

Participant Characteristics at Enrollment

Chapin Hall Research Brief

This is the first of five briefs from an evaluation of Foundations for the Future, the San Francisco Human Service Agency's guaranteed income pilot for young people who aged out of extended foster care. It is based on survey data collected from participants at enrollment as part of both state and local evaluations of the pilot.

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March 2025

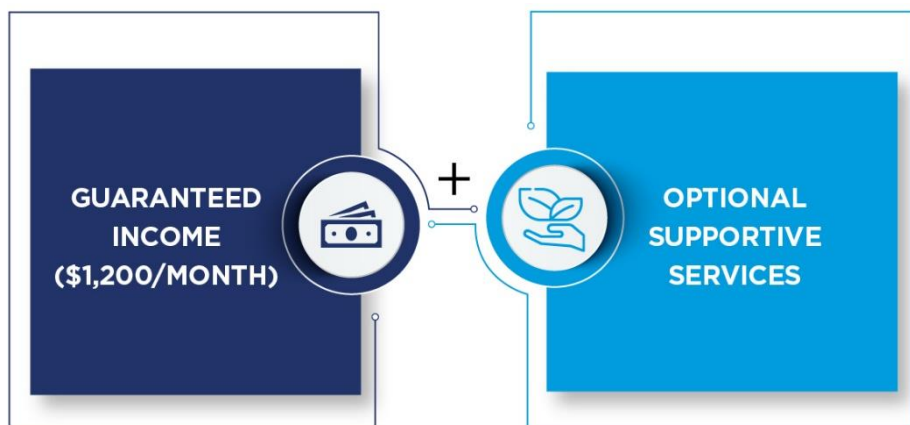


Introduction

In 2021, California's legislature approved \$35 million for the first state-funded guaranteed income (GI) pilot program in the U.S and identified young people who aged out of extended foster care (EFC) as a priority population.¹ EFC allows young people who were in the child welfare or probation system on their 18th birthday to voluntarily remain in foster care until age 21. EFC's goal is to support young people during the transition to adulthood so that they experience better outcomes after they "age out." However, many young people who age out of EFC still struggle to meet their basic needs.^{2,3}

The California Department of Social Services (CDSS), which oversees the pilot, selected the San Francisco Human Services Agency (SFHSA) through a competitive process to administer one of seven GI pilots across the state. SFHSA launched its pilot, Foundations for the Future, in October 2023. The pilot's goal is to facilitate successful transitions out of EFC by providing young people who recently "aged out" with monthly cash payments of \$1,200 and optional supportive services such as benefits counseling and financial literacy training and coaching for 18 months (see Figure 1).

Figure 1. Foundations for the Future



Benefits counseling is provided by [Bay Area Legal Aid \(BALA\)](#) to help young people understand how participating in the pilot might affect their eligibility for public benefits they are already receiving and inform them about any public benefits for which they might be eligible. Financial literacy training and coaching are provided by [First Place for Youth \(FPFY\)](#) to help participants build financial skills and make informed decisions about their finances.

The pilot’s theory of change posits that providing young people who recently “aged out” with monthly cash payments of \$1,200 and optional supportive services will lead to increased income, and that increased income will lead to increased housing stability, more savings and less debt, and increased food security. Long term, this will lead to increased self-sufficiency, increased educational attainment, improved physical and mental health, and decreased criminal legal system involvement (see Figure 2).

Young people are eligible for the pilot if they are California residents who had been supervised in extended foster care by San Francisco Human Service Agency’s Family and Children’s Services (FCS) or the Juvenile Probation Department (JPD) and aged out on or after January 1, 2022. Additionally, their annual household income cannot exceed the income needed for a household to be economically secure based on their county of residence.⁴

SFHSA uses a platform developed by [AidKit](#), a social impact company, to support the pilot’s implementation. AidKit’s platform facilitates the application and eligibility determination process, the disbursement of monthly payments, communication with pilot participants, and the collection of survey data from pilot participants for the state and local evaluations (see Figure 3). Altogether, 150 of the 157 young people who were eligible for the pilot enrolled between October 1, 2023 and May 31, 2024.

Foundations for the Future is being evaluated by the Urban Institute as part of a statewide evaluation and by Chapin Hall, which is conducting a local evaluation.

Figure 2. Theory of Change

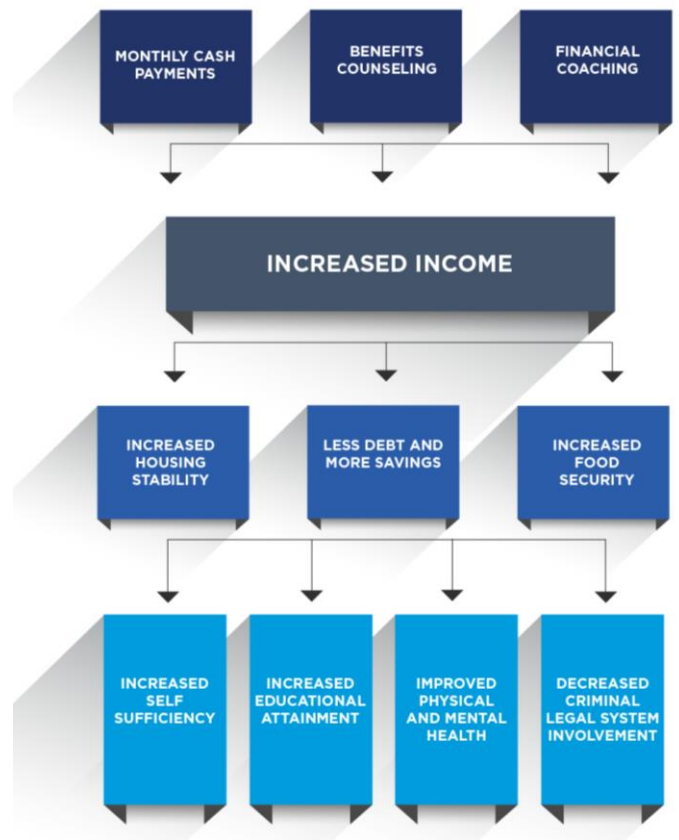
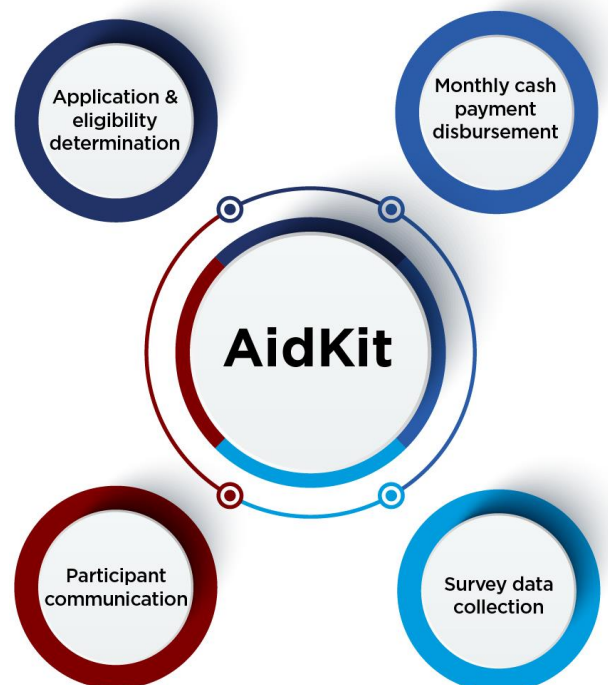


Figure 3. AidKit’s role



Methods

The local evaluation of Foundations for the Future includes 3 components.

1. An **implementation study** 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.
2. An **outcome study** will examine changes in young people’s social, emotional, and financial wellbeing over time and the relationship between those changes and participant characteristics.
3. An **impact study** 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.

The local evaluation will draw upon three types of data.

Survey Data

Pilot participants are being asked to complete 5 surveys as part of the state evaluation and 5 surveys as part of the local evaluation (see Figure 4). Survey participation is voluntary, and participants receive a financial incentive each time they complete a survey. This brief is based on state and local baseline survey data collected at program application. Of the 150 pilot participants, 59% (n = 88) completed the state baseline survey and 66% (n = 92) completed the local baseline survey.

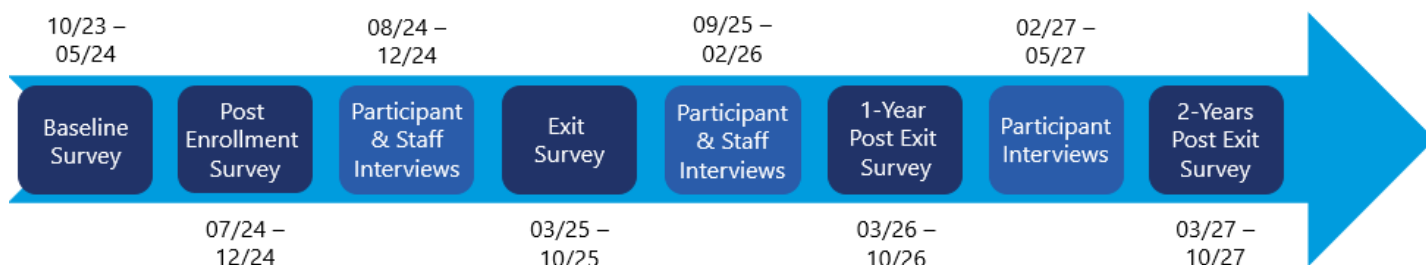
Table 1. Timeline for survey Data collection

State Evaluation	Time Period	Local Evaluation
Baseline	10/23 – 05/24	Baseline
3 Months Post Application	01/24 – 08/24	
	07/24 – 12/24	6-9 Months Post Application
9 Months Post Application	07/24 – 02/25	
Exit	03/25 -10/25	Exit
6 Months Post Exit	09/25 – 04/26	
	03/26 – 10/26	1 Year Post Exit
	03/27 – 10/27	2 Years Post Exit

Interview Data

Fifteen GI Pilot participants will be interviewed 3 times over the study period (6 to 9 months post-enrollment, at exit, and 2 years post-exit) about their experiences with the pilot and how they have benefited from their participation. The optional supportive services providers and GI Program Coordinator will also be interviewed twice about their experiences with pilot implementation (see Figure 5).

Figure 4. Timeline for local evaluation data collection



Administrative Data

Administrative or program data from several sources will be used to measure (1) receipt of optional supportive services provided by BALA and FPFY; **(2) foster care placement history**; **(3) employment** and earnings; (4) homelessness; (5) receipt of CalWORKs, CalFresh, Transitional Housing Program-Plus (THP+), and Emergency Housing Assistance Payments (EHAP); and **(6) college enrollment and graduation.**⁵

Participant Characteristics

Table 1 shows the characteristics of the 150 pilot participants. Because all but seven of the young people who aged out of extended foster care between January 2022 and the end of the enrollment period are participating in the pilot, the pilot sample is necessarily representative of the population of eligible young people who aged out during those 29 months. The ratio of participants who had been supervised by FCS to participants who had been supervised by JPD is 2 to 1. Participants are predominantly Black, Latino, or multiracial, and relatively few participants are primarily Spanish speaking. Young men outnumber young women, and about eight in ten participants identify as straight. Most participants had received EHAP after exiting extended foster care, but more than half reported no income during the past year.⁶ About three in ten participants are in a relationship, and about one in six is a parent. Participants were much more likely to report being enrolled in Medi-Cal (87%) than in CalFresh,⁷ and about four in ten reported that they were receiving some form of housing assistance at the time of enrollment.

Table 2. Characteristics of GI Participants (N = 150)

	Frequency	Percentage
Case type		
Family and Children’s Services (FCS)	100	66.7%
Juvenile Probation Department (JPD)	50	33.3%
Race		
Black	57	38.0%
Latino	33	22.0%
Multiracial	36	24.0%
Other/Prefer not to answer ⁸	21	13.9%
Language		
English	139	92.7%
Spanish	11	7.3%
Gender⁹		
Woman	66	44.0%
Man	>75	>50.0%
Other/Prefer not to answer	<11	<6.0%
Sexuality		
Straight	119	79.3%
Gay/Bisexual ¹⁰	17	11.3%
Other/Prefer not to answer ¹¹	14	9.3%
Relationship status		
Not in a relationship	103	68.7%
In a non-cohabiting relationship	28	18.7%
Living with partner/spouse	19	12.7%
Any children		
Yes	27	18.0%
Received Emergency Housing Assistance Payments (EHAP)		
Yes	123	82.0%
Annual income		
\$0	86	57.3%
\$1 to \$20,000	33	22.7%
> \$20,000	30	20.0%
Current benefit receipt		
Medi-Cal	129	86.0%
CalFresh	41	27.3%
Housing assistance	58	41.1%

Of the 150 pilot participants, 59% (n = 88) completed the state baseline survey and 66% (n = 92) completed the local baseline survey. Both survey samples looked similar to the 150 pilot participants with respect to most of demographic and other characteristics that could be measured using the application data.¹²

Findings

Housing/Homelessness

Survey participants were as likely to be living elsewhere in the Bay Area as they were to be living in San Francisco (see Figure 6). The two most commonly cited reasons for living outside of San Francisco were affordability (33%) or being placed elsewhere by a subsidized housing program (30%).

About four in ten survey participants reported living in an apartment or house that they rented (see Figure 7).¹³ Survey participants were about as likely to report that they were staying with family or friends rent free (14%) as they were to report that they were living in transitional housing (17%). The “other” category includes participants who were homeless or unstably housed (e.g., staying in a shelter or hotel/motel; living in a car or other space not meant for housing) or who reported some other living arrangement (e.g., in a college dorm).¹⁴

Many survey participants had experienced housing instability during the past year. About one in five had moved two or more times (see Figure 8), and nearly four in ten (38%) had experienced homelessness or couch surfed within those 12 months. Four in ten survey participants reported being worried about losing their housing. At the same time, one in five (22%) reported staying in an unsafe housing situation because they could not afford to move.

Figure 5. Where participants were living

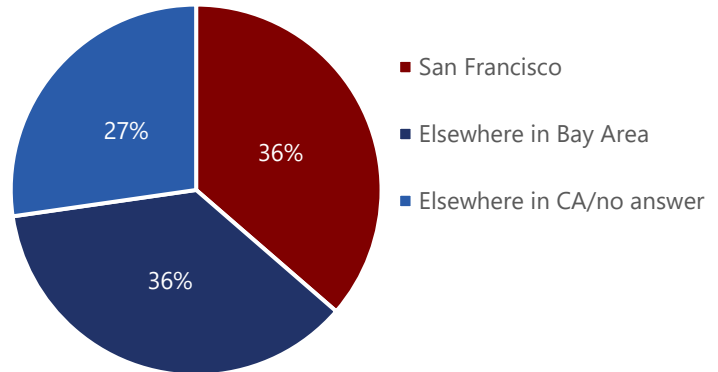


Figure 6. Current living arrangements

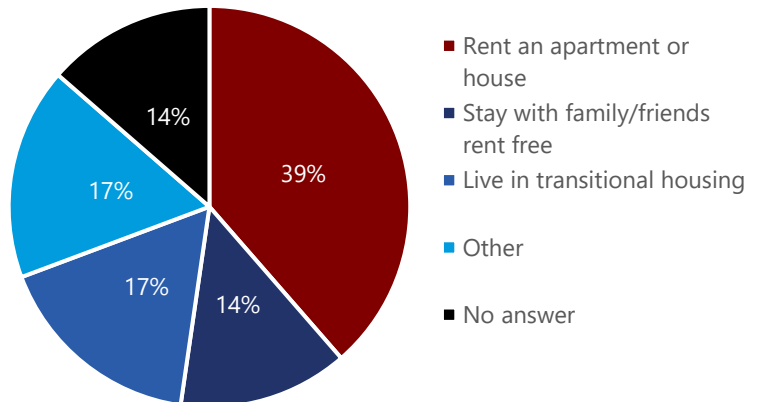
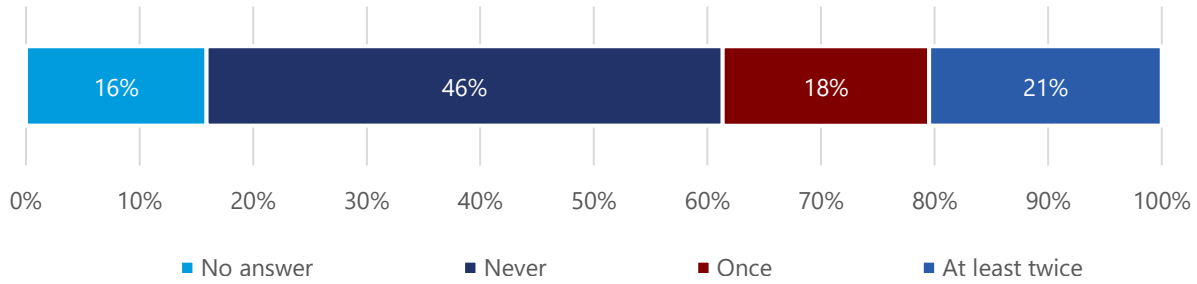


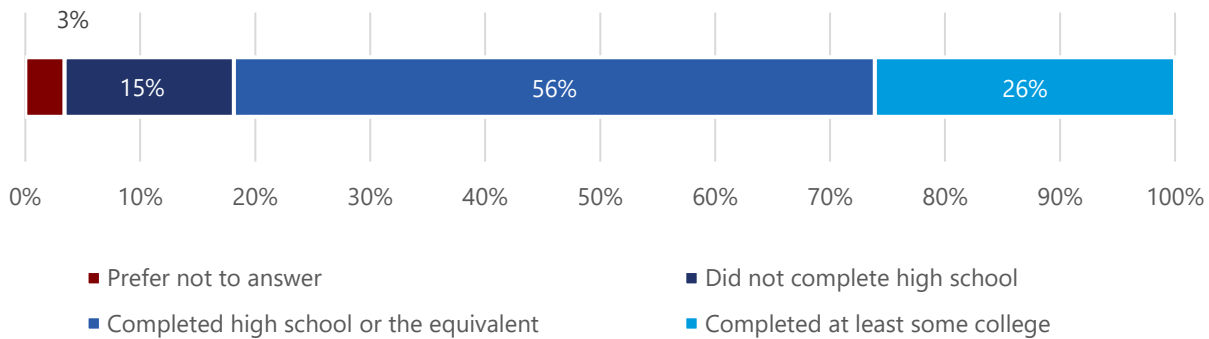
Figure 7. Number of times moved in the past year



Education and Employment

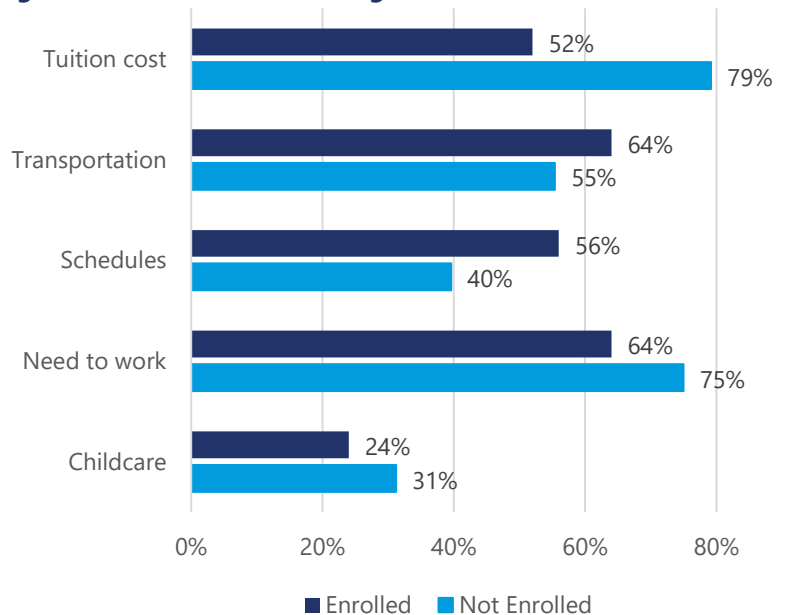
Most survey participants (82%) had completed high school (see Figure 9) compared to 94 percent of 18- to 24-year-olds in San Francisco County.¹⁵ About one quarter had completed at least some college (26%). Nearly three in ten survey participants (29%) were currently enrolled in school, and two-thirds of those students were enrolled in college.

Figure 8. Highest level of educational attainment



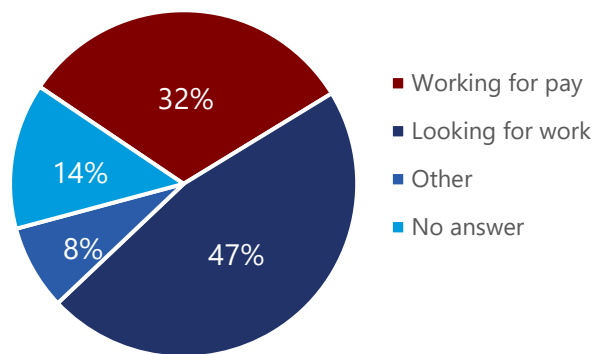
Regardless of whether they were enrolled in an education program, survey participants who had not yet achieved their educational goals (n = 71) were likely to perceive needing to work as a barrier to continuing their education (see Figure 10). Interestingly, the cost of tuition was less likely to be seen as a barrier by participants who were enrolled in a program than by those who were not enrolled.

Figure 9. Barriers to continuing education



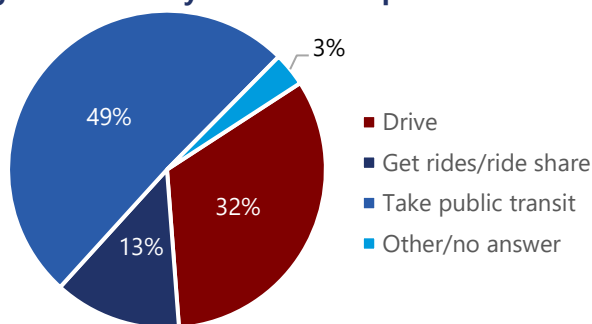
About one third (32%) of the survey participants were currently employed, and nearly half (47%) were not employed but looking for work (see Figure 11). Participants worked a mean of 31 hours per week if they had a job, and more than half of those with jobs were working part-time (i.e., less than 35 hours per week). Nearly three in ten survey participants (28%) reported staying in an unsafe work environment because they could not afford to leave or taking an unsafe job because they needed the money in the past 12 months.

Figure 10. Employment status



Transportation

Figure 11. Primary mode of transportation

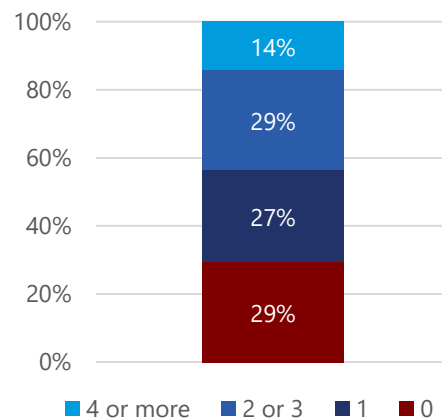


Most survey participants identified public transit (49%) or driving (32%) as their primary mode of transportation (see Figure 12). Transportation problems were common among participants. For example, four in ten survey participants often skipped going places and three in ten were often unable to leave the house when they wanted to because of a problem with transportation.

Financial Well-Being

Many survey participants were struggling financially. Seven in ten reported always or often feeling worried or stressed about paying bills. On average, survey participants reported experiencing 1.7 of the eight hardships they were asked about during the past year,¹⁶ and one in six (14%) experienced four or more (see Figure 13). Over one third (36%) reported not having enough money to pay a bill in full or on time during the past year. More than one quarter reported doubling up due to financial problems (28%), having their cell phone service shut off due to unpaid bills (28%), and not having enough money to pay rent (28%). This may explain why survey participants were most likely to say that they would use the money to pay bills (63%) or to pay down debt (31%) if their income increased.¹⁷

Figure 12. Number of economic hardships during the past year



Three quarters of the survey participants reported that they had a bank account. However, nearly half of those participants (47%) had no money in their account, and only one in five had more than \$250 in the bank (see Figure 14). This might explain why only one in five survey participants (18%) reported being able to pay for a \$400 emergency expense.

Figure 13. Amount of money in a bank account

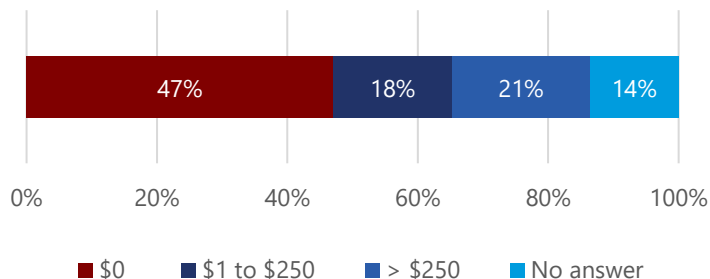
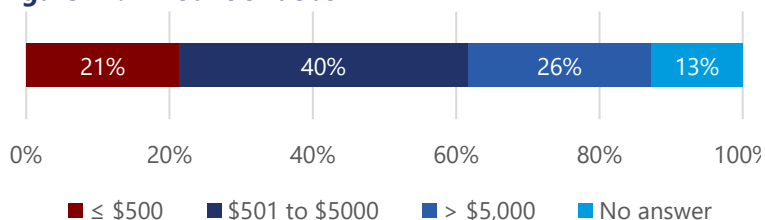


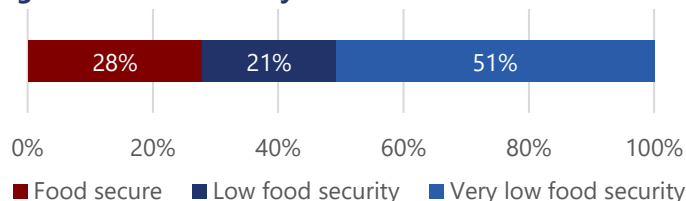
Figure 14. Amount of debt



About half of the survey participants (53%) reported having debt, with credit card debt being the most common. Seven in ten of those with any debt reported being behind on their payments, and, one in four owed more than \$5,000 (see Figure 15).

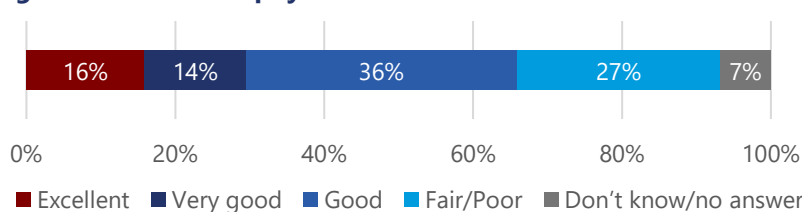
Nearly three quarters of the survey participants were categorized as having low (21%) or very low (51%) food security (see Figure 16).¹⁸ Half reported not eating sometime during the past year because they did not have enough money for food.

Figure 15. Food security



Physical and Mental Health

Figure 16. Perceived physical health



Two thirds of the survey participants described their health as good, very good or excellent (see Figure 17), yet four in ten reported having a diagnosed health condition, most commonly anxiety and depression.

Survey participants completed two standardized mental health measures: the GAD-7, which is used to identify individuals who may be experiencing anxiety and assess the severity of their symptoms, and the PHQ-9, which is used to identify individuals who may be experiencing depression and assess the severity of their symptoms. Scores on those measures also suggested that many survey participants were experiencing symptoms of anxiety or depression. Four in ten had GAD-7 scores indicative of moderate or severe anxiety symptoms (see Figure 18). One in four had PHQ-9 scores indicative of moderately severe or severe depression (see Figure 19).

Figure 17. Severity of anxiety symptoms

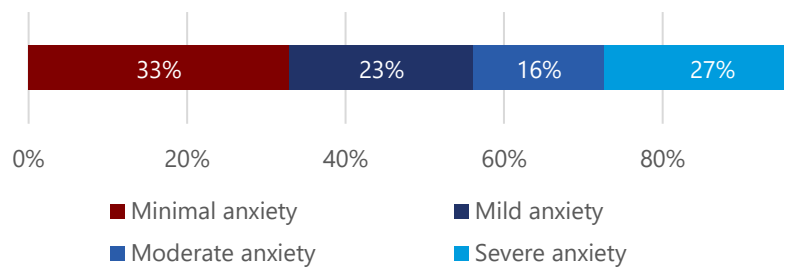


Figure 18. Severity of depression symptoms

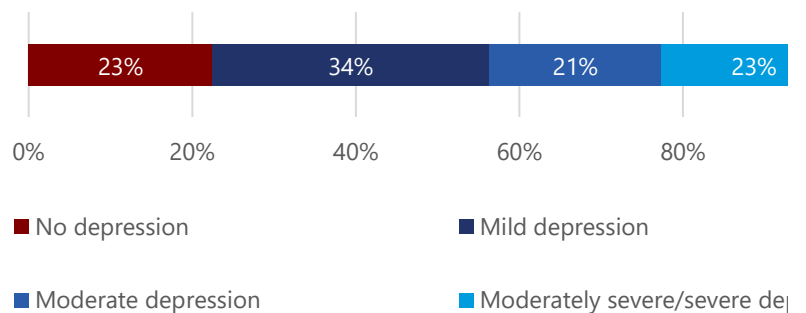
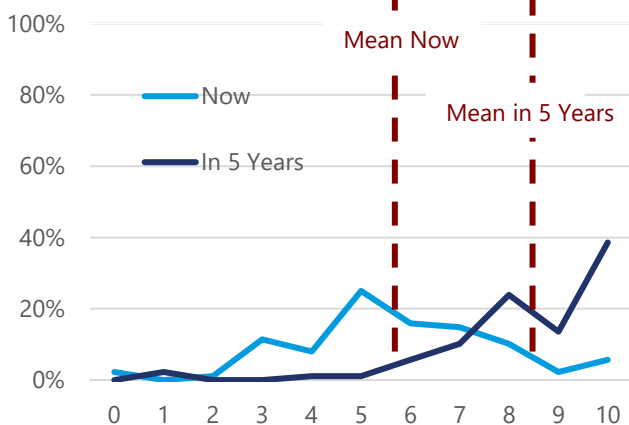


Figure 20. Current and future selves



Survey participants were as likely to report feeling scared about the future (57%) as they were to report feeling very optimistic (58%). Moreover, when asked to imagine themselves standing on a ladder with steps numbered zero, representing the worst possible life, to ten, representing the best possible life (see Figure 20), survey participants felt that they were currently standing on a middle rung (mean = 5.7) but expected to be standing on a higher rung (mean = 8.5) five years from now.

Discussion

The purpose of the state and local baseline surveys was to assess how young people participating in San Francisco's GI Pilot were faring at the start of the intervention and use that as a benchmark against which to measure change over time. The baseline data paint of picture of young people for whom the transition to adulthood has been replete with challenges.

4 in 10 survey participants had experienced homelessness in the past year.

Consistent with prior studies,^{2,3} many survey participants had experienced housing instability. Four in ten had moved at least once during the past year, and one in five had moved two or more times. Although some of these moves may have been in response to a positive change in participants' lives, such as enrolling in school or starting a new job, our data suggest that participants may also have moved for financial reasons. In particular, nearly three in ten survey participants had not had enough money to pay rent at least once in the past year, and four in ten were worried about losing their housing. At the same time, one in five survey participants had stayed in an unsafe housing situation because they could not afford to move. Especially troubling was the high rate of homelessness among survey participants. Four in ten had experienced homelessness (including couch surfing) during the past year.

Most survey participants had completed high school, although their high school completion rate was lower than the high school completion rate for 18- to 24-year-olds in San Francisco County (82% compared to 94%).¹⁵ About one quarter of the survey participants had completed at least some college, and nearly three in ten were currently enrolled in a post-secondary training or education program. For survey participants

who had not yet achieved their educational goals, needing to work, tuition costs, and transportation issues were common barriers to continuing their education.

1 in 3 survey participants had stayed in an unsafe work environment or taken an unsafe job for financial reasons.

About one third of the survey participants were currently employed. By comparison, 76% of 20- to 24-year-olds in San Francisco County were employed in 2023.¹⁹ A majority of the survey participants who had a job were working part-time, and nearly half were not employed but looking for work. Our data also suggest that the environments in which survey participants who had jobs were working were not necessarily safe. During the past year, nearly one in three had stayed in an unsafe work environment because they could not afford to leave or had taken an unsafe job because they needed the money.

Also consistent with prior studies,^{2,3} many survey participants were struggling financially. Six in ten reported no annual income, yet only one in four was enrolled in CalFresh. This might explain why more than seven in ten survey participants were food insecure, and just over half had very low food security. More targeted outreach is need to ensure that young people aging out of extended foster care are aware of and enrolling in benefit programs for which they may be eligible.

7 in 10 survey participants were food insecure, and half had very low food security.

Three quarters of the survey participants reported having a bank account, but nearly half of those with an account reported having zero dollars in the bank. This might explain why fewer than one in five survey participants reported that they would be able to pay \$400 for an emergency expense. Seven in ten survey

< 1 in 5 survey participants could afford a \$400 emergency expense.

participants always or often felt worried or stressed about paying bills, and more than one third had not had enough money to pay a bill in full or on time. While a majority of survey participants had experienced no more than one of the eight material hardships we asked about, one in six had experienced four or more. Especially troubling was participants' debt. About half of the survey participants reported having debt, one in four of those with debt owned more than \$5,000, and most of those with debt were behind on their payments.

1 in 4 survey participants was experiencing symptoms of depression and 4 in 10 were experiencing symptoms of anxiety.

Although two thirds of the survey participants described their health as good or better, four in ten reported having a diagnosed health condition, with the two most common conditions being anxiety and depression. Scores on the two standardized measures of mental health also suggested many survey participants were experiencing depression and anxiety. Nearly one quarter of the survey participants were experiencing symptoms of moderately severe or severe depression and four in ten were experiencing symptoms of moderately severe or severe anxiety. This is consistent with prior studies that have found high rates of mental health problems among young people who were formerly in foster care.^{20,21}

By some measures, survey participants expressed a good deal of optimism about their future. Generally speaking, they expect to be faring much better than

Survey participants expect to be faring much better five years from now.

they are currently faring five years from now. Yet, survey participants were as likely to agree or strongly agree that they feel scared about the future as they were to describe themselves as feeling very optimistic.

Next Steps

The next report will provide a snapshot of GI pilot participants approximately six to nine months after they began receiving their monthly GI payments. It will also include information about the participants' experiences with the application process and their engagement in the optional supportive services as well as findings from our first round of qualitative interviews. More broadly, we will use the subsequent waves of survey data to examine whether participation in the GI Pilot is associated with positive changes in key outcome domains including housing, education, employment, financial well-being, and health.

Statement of Independence and Integrity

Chapin Hall adheres to the values of science, meeting the highest standards of ethics, integrity, rigor, and objectivity in its research, analyses, and reporting. Learn more about the principles that drive our work in our [Statement of Independence](#).

Chapin Hall partners with policymakers, practitioners, and philanthropists at the forefront of research and policy development by applying a unique blend of scientific research, real-world experience, and policy expertise to construct actionable information, practical tools, and, ultimately, positive change for children and families.

Established in 1985, Chapin Hall's areas of research include child welfare systems, community capacity to support children and families, and youth homelessness. For more information about Chapin Hall, visit www.chapinhall.org or @Chapin_Hall.

Acknowledgement

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Suggested Citation

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Endnotes

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

² Courtney, M., Okpych, N. J., Park, K., Harty, J., Feng, H., Torres-Garcia, A., & Sayed, S. (2018). *Findings from the California Youth Transitions to Adulthood Study (CalYOUTH): Conditions of youth at age 21*. Chapin Hall at the University of Chicago.

³ Courtney, M., Okpych, N. J., Harty, J. S., Feng, H., Park, S., Powers, J., Nadon, M., Ditto, D. J., & Park, K. (2020). *Findings from the California Youth Transitions to Adulthood Study (CalYOUTH): Conditions of youth at age 23*. Chapin Hall at the University of Chicago.

⁴ This determination was made using California's Family Needs Calculator. According to the Insight Center, the threshold was approximately \$60,000 for a single individual with no children and approximately \$120,000 for a single adult with one preschool age child in 2021. <https://insightccd.org/the-cost-of-being-californian-san-francisco-county-fact-sheet/>

⁵ During the COVID-19 pandemic, California allowed all young people who turned 21 while in extended foster care on or after January 27, 2020 to continue receiving support through December 31, 2021.⁵ Because San Francisco County would not have housing options for all the young people in its care who were going to age out of extended foster at the end of 2021, and because the pandemic lockdowns led to an economic recession, 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 for 18 months (January 2022 through June 2023). Young people who aged out after December 2021 also received up to 18 months of EHAP until June 2023, when the EHAP program was discontinued. Thus, many of the young people who enrolled in the GI Pilot had previously received monthly cash payments through the EHAP program. Data on EHAP receipt were provided by the San Francisco Human Services Agency.

⁶ These data suggest that many young people who had received EHAP did not count that as income.

⁷ Medi-Cal is California's Medicaid program and CalFresh is California's Supplemental Nutrition Assistance Program (SNAP).

⁸ Due to concerns about re-identification, we are unable to report cell sizes of ten or less. Consequently, we combined all of the other responses, including White, American Indian, or Asian, and "prefer not to answer" into one category rather than reporting them separately.

⁹ Even after combining the "other" and the "prefer not to answer" categories, the cell size was still less than 11. Consequently, we could report either the precise number of study participants who identify as men or the precise number of study participants who identify as women. We could not report both. We chose to report the latter.

¹⁰ Due to concerns about re-identification, we are unable to report cell sizes of ten or less. Consequently, we combined gay and bisexual into one category rather than reporting them separately.

¹¹ Due to concerns about re-identification, we are unable to report cell sizes of ten or less. Consequently, we combined all of the other responses and "prefer not to answer" into one category rather than reporting them separately.

¹² One difference is that the samples include more young women than young men. Another difference is that a higher percentage of the state baseline sample reported at least some income.

¹³ Although the response options referred to "renting or owning," none of the participants reported owning any property when asked about their assets.

¹⁴ Several living arrangements were grouped into an “other” category because those living arrangements were reported by fewer than 11 participants.

¹⁵ This estimate is based on the American Community Survey 1-year estimates [Educational Attainment](#) subject table for 2023.

¹⁶ The material hardship items were adapted from the first wave of the Future of Families and Child Wellbeing Study (formerly the Fragile Families and Child Wellbeing Study). Bendheim-Thoman Center for Research on Child Wellbeing. (2018). *User's guide for the Fragile Families and Child Wellbeing Study public data. Year 1*. CRCW. They included being evicted, not having enough money to pay rent, staying at a shelter/place not meant for housing, doubling up due to financial problems, having gas/electricity shut off due to unpaid bills, cell phone service shut off due to unpaid bills, not having enough money to pay bill in full or on time, and not going to a doctor/hospital due to cost.

¹⁷ Participants were presented with 10 response options and asked to choose their top three.

¹⁸ Food security was measured using the [USDA's U.S. Household Food Security Survey Module: Six-Item Short Form](#). Two of the six questions were combined into one. Scores range from 0 to 6, with scores of 0 or 1 considered food secure, scores of 2 to 4 considered low food insecurity, and scores of 5 or 6 considered high food insecurity.

¹⁹ This estimate is based on the American Community Survey 1-year estimates [Selected Economic Characteristics](#) subject tables for 2023.

²⁰ Brown, A., Courtney, M., & McMillen, C. (2015). Behavioral health needs and service use among those who've aged out of foster care. *Children and Youth Services Review*, 58, 163-169.

²¹ Greeno, E., Fedina, L., Lee, B., Farrell, J., & Harburger, D. (2018). Psychological well-being, risk, and resilience of youth in out-of-home care and former foster youth. *Journal of Child and Adolescent Trauma*, 12(2), 175-185.