



Community
FINANCIAL RESOURCES



BUILDING ECONOMIC WELL-BEING FOR THRIVING COMMUNITIES:

THE CASE FOR A GUARANTEED INCOME PILOT IN CONTRA COSTA COUNTY

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INTRODUCTION AND BACKGROUND

How can we shape a Contra Costa County where everyone has the financial freedom to live with dignity and thrive? This is the question that drove Community Financial Resources (CFR) – a solution provider focused on building financial stability and mobility – to convene the Contra Costa Guaranteed Income Working Group. Composed of 12 regional organizations, leaders, and community representatives, the group set out to design a community-informed guaranteed income pilot to be implemented in Contra Costa County. For a place like Contra Costa – a county that is known both for its diversity as well as for its history of racist, exclusionary policies that hold too many residents back – an essential requirement for any pilot program would be to first center the voices, ideas, and needs of the communities it would serve. The working group wanted to hear directly from people across the county about their aspirations, their economic challenges, their vision for financial security, and their perspective on what additional unrestricted cash would make possible for them and their families.

Over six months, the working group conducted countywide community listening sessions, held focus groups, and distributed surveys, collectively hearing from more than 500 residents. The findings underscore how many people in the county are struggling financially – and were struggling long before the pandemic. Across the county – and across class, race, immigration status, and family makeup – people are weighed down by debt and the stress of staying afloat, and worried about paying rent and keeping food on the table. Financial insecurity and volatility are taking an immense toll on people's mental health, preventing them from fully contributing to their families and communities, and diminishing their capacity for self-care. The findings make clear 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.

This report provides a summary of key findings from the community engagement work, and, most importantly, conveys the reflections and hopes of people harmed by structural inequities. By grounding ourselves in the experiences and stories of real people, we can ensure that any future guaranteed income pilot is informed not just by quantitative data, but by the day-to-day experiences of the people who call Contra Costa County home.

SUMMARY OF KEY FINDINGS

- 1 Existing struggles of Contra Costa County residents were clearly exacerbated by the pandemic. Too many people can't afford to pay for all of their basic needs – including housing, food, and bills – and the majority of participants noted that their financial struggles are always top of mind for them and their families.
- 2 People defined financial stability as encompassing more than material wealth and income. It also included better mental health, being able to show up for oneself and family, and having the capacity to give back to the community.
- 3 Financial challenges impact everyone, and are not confined to a type of person, population, or community. It is not an “us and them” problem, but an “I and we” issue.
- 4 Additional cash would help people to simply “live their lives” and feel like they are thriving rather than surviving.
- 5 Additional cash is essential to meet immediate short-term needs. At the same time, long-term solutions are necessary to solve systemic problems that create people's economic struggles.
- 6 Community members expressed some distrust in a program that is “guaranteed,” particularly if it is administered by institutions and systems that have failed people – specifically people of color – over and over.
- 7 Participants were curious about the details of a guaranteed income pilot, e.g., who would qualify and how much financial assistance would be available.
- 8 Across the board, people agree that a guaranteed income is needed in Contra Costa County.

See page 10 for the more detailed explanation of findings.



THE LANDSCAPE OF GUARANTEED INCOME

WHY GUARANTEED INCOME?

"That dignity has to be attached to humanity before it's attached to work. What you dignify is inherent to who we are as people. That's a big lesson. There's this idea of time. Money is proxy for power and agency. And so the ability to own your time and decide what you want to do and how you want to do it is important. And that you can trust people. You can trust them to make decisions for themselves and their family." –

MICHAEL TUBBS, FORMER MAYOR OF STOCKTON

Guaranteed income is a regular cash payment accessible to members of a community, with no work requirements or other strings attached. Guaranteed income helps build a robust floor under which no one can fall, and is meant to supplement, not replace, existing social safety net benefits. It is grounded in the values of trust and respect for recipients, with a fundamental commitment to preserving and reinforcing the agency and dignity of individuals and families.¹

Since economic stability is one of the most influential social determinants of health – impacting where a person lives, their access to healthy food, and what medical care they can afford – additional cash support has been shown to reduce a person's vulnerability to economic swings, keeping recipients and their

families healthy and thriving. For example, in Canada, guaranteed income was linked to a [reduction in hospital visits](#), especially for mental health purposes. As another example, after one year into [Baby's First Years](#), a randomized controlled study across four U.S. states where infants of mothers in low-income households received \$333 in monthly cash support, children were more likely to show faster brain activity and development at later ages.

Furthermore, when the government took steps to implement forms of guaranteed income measures during COVID, such as the pandemic stimulus check and the temporary expansion of the child tax credit, the economic well-being of millions of families was improved. For example, in 2021, a one-

¹ Guaranteed Income Community of Practice: <https://gicp.info/about/>

year expansion of the child tax credit led to a historic 46 percent decline in the U.S. child poverty rate, dropping from 9.7 percent in 2020 to 5.2 percent in 2021. Without additional support, families continued to suffer. According to a recent statement by the Center on Budget and Policy Priorities, “The number of people with incomes below the poverty line in 2022 rose a sobering 15.3 million, today’s Census data show, reflecting the expiration of pandemic relief programs including the expanded Child Tax Credit. The poverty rate for children more than doubled from a historic low of 5.2 percent in 2021 to 12.4 percent in 2022, erasing all of the record gains made against child poverty over the previous two years. Progress made in 2021 in narrowing the glaring differences between the poverty rates of Black and Latino children compared to white children was largely reversed.”²

Guaranteed income continues to be championed around the country as a means of ending poverty, reducing social inequalities, and promoting gender and racial equity. To date, more than 100 guaranteed income demonstrations are either [in the planning process or are currently in progress](#) in over 20 different states, including publicly-funded demonstrations such in Harris County, Cook County, and the state of California. California was also home to the nation's first mayor-led guaranteed income demonstration in Stockton.³ Each demonstration is designed to respond to unique local needs and provides learning opportunities to demonstrate how an organized system of cash payments could move from pilot to policy.

THE CASE FOR GUARANTEED INCOME IN CONTRA COSTA COUNTY

Located in the unceded Miwok, Ohlone, Yokuts, Karkin, Lisjan, and Muwekma territories, and home to a diverse community and numerous social justice movement leaders, Contra Costa County occupies a unique and important place in the Bay Area. The county combines rural (far East), suburban (Central/South), and urban (West) histories and politics; rapidly diversifying populations; and the ongoing impacts of regional migration, as Bay Area residents head east to find more affordable housing. Simultaneously, a growing cadre of civically engaged residents is emerging, and collectively advocating for local county and city leaders to be more just, inclusive, and equitable in budgeting and policy decisions.⁴ The region’s history of redlining and other discriminatory public policies has hampered the ability of Black, Indigenous, and residents of color to thrive, build generational wealth, and live in neighborhoods of their choice. These racist policies have echoed and rippled through many generations, resulting in wide and persistent disparities for Black, Indigenous, and residents of color in everything from health, life expectancy, educational outcomes, mental well-being, and housing.

For example, Contra Costa County's racial disparities across housing, education, health access, and economic opportunity led the county to declare that “racism as a public health emergency” in 2020.⁵ For example, in 2019, 35 percent of the Black population and 34 percent of the Latinx population in the county lived 200 percent below of the federal poverty level, the highest proportion among

2 Center on Budget and Policy Priorities: www.cbpp.org/p...alth-coverage

3 SEED: www.stocktondemonstration.org/about-seed

4 Office of Racial Equity and Social Justice Report: Recommendations for Contra Costa Office of Racial Equity and Social Justice

5 <https://www.contracosta.ca.gov/ArchiveCenter/ViewFile/Item/4942>

all racial/ethnic groups. The joblessness rate among working people ages 25 to 64 was 24 percent. More than 15,000 households were behind on their rent, and 20 percent of Black residents and 14 percent of Latinx residents suffered from food insecurity.⁶ The COVID-19 pandemic further exacerbated these inequities.⁷ While the pandemic officially has been declared to be “over,” the community engagement research revealed that many residents are still reeling from the impact of the shutdown, struggling to pay off debt, challenged to revive their businesses, or unable to find jobs that can support their families.

While guaranteed income does not reverse the generational harms caused by institutional and systemic racism, it aims to address and alleviate some of the ongoing impacts. It also lays the groundwork for policy efforts – such as modernizing and expanding existing tax credits or building a more dignified experience for public benefit recipients – that center the needs of communities and take meaningful action to address ongoing harms. Guaranteed income can also spur

long-overdue conversations about who is struggling the most and who has the power to change policies that have kept so many residents from sustaining financial security.

Through public/private partnerships, Contra Costa will benefit from a burgeoning number of guaranteed income pilots, including:

- The Abundant Birth Project’s collaboration with the Richmond Rapid Response Fund, which will provide \$600-\$1,000 per month across a 12-month period for Black pregnant people;
- Comment Studio’s guaranteed income pilot ‘CoCo Go BIG’ will provide \$400 a month to 20 adults and \$200 a month to 10 youth; and
- Monument Impact’s “ELEVATE Concord,” which provides \$500 per month for 12 months, along with a one-time payment of \$2,500, to 120 low-income single parents with young children who lost income during the pandemic and are facing housing insecurity.

The Positive Potential of Guaranteed Income in Contra Costa County

Given the input gathered from local residents, data on continuing economic and racial disparities in Contra Costa, and the significant promise of guaranteed income pilots in Contra Costa and elsewhere, the time is now to address local needs and build on the success of these pilots. By providing cash support for an expanding number of Contra Costa County residents today and into the future, more local residents will have the opportunity and the means to thrive.

6 Bay Area Equity Atlas - Contra Costa County 2022

7 National Equity Atlas: <https://nationalequityatlas.org/research/CCCEviction>



RESEARCH METHODOLOGY

From its inception, the Contra Costa Guaranteed Income Working Group determined that it was vital to design a guaranteed income pilot that is community-informed, particularly by those most impacted by the disparate wealth and income gap that is exacerbated by the Bay Area economy. While a shared goal was to develop a blueprint for the work, the Contra Costa Guaranteed Income Working Group's approach was ultimately grounded in relationship-building and accepting that any change would "move at the speed of trust."⁸

From February 2023 to June 2023, CFR, in partnership with the Contra Costa County Guaranteed Income Working Group, conducted the following research:

- Hosted three community listening sessions via Zoom with a total of 211 participants who collectively represented various cities in Contra Costa County, including Richmond, Antioch, and Concord.
- Conducted nine focus groups via Zoom with 126 total participants, including low-income residents, people of color, young people, and other people directly impacted by economic and racial disparities.
- Collected over 170 responses through the [Financial Wellness Survey](#), which asked participants to share the impact of their financial situation on their everyday lives.

Participants were recruited for the listening sessions, focus groups, and survey through the working group's networks, social media channels, and one-on-one conversations. The only criteria to participate was that individuals reside in Contra Costa County. Racial, economic, and geographic data were not collected in the community listening session or focus groups, and participants voluntarily self-identified their circumstances and background. Focus group participants were recruited based on the community they identified with, i.e., young people, foster youth, and unhoused residents. Participants were compensated for their time. Participants in community listening sessions and focus groups received a \$75 stipend, and survey respondents qualified to enter a raffle for a \$25 gift card for their participation. Additional details of the community listening sessions, focus groups, and survey can be found in the [Appendix](#).

8 Kanwarpal Dhaliwal, RYSE Center

KEY FINDINGS

Based on the reflections and stories shared by participating Contra Costa County residents, the following findings provide a snapshot of the financial inequities experienced by individuals, families, and communities in the County and the positive impact guaranteed income would have on their everyday lives.

1

Existing struggles of Contra Costa County residents were clearly exacerbated by the pandemic. Too many people can't afford to pay for all of their basic needs - including housing and bills - and the majority of participants noted that their financial struggles are always top of mind for them and their families.

Residents shared that although the pandemic intensified economic hardship, they were financially struggling long before it began. The cost of everyday items such as groceries and gas, along with housing displacement and the lack of family-sustaining jobs, put a strain on Contra Costa County residents. For Black, Indigenous, and residents of color, the disparities were even greater due to racist and exclusionary policies that created barriers to opportunities and the ability to thrive for generations. Participants noted the shortage of affordable housing, partially due to people from other Bay Area counties relocating to Contra Costa and competing for a limited supply of affordable housing. As a result, residents were often compelled to work multiple jobs to afford living expenses.

The Financial Wellness Survey found that:

- Nearly **80%** of respondents said they can only somewhat to not at all enjoy life because of the way they're forced to make difficult financial tradeoffs to cover basic needs;
- Over **80%** are somewhat to very concerned about money;
- **87%** sometimes to never have money left over at the end of the month; and
- **57%** are often or always behind on their finances.

Furthermore, since residents do not have sufficient income to build up their savings, they are concerned not only about their current reality, but also about their future and that of their children. Additional findings from the survey can be found in Section A of the Appendix.



COMMUNITY VOICES:



Families were living paycheck to paycheck prior to the pandemic. Now they have even more challenges.”



No one expected COVID and the aftermath.”



[I’ve] had to borrow, beg, and go into debt [to survive].”



I don’t like the idea of having to work 12 hours to give the life I want to give my child. One job should be enough to pay the bills, save, and spend on things I want for myself and my kids.”

2

People defined financial stability as encompassing more than material wealth and income. It also included better mental health, being able to show up for oneself and family, and having the capacity to give back to the community.

Participants noted that having additional financial support would create positive ripple effects that went beyond the monetary benefit. Having additional support would increase mental health and well-being, and allow people to focus on their families and communities, rather than worrying about how they are going to pay the bills or make ends meet.



COMMUNITY VOICES:



Once you are full, then you can share."



For me, being financially stable takes a lot of worry away. It helps me mentally, I know that I'm secure and I don't have to worry. Worry affects my physical health. [Being financially stable] helps my whole being and gives you a foundation for every area of your life."

3

Financial challenges impact everyone, and are not confined to a type of person, population, or community. It is not an “us and them” problem, but an “I and we” issue.

Regardless of their background or identity, participants had their own personal story of struggles with money – or personally know someone who is struggling financially. Regardless of whether they had jobs, a college education or a home, participants expressed great concern that financial stability is not guaranteed. While participants were not handpicked for this research because of their financial situation, the majority spoke about experiencing financial burdens, and often being a few hundred dollars or one bill away from being in debt or in a financial crisis. As one participant pointed out, “everyone is impacted,” whether it was single mothers, people working [at times multiple jobs] to provide for their family, Black people, people of color, immigrants, teachers, unhoused individuals, young people; no one group is immune from facing a financial crisis at least once in their life.



COMMUNITY VOICES:



I know in my life I am very privileged. We have two incomes and we make a good amount of money and we still struggle.”



Even if you make over \$100,000 you can’t make it in the Bay Area.”



We are spoiled for choice of ‘who’ should get [guaranteed income] [because the need is so high]. Why? Because CoCo’s economy is strong – there is so much potential and upward mobility if a few barriers were removed.”

4

Additional cash would help people to simply “live their lives” and feel like they are thriving rather than surviving.

Having additional unrestricted cash would make the day-to-day easier, and provide stability, a sense of security, and agency for people who are living paycheck to paycheck, or, at times, without a paycheck at all. It means a sense of dignity, freedom, and giving them agency to make their own decisions. For most, it simply means covering essential expenses, being able to live for today, and “getting off the [poverty] treadmill.”

**COMMUNITY VOICES:**

Having that income will give everyone a chance to pay their bills on time, not have to pick and choose at the store, just feeling complete. Not worrying that you're holding up the line because you have to put half of your stuff back. Feeling like a part of society.”



It means freedom. You don't have to worry if you can buy gas or books for school, or uniforms for your kids. Financial security is to be free.”



Being able to afford some time off work to just rest...and feeling accomplished - that you can be happier because you are providing for your family.”

5

Additional cash is essential to meet immediate short-term needs. Long-term solutions are necessary to solve systemic problems that create people's economic struggles.

Ultimately, our public systems are failing people – and more specifically and disproportionately Black, Indigenous, and people of color – and forcing them into a cycle of poverty. Participants noted that the institutions that are intended to serve them – from education to housing and social services – are failing them and failing their communities at large. While short-term solutions such as guaranteed income would alleviate some of the immediate symptoms, broader policy and systemic solutions are necessary as well. Residents also called out systemic racism and the negative impact it continues to have on their families and communities.



COMMUNITY VOICES:



Society is not serving people. The system does not work."



They don't want people to raise their voice. [They just want to provide] band-aids for large problems, not rocking the system to make way for a better future."



There is structural and systemic racism that is impacting families of color. When you couple the excessive cost of living with racism, then it exacerbates the problem and leaves people helpless."

6

Community members expressed some distrust in a program that is “guaranteed,” particularly if it is administered by institutions and systems that have failed people – specifically people of color – over and over.

Because of the historic failures of institutions and systems, participants are skeptical about the “no strings attached” concept of guaranteed income. With government and systems failing people – and particularly Black, Indigenous, and people of color – the framing of what guaranteed income is, who is distributing it and why, and the motivation behind the concept left participants with many questions about what a program like this entails. Educating and building trust with community members will be essential to the success of any local pilots.



COMMUNITY VOICES:

“

When I hear guaranteed income, the first thing that comes to my mind is what’s the catch? Always, I’m like, what do I have to do? Okay, am I going to regret this later down the road? Will I have to return this money back into the system?”

“

Nothing is free, this must be a fraud...most people do not trust the government. Regardless of what the government says and how often they tell you don’t have to pay them back, there’s still a sense of nervousness that this may come back to haunt me.”

“

Too good to be true.”

7

Participants were curious about the details of a guaranteed income pilot, e.g., who would qualify and how much financial assistance would be available.

While excited about the possibility of a potential local guaranteed income pilot, individuals had multiple questions about the details of the program and what it will entail. They wanted to understand what guaranteed income looks like in practice, who will be administering it and how, what it will mean for them, and how residents can qualify. They also expressed concerns about how long funding would be available, and what they might have to “give up” in order to get it.



COMMUNITY VOICES:



[When I hear the term guaranteed income] I get fearful because you feel like this must be a dream. Is this for real?”



From a taxpayer standpoint it scares me. How is it funded? Will I pay more taxes for it? Will I be a recipient of it?”



My biggest concern is who will be administering the program and the complexity of the program. Will it be around for a long time, or drop off due to lack of funding? I want more information, data and background. What information will leaders have that the program is being implemented correctly and people who are truly in need are being reached?”

8

Across the board, people agree that a guaranteed income is needed in Contra Costa County.

Unanimously, focus group and community listening session participants were in favor of having some form of guaranteed income, or extra unrestricted cash, that is provided to them monthly. They expressed a sense of urgency to get additional cash into the hands of Contra Costa County residents to offset the rising cost of living, and to implement policies that will make it possible to stay in and contribute to the region long-term.



COMMUNITY VOICES:

“ I just turned 50 and I’m thinking about my future and when I get older. There is no plan, to be perfectly honest. I don’t have money to put away into retirement funds. I think about seniors in the area that struggle because they also couldn’t save. A program like this would really help people.”

“ If money is coming into the community, the ‘rock bottom’ is removed - there will always be a financial safety net to catch you. Just knowing that people in need will be considered and there would be additional opportunities fills me with hope.”

“ I definitely think guaranteed income is needed. Pretty much everybody I know is struggling in some way, especially since housing is so expensive in the Bay - it’s already hard enough to just have a roof over our heads if we don’t have a high-paying job.”



RECOMMENDATIONS FOR LAUNCHING A GUARANTEED INCOME PILOT IN CONTRA COSTA COUNTY

1. **Educate county decision-makers, county and community leaders, funders, residents, and other stakeholders** about how and why guaranteed income works, the scope and extent of resident need, potential focus populations, and impact research.
2. **Shift the narrative** around guaranteed income, articulating shared values and benefits around the concept, what it is and is not, and the impact it can have on community well-being, particularly in Contra Costa County.
3. **Explore best methods for guaranteed income project design and implementation**, including creation of an equitable, transparent selection process, to ensure that guaranteed income pilots in Contra Costa prioritize population groups who can most benefit from a reliable, baseline monthly income.
4. **Continue to elevate community voices and experiences** around guaranteed income, economic hardship, and the link between wellness and financial security, including through the creation of a community advisory table.
5. **Engage with local elected officials and other policymakers to secure funding, political support and other resources** to enhance guaranteed income opportunities in Contra Costa County.
6. **Identify, cultivate, and solicit potential funders from the public, private and philanthropic sectors** to secure revenue to advance the field and to fund guaranteed income pilots. Identify public funding sources (e.g., Measure X, American Rescue Plan Act, AB 109, etc.) that could potentially fund local guaranteed income pilots. Continue to explore opportunities for foundation funding, particularly to support project planning, community engagement, resident power building, and narrative change work.
7. **Learn about and share guaranteed income best practices** with county leaders and community partners. Expand and strengthen partnerships among community-based organizations, service providers, and coalitions that serve, work with, and/or are led by populations who can most directly benefit from guaranteed income.
8. **Continue to support policies** to ensure that receiving guaranteed income does not penalize recipients' public benefits.
9. **Share information about guaranteed income pilots in Contra Costa and around the region and their impact** through regular communication platforms and channels, centering the voices of residents who do (or could) most directly benefit from guaranteed income projects.



CONCLUSION AND ACKNOWLEDGEMENTS

The community insights summarized here demonstrate strong community support for a guaranteed income pilot in Contra Costa County. Residents are eager for the sense of belonging, financial security, economic justice, and collective well-being that guaranteed income would bring to the place they call home.

Thank you to the community leaders, organizations, and funders that were instrumental in this process, including: Y&H Soda Foundation, community representatives, Community Financial Resources, RCF Connects: Mobility Labs (now Comment Studios), Monument Impact, Ensuring Opportunity, Collaborising, First 5 Contra Costa, Rubicon Programs, East Bay Leadership Council/Contra Costa Economic Partnership, Richmond Rapid Response (R3F), Contra Costa County Employment & Human Services, and Contra Costa Health.

Most of all, we would like to thank the Contra Costa County residents who shared their experience with us through the community listening sessions, focus groups, and surveys. Your feedback has been invaluable in this process, and your stories will not go unheard.



APPENDIX:

SECTION A

The first section of the [Financial Wellness Survey](#) comes from the [Consumer Finance Protection Bureau's Financial Well-Being Scale](#). The majority of respondents identify as African American (38%) and Latino (39.35%); 81% identified as female, and 16% as male, with 0.66% identifying as gender non-conforming.

Additional findings from the Financial Wellness Survey indicate that out of those who responded:

- 57% said that finances often or always control their lives.
- 66% said they could not always handle a major unexpected expense of at least \$400.
- 72% said that they are somewhat to not at all secure in their financial future.
- 73% said that because of their money situation, they feel like they may never have the things they want in life.
- 72% of them are just getting by financially.
- Nearly 70% said that they are concerned that the money they have or will save won't last.

SECTION B

Additional details about the community listening sessions and focus groups:

Community listening session criteria included:

- Open to all Contra Costa residents with a focus on those who can most benefit from GI, including:
 - › People who work but need financial assistance
 - › People who identify as Indigenous, Black, or as a person of color
 - › Residents who are formerly incarcerated

- › Single parents
 - › Young parents
 - › Pregnant women of color
 - › Early education & childcare providers
 - › Elderly residents
 - › Young people who are aging out of foster care
- Residents represented the following cities: Richmond, Antioch, Concord, Pittsburg, San Pablo, Martinez, Brentwood, Discovery Bay, Bay Point, Pleasant Hill, El Sobrante, Hercules, Pinole, Walnut Creek, San Ramon, Oakley, and El Cerrito.

Focus groups:

Participants were recruited through organizations that participate in the Contra Costa County Guaranteed Income Working Group, including: Collaborising, First 5 Contra Costa, RYSE, Mobility Labs (now Comment Studio), Monument Impact, Rubicon, and Safe Return Project.

Communities that were represented in the community research include:

- Foster youth
- Unhoused residents
- Young people (15-18 years old)
- Immigrants including people who recently immigrated from Mexico, Central America, and Afghanistan, and whose native languages include Spanish and Farsi
- Justice-impacted youth
- Formerly incarcerated residents
- People who were working multiple jobs to support themselves and/or their families



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