



### ITHACA GUARANTEED INCOME

### Pilot Research Outcomes

HSC Forum
Tompkins County Public Library
Wednesday, September 17<sup>th</sup>, 2025
10:00-11:30am











## WHATIS GUARANTED INCOME?



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Recurring, unrestricted cash given directly to individuals or families to supplement their existing resources. Guaranteed income aims to increase financial stability, improve health and create opportunities.

### WHY CASH?

Cash is the currency of urgency, and guaranteed income works more effectively when it's unconditional, direct and simple. Research shows us that recipients of such programs overwhelmingly use the money on their basic needs: housing, utilities, food, unexpected medical costs or other financial emergencies.

"Guaranteed income recognizes everyone's inherent dignity. We have to stop attaching dignity to work and instead attach it to our personhood."

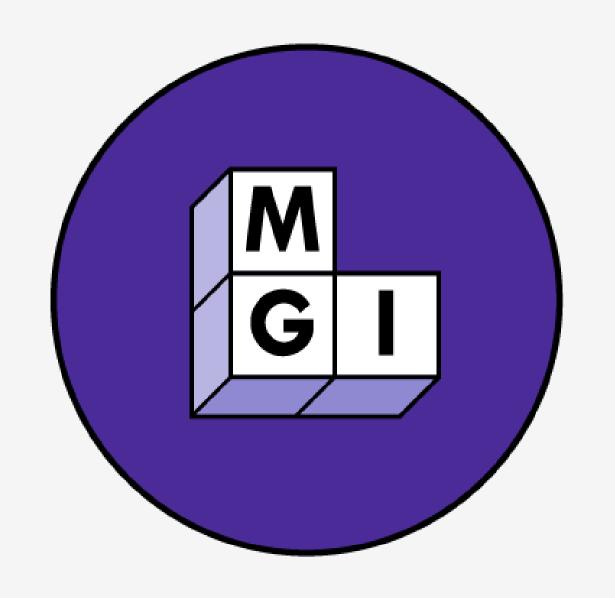
### WHAT DID WE HOPE TO LEARN?



Could a Guaranteed Income improve housing stability for Caregivers in the City of Ithaca?

(<u>Spoiler alert</u>: The answer is yes!)

# WHATIS 'MAYORS FOR GUARANTEED INCOME (MGI)'?



### WHAT IS MAYORS FOR GUARANTEED INCOME?

Mayors for a Guaranteed Income is a network of mayors advocating for a guaranteed income to ensure that all Americans have an income floor.

Economic insecurity isn't a new challenge or a partisan issue. Wealth and income inequality, which have long plagued our country, continue to grow.

Rooted in Dr. King's legacy, mayors across the country are coming together to advocate for a guaranteed income — direct, recurring cash payments — that lifts all of our communities, building a resilient, just America. Everyone deserves an income floor through a guaranteed income.

### ITHACA GUARANTEED INCOME TIMELINE

 December
 June
 November
 May
 November

 2021
 2022
 2023
 2023

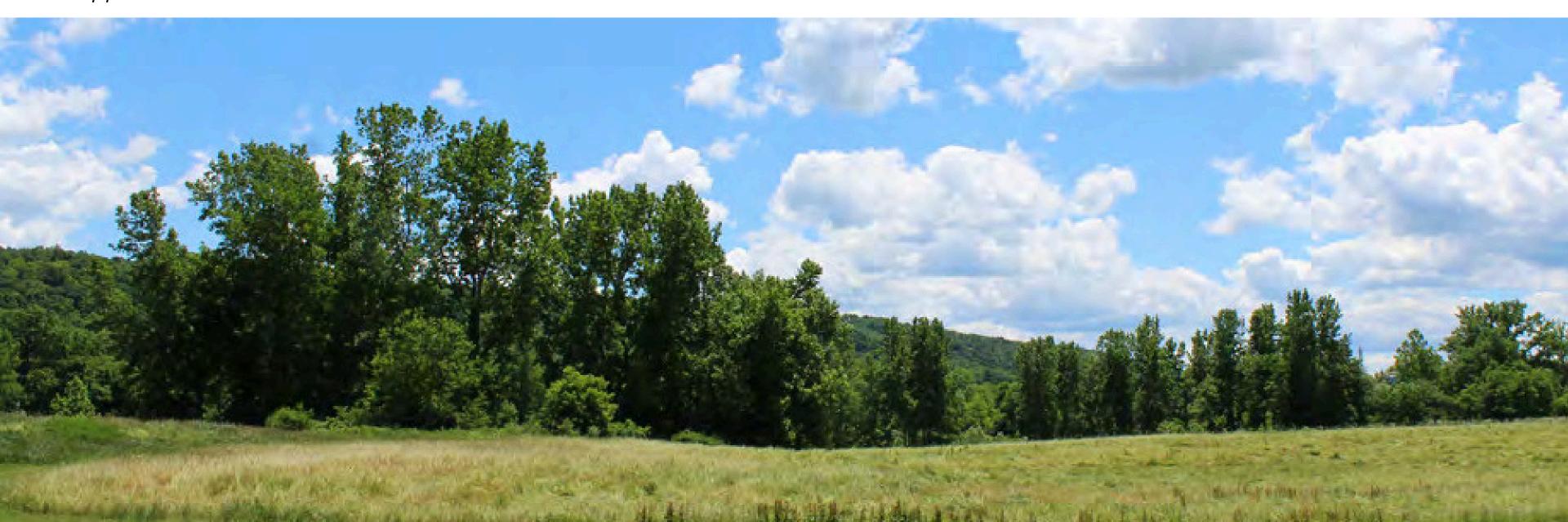
Baseline survey at the time of application

Date of first payment

1st compensated survey

Final disbursement 2nd compensated survey

3rd compensated survey



## HOW WAS THE PILOT CARRIED OUT

Ithaca Guaranteed Income was designed to test a simple, yet innovative, solution to poverty and inequality.

IGI is born out of the simple belief that the best investments we can make are in our community.

### WHAT ARE THE DETAILS?

110 Participants in the "treatment" group received \$450 per month with no strings attached and participated in voluntary paid surveys.

130 People in the "control" group participated in voluntary paid surveys.

### WAS THERE OTHER ELIGIBILITY CRITERIA?

Applicants earned low and moderate incomes (below 80% AMI)

Applicants lived in the City of Ithaca

Applicants were caregivers

# WHO PARTICIPATED IN ITHACA GUARANTEED INCOME (IGI)?

#### **HOW DO WE DEFINE CAREGIVER?**

We defined a caregiver broadly to mean adults who spend significant unpaid time caring for an aging or disabled adult or a child.

This could be either in or outside of their home.

It could include people caring for their parents or even parents caring for their child. It can include partners and stretch beyond 'families' to include guardians, neighbors, friends, and much, much more.

### WHY CAREGIVERS?

While integral to our shared humanity, the work of caring is often invisible and underrecognized.

### WHAT ABOUT INCOME?

Participants had an average household size of three an average income of \$23,054 at baseline.

The highest income that could have been admitted into the pilot (with the same household size) was \$49,097 higher at \$72,150.

### City of Ithaca, NY 2022 CDBG INCOME LIMITS

Effective Date: 6/15/22

Family/Household Size	Moderate/Low Income Limit	60% Income Limit	Low Income Limit	Very Low Income Limit
	( <u>&lt;</u> 80% median)	(≤ 60% of median)	( <u>&lt;</u> 50% of median)	(≤ 30% of median)
1 person	\$56,150	\$42,120	\$35,100	\$21,050
2 persons	\$64,150	\$48,120	\$40,100	\$24,050
3 persons	\$72,150	\$54,120	\$45,100	\$27,050
4 persons	\$80,150	\$60,120	\$50,100	\$30,050
5 persons	\$86,600	\$64,980	\$54,150	\$32,500
6 persons	\$93,000	\$69,780	\$58,150	\$34,900
7 persons	\$99,400	\$74,580	\$62,150	\$37,300
8 persons	\$105,800	\$79,380	\$66,150	\$39,700

Source: U.S. Dept. of Housing & Urban Development

### **METHODOLOGY**

Randomized controlled trial using both quantitative and qualitative methods

### Quantitative surveys at four points

- Baseline
- 6 months
- 12 months
- 18 months

### Qualitative interviews

- Midpoint
- Post-pilot

Table 2: Participant Demographics

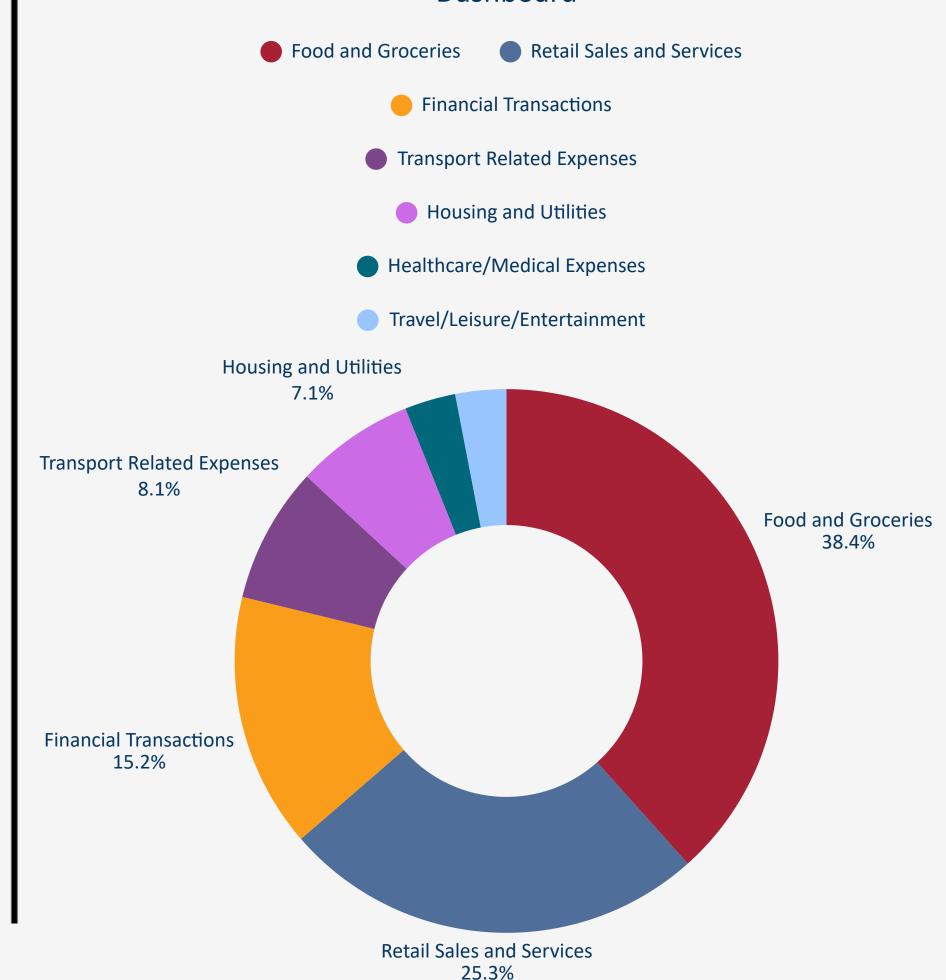
ITHACA, NY		TREATMENT	CONTROL
SAMPLE SIZE		110	130
AVG. AGE OF RESPONDENT (YEARS)		41	42
	Male	24	22
GENDER (%)	Female	74	75
	Other	3	3
CHILDREN IN HOUSEHOLDS (%)	Yes	84	72
AVG. NUMBER OF CHILDREN IN HH		2	1
AVG. HH SIZE		3	3
ETHNICITY (%)	Non-Hispanic	87	72
	White	48	38
	African American	24	25
RACE (%)	American Indian/Alaska Native	2	1
RACE (76)	Hispanic, Latino, or Spanish origin	3	12
	Asian	7	5
	Other/Mixed	16	19
	Single	64	63
MARITAL STATUS (%)	Married	19	23
	Partnered/In-relationship	17	14
	English	91	91
PRIMARY LANGUAGE AT HOME (%)	Spanish	2	7
	Other	7	2
	High school or less	48	46
	Associate's degree (2-year college)	10	19
EDUCATION (%)	Bachelor's degree (4-year college)	19	13
	Trade or technical school	5	6
	Other	18	16
ANNUAL HE INCOME (IN #)	Median	19,148 17,393 23,054 19,683	17,393
ANNUAL HH INCOME (IN \$)	Mean		19,683

### **HOW WAS IGI SPENT?**

"The infusion of cash throughout the program also contributed to the financial stability and significantly decreased income volatility...findings recorded small but significant trends towards housing stability, suggesting it may have helped recipients temporarily stay in place amid an increasingly expensive housing market."

- Center for Guaranteed Income Research (p. 22, 2025)

#### Ithaca Guaranteed Sending Data Dashboard



## WHAT DID THE RESEARCH TELL US?



## FINANCIAL STABILITY AND RESILIENCE



"You already have enough to worry about as a single parent as, you know, the current environment, COVID and everything else and then to add money to it...it was the first winter since I can remember being a parent that I haven't had to have that stress."

- Susie B.

### WHAT WERE THE ECONOMIC CONDITIONS?

As record inflation continued to outpace wage growth in late 2022, and long-term impacts of COVID remained, households faced significant financial challenges making ends meet

### DID PARTICIPANTS HAVE STABLE INCOME?

Findings suggest that the GI decreased income volatility for the treatment group - especially notable during this period of instability

### WHAT ABOUT EMERGENCY EXPENSES?

Participants were also slightly better able to manage a \$400 emergency expense during the pilot, suggesting increased financial resilience

### HOPE AND MATTERING



Mattering has been described as a sense of making a difference in the lives of others and being significant in the world.

- Rosenberg & McCollough, 1981; Jung, 2015

### **HOW DID IGI IMPACT WELLBEING?**

Elevated sense of hope and mattering. Participants experienced a significant increase in their overall sense of wellbeing and social value.

### **HOW WAS MATTERING AFFECTED?**

Society often takes unpaid caregiving for granted, rendering caregivers invisible. Some caregivers expressed that receiving GI meant their labor was recognized.

### WHAT ABOUT HOPEFULNESS?

Feelings of futility are often associated with financial precarity. IGI caregivers report a sustained increase in hopefulness and increased wellness.

### HOUSING STABILITY



"I couldn't move my son to a small place and expect the same kind of services that he could get here [in Ithaca]. So, that's kind of my why [I stay]"

- Susie B

### WHAT ABOUT HOUSING STABILITY?

Fear of displacement to more rural areas due to high housing cost burdens, low housing stock in Ithaca

For caregivers, displacement comes with a cost, including decreased access to:

- Education
- Employment
- Medical care
- Transportation

Small but consistent trends toward housing stability suggest GI may have helped recipients stay in place.

### **EMPLOYMENT**



"You might look at continuing to look for the right job as a risk, as opposed to just taking one that I could get."

- Debbie

#### **HOW WAS EMPLOYMENT AFFECTED?**

At 12 months, the Treatment group was significantly more likely to be employed full-time and consistently maintained higher rates of part-time and seasonal employment.

### SO, WHAT WAS THE IMPACT?

For some recipients, the GI supported them in taking risks, building new careers, or pursuing previously inaccessible employment pathways.

Some used the GI to pay for childcare so they could work. For others, weighing the cost of childcare against waged labor kept them out of the labor market.

HOW WERE
PARTICIPANTS
DIRECTLY
IMPACTED BY
THE PROJECT?



### PHYSICAL HEALTH

"I think, um, I've gotten sick a lot in the past year or so from and I think the stress is a, is a big part of that. And also, you know, when my anxiety gets high enough, it's hard to function properly."  $-\Im a \lor$ 

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"I was in and out of the hospital and I was just like, you know what, it's kind of like if I don't get this under control, it's like I'm gonna, you know, keel over from working, you know."

Lacie

"I haven't seen the happy side of me yet lately.. It's hard to feel like I'm doing okay when my financials are not doing okay."

- Selena

"I have two pretty significant health challenges.. And I just kind of have to suck it up and push through, you know?"

- Haley

"I've lived so many years in like a constant state of like stress and anxiety and depression."

– Ellen

### PHYSICAL HEALTH



"My level of anxiety is less, which in turn is good for my health. Both physical and mental. Those have been the really big changes. And they're incremental changes. So, it's hard to pin it down or quantify, um, but the [GI payments] have definitely enabled us"

### DID GI SUPPORT CAREGIVER HEALTH?

Many caregivers were managing their own chronic health conditions alongside caring for others.

Participants recorded significant improvements in physical health, particularly in overcoming physical limitations.

Although psychological distress remained high throughout the study period, the GI was able to decrease stress levels in the treatment group.

- Michael

### MENTAL HEALTH

### DID CAREGIVERS FEEL MORE CONNECTED?

With GI, caregivers were able to fully engage in their families and communities; and in Ithaca's resources and activities.



Participants showed decreased sense of overall caregiver burden, and significant decrease in parental stress levels – even after pilot had ended

The GI brought meaningful increases in measures of hope and mattering, suggesting caregivers felt validated, recognized and seen for their unpaid labor



"[The GI] it's really humbling and very humanizing...like, there's a type of dignity that you kind of lose out on when you're not able to participate with your peers, whether it's like work-related stuff or projects or social..."

- Sophie

### WHERE TO FROM HERE?



### WHAT ARE THE GREATEST TAKEAWAYS?

- Significantly less income volatility and higher mean incomes
  - Greater ability to manage a \$400 emergency

- Increased housing stability throughout the pilot
- **Decreased household "chaos"**

- Increased rate of full-time employment for caregivers
- Higher levels of hope, mattering and connection

### THANK YOU









