

Alameda County's Guaranteed Income Program for Young Adults Who Exited Extended Foster Care

Findings from a Formative Evaluation

Chapin Hall Research Brief

This brief presents findings from an evaluation of Alameda County's guaranteed income pilot for young people who aged out of extended foster care. It is based on survey data collected from participants, program data on supportive services provided to participants, and interviews with participants and staff.

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INTRODUCTION

In 2021, California's legislature approved the first state-funded guaranteed income pilot program in the U.S.¹ The California Department of Social Services issued a Request for Applications for the pilot in July 2022 and identified young people who aged out of extended foster care as a priority population. The Alameda County Social Services Agency applied for funding for the NET (Nourish, Empower, Trust) Growth Movement, a guaranteed income pilot designed by a team of young people with lived experience. The design team envisioned that unconditional cash payments would allow young people transitioning out of foster care to address their basic needs and overcome challenges that impede personal growth and prevent them from reaching their full potential. The application was not successful, but the Alameda County Board of Supervisors chose to support the implementation of the NET Growth Movement using county funds.

Young people were eligible for the pilot if they had been supervised in extended foster care by Alameda County before aging out. Altogether, 67 of the 90 young people who were eligible for the pilot enrolled. Participants received monthly cash payments of \$1,000 for 24 months. [Bay Area Community Services \(BACS\)](#) provided participants with optional supportive services, which included case management and financial literacy training. Care coordinators had a goal of connecting with each participant at least once per month. BACS also organized community events so that participants would have an opportunity to network and socialize. During the second year of the pilot, participants could earn up to \$5,000 in matching funds by accumulating savings, attending a financial literacy training, paying off debt, or achieving goals such as earning a vocational certificate or completing a semester of college.

METHODS

This brief draws upon data from three sources.

Survey data. We administered two surveys to pilot participants. Of the 67 pilot participants, 26 completed the first survey and 23 completed the second survey.² On average, participants completed the first survey 13.9 months after receiving their first guaranteed income payment; the range was 13.6 to 15.3 months). They completed the second survey, on average, 5.9 months after receiving their last guaranteed income payment; the range was 5.5 to 6.9 months. Participants received a \$25 gift card for each survey they completed.

Program data. We analyzed data on the supportive services that BACS provided to participants while they were enrolled in the program.

Interview data. We conducted two rounds of interviews.³ During the first round of interviews, which took place 21 to 22 months after participants began receiving their guaranteed income payments, we interviewed 6 participants, a BACS care coordinator, and the BACS program director. During the second round of interviews, which took place 9 to 11 months after the program had ended, we interviewed 8 participants and the BACS Program Director.⁴ Each participant who was interviewed received a \$50 gift card.

FINDINGS

Pilot Implementation

Monthly Payments

For the most part, neither the BACS staff nor the participants we interviewed reported any problems with participants being able to access their guaranteed income funds. However, some participants lost their bank cards and needed to get a replacement. Additionally, one participant reported that she could not always see how much money was in the account into which the monthly guaranteed income payments were deposited.

“There was 2 or 3 months when I literally could not see what was in my bank account. . . the app wouldn't work. I've always been able to access [the guaranteed income funds] but [the app] definitely has some glitchy issues.

She also expressed frustration with some limitations of the bank card and the bank account.

“And then the biggest frustration with the card is that it's a swipe. There's no chip and there's no tap, and there's a lot of places that don't do swipe at all. It gets kind of irritating. You can't deposit checks into it. It doesn't let you connect your bank account to anything at all. So anytime I need to transfer money, I just have to do it manually with cash.

Case Management

The BACS Care Coordinators offered optional case management support to all the pilot participants. This support included monthly check-ins with each participant. As the Care Coordinator we interviewed explained:

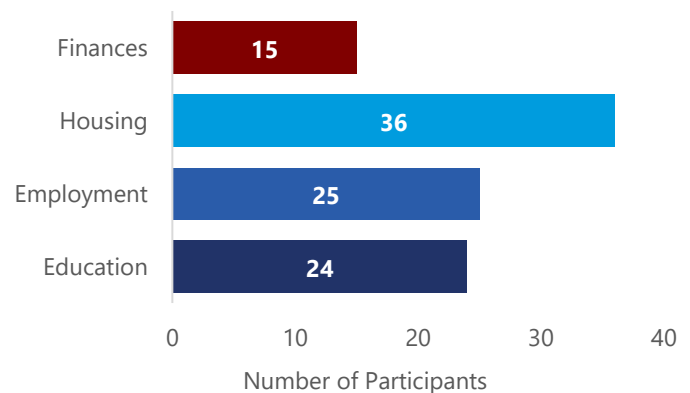
“We do our best to check in with participants at least once a month just to see how they're doing and try to make sure that we are proactively privy to any type of challenges where they may need support. [So] that they don't let challenges prevent them from moving forward.”

Case management was designed to be participant driven. During their first meeting, participants were able to choose the level of case management support they wanted from their assigned Care Coordinator. At one end of the spectrum were participants who wanted a lot of support and were proactive about reaching out to their care coordinator with questions or requests for guidance or assistance. At the other end of the spectrum were participants who wanted no support and were unresponsive to the Care Coordinators' outreach efforts. According to the Care Coordinator we interviewed:

“We have seen some that are very receptive--ones who are really hungry for that type of support and guidance, and not only receptive to it, but are more likely to actually reach out for it. And we've had some who wouldn't answer our calls or really weren't really receptive to engaging with us because it was optional.”

Care Coordinators focused on helping participants work toward goals they set for themselves and navigate any barriers to achieving those goals, often by connecting participants with community partners or other resources. Both the Care Coordinator and Program Director identified housing and employment as the top two areas that the Care Coordinators were working on with participants. This was supported by the program data (see Figure 1), which showed that Care Coordinators were most likely to engage with participants around housing-related goals.

Figure 1. Care Coordinators Were Most Likely to Engage with Participants around Housing-Related Goals



Some participants described their Care Coordinators as regularly checking in with them to see how they are doing and if they were making progress toward their goals. One participant explained that she “chose the lightest form of coaching because I kind of had my plans in order and I already knew what I wanted. But they do consistent follow-ups and check-ins and just ask for updates if I have any.”

Most of these participants appreciated the regular check-ins. One participant noted that “it's super helpful to have someone to kind of like check in and like do follow ups on stuff. It's nice to have someone that you can reach out to and request certain things from.” Another liked “just having those people there to support me with just checking in on me, how I'm doing, or basically just anything, sending me resources.” However, one participant said the check-ins made her feel like a probationer who had to report to her probation officer every week or two.

Some participants reported receiving frequent messages from their Care Coordinator about upcoming workshops or social events. For example, one participant noted that “they're really consistent about messaging. They will do calls and texts and emails like they really want you to get their messages, and they'll do a lot of follow-ups.” However, another participant described the emails she received from her Care Coordinator as “kind of spaced out. You'd get two or three, and then you wouldn't hear anything for a while. I would have preferred more consistent communication.” Likewise, another participant reported that “after we did the goals, I didn't really hear much else from [my] Care Coordinator.”

Some of the participants we interviewed were satisfied with the support they received from their Care Coordinator. One explained that “If I go to [Care Coordinator] about a problem, he's gonna actually try to come up with a solution. Then he's gonna call me up to follow up about it to see if I got it figured out, or what else could he do? It was just very caring.” Another described how her Care Coordinator had “helped me find a new apartment, and then they also connected me to another program that helped with security deposits.”

However, other participants did not receive the support they were looking for. As one participant explained:

“ The case management was not consistent at all. I felt like I didn't get the support that I needed. I remember that my case manager at the time was there and then she left. . . . Whenever I tried to communicate, it felt like it was taking a while for them to get back or no response at all.

Another participant who wanted help finding housing had a similar experience:

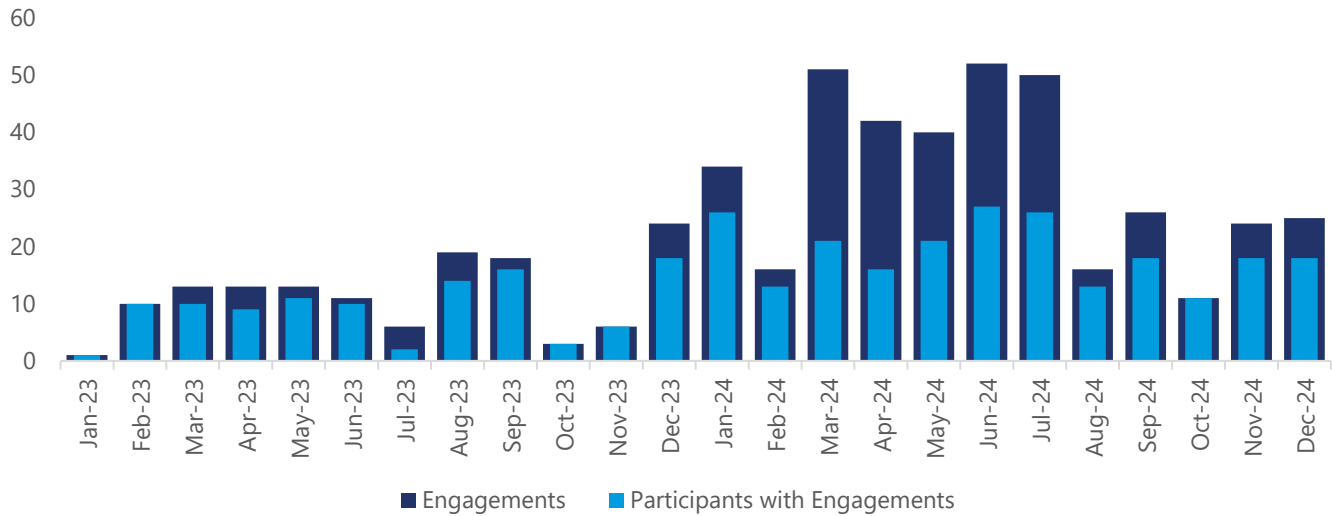
“ I was struggling with housing so I was trying to get help with housing and I didn't get any help with that. Everything that I did, I got it on my own. Every single program that I signed up for, it was completely on my own.

One participant wondered if Care Coordinators simply had too many participants on their caseload:

“ I don't know if the issue is similar to social workers where they just had too many cases for one person to be able to give the attention that maybe they wanted to give or if they just weren't really sure how to go about it. I don't think that you could have three people running the program and organizing everything for everyone in the program.

Although care coordinators were expected to connect with participants at least once a month, our analysis of the BACS program data suggests that the level of engagement with participants was much lower than expected. Figure 2 shows the number of engagements Care Coordinators had with participants (dark blue bars) and the number of participants with whom Care Coordinators engaged (light blue bars) each month from January 2023 through December 2024. “Engagements” include meeting with participants in person or virtually, talking with participants over the phone, or exchanging emails or text messages with participants. Because Care Coordinators engaged with some participants more than once per month, the number of engagements is generally higher—and sometimes considerably higher—than the number of participants with whom Care Coordinators engaged. Over this 2-year period, Care Coordinators engaged with an average of 14 (or 21%) of the 67 participants per month. The number of participants with whom Care Coordinators engaged peaked in June 2024, when they engaged with 27 (or 40%) of the 67 participants. The number of engagements also peaked in June 2024, when Care Coordinators had 52 engagements with participants. The mean number of engagements per month was 22.⁵

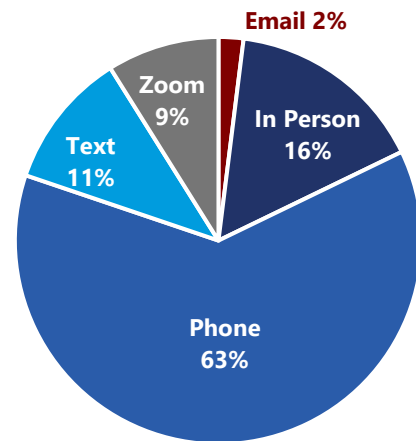
Figure 2. Engagement Levels Were Highest During the Spring and Summer of 2024*



* These counts do not include engagements with collaterals, such as social workers or landlords. They also do not include events such as financial literacy workshops. Information about those events is reported below.

Figure 3 shows how Care Coordinators engaged with participants between January 2023 and December 2024. More than half the time Care Coordinators engaged with participants by phone.⁶ By contrast, the participants we interviewed expressed a preference for communicating with their Care Coordinators by text.

Figure 3. Care Coordinators Engaged with Participants by Phone More Than Half the Time



Financial Workshops

BACS offered three financial literacy workshops, including one focused specifically on credit, and three financial mentoring workshops over the course of the 2-year pilot.⁷ Forty-three percent ($n = 29$) of the 67 participants attended at least one financial literacy or financial mentoring workshop, and 29% attended more than one.⁸

Most of the participants we interviewed attended at least one of the workshops. They did so either because they thought they might learn something new or because they would receive an incentive for attending. As one participant explained, “They do a lot of workshops, and they do incentives for the workshops, so it makes you actually want to go.”

After conflicts with work schedules limited some participants’ ability to attend the workshops, BACS moved the workshops to later in the day so more participants could attend. One of the participants we interviewed benefited from this change:

“I've attended the ones that kind of came in later during the program 'cause early on in the program they were kind of during people's work hours. But then they heard that feedback and so they transitioned workshops to be at 6 p.m. at the earliest so that people could be off work

However, this change does not appear to have increased attendance. An average of 15 participants attended each workshop, and the number of workshop attendees ranged between 12 and 19. Participants' experiences with the workshops were mixed. Some found them very helpful. For example, one participant described how the workshops helped him with money management:

“I've been joining the financial literacy classes. I've learned how to manage my money a lot better. Some of the classes really helped me create some habits like budgeting out my money for the month before I even get it and even trying to put some to the side to save for a rainy day.

Similarly, another participant commented on the value of the “tips and tools” she learned from the financial literacy workshops she attended, saying, “I definitely think that some of the financial workshops are potentially really, really helpful.” Additionally, one participant appreciated that BACS found workshop facilitators who were “aware of how to provide trainings for youth that have been in foster care or in probationary services.”

Other participants wished the content of the workshops had been different. For example, one participant thought the workshops were focused too much on investing and not enough on “the basics.”

“None of it was particularly helpful because a lot of it had to do with stocks and stuff. I'm not in a position where that's something that I'm at all curious or interested about because I'm just trying to pay my normal bills. Investing is kind of overwhelming when you're [just] learning how to deal with money.

Another participant wished that the workshops had been better attended because “there was a couple of times where I signed up for a workshop or something, and I was [one of the] only ones that showed up.”

Social Events

BACS also hosted several in-person social events, including a game night and a community dinner, to bring participants together to have fun and foster a sense of community. However, logistical challenges limited their frequency and size. As the Care Coordinator we interviewed explained:

“I definitely wish we could have done more in the realm of community [events]. . . . Initially, we envisioned these really large events where we had all 67 or [a] majority of our [participants], at least those who are in the local vicinity, coming without really thinking about some of the logistics and challenges of their varying schedules, geographic challenges of getting them all together.

In the end, an average of 6 to 8 participants attended each event.⁹

The participants we interviewed expressed a desire for more in-person social events. One recalled an early “kickoff” event and wished there had been more like it:

“ A few of us came in person, and we had dinner and played some games, and that was fun. I was kind of hoping for a couple more of those, especially since when I started the program. I had just moved out here, and I didn't really know anybody at all, so I was kind of hoping I could maybe make some friends through it.

Another participant wanted more in-person events because they made him feel that he was “actually involved in the program. . . . We get to be a part of it.” At the same time, one participant described the event planning as disorganized:

“ I just feel like it was super unorganized. They were like, what do you guys want to do? And pick out somewhere you want to go. And that's great. I love the part where they asked what do we want to do. [But] it just felt really unorganized.

Although participants would have liked more opportunities to socialize with one another, they were also able to connect through a WhatsApp group chat that BACS had set up. Participants used the group chat to share and learn about resources and events., as one participant explained:

“ We also have a NET Growth chat where there's consistently housing resources being uploaded, community events, job fairs, things like that. There's a consistent flow of resources being output. Just the fact that there's a community chat where we can all make a post about something, and all the other youth in the group will see it. It's nice to have a small sense of what our community is, and who's all in it.

Feedback and Recommendations

When asked what they would change about the pilot, participants generally agreed that the pilot should continue largely unchanged. They appreciated that the pilot did more than provide guaranteed income payments. As one participant noted:

“ They weren't just throwing money at us and saying just do whatever. They were actually talking to us every month. They were checking in, getting to know what we were actually going through. They were not just giving us money. They were still helping us to find places to live or jobs. Things that people think, “Oh, you're a young adult now, you probably don't need help with,” but we still do.

This was echoed by other participants who observed that the pilot was about more than “a monthly payment and a match at the end” and that “it's not just steady income, they help you with way more.”

Despite being generally satisfied with the pilot, the participants we interviewed did offer some suggestions for improvement. For example, one participant thought “it'd be cool if they had an onsite office to get services directly.” Participants could walk in and access immediate support rather than having to reach out and set up an appointment.

Another idea participants suggested was to incorporate opportunities for peer-to-peer support. For example, one participant suggested having “little Zoom talks” that would give participants an opportunity “to collaborate and talk about how like where we're at, and it give each other advice and kind of just listen. And just be like, ‘Okay, so I'm not the only one.’”

When asked what they would change about the pilot, both the Care Coordinator we interviewed and the Program Director pointed to the fact that some participants were not benefiting from any of the program components, such as case management or financial literacy workshops, other than the guaranteed income. Consequently, both recommended mandating some level of engagement in other program activities. In the words of the Care Coordinator:

“ Everything doesn't have to be mandatory, but like making at least going to 1 or 2 workshops mandatory. I think some stuff should be mandatory. I can't stress that enough. Just because it could increase a little bit of engagement. And I think increasing the engagement is just ultimately beneficial for [participants].

Likewise, the Program Director suggested requiring participants to engage with the Care Coordinators around their housing, education, and employment goals.

“ I don't know if I would want to go to the point of [saying] if you're not meeting with us, then you're not getting your money. But I think there are programmatic elements that we could implement to ensure that we have a chance to work with young people on, minimally, housing, employment, and education. We can make sure they're thinking about these things and how taking steps in those different areas may contribute to higher levels of stability for them.

At the same time, the Care Coordinator also recognized that some participants may be disengaged “not necessarily because they want to [be], but because they have life situations that's going on, that's preventing them from even making those first steps to something better.”

Participants' Lives Before, During, and After the Guaranteed Income Pilot

We asked the participants we interviewed about their lives before the guaranteed income pilot began, while they were enrolled in the pilot, and after the pilot had ended. We also asked participants what they did to prepare for the end of the pilot.

Participants' Lives before They Enrolled in the Pilot

The participants we interviewed described their lives prior to enrolling in the pilot as stressful and precarious. Not having stable housing was among their biggest concerns. As one participant explained:

“ I was really, really, really stressed out, because I knew that my housing was also ending at [age] 21. Because I didn't really have much income and I didn't really have savings. My biggest concern was, “Okay, how am I gonna get a house?”

Another participant had been homeless and living in her car when she learned about the pilot:

“I lost my job and then I got put out of my home because I no longer had any money. . . . That was going on 6 months when my lawyer called me about the opportunity.

In addition to being concerned about their housing, participants had also been worried about not having enough money to buy food, pay their phone or credit card bills, or cover the costs of their day-to-day expenses. One participant described how she had been struggling financially.

“I definitely struggled with making sure I had enough money for rent, and then all my additional expenses, and also staying on track with my credit [card payments]. I was able to pay off like the like minimum amount, but never really more than I was spending so like my credit was kind of not that great.

Another participant had been in a similar situation:

“Right before I entered the program, I was in an extremely bad place. The only way I had anything was via food stamps. I had no money because I had no job. I just got dumped, so I didn't have my ex to help support me with emergencies. I didn't really have any friends. I knew nobody out here so I was in a pretty bad spot.

One participant whose eligibility for a housing program was ending wondered, “How am I gonna get groceries, or pay any bills, or pay my phone bill? How am I gonna do any of that once this housing program ends?”

Participants’ lives while they were enrolled in the pilot

Once participants began receiving monthly guaranteed income payments, their concerns about money eased and they felt more financially secure. This gave them what one participant described as a “sense of freedom” and allowed them to focus more on other things.

“I'm a lot more secure [in] my finances. It doesn't take up a lot of my brain space to think about money and savings and what the future looks like. It's quelled a lot of my anxiety and enabled me to focus on my future, securing housing, getting things done, and still being able to enjoy being a young person.

I just didn't really have to worry about money so much.

The guaranteed income helped some participants stabilize their housing. As one participant explained:

“[The guaranteed income] allowed me to get out of some kind of tough situations. Because of that money, I was able to secure more stable and permanent housing as well as get out of financial crises that otherwise I would have gone into debt for.

Similarly, the participant who had been living in her car reported that “they helped me be able to build my life back up. Financially, they just helped me get back onto my feet and be able to save more so I was able to get me a place.”

Participants described how their lives changed once they began receiving the monthly guaranteed income payments. They talked about being able to do things like paying their phone and utility bills or reducing their use of credit cards. One participant rattled off a long list of ways the pilot had helped her:

“ I never had to worry about having my bills paid, like a Wi-Fi or phone bill. I was able to reconnect with family and friends outside of [the] state. I was able to make sure that I had extra food. It provided me with support for transportation, which helped me get to and from interviews for a job and maintain employment.

Having that support financially from the program helped me when I was going through a transition.

Mainly this program helped me so that I could get a job and afford to take care of myself a little more on my own.

Receiving guaranteed income had a positive effect on some participants' employment situation. One participant no longer needed to work two jobs, which meant that she could “stop and slow down and be a mom instead of focusing so much on working.” Another participant explained that because he had saved enough of his guaranteed income to cover his expenses, he “didn't have to jump on some random other job that I didn't want.” Instead, he was able to “pursue real career opportunities” aligned with his career goals.

Several participants spoke about how the pilot had gotten them into the “mindset of saving” and how the matching funds that became available during the second year of the pilot encouraged them save even more. One participant said that “It's always been hard for me to save. So having that incentive at the end was a big thing. If I save this amount or I keep saving then I can get this match towards it.”

Especially notable was the number of participants who mentioned the positive effect the pilot had on their mental health. One participant explained that her mental health had improved because “having this [guaranteed income] really took a big weight off my shoulders. I feel like I was able to stop stressing as much.” We heard much the same from another participant who also drew a connection between feeling less stressed about meeting basic needs and his mental health.

“ I think [the program] has really benefitted my mental health. It really made me not have to stress about really basic things like food and being able to wash my clothes that people shouldn't have to struggle with. I really worried about that stuff.

It allowed me the chance to actually build some savings, which otherwise I wouldn't have been able to do.

Finally, one participant reported that another benefit of the pilot was being able to do things she would not otherwise have been able to do, such as sending holiday gifts to family members or going out and having fun with friends.

Preparing for the End of the Pilot

According to the Program Director, Care Coordinators began talking with participants about preparing for the pilot's end approximately 1 year before they received their last guaranteed income payment. It was clear from these conversations that some participants were not prepared for the pilot to end.

“ We very intentionally had conversations with each of them like, “Hey, this program and financial support end in December. Do you feel like you're ready for the end of that financial support?” We've had several of them be very transparent about the fact that they have become very dependent on this and not receiving this additional support at the beginning of next year is going to be extremely challenging.

Some of the participants we interviewed remembered talking with their Care Coordinator about how they would manage without the guaranteed income. One recalled:

“ Towards the end of the program, we did have a lot of personal one-on-one meetings [about] what it would look like when [the guaranteed income payments] stopped, and what we would be doing, and how would we feel.

BACS also tried to prepare participants for the end of their guaranteed income by using matching funds to incentivize savings. Recognizing that many participants would face financial difficulties once the guaranteed income disappeared, BACS saw the matching funds as a way to make sure participants had a financial cushion to fall back on:

“ We wanted to be able to give them some additional funds to fall back on once this regular financial support ends. We also wanted that to be built around making intentional steps to prepare for the end of this program.

Participants consistently mentioned the availability of up to \$5,000 in matching funds when they were asked what BACS did to help prepare them for the end of their guaranteed income. However, one participant reported that her Care Coordinator never explained how to access the matching funds:

“ They talked a lot about the matching program, but then no one ever reached out to me, so I wasn't really sure what to do about it. I had saved up a bit of money and ended up needing to use that once I didn't have that income anymore. The money I saved had to be spent on emergencies, and so even if they had [contacted me], I had no money left for them to match.

When asked what steps they were taking to prepare for when they would no longer be receiving guaranteed income, participants talked about finding employment, revising their budgets, and increasing their savings. One participant was hoping to secure new job but had a fallback plan if that did not work out:

“ I'm about to apply for a full-time position where I'm working. If I don't get it, then I'm planning to sort of redo how I budget things so that I can save a little bit more.

Participants also anticipated having to make some changes once they stopped receiving their guaranteed income. These included getting a second job, eating out less, and cutting back on grocery shopping. However, some participants did little to prepare for the end of the pilot. One acknowledged that she had not taken any steps, like saving money, to prepare for the pilot's end, although "people were probably trying to tell me to start saving." Another participant also had not given much thought to what she would do once the monthly guaranteed income payments ended until it suddenly dawned on her that, "Damn, this is gonna run out soon. I need to figure out a plan."

Some participants were quite concerned about the end of their guaranteed income. They talked about losing the stability they had experienced during the past 2 years and expected that their financial worries would return. Other participants were not particularly concerned that their guaranteed income was ending. One of these participants explained that he was not worried at all because "this program created stability for me." He went on to explain:

“ I have a large savings account now because I was able to save. I was able to move forward [on] my career path and now I make [a] sufficient amount to pay all my bills and put money in my savings even without the program.

Participants' Lives After the End of the Pilot

Most of the participants we interviewed after the pilot had ended reported that they were worried about their financial situation, although some were less worried than they had been immediately after the end of the pilot. As one participant explained:

“ I was genuinely very scared I was going to get evicted and lose my apartment, and I just wouldn't have money to even stay at a hostel or somewhere really cheap. I feel better now. I got my rent lowered, and I feel like I'm doing a little bit better. However, my credit score has definitely been affected. I haven't really been able to make payments on [my credit card]. I'm more worried about long-term things.

Some participants were not as worried about their financial situation as they might have been because the match had allowed them to accumulate quite a bit of savings. One participant noted that "the matching for sure helped even though I was nervous about losing the program and the stipend at the end of the year." Another participant was "not concerned at all because I left the program with \$10,000 from me saving \$5,000 and them matching \$5,000." This participant seemed confident that "if something did come about or something did happen I would be able to handle it because I had a little lump sum."

“ I still have a decent chunk of that savings left, which I'm super grateful for.

“ I have maybe \$2,000 in my personal savings. If I didn't have this program, I would have nothing and I would definitely be in debt. ”

Participants reported taking a number of actions to get by financially after the pilot ended. Some took on multiple jobs, including “gig” work. Some cut expenses by, for example, downgrading their cell phone plan. Others described changing their behavior to save money, for example, by going to the grocery store rather than having groceries delivered or taking public transit rather than using Ubers or Lyfts. One participant described changing where she shopped for groceries:

“ I was shopping at normal grocery stores like Safeway and Target. I mainly just go to Grocery Outlet now just because it's so much cheaper. A few things I'll get at Dollar Tree. I kind of check to see where I can get the cheapest of each thing. ”

Participants also reported that they had stopped traveling or doing things they enjoyed but could no longer afford. As one participant explained:

“ Most things that I was doing for fun, I've had to stop doing. I do my own nails now, because I can't afford to go see my friend [and] have my nails done. Most things I was doing for fun, which at the end of the day isn't that big of a deal. ”

The loss of their guaranteed income led some participants to modify their budgets and be more intentional in what they spent their money on. One participant who had been using her guaranteed income to pay for rent and utilities while going to school explained that “once the program stopped, it kind of urged me to go back to budgeting and writing down what I need to budget and being more independent on trying to manage my money for my important things.” Another participant recognized that because she was no longer receiving guaranteed income, she “need[ed] to bring my budget down a lot. . . to make sure that I have the lowest amount of bills possible.”

Although some participants seemed to have adjusted to the loss of guaranteed income, others were really struggling. One participant who had no income because the pilot ended at the same time as her internship explained that “At first, it was really, really hard. I did not have a job at the time. So I had no income. I was doing anything to make money. I'm stressing out. I was applying to any and everything.”

This participant eventually enrolled in college and lived off her financial aid. Another participant had to take out payday loans and get a credit card so she could stay housed.

“ I was taking out a lot of pay advance loans. I had to take out two loans that I'm still paying back so that they were not going to evict me. I had to get a credit card. All of these are things that I'd never, ever done before. I had to do those things just to sort of maintain my house while I tried to figure out getting my rent lowered. I am trying to see if I could somehow get a second job, which is hard, because I have health issues. ”

Two other participants seemed to have been caught off guard when the pilot ended and were having a hard time getting by without the guaranteed income. One had become dependent on the guaranteed income and hadn't expected the pilot to end so soon:

“I was managing my life around the stipend. So when they told me it was gonna stop. I was unable to pay [my bills]. I'm mad. I can't handle it. I knew it was gonna stop but I wasn't sure it was gonna stop that fast.”

The other participant had not saved any of her guaranteed income and now wished that she “would have put some of it to the side.” She also wished that the pilot “would have continued the money just a little bit longer,” even if the payments were only \$200 to \$300 rather than \$1,000, because “after the program, I was in a lot of situations [where I] really needed help.”

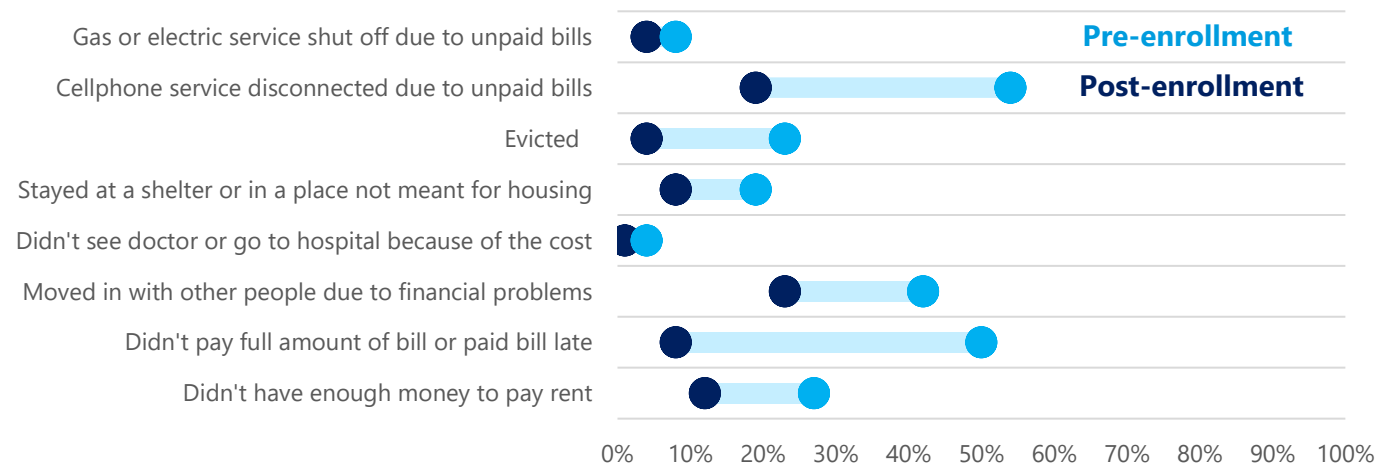
Survey Results

We used the data from the two surveys to compare how participants were faring before they enrolled in the pilot to how they were faring while they were enrolled in the pilot and how they were faring after the pilot ended.

Economic Hardships

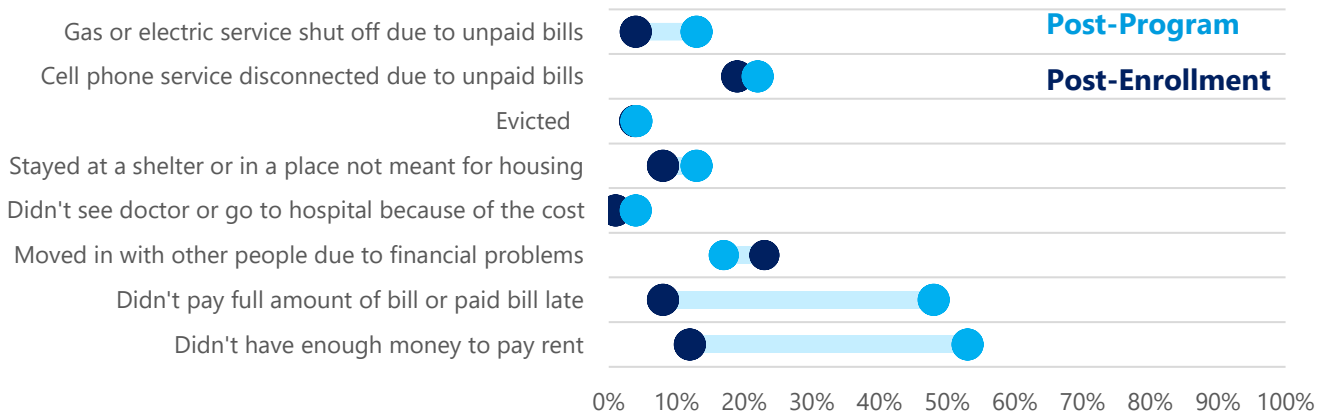
Participants who completed the first survey were more likely to report experiencing each of 8 economic hardships during the 6 months before they enrolled in the pilot than they were to report experiencing those same economic hardships since they enrolled (see Figure 4). That said, 16 of the 26 participants who completed the first survey reported experiencing at least 1 of the 8 hardships while they were receiving their guaranteed income payments.

Figure 4. Economic Hardships Were More Common Before the Pilot Began



The percentage of participants who reported experiencing the hardships since the pilot ended was generally—although not always—higher than the percentage of participants who reported experiencing those same hardships while they were enrolled (see Figure 5).

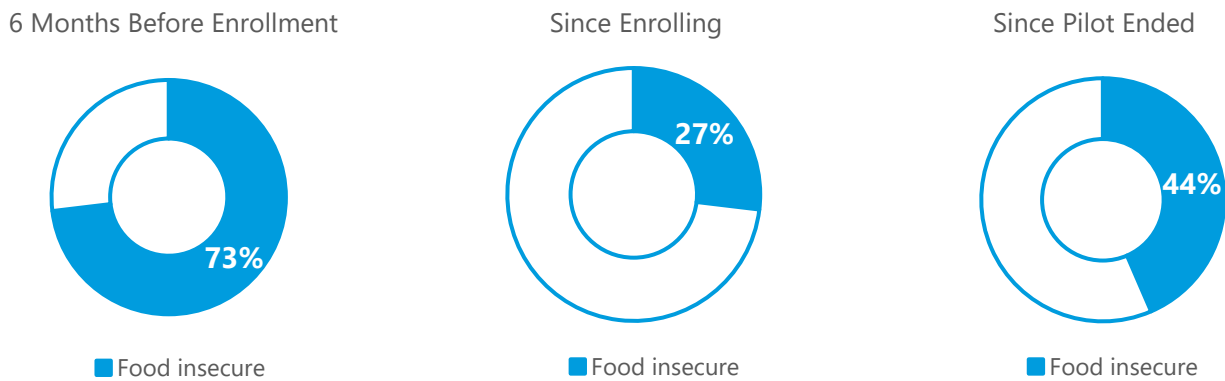
Figure 3. Economic Hardships Were More Common After the Pilot Ended



Food Insecurity

We measured food insecurity using a 2-item screen based on the U.S. Department of Agriculture’s 18-item Household Food Security Survey.¹⁰ Of the participants who completed the first survey, 73% were categorized as food insecure during the 6 months before they enrolled in the pilot while 27% were categorized as food insecure since they enrolled (see Figure 6). Of the participants who completed the second survey, 44% were categorized as food insecure during the 6 months since the pilot ended. This suggests that food insecurity increased once the pilot ended but was not as high as it had been before the pilot began.

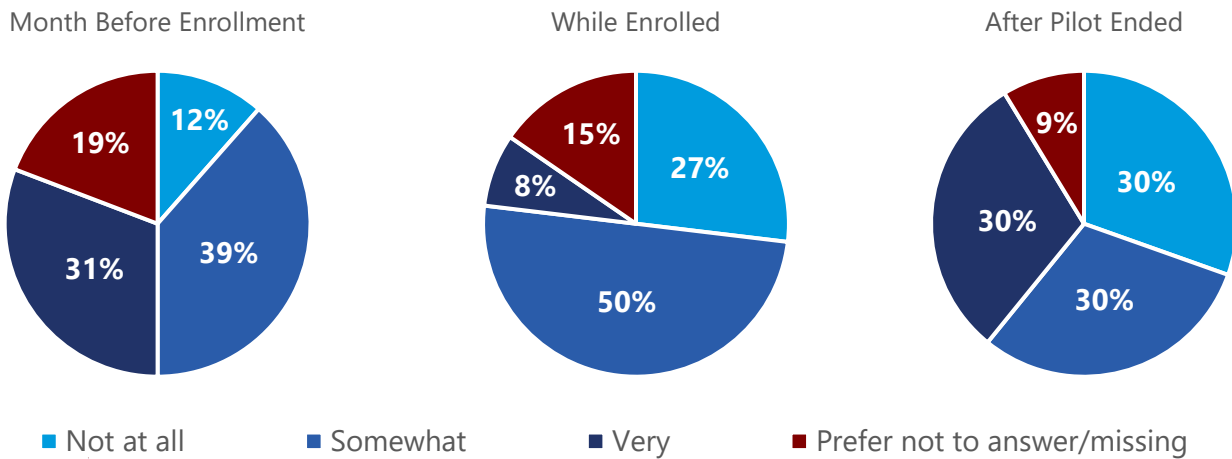
Figure 4. Food Insecurity Was Lowest While Participants Were Receiving Guaranteed Income Payments



Worries About Losing Housing

Thirty-one percent of the participants who completed the first survey reported that they were very worried about losing their housing in the month before they enrolled in the pilot, compared to only 8% who reported that they were currently very worried about losing their housing (see Figure 7). Thirty percent of the participants who completed the second survey were currently very worried about losing their housing. Although this might suggest that participants were as worried about losing their housing after the pilot ended as they had been before it began, the percentage of participants who reported that they were not at all worried about losing their housing was about the same after the pilot ended as it had been while participants were enrolled.

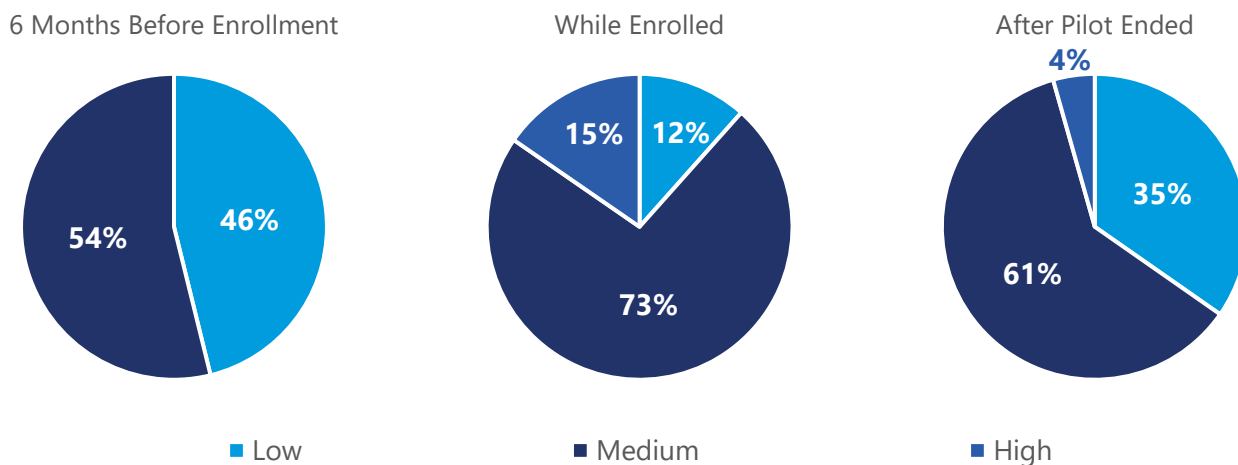
Figure 5. Worries About Losing Housing Were Lowest After the Pilot Ended



Financial Well-being

The Consumer Financial Protection Bureau (CFBP) Financial Well-being Scale is a 10-item measure of an individual’s sense of financial security and freedom of choice about their finances.¹¹ Based on participants’ responses to the 10 items, their subjective financial well-being was categorized as low, medium, or high.¹² Of the participants who completed the first survey, 46% were categorized as having low financial well-being and none were categorized as having high financial well-being during the 6 months before they enrolled in the pilot (see Figure 8). By comparison, 12% were categorized as having low financial well-being and 15% were categorized as having high financial well-being while they were receiving guaranteed income. Of the participants who completed the second survey, 35% were categorized as having low financial well-being and 4% were categorized as having high financial well-being after the pilot ended.

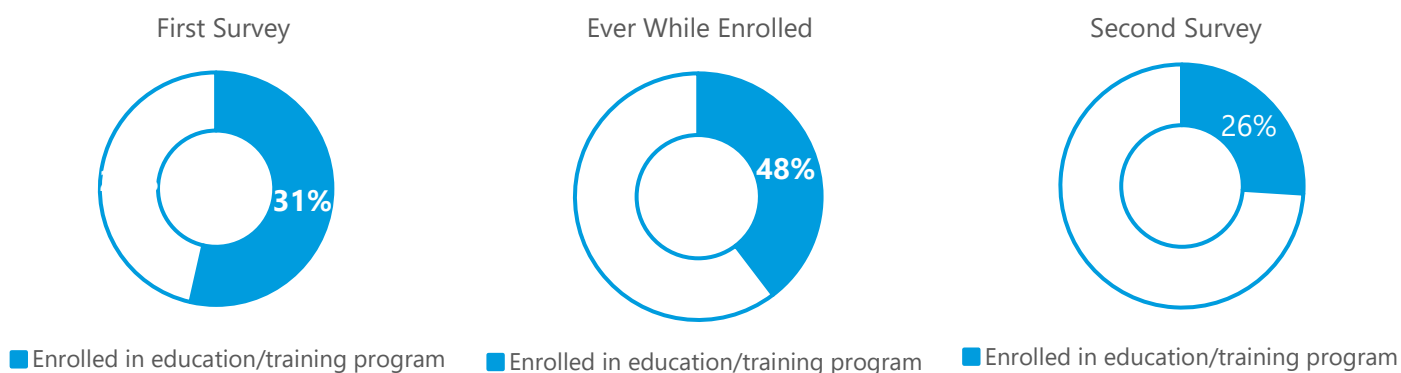
Figure 6. Participants’ Subjective Financial Well-being Was Highest While Receiving Guaranteed Income



Education

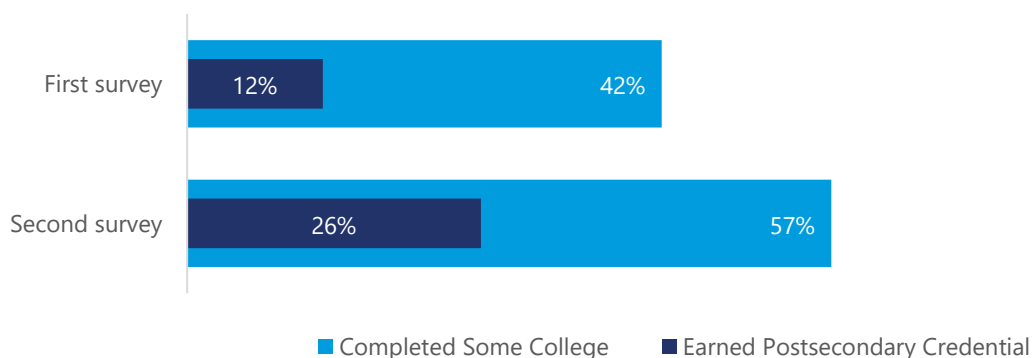
Thirty-one percent of the participants who completed the first survey reported that they were currently enrolled in an education and training program (see Figure 9). Of the participants who completed the second survey, 26% reported that they were currently enrolled in an education or training program, but 48% reported that they had been enrolled in an education or training program while they were receiving guaranteed income. Two-thirds of the survey respondents who were no longer enrolled in an education or training program attributed this to their having graduated from or completed the program in which they had been enrolled.¹³

Figure 7. Almost Half of the Participants Were Enrolled in an Education or Training Program While Receiving Guaranteed Income



Fifty-seven percent of the participants who completed the second survey reported having completed at least some postsecondary education or training compared to 42% of the participants who completed the first survey (see Figure 10). Similarly, 12% of the participants who completed the first survey reported having some type of postsecondary credential (such as a vocational certificate, an associate's degree, or a bachelor's degree) compared to 26% of the participants who completed the second survey.

Figure 8. Some Participants Were Able to Complete a Semester of College or Earn a Credential While Receiving Guaranteed Income

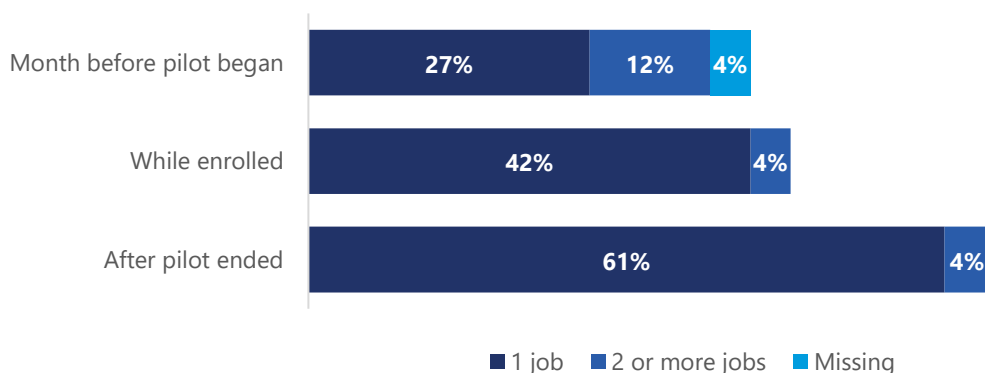


Employment

Of the participants who completed the first survey, 39% reported that they had been employed in the month before they enrolled in the pilot and 46% reported that they were currently employed (see Figure 11). By comparison, 65% of the participants who completed the second survey reported that they were currently employed. Importantly, 31% of the participants who reported being employed in the month before they enrolled in

the pilot said they were working at more than one job compared to only 9% of those who reported being employed while they were enrolled in the pilot and 6% of those who reported being employed after the pilot had ended. This may also explain why participants who reported being employed in the month before they enrolled in the pilot were also more likely to say that they were working more than 35 hours per week (73%) than participants who reported being employed while they were enrolled in the pilot (50%) and participants who reported being employed after the pilot had ended (53%).

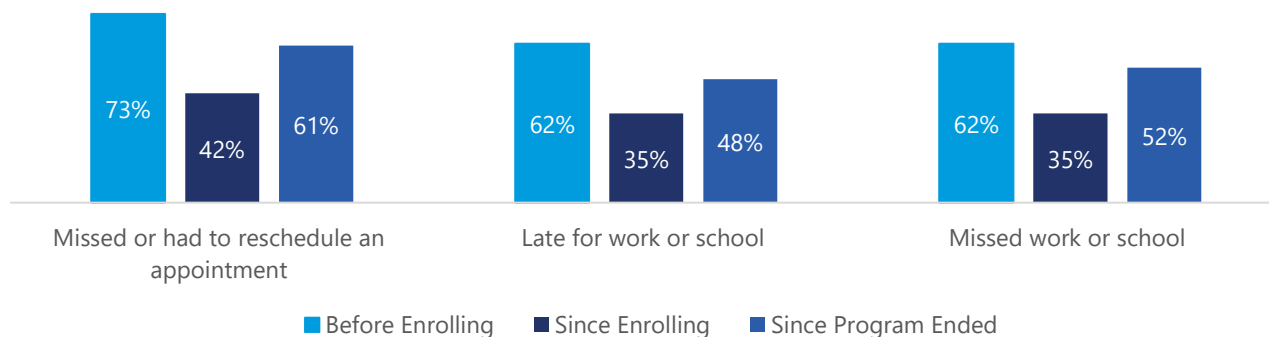
Figure 9. Participants' Employment Rate Increased Over Time



Transportation Problems

Both the first and second surveys asked participants if transportation problems had caused them to miss or reschedule an appointment or to miss or be late for work or school. Participants who completed the first survey were more likely to respond affirmatively when asked about transportation problems that had occurred before they enrolled in the pilot than when they were asked about their current situation (Figure 12). Participants who completed the second survey were more likely to respond affirmatively about their current situation than participants who completed the first survey.

Figure 10. Participants Were Less Likely to Experience Transportation-Related Problems While They Were Enrolled in the Pilot



Reflections

The last question we asked both the participants we interviewed and the participants who completed the surveys was whether they had any reflections they wanted to share about the pilot. Some used the opportunity to express gratitude. For example, one of the participants we interviewed said, "I'm just forever grateful for the opportunity, and the outlook it gave me on budgeting, saving, and managing [money]." One of the survey respondents also expressed gratitude.

I am very grateful I got the help and experience from the program. It was the first time I've felt supported in life.

"I never would've been able to save money and feel comfortable with my finances without this program. I am so grateful for the opportunities this has opened up to me, and I am extremely grateful for the staff that supported and encouraged me.

This appreciation for the staff was shared by one of the participants we interviewed, who remarked on "how deeply everyone cared about the work. It was really community-driven, and you could just feel the love and the passion that folks had."

Some of the reflections participants shared were about the progress they had made. For example, one of the participants we interviewed said, "I've definitely come a long way and like gotten multiple opportunities to just grow and have a better life." Similarly, another participant we interviewed observed that "I've been able to uplift myself through the program and create long-term stability rather than being dependent."

Other reflections focused on participants' readiness for the transition to adulthood. For example, one of the participants we interviewed stated that "they definitely did help me transition and open my eyes to seeing that I can do it. I have the resources, the mindset. Now I have the savings to be an adult and to move on without them." Likewise, one of the survey respondents noted that "the NGM program was a great way to help financially support me while I was still learning to become an independent adult. It gave me some room to struggle and learn and grow."

So now I think I'm more prepared to transition into being on my own.

I do think it should continue on. I don't think it should end with just us.

Some participants advocated for the pilot to continue so that other young people like themselves could benefit. One hoped "that this pilot continues because I live the benefit of it and I see how much it has improved things for a lot of other people." Another found it "comforting just knowing that there's someone else who thought about [how] being 21 and not having a single person to rely on is not only really hard, but just scary. It would be nice to not let other people go through [that]."

Participants pointed out that young people aging out of foster care need programs to "help get them on their feet" because they "don't really have that safety net that a lot of [young] people have with their parents to help with the transition to being on your own."

DISCUSSION

Guaranteed income provided critical stability for young adults exiting foster care, yet the tapering of benefits revealed the importance of sustained financial and service supports.

The NET Growth Movement, the Alameda County guaranteed income pilot, provided \$1,000 per month plus optional supportive services for 24 months to 67 young adults who had aged out of extended foster care. Although the plan was for Care Coordinators to engage at least once a month with each participant, on average, only 14 (or 21%) of the participants engaged with their Care Coordinator per month. When participants did engage with their Care Coordinator, the focus was most likely to be on housing or employment. Some of the participants we interviewed appreciated their Care Coordinator's regular check-ins and perceived their Care Coordinator to be responsive and resourceful, while others reported that communication from their Care Coordinator was inconsistent and that their needs were not addressed.

Overall, 43% of the participants attended at least one financial literacy or financial mentoring workshop. Although BACS moved the workshops to later in the day to avoid conflicts with participants' work schedules, that change did not appear to increase attendance. Among the participants we interviewed, experiences with the workshops were mixed. Some learned valuable lessons about money management, while others wanted more basic financial education.

BACS also hosted several in-person social events, such as game nights and community dinners, to foster a sense of community among the participants, but logistical challenges limited their size and frequency. The participants we interviewed enjoyed the events they attended and wished that there had been more opportunities to socialize with their peers. Some participants were interacting virtually through a WhatsApp group chat.

Participants' descriptions of their lives before, during, and after their receipt of the guaranteed income payments generally followed a similar pattern. In the months leading up to their enrollment in the pilot, participants were struggling with housing instability, food insecurity, and debt. They also reported feeling very worried and stressed about their finances. Once participants began receiving their monthly guaranteed income payments, they used that money to stabilize their housing, buy food, and pay bills. Some participants credited the pilot with improving their employment situation or enabling them to do fun things that they could not otherwise afford to do. Especially notable was the consistency with which participants reported reductions in stress levels and improvements in their mental health.

BACS was proactive about helping participants prepare for the end of the guaranteed income. Care Coordinators initiated conversations with participants about how they would manage without that financial support. BACS also encouraged savings by offering participants up to \$5,000 in matching funds. Some of the participants we interviewed took advantage of this opportunity and saved a substantial amount of money by the time the pilot ended. Others did little to prepare for the cessation of the monthly payments.

A couple of the participants we interviewed were not particularly concerned about the pilot ending because they had accumulated savings or were employed and earning enough to support themselves. However, a majority of the participants were at least somewhat concerned. Once the monthly payments ended, these participants cut their

expenses or took on additional work. A few of the participants we interviewed were struggling to get by without the guaranteed income on which they had come to depend.

Consistent with what we heard from the participants we interviewed, the results of the first survey indicated that participants were faring better while they were receiving guaranteed income than they had been faring before the pilot began. For example, while survey respondents were receiving guaranteed income, they were less likely to experience economic hardships, less likely to be food insecure, and less likely to be very worried about losing their housing. Survey respondents' subjective financial well-being also improved. Additionally, survey respondents reported gains in both education and employment. Some participants newly enrolled in an education or training program after they began receiving guaranteed income; others earned a credential. Contrary to the idea that giving young people guaranteed income would reduce their motivation to work, survey respondents were more likely to be employed while they were in the pilot than before the pilot began. Transportation-related problems were less common as well.

Also consistent with what we heard from the participants we interviewed, the results of the second survey suggested that some of the progress participants had made while receiving guaranteed income were reversed, although they were still faring better than they had been faring before the pilot began. For example, after survey respondents had stopped receiving guaranteed income, they were more likely to experience economic hardships, more likely to be food insecure, and more likely to be very worried about losing their housing. Their subjective financial well-being also declined. Although some survey respondents who had been enrolled in an education or training program while they were receiving guaranteed income were no longer enrolled, this was largely due to their having graduated from or completed the program. The employment rate was higher after participants had stopped receiving monthly payments than it had been while participants were receiving guaranteed income, and survey respondents were more likely to be working multiple jobs or working at least 35 hours per week. Transportation-related problems were also more common following the end of the guaranteed income.

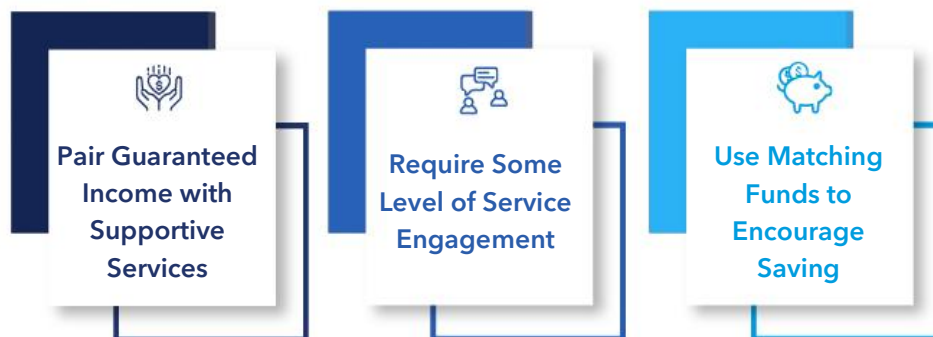
In sum, both our interviews with participants and the survey data suggest that the guaranteed income pilot reduced economic hardships, improved financial well-being, and supported education and employment, but some of the positive changes were not sustained once the monthly payments stopped. Nevertheless, participants were generally faring better after the pilot ended than before it began.

Limitations

Our evaluation generated some important insights about the implementation of a guaranteed income pilot for young adults who aged out of extended foster care and about the experiences of those young adults before, during, and after the pilot. However, it does have several important limitations. First, in the absence of a comparison group, we cannot make any claims about the effects of the pilot. Second, differences between responses to the first survey and responses to the second survey should be interpreted with caution. Both surveys had low response rates, and only 16 participants completed both. Third, we did not have true baseline measures of the outcomes we measured because the first survey, which included questions about how participants were faring before they enrolled in the pilot, was not administered until after participants had been receiving guaranteed income for a year. Finally, we only interviewed a handful of participants, and their experiences may or may not be representative of participants who did not respond to our interview requests.

LESSONS LEARNED

Our evaluation of the NET Growth Movement, Alameda County’s guaranteed income pilot for young adults who aged out of extended foster care, offers three important lessons for other jurisdictions that may be thinking about implementing a similar program.



1. Although guaranteed income provided much-needed financial support, young adults want more than monthly cash payments. Financial support should be accompanied by case management and other services.
2. Young adults benefit from guidance regarding their use of the guaranteed income. At least some level of engagement in supportive services, particularly services aimed at increasing financial literacy, should be required as a condition of guaranteed income receipt.
3. Young adults are more likely to save if they have an incentive to do so. Offering matching funds can help young adults build savings so they have a financial cushion when their guaranteed income ends.

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Acknowledgement and Disclaimer

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ENDNOTES

¹ See [Assembly Bill 153](#) which was signed by the Governor on July 16, 2021.

² The survey invitation was only sent to 52 participants who consented to participate in evaluation activities.

³ Only participants who had consented to participate in evaluation activities and indicated that they would be interested in being interviewed received an interview invitation.

⁴ Three participants were interviewed twice.

⁵ The pattern was similar when attempted engagements, including sending an email or text message but not receiving a response, leaving a voicemail message, or finding that a phone number had been disconnected, are counted. Care Coordinators engaged or attempted to engage with an average of 16 participants per month, and the number of participants they engaged or attempted to engage with peaked at 29 in July 2024. Care Coordinators had an average of 25 engagements or attempted engagements with participants per month, and the number of engagements or attempted engagements peaked at 55 in June 2024.

⁶ Data were missing for 68 engagements Care Coordinators had with participants.

⁷ The financial literacy workshops were offered through a partnership with Citibank; the financial mentoring workshops were offered through a partnership with Wells Fargo's Operation Hope.

⁸ The number of participants who attended any workshops and the number of participants who attended more than one workshop are likely higher than these figures suggest because attendance at the last financial mentoring workshop was not recorded in the program data.

⁹ The program data we received only included records for two in-person social events: a game night and a community dinner attended by 5 and 6 participants, respectively. However, the BACS staff we interviewed referenced several other in-person social events.

¹⁰ The two items are "I worried that my food would run out before I got money to buy more" and "the food I bought just didn't last and I didn't have money to get more." Participants who completed the first survey were asked if these statements applied to them (1) during the 6 months before they enrolled in the pilot and (2) since they had enrolled in pilot. Participants who completed the second survey were asked if these statements applied to them since the pilot ended. Participants who responded affirmatively to either statement were categorized as food insecure. See: Hager, E., Quigg, A., Black, M., Coleman, S., Heeren, T., Rose-Jacobs, R., & Frank, D. (2010). Development and validity of a 2-item screen to identify families at risk for food insecurity. *Pediatrics*, 126, e26-e32.

¹¹ The 10 statements are: (1) I could handle a major unexpected expense; (2) I am securing my financial future; (3) Because of my money situation I feel like I will never have the things I want in my life; (4) I can enjoy life because of the way I am managing my money; (5) I am just getting by financially; (6) I am concerned that the money I have or will save will not last; (7) Giving a gift would put a strain on my finances for the month; (8) I have money left over at the end of the month; (9) I am behind with my finances; and (10) My finances control my life. Items 3, 5, 7, 9, and 10 are reverse coded. The scale can be found at <https://www.consumerfinance.gov/consumer-tools/educator-tools/financial-well-being-resources/measure-and-score/>

¹² Participants who completed the first survey were asked to indicate (1) how well each of the 10 statements applied to them during the 6 months before they enrolled in the pilot and (2) how well each of the 10 statements currently applied to them. Participants who completed the second survey were asked to indicate how well each of the 10 statements currently applied to them. We aggregated their responses and the total was converted that into a financial well-being score. Based on that score, participants' financial well-being was categorized as very low, low, medium low, medium high, high, or very high. We collapsed those six categories into three: low, medium, high.

¹³ One survey respondent did not indicate whether they were still enrolled.