

# What is Guaranteed Income?

Guaranteed income is a type of **cash transfer program** that provides **continuous unconditional and unrestricted cash transfers** to individuals or households. This differs from typical social safety net policies by providing a steady, predictable stream of cash to recipients to spend however they see fit without limitations.

Guaranteed income policies and their variants, including basic income, citizen dividends, partial basic income, and universal basic income, have minimal or no eligibility requirements. A guaranteed income may or may not meet basic needs.

(Source: The Jain Family Institute, [Guaranteed Income FAQ's](#))

# MOMentum



Marin  
Community  
Foundation

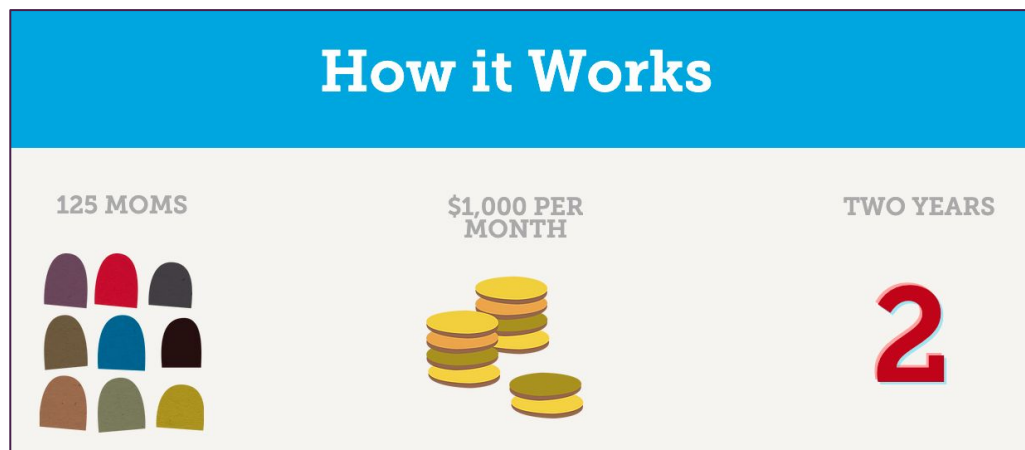


Artwork from **The Book of Mom**

- [Data shows](#) that moms of color with a child <18 years of age disproportionately feel the impacts of economic inequality in Marin County
- Previous project with moms of color in Marin County called **The Book of Mom**
- Previous UpTogether engagements with participants

# Pilot Design and Eligibility

- **125 moms** are participating in this pilot
  - Residents of Marin County
  - Participants in Book of Mom project + UpTogether engagement
  - All BIPOC moms of children <18 years old
  - Income below [Marin County Self-Sufficiency Index](#)
- Receiving **\$1,000 per month/24 months**



# What we will learn from families

How unrestricted cash investment + intentional community resource sharing can affect:

- Economic stability and mobility
- Social connection and mobility
- Mental and physical health
- Housing stability
- Civic engagement



Artwork from **The Book of Mom**

Learn more at  
**marinmomentum.org**







# Oakland Thrives

Oakland Resilient Families Guaranteed Income Pilot

September 15, 2021  
SPUR Panel Discussion

Aly Bonde  
Director of Housing and Economic Security



**OAKLAND**  
**THRIVES**

# Oakland Resilient Families Guaranteed Income Pilot

\$500/month for 18 months to 600 Oakland families

Focused on BIPOC families living with low incomes and at least one child under 18

Random selection of eligible families by research partners

Project team partnership

OAKLAND  
RESILIENT  
FAMILIES



MAYORS FOR A  
GUARANTEED  
INCOME



# Oakland Resilient Families Guaranteed Income Pilot

## Guiding Principles

- **Invest in Justice:** Advance strategies to eliminate racial disparities in economic stability, mobility, and assets.
- **Invest in Families:** Help families move from crisis to resilience to thriving in the wake of COVID-19
- **Change the Narrative:** Uplift the narrative that poverty is a systems failure - not a personal failure.
- **Change the System:** Build support for unconditional cash transfer policies that enhance the existing social safety net, rather than replace.



**MAYORS FOR A  
GUARANTEED  
INCOME**

**OAKLAND  
RESILIENT  
FAMILIES**



# Oakland Resilient Families

\$500/month to 600 families for 18 months

## Phase 1 – East Oakland Neighborhood Impact

- 300 randomly chosen families living with low-incomes in concentrated area
- Draft research focus:
  - Community-level impacts
  - Entrepreneurship and assets impact
  - Social capital and cohesion impacts
- Quasi-experimental (no control group). Fast and flexible
- Research Partners: UCSB/University of Michigan

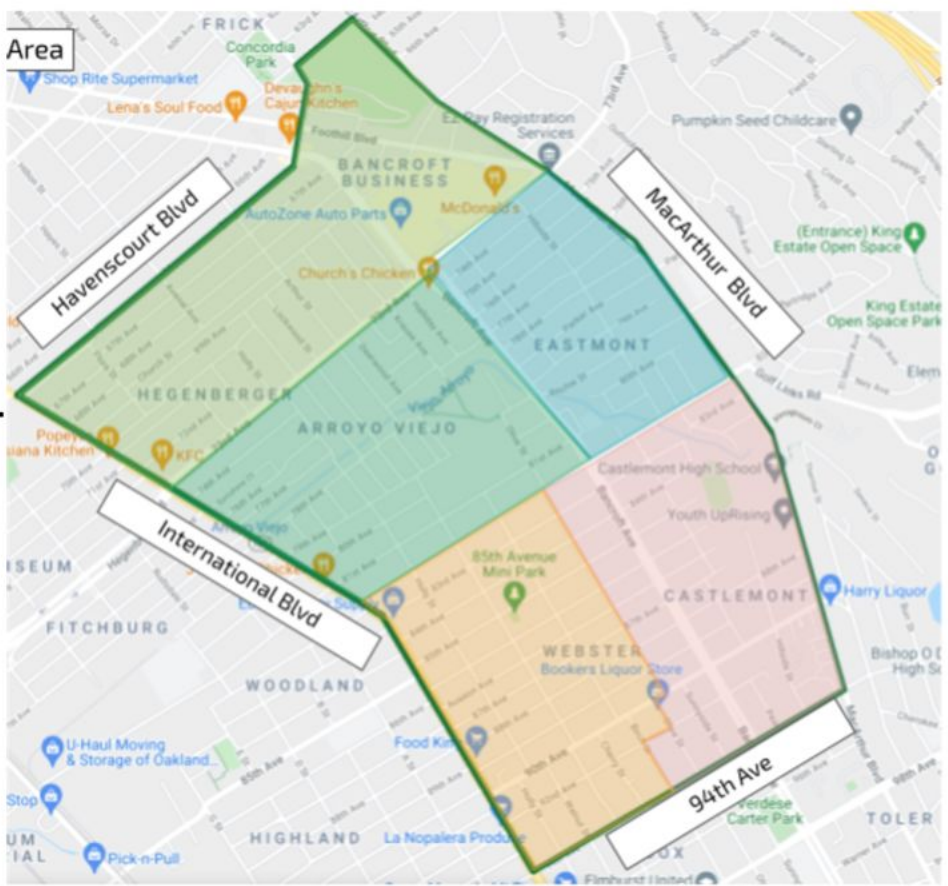
## Phase 2 – Citywide Cash Focus

- 300 randomly chosen families living with low-incomes citywide
- Draft research focus:
  - Comparison with dozens of other cities
  - Education outcomes
  - Housing Stability
- Randomized Control Trial (control group of 300 families)
- Research Partners: Center for Guaranteed Income Research

# Oakland Resilient Families

## Phase 1 East Oakland Cohort

- 300 families in about one square mile – walkable, similar institutions and experiences for social capital and community-level impact focus
- Five census tracts in City Council Districts 6 and 7
- Disproportionate COVID-19 health and economic impacts
- Amplify impact of other targeted investments like - entrepreneurship incubation, County investments, Black Cultural Zone, Akoma Market activities, etc.



### INCOME ELIGIBILITY

Household Size	Maximum Annual Household Income
2	\$54,800
3	\$61,650
4	\$68,500
5	\$74,000
6	\$79,500
7	\$84,950
8	\$90,450

Random selection of 300 families who:

1. live in the eligibility area
2. have a child in the household under the age of 18, **and**
3. have a yearly household income at or below 50% AMI

# Phase 2 Citywide Update

## Eligibility

300 randomly selected families who:  
Reside in Oakland  
Live with low-incomes  
Have at least 1 child under 18 in household

## Application

Target application launch: Next Month  
  
Multilingual Application

## Translation

Spanish  
Chinese  
Vietnamese  
Cambodian (Khmer)  
Arabic

\*Aligns with OUSD Office of Translation

## Continued Outreach

Direct postcard mailings  
CBO Partnerships  
Service Provider Partnerships  
Email and media

Learn more at:  
**oaklandresilientfamilies.org**

The logo for Oakland Resilient Families is enclosed in a black rectangular border. It features the words "OAKLAND", "RESILIENT", and "FAMILIES" stacked vertically. "OAKLAND" and "FAMILIES" are in a light green, sans-serif font, while "RESILIENT" is in a black, sans-serif font.

OAKLAND  
RESILIENT  
FAMILIES





*Trusting and investing in families*



## Our Mission

We recognize, highlight and invest in the ingenuity and entrepreneurship of people in undervalued communities and partner with government and philanthropy to do the same.

## Our Vision

All people in the United States are seen and invested in for their strengths and are able to build their social and financial assets.

# Our pillars



## Community

We center our work around the strengths and initiatives of people living in historically undervalued communities and promote the role social networks within these communities play in helping people accomplish their goals and achieve long-term socioeconomic mobility



## Capital

We invest in our members with unrestricted cash in recognition of the initiatives they are taking to improve their lives.



## Choice

We trust that people in historically undervalued communities know what's best and are capable of making decisions for themselves and their families

# How Does UpTogether Work?



## **Members share:**

- Create or join small groups online
- Share solutions, support & resources to help each other accomplish their goals
- Complete surveys & share stories



## **We invest:**

- We invest in members' strengths and initiatives with unrestricted capital



## **Together, we transform:**

- We learn from what members are doing, on and off the platform
- We share outcomes and impact data





Together, we change the narrative and transform policies so every person is recognized for their strengths and contributions, and have what they need to thrive.