

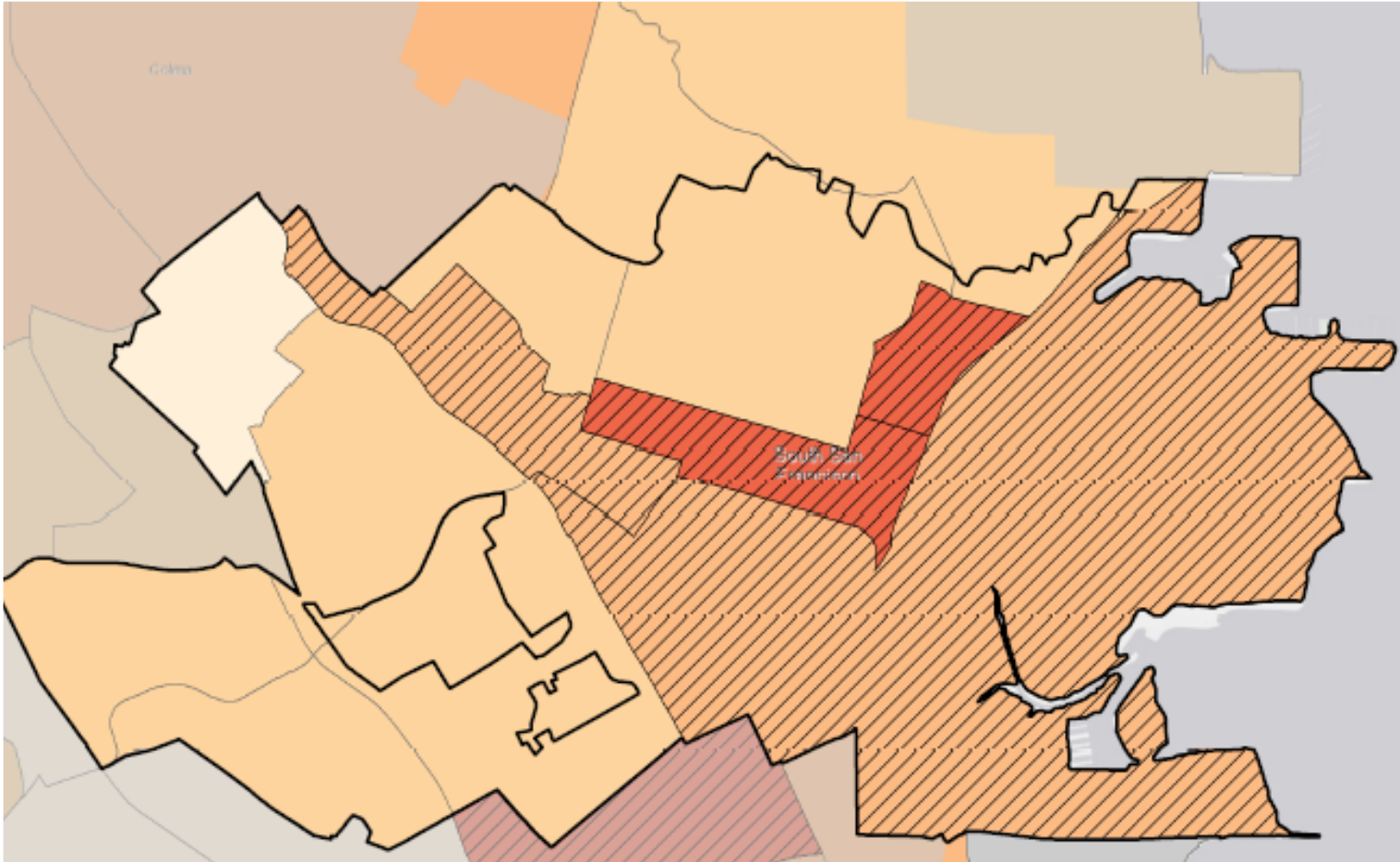
“I am now convinced that the simplest approach will prove to be the most effective — the solution to poverty is to abolish it directly by a now widely discussed measure: the guaranteed income.”

— *Rev. Dr. Martin Luther King, Jr.*



Poverty in South San Francisco

Yes, there is Poverty in Silicon Valley



Lowest income census tracts are also:

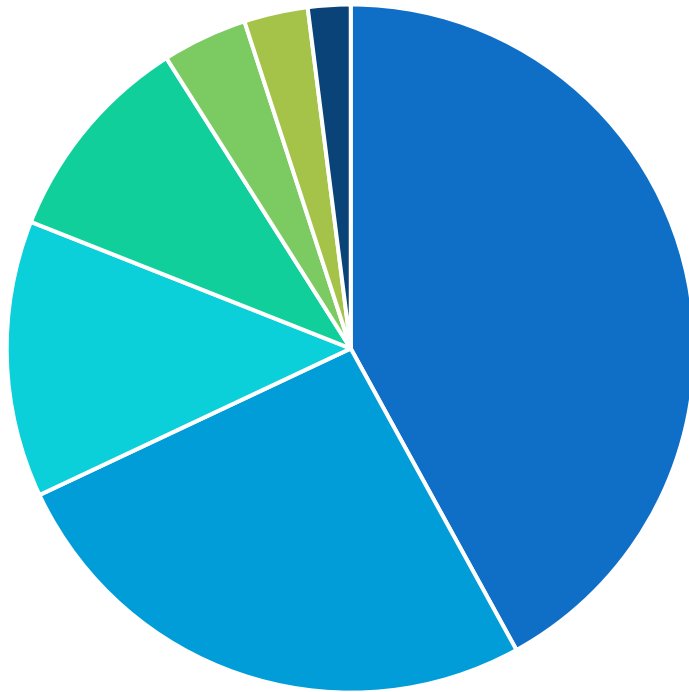
- Foreign Born Population
- Renter Occupied Units
- Crowded Households

Poverty Rates:

- 20-40% Stanford Center for Poverty & Inequality

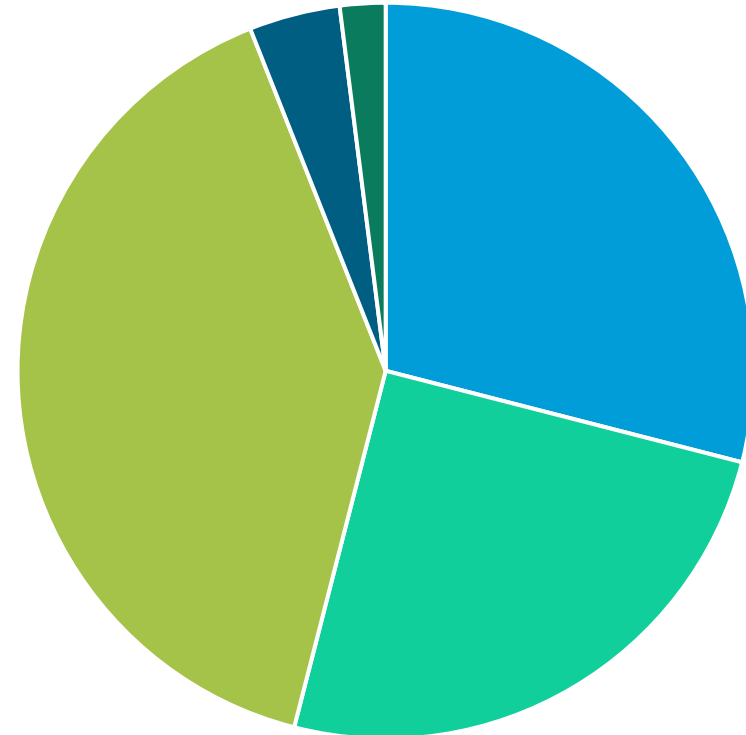
South San Francisco

Languages at Home



- English
- Spanish
- Tagalog
- Mandarin
- Indo-European
- Other
- Other Asian Languages

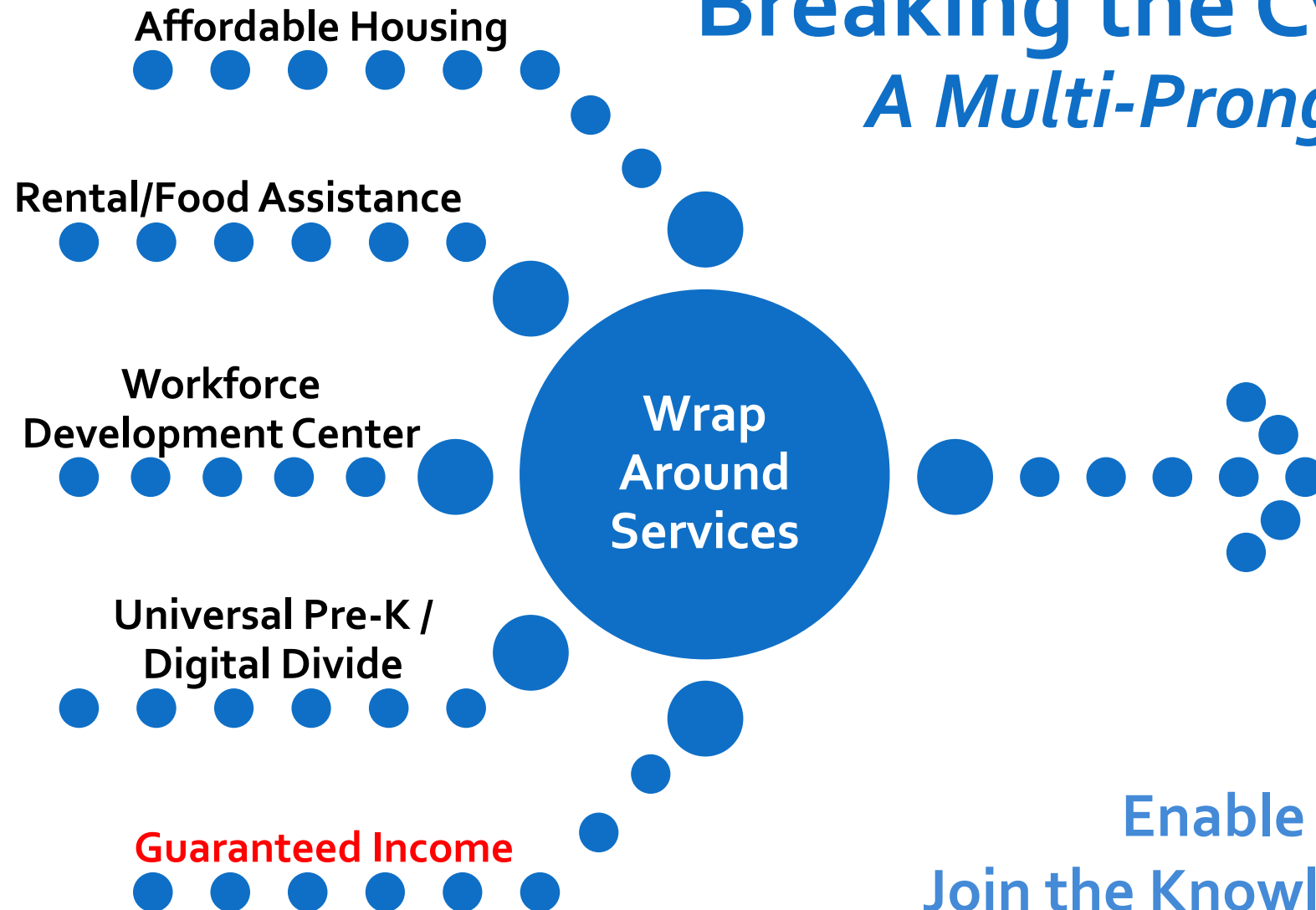
Ethnicities



- Asian/API
- Latinx
- White
- Other
- Black

Breaking the Cycle of Poverty

A Multi-Pronged Approach



Economic Security Now and for Future Generations

Enable *Everyone* to
Join the Knowledge Economy and
Succeed in Silicon Valley

Goals of South San Francisco Guaranteed Income Pilot Program

- Immediate and direct help to vulnerable families
- Free resident time to pursue training, look for better jobs, engage with family, reduce stress
- Avenue for resident financial planning/counseling
- Study Guaranteed Income as a delivery vehicle for social assistance

Break the Intergenerational Cycles of Poverty!



Program Overview

- 166 very low-income families
 - Prioritize foster youth, single parent households, those who do not qualify for other benefits
- Receive \$500 a month
- For 12 months
- Required intake counseling
- Required check-in every three months



Focus on the most vulnerable

Tier I

- Households at or below 30% AMI
- Households in the lowest income census tracts
- Foster Youth transitioning out of care
- Single Head of Household
- Families with Minor Children
- Families that do not qualify for other forms of financial assistance

Tier II

- Households at or below 30% AMI
- Residing in lowest income census tracts

Tier III

- Households at or below 50% AMI
- Anyone Residing in any part of SSF



How does it work?

Eligibility

- Targeted Outreach
- Application Period
- Technical Assistance & Case Management
- Fiscal partners set up checking accounts



Disbursement

- List of eligible households
- Lottery
- Nonprofit sends City and Fiscal Partners names & disbursement request



Data

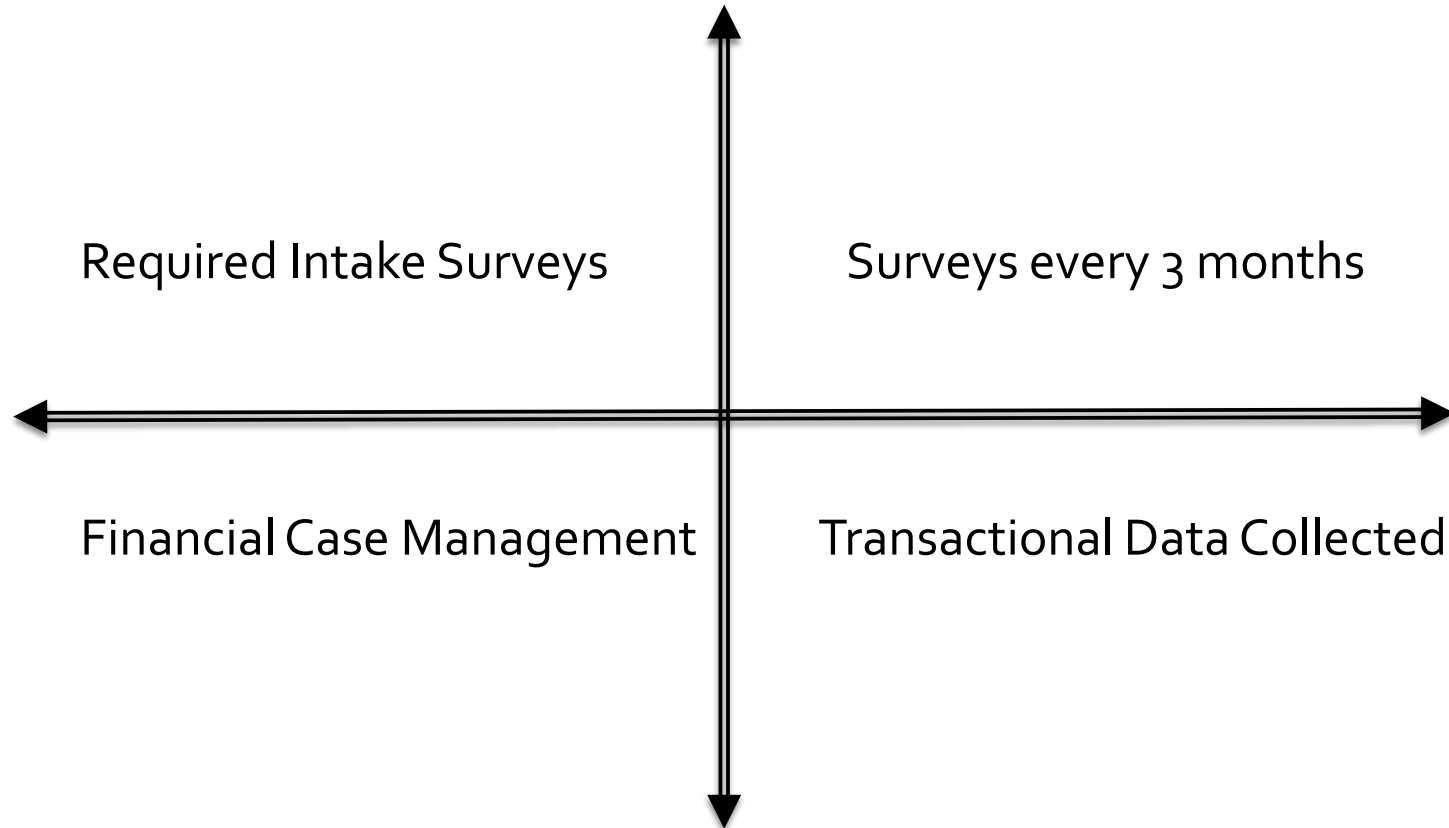
- Fiscal partner provides statements to the City and Case Managers
- Case management follow up

Program Cost

Cash Payments	\$996,000
Non-Profit Administrative Costs	\$249,200
Hold Harmless Fund	\$50,000
Total:	\$1,295,200



Evaluation & Data



Financial Benefits Counseling



- All households go through benefits counseling
- Increased financial literacy and growth
- First Bank Account
- Participants now have checking and savings accounts



What did participants spend their disbursements on?

1. Rent (87.33%)

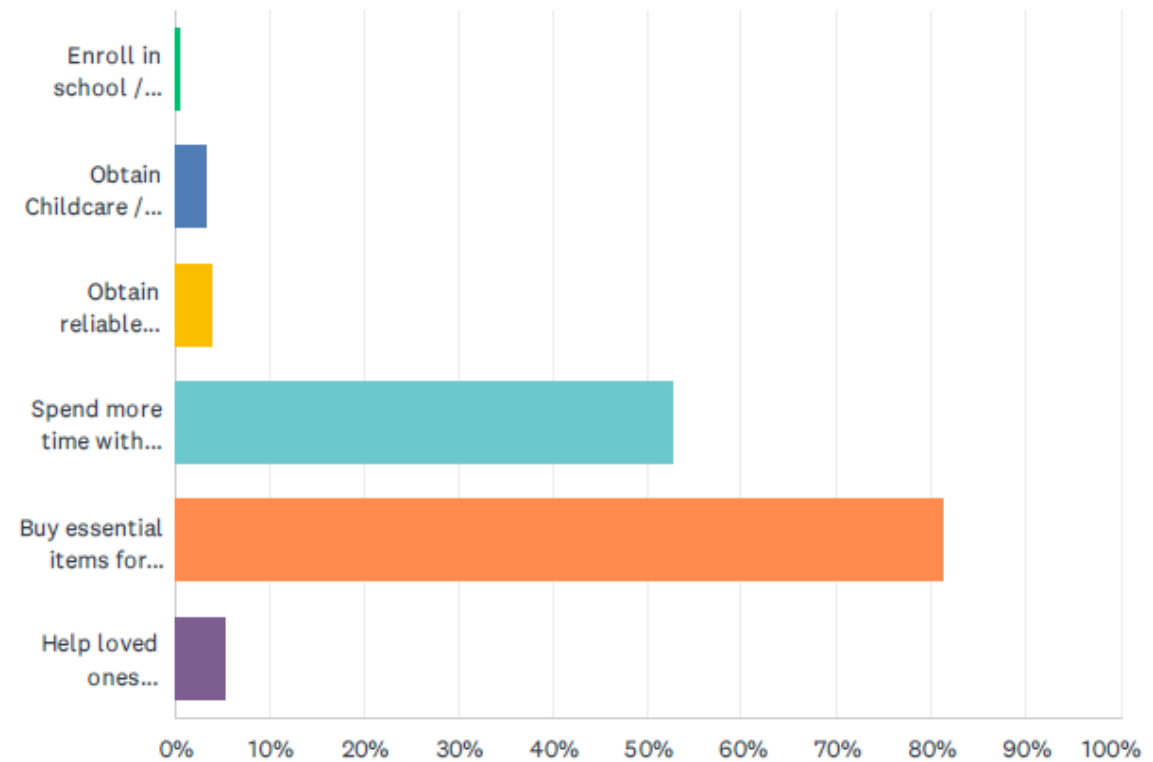
2. Food (82%)

3. Utilities (57.33%)



Which of these activities has this program helped you do?

1. Buy essentials for their households (81.33%)
2. Spend more time with their families (52.67%)
3. Helped loved ones financially (5.33%)



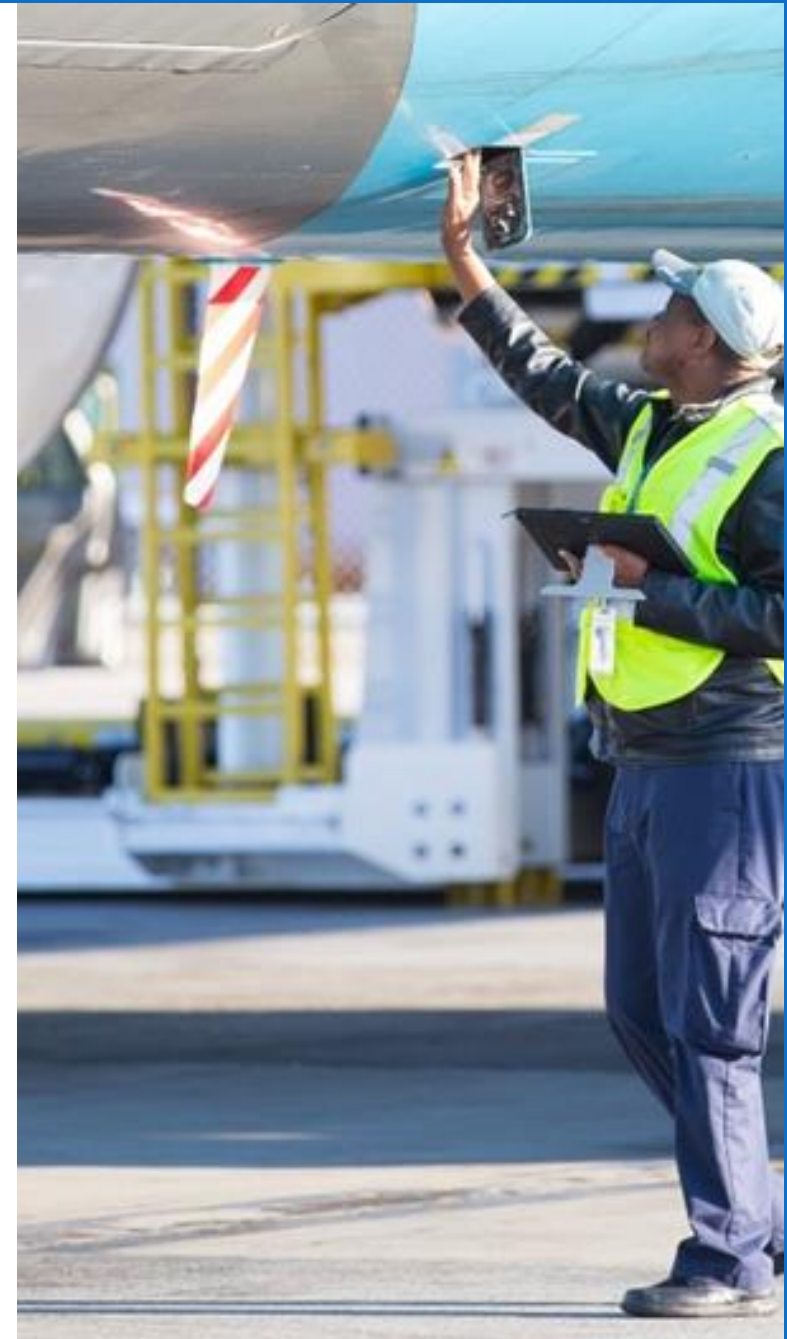


What are you hoping the continued financial assistance will empower you to do by the end of the program?

- “I learned to budget and save”
- “I hope to be financially stable by the end of the program”
- “Good, this is the first time I have received something like this, and I have learned a lot about how to use a debit card or bank account”
- “I hope to finish my GED and keep paying for the necessary things for my children”
- “It has helped me put together my rent and has helped me enjoy more time with my family without being stressed”

Once the program is over, do you have a plan to replace the \$500?

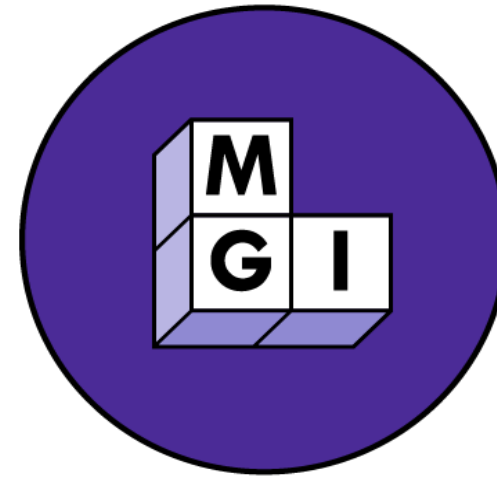
- “With my new job, I am hoping this won’t impact me so much”
- “I have saved enough to hopefully I won’t feel the impact”
- “I hope to have my GED by the time the program ends to find a job to keep taking care of the things I need”



- California State Department of Social Services (CDSS) launched Guaranteed Income Pilot Program
- SSF Match: \$1,500,000 ARPA
- Partnerships and philanthropic funding



Partners



YMCA administers the monthly payments through their financial partner, Community Financial Resources (CFR) and CFR's partner bank, Self-Help Federal Credit Union (SHFCU).



Helping our most vulnerable



Thank You

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