GUARANTEED BASIC INCOME

From Pilot to Policy

UNITED WAY
BAY AREA

WELCOME

Kelly Batson, Chief Community Impact Officer

- UWBA Mission and Vision
- Today's goal: Increase the understanding and purpose of Basic Income programs
- Housekeeping

WHAT IS GBI?

Guaranteed Basic Income (GBI) = unconditional recurring cash transfers towards a target population

Unconditional	Recurring	Cash transfers	Target population
No requirements or obligations	Monthly basis for a defined time period	Gifts (not payments) and should not impact income taxes or income-based thresholds for public benefits or other support programs	Based on a determined set of eligibility parameters

AGENDA

10:00	Welcome – Kelly Batson
10:15	GBI in the Bay Area Overview - Sara Kimberlin
10:30	GBI program introductions
	CSA Mountain View – Amy Kaiser
	United Way Bay Area – Nicole Harden
	First 5 San Mateo, Baby Bonus – Mai Le
	Miracle Messages, Miracle Money – Nelly Stastny
11:00	Q&A
11:15	Break/"Working Lunch" – grab lunch to eat at tables
11:30	Moving from Pilot to Policy – Mona Masri
11:45	"What will it Take?" – conversations at your table
12:15	Report out from tables
12:30	GBI Participant Perspective - Juan Salinas
12:45	Wrap up and What's Next – Kelly Batson
12:55	Survey

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GBI Pilots in the Bay Area

Sara Kimberlin

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Guaranteed Basic Income in the San Francisco Bay Area

United Way Bay Area GBI Convening
May 13, 2026

Sara Kimberlin
Executive Director, Stanford Center on Poverty and Inequality
Stanford Basic Income Lab

Stanford University

Overview

1. Basic income: Fundamental concepts and definitions
2. Why basic income?
3. Basic income / GBI programs in the San Francisco Bay Area

Stanford | Basic Income Lab

Learn more:

Stanford | Center on Poverty and Inequality

The Stanford Center on Poverty and Inequality (CPI) aims to **monitor trends** in poverty and inequality, to **support scientific analysis** of poverty and inequality, to **develop evidence-based policy** to address and prevent poverty and inequality, to **disseminate data and research** on poverty and inequality, and to **train the next generation** of scholars, policy analysts, and policymakers.

inequality.stanford.edu

Learn more:

Basic Income: Concepts and Definitions

Defining Characteristics

Features of basic income

Cash payment

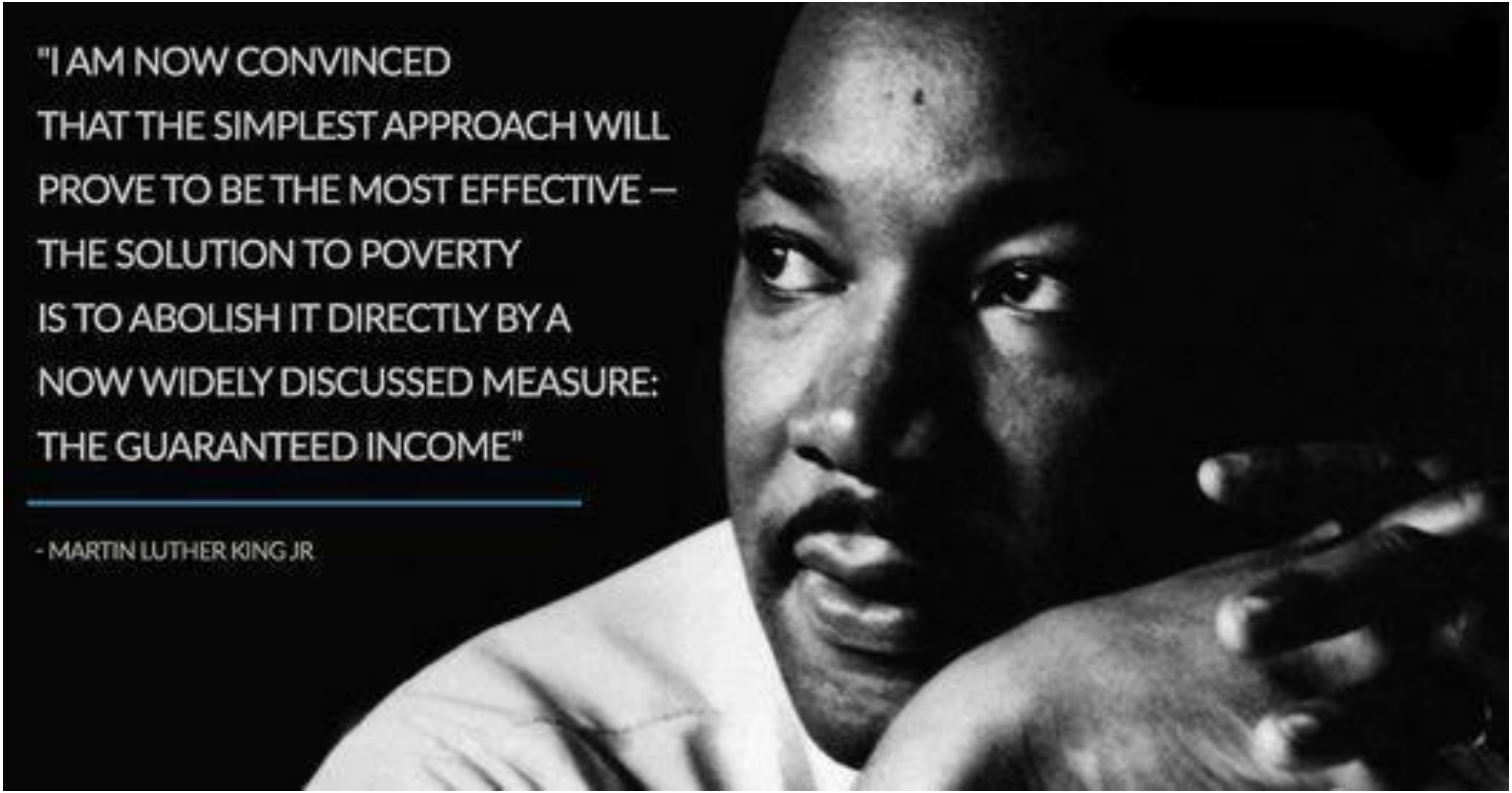
It is paid in cash, allowing the recipients to convert their benefits into whatever they may like.

Unconditional

It involves no work requirement or sanctions; it is accessible to those in work and out of work, voluntarily or not.

Periodic

It is a recurrent payment (for example every month), rather than a one-off grant.


"I AM NOW CONVINCED
THAT THE SIMPLEST APPROACH WILL
PROVE TO BE THE MOST EFFECTIVE –
THE SOLUTION TO POVERTY
IS TO ABOLISH IT DIRECTLY BY A
NOW WIDELY DISCUSSED MEASURE:
THE GUARANTEED INCOME"
- MARTIN LUTHER KING JR

Why Basic Income?

Values

Efficiency

Outcomes

Forms of Basic Income

Basic income takes on distinct forms in different contexts, varying based on:

- Eligible population
- Size of cash payments
- Frequency of cash payments
- Funding structure

TABLE 1. VARIOUS NAMES GIVEN TO THE PROPOSAL AND THEIR DEFINITIONAL FEATURES

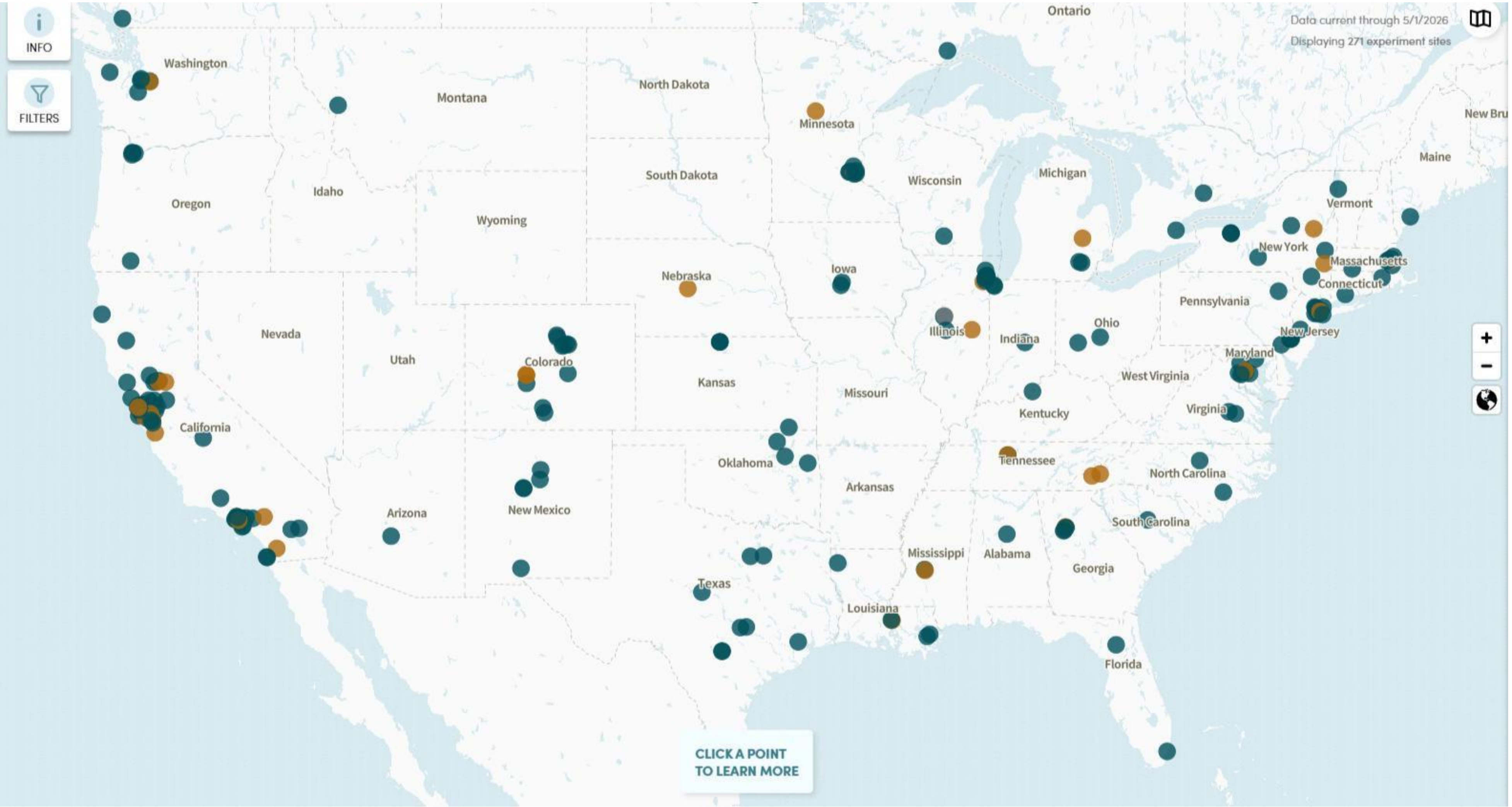
NAME OF THE PROPOSAL	TARGETED OR UNIVERSAL (WHO GETS IT?)	BEHAVIORAL CONDITIONS (WHAT DO PEOPLE HAVE TO DO IN EXCHANGE?)	INDIVIDUAL/ HOUSEHOLD	AMOUNT	FREQUENCY OF PAYMENT
Universal Basic Income (UBI)	Universal (Citizens or Residents)	None	Individual	Same for everyone (often indexed at poverty line)	Usually monthly (but could be yearly or weekly)
Unconditional Basic Income	Universal (Citizens or Residents)	None	Individual	Same for everyone (often indexed at poverty line)	Usually monthly (but could be yearly or weekly)
Freedom Dividend	Universal (Citizens over 18 years old)	None	Individual	$1,000 for everyone	Monthly
Guaranteed Income	Targeted (Citizens or Residents whose income is less than a given threshold, sometimes set generously high)	None	Individual or Household	Varied up to a certain floor (amount that allows recipients to reach a defined income floor)	Monthly
Negative Income Tax	Targeted (Residents whose income is less than defined income cutoff when filing taxes)	None	Household	Varied based on income and income cutoff	Annually
Earned Income Tax Credit	Targeted (Residents whose earned income from formal labor is less than defined income cutoff when filing taxes)	Work in formal employment	Household	Varied based on income and income cutoff	Annually
Child Tax Credit or Child Allowance	Targeted (Residents with children, often with income below a cutoff)	None (sometimes work in formal employment)	Household	Varied based on number of children	Monthly or annually

Source: Gonzalez & Bidadanure (2020)

Basic Income Pilots & Programs Globally…

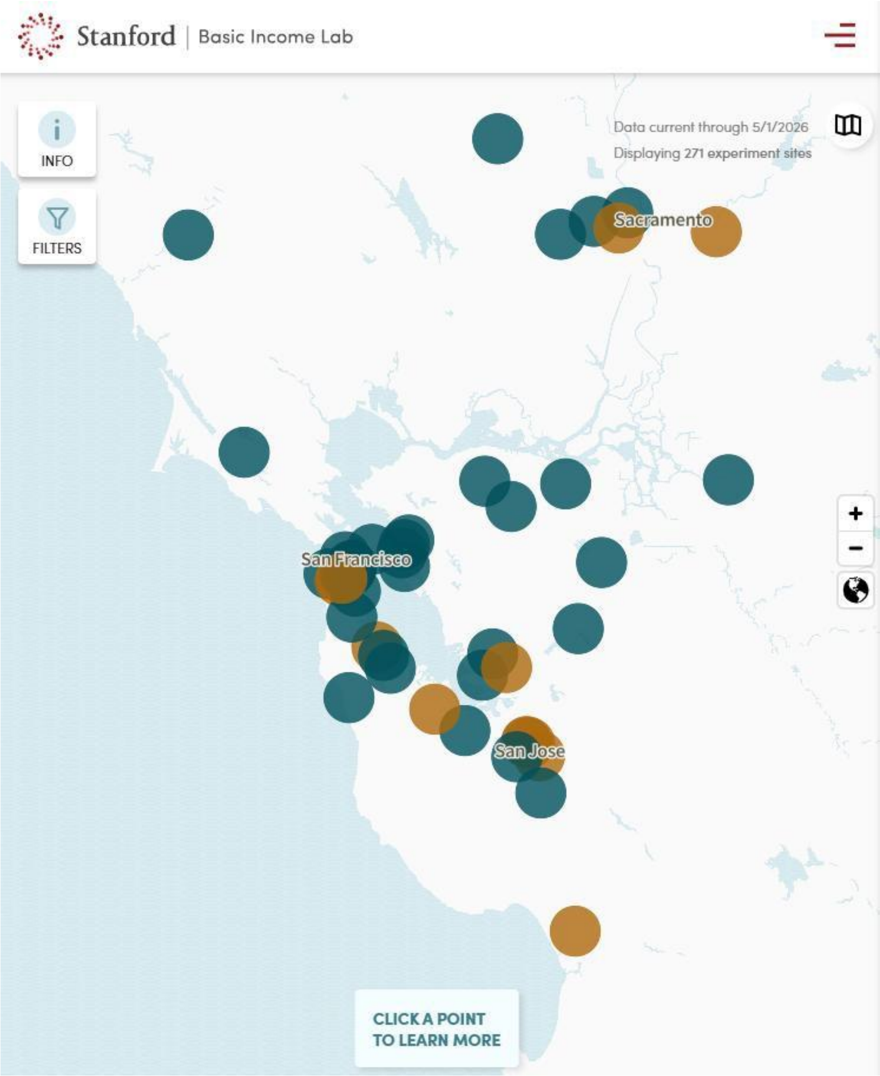
Learn more:

In the United States...



Source: Stanford Basic Income Lab Experiments Map

In the San Francisco Bay Area



Source: Stanford Basic Income Lab Experiments Map

Bay Area Guaranteed Basic Income Programs

- More than 35 GBI pilots and programs since 2020 (both active and concluded)
- More than 5,000 GBI participants/recipients in total
- Small-scale to large-scale programs, from 13 to 600 participants

Bay Area Guaranteed Basic Income Programs

Variety of target populations –

Former foster youth

Immigrant families

Individuals exiting homelessness

Artists

Re-entering community members

Families with low incomes

Domestic violence survivors

Transition-age youth

Parents of newborns

Residents of specific neighborhoods or zip codes

Thank you!

Community Service Agency Mountain View

Amy Kaiser

UNITED WAY BAY AREA

Community Services Agency

The community's safety net since 1957

ELEVEATE MOUNTAIN VIEW: A GURANTEED BASIC INCOME PILOT

Amy Kaiser - Chief Program Officer

May 13, 2026

ELEVEATE MOUNTAIN VIEW: A GURANTEED BASIC INCOME PILOT

GBI Pilot Project:

- 166 Households
- December 2022 through December 2024
- $500 a month
- Collaboration with City of Mountain View and Univeristy of Pennsylvania

CSA
Community Services Agency
The community's safety net since 1957

City of Mountain View

CENTER FOR GUARANTEED INCOME RESEARCH
Social Policy & Practice
UNIVERSITY of PENNSYLVANIA

Community
FINANCIAL RESOURCES

ELEVEATE MOUNTAIN VIEW: A GURANTEED BASIC INCOME PILOT

Client Overview

- Income <30% Area Median Income*
- One child under the age of 18 for 24 months*

- 77% Clients of CSA Previously
- Average household income of $19,060
- 166 families there are a combined
- 622 individuals, 44% children

ELEVEATE MOUNTAIN VIEW: A GURANTEED BASIC INCOME PILOT

Katherine & her family

Katherine lives in Mountain View with her husband, son and newborn baby daughter. Katherine's husband fell ill last year and is only able to work part time currently. The GBI program has helped Katherine purchase diapers, formula and basic necessities for her baby as well as fill in the gaps caused by her husband working less.
Katherine said she has been using all of her GBI payments to help pay for rent.
The majority of our GBI clients have expressed that their monthly GBI payment goes directly towards paying for basic necessities–rent, food and utilities

ELEVEATE MOUNTAIN VIEW: A GURANTEED BASIC INCOME PILOT

Thank you

CSA Community Services Agency
The community's safety net since 1957

City of Mountain View

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Social Policy & Practice
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Community FINANCIAL RESOURCES

United Way Bay Area

Nicole Harden

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COMMUNITY-BASED ROADS TO PROSPERITY PROGRAM

A guaranteed income partnership with SparkPoint

UWBA's GBI Pilot Program Overview

May 2026

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What's the project timeline?

Research & Planning
(Aug - Dec '23)

- Exploration of existing GBI programs, key features, and best practices
- Internal decision-making of core programmatic and operational elements
- Preparation for early 2024 design and implementation process

Design
(Jan – May '24)

- Stakeholder planning meetings

Preparation
(Jun - Jul '24)

- Finalization of big-picture evaluation plan
- Finalization of payment facilitator partner
- Finalization of program plan
- Program materials development
- SparkPoint staff training

Outreach, Pre-Selection, Onboarding
(Aug - Oct '24)

- Participant lottery and notification
- Enrollment meetings
- Debit cards sent to participants; online/mobile banking set-up

Cash Transfer period*
(Nov '24 - May '26)

- Up-front lump sum
- Monthly gifts
- 4 surveys to 100 Recipients and 100 Research Group participants
- Coaching and wrap-around supports
- Data analysis & storytelling

*grant period ends June 2027

UWBA's GBI Program Design

UWBA’s GBI pilot program = financial support (GBI) + optional financial coaching

- 100 recipients were randomly selected from SparkPoint Centers in Oakland, Fremont, and at Chabot College.
- They are being provided $18,000 in unconditional cash transfers over the course of 18 months.
- Recipients and their families are being offered (optional) free one-on-one financial coaching and other wrap-around services.
- The intention is to help GBI recipients make meaningful progress on their short-term and long-term financial goals while meeting basic food and housing needs, and work on long-term strategies that can move them toward overall prosperity.

How is the program being evaluated?

We are exploring three main research questions

1. How does GBI affect study participants' quality of life and financial outcomes?
2. How does GBI impact the ways that study participants interact with SparkPoint services?
3. How does engagement with financial coaching modify the impacts of GBI on study participants' quality of life and financial outcomes?

UWBA is administering five optional assessments

- Assessment cadence: months 0 (required), 6, 12, and 18 into the program as well as 6 months post-program.
- 15-30 minutes, completed independently online and available in English, Spanish, and Traditional Chinese.
- The 100 GBI recipients and additional 100 "Comparison Group" participants offered a $100 Visa gift card in compensation per survey. ($500 for all assessments).

Things We Learned & How We Responded: Housing Benefits

New cash disbursement timelines:

Recipients of UWBA's GBI program will receive direct cash transfers following one of two timelines, depending on whether they are receiving (or waiting to receive) housing subsidies:

- For any families whose eligibility for these subsidies might be at risk, they have the choice to elect the 12-month program timeline.
- All other recipients will follow the 18-month timeline. This ensures that all 100 GBI recipients ultimately receive the full $18,000.

	12-month program (6 recipients)	**18-month program** **(94 recipients)**
Recipients	Recipients who must recertify their income with a landlord or public housing authority (outside of Oakland)	All other recipients
Month 0 November 15, 2024	$3,000 one-time, nonrecurring financial stabilization gift	$3,000 one-time, nonrecurring financial stabilization gift
Months 1-12 December 1, 2024 – November 1, 2025	$1,000/month transferred on the 1st of each month	$1,000/month transferred on the 1st of each month
Months 13-18 December 1, 2025 – June 1, 2026	$3,000 one-time, nonrecurring transition gift for program completion, transferred 6 weeks after end of program	$750, $750, $500, $500, $250, and $250

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GBI Recipients (Nov ‘24 baseline)

Category	Aggregate - GBI
Average Annualized Income *	$33,223
Average Total Savings	$3,583
Average Debt	$38,376
Average Financial Well-being Score *(CFPB Financial Well-Being Scale 1-100)*	47
Average Housing Insecurity Score *(Housing Instability Scale 0-7)*	3.0
Average Food Insecurity Score *(USDA Food Insecurity Scale 0-6)*	3.0

100 = highest financial wellbeing

7 = highest housing instability

6 = highest food insecurity

** Excludes four cases of data entry error*

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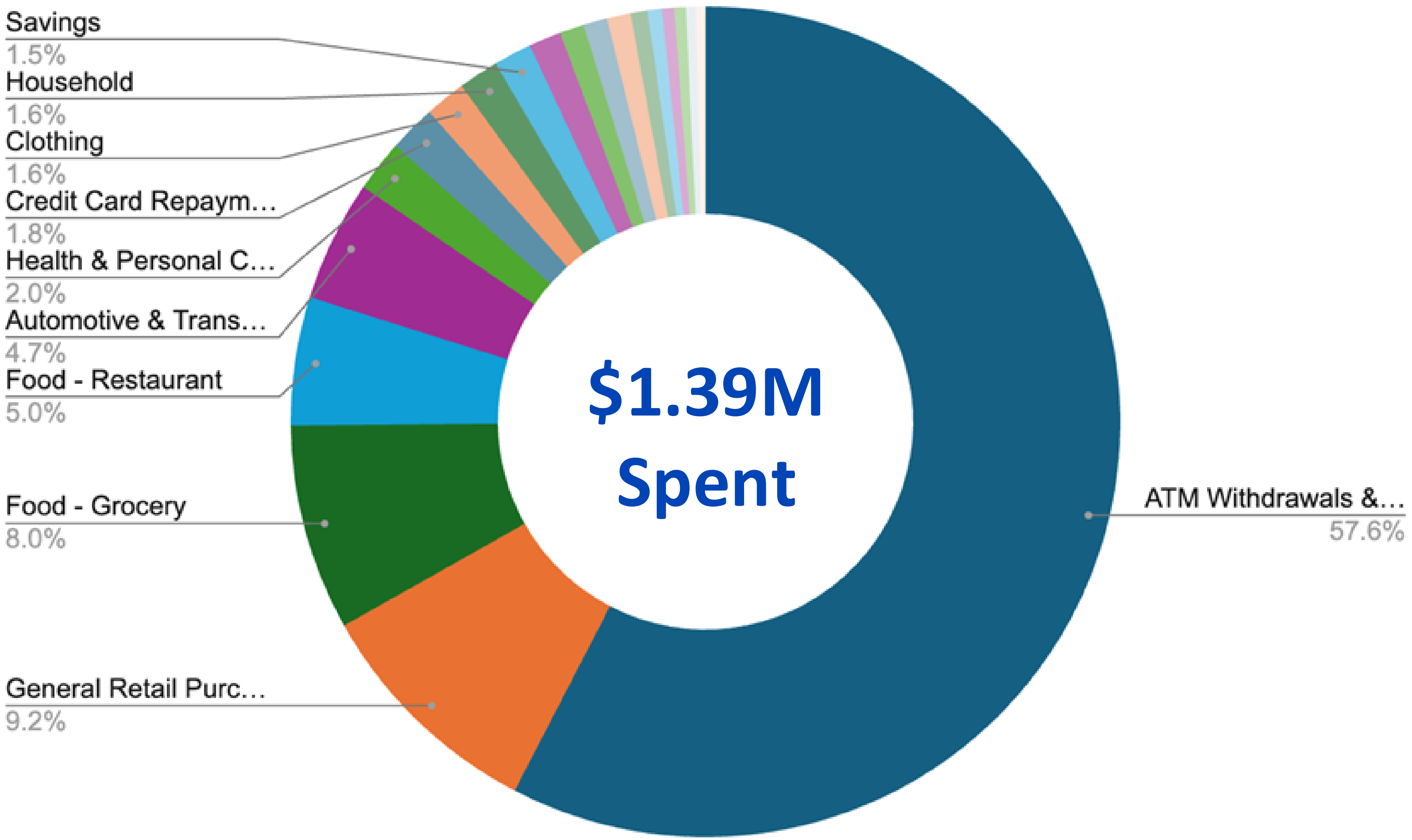
Preliminary Impacts (6-months)

Results from 6-month follow-up survey

% of funds spent by category through Nov '25 (all SparkPoint Centers)



Additional spend categories include:

- Telecom & Subscription Services (1.3%)
- Education (1.0%)
- Insurance (0.9%)
- Entertainment & Recreation (0.9%)
- Fees & Fines (0.7%)
- Travel (0.5%)
- Memberships & Donations (0.5%)
- Housing & Lodging (0.5%)
- Utilities (0.4%)
- Business Services (0.4%)
- Unspecified (0.0%)

Glossary of Spending Categories

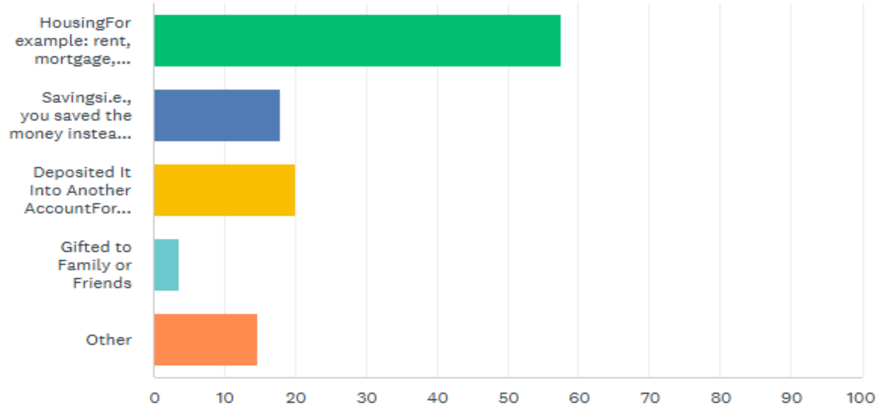
ATM Withdrawals & Money Transfers *Withdrew cash / transferred to other accounts, incl. savings; likely some housing spend*	**General Retail Purchases** *"book stores" (Amazon?), discount stores (Dollar Store?), wholesale clubs (Costco?)*
Automotive & Transportation *Vehicle maintenance, fuel, bus/rail transit, taxis, tolls*	**Health & Personal Care** *Medical, beauty, drug stores, pharmacies, veterinary services*
Business Services *Accounting, IT, printing, advertising*	**Household** *Furniture, contractors, hardware, laundry, cleaning, postal services*
Clothing *Clothing, shoes, accessories, cleaning and repair*	**Housing & Lodging** *Real estate services, lodging platforms, hotels*
Credit Card Repayment	**Insurance**
Education *K-12, vocational and trade schools, colleges and professional schools*	**Memberships & Donations** *Charities, automobile associations, membership clubs, religious organizations*
Entertainment & Recreation *Movies, games, sports, photography, camping*	**Telecommunication & Subscription Services** *Phone, TV/music streaming, computer*
Fees & Fines *Taxes, bail and bond, DMV, police departments, motor vehicle violations, libraries, parks and rec*	**Travel** *Airlines, airports, car rentals, airport facilities*
Food - Grocery *Grocery stores and supermarkets, big box and warehouse stores, bakeries, convenience stores*	**U.S. Bank Savings Account** *Transfer in/out of U.S. Bank savings account*
Food - Restaurant *Fast food, drinking, catering, and other dining establishments*	**Utilities** *Electric, gas water, sanitary*

Cash access and usage in first 6 months

How did you utilize the cash you withdrew or transferred? What were the top things you used it for?(The percent column must add up to 100%. Approximate estimates are OK if you don't remember the exact amount. If you did not spend money in a category, please enter 0.)

Answered: 78 Skipped: 18

Cash Access and Usage: The majority of GBI recipients (**89%**, *n = 85*) withdrew cash or transferred funds from their Focus Card account. Among these individuals, the most common uses of the funds included:



ANSWER CHOICES		AVERAGE NUMBER	TOTAL NUMBER	RESPONSES
HousingFor example: rent, mortgage, utilities	Responses	58	4,325	75
Savingsi.e., you saved the money instead of spending it	Responses	18	1,181	66
Deposited It Into Another AccountFor example: a separate checking, savings, or virtual payment account	Responses	20	1,262	63
Gifted to Family or Friends	Responses	4	203	56
Other	Responses	15	829	56
Total Respondents: 78				

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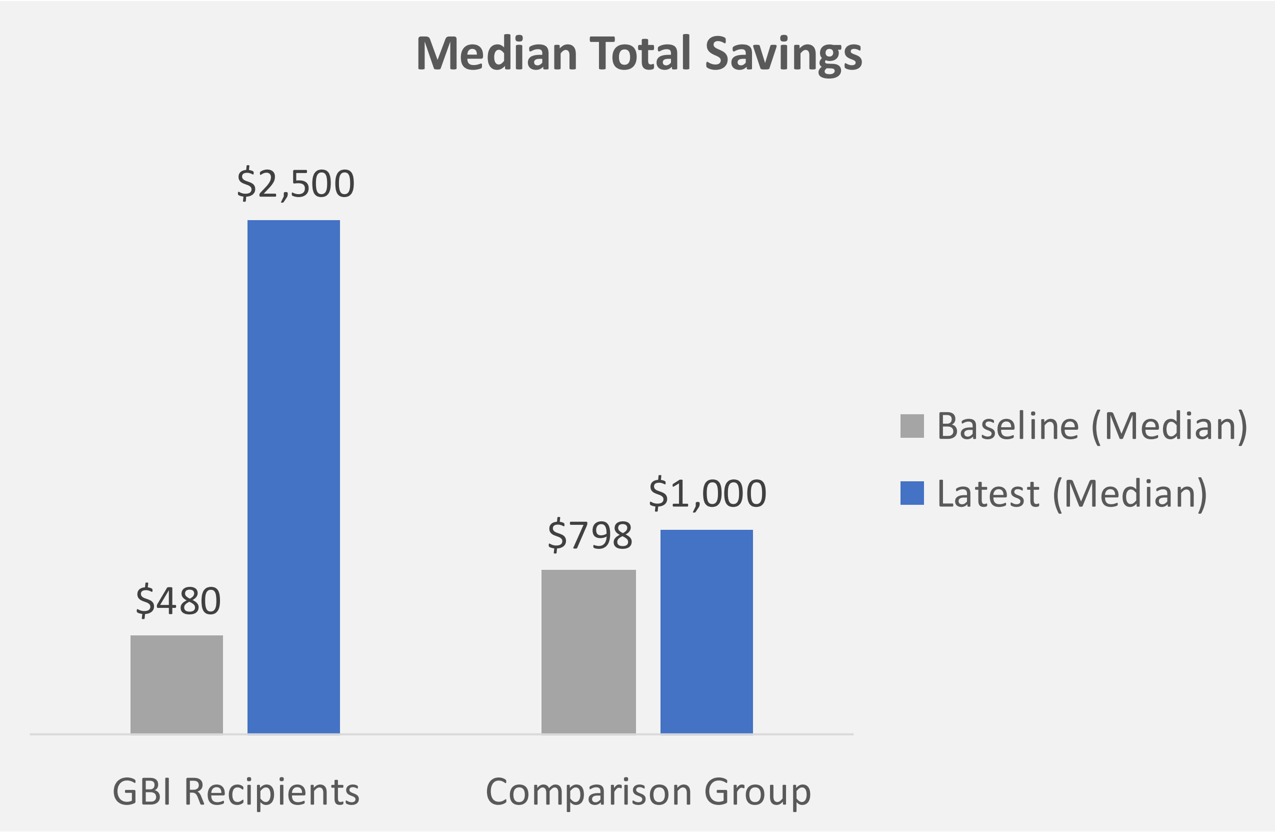
12-month preliminary findings

- GBI Recipients had significantly higher increase in savings compared to the comparison group

- No statistical differences detected for changes in income, debt, and credit



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Quotes from Clients

- "Since receiving this opportunity, I have been able to pay down my credit card and pay off some school loans. I was also able to put money away for an emergency fund, which has always been a goal of mine.“
- "It's allowed me to have something to fall back on when I had multiple changing jobs... has alleviated a lot of survival stress for me to get back on my feet.“
- "Thanks to the monthly cash, I have been able to finish the Fire Academy. I am currently working towards finishing the last remaining classes I need to get my Associate’s degree.“
- "Oh wow! I feel like I don't have to live paycheck to paycheck. I know the deposit is coming, and I feel financial freedom for the first time."

THANK YOU!

Contact:
sparkpoint@uwba.org

First 5 San Mateo – Baby Bonus

Mai Le

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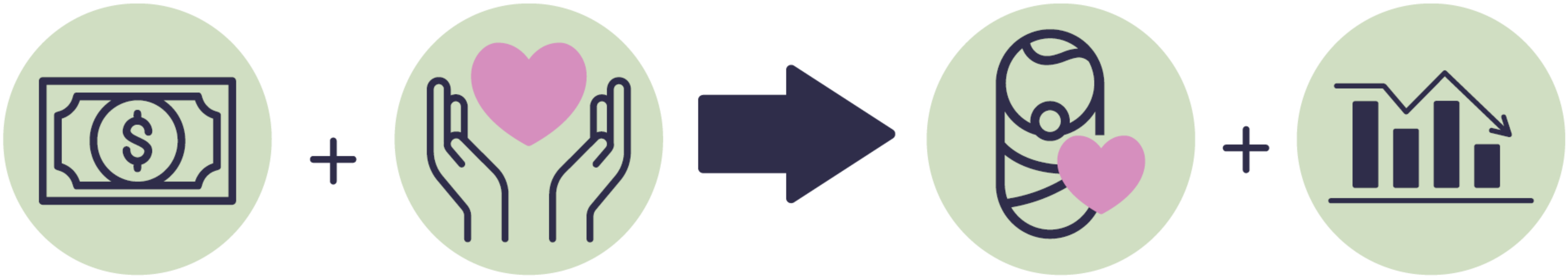
FIRST 5
SAN MATEO COUNTY

SAN MATEO COUNTY
BABY BONUS

Mai Le, MPH
First 5 San Mateo County

San Mateo County Baby Bonus Pilot

A multisector collaboration to provide flexible support in baby's first 3 years



$300 unconditional monthly cash gift, for 36 months starting at birth

Visits and phone calls from a CHW throughout ages 0-3 to connect with resources/supports

Anticipated increase in well-child visits, immunizations, maternal mental health, etc.

Robust research findings from multiyear randomized controlled trial to inform policy solutions

Core Planning Partners

FIRST 5
SAN MATEO COUNTY

SAN MATEO
COUNTY HEALTH
All together better.

COUNTY OF SAN MATEO
HUMAN SERVICES AGENCY

HealthPlan
OF SAN MATEO
Healthy is for everyone

THE
JACKIE SPEIER
FOUNDATION

UpTogether®

Stanford University Faculty Members

San Mateo County Baby Bonus

Population: Residents of San Mateo County with Medi-Cal funded births

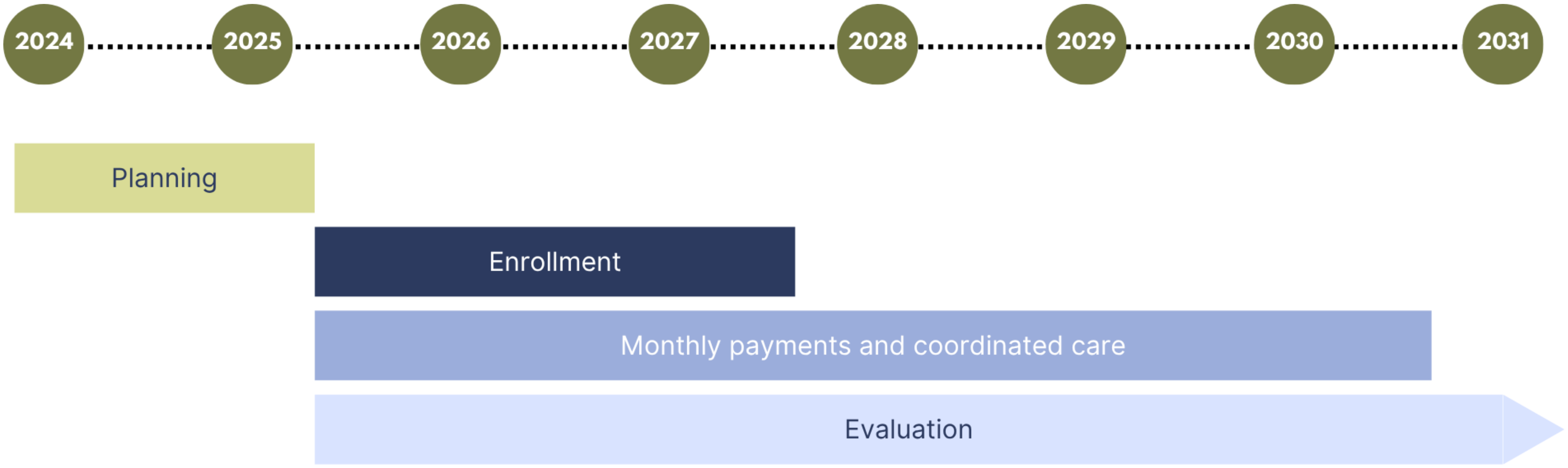
Enrollment period: Est. Mar. 2025-Sept. 2027. Each family stays enrolled for 3 years.

Number of parents: 400 parents to receive cash gifts, 300 parents to receive CHW support, 600 in "usual care" group

Funding Sources: Local Medi-Cal managed care org, foundations, health care districts, county government

Evaluation: Led by faculty from Stanford; randomized controlled trial; full results expected in 2031

Timeline


2024
2025
2026
2027
2028
2029
2030
2031
Planning
Enrollment
Monthly payments and coordinated care
Evaluation

What's Working…

… The cash and care coordination!

Since March 2025:

- Over 175 families are receiving monthly cash gifts
- Over 215 families are receiving care coordination
- Families are responding positively so far to the offers for both the Baby Bonus cash gift and care coordination

What this cash means to families...

"Por supuesto, estoy tan feliz con la ayuda ya que estos momentos tan difíciles que hemos pasado económicamente la ayuda de UpTogether es lo mejor que nos pudo haber pasado como familia, me está ayudando a cubrir los gastos con los pañales de mi recién nacido entre otras cosas que son necesarias para el hogar. Gracias infinitas."

"Of course, I'm so happy with the help, because during these very difficult times we've been going through financially, the help from UpTogether is the best thing that could have happened to us as a family. It's helping me cover the cost of diapers for my newborn, among other things that are necessary for the household. Thank you so much."

"Definitely a program I am happy I was able to participate in. It came at the right time. Especially being out of work after a baby and recovery it definitely helps out."

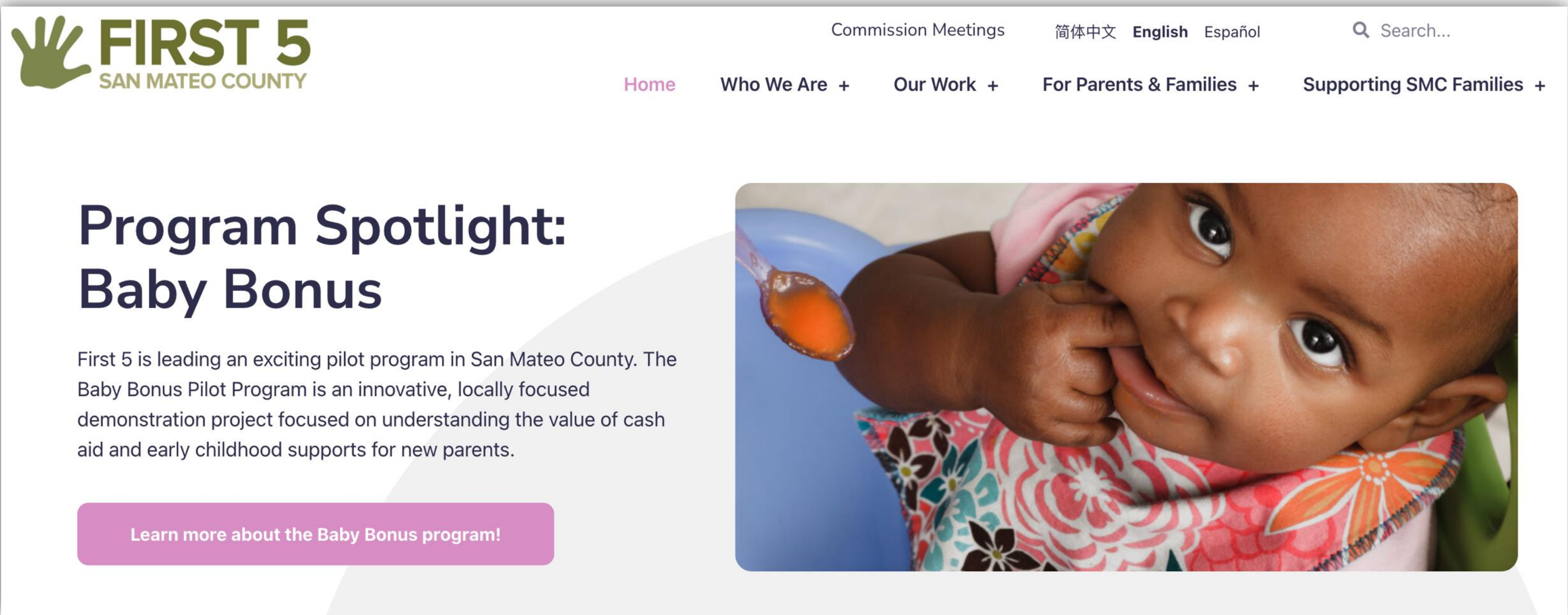
"Me da alegría por que puedo comprar comida."

"It makes me happy because I can buy food."

These quotes are from UpTogether surveys of Baby Bonus cash recipients. These are not meant to represent results from our research study.

What's challenging…

- Coordination and data sharing across multiple agencies
- Extended timeline of research study
- Family needs are vast and complex!



Learn more at first5sanmateo.org/babybonus

THANK YOU

Primary contact
Mai Le, MPH
Community Health Planner
First 5 San Mateo County
mle@smcgov.org

Miracle messages – miracle money

Nelly Stastny

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Miracle Messages
No one should go through homelessness alone.

How we address relational poverty, and build relational resiliance.

Reunion Services

Miracle Friends

Miracle Money

Basic Income

Backup Relief Funds

Program Incentives

Ways we give direct cash.

Miracle Messages

Since 2021 we have distributed over

2.4+ million dollars

directly to people expereincing homeless and housing instability

Miracle Messages

Thriving Community Fund

- Intentionally paired with supportive services
- 5 non-profit organizations referrals across California
- 110 individuals $750/month 12 months
- Enrollment eligibility determined by partnering organizations

The East Oakland Collective

Homeless Prenatal Program

40 Years of Housing Families
Families Forward

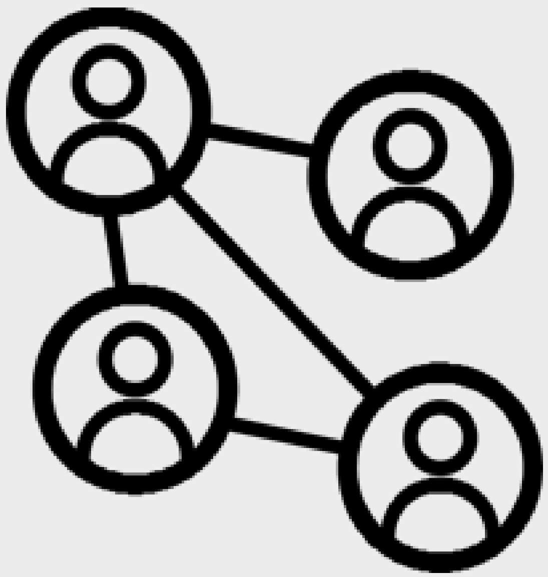
WISEPlace
A Community of Hope & Housing

AFC

Miracle Messages

Participant Outcome Areas

Connectivity & Relationships



Basic Needs Fufillment

Self Perception of Well-Being

Early Insights

- Increased engagment
- Moving from crisis to goal setting
- Debt reduction
- Housing
- Self-perception

Scan to read our issue brief!

Miracle Messages

QUESTIONS?

Working Lunch

Please grab a sandwich and drink and return to your table

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Moving from Pilot to Policy

Mona Masri

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Economic Security California

United Way Bay Area Conference

May 13, 2026

Economic Security Project

The affordability crisis is only getting worse.

$237K
annual **income needed** to afford a mid-tier California home

56%
of **renters pay more than one-third** of income on housing

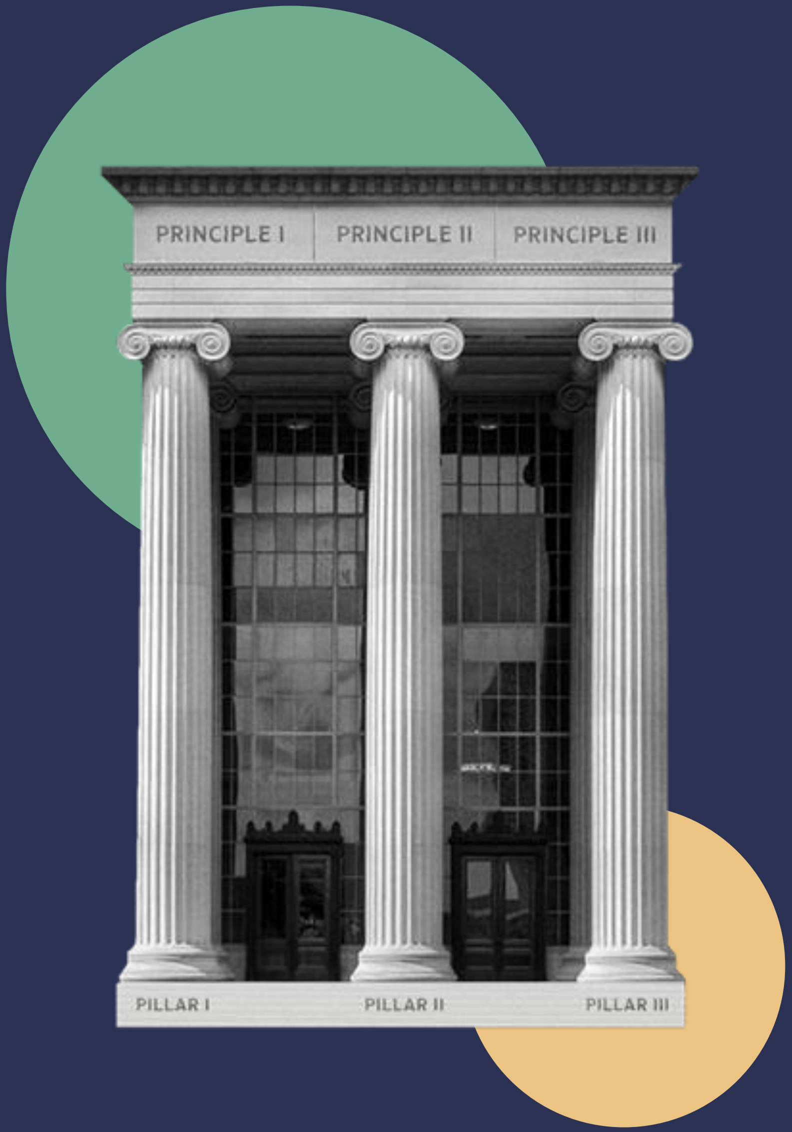
~18%
of Californians—**nearly 7 million**—experienced **poverty**

80%
higher electricity rates compared to the national average

$21K
average annual **infant childcare** costs in CA

43%
of Californians had difficulty **affording healthcare**

California Guaranteed Blueprint



Guaranteed Income
COMMUNITY OF PRACTICE

The guaranteed income we work towards must:

- Be a public cash investment in, and directly to, people
- Arrive on a predictable regular basis
- Respect people's ability to meet their own needs
- Be accessible to people without burdensome administrative requirements

Pillars

Pillar 1

Fight for Policies That Create Government Infrastructure to Provide Regular Direct Cash Distribution

Pillar 2

Deploy The Administrative Approach To Use Guaranteed Income To Build An Equitable, Trust-based Social Contract

Pillar 3

Harness State And Federal Policies To Build Towards A National Guaranteed Income

Economic inclusion and the movement for guaranteed income

Our partners building economic inclusivity

- Creation of YCTC *(2019)*
- Tripling of CalEITC *(2019)*

- ITIN filers included *(2020)*
- Simplified filing study *(2020)*

- YCTC eligibility expanded to $0 income *(2022)*
- FYTC (2022)

- Re-Imagine CalWorks introduced *(2023)*

Laying our guaranteed income foundation

From Stockton SEED to Mayors for Guaranteed Income (MGI) to **65+ GI pilots in CA** *(since 2019)*

Waiver secured to exclude GI income from benefits eligibility

CA leads the nation in mitigating the loss of benefits due to GI pilots

Building and branching beyond our foundation

CA invests $35 million to set up first state-run GI Pilot Program *(2021) – pilots launch in 2023*

Launch of Counties for Guaranteed Income (CGI) (2023)

In the policy debate leading into 2026 cash support is named explicitly as a critical tool to support shared economic prosperity, fairness, and equity

2026 Legislative Opportunities

AB 1829: CalWORKs Recipients Education Program (REP)

Gives California Community Colleges more flexibility within the Recipient Education Program to use existing CalWorks funds as direct cash support to help low-income student parents pay for basic necessities vs. limiting those funds to job training and employment services only.

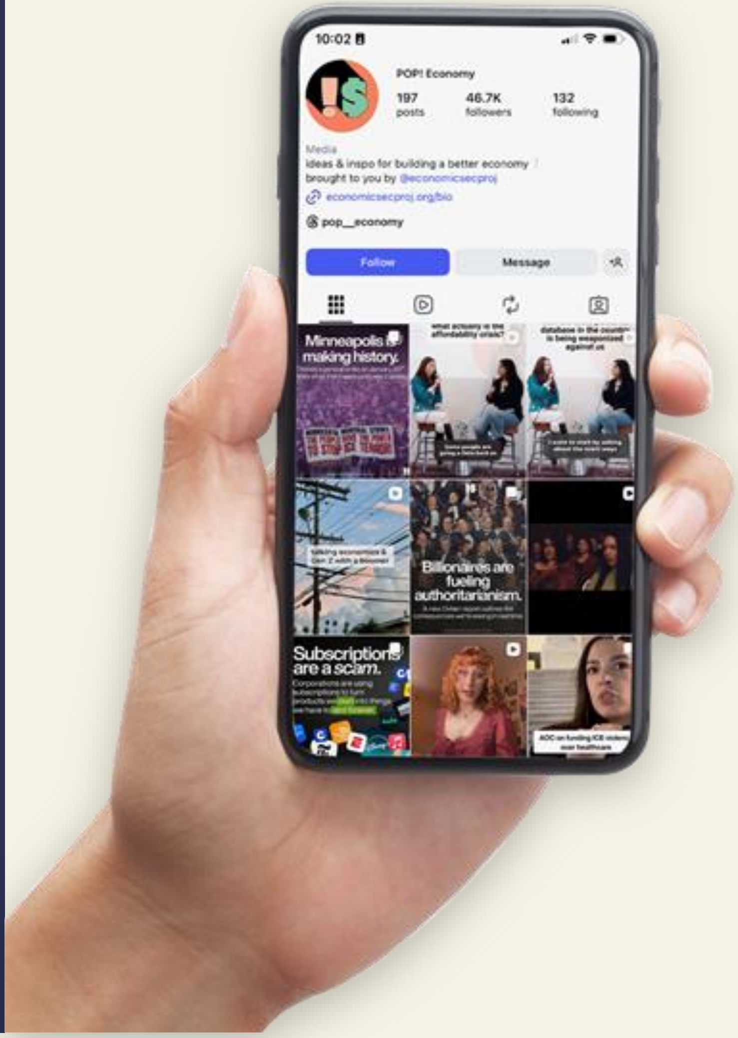
AB 2585 - Guaranteed Income Pilot Program

Requests $10MM in new funding for the state's GIPP for geographies left out of the original CA GI statewide pilot. Also expands eligibility for priority populations for the state GI program to include parents with kids 0-5 and survivors of domestic violence.

AB 1661 - Equitable Community Repair Reinvestment Account

Creates a new Equitable Community Repair and Reinvestment Account funded by penalty payments from specific oil wells earmarked as direct cash assistance to families living within 2.5 miles of the wells.

Advancing Narratives to Win Policy



- *Platform*
- *Messenger*
- *Message*

Where We Go From Here

Pilots to Policy to Power

- 2026 is the year of validation
- Connecting our coalition
- Continuing our momentum

Conversations at your table

What will it take?

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Conversations at your table

Report out

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GBI Participant Perspective

Juan Salinas

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Wrap up and Calls to Action

- ✓ Continue to attend our monthly webinars and convenings. https://uwba.org/get-involved/events/
- ✓ Share future events with friends and colleagues.
- ✓ Complete our survey https://www.surveymonkey.com/r/UWBA-GBI-Convening

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