REIMAGINING WORKFORCE SAFETY NET

A GUARANTEED BASIC INCOME APPROACH

The Guaranteed Basic Income Pilot launched in Fall 2022 with the goal to combat poverty with flexible cash assistance to bridge gaps to careers, housing, and education. The pilot was independently evaluated by Applied Inference to assess its impact, using the Bridge to Self-Sufficiency framework. Read on for the report and its findings.

About Applied Inference, LLC

Led by Elizabeth Moore, PhD, Applied Inference specializes in research support and program evaluation with over 35 years of experience, spanning roles at the University of Washington, the nonprofit sector, and at Applied Inference since 1987. Moore combines experimental design, quantitative and qualitative methods, and an integrative approach to data analysis to identify underlying patterns that may help improve services to clients or identify unmet need. With a commitment to excellence, Applied Inference turns data into strategic assets for enhancing service delivery and achieving goals.

About the Workforce Development Council of Seattle-King County

The Workforce Development Council of Seattle-King County (WDC) aspires to lead transformative change that will evolve our region's workforce development efforts into an innovative industry, community, and outcome-driven system with racial equity at its core. As a nonprofit organization, the WDC collaborates with a diverse set of partners to elevate job quality, economic growth, and prosperity for adults and youth throughout the Seattle-King County region.

What difference can $500 make?

In Fall 2022, the Workforce Development Council of Seattle-King County launched a pilot program to provide $500 monthly payments to individuals affected by poverty, including people with low-income, students, and justice-involved adults. This financial support aimed to reduce poverty by bridging gaps to careers, housing, and education.

After 10 months, what kind of impact did this support have? An independent evaluation analyzed the program outcomes and came to the following conclusions.

Improved employment, financial stability, and health and well-being

> This money doesn't cover all our living expenses, but it does help us as we work toward our career goals.
>
> - Program Participant

Employment — Employment nearly doubled from 37% to 66%, with better-paying jobs and increased benefits

Finances — More financially stable, able to pay bills, meet basic needs, manage debt, and develop savings, especially for families with children

Quality of Life — Significant improvements in quality of life, physical pain and fatigue, and ability to travel and move, with positive trends in anxiety and focus

Participant Demographics

- 102 participants, 88% BIPOC, 58% women, 39% in households with children
- Age range: 20 to 68, average age 40
- Housing: 56% renting, 18% in public housing, 15% living with friends/relatives, 11% homeless or in a shelter

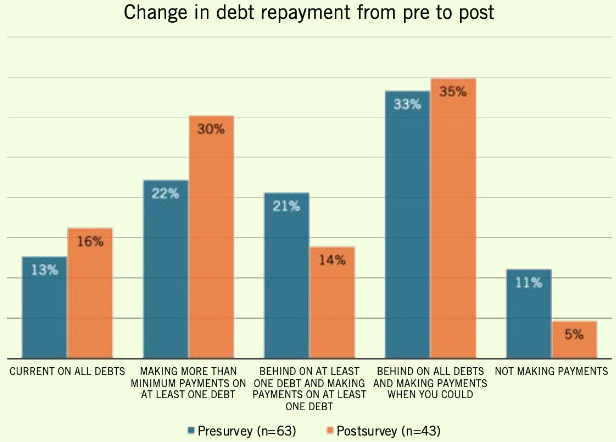
Employment Stats

- 66% employed at program end
- Average income increased from $2,995 to $3,405
- 80% credited the $500 incentive for securing new jobs
- Most participants made progress in Individualized Employment Plans goals except for long-term training

Financial Stability

- Percent with savings went up: 24% to 35%
- Among families with children, percent with savings went from 0% to 42%
- Doubled percentage “Always or almost always” able to pay bills (19% to 38%)
- Reduced percentage “Rarely or never” able to pay bills (19% to 4%)

Change in debt repayment from pre to post



Guaranteed Basic Income Pilot
Independent Evaluation by Applied Inference

Applied Inference

WORKFORCE DEVELOPMENT COUNCIL OF SEATTLE – KING COUNTY

The financial incentive itself served as a major motivator for participants, helping alleviate stress and encourage progress toward their goals.

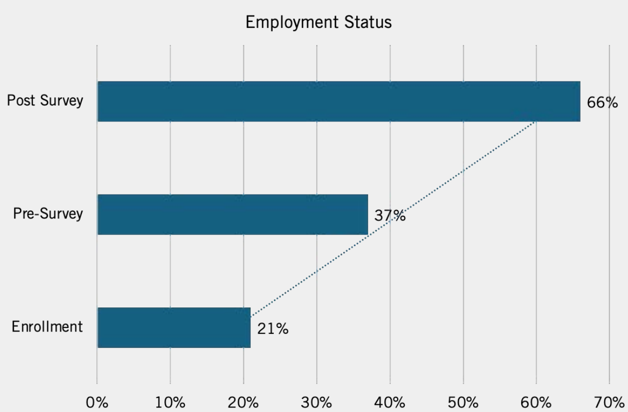
> I do not think I would have graduated without it. I would have had to work more hours, and not had enough time to study and attend clinical hours. I was barely able to manage even with the help.
>
> \- Program Participant

> This is making a huge difference in a positive way. I feel at ease to be able to buy my medicine, some food if run out and household toiletries.
>
> \- Program Participant

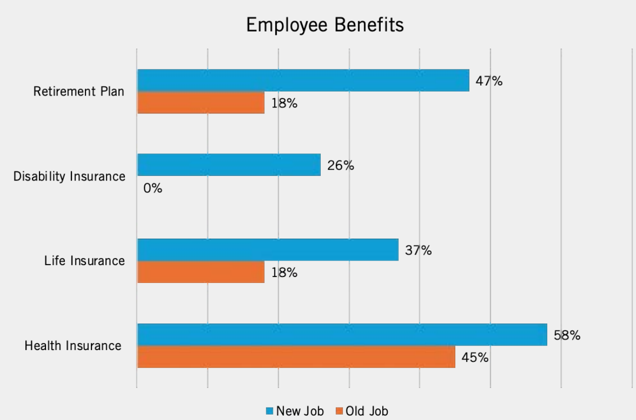
The program's effectiveness was closely tied to the role of case management, with monthly check-ins highlighted as crucial for early detection to address challenges and support participants' progress, especially for justice-involved adults and other vulnerable groups.

Employment nearly doubled from 37% to 66%, and job quality dramatically increased with greater employee benefits coverage.

Change in Employment



Job Quality



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Major Funders

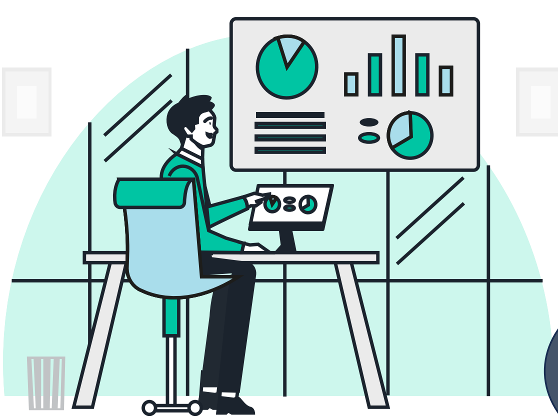
The Workforce Development Council of Seattle-King County launched the Economic Security for All (EcSA) Guaranteed Basic Income pilot with funding from public and private partners.

Key Partners

In collaboration with community organizations including workforce development, Reentry programs, North Seattle College, Seattle Housing Authority, Department of Social & Health Services, and others.

Mixed Methods Evaluation

To assess the pilot's impact, an independent evaluation was conducted by Applied Inference, based on the Bridge to Self-Sufficiency assessment articulated by the Economic Mobility Pathways (EMPath) Mobility Mentoring model. The evaluation employed surveys, interviews with program staff and managers, and focus groups or interviews with participants to collect data about the incentive's influence on education, employment, health, and basic needs. The evaluation also sought feedback on the program's implementation and suggestions for improvement, with a focus on funding usage, program feedback, and long-term impacts.



- Surveys (Pre & Post)
- Focus Groups & Interviews
- Client's Administrative Data

Measure Impact | Insights | Recommendations

Applied Inference
Making data talk since 1987

Evaluation of the WDC Monthly Payment Incentive Program

Prepared for:
Gyanendra Subba
Marisol Tapia Hopper
Workforce Development Council of Seattle-King County

Prepared by:
Applied Inference
Elizabeth Moore, PhD
March 2024

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Background

The Workforce Development Council of Seattle-King County (WDC) secured funding from several sources for a pilot poverty reduction program, the Economic Security for All (EcSA) $500 Monthly Incentive program. Funders were: the EcSA initiative within the Washington State Employment Security Department (ESD); the federal EcSA initiative; the King County Justice-Involved Adult (JIA) Program, and the Chase Bank COVID Recovery Fund.

The WDC decided to implement and assess a pilot guaranteed income project with these funds, working in partnership with four Workforce Innovation & Opportunity Act (WIOA) providers, and three Justice-Involved Adult (JIA) program partners.

The WIOA providers were:

- Asian Counseling and Referral Service (ACRS) (17 participants)
  - State EcSA from ESD (n=4)
  - Chase COVID Recovery funds (n=13)
    - Low-income Green River College students in the AJAC program (n=5)
    - Low-income ACRS customers (n=8)
- Neighborhood House (18 participants + 6 shared with Chief Seattle Club)
  - State EcSA from ESD (n=4)
  - Chase COVID Recovery funds (n=14)
    - Jobs & Housing Program (n=4)
    - Low-income Neighborhood House customers (n=10)
- TRAC Associates (31 participants)
  - State EcSA from ESD (n=4)
  - King County JIA Program (n=7)
  - Chase COVID Recovery funds (n=20)
    - Low-income North Seattle College students in two IT programs (n=7)
    - Low-income North Seattle College students in the ADN program (n=1)
    - Low-income TRAC customers (n=12)
- YWCA (16 participants + 6 shared with OPS and 6 shared with Community Passageways)
  - State EcSA from ESD (n=4)
  - Chase COVID Recovery funds (n=12)
    - Low-income YWCA customers, DV survivors (n=12)

The re-entry program partners, funded by King County JIA Program were:

- Chief Seattle Club (n=6, partnered with Neighborhood House)
- Community Passageways (n=6, partnered with YWCA)
- The Organization for Prostitution Survivors (OPS) (n=6, partnered with YWCA)

The purpose of this evaluation was to assess the impact of an incentive payment of $500 per month, and to gather feedback on ways to improve the program. We hypothesized that the impact of such a program could vary across participants, depending on their circumstances. Accordingly, we developed a multi-method approach to the evaluation, with questions tapping various domains of life.

Methods

The evaluation used both quantitative and qualitative methods to gather information to address both evaluation questions. Methods included paid pre- and postsurveys administered online. Most participants completed a presurvey and about half completed a postsurvey. We also used group or individual interviews with frontline staff (7 interviews with 9 people) and program managers (interviews with 9 people), and paid focus groups or interviews with participants (18 focus groups or interviews with 42 participants). Twelve of these focus groups/interviews with 22 people occurred around the time that the program was ending. The other six, with 20 people, occurred a few months into the program. In addition, the evaluation relied on demographic and self-sufficiency data collected by the WDC.

All interviews and most focus groups were conducted via Zoom. Two focus groups were conducted in person. Focus groups were facilitated as conversations, but focused on:

- Some factual details about each participant's incentive payment (such as how they became involved with the program, the use of the benefits calculator, whether they had any reservations about participating in the program);
- A description of how the funds were used and how, if at all, the funds had made a difference in their lives. Some specific potential areas of impact were mentioned in this question, such as education, employment, health, stress, and basic needs;
- Experience with the Money Mechanics course;
- Whether any impacts of the incentive would last beyond the period of the program;
- Suggestions for improvement, perhaps the amount of the incentive, the pattern of distribution, or the duration.
- Focus groups were also used as an opportunity to gather any other information that the participants wanted to bring up.

Pre- and postsurveys used both closed-ended and open-ended questions. The surveys contained an ID key to allow pre- and post- matching, and to enable matching with data already collected by the partner organizations, for demographics, self-sufficiency data, and other information.

Questions appearing in both the pre- and the postsurveys focused on the pillars under the bridge to self-sufficiency articulated in the Economic Mobility Pathways (EMPath) model developed by the Crittenton Women's Union. These included:

- Family stability (housing and family)
- Well-being (physical and mental health, networks)
- Financial management (debts and savings)
- Education and training (educational attainment)
- Employment and career management (earnings and occupation)

The surveys also touched on potential barriers reaching career goals and support needed to overcome barriers, financial goals, and the presurvey asked participants to describe what difference they believe the incentive will make for them and their family.

Focus group, interview data, and open-ended survey data were coded in an iterative process according to themes that emerged over the course of the coding process. When codes emerge in later documents, the previous documents are then recoded with the new code in mind.

Data limitations

Although this evaluation is based on multiple data sources, there are important data limitations that should be considered.

- Less of the demographic, self-sufficiency, and outcome data collected by the WDC was accessible than expected and that which was available was incomplete in two ways:
  - Some of the program participants did not appear in the database, so the demographic descriptions are somewhat incomplete, though these gaps are likely random and simply reduce the precision of the report, but probably do not affect the conclusions. Analyses that rely on these data have less statistical power, making it more likely that the analyses will fail to detect an actual effect of the program.
  - Employment was likely to be underreported because employment is not updated in the database until the customer is exited. Thus the database will indicate no employment for any customer still enrolled in services, even if they secure employment.
- Payment was offered for the presurvey ($25), postsurvey ($50), and focus group participation ($50). These incentives may have been more attractive to participants with greater financial need, potentially introducing a negative bias into the results, leading to more conservative conclusions and potentially missing actual impacts. Of note, only two of the participants from one of the long-term training programs at North Seattle College volunteered to participate in either a focus group or a postsurvey – and he explicitly said that it wasn't for the payment. Accordingly, any impact this program had on the other students will not appear in this report. With neither Effort-to-Outcome (ETO) data nor survey self-report data, it is not possible to report the impact of the incentive on those participants.

Key Findings

The WDC's incentive program providing $500 per month for 10 months to about 100 EcSA-eligible participants produced many important and successful outcomes, including information to support the next incentive program.

Outcomes and impacts:

- **Employment almost doubled** in the 10 months of the program (37% to 66%), and those newly employed had higher incomes ($3379 vs. $3096) and more benefits (37% in new jobs had health insurance, life insurance, and a retirement plan compared with 9% in an existing job).
- Participants reported **more financial stability** at the end of the program as measured by their
  - ability to pay their monthly bills ("Always or almost always" from 19% to 38%);
  - meet their basic needs (at least "Usually" met at least 5 basic needs from 15% to 33%);
  - manage their debt successfully (at least "Current on all debts" from 32% to 57%); and
  - develop savings (from 21% to 40%).
- They also reported **improved health and wellbeing**, including:
  - quality of life ("Good" or better: from 56% to 70%);
  - ability to get around ("Good" or better: from 59% to 73%);
  - reduced physical pain (No worse than "Manageable challenge": from 67% to 73%);
  - and reduced fatigue (from 65% to 70%).

Most often, participants said they used the incentive to help pay for basic needs during a period of financial instability – for some, during a period of transition. For example, many commented that being able to count on the incentive gave them the ability to reduce work hours so they could spend more time searching for a better job or completing a training program that would result in a higher quality job.

One recently homeless focus group participant, a single parent with 50% custody of a teenaged son, said that because of receiving the incentive, he was able to complete his nursing program on time. The final three quarters of the program are so demanding (with challenging classwork, clinicals, and time to study for exams) that it is extremely difficult to work enough hours as a CNA to remain housed. He said that almost half of his cohort was not able to progress after the first of those final three quarters, almost all of them because they needed to work too many hours, leaving too few hours for studying. He started work as a nurse in August 2023.

About one-third of participants said that the incentive gave them a feeling of security with a few specifically mentioning gaining housing because of the incentive.

One focus group participant studying to become a pharmacy technician (and then a pharmacist) said that with the help of the incentive program she went from homeless to secure housing in a matter of months and no longer needed the food bank. Once the incentive ended, she got a second full-time job, risking her success in the pharmacy tech program as she was then able to study only during her breaks.

Lessons learned: The program's effectiveness was at least partially due to the increased communication between participants and case managers through the monthly check-ins which enabled case managers to detect and address barriers earlier than otherwise. Nearly all participants found the check-ins helpful and encouraging.

Most participants that attended the Money Mechanics class also found that helpful, with some remarking that the Money Mechanics class would make a difference in their lives going forward.

Most participants and interviewees urged maintaining the program's tie to the workforce system and continuing the check-in requirement.

Most suggested continuing the program at $500 a month, though for a year rather than 10 months. Some suggested a higher amount, though few suggested as high as $1000 per month. Participants and interviewees agreed that "people are different" in their needs.

Parents, especially single parents, may need additional support. They seemed *more* committed than average to building security, but *less* able than average to use the incentive to strengthen their own position to achieve that security. They were more likely instead to focus on their children's needs: immediate, perhaps unanticipated, and future. $500 per month for 10 months may have been enough to bridge financial gaps for their families, but not enough to allow parents to risk the security of their status quo for the chance of improving their own employment prospects. By the end of the program, more considered further training for themselves.

Different group-specific challenges emerged for other subgroups, suggesting a need for flexibility in how future programs are implemented.

Program implementation suggestions are also provided below.

Summary

What was the incentive program?

- $500 per month for 10 months, in cash or directly to a landlord[1]
- EcSA participants or EcSA-eligible, emphasis on people furthest from opportunity, including BIPOC
- Selected randomly from this pool, or a subpopulation of interest (domestic violence survivors, prostitution survivors interested in economic independence, low-income students, justice-involved adults, immigrants or refugees with limited English proficiency)
- Only requirement was monthly check-ins with case manager; expected to have a career plan; encouraged to attend online Money Mechanics course at the YWCA

Who participated?

- 102 started the program; a few exited
- BIPOC well represented (88%); Hispanic/Latino/a/x underrepresented
- 58% women
- 39% lived in households with children
- 28% (somewhat more women) lived in single parent households
- Age: from 20 to 68, average of 40
- 56% renting market rate housing; 18% in public housing, 11% homeless or in a shelter, 15% living with friends or relatives
- About half had attended some college; 16% hadn't completed high school
- 21% employed at EcSA enrollment

Outcomes

Summary: Overall, *employment* almost doubled to 66% by the end of the program and new jobs were higher paid and had more benefits. Three-fourths disagreed that this funding was a disincentive to work, as these employment figures show.

Participants made significant *progress on their career plans*, with half having started their short-term training, a quarter having started their long-term training, and everyone in need of job search support having received it.

Participants had increased *financial stability* measured by their ability to pay their required bills, meet their basic needs, manage debt successfully, and develop savings. Participants accumulated more debt in the form of car loans, credit card debt, and medical debt.

Improvements in *health and wellbeing* were less dramatic, but significant improvements were detected in participants' assessment of their quality of life, their ability to get around, their physical pain, and their fatigue.

[1] There were some deviations from this, but this was the basic plan

Employment

- 66% employed at the end of the program.
- Average income: from $2995/month in presurvey to $3405
    - 63% in a new job
    - 80% said the incentive played a role in getting the new job
        - 31% said they relied on the incentive to help pay the bills during the transition
    - More benefits in new job
        - Health insurance (58% vs. 45%)
        - Life insurance (37% vs. 18%)
        - Retirement plan (47% vs. 18%)
    - Higher income ($3379 vs. $3096)

These gains in employment – and in quality employment – address the concern that a guaranteed income such as the one offered by this program will be a disincentive to work.

About three quarters (77%) disagreed or strongly disagreed that the monthly payment could be a disincentive to work. They explained that $500 per month is not enough money and 10 months is not long enough time to work as a disincentive. However, many added that it depends on the person. Frontline staff offered similar opinions.

Participant recommendation: *Several focus group participants, after agreeing that it depends on the person, added that it would be important in future projects to screen potential participants to ensure that they have a plan for improving their circumstances through a more extensive job search or additional training.*

Progress on career plans

- Almost 60% said short-term training was in their plan and nearly half had started that step.
- Almost half said they would need long-term training and about a quarter had started it.
- About 30% said they would need an apprenticeship and 20% said they had started it.
- 30% said they would need job search support and 30% had received it.

Challenge: Parents and non-parents were equally likely to say that short-term training was in their plan, **but parents were much less likely to have started it.**

Financial stability

- Percentage "Always or almost always" able to pay required bills doubled (19% to 38%)
- Percentage "Rarely or never" able to pay required bills decreased (19% to 4%)
- Percentage "Always or almost always" able to meet families' basic needs increased on housing, food quantity, food quality, medical care, heating*[2], shoes and clothing, and recreation
- Percentage debt-free decreased; percentage with credit card debt, a car loan, and medical debt* increased.
- Percentage current on all debts or making more than minimum payments on at least one increased* (32% to 57%)
- Percentage with savings increased from 21% to 40%. Among families with children it increased more (0% to 42%), but only one-third of single parents had savings at the end of the program.

[2] * indicates statistical significance

Health and Wellbeing

Ratings for most health and wellbeing measures stayed the same or improved somewhat. The improvement in four measures reached statistical significance:

- Quality of life*
- Ability to get around*
- Physical pain*
- Fatigue*
- The improvements in the ability to focus or concentrate and in anxiety approached statistical significance.

Impacts

- Most frequent: The incentive helped pay for basic needs during a period of financial instability.
- Very frequent: The incentive gave them more time in the day or week to look for a job because they didn't need to work as many hours to make ends meet, and it gave them "power in the labor market," enabling them to hold out for a better-quality job. Some said that the incentive had helped them focus on their job search rather than worry about their bills, resulting in a better job.
- One-third: The incentive gave them a better chance to succeed in their training programs because they could cut back on their work hours to study more, with this incentive supplementing their income.
- Almost as many mentioned the "mental security" or stress relief of knowing they had this income, even if it is a small amount relative to their expenses.
- A few specifically mentioned improvements in their housing situation – at least five gained housing during the program. The transition into housing was likely due to help from another program, but the guaranteed incentive helped stabilize the participant and give them and their landlord the confidence that the rent would be paid. Others described being able to tackle past due bills or start savings.

Will the impact last?

Exactly half said their life had changed and they were now in a better position to move forward, with 16% attributing this life improvement to their improved ability with money thanks to the Money Mechanics class and 14% saying it was due to their getting a new and better job.

About one third said that their life would probably return to how it was before the incentive started with two of these saying their life would be worse with one having lost food benefits at the same time the incentive ended and the other noting an increased economic burden.

Use of the funds

Nearly all (88%) used the funds to help pay a fixed expense (rent, utilities) and many (61%) also used it to pay for more or better quality of a basic need (food or clothing). Several focus group participants remarked that paying for housing every month is their highest and most difficult financial priority. Those with children were especially focused on avoiding homelessness.

Financial goals

The most frequently selected goals were: being able to pay all bills on time; and becoming self-sufficient (66% each). More than half of respondents endorsed: become debt free; have a good credit score; have money left over at the end of the month; have savings for a rainy day; and own your own home.

Parents were significantly more concerned with: having savings; having a good credit score; saving for their child's education; and basic survival. Single parents were even more concerned about: paying their bills on time; becoming self-sufficient; and owning their own home. By the end of the program, every one of these financial goals became important to **fewer** respondents, ***except owning your own home***, the financial goal that became important to more respondents, and became the most frequently selected goal in the postsurvey. This may reflect the housing insecurity among respondents, especially among single parents.

Participants' barriers to success

Summary: Participants identified factors they anticipated might prevent them from reaching their goals, and at the end of the program, they identified the factors that had actually interfered. They correctly anticipated the cost of education but underestimated the effect of their children's needs, their friends' and families' needs, and the need to work to support the family, neglecting schoolwork. They also underestimated the likelihood of a transportation or childcare malfunction, and toward the end of the program, more began to be concerned about the loss of benefits.

Some potential barriers were correctly anticipated:

- About half checked "cost of education" at the beginning of the program and about the same percentage checked it at the end.

Some were more concerned than they needed to be:

- Many who expressed concern about their academic readiness did not encounter that barrier
- A third of those concerned about a concerning health problem did not face that barrier

Several barriers were **under**estimated and should be carefully addressed in the future:

- Competing demands that interfered with the progress of many respondents who hadn't anticipated them as a potential barrier:
    - Children's needs
    - Friends/family needs
    - Need to work instead of study
- Inadequate support
    - Transportation problems
    - Insufficient childcare

- Concern over loss of benefits, may be addressed by the incentive or case managers may be able to provide helpful advice, possibly earlier in the program.

Program mechanism of action

Summary: Several mechanisms were identified.

- Closer contact with the case managers who became aware of barriers earlier and provided timely support to remove them.
- Motivating impact of receiving the incentive by relieving stress and allowing focus, or by galvanizing resolve
- Knowledge gained from the Money Mechanics course led to improved financial management.
- Being able to spend more time moving their lives forward (better success in their training program, more time and focus for selective job search).

Program managers and frontline staff suggested that since these incentives require participants to remain in closer contact with their case manager, the case managers have more opportunities to find additional ways they can support the participants, accounting for the progress for some of the participants. Indeed, the great majority of participants appreciated the monthly check-ins, though a few didn't need them and fewer still felt they were unhelpful.

Some participants felt that the incentive helped motivate their success, by relieving stress or galvanizing resolve.

Some felt that the lasting impact on their lives would be due to the Money Mechanics class, through which most attendees:

- Assessed their household to be more financially stable than before the course (54%)
- Perceived an improvement in managing their money (62%)
- Felt they could apply at least some of what they learned (85%)

Other participants said the incentive enabled them to work less, freeing up more time moving their lives forward through a training program or more focused and selective job search.

Program challenges

- **Cross program partnerships did not thrive:** Between the attention required for a quick start-up, staff turnover, and no developed mechanism for sharing participants or building communication or connection between partners, the planned partnerships were reported to be largely ineffective, resulting in confusion and sometimes, frustration among staff members and perhaps, missed opportunities for participants.
- **Information gaps:** Participants wanted more intensive financial coaching and were not aware that it was available through the Money Mechanics course, despite the efforts of the financial coach at the YWCA to make their services known.

  Frontline staff reported somewhat different program rules, perhaps identifying policy differences within their organizations, or possibly pointing to cracks in the information pipeline.

Participants were not always aware of the career plan. This may not be a problem, but it is possible that they are missing the power of a plan.

Some partner organizations said their customers needed program activities that existed with other partners, but they were unaware and therefore did not refer participants.

- **Need for programming, depending on population:** JIA providers called for more programming (e.g., Money Mechanics, life skills, job readiness, digital literacy, time management, networking, career exploration), echoed by comments of some of the JIA participants and available to some extent through partnering organizations, but not known by others.
- **Issuing and tracking payments:** Many interviewees described the labor-intensive process of issuing and tracking payments. One noted that it takes away time from assisting customers in their job search and another said that it costs $100 to produce a check for $500.
- **Enrolling participants** was seen as unnecessarily arduous by some.
- **Justice-involved adults** may have needs related to being out of mainstream society for many years, including being behind in technology, a lack of belonging or community, and a lack of confidence in their ability to function in the broader world.

Recommendations to address program issues

Overall, the suggestions were to strengthen all communication pipelines: from the WDC to the partners; from program managers to frontline staff; and from organization to organization. How?

- Host a program kick off event where all providers and possibly participants join for an afternoon of a meal, presentations about GBI/UBI research, presentation about this evaluation.
    - Help staff understand how GBI is expected to work; should payment be stopped once one participant secures a job to be able to support another person? Or should the program continue to support a participant for six months after securing the job so they can stabilize?
- Facilitate meetings among program managers and frontline staff across the partner organizations so they can:
    - Provide partner updates – who is doing what, and who is invited;
    - Talk about how they manage aspects of the program (such as paying out the incentives) and possibly learn from each other;
    - Gain a better understanding of the requirements of the program – for example, when does the CLIFF calculator need to be used? Just once? With every payment?
- Provide as much information as possible in simple printed flyers that can both clarify and remind the reader of program goals, opportunities, and expectations
- Some program managers suggested some additional funding to help offset the cost of managing the payments.

Suggested program modifications

Summary: Don't be too quick to abandon the $500 per month amount, or at least consider it part of an experiment. Participants and program personnel were more likely to recommend sticking with the original program, perhaps making it a bit longer – though some program staff suggested adding some control by making it shorter and reassessing every three months to combat the risk of dependency.

Single parents were as likely as others to suggest sticking with $500 per month. Participants supporting large families were most likely to advocate for a larger amount.

Many remarked that people vary in their circumstances and need. As a result, some were in favor of a tiered approach, a flexible amount as determined by program staff, or a changing amount for some, starting with a larger amount and tapering down, either steadily month by month, or in connection with employment.

Half the participants said that $500 was the right amount – it was helpful and even motivating for some, but the participants still needed to do their part. Some felt that 10 months was the right length of time because it provided a deadline to work against, though most thought a year would be better.

- Focus group participants made these general statements about the program:
  - Appreciation for being in the program as it was. They didn't want to complain.
  - People are different in their needs and circumstances.
  - The program should focus on people serious about getting a job and improving their life. Providers came to this conclusion as a result of tracking participants' progress.
- Various aspects of the program were important to participants and provider staff alike
  - Maintain the check-ins with case managers (provider staff said to keep the workforce tie)
  - *Evaluator's note*: loss of benefits became more of a concern as participants reached the end of the program. Consider the possibility of working with participants on this issue, perhaps by suggesting a more committed savings program or some other strategy to protect from a loss of benefits once they move into employment.
- More than half (59%) said that $500 was the right amount, though a few of these suggested a larger amount in the first month to get stabilized more quickly (especially important in the case of domestic violence or homelessness).
- One third said 10 months is the right length, more often parents than single people.

Some thought something slightly different could be more effective:

- 41% said a larger amount would be better, but only half of these suggested as much as $1000 or more.
  - 44% of single parents
  - 67% of parents in large families
  - 20% of parents in supported families (a spouse or parent, a working single parent)
  - 42% of single people

- Two-thirds suggested 12 months or just “longer than 10 months”.
  - 57% of single parents
  - 50% of parents in large families
  - All parents in supported families
  - 64% of single people

Some individualized suggestions (many but not all from program staff) were:

- Frontload the incentive with more at the beginning of the program, tapering the amount as the participant approached the end of the program.
- Use the funds to add some percentage to participants’ earnings, or to bring the earnings to self-sufficiency level, reducing the stipend as the participants’ earnings increase.
- Provide a way to request an extension if something unforeseen occurs (like a job loss just as the program is scheduled to end).
- Give flexibility to the provider to make some case-by-case decisions.
- Introduce financial management into monthly check-ins by encouraging participants to track their spending for their own awareness (and with permission, for the evaluation).
- Offer participants flexibility in how the payments are received.
- Permit flexibility in the amount of payments, with these suggestions:
  - A single person vs. a single parent vs. a larger family
  - A working person vs. a full-time student vs. a jobseeker
    - A full-time student in a program so demanding that there are too few opportunities to work enough to support themselves or their family
  - A person reentering society with resources vs. without resources vs. with debt
  - A person with a lot of barriers vs. a person with few barriers
  - Ask people to show commitment first (for example, students should show progress in a program before receiving a stipend)
  - Consider letting the case manager make the decision with each participant about the most effective way to distribute the funds. Some may need it all up front to make investments in additional education or to start their business or to make a downpayment on a home; for others, the reassurance of equal, reliable payments were best; for others, tapering was a good solution as the participant became increasingly financially self-sufficient
- Concerned about incurring dependency, some suggested a shorter timeframe (e.g., 3 months), perhaps in conjunction with financial coaching, with the option of continuing after a review every 3 months)

Evaluator suggestions:

If a flexible approach is considered, create guardrails perhaps specifying maximum amounts and minimum numbers. Possibly with the opportunity for exceptions.

Meet with providers and other stakeholders to plan future UBI/GBI programs. Ensure the program is clear. Some issues that may need to be clarified (or left up to each organization):

- Use of the CLIFF planner – is it required? How often?
- Monthly check-ins – how strict? Consequences for failure to check in? How much discretion with the organization and the case manager?

- Terms of participation – impact of getting a job? Impact of leaving the labor market for an academic degree?
- Discussion about co-enrollment in other programs. If co-enrolled, ensure participants understand any other benefits they may be eligible for – help with gas to attend school? Help with rent in the last months of a demanding training program?
- Participants really appreciated case management. Even those well on their way may still face barriers. Ensure that they have the chance to report barriers so they can be removed, if possible.
- A sizeable percentage of focus group participants seemed not to be aware of their career plan. Consider whether it needs improvement to be useful or whether it would be helpful to use it more prominently, such as in each check-in.

Create two accessible documents with the program's crucial information, one for the partners and the other for participants. Use this information when onboarding new case managers or program managers:

- Purpose of the program
- Eligibility criteria and selection procedure
- Plan for amount/duration/pattern of stipend (whether fixed or tiered or flexible)
- Expectations of participants (monthly check-ins, participation in programming if any, participation in the evaluation)
- Requirements of partners and case managers

Consider making the evaluation an integrated part of the program, asking participants to complete a presurvey as part of enrollment and a postsurvey as part of the final check-in. Consider recruiting some participants to be long-term evaluation participants, providing information even after their stipend ends. Find a way to provide employment information to the evaluation.

This report documents many successes. However, some questions remain: what are the long-term outcomes for these participants? (They didn't all have time to get into a job during the 10 months of the program, especially those attending training programs first.) And would participants have had the same outcomes without the incentive? These are crucially important questions. Work with the WDC's IT managers to access outcome data for participants, and develop a comparison group from the ESD or ETO database, based on similar demographics (age, sex, race, ethnicity, education, kids at home, single parent status, quarter of enrollment).

Detailed Findings

Program description

The EcSA incentive program was implemented with three groups of participants: currently enrolled EcSA customers; individuals coming home after incarceration; and students from two local colleges. Most participants received a total of $5000, mostly in ten equal monthly payments. Candidates for the incentive program were required to be EcSA-eligible and able to participate in monthly check-ins. Partnering organizations randomly selected participants from this larger pool, in some cases after reducing the pool by prioritizing a sub-group of interest. Participants were free to use the funds as they wished, required only to engage in monthly check-ins with the organization that selected them and encouraged to participate in the YWCA's Money Mechanics class. Specific selection methods were:

- TRAC randomly selected most of their participants from their EcSA caseload. In addition, TRAC randomly selected seven JIA participants who were EcSA-eligible, though they were not enrolled in EcSA. Finally, eight EcSA-eligible and/or underrepresented (BIPOC or LGBTQ+) North Seattle College (NSC) students in one of two IT degree programs, or the ADN nursing program were invited to participate in the program.
- ACRS prioritized BIPOC participants, including refugees and immigrants with limited English proficiency (LEP), reasoning that these groups experience particular challenges in gaining access to the systems that support the education and employment needed for self-sufficiency. Participants were randomly selected from this pool. ACRS considered focusing on students, but decided against that focus because of not wanting to exclude LEP participants who would be less likely to be attending school. However, ACRS received additional funding to support students in the AJAC program at Green River College. (This is a 10-week online training program for aerospace and advanced manufacturing.);
- YWCA prioritized EcSA-eligible survivors of domestic violence who would be able to engage in the program and randomly selected from that pool.
- Neighborhood House randomly selected participants from a pool of low-income customers (earning less than 200% of FPL) who were already enrolled in the State EcSA program and interested in employment.
- OPS made the program available to participants in their GameChanger program, an economic empowerment program;
- Community Passageways participants were recommended by the case managers based on their perceived need and their perceived ability to benefit from participation and follow through;
- Chief Seattle Club participants were identified by case managers as those that did not ask for assistance they didn't need and who were seen as the most consistent and most capable of following through.

Most interviewees reported that very few participants declined to participate. Of those who declined, two did so not wanting to risk losing hard-won and crucial disability benefits for the short-term gain of participating in this program. Another would have lost more in food benefits than they would have gained through the incentive. One declined because of the combination of concerns about increased taxes and loss of benefits. One dropped out because she decided to pursue a four-year degree rather than search for a job, so she was no longer eligible for the EcSA program and therefore, exited from the incentive program. Interviewees at one organization said that some participants declined to participate because they did not understand or trust the program.

Most but not all partners used the CLIFF Planner [3]developed by the Federal Reserve Bank of Atlanta to help participants anticipate the impact of receiving these funds on other benefits they may be receiving. Partners that did not use this calculator indicated that they used other methods to assess the impact of the incentive on existing benefits. Interviewees noted that it was rare that benefits would be affected by participation in the program.

Participant activities

Participants were required to participate in monthly check-ins, expected to have a career plan, and encouraged to participate in the online Money Mechanics course offered by the YWCA.

Monthly check-ins: Interviewees and participants alike reported consistent contact, at least monthly. Participants almost universally expressed appreciation for the monthly check-ins, saying it helped keep them on track and/or that they appreciated that someone cared enough to keep in touch.

Thirty-nine postsurvey respondents provided a code-able response to the question, "How did you use the monthly check-ins? Were they helpful? How could they have been more useful for you?" The vast majority (87%) said they were helpful; two in ten said they used them for counseling or talking out problems. Not quite as many (13% each) said they used them to keep themselves

Postsurvey respondent: *on check-ins*

Check-in were helpful to help line out next steps, to keep me accountable, to see what I might need, and to ensure that we were using the resources in the most appropriate manner.

It wa[s] important for me to know that I have a goal to meet and to fulfill. Its good as a check in to reflect on how far i came

Monthly check ins benefiting me at a great amount. Having the support of someone who believes that you can accomplish your goals is extremely helpful and motivating .

The check ins remind me that I'm not done yet, that there are still more goals to accomplish.

They were great. My case worker reminded me that the cushioning was so that my goals of a better financial future were attainable. I was often recentered on my long term goals.

They were helpful kept me on track and mentally aware of my situation. I didnt slip into depression and anxiety when i had check ins.

Yes Diem is very on top of it. She would never forget about me. It was nice to have someone to talk to on a consistent basis.

[3] One interviewee thought she needed to use this calculator monthly with each of her participants. She described the grant as "exhausting."

accountable, and that they were supportive or motivating. One in ten commented on assistance with their job search.

One survey respondent indicated that they did not have check-ins, as did a different individual in a focus group. Another reported that check-ins were a waste of time, or even discouraging.

Both interviewees and participants noted that it sometimes took several attempts before making contact, with one person saying it could take more than a month. For the most part, interviewees allowed some leeway in contact – one said that participants could be exited from EcSA for poor communication, but she would not begin action until two months passed without contact. At one organization, interviewees described themselves as being more literal in the application of this requirement, at least when it came to issuing a check.

At that organization, interviewees explained that the agreement participants were asked to review and sign described the requirements for participation in the EcSA program, and that participation is required to receive the incentive. For these interviewees, participation was defined as (a) looking for or retaining a job or participating in a training program and (b) maintaining monthly contact. If these conditions were not met in any month, the participant was considered to be out of the program and no check was issued that month. Interviewees speculated that the incentive payment served as an additional motivator for recipients to fulfill their responsibilities as EcSA participants.

Interviewees said they used the monthly contact to track customer progress with their career plan, whether they were at the stage of training, looking for a job, or retaining a job. Interviewees said they used these check-ins to learn about barriers and look for ways to remove barriers and provide support.

One of the partners serving JIA participants required that participants provide a monthly ledger showing the cost of their rent and utilities, along with an up-to-date W9 in order to receive the payment.

Some interviewees noted that one mechanism of the incentive program's effectiveness was through the increased contact with customers which enabled frontline staff to help customers overcome barriers disclosed in these monthly (or more frequent) connections.

Interviewee (paraphrase)

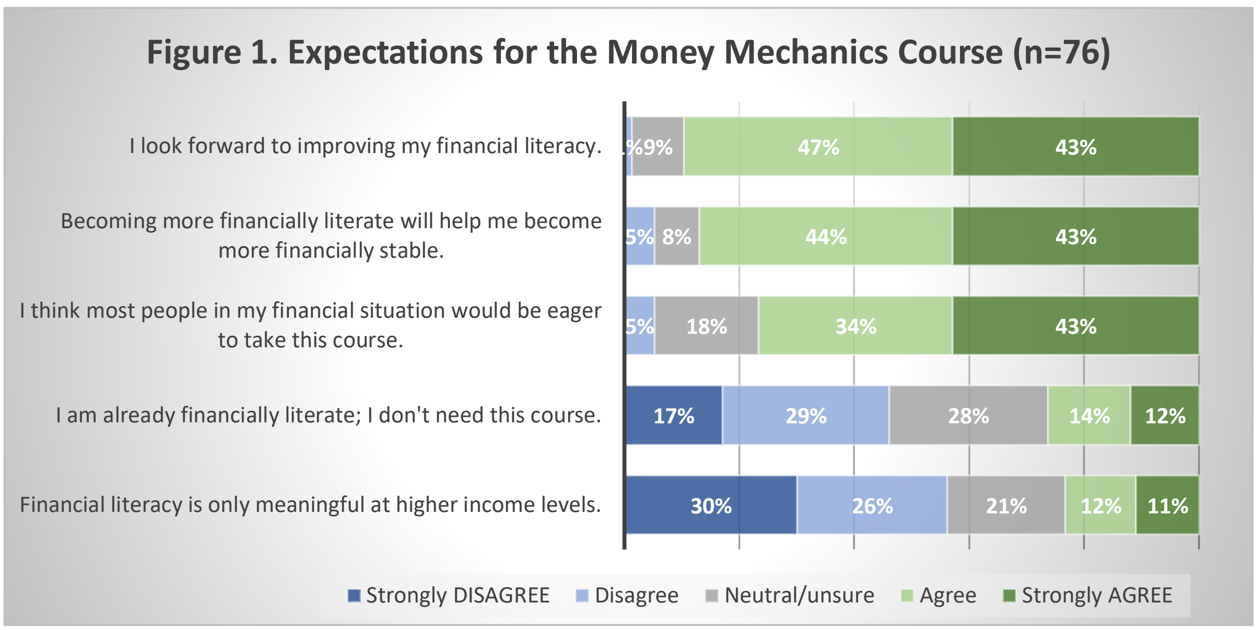
It also gave us a good connection with the ones that are receiving the incentive to check in and follow up – Are you still working? How are things going? Sometimes when you give assistance, people lose contact. But this way we were able to see the progress of our members and also get them more comfortable talking to our case manager and program manager for training, looking for a job, or just feeling comfortable asking for assistance.

Career plans: Interviewees and participants were less clear about working together to create career plans for participants. As a requirement of EcSA, the WIOA-experienced partners are expected to have created career plans with their customers, though not all participants remembered doing so or perhaps they used a different name for the process.

Money Mechanics: The YWCA offered an online course, Money Mechanics, in which participants learn about the use of credit, debt management, budgeting and banking, goal setting, and saving and investing. Program participants received an incentive of $10 per class for attending, a 2:1 savings match, and access to six months of free financial coaching with a certified financial planner after graduation.

Interviewees and focus group participants were extremely positive about the course.

Figure 1 shows that for the most part, respondents were positive about the idea of improved financial literacy, with between three-fourths and almost 90% agreeing or strongly agreeing that they looked forward to improving their financial literacy, that doing so would help them become more financially stable, and that others in their situation would be eager to take the course. Participants were less unified in their response to the statement that they don't need the course because they are already financially literate (almost half – 46% - disagreed and about a quarter – 26% - agreed) and the statement that financial literacy is only meaningful at higher income levels (more than half – 56% disagreed while about a quarter – 23% agreed).



Some participants were unable to enroll in the Money Mechanics course – in some cases because of a language barrier, and in others because of a scheduling conflict. When participants were asked for their assessment of the Money Mechanics course in the postsurvey, they were first asked whether they attended such a course and if so, whether it was through the YWCA or some other program, followed by a series of questions about their satisfaction with the program.

Figure 2 shows participants' responses to the questions about their experience with their financial literacy program, with two groups: those who attended the YWCA course during the incentive program (top bar in each pair, orange), and those that attended some other course (bottom bar in each pair, gray), possibly prior to the incentive program.

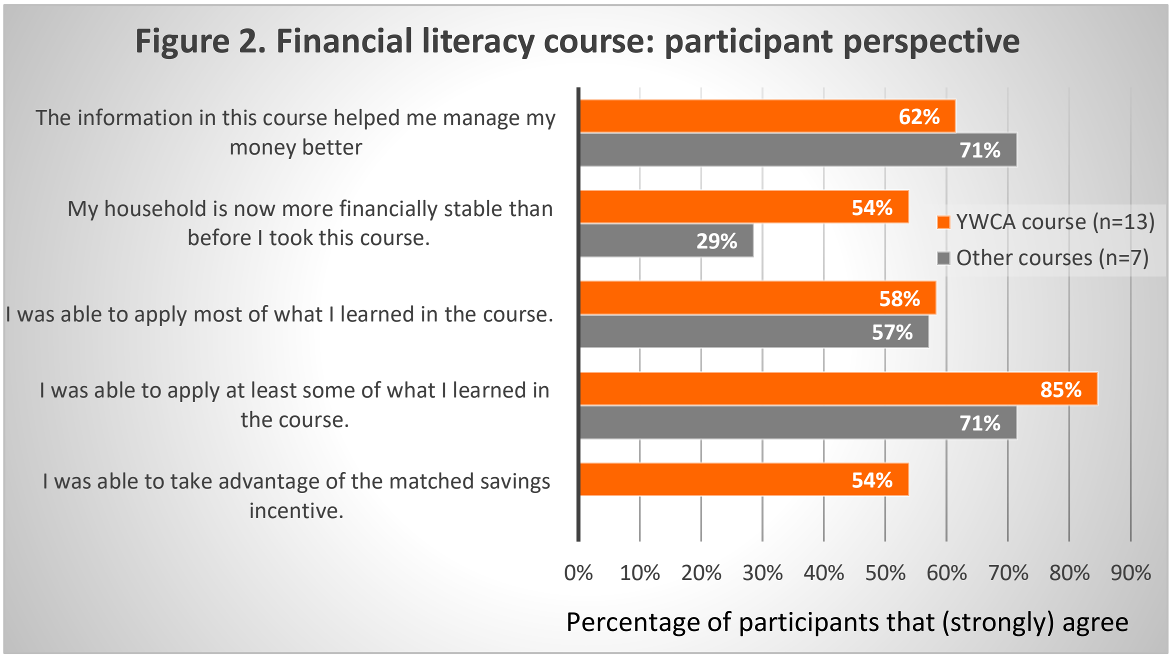


Figure 2 shows the percentage of respondents who indicated that they "Agreed" or "Strongly agreed" with each statement. Note that regardless of which course participants attended, they were about equally positive about the general statements:

- The information in the course helped me manage my money better (60-70% agreed)
- I was able to apply most of what I learned in the course (57-58% agreed)
- I was able to apply at least some of what I learned in the course (70%-85% agreed)

However, they diverged dramatically in response to two statements:

- My household is now more financially stable than before I took this course (54% vs. 29%)
- I was able to take advantage of the matched savings incentive (54% vs. 0%)

Since all respondents received the incentive, regardless of where they took their financial literacy course, these differences seem reasonably attributed to the content of the programs – or possibly just the timing of the programs. The top bar in each pair reflects the responses of people who received an incentive AND attended the YWCA's Money Mechanics class, while the bottom bar reflects the responses of people who received the incentive but attended a different financial literacy course (which could have occurred far in the past).

Just over half of those attending the YWCA course (and receiving the incentive) agreed that their household was more financially stable after the course than before, compared with just three in ten of those who received the incentive and attended other courses. Some possible explanations for the difference are: **timing and the incentive** - the other financial literacy courses occurred prior to the EcSA incentive program and the co-occurring incentive made a substantial contribution to financial stability; **financial literacy content** - the content of the Money Mechanics course is more useful for building financial stability; **delivery for this population** - the presentation of the Money Mechanics course was more effective for low-income, potentially traumatized participants; **content beyond financial literacy** - the Money Mechanics course may include a secondary focus on emotional or psychological considerations, such as confidence-building, creating a safe community; or some other difference.

Interviewee (paraphrase)

Our people enjoyed learning about finances. The people we work with are coming home from prison. This isn't a skill they have and they've benefitted from the course.

With this cohort – they had calls outside of class and helped each other along. (They already knew each other from our weekly healing circle.) If someone wasn't on that call [the Money Mechanics class], they would reach out to each other to get each other on the call.

The final gap in which just over half of the YWCA attendees said they were able to take advantage of the savings match program compared with none of those taking other classes is unsurprising since the other programs may not have had a savings match program.

During the focus groups, several participants voiced an interest in more extensive financial planning but seemed unaware of the opportunity to access financial planner services through the Money Mechanics course. YWCA interviewees explained that the financial planner attended several of the class sessions, including the final session where they offered to make appointments with interested participants, often to be met with "I'll get back to you." The interest and apparent unawareness voiced in the focus groups might point to information overload or some other barrier to taking in new information in the final class, with a possible need for follow-up communication a week or two after graduation. It may also be helpful to find additional ways to follow up with partner organizations to ensure that they clearly understand the program benefits.

Interviewee (paraphrase)

In cases with ongoing trauma and financial challenges, even the small amount of money over a short period can give some stability, some peace of mind, a sense of a little safety net.

How the program worked

Interviewees appreciated being able to offer the incentive to participants, though some noted that they were not necessarily "sold on" the project. Some specifically noted that the incentive was best thought of as a "boost" in support services for EcSA customers, rather than an independent program.

Interviewees at different organizations emphasized the importance of NOT using the incentive to "sell" individuals on pursuing EcSA outcomes. Rather, they explained, the key to effective case management is to learn what customers want to do - perhaps even help customers find out for themselves what their goals are – and then help them chart a course to achieve those goals, providing support to remove barriers to success along the way. That is when a case manager might introduce a stipend program among other supports to help the participant achieve their goals. Thus, several program managers and case managers noted that since these incentives require participants to remain in closer contact with their case manager, the case managers have more opportunities to find additional ways they can support the participants.

Partnerships

Because the partners serving JIA individuals were new to the EcSA system, they were partnered with experienced WIOA providers thought to serve a similar customer base with similar funding. Specifically, Neighborhood House was partnered with Chief Seattle Club and the YWCA was partnered with Community Passageways and OPS. However, the new partners, two of which experienced staff turnover during the incentive program, remained unclear about not only the details of the Money Mechanics class, but more broadly, the opportunities available for EcSA participants and how to access them. At the same time, the WIOA-experienced partners may not have been aware of this information gap.

Interviewees at the YWCA mentioned that in addition to the Money Mechanics course, they offered a three-week job readiness course, along with assistance with laptops. It seems that this course would have helped fulfill the expectations of one of the organizations with JIA participants, especially since some specifically requested help getting laptops for their participants who may be far from digital literacy. These interviewees expected more programming for participants in addition to Money Mechanics, explaining that such engagement helps their customers re-integrate, building confidence and community as they learn alongside those who may not have been impacted by the justice system. However, none of the other interviewees or participants mentioned this job readiness opportunity, underscoring the communication gap. In another example, a JIA participant struggled to pay for gas to attend her training program, and was not aware that EcSA support services might be able to remove that barrier, suggesting either an awareness gap or a communication gap with their case manager.

Between the attention required for a quick start-up, staff turnover, and no developed mechanism for sharing participants or building communication or connection between partners, the planned partnerships were reported to be largely ineffective, resulting in confusion and sometimes, frustration among staff members and perhaps, missed opportunities for participants.

Interviewees' overall opinion about the program

Program managers and frontline staff were asked for their overall opinion of the incentive program. Interviewees were largely but not unanimously or unreservedly positive. Most described ways that participants used the money: smoothing transitions, filling gaps left by seasonal work, or just being the only way to provide financial support to LEP customers who are not ready for job training or a job search. One program manager noted that their customers were more stable than they had been before the program.

Most of the frontline staff interviewed were also positive about the program, describing the positive impact of the payments for surviving inflation, decreasing stress, increasing participants' motivation and commitment, and for some, building savings. One staff member indicated some skepticism about the program, noting that whether it's helpful or not depends on the person, though acknowledging that even though they believe that the individual who wants to achieve will find a way through barriers, when those barriers can be removed through support services or a stipend program, it is possible to support those achievements and help the customer achieve their goals.

Interviewee (paraphrase)

Stability is the end result. Our participants are more stable than they were before.

It really did help because there are certain needs that our members have during a time that they are starting new roles in work. It was really helpful.

For the right individual that's wired to make the best of it… whatever assistance you can give, it will help them. For individuals who aren't making the effort, it's not going to help them… I'm not totally sold on the program. If people want to improve their situation in life, they will. It doesn't necessarily take support money to make that happen but it can help a person that has the right mindset – it can help them on the path to self-sufficiency

A little about the program participants

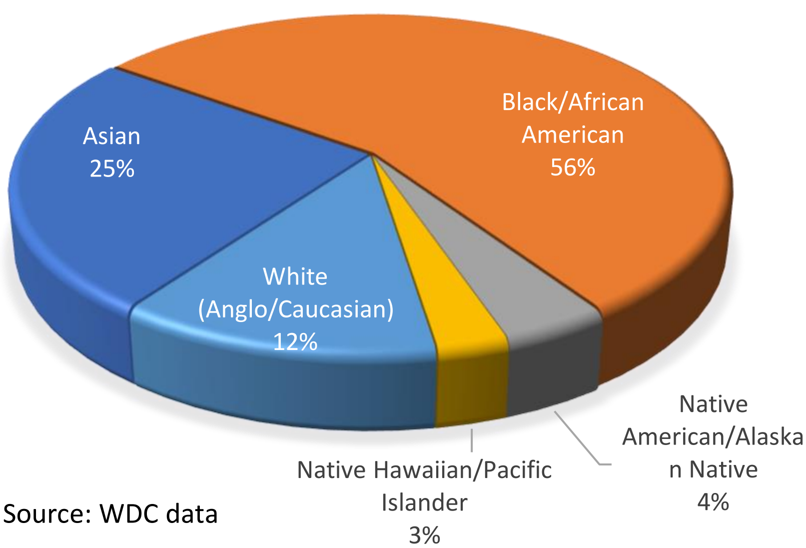
Demographics

One hundred and two individuals were enrolled in the incentive program, though not all at the same time. Some were enrolled later, after more funding was secured, and others after initial participants dropped out.

Eighty-three (83) participants started the presurvey and 79 answered most of the questions (none were required). Forty-six of these participants, plus ten others completed the postsurvey and 52 answered most of the questions (again, none were required). Those who completed both surveys were similar to those who did not in employment, education, income, gender, age, family size and status as parents.

Participants varied in age, from 20 to 68 years, but averaged 40 years.

Figure 3. Racial distribution of participants (n=72)



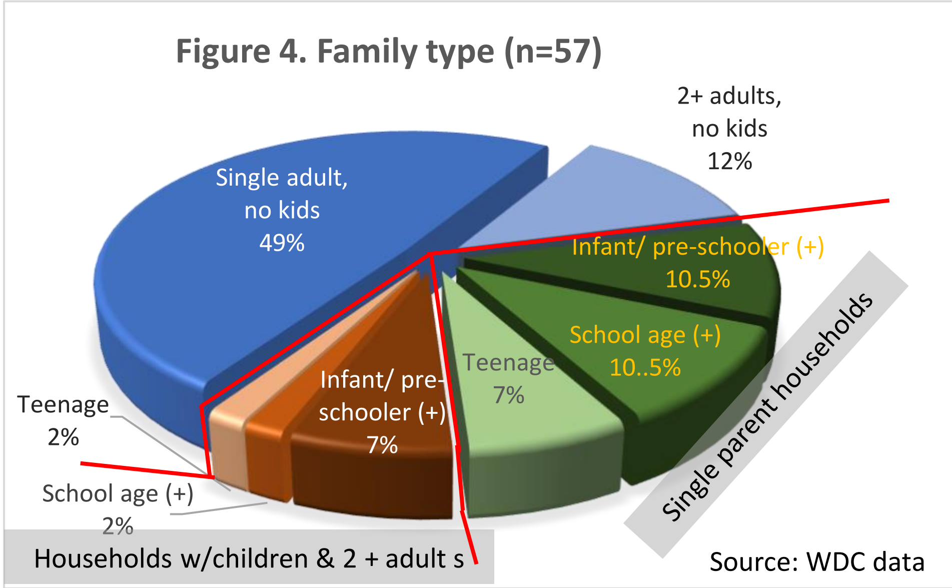
Source: WDC data

Figure 3 shows that Black/ Indigenous/ People of Color (BIPOC) groups were well represented among participants, though Hispanic/ Latino/a/x participants seem to be underrepresented.

Asian participants were most likely to complete both surveys (78%) and White participants were least likely to do so (22%). Just over half (56%) of the Black and Indigenous participants completed both surveys.

The majority of participants were women (58%) and the majority of both men and women did not live with children. Figure 4 shows that nearly half the participants lived alone and more than half (61%) did not live with children, though some lived with another adult. Analysis shows that though men were more likely to live alone (63% vs. 39%) and women were slightly more likely to be single parents (33% vs 21%), these differences did not rise to the level of significance in this sample.

Figure 4 shows that overall, more than one fourth of participants lived in single parent households (green wedges in this figure). This figure shows the age category of the youngest child in the household. For example, 10.5% of the participants were single parents with at least one child who was not yet in school.



For some of these, there were also older children in the household. Another 10.5% were single parents whose youngest child was in school, but not yet a teenager, though there may have been a teenager in the household as well. Overall, single parents had an average family size of 2 to 3 people. Families in households with another adult and children (orange/brown wedges) had an average of 4 people.

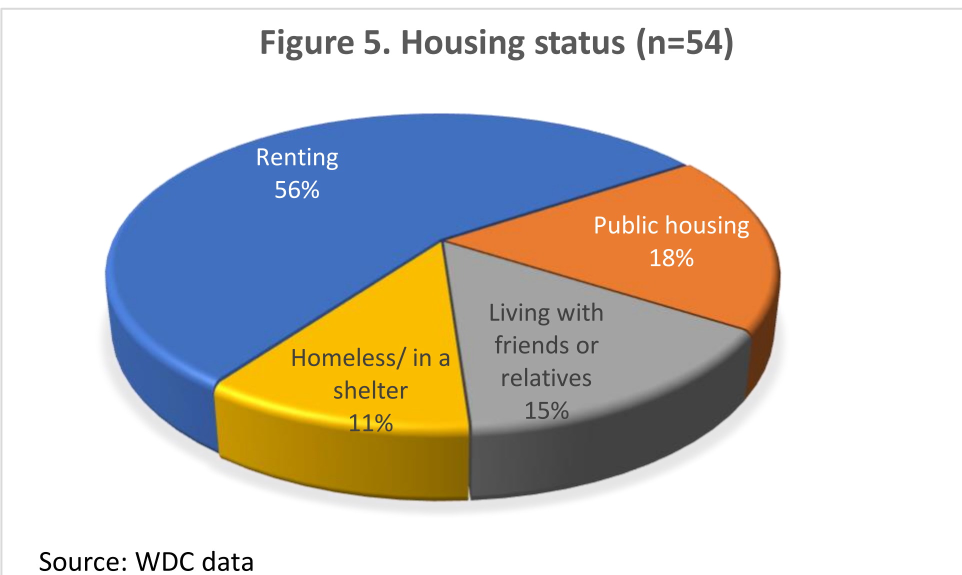


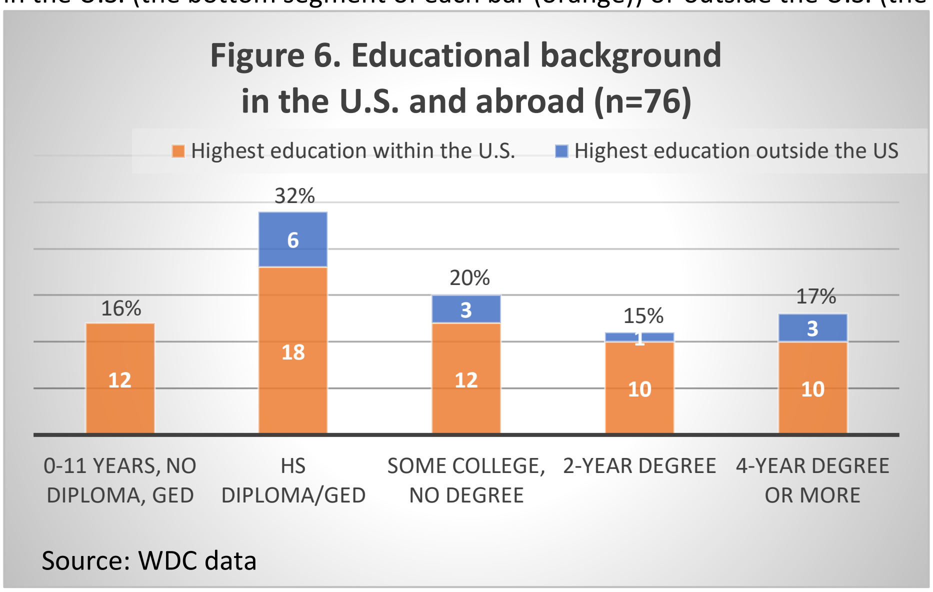
Figure 5 shows that at enrollment, 11% of participants were homeless or relying on a shelter. Another 15% were living with friends or relatives. Slightly more (18%) were living in public housing, and more than half were renting a house or apartment.

The presurvey asked participants about any help they may receive with their housing. Similar to the results in Figure 5, 15% said they did not have stable housing; 16% said they were in public housing or Section 8 housing, and 56% said they were in market rate housing and 14% indicated subsidized housing from other sources (private, state, or county). Five percent volunteered in comments that they live with relatives.

Participants living in subsidized housing were less likely to complete both surveys (38%) than participants in market rate housing (63%) or those without stable housing when they enrolled (69%). Several focus group participants remarked that paying for housing every month is their highest and most difficult financial priority. This result supports the notion mentioned above that paying for survey completion may have introduced a negative bias by being more motivating for those with less income (or more urgent need for funds). Such a bias would lead to an underestimation of the average financial impact of the program. That is, $50 may not motivate those with less anxiety about making ends meet to take a survey or participate in a focus group leaving those still struggling to pay for housing to speak for the group.

Figure 6 shows the educational attainment of participants. This figure shows that about half have attended at least some college, and about one-third have earned a post-secondary degree. This figure also indicates where the participant received their education, within or outside the U.S.

Each bar shows the number of people for whom that was their highest educational attainment, whether in the U.S. (the bottom segment of each bar (orange)) or outside the U.S. (the top segment (blue)). This figure shows that most participants received their education within the U.S.



Analysis shows that participants with children were somewhat more likely to have finished high school (100% vs. 80%), while JIA participants were somewhat less likely to have done so (50% of the JIA participants did not finish high school or earn a GED vs. 12% of other participants).

Employment

At EcSA enrollment, about 20% reported being employed and earning an average of $1835 per month. (Another 20% reported having a disability.)

The presurvey asked for details about most recent employment, current career goals and plans, and potential barriers to success.

Most recent occupations listed were varied and included the trades (22%), clerical work (17%), healthcare (13%), driving (13%), food industry (8%), professional or management (8%), customer service (6%), housecleaner (5%), education (5%), and at less than 5% factory worker, retail, sales, security, and warehouse or delivery work.

In the presurvey participants reported that at their most recent jobs (which they may not have held at the time of the survey) they earned an average of $3388 per month by working an average of 34 hours per week at an average of $22 per hour. At the time of the survey, (some time after initial EcSA enrollment) 37% of the participants were employed, most of the 21% who reported employment when they initially enrolled in EcSA, with an additional 17% having found a job between enrollment and the presurvey.

These participants, employed at the time of the presurvey (some newly working, others possibly in different jobs) reported earning an average of $2995 per month by working an average of 30 hours per week at $22.12 per hour.

Outcome spoiler: employment

In the postsurvey:

- ✓ Two-thirds (66%) were employed (up from 37%),
- ✓ It was a new job for 63%.
- ✓ 80% said the incentive program played a role.
- ✓ Average monthly income of $3405, up from an average of $2995 at presurvey.
- ✓ More benefits: more with a new job received health insurance (58% vs. 45%); life insurance (37% vs. 18%); disability insurance (26% vs. 0%); and a retirement plan (47% vs 18%).
- ✓ New jobs had somewhat higher incomes ($3379 vs. $3096)

Career goals and potential barriers to success

Participants were asked in the presurvey to describe their long-term career goals and any barriers that might interfere with reaching those goals.

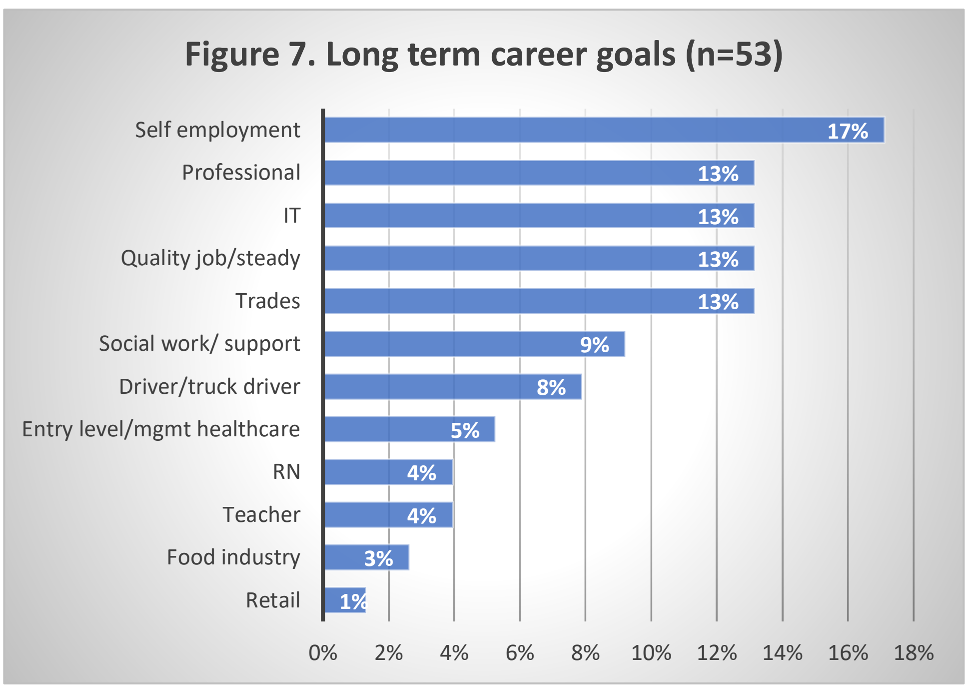
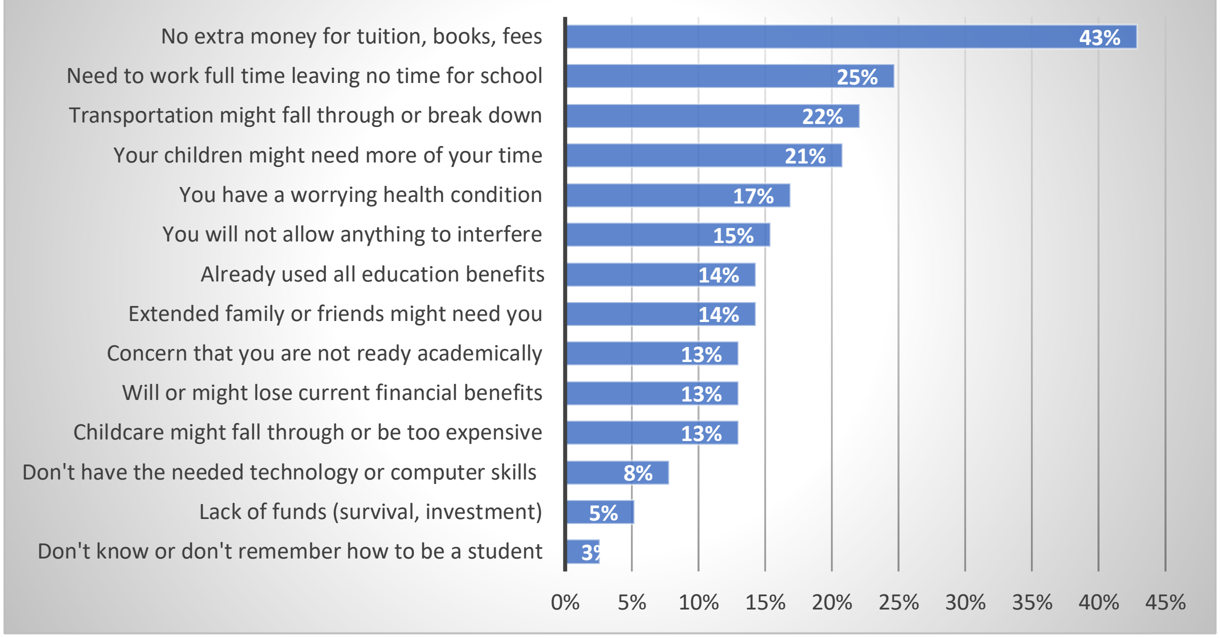


Figure 7 summarizes the goals identified. Most often, participants said they wanted to start their own businesses. A significant number were also interested in an IT career, not surprising considering the focus on students in the IT programs at North Seattle College. A substantial percentage did not specify a particular career, rather they simply wanted a quality, steady, full-time job. The careers coded as "Professional" included urban planner, financial analyst, engineer, neuroscientist and others.

Figure 8. Potential barriers to success (n=78)



When asked what might prevent participants from reaching their long-term goals, Figure 8 shows that lack of funds was by far the most frequent response, whether directly (for school expenses (43%) or investment for a business or living expenses during training (5%)) or indirectly noting a need to work full time leaving no time for school (25%). A sizeable percentage (14%) noted that they had already used all their education benefits.

Interestingly, relatively few people felt that they were not ready academically[4] (13%) or technologically (8%), and relatively few indicated concern about losing current financial benefits (13%).

Parents with children at home were more likely than others to anticipate these barriers:

- Needing to work full time, leaving no time for school (44% vs 20%),
- Needing to care for others (25% vs. 7%)
- Childcare might fall through (25% vs. 3%)

Outcome spoiler: Impact of barriers

Correctly anticipated barrier:

- ✓ Cost of education

***Over**estimated barriers were:*

- ✓ Not being academically ready
- ✓ Respondents' worrying health conditions

***Under**estimated barriers were:*

- ✓ Competing demands
  - Children's needs
  - Friends/family needs
  - Need to work
  - Children's health concerns
- ✓ Inadequate support
  - Transportation problems
  - Insufficient childcare
  - Concern over loss of benefits

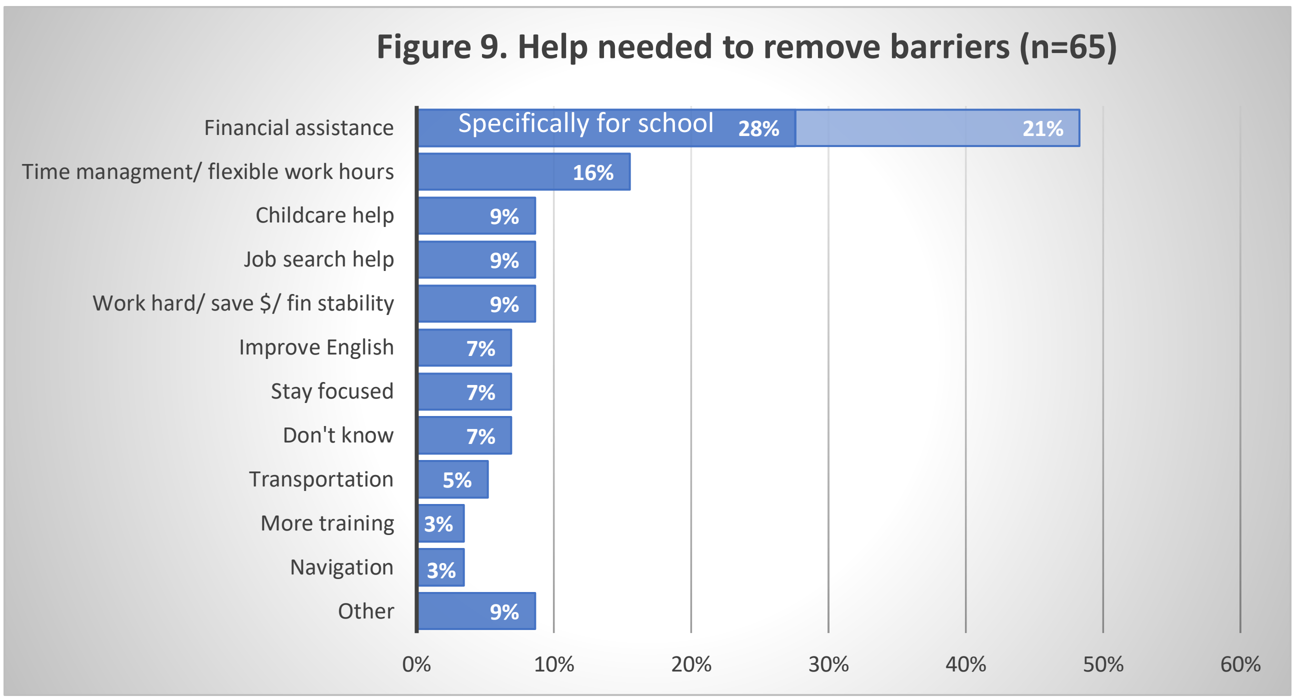
[4] Analysis showed that in the postsurvey, when asked what has interfered with reaching their long-term goal, this barrier was selected exclusively by single parents.

- Their children might need more of their time (50% vs. 13%)

Men were more likely to note that they might not remember how to be a student (7% vs. 0%) while women were more concerned that someone (friends or family) might need them (23% vs. 4%) and that they lack the technology (skills or access) needed for training (15% vs. 0%).

Recalling that JIA participants were less likely to have completed high school, it may not be surprising that these participants were more likely to say they don't know or don't remember how to be a student (15% vs. 0%) and less likely to have used up all their education benefits (0% vs. 19%). JIA participants were also more likely to be concerned that transportation would fall through or break down (54% vs. 16%).

Participants were then asked what would help them overcome barriers to their success. Figure 9 summarizes their responses.



About half of the respondents indicated that financial assistance would help them overcome the barriers to their success. More than half of these specifically described the need for financial support (in the form of grants, loans, or scholarships) to obtain the training needed to advance their career goals. Some of the respondents' comments appear in the box below.

Presurvey Respondents: *What might help you overcome any possible barriers…*

- I am at the mercy of my housing renters and their most recent audit. I have a car that is limping along and may die at any time. I have no wiggle room in my budget for extra training to pass the NCLEX exam to become a nurse. I cannot afford to work any more hours to get more money, as I need to focus on school to be able to pass.

Another respondent's comment underscored the risk in taking out student loans to invest in a training program without a solid backup plan for childcare. This person expressed the need to pay off those loans before she can try again, this time better prepared with childcare.

Sixteen percent said they had a time constraint with the need to study and attend classes competing with the time needed to work to support themselves and their family.

> **Presurvey Respondents:** *What might help you overcome any possible barriers to achieving your goal?*
>
> - Having extra income would help lessen the financial burden as I continue to work while fulfilling my educational duties
> - Financial assistance, help with my younger children from my older children or my brother. Support from work with flexible schedule
> - With additional financial support, I may have enough time to focus on my studies and don't need to return to full-time work, it will allow me to pursue my future goals and dreams of obtaining a degree in my field.
> - Having the ability and time to go to school aside from working to pay bills alone, assistance with housing bills leaving more time for school.

A few (9%) just asked for help finding a quality job, such as help with job leads, organizing their job search, and preparing for interviews. Some of these comments follow.

> **Presurvey Respondents:** *What might help you overcome any possible barriers…*
>
> - One on One extensive job search. Make my goals manageable!
> - I need short-term financial help until I get an entry-level job once I get to graduate.

The same percentage made comments indicating internal solutions where they would rely on themselves to meet their financial needs through hard work and savings. Almost as many said they just needed to "stay focused."

Financial goals (presurvey)

In the presurvey's final question, participants were asked to select their financial goals from the list or add their own. Figure 10 shows participants' responses.

The most frequently selected goals were being able to pay all bills on time and becoming self-sufficient. Both were selected by two-thirds of respondents. More than half of respondents endorsed: become debt free; have a good credit score; have money left over at the end of the month; have savings for a rainy day; and own your own home.

Subgroups prioritized these goals differently. Parents were far more concerned with:

- Having savings for a rainy day (88% vs. 34%);
- Having a good credit score (75% vs. 41%);
- Saving for their child's education (69% vs. 25%);
- Basic survival – having enough of the basic needs for their family (63% vs. 25%).

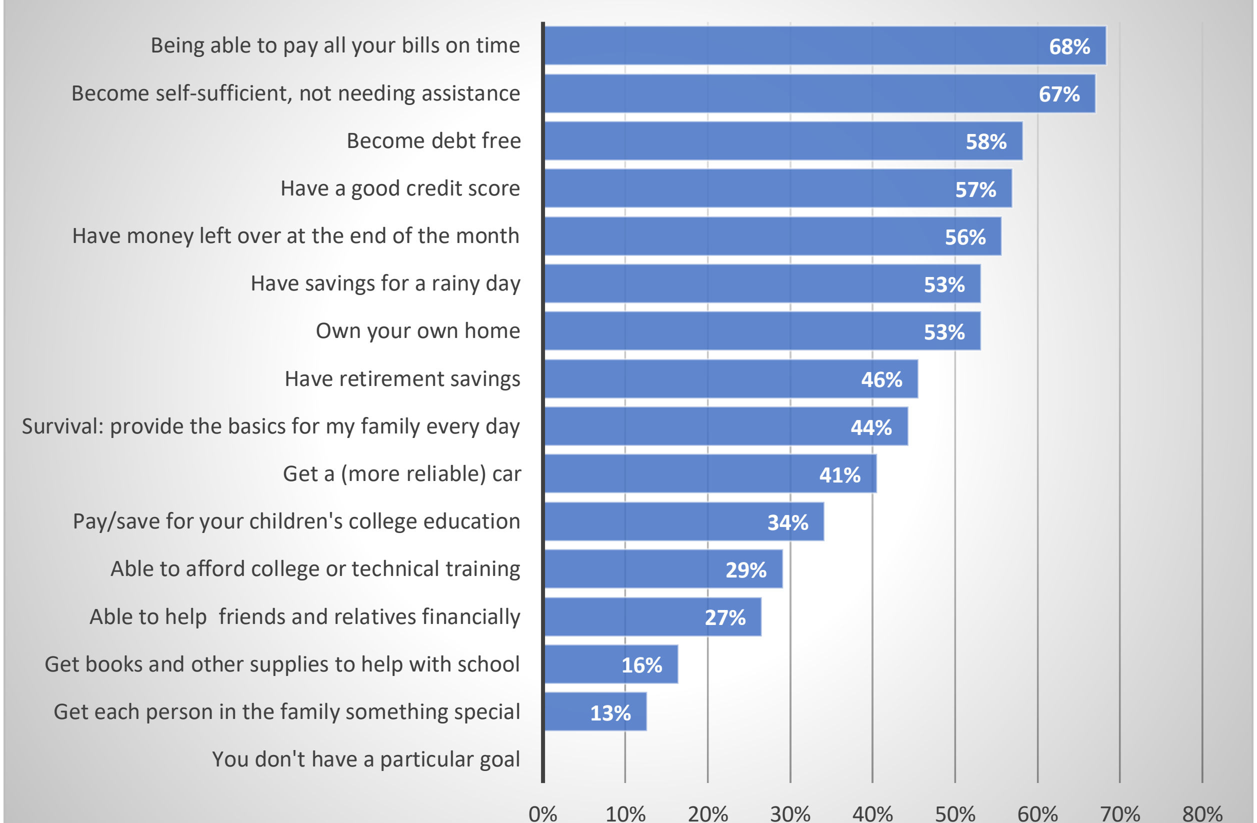
Single parents were similar except they were less concerned about being able to pay for their own college or technical training (8% vs. 39%) and more concerned about:

- Being able to pay their bills on time (92% vs. 67%);
- Becoming self-sufficient (92% vs. 61%);
- Being able to help friends / family financially (50% vs. 19%); and
- Owning their own home (75% vs. 44%).

Men and women had largely similar financial goals except that women were more likely to say the y wanted to have money left over at the end of the month (68% vs. 40%) and have a good credit score (65% vs. 43%).

JIA participants had similar financial goals except that like parents with children at home, they were more focused on survival (69% vs. 38%). This finding corresponds with a comment from one of the frontline staff. When asked about impacts on participants, he commented that one of his participants was an ex-offender and that the incentive helped keep that customer away from illegal activity.

Figure 10. Financial goals selected in presurvey (n=79)



Participants of different racial backgrounds were similar in their financial goals except in being able to pay all their bills on time (White: 100% vs Black/Indigenous 72% vs. Asian 47%).

Is a guaranteed income a disincentive to work?

All informants, whether survey respondents, focus group participants, or interviewees from the staff of partner organizations, were asked to comment on the perspective that giving people free money could reduce their motivation to work.

The most frequent response to this question, though not a unanimous comment, was that $500 per month is not enough money to work as a disincentive. Another very frequent response was that it depends on the person.

In the postsurvey, participants were asked to use a seven-point scale from “Strongly agree” to “Strongly disagree” to respond to the statement, “Some people say that being part of a program like this encourages participants NOT to work.” And they were asked to explain their rating.

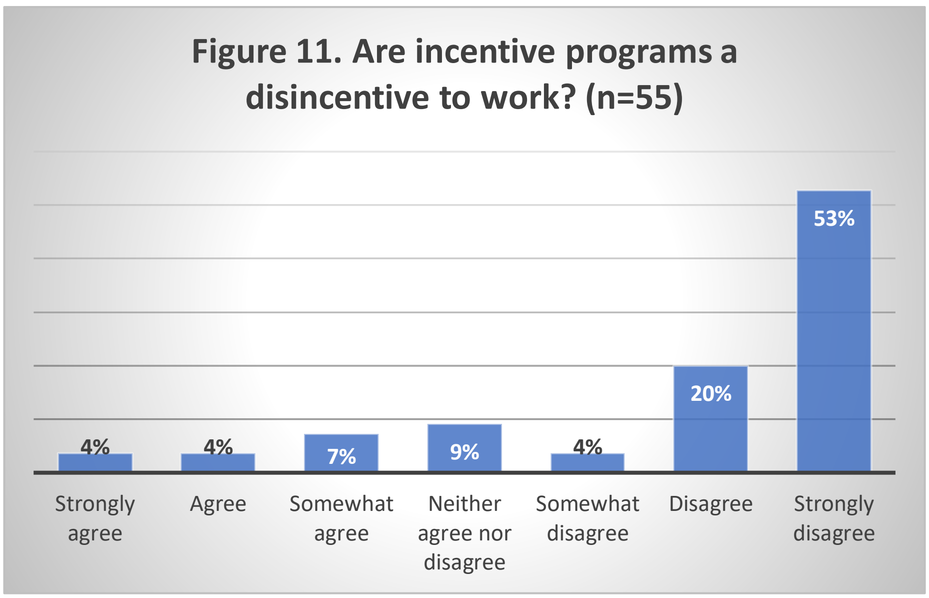


Figure 11 shows participants’ responses. More than three-fourths were on the “Disagree” side of the scale with about half saying they “Strongly disagree” with the statement, supported by the increase in employment reported above, as well as the specific comments included below describing the impact of the incentive and the incentive program on their job search. More women strongly disagreed than men (66% vs. 39%) with more men appearing in the first four categories (“Strongly agree” to “Neither agree nor disagree”: 39% vs. 14%).

Thirty-seven participants provided a rationale for their rating, illustrated in Figure 12.

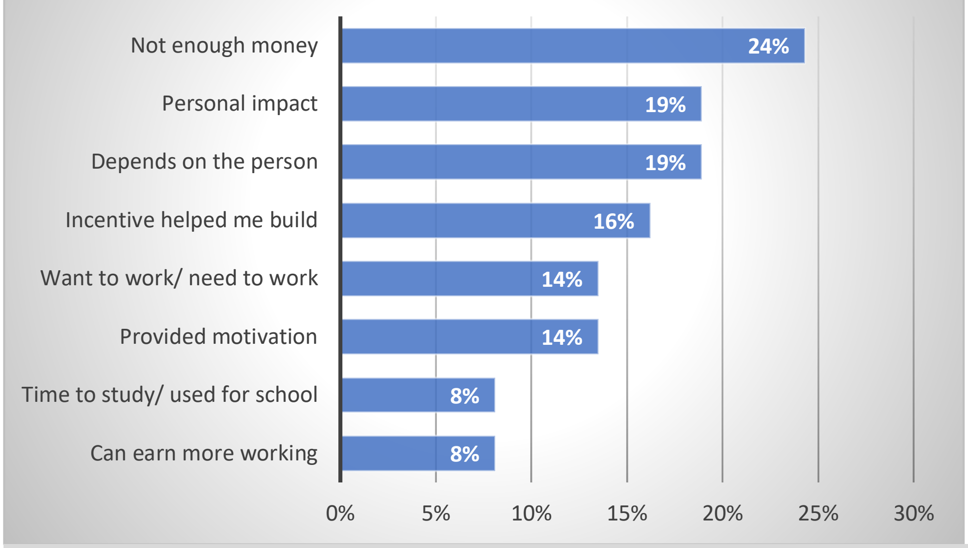


Figure 12. Comments on the impact of the incentive on work motivation

In the postsurvey, as well as in the focus groups and interviews reported below, the most frequent reason for disagreeing with the statement was that $500 per month was not enough money to survive, or that it didn't last long enough to lose motivation. Some of those (verbatim) comments from the survey appear below.

Postsurvey Respondents: *It's not enough money to lose motivation…*

- This money doesn't cover all our living expenses, but it does help us as we work toward our career goals.
- I strongly disagree with this due to the fact that the monthly incentive is not a livable amount of income . Instead it is a stepping stone, allowing participants additional time and space throughout the month to focus on gaining higher wages and jobs and programs of interest.

A sizeable percentage used themselves as counterexamples to the prompting opinion. They told their own stories of impact. Some of their comments appear here.

Postsurvey Respondents: *Personal impact of the incentive…*

- A program like this allowed me to seek out and pursue my passions and turn those passions into something that would eventually lead to sustainability
- From personal experience, this incentive help me in many way to jump start a career. Help me got a driver license, then a used car, study English...
- I still had to work, that didn't change. I was just able to work a little less to meet my basic needs, and use that time for the study required to pass the classes. School and unpaid Clinical hours took anywhere from 35-60 hours a week. Working less hours was critical in not burning out during class. Most of my cohort that didn't make it failed because they worked too much. It will take them 9 months longer to get a degree as a result.

The same percentage noted that whether a program such as this one acts as a disincentive to work depends on the individual.

Postsurvey Respondents: *It depends on the person or the situation…*

- I feel that it can have this effect on people working because it creates a sense of comfortability in situations that require effort. Some might take it as extra assistance while others may see it as a means to fixing temporary solutions
- I think all people have their own agenda.

Some gave personal examples supporting their disagreement with the statement, explaining that to the contrary, the incentive *provided* motivation to work harder and do better.

Postsurvey Respondents: *To the contrary, the incentive provided motivation…*

- You want to do better and you can focus by having an incentive which takes some stress away
- I was able to recognize the lengths at which my case worker, Sam Hym, went through in order to find me a program that I qualified for. The gratitude I felt encouraged me if not pushed me to achieve success. Wanting to prove to every single person that their efforts weren't in vain was a huge driving force.

Program staff interviews

When program managers and frontline staff were asked this question, their responses varied. Some were very similar to those reported above, with many agreeing that $500/month is too little to work as a disincentive, others saying that it depends on the person, and others voicing concern about the problem.

Interviewee (paraphrase): Too limited to be a disincentive

$500 is not enough. It's a drop in the bucket. But it is enough of a drop that it can help someone that is trying to get on their feet. It's not something that will stop an individual from getting a job or pursuing postsecondary education or trying to better their skill set.

1: it's not enough money; 2: most people who can work want to work. Work brings more than money. It gives people purpose. They want to contribute. They have skills and strengths they want to provide. Finally, this grant is not sustainable. They know it's a time limited thing.

Interviewee (paraphrase)

It depends on the person

It's based on the makeup of the individual. I think it helps individuals who were working on their career path, but it might have worked against individuals who saw it as free money and it made going back to work not as urgent.

On the other hand

Organizations can do a lot for people. They can help out so much that people come to rely on the organization. "They can pay for my housing and my bills!" It handicaps them and puts them in a lazy mindset. It's more like a 10%:90% (with 90% us) and it should be reversed. That's where it can get a little confusing.

It was a main motivator to get in this program - so they could receive this stipend. For some it was just a check; for some it gave them a chance to make a change.

At one organization[5], interviewees opined that the main reason their customers enrolled in the program was to get the incentive. This concern was discussed by case managers at some of the other partner organizations. Those frontline staff guarded against this challenge by focusing on the stipend as just another way to support customers who come to them with a desire to improve their circumstances through training and/or employment, rather than as a reason for enrolling in the program.

Also, in response to this question, two program managers discussed the relationship between working and having a sense of purpose. One of these explained that working provides a sense of purpose and gives a way to contribute while the other explained that a person's sense of purpose can guide them to suitable employment. Both were describing a link between work and personal rewards that go beyond financial rewards. Case managers raised the same issue by striving to prevent the stipend from becoming the goal of participation.

Focus group participants

Focus group participants were asked the same question. Their responses were similar to those of the survey respondents: $500 per month is not enough to stop trying; it depends on the character of the person; and to document their disagreement with the sentiment that receiving a stipend like this makes people choose not to work, they used themselves as counterexamples.

[5] These interviewees voiced their confusion about and frustration with the program. With better preparation, they may have been able to use the program more effectively.

Equal numbers of focus group respondents said:

- **The amount is too little** (Seattle is expensive!) or the time too short to kick back and relax:

Focus group (paraphrase)

With only $500, there is still a lot of concern how to pay for everything. But it does provide some emotional relief.

The money is not enough. For a person like me it's additional coverage. So that's why I like it. If it were for more money, maybe they would stop working.

- **Everyone is different**: some will strive to grow, work, and contribute; some will stop trying:

Focus group (paraphrase)

Stop working? If they are dumb yes. If they are smart, they will continue. It's all about your mindset. Some people get money and get lazy; some use it to get on their feet. It depends on the person and what they have in their life plan.

Every situation is different… Yes I've seen that it can enable someone and they take advantage of it because they just may not have any type of plan set for themselves. I can testify that it was a steppingstone for me to get on my feet to get to working and take care of my kids. I feel like it can go both ways.

- **Personal example:** Focus group participants offered themselves as evidence, pointing out that it hasn't stopped them from working – or from wanting to work.

Focus group (paraphrase)

I disagree – if you look at our answers, all three of us are still working, trying to find solutions to improve our lives. After the checks started, I've worked 38 days in a row with no time off.

I *have* to work. I'm a hard worker. There's only been one or two times when I didn't work. With my kids. Other than that, I'm always working. It doesn't make me not want to work; it helps me toward a bigger goal. Now I can afford to try for something else.

It doesn't make me not want to work. We've benefitted from it. We got our jobs, got our stuff together. We both have driver's licenses. We both have cars - and we both go to work. We just needed help at this time. I had gotten sick; I was injured. We just needed help and it worked out great!

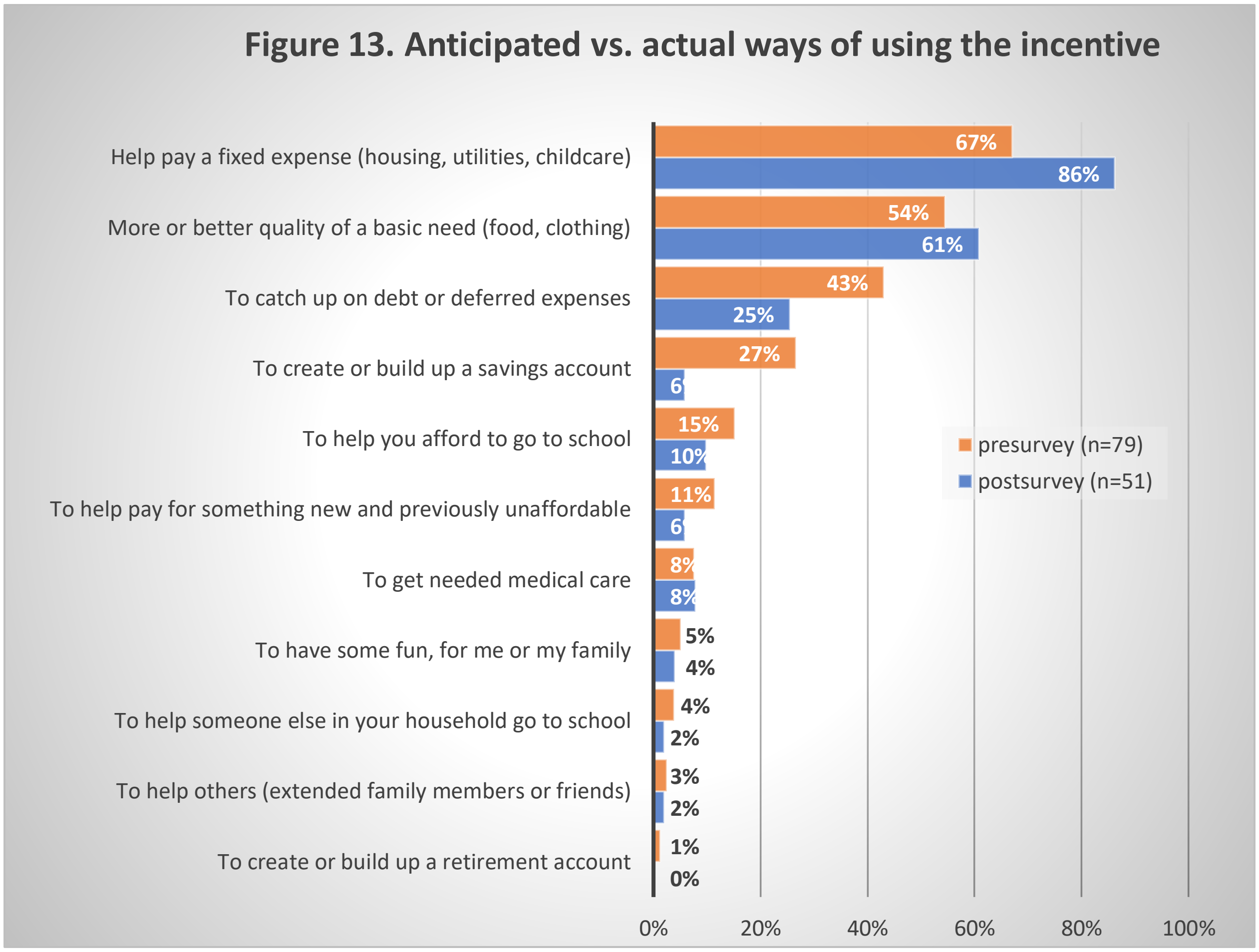
In addition to these themes, several focus group participants felt it would be important in the future to screen potential participants to ensure that those receiving the stipend have a plan for improving their circumstances through a more extensive job search or additional training.

Outcomes

Participant expectations and actual results

Participants were asked in the presurvey how they *thought* they would use the incentive, and in the postsurvey, they were asked how they actually used it.

Figure 13 shows expected way of using the incentive and how participants actually used it. The top bar in each pair (orange) represents the percentage who indicated that anticipated use in the presurvey, and the bottom bar (blue), the percentage that used it that way.

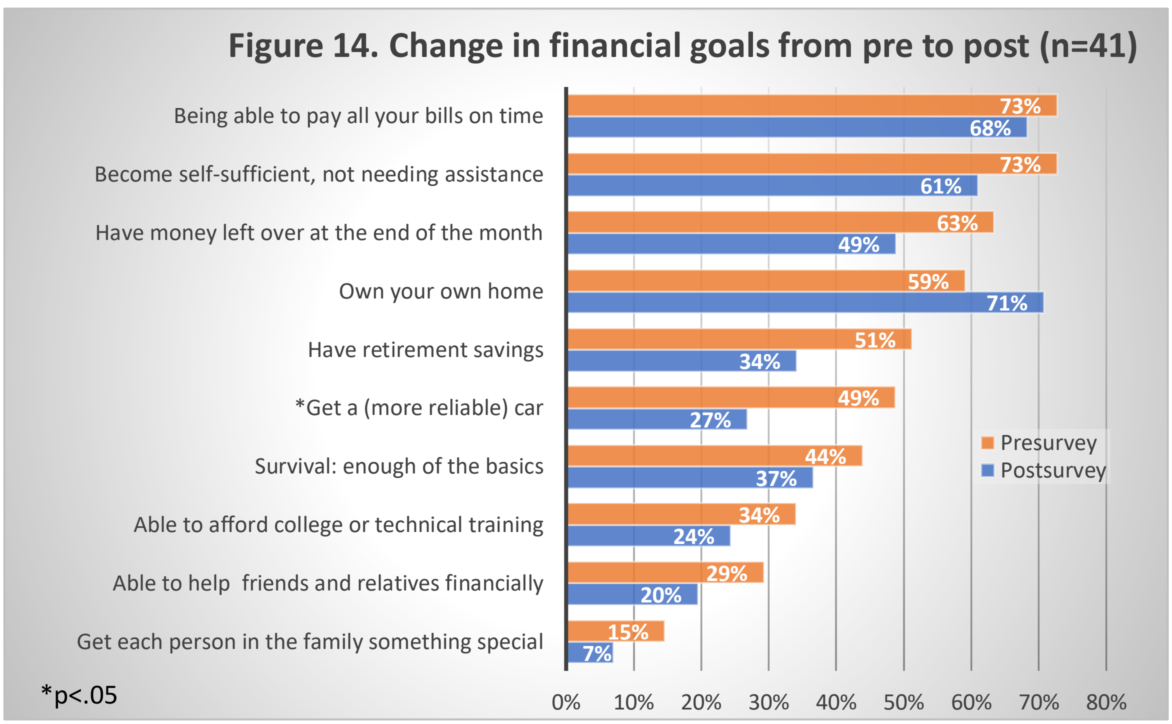


As a group, participants underestimated how many would need to use the incentive for a fixed expense, and to a lesser extent, for basic needs, perhaps at the expense of catching up on debt, creating or growing a savings account, or going back to school. The outsized demand of paying a fixed expense was especially great among the 41 people who responded to the question in both surveys, where 73% anticipated using the incentive for a fixed expense, and 93% reported that they actually used it that way.

This subgroup also showed a significant difference between how many expected to be able to put some of the incentive into savings (24%) and the percentage who actually did (7%).

Focus group participants were also asked how they spent the incentive money. Nearly all focus group respondents in the final round said they used it to pay for housing. Four in ten said it just went into their budget/ they used it for daily expenses. About a third specifically mentioned using some of the funds for food, with some mentioning that they no longer needed to use the food bank. About two in ten specifically mentioned using it to meet their children's needs, such as clothing or diapers, and as many named transportation, including a car payment and buying gas. A few each mentioned using the money for clothing, savings or paying down debts, paying for school, utilities, or toiletries. One person said that each time a check came, she would take herself out for a meal. And another said she would use some of the money to have fun with her son.

Participants were asked to identify their financial goals in both surveys. Figure 10 above shows the responses of presurvey respondents as they began the program. Figure 14 below shows the pre and postsurvey responses of the 41 individuals who completed this section of both surveys.



The goals with unchanged ratings were omitted from this figure. They were: become debt free (64% and 61%, respectively); have savings for a rainy day (59% and 56%); have a good credit score (59% and 61%); pay/save for your children's education (37% and 40%); and get books and other supplies to help with school (17% to 12%).

The most notable thing about Figure 14 is that in the postsurvey every one of these financial goals became important to **fewer** respondents, ***except owning your own home***, the financial goal that became important to more respondents, and became the most frequently selected goal in the postsurvey. This may reflect the housing insecurity among respondents.

Analysis by independent factors of interest showed similar patterns by race and gender, but different patterns for parents, and separately, for single parents.

- Being able to pay all your bills on time: selected by more parents as a goal in both surveys (91% vs. 60%);
- Have savings for a rainy day: selected by more parents in both surveys, but decreased from pre to post for parents (91% to 64%) and increased for non-parents (33% to 53%)
- Survival: have enough of the basics: higher for parents in both surveys and increased for parents (64% to 73%) but decreased for non-parents (20% to 13%)

Interesting side note:

More single parents than other respondents named several of these financial goals.

Own your own home:

- Single parents: 75% to 87.5%
- Other respondents: 39% to 56%

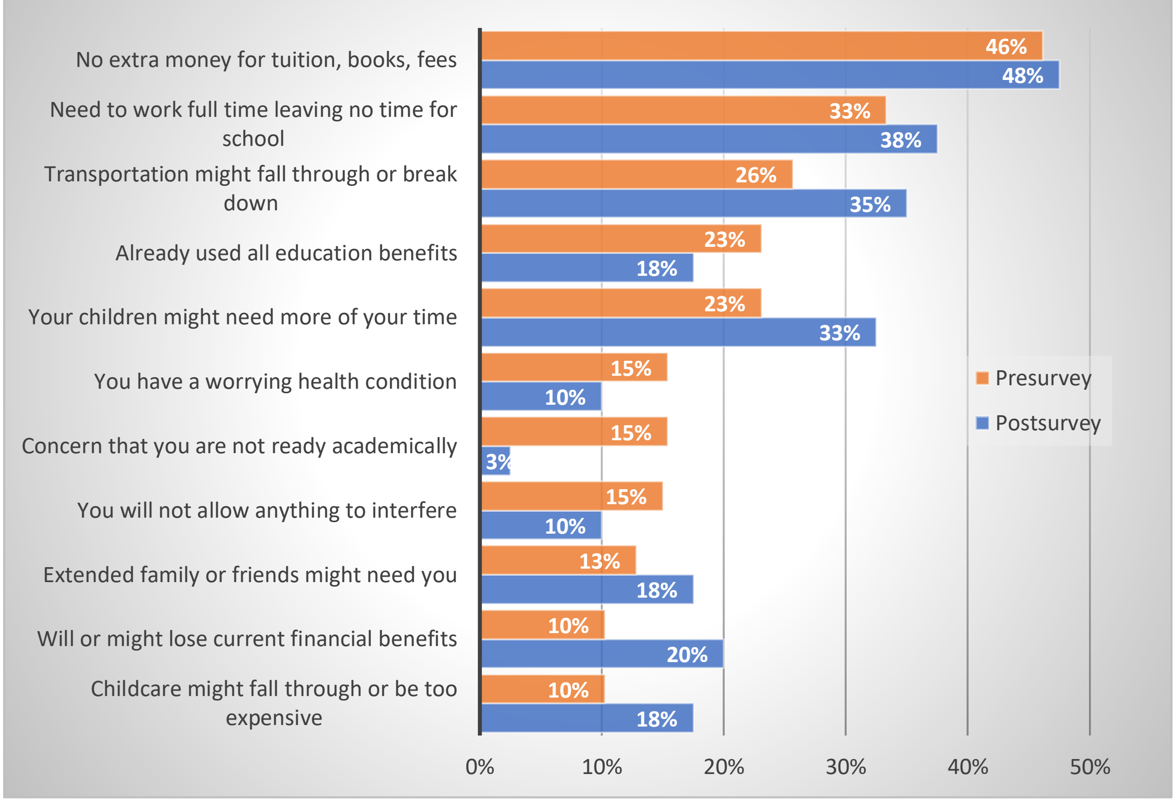
Pay for your children's college education:

- Single parents: 75% to 87.5%
- Other respondents: 22% to 17%

Afford your own postsecondary training:

- Single parents increased: 13% to 38%
- Others decreased: 44% to 28%

Figure 15. Anticipated vs. actual barriers to success (n=40)



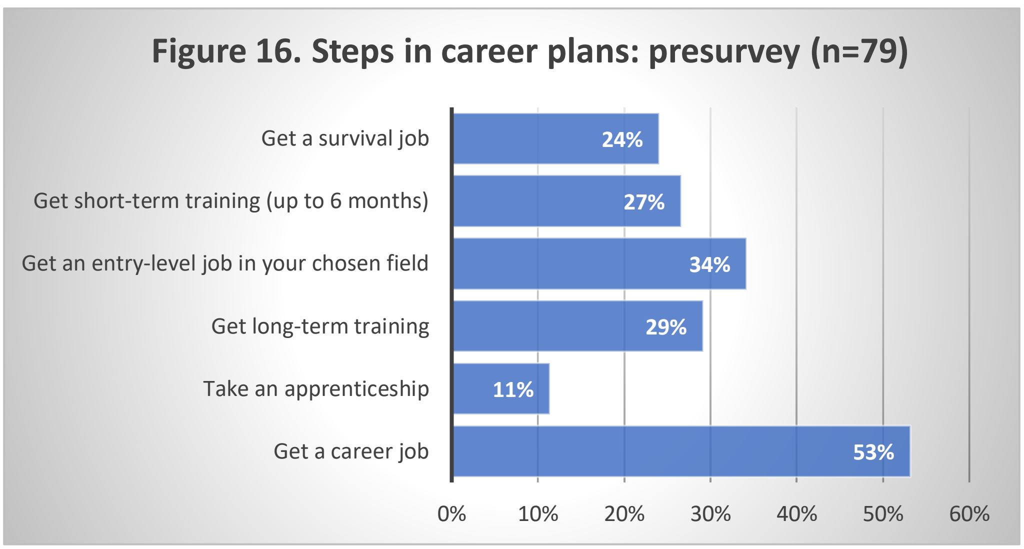
Participants were asked in the presurvey what they *thought* might interfere with their ability to make progress toward their career goals (see Figure 8 above) and then in the postsurvey, they were asked what actually interfered with their progress. Including only the 40 people who answered these questions in both surveys, Figure 15 illustrates the responses.

This figure shows that almost half of the respondents correctly anticipated that the cost of education would interfere with their career progress. This figure also shows that participants tended to underestimate the barriers caused by: competing time demands of other people in their lives (children needing more time than anticipated, friends and family needing more time); the breakdown of needed support (transportation problems, childcare problems; concern about loss of benefits); **and somewhat more than anticipated found themselves challenged by trying to balance the demands of school with the need to work... and this was already the second most frequently identified potential barrier.**

On the other hand, very few participants found that their concerns about not being academically ready were realized, and not as many were challenged by their own health issues as expected – however if we include unanticipated health issues of other family members, this concern increased to presurvey levels.

Career progress

In the presurvey, participants were asked to identify the steps detailed in their career plans to achieve their goals. Figure 16 shows their responses.



This figure shows that a survival job was needed by about a quarter of respondents. A few more than that indicated that they would need short- and/or long-term training. One-third indicated an entry-level job and just over half indicated a career job. When asked to describe what additional training is needed, 16% said none was needed. Eighteen percent identified some basic education issues, such as earning a GED, improving English skills, or learning specific computer applications (such as Microsoft Office). One-third identified a long-term training program or a four-year degree, and another 28% identified a shorter-term training program.

Parents were less likely to include “Get an entry-level job” in their career plan (19% vs. 44%), and women were less likely to include “Take an apprenticeship” (3% vs. 23%), possibly pointing to a job-training gap.

In the postsurvey, participants were asked again to identify their long-term career goal. Two-thirds gave the same answer as in the presurvey; another 20% gave an answer that was too imprecise to determine whether it was the same or different (for example, in the presurvey, “Finish job training for electrician” and in the postsurvey, “Own a company”); and only 11% changed goals (for example, from “Case manager” to “Nail tech”).

Asked again what steps their career plan indicated to reach their goals, and whether they had made any progress on each part of the plan:

- Nearly 60% said short-term training was in their plan, and nearly half said they had started that step.
- Nearly half said they would need long-term training, and about a quarter said they had started that step.
- Three in ten said they would need an apprenticeship, and two in ten said they had started it.
- Three in ten also said they would need job search support, and as many had received it.

In the postsurvey, although between 50% and 60% of parents and non-parents alike said that short term training was part of their career plan, parents were much less likely to say that they had started a short-term training program (29% vs. 76%), and women were more likely to say that their career plan included a long-term training plan (64% vs. 26%).

Changes in financial stability

In both the pre and post surveys, participants were asked for details about their financial circumstances. All the remaining figures include all participants – those who provided information in both surveys, as well as participants who responded to only one. However, all statistical analyses assessing change from the presurvey to the postsurvey will include only those providing information in both surveys.

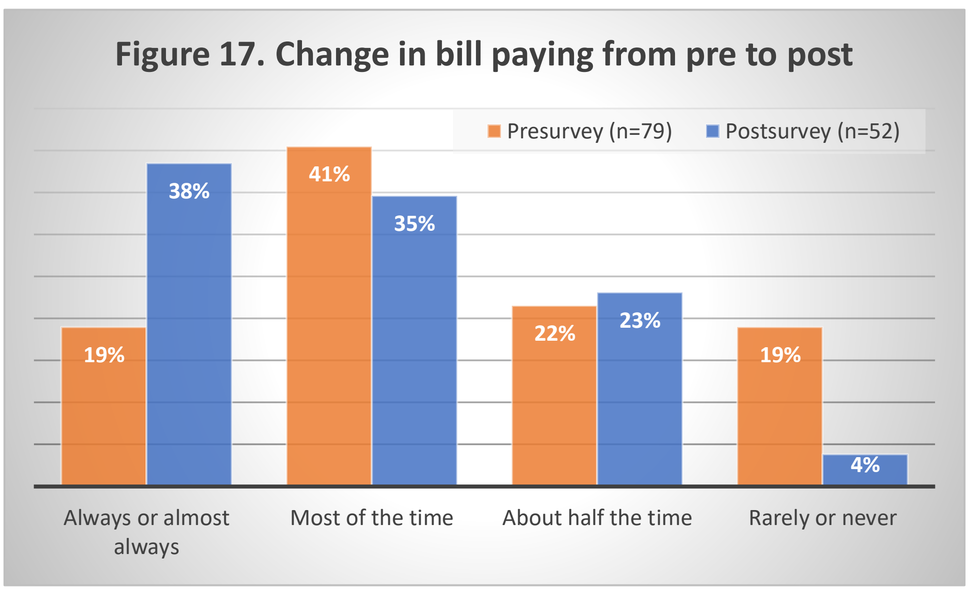
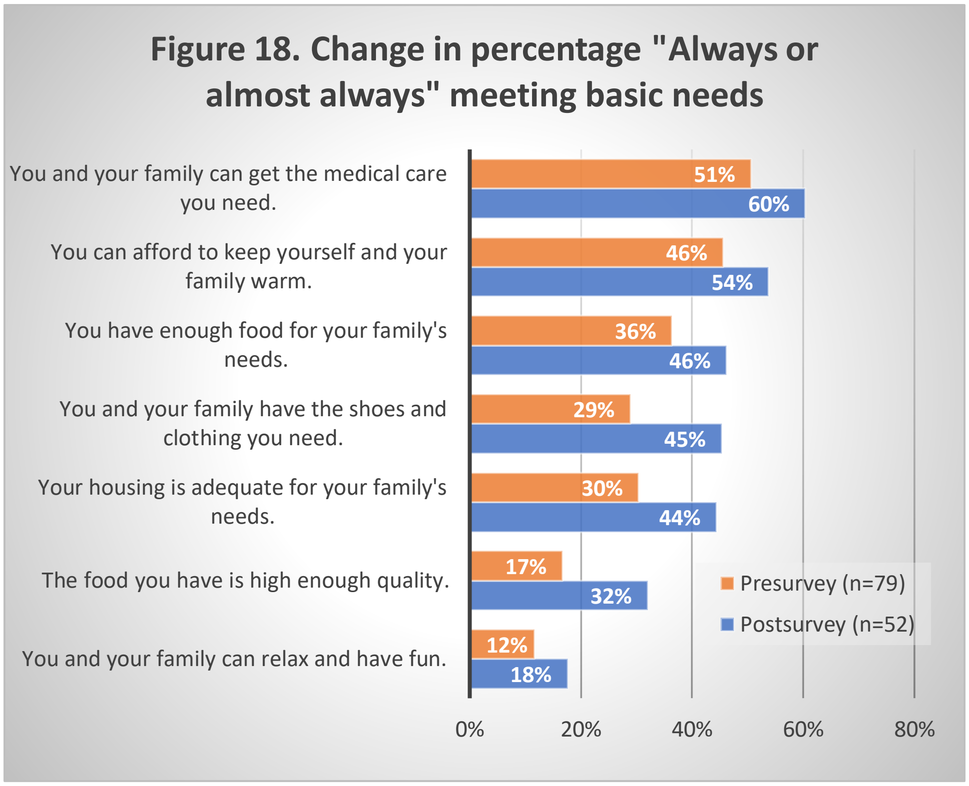


Figure 17 shows that the percentage of participants who “Always or almost always” were able to pay their required bills doubled from 19% to 38% while the percentage that was “Rarely or never” able to pay them decreased from 19% to 4%. **Analysis shows that this improvement was statistically significant** and of the same pattern for those who completed both surveys. (The percentage “Always or almost always” able to pay their required bills increased from 17% to 36% and the percentage “Rarely or never” able to pay them decreased from 19% to 2%).



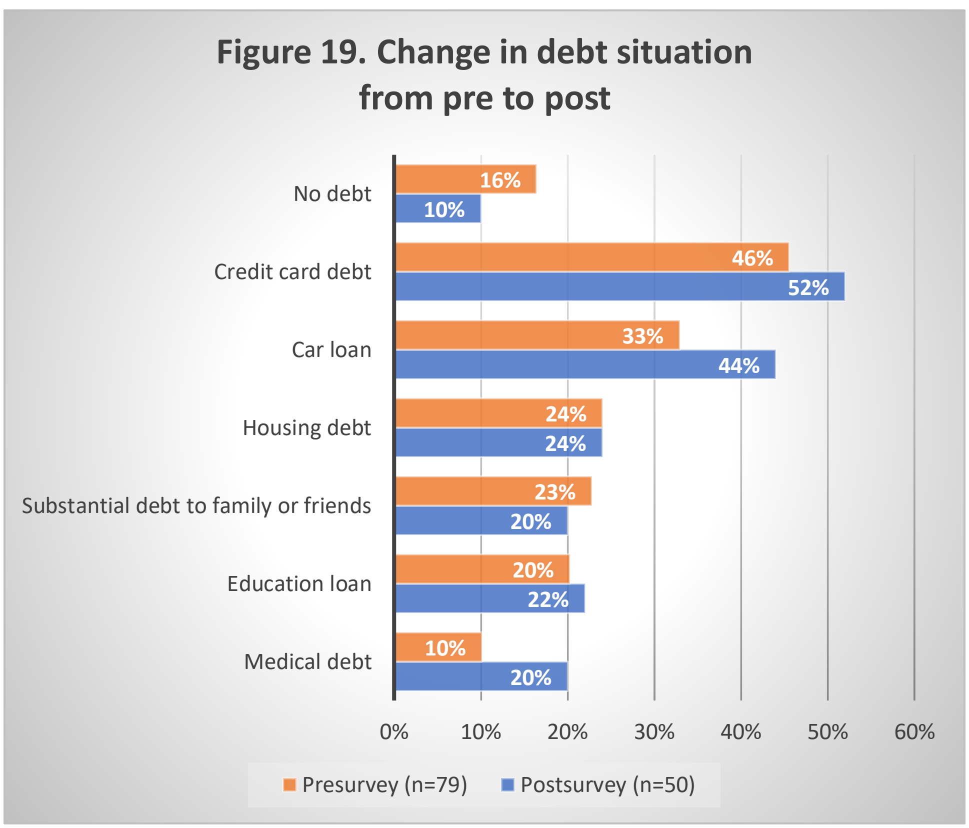


Figure 18 shows the percentage “Always or almost always” able to meet their families’ basic needs. This figure shows a substantial increase in every measure. Of these, only **the increased ability to pay for heat reached statistical significance** with the percentage of the analytic subgroup “Always or almost always” able to afford heat increasing from 40% to 52%. However, additional analysis shows that in the presurvey, men and women were similar in their ability to meet these basic needs. In the postsurvey, however, more women than men were able to “Always or almost always” meet their needs in three of these areas: housing (59% vs. 27%); having enough food (61% vs. 29%); and medical care (72% vs. 43%). This finding was not influenced by children living in the household.

Participants were asked about their debt situation in both surveys. Figure 19 shows the surprising result that the overall percentage reporting being debt-free *decreased* from the presurvey to the postsurvey, while the percentage reporting credit card debt, a car loan, and medical debt *increased*.

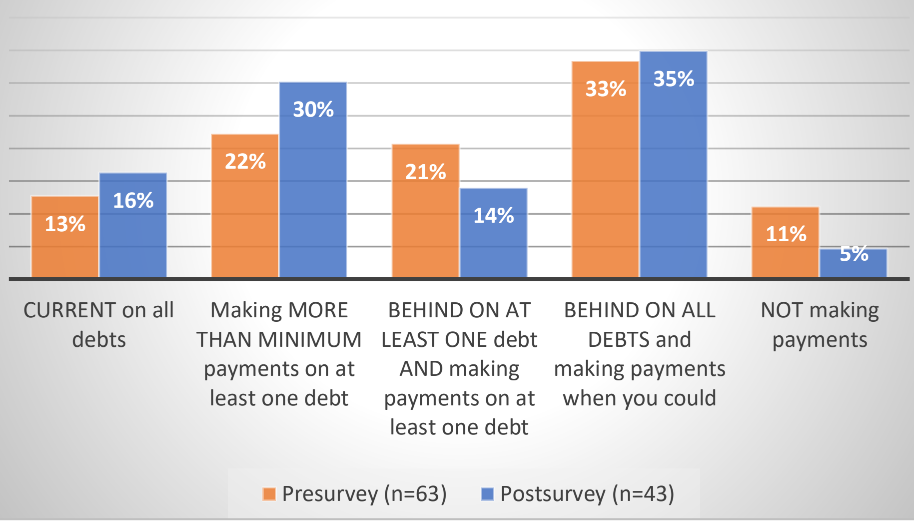
Of these, the increase in medical debt reached statistical significance with the percentage among the 41 individuals providing information in both surveys increasing from 7% to 24%.

Women had significantly more credit card debt in the presurvey (60% vs. 27% of men). This may be partially due to the higher average income among the men ($3496 vs. $3083 in the presurvey and $3722 vs. $3188 in the postsurvey). The percentage of women with credit card debt did not change from pre to post (60% to 61%). However, the percentage of men with credit card debt increased enough that the difference was no longer significant (men with credit card debt increased from 27% to 42%).

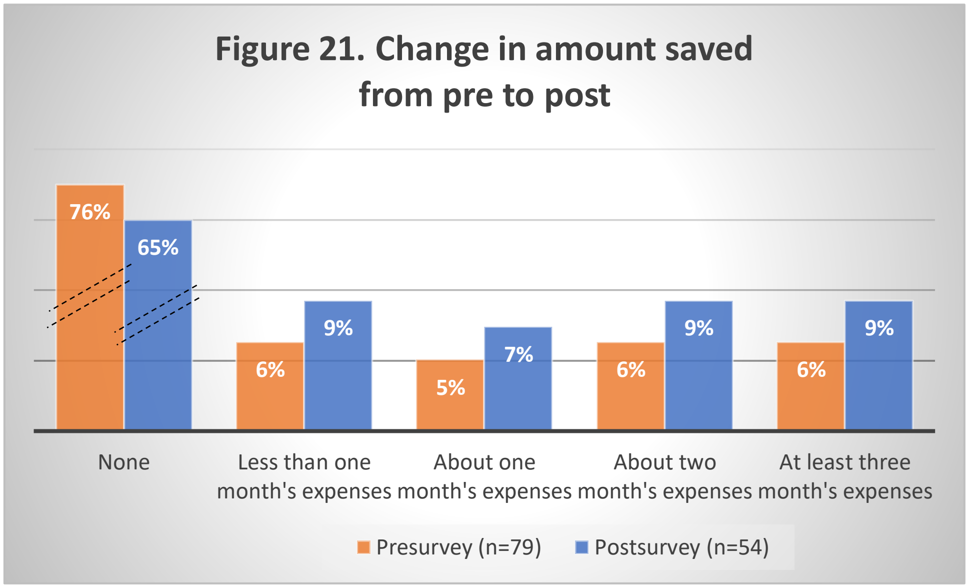
The gender difference in income did not reach statistical significance, however, for these individuals, an average difference of this size could be expected to have practical significance.

Being able to pay debts was also considered an important component of financial wellness. Figure 20 shows an increase in the percentage of participants who were (a) current on all debts and (b) making more than minimum payments on at least one. This change reached statistical significance in the subgroup responding to both surveys. Among those who answered this question in both surveys the percentage in the first two (financially healthier) categories increased from 32% up to 57% in the postsurvey.

Figure 20. Change in debt repayment from pre to post



The percentage with savings increased from 24% in the presurvey to 35% in the postsurvey. In the subsample, this increase reached statistical significance with the percentage with savings doubling from 21% to 40%. This increase was even steeper among families with children where the percentage with savings increased from 0% to 42%, compared with an increase from 38% to 44% in households without children. Only one-third of single parent households reported a savings account in the postsurvey.

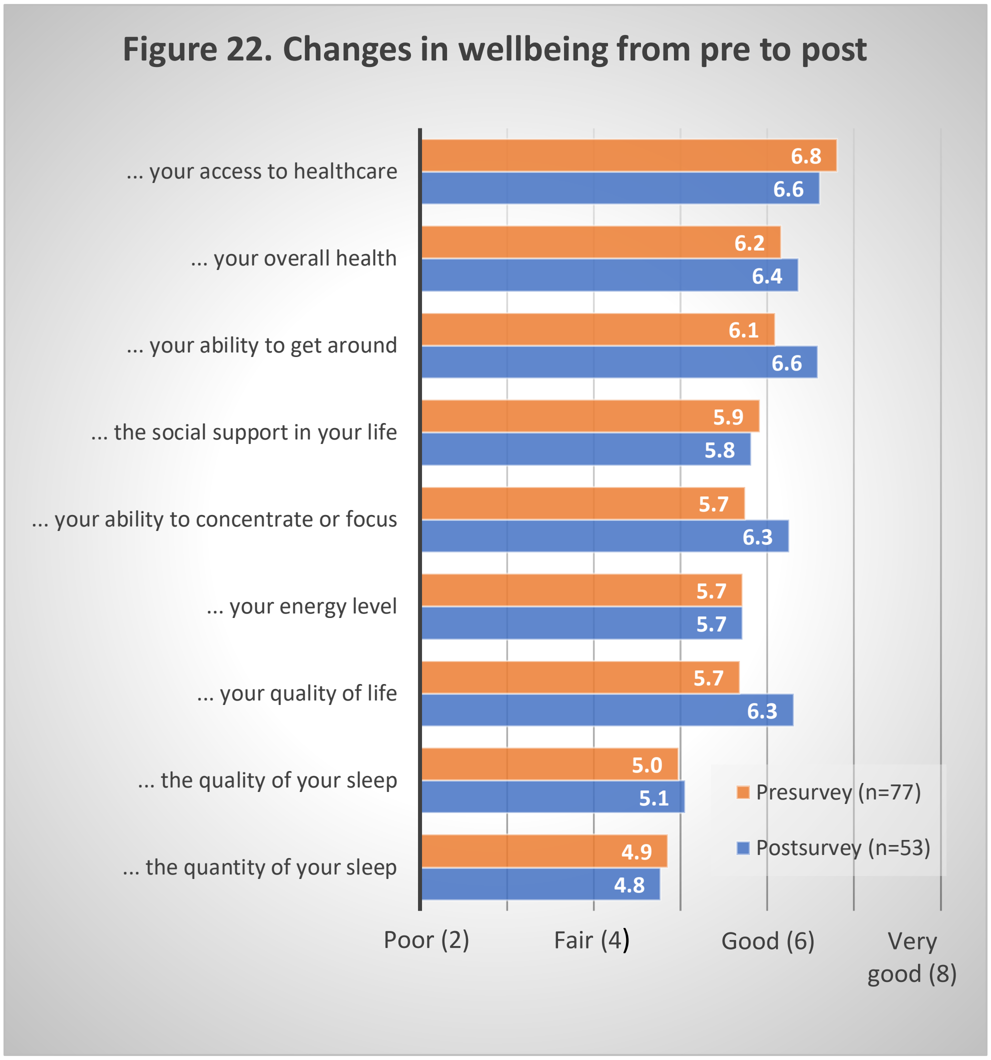


Among those with a savings account, Figure 21 shows an increase in the percentage reporting savings at each level. Participants were included in the analysis if they reported savings in either survey. With these 19 people, the increase in amount saved reached statistical significance. Ten people went from no savings to up to three+ month's savings, though most of these had entered the lowest category of savings (one month's savings or less) at the time of the survey. On the other hand, two people who had reported one and two month's savings in the presurvey reported none on the post. Including those whose savings decreased, participants' savings increased an average of 1.2 categories. Including only those whose savings increased, it did so by an average of 1.6 categories.

The percentage who knew their credit score increased somewhat from 46% to 54%, but overall credit scores were somewhat lower in the postsurvey than in the presurvey (they decreased from 629 to 612). This change could be consistent with the increased debt reported above. Neither the change in credit score nor in the percentage who knew their score reached statistical significance in the subsample where the percentage who knew their score increased by about the same amount (51% to 59%) and the scores themselves increased somewhat, but not significantly (598 to 624).

Changes in health and well-being

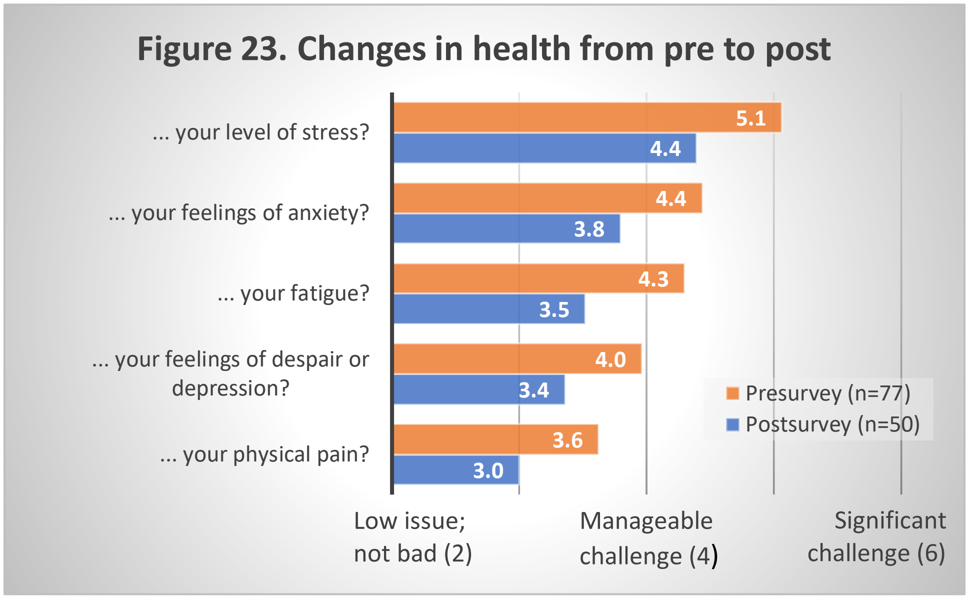
Participants were asked a series of questions about their health and well-being in both surveys. In the first series, participants were asked to rate the various factors on a scale from 0 "Terrible" to 10 "Excellent." Figure 22 illustrates responses for both surveys, but includes only the portion of the scale from 2 "Poor" to 8 "Very good."



Analysis showed that the improvements in two areas of well-being reached statistical significance in the subsample: quality of life (5.4 to 6.5); and ability to get around (5.8 to 7.0). The apparent increase in ability to concentrate or focus approached statistical significance (5.7 to 6.4). Most of the other aspects of wellbeing in this subsample either remained the same (your energy level, the quality of your sleep, the quantity of your sleep), increased by less than 0.5 (your access to healthcare), or increased by 0.5 or more, though not to the level of statistical significance (your overall health, the social support in your life).

Subsequent analysis suggests that the men in the postsurvey had less access to healthcare than the women – or they are more moderate in their assessments. Forty-three percent (43%) of the women said their access to healthcare was better than "Very good," compared with 9% of the men. More men placed themselves rated their acces between "Good" and "Very good" (55% of the men vs. 25% of the women).

Parents' ratings of their ability to concentrate or focus started fairly high in the presurvey but dropped in the postsurvey (7.3 to 6.4) while the ratings by those without children at home started lower and increased (5.1 to 6.5).



Participants were asked about their health-related wellness in both surveys. These questions also used a 0 to 10 scale where 0 represented "No issue" and 10 represented "Worst imaginable." Figure 23 displays only a segment of the scale to make it easier to see potential effects.

Review of the figure shows that the averages in the post surveys indicated better health on every measure than in the presurvey. These differences reached statistical significance with physical pain, where the average ratings in the subsample decreased from 3.8 to 2.7, and in fatigue where the average ratings decreased from 4.6 to 3.4. The change in anxiety in the subsample approached significance (4.6 to 3.8).

Impacts

Participants were asked in the presurvey what difference they expected it would make for them and their families to receive $500 per month. Sixty-nine respondents provided code-able responses, though for about half, it was not a specific response. Rather it was general and positive, such as "Significant difference that's a big amount to help with finances." Interestingly, two people said it wouldn't make much difference, and third said that they expected that it wouldn't make much difference, but it had!

Coding the responses underscored the interconnectivity of these issues. That is, many participants mentioned the benefit of being able to use the incentive to help pay for housing. But for some, that would be a challenge primarily because the participant is attending school and for that reason, needed to cut back hours at work, resulting in more debt and more stress. So a single monetary infusion not only helped families meet their basic needs, such as housing, utilities, and food, but respondents noted that it could also help them succeed in school (both because of their reduced stress and because they could spend more time studying instead of working) and make a start on debt, some of it accumulated both directly and indirectly because of education.

Some comments are sorted into text boxes below, based on which impact they seem to express most explicitly. This first set of verbatim comments were selected from the roughly 25% mentioning housing and other monthly expenses.

Presurvey respondents: *housing and monthly expenses*

- It will help me to pay a part of the monthly bill for utilities or a part of a mortgage.
- I felt I could use it for back up money like savings if I was still working and if not still try to save $200 out of it, and use the rest for monthly expenses.
- The funds help me with my rent so I can provide the thinks my son need.
- This is making a huge difference in a positive way. I feel at ease to be able to buy my medicine, some food if run out and household toiletries.
- My rent would be paid and there would be some left over for other bills
- A great difference I can eat

Thirteen percent mentioned that it would help them catch up on their debts. Some clarified that they struggled with student debt, for others, it may have been accumulated unpaid bills or, considering the high level of credit card debt and car loans reported above, respondents may have been thinking of these debts. One focus group respondent struggling to keep the bills paid in last two quarters of nursing school reported that he pays $400 per month *in interest* on his credit card.

Presurvey respondents: *catch up on debts*

- I imagine that the $500 per month would make a big difference for me. I am able to [pay] my school debt, as well as helping pay for rent and phone bill
- Financial help would be very helpful for my family. We are going in debt each month just to make rent. Even after finishing school, it will be years digging our way out of debt. This will make a opportunity to focus on getting done with school and back on our feet.
- Tremendous difference. Reduce debt, stress and anxiety levels.
- The extra $500 a month will help me better take care of myself until I am able to reach my career goals. The extra money would help me build a healthy savings, afford more professional work clothing, get a jump start on paying back student loans, and allow me more flexibility in my monthly budgets.

The same number of respondents mentioned the benefit of less stress. Some of those comments were also coded as catching up on debt and appear in the box above. Others are below.

Presurvey respondents: *reduce stress*

- It was make a big difference by helping me pay for some bills and take relief off stress.
- It has cured a bit of my anxiety for certain.

The final large code category focused on the impact of the incentive for students struggling to complete their training programs and enter the workforce in a better position.

Presurvey respondents: *help with getting through school*

- the extra money will cover my bills so I can work less & focus more on my CNA classes.
- I imagine that it will make a huge difference. With the incentive i will be better able to pay for rent and utilize, as well as buy food for my family and my self. Buy text books and get back more time to focus on school, and making my career goal a reality.
- This will help me focus on school so I can finish my degree and enter the workforce.

Others mentioned being able to provide more of the things their children need – one person even looked forward to using some of the incentive to take her children camping!

In the postsurvey, when asked what difference the incentive had made, respondents gave similar answers, though in different proportions. About half (53%) wrote about using the incentive to help cover basic expenses with many mentioning rent, food, and utilities.

Postsurvey respondents: *What difference: the basics*

- I probably would have been homeless for a little bit because it really helped me make a security deposit payment moving from old apartment to new apartment
- It helped me drastically . I was able to move my child and i into safe housing while I was receiving the incentive. Without the incentive I would not have been approved for my apartment
- Kept our housing stable, without it the struggle to maintain housing
- Without it, I would of possibly had to pull out personal loans or reach out to family members to help. Also, not working at first made it really hard to feel like a great father. Fully depending on EBT was not a great feeling because there was always a chance of it getting taken away.
- Came right on time we needed that to help with food
- It helped a lot with rent, I was able to get caught up on my energy bill during that time.

A quarter of the postsurvey respondents wrote that with the incentive, life was not as hard or that it was less stressful.

Two people mentioned the importance of the incentive to completing their training program.

Presurvey respondents: *What difference: finish training*

- I do not think I would have graduated without it. I would have had to work more hours, and not had enough time to study and attend clinical hours. I was barely able to manage even with the help.
- A significant difference. It allowed me to focus more on school and work less hours. It relieved the stress of being able to pay off my monthly credit card bill

Others wrote about being able to get caught up financially, some were able to put some money into savings, parents wrote about being able to provide a good summer for their children and otherwise better meet their children's needs.

When asked to describe their job search and how it may have been impacted by being in the program, about a quarter said they were looking for work at the time of the survey and as many said that the incentive had helped them focus on their job search rather than worry about their bills, resulting in getting a better job.

Postsurvey Respondents: *Describe your job search and the role (if any) of the incentive…*

- My job search has been long but beneficial. Being in this program has allowed me to believe in myself more and build on resume to obtain jobs in a field of my interest instead of a random job . This program has helped me to figure out exactly what I would like to do
- The money really supported me so that I feel less worry and concentrated on my job search.
- After finishing the intro course with AJAC, I was searching for two months. The stipend help me stay on top of my bills while I found something stable.
- Being in this program has helped me pay for interview clothing and gas for commuting to work. I was in school when I started the incentive, being able to pay for my commute helped secure my job through my class.

Nearly as many praised their case manager for the help and commitment they showed as they supported the respondent's job search efforts.

Impact of the program – on career progress

Almost two-thirds of those who were employed at the post survey said it was a new job since getting into the incentive program and eight out of ten of those respondents said that the incentive program played a role in getting that new job. In their comments, respondents referred to:

- the support they received from their frontline staff (31%),
- being able to rely on the incentive to help pay the bills during the transition period (31%), and
- the direct use of funds to support their job training, job search, or employment (38%).

Some of the respondents' comments appear below.

Postsurvey Respondents: *Role of the incentive in finding a new job…*

- Help me obtained a driver license so I can attended job interview. Help me to pay for travel expenses.
- Took stress off me while going out and applying
- The encouragement and the motivation i got from my mentor was awesome
- It helps with vehicle payments which I need to get to work.
- I was able to purchase tools necessary for the job.
- The person I was working with helped me work on my resume, and went over practice interviews sessions to make it easier during interview time.
- Yes it helps me with some fresh new classes that helped me improve my resume and get a good job

In a later open-ended question, participants were asked what impact (if any) the monthly incentive had on their progress toward their career goal.

Forty-eight people responded to this question and 6 (13%) said that it had had no impact on their progress. The others were more positive, with nearly 40% saying that it helped them get caught up by helping with some bills, including housing and childcare.

Postsurvey Respondents: *Impact of incentive on progress toward career goal - bills…*

- It has helped me be able to pay for rent which provided a stable roof for my son & I. Having somewhere to sleep rather than in a car made a huge difference for myself. This also continues to encourage me to take on new goals for myself.
- Getting the incentive was very helpful. I was able to pay some bills. In return I built my credit score higher.

Though two respondents noted that with their responsibilities for caring for their children, they do not have time for more training, more (21%) used this incentive as a way to spend less time working and more time studying and improving their employment prospects.

Postsurvey Respondents: *Impact of incentive on progress toward career goal – bills while in training…*

- The monthly incentive has helped me to stay motivated in reaching and obtaining my career goal and staying focused day to day in knowing what I need to accomplish and what steps are to be taken. It has helped me fill in the gaps for bills and allowed me time to focus on my true career goals . While I would usually put all of my time and effort into working and paying bills , etc. I have been able to take some time to get signed up for schooling, take small certification courses in the meantime helping me to become more qualified for positions of my interest.
- Was able to pay my bills so i could fully focus on school and graduated
- Help me continue my classes and helped me emotionally that I can afford housing at the same time going to school
- Monthly incentive will be a big incentive to me spend more time in training and prepare to reach my career goal.
- The monthly incentive made a massive impact on my ability to complete school. I was able to reduce my work hours enough to be able to study effectively in order to pass my last two quarters of my nursing program. Before the program I was barely able to work enough hours to survive and to pass my classes. I was nearly burned out when I was added to the program. I would have not likely completed my degree without the added help.

Fourteen percent remarked on the stress reduction afforded by the incentive which for some translated into being able to place a greater focus on career development.

Postsurvey Respondents: *Impact of incentive on progress toward career goal – stress reduction…*

- Help me alot cause I'm able to focus on myself and goals verses worrying about bills or expenses.
- It has helped me calm down and breathe enough to look into and align my issues to knock them out and handle them.

Others wrote about using the incentive to purchase supplies for work, or reliable transportation. A few mentioned improving their credit score or putting money in savings "for the first time in a long time."

Impact in general

Focus group participants were asked how (if at all) getting this incentive had affected their lives, and interviewees were asked to describe any impacts on participants that they were aware of.

Interviewees on participant impacts (paraphrase)

Having a job helps stabilize your household. That means less social problems. It stabilizes the community. If there's income, there's a little less other problems. During period of high unemployment this money helps jobseekers – it gives them encouragement that everything is ok, there are services that will help.

It gives them a buffer, some breathing room to work on skills, improve their knowledge, and be more selective or thoughtful about what jobs they want to take… If they're in school, they use it for survival.

Some have critical financial needs to address medical and legal situations that they would not have been able to take care of without this money. Now they have safety and the ability to follow through with safety plan.

The responses of focus group participants, program managers and frontline staff were coded separately. Table 1 summarizes each group's responses to the question about the impact of the program on participants.

Table 1. Program effect on participants	Manager (n=9)	Frontline (n=9)	Participant (n=22)
Survival/basic needs/make ends meet	1 (11%)	6 (67%)	18 (82%)
Improvement in basic needs (e.g. better housing, better food)	1 (11%)		Housing: 5 (23%) Food: 2 (9%)
More time for job search/ more able to wait for right job/ smooth gap between jobs/ Support while finish courses for better job/ emp gains/ from "whatever job" toward career	2 (22%) New job (12/19)	2 (22%)	10 (45%)
Ability to train for a job, in process of looking for a post-training job	In school (2/19)		8 (36%)
Stress reduced/ relief/mental security	3 (33%)	5 (56%)	7 (32%)

Table 1. Program effect on participants	Manager (n=9)	Frontline (n=9)	Participant (n=22)
Debt reduction	1 (11%)		3 (14%)
Kids needs	1 (11%)		3 (14%)
Incentive/ motivational			2 (9%)
Stabilized, sending for family	2 (22%)		1 (5%)
Savings	2 (22%)		1 (5%)
Bought car/car payment	1 (11%)	4 (44%)	1 (5%) (but not from this program)
Improve finances			1 (5%)
Helped pay high insurance for Uber while in CDL school			1 (5%)
Occasional small treat (meal out)	1 (11%)		1 (5%)
Get ahead with bills	1 (11%)		
Build community	1 (11%)		
Medication/med bills	1 (11%)		
Address legal issues	1 (11%)		
Feel cared about/community member	1 (11%)	1 (11%)	

The most frequent response from participants was that it helped them pay for their basic needs during a period of financial difficulty. This was mentioned by most of the frontline staff, but not by many of the program managers.

Almost as often, participants discussed the impact on their employment situation. Several mentioned that the stipend gave them more time in the day or week to look for a job because they didn't need to work as many hours to make ends meet, and it enabled them to hold out for a better-quality job, something one of the program managers referred to as having power in the labor market.

Several participants also mentioned that this incentive gave participants a better chance to succeed in their training programs because they could cut back on their work hours, with this incentive supplementing their income. About one third of focus group participants made such a comment, and about as many said they had started a training program, or were still in school, or had just finished and were in the job search phase.

Almost as many mentioned the "mental security" or stress relief of knowing they had this income, even if it is a small amount relative to their expenses. This was an impact many program managers and case managers noted as well.

A few specifically mentioned improvements in their housing situation – at least five gained housing during the program. The transition into housing was likely due to help from another program, but the guaranteed incentive helped stabilize the participant and give them and their landlord the confidence that the rent would be paid. Others described being able to tackle past due bills or put some away in savings.

Focus group comments on improvement in basic needs (paraphrase)

I went from homeless to homeowner in a few months. After I got a second job, I just kept working nonstop. Now I don't need to go to the foodbank.

I finally got a permanent house and I'm so happy. I was in unstable housing before – in a shelter. After that I got an application to fill out and find a house through a shelter counselor. My case manager helped me. But I had to search by myself and I couldn't work much while I was searching for housing.

[With this money] it's a little less overwhelming. Our rent went from $1800 to $2600. It takes away from a lot of other things. The $500 made it more feasible.

We were homeless, living in back of our vehicle. Then we were introduced to Chief Seattle Club and applied for their program. We had talked to their Rapid Rehousing people and from there, they asked if we had been incarcerated and that got us into the reentry program… It helped us in more ways than one. It if wasn't for the program, it would have been a lot harder physically, emotionally, and financially. With that help it really did help level us off a little bit. We're still in debt but we're at least partway stable. This is helping us survive. We had just moved into this apartment as we started getting this check.

It has helped me clear up a lot of my credit – my bills I had accumulated. This is helping me pay that off. When the program ends, my debt situation will be better.

No question about it – the money went directly to rent. That was the way to get the most funds for me … if it went straight to an apartment, more could be applied to housing…because that was the greatest need and the greatest worry – becoming homeless again.

Focus group comments on education and employment gains (paraphrase)

It gives us an incentive: Let me take this 10 months to focus on getting a job I can keep instead of getting part time jobs here and there. For me, I was going from job to job to job. For me and my son, this is long term. This is a blessing. It came at the right time.

It has been very helpful, very motivational. It motivates me to work. I hope you keep doing it. Most people need this program who want to go back to work.

Having some ability to work a little less to get through a program means that you have a working adult out in the workplace, where they are desperately needed at a much earlier point. I will be working as a nurse 6 months longer in the field making a much better wage, being able to contribute back to society, because I had that help to get through those last two quarters… I'm not sure I could have finished without the help. I'm about to start a job as an RN. But I was burned out trying to support myself as an NAC while finishing nursing school. Nearly half of my cohort could not progress the quarter before, mostly due to having to work too much.

Yes, this program makes it possible for me to continue my goal in completing the pharmacy tech and even going toward a pharmacist program. I would have needed to get a second job without this support $500. Now that it has ended, I've gotten a second job and my schedule is…I'm exhausted. With two full time jobs, all I can do is study during my breaks.

I was working at a good job, but I lost that job. This program helped me because I was able to take some classes to update my skills and then reached my goal for a good job and now I'm doing great!

As soon as the funding ended, I lost my internship. It put me in another bind. Now I'm back at square one. I saved a lot of the incentive money, so I have rent for three months while I look for another job.

I finished my training and now I can look for a job without a bunch of side hustles… I don't need to search for just any job. I can find a stable job that I can stay with, stick with to build that foundation, with a foundation of a certain income I'm not accustomed to getting. Now I know how to stretch $500. When I get a new job, I'll know how to make my pay stretch over my bills. [She left the focus group early to attend a job interview.]

It was enough of a cushion for me to take the classes my job requires in order to get a pay raise. I didn't have the time to do that. That's where it helped - to be able to not have to work to cover all the things I had to pay for, until I was better positioned

Will the impact last?

Postsurvey respondents were asked whether they anticipated a lasting effect of having received the incentive or whether their lives will just revert to pre-program status. Forty-four of the respondents provided a code-able answer. Exactly half said their life had changed and they were now in a better position to move forward, with 16% attributing this life improvement to their improved ability with money thanks to the Money Mechanics class and 14% saying it was due to their getting a new and better job. About one third said that their life would probably return to how it was before the incentive started with two of these saying their life would be worse with one having lost food benefits at the same time the incentive ended and the other noting an increased economic burden. About one in ten said they would hope for the best.

Postsurvey respondents: *Improved money management*

- Yes it made me manage my money better with money mechanics
- Yes, this incentive is helping me budget my financial expenses and time. I know I'll still using this same practice after the program ends.
- There will be lasting effect, I saved 20% from each check into a savings account.
- No i have gotten better at managing money and time.
- I will and have implemented many of the skills taught in this program.
- I was able to pick up how to stretch my money. I don't shop as much as I used to, specifically for unnecessary item.

Postsurvey respondents: *Better job*

- This program set me up to be successful. I have a legitimate career that will be starting in one month. I will be fully able to stand on my own two feet for the rest of my life. The program has made a significant impact in how my future will work out. The program helped me complete school and to get a job lined up afterwards.
- I've got a better job, with more potential for higher pay than at my old job.
- Life has changed throughout the program. I am on track of paying for my house, my living expenses and have a good job.
- No, life was better since I got better job
- The incentive was great that helped me deal with my rent. And gave me time to find work, and now I'm back on the path of accomplishing my goals.

Postsurvey respondents: *Life will revert*

- Back to how it was my rent has been increased under new owners of my building. And I'm still looking for work.
- i go back to struggling to get by
- It's kind of a hard question to answer because with the incentive, it actually helped out so much and I can pay my rent and get food for my family but now it's going to be a bit of a struggle because the cost of living keeps increasing the cost of food keeps increasing.
- At the end of the support program, I need to work more hours to make up for the money I don't have, like I will overtime or doing another job.
- After the program ended, it became a little stressful. I had to work a little more and going to English classes at the sametime.

In interviews and focus groups, frontline staff and focus group participants were asked whether the impact of the incentive would last beyond the program or whether participants would simply revert to the conditions they were in when they first enrolled.

Frontline staff were divided in their responses. Some described progress that could be expected to stay with participants, such as employment (accompanied by fewer requests for financial assistance). Another noted that one of their customers had become stable enough to begin the process of applying for his wife and child to join him from overseas. Two others said that most or all their participants were either working or in long-term training, and another two described their customers' progress (new (to them) cars for two, and advancement in a job for another) which has moved them closer to self-sufficiency.

On the other hand, one case manager commented on the complexity of the issues facing many of her customers – with many of those issues beyond the control of the customers - and was not confident that the months of support provided was enough to allow those customers to resolve those issues.

Another noted that the majority of his customers receiving the stipend were working, but that they had been working when they enrolled in the program. Further, he reported that those that hadn't been working when they enrolled still were not working.

Comments from the 22 focus group participants in the later round of focus groups indicated that half considered themselves to have made notable progress and another quarter reported having made some progress.

- Those who had made the most progress had achieved educational goals which prepared them to earn at a level of self-sufficiency.

- Three others had completed their CDL license but had not yet started a trucking career, with one saying that he was employed but not working consistently and another remarking that the license will benefit him in the future but that the work is seasonal.
- One had found a new job at a somewhat higher salary and with education benefits which she intended to use to continue moving forward.
- Another reported finding a different job with hours more compatible with her children's schedule resulting in less stress.
- One talked about having learned to control her spending. She also started working more hours at a second job which, in conjunction with help with housing from another agency, would allow her to care for her family.
- One said that the funding gave her the space to take the steps she needs to move forward with a business plan for her new business.
- Another said she was in a better place and just needed more hours at work to support herself.
- One couple felt that they could start taking over their financial responsibilities themselves with increased confidence, reliable housing, and employment. One of these expressed an interest in taking a short-term training course to become a licensed home inspector.
- Another, a single father, noted that his 18 year old son had just received his work authorization so that instead of one person needing to support two people, two people would now be able to support one household.
- One couple described progress (both working, reliable transportation) but in response to this question, indicated that they would be stressed and struggling a bit, recognizing that they need to find higher paying jobs.
- Two indicated some improvement in their financial situation with one having paid off some debt and the other having saved some of the incentive money to help with the transition.

The remaining participants expressed significant concern about the end of the incentive period with comments like, "The pressure is back on" and "I will miss the check for sure." One participant described how she had become better at accessing services, something she expected to need as her rent (which includes her rising water bill) keeps increasing. Another noted that it will be "a hard transition" but she was confident she would be able to manage. One participant said she needs to improve her English skills to get a better job but her childcare responsibilities continually interfere. Two other participants described severe physical disabilities with expected recovery for one. He hopes to return to his career as a cook but for now, his ambition is to focus on physical therapy so he will be able to walk again.

Some interviewees suggested that the incentive may have made these impacts possible by strengthening the communication between participants and the frontline staff who were able to use those monthly check-ins not only to document progress, but also to identify areas where they could provide additional support to enhance participants' success.

Impacts at the organization level

Interviewees were also asked to comment on any impacts of the program on the organization as a whole.

- **Closer contact with participants:** Interviewees at several organizations, both old and new partners, noted that with this program, participants remained in more frequent contact with case managers, enabling the case managers to provide needed support earlier, potentially improving participant outcomes.
- **Create new partners:** One of the new partners noted that with this program, they heard about some new barriers participants face and gave them a reason to connect with other organizations for various things, such as childcare or car repair. This increased understanding led the case manager to connect more of their participants with services they are eligible for.

> **Interviewee** (paraphrase)
>
> One immediate finding: checks improved engagement with navigators – because they were getting these checks. That was the one condition: we need to make sure to stay in contact. The engagement was strong.

- **GBI/UBI is now on the radar:** One interviewee reported that this program has attracted the attention of their organization's public policy director and advocate and has entered conversations with elected officials.

Challenges

Interviewees also articulated some of the challenges they encountered as this program developed, with some suggestions for improvement.

- **Program demands:**
  - **Issuing and tracking payments:** Many interviewees described the labor-intensive process of issuing and tracking payments. One noted that it takes away time from assisting customers in their job search. Another described the challenge in tracking payments and dealing with lost checks to the participants or to landlords. Different organizations used different methods. One person said that it costs the organization $100 to produce a check for $500 and *suggested getting together as a group to learn from each other and either adopt or develop a simpler method for making and tracking the payments*.
  - **Enrolling participants:** Partners new to the EcSA system were dismayed at the extent of the EcSA paperwork. This may have been especially discouraging if staff did not understand the benefits EcSA customers could access. Others voiced concern about the extra documentation requirements, including the monthly follow-ups and the tax forms, which became increasingly burdensome as the number of participating customers grew. One case manager believed that they needed to repeat the CLIFF planner as part of the monthly check-in and found the program to be excessively burdensome and exhausting.
- **Unique needs of individuals impacted by the justice system:**
  - **Technology demand:** Participants who have been in prison for many years may be far behind in technology and may need extra support to catch up with the culture's current extensive use of technology, including online systems, smartphones, and self-checkout. This became a greater challenge when combined with an extensive online application process and the expectation of attending a Zoom course (Money Mechanics).

    - **More programming:** Some interviewees, especially those serving JIA participants, expected more programming. They explained that people just “coming home” have a lot to learn and need to be part of a community and they need to develop confidence in their ability to participate well in that community. This was reinforced by the comments of JIA participants enrolled through a different partner who expressed a hunger for interaction, such as in a focus group. In general, these interviewees wanted their customers to earn the incentive by participating in required programming which would support their reentry. In addition to the Money Mechanics class, one interviewee suggested a Life Skills/Soft Skills class, helping participants become more comfortable talking with people before entering school or the workforce; others suggested computer or technology classes.
- **Confusion about the program:** Partners new to EcSA expressed confusion and gaps in understanding about the incentive program.
    - **Participants:** Some interviewees at the organizations with JIA participants expressed persistent confusion about the program. At one of these organizations, interviewees reported that because they didn’t understand the program well enough, they were unable to satisfactorily explain to participants the extensive paperwork and data collection requirements and they said that as a result, participants felt like “a number” and were concerned about how their information would be used. These interviewees reported that because of this, some potential participants decided not to engage. *They suggested that a flyer explaining the program could address this concern.* JIA participants from another organization said that they decided to “take a chance” on the program, indicating both that they did not understand exactly what they were signing up for, and that they would trust the opportunity. At the third JIA-serving organization, one interviewee expressed ongoing uncertainty about the program that was not resolved.
    - **New partners:** Some interviewees expected the incentive program to be established by the time they were brought into it and were unprepared to be part of it learning process as it grew and evolved. Turnover within participating organizations exacerbated this challenge. Others expected to learn more from their more experienced partners, but that activity was not well-enough understood at all the necessary levels and as a result, connections, if any, were not robust.

Suggestions and recommendations

As the last question in the postsurvey, participants were asked to think about how to improve the program, whether they thought a different amount would make a difference, or a different pattern of distributing the funds and in general, whether they would rather see more participants, even if it means a lower amount to each person, or perhaps a higher amount, but to fewer people. Thirty-six people provided code-able responses.

Responses were diverse as respondents offered a variety of suggestions, though the most commonly provided response (46%) was that $500 per month was a good amount, with about half of these going further to say that the program should just stay the same.

- Some (28%) suggested a higher amount, with some offering specifics: $600 (1 person); $800-$1000 (2 people); $1500 (1 person); or $2000 for families (1 person).

Postsurvey respondents: *Keep the amount at $500*

- I think the amount is good where it's at. It's enough to make a difference in people's lives without becoming dependent on it.
- I think the amount was good. Too much would allow people to get to comfortable and not work hard .
- That amount $500 is good because it still leaves responsibility to pay some of your own bills

- None suggested a lower amount, except that 4 people (11%) endorsed the option of spreading the budget over more people, even if that means a lower amount,
- 11 people (28%) suggested the opposite: a higher amount even if it means that fewer people benefit, though one of these added that those with the greatest need should be the first to receive the incentive.

Postsurvey respondents: *Increase the amount*

- I think somewhere between $800-1000 would be more beneficial. If the higher amount can be applied to more people, that would be best. If others have to be left out, then $500 will have to be okay. But there have been many questions of how much funding there really is for things of this nature, and as to why there can not be more allocation?

- Others (13%) suggested a larger payment at first, dropping to $500 after the first month, or continually tapering down as the program comes to an end.

Postsurvey respondents: *More at first, diminishing over time*

- I believe that a different amount would make a difference. I think after the first 3 months of receiving the incentive , less and less each month after would be more effective . It motivates others to fill in the gaps of the incentive and replace the amount in a positive way. I believe overall it is better to give a smaller amount to more people . Allowing more people to find time for schooling, trainings, and courses instead of having to work excessively.
- I think it should be a lump at beginning and end and still $500 a month in between. In case someone starts where i did which was homeless or in a DV relationship that would have been a good way to start getting on my feet.

- Two people emphasized the importance of continuing the payments for longer.

A frequently suggested change (13%) was to determine the payment and payment pattern on a case-by-case basis.

Postsurvey respondents: *Case by case*

- While I don't know the correct answer, I would argue that it might be worth looking at another criteria as well. Some programs, like the Registered Nurse program, require additional clinical hours in order to graduate. The hours are in addition to normal class/homework/study loads. There may be other disciplines that require this as well. It would be worth considering extra funding to help offset the extra work lost because of those clinical hours. I had up to 24 hours a week of unpaid clinical work for weeks at a time some quarters. Having the ability to offset that would be tremendously helpful. Work hours were the first thing most of us needed to cut. We already had to cut sleep hours by this point, just to get everything done. So, consider an extra dollar amount per-quarter based on clinical hours needed for the program that you are helping to support. Help offset hours of work lost so that a person could complete the program of study.

A few people also asked for more guidance and support from their caseworker and one suggested a more detailed check-in process.

Participants in both focus group rounds were also asked to voice any ideas they had about ways to improve the program. See Table 2 for a summary. After encouraging participants to provide specific suggestions, 29 did so. As part of responding to this question, several themes emerged without prompting, specifically:

- Participants first expressed their appreciation for being in this program. They wanted to express very clearly that they were grateful for the program as it had been for them.
- Many also started their answer by observing that people are different in their needs and circumstances.
- Several (especially those who had experienced or were threatened with homelessness) commented that rent is the most important cost to address.
- Most also articulated that this incentive program should focus on people who are serious about getting a job and improving their life.

Focus group (paraphrase)

I think it should go solely to rent. You need somewhere to stay. If $500 goes to rent and rent is $1500, you can focus on getting the rest. It'll give people an incentive to go ahead. A little bit more would help… I think everyone can say that this has motivated them to not only move forward more for the next 10 month period but to get themselves straight financially, too because they know it's not going to last long.

If I get another job I will not ask for more money. Because you are helping a lot of people. When I stop, you can help more people.

- Participants also voiced the tension between the number of people who could benefit from the program, and the amount they would receive. Each side of the issue was represented.

Of the 29 who provided a code-able answer,

- Half (48%) said that the monthly assistance of \$500 was the optimal amount. This response was given by about four in ten of the single people without children at home, a quarter of the people caring for children but with other support (living with their partner or parent), a third of the people caring for a large family with a partner, and **half of the single parents**, in addition to one other single parent who was employed.
- Another 10% - all without children at home - also endorsed a monthly amount of \$500, except for the first month when it would be very helpful to receive a larger lump sum. For some, this would help pay off back debt, for others, it would mean getting into an apartment.
- One-third (34%) suggested something between \$600 and \$1000 (with the majority of these below the \$1000 mark). These were spread across the different categories of family type.
- Two respondents caring for large families recommended \$1000 to \$1500 per month.

Participants were also asked how long the stipend should last. Twenty-four people provided a code-able response. The most common response (42%) was one year, but almost as many (38%) said that the program should stay the same length, which was up to 10 months, depending on when the participant started. A few of these advocated for a shorter period of assistance, reasoning, for example, that "six months should be long enough to find a job." Two in ten advocated for a longer period, though they were not always clear and may have simply meant that the duration should be longer than it had been for them. A single father in a reentry program advocated for the opportunity to apply for an extension when the unforeseen occurs. In his case, he had been working at a job that he thought was going well, so he was surprised when his employer opted not to continue with

Focus group (paraphrase)

Keep it at \$500. I think it's not big or not small. Not big in terms of like too much that I can spend other thing. It's the right amount where I can spend and use less. And save…10 months are too short.

\$500 is a lot and such a blessing... If budget would allow, \$1000 would be good but not at the sacrifice of the number of people who could be helped.

Smaller sums are great for managing money better. A lot of people might fall into deciding not to work hard with more. This amount makes people become responsible.

10 months is the right length. It gives people a head start. It gives them time to achieve something, to catch up, to settle in and prepare themselves for the next step.

Anything that could help people. \$1000 would have been ideal. If rent is less than that then they could buy food and clothing, like a suit and tie for a job interview. Then they could go out and get a new job. Something to take the edge off.

him beyond the initial employment period. The employment ended just before the period of the incentive ended.

Table 2. Participant suggestions for next round of incentives

Amount	Single	Single parent	2 parents/ live w/ parent/ employed	Large family
$500	1111	11111	1111	1
$500 w/ more in first month (w/ counseling)	111			
$800	111	11	1	
$1000	11	11		
$1000-1500				11
Length of time				
10 months	1111	111		1
1 year	11111	111	11	
"Longer than 10 months"	11	1	1	1

Program managers and frontline staff were also asked for suggestions for improvement. Some suggestions related to program mechanics were documented above with the program challenges; some will be reported here, but most of those reported here are suggestions about the rules governing different aspects of the program, such as selection criteria, and details of the incentive.

- **Ability to benefit:** some interviewees mentioned ability to benefit as one of the selection criteria. The interviewee who explicitly omitted that criterion thought better of it.
  - Continue the requirement to stay in touch. Some interviewees noted that contact between case managers and participants was better for those participants receiving the incentive, suggesting that this closer contact could be an important part of how participants were able to move forward. In a related point, several interviewees argued for using the stipend as another support service to assist participants in removing barriers, rather than as a reason to engage with the program.
  - One went further, opining that without effective case management, this program promotes dependency: "when people get free stuff, they want more free stuff."
  - Keep the tie to workforce
  - Consider ways of encouraging participants to track their spending (for their sake, and if data can be made available for the evaluation, to counter stereotypes about how money might be spent)
- **Flexibility:**
  - How payments are received (to landlord, direct to participant, via check or direct deposit)
  - Amount of payments: some suggested guidelines for different amounts depending on the participants' circumstances, such as:

        - A single person vs. a single parent vs. a larger family
        - A working person vs. a full-time student vs. a job-seeker
        - A person reentering society with resources vs. without resources vs. with debt
        - A person with a lot of barriers vs. a person with few barriers
        - Some suggested asking students to show commitment first (by making progress in the program) before providing a stipend
        - $500 (4) ,$750 (1), 200-1000 (2), 1000 (1)
        - One interviewee suggested a match system where the program would add some amount (*e.g.* 20%) over their salary, or matched to the level of self-sufficiency and after reaching self-sufficiency, continue by adding 10% to their salary for six months while they stabilize. Or match the first three car payments.
        - Others argued that it may be hard to justify or hard to track different amounts or that different amounts may confuse participants. If amounts are to be flexible, consider team-level decisions.
        - **Distribution of payments** determined by the participant and the case manager
            - For some participants, equal payments throughout the period were seen as best
            - Others might benefit more from an initial large payment, followed by smaller payments
            - Some participants suggested tapering payments so that the participant would be increasingly financially responsible
- **Duration of payments:**
    - Interviewees expressed concern about cultivating dependence or allowing participants to get comfortable and fail to develop a plan for once the stipend runs out.
        - Several suggested that payments should remain at 10 months, with some adding that a longer period could incur dependence;
        - Others suggested limiting payments to one year, especially during the pilot
        - Another with prior experience in a stipend program suggests a shorter time frame, such as three months, perhaps with financial planning
    - Some interviewees suggested a flexibility of duration, depending on participants' circumstances; another suggested three months at a time;
    - One suggested that if programming is incorporated, 10 months may be too long.
- **How the money is used:**
    - Do not require a specific use (e.g., rent). Put responsibility for how it is used with the participant, otherwise, it encourages dependency.
- **Program mechanics:**
    - Provide more information to stakeholders, earlier:
        - Host a summit or a kick-off bringing everyone together, including participants. Provide lunch and talk about the program.

> **Interviewee** (paraphrase)
>
> We want to get them employed. They won't get comfortable in getting this guaranteed income because there is an end date. $500 for 10 months is OK because we get to help more people.

    - Provide a training event especially for frontline staff so they understand the research and philosophy behind GBI/UBI programs and encourage questions/challenges.
    - Facilitate an opportunity for program managers to meet and try to develop a more streamlined approach to issuing and tracking incentive payments.
    - Ensure that new partners are well-informed about all aspects of the program. Consider creating a one-page pamphlet with the basic information they can refer to for themselves and provide for participants.
    - With new partners, explain about the enrollment forms and the data collection requirements.
  - More start-up time, especially but not only with new partners, to figure out how to meet the project's requirements with existing staffing or how to bring on new staffing.
  - If possible, consider some funding for the organization to ease the additional administration time.
  - Add programming so it is on the calendar. Start with Money Mechanics and add from there. Consider a Life Skills/ Soft Skills course, a Job Readiness course, possibly a digital literacy course.
  - Ensure that case management is a strong component of the incentive program.

Evaluator suggestions:

If the decision is made to make the process more flexible, create guidelines or guardrails such as maximum amount beyond which approval would be required, and a policy around what triggers withdrawal of program benefits so that getting a job does not automatically trigger withdrawal.

Meet with providers and other stakeholders to plan future UBI/GBI programs. Ensure the program is clear. Some issues that may need to be clarified (or left up to each organization):

- Use of the CLIFF planner – is it required? How often?
- Monthly check-ins – how strict? Consequences for failure to check in? How much discretion with the case manager?
- Terms of participation – impact of getting a job? Impact of leaving the labor market for an academic degree?
- What is the relationship with the EcSA program? Are all participants enrolled in EcSA? Ensure participants understand any other benefits they may be eligible for – help with gas to attend school? Help with rent in the last month of a demanding training program?
- Participants really appreciated case management. Even those well on their way may still face barriers. Ensure that they have the chance to report barriers so they can be removed, if possible.
- A sizeable percentage of focus group participants seemed not to be aware of their career plan. Consider whether it needs improvement to be useful or whether it would be helpful to use it more prominently, such as in each check-in.

Create two accessible documents with the program's crucial information, one for the partners and the other for participants. Use this information when onboarding new case managers or program managers:

- Purpose of the program
- Eligibility criteria and selection procedure
- Plan for amount/duration/pattern of stipend (whether fixed or tiered or flexible)
- Expectations of participants (monthly check-ins, participation in programming if any, participation in the evaluation)
- Requirements of partners and case managers

Facilitate communication between partners. There was much the new JIA partners did not understand about this program, EcSA, or their partners. Work with partners to figure out how to improve information flow. As an example, several focus group participants articulated a need for financial coaching, but considered it out of reach. This was available to and underutilized by graduates of the Money Mechanics class. The case manager of one of the people asking for financial coaching remarked, “I think I remember getting an email about that.” But that email, her memory of it, and the participant’s request for that support did not coincide. Is there a way to close these information gaps in our environment of overwork and information overload?

Consider making the evaluation an integrated part of the program, asking participants to complete a presurvey as part of enrollment and a postsurvey as part of the final check-in. Consider recruiting some participants to be long-term evaluation participants, providing information even after their stipend ends. Find a way to provide employment information to the evaluation.

This report documents many successes. However, some questions remain: what are the long-term outcomes for these participants? (They didn’t all have time to get into a job during the 10 months of the program, especially those attending training programs first.) And would participants have had the same outcomes without the incentive? These are crucially important questions. Work with the WDC’s IT managers to access outcome data for participants, and develop a comparison group from the ESD or ETO database, based on similar demographics (age, sex, race, ethnicity, education, kids at home, single parent status, quarter of enrollment).