Washington University in St. Louis

American Rescue Plan Act Guaranteed Basic Income Data and Evaluation Proposal

Prepared for:
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Chief of Staff & Counsel
City of St. Louis

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Organization Information, Background, and Capability

Washington University in St. Louis is home to the Brown School Evaluation Center and Social Policy Institute, who together have the unique expertise necessary for the evaluation of the City of St. Louis Guaranteed Basic Income pilot. These two entities are experts in community-engaged evaluation, assessing the breadth of outcomes impacted by guaranteed income, translating research to policy, and ensuring local efforts are disseminated nationally. Additionally, we will leverage a long-standing collaboration with guaranteed basic income researchers at The Family Economic Policy Lab at Appalachian State.

Brown School Evaluation Center

[The Brown School Evaluation Center](#) (Evaluation Center) at Washington University in St. Louis was established as a collaborative partner providing external evaluation services and evaluation learning opportunities for individuals and organizations working to create equitable social impact. The Center works with organizations across the United States and internationally to develop evaluation plans, implement evaluation activities, and disseminate evaluation findings. With expertise in facilitating community-engaged evaluations, the Evaluation Center works in partnership with program implementers to ensure evaluation activities and findings are culturally responsive, equitable, and effective at informing programmatic, funding, and policy decisions.

Social Policy Institute

The [Social Policy Institute](#) at Washington University in St. Louis is a university-wide initiative dedicated to addressing pressing social issues through transdisciplinary empirical research, dissemination of evidence-informed policy, and training. The Social Policy Institute's main strategic priorities are to reduce inequalities in social, economic, health, and education outcomes at the local, state, national, and global levels through evidence-informed policy and practice solutions. SPI is committed to providing data and insights that advance economic stability and equity through policy. To achieve this, SPI combines its expertise in quantitative

and qualitative methods with community-centered engagement and participatory research. The result is a collaborative process that equitably involves all partners in the research process and recognizes the unique strengths that each brings. Lastly, SPI provides training for community organizations to leverage research as a tool to help build and optimize programs that can meet their needs and those of their communities.

Appalachian State University

The [Family Economic Policy Lab](#) (FEPL) of the Blue Cross NC Institute for Health and Human Services at Appalachian State University is committed to advancing social and economic justice for vulnerable families and communities by disseminating rigorous research examining innovative policy solutions. Currently, the lab is overseeing the evaluation of three basic/guaranteed income pilots: HudsonUP, which offers $500 per month to 128 individuals in Hudson, NY for five years, In Her Hands, which provides approximately $850 per month to ~650 African American women across three sites in Georgia for two years, and a randomized controlled trial of 200 individual experiencing homelessness in the Atlanta area. FEPL seeks to make our research accessible to academic, policy making, and general audiences. Our work has been featured in multiple national publications, allowing us to broaden our reach and demonstrate the impact of our projects.

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Key Personnel

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Personnel Qualifications

Individuals who will be most significantly involved in the design, implementation, and dissemination of evaluating the Guaranteed Basic Income pilot are included below. Additional personnel will support these individuals primarily in areas of project management and data analysis.

Nikole Lobb Dougherty, MA, she/her/hers (Design & Dissemination Strategy)

Nikole is the director of the Brown School Evaluation Center and brings over 20 years of experience in designing and leading program and systems-level evaluation utilizing mixed methods designs. As a trained applied anthropologist, she employs culturally responsive, stakeholder engaged, and utilization-focused approaches to evaluation to honor the cultural context of programs being evaluated and bringing shared lived experiences, understanding, and voice to those most impacted by historical and current marginalization. She has extensive experience with visualizing and communicating data and developing dissemination plans to identify tailored products or channels for differing stakeholder audiences. Nikole will provide overall project oversight, advising on the design of the evaluation and dissemination of findings.

Stephen Roll, PhD, he/him/his (Design & Quantitative Lead)

Stephen is an Assistant Professor of Research in the Brown School at Washington University in St. Louis and the Associate Director of Research at the Social Policy Institute. His research focuses on promoting asset building, debt management, and economic security in lower-income populations. Most recently, his work has examined the role of cash transfer programs in improving household balance sheets and economic mobility outcomes, including studies of the Expanded Child Tax Credit and several guaranteed basic income experiments. He is also leading the new Workforce Economic Inclusion and Mobility Project, which examines how low-wage workers navigate public and private benefits programs to achieve financial security. His work has been featured in numerous media outlets including The Atlantic, The Wall Street Journal, NPR, The Washington Post, and The New York Times, and he has briefed the White House Domestic Policy Council, the Senate Joint Economic Committee, and the United States Supreme Court on the results of his research. Stephen will lead the design of the evaluation, participant selection, quantitative tool development, and quantitative analysis.

Leah Hamilton, PhD, she/her/hers (Qualitative Lead)

Leah is an Associate Professor of Social Work at Appalachian State University, Senior Fellow at the Jain Family Institute, and Faculty Affiliate at the Social Policy Institute of Washington University in St. Louis. She teaches social welfare policy and conducts research related to economic justice and basic income. Her book, Welfare Doesn't Work: The Promises of Basic Income for a Failed American Safety Net was released by Palgrave MacMillan in February 2020. Currently, Dr. Hamilton is Principal Investigator for basic/guaranteed income pilots in Hudson, NY and Atlanta, GA. Her work has been featured in multiple national publications including the New York Times, Washington Post, CNBC, The Atlantic, Forbes, Vice News, National Public Radio, Fortune, and Fast Company. She serves on the Policy Council for the Humanity Forward Foundation and was formerly on the Basic Income Earth Network board. Leah will lead qualitative data collection and analysis in addition to providing her expertise in basic income programs to evaluation design and dissemination of findings.

Rachel Barth, MSW, she/her/hers (Evaluation Manager)

Rachel is an evaluation and capacity building manager at the Brown School Evaluation Center. Her main projects include the evaluations of Rung for Women and Cigna Foundation's Healthier Kids for Our Future Initiative. She has experience with project management, technical assistance, data collection & analysis, and translation & dissemination. Rachel is passionate about using data to inform interventions for systemic change. Prior to joining the Evaluation Center, Rachel worked with the Show-Me School-Based Health Alliance of Missouri and Health Equity Works, a research-based initiative housed in the Brown School that specialized in bringing quality, accessible research on health disparities into communities to accelerate collaborative action and systems change. During her time at Health Equity Works, Rachel supported efforts to pass statewide policy for Child Development Accounts. Rachel will manage data collection tool development, data collection, analysis, and dissemination of findings with the guidance of faculty and support of data analysts.

Hannah Allee, MSW, she/her/hers (Stakeholder Engagement Co-Lead)

Hannah is the assistant director of evaluation at the Brown School Evaluation Center where she leads evaluation projects spanning the non-profit, academic, and philanthropic sectors. Prior to joining the Evaluation Center, Hannah was the founding COO at Human Agency, a tech development and marketing agency, where she worked to support organizations to strategically communicate their impact and advocacy campaigns to reach the audiences necessary to win at the ballot box. Hannah also led the development of the East St. Louis Youth Development Alliance, a coordinated effort to ensure access to high-quality out-of-school time programs as part of East Side Aligned where she worked with the Evaluation Center to design a system-wide evaluation. Hannah also brings direct program development and evaluation experience to our team, having led high school age programs at LifeWiseSTL. Hannah will facilitate community-engaged evaluation design and data interpretation throughout the pilot.

Fanice Thomas, PhD, she/her/hers (Stakeholder Engagement Co-Lead)

Fanice is the Associate Director of Policy and Strategy at the Social Policy Institute at Washington University in St. Louis. Her roles include building out policy initiatives, contributing to the institute's strategic vision, and initiating and maintaining stakeholder relationships. Her work focuses on using research findings to inform, create, and implement evidence-informed policies, programs, and practices that address social inequalities and eliminate health disparities. Prior to coming to SPI, she was a National Heart Lung and Blood Institute (NHLBI) T32, a postdoctoral researcher at the Prevention Research Center in St. Louis in the Brown School and the Center for Healthy Weight and Wellness at the Washington University in St. Louis School of Medicine. Additionally, she is an alum of the Robert Wood Johnson Foundation's Health Policy Research Scholars program. Fanice will support stakeholder engagement, dissemination, and policy translation efforts.

Jason Jabbari, PhD, he/him/his (Advisor)

Jason leads the education research portfolio at the Social Policy Institute, where he examines how policies, programs, and practices interact with social and environmental contexts and relate to equity and excellence in academic and economic trajectories. As the Associate Director of Community Partnerships at the Social Policy Institute, he cultivates partnerships with a variety of community organizations to help them understand and solve pressing social problems. Jason currently leads three projects with SLPS. First, in partnership with Urban Strategies Inc. and with support from the WT Grant Foundation, Jason leads an evaluation of the Choice Neighborhood Initiative on students' academic outcomes. Second, Jason serves as the Co-Chair of the Data Committee for the St. Louis Research Practice collaborative, which is a multi-institute Research-Practice-Partnership that seeks to help SLPS improve student outcomes through authentic research partnerships. Finally, Jason is the lead evaluator for the Promise Neighborhood Initiative with SLPS, recently awarded by the US Department of Education. Jason will provide guidance on the utilization of academic and youth outcome data to investigate the impact of guaranteed income on participating students.

Addressing Services

The following section of this proposal details our recommended approach for designing and implementing an evaluation of the Guaranteed Basic Income (GBI) pilot based on our current understanding of the program details. It is critical to directly engage individuals of diverse experiences and relationships to the program to ensure the evaluation approach addresses their needs and priorities. With additional input from these individuals and further understanding of program planning, this approach we propose is likely to evolve. Further background that has informed this approach can be found in Appendix A.

The evaluation team will provide monthly summaries of evaluation design and implementation activities to key program personnel in addition to facilitating periodic meetings between the Office of the Treasurer, the implementation partner, and the evaluation team. These meetings will occur on a bi-weekly basis at the beginning of the evaluation and shift to less frequent intervals after the design process is complete.

Design, collaborate, and execute mixed-methods (quantitative and qualitative) research

As the data and evaluation partner for the GBI pilot, we will engage key program stakeholders in evaluation design, implement mixed-methods, and prepare dissemination materials both for the purpose of continuous improvement and engaging a broader audience of funders and policymakers.

The evaluation team utilizes the evaluation cycle (Image A) to guide the design and implementation of an evaluation. Each step of this process integrates stakeholder engagement and our partners' priorities for disseminating and utilizing results for program improvement and decision making.

Image A

The foundation of any evaluation is a clear understanding of a program's design. The evaluation team will facilitate collaborative planning sessions with program implementers and other key stakeholders to establish or enhance:

- Pilot population definition
- Program goals and objectives
- A detailed logic model with inputs, activities, outputs, and intended outcomes
- Participant selection process

Based on public statements, the City's current plan is to offer the GBI payments to a subset of parents with children enrolled in St. Louis Public Schools who earn at or below 170 percent of the federal poverty line. However, the City may have other considerations around determining the participant population that require the evaluation team's support and, potentially, the development of tools or models to help identify this population. For example, the city may want to prioritize families experiencing acute financial distress or target families of students within a certain age range. The evaluation team will work with the city during the earliest phase of our engagement to identify an approach to determining the study population that balances the City's priorities with considerations around feasibility, generalizability, and research rigor.

Focus the Evaluation

With a shared understanding of how the program will be implemented, we will facilitate identifying a clear purpose statement for the evaluation, generate research questions, and prioritize research questions for the pilot based on input from GBI experts on our team and program stakeholders. As a starting point, we propose the following research questions around which our proposed evaluation approach is centered:

> **RQ1.** To what extent did families' well-being outcomes change over the course of the GBI payments?

RQ2. To what extent did GBI recipients' income, employment, savings, and debt outcomes change over the course of the GBI payments?

RQ3. For what purposes did parents use their GBI payments?

RQ4. To what extent did the GBI payments allow parents to invest in their children's health, well-being, and development?

In addition, if we are able to access administrative educational data from St. Louis Public Schools, we also propose investigating the following research question:

RQ5. How did the educational outcomes of students in families receiving GBI change over the course of the GBI payments?

Finalizing our evaluation purpose and research questions will also require identifying control and/or comparison groups. While the identification of a control group can be straightforward in cases where the treatment is randomly assigned, constructing a control group may be infeasible in cases where treatment assignment is not random or where time/resource constraints prevent the implementation of a full randomized, controlled trial. Given the evaluation team's understanding of the planned design for the guaranteed basic income pilot, as well as the timeline the City is following for the program, the evaluation team recommends the use of a comparison group, rather than true control group, in this study. The research team will work with the City to identify an approach to constructing this comparison group that will maximize the rigor of the evaluation given the available resources and constraints.

Determine Design & Data Collection Methods

The ultimate design of the evaluation will depend on (1) the nature of the study population, (2) how the treatment group for the study is selected (e.g., randomly, quasi-randomly, or non-randomly), (3) the extent to which the researchers can draw on comparison groups for this study, (4) the evaluation priorities of stakeholders engaged in the pilot.

We propose a mixed methods design that draws on longitudinal surveys, administrative credit and wealth records, qualitative interviews, payment usage data, and administrative school records (if available). Each component of this design, in particular the surveys and interviews, will be developed in accordance with the best available research evidence and with significant input from the City and implementation partner.

Collect Data

Once the evaluation methodology is further defined and adapted to meet program implementation plans and priorities, we will implement the following data collection activities.

1. Longitudinal surveys

We propose administering a minimum of two evaluation surveys to study participants—one at or near the time of their study enrollment (the baseline survey), and one at or near the time the payment period ends (the exit survey). We will administer the surveys through Qualtrics, a secure online survey platform, and will primarily recruit individuals to take the survey via email and text. If there are appropriate venues in which we can also offer participants a physical copy of the survey (e.g., in-person evaluation intake meetings, evaluation exit meetings), we will do so. The surveys will be designed to be easily readable on mobile devices to enhance accessibility, particularly for those participants without access to computers. Conditional on discussions with the City and the resources available, we will also explore the feasibility of translating the surveys into languages other than English. Participants will be offered a $20 incentive per survey completion.

Though the final content of the surveys will be decided in partnership with the City and other stakeholders, we anticipate collecting the following information through the surveys:

- Well-being indicators, including adult and child food security, housing stability/affordability, utility payment difficulties, general bill difficulties, physical/mental health, and life satisfaction;
- Employment and financial indicators, including parents' employment, sources of income, participation in education/training/reskilling programs, emergency savings, alternative financial service (e.g., payday loan) usage, and debt payment difficulties;
- Child investment indicators, including child care affordability, tutoring/extracurricular activity participation and expenditures, time spent with child, expectations for child, amount saved for child's future.

In addition, the surveys will capture a rich array of indicators for participants' identities, experiences, and household characteristics (e.g., race/ethnicity, experience of acute financial distress). We will use these indicators to assess how the above outcomes differ by these key characteristics.

2. Credit records data

As part of this study, the Center for Civic Research and Innovation (an initiative of the St. Louis Community Foundation) has agreed to leverage their partnership with Equifax—one of the three major credit reporting bureaus in the U.S.—to access and analyze Equifax's administrative credit and wealth records at a significantly reduced cost. This portion of the evaluation would be a collaboration between the Center for Civic Research and Innovation and the evaluation team.

If the City is able to share identifying information on consenting participants with Equifax (name, birthdate, recent address), Equifax will be able to identify that participant in their database and pull their credit and (in many cases) wealth data. This involves a "soft credit pull," which would never appear on a credit report. The available

data include an array of indicators concerning participants' credit, debt, and wealth, including:

- Credit scores
- Debt levels and types of debt, including credit card, auto, medical, personal, mortgage, and student debt
- History of payment delinquency, bankruptcy, or collections
- New loan applications
- Savings and wealth-related data

Each of these indicators will help us provide much more detail in understanding the impact of the program on participants' credit, debt, and savings outcomes. Drawing on administrative records also has several advantages over survey data, including being able to track participants' outcomes before, during, and after the payment period, not relying on self-reports, and availability for all consenting individuals. If a comparison group is created for this study, we will pull credit records for both treatment and comparison group members.

An important consideration around the use of credit data, however, is the timing of credit pulls. The payment period for the GBI pilot is 18 months, while the evaluation contract is over two years. Given lags in credit reporting, this may limit our ability to pull credit data over the entire period that the GBI payments are active. Instead, the evaluation team will commit to pulling credit data for pilot participants at an interval that maximizes the time that participants have been in the program while still leaving sufficient time to analyze the credit data. For example, the final credit pull may be before the final payments are dispersed. If funding becomes available, we will also explore pulling credit data for participants at longer intervals to assess the longer-term impact of the GBI pilot. The evaluation team has not included the cost of the credit data pulls and analysis in the budget for this proposal, as the evaluation team will be covering this expense with existing funds at no cost to the city.

3. Payment usage data

If feasible, in partnership with the City's implementation partner, we will draw on administrative payment usage data to examine how participants used their GBI payments over the course of the study. For example, other programs have delivered their payments via apps like SteadyApp or via prepaid cards, which enable researchers to examine both general expenditure patterns (e.g., how quickly respondents draw down their payments) as well as specific expenditure details (e.g., what participants spend their funds on). However, if these data are not available, we can add in questions on payment usage to the evaluation surveys.

4. Administrative educational data

Guaranteed basic income payments have the potential to improve a host of educational outcomes, including but not limited to student behavior, attendance, and achievement. As these measures are currently collected administratively through SLPS, we plan on leveraging student-level data from SLPS to understand the ways in which basic income can impact child educational outcomes. While the use of surveys can be used to capture some of these items, there are several advantages of using administrative student records. First, the use of administrative student records removes the potential for recall bias that is sometimes present when parents are asked specific questions about their child's educational outcomes. Second, the use of administrative student records allows for more streamlined data collection procedures from both treatment and comparison participants. Third, the use of administrative student records allows us to readily understand how the impact of the treatment differs across unique student characteristics, such as IEP status. The evaluation team has existing relationships with SLPS that we will leverage to gain access to this data for participants and the comparison group, assuming participants consent and the necessary identifying information of these individuals can be provided by the City.

The proposed project will also include 30 qualitative interviews with a randomly selected subset of recipient parents, as this number is within the range of best practices for qualitative research to balance the manageability of data analysis with data validity (Creswell & Poth, 2017). To ensure a diverse range of perspectives, participants for the qualitative interviews will be recruited through a purposive sampling approach, taking into consideration factors such as demographic characteristics, household composition, and geographic location within the City of St. Louis.

The interviews will be conducted between the midpoint and the end of the program, allowing participants to reflect on their experiences over the course of the guaranteed income pilot. This timeframe will enable them to provide valuable insights into the impact of the program on their lives, as well as any changes in their financial stability, well-being, and future orientation that have occurred throughout the duration of their participation. To incentivize participation and express gratitude for their time and insights, each participant in the qualitative interviews will receive a $50 gift card as a participation incentive.

Timeline

We propose the following timeline of activities dependent on the selection of an implementation partner, hiring of a pilot program manager, and the anticipated date that initial checks will be delivered to participants. For the purpose of providing a clear timeline, we have made the assumption that first checks will be delivered no later than December 2023 and will adjust the following timeline accordingly as details become solidified.

Month(s)	Evaluation Activities
Aug – Nov 2023	**Evaluation Design** • Program goals and objectives development • Logic model development • Research question identification

- Participant and comparison group selection design
- Baseline survey design

Dec 2023	**Baseline Survey Data Collection** • Administer pre-survey to participants and comparison group • Distribute survey completion incentives
Jan – March 2024	**Baseline Survey Data Analysis & Interpretation** • Analyze pre-survey data • Facilitate data interpretation discussion with program leaders & partners
Sep 2024	**Interview Methods Design** • Develop participant interview data collection methods • Prepare interview protocol • Identify interviewees and schedule interviews
Nov - Dec 2024	**Credit Data Analysis & Interpretation** • Analyze changes in credit outcomes over ~9 months post-program implementation • Facilitate data interpretation discussion with program leaders & partners • Identify key messages to share with stakeholders
Nov - Dec 2024 *(~1 year of checks received)*	**Interview Data Collection** • Conduct ~30 interviews with individual pilot participants
Dec 24 – Feb 2025	**Interview Data Analysis & Interpretation** • Analyze interview data • Facilitate data interpretation with program leaders & partners • Identify recommendations for program improvement • Identify key messages to share with stakeholders
Mar 2025 *(~1 month prior to final check)*	**Exit Survey Data Collection** • Administer exit survey to participants and comparison group • Distribute survey completion incentives
May 2025	**Credit Data Analysis** • Analyze changes in credit outcomes **Academic Data Analysis**

- Analyze changes in academic outcomes (pending access from SLPS)

Jun – Aug 2025	**Findings Interpretation & Dissemination** • Facilitate data interpretation with program leaders & partners • Present pilot evaluation findings • Develop & distribute pilot evaluation report

Obtain any necessary Institutional Review Board (IRB) approval for the research study.

The evaluation team will manage all necessary submission of materials and steps of the review process as required by the Institutional Review Board of Washington University in St. Louis in addition to providing necessary consent documentation for participants to the City and/or implementation partner.

Support the City in developing the research questions.

As noted above, we will convene the City, its key stakeholders, and experts in evaluation design, GBI programs, and educational policy as part of an evaluation planning process that will generate the final array of research questions to guide this evaluation. Through this process, we will support the City in developing research questions that (1) address the City's priorities, (2) reflect the final structure of the program design, (3) account for the availability of different data assets, and (4) materially advance the research and policy discourse on GBI programs.

Create a process to randomly select a control group. The program will have 440 participants for the treatment.

The final decisions about the study population and the treatment assignment will ultimately determine the availability and composition of any control or comparison groups in this study. As noted above, given the evaluation team's understanding of the planned pilot design and the resource and time constraints in the pilot, the evaluation team recommends the use of a comparison group rather than a true control group. The use of a comparison group will allow

for the rigorous identification of program impacts and typically requires fewer resources in terms of time, money, administration, and oversight (e.g., from Institutional Review Boards). The comparison group may be constructed in a variety of ways. For example, we can recruit a random sample of non-treated SLPS families to participate in the longitudinal surveys, or we could construct matched comparison samples using administrative credit or educational records (if resources allow). The research team will work with the City to identify the comparison groups that will maximize the rigor of the study given available study resources.

A broad outline for how we propose the comparison group will be selected is as follows:

1. The City and the evaluation team finalize the criteria to be included in the study population.

2. The City and the evaluation team establish the selection parameters for treatment assignment. These parameters may include the use of weights to prioritize certain populations (e.g., acutely financially distressed families) or maximizing the number of schools that evaluation participants are drawn from.

3. The City will recruit potential participants according to the agreed-upon evaluation inclusion criteria and collect the appropriate consent documentation from participants.

4. The City will select treatment group members based on the agreed-up selection parameters.

5. The City will compile the list of program applicants, including those selected for the treatment and those not selected, as well as any relevant socioeconomic indicators for these applicants, and de-identify this list. For example, the City can assign each potential participant an anonymous record number that links this list back to a separate document containing participants' personally identifiable information.

6. The City will share a de-identified list of potential evaluation participants, an indicator for whether or not they were selected for the treatment, and any relevant socioeconomic indicators for those participants with the evaluation team.

7. The evaluation team will then identify a comparison group based on an approach determined in partnership with the City. For example, we may construct this

comparison group through the use of statistical matching approaches or synthetic control approaches (if data allows), or by drawing a random sample of non-treated individuals.

8. The evaluation team will then share the de-identified list of both treatment and comparison participants with the City.

Collaborate with the disbursement partner to collect data and with other existing partners as directed by the Treasurer's Office.

Prior to the first payments being distributed to families, we will collaborate with the selected disbursement partner to identify what administrative data will need to be documented and shared with the research team to answer the research questions prioritized by the City.

Create a process to compensate participants.

The evaluation team utilizes Tango Card (formerly Rewards Genius) to compensate participants. Participants will be emailed a reward code that can be redeemed at hundreds of national retailers, such as Amazon, Uber, Target, or Starbucks. We will administer $20 gift cards to survey participants and $50 gift cards to interview participants. The evaluation team will use the email or physical address (if no email provided) shared during the survey/interview process to send participants their gift cards within 3-5 business days of completion of their survey/interview. Digital gift cards are received instantly, while physical gift cards are typically received within 5 business days. Gift cards will primarily be sent via email, although participants will have the option of receiving physical gift cards through the mail. Tango Card only requires an email address for the recipient, which ensures the privacy of their personal information and maintains a record of the rewards that have been redeemed. Their customer support team is available online and by phone to recipients to troubleshoot any issues with obtaining gift cards.

Analyze data to determine outcomes and trends and produce evaluation reports documenting learning related to research questions.

The evaluation team will produce four sets of analyses over the course of the study.

1. A baseline survey analysis (1 month post-enrollment). This analysis will draw on the first wave of the longitudinal survey to describe the characteristics of the study participants and assess any differences between the treatment and comparison groups. If available, we will also incorporate any baseline data the City has collected on participants in this report.

2. Mid-implementation credit data analysis (12-15 months post-enrollment). If the identifying information necessary to pull credit data are available, we will leverage it to assess trends in participants' credit and debt outcomes over the course of the payments, and how these trends differ from those of a comparison group.

3. Qualitative interview analysis (12-15 months post-enrollment). This analysis will report on our findings for the qualitative interviews, including the key themes and perspectives that emerged from the interviews.

4. A final report that will include the full analyses for both waves of the longitudinal survey, the credit data analysis, and the qualitative interview analysis. If available, payment usage and administrative educational data will also be incorporated. This report will examine the impact of the payments on the treatment group relative to a comparison group. It will place a specific emphasis on how the qualitative and quantitative analyses complement and enhance each other in order to more fully identify how the payments affected recipients.

The ultimate analytic approaches we leverage for this study will depend on the manner in which the treatment and comparison groups are constructed, the availability of the data sources outlined above, and the final array of research questions decided upon by the City, the research team, and other stakeholders. Regardless of the precise analytic approach, the research team will produce two broad sets of quantitative analyses. The first set of analyses will

rely on simple statistical approaches, graphical analyses, and mapping approaches (conditional on data availability) in order to produce easily interpretable and straightforward analyses of the program's impacts.

The second set of quantitative analyses will prioritize analytical rigor by incorporating advanced econometric and spatial approaches to identify the impacts of the payments on participants' outcomes. These approaches may include fixed effects regression, lagged dependent variable regression, Origin-Destination analysis, and matching approaches (e.g., propensity score estimation, Coarsened Exact Matching).

Coding of qualitative interviews will follow the phenomenological research procedure (Creswell & Poth, 2017). This approach involves thoroughly examining the interview transcripts, identifying recurring themes, and organizing the data into meaningful categories. To ensure data quality and rigor, qualitative data triangulation will be achieved through peer review, where multiple researchers independently review and analyze a subset of the interview transcripts to enhance the reliability and validity of the findings. Additionally, the process of member checking, as described by Lincoln and Guba (1985), will be implemented. Member checking involves giving participants the opportunity to review and provide feedback on the researcher's interpretations and summarization of their experiences and perspectives. This iterative process enhances the credibility and trustworthiness of the findings by ensuring that participants' voices and viewpoints are accurately represented.

By combining phenomenological insights from qualitative interviews with the quantitative data collected in the guaranteed income pilot, our research will offer a comprehensive and holistic understanding of the experiences and outcomes of families participating in the pilot. This integrated approach will provide valuable insights for researchers, policymakers, and the general public, contributing to the evidence of the effectiveness and impact of guaranteed income programs for low-income families in the City of St. Louis.

Report on findings to the Treasurer's Office and other stakeholders throughout the life of the project via written materials and presentations and culminating in a final write up and presentation of findings.

Providing results that are straightforward to interpret and communicate critical findings to a variety of audiences with influence over a program is a central component of every evaluation. During the design phases of this evaluation, the evaluation team will work with the City to understand priority audiences for all dissemination materials.

The evaluation team has extensive experience tailoring evaluation findings to particular audiences with varying understandings of the program, opportunity to consume materials, and levels of decision-making power. We have developed many one-pagers, research briefs, and other products focused on simply translating research for non-academic audiences, as well as dozens of academic articles in high-ranking economics, sociology, psychology, education, social work, and policy journals.

While additional opportunities to package and distribute findings may arise as the program is implemented, we propose the following methods for sharing evaluation findings as a foundation to our collective dissemination strategies.

Data Interpretation Sessions

Evaluation findings cannot be comprehensively understood and prioritized by the evaluation team alone. We will facilitate at least three data interpretation sessions with key stakeholders at distinct points in the evaluation process in order to share initial findings and receive input from a variety of perspectives. Participants will be asked to react to findings and provide additional context that is only possible from their unique perspectives as part of the implementation of the program. Findings discussed in these sessions can also be utilized to garner support from broader audiences prior to the evaluation being complete.

Findings Presentation

After a final data interpretation session that triangulates findings from all available data, the evaluation team will prepare a presentation of findings for the highest priority audiences of the City. This presentation will be tailored to the interests and responsibilities of the intended audience.

Final Report

After the completion of all evaluation activities for the pilot, a final report will be developed that provides a comprehensive documentation of evaluation findings. Similar to the findings presentation, this report will be tailored to the highest priority audiences of the City. For example, as the pilot phase closes, if the priority audience is an entity that funds similar research, the final report will likely be more academic in nature. Or, if the priority audience is policymakers determining the allocation of funds for future implementation, a series of policy briefs instead of a singular report may be more beneficial.

All dissemination materials will be jointly created by the City and the evaluation team.

Vendor will dispose of research data in accordance with IRB protocol

The evaluation team will dispose of all data in accordance with the requirements of the IRB of Washington University in St. Louis and the City of St. Louis

Appendix A: Approach Background

Unconditional cash transfer programs, commonly referred to as guaranteed or basic income, have been shown to have positive impacts on various outcomes, including increased employment, improved food security, enhanced health, and a greater sense of future orientation (Hasdell, 2020). While existing research supports the overall effectiveness of unconditional cash transfer policies, there is limited knowledge about their specific effects on distinct populations. Therefore, it is crucial to evaluate the outcomes of guaranteed income pilots tailored to different demographic groups to enhance the evidence base and inform policy decisions.

The proposed guaranteed income (GBI) pilot in the City of St. Louis Public Schools aims to serve approximately 440 low-income families with children. By focusing on this particular population, which includes a significant proportion of Black residents, we can gain insights into the unique challenges and potential benefits associated with implementing a guaranteed income program for families in an educational setting. According to the US Census, nearly 45% of St. Louis residents are Black, highlighting the importance of understanding and addressing the specific racial inequalities this community faces. Racial wealth gaps and disparities in savings and credit access are well-documented, with Black households experiencing substantial financial disadvantages (Farrell et al., 2020; McKernan et al., 2014). Historical and institutional factors, such as discriminatory employment practices, redlining, and unjust loan practices, have contributed to the lower levels of liquid assets and asset ownership among Black households than their white counterparts (Hamilton & Darity, 2010).

The City of St. Louis has a complex history highlighting the significant racial inequalities families face in the region. Racial wealth gaps and disparities in savings and credit access are deeply rooted, with Black households in St. Louis experiencing substantial financial disadvantages that can be traced to historical and institutional discrimination. For instance, discriminatory employment practices and wage disparities have long plagued the city. Historical instances of racial discrimination in hiring and promotion have limited economic opportunities for Black

residents, resulting in lower wages and less stable employment (Hardy, 2017; Hardy, Smeeding, & Ziliak, 2018; Hill, 2018; Schneider & Harknett, 2019; Wilson, 2020).

Additionally, redlining, a discriminatory practice by which financial institutions denied or limited access to credit and other financial services in predominantly Black neighborhoods, has further perpetuated wealth disparities in St. Louis (Gramlich, 2005). St. Louis has a long history of unfair loan practices that disproportionately affect Black households. For example, the infamous case of Shelley v. Kraemer in 1948 revealed the discriminatory use of racially restrictive covenants in housing contracts, which barred Black families from purchasing property in certain neighborhoods (BlackPast, 2007). These practices not only restricted homeownership opportunities for Black residents but also impeded their ability to build intergenerational wealth through property ownership and equity accumulation.

The impact of these historical and institutional factors is still evident today. Black households in St. Louis continue to face barriers to wealth accumulation due to limited access to affordable financial products and services. High-interest debt practices, such as payday loans and subprime auto loans, disproportionately target and burden Black communities, further perpetuating the racial wealth gap (Hasan et al., 2022; Haynes, 2022). By focusing on families in the City of St. Louis Public Schools, this research will contribute to the existing evidence base and inform future policy decisions. Understanding the effects of unconditional cash transfers on alleviating financial hardships, improving economic well-being via wealth and access to credit, and promoting overall well-being within marginalized communities is crucial for addressing the historical inequalities faced by Black households in St. Louis and advancing toward a more equitable society.

Furthermore, considering the strong relationship between poverty and child development, this pilot is uniquely positioned to advance the existent evidence base between guaranteed income and child well-being (Gibson-Davis, Keister, Gennetian, & Lowell, 2022). For instance, increased income and wealth have been associated with investments in educational resources, such as high-quality childcare, enhanced home learning environments, and extracurricular activities

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(Shanks, 2007). Increased income and wealth can also act as important buffers that can guard against financial hardships (e.g., job loss), which can reduce critical child investments (Lusardi, Schneider, & Tufano, 2010). Additionally, increased income and wealth can also reduce parental anxiety and stress, which can have significant impacts on child development (Conger, Conger, & Martin, 2010). Finally, increased income and wealth can increase parents' expectations for their children (Sherraden, 1991), which, in turn, can increase children's educational and occupational aspirations (Mesmin & Oyserman, 2009), and ultimately, their achievement (Elliot, Mesmim, & Friedline, 2011).

Indeed, our own research on the expanded child tax credit demonstrates that monthly cash transfers led to investments in tutoring and college savings that increased parents' optimism about their child's future (Jabbari, Anglum, Roll, & Hamilton, 2023). This confirms other cash transfer research. For example, Amorim's (2022) recent study on the Alaska dividend demonstrates that low- and middle-income parents often use cash transfers to "catch up" to high-income parents by increasing child investments in areas like school expenses, extracurricular lessons, recreation, clothing, and electronics.

Given the current dynamics in St. Louis City, and SLPS in particular, which serves a student population that is majority high poverty, GI payments may be especially salient in stabilizing families and providing them with the ability to increase their investments in their child's development and education. Here, GI payments may be able to reduce instances of homelessness, which over 3,600 students currently experience in SLPS, or to provide parents of English Language Learners or students with special learning needs with additional resources. Indeed, our current research on student mobility in St. Louis City suggests the importance of family poverty in predicting hyper-mobility. Ultimately, GI payments have the ability to improve a host of financial and educational outcomes in SLPS, which can inform broader policies and programs both within and beyond the district.

The proposed study aims to investigate the impact of providing a guaranteed income to economically vulnerable families in the City of St. Louis Public Schools. This research will employ

a mixed-methods approach, integrating surveys, administrative credit and wealth records, school records (if available), and qualitative methods to comprehensively explore the effects of GI on the economic well-being of the recipients and their families. By focusing on economically vulnerable children and families, this study also aims to address the broader economic disparities prevalent in the United States.

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1. Financial Consumer Agency of Canada

2. GiveDirectly, Inc.

3. James S. McDonnell Foundation

4. Project Community Connections, Inc.

5. Vision for Children at Risk

Unique Entity Identifier Number

Washington University in St. Louis has a Unique Entity Identifier Number (UEI) of L6NFUM28LQM5. The university is registered with https://sam.gov/content/home and https://grants.gov. These registrations allow Washington University to engage with government entities, access grants, and participate in relevant programs.

Minority & Women Business Enterprises

In summary, Washington University in St. Louis holds a 501C3 status and is not categorized as a Minority/Women-owned Business Enterprise (M/WBE). However, the university is dedicated to promoting diversity in its community and actively works towards expanding economic opportunities for diverse businesses. Through its Supplier Diversity Department, Washington University identifies and nurtures opportunities for qualified diverse enterprises at local, regional, and national levels. For further details on the university's supplier diversity process, interested individuals can visit the website https://supplierdiversity.wustl.edu/.