

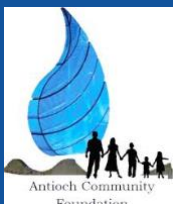
CO GO BIG

Guaranteed Income Pilot Evaluation Report

August 2024

This report was authored by Allison Lowery, External Evaluator

THANK YOU TO OUR PARTNERS



ROBIN HOOD

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Background

Richmond Community Foundation (RCF Connects) is a regional community foundation that mobilizes the power of connection to build healthy, thriving communities. In 2021, RCF Connects, with the support of the Robin Hood Foundation, launched the Mobility LABs initiative in East Contra Costa County to develop a comprehensive plan to measurably and sustainably lift families out of poverty. This three-year initiative was developed not just to develop new solutions to lift families out of poverty, but also to promote dynamic leaders who would work towards changing the national conversation around social and economic mobility. Key to this initiative was to “build and support community-led power and accountability, and to create a broad, deep network of residents who have the tools, support and inspiration to step into their power; elevating not only their own mobility, but that of the community.”

Mobility LABs, later renamed Comment Studio, is located in Antioch, California. Antioch is the third-largest city in Contra Costa County, California. The city is in the East Bay region of the San Francisco Bay Area. RCF Connects prioritized specific Antioch neighborhoods during their collaborative planning phase, focusing primarily on the Sycamore Drive neighborhood. In this neighborhood, 35% of residents are Latinx and 33% of residents are Black. The median household income is \$27,000, and 36% of residents are under the federal poverty level. (Mobility LABs Year 2 Report, Oct 2023)

Building upon Robin Hood’s work to identify and invest in effective models for inclusive and effective community empowerment for upward social mobility, Comment Studio, developed multiple projects, including the focus of this report; a community designed, and community led guaranteed income pilot named Coco Go BIG in Antioch, California which ran from January 2024 through June 2024.

Program Overview

Coco Go BIG was developed as a community designed and community led guaranteed income pilot by members of Comment Studio. Comment Studio members had access to \$50,000 in funding that could be allocated for use in community service projects in the city of Antioch. Leaning on the research findings, including the benefits of guaranteed income from other pilots, Comment Studio’s Program Manager/Community Leader pitched the idea of implementing a guaranteed income pilot to the Comment Studio community members. The community members engaged in discussions about the increasing cost of living in Antioch as they considered guaranteed income as a potential pilot project. Realizing the potential benefits that a guaranteed income program could have on their community, the community members voted unanimously to select the guaranteed income pilot as their community service project. Comment Studio convened an internal guaranteed income working group. The working group formed after community residents agreed during multiple conversations that this project was a viable option for their community.

Prior to Comment Studio’s internal guaranteed income working group, they had joined a countywide work group called the Contra Costa County Guaranteed Income Working Group. Contra Costa County Guaranteed Income Working Group was coordinated by Community

Financial Resources (CFR). The working group was composed of 12 regional organizations, leaders, and community representatives focused on uplifting the community's voice in designing a community-informed guaranteed income pilot that would be implemented in Contra Costa County. The working group conducted countywide community listening sessions, focus groups and surveys, reaching over 500 community members. Each participating organization hosted focus groups and Comment Studio hosted one of the focus groups about guaranteed income.

The findings from the county working group confirmed that many community residents across the county were struggling financially, which was further exacerbated by the pandemic and rising costs due to inflation. It was learned that many people across the county were struggling to pay for their basic needs, including housing and household bills. Community members also shared that although the pandemic exacerbated the financial hardship, they were struggling long before it began. The county working group found that community members were experiencing financial insecurity across socioeconomic status, race, and family makeup. Another insight that was learned from community members was that the overall impact of financial insecurity was impacting their mental health. The findings concluded that Contra Costa residents unanimously support guaranteed income as "an immediate lifeline toward a sense of freedom, security, and agency, while acknowledging that the concept might be one of the tools in addressing a systemic problem." A link to the full report from the working group can be found here: [The Case for a Guaranteed Income Pilot In Contra Costa County](#).

Building upon the efforts of the county working group, Comment Studio's internal working group started planning the guaranteed income pilot, centering the community at the heart of the design process for pilot. A unique element of the community led design process was that the Comment Studio members came from various backgrounds, generations, and life experiences. One of the program staff shared the following: "we had a very opinionated community, so I think that folks just voicing their needs...that was something that really popped out regarding the design and implementation because people from all walks of life; from different backgrounds within our multi-generational community, were sharing their experiences very vulnerably. I feel like that really steered the design."

Community members were empowered to identify the target population for the guaranteed income pilot. They decided that 20 adults who are current community members of Comment Studio and 10 transitional age youth would be eligible for the pilot. Transitional age youth (TAY) are young adults who have been in the foster care system. The decision was based on the need that was expressed by the community. This need was later realized when six of the Comment Studio families suddenly lost their housing between Thanksgiving and Christmas. Comment Studio staff shared that "the guaranteed income supported them through that very much traumatic experience and if I hadn't listened to community, we wouldn't have been able to have that immediate impact in the lives."

Considering the funds that they had available for the pilot, the community members established that the adults would receive \$400 a month and the transitional age youth would receive \$200 a month for the six-month pilot. Program staff were able to learn from best practices in implementing a guaranteed income program from other pilots and share the research findings with the community members. A critical element of planning this community led pilot was

continuous community engagement. Program staff shared that the planning phase took some time to ensure that the details were informed by the voices of the community. “Even though it took longer than I thought it would, it was crucial in the successful implementation of the pilot.” When it came to decisions, program staff were focused on “making sure that it was truly an equitable experience for the participants. This included whether the guaranteed income participants should be anonymous as well as how to engage them in the community without identifying them.” Comment Studio Staff.

The application for the guaranteed income pilot was open to all the community members at Comment Studio. With over 30 applications, there were more community members who applied than there were spots available for the program. One decision that was made by program staff was deciding to select community members who were most in financial need. This was determined by their total household income identified on the applications. “That was really awesome because you got to see people who were genuinely struggling get some sort of financial relief.” Program staff shared that there were some community members who expressed some disappointment that they did not qualify for the program. Despite advocating for waivers that would protect their public benefits, Comment Studio was unable to receive waivers in time to ensure that participant’s benefits would not be impacted by the guaranteed income. It was decided that they would limit the program to only participants not receiving public benefits with restrictions on income. There were also a couple of applicants who were not eligible because they were not residents of Antioch.

Pilot Staff and Collaborative Partners

Comment Studio Staff

In addition to being a community led and community designed pilot, another unique feature of the pilot was having staff who are not just community members but also reflective of the diversity of the group. Recognizing that there were some community members whose primary language was Spanish, the pilot was intentional in ensuring that there was a staff member who was fluent in Spanish so they could communicate with the Spanish speaking community members. This was vital to ensure that they understood the concepts of guaranteed income as well as to provide assistance with their applications and program surveys.

To ensure that the program was as lean as possible, the guaranteed income pilot had minimal staffing. As community members, the staff were also able to vote with the community while also contributing on more detailed aspects of the project such as the application process and more nuanced details of implementing the pilot. They did so all while focusing on ensuring that the project was as equitable as possible. The program staff’s role was described as “holding the community’s vision up behind the scenes.”

“We got to be a part of the decision-making process on what we would do and how we would approach bringing something to our community that would drive a sense of belonging and economic well-being and a sense of connection and everything that the funder really had been helping us foster and cultivate amongst ourselves.” Comment Studio Staff.

- Comment Studio's Program Manager, who is also a Community Leader, provided oversight to the program on a fractional basis. The Program Manager was the project lead and conducted the bulk of the research that reviewed other guaranteed income pilots to inform the design and implementation of Coco Go BIG.
- Comment Studio's Bilingual Community Engagement Coordinator is the Co-Lead of Comment Studio and provided bilingual support to the Spanish speaking participants.
- Comment Studio Contractor who assisted with the details of the design and implementation of the pilot while ensuring it was an equitable experience for the participants.

Robin Hood Foundation provided the majority of the funding for the guaranteed income payments and also provided guidance on the pilot.

Antioch Community Foundation provided the bulk of the funding for the transitional age foster youth pilot.

Community Financial Resources (CFR) was selected by the community members as the guaranteed income disbursement partner as they had the capacity to disburse the funds via debit cards to the guaranteed income participants. They provided a fee-free prepaid debit card which can also be used as an ongoing bank account, facilitated payments on the 15th of each month, and collected de-identified card transactional data to assist with analyzing how the funds were being used. CFR also convened the Contra Costa County's guaranteed income working group which focused on uplifting community voice into how guaranteed income could be implemented in the county. "So besides just being our disbursement partner, they were core to actually leading the first cohort in the guaranteed income working group." Comment Studio Staff.

SparkPoint Contra Costa is a partnership of 19 organizations that empowers individuals and families to become financially sustainable and to effectively advocate for social change. Sparkpoint is a program operated by RCF Connects that provides financial education to guaranteed income pilot participants on a voluntary basis.

CASA (Court Appointed Special Advocates) are court appointed special advocates for foster youth helped to identify half of the transitional age foster youth for the guaranteed income program.

Health, Housing and Homeless services (H3) helped to identify the other half of the transitional age foster youth participants. Health, Housing and Homeless Services (H3) collaborates with the Housing Authority of Contra Costa and other non-profit agencies to provide permanent supportive housing.

Benefits protection

Some of the community members had to decide about whether to apply to the program and the impact that the guaranteed income could have on their public benefits. It was described as a learning opportunity for participants to "recognize as practitioners, here's something that creates a bottleneck or a barrier to guaranteed income." RCF Connects was advocating for getting a waiver for public benefits with the county and state, but they found out just prior to the launch

that they were not going to get approval in time to launch the pilot. Without any waivers in place, they had to restrict community members receiving public benefits from the program so that their benefits would not be at risk. Guaranteed income participants were asked on the exit survey if the guaranteed income payments caused any changes to other income-based forms of assistance they may be receiving such as SNAP, WIC, housing vouchers, and childcare assistance. None of the respondents indicated that there was an impact on their public benefits. The conclusion is that the pilot did not have any impact on the participant's public benefits.

Supplemental Programming

Being part of the Comment Studio community, guaranteed income pilot participants had access to other supports and services including the following:

Coaching: One-on-one coaching and small group coaching. Coaching sessions were voluntary, and topics included goal setting, storytelling and advocacy, financial planning/management, and conflict resolution. A program staff member described that the small group coaching helped to build trust with other community members and fostered a sense of belonging as they shared their experiences with one another.

Adult and Youth Leadership Cohorts: The leadership cohorts and one-on-one coaching worked in tandem to build the skills and confidence of residents to become change agents in their community – advocating at local government meetings and organizing other residents. Participants also had access to a leadership coaching program through RCF Connects that trains community members to become a life coach. Program staff shared that learning to become a life coach provides the opportunity to open up other economic opportunities.

Financial Services: Participants had access to supportive services through Sparkpoint Contra Costa whose mission is to partner with agencies to empower individuals and families to become financially sustainable and advocates for social change. They provide financial education and help individuals and families who are struggling financially to make ends meet. They help individuals and families increase their financial stability through credit counseling, free tax preparation, financial planning, and budgeting.

Networking: Program staff shared that community members had access to networking opportunities within the community. This includes access to information on job fairs, career navigation services, and certifications available in the community.

Special Note: These additional supports were not the focus of the evaluation and therefore, data on participation, dosage, and outcomes related to these are not included in this evaluation report.

Administrative Costs

The administrative costs for implementing the guaranteed income pilot, including costs related to outreach, enrollment and payment processing were examined. The total cost for payment processing through the disbursement partner was \$11,118.40. The administrative costs specific to staff time spent on outreach and enrollment were around \$3,750, which brings the total administrative costs to \$14,868.40. With a total of \$60,000 disbursed in guaranteed income

payments, this would place the administrative costs of payment processing for the pilot at 25 cents per dollar. The administrative cost per dollar would be significantly lower with a larger sample size and funding amount. For example, the disbursement of \$3.6 million dollars for 200 participants by CFR would only be \$33,000, which is just under one cent per dollar.

A brief scan of the literature on the administrative costs for other public assistance programs was conducted. The Brookings Institute (2008) studied the cost of benefit delivery across several public assistance programs including WIC, TANF, and SSI. They found that the administrative costs ranged from 1.4 cents to 42 cents per dollar of benefits with most programs ranging from 5 to 22 cents. They also found that improper payments including over and under payments added additional costs. In addition, the administrative burden for accessing these programs was estimated to be “high” for most of the programs and the participation rate for eligible families varied widely (Brookings Institute, 2008). Eligible participants can spend a lot of time and energy trying to access public assistance programs and because of this “burden,” some participants that would be eligible, never end up receiving the benefits in which they are eligible for.

A recent case study conducted by a nonprofit examined the impacts of administrative burden at Michigan’s Department of Health and Human Services. The case study findings estimated that an overly complex process resulted in 200,000 unnecessary applications each year, costing the department \$25 million in staff time (Civilla, 2024). The administrative burden of public benefits programs can be a barrier to eligible families and individuals’ access to their legally entitled benefits (Fox et al., 2022). A study on the effect of administrative burden on public benefit participation found that when programs such as TANF, SNAP, and Medicaid reduced burdensome administrative rules, there is an increase access to services that individuals are eligible for. (Fox et al., 2022).

The Coco Go BIG pilot provided families and individuals with immediate financial relief without the administrative burden experienced by other public benefit programs. A more in-depth analysis of the administrative costs, including burden, could be conducted in the future to compare the true costs of guaranteed income programs compared to other public benefits programs.

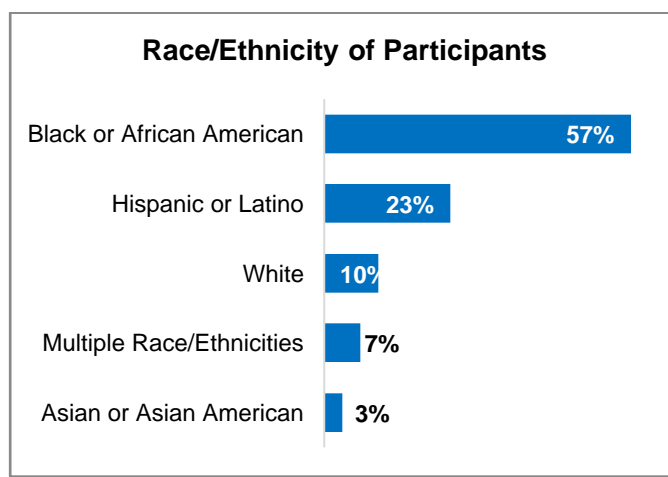
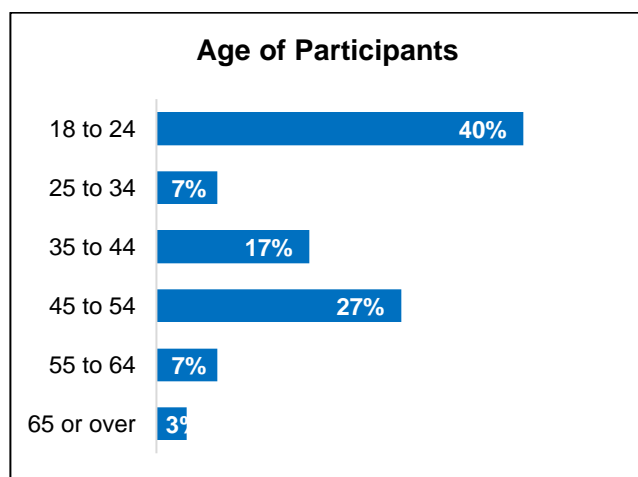
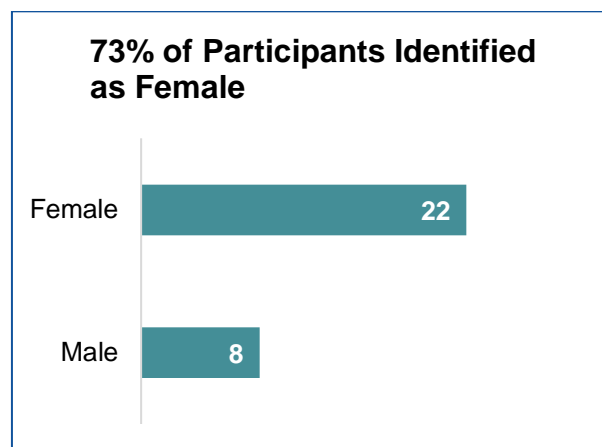
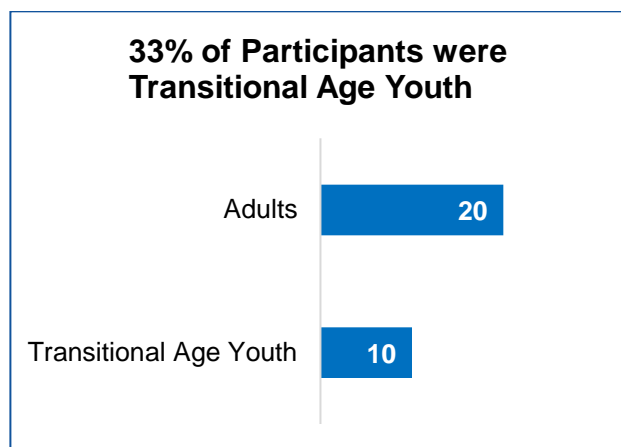
Enrollment

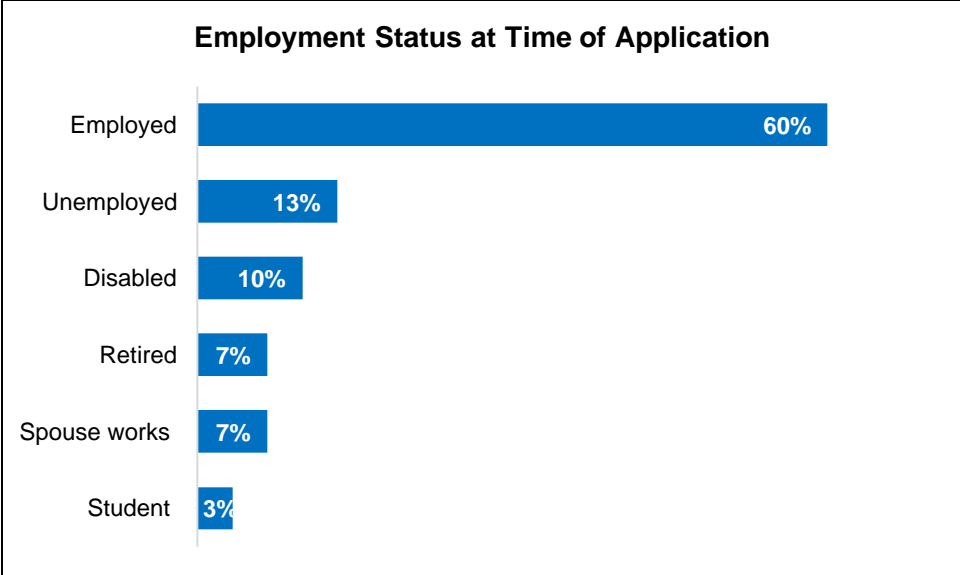
There was a staggered enrollment process due to challenges with a condensed timeline for implementation after receiving final approval for the pilot. With only two months until the pilot began, Comment Studio staff had to quickly go through the application process and get everyone entered into the CFR system for disbursement. At this time, RCF Connects staff were still advocating for waivers for individuals receiving public benefits. However, without waivers in place, program staff were very mindful to not cause any negative impacts to anyone’s benefits. As staff were working with applicants to determine who may have benefits that could be impacted, there was a smaller pool of applicants that could be enrolled in time to receive the first payment in January. There was a total of 11 people enrolled for the initial January 15th payments and the remaining nine adults were enrolled to receive their first payments on February 15th. There were also some delays in identifying transitional age youth for the program and with the help of CASA and H3, they were enrolled in time for the February 15th

payments. Participants who were not enrolled in time for the first payment in January received two months' worth of payments in February.

Participant Demographics

Participant demographics were collected via the Coco Go BIG pilot application. Participants provided information about themselves and their household including their date of birth, gender, race/ethnicity, preferred language, marital status, annual income, household size, employment status, and other information about their household. The demographic data below includes only those applicants who were enrolled in the program.





\$21,214
Average annual income
For participants with an average
household size of 2.6 people

\$0
Income
Reported by 4 participants

57%
Of participants
Pay more than 30% of their income
on rent

37%
Lost their jobs
During the Covid-19 pandemic

Respondents were asked at the time of the baseline survey what they hoped to get out of the guaranteed income program. The following are some highlights:

“Help with housing, credit repair, etc.”

“To hopefully be able to catch up on bills and give my daughter a roof over her head and a place to call home.”

“Growth, learning opportunities, inspiration, and set bigger, better goals for myself and my family.”

“What I hope to receive from the basic guaranteed income program is assistance that will propel and give me a little boost up! “

“Financial stability or get out of debt.”

“Help with financial needs.”

“More stability.”

“A more stable path.”

“I hope to be able to catch up on bills, get our vehicles registered and smogged. I have dental work that I need done that I can't currently afford so the extra money could definitely help towards that.”

“No more strain on my finances or feeling as though there's a strain.”

“Help with bills and to spend more time with my grandkids.”

“I hope to be able to get caught up on my debt and maybe have some extra money to do something other than pay bills.”

“Be able to get out of debt sooner and focus more on myself.”

“To help save money and better prepare for a better future for my kids and me.”

“To be able to feel more comfortable at school, enough to pay some of the tuition and expenses required like food and materials.”

“To have savings for emergencies.”

During interviews with the participants, one participant shared that their only source of income was their retirement which was about half of their income compared to when they were working. They were also paying nearly \$600 a month for health insurance. “When I heard that I could qualify, I was like, okay, well maybe I can use some of those funds to get healthier groceries, to take care of emergency situations around the house.” When asked how they felt when they found out they were accepted into the program, the following was shared: “I was excited, but I was relieved too. I was excited because I was going to get to see how guaranteed income works from a different perspective.”

Evaluation Methodology

Evaluation Purpose

The purpose of the evaluation is to measure the impact of the guaranteed income pilot on the participants, inform future programming through successes, challenges, and lessons learned.

Evaluation Questions

The evaluation questions were developed in collaboration with RCF Connects senior leadership staff who sought to answer the following:

1. How does guaranteed income impact a participant's financial well-being?
2. How does guaranteed income affect a participant's self-efficacy and agency over one's future?
3. How does guaranteed income affect a participants' quality of life?
4. What insights and lessons were learned from the pilot program?
5. What impact did the program have on participant's benefits and how were participants able to navigate around the impact?
6. What was learned about the participants' ability, time, capacity, and energy to engage in community advocacy for basic guaranteed income?

Methods

A mixed methods evaluation approach including both quantitative and qualitative data collection methods were employed to measure the impact of the guaranteed income pilot on the program participants. Due to the limitations of the program duration and evaluation, a comparison group was not included in the evaluation. Participants were informed that there were no conditions to receive the guaranteed income after being selected for the program. Participants were informed of surveys that would be requested throughout the pilot; they could opt-out of these surveys at any time and still receive the cash. They were not required to complete an intake survey at the time of application and were informed that participation in evaluation activities was voluntary. Participants were offered the opportunity to obtain incentives for participation in evaluation activities. Every participant that completed a survey was provided with the opportunity to win up to \$100 in a drawing held by Comment Studio.

The following data collection methods were used:

Literature and Document Review

A literature scan was conducted to obtain insights into evaluation methodologies utilized in other guaranteed income programs. The insights from other guaranteed income programs assisted in the formulation of evaluation questions, methodologies, best practices for data collection with participants, and assessing program processes and implementation. Existing documentation from Comment Studio on the guaranteed income pilot was also used to assess program processes and implementation.

Spending Data

Richmond Community Foundation contracted with Community Financial Resources (CFR) to disburse the guaranteed income funds to the program participants via debit cards. Consumer Financial Resources collected anonymous spending data to provide insights into how the guaranteed income was being spent. Those data were categorized into merchant category codes (MCC) that correspond to various transaction types. The transaction data was very general and did not include specifics such as names of retail stores, grocery stores, etc. They provided the raw spending data monthly to Comment Studio staff. The MCC codes were then placed into categories that were informed by other guaranteed income pilots. The raw data was analyzed at the end of the pilot and the results are included in the findings section of the report. It should be noted that there were limitations to the raw data in that it lacked specificity which made analysis and interpretation rather limited to broad findings. Over the six months, approximately 29% of the funds loaded to the debit cards were either transferred to another account or withdrawn as cash. This is a consistent finding with other guaranteed income programs, including the Stockton Economic Empowerment Demonstration (SEED) report that found that 40% of money was either transferred or withdrawn (West et al., 2021).

Surveys

There was a total of three surveys developed to measure the impact of the program on the participants. A baseline survey was administered immediately after the participants received their first payment. This was to ensure that participants did not feel that their guaranteed income payments were contingent upon participation in surveys. A midpoint survey was administered midway through the program that was very brief and focused on program satisfaction and program improvement. An exit survey was administered after the pilot ended to measure program impact. The midpoint survey results were shared with program staff in a separate report. The results of the baseline and exit survey were intended to be compared to evaluate if there have been any changes across several domains including financial wellbeing, health and wellbeing, levels of stress, etc. Each survey included an informed consent that was completed by each participant prior to taking the survey.

Several survey questions for the baseline and exit survey were based on validated assessment instruments and assessed food security, employment, educational activities, financial wellbeing, savings, debt, physical health and wellbeing, stress, hope and agency over one's future, and self-efficacy. Validated assessment instruments included the Consumer Financial Protection Bureau's Financial Well-being Scale, Kessler's Psychological Distress Scale (K6), the New General Self-Efficacy Scale, and the Adult Hope Scale. Additional open-ended questions were added to the exit survey to obtain qualitative information about the overall subjective impact of the guaranteed income on the participants.

The surveys were available in both English and Spanish and were conducted online through a survey platform. Targeted reminders were sent to participants via email, text message, and targeted follow up from program staff. Participants who completed the surveys were entered into a drawing to win up to \$100 cash for completing the surveys. Survey responses were confidential and any identifying information was removed from the raw data prior to analysis to

protect the identify of participants. It should be noted that there was a limited sample size of only 30 participants. A total of 29 (97%) of participants completed the baseline survey and 21 (70%) of participants completed the exit survey. There were additional attempts to follow up with participants encouraging them to complete the exit survey, however; program staff shared that some participants were difficult to reach. The findings include the results for the 21 participants who completed both the baseline and the exit surveys to analyze if the participants experienced any changes in their scores throughout the pilot. Since this is a very low sample size, one should exercise caution when drawing any conclusions.

Qualitative interviews

Interviews with key program staff: Structured interviews were conducted with three key project staff to gather insights into the implementation of the project, as well as the successes, challenges, and lessons learned. Another focus of the staff interviews was to obtain insights into how the program was designed, the unique elements of community involvement from the inception of the program through the implementation, and to obtain insights into the additional supports and opportunities that the participants had access to as part of their participation in the program.

Interviews with participants: Structured interviews were conducted with three guaranteed income program participants to gather in depth insights into the participants' experiences and perceptions of the program. Program staff assisted in nominating participants and three out of the five nominated participants followed through with completing an interview with the external evaluator. All three interview participants were provided with a \$100 incentive for their participation. The interviews started with an informed consent process for interview participation to inform the participants about the key elements of the interview including how the results would be used, to ensure they understand what they were consenting to. The participants also completed a separate informed consent process to include their stories in the evaluation report. They were able to review the stories prior to inclusion in the report to provide any edits and to ensure they are both comfortable and continue to consent to sharing their story. They were also able to select an alias for their story to ensure anonymity. Qualitative analysis methods including thematic analysis were used to uncover themes in the interviews. Narrative analysis was used to capture the unique stories of the interviews and how the program has impacted them.

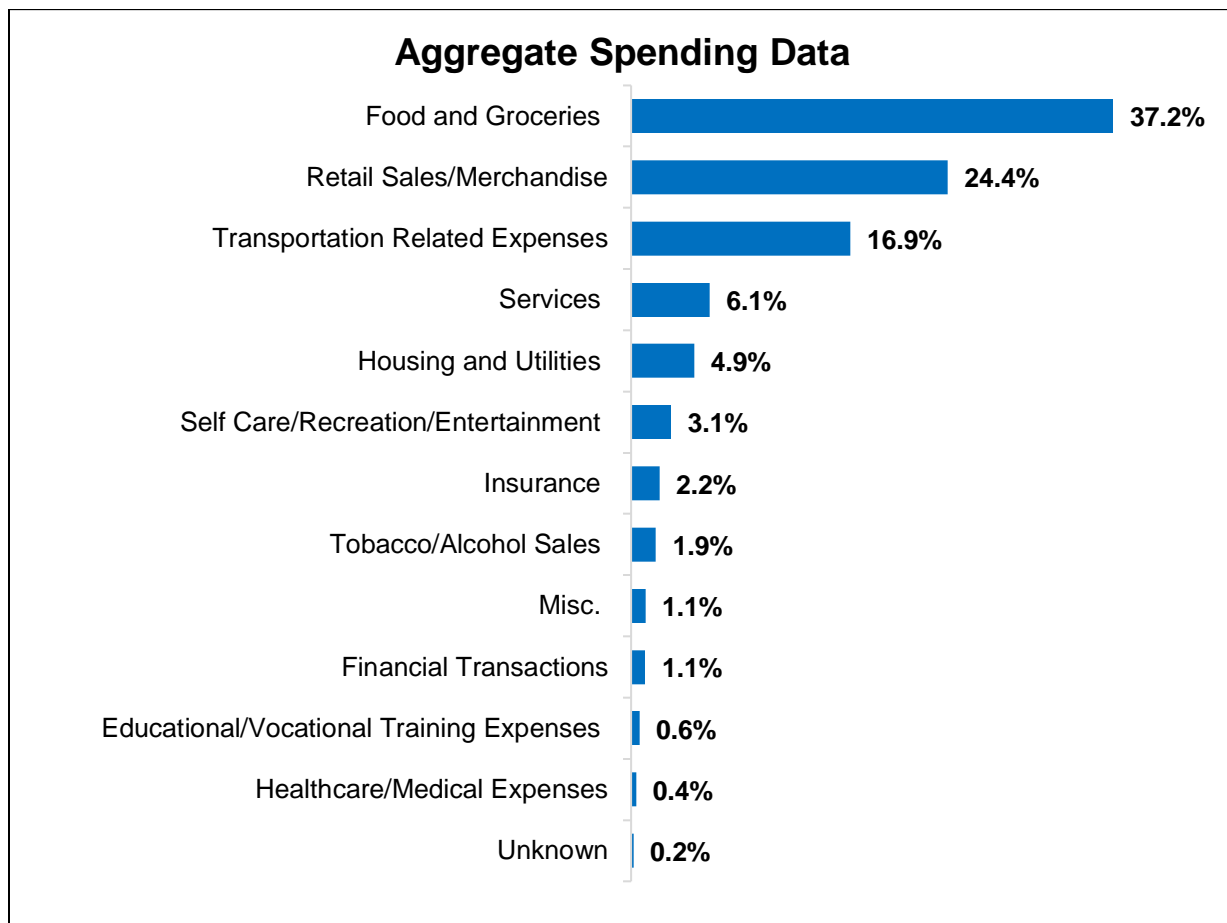
Due to the small sample size of both survey and interview participants, one should exercise caution when drawing conclusions, particularly regarding the quantitative data.

Summary of Findings

The findings from the anonymous spending data, baseline and exit surveys, and qualitative interviews are included below. Findings are categorized into outcome themes below. Since the purpose of the baseline and exit surveys was to assess changes over time for participants, the results for the 21 participants who completed both surveys were used for any quantitative analysis. When reporting the results, baseline refers to the baseline survey and exit refers to the exit survey.

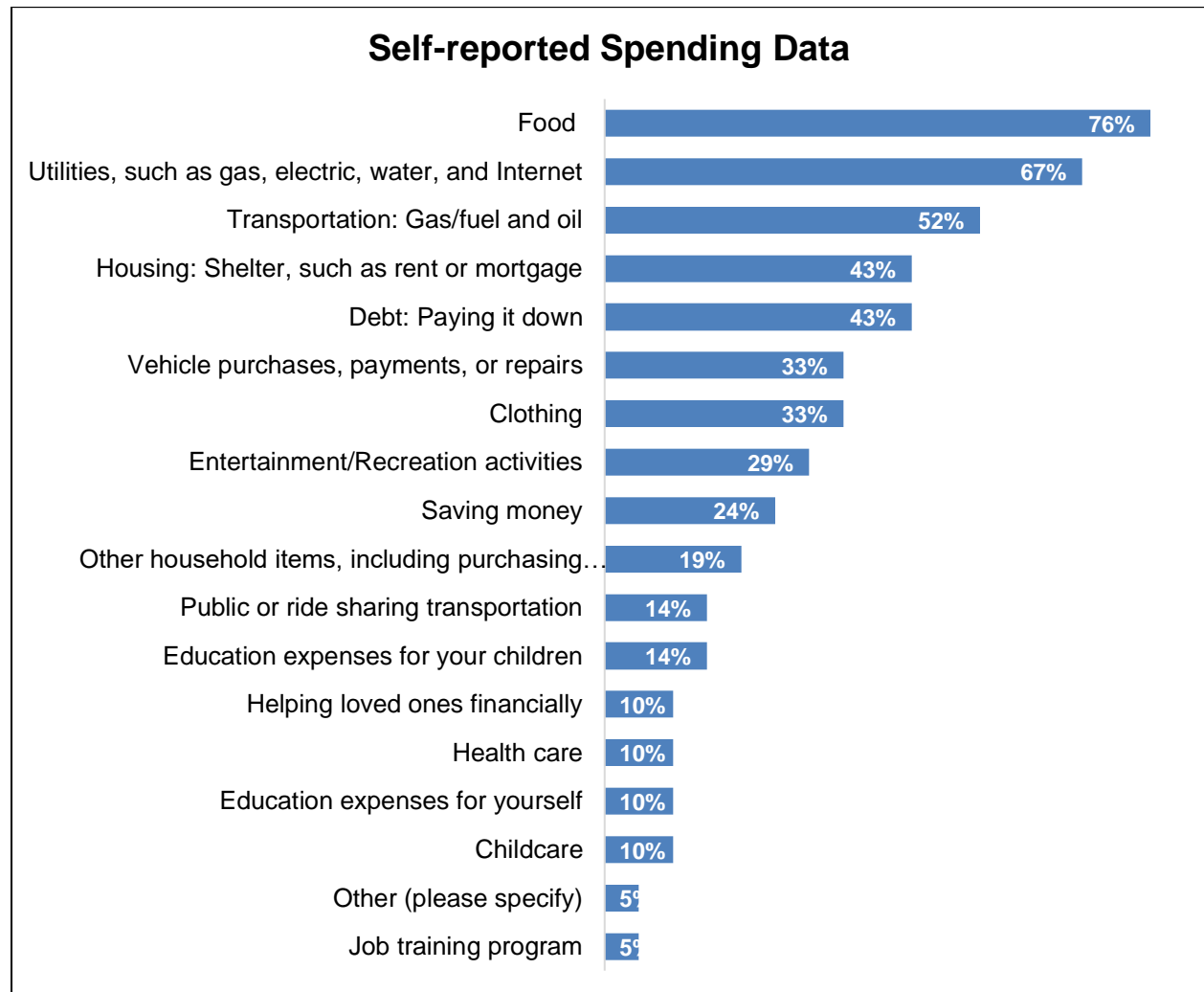
Participant Spending Data

Anonymous spending data was provided by Community Financial Resources. Those data were categorized into merchant category codes (MCC) that correspond to various transaction types and then they were placed into categories that were informed by other guaranteed income pilots. The figure below includes the results of how the funds were spent. More than one-third of the funds were spent on food and groceries, followed by nearly one-fourth being spent on retail sales and merchandise.

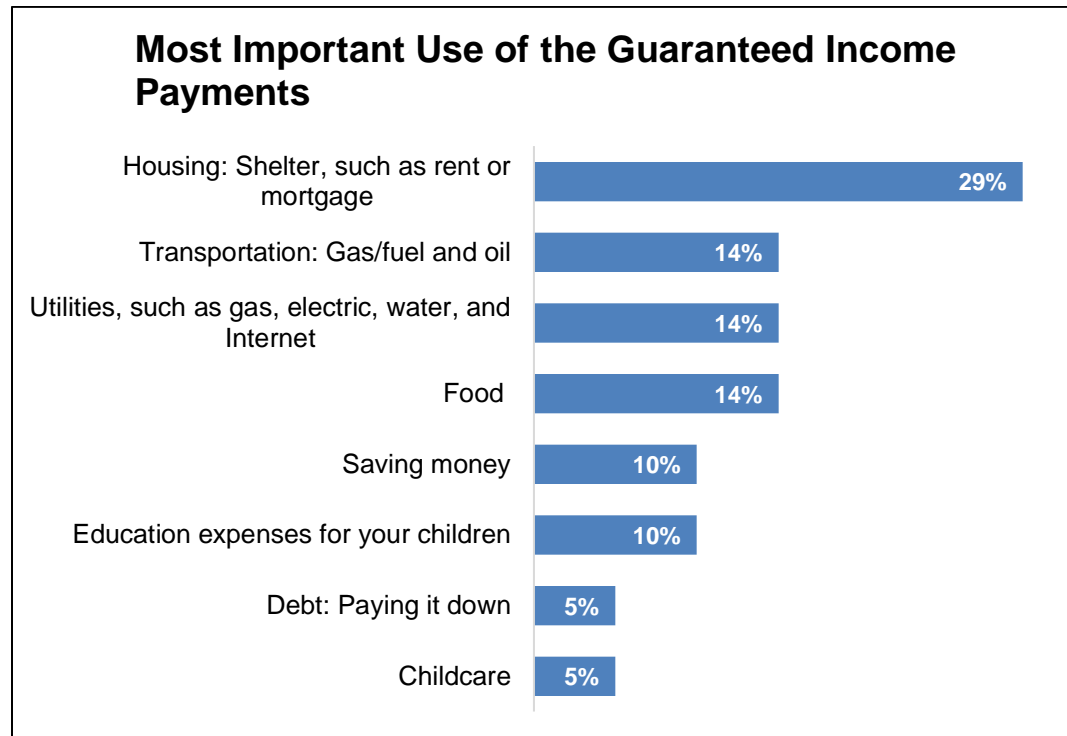


Source: Anonymous monthly spending data provided by CFR. Spending data includes POS purchases only and does not account for cash withdrawals and bank transfers.

On the exit survey, respondents were asked the following question, “Since you began receiving monthly Basic Guaranteed Income payments, which of the following things have you used the money for?” This multiple selection question allowed respondents to share what categories they spent the funds on. The findings indicated in the figure below reveal that **76% of the respondents used the extra money on food, followed by 67% of respondents who used the money for utilities, followed by 52% who used the money to pay for gas/fuel/oil.**



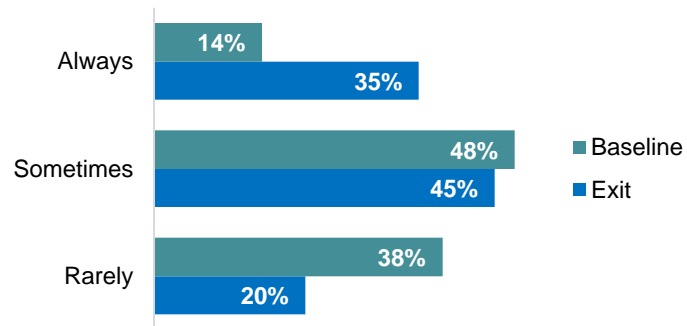
On the exit survey, respondents were asked the following question: “Since you began receiving the monthly Basic Guaranteed Income payments, which of the things below would you say has been the **MOST IMPORTANT** use of the extra money?” The findings in the figure below indicate that **29% of respondents identified housing as the most important use of the payments.**



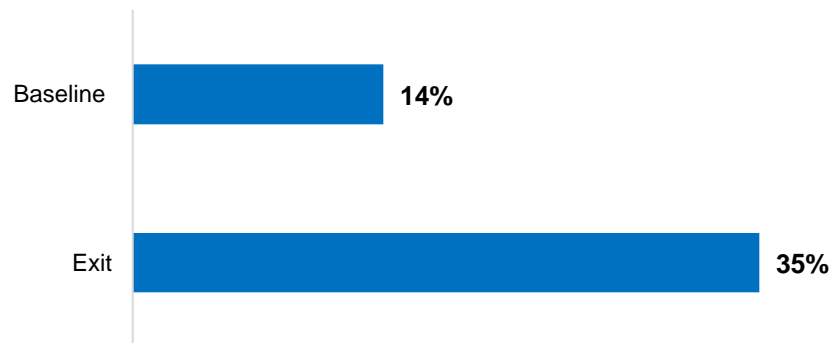
Financial Well-being

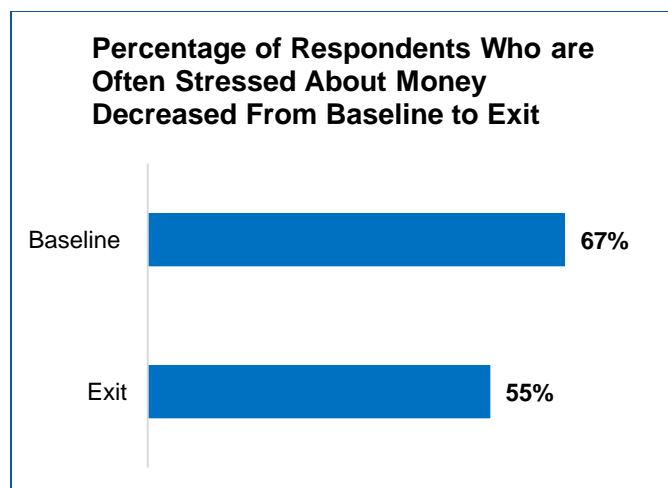
Participants were asked questions on the baseline and exit survey to assess any changes in their financial well-being, including their financial stability, debt levels, savings behavior, and their ability to meet their basic needs. The percentage of respondents who indicated they have always been able 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 who indicated they are often stressed about money decreased from baseline to exit.

In the Past 6 Months, How Often Have You Been Able to Pay All of Your Bills On Time?



Percentage of Respondents Who Never Had To Use Emergency Lending Services or Borrow Money in Past 6 Months Increased From Baseline to Exit





Quotes from participants about the **most important uses of the extra money**:

“It’s been a life saver when it comes around to paying any bills.”

“It helped me bring my credit card statement down.”

“As a homeowner I have not been able to have an emergency account since retiring.”

Savings behavior

Participants were asked about what they were saving money for in the baseline and exit surveys. Categories include unexpected expenses, paying off debt, and other expenses. The findings revealed that there was little impact on savings behavior across six months. It is possible that this question did not tap into the short-term savings that occurred across the six months which were revealed by some of the qualitative data. Participants shared the following verbatim responses related to how the guaranteed income impacted their ability to save money:

“The GI program saved me in so many ways. It helped me save up money to be able to flee a horrible relationship.”

“As a homeowner I have not been able to have an emergency account since retiring.” In response to the most important uses of the extra money to you.

“With the extra income, I have been able to save, invest, budget”

“I have saved some money because of the Basic Guaranteed Income.”

“It helped me save money. Pay off some bills. Helped me in emergency situations.”

“Way better than it was originally. Before my bank account was at zero or over drawn. Now I have money saved. It would have never been possible without GI”

“More savings now.” In response to Compared to 6 MONTHS AGO, how would you describe your current household financial situation?

“A small savings account is really impactful for me because it does give you a sense of...if something happens, I have it. If something happens with the car, I have the money to get the car fixed.”

“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.”

“I have at least one thousand dollars saved because of the guaranteed income program that I wouldn’t have, had I not participated.”

“I was always stressed because I was living check to check. If there was any unexpected bill or need for money, I wouldn’t know what to do. Because of the guaranteed income, I was able to save up money.”

Debt

Participants were also asked about what types of debt they have both at baseline and exit. Categories included credit card debt, mortgage debt, student loan debt, and other debts. The findings revealed little to no change across most categories. However, the percentage of respondents had a decrease in the following debts from baseline to 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%.

Participants shared the following verbatim responses related to how the guaranteed income program helped them with their debt:

“It helped me bring my credit card statement down.”

“I think that I was able to bring down my credit cards.”

One respondent shared that with the guaranteed income, they have been able to get “caught up on bills.”

“Thanks to the GI program, I’m debt free.”

Comment Studio staff shared the following:

One participant shared that they were able to pay for something they put on hold, couldn’t afford before which was to repair their car. They had to save for a couple of months and were able to get their car repaired.

One participant shared with staff that they had some debt and although they were unable to pay all of it down, they were able to pay some of it down which was a relief.

Consumer Financial Protection Bureau’s Financial Well-being Scale

Participants were asked questions from the abbreviated version of the Consumer Financial Protection Bureau’s Financial Well-being Scale at baseline and exit. The Financial Well-being Scale is a validated tool that measures the financial well-being of individuals across people and over time. The scale was developed and rigorously tested by the Consumer Financial Protection Bureau (CFPB, 2015). The abbreviated scale includes 5 questions that ask how people feel about their financial security and freedom of choice. Responses to the questions are converted into an overall financial well-being score between 0 and 100, where a higher score indicates a higher level of financial well-being.

45%
of respondents
had an Increase in their
Financial Well-being Score

Respondents were asked several qualitative questions on the exit survey related to their financial well-being and financial security.

What have you been able to do with the guaranteed income that you would not have been able to do without it?

“With the extra income I have been able to save invest budget.”

“I have saved some money because of the Basic Guaranteed Income.”

“Pay my bills on time.”

“I have been able to be more flexible as far as paying bills and still have a little money left over.”

“It helped me save money. Pay off some bills. Helped me in emergency situations.”

How would you describe your current household financial situation compared to 6 months ago?

“Getting much better thanks to BGI.”

“It’s mostly the same but a little better than before.”

“Way better than it was originally. Before my bank account was at zero or over drawn. Now I have money saved. It would have never been possible without GI.”

“Better than I was”

“More savings now. Able to pay for a living trust.”

On the Midpoint Survey, participants were asked how the guaranteed income has helped so far with achieving their financial goals:

“It has helped me save towards necessities and be more confident in being financially stable for me and my family!”

“It’s helped me reach an understanding of saving my money and learning how to distribute my money in a smart way.”

“I have been able to pay off the outstanding bills I had.”

“I’ve been able to pay for my school and supplies, along with helping back home with groceries and such.”

“I’ve developed the skills in order to balance and save my money.”

“It helped me by having extra income and savings.”

“It’s made life easier with paying bills and saving money.”

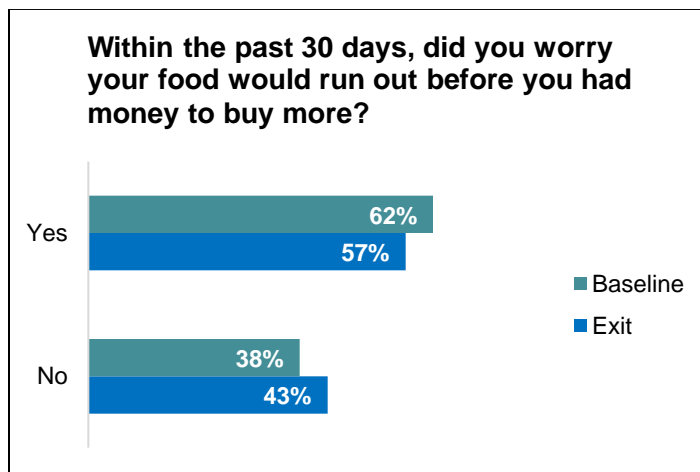
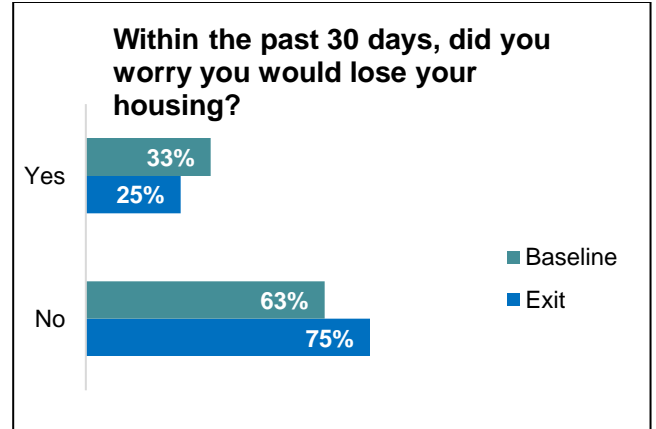
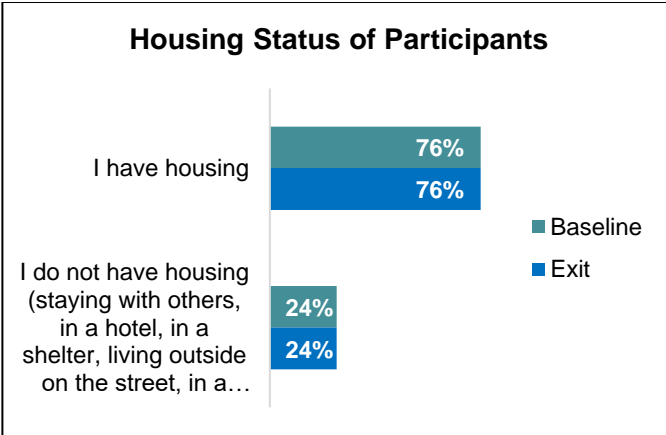
“It has helped a lot. My husband has had health issues, and I have been the only one working. The GI income has helped us out a lot.”

“It’s helped me a lot with managing money.”

Basic Needs

Several research and evaluation studies on participants in cash transfer programs have found that they overwhelmingly use the money on their basic needs, including housing, utilities, food, unexpected medical costs or other financial emergencies. The baseline and exit surveys asked participants questions about their ability to meet their basic needs to assess if the guaranteed income has had an impact on their lives.

Participants were asked about their housing status at baseline and exit. Of the 21 participants that completed both surveys, 76% indicated that they had housing at baseline and exit. However, when comparing individual results, it was found that of the five participants who did not have housing at the beginning of the program, one individual indicated they did have housing at the end of the program. One additional participant did not have housing at exit who indicated they did have housing at baseline. Of the participants who had housing at baseline, 33% indicated that in the past 30 days they worried they would lose their housing, compared to 25% at exit. The percentage of respondents who shared that within the past 30 days, they worried their food would run out before they had money to buy more decreased slightly from 62% to 57%.



Exit survey respondents shared the following about how the program helped them with their basic needs:

"Thanks to the guaranteed income, I was able to do many things like buy gasoline, food, clothes and many other things for my children that I couldn't do without that money, many thanks to this program."

"Buying diapers for my baby and unexpected medicine & needs."

"I used the extra money for my baby's diapers, formula, food, and baby supplies."

"It helped me to eat and have a roof over my head."

"I have been able to pay my rent, PG&E and buy gas and groceries."

"Buy a new refrigerator that we desperately needed."

"Eat and have a housing and gas to get around."

"We're able to eat a healthier food. The cost of food is quite expensive, but we are able to shop at a healthier food store that we probably wouldn't have been able to do without the extra money."

Health and Well-being

Participants were asked questions on the baseline and exit survey to assess any changes in their stress levels, anxiety, depression, and overall health. They were also asked questions around access to healthcare services and utilization patterns.

Participants were asked to rate their overall health at baseline and exit. The percentage of respondents who rated their health as fair to poor was 24% at baseline and exit. The percentage of respondents who rated their health as good to very good was 76% at both baseline and exit. The findings indicate that there were no meaningful changes in their perception of their overall health.

The Kessler Screening Scale for Psychological Distress (K6) questionnaire was used to assess the participant's distress levels (Kessler et al., 2003). It has been used widely as a screener for mental health problems, including anxiety and depression. This scale was selected as it has been used in other basic guaranteed income research and evaluation projects. The K6 consists of six questions that ask respondents how frequently they experienced each of six symptoms of major depression and generalized anxiety disorder. The responses are scored on a five-point Likert scale, with 0 indicating "none of the time" and 4 indicating "all the time". The total score ranges from 0 to 24, with higher scores indicating higher levels of psychological distress.

At baseline, the average scores for the respondents were 9.52 and at exit, the average scores for the respondents were 9.43. **A total of 10 out of the 21 (48%) respondents had a decrease in their score**, ranging from -1 to -12. The average decrease in scores was -4.2. However, the remaining 11 out of 21 (52%) had an increase in their score, ranging from 1 to 8. The average increase in scores was 3.63.

The subjective findings of how the guaranteed income program impacted participant's health and well-being are included below.

Comment Studio staff shared a story about one of the participants:

One of the participants is described as a single mother who is also a full-time student. She has been struggling with a serious injury that she has been recovering from. She's shared that the "guaranteed income has been supportive and allowing her to keep her motivation and to keep moving forward in addition to alleviating some of the strain of medical bills." Comment Studio Staff.

One Coco Go BIG participant shared that she needs to get surgery but has been informed that she needed to lose weight before having the surgery. She shared that "it's unfortunate, but in this world, eating healthy is more expensive than not." She went on to share that with the extra money from the guaranteed income program, she has been able to afford healthier foods.

“The bottom line is that people who are economically disadvantaged have more health concerns, like high blood pressure, heart conditions, obesity, etc. Stress levels and emotional and mental health (issues) turn into physical health issues.”

Coco Go BIG participant and advocate for guaranteed income

“It helps me pay 80% of my medical bills.”

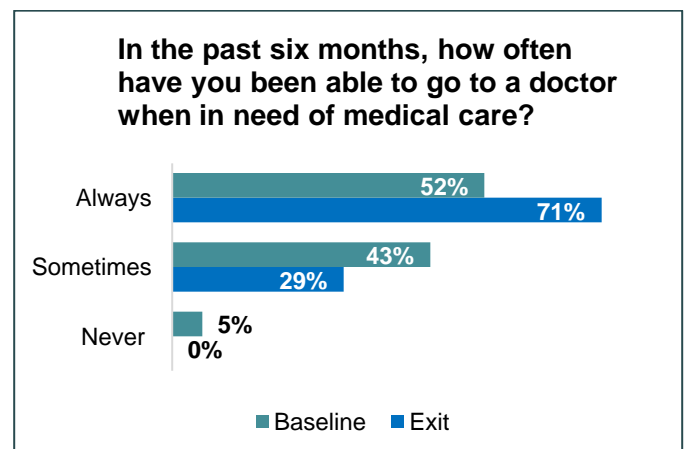
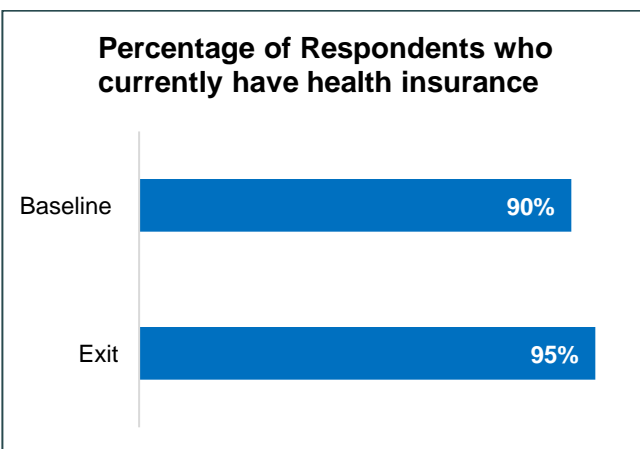
“When your income is cut in half, when things are tight, you're stressed. And so yes, it may have only been \$400 a month, but it really did take a bit of stress off of my mind every month.

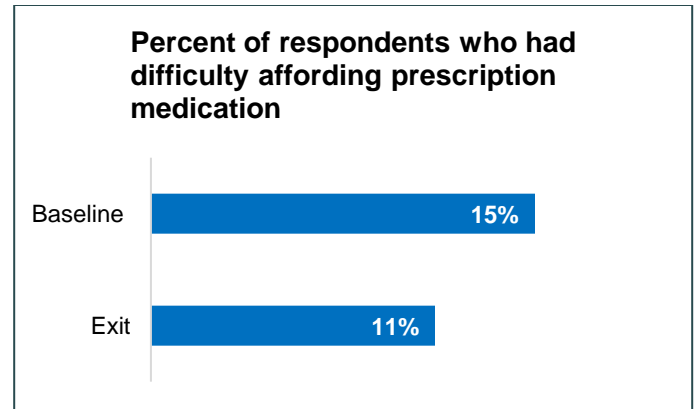
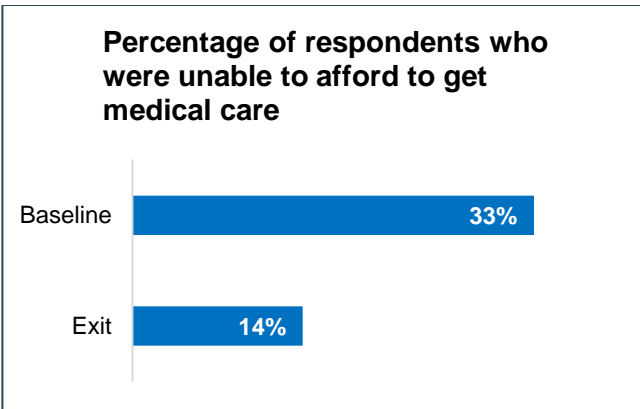
“A lot of times it isn't just about money, it's about quality of life and your emotions and your stress level. Having enough money can take away those stressors and help with your emotions.”

“I'm less stressed than I was before. I have less worry since I have some money saved. I know if there happens to be an emergency or something like that, then I have something to fall back on. Without the program, I wouldn't have had that security”

Access to healthcare services and utilization patterns findings

- One respondent obtained health insurance from baseline to exit.
- 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.
- There was a decrease in the percentage of respondents from baseline to exit who indicated they were unable to afford to get medical care.
- There was a slight decrease in the percentage of respondents from baseline to exit who indicated they had difficulty affording prescription medication.

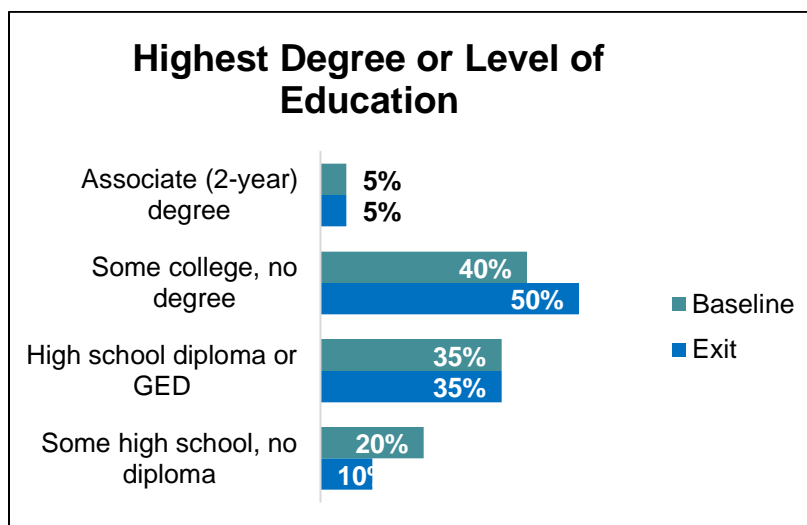


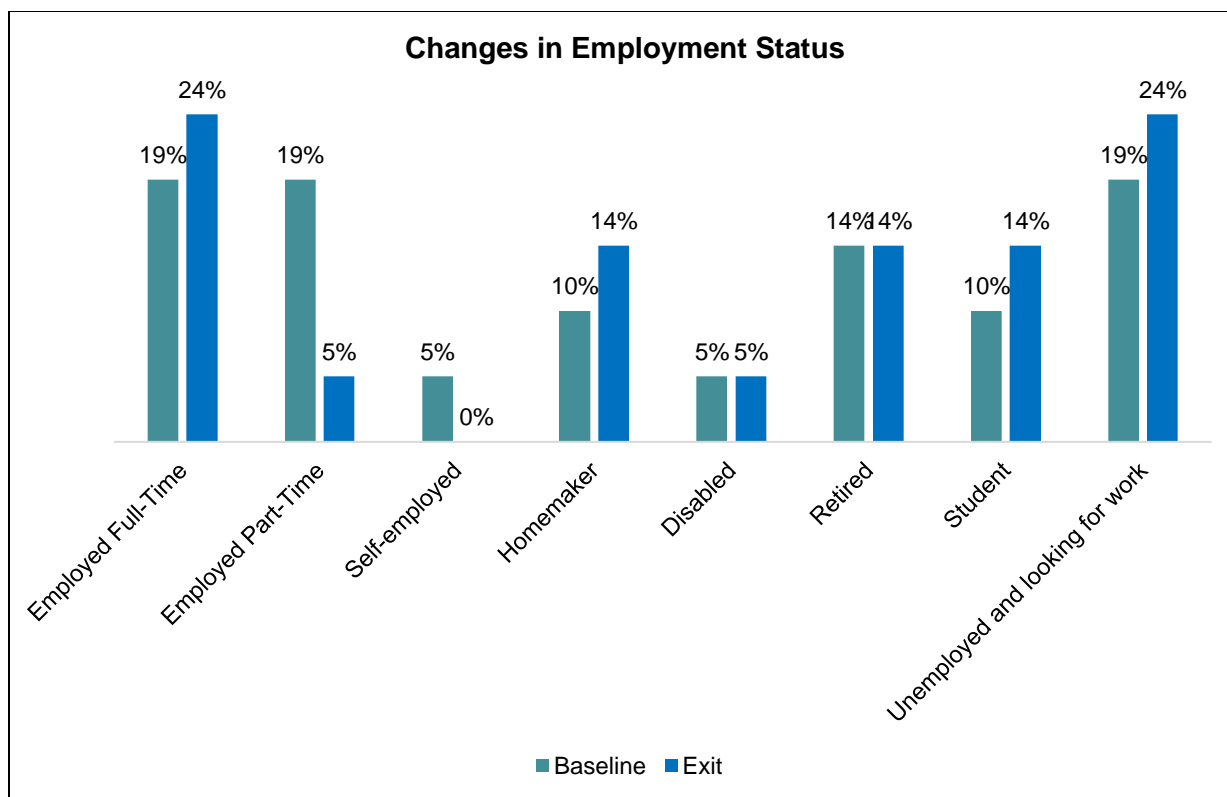


Education and Employment

Participants were asked about the highest degree or level of education that they had completed in both the baseline and exit surveys to assess if there were any changes in their educational status. Participants were also asked about their employment status at baseline and exit to assess if there were any changes. It should be noted that the duration of the pilot was only 6 months long, which may have been too short to anticipate any significant changes.

- 4 participants that completed the exit survey had a change in their education status.
- 2 respondents indicated on the baseline that they had some high school and at the time of the exit survey, they had received their high school diploma or GED.
- 2 respondents indicated on the baseline that their highest level of education was a high school diploma or GED and at the time of exit survey, they had some college, which indicates that they started college while participating in the pilot.
- The percentage of respondents who indicated they were employed full-time increased slightly from 19% at baseline to 24% at exit.





Participants shared their long-term goals that they set for themselves and their families over the past six months. The following are some highlights centered around educational and employment goals:

“I’m in school full-time. when I graduate with my master’s I will be a holistic health practitioner specializing in Herbalism.”

“Get a stable job.”

“Yes, I plan on trying to grow a Small Business so that I can become more financially stable.”

One youth shared with Comment Studio staff that they were able to buy school supplies for college.

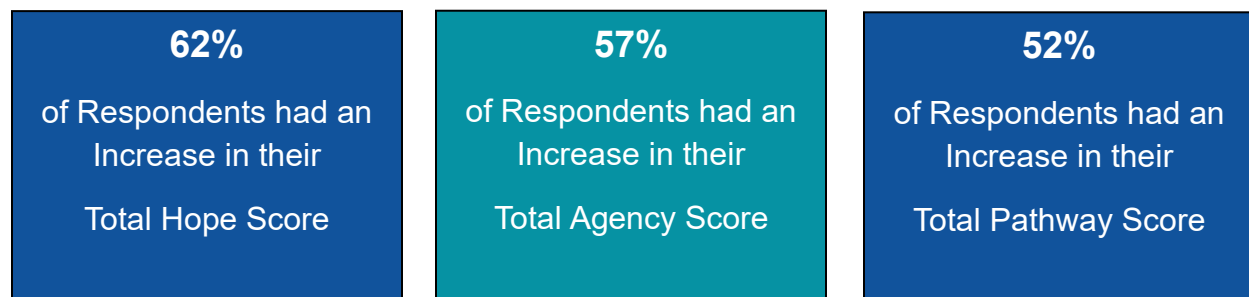
Coco Go BIG interview participant Juan shared his story about struggling to find employment due to lack of opportunities and how the guaranteed income pilot has helped him by being able to afford public transportation to job interviews, job fairs, and meeting with recruiters.

Self-efficacy, Hope, and Agency Over One’s Future

Having confidence in your ability to overcome challenges and reach your goals, referred to as self-efficacy, is both a motivator for and an outcome of the elements that affect social mobility. The New General Self-Efficacy Scale was used to measure if there were any changes in the participant’s self-efficacy. The New General Self-Efficacy Scale was developed by organizational psychologist Giland Chen et al. (2001) and is an 8-item measure that assesses how much

people believe they can achieve their goals, despite difficulties. Respondents use a 5-point rating scale (1 = strongly disagree; 3 = neither agree nor disagree; 5 = strongly agree) to indicate their level of agreement with eight statements, such as “When facing difficult tasks, I am certain that I will accomplish them.” Respondent’s scores are calculated by taking the average of their ratings. A total of 5 (24%) respondents had an increase in their self-efficacy score from baseline to exit, with an average increase of 0.55. The remainder of the respondents either had no change in their score or a decrease in their score from baseline to exit.

The Adult Hope Scale was used to measure the participant’s hope and agency over their future throughout their participation in the six-month pilot. The Adult Hope Scale is a 12-item measure of a respondent’s level of hope. The scale is divided into two sub-scales that comprise Snyder’s cognitive model of hope: (1) Agency (i.e., goal-directed energy) and (2) Pathways (i.e., planning to accomplish goals), (Snyder, 1991). Overall, 13 out of 21 (62%) of the respondents had an increase in their Total Hope Score from baseline to exit. A total of 12 out of 21 (57%) had an increase in their Total Agency Score and 11 out of 21 (52%) had an increase in their Total Pathway Score.



On the exit survey, respondents were asked if they felt more in control of their future because of participating in the guaranteed income program. A total of 16 out of 21 (76%) agreed or strongly agreed that they felt more in control of their future because of participating in the guaranteed income program.

Long-Term Goals

On the exit survey, participants were asked if they have established any long-term goals for themselves and their family over the past six months. The respondents shared the following

about their long-term goals:

“Yes, of course, how to save for my children's studies and their future.”

“Yes, I'm in school full-time. when I graduate with my master's I will be a holistic health practitioner specializing in Herbalism.”

“Save money fix car better job to pay bills on time.”

“Budget and invest”

“I have made the goal to be able to move out and be financially stable.”

“Get a stable job.”

“Purchasing a new car. I now have a good amount of money saved.”

“Yes, I plan on trying to grow a Small Business so that I can become more financially stable.”

“Yes, working on a program to help within the community.”

Social Connectedness

Building an Individual and Community's Sense of Connectedness

Community connections are essential to human life, frequently acting as the glue that unites individuals during times of need and times of happiness. According to Fung et al. (2024), findings from other guaranteed income pilots suggest that even small amounts of cash may encourage participants to expand or access their social networks in ways that lead to better outcomes for mental health, job attainment, and housing stability. Fung et al. (2024) conducted research, including surveys, to better understand if and how direct cash impacts the social networks of participants. They found that guaranteed income participants reported feeling more connected to the people in their community over the pilot period. The extra cash helped some participants to invest in job training, which also provided more networking opportunities. Participants also shared that they were able to spend more time interacting with community organizations (Fung et al., 2024).

The combination of the overall community created by Comment Studio, the guaranteed income working group, and the Coco Go BIG pilot has fostered individual and community connections. There was an increase in community engagement and community connectedness among the participants. Comment Studio staff shared that “you could really see people perking up and being more engaged and really feeling like, wow, the community cares about me or I'm cared for. And I think that that was just a good plus and a positive because if we could foster that on a wide scale, or even especially at a state and national level, federal level, I can only imagine how that would pick up the spirits of millions of people and what sort of ripple that would have.”

Coco Go BIG participant and advocate shared that since being part of Comment Studio and her involvement with the pilot has provided impactful opportunities for her to advocate for guaranteed income and has also opened her up to a different circle of people. The exit survey asked participants about the impact that their participation in the pilot has had on their social and community connections.

On the exit survey, 52% or 11 out of 21 respondents indicated that they have been able to participate in more community activities compared to before their participation in the guaranteed income program. Respondents shared the following regarding how the extra money has helped them to participate in more community activities:

“Gas to church.”

“I have been able to go out with my family to outings and have extra money as the budget.”

“I’ve been able to do more, I’m more active and out when I’m not stressing about money.”

“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.”

“I have been able to go out and eat at restaurants. I also have been able to keep gas in my car.”

“I was able to take my boys to more community events.”

“Gas money to get to events.”

On the Exit Survey, **42%** (8 out of 19) of respondents indicated that **they have developed new social connections in the last six months**. Respondents shared the following examples:

**2 respondents skipped this question.*

“Yes, I’ve engaged with my community more and attended virtual city council meetings. Things I wish to continue especially when my health is better.”

“Now I am advocating for GI with Assembly woman Friedman and NCJW.”

“Yes. Partners in Comment Studio.”

“Yes, I have made new relationships with my coworkers.”

“Yes, by being able to attend community events I have been able to connect with other community members. Meet people from other organizations. Network by being able to afford childcare and transportation to and from events/meetings.”

Respondents were also asked on the exit survey if they agreed that they felt more included in the community as a result of participating in the guaranteed income program. **80%** (16 out of 20)

of respondents **agreed or strongly agreed** that **they felt more included in the community because of participating in the guaranteed income program.**

Family Connections

Interview participants were asked if their participation in the pilot had any impact on their family connections. One participant shared a very personal story about how the extra money provided her and her family with the means to leave a domestic violence relationship. She described that being able to have the means to leave with less worry was impactful and it “helped the bond with me and my children and my family.” She also shared that the extra money allowed her to do more activities with her children like take them to the movies which they previously couldn’t afford to do. “It provided for us to go to the movies and other things that we normally would miss out on...Having the extra means to be able to get the gas and provide the food helped a lot with birthday parties.” She also shared that she was able to attend a family birthday party that was out of town which is something she “probably wouldn’t have been able to do, had I not been able to save the money through the guaranteed income program.”

To further evaluate the impact of Comment Studio’s efforts to build a sense of belonging and community, use of a validated assessment tool could provide additional insights into the impact that the program has had on the community members. The Social Connectedness Scale (SCS) is a 20-item self-report questionnaire that measures the extent to which individuals feel connected to others in their social environment. It was developed by Lee and Robbins in 1995 and has been widely used in research and clinical settings. The SCS is a 20-item scale that assesses different dimensions of social connectedness, including:

- Belongingness: The feeling of being part of a group or community
- Closeness: The feeling of being close to others and having intimate relationships
- Support: The feeling of having people to rely on for help and understanding
- Satisfaction: The level of satisfaction with one’s social relationships

Power and Autonomy

A personal sense of power refers to the perception of one’s capacity to influence others (Guinote, 2017). Whereas autonomy is related to being able to make independent decisions that are based on one’s personal values and goals instead of being influenced or forced by others. Guaranteed income programs offer a reliable source of income without imposing specific conditions on individuals. This “no strings attached” approach enables individuals, particularly those from historically marginalized communities, to make choices that align with their needs, which develops more financial wellbeing and autonomy (Goldsmith & Battle, 2024).

The community led and community designed approach allowed for community members to not just be practitioners but also be participants. This approach allowed community members to embrace their own personal power and autonomy to create a pilot that not only would benefit them but would potentially benefit others in their community. Several participants engaged in narrative change efforts, including telling their own personal stories of their experience in the program, as well as advocacy efforts to expand guaranteed income.

The Coco Go BIG pilot provided participants with the power and autonomy to not only design the program, but they were also empowered to decide how to use the extra money as participants. Guaranteed income gives people the ability to decide what to do with the funds as opposed to being told how they must spend them. "It's not a program that people are saying, you have to do this with your money, or we can't trust you with your money. It's, here's the support, do what you got to do and show up however you need to show up." "Folks actually being able to be in the driver's seat of their economic support experience really gave them more than just autonomy and authority, it gives them a sense of, let me see what else I can do, what else am I empowered to do and how else can I use my voice to help those around me." Comment Studio staff.

An interview participant shared their experience collaborating with other community members to design the program: "We were talking about guaranteed income as a means of economic empowerment for different communities. As practitioners, we decided that we might want to experience guaranteed income from a personal perspective so that we cannot just be practitioners, but also be recipients."

Stories from Coco Go BIG Participants

Zoe's Story

Zoe has been described as a person who did all the right things and still found herself in a financial predicament. Having worked for 26 years assisting others with their public benefits as an eligibility worker and then as a supervisor, Zoe found herself being forced into retirement due to suffering from health issues. As she found her income suddenly cut in half, she also had to contend with paying \$600 a month for health insurance. Zoe was also focusing on adopting a healthier diet while the cost of healthy food choices would be a challenge to afford with her reduced income and rising prices.

Zoe is a mother of three and has raised her two nieces and her nephew. She described that she modeled the value of hard work for the children that she raised and was initially skeptical of guaranteed income. "I was not on board because I had been in the social services arena on both ends as a recipient and as a person who gave out benefits. And having raised two nieces, a nephew, and three daughters, I taught them that education and hard work is what you need to get ahead. So, I modeled that behavior." She went on to share that she initially thought that "people are going to see it as extra money." They're not going to use it for something that they need...it's extra money." Being a part of Comment Studio provided Zoe an opportunity to not just be a participant of guaranteed income but also practitioner. She described that when she got accepted, she did not view it as extra money at all. "Now I can save up or an emergency. I can buy fresh fruits and vegetables. Now if I need to pay a bill and I'm running a little short, I can do that. I didn't see it as extra income. And so, it changed my perspective in receiving it." She is now a champion and an advocate for guaranteed income programs.

Zoe shared that the guaranteed income has helped her to be able to afford healthier groceries, pay bills, buy gas, buy new clothing, and establish a savings account for emergencies. "A small savings account is really impactful for me because it does give me a sense of being okay. If something happens, I have the money to take care of it. If something happens with the car, I have it."

Zoe continues to lead an active life and is a Minister of Music at her church and has a passion for playing and teaching music. She is also studying Psychology and working towards her LMFT. She is a local advocate and serves on the board of directors for a local food bank and has traveled to Washington DC multiple times to represent the food bank. She is also active in advocating for guaranteed income after realizing the positive impact it has had on her. "I'm not going to say my life looks totally different, but I am going to say that because I had that money, I have peace. And I can't stress it enough, especially for the elderly population. I'm not elderly, but for the aged population, for those of us who are becoming seniors, peace is really a big deal because it can translate into your physical health, it can translate into your mental health."

Juan's Story

Juan is 24 years old and currently lives in a transitional housing program for young adults who have exited foster care. At the age of four, he was placed into foster care, and he voluntarily left his foster home when he was a teenager in hopes of taking his future into his own hands. Despite his adverse experiences and lack of a family to support him, he remains optimistic about his future.

Juan shared his story about how the guaranteed income program came at a time in which he was in desperate need of support. He had recently lost his job when he applied for the program and did not have any income, other than EBT food benefits. Before the guaranteed income program, Juan faced daily uncertainty, applying for numerous jobs and networking without success. He shared that "it was more of a question mark every day" as he was struggling to find a job, "but it was very difficult. A lot of people didn't have any open available spaces for me, so that would just leave me at home just studying; I would be stuck in a sense."

When asked how he learned about the guaranteed income program, he shared that it was through another youth who is also in the transitional foster youth program. Juan smiled brightly as he reflected on how he felt when he found out he was accepted into the program "it was a huge relief knowing that there's people out there and that there's a program that will have resources as well as funds that will support me." The program provided him with a reliable income, enabling him to save and budget effectively. "The guaranteed income relieved a lot of stress because it's the only income I've had in months."

Ambitious to expand his opportunities and plan for his future, Juan shared how he strategically used the funds. Without an income, Juan relies on public transportation to get around. He shared that he was able to add funds to his bus account so he could attend job fairs, meet with recruiters, and go on interviews. He was able to start a small savings account for emergencies and to help prepare for transitioning out of his current housing. He invested in barber equipment so he could cut hair for extra income, purchased new clothing for himself as he had outgrown his clothes, and was able to purchase cleaning supplies for his apartment. He was also able to use the funds to buy food. He shared that without the guaranteed income, he would often struggle to afford meals, but now he can occasionally treat himself to a nice lunch or dinner, enjoying the small relief it brings. "Whether it's an in-person meeting or even just a meal, it's helped with budgeting, saving as well and investing and definitely learning and growing with the program as well."

Lena's Story

Lena, a community organizer and mother of six, shared intimate details about how the guaranteed income program came at a critical time in her life. As a member of Comment Studio, she applied to the program because “it was just at the right time. I really needed extra money.” She shared that the program provided her with the means to leave an abusive relationship and secure temporary housing for herself and her three youngest children. She shared “had I not had the extra money, I probably wouldn't have been able to leave. I was able to leave and get me and my children out of the bad situation we're in.”

Before participating in the guaranteed income program, Lena was living paycheck to paycheck and struggling to make ends meet. She shared that she was formerly incarcerated and is passionate about advocating for others in similar situations. However, she found herself struggling financially. “I was always stressed because I was living check to check. If there was any unexpected bill or need for money, I wouldn't really know what to do.” She stated that she felt blessed and grateful when she found out she was accepted in the program. “It happened at a time where I had unexpected financial things. I wouldn't be in the place that I'm at now if it wasn't for being able to participate in that program.”

The program not only helped her save money for emergencies and pay off some debt, but it also enabled her to afford car repairs as well as healthier food options for her family. The program helped her to repair her credit as she continues to work towards obtaining permanent housing and she was able to enjoy activities with her children that were previously out of reach. Lena emphasized that the extra money had a significant impact on her life, reducing stress and worry while providing a sense of financial stability. “I'm less stressed than I was before. I have less worry since I have some money saved. I know if there happens to be an emergency, then I have something to fall back on. Without the program, I wouldn't have had that security”

Lena expressed gratitude for the program, stating that it was life changing and provided a safety net for her and her family. “I didn't realize how impactful it was going to be on my life and how much it would help me until I received it. And it really is life changing, even though it was only for a short amount of time with the money that I have saved, I still have it saved. So, I am able to move forward without all that stress and worry. And I know that if something were to happen, I have something to fall back on. It is life changing.”

Advocacy: Narrative Change and Policy Change

An important element of the Coco Go BIG pilot was the development of a narrative change initiative aimed at shifting the narrative about guaranteed income programs. This includes correcting misinformation about guaranteed income and increasing awareness of its benefits as a solution to poverty. Coco Go BIG participants have been involved with the narrative change project by not only sharing their own personal stories about the impacts guaranteed income has had on their personal lives through avatars, but also by engaging in direct advocacy efforts alongside Comment Studio staff and community members.

Coco Go BIG participants are advocating for expanding guaranteed income pilots by learning how to be storytellers. One Comment Studio staff shared that many of the Coco Go BIG participants have participated in advocacy activities by leveraging the virtual community and digital space at Comment Studio which provides them the opportunity to advocate for guaranteed income directly from where they are. Comment Studio is using cutting edge technology to enhance storytelling including 3D innovation and motion capture. This technology provides the means to allow participants to show up where they are while also ensuring anonymity. Comment Studio has also hosted in-person dinners where community members can share their commentary in written form. Comment Studio continues to provide multiple opportunities for community members to engage in advocacy activities so community members can “tell their story and give a voice to the guaranteed income movement in some way, shape, or form.”

Program staff shared that a total of 15 community members signed up to be part of the advocacy team to go to the capital and all 15 showed up to provide public comment at a Board of Supervisors meeting around the budget in support of a guaranteed income pilot. Although not all members were able to stay until the end, several were able to stay and provide public comments. Currently, the Coco Go BIG Program Manager/Community Leader and one of the lead advocates who was a recipient of the guaranteed income pilot have been advocating for a guaranteed income study bill at the California State Capital with the Human Services Committee. In July, two community members testified in the Senate Human Services Committee and there was a 4-0 vote in favor of moving the AB2263 legislation onto appropriations in August. Assembly Bill 2263 is the California Guaranteed Income Study and Funding Act and would provide \$500,000 to fund a California Income Pilot Program to study the pilot programs that have been run to determine state level infrastructure, funding sources and priority demographics. One of the Coco Go BIG guaranteed income participants has been directly involved with advocating for this legislation.

Guaranteed income participants were asked about whether they have been involved in any advocacy efforts for guaranteed income through one-on-one interviews. One respondent shared that they have been very active in advocating for guaranteed income, including advocacy efforts before the State Senate Human Services Committee. She shared that “I’m also now pretty active in the guaranteed income arena, and I would like to remain there because I think guaranteed income gives dignity to people... it empowers people. It is economic empowerment, and is important for your self-esteem, your mental health, your emotional health, and your physical health.” “Being involved with guaranteed income has definitely exposed me to different

advocacy and lobbying arenas. I will continue to advocate so I can help people understand how important it is to have some economic equity in this county, this state, and in this nation.”

Another participant shared that with the financial support of the guaranteed income, she has been able to attend city council meetings. “Before, I wasn't able to really go to city council meetings because they were at night, and I couldn't afford the extra childcare. I was able to afford more childcare so that I could attend meetings that I couldn't normally attend as well as other community events.” She went on to share that through her participation in the program, she was able to attend a lobbying event focused on guaranteed income programs along with Comment Studio staff and was a guest speaker. She shared that she has attended meetings with other partners focused on guaranteed income and she plans on continuing to be involved in advocating for guaranteed income.

Successes, Challenges, and Lessons Learned

Successes

1. The Coco Go BIG pilot and guaranteed income workgroup have been successful at increasing awareness about guaranteed income as a solution to poverty while also addressing misinformation about guaranteed income. The pilot has also provided Comment Studio with powerful stories they can use strategically for their advocacy work. Guaranteed income is now part of the conversation at the county level and Comment Studio staff shared that individuals from the county have been reaching out to inquire about guaranteed income. Nonprofit partners have reached out to Comment Studio staff to inquire about the logistics of producing outreach videos to reach a younger audience. There is now an expanded network of guaranteed income champions and partners interested in advancing economic justice.
2. The pilot has enhanced leadership capacity and has successfully built a community among local residents who are advocating for guaranteed income. The pilot has created an opportunity for community members to not only be guaranteed income practitioners but also participants. Several of the participants have been energized to advocate for policy change because of their involvement with the pilot. “Community members can sit in on conversations not just at the county but also at the state level and not just be limited to participants in the conversation, but also practitioners who can express and share insights on the opportunities and challenges related to implementation contextualized to our county.” Comment Studio Staff
3. The pilot saved six families from being homeless. Just as the pilot was beginning, six families that were enrolled in the pilot found themselves suddenly homeless. The guaranteed income pilot prevented six families from sleeping in their cars during the holiday season. “Being able to see the immediate relief that guaranteed income was able to give and that positive impact was so beautiful from the start.” Comment Studio Staff.
4. The guaranteed income pilot was both community designed, and community led. This unique approach to a guaranteed income pilot centered the community at the heart of

the design and implementation. Comment Studio staff were also community members, coming directly from the same community as the participants.

5. There was an increase in community engagement and community connectedness among the participants. Comment Studio staff shared that “you could really see people perking up and being more engaged and really feeling like, wow, the community cares about me or I’m cared for. And I think that that was just a good plus and a positive because if we could foster that on a wide scale, or even especially at a state and national level, federal level, I can only imagine how that would pick up the spirits of millions of people and what sort of ripple that would have.”
6. The Coco Go BIG pilot provided participants with the power and autonomy to not only design the program, but they were also empowered to decide how to use the extra money as participants. Guaranteed income gives people the ability to decide what to do with the funds as opposed to being told how they must spend them. “It’s not a program that people are saying, you have to do this with your money, or we can’t trust you with your money. It’s, here’s the support, do what you got to do and show up however you need to show up.” “Folks actually being able to be in the driver’s seat of their economic support experience really gave them more than just autonomy and authority, it gives them a sense of, let me see what else I can do, what else am I empowered to do and how else can I use my voice to help those around me.” “Advocacy really allows them to tell their stories while also hearing other people’s stories and be empowered to advocate for change.” Comment Studio staff.
7. The pre-paid debit card provided expanded access to banking that some participants did not previously have access to.
8. Several participants of the pilot shared meaningful insights into how the short-term cash assistance has helped them to save money, pay off debts, pay for emergency expenses and medical expenses, pay for basic needs, and many other positive outcomes captured in the qualitative findings. More than half of the respondents on the exit survey had an increase in their level of hope and agency over their future.
9. There were no unintended consequences of the guaranteed income pilot.

Challenges

1. Collaborative, community-driven work requires engaging with diverse perspectives and is time consuming. While they are now working with an internal RCF Connects partner and Community Financial Resources to continue guaranteed income work in future years, building support and relationships took time. It was a long process of community engagement and soliciting community input to plan the program. During the planning phase, there was some hesitation about guaranteed income as a solution to poverty as well as some disbelief that guaranteed income would be feasible in the community. The Comment Studio staff remained passionate and persistent with continuing to engage the community and keeping them motivated to push through the challenges. Comment Studio staff shared that “you have folks from all generations in one digital space. So that is definitely a challenge. Young adults from 18 to elders, 80 plus years old, all in one space, and having different communication styles and different listening styles and different learning styles as well.”

2. There was a delay in identifying transitional age youth for the pilot. The organization that was assisting Comment Studio staff with outreach and enrollment into the program had difficulty reaching potential youth for the pilot due to information gaps in the database that tracks their contact information. Contact information was out of date due to the youth moving around. H3 was able to mitigate this challenge by connecting with other partners to help locate transition age foster youth. This created a cascade of new applications in which the pilot received 45 applications but only had 10 spots available.
3. The pilot experienced some challenges with ongoing contact with the transitional age youth due to their contact information changing. This was due to the youth moving, changing their phone numbers, etc. It was shared that some individuals had their phone number changed multiple times throughout the pilot.
4. The pilot was unsuccessful at obtaining waivers in time to enroll applicants who were receiving public benefits that were at risk of being impacted by the extra income. The process for attempting to obtain waivers requires intensive outreach, advocacy, collaboration, and time that ended up being a barrier with the short duration of the pilot.
5. The amount of funding for the project limited the number of community members that the pilot could enroll. Additional funding would not only have allowed the pilot to reach more community members, but also provide them with guaranteed income support for a longer period of time. The short duration of the pilot was a challenge shared not just by program staff but also mentioned by multiple participants in the survey data. Participants shared the following: “My only suggestion would be to maybe make it available for more People because there are a lot of People in my area that need a hand up.” “I think this should be longer than six months. It makes a big difference when you’re always struggling to have a few extra dollars to help you out.”

Lessons Learned and Looking Ahead

1. One of the key lessons learned through the pilot was the power of storytelling. The sample size for the pilot’s quantitative data created limitations to be able to draw conclusions based on generalized findings. The insightful findings from the qualitative data and stories shared by participants can be used strategically to fill the gaps in the evaluation of guaranteed income pilots.
2. One of the lessons learned shared by program staff was centered around considering only the applicants with the lowest income as one of the factors for selecting participants. “There were a few people who did take offense at the fact that working people need help too and that their income disqualified them from eligibility. That’s helped shape the conversation going forward with our county as for guaranteed income...is to shift the conversation away from poverty alleviation and racial equity...and move it more into a space of shared prosperity and bring the middle class into the conversation.” This learning has reshaped Comment Studio’s approach to changing the narrative away from poverty alleviation and racial equity as this message wasn’t found to be effective.” “Our county should not be focused on folks who need the money the most, but on folks who may just be one paycheck away from having financial challenges.” I got to see how, especially in the last few years, just regarding inflation or how the price of cost of living has gone up, just what a person in need looks like is totally not what you

would ever think or consider traditionally. It could literally be your coworker, your neighbor, the person across from you, because anything could happen. And with things being based in what you can afford, everyone literally, everyone is one emergency away from needing support.”

3. The community led and community designed approach allowed for community members to not just be practitioners but also be participants. This approach allowed community members to embrace their own personal power and autonomy to create a pilot that not only would benefit them but would potentially benefit others in their community. Several participants engaged in narrative change efforts, including telling their own personal stories of their experience in the program, as well as advocacy efforts to expand guaranteed income.
4. One program staff shared that they learned that money is a tool that helps people to navigate the system and helps them thrive. “If people don’t have access to opportunities to be financially healthy, then how are they able to be within those systems and navigate them? I really got to see money working as a tool and not it being characterized as this free thing.”

Looking Ahead

1. Comment Studio was recently provided \$20,000 to use for unrestricted funding for staffing or for stipends for the community. It was decided that some of the funds will be used to continue the transitional age youth guaranteed income pilot through the end of the year.
2. RCF Connects has entered into a contract with the city of Antioch which will allow them to continue to engage youth in doing advocacy work.
3. Comment Studio will continue to explore social entrepreneurial space as a potential funding opportunity for the guaranteed income narrative change project.
4. Comment Studio intends to continue to shift narratives in Antioch and East Contra Costa County about guaranteed income among residents and decision makers. Using innovative technology, Comment Studio is leveraging 3D avatars and the media space to expand the reach of their advocacy efforts and to unify the messaging around guaranteed income. This approach, referred to as their social enterprise strategy intends to use technology to create a form of “transformational philanthropy.”
5. Comment Studio has entered a new partnership with the John Muir Community Health Foundation who has an interest in funding guaranteed income work.
6. Comment Studio plans on following up with the Coco Go BIG pilot participants to enhance their narrative change work and to capture the long-term impact of guaranteed income on the participant’s lives.
7. Comment Studio will continue to be part of the countywide guaranteed income work group which continues to advocate for guaranteed income at the county level. The workgroup is collaborating with the East Contra Costa County Alliance steering committee which informs basic needs policy priorities for 2024-2025.

8. Comment Studio intends to maintain the community that has been developed so community members can continue to network and to build upon their sense of belonging and connectedness.

Recommendations

Recommendations for other guaranteed income pilots informed by Comment Studio staff and Coco Go BIG participants:

1. Review the literature on other guaranteed income pilots which can provide insights into detailed implementation steps and frameworks to follow.
2. Pilots should consider not duplicating what has already been done. Focusing on specific demographics not previously reached.
3. Using resources including the [Guaranteed Income Community of Practice](#) provides resources for policymakers, advocates, participants, and practitioners. [Income Movement](#) convenes a conference on guaranteed income where they provide narrative change, resources, templates, toolkits, and community organizing strategies.
4. Leverage existing research when determining the length of a guaranteed income pilot. For example, a research project that looked at the long-term impact of guaranteed income found that it must be a minimum of 18 months and around \$1,000 to alleviate constant economic pressure. Several Coco Go BIG participants also shared that the pilot should have been longer.
5. The use of a disbursement partner was highlighted as a critical component in the pilot. This helped to streamline the payment as it was dependable and there was no lag in participants receiving the payments.
6. Plan a guaranteed pilot that is lean and frugal. Leveraging a disbursement partner that does most of the work will allow for the pilot to use minimal staff. This will allow most of the funding to go to the participants. Keeping the processes as minimal as possible and relying on only the critical components such as the application and enrollment process will allow for minimal oversight.
7. Community centered: involving community members voice in the design of a pilot was found to be a significant success of the Coco Go BIG pilot. These community members evolved from practitioners to participants to advocates for guaranteed income.
8. Leverage narrative changes through storytelling. Using art and technology, community members can access different mediums to tell their stories and therefore decreasing the barriers for sharing their stories. "I think creating courageous spaces through digital means is really awesome and something that I think that other organizations will find valuable."
9. Broaden the scope of eligible participants who may not present as having an immediate need for guaranteed income.
10. Explore obtaining waivers so those with public benefits won't be impacted by the additional income and so that anyone, regardless of their public benefits status can access guaranteed income.

11. Implement a pre-survey that helps to understand what the community member's needs are and how they plan to utilize the funds.
12. Support for community advocates: Coco Go BIG participant and advocate shared that when organizations are involving participants in advocacy efforts, including telling their stories, it is important to ensure they feel empowered, and valued. Ensure that they are respected for their time by compensating them. Providing them with emotional support such as providing resources or giving them a space to talk is also critical. "When people are telling you their stories, remember that they could be re-traumatized."

"The most important use of the money was for various reasons that allowed me to breathe a little bit better knowing that I had cash for food, cash for educational purposes, cash for gas, cash for my family that is allowing us to live with them. It took the pressure off of me just a little bit more and allowed me to get by."

"With the money it helped me flee a domestic violent relationship. Helped save my life."

"It was a blessing beyond measure."

"I can't thank you for all the help, blessings."

"Much thanks for the assistance and the team who are actively reaching out and making a way for us youth."

"I would like to thank this program, and the administrators for this project because it has helped me so much and for my family."

"I am so thankful to have been able to participate in the GI program."

"I would like to say thank you for choosing me to be a part of this program; It has helped out my family tremendously."

"Thank you so much this is the best program ever."

"The program was great, and it helped me do things that I wouldn't be able to do without the extra cash. Thanks, I really appreciate it."

"I would like to say last Month my Refrigerator went out and if it wasn't for this program I don't know what I would have done, because of the extra money I was able to feed my family."

"All of our participants will probably be able to say in some way or another how actual payments helped them be successful in navigating maybe some unfortunate situations or maybe provide them with an opportunity to do something that was outside of their economic constraints before."
(Comment Studio Staff)

"I didn't realize how impactful it was going to be on my life and how much it would help me until I received it. It really is life changing, even though it was only for a short amount of time with the money that I have saved. I am able to move forward without all that stress and worry. And I know that if something were to happen, I have something to fall back on. It is life changing."

"It's helped me in so many levels, not just financially, but with my mental health, with my relationship with family and my children and everything in all aspects, it's helped."

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