Evaluation of the City of Somerville's Guaranteed Basic Income Pilot Program

Prepared for the City of Somerville, MA

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EXECUTIVE SUMMARY

The City of Somerville launched a one-year Guaranteed Basic Income (GBI) pilot to stabilize households experiencing housing insecurity and to understand how predictable monthly cash assistance can support economic stability. Funded through the American Rescue Plan Act (ARPA), the program provided $750 per month for 12 months (July 2024 – June 2025) to 198 households referred by two trusted public agency partners: the Somerville Office of Housing Stability (OHS) and the Somerville Family Learning Collaborative (SFLC) at Somerville Public Schools, both within the municipal government.

Participating households received funds via standard debit cards with no spending restrictions outside of prohibitions on drugs, alcohol, or firearms, and standard pre-paid debit card spending restrictions. To protect participants' existing benefits, the City secured waivers to ensure that GBI funds did not count as income for eligibility determination and did not remove participants from existing benefit programs.

Research Methods

The evaluation used a mixed-methods design approved by the UMass Boston Institutional Review Board (IRB). Data included a baseline survey, midpoint interviews, a final survey, and four focus groups with OHS and SFLC staff. Because the study lacked a control group, findings describe trends rather than causal impacts.

Main Program Findings

The research suggests that the program had positive impacts on short-term economic stability outcomes like participants' ability to meet basic needs, current financial health, and employment. Perhaps unsurprisingly, given the program's limited duration and external factors, the picture regarding longer term challenges like housing stability and life satisfaction was less clear. The flexibility of funds was important both to the positive impacts noted and to participants' sense of autonomy and dignity.

Economic Stability

Meeting Basic Needs: Participants primarily used the GBI benefits to address their most urgent basic needs, such as food and housing, while strategically allocating money to a variety of spending categories to improve household wellbeing. The findings suggest that the program's flexibility supported economic stability by enabling participants to pay for necessities that were previously unaffordable or inaccessible.

Employment: Many participants changed jobs or hours during the GBI program. The findings suggest that the GBI funds helped participants to start new jobs, increase hours, or manage job changes, and also gave some the ability to cut back from exhausting schedules without falling behind on bills. Overall, the average increase in monthly income reflects a gain in employment and economic stability.

Financial Health: The findings suggest that access to stable, unrestricted income provided by GBI – along with continued eligibility for other benefits – supported improvements in financial health by enabling debt reduction and allowing some participants to build limited but meaningful financial resilience.

Housing Stability

The findings suggest that while the GBI program alone could not fully offset structural housing affordability challenges, it contributed to drops in rental arrears, which likely played a role in preventing displacement for some. For several others it stabilized housing situations during periods of vulnerability.

Wellbeing

The findings suggest only modest overall improvements in life satisfaction, due to the subjective nature of this metric, the duration and timing of the program, and external factors affecting participants. In interviews, participants noted feeling increased financial autonomy from the flexibility of the program.

Program Evaluation

Overall, implementation closely tracked the major elements of program design, including the size and makeup of the participant pool, reliance on trusted relationships with partner organizations to ensure smooth onboarding and participation, and efforts to make the funds as unencumbered as possible. Approximately 94% of participants reported being *Very satisfied* with the GBI program overall.

Recommendations

Observations and recommendations were documented throughout the program. These may prove valuable for both future Somerville initiatives and the field of GBI at large. Note that many of the lessons and recommendations overlap and are included in both sections.

For Somerville or Similar Organizations

Recommendation 1.1: Future programs should follow the GBI program's approach and work closely with organizations already supporting the target population in selection and onboarding, as this allows for understanding of populations, ensuring appropriate targeting of needs, and building on established trusted relationships with potential participants to make onboarding more effective and efficient.

Recommendation 1.2: Future programs should be modeled after the GBI program's inclusion of sufficient resources and intake staff to provide participants with documented plain language information in their preferred languages and to meet a high volume of questions and concerns.

Recommendation 2.1: Future programs should follow the GBI program's approach and consider fund distribution details carefully, working to balance participant needs and administrative challenges, and providing clear information about distribution details. Predictability of fund distribution and non-stigmatized card design should be repeated.

Recommendation 2.2: Future programs should consider a structured benefit tapering approach to help participants transition out of the program with less stress.

Recommendation 2.3: If future programs can only provide limited cash assistance for a designated category of spending, the GBI program provides some evidence that food and housing expenses would seem to be the optimal choices for many participants.

Recommendation 3.1: Future programs should be modeled after the GBI program's inclusion of sufficient administrative resources to offer participants stable ongoing support and communications during the program. The organizations managing the day-to-day work should use some of these resources to keep a log of issues and interactions, which can improve overall efficiency and effectiveness of support.

Recommendation 3.2: Future programs should expand financial literacy support by offering a breadth of optional financial workshops. Resources should be provided in manageable amounts to avoid information overload and be offered in participant's native languages to ensure comprehension. Individual financial coaching opportunities could improve participant outcomes without compromising participants' freedom to choose their level of engagement.

For the GBI Field

Recommendation 1.1: New GBI efforts require time for an iterative and unrushed design process prior to launch, convening stakeholders for multiple rounds of discussion and decision-making.

Recommendation 1.2: Even after the big picture decisions have been made, there needs to be sufficient time and focus spent working through the many details of fund distribution.

Recommendation 2.1: Despite pressure to preserve resources for GBI program participants, this must be balanced against the need for sufficient resources to design, launch, and run the program smoothly.

Recommendation 3.1: New GBI efforts should include voluntary and easy-to-access financial education offerings tailored to the schedules, circumstances, needs, and learning styles of participant populations.

BACKGROUND

Overview of Somerville

Somerville, Massachusetts is a racially, ethnically, and socioeconomically diverse city in the United States, located about five miles north of Boston. It is home to a diverse range of households making up the city's roughly 80,000 residents, from working-class, immigrant families to students and higher-income residents. In recent years, the city has achieved great economic growth due in part to its proximity to other urban centers, and it received the National Civic League's All-America City Award in 1972, 2009, and 2015[i] as recognition for "inclusiveness, collaboration, civic engagement, and innovation."[ii] However, this recent economic growth has also contributed to income disparities and a rapidly rising cost of living for residents. Over ten percent of Somerville residents live below the federal poverty line, with many more experiencing economic stress, particularly due to the city's high housing costs. These conditions, as well as Somerville's values of diversity, equity, and innovation, make Somerville an appropriate community in which to pilot a Guaranteed Basic Income (GBI) project.

A major challenge for Somerville is housing affordability, as the city and the region regularly rank among the most expensive housing markets in Massachusetts. This particularly affects renters and low-income households, especially those who are already facing employment instability or a limited ability to save. Even a relatively minor additional financial burden can lead to a loss of housing. Nationally, the Covid-19 pandemic exacerbated these challenges, as the pandemic caused sudden job loss, reduced working hours, and increased health-related hardships. Adults under age 30, Hispanic Americans, and lower-income residents report facing serious and persistent economic hardship as a result of the Covid-19 pandemic that, as of 2025, many felt they had not recovered from yet.[iii] This highlighted the vulnerability of Somerville's residents amidst the economic strain and the limitations of traditional municipal programs. In this context, the City of Somerville, in partnership with the University of Massachusetts Boston, launched a GBI program as a disaster aid relief program for community members experiencing housing instability needs.

ARPA Funding

Somerville's American Rescue Plan Act (ARPA) funds, a federal initiative designed to support economic recovery from the impacts of the Covid-19 pandemic, provided the resources for the GBI project. A portion of Somerville's ARPA funds were allocated toward developing approaches to improving residents' economic status in the face of the pandemic, including through direct monetary assistance. ARPA funds enabled Somerville and other municipalities nationwide to pilot guaranteed income programs that would not have been feasible otherwise. This aligned ARPA's goals with Somerville's values of equity, collaboration, and community cohesion.

PROGRAM DESIGN

The Somerville Guaranteed Basic Income (GBI) program was designed to reflect national best practices while responding to local priorities. Aligning with the City's anti-displacement strategy, program eligibility targeted Somerville residents facing housing instability. Participants were selected from a pool of residents who were already receiving services from two partners, the City of Somerville's Office of Housing Stability (OHS) and the Somerville Family Learning Collaborative (SFLC) at Somerville Public Schools. Partnering with organizations that participants had already engaged with helped establish trust prior to program launch and facilitated referrals to other services when needed.

To ensure that participation in the GBI program did not jeopardize access to existing financial support, program administrators applied for and secured 18 benefit waivers prior to the year-long GBI program launch. These waivers prevented GBI benefits from being treated as income for the purposes of determining eligibility for key programs, including Social Security Disability, Supplemental Nutrition Assistance Program (SNAP), and housing assistance. The GBI benefits were classified as gifts, thereby excluding them from taxable income and preventing unintended benefit cliffs or disqualifications.

Participants received $750 per month for 12 months, with benefits distributed between July 1, 2024 and June 1, 2025. The benefit amount and duration were selected to provide meaningful financial support within the constraints of available funding. Each of the 198 participants was issued a debit card that could be used for in-person and online purchases or for cash withdrawals at ATMs. Funds were deposited automatically on the first day of each month, regardless of the day of the week. Consistent with core GBI principles, there were no restrictions on how participants could use the funds, outside of prohibitions on drug, alcohol, or firearms purchases, and non-negotiable restrictions placed on pre-paid debit cards by the card vendor's partner bank.

In partnership with University of Massachusetts Boston (UMass Boston), the City of Somerville also evaluated the program to assess outcomes and contribute to the growing body of research on guaranteed income as a policy intervention. Participation in the evaluation research was voluntary. Participants were invited to complete two surveys and an interview and received a $50 gift card for each activity as compensation for their time. Together, these elements positioned the Somerville GBI project as both a direct response to economic hardship and a structured municipal pilot aimed at understanding how income assistance affects household wellbeing.

DATA AND METHODS

Overall Evaluation and Research Design

This research was conducted using a mixed-methods approach that assessed both the processes and outcomes of the pilot. All methods used for this study were reviewed and approved by the Institutional Review Board at UMass Boston. The process evaluation focused on observations from the program administration and operational side, while the outcome evaluation measured changes to participants' housing stability, economic conditions, wellbeing, and spending behaviors during the one-year pilot program.

The UMass Boston team collaboratively worked with the City of Somerville's ARPA department - and two internal partners (OHS and SFLC) to identify participants who had unique housing and economic hardships. 198 participants were selected, of which 171 individuals completed the baseline survey and 117 completed both the baseline and final survey.

The mixed-methods approach was used to answer the following research questions:

- How did GBI participants spend their benefit funds?
- Do jobs change due to basic income? How and why?
- To what extent does the GBI program help participants achieve economic stability (in terms of employment, food security, and meeting basic needs)?
- What changes do participants experience in terms of financial health?
- In what ways and to what extent does the GBI program help participants achieve greater housing stability?
- Did the program help participants improve overall life satisfaction?
- What can the City of Somerville learn from this pilot program with respect to future cash assistance programs and policy options for similar populations?
- In what ways do key learnings and/or outcomes from the pilot contribute to policy recommendations for the basic income field at large?
- To what extent is the pilot program being implemented with fidelity to the program design and what learnings and/or improvements can be made throughout the program?
- How did participants experience the pilot program and what suggestions do they have for improving the current program or future similar programs locally and in the field at large?

Data Collection Instruments

Once the participants were selected, each was assigned a unique identifying number at the time of enrollment to ensure participants' names and identifying details remained anonymous. Data collection occurred via three instruments. The quantitative surveys included a baseline survey prior to the start of the project, and a final survey at the end of the project. The survey questions asked about participants' characteristics; their spending and financial wellbeing; their housing situation and stability; income and employment; the non-cash public benefits that participants receive; and their overall experience with the GBI Program.

Qualitative interviews were conducted around the midpoint of the project with 102 participants. Questions focused on participants' economic and housing stability, the impact of the GBI project on these, as well as their public benefits, and feedback and recommendations on the overall program. Quantitative surveys were the main method of data collection, with qualitative interviews complementing the survey data, offering in-depth analysis of individual cases to expand on quantitative insights. For ease in expressing themselves, interviews were conducted in the participants' native languages of English, Spanish, Portuguese, and Haitian Creole.

Finally, four focus group discussions with the partner organizations were conducted throughout the project to conduct the process evaluation. During these focus group discussions, the research team sought to better understand the partners' primary concerns and to identify program improvements as well as lessons learned for future programs.

Limitations

Study Design

Participants were selected from clients of two partner organizations, and the study did not include a control group. As a result, findings should be interpreted as descriptive and exploratory rather than causal or broadly generalizable.

Survey Attrition

Of the 198 participants, 171 completed the baseline survey and 117 completed both the baseline and final surveys. Analyses are limited to these 117 participants. Those who did not complete the final survey were largely similar to final survey respondents, but they included a larger proportion of white participants.

GBI PARTICIPANTS OVERVIEW

Individual Characteristics

This section summarizes the demographic characteristics of the Somerville GBI participants who completed both the baseline and final surveys.

Compared to the overall demographics of Somerville, women were over-represented with 72% of participants identifying as women, 24% identifying as men, and 4% preferred not to answer. People of all ages participated in the program, with the majority between age 25 and 54. As shown in Table 1, a small segment of the participant population (4%) was under age 25 or above age 65 (9%).

TABLE 1: PARTICIPANT AGES		
Age	**# of Participants**	**% of Participants**
18 to 24	5	4%
25 to 34	26	22%
35 to 44	32	27%
45 to 54	27	23%
55 to 64	16	14%
65 or over	11	9%

Program participants reflected more racial and ethnic diversity than the Somerville population, which is predominantly white (68% compared to 15% of participants). The majority of participants were Hispanic or Latino (65% compared to 11% of Somerville residents). The study included more participants than the overall population identifying as immigrants (62% compared to 24% in Somerville) and people with disabilities (18% compared to 6% in Somerville).

TABLE 2: PARTICIPANT RACES/ETHNICITIES		
Race/Ethnicity	**# of Participants**	**% of Participants**
Hispanic or Latino	76	65%
Black or African American	17	15%
White	17	15%
Other / N/A	7	5%

Finally, those with higher education were under-represented in the participant population (12% with college degrees in the sample compared to 69% of Somerville residents).[iv]

TABLE 3: PARTICIPANT EDUCATION LEVELS		
Highest Level of Education *(at baseline)*	**# of Participants**	**% of Participants**
Elementary or middle school	36	31%
Some high school and no diploma	12	10%
High school diploma or equivalent	23	20%
Some college and no degree	20	17%
Associate's degree	4	3%
Bachelor's degree or higher	10	9%
Currently enrolled in training or education	6	5%
N/A	6	5%

Of participants who answered the question about highest level of education attained (n = 105) about half of participants had a high school diploma/GED or higher (57 participants, 54%), while the remaining group had no formal degree (48 participants, 46%). Of those with no formal degree, most reported having an elementary or middle school education (36 participants, 75% of 48 participants).

At the time of the baseline survey, 59 (50%) of the 117 participants were working either part-time or full-time jobs. Participants were employed across many industries, with the majority working in laundry or cleaning services, food services, or caregiving.

Household Characteristics

This section summarizes the characteristics of the households participating in this study. Households include all members living together who are related and share, or are included in, expenses. Roommates and family members who do not share expenses but live in the household are not counted in the household size.

There were a range of household sizes and compositions. Most participating households were parents (76 households, 65%), and most of that group were single parent households (50 households). Household sizes ranged from one to six members with a similar split among household sizes, although larger households (five or more people) were rarer (less than 10%). 19% of households did not have any children while 28 households had children aged 18 or older.

Most participants have been a part of the Somerville community for years. About 60% of participants have lived in Somerville for more than three years; almost 40% of participants have lived in the Somerville community for more than ten years. Less than 10% of participants have been in Somerville for less than a year.

Among all participants, the mean household monthly income was $2,178.41 at the time of the baseline survey. The median household income was highest among couples with children ($3,430 per month) and couples without children ($2,475 per month) and lowest among single person households ($1,634.30 per month) and single parent households ($1,750.32 per month).

Income replacement and cash assistance programs

Overall, reliance on formal government cash assistance was relatively low among participants according to the final survey, with 39 participants (34%) reporting use of any supplemental program. An additional ten participants (9%) who did not receive formal support reported support from private sources, including donations from family and friends or private loans. The rest (67 participants, or 58%) did not report receiving any assistance at the end of the program. The largest source of funds was from Social Security (disability, survivor benefits), with 17 participants reporting receiving this funding. Formal government cash assistance types and percentages of participants receiving each are listed in Table 4.

TABLE 4: OTHER INCOME & CASH ASSISTANCE BENEFIT PROGRAMS RECEIVED BY PARTICIPANTS (N=116)

Cash Assistance/Benefit Program	# of Participants	% of Participants
Social security (disability, survivor benefits)	17	15%
Child Support	9	8%
Pension or retirement (including Social Security retirement)	8	7%
Supplemental DTA cash assistance (such as TAFDC)	8	7%
Unemployment Insurance	0	0%
Other	5	4%
None	67	58%

Utilities and transportation assistance

Relatively few participants reported receiving assistance with utilities. 16 participants (14%) reported getting some assistance via LIHEAP (utilities/fuel assistance), with the vast majority being single-parent households. Among the single-parent households, 13 of 37 (26%) reported receiving assistance through LIHEAP. Among couples with children, only one of 26 (4%) reported receiving this assistance; among single person households, it was two of 32 (6%); and among couples with no children, none of the six participants in the dataset reported this assistance.

Higher numbers of participants reported getting assistance via transportation vouchers. 37 participants (32%) reported getting transportation vouchers, with higher rates of assistance among older participants (over 50% of participants age 65+ received transportation vouchers, compared with 30% for those younger than 65).

Childcare assistance

Formal childcare assistance was not a major source of additional benefits for this group. Only 12 participants (16% of households with children) reported receiving formal childcare assistance, either through childcare vouchers or HeadStart (one participant reported receiving both; five reported receiving vouchers only and seven reported only HeadStart).

Food assistance

Households combine multiple formal and informal food assistance resources to meet their needs. The majority of participants (92%) reported receiving at least one form of food assistance. Food pantries were the most commonly used resource (50%), followed by SNAP (39%), the Somerville Mobile School Market (36%), and the local food cash assistance program at the Somerville High School (32%). Informal food support from family, churches, or other sources was reported by approximately 20% of households. Participation in WIC was relatively low (9%) as it only serves expectant families and those with a child under five years of age.[v]

Health insurance coverage

The vast majority (91%) of participants reported having health insurance coverage at the end of the study period. Only 11 participants, or 9%, reported not having health insurance at the end of the study period. The most frequently reported health insurance source was MassHealth/Connector Care.

FINDINGS

Overall, the research suggests that the GBI program had positive impacts on short-term economic stability outcomes like participants' ability to meet basic needs, current financial health, and employment. Perhaps unsurprisingly, given the limited duration of the program and external factors, such as housing costs, the picture regarding longer term challenges like housing stability and overall life satisfaction changes were less clear at the end of the study period. The flexibility of the funds appears to be important both to the direct positive impacts noted and to participants' sense of autonomy and dignity.

The Findings section begins with an overview of key economic stability indicators, including Meeting Basic Needs and the use of GBI funds, Food Security, Employment, and Financial Health. This is followed by a discussion of Housing Stability outcomes and concludes with an assessment of overall Wellbeing measurements.

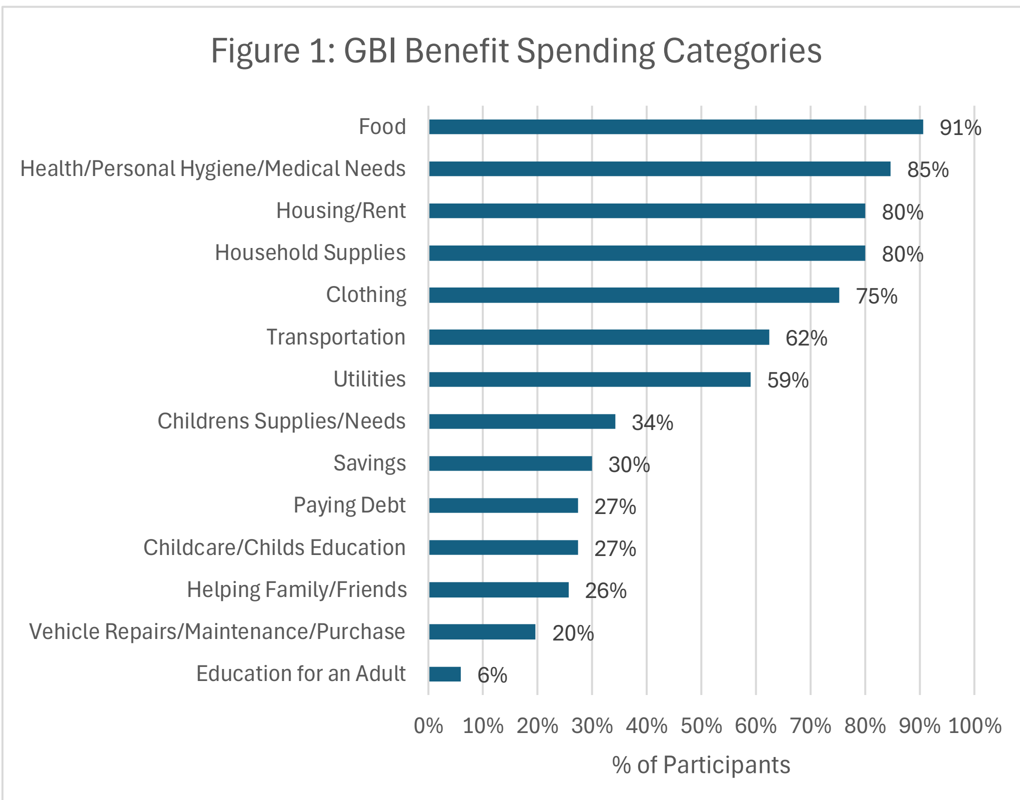
Economic Stability

HIGHLIGHTS

- **Research Questions:**
  - How did GBI participants spend their benefit funds?
  - To what extent does the GBI program help participants achieve economic stability in terms of food security and meeting basic needs?
- **Participants primarily used the GBI benefits to address their most urgent basic needs, such as food and housing, while strategically allocating money to a variety of spending categories to improve their household's wellbeing. The findings suggest that the flexibility of the GBI program supported economic stability by enabling participants to pay for necessities that were previously unaffordable or inaccessible, regardless of whether they had targeted funding from other assistance programs.**
- GBI funds were primarily used for essential needs, with measurable improvements in food, clothing, and debt affordability. When possible, GBI funds also supported savings, debt reduction, transportation, and small educational or family investments, contributing to greater overall stability.
- The flexibility of the GBI benefits allowed participants to use the funds to cover gaps that were not met by other assistance programs.
- Food security improved substantially (16% decrease in participants reporting running out of food *Sometimes* or more frequently), though single parent households continued to experience higher levels of hardship.

Prior research on GBI programs consistently finds that when households receive unrestricted cash, they prioritize spending on basic needs that are foundational to economic stability, such as food and housing.[vi] Examining how participants in the Somerville GBI program used their monthly benefits provides insight into whether the program helped stabilize day-to-day finances and reduce material hardship. By focusing on spending related to essential needs, this section assesses the extent to which GBI benefits supported participants in meeting basic expenses and maintaining economic stability over the course of the program.

Overall, the analysis indicates meaningful improvement in affordability for food, clothing, children's needs, household supplies, transportation, and debt over the course of the program. Consistent with these changes, participant spending was concentrated in core categories of need, including food, health, personal hygiene or medical care, housing or rent, and household supplies. Figure 1 presents the share of participants reporting spending in each category.



Difficulty paying for basic needs

To assess changes in financial strain, participants were asked at both the baseline and final surveys to identify which basic needs they had difficulty paying for or were forced to go without. These categories included housing or rent, utilities, food, medical care and personal hygiene, clothing, transportation, and debt.

TABLE 5: DIFFICULTY PAYING FOR BASIC NEEDS			
Basic Need Category	**% Baseline**	**% Final**	**Difference**
Childcare	10%	14%	4%
Children's needs	26%	10%	-16%
Clothing	57%	33%	-24%
Education for self or another adult	10%	2%	-8%
Food	61%	39%	-22%
Health, personal hygiene, or medical needs	37%	44%	7%
Household supplies	43%	34%	-9%
Housing or rent	62%	56%	-6%
Paying debt	50%	21%	-29%
Transportation	41%	31%	-10%
Utilities	44%	47%	3%

Prior to the start of the program, the highest levels of reported difficulty were for rent, food, and clothing. Food, clothing, and debt showed the most improvement by the end of the program, as shown in Table 5. An analysis of food and food security is discussed in a separate section.

Medical and personal hygiene expenses

Spending on health, medical, and personal hygiene needs represented the second most common category of GBI expenditures. Participants reported using GBI funds for a range of medical-related expenses, including dental care for themselves or their children, new eyeglasses, and health-monitoring devices, such as a watch used to track heart rate and share data with a cardiologist. Other reported expenses included prescription medications, vitamins, feminine hygiene products, medical supplies such as diabetes testing strips, and copayments for medical appointments.

PARTICIPANT SNAPSHOT

One participant described a prolonged hospitalization, during which she was unable to work but remained responsible for both recurring household bills and medical expenses. In this context, GBI benefits played a stabilizing role by allowing her to continue paying urgent expenses despite the loss of earned income. As she explained:

> ***"It helped me just kind of stay afloat. You know, once your credit cards are maxed out, you can't make purchases for other things, so I used a lot of the [GBI] money for... my electricity bill and wi-fi bill or when I need gas, and I use it for my groceries. So it's kind of like I put it toward the stuff that I need, and then all the extra money that I do have goes back to paying off that [medical] debt."***

After returning home from the hospital, this participant reported that the GBI benefits continued to play an important role in her health by supplementing her earned income and allowing her to reduce work hours during her recovery. Prior to the start of the GBI program, she had been working seven days per week in an effort to manage medical debt while meeting ongoing expenses, with little opportunity for rest. During her interview, she explained that over the course of the GBI program, she was able to scale back her work schedule. This additional time enabled her to attend follow-up medical appointments, complete necessary household tasks such as grocery shopping and cleaning, and maintain a healthier living environment to support her recovery.

This spending category also includes purchases of personal hygiene products, which were frequently mentioned in interviews. Common examples included diapers, tampons, shampoo, lotions, hand soap, and first aid supplies. These items are essential for maintaining health and sanitation, yet they are not eligible for purchase under SNAP, despite being sold in grocery stores. One participant highlighted this limitation, stating, *"I have to buy soap for the bathroom or for the body or cream. I can't pay with the SNAP or EBT. But with your program, I can pay."* This concern was echoed by many other participants, particularly caregivers of young children who reported previously relying on donated diapers that were often low quality and insufficient.

Across households with varying health and hygiene needs, the absence of spending restrictions in the GBI program allowed participants to address critical gaps in coverage left by existing assistance programs. With 85% of respondents indicating that they used GBI funds for health and personal hygiene expenses, these findings underscore the role of unrestricted cash in supporting health and wellbeing, particularly in areas where in-kind benefits, such as WIC, or transfer programs, such as SNAP, are limited.

Household supplies

Household supplies and rent were tied as the third most common category of spending, each reported by 80% of participants. A discussion of housing and rent findings is presented in the Housing Stability section. The household supplies category encompassed a wide range of items, from everyday necessities such as toilet paper, paper towels and cleaning products to larger purchases like furniture and kitchen appliances.

PARTICIPANT SNAPSHOT

One particularly illustrative account came from a retired participant who used GBI funds to rebuild his living situation following a traumatic housing disruption:

> ***"Right now, I'm trying to recover from a series of natural disasters back about a year and a half ago that resulted in my housing being condemned.... I had to abandon all my furniture and everything when I moved."***

After relocating, the participant reported using his GBI benefits to replace essential household items, including a couch, bedding, clothing, and basic kitchen supplies such as silverware, pots, and pans. He also used a portion of the funds to pay for cleaning of items that could be salvaged. When asked about the program's impact on his stress levels, he explained:

> ***"This money is helping to take the pressure off. That's one of the most important things I needed given what I was going through. I was quite despondent a good deal of the time. But I'm getting through it quite well."***

This account highlights how GBI funds supported not only material recovery following housing instability but also reduced stress during a period of significant personal and financial hardship.

Clothing

Affordability of clothing was a significant challenge at the start of the program, with 57% of participants reporting difficulty meeting clothing needs. By the final survey, this share declined substantially, with only one-third of participants continuing to report difficulty affording clothing.

Given the durable nature of many clothing purchases, these findings are consistent with participants' reported spending patterns. Once essential clothing needs were addressed during the program, participants were less likely to report ongoing difficulty. In the final survey, 75% of participants indicated that they had used some portion of their GBI benefits for clothing. Common purchases included winter coats, new sneakers, and clothing for school-aged children who had outgrown their existing wardrobes.

Vehicle expenses

Vehicle-related expenses represent an important, though less common, use of GBI funds. In the final survey, 20% of participants reported using some portion of their GBI benefits for vehicle-related costs including repairs, routine maintenance, gasoline, loan payment, or vehicle purchases. While not a primary spending category for most households, these expenditures played a critical role in supporting employment stability and income generation for participants who relied on personal vehicles.

Participants described using GBI funds to address both short-term and long-term transportation needs. One participant reported using a portion of the funds to pay off an existing car loan, thereby eliminating a recurring monthly expense. Another participant used GBI support to help purchase a vehicle, which directly expanded his employment opportunities. He explained that access to reliable transportation allowed him to begin delivery driving for Uber Eats:

> ***"For me, I would just say that this helped me a lot. It came in the right time, in the right moment, because I was able to pay for the rent. With this support, this really helped me. I was about to get some income for the car, and now I can work in another place and increase my income. So, for me, this helped. There's nothing I can say just that this really helped me."***

These examples illustrate how GBI funds enabled participants to address transportation barriers that constrained economic mobility. By supporting access to reliable vehicles or reducing vehicle-related financial burdens, GBI benefits facilitated greater flexibility in employment, reinforcing the program's broader goal of improving financial stability rather than meeting isolated, short-term needs alone.

Supporting family & investing in education

In addition to meeting household needs, some participants used GBI funds to support family members or invest in their own future. In the final survey, 26% of participants reported sending small amounts of money to assist their children or family members living in other countries, most commonly to help cover medical expenses.

A smaller share of participants (6%) reported using GBI funds to pay for their own education or training. For these individuals, GBI benefits enabled investments that were previously unattainable due to financial instability. One participant described using the funds to enroll in a manicure technician course after a knee injury and subsequent surgery forced her to leave her job as a house cleaner:

> ***"Because I couldn't do it before. I had one year and almost two years that I wanted to do this course. I never managed to save money to do it, because it was expensive and I didn't have the money to be able to do the course. That's what I wanted two years ago and I couldn´t do it. With this program I did it."***

Although less common than spending on basic necessities, these uses of GBI funds highlight how even modest, unrestricted income can support family responsibilities and enable career transitions that promote longer-term economic resilience.

Other spending

In addition to the spending categories captured in the final survey, two notable themes emerged from the responses to the open-ended *Other* category. First, several participants reported using GBI funds to make monthly benefits to immigration lawyers while pursuing immigration or asylum cases for themselves or family members. Second, a handful of participants indicated that they had set aside small sums of their GBI benefits to cover a family-oriented activity. Examples include a day trip to the Polar Express train ride on Cape Cod or admission to a local trampoline park.

These spending choices reflect a core principle of GBI programs: allowing participants full discretion in how to use the funds. These stories and examples illustrate the careful financial trade-offs participants made to afford these experiences while still meeting essential expenses and managing limited leisure time. In these cases, participants emphasized that the value of quality time and shared experiences with their children were worth the costs of admission.

Food Security

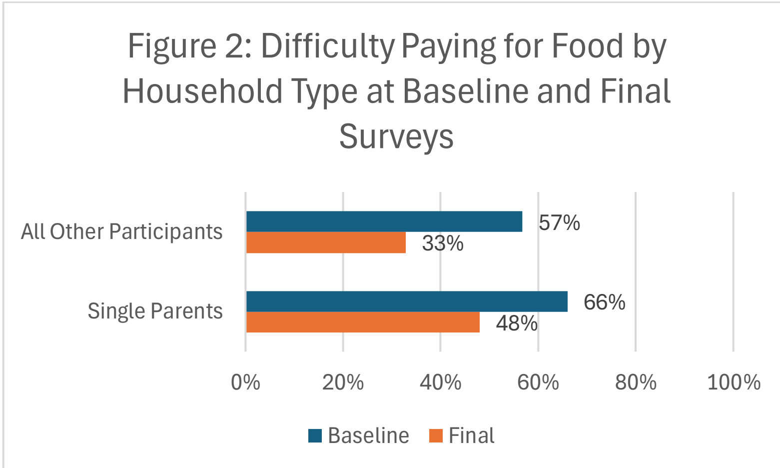
Food security – defined as the ability to consistently access sufficient, nutritious food for all household members[vii] – is fundamental to overall wellbeing. At the time of the baseline survey, 61% of participants reported difficulty paying for food, indicating that food insecurity was a widespread and persistent challenge prior to receiving GBI support. Food was the most commonly reported spending category in the final survey. More than 90% of participants indicated that they used at least some portion of the GBI benefits to purchase food.

Despite receiving various types of food assistance, many participants were still unable to purchase or receive enough food each month, but the GBI benefits provided more freedom to choose their food sources during the program. Some participants explained during the interviews that they chose to continue visiting food pantries and other food donation alternatives to supplement the food they were able to purchase with GBI funds. Others chose to purchase food according to their needs and preferences, rather than continuing to utilize food pantries. A participant with a young child reported that, before the GBI program, the family's diet consisted of mostly rice, beans, and occasionally meat. The extra money provided enough of a financial cushion to expand their child's diet to include yogurt and other dairy products that had previously been unaffordable.

Difficulty paying for food

From the baseline to final survey, 21% fewer participants reported difficulty affording food. This decrease demonstrates a sizeable improvement in food security among GBI participants, despite relatively high food inflation during the year-long study period.[viii]

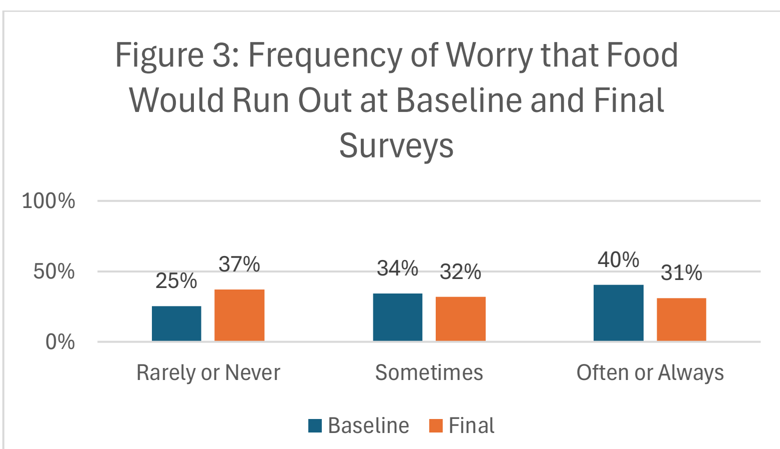
Food affordability challenges were more pronounced for single parents at the start of the GBI program, as roughly 10% more single parent households reported difficulty paying for food compared to other participants. As shown in Figure 2, while both groups experienced improvements by the final survey, more single parents reported continuing difficulty, with 15% more single parents than other participants. As a result, even though conditions improved across the board, single parents continued to face greater challenges paying for food compared to other households.



Frequency of worry about running out of food

Both the baseline and final survey included two additional food-related questions, borrowed from The Hunger Vital Sign by Children's Health Watch.[ix] Using a response scale from *Never* to *Always*, participants were asked how often they worry that they will run out of food before they are able to buy more and how frequently they have run out of food and have not been able to buy more.

On average, participants reported a modest reduction in the frequency of worrying about running out of food from the baseline to the final survey. Figure 3 shows that the proportion of participants reporting frequent worry declined, while the share reporting *Never* worrying increased. These results suggest modest overall improvement alongside continued food insecurity for a subset of participants.



Frequency of running out of food and unable to buy more

When the program began, over two-thirds of participants (68%) reported that they *Sometimes*, *Often*, or *Always* ran out of food before they could afford to buy more. By the final survey, this share declined to approximately one-half (52%) and the proportion reporting that food *Never* or *Rarely* ran out increased substantially, as shown in Figure 4.

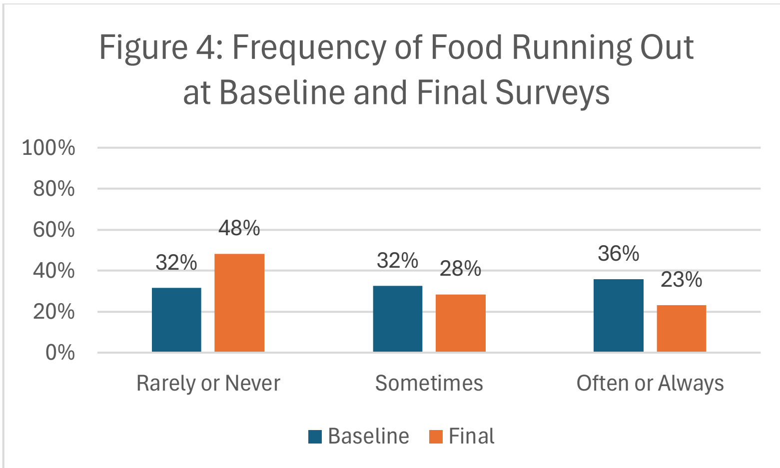


Figure 4: Frequency of Food Running Out at Baseline and Final Surveys

Compared to national food security status surveys conducted in 2024[x], participants in the GBI study were substantially more likely to experience food insecurity. Food insecurity was defined as *Sometimes* or more frequently running out of food, a condition reported by 51% of GBI participants at the final survey, compared with 14% nationally. Conversely, food security – defined as *Rarely* or *Never* running out of food – was reported by 48% of GBI participants, whereas 86% of U.S. households nationally are classified as food secure.

At the start of the program, single parent households were more likely than other participants to report that their food did not last. By the final survey, this gap had widened, with single parent households continuing to experience greater difficulty having enough food. While both groups saw improvements over time, non-single parent households experienced larger overall gains than single parent households.

The quantitative findings are reflected in participants' qualitative accounts of how improved food access affected daily life and wellbeing. One participant described the impact of being able to reliably purchase food for her family as follows: *"But now that you guys have given me that little money, I lead a life that I can't complain about. That at least I haven't had to go without food, go to bed to sleep without eating. Do you understand me? Waking up without eating? It has been a blessing."* This account underscores how even modest improvement in food security can have profound implications for daily stability, stress, and overall quality of life.

Employment

HIGHLIGHTS

- **Research Questions:**
  - Do jobs change due to basic income? How and why?
  - To what extent does the GBI program help participants achieve economic stability in terms of employment?
- **Many participants changed jobs or hours during the GBI program. The findings suggest that the monthly payment helped participants to start new jobs, increase hours, or manage job changes, and gave some the ability to cut back from exhausting schedules without falling behind on monthly bills. Overall, the average increase in monthly income reflects an increase in employment and economic stability.**
- Of the 44 participants who were working at the time of the final survey and reported a change in their employment during the GBI program, 57% (25 participants) searched for and started new jobs while the GBI benefits served as an income bridge. About 15% of interviewed participants reduced work hours because of the benefits, providing time for them to prioritize their health, focus on their education, or evaluate their future employment opportunities.
- Average monthly earnings increased by $341.45 across participants who were working at the time of both surveys, showing that GBI helped stabilize work and support steady income, rather than replace it.
- 15% more participants were working by the end of the program, and no participants stopped working because of the GBI program.

GBI affects employment differently based on participants' needs, responsibilities, and opportunities. By providing a predictable monthly benefit, GBI programs reduce short-term income volatility, allowing participants to stabilize basic expenses while seeking or maintaining work. The benefit can also function as a bridge during periods of transition, such as recovery from illness, job loss, or completion of training. In addition, GBI increases flexibility in balancing paid work with caregiving responsibilities, particularly for single parents and participants caring for children with special needs. Finally, the unrestricted nature of the benefit allows participants to address practical barriers to employment, such as transportation costs, childcare affordability, or scheduling constraints. The employment changes observed during the GBI program reflect adaptive responses to participants' circumstances rather than disengagement from work. The program's role was not to replace earned income, but to reduce constraints that often force individuals to remain in unstable, unhealthy, or unsustainable employment patterns.

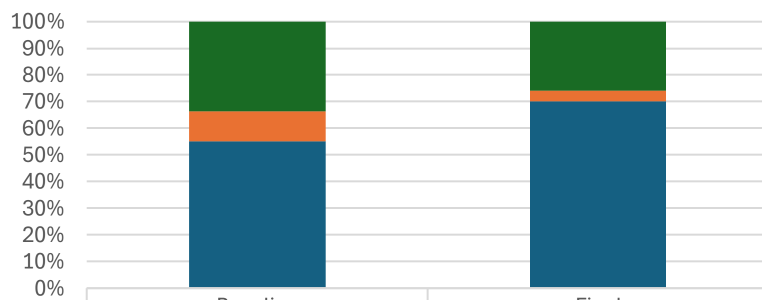
Taken together, the quantitative and qualitative findings illustrate how participants used the flexibility of GBI benefits to adapt their employment in ways that aligned with their health, caregiving responsibilities, and long-term economic goals. For some, this flexibility facilitated entry into work or increases in hours by allowing them to address practical barriers such as car repairs or childcare expenses. For others, the GBI benefits functioned as partial income replacement that allowed reductions in workload without triggering financial crisis, resulting in more sustainable employment arrangements. Importantly, no participants reported leaving employment as a direct result of receiving the benefit. Instead, job changes reflected strategic shifts across industries, hours, or employment status that were consistent with improved short-term stability, and in many cases, enhanced long-term earning potential. From a policy perspective, these findings suggest that GBI can support workforce participation by reducing volatility and enabling participants to engage in work that is aligned with household needs, rather than forcing participants into unstable or harmful employment.

Employment participation and seasonality

In both the baseline and final surveys, participants were asked whether they had worked any hours for pay in the prior three months. Most participants maintained their employment status across both surveys, and the net increase reflects more participants entering employment than exiting the workforce.

At the baseline survey, 59 participants reported working in the last three months while 12 were looking for work and 36 were unemployed due to retirement, disability, unpaid caregiving work, or some other reason that prevented workforce participation. As shown in Figure 5, at the final survey, 73 participants (70%) had worked during the prior three months, a 24% increase from the baseline survey, while four were looking for jobs and 27 were not in the workforce. Overall, the population of participants who were not in the workforce decreased by 25%, while participants unemployed but seeking jobs decreased by 67%, indicating successful job searches.

Figure 5: Participants' Employment Status at Baseline and Final Surveys



	Baseline	Final
Not in workforce	34%	26%
Not working but looking for work	11%	4%
Working	55%	70%

Among participants who were working at the time of the final survey, 88% reported work year-round, while 12% held seasonal jobs that ended either in the winter or summer. Seasonal workers had an average of three fewer weekly work hours, about $31 lower weekly earnings, and a 20% higher rate of job change when compared to participants who were working year-round.

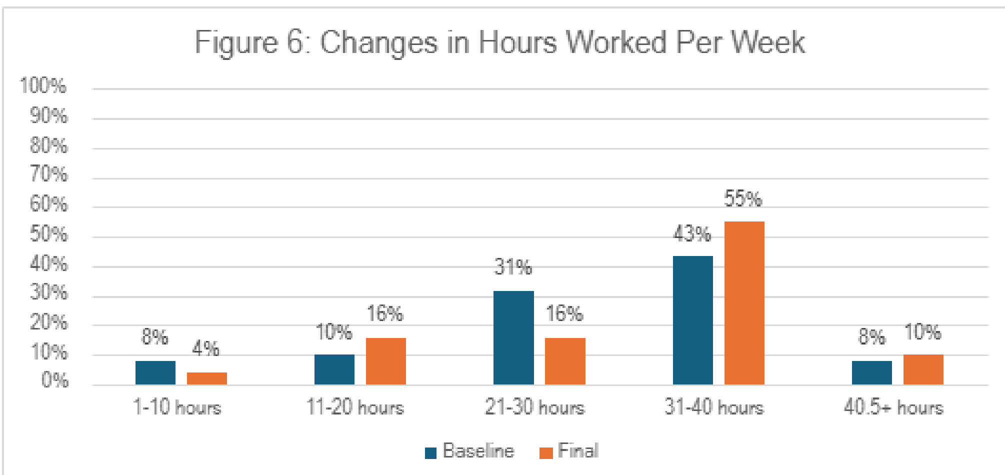
Industry of employment and job transitions

At both surveys, the most common employment sectors were laundry or cleaning services, food preparation or restaurant work, healthcare, and caregiving.

Among the 51 participants who were working at the time of both the baseline and final survey, 57% reported a change in their job or work. Within this group, 50% of single parents and 63% of all other households reported a change. These reported changes and transitions included starting a new job, changing industries, increasing or reducing hours, or temporarily leaving work due to health or family needs.

Changes in hours worked

The proportion of participants working between 31 and 40 hours per week increased by 12% over the study period. Among the 51 participants who were employed at both the baseline and final surveys, the median number of hours worked per week increased by 2.5 hours. About 41% of this group of participants increased the number of hours they worked per week while 28% reduced hours and 28% made no change to their working hours.



Qualitative interviews illustrate that these changes were often intentional and context specific. Some participants used the GBI benefit to facilitate entry into employment or increase hours, while others used it to reduce excessive workloads that had previously contributed to burnout or health decline.

GBI as a bridge to employment and job stability

Several participants described using the GBI funds as a temporary bridge during periods of job transition, recovery, or training. One participant, who was unemployed at the start of the program due to enrollment in a teaching assistant program and caregiving responsibilities, reported securing a temporary position at her children's school after completing her training. Although the position was time-limited, it represented an important entry point into her desired field and offered compatible hours for family care.

Another single parent recovering from major surgery explained that the GBI benefit allowed her to prioritize healing rather than rushing back into work prematurely. After fully recovering, a few months into the program, she accepted a full-time position and used GBI funds to repair her vehicle, making the job logistically feasible. Without the benefit, she reported that transportation barriers may have prevented her from accepting the position.

These examples underscore how basic income supported job entry, not by incentivizing immediate employment, but by reducing constraints that often delay or prevent sustainable workforce participation.

Reducing excessive work and supporting caregiving

Other participants used the GBI benefits to intentionally reduce work hours, particularly when prior schedules were unsustainable.

Two single parents described working well beyond 40 hours per week prior to the program, often across multiple jobs, leaving little time for rest or family life. With the additional income, both were able to leave part-time positions while maintaining full-time employment.

One participant reduced her workload from approximately 60 hours per week to 40, allowing her to spend more time with her teenage son with special needs, while still saving for emergencies. Another participant eliminated her overnight part-time fast-food job, shifting to a daytime schedule that allowed for rest and consistent family time.

Participants caring for children, particularly those with special needs, similarly emphasized the importance of flexibility. One mother explained that the GBI benefits allowed her to reduce her workload so she could attend therapy appointments and respond to her children’s needs at school without the constant pressure of lost income. Across interviews, participants framed reduced hours not as a withdrawal from work, but as a rebalancing of labor and caregiving that improved their overall stability and wellbeing.

Changes in earned income

Of the 49 respondents who reported employment and their earnings for both the baseline and final surveys, 64% saw an increase in their monthly income with a mean change of $782.94 per month. 29% had a decrease in monthly income with a mean decrease of $538.57, and 8% had no income change during the program. Overall, the mean monthly income across participants who were working at the time of both surveys increased by $341.45.

Education, training, and career transitions

During the study period, 22% of participants reported enrollment in an education or training program, including degree programs, certifications, and English language classes. Nearly 70% of these participants were simultaneously employed, while 30% were exclusively enrolled in education or training.

For some participants, temporary exits from employment were tied to intentional career transitions. Participants who stopped working cited health limitations, enrollment in training programs, or ongoing job searches as primary reasons. Notably, no participants reported leaving work solely because of receiving GBI benefits.

Summary

The program supported employment stability and adaptability through multiple pathways. Participants used the benefits to enter jobs, recover from health events, transition careers, increase or reduce hours as needed, and balance paid work with caregiving responsibilities. Employment gains were accompanied by modest increases in earned income, suggesting progress toward economic stability rather than labor market withdrawal. In this way, the GBI program functioned less as a replacement for earned income and more as a stabilizing foundation that enabled participants to make employment decisions that were sustainable and responsive to their circumstances.

Financial Health

HIGHLIGHTS

- **Research Question:**
    - What changes do participants experience in terms of financial health?
- **The findings suggest that access to stable, unrestricted income provided by GBI – combined with continued eligibility for other benefits – supported improvements in financial health by enabling debt reduction and allowing the opportunity for some participants to build limited but meaningful financial resilience.**
- Benefit waivers ensured that participants' existing benefits would not be affected by the GBI program. Changes to benefit eligibility and benefit amounts occurred due to external factors.
- While only 30% of participants were able to save some of their GBI program benefits, there was a notable improvement in the proportion of participants who had money left over at the end of the month (an 18% increase in those reporting *Sometimes* or more frequently having money left over), suggesting at least some reduction in financial pressure on a monthly basis.
- Participants reported less difficulty meeting debt payments from the baseline to the final survey. 27% of participants used some of their GBI benefits to pay for credit card debt, medical debt, student loans, car loans, and unpaid taxes.

Financial health, in the context of this report, refers to a household's ability to meet ongoing financial obligations, manage or reduce existing debt, maintain stability in the face of unexpected expenses, and build savings for future needs. It encompasses both day-to-day liquidity, such as having money left over at the end of the month, and longer-term resilience, including the capacity to avoid taking on new debt and to gradually improve financial positions. Financial health is reflected in GBI participants' ability to sustain access to public benefits, reduce outstanding debt, and, when possible, set aside funds for emergencies or future goals.

Changes in cash assistance and public benefits

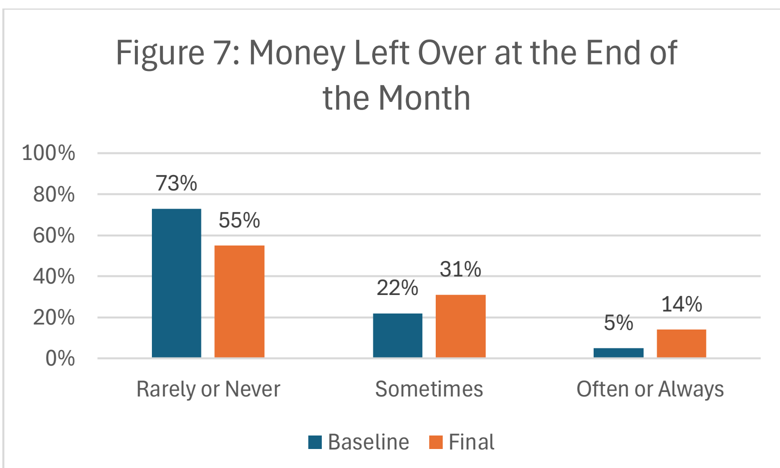
Overall, participants' use of other public benefits during the study period reflects a population with varied levels of need. For the majority of households, the monthly GBI payment functioned as a modest but steady supplement to earnings and complemented existing benefits. More than half of participants were not receiving any formal cash assistance at all and overlap with programs such as unemployment insurance or DTA cash assistance was minimal. The outcomes of this study may differ from previous or future studies due to the acquisition of benefit waivers that avoided cliff effects.

Among the 49 participants who received at least one type of cash assistance, 29% (14 participants) noted a change in their benefits during the final survey. In almost all of these cases, the change was either an increase in benefit amount for a cost-of-living adjustment or the determination of eligibility for another benefit program. A total of 40 participants noted a change in their food, childcare, or public health insurance programs. These changes included starting to receive SNAP or WIC, updates to SNAP benefit amounts, switching of public health insurance providers, modifications to health insurance premiums or costs, or termination of health insurance coverage.

Savings

One of the core objectives of GBI programs is to promote greater financial security among participants.[xi] The capacity to save for emergencies or future investments represents a critical pathway toward reducing financial instability and breaking cycles of living paycheck-to-paycheck.

As shown in Figure 7, at the baseline survey, 73% of participants reported that they *Rarely* or *Never* had money left over at the end of the month. At the final survey, this dropped to 55%, and 45% of participants reported at least *Sometimes* having money left over at the end of the month. The highest rates of improvement were observed among single parent and single-person households. Only about 20% of both groups reported *Sometimes* or more frequently having money at the end of the month at baseline; by the final survey, 40% of single parent participants and 50% of single-person household participants reported having money leftover at least sometimes.



30% of participants reported being able to save a portion of their monthly benefit. For some, savings served as a critical financial buffer. One participant, for example, intentionally saved as much as possible in anticipation of future rent shortfalls. Her motivation reflected the instability of her income: she balanced full-time employment with part-time nursing coursework while solo parenting two children, circumstances that periodically prevented her from maintaining a full 40-hour workweek.

Among participants who were able to save, most indicated that their savings were modest and inconsistent. However, one of the youngest participants in the program demonstrated both substantial savings accumulation and notable growth in financial management skills. He described initially spending part of his first GBI payment on a discretionary purchase before reassessing his spending behavior. He explained that, by reflecting on his choice compared to the current and future financial challenges his family anticipated, he began to recognize the importance of making intentional financial decisions, particularly given the temporary nature of the program. As he stated, *"the amount of money, it kind of teaches you how to manage the money, because you cannot just spend it. You have more responsibilities when you receive a lot of money."* Following this realization, he consistently set aside any remaining GBI funds after paying for rent and groceries.

Although most participants did not have money leftover at the end of the month to save any portion of their GBI benefits, more than half expressed a desire to have done so, particularly for emergency savings. This finding suggests that while financial constraints limited saving behavior for many participants, the value of savings as a stabilizing tool was widely recognized.

Debt

At the outset of the GBI program, 50% of the participants reported difficulty paying off debt, making debt one of the most common sources of financial stress at the start of the study. By the time of the final survey, this share had declined to 21% of participants, indicating a substantial reduction in debt-related financial strain over the course of the program.

27% of participants reported using a portion of the GBI benefits to reduce outstanding debt, such as credit cards, medical bills, rental arrears, student loans, car loans, and unpaid taxes. Because interest accrual enlarges the long-term cost of debt, even partial debt reduction can meaningfully improve financial wellbeing by freeing household resources for current and future needs rather than repayment of past expenses.

Summary

Across the study period, participants' financial health improved in ways that reflected greater stability rather than sudden gains in income. Because GBI benefits were excluded from income calculations for most benefit programs, participants were generally able to maintain access to existing support while using the monthly benefits to address financial pressures that had previously gone unmet. For many, this meant covering routine expenses without falling behind, avoiding new debt, or slowly paying down existing balances, particularly medical debt, credit cards, and rental arrears. Several participants described being able to save small amounts for the first time, often setting aside funds for emergencies, car repairs, or future housing needs. Even when savings were modest, the act of saving itself represented a shift toward greater financial control. Participants who reduced work hours or navigated employment transitions reported feeling less financially constrained because the GBI benefits provided a buffer that prevented short-term disruptions from cascading into crisis. Taken together, these changes suggest that access to stable, unrestricted income – combined with continued eligibility for other benefits – supported improvements in financial health by increasing predictability, enabling debt reduction, and allowing participants to build limited but meaningful financial resilience.

Housing Stability

HIGHLIGHTS

- **Research Question:**
    - In what ways and to what extent does the GBI program help participants achieve greater housing stability?
- **The findings suggest that while the GBI program alone could not fully offset structural housing affordability challenges in Somerville, it contributed to reductions in rental arrears, which likely played a role in preventing displacement for some participants, and for several others it stabilized housing situations during periods of acute vulnerability.**
- In the interviews, participants described facing significant housing affordability pressures, with many living in cramped or lower-quality units, relying on limited housing assistance, or experiencing safety concerns.
- GBI benefits contributed to modest improvements in rental stability, including reduced rental arrears (unpaid or past-due rent) and prevention of displacement for some households, as 67% of participants who were behind on rent at the baseline survey were current on their rent by the final survey.
- A subset of participants (27%) reported moving to a different housing arrangement or unit during the study period. Some used GBI funds to relocate to better or more suitable housing, improving space, safety, or stability.
- Despite concerns about post-program affordability, 93% of participants expected to remain housed in Somerville, reflecting strong community attachment alongside ongoing financial strain.

Housing stability is a critical component of overall wellbeing and economic security, particularly in high-cost housing markets such as Somerville. This section examines participants' housing conditions, perceptions of safety, housing stability, and future expectations after the GBI program. Findings show that the GBI program benefits improved housing stability primarily through rental arrear reductions as participants used some of the funds to pay off some or all of their housing debt.

Housing types and housing quality

Understanding housing stability among participants requires examining both the types of housing in which participants lived and the extent to which those arrangements met their needs, including ongoing concerns related to space, quality, and safety.

The majority (77%) reported renting an apartment for themselves or their family without roommates. Nearly 19% were renting part of an apartment – such as a single room – with shared access to common areas. A small number of participants reported living in informal housing arrangements, shelters, or residing with others without paying rent. None of the participants were homeowners.

Overall, most participants indicated that their current housing generally met their household's needs. 74% of participants felt that their current housing was adequate, while 13% reported that it somewhat met their needs, and 12% stated that their housing situation was inadequate.

Interviews revealed that the most common concerns related to housing quality were insufficient space and issues with the surrounding neighborhood. Several participants described overcrowded living conditions, including households of three or four people sharing a single bedroom within a larger apartment or studio apartment. These space constraints were described as having a significant impact on children's ability to play indoors, as well as on parents' ability to maintain privacy. Two participants also mentioned that their current housing did not meet their mobility needs and that they were awaiting the availability of ADA-compliant units through housing assistance programs.

Concerns about neighborhood conditions were noted by 10% of interviewed participants. They described challenges related to both other residents within their buildings and conditions in the surrounding area, including gang activity, drug use, and crime. While some participants experienced these issues primarily as a source of stress or fear, others reported direct confrontations, altercations, or threats from other residents.

A smaller subset of participants reported housing insecurity related to landlord or property management issues, including falling behind on rent, concerns about the property being sold, or disputes over repairs and payments. Only a handful of participants described their living conditions as physically inadequate, most often citing issues with heating or plumbing, leaking roofs, non-functional kitchen appliances, or insect or rodent infestations.

Housing assistance

24% of participants did not receive any form of housing assistance during the GBI program, either because they had never applied or because they were deemed ineligible (see Table 4). At the same time, housing assistance remained inaccessible for many people despite their prior efforts due to high demand: almost 27% report that they applied for public or affordable housing in the past and were still awaiting placement. Another 27% of participants were living in public housing or an inclusionary zoning unit during the study period, while approximately 15% were using a voucher or other rental subsidy.

TABLE 6: CURRENT HOUSING SUPPORTS	
Housing Support Type	**% of Full Sample**
Currently living in public housing or inclusionary zoning unit	27%
Currently have a voucher or subsidy and looking for housing	1%
Currently using a voucher or subsidy	15%
Application Submitted	27%
Do not receive housing support	24%
Other	6%

33% of participants indicated that their rent was income-adjusted, meaning that their rent would increase if their income increased. Despite high numbers of participants applying for housing assistance (27%), housing situations were relatively stable over the one-year study period.

Among participants who received some form of housing support (56 participants), 45% reported a change to their housing assistance during the study period, which included adjustments to their required rent contribution or moves into or out of assisted housing.

Perceptions of safety in current housing

Participants felt a range of safety levels in their current housing, and those levels remained mostly consistent with some slight improvements. At the baseline survey, 86% of participants reported feeling safe in their housing (either *Very safe* or *Somewhat safe*), while 13% reported feeling unsafe. In the final survey, overall feelings of safety shifted only slightly. A somewhat smaller share (84%) of participants reported feeling safe; however, there was a 6% increase in those who felt *Very safe*. The proportion reporting that they did *Not feel safe at all* remained about the same.

TABLE 7: PERCEPTIONS OF SAFETY IN CURRENT HOUSING

Level of Safety	Count Baseline	% Baseline	Count Final	% Final	Difference
Very safe	66	56%	73	62%	6%
Somewhat safe	35	30%	26	22%	-8%
Not safe at all	15	13%	14	12%	-1%
NA/Unsure	1	1%	4	3%	3%

Anti-displacement initiatives

The City of Somerville places a strong emphasis on anti-displacement strategies and on supporting residents' ability to maintain a stable, high quality of life within the city. At the outset of the GBI program, city officials and program administrators hoped that the monthly cash benefit would help participants remain housed in Somerville and continue contributing to the local community amid rising housing costs.

Many participants anticipated significant housing-related financial strain once the GBI benefits ended in June 2025. In the final survey, 63% of participants reported that they expect difficulty paying their rent on time after the program's conclusion, while an additional 13% reported uncertainty about whether they would face housing-related financial challenges.

At the same time, the analysis found modest improvements in rental stability during the program. Among the 33 participants who were behind on rent at the time of the baseline survey, 67% were able to catch up on payments and were current on rent by the final survey. The majority of participants (66%) were current on their rent at the baseline survey and 77% were able to keep up with rent payments throughout the program.

These aggregate trends mask some movement in and out of rental arrears over the course of the program. Thirteen participants who were current on rent at the start of the GBI program became late at some point during the study and had outstanding rent by the final survey. Eleven participants who were behind on rent at the baseline survey remained in arrears at the program end. In contrast, 22 participants who entered the program with rental debt were able to fully repay their arrears and become current on rent by the final survey. These findings suggest modest but meaningful improvements in housing stability during the benefit period, while also underscoring the volatility many households continued to experience and the importance of sustained support to achieve more consistent outcomes.

PARTICIPANT SNAPSHOT

Qualitative interviews provide further insight into how participants used GBI funds to stabilize their housing and reduce risk of displacement. One participant living alone in a one-bedroom apartment while working part-time described facing mounting rental arrears prior to receiving GBI support:

"It was very tough in the beginning. The card really came in handy at that time because I was worried I was going to get evicted because my rent got backlogged from [not being] able to pay. And they were [hassling me] the whole time… The card is what helped me pay off my rent."

After paying off his rental debt, this participant used a portion of the GBI funds to purchase a used vehicle, which improved his ability to attend medical appointments and shop for groceries without relying on a work vehicle.

Another participant, a single mother of two teenagers, described chronic housing instability prior to the program. She worked part-time while managing a physical disability and pursuing a college degree. A rare child support payment temporarily raised her income above the eligibility threshold for SNAP benefits, leaving her without food assistance for several months. During that period, she frequently fell behind on rent while attempting to reestablish benefits. She also reported that her rent increased by 35%, which she believed may have been intended to pressure her to leave her unit. Once the GBI program began, she was able to consistently pay rent on time despite the increase, resulting in substantial improvements in her wellbeing:

"I can pay my rent on time. I'm able to pay it before the 5th, even though it's not the 1st, I'm able to pay. So I can sleep at night, you know, before I was having terrible insomnia because of the stress. But now I'm able to pay my rent on time. That is like a major factor."

A third example came from a participant employed as a chef whose work was highly unstable, resulting in unpredictable income fluctuations. Prior to receiving GBI support, he experienced periods of homelessness: *"before I have the card, I was so stress. I was so stressed, don't have no money… I lived on the street."* Although the GBI benefit was not sufficient in amount or duration to qualify him for a formal apartment lease, he used $500 of the GBI funds per month to pay a friend to sleep on his couch. He explained that the GBI program "changed my life," providing reassurance that he would have somewhere to sleep at night. Having even an informal but stable living arrangement provided the foundation he needed to begin planning for his future.

Together, these findings suggest that while the GBI program alone could not fully offset structural housing affordability challenges in Somerville, it played a meaningful role in reducing rental arrears, preventing displacement for some participants, and stabilizing housing situations during periods of acute vulnerability.

Housing arrangement changes during the study period

During the one-year study period, 27% of participants reported that they moved to a different housing arrangement or unit. Participants described a range of reasons for moving. Some relocated after receiving housing assistance during the program period, while others reported that the GBI benefits, when combined with earned income, provided sufficient financial flexibility to move into larger, more stable, or safer housing. For these participants, GBI funds did not fully cover housing costs but reduced financial constraints enough to make relocation feasible.

One participant explained that the GBI funds enabled her family to move from renting a single room into a small unit:

> ***"Thank God, I have a job. I moved to another slightly bigger place, because when I received that support, I was in a room. Then I was able to manage to move to a studio. From there I think everything is better. We're still adapting, my son mostly because he has space to move, play. Where we were [before], he couldn't because underneath the apartment there was an office and he couldn't run. He couldn't be loud, he was limited. So here he has more freedom."***

Another participant with young children similarly described using GBI funds to transition out of an informal arrangement in a friend's apartment into her own apartment:

> ***"Well, the truth is that I feel good because at least I have my space for myself and the children. In other words, I have other space. Before I didn't have anywhere to be because I was in the living room with a friend with the kids and thank God, I could change that, well, much better."***

Overall, while most participants did not move during the study period, these findings indicate that for a subset of households, the GBI program increased residential choice and enabled transitions into housing arrangements that better met family needs.

Future expectations for residing in current housing arrangements

In the final survey, participants were asked whether they expected to move to a different housing arrangement within the next year. Of the 117 participants, 26 indicated that they were unsure about their future housing plans. Among those who were able to report clear expectations, the majority (76%) anticipated remaining in their current apartment or living arrangement, while 24% expected to move within the next year. 15% of participants indicated that any relocation in the next year was related to the conclusion of the GBI program and the loss of the monthly benefit.

Future expectations for residing in Somerville

In the final survey, participants were asked whether they expect to be living in Somerville two years in the future. Nineteen of the 117 survey takers were unsure. Among participants who were able to provide clear expectations, the vast majority – approximately 93% – reported that they expected to still be living in Somerville in two years, while only about 7% expect to move out of the city.

Qualitative responses reflected strong attachment to Somerville as a place to live, particularly among longer-term residents. One participant, who immigrated to the United States and has lived in Somerville for about ten years, expressed a deep sense of belonging and stability within the community:

> ***"I have never moved from this place. I've always liked it here. I feel like it's a little bit healthier. Although everything is expensive, but it is also a place where you can live in peace. No one bothers you. I want to continue living here, because the truth is I have never had problems in this place. More than just blessings, I have received… But thank God. I feel like I have a little peace. I can't even explain the happiness I feel in this place. Because ever since I came here, I've been living here in the area."***

These responses suggest that, despite ongoing affordability challenges, participants value living in Somerville and perceive the city as offering safety, stability, and community connection.

Summary

Taken together, the findings indicate that while the GBI program was not sufficient to fully overcome structural housing affordability challenges in Somerville, it played a meaningful role in stabilizing housing for many participants during the one-year pilot. Most participants remained housed within Somerville, and modest improvements were observed in rental arrears and housing stability. For a subset of households, GBI benefits reduced immediate displacement risk, enabled repayment of owed rent, or facilitated moves into housing arrangements that better met family needs.

At the same time, persistent concerns about affordability, neighborhood dynamics, and future housing security underscore the limits of short-term income supplements in a high housing cost market. Many participants anticipated difficulty paying rent once the program ended, even as they expressed a strong desire to remain in Somerville and maintain ties to the community.

These findings suggest that GBI programs can function as an effective housing stabilization tool when paired with broader housing policy interventions. As part of a comprehensive anti-displacement strategy, GBI programs may help residents withstand periods of financial instability and reduce the likelihood of eviction – but sustained affordability will likely require longer-term income supports and expanded access to affordable and accessible housing.

Wellbeing

HIGHLIGHTS

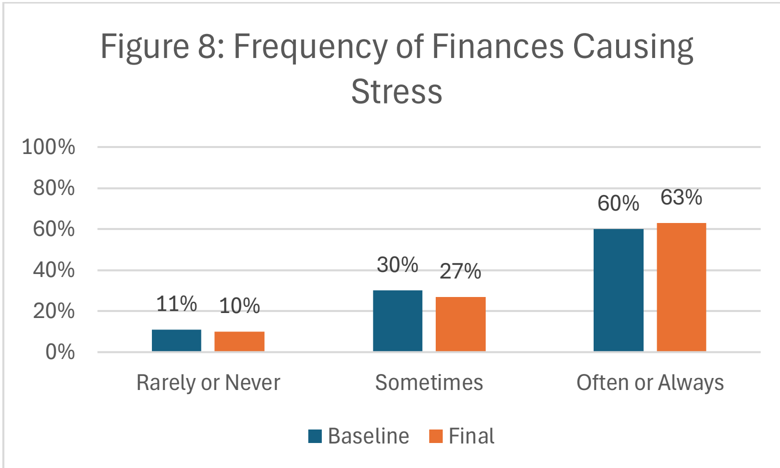
- **Research Question:**
  - Did the program help participants improve overall life satisfaction?
- **Perhaps unsurprisingly, the findings suggest only modest overall improvements in life satisfaction, due to the subjective nature of this metric, the duration and timing of the program, and external factors affecting participants. In interviews, participants noted feeling increased financial autonomy from the flexibility of the GBI program.**
- While survey results showed little change in frequency of experiencing financial stress or available free time, interviews revealed that GBI gave many participants meaningful relief from crisis-level stress and a greater sense of control.
- Life satisfaction improved, with 6% more participants reporting being *Very satisfied* by the end of the program. Meanwhile, there was a 9% decrease in participants reporting feeling *Very unsatisfied*.
- 91% of participants noted that it was very important that they be able to spend the GBI benefits on any need. Additional wellbeing improvements noted in the interviews came from increased choice and autonomy – the ability to meet urgent needs, pursue goals, enjoy small activities with family, and even give back to others. Participants described the monthly benefits as creating “breathing room” – helping them avoid emergencies, feel safer, and reduce constant worry.

Wellbeing is a multidimensional concept that encompasses not only material security, but also psychological health, leisure time, and overall satisfaction with life.[xii] Precarious financial situations can shape daily experiences in ways that extend beyond income volatility, influencing stress levels, health, family relationships, and the ability to engage in meaningful activities. In this evaluation, wellbeing is assessed using three complementary measures: the frequency of financial stress, perceived access to time for leisure and essential non-work activities, and overall life satisfaction. Together, these indicators capture both the immediate pressures participants faced and the extent to which the GBI program created space for stability, recovery, and personal agency over the one-year study period. By combining survey data with in-depth qualitative interviews, this section examines how GBI benefits interacted with broader social, economic, and emotional dimensions of participants’ lives.

Frequency of financial stress

Financial stress is a core dimension of overall wellbeing, as persistent fears about meeting basic expenses have well-documented effects on mental health, physical health, family functioning, and decision-making.[xiii] To assess financial stress, participants in both the baseline and final surveys were asked how often the statement *“my finances cause me stress”* applied to them. The responses were measured on a scale ranging from *Never* to *Always*.

There was no substantive change in the level of stress experienced due to finances in the overall population of participants. Both at the baseline and final surveys, at least 60% of participants report that finances *Often* or *Always* cause them stress, as shown in Figure 8.



From the baseline to the final survey, 29 participants (26%) reported decreases in the frequency of their financial stress from the baseline to final survey, but only 31% of these participants reported *Rarely* or *Never* experiencing financial stress. Meanwhile, 31 participants (27%) experienced increases in frequency with 74% of these participants reporting *Always* experiencing financial stress.

Although the quantitative data shows limited aggregate change, qualitative interviews revealed meaningful reductions in acute financial stress for many participants. 90% of interviewed participants noted a reduction in the severity of their financial stress, with several participants describing the GBI benefits as providing "breathing room" that had tangible effects on their mental and physical health. One participant explained:

> ***"It gave me a lot more peace of mind. And I think that peace of mind allowed me not to be so stressed, which does then affect my health and anybody's health, anybody who's fighting to survive and struggling. You're always stressed and worried about things. It gave me a level of peace that I haven't had in a few years, I can say that wholeheartedly."***

Multiple participants described experiencing severe stress prior to the program, including fear of eviction, panic attacks around bill payment deadlines, and emergency room visits related to stress-induced symptoms. One participant described the cumulative toll of financial stress before receiving GBI support:

> ***"I was so stressed with paying the bills, there was no time to think about myself or my kids. I felt like I was in a cloud of darkness. Mentally, I wasn't okay. That was no way to live. Going to sleep, waking up, thinking about the bills, paying the bills."***

Participants often emphasized that relief came not simply from the amount of money received, but from the flexibility to address their most pressing financial needs and the timeliness and regularity of the benefits. Reported positive impacts from the program included avoiding eviction, eliminating panic attacks around rent payments, ensuring consistent access to food, and feeling a renewed sense of control and dignity. One participant described this empowerment as feeling *"like I was a woman who was in control of my life."*

For some, the program helped avert financial crises with long-term consequences. A single parent participant explained that the monthly benefits allowed her to avoid bankruptcy, which she feared would undermine her ability to support her child's future education:

> ***"I don't know what I would have done if I didn't have that monthly money, I think that I probably would have had to file for bankruptcy.... With this money, I've been able to kind of just scrape by. And now I'll be able to pay off some money, at least for the next few months."***

Overall, while the quantitative data suggest limited change in the frequency of reported financial stress, qualitative evidence indicates that the GBI program reduced the intensity and severity of financial strain for many participants. By allowing households to prioritize their most urgent needs, the program created space for improved mental wellbeing and reduced crisis-level stress, even amid persistent economic and policy-related pressures.

Discretionary time for personal needs and leisure activities

Adequate time for personal needs and leisure are important components of wellbeing, particularly for individuals balancing multiple jobs, caregiving responsibilities, and unstable work schedules. For many low-income households, limited discretionary time impacts access to essential activities such as medical appointments. Workers juggling multiple jobs or unpredictable hours often face significant barriers to taking time off, including lost wages, risk of job loss, or lack of schedule flexibility, which can delay preventative care and exacerbate health challenges.

To assess time availability, the baseline survey asked participants whether they had time to meet their needs, including activities such as cooking, shopping, exercising, attending medical appointments, and helping family. Roughly 77% of participants reported having the time necessary for these activities. Given this high percentage, the final survey instead asked about the frequency with which participants were able to engage in leisure activities such as spending time with family or friends, attending community events, or anything else they like to do with their free time. About 60% of participants reported *Sometimes* or more frequently having time to for leisure activities.

In interviews, many participants explained that prior to the GBI program, financial anxiety permeated their days and nights, making it difficult to rest or enjoy moments that might otherwise be considered leisure. Even when time was technically available, stress diminished its restorative value. The flexibility and lack of restrictions inherent to GBI programs allowed participants to allocate small amounts of money toward leisure and family activities that supported emotional wellbeing and social connection such as taking their kids out for ice cream, meeting a friend for coffee, or taking a short day-trip so their children could experience an event or amusement.

For some participants, any small reductions in the magnitude or frequency of financial stress translated into increased capacity to engage in non-material forms of leisure. One other participant explained that, while returning to religious activities did not require financial expenditure, the mental relief provided by the GBI program allowed him to reengage with his faith community. With fewer immediate financial worries, he felt better able to participate in discussions with his religious community and make religious practice a central component of his life after several years of disengagement.

As discussed in the Employment section, participants increased their employment and average work hours during the GBI program. Despite this, many described how reduced financial strain expanded their ability to use non-work hours more intentionally. Even in the absence of measurable increases in overall amounts of discretionary time, participants reported greater autonomy in how they spent their limited free time, investing in their mental and physical wellbeing, strengthening family relationships, and reconnecting with their communities.

Overall life satisfaction

The final wellbeing measure asked participants in both the baseline and final surveys: *"over the last three months, how satisfied have you been with your life in general?"* Analysis of these responses shows a modest increase in overall life satisfaction over the course of the GBI program. At the baseline survey, the average life satisfaction was *Neutral*, while by the final survey, the average response shifted upward to be equidistant between *Neutral* and *Satisfied*. Notably, the percentage of participants feeling *Very satisfied* with their lives increased from 7% in the baseline survey to 13% in the final while those feeling *Very unsatisfied* decreased from 10% to 1%.

Compared to the 2025 Somerville Happiness Survey[xiv] which had 78% of respondents reporting *Satisfied* or *Very Satisfied*, participants in the GBI program reported significantly lower levels of overall life satisfaction at both the baseline (37%) and final surveys (51%). Importantly, participants' responses in the final survey may have been influenced by their knowledge that the benefits were nearing their end and by external changes in the policy environment.

Life satisfaction, often used as a proxy for happiness, is inherently difficult to measure and may fluctuate in response to both short-term circumstances and broader life trajectories. While the quantitative findings indicate a modest but meaningful upward shift, the qualitative interviews provided richer insight into how participants understood and experienced improvements in their wellbeing during the study period.

For many participants, the temporary income stabilization from the GBI program created an opportunity to plan for a more secure economic future, which in turn contributed to greater life satisfaction. One participant, for example, had recently obtained a state license to open a home-based daycare. She used GBI funds to purchase mattresses, toys, and other essential supplies needed to launch her business. This investment represented not only a potential source of future income, but also a sense of agency and optimism about her family's stability during periods when her husband's work was limited. For her, setting and progressing toward a concrete goal was central to feeling satisfied with her life and hopeful about the future.

Another participant described how the additional income altered a critical decision point in his life. Prior to the GBI program, a family member who depended on his part-time income urged him to leave school and work more hours to help cover rising household expenses. With the added support from the GBI program, the participant was able to continue contributing financially while remaining enrolled in school. He spoke about the satisfaction he derived from balancing part-time work, completing his education, and maintaining social connections with friends, and he articulated clear plans to pursue a degree that would improve his long-term earning potential.

In other cases, increases in life satisfaction did not stem from large future-oriented goals, but rather from the ability to address long-deferred needs that improved daily life. One participant receiving a fixed income through SSDI expressed how much happier she was with her life after using the GBI funds to make a purchase she had been delaying. She explained:

> ***"So far, like I've used it [the GBI money] to invest in things that I was putting off. Like I put it towards getting a pair of progressive glasses, which was amazing… so that was nice because I'd wanted them for a while and it made my life easier… so there were things like that. The goal is… to buy things I couldn't afford before, because I don't get a lot of money being on disability. So it allowed me to do other stuff, to have more freedom in a way."***

Several participants also described volunteering and making charitable donations during their interviews, emphasizing how important it felt to give back to their communities once their own financial situations were slightly more stable. Existing research supports the connection between pro-social behavior and wellbeing, where individuals who make charitable donations are more likely to report higher happiness levels[xv], and volunteering has an even stronger association with happiness than monetary donations.[xvi]

Participants' narratives echoed these findings. Two participants described making monetary donations – one to St. Jude's Hospital, and another who paid for a single mother's groceries after noticing her distress at a supermarket checkout. Two others spoke about volunteering during the winter months: one collected and distributed donated blankets to unhoused individuals around the city, while another used GBI funds to purchase food and, with assistance from her daughter, prepare hot meals for unhoused people in a nearby park during the holidays. These participants expressed pride in their actions and described a heightened sense of self-worth and fulfillment from being able to help others in tangible ways.

Whether participants invested in future goals, addressed long-standing unmet needs, or engaged in acts of generosity, a common theme emerged across interviews: increased self-determination. The flexibility of the GBI program allowed participants to allocate resources according to their own priorities, reinforcing feelings of autonomy, dignity, and purpose. For many, this ability to make meaningful choices – rather than the specific dollar amount alone – was central to improvements in overall life satisfaction.

Summary

Taken together, the findings from the wellbeing measures suggest that one of the GBI program's most meaningful impacts was not always captured through large shifts in quantitative indicators, but rather through more nuanced improvements in participants' lived experiences. While the frequency of reported financial stress did not change significantly at the population level, qualitative evidence indicates that many participants experienced a reduction in acute stress, greater peace of mind, and increased ability to mentally and emotionally disengage from constant financial worry. These changes allowed participants to better utilize their time outside of work, care for their health, engage with family and community, and pursue meaningful sources of joy.

Improvements in overall life satisfaction were more clearly reflected in the quantitative data with an increase in average satisfaction over the study period. Interviews illustrate that this improvement stemmed from a wide range of experiences, including progress toward long-term goals, relief from chronic financial pressure, the ability to address previously unmet needs, and opportunities to give back to others. Across all three wellbeing dimensions, the importance of choice and self-determination emerged as a consistent theme. The flexibility of the GBI program allowed participants to address their most pressing concerns in ways that aligned with their values and circumstances, reinforcing dignity, autonomy, and hope. These findings underscore the potential for income support programs to enhance wellbeing not only by alleviating material hardship, but also by creating the psychological and emotional conditions necessary for individuals and families to thrive.

PROGRAM EVALUATION

HIGHLIGHTS

- **Research questions:**
    - To what extent was the pilot program implemented with fidelity to the program design and what learnings and/or improvements were made throughout the program?
    - How did participants experience the pilot program and what suggestions do they have for improving the current program or future similar programs locally and in the field at large?
- **Overall, implementation closely tracked the major elements of the program's design, including the size and makeup of the participant pool, the reliance on trusted relationships with partner organizations to ensure smooth onboarding and participation, and the efforts to make the GBI funds as flexible and unencumbered as possible.**
- No major changes were made to the structure or delivery of funds during the course of the program. While staff at the partner organizations tracked questions and issues reported by participants, all were resolved on an individual basis, and did not require any program-wide updates during the one-year benefit period.
- Participants reported exceptionally high levels of satisfaction with the program overall, with 94% of participants indicating that they were *Very satisfied.* Interviews reinforced these findings, with participants frequently highlighting program design features that contributed to a positive and respectful experience and feeling a sense of gratitude for the program.
- The support and communication provided by the City and partner organizations also received positive feedback from participants, with nearly 75% reporting being *Very satisfied* with the partners' ability to answer questions and resolve issues, and 86% reporting that the frequency of communications was appropriate.
- Most participants felt that the program met their needs and expectations and did not have suggestions for improvement. A handful of participants noted small changes (for example, to ATM use and availability) that were outside of the control of the program design.

Fidelity to Program Design

Review of Program Design

Designing and implementing a GBI program entails complicated and intertwined sets of goals choices and financial, operational, legal, and related challenges. The process of designing this GBI program was iterative. As noted previously, the City and partners developed this program to link national best practices with local priorities. Aligning with the City's anti-displacement strategy, program eligibility targeted Somerville residents facing housing instability. Participants were selected from a pool of residents who were already receiving services from two partners, the City of Somerville's Office of Housing Stability (OHS) and the Somerville Family Learning Collaborative (SFLC) at Somerville Public Schools. The logic was that partnering with organizations that participants had already engaged with would help establish trust prior to program launch and would facilitate referrals to other services when needed.

Program design focused on providing participants transparent and equitable access to unrestricted cash, minimizing administrative challenges, and preserving public benefits. To ensure that participation in the GBI program would not jeopardize access to existing financial support, program administrators would seek to secure benefit waivers prior to the year-long GBI program launch.

The benefit amount and duration were selected to provide meaningful financial support within the constraints of available funding. Participants would be provided with debit cards that could be used for in-person and online purchases or for cash withdrawals at ATMs. Funds would be deposited automatically on the first day of each month, regardless of the day of the week. Consistent with core GBI principles, there would be no restrictions on how participants could use the funds, outside of prohibitions on drug, alcohol, or firearms purchases, and any prohibitions that are default policies for the debit cards.

Recognizing the enormous financial complexity that participants may be facing, an optional financial literacy workshop covering budgeting, credit repair, job searching, banking, childcare, food resources, and health services was held for participants.

Overall, implementation closely tracked these major elements of the program's design.

Participant pool

The program supported 198 participants throughout the program, very closely matching the 200-person capacity and seeing no attrition. All participants fell within the program's selection criteria, and the diversity of demographic characteristics represented a wide population in Somerville in terms of age, race, education, household sizes, and disability status.

Use of partners

Both participant feedback and partner focus groups noted the value of the partner organizations to the onboarding and smooth operation of the program. This was likely due both to the trusted existing relationships the partner organizations had with many participants and the multiple languages spoken by partner organization team members.

Protection of existing benefits

Recognizing that participants must navigate an extremely complicated and non-transparent system of public benefits, it was a key goal of the program planning to ensure that the GBI benefits would not jeopardize participants' eligibility to pre-existing benefit programs. This was successfully addressed by obtaining 18 different waivers for existing benefit programs.

Debit card features and funds accessibility

Another key goal during program design was minimizing the challenges in getting and using program funds. Several key steps were taken to achieve this.

First, the funds were deposited in participants' accounts on the first every month, regardless of the day of the week, allowing for predictability in benefit receipt.

Second, unlike cards for programs with more targeted benefits, the GBI cards could be used anywhere, like debit cards. Participants were able to choose to withdraw cash, pay in stores using the card, or make online purchases.

Both of these were cited as very important by participants as they compared the GBI benefits to their previous experiences with other benefit programs. Some participants noted that some ATMs charged a fee for use, an issue that appeared to be inevitable given the options available during the window to obtain the cards.

Third, the design of the program cards was selected so that they were essentially indistinguishable from other debit cards. This was to try to help participants avoid the stigma often associated with benefit cards that are clearly marked as being part of benefit programs. Participants explicitly noted this and appreciated the privacy it afforded them when using the GBI card in public places.

Finally, staff at the partner organizations tracked questions and issues reported by participants to ensure all inquiries were resolved. This was particularly important when participants lost or misplaced their GBI cards, ensuring that replacement cards were received quickly to minimize the time funds were inaccessible.

Flexibility of use of funds

Flexibility is a core principle of basic income programs. True to this principle, program participants were able to use their cards to withdraw money from ATMs, as well as for in-store and online purchases, with the exceptions of drug, alcohol, or firearms purchases, and prohibitions that are default policies for the debit cards.

Changes made during the program

No major changes were made to the structure or delivery of funds during the course of the program. While staff at the partner organizations tracked questions and issues reported by participants, all were resolved on an individual basis, and did not require any program-wide updates during the one-year benefit period.

Participants’ Experiences of the Program and Suggestions for Improvement

During the interviews and final surveys, participants provided feedback on the program and made recommendations. Their reflections and suggestions highlight areas where future GBI or cash assistance programs could refine administrative design and delivery while preserving the flexibility and autonomy that participants consistently identified as central to the program’s value.

Overall program satisfaction

Participants report exceptionally high levels of satisfaction with the GBI program overall. In the final survey, approximately 94% of participants indicated that they were *Very satisfied* with the program, and the remaining 6% reported being *Satisfied*. Interviews reinforced these findings, with participants frequently highlighting program design features that contributed to a positive and respectful experience.

In the interviews, participants frequently expressed their gratitude for the program and staff at the partner organizations. They described their interactions with staff as respectful, which made them feel supported and that they were treated with dignity.

Feedback on payment methodology

Participants also emphasized the reliability and transparency of the payment system. Many noted the consistency with which GBI funds were deposited on the first of each month, regardless of whether the date fell on a weekend. One participant explained:

> ***“The punctuality that, on the first [of the month], your money is already deposited. The security because you make a withdrawal and the notification automatically arrives on your cell phone. So I think it's something that's very well organized.”***

This predictability was especially important for participants receiving SSDI benefits, which are not deposited on weekends, but who needed funds available immediately to cover rent and other time-sensitive expenses at the start of the month.

The design of the debit card itself was another frequently cited source of satisfaction. Participants appreciated that the card was non-descript and indistinguishable from a standard Mastercard, an intentional choice made at the outset of the program, which reduced feelings of stigma associated with using benefit cards in public. One participant explained:

> ***“There's no big stamp on it that says free money or this program… It’s de-stigmatized… It was like having a regular credit card and nobody knew the better. I see people sometimes if I'm in the market and they're using their EBT card. They hide it. It's like a shame to have it. I think because it was such a non-descript credit card, it allowed a person a simple sense of dignity and that they didn't feel that they were a charity case.”***

Unlike SNAP cards, the GBI program debit card allowed participants to withdraw cash from ATMs. In the final survey, 80% of participants reported that this feature was *Very important*, and an additional 12% reported that it was *Important.* Participants used this flexibility in different ways: some withdrew cash regularly, while others preferred to make purchases directly on the card. One participant noted that using the card felt more secure than cash, explaining that *"when you receive cash, you feel like you lose it quickly... but if you receive it in cards, I feel like it's safer."*

A defining feature of GBI programs is the provision of unrestricted funds, allowing participants to allocate funds in ways that are most beneficial to their financial stability. To assess the value of this flexibility, the final survey asked participants how important it was to be able to spend the GBI funds on whatever they needed. An overwhelming majority of participants (92%) rated this flexibility as *Very important* and 8% rated it as *Important*.

Together, these features – predictable receipt of benefits, flexibility in accessing funds, a non-stigmatizing delivery mechanism, and flexibility of use – contributed to high levels of trust and satisfaction among participants and supported their ability to use the GBI benefits in ways that felt dignified, reliable, and aligned with their everyday financial practices.

Feedback on program support and communications

Throughout the GBI program, participants had access to staff at City departments who were available to answer questions, troubleshoot debit card issues, and connect participants to additional services or information. In the final survey, participants were asked to rate their satisfaction with the partners' ability to answer questions and resolve issues. Nearly three-quarters of participants (75%) reported being *Very satisfied*, and an additional 24% reported being *Satisfied*. The remaining participants indicated that they did not experience issues or need assistance during the program.

Participants were also asked about the frequency of communications from the partner organizations. Most respondents (86%) felt that the amount of communication was appropriate. A small share reported receiving too little communication (4%) or too much (2%), while approximately 8% indicated that they did not have an opinion. Overall, these responses suggest that program communication was both accessible and appropriately scaled to participants' needs.

Participant suggestions for improvements

In both the interviews and final surveys, participants had the opportunity to provide feedback about the program and suggest improvements. While most participants used these questions to express their gratitude, some participants recommended expansions to the support offerings during the program or adjustments to the debit card services and features.

Additional program support

The program offered one voluntary financial literacy workshop covering topics such as budgeting, credit repair, job searching, banking, childcare, food resources, and health services. While participants found the workshop informative, many felt that too much information was covered in a single session and recommended offering workshops in several languages. Participants also suggested providing simplified takeaways and optional one-on-one follow-up support to reinforce learning.

GBI card features

One issue commonly noted by participants involved the billing address associated with the GBI debit card for online purchases. For administrative reasons, all cards were assigned a centralized billing address rather than the participant's personal address, which simplified card replacement when needed. However, this design choice created confusion for some participants when completing online transactions, as they needed to remember an address that was not their own. Longer-term programs could consider using the participant's mailing address as billing addresses, while weighing the added administrative complexity this may create.

Participants also commented on access to ATMs without transaction fees. At the start of the GBI program, participants received a list of ATMs where cash withdrawals could be made without a transaction fee. While many used these locations, some reported that the fee-free ATMs were not conveniently located near their homes or workplaces and chose to use closer ATMs that charged a $3 withdrawal fee per transaction. These participants suggested expanding the network of fee-free ATMs in future programs to reduce the out-of-pocket costs associated with accessing funds. Although this may be outside of the options available to future programs, it would be beneficial to reimburse participants for fees paid at ATMs to minimize friction in using the benefits in ways that fit their needs.

Another suggestion was to ensure that GBI debit cards could be linked directly to an existing bank account. Without being able to do this, participants who preferred to pay recurring expenses – such as rent or utilities – through their personal bank accounts needed to withdraw cash from the GBI debit card and redeposit it into their personal checking accounts. Participants noted that electronic transfers would streamline bill payment and reduce the need for in-person banking. This would involve both technical challenges and training for participants.

LESSONS LEARNED AND RECOMMENDATIONS

Throughout the Somerville GBI program, observations and recommendations were documented by program administrators, partner organizations, participants, and research staff. These can serve as lessons and recommendations for both future Somerville social support initiatives and may contribute to the field of GBI at large. *Note that many of the lessons learned and recommendations in the following section for the City are applicable for the field at large and included in both sections.*

Lessons Learned and Recommendations for the City or Organizations Facing Similar Circumstances

The purpose of this section is to elevate key lessons learned from the GBI program that may be relevant for the City (or similarly situated organizations) looking to repeat a GBI program or a social service program that has similar characteristics. This includes both lessons from what worked well and areas flagged where future programs could improve.

1. Participant selection and onboarding lessons and recommendations for the City

Participant selection and onboarding generally went smoothly for the GBI program. There were several decisions and factors that appeared to contribute to this.

Value of trusted partners in selection and onboarding process

Significant time was spent considering program design and eligibility options. Program administrators collaborated with partner organizations to refine eligibility and inclusion criteria before the program began to ensure the targeting of residents with specific levels of economic hardship and needs. The partner organizations formed an important referral pipeline for participants who needed additional support through other community organizations during the program.

Similarly, the fact that the partner organizations had existing relationships with the participants seemed to increase trust and make for smoother communication. These trusted existing relationships were assurances to participants that the GBI program was intended to serve their best interests and, as noted by several participants in the interviews, this alleviated the “too good to be true” feelings during the onboarding process.

RECOMMENDATION 1.1

Future programs should follow the GBI’s programs approach and work closely with organizations already supporting the target population both in selection and onboarding, as this allows for understanding of populations, ensuring appropriate targeting of needs, and building on the trusted relationships already established with potential participants to make onboarding more effective and efficient.

Administrative support for onboarding

The program's access to ARPA funding created flexibility in staffing, which was essential for handling the complex needs of participants. Without the additional source of funds, this flexibility may not have been possible. Partners agreed that sustaining the program would likely require dedicated administrative resources and possibly permanent intake staff. Staff also stressed the importance of balancing engagement with capacity to avoid burnout amid high administrative demands, including paperwork, intake management, and coordination with financial partners.

From the participant perspective, having dedicated administrative staff was particularly important during the enrollment process as it allowed all participants to have a comprehensive understanding of the program and the opportunity to ask questions about their specific circumstances. Several participants favorably contrasted their experience enrolling in the GBI program with previous interactions when applying for other public assistance programs.

In short, onboarding participants to a program of this nature is complex and labor-intensive, and ensuring there are sufficient resources for this work is critical to success.

RECOMMENDATION 1.2

Future assistance programs should be modeled after the GBI program's inclusion of sufficient administrative resources and intake staff to provide participants with documented plain language information about the program in their preferred languages and to meet a high volume of questions and concerns from participants.

2. Benefit design lessons and recommendations for the City

The GBI program benefits were designed through an iterative process balancing program goals, external constraints, and operational realities. While future programs will face their own set of those variables, there are relevant lessons that may be generally applicable to future City efforts.

Funds distribution details

Given the complicated circumstances many program participants faced, the details of how the funds actually were transmitted to them mattered a great deal. Prior to launch, the program administrators spent a lot of time discussing these details. As a result, participants had many positive comments about multiple aspects of funds distribution. There were also certain factors beyond the control of the program that still are worth noting for future program design discussions.

One major strength of the benefit design was predictability of funds distribution. Funds were distributed on the first of each month, regardless of the day of the week. This predictability was important to many participants, particularly for those who receive other sources of income that are unpredictable or otherwise inconvenient.

For example, Social Security Disability Insurance (SSDI) benefits are not deposited on weekends, leading to situations where participants on SSDI would experience delays in being able to pay rent and other time-sensitive expenses prior to the program. The predictability of program funds was a valuable feature.

Additionally, as noted in the participant feedback section, the design of the debit card itself was another important detail appreciated by many participants. The fact that the card that the program administrators selected for the program was indistinguishable from a standard debit card alleviated feelings of stigma when using the card.

At the same time, there were several minor fund distribution challenges worth noting. For example, there were issues with some online purchases, as the cards were set up with centralized billing addresses, rather than individual addresses. This was done for administrative efficiency reasons set by the debit card distributor's policies, which enabled faster card replacement when needed. This approach led to some challenges for completing online transactions, as participants had to remember the central address. There is likely no single optimal answer to this issue, but future programs should review the pros and cons of each possible approach in future program design processes.

In addition, despite the fact that all participants received a list of ATMs where cash withdrawals could be made without fees at the start of the program, ATM fees also proved to be an issue for some participants, as the fee-free ATMs were not located in places they could easily reach. Future programs might consider whether to reimburse participants for ATM fees, depending on the goals, resources, and other characteristics of the particular program.

A final topic worth noting was the possibility of linking GBI debit cards directly to existing bank accounts. Without being able to do this, participants who preferred to pay recurring expenses – such as rent or utilities – through their personal bank accounts needed to withdraw cash from the GBI debit card and redeposit it into their personal checking accounts. Participants noted that electronic transfers would streamline bill payment and reduce the need for in-person banking. However, this would involve both technical challenges and training for participants.

RECOMMENDATION 2.1

Future benefit programs should follow the GBI program's approach and consider fund distribution details carefully, working to balance participant needs and administrative challenges, and providing as much clear information about the distribution details as possible to participations. Predictability of fund distribution and non-stigmatized card design should be repeated. Future program designers should weigh the pros and cons of different approaches to addressing issues like ATM-related costs, card address challenges, and linking funds directly to existing accounts.

Benefit tapering at program end

The partner organizations noted the "cliff effect" of losing supplemental income remains a challenge. Participants also reported increased financial stress as the program came to an end, suggesting that a more gradual exit could be beneficial. Rather than ending benefits abruptly, future programs could consider a tapered benefit schedule. For example, reducing benefits by a fixed percentage during the final months of the program could help participants adjust to lower income levels while allowing additional time to plan and rebalance household budgets.

RECOMMENDATION 2.2

Future programs should consider a structured benefit tapering approach to help participants transition out of the program with less stress.

Future benefit program spending category preferences

As noted in the Program Evaluation section, the final survey asked participants how important it was to be able to spend the GBI funds on whatever they needed. An overwhelming majority of participants (92%) rated this flexibility as *Very important* and 8% rated it as *Important*. This flexibility is obviously a core principle of GBI programs.

However, in the event that a future program could not be as flexible, a question on the final survey asked participants to select a single spending category they would prefer if a future cash assistance program restricted spending to one category only. The response options are presented in Table 8 below. When limited to one choice, 29% of participants selected food as their top priority. Although nearly 40% of participants received SNAP benefits during the program, rising food prices and recent changes to benefit levels likely contributed to food affordability remaining a primary concern.

TABLE 8: PREFERRED BENEFIT CATEGORY FOR A FUTURE PROGRAM

Category	Percentage
Food	29%
Housing or rent	23%
Children's needs (other than childcare)	10%
Health and medical care	9%
Utilities	7%
Household supplies	5%
Other (debt, money for family, couldn’t decide)	4%
Childcare	3%
Legal services	3%
Education/training	3%
Transportation	2%
Clothing	1%
No preference	1%

The second most frequently selected category, chosen by 23% of participants, was *Housing or rent*. These top two category selections of *Food* and *Housing or rent* for future funding underscore the central importance of basic needs, even in the presence of existing, targeted assistance programs. The breadth of categories selected demonstrates the range of needs and highlights one of the challenges of benefit programs with less flexible uses.

Preferences also varied by household type. Households with children were more likely to prioritize spending on *Food* (32%) than households without children (23%). Households without children were more likely to choose *Housing or rent* (28%) than households with children (21%). However, households with more than one parent were much more likely to choose *Housing or rent* (39%) than single parent households (12%).

TABLE 9: PREFERRED SPENDING CATEGORY FOR A FUTURE GBI PROGRAM BY HOUSEHOLD TYPE

Preferred Spending Category	% of Total of All Participants	% of Total without Children	% of Total with Children	% of Total Single Parents	% of Total Multi-Parent Households
Food	28%	23%	32%	32%	31%
Housing or rent	23%	28%	21%	12%	39%
Children's needs (other than childcare)	10%	0%	16%	16%	15%
Health and medical care	9%	20%	3%	2%	4%
Utilities	7%	8%	7%	10%	0%

These differences highlight how household composition shapes financial priorities and suggest that future cash assistance programs may benefit from maintaining flexibility rather than imposing narrow spending restrictions. If such flexibility is not available due to funding or legal restrictions, these results provide some guidance on which categories of spending would be most useful to these populations.

RECOMMENDATION 2.3

If future benefit programs can only provide limited cash assistance for a designated category of spending, the GBI program provides some evidence that food and housing expenses would seem to be the optimal choices for many participants.

3. Participant support and communications lessons and recommendations for the City

Participant support and communications generally appeared to run smoothly throughout the program, likely due in part to the efforts of the partner organizations and other City departments.

Ongoing support and communication during program

Throughout the GBI program, participants had access to staff at City departments who were available to answer questions, troubleshoot debit card issues, and connect participants to additional services or information. As noted in the previous section, participants rated the support and communications received very highly.

It is important to note that, similar to what was noted for selection and onboarding, the level of support and communications provided was likely due to the additional resources available to the partner organizations and other City departments from the ARPA funding. Without those resources, staff would not likely have had the capacity to be as responsive as they were, and the outcomes might have been different. For example, it was noted in feedback from partner organizations that they took the time to document all interactions and share general updates for how things had been going, feedback from participants, and strange or difficult usage issues. Staff tracked these interactions and used them to improve communications. This would have been very difficult without the additional resources provided.

RECOMMENDATION 3.1

Future assistance programs should be modeled after the GBI program's inclusion of sufficient administrative resources to provide participants with stable ongoing support and communications throughout the program. The organization's handling the day-to-day work of the program should be sure to dedicate some of their additional resources to maintaining a central log of issues and interactions, which can help improve the overall efficiency and effectiveness of support.

Need for financial education for participants

As part of the GBI program, participants had access to an optional workshop designed to build financial knowledge across areas such as money management, credit improvement, employment resources, banking, childcare, food access, and healthcare services. Feedback indicated that, although the content was valuable, the breadth of material presented in a single session made it difficult for some participants to fully absorb. Participants expressed interest in a more accessible format, including sessions offered in multiple languages, streamlined materials highlighting key points, and opportunities for one-on-one guidance to support ongoing learning.

Financial education may play an important role in helping participants transition out of GBI, particularly given that 60% of interviewed participants were not sure how they were going to cover basic expenses after the program ended. At the same time, staff from the partner organizations emphasized that financial education should remain voluntary. Making workshops mandatory could conflict with the program's "no strings attached" philosophy and may be inequitable for participants with inflexible work schedules.

RECOMMENDATION 3.2

Future City programs should expand support for financial literacy by offering a greater breadth of optional financial workshops covering a range of applicable topics including saving planning, credit repair, and budgeting. Resources should be provided in manageable amounts to avoid information overload and be offered in participant's native languages to ensure comprehension. Individual financial coaching opportunities would improve individual participant outcomes without compromising participants' freedom to choose their level of engagement.

Lessons Learned and Recommendations for the GBI Field

The purpose of this section is to elevate additional lessons learned from the GBI program that may be useful for the GBI field at large. The three broad lessons and recommendations described overlap with those in the section above. They are repeated and reframed in broader terms here for a wider audience with more divergent circumstances and intended uses. As with the above, this section includes both lessons about what worked well and areas flagged where improvements could be made.

1. Program design

Given the widely differing circumstances, goals, and constraints facing organizations considering implementing a basic income program, overarching design lessons from any single pilot are not likely to be broadly useful. Nevertheless, there are two important program design lessons worth sharing from this GBI program's efforts: (1) basic program design takes time and focus, and (2) details matter.

Basic program design takes time and focus

Designing a new GBI program will necessarily be an iterative process involving goals and constraints. Starting with the leadership's broad goals (e.g., What is the topline goal? Who is the program intended to help? What is it aiming to help them achieve? Etc.) and any unbendable constraints (e.g., financial, legal, timeline, etc.), there will almost certainly need to be exploration of multiple scenarios with a variety of key stakeholders. This is likely to require multiple meetings, followed by research into questions asked and weighing of new factors raised. Given that many key players involved in the design of and decisions about a new GBI program also have significant other responsibilities and work in departments or organizations with their own rhythms, this process will take time.

RECOMMENDATION 1.1

New GBI efforts require time for an iterative and unrushed design process prior to launch, involving bringing together multiple stakeholders for multiple rounds of discussion and decision-making.

Details matter

Beyond the broad features of program discussed above, the details of fund distribution are also important and should be carefully planned. It was clear throughout the course of the GBI program that many details of fund distribution matter a great deal. This is not surprising given the complicated circumstances facing many program participants. The diverse array of program partners considered the participant experience from enrollment to offboarding, and the range of potential side effects of participation. As a result of this exercise, completed over many meetings and with much iteration, critical participant experience details both large and small emerged. Examples of the resultant planning to support the holistic participant experience include:

- In considering the unintended side effects of the GBI program, loss of benefits emerged as a key negative side effect to be mitigated. Researching and applying for benefits waivers to ensure that participants did not lose access to existing benefits was of critical importance in the GBI planning process.

- Given the specific population involved and the circumstances some faced, the fact that funds were deposited on the first day of the month regardless of what day of the week it was mattered a lot to participants.
- Similarly, the fact that the cards participants received to access the funds were indistinguishable from standard debit cards was an intentional design choice that proved very important to participants.

This is not to say that all programs should make a major focus on funds being distributed on the first day of the month or having non-descript cards for participants (although both are likely to be valuable in many circumstances), the key is that there needs to be time spent prior to launch thinking through those details.

RECOMMENDATION 1.2

Even after the big picture decisions have been made, there needs to be sufficient time and focus spent working through the many details of fund distribution.

2. Sufficient resources

There must be sufficient resources for program design, selection, onboarding, and operations

As noted in the last section, the design process is iterative and therefore requires resources. It may seem self-evident, but onboarding and ongoing operations support are also time-consuming and require allocation of resources. The GBI program received funding from ARPA that covered not only the cost of the funds, but also the additional work to set-up, run, and study the program. Without these support funds, it would not have been able to operate as it did.

Onboarding was a labor-intensive process, even when utilizing staff from partner organizations during this process who were already working with many participants and were familiar with their circumstances. Specifically, onboarding required the creation and translation of plain language informational documents, significant paperwork, multiple interactions with each participant, and frequent answering of sometimes complicated questions about specific circumstances.

Similarly, ongoing program support required having staff available to answer questions, troubleshoot card issues, and help participants with other issues that arose. Moreover, program staff took the time to document interactions while supporting participants and later shared information about new issues with colleagues. This allowed for improved assistance and more collaborative problem-solving but would have been very difficult without the additional resources provided.

None of this is necessarily surprising, but it is important to document, because programs may face entirely understandable pressure to allocate the maximum amount of funds directly to participants. This could inadvertently create risks and problems for the program that could have been avoided if sufficient resources had been held aside for operational and administrative support.

RECOMMENDATION 2.1

Despite pressure to preserve as many resources as possible to go directly to GBI program participants, this must be balanced against the need to ensure sufficient resources to design, launch, and operate the program effectively and efficiently.

3. Ongoing support to participants

Need for financial education for participants

Navigating financial decisions can be challenging for many individuals. For those likely to be eligible for a GBI program, these challenges are often more acute, requiring difficult trade-offs among limited and less-than-ideal options. In this context, pairing financial support with accessible financial education and guidance can meaningfully enhance participants' ability to make informed decisions and improve their overall financial stability.

The GBI program offered one financial education workshop that included a variety of topics (e.g., budgeting, credit repair, job searching, banking, childcare, food resources, and health services). While this was considered useful, feedback suggested there was a hunger for more financial literacy educational opportunities.

Understandably, adding a financial education component does run up against practical realities of resources, scheduling, curriculum, translation, and many other details. Not only that, some argue that making financial education mandatory would conflict with principles of a basic income program. These challenges are not trivial. Yet, financial education was noted by participants as not only useful for their long-term financial planning, but also for the transition out of the GBI program to prevent old circumstances from repeating themselves where possible.

RECOMMENDATION 3.1

New GBI efforts should include financial education offerings tailored as much as possible to the schedules, circumstances, needs, and learning styles of participant populations. Making the programming as easy to access and understand as possible is essential, as is making them voluntary but encouraged.

DISCUSSION AND IMPACT

Impacts of the GBI Program

The GBI program had broad and practical impacts because participants could decide how to use the funds based on their own needs. Most commonly, benefits were used for essentials: food, clothing, debt, rent, health and hygiene products, and household supplies. In many cases, these were expenses not fully covered by other programs.

For some households, the benefits helped reduce rental arrears, improving short-term stability and reducing the risk of displacement. Others used funds to pay down outstanding debt, which reduced ongoing financial pressure and interest costs. Even partial debt reduction freed up income for current needs rather than past bills.

Savings were noted as a goal of many interviewed participants that had been unattainable for most. By the end of the program, a small number of participants were able to save modest amounts. While savings were often limited, having even a small emergency fund represented a major shift for households that had previously been unable to set anything aside.

Participants also made one-time purchases with lasting benefits, such as vehicle repairs, winter clothing, prescription glasses, medical supplies, and household items. In several cases, transportation investments expanded access to work opportunities.

Employment outcomes improved over the course of the program. By the final survey, 70% of participants were working, compared to 55% at the baseline survey, and average monthly earnings increased by $341.45. No participants stopped working because they were receiving GBI benefits. Many described the benefits as providing breathing room to search for better jobs or adjust schedules to meet family needs.

Overall life satisfaction moderately improved. Participants frequently described the greatest benefit as increased choice and autonomy: the ability to meet urgent needs, reduce stress, spend time with family, and plan for the future.

Main Obstacles Faced by Participants

Participants faced both short-term shocks and long-standing structural challenges that had persistent financial implications.

Short-term setbacks included inconsistent work hours that kept them in a cycle of living from paycheck to paycheck. Medical events, whether affecting the participant or a family member, often reduced income when work was not possible, while increases expenses, leading to debt. Many households were balancing work, caregiving, and sometimes educational responsibilities under constant financial strain.

The GBI benefits did not solve structural problems such as low wages or unstable work, but they provided a cushion. Participants used the funds to stay current on bills, reduce debt, avoid eviction or bankruptcy, and stabilize their households during periods of disruption.

Long-term challenges included single parenthood, disability, caregiving responsibilities, immigration status constraints, high debt burdens, and the ongoing strain of housing affordability in a high-cost rental market. For many households, rent consumed a large share of monthly income, leaving little flexibility for savings or emergencies and making financial stability difficult even with steady work. For households facing these ongoing barriers, the benefits primarily supported day-to-day stabilization rather than long-term advancement. Even so, the reduction in financial pressure allowed some participants to address health issues, seek legal or immigration support, attend English classes, or explore other assistance programs.

The obstacles and challenges faced by participants were as diverse as the benefits of the program participants experienced. The "no strings attached" tenet of GBI programs enabled participants to make choices of how to best utilize the benefits to mitigate their most urgent pressures and begin planning for their futures in ways that gave them autonomy, dignity, and freedom.

External Factors May Have Affected Some Results

The GBI pilot program provided a means of stabilization, but some external political and economic factors likely shaped participants' experiences during the study period.

During the one-year GBI pilot, inflation remained persistently elevated, fluctuating between approximately 2.3% and 3.0%.[xvii] Rising prices constrained purchasing power nationwide and disproportionately affected households with limited incomes. Even with an additional $750 per month from the GBI program, many participants continued to struggle to meet basic expenses, limiting the program's ability to substantially reduce ongoing financial stress.

At the same time, intensified immigration enforcement beginning in early 2025 created widespread fear within the community. Many participants – regardless of immigration status – expressed concern about detention or deportation. A large share of participants chose phone interviews rather than in-person meetings to avoid public locations that could put them at risk. For households relying on informal labor, this environment reduced work opportunities as they avoided public job-seeking locations due to surveillance concerns.

These external pressures may have affected participants' reported stress levels and financial perceptions at the final survey.

Words of Thanks from Participants

Gratitude was a consistent theme across interviews. Participants frequently described feeling respected, supported, and treated with dignity by program staff and partner organizations.

One participant summarized this sentiment clearly: *"I don't know what I would have done without this money. It came at the right time. I don't even want to think about where I would have been without it."*

Although some expressed concern about the end of the GBI benefits, most also expressed hope – hope that they could build on the progress made during the year, and hope that similar opportunities would be available to others facing similar challenges.

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APPENDICES

Appendix A: Baseline Survey

Somerville Guaranteed Basic Income Pilot Program
Baseline Survey

In a few sentences, please share how you expect the additional money from the Somerville Guaranteed Basic Income Pilot Program to help you on a daily basis.

Do you expect that the money from the Somerville Guaranteed Basic Income Pilot Program will help you over the long term (e.g. the next several years)? If so, please share your hopes or expectations in a few sentences.

Your Employment and Income

E1. In the last 3 months did you work for pay?

- ❍ No *(If No, Skip to question E5)*
- ❍ Yes

E2. Describe the type of work that you did (e.g., Uber driver, home health aide, cashier). Include all the jobs you did for pay.

E3. In the last 3 months, how many hours did you typically work **per week** across **all** of your jobs?

Typical weekly hours: ____________

E4. In the last 3 months, how much did you typically earn **per week** across **all** of your jobs?

Typical weekly pay: $____________

E5. *If E1 = No,* Note the reason why you are not working. *Check all that apply.*

- ❑ Not working but looking for work
- ❑ Not working and unable to work due to my health, mental health, and/or disability
- ❑ Not working due to other reasons, please describe: ____

If you receive cash assistance like Unemployment Benefits, TAFDC, SSI, or other programs to help your family meet expenses, how much is the **total** amount that your **household** (those that share expenses with you) received in the last month.

Cash assistance: $____________

Where You Live

In the last 3 months, have you had to live somewhere that you did not want to live?

- ❍ No
- ❍ Yes

How safe do you feel where you currently live?

- ❍ Not at all safe
- ❍ Somewhat safe
- ❍ Very safe

How many times have you moved in the last 3 months? ____________

Do you expect to stay in your current housing for at least the next 3 months?

- ❍ No
- ❍ Yes
- ❍ Don’t Know

Are you currently behind on your rent or mortgage?

- ❍ No
- ❍ Yes
- ❍ Not sure
- ❍ I don’t have a rent or mortgage

Your Well-Being and Financial Health

Over the last 3 months, how satisfied have you been with your life in general?

- ❍ Very Unsatisfied
- ❍ Unsatisfied
- ❍ Neutral
- ❍ Satisfied
- ❍ Very Satisfied

Over the last 3 months, how would you rate your personal health and well-being?

- ❍ Very Poor
- ❍ Poor
- ❍ Fair

- Good
- Very Good

Over the last 3 months, how would you rate your child(ren)'s health and well-being?

- Very Poor
- Poor
- Fair
- Good
- Very Good
- Not Applicable or I do not have children under 18 years.

Tell us about the financial challenges that you (and your family) faced in the last 3 months.

How often do these statements apply to you?

	Never	Rarely	Sometimes	Often	Always
I have money left over at the end of the month.	❍	❍	❍	❍	❍
My finances control my life.	❍	❍	❍	❍	❍
My finances cause me stress.	❍	❍	❍	❍	❍
Because of my money situation, I feel like I will not have the things I want in life.	❍	❍	❍	❍	❍
I am getting by financially.	❍	❍	❍	❍	❍
I am concerned that the money I have (or will save) won't last.	❍	❍	❍	❍	❍

Within the last 3 months we worried whether our food would run out before we got money to buy more.

- Never True
- Rarely True
- Sometimes True
- Often True
- Always True

Within the last 3 months the food we bought just didn't last and we didn't have money to get more.

- ❍ Never True
- ❍ Rarely True
- ❍ Sometimes True
- ❍ Often True
- ❍ Always True

In the last 3 months, which of the following basic needs did you have difficulty paying for? *Check all that apply.*

- ❑ Housing
- ❑ Utilities
- ❑ Transportation (bus/train/car)
- ❑ Food
- ❑ Clothing
- ❑ Health, personal hygiene, and medical needs of yourself or family members (including diapers and menstruation products)
- ❑ Laundry/cleaning products
- ❑ Childcare/after school care
- ❑ Children's supplies and needs
- ❑ School supplies
- ❑ Paying debt (money owed to others)
- ❑ Other, please describe: ____
- ❑ None

Do you have time to meet your needs (for example, shopping, cooking, exercising, helping family and children, health/medical appointments, or any other activity)?

- ❍ No
- ❍ Yes

If no, what activities do you not have time for?

Your Characteristics

What is your gender? *Check all that apply.*

- ❑ Man
- ❑ Nonbinary
- ❑ Woman
- ❑ Prefer not to answer.
- ❑ Prefer to self-identify: ___________________________

What is your race or ethnicity? *Check all that apply*.

- ❑ American Indian or Alaska Native
- ❑ Asian or Asian-American
- ❑ Black or African American
- ❑ Hispanic or Latino
- ❑ Middle Eastern or North African
- ❑ Native Hawaiian or Pacific Islander
- ❑ White
- ❑ Prefer not to answer.
- ❑ Prefer to self-identify: ___________________________

How long have you been a part of the Somerville community (in total)?

- ❍ Less than 1 year
- ❍ 1-3 years
- ❍ 4-7 years
- ❍ 8-10 years
- ❍ 11-15 years
- ❍ 16-20 years
- ❍ 21 years or more
- ❍ Prefer not to answer

How would you describe yourself? *Check all that apply.*

- ❑ Cultural or religious minority
- ❑ Immigrant
- ❑ LGBTQIA+ Lesbian, Gay, Bisexual, Transgender, Queer, Intersex, Asexual
- ❑ Parent/guardian of children under 18
- ❑ Person with disabilities
- ❑ Veteran
- ❑ Student
- ❑ None
- ❑ Prefer not to answer.
- ❑ Prefer to self-identify: ___________________________

What is the highest level of education you have received?

- Elementary or middle school
- Some high school and no diploma
- High school diploma or equivalent
- Some college and no degree
- Associate degree
- Bachelor’s degree
- Master’s degree or higher
- Currently enrolled in training or education, please describe: ______________________________

In a few sentences, please share anything else you want us to know about your story.

Do you have any other comments, thoughts, or questions?

Thank you for taking this survey.

Appendix B: Final Survey

Somerville Guaranteed Basic Income Pilot Program
Final Survey

This final survey is about the Somerville Guaranteed Basic Income Pilot Program which is the $750 you have been receiving every month since July 2024 on the green and white debit card. Throughout the survey, when I say “GBI Program” or “Program,” I am referring to this monthly payment.

A. YOUR CHARACTERISTICS

In the past, we asked for some basic information about you and your household. We would like to confirm a few things to make sure we have your information correct. For this part, household means members of your family who live with you. This does not include roommates who you do not share income with.

A1. What is your age? ____________

A2. Since **June 2024**, were you enrolled in an education or training program?
❍ No ❍ Yes

A2a. If yes, describe the education level or training program:

A2b. Expected or actual graduation date ____________

A3. Do you live alone?
❍ No ❍ Yes (Skip to next page)

A4. How many children live with you and are financially dependent on you?

A4a. Age 5 and under ____________

A4b. Ages 6 to 17 ____________

A5. Including yourself, how many people who live in the home have caregiving and financial responsibility for the children? ____________________

A6. Including yourself, how many adults (18 or older) live with you that contribute to household income? _________________

A7. ➡ Since **June 2024**, have there been any changes regarding who lives with you? *For example: new child or partner, a child leaving for college, etc.*

❍ No ❍ Yes

A7a. If yes, please explain

B. SPENDING AND FINANCIAL WELLBEING

The next few questions are about your personal finances and your personal well-being.

B1. What did you spend the GBI program money on? *Check all that apply.*

- ☐ Childcare / afterschool care / child's education
- ☐ Housing or rent
- ☐ Child(ren's) supplies and needs
- ☐ Paying debt
- ☐ Clothing
- ☐ Transportation (e.g. bus, train, rideshare)
- ☐ Education for myself or another adult
- ☐ Food
- ☐ Utilities
- ☐ Health, personal hygiene, or medical needs
- ☐ Vehicle repairs, maintenance or purchase
- ☐ Helping family or friends (including sending money abroad)
- ☐ Savings
- ☐ Household supplies
- ☐ Other

B1a. If other, please explain.

B2. In the last **3 months**, which (if any) of these basic needs did you have difficulty paying for? *Check all that apply.*

- ☐ Childcare / afterschool care / child's education
- ☐ Housing or rent
- ☐ Child(ren's) supplies and needs
- ☐ Paying debt
- ☐ Clothing
- ☐ Transportation (e.g. bus, train, rideshare)
- ☐ Education for myself or another adult
- ☐ Food
- ☐ Utilities
- ☐ Health, personal hygiene, or medical needs
- ☐ Vehicle repairs or maintenance
- ☐ Helping family or friends (including sending money abroad)
- ☐ Savings
- ☐ Other (explain below)
- ☐ Household supplies
- ☐ None

B2a. If other, please explain.

B3. How often do these statements apply to you?

	Never true	Rarely true	Sometimes true	Often true	Always true
I have money left over at the end of the month.	❍	❍	❍	❍	❍
My finances cause me stress.	❍	❍	❍	❍	❍
Within the last 3 months, we worried whether our food would run out before we got money to buy more.	❍	❍	❍	❍	❍

Within the last 3 months, the food we bought just didn't last and we didn't have money to get more.	❍	❍	❍	❍	❍

B4. Over the **last 3 months**, how often have you had time for activities you enjoy such as spending time with family or friends, exercising, community events, or anything else you like to do with your free time?
❍ Never ❍ Rarely ❍ Sometimes ❍ Often ❍ Always

B5. Over the **last 3 months**, how satisfied have you been with your life in general?
❍ Very unsatisfied ❍ Unsatisfied ❍ Neutral ❍ Satisfied ❍ Very satisfied

C. HOUSING

This section asks about your past and current housing arrangements, and any plans for future moves. We will ask about any **housing support** you may receive to afford housing.

C1. What is your current living arrangement?
❍ **Paying rent for part of an apartment or house** where you share common areas like the kitchen or bathroom with others outside your household
❍ **Paying rent for entire apartment or house** with access to all common areas
❍ **Not paying rent** for staying in someone else's apartment or house
❍ **Contributing some money** while staying in someone else's apartment or house
❍ Living in emergency, transitional, hotel/motel voucher
❍ Living in a shelter for yourself and/or family
❍ In informal housing including in a car or not housed
❍ Other

C1a. If other, please describe.

C1b. How many times have you moved since **June 2024**? ___________

C2. What type of housing support do you currently receive, if any?
❍ Currently using a voucher or subsidy
❍ Currently have a voucher or subsidy and looking for housing
❍ Currently living in public housing or inclusionary zoning unit
❍ Application submitted
❍ Do not receive housing support (Skip to **C3)**

❍ Not sure
❍ Other

C2a. If other, please explain.

C2b. Has your housing support changed since **June 2024**?
❍ No ❍ Yes

If yes, please explain.

C3. If your income goes up or down, does your housing support change?
❍ Yes, varies with income ❍ No, fixed amount ❍ Unsure

C4. How safe do you feel where you currently live?
❍ Not at all safe ❍ Somewhat safe ❍ Very safe ❍ Unsure

C5. Does your current housing meet your family's needs?
❍ No ❍ Yes ❍ Somewhat

Comments:

C6. Are you behind on your rent or mortgage?
❍ No ❍ Yes ❍ Do not have a rent or mortgage

C7. When the GBI program ends in **June 2025**, do you expect to have difficulty paying for rent or mortgage?
❍ No ❍ Yes ❍ Unsure ❍ Do not have a rent or mortgage

C8. Do you expect to move within the **next year**?
❍ No (Skip to **C10**) ❍ Yes ❍ Unsure

C9. Is your expected move related to the GBI program ending?
❍ No ❍ Yes

Comments:

C10. Do you think you will still be living in Somerville **2 years from now**?
❍ No ❍ Yes ❍ Unsure

D. INCOME AND EMPLOYMENT

This set of questions asks about income, which is money you receive.

D1. In the **last 3 months**, did **<u>you</u>** work for pay?
❍ No (go to **D2**) ❍ Yes (continue to D1a, skip D2)

D1a. What type of work did you do in the **last 3 months**?

D1b. In the **last 3 months**, how many hours did **<u>you</u>** typically work per week across **<u>all</u>** of your jobs?

____

D1c. In the **last 3 months**, how much did **<u>you</u>** typically earn per week across **<u>all</u>** of your jobs?

____

D1d. Is **<u>your</u>** main job year-round, or do you work primarily during specific seasons or months each year?
❍ Year-round ❍ Seasonal

D2. Can you explain the reason you are not working? *Check all that apply*.
- ☐ Not working but looking for work
- ☐ Not working and unable to work due to **my** health, mental health, and/or disability
- ☐ Not working and unable to work because taking unpaid care of **someone else** like child(ren), family member, or non-family member
- ☐ Not working because I'm a student
- ☐ Other

D2a. If other, please explain:

D3. Has anything changed regarding your work since **June 2024**?

❍ No ❍ Yes

D3a. If yes, please explain:

D4. What sources of income or benefits did you or another member of your household receive **last month**? *Check all that apply.*

- ☐ Unemployment benefits
- ☐ Workers' compensation
- ☐ Child support
- ☐ Donations from family, friends, or other
- ☐ Loans
- ☐ Pension or retirement (including Social Security retirement)
- ☐ Social security (disability, survivor benefits)
- ☐ Supplemental DTA cash assistance (such as TAFDC))
- ☐ Other

D4b. If other, please explain:

D5. Have any of these sources of income or benefits that we just spoke about changed since **June 2024**? (*For example: added, removed, or changed in amount)*

❍ No ❍ Yes

If yes, please explain:

D6. If you receive cash assistance (like Unemployment Benefits, DTA, SSI or other programs) to help your family meet expenses, how much is the **total** amount that your **household** received in the last month? Please do not include earnings from work or the $750 from the GBI program.

Cash assistance $______________

D7. Excluding the $750 you receive each month from the GBI program, if you add all the cash benefits you just listed, plus any earnings, about how much is your household's monthly income? $______________

E. PUBLIC BENEFITS

This section is about any non-cash benefits that you and anyone in your household receive.

E1. Have you or anyone in your household received any of these types of benefits **since June 2024**? *Check all that apply,*

E1a. **Food:**

☐ Carrot card ☐ SNAP
☐ Family, church, or donations ☐ WIC
☐ Food pantries ☐ No food benefits
☐ Mobile school market ☐ Other

If other food benefits, explain:

E1b. **Health and health insurance:**

☐ Children's Health Insurance Program (CHIP) ☐ Private health insurance
☐ MassHealth/Connector care ☐ No health insurance
☐ Medicare ☐ Other
☐ Veterans benefits

If other health insurance benefits, explain:

E1c. **Vouchers and other benefits:**

☐ LIHEAP (utilities/fuel assistance) ☐ Transportation voucher
☐ Childcare vouchers ☐ No other benefits
☐ HeadStart ☐ Other

If other benefits, explain:

E2. Have any of your vouchers or benefits changed since **June 2024**? *For example: added, removed, or changed in amount.*

❍ No ❍ Yes (please explain below)

F. PROGRAM ADMINISTRATION

Tell us about your overall experience with the GBI Program.

F1. How important is it for you to be able to withdraw cash from the GBI program debit card?

❍ Not important ❍ Somewhat important ❍ Important ❍ Very important
❍ No opinion/Didn't use option

F2. How important was it that this program money could be spent on any need (compared to other programs that restrict spending)?

❍ Not important ❍ Somewhat important ❍ Important ❍ Very Important
❍ No opinion/Not sure

F3. If a future program like the GBI provided money for only a specific category of needs, which would you most prefer to receive money for? *Select one*.

❍ Childcare ❍ Household supplies
❍ Children's needs (other than childcare) ❍ Legal Services
❍ Clothing ❍ Transportation
❍ Education/Training ❍ Utilities
❍ Food ❍ No preference
❍ Health and medical care ❍ Other

F3a. If other, explain:

F4. How would you describe your experience receiving communications from the City about the program?

❍ Not enough communication ❍ The right amount ❍ Too much ❍ No opinion

F5. How satisfied are you with the program's ability to answer your questions and resolve your issues?
❍ Very unsatisfied ❍ Unsatisfied ❍ Neutral ❍ Satisfied ❍ Very Satisfied ❍ No questions/issues

F6. How satisfied are you with the GBI program overall?
❍ Very unsatisfied ❍ Unsatisfied ❍ Neutral ❍ Satisfied ❍ Very Satisfied

G. CLOSING

G1. Is there anything else that has changed for you since **June 2024** that we have not covered?

G2. Is there anything else you would like to share about your experience in the GBI program?

G3. We may reach out to participants again sometime in the next 2 years for follow-up questions on how you are doing. If we do, can we contact you for this purpose?
❍ No ❍ Yes

Appendix C: Interview Protocol

Somerville BI Pilot Qualitative Interview Protocol

Before Questions Start:

My name is ___ and I am a researcher at UMass Boston. We are conducting a follow-up interview about your experience in the Somerville Guaranteed Basic Income Pilot Program (the $750 you receive every month on your green and white debit card). I'll be calling this the GBI program or GBI money.

This interview aims to understand your experiences with the basic income program and how it has impacted your life. This is a follow-up from the baseline survey you completed when you started the program.

This interview will take about one hour of your time. Your responses and participation are voluntary and will not affect the money you receive from this program. You may decline to answer any of these questions. **(Provide consent form before continuing.)**

Introductory Questions

1. Can you briefly tell me about yourself? Who do you live with, and do you have children?
2. Please share your main goals for the money you received from the Somerville GBI program.
3. How has your experience been since receiving the GBI program money? What has it allowed you to do that you couldn't do before?
    - Probe: more flexible time to spend with friends or family, take classes, participate in community activities?

Economic & Housing Stability

4. What expenses has the GBI program money made it easier to pay for?
    - Probe: food, housing, utilities, transportation, clothing, healthcare, childcare, debt, etc.
5. What challenges do you still face supporting yourself and caring for your family?
6. Can you tell me about your current housing arrangement?
    - Probe for housing type:
        - Renting 1 or more rooms for yourself and/or family
        - Sharing 1 or more rooms for yourself and/or family
        - Renting an apartment or house for yourself with/out family
        - Sharing an apartment or house for yourself with/out family

    - City or state transitional housing including hotel, motel
    - Public housing
    - Informal housing including car, couch surfing, etc.
    - Unable to get this information
  - Probe: how do you feel about where you live?

7. How has your housing arrangement changed since receiving the GBI program money? Did your housing arrangement change because of the GBI money?
    - Probe: is housing situation better since the summer?
8. Have you been able to stay up to date with rent since receiving the GBI program money?
9. Have you been able to work for pay?
    - Probe: how many hours are you working per week? Is this consistent week-to-week?
10. Has the GBI program money impacted your work situation? Are you working more, less, or about the same since receiving the money?
    - Probe: may require knowing their work situation at the baseline survey

Impact of GBI on Public Benefits

11. How do you feel about receiving the GBI program money using a debit card? How has it been working for you to receive the GBI money on a debit card?
12. If you are receiving other benefits, how does this program compare to those benefits? Are these benefits easier or more difficult to access?
    - Probe to provide examples

Feedback & Recommendations

13. Thinking about your experience in this program so far, what changes or improvements would you suggest to better support your financial needs?
    - Be ready for questions about continuation of the program
    - Probe for their experiences with issues and details about their feelings about the structure of this program.
14. What steps, if any, will you take to be prepared to pay your basic expenses after the program ends in June 2025?
15. What types of information or support would be useful to you?
    - Probe for support with budgeting, managing finances, or using banking services

16. Has the GBI program money had an effect on your stress about finances? Can you provide an example?
    - Probe for changes and challenges, stress of their children
17. Is there anything else you'd like to share about your experience with the GBI program that we haven't covered?

Appendix D: Partner Organization Focus Group Questions

1st Process Evaluation Focus Group Protocol August 7, 2024

1. In terms of the waivers and exclusions for benefit programs, did you have all that were needed? Were there any gaps? Did you have all the information you needed to assist clients?
2. For partners: Tell us more about the pre-enrollment process. What kind of questions did clients have about how any benefits they accessed? How did you know whether to refer clients to GBLS?
3. For GBLS: what happened once clients were referred? What questions did they ask about their benefits? Were there specific benefit programs that led to questions/challenges? How did you provide guidance to them?
4. Were there clients who declined basic income due to concern about benefits?
5. For partners: During enrollment, what questions or issues came up regarding benefits? How were these handled?
6. Describe the communication between GBLS and OHS or SFLC. Was it typically one time or ongoing (to resolve any issues)?
7. For all: Since receipt of basic income, have you been contacted by any recipients with questions or challenges regarding their other benefit programs? Describe these situations.
8. For all: What other learnings or observations would you like to share? What recommendations do you have for future programs or policymakers?

2nd Process Evaluation Focus Group Protocol October 24, 2024

1. What new learnings and observations do you have from participants about their needs, lives and experiences? (probe for housing situation, food insecurity, benefit access or loss)
2. How is the participant interaction tracking tool working?
3. What are you learning so far about how recipients are responding to the basic income program?
4. What program issues have occurred that are unexpected or unintended?
5. To what extent is the SBIPP intersecting with the other programs and services that you deliver?
6. How are the financial education workshops going?
7. What program changes or supports would be helpful now to enhance the experiences and outcomes for participants? (assuming funding were available)
8. What system level changes do you think are needed to sustain a program like the Somerville Basic Income Pilot Project?
9. What do you think is important to learn from future surveys and interviews?

3rd Process Evaluation Focus Group Protocol March 27, 2025

1. Starting off with a general question, the recent elections and current administration have impacted all of us and especially the immigrant communities. What are you hearing from participants about how they are impacted and how are you responding to these challenges?
2. Over the last few months, what learnings and observations do you have about participants' current needs, lives and experiences?
3. What are you learning from participants about their other public benefits and the waivers provided? What new challenges have emerged, if any? (e.g., benefits loss, concerns about taxes, reporting)
   a. What other services are participants requesting?
4. With regards to systems-level change, last time you highlighted the need for permanent staffing to maintain effective operations, the importance of an automated selection intake process to reduce burden on staff and resources, and a secure database to protect the privacy of participants. Other thoughts on this?
   a. What new system level changes have emerged since our last conversation?
   b. What other changes would you like to add to how to sustain a program like the Somerville guaranteed basic income program?
   c. We will be conducting sustainability interviews, who do you think will be the best person(s) to talk to regarding this topic?
   d. What are your thoughts and experiences with ongoing interview outreach so far?
5. What feedback have you heard from the participants about the ongoing interviews?
6. We are working on the final survey we will be coming back to you regarding final survey; do you have any thoughts or questions regarding the final survey at this point?

4th Process Evaluation Focus Group Protocol March 27, 2025

Start with an introduction on process evaluation—so far, we have conducted three process evaluation this will be the final process evaluation. Here we will focus more on lessons learned from Somerville GBI program. Before we continue, we would like to ask for consent to record the process evaluation and acknowledge the stressful climate we are in.

1. As we all know, political and social challenges have been ongoing, , especially for the immigrant communities. What are you hearing from participants about how they are impacted? How are you responding to these challenges?
2. What have you learned from participants about their other public benefits and the waivers provided? What new challenges have emerged, if any? (e.g., benefits loss, concerns about taxes, reporting)? What recommendations do you have regarding benefit waivers if the City was able to offer a future GBI program?
3. What feedback have you heard from the participant about the GBI program ending June 2025? To what extent have you been able to prepare participants for the end of the GBI pilot? How has this been communicated? What services/or referrals have been provided?
4. With regards to systems-level change, last time you emphasized the importance of forging relationships, building trust and long-term support as a model for any future programs like GBI. Other thoughts on the lessons learned from this approach? What might you suggest doing differently?

a. What future changes would you like to add to how to implement and sustain a program like the Somerville guaranteed basic income program?
b. What additional services do you think are needed?
5. Over the last year since the program began in June 2024, what are some lessons learned from throughout the program about participants in terms of their needs, lives and experiences?
6. Now that the program has come to an end, what are your thoughts and overall experiences with Somerville GBI program?
7. What feedback have you heard from the participant about the GBI program ending June 2025? To what extent have you been able to prepare participants for the end of the GBI pilot? How has this been communicated? What services/or referrals have been provided?

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