

YOLO COUNTY BASIC INCOME (YOBI) BASELINE PARTICIPANT INTERVIEW RESULTS



Intervention Description

In the Yolo Basic Income (YOBI) Project, 76 families with children under the age of 6 years, that were currently receiving CalWORKS benefits, received monthly, unconditional cash support to bring their household up to the California Poverty Measure. The program ran for 24 months, from April 2022 through March 2024. The average family stipend was \$1,289 per month. Families involved in YOBI continued to receive case management support and benefits for which they were originally eligible. There were two groups of YOBI participants - one group received the YOBI stipend and housing support services (YOBI + Housing Support) and the other received the YOBI stipend without housing support services (YOBI ONLY). To understand how YOBI impacted family financial stability and the wellbeing of their children, the research team conducted interviews with families.



Methods and Analysis

Peer interviewers, who had lived experience with poverty and who had recently received welfare benefits, conducted these interviews. Peer-to-peer interviews have been shown to increase engagement and help participants feel more relaxed, open, and honest. The goal of the interviews was to gain an understanding of the complex lives of participants and the impacts of YOBI.

Yolo County Children's Alliance (YCCA) hired the peer-to-peer interviewer who conducted interviews with 44 participants, in English and Spanish, from April through June 2022 at the beginning of this project. Two of the interviews were dropped from analysis because the audio was unintelligible and could not be transcribed. Approximately two-thirds of the participants reported they had not yet received or accessed their first stipend payment. Forty-two of the 76 (55.3%) YOBI recipients participated in interviews. Nine participants (21.4%) were in the YOBI ONLY arm of the intervention and the remaining 33 (78.8%) were in the YOBI + Housing Support arm of the intervention. Participants received a \$50 Walmart gift card after completing the interview.

UC Davis Center for Regional Change staff coded and analyzed the interviews. We did not observe distinct themes between the narratives from participants in the YOBI ONLY and the YOBI + Housing Support groups so we analyzed the data as a single group.



Interview Results

The interviews provided insight into the expectations participants had prior to receiving the YOBI stipends, insights about the ways they planned to use the stipend, and ways that they predicted it would impact their lives. All participants described experiencing significant financial challenges, including housing insecurity. Even at baseline, many of the participants acknowledged that the stipend was temporary and therefore not something they could rely on long term. In the following pages we describe the key themes that emerged from the data and provide exemplar quotes.

Two Key Themes

Living in poverty creates significant hardship

Participants who were eligible for the YOBI program were all experiencing significant financial hardship. At baseline, they described the stress and challenges that living in poverty brought to their lives. The primary ways that they described financial hardship impacting their lives were in their interpersonal relationships, housing stability, and in paying their monthly bills.

Participants were excited and had plans for using the stipend

All participants had begun to speculate about how they would use the stipend and those who had already received one or more payments described it having a positive impact. People expected to use the stipend to cover costs associated with housing and transportation. Many spoke about the importance of saving money, building credit, and eventually purchasing a home to create a stable future. Participant predicted that having the stipend would help them reduce their stress. Despite this enthusiasm, participants were already thinking about the fact that the stipend was temporary and would come to an end.

We present sub-themes for these two themes and exemplar quotes on the following pages. Overall, it illuminates the challenges YOBI families faced coming into the program and points to some of the ways they expected the monthly stipend to positively impact their lives.

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Stress in interpersonal relationships

Participants discussed their struggles with personal relationships and custody issues, highlighting the emotional stress and instability in their lives. The behaviors and actions of their co-parents or other family members, related to their state of poverty, often created significant stress. Participants described experiences of rocky family dynamics, including past physical conflicts and ongoing tensions. Overall, the narratives reflected deep personal challenges and a quest for security amid turmoil.

"... it's been a little rocky because we're still trying to get our relationship kind of like patched back up because me and my brother had a situation where it got physical while I was pregnant with my daughter and I didn't talk to him for like a really long time and with him just being back. It's just been... I don't know, tense sometimes? I guess? That's why I'm so ready to find my own place"

"It's been a little rough because I'm trying to I'm going through this custody battle with my eldest. And there's been some abuse going on. So I'm trying to - I've been having to go to court. It's a lot of stuff, so... I'm actually really stressed out"

" My spouse, he was like getting kicked out of the rooms and stuff,...So, we decided to not let him come back until he gets his act together. So, he not going to be living with us...because he just kept getting us kicked out of the rooms... I have to make a decision. So, I was like, okay, I need to put me and my kids first because they need to have a place to stay. They can't go nowhere."

"Honestly, I think that my biggest stressor is my son's dad because of his addiction...I'm trying not to let it affect me or my life like I tried like, I used to put him first because we didn't have any other kids before and so I he was all like you know just focused on him, but now I call him, if I can I will."

"...the situation that I'm in right now, you know, with their father. I'm filing for full custody. And I also had gotten a restraining order against him as well for stalking and refusing to leave my home... I didn't want that to cause problems there....And I still think that that was probably the best thing that I could have done to try and keep him away, especially if he's an active user"

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Housing challenges

Participants expressed significant stress and frustration regarding their housing situations. Many had recently transitioned from homelessness but still found their current living arrangements challenging. They described challenges related to stability, safety, overcrowding, and basic sanitation. Overall, the conversations revealed a deep longing for secure, adequate housing.

"...I have nowhere to go that's mine and everybody cramped in that room. And stuff's falling off that's all over the place because it's backed up in a hotel... It affects my mothering. My ability to be in a relationship with anyone, it affects my relationship with myself, my spirituality, it effects everything right now"

"We're currently in a motel. So we've been there since the baby was born...I will feel more at peace if I am in my own spot"

"...after me and the kids' dad split, I wasn't able to stay there at the apartment because I wasn't able to pay the whole rent by myself so we kind of just left the apartment. He went back to his mom's. I went back to my mom's, and then that's been just been difficult, just living with other people after having my own place."

"...we were in that housing program, which they would pay for everything for us to get in, plus up to a year's rent, but we can't get anywhere because nobody wants to give us a chance."

"it was a transition from homelessness. But it's insufficient living. it's not... enough rooms for all of us and it's a little rough around here, "

"...right now my difficulty finding housing is my voucher price is here and then the prices for everything else is super high. So, I'm having to find something that matches what I have, but it's been super hard. "

"It's hard, stressful and... just really like hopeless, almost, because I don't like even have my own place to live...it's not great."

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Feeling stressed

Participants described having to make difficult decisions about how to cover their monthly bills. They described ongoing stress due to having limited financial resources. The majority of participants were single parents and many were young, new mothers who were navigating assuming the financial responsibilities of parenting and adulthood for the first time.

"I feel stressed...I haven't paid my car insurance this month. I haven't paid the PG&E but I mean, I'm going to obviously...just little things like that that when I get behind I barely was able to pay my phone bill that's only because I put extra money on my phone bill account...I didn't wanna have to be really behind on it, and gas is so expensive that's really like where it's all going. I can't really visit my parents as much as I would want because they cost me \$40.00 just to drive over there. \$20.00 there \$20.00 back."

"I feel like it's very stressful. Like I've never lived on my own and I'm learning to live on my own, learning how to be an adult, like and having kids and I feel very overwhelmed. It's a lot"

"I'm stressed about a lot of things and I'm getting used to like being a single mom and doing it on my own so that's been hard"

"I like stress every day...Making sure that things are in the right place like where they should be ...I'm a single mom, so it's like even harder because that's stressful like you know you, your own life and then your kids life and then like prioritizing your health and then their health and then things like that, so it is very stressful like it's been very stressful. And then with the economy now and like COVID. It's like really hard, so yeah, it's super stressful."

Participants were excited and had plans for using the stipend

All participants had begun to speculate about how they would use the stipend and those who had already received one or more payments described it having a positive impact. People expected to use the stipend to cover costs associated with housing and transportation. Many spoke about the importance of saving money, building credit, and eventually purchasing a home to create a stable future. Participant predicted that having the stipend would help them reduce their stress. Despite this enthusiasm, participants were already thinking about the fact that the stipend was temporary and would come to an end.

Housing stability

Many participants expressed a desire to improve their housing stability. How they planned to do this varied on their current housing situation. Those experiencing homelessness aimed to find safer, more permanent housing. For those who were renting, some planned to pay their rent on time or save towards home ownership. Overall, participants desired secure, adequate housing and highlighted challenges faced in achieving that goal amidst financial constraints and personal hardships.

"We're currently in a motel. So we've been there since the baby was born...I will feel more at peace if I am in my own spot"

"I'm staying at motels...I'm currently not housed and that is one of my biggest things right now is getting housing. "I could use it [YOBI] to apply to places...I'm currently not housed and that is one of my biggest things right now is getting housing.And so if I gotta use all the money to get housing, then yeah, I mean, it's all of it to live in a house, a home. "

"I'm in a motel instead of in my car with my daughter...[YOBI] got me where I needed to be...instead of being on the streets... because I'd be living in my car with her."

"We'll be just saving it... supplementing it for like the money that's in my check, and like figuring out a way to start really saving and budgeting myself up. Because I'm really genuinely want to try to get us into a house by the end of the year. I don't know how that's gonna go, but I'm trying my hardest"

" I really genuinely want to try to get us into a house by the end of the year. I don't know how that's gonna go, but I'm trying my hardest. Because we have, we have an apartment, and it's like, the kids don't have a backyard."

" I was gonna use it to help save money to buy a house because I'm trying to...build a legacy and...build my credit and pay off my credit cards...and save for my house"

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Savings and expenses

Many people talked about the positive impact they expected YOBI to have on their financial status. They often described wanting to save the YOBI funds and simultaneously described that they had immediate expenses they needed to cover. Beyond rent, car expenses were the primary cost they anticipated covering. Some participants had long-term goals for the savings but it wasn't clear that they had clear ideas about how they were going to realize those goals.

"We really do need a car, mostly. But I really just wanna save it."

"I honestly just want to save it because I don't wanna rent forever."

"Well first things first I need a new vehicle...the one outside's transmissions is going. It's done, yeah. But after that just saving it [YOBI] for emergencies"

"Hopefully we're not in so much debt. Hopefully we're just in a better position."

"...definitely saving. And honestly I was thinking of getting a bigger car because right now I have like a small Jetta, Volkswagen Jetta. I wanted like a more kid friendly car for, you know, booster seat and things like that. So that's probably the biggest one is transportation"

"Ohh man it will change greatly as far as helping me build my credit."

"Pay off my car payment... that's definitely my number one goal too, is to completely make that car paid off."

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Reducing stress

One of the primary things that participants expected as a result of receiving the stipend is that they would experience decreased stress and see benefits for their family. There were multiple pathways through which they they thought they would experience stress reduction, but overall they felt that it would improve things for themselves and their children.

"I think it'll just help with the stress levels... just knowing that, okay, we got this covered. I don't have to worry.."

"I was stressed out about my housing situation cause I don't know how long the county will pay my rent and but I'm feeling a little bit more secure with like my finances...This will help a lot"

"I think I will be able to do a lot more for me and my kids. And not only be able to like just survive, but be able to live life and be comfortable, you know? And I feel like I won't have to ask anybody for anything if I start receiving it. And I wanna set myself up so that when the program does end, I'll be able to stand on my own. I won't need anything."

"Right now, I just wanna see if this will... I know it will, but I just want to be stable. I don't want to overwhelm myself with anything just because I have this money, you know? I'm saying I want it to be a cushion, really."

"I actually see more stability. I feel more foundation, I think. This is actually gonna be really beneficial to that...I'm getting a lot of confidence vibes out of it so. That's like more promising."

"I just feel like if it's just me and my 2 kids, and I don't have their dad, you know, helping me, then this is for us. This is for me to put us in a position where we don't have to worry about anything or need anything. "

"...[things will be] a little bit easier because I know it's [the cash] coming and I'll be able to take care of what I need to take care of. "

"It's gonna change a lot...it is a big relief because now we won't be worried about gas every week. So he could get to work without it being a problem and if kids are all out of diapers, we'll already have the money there to get that handled..."

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Anticipating the end

Even at the launch of the project, the temporality of the stipend was very salient and for some, increased their stress. Participants talked about how this influenced their plans for how they planned to use the stipend so as not to increase their dependence on financial assistance. They wanted to make sustainable financial decisions that they felt they could maintain after the end of the YOBI program.

"Being independent causes a lot of stress, especially knowing that eventually I'm gonna have to get off of all this help. So that's like a big worry all the time in the back of my mind because I'm thinking you know, I don't want to go back to being homeless because I was homeless while I was pregnant. So I don't want to you know, do that again with the baby."

" I wouldn't want to like put too much on me just because of that income because it's not forever and this is kind of supposed to be a help. So, I want it to be used as help, because I feel like if I were to move into a bigger place financially when it's gone, like how could I afford that."