

YEAR ONE REPORT

July 2023-June 2024



Prepared For:

**Washington State
Department of
Social and Health
Services**

YEAR-ONE PROGRAM REPORT
DSHS Contract #: 2332-50912

Prepared By:

**United Way of Pierce
County**

INTRODUCTION

GROWING RESILIENCE IN TACOMA 2.0

The Growing Resilience in Tacoma (GRIT) 2.0 guaranteed basic income program is focused on supporting single parent ALICE (asset limited, income constrained while employed) households by providing direct, no-strings-attached financial support. The program seeks to alleviate financial stress and enhance household stability by providing monthly cash assistance of \$500 for twelve months.

The primary objective of this initiative is to address the economic challenges faced by low-income, single caregivers who often struggle with balancing work, childcare, and household obligations. By providing a reliable income floor, the program aims to improve overall household well-being, reduced income volatility, and support vulnerable families.

Some Learnings from GRIT 1.0

Partnership with City of Tacoma and Mayors for a Guaranteed Income. One of the first 25 cities to conduct a demonstration project with 110 single head of households with children (ALICE households) and a control group of 132. The treatment group received \$500 per month from December 2021 to December 2022. University of Pennsylvania's Center for Guaranteed Income conducted all of the research and evaluation.

- **Weathering a financial emergency:** The capacity to address an emergency financial need, exemplified by the ability to afford an unforeseen \$400 expense, serves as a critical measure for evaluating household financial stability and resilience. Data from GRIT 1.0 suggested that individuals exhibited significant improvements in financial resilience, particularly in their ability to manage a \$400 emergency expense.
- **Housing:** GRIT 1.0 households consistently displayed a reduced cost burden for housing, and a greater proportion of the treatment group reported transitioning into higher-quality housing in more desirable neighborhoods compared to the control group.
- **Food Security:** Although both groups (*treatment and control*) experienced food insecurity, the control group consistently reported higher levels of food insecurity and an inability to consume preferred foods due to resource constraints.
- **Employment:** The GRIT 1.0 treatment group cohort was more likely to be employed across the entire term of the program.
- **Childcare:** GRIT 1.0 client stories show parents being able to spend focused time with their child(ren) because of the reduced stress and additional flexibility unrestricted cash provided.

The American Guaranteed Income Studies: Tacoma, Washington

Center for Guaranteed Income Research
Social Policy & Practice
University of Pennsylvania

PROGRAM OVERVIEW

Program Structure:

- **Monthly Cash Support:** 175 eligible households will receive \$500 per month for twelve consecutive months.
- **Direct Payment:** Funds will be distributed directly to recipients via electronic transfer into their bank account or onto a refillable debit card to ensure timely and efficient delivery.
- **No Strings Attached:** Recipients have full autonomy in how they utilize the funds, whether for basic necessities, childcare expenses, educational pursuits, or personal savings

Expected Outcomes:

The GRIT 2.0 program anticipates several positive outcomes:

- **Financial Stability:** Reduced economic hardship and improved financial resilience among participating households.
- **Child Well-being:** Enhanced opportunities for children's education, health, and overall development.
- **Workforce Participation:** Potential increase in employment stability and productivity for single caregivers able to invest in their education and careers.

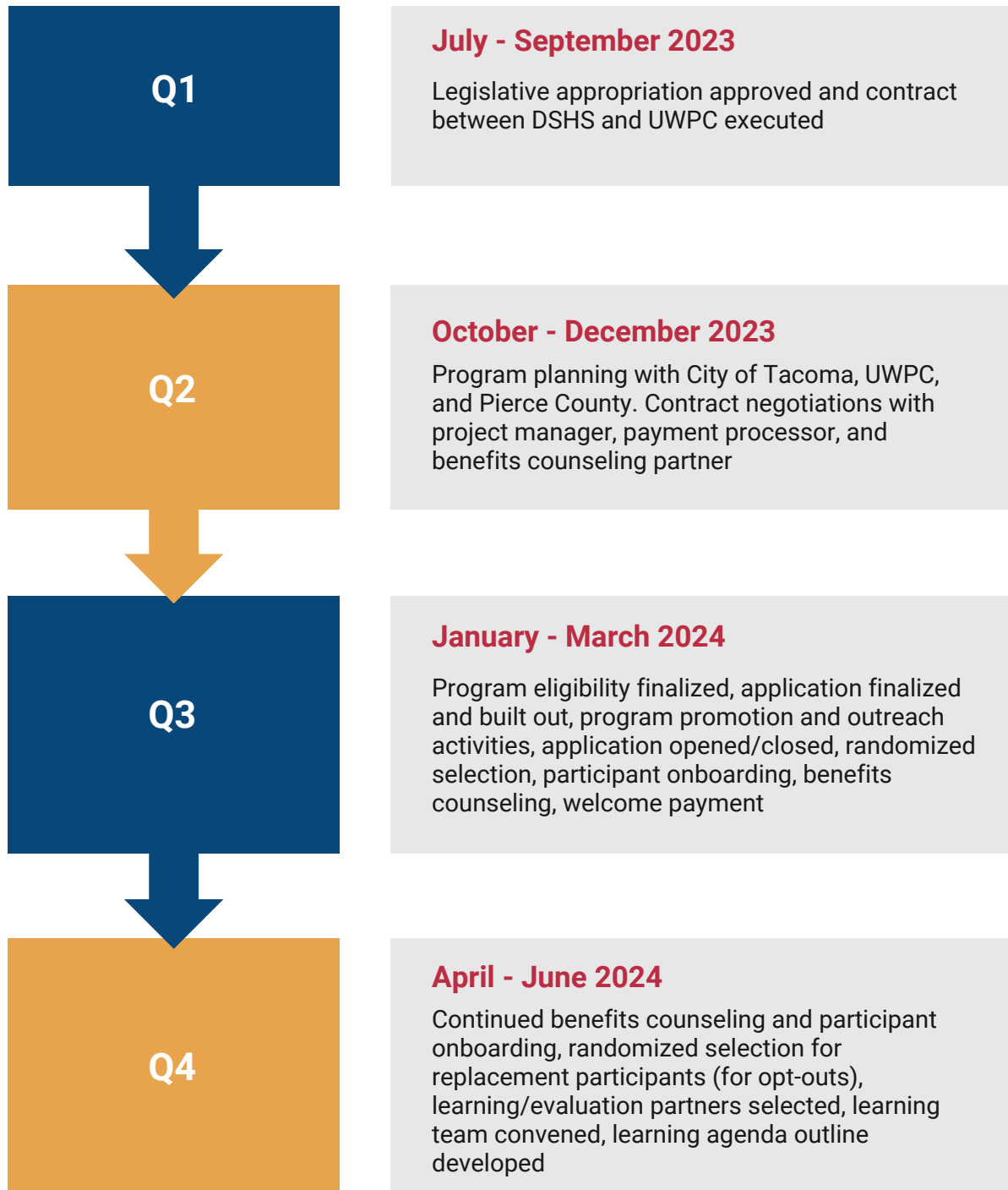
Implementation Strategy:

- **Application Process:** Applicants underwent a streamlined application process to verify eligibility and ensure efficient distribution of funds. The prior iteration of GRIT used a very intense application process that was time consuming for applicants. The GRIT 2.0 team worked to simplify as much as possible for ease of use, while still capturing all relevant information.
- **Partnerships:** The GRIT 2.0 team collaborated with many community organizations, faith-based groups, and government agencies to facilitate outreach efforts and provide support services for program participants. As a result of these partnerships, our Spanish-speaking applicants increased from 2% for GRIT 1.0 to 25% for GRIT 2.0. Through targeted partnerships and outreach, we also successfully met the evaluation minimums for both justice-involved and education/training households because of connections in those areas.
- **Onboarding:** The GRIT 2.0 team has partnered with both Tacoma Community House and The Goodwill of the Olympics and Rainier Region to provide benefits counseling to participants to determine and explain how the additional cash may impact their eligibility for current or future public benefits by using the Benefits Cliff Dashboard software to calculate benefits impact for GRIT participants. Participants are also able to enroll in available education and support programs offered by these partners if they choose to do so.

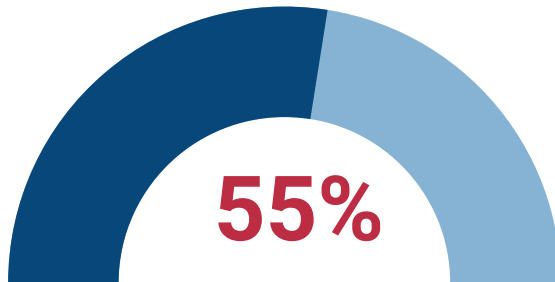
PROGRAM TIMELINE



GRIT 2.0

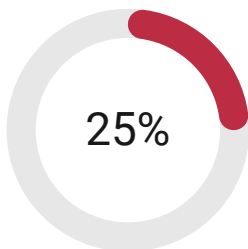


APPLICANTS



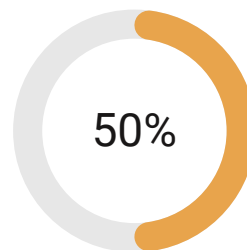
Applications

Of the 2,200 applications completed, 1,220 (or 55%) of the applicants met all eligibility criteria for GRIT 2.0



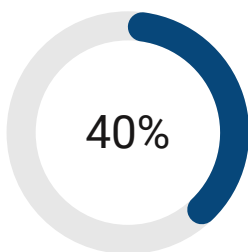
Spanish Applicants

25% of applicants spoke Spanish



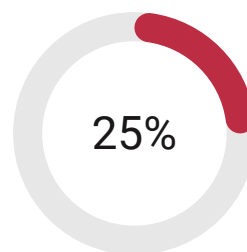
Struggling Financially

50% of applicants indicated that their current income and/or benefits are inadequate to meet their basic needs



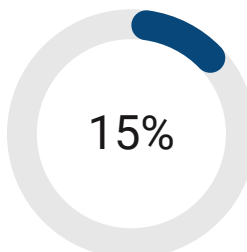
Income Volatility

40% of applicants were employed in part-time, gig, or seasonal work and reported experiencing income volatility



Justice-Involved

25% of applicants are households with a member who is justice-involved

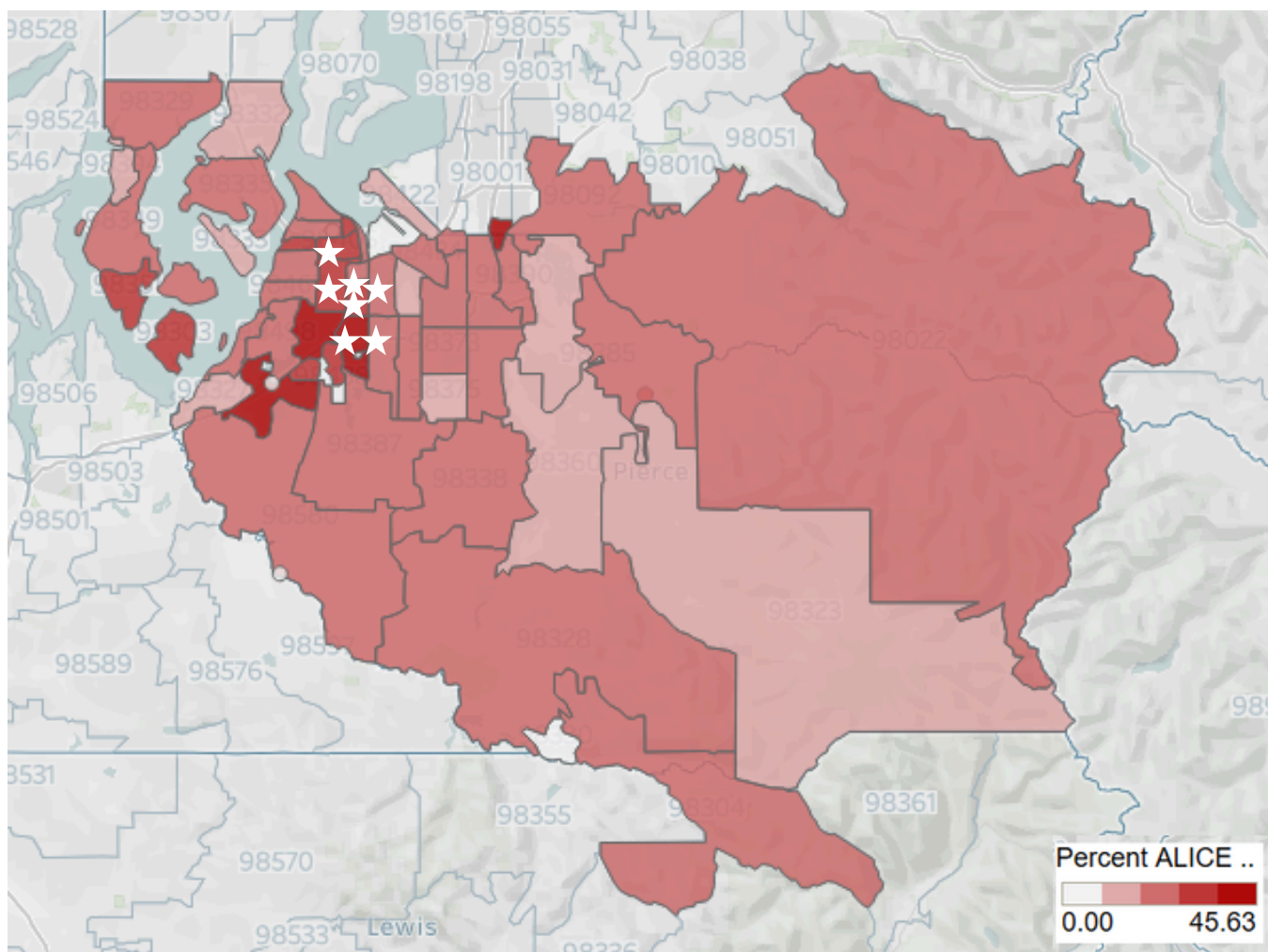
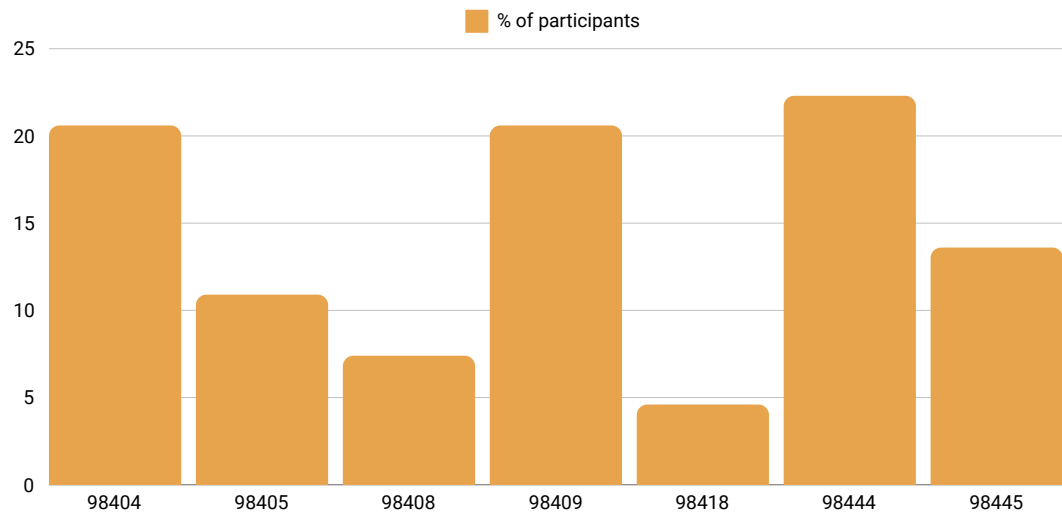


Education/Training

15% of applicants are enrolled in education or training programs

SELECTED PARTICIPANTS

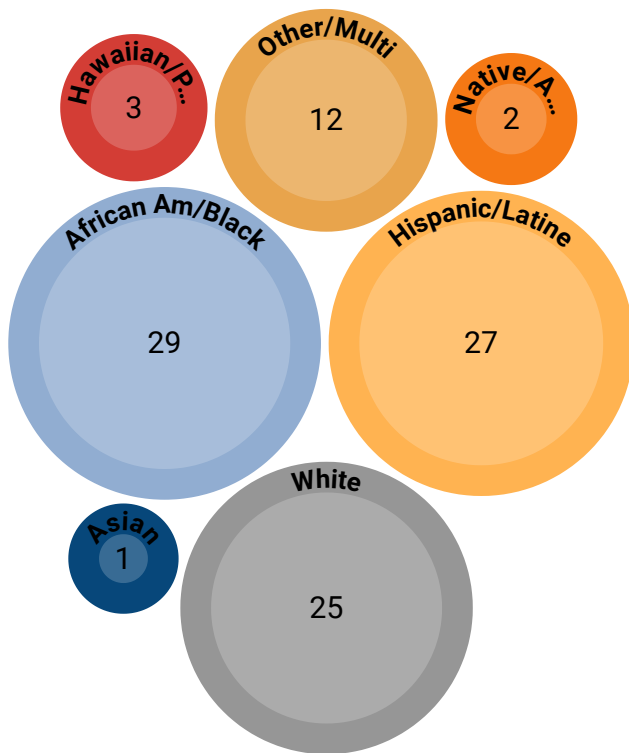
Participants by Zip Code



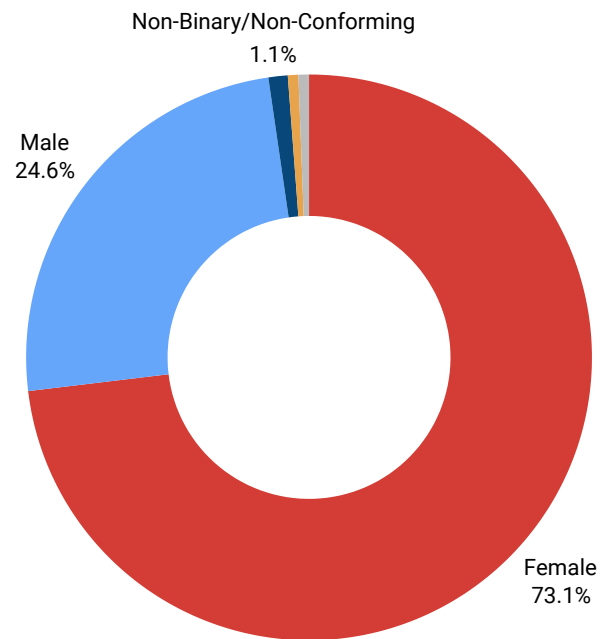
SELECTED PARTICIPANTS

Demographics

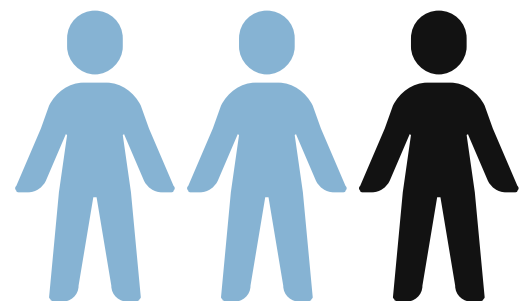
Race/Ethnicity



Gender



Children in Household

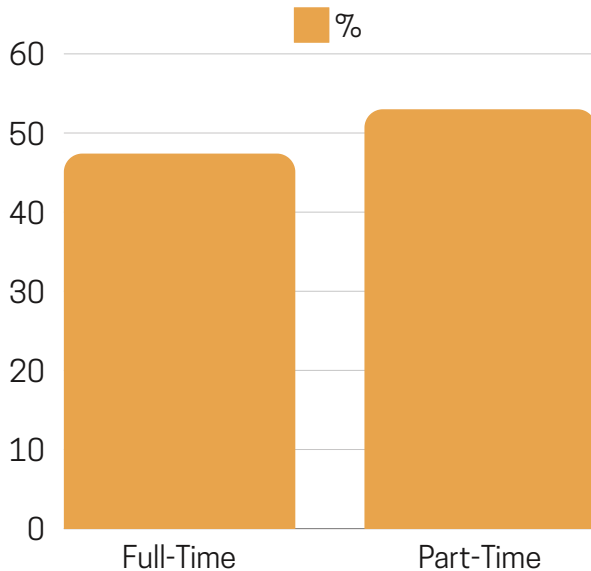


- Average number of children per household is 2.16.
- The average number of children with a disability per household is .16

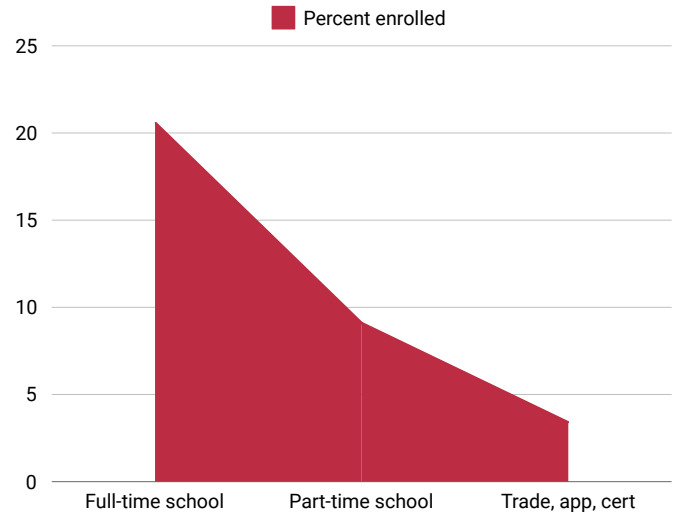
SELECTED PARTICIPANTS

Employment, Education, Justice Involvement

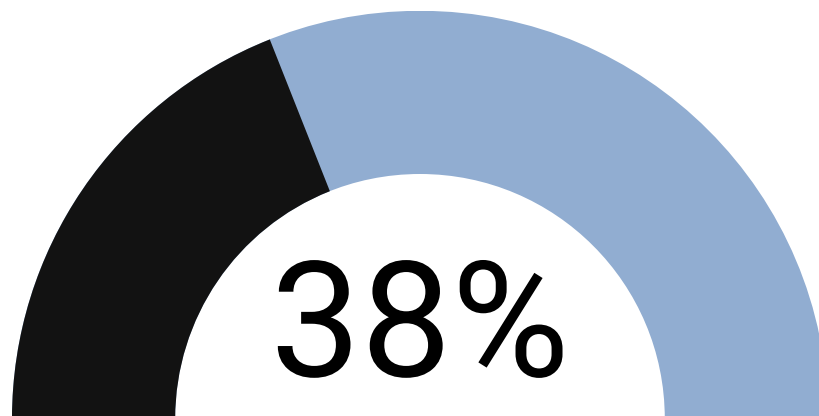
Employment Status at Time of Application



Enrolled in school, trade/apprenticeship or certificate program



Households with a member who is Justice-Involved

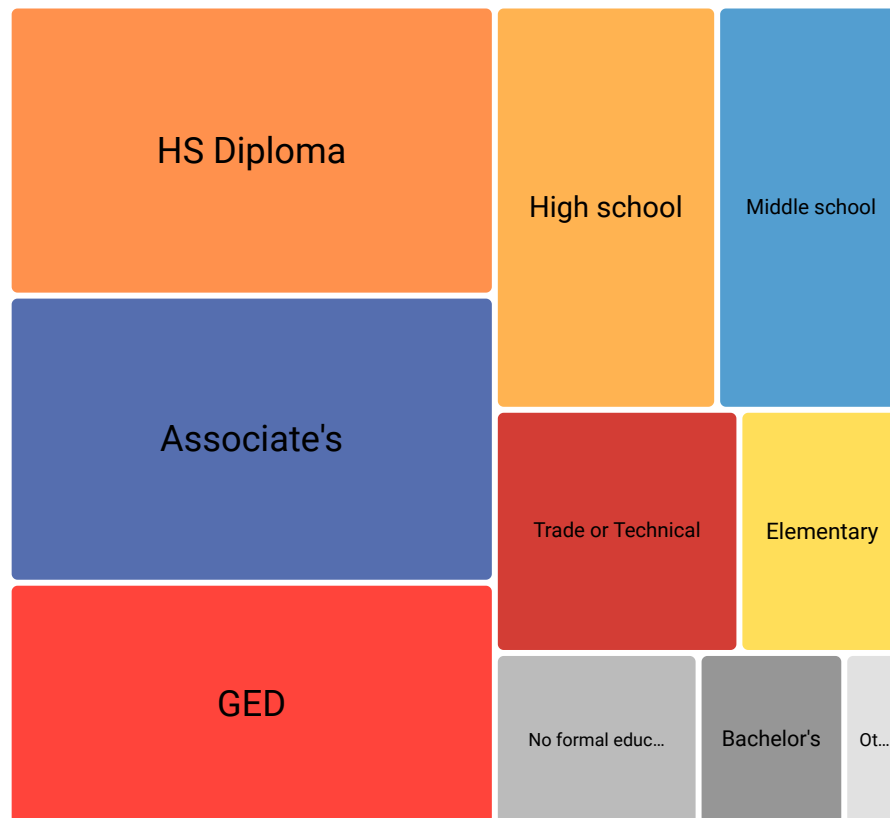


Individuals are released from the justice system with little to no resources, and often with significant legal debts to repay. Reintegrating into the community, they face many barriers to self-sufficiency. The other side of this equation are families where one member is removed into the justice system, leaving a single caregiver struggling without the income and support of the other person, which creates significant challenges.

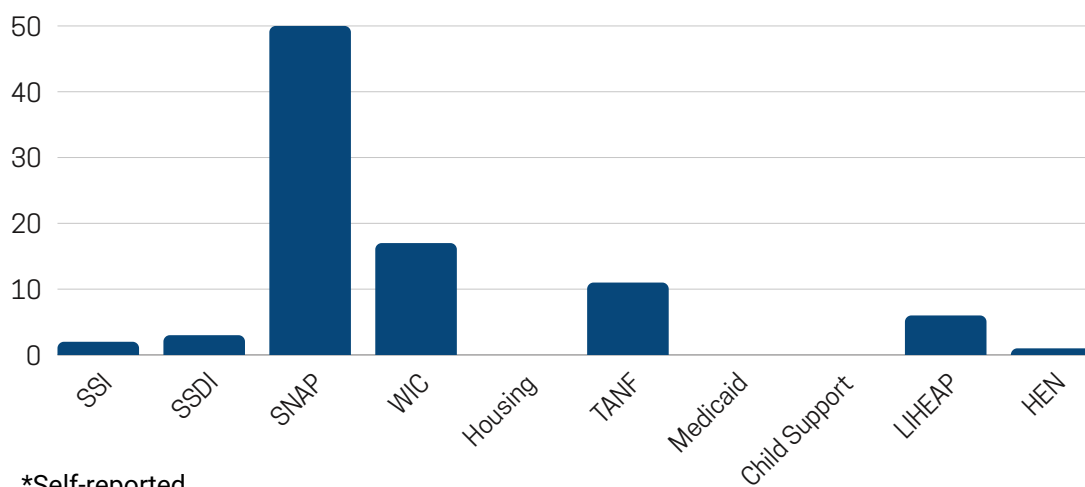
SELECTED PARTICIPANTS

Other Attributes of Participants

Level of Education Attained



Benefits Received* at Time of Application



SUCCESS & CHALLENGES

Successes:

- Hosted a screening of the documentary “It’s Basic”, in partnership with Mayors/Counties for a Guaranteed Income, followed by a panel discussion with Representative Laurie Jenkins, Mayor Victoria Woodards, Council President Ryan Mello, Cameron Burns from MGI/CGI, and GRIT 1.0 Recipient, Suleta Kamau. The event was well attended with a vibrant discussion followed the screening.
- United Way has received notification that an anonymous donor has requested to fund another 10 families under the GRIT Program. This will bring our total count for GRIT 2.0 to 185 participants!
- Some additional comments from GRIT 2.0 recipients highlight the powerful impact of unrestricted cash on households as well as the ability to provide supplemental resources and supports:



“This money has helped me with my car payment. When I got it and first talked to you, I was behind and couldn’t keep up. Now I am caught up on my payment and can continue to get to work and take my kids to school. It’s perfect, I’m not so overwhelmed! It makes me feel more comfortable and financially secure. I can keep food on our table.” He sounded so much lighter than when we were trying to get his payment information to work. The difference was palpable.

“I can’t believe this is real. I thought it was a scam, and now that I have gotten it for a couple of months...I can breathe! I know that it is real, and I don’t have to worry for now.”

“The GRIT payment is “Lifting a weight off of my shoulders”! My mother just passed, and I have to fly to California where my family is from. I am the eldest of 14 so it all falls on me. I have used the last 3 months of funds wisely, so I have money to go take care of things for her funeral. You told me about Sun Bucks, so that is also helping. I am looking forward to Christmas-in-July to help with more ways to save. Thank you so much for being here.”

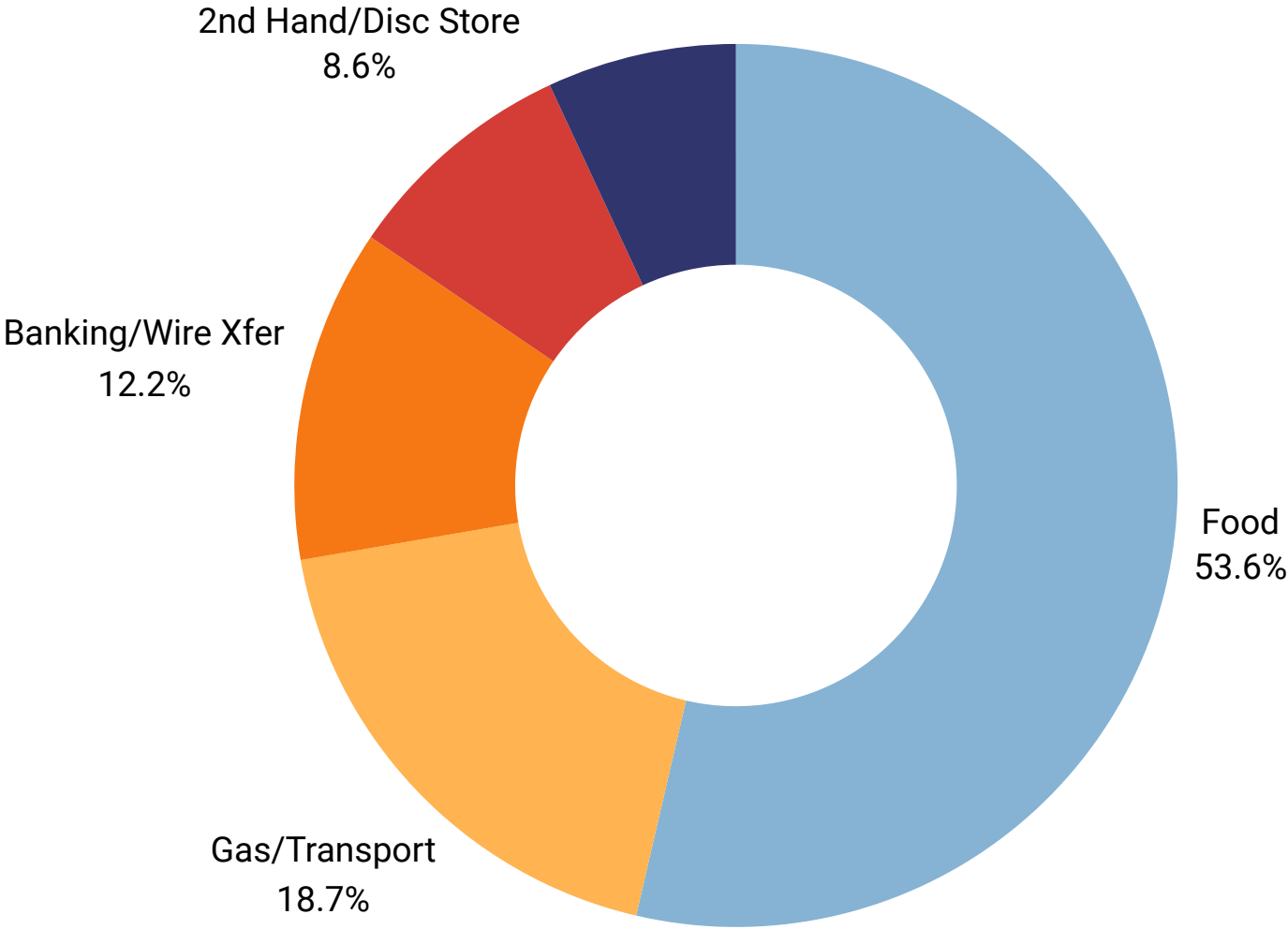
SUCCESS & CHALLENGES

Challenges:

- Spanish-speaker engagement has been significantly lower than English in terms of email opens and program enrollments. The team worked with Tacoma Community House to do significant follow-up by phone in Spanish. Some of those that we were able to reach were afraid of being identified to the government, others we were just never able to get ahold of despite numerous attempts via various communication channels. By working hand-in-hand with Tacoma Community House from the very beginning of the program to work with anyone needing onboarding in a language other than English will help to ease some of the apprehension that non-English speakers may feel. Having a group onboarding in a familiar setting, such as Tacoma Community House or Mi Centro may also help make participants feel more comfortable. With the number of Spanish participants from GRIT 2.0, if we are able to continue with basic income programming, having recorded stories from our 2.0 Spanish-speaking storytellers will also help soothe fears.
- Because of the number of households being served in order to facilitate sufficient time to get those receiving benefits through the benefits counseling process there was a lag time in fully onboarding due to capacity constraints with partner organizations assisting with counseling which resulted in some households not being fully onboarded and receiving benefits until May. As we work more closely with Tacoma Community House and Goodwill of the Olympic and Rainier Region we will create more efficient onboarding and offboarding processes and standards. As the percentage of Spanish-speakers (and other non-English language speakers) grow, we will add sufficient staffing, more precise documents so that all questions may be answered and taken care of in one contact with the participant. We will also do more in-depth training with the community partners so that they have all the tools they need to successfully assist future participants.
- While technology has brought many wonderful advancements, it is not infallible, and we have experienced some challenges with GRIT 2.0 recipients and payment processing technology. For example, one participant was experiencing challenges with her banking system not allowing payments to be processed. She reached out to the GRIT team several times because she was struggling with a sick, disabled child and had been off work for weeks (unpaid) to take care of them. In contrast to the first iteration of GRIT, where contact with participants was limited due to research requirements, there have been advantages to being able to connect directly with GRIT 2.0 participants. While staff worked to resolve the issue with the payment processor and the bank, they gave her information for 211 and about FMLA assistance for interim support. Finally, after more than a month, the payment came through! Her note: *"Good morning, Venus, I am so grateful for your kindness and swift action in addressing my plea. Finally, I have received funds and other help. I wish you well and lots of blessings and may you live to help many others. We say thanks, so much we appreciate"*. This is why GBI is so important.

PRELIMINARY SPENDING DATA

Below is a small sampling of actual GRIT 2.0 spending data from reloadable debit card holders. Our payment processor, Steady, is still collecting and analyzing spending data it is slowly receiving from its banking partners for the first few months of GRIT 2.0 for those with linked bank accounts. This data will be shared out in future quarterly reports. This represents the five largest spending categories. Other categories with significant spending included utilities, cellphone/cable/technology, retail/big box/home improvement, personal care, and health care/prescriptions.



LEARNING COMMITTEE



Learning and Evaluation

We are taking a participatory approach to the GRIT 2.0 learning, focused on storytelling for policy change while continuing to demonstrate the benefits of guaranteed basic income (GBI). The Learning Committee is comprised of UWPC staff, the evaluation leads, Bronwyn Clarke (*Clarke Research, LLC*), Yve Susskind (*Praxis Associates, LLC*), Mayor Victoria Woodards' office (*City of Tacoma*), Council President Ryan Mello's office (*Pierce County*), Lindsay Morgan Tracy and Gwen Teok (*DSHS, WA State*), and four prior GRIT 1.0 participants. It was important to include prior participants in planning the learning agenda for 2.0, because one goal for this program was to use human-centered design to center lived experience to ensure GRIT 2.0 is creating truly effective solutions designed for the unique challenges and needs of our community.

In the short amount of time the Learning Committee has been together, we are already seeing a vast change in engagement and output of ideas. The prior GRIT 1.0 participants are sharing the following:

Coming to these meetings is invigorating!

I thought I would feel out of place, but the mayor and other public figures have made me feel seen and heard

When I leave here, I feel as though my cup has been filled.

LEARNING COMMITTEE

The team has identified their learning goals as:

- **Advocacy:** Understand the impact of involving GRIT participants and local policymakers in learning
- **Supports:** Understand what other supports can help current and future GRIT participants.
- **Programs:** Learn how to improve the program
- **Community Impacts:** Understand GBI's return on investment for the community
- **Participant Impacts:** Understand how GBI impacts participants' lives and shapes their choices



Learning Committee Meeting

For each of these goals, they have created a learning agenda and have identified several questions they will use to guide their learning activities.

- Understand the impact of involving GRIT participants and local policymakers in learning
- Understand what other supports can help current and future GRIT participants
- Learn how to improve the program
- Understand GBI's return on investment for the community
- Understand how GBI impacts participants' lives and choice

LEARNING COMMITTEE

To answer related learning questions and demonstrate impact, we will...

- Conduct quarterly interactive surveys, using a video-based tool called VideoAsk, where former GRIT recipients can ask questions to current recipients and have asynchronous conversations
- Analyze recipients' aggregate spending data
- Host networking/roundtable events for GRIT recipients to share their stories with each other and connect with policymakers
- Conduct short polls after events and GRIT classes to understand their value for participants
- Interview sub-groups of interest (i.e., working students, families with justice-involvement) on an as-needed basis to understand their unique experiences receiving GBI

For each method above, program participants – and the former GRIT recipients on the Learning Committee – will be compensated at living wage rates for the time they spend helping us learn. The learnings and data from these storytelling-centric methods will be regularly shared with UWPC (*and ultimately owned by them*). We will also share learnings with the general public in addition to local policymakers. By opening up the evaluation process and making insights more accessible, we hope to center the experiences and voices of GRIT recipients in ongoing community conversations and advocacy related to GBI initiatives.

This approach stands in contrast with the prior GRIT 1.0 evaluation. That effort used a randomized control trial (RCT) design reliant on time-intensive surveys, conducted by out-of-state researchers with minimal community consultation. For GRIT 2.0 learning, we wanted to simplify the experience for participants and prioritize the questions our community wants to know about GBI.

This is one of the few learning GBI efforts in the U.S. that has been co-created with policy and participant stakeholders. We believe strongly that the GRIT 2.0 learning agenda should be shaped by what matters to these key stakeholders, rather than trying to replicate an already extensive evidence base. The evaluation is also informing program design choices, and vice versa. We don't separate the 'evaluation' and the 'intervention'. Instead, we are committed to learning all together.

Last - but certainly not least - we are creating a Storytelling cohort. Setting up collaborative trainings with community partners allows participants to become familiar and comfortable with telling their stories to those that have the power to evoke change to current and future systems and policies.



In conclusion, the Growing Resilience in Tacoma (GRIT) 2.0 guaranteed basic income program for low-income single parent households represents a proactive step towards addressing poverty and promoting equitable access to economic opportunities. By providing direct financial support along with supplemental resources and supports, the program aims to foster long-term stability and well-being for vulnerable families, ultimately contributing to broader societal and economic resilience.

We want to see Washington follow in the footsteps of both Oregon State's Universal Basic Income efforts ([Universal Basic Income is Close to Being a Reality in One State - Newsweek](#)) working towards a statewide UBI, as well as Denver's [Denver Basic Income Project](#) that is currently one of the first and largest of its kind in the United States to study the impact of guaranteed income on unhoused individuals and families at this scale. Denver gave folks experiencing homelessness \$1,000 a month no strings attached and one year later:

- 45% secured housing
- Taxpayers saved \$590K because of fewer visits to the hospitals, jails and shelters
- People used the money on groceries, rent, hygiene, clothes and transportation
- Mental health improved and they could spend more time with their kids and grandkids

Next Steps:

GRIT 2.0 will continue distribution and supplemental programming efforts as outlined in this report. Continuous assessment and learning will be integral to achieving sustainable outcomes and fulfilling the program's overarching objectives. We know that these human-centered designed programs to uplift our communities.

To increase positive outcomes, supplemental workshops and resources will be offered for GRIT 2.0 participants, such as an introduction to 211. These optional offerings will assist in alleviating financial as well as emotional stressors. Financial Wellness helps normalize financial discussions for the entire family. When we remove the shame around "money", we encourage a growth mindset. "Christmas in August" will set families up for success in saving for short-term goals and the holidays. Planning a head for this additional spending helps set families up for success.

We look forward to supporting more Washington households for GRIT 3.0 in the future!





**Thank you for the opportunity to serve the
Tacoma-Pierce County community!**



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