GUARANTEED INCOME PILOT PROGRAM

2021-2022

CITY OF SOUTH SAN FRANCISCO

Overview

In October 2021, the City of South San Francisco Guaranteed Income Pilot Program (GIPP) launched, providing $500 per month to 160 South San Francisco residents over 12 months – one of the first of such programs in the nation to test the impact of providing unrestricted funds to extremely low-income residents.

The City had taken bold action during the pandemic to support small business owners that were drastically impacted by shelter-in-place and changing spending patterns, as well as unemployed residents, through the opening of an Economic Advancement Center. City administrators also knew that families generally were receiving federal and California state stimulus funds, but also that there were many residents living on the edge of cascading crises, less able to adapt quickly to societal and economic changes. Through the GIPP, the City of South San Francisco dedicated a portion of its American Rescue Plan Act (ARPA) funds to individuals who needed additional support to build resiliency during momentous change. Fortunately, a handful of other cities had tried the concept in recent years and offered models for success.

It was very beneficial because of Covid and work went down during those times. It really helped with food.

Approved in July 2021 by the South San Francisco City Council, the YMCA Community Resource Center in South San Francisco administered the GIPP and was responsible for program implementation, including marketing to prospective participants, review and assessment of applications, selection of the 160 participants, data collection, and case management. The YMCA surveyed participants throughout the full year of the program on a quarterly basis and will continue to survey participants to assess longer-term impact at the six-month point following the final disbursement.

Participants completed an intake survey measuring self-sufficiency prior to receiving their first disbursement , as well as at the conclusion of the program to measure perceived change in self-sufficiency. This tool was used to estimate a participant's sense of security and well-being in such categories as housing, employment, food, childcare, child's education, adult education, life skills, health care, social connections, mental health, community involvement, and safety. Participants rated themselves on a scale of one to five, with one indicating "in crisis" and five indicating, "empowered."

Before the start of payments, all participants received three types of financial counseling or assistance. One was an all-critical *benefits counseling* – a review of public benefits to ensure that participating households understood that receiving the guaranteed income (gift income) could adversely impact their state and/or federal benefits. With South San Francisco among the earliest group of cities to pilot a GIPP, there were some unknowns as to how state or federal agencies would treat this type of financial assistance. The GIPP included this due diligence step to provide transparency on the issue.

> *The program has helped me with budgeting.*

The second step involved *budgeting* wherein the participant estimated their monthly budget for the recent past month, current month, and next month. This was an exercise in determining participants' gaps in income, how best to cover all basic expenses – with the GIPP funds and without them when the program would conclude. It provided the YMCA staff with an opportunity to gauge comfort or proficiency with budgeting, how they might assist if skill levels were low, or the need for more specific case management and resource navigation to meet some of the gaps between income and expenses.

The third step involved *opening a bank account* to receive the GIPP funds.

- Participants with a social security number opened a checking account with a debit Focus card connected. There were no fees associated with their account or debit transactions. The YMCA subcontracted with Community Financial Resources to process and report on transactions using the Focus cards.
- Participants with an individual taxpayer ID number (ITIN) could open a checking or non-interest savings account through the Self-Help Federal Credit Union (SHFCU). Checking accounts did not require a minimum balance or monthly charges. Most opted for the checking account.
- Participants with neither a social security number nor an ITIN were able to open a non-interest savings account through SHFCU in accordance with US banking laws. There was a minimum balance of $5 and a maximum of six transactions per month before incurring a transaction fee. The seventh transaction onward incurred a $1 fee.

For many, enrollment in CFR or SHFCU was the first bank account for anyone in the family. Participants could use these accounts beyond the life of the program as checking and savings tools for their households and avoid the use of high interest moneylenders for similar purposes.

Timeline

July 2021
GIPP Approved by City Council

August 2021
Applications accepted

September 2021
Applicants selected

October 2021
Participants enrolled

November 2021
First payments deposited

Quarterly
Surveying participants

October 2022
Last payments deposited

November 2022 - January 2023
Exit interviews and surveys

March 2023
Final report delivered to Council

Framework Modeled on Similar Programs

South San Francisco's program followed the success of several guaranteed income programs around the country under various names. They included the Stockton SEED program that operated the first guaranteed income program in the nation using philanthropic dollars, providing $1,000 per month for 12 months. Others that started shortly thereafter included the Compton (Los Angeles County) program offering $500 per month for 24 months; the Magnolia Mothers Trust (Jackson, MS) that provided $1,000 per month for 12 months to 15 new mothers who were also single African American heads of household; and the Alaska Permanent Fund that provides all residents of the state with an annual dividend for each adult and child, the amount of which varies annually (e.g. $1,452 in 2021 and $3,224 in 2022).

The City of South San Francisco also relied on the expertise of the Jain Family Institute (JFI) in researching and documenting the impact of similar guaranteed income programs in other cities. As JFI noted, the nature of employment has changed in recent years. Currently, there are not enough jobs for individuals with low educational attainment that pay a living wage. Job attachment throughout the economy is more tenuous than ever, and wages are far out of sync with the cost of living. In an era of widening inequality, legacy social safety net programs ("welfare programs," SNAP and others) are inadequate and inefficient.

Terminology used in programs elsewhere varies and includes such language as cash transfer programs, negative income tax, earned-income tax credit, basic or guaranteed income and conditional cash transfers. Irrespective of the name used, the concept has roots in a variety of political ideologies. American supporters from the 18th to the 21st centuries have included founding father, Thomas Paine, civil rights leader Martin Luther King, Jr., economist Milton Friedman, and Republican President Richard Nixon, among many others.

> *I hope to have my GED by the time the program ends to find a job to keep taking care of the things I need.*

Gleaned from these other programs is concern over the notion of a "Benefits cliff," what occurs when an increase in an individual's or family's income results in a loss of public benefits. Benefits cliffs occur when a small increase of even a $1 in income can result in a significant reduction in, or disqualification for, public benefits such as Supplemental Nutrition Assistance Program (SNAP) "food stamps," childcare assistance, rental assistance, or other types of support for people with lower incomes. A Hold Harmless Fund (described below) was planned to provide some financial protection to anyone experiencing a benefits cliff.

Funding and Partners

Sources of Funds

City's ARPA Funds	$1,000,000
County of San Mateo	$100,000
Silicon Valley Community Foundation	$100,000
Total:	**$1,200,000**

Use of Funds

Payments to participants	$960,000
Payment processor	$50,000
Administration: Outreach, translation, intake, data collection	$145,000
Hold Harmless Fund	$30,000
Incentives to take surveys	$15,000
Total:	**$1,200,000**

The Hold Harmless Fund was established to support participants who could have inadvertently experienced a decrease or curtailment in public benefits as a result of participation in this program. A benefits counselor worked diligently using a "benefits crosswalk" to evaluate each individual's financial situation to ensure against negative financial implications. However, there were some unknowns, and this allocation provided a buffer against unintended effects.

To the surprise of program administrators, none of the participants were adversely impacted by the GIPP in terms of lost public benefits. This freed up $30,000 from the Hold Harmless Fund that was re-allocated for the participants: $200 per participant was allocated as an incentive to complete the post-program Self-Sufficiency Questionnaire used to compare against the pre-program Self-Sufficiency Questionnaire; $30 per participant was allocated to complete the survey at the 18-month points (6-months following the conclusion of the 12-month program).

Data Collection would show that the program was meeting its goals and objectives of financial security and economic mobility of participants. Pre-program, quarterly, and post-program surveys and data collection were provided by the YMCA and conducted by in-house staff.

Translation and Outreach in three additional languages was critical for outreach to the City's non- or limited-English speaking population: Spanish, Chinese, and Tagalog. Targeted outreach included flyering in the City's lowest income census blocks, at non-profit partners' points of service, phone banking, tabling at community/city events, social media, email blasts, and through existing partnerships with other nonprofit and community-based organizations targeting similar populations.

Collaborative Partners

The *YMCA* Community Resource Center (CRC) in South San Francisco is the County of San Mateo's core service agency serving South San Francisco, San Bruno, and Brisbane. The YMCA CRC provides South San Francisco community members most in need with food, rental assistance, and other safety net services. The YMCA is a trusted member of the community and has experience reaching the City's harder-to-reach populations, determining applicant eligibility, and tracking services that operate parallel to the GIPP. South San Francisco currently partners with the YMCA in administering the City's Rental Assistance program.

> *It helps me a lot with my daily things, rent, and to buy clothes and shoes for my growing kids.*

Community Financial Resources (CFR) as the fiscal agent for the GIPP, arranged payments on the 15th of each month and provided transaction histories with merchant IDs depending on the type of bank account the participant had, whether Self-Help Federal Credit Union (SHFCU) or US Bank focus cards.

Informally, the City and YMCA consulted with the following organizations to gain insight from their experiences and learn of best practices in the field.

The *Jain Family Institute (JFI)* is a 501c3 nonprofit applied research organization in the social sciences. Their work includes building guaranteed income pilots, design policy, and research on guaranteed income in partnership with governments, philanthropy, and academia. JFI has helped create research or pilot designs in Stockton, California; Chicago, Illinois; and Newark, New Jersey. JFI collaborates with the Economic Security Project and Stanford Basic Income Lab.

Former Mayor of Stockton, Michael Tubbs, met with the South San Francisco staff to share insights and lessons learned from the program that he piloted in his city a year earlier known as Stockton Economic and Empowerment Demonstration (SEED).

Mayors for a Guaranteed Income was formed in June 2020 and founded by Mayor Michael D. Tubbs of Stockton, California and the Economic Security Project. At the latest count, mayors of approximately 84 cities nationwide and growing, come together to advocate for a guaranteed income – direct, recurring cash payments that lifts all Americans. California members include the mayors of Oakland, Stockton, West Hollywood, Compton, Los Angeles, and Long Beach.

Selection Process Resulting in 160 Participants

The GIPP application window opened on August 2, 2021, and was available in four languages, English, Spanish, Tagalog, and Chinese. Individuals were able to apply for participation through August 27, 2021.

The YMCA received 789 applications for the South San Francisco program, through a combination of online and paper forms. Of the submissions, 493 were complete with a means to contact the applicant and therefore eligible for review and consideration for the program. The selection process involved a careful review of the information supplied in their application with follow-up clarification or additional information gathered by phone as needed. Ultimately, 160 individuals (approximately one-third or 32.5%) were selected for participation.

All 160 spots in the pilot program were filled by applicants earning below 30% of the Area Median Income (AMI). For a single individual, that threshold is a maximum income of $38,400 for an individual, or $54,800 for a family of four. A majority of participants were also ineligible for traditional public benefits and most COVID-relief assistance.

More specifically, a tier system based on income was used as a way to ensure that those most in need had the greatest chance of being selected for participation. Tier 1 was designated for applicants with household income at or below 30% of AMI and *ineligible* for public benefits. Tier 2 was for applicants with household income at or below 30% of AMI but *eligible* for public benefits. Tier 3 was for applicants with household income at or below 50% of AMI and *ineligible* for public benefits. Tier 4 was for applicants with household income at or below 50% of AMI and *eligible* for public benefits. Eligibility for public benefits referred to the applicant himself/herself and not to family members, which could differ.

> *Very helpful because it helped me with the deposit for an apartment.*

To further differentiate the level of need within a tier, a points system based on four factors was calculated and used secondarily for each applicant; these are factors that are understood to increase the risk and likelihood of remaining in poverty: 1) households with minors in their home, 2) single parents of minor children, 3) residence in a low-income census block group, or 4) Foster Youth aging out of care. Each applicant was assigned one point per risk factor.

All 131 individuals in Tier 1 were invited to the program. With 160 spots available in the program in total, 29 individuals from Tier 2 with the greatest number of points were invited to participate. No individuals from Tiers 3 or 4 were included in the program.

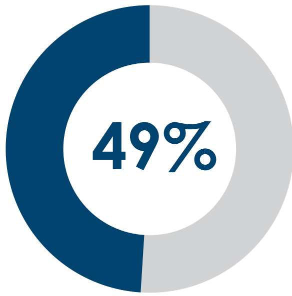
Of note, by including residence in a low-income census block as a consideration, the program was acknowledging that high concentrations of poverty have a reinforcing effect on the neighborhood in terms of reduced funds circulating in the economy, opportunities for economic or educational attainment, limited services and generally a more challenging climb to economic stability. The SSF program was modeled after the Stockton SEED program that used this same criterion, and with input from the Jain Family Institute.

Data Collection

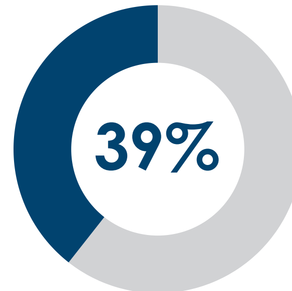
Participants were informed that there were no conditions to receiving GIPP funds after being invited to the program. That meant that they were *not* required to participate in quarterly surveys, or the post-program "self-sufficiency index" questions. Generally, participants participated willingly, eager to reciprocate for their involvement in the GIPP. Yet at times it was difficult to contact an individual for follow-through. For this reason, the number of responses varies from one quarter to another, or some individuals might not answer every question. During the initial intake and financial counseling sessions that were conducted in-person or over the phone, administrators had an opportunity to capture demographic and "self-sufficiency" information. After that point, the participation levels dipped somewhat but were still robust enough to discern patterns. All data in this report indicates the total number of respondents.

Participant Demographics

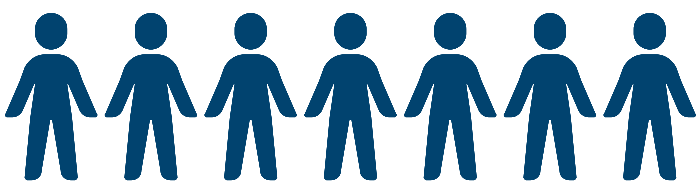
Among the 160 participants:



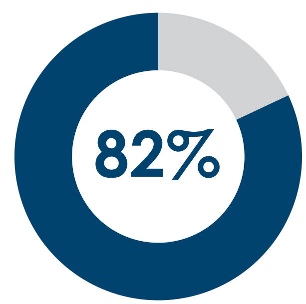
79 participants
were **Single Heads of Household**
with minor children in the home



63 participants
were residents of South San Francisco's
lowest income census tracts



7 individuals (4.4%)
were formerly **youth in Foster Care**

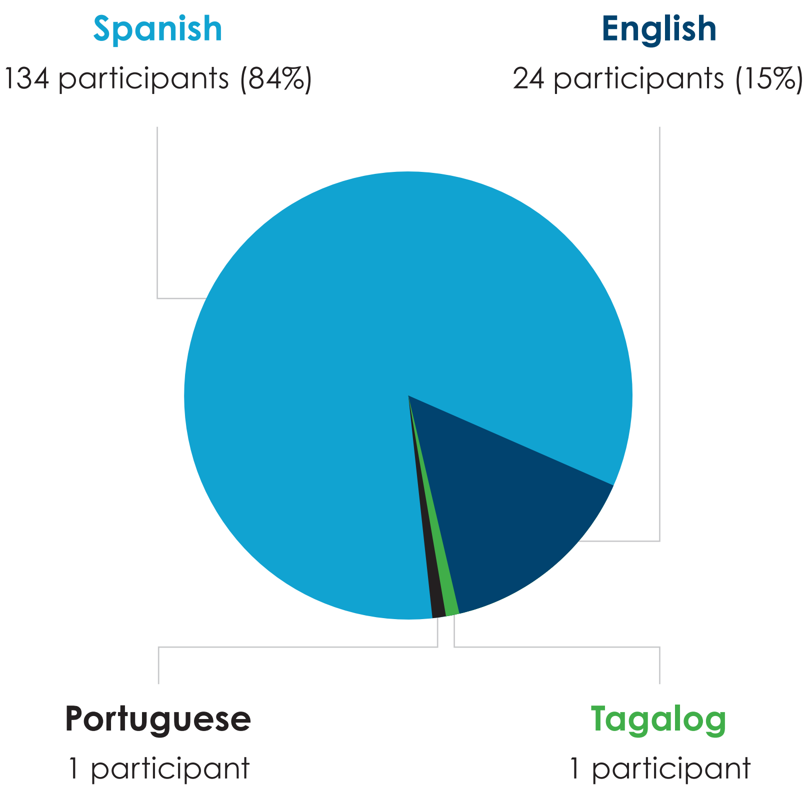


131 participants
did not have $400 or more
in savings for an emergency

Participant Demographics

Among the 160 participants:

PARTICIPANT IDENTIFIED FIRST LANGUAGE



OTHERS WHO BENEFITED AS A RESULT OF PARTICIPANTS IN THE GI PROGRAM

275
children
221 children were from households in Tier 1 and
54 children were from households in Tier 2

&

24
senior citizens

&

287
other family members
in the household over age 18

Participant Demographics

Among the 160 participants:

PRIOR TO RECEIVING GIPP FUNDS

$1,816

average monthly household income

for participants with an average household size of 3.5 people

$0

income

indicated by **19 participants**

$4,800

monthly income for participant supporting 8 family members

(participant with the highest income and the greatest number of dependents)

Participant income by source was collected during intake.

	139 respondents (Q1)	
Work part-time, not enough hours	38.1%	53
No income	23.7%	33
Work full-time	20.1%	28
Spouse works	10.8%	15
CalWorks, WIC, SNAP, disability	5.8%	8
Child support only income	1.4%	2

Nuts and Bolts: Receiving Funds and Spending

There were few difficulties with the use of the new accounts or access to the funds even though using a bank account was a new experience for many participants.

Did you receive your payments on time?

	121 respondents (Q3/Exit)	
Yes	99%	116
No	1%	1

Were there any challenges using the debit card?

	121 respondents (Q3/Exit)	
Yes	3%	3
No	97%	114

Use of Funds

Quarterly surveys have provided rich data on how these funds had an impact on the participating households.

> *"With this help we have been able to fully pay rent and for dental services for my daughter."*

Please select the 3 main areas this program's funds have been used:

	Q1: 150 Respondents		Q2: 128 Respondents		Q3/4: 121 Respondents	
	Percentage	**Number**	**Percentage**	**Number**	**Percentage**	**Number**
Food	82.0%	123	78.9%	101	86.7%	104
Rent	87.3%	131	56.3%	72	70.0%	84
Utilities	57.3%	86	38.3%	49	27.5%	33
Clothing	21.3%	32	27.3%	35	36.7%	44
Transportation	8.0%	12	18.8%	24	19.2%	23
Other	7.3%	11	14.1%	18	16.7%	20
Education	4.7%	7	6.3%	8	0.8%	1
Insurance	2.7%	4	2.3%	3	3.3%	4
Medical Costs	2.0%	3	2.3%	3	2.5%	3
Recreation/Entertainment	0.7%	1	0.0%	0	0.8%	1

If any, which activities has this program enabled you to do? (Instruction: may choose more than 1)

	Q1: 150 Respondents		Q2: 128 Respondents		Q3/4: 121 Respondents	
	Percentage	**Number**	**Percentage**	**Number**	**Percentage**	**Number**
Purchase essential items for household	81.3%	122	62.5%	80	84.2%	101
Spend more time with family	52.7%	79	35.9%	46	32.5%	39
Help loved ones financially	5.3%	8	34.4%	44	13.3%	16
Obtain reliable transportation	4.0%	6	14.8%	19	7.5%	9
Other*			14.1%	18		
Obtain childcare	3.3%	5	4.7%	6	5.8%	7
Enroll in school	0.7%	1	2.3%	3	0.8%	1

**Overwhelmingly, "other" in Q2 was to buy food when participant was prompted to describe. Purchase of food may also have been folded into "Purchase of essential items for household."*

Which of the following local programs are you interested in receiving more information? (Instruction: may choose more than one)

	Q1: 150 Respondents		Q2: 128 Respondents		Q3/4: 121 Respondents	
	Percentage	**Number**	**Percentage**	**Number**	**Percentage**	**Number**
Food Programs	60.7%	91	55.5%	71	75.0%	90
Financial Assistance	28.0%	42	50.0%	64	41.7%	50
Employment Resources	37.3%	56	27.3%	35	31.7%	38
Adult education	21.3%	32	18.8%	24	12.5%	15
Low-cost childcare	15.3%	23	17.2%	22	16.7%	20
SSF Library Services	40.7%	61	13.3%	17	7.5%	9
Financial Empowerment	21.3%	32	13.3%	17	21.7%	26
Other (please specify)*	4.7%	3	0.8%	1		
None	9.3%	14	0%	0	5.8%	7

**In Q1 "Other," after school programs were cited*

**In Q2 "Other," buying food was cited*

Change in Self-Sufficiency

Perceptions of self-sufficiency and a participant's sense of security or stability were measured at the beginning and end of the program in 14 areas using a qualitative matrix with a scale of 1 to 5 assigned as follows: 1 = in crisis, 2 = vulnerable, 3 = safe, 4 = building capacity, 5 = empowered.

Using Food Security as an example, the participant would select which description best matched their situation.
(1) No food or means to prepare it. Relies to a significant degree on other sources of free or low-cost food;
(2) Household is on food stamps
(3) Can meet basic food needs, but requires occasional assistance
(4) Can meet basic food needs without assistance
(5) Can choose to purchase any food the household desires.

A participant might estimate their self-sufficiency as a 2 at the beginning of the program, and as a 3 at the end. The delta or positive change from the start to finish of the program, would therefore be a 1. If a person's situation worsened, the delta would be represented as a negative number (e.g., -1).

> *I have learned a lot about how to use a bank account and a debit card.*

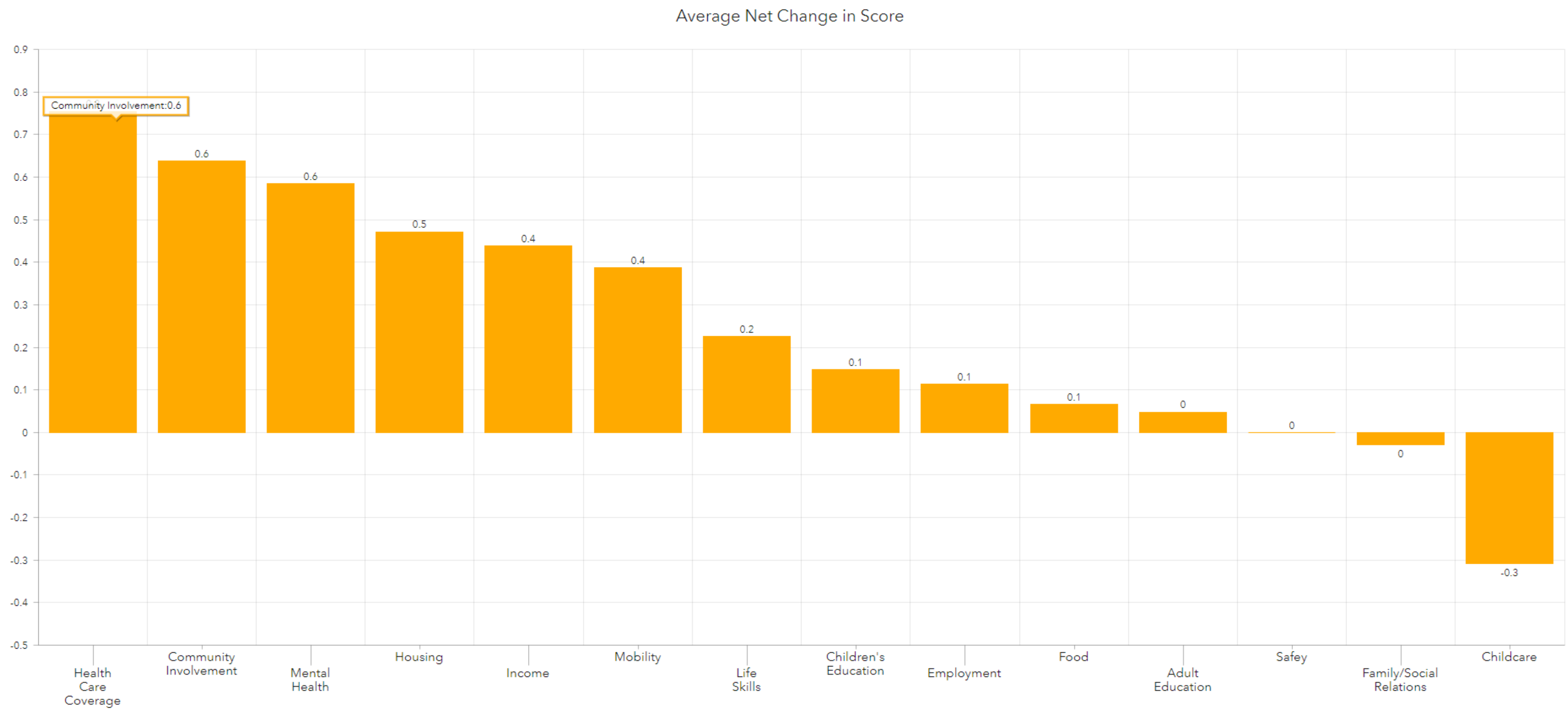
The 14 areas that were measured included: housing, employment, income, food, childcare, children's education, adult education, health care coverage, life skills, family social relations, mobility, community involvement, mental health, and safety.

The aim was two-fold. The first was to understand the impact of the program in terms of concrete assistance that could allow very low-income households to stabilize. The participants understood, of course, that the program would conclude after 12 months. A person might rate that their situation may have improved, even if temporary. Yet staff administering the program could glean impacts on self-sufficiency even if impermanent.

The second was to provide an opportunity for YMCA staff to assist the participants in accessing resources available to them. This was highly productive as there are numerous free resources available in the City of South San Francisco.

Participants indicated the biggest self-sufficiency gains in health care coverage, community involvement, mental health, and housing. This is consistent with comments in the open-ended questions where participants cited reduced stress resulting from the assistance. Notable although not as large of an improvement, participants also showed self-sufficiency gains in the areas of income, mobility, life skills, and children's education.

Improvement in self-sufficiency can be seen for any category above zero. In 11 out of 13 categories, participants showed improvement. Conversely, a deterioration in self-sufficiency can be seen for any category below zero.



Implications for Participants

When participants were asked an open-ended question about how these funds have impacted their lives and households, they were categorically grateful and relieved without exception. Several questions probed further as to where the conclusion of the GIPP would leave them.

Once the program is over, do you have a plan to replace the $500 per month?

One respondent made it plain, *"Start selling stuff to make money."*

	139 respondents	
No/I don't know/I don't have a plan	56.8%	79
Find a new job/better job	20.1%	28
I hope to get more hours at work	8.6%	12
Make ends meet w/current income	11.5%	16
Use savings built up from the GI program	2.2%	3
Move to a more affordable city	0.7%	1

Will you be keeping your bank account open?	**111 respondents (Q3/Exit)**	
Yes	67%	73
No or not sure	33%	38

> *Helped me go to the eye doctor and get new glasses.*

Janet's Story

Ambitious, resourceful, and determined to build a bright future for herself and her two children, Janet tells us about the twelve months in which she received $500 per month as guaranteed income. She had been cobbling together income from a few sources when the program began: receiving a stipend while enrolled in a program to become a care provider for older adults and building a make-up and lash extension business on the side. She qualified for CalFresh food assistance, and she would sell things at the flea market on weekends.

There were other struggles that made the equation of supporting her family's needs complex. She was recovering from just having given birth to a baby girl – that is, shortly after her partner had been deported, leaving her as a single parent to two kids. Between caring for her newborn and her six-year-old who had recently been diagnosed with ADHD, she had little time for a traditional job. Her son has an "IEP" (a school road map to meet a child's learning needs) and his needs are better under control than initially, but for a while Janet needed to pick him up early from school for two therapies per day. Janet looks unflappable even as she marvels at the constant calls from school on the matter.

But then she holds back tears as she describes what the program meant for her. "*I wasn't so, so stressed, I was less overwhelmed. I could catch my breath. It set me up to pay off debts and be able to move forward.*"

An astute planner, Janet used the funds strategically to pay off the last of her car payments and insurance. Prior to the GIPP, Janet participated in a program *Drive Forward* in San Mateo, which helped her to purchase a reliable used car, build credit and participate in a financial workshop. The car has been instrumental to allowing her to look for a job and meet the constant needs of her young family. With the GIPP now concluded, she is stretching her earnings to the max but at least has one less expense and she is not accumulating debts.

Many in the program benefit from financial counseling and empowerment, assistance with budgeting and opening an account, sometimes for the first time. Janet did not need so much of that but commented that she appreciated that she could arrange for automatic payments on her loan from the GIPP funds.

When asked what's next for her, she comments that she'll stay strong for her kids. She is grateful that they are together and knows they will look back on this difficult period and feel connected over it. She tells us about the many avenues she is pursuing and adds that "something has to stick." In addition to her enrollment in the Care for Older Adults program and cosmetics business, she is in a doula licensing program, and is learning English as a second language. Originally from Mexico, Spanish is her first language.

Not sure when she manages anything else but when asked how she spends her time with the kids, she says that she is trying to relive her happy childhood with them. She takes them to the beach, on walks, biking, skating, swimming, and she absolutely loves the library. She also takes advantage of museums on the days that are free to the public.

When asked how she learned about the GIPP, she comments that it was through YMCA's Resilient Parenting Support Group. The YMCA interviewers are struck with how unstoppable she is. Perhaps one day soon she will lead that group herself.

Lessons Learned and Looking Ahead

The data shows that participants spent the GIPP money primarily on groceries, rent, utilities, or other basic needs and that people kept their jobs. Those who worked fewer hours largely invested that time in education, job training, or caring for children.

Nearly all participants gained access to a new checking or savings account for the first time, with 67% retaining the account after the conclusion of the program. Based on account retention and data on ease of use and timeliness of transactions, which hovered near 100%, administrators gleaned that a substantial number of participants gained a positive banking experience.

We know that stress and anxiety levels of participants dropped across the board. The relief that participants shared was palpable. In an open-ended question about the impact of these funds 150 participants expressed sentiments of gratitude and relief, and their word choice echoed repeatedly, "less stressed, relief, huge blessing, thankful, hopeful, 'where can I start?' and tremendous help."

In the longer term, we know less about how the program positioned families to obtain more secure financial footing or stability among family members. Yet anecdotally administrators learned of a dozen individuals who secured childcare, enrolled in school, paid off a car loan, secured reliable transportation, obtained vision care and new glasses for a child, covered dental costs, provided counseling to a child with mental health challenges, or managed to save some of the funds for an emergency.

> *I've felt less stressed and anguished.*

The YMCA CRC also made hundreds of referrals to programs and services offered by area nonprofit organizations or city and state agencies. It is likely that many if not most secured additional supports, training, or programs for themselves or family members.

If the program were to be replicated in the future, the administrators of this program would aim to track actual enrollments ("warm transfers") as a result of the referrals, as well as additional data pertaining to a participant's improved economic prospects and self-sufficiency. Moreover, the GIPP did not track subsets of participants, such as former Foster Care youth or single heads of household to see how the program funds were impacting the financial trajectory of these demographics differently. A future guaranteed income program would build on this pilot with more robust data collection and a custom system dedicated to tracking and analyzing it.

Economic Ripple Effect

In addition to an income boost stabilizing a household, GIPP funds also created an economic ripple effect in the communities where participants spent those dollars. It is unclear how much neighborhood businesses benefited by the circulation of additional money. Administrators can only speculate that it had an overall positive macroeconomic effect on the surrounding areas, particularly at stores where one would purchase groceries, children's clothing or household items. This was one of the reasons for targeting census blocks with the highest poverty rates. The infusion of dollars in a neighborhood could have a positive impact on their broader community in this way.

> *It helped with gas to keep working.*

The Broader Context

South San Francisco's program was conducted with awareness that the understandings one holds about social safety nets, poverty, and economic security would be questioned through the act of distributing cash with no strings attached. Researchers have combed the evidence from cash transfer programs nationwide to assess the impact on common criticisms and fears in the policy discourse around cash transfer programs. Data from the City of South San Francisco's GIPP aligns with evidence in other parts of the country and world. A simple cash subsidy has shown to assist families in achieving stability and aspire to next steps.

South San Francisco's program also suggests there was no evidence of old narratives. Cash transfers 1) were used for both short-term consumption and long-term investments such as education, skill advancement, emergency savings, rather than extravagant purchases; 2) did not create dependency (e.g., stop working); and 3) did not increase birth rates in an effort to obtain increased benefits, or to maintain eligibility insofar as known from exit surveys and questionnaires. These suspicions were a persistent focus in the 1980s and 1990s public discourse on public benefits.

Unknowns

In the literature on guaranteed income there are many open questions as the Jain Family Institute notes, such as details of a program generating the greatest success. Those questions include the optimal size and frequency of the transfer, policy considerations around eligibility and universality, the problem of funding such a program, concerns about the detrimental effects on other benefits, and uncertainty about large-scale societal and economic effects. The social, psychological, and economic impacts of unconditional cash have been difficult to predict and observe. As data accumulates from pilots conducted around the country some of these questions may get answered that help cities formulate new policies.

South San Francisco's GIPP was launched in response to unprecedented economic turmoil from the pandemic faced by residents with the least ability to adjust quickly to changes in the economy and workforce. Without a doubt the program served as a critical, timely, and effective safety net. A future iteration would be planned potentially with the goal of targeting participants who could gain a meaningful, sustainable foothold in a career or job with a living wage, at a juncture in their lives when their financial trajectory could trend positively. Who that would include and how those notions would be defined will be the subject to future conversations among city officials and other stakeholders engaged with residents with the greatest needs. Administrators and observers know that the positive outcomes for the participants and broader community were evident and cause for consideration on how the program could be replicated with even better or more durable results.

> *It is a huge help especially during these times where a job is not enough.*

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