilot that will serve approximately 200 households with \$750/month. Ellen Shachter, Director of the Office of Housing Stability, stated, “We need to use every tool in the box—and then invent more—to continue to address housing affordability, and housing affordability is at the heart of so many other wellness factors from time with family to mental health... My office sees families in difficult housing situations every day. The Somerville Guaranteed Basic Income Pilot gives us one more way to get vital support into the hands of families who need it right now and to test this model for longer-term solutions” (Mayor Ballantyne, City of Somerville Press Release, March 20, 2024).

⁷⁴ According to the Hope Center for College, Community, and Justice at the Lewis Katz School of Medicine at Temple University (2023), three in five college students do not have enough to eat or a stable place to live; basic needs insecurity is a clear barrier to degree completion and obstacle to social mobility. In their 2023 basic needs survey of students at Contra Costa College, Diablo Valley College, and Los Medanos College, Hope Center found that 67%, 54%, and 53% of respondents at each institution experienced at least one of the following: food insecurity, housing insecurity, or homelessness, respectively.

financial shocks due to financial setbacks like job loss, divorce, or health crises. Given this context, cash may be the most efficient mechanism for stabilizing households who struggle to pay rent on a transitory or intermittent basis. This could, in turn, relieve stress on emergency solutions like homeless shelters and transitional housing.

- Provide more flexibility and dignity to any renter in need of housing support.
- Reduce exposure to voucher discrimination and offer more housing choices to marginalized populations.
- Provide increased housing access to excluded workers.⁷⁵
- Offer more efficient and cost-effective housing help to those with current urgent needs.

Contra Costa County's racial disparities in income, ability to meet basic needs, and housing stability are directly reflected in the demographics of those served by our county's Continuum of Care. Over the past five years, there has been increased usage by multiple vulnerable populations, with African Americans overrepresented fourfold in usage (Health, Housing, and Homeless Services, 2024). During 2023, Contra Costa's Continuum of Care served 9,632 households (14,002 individuals) reflecting a 28% increase from 2019. Even with a 26% increase in Contra Costa County's temporary and permanent housing beds since 2023, the county cannot meet the high demand and surging need for stable and affordable housing. The most recent PIT count revealed that there are still over 1,000 residents on a given night who do not have access to a shelter bed if they wanted or needed one.⁷⁶

As of July 1, 2024, there are 2,014 households active on Contra Costa County's community queue in need of housing assistance of some kind.⁷⁷ Given the overall limited resources and the

⁷⁵ Bogle, et al. (2022) define excluded workers as individuals who "because of their immigration, tax, or formerly incarcerated status, are typically excluded from accessing housing and other federally funded public benefits, including even short-term emergency rental assistance. Exclusionary federal eligibility policies are common for these populations, whether or not a national emergency is occurring. For example, because of the reality of and confusion over public charge rules, many immigrant families are prevented from accessing public benefits, housing or otherwise, even though millions of undocumented workers in the US pay federal income taxes."

⁷⁶ The PIT Count excludes people staying in hotels, living with friends, or in jails and hospitals. Additionally, some subpopulations are more likely to be undercounted than others, e.g., youth, and the count's timing (in January) also presents obstacles to an accurate, representative tally (Lee, Leonard, & Lowery, 2021). Service utilization data expands insights and data on people experiencing homelessness, but not everyone who is experiencing homelessness seeks services. For these reasons, among others, the PIT Count is widely interpreted as an undercount of those actually experiencing homelessness or housing insecurity.

⁷⁷ The Community Queue is a list of households (individuals or families) who are experiencing homelessness who have been assessed for housing needs, organized by Standardized Assessment score and a community's prioritization policy, which contains basic eligibility information. The list is generated by HMIS to facilitate coordinated entry for housing placements and referrals.

prioritization of those experiencing chronic homelessness to receive them, many residents who are experiencing short-term or incidental housing insecurity risk falling into a prolonged episode because they cannot access the short-term assistance they need at the time they need it. In other words, triage often comes at the expense of prevention. To keep individuals and families housed, prevent episodic homelessness and displacement, and reduce exposure to the negative health impacts that accrue with sustained homelessness, it is imperative to prioritize and fund early interventions.⁷⁸ And, it is evident that early intervention works, based on results of prevention programs nested within the County’s coordinated entry system; in FY 23–24, 391 households were served, with 340 total exits, of which 337 (99%) exited to temporary or permanent housing.

The County’s Health, Housing, and Homeless Services facilitates Contra Costa County’s Continuum of Care (CoC), which is designed to assist individuals and households experiencing a housing crisis by providing the housing and/or services needed to help them retain housing or move into transitional and permanent housing, with the goal of long-term stability. The CoC’s ten program models fall under three categories: prevention and diversion, crisis response, and permanent housing, with crisis response the largest category of service. Some of the ten program models within these three categories could be used as touchpoints to generate a pilot population or eligibility pool from which to randomly select participants, for example, direct cash support could be used as prevention/diversion and/or as an additive to support a smooth transition from rapid rehousing to permanent housing.

The CoC’s Rapid Rehousing (RRH) Program integrates short-term financial assistance with services and case management to help those experiencing homelessness get quickly re-housed and stabilized. In 2023, the RRH program exited 38% of households to permanent housing. It is

⁷⁸ All Home’s Targeted Prevention Fact Sheet (2024) maintains that “Homelessness prevention...can be a powerful part of a larger strategy to address homelessness, reducing the number of people who need shelter and crisis services, and using limited resources more efficiently and equitably. Financial assistance and services are flexible and highly individualized, based on what each household needs to stay housed and build stability. All Home’s program data indicates that households need an average of about \$6,000 in direct financial assistance (not including other program costs, like services) to stay housed. Between 2020 and 2022, All Home’s targeted prevention pilots distributed a total of over \$80 million in federal rent relief, philanthropic, and public resources. Nearly 98% of recipients had incomes below 50% AMI, more than one-third had previously experienced homelessness, and almost 80% identified as people of color.” Additionally, apropos the release of Part 2 of HUD’s annual homelessness assessment report (AHAR), the authors state that, “Taken together, these reports [Parts 1 and 2] show that when our nation provides large-scale investments in programs that prevent housing loss and that support the re-housing of people experiencing homelessness, we can attenuate the number of people experiencing homelessness even amidst worsening housing needs. They also show what happens when we stop investing in these interventions: homelessness rises. We hope this report inspires greater action to continue to invest in and implement solutions that can help more Americans avoid having to experience the tragedy and indignity of homelessness” (HUD, 2024).

well documented that our region faces unique and significant barriers and limitations to constructing and preserving affordable and equitable housing opportunities, but despite these structural constraints, it is worth considering whether additional, flexible cash support for those exiting rapid rehousing would produce better, more sustained positive outcomes. The “Health Currency” pilot program is investigating this very question in five counties: Alameda, Santa Clara, San Mateo, San Francisco, and Santa Cruz. The pilot will be conducted as a randomized controlled trial to test the effect of unconditional cash transfers on the housing stability, earnings, healthcare interactions, arrests, and employment status of those exiting rapid rehousing programs.

Abode Services, an organization based in Fremont, California, has been offering rapid rehousing programs for thirteen years. Faced with evidence of a decrease in effectiveness of this intervention, Abode convened a focus group with former RRH participants to identify new strategies. Many participants expressed the need for additional, unconditional financial support in the months after exiting homelessness. In response, Abode launched “Health Currency,” a program to support those exiting RRH with monthly cash payments for 12 months. They will randomly give 1,100 households 12 monthly, unconditional payments on reloadable, no-fee debit cards. The payments will total \$13,000 for individuals and \$16,000 for households with children; families will receive on average \$1,333 a month. It’s important to specify that even though these are intended to support people with housing costs, they are fundamentally a guaranteed income, in that the payments are unconditional and unrestricted. Through honoring the flexibility and agency at the core of the GI movement, these programs demonstrate that direct cash is the currency of care. They also illustrate how the existing safety net can be amplified by integration of flexible cash support. Adrienne Sabety, a health economist and assistant professor of health policy at the Stanford School of Medicine asserts, *“Health Currency builds on the existing body of work by focusing on a novel suite of outcomes and creating an intervention that gives policymakers, researchers and practitioners a practical way to embed unconditional cash transfers into the existing safety net* (Duff-Brown, 2023).

Contra Costa County has many resources and programs in place to leverage and anchor a pilot and provide outreach, recruitment, and application assistance channels, including the Coordinated Entry system, the community queue, HousingWORKS! (the eviction prevention and rapid rehousing program for families receiving CalWORKS), and our County’s robust network of direct service providers and community partners.

As indicated earlier, housing instability is becoming increasingly urgent among several key populations, including, but not limited to, older adults, youth, and families. There are currently

19,521 older adults on the waitlist for affordable housing in Contra Costa (EHSD Aging and Adult Services Report, September 23, 2024). Indeed, one of the Master Plan on Aging’s strategies is to “bolster prevention services that keep older adults from becoming unhoused.” Youth and young adults are also increasingly at risk and exposed to housing insecurity. In academic year 2022–2023, Contra Costa school districts identified 2,875 students experiencing homelessness (Contra Costa County Office of Education, 2023). Most lived with parents or legal guardians, although the schools identified 147 “unaccompanied” students experiencing homelessness. Seventy-six percent of students experiencing homelessness identified as being “doubled up,” with 13% in shelters, 5% unsheltered, 6% in hotels or motels, and none in transitional housing (Matthew Aronson Consulting, 2024).⁷⁹ Youth and young adults (YYA) surveyed in Contra Costa County’s recent YYA Homelessness Community Needs Assessment identified lack of financial resources as a pressing challenge, second only to limited affordable housing stock, and identified financial support as a critical missing resource. Income, employment, and generational poverty were elevated as significant barriers to long-term thriving and a high priority across subgroups. Contra Costa does not have the housing and early intervention resources to meet the needs of the formidable number of YYA who experience some form of homelessness each year. As noted in discussing the former foster youth priority population, the county’s Foster Youth for Independence (FYI) voucher program could be utilized as a potential participant pool.

Individuals returning home after incarceration

Despite progressive changes across multiple domains of California’s criminal justice system, including a significant decline in the prison population and sentencing reform, the costs of incarceration have skyrocketed, and recidivism remains high.⁸⁰ Aside from these fiscal impacts,

⁷⁹ While this reporting includes many YYA not identified by the Homeless Management Information System (HMIS), it has the following limitations: (1) School Counts miss many 18-24 year olds: K-12 school-based counts are likely to skew towards students at or under 18 and will miss many 18-24 year olds; (2) School Counts are self-reported: Students experiencing homelessness may not want to reveal their housing status to staff given the shame and stigma associated with homelessness; (3) School Counts only count students enrolled in school: They will never capture YYA not enrolled in school and most rely more narrowly on participation in McKinney-Vento funded activities (Matthew Aronson Consulting, 2024).

⁸⁰ Over the past decade, the cost of imprisoning one person in California has increased by more than 90%, reaching a record-breaking \$132,860 annually, according to state finance documents (Hwang & Duara, 2024). Recidivism stands at 41.9%, based on the most up-to-date audit (California Department of Corrections and Rehabilitation, 2024). To identify new strategies to support community integration and decrease recidivism, in 2023 Attorney General Rob Bonta formed the California Reentry Roundtable, a group of service providers, people with lived experience, governmental staff, researchers, legal professionals, and advocates, of which the author is a member. The critical role of financial stability has been a major theme throughout all our discussions, and guaranteed income has been uplifted as a viable pathway for support.

the human costs are patently visible in many of our communities, albeit in disproportionate and dissimilar measure.

If a guaranteed income generally responds to the “fierce urgency of now,” (King, 1963) for people returning to their communities after incarceration, that fierceness and urgency is exacerbated tenfold.⁸¹ Many who exit our jails and prisons were already economically marginalized when they went in; the reentry process creates yet more vulnerabilities and barriers, becoming part of a larger system of inherent and ongoing disadvantage that impedes individual success and the overall health, safety, and well-being of our communities. This fuels a revolving door between poverty, homelessness, and incarceration, which is well-documented in nationwide research (Couloute & Kopf, 2018) and local realities. For example, The California Statewide Study of People Experiencing Homelessness found that more than 75% of those surveyed had been incarcerated at some point during their lives, and in the six months prior to becoming homeless, 43% were in jail or prison, or on probation or parole (Kushel, M., and University of California, San Francisco Benioff Homelessness and Housing Initiative, 2023). Fourteen percent entered homelessness directly after being released from jail or prison. Mirroring the statewide study, Contra Costa County’s 2024 PIT count shows that 45% of the 2,843 adults counted as experiencing homelessness had spent at least one night in jail or prison in the past year. In an era when we are seeing heightened criminalization of poverty and continued housing scarcity and inequities, it is paramount to disrupt this revolving door and address the critical role that financial stability plays in providing access to basic needs, like housing, and pathways to self-sufficiency, like employment.

A series of progressive reforms has meant that more California residents are returning home from prison. Against this landscape, it’s vital to ask what kinds of supports and systems our returning citizens are coming home to and what kinds of resources they are equipped with when they do. This framing emphasizes that reducing recidivism and improving reentry

⁸¹ The phrase is from Martin Luther King, Jr.’s famous “I Have a Dream” speech, delivered on August 28, 1963, at the March on Washington for Jobs and Freedom. The full paragraph from which the phrase is taken is as follows: “It is obvious today that America has defaulted on this promissory note insofar as her citizens of color are concerned. Instead of honoring this sacred obligation, America has given the Negro people a bad check, a check which has come back marked “insufficient funds.” But we refuse to believe that the bank of justice is bankrupt. We refuse to believe that there are insufficient funds in the great vaults of opportunity of this nation. So, we have come to cash this check—a check that will give us upon demand the riches of freedom and the security of justice. We have also come to this hallowed spot to remind America of the fierce urgency of now. This is no time to engage in the luxury of cooling off or to take the tranquilizing drug of gradualism. Now is the time to make real the promises of democracy. Now is the time to rise from the dark and desolate valley of segregation to the sunlit path of racial justice. Now is the time to lift our nation from the quick sands of racial injustice to the solid rock of brotherhood. Now is the time to make justice a reality for all of God’s children.”

pathways are intimately related and desperately needed.⁸² In recognition of this interconnection, the significant barriers faced by people returning home from prison, and the fact that the provision of cash support is an essential investment in individuals' futures and public safety, in 2022–2023, the State of California invested \$52.5M in one-time funding to develop the Helping Justice-Involved Reenter Employment (HIRE) initiative, of which 30% can be used for unrestricted payments. Administered by the Workforce Development Board, the HIRE initiative ensures that individuals returning home from incarceration have access to critical reentry services coupled with cash to cover their most essential needs.

Recidivism is inextricably linked to socioeconomic disadvantages that accrue with barriers to reentry and reintegration—the collateral consequences that often impede a true “second chance.” Too many people do not have a home to return to nor income or employment awaiting them. The revolving door between incarceration and poverty is easy both to see and to understand. Not only do people lose all earning potential during the time they serve, they continue to face significant obstacles upon release—in employment, housing, food security, and other areas of basic need and social support. Formerly incarcerated people face 27% unemployment—a rate higher than the national unemployment rate during the Great Depression (Couloute & Kopf, 2018). 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).

Studies show that the income of an incarcerated person's family is 22% lower during the period of incarceration (Martin, 2017). Debts continue to build both inside and outside the prison system, and upon release, people often return to households that struggle to meet basic financial needs. This can result in a population that is multiply systems-involved, potentially across generations. The impact on future generations should not be underestimated. Every day, over 460,000 people in the country are in pretrial detention, the majority of them because they cannot afford the cost of bail. Many of them are parents: nearly 3 million children in the United States have an incarcerated parent, with Black children disproportionately impacted. The long-

⁸² Although I am focusing on economic security, improving reentry pathways encompasses additional dimensions of resourcing and care, including health, housing, employment, food, and provision of essential needs for community reintegration. This is part of reimagining and strengthening our social safety net—challenging us to consider and account for the ways in which all these dimensions are intertwined, e.g., without money, someone may be unable to access transportation to a job interview, or buy clothes suitable for one; they may skip meals or eat foods that negatively impact their health; they may be unable to successfully reunify with or care for their family; they may sink further into debt; and so on.

term adverse implications of parental incarceration on a child's physical and mental health, income and employment, and future relationships are significant.

Relatedly, racial and ethnic disparities throughout Contra Costa's criminal justice system are notable. In 2018 the Contra Costa County Racial Justice Task Force produced a detailed data analysis and set of recommendations related to reducing racial disparities in the criminal and juvenile justice systems. Their findings document extensive disparities in justice system involvement and outcomes, including higher arrest rates for Black youth and adults; higher probation referral rates for Black youth, as compared with Latino and white youth; and higher rates of Black youth sent to secure confinement than all other races. Six years later, pervasive and persistent disparities continue to define justice involvement in Contra Costa County. During the second quarter of 2024, African Americans represented 28% of those booked into county jail, but make up only 8% of the county's population. Hispanics, who represent 27% of the county's population, comprised 32% of those arrested and booked.

In contrast, white residents comprised 32% of arrests and bookings but make up 39% of the county's population (Contra Costa County Board of Supervisors meeting, July 23, 2024). These disparities are signposts of deeper inequities related to access to resources and opportunities, as discussed throughout this report; they also fuel and funnel into other systemic involvement and overrepresentation, e.g., within the county's homeless services, school disciplinary actions, and other outcomes.

Guaranteed income is being used as a critical lever and tangible tool within a broader system of resourcing and care intentionally designed to increase a formerly incarcerated person's chance of successful community integration and individual accomplishment. While this is a significant and innovative investment, it is not without precedent or substantiation. Evidence from studies in New York, Chicago, Richmond, and Boston shows that increased income has favorable outcomes for people with criminal records (Edelman, 2017). Studies have found, for example, that an increase in income by just \$70 per month can reduce the risk of recidivism within three years of release by 2.8 percent (Makowsky & Agan, 2018) This is in line with research linking economic security with increased public safety and decreased criminal legal involvement and incidents of violence, e.g., Akee et al., 2010; Blakeslee & Fishman, 2018; Buller, et al., 2018; Calnitsky and Pons, 2021; Harding et al., 2014; Holzer et al., 2006; Munyo & Rossi, 2015; Palmer et al., 2019; Travis, 2006.

About a dozen GI pilots have focused on the reentry population nationwide. Two are publicly funded: one in Richmond, Virginia and the other in Santa Clara County.⁸³ Other major pilots are happening or have concluded in Alameda County, Chicago, Connecticut, Florida, and North Carolina.

Early findings on the pilots in Gainesville, Florida, and Durham show promising outcomes related to individual well-being and public safety. The full evaluation reports will be released in early 2025. Both were randomized controlled trials, with evaluations conducted by the Center for Guaranteed Income Research. In Gainesville, Just Income's pilot resulted in a 43% reduction in financial-related probation violations. Additional positive impacts were evidenced by increased financial stability, employment, and food security and the overall trend of participants feeling more secure and less stressed.

Durham's Excel pilot is one of many guaranteed income programs that has shown the return on investment that direct cash support can offer, both to the person returning to their community and the community to which they are returning. Forty percent of individuals coming out of incarceration in the state of North Carolina return within the first three years. During Excel, only two individuals of the 109 enrolled in the pilot were convicted of charges, and those were incurred before the pilot began. This incredibly low recidivism rate shows that when individuals have the resources they need to thrive, the impact on public safety is significant, as is the effect on people's potential to contribute to community well-being. One Excel pilot participant was able to invest in and launch a nonprofit to help young women make different decisions from the ones that led to her incarceration.

Pilots for justice-impacted populations launched to date are as follows:

Arlington's Guarantee (VA): This pilot did not exclusively focus on justice-involved individuals, but, based on the recognition that this population would be underrepresented in its chosen sample, they created a carve-out for 25 individuals returning from incarceration, who received \$500/month for 18 months.

Chicago Future Fund (IL): In 2021, Equity and Transformation (EAT) established the Chicago Future Fund (CFF), which provided \$500 each month for 18 months to 30 system-impacted residents of Chicago's West Garfield Park neighborhood. To qualify for the program, participants had to be 18–35 years old, earn less than \$12,000 per year, and be formerly incarcerated. The initial cash disbursement was on November 15, 2021, and the final

⁸³ Another publicly-funded pilot in a major city will be launching soon, but the official announcement has not yet been made as of the submission of this report.

disbursement was in April 2023. It is notable that the results from the CFF pilot program (released in November 2023) find no support for the main criticism of GI programs—that giving people cash will cause them to work less. Most CFF participants reported continued involvement in the labor market, having either continued to accept full-time jobs or short-term positions when they were available or having remained active in applying for job vacancies.

Community Love Fund (nationwide): Established in 2021, the fund will provide 17 formerly incarcerated and four currently incarcerated women with \$500/month for 12 months across four different prison systems. This program is the first of its kind to disburse direct, recurring cash relief to people currently behind bars.

Excel, StepUp Durham (NC): 109 participants were randomly selected to receive \$600/month for one year. The pilot ran from March 2022–February 2023. Participant eligibility criteria were as follows: (1) released from prison (NC State prison, a prison in another state, or federal prison) within the last 60 months prior to application, (2) returning to a Durham address (City or County), and (3) having an income below 60% 2021 Durham-Chapel Hill Area Median Income.

4-CT (CT): The Elm City Reentry Pilot provided 40 individuals with \$500/month for 12 months. The pilot was funded through private philanthropy and developed in partnership with Project MORE, New Haven's reentry welcome center, and the City of New Haven. Additionally, the Bridgeport & New Haven Health Equity Pilot provided 30 individuals returning from incarceration with diagnosed chronic diseases with \$500/month for six months. It is also funded by private philanthropy.

Just Income (FL): This pilot, operating in Alachua County, disbursed \$874k over 12 months to 155 individuals from January 2022–February 2023, amounting to \$7,600 per participant. Individuals were issued an up-front payment of \$1,000 in the first month, followed by \$600 for the remaining eleven. Just Income is designed by and run through the organization Community Spring, a grassroots organization dedicated to economic justice. Community Spring raised funds to launch a second cohort; monthly payments began in January 2024. All recipients are Alachua County, Florida residents released from prison or jail with a felony, or who began felony probation on or after June 3, 2023. Following an application and a random selection process, individuals will receive financial support as part of Community Spring's commitment to providing sustained economic empowerment to formerly incarcerated people. As with the first cohort, Just Income administrators realized that 24 months would have been an ideal duration, but 12 months was all they could raise funds for.

Restorative Reentry Fund (CA): In 2021, Community Works launched the country’s first GI pilot for people coming home after incarceration, with funding from the Remy Fund for Racial and Environmental Justice and COVID-19: A Just East Bay Response Fund at the East Bay Community Foundation. The fund provided 38 people with \$1,000/month for 12 months and \$500/month for an additional six months, totaling \$15,000/individual over the course of the pilot, which ran from October 2022–March 2024.

Returning Citizen Stimulus (nationwide): This unprecedented cash transfer program was the largest in history to support people leaving incarceration. The RCS distributed more than \$24 million to 10,500 people who were released from prison at the height of the COVID-19 pandemic, including over 5,000 in California and more than 1,000 in the Bay Area. RCS was conceived by the Center for Employment Opportunities (CEO) as a response to correctional facilities decreasing their imprisoned populations and people returning to one of the most challenging employment markets in recent history. They have now coalesced partners to launch the Coalition for Reentry Cash, which helped advance the HIRE Initiative referenced previously and continues to build advocacy for cash support for reentry populations around the country.

Richmond Resilience Initiative (VA): The third cohort of this five-year initiative in the City of Richmond specifies eligibility criteria that includes justice involvement. The Richmond Resilience Initiative (RRI), Mayor Levar Stoney’s guaranteed income pilot, was established in 2020 to support residents impacted by the “cliff effect.” Through its partnership with Mayors for a Guaranteed Income and UpTogether, the City of Richmond’s Office of Community Wealth Building is engaging individuals and families who neither make a living wage nor qualify for federal benefits due to their household income. The RRI strives to help residents thrive and not merely survive by offering a \$250–\$500 monthly supplement to their income for 24 months. The Richmond Resilience Initiative is supported through funding provided by Mayors for a Guaranteed Income, the Robins Foundation, the Richmond Memorial Health Foundation, and the American Rescue Plan Act.

Rubicon Returning Home Career Grant (CA): 20 participants received a \$1,500 monthly stipend for 18 months, concluding in October 2023. The cohort was limited to referrals received from eligible community-based organizations that provide pre-release and post-release services to justice-involved adults. CBO partners nominated participants engaged in their programs and services for whom this opportunity would alleviate barriers to employment and career mobility. In addition to financial support, the partner CBOs provided one-on-one mentorship and goal support.

Santa Clara County (CA): In 2023 the County of Santa Clara announced and funded their fourth GI pilot, intended to serve justice-involved individuals. The Board of Supervisors approved a total allocation of \$4 million for this initiative, with \$2 million derived from AB 109 funds and \$2 million from the American Rescue Plan Act. The program will provide \$1,200 a month for two years to 100 people (an additional 200 people will be enrolled as the control group). The pilot is intended to support people who are **currently** incarcerated so they can have financial support immediately upon release. This investment is conceived as both preventative and promotional, i.e., to save public sector costs associated with justice involvement, including recidivism and emergency services utilization, and provide a meaningful bridge and boost at a critical threshold. It's notable that **none** of the specific design parameters, including population selection criteria, were in place before the funding allocation was made by the Board of Supervisors. The design has unfolded over more than a year of extensive and strategic stakeholder conversations and intentional decision-making, with robust participation from lived experience advisory boards in the county, service providers, probation officers and rehabilitation officers who work in custody with clients, and various county departments. Santa Clara is planning to maximize incentives by providing additional funds of up to \$599 (the IRS threshold) to encourage participants to attend workshops on topics such as résumé building, interview preparation, and career planning. Instead of contracting with a university-based research team for the pilot's evaluation, which could significantly delay both the program's start and the reporting, Santa Clara has opted to proceed through an Institutional Review Board process.

As illustrated by the above list, there is tremendous variation in pilot design and population contouring, in particular. Each pilot was conceived in alignment with the needs, experiences, and input of the specific community in which it was/will be launched.

Contra Costa County's Holistic Intervention Partnership (HIP) mirrors many of the tenets that underlie GI's strategic intent and programmatic aims, including addressing the needs of the whole person and meeting people where they are. Launched in July 2020, HIP brought together a multidisciplinary team of public agencies and community-based organizations to provide case management and coordination for indigent, public-defense clients whose complex challenges require a type of support otherwise unavailable to them. They offer varied resources, including civil legal aid to remedy collateral consequences of arrest, peer support and on-site services, and some flexible funding to increase housing access. The program has led to a clear decline in systems involvement: 52% of HIP's clients have had no additional charges filed, a remarkable finding given this population's typically high levels of persistent system involvement (Malm, et

al., 2023a). In addition, after one year in the program, approximately 75% of clients exited to permanent housing. Lastly, criminal justice system post-treatment costs were markedly decreased for HIP clients (Malm, et al., 2023b). This is a clear example of what success looks like and how it's achieved for some of our most vulnerable and system-impacted residents: with intentional interventions and holistic approaches that unify diverse and intersecting public agencies and community organizations and provide individuals with flexible, time-sensitive support.

People reentering the community have served their time. So, the question is: Why do we keep punishing them? How can we stem the revolving door that presents innumerable barriers to successfully staying out? When we train our eye on divesting from punishment and investing in justice, we create new pathways of affirmation and opportunity. A guaranteed income pilot secured through AB 109 funding aligns with the bill's intent to promote justice reinvestment; the CAB's desire to allocate the reserves to fund data-driven, research-based, and innovative initiatives that cut across siloes and address service gaps and unmet needs; and our County's increasing turn toward equity-focused goals and metrics. Most of all, it aligns with a fundamental belief in human dignity, trust, responsibility, and possibility.

Families experiencing economic vulnerability

A strong economy does not, in itself, provide a better standard of living for all; official economic markers do not quantify nor account for the grim realities faced by low-income people and families, not the wages they subsist on nor the costs they are subjected to. It is important to keep in mind that given the demographic composition of workers in low-paid jobs, wage stagnation, escalating living costs, and income disparities particularly harm people of color, women, and workers without a college degree. An equitable and inclusive economy and society is one where all residents—regardless of their race/ethnicity, nativity, gender, income, religion, neighborhood of residence, ability, or other characteristics—are able to participate and benefit from our collective prosperity and connect to what should be shared resources and assets.

As noted above, many families in Contra Costa struggle to make ends meet. Over 10% of children under age 18 live in poverty, 97% of families with a child under 18 have at least one parent in the labor force, and 72% have all available parents in the labor force (2023 American Community Survey). Even with two working parents, families are struggling; the high costs of housing, childcare, and other basic needs renders many of them financially strapped and chronically stressed. This pervasive insecurity has a spillover effect on their 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. Contra Costa County's Continuum of Care served 1,878 households with children, an 89% increase since 2019 (Health, Housing, and Homeless Services, Contra Costa Health, 2023 Annual Report).

In addition, the ability to cover emergency expenses is far more difficult for households with children. According to the 2022 Survey of Household Economics and Decisionmaking (SHED), only 43% of U.S. families with children below the age of 18 could cover a \$400 emergency expense with cash or its equivalent, a 7% decline compared to 2021 (Board of Governors of the Federal Reserve System, 2023). The assessment of GI pilot participants' ability to cover a \$400 emergency expense from baseline to end-point is a common evaluation metric used in numerous pilots. Across populations and geographies, participants have experienced marked increases in savings capacity, demonstrating the critical and enduring impact timebound cash support can make for family stability and children's futures.

Economic insecurity is a pervasive agent of harm threaded through all life phases that manifests across generations—resulting in not just material deprivation but theft of human potential. A preponderance of research demonstrates the value and criticality 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 (Chetty & Hendren, 2014). These related research areas—individual gains, generational effects, and societal detriment—furnish the basis for numerous pilots that center families and caregivers.⁸⁴ They are also at the core of a larger movement to advance dual-generation policy design, systems reform, and outcomes evaluation.⁸⁵

Using income- or economically-based criteria is one of the most common approaches to contouring pilot eligibility. Parameters and selection practices vary; zip codes, census tracts, or neighborhoods with concentrated poverty can be used to create a sample pool, or pilots may use a specific indicator, like FPL or AMI, and define a percentage as the eligibility cutoff. These thresholds may align with public benefits eligibility, but they can also be set to reach individuals and families who may not qualify for public benefits but still struggle to make ends meet and/or are earning less than what is needed to afford the basic necessities of housing, food, childcare, health care, and transportation in their locality.

⁸⁴ This recognition is also embedded in the structure of public benefits and reflected in the well-established body of research that links investment in public benefits and strengthened economic supports to positive youth and family outcomes (Ginther & Johnson-Motoyama, 2017; McLaughlin, 2017; Javier, Hoffman, & Shah, 2019; National Academies of Sciences, Engineering, and Medicine 2019; Spencer, Livingston, et al., 2021).

⁸⁵ Sims & Bogle, 2020.

ALICE is a United Way acronym for “Asset Limited, Income Constrained, Employed.” Many states have adopted this methodology and terminology to more realistically assess and address the extent and severity of economic hardship among their residents.⁸⁶ ALICE households have incomes that are above the FPL but not high enough to afford essentials in the communities where they live; they exhibit the gross misalignment between low-paying jobs and financial survival. These households are forced to make excruciating tradeoffs that often pit one basic need against another, and they routinely face the fact that basic needs costs are increasing faster than inflation (United for ALICE, 2024). Guaranteed income pilots in Albany, Boston, Boulder, Philadelphia, Los Angeles, Maine, Tacoma, and Virginia have all used the ALICE framework to define their population selection criteria.

Nearly half of children in the U.S. lived in households experiencing financial hardship in 2019; while 16% were below the FPL, an additional 33% were ALICE. Children of all demographic groups fall below the ALICE Threshold, but racial disparities are marked: 70% of Black children and 68% of Hispanic children lived in households with income below the ALICE Threshold in 2019, compared to 36% of white children. Additionally, 28% of children in households with two adults in the labor force were still below the ALICE Threshold in 2019 (United for ALICE, 2020). A significant number of Contra Costa residents have incomes above the FPL but struggle to make ends meet; financial hardship is a pervasive, countywide issue. For many households, a small, reliable infusion of financial support, even for a limited amount of time, can truly make the difference between stability and vulnerability.

⁸⁶ The ALICE “Household Survival Budget” reflects the minimum costs of household necessities (housing, child care, food, transportation, health care, and technology) plus taxes, adjusted for different counties and household types. The ALICE threshold of financial survival is derived from the survival budget and represents the minimum average income a household needs to afford basic costs.

FINANCIAL MODELING AND RECOMMENDED BUDGET FOR CONTRA COSTA COUNTY PILOTS

As noted in the recommended Board actions on pages 19-20 of this report, our request is that the Board of Supervisors allocate \$5.75 million in one-time Measure X funds to plan and launch guaranteed income pilots countywide. This includes \$4.5 million for direct payments to residents; \$500,000 to cover administrative costs for EHSD to anchor the program, perform and coordinate community outreach, administer Requests for Proposals (RFP)/grants administration, and conduct evaluations; and \$750,000 to support staffing and administrative costs for community partners to implement pilots and provide benefits counseling, stipends for survey completion and programming participation, and additional supports and services in alignment with their design and focus population.

Our recommended budget model, including participant numbers, and incorporating best practices in payment amount and duration, is as follows (**Note: This chart does not include the \$1 million in potential AB 109 funding**):

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

Note that the pilot population size (i.e., number of participants) suggested above is approximate: nothing has been costed out yet, and we have not looked at recruitment pools and what seems feasible for enrollment given outreach capacity and eligibility criteria. Moreover, we expect that community input during the RFP design process and organizational RFP submissions will provide additional considerations and variable scenarios. However, the prevailing intent of budget apportionment and pilot design should be to maximize the amount of money going directly into residents’ pockets and minimize administrative overhead to the greatest extent possible.

In addition, there are potential variations in payment amounts and scaffolding to consider. For example, some pilots, such as Monument Impact’s, provide an up-front stabilization payment

larger than the monthly amount, while others taper payment as the pilot nears completion. Guaranteed income practitioners working with the youth and young adult population have also noted that a bi-weekly payment may better align with their life circumstances/needs and their event-based (as opposed to longitudinal) mindset. Payments can also be variable, based on participants' specific financial circumstances. For example, Yolo County's Yolo Basic Income (YOBI) program provided cash amounts that would put the total income of participant families above the California Poverty Measure. Because each family's starting point was different, so were the payments. The average payment provided to the 54 families enrolled in YOBI was \$1,244. Our budget model allows for different payment cadences depending on the priority population and discernment of the implementing organization.

CONCLUSION AND ACKNOWLEDGEMENTS

This report, our guaranteed income pilot funding request, and our presentation to the Board acknowledge the importance of public assistance (as does the guaranteed income movement as a whole) while simultaneously exploring how and why our current public benefits landscape does not work for all and is not sufficient to meet the scale or scope of need. Building a stronger and wider 21st century safety net means addressing and redressing the harms inflicted by exclusionary practices and policies and acknowledging the high cost of contemporary living and the burdens it places on an increasing number of residents, particularly residents of color.

Strengthening the safety net does not mean erasing or replacing it, but rather supplementing our current slate of benefits for those who are disproportionately impacted by economic insecurity, racial disparities, and other compounding vulnerabilities and expanding it to provide a boost and bridge to those who need it most. This reimagined social safety net creates a bolder, more inclusive, responsive, holistic, and realistic support system to promote thriving people and communities.

We are committed to creating a more resilient, equitable, and inclusive county for all. The combined impact of expanding enrollment in and implementation of public assistance and piloting guaranteed income (both for those already receiving it and those who don't quite qualify) will have a multiplier effect on the collective health and well-being of our county, both its current and future residents.

With a wealth of local knowledge, available funding via Measure X, and demonstrated and growing community support, Contra Costa County is well positioned to expand the number, reach, and impact of local guaranteed income pilots. This will, in turn, increase positive economic and well-being outcomes for many more residents and families who are among the most vulnerable living in our county—youth transitioning out of foster care, residents who are unhoused or at risk of becoming unhoused, residents re-entering the community from incarceration, and families who are experiencing significant financial hardship, factoring local cost of living into eligibility criteria.

The author wishes to thank the members of the Contra Costa Guaranteed Income Working Group for their tireless work in conducting listening sessions and serving as thought partners to help shape the burgeoning guaranteed income movement in Contra Costa; the members of the Board of Supervisors for expressing interest in deepening their knowledge about how guaranteed income programs work and can benefit our local communities; the members of the Community Corrections Partnership's Community Advisory Board for their commitment to

ensuring that residents returning from incarceration have the baseline resources they need to thrive; the Employment and Human Services Department for their interest in serving as a home for guaranteed income programs funded through Measure X; and the many guaranteed income evaluators, implementers, participants, researchers, and racial and economic justice leaders who have lent their wisdom and expertise to help inform advocacy and light a path forward.

APPENDIX I

GUARANTEED INCOME PILOT PROFILES

APPENDIX 1: GUARANTEED INCOME PILOT PROFILES AND FINDINGS

This appendix describes the scope, population focus, and findings for six prominent guaranteed income pilots: Arlington’s Guarantee (Virginia), BIG:LEAP (Los Angeles), Magnolia Mother’s Trust (Jackson), New Mexico Guaranteed Income Pilot, Santa Clara Guaranteed Basic Income Pilot for Foster Youth, and Stockton Economic Empowerment Demonstration.

Arlington’s Guarantee (VA)

Arlington’s Guarantee ran from September 2021–November 2023 and provided 200 households with \$500/month for 18 months. To generate a sampling frame representative of those living on very low incomes in Arlington and create a design with dual-generation impacts, the Arlington’s Guarantee pilot drew from a pool of community members who received a DHS Housing Grant, had at least one child under 18, and earned no more than 30% of the area median income. The local Housing Grant pool provided an optimal sample because Arlington was able to protect locally-funded housing benefits, whereas federal Housing Choice Voucher benefits would not have been protected. At the same time, the Arlington’s Guarantee partners were concerned about groups that may be underrepresented within this sample, so they created a carve-out for two populations: individuals re-entering the community after incarceration and undocumented heads of households, totaling 50 additional participants. This design represents the ingenuity and intentionality that is the hallmark of guaranteed income programs—an attempt to meet the needs of local communities, adapt participant thresholds proactively and responsively, and address systemic gaps and exclusions.

Arlington’s Guarantee participants demonstrated increased employment and income growth. Figure 1 (on next page) shows the pilot’s impact on this area, reflected comparatively.

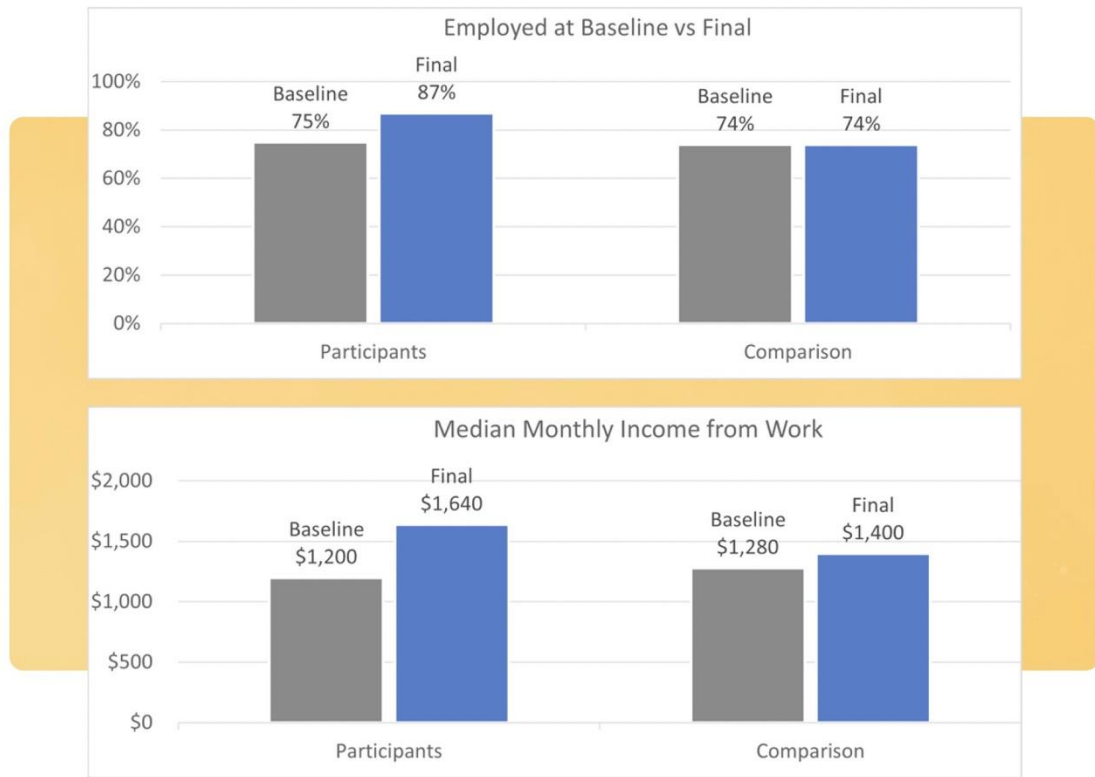


Figure 1. Arlington’s Guarantee Increased Employment and Income. (Source: Arlington’s Guarantee Final Report, 2024).

Figure 2 shows participants’ expenditures over a six-month window; as with most pilots we have data on, the funds were overwhelmingly used to pay for basic needs.

“Within the past 6 months, what have you been able to do with the extra income from the Arlington’s Guarantee program that you would not have been able to do without it?”

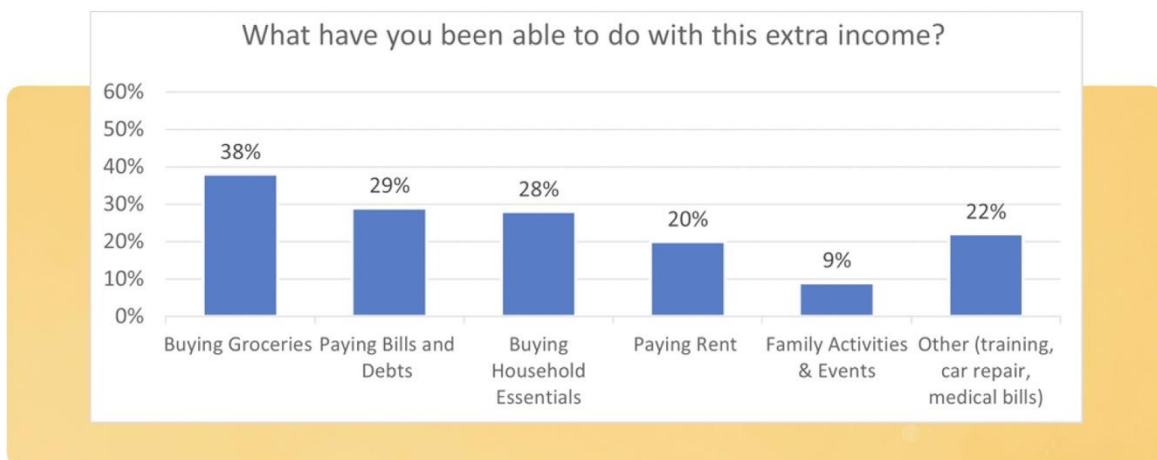


Figure 2. Arlington’s Guarantee Survey Interval Question on Spending Extra Income. (Source: Arlington’s Guarantee Final Report, 2024)

Goal-setting and persistence were also tracked. For example, on the final survey, participants and comparison group households were asked if they had established any long-term goals for their family over the past 18 months. Participants were significantly more likely than comparison group households to have set long-term goals (84% participants, 53% comparison).

BIG:LEAP (Los Angeles, CA)

BIG:LEAP was implemented by the Los Angeles Community Investment for Families Department (CIFD) with the goal to break the cycle of intergenerational poverty. It was funded through the American Rescue Plan, a reappropriation from the city's police budget, and additional investments from local council districts. Beginning in January 2022, the pilot distributed \$1,000 a month to 3,202 residents for a period of 12 months. Program eligibility required that participants be a Los Angeles resident; 18 years or older with at least one dependent child younger than 18 or a student younger than 24, or be pregnant; and have an income at or below the federal poverty level. Most people in both the treatment and control groups were hovering near the deep poverty line (the poverty rate is 16.6% in Los Angeles). The control group consisted of 4,992 participants.

BIG:LEAP was the first randomized controlled trial (RCT) to investigate whether 12 months of payments can make a difference on numerous life dimensions;⁸⁷ it was also the first RCT since the late 1970s to study GI's impact on intimate partner violence. And, as the largest 12-month guaranteed income RCT to date, BIG:LEAP's findings illustrate how, even within this narrow duration, the program precipitated shifts in participants' sense of self and goal activation. The evaluation report's authors document that "participants moved sequentially from alleviating material hardship (months 1–6), to an active goal-setting phase (months 6–9) and then shoring up resources in anticipation of material hardship resuming when the GI concluded (months 9–12)...First, they established immediate safety for their households by securing housing and necessary material resources, preventing homelessness, and getting themselves and their children out of dangerous relationships, housing arrangements, or settings characterized by IPV [Intimate Partner Violence]. Second, they established proximate safety and security for their children and community across three domains: enrolling their children in enrichment activities,

⁸⁷ Kim, Castro, West, et al. (2024) state that "BIG:LEAP's design...represents the final puzzle piece in understanding how an unexpected amount of change was possible over only 12 months. Participants leveraged the GI alongside existing public benefits such as CalFresh, housing supports, WIC, and expanded unemployment insurance while also frequenting other social programs throughout the city that provided housing and utility assistance, after-school programming, IPV services, and mental health support. In other words, participants' strategies for using the GI to alter their trajectory often included availing themselves of other programs whenever feasible—just as those in the control group did."

alleviating the material hardship of others through acts of reciprocity and mutual aid, and engaging or re-engaging with their neighborhoods. Finally, when and if funds allowed, participants engaged in the proactive and preventative health and well-being behaviors detailed above along with shoring up resources to establish safety in the future” (Kim, Castro, West, et al., 2024). These findings attest to the concrete and far-reaching impacts that stable and substantive cash support can catalyze in the lives of individuals and families. BIG:LEAP’s findings are especially important because it is one of the first California pilots to conclude and emerge with a published RCT evaluation report.

BIG:LEAP’s key findings include:

- Pilot participants demonstrated a significantly increased ability to cover a \$400 emergency compared to the control group six months into BIG:LEAP
- Pilot participants demonstrated a significant decrease in food insecurity and an increase in health-promoting behaviors.
- Pilot participants reported reduced severity and frequency of Intimate Partner Violence over the duration of BIG:LEAP.
- Treatment group parents were significantly more likely than control group parents to maintain their children’s extracurricular activities like sports and after-school lessons across the duration of the pilot.
- Pilot participants were significantly more likely to secure full-time employment.
- Pilot participants expressed greater social connections and positive neighborhood engagement.

Upon release of the pilot’s evaluation report, Los Angeles Councilmember Marqueece Harris-Dawson stated that “The BIG:LEAP program offers significant change for some and life-altering benefits for others. The data underscores its effectiveness and success in improving health and wellbeing, and stability for all who participated.” Consequently, LA’s City Council directed the CIFD to return with program parameters for a \$4–5 million guaranteed income program to support two populations: individuals experiencing intimate partner violence and transitional age youth. In the Council motion, they stated, “The results of the BIG:LEAP study show us that guaranteed income is a simple yet incredibly effective way to interrupt cycles of poverty and build community wealth, giving families the agency to best meet their own needs, set goals and contribute to their communities. Despite extreme financial pressures and profound effects of

the COVID-19 pandemic, historically high inflation and rising housing costs, recipients of guaranteed income were able to stay in their homes, escape violent living situations, invest in enrichment experiences for their children, and have more food security for their families. These unconditional, regular, and direct cash payments to individual participants provided an income floor for those without one, strengthening the social safety net and expanding access in the process” (Los Angeles City Council, July 30, 2024).

Magnolia Mother’s Trust Pilot

Springboard to Opportunities launched the Magnolia Mother’s Trust (MMT) pilot in 2018; it has since enrolled several cohorts and generated a robust dual-generational research study, culling data from the first three cohorts. Magnolia Mother’s Trust participants are Black mothers who reside in subsidized housing in Jackson, Mississippi. Participants were chosen through a lottery system and received \$1,000/month for 12 months. Following the initial cohort (which had 30 mothers), the program expanded to include the opening and seeding of savings accounts for each participating mother's child(ren) under the age of 18. Cohort two, which spanned 2020 and 2021, included 110 mothers; Cohort three, which ran in 2021 and 2022, included 100 mothers. The pilot also offered monthly meetings for participants to build community, develop leadership skills, and increase social capital.

Participant outcomes across the first three cohorts have included:

- First-year cohort collectively paid off over \$10,000 in debt
- More mothers were able to prepare 3 homemade meals/day for their family
- The number of mothers in the second-year cohort who could pay all bills on time jumped from 27% to 83%
- 74% of mothers across the first three cohorts reported feeling more hopeful for their future during the pilot than before it; 80% reported feeling more hopeful for their children’s future during the pilot than before it.

Alongside these important outcomes, participants were able to access the following resources and opportunities as a result of the cash payments, as shown in Figure 3:

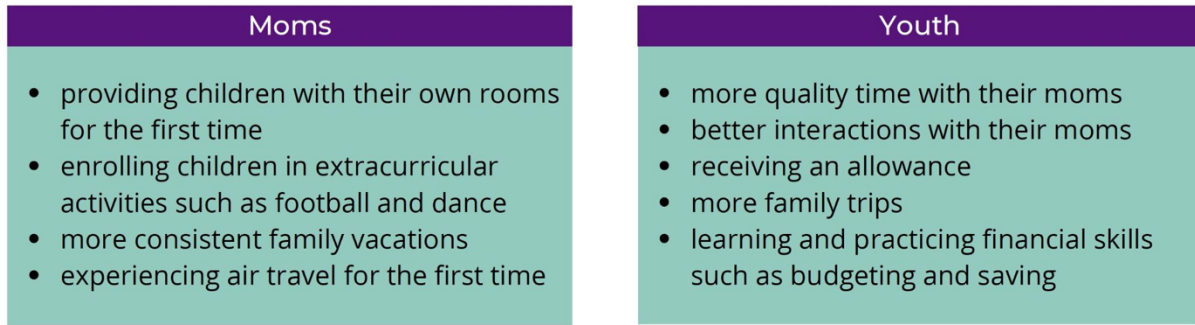


Figure 3. *Opportunities Mothers Identified as Made Possible by Guaranteed Income.* (Source: Moore et al., 2023).

The research study documents that “MMT moms have experienced significant gains in domains ranging from greater savings and financial stability to increased feelings of confidence and agency that have facilitated their ability to show up for their families and themselves. These significant gains substantiate that guaranteed income programs like MMT are viable pathways for meaningful economic reform that is rooted in equity and justice” (Moore et al., 2023).

New Mexico Guaranteed Income Pilot

The program selected 330 mixed-immigration status households to receive \$500 monthly for 12 months beginning in February 2022. One-third of households came from rural communities and two-thirds from urban communities. An additional extension was granted to 50 randomly-selected mixed-status households to receive \$500 monthly for an additional six months. Figure 4 documents that more participants were able to pay rent or mortgage on time.

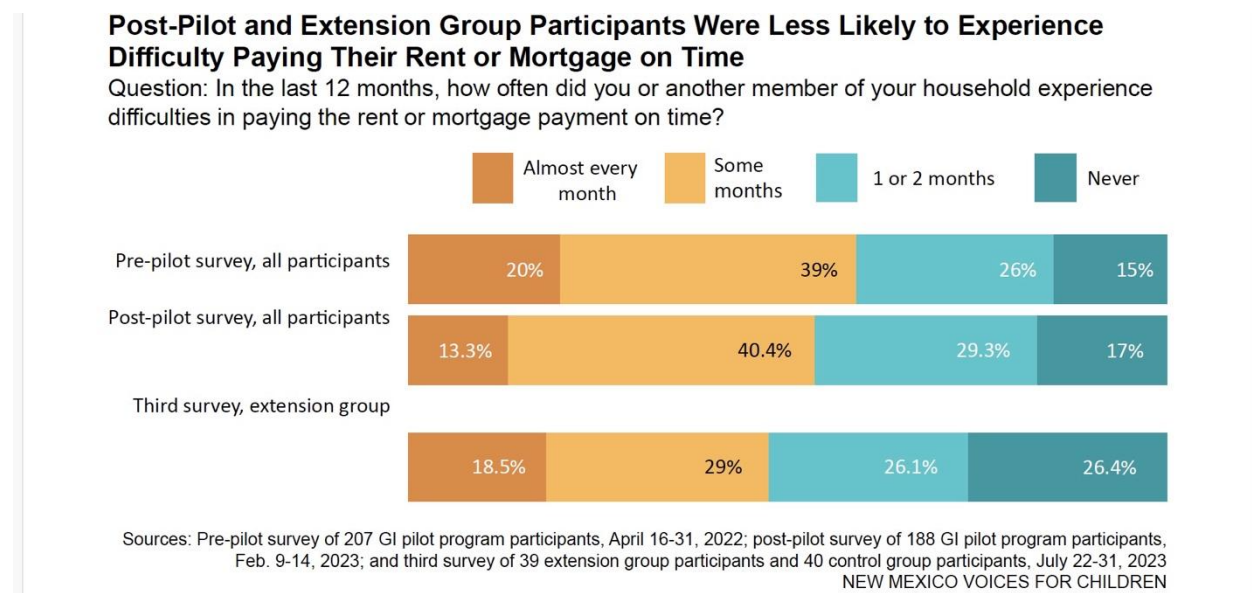
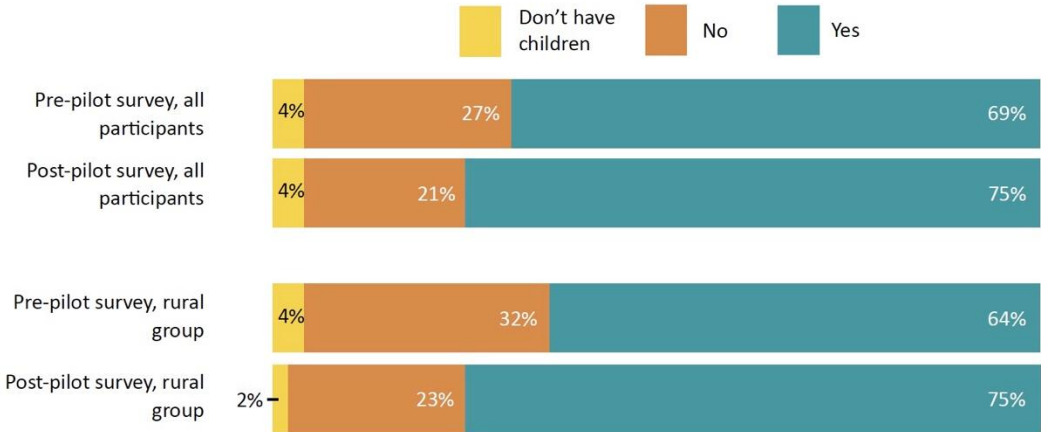


Figure 4. *Participant Survey Response regarding Payment of Rent or Mortgage on Time.* (Source: Guaranteed Income: Increasing Employment and Helping Families Thrive Pilot, New Mexico, Final Report, 2023).

Figure 5 shows the impact on family well-being and children’s academic success, demonstrating that guaranteed income’s benefits genuinely ripple across generations, helping everyone in a household be in a better position to thrive.

Post-Pilot Participants’ Children Were More Likely to be at Their Grade Level or to Graduate

Question: Is your child on track to complete their grade level and graduate?



Sources: Pre-pilot survey of 207 GI pilot program participants, April 16-31, 2022; post-pilot survey of 188 GI pilot program participants, Feb. 9-14, 2023; pre-pilot survey of 73 rural GI pilot program participants, April 16-31, 2022; and post-pilot survey of 60 rural GI pilot program participants, Feb. 9-14, 2023
NEW MEXICO VOICES FOR CHILDREN

Figure 5. Participant Survey Response regarding Children’s Educational Achievement and Status. (Source: Guaranteed Income: Increasing Employment and Helping Families Thrive Pilot, New Mexico, Final Report, 2023)

Santa Clara County Guaranteed Basic Income for Foster Youth

In 2020, Santa Clara County launched the first pilot program in the nation for foster youth, providing monthly cash payments of \$1,000 for 18 months to foster youth 21–24 years old. Notably, the pilot was initially only funded for 12 months, but the County Board of Supervisors funded an extension after witnessing the tremendous and widespread benefits to date. Moreover, Santa Clara County recently launched a second cohort based on the success of the first. The first cohort reported the following findings:

- Literal homelessness decreased from 11% to 5%⁸⁸

⁸⁸ “Literal homelessness” is defined as when an individual or family lacks a fixed, regular, and adequate nighttime residence.

- Majority of funds went to rent, but decreased from 76% of funds to 52% of funds, i.e., lowered the rent burden and permitted people to remain housed while being able to address other critical basic needs
- Enrollment in school full-time increased from 13% to 33%
- Full-time employment increased from 44% to 58%
- Individuals with a checking account increased from 72% to 88%

As noted earlier, this pilot was just the beginning of Santa Clara County’s extensive public investment in supporting some of its most vulnerable residents to thrive through guaranteed income.

Stockton Economic Empowerment Demonstration (SEED)

The Stockton Economic Empowerment Demonstration was launched by former Mayor Michael D. Tubbs in February 2019. To qualify or be considered for SEED, residents had to be at least 18 years old, reside in Stockton, and live in a neighborhood with a median income at or below \$46,033 (the city’s median income). Based on that criteria, CGIR’s evaluation team randomly selected 4,200 residences and sent them a letter inviting them to apply for the pilot. Notably, the mailers were translated into the five most commonly spoken languages: Spanish, Tagalog, Laotian, Hmong, and Khmer. Participants were chosen randomly to receive \$500/month for 24 months. For the majority of families, the \$500 payment represented a 30% increase in their monthly income. Researchers from the University of Pennsylvania who studied the SEED program found that participants:

- Improved their overall financial resilience; after one year, the number of recipients who could afford an unexpected cash expense more than doubled, from 25% to 52%
- Exercised greater agency to explore new opportunities
- Found full-time employment at more than twice the rate of non-participants

The unique collaboration between civic leaders, philanthropic partners, and institutional researchers was a watershed moment within the GI movement. In tandem with the Magnolia Mother’s Trust pilot, whose first cohort launched in December 2018, SEED paved the way and set the tone for the dozens that would follow within the next two years, as the pandemic churned rampant economic instability and exposed pervasive structural inequities.

APPENDIX II

GUARANTEED INCOME PILOTS IN THE UNITED STATES

Pilot Directory

#	Name of Pilot	Website	Location	State	Description
1	37208 Demonstration	https://www.movingnashvilleforward.org/37208-demonstration	Nashville	TN	Moving Nashville Forward (MNF) is a community-led effort to create a guaranteed basic income pilot program in Nashville's 37208 zip code – known as North Nashville – which is both the most incarcerated zip code in America and the heart of Nashville's Black community. MNF's 37208 Demonstration will distribu...
2	Abundant Birth Project	https://pretermbirthca.ucsf.edu/abundant-birth-project#:~:text=The%...	San Francisco	CA	In the United States, racial disparities in birth outcomes continue to persist with income inequality being one of the key contributors. Structural interventions that reduce the racial-wealth gap are urgently needed and have the promise to narrow longstanding inequities. In a community-academic partnership, Expecting Justice...
3	Advancing Fresno Guaranteed Income	https://fresnoeoc.org/guaranteed-income/	Fesno	CA	Eligible participants must: 1. Live in southwest Fresno (93706) or Huron (93234), two zip codes with among the highest concentrated poverty in the city of Fresno and rural Fresno County, respectively; 2. Be pregnant and/or have one or more children between the ages of 0 to 5; and 3. Earn 80% or less of the Area Median ...
4	ARISE Guaranteed Basic Income Pilot Program	https://www.actforalexandria.org/initiatives/t/guaranteed-basic-...	Alexandria	VA	On July 6, 2021, the Alexandria City Council voted to use funds from the American Rescue Plan Act to support a guaranteed income pilot. Not only does it help individual families, the pilot creates an economic ripple effect as families spend and support businesses in our community. The proposal includes rigorous ...
5	Arlington's Guarantee	https://www.arlcf.org/arlington-guarantee/#:~:text=Arlington's%20...	Arlington	VA	Arlington's Guarantee was launched in September 2021 in close partnership with the Arlington County Department of Human Services and local nonprofits. Participants in Arlington's Guarantee receive \$500 per month for 18 months, and the program is designed to build personal power for low-income households wit...
6	Austin's Guaranteed Income Pilot Program	https://www.austintexas.gov/edims/pio/document.cfm?id=389146	Austin	TX	The Austin Guaranteed Income Pilot is testing how direct cash might help individuals and families with low incomes weather their unstable housing circumstances in some of the highest-poverty and most rapidly gentrifying neighborhoods in Austin, Texas. In September 2022, UpTogether and 10 community-...

#	Name of Pilot	Website	Location	State	Description
7	Baby's First Years	https://www.babysfirstyears.com/	New Orleans	LA	Baby's First Years is a pathbreaking study of the causal impact of monthly, unconditional cash gifts to low-income mothers and their children in the first four years of the child's life. The gifts are funded through charitable foundations. The study will identify whether reducing poverty can affect early childhood ...
8	Baby's First Years	https://www.babysfirstyears.com/	New York	NY	Baby's First Years is a pathbreaking study of the causal impact of monthly, unconditional cash gifts to low-income mothers and their children in the first four years of the child's life. The gifts are funded through charitable foundations. The study will identify whether reducing poverty can affect early childhood ...
9	Baby's First Years	https://www.babysfirstyears.com/	Omaha	NE	Baby's First Years is a pathbreaking study of the causal impact of monthly, unconditional cash gifts to low-income mothers and their children in the first four years of the child's life. The gifts are funded through charitable foundations. The study will identify whether reducing poverty can affect early childhood ...
10	Baby's First Years	https://www.babysfirstyears.com/	Twin Cities	MN	Baby's First Years is a pathbreaking study of the causal impact of monthly, unconditional cash gifts to low-income mothers and their children in the first four years of the child's life. The gifts are funded through charitable foundations. The study will identify whether reducing poverty can affect early childhood ...
11	Baltimore Young Families Success Fund	https://mayor.baltimorecity.gov/news/press-releases/2022-05-02-...	Baltimore	MD	Baltimore is the birthplace of redlining and residential segregation. That legacy shows up in stark inequalities and continues to shape life in the City today. These inequalities have only been exacerbated by the COVID-19 pandemic and have disproportionately impacted low income families. Baltimore Young Families Success...
12	BIG:LEAP (Basic Income Guaranteed: L.A. Economic ...	https://bigleap.lacity.org/	Los Angeles	CA	Basic Income Guaranteed: Los Angeles Economic Assistance Pilot (BIG:LEAP) is providing approximately 3,200 individuals with \$1,000 per month for 12 months. These are unconditional, regular, and direct cash payments to individual participants that supplement existing welfare programs.

#	Name of Pilot	Website	Location	State	Description
13	Birmingham's Embrace Mothers Pilot	https://www.birminghamal.gov/embracemothers	Birmingham	AL	Nearly 60% of households with children in the Birmingham are helmed by single women. Embrace Mothers supports 110 single mothers and women mothering roles (e.g., grandmothers, aunts) with \$375 per month for 12 months. Participants were randomly selected by the City of Birmingham's research partner...
14	Black Resilience Fund (BRF)	https://www.blackresiliencefund.com/	Portland	OR	Black Resilience Fund is a program of nonprofit Brown Hope and is dedicated to fostering healing and resilience by providing direct financial assistance to Black Portlanders. Black Resilience Fund is dreaming for a lasting impact in the Portland region. In the face of persistent systemic inequities, we lift up community ...
15	Cambridge RISE (Recurring Income for Success and Empower...	https://www.cambridgerise.org/	Cambridge	MA	The RISE Pilot began in September 2021. Mayor Siddiqui and City Manager DePasquale announced in April 2022 that the City of Cambridge will be allocating funds to build on the work of RISE to provide direct cash assistance to families in poverty in Cambridge. This program is in the early stages and there will be ...
16	Camp Harbor View Guaranteed Income Pilot	https://campharborview.org/a-guaranteed-income-program-...	Boston	MA	The Camp Harbor View Guaranteed Income Pilot will enroll 100 eligible families into a 2-year study, where 50 of those families will receive a guaranteed income. To be eligible, families must live in Boston, MA, have a child in one of Camp Harbor View's youth-serving programs, and self-certify as having a low income but...
17	Central Iowa Basic Income Pilot Project	https://upliftiowa.org/	Des Moines	IA	The Central Iowa Basic Income Pilot Project is a cross-sector collaboration focused on implementing a basic income program model in central Iowa. Following successful models across the nation, the pilot project will provide 110 low-income individuals with \$500 each month for two years.
18	Central Texas 12-Month Pilot	https://connect.uptogether.org/central-tx/housing-stability.ht...	Austin and Georgetown	TX	In March 2021, UpTogether, in partnership with the City of Austin and local philanthropy, launched a study to understand how UpTogether members demonstrate the impact of our strength-based approach, particularly around housing stabilization. The purpose is to uplift learnings to inform how the City of Austin and local ...

#	Name of Pilot	Website	Location	State	Description
19	Chelsea Eats	https://www.hks.harvard.edu/centers/taubman/p/programs-research/r...	Chelsea	MA	Chelsea, Massachusetts, a city of 40,000 people just north of Boston, is among the places in the country hardest hit by COVID-19, both from a health and an economic perspective. In April 2020, local community organizations and the City of Chelsea responded to the economic crisis facing jobless Chelsea residents by ...
20	Chicago Future Fund	https://eatc.hicago.xtensio.com/e9d91q8a	Chicago	IL	The Chicago Future Fund (CFF) is Equity and Transformation (EAT)'s very own guaranteed income pilot program for formerly incarcerated individuals. EAT launched the CFF to explore what direct cash payments of \$500/month can do for 30 system-impacted residents of West Garfield Park. There are no work ...
21	Chicago Resilient Communities Pilot	https://www.chicago.gov/city/en/sites/resilient-communities-...	Chicago	IL	The Chicago Resilient Communities Pilot is a \$31.5 million dollar commitment from Mayor Lori Lightfoot and the City of Chicago's Department of Family and Support Services as part of her effort to tackle poverty and put residents at the center of the economic recovery from the COVID-19 pandemic. 5,000 ...
22	City and County of San Francisco	https://www.sfhsa.org/about/announcements/city-launches-new-...	San Francisco	CA	the San Francisco Human Services Agency (SFHSA) announced the launch of a new guaranteed income pilot program for former foster youth in San Francisco. Supported by California Department of Social Services (CDSS), the City and County of San Francisco, the San Francisco Juvenile Probation Department (SFJPD) and ...
23	CLIMB (Columbia Life Improvement Monetary Boost)	https://www.midlandsgives.org/climb	Columbia	SC	Columbia Life Improvement Monetary Boost (CLIMB) was launched to determine the effectiveness of regular monthly payments to strengthen fathers and families. In partnership with Mayors for a Guaranteed Income, CLIMB utilizes one of the most promising tools for addressing poverty, inequity, and family instability: a ...
24	Community Love Fund	https://f4gi.org/pilot/community-love-fund/	Boston	MA	To alleviate the economic pressure price gouging exerts on incarcerated loved ones and their family members, The National Council will combat extortive penal practices with a guaranteed income. It will be the first organization to do so within prison walls. It will also combat economic precarity among formerly ...

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25	Compass Family Service Basic Income Pilot	https://www.compass-sf.org/post/partner-spotlight-wells-fargo	San Francisco	CA	Compass is to study the impact of universal basic income for 13 low-income families with children currently enrolled in Compass Children’s Center. The payments will be \$350 per month for six months. Although this pilot program will be modest, resulting in a total of \$2,100 per family, we know that any increas...
26	Compton Pledge	https://comptonpledge.org/	Compton	CA	Over the course of two years, the Compton Pledge will provide 800 low-income residents with unconditional cash installments, delivering urgent relief to Compton families in the wake of COVID-19’s devastation. The Fund for Guaranteed Income has built a solution for governments to disburse cash to program participant...
27	Concord GI Pilot Program	https://www.mercurynews.com/2023/03/13/concord-nonprofit-...	Concord	CA	Monument Impact, a community-based nonprofit, has launched a guaranteed income pilot program after being awarded \$1.5 million in American Rescue Plan Act funds by the city of Concord. The project aims to give \$500 a month over 12 months in cash assistance to at least 120 low-income Concord families. “Priority ...
28	Cook County Promise Guaranteed Income	https://www.cookcountyil.gov/promise	Cook County	IL	Cook County Board President Toni Preckwinkle and Cook County Government are proud to be leading the way in the American guaranteed income movement. The Cook County Promise Guaranteed Income Pilot will provide no-strings-attached \$500 monthly cash payments to 3,250 Cook County residents for 24 ...
29	Corazón Healdsburg	https://norcalpublicmedia.org/2022/06/25/80166/news-feed/heald...	Healdsburg	CA	Last September, the Healdsburg City Council allocated funding from the American Rescue Plan Act toward the creation of a universal basic income program. The City of Healdsburg is partnering with Corazón Healdsburg to develop a pilot program. Corazón has been at work on the details of the program with hopes that it will ...
30	Creative Communities Coalition for Guaranteed Income ...	https://ybca.org/guaranteed-income-for-artists/#:~:text=Creativ...	San Francisco	CA	The Creative Communities Coalition for Guaranteed Income (CCCGI) is a new initiative convened by YBCA and led by six San Francisco arts and culture organizations dedicated to economic justice: Black Freighter Press, Chinese Culture Center of San Francisco (CCCSF), The Transgender District, Dance ...

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31	Denver Basic Income Project	https://denverbasicincomeproject.org/	Denver	CO	The Denver Basic Income Project is giving basic income to individuals experiencing homelessness with the goal of building a healthier society grounded in social justice and centered around improving human thriving. Our society can do better than our current social safety net. This project is possible through the generosity of...
32	Direct Investment Program in Sacramento (DIPS)	https://www.capradio.org/articles/2023/03/20/sacramento-guarantee...	Sacramento	CA	Families must be up to 150% of the Federal Poverty Level by household size (up to \$19,320 for a single person)
33	Direct Investment Program in Sacramento (DIPS) 2.0	https://www.capradio.org/articles/2023/03/20/sacramento-guarantee...	Sacramento	CA	Live in Sacramento. 2. Income – Eligible households must earn less annually than the following limits: 1 adult: \$28,205 1 adult, 1 child: \$49,945 1 adult, 2 children: \$65,880 ...
34	El Monte Guaranteed Income Program	https://abc7.com/el-monte-approves-guaranteed-income-...	El Monte	CA	Los Angeles County's pilot program will give 1,000 randomly selected residents \$1,000 a month for three years. Participants must be at least 18 years old, have a household income under \$56,000 for a single person or \$96,000 for a family of four and have experienced negative impacts due to the COVID-19 pandemic.
35	Elevate MV	https://www.mountainview.gov/our-city/departments/city-managers-...	Mountain View	CA	Households with an income below 30% Area Median Income (AMI), and parents/custodial caregiver for at least one child under the age of 18 at the time of application.
36	Elm City Reentry Pilot	https://www.4-ct.org/	New Haven	CT	Twenty New Haven area residents will receive \$500/month for one year on an Elm City Resident Card + prepaid Mastercard. Participants were selected by Project M.O.R.E. Reentry Welcome Center and are currently receiving services related to their transition back to the community....

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37	Evanston Equitable Recovery Fund	https://dailynorthwestern.com/2021/04/29/city/families-receive-firs...	Evanston	IL	UpTogether launched the Evanston Equitable Recovery Fund, a privately funded initiative to provide 25 Evanston residents with a \$300 per month payment for 10 months. The Evanston City Council and Economic Security for Illinois (ESIL) both issued support of the initiative. Key to the initiative is that there are no ...
38	Evanston Guaranteed Income Pilot Program	https://www.cityofevanston.org/residents/guaranteed-income-...	Evanston	IL	The City will accept 150 participants into the program. Once a month for a year, participants will each get \$500 loaded onto a prepaid debit card. The City of Evanston wants to learn more about how Guaranteed Income can benefit our community members. We've partnered with researchers at ...
39	Excel	https://www.stepupdurham.org/excel	Durham	NC	The objective of Durham's Excel Pilot Program is to evaluate guaranteed income's effects on recidivism and re-incarceration, employment, economic security, and income volatility, as well as physical functioning, mental health, stress, and coping, parenting, housing, and interactions with other institutional systems. 109 ...
40	Expecting Justice	https://www.cdss.ca.gov/Portals/13/Press%20Releases/2023/CDS-News...		CA	Expecting Justice (Heluna Health DBA Public Health Foundation Enterprises, Inc.) was awarded \$4,995,758 and will provide 425 pregnant individuals who are at high risk for pre-term birth with \$600-\$1,000 per month for 12 months.
41	Fairfax County Guaranteed Income Pilot	https://www.fairfaxcounty.gov/neighborhood-community-services/ec...	Fairfax County	VA	A pilot program that will give monthly cash assistance to select low-income residents is in development in Fairfax County. While eligibility criteria, payment amounts, and other details are still being determined, the county has allocated \$1.5 million to the effort from its American ...
42	Family Goal Fund	https://www.whywelift.org/family-goal-fund/	Chicago	IL	LIFT is a national nonprofit providing coaching services to families in Chicago, DC, New York, and Los Angeles. Across our four sites, families receive \$150 unrestricted cash transfers every three months they continue in our program, for up to two years. Our program and cash transfer supports aim to accelerate families' progress ...

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43	Family Goal Fund	https://www.whywelift.org/family-goal-fund/	Los Angeles	CA	LIFT is a national nonprofit providing coaching services to families in Chicago, DC, New York, and Los Angeles. Across our four sites, families receive \$150 unrestricted cash transfers every three months they continue in our program, for up to two years. Our program and cash transfer supports aim to accelerate families' progress ...
44	Family Goal Fund	https://www.whywelift.org/family-goal-fund/	New York	NY	LIFT is a national nonprofit providing coaching services to families in Chicago, DC, New York, and Los Angeles. Across our four sites, families receive \$150 unrestricted cash transfers every three months they continue in our program, for up to two years. Our program and cash transfer supports aim to accelerate families' progress ...
45	Family Goal Fund	https://www.whywelift.org/family-goal-fund/	Washington	DC	LIFT is a national nonprofit providing coaching services to families in Chicago, DC, New York, and Los Angeles. Across our four sites, families receive \$150 unrestricted cash transfers every three months they continue in our program, for up to two years. Our program and cash transfer supports aim to accelerate families' progress ...
46	Family Health Project	https://www.family-health-project.org/	Lynn	MA	Family Health Project has undertaken a simple, replicable program providing new mothers with \$400 per month for 36 months without condition.
47	Family Prosperity	https://docs.google.com/document/d/1xNTKjohXQIWVBns3Np1K8lso...	La Cruces	NM	
48	Financial Assistance for Phoenix Families Program	https://www.phoenix.gov/newsroom/city-manager/2108	Phoenix	AZ	Under this 12 month pilot program, 1,000 Phoenix families with children will be selected to receive a \$1,000 stipend to use on household expenses, such as childcare, groceries, rent/utility bills, transportation, etc. There will be no application for the pilot program. Families with children who have applied for Emergenc...

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49	G.I.F.T. Guaranteed Income for Transgender People	https://www.giftincome.org/faq	San Francisco	CA	Guaranteed Income for Transgender People (G.I.F.T.) will provide economically marginalized transgender people with unrestricted, monthly guaranteed income as a way to combat poverty our most impacted community members face. ...
50	Growing Resilience in Tacoma (GRIT)	https://guaranteedincome.us/tacoma	Tacoma	WA	The Growing Resilience In Tacoma (GRIT) demonstration is a collaborative effort between United Way of Pierce County and the City of Tacoma. GRIT is a 12-month guaranteed income program that gifts 110 Tacoma families \$500 a month in unconditional and unrestricted cash. All 110 participants are employed ...
51	Guaranteed Income for Artists	https://springboardforthearts.org/guaranteed-income-for-artists/	St. Paul	MN	Springboard for the Arts' guaranteed minimum income pilot program for artists and culture workers in St. Paul is inspired by the City of St. Paul's People's Prosperity Pilot and the Mayors for a Guaranteed Income network. This pilot will be one of the first guaranteed income pilots in the nation to focus on the creative ...
52	Creatives Rebuild New York - Guaranteed Income for Artists	https://www.creativesrebuildny.org/	(Statewide)	NY	Creatives Rebuild New York (CRNY)'s Guaranteed Income for Artists program will provide regular, no-strings-attached cash payments for 2,400 artists who have financial need. Each artist will receive \$1,000 per month for 18 consecutive months. Our guaranteed income work joins with that of municipalities, ...
53	Guaranteed Income to Grow Ann Arbor	https://giga2.org/	Ann Arbor	MI	The City of Ann Arbor approved to implement a pilot that will provide \$500/month for 12 months to families hit hardest by the pandemic.
54	Guaranteed Income Validation Effort (GIVE Gary)	https://www.pbs.org/newshour/show/how-a-guaranteed-income-...	Gary	IN	Aided by \$500,000 of seed money from the Mayors for Guaranteed Income organization, Gary launched the G.I.V.E. program. 125 people were chosen to participate, receiving \$500 a month for 12 months.

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55	Houston Equity Fund	https://www.kingdombuilders.com/wp-content/uploads/2022...	Houston	TX	"Individuals at least 18 years old at the time of application, and have an income at or below the federal poverty level." "
56	HudsonUP (cohort 1)	https://www.hudsonup.org/	Hudson	NY	HudsonUP is a basic income pilot created by The Spark of Hudson and Humanity Forward and based in Hudson, NY. The initiative is being designed in collaboration with the community and is championed by Mayor Kamal Johnson. HudsonUP is providing \$500 each month to selected Hudson residents over a peri...
57	HudsonUP (cohort 2)	https://www.hudsonup.org/	Hudson	NY	HudsonUP is a basic income pilot created by The Spark of Hudson and Humanity Forward and based in Hudson, NY. The initiative is being designed in collaboration with the community and is championed by Mayor Kamal Johnson. HudsonUP is providing \$500 each month to selected Hudson residents over a peri...
58	HudsonUP (cohort 3)	https://www.hudsonup.org/	Hudson	NY	HudsonUP is a basic income pilot created by The Spark of Hudson and Humanity Forward and based in Hudson, NY. The initiative is being designed in collaboration with the community and is championed by Mayor Kamal Johnson. HudsonUP is providing \$500 each month to selected Hudson residents over a peri...
59	Hummingbird Nest	https://www.hummingbird-ifs.org/	Seattle	WA	Perigee Fund is in the planning phase, working with partners in the lead, to launch a no-strings-attached Guaranteed Basic Income (GBI) pilot in Seattle in 2022. It will be part of a growing number of local GBI pilots across the United States. Perigee's pilot will be somewhat unique in its focus on the prenatal-to-3 ...
60	I.M.P.A.C.T. (Income Mobility Program for Atlanta Community...	https://www.atlantaga.gov/Home/Components/News/News/13975/672...	Atlanta	GA	Through a partnership between the Urban League of Greater Atlanta, the Income Mobility Program for Atlanta Community Transformation (I.M.P.A.C.T.) was implemented to prove the efficacy of a guaranteed income in helping communities achieve economic stability. The IMPACT Program serves 300 residents of...

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61	iFoster Inc.	https://www.cdss.ca.gov/Portals/13/Press%20Releases/2023/CSS-News...		CA	iFoster, Inc. was awarded \$4,862,510 and will provide 300 former foster youth with \$750 per month for 18 months.
62	Immigrant Families Recovery Program - National	https://www.missionassetfund.org/ifrp/	USA		Mission Asset Fund (MAF) has launched a UBI+ program to help 3,000 low-income immigrant families across the country rebuild their financial lives in the wake of the pandemic. Immigrant Families Recovery Program is the largest guaranteed income program designed for immigrant families who have been ...
63	Immigrant Families Recovery Program: Coachella's UBI ...	https://www.coachella.org/Home/Components/News/News/2603/18	Coachella	CA	18 years of age or older, who have a current, non-expired, government-issued photo ID, at least one child under the age of 12 who was living in the household in 2021, earned less than \$75,000 in 2021 or have a total household income below \$150,000 in 2021, and have filed a 2019 or 2020 tax return or gav...
64	Immigrant Families Recovery Program: San Mateo County	https://www.globenews.wire.com/news-release/2022/02/08/2...	San Mateo County	CA	Households not eligible to receive a second-round stimulus check (Economic Impact Payment) from the Federal government, have a household income less than 80% area median income (\$97,440 for an individual), lost income due to the coronavirus (COVID-19) pandemic, and have not yet received a grant from...
65	In Her Hands - Atlanta (Old Fourth Ward area)	https://thehofund.org/	Atlanta	GA	In Her Hands is a guaranteed income initiative focused on putting a solution to financial insecurity directly in the hands of women in Georgia. No strings attached. Formed through direct community input, In Her Hands will provide an average of \$850 per month for 24 months to 650 women in three communities in ...
66	In Her Hands - Southwest Georgia (Clay, Randolph, ...)	https://thehofund.org/	Southwest	GA	In Her Hands is a guaranteed income initiative focused on putting a solution to financial insecurity directly in the hands of women in Georgia. No strings attached. Formed through direct community input, In Her Hands will provide an average of \$850 per month for 24 months to 650 women in three communities in ...

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67	In Her Hands - The City of College Park	https://thegr.ofund.org/	College Park	GA	In Her Hands is a guaranteed income initiative focused on putting a solution to financial insecurity directly in the hands of women in Georgia. No strings attached. Formed through direct community input, In Her Hands will provide an average of \$850 per month for 24 months to 650 women in three communities in ...
68	Inland Southern California United Way	https://www.cdss.ca.gov/Portals/13/Press%20Releases/2023/CSS-News...		CA	Inland Southern California United Way was awarded \$5,000,000 and will provide 500 pregnant individuals with \$600 per month for 12 months and 120 former foster youth with \$750 per month for 18 months.
69	International Institute of Minnesota's Guaranteed Income Program f...	https://sahnjournal.com/changing-minnesota/refugee-...	St. Paul	MN	Single-parent households with children under the age of 15, or families with four or more children, one working parent, and one parent with obstacles to employment, or single adults with physical or mental illness limiting their ability to work or obtain employment, or families or single adults unable to ...
70	Ithaca Guaranteed Income	https://hsctc.org/igi/#:~:text=What%20Will%20Ithaca%20Guaranteed%...	Ithaca	NY	Even before COVID-19, income and wealth inequality were at historic highs and many people who were working multiple jobs couldn't afford basic necessities. Ithaca Guaranteed Income (IGI) is a research pilot that asks the question: how does a guaranteed income effect the housing stability and overall wellness of our...
71	Just Income GNV	https://jignv.org/	Gainesville	FL	Just Income GNV is a guaranteed income project in Alachua County, Florida, providing temporary, unconditional monthly payments directly to people who have been impacted by the justice system – no strings attached. This pilot is designed and administered by formerly incarcerated people. We ...
72	King County GBI Pilot	https://basicincometoday.com/guaranteed-basic-income-pilot-...	King County	WA	Eligibility: Rainer Beach Action Coalition: Program Participant, Referred by partner. Urban Family: Program Participant

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73	LA County Breathe	https://ceo.lacounty.gov/pai/breathe/	Los Angeles	CA	Breathe: LA County's Guaranteed Income Program is part of LA County's Poverty Alleviation Initiative. 1,000 participants were selected and will receive a \$ 1,000 stipend every month for the next three years.
74	Lansing Guaranteed Basic Income	https://www.fox47news.com/neighborhoods/downtown-old-town-reo-...	Lansing	MI	At least 100 random households across the city of Lansing are set to receive \$500 a month for 18 months as part of Mayor Andy Schor's latest plan to spend nearly \$49 million that was allocated to the city as part of the federal American Rescue Plan Act
75	Let's Go DMV	https://www.letsgodmv.org/	Washington	DC	Hospitality workers in the greater Washington region who have all been impacted by the pandemic.
76	Level Up Mount Vernon Guranteed Income	https://www.cmvny.com/588/Mayors - Guaranteed-Income-...	Mount Vernon	NY	Individuals at least 18 years of age, have a minimum income requirement of \$15,000, but no more than at or below 80% percent of the CDBG Annual Income Limit.
77	Local Sound's Artist Grants	https://www.wxnews.org/arts-life/2022-07-15/artist-grant-...	Rochester	NY	Individuals 18 and older, who identify s a member, worker, and/or participant within the local music community (live musician, studio musician, production engineer, sound technician, etc), with 3 spots reserved for artists of color
78	Long Beach Guaranteed Income Pilot Program	https://longbeach.gov/press-releases/city-of-long-beach-...	Long Beach	CA	The Long Beach Guaranteed Income Pilot Program initiative will help 500 single parents in our city who are living in poverty and struggling to meet basic needs. Direct payments will focus on the 90813 Zip Code which is the highest concentrated area of family poverty in Long Beach and has a median household ...
79	Los Angeles County's Guaranteed Income Program	https://www.forbes.com/advisor/personal-finance/guaranteed-...	Los Angeles County	CA	Individuals at or below the Federal Poverty Line based on household size facing economic and/or medical hardship from COVID-19, and with at least one dependent child (younger than 18 or a student younger than 24) or are pregnant

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80	Los Angeles Section National Council of Jewish Women, Inc.	https://www.cdss.ca.gov/Portals/13/Press%20Releases/2023/CSS-News...	Los Angeles	CA	Los Angeles Section National Council of Jewish Women, Inc. was awarded \$3,681,950 and will provide 150 pregnant individuals who have or are at risk of diabetes with \$1,000 per month for 18 months.
81	Madison Forward Fund	https://www.irp.wisc.edu/MadisonForwardFund/	Madison	WI	The Madison Forward Fund is a year-long guaranteed income experimental program. A monthly payment of \$500 will be given directly to 155 households for 12 months. It is unconditional, with no strings attached and no work requirements. The program is founded on the belief that Madison families deserve a basic level ...
82	Magnolia Mother's Trust (cohort 1)	https://springboardto.org/magnolia-mothers-trust/	Jackson	MS	In the fall of 2018, Springboard To Opportunities announced the Magnolia Mother's Trust, a new initiative that provides low-income, Black mothers in Jackson, Mississippi \$1,000 cash on a monthly basis, no strings attached, for 12 months straight. While there have been several initiatives for a guaranteed income ...
83	Magnolia Mother's Trust (cohort 2)	https://springboardto.org/magnolia-mothers-trust/	Jackson	MS	In the fall of 2018, Springboard To Opportunities announced the Magnolia Mother's Trust, a new initiative that provides low-income, Black mothers in Jackson, Mississippi \$1,000 cash on a monthly basis, no strings attached, for 12 months straight. While there have been several initiatives for a guaranteed income ...
84	Magnolia Mother's Trust (cohort 3)	https://springboardto.org/magnolia-mothers-trust/	Jackson	MS	In the fall of 2018, Springboard To Opportunities announced the Magnolia Mother's Trust, a new initiative that provides low-income, Black mothers in Jackson, Mississippi \$1,000 cash on a monthly basis, no strings attached, for 12 months straight. While there have been several initiatives for a guaranteed income ...
85	Magnolia Mother's Trust (cohort 4)	https://springboardto.org/magnolia-mothers-trust/	Jackson	MS	In the fall of 2018, Springboard To Opportunities announced the Magnolia Mother's Trust, a new initiative that provides low-income, Black mothers in Jackson, Mississippi \$1,000 cash on a monthly basis, no strings attached, for 12 months straight. While there have been several initiatives for a guaranteed income ...

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86	McKinleyville Community Collaborative	https://www.cdss.ca.gov/Portals/13/Press%20Releases/2023/CSS-News...		CA	McKinleyville Community Collaborative was awarded \$2,302,017 and will provide 150 pregnant individuals with \$920 per month for 18 months.
87	Minneapolis Guaranteed Basic Income Pilot	https://www.minneapolis.mn.gov/government/programs-initiatives/...	Minneapolis	MN	Individuals with household income 50% or less of the city's median area income, with priority given to housing insecure families, those in job training or educational programs who have dropped out due to financial hardship, and young people headed households
88	Miracle Money	https://www.miraclemsages.org/money	San Francisco	CA	Miracle Money is a UBI program for people experiencing homelessness. Our initial pilot is distributing \$500/month for six months to 15 unhoused neighbors in the SF Bay Area. Each Miracle Money recipient is paired with a volunteer friend for weekly phone calls and texts.
89	MOMentum	https://www.marinmomentum.org/	Marin	CA	MOMentum is a countywide pilot that the Marin Community Foundation launched in May 2021, leveraging input from moms and combining it with deep expertise from local, state and national nonprofits and county partners. Participants (125 Low-income moms) will receive \$1,000 per month for 24 months, ...
90	Montgomery County Guaranteed Income Program	https://www3.montgomerycountymd.gov/311/Solutions.aspx?...	Montgomery County	MD	The Montgomery County Guaranteed Income Pilot ("MoCo Boost" which stands for "Building Our Opportunities and Strength Today") is one of several dozen national pilots designed to change the narrative around poverty by providing a regular, unrestricted, guaranteed income supplement to participants, ...
91	Mother Rising for Guaranteed Basic Income	https://risingcommunities.org/mothers-rising-for-guarantee...	South Los Angeles	CA	The Regional Task Force members serving on the Best Start Region 2 South LA Decides Initiative voted to fund the Mothers Rising for Guaranteed Basic Income. The Best Start Region 2 South LA Decides initiative puts the power back in people's hands by ensuring that residents can participate in the design and decision-...

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92	Mother Up Pilot	https://mothersoutreachnetwork.org/mother-up-pilot/	District of Columbia	DC	Phase 1 (Soft Launch) April 2023-March 2026 5 moms in DCT (Direct Cash Transfer) Group Phase 2 (Pre-Pilot) Summer 2023-Summer 2026...
93	Multnomah Mother's Trust	https://www.multco.us/multnomah-idea-lab/multnomah-...	Multnomah County	OR	The Multnomah Mothers' Trust Project began by recruiting 100 participants from the Black Parent Initiative and WomenFirst programs. Earlier this year, the program began distributing \$500 monthly payments and kept records on how the money was spent. Participants who provided monthly informatio...
94	My Sister's Place Cash Transfer Program	https://www.mysistersplacedc.org/programs-and-services/	District of Columbia	DC	My Sister's Place (MSP) is proud to launch the first emergency cash transfer program specifically targeted toward domestic violence (DV) survivors. This pilot project will benefit families served through MSP's Reaching Independence Through Survivor Empowerment (RISE) transitional housing program an...
95	NCJWLA Guaranteed Income Project	http://www.ncjwla.org/gip	Los Angeles	CA	The National Council of Jewish Women Los Angeles Guaranteed Income Project is focused on supporting female-identifying healthcare workers/caregivers in Los Angeles City Council District 13. The cohort will be 12 participants who will receive \$1000 a month for 12 months. We have targeted women who earn between...
96	New Orleans Guaranteed Income Program	https://nola.gov/mayor/news/may-2022/city-of-new-orleans-...	New Orleans	LA	The Mayor's Office of Youth and Families announced the launch of the New Orleans Guaranteed Income Program through a \$500,000 grant from Mayors for a Guaranteed Income (MGI). The City of New Orleans is the first recipient of the MGI funding to prioritize payments to young people. The program will serve 1...
97	Newark Equity	https://newarkequity.org/	Newark	NJ	The Newark Movement for Economic Equity (NMEE) layers guaranteed income over Mayor Baraka's existing equitable growth strategies and wraparound services provided by various nonprofit organizations. NMEE is one of a number of initiatives established by the Mayor to address the economic insecurity faced by Newark's...

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98	NM Immigrant GBI Project	https://www.uptogether.org/press-release/	13 Counties	NM	As part of the NM Immigrant GBI Project, 330 undocumented or mixed-immigration status families from 13 counties will begin in March to receive \$500 monthly for 12 months. The online application period opened last month and will close this Friday, February 11 at 3 p.m. MST. To date, more than 2,000 applicatio...
99	Oakland Resilient Families	https://oaklandresilientfamilies.org/	Oakland	CA	Oakland Resilient Families provided 600 randomly selected Oakland families (with an intentional focus on groups with the greatest wealth disparities per the Oakland Equity Index) with low incomes and at least 1 child under 18 a guaranteed income of \$500 per month for at least 18 months.
100	Olympic Community Action Programs GBI Pilot	https://www.peninsuladailynews.com/news/olymps-basic-income-...	Olympic Peninsula	WA	Participants in OlyCap Programs
101	Open Research Basic Income Project (Previously...	https://cdn2.assets-servd.host/future-platypus/production/...	USA		Individuals between 21 and 40 with income that does not exceed 300% of the Federal Poverty Line based on household size (\$38,640 for individual).
102	Paterson Guaranteed Income Pilot Program	https://www.patersonnj.gov/department/division.php?structureid...	Paterson	NJ	In 2021, the City of Paterson launched their guaranteed income program. 110 Paterson residents, selected through a lottery by the Center for Guaranteed Income Research at the University of Pennsylvania, received \$400 a month for 12 months. The program is planning to launch a second cohort.
103	Paterson Guaranteed Income Pilot Program (Renewed 2022)	https://www.patersonnj.gov/department/division.php?structureid...	Paterson	NJ	In 2021, the City of Paterson launched their guaranteed income program. 110 Paterson residents, selected through a lottery by the Center for Guaranteed Income Research at the University of Pennsylvania, received \$400 a month for 12 months. The program is planning to launch a second cohort.

#	Name of Pilot	Website	Location	State	Description
104	Pathway to Income Equity	https://sonomasun.com/2022/09/01/sonoma-county-launches-...	Sonoma County	CA	Pathway To Income Equity is a two-year initiative that will deliver \$500 a month to 305 low-income families in Sonoma County. The initiative aims to support families with young children or pregnant residents along with other Sonoma County residents.
105	People's Prosperity Pilot	https://www.stpaul.gov/departments/financial-empowerment/peoples...	St. Paul	MN	The City of Saint Paul launched the People's Prosperity Guaranteed Income Pilot in October 2020. The People's Prosperity Pilot was offered to families participating in CollegeBound Saint Paul, the City's college savings initiative, which is providing every child born to a Saint Paul resident on or after January 1, 2020 with a colleg...
106	Philadelphia Guaranteed Income Program	https://nextcity.org/urbanist-news/economics-in-brief-...	Philadelphia	PA	Recipients of Temporary Assistance for Needy Families (TANF)
107	Philly Joy Bank	https://phillycityfund.org/programs/philly-joy-bank/	Philadelphia	PA	<p>The Philly Joy Bank is a guaranteed income pilot that will provide pregnant Philadelphians with no strings attached cash with the goal of improving birth outcomes.</p> <p>The Philly Joy Bank was developed by the Philadelphi...</p>
108	Preserving Our Diversity (POD) Pilot #1	https://www.santamonica.gov/housing-pod#:~:text=The%20P...	Santa Monica	CA	The Preserving Our Diversity (POD) program provides cash-based assistance to low-income, long-term Santa Monica residents in rent-controlled apartments in Santa Monica to help achieve a minimum monthly after-rent income of \$747 for a one-person household or \$1,306 for a two-person household.
109	Preserving Our Diversity (POD) Pilot #2	https://www.santamonica.gov/housing-pod#:~:text=The%20P...	Santa Monica	CA	The Preserving Our Diversity (POD) program provides cash-based assistance to low-income, long-term Santa Monica residents in rent-controlled apartments in Santa Monica to help achieve a minimum monthly after-rent income of \$747 for a one-person household or \$1,306 for a two-person household.

#	Name of Pilot	Website	Location	State	Description
110	Prince George Guaranteed Income Pilot Program	https://wtop.com/prince-georges-county/2023/04/prince-georges-c...	Prince George County	MD	In April 2023, the Prince George County Council unanimously approved a guaranteed income pilot program. The exact details of Prince George's County program will be hashed out by a workgroup. But during a committee meeting last month, Council member Krystal Oriadha said that payments would ...
111	Project HOME Turst Program	https://www.mainepublic.org/business-and-economy/2023-07-07/...	Portland	ME	At QHC, the majority of our 250 Project HOME households are headed by mothers. We know that when families are stably housed and financially secure, they and their children thrive in and outside of school, thrive professionally, and are less likely to ever experience homelessness.
112	Project Resilience	https://covid19.ulstercountyny.gov/project-resilience/	Ulster County	NY	Individuals making less than 80% area median income of \$46,900
113	Project Solid Ground	https://avivomn.org/about/current-news/avivo-ubi-universal-...	Twin Cities	MN	The Nancy Somers Family Foundation facilitated funding for a pilot providing \$1000 monthly for 15 individuals through a local anti-poverty non-profit, Avivo. The pilot began amid the urgency of the pandemic in 2020 and included low income individuals who were unhoused, challenged by mental illness ...
114	Providence Guaranteed Income Pilot	https://guaranteedincome.us/providence	Providence	RI	The Providence Guaranteed Income Program is administered by Amos House and is being evaluated by the University of Pennsylvania's Center for Guaranteed Income Research. Researchers are looking at the impact this supplemental income has on participants' economic volatility, employment status, ...
115	Public Schools Students Experiencing Homelessness Pilot - ...	https://www.nmappleseed.org/family-economic-stability	Albuquerque	NM	In partnership with the LANL Foundation (LANLF), Cuba Independent School District (CISD), and West Las Vegas School District (WLVS), New Mexico Appleseed designed, implemented, and evaluated this intervention to provide educational and financial support to inadequately housed students.

#	Name of Pilot	Website	Location	State	Description
116	Public Schools Students Experiencing Homelessness Pilot - L...	https://www.nmappleseed.org/family-economic-stability	Las Cruces	NM	In partnership with the LANL Foundation (LANLF), Cuba Independent School District (CISD), and West Las Vegas School District (WLVSD), New Mexico Appleseed designed, implemented, and evaluated this intervention to provide educational and financial support to inadequately housed students.
117	Restorative Reentry Fund	https://communityworkswest.org/our-work/restorative-...	Bay Area	CA	The Restorative Reentry Fund is one of the first guaranteed income programs for people returning home after incarceration. The population of focus is Black and Brown adults who are formerly incarcerated and reside in Alameda and Contra Costa counties, California. Recipients will receive \$500 in uncondition...
118	Returning Home Career Grant	https://rubiconprograms.org/news/blog/returning-home-press	Alameda and Contra Costa	CA	Formerly incarcerated- Primarily black and brown individuals returning home after incarceration
119	Richmond Resilience Initiative (RRI) (cohort 1)	http://richmondvaannouncements.blogspot.com/2020/10/stoney-...	Richmond	VA	The Richmond Resilience Initiative (RRI) is the City of Richmond's guaranteed income pilot program. It is facilitated by the Office of Community Wealth Building and made possible by strategic and financial support of key partners Robins Foundation and Mayors for a Guaranteed Income. Over the course of 24 months ...
120	Richmond Resilience Initiative (RRI) (cohort 2)	https://www.rva.gov/community-wealth-building/richmond-...	Richmond	VA	The Richmond Resilience Initiative (RRI) is the City of Richmond's guaranteed income pilot program. It is facilitated by the Office of Community Wealth Building and made possible by strategic and financial support of key partners Robins Foundation and Mayors for a Guaranteed Income. Over the course of 24 months ...
121	Rise Up Alameda	https://www.alamedaca.gov/Departments/Base-Reuse-and-Economic-...	Alameda	CA	Guaranteed Income to Grow Ann Arbor (GIG A2) is a two-year guaranteed income program that provides monthly payments of \$528 to 100 entrepreneurs with low or very low income to support their efforts. The income limit is defined by the U.S. Department of Housing and Urban Development, relative to Ann ...

#	Name of Pilot	Website	Location	State	Description
122	Rise Up Cambridge	https://www.cambridge.ma.gov/rise-up	Cambridge	MA	Rise Up Cambridge is a \$22 million commitment from the City of Cambridge to provide assistance to families with kids using funds received by the City from the federal American Rescue Plan Act. It provides direct cash to low-income Cambridge households with children at or under 21 years of age, earning at or ...
123	Rochester's Guaranteed Basic Income program	https://www.rochesterfirmst.com/rochester-city-council-...	Rochester	NY	175 families in the City of Rochester who live at or below 200% of the federal poverty level would receive \$500 per month for one year. A separate group of 175 families would receive the same amount monthly under the second year of the proposal.
124	San Antonio Basic Income Pilot	https://santonioireport.org/cash-without-conditions-san-...	San Antonio	TX	UpTogether invests in low-income families who want to work with people in their communities and support one another in accomplishing their goals. Starting November 2020, Uptoegether invested \$5,100 in 180-200 groups whose members live in San Antonio. The funds were dispersed over 27 months. Each househol...
125	San Diego for Every Child	https://www.sandiegoforeverychild.org/guaranteed-income/	San Diego	CA	San Diego for Every Child is piloting a guaranteed income project as an economic justice tool to help address the racial and gender inequities that impact the lives of children experiencing poverty. With COVID-19, social unrest, and an emerging recession, guaranteed income is an ideal program to address th...
126	San Francisco Guaranteed Income for Artists	https://ybca.org/guaranteed-income-for-artists/#:~:text=The%2...	San Francisco	CA	The SF Guaranteed Income Pilot for Artists (SF-GIPA), powered by YBCA, makes no-strings-attached monthly cash payments to 130 artists who have been disproportionately impacted by the COVID-19 pandemic. SF-GIPA was designed and launched in May 2021 in partnership with the City of San Francisco.
127	San Mateo County Guaranteed Income Program	https://www.smcgov.org/ceo/news/lift-life-after-foster-care	San Mateo County	CA	

#	Name of Pilot	Website	Location	State	Description
128	Santa Clara Basic Income Pilot	https://news.sccgov.org/county-santa-claras-basic-income-...	Santa Clara	CA	Young adults 22-24 years of age transitioning out of foster care
129	Santa Clara County Pilot Program	https://www.ktvu.com/news/santa-claras-county-launches-...	Santa Clara	CA	Santa Clara County is now launching a pilot program to give \$1,200 a month to 50 graduating high school seniors who are homeless. The money is coming from the new state budget just signed into law by Gov. Gavin Newsom on June 27, 2023.
130	Santa Fe Learn, Earn, Achieve Program (SF LEAP)	https://santafeleap.org/	Santa Fe	NM	The goal of SF LEAP is to assist young parents attain their educational goals so that they are able to provide a stable income for themselves and their families in the future. The funding supports one hundred young parents making less than 200% of the federal poverty level (about \$34,000 for a family of two or \$52,000 for...
131	Shreveport Guaranteed Income	https://www.shreveportla.gov/2844/Shreveport-Guaranteed-Income-...	Shreveport	LA	The City of Shreveport's Guaranteed Income Program is administered by the City of Shreveport and United Way of Northwest Louisiana through the Shreveport Financial Empowerment Center and research is being evaluated by ABT Associates. Researchers are looking at the impact of this supplemental income on ...
132	South San Francisco Guaranteed Income Program	https://www.ssf.net/departments/economic-community-developm...	San Francisco	CA	Foster youth aging out of care, single heads of households, families with minor aged children and residents of the city's lowest income census block tracks.
133	Stockton Economic Empowerment Demonstration (SEED)	https://www.stocktondemonstration.org/	Stockton	CA	The Stockton Economic Empowerment Demonstration (SEED) was the nation's first mayor led guaranteed income demonstration. Launched in February 2019 by former Mayor Michael D. Tubbs, SEED gave 125 randomly selected residents \$500/month for 24 months. The cash was completely unconditional, with ...

#	Name of Pilot	Website	Location	State	Description
134	Strong Families, Strong Future DC	https://mARTHASTABLE.org/blog/building-strong-financial-foundation...	Washington	DC	Martha's Table, in partnership with the Office of the Deputy Mayor for Planning and Economic Development, has committed to supporting over one hundred mothers living in Wards 5, 7, and 8 through our latest direct cash assistance program: Strong Families, Strong Futures DC. This initiative will help ...
135	The Bridge Project (first cohort)	https://bridgeproject.org/	New York	NY	Launched in June 2021, the Bridge Project is designed to support low-income mothers in New York City during the first 1,000 days of their children's lives by providing them with consistent, unconditional cash on a biweekly basis. The first phase of the Bridge Project provides either \$500 or \$1,000 a month to 100 low-...
136	The Bridge Project (second cohort)	https://bridgeproject.org/	New York	NY	Launched in June 2021, the Bridge Project is designed to support low-income mothers in New York City during the first 1,000 days of their children's lives by providing them with consistent, unconditional cash on a biweekly basis. The first phase of the Bridge Project provides either \$500 or \$1,000 a month to 100 low-...
137	The Targeted Eviction Program	https://unitedwaydallas.org/updates/the-targeted-eviction-...	Dallas	TX	Earlier this year, United Way of Metropolitan Dallas launched an innovative new pilot program that seeks to address a long-standing problem. The Targeted Eviction Prevention Project (TEPP) provides direct cash investments and other resources for families in Southern Dallas with the goal of empowering them to...
138	The Ventura County Human Services Agency	https://www.cdss.ca.gov/Portals/13/Press%20Releases/2023/CDS-News...	Ventura County	CA	Former foster youth
139	The Youth Cash Transfer Study	https://www.rootedschool.org/youth-cash-transfer-study	New Orleans	LA	High school seniors

#	Name of Pilot	Website	Location	State	Description
140	Thrive East of the River	https://mARTHABLE.org/wp-content/uploads/2020/06/Marthas...	Washington	DC	THRIVE East of the River was a guaranteed-income pilot that provided emergency cash relief of \$5,500 to almost 600 Washington, DC, households during the height of the COVID-19 pandemic. THRIVE was launched by four community-based organizations and provided cash as well as other services to participants...
141	Thriving Providers Project	https://thrivingproviders.org/	Multiple	WA, TN, CO	This program will be piloted in multiple locations. Selected family, friend and neighbor providers/caregivers will receive direct cash payments for one year or more. Providers and caregivers will also receive peer and professional support that reduces isolation, increases access to other resources and ...
142	Transformational Support for Emerging Nashville-Based ...	https://www.bmacoalition.org/initiatives	Nashville	TN	The Black Music Action Coalition (BMAC) and the Academy of Country Music (ACM) proudly announced today a new partnership to launch, sustain and support "OnRamp," a guaranteed income program for 20 young, Black members of the music community, including artists and industry professionals, in ...
143	Trust Youth Initiative: Direct Cash Transfers to Address Young Adu...	https://www.pointsourceyouth.org/directcashtransfers	New York	NY	LGBTQIA Youth 18-24 who are unhoused or underhoused
144	West Hollywood Basic Income Pilot	https://www.ncjwla.org/whpgi/	West Hollywood	CA	The City of West Hollywood was created by LGBT activists, older adults, and renters seeking a place to live where they would be free from discrimination and safely age in their community. Since then, the City has crafted housing policies that stabilize rental costs and prohibit discrimination, invested in affordable and ...
145	YALift! (Young Adult Louisville Income For Transform...	https://metro.unitedway.org/program/yalift/	Louisville	KY	YALift! provides young adults with a one-year, no strings attached foundation of financial stability. The pilot is collaboratively administered by Louisville Metro Government, Metro United Way, Russell: A Place of Promise, and Mayors for Guaranteed Income (MGI), and is focused on young adults in three neighborhoo...

#	Name of Pilot	Website	Location	State	Description
146	YBCA Guaranteed Income Pilot	https://ybca.org/guaranteed-income-pilot/	San Francisco	CA	Black, Indigenous, BIPOC, LGBTQ+ , immigrant and disabled individuals 18 and older who are artists whose practice is rooted in a historically marginalized community, live in low-income households, and have lost income due to COVID-19
147	Yolo County Basic Income (YOBI)	https://poverty.ucdavis.edu/article/break-cycle-generational-poverty-...	pri	CA	Yolo County and its Health and Human Services Agency (HHS) will launch the Yolo County Basic Income (YOBI) Project, putting resources in the hands of families marginalized by circumstances and systems working for their long-term health and financial stability. YOBI provides a calculated basic income to a...
148	YSEquity	https://ysequity.org/#overview	Yellow Springs and Miami Township	OH	YSEQUITY, an initiative supported by the Yellow Springs Community Foundation, will open applications for the next cohort in Fall 2023 to provide 15 residents of Yellow Springs and Miami Township with \$300 each month over a period of 24 months (\$7,200 in total per individual). YSEQUITY is the second guaranteed inco...
149	Zero Babies Homeless	https://www.thesamuelsgrp.com/home-works	National	HOMEworks by the Samuels Group	The Zero Babies Homeless demonstration project will focus on low-income pregnant women and mothers with infants in NYC who are experiencing or expect to experience housing instability. If a mother qualifies, they will be randomly assigned to the experimental program group or to control group. Both groups will ...
150	The Black Economic Equity Movement (BEEM) Project	https://beemproject.org/	San Francisco and Oakland	CA	The Black Economic Equity Movement (BEEM) project is a Guaranteed Income project for Black young adults in low-income areas of San Francisco and Oakland, CA. The BEEM project lasts for two years, with half of the BEEM participants getting the payments in the first year and half getting the payments in the second yea...
151	Rx Kids	https://flintrxkids.com/	Flint	Michigan	More potent than any prescribed pill, Rx Kids aims to improve health, hope, and opportunity. Science demonstrates the lifelong consequences of early adversity but also the promise of science-based, community-driven solutions. For many families, income plunges, and poverty spikes right before a child is bor...

#	Name of Pilot	Website	Location	State	Description
152	It All Adds Up	https://www.italladdsupsf.org/the-pilot	Bay Area	CA	It All Adds Up, also known as the Bay Area Thriving Families study, is a five-year randomized control trial providing 225 Bay Area families who have recently experienced homelessness with \$1,000 in guaranteed basic income for 12 months. The pilot is a partnership between Compass Family Services and Hamilton ...
153	Unsheltered Homelessness Response Pilot	https://raleighnc.gov/housing/news/unsheltered-homelessness-...	Raleigh	North Carolina	The City of Raleigh's Housing and Neighborhoods Department was recently approved by City Council to implement an Unsheltered Homelessness Response Pilot. The Pilot will provide up to two years of unconditional direct housing assistance to approximately 45 people...
154	Affording Survival	https://thenetwork.org/	Cook County	IL	The Network: Advocating Against Domestic Violence and partners will support eighty survivors of domestic violence with a guaranteed income for one year (\$1000/month). Survivors will receive domestic violence services, ...
155	CashRx	https://breadfortheconomy.org/economic-security/	Washington	District of Columbia	The CashRx program provides a small group of Bread for the City medical patients with equity-based cash transfers based on their needs with the goal of improving their health outcomes with a specific focus on the social determinants of health. CashRx is funded by the Greater Washington Community Foundation's ...
156	Pediatric RISE	https://bonalab.dana-farber.org/	Boston	Massachusetts	Pediatric RISE is a new supportive care intervention that provides unrestricted cash support for 6-months to families who have a child receiving chemotherapy for newly diagnosed cancer, with a self-reported household income at or below 200% of the federal poverty line (FPL). Pediatric RISE Aim 2 is a randomize...
157	159				

APPENDIX III

GUARANTEED INCOME PILOTS IN CALIFORNIA

CA facilities

#	Name of Pilot	Website	Location	State	Description
1	Abundant Birth Project	https://pretermbirthca.ucsf.edu/abundant-birth-project#:~:text=The%20Abundant%20Birth%20Project%20is,economic%20and%20reproductive%20health%20intervention.	San Francisco	CA	In the United States, racial disparities in birth outcomes continue to persist with income inequality being one of the key contributors. Structural interventions that reduce the racial-wealth gap are urgently needed and have the promise to narrow longstanding inequities. In a community-academic partnership, Expecting Justice piloted the first pregnancy income supplement program in the US called the Abundant Birth Project (ABP). ABP provides unconditional cash supplements to Black and Pacific Islander mothers as a strategy to reduce preterm birth and improve economic outcomes for our communities.
2	Advancing Fresno Guaranteed Guaranteed Income	https://fresnoeconomic.org/guaranteed-income/	Fesno	CA	Eligible participants must: 1. Live in southwest Fresno (93706) or Huron (93234), two zip codes with among the highest concentrated poverty in the city of Fresno and rural Fresno County, respectively; 2. Be pregnant and/or have one or more children between the ages of 0 to 5; and 3. Earn 80% or less of the Area Median Income for their zip code. For 93706, this is \$30,615 or less and for 93234 this is \$35,103 or less.
3	BIG:LEAP (Basic Income Guaranteed: L.A. Economic Assistance Pilot)	https://bigleap.lacity.org/	Los Angeles	CA	Basic Income Guaranteed: Los Angeles Economic Assistance Pilot (BIG:LEAP) is providing approximately 3,200 individuals with \$1,000 per month for 12 months. These are unconditional, regular, and direct cash payments to individual participants that supplement existing welfare programs.
4	City and County of San Francisco	https://www.sfhhsa.org/about/announcements/city-launches-new-guaranteed-income-pilot-program-former-foster-youth	San Francisco	CA	the San Francisco Human Services Agency (SFHSA) announced the launch of a new guaranteed income pilot program for former foster youth in San Francisco. Supported by California Department of Social Services (CDSS), the City and County of San Francisco, the San Francisco Juvenile Probation Department (SFJPD) and the non-profit Tipping Point Community, SFHSA's Foundations for the Future Guaranteed Income Pilot will provide 150 low-income youth who have recently aged out of San Francisco's extended foster care and juvenile probation systems monthly payments of \$1,200 for 18 months. SFHSA is one of just seven organizations across the State to be competitively awarded a grant to launch the program through California's first ever state-funded Guaranteed Income Pilot Program.

#	Name of Pilot	Website	Location	State	Description
5	Compass Family Service Basic Income Pilot	https://www.compass-sf.org/post/partner-spotlight-wells-fargo	San Francisco	CA	Compass is to study the impact of universal basic income for 13 low-income families with children currently enrolled in Compass Children's Center. The payments will be \$350 per month for six months. Although this pilot program will be modest, resulting in a total of \$2,100 per family, we know that any increase in income is likely to produce real benefits for the children and parents we serve. We hope that the results will show an overall improvement in family stability over the pilot period.
6	Compton Pledge	https://comptonpledge.org/	Compton	CA	Over the course of two years, the Compton Pledge will provide 800 low-income residents with unconditional cash installments, delivering urgent relief to Compton families in the wake of COVID-19's devastation. The Fund for Guaranteed Income has built a solution for governments to disburse cash to program participants of the Compton Pledge. One Fair Wage, Essie Justice Group, Black Lives Matter, Brotherhood Crusade, and A New Way of Life are among the advisers to the Compton Pledge, which was passed as a local resolution of the BREATHE Act.
7	Concord GI Pilot Program	https://www.mercurynews.com/2023/03/13/concord-nonprofit-launches-guaranteed-income-pilot-for-those-affected-by-covid-19/	Concord	CA	Monument Impact, a community-based nonprofit, has launched a guaranteed income pilot program after being awarded \$1.5 million in American Rescue Plan Act funds by the city of Concord. The project aims to give \$500 a month over 12 months in cash assistance to at least 120 low-income Concord families. "Priority will be given to families with children age 12 or younger living in neighborhoods where many low-wage workers who were not able to work remotely, had children at home in distance learning, and lacked access to child care, health care, and/or federal/state COVID-19 recovery funds," the press release said.
8	Corazón Healdsburg	https://norcalpublicmedia.org/2022062580166/news-feed/healdsburg-advances-universal-income-pilot-program	Healdsburg	CA	Last September, the Healdsburg City Council allocated funding from the American Rescue Plan Act toward the creation of a universal basic income program. The City of Healdsburg is partnering with Corazón Healdsburg to develop a pilot program. Corazón has been at work on the details of the program with hopes that it will launch in the summer. At its core, the pilot would provide \$500 per month for two years to 50 local families, no strings attached.

#	Name of Pilot	Website	Location	State	Description
9	Creative Communities Coalition Coalition for Guaranteed Income (CCCGI)	https://ybcac.org/guaranteed-income-for-artists/#:~:text=Creative%20Communities%20Coalition&text=CCCGI%20is%20an%2018%20month,underserved%20by%20traditional%20funding%20sources.	San Francisco	CA	The Creative Communities Coalition for Guaranteed Income (CCCGI) is a new initiative convened by YBCA and led by six San Francisco arts and culture organizations dedicated to economic justice: Black Freighter Press, Chinese Culture Center of San Francisco (CCCSF), The Transgender District, Dance Mission Theater, Galeria de la Raza, and the San Francisco Bay Area Theatre Company (SFBATCO). The community-led initiative, funded by Jack Dorsey's #StartSmall Foundation and Mackenzie Scott, implements a \$1.3 million, 18-month guaranteed income program focused on San Francisco artists grappling with the harms of structural racism, displacement, and inequity exacerbated by the COVID-19 pandemic.
10	Direct Investment Program in Sacramento (DIPS)	https://www.cpradio.org/articles/2023/03/20/sacramento-guaranteed-income-program-opens-applications-for-second-round-of-participants/	Sacramento	CA	Families must be up to 150% of the Federal Poverty Level by household size (up to \$19,320 for a single person)
11	Direct Investment Program in Sacramento (DIPS) 2.0	https://www.cpradio.org/articles/2023/03/20/sacramento-guaranteed-income-program-opens-applications-for-second-round-of-participants/	Sacramento	CA	Live in Sacramento. 2. Income – Eligible households must earn less annually than the following limits: 1 adult: \$28,205 1 adult, 1 child: \$49,945 1 adult, 2 children: \$65,880 1 adult, 3 children: \$79,500 2 adults: \$43,201 2 adults, 1 child: \$64,273 2 adults, 2 children: \$79,500 2 adults, 3 children: \$93,120 Household of 6: \$106,740 Household of 7: \$120,360 Household of 8: \$133,980 For households of 8+: add \$14,160 for each additional person
12	El Monte Guaranteed Income Program	https://abc7.com/el-monte-approves-guaranteed-income-pilot-program/11657321/	El Monte	CA	Los Angeles County's pilot program will give 1,000 randomly selected residents \$1,000 a month for three years. Participants must be at least 18 years old, have a household income under \$56,000 for a single person or \$96,000 for a family of four and have experienced negative impacts due to the COVID-19 pandemic.

#	Name of Pilot	Website	Location	State	Description
13	Elevate MV	https://www.mountainview.gov/city-managers-office/human-services/guaranteed-basic-income-pilot?locale=en	Mountain View	CA	Households with an income below 30% Area Median Income (AMI), and parents/custodial caregiver for at least one child under the age of 18 at the time of application.
14	Expecting Justice	https://www.cdss.ca.gov/Portals/13/Press%20Releases/2023/CDSS-News-Release-Guaranteed-Income-Pilots.pdf		CA	Expecting Justice (Heluna Health DBA Public Health Foundation Enterprises, Inc.) was awarded \$4,995,758 and will provide 425 pregnant individuals who are at high risk for pre-term birth with \$600-\$1,000 per month for 12 months.
15	Family Goal Fund	https://www.whylift.org/family-goal-fund/	Los Angeles	CA	LIFT is a national nonprofit providing coaching services to families in Chicago, DC, New York, and Los Angeles. Across our four sites, families receive \$150 unrestricted cash transfers every three months they continue in our program, for up to two years. Our program and cash transfer supports aim to accelerate families' progress towards their self-named career, education, and financial mobility goals. Key metrics of success include income gains, educational persistence and completion, and financial outcomes (savings behavior, debt reduction, credit building, etc.).

#	Name of Pilot	Website	Location	State	Description
16	G.I.F.T. Guaranteed Income for Transgender People	https://www.giftincome.org/faq	San Francisco	CA	<p>Guaranteed Income for Transgender People (G.I.F.T.) will provide economically marginalized transgender people with unrestricted, monthly guaranteed income as a way to combat poverty our most impacted community members face.</p> <p>The Transgender District and Lyon-Martin Community Health Services, in partnership with municipal city departments in the City and County of San Francisco, will provide 55 Transgender residents of San Francisco County with \$1,200 a month in guaranteed income for a year and a half.</p> <p>The program will prioritize enrollment of Transgender, Non-Binary, Gender Non-Conforming, and Intersex (TGI) people who are also Black, Indigenous, or People of Color (BIPOC), experiencing homelessness, living with disabilities and chronic illnesses, youth and elders, monolingual Spanish-speakers, and those who are legally vulnerable such as TGI people who are undocumented, engaging in survival sex trades, or are formerly incarcerated.</p>
17	iFoster Inc.	https://www.cdss.ca.gov/Portals/13/Press%20Releases/2023/CDSS-News-Release-Guaranteed-Income-Pilots.pdf		CA	iFoster, Inc. was awarded \$4,862,510 and will provide 300 former foster youth with \$750 per month for 18 months.
18	Immigrant Families Recovery Program: Coachella's UBI Recovery Program	https://www.coachella.org/Home/Components/News/News/2603/18	Coachella	CA	18 years of age or older, who have a current, non-expired, government-issued photo ID, at least one child under the age of 12 who was living in the household in 2021, earned less than \$75,000 in 2021 or have a total household income below \$150,000 in 2021, and have filed a 2019 or 2020 tax return or gave the IRS information as a non-filer in 2020 or 2021

#	Name of Pilot	Website	Location	State	Description
19	Immigrant Families Recovery Program: San Mateo County	https://www.globenewswire.com/news-release/2022/02/08/2381400/0/en/San-Mateo-County-Coalition-and-Mission-Asset-Fund-Launch-Guaranteed-Income-for-500-Immigrant-Families.html	San Mateo County	CA	Households not eligible to receive a second-round stimulus check (Economic Impact Payment) from the Federal government, have a household income less than 80% area median income (\$97,440 for an individual), lost income due to the coronavirus (COVID-19) pandemic, and have not yet received a grant from MAF through the CA College Student Support Fund, LA Young Creatives Fund, or Immigrant Families Fund.
20	Inland Southern California United Way	https://www.cdss.ca.gov/Portals/13/Press%20Releases/2023/CDSS-News-Release-Guaranteed-Income-Pilots.pdf		CA	Inland Southern California United Way was awarded \$5,000,000 and will provide 500 pregnant individuals with \$600 per month for 12 months and 120 former foster youth with \$750 per month for 18 months.
21	LA County Breathe	https://ceo.lacounty.gov/pai/breathe/	Los Angeles	CA	Breathe: LA County's Guaranteed Income Program is part of LA County's Poverty Alleviation Initiative. 1,000 participants were selected and will receive a \$ 1,000 stipend every month for the next three years.
22	Long Beach Guaranteed Income Pilot Program	https://longbeach.gov/press-releases/city-of-long-beach-begins-payments-for-long-beach-pledge-guaranteed-income-pilot-program/?_gl=1*1okgqj5*_ga*NTA3MjA1OTkwLjE3MDAwODQ3NTA.*_ga_DH0765KYTY*MTcwMDA4NDc0OS4xLjEuMTcwMDA4NDc2MS40OC4wLjA	Long Beach	CA	The Long Beach Guaranteed Income Pilot Program initiative will help 500 single parents in our city who are living in poverty and struggling to meet basic needs. Direct payments will focus on the 90813 Zip Code which is the highest concentrated area of family poverty in Long Beach and has a median household income 25% lower than any other zip code in the city. The pilot program will provide up to 500 participants with \$500 per month for 12 months.

#	Name of Pilot	Website	Location	State	Description
23	Los Angeles County's Guaranteed Income Program	https://www.forbes.com/advisor/personal-finance/guaranteed-income-program-california/	Los Angeles County	CA	Individuals at or below the Federal Poverty Line based on household size facing economic and/or medical hardship from COVID-19, and with at least one dependent child (younger than 18 or a student younger than 24) or are pregnant
24	Los Angeles Section National Council of Jewish Women, Inc.	https://www.cdss.ca.gov/Portals/13/Press%20Releases/2023/CDSS-News-Release-Guaranteed-Income-Pilots.pdf	Los Angeles	CA	Los Angeles Section National Council of Jewish Women, Inc. was awarded \$3,681,950 and will provide 150 pregnant individuals who have or are at risk of diabetes with \$1,000 per month for 18 months.
25	McKinleyville Community Collaborative	https://www.cdss.ca.gov/Portals/13/Press%20Releases/2023/CDSS-News-Release-Guaranteed-Income-Pilots.pdf		CA	McKinleyville Community Collaborative was awarded \$2,302,017 and will provide 150 pregnant individuals with \$920 per month for 18 months.
26	Miracle Money	https://www.miraclemessages.org/money	San Francisco	CA	Miracle Money is a UBI program for people experiencing homelessness. Our initial pilot is distributing \$500/month for six months to 15 unhoused neighbors in the SF Bay Area. Each Miracle Money recipient is paired with a volunteer friend for weekly phone calls and texts.
27	MOMentum	https://www.marinmomentum.org/	Marin	CA	MOMentum is a countywide pilot that the Marin Community Foundation launched in May 2021, leveraging input from moms and combining it with deep expertise from local, state and national nonprofits and county partners. Participants (125 Low-income moms) will receive \$1,000 per month for 24 months, plus access to the UpTogether platform for networking with other moms, mutual support, information and resources sharing. This pilot is designed to give moms an opportunity for greater independence over their lives, their finances and the future for them and their children. MOMentum is 100% funded by philanthropic donations.

#	Name of Pilot	Website	Location	State	Description
28	Mother Rising for Guaranteed Basic Income	https://risingcommunities.org/mothers-rising-for-guaranteed-basic-income/	South Los Angeles	CA	The Regional Task Force members serving on the Best Start Region 2 South LA Decides Initiative voted to fund the Mothers Rising for Guaranteed Basic Income. The Best Start Region 2 South LA Decides initiative puts the power back in people's hands by ensuring that residents can participate in the design and decision-making process to distribute funding to organizations and projects working to increase the health and well-being of children aged 0 – 5 living in South LA and Compton. The Regional Task Force (RTF), comprised of eight elected residents and four elected alternates from across South LA and Compton, elevates local issues affecting all of Region 2 by developing recommendations to increase systems-change impact and stewarding community-based, participatory grantmaking. Participatory Grantmaking is a system that seeks the active participation of the people impacted by the distribution of funds in the processes for deciding how the funds are distributed. The RTF members were elected by residents of South LA who attend Best Start Local Council meetings in West Athens, Compton/E. Compton, Broadway Manchester and Watts/Willowbrook.
29	NCJWLA Guaranteed Income Project	http://www.ncjwla.org/gip	Los Angeles	CA	The National Council of Jewish Women Los Angeles Guaranteed Income Project is focused on supporting female-identifying healthcare workers/caregivers in Los Angeles City Council District 13. The cohort will be 12 participants who will receive \$1000 a month for 12 months. We have targeted women who earn between 50-80% of area median income as we believe that the financial support of guaranteed income will allow this cohort/community to move past some of their financial/economic struggles towards stronger financial stability and confidence.
30	Oakland Resilient Families	https://oaklandresilientfamilies.org/	Oakland	CA	Oakland Resilient Families provided 600 randomly selected Oakland families (with an intentional focus on groups with the greatest wealth disparities per the Oakland Equity Index) with low incomes and at least 1 child under 18 a guaranteed income of \$500 per month for at least 18 months.

#	Name of Pilot	Website	Location	State	Description
31	Pathway to Income Equity	https://sonomasun.com/2022/09/01/sonoma-county-launches-pilot-program-for-guaranteed-income-to-305-families/	Sonoma County	CA	Pathway To Income Equity is a two-year initiative that will deliver \$500 a month to 305 low-income families in Sonoma County. The initiative aims to support families with young children or pregnant residents along with other Sonoma County residents.
32	Preserving Our Diversity (POD) Pilot #1	https://www.santamonica.gov/housing-pod#:~:text=The%20Preserving%20Our%20Diversity%20(POD,for%20a%20two%20person%20household.	Santa Monica	CA	The Preserving Our Diversity (POD) program provides cash-based assistance to low-income, long-term Santa Monica residents in rent-controlled apartments in Santa Monica to help achieve a minimum monthly after-rent income of \$747 for a one-person household or \$1,306 for a two-person household.
33	Preserving Our Diversity (POD) Pilot #2	https://www.santamonica.gov/housing-pod#:~:text=The%20Preserving%20Our%20Diversity%20(POD,for%20a%20two%20person%20household.	Santa Monica	CA	The Preserving Our Diversity (POD) program provides cash-based assistance to low-income, long-term Santa Monica residents in rent-controlled apartments in Santa Monica to help achieve a minimum monthly after-rent income of \$747 for a one-person household or \$1,306 for a two-person household.
34	Restorative Reentry Fund	https://communityworkswest.org/our-work/restorative-reentry/	Bay Area	CA	The Restorative Reentry Fund is one of the first guaranteed income programs for people returning home after incarceration. The population of focus is Black and Brown adults who are formerly incarcerated and reside in Alameda and Contra Costa counties, California. Recipients will receive \$500 in unconditional cash per month for at least 12 months. Each recipient will have access to a peer advocate who was formerly incarcerated and has deep on-the-ground knowledge of the community and local resources. Our goal is to expand the program throughout the San Francisco Bay Area while exploring what level of cash assistance creates time, peace of mind, and freedom for people to pursue opportunities that lead to fulfillment and wealth building.

#	Name of Pilot	Website	Location	State	Description
35	Returning Home Career Grant	https://rubiconprograms.org/news/blog/returning-home-press	Alameda and Contra Costa	CA	Formerly incarcerated- Primarily black and brown individuals returning home after incarceration
36	Rise Up Alameda	https://www.alamedaca.gov/Departments/Base-Reuse-and-Economic-Development/Guaranteed-Income-Pilot-Program#:~:text=The%20City%20of%20Alameda%20(City,over%20a%20two%20year%20period.	Alameda	CA	Rise Up Alameda provides 150 low-income households with \$1,000 for 24 months. Applicants must be 18 years or older, a resident of the City of Alameda, and have a household income less than 50% of AMI. The program is funded by \$4.6 million in American Rescue Plan Act (ARPA) dollars. The goals are to reduce economic instability, help change local narratives and perceptions surrounding poverty and provision of public benefits, and inform the larger discussion regarding public benefits and anti-poverty policies.
37	San Diego for Every Child	https://www.sandiegoforeverychild.org/guaranteed-income/	San Diego	CA	San Diego for Every Child is piloting a guaranteed income project as an economic justice tool to help address the racial and gender inequities that impact the lives of children experiencing poverty. With COVID-19, social unrest, and an emerging recession, guaranteed income is an ideal program to address the experience of child poverty both in the current moment and beyond. This project is meant to inform future governmental and non-profit policies.
38	San Francisco Guaranteed Income for Artists	https://ybca.org/guaranteed-income-for-artists/#:~:text=The%20SF%20Guaranteed%20Income%20Pilot,the%20City%20of%20San%20Francisco.	San Francisco	CA	The SF Guaranteed Income Pilot for Artists (SF-GIPA), powered by YBCA, makes no-strings-attached monthly cash payments to 130 artists who have been disproportionately impacted by the COVID-19 pandemic. SF-GIPA was designed and launched in May 2021 in partnership with the City of San Francisco.
39	San Mateo County Guaranteed Income Program	https://www.smcgov.org/ceo/news/lift-life-after-foster-care	San Mateo County	CA	

#	Name of Pilot	Website	Location	State	Description
40	Santa Clara Basic Income Pilot	https://news.scc.gov.org/county-santa-claras-basic-income-pilot-program-changing-lives	Santa Clara	CA	Young adults 22-24 years of age transitioning out of foster care
41	Santa Clara County Pilot Program	https://www.ktvu.com/news/santa-clara-county-launches-pilot-program-of-guaranteed-income-for-homeless-high-school-seniors	Santa Clara	CA	Santa Clara County is now launching a pilot program to give \$1,200 a month to 50 graduating high school seniors who are homeless. The money is coming from the new state budget just signed into law by Gov. Gavin Newsom on June 27, 2023.
42	South San Francisco Guaranteed Income Program	https://www.ssf.net/departments/economic-community-development/economic-development/guaranteed-income	San Francisco	CA	Foster youth aging out of care, single heads of households, families with minor aged children and residents of the city's lowest income census block tracks.
43	Stockton Economic Empowerment Demonstration (SEED)	https://www.stocktondemonstration.org/	Stockton	CA	The Stockton Economic Empowerment Demonstration (SEED) was the nation's first mayor led guaranteed income demonstration. Launched in February 2019 by former Mayor Michael D. Tubbs, SEED gave 125 randomly selected residents \$500/month for 24 months. The cash was completely unconditional, with no strings attached and no work requirements.
44	The Ventura County Human Services Agency	https://www.cdss.ca.gov/Portals/13/Press%20Releases/2023/CDSS-News-Release-Guaranteed-Income-Pilots.pdf	Ventura County	CA	Former foster youth

#	Name of Pilot	Website	Location	State	Description
45	West Hollywood Basic Income Pilot	https://www.ncjwla.org/whpgi/	West Hollywood	CA	The City of West Hollywood was created by LGBT activists, older adults, and renters seeking a place to live where they would be free from discrimination and safely age in their community. Since then, the City has crafted housing policies that stabilize rental costs and prohibit discrimination, invested in affordable and inclusionary housing, and developed the West Hollywood Pilot for Guaranteed Income. The City, in partnership with National Council of Jewish Women, Los Angeles, launched the first pilot in the country for older adults living on a low-income and based on state and local data: residents over the age of 50 are now the fastest growing population of homeless people in many parts of the state; and West Hollywood residents ages 55+ comprise 23% of the City's population, but 44% of residents living in poverty. The pilot's goals are to help community members age in place, prevent homelessness, reduce the stressors of financial insecurity, as well as capture qualitative data to provide insight into income challenges facing older adults.
46	YBCA Guaranteed Income Pilot	https://ybca.org/guaranteed-income-pilot/	San Francisco	CA	Black, Indigenous, BIPOC, LGBTQ+ , immigrant and disabled individuals 18 and older who are artists whose practice is rooted in a historically marginalized community, live in low-income households, and have lost income due to COVID-19
47	Yolo County Basic Income (YOBI)	https://poverty.ucdavis.edu/article/break-cycle-generational-poverty-yolo-county-begins-allocating-basic-income-families-poverty#:~:text=On%20April%201%2C%20the%20Yolo,out%20to%20families%20in%20need.	pri	CA	Yolo County and its Health and Human Services Agency (HHSA) will launch the Yolo County Basic Income (YOBI) Project, putting resources in the hands of families marginalized by circumstances and systems working for their long-term health and financial stability. YOBI provides a calculated basic income to a preselected population of approximately 55 families selected from current Yolo County residents enrolled in the California Work Opportunity and Responsibility to Kids (CalWORKs) or CalWORKs Housing Support Program (HSP) who are pregnant or have a child under the age of six.

#	Name of Pilot	Website	Location	State	Description
48	The Black Economic Equity Movement (BEEM) Project	https://beemproject.org/	San Francisco and Oakland	CA	The Black Economic Equity Movement (BEEM) project is a Guaranteed Income project for Black young adults in low-income areas of San Francisco and Oakland, CA. The BEEM project lasts for two years, with half of the BEEM participants getting the payments in the first year and half getting the payments in the second year. BEEM participants have access to financial coaches and peer support for both years.
49	It All Adds Up	https://www.italladdsupsf.org/the-pilot	Bay Area	CA	It All Adds Up, also known as the Bay Area Thriving Families study, is a five-year randomized control trial providing 225 Bay Area families who have recently experienced homelessness with \$1,000 in guaranteed basic income for 12 months. The pilot is a partnership between Compass Family Services and Hamilton Families, with evaluation by NYU's Housing Solutions Lab. The study will evaluate whether unconditional cash payments to families leaving rapid rehousing programs can help them achieve long-term housing stability.

APPENDIX IV

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