



GUARANTEED INCOME PROGRAM 2.0,
CITY OF SACRAMENTO:
1-YEAR EVALUATION REPORT



ABOUT THIS REPORT

In August 2021, then Mayor Darrel Steinberg recommended the City of Sacramento allocate \$750,000 in American Rescue Plan dollars to expand United Way's Guaranteed Income program. United Way enlisted Sacramento State University, School of Social Work faculty to conduct a detailed evaluation study.



Guaranteed Income Program 2.0, City of Sacramento:

1-Year Evaluation Report

A community benefit project of United Way California Capital Region and the City of Sacramento

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EXECUTIVE SUMMARY

On July 1, 2023, 80 Sacramento residents received their first of 12 monthly \$500 deposits. Program administrator, United Way California Capital Region (UWCCR), and funder, the City of Sacramento, sought, in the words of UWCCR local President and CEO, Dr. Dawnte Early, to “alleviate the daily financial stress many local families face.” A month earlier,



when recipients and over 10,000 others applied, they completed a survey created to learn about their financial, housing, and food security, their sense of agency and wellbeing, and their types and degree of civic engagement.

When the last payments were received on June 1, 2024, participants and a control group of original applicants completed a second survey. With a baseline and endline survey, individual-, community-, and system-level outcomes of the Guaranteed Income Program 2.0, Sacramento could be evaluated. This document reports what we discovered

about recipients’ lives across 5 domains—security, agency, wellbeing, civic engagement, and experience with or interpretation of guaranteed income (GI).

The value of such a study lies in data interpretation. We present the information we collected in a way we believe the reader will appreciate and be able to assess without further explanation needed. We curate important points and present findings, interpreting results and offering recommendations. We invite the reader to engage with us directly with comments and questions. Through rigorous engagement, this and similar programs can improve.

“Investing directly in people is the right thing to do, and we will continue to be at the forefront of this movement.”

— Mayor Darrell Steinberg

KEY FINDINGS

How did guaranteed income influence participant security?

Financial Security. Many more GI participants, in comparison to the control group, could afford needed medical care and transportation to get to a doctor, work, etc.

Housing Security. Fewer GI participants failed to pay or underpaid rent or mortgage, and fewer received notices to pay or be evicted.

Food Security. Fewer GI participant households experienced very low food security at endline versus the baseline.

Did rates of working one stable full-time job increase?

No, it stayed essentially the same (39% versus 40%).

Fewer GI participants were experiencing severe distress at endline than before receiving payments.

More GI participants took time off to look for a job that was more fulfilling or of higher quality.



Did participants experience decreased income volatility?

No, GI participants' income was more volatile at endline than at baseline, and more participants at endline reported that their income varied "somewhat" or "a lot" month to month, reflecting the volatility of the last payment having been made.

If an unexpected \$400 expense occurred, were GI participants more likely to be able to spend cash or cash equivalents?

Yes, twice as many GI participants could pay cash for an unexpected \$400 expense at endline versus baseline.

Were guaranteed income recipients more able to meet self-defined, personal finance goals due to GI payments?

No, at baseline and endline, a high percentage of all respondents was confident in their ability to meet a financial goal.

Did guaranteed income generate a sense of agency?

Yes, for example, more GI participants took time off to look for a job that was more fulfilling or of higher quality.

Did guaranteed income participants experience improved wellbeing?

Yes, fewer GI participants were experiencing severe distress at endline than before receiving payments.

How did guaranteed income influence civic engagement?

Civic engagement during the previous 3 months (e.g. volunteering, religious activities, taking classes, community organizing, etc.) was low for all respondents at baseline and endline. Such involvement changed little. However, more GI participants than members of the control group used time while receiving payments to pursue self-enrichment.

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ORIGINS

*A powerful solution to poverty
kicked off in California*

Guaranteed Income: A Growing Movement in California

The Stockton Economic Empowerment Demonstration (SEED) launched in early 2019 as the nation's first mayor-led, guaranteed-income initiative. Mayor Michael D. Tubbs initiated a plan that gave 125 Stockton residents living in the lowest income neighborhoods \$500 each month for 24 months with no strings attached. Combatting poverty by providing cash caught on. Along with SEED, Mayor Tubbs formed [Mayors for a Guaranteed Income](#) (MGI), an association that prompted other programs around California and the nation. At the beginning of 2023, at least 40 programs operated or were planned statewide, giving over \$180 million dollars to over 12,000 Californians ([Kuang, 2023](#)). For detailed lists of programs in California, the nation, and worldwide, see the Stanford Basic Income Lab (n.d.) global map of basic income experiments <https://basicincome.stanford.edu/experiments-map>.

No one definition or program outline exists for GI programs (GIPs). Especially among early upstarts, the targeting, eligibility criteria, duration, stipend amount, administrative structure, and other features have varied. However, these early efforts have given rise to a growing number of GI experiments, a broad learning community, and a surging

movement. Now, a growing library of resources and network of experienced organizations are available for interested readers, community leaders, and policymakers to consult for information and even targeted technical assistance.

“Poverty is the biggest issue. Everything we deal with stems from that. There’s so many people working incredibly hard, and if life happens, there’s no bottom.”

— Michael D. Tubbs

The [Guaranteed Income Community of Practice \(GICP\)](#) is the largest network of community-based organizations and pilots; direct service, advocacy, and policy groups; academicians, evaluators, and research organizations; funders; and government officials and elected leaders who are committed to expanding guaranteed income. GICP reports, “By guaranteed income, we mean a regular cash payment accessible to members of a community, with no strings attached and no work requirements,” further explaining:

Guaranteed income helps build a robust floor under which no one can fall. Guaranteed income is meant to supplement, not supplant existing social safety net benefits. It is grounded on the values of trust and respect for recipients with a fundamental commitment to preserving and reinforcing freedom of choice and dignity of individuals and families. The proposal has been championed as a means of ending poverty, reducing social inequalities, and promoting gender and racial equity. (Guaranteed Income Community of Practice, n.d.)

GICP (2023) published the [Guaranteed Income Blueprint](#), a guide to achieving a guaranteed income during the next decade. They propose that guaranteed income programs must align with 4 principles:

1. It must be a public cash investment in, and directly to, people.
2. It must respect people’s ability to meet their own needs.
3. It should arrive regularly.
4. It must be accessible to people without burdensome administrative requirements. (p. 4).



United Way California Capital Region

The [United Way California Capital Region \(UWCCR\)](#) is a regional affiliate of the national United Way. UWCCR serves Amador, El Dorado, Placer, Sacramento, Yolo, and Solano Counties. They **work to reduce poverty, educational inequity, and any disparity that may prevent individuals and families from reaching their highest potential.** UWCCR joined the nationwide movement offering guaranteed income programs for historically undervalued and under-invested communities, starting with their first pilot program in 2021. They have now completed or are currently administrating a total of four programs or cohorts, with two more cohorts planned for 2025/2026.



Context: The Capital City

The City of Sacramento is home to 526,384 people in 196,524 households (U.S. Census Bureau, 2023). It is the fourth most populated city in Northern California, and the sixth most populated in the state. 39% identified as White alone, 29% as Hispanic or Latino, 19% Asian, 13% Black or African American, and 2% Native Hawaiian and other Pacific Islander. 13% indicated two or more races, and 36% reported that a language other than English is spoken at home. Median household income (\$78,954) is lower than the statewide median income (\$91,905). A higher percent of people in Sacramento live in poverty (14.8%) than in the state overall (12.2%).

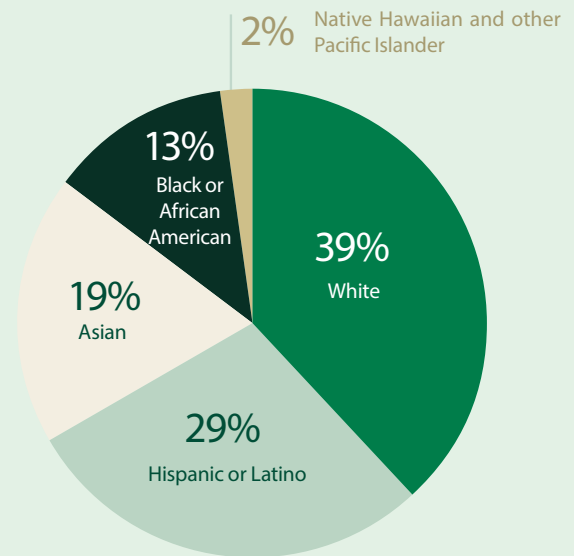


Figure 1. Race and ethnicity of Sacramento residents

UWCCR and Guaranteed Income in Sacramento

Guaranteed Income 1.0, City of Sacramento. In June 2021, UWCCR joined the GI movement by offering the first guaranteed income program in Sacramento. With a philanthropic gift from MacKenzie Scott, UWCCR gave 100 families \$300 each month for two years with the goal of promoting economic security, helping residents remain housed, and paying for necessities such as food and childcare.

Guaranteed Income 2.0, City of Sacramento. In 2023, UWCCR launched the program that this report evaluates. The [City of Sacramento](#) funded this second program. The next section details the program fully.

Guaranteed Income 3.0, County of Sacramento. In 2024, a third GIP cohort began with funding awarded by [Sacramento County](#), Supervisors Phil Serna (District 1) and Patrick Kennedy (District 2), and a donation from the [Sierra Health Foundation](#). Five-hundred-dollar monthly payments were given to 130 people who resided in Districts 1 and 2.

Collegiate Guaranteed Income Program (CGIP). At about the same time, the United Way partnered with Sacramento State University to provide \$500 monthly guaranteed income payments to 10 students who were former foster youths. Final payments for this first cohort of the CGIP will conclude in April 2025. A second cohort of the CGIP is planned for 2025-26.

Guaranteed Income Family First Economic Support. United Way will manage its largest program to date, [Family First Economic Support](#), during 2025, working with Sacramento County Department of Child, Family and Adult Services. This year-long pilot gives \$725 a month to 200 households in zip codes with large proportions of residents who experience high rates of contact with the child welfare system. year-long pilot gives \$725 a month to 200 households in zip codes with large proportions of residents who experience high rates of contact with the child welfare system.

GUARANTEED INCOME PROGRAM, SACRAMENTO



Program Funding:

\$750,000 from the American Rescue Plan, City of Sacramento.

Number of Participants:

80

Cash Award:

\$500 monthly for 12 months.

Recipient Eligibility:

City of Sacramento residents under household income requirements. See Figure 1.

Application Process:

Complete an online application and research survey.

Selection Process:

Qualifying households were selected randomly.

UWCCR's partnership with local organizations ensured that the application process was accessible to Sacramentans from diverse linguistic and cultural backgrounds, fostering a truly inclusive applicant pool.

PROGRAM ELEMENTS



Application Distribution and Outreach

The application distribution and outreach strategy sought to reach Sacramentans from structurally excluded demographic group, reflecting UWCCR’s commitment to diversity, equity, and inclusion. Early during planning, UWCCR partnered with [La Familia Counseling Center](#) and [Asian Resources, Inc.](#) They supported community members who were more comfortable speaking languages other than English, including Cantonese, Dari, Farsi, Hmong, Korean, Mandarin, Mien, Pashto, Russian, Samoan, Spanish, Tagalog, Ukrainian, and Vietnamese. Their efforts succeeded, bringing in a tremendously diverse applicant pool. 17% of applicants reported speaking no English at home, and 2% spoke English and some other language(s); 79% identified their race or ethnicity as other than White/Caucasian.

Selection

UWCCR administered the online application and selected GIP participants. The final screen of the wapplication pointed applicants to complete our research survey. Those who completed both were included in the participant selection pool.

Table 1. **Household Income Eligibility Limits**

Income: Eligible households will earn an income below the following limits for household size and composition

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
Household of 5	\$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.

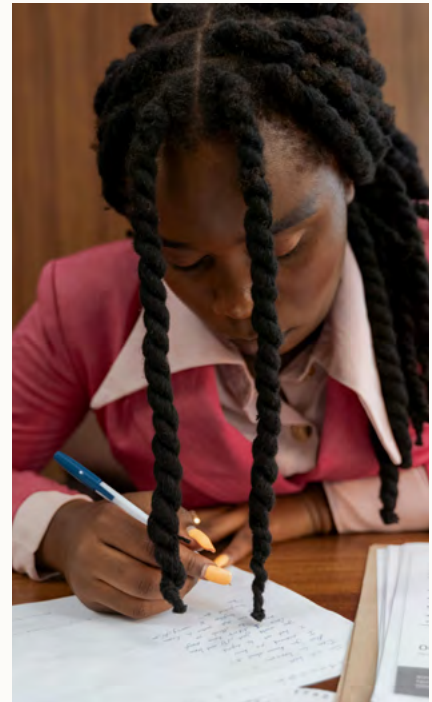
Median household income, City of Sacramento in 2022: **\$78,954;**

Average number of persons per household: **2.62.**

[Census Facts 2018-2022](#)

Table 2. **Financial literacy workshop participation**

Workshop title	Number of GI Attendees
Welcome to UWGIP - banking basics	19
Create a savings plan for an emergency	3
Managing your budget & credit score	9
Advance your budget: Tips, tools, & techniques	10
How to protect your identity against fraudsters and scams	12
Let gratitude influence your finances	8
Healthy habits to reduce stress	5
Relationship money matters	7
Avoiding marketplace scams	4
How to be mindful of your finances	3
Family money matters: Simple tips to talk about money	3
The mindful shopper	7



To be selected as a recipient, applicants had to be at least 18 years old, reside in the City of Sacramento, and have a household income below the household member size thresholds shown in Figure 1. Over 17,000 applications were submitted. Those who did not live in Sacramento and were not at least 18 were excluded from the list, leaving 10,407 applications. From them, 80 applicants were selected randomly.

Staff members at the United Way made multiple attempts to contact those selected using email and phone (calls and text messages), explaining the program and answering questions to those who responded. They also verified Sacramento residency and income eligibility. Some applicants did not respond, and some who did expressed doubt that the program was legitimate, passing on the opportunity. Those who did not respond or who withdrew their applications were replaced with another randomly selected household. This process repeated 14 times—random selection of a small pool of applicants, eligibility review, and benefits counseling—until 80 recipients were selected.

After verifying eligibility of these 80, UWCCR staff members spoke with each applicant about possible implications that a \$500 per month increase to their income might have on any public benefits they were receiving. The state exempts GI payments as income when determining CalWORKs and CalFresh eligibility and grant amounts ([Welfare and Institutions Code \(WIC\) Section 11157](#)). This over-the-phone “benefits counseling” was thus conducted to ensure that applicants reviewed potential conflicts with other benefit programs.

■ After receiving over 17,000 applications, United Way staff rigorously reviewed and verified eligibility through a randomized process, repeated 14 times to ensure fairness and compliance.



Disbursement

Starting on June 1, 2023, payments were made on the 1st of each month using two modes of disbursement: 1) direct deposit into a bank account, or 2) payments loaded onto a debit Mastercard. The United Way partnered with [SAFE Credit Union](#) (SAFE CU) to offer participants unique accounts that had no minimum balance requirements and no overdraft fees. SAFE CU bankers participated in remote-account opening events hosted by UWCCR at local, trusted community-based organizations. Those who wanted to open a SAFE CU account but could not attend one of the events were assisted at several local branches. Participants were able to access funds in their SAFE CU accounts at any Credit Union with no fees due to a network agreement between credit unions across the Sacramento region. **This strategic partnership marks a national innovation**, evidenced by interest from the Cities for Financial Empowerment (New York City), which contacted and conducted an interview with UWCCR staff members on this approach to GI payments.

Voluntary Financial Literacy Curriculum

The collaboration with SAFE Credit Union also provided a way to offer voluntary financial education, primarily through monthly webinars facilitated by SAFE CU and hosted by UWCCR. SAFE CU also made available its [free library](#) of online

financial management courses. United Way announced upcoming sessions throughout the year.

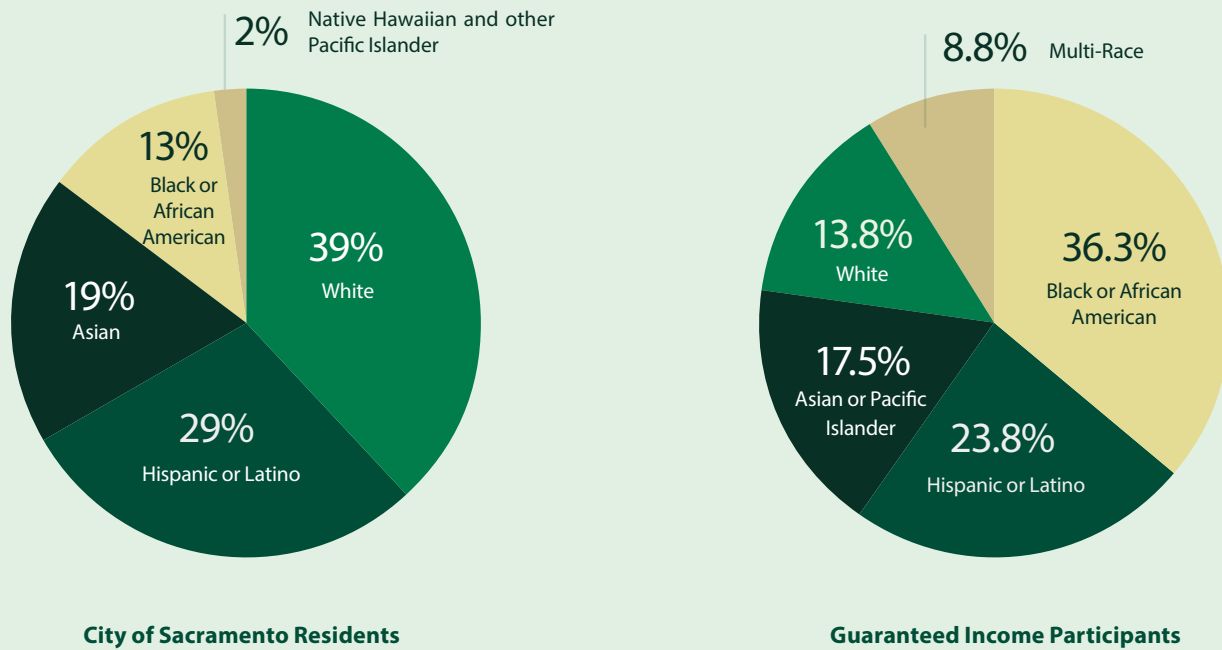
Advisory Council

The United Way invited GI recipients to participate in an Advisory Council and other GI-related advocacy and networking events. Over the year, 8 recipients participated in a total of 8 Advisory Council conference calls. Two recipients participated in the statewide [GI conference](#) hosted by Economic Security Project during January 2024, and two attended internal meetings with United Way staff and board members to share their experiences.

This strategic partnership marks a national innovation, evidenced by interest from the Cities for Financial Empowerment (New York City), which contacted and conducted an interview with UWCCR staff members on this approach to GI payments.

PARTICIPANT DEMOGRAPHICS

Figure 2. Race and ethnicity comparison of Sacramento residents and Guaranteed income participants



The application distribution and outreach strategy worked well. The final selection pool of over 10,000 applicants came from all areas of the city, and once selected randomly, participants’ demographics were not statistically different from the entire applicant pool. The randomly selected participants reflected that poverty overwhelmingly impacts black and brown people and people of non-Western European ethnic heritages (See Table 2). Column 1 includes 80 GI participants, and Column 2 includes 71 applicants selected as a control group.

When averaging participants’ races and ethnicities, genders, ages, etc., the typical participant in the United Way’s GIP was a 41-year-old black woman who rented her home and had children. Shown in Figure 2 more than one-third of participants identified as Black or African American, a demographic group that constitutes only 13% of Sacramento’s population. Nearly 30% of city residents

identify as Hispanic or Latino; here, 24% of participants indicated Hispanic or Latino ethnicity. The combined percentage of Asian, Hawaiian, or Pacific Islander was close to that of Sacramento (17.5% participants; 15% population), but a much lower percentage identified as White (13.8% participants; 39% population).



Table 3. **GI participant and control group demographics.**

GI participants		Control group
80	Sample size	71
41.5 years	Average age	40 years
	Gender	
69%	Female	79%
30%	Male	18%
0%	Non-binary	3%
	Single adult households	
52.5%	All	45%
21%	With no children	20%
31%	With children	25%
	Children in household	
61%	Yes, all ages	68%
55%	Yes, under 5	58%
1.4	Average number of children in household	1.5
3	Average household size	3
2.5	Median household size	3
	Race/ethnicity	
0 %	American Indian or Native Alaskan	1%
17.5 %	Asian/Pacific Islander	8.5%
36 %	Black or African American	30%
24 %	Hispanic or Latino	22.5%
9 %	Multi-racial	11%
0 %	Other	3%
14 %	White/Caucasian	24%
	Primary language	
79%	English	89%
10%	Spanish only	3%
11%	Non-English/Spanish only	8%

GI participants		Control group
	Education	
16%	K-12	10%
22.5%	High school diploma	32%
35%	Some college (1-4 years)	23%
6%	Associate's degree	14%
4%	Trade school credential or qualification	9%
7.5%	Bachelor's degree	11%
5%	Some graduate school	1%
4%	Master's degree	0%
0%	Professional credential (e.g., teaching)	0%
0%	Doctorate	0%
	Annual income	
\$28,381	Mean	\$30,695
\$21,000	Median	\$32,000
	Employment status	
36%	Full-time	39%
25%	Part-time	22.5%
39%	Not employed	38%
	Changed jobs due to Covid, last 2 years	
55%	Anyone in household	48%
	Rent or own	
89%	Rent	89%
11%	Own	11%
30%	Moved in past 2 years due to rent increase	32%
	Years lived in Sacramento	
23	Average years	23
21.5	Median years	23
15%	Current/former foster youth household	11%
29%	Military veteran	31%
	Employment status	
36%	Full-time	39%
25%	Part-time	22.5%
39%	Not employed	38%
48%	Fair or poor health	45%

Economic Security and Struggle

The median income of participant households, not accounting for size, was \$21,000 at the time of the first survey (May 2023), which was \$64,928 less than the median of all households in Sacramento—very low despite 61% of participants working (25% part-time, 36% full-time). Their income was clearly affected by the fact that 55% reported changing jobs during the previous 2 years.

Participants reported various struggles they experienced during the past few years, mostly since the Covid-19 pandemic, with just 9% having the cash to handle an unexpected \$400 expense. 56% reported that they would borrow money from

others, use a credit card, or sell something during such an instance. One-third (32%) had no options, reporting that they would not know what they would do. 62% had a personal budget, spending plan, or financial plan, though nearly the same percentage reported that their household expenses were more than their income during the past month. 64% had incurred a late fee during the last two months, and nearly half (48%) reported that their income fluctuates each month.

Well-being

According to 2022 data from the California Health Interview Survey (CHIS), one in four Californians with low income (a household with income less than 200% of federal poverty level) reported their health status as fair or poor. (UCLA Center for Health Policy Research, 2024). Among the current participants, nearly half reported fair or poor health. CHIS included respondents with higher incomes than our group, and health and income correlate strongly. We asked respondents, “Compared to one year ago, how would you rate your health in general now?” At baseline, about a quarter reported, “somewhat worse” or “much worse.”

91% of GIP participants could not meet a \$400 unexpected expense when they applied.



EVALUATION PURPOSE AND PROTOCOL

The purpose of the evaluation was to learn about how receiving GI impacted participants in Sacramento. From it, we would have a justification for making recommendations for future pilots, programs, and research. We evaluated individual-, community-, and system-level outcomes of GIP 2.0, Sacramento across 5 domains—security, agency, wellbeing, civic engagement, and experience with or interpretation of GIs.

With the increase of new GIPs across the state and nation, numerous studies that use and do not use comparison groups review findings of participant outcomes. Previous research has addressed some of the most immediate questions (Kline, 2022), including:

- Do consistent, no-strings-attached dollars have a positive impact? – YES.
- Do participants spend the money on wasteful or even harmful things? – NO.
- Does receiving free money disincentivize work? – NO.

A comprehensive review of global research reported that “findings are generally positive that UBI-type programs [e.g., GIP] alleviate poverty and improve health and education outcomes and that the effects on labor market participation are minimal” (Hasdell, 2020, p. 18). Although this is true, evaluation is critical to understanding these efforts, and additional research on previously asked and new questions continues to be important. Kline (2022)



identified several topics for future research and evaluation that are designed to:

1. Discover more comprehensive evidence, expanding the outcomes tested.
2. Focus on community-level outcomes.
3. Inform the debate on targeted versus universal programs, considering stigmas.
4. Measure guaranteed income against other programs.
5. Explore innovation to inform important design features.



Our Research Questions

Our research questions were developed in collaboration with UWCCR and their funding partner, the City of Sacramento.

1. How does guaranteed income impact participants' security—financial, housing, and food?
 - a. Do rates of working one stable, full-time job increase?
 - b. Do participants experience decreased income volatility?
 - c. If faced with an unexpected \$400 expense, are GI participants more likely to be capable of spending cash or cash equivalent?
 - d. Do participants have an increased ability to meet their own self-defined personal finance goals due to GI payments?
2. Does guaranteed income generate a sense of agency?
3. Do guaranteed income participants experience improved wellbeing?
4. How does guaranteed income impact civic engagement?

THEORETICAL FRAMEWORK AND METHODS



Our Hypothesis

Poverty is marked by scarcity (Clark, 2002), and non-contributory cash transfers have been shown to generally improve monetary poverty, education, health and nutrition, savings and empowerment. We draw from West and Castro (2023) to theorize that unconditional cash provides a path to eliminate scarcity and smooth income volatility, which creates space for alternative ways of being and decision-making. We thus hypothesized that the GI intervention in Sacramento would lead to reductions to financial, housing, and food insecurity, and provide greater income sufficiency, which in turn would enhance agency, wellbeing, and civic engagement.

To test this hypothesis, we designed a pre-post, modified, random control study of 80 GI participants and a control group comprised of 71 applicants who did not receive payments for comparison. Each group completed the

first survey at the time of application, using Qualtrics, the online survey software used at California State University, Sacramento. Using Qualtrics ensures secure data storage on a password-protected server. During June 2024, participants and selected non-participant applicants were surveyed again. All non-participant applicants ($n = 10,005$) were sent a one-question survey, asking whether they were interested in participating in a second survey for research purposes, with an offer of a \$25 cash card for their time (1,794 responded; 18%). Control group participants were pulled randomly from those who responded yes. Participants were sent the follow-up survey at the same time as control group members. Sixty-seven of eighty responded. Our analysis pool ($n = 138$) included 67 participants and 71 non-participant applicants who completed both the baseline and endline surveys.

The Survey

The baseline survey included 53 questions for quantitative analysis, and 4 opened-ended questions for qualitative analysis (see Appendix A). We used validated scales to test main concepts, including:

- Financial Capability Scale, 6 questions (Collins & O'Rourke, 2013);
- U.S. Household Food Security Survey, 6-question short-form (Blumberg et al., 1999).
- Brief Resilient Coping Scale, 4 questions (Sinclair & Wallston, 2004).

- Self-Reported Health Questionnaire, 1 question (Bombak, 2013).
- Kessler Psychological Distress Scale, 10 questions (Kessler et al., 2002).

Not every concept has a validated scale or measure (e.g., housing insecurity and agency). In such cases, we looked for questions used in published research, both academic and professional, as substitutes. For example, several questions regarding social engagement came from the Social Engagement and Activities Questionnaire (Marti & Choi, 2022), and others came from surveys conducted by the Pew Research Center (2015, 2019, 2024). We also looked to colleagues who were studying other reports of GIPs (West & Castro, 2023). The objective was to use questions that would help us learn and could be compared to other populations' answers for a sense of comparison to guaranteed-income participants and applicants.

The endline and baseline surveys were nearly identical. Open-ended questions were rewritten to capture thoughts after having received guaranteed income payments. The same questions were changed for the control group to capture experiences and perspectives from people who had not received money.

We used a mixed-methods, convergence parallel design, and thus qualitative and quantitative data were collected simultaneously, analyzed separately and then merged (Creswell & Plano Clark, 2011). We used quantitative data from multiple-choice survey questions to assess socioeconomic security, agency, social engagement, health, and wellbeing before and after participants received payments. Open-ended answers were used to assess attitudes and experiences with, and interpretation of, GI.

Quantitative Data Analysis

We used two approaches to analyze the impact of GI on recipients. Both GI participants and control group members were surveyed before GI benefits began (T1, baseline). We surveyed the same GI participants and control group members after one year of GI benefit receipts (T2, endline).

“Unconditional cash provides a path to eliminate scarcity and smooth income volatility, creating space for alternative ways of being and decision-making.”

— West and Castro (2023)

The first analysis compared major outcomes between GI participants and control group members at T1 and T2, using chi-square tests for categorical outcomes and independent t-tests for numerical outcomes.

Qualitative Data Analysis

To examine open-ended questions answered by both GI participants and control group members, we used thematic analysis with a template approach. Brief responses from both groups were imported into a spreadsheet to develop codes for each question. The codes reflected both responses and the study's purpose. GI participants' responses were used to develop an initial list of codes and sensitizing concepts, applied subsequently to control group responses, with codes added when responses did not fit previously developed codes. Each code's appearance was tabulated numerically to detect the degree of saturation of types of responses from both GI participants and the control group. When appropriate, exemplar quotes were selected to highlight themes in the participants' own words.

FINDINGS

Financial Security

Nearly one-third of residents in the Sacramento region struggle to make ends meet ([Passmore, 2022](#)), and in the City of Sacramento, 14.8% of residents have income below the poverty line ([U.S. Census Bureau, 2023](#)). The median apartment rent costs about double what is affordable on the individual median income ([Reese, 2021](#); [Shrider & Creamer, 2023](#)). Over the last half decade and through the pandemic, Sacramento continued to have some of the highest increases in housing costs nationwide ([Glaze, 2021](#))

When we asked on the baseline survey about their situation, respondents reported struggling. For 63% of GIP participants and members of the control group, expenses during the previous month exceeded their income. Only 5% reported that they were very confident that they could cover an unexpected \$400 expense and then come up with money to make ends meet within a month (55% not confident at all; 40% somewhat confident). We asked, "If you had an unexpected \$400 emergency expense, would you have enough cash or cash equivalent to pay for it today?" 84% reported that they could not.

The pandemic made life particularly difficult. Half of participants and control group members had to change jobs during the prior two years due to the pandemic, though nearly all received one or more targeted benefit such as federally distributed Covid-19 impact payments, the expanded Child Tax Credit, or Golden State Stimulus. Despite such assistance, 61% paid a late fee during the prior 2 months, and 48% reported that their income varied somewhat or a lot each month.

Financial Security

Key Findings after a Year of Payments:

- GI participants saw themselves as better off financially.
- Nearly double the percentage of GI participants were living within their means at endline in comparison to the control group.
- GI benefits buffered against unexpected expenses; the percentage of GI participants that could pay cash for an unexpected \$400 expense was double at endline.
- GI benefits helped participants afford the transportation needed to access healthcare, getting to work, etc.

1/3

of all residents in the Sacramento region struggle to make ends meet

14.8%

of all residents in the Sacramento region have income below the poverty line

63%

of GIP participants and the control group had expenses exceed income last month

5%

of GIP participants very confident they could cover a \$400 emergency expense



The baseline and endline surveys included multiple questions to evaluate the impact that receiving monthly payments had on a household’s financial security. Participants were asked how their financial situation changed, and to report on their objective circumstances. Scaled questions were answered to measure financial capacity (i.e., one’s knowledge, skills, and ability to manage financial resources effectively).

Are You better Off? In 2023, all applicants were asked whether they and other adults in their household were better off, the same, or worse off financially in comparison to 12 months ago. Shown in Table 3, more than 90% of each group perceived themselves as financially worse off or the same

Table 4. **Better off, same, or worse off financially, in comparison to 12 months ago (%)**

	Baseline, 2023		Endline, 2024	
	Control	GI Participants	Control	GI Participants
Worse off	56.3	46.3	45.1	9.0
The same	36.6	44.8	39.4	41.8
Better off	7.0	9.0	15.5	49.2

49.2% of GI participants reported being financially better off vs. 15.5% of the control group.

in comparison to their situation one year earlier in 2022. However, after one year, a much larger proportion of GI participants perceived themselves as better off financially than those in the control group. 49.2% of GI participants reported that they were better off in comparison to 12 months prior, just before they began receiving cash. Only 15.5% of the control group reported a better financial situation versus 2023 ($p < 0.001$). To assess the durability of this finding, we tested whether this was true for those who, at endline, reported employment and those earning higher income (i.e., more than \$30,000 per year). In both cases, a higher percentage of GI Participants reported that they were better off financially than control group members.

This finding is also supported by the qualitative data as 24% (16 of 67) and 22% (23 of 67) of the GI participants shared that their financial security and quality of life improved. For example, a GI participant reported, “My kids are nourished and still have a roof over their heads because I was able to use the funds from the program to supplement are limited income. There were months we had leftovers to be able to do small celebrations for birthdays because of the program.”

Living Within your Means? We asked respondents about their objective financial circumstances. When asked on the baseline survey whether they spent less on living expenses than their income over the past month, most respondents were living beyond their means (Table 4, control 62%, GI participants 62.7%). However, nearly double GI participants were living within their means at endline ($p < 0.001$). Among GI participants, a significant percentage changed from overspending to living within their means, and at endline, more than half reported that they spent less than their income after having received GI payments ($p = 0.02$). The opposite was true for the control group; fewer were making ends meet ($p = 0.03$).

Table 5. **Over the last month, was income more than living expenses (%)**

	Baseline, 2023		Endline, 2024	
	Control	GI Participants	Control	GI Participants
No (overspent)	62.0	62.7	77.5	44.8
Yes (under-spent)	38.0	37.3	22.5	55.2

One GI participant described the ability to live within their means as follow, “It changed a lot, I’ve had so many personal ups and downs this past year that would have been really bad if I did not have your [GIP] help. My goals have been able to be closer to fruition because I have had time

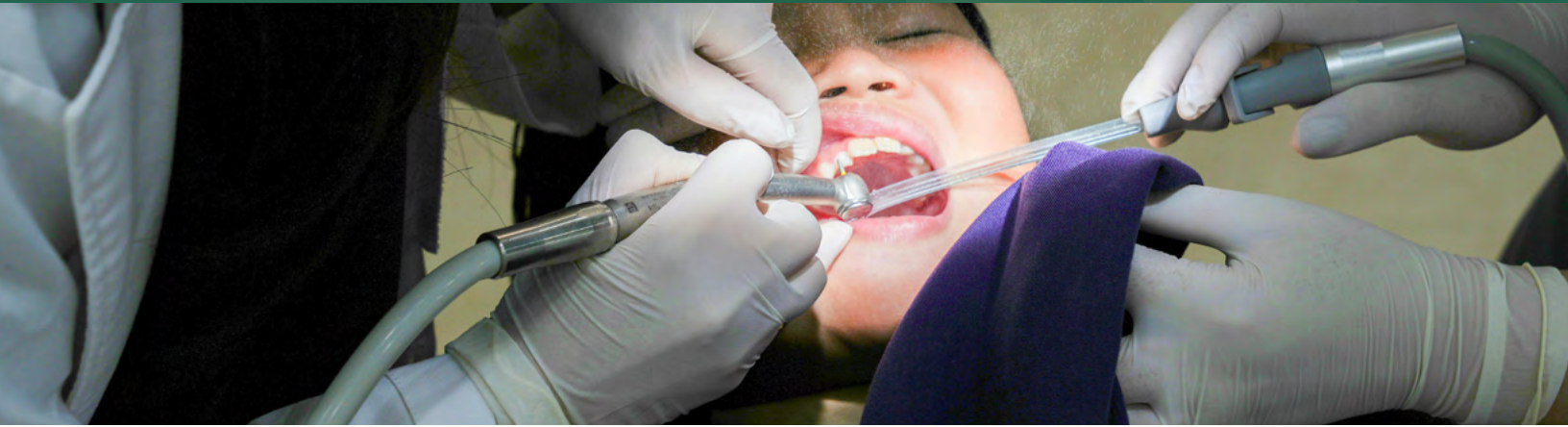
to work on things I wouldn’t have if I knew the \$500 dollars wasn’t going to be there on the 1st.”

Can You Cover \$400? After GI participants received a year of payments, the percentage that reported that they would have enough money to cover a \$400 emergency expense, shown in Table 5, was more than twice that of the control group. 34.3% of GI group members responded affirmatively, in comparison to 15% of the control group ($p < 0.01$). This pattern was corroborated during analysis of within-group changes between baseline and endline. 19% of GI group members changed from not being able to cover such an expense in 2023 to reporting that they could after one year of GI benefits ($p < 0.01$), suggesting that the benefits buffered against unexpected expenses.

Table 6. **Household’s ability to cover a \$400 emergency expense (%)**

	Baseline, 2023		Endline, 2024	
	Control	GI Participants	Control	GI Participants
No	84.5	85.0	84.5	65.7
Yes	15.0	15.0	15.0	34.3

“It changed a lot, I’ve had so many personal ups and downs this past year that would have been really bad if I did not have your [GIP] help.”



Can You Afford It? Respondents were asked whether they had enough money during the last three months to afford transportation needed for healthcare, getting to work, etc., and to afford the kind of medical care (e.g., doctor or dentist) needed. They could choose not true at all, somewhat true, mostly true, or very true. Table 6 reports results for not true at all.

Table 7. **During the last 3 months your family had enough money for...**

	Baseline, 2023		Endline, 2024	
	Control	GI Participants	Control	GI Participants
Transportation needed to access healthcare, work, etc.				
Not true at all	14.3	24.4	27.8	7.5
The kind of medical care (doctor and dentist) you needed.				
Not true at all	41.4	34.3	38.0	20.9

Note. Other categories were “somewhat true”, “mostly true”, and “very true”.

Despite the large difference between control and GI participants at baseline, the finding was not statistically significant ($p=0.44$). However, after one year of GI benefits, more participants reported positively on their ability to afford transportation for important life needs, in comparison to the control group ($p<0.01$). 92.5% of GI participants reported that the statement about having enough money to afford transportation was somewhat, mostly, or very true, leaving only 7.5% for whom it was not true at all. In contrast, one out of 5 members of the control group members reported

“not true at all. GI benefits helped participants afford the transportation needed to access healthcare, getting to work, etc.

Analyzing the qualitative data of open-ended questions revealed that participants used GIP funds to repairs their cars or purchase another vehicle (7%). Additionally, 6% of them noted that the supplemental income allowed them to purchase medication or obtain needed healthcare.

Table 6 also reports whether respondents had money for the medical care they needed during the past 3 months. Neither responses at baseline, nor after one year, were statistically different in the reported experiences between GI participants and the control group.

Financially Capable? The University of Wisconsin Madison, Center for Financial Security developed the [Financial Capability Scale](#) (FCS) to be “applied to financial capability interventions broadly, increasing our collective understanding of how, and why, programs work” (Center for Financial Security, n.d., p. 1; Collins, & O’Rourke, 2013). The scale consists of six questions scored on an 8-point scale. Financial capability is determined using the following ranges: 0–3 = low, 4–5 = moderate, 6–8 = high. We report average scores for the control and GI participants to assess results.

One year of GI benefits appears to have improved recipients’ financial capability, in comparison to the control group. At the time of application, participants and control group members had nearly the same average financial capability score ($p>0.05$). The GI group had statistically greater (3.94) financial capability, in comparison to the control group

Table 8. **Percentage of Respondents Scoring Average, Low, Medium and High in Financial Capability**

	Baseline, 2023		Endline, 2024	
	Control	GI Participants	Control	GI Participants
Average	2.9	2.8	2.8	3.9
Low	59.4	55.6	63.5	38.9
Medium	25.0	30.1	28.1	27.8
High	15.6	13.9	9.4	33.3

(2.79), at endline ($p < 0.001$). This finding was corroborated by comparing changes between baseline and endline in ranked categories of financial capability. No significant differences in the FCS between GI and control were found at baseline, when more than 90% were either low or moderate. This pattern changed little for the control group at endline. However, GI participants reported substantial changes to their financial capability after one year of GI benefits; more than one-quarter scored high regarding financial capability, up from more than doubled at baseline. Combined, these results suggest that one-year of GI benefits had a positive impact on recipients’ financial capability.

This positive impact was highlighted in the qualitative data with 7% expressing improved financial literacy and 29% achieving financial stability due to their program involvement.

Housing Security

The housing market is softening in Sacramento; rent [decreased by 2.3%](#) in 2023 versus 2022 (M&M Properties, 2024), and multifamily vacancies [rose to 5.9%](#), surpassing the historical average of 5.6% (Kidder Mathews, 2023). However, lower-income individuals and families find it difficult maintaining housing stability. A single person in downtown Sacramento must earn \$36.54 an hour to afford the fair market rent (i.e., pay less than 30% of income), according to [Out of](#)

[Reach](#) by the National Low Income Housing Coalition (2024).

One year of GI benefits appears to have improved recipients’ financial capability, in comparison to the control group. At the time of application, participants and control group members had nearly the same average financial capability score ($p > 0.05$). The GI group had statistically greater (3.94) financial capability, in comparison to the control group (2.79), at endline ($p < 0.001$). This finding was corroborated by comparing changes between baseline and endline in ranked categories of financial capability. No significant differences in the FCS between GI and control were found at baseline, when more than 90% were either low or moderate. This pattern changed little for the control group at endline. However, GI participants reported substantial changes to their financial capability after one year of GI benefits; more than one-quarter scored high regarding financial capability, up from less than 10% at baseline. Combined, these results suggest that one-year of GI benefits had a positive impact on recipients’ financial capability.

We found that housing insecurity was extremely common among respondents, when asked whether they experienced various forms of housing insecurity over the past year (Table 8). A significant percentage of control group members and GI participants experienced each form of housing insecurity both at baseline and endline. At T1, 45% of control group members and 49% of GI participants had experienced an increase in rent or mortgage that made it difficult to pay during the last year. These percentages were nearly identical at T2. Approximately 1 in 5 respondents reported moving in with other people during the past year because of financial problems.

Most percentage differences between control group members and GI participants who were experiencing housing insecurities were not statistically significant, suggesting that generally, the additional \$500 monthly income was insufficient for households to obtain or maintain housing security, a multi-factor concern. Three exceptions were notable. First, fewer GI participants failed to pay or underpaid their rent or mortgage while receiving benefits

(16% versus 30%, $p < 0.01$). Fewer GI participants (13%) also received notice to pay or be evicted, in comparison to control group members (24%), suggesting that the \$500 monthly payments reduced acute financial shortfalls that interfered with paying rent or mortgage, and they helped recipients avoid pay-or-quit notices.

Lastly, we found that significantly more GI participants had experienced any kinds of housing insecurity incidents at baseline, compared to control group (81% vs. 65%). However, this difference disappears at endline, suggesting that GI benefits may alleviate experiencing housing insecurity incidents among GI participants.

Only 2 GI participants, said their involvement in the program improved their housing situation.

Housing Security

Key Findings after a Year of Payments:

- Housing insecurity is extremely common; generally, the additional \$500 monthly income was insufficient for households to obtain or maintain housing security, a multi-factor concern.
- Fewer GI participants failed to pay or underpaid their rent or mortgage while receiving benefits (16% versus 30%).
- Fewer GI participants received notices to pay or be evicted.

Table 9. Incidents of housing insecurity during the last year (in %)

	Baseline, 2023		Endline, 2024	
	Control	GI Participants	Control	GI Participants
An increase in rent or mortgage that made it difficult to pay?	45	49	45	47.8
Did not pay or underpaid your rent or mortgage?	28	22	30	16
Moved two times?	11	9	15	12
Move in with other people, even for a little while, because of financial problems?	21	21	18	19
Live with others beyond expected capacity of the house or apartment?	13	21	11	13
Lived in a home with deferred maintenance or in sub-standard (or potentially unsafe) condition?	13	9	11	15
Lacked a safe, regular, and adequate nighttime place to stay and sleep?	15	16	17	12
Received a written or verbal notice from your landlord stating you must pay rent or face eviction?	—	—	24	13
None of these?	35	19	25	24

Note. Results highlighted in gold show statistically significant differences at $p < 0.01$.

Food Security

In 2023, 13.5% of households in the United States were food insecure at least some time during that year (Rabbitt et al., 2024). Valley Vision and the Sacramento Region Community Foundation reported that 13.4% of all Sacramentans experience food insecurity (Valley Vision, 2021). Sacramento Food Bank and Family Services (SFB) reported that more than 25% of residents are at-risk of hunger (Sacramento Food Bank and Family Services, n.d.).

All respondents reported experiencing food insecurity at extremely high rates. Shown in Table 9, more than 7 of 10

Table 10. **Food insecurity (%)**.

	Baseline, 2023		Endline, 2024	
	Control	GI Participants	Control	GI Participants
High security	18.3	23.9	21.1	32.8
Low security	28.2	25.4	29.6	29.9
Very low security	53.5	50.8	49.3	37.3
Total	79%	73.2%	52.1%	43.3%

Note. No statistically significant differences between the two groups.



Food Security

Key Findings after a Year of Payments:

- All Respondents experienced food insecurity at extremely high rates.
- Fewer GI participant households experienced very low food security at endline than at baseline, a 13.5 percentage-point difference from 50.8% to 37.3%.

reported that they were food insecure (i.e., low or very low food security) at baseline (79%) and 1 year later (73.2%), nearly triple the rate reported by SFB in a comparable lower-income resident population. Percentages of those experiencing the most extreme insecurity were nearly twice those found by Sacramento Food Bank and Family Services—52.1% at baseline and 43.3% 1 year later.

This first comparison with Valley Vision’s estimate might be unfair. Respondents were, by design, lower income than all Sacramentans, and they were seeking financial support. SFB’s estimate is of a lower-income subpopulation of residents, and our estimates use very different ways of determining food insecurity. Ours uses the U.S. Department of Agriculture’s validated 6-item survey scale (Bickel et al., 2000; Blumberg et al., 1999), and theirs assumes that all people with incomes at or below 200% of the Federal Poverty Line are food insecure, leaving room for underestimation.

Different percentages between the control group and GI participants at endline are not statistically significant, though fewer GI participant households experienced very low food security at endline versus baseline, a 13.5 percentage-point difference from 50.8% to 37.3%.

Sense of Agency

Guaranteed income pilots and federal cash assistance programs during the Covid-19 pandemic provided the economic security needed for people to take risks (Lee & Neighly, 2023). Prior to the pandemic, researchers at the Stockton SEED program found that the economic security that GI participants experienced encouraged a sense of agency toward exploring new opportunities related to employment (West & Castro, 2023). This was also found of the [Basic Income Guaranteed: Los Angeles Economic Assistance Pilot](#) (BIG:LEAP) program (Kim et al., 2024).

“I was able to work less at Starbucks to spend more time studying and focusing on school, time studying for exams, and focused more on my physical and mental health.”

– GIP participant

We asked GI participants after receiving 12 monthly payments whether they had pursued additional training or education to upskill, and about other activities that would suggest they experienced an increased sense of agency to pursue opportunities. These questions were asked only on the endline survey. Reported in Table 10, in every case, a higher percentage of GI participants engaged in the activities during the past year. The percentage difference compared to control group members who took time off to look for a job that was more fulfilling or of higher quality was statistically significant (4.2% versus 17.9%). 20% of GI participants pursued starting a business while receiving cash, in comparison to 4.2% of control group members. GI benefits helped the participants to join at least one action compared to control group members.

Sense of Agency

Key Findings after a Year of Payments:

- More GI participants took time off to look for a job that is more fulfilling or of higher quality.
- 20% of GI participants pursued starting a business while receiving cash, in comparison to 4% of control group members.
- More participants improved work-life balance by voluntarily reducing the number of hours worked and taking time off for rest or pleasure.

Table 11. **During the past year, did you do any of the following? (%)**.

	Endline, 2024	
	Control	GI Participants
Take time off and look for a job that is more fulfilling or of higher quality	4.2	17.9
Pursue starting a business	4.2	20.1
Start an education or training program	5.6	14.9
Voluntarily reduce the number of hours you worked	8.5	11.9
Voluntarily increase the number of hours you worked	9.9	16.4
Take time off for rest or pleasure	14.1	19.4
Choose to work more in lower-paid but more rewarding employment	1.4	7.5
None of these	60.6	37.3

Note. Rows highlighted in gold show statistically significant differences at $p < 0.05$.

Well-being

Self-Reported Health

Income and relative deprivation associate with health status (Subramanyan et al., 2009). GI payments had little effect on participants’ general health, and 48.8% rated their health generally fair or poor at baseline and just a few percentage points less at endline (44.8%)

Table 12. **Self-reported health (%)**.

	Baseline, 2023		Endline, 2024	
	Control	GI Participants	Control	GI Participants
Excellent or very good	11.2	17.9	14.1	17.9
Good	43.7	34.3	36.6	37.3
Fair or poor	45.1	48.8	49.3	44.8

Note. No statistically significant differences between the two groups.



Well-being

Key Findings after a Year of Payments:

SELF-REPORTED HEALTH

GI payments had very little effect on participants’ general health.

DISTRESS

Fewer GI participants were experiencing severe distress at endline than before receiving payments.

RESILIENT COPING

More participants scored as “low resilient copers” than before receiving funds.

POSITIVE OUTLOOK

GI participants held a more favorable outlook toward the future of their community, in comparison to the control group; they believed it will get better as a place to live.

GI benefits might contribute to a more trusting stance toward others.

84% of GI participants told loved ones about receiving the payments, suggesting a low level of internalized stigma of receiving GI benefits.

Distress

Financial, housing, and food insecurity are detrimental to health (Blanch, 2023), with direct impacts, such as material deprivation, or increased exposure to toxic elements, such as lead or hazardous air (Fuchs, 1993; Macintyre, 1997). Stresses generated from insecurity and poverty are sufficient to be toxic (Breitenbach et al., 2021), and stress leads to unhealthy behaviors, including self-medication (Kaplan et al., 2013).

We asked questions from the Kessler Psychological Distress Scale to assess whether the GI alleviated generalized distress (Andrews & Slade, 2001; Kessler et al., 2002). Differences shown in Table 12 between percentages of GI participants in comparison to the control group that experienced moderate and severe distress were not statistically significant. However, fewer GI participants experienced severe distress at endline than before receiving payments. At endline, 57.8% of control group members were experiencing moderate or severe distress, in comparison to 46.3% of GI participants.

Table 13. Levels of distress, Kessler Distress Scale (%).

	Baseline, 2023		Endline, 2024	
	Control	GI Participants	Control	GI Participants
Likely well	28.2	34.3	25.4	32.8
Mild	18.3	17.9	16.9	20.9
Moderate	22.5	14.9	14.1	22.4
Severe	31.0	32.8	43.7	23.9

Note. No statistically significant differences between the two groups.

Resilient Coping

The Brief Resilient Coping Scale is a 4-item measure that assesses tendencies to cope with stress highly adaptively (Sinclair & Wallston, 2004). We found no difference in the degree of coping between the control group and GI participants. However, Table 13 shows that after the last payment was made, more GI participants were low resilient copers than before receiving funds. Note that the 1st survey was completed before participants had been selected.

When material hardships lessen, individuals and families can access faculties within themselves and their communities that allow for better futures to be explored and obstacles overcome (West & Castro, 2023). However, when the program ended, some participants experienced a decline in resiliency. The United Way California Capital Region reminded participants to plan for that day, sending

reminders with each payment. Yet as program designers and evaluators documented, recipients typically experienced rational anxiety regarding the short duration of the programs.

Table 14. Brief Resilient Coping Scale levels (%).

Resilient copers	Baseline, 2023		Endline, 2024	
	Control	GI Participants	Control	GI Participants
Low	31.0	17.9	36.6	32.8
Medium	43.7	52.2	40.9	41.8
High	25.4	29.9	22.5	25.4

Note. No statistically significant differences between the two groups.



Positive Outlook

Table 14 reports that, after one year of the program, GI participants held a more favorable outlook toward their community’s future, in comparison to the control group. More than one-quarter of GI group members at endline perceived that the community in which they lived would change for the better as a place to live, and only 18% perceived that it would get worse. In contrast, only 14% of the control group perceived a better future for their community, and nearly 37% perceived that it would worsen ($p < 0.05$). This result suggests that at a minimum, those who received GI benefits perceived fewer concerns about the future than the control group, suggesting that those who received benefits can live in better communities.

Table 15. **Outlook toward the future of one’s community (%)**.

	Baseline, 2023		Endline, 2024	
	Control	GI Participants	Control	GI Participants
Get worse	32.9	20.9	36.6	17.9
No change	51.4	50.8	49.3	56.7
Get better	15.7	28.4	14.1	25.4

Note. The differences between control and GI participants at endline are statistically significant.

Trust

Trust in American society is at an all-time low. According to a World Values Survey from 1990, 50% of a representative random sample of U.S. residents thought that most people can be trusted, 47% reported that you need to be very careful when dealing with people, and 3% did not know (Inglehart et al., 2022). In 2017, only 37% were generally trusting. In 2019, the Pew Research Center reported that many Americans are anxious about the confidence citizens have in each other. 79% perceived that Americans have far too little or too little confidence in each other. As of April 2024, 22% of Americans reported that they trust the federal government to do what is right just about always (2%) or most of the time (21%) (Pew Research Center, 2024).

We asked respondents the same question—generally speaking, would you say that most people can be trusted or that you need to be very careful in dealing with people? Table 15 reports that after receiving one year of benefits, twice the percentage of the GI group are trusting, in comparison to the control group (34.3% versus 16.9%; $p < 0.05$), a result suggesting that receiving GI benefits contributes to greater trust in others.

Table 16. **Generalized trust (%)**.

	Baseline, 2023		Endline, 2024	
	Control	GI Participants	Control	GI Participants
Most people can be trusted	20	29.9	16.9	34.3
You must be very careful in dealing with people	80	70.1	83.1	65.7

Note. The differences between control and GI participants at endline are statistically significant.

Stigma

Many people who apply for welfare in the United States report feelings of shame with their decision, an internalized stigma (Lapham & Martinson, 2022). Such stigmas represent barriers to benefits uptake by those who are eligible, linking to recipients underreporting program participation on surveys (Celhay et al., 2022). An oft-cited goal of GI programs is destigmatizing receiving benefits and promoting dignity.

An oft-cited goal of GI programs is destigmatizing receiving benefits and promoting dignity.

To assess stigma, we asked applicants whether they told their closest friends and family that they were applying for the GIP. Shown in Table 16, just over half of those who would receive payments told their closest friends and family about it. After the last payment, we asked GI participants, “Did you tell your closest friends and family that you were receiving payments each month from the Guaranteed Income Program, Sacramento?” Many more were comfortable doing so, with 84% telling loved ones about receiving the payments, suggesting a low internalized stigma about receiving GI benefits.

Of those that did not disclose to family, the reasons they gave were: embarrassment, fear of being judged, or concern that family members would ask for money.

Table 17. **Stigma (%)**.

	Baseline, 2023	Endline, 2024
	they applied for GIP	they received GIP
Participants who told closest family & friends	55.2	83.6



Civic Engagement

Civic engagement, such as voting, volunteering, and donating to political parties, is highest among Americans who are financially secure, according to an October 2024 Urban Institute survey (Garon & Stacy, 2024). We assessed whether participation in political or social justice activities among those who received GI payments increased, finding no impact (Table 17). It appears, however, that more GI participants used time while receiving payments to pursue self-enrichment and education than to engage politically.

Table 18. **Civic engagement and participation in self-enrichment or education (%)**.

In the last month, did you...	Baseline, 2023		Endline, 2024	
	Control	GI Participants	Control	GI Participants
engage in activities that are political or social justice in nature?	31	34	24	36
participate in any self-enrichment program or education?	53	59	48	67

Note. Highlighted cells show statistically significant differences at p<0.05.

CONCLUSION

According to the United Way California Capital Region local President and CEO, Dr. Dawnte Early, with Guaranteed Income Program 2.0, City of Sacramento, UWCCR and its funding partner sought to “alleviate the daily financial stress many local families face.” They selected a diverse group of 80 households, representing those who experience poverty and near-poverty disproportionately. They were largely female-headed households with children, many of whom were under 5. The heads of household were disproportionately non-white, and most had a high school diploma and at least some additional education. They worked, many having changed jobs during the previous two years due to Covid-19, and many having moved over the same time due to rent increases. With a median income of \$21,000, nearly all reported that they would not have the cash to cover an unexpected \$400 expense. The group could use a reprieve from the daily financial stresses that they were experiencing. For one year, they each received a monthly, no-strings-attached payment of \$500. Throughout this report, we evidence that the City of Sacramento, UWCCR, and the community can be proud; they succeeded in many ways.

We found positive individual-, community-, and system-level outcomes among GI participants in the areas of security (e.g., financial, housing, and food), agency, wellbeing, and civic engagement. They perceived that they were better off in comparison to applicants who did not receive funding that year. This finding was corroborated objectively, with nearly double the GI participants living within their means

at endline, double could pay cash for an unexpected \$400 expense at endline, and many more GI participants could afford needed medical care and transportation to get to a doctor, work, etc.



“My kids are nourished and still have a roof over their heads...there were months we had leftovers to do small celebrations for birthdays because of the program.”

– GI Participant

Housing insecurity remained common, with fewer GI participants failing to pay or underpaying for their housing, and fewer receiving notices to pay or be evicted while receiving benefits, versus the control group. GI payments reduced acute financial shortfalls that interfere with paying rent or mortgage. Fewer GI participant households experienced very low food security at endline than at baseline. The money allowed participants to take agency, with nearly 1 in 5 taking time off to look for a job that was more fulfilling or of higher quality, and the same proportion pursuing starting a business while receiving cash, far fewer than the control group. Participants were able to improve work-life balance by voluntarily reducing the number of hours worked and taking time off for rest or pleasure. Wellbeing improved, with fewer GI participants experiencing severe distress at endline than before receiving payments. More had a positive outlook at endline than the control group, perceiving that their communities would get better as a place to live, and trusting others.

We encourage the United Way California Capital Region and its funding partners to pursue additional longer-term GIPS. With the positive impacts shown, we feel confident to conclude that when material hardship is lessened, individuals and families can access faculties within themselves and their communities that allow for better futures to be explored and obstacles to be overcome (West & Castro, 2023).

■ “I think the program helped me to reduce the stress of financial issues and alleviate me in having to make tougher decisions about my living situation.”

– GI Participant

■ “I honestly can’t think of anything to make this experience better... this was one of the best things to ever happen to me and the benefits will stay with me into the foreseeable future.”

– GI Participant



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APPENDIX A

Baseline – Guaranteed Income Application Survey, Cohort 2. Survey #1

Thank you for applying to the United Way Guaranteed Income Program (UWGI). We appreciate you completing this survey.

The answers you provide will help us understand the impact and value of UWGI to you and others applying for the program. The answers you provide to these questions will not be used to determine eligibility for the UWGI program. Taking this survey is required with the application but will not influence whether or not you are selected to receive direct investment payments.

By continuing with this survey, you consent to United Way California Capital Region and the Sac State research team using this data to assess the impact of GIPS and participants' experience. The answers you provide are for research purposes only. Once completed, your answers will be made anonymous, and all data will be stored on a secured and password protect server. No names or identifying information will be used when we publish results from our work. By continuing with this survey, you consent to United Way Capital Region and the Sac State research team using this data to assess the impact of GIPS and participants' experience.

Please answer as honestly and fully as you can.

Please enter your first and last name.

Please enter your email.

Start of Block: CFS Financial Capability Scale

Do you currently have a personal budget, spending plan, or financial plan?

- Yes
- No

How confident are you in your ability to achieve a financial goal you set for yourself today?

- Not at all confident
- Somewhat confident
- Very confident

If you had an unexpected expense or someone in your household lost a job or their income, got sick, or had another emergency, how confident are you that your household could come up with money to make ends meet within a month?

- Not at all confident
- Somewhat confident
- Very confident

Do you currently have an automatic deposit or electronic transfer set up to put money away for a future use (such as savings)?

- Yes
- No

Over the past month, would you say your family's spending on living expenses was less than its total income?

- Yes
- No

In the last 2 months, have you been charged a late fee on a loan or bill?

- Yes
- No

Start of Block: Income Volatility

Do you currently have a checking account with a bank or credit union?

- Yes
- No (0)

Compared to 12 months ago, would you say that you (and the other adults in your household) are better off, the same, or worse off financially?

- better off
- the same
- worse off

In the past 12 months, have you...

(select all that apply)

- used a money order
- used a check-cashing service
- used a tax refund anticipation loan
- used a pawn shop loan, a payday loan, an auto title loan, or a paycheck advance/deposit advance
- sent money to a relative or friend (not a business) living outside of the U.S. using a service other than a bank (e.g. WesternUnion, USPS SureMoney, etc.)
- None of these

Which best describes your household's income each month?

- Income is about the same each month
- Income varies somewhat from month to month
- Income varies a lot from month to month

If you had an unexpected \$400 emergency expense, would you have enough cash or cash equivalent to pay for it today?

- Yes
- No

If you had an unexpected \$400 emergency expense, which of the following best describes how you would respond, today?

- I would cover this cost with savings or cash on hand
- I would ask for help from my family and/or friends
- I would borrow money from someone I know
- I would use a credit card and pay it down over time
- I would borrow money from a bank or other formal institution
- I would use a payday loan, or overdraft

- I would sell something
- I'm not sure what I'd do
- i. Other (type below)

Start of Block: Employment, Income, Benefits

Are you now employed full-time, part-time, or not employed?

- Full-time
- Part-time
- Not employed

Currently, what is/are the main source(s) of income for your household?

(select all that apply)

- Wages from working for someone else
- Wages or earnings from working for yourself or a family business
- Guaranteed or basic income payments
- Social security, pension, or other retirement payments
- Unemployment benefits
- Disability payments
- Other government benefits
- Family members or friends
- Other (type below)

Have you or has someone in your current household ever received public benefits (e.g., food, housing, financial assistance, health care/Medi-Cal)?

- Yes
- No
- I don't know

Start of Block: Housing Stability

Have you ever received any type of housing assistance from a public program?

(select all that apply)

- Rental subsidy through a Section 8 or Housing Choice Voucher
- Lived in public housing
- Stayed in short-term emergency housing (e.g., a shelter)
- Received a one-time rental assistance grant
- Received other financial assistance for housing (e.g., deposit assistance)
- Other (type below)
- None to report

Have you ever not had a place to live, lived outside, or lived in a place not meant for habitation (e.g., a garage, storage shed, abandoned building, etc.)?

- Yes
- No

How many times have you not had a place to live in the past 3 years?

- 0 - My experience was more than 3 years ago
- 1
- 2
- 3
- 4 or more

Do you think the amount of time you were without a place to live in the past 3 years would total 12 months or more?

- Yes
- No

In the past 1 year, have you ever experienced any of the following?

(select all that apply)

- An increase in rent or mortgage that made it difficult to pay?
- Did not pay or underpaid your rent or mortgage?
- Moved two times?
- Moved in with other people, even for a little while, because of financial problems?
- Lived with others beyond the expected capacity of the house or apartment? (This can include doubling up in a bedroom or long-term couch-surfing or living in an accessory space like a garage or utility room, etc.)
- Lived in a home with deferred maintenance or in substandard (or potentially unsafe) condition
- Lacked a safe, regular, and adequate nighttime place to stay and sleep? (This can include couch-surfing in other people's homes for temporary sleeping arrangements, single-occupancy facilities, homeless shelters, campgrounds, motels, vehicles, and living on the street.)
- None of these

Start of Block: Food Security

Please mark how often the following statements were true for you or your household in the last 12 months.

The food that (I/we) bought just didn't last, and (I/we) didn't have money to get more.

- Often true
- Sometimes true
- Never true
- I don't know or prefer not to answer

(I/we) couldn't afford to eat balanced meals.

- Often true
- Sometimes true
- Never true
- I don't know or prefer not to answer

In the last 12 months, did (you/or other adults in your household) ever cut the size of your meals or skip meals because there

wasn't enough money for food?

- Yes
- No
- I don't know or prefer not to answer

How often did this happen?

- Almost every month
- Some months but not every month
- Only 1 or 2 months
- I don't know

In the last 12 months, did you ever eat less than you felt you should because there wasn't enough money for food?

- Yes
- No
- I don't know

In the last 12 months, were you ever hungry but didn't eat because there wasn't enough money for food?

- Yes
- No
- I don't know

Start of Block: Brief Resilient Coping Scale

Consider how well the following statements describe your behavior and actions.

I look for creative ways to alter difficult situations.

- Does not describe me at all
- Does not describe me
- Neutral
- Describes me
- Describes me very well

Regardless of what happens to me, I believe I can control my reaction to it.

- Does not describe me at all
- Does not describe me
- Neutral
- Describes me
- Describes me very well

I believe I can grow in positive ways by dealing with difficult situations.

- Does not describe me at all
- Does not describe me
- Neutral
- Describes me
- Describes me very well

I actively look for ways to replace the losses I encounter in life.

- Does not describe me at all
- Does not describe me
- Neutral
- Describes me
- Describes me very well

Start of Block: Social Engagement

In the past month, has your household given support to others in any of the following ways?

(select all that apply)

- Childcare or other caregiving
- Help with getting a job or running a business
- Giving a ride, transportation
- Housing
- Food, meals, groceries
- Sharing helpful information, skills or expertise
- Making connections or introductions
- Volunteering
- Tutoring, mentorship, role-modelling
- Physical labor
- Emotional support
- Lending or donating money or items
- Other (type below)
- Nothing to report

In the past month, has your household received support from others in any of the following ways? (select all that apply)

- Childcare or other caregiving
- Help with getting a job or running a business
- Receiving a ride, transportation
- Housing
- Food, meals, groceries
- Sharing helpful information, skills or expertise
- Making connections or introductions
- Volunteering
- Tutoring, mentorship, role-modelling
- Physical labor
- Emotional support
- Lending or donating money or items
- Other (type below)
- Nothing to report

In the past 3 months, have you participated in any of the following activities or programs?

(select all that apply)

- Civic engagement, community organizing, political engagement
- Volunteering, community betterment
- Job preparation, job training and/or job coaching program or workshop
- Class or workshop, not toward a degree or certificate
- Class or workshop, toward a degree or certificate
- Health or exercise class or program
- Financial coaching, tax prep, etc
- Religious worship or activities
- Parenting program
- Food pantry, soup kitchen, etc
- Recreational group or activities
- Art, crafts, other creative activities
- Nothing to report
- Other (type below)

In the past year, did you donate any money to a charitable organization?

- Yes, \$1 to \$100
- Yes, \$101 to \$1,000
- Yes, \$1,001 to \$5,000
- Yes, \$5,000 to \$10,000
- Yes, \$10,000 or more
- No, \$0

In the past month, how often did you do work related vigorous activity?

(Examples include: lifting, carrying weight, walking, running, long periods of standing)

- Not at all
- Just one time
- 2–3 times
- Once a week
- More than once a week
- Everyday
- I don't know or Prefer not to say

In the past month, how often did you do non-work related gentle or vigorous activity?

(Examples include: walk for exercise, biking, aerobics, yoga, swimming, general play)

- Not at all
- Just one time
- 2–3 times
- Once a week
- More than once a week
- Everyday
- I don't know or Prefer not to say

In the past month, how often did you participate in any self-enrichment program or education? (Examples include: attending

lecture, informational session, or presentation, going to a play or concert, visiting a museum, taking a class, learning something new or researching online.)

- Not at all
- Just one time
- 2–3 times
- Once a week
- More than once a week
- Everyday
- I don't know or Prefer not to say

In the past month, how often did you engage in activities that are political or social justice in nature? (Examples include: calling/sending e-mails, calling, or writing to elected officials, signing a petition, attending a lobby group meeting, attending a rally, NAACP meetings, Latino/Latina caucus, Juneteenth commemorative parade)

- Not at all
- Just one time
- 2–3 times
- Once a week
- More than once a week
- Everyday
- I don't know or Prefer not to say

Start of Block: Well-Being

In general, would you say your health is

- Excellent
- Very Good
- Good
- Fair
- Poor

Compared to one year ago, how would you rate your health in general now?

- Much better now
- Somewhat better now
- About the same
- Somewhat worse now
- Much worse

In the past 4 weeks, about how often did you...
feel tired out for no good reason?
feel nervous?
feel so nervous that nothing could calm you down?
feel hopeless?
restless or fidgety?
feel so restless you could not sit still?
feel depressed?

feel that everything was an effort?
feel so sad that nothing could cheer you up?
feel worthless?

- All of the time
- Some of the time
- A little of the time
- None of the

Start of Block: Stigma

Have you told your closest friends and family that you are applying for the Guaranteed Income Program, Sacramento?

- Yes
- No

How comfortable have you been telling people outside your closest family and friends that you are applying for the Guaranteed Income Program, Sacramento?

- I haven't told anyone outside close family and friends
- Uncomfortable
- Neither comfortable nor uncomfortable
- Comfortable

Which of the following issues do you think are the primary causes of poverty?

(choose up to 3)

- Too much welfare that prevents initiative
- Lack of job opportunities
- Breakdown of families
- Lack of effective government intervention
- Lack of work ethic
- Racial Discrimination
- Drugs/addiction
- Unfair economic system
- Something else

Generally speaking, would you say that...

- most people can be trusted.
- you need to be very careful in dealing with people.

Start of Block: Misc.

Approximately, how much non-mortgage debt do you have today?

(consider things like credit cards, student loans, car loan, personal loans from others)

- \$0 non-mortgage debt
- \$1 to \$500
- \$501 to \$1,000

- \$1,001 to \$5,000
- \$5,000 to \$10,000
- \$10,001 to \$20,000
- \$20,001 to \$50,000
- Over \$50,001

Most people who receive public health insurance (i.e., Medi-Cal) don't want people to know about it?

- True
- Neither true nor false
- False

During the last 3 months, you had enough money to afford the transportation needed for health care, getting to work, etc.

- Not at all true
- Somewhat true
- mostly true
- very true

During the last 3 months, your family had enough money to afford the kind of medical care (doctor and dentist) you needed.

- Not at all true
- Somewhat true
- mostly true
- very true

In general, I trust my local government.

- Strongly Disagree
- Disagree
- Neutral
- Agree
- Strongly Agree

In the next 12 months, how do you think the community where you live will change as a place to live?

- It will get better
- It will stay the same
- It will get worse

Please type your answers to these last 4 questions

1. What motivated you to apply for the Guaranteed Income Program, Sacramento?
2. When you think about traditional financial assistance programs*, what comes to mind?
3. If you had received an extra \$500 last month, what types of things do you think you would have spent it on?
4. How do you think your life might be different after receiving \$500 each month for 1 year? Are there any life goals you think you might be able to achieve as a result?

APPENDIX B

Endline Survey Description and Added Questions, Cohort 2. Survey #2

Survey Description

After the last payment was sent, GIP participants were asked to complete a second survey that included the same questions they answered when they applied. Some questions were edited slightly to account for the different verb tense needed to ask the question at the end of the program compared to before the program. The 4 open-ended questions from the baseline survey were replaced with 4 new questions. Nine more multiple choice questions were added, four of which are those that make up the [Perceived Stress Scale](#) (Cohen et. al, 1983).

New Open-Ended Questions

How do you think your life is different after having received Direct Investment Payments for the past year? Are there any life goals that you have been able to achieve as a result? (Please type out your answer)

Imagine you would have received \$1,500 each month instead of \$500. What do you think would have been possible during this year that \$500 was not enough to make happen?

What types of things did you pay for with the Guaranteed Income Payments over the year?

How would you improve the Guaranteed Income Program for the next group of people to receive payments?

Perceived Stress Scale

In the last month, how often have you felt that you were unable to control the important things in your life?

- Never
- Almost Never
- Sometimes
- Fairly Often
- Very Often

In the last month, how often have you felt confident about your ability to handle your personal problems?

- Never
- Almost Never
- Sometimes
- Fairly Often
- Very Often

In the last month, how often have you felt that things were going your way?

- Never
- Almost Never
- Sometimes
- Fairly Often
- Very Often

In the last month, how often have you felt difficulties were piling up so high that you could not overcome them?

- Never
- Almost Never
- Sometimes
- Fairly Often
- Very Often

Miscellaneous

During the past year, did you do any of the following?

(select all that apply)

- Start an education or training program.
- Voluntarily reduce the number of hours you worked.
- Voluntarily increase the number of hours you worked.
- Take time off for rest or pleasure.
- Choose to work more in lower-paid but more rewarding employment.
- Take time off and look for a job that is more fulfilling or of higher quality.
- Pursue starting a business.
- None of these.

In the past 12 months, have you sent money to a relative or friend (not a business) living outside of the U.S. using a service other than a bank (e.g. Western Union, USPS Sure Money, etc.)

- Yes
- No

Approximately, how much money do you have in savings today?

- \$0 no money saved.
- less than \$400
- between \$401 to \$800
- between \$801 to \$1200
- Between \$1201 to \$5000
- More than \$5000

Do you rent or own the home you live in?

- Rent
- Own
- Other, please explain

How much is your monthly rent or mortgage payment?

