



Pierce County
UNITED WAY

GRIT
Growing Resilience In Tacoma



GRIT 2.0 Results

2024-2025



**A participatory
evaluation of the
Growing Resilience
in Tacoma Program**

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on behalf of
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About GRIT 2.0

Growing Resilience in Tacoma 2.0 (GRIT 2.0) was the second guaranteed income program in Tacoma, WA. For 12 months, from April 2024 through March 2025, GRIT 2.0 distributed \$500 a month to 175 single parent households below the ALICE threshold.¹ Participants were selected randomly from those passing eligibility screening. These dollars were gifted unconditionally – “no strings attached.” Participants were also offered optional financial literacy workshops and opportunities to build community together and share their stories with the public.

GRIT 2.0 was fully funded by the Washington State Legislature and administered by the Washington State Department of Social and Health Services (DSHS). The City of Tacoma and Pierce County – both members of Mayors/Counties/Legislators for a Guaranteed Income – helped advocate for and educate about the program throughout the community. GRIT 2.0 was operated by United Way of Pierce County. The distribution partner Steady conducted eligibility screening, funds distribution, and provided bank and debit card expenditures data (Appendix 5 compares the GRIT 1.0 2.0 programs).

Tips for Reading this Report

This report provides a summary of impacts and recommendations first. Next, we share context about the program and how we approached this evaluation in a participatory way. The rest of the report provides detailed findings on impacts and program feedback.

We have added wayfinding icons² throughout to illustrate the impact areas. These are also referenced in the ‘Recommendations’ table, allowing connections between the impacts and related recommendations. Where findings required statistical elaboration³, numbers in brackets (like this [21]) point you to the statistical end notes offering more explanation.





¹ ALICE stands for Asset Limited, Income Constrained, Employed. Typically, the ALICE threshold is considered families who earn more than the Federal Poverty Level (FPL), but not enough to afford the basics where they live. Due to an error in how the GRIT 2.0 distribution partner conducted eligibility screening, applicants with incomes under 100% of FPL were also considered eligible. By the time the distribution partner informed UWPC of this error, it was too late to responsibly disenroll participants. Therefore, GRIT 2.0 considers families under 200% of FPL as meeting the ALICE threshold.




² See the End Notes for icon attributions.

³ Where statistical analysis was necessary, only findings that were statistically significant are included (significance defined as a probability of 5% or less that the observed results occurred by random chance (p-value of 0.05 or less)).

Summary of Key Impacts

This summary presents the most significant GRIT 2.0 results organized by the domain of impact, using icons to visually represent the different domains. These impacts are described in detail in the main body of the report.

GRIT 2.0 Impacts	
Participant Impacts	
	<p>Childcare</p> <p>Most people said GRIT did not impact childcare, but of the 30% who said it did, the greatest value was on quality and fit of the childcare, not necessarily increased access to care.</p>
	<p>Work</p> <p>Receiving guaranteed income allowed some people who were over-working to work less for a more balanced life, while helping others become fully employed, sometimes because of increased access to childcare or more reliable transportation. Structural barriers that GRIT could not solve (such as insufficient childcare availability and concern about loss of benefits eligibility due to small earned income increases) kept some who wanted to work more from being able to do so. Unlike what many speculate, simply receiving guaranteed income didn't prompt people to stop working.</p>
	<p>Adult education</p> <p>More people were involved in an education or training program during GRIT than before, with two thirds of those in an education program saying that GRIT had an impact on their ability to pursue and benefit from schooling experience.</p> <p>Those who were justice-involved (meaning they or a family member had experienced incarceration) or who'd had more education before GRIT were more likely to be in school during GRIT.</p>
	<p>Finances: Income, economic & food security</p> <p>Earned income and economic security results were mixed. 44% saw increases in earned income and 33% saw increased economic security. 31% reported decreases in earned income and 20% saw decline in economic security.</p>

	<p>Though some were able to begin to save a little, few did in a way that increased economic security; day to day essential living expenses did not leave them anything substantial to put away. Many reported being able to pay down debt; had the program gone on longer, they may have been able to begin to save more significantly once the drain of debt was eliminated. While GRIT increased economic security for a small number of participants, many had a sense of being on the path toward a better financial situation. However, this sense of optimism was greater for those whose economic security was highest.</p> <p>Spending</p> <p>Contrary to widespread stereotypes, participants' GRIT money mostly went towards necessities – bills, rent, transportation, and food – with leftovers reserved for savings, enrichment for children, and family activities they'd not been able to afford before.</p>
	<p>Housing</p> <p>42% of participants saw improvement in their housing situation. Over time, the incidence of negative housing events, such as being evicted, behind on rent, or having landlord problems, declined, though some were still experiencing them at the end of the program. For some families, GRIT was a lifeline, keeping them from sleeping in their cars or helping them escape dangerous living situations.</p>
	<p>Health & healthcare access</p> <p>Half of participants saw improvements to physical health and more than half to mental health while access to healthcare remained the same, suggesting that easing financial struggle directly contributed to health impacts. Several participants shared that, because of GRIT, they were finally able to afford prescriptions, critical treatments, and preventive care. In a few instances, this was “literally lifesaving.”</p> <p>84% of participants reported that because of GRIT they were able to take time off work if they or a family member got sick.</p>
	<p>Parent and family wellbeing</p> <p>GRIT reduced parental stress, created harmony in the home, and gave families the gift of quality time together. GRIT allowed parents to cover more of their children's basic needs, including food, clothing for their quickly growing kids, healthcare, and school supplies.</p>

Community Impacts



Economic ripples

More people working full-time means more local cashflow, increasing local purchasing power and sales tax revenue.

43% of GRIT participants received fewer benefits by the end of GRIT, with those below 100% FPL more likely to lose benefits. Though only 5 individuals indicated they lost benefits because of GRIT, 12 more were unsure. Participants were offered benefits training before enrollment. We're therefore uncertain if people lost benefits because they no longer needed them, because their income increased slightly but just enough to lose eligibility (the "benefits cliff"), or for some other reason.



Community investment

72% of GRIT participants helped in their communities more because of GRIT. The most common ways of helping more were providing food, emotional support, caregiving and volunteering. This demonstrates that GRIT is a community investment, too.



Social inclusion

For the first time, many children were not excluded from extracurricular activities due to affordability. With fewer outward signs of poverty (e.g., being able to have new clothing that fits, not having to borrow hand-me-down uniforms), children felt less shame and alienation from peers. Parents and children were able to engage socially with friends and community.

While justice-involved participants more frequently reported being able to offer their children new experiences, they were less likely to report greater social inclusion for their children.

Program Learnings & Learning Team Impacts



Workshop impacts

Those with less economic and food security were more likely to attend workshops.

Financial literacy workshops helped people gain knowledge and strategies for budgeting, saving, minimizing debt, but few participants were able to begin using these strategies before the program ended.









	<p>Attendance at workshops was lower than expected; many did not notice email announcements or they went into spam. But those who did attend said that the story-sharing activities were empowering and supportive.</p> <p>Other program learnings</p> <p>Participants were interested in additional enrichment, but limited program staffing allowed only the financial literacy workshops. Participants wished they had heard former GRIT participants' stories and shared learnings together earlier in the program.</p> <p>Proportionately fewer people who are Native American, Asian, and speakers of languages other than Spanish and English participated than in GRIT 2.0's target population.</p> <p>Some Spanish-speaking and Hispanic participants felt afraid to attend in-person activities and complete surveys. Those leaving incarceration face many re-entry barriers that may delay the benefits of cash transfer.</p>
LT	<p>Learning Team impacts</p> <p>For Learning Team members who were GRIT participants, repeated opportunities to share their personal stories in varied settings ameliorated lingering feelings of stigma for their participation in GRIT and helped them find their voice. They felt a sense of self-efficacy and collective power being part of a community of storytellers.</p>








Recommendations








Next, we present recommendations grounded in the evaluation's findings on GRIT 2.0's impacts. In making these recommendations, we elected to set aside political and budgetary constraints to remain as true as possible to what we learned. Many of the recommendations are cost-effective ways to fill gaps, address limitations and enhance impacts (for example, hiring a community organizer and adding a few new program offerings).

Other recommendations may seem expensive or politically difficult (for example, making the program longer, raising the monthly amount and adding targeted stipends). While we know that political and financial compromises are often necessary, we urge policy makers to understand that the purpose behind these recommendations is to increase the overall return on investment by expanding the program in evidence-based ways.

The icons in the left column of the table below indicate the section of the summary table above -- as well as the more detailed section in the body of the report, coded with the same icons -- where you can find the impact data that inspired each recommendation.

Recommendations	
Financial Supports	
	<p>Give more and/or longer</p> <ul style="list-style-type: none"> • \$500 a month may not be enough to lift people out of debt and into savings. • Many people just started to save – one year wasn't enough.
  	<p>Give equitably</p> <p>Those in the lower income bracket were less likely to gain economic security before the end of the program, often due to debt at baseline. So, for those under 100% FPL and those facing eviction or foreclosure, consider:</p> <ul style="list-style-type: none"> • Increasing the monthly amount • Extending the program longer • For those leaving incarceration, address re-entry barriers (like getting an ID or housing) with a larger upfront sum and/or by starting cash transfers early while people are still incarcerated • Provide an initial extra lump sum payment to help people quickly pay down debt, like owed rent or mortgage payments, so they can start saving sooner • Before launching another cash transfer program, find out more about why GRIT 2.0 participants stopped receiving some benefits during the program.
   	<p>Special purpose stipends</p> <ul style="list-style-type: none"> • Consider an extra childcare stipend for those who, even with the monthly payment, still cannot get the childcare they need to extend their work hours. • Those with lower education levels at baseline have farther to go on their educational pathway, which may feel demoralizing or financially daunting. For those with lower education levels at baseline, offer a small extra incentive to complete their GED or start higher ed during the program. • Create a post-program, ongoing healthcare stipend after the program ends for those who need to continue receiving critical care or can't afford copays.

Community Engagement	
 	<p>Hire a community organizer, ideally someone with lived experience of the program to:</p> <ul style="list-style-type: none"> • Develop workshop offerings around the needs illuminated in this evaluation (see below) • Build relationship with community partners to provide participants warm handoffs to resources like those listed below, and to invite in speakers of languages other than English and Spanish, and more Native American and Asian community members • Connect with participants early and often to increase participation in program activities • Build a community among participants and create opportunities for meetups, connection and relational peer support • Engage participants in sharing their stories with the public and policymakers.
  	<p>Build in peer support so participants can learn alongside others in similar situations. For example:</p> <ul style="list-style-type: none"> • Engage justice-involved participants, who were more likely to be enrolled in education, to encourage other participants in their education journeys. • Connect participants to each other and former participants to share tips about financial literacy. • Convene these meetups early so that participants have a peer learning community during the program and can use financial strategies sooner.
	<p>Provide focused outreach to engage justice-involved families in community activities (they reported fewer child social inclusion benefits than other participants).</p>
	<p>Put safety protocols in place to ensure events and survey data are safe from government surveillance and immigration law enforcement. Share these measures with participants to encourage their full engagement.</p>

Program Offerings	
  	<p>Enhance the benefits of financial literacy workshops to help people begin saving earlier. Specifically:</p> <ul style="list-style-type: none"> • Don't wait till the end of the program to offer activities to help participants prepare for life after the program. • Follow workshops up with one-on-one coaching and peer support so people have the resources they need to envision and carry out their savings plans as soon as possible. Those leaving incarceration may especially benefit from wrap-around navigational and peer support. • Add tenants' rights, foreclosure prevention, employment and mental health workshops.
	<p>Increase workshop attendance by ensuring that all participants hear about them and understand how they might benefit. Specifically:</p> <ul style="list-style-type: none"> • Use multiple outreach methods and touchpoints, such as texts and phone calls in addition to emails. • Engage past participants on the outreach team so they can share how they benefitted from workshops. • Ensure emails come from a recognizable and trusted party (e.g., not Zoom scheduler).
  	<p>Broaden the range of resources shared with participants and provide warm handoffs to resources and services such as:</p> <ul style="list-style-type: none"> • Childcare Aware of WA (CCA) to offer resources and personalized assistance to help families find childcare that meets the needs of their families and assists low-income families with applying for subsidies • Resources for accessing healthcare, with special effort to reach Black and Hispanic participants and those with incomes under 100% of FPL, who are more likely to have lower healthcare access. • Domestic violence support services for participants trapped in unsafe living situations • Washington State Department of Commerce's Foreclosure Fairness Program that provides homeowner foreclosure prevention assistance.

Program Evaluation	
LT	<p>Randomized Control Trials (RCTs) are expensive, isolating for participants and have limited benefits. They are important to generate broadly applicable evidence for cash transfer programs but could be left to large research institutions.</p> <p>To inform state and local cash transfer initiatives, use a program evaluation approach that centers the interests of local stakeholders, including participants, sponsoring organizations and local policy makers. Such an approach is a cost-effective way to combine rigorous data collection alongside intentional community-building efforts that not only support participants' personal goals but also engage them in helping interpret and share findings from their lived experience.</p>



Figure 1 GRIT Learning Team members Stephanie B., Brenda R., Thierry P., and Danielle B. at the final celebratory potluck.

Who were the GRIT 2.0 Participants?

GRIT participants were hard-working parents, striving to support their families. 78% were female heads of households. They all had children, 16% of whom had disabilities. GRIT parents were committed individuals, with 20% holding down more than one job, and 62% working at least full-time (more than half of these working more than full time). Over a third were in school themselves. Many parents struggled to find childcare that allowed them to work or attend school as much as they wanted to, or otherwise have the lives they wanted. 20% of participants spoke a language other than English at home, though there were proportionately fewer speakers of languages other than Spanish and English than Tacoma has overall. 37% of participants had personal or family experiences with the justice system.

By race/ethnicity

Compared to the ALICE population of Pierce County, GRIT participants who are American Indian/Alaska Native, Asian, and white were under-represented. Participants who are Black/African American, Hispanic/Latino, Native Hawaiian/Pacific Islander and multi-racial were over-represented.⁴

By language spoken at home

We don't have statistics for the ALICE population by language. Compared to the Tacoma population, GRIT had proportionately fewer participants who spoke a language other than English at home.

By income and education

- 43% of participants were under 100% of the Federal Poverty Line (FPL) and 57% were between 100% and 200% of FPL.
- 59% had a high school diploma or the equivalent, and 31% had some education beyond high school. 10% had not completed high school.

See **Appendix 1** for more details on participant demographics and childcare experiences.

⁴ For the remaining characteristics on this page, no comparison group is given because ALICE participants vary substantially by these demographics compared to the general population.

GRIT 2.0's Participatory Learning Approach

The GRIT 2.0 learning agenda was designed to address the needs of key stakeholders, rather than replicate an already extensive evidence base. These stakeholders included:

- **Policymaker staff** from the City of Tacoma (CT), Pierce County (PC), and DSHS – to understand the information they need to develop future policy solutions
- **United Way of Pierce County (UWPC)** – to inform future program design choices
- **Program participants** – because they have the right to have input into how their personal information is used, and are best positioned to say what program impacts might be and mean.

The learning agenda was co-created with a Learning Team including representatives of all three stakeholder groups. See **Appendix 4** for a list of the Learning Team participants and their affiliations.

GRIT participants on the Learning Team were compensated for their expertise at a rate of \$50/hr. Local policymakers were consulted directly through a survey in April 2024 that asked what they wanted to learn. The policy staff on the Learning Team provided additional guidance. The Team met at least monthly, and more often when needed. We always had good food, frequently supplied by Lyssette Iglesias who was growing her catering business, which GRIT 1.0 had made possible.



Figure 2. Most of the GRIT Learning Team. From left to right: Lakisha Couch, Bronwyn Clarke, Thiery Prim, Danielle Bryant, Venus Dean-Bullinger, Felicia Schardt, Lyssette Iglesias, Stephanie Bartella, Yve Susskind, Brenda Rodriguez.

Stakeholder Informed Learning Agenda

The Learning Team deeply informed the questions asked, data collection methods used and regular share-outs with participants and community. To our knowledge, this is one of the few guaranteed income learning efforts in the U.S. that has used a participatory design in a guaranteed income pilot. Because of that, this learning agenda (summarized on the next page) looks different from other studies. It is more focused on sharing stories and learnings about impacts. Unlike 1.0, the second GRIT program was not evaluated with a randomized control trial (RCT) design. While rigorous from a statistical viewpoint (and very expensive), the RCT was opaque, unpleasant and isolating for participants.

We sought to model an alternative approach with our methodology. Evaluators included not only professional researchers, but also lived experts and policy staff. This participatory approach to the GRIT 2.0 evaluation came at a fraction of the cost, and simultaneously sparked connection, organizing, and advocacy amongst participants and policy stakeholders. The evaluation combined rigorous data collection alongside intentional community-building efforts.

How the Learning Team shaped the Evaluation

Learning Team members who had been in the first GRIT pilot reported feeling that their participation in the GRIT 1.0 research served unclear purposes driven by anonymous researchers who appeared to lack genuine concern for them as individuals. They found the surveys burdensome and misaligned with their lived experiences. Additionally, feedback from policymakers – both within the Learning Team and those surveyed at the beginning of the program – indicated that echoing existing evidence was not a primary need. Instead, they expressed a preference for authentic narratives from individuals, with a few specific targeted impact questions.

Based on this input, Learning Leads Clarke and Susskind recommended a different approach to GRIT 2.0 evaluation that prioritized participants experiences, storytelling and practical program implications, rather than a resource-intensive experimental research design.

The Learning Team members also shared that they wished GRIT 1.0 had included opportunities to connect and learn with other participants. They recounted feeling shame about being poor and needing help. These feelings endured well into the 1.0 program, because of its anonymous and isolating design. This reported sense of disconnection directly informed the decision to create group experiences for the 2.0 participants and Learning Team to build community and learn together.

The GRIT 2.0 Learning Agenda	
Domain	Questions
Participant Impacts	How did GRIT 2.0 impact participants' lives and shape their choices?
Community Impacts	How did participant impacts ripple out into the community?
Differential Impacts	How did participants' backgrounds shape their experiences of program impacts?
Learning Team Impacts	What happened when GRIT participants were involved in designing and making meaning from the evaluation, and advocating based on it? ⁵
Program Learnings	What wraparound services or educational resources do people want? What were the impacts of these services and workshops? What input and advice do participants have for future programs?
Recommendations	What are the implications from the above for future cash transfer programs?

Data Collection Activities

The Learning Team designed **three surveys** with quantitative and qualitative questions. The surveys were made using an interactive platform called [VideoAsk.com](https://videoask.com), which allowed questions to be asked with a recorded video, and participants to respond with video, audio, or text. Based on the 1.0 Learning Team members' feedback they felt like "just a number" when doing the prior surveys, we chose VideoAsk because it offered a personable experience, with GRIT participants themselves asking the questions by video. GRIT Learning Team members loved this approach, and felt ownership in the survey creation, rather than alienation.⁶ The surveys were distributed roughly at the beginning, middle, and end of the program. Data from these surveys was benchmarked to the **data collected upon application**, allowing for baseline comparisons. See **Appendix 6** for details on what was included in each survey and the baseline dataset.

⁵ The initial version of the learning agenda included an Advocacy question: What is the impact of involving GRIT participants and local policymakers in shared learning activities? However, due to time limitations, we were not able to conduct the participant-policymaker learning roundtables we had planned.

⁶ GRIT participants also appeared to find these interactive surveys engaging, as indicated by high response rates that ranged from 56% to 65%.

In addition to these surveys, the Learning Team hosted **two storytelling events**, which were learning and networking opportunities for participants, as well as qualitative data collection for the Learning Team. The Team also conducted **three focus groups** with sub-populations of interest, namely Spanish-speaking participants, those with experiences of the justice system, and participants who'd experienced changes to their benefits. A **third storytelling event** was hosted in November for the public, where the Learning Team members shared poster stations with emerging impacts and their interpretations of them for a community and policymaker audience. However, no data collection occurred at this event, so it isn't included in the table below. Additionally, we did a **participant workshop choice poll** to inform what workshop topics to offer. Polls were also conducted after **four of five workshops** offered by UWPC to collect data on workshop impacts and feedback.

Four policymakers completed a survey to help guide the creation of the learning agenda. Respondents included elected officials from Pierce County Council and Tacoma City Council.

Lastly, as part of their role in the Learning Team, several GRIT participants participated in advocacy activities. These included presenting at the report launch of GRIT 1.0 in late November 2024 (the third storytelling event) and joining UWPC for their Lobbying Day in Olympia in February. We drew on **two debrief discussions after these advocacy activities** for this report.

Participants were paid between \$25-35 for completed surveys (depending on length) and received compensation at \$50/hour for participation in events or focus groups. The table below summarizes participation rates across these data collection methods.

Data Sources	
Program Design Input	# of participants
Policymaker survey	4
Participant workshop choice survey	52
Qualitative Data Source	# of participants
September Story-sharing Event	15
4 Workshop polls	14-17 respondents per poll
Spanish Speaker Focus Group	4
Benefit Changes Focus Group	4
Justice Involved Focus Group	3

Final Story-sharing Event in May		22
Additionally, we analyzed notes of standout moments during the many Learning Team meetings throughout the year, including two debrief discussions of advocacy activities.		
Surveys (quant & qual)	# survey completers	Confidence Level and Margin of Error ⁷
Survey 1 in August	114	90% CL, 5% MoE
Survey 2 in December	98	90% CL, 6% MoE
Survey 3 in March	102	90% CL, 5% MoE
Program application data was used as a baseline.		

Why we can trust this data

Collecting data within a setting that was also building community did change participants' experiences of the evaluation process. Even the surveys were intentionally designed to foster a sense of connection between the evaluators and the participants through the videos with former GRIT participants. In this way, the evaluation process was part of the program itself, not isolated from it. As a result, we learned about how a program that includes not only money but also experiences of shared storytelling and community *with* the evaluators impacts participants. We acknowledge that



Figure 3 Learning Team members sharing at the November advocacy event with Mayor Victoria Woodards.

this approach has the potential to increase social desirability bias in participants' responses, but we believe the benefits outweigh the limitations. We encourage you to read **Appendix 2** to learn more about the trustworthiness of the data in this report, including an explanation of what "confidence level" and "margin of error" in the table above mean.

⁷ Confidence level and margin of error are overall. For some questions the CL is higher or MoE lower because there were more people who answered some questions than completed the whole survey.

Guide to the Evaluation Findings







The evaluation findings are organized by the focuses of the learning agenda:

- **Participant Impacts**
- **Community Impacts**
- **Differential Impacts** (i.e. how those impacts vary by participant background)
- **Program Learnings**
- **Learning Team Impacts.**

Implications for future programs based on these findings are collected in the ‘**Recommendations**’ section at the beginning on this report. Icons like the ones below will help you make connections between impacts in the different parts of the learning agenda and related recommendations. You will notice numbers in brackets (like this “[21]”) after many sentences; these indicate findings where statistics were calculated, with corresponding stats notes found in a section at the end of the report.

Participant Impacts

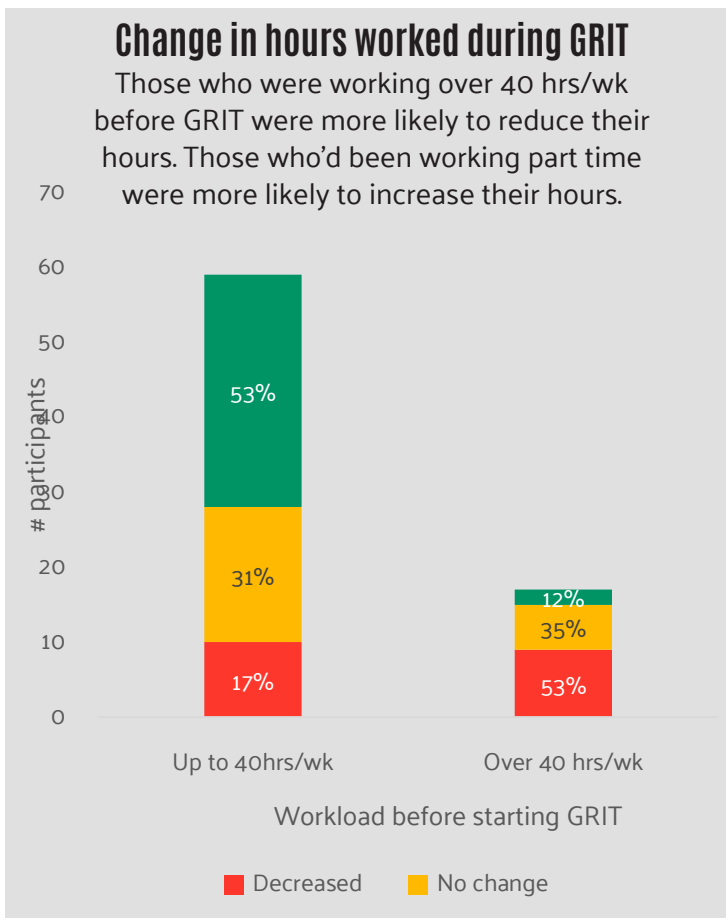
This section integrates quantitative and qualitative data to present findings related to the learning question about individual-level impacts for GRIT⁸ participants. Using the data from the September story-sharing session, along with the policymaker survey, the Learning Team identified the following participant impact categories important to participants and policy stakeholders:

	Work & Childcare		Housing
	Adult Education		Health & Healthcare Access
	Finances: Income, economic & food security and spending		Parent & Family Wellbeing

⁸ From here onward, we use ‘GRIT’ to refer to the GRIT 2.0 program, unless otherwise noted.



Work & Childcare



Receiving guaranteed income allowed some people who were over-working to work less for a more balanced life, while helping others become fully employed, for example by improving their access to childcare and/or transportation [1]. Work satisfaction remained stable over the course of the program and was not related to how much people were working [2].

Of interest: There was no significant difference from beginning to the end of the program in the number of participants reporting full-time versus part-time/gig/seasonal work. There was also no meaningful difference in the number of jobs people had before and during GRIT [3].

Some worked less by choice because of GRIT

The qualitative responses show that, while there were some people who reduced their work involuntarily unrelated to GRIT⁹), most of those working less by choice did so because GRIT gave them a sense of financial relief. These participants were able to prioritize their educational goals or time with their kids. GRIT gave these participants freedom to choose a normal, full-time work schedule, rather than constantly feeling a need to work extra to make ends meet.

"I am working less. I don't have to work for extra hours as I used to in order to meet the expenses of my bills but leaving me exhausted and worn out. Now that GRIT came to my rescue, I can afford some time to rest, exercise, go for therapy, go for community charity work and have more time with my children."

⁹ They were laid off, had their hours reduced, and/or experienced a disabling health event.

Some worked more by choice because of GRIT – sometimes because of increased access to childcare or transportation

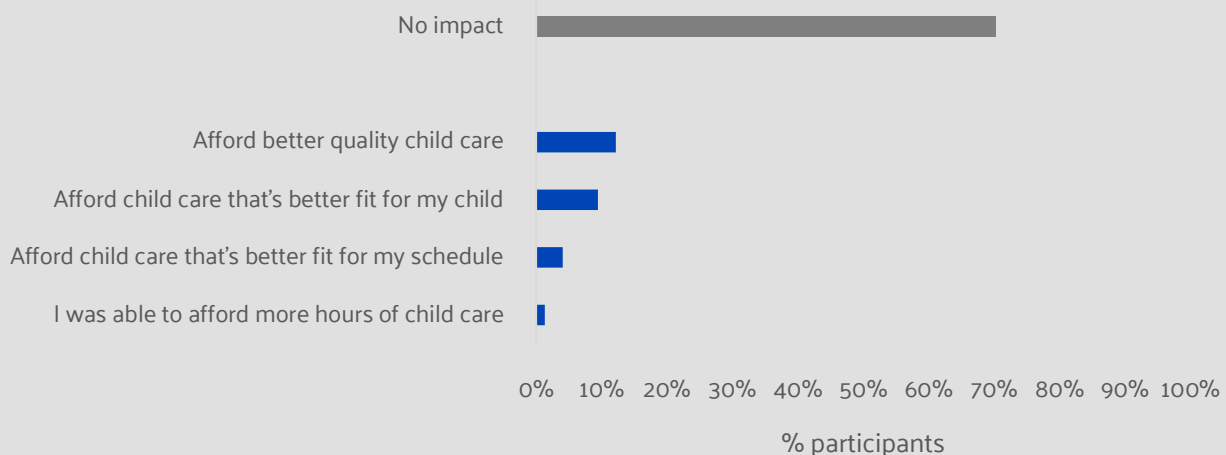
The increase in hours by many of the part-time workers alongside stable work satisfaction suggests that many of those who chose to work more were happy to do so. The survey, along with some qualitative comments, showed that for a small number of participants, improved childcare access helped them get a better job or work more hours. Others were able to fix or buy a car, which helped them to reliably get to work and school.

“Before GRIT I was struggling with childcare and also reliable transportation. With the GRIT payment, it allows me to get both of those issues in order.”

Impact of GRIT on child care

Most people said GRIT did not impact child care, but of the 30% who said it did, the greatest was on quality and fit of the child care.

(n=74, those who need child care)



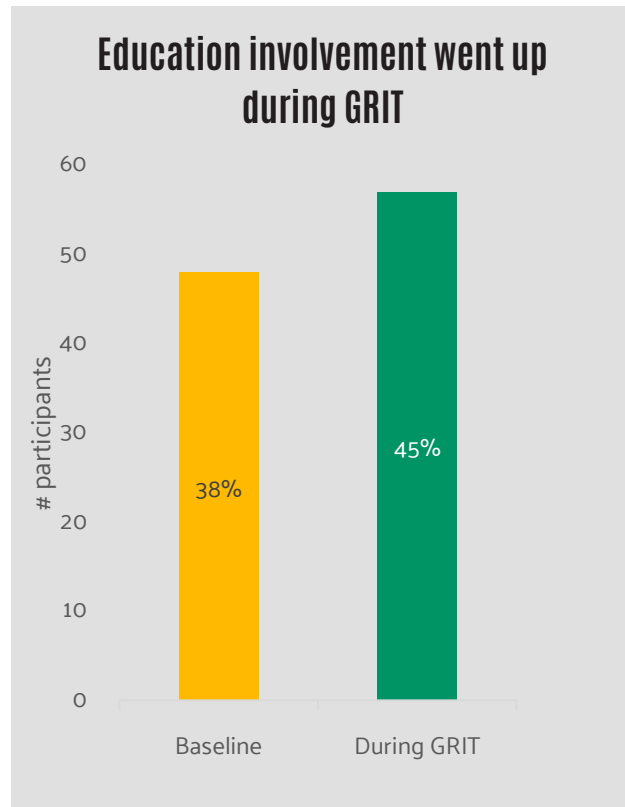
Structural barriers GRIT could not fix kept some who wanted to work more from being able to do so

There were some participants who wished to increase their work hours but were unable to do so. Reasons given in qualitative data included lack of access to childcare (which aligns with the finding that most participants didn't see a GRIT-related childcare impact), and in a small number of cases, a concern that working more hours would make them ineligible for food stamps or health insurance, making the extra income a net loss. This effect is known as the 'benefits cliff', when a family has a small income increase that makes them ineligible for the public benefits they had been receiving.



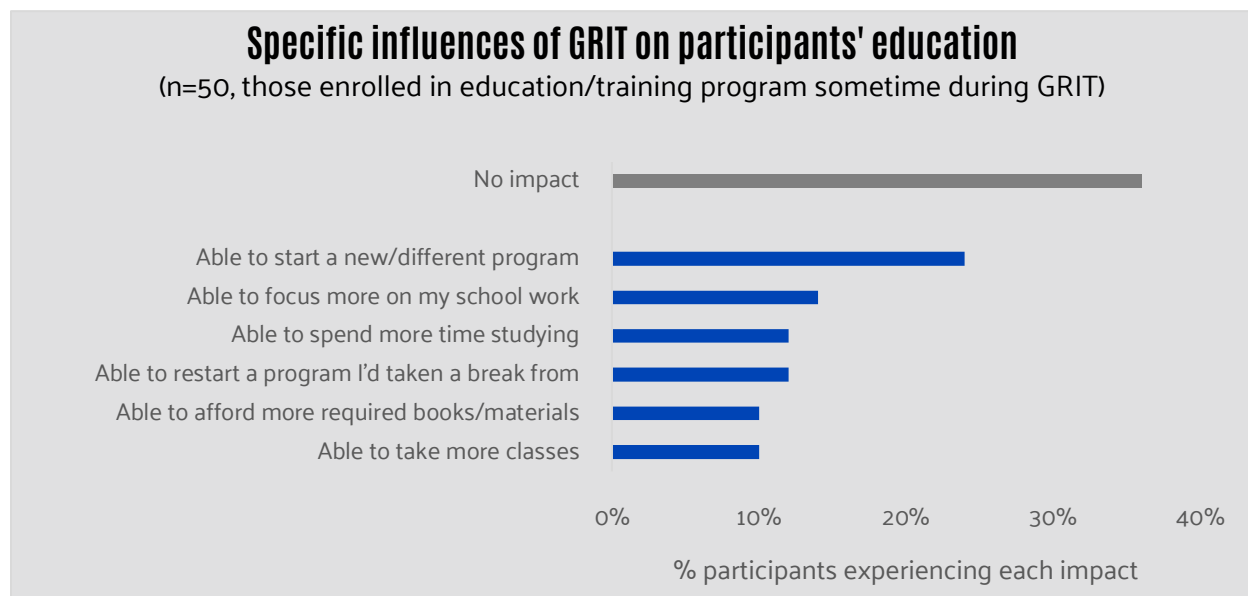
Adult Education

Almost half (45%) of participants started or continued an educational/training program during GRIT. More people were involved in an education or training program during GRIT than before [4].



Of those who were in an education program during GRIT, two thirds said GRIT had an impact on their schooling experience including being able to: start a new program; pick back up where they'd left off or take more classes; focus more on school than work and spend more time studying; or afford the costs of schooling.

"Right now daycare allows me the time to have a fulltime work schedule and continue my education. Because of the GRIT payment, I was able to start school again, which I work on while my son is sleeping at night, or on the weekends if he is napping."





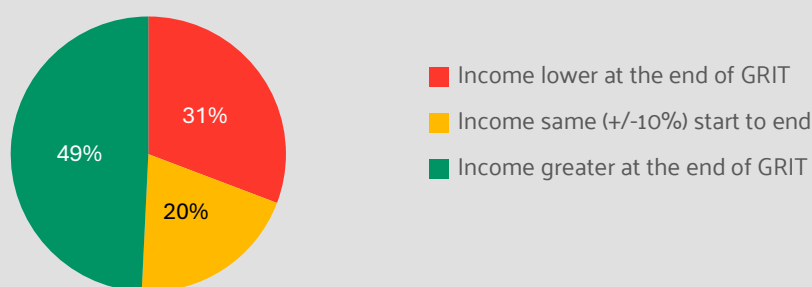
Finances: Income, Economic & Food Security, Spending

Earned income increased for many but not all

Most GRIT participants reported an increase in earned income during the year of receiving the cash payments (calculations of income do not include the GRIT monthly payment) [5].

Changes in monthly income

Almost half of participants reported higher incomes (not including GRIT money) by the end of the program. But almost a third reported lower monthly income. (n=65, those completing surveys who were employed at start and end of GRIT)

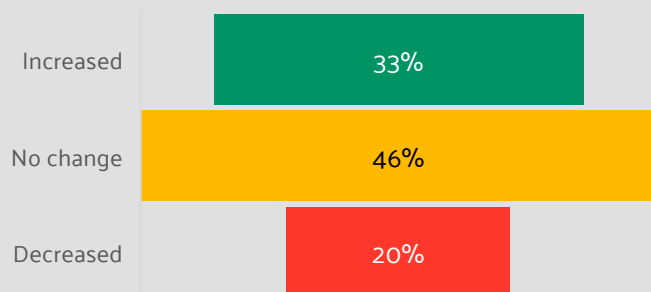


Economic and food security results are mixed

Only a third of GRIT participants saw increased economic security over the course of the program, while almost half saw no change. 20% had a decline in their economic security. The situation with food security was very similar, with 35% of GRIT participants having more food and 10% less food [6].

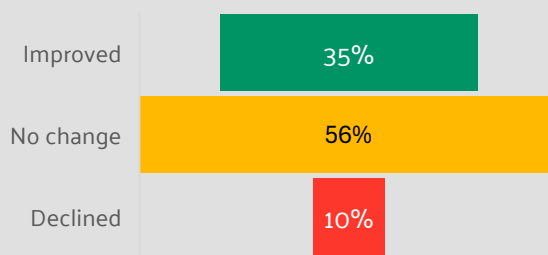
Change in economic security over the course of GRIT

33% of GRIT participants saw economic security increase and 20% saw it decrease during GRIT.



Change in food security over the course of GRIT

35% of GRIT participants saw food security increase and 10% saw it decrease during GRIT



Starting to save...

What does not show up in these numbers are the many participants who told us that they were beginning to save and paying down debt. Many also said they started budgeting more. One participant called GRIT a financial “life-vest” that kept her from drowning. For example, one person had worked a stable job in Seattle, but then got fired because she moved to Tacoma. She sunk deep into debt and often did not have enough for food. She couldn’t afford the gas or childcare needed to secure new employment. GRIT helped her get a car and climb out of debt. Now she has a job that provides free childcare and she feels she is “swimming to the surface.”

“I was able to gain just the right amount of leverage and push myself into a better financial situation to be able to manage and take care of my family on a monthly basis. The GRIT program allowed me to grow and develop my budgeting and financial literacy, and to be more responsible about my finances.”

... but monthly installments may have ended too soon

Though many reported being able to begin to save, few did so substantially in a way that increased economic security. In qualitative comments, many participants wished they’d been able to save more; despite spending carefully, day-to-day essential living expenses did not leave them much of anything to put away. However, many reported being able to pay down debt; had the program gone on longer, they may have been able to save more once the drain of debt was eliminated.

“During the program I was able to pay off one of my credit cards. I was able to pay off my car. But as those bills were being paid off, other bills were popping up, so I am proud of the fact that I have done a little better for myself, but I have a lot of catching up to do.”

“A year is not really long enough to complete all the necessary goals, because I still have some unpaid debt and it would take about 28 months at least instead of a year to substantiate all [my] dreams, goals and ambitions...to make [my] life successful.”

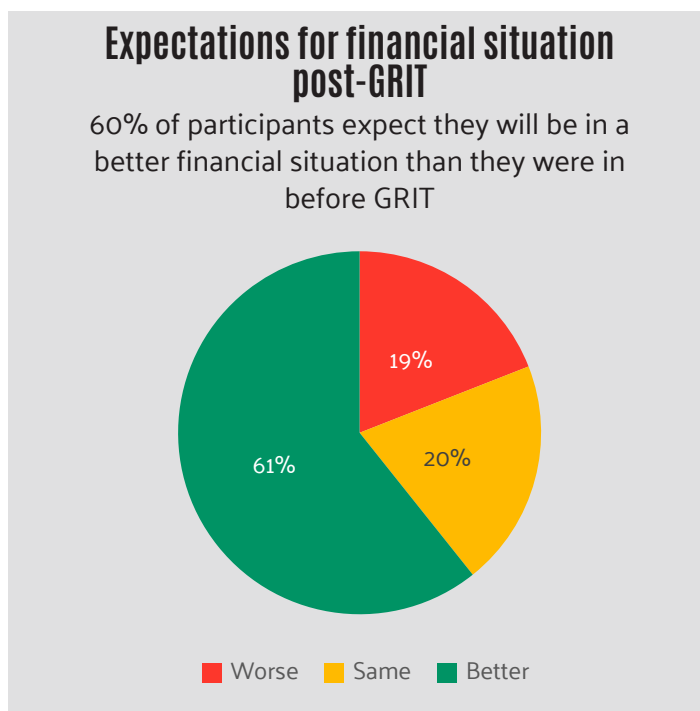
Post-GRIT expectations

At the end of the program, 60% of participants reported feeling their financial situation would be better overall after being in GRIT, with the remaining participants feeling their situation would either be the same or worse. While GRIT increased economic security for a small number of participants, many had a sense of being on the path toward a better financial situation. However, this sense of optimism was not evenly distributed; those whose economic security at the end of the program was

highest (i.e., they could make ends meet and maybe have a little left over) were more likely to be financially optimistic. Or, looked at another way, those who were less economically secure at the end of GRIT had lower expectations of financial security after payments ended [7].

Spending: Bills, Basics, and Little Bonuses

To understand how GRIT impacted participant spending and ability to make ends meet, we relied primarily on qualitative data, including focus groups, an open-ended survey question, and a penny distribution game. Across all three of these methods, what we heard was consistent: GRIT money mostly went towards necessities, with leftovers reserved for savings, kids, and family activities¹⁰.



"I spend my money on bills, working on my credit or payments, taking my daughter to go do somethings we wouldn't normally be allowed to do."

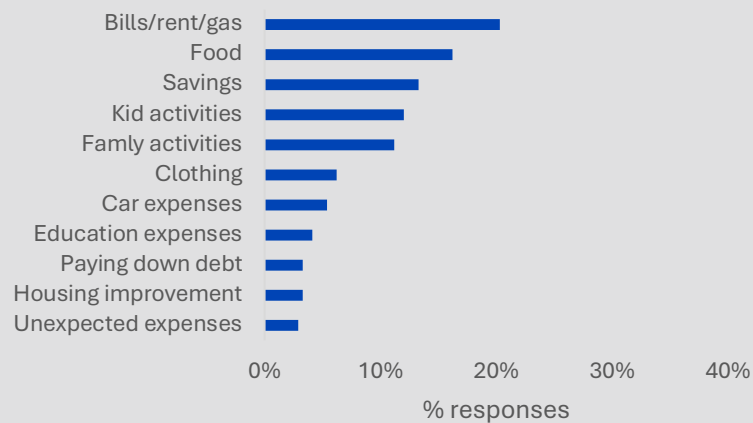
"I spent the extra money to show my son Washington. Since we moved here we haven't been able to do that. Between rent and bills I just didn't have it."

To see how participants prioritized spending, we quantified open-ended responses about their spending decisions. The two charts on the following page both show bills, rent, transportation and food among the most frequently mentioned expenses, followed by spending on family fun – like short vacations, weekend outings, or regular recreation activities – things participants told us they'd not been able to afford before.

¹⁰ Due to banking data being in aggregate, we could not independently verify participants' spending stories against actual transactions. However, we have no reason to disbelieve what participants told us time and again about their spending patterns. What we heard is consistent with what [many other studies](https://www.givedirectly.org/research-on-cash-transfers/) (<https://www.givedirectly.org/research-on-cash-transfers/>) have found about cash transfer recipients: cash transfer recipients make responsible spending decisions. See **Appendix 3** for an explanation of what we were able to learn from financial transaction data, but also why we were not able to use this data to understand how GRIT funds impacted spending patterns.

Percent of responses mentioning each type of expense

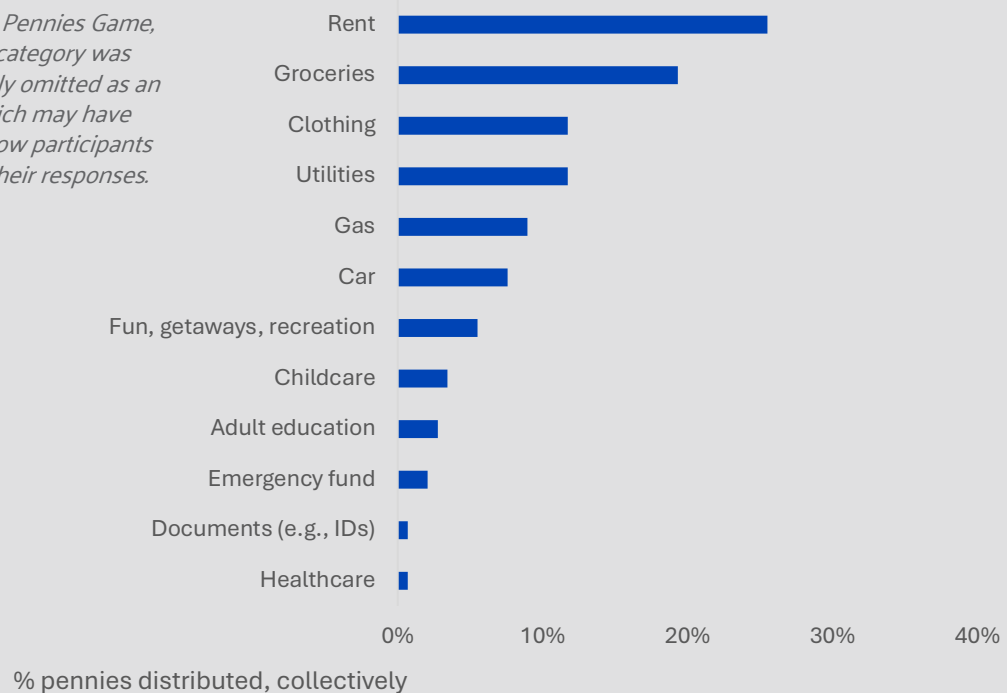
(n=101 open-ended responses)



Spending as reported in the Pennies Game

Each person had 100 pennies to distribute among several categories to represent how they spent their money each month*

Note: For the Pennies Game, the "debt" category was unintentionally omitted as an option, which may have influenced how participants distributed their responses.

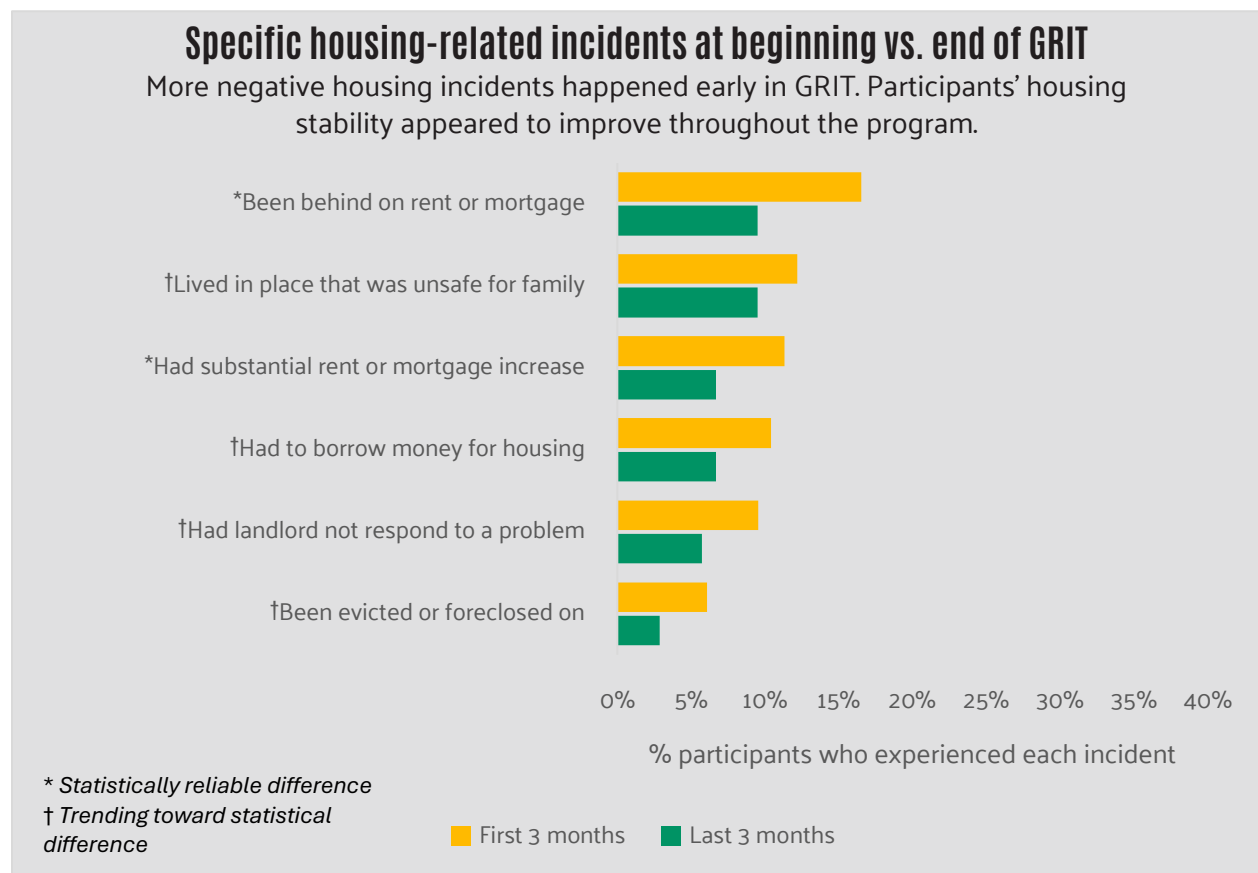
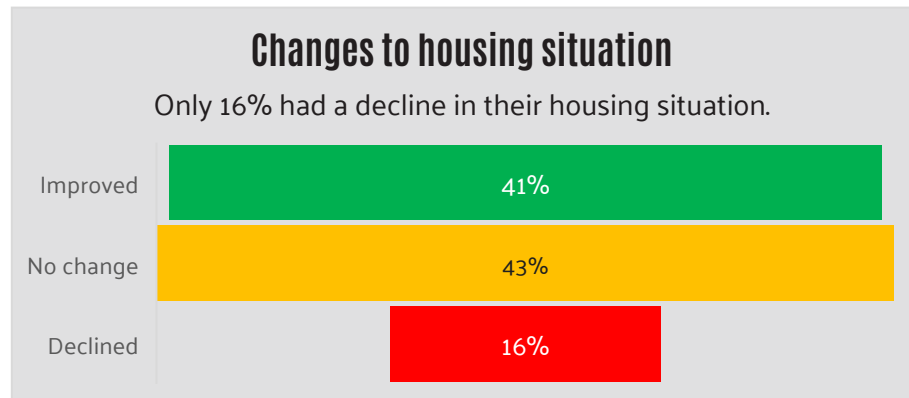




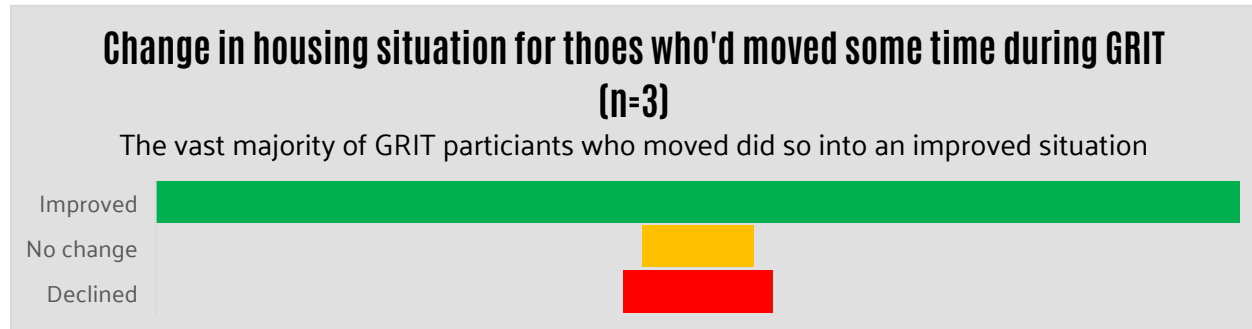
Housing

42% of participants saw an improvement in their housing situation. Over time, the incidence of negative housing events declined, such as being evicted, behind on rent, or having landlord problems. The percentage of

participants who reported incidents related to housing was greater at the beginning versus the end of GRIT (66% and 43%, respectively), indicating improved stability [8].



Of those who moved during GRIT, the vast majority did so into a better living situation [9].



GRIT didn't just mean that people had nicer places to live. For some, it was a lifeline. In several cases, GRIT kept families from sleeping in their cars and helped others find safer, more stable homes.

"My children are able to get out of a toxic place that we have called home the last seven years and they are so happy. They are seeing the light at the end of a very long and dark tunnel that we have been in for 5 years."

"I use it to have a place to live as I'm homeless. I use it strictly to assist with my motel payments so we don't have to sleep in a car. Grateful for a bed and hot shower."



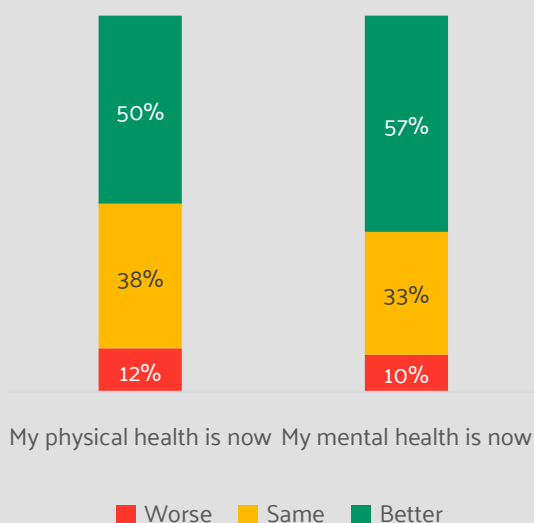
Health & Healthcare Access

Half of GRIT participants saw improvements to physical health, and more than half to their mental health. [10] These improvements took place even while access to healthcare remained stable for most people. The disproportionate increase in health outcomes compared to healthcare access echoes other research documenting that struggling to make ends meet takes a [physical](#)¹¹ and [mental](#)¹² toll. In this evaluation, even those who didn't have more healthcare felt better. We heard that just feeling a sense of financial peace allowed many to catch a breath and rest.

"The amount of stress I am experiencing has decreased dramatically due to not having to worry as much about meeting our basic needs and bills. My blood pressure is not as high as it was, it used to be 150-160/90 regularly and now it is more frequently 120/70. I also have lower cortisol levels."

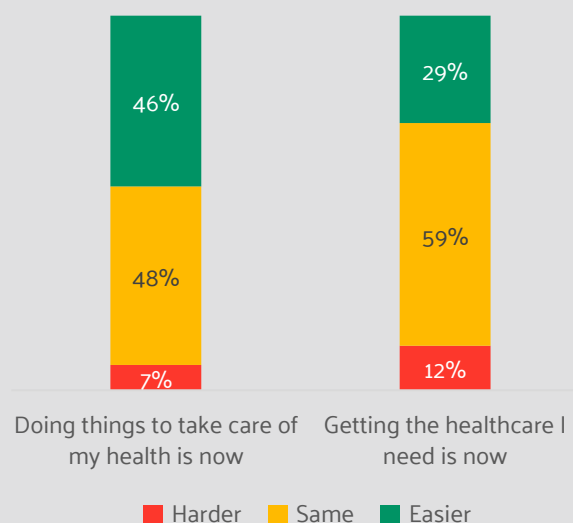
GRIT impact on health

For most participants, mental health was better during GRIT, and physical health was better for half.



GRIT impact on health access

Participants' ability to take care of their health was the same or better for the vast majority even while access to healthcare remained steady



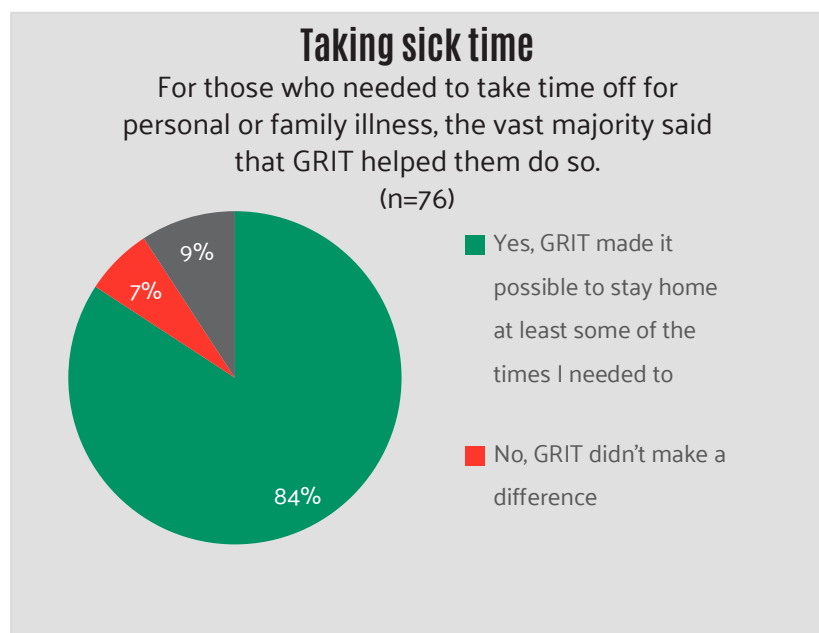
¹¹ <https://pmc.ncbi.nlm.nih.gov/articles/PMC7580025/>

¹² <https://pmc.ncbi.nlm.nih.gov/articles/PMC8806009/>

While for most people, GRIT did not improve access to healthcare, there were some who shared that they were finally able to afford prescriptions, critical treatments, and preventive care. In a few instances, this was “literally lifesaving.”

“I am able to afford my co-pays and prescription medications. I fear when this program is ended for us how I will continue to afford it. We have been struggling since finding out I was diagnosed with kidney and cervical cancer. [I don’t know] how I am going to afford all my appointments when it’s over because this program has been literally life-saving.”

The extra cushion provided by GRIT allowed about half of participants to take more personal control of their wellness, including the vast majority who could now take time off work if they or a family member got sick. 84% of participants said that GRIT enabled them to stay home from work when they were sick, no small impact for a population that often works jobs with limited benefits.





Parent & Family Wellbeing

Reduced parental stress created harmony in the home

In addition to the improvements in mental health noted above, we heard that GRIT gave parents the space to slow down, rest, and care for themselves. Having the material needs covered – especially their children’s most essential needs, like food, clothing, toiletries – lightened parents’ mental load. Making ends meet means less stress, more headspace.

“I didn’t realize how my financial situation was affecting my children. They are now more calm and so is my household.”

Parents described calmer, happier households, where the relief they felt from constant financial anxiety made it possible for them to be present for their kids. With parents feeling less pressure, family time became higher quality time.

“[Before GRIT when my children asked for certain things like a coloring book, I’d have to tell them no. Now I’m able to tell him yes... The GRIT program has helped tremendously on our outlook, being positive about being able to have things.”

Greater dignity and fulfillment

Parents shared that they felt less guilt because they didn’t need to say “no” to their children all the time. The ability to spend on small ‘wants’ – what many higher-income people consider part of a normal, fulfilled existence – made a big difference in the quality of GRIT participants’ lives. The newfound flexibility in spending rippled out to more dignified lives at home. For example, one mom shared that she’d been able to afford bunk beds when they went on sale. This made it so her daughters didn’t have to fight about who had to share her bed. They gained privacy, and she got better sleep. Other parents said they were able to go out to eat with their kids, buy them clothing that fit, or give them a monthly allowance.

GRIT gave families the gift of quality time together

Many parents told us that, in addition to more quality time, they also had a greater quantity of time with their children, having more fun as a family. From a meal at Chuck-E-Cheese to a day trip to Seattle to camping to simply having the money for the extra gas to drive to the park, parents had spare funds to create joyful memories with their children. These parents told us that the act of doing so didn’t just

result in benefits for their kids; it also made them happy to see their kids happy. As one Learning Team member put it, **“When your kids are good, you’re good.”**

“I’m able to come home after a full shift at my workplace and enjoy my evening with my kids at the library or relaxing at home with a short docu series and not be pressured to go to another job for extra income!”

We were curious: were people spending more time with family just because they were working less? It turns out that work was not related to family time. There is something about GRIT, unrelated to how much people are working, that allows people to spend higher quality time with their families [11]. It seems that regardless of whether they had more time due to working less, the reduction in stress created more bandwidth for quality time.

Impacts on children

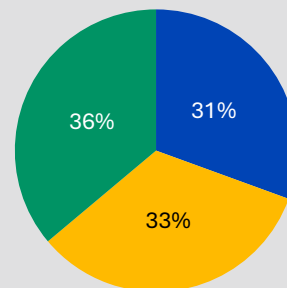
Many participants told us that GRIT allowed them to cover more of their children’s basic needs, including food, clothing for their quickly growing kids, healthcare and school supplies. Not only did parents see that their kids weren’t going hungry, but many were also able to afford healthier foods with more consistency. Clothing and hair care represented not only basic needs, but also personal expression and dignity when children’s bodies changed as they entered adolescence. GRIT helped families afford extracurricular activities they had not been able to participate in before; registration fees, sports equipment, tournaments, and uniforms/shoes are expensive.

Several parents noted that being able to work less meant they could volunteer in their kids’ schools or sports teams. GRIT participants also used the money to fix their vehicles, often the only way they could get their children to extracurricular activities and/or school, boosting attendance. A few also said their teens with jobs could start saving some of their money instead of contributing it to the household. Similarly, some parents started small savings accounts for their children.

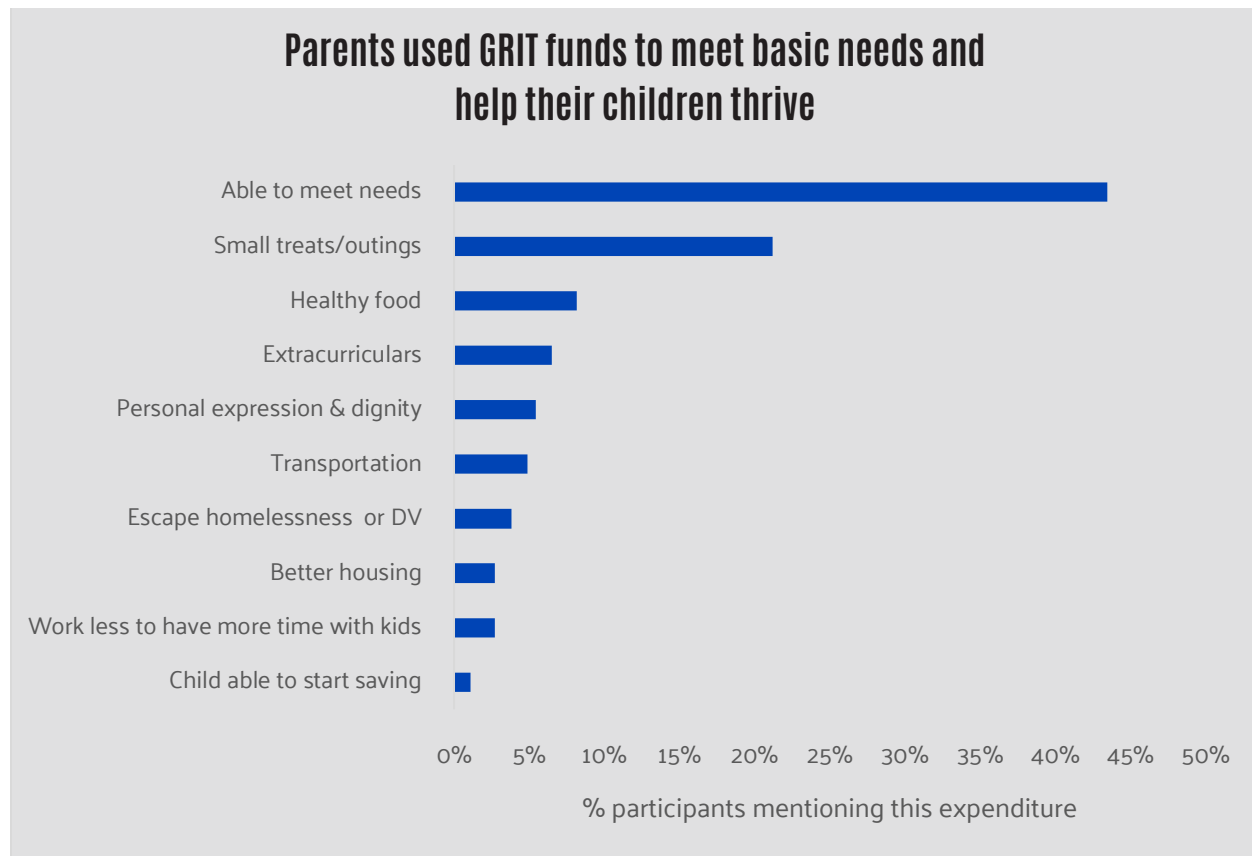
Did change in work hours increase time with family?

For those who mentioned they were spending more time with family, working more or less wasn’t the reason why.

(n=51)



■ Reduced hours worked ■ Same hours ■ More hours






GRIT participants shared that spending money in these ways had profound impacts on their children. Being able to meet their children's needs and afford small requests created "harmony" in the household. Some parents shared that the reduced financial stress on them helped their children focus more on school. Echoing the above finding, they could spend higher quality time together as a family and participate more in community and school activities, boosting kids' social lives [12].

A subset of participants moved to better housing, navigated housing instability, and avoided homelessness during the program. This likely boosted kids' sense of stability and safety. For those few families, the change in living enabled them to escape dangerous or violent situations they'd been trapped in for years, mitigating prolonged adverse childhood experiences.

"Since I started receiving GRIT, I have been able to catch up on bills and now have some extra money to pay the kids allowance once a month. They enjoy doing their homework and chores now."

Community Impacts

This section integrates quantitative and qualitative data to present findings related to the learning question about community-level impacts that ripple out from individual impacts. These domino impacts have real value, both in financial and relational terms. From early qualitative data, the Learning Team identified the following community impact categories important to participants and policy stakeholders:

	Economic Ripples		Community Investments		Social Inclusion
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In two storytelling events, we used a variety of group activities to identify these downstream effects qualitatively with participants, revealing the wider impacts of direct investment. We also wove in relevant quantitative data from the surveys.



Figure 4 Participants at the final Story-sharing event in May 2025. Learning Team members are facilitating discussions of the data with GRIT 2.0 participants.



Economic Ripples

“GRIT stays with us. The money flows within our community...The money stays here with us. Money to get a coffee, money to go out to eat. The money stayed in the community to benefit the community. It invests in our future. Our children are our future.”

More people working full-time means more local cashflow

As noted above, contrary to widespread myths about unrestricted cash transfers causing reduced workforce participation, GRIT supported many participants who wanted to work full-time to do so. When community members are fully employed, there are indirect, community-level impacts, such as increased local purchasing power and higher sales tax revenue.

Indeed, participants shared how having a bit extra allowed them to go out to eat at a local restaurant or buy something from a small business.

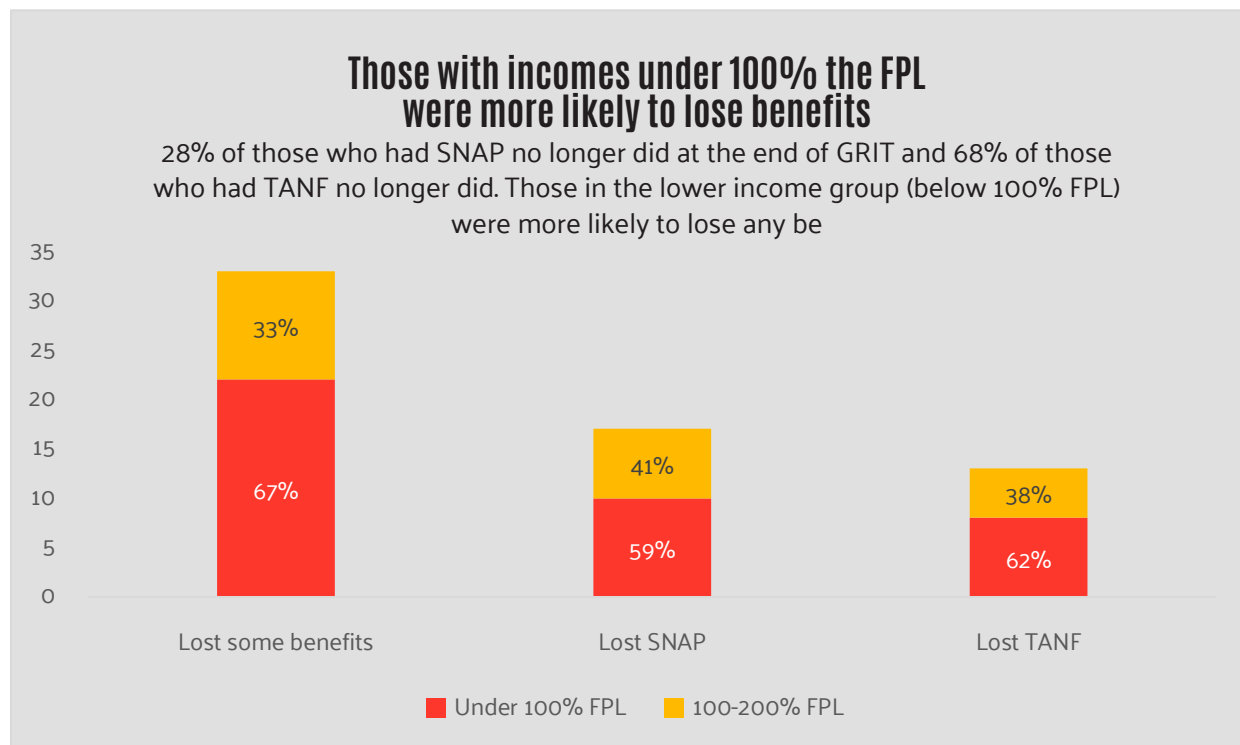
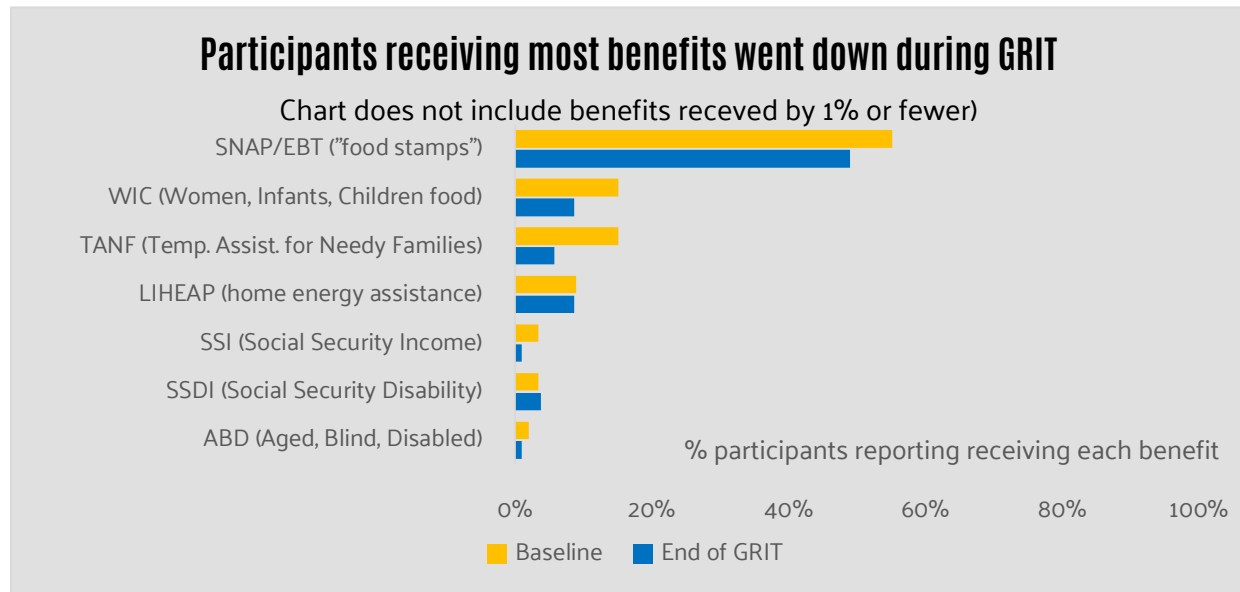
Staying home when sick reduces community transmission and burnout

While difficult to quantify, the finding that parents could stay home from work when sick has secondary impacts in limiting community transmission of illness, keeping more workers overall healthy. Participants reported being more able to invest in preventive and self-care, likely reducing the risk of total burnout.

“I have more time to take care of myself. I have been able to have the time to attend GI appointments that I haven’t had time for in 4 years. I have had money for a gym and have lost weight and got healthier to coach my son’s sports teams.”

GRIT participants received less government support

Overall, the number of people receiving each type of benefits went down; 43% of participants received fewer benefits by the end of GRIT [13a]. Between a third and two thirds of those who had been receiving SNAP and TANF lost those benefits. Those in the lower income range (below 100% FPL) were more likely to lose benefits [13b].



We're not exactly sure why losing benefits was more likely for those in the lower income range. Upon enrollment, participants were offered benefits training to understand the potential tradeoffs, though the \$500 monthly amount met the requirements to be considered a "gift" for IRS purposes. Some participants later shared with us that they were worried they'd lose benefits if their earnings went up. However, it's unclear whether receiving the GRIT funds, increased working hours, or something else was the reason

"When I was working more, they took away more. They took away my food stamps and they took away my medical and I had to pay, but now that I'm working part time I still have some food stamps and I still have money now because I make more an hour."

why benefits loss occurred for some people. A focus group we did with a small subset of participants (N=4) provided contradictory explanations.

There was no significant relationship between loss of benefits and increase in earned income. In the last survey, **we heard anecdotally from 5 participants with incomes under 100% of the FPL that GRIT caused their benefits loss. 12 were not sure and the rest said GRIT was not responsible.** Participants were advised to report the GRIT payments as gift income to prevent it impacting benefit eligibility, but some people may not have done this.

While more research is needed to understand the reasons and implications of reduced benefit usage amongst GRIT participants, at face value it's clear that by the end of GRIT, there were fewer participants receiving government benefits.



Community Investments

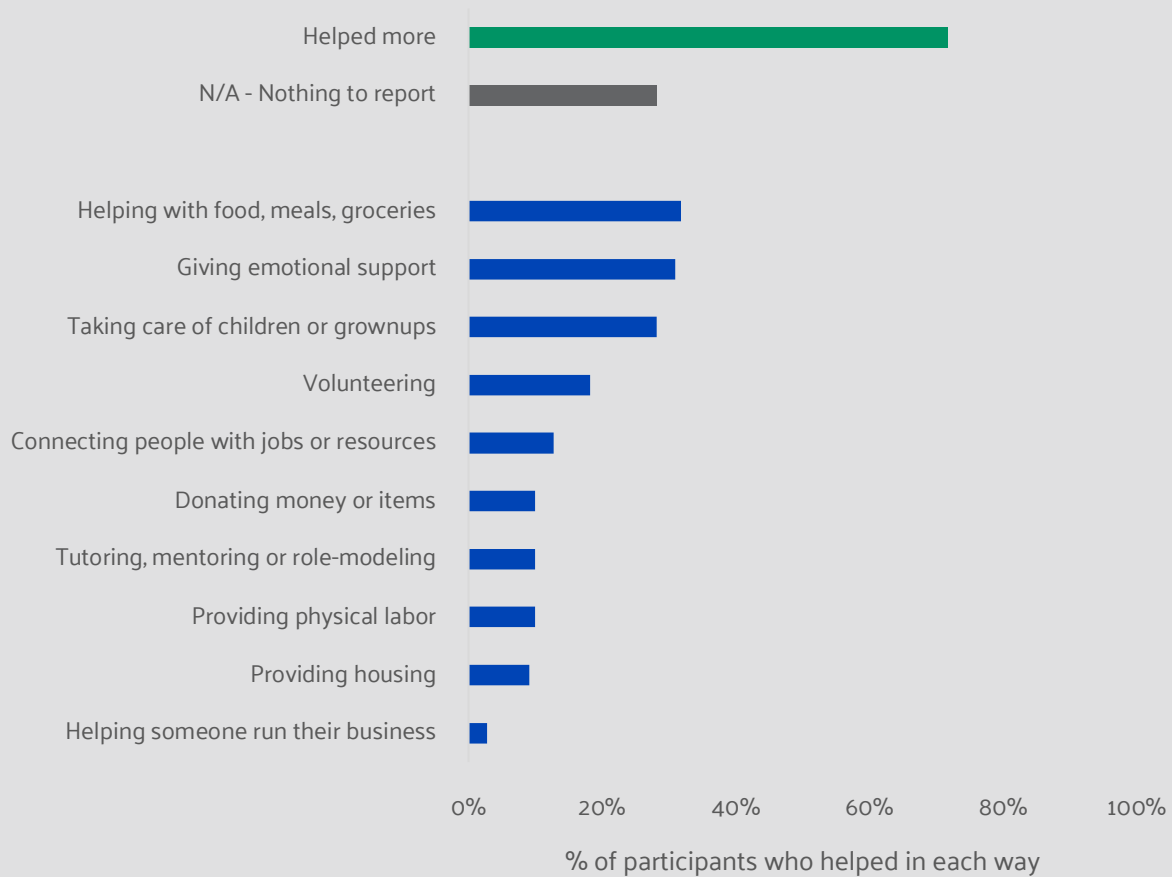
Even though funds were still tight for many GRIT participants, they gave to their communities in meaningful ways with their time, energy, and resources.

Across the three surveys, 72% of participants reported helping their community *in at least one way* during the program timeframe. GRIT not only supports individuals, but also expands their capacity to build on their relationships to create real social value.

"I am able to get time for charity work since I don't need to work for extra hours so I get time to rest and [volunteer]."

72% of GRIT participants helped out in their communities MORE as a result of GRIT

The most common ways of helping more were food, emotional support, caregiving and volunteering.





Social Inclusion

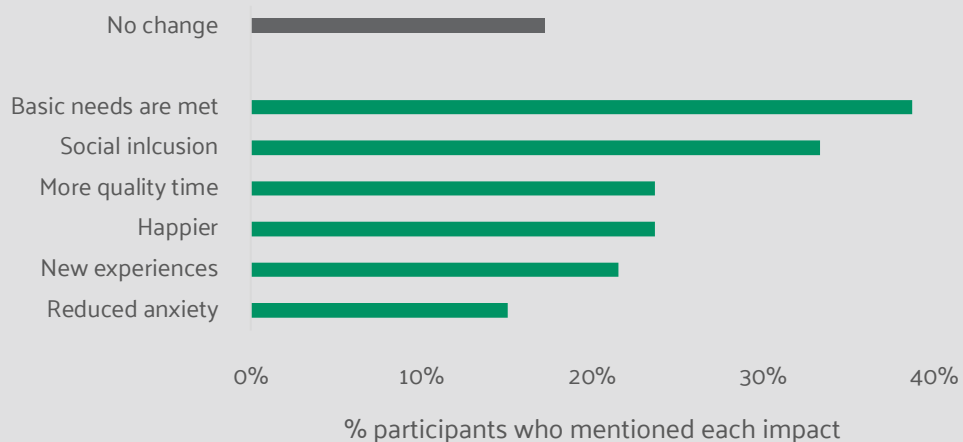
As noted above, because the basics were covered, parents were able to afford to attend to higher-order needs for their children's social-emotional health. Children felt less shame, stigma and sense of alienation from their peers. Some who were able to participate in school sports and other extracurricular activities for the first time weren't excluded from these activities due to affordability. For others who had needed to borrow hand-me-down uniforms, they could now participate without feeling embarrassed for being low-income. Participation in sports are a critical avenue not just for young people's physical health, but also for their social health, as they are frequently a way for making fast and forever friends.

"My kids have been able to get the things they need to get for basketball season. They have never been able to play sports at their school without having to borrow someone's old shoes."

Participants shared that, because of GRIT, both they and their children were able to engage socially with friends and community. A movie, a meal, a mall trip – it all adds up. Kids got small allowances to get a treat with their friends. Parents said they could actually go to a coffee catch-up or a family reunion when invited, instead of having to decline. Even if activities were free, parents didn't feel the pressure from the opportunity cost of spending that time socializing instead of working or worrying about bills. Having basic needs met meant peace of mind and no more missing out on community.

Impacts of GRIT on children's social-emotional health

Summary of themes from qualitative data where parents were asked how receiving the extra GRIT money has affected their children. (n=93)



How Impacts Varied by Demographics

Not everyone was impacted the same, and where we can see patterns of more or less impact for different groups, we can find ways to design programs more equitably.¹³

	Adult Education	Those who were justice involved or who'd had more education before GRIT were the most likely to be in school during GRIT (baseline income level, gender, hours worked or time spent as an unpaid caregiver were not related with education involvement during GRIT) [14].
	Financial Expectations	Those who were in the lower income bracket (under 100% FPL) and those who were less economically secure at the end of GRIT had lower expectations of financial security after payments ended [15].
	Health	For Black and Hispanic participants and those with incomes under 100% of the FPL , changes in access to healthcare during GRIT had more of an impact on physical health , relative to other races and ethnicities and those with incomes over 100% of the FPL. This is because Black, Hispanic and lower income participants experienced increased access to healthcare at greater rates, in conjunction with more frequent reports of feeling better among these groups. [16]
	Children's Wellbeing	Justice-involved participants more frequently reported being able to offer their children new experiences and they were less likely to report greater social inclusion for their children. [17]

¹³ Not all demographics showed statistically significant variation; only those variations that were significant are reported here.

P Program Learnings

Workshop Impacts

GRIT 2.0 hosted five supplementary workshops throughout the program. Attendance was optional by design and ranged from 15-27 participants. Attendees were compensated \$50/hour.

GRIT 2.0 Workshops		
Title	Focus	Attendance (poll responses)
Christmas in August (August 2024)	Financial literacy with an emphasis on planning for the school year and holidays	21 (14)
Story-sharing Workshop (September 2024)	An opportunity for the participants to share their stories with us and each other. This served as data collection for the evaluation and a learning opportunity for everyone	15 (14)
Financial Literacy (November 2024)	A more general workshop on budgeting, saving, debt repayment, etc.	27 (17)
Offboarding (February 2025)	Financial literacy part 2 to prepare for life after the GRIT payments end	16 (16)
Final story-sharing workshop (May 2025)	Similar to the September workshop – data collection, learning and networking.	22 (no poll)

The workshops were helpful

On average 93% of participants found the workshops ‘very’ or ‘extremely’ helpful.

- Most helpful were actionable tools they planned to use, like budgeting strategies, career tips, or new resources.
- Those who said they found the workshops ‘extremely’ helpful often shared the information they learned with others in their networks or indicated plans to do so.

“I can’t say I’ll be much better off, since unfortunately, prices and inflation have risen dramatically, and we don’t know if they’ll rise even more. However, thanks to the GRIT program training, I’ll know how to better manage my finances.”

People learned financial literacy concepts

In the final program survey, participants responded to a question about the sustained usefulness of workshop content. 62% of attendees indicated increased and sustained financial literacy.

Story-sharing was empowering and supportive

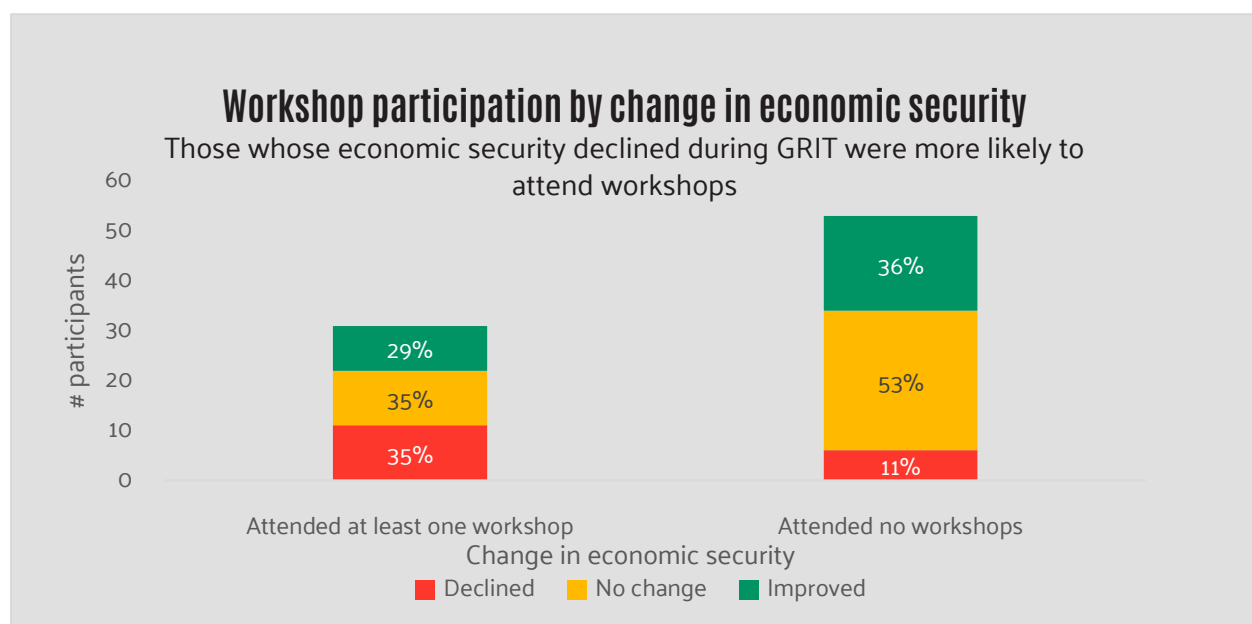
Participants overwhelmingly found the story-sharing workshops powerful, therapeutic, and validating. Participants felt safe to open up and relate to others, and less alone in their experiences – particularly around parenting, financial hardship, and resilience.

"This experience helped me really connect with other people on a personal level... It makes you feel like your not climbing up this ladder alone. I was able to make friends with [another participant]. I see her at my college... It made me feel proud of all the accomplishments because I felt they were all standing right beside me cheering me on. It made me feel like it doesn't always have to be your family that cares about who you are. I felt like this is strong community. A community that doesn't judge you, criticize you, or sabotages you, but helps you so you can be that person you really are."

Hearing other parents' stories and shared struggles helped them feel seen and supported. One participant described how it helped them connect with others, build confidence, and feel supported by a caring community. Some wished they had heard former GRIT participants' stories and shared learnings together earlier in the program.

Those with less economic and food security were more likely to attend

Workshop attendance was skewed toward those with lower economic security [18]. This may be because they had more of a sense that what they would learn would be useful, or perhaps it was



because the \$50/hour compensation was more compelling. We don't know the reason. Because these workshops were intended to benefit all participants, and because attendance was relatively low (18% attended at least one workshop), we suspect that more and better outreach could increase engagement. Anecdotally, we heard that many participants missed the email announcements about the workshops.

Additional Feedback from Participants

Keep doing optional financial literacy workshops

As noted earlier, most workshop attendees said they gained financial literacy. In qualitative comments, participants strongly recommended keeping the financial education component. Several noted that they appreciated them being optional.

"I wish I had more time. I wanted to save way more than what I did. But life happens. I had so many financial needs I still wish to accomplish. I wish some of the classes you offered were both in person and online."

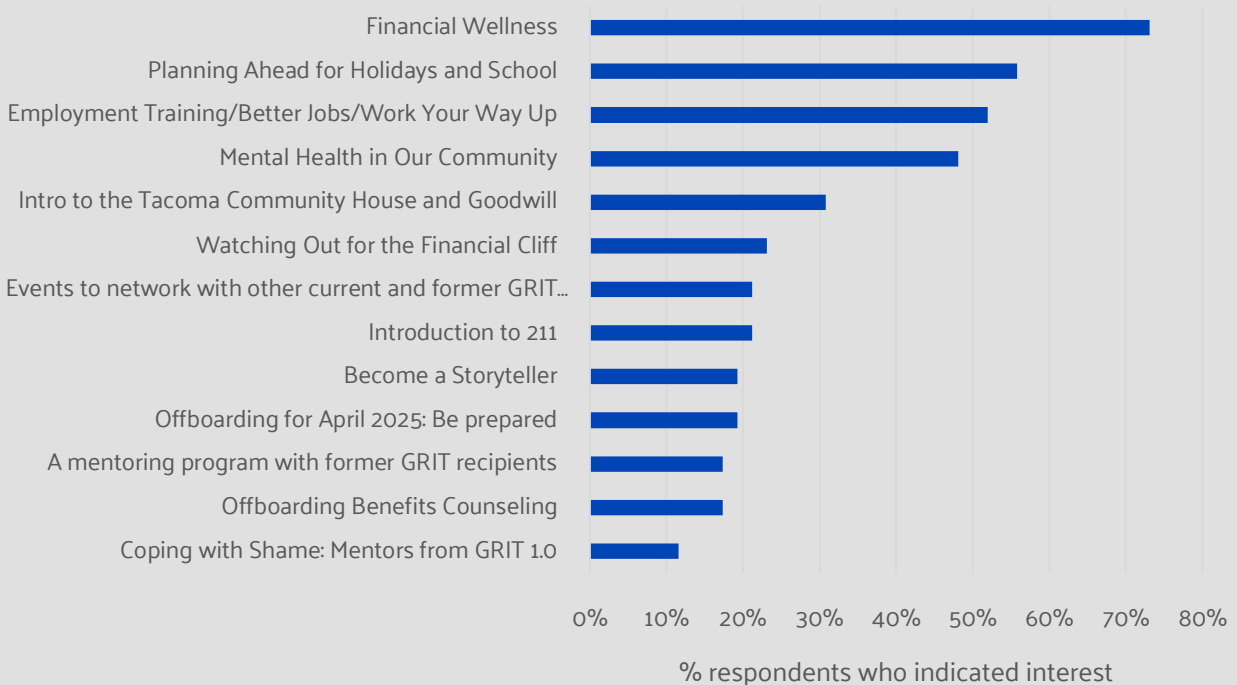
Add more wraparound services and educational resources

Financial literacy was only one topic that participants were interested in. GRIT 1.0 participants on the Learning Team offered the program director input on supports they would have found helpful when they were in GRIT. Knowing that because of staffing limitations, wraparound services would have to be limited to a small number of workshops, we surveyed GRIT participants to find out which topics they were most interested in (see chart on next page).

Many of the topics people were interested in could be grouped into a larger category of financial literacy, and so three workshops on different aspects of this subject were offered across the year – starting with an August session on preparing for the school year and holidays. A more general financial literacy workshop was offered in November, and one to help people prepare for offboarding in February. But there was also interest in other topics such as employment opportunities, mental health, and mentorship that the program was unfortunately unable to accommodate. However, the Learning Team was able to absorb the interest in storytelling and networking within the goals of the story-sharing events conducted in September, November and May.

Participants wanted a wide range of educational offerings

(n=52, participants who responded to the supports survey)



Experiment with more community-building formats

Build in more peer support. In the open-ended workshop poll questions, participants expressed an interest in more peer support. In both these responses and reflective discussions at the end of the story-sharing workshops, participants said that they valued learning alongside others in similar situations. Some suggested ideas like family-friendly park gatherings or monthly Zoom meetups to boost participation for people who don't have cars. Others suggested a group chat on Facebook or SMS. This feedback about peer support is corroborated by the Learning Team's observations that it's worth testing different community-building formats to help connect and grow future program advocates.

Convene early. Attendees at the last event said it's important to convene the cohort at the beginning to hear from past GRIT participants how they spent the money. They said it took them 3-5 months for their mindsets to shift into believing a better

"I feel like it would have been really helpful at the very beginning to hear how people used the GRIT money. I would have liked to have heard this before September."

life might be possible. They didn't think that the funds would keep coming. By the time they trusted it and started to save, the program was nearly done. But meeting past participants and hearing tips about financial literacy early on would have helped participants make this shift sooner.

Headline safety for Spanish-speaking immigrant communities

During a focus group with four participants in Spanish, they shared why attendance at events was likely low for the Hispanic community. With the real threats of deportation impacting BIPOC people in the current political climate, the participants said it's crucial to ensure that events are safe from government surveillance. One suggestion was to offer virtual and hybrid workshops. They also encouraged communicating to participants what precautions are being taken, as well as how, as a nonprofit, UWPC is safeguarding their personal data. Lastly, participants suggested doing more outreach – like putting up recruitment flyers – in places such as Goodwill and Hispanic grocery stores to build programmatic awareness.

“With the political climate, people are more afraid. Don't want to participate. A good option would be to say that all of the information that you're [asking people to provide], you're not going to provide it to anyone else. It's a secure place. Saying more up front, hey, bond with us and we aren't going to share anything with anyone. “

Co-Design a Cash+ Approach with Justice-Involved Communities

In a small focus group with 3 individuals with experiences of justice involvement, participants shared insights on how guaranteed income could support reintegration. While more participatory research is needed, four key recommendations emerged:

Start cash transfers early while people are incarcerated. Support should begin pre-trial or before release – especially for those accused of non-violent crimes – because people often face imprisonment due to being unable to afford quality legal defense or court expenses. Incarceration for any length of time puts them further behind other people, because they must make up costly legal and court expenses.

Address transportation barriers. Regaining a driver's license – often lost due to unpaid fines or outstanding child support – was a major hurdle, a freedom that sometimes took participants years to regain. It's a vicious cycle: without a license or reliable transportation, it's difficult to get to work; without income, debts that block license reinstatement pile up.

Provide an upfront lump sum. Upon release, people start from nothing, or even less. A large, one-time initial payment could help cover essential re-entry costs like clothing, hygiene products, and housing deposits. A guaranteed income program for this population should be designed for these high up-front costs.

Offer optional navigation and peer support. Beyond cash, participants emphasized the need for help navigating complex systems, which require “an ID to get an ID.” Having a dedicated advocate or social worker to provide individual guidance, paired with a cohort of peers moving through re-entry together, could reduce isolation, build confidence, and make the process less overwhelming. Regular check-ins with peers led by a supportive counselor were seen as especially powerful for preventing recidivism.

“You need to have a form of ID to get ID... You have to have previous ID, a birth certificate. That will definitely be a good place for advocates to step in and help them. Maybe they could even take them all to carpool to the Health Department to get their birth certificate...Get them all in a group and help them navigate it together. That sense of being in a group will be really helpful for them [to feel like they’re] not going it alone.”

LT Learning Team Impacts

Centering lived experts' insights and involvement in this participatory evaluation process was highly impactful for Learning Team members. Throughout the year, the 8 GRIT members of the Learning Team shared how this approach led to gains in their sense of community and confidence to engage in advocacy. Several themes are evident in their reflections.

Frequent opportunities to share cultivated confidence over time

Several Learning Team members who were previous or current participants of GRIT shared that they felt shy, nervous, or unsure at the beginning about sharing their experiences. But through engaging with the Learning Team over time, they found their voices. Repeated opportunities to share their personal stories in supportive, small and large-group settings ameliorated lingering feelings of stigma for their participation in



GRIT. Two Team members accompanied UWPC staff to an advocacy day in Olympia to share with state legislators what they were learning about guaranteed income – from both their own personal experience as GRIT recipients and as members of the Learning Team.¹⁴ Being part of a community of storytellers helped them feel the collective power of their individual journeys, and helped them grow their self-efficacy and civic engagement capabilities.

“[Advocacy day at the Legislature] got better and better...I was feeling a lot better to what I could actually speak on and not be so nervous about messing up or saying the wrong thing.”

¹⁴ The photograph is from Advocacy Day on the Hill in Olympia. Pictured are Thierry Prim and Danielle Bryant, Senator T'wina Nobles, & UWPC staff including CEO Dona Ponepinto and GRIT Director Venus Dean-Bullinger.

Collective storytelling strengthened fulfillment and belonging

Learning Team members who were GRIT participants (current and former) reported a strong sense of personal fulfillment throughout their involvement. They became compelling advocates who were able to see their experiences as powerful evidence for why more supportive systems are needed. By engaging directly in evaluation and lobbying activities – from facilitating storytelling workshops to visiting the State Capital and talking to legislators – Learning Team members gained exposure to processes they previously felt alienated from. The participatory approach bridged those gaps, helping team members to feel like their voice truly mattered in research and policy-making systems.

“[The GRIT 1.0 surveys] almost felt like you’re just a number. Now we’re being personable about it... it’s way more interactive.”

Co-creation cultivated community and movement builders

The participatory nature of the evaluation – with co-created interactive surveys, in-person meetings, and peer-led storytelling – cultivated deep connections. Learning team members repeatedly emphasized that they felt they were “in this together,” which in turn fueled their motivation to advocate for their community. Hearing from others with similar struggles normalized their experiences and helped them become confident to speak about their lives in a way that connected to policy change. The supportive, communal setting of the Learning Team strengthened psychological safety and created a strong, collective identity amongst participants. As a result, Learning Team members pledged to sustain their advocacy and movement building efforts beyond the program’s end.

“Meeting you guys and hearing your stories made me feel like I’m not really alone. I feel empowered and just more confident... It’s definitely time for us to all pull together.”

“Just living hurts. We shouldn’t need programs like this. But if we get out there to the legislator and we gotta do testimonies, put my name down, because I’ll be there because I’m serious. The more we reach out to more people, the better the chances of us being supported that way.”

Appendices

Appendix 1: Participant Demographics		All GRIT 2.0 participants		Comparison population
Race/ethnicity				Pierce County ALICE population
American Indian/Alaska Native	0	0%		1%
Asian	4	2.3%		6%
Black or African American	49	27.4%		9%
Hispanic or Latino	46	26.3%		10%
Multiple selected	26	14.9%		10%
Native Hawaiian/Pacific Islander	6	3.4%		1%
Other	2	1.1%		0%
White	42	24.0%		62%
Language				Tacoma Population
English	146	83.4%		80.4%
Spanish	27	15.4%		9.2%
Mixed / Other	2	1.1%		10.4%

Demographics with no comparison group

ALICE data are not available on these demographics and comparisons to the population at large are not relevant because ALICE families vary substantially by these demographics compared to the general population.

Justice Involvement		
Recipient or a family member has justice system experience	64	36.6%
Income Level		
Under 100% FPL	75	42.9
100-200% FPL	100	57.1%
Gender (**Note: Analyses only compare Female and Male, difficult to collapse other categories)		
Female	137	78.3%
Male	34	19.4%
Non-binary	1	0.6%
Prefer not to answer	1	0.6%
Transgender	2	1.1%
Education level		
Below HS	17	9.7%
HS / HS equivalent	104	59.4%
Beyond HS	54	30.9%
TOTAL	175	

Participants' childcare experience

A third of participants who use childcare provided their own care, followed by use of formal care programs (27%) and then by children staying on their own or with a sibling (26%). Only 6% can easily afford their current childcare situation and less than 16% have a childcare situation that allows them to have the life they want. Less than a third of those using childcare reported government assistance. Notably, half of these participants show concern about losing government assistance for childcare if they earn too much income (see Statistics Note [19]).

Appendix 2: Why we can trust the data

How well does the data represent everyone's experience? We know that not everyone responded to the survey, so can we trust that what we learned represents the experience of all GRIT participants? The table on page 17 shows that we had a high enough response rate that we can be 90% confident that the survey results would not have changed if we'd had all 175 participants take the survey (plus or minus between 5% and 6%). We can also be confident that the people who didn't take the survey did not differ much from those who did; the demographics for those who participated in surveys were not significantly different from those who did not respond to any surveys (see table below).

There are two potential sources of bias that may affect the validity of both the quantitative and qualitative data: The first was discussed above – social desirability bias, which is tendency of respondents to answer questions in a manner that will be viewed favorably by others. That bias is particularly relevant in this evaluation because of the many efforts made to break down walls between participants, evaluators and policymakers. However, looked at another way, the more trust there is, sometimes that makes more people feel willing to share honestly.

A second possible source of bias is recency bias, which is a kind of memory bias where people give greater importance to the most recent event. Some of the survey questions asked people to remember back to compare their current situation to an earlier one. It is sometimes difficult to remember how we felt “back then,” even when it's only a matter of a few months.

Regarding the qualitative data, because we conducted this research in a participatory way, we accepted that Learning Team activities would impact the participant experience. Rather than seeing that as “bias” in the traditional positivist sense, we view that as the learning activities being mutually impactful for both participants and program alike.

Representativeness of the Survey Sample

Demographics for those who participated in surveys did not differ from those who did not respond to any surveys.

Race/ethnicity	All participants		Completed at least 1 survey	
African National/Caribbean Islander	1	0.6%	1	0.7%
Asian	4	2.3%	4	2.8%
Black or African American	48	27.4%	40	27.6%

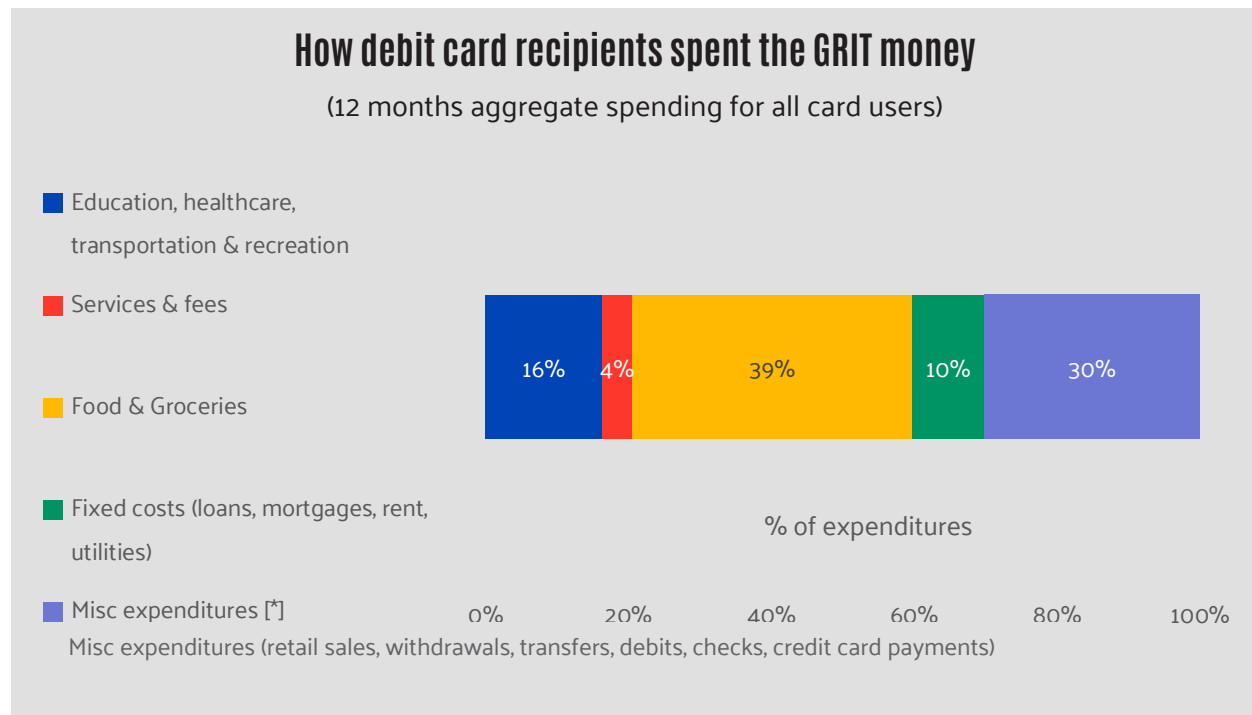
Hispanic or Latino	46	26.3%	37	25.5%
Multiple selected	26	14.9%	18	12.4%
Native Hawaiian/Pacific Islander	6	3.4%	6	4.1%
Other	2	1.1%	2	1.4%
White	42	24.0%	37	25.5%
TOTAL ($\chi^2(3,175) = 1.32, p = .72$, not significant (n.s.))	175		145	
Language	All participants		Completed at least 1 survey	
English	146	83.4%	122	84.1%
Spanish	27	15.4%	21	14.5%
Mixed / Other	2	1.1%	2	1.4%
TOTAL ($\chi^2(1,173) = .53, p = .46$, n.s.)	175		145	
Justice Involvement	All participants		Completed at least 1 survey	
Yes	64	36.6%	53	36.6%
No	111	63.4%	92	63.4%
TOTAL ($\chi^2(1,175) = .0001, p = .99$, n.s.)	175		145	
Income Level	All participants		Completed at least 1 survey	
Under 100% FPL	75	42.9%	64	44.1%
100-200% FPL	100	57.1%	81	55.9%
TOTAL ($\chi^2(1,175) = .14, p = .70$, n.s.)	175		145	

Gender	All participants		Completed at least 1 survey	
Female	137	78.3%	116	80.0%
Male	34	19.4%	25	17.2%
Non-binary	1	0.6%	1	0.7%
Prefer not to answer	1	0.6%	1	0.7%
Transgender	2	1.1%	2	1.4%
TOTAL ($\chi^2(1,171) = 2.34, p = .13, n.s.$)	175		145	
(**Note: Analyses only compare Female and Male, difficult to collapse other categories)				
Education level	All participants		Completed at least 1 survey	
Below HS	17	9.7%	12	8.3%
HS / HS equivalent	104	59.4%	87	60.0%
Beyond HS	54	30.9%	46	31.7%
TOTAL ($\chi^2(1,175) = 2.05, p = .36, n.s.$)	175		145	

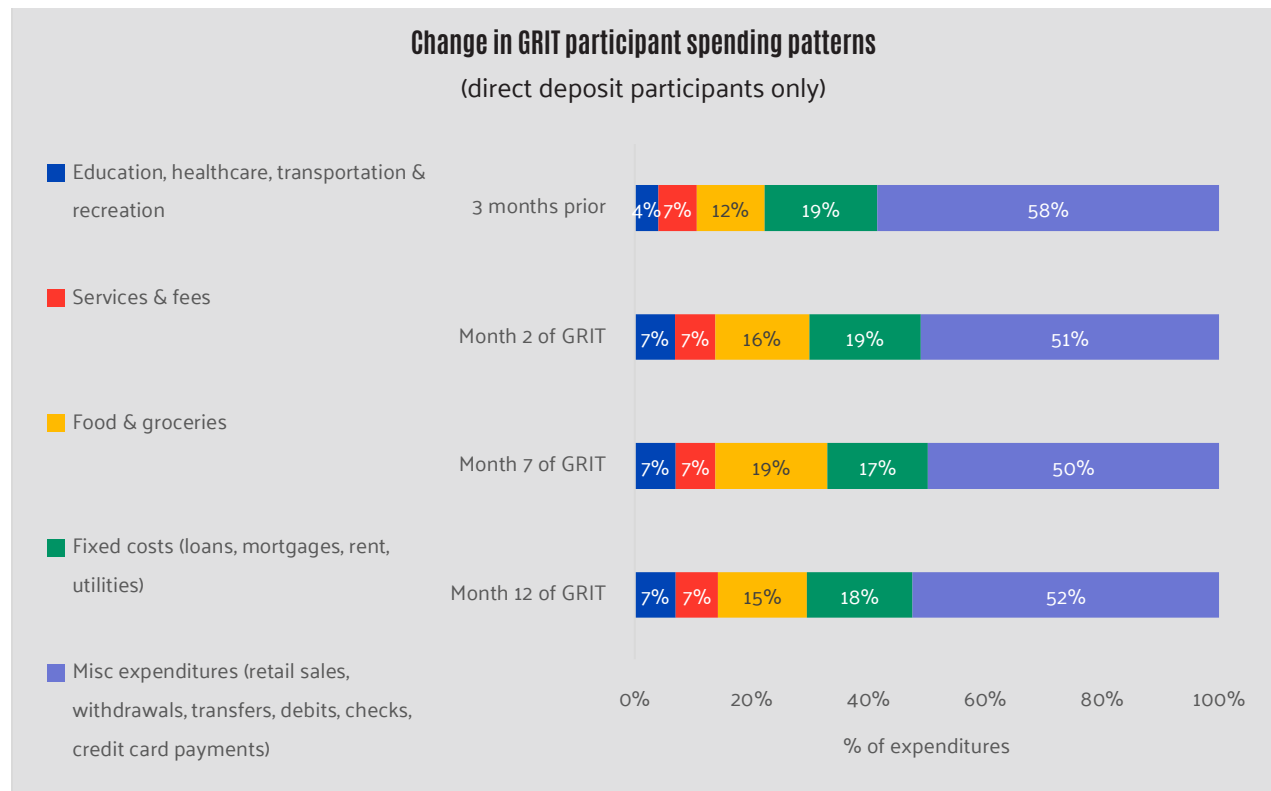
Appendix 3: Financial Transaction Data

GRIT participants received their payments in one of two ways: via direct deposit into their bank account, or with a dedicated debit card.

For those who received their GRIT money via a Chime debit card, the Kimbo platform allowed us to see how they spent those specific funds, but not what the impact of the funds was on their spending overall because we could not see how the additional income offset bank account expense records.



For those who used the direct deposit method, the Plaid platform provided, monthly in aggregate, the percentage participants spent out of their bank accounts on several different expenditure categories. We could see over time how people's spending patterns changed, but there is one very large category (accounting for more than half of expenditures) that is opaque: miscellaneous expenditures, which included retail sales, withdrawals, transfers, debits, checks, credit card payments. We can see that over the course of the year, those miscellaneous expense dipped somewhat, while groceries increased and then decreased. Otherwise, spending patterns stayed stable. In other words, the bank spending data tell us very little about how GRIT impacted participants' spending



Appendix 4: Learning Team Members and Affiliations

The GRIT 2.0 Learning Team		
GRIT participants	Policy Stakeholders	United Way Pierce County
Damian Espinosa (1.0)	Evan Koepfler (PC)	Shawn Paton, VP of Impact
Lakisha Couch (1.0)	Gwen Teok (DSHS)	Venus Dean-Bullinger, GRIT Program Director
Stephanie Bartella (1.0)	Paige Armstrong (CT)	
Brenda Rodriguez (2.0)		Learning Team Co-Leads (Consultants):
Danielle Bryant (2.0)		Bronwyn Clarke, MPhil, Clarke Research
Felicia Schardt (2.0)		Yve Susskind, PhD, Praxis Associates
Lyssette Iglesias (2.0)		
Thiery Prim (2.0)		



Figure 5 Most of the Learning Team and UWPC staff at the final celebratory potluck.

Appendix 5: Comparison of GRIT 1.0 and GRIT 2.0

GRIT 2.0 was the second guaranteed income program in Tacoma. GRIT 1.0 was one of over 30 guaranteed income pilots across the United States that were evaluated by the University of Pennsylvania's Center for Guaranteed Income Research in partnership with Mayors for a Guaranteed Income. GRIT 1.0 was funded by a combination of public and private dollars, whereas 2.0 was funded by the Washington State Legislature. The table compares the two programs.

GRIT 1.0	GRIT 2.0
Unconditionally distributed \$500 per month to ALICE families.	Unconditionally distributed \$500 per month to ALICE families. Participants were also offered optional financial literacy workshops and opportunities to build community together and share their stories with the public.
13 months	12 months
110 families	175 families
Specific Tacoma neighborhoods	Greater Tacoma Area (including several Pierce County zip codes)
All family incomes between 100% and 200% of FPL	57% with incomes between 100% and 200% of FPL 43% of families with incomes below 100% of FPL

Appendix 6: Survey Summary

Topic	Baseline application	Survey 1	Survey 2	Survey 3	Notes
Adult education	X		X	X	Surveys 2 & 3 asked about GRIT impacts on adult education. Baseline and surveys 2 & 3 included education participation.
Kid impacts			X	X	Surveys 2 & 3 asked open-ended questions, including about children's socio-emotional health.
Childcare situation		X	X	X	Survey 1 asked an open-ended question about childcare. Survey 2 asked in-depth questions about participants' childcare situations. Survey 3 asked about GRIT impacts on childcare.
Health & Wellbeing			X	X	Survey 2 asked in-depth questions about mental/physical health and healthcare access. Survey 3 asked whether GRIT made it possible to stay home from work.
Work	X	X	X	X	Each survey asked how much participants were working and number of jobs they had. They also asked how people felt about their work situations. Baseline asked how much people were working.
Housing		X	X	X	Each survey asked participants about their current living situation and whether it had recently changed, and how. Participants told us if these changes put them in better or worse living situations.
Caregiving		X	X	X	Each survey asked about time participants spent on unpaid caregiving. However, this was interpreted broadly by participants, so we're limited in the conclusions we can draw.

Helping community			X		Survey 2 asked participants about ways they are helping their community more now compared to before GRIT.
Time & access		X	X		Surveys 1 and 2 asked open-ended questions about what the GRIT money allowed participants to do with their time that they couldn't do before.
Spending			X	X	Surveys 2 and 3 asked how participants chose to spend the GRIT money, and about what they could afford now compared to before GRIT.
Benefits	X	X	X	X	Each survey and baseline asked participants to list the benefits they were currently receiving.
Income	X	X	X	X	Each survey asked participants to estimate their monthly income. Baseline asked for an annual income estimate.
Economic & food security	X	X	X	X	Each survey asked about families' food security. Surveys 2, 3, and the baseline application asked about economic security using a scale to assess income adequacy to cover basic needs.
Workshops				X	Survey 3 asked about workshop attendance and applications of what attendees learned.
Program feedback		X	X	X	Each survey asked participants about their programmatic experience, from how easy it was to get the payments to recommendations they'd have for a GRIT 3.0
Post-GRIT expectations				X	Survey 3 asked about participants' expectations for their situations after GRIT.

Statistics & End Notes

[1] Participants who were working over 40 hrs/wk prior to GRIT were significantly more likely to reduce their hours worked during GRIT, while those working under or up to 40 hrs/wk at baseline were more likely to increase their hours worked. $\chi^2(2,76)=11.99, p=.002$.

[2] W3: No significant change in distribution of work satisfaction between Survey 1 and Survey 3, $\chi^2(2,169) = 4.15, p = .12$. No statistically reliable association between baseline workload before GRIT and the change in work satisfaction. $\chi^2(2,75)=0.42, p=.81$ and no statistically reliable association between the change in workload during GRIT and the change in work satisfaction. $\chi^2(4,76)=1.20, p=.88$. Interpretation: Changes to work satisfaction were not linked to number of hours worked.

[3] Although there appears to be a tendency towards greater full-time employment toward the end of GRIT, this was not a statistically reliable observation, $\chi^2(2,255) = 3.90, p = .14$. There was also no significant change in the number of jobs, though the number of jobs question lacks validity because we don't know how people interpreted it. For example, if someone had a housecleaning business, did they count that as one job, or each client as a job? If they were a ride share or delivery driver, did they count that as one job, or each service they worked for as a separate job?

[4] A total of 126 participants responded to education-related questions in Survey 2 or Survey 3. Among them, education involvement increased from 38% to 45% ($\chi^2(1,252)=1.32, p=.25, n.s.$). Of these participants, 36 continued their programs; 12 participants were no longer students during GRIT; and another 21 began an educational/training program within that time. This is reflected in the moderate Pearson's phi correlation between enrollment prior to and during GRIT ($\phi=.47, p<.00001$).

[5] For the 88 participants who provided monthly income data in both Surveys 1 and 3, 65 (74%) were employed at the start and the end of GRIT, with monthly incomes averaging \$2,010 and \$2,316 at the start and end of GRIT, respectively. This increase in reported income was statistically reliable, $t(64)=2.43, p=.018$. Further analyses for these 65 participants showed great variability in income, particularly for the lowest income participants. Overall, income remained stable (within 10%) for 13 participants (20%; $t(12)=-.012, p=.99$), while it decreased for 20 (31%; $t(19)=-7.34, p<.00001$) and increased for 32 (49%; $t(31)=6.60, p<.00001$). Those for whom income decreased reported 37% lower monthly incomes on average (from \$2,144 to \$1,471, overall), while those for whom income increased reported 141% higher monthly incomes on average (from \$41,673 to \$2,717, overall).

There were no observable interactions between changes in monthly income and any demographic variable. Race/ethnicity: $\chi^2(6,65)=6.88, p=.33, n.s.$ Language: $\chi^2(2,64)=4.59, p=.10, n.s.$ Justice involvement: $\chi^2(2,65)=13, p=.94, n.s.$ Gender: can't perform stats with missing cell.

[6] Economic security category from Survey 1 has been used as baseline rather than the Application data; the application had additional categories ("N/A" and "Receive no income/benefits") that were difficult to match up, and the other categories were less descriptive than those in the survey. There seemed to be a disconnect

between what people reported as pre-GRIT in Survey 1 and what they'd indicated on the application. Comparisons between time points are restricted to matched differences between Survey 3 and Survey 1 baselines (however, we did use comparisons from application baseline to show the sample of participants who completed at least one survey was representative of the whole population of GRIT recipients).

[7] Sixty percent of participants reported feeling their financial situation would overall be better after being in GRIT, with the remaining participants feeling their situation would either be the same or worse. Almost half of participants remained in the same economic security category from Survey 1 to Survey 3, while a third showed improvements in economic status. Change in economic security was not statistically related to financial expectations following GRIT overall, $\chi^2(4,84)=4.76$, $p=.31$. However, there was a strong relationship between participants' reported economic security category in the last survey and their expectations for their financial situation following the end of GRIT, $\chi^2(6,104)=21.72$, $p=.001$, with proportionately greater positive outlooks with greater economic security.

[8] The percentage of participants who reported any incidents related to housing was greater at the beginning versus the end of GRIT (66% and 43%, respectively), $\chi^2(1,220) = 11.97$, $p = .0005$.

[9] A total of 31 participants reported having moved during GRIT, 5 of whom reported having moved more than once. For these 36 moves in total, 29 (81%) were associated with participants reporting that their housing situation had improved.

[10] The distributions of changes in the four health measures statistically differ from one another, $\chi^2(6,404) = 20.64$, $p=.002$, primarily due to a greater proportion of participants reporting improvements in physical and mental health while also reporting no changes in access to healthcare. Nonetheless, responses for all four measures were moderately correlated with one another (all $p<.001$, meaning that, overall, when participants reported positive change in one measure they were more likely to report positive change in all measures. Among the relationships between the four health measures, changes in physical and mental health showed slightly lower correlations to changes in healthcare access ($p = .42$ and $.41$, respectively); the strongest correlation was between changes to physical health and changes to mental health ($p = .58$).

[11] No observable interaction between changes in work hours and mention of family time, $\chi^2(2,76)=1.75$, $p=.42$, *n.s.*

[12] This qualitative finding is somewhat bolstered by the survey finding that over time, more participants spent time as unpaid caregivers (though this is a trend and not statistically significant). But also trending (though not statistically significant) was the finding that those spending fewer hours as an unpaid caregiver over the course of GRIT were more likely to mention that they were able to spend more time with family/children. Participants may have not interpreted spending quality time with their kids as unpaid caregiving. These findings highlight that the questions related to unpaid caregiving may lack validity because we don't know how people are interpreting it. Overall, there was a trend over time for proportionately more participants to spend any amount of time as an unpaid caregiver, $\chi^2(2,314) = 5.19$, $p = .074$, trending. However, looking at individuals' changes to

hours spent as an unpaid caregiver, participants were equally likely to spend fewer, the same, and more hours per week (32%, 37%, and 32%, respectively).

Participants who reported spending fewer hours as an unpaid caregiver over the course of GRIT were more likely to mention that they were able to spend more time with family/children, relative to those whose caregiver hours remained the same or increased, $\chi^2(4,102)=5.76$, $p=.056$, trending. No observable interaction between changes in work hours and changes in caregiver hours, $\chi^2(4,72)=2.14$, $p=.71$, n.s. However, at the start of GRIT, participants showed a weak inverse correlation between the number of hours worked and the number of hours spent as an unpaid caregiver, with higher workload associated with slightly lower caregiver time, $r(99)=-.20$, $p=.051$. By the end of GRIT, the link between hours worked and hours as a caregiver was negligible, $r(86)=-.05$, $p=.64$. No observable relationship between changes in the amount of time spent as an unpaid caregiver and changes to monthly income, $\chi^2(4,65) = 2.44$, $p = .66$, n.s.

13 (a) For the 108 participants who responded to Survey 3, 76 (70%) were receiving at least one benefit at Application. Of these, 33 (43%) reported losing at least one benefit by the end of GRIT. (b) In particular, 17 participants reported losing SNAP and 1 reported losing TANF (28% and 68%, respectively, of those who held these benefits at Application). There was a strong tendency for those who reported losing any benefits to be in the lower income level, $\chi^2(1,76) = 3.80$, $p = .051$, but this finding was not specific to those receiving SNAP, $\chi^2(1,76) = .081$, $p = .78$, n.s., or TANF, $\chi^2(1,76) = .046$, $p = .83$, n.s.

[14] Justice involvement and education during GRIT: $\chi^2(1,126)=8.27$, $p=.004$. Prior education level and education during GRIT: $\chi^2(2,126)=10.38$, $p=.006$.

[15] Change in economic security was not statistically related to financial expectations following GRIT overall, $\chi^2(4,84)=4.76$, $p=.31$. However, there was a trending association between financial outlook and baseline income level, $\chi^2(2,84)=5.23$, $p=.07$, where participants at 100-200% FPL reported better expectations for their finances following GRIT relative to their counterparts under 100% FPL. There was also a strong relationship between participants' reported economic security category in the last survey and their expectations for their financial situation following the end of GRIT, $\chi^2(6,104)=21.72$, $p=.001$, with proportionately greater positive outlooks with greater economic security

[16] The relationships among the four health change measures were influenced to varying degrees by demographic variables. For example, the statistical reliability of the correlations was driven by English-speaking participants (although note that the much lower number of Spanish-speaking participants makes it more difficult to observe statistically reliable correlations). More notable demographic influences on the correlations among the four health measures were those of income level and race/ethnicity. That is, participants with income at 100-200% FPL showed stronger and more statistically reliable correlations (i.e., changes were more synchronized across the four health measures) relative to those with income under 100% FPL. Similarly, for most correlations, participants with mixed ethnicities showed more variable responses across the four health measures, followed by Hispanic/Latino participants; Black / African American and White participants showed the strongest correlations among health measures, particularly for the correlation between physical health

changes and mental health changes ($p = .62$ and $.72$, respectively), the correlation between physical health changes and changes in the ability to maintain health at home ($p = .77$ and $.68$, respectively), and the correlation between mental health changes and changes in the ability to maintain health at home ($p = .72$ and $.70$, respectively). Interestingly, this pattern held for a higher correlation between personal health maintenance and changes in access to healthcare only for Black / African American participants but not White participants ($p = .70$ and $.45$, respectively).

[17] While there was no overall effect of justice involvement on children's social-emotional wellbeing among the participants who responded, there were statistically reliable differences in reports of new experiences and of social inclusion. While justice-involved participants more frequently reported being able to offer their children new experiences, $\chi^2(3,93) = 4.34$, $p = .03$, they were less likely to report greater social inclusion relative to their participants with no justice involvement, $\chi^2(3,93) = 5.74$, $p = .016$. While there was no overall effect of race/ethnicity on children's social-emotional wellbeing among the participants who responded, there was a slight trend toward a relationship between race/ethnicity and reporting greater social inclusion due to GRIT, $\chi^2(3,93) = 7.11$, $p = .068$, trending, primarily due to White participants reporting more social inclusion.

[18] Economic security: $\chi^2(2,84)=7.18$, $p=.028$, significant. Food security: $\chi^2(2,84)=4.50$, $p=.10$, trending. Financial outlook: $\chi^2(2,84)=2.49$, $p=.29$. n.s.

[19] A total of 102 participants reported on their childcare arrangements in Survey 2. Of these, 69 (68%) relied on a single arrangement for their children, 27 (26%) reported two arrangements, and 6 (6%) used a combination of three arrangements. As expected, the number of childcare arrangements needed was largely driven by the number of children in the household, $\chi^2(4,102)=14.86$, $p=.005$. For all childcare arrangements reported, a third indicated care provided by the participants themselves, followed by use of formal care programs and then by children staying on their own.

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GRIT 2.0 and this report were made possible with funding from the Washington State Legislature, administered by the Department of Social & Health Services.



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We extend our deep gratitude to members of the GRIT 2.0 Learning Team and their families who often showed up to volunteer at workshops. Thank you. We're also grateful to our partners at Dynamic Language and the Multicultural Family Hope Center for their assistance with workshops, and to Dr. Maha Adamo and Farrah Daoud of Praxis Associates for statistical analysis and data visualization, and qualitative analysis support, respectively. And to Scott Needham who generously volunteered his time on early iterations of data visualizations that helped reveal the emerging story.

Thank you also to Mayor Victoria Woodards for joining an early Learning Team meeting to reinforce the importance of this work, and to the other elected officials who participated in the Learning Team events: County Council Chair Jani Hitchen, Senator Twina Nobles, Tacoma City Councilors Kristina Walker and Joe Bushnell, and Parks Tacoma Commissioner Matt Mauer.

To contact the UWPC with questions or to express interest in getting involved, please email GRIT@uwpc.org or call 253-272-4263.