

Guaranteed Income Pilot

FREQUENTLY ASKED QUESTIONS







ABOUT GUARANTEED INCOME

What is Guaranteed Income (GI)?

It is an unconditional and recurring cash payment, with no strings attached. This means you can spend the money how you need to and there are no requirements to continue to receive the money (e.g. no work requirements). It is meant to supplement, not replace, your existing social safety net benefits.

Is Guaranteed Income taxable?

<u>Not in California.</u> The California Franchise Tax Board has identified GI from this pilot as a gift, which is not taxable at the state level. The project will provide documentation of the state tax board decision to each participant.

<u>Possibly Federally.</u> The project will provide documentation to each participant that GI payments fall under the IRS' General Welfare Doctrine and should be categorized as gifts. However, since the IRS has not made a formal rule on the taxation (or not) of guaranteed income, there is a possibility that they could decide it is taxable.

Can Guaranteed Income be garnished?

Possibly. However, a letter will be provided to every participant that identifies GI payments as gifts per the CA Franchise Tax Board and as excludable under the general welfare exclusion outlined by the IRS

Will my public benefits be affected by participating in the GI program?

Some benefits could be affected, while others will not be affected at all. California Work Opportunity and Responsibility to Kids (CalWORKS), CalFresh, General Assistance/General Relief, and Medi-Cal will not be affected, Housing benefits, Supplemental Security Income (SSI) and other benefits could be impacted. All people who apply will have an opportunity to talk to a benefits counselor about their specific situation regarding any public benefits they receive. At that time, they can decide whether they want to participate`





ABOUT CA'S GUARANTEED INCOME RESEARCH PROJECT

? What is California's Guaranteed Income (GI) Pilot Program?

As part of the Fiscal Year 2021-22 budget agreed to by California's Governor and the Legislature, the California Department of Social Services (CDSS) oversees a guaranteed income pilot program administered by iFoster. Under this program, seven pilot sites will provide up to 18 months of cash payments to low-income youth transitioning out of extended foster care and pregnant people.

The CDSS has contracted with the Urban Institute to evaluate what it takes to implement a GI program, its impact on participants and how GI payments interact with other benefits. As a result, this project contains an impact and implementation study. Participation in the study is completely optional.

? Who is iFoster, and what is iFoster's role in the GI Pilot Program?

iFoster is a California based national nonprofit serving 150,000 children and youth in foster care and those who have aged out, both directly and through a network of thousands of agency partners. iFoster's mission is to ensure that every child growing up outside of their biological home has the resources they need to become successful independent adults. iFoster connects youth, their caregivers, agency workers and supportive adults to available resources, including tangible products, government benefits, programs, learning tools and other services. In 2022, iFoster provided over \$190 million worth of resources and services. See below for supportive services that iFoster can provide to support Transition Age Youth (TAY).

iFoster is one of the selected pilot sites for California's Guaranteed Income (GI) Pilot Program. In this program, 600 young adults who were in foster care will be enrolled in a randomized controlled trial. 300 of them will be selected as participants and receive \$750 for 18 months. The remaining former foster youth will have the option to participate in the research study and receive a smaller monthly stipend.

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ELIGIBILITY AND APPLICATION PROCESS

- Who is eligible for the iFoster GI Pilot Program? Must meet ALL the following requirements below:
 - AGE/ CASE TYPE: You must also be aging out of extended foster care or juvenile probation at age 21. You can apply while you are still in care up to 90 days prior to turning.
 - **2. COUNTY:** You must be a resident of California and your county of jurisdiction at the time you age out must be one of the following:

Alpine	Los Angeles	San Luis Obispo
Amador	Madera	Santa Barbara
Butte	Marin	Santa Clara
Calaveras	Mariposa	Santa Cruz
Colusa	Mendocino	Shasta
Contra Costa	Merced	Sierra
Del Norte	Modoc	Siskiyou
El Dorado	Mono	Solano
Fresno	Monterey	Sonoma
Glenn	Nevada	Stanislaus
Humboldt	Orange	Sutter
Imperial	Placer	Tehama
Inyo	Plumas	Trinity
Kern	Sacramento	Tulare
Kings	San Benito	Tuolumne
Lake	San Diego	Yolo
Lassen	San Joaquin	Yuba

- 3. INCOME: Your yearly income cannot exceed the Family Needs Calculator (FNC) income for a 2 adult/ 2 infants household for your county of residence (this does NOT include unearned income or gifts). Examples of unearned income or gifts can include: cash benefits like Social Security, disability, pensions, unemployment, CalFresh, CalWORKs, SILP stipends, FAFSA/Pell/Chafee, AmeriCorps or other internship stipends, or any other gift/scholarship/stipend not related to working or this stipend that you may receive). The FNC income chart can found here.
- 4. NO DUAL ENROLLMENT: You cannot be enrolled in another GI project.
- ? How do I apply for the iFoster GI Pilot Program?

ELIGIBILITY AND APPLICATION PROCESS

When can I apply for iFoster's GI Pilot Program?

The enrollment period is from November 14, 2023 to July 31, 2024 (or until the program is full), but you can complete the referral form at any time.

You can apply while you are still in care 90 days before your 21st birthday. You still qualify for other resources from iFoster outside of that enrollment period, but you must apply for GI during that time to qualify for GI payments.

What is the enrollment process, and how long does it take?

- From referral to enrollment in the GI pilot can take several weeks. However, Youth will have an iFoster peer navigator (a former California foster youth who is now an iFoster team member) assisting them every step of the way.
 - 1. NEEDS ASSESSMENT WITH PEER NAVIGATOR: Within 1-2 business days of submitting a referral form, an iFoster peer navigator will reach out to the applicant to discuss their resource and service needs, connect them to resources, help them apply for government benefits, refer them to supportive services, and review the GI pilot project with them.
 - 2. **COMPLETE GI APPLICATION**: If the Youth is identified as potentially eligible for the GI Pilot and wants to proceed, iFoster will help them complete a specific GI pilot application.
 - 3. **APPLICATION REVIEW:** The California Department of Social Services (CDSS) reviews the application to make an eligibility determination.
 - 4. RANDOMIZATION: Youth applications deemed eligible by CDSS are sent to Urban Institute, the pilot research team, to be randomized. Youth applicants will be randomly assigned to either the Participant group or the Control group. The Participant group will receive the monthly GI payment of \$750 a month for 18 months. The Control group will receive \$20 a month for 18 months plus cash incentives for completing surveys throughout 18 months (\$25 at baseline, \$10 per text survey, \$50 for follow-up survey).
 - 5. **NOTIFICATION:** Youth will be notified of their enrollment into the GI pilot project and which group they have been enrolled into via automated text and email with a follow-up from iFoster. (See diagram on next page).





ELIGIBILITY AND APPLICATION PROCESS

Youth or Worker submits referral form to iFoster iFoster
follows-up
with Youth,
connects
Youth to
needed
resources and
check GI pilot
eligiblity

If youth is eligible and wants to apply for GI, iFoster provides GI application

CDSS reviews eligiblity

If eligible,
Urban Institute
(researchers)
randomly
assigned
Youth to
participant or
control groups

Youth notified via automated email and/or text of enrollment into either GI Participant or Control group

SELECTION INTO THE GI PILOT PROJECT

- How will participants be selected for the GI pilot?
- iFoster will enroll 600 CA youth in both participant and control groups. The enrollment period will be November 14, 2023-July 31, 2024, or until the program is full. A TAY must meet the eligibility criteria and can apply to the program 90 days before turning 21 years old. CDSS and Urban Institute will check eligibility and randomly assign eligible youth to either the participant or control group. Participant group will get \$750 a month for 18 months. Control group will get \$20 a month for 18 months plus a cash incentive for completing each of surveys throughout 18 months.
- How will I be notified if I am part of the GI pilot?
 Youth will receive an automatic notification via email and/or text of their status. It typically takes approximately 2-3 weeks from the time you submit the GI application.
- Oo I need a bank account in order to get GI payments?

 No. Youth can receive either direct deposit or a reloadable debit card that can be used at ATMs and retail stores.

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SELECTION INTO THE GI PILOT PROJECT

What does it mean that this is a research study?

While the benefits of guaranteed income programs have been documented, this is part of a research project that will be used to study the effects of this type of program so that we can learn about the project's impact on participants' health, well-being, housing and food security, effect on educational outcomes, and reduction of child welfare involvement.

Urban Institute will evaluate what it takes to implement a GI Program, its impact on the participants and how GI payments interact with existing benefits. Program participants do not need to participate in the research study to remain in the program and receive their monthly payments.

What is involved with research if I choose to participate?

For those who choose to be part of the study, program and control group participants will be asked to take a up to four surveys and answer questions about how they are feeling about different aspects of their lives. The first survey will take about 20 minutes and be offered to you when you apply. Youth will receive \$25 for completing this survey. There will be two short text surveys you'll received 6 months and 12 months into the program that will come with a \$10 incentive; and a final survey at the end (18 months) for which you will get \$50 for completing. Youth can choose which surveys to participate in and which questions to answer.

The individual information collected will only be used by the research team, and no individual information will be shared with anyone else. Only aggregate data will be shared with others to report on the overall project outcomes. The data will help reform current policies, guide future programs, and aid in expanding our social safety net.

IFOSTER RESOURCES AND SUPPORTIVE

If I am not selected for the GI program, are there other resources for me?



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CLICK OR SCAN TO APPLY



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Interested?

NEED	Resources and Services Provided
Basic Needs	 Housing navigation including, referral and application assistance for THP-Plus, FUP and FYI HUD vouchers, and other local housing options Utility discounts application assistance (gas, water) Free smartphone with unlimited voice, text and high speed data through iFoster's Phones for Foster Youth program Free high speed Internet application assistance Emergency shelter referral Emergency food referral Free enrollment in national discount programs that can save youth \$5,000/year
Government Benefits	 Counseling, application aid, submission, enrollment status follow-up, recertification for Medicaid, SNAP, SNAP E&T, WIC, CARE/FERA, child care subsidies
Health and Wellness	 Free eyeglasses, eye exams Braces for \$650, including all treatment visits Mental health therapy referrals Life coach Extracurricular activities scholarships
Education	 Free tutoring with over 5,000 tutors nationwide FAFSA/Pell/Chafee application aid Academic and financial aid support referrals Up to 80% off school supplies
Employment	 Career exploration Job skills training 10 month paid internships: TAY AmeriCorps, Public Health TAY AmeriCorps Employment placement for short term paid internships and permanent jobs in retail, heavy construction (union), healthcare, social services Funding for right to work documents (i.e., government state ID, birth certificates, driver's license, SSN, citizenship), including replacements Funding for background checks and referral for felony crime expungement and sealing of juvenile records Funding for interview clothes and work tools/supplies Funding for transportation
Financial & Legal Counseling	 Credit remediation referral, budgeting, credit check EITC and tax assistance referral Pro bono (free) legal counseling referral
Life Skills	Workshops and self-directed trainings on self-sufficiency topics covering Basic Needs, Financial Literacy, Health/Wellness, Vocational, College and Career





