

MOMentum

Opportunities for Marin Moms to Thrive

Marin's Guaranteed Income Demonstration Project

Final Evaluation Results

**Thank you for attending---please hold on—we'll be going live in
a few minutes**

www.MarinMOMentum.org

- **Welcome and Agenda**

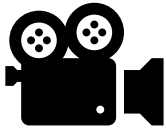
Johnathan Logan, MCF
VP of Community
Engagement



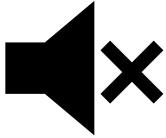


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Welcome



This webinar is being recorded



Please keep yourself on mute



Use the chat function to tell us your name and your association



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Land Acknowledgement

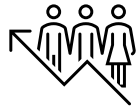


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Objectives for This Webinar:



Share what we did and what we learned



Share overall pilot evaluation findings



Counter negative narratives about guaranteed income and its participants



Inform policymakers, funders and donors to garner support for guaranteed income



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Today's Agenda

Welcome and Opening	Johnathan Logan
Importance of supporting BIPOC moms	Lenice Smith
Pilot Overview	Barbara Clifton-Zarate
Evaluation Design Overview	Heather Johnson
Report Findings	Sallie Yoshida
Testimony from a Beneficiary	Claudia Muralles and Lenice Smith
Call to Action	Barbara Clifton-Zarate

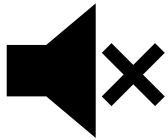


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Housekeeping



Please use the chat function to share your thoughts with others. The chat will not be moderated.



Please keep yourself on mute. We will not be taking verbal questions.



To ask questions that will later be addressed on our website, please use the Q&A feature at the bottom of your screen anytime during the webinar.

- **How we chose our participants**

Lenice Smith, MCF
Philanthropic Advisor



● Pilot Overview

Barbara Clifton Zarate, MCF
Director for Economic
Opportunity



What is a Guaranteed Income?

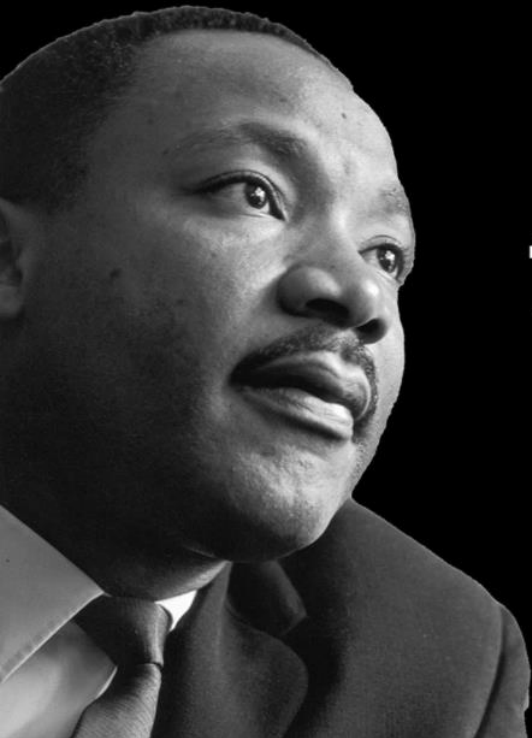
A guaranteed income is a monthly, cash payment given directly to individuals.

It is unconditional, with no strings attached and no work requirements.





It's Not a New Idea



**“The solution to poverty
is to abolish it directly
by a now widely discussed measure:
the guaranteed income.”**

“Where Do We Go from Here: Chaos or Community” 1967

Martin Luther King Jr.'s last book



The Problem That Guaranteed Income Addresses



→ Across America, too many people living on the brink are being forced to make impossible choices.

→ Poverty is a failing of our systems, not our people.

→ Many of the inequalities we face are perpetuated by harmful narratives that shape our views of who is deserving.

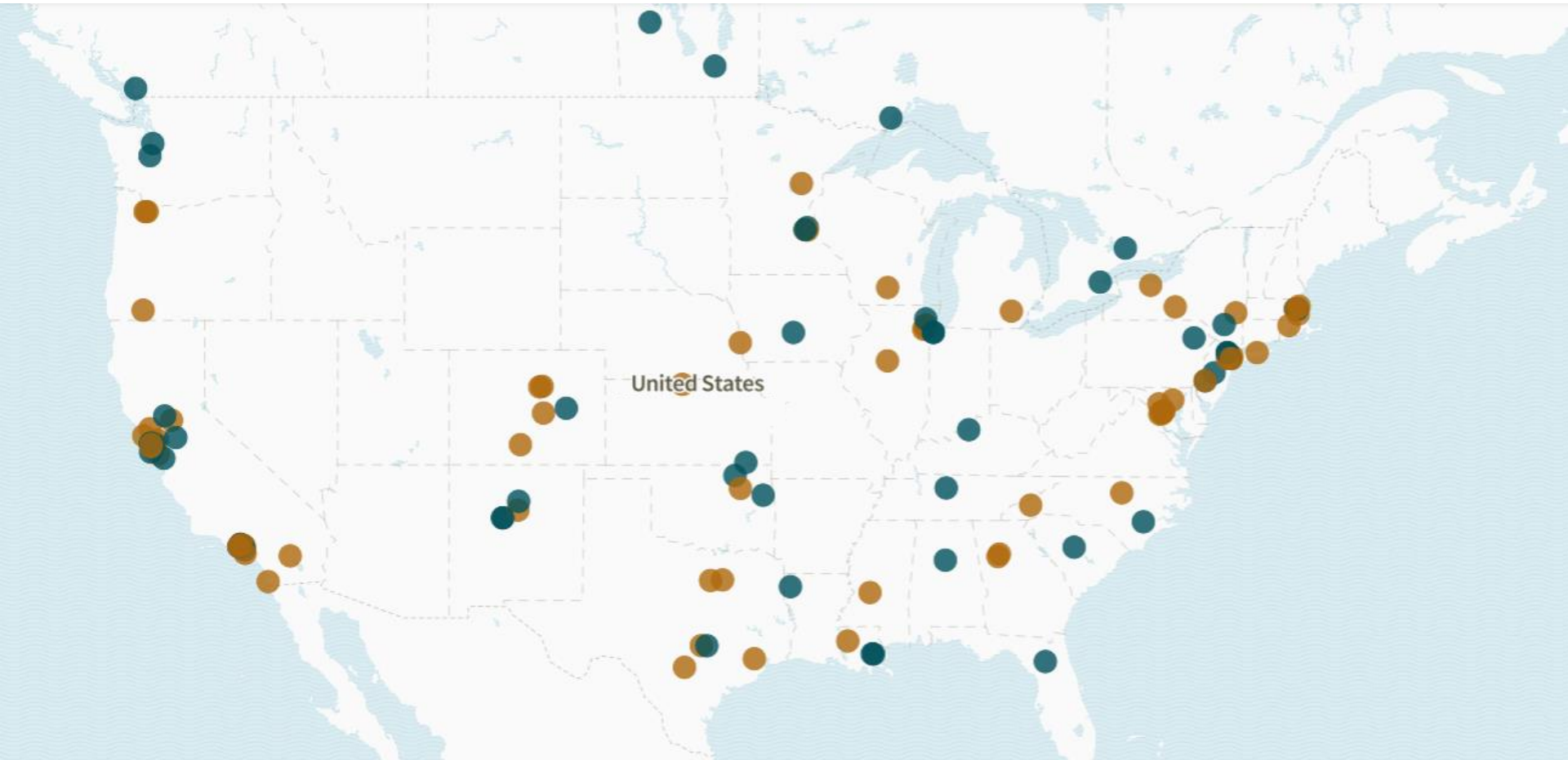


Demonstrated Impacts of Guaranteed Income



125,058	154,568	95,054	124,500
125,487	56,845	97,511	125,000
124,000	110,000	99,011	154,000
1450	150,000	99,216	95,000
	35,000	101,090	154,200
		101,684	110,000
		101,962	89,000
			50,000
			10,700

And Exploded to More than 100



<https://basicincome.stanford.edu/experiments-map/>



The Book of Mom

A Journey to Self-Sufficiency in Marin County



Using Data





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Goals

01

Stabilize families by getting cash to them with no conditions or requirements.

02

Use data and findings to shift narratives, practices, policies and systems

03

Support and inform local, statewide and national policy efforts.



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How It Worked

125 MOMS



\$1,000 PER MONTH



TWO YEARS

2



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Extension:
12 months-Tapered
June 2023 to May
2024

Month	Amount
Jun-23	\$ 1,000
Jul-23	\$ 1,000
Aug-23	\$ 1,000
Sep-23	\$ 750
Oct-23	\$ 750
Nov-23	\$ 750
Dec-23	\$ 500
Jan-24	\$ 500
Feb-24	\$ 500
Mar-24	\$ 250
Apr-24	\$ 250
May-24	\$ 250
May-24	Pilot ends

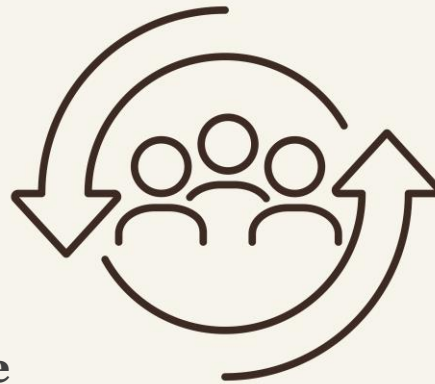


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The Workgroups

Waiver Workgroup

Evaluation Workgroup



Advisory Committee

Communications Workgroup



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Partner Organizations





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Resources





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Media Coverage

San Francisco Chronicle \$1,000-a-month guaranteed income program coming to Marin County

Marin Independent Journal

Editorial: Marin equity divide makes income initiative a worthy experiment

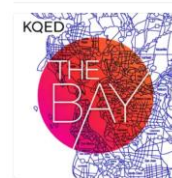


THE FUTURE OF COMMUNITY DESIGN
Marin County Tries a Universal Basic Income Program



California county helps fund universal basic income program restricted to women of color

Apple Podcasts Preview



125 low-income mothers of color in Marin County can receive \$1K a month in guaranteed income

Oakland and Marin County Are Starting 'Guaranteed Income' Pilot Projects

[The Bay](#)



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Communication Campaign



Social media, print, email

www.kindred.marinmomentum.org



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Fund

Mitigate potential
public benefit or
end of pilot
impacts



<https://www.marinmomentum.org/donate>

- **Evaluation Process**

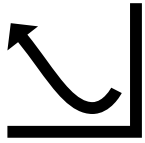
Heather Johnson, MCF
Evaluation Director





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Importance of Evaluation



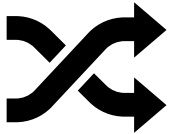
To determine the impacts and outcomes of the program on participants



To help build the evidence in the field

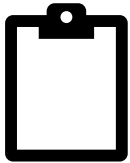
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Evaluation Methodology



A mixed method evaluation, with....

...two major components to the evaluation design:



A Survey &



Interviews

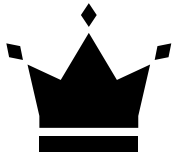


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Evaluation Guidance



Insights from the Evaluation Workgroup



Expertise from a leader in the field



Feedback from participants in the pilot



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Feedback from a MOMentor

“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 such skills to get involved in future leadership roles at places like my children’s school, local community through civic engagement, and community engagement research.”

- **Evaluation Results**

Sallie Yoshida, SPR
Senior Associate



MOMentum Evaluation

Evaluation Findings

Webinar | January 2024



Overall Evaluation Aim:

To learn in which ways participation in MOMentum influenced participants' and their children's daily lives.

About the Respondents

Financial Situation
(Education, employment, financial well-being)

Housing & Living Situation

Health & Well-Being
(Physical/mental health, children's well-being)

Social Connectedness

Community Involvement



About the Participants – Survey (122)/Interviews (30)



Survey
Response rate:
68%

Race/Ethnicity

77%
Latina

15%
African
American

Financially Dependent Children

78%
Have 2 - 5 children
1 child (22%)

Completed in Spanish:

59%

60% Interviews

Single Parents:

58%

70% Interviews



FINANCIAL WELL-BEING

In what ways did participation in MOMentum provide opportunities that helped to **strengthen participants' financial situation?** (i.e., education, training, job searching)



Where Funds Were Most Helpful

Top Choices:

1. Food
2. Housing
3. Utilities
4. Children's clothing
5. Transportation/auto care

Item*	Frequency
Food	60
Housing	51
Utilities	26
Clothing for children	25
Transportation/auto care	16
Activities for children	12
Medicine or any healthcare	9
Phone	7
Self-care/recreation	6
Clothing for Moms	5
Childcare	4
Internet	2
Job training	2

*Respondents selected top 3 choices



72% Employed at Time of Survey*

30%*

Started new job after
MOMentum

A more flexible schedule

For more career advancement
opportunities

To start own business; job was better fit;
was released from previous job

*83 total responses



For Most, Work Hours Remained the Same

58%*

Worked about the same
number of hours

34%*

Worked less hours

Regardless of
work hours:

Spent more time
with their
children**

Majority who
worked less:

Participated in
**education &
training**
programs**

*83 total responses

**Survey, open-ended responses, and interviews



Moms Participated in Education & Training

48%

Participated in
education/training since
starting MOMentum
(n=83)

Courses/Programs Taken:

Skills-building courses (n=12)

Community college courses (n=7)

Adult basic ed program (n=7)*

HS equivalency/GED (n=5)

Work-based learning (n=5)

4-year college/Post-graduate (n=3)

Technical school (n=3)

Vocational training (n=3)

*Includes learning English (n=3)



MOMentum Influenced Education/Training

86%

Influenced decision to
participate
“some/great extent”
(n=40)

MOMentum provided:*

Motivation & Opportunity

“[MOMentum] 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.”

Financial Support & Time

“I would not have been able to do any schooling, forget it. But because the guaranteed income gives me that cushion, in the evenings I'm able to take an online class.”

*From 33 open-ended responses and interviews



Financial Well-Being Improved

Financial well-being *is the ability to control day to day finances, absorb financial shocks, and have the freedom to plan for the future.*

Financial Well-Being Scale

- Score increased, indicating improved financial well-being after starting MOMentum*

After MOMentum, participants[♦]:

- Paid down debt
- Built up savings for the future, emergencies, children
- Practiced financial management, e.g., household budget
- More able to cover monthly living expenses/resilient to unexpected costs

* Score increased from 45.4 to 50.9 . Statistically significant [$t(78)=-4.3057$, $p<.001$] with a moderate effect size (Cohen's $d=.685$); Consumer Financial Protection Bureau, 2015

♦From survey data, 48 open-ended responses and interviews



Moms Paid Down Debt & Saved for Future

76%

Funds made debt more
manageable

(n=74)

e.g., credit cards, car loans,
student loans

*"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."*

Moms also described saving for their future and for emergencies to strengthen their resilience to future financial shocks.



HOUSING & LIVING SITUATION

In what ways did participation in MOMentum influence participant's **housing and/or living situation**?



Housing Situation Improved due to MOMentum

Housing Status	Before MOMentum (n=75)	After MOMentum (n=80)
No Housing*	9%	1% ↓
Transitional Housing	3%	5% ↑
Worried about Housing	43%	34% ↓
Stable Housing**	45%	60% ↑

*This 8% decrease in homelessness is statistically significant ($z=2.312$, $p=.020$) with a small effect size (Cohen's $h=0.41$).

**This finding was not statistically significant at the 0.05 threshold ($z=-1.8693$, $p=0.061$) in MOMentum, but is a promising finding.

29%*

Moved since starting MOMentum

(for better neighborhood, affordable housing, buy home)±

± Respondents selected *top three reasons*
*n=83

“[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 voucher.”



Moms Took Steps Towards Buying a Home

49%

Have taken steps in
planning to buy a
home
(n=83)

Activities included:

- A home buying workshop to prepare for home ownership (20%)
- Researched houses on their own (18%)
- Talked to a real estate agent (10%)
- Submitted an offer to buy a home (2%)



HEALTH & WELL-BEING

In what ways did participation in MOMentum influence **participants' well-being**, and that of their household family members?



Greatest Influence on Accessing Food

Funds most helpful to **purchase food**

77% **worry less about having enough food** for their family (n=79)

Able to purchase more food, more **variety**, including **healthy** options*

*"I have been able to purchase **more fruits and vegetables** for my family which is a luxury."*

*From a total of 47 open-ended responses and interviews.



Participants' Overall Health Improved

MOMentum influenced
overall health

78%

(n=83)

“some/great extent”

*“Even having that little wiggle room has meant a lot because I'm able to use it in ways that help me feel more **better physically, but also mentally and emotionally.**”*



Health & Well-being – Somewhat/Much Better*



“ *I was able to join a gym. Prior, I was pre-diabetic and since I have been able to join the gym to workout twice a week and brought down my sugar levels, **and I am no longer pre-diabetic!** I have also **lost weight and become healthier.**”*

*Total 83 responses



Participants' Mental Health Improved

The Kessler 6 measures *psychological distress based on questions about anxiety & depression.*

Kessler 6

- Score decreased, indicating improved mental health after starting MOMentum*

Reduced stress, worry & anxiety**

- Financial relief – income stability
- Provides peace of mind
- Positive impact on personal health
 - Able to exercise more
 - Control anxiety and depression

*"It helped my health a lot because **financial situation** is one of the main reason for **stress**."*

*Statistically significant at .05; Score decreased from 12.28 to 6.98. 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).

**Open-ended responses and interviews



Influence on Children's Well-being*

Moms with less stress are more patient with their children

- *"I'm more patient, so I'm not passing on the stress to them."*

Children are "happier" when moms can buy them things

- *"I bought her a pair of shoes because her shoes no longer fit...That day she hugged me and said thank you. I won't forget that."*

More able to pay for activities; children are more socially engaged

- *"I think them being involved socially helped them feel good about themselves. It helped raise their self-esteem."*

*Interviews



Moms are Spending Quality Time with Children

70%

Spending more
time with Children

(n=83)

- More able to spend time with children
 - Don't have to work 2nd job; can take time off
 - Can volunteer at school

"They were happier that we were basically home more with them. We have time to take them to the park or read a book, because I can, I would come home sometimes a little earlier to be with them more."



SOCIAL CONNECTEDNESS

In what ways did participation in MOMentum influence participants' **relationships/connections** with peers in and outside of the program?



Overall, Moms Feel Less Isolated

73%

Feel isolated from
others “less often”
(n=62)

59%

Feel part of the
community “more often”
(n=73)

MOMentum helped participants to gain:*

- ‘Confidence,’ ‘Commitment,’ ‘Encouragement’

*“...Momentum definitely **gave me the encouragement** to get out and be involve more in my community”*

*Interviews



COMMUNITY INVOLVEMENT

In what ways did participation in MOMentum influence moms' motivation to be involved/more **involved in their community?**



Moms are More Involved in the Community

Community Activity	More Involved*
Finance, credit, savings group (n=50)	68%
School events (n=68)	66%
Education groups for children (n=59)	63%
Mental health class/program (n=47)	62%
Health/exercise program (61)	59%
Parenting program (n=60)	55%
Volunteering (n=58)	52%
Civic/Community engagement (n=44)	50%

*Answer choices: More, Same or Less Involved

Same level of involvement – Religious activities (52%), socializing outside of house (44%)



Influence on Community Involvement*

Desire to give back
& help others

- *“To help others as they have helped me”*

Feel more grounded
& connected to
community

- *“...because of Momentum, I have been lucky enough to have **more spare time to give back.**”*

Have more time to
participate in their
community

- *It 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.*

*From a total of 31 open-ended responses and interviews.



Changes Moms Hope to Continue

Money management & budgeting

- *"I will continue using better financial habits to keep me on top (now that I've had this wonderful boost), budget for bigger goals in the future."*

Prioritizing time with children & family

- *"I will continue spending quality time with my family no matter how hard my financial situation gets."*

Helping others & community involvement

- *"I will continue to grow and support other women in letting them know that there are agencies and programs that support and help the community to have a better life."*

Maintaining positive outlook

- *"Momentum has given me motivation and hope! I want to maintain the same strength that I have with Momentum, although now it will be by my own means."*



Participant Interview

Lenice Smith, Interviewer



Claudia Muralles, Participant



● Call to action

Barbara Clifton Zarate, MCF
Director for Economic
Opportunity





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Contacts and Website

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For evaluation information about the pilot:

Heather Johnson, Evaluation Director at
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For general evaluation information:

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MOMentum website:

<https://www.marinmomentum.org/>