

# Participant Perspectives Midway Through San Francisco's Guaranteed Income Pilot for Young People Who Aged Out of Extended Foster Care

Chapin Hall Research Brief

This brief focuses on the experiences of young people participating in the San Francisco Human Services Agency's guaranteed income pilot for young people who aged out of extended foster care. It is based on survey and interview data collected from participants while they were enrolled in the pilot.

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## INTRODUCTION

In 2021, California's legislature approved the first state-funded guaranteed income (GI) pilot program in the U.S and identified young people who aged out of extended foster care as a priority population.<sup>1</sup> The California Department of Social Services (CDSS) selected the San Francisco Human Services Agency (SFHSA) through a competitive process to administer one of seven GI pilots. SFHSA launched its pilot, [Foundations for the Future](#), in October 2023.

[Foundations for the Future](#) provides young people who recently aged out of extended foster care with monthly cash payments of \$1,200 and optional supportive services for 18 months. The optional supportive services are provided by [Bay Area Legal Aid \(BayLegal\)](#), which offers benefits counseling [First Place for Youth \(FPFY\)](#), which offers financial literacy training and coaching.

California residents were eligible for the pilot if they had been supervised in EFC by SFHSA's Family and Children's Services (FCS) or the Juvenile Probation Department (JPD), had aged out of EFC on or after January 1, 2022, and their annual household income did not exceed the income needed for a household to be economically secure based on their county of residence.<sup>2</sup> Altogether, 150 of the 157 young people who were eligible for the pilot enrolled between October 1, 2023 and May 31, 2024.<sup>3</sup>

The local evaluation of Foundations for the Future includes 3 components. An **implementation analysis** will explore the experiences of the GI Pilot participants, the optional supportive services providers, and the GI Pilot program coordinator. It will also examine the receipt of optional supportive services. An **outcome analysis** will examine changes in young people’s social, emotional, and financial well-being over time and the relationship between those changes and participant characteristics. An **impact analysis** will use a quasi-experimental design (QED) with a matched comparison group of young people who aged out of extended foster care in other counties to estimate the effect of the GI program on a range of outcomes.

We previously published a [brief](#) that focused on participants’ characteristics at enrollment. This brief focuses on participants’ experiences while they were enrolled; a companion brief focuses on the pilot’s implementation. Subsequent briefs will focus on participants’ outcomes soon after they exit the pilot as well as 1 and 2 years post-exit.

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## METHODS<sup>4</sup>

**This brief draws upon data from three sources.**

**AidKit application.** SFHSA used a platform developed by [AidKit](#) to facilitate the application and eligibility determination process, disburse monthly payments, and communicate with pilot participants. The application included questions about participants’ demographic and background characteristics.

**Survey data.** We collected survey data from 82 participants approximately 9 months after they enrolled in the pilot.<sup>5</sup> The survey included questions about a range of topics, including engagement in the optional supportive services.<sup>6</sup> Participants who completed the survey were eligible for a \$25 gift card. When possible, we compare the responses of the 82 participants who completed the post-enrollment survey to the responses of the 92 participants who completed the baseline survey.<sup>7</sup> Differences between the baseline and post-enrollment survey responses should be interpreted with caution because only 59 participants completed both surveys.

**Interview data.** We reached out to all 150 pilot participants about taking part in an interview but only 6 responded to the invitation. We interviewed those 6 participants between August 2024 and January 2025. On average, participants had been receiving guaranteed income for 9 months at the time they were interviewed.<sup>8</sup> The interviews were conducted via Zoom and lasted about 30 minutes. Each participant who was interviewed was offered a \$50 gift card.

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## PARTICIPANT CHARACTERISTICS

Table 1 shows the baseline demographic characteristics of the 150 young adults who enrolled in the pilot, the 92 pilot participants who completed the baseline survey, and the 82 pilot participants who completed the post-enrollment survey.<sup>9</sup> Fifty-nine of the 150 pilot participants completed both surveys. The three groups are similar except that the survey respondents disproportionately identified as women.

**Table 1. Baseline Demographic Characteristics of Guaranteed Income Pilot Participants**

	All Enrollees N = 150		Baseline Survey Respondents N = 92		Post-Enrollment Survey Respondents N = 82	
	#	%	#	%	#	%
<b>Race</b>						
Black	57	38.0	35	38.0	36	43.9
Latino	33	22.0	18	19.6	13	15.9
Multiracial	36	24.0	24	26.1	19	23.2
Other <sup>10</sup>	21	14.0	13	14.1	14	17.4
<b>Gender</b>						
Woman	66	44.0	47	51.1	47	57.3
Man	> 73	> 48.7	> 34	> 37.0	> 24	> 29.3
Other	< 11	< 7.3	< 11	< 12.0	< 11	< 13.4
<b>Sexuality</b>						
Straight	119	79.3	72	78.3	62	75.6
Gay, bisexual, or other <sup>11</sup>	31	20.7	20	11.7	20	24.4
<b>Language</b>						
English	139	92.7	> 81	> 88.0	> 71	> 86.6
Spanish	11	7.3	< 11	< 12.0	< 11	< 13.4
<b>Any children</b>						
Yes	27	18.0	15	16.3	16	19.5
<b>Relationship status</b>						
Single	103	68.7	66	71.7	59	72.0
Other <sup>12</sup>	47	31.3	26	28.3	23	28.1
<b>Case type</b>						
FCS	100	66.7	64	69.6	58	70.7
JPD	50	33.3	28	30.4	24	29.3
<b>Received Emergency Housing Assistance Payments<sup>13</sup></b>						
Yes	123	82.0	77	83.7	67	81.7
<b>Annual income</b>						
\$0	86	57.3	54	58.7	49	59.8
\$1 to \$20,000	43	28.7	20	21.7	15	18.3
\$20,001 to \$40,000	30	20.0	18	19.6	18	22.0
<b>Current benefit receipt</b>						
Medi-Cal	129	86.0	80	87.0	68	82.9
CalFresh	41	27.3	27	29.4	23	28.1
Housing assistance	58	38.7	31	37.4	33	40.2

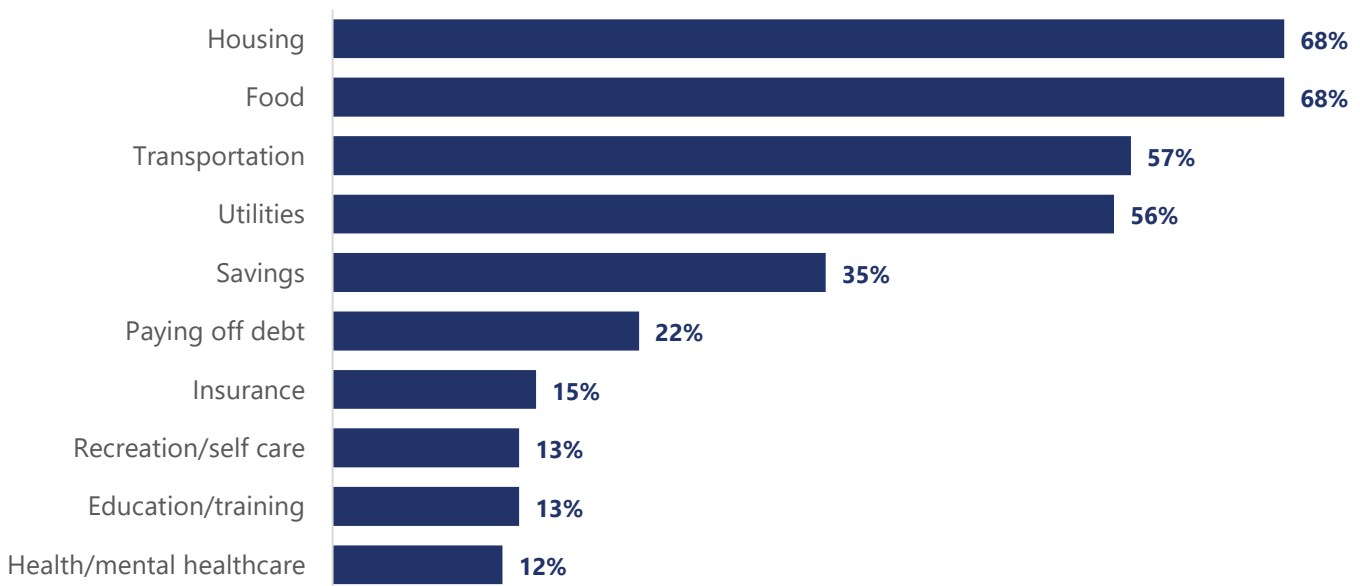
# FINDINGS

## Use of Guaranteed Income

Ninety percent of the survey respondents either agreed or strongly agreed that their guaranteed income had been helpful.<sup>14</sup> Two-thirds reported spending at least some of their guaranteed income on housing and two-thirds reported spending at least some of their guaranteed income on food. A majority also spent at least some of their guaranteed income on transportation and utilities (see Figure 1).

Two-thirds of the survey respondents reported spending at least some of their guaranteed income on housing and food.

**Figure 1. How Survey Respondents Used Their Guaranteed Income**



These survey results are consistent with what we heard from the six pilot participants we interviewed. For example, one participant explained that the guaranteed income “helps me at least get the necessities of what I need for day to day.” Another reported that the guaranteed income allowed her “to pay my bills on time” before she was employed. A third participant described using some of the guaranteed income “to help towards bills and stuff [and] put food in the fridge” while living with his mother. A fourth recounted how she used the guaranteed income to pay off a former roommate’s portion of an electric bill so she could get electricity turned on in her new apartment.

**“ I had already paid off my portion. Then when I went to go switch my PG&E [local utilities] over, my roommate didn't pay their portion, and my name was still on it. So I had to pay \$800 to remove my PG& E balance. So that was not great, but I had the money in my account to do it. So, it was less stressful.”**

## Homelessness and Housing

Twenty-one percent of the post-enrollment survey respondents reported that they had experienced homelessness at some point during the *past 6 months*. This is lower than the 38% of baseline survey respondents who reported experiencing homelessness, but the baseline survey respondents were asked about homelessness during the *past year*. Of the 17 post-enrollment survey respondents who reported experiencing homelessness during the past 6 months, 41% reported being homeless for 2 weeks or less while 29% reported being homeless for 5 or 6 months. Given that participants completed the post-enrollment survey after they had been receiving guaranteed income for an average of 9 months, all of these post-enrollment survey respondents experienced homelessness while they were receiving guaranteed income.

**1 in 5 survey respondents reported experiencing homelessness within the past 6 months despite receiving guaranteed income.**

**“I was homeless before I got the money from the program. It's helped me a lot so far in being able to get myself back into stable housing and back on my feet.”**

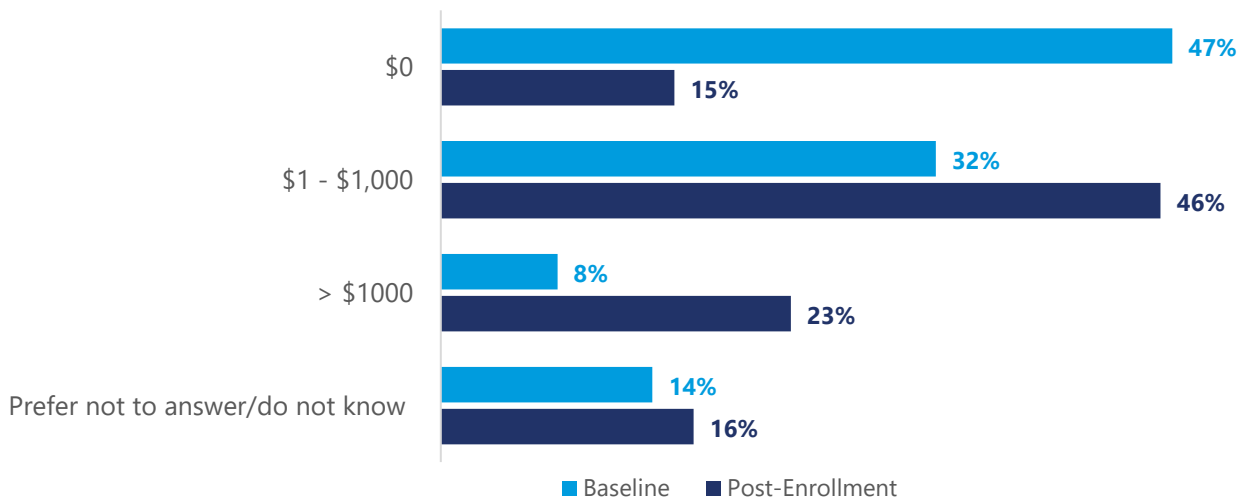
At the same time, and consistent with the survey responses shown in Figure 1, several of the pilot participants we interviewed spoke about how the guaranteed income was helping them stabilize their housing. As one participant who was using the guaranteed income to save up for an apartment explained, “I'm just trying to figure out about putting a down payment on an apartment and covering first month rent, and last month's rent.” Another participant noted that because of the guaranteed income she would “not have to move out as soon as I lose my [housing] subsidy.” The guaranteed income also helped one of the participants we interviewed exit homelessness.

## Finances

Eighty-four percent of the post-enrollment survey respondents reported having a bank account. This is about the same as the 85% of survey respondents who reported having a bank account at baseline. Additionally, 69% of the post-enrollment survey respondents reported having at least some savings compared to 46% of the baseline survey respondents (see Figure 2).<sup>15</sup>

Several of the participants we interviewed talked about saving some of their guaranteed income, sometimes in preparation for the end of the program. One was “saving up this money as it comes by not spending it, you know, recklessly or wastefully.” Another was “allotting a certain amount of money on the side” for unexpected expenses. Importantly, one participant noted that saving money was something she had never really thought about before because “usually, all my money got spent on everything else I needed.” Another participant was wondering how to invest her guaranteed income to “make more money so that I can be as set up as [much as] possible for when all of this stuff ends.” The pilot also helped one participant realize that “you need to start spending your money the right way instead of just blowing it on nothing.”

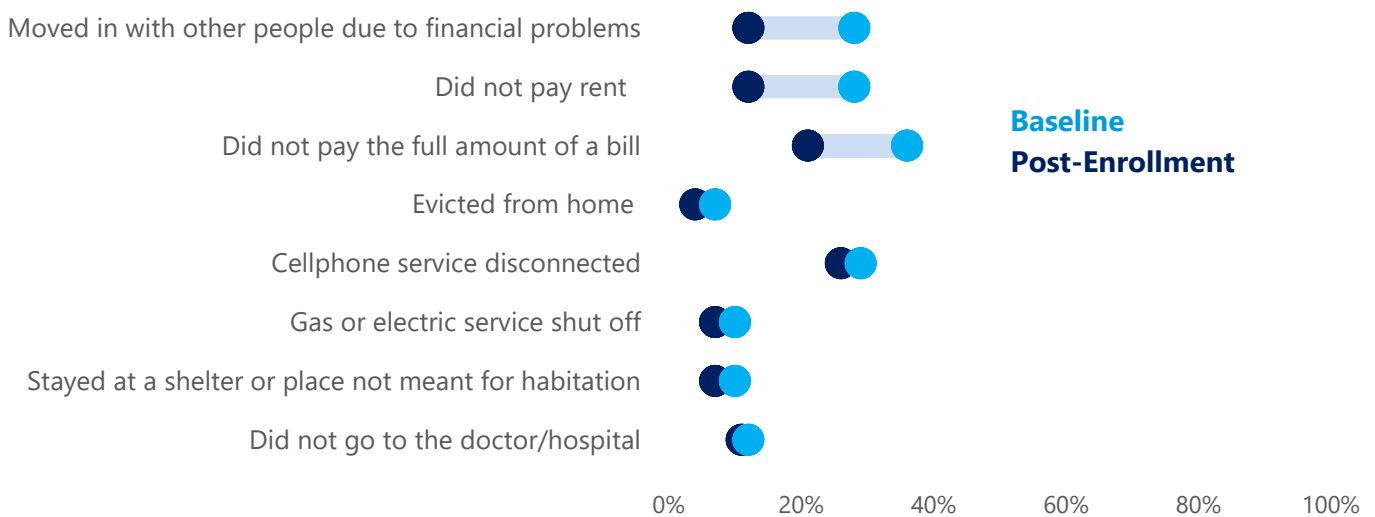
**Figure 2. Higher Savings Rates Reported Post-Enrollment Compared to Baseline**



### Economic Hardships

At baseline and post-enrollment, survey respondents were presented with a list of 8 economic hardships and asked to indicate which, if any, they had experienced either within the *past year* (at baseline) or within the *past 6 months* (at post-enrollment).<sup>16</sup> On average, post-enrollment survey respondents reported experiencing 1 of the economic hardships. By comparison, baseline survey respondents reported experiencing an average of 1.7 of the economic hardships. Post-enrollment survey respondents were also less likely to report all but one of economic hardships than baseline survey respondents (see Figure 3). However, several of the differences are quite small (that is, less than 3 percentage points). Even the larger differences (that is, at least 15 percentage points) could be due, at least in part, to the fact that baseline survey respondents were asked about the past year whereas post-enrollment survey respondents were asked about the past 6 months.

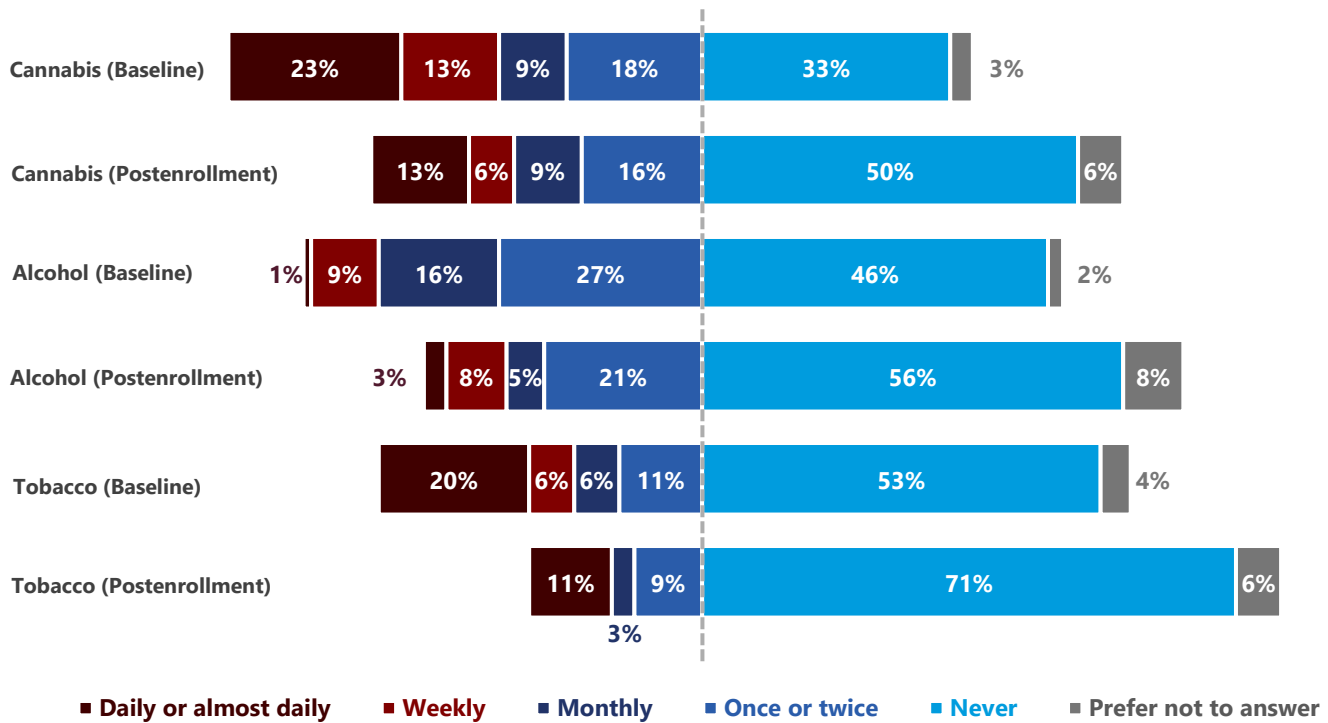
**Figure 3. Lower Hardships Rates Reported Post-Enrollment Compared to Baseline**



## Substance Use

At baseline and post-enrollment, survey respondents were asked about their use of cannabis, alcohol, and tobacco over the past 3 months. Post-enrollment survey respondents were more likely to report NOT using any of these substances than baseline survey respondents. Compared to baseline survey respondents, post-enrollment survey respondents were also less likely to report using tobacco or cannabis daily or almost daily (see Figure 4).

**Figure 4. Lower Substance Use Rates Reported Post-Enrollment Compared to Baseline**



## Goals

Each of the 6 pilot participants we interviewed identified at least one goal that they were hoping to achieve. Goals related to education or training were the most common. One participant was hoping to enroll in college before his guaranteed income payments ended, saying:

**“I've been trying to get enrolled at a city college and start going there for a new semester. I haven't been in school for about a good 2 or 3 years, and I was really hoping that that was something I could set up [by the end of the program].”**

Another participant explained that the guaranteed income would finally allow him to pursue a trade:

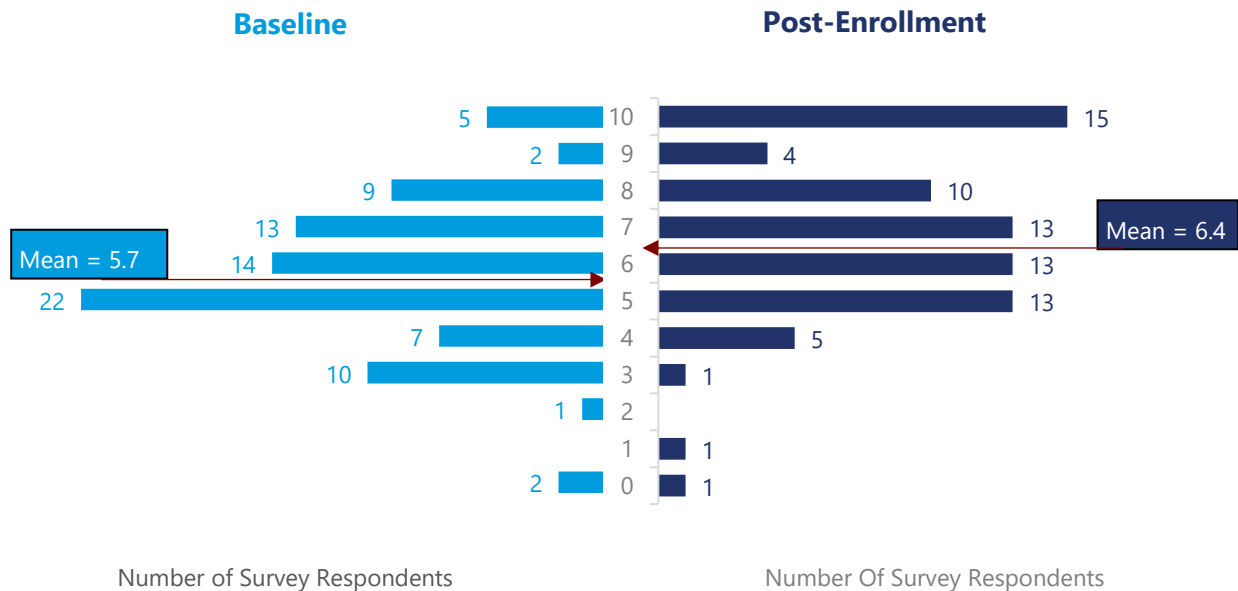
**“Because now, at least, I have something to keep myself financially stable while I'm going and learning the trade that I want to learn. I was thinking about doing it, but every single time. I barely had enough to make it by every month.”**

One participant was able to achieve her goal of enrolling in and completing a certified nursing assistant (CNA) class because the guaranteed income “help[ed] me pay for my CNA class. And I was able to pass that class and graduate. I'm about to start working as a CNA.” Other common goals included saving up for a car and finding a job, especially before the program’s end.

## Outlook on Life

At baseline and 6 to 9 months post-enrollment, survey respondents were asked where they were currently standing on an imaginary ladder, with step zero representing the worst possible life and step ten representing the best possible life (see Figure 5).<sup>17</sup> On average, post-enrollment survey respondents felt that they were currently standing on a higher rung of the ladder (mean = 6.4) than baseline survey respondents (mean = 5.7).

**Figure 5. More Positive Outlook Reported Post-Enrollment Compared to Baseline**



## Intangible Benefits

All six of pilot participants we interviewed talked about intangible benefits they had derived from the pilot. These included increased stability, reduced stress levels, improved relationships, and time to think about the future. One participant, a college student, explained that because of the guaranteed income, she did not have to work over the summer, and “the free time has given me a chance to sort of reflect on the things that I need to get done.” Similarly, a different participant explained that the guaranteed income was allowing her to be more “intentional with my time and pursue things that I couldn't before, because my life was so hectic.”

**Participants derived intangible benefits from the pilot, including increased stability, reduced stress levels, improved relationships, and time to think about the future.**

One participant observed that the guaranteed income provided much-needed stability, and this stability helped them “get back on my feet to where I'm working a steady job.” Another participant shared that the pilot was leading him to “care about my future a lot more and be a lot more invested in it.” Finally, two participants credited the pilot with reducing their stress level, or as one put it, the guaranteed income “helps me not stress out. So probably all of my relationships are a little bit better.”

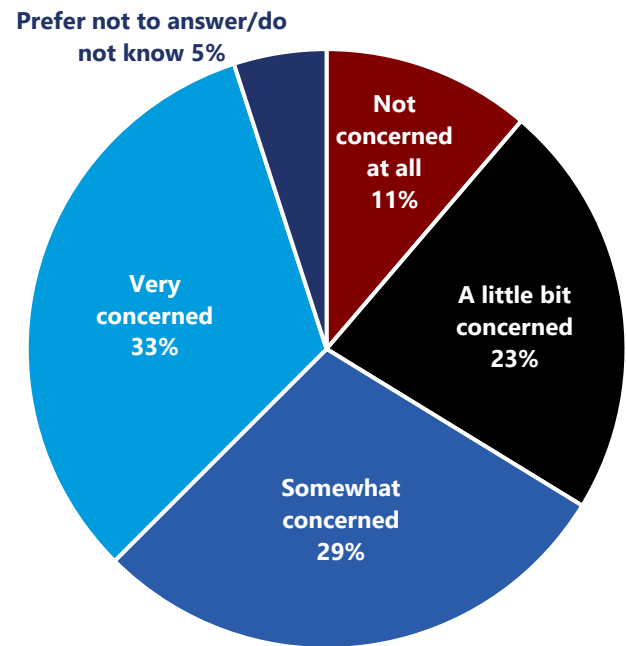
## Concern about the End of the Pilot

Post-enrollment survey respondents were asked how concerned they were about their financial well-being after the end of the pilot. Sixty percent reported feeling somewhat or very concerned while only 18% reported feeling only a little or not at all concerned (see Figure 6).

Some of the pilot participants we interviewed also expressed concern about their future financial well-being. For example, one participant was worried about “whether I’ll be able to make ends meet or not,” and was “just trying to think about, you know, what I can do in the moment” to prepare. Another participant was “trying to reach out to as many resources and connections as I could from the program to make sure I have something set in place for when the GI does end.”

However, two participants reported that they were not particularly worried about the end of their guaranteed income. One participant, who was about to start a new job, explained that “it’s just my responsibility now to have the money I need to pay for the things I need to pay for.” The other participant was actively seeking employment and speculated that he “might be able to get a job that pays more than [\$1,200],” the amount of guaranteed income he received each month.

**Figure 6. Many Survey Respondents Were Concerned about Their Future Financial Well-being**



## Thoughts for Other Young People and State Officials

When asked what they would tell peers about the pilot, the participants we interviewed recommended taking advantage of the guaranteed income “to prepare yourself for when a lot of the supports that you have are going to end” or to “help you get on your feet and pushing yourself towards a brighter, more financially stable future.” At the same time, participants cautioned about becoming dependent on the guaranteed income. As one participant asserted:

**“ We shouldn't be dependent on it. Sometimes it makes people lazy. It makes people feel like they're always gonna have their money, like they don't have to do nothing. But we still have to work for ourselves and what we want. ”**

This sentiment was echoed by another participant who said,

**“ I need to put in that work on my side to make it work. You know it helps a lot of people, but I think it's how you use it. I'm trying to get my own self-sufficiency to where I'm not dependent on this money ”**

Participants also shared their thoughts about what they would want state officials to know about the pilot. Three talked about the difficulties experienced by young people aging out of foster care. One observed that “there’s a lot who fall off the map, who are struggling, who aren’t able to go and get to where they need to be.” This was echoed by another participant who remarked, “I feel like that happens to a lot of foster youth. Their case comes to an end, and they get kind of dropped to the wayside.”

**“It really isn’t easy coming out the system and getting on your feet.”**

Participants saw the pilot as a way to help young people, in the words of one participant, making the “transition from chaotic foster care to self-sufficient adulthood.” One participant thought that “an income pilot program is a really good way to do that. You have a little boost that you can put anywhere that you need.” Another participant put it more bluntly, saying “the program helps out young [people] that have been just screwed over by the system.” Yet another participant had a more positive take. She wanted state officials to know that they should “keep doing things to keep benefiting us, and you know, helping us thrive for a better future.”

## Reflections

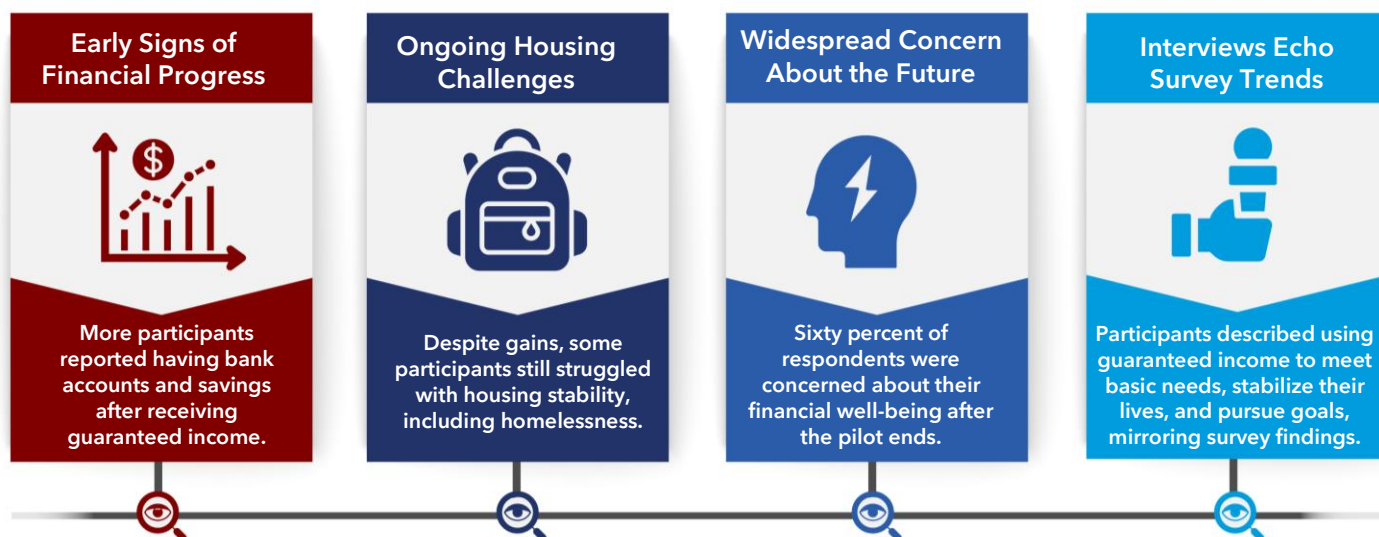
Survey respondents were given an opportunity to share any thoughts they had about the program. Several expressed gratitude. For example, one wrote, “I just think it’s a really good program, and I’m very grateful that it exists while I can participate in it.” Another noted that “I’m just extremely grateful to have this opportunity. I would not be where I am now without it.” A third commented that “I would not be anywhere remotely near where I am now, if not for the help I’ve received through this program.”

**“The income has been a great help. I truly don’t know where I would be without it.”**

One of the pilot participants we interviewed also reflected on his experiences with the program, saying that the pilot “has opened up a lot of doors. I just need to make sure that I’m walking through them, so to speak.” This same participant also described using the pilot “as a stepping stone to get somewhere else.”

## DISCUSSION

Figure 7. Summary of Mid-Pilot Insights from Surveys and Interviews



Both the post-enrollment survey and first round of pilot participant interviews were designed to understand how participants were faring about midway through the 18-month guaranteed income pilot. **The survey data suggest that some positive changes occurred since participants had been receiving their guaranteed income.** An average of 9 months post-enrollment, survey respondents were more likely to report having a bank account and more likely to report having savings. Although survey respondents were also less likely to report experiencing various economic hardships, this could be due, at least in part, to the fact that they were asked about the past 6 months rather than the past year. Additionally, through their open-ended responses, participants expressed deep appreciation for the program and the financial support it provided.

At the same time, **the survey data also revealed that some pilot participants were still struggling to stay housed.** At least 21% of the post-enrollment survey respondents reported experiencing homelessness during the past 6 months, including several who had been homeless all or most of that time. Additionally, **60% of the survey respondents reported feeling somewhat or very concerned about their financial well-being after the end of the pilot.** This concern about the future was also reflected in some of the responses to the open-ended survey question. One participant predicted that they would be homeless after their guaranteed income payments ended; another asked if the payments could be extended.

The 6 pilot participants we interviewed are a heterogeneous group and their experiences are not necessarily representative of the experiences of most pilot participants. However, what they told us about **their use of the guaranteed income was consistent with the survey data.** They were using their monthly payments to address basic needs, pay bills, and stabilize their housing. They were also using their guaranteed income to cover unexpected expenses, help out family members, and build up savings. All but one of the participants we interviewed reported having a goal related to education or training, and the guaranteed income was already helping some of those participants achieve their goals.

The participants we interviewed explained how the guaranteed income had provided them with a sense of stability or time for self-reflection. In some cases, it had reduced their level of stress, changed the way they managed their money, or prompted them to think more about their future. **Consistent with the survey data, some of the participants we interviewed were worried about how they would make ends meet after the pilot ended.** Others were less concerned because of the steps they were taking to prepare.

Both the post-enrollment survey respondents and the participants we interviewed were grateful for the program. However, the latter also expressed concern about the potential for dependency and emphasized the need to become self-sufficient. Additionally, they wanted government officials to know about the challenges faced by young people transitioning out of foster care and advocated for guaranteed income to help ease that transition.

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## COMPANION BRIEF AND NEXT STEPS

This brief has a companion brief that is focused on the pilot's implementation. It is based on the post-enrollment survey data, program data from BayLegal and FPFY, and interviews with staff from BayLegal, FPFY, and SFHSA as well as pilot participants. The next brief will provide a snapshot of pilot participants as they exit the program.

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## ENDNOTES

<sup>1</sup> See [Assembly Bill 153](#) which was signed by Governor Gavin Newsom on July 16, 2021.

<sup>2</sup> The threshold was approximately \$60,000 for a single individual with no children and \$120,000 for a single adult with one preschool age child. <https://insightcced.org/the-cost-of-being-californian-san-francisco-county-fact-sheet/>

<sup>3</sup> Eligible young people did not enroll for three main reasons: (1) they were receiving SSI and did not want to jeopardize their SSI benefits; (2) they did not respond to repeated outreach attempts; or (3) SFHSA did not have up-to-date contact information.

<sup>4</sup> The design of the local evaluation is described in [Findings from an Evaluation of San Francisco's Guaranteed Income Pilot for Young People Who Aged Out of Extended Foster Care: Participant Characteristics at Enrollment](#).

<sup>5</sup> The time between enrollment and completion of the post-enrollment survey ranged from 5.2 to 13.0 months, with a mean of 8.6.

<sup>6</sup> Some of the survey questions had been asked at baseline by the Urban Institute as part of its statewide evaluation.

<sup>7</sup> Some of the baseline survey data were collected by the Urban Institute as part of a statewide evaluation of the 7 state-funded guaranteed income pilots.

<sup>8</sup> The interviews were completed between 5.5 and 10.8 months after enrollment, with a mean of 9.4 months.

<sup>9</sup> Some categories were combined and some numbers are masked because CDSS prohibits the reporting of data if cell sizes are less than 11.

<sup>10</sup> The "other" race/ethnicity category includes but is not limited to participants who identified as White, American Indian or Asian. It also includes responses who indicated that they preferred not to answer the question.

<sup>11</sup> Other includes young people who indicated that they preferred not to answer the question.

<sup>12</sup> Other includes young people who were living with a partner or spouse or in a non-cohabiting relationship.

<sup>13</sup> During the COVID-19 pandemic, California allowed all young people who turned 21 while in EFC on or after January 27, 2020 to continue receiving support through December 31, 2021. Because San Francisco County would not have housing options for all the young people who were going to age out at the end of 2021, SFHSA created the Emergency Housing Assistance Payments (EHAP) program. Young people who aged out at the end of 2021 received EHAP payments of \$1,060 per month from January 2022 through June 2023. Young people who aged out after December 2021 also received EHAP through June 2023, when the EHAP program was discontinued. Data on EHAP receipt were provided by the SFHSA.

<sup>14</sup> Data were missing for two survey respondents who did not answer this question.

<sup>15</sup> At baseline, survey respondents were only asked about the amount of money they had saved if they reported having a bank account and some survey respondents who reported having a bank account also reported having no savings.

<sup>16</sup> Post-enrollment survey respondents were asked about hardships experienced during the past 6 months because the participants were invited to complete the post-enrollment survey an average of 9 months after their guaranteed income payments began and we wanted to know about their experiences while they were receiving those payments. In retrospect, the baseline survey respondents should also have been asked about hardships during the past 6 months rather than the past year so that we would have comparable data.

<sup>17</sup> We measured survey respondents' outlook on life using the Cantril Ladder. See Cantril, H. (1965). *The pattern of human concerns*. Rutgers University Press.