



## Legislation Text

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Presentation regarding the final report for the South San Francisco Guaranteed Income Pilot Program. (*Nell Selander, Economic and Community Development Director, and Danielle Thoe, Housing Manager*)

### **RECOMMENDATION**

**Staff recommends City Council receive a presentation on the final report for the South San Francisco Guaranteed Income Pilot Program (GIPP).**

### **BACKGROUND/DISCUSSION**

In July 2021 City Council approved the creation of the South San Francisco Guaranteed Income Pilot Program (GIPP) utilizing \$1,000,000 in American Rescue Plan Act (ARPA) funds, \$100,000 of San Mateo County Measure K funds, and \$100,000 from the Silicon Valley Community Foundation. The program launched in October 2021, providing \$500 per month in unrestricted funds to 160 extremely low-income South San Francisco residents for 12 months. The City contracted with the YMCA Community Resource Center in South San Francisco to serve as the program administrator. The program was intended to provide immediate relief to those most impacted by COVID-19 and resulting shelter in place orders, while also exploring whether \$500 per month per household can make a difference in keeping families housed, lowering stress and anxiety, and assisting with food security.

The program started with financial counseling to all participants including three main focus areas; 1) benefits counseling - a review of public benefits to ensure participants understand any impacts the program has on their eligibility to receive benefits, 2) a household budgeting session looking at monthly income and expenses to determine gaps in income with and without the GIPP funds, and 3) opening a bank account to receive GIPP distributions. These financial counseling sessions assisted YMCA staff in understanding participant comfort and proficiency with budgeting and potential resource navigation needs.

As part of their program administration responsibilities the YMCA was required to undertake data collection from participant surveys. This included an initial intake survey, quarterly participant surveys, and a post-program survey to assess longer-term program impacts six months following the final disbursement.

As detailed in the attached Final Report, staff are confident that the GIPP did have a significant stabilizing impact on participants' lives. Nearly all participants gained access to a checking or savings account for the first time in their lives, and 67% of participants indicated they will retain the account. When asked how their GIPP funds were used, participants were asked to select the three main areas where funds were used. During the first quarter of Program implementation, participants reported that these were: Rent (87.3%), Food (82.0%), Utilities (57.3%), and Clothing (21.3%). These spending areas remained near constant throughout surveying. Additionally, when surveyed at the conclusion of the program, participants notes that the extra funds each month allowed them to purchase essential items for their households (84.2%), spend more time with family (32.5%), and help loved ones financially (13.3%).

While initial program impacts were clear, it is less clear if the assistance ensured households will move forward with more secure economic futures. Anecdotally, a number of participants shared that they were enabled to do

things like pay off a car loan, enroll in school, obtain vision care for a child, cover dental costs, and provide counseling to a child with mental health challenges. All actions that would have a long-term stabilizing effect on a household. While these actions are program successes, further learnings, such as utilization of resources participants were referred to or long-term tracking of participant economic wellbeing require enhancement to program design and data collection systems.

The attached GIPP Final Report further details participant experiences, utilization of funds, and recommendations for program implementation changes should a second cohort be funded.

#### FISCAL IMPACT

There is no fiscal impact to the General Fund associated with receiving this presentation. Staff continue to seek out potential sources of funding, or matching funds, to establish a second cohort of the Guaranteed Income Program.

#### RELATIONSHIP TO STRATEGIC PLAN

Creation of the South San Francisco Guaranteed Income Pilot Program meets the City's strategic goals of providing a high quality of life for our residents, Financial Stability, and Economic Vitality.

#### CONCLUSION

Staff recommends City Council receive a presentation on the final report for the South San Francisco GIPP.

#### Attachments:

1. SSF GIPP Final Report