

YOLO COUNTY BASIC INCOME (YOBI) YEAR 1 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 interviewers who conducted interviews, in English and Spanish, from May 2023 through August 2023 -- at the end of the first year of the implementation of the YOBI program. Forty-two of the 76 (55.3%) of the YOBI participants participated in interviews. Fifteen participants (35.7%) were in the YOBI ONLY arm of the intervention and the remaining 27 (64.3%) 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. Overall, we observed alignment in the narratives from participants in the YOBI ONLY and the YOBI + Housing Support groups so we analyzed the data as a single group. Aligned with the fact that the YOBI + Housing Support group received additional housing support, we did observe identified divergence in the theme around housing stability as highlighted in that theme below.



Interview Results

The interviews provided insight into the experiences that the participants had during the first year of receiving the YOBI stipends. They described the ways in which receiving the benefits impacted their lives and the lives of their children. While the cash benefit improved their lives, they also shared that it was not sufficient to alleviate all of their financial stress. Many families described persistent financial challenges in their lives. In the following pages we describe and provide exemplar quotes for each of the key themes that emerged from the data.

Key Themes

Participants experience many benefits from the YOBI program

All participants described that receiving the cash assistance had a positive impact on their families. Universally, participants described that receiving the YOBI payment allowed them to better cover their expenses, reduced their stress, provided some stability in their lives, and benefited their children. Many of them expressed gratitude for being selected as a participant in the program.

Children are doing well

While many participants described challenges their families and their children faced as a result of living in poverty, the majority of participants described that overall, their children were doing well. Many said they were thriving at home and school. Participants also described how the YOBI funds directly benefited their children.

Even with YOBI, most participants are still struggling financially

While incredibly grateful for the extra financial resources, most participants expressed that they still had significant financial stress in multiple domains of their lives. Meeting the California Poverty Measure reduced some of their immediate urgency around money, but many were entering the YOBI program with debt or other financial burdens that were not addressed by the support they received. They also described still shielding their children from the experience of poverty.

Parenting is tied to employment challenges

Juggling the challenges of parenting was the main barrier that participants faced when trying to find stable employment. Many people describe disruptions in employment but for different reasons. Some people disliked the work they were doing. Others described interpersonal conflicts with supervisors or coworkers. Others experienced injuries or health problems that affect their ability to work. The scheduling and financial challenges of juggling parenting and employment often made the jobs that people were doing unsustainable. Participants also expressed the desire to be home and savor their children's development.

We present sub-themes for each of these themes and exemplar quotes on the following pages. Overall, participants benefited from receiving the cash assistance. The stipends offered participants important financial stability, which benefited their children in many ways. Participants also acknowledged that the benefits did not address all of their financial needs and they did not see a clear path to financial independence without the cash assistance.

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Cash assistance is helpful

Participants highlighted the ways in which YOBI helped their families. It reduced their feelings of stress and increased their feelings of gratitude. Some participants described how the cash assistance was particularly helpful for families who had the most restricted financial resources.

"It [YOBI] helped with my confidence. It helped me feel more secure - okay, I can do this."

"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 do prostitution no more. So, it's just been great"

"It [YOBI] helps me stay afloat...it keeps me from drowning."

"YOBI's been a huge blessing"

"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."

"...it [YOBI] has already helped us a lot...it helped us and I hope it helps more people because it is something that helps you if you are at the bottom, it kind of levels you out. I think they are doing the program so that people can help themselves and stay at their level. So you stay at your level and don't struggle, and you also have to take advantage of it..so you don't fall again...I think this program is giving you a push."

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Cash assistance in conjunction with housing assistance helped people obtain stable housing.

Participants who received both housing support and YOBI reported stabilization in their housing situations. This theme emerged much less frequently for participants who received YOBI only. Participants described how having the extra financial resources made them more confident they would have money to pay their rent on a monthly basis.

"I'd probably be homeless. I'd probably be out there looking for places to sleep on...so definitely would be super low on money if I didn't have it [YOBI payment]"

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

"It's [YOBI] been awesome because...like the only reason I was able to get into my apartment that I'm in now is because I was able to claim that 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 at any longer."

"Without YOBI it would be a struggle. So, 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."

Cash assistance helped with transportation

Participants described the critical role that YOBI funds played in ensuring they had transportation that allowed them to work and transport their children to school. Participants described using the funds to purchase, repair, and buy fuel for personal vehicles.

"...I finally traded in my 1996 Toyota for a used car. I got a 2010 Honda now...that was a goal of mine last year...to get another car. Yeah, so that's crazy... I didn't want to want to buy a new car and I didn't want to buy a car that would strap me down like get a big loan and then I wouldn't be able to pay the loan in the next few years, so I just made sure that I tried to get a good car and that I could afford and I could afford to pay after the supplement."

"It [YOBI payment] really came in handy when gas prices were soaring. It really helped with that."

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Extra cash allowed for some savings

The majority of people who mentioned saving during the YOBI program reported being able to save enough money to pay fully for rent or save enough for emergency expenses. A few of the participants described saving for a specific large purchase, like a car, saving funds to attend school, but most of them were not making long-term savings plans.

"Definitely a lot of saving, a lot of putting things to the side so that I can have something for backup later in case of emergency...definitely a lot of saving, a lot of just trying to get things in on time and not end up having to owe anybody."

"I've been trying to save or I try to put whatever money I have left in there and then try to save some in my savings account, but sometimes, I have to take it out for like gas, to get back and forth for a lot of programs that I have to do right now... Sometimes I have enough to save for my bills for the next month, so I try to put the money to like a month ahead so I don't have to worry about that month coming up."

"It has all been good because now that I will have to pay, we have savings to help us...all the the bills, the children's clothes...it is a lot."

It's been helping a lot because I don't make that much from my job... It's helped a lot for the bills that I can't cover with my regular job and helping me save just in case anything happens with this job or one day services get cut out of nowhere."



Children are doing well

While many participants described challenges their families and their children faced as a result of living in poverty, the majority of participants described that overall, their children - including children older than 6 - were doing well. Many said they were thriving at home and school. Participants also described how the YOBI funds directly benefited their children.

Children are doing better with YOBI

In general, participants described how having additional resources benefited their children. Beyond addressing basic needs of transportation, food, and housing, participants also described how the financial support benefited their children's overall wellbeing. They described how their children experienced more stability and had more time and resources to play. Some participants provided specific changes they noticed in their children's behavior that they attributed to having more financial resources. They also observed their children doing better in school. Participants also described how YOBI afforded them the resources to get children necessary health and educational services.

"We have been good, we have been stable.... I had more help to pay the rent, so that allowed us to have more family activities."

"We [me and my son] not hitting, we not fighting. I don't know how to explain it. When you seen us our first meeting, he was fighting me, yelling at me."

"Last year, when I started receiving the money, it was a relief for me because I had some money to have some fun. Everything was always spending on food and bills, but then I could go out, take the kids to the zoo, go horseback riding...we could do something."

"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... "

"They're [my two sons] both very happy...just everything that we've been through, and now being here, definitely has changed a lot for them. And everything has been positive. And then my daughter, she... is thriving since we've been in this home...It really gives her a sense of stability and comfort, and just everything has been great. "

"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."

"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."

"...the stability of having a home for the kids has tremendously changed. I mean, they're doing better in school."

Even with YOBI, many participants are still struggling financially

While incredibly grateful for the extra financial resources, most participants expressed that they still had significant financial stress in multiple domains of their lives. Meeting the California Poverty Measure reduced some of their immediate urgency around money, but many were entering the YOBI program with debt or other financial burdens that were not addressed by the support they received. They also described still shielding their children from the experience of poverty.

Housing expenses are often a persistent challenge.

Participants in both intervention groups described persistent difficulties in finding secure housing and paying rent on time. By the end of this first year of assistance, none of the people who were receiving YOBI + Housing Support reported being unhoused, but some of the participants who were not receiving housing support did. Participants in both groups talked about the fact that more urgent, day-to-day expenses consumed most of their financial resources which meant that they still struggled to pay rent when it was due. Many of the participants who talked about YOBI funds providing housing stability reflected that they did not have a plan for sustaining housing stability after the end of the assistance.



"...even people that have money don't have housing you know, because they're too busy still paying this other stuff in their daily life that they can't afford or find housing. ."

"[Without YOBI] I would probably be homeless... because I couldn't afford to move out of where I was living, let alone afford the rent that I was paying to live in my old place. So I probably wouldn't have my kids because I'd be homeless. And I'd lose my car. I would have... I would be literally on the streets. It would be scary."

"I always pay my bills, but I pay late because the rent is at the beginning of the month, so I'm almost out of money because I have to pay a large part of the rent myself and I don't have enough to pay the bills and still have money left over for the next 15 days"

"In the beginning, I was trying to get on low-income apartments, but right now with all my bills and paying my car off and everything in the credit card that since I owed a lot of money on it, I haven't been -- it wasn't smart for me to live on my own right now,"

"If I don't have help to pay the rent, I'm going down. I won't be able to save."

"I'm homeless but I was homeless before the program also and it's coming together."

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Families shelter children from the struggle

Participants frequently described their efforts to shield or protect their children from the family's financial stress. They described how children who were not aware of the stress that their parents were experiencing. Parents intentionally chose not to share their stress with their children, even when it meant that the parent was more alone in the struggle.

"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."

"it seems like he [her son] just be in his own little world. He doesn't really know what's going on."

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

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



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Even with cash assistance, participants worry about money.

Many participants described that they were stressed and worried about finances, even while receiving the subsidies. Some felt that during the first year of YOBI they were paying off debt from prior years. They described worrying about money as well as about their children's wellbeing. A number of participants described how the stress permeates their lives, affects their ability to work, and impacts their overall health.

"I'm stressed over my kid's safety and over making sure I'm providing enough for them, the natural mother worries."

"...it's always stressful like money-wise since like I'm not really making a lot of money"

"This last year...my year with YOBI has been a lot because like even before YOBI, I had a lot of bills I was behind on, so this last year has been just trying to catch up with them and then pay everything off."

"..at work some days I come in, it's challenging because my mind is cloudy with financial stuff, what's going on at home, things like that nature. So it affects my productivity at work, because I'm coming in and I got all these things on my mind and I'm not focusing on my job like I should be."

"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."



Parenting is tied to employment challenges

Juggling the challenges of parenting was the main barrier that participants faced when trying to find stable employment. Many people describe disruptions in employment but for different reasons. Some people disliked the work they were doing. Others described interpersonal conflicts with supervisors or coworkers. Others experienced injuries or health problems that affect their ability to work. The scheduling and financial challenges of juggling parenting and employment often made the jobs that people were doing unsustainable. Participants also expressed the desire to be home and savor their children's development.

Work feels like it doesn't pay off

Participants described trying to figure out how to balance work and parenting small children. At times, employment felt like it didn't make financial sense. The costs that participants had to pay for childcare sometimes exceeded the amount they were able to earn, particularly if they had multiple children at home. Participants said that it was often difficult to find a job they could do that matched the time constraints of childcare centers.

"You work to earn money, but you also have an additional expense, childcare. I would have to leave my daughter in a daycare center and pay for childcare..."

"I don't really have a lot of time while [my son] is at school...I don't work because it's kind of hard putting an application and then they'd be like, well you only got four hours and we need more people throughout the day..."

Some children need extra resources, time, and support

Some parents shared that their children had special needs including ADHD, learning disabilities, genetic disorders, or other medical needs. Receiving the YOBI stipend helped them access needed medical care and/or move to schools with more supportive services. They also discussed that having a child with special needs required them to be flexible to attend appointments and access care, making it challenging for them to sustain stable employment.

"I mean...my son's health issues...it's unpredictable with what he needs...with autism, you know, he's not very good with change. It actually takes a lot out on him."

"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."

"When he [my son] is having a bad day, just in general, the daycare won't take him, you know. So that's more time that I spend with him at home which kind of gives me like...makes me nervous for like work and stuff because if he's still doing these behaviors and whatnot, I can't work."

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Lack of trust in daycare and school

Participants want to spend time with their children and expressed concerns about finding childcare providers to replace them. These concerns existed both for children in the target range for YOBI (under 6 years old) as well as older children and adolescents. Parents described feeling nervous and anxious about leaving their children with strangers. Even when they were working, some participants were worried about the wellbeing of their children. Finding work that was flexible enough to accommodate childcare schedules was a persistent challenge.

"I have trust issues in daycares. So I'd rather just wait until maybe my oldest son is a bit older than like 2 years old. It's that this is like really hard for me right now, to just like leave them to just like anybody, even though they're in childcare.."

"At school, well, every day they call me and tell me that he's not showing up, he not anywhere. I look for him and everything, so sometimes it is difficult for me to work..."

"I have bad anxiety...like it's so bad to a point where I quit two jobs, like because I couldn't...I just couldn't do it. I had to stay home with my baby."

"My main reason for not working right now is...I do not have trust in people to watch my kids so...I'd much rather stay with them as long as possible."

"I want to still be able to stay home all day with the kids and take care of them...I'm trying to look for something that's more flexible and more family oriented so I can still be able to enjoy and watch my children and do things with them"

I really wanted to like homeschool and stuff like that...I don't trust other kids. I don't know how they're being parented - how they're usually at home. I don't want my kid bullied. I've already been through that growing up...if I can prevent that happening to my child...like I'm going to do that at all cost."