



RISE UP ALAMEDA GUARANTEED INCOME STUDY

One-Year Insights



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About This Report

This report presents the impact on financial well-being, mental health, and employment of twelve months' receipt of \$1000 monthly guaranteed income payments given to randomly selected low-income households in the City of Alameda, California. The findings show that guaranteed income leads to several improvements in the lives of recipients.

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Chapter 1: Introduction

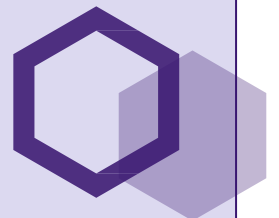
In September 2023, the City of Alameda, California, launched *Rise Up Alameda*, a guaranteed income (GI) pilot program using American Rescue Plan Act funding. *Rise Up Alameda* serves Alameda residents age 18 years and older in households with annual incomes no greater than 50 percent of the County's Area Median Income (AMI) based on household size. Eligible recipients receive \$1,000 per month for a 24-month period, beginning December 2023. The project's primary goal is to reduce economic instability for program participants.

GI programs provide immediate financial assistance without any strings attached, unlike other common assistance programs such as housing subsidies and the Supplemental Nutrition Assistance Program (SNAP). Instead, GI participants can decide how to use these funds to best suit their individual circumstances and needs, rather than having assistance earmarked for specific expenses. Also unlike other common assistance programs, *Rise Up Alameda* does not conduct ongoing eligibility reviews, which allows participants to make changes in their lives without the burden of recertifying program eligibility and the risk of losing benefits. Another positive of forgoing recertification requirements is that GI programs carry less mental burden and shame than are often associated with other benefits. Giving recipients no-strings-attached cash with a one-time, up-front eligibility screen is a more dignifying process than those of other benefit programs.

The City of Alameda partnered with Abt Global to design a randomized control evaluation of *Rise Up Alameda*. The study included a comprehensive survey fielded one year and two years after program start to understand the impact of GI payments.^a This interim report explains the impacts of *Rise Up* on participants over the first year of the program by comparing outcomes between *Rise Up* participants versus similar Alameda residents who were not offered the monthly payments. We will collect additional data during the second year of *Rise Up* and issue a final report in 2026.

This interim report describes findings after the first year of the program. One year into *Rise Up Alameda*, its participants:

- Increased savings rate and felt better able to handle unexpected expenses.
- Reported lower perceived stress and psychological distress.
- Felt more hopeful and had a higher sense of interpersonal mattering.
- Used their increased income from *Rise Up* to pursue better or more meaningful employment.



^a The study also includes a short, three-question survey issued 6 months and 18 months into the program to track incremental impacts for certain outcomes and to maintain up-to-date contact information..



Chapter 2: Context

Alameda is a city in Alameda County, located in the East Bay region of California's Bay Area. Among its 80,000 residents, the median household income is \$132,015. Alameda is generally a high cost-of-living area, with a median gross rent of \$2,394.¹ The high living costs in Alameda contributed to the decision to set the *Rise Up* GI payments at \$1,000 per month.

As a waterfront city, Alameda has historically fostered a maritime industry, specializing in marine technology and services. More recently, Alameda has become a growing tech hub, with biotech and life sciences firms setting up headquarters.² Alameda, along with the broader Bay Area, has been vulnerable to the decline of mid-wage employment that often accompanies the rise of high-wage tech and biotech jobs. This shift is especially noticeable in sectors such as manufacturing and services and has contributed to increased income inequality.³

Reflective of its high living cost, Alameda's minimum wage is \$17.46 per hour as of July 2025, slightly higher than California's state minimum wage of \$16.50. Minimum- and low-wage employment opportunities available in Alameda often include hospitality, retail service, healthcare support (i.e., home aids, medical assistants), or childcare.

In the years since the COVID-19 pandemic, the City of Alameda has been directing resources towards rebuilding its economic opportunities. The City used part of its American Rescue Plan Act funding for the *Rise Up* Alameda program. It also formed an economic recovery task force with a focus on addressing the economic hardship affecting the City's most vulnerable businesses, residents, and workers. Still, even in 2025, residents continue to feel COVID's economic effects. According to the Alameda County Community Food Bank, food insecurity has increased by more than 50 percent and county-wide unemployment is three times as high as pre-pandemic.⁴ According to the Bay Area Equity Atlas, communities of color and low-income communities have seen slower progress in overcoming economic challenges, including a consistent loss of employment income and difficulty covering their usual expenses.⁵

How were study participants selected?




On September 8, 2023, the City of Alameda opened an online application for residents interested in *Rise Up*. The application stayed open for 11 days, and 2,368 eligible residents applied during that time.

The online application had three parts: (1) questions to check if the applicant qualified for the program; (2) a short explanation about the study, with a request for permission to include the applicant in the research; and (3) a survey asking applicants about their age, race, ethnicity, education level, employment status, financial status, mental health, hopefulness, housing status, health, and community engagement.

Before and during the application period, the City of Alameda, in partnership with Operation Dignity, spread awareness of the program by reaching out to potentially eligible populations including:

- People experiencing or at risk of homelessness.
- Immigrant, refugee, and limited English-speaking communities.
- Historically disenfranchised groups including Black, Indigenous, and other communities of color.
- Low-income families, including senior citizens.
- Affordable housing tenants/renters.
- People with disabilities.
- Alameda families with children, youth, and College of Alameda students.^b

Exhibit 1. Eligibility criteria for *Rise Up* Alameda

Eligibility Requirements	
	Resident of the City of Alameda
	At least 18 years old at time of application
	Household income no greater than 50% of the county's Area Median Income

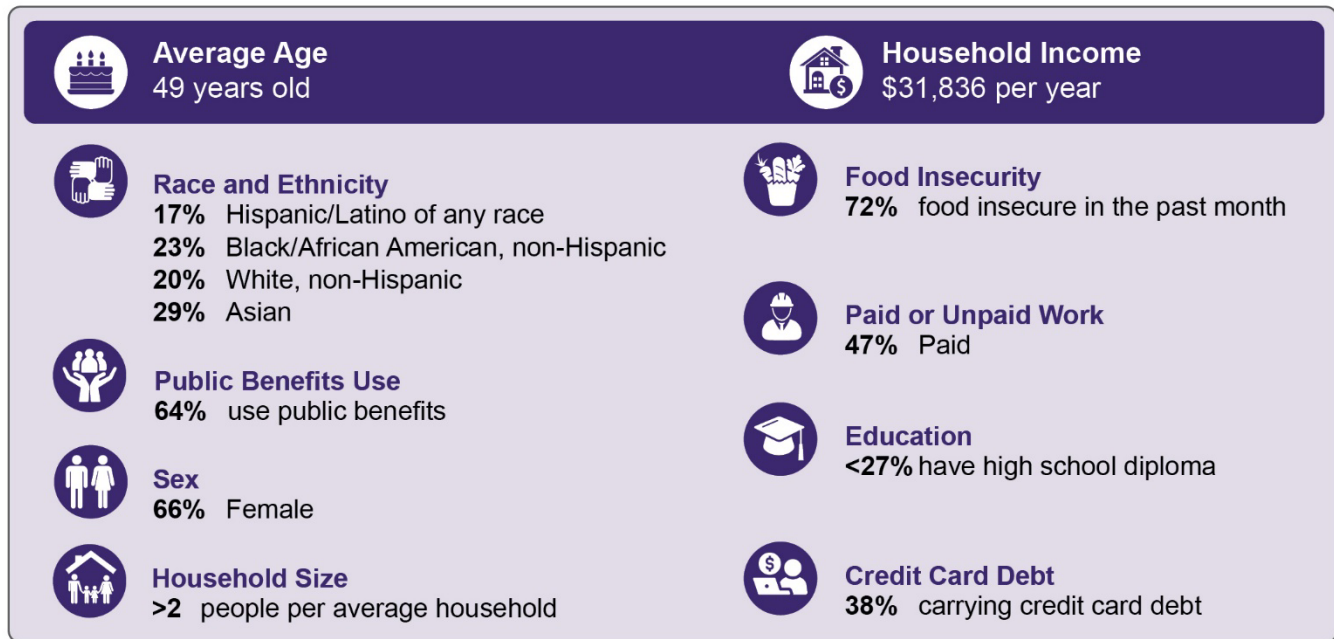
The study team screened all applicants for eligibility based on information they provided in their online applications. To participate in *Rise Up* Alameda, applicants were required to be at least 18 years of age, reside within the city of Alameda, and have an annual household income no greater than 50 percent of the County's AMI based on household size (e.g., \$51,800 for a family of one, based on 2023 AMI).

From the applicant pool that passed the initial screening, Abt Global randomly selected 192 applicants to be part of the study's **program group**, of whom 42 were later found to be ineligible or declined the offer^c; the remaining 150 ultimately received GI and were part of the study's research sample.

^b Alameda's public community college.

^c After randomization, Operation Dignity staff contacted those selected to receive GI to verify their eligibility, answer questions about *Rise Up*, offer counseling on how receiving GI might affect other income-dependent public benefits, and confirm their desire to participate in the program. Those who could not be successfully onboarded—either because they could not be contacted, turned out to be ineligible, or declined GI—were replaced with randomly selected applicants who had previously been unassigned.

Exhibit 2: *Rise Up* Alameda participant characteristics at application



Who is participating in *Rise Up*?

Rise Up participants are a demographically diverse group of Alameda residents. Two out of three participants (66 percent) are women. When they applied, about half (49 percent) were between ages 25 and 50, and about one quarter (26 percent) were age 62 or older. Forty-three (43) percent of the sample had attained education beyond high school, compared to 93 percent of Alameda's population overall.

On average, participants reported a

household income of \$31,836 when they applied.^d This is much lower than the City's average household income of \$132,015 in 2025. Less than half of the participants were engaged in paid or unpaid work, whereas 66 percent of Alameda residents overall were members of the labor force in 2023. The *Rise Up* sample has a larger proportion of Black and Hispanic households compared to the population of Alameda overall. Twenty-three (23) percent of participants are Black, 20 percent White, 29 percent Asian, and 17 percent Hispanic versus Alameda's overall population in 2024 at 43 percent White, 6 percent Black, 30 percent Asian, and 14 percent Hispanic.

^d Despite the income ceiling for eligibility being 50 percent of the area median income (for example \$51,800 for a family of one), *Rise Up* participants' incomes were significantly below that, with an average reported annual income of \$31,836 across all households. The majority of participants (64 percent) also reported using public benefits including SNAP, Temporary Assistance for Needy Families, or housing assistance.



Chapter 3: Evaluation Methods

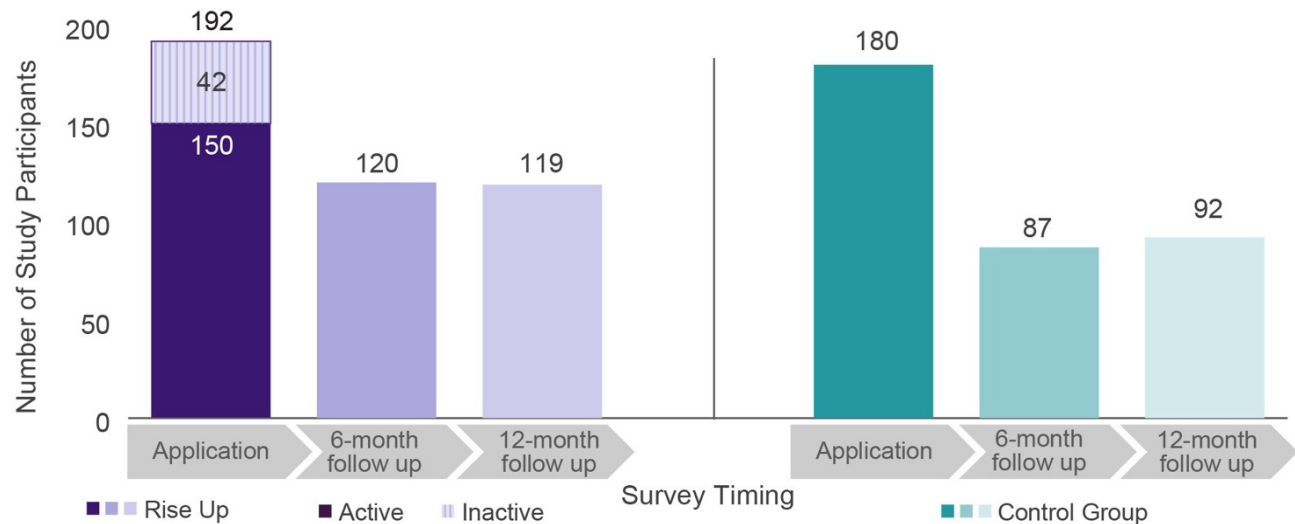
The Abt study team is using an experimental research design to understand how the *Rise Up* Alameda program affects people's lives. Abt randomly chose 150 *Rise Up* applicants to be in the **program group**, who received guaranteed income (GI), and 180 applicants to be in the **control group**, who did not get GI. Everyone in both groups filled out a survey when they first applied. One year after the first GI payments were made, they were asked to take another survey.^e To see the effect of GI, the study team compares the average results of the program group to the average results of the control group. Since the two groups were very similar at the start—except the program group got GI—any differences we see later are likely because of the GI.^f

The study team uses statistical tests to analyze whether the differences between the program group and control group are likely to be true or are just the result of random chance. If there is a less than a 5 percent likelihood the difference happened by chance, the study team concludes that the difference is *statistically significant*—which means it is very likely real. If there is less than a 10 percent chance that the difference happened by chance, the study team concludes that the difference is *marginally statistically significant*—which means that it is probably real. The research method is explained in the Analysis Plan.⁶

e Six months after their first payment, we also asked them to answer a brief, three-question survey and to confirm their contact information.

f We conducted balance tests for all outcomes at baseline to confirm that differences between the study groups at the time of application were not statistically significant.

Exhibit 3. Survey responses



Note: Inactive program group members are treated as survey nonrespondents, as was explained in the Analysis Plan.

Sixty-two (62) percent of the program group responded to the one-year follow-up survey, while 51 percent of the control group did. As explained in the Analysis Plan, the study makes statistical adjustments to account for study members who are no longer in the research sample.^g

The research team also looked at whether GI affects different groups of people differently, based on their age, job status, or educational level when they first applied. Due to the large number of statistical hypothesis tests, the next chapter highlights subgroup impacts only if there are more statistically significant effects than would be expected by random chance.

^g We also examined the baseline characteristics of the one-year survey respondents and found that the program group respondents and control group respondents are similar.



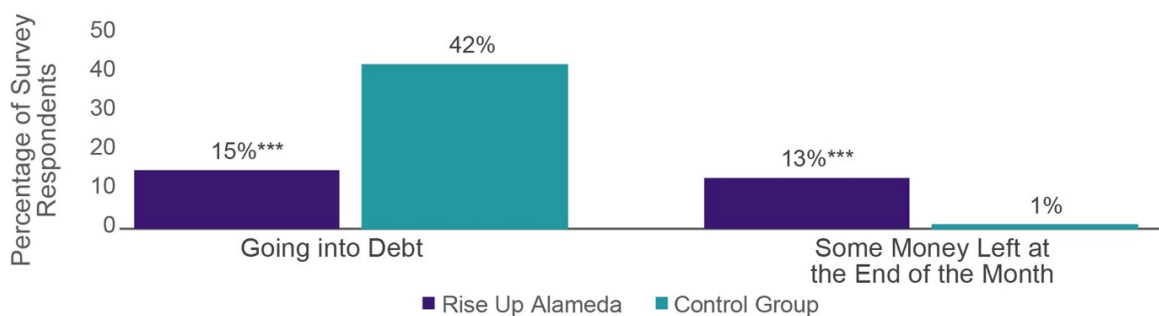
Chapter 4: Key Findings after One Year of *Rise Up Alameda*

After the first year of *Rise Up Alameda*, early results show that people in the program felt less stress, felt more hopeful, and felt like they mattered more to others. They also had higher incomes than people in the control group. Participants felt more financially stable and more satisfied with their jobs. *Rise Up* participants did not experience many changes in their living situation, although they reported less chaotic home environments. We explain these results in more detail below.

Rise Up participants experienced improved financial well-being

GI payments helped *Rise Up* participants feel more financial stability and improved their well-being compared to people in the control group. Fewer *Rise Up* participants said they were going into debt (only 15 percent of *Rise Up* participants compared to 42 percent of people in the control group). *Rise Up* participants were also more likely to have money left over at the end of each month than the control group (13 percent compared to just 1 percent in the control group). They were nearly twice as likely to have saved \$500 or more, and they were marginally^h more likely to be able to pay for a \$400 emergency expense.

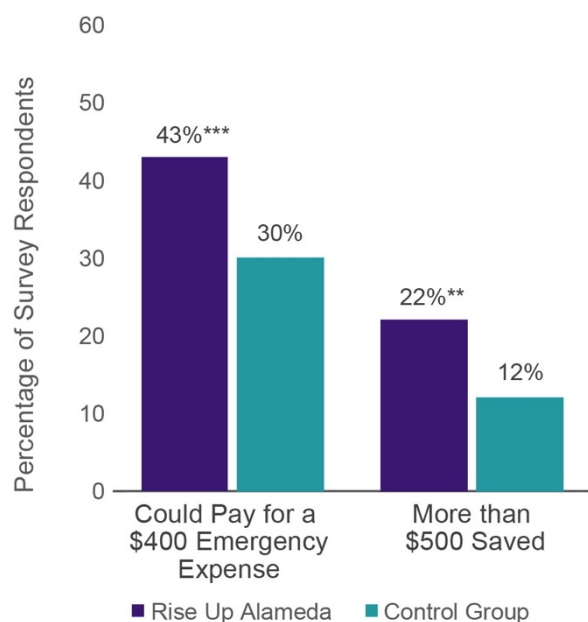
Exhibit 4. *Rise Up* participants were less likely to be going into debt and more likely to have money left over at the end of the month



Note: Stars indicate level of statistical significance. *** = p-value less than or equal to .01, ** = p-value between .01 and .05, and * = p-value between .05 and .10

^h We use the term “marginally” significant to describe p-values between .05 and .10.

Exhibit 5: *Rise Up* improved participants' financial resilience in terms of savings and ability to cover an unexpected expense



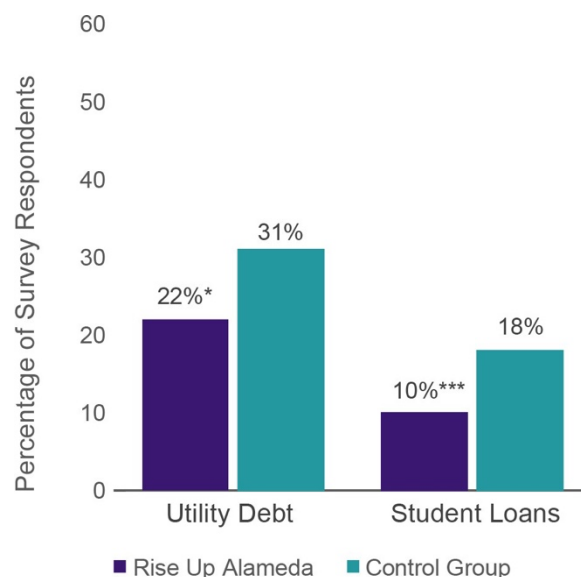
Note: Stars indicate level of statistical significance. *** = p-value less than or equal to .01, ** = p-value between .01 and .05, and * = p-value between .05 and .10

The one-year survey asked both the program group and the control group how they felt about their finances. It used a version of a tool from the Consumer Financial Protection Bureau called the Financial Well-Being Scale. The scale asks respondents how much they agree with statements such as, “I am concerned that the money I have or will save won’t last.” Using responses from each statement, the research team calculated overall financial well-being scores. On average, *Rise Up* participants scored 3 points higher than people in the control group. This difference is statistically significant, which means the *Rise Up* program helped participants feel better about their financial situation.

Rise Up participants may have also used GI to lower some types of debt and get better access to credit. After one year of receiving GI, 20 percent of *Rise Up* participants said they had unpaid utility bills, compared to 30 percent of people in the control group, and this difference was marginally significant.

After one year of *Rise Up*, 10 percent of participants had a student loan, compared to 18 percent of the control group. This difference is statistically significant and could be a result of *Rise Up* participants using GI to help pay off their student loans.

Exhibit 6: *Rise Up* participants had less utility debt and fewer student loans



Note: Stars indicate level of statistical significance. *** = p-value less than or equal to .01, ** = p-value between .01 and .05, and * = p-value between .05 and .10

Even though more *Rise Up* participants had more mortgage debt (7 percent) compared to the control group (2 percent), the percent who owned homes was about the same in both groups.

The high cost of housing in Alameda may have made it hard for people to buy a home. Still, getting GI for a second year might help participants save more for a home.

After 12 months, a small number (5 percent) of both the program group and the control group reported experiencing homelessness. Because 5 percent is very low, the number of people in the study sample who are homeless is not large enough to tell us whether there was any real change in homelessness due to GI. That is, the sample size is not large enough to detect changes at that level. We will continue to look at housing outcomes in the second-year survey.

Rise Up participants had better mental health and less stress

Many studies over many years consistently show that improved financial well-being is related to improved mental health.⁷ *Rise Up* contributes to that growing literature by providing causal evidence that increased income causes mental health improvements for households with low incomes. At the one-year mark, *Rise Up* led to participants' increased mental well-being, lower stress levels, and an elevated sense of importance to people around them.

We measured mental well-being several ways, including using the Kessler 10 and the Perceived Stress Scale. The Kessler 10 measures psychological distress. Scores can range from 10 to 50, and lower scores mean less distress. On average, *Rise Up* participants had scores that were 14 percent lower than those in the control group. They were also less likely to score above 20, a score that might mean someone has clinical depression.⁸ After 12 months, 55 percent of *Rise Up* participants scored above 20 points, while 69 percent of control group participants did.

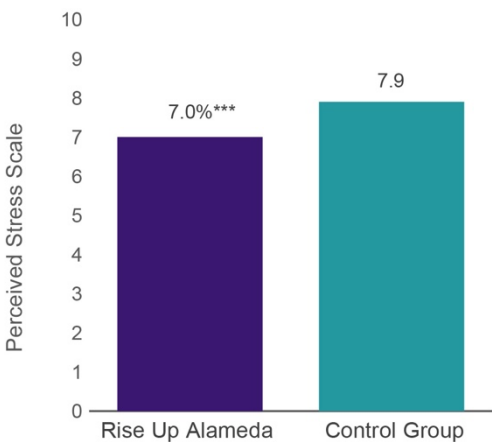
Similarly, *Rise Up* participants reported feeling less stressed overall, based on the Perceived Stress Scale. We use a shortened, 4-item version of the full Perceived Stress Scale with possible scores ranging from 0 (lowest stress) to 16 (highest stress).

The differences between *Rise Up* participants and the control group on both of these scales were statistically significant and show that GI reduced stress and improved mental well-being.

Rise Up participants also reported marginally less chaotic home environments than the control group did, as measured by the Household Chaos Scale. This scale is a psychological and behavioral measure designed to assess the degree of disorganization, noise, crowding, and lack of

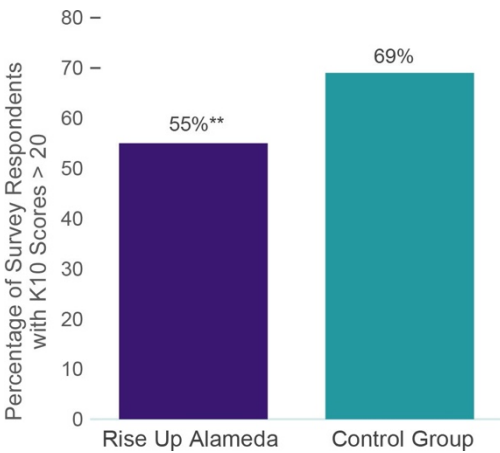
routine in a home environment with scores ranging from 0 (least chaos) to 15 (most chaos).

Exhibit 7: Guaranteed income improved perceived stress among *Rise Up* participants



Note: Stars indicate level of statistical significance. *** = p-value less than or equal to .01, ** = p-value between .01 and .05, and * = p-value between .05 and .10

Exhibit 8: *Rise Up* participants were less likely to score above 20 on the Kessler 10 scale



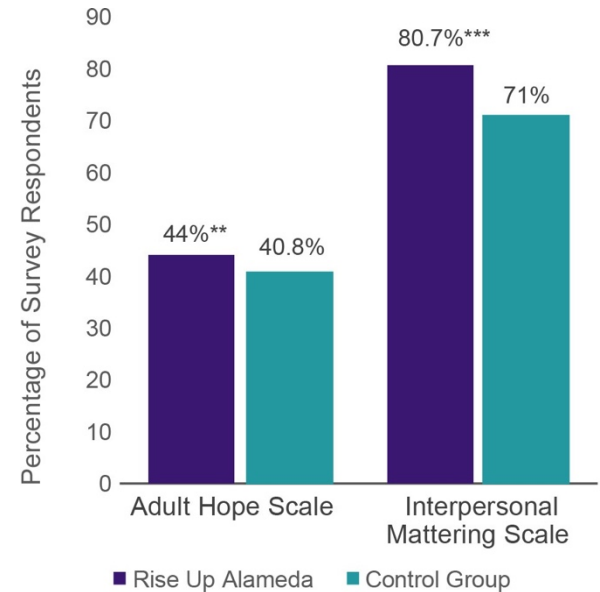
Note: Perceived stress scores are calculated by converting Likert-scale responses to a numerical score. Stars indicate level of statistical significance. *** = p-value less than or equal to .01, ** = p-value between .01 and .05, and * = p-value between .05 and .10

Besides lowering stress, receiving GI also improved other indicators of mental well-being as measured by the Adult Hope Scale and the Interpersonal Mattering Scale.

The Adult Hope Scale measures how hopeful someone feels. It looks at whether people can set goals and feel confidence about reaching them. Higher scores mean someone feels more motivated, positive, and ready to work towards their goals. Possible scores range from 8 to 64 points. On average, *Rise Up* participants scored 8 percent higher than people in the control group. This difference was statistically significant, indicating that GI improved participants' sense of their own ability to set and accomplish goals. A score of 42 separates "low" hope from "average" or "high" hope. The control group's average score was 40.4- just below the "low" hope mark. But *Rise Up* participants scored 44.3, which puts them in the "average" hope category.⁹ This suggests the program helped people feel more hopeful and goal-oriented.

The Interpersonal Mattering Scale measures how much people feel noticed, valued, and needed by others. The score can range from 24 to 120, and higher scores mean the person has a stronger feeling of being noticed, valued, and relied upon by others. *Rise Up* participants scored about 10 points higher than the control group (about 14 percent higher). This difference is statistically significant and shows that getting GI helped participants feel like they matter more to the people in their lives.

Exhibit 9: *Rise Up* participants had more hope for the future and reported mattering more to those around them



Note: Stars indicate level of statistical significance. *** = p-value less than or equal to .01, ** = p-value between .01 and .05, and * = p-value between .05 and .10

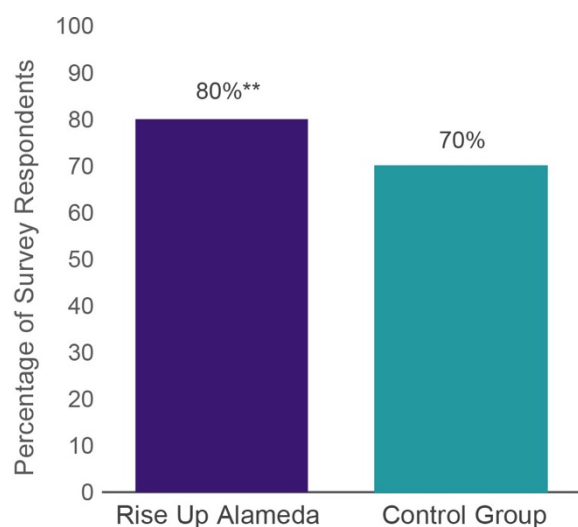
Rise Up participants had a greater sense of belonging and were more engaged in their communities

Abt and the City of Alameda wanted to find out if being a part of the *Rise Up* program could help participants feel more connected to their community. Since improved financial well-being can improve mental health, one potential reason people might feel more positive about their community is simply because they feel better overall.

Another reason could be that participating in *Rise Up* and seeing that the City of Alameda cares about their well-being might make participants feel more supported and positive about their community.

The survey looked at community engagement in two ways. First, the program and control groups were asked if they volunteered or took part in community activities. These could include religious groups, PTAs, book clubs, hobby clubs, parent groups or classes, social clubs, professional associations, and more. *Rise Up* participants were 10 percentage points more likely to be involved in at least one of these activities.

Exhibit 10. *Rise Up* participants were more likely to be part of a community group



Note: Stars indicate level of statistical significance. *** = p-value less than or equal to .01, ** = p-value between .01 and .05, and * = p-value between .05 and .10

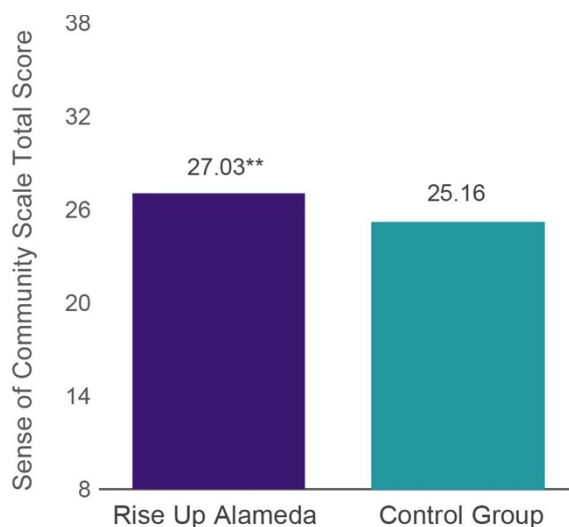
The survey also asked questions from the Brief Sense of Community Scale (BSCS).¹⁰ This tool measures how much people feel like they belong in and matter to their community. It asks whether the respondent agrees or disagrees with statements such as, “I have a good bond with others in this neighborhood.” Scores range from 8 to 40.

On average, *Rise Up* participants scored about 2 points higher than the control group. While this is a statistically significant difference, it’s a small one. Both scored in the “moderate” range but *Rise Up* participants were closer to the higher end of that range.

We also saw statistically significant improvements in the four BSCS sub-scales: emotional connection, community influence (marginally significant), group membership, and fulfillment of needs. Each of these parts is scored from 1 to 10, and even though the changes were small, they show that *Rise Up* helped people feel more connected to their community in all ways.

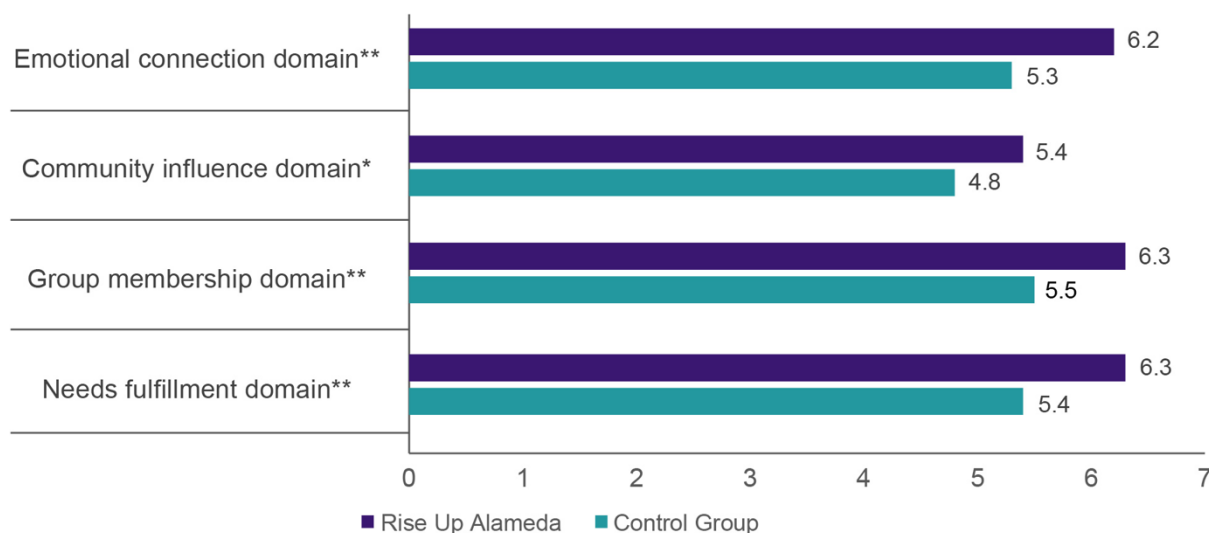
The survey alone cannot tell us if better mental health led to a stronger sense of community or if feeling more connected to the community helped improve mental health. It’s likely that both are true: feeling better about oneself can increase one’s sense of belonging to one’s community, and feeling more supported by the city of Alameda as a result of receiving GI can help boost mental health.

Exhibit 11. *Rise Up* participants scored higher on the sense of community scale



Note: Stars indicate level of statistical significance. *** = p-value less than or equal to .01, ** = p-value between .01 and .05, and * = p-value between .05 and .10

Exhibit 12. *Rise Up* participants scored higher on the sense of community sub-scales



Note: Stars indicate level of statistical significance. *** = p-value less than or equal to .01, ** = p-value between .01 and .05, and * = p-value between .05 and .10.

Rise Up participants reported greater job satisfaction and higher incomes, and continued working despite reduction in full-time employment

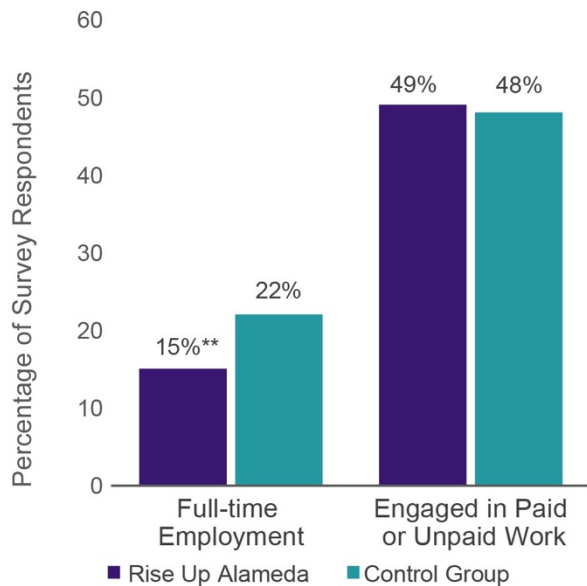
Rise Up participants may have changed how they work or look for jobs after getting GI. For example, some people may use GI to sign up for job training or educational programs, hoping to get better jobs in the future. In such cases, their income and employment rates may temporarily decline as they spend more time on learning. On the other hand, if they keep the same jobs and work hours as before receiving GI, their income would increase by \$12,000 that year because of the GI payments.

Survey results show that some *Rise Up* participants shifted from full-time jobs to part-time work, but their overall work activity remained about the same as the control group. After a year of receiving GI, half of *Rise Up* participants reported working or being a full-

time caregiver; similarly, about half of the control group did.

However, GI may have affected the type of work people were doing. For example, 15 percent of *Rise Up* participants reported being employed full-time, which is almost a third less than the control group reported, and this difference was statistically significant. Since the proportion of people doing some kind of work (paid or unpaid) stayed the same in both groups, it seems that *Rise Up* did not cause people to stop working altogether. Instead, receipt of GI through *Rise Up* caused some participants to shift from full-time employment to other work arrangements. Other work arrangements other than full-time work include part-time work, caregiving, self-employment, and gig work.

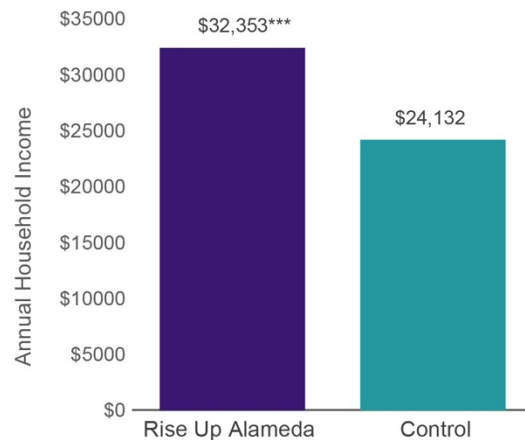
Exhibit 13. GI may have led some *Rise Up* participants to shift away from full-time employment, but overall work activity stayed the same



Note: Stars indicate level of statistical significance. *** = p-value less than or equal to .01, ** = p-value between .01 and .05, and * = p-value between .05 and .10

The possible shift from full-time employment to other types of work can be seen when we look at the income differences between *Rise Up* participants and the control group. For the first year of the program, *Rise Up* participants reported an average income of \$32,353 (this includes the GI payment), while the control group reported \$24,132. This \$8,221 difference was statistically significant. However, it is less than the full \$12,000 in GI payments that the participants received, which suggests that some people may have worked less and used GI To help cover their income. This is consistent with the shift from full-time work to other types of work. We also see a marginally significant drop in the percentage of people who receive income from public benefits, by nearly 11 percentage points. This decrease might mean that some participants received fewer public benefits after getting GI.

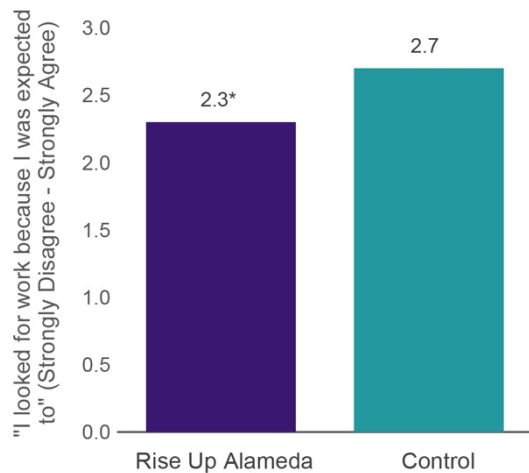
Exhibit 14. Household incomes were higher for *Rise Up* participants than for the control group



Note: Stars indicate level of statistical significance. *** = p-value less than or equal to .01, ** = p-value between .01 and .05, and * = p-value between .05 and .10

One-year survey results do not suggest that *Rise Up* had an impact on unemployment rates, but we do see a significant difference in outlook among those seeking a job. Asked whether they were looking for work out of a desire or an expectation, *Rise Up* participants were less likely to say that they were job hunting because they were expected to.

Exhibit 15. *Rise Up* Participants searching for work were less likely to report looking for work out of an expectation



Note: Unemployed respondents seeking work were asked to respond to the statement using a Likert scale (1=Strongly Disagree, 5=Strongly Agree). Stars indicate level of statistical significance. *** = p-value less than or equal to .01, ** = p-value between .01 and .05, and * = p-value between .05 and .10

Older *Rise Up* participants were affected differently from working-age *Rise Up* participants

Across four types of outcome measures (employment, financial well-being, health, belonging), we found a pattern of different impacts by age with regards to financial well-being outcomes and health. We did not find a pattern of statistically significant differences in impacts on other outcome types.

With regards to financial well-being, there are differences in debt and self-perception of their financial situation. Comparing *Rise Up* participants versus the control group:

- For people age 62 and older, *Rise Up* did not seem to change the chance of going into debt. But for working-age adults, GI made them 34 percentage

points less likely to be going into debt.

- For people age 62 and older, *Rise Up* made it 28 percentage points more likely that they had “a bit of money left over” at the end of the month. But for working-age adults, GI had no detectable effect in this area.

We offer several possible reasons why this might happen. First, older adults are less likely to take on new debt, especially if they are retired and do not have steady income to show a lender. They also may not have children to support any more, which can lower their monthly expenses. This could make it easier for them to save money from their GI payments compared to working-age adults who may have more financial responsibilities.

With regards to health, for people age 62 and older *Rise Up* increased the number of doctors' visits they made; there is no evidence of a similar effect for those under age 62. This could mean that medical care is a high priority for those over age 62 compared to those who are younger, and the receipt of GI improved economic access to medical care.

Some impacts of *Rise Up* vary by participants' education level

We looked at whether GI had different effects depending on a person's education level. We compared people with a high school diploma or GED or less education to people with some college or more. We saw several impacts for financial well-being:

- Rise Up* improved the financial well-being score of people with a high school diploma or GED (or less) more than it improved the financial well-being score for people with more education.

- *Rise Up* increased the percentage of people with a high school diploma or GED (or less) who could handle a \$400 expense more than it increased for people with more education.
- *Rise Up* reduced the percentage of people with a high school diploma or GED (or less) who had utility debt but did not have a similar impact for people with more education.
- *Rise Up* increased the percentage of people with a high school diploma or GED (or less) who had mortgage debt but did not have a similar impact for people with more education.

We also see differences for mental health and stress:

- *Rise Up* made people with a high school diploma or GED (or less) more likely to feel that their job was meaningful, but it did not have this effect for people with more education.
- *Rise Up* helped people with a high school diploma or GED (or less) feel their home was less chaotic, but it did not have this effect for people with more education.
- *Rise Up* reduced psychological distress for people with a high school diploma or GED (or less) but did not do so for those with more education. *Rise Up* made people with a high school diploma or GED (or less) feel more like they mattered to others but did not have this effect for people with more education.

Some impacts of *Rise Up* also vary based on employment

We looked at whether GI had different effects based on whether people had a job when they first joined the program.

We found differences in mental health and health:

- *Rise Up* made people who were unemployed at the start of the program feel more hopeful- both in setting goals and feeling they could reach them. It did not have the same effect for people who were already employed.
- People who were unemployed at the beginning also reported going to the doctor more often after receiving GI. This was not the case for those already working.
- People who had jobs at the start of the program were more likely to take advantage of time flexibility after receiving GI than people who did not have jobs at the start.
- *Rise Up* did not change the proportion of participants who did gig work among people who were unemployed at the start, but it did increase gig work for those who had jobs when the program began.
- *Rise Up* made people who were already working more likely to volunteer or join community groups but did not have that effect for those who were unemployed at the start.



Chapter 5: What do these results mean?

After one year of *Rise Up* Alameda giving \$1,000 per month to 150 Alameda residents, our research shows that GI is driving several improvements in the lives of recipients. This study examined 40 outcome measures and found improvements in 17 of them, or 42 percent (some are correlated with each other). Alameda's interim results are encouraging because they showed improvements in more outcome measures than the majority of other city pilots. Survey results at the end of the *Rise Up* Alameda in November 2025 will allow us to understand whether these positive impacts are sustained. Additionally, more research is needed to examine the drivers behind why some programs including *Rise Up* Alameda have more impact than others. Alameda's monthly payment of \$1,000 exceeds the typical payment offered by other cities and this difference could explain why the *Rise Up* found improvements in a large percent of the outcome measures after one year of the program. In other ways—such as who could join the pilot and how many people were in the study—Alameda is similar to other cities that have implemented guaranteed income pilot programs.

Receiving the monthly payments helped *Rise Up* Alameda participants increase their savings rate, with more participants reporting having at least \$500 saved. Relatedly, GI improved their financial resilience and overall well-being, with more participants feeling able to cover future unexpected expenses.

Findings also suggest that *Rise Up* participants experienced improved mental well-being: lower stress, increased hopefulness, an improved sense of mattering, and more community engagement. Quantitative data alone cannot explain the relationship between improved mental health and more community engagement, but it is interesting to explore. A healthier, less stressed person is more likely to want to participate in community groups. We also know that actively participating in these groups can help drive improvements in mental health, especially when it comes to perceptions of mattering to others.

One area where we do not see significant improvement is housing outcomes. *Rise Up* participants were more likely than the control group to have mortgage debt, but there is no evidence of statistically significant changes in the percentages of households that rent versus own. The City launched *Rise Up* in part to address housing insecurity among Alameda residents. Only a small proportion of *Rise Up* participants experienced homelessness, so the study is not able to detect statistically significant impacts on homelessness. The GI payments may not be sufficient for most recipients to be able to purchase a home, at least at the one-year mark. All outcomes, including housing, will be reassessed two years after program launch and discussed in the future final report.

Subgroup analyses suggest that impacts vary by demographic characteristics, although future studies with larger sample sizes would be required to definitively establish these associations. *Rise Up*

provides evidence that age is a factor in how GI affected adults, with working-age adults more likely than older adults to take on mortgage debt and were less likely to find that GI created a sense of having money left over at the end of the month. *Rise Up* participants with less than a secondary education are more likely to see improvements in hope, household chaos, and job meaningfulness than those with a diploma or GED. Those unemployed at baseline are more likely to see improvements in hope and mental health scores than those employed at baseline

After one year of receiving GI payments, *Rise Up* participants seem to be experiencing improved financial and mental health outcomes. Over the last year remaining in the pilot, the Abt Global team will continue to collect survey data to gain insight into how outcomes evolve.

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