

# GUARANTEED INCOME PROGRAM

## FREQUENTLY ASKED QUESTIONS



### What is United Way's Guaranteed Income Program?

United Way California Capital Region's Guaranteed Income Program aims to provide reliable supplemental income to households in our region during the post-COVID-19 economic recovery. This helps alleviate financial scarcity and promotes economic freedom. The program offers immediate assistance, tools, and resources to stabilize participants' economic situations. It also enables them to handle emergency expenses, own homes, secure higher-paying jobs, engage in community activities, and reduce household stress.

The program started in June 2021, with the first phase offering no restrictions, \$300 monthly investments to 100 City of Sacramento households, and concluded in May 2023, after 24-months of payments. In August 2021, the Mayor of Sacramento, Darrel Steinberg, recommended an additional \$750,000 of American Rescue Plan Act (ARPA) funding to the program. This led to the launch of a second cohort of 80 City of Sacramento families receiving \$500 a month for one year starting in July 2023.

In Fall 2022, County District Supervisors [Serna \(District 1\)](#) and [Kennedy \(District 2\)](#) each committed \$500,000 in ARPA funds each from their Districts, totaling \$1,000,000 to expand the program yet again to a third cohort. In addition to this, [Sierra Health Foundation](#) made a generous donation to support the third cohort and advance greater awareness and advocacy for guaranteed income in our region. The third cohort will consist of 130 families, each receiving \$500/month for 12 months starting January 2024.

### How do I apply?


A link can be found on the program's home page on UWCCR's website **starting October 2, 2023**. Any eligible individual can submit an electronic application via this link. **Applications will be accepted until 11:59pm on October 31, 2023.** Applications are only available electronically and in English and Spanish.

*If you need additional language assistance in completing the application, [Asian Resources, Inc.](#) and [La Familia Counseling Center](#) are working with us to assist applicants. You can also email us at [uwgi@uwccr.org](mailto:uwgi@uwccr.org) if you have additional questions or need further assistance.*

### Who is eligible?

Eligible participants must qualify in two areas\*:

**1. Residence** – Eligible participants must have a residential address within Sacramento County Districts 1 or 2. To determine if you live within these limits, [click here](#) and enter your full address (Street

name and number, Sacramento, CA, zip code) then click on the magnifying glass icon  in the search bar.

**2. Income** – Eligible households must earn less annually than the following limits:

- 1 adult: \$28,205
- 1 adult, 1 child: \$49,945
- 1 adult, 2 children: \$65,880
- 1 adult, 3 children: \$79,500
- 2 adults: \$43,201
- 2 adults, 1 child: \$64,273
- 2 adults, 2 children: \$79,500
- 2 adults, 3 children: \$93,120
- Household of 6: \$106,740
- Household of 7: \$120,360
- Household of 8: \$133,980
- For households with more than 8 people, add \$14,160 for each additional person.

\*If you are selected, you will be asked to provide documentation that shows your current income levels, including public cash benefits and employment income.

All types of immigration status are welcome to apply.

### **What is the monthly stipend? For how long?**

\$500/month for 12 months (1 year). The first payment will be issued on January 1, 2024.

### **How will you choose who receives the guaranteed income?**

We use a random number generator to determine which applicants will be selected and then review applications for eligibility. We also conduct one-on-one meetings with selected applicants to review any potential impact that receiving program funds might have on their current public benefits.

If a selected application is ineligible or withdraws their application, we will randomly select additional applications and review those until 130 eligible applications have been selected.

### **How will I know if I have been selected?**

Selected applicants will be contacted and informed of their acceptance by email, phone call, and text by United Way staff. We expect to begin contacting conditionally selected applicants potentially as early as early November 2023.

**NOTE: It is important that, if contacted, you respond *promptly*.** If we do not hear back from you within 48 hours of our first attempt to reach you, your application will be withdrawn, and another household will be randomly selected to take your application's place.

### **Where did the money come from?**

As a result of the Federal government's response to the pandemic, Congress passed and the President signed into law on March 11, 2021, the American Rescue Plan Act of 2021 ("ARPA"). The ARPA builds

upon previously enacted aid measures such as the Coronavirus Aid, Relief, and Economic Security Act ("CARES Act"). In the Fall of 2022, County Supervisors Serna (District 1) and Kennedy (District 2) allotted an additional \$500,000 each (totaling \$1,000,000) in ARPA funds to the program. The funds coming from Supervisor's Kennedy and Serna, along with funds generously donated by Sierra Health Foundation, will be used to extend to launch a third cohort of 130 households with payments starting in January 1, 2024.

### **Do I need to pay it back?**

No, you do not have to pay the money back.

### **Will it affect me receiving other benefits like CalFresh and CalWORKs?**

These funds may change your total household income threshold and your eligibility for other benefits. We are working with the relevant public agencies to reduce and/or eliminate this impact, but it is highly recommended that each household check and confirm with their Case Worker at the agency administering their current benefits to address their individual situation.

**Your eligibility will NOT be affected by simply applying.** If you apply and are selected, a United Way staff member will have a one-on-one meeting with you to discuss the possible impact that participating in the Guaranteed Income Program may have on the current public benefits you receive. If it looks like you will be negatively impacted, we will encourage you to withdraw your application to keep your current benefits.

### **How will I receive the funds?**

Program recipients will be asked to create a bank account with our financial institution partner, [SAFE Credit Union](#), before the first payment is sent out. Payments are then sent directly to their account every month. These accounts have 0% interest and cannot hold a negative balance. Participants will be eligible for all SAFE Credit Union's customer service support and access to ATMs with no fees. Program recipients may also decide to transfer funds monthly from SAFE Credit Union to the financial institution where they currently bank.

### **Is the program being evaluated?**

We are working with California State University, Sacramento to administer three surveys at different points in the program timeline, in which participants will evaluate program benefits. *The first survey is mandatory and part of the application.* The second and third surveys are highly encouraged but voluntary (received after the final payment is received, and again 6 months later). A \$25 gift card will be sent each time for completing the second and third surveys.

**Those not selected to receive funds**, but who completed the first survey with their application, will be asked if they want to participate in the follow-up surveys. Those who agree will also receive a \$25 gift card for each survey completed.

### **What will I need to do to participate in the surveys?**

The surveys will be sent to program participants and the selected non-participants via email. The survey will take 20-30 minutes to complete.