



MOMentum

a guaranteed income pilot in Marin County



What happens when 125 low-income Moms of color in Marin are given \$1,000 per month, with no conditions?

(We're glad you asked.)

Six months into a two-year pilot, we interviewed a random selection of 30 of the Moms. Our intent was to understand their experience with the pilot to date. Here's what we heard.

The pilot is not only changing the lives of the Moms participating, but also the lives of those around them.



The receipt of \$1,000 per month not only has an immediate and meaningful effect on the Moms' financial lives but a powerful ripple effect that extends to their family and the community. Funds are being used to improve housing situations, enroll in higher education, and save for the future.



Rent and household bills are being paid on time, and insurance and childcare is covered. A coffee with friends or an ice cream for the kids is now possible to enjoy. Unexpected expenses, like a car repair or medical bill, can be paid without worry.



This ability to plan for and cover expenses means a marked reduction in stress for the Moms. They are more emotionally prepared for every day and have the space to plan for the future.



They are also spending more time with their children. Who go to school prepared, calm and focused, ready to participate fully.

Moms are moving out of survival mode to a place of strength.

“At the end of the day, when you are helping parents, you are actually helping children.” — Mom

A Word to Policymakers from the Moms

“*I feel like guaranteed income helps build stronger communities in that people are able to feel less pressure from financial stress, and are more likely to take care of their physical, mental, and emotional health. And if that’s a focus for the adults and families, then I feel like it will extend to the children in families and family at a time, it’s something that can help make the community stronger.*” — Mom

Compared to other safety net programs, MOMentum is easy and provides more flexibility.

- Participants said that access to MOMentum is very simple and provides more flexibility in what they can purchase. They don’t need to have cumbersome conversations about how the funds are used, the application process is less complicated and they only have to apply once, and GI funding is fixed, not dependent on what they earn.
- Several said that GI programs reduce societal stigma. For example, using a payment card or cash rather than food coupons allows them to feel part of the community, and less judged by others.
- Some commented that the system is designed for continuous dependence and that many families are “working really hard but not getting anywhere.”

Bottom line: If guaranteed income was established as policy to support low-income folks, it would provide them the opportunity to break free of the system and assume greater control over their lives and their future.

“*The experience is really empowering because we don’t have to document, we don’t have to explain how we’re spending the money. We’re not restricted by what we can spend it on. **The program really trusts us to know what’s best for our families and what’s best for us. And I mean, that’s huge.***” — Mom