

YOLO COUNTY BASIC INCOME

Evaluation Final Report

2022–2024



UC DAVIS
UNIVERSITY OF CALIFORNIA



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HEALTH

Violence Prevention
Research Program



YOLO COUNTY
**Health & Human
Services Agency**



YOLO COUNTY
**CHILDREN'S
ALLIANCE**

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From the Yolo County Health and Human Services Director **NOLAN SULLIVAN**



After over 15 years working in county social services, including the CalWORKs (TANF) program, it became clear that achieving the program's goals of self-sufficiency and stabilizing low-income California families was increasingly difficult. While CalWORKs provides a wide range of services—covering physical and mental health, childcare, employment support, food assistance, and substance use treatment—housing remains one of the biggest barriers to self-sufficiency. The addition of the CalWORKs Housing Support Program (HSP) and new emergency and transitional housing benefits made significant progress in addressing this issue.

Despite these efforts, the Yolo County team faced continued challenges in helping clients achieve meaningful, and long-lasting change. California's high housing costs, tight rental market, and the prevalence of low-wage jobs made it even harder for CalWORKs families to get ahead. While the CalWORKs grant in California is higher than those in many other states, it still falls short for the families we serve, hindering their ability to stabilize and move toward self-sufficiency.

In Yolo, we knew we had to try something different. As early adopters of the CalWORKs HSP program, we have become skilled at using HSP to temporarily house homeless families. We have developed innovative solutions, including master leasing transitional housing units, using motel rooms in lieu of shelters, and working closely with landlords to make our clients

more competitive rental applicants. This approach has been so successful that despite Yolo having one of the highest poverty rates and above-average homelessness per capita, we have maintained close to a 0% unsheltered family homelessness rate for several years of county Point in Time Counts (PIT).

Despite this progress, helping families become truly self-sufficient remained a significant challenge and we became curious about the Guaranteed Income movement. We watched as Stockton, CA, launched their SEED program with very promising results. We began asking: What would be the impact on housing stability and child and parent health and wellbeing if CalWORKs could offer all its current benefits and we could provide enough financial support to lift our families out of poverty?

This question led to the creation of the YoBI Pilot. A program based on a hypothesis: If every homeless family in Yolo County receiving CalWORKs HSP, with at least one child under 5, were provided financial support to live above the poverty line for 24 months—along with continued CalWORKs benefits and the autonomy offered through Basic Income (BI)—we believed we’d see significant positive outcomes. This hybrid program could lift families out of poverty, stabilize their housing situation, have lasting effects on caregiver and child health and wellbeing, and do so efficiently within existing programs.

As you read this report to learn how our hypothesis played out, I want to first express my deepest gratitude to the outstanding research team at UC Davis, the generous donors who supported this pilot, our partners at Yolo County Children’s Alliance, the dedicated Yolo County CalWORKs team, and, most importantly, the brave caregivers and families involved in this pilot. Despite overwhelming challenges and a system that can sometimes work against them, they have persevered, doing their best to support their families and build a brighter future for their children.



YOLO COUNTY

**Health & Human
Services Agency**

EXECUTIVE SUMMARY

With bold leadership, Yolo County elected officials and Yolo County Health and Human Services (HHS) staff launched the Yolo Basic Income (YoBI) program which ran from 2022-2024 as one of the first 100 Guaranteed Income pilots nationwide.¹ The goal of YoBI was to improve housing stability and child and caregiver health and wellbeing as the ongoing global COVID-19 pandemic added financial and emotional stress—particularly for the most vulnerable community members.

The very act of creating YoBI helped spur a shift in state-level policies. As YoBI joined 27 other pilots in California—making the state home to the plurality of guaranteed income pilots²—California passed Assembly Bill (AB 120) in 2023 to streamline benefit programs for all Californians so that participants in Guaranteed Income pilots would not lose existing benefits.

At program launch, all families in Yolo County in the Housing Support Program (HSP) that were receiving benefits through the California Work Opportunity and Responsibility to Kids (CalWORKs) program and had at least one child under the age of six qualified to enroll in YoBI. In total, the program served 243 individuals: 96 adults and 147 children—boosting families above the California Poverty Measure for two years with an average monthly stipend of \$1,289.³

Program evaluation demonstrated that YoBI significantly improved housing stability. By the end of YoBI, 90% of YoBI families owned or rented their home, up from 60% at the start of the program. Consistent with evaluations of other California-based programs, YoBI participants reported that their lives felt more stable. While surveys did not show immediate statistically significant improvements in health and wellbeing for caregivers and children, participant interviews demonstrated the many pathways through which YoBI improved daily life and long-term outlooks.

Though the program added logistical work for the 23 HHS staff involved in implementation, staff interviews show that YoBI benefited staff morale and job satisfaction while providing staff with an additional tool for helping families find a way out of poverty.

Yolo County Board of Supervisors Chair MARY VIXIE SANDY



Poverty and homelessness severely affect the quality of life for our Yolo County residents, especially our ethnic minority families. The Yolo County Board of Supervisors is committed to bringing “our” vulnerable children and families out of poverty by providing extra income through resources such as the YoBI program. We are grateful to our community partners for their unwavering support, and together we congratulate all those involved in this successful program that helps lift our most vulnerable residents out of the insidious cycle of poverty to a healthier and more financially stable future.



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YoBI PROGRAM OVERVIEW

The Yolo Basic Income (YoBI) Program is motivated by the understanding that the chronic scarcity of resources induced by poverty significantly impairs cognitive function and hampers an individual's ability to manage stress and daily life.^{4,5} The family stress model (FSM) explains how economic hardship impacts family functioning and child development. Financial strain creates economic pressure on caregivers, which negatively affects their mental health and caregiving practices.⁶ Material hardship fosters a scarcity mindset in caregivers, which adversely affects their physical and mental health, diminishing the ability to plan and set future goals for themselves and their children. Research has demonstrated how this mindset and the associated practices, in turn, influence the well-being of children and adolescents.⁷ Children who grow up in poverty are likely to remain poor as adults and when they become parents—creating a cycle of poverty that can persist across generations.⁸

Unconditional cash transfers can disrupt this cycle by temporarily alleviating material hardship, thereby creating mental space or bandwidth for hope and decision-making.⁹ Guaranteed income (GI) is a subset of cash transfers where stipends are not conditioned on required actions.¹⁰ Participants in a GI program cannot lose their eligibility, nor do they need to re-qualify for the program repeatedly—thereby increasing income stability, certainty, and the ability to make longer-term financial plans. As a subset of GI, basic income (BI) is conceptualized as a cash transfer that is enough to ensure recipients can afford their basic needs—such as boosting a participant above a poverty threshold.



Importantly, both GI and BI programs can complement traditional safety net programs for case managers and clients alike by adding:

- **Flexibility.** Traditional safety net programs, like Supplemental Nutrition Assistance Program (SNAP) and Temporary Assistance to Needy Families (TANF), often have restrictions on how benefits can be used. Basic income provides unrestricted cash that recipients can spend on whatever they need, offering greater flexibility to address individual circumstances and a variety of expenses, such as emergency costs, transportation, or personal hygiene products. Basic income can fill gaps in traditional safety nets.
- **Simplicity.** Basic income can reduce the need for participants and case managers to review multiple, complex applications with varied eligibility criteria across programs. This makes it easier for case managers to provide clients with support
- **Reliability.** Regular, monthly cash payments over a set duration can provide financial stability, helping recipients manage their budgets more effectively and plan for the future.
- **Agency.** With a basic income, individuals may have more freedom to pursue education, training, or entrepreneurial activities, potentially leading to better job opportunities and economic mobility.

Cash transfer programs can build on existing state-funded and county-administered programs. YoBI is nested within California's Work Opportunity and Responsibility to Kids (CalWORKs) and Housing Support Program (HSP). In 2014, the California State Auditor created HSP to be a cost-effective and successful program for helping families experiencing homelessness.¹¹ In 2021, Assembly Bill 135 updated the statute to include families in CalWORKs who are at risk of homelessness, including recipients who have not yet received an eviction notice. Now expanded to 55 counties, HSP gives counties flexibility to design their own program based on their community's needs. In Yolo County, HSP uses a Rapid Rehousing model that provides financial assistance and guidance on finding permanent housing. The flexibility, reliability, stability, and agency offered through a Basic Income can complement an existing benefit program like HSP. Basic Income also offers an extension of support when benefit programs like HSP end by mitigating the precarity that participants must suddenly navigate.

PROGRAM DESIGN

HHS staff partnered with the UCD research team, funders, a steering committee made up of HSP recipients, and other county agency staff, to design YoBI. Collectively, they set program criteria based on the rationale provided below. An executive committee monitored the program, meeting bimonthly before and during launch, then monthly throughout the program until resuming bimonthly meetings at conclusion. The executive committee included: UCD researchers, HHS executive administrators and the case manager lead, the HHS data analyst, and YCCA executive staff and case managers.

Where: Yolo County

Rationale: In Yolo County, low-income residents struggle to navigate the short supply of housing and high cost of living. In 2022, the poverty rate in Yolo County was 19.5%, with about 40,700 people living in poverty¹² and nearly half of Yolo County households living paycheck to paycheck.¹³ To afford the average monthly asking rent of \$1,883 in 2023, renters in Yolo County needed to earn \$36.21 per hour- 2.3 times the state minimum wage.¹⁴ As a result of these challenges, 9,030 low-income renter households in Yolo County do not have access to an affordable home and 77% of extremely low-income (ELI) households spent more than half of their income on housing.^{14, 15} Notably, the rental vacancy rate in Yolo County peaked in 2010 at 7.18% and fell to 2% in 2019, rebounding slightly during the 2018-2022 period to a still anemic 3%.¹⁵ The severe gap between resources and needs in Yolo County creates housing instability for many low-income families with widespread spillover impacts on communities.

When: 24 Months • May 2022-April 2024

Rationale: As the effects of the pandemic deepened, so too did the housing crisis in Yolo County. The number of unhoused people reached an all-time high in 2022 with over 760 people experiencing homelessness, while rental prices continued to climb, doubling between 2000 and 2022.¹⁴ Further, state and federal funding for housing production and preservation in Yolo County decreased 83% in 2022 compared to the prior year. The program managers had secured sufficient funding at launch to guarantee funding to lift recipients above the California poverty line for two years.

Who: Families with children under six years of age

At program launch, all families in HSP that were receiving benefits through CalWORKs and had at least one child under the age of six qualified to enroll in YoBI. A limited number of additional CalWORKS families, not in HSP, and with children under the age of 6 were also offered enrollment based on the available funding. This additional group of families that received YoBI without HSP was included to examine the benefit of YoBI with and without HSP. This resulted in YoBI serving 49 HSP families and 27 families that did not receive HSP services. In total, the program at launch provided assistance to 243 individuals: 96 adults and 147 children. About 90% of families were headed by a single mother. Nearly 30% of the families identify as White, 34% as Hispanic, and 19% as Black.

A comparison group was recruited that included CalWORKs families with similar demographics that did not receive a stipend but participated in the evaluation. With YoBI+HSP, YoBI only, and the comparison group, the evaluation could compare outcomes across varying levels of service. YoBI was not designed to settle debates about whether GI should complement or replace the current means-tested social welfare system. Rather, YoBI was designed to work with existing welfare programs with the aim of improving outcomes for clients, their children, and case managers.

Rationale: Interventions that target early childhood, roughly ages 0 to 5 years, have demonstrated greater return on investment in promoting skills critical to child development and adult productivity, such as school readiness, than remedial interventions for older children, adolescents, and adults.¹⁶ Early childhood exposure to poverty is associated with worse health, well-being, and achievement than poverty experienced later in life¹⁷; therefore, it is critical to invest in early childhood interventions that can reduce deficits associated with poverty exposure or poverty itself.

There is strong evidence that household income has causal effects on a wide range of children's health and wellness outcomes and later-life earnings.¹⁸



Beyond child impacts, living in poverty can be particularly challenging for a single mother due to several factors:

Financial Strain

Single mothers often have to manage all household expenses on a single income, which can be insufficient to cover basic needs like housing, food, healthcare, and childcare.



Childcare Costs

Quality childcare can be expensive, and without adequate financial support, single mothers may struggle to afford it. This can limit their ability to work or pursue education and training opportunities.



Time Constraints

Balancing work and caregiving responsibilities can be overwhelming. Single mothers may have less time for themselves, leading to stress and burnout.



Social Stigma

Single mothers may face societal judgment or discrimination, which can affect their mental health and self-esteem.



Without financial interventions, these combined factors can spur an intergenerational cycle of poverty that is difficult to disrupt.



What: Monthly unconditional cash support bringing families up to \$1 above the California Poverty Measure (CPM)

Rationale: Poverty lines and measures are used to measure the extent to which household income adequately meets demand for essential household expenses. Assessing the poverty line is complicated by the variable local cost of living as well as the individuals within a household. To account for these factors, the Public Policy Institute of California (PPIC) and Stanford University Center on Poverty and Inequality developed the California Poverty Measure (CPM) to quantify poverty in relation to local household demands and expenses by county³. Bringing YoBI families \$1 above the CPM threshold resulted in an average monthly stipend of \$1,289 with a range of \$600-\$2,449, the latter resulting from a large family.

To affirm that YoBI was an additive benefit, the team worked to ensure that participants did not affect families' participation in existing benefit programs. Staff engaged with internal subject matter experts to create a list of benefits with exemptions and regulations, and then reached out to authorized programs. At the time, almost all programs lacked clearly defined guidance. Due to pilot programs like YoBI, this changed with California Assembly Bill (AB 120) Chapter 43, Statutes of 2023. This legislation amended Welfare and Institutions Code (WIC) Section 11157 to require all GI payments made to CalWORKs applicants and recipients be exempt from consideration as income and resources when determining CalWORKs eligibility and grant amounts.¹⁹ Staff applied for waivers for CalWORKs that would also apply to CalFRESH with conditions (this requirement has been nullified as of September 2024¹⁹; determined categorical eligibility for the Women, Infants, and Children (WIC) program and subsidized childcare; and initiated conversations with local Housing Authority, Child Support Office, and Social Security Administration representatives. Benefits were distributed through a third-party debit card provider.

Program Costs

- Yolo HHS leveraged 23 staff through existing salaried work.
- Distributions to YoBI participants (2 years): \$2,351,136.00
- Partnership with YCCA for data collection and evaluation incentives for participants: \$190,730
- Evaluation design and analysis by UCD: \$350,000

Funders

To support the program and evaluation, the county and researchers applied for grants and partnerships with nonprofits, state and federal agencies, university, and tribal governments. Funders included: Yolo County Board of Supervisors, Kelly Foundation, Stuart Foundation, Travis Credit Union, First 5 Yolo, University of California, Davis Public Scholarship and Engagement, Sutter Health, Yolo County Cannabis tax revenue, Sierra Health Foundation, American Rescue Plan, and the Families First Prevention Services Act.



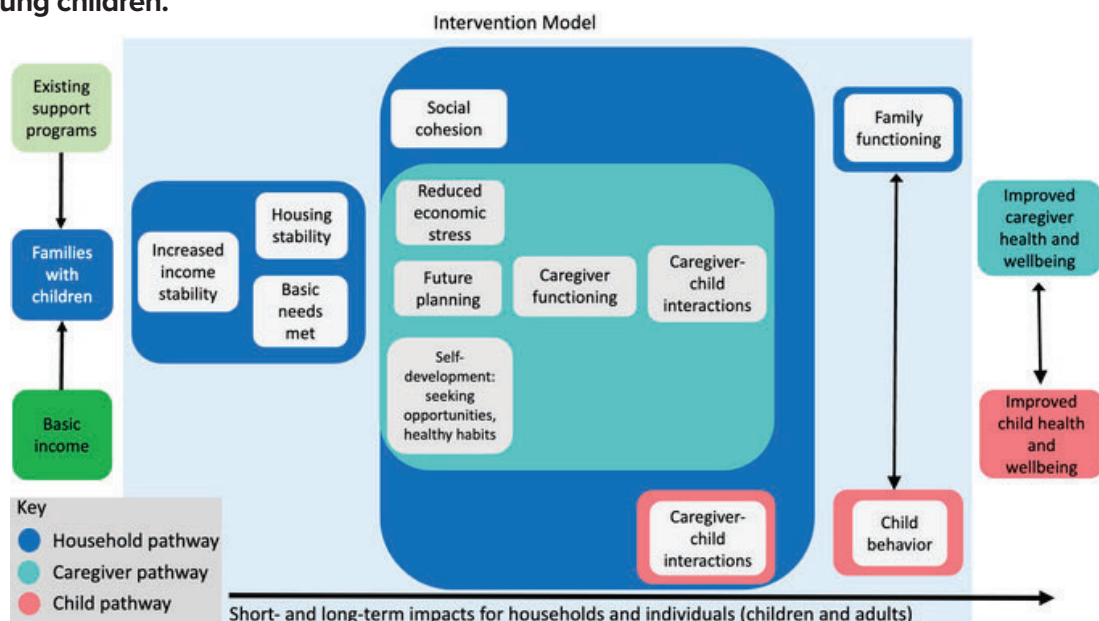
EVALUATION DESIGN

At the direction of Yolo County HHS, the evaluation was focused on child and caregiver health and wellness. The goal of the evaluation was to understand the causal pathway as well as the outcomes of the YoBI program (Figure 1). Families that received YoBI+HSP were expected to show greater improvements than those in YoBI only due to the additional financial support and case management offered through HSP services.

At the scoping stage, before the project was fully funded, Project Principal Investigator, Catherine Brinkley, PhD, VMD, initiated evaluation planning through an upper division UCD course with 20 Masters of Public Health and Community Development students. This effort was refined with input from the YoBI Executive Steering Committee, and the following UCD researchers: Robb Davis, PhD (Public Health Sciences), Bapu Vaitla, PhD (Development Economics), Vikram Koundinya, PhD (Community and Regional Development), Rose Kagawa, PhD (Epidemiology), Daniel Choe, PhD (Developmental Psychology), Ryan Finnigan, PhD (Sociology).

To increase comparability across programs, researchers conducted a review of existing GI programs and available evaluations to structure the YoBI evaluation.² Following the design of other California-based programs, YoBI included a parallel mixed-methods design with both quantitative and qualitative components.²⁰ Data collection and analysis occurred independently within the quantitative and qualitative strands, with integration occurring after completion of within-strand analysis.²¹

Figure 1: Family Health Model and causal pathway for impacts from Basic Income on families with young children.



EVALUATION COMPONENTS

- **Participant interviews.** At baseline and midpoint, peer interviewers, who had lived experience with poverty and who had recently received welfare benefits, conducted semi-structured interviews in English and Spanish with YoBI participants and members of the comparison group. While peer-to-peer interviews have been shown to increase engagement and help participants feel more relaxed, open, and honest, they also have limitations. After the first two rounds of interviews, interviewers, interviewees, and the research team expressed concerns about the peer-to-peer methodology. In addition, the interviews with comparison participants did not offer additional learning about the impact of the YoBI program. To address these challenges, the team stopped conducting comparison group interviews after the midpoint, and trained members of the research team conducted the final participant interviews. The members of the research team who conducted the majority of these interviews also had relevant lived experience. UCD CRC staff translated (when necessary), coded, and analyzed the interviews at all three timepoints.
- **Participant surveys.** YCCA and county staff administered a survey of 108 questions to YoBI participants and members of the comparison group, on a quarterly basis. The survey included questions on economic hardship, housing stability, family interactions, social cohesion, caregiver well-being, caregiver-child interactions, and child behavior. Many families in both the treatment and comparison groups did not participate in data collection quarterly.
- **Staff interviews and surveys.** UCD researchers administered semi-structured interviews containing 13 questions to frontline and administrative staff at YoBI program pre-launch, midpoint, and conclusion. Interviews ranged from 20-40 minutes. The researchers who collected the data, transcribed, coded, and analyzed the interviews at all three timepoints. The original plan also included a staff survey. Due to low response rates at conclusion, the team did not analyze the data and it was dropped from future rounds of data collection.

The UCD evaluation team designed the data collection tools, relying on validated instruments where possible, and analyzed the data. Program partners conducted much of the data collection, with the UCD team conducting staff interviews and Evaluation Components some participant interviews. As data were analyzed, the evaluation team reported findings back to the YoBI Executive Committee for discussion. Program meetings with UCD, Yolo County HHS, and program partners occurred biweekly before launch, then monthly during program operation and following program conclusion. Regular Executive Committee meetings provided opportunities for feedback and refinement of the program and evaluation between HHS, YCCA, and UCD teams. The final evaluation was designed to assess differences in baseline, midpoint, and final measurements for YoBI+HSP, YoBI only, and comparison group families. The evaluation was also designed to capture the experiences of the county staff managing a pilot program and its impact on their job satisfaction. The UCD Internal Review Board approved all study tools and methods to ensure legal and ethical research compliance.

Evaluation Questions



How does participation in YoBI impact housing stability?



How does participation in YoBI impact child and caregiver health and wellbeing?



How does YoBI impact program staff job satisfaction?

KEY FINDINGS

At baseline, all of the participants described experiencing significant financial challenges, including unmet material needs and housing insecurity. Throughout the program, YoBI significantly improved housing stability and participants reported an increased ability to pay for basic needs. At the same time, participants acknowledged that the stipend was temporary and therefore not something they could rely on long term. Impacts on caregiver and child wellbeing were not observed, and at the conclusion, many families felt like they were back at square one and feeling the same financial hardships. This report is focused on findings at the endpoint, combining the quantitative and qualitative strands.

Additional reports for baseline, midpoint, and endpoint findings are available on the UC Davis Center for Regional Change YoBI page:
<https://regionalchange.ucdavis.edu/projects/yolo-county-basic-income>.

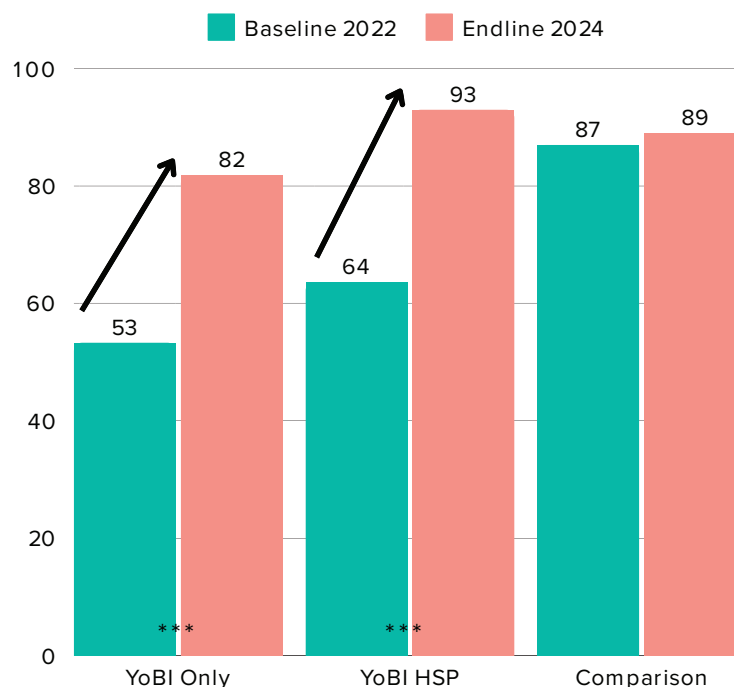
Table 1: Data Collected

	Baseline	Midpoint	Endpoint
Participant Interviews	<ul style="list-style-type: none"> • April–June 2022 • Conducted by YCCA peer interviewers • 42 of the 76 (55%) YoBI participants • 9 of the 42 (21%) YoBI ONLY • 33 of the 42 (79%) YoBI + HSP • 10 of 103 Comparison adults 	<ul style="list-style-type: none"> • May–August 2023 • Conducted by YCCA peer interviewers • 42 (55%) YoBI participants • 15 (36%) YoBI ONLY • 27 (64%) YoBI + HSP10 of 103 adults 	<ul style="list-style-type: none"> • May–July 2024 • Conducted by UCD Center for Regional Change staff • 33 (43%) YoBI participants • 10 (30%) YoBI ONLY • 23 (70%) YoBI + HSP
Participant Surveys	<ul style="list-style-type: none"> • April–May 2022 (participants); June–September 2022 (comparison group) • Collected by County HHS staff • 75 YoBI participants • 30 (40%) YoBI ONLY • 45 (60%) YoBI + HSP • 69 Comparison adults 	<ul style="list-style-type: none"> • March–June 2023 • Collected by County HHS staff • 40 YoBI participants • 18 (45%) YoBI ONLY • 22 (55%) YoBI + HSP 44 • Comparison adults 	<ul style="list-style-type: none"> • December 2023–March 2024 • Collected by County HHS staff • 50 YoBI participants • 22 (44%) YoBI ONLY • 28 (56%) YoBI + HSP • 27 Comparison adults
Staff Interviews	<ul style="list-style-type: none"> • March–April 2022 • 16 (70%) staff members 	<ul style="list-style-type: none"> • March–April 2023 • 12 (52%) staff members 	<ul style="list-style-type: none"> • March–April 2024 • 16 (70%) staff members

YoBI improved housing stability

The participant survey and interviews pointed to an increase in housing stability among YoBI participants early in the YoBI program. This trend remains apparent for both groups in 2024, though the change is only statistically significant for the YoBI+HSP group. As shown in Figure 2, surveys captured that the percentage of YoBI families renting or owning their homes increased during the course of the program (YoBI Only: 53.3% in 2022 to 81.8% in 2024; YoBI+HSP: 63.6% in 2022 to 92.9% in 2024) relative to comparison group families who showed continually high rates of renting or owning their homes (87% in 2022 to 88.9% in 2024). Participant interviews describe how YoBI was both a financial benefit as well as an important asset in qualifying for housing.

Figure 2: Percent of people who rented or owned their home-baseline 2022 vs. endline 2024



*** indicate statistically significant increases in percentages from baseline to endline compared to the comparison group ($p < .05$).



"YoBI...has been a great deal of help. Without that last month, I wouldn't even have been able to pay rent."

"...the only reason I was able to get into my apartment that I'm in because I was able to claim that [YoBI] income. Like without it, I wouldn't have qualified. So that kind of saved my life because there's no way I could afford the rent where I was any longer."



YoBI families could better cover expenses and material needs

Surveys captured that YoBI families could better cover their daily expenses and pay for their materials needs. Caregivers in the intervention group demonstrated statistically significant reductions in economic hardship and unmet material needs compared to caregivers in the comparison group who showed no change in difficulty paying bills, having money left over at the end of the month, or the ability to meet their family’s material needs. In interviews, YoBI recipients expressed profound gratitude for the stipend and the positive impact it had in serving family needs.



“Without YoBI it would be a struggle...my kids, it keeps a roof over their head, it keeps them with hot water, or a place to play, a place to call home.”

“Things like childcare, gas...even maintenance with the car...Sometimes it would help with rent...also other expenses that I pay as well, like life insurance and things like that.”

“My son’s growing like a weed...diapers, shoes, underwear...plus he goes to daycare...even his medication...”



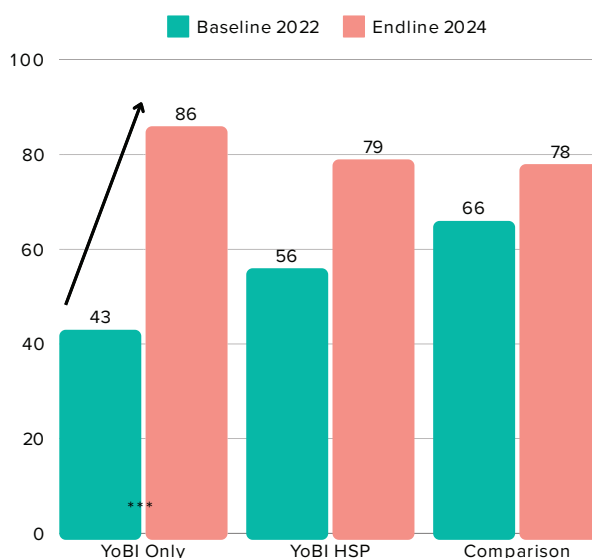
YoBI increased safety and social cohesion

Families in the YoBI+HSP group showed statistically significant improvements in quantitative measures of social cohesion from 2022 to 2024. For example, a greater proportion of YoBI HSP families reported their city was a good or excellent place to live, they trusted the people in their neighborhood, and living in their neighborhood gave them a sense of community. Similar changes were not observed among families in the YoBI only group, and in contrast, the comparison group showed no change and sometimes showed large declines in the proportion of respondents agreeing with these statements. YoBI HSP families also increased their likelihood of reporting feeling safe in their neighborhoods. The only negative trend we observed, particularly in the YoBI only group, was a decline in the proportion of families reporting that they feel like they can make a moderate or big impact in making their community a better place to live (from 58% in 2022 to 27% in 2024 among YoBI Only families). These results suggest the combination of YoBI payments with HSP helped families move to neighborhoods where they felt safer and more connected.

Life felt more stable

Consistent with other GI programs, YoBI participants, in both the survey and the interviews, reported that their lives felt more stable while they were receiving the YoBI stipend. Approximately 62% of YoBI families demonstrated an increase in feelings of stability during the course of the program; Figure 3 shows greater percentages of both treatment groups from baseline to endline reporting agreement with the following statement: “Overall, my life feels stable to me.” Because the comparison group also reported increases in feeling stable, only the larger increase observed among YoBI Only families was statistically distinguishable from the change in the comparison group. Interviews capture how refreshingly new and empowering this sense of well being was for many participants—allowing them to envision, often for the first time, what financial independence might look and feel like long term.

**Figure 3: Percent of people who agreed with the statement
“Overall, my life feels stable to me.” - baseline 2022 vs. endline 2024**



Stars indicate statistically significant increases in percentages from baseline to endline compared to the comparison group ($p < .05$).



“For the first time in my life I was able to feel confident in my ability to be a mom and provide and I wasn’t worried and stressed about, ‘how am I gonna do this?’”

“I can’t have my mom and dad help me forever. I had to learn to be independent... it helped me grow as a person to a little bit, you know.”

“YoBI kind of gave me that boost and that confidence I needed to provide for my family...and I was able to move up in my...position confidently, knowing that I was secure, you know.”



YoBI changed their childhoods

The evidence that YoBI improved child and caregiver wellbeing was mixed across the methods. Survey responses suggested there was no meaningful change in the number or type of activities caregivers engaged in with their children. Yet, YoBI+HSP demonstrated an increase in family functioning and resilience that differed significantly from no change in the comparison group after the first year of YoBI. By the end of YoBI, both treatment groups showed no change in family functioning and resilience relative to increases for both measures in the comparison group.

In terms of child mental health outcomes, attention problems and anxious/depressed symptoms improved during the course of the program both in the intervention group that received HSP services and the comparison group. There were no significant group differences in changes for child aggressive behavior or attention problems after the first year of YoBI, nor for the entirety of the intervention. Intervention group families that only received YoBI payments, however, either showed no change in child mental health or worsening problems during the course of the program. Such findings point to the importance of HSP services.

Though survey results were mixed, participants described during the midpoint and endpoint interviews how the stipend helped them provide more stability and material resources for their children and that as a result, they saw improvements in their children's wellbeing and behavior. These findings suggest that YoBI+HSP was helpful for family functioning, but that improvements dissipated by the end of the program.





...the kids...got stuff that they wouldn't have gotten before YoBI and there were... better birthdays...they got to....go play soccer...this weekend we went with my mom - we went bowling...you know...it changed their childhood."

"I was able to figure out exactly what was going on, and be able to show up to his school, and, you know, just be more involved with the teachers and counselors and stuff that he has to deal with on a daily basis."

"This program has really helped me focus more on his [my son's] mental health and his learning, because at first he wasn't talking. He was walking...He's in school now....so I'm really grateful for that."

"Us being stable has impacted him greatly. He's able to go to school. Before, I couldn't get him in school, he's finishing off the year, he will be graduating next month. He's going to earn five certificates, student of the month... "

"Before, they [my children]...were, you know, unsure, kind of...quiet. They weren't really their selves, like happy-go... Like they felt... everything that we were going through...they were very like emotional. But now, they're very outgoing, outspoken. You know, they're always laughing and giggling, making jokes and stuff... it's been a big difference."



At midpoint, participants also described YoBI enabled visits to the pediatrician for diagnoses and medications.



"My middle son has... autism, along with his genetic disorder. And since we've moved to Davis, he's actually thrived a lot. He is doing very well in school, academically."



In midpoint interviews, parents also often spoke about how they insulated their children from the worst effects of poverty and stress before and during YoBI. Parents intentionally chose not to share their stress with their children, even when it meant that the parent was more alone in the struggle. Parental absorption of stress would moderate impacts on children.



"It [YoBI] helps my day to day living,...my kids know that I'm okay and they never have to see us worry. They never see me worry about anything so I feel like they know that we're okay."

"Oh, my kids are great. They don't, miss a beat. They don't see the struggle. They don't go without like, so it's been a personal mom struggle. So, they've been good.."

"...the younger one, you know, we shield him from the nonsense and he's doing really good. He's flourishing every day."

"..my kids, don't see the struggle. They don't know, they think we, my daughter thinks we rich.."



YoBI reduced caregiver stress

Caregivers shared narratives about how the YoBI stipend reduced their depressive symptoms. Similarly, surveys showed a decrease in depressive symptoms from baseline to endpoint in YoBI families that were also receiving HSP. In comparison, the initial reduction in caregiver depressive symptoms observed at midpoint for YoBI only families was not sustained through to the end of the program—another indication of the value of additional support offered through HSP. While both treatment groups of intervention families experienced decreases in depressive symptoms, more dramatic reductions were observed in the comparison group families, limiting the ability to attribute changes to the YoBI program. In interviews, caregivers qualified that YoBI benefited their overall mental health and reduced some stress but was not a complete cure.



“It really did improve some things, and it really did take a lot of the stressors away... I was able to...just be mellow for a while and not freaking out. I’m all over the place all the time, anxiety always high, but I was actually able to kind of just relax and just kind of breathe and live...”

“I wasn’t struggling. Like I didn’t wake up with anxiety, wondering where I was, gonna get breakfast from, or how I was gonna get gas, or how I was gonna get to the welfare department... I didn’t have to worry about any of that. ...I didn’t have to worry like I didn’t wake up to anxiety, sick to my stomach.”

“I was able to...not stress and, for once, be a better mom for my kids, cause I’m always stressed with bills and trying to figure things out. But getting that money, it gave me a better mental state for my babies, so I can focus on being a mom, being more kind and patient...that money really helped...[me] be able to function for my babies.”



YoBI participants could see a different future

In interviews, YoBI participants reported that having a temporary reprieve from poverty offered them the opportunity to see a different future for themselves and their families. This reprieve gave them a different vision about what their financial future could look like.



“YoBI gave me an insight of what life could be...when you... [are] growing up in the situation that I did where you kind of did go without so much, you feel like that’s normal, it’s normal to struggle.”

“It [YoBI] put me on a road where I needed to be. It made me confident that I could, you know, manage it all. Before...I never thought about having a job and paying my rent...But then I started receiving YoBI. I got the job... and seeing that I can do it on my own, and I’ve been able to maintain it all on my own.”

“I actually never had a job until after I got my YOBI money, so it makes me feel better about myself having a job because when I first got the YOBI supplement, I was told this is more to help us help you get better in life, to get a job and get your monthly income and get this money so you can get further. So, that really motivated me to get a job. So, I got a job and it really does help and it does make me feel a lot better about myself and towards my kids.”

“I’ve been able to pay my bills. I don’t have to ask people for money. I don’t have to go out and prostitution no more. So, it’s just been great”



Despite benefits, YoBI participants experienced persistent challenges

While participants reported improvements, many also noted that the stipend was not sufficient to address all of their material needs. Even with the cash assistance, many families experienced financial stress.



"Basically, my biggest stress...is like finances. Like that's my biggest stressor....I don't know. I guess just regular bills are stressful, like car payment, car insurance, wifi is not cheap, phone bill, stuff like that."



YoBI was not enough to pull people out of poverty when the program ended

While some outlier participants described that they had been able to save money during their program, complete a higher education degree they had been working on, or complete some essential job training, most people were struggling once the program ended. After receiving the last payment, participants reported that they had to begin again figuring out how to cope with their lives of poverty.



"You know, now we don't have YoBI again...we're back to square one again without YoBI. We're back to bills up high again."

"Well , that's it. I can't... buy clothes for my children...and the food too. It's difficult for me. It scares me a little bit... a fear that we are not going to be okay."

"I'm always on the edge. My rent's not even paid for this month. So I'm thinking it's already going to be June. and my landlord checks me on Sunday for an update on the rent, like, I don't have an update for you, cause I don't have nothing."



Overall, YoBI boosted staff morale

Despite the additional effort of managing the pilot, staff reported increased job satisfaction and retention as a result of the pilot. Pioneering YoBI contributed to a sense of pride and achievement for frontline and administrative staff alike, which can be credited to the perceived positive outcomes for clients. Staff reported that the program design provided them with additional tools to support clients while fostering greater synergy and networking with allied agencies.



"I don't really wanna look for a position outside [of the county] because I kind of wanna see the finish of the project as a whole."

"I think YOBI was amazing. I met some wonderful people, [created] friendships, and I would say [obtained] resources and connections with the workers that I may not have had outside of this ... it's really great to be able to have that camaraderie, and to be a part of a program that is genuinely structured to really help and empower families."

"I went from withdrawn, sad, always putting on like this face like everything is okay... to now, I walk with my head up. I am proud of my job position."

"I am a different person today than I was four months ago. I believe in myself. I'm going to cry. ...And I am such a part of this big change, and I can't wait to see where it's going."



At the same time, staff also experienced increased stress with state-level budget shifts calling into question their future job security. An administrative staff member recognized this anxiety from frontline staff, noting, *"In a lot of cases, honestly, my staff are a paycheck away from being in poverty or homeless themselves."* These findings highlight how BI programs like YoBI can improve conditions for health and welfare staff as well as clients.. Additional staff suggestions for improving future iterations of YoBI are outside the scope of this evaluation report, but will be available in future whitepapers.

LIMITATIONS

At the direction of the Steering Committee, the YoBI evaluation did not focus on analysis on household economics, but did gauge family stress related to financial precarity through surveys and interviews. Furthermore, baseline data were collected from YoBI families prior to the recruitment of and baseline data collection with comparison families. This weakened the quasi-experimental design of the intervention and limited causal inferences that could be derived from survey data.

The evaluation was designed to capture outcomes and did not include a formalized learning agenda that would fine-tune the project administration by incorporating real-time findings into ongoing program improvement including how the cash transfers were administered or how the program was run.



LEARNING EDGE

As one of the early basic income projects in California, and one of the few that collected data primarily on housing stability and caregiver and child wellbeing, YoBI offers a learning opportunity for future basic income programming. We highlight these considerations below.

YoBI families experienced great benefits in housing stability.

This evaluation affirmed the hypothesis that the 243 children and adults receiving YoBI would achieve greater housing stability. This increased stability likely contributed to the reduction of homelessness observed county-wide since 2021. The year YoBI launched coincided with the reversal of a ten-year climb to the county's peak in unhoused individuals, with 760 in 2022.¹⁴

The county saw a 26.3% increase in the Point-in-Time count of unhoused individuals in the county²² from 2022 to 2024, the year that YoBI ended.



“Without YOBI it would be a struggle...my kids, it keeps a roof over their [my children’s] head. It keeps them with hot water or a place to play, a place to call home.”



Participants reported that YoBI payments played a critical role in helping them stabilize their housing situations. Families receiving only YoBI as well as families in YoBI+HSP moved into more stable housing situations over the course of the program. As families in YoBI+HSP moved into new housing, they also reported increased connection to their neighbors, communities, and their cities over the two years of the program. County case management services through HSP, which were available to the YoBI+HSP families, likely helped to boost the housing stability benefits of YoBI payments, suggesting that YoBI complemented, rather than replaced, existing social welfare programs. These findings highlight the value of sustaining existing cost-effective HSP and other social programs with the addition of guaranteed cash income. Extending the existing cost-effective HSP programs to include a cash transfer like YoBI is one method that the state could take to build on the promise of this pilot and existing programs.

Longer term follow up with families is needed to fully understand the impact of YoBI on child health and development

In interviews and surveys, YoBI participants described using the benefits to cover essential needs for their families. They used the unrestricted cash to qualify and pay for housing and pay for utility bills, car insurance and maintenance, educational and medical services, food, diapers, clothing, and other basic needs. Both the survey and the interviews captured that YoBI participants reported that their lives felt more stable. In interviews participants described how the increased stability reduced their stress, and boosted their confidence to care for their children. They also explained that it afforded them more flexibility to attend to the emotional and material needs of their children. In this, YoBI, like other guaranteed income programs, provided temporary reprieve for caregivers from financial stress during a critical developmental window for their children.



It was just a really big relief as a single parent, and you know, almost a full time student...It's [YOBI] just, you know, pretty much my other co-parent. That's what it was for me...It helped out."



"...my daughter, she is thriving since we've been in this home, before she was born, and now for the whole year. It really gives her a sense of stability and comfort, and just everything has been great."



While the families shared critical stories about the ways in which YoBI improved their children's health and wellbeing, demonstrating statistically significant improvements through the surveys during the two years was challenging. We specifically designed YoBI to support families with children under 6 years of age, and as a result, many children were not old enough to start school by the end of the program. In line with best practices, we used measures designed to evaluate mental health in this age group. However, most children are not diagnosed with mental health problems until middle childhood (5-10 years old) or adolescence (11-24 years old).²³ While YoBI parents did not report improvements in child behavior during the study, both our intervention model and existing literature suggest that the improvements in housing stability and caregiver stress families experienced will likely contribute to long term improvements in child mental health and wellness.²⁴ In order to understand the impact of YoBI on children's school readiness, academic achievement, or mental health, the evaluation would need to follow the children for a longer term.

Short term stipends are helpful and for most participants, they are not sufficient to pull people out of poverty long-term

A small number of YoBI participants reported that the stipend profoundly changed their lives. These people reported using the money to complete professional training or higher education; create a savings account for their children; or even purchase a home. While these reports were outliers, the families described that YoBI laid the foundation for a more stable financial future.



"I have no nest egg. I have no emergency funds, nothing to fall back on.."



While the average YoBI family experienced increased housing stability and felt reduced financial stress, they did not feel that the stipend provided enough stability to permanently move them out of poverty. Within weeks of losing the stipend, most participants described how they were already struggling to pay their bills. Those who had managed to save during the two years of the program watched as their savings quickly disappeared. YoBI was designed to lift families \$1 above the California Poverty Line, but without YoBI, most families could not see a clear path toward sustained financial stability. Given that this was the first time that many participants were living with enough financial resources to cover their basic needs, they described lacking the knowledge and skills needed to manage their finances well. As an important distinction, participants were not asking for advice on how to spend their money, but instead, requested assistance with budgeting to save their funds long term. Together, these findings indicate even as guaranteed income programs like YoBI create financial stability, many families need additional supports or longer-term programs.



Program Improvements

If YoBI were to be institutionalized, continued, or replicated, here are additional considerations:

- **Navigating existing benefit program qualifications.** Unfortunately, Supplemental Security Income (SSI), has income exemption requirements that are incompatible with CalFresh's exemption qualifications. SSI allows "local assistance based on need that is wholly funded by the state or local area in the state"²⁵, but CalFresh will only exempt GI payments if they contain any amount of non-governmental funds. If a program is entirely funded by public dollars, then GI payments could be exempt for SSI, but not for CalFresh. If the program is partially funded by public and private dollars, then CalFresh income exemptions are allowable, but not the SSI exemption. In the case of YoBI, the majority of participants qualified to receive CalFresh and only a few families were qualified to receive SSI. Staff made the decision to ensure CalFresh exempted the income over SSI due to all families receiving CalFresh. While the conversation with the Social Security Administration did not result in an exemption, county staff did run through real scenarios where families might apply for SSI and how this "unearned income" could impact SSI recipients in the short term and after the program ends. These insights helped staff craft a more responsive, informed, and risk-aware benefits counseling training. Ultimately, a few families decided not to participate in YoBI in order to keep SSI benefits. Federal streamlining of benefit qualifications to allow guaranteed income will benefit participants.
- **Distribution methods.** To provide participants with income, HHS staff selected a debit card-only provider with a short turnaround time for implementation. For a more permanent project, staff could select a provider with greater flexibility to reduce instances where an account with funds has fines or fees from pending transactions or holds that temporarily reduce the available balance.
- **Program management.** During YoBI, front line staff experienced higher rates of turnover, with five new staff joining midway through the program and requiring, but not receiving sufficient onboarding to explain the rationale behind YoBI and how to assist clients nearing the end of the program. While staff overall reported a boost in morale due to YoBI, increasing internal staff supports and communication for YoBI management would likely improve program design and delivery for all involved. This finding and recommendation is important because burnout is common for case workers, exceeding rates of other social health professions.²⁶ In part, root causes of burnout among social workers have been attributed to feelings of helplessness while working with clients who are combating emotionally stressful situations.²⁷

- **Evaluation design.** A formalized and immediate feedback mechanism would allow the executive committee to use real-time findings from the evaluation team to alter how the cash transfers are administered or how the program is run. Such iterative sensitization would allow fine-tuning.
- **Program end.** Program participants noted that the achieved stability from YoBI might not hold, leaving families “back to square one again.” Each provided recommendations to ease the transition. Case managers and clients alike wished for more financial planning support during the program to navigate YoBI ending. Though financial planning programs were offered to participants, attendance was voluntary and minimal.

Conclusion

This evaluation was able to offer insights into the ways that YoBI improved housing stability, child and caregiver health and wellbeing, and program staff satisfaction. Families repeatedly described YoBI as a blessing and expressed gratitude for the opportunity for their families to experience a reprieve from extreme poverty. The findings suggest that future research on guaranteed income programs will be needed to fully understand their impact. In addition, longitudinal studies that extend beyond the duration of the cash stipends, are needed to understand the long term impact, on housing, caregivers, and children – particularly those under the age of six years.



*“It [YOBI] helps me stay afloat...
it keeps me from drowning.”*



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“...I was in the dark, basically struggling all the time. So when I came to this program [YoBI], I really opened my eyes...life can be better than life can be more, you know, positive instead of just in stuck in this dark hole...It got me out of that survival mode. And now I’m just living life instead of struggling.”

