



GUARANTEED INCOME DEMOGRAPHIC

BRIEF



**SACRAMENTO
STATE**



United Way
California Capital Region

DATA COURTESY OF ASSISTANT PROFESSOR ETHAN EVANS & RESEARCH TEAM, DIVISION OF SOCIAL WORK, COLLEGE OF HEALTH & HUMAN SERVICES, SACRAMENTO STATE

WHO ARE OUR PARTICIPANTS

COHORT 3 - COUNTY OF SACRAMENTO - DISTRICTS 1 & 2



CHARACTERISTICS OF UNITED WAY CALIFORNIA CAPITAL REGION'S THIRD ROUND OF GUARANTEED INCOME PARTICIPANTS

Nearly a third of residents in the Sacramento region **struggle to make ends meet**. The **median rental apartment costs about double** what would be affordable on an **individual's median income**. Over the last half decade and through the pandemic, Sacramento has continued to see some of the **highest increases in housing cost nationwide**. This is why United Way California Capital Region (UWCCR) has become a part of a nationwide movement to offer guaranteed income programs (GIP) for historically undervalued and under-invested communities.

Guaranteed Income programs are proven to help people facing unstable situations. Over the next 18 months, we will evaluate recipients' progress in areas like financial management, income volatility, housing stability, food insecurity, resilience and coping, social engagement, and well-being.

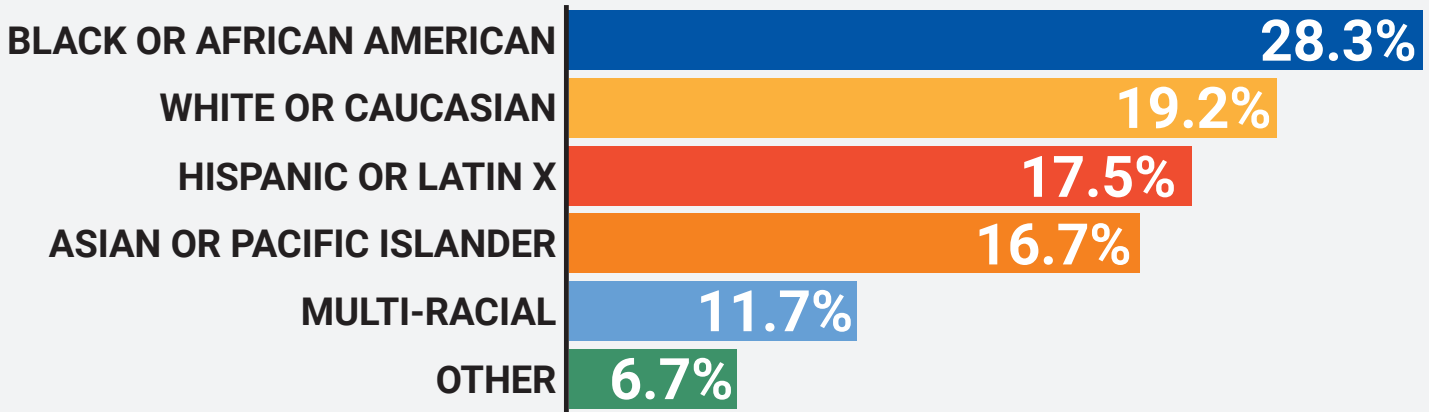
In Fall of 2023, UWCCR accepted over 7,800 applications for a guaranteed income program awarding 120 people \$500 per month for 12 months, no-strings-attached stipend. In this brief, we provide an overview of the County of Sacramento, District's 1 & 2, 2023-2024 Guaranteed Income Program participants.



PRIMARY LANGUAGE SPOKEN AT HOME

ENGLISH ONLY	79%
NON-ENGLISH LANGUAGE ONLY	19%
ENGLISH & OTHER LANGUAGES	2%

RACE AND ETHNICITY OF GUARANTEED INCOME PROGRAM PARTICIPANTS



88% OF UNITED WAY'S GUARANTEED INCOME PROGRAM PARTICIPANTS, WOULD NOT BE ABLE TO PAY CASH FOR AN UNEXPECTED EXPENSE OF \$400.

Participants reported various forms of struggles they have faced in the past couple of years, mostly since the COVID-19 pandemic, with just 9% having cash on hand to handle an unexpected \$400 expense. Of participants, 44% said they would do things such as borrow money from others, use a credit card, or sell something. Nearly 1/3 (35%), were without options, saying they would not know what they would do.

Sixty-two percent (53%) of participants have a personal budget, spending plan, or financial plan. However, 60% stated their family's expenses matched or exceeded their income in the past month. Additionally, 67% incurred a late fee in the last two months, and 42% reported that their income fluctuates each month. Upon their application, 52% were worse off financially than 12-months ago.

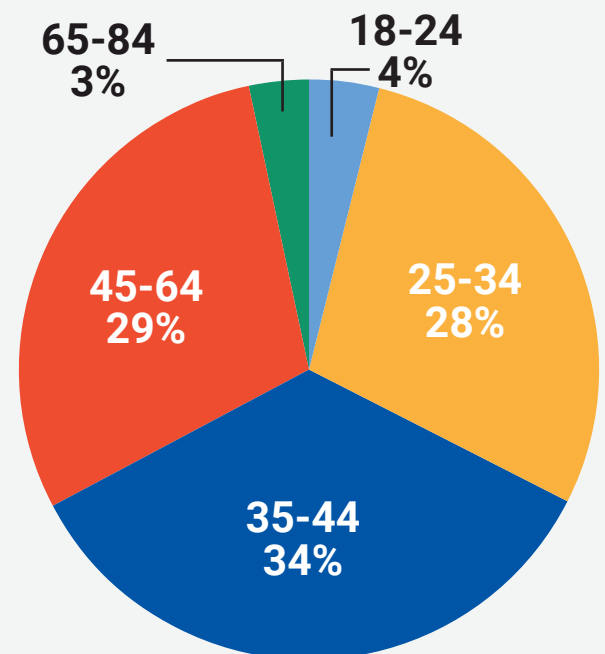
THE AVERAGE RECIPIENT IS A 40-YEAR-OLD, BLACK OR AFRICAN AMERICAN FEMALE WHO RENTS THEIR HOME, HAS A JOB, & LIVES WITH AT LEAST AN ADULT AND CHILD.

Guaranteed Income programs are proven to help people struggling in precarity. Our goals and what we will be evaluating over the next 18 months are recipient improvements in financial capability, income volatility, housing stability, food insecurity, resilience and coping, social engagement, and well-being.

GIP participants have experienced tumultuous job change in the past two years, with 51% needing to find new employment while 30% have been forced to move because rent increased.

This brief marks the beginning of our assessment journey. Over the next year, we will closely follow the participants' progress and provide updates on their strides towards financial stability. Stay tuned for more in-depth analyses and reports.

AGE GROUPS OF PARTICIPANTS



GIP PARTICIPANTS AT WORK

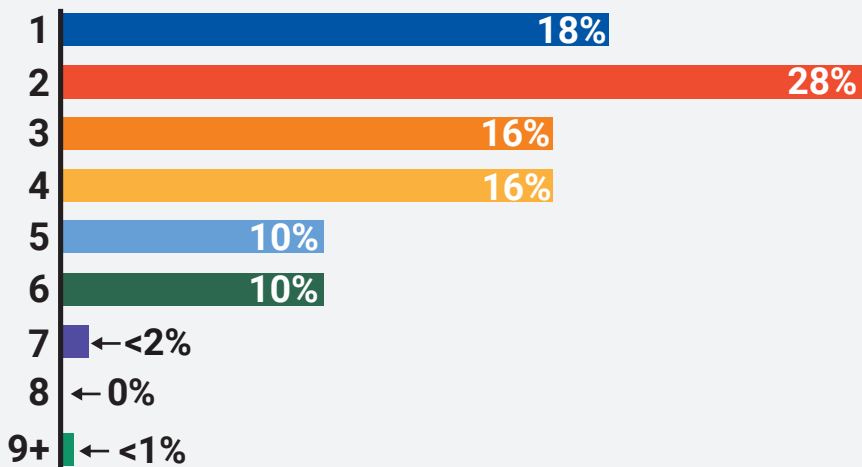
PART-TIME JOB	20%
FULL-TIME JOB	39%
TOTAL WHO ARE WORKING	59%

28% of Cohort 2 Guaranteed Income Participants are headed by a single working adult.

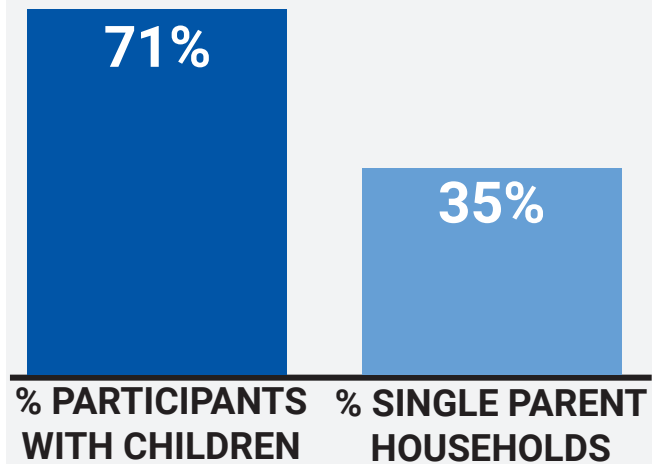


7 OUT OF 10 GIP PARTICIPANTS HAVE CHILDREN LIVING IN THEIR HOME WITH 35% OF FAMILIES LED BY SINGLE PARENTS WITH CHILDREN COUNTING ON THEM TO PROVIDE THEIR ESSENTIAL NEEDS.

FAMILY SIZE OF PARTICIPANTS



PARTICIPANTS WITH CHILDREN



The majority (71%) of all GIP participants have children 0-17 living in their homes. Of those families 35% of the adults leading their household have either full time or part time employment.

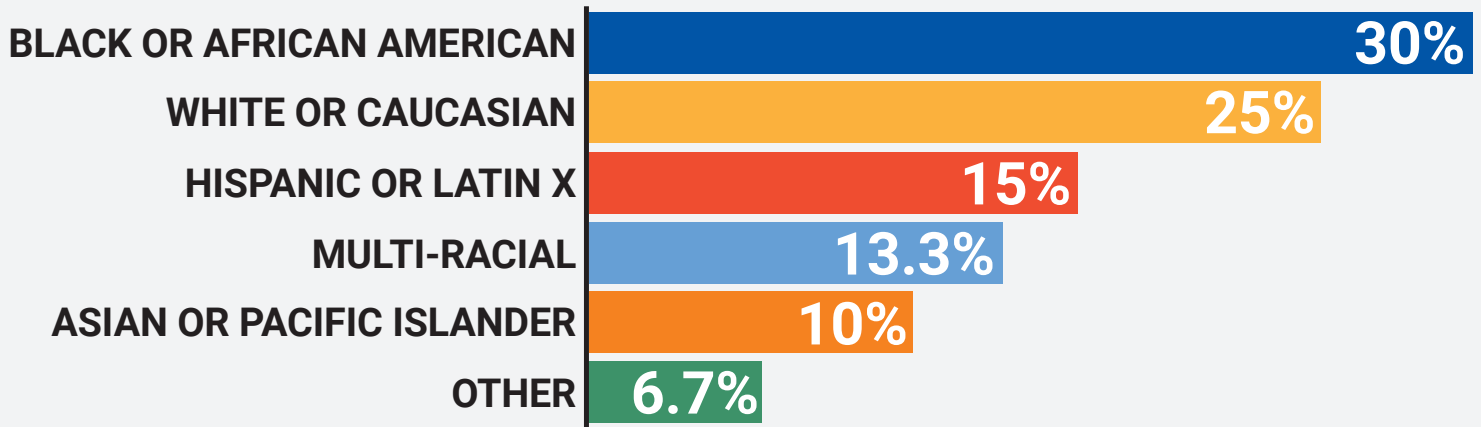
Of GIP families, 35% are single parent led households with 57% having full time or part time employment.

There are 40% of all GIP families with children under 5-years-old in the home while 31% have children 6 to 17-years-old living at home.

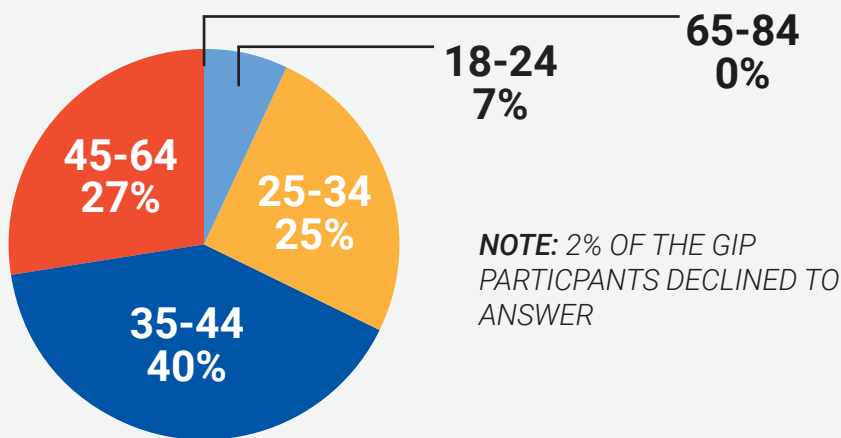
We know that \$300 - \$500 is what often separates a family from being unhoused, making the guaranteed income supportive for working families and single parents to ensure their family has a roof over their heads.

“I haven’t had somewhere to call home in a while, just somewhere to sleep my head at night. Thanks to this guaranteed income, I got approved for my own apartment. I am beyond thankful for this opportunity.” – Ariana

RACE AND ETHNICITY OF GUARANTEED INCOME PROGRAM PARTICIPANTS



AGE GROUPS OF PARTICIPANTS



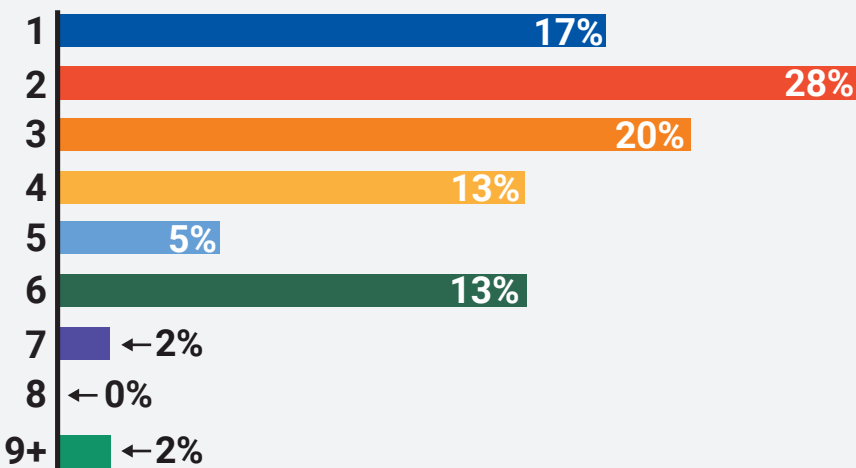
PRIMARY LANGUAGE SPOKEN AT HOME

ENGLISH ONLY	90%
NON-ENGLISH LANGUAGE ONLY	8%
ENGLISH & OTHER LANGUAGES	2%

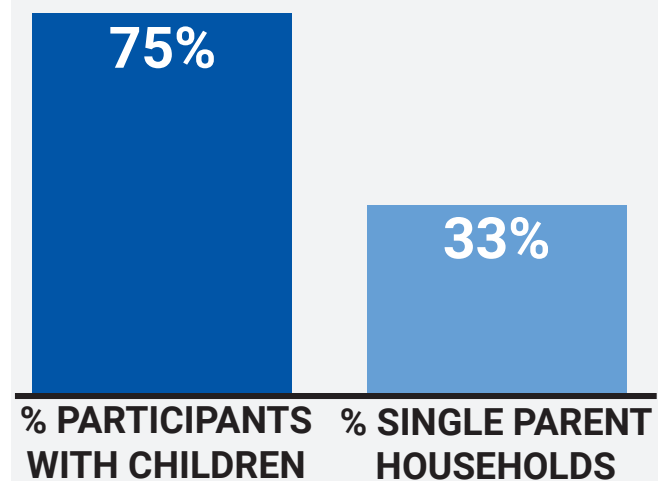
GIP PARTICIPANTS AT WORK

PART-TIME JOB	22%
FULL-TIME JOB	38%
TOTAL WHO ARE WORKING	60%

FAMILY SIZE OF PARTICIPANTS

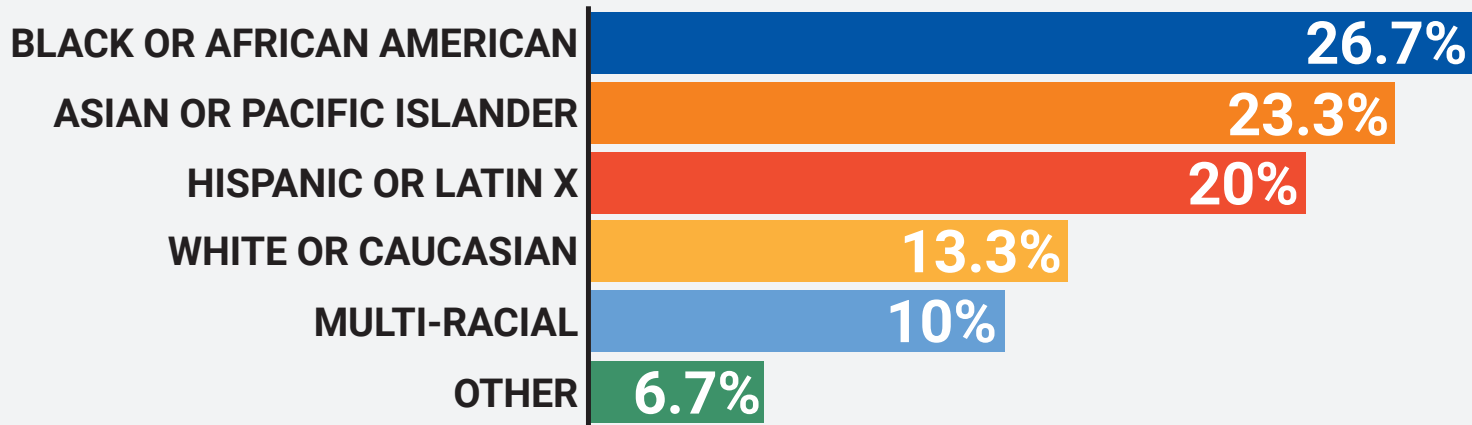


PARTICIPANTS WITH CHILDREN

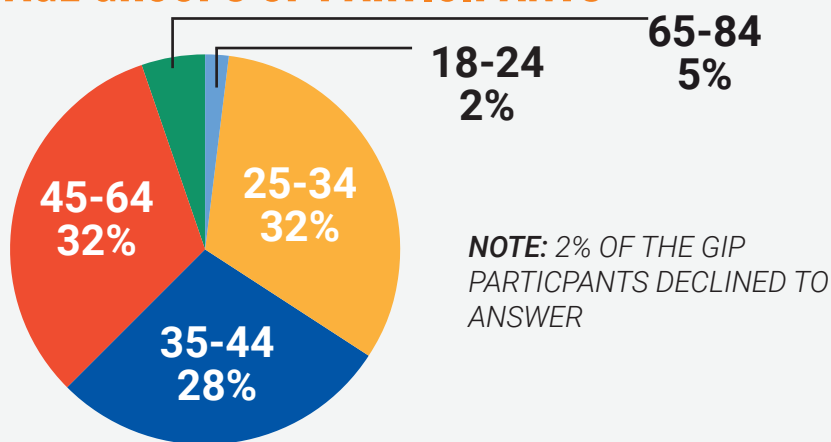


“After paying my rent and bills, taking care of my child’s needs like getting diapers or any other needed items is not so much of a stress as it was before. Being a new & single parent isn’t easy, but this has definitely helped take weight off my shoulders.” – Parris

RACE AND ETHNICITY OF GUARANTEED INCOME PROGRAM PARTICIPANTS



AGE GROUPS OF PARTICIPANTS



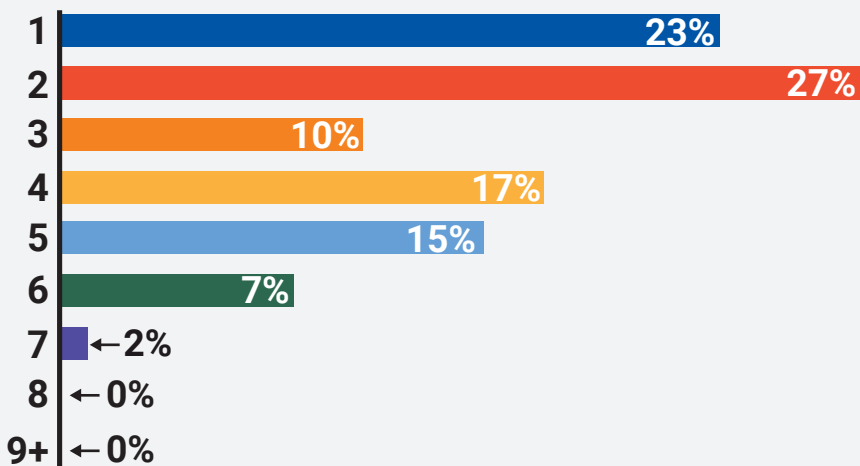
PRIMARY LANGUAGE SPOKEN AT HOME

ENGLISH ONLY	68%
NON-ENGLISH LANGUAGE ONLY	30%
ENGLISH & OTHER LANGUAGES	2%

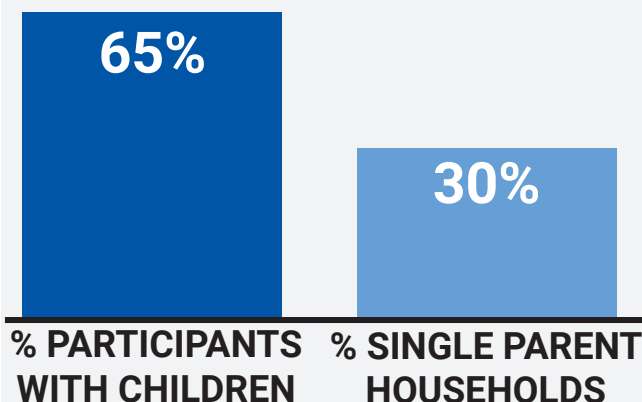
GIP PARTICIPANTS AT WORK

PART-TIME JOB	20%
FULL-TIME JOB	39%
TOTAL WHO ARE WORKING	59%

FAMILY SIZE OF PARTICIPANTS



PARTICIPANTS WITH CHILDREN



“I am a single mother of 4: two high school students graduating this year and two children in elementary school with health issues. Due to inflation my family depends upon assistance from programs such as Guarantee Program, which helps us keep shelter over our heads..” – Mai

KIDS MEDICAL TRANSPORTATION
CLOTHES BED DENTAL
REPAIRS HEALTHCARE MEDICATION COLLEGE
BILLS SCHOOL DEBT
GAS GROCERIES
EMERGENCY SAVINGS RENT
CLOTHING FAMILY TIRES
LOANS SHELTER CHILD CARE
DIAPERS CHILD CARE DEBTS
MAINTENANCE FURNITURE



PARTICIPANTS ANSWERED THE QUESTION: "IF YOU HAD AN EXTRA \$500 PER MONTH, WHAT WOULD YOU SPEND IT ON?"