

MOMentum

Marin Guaranteed Income Demonstration Project Evaluation Findings | February 2024

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Foreword from Marin Community Foundation

In Marin County, the stark income disparities faced by women of color and their children echo a national struggle. Acutely aware of the challenges faced by moms, the Marin Community Foundation (MCF) responded resolutely with a groundbreaking initiative, MOMentum, in 2021. The three-year guaranteed income pilot emerged as a beacon of hope to confront the exacerbated challenges that confront moms in diverse communities from across the county. Against the backdrop of a pandemic and prevailing structural inequities, this innovative project embarked on dismantling barriers obstructing upward mobility.

In a dynamic collaboration with UpTogether and other partners, including 125 moms, MCF designed the MOMentum guaranteed income demonstration project. Acknowledging the significance of safeguarding public benefits, MCF and partners secured waivers for housing, CalWorks, and CalFresh benefits. Beyond financial support, the initiative offered optional programs such as financial education workshops, fostering economic and financial literacy. Additionally, childcare subsidies through the Marin Child Care Council were made accessible.

Our heartfelt gratitude extends to the Social Policy Research Associates team for their phenomenal and compassionate efforts in evaluating MOMentum. This evaluation report stands as a testament to their work and to MOMentum's unwavering commitment to addressing the unique challenges faced by women of color and their families in Marin County. The subsequent analysis delves into the project's impact, lessons learned, and broader implications for future initiatives aimed at dismantling systemic inequities and nurturing economic resilience in our communities.

Guaranteed income has proven its efficacy. Here in Marin, we witnessed the transformative power of financial breathing room! Families thrived when provided the security of guaranteed income. Now, as we stand at a critical juncture, the call for guaranteed income resounds louder than ever. It is not merely a policy, it's a beacon of hope for millions facing economic uncertainty. It lays the foundation for an inclusive economy, empowering individuals to pursue education, enhance well-being, and contribute meaningfully to shared prosperity. The success of MOMentum, among other pilots nationwide, reinforces the undeniable impact of guaranteed income.

The findings from the MOMentum initiative carry profound implications for informing and shaping national, state, and local policy efforts. This groundbreaking work in Marin County highlights the tangible benefits of a guaranteed income model, showcasing its effectiveness in mitigating income disparities and providing crucial financial stability for marginalized communities. These insights hold the potential to influence national policy discussions, advocating for the implementation of similar initiatives to address systemic inequities on a broader scale. At the state and local levels, MOMentum's success underscores the importance of tailored approaches, offering valuable lessons for crafting policies that resonate with the unique challenges faced by communities and families. As policymakers across different levels of governance consider strategies to foster economic resilience and inclusivity, MOMentum's findings stand as a guiding beacon for creating impactful and equitable policy solutions.

Let's move beyond an economic system that perpetuates inequality. A guaranteed income provides the foundation for an economy that truly works for every citizen. No one should live on the brink of crisis, and it's time to enact policies that reflect this fundamental belief.

*Johnathan Logan, Vice President for Community Engagement
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Executive Summary

About MOMentum

In Marin County, women of color and their children experience one of the greatest income inequities in the nation. Exacerbated by the context of the pandemic, existing structural inequities and current racist narratives obstruct opportunities for their upward mobility. To address this disparity, in 2021, the Marin Community Foundation (MCF) launched [MOMentum](#),¹ a three-year guaranteed income pilot providing \$1,000 a month for 125 Black, Indigenous, and People of Color (BIPOC) Moms from diverse communities in Marin County.²

MCF partnered with [UpTogether](#)³ to design the cash transfer process; recruit participants and determine eligibility; and provide an online platform where participants managed their payments as well as connect with others to build social connections. To safeguard participants' public benefits, MCF worked with the Marin County Department of Social Services and the Marin Housing Authority to secure waivers for housing, CalWorks⁴, and CalFresh⁵ benefits, and established a hold harmless fund. Optional programs were also offered to the participants such as workshops on financial management and various others focused on building economic and financial literacy. In addition, childcare subsidies were offered through another MCF initiative by the [Marin Child Care Council](#).⁶

Participants of the pilot included 125 BIPOC women (Moms) with at least one child under the age of 18. The average age of the Moms was 38 years (range 20 – 61 years) and most Moms identified their race/ethnicity as Hispanic/Latino (68%), followed by African American (22%). Participants' median household size was four and the average annual household income was just under \$29,000. Most (74%) had experienced either a job loss or decrease in work hours (or both) due to the COVID-19 pandemic.

About the Evaluation

In the Spring of 2021, MCF contracted with Social Policy Research Associates (SPR) to serve as the evaluation and learning partner. The evaluation team included Dr. Amy Castro (lending her expertise to the design of the evaluation), five pilot participants as advisors, identified as "MOMentors" (aptly named as *mentors* of the evaluation), and an Evaluation Workgroup. The overall aim of the evaluation was to understand the ways in which MOMentum influenced participants' lives, specifically, outcomes related to their economic and social situations. The evaluation used a mixed-method approach combining in-depth interviews with a retrospective survey. In-depth interviews were conducted with a random sample of 30 participants at two time points with the same individuals. The survey was conducted in May 2023 and had a 68% response rate.

Evaluation Findings

1 | Financial Well-Being

The evaluation found that Moms' financial well-being improved, funds were most helpful with food and housing, and Moms were able to pay down debt and save for the future. Moms also pursued educational opportunities and maintained their work hours.

¹ MOMentum website: <https://www.marinmomentum.org>

² The final year is providing Moms \$1,000 for the first three months, then \$750, \$500, and \$250 for three months each thereafter.

³ UpTogether website: <https://www.uptogether.org>

⁴ In California, the California Work Opportunities and Responsibility to Kids program (CalWorks) is the Temporary Aid for Needy Families (TANF).

⁵ In California, CalFresh is the Supplemental Nutrition Assistance Program (SNAP).

⁶ Marin Child Care Council website: <https://www.mc3.org>

- **Moms experienced improved financial well-being.** Participants' average financial well-being score increased after MOMentum (M=45.09, SD=8.33 to M=50.9; SD=7.69) indicating an improvement,⁷ which was statistically significant with a moderate effect size.
- **MOMentum was most helpful with food, followed by housing, utilities, clothing, and transportation.** Moms were better able to meet their basic needs as well as their children's needs.
- **MOMentum helped with unexpected expenses and during volatile times.** MOMentum provided a lifeline with unexpected expenses (e.g., job loss, health issues), which decreased stress, while gaining a newfound sense of financial security.
- **Moms were able to pay down debt and save for the future.** In addition to meeting their day-to-day needs, MOMentum helped to secure their financial future by being able to pay down debt from credit cards, car loans, and medical expenses.

*"MOMentum helped me from hitting rock bottom. It helped me in the moment I needed it the most."
– Mom, Interview*

Education and Training Opportunities. Moms reported pursuing educational opportunities and participating in various programs as a result of MOMentum. Nearly half (48%; n=83) of participants were enrolled in an education or training program since starting MOMentum.

Employment and Work Hours. For a majority of Moms (58%, n=83), the number of hours they worked did not change after starting MOMentum. About a third of Moms (30%; n=83) reported starting a new job since MOMentum, with a majority (69%; n=83) reporting that MOMentum influenced their decision to pursue new or different opportunities at some point "to some or a great extent."

II | Housing/Living Situation

Evaluation findings reveal that Moms experienced overall improvements to their housing stability and the quality of their housing.

- **Moms reported worrying less about housing after starting MOMentum.** Overall, housing stability and conditions improved for Moms as they were able to find more appropriate and safe housing.
- **Moms were able to move into improved living situations.** Since starting MOMentum, 24 Moms moved into new housing situations, most commonly to be in better neighborhoods or safer situations, or more affordable or suitable housing (e.g., having a place of their own).

"MOMentum helped me out of homelessness to a transitional housing program for single Moms and their children and now I am in process to getting a section [housing] voucher. Momentum will be a part of the application for that and make me look more financially stable." – Mom, Interview

III | Health and Well-being

The evaluation showed that Moms' health improved across indicators such as stress, self-care, sleeping habits, and physical activity.

- **Overall, Moms' health improved since starting MOMentum.** A majority of participants (59%; n=83) reported their health was somewhat better or much better, after starting MOMentum. Most participants (78%, n=83) reported MOMentum influenced their health "to some or great extent."

⁷ Consumer Financial Protection Bureau (CFPB) Financial Well-Being Scale was used to measure financial well-being, encompassing both financial stability in the present and potential for planning for the future.

- **MOMentum greatly affected Moms' ability to purchase more and better food for their family.** Most Moms (77%, n=79) reported worrying less about having enough food for their family, and being able to not only purchase more food, but also more variety of foods and healthier options after starting MOMentum.
- **Moms' mental distress declined, largely due to decreased financial stress.** Using the Kessler 6 scale to measure psychological distress, participants' overall average score decreased (from M=12.28, SD=5.79 to 6.98, SD=5.61) indicating reduced mental distress after starting MOMentum, a statistically significant change with a large effect size.
- **Children's well-being was positively influenced as Moms experienced financial relief and less stress.** Moms talked about their children being "happier" because they could spend more time with them at their school or at home and buy them things they typically weren't able to purchase.

"I stopped exercising because I didn't have time because I was working two jobs. So having been able to go down to one job meant more time for exercise and self-care, physical self-care." – Mom, Interview

IV | Social Connections

The evaluation found that Moms reported feeling less isolated from others and spending more time with their children and family after starting MOMentum.

- **Most Moms felt less isolated from others after starting MOMentum.** Nearly two-thirds of Moms (73%, n=62) reported feeling isolated from others less often after starting MOMentum.
- **Moms reported spending more time and enjoying special activities with their children and families.** Almost two-thirds (70%, n=83) of Moms reported spending more time with their children after starting MOMentum. Moms used the funds to enjoy time with their children and do activities that are often taken for granted, such as enjoying meals with their children at restaurants and coffee shops, buying gifts for them, and traveling with them.
- **Moms made connections to other participants in MOMentum.** UpTogether offered the opportunity for Moms to make connections with one another based on common interests. Almost half of Moms (43%, n=79) reported making connections with other participants in MOMentum, primarily by phone, UpTogether platform, and/or by email.

"It also covered one of my dreams that I had. I had never been to Disneyland. I wanted my kids to have that experience...They help us treat ourselves." – Mom, Interview

V | Community Engagement

Overall, the evaluation found that Moms were able to engage in more activities for themselves and their children. A majority of Moms reported more often feeling part of the community (59%, n=73) and having important relationships (54%, n=69). Moms reported increased participation in activities that benefit their children's lives such as participating in school events and educational groups for their children.

VI | Influence on Public Benefits

Most Moms did not lose access to public benefits during their participation in MOMentum. However, over a quarter (27%, n=22) reported losing CalWorks benefits and over a third (37%, n=41) lost CalFresh benefits. Loss in benefits was due to an increase in income, however it was unspecified whether this was solely due to MOMentum funds and included other reasons such as increased income from a new job.

VII | Program Experience

Overall, Moms said MOMentum's administrative process was easier and less burdensome than other safety net programs, and the flexible funds were better able to meet their needs.

- **MOMentum’s funds were better able to meet participants’ needs because of its flexibility.** Participants were able to buy other essentials they couldn’t buy with Special Supplemental Nutrition Program for Women, Infants, and Children (WIC) or CalFresh, such as soap, shampoo, and school supplies.
- **Moms wanted lawmakers to know that guaranteed income programs greatly benefit families, particularly because the public benefits system is broken.** Moms wanted lawmakers to know the immense potential of guaranteed income to "change lives" particularly for single moms with low incomes. Because guaranteed income reduces financial stress, it enables parents to better care for their physical, mental, and emotional health, which can ultimately strengthen the entire community.
- **Moms expressed aspirations to continue meeting their educational and financial goals.** Moms expected the changes they made as a result of MOMentum will continue, including working on their educational and financial goals, continuing to prioritize their children's activities, and eating healthier.

Lessons Learned

Sharing learnings from implementing and evaluating guaranteed income programs can help to strengthen the field by highlighting what worked well and areas where more work is needed.

- **Ensure participants are aware of the safety net waivers to protect their public benefits.** It is important to make sure each participant is aware of these waivers through periodic communication, as their income may change over the course of the pilot program.
- **Provide accessible support for applicants of guaranteed income.** MOMentum participants are unique because most have an existing relationship with MCF and partner nonprofits and felt comfortable reaching out to them for support. Future pilots should make sure applicants have a way to reach pilot organizers to ensure all who are eligible have equitable access these programs.
- **Incorporate participant voice in the evaluation.** The evaluation benefitted from the MOMentors’ lived experience, which was key to ensure that the evaluation not only asked the right questions, but also in a manner that was as respectful and honored the participants.
- **Offer opportunities for participants of guaranteed income programs to make connections with other program participants.** Many expressed interests in making connections with other Moms to build community and support.
- **Be attentive to the needs of guaranteed income participants and offer optional supportive services.** In MOMentum’s case, early interview findings found that Moms expressed interest in learning about financial management and planning. Participants of other pilots may have other interests that should be identified to support their needs.

Summary

In conclusion, the evaluation demonstrated MOMentum’s positive influence on the lives of the Moms and their children. MOMentum centered women as the decision maker and gave them what they needed – cash, and not another program. A key objective of MOMentum was to demonstrate the importance of guaranteed income in supporting Moms’ economic and social mobility and to shift the pervasive negative narratives about the trustworthiness of how those with low incomes would use unconditional cash. Findings from the evaluation support this and demonstrate how indispensable the extra cash was for the Moms as they worked against existing structural challenges, including high cost of living, lack of affordable housing, and low wage jobs. With MOMentum ending in May 2024, it will be important to understand what happens next for these Moms. Future evaluation is needed to understand the extent to which the positive effects of guaranteed income are sustained over time and continue to help people thrive.

“MOMentum has changed my life...for the better and always forward, nothing backwards.”

I | Introduction

The Need for Guaranteed Income in Marin County

Marin County is located in Northern California, across the Golden Gate Strait from San Francisco. The county is home to over 262,000 residents and is recognized as one of the wealthiest and healthiest counties in the United States, ranking number one in health factors and outcomes among California's 58 counties. Despite Marin's progressive image, low-income residents of color face a myriad of challenges. For example, Marin is the third most racially disparate county in the state.¹ While some residents enjoy high incomes, the county grapples with deep-seated pockets of poverty, income inequality, and housing affordability issues. The high cost of living is influenced by its proximity to San Francisco, attracting affluent individuals, and limited land for development, contributing to higher property prices.

In Marin County, women of color and their children experience one of the greatest income inequities and disparities in the nation. Exacerbated by the context of the pandemic and rising inflation, existing structural inequities and disparities are based on historical and current racist narratives, as well as policies and systems that perpetuate poverty. These dynamics obstruct opportunities for upward mobility, restrict their self-determination, and limit the universe of possibilities available to women of color and their children.

As a strategy to support moms' economic security, the Marin Community Foundation (MCF) launched [MOMentum](#),² a 3-year guaranteed income demonstration pilot. This report describes the development and implementation of the pilot program and findings from the evaluation. The evaluation used a mixed-method approach combining in-depth interviews with a retrospective survey to capture the important ways MOMentum influenced the lives of low-income Black, Indigenous, and People of Color (BIPOC) moms living in Marin County. This report also shares lessons learned from implementing and evaluating MOMentum, which is intended to help inform the field of guaranteed income.

Origin of MOMentum

Honoring its commitment to addressing systemic inequities, MCF's Buck Family Fund has a long history of strategic work in the community. In an effort to leverage innovation and new ways to address challenges, in 2018, MCF partnered with The [Curious Company](#)³ to implement a Human-Centered Design to understand what mothers with children need to support their financial and economic mobility. During the Design Phase mothers were engaged as thought partners to inspire solutions that meet them where they are and resonate with them deeply. Through in-depth conversations, it was found that mothers felt excluded from the decisions that affect them and their daily lives. They described the challenges and opportunities for economic security and their aspirations for housing, education, childcare, belonging,

¹ Race Counts at <https://www.racecounts.org/county/marin>

² MOMentum website: <https://www.marinmomentum.org>

³ The Curious Company at <http://www.thecuriouscompany.com>

and control. The mothers also embodied resilience and exhibited love for their families. This work culminated into [The Book of Mom](#)⁴ which captures their ideas for ways their lives could be improved. Upon completion of the Design Phase, in 2019, the Ideation Phase then led to the creation and implementation of a guaranteed income pilot as one solution to address income inequality.⁵ Furthermore, guaranteed income was a response to the mothers' expressed need for more income to supplement their earnings to afford daily expenses, rather than being offered another program. MCF positioned this pilot as not only driving population-level change in economic mobility for families in Marin, but also as a means to inspire structural changes that will break down systemic barriers that prevent Marin residents from being able to sustain their economic progress. To inform the design of MOMentum, MCF participated in state and national communities of practice for peer learning to gather and share information on implementation, best practices, and exit strategies for guaranteed income pilots. Upon MCF board approval, the pilot was officially launched in May 2021.

2 | About MOMentum

Description of the Marin Guaranteed Income Demonstration Pilot

In 2021, MOMentum began as a two-year pilot designed to provide 125 Moms, from diverse communities in Marin County, a direct cash transfer of \$1,000 a month for 24 months. During the second year of the pilot, MOMentum received an additional year of funding to gradually ease the transition for participants as the cash transfer comes to an end. The final year of MOMentum is providing Moms \$1,000 for the first three months, then \$750, \$500, and \$250 for three months each thereafter. MOMentum is funded solely by MCF philanthropic dollars. In keeping with the principles that underlie guaranteed income programs, the cash is unrestricted (participants choose how to spend the money) and unconditional (cash receipt is not tied to participation in any activity). Building on learnings from work in Stockton⁶ and elsewhere, the pilot sought to shift the negative dominant narrative about people with low incomes, those who access public benefits, and guaranteed income overall. As part of this effort, MOMentum launched a narrative change campaign called [Kin.dred](#)⁷ which was developed to counter the pervasive myths that plague guaranteed income programs by placing the Moms at the center to share their stories of perseverance, sacrifice, and brilliance.

MOMentum is a collaborative partnership which includes MCF, the County of Marin, UpTogether, and non-profit partner organizations (see side bar). The partner

PARTNER ORGANIZATIONS

North Marin Community Services-Novato
Performing Stars
Multicultural Center of Marin
West Marin Community Services

⁴ Book of MOM at <https://dfq3h9wd5iwx4.cloudfront.net/pdfs/MCF-Book-of-Mom-ONLINE-Version-030519.pdf>

⁵ The design and launch of MOMentum were supported by Georgetown Fellow, Anika Nunez.

⁶ West S, Castro A. Impact of Guaranteed Income on Health, Finances, and Agency: Findings from the Stockton Randomized Controlled Trial. *J Urban Health*. 2023 Apr;100(2):227-244. doi: 10.1007/s11524-023-00723-0.

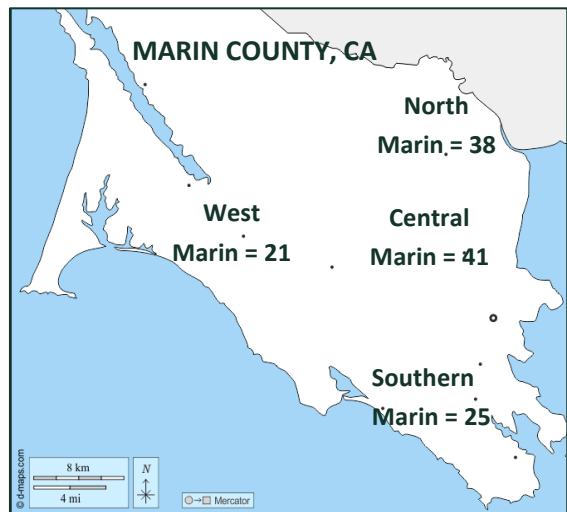
⁷ Kin.dred at <https://www.kindred.marinmomentum.org>

organizations played a crucial role in recruiting participants and offering application support. The pilot was guided by an Advisory Council (see Appendix A: MOMentum Advisory Council) and four workgroups – Waivers, Communications, Evaluation, and Opportunity Fund. MCF partnered with [UpTogether](#)⁸ to implement MOMentum. UpTogether’s mission-driven dedication to unconditional cash transfer and rich experience leading and supporting similar efforts around the country made them the ideal partner. UpTogether’s role in MOMentum was to design the cash transfer process; recruit participants and determine eligibility; deliver the cash payments directly to the participants; and provide an online platform where participants managed their payments. Cash transfer options included direct deposit or a cash card. Some households experienced challenges due to a lack of technological literacy and broadband access (in rural West Marin) which were addressed by MOMentum’s partner organizations by providing critical access and navigation support. The partner organizations also assisted some participants in opening bank accounts to receive direct deposit. Also, through the platform, participants were able to either join an existing group or form a new group based on any shared interest as a way to connect with others to build social connections. In keeping with the nature of guaranteed income programs, participation in these groups was completely optional.

About the MOMentum Participants

BIPOC mothers are the priority population for this pilot because in Marin County, they experience one of the greatest income inequities and disparities in the nation.⁹ Mothers who participated in The Book of MOM were invited to participate in MOMentum. There was an intentional focus to recruit participants from across Marin County to ensure countywide representation (see Figure 1). Participants lived primarily in San Rafael, Novato, Sausalito, and other areas within Marin County.¹⁰

Figure 1: Countywide Representation of MOMentum Participants



⁸ UpTogether, formerly Family Independence Initiative, is a systems change organization that recognizes poverty is created by systems, rooted in racism and perpetuated by false views of people considered “poor.” <https://www.uptogether.org>

⁹ Bloemraad, I., Bowyer, B., Lee, T., Schneider, D., Voss, K., Austin J., and Leos-Urbel, J. (2020). Taking count: A study of poverty in the Bay Area. University of California, Berkeley. Retrieved from: <https://tippingpoint.org/wp-content/uploads/2020/07/Taking-Count-2020-A-Study-on-Poverty-in-the-Bay-Area.pdf>

¹⁰ Participant demographic information is based on enrollment data from UpTogether.

125 BIPOC women with at least one child under the age of 18 were included in MOMentum. The average age of the participants was 38 years (range 20 – 61 years) and most (68%) participants identified their race/ethnicity as Hispanic/Latino, followed by African American (22%), and other racial groups, including American Indian/Alaska Native, Asian, Native Hawaiian/Pacific Islander (2% each). Participants’ median household size was four and the average annual household income was just under \$29,000. Most (74%) had experienced either a job loss or decrease in work hours (one or both) due to the COVID-19 pandemic.

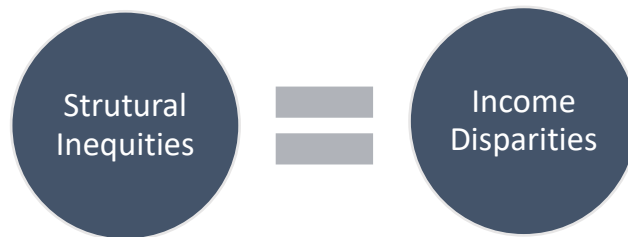
ABOUT THE MOMS

125 BIPOC Moms
Average age = 38
Hispanic/Latino = 68%
African American = 22%
Median HH size = 4
Average HH income = \$29,000
Lost job/hours due to COVID = 74%

MOMentum Theory of Change and Logic Model

The work of MOMentum is guided by a Theory of Change and Logic Model. The Theory of Change (see Figure 2) describes the rationale for the pilot and the economic and political contextual factors that drive this work in Marin County. It also describes the pilot strategies, assumptions and preconditions that ground the work, as well as the anticipated outcomes. The fundamental principle of MOMentum recognizes the relationship between systemic and structural inequities and income disparities and honors mothers by uplifting their autonomy and decision making, thus putting power back in their hands to choose what is best for their families.

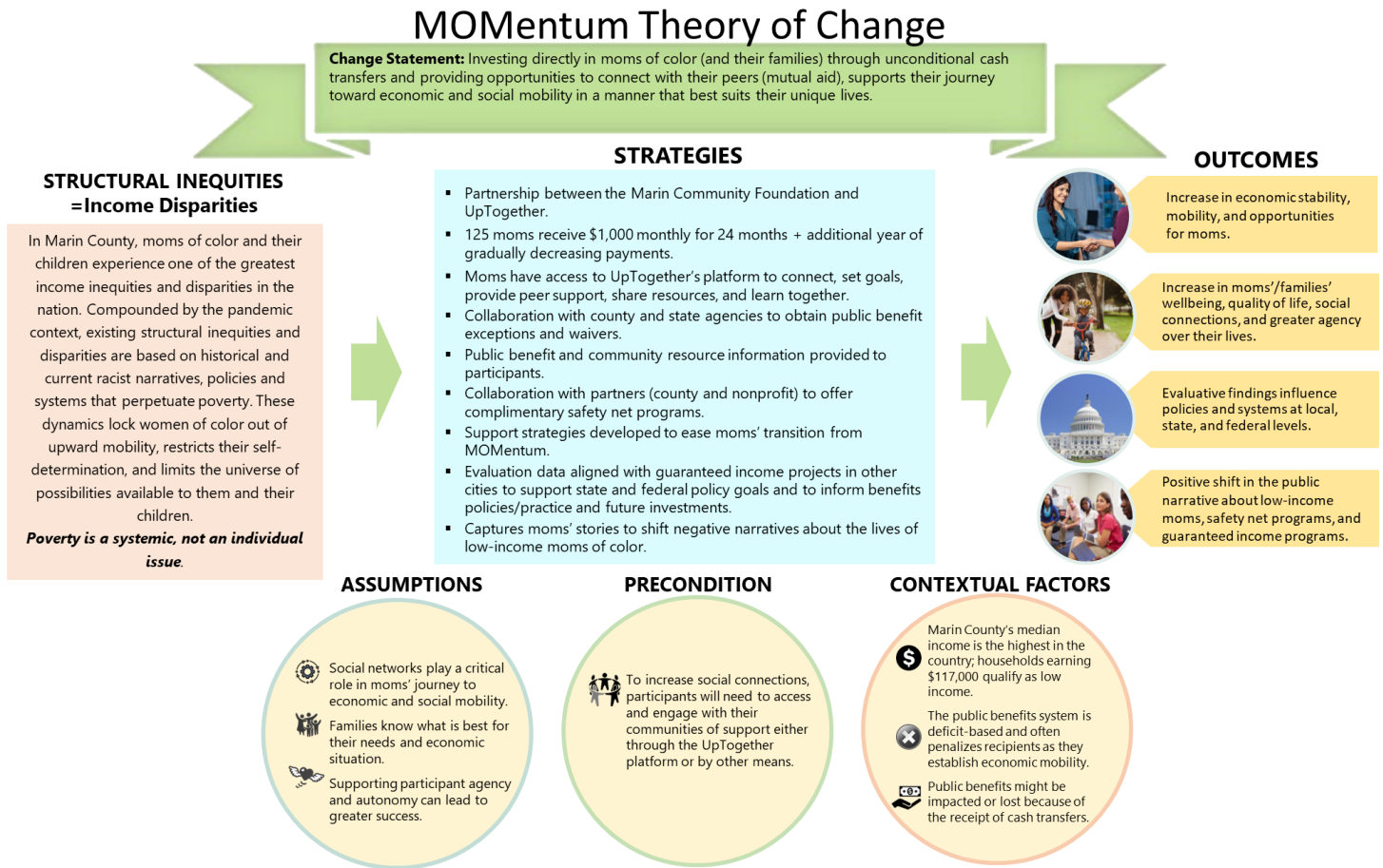
“Poverty is a systemic, not an individual issue.”



Momentum Change Statement:

“Investing directly in moms of color (and their families) through unconditional cash transfers and providing opportunities to connect with their peers (mutual aid), supports their journey toward economic and social mobility in a manner that best suits their unique lives.”

Figure 2: MOMentum Theory of Change



The MOMentum Logic Model provides a strategic road map of MOMentum that guides the evaluation methodology (see Appendix B: MOMentum Logic Model). For example, by specifying the resources needed for the project to operate (“inputs”) and the activities of the project partners, the Logic Model links the anticipated performance outcomes to the key activities of the pilot program. This logical linking of activities to anticipated outcomes form the basis for an evaluation plan that includes salient evaluation questions and a mixed-methods design thereby laying the groundwork for the evaluation.

Optional Support and Resources Offered to the Participants

MOMentum offered supports and resources to the participants, which were all optional and not a requirement for their participation. One of these resources was a dedicated [MOMentum website](https://www.marincf.org/community/buck-family-fund-grants/economic-opportunity/momentum)¹¹ where participants can access pilot updates and optional support services and information on various resources for themselves and their families. For example, participants were invited to participate in

¹¹ MOMentum website: <https://www.marincf.org/community/buck-family-fund-grants/economic-opportunity/momentum>

training programs such as Impact Launch’s [Leadership for Equity and Opportunity](#),¹² a 4-month online training and development program for rising leaders and changemakers, fully funded by MCF. Other training programs offered include the Build Your Road to Self-Sufficiency; Renaissance Entrepreneurship Center’s Beauty and Barber Accelerator Program; 10,000 Degree's financial aid and scholarship workshops; LinkedIn workshop (which included a free Premium account); and Fair Housing Marin’s home buying workshop where participants earn a certificate. In addition, Habitat Greater San Francisco offered information on below-market-rate housing opportunities in the city of Novato. UpTogether provided an informational document with links to various social service programs in Marin County. MCF also funded subsidies for childcare, which were offered by another initiative through the [Marin Child Care Council](#).¹³

As part of early evaluation findings from the first round of interviews, participants expressed interest in financial management and planning. This prompted MCF to conduct a brief resource survey approximately one year into the pilot which asked participants about the types of supports or services that would be helpful, in addition to the cash transfer. The findings confirmed interest in financial education support. Accordingly, MCF partnered with Redwood Credit Union which provided a series of financial education workshops. Five one-hour virtual workshops were offered in English and Spanish, covering topics such as setting a budget and financial goals, managing debt, basics of credit, savings, and home buying and refinancing.

Social Safety Net Waivers

A common concern for participants in guaranteed income programs is that the additional income may pose a risk to their public benefits being reduced or eliminated. MCF’s unwavering dedication to protect public benefits for MOMentum participants also fortuitously created a pathway for other pilots to obtain waivers. In 2021, MCF engaged in a year-long collaborative effort with the Marin County Department of Social Services and the California Department of Social Services (CDSS) to secure waivers for CalWorks¹⁴ and CalFresh¹⁵ benefits. MCF navigated this uncharted territory with a proactive mindset and actively participated in the Bay Area Community of Practice to explore potential impacts on benefits, mitigation strategies, and the waiver acquisition process. Simultaneously, CDSS began devising a process for reviewing income exemption requests from California jurisdictions seeking to administer guaranteed income pilots and projects to combat poverty. As part of these efforts, California amended its SNAP Plan of Operations to incorporate guaranteed income as an income exclusion, along with specific types of educational assistance excluded by CalWORKs. To facilitate guaranteed income pilot

¹² Leadership for Equity and Opportunity website: <https://www.impactlaunch.org/marinleo>

¹³ Marin Child Care Council’s mission is to improve the availability, accessibility, and affordability of quality early childhood education and care. <https://www.mc3.org>

¹⁴ In California, the California Work Opportunities and Responsibility to Kids program (CalWorks) is the Temporary Aid for Needy Families (TANF).

¹⁵ In California, CalFresh is the Supplemental Nutrition Assistance Program (SNAP).

waivers, formal orders waiving the enforcement of pertinent statutes, regulations, and standards within the participating county were required and adopted by the Director of CDSS.

The formal order for the waiver for MOMentum was granted in January 2022. Upon CDSS's request to learn about MOMentum, MCF met with CDSS to share MOMentum's objectives and how it aimed to influence change. This period was marked by significant innovation and uncertainty as CDSS was in the process of finalizing guidance for pilot projects. MOMentum is viewed as having played a pioneering role in paving the way for future statewide guaranteed income projects.

Notably, MOMentum marked a significant milestone as the fourth of only five guaranteed income programs approved by CDSS statewide at the time. Under this approved waiver, guaranteed income was exempt from consideration as countable income for CalWORKs and CalFresh benefits, aligning with the CDSS-approved CalWORKs GI Demonstration Project Income Waiver and the USDA-approved SNAP Demonstration Project. This income exemption applied to the full duration of the pilot and remains in effect until May 2024, which is the final month of MOMentum. In addition to the CalWORKs and CalFresh waivers, in April 2021, the Housing Authority of the County of Marin requested a waiver to the annual income requirement in support of MOMentum. A couple months later, the U.S. Department of Housing and Urban Development approved a Research Study Income Exclusion for MOMentum participants. The entire process was accomplished in approximately one year.

The Marin County Department of Social Services and the Marin Housing Authority also played a key role in ensuring that their eligibility staff were well-informed about MOMentum so they could better serve the participants. In addition to being trained about guaranteed income projects, the Marin County Department of Social Services also established a manual of workarounds and documentation procedures. UpTogether also played a crucial role in keeping participants informed about the waivers and provided contact information to address any eligibility concerns.

To further safeguard participants against potential reductions or terminations of benefits, MCF established an Opportunity Fund, mirroring Stockton's Hold Harmless Fund.¹⁶ MCF's brief resource survey indicated that 11 Moms reported experiencing a reduction or loss of public benefits. MCF worked with each of these Moms to restore their benefits. In one other case, upon learning that a participant lost her CalWORKs benefits, MCF worked with the Department of Social Services to reinstate her benefits and provide reimbursement for her lost benefits. To date, the fund remains unused, as any issues encountered were promptly addressed through partnerships with the Marin County Department of Social Services.

¹⁶ Baker, A. C., Martin-West, S., Samra, S., & Cusack, M. (2020). Mitigating loss of health insurance and means tested benefits in an unconditional cash transfer experiment: Implementation lessons from Stockton's guaranteed income pilot. *SSM - population health*, 11, 100578. <https://doi.org/10.1016/j.ssmph.2020.100578>

3 | About the Evaluation

SPR and the Evaluation Team

In the Spring of 2021, MCF contracted with Social Policy Research Associates (SPR) to serve as the evaluation and learning partner. In partnering with SPR, Dr. Amy Castro¹⁷ served as a subject matter expert (as subcontractor to SPR) lending her expertise to the design of the evaluation and data collection tools. The evaluation included a participatory component which engaged five pilot participants as advisors, identified as “MOMentors” (aptly named as *mentors* of the evaluation). All 125 pilot participants were invited to engage as a MOMentor. The five MOMentors were randomly selected from a group of 40 pilot participants who expressed interest in participating. The MOMentors reviewed the logic model and theory of change for input, gave critical feedback on the interview questions, pre-tested the retrospective survey for clarity and relevance, and reviewed this final report. Each MOMentor received monetary incentives for their participation as well as a Certificate of Completion in recognition of their time and effort in lending their expertise. The MOMentor’s experience as pilot mentors was captured in an informal survey. Overall, they enjoyed their role as a mentor and said their involvement was important for the evaluation:

“I think the MOMentors were extremely important for the evaluation because each brought their unique experience and perspective to the table/meeting/audience. As MOMentors are also part of the GI program, their input is valuable...to understand the impacts of the program.”
– MOMentor

In addition to supporting the evaluation, anecdotally, the MOMentors expressed the invaluable support they received from one another as they were able to build social connections with each other and share resources.

Finally, the evaluation was also supported by an Evaluation Workgroup, which included staff from MCF, SPR, UpTogether, and the MOMentors. The Workgroup met regularly to provide guidance and feedback on the evaluation.

Evaluation Overview

The overall aim of the evaluation was to understand the ways in which MOMentum influenced participants’ lives, specifically, outcomes related to their economic and social situations. While children were not evaluated, there was great interest to understand how children also benefited. The evaluation used a mixed-method approach¹⁸ combining in-depth interviews with a retrospective survey. Thirty Moms were randomly selected for the interview and all Moms were invited to participate in the survey; the evaluation did not include a control group. SPR researchers worked closely with the Evaluation

¹⁷ Dr. Amy Castro is the Founding Director for the Center for Guaranteed Income Research at the University of Pennsylvania, and was the lead on the Stockton SEED evaluation.

¹⁸ Tashakkori, A., & Teddlie, C. (2021). Sage handbook of mixed methods in social & behavioral research. SAGE publications.

Workgroup to develop a set of evaluation questions that served as the backbone for the evaluation (see Appendix C: Evaluation and Learning Questions).

Key factors were considered as the evaluation approach was conceptualized. In every step of the evaluation design, care was taken to minimize burden on the mothers who would be participating in the data collection activities. Additionally, in keeping with SPR's learning approach to evaluations, there was a strong emphasis and intentionality to generate actionable information for MCF and its key stakeholders. Also, the evaluation design remained flexible throughout the duration of the project to include perspectives of the Evaluation Workgroup and MOMentors and allow for any necessary changes due to emerging developments that may impact the evaluation. Finally, the study team's values around equity ensured that the design was mindful of the layered geographic, historic, and cultural contexts of participating mothers and the communities in which they are embedded.

The evaluation is intended to inform various stakeholders, including MCF's staff, board, and donors, UpTogether, program participants, practitioners of guaranteed income work, and policy makers at the local, state and federal levels of government. A central objective for the evaluation, from MCF's perspective, is to demonstrate the value of guaranteed income in supporting low-income BIPOC moms on their journey toward economic and social mobility and to shift the pervasive negative narratives about the trustworthiness of how those with low incomes would use unconditional cash.

Evaluation Mixed-Methods Design

The evaluation included two sources of data collected from 1) qualitative semi-structured interviews and 2) a retrospective survey¹⁹ (see Figure 3 for the evaluation timeline, alongside the inflation and COVID-19 pandemic context). A key advantage of drawing data from both sources is that it makes it possible to conduct a systematic triangulation of qualitative and quantitative data that strengthens conclusions²⁰ by testing where information converges and diverges. This is one of the strongest features of mixed-method evaluation as it offers various opportunities of leveraging multiple data sources to inform the evaluation questions of interest.²¹

SPR researchers conducted interviews with a random sample of 30 participants from the total of 125. Interviews were conducted with the same participants at two time points - initial interviews were conducted approximately 4 months after enrollment and again, approximately 17 – 18

EVALUATION MIXED METHODS

Qualitative Interviews

- Same 30 Moms, each time point
- Time 1; 30 mins; \$100 incentive
- Time 2: 60-90 mins; \$250 incentive

Retrospective Survey

- 122 Moms; 68% response rate
- Online survey
- \$50 Incentive

¹⁹ A retrospective survey collects both before and after information at the same time, as opposed to a pre- and a post-survey which asks respondents to provide information at two points in time.

²⁰ Teddlie, C., & Tashakkori, A. (Eds.) (2009). Foundations of Mixed Methods Research: Integrating Quantitative and Qualitative Approaches In the Social and Behavioral Sciences. Sage Publications.

²¹ A mixed-methods approach to research combines the ability to collect data from a large number of participants (quantitative) as well as develop a deep understanding of the information being collected by engaging participant voices (qualitative).

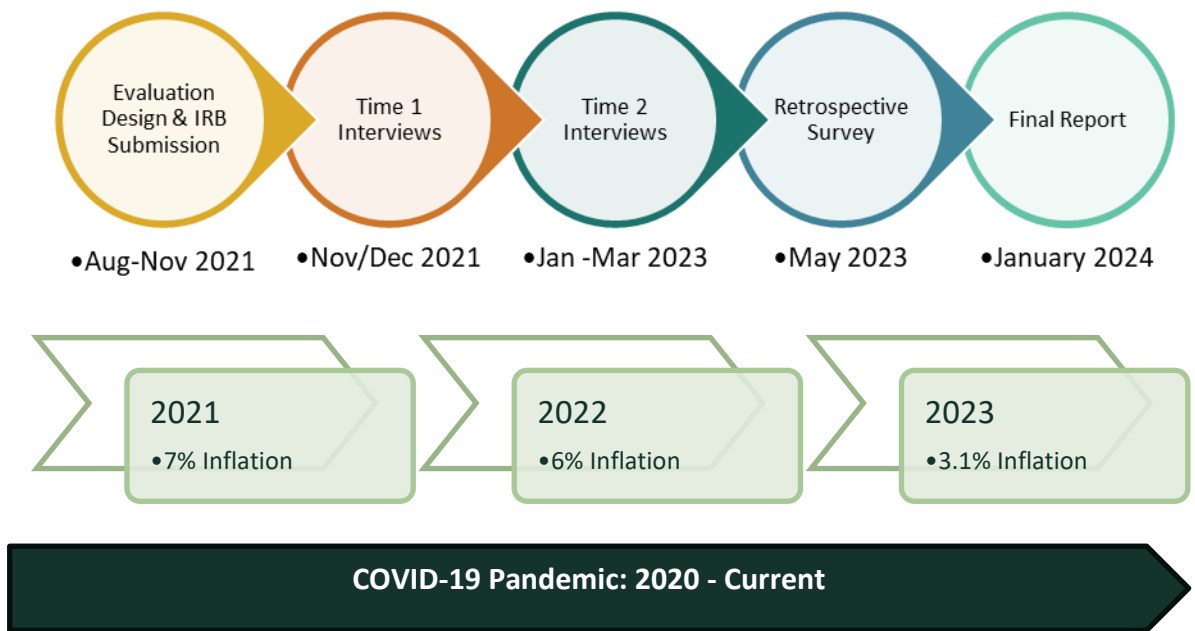
months after enrollment. The interview questions were designed to capture participant perceptions related to the evaluation questions. The interviews were well suited to inform our understanding of Moms' experiences in the program as well as provide insight into how participating in the program relates to various aspects of their lives. Each participant received \$100 for the time 1 interviews and \$250 for the time 2 interviews. All interviews were audio recorded and transcribed verbatim. The interview data were organized using NVivo qualitative software and analyzed using content analysis where themes are identified, coded, and linked to capture the perspectives of the participants.

In addition to the interviews, a retrospective survey was administered in May 2023 to capture participants' perceptions of changes in their lives as a result of MOMentum. The survey design was an iterative and collaborative process that underwent multiple rounds of feedback from MCF, the Evaluation Workgroup, MOMentors, and Dr. Amy Castro. This collaborative approach ensured that the instrument was sound, relevant, and sensitive to the experiences of program participants. A literature review was also conducted to identify validated survey instruments that measure constructs related to the pilot's evaluation questions, as well as tools used in other guaranteed income program evaluations, such as the Stockton Economic Empowerment Demonstration (SEED). Validated and reliable survey instruments were included in the final survey tool, for example, financial well-being was measured using the Consumer Financial Protection Bureau's Financial Well-being Scale and the Kessler 6, a widely used instrument that measures psychological distress, was used to measure symptoms of anxiety and depression. Questions were designed to assess participants' experiences before MOMentum (time 1) and after starting MOMentum (time 2).

The survey was administered in both English and Spanish using the Alchemer software program and was available for five weeks. All participants were eligible to take the survey, however, the final outreach included 122 participants since contact information was not available for three participants. The outreach included up to three personalized invitations with a unique link sent by email or text to each participant. Each respondent received \$50 as compensation for completing the survey, which was conducted by computer or phone, and in a few cases, by phone with research staff. The survey response rate was 68%, which represents the number of respondents who completed or partially completed the survey (at least 50% of the survey), divided by the number of eligible participants (n=122). Given the high response rate and the similarities between the survey sample and the program participant population, weights were not used to report results. Changes in baseline to endline outcomes were measured using statistical testing methods (e.g., t-tests) and effect size computation using Cohen's *d* or Cohen's *h*. Results were also analyzed by subgroups to measure changes based on characteristics such as marital status or educational attainment. Regarding statistical testing, p-values and effect sizes are outlined in this report when results are found to be statistically significant at the .05 level.

SPR prepared and submitted all documentation for human subjects approval to Solutions IRB (Institutional Review Board) in two stages; an approval for exemption for the participant interviews was received on November 2, 2021 and exemption for the retrospective survey was received on May 16, 2023.

Figure 3: Evaluation Timeline, Alongside the Inflation and Pandemic Context



4 | Evaluation Findings

Findings from those responding to the survey and interviews are described in the next section by the following topic areas. See Appendix C for the Evaluation and Learning Questions.

- I | Financial Well-being
- II | Housing and Living Situation
- III | Health and Well-being
- IV | Social Connections
- V | Community Engagement
- VI | Influence on Public Benefits
- VII | Experience in the Pilot

It is important to note that not all survey respondents completed each question; the totals responding are shown alongside the findings. Some questions included "prefer not to say" as a response option; these were not included in the analysis thereby reducing the total number of responses for those questions. Where available, qualitative data (either from the open-ended questions in the survey or from the interviews) are highlighted to provide context for the survey findings. Voices from the evaluation are represented as "respondents," "participants," or "Moms."

I | Financial Well-being

MOMentum launched against the backdrop of an economy slowly recovering from the COVID-19 pandemic, as well as rising consumer prices as a result of inflation, which had disproportionately negative effects for women of color.²² One goal of the evaluation was to understand the ways in which MOMentum impacted participants' financial situation, and related areas such as employment, and opportunities for educational or training activities. The evaluation found that Moms experienced overall improvements to their financial well-being and were able to pay down debt and save for the future, and that funds were most helpful with food and housing. Moms also pursued educational opportunities and maintained their work hours.

Measuring Financial Well-Being

Using the Consumer Financial Protection Bureau (CFPB) Financial Well-Being Scale, participants were asked to rate various aspects of their financial situation, before and after MOMentum. The measurement of financial well-being encompasses both financial stability in the present and potential for planning for the future. According to CFPB, four characteristics embody financial well-being: 1) having control over daily and monthly finances, 2) having the capacity to absorb a financial shock, 3) being on track to meet personal financial goals, and 4) having the financial freedom to make choices that make it possible to enjoy life. This scale provides a holistic view of a respondent's overall financial situation.

Moms experienced improved financial well-being during their participation in MOMentum.

Moms' average financial well-being score before MOMentum (M=45.38, SD=8.33) increased after MOMentum (M=50.87, SD=7.69) indicating an improvement. Scores range from 0 to 100 with a higher score indicating better financial well-being. This result was statistically significant [$t(78)=-4.3057$, $p<.001$] with a moderate effect size (Cohen's $d=.685$), signaling a measurable improvement to financial well-being. As described in the following, Mom's financial well-being was strengthened by being more able to cover monthly living expenses, pay for unexpected costs (such as car repair), and pay down debt and save for the future.

MOMentum was most helpful with food, followed by housing, utilities, clothing, and transportation.

Moms were better able to meet their basic needs as well as their children's needs. Moms selected the top three areas of impact that MOMentum had on their daily life, choosing food as the top area (see Table 1). Housing (e.g., rent) was the second area MOMentum helped the most, followed by utilities (e.g., household bills), clothing for their children, and transportation. In general, Moms said the funds ensured that they could meet all of their financial obligations, on time.

²² United Ways of California (2023). The Real Cost Measure in California 2023. Retrieved from: <https://unitedwaysca.org/realcost/>

Reliable transportation is a critical resource that is needed for work, school, and other activities. Moms were able to purchase a new or used car (n=19) and many used their funds to pay for car maintenance and/or gas:

"With the help that they give me, I was able to buy a car to take my children to school. They don't get wet anymore because before they had to walk even in the rain or when it was very hot. Thank God now I can take them to school, the clinic or wherever." -Mom, Interview

Table 1: Areas Where Cash was Most Helpful, Selected by Participants

AREAS OF IMPACT	NUMBER OF PARTICIPANTS
Food	60
Housing	51
Utilities	26
Clothing for your children	25
Transportation/auto care	16
Activities for children	12
Medicine or any healthcare	9
Phone	7
Self-care/recreation	6
Clothing for you	5
Childcare	4
Internet	2
Job training	2

Note: Participants chose up to three areas where the cash was most helpful.

MOMentum helped with unexpected expenses and during volatile times.

MOMentum not only allowed Moms to meet their essential needs but was also helpful with unexpected expenses, which decreased stress, while gaining a newfound sense of financial security. MOMentum also provided an essential lifeline to some Moms who faced unexpected challenges such as job loss (their own or a family member), health issues, and loss of a spouse due to COVID-19. These Moms said MOMentum provided them with financial stability that they would not have had otherwise. One Mom shared how MOMentum served as a lifeline:

"MOMentum helped me from hitting rock bottom. It helped me in the moment I needed it the most." – Mom, Interview

Moms were able to pay down debt and save for the future.

In addition to meeting their day-to-day needs, Moms said MOMentum helped to secure their financial future. For example, with funds that were not already earmarked for other household needs, Moms paid down debt from credit cards, car loans, and medical expenses. Most Moms (76%, n=74) reported that MOMentum made their “debt more manageable.” For some Moms, reducing the burden of their debt was an important first step in realizing their dream of purchasing a home, because it not only freed up more of their monthly income but also vastly improved their credit score:

“My credit score is amazing. I got an 800, and I'm poor... I've used a lot of that money to pay a lot of my debt off, my bills, in terms of my credit.” – Mom, Interview

Moms also used their funds to fulfill their goals of saving for their families’ and children’s future. Families living paycheck-to-paycheck can find it nearly impossible to recover from financial emergencies. This may explain why many Moms described saving for emergencies to strengthen their resilience to any future financial shocks. This speaks to the underlying premise of this work that Moms struggle against perpetuating structural challenges (e.g., low wages, lack of affordable housing); MOMentum helped these Moms to realize their goals towards financial security.

Moms reported creating a household budget for themselves and their families to support their financial stability. One Mom created her first budget as a result of a financial literacy course she attended through Redwood Credit Union. Moms found the financial workshops to be very informational, which may have facilitated Mom’s engagement in opening new financial products such as checking, savings, retirement, college savings, and investment accounts:

“They helped me plan my financial expenses and save for an unforeseen/emergency expense, as well as to plan future expenses (home purchase, retirement, even a trip to Hawaii or Cancun that we have on our bucket list with my children).” – Mom, Interview

Several Moms suggested having money management support at the beginning of the program would have been helpful so they can learn to manage their funds better:

“I thought that I was going to get a lot more with the money, and it ended up going to continuing to help me make ends meet, which was great. But I struggled to manage money, and it would've been nice to work with someone one-on-one to help me accomplish more financially.” – Mom, Interview

Education and Training Opportunities

The evaluation sought to understand whether MOMentum provided Moms with opportunities to engage in educational or training programs. Education is an important tool to support upward mobility and is a key factor in predicting a child’s future earning and education attainment.²³ Findings show that

²³ Kalil, A., Ryan, R., & Corey, M. (2012). Diverging destinies: Maternal education and the developmental gradient in time with children. *Demography*, 49(4), 1361– 1383.

Moms reported pursuing educational opportunities and participating in various programs as a result of MOMentum.

Moms invested in themselves by participating in educational opportunities or training programs.

Nearly half (48%; n=83) of participants were enrolled in an education or training program since starting MOMentum (see Table 2). Skills building workshops were the most common education or training category reported, followed by adult basic education courses (includes English language classes), community college courses, and high school equivalency programs. Of those who participated in an education or training program (n=40), a majority (86%) reported that MOMentum influenced their decision to participate “to some or a great extent.” Moms described how MOMentum facilitated their participation by building their capacity—both financially and mentally. For example, Moms said they were able to pursue their educational goals because, the funds gave them the resources to pay for courses and books and gave them the flexibility to take time off work to attend classes:

“During the time that I took some classes, I could give myself the pleasure, so to speak, of leaving a couple of hours before work so I could go to school. The income from MOMentum helped me cover the time I was not paid for leaving work early.” – Mom, Interview

In addition to providing that financial support, and sometimes as a result of it, Moms were motivated to work towards their goals because they no longer worried about making it through each day:

“This program gave me a little breathing room in which I didn't have to focus on just today, but I was able look towards future dreams and aspirations.” – Mom, Interview

By upskilling through education and/or training, Moms reported experiencing an increase in their income at work—with one mom describing a recent promotion. Most Moms (70%; n=83) reported planning to participate in an education or training program in their future, selecting the top 4 types of programs shown in Table 2.

Table 2: Participation in Education or Training Programs

EDUCATION OR TRAINING PROGRAM	NUMBER OF PARTICIPANTS	EXAMPLES
Skills building workshop	12	Financial literacy, first aid, CPR, leadership courses, small business ownership,
Adult basic education	7	English for English language learners
Community college	7	General education, early childcare education courses
General Education Diploma (GED) program/High School Diploma	5	--
Work-based learning	5	Peer support certification, transit apprenticeship, medical assisting program
Four-year college/Postgraduate	5	Environmental science, early childhood, Masters in Fine Arts (MFA)
Vocational training	3	--
Technical school	3	Drug and alcohol counseling

Employment and Work Hours

The effects on labor market participation are often a focus of guaranteed income evaluations. As part of understanding the influence of MOMentum on Mom’s financial well-being, the evaluation sought to understand changes to the Mom’s employment situation. At the time of the survey, two years after the start of the program, about three-quarters (72%; n=83) of Moms reported being employed. Of those employed (n=60), Moms were most commonly working full-time and part-time (38%, each) or in temporary jobs (28%). The evaluation found that Moms were able to spend more time with their children because they could work less hours and some pursued new job opportunities.

Moms were able to work less to spend more time with their children.

For a majority of Moms (58%, n=83), the number of hours they worked did not change after starting MOMentum. However, about a third of Moms (34%; n=83) worked less hours and some (8%, n=83) worked more hours. For those working less hours, most Moms (82%, n=28) reported spending more time with their children or working on their educational goals (57%; n=28). This finding is consistent with other guaranteed income research.²⁴ A majority of Moms (62%; n=83) said that MOMentum influenced their work hours “to some or a great extent”.

²⁴ “My kids deserve the world”: How children in the Southeast benefit from guaranteed income. Abt Associates and Mayors for a Guaranteed Income. November 2023.

“I would work maybe 40 to 46 hours a week. Right now, I’m working maybe 35 to 40. I can actually be with my kids a little bit more, or I can take a whole day off during the week and not be thinking that I’m going to be short.” – Mom, Interview

Moms pursued new employment opportunities for flexible schedules and career advancement.

About a third of moms (30%; n=83) reported starting a new job since MOMentum, with a majority (69%; n=83) reporting that MOMentum influenced their decision to pursue new or different opportunities at some point “to some or a great extent.” Of the Moms who started new jobs, the top reasons included “for a more flexible schedule,” “more career advancement opportunities,” “to start their own business,” or because their new job was “a better fit.” In addition, after starting MOMentum, Moms reported improvements to several aspects of their working conditions. For example, a majority of Moms reported that their satisfaction with their day-to-day work (59%, n=58) and sense of purpose and dignity in their work (56%, n=59) was “somewhat or significantly better”.

II | Housing/Living Situation

Marin County has the highest median household income in the state of California. A renter must earn \$61.63 per hour (which is more than five times the State minimum wage) to afford the monthly average rent of \$3,205.²⁵ It is estimated that the cost of housing for a household with two adults, and two young children is \$42,636 a year (or \$3,553 per month),²² which makes 55% of low income earners in Marin County housing burdened. This means they pay more than 30% of their income on housing and this increases for very low (83%) and severely low income earners (88%).²⁵ Before MOMentum began, many Moms reported being worried about their housing situation, with 43% (n=75) worried about losing their housing in the future while 9% (n=75) reported experiencing homelessness. As an important basic need, the evaluation aimed to understand MOMentum’s influence on Moms’ housing situation. Evaluation findings reveal that participants experienced overall improvements to their housing stability and the quality of their housing.

MOMentum improved the housing situation of Moms.

Overall, as a result of MOMentum, housing stability and conditions improved for Moms as they were able to find more appropriate and safe housing (see Table 3). For instance, those reporting not having housing decreased from 9% (n=75) to 1% (n=80). This 8% decrease in homelessness is statistically significant ($z=2.312$, $p=.02$) with a small effect size (Cohen’s $h=.41$). After starting MOMentum, Moms also reported an increase (3% to 5%) in participation in transitional housing as well as an increase in stable housing (45%, n=75 to 60%, n=80).²⁶ Finally, more Moms reported worrying less about housing

²⁵ California Housing Partnership (2023). Marin County 2023 Affordable Housing Needs Report. Retrieved from: <https://chpc.net/resources/marin-county-housing-need-report-2019/>

²⁶ This finding was not statistically significant at the .05 threshold ($z=-1.8693$, $p=0.061$). However, this promising result suggests that additional studies on how guaranteed income improves housing stability and conditions are warranted.

after starting MOMentum (43%, n=75 to 34%, n=80). Taken together, these findings suggest that MOMentum helped to improved Moms’ housing situation. One Mom shared how she was able to leave homelessness:

*“[MOMentum] has helped me out of homelessness to a transitional housing program for single Moms and their children and now I am in process to getting a section [housing] voucher. Momentum will be a part of the application for that and make me look more financially stable.”
– Mom, Interview*

Table 3: Perceptions and Changes in Housing Situation

HOUSING STATUS	BEFORE MOMENTUM (N=75)	AFTER MOMENTUM (N=80)	PROPORTION CHANGE
No Housing*	9%	1%	↓ 8%
Transitional Housing	3%	5%	↑ 2%
Worried about Housing	43%	34%	↓ 9%
Stable Housing ²⁶	45%	60%	↑ 15%

*Statistically significant (z=2.312, p=.020) with a small effect size (Cohen’s h=0.41)

Moms were able to move to new living situations.

Since starting MOMentum, 24 Moms moved into new housing situations, most commonly because they wanted to be in better neighborhoods or safer situations, wanted more affordable housing, or wanted more suitable housing (e.g., having a place of their own). Four Moms reported moving because of a threat of eviction.²⁷ Suitable housing was characterized by Moms as spaces with more amenities and living without other tenants, which improved their quality of life. For example, one Mom talked about changes to her amenities:

“We were able to rent a townhouse versus an apartment, with washer and dryer, and two parking spots. This change has been giving us a better quality of life.” – Mom, Interview

Moms were also taking steps towards buying a home with almost half (49%, n=83) engaging in activities preparing them for purchasing a home. For example, they took home buying workshops, researched houses on their own, or talked to a real estate agent. Two Moms submitted offers on homes; a number of Moms also reported home buying as a future goal.

“Before Momentum my family lived in a one-bedroom apartment and my son was becoming a teenager and sharing a room with his parents. After Momentum we were able to save enough to purchase our first home.” – Mom, Interview

²⁷ While not captured in the survey, these moves may coincide with the ending of the eviction moratorium (September 2022).

III | Health & Well-being

The evaluation sought to understand the extent to which MOMentum influenced participants' health and well-being, both physical and mental health. The evaluation showed that Moms' health improved across indicators such as stress, self-care, sleeping habits, and physical activity. Moms also described being able to not only purchase more food, but also more variety of foods and healthier options. Moms also reported improvements to their children's well-being.

Overall, Moms' health improved since starting MOMentum.

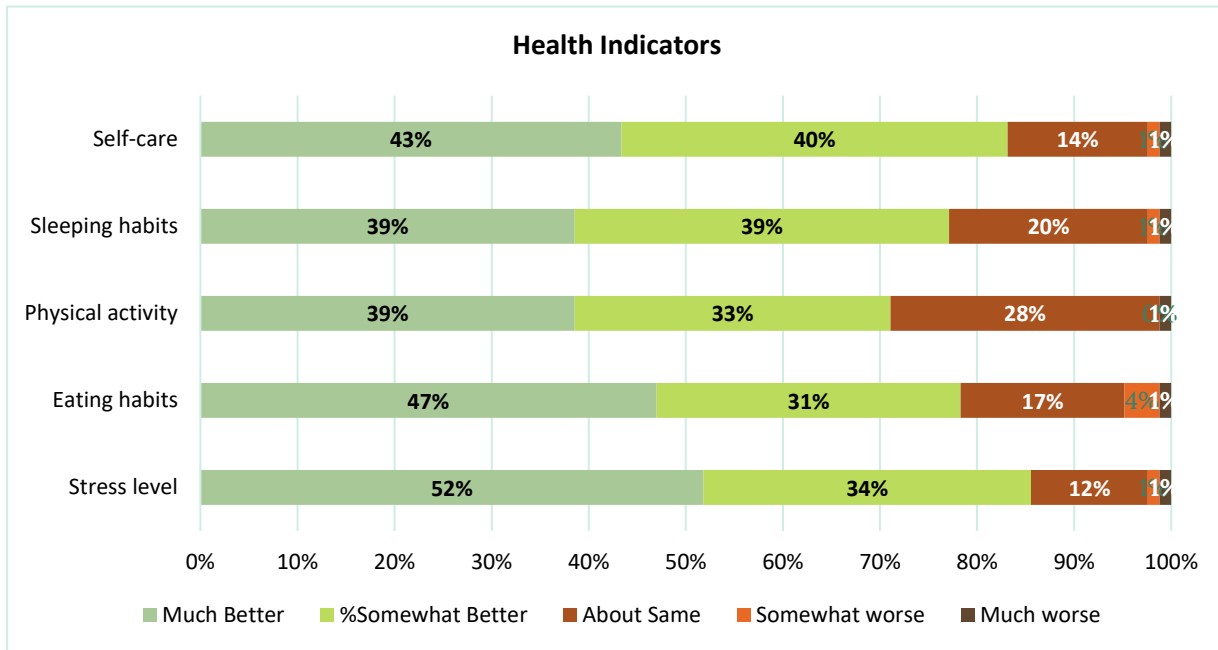
A majority of participants (59%; n=83) reported their health was somewhat better or much better, after starting MOMentum. Over a third (37%, n=83) reported their health was the same and a smaller proportion (3.6%, n=83) reported being 'somewhat or much worse now' than before MOMentum. In terms of MOMentum's influence on their overall health, most participants (78%, n=83) reported MOMentum influenced their health "to some or great extent"; 10% reported MOMentum influenced their health 'not at all' and for 8% 'very little'.

Several Moms talked about the positive impact on their personal health from the stress relief they have experienced from MOMentum. For example, one Mom said her lupus symptoms were alleviated and another said that being less stressed helped to control her anxiety and depression. Moms also talked about doing more self-care such as exercising more because of the funds and time MOMentum has given them (and not having to work more to make ends meet).

"I stopped exercising because I didn't have time because I was working two jobs. So having been able to go down to one job meant more time for exercise and self-care, physical self-care." – Mom, Interview

Across health indicators, the greatest proportion of Moms reported self-care, physical activity, eating habits and stress levels as 'much better' after starting MOMentum (see Figure 4).

Figure 4: Moms' Health Status, after MOMentum, n=83



Across these health indicators most participants reported that these areas of health and well-being were 'somewhat or much better' after starting MOMentum (see Figure 5).

Figure 5: Health Indicators Reported as "Somewhat/much better", n=83



MOMentum greatly affected Moms' ability to purchase more and better food for their family.

As reported earlier, food was selected as the area in which MOMentum was most helpful. It is well documented that food insecurity increases when money is limited, putting people's nutritional health at risk, especially for children.²⁸ Most Moms (77%, n=79) reported worrying less about having enough food for their family, after starting MOMentum. Moms described being able to not only purchase more food, but also more variety of foods and healthier options. For example, one Mom said that before MOMentum, her family was eating mostly rice and beans, but the funds allowed her to purchase fruits,

²⁸ The Impact of Poverty, Food Insecurity, and Poor Nutrition on Health and Well-being. FRAC. December 2017.

vegetables, and meats to make healthier meals and that her daughter, who was previously obese, is now at normal weight:

"I have been able to purchase more fruits and vegetables for my family which is a luxury." – Mom, Interview.

Participants' mental distress declined, largely due to decreased financial stress.

The findings indicate that Mom's levels of perceived stress were greatly reduced after starting MOMentum. Using the Kessler 6 scale to measure psychological distress, participants' overall average score before starting MOMentum (M=12.28, SD=5.79) decreased after MOMentum (M=6.98, SD=5.61) indicating reduced mental distress after starting MOMentum.²⁹ This was a statistically significant change [t(80)=5.92245, p=<.05] with a large effect size overall (Cohen's d=.93) for all groups of participants including by age groups, marital status, and educational levels (less than high school and some college).

Through interviews and open-ended responses in the survey, Moms expressed feeling more calm, less stressed, and more relaxed knowing they had funds to help pay for essential needs and activities in which they weren't previously always able to participate. Moms expressed relief in knowing they could pay their bills or not feeling the pressure of needing to work more hours to make ends meet.

"I feel less stressed, less worried because I feel confident that I have money to be able to solve anything at home. I'm happy to have this blessing and that MOMentum helps me with the money for my family." - Mom, Interview

Moms' financial relief and reduced stress positively influenced their children's well-being.

Moms talked about ways MOMentum had an impact on their children's well-being. Most talked about their children being "happier" because they were able to buy them things, they typically hadn't been able to purchase. They also said their children were happier because they were able to spend more time with them (since they didn't have to seek additional work), at their school or at home.

"That day, I had enough. I bought her a pair of shoes because her shoes no longer fit. I'm never going to forget that. It's little things that you don't forget from a child to a parent. That day she hugged me and said thank you. I won't forget that." - Mom, Interview

Also, by being able to pay for children's activities, one mom has observed her children having more self-esteem as a result of them being more engaged in social activities:

"I think them being involved socially helped them feel good about themselves. It helped raise their self-esteem because they felt like they belonged and they were active, physically active, and getting exercise and building skills, all of that goes towards just building their self-esteem." - Mom, Interview

²⁹ Scores can range from 0 to 24 with higher scores indicating more psychological distress. A score of 12 or lower indicates a respondent is likely to be well. Kessler et al., 2002.

Several moms talked specifically about the ways being less stressed had a positive impact on their children. For example, by being less stressed, they are more patient with her children.

"I'm not stressing out as much. I am more patient with them, too. Actually, that's a change. I'm more patient, so I'm not passing on the stress to them." - Mom, Interview

IV | Social Connections

MOMentum partners were interested in understanding the influence of MOMentum on participants' social capital.³⁰ Building social connections and engaging in one's community (described in section V) are both expressions of social capital. Understanding social relationships is important, as quality relationships with family members are an important source of social connection throughout people's lives and can profoundly influence individuals' well-being across their life course.^{31,32} The evaluation found that Moms reported feeling less isolated from others and spending more time with their children and family after starting MOMentum.

Most Moms felt less isolated from others after starting MOMentum.

The survey measured positive findings in several perceived social connectedness indicators (see Figure 6). In particular, nearly two-thirds of Moms (73%, n=62) reported feeling isolated from others less often after starting MOMentum. A majority of Moms also reported more often feeling part of the community (59%; n=73) and having important relationships (54%, n=69). Other areas of social connections that didn't change or were the same as before joining MOMentum included feeling connected to others (54%, n=67), having people who really understood them (52%, n=66), and having someone to talk with about important things (48%, n=64).

Moms made connections to other participants in MOMentum.

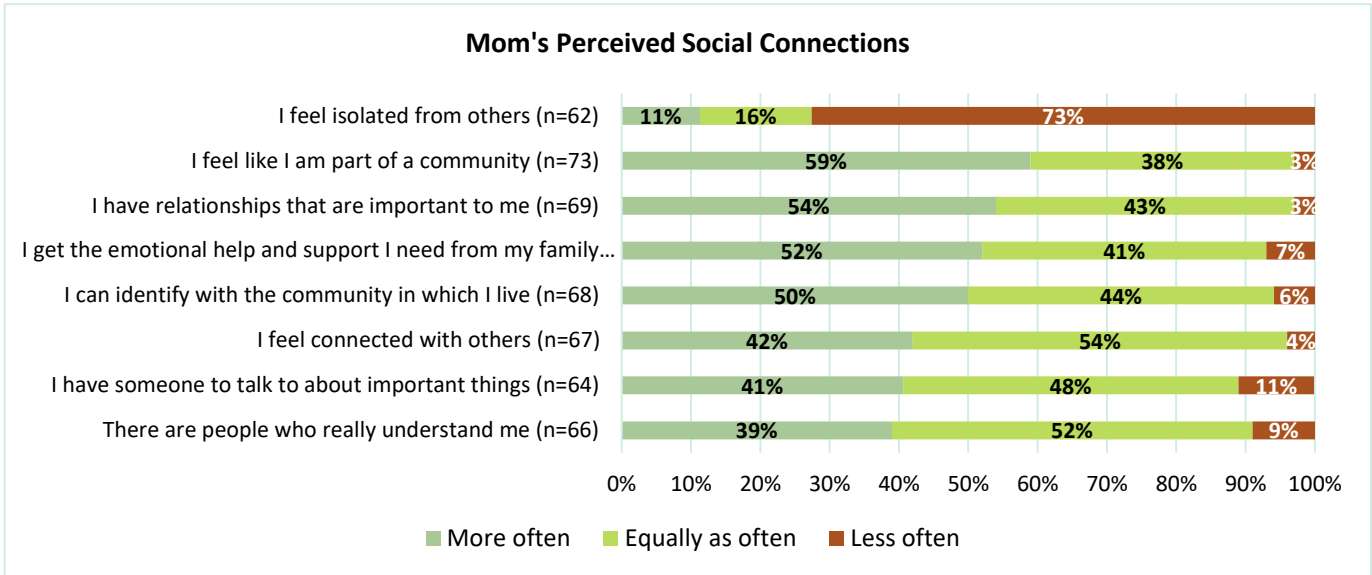
UpTogether offered the opportunity for Moms to make connections with one another based on common interests. They could do this by creating or joining an existing group on the UpTogether platform which was completely organized and moderated by the participants. Almost half of Moms (43%, n=79) reported making connections with other participants in MOMentum, primarily by phone, UpTogether platform, and/or by email. A majority of Moms (71%, n=24) reported their experience as "very satisfied." For those who did not connect with others, the top reasons include not knowing how to participate (40%, n=45), not knowing it was available (27%, n=45), and not having time (18%, n=45).

³⁰ Social capital has been used to describe relationships between individuals that facilitate the kind of social trust that can strengthen communities. Accessed from <https://www.brookings.edu/articles/social-capital-why-we-need-it-and-how-we-can-create-more-of-it/>.

³¹ Merz E.-M., Considine N. S., Schulze H.-J., & Schuengel C (2009). Well-being of adult children and ageing parents: Associations with intergenerational support and relationship quality. *Ageing & Society*, 29, 783–802.

³² Umberson D., Crosnoe R., & Reczek C (2010). Social relationships and health behavior across the life course. *Annual Review of Sociology*, Vol 36, 36, 139–157.

Figure 6: Perceived Social Connections



Moms reported spending more time and enjoying special activities with their children and families.

Guaranteed income provided opportunities for families to engage in activities they often are not able to afford. As shown in Figure 7, almost two-thirds (70%, n=83) of Moms reported they were spending more time with their children after starting MOMentum. Research has found that more frequent interaction and greater time spent with parents promotes children’s well-being.^{33,34} Moms used the funds to enjoy time with their children and doing activities they were often not able to do in the past. These are typical activities that are often taken for granted, for example, Moms enjoyed meals with their children at restaurants and coffee shops, purchased gifts for them, and traveled with them. One Mom talked about being able to take a dream vacation to Disneyland with her children:

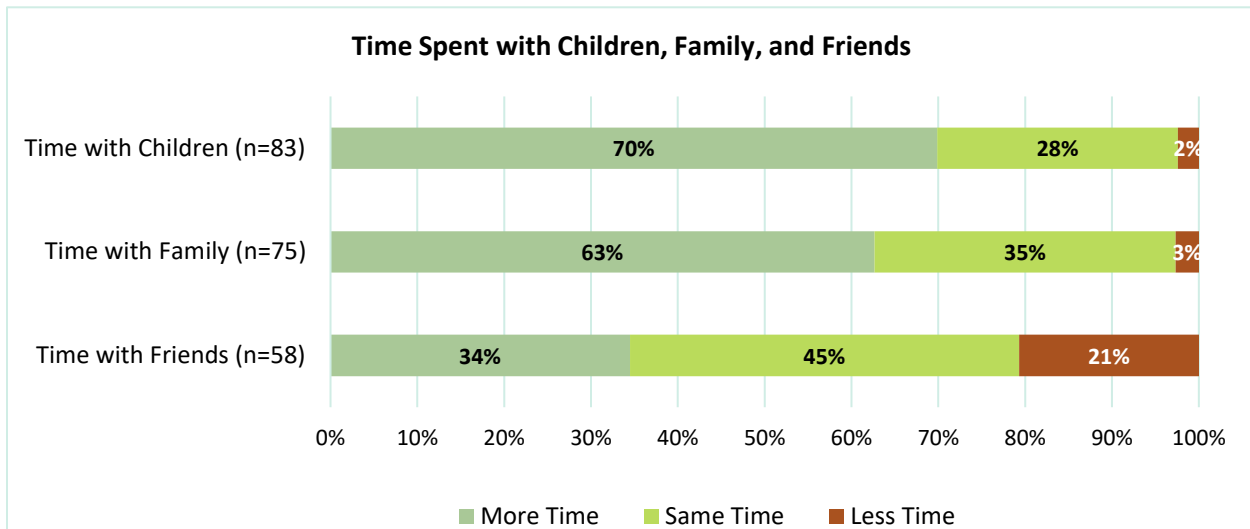
“It also covered one of my dreams that I had. I had never been to Disneyland. I wanted my kids to have that experience. It was nice. It was like something else that was not having to do with debt or things to pay off. It’s to treat us. They help us treat ourselves.” – Mom, Interview

In addition, a majority of Moms (63%, n=75) reported spending more time with family since starting MOMentum, which may contribute to overall well-being. For example, one Mom was able to pay travel expenses for her parents to visit, which was especially meaningful since she had not seen them in years. MOMentum also allowed another Mom to help her sibling who was battling cancer by taking her to doctor’s appointments and purchasing her basic needs. Time spent with friends tended to stay the same, with about four in ten (45%, n=58) Moms reported spending the same amount of time.

³³ Li D and Guo X (2023) The effect of the time parents spend with children on children's well-being. Front. Psychol. 14:1096128.

³⁴ Gugl E., Welling L. (2011). Time with sons and daughters. Rev. Econ. Household 10, 277–298. 10.1007/s11150-011-9129-2.

Figure 7: Time Spent with Children, Family, and Friends



V | Community Engagement

Being involved in ones’ community, particularly volunteering as a form of civic participation has shown to improve psychological well-being.³⁵ To this end, the evaluation sought to understand the ways in which participation in MOMentum influenced Moms’ motivation or capacity to be involved or more involved in their community. Overall, the evaluation found that Moms were more engaged in community activities. This finding is consistent with other guaranteed income programs.^{36,37}

Moms were more involved in community activities, including school events, physical and mental health programs, and volunteering.

Moms reported increased participation in activities that benefit their children’s lives such as participating in school events and educational groups for their children (see Figure 8). Moms also reported being more involved in activities that benefitted them directly, including finance activities, parenting programs and programs that support their physical and mental health. A majority of participants reported having the same level of involvement in religious activities.

Participants said that because they were “lucky and blessed” to have been chosen to participate in MOMentum, they wanted to give back and help others. They described feeling more grounded and

³⁵ Jenkinson, C. E., Dickens, A. P., Jones, K., Thompson-Coon, J., Taylor, R. S., Rogers, M., ... & Richards, S. H. (2013). Is volunteering a public health intervention? A systematic review and meta-analysis of the health and survival of volunteers. *BMC Public Health*, 13(1), 1–10.

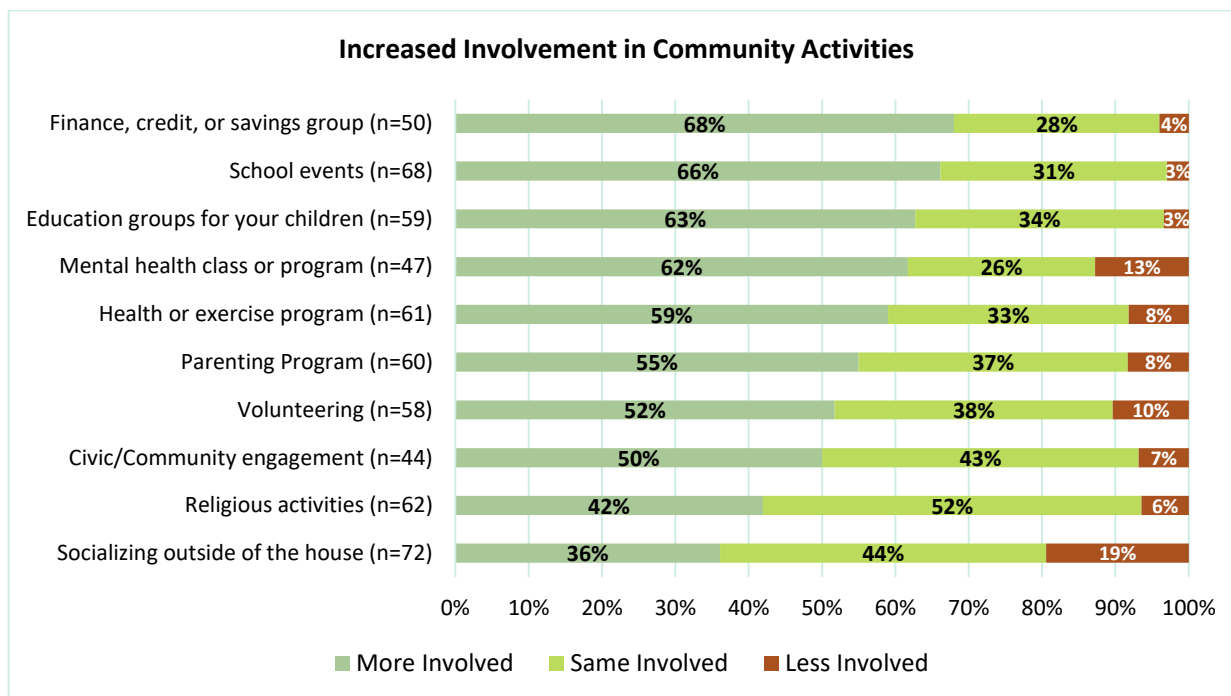
³⁶ DeYoung, E., Castro, A., Tandon, N., Thompson, A., & West, S. (2023, September). *The American Guaranteed Income Studies: Ulster County, New York*. University of Pennsylvania Center for Guaranteed Income Research.

³⁷ Flynn, K., Castro, A., West, S., Tandon, N., Thompson, A., & Cochran, B. (2023, November). *The American Guaranteed Income Studies: Saint Paul, Minnesota*. University of Pennsylvania Center for Guaranteed Income Research.

connected to their community, and that MOMentum helped them to gain “confidence” and “encouragement” to be more involved in their community.

“[MOMentum] has given me more time to get even more involved in my children's school, even though I have been volunteering for years. The program has allowed me to have more time and help more.”

Figure 8: Increased involvement in Community Activities, Survey Data



About half of program participants also reported being more involved in volunteering (52%) or civic/community engagement activities (50%). The impact of guaranteed income programs on civic engagement is still relatively understudied, but initial studies suggest these programs may impact related behaviors such as political participation by supporting participants’ self-efficacy and trust in government, especially for minority groups.³⁸

“Because of Momentum, I have been lucky enough to have more spare time to give back.” – Mom, Interview

VI | Influence on Public Benefits

As described earlier in this report, MCF worked with local and state partners to obtain waivers for CalWorks, CalFresh, and the local housing authority to protect participants’ safety net resources. In addition to the waivers, establishing a “hold harmless fund” ensured additional funds were available to

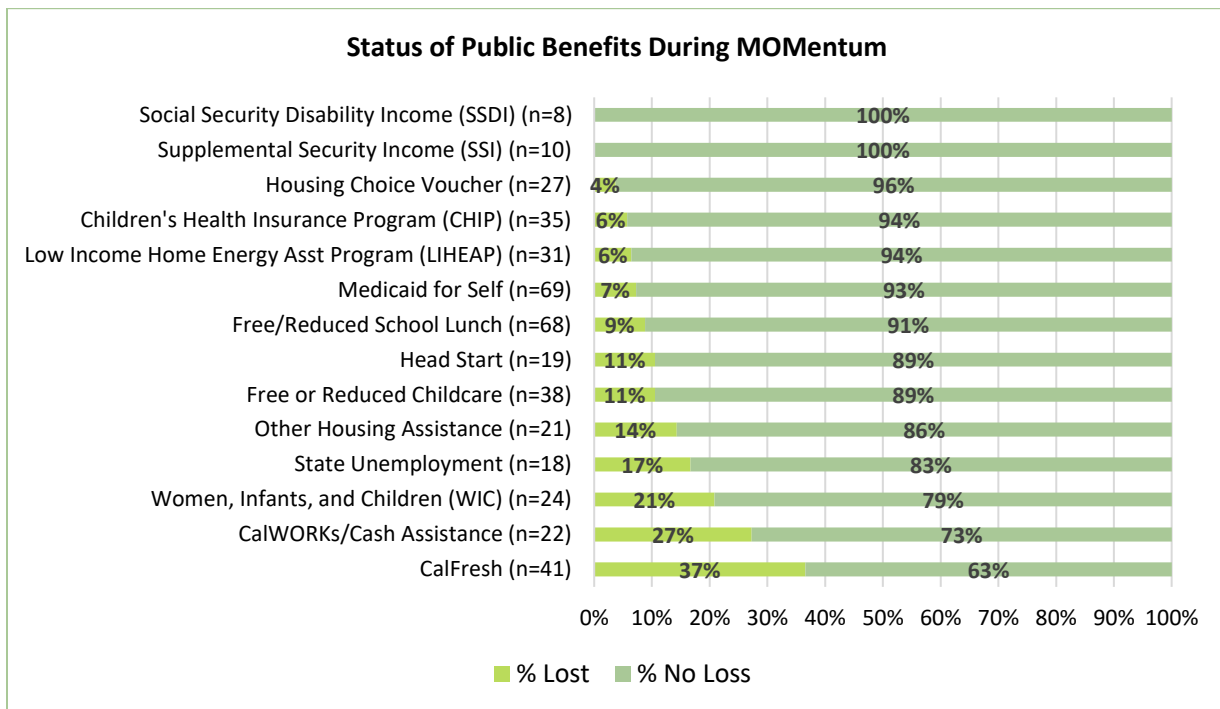
³⁸ Horn, D. (2023). The Impact of Guaranteed Income on Political Participation. PhD diss., University of Tennessee, Knoxville, TN.

the participants, should they experience a loss of benefits due to their participation in MOMentum. Despite these safeguards, the evaluation sought to understand whether the extra monthly cash influenced participants' eligibility for or usage of public benefits programs.

Most respondents did not lose access to public benefits during their participation in MOMentum.

Of those receiving public benefits, most did not lose their benefits as shown in Figure 9. This includes no loss to Social Security Disability Income (SSDI) and Supplemental Security Income (SSI), as well as 10% or less reporting loss to Housing Choice Vouchers, Children's Health Insurance Program, and Low Income Home Energy Assistance Program. However, of those participating in CalWorks (n=41), over a quarter (27%) reported losing CalWorks benefits and of those participating in CalFresh (n=22), over a third (37%) lost CalFresh benefits. The open-ended responses indicated that a loss in benefits was due to an increase in income, however it was unspecified whether this was solely due to MOMentum funds and included other reasons such as increased income from a new job. Since the survey question asked whether respondents lost partial or all benefits *during their participation* in MOMentum, it could be that those who temporarily lost benefits (but ultimately resolved in collaboration with MCF) were included in this data. Four respondents indicated they lost their CalWorks benefits due to MOMentum.

Figure 9: Status of Public Benefits During MOMentum



VII | Program Experience

As a pilot program, MCF wanted to capture learnings in implementing the pilot to share with the broader field of guaranteed income practitioners as a way to strengthen this work. To this end, the interviews sought to understand Moms' experiences with the program engagement and implementation processes, how it compares to other social safety net programs, and suggestions for improvement. Overall, while Moms were initially skeptical about the program, they said MOMentum's administrative process was easier than other safety net programs, and the flexible funds were better able to meet their needs. Moms also shared what they wanted lawmakers to know about guaranteed income, and that these programs have the ability to really change people's lives. Finally, Moms shared their reflections on their future and what they hoped to sustain as a result of MOMentum, which include pursuing educational goals and continuing to work on financial management activities such as saving and debt reduction.

Moms were skeptical about being selected to participate in MOMentum.

Upon learning they were selected to join MOMentum, Moms expressed disbelief and skepticism about receiving the monthly funds, with a few describing it as a possible scam since it was "too good to be true." Some also said they were skeptical about the program and had thought they would have to return the money but became confident that the program was real when they received their first payment. Nonetheless, Moms described MOMentum as a "huge relief" and expressed gratitude for being a part of the program. One participant talked about how MOMentum gave her "hope":

"Wow, I can pay this now. I can get out of the debt of this credit card. I could do that car repair that I've been putting off. My child can have more than one pair of shoes. We could buy a bed now. We don't have to eat this way or that way all the time. We can actually go somewhere and be able to be like normal people." – Mom, Interview

MOMentum was easier and simpler compared to social safety net programs.

Moms described their experience in MOMentum as less burdensome than other safety net programs because they only had to apply once (without needing to be re-enrolled) and they did not need to deal with often "rude" administrators, which was often stressful. Another described needing to jump through hoops to use public benefits and that it was intimidating because there were multiple layers of people determining each step, which made the application process "unsettling." MOMentum was also described as easier since less documentation and paperwork was needed, eligibility was more inclusive (for those with immigration status), and the process was more streamlined:

"Applying for any public benefits is always extremely difficult involving a mountain of paperwork and recertifications, etc. - very time consuming. All I had to do with MOMentum was verify my income." – Mom, Interview

MOMentum's funds were better able to meet participants' needs because of its flexibility.

A core principle of guaranteed income is that it honors people's self-determination to know what they need, when they need it. Having flexible funds also lessens the burden during the application process since participants don't have to answer "cumbersome conversations" about how they intend to use

their funds. Moms talked about being able to buy things they cannot buy with WIC³⁹ or CalFresh, such as soap, shampoo, and school supplies:

“MOMentum was different because it provided money, and it provided me the ability to pay for things and provide MORE for my family. It was a better resource for me and my family.”
– Mom, Interview

A participant also explained that by using a payment card or cash, they feel more part of the community and are judged less often compared to when they use WIC coupons. The flexible funds also felt empowering as the program trusted people’s spending decisions:

“The experience is really empowering because we don't have to document, we don't have to explain how we're spending the money. We're not restricted by what we can spend it on. The program really trusts us to know what's best for our families and what's best for us. I mean, that's huge.” – Mom, Interview

Moms wanted lawmakers to know that guaranteed income programs greatly benefit families, particularly because the public benefits system is broken.

If given the chance to tell lawmakers about the impact of guaranteed income programs, Moms wanted them to know about the immense potential of guaranteed income to “change lives,” particularly for single moms with low incomes. One Mom talked about needing to work 3 – 4 jobs to make ends meet, but once one makes a certain amount, public benefits are reduced, which keeps people dependent on the system:

“If I could say something like, ‘Hey, you are already aware that the system is broken. That's no secret. So why would this not be an essential program for while you're trying to figure it out? Meanwhile, MOMentum's here holding me up.’ That's what I would say to lawmakers.”
– Mom, Interview

Guaranteed income was described as not only supporting the recipient, but also greatly benefiting the children by giving parents more opportunity to spend more time together as a family. They also wanted them to know that in addition to benefiting the recipient and their children, guaranteed income ultimately benefits the entire community:

“I feel like guaranteed income helps build stronger communities in that people are able to feel less pressure from financial stress and are more likely to take care of their physical, mental, and emotional health. It's something that can help make the community stronger.” – Mom, Interview

Moms expressed aspirations to continue meeting their educational and financial goals.

Moms expected that changes they had made as a result of MOMentum would continue, including working on their educational and financial goals, continuing to prioritize their children's activities, and eating healthier. Regarding financial goals, Moms said they planned to improve their credit score, create a family budget, and focus on saving:

³⁹ Special Supplemental Nutrition Program for Women, Infants, and Children.

"I definitely will continue to try to do everything that I've been doing since I've paid off my debt, not go back into debt, continue to save for the future, and hopefully, with going back to school, getting a new job that will put me in a better position financially." – Mom, Interview

To gain financial stability, Moms said they needed education support (to pay for fees and student loans), childcare (to be able to go to school or work), affordable housing, financial education (to learn about money management), and career support (help finding employment).

5 | Lessons Learned

Sharing learnings from implementing and evaluating guaranteed income programs can help to strengthen the field by highlighting what worked well and areas where more work is needed. Several lessons learned from MOMentum are shared in this section.

Ensure participants are aware of the safety net waivers to protect their public benefits.

MCF took monumental steps to ensure MOMentum participants' social safety net was protected by obtaining waivers for CalWorks, CalFresh, and housing. However, several Moms reported losing these benefits, some due to MOMentum, and in other cases because their income increased due to their job situation. It is important to make sure each participant is aware of these waivers through periodic communication or through a process of monitoring benefit usage, as their income may change over the course of the pilot program.

Provide accessible support for applicants of guaranteed income.

MOMentum participants are unique because they were invited to join the pilot based on their involvement in The Book of MOM. Regardless, some said they experienced technological challenges since they typically don't use computers. They relied on family or friends and also felt comfortable reaching out to partner nonprofits and MCF as they have established a trusting relationship. Also, since some people are understandably skeptical of programs that seem too good to be true, making sure applicants have a way to reach pilot organizers is important to ensure all who are eligible have equitable access to these programs.

Incorporate participant voice in the evaluation.

The importance of including program participants directly in the evaluation and keeping their voice front and center cannot be overstated. The evaluation benefitted from the MOMentors' lived experience, which was key to ensuring that the evaluation not only asked the right questions, but also in a manner that was as respectful as possible. Not only did the MOMentors provide valuable input for the evaluation, they also personally benefited from the experience. According to the MOMentors, they anticipated they would use their experience for future volunteer or professional activities:

"MCF staff did a wonderful job encouraging me to speak up. After participating as a MOMentor, I am not afraid of taking up space. I acquired the capacity to speak up, ask questions, and advocate for myself and others. I will use these skills to get involved in future leadership roles."
– MOMentor

Engagement as an evaluation mentor may also lead to greater leadership opportunities. For example, one MOMentor participated in leadership trainings and demonstrated herself as an emerging leader in the community, serving on the Marin County Planning Commission and other areas of civic engagement. For practical guidance on engaging program participants as evaluation advisors, see Appendix D for recommendations from MCF.

Offer opportunities for participants of guaranteed income programs to make connections with other program participants.

While not all Moms wanted to connect with other participants in the program, many expressed interests in making connections with others. Moms talked about the desire to connect with other Moms to build community and for support. Building connections could also provide accountability partners and facilitate mutual aid. One Mom felt like she was receiving “secret money” and kept her participation in MOMentum to herself. Helping participants to build connections among this very unique group may be helpful for those who don’t feel comfortable talking to others but could benefit by sharing experiences as well as resources:

“I would’ve liked it, for sure. I think that we missed the opportunity to create a community and could’ve helped each other through the end of it. I think if that opportunity would’ve been available, I feel like some great things could’ve come out of that.” – Mom, Interview

Be attentive to the needs of guaranteed income participants and offer optional supportive services.

In MOMentum’s case, early interview findings found that Moms expressed interest in learning about financial management and planning. Participants of other pilots may have other needs or interests. MCF responded by partnering with a financial institution to provide a series of optional free financial workshops. Moms found the workshops to be very informative, with one saying that the workshops enabled her to ask about new home buyers at her local financial institution. Other participants talked about learning to create a budget for the first time and ways to manage debt.

“I’m on the road...I’d say 2024 I’ll be debt free. I would have paid all my credit cards. I have 10 predatory credit cards with very high interest rates. Being a part of the MOMentum, they’ve provided us these hour-long Zooms where we can learn how to manage and get out of those credit cards.” – Mom, Interview

6 | Summary

A key objective of MOMentum was to demonstrate the importance of guaranteed income in supporting Moms’ economic and social mobility and to shift the pervasive negative narratives about the trustworthiness of how those with low incomes would use unconditional cash. The evaluation findings support this and demonstrate how indispensable the extra cash was for the Moms, highlighting its essential contribution in addressing existing structural challenges such as the high cost of living, lack of affordable housing, and low wage employment. The evaluation was guided by the MOMentum Logic Model (Appendix B) which outlines the anticipated individual-level outcomes that would occur as a

result of MOMentum. Overall, the evaluation findings indicate a positive influence of MOMentum on the Moms in the following areas:

1) Improvements in Moms' economic stability and mobility

Moms experienced greater day to day financial security. The evaluation findings suggest that overall, financial well-being improved. MOMentum helped with essential needs and unexpected expenses and Moms were able to pay down debt and save for the future. During MOMentum, Moms participated in educational and training activities to improve their opportunities to secure a job in the future and expressed interest in continuing to do this after MOMentum ends. Moms also experienced new job opportunities, after starting MOMentum.

Moms' housing situation improved. Housing situation also improved as Moms reported having more stable housing and being less worried about their housing. They were able to move to new living situations that were in better neighborhoods. From the interviews, Moms who didn't make changes to their housing situation said they don't plan to in the near future due to several factors such as the high cost of living, lack of affordable housing in Marin County, and satisfaction with the neighborhoods they currently live.

2) Increased Mom's well-being and quality of life

Moms experienced less worry and stress and engaged in more activities that contributed to their well-being. Mom's health and well-being improved, across areas such as stress, self-care, eating habits, sleeping habits, and physical activity. Moms expressed feeling more calm, less stressed, and more relaxed knowing they have these funds to help them to pay for essential needs and activities for which they aren't always able to participate. Moms expressed relief in knowing they can pay their bills or not feeling the pressure of needing to work more hours to make ends meet. Mental distress also declined due to a decrease in financial stress and making ends meet. Several moms talked specifically about the ways being less stressed had a positive impact on their children. Because moms did not have to get a second or third job, they were able to work less hours to spend time with their children.

Moms spent more quality time with their children. Moms reported spending more time with their children after starting MOMentum, often citing that they were able to do so because they did not have to get a second or third job or were able to work less hours. More time spent with their children and families may contribute to their children's well-being.

Moms developed new or stronger social connections and engaged in more activities that contributed to their well-being. Moms described being more involved in community activities, including school events, physical and mental health programs, and volunteering. MOMentum provided encouragement and helped Moms gain confidence to be more involved in their community. Moms also reported feeling less isolated which may be because they were more able to participate in school and community activities.

The evaluation also highlights the importance of guaranteed income in being less burdensome and stigmatizing for participants compared to other social safety net programs. MOMentum also better met participants' needs since they were able to use funds in specific ways that benefitted them most. This is important, since all families have different needs. The flexibility allowed for the purchase of essential needs that cannot be purchased with other benefits and were used for family recreational activities and vacations that enabled families to create invaluable lifelong memories for children.

In conclusion, the evaluation demonstrated MOMentum's invaluable positive effect on the lives of these Moms and their children. Reflecting back, MOMentum originated as an outgrowth of The Book of MOM. The goal of The Book of MOM was to listen to what mothers living in Marin County needed to support their economic growth and livelihood. What they heard was the need to design opportunities to support a women-centered system, women's voice (leadership and civic engagement), women's wealth creation, and women's well-being (self and collective care). MOMentum was the answer and proved to center women as the decision maker and gave them what they needed – cash, not another program. In addition, through MOMentum, Moms were more engaged in their communities (some in leadership positions) and made improvements to their physical and mental health by reducing their financial stress. MOMentum also thoughtfully provided Moms with an additional full year of funding that was designed to ease their transition off the program. With MOMentum ending in May 2024, it will be important to understand what happens next for these Moms. Future evaluation is needed to understand the extent to which the positive effects of guaranteed income are sustained over time and continue to help them thrive.

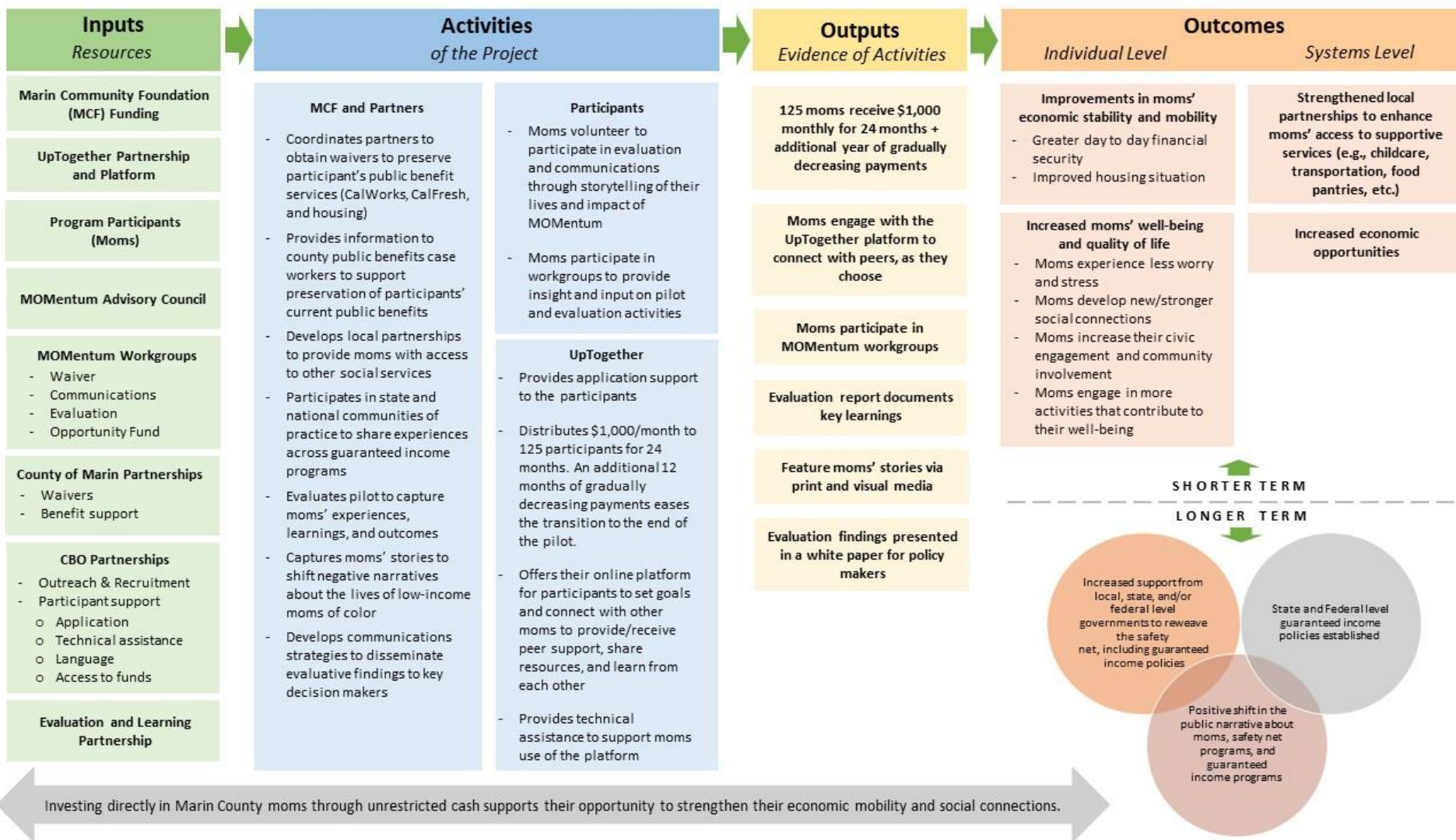
APPENDICES

APPENDIX A: MOMentum Advisory Council

Council Member	Organization/Individual
<ul style="list-style-type: none">• Liz Darby• Angela Nicholson	County of Marin
<ul style="list-style-type: none">• Kari Beuerman• Benita McLarin	Department of Health and Human Services, Marin County
<ul style="list-style-type: none">• Pegah Faed	First 5 Marin
<ul style="list-style-type: none">• Barbara Clifton Zarate• Vikki Garrod• Heather Johnson• Ralph Lewin• Johnathan Logan• Stephanie Martinez• Evelyn Paniagua• Alix Derby Salkin• Lenice Smith• Kristen Turek	Marin Community Foundation
<ul style="list-style-type: none">• Kate Colin	Mayor of San Rafael
<ul style="list-style-type: none">• Jennifer Clark• Kentara Gaines• Claudia Muralles• Nadia Ordoñez• Lynette Stewart	MOMentors
<ul style="list-style-type: none">• Mary Durden• Sam Miller• Grace Peter	UpTogether

APPENDIX B: MOMentum Logic Model

MOMentum Guaranteed Income Demonstration Pilot: Logic Model | 2021 – 2024



APPENDIX C: Evaluation and Learning Questions

1. How did participating Moms experience the MOMentum Pilot Program?
 - a. How did participants define success?
 - b. What ways can the pilot be strengthened?
 - c. What changes to their lives, if any, do Moms think can be sustained after the pilot ends?
 - d. How were Moms' experiences with outreach, enrollment, and program engagement the same/different from other social safety net programs they have accessed in the past?
 - e. How did Moms' prior experience with the safety net drive their decision-making to respond to recruitment?
 - f. What role (if any) did their social networks and burden of unpaid care work play in 1) their choice to respond and 2) the way they engaged with the program.
2. In what ways did participation in MOMentum influence participants' and their children's daily lives? What were the immediate benefits and challenges from receiving the cash transfer and how were they resolved?
3. In what ways did the extra monthly cash influence participants' eligibility for/usage of public benefits programs?
 - a. How did past experiences with safety net programs influenced engagement and take-up?
 - b. How did potential loss of benefits influence choice to enroll in the program?
 - c. How have perceptions about social safety net programs changed during participation in MOMentum?
4. In what ways did participation in MOMentum influence participants' housing and/or living situation?
 - How did it influence housing within their networks?
5. In what ways did participation in MOMentum influence participants' well-being, and that of their household family members?
6. In what ways did participation in MOMentum influence participants' relationships/connections with peers in and outside of the program? In what ways did they connect? What were the benefits and challenges?
7. In what ways did participation in MOMentum provide opportunities that helped to strengthen participants' financial situation? (e.g., participation in training, education, job searching). What more is needed to support moms' economic stability and growth?
 - *Possible concepts to ask about during data collection:* Financial capability and asset building, education, employment, business development
8. In what ways did participation in MOMentum influence moms' motivation to be involved (or more involved) in their community? How were they engaged and what perceived benefit did it have on them and their community?
9. What are the opportunities for the MOMentum evaluation findings to influence policy efforts?

APPENDIX D: Engaging Participants as Evaluation Advisors

The following are recommendations from MCF's experience in engaging participant advisors.

1. Have more participants (advisors) join the process than you think you'll need. They lead busy lives and are not all always available when you might need them. This is especially true if you are requesting time during the workday.
 - a. We originally had three advisors with two backups. We found it was challenging to find a time for the three to participate in group meetings, so we ended up inviting all five and then found that typically two or three were available.
2. Make sure the incentives you provide are enough to cover expenses like time off work and childcare.
 - a. We provided \$250 per advisor for each engagement (meetings, review of documents, etc.) and found this was fair for a high-cost county.
 - b. Provide the incentive within a month of their activity.
3. Have an orientation at the beginning of the process so the advisors can learn about their role. Share the time-commitment up front. We also found that some of the advisors wanted to know the full amount they would be reimbursed for their time, so it is important to plan out activities ahead of time.
 - a. Be very clear that unexpected needs may arise, and you may need more of their time than originally thought.
 - b. Share a timeline of activities so the advisors are very clear on time commitment.
 - c. Half-way through the life cycle of activities, have another meeting to remind the advisors of their role and check in to see how everyone is feeling about the experience.
4. Set up expectations during the orientation about how you would like the advisors to show up. For instance, will there be Zoom meetings? Do you want them on camera? Do you want them to be in a quiet setting? Is it ok if they are in the car driving during meetings?
5. If you have advisors who are non-English speakers, make sure you have the resources and time to provide translation. We found meetings with translators can take nearly twice as long as monolingual English meetings. Be prepared to translate all relevant documents.
6. Provide your advisors with an anonymous survey to gather feedback about their experience so you can course correct if necessary.
7. After any meeting where you are orienting the advisors, follow up with a detailed email so they can go back and review for reference.
8. Most of all, encourage and support the advisors in any way that you can so that the experience is positive.