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

Poverty in South San Francisco
Yes, there is Poverty in Silicon Valley

Lowest income census tracts are also:
- Foreign Born Population
- Renter Occupied Units
- Crowded Households

Poverty Rates:
- 20-40% Stanford Center for Poverty & Inequality
South San Francisco

Languages at Home

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

Ethnicities

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

Breaking the Cycle of Poverty

A Multi-Pronged Approach

Wrap Around Services

Economic Security Now and for Future Generations

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

Affordable Housing
Rental/Food Assistance
Workforce Development Center
Universal Pre-K / Digital Divide
Guaranteed Income
Goals of South San Francisco Guaranteed Income Pilot Program

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

*Break the Intergenerational Cycles of Poverty!*

Program Overview

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

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

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

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

How does it work?

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

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

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

Cash Payments $996,000
Non-Profit Administrative Costs $249,200
Hold Harmless Fund $50,000

Total: $1,295,200

Evaluation & Data

- Required Intake Surveys
- Surveys every 3 months
- Financial Case Management
- Transactional Data Collected
Financial Benefits Counseling

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

What did participants spend their disbursements on?

1. Rent (87.33%)
2. Food (82%)
3. Utilities (57.33%)
Which of these activities has this program helped you do?

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

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

- “I learned to budget and save”
- “I hope to be financially stable by the end of the program”
- “Good, this is the first time I have received something like this, and I have learned a lot about how to use a debit card or bank account”
- “I hope to finish my GED and keep paying for the necessary things for my children”
- “It has helped me put together my rent and has helped me enjoy more time with my family without being stressed”
Once the program is over, do you have a plan to replace the $500?

• “With my new job, I am hoping this won’t impact me so much”

• “I have saved enough to hopefully I won’t feel the impact”

• “I hope to have my GED by the time the program ends to find a job to keep taking care of the things I need”

California State Department of Social Services (CDSS) launched Guaranteed Income Pilot Program

• SSF Match: $1,500,000 ARPA

• Partnerships and philanthropic funding
Partners

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

Helping our most vulnerable
Thank You

Mayor Mark Nagales
City of South San Francisco
Mark.Nagales@ssf.net