AGENDA

Committee on Ways and Means
AGENDA FOR MAY 23, 2022 AT 4:30 PM

Lansing City Hall, City Council Conference Room
124 W. Michigan Avenue, 10th Floor
To provide input or ask questions on any item that is listed on the agenda,
members of the public may contact the City Council at city.council@lansingmi.gov or (517) 483-4177 prior to the meeting.

Council Member Spadafore, Chairperson
Council Member Garza, Vice Chairperson
Council Member Wood, Member

1. **Call to Order**
2. **Roll Call**
3. **Minutes**
   A. May 4, 2022
4. **Public Comment on Agenda Items (Up to 3 Minutes)**
5. **Discussion/Action:**
   B. RESOLUTION - Grant Acceptance; Eviction Diversion Initiative
   C. PLACE ON FILE - Sole Source Purchase; Public Service Department requests Hamlett Engineering Sales Co. as the vendor for two ISCO 5800 Samplers
   D. ARPA Spending Plan Presentation - Financial Empowerment Center
   E. DISCUSSION - RES. American Rescue Plan Act (ARPA) 2nd Traunch Budget Appropriation
6. **Other**
7. **Adjourn**

Persons with disabilities who need an accommodation to fully participate in these meetings should contact the City Council Office at 517-483-4177 (TTY 711) 24 hour notice may be needed for certain accommodations. An attempt will be made to grant all reasonable accommodation requests.

MINUTES
Committee on Ways and Means
Wednesday, May 4, 2022 @ 3:00 p.m.
City Council Conference Room

CALL TO ORDER
Council Member Spadafore called the meeting was called to order at 3:00 p.m.

PRESENT
Council Member Peter Spadafore, Chair
Council Member Jeremy Garza, Vice Chair
Council Member Carol Wood, Member

OTHERS PRESENT
Sherrie Boak, Council Office Manager
Lisa Hagen, OCA
Jim Smiertka, OCA
Dennis Parker
Jake Brower, Finance
Amber Paxton, Financial Empowerment
Brett Kaschinske, Parks and Recreation
Lori Welch, Sustainability
Luciana Solis, Mayors Office
Jane Bias DiSessa, Mayor's Office
Emily Linden, Finance
Lorenzo Lopez
Council Member Brown – arrived at 3:20 p.m.

Minutes
MOTION BY COUNCIL MEMBER GARZA TO APPROVE THE MINUTES FROM APRIL 11, 2022 AS PRESENTED. MOTION CARRIED 3-0.

Public Comment
No public comment at this time.

Discussion/Action:
RESOLUTION – Grant Acceptance; Allocation of sponsorship funds from the Board of Water and Light and Capital Area Transportation Authority to the Black History Mobile Museum
Ms. Solis outlined the project that is being done in conjunction with the Juneteenth Committee, and stated the $7,500 will be for $5500 for the museum, $600 for promotional items and $1400 for food.

Council Member Garza asked of there was a City match, and it was confirmed there was not.

MOTION BY COUNCIL MEMBER WOOD TO APPROVE THE RESOLUTION FOR THE GRANT ACCEPTANCE FOR THE BLACK HISTORY MOBILE MUSEUM. MOTION CARRIED 3-0.

<u>RESOLUTION – Grant Acceptance; National League of Cities Grants "City Innovation Ecosystems"</u>

Ms. Paxton confirmed this was for $15,000 and they are currently attempting to work on contracts with the City. The funds will be for training on the process and attendance sponsorships. A portion in the amount of $2,000 will be for the City staff at the November summit.

Council Member Spadafore asked if there was a City match, and it was confirmed there was not.

Council Member Wood asked for licensing qualifications and requirements to be part of the training, and Ms. Paxton stated she would add to the agenda.

Council Member Garza asked about their efforts to reaching out to all ethnic groups in the City and Ms. Paxton confirmed they are working with LEAP and other organizations.

MOTION BY COUNCIL MEMBER GARZA TO APPROVE THE RESOLUTION FOR THE GRANT ACCEPTANCE FOR NATIONAL LEAGUE OF CITIES GRANT, CITY OF INNOVATION ECOSYSTEMS. MOTION CARRIED 3-0.

<u>RESOLUTION – Grant Application; Michigan Natural Resources Trust Fund MNRTF, Amend Resolution 2022-060</u>

Mr. Kaschinske acknowledged this had been before Council recently however since that approval and analysis was done on the point system and funding from Community Foundation and it was determined they would a better point score in the application if it was reduced to $183,000. Therefore at this time they are requesting an amendment to Resolution 2022-060 to change this item which is work on Fish Ladder to be for $183,000.

Council Member Wood asked if there was a City match and Mr. Kaschinske confirmed the match will be coming from the Capital Regional Community Foundation.

MOTION BY COUNCIL MEMBER GARZA TO APPROVE THE RESOLUTION FOR THE GRANT APPLICATION TO AMEND RESOLUTION 2022-060 ON THE MNRTF GRANT. MOTION CARRIED 3-0.

<u>RESOLUTION – Grant Acceptance; Michigan Department of Environment, Great Lakes and Energy (EGLE) Recycling Market Development</u>

Ms. Welch informed the Committee that the funds will be used for a feasibility study examining composting of yard waste, food waste and other organic materials. They will work in conjunction with East Lansing with an in-kind match of $77,713 which will be split between the two municipalities.

MOTION BY COUNCIL MEMBER WOOD TO APPROVE THE RESOLUTION FOR GRANT ACCEPTANCE, EGLE RECYCLING MARKET DEVELOPMENT. MOTION CARRIED 3-0.

<u>DISCUSSION – Resolution on American Rescue Plan Act (ARPA) 2nd Traunch Budget Appropriation</u>
Mr. Parker made the Committee aware that throughout the City, the City fleet needs to be considered for critical infrastructure, and to meet the industry standards which would be $24 million. Council Member Spadafore asked for the fleet life cycle report to be sent to Council offices to be sent onto Council, and Mr. Parker provided after the meeting.

Mr. Lopez referenced the spreadsheet in the packet provided by the Mayor for his proposed distribution of the ARPA, and then stated his concerns that there are no Latino organizations or LGBTQ organizations on the list. He asked for Council to consider Labor Council for Latino Advancement (LCLAA), along with LLEED Latin America, and Suits in the City.

Council Member Wood asked Mr. Brower about the 2023 plan, and if the current figures are in the proposed budget. Mr. Brower stated this is being handled separately, it is handling the ARPA as a whole. The budget resolution does incorporate some elements, and some that were proposed in the GF that are now being moved to ARPA funding and not part of the budget.

Council Member Wood referenced the first resolution in 2021 on ARPA funds, noting it was asked then if approving that they were allowing the Mayor to put anywhere he chose and Council was told at the time distribution would come back before Council. Council Member Spadafore stated that Council did approve the amount. Mr. Brower added that Council accepted the $49 million and it was appropriated consistent with the budget at time, and then provided to Council with a budget amendment which took out the ARPA for revenue loss. The recent resolution that was referred is to spending of the 2nd tranche and recommendation by the Mayor. Council Member Wood confirmed that Council has not approved the proposed spending. Mr. Brower added that overall this is a plan for the intent to fund. Council Member Wood asked OCA what votes would be needed and Mr. Smiertka confirmed it would be a 6 vote item. Ms. Hagen asked that the draft document be amended to remove the resolution number from the top.

Mr. Brower went through the spreadsheet of item beginning with the Zoo Education Program. Council Member Wood and Garza asked why the County wasn't putting funds towards it since it is a County Park, and Mr. Brower confirmed they encouraged the County to apply. Council Member Spadafore asked the Committee to make recommendations or suggested changes, but some items Finance might not be able to speak to why the Mayor put it on the list.

Mr. Brower went to the United Way line item. Council Member Wood pointed out that United Way has provided tax filing assistance in the past, and TCOA also does tax returns. She asked for a line item on these to rationalize them. Mr. Brower stated if he cannot speak to it he can ask the Mayor to put together a list and bring it back.

Mr. Brower moved onto the Office of Financial Empowerment and the marketing funds which will be restricted to Lansing residents. Regarding the Income PILOT, it is $500 a month for 100 households, and the PILOT does have research strings attached. Regarding the DWL the assistance does come with a requirement of financial hardship. Council Member Wood voiced her concerns since the City cannot provide living wage to its employees, but now will supplement people and choose who gets it and who doesn't, in turn her concern with the process. Mr. Smiertka clarified that he has had discussions with the OFE, and there are rules and regulations have changed as of 5/3/2022 to authorize that program and is being done in 18 cities across country and NLC program.
Council Member Garza asked if the funds can be accepted without the appropriation and Mr. Smiertka stated they can accept the funds. Council Member Spadafore confirmed the City has

already accepted it and appropriated the first amount to cover revenue losses. Mr. Brower outlined that Council accepted the first amount, appropriated $25 million in eligible uses in the adopted budget 2022 and obligated them to support government services that supported revenue loss. Council Member Garza asked if nothing is done, can they come back with a breakdown and Council Member Spadafore clarified that if nothing is done, it is spent on City services.

The Committee asked that the Mayor provide a written explanation of each item. Council Member Wood asked for the list to include detailed descriptions and rationale on why that organization was chosen.

Council Member Wood then asked if they had cut any checks to premium pay, and Mr. Brower responded that they had not but are finalizing agreements. Mr. Smiertka confirmed his office has been reviewing and approving agreements as of 4/29/2022.

Other
No further discussion items.

ADJOURN
Adjourned at 3:42 p.m.
Submitted by,
Sherrie Boak, Council Office Manager
Lansing City Council
Approved by the Committee _________________________

LANSING CITY COUNCIL

GRANT INFORMATION FORM

(Required for all grant applications and acceptances)

REFERRAL DATE: April 28, 2022

GRANT NAME: EVICTION DIVERSION INITIATIVE GRANT

DEPARTMENT: 54A District Court

CONTACT PERSON (INCLUDE EMAIL AND PHONE): Stephanie Blandford (stephanie.blandford@lansingmi.gov, 517-48-6959)

APPLIICATION DATE: January 21, 2022 AWARD DATE: March 31, 2022

GRANT CYCLE: June 1, 2022 to May 31, 2024 Check One: _X__Annual ___One-Time

FUND AMOUNT: $134,310 ($89,540 upon signing of grant, $44,7770 June 2023) (Breakdown below should total this amount)

	Year 1	Year 2	Total
GOODS & SERVICES	$0.00	$0.00	$0.00
PERSONNEL	$83,040	$41,520	$124, 560
CONSTRUCTION	$0.00		
LAND	$0.00		
OTHER (Training, supplies)	$6,500	$3,250	$9,750

CITY MATCH (IF APPLICABLE): $0.00

GRANT PAYS FOR: The hiring of an Eviction Diversion Facilitator. It includes benefits, overtime, milage, and parking for the facilitator. Funds are also allocated for training and supplies used by the facilitator.

FUND ALLOCATIONS (Please describe the purpose of the grant and allowable uses):

This grant is between the National Center for State Courts and the 54A District Court. The funds will be used to hire an Eviction Diversion Facilitator. The facilitator's role will be to help expand on the court's efforts to prevent Lansing residents from being evicted from their home. The facilitator will be responsible for working with outside stakeholders and other facilitators at courts located around the nation. The grant will fund the facilitator 100% the first year, and 50% the second year. The public grant announcement will be made by the National Center for State Courts, but until then we are required to refrain from any press/media/publicity about the grant.

Eviction Diversion Initiative Grant Agreement
Between Michigan 54A District Court and
the National Center for State Courts

THIS GRANT AGREEMENT is made between **Michigan 54A District Court** (hereinafter referred to as the "Grantee") and the National Center for State Courts (hereinafter referred to as "NCSC") on the **20th** day of **April**, 20**22**.

WHEREAS, the goal of the EDI grant program is to provide financial support and technical assistance to courts to accomplish the following:

(1) Establish or expand court-based eviction diversion programs to prevent avoidable evictions;

(2) Identify and address barriers faced by litigants with the goal of redesigning and simplifying court processes to be more responsive to community needs;

(3) Collaborate with legal aid agencies, social service agencies, rental assistance programs, and community-based organizations to expand access and facilitate connections to legal and non-legal resources that can further stabilize litigants;

(4) Strengthen data collection efforts to better understand the impact and outcomes of reform efforts; and

(5) Pursue other aligned goals as identified by each local jurisdiction; and

WHEREAS, NCSC through the Eviction Diversion Initiative ("EDI") Advisory Council has approved Grantee's application to participate in the NCSC Eviction Diversion Initiative.

NOW, THEREFORE, the parties agree as follows:

Grant Overview

The EDI is a four-year program that offers state and local courts an opportunity to learn from and improve upon pandemic-era best practices and to create permanent changes to their high-volume, high-impact eviction dockets. Grantee will receive funding to hire facilitator(s) who will play a key role in implementing and supporting the eviction diversion program and related court reform initiatives.

This initial award is a two-year grant in the amount of **$134,310.00**, with the potential for additional funding in the third and fourth years of the program. Grantee will receive ongoing technical assistance from NCSC and will also participate in data-sharing and peer learning opportunities for all four years of the program.

Grant Period

The term of the grant period is **June 1, 2022 – May 31, 2024**.

Payment Schedule

Grant payments will be paid in two installments. The first payment of **$89,540.00** will be paid after receipt of the signed grant agreement. The second payment of **$44,770.00** will be paid in June 2023, provided that Grantee has submitted all required reports and remains in compliance with the grant requirements.

Notices

The following designated parties shall represent the parties to this Agreement for notification and communication as may be required. All notices required by this Agreement shall be in writing and delivered to the parties listed below:

a) Representing Grantee:

Stephanie Blandford- Civil Manager
54A District Court
124 W. Michigan, 5th Floor
Lansing, Michigan 48933

b) Representing NCSC:

David Slayton, Vice President
Court Consulting Services
707 17th Street, Suite 2900
Denver, Colorado 80202-3429

Grant Requirements and Expectations

Grantee is required to do the following as part of participation in the grant program:

(1) Hire facilitator(s), as described in the Grantee's application, to support the design and implementation of the proposed eviction diversion work and other court reform efforts,
(2) Collect and share data on the eviction diversion program as requested by NCSC and Stout, the research firm retained by NCSC to conduct the EDI evaluation.
(3) Submit reports to NCSC as outlined in the grant agreement;
(4) Participate in monthly peer learning opportunities with facilitators from other EDI jurisdictions and attend in-person convenings of EDI facilitators;
(5) Receive ongoing technical assistance and support from NCSC staff and other EDI partners to support the eviction diversion work, and
(6) Create a sustainability plan to ensure the continuation of the work after the grant concludes.

Reporting Requirements

Grantee will provide NCSC with periodic updates on Grantee's progress using an online form to be provided by NCSC in advance of the first reporting deadline. The progress reports will be due according to the following schedule:

- Wednesday, November 30, 2022
- Wednesday, May 31, 2023
- Thursday November 30, 2023
- Friday, May 31, 2024

Grantee will also be required to provide a budget report at the end of the first program year. The budget report for Year 1 will be due on **May 31, 2023**. Additional instructions will be shared in advance of the reporting deadline.

Notification of Hiring and Changes in Personnel

Grantee will use grant funds to hire facilitators to oversee the eviction diversion and court reform work as outlined in its application. Grantee should have the facilitator(s) in place by July 1, 2022. If Grantee is unable to meet this deadline, Grantee must communicate with NCSC about the reason for the delay and provide an update as to when Grantee anticipates completing the hiring process.

Grantee should provide an update to NCSC with the name, resume, and contact information for each facilitator as facilitator(s) are hired. NCSC is available to assist in drafting and reviewing job descriptions and with other aspects of the hiring process as necessary.

Grantee should inform NCSC within 30 days if a facilitator leaves mid-grant or if there are any other staffing changes that may impact the facilitator's work or supervision.

Grant Restrictions

Grantee must comply with all applicable provisions of local, state and federal laws and regulations pertaining to nondiscrimination, sexual harassment, and equal employment opportunity and any other applicable laws and regulations imposed due to the subject matter of this Agreement regardless whether those legal requirements are specifically referenced in this Agreement.

Management of Grant Funds

Grantee should provide the name of any subcontractors to NCSC for prior approval. Any grant funds that are subcontracted to another person or entity for obligation, expenditure, or use by that other person or entity, shall be treated as grant funds. If the grant funds will flow through a fiscal agent, Grantee must inform NCSC in writing in advance of receipt of funds as to the agent's name and contact information.

If Grantee does not use all of the grant funds as specified in the budget request, funds may be used for a related purpose that furthers the goals of the EDI program upon written approval from

NCSC. NCSC will work with Grantee to identify additional and appropriate uses for expenditure of grant funds as necessary.

Confidentiality of Data

Grantee and NCSC agree that confidential data obtained through this Agreement will be used only for the purposes authorized under this Agreement unless prior written approval is obtained, or disclosure is authorized by statute or required by a court of competent jurisdiction.

Grant Publicity

Grantees are expected to serve as ambassadors for their court, EDI, and NCSC. As such, NCSC requests that Grantees submit program updates (photos, short articles, human interest stories) that will help demonstrate the impact of their work to the court community, NCSC, other financial supporters, and the general public. Any requests for NCSC logo use should be submitted to Molly Justice at mjustice@ncsc.org for review/approval. Additional guidance can be found at ncsc.org/styleguide.

Termination by NCSC

If Grantee fails to fulfill its obligations under this Agreement in a timely and proper manner as required by this Agreement or if Grantee violates any of the terms of this Agreement, NCSC shall have the right to terminate this Agreement by giving written notice which shall specifically identify such failures. This termination will become effective thirty (30) days following receipt of notice by Grantee unless Grantee remedies the claimed deficiencies within thirty (30) days of receipt of notice.

Acceptance of Terms and Conditions

This grant is conditioned upon Grantee's acceptance of the terms and conditions outlined in this Agreement. Grantee certifies that all information in its grant application is true and correct to the best of Grantee's knowledge and that the funds awarded shall only be used for the purposes described in this Agreement.

IN WITNESS WHEREOF, the persons signing below certify that they are authorized to sign for, and on behalf of, their respective party and do hereby execute this Agreement.

NATIONAL CENTER FOR STATE COURTS		**MICHIGAN 54A DISTRICT COURT**	
By	DocuSigned by: David Slayton 4E0B8FA2F7EB4D4...	By	S. Buchanan Stacia Buchanan
Title	Vice President, Court Consulting Services	Title	Chief Judge- 54A District Court
Date	4/29/2022	Date	April 28, 2022

BY THE COMMITTEE ON WAYS AND MEANS
RESOLVED BY THE CITY COUNCIL OF THE CITY OF LANSING

NOW, THEREFORE, BE IT RESOLVED that the Lansing City Council, hereby, appropriates the following grant award amounts for the following purpose:

$81,120 Eviction Diversion Facilitator
$2,340 Overtime
$37,500 Fringe Benefits
$6,000 Supplies
$3,750 Training
$2,100 Parking
$1,500 Mileage

To assist in the funding of 54A District Court in participating in the National Center for State Courts Eviction Diversion Initiative Grant where funds will be used to hire an eviction diversion facilitator who will work to prevent evictions through expanding the court's eviction diversion program and court reform. The grant period is June 1, 2022 through May 31, 2024.

CITY of LANSING

INTEROFFICE COMMUNICATION

TO: Andy Schor, Mayor

FROM: Stephanie Robinson, Senior Buyer

DATE: May 2, 2022

SUBJECT: Sole Source Purchase – Hamlett Engineering Sales Co. (Hesco)

Please include this Sole Source packet of information in your transmittal to Council as required by the Purchasing Ordinance Section 206.05.

In summary, the Purchasing Office processed the following Sole Source transaction:

Department: Public Service Department WWTP Division
Vendor: Hamlett Engineering Sales Co. Inc. (Hesco)
Item Purchased: 2 – ISCO 5800 Samplers
Dollar Amount: $ 16,772.00

Additional information pertaining to this purchase is attached for your information.

This letter is filed in accordance with the Purchasing Ordinance Section 206.05 (a) and (b).

sr

CITY OF LANSING

124 W. Michigan Ave
Lansing ,MI 48933
(517) 483-4128

PURCHASE ORDER	
P.O. NUMBER	P087870
DATE	04/28/22
VENDOR I.D.	V017681
DELIVERY DATE	
FOB	Destination
REQUISITION NO	PR016741

OUR PURCHASE ORDER NUMBER MUST APPEAR ON ALL INVOICES, PACKING LIST AND CORRESPONDENCE.

TO:
HAMLETT ENGINEERING SALES COMPANY INC
29770 HUDSON DR
NOVI, MI 48377

PHONE# (586) 978-2200 FAX# (586) 978-2200

DELIVER ITEMS TO:
PUBLIC SERVICE WASTEWATER TREATMENT PLAN
1625 SUNSET AVE
LANSING, MI 48917

SEND INVOICE TO:
PUBLIC SERVICE WASTEWATER TREATMENT
1625 SUNSET AVE
LANSING, MI 48917

ITEM	DESCRIPTION	QTY	UNIT	UNIT PRICE	EXTENSION
001	5800 REFRIGERATED SAMPLER ITEM 68580001	2	EA	7,047.00	14,094.00
002	4-BOTTLE CONFIGURATION ITEM 685800005	2	EA	537.00	1,074.00
003	5800 REFRIGERATED SAMPLER ITEM 685800020	2	EA	128.00	256.00
004	3/8 INCH ID X 25 FT. LONG VINYL SUCTION LINE ITEM 609004379	2	EA	140.00	280.00
005	SHIPPING AND HANDLING	1,068	LS	1.00	1,068.00
				TAX	0.00
				TOTAL	16,772.00

THE ARTICLES SPECIFIED ARE SUBJECT TO THE FOLLOWING CONDITIONS:

1. Goods other than those specified on this order must not be substituted or prices changed without authorization.
2. If the quantity shipped is short of the purchase order quantity, specify on the packing slip if that quantitv is on back order or cancelled.

Federal Tax ID: 38-6004628 AUTHORIZED SIGNATURE

CITY of LANSING
INTEROFFICE COMMUNICATION

TO: Andy Schor, Mayor

FROM: Stephanie Robinson, Senior Buyer

DATE: **April 27, 2022**

SUBJECT: Sole Source – Hesco - Hamlett Engineering Sales Co.

The Public Service Department Wastewater Division requests that Hesco be designated as a Sole Source vendor for the purchase of two ISCO 5800 Samplers for effluent sampling.

Please see the attached letter from William Brunner regarding the request.

Based on the attached letter we recommend issuing a sole source purchase order to Hesco in the amount of $ 16,772.00 from the account number of 590-453670-746200-0 per the request of the Public Service Department WWTP.

Attachment

Date: 4-27-22

Approved X Denied ______

Andy Schor, Mayor

Andy Schor, Mayor

PUBLIC SERVICE DEPARTMENT
Wastewater Division
1625 Sunset Avenue
Lansing, Michigan 48917
(517) 483-4404
FAX: (517) 483-4536
http://publicservice.cityoflansingmi.com/pubwater/

WORKING TOWARD A CLEANER GREENER LANSING

TO: **Stephanie Robinson, Senior Buyer**

FROM: **William H. Brunner, P.E., Plant Engineer** BB

DATE: **April 26, 2022**

SUBJECT: **Request for Sole-Source Purchase: Hesco: Two ISCO 5800 Samplers for Effluent Sampling**

This request is to procure two ISCO 5800 samplers for effluent sampling from Hamlet Engineering Sales Company (Hesco) for $16,772.00. Attached to this document are Hesco's quotation and a letter from Teledyne ISCO stating that Hesco is its exclusive sales representative in the lower peninsula of Michigan.

Effluent from the wastewater plant is collected by the samplers and analyzed to ensure that the quality of the water being discharged to the Grand River meets the requirements of our discharge permit with the Department of Environment, Great Lakes and Energy (EGLE).

The current samplers are obsolete, replacement parts are no longer available, and we are having issues with sample collection and refrigeration. The ISCO 5800 sampler is specifically designed for wastewater sampling. It has an integral peristaltic pump, refrigeration, the sampling is programmable, and it can be set up for remote control and operation.

We recently replaced the influent sampler with an ISCO 5800 sampler, and it has worked well for us. Buying two more ISCO 5800 samplers will allow us to seamlessly apply our current programming and operation skills to the new samplers. Also, we are familiar with the ISCO 5800 sampler, and will be easily able to maintain the new ones. We will also be able to stock just one set of parts, saving both money and storage space.

Funds will be drawn from the following account:

$16,772.00	590-453670-746200-0	Equipment Repair and Maintenance

Please contact me at -4018 if you have any questions regarding this procurement request.

Approved: Rory K. Moss
R. Keith Moss, Wastewater Superintendent

Approved: Andrew Kilpatrick
Andrew Kilpatrick, P.E., Director of Public Service

QUOTE

HESCO
Knowledgeable•Professional•Attentive•Likeable

29770 Hudson Drive Novi, MI 48377
Phone: (586) 978-7200
hesco-mi.com

TO: Jon Truscott
City of Lansing
1625 Sunset Avenue
Lansing MI 48917

jon.truscott@lansingmi.gov

Thursday, April 7, 2022

QUOTE #: *1490-1*
SALESPERSON: *Kip Koszewski*

ISCO 5800 Samplers

LINE ITEM	DESCRIPTION	QTY	UNIT	UNIT PRICE	LINE TOTAL
1.00	68580001 68-5800-001 5800 Refrigerated Sampler (115 VAC, 60 Hz). Includes control panel, refrigeration unit, distributor arm, and two pump tubes. To receive a complete system you must also order a bottle configuration kit and suction line with strainer.	2	EA	7,047.00	$14,094.00
2.00	685800005 68-5800-005 4-bottle Configuration. Includes four polyethylene 10-liter (2.5 gallon) round bottles with caps, locating base and two discharge tubes.	2	EA	537.00	$1,074.00
3.00	685800020 68-5800-020 5800 refrigerated sampler multipurpose cable with 16 unterminated leads, 10 ft. (3 m).	2	EA	128.00	$256.00
4.00	609004379 60-9004-379 3/8 inch ID x 25 ft. long vinyl suction line with standard weighted polypropylene strainer. Includes tubing coupler.	2	EA	140.00	$280.00
5.00	FRT_REF1_ISCO Domestic Shipping & Handling Fees for Each for Refrigerator Sampler (Models 5800, 6712FR, Optima, Dual, Premium, Explosion Proof)	2	EA	534.00	$1,068.00
				SUBTOTAL:	16,772.00
				MI SALES TAX:	0.00
				TOTAL:	16,772.00

Ship Via:	Best Way FOB Factory	Shipping Terms:	Included

Payment Terms:	Net 30	Quote Valid Through:	06/30/2022

Lead Time:	Shipment: 4-6 Weeks Estimated

Attention: To Whom It May Concern

Subject: Sole Source Letter

This is to certify that Teledyne ISCO, a business unit of Teledyne Instruments, Inc. is the sole manufacturer of Teledyne ISCO and QCEC automatic water/wastewater sampling and flow monitoring equipment. These items include but are not limited to flowmeters, samplers, rain gauges, connecting cables, and associated hardware, as well as, operational and flow management software. Equipment and parts can be obtained either directly from Teledyne ISCO or through our local representative, Hamlet engineering Sales Company (Hesco).

Hamlet engineering Sales Company (Hesco), with offices located at 23905 Freeway Park, Dr. Farmington Hills, MI 48335, is an authorized exclusive Teledyne ISCO Sales Representative and Distributor for the following territory:

- The lower peninsula of the State of Michigan

This letter is valid until August 31, 2025.

Respectfully,

ALL Jr

Andrew L. Lyon Jr.
Sr. Quotation/Submittals & Contracts Specialist
Teledyne ISCO
A business unit of Teledyne Instruments, Inc.

CITY OF LANSING, MICHIGAN

ORDINANCE NO. 1218

AN ORDINANCE OF THE CITY OF LANSING, MICHIGAN TO AMEND SECTION 206.05 OF THE CITY OF LANSING CODIFIED ORDINANCES TO PROVIDE FOR SOLE SOURCE PROCUREMENT OF SUPPLIES, SERVICES, OR CONSTRUCTION ITEMS AND SETTING THE CRITERIA FOR SUCH PROCUREMENT

THE CITY OF LANSING ORDAINS:

SECTION ONE: Section 206.05 of Part 2, Title 2, Chapter 206 of the City of Lansing Codified Ordinances is amended to read as follows:

206.05. - Sole source procurement.

(A) A contract for supplies, services or construction items may be awarded by the Mayor or Director, whoever is applicable, without competitive sealed bids when the Director, HAVING PERFORMED A WRITTEN ANALYSIS WITH FINDINGS PURSUANT TO THIS SECTION, determines, after conducting a good faith review of available sources AND APPLYING THE CRITERIA SET FORTH IN Section 206.05 (C), that there is only one source for supplying the requested supply, service or construction item AND NO OTHER REASONABLE ALTERNATIVE SOURCE EXISTS. The Director, along with a representative from the requesting using agency, shall conduct negotiations as appropriate. The written documentation shall be available for public inspection in the Finance Department.

(B) The sole source procurement shall be made at the lowest obtainable price and the Mayor OR DIRECTOR shall submit a WRITTEN report, INCLUDING THE ANALYSIS AND FINDINGS REQUIRED IN SECTION 206.05, WITHIN THIRTY DAYS FROM THE DATE the transaction is CONSUMMATED, to the City Clerk and CITY Council identifying sole source procurement contracts equal to or in excess of $15,000.00 awarded by the City, the name of the firm(S) involved, and the prices the contracts were awarded for.

(C) THE CRITERIA TO BE FOLLOWED BY THE DIRECTOR IN DETERMINING THAT THERE IS ONLY ONE SOURCE FOR SUPPLYING THE REQUESTED SUPPLY, SERVICE, OR CONSTRUCTION ITEM ARE:

(1) SPECIAL FEATURES ARE REQUIRED; OR

(2) SPECIAL MARKET CONDITIONS EXIST; OR

(3) SPECIAL SERVICES OR FACILITIES ARE REQUIRED; OR

(4) THE SOURCE IS UNIQUE OR SPECIAL IN NATURE; OR

(5) THE SOURCE IS LIMITED OR PROPRIETARY; OR

(6) SALES TERRITORIES OR PRODUCT AVAILABILITY WITHIN LIMITED GEOGRAPHICAL BOUNDARIES REQUIRE SOLE SOURCE PROCUREMENT; OR

(7) WHERE STANDARDIZATION OR COMPATIBILITY IS THE OVERRIDING CONSIDERATION AND SUCH COMPATABILITY OR STANDARDIZATION CAN ONLY BE ACHIEVED THROUGH THE PURCHASE OR USE OF A UNIQUE PRODUCT; OR

(8) WHERE A PRODUCT OR SERVICE IS SPECIFICALLY IDENTIFIED AS PART OF A GRANT AWARD.

(D) THIS SECTION IS SUBJECT TO SECTION 206.17., UNAUTHORIZED PURCHASES.

SECTION 2. All ordinances, resolutions or rules, parts of ordinances, resolutions or rules, inconsistent with the provisions hereof are hereby repealed in their entirety and shall be void and of no effect.

SECTION 3. Should any section, clause or phrase of this Ordinance be declared to be invalid, the same shall not affect the validity of the ordinance as a whole, or any part thereof, other than the part declared to be invalid.

SECTION 4. This Ordinance shall take effect on the 30th day after enactment unless given immediate effect by the City Council.

Chris Swope

Chris Swope, CMMC/MMC
Lansing City Clerk

I hereby certify that the foregoing is true and is a complete copy of the action adopted by the Lansing City Council.

Executive Summary

Having wealth, or a family's assets minus their debts, is important not just for the rich—everyone needs wealth to thrive. Yet building the amount of wealth needed to thrive is a major challenge. Nearly 13 million U.S. households have negative net worth. Millions more are low wealth; they do not have the assets or liquidity needed to maintain financial stability and invest in themselves in the present, nor are they on track to accumulate the amount of wealth they will need to have financial security in retirement. Together, these groups represent at least half of all U.S. households.

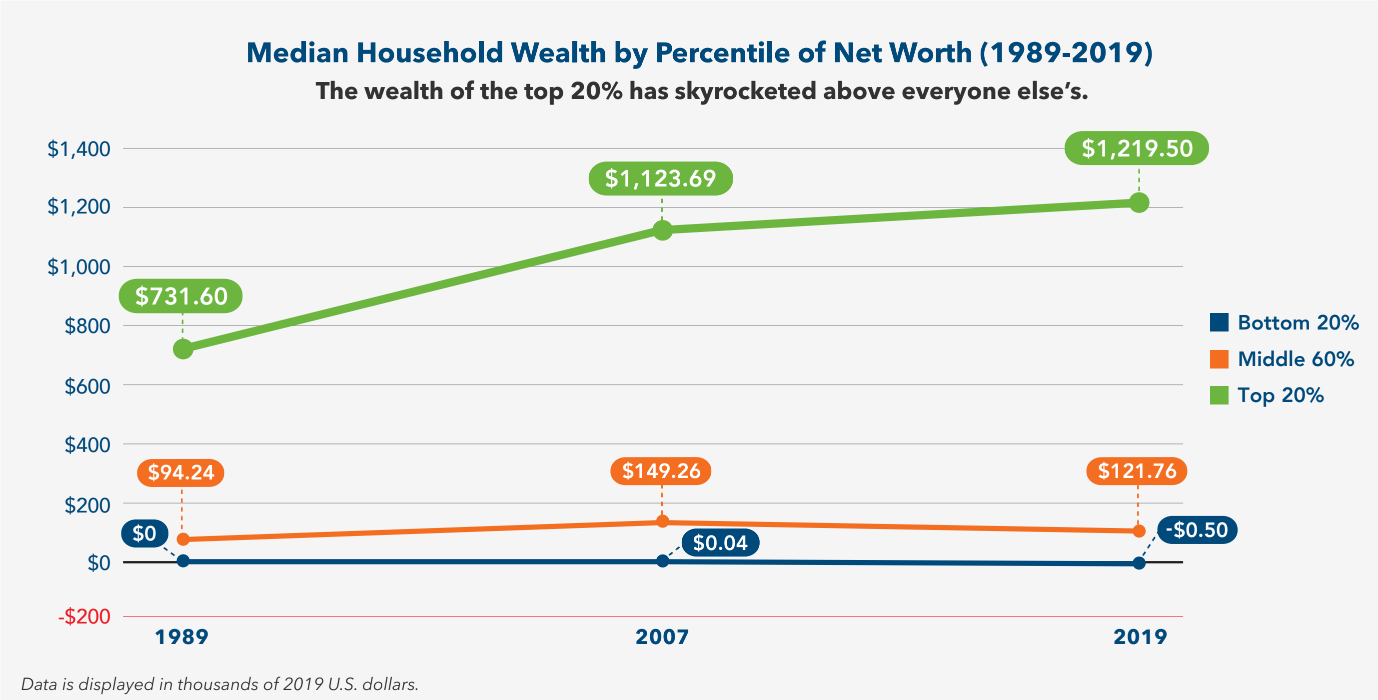
Not having wealth leaves people less able to invest in economic mobility; support family, community, and future generations; care for their health and well-being; and feel a sense of control and dignity in life. For a large share of people and families in America, wealth is out of reach—and without it, financial security is nearly impossible.

This report examines what it will take to create truly shared prosperity in the United States. It is focused on solutions that would grow the wealth of households in the bottom half of the wealth distribution, and it explores reparative approaches to building the wealth of Black, Indigenous, and other people of color (BIPOC). It is a companion to, and builds upon, the Aspen Institute Financial Security Program's years of work on household financial stability and security. It is designed to provide stakeholders across sectors with a set of actionable ideas to support the goal of a more financially secure and prosperous future for everyone. Policymakers, financial industry leaders, and employers, in particular, can use this report to better understand the wide range of evidence-based solutions and innovative proposals that they can act on to be leaders in this work.

Multiple factors contribute to the typical family in America having little wealth today

Everybody deserves financial security, but most people do not have the wealth required to pursue it. This has become a more common experience in recent decades. During the Great Recession, households in the bottom half of the wealth distribution lost more than 40% of their wealth. Median household wealth declined from $149,360 in 2007 to $121,760 in 2019. The top fifth of households by net worth are the exception. They were 8.5% wealthier in 2019 than they were in 2007.

Today, the bottom 50% of U.S. households by net worth own just 2% of all household wealth. In dramatic contrast, the wealthiest 1% of households own one third of all household wealth. Long-term drivers of declining wealth for the typical household include income stagnation and decades of rising costs for health care, higher education, and housing; the concentration of jobs and economic activity in a small number of large corporations; the decline of unionization; and the rise of gig work. Other drivers include the erosion of social safety nets; a rise in consumer debt—especially student loan debt; and the massive loss of home equity experienced by households as a result of the foreclosure crisis of 2008 to 2012. The majority of households had less wealth in 2019, right before the COVID-19 pandemic, than they



Source: *Aspen FSP analysis of Federal Reserve Board, 2019 Survey of Consumer Finances.*

owned in 2007, despite having experienced the longest economic expansion in U.S. history.

Alongside these macro trends, many people face particular barriers preventing them from accumulating even modest amounts of wealth. Some people lack wealth because they are affected by discrimination and systemic exclusion from economic, political, and social systems. This includes people of color—especially Black and Native people—cisgender and transgender women, LGBTQ people, and disabled people, among others. Members of these groups require focused efforts by leaders in all sectors to help them build wealth.

> **Today, the bottom 50% of US households by net worth own just 2% of all household wealth. In contrast, the wealthiest 1% of households own one third of all household wealth.**

There are plentiful opportunities to help low-wealth households build their net worth

While the challenges are numerous and will take effort and resources to solve, there is reason for optimism. In fact, there are at least 101 reasons.

This report examines what it will take to allow all U.S. households to succeed at wealth building at every opportunity—from amassing investable sums of money, to purchasing assets, to protecting households' wealth over time—and explores how it can be done.

For each of the necessary conditions for wealth building, we set a series of objectives that, if achieved, would enable low-wealth households and households of color to successfully and sustainably build wealth. We then follow this with a series of solutions that directly address barriers to building wealth and are either backed by evidence or represent highly promising innovations. Among these many public policy solutions, and a wide variety of options for leaders in the financial industry, both profit-driven and mission-driven organizations, major employers, philanthropic institutions, and nonprofit service providers.

Five Conditions - and One Precondition - Support Successful Wealth Building

People need each of the conditions below to be available to them—and at the right time—to build wealth.

FIRST: AMASS INVESTABLE SUMS OF MONEY

NEXT: PURCHASE ASSET OR MAKE INVESTMENT

FINALLY: MAINTAIN WEALTH

PRECONDITION: FINANCIAL STABILITY

Short-term financial stability is typically characterized by having routinely positive cash flow; and low or no harmful debt, an ability to build financial cushions; and access to quality public and workplace benefits that provide protection against extraordinary shocks.

1 INVESTABLE SUMS OF MONEY

Money, beyond what is needed to meet short-term needs, that can be used for investments and asset purchases.

2 AFFORDABLE ASSETS TO PURCHASE

Access to investment options, such as real estate, post-secondary education, and financial assets, that are affordable, high-quality, and that meet people's needs.

3 CONSUMER-FRIENDLY FINANCING OPTIONS

For larger investments, many families need access to safe and affordable financing to supplement their investable money and this often requires a good credit score.

4 INFORMATION AND CONFIDENCE TO NAVIGATE WEALTH-BUILDING DECISIONS

Access to the knowledge and skills needed to confidently navigate the asset purchasing process. People must be able to see themselves as investors to engage in these processes.

5 WEALTH PROTECTION

After purchasing and building up wealth-creating assets, people must have the ability to maintain and protect their wealth from loss.

PRECONDITION: FINANCIAL STABILITY

To build wealth, households need to achieve **the precondition of financial stability** so they can cover their short-term needs and still set aside savings. The key elements of financial stability include having routinely positive cash flow and low or no harmful debt, the ability to build financial cushions, and access to quality public and workplace benefits that protect against shocks.

FIRST: AMASS INVESTABLE SUMS OF MONEY

People and families who have a baseline of financial stability are able to build wealth when an additional five conditions are in place:

1. **Investable sums of money.** Households can only accumulate wealth if they have the funds available to invest in it. These funds can be acquired through wages, non-labor income and transfers (such as benefits, capital income, or the transfer of investable sums from institutions to people), and easily accessible liquid savings. Once households have more than enough income and savings to cover their typical expenses and be prepared for emergencies, then they can invest in key assets that secure their long-term financial well-being and provide the resources to live as they wish. These assets include but are not limited to homeownership, vehicles, higher education, securities, and retirement accounts.

Solutions that help people amass investable sums begin with ensuring that they have financial stability. The solutions included in this report include proposals to increase low- and moderate-income households' labor and non-labor income, reduce the cost of living, reduce or eliminate harmful debts, and create robust, inclusive systems to transfer money from institutions to individuals or households. This report also includes strategies that would help people amass investable sums through savings matches.

NEXT: PURCHASE ASSET OR MAKE INVESTMENT

Financially stable households who have saved enough to begin investing or purchasing assets need three conditions in place simultaneously to make an asset purchase: access to affordable assets, access to consumer-friendly financing for assets too costly to purchase outright, and the information and confidence to navigate wealth-building decisions.

2. **Access to affordable assets to purchase**. For households to grow their wealth, assets of various kinds need to be affordable and accessible. Sometimes assets are difficult to access due to scarcity, such as a lack of homes for sale, while other assets, such as stocks, may be easily available to some people but not others. When assets are difficult to purchase or invest in, the keys to wealth such as a home or a retirement account will be out of reach even for people who have amassed investable sums. Assets may also not be available to people depending on their location, workplace benefits (or lack thereof), age, race, gender, education, disability status, or citizenship status. It is imperative that markets and policies are designed to ensure that everyone has the capacity and opportunities to purchase assets.

   Solutions that ensure people have access to affordable assets to purchase focus on specific assets—college degrees, homes, and retirement savings accounts. Solutions to make college degrees affordable relate primarily to public funding for public institutions of higher education and increased spending on need-based grants. Real estate-related solutions address the acute, historic mismatch between demand for housing and its supply. Finally, these solutions also address innovations in new asset classes, such as cryptocurrencies, and ownership structures that support cooperative asset ownership.

3. **Access to consumer-friendly financing.** Many assets—such as a vehicle or a home—are typically too expensive for most households to purchase outright. For these assets, households will need to finance their purchase. It is important that asset financing is safe and affordable so that households do not incur unsustainable levels of debt. Being able to secure high-quality financing also depends on having a good credit score. Solutions that ensure more people have access to affordable, safe financing to purchase assets such as college degrees and homes begin with ensuring everyone has access to basic banking services and access to safe, affordable credit—including reforms to credit reporting and scoring practices. This section of the report also covers small business financing and financing for shared ownership and cooperatively owned assets.

4. **Information and confidence to navigate wealth-building decisions.** Households may forgo asset purchases if people are daunted by the complexity of financial information or a lack of comfort and familiarity with the institutions and processes involved. To overcome this, people need access to knowledge, skills and trusted advice, as well as familiarity with relevant institutions to make it easier to navigate financial decisions and investment processes. It is also important that individuals develop an investor identity so that they enter new financial arrangements with confidence, rather than believing that investments are only for "wealthy" people with financial know-how.

   Solutions that facilitate people's efforts to navigate wealth-building decisions with confidence range from broad to narrowly targeted. Broad solutions relate to people's general sources of financial information and personal finance advice, while other solutions are connected to a specific asset purchase or tailored to specific populations. The solutions included here would make relevant financial knowledge easily accessible, understandable, and trusted. They are often directly connected to specific asset purchases, and include options tailored to the needs of specific populations, including youth and people of color.

FINALLY: MAINTAIN WEALTH

Finally, people who have purchased assets, invested, and built wealth must be able to protect and preserve their wealth over time.

5. **Wealth protection**. Households must be protected against wealth-stripping policies and risks. Policies that chip away at wealth

have reduced the prospects of many families, especially those of color. Wealth is also vulnerable to a variety of risks such as increasing healthcare needs, market fluctuations and, increasingly, climate change. Solutions such as consumer protections and insurance against risk can protect households' hard-earned wealth.

Solutions to better protect household wealth include traditional strategies such as insurance for personal assets and consumer and investor protections against wealth stripping, as well as innovative new ideas. While there are existing solutions to help people save, invest, and purchase assets, wealth protection has not been as much of a priority for policymakers or financial industry leaders. So this is an area with fewer well-developed solutions. We need new ideas and innovations.

The final set of solutions explore applying reparative approaches to building the wealth of Black, Indigenous, and other people of color (BIPOC). Building wealth equitably across the full population of low-wealth households requires addressing discrimination and systemic exclusion that impacts people's financial lives. It also requires efforts to repair harm done or provide recompense to those who have been subject to wealth-stripping laws and policies for centuries—especially (but not exclusively) Black and Indigenous people. This is important because that history has led directly to the outcome that they have the least wealth today. Solutions include reparations—direct cash payments from governments to members of these groups—land reclamation, debt-free higher education, targeted down payment assistance programs, and investments in Native-led and Black-led financial institutions and wealth-building initiatives.

Leaders can take bold action today to ensure that the future of wealth is one of shared prosperity and greater racial equality

All the solutions included in this report reflect the conviction that people will succeed at building wealth if they have the right resources, supports, and incentives. Most people already save money when they can, but they must draw on their savings to manage cash flow shocks too often to build up large amounts. The minority of people who are not saving at all are frequently struggling to survive. While there are some common human behavioral challenges to saving and accumulating wealth across all income and wealth segments, those challenges can usually be most effectively addressed through policy and product design and implementation. Everyone needs access to clear, accurate financial information and trusted advice, but those approaches alone cannot solve the large structural barriers to wealth building. Rather, leaders with the power to create change must understand and tackle structural barriers.

We encourage leaders in the public sector and financial industry, as well as major employers, philanthropic institutions, and nonprofit organizations to recognize their power to create a future of shared prosperity and help close racial wealth gaps—and to take bold action. The 101 solutions included in this report can provide inspiration, resources to learn more, and next steps for those interested in pursuing specific solutions.

101 Solutions for Inclusive Wealth Building

Solutions that enable people to amass investable sums of money

Increase workers' labor income

SOLUTION 1

Raise minimum wages.

SOLUTION 2

Expand union power and sectoral bargaining.

SOLUTION 3

Reduce occupational licensing requirements.

SOLUTION 4

Reduce corporate concentration.

SOLUTION 5

Create a federal jobs guarantee.

Increase households' non-labor income

SOLUTION 6

Implement a publicly funded guaranteed income.

SOLUTION 7

Expand the Earned Income Tax Credit.

SOLUTION 8

Modernize and expand Unemployment Insurance.

SOLUTION 9

Implement a federal paid sick leave policy.

SOLUTION 10

Implement a federal paid family leave policy.

SOLUTION 11

Improve and expand public benefits for disabled adults and children.

SOLUTION 12

Permanently reinstate the Expanded Child Tax Credit.

SOLUTION 13

Establish a child allowance.

Reduce costs of living

SOLUTION 14

Expand both Medicare and Medicaid.

SOLUTION 15

Reduce the costs of care within private health insurance plans.

SOLUTION 16

Increase funding for long-term services and supports for disabled, chronically ill, and elderly people and create subsidies for unpaid caregivers.

SOLUTION 17

Reform and expand ABLE accounts for disabled people.

SOLUTION 18

Increase public investment in childcare infrastructure.

SOLUTION 19

Implement universal public preschool.

SOLUTION 20

Reform federal student loan Income-Driven Repayment plans.

SOLUTION 21

Give federal Housing Choice Vouchers to all eligible households and end source of income discrimination.

SOLUTION 22

Increase subsidies for affordable housing development, maintenance, and preservation.

SOLUTION 23

Eliminate barriers to increasing supply of private market rental units affordable to people of all income levels.

Reduce or eliminate harmful debts

SOLUTION 24

Increase regulation of expensive, high-risk loans including payday products and vehicle title loans.

SOLUTION 25

Reduce the burden of government fines and fees.

SOLUTION 26

Expand access to and improve application processes for hospital charity care programs.

SOLUTION 27

Forgive medical debt.

SOLUTION 28

Offer student loan repayment as a workplace benefit.

SOLUTION 29

Cancel at least $30,000 of federal student loan debt per borrower.

SOLUTION 30

Reform debt collection litigation laws and regulations to ensure debts entering the legal system are legitimate and defendants are able to fully participate in their cases.

SOLUTION 31

Reform bankruptcy laws to help filers successfully complete the process.

Create robust, inclusive systems to transfer investable sums from institutions to individuals or households

SOLUTION 32

Create universal savings accounts for all children at birth.

SOLUTION 33

Transfer revenues generated by our national natural resources to households.

SOLUTION 34

Create a citizens' wealth fund.

SOLUTION 35

Provide matches on short-term savings through employers and governments.

SOLUTION 36

Increase federal and state funding for need-based grants to college students.

SOLUTION 37

Scale up down payment assistance programs.

SOLUTION 38

Remove asset limits and benefit cliffs from public benefits programs.

Solutions that provide access to affordable assets to purchase

College degrees

SOLUTION 39

Guarantee all students 2-4 years of low-cost or tuition-free public higher education through federal or state policies.

SOLUTION 40

Increase federal and state funding of public colleges and universities.

SOLUTION 41

Expand employer tuition assistance to more workers.

SOLUTION 42

Guarantee that federal student aid, including grants and work study funding, covers all of LMI students' demonstrated financial need.

SOLUTION 43

Supplement federal financial aid grants for LMI students.

Residential real estate

SOLUTION 44

Reform zoning requirements at the state or local level to diversify and expand the supply of housing.

SOLUTION 45

Increase the allocation of capital by institutional investors for the development of starter homes.

SOLUTION 46

Adopt universal design requirements for all new residential development.

SOLUTION 47

Reduce barriers to factory-built housing.

Retirement accounts

SOLUTION 48

Require all employers to offer retirement savings accounts to workers with automatic enrollment, and provide employers with a no-cost plan option to minimize their cost and administrative burden.

SOLUTION 49

Offer emergency savings tools in combination with retirement savings accounts.

SOLUTION 50

Make retirement savings accounts portable.

Innovation in asset classes and ownership structures

SOLUTION 51

Increase consumer access to assets built on blockchain technology, such as cryptocurrencies.

SOLUTION 52

Develop ways for consumers to leverage their digital data as an asset.

SOLUTION 53

Expand fractional shares investing opportunities.

Solutions that expand access to consumer-friendly financing for asset purchases

Basic banking services and consumer reporting practices

SOLUTION 54

Increase public and private support for CDFIs, credit unions, and Minority-owned depository institutions.

SOLUTION 55

Modernize the Community Reinvestment Act.

SOLUTION 56

Remove medical debt from credit reports.

SOLUTION 57

Improve credit reporting dispute processes to ensure inaccurate derogatory information is not included in reports.

SOLUTION 58

Incorporate more inclusive data into the most frequently used credit scoring algorithms.

SOLUTION 59

Limit the data that consumer reporting agencies can collect and how third parties can use both credit reports and scores.

College degrees

SOLUTION 60

Reform the structure and features of federal student loans.

SOLUTION 61

Reform the federal student loan servicing system to improve borrowers' outcomes and ensure that loan forgiveness programs work.

Residential real estate

SOLUTION 62

Scale up small-balance mortgage lending programs from mission-based lenders.

SOLUTION 63

Make FHA loans more effective wealth-building products for low-income homebuyers.

SOLUTION 64

Reform home appraisal practices and policies to reduce racial disparities in home values and appreciation.

SOLUTION 65

Improve and expand housing finance investments within Native reservations and tribal lands.

SOLUTION 66

Scale up the community land trust model for homeownership.

SOLUTION 67

Scale up financing for other housing models with joint ownership of land and personal ownership of home structures.

SOLUTION 68

Increase private investments in firms that finance homes designed to be cooperatively owned, and improve consumer mortgages for these homebuyers.

Small business equity

SOLUTION 69

Implement credit-building programs designed to help low-wealth business owners access credit for their business.

SOLUTION 70

Reform public lending programs and loan guarantee programs to prioritize making small business loans the private market will not, especially low-balance installment loans.

SOLUTION 71

Develop forgivable loans for low-wealth entrepreneurs and business owners.

SOLUTION 72

Scale up strategies for shared ownership of business equity.

Other jointly owned assets

SOLUTION 73

Create financing for community ownership of local assets.

Solutions that enable people to build knowledge and confidence to navigate wealth-building decisions

SOLUTION 74

Dedicate moderated online communities for peer learning about personal finance and investing.

SOLUTION 75

Create public websites and resources for individuals and service providers with plain language explanations of relevant topics, asset types, financing, and legal protections.

SOLUTION 76

Move federal and state regulators to establish standards and templates based on evidence about effective consumer disclosures.

Financial information connected to asset purchases

SOLUTION 77

Integrate opportunities to learn about relevant issues at salient moments in the asset purchasing process.

SOLUTION 78

Scale up financial coaching programs delivered by certified coaches to support more LMI households.

Solutions for specific populations

SOLUTION 79

Implement evidence-based, developmentally appropriate financial education and practical learning opportunities for youth.

SOLUTION 80

Increase private investment in trusted, independent intermediaries that serve specific communities.

Solutions that enable people to protect their wealth

Insulation from market volatility

SOLUTION 81

Scale up and insure government-sponsored accounts that are invested in private markets.

SOLUTION 82

Create public insurance options for assets that are critical to household wealth.

Preventing asset-stripping

SOLUTION 83

Eliminate negative amortization of student loans.

SOLUTION 84

Reform property taxation regimes to prevent foreclosures of low-income homeowners.

SOLUTION 85

Support low-income homeowners' ability to maintain the quality and value of their homes over time.

SOLUTION 86

Strengthen debtors' rights in financial transactions and debt repayment processes.

SOLUTION 87

Limit the role of secondary markets for defaulted debt.

SOLUTION 88

Provide public funding for legal aid services and attorney representation for LMI defendants in debt lawsuits.

SOLUTION 89

Reform court-ordered repayment plans and garnishment orders to ensure that judgments do not permanently damage people's financial security.

SOLUTION 90

Enable people to protect more of their assets in bankruptcy.

Hedging against longevity risk

SOLUTION 91

Incentivize workers nearing retirement to delay claiming Social Security benefits.

SOLUTION 92

Incorporate annuities or annuitization strategies into retirement savings accounts.

SOLUTION 93

Create long-term care insurance products and public systems that do not require older adults to liquidate their assets.

Preventing wealth loss driven by climate change

SOLUTION 94

Invest public and private resources in insurance innovations to safeguard household wealth against natural disasters and the impacts of climate change.

Solutions that take a reparative approach to racial wealth gaps

SOLUTION 95

Pay cash reparations to descendants of enslaved people.

SOLUTION 96

Pay cash reparations to Indigenous peoples including those native to Alaska, Hawaii, and U.S. territories.

SOLUTION 97

Support tribal governments' efforts to reclaim ancestral lands.

SOLUTION 98

Address issues regarding heirs' property and lands held in trust that individual owners cannot use as collateral or sell their interest in the asset.

SOLUTION 99

Increase public and private investments in Native-led and Black-led financial institutions, asset-building organizations, and wealth-building initiatives.

SOLUTION 100

Guarantee that Black and Native college students can attend public institutions without taking out student loans.

SOLUTION 101

Implement large-scale first-time buyer programs designed for people of color and offer large amounts of down payment assistance to all participants.

stocktondemonstration.org

SEED

Stockton Economic
Empowerment Demonstration

Preliminary Analysis: SEED's First Year

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Executive Summary

> **"Poverty is the biggest issue. Everything we deal with stems from that. There's so many people working incredibly hard, and if life happens, there's no bottom."** **—Michael D. Tubbs**

The Stockton Economic Empowerment Demonstration, or SEED, was the nation's first mayor-led guaranteed income initiative. Launched in February 2019 by former Mayor Michael D. Tubbs, SEED gave 125 Stocktonians $500 per month for 24 months. The cash was unconditional, with no strings attached and no work requirements.

This Randomized Control Trial (RCT) pilot is being evaluated by a team of independent researchers, Dr. Stacia West of the University of Tennessee and Dr. Amy Castro Baker of the University of Pennsylvania, and funded by the Evidence for Action Program at the Robert Wood Johnson Foundation.

Our primary research questions are the following: How does guaranteed income impact income volatility? How do changes in income volatility impact psychological health and physical well-being? How does guaranteed income generate agency over one's future?

In March 2021, SEED released its preliminary findings from the first year of the experiment. These findings encompass the pre-COVID time period from February 2019 through February 2020.

Key Findings Include:

- Guaranteed income reduced income volatility, or the month-to-month income fluctuations that households face.
- Unconditional cash enabled recipients to find full-time employment.
- Recipients of guaranteed income were healthier, showing less depression and anxiety and enhanced wellbeing.
- The guaranteed income alleviated financial scarcity creating new opportunities for self-determination, choice, goal-setting, and risk-taking.

SEED sought to confront, address, and humanize some of the most pressing and pernicious problems our country faces: inequality, income volatility, and poverty. We hoped to challenge the entrenched stereotypes and assumptions about the poor, and the working poor, that paralyze our pursuit of more aggressive policy solutions. We believe that SEED provides an opportunity to imagine a more fair and inclusive social contract that provides dignity for all. Everyone deserves financial stability – SEED proves that a guaranteed income is one way to achieve it.

SEED Overview / Implementation

SEED was born out of the simple belief that the best investments we can make are in our people. In February 2019, 125 residents began receiving a guaranteed income of $500 a month for 24 months. A hand-up, rather than a hand-out, SEED sought to empower its recipients financially and prove to supporters and skeptics alike that poverty results from a lack of cash, not character.

125
Residents

500
Dollars

24
Months

To qualify or be considered for SEED, recipients had to

18+

1
Be at least 18 years old

2
Reside in Stockton

$

3
Live in a neighborhood with a median income at or below $46,033

Selection Criteria & Process

To qualify or be considered for SEED, recipients had to be at least 18 years old, reside in Stockton, and live in a neighborhood with a median income at or below $46,033.

We chose $46,033 because it is the city's median household income. Centering ourselves on this number allowed us to be inclusive of residents across the city while ensuring that resources reached those in need. While our selection process targeted neighborhoods at or below the median income, there was technically no limit on individual household income. Recipients from these neighborhoods could be earning more or less than $46,033 and still participate in SEED.

Based on the above criteria, our evaluation team randomly selected 4,200 residences who were invited to participate in SEED via a physical mail notice. The mailer was not addressed to any one person in the residence; rather, each household decided whether to participate and who within the household would respond. To increase accessibility, these mailers were translated into the five most commonly spoken languages in Stockton: Spanish, Tagalog, Laotian, Hmong, and Khmer.

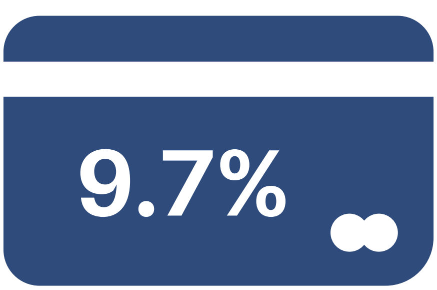
Households who were interested in participating completed a web-based consent form that asked for demographic details. From the pool of recipients who completed this process, a total of 125 were assigned to receive the guaranteed income. Of this pool, 100 comprised the core research sample; and 25 served as a politically purposive, or storytelling cohort, or who publicly spoke about their experience with SEED. We also included an additional 5 recipients for medical attrition, in the event that an individual is no longer able to continue participating due to a pre-existing medical condition, a terminal diagnosis, catastrophic injury, or the onset of a chronic illness. Another 200 individuals were randomly assigned to our control group, or a group of Stockton residents who are participating in our compensated research activities. The table shows some demographic data of the treatment and control groups.

	Treatment	Control
Women	69% Women	69% Women
Kids in HH	48%	53%
Average Age	45	40
Single	59%	59%
Partnered	13%	15%
Married	27%	26%
White	47%	44%
Black/AfAm	28%	33%
API	13%	7%
Other	12%	17%
Hispanic/Latinx	37%	36%
Renters	50%	65%
Homeowners	25%	18%

Disbursement

SEED's disbursement was issued on, or close to, the 15th of every month. This was based on community feedback about how Stockton families handle household finances; large expenses, like rent, are often due at the beginning of the month and benefits, like CalFresh, rarely meet a family's needs for the entire month. As such, a mid-month disbursement was optimal to alleviate the financial stress families face as the month progresses.

SEED's disbursement was administered via a Focus Card, or a prepaid debit card issued in each recipient's name and provided in partnership with the Oakland-based nonprofit Community Financial Resources. Our decision to use prepaid debit cards was driven primarily by banking behaviors in Stockton. From 2013 to 2017, approximately 9.7% of Stocktonians did not have a bank account. Given this data, we decided against issuing the disbursement via direct deposit to recipients' personal accounts or via electronic apps such as Venmo and CashApp, which also require users to have bank accounts. We also decided against writing checks because we did not want any of the $500 stripped away by predatory check-cashing service fees. Prepaid debit cards were the most universally accessible option, and could be issued regardless of banking status and imposed zero cost on the recipients. They also offered recipients the opportunity to transfer all or some of the $500 to their preferred banking institution or financial service they know and trust.



From 2013 to 2017, this amount of Stocktonians did not have a bank account.

Commitment to Preserving Benefits

We at SEED firmly believe that unconditional cash must supplement, rather than replace, the existing social safety net.

As such, SEED took a series of steps, based on conversations with legal counsel, social service administrators, institutional review boards, and other cash transfer pilots, to protect against potential benefits losses. These steps were supplemented by research recruitment and sampling decisions that maximized self-determination in protecting benefits (Castro Baker, West, Samra, & Cusack, 2020)[1].

Where possible, the SEED team pursued waivers that exempted the guaranteed income from being included in benefits eligibility calculations. For example, we secured a waiver for CalWorks, a welfare-to-work program that provides cash aid and services to eligible families, by working closely with the San Joaquin County Human Services Agency. This waiver exempts SEED disbursements from consideration as income for all CalWorks services, including supportive services (child care, transportation, and counseling/therapy) and family stabilization (intensive case management).

There were, however, limits on which benefits could be preserved through the waiver process. To ensure no harm, SEED provided individualized benefits counseling during the onboarding process. This benefits counseling detailed exactly how the additional $500 might impact the other benefits so that potential SEED recipients could make informed decisions prior to enrolling in the study.

While we were confident that we took every step available to minimize the impact of guaranteed income receipt on other benefits through productive partnerships with local agencies, we also know to prepare for the unexpected. For that reason, SEED established a Hold Harmless Fund to reimburse recipients for any unanticipated benefits losses.

[1] These strategies were presented at the 2019 American Public Health Association annual meeting. Castro Baker, West, Samra, & Addo. (2019). Mitigating Loss of Health Insurance and Means-Tested Benefits in an Unconditional Cash Transfer Experiment: Implementation Lessons from Stockton's Guaranteed Income Pilot. In American Public Health Association. Philadelphia, PA.

Implementation and Take-up: The Role of Trust

Trust drove program implementation, take-up, and interaction with the debit card. Mistrust impacted whether or not people opened the recruitment mailers, completed their on-boarding appointment, moved money off the card into cash or another institution, and believed that the money was truly theirs. People like Mary feared an undisclosed catch and likened it to frightening prior misbehavior by companies, like the time her employer made mistakes with coworkers' paychecks and asked them to pay it back after the money had been spent. Several recipients described ripping up and tossing the recruitment mailer, only to pull it out of the garbage after reading about SEED elsewhere. Spouses, more frequently women, responded to the mailer when their partner refused to or mistook it for a predatory scam.

In many cases, recipients articulated that although they mistrusted the idea of money with no strings attached, their decision to respond was driven by the strain of their current financial situation. Variations on Jackie's[2] comment that, "the money came right in time" were replete in early interviews and reflected the constant state of financial precarity many were living with prior to SEED. Recipients struggled to reconcile their mistrust in SEED with the reality of constant financial strain. As illustrated by Monica's experience, it took several months of consistent payments and relationship building to outweigh fear and mistrust. Even after she had received two payments, attended an in-person session for enrollment, and regularly spoke with SEED staff on the phone, she still remained fearful when meeting in person.

Recruitment:

"One day I received the mail and I took the letter out at night and I was telling my husband, 'Oh my goodness,' I said, 'I'm gonna send it back...I had to call and he said, 'You know that's a lie, right?' There's like scams that, they want this, this, this, this, this, you now, and then you're like, 'no, I'm not going to do all that.'"

Onboarding:

"I was thinking 'I hope it works...I'm probably not even going to get it,' you know, and I was so anxious because I had a disconnection for the water within two days and I wouldn't get paid for four. I kept crying waiting to see if the debit card would load. I didn't know if we'd have water."

Two Payments In:

"[A SEED staff member] came to my job personally....I told my coworkers, 'I gotta meet somebody outside, like they're coming, I just got to get something from them. If I don't come back in, come look for me.'"

Stocktonians' experiences with risky lending, institutional disinvestment, and lack of trust is far from unique. Rather, it is a common feature of American financial life in communities locked out of upward mobility for decades, while simultaneously being targeted for wealth extraction and risk (Castro Baker, 2014; Saegert, Fields, & Libman, 2009; Servon, 2017). The human connection with staff embedded in the Stockton model (Castro Baker, West, Samra, Cusack, 2020), and the consistency of communication from program staff functioned as key pathways for building enough trust to facilitate program take-up.

[2] Pseudonym. Per the IRB, all names included in this manuscript are pseudonyms for confidentiality. Recipients identified by their first and last names are members of the political purposive (storytelling) sample N=25 who consented to share their experiences publicly through the duration of the pilot. Their qualitative data remains separate from the main treatment group.

Year 1 Research Overview

The key questions driving this experiment are:

1. **How does GI impact income volatility?**
2. **To what degree do changes in income volatility alter financial wellbeing, psychological distress, and physical functioning?**
3. **How does GI generate agency over one's future?**

We hypothesized that the GI intervention would lead to reductions in monthly income volatility and provide greater income sufficiency, which would in turn lead to reduced psychological stress and improved physical functioning. We used a mixed methods randomized control trial (RCT) with participatory action research design to answer these questions. Participatory Action Research (PAR) groups, alongside an objective to create new conversations around deservedness and inequality, led to the inclusion of analyses of how individuals used the $500. All research activities were approved by the Institutional Review Boards of the University of Tennessee-Knoxville and the University of Pennsylvania.

Approach

The research approach included three strands:
(1) parallel quant + qual,
(2) sequential (quant –› qual –› quant) and
(3) community based PAR. Research activities are ongoing through September 2021.

Strand I:

Parallel quant + qual. Baseline quantitative data were collected three months prior to the random assignment to groups that occurred in February 2019, and were collected at three intervals post-randomization. Participants also completed brief monthly SMS surveys to measure income and mental health changes. A purposive qualitative sample of 50 participants were selected to participate in 1:1 semi-structured interviews to determine how decision-making about the $500 was weighed alongside existing network responsibilities and safety net thresholds.

Strand II A:

Sequential (quant –› qual –› quant): Strand II utilized early quantitative measures on coping, income volatility, and agency to generate a nested purposive qualitative sample determining how participants interpret changes associated with GI. The aim was to understand the strategies, processes, and sense of agency over one's future associated with the intervention. The sequential component captured the lived experiences of income volatility alongside coping strategies and health behaviors. It consisted of semi-structured interviews with a purposive sample of the treatment and control group. Interview protocols were informed by a social stress process model and existing economic insecurity, coping mechanisms, and network literature. Thematic analysis of themes associated with the aforementioned domains (Braun & Clark, 2006; Tashakkori & Teddlie, 2008) informed the development of a narrowly focused quantitative text-based inquiry that occurred monthly (Hall, Cole-Lewis, & Bernhardt, 2015).

Strand II B:

Mixed-methods integration of quantitative and qualitative data from year one generated new research questions that we were unable to answer with the existing data set. Therefore, an additional sequential step of purposive interviewing was added in year two. These research activities are currently ongoing.

Quantitative Measurement

Income volatility data were measured monthly through self-reporting via SMS. The health indicators of physical functioning and psychological distress were measured quantitatively via the SF-36 and the Kessler 10 (RAND Corporation, 2018; Kessler et al., 2002) within the longitudinal survey every six months and qualitatively through in-depth interviews. Data on financial wellbeing, including employment and ability to cover a $400 emergency, were collected via self-reporting in the quantitative survey at six month intervals.

Quantitative Analysis

Given the preliminary nature of this report, basic descriptive and inferential statistics are presented for quantitative data. Additional statistical analyses will be conducted, per the pre-analysis plan,[3] at the conclusion of the study and will be presented in a final report. In quantitative analyses of Strands I & II, income volatility was calculated by the coefficient of variation, as used by the U.S. Financial Diaries study. To determine the coefficient of variation, we divided the standard deviation of monthly income by the mean of monthly income (Morduch & Siwicki, 2017). Between and within subjects effects of the SF-36 and Kessler 10, our measures of psycholog-ical distress and physical functioning, were tested with a t-test at baseline in December 2018 and in February 2019. Descriptive statistics were calculated for employment changes and financial wellbeing. In qualitative analyses of Strands I & II, thematic analysis informed by structural coding was used to capture social network relationships and decision pathways were used alongside value/affect coding (Saldana, 2009) to determine how participants interpret receipt of cash in the context of stigma and shame ordinarily associated with accessing benefits (Keene, Cowan, & Castro Baker, 2015).

[3] https://www.stocktondemonstration.org/wp-content/uploads/2019/08/SEED-Pre-analysis-Plan.-8.6.19-1.pdf

Qualitative Methodology

There were three stages of qualitative data collection and analysis in year one: open-ended questions on the baseline survey, semi-structured interviews after intake, and semi-structured interviews throughout the first year with members of the treatment group.[4] Interviews were also conducted with the control group and are part of ongoing research activities. All qualitative methodology was theoretically rooted in a social stress model with a specific focus on scarcity and strain (Mani, Mullainathan, Shafir, & Zhao, 2013; Shah, Mullainathan, & Shafir, 2012).

Stage 1:

Open-ended questions were included in the initial baseline survey before recruitment respondents were randomized into treatment and control. The prompts were informed by the literature on deservedness, shame, and blame associated with the safety net (Baumberg, 2016; Seccombe, James, & Walters, 1998; Tach & Edin, 2017). These open-ended sections were designed to (1) guide protocol development for the semi-structured interviews, (2) guide text-based data collection, (3) start identifying household decision-making patterns, and (4) determine how guaranteed income may be interpreted differently than safety net benefits. Responses (N= 478) were recursively coded in Dedoose following Braun & Clark's (2006) five phases of thematic analysis. This included three rounds of comparative coding using descriptive codes for substance (Saldana, 2009), emotion codes capturing decision-making (Goleman, 1995), and values codes reflecting public discourse literature.[5]

Stage 2:

After respondents were randomized into treatment and control, SEED program staff invited potential members of the treatment group for 1:1 intake sessions in a community-based setting.
All recipients who enrolled into the treatment group received invitations to participate in a semi-structured interview as a component of SEED's implementation. Thirty-six consented. Interviews were 15-20 minutes long to minimize participant fatigue, digitally recorded, and professionally transcribed. The protocol incorporated questions on general demographics, trust, social networks, program uptake, and decision-making. Thematic analysis at the semantic level was conducted in Dedoose following the same phases used in stage one (Braun & Clark, 2006). The codes used in this phase represented an extended version of those used in stage one. The additions included architectural codes capturing sequence and decision-making, and revised value codes capturing one's perspective of public discourse on deservedness (Saldana, 2009).

[4] Open-ended questions were also asked during text-based data collection. These will not be reported on until the conclusion of the study as they are part of on-going research activities.

[5] Early qualitative findings from stage 1 were presented at the 2020 Society for Social Work and Research conference. Castro Baker, A., West, S., Addo, M., Carlson, M., & Elliott, S. (2020). Renegotiating the Social Contract: Perceptions of Deservedness in a City-Led Guaranteed Income Experiment. Society for Social Work and Research. San Francisco, CA.

Stage 3:

All members of the treatment group were invited to participate in a semi-structured interview approximately halfway through the first year of treatment. This included targeted outreach to those who indicated prior or current experiences with the social safety net to ensure adequate representation from that group. Recruitment ceased when the target sample of 50 was reached. The aim of stage three was to understand the strategies, processes, adaptations, and sense of agency over one's future associated with guaranteed income. Interviews were digitally recorded, professionally transcribed verbatim, and lasted one to three hours depending on how people answered questions. Most were interviewed in their homes, but some elected to interview in a community-based setting to maximize privacy. Two individuals elected to do their interviews over the phone when personal plans changed at the last minute. Constant comparative memo-writing occurred throughout the entire interview and analysis process (Charmaz, 2014; Strauss, 1987). The interview protocol incorporated prompts on process, meaning-making, strategies, pooling of material and immaterial resources, trust, and social networks. The original 5 stage thematic analysis (Braun & Clark, 2006) that was employed in stages 1 and 2 was altered during codebook development based on the first two stages of analysis and early quantitative signals. In keeping with the iterative aspect of a mixed-methods approach (Tashakkori & Teddlie, 2008; Teddlie, Tashakkori, & Johnson, 2008), we adjusted our approach to incorporate grounded theory for latent analysis (Charmaz, 2014) alongside thematic analysis at the semantic level. This methodological approach was chosen when analysis in stage 1 and 2 indicated that recipients were experiencing guaranteed income as an unfolding phenomenon that lacked common language and shared understanding (Charmaz, 2014). The final codebook included process codes, values codes, focus coding (Thornberg, Perhamus, & Charmaz, 2014), and theoretical coding (Glaser, 1978; Charmaz, 2014). All coding occurred in Dedoose.

Year 1 Findings

Aggregate Spending

Each month, aggregate spending data were collected from the prepaid debit card to determine how recipients spent the $500. Those data were categorized into merchant category codes (MCC) that corresponded to the transaction type. For example, Costco had a MCC of "wholesale clubs" and was categorized as "sales or merchandise." Safeway had a MCC of "supermarket" and was categorized as "food."

Consistently, the largest spending category each month was food, followed by sales/merchandise, which were likely also food purchases at wholesale clubs and larger stores like Walmart and Target. Other leading categories each month were utilities and auto care or transportation. Less than 1% of tracked purchases were for tobacco and alcohol. The table below shows the percentages of tracked disbursements in each spending category, starting with the first disbursement in February 2019 and ending one year later.

	Month						
Category	**Feb 19**	**Mar 19**	**Apr 19**	**May 19**	**Jun 19**	**Jul 19**	**Aug 19**
Food	36.11%	34.11%	33.65%	39.53%	35.54%	34.18%	38.82%
Sales/Merchandise	24.20%	24.56%	24.09%	21.23%	21.27%	21.14%	18.08%
Utilities	11.78%	10.50%	10.42%	11.76%	7.80%	9.12%	9.48%
Auto Care	9.25%	9.05%	10.19%	9.39%	10.54%	11.23%	11.64%
Services	6.70%	8.37%	8.64%	7.54%	9.12%	6.43%	7.51%
Transportation	3.02%	1.89%	2.48%	2.40%	4.38%	2.54%	2.62%
Insurance	0.55%	4.42%	3.97%	2.14%	2.72%	2.66%	3.42%
Medical	2.23%	4.72%	3.19%	3.50%	3.81%	2.28%	3.38%
Self Care/ Recreation	3.97%	0.81%	2.57%	1.61%	3.46%	3.11%	2.97%
Education	1.95%	0.47%	0.38%	0.66%	1.12%	0.58%	1.63%
Donation	0.25%	1.11%	0.41%	0.25%	0.24%	0.74%	0.46%
Monthly Avg	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**

	Month						
Category	**Sep 19**	**Oct 19**	**Nov 19**	**Dec 19**	**Jan 20**	**Feb 20**	**Monthly Avg**
Food	39.37%	35.26%	37.74%	33.75%	35.05%	41.76%	36.92%
Sales/Merchandise	22.55%	17.35%	21.46%	25.08%	21.31%	21.71%	22.70%
Utilities	11.23%	14.02%	10.26%	6.07%	12.43%	8.74%	11.34%
Auto Care	10.77%	8.61%	9.18%	8.60%	7.03%	8.70%	8.77%
Services	5.30%	8.60%	7.39%	4.41%	9.08%	4.98%	6.90%
Transportation	0.34%	4.53%	3.79%	10.85%	4.88%	3.99%	3.45%
Insurance	2.90%	5.08%	5.12%	3.64%	3.09%	2.11%	3.28%
Medical	3.29%	3.00%	2.27%	3.68%	2.38%	4.63%	3.06%
Self Care/ Recreation	3.18%	2.02%	2.24%	2.91%	2.23%	1.79%	2.09%
Education	0.59%	0.51%	0.41%	0.37%	1.73%	0.50%	0.83%
Donation	0.47%	1.01%	0.15%	0.63%	0.79%	0.09%	0.65%
Monthly Avg	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**

Transfer Patterns

Over the year, approximately 40% of the money loaded to the prepaid debit card was either transferred to a pre-existing bank account or withdrawn as cash. Analysis of narrative data indicates that these patterns are attributable to rational financial behavior. The way people moved money off of the card reflected their prior experiences in the market and prior strategies for avoiding risk while managing household needs. Participants described four reasons for transferring the money off of the debit card. First, some preferred relying on existing relationships with financial institutions that they already utilized for household budgeting and paying bills. This prompted some to transfer a portion of the money to their primary account, allowing them to manage all income in a single place. Second, others exchanged the $500 for cash, allowing them to pay rent, divide commonly held bills among family members, or for covering other bills to local payees that do not accept electronic payments. Third, a pervasive lack of trust in financial services in the community and prior experience with predatory actors motivated some to quickly remove money from the card. Stockton, like many racially and ethnically diverse communities, has a concentration of predatory financial services, like payday lenders, embedded in non-white and lower income neighborhoods (Mapping Financial Opportunity, 2020). The community experience of ongoing wealth extraction, both through those services as well as the foreclosure crisis, have rightly primed the community to be wary of any financial services; and, while SEED was created in coordination with community members, and widely publicized by the Mayor's Office, many recipients still worried the program was a scam. Finally, prior to SEED's launch, Ontario's basic income program was cancelled two years early and covered extensively by the press (Frazee, 2018). Recipients feared that if Ontario could end abruptly, then SEED might follow suit.

Pooling Behaviors, Time Scarcity, and Prioritizing Self

Semi-structured interviews highlighted patterns in pooling behaviors and shifts in time among families and social networks in ways that the aggregate data masks. Pooling references the ways households combine and allocate income and resources toward expenses within the home, but the vast majority of pooling research focuses on married or intimate cohabiting partners (Lyngstad, Noak, & Tufte, 2010; Vogler 2005; Vogler, Wiggins & Brockman, 2006). In this research, we extended our analysis beyond pooling among couples to include social ties participants self-identified as members of their reciprocal pooling network, which is far more reflective of how many get by. Although the majority of SEED recipients interviewed chose to keep their participation anonymous from their friends and family, a small minority chose to tell their partners, spouses, parents, or a close confidant. Regardless of whether or not someone kept their participation silent, their pooling networks shaped decision-making pathways and strategies. The $500 spilled into their extended networks in material and immaterial ways that alleviated financial strain across fragile networks and generated more time for relationships. For those with more financially stable family networks, less pooling behavior occurred.

The most common spillover shifts participants described surrounded food and unpaid care work. As reflected in the aggregate spending data, the majority of money spent on the debit card surrounded food. The narrative data highlighted patterns of how families stretched this food to patch holes in the safety net and their networks. Participants regularly described finally being able to afford enough food to cover their household for the entire month, when they previously ran out when monthly food stamps limits were met or when they did not receive enough hours at work. Before SEED, these households would then either shift the quality of food they purchased or borrowed from family and friends who were also running low.

Sarah

“If I fall who's catching me?”

Sarah is a woman in her 60s who works as a CNA. She spends a large portion of her time caring for her brother, who sustained a traumatic brain injury after an accident. Sarah’s brother was able to buy a property with two small houses for him and Sarah with a lump sum payment he received after the accident. Since then, he has experienced severe mental health symptoms, such as paranoia and insomnia. She is responsible for making sure he takes his medication and helping him maintain personal hygiene, as well as staying on top of household duties like getting groceries and paying the mortgage and utility bills. When her brother's symptoms are particularly severe, Sarah has to miss work to stay home with him and make sure he is safe because she is the only person he trusts. At times, Sarah has had to miss work for up to a week to care for her brother, which drastically affects the amount of money she sees on her paycheck. While receiving the $500, Sarah has used SEED to help her siblings buy school clothes for their children and to help her daughter-in-law pay for car-insurance. However, no one in her network knows she is participating in SEED and using the money to assist them. The $500 has given Sarah the opportunity to start considering how to balance her own needs with her deep-seated belief in the importance of giving. Her goal for the SEED funds is to start a savings account, potentially get a working car, and put some money away for herself in case of an emergency.

In other words, stabilizing food security in just one house with the $500 generated echoes of food security for those they ordinarily borrowed from. The $500 also assisted recipients with stretching resources across their networks to cover the needs of aging or ill family members, material needs such as school or sports equipment, and transportation to and from doctor’s appointments they would otherwise skip. Unsurprisingly, these strategies were more commonly utilized by women who traditionally bear most of the burden of unpaid care work (Abramovitz, 2018).

Narrative analysis also highlighted how freedom from constant preoccupation with scarcity spending shifted how recipients utilized their time, functioned in relationships, and participated in meaningful activities that Jake describes as “normal things that a lot of people take for granted.” While these trends remain invisible in the aggregate spending data, participants regularly articulated that the $500 generated time and funds to participate in American life in ways they would be unable to otherwise. Nicole described her time changing this way,

“I’m able to read and write my poetry, and spend time with my Mom...You have time. More time to use your imagination, decorate, take time with cleaning, try out recipes, watch a nice movie with someone, call your loved ones and give them encouragement. Everyone needs encouragement.”

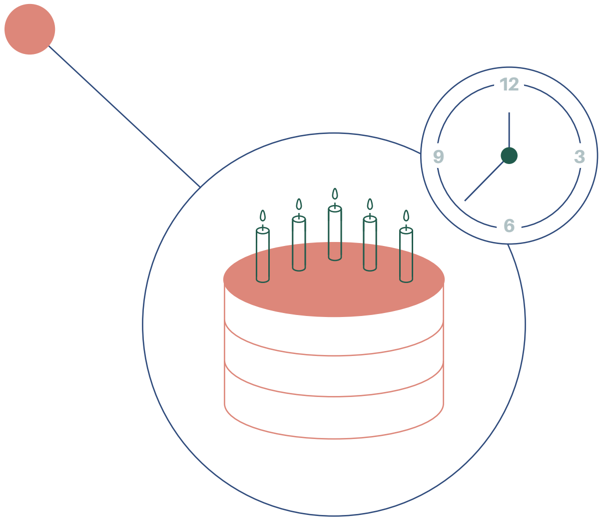
Parents articulated newfound time and ability to engage with their children in small, but normal rights of passage that generated dignity and quality of life. “Watching tv with my kids instead of yelling,” “I can breathe and do homework with them,” “take your kids to the movies,” “be able to say yes to the ice cream instead of no. My kids have always heard no.”

Penelope

"I'm just making the minimum payments on my bills... so, to help him out, because my priority is help...."

Penelope is a middle-aged woman who lives with her husband. She has a daughter in her mid-twenties who lives and works in Sacramento. Her family moved to Stockton from the Bay Area when she was in her late teens. Penelope lived in Sacramento as a single-mother while her daughter was growing up, and moved back to Stockton in 2016 when she got married. She uses the $500 to make credit card payments and support her 78-year-old father, who lives nearby in Stockton in a fairly upscale neighborhood. Penelope remarks that people might assume her father is well-off due to where he lives, however, he is struggling to pay off his late-wife's medical bills with his limited social security income and retirement funds. Penelope and her father cared for her mother from the time she was diagnosed with a chronic illness in 2006 until her death in 2015. Penelope was responsible for bathing her mother and taking her to appointments. She says her mother "trusted her with her life" while she was battling her illness. While she said caring for her mother felt "automatic" and "natural," the experience was difficult, and especially tough for her father, which meant that Penelope shouldered the majority of care taking responsibilities. Penelope worked in the medical field for a long time. She held both administrative and clinical positions as a nurse and later pharmacy technician. When a back injury she sustained administering CPR was further compounded by a car accident, Penelope was forced to stop working due to debilitating chronic pain. She is currently receiving permanent disability benefits. Penelope makes the minimum payment on her own bills so that she can help her father pay for his expenses. She comments that if she knew she would be receiving the $500 forever, she would give the entire payment to her father. She describes her family as a "circle" when it comes to sharing resources and says that they will show up for each other in turn when there is a financial emergency. Caring for others is a large part of Penelope's personal and professional identity and the $500 has enabled her to feel more comfortable engaging in the resources sharing that were central to her life before SEED.

The expansion of time and the ability to afford things like birthday cakes and spending time with friends socially when they otherwise could not were common refrains that highlight how financial scarcity generates time scarcity within households and relationships.



Jake

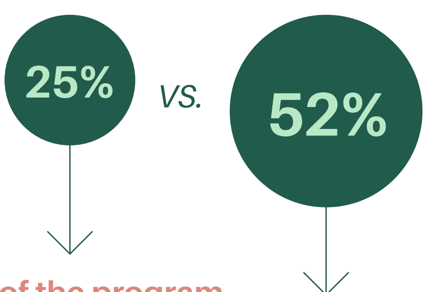
"I would still survive without this money but it, it makes life bearable."

Jake is a man in his early 30s who works as a manager at a wholesale supply company in Stockton. He regularly works 12-14 hours a day; however, he still struggles to make ends meet. He was born and raised in Stockton and has experienced the increased cost of living firsthand - his first apartment was around $600 a month and now he pays $1,300 - $1,400 in rent. He primarily devotes the $500 to his monthly truck payment. Previously, he was spending most of his income on bills, but the introduction of the $500 and the single burden of the car payment that it alleviated has given him more breathing room financially. Jake feels less worried about spending time and money on social outings with friends, whereas in the past, he would watch other people go and stay home so that he didn't have to be "that person with no money out there." He says the biggest impact of the $500 for him has been the opportunity to do more "just normal things that a lot of people take for granted" like going out for dinner with his mom or buying her a birthday present. Jake works long hours in order to pay his bills, which, before the $500, meant that his time and budget for doing anything but surviving was limited. While he still works the same long hours, SEED has allowed Jake to participate in more of the small social rituals that make life meaningful. For Jake, the $500 eased some financial pressure, and in turn, created more space for relationships and activities that have improved his quality of life.

Finally, women who spend much of their life and time performing unpaid care work within their networks described how the twin forces of alleviating financial stress alongside an infusion of time allowed them to prioritize themselves in ways they ignored for years. In many cases this was reflected in expected ways such as catching up on dental work and preventative medical care. However, it also unexpectedly provided newfound freedom to hear and center their own needs, desires, and wants in ways that improved their quality of life - fixing one's own car instead of someone else's; money for spending time with friends instead of diverting everything for children or extended kin. Mona bought diapers for her grandchildren and an adequate amount of feminine hygiene products for the first time in months. Like many, she ordinarily bypassed meeting her basic hygiene for her grandkids. Bunny purchased new shoes for herself while paying someone to mow her grass rather than having to do it under a blazing Central Valley sun with health limitations. What stands out when women describe these spending shifts is how clearly they articulate it as focusing on themselves because they desire to after spending extensive time and money caring for others for free. These women are listening to and prioritizing their own desires and well-being because it is something they crave on its own. This stands in stark contrast to engaging in self-care so one can perform yet more care work at the expense of their own well-being and sense of self. In Sarah's words, she can "focus more on myself....To focus on me and get everything I need to be paid in full," while Bunny says, "I want to make myself happy more. I want to be more for myself."

Income Volatility and Financial Wellbeing

One year into the program, the treatment group demonstrated less month-over-month income volatility than those in the control group. The control group experienced nearly 1.5x more income volatility than the treatment group - the treatment group's income fluctuated by 46.4% monthly while the control group experienced a 67.5% monthly income fluctuation. These findings are consistent with findings from the U.S. Financial Diaries, which reported greater month over month volatility for lower-income households (Hannagan & Morduch, 2015). In addition, we find that households receiving the intervention were better positioned over time to cover a $400 unexpected expense with cash or a credit card paid in full than the control group. At the start of the program, only 25% of recipients would pay for an unexpected expense with cash or a cash equivalent. One year in, 52% of those in the treatment group would pay for an unexpected expense with cash or a cash equivalent. Comparatively, 25% of the control group would pay for an unexpected expense at baseline with cash or a cash equivalent. One year in, only 28% of those in the control group would pay for an unexpected expense with cash or a cash equivalent. The treatment group was in a more stable financial position than the control group one year after receiving guaranteed income, as shown by Real Madrid's story.



At the start of the program, only 25% of recipients would pay for an unexpected expense with cash or a cash equivalent. One year in, 52% of those in the treatment group would pay for an unexpected expense with cash or a cash equivalent.

Real Madrid

Real Madrid is a 42-year-old immigrant. He came to the United States in 2016 from his war-torn hometown in the Middle East and North Africa (MENA) region by way of another Arab country, joining his family that sought refuge in Stockton, California before him in 2001. For Real Madrid, navigating the "American life" underscores a conflict between suitable employment that carries dignity and pride, and the hardships of living in scarcity and lack of "straight" or honest work that pays a survival wage. As the primary caregiver for his disabled father and sister, he was soon faced with either taking part in illicit work or joining college to get a degree in real estate, a field in which he has about 25 years of experience back home but cannot practice here. Real Madrid took the risk of enrolling as a full-time student to earn a certificate in Real Estate relying entirely on his father's Supplemental Security Income (SSI), sister's food stamps, and the financial aid and student loans for which he was eligible as the only sources of income and financial support. One day, while on his daily commute to run some errands using public transportation, since he does not have a car or a driver's license, he heard about SEED on the radio and decided to respond to SEED's letter accordingly. Getting the USD 500 on a monthly basis helped him to focus his attention on "having a decent job" after completing his graduation requirements while taking care of his family. It ensured that the plans for his vocational trajectory are being embraced, polished, and executed. SEED not only enabled him to stay in school and acquire his anticipated certificate, it also allowed him to continue his education after applying for an Associate Degree in Business Administration.

Psychological distress and physical functioning

The Kessler 10 is a widely used instrument that measures psychological distress based on questions about anxiety and depression. Scores can range from 10 to 50, with higher scores indicating more severe psychological distress. Scores less than 20 indicate a person is likely to be well, and scores 20-24 indicate a mild mental health disorder (Kessler et al., 2002). T-tests of the Kessler 10 indicate the treatment group reported lower incidence of anxiety and depressive symptoms than the control group at the fourth observation beginning in February 2020, one year after randomization. At the first observation, the treatment (M=21.28, SD=9.03) and control (M=20.72, SD=8.97) group scores on the Kessler 10 were not significantly different [t(303)=.541, p=.58)]. At observation four, mean scores for the control group were M=21.15, (SD=10.55) and M=18.43 (SD=8.66) for the treatment group, indicating a nearly significant change [t(184)=-1.92, p=.056)]. The effect size for this change, measured as Cohen's *d*, was -.282, a relatively small effect. When the control group was compared to themselves as a baseline, there was no significant change in scores on the Kessler 10 [t(86)=-.997, p=.322)]. However, the treatment group showed significant improvement in scores when compared to themselves at baseline [t(85)=2.732, p=.008)]. Cohen's *d* for this effect was .29, again a small effect. Taken together, these findings suggest that the treatment group experienced clinically and statistically significant improvements in their mental health that the control group did not - moving from likely having a mild mental health disorder to likely mental wellness over the year-long intervention.

The Kessler 10

The Short Form Health Survey 36, developed by the RAND corporation, is a widely used instrument to measure overall health and wellbeing.
It includes 8 subscales: physical functioning, role limitations due to physical health, role limitations due to emotional problems, energy and fatigue, emotional well-being, social functioning, pain, and general health (Hays & Shapiro, 1992; Stewart et al., 1992). The scores range from 0 to 100, with 100 representing better health. At baseline, there was no significant difference in the treatment and control groups' scores on any of the 8 subscales.

One year after receiving the guaranteed income, the treatment group showed statistically significant differences in emotional health

(t(183)=14.85, p=.012), energy over fatigue (t(186)=7.30, p=.023), emotional wellbeing (t(191)=7.70, p=.022), and pain (t(189)=7.87, p=.047) when compared to the control group. Effect sizes in this comparison were slightly larger than detected in the Kessler 10. Cohen's *d* for emotional health was .370, .335 for energy over fatigue, .332 for emotional wellbeing, and .283 for pain. Jim & Pam, a couple in the treatment group, share their story about the interaction between financial strain and emotional and mental health.

Jim & Pat

"So to me this is the best of times... 'cause we're all together." - Jim

Pam and Jim are a couple in their late 20s/early 30s who have lived in Stockton for most of their lives. They have three school age children, two of whom have been diagnosed with developmental delays. Jim recently completed his bachelor's degree in criminal justice and hopes to work with youth in programs aimed at preventing them from entering the criminal justice system. Pam and Jim save money to take their kids on vacation twice a year. In fact, after some trips to a theme park one of their sons, who was previously non-verbal, started memorizing maps and socializing more. Pam says, "now he does not stop talking (laughs)." Pam and Jim have struggled with the restrictions of the social safety net. Jim likens the process of applying for and receiving benefits to jumping through "fire hoops." They received benefits like cash assistance and MediCal on and off depending on their employment situation, which made it difficult for them to build a strong financial foundation as their eligibility for benefits would change when they started to earn more income through work. Around the same time that they began participating in SEED, they were approaching the 48-month lifetime limit for cash assistance and Jim was finishing school and looking for jobs. He says, "We had our backs against the wall." Stress about their financial situation and their childcare responsibilities contributed to a growing feeling of anxiety and they both started having panic attacks (though Pam says "not at the same time luckily"). They primarily use the SEED funds to pay down their credit card bills. Since receiving the $500, they report that their anxiety has greatly decreased and they do not fight as much as a couple. In Pam's words "I had panic attacks and anxiety. I was at the point where I had to take a pill for it. And I haven't even touched them in awhile. I used to carry them on me all the time."

Agency, Risk Taking, and Freedom

The final research question regarding how guaranteed income may generate agency over one's future was categorized into two domains: 1) changes in employment and risk taking, and 2) freedom from forced vulnerability, which we conceptualize as circumstantially coerced trust or dependence in people, social ties, or systems out of necessity and lack of choice. In February 2019, 28% of recipients had full-time employment. One year later, 40% of recipients were employed full-time. In contrast, the control group saw only a 5 percentage point increase in full-time employment over the same one-year period - 32% of those in the control group were employed full-time in February 2019; one year later, 37% of control group participants were employed full-time. Though these findings cannot point to larger labor market trends, when integrated with qualitative data, they do lend insight into how individuals leveraged the $500 monthly payment to improve employment prospects. Shifts in employment patterns were tied to removing material barriers to full-time employment and removing time and capacity limits created by scarcity and precarity. Material barriers included the ability to reduce the number of part-time shifts or gig work in order to apply for stronger positions. This included completing internships, training, or coursework that lead to full-time employment or promotions, or reallocating resources in a way that facilitates seeking better job prospects. For example, one man in his mid 30s had been eligible for a real estate license for more than a year, but could not afford taking the time off work to complete it. With the $500, he says that his life was "converted 360 degrees… because I have more time and net worth to study… to achieve my goals." As reflected in the spending data, financial scarcity generates time scarcity. Simply put, when every dollar of wage work is allocated for bills before it is earned, most cannot afford to skip work or take necessary steps toward better employment structurally trapping them regardless of individual effort. While these constraints are widely studied as

Chelsea

"I stayed in a bad marriage for longer than I should have because I didn't have the funds or the means to leave."

Chelsea spent most of her adult life in Stockton, is a mother of two young children and laments that she worked hard to find an apartment that felt both safe and affordable, only to have the landlord continue increasing the rent. She escaped an abusive marriage a couple years ago, and is the sole provider for her children. She notes that had something like SEED came along sooner in her life, she would have been able to leave that abusive relationship several years earlier. In addition to being a Mom, she works full-time plus frequent overtime to make ends meet. When she first learned she would be receiving the $500, she planned to use the money to get a few months ahead on her daycare payments for her two kids since daycare is a major expense. However, just before the first payment, Chelsea's car blew its engine. Chelsea had been living paycheck to paycheck and had limited options for securing transportation to get to work, so Chelsea took on a costly title loan on a car so she could keep getting to her job. When that car broke down, Chelsea had no savings or viable option for buying even a used car, and ended up leasing a car so she could get back to work as soon as possible.

By the time disbursement began, Chelsea had to make a new plan of immediately putting the Guaranteed Income each month toward making payments for both the broken down car that sits useless, and the car she is currently leasing and driving to work. Chelsea explains that after making those monthly car payments, and using her salary to cover other expenses, the $500 provides enough that there is a little left over each month. Chelsea uses that small amount of "leftover" SEED money each month to do special little outings with her kids, like taking them to see a movie or go to a water park—fun activities that previously would have seemed frivolous or irresponsible on her shoestring budget. Chelsea explains that having this new freedom to spend even a small amount of the $500 on occasional outings with her children is a special newfound joy.

limits for saving and asset building (Sherraden et. al, 2015), these findings indicate that it may also limit how workers react to local job markets.

The alleviation of constant financial strain also generated increased bandwidth for goal-setting and risk-taking, both of which were previously limited by scarcity. In Kent's words guaranteed income means, "you can take so much risk...The only reason I got the internship was because of me taking the risk of having to quit a job before and knowing that I have that money. I could sustain myself until this new opportunity came around, and I was able to take it." However, the burden of unpaid care work created a ceiling on risk-taking for some women supporting networks with significant needs left unmet by the market and safety net. In some cases, the strategies people used for survival were explicitly articulated and readily described. But, more often than not, people spent so many years battling scarcity that resilient survival strategies functioned as implicit ways of being and getting by. Recipients carried these strengths into SEED and, as bandwidth increased, capacity for risk-taking, new goal-setting pathways, and some freedom from forced vulnerability emerged. For more than 100 years, the social science literature has established that one way those living on the economic margins survive is by relying on strong networks and social ties (Eden & Lein, 1997; Engels, 1892; Du Bois, 1899; Kornblum, 1974; Raudenbush, 2016; Stack, 1974). While the experience of poverty does not guarantee the presence of a strong network (Offer, 2012; van Eijek, 2010), and strength of ties for escaping rather than surviving poverty remains a matter of debate (Desmond, 2012), we do know that drastic increases in poverty, austerity, and rising inequality constrain choice and undermine formation of strong social ties (Small & Gose, 2020). The narrative data underscored these dynamics and illustrated how living with constant financial strain creates forced vulnerability, dependence, and trust in people you may not want to engage with or in systems that invite unwanted surveillance into your household. As one Mom put it, "poverty means lack of choice. You're forced in ways you don't want to be." Or, as Jada describes, feeling compelled by circumstance to "choose" between terrible options. In her case this means "opting" to live in unsafe housing she calls a "cave" with broken appliances, constant vermin, and an absentee landlord rather than living in a nicer place with family members whose presence invites more unpaid care work and difficult relationships.

In contrast, chosen vulnerability and interdependence hinges on agency, self-determination, and authentic trust in the ties you actively choose and rely on. Once basic needs were met and scarcity dampened, participants described small, but meaningful pathways out of reciprocal ties of vulnerability they desired freedom from in favor of chosen vulnerability and authentic trust defined by choice and a sense of safety. Unlike forced vulnerability that can invite surveillance and constrained dependence, Callie describes chosen trust, interdependence or vulnerability as, "putting your all into something and not having to worry about something happening to you from it." This included the ability to reduce asking for money or resources from friends and family that people had strained or difficult relationships with, and to limit time in and with relationships they remained in under duress. While limited, these findings indicate the potential for guaranteed income to bolster self-determination and a sense of agency.

28%

In February 2019, 28% of recipients had full-time employment.

One year later, 40% of recipients were employed full-time.

40%

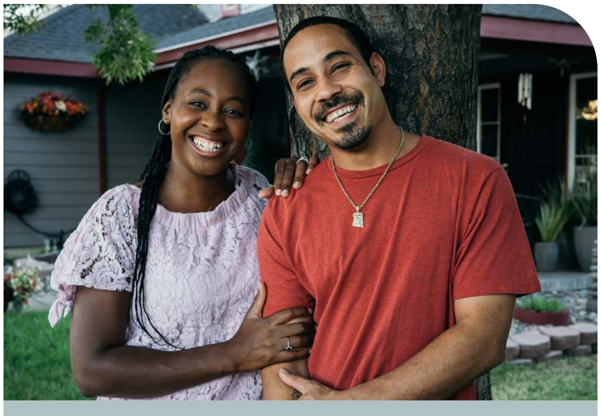
Implications

For Replication and Practice

As additional guaranteed income programs emerge across the country, SEED serves as a human-centered model to follow. Guaranteed income demonstrations, for reasons mentioned elsewhere, serve as an exercise in trust. To build trust with participants, SEED maintained constant communication and put a premium on establishing relationships between staff and recipients. SEED staff employed a number of methods, including phone calls, text messages, emails, physical mail, and, if needed, in-person home visits. We maintained a two-way channel of communication: (1) the SEED team sent a message prior to each disbursement and research activity, and (2) recipients reached out to the team with questions about their debit cards, or even to share messages about how they were using the $500 disbursement. Communication was more frequent with those in the storytelling cohort, with staff inquiring about media interest and sharing coverage. Further, program staff not only ensured the completion of research activities, but also checked in on recipient well-being and positioned themselves as a resource for recipients as they approached recertification for other benefits.

SEED also centered recipient agency and self-determination . As such, we practiced ongoing consent with recipients across all aspects of the program and recipients were, at any point, allowed to leave the program. For example, participation in research activities is highly encouraged and incentivized through compensatory gift cards, but no aspect of the research is mandatory and members of all groups may choose to exit the research at any time. For those in the storytelling cohort, ongoing consent also entails choosing how frequently they engage with the media and which opportunities they accept. Guaranteed income programs using a RCT evaluation may benefit from approaching control group engagement with the same care and attention as treatment group engagement, beginning during the earliest phases of planning. SEED sought to ensure that all participants in the demonstration understood their role in the success of the pilot. Messaging and communication that consistently highlights and reinforces control group participation as equally important to the treatment group, as well as clear communication about the group assignment process, and the impact of control group data collection activities, may help participants feel ownership over the process and agency, regardless of which group they are assigned.

Finally, guaranteed income pilots must elevate community voice. Key design decisions, including disbursement mechanism and timing, were made in consultation with members of the Stockton community who were familiar with economic insecurity. In doing so, SEED designed a program that was responsive to Stockton's unique needs and landscape. Activities like town halls, public data releases, also promoted program transparency and ensured that Stockton residents knew that research was being conducted in tandem with, rather than on, the community.



For Policy

The first year findings of SEED are promising, showing a causal connection between guaranteed income and financial stability, and mental and physical health improvement. The mixed methods RCT approach not only allowed SEED to detect these quantitative effects, but to understand how guaranteed income operates alongside the existing social safety net, how recipients maximized the $500 under extreme resource constraints, and how guaranteed income may promote individual freedom and agency.

Yet, guaranteed income is not a cure all for the consistent, market-driven obstacles that prevent many American households from achieving stability and health.

We found that the $500 made making rent payments, covering childcare, and taking care of medical needs more bearable for recipients, but it was not nearly enough to cover the exorbitant costs of these necessities.

This means that guaranteed income should not be considered as a singular approach for household stability, but rather as one policy option to be implemented alongside others to shore up market failures. Additional policies to implement alongside a guaranteed income include: protection against predatory financial actors and instruments like caps on adjustable interest, second-chance banking, third-party targeting of financially vulnerable populations, and exorbitant fines and fees from the criminal justice system; address the unique barriers that women face in the market through paid family leave and universal child care; mitigating the cost of housing through rental assistance, tenant protections, and increased supply of housing; and ensure that labor is fairly compensated through a higher minimum wage. All polices should help build an economy that works for everyone, and is rooted in equity for traditionally marginalized populations.

The COVID-19 pandemic has highlighted the need for a comprehensive safety net reform. Households are struggling more than ever to meet competing demands of online schooling, high risk work environments, and devastating losses of family members and friends. Guaranteed income may be immediately realized as recurring cash payments to allow families to mitigate infection risk and weather pandemic related income loss.

For Research

Additional research on guaranteed income is forthcoming, which will help refine policy options. There are a number of domestic guaranteed income pilots that launched around the same time as SEED, including Open Research's large multi-city pilot, Springboard to Opportunity's Magnolia Mother's Trust, and the multi-city Baby's First Years project. While each of these studies were launched with similar hypotheses, that guaranteed income may stabilize families and improve wellbeing, there were no modern studies of guaranteed income in the US to predicate those hypotheses.[6] These data presented in this report should be considered a preliminary insight into how guaranteed income may improve financial stability, health, and psychological outcomes. It should serve as a launching point not only for the final report of SEED, but for other communities running or preparing to pilot guaranteed income.

[6] The most recent RCTs of guaranteed income conducted in the US were the Negative Income Tax Experiments, which concluded in 1982.

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CITY OF LANSING
DEPARTMENT OF NEIGHBORHOODS, ARTS, & CITIZEN ENGAGEMENT
OFFICE OF FINANCIAL EMPOWERMENT

FINANCIAL EMPOWERMENT CENTER WARD REPORT

APRIL 2022

LANSING MICHIGAN
Andy Schor, Mayor

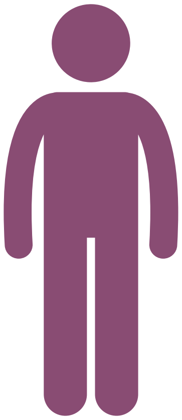
Financial Empowerment Center
Free One-on-One Financial Counseling

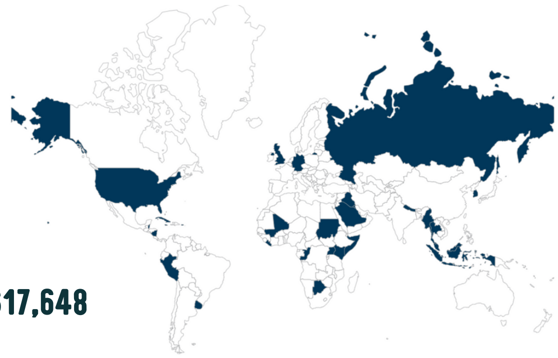
CristoRey Community Center

FINANCIAL EMPOWERMENT CENTER CLIENT DATA 2020-2022

Since 2020, the Financial Empowerment Center (FEC) at Cristo Rey Community Center has held 1,749 sessions for 460 Lansing residents. During the COVID-19 pandemic, the average sessions per client was 3.8, a 31% increase when compared to the all time average sessions per client. This increase represents the need for sustained financial counseling services during challenging times and highlights the FEC's ability to retain clients as they achieve outcomes over time.

FEC CLIENTELE SNAPSHOT





AVERAGE AGE: 41 YEARS OLD

60% FEMALE | 40% MALE

AVERAGE YEARLY HOUSEHOLD INCOME: $17,648

FROM 25+ COUNTRIES

47% WHITE | 42% AFRICAN-AMERICAN/BLACK | 1% ASIAN

FEC data from January 2020 - April 2022

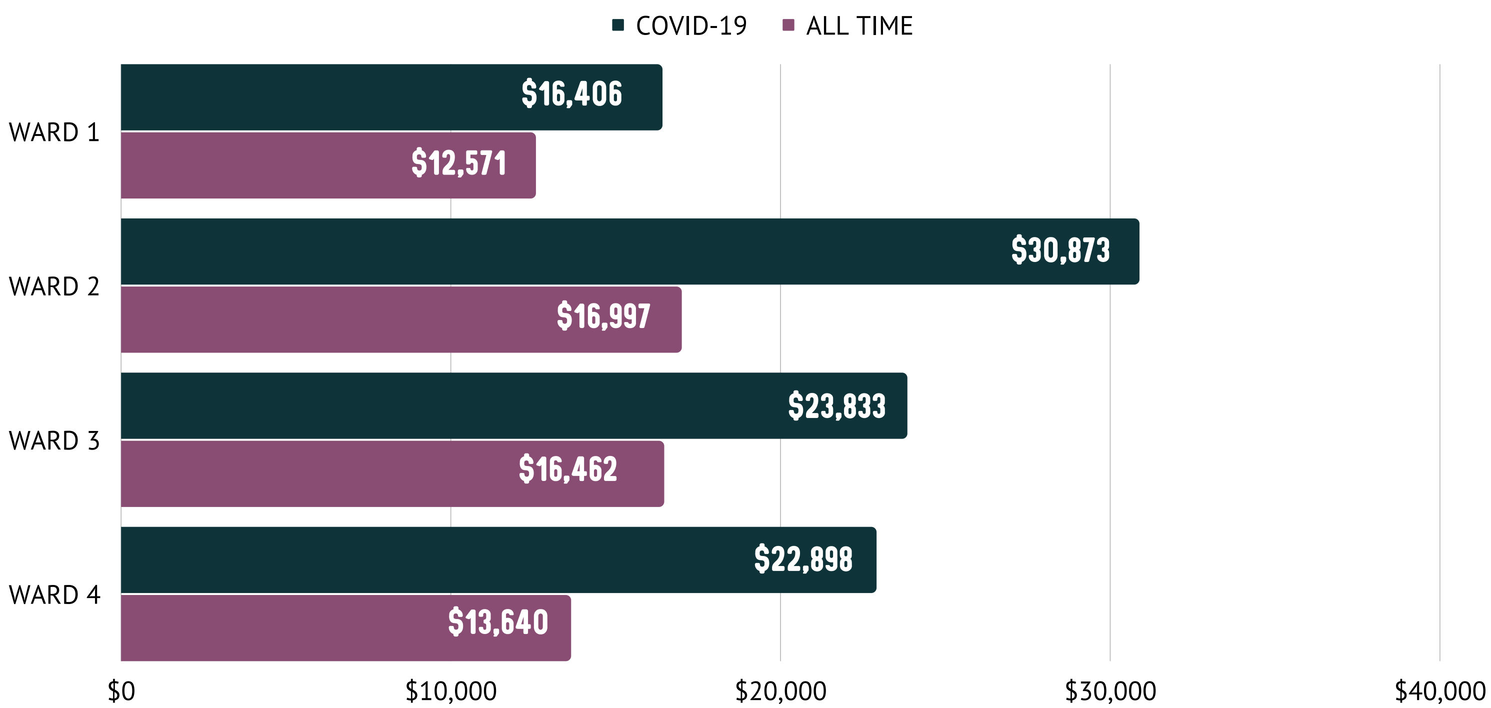
	CLIENTS	SESSIONS	AVG SESSIONS PER CLIENT
WARD 1	111	392	3.53
WARD 2	106	471	4.44
WARD 3	129	480	3.72
WARD 4	114	406	3.56
TOTAL:	460	1,749	3.80

FINANCIAL EMPOWERMENT CENTER CLIENT DEBT 2020-2022

In the past two years, the FEC has seen the average non-mortgage debt of clients increase, highlighting the financial impacts that the pandemic has had on Lansing residents. Since 2020, the average FEC client has approximately $23,431.72 in non-mortgage debt, an increase of 59% when compared to all time FEC client data.

AVG NON-MORTGAGE DEBT PER CLIENT

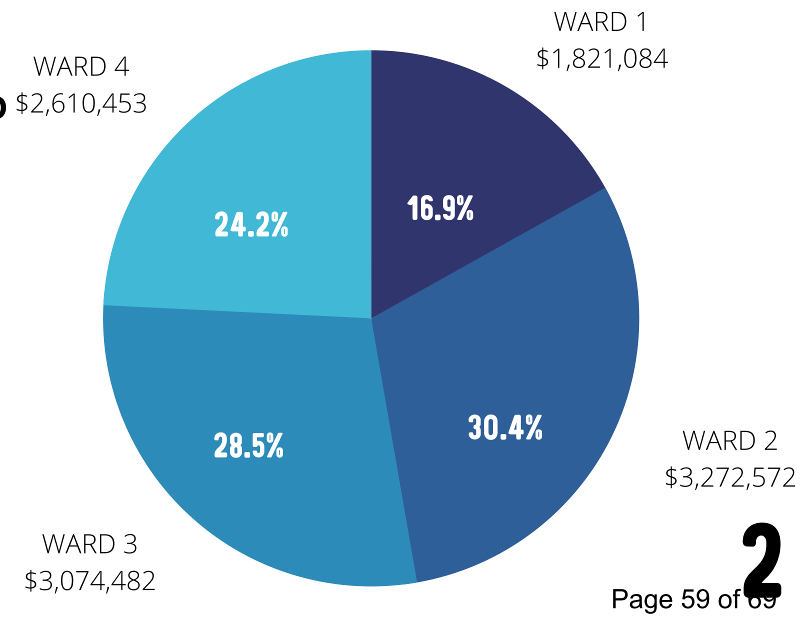
COVID-19 (2020-PRESENT) V. ALL TIME (2013-PRESENT)



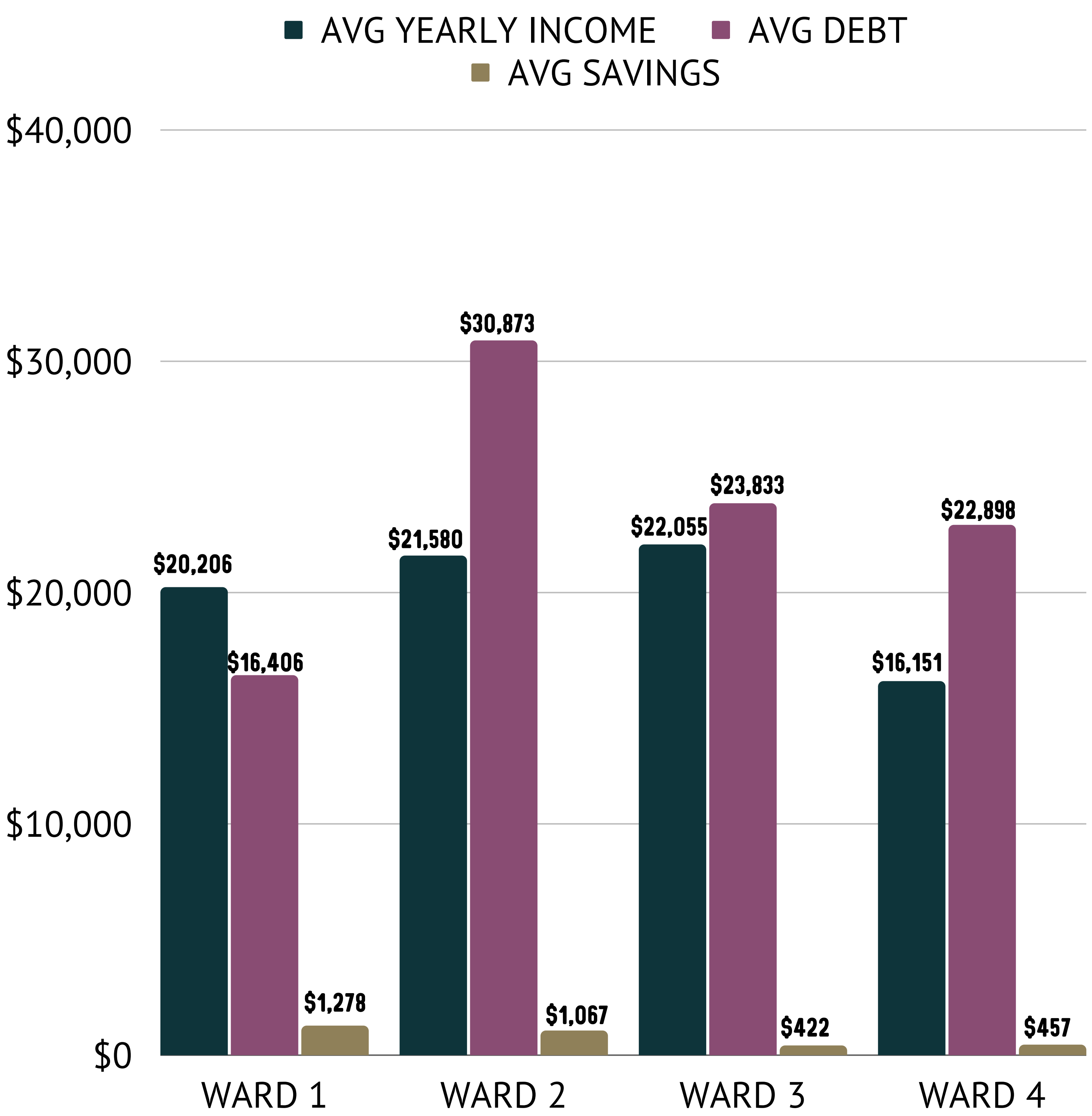
NON-MORTGAGE DEBT DISTRIBUTION BY WARD

COVID-19 (2020-PRESENT)

The FEC recognizes that a mortgage is an investment and, therefore, does not include the figure when tracking clients' debt. However, debt for FEC clients has still increased in recent years and can be especially burdensome when compared to the yearly incomes of FEC clients.



FINANCIAL EMPOWERMENT CENTER CLIENT INCOME & SAVINGS 2020-2022



BY THE COMMITTEE ON WAYS AND MEANS
RESOLVED BY THE CITY COUNCIL OF THE CITY OF LANSING

WHEREAS, the American Rescue Plan Act of 2021 (ARPA) was signed into law on March 11, 2021, establishing Coronavirus State and Local Fiscal Recovery Funds (CSLFRF) by appropriating $45,570,000,000 under to make payments to metropolitan cities; and

WHEREAS, under the formula established under ARPA, the City of Lansing was awarded $49,924,664 to be paid in two separate tranches of $24,962,332. The first of which was received by the City of Lansing on August 5, 2021 and the second of which will be available 12 months after the first payment; and

WHEREAS, Sections 602(c)(1) and 603(c)1 provide these funds may be used as follows:

A. to respond to the public health emergency with respect to COVID-19 or its negative economic impacts, including assistance to households, small businesses, and nonprofits, or aid to impacted industries such as tourism, travel, and hospitality; and

B. to respond to workers performing essential work during the COVID-19 public health emergency by providing premium pay to eligible workers of the State, territory, or Tribal government that are performing such essential work, or by providing grants to eligible employers that have eligible workers who perform essential work; and

C. for the provision of government services to the extent of the reduction in revenue of such State, territory, or Tribal government due to the COVID-19 public health emergency relative to revenues collected in the most recent full fiscal year of the State, territory, or Tribal government prior to the emergency; and

D. to make necessary investments in water, sewer, or broadband infrastructure.

WHEREAS, the Fiscal Year (FY) 2022 Budget adopted by City Council on May 16, 2021 anticipated the use of the first tranche, the vast majority of which was to be spent on revenue loss between the general fund and parking fund; and

WHEREAS, the FY 2022 budget amendment and FY 2023 executive budget recommendation as introduced March 28, 2022 postpone the need for federal dollars to support General Fund government services to the extent of revenue loss until FY 2023, allowing those dollars to be used immediately for other eligible uses to include $2 million for premium pay to eligible workers;

WHEREAS, the administration will provide for the consideration of City Council a proposed spending plan to demonstrate the administration’s intent in allocating funds, which is not to be considered a mandate to award pending final determination of eligibility and collecting the necessary information and agreements to ensure the proper and allowable use of funds.

WHEREAS, on October 15, 2021 the Lansing City Council accepted ARPA funds for the total amount of $49,924,664 and appropriated the first tranche of $24,962,332 to be used for the eligible purposes outlined in legislation consistent with the City's budget; and

NOW, THEREFORE, BE IT RESOLVED, the Lansing City Council approves the use of the second tranche of $24,962,332 for public health and economic impacts; provision of government services to the extent of the reduction in revenue to the City due to COVID-19; premium pay; and necessary investments in water, sewer, or broadband infrastructure;

BE IT FURTHER RESOLVED, that prior to the expenditure or reimbursement of ARPA funds for any use, the Administration shall determine whether or not a given use is eligible pursuant to the legislation or official guidance from U.S. Treasury, and shall document the basis for this determination along with the estimated expenditure and programmatic data required to fulfill the reporting requirements established by the legislation and U.S. Treasury.

BE IT FINALLY RESOLVED, the Administration is authorized to create appropriate accounts and to make the necessary operating transfers for the expenditure and control of the balance of the funds.

Organization	Program	Category	FY22 + FY23	FY23 + FY24	Program Total
Potter Park Zoo	2021 Lost Education Program	Economic Impact	$171,000		$171,000
Potter Park Zoo Total					**$171,000**
United Way	VITA Mobile	Economic Impact	$735,000		$735,000
United Way	LaunchPAD	Economic Impact	$52,500		$52,500
United Way	Grassroots Greenhouse	Economic Impact	$200,000		$200,000
United Way Total					**$987,500**
Office of Financial Empowerment	Marketing for OFE	Economic Impact	$100,000		$100,000
Office of Financial Empowerment	Guaranteed Income Pilot	Economic Impact	$500,000	$500,000	$1,000,000
Office of Financial Empowerment	Clear DWL balances	Economic Impact	$102,000		$102,000
Office of Financial Empowerment Total					**$1,202,000**
LEAP/LEDC	Lansing Equitable Economic Development	Economic Impact	$2,000,000	$2,000,000	$4,000,000
LEAP/LEDC	Façade	Economic Impact	$300,000	$200,000	$500,000
LEAP/LEDC	Corridor Improvement Authority	Economic Impact	$400,000		$400,000
LEAP/LEDC	Conversion start-up costs	Economic Impact	$100,000	$100,000	$200,000
LEAP/LEDC Total					**$5,100,000**
NAACP	Southside Comm Center	Economic Impact	$50,000	$50,000	$100,000
NAACP	Brand New Me	Economic Impact	$100,000		$100,000
NAACP	Mikey23	Economic Impact	$125,000	$125,000	$250,000
NAACP	North Star Alliance for Justice	Economic Impact	$100,000	$100,000	$200,000
NAACP Total					**$650,000**
Parks & Rec	Disc golf	Public Health	$100,000		$100,000
Parks & Rec	Facility at Adado	Public Health	$225,000		$225,000
Parks & Rec	Pump Track	Public Health	$175,000		$175,000
Parks & Rec	Risdale Walking Path	Public Health	$175,000		$175,000
Parks & Rec	Hunter Park Pool upgrades	Public Health	$500,000		$500,000
Parks & Rec	Sycamore Park Splashpad	Public Health	$400,000		$400,000
Parks & Rec	Clifford Park Pickleball	Public Health	$250,000		$250,000
Parks & Rec	Marshall Park Bball	Public Health	$325,000		$325,000
Parks & Rec	Tree planting	Public Health	$75,000		$75,000
Parks & Rec	Fulton Park Overlook	Public Health	$50,000		$50,000
Parks & Rec	Foster Park upgrades	Public Health	$75,000		$75,000
Parks & Rec	Forestry Waste Air Burner	Public Health	$200,000		$200,000
Parks & Rec	Riverfront park restroom	Public Health	$225,000		$225,000
Parks & Rec	Playgrounds	Public Health	$500,000		$500,000
Parks & Rec Total					**$3,275,000**
LEPFA	Operations Support	Economic Impact	$600,000		$600,000

Organization	Program	Category	FY22 + FY23	FY23 + FY24	Program Total
LEPFA Total					**$600,000**
Lansing businesses	Downpayment assistance	Economic Impact	$250,000	$250,000	$500,000
Lansing businesses Total					**$500,000**
Advance Peace	Gun violence prevention	Public Health	$300,000	$350,000	$650,000
Advance Peace Total					**$650,000**
YMCA	Child care programs	Public Health	$160,000		$160,000
YMCA Total					**$160,000**
Larry Mitchel Trice Sr. Community Outreach Services	Community Outreach Services	Economic Impact	$100,000		$100,000
Larry Mitchel Trice Sr. Community Outreach Services Total					**$100,000**

Organization	Program	Category	FY22 + FY23	FY23 + FY24	Program Total
Lansing School District/Promise	Grad Assistant	Economic Impact	$200,000	$200,000	$400,000
Lansing School District/Promise Total					**$400,000**
Eastside Community Action Coalition	Community Programs	Economic Impact	$255,000		$255,000
Eastside Community Action Coalition Total					**$255,000**
Assembly of Lansing Pastors	Non-Governmental community centers	Economic Impact	$250,000	$250,000	$500,000
Kingdom Ministry	KM program	Economic Impact	$125,000	$125,000	$250,000
Assembly of Lansing Pastors Total					**$750,000**
LPD	Zencity	Public Health	$60,000		$60,000
LPD	PAL	Public Health	$20,000	$20,000	$40,000
LPD Total					**$100,000**
Neighborhood Advisory Board	Grants	Economic Impact	$200,000	$200,000	$400,000
Neighborhood Advisory Board Total					**$400,000**
Arts Grants	Grants	Economic Impact	$200,000	$200,000	$400,000
Arts Grants Total					**$400,000**
Public Sector Consultants	Grants	Economic Impact	$100,000	$100,000	$200,000
Public Sector Consultants Total					**$200,000**
DNACE	Gun Violence	Public Health	$15,000	$15,000	$30,000
DNACE Total					**$30,000**
Finance	General Ledger Software	Revenue Loss	$1,000,000		$1,000,000
Finance	ARPA Contract Manager	Economic Impact	$100,000	$100,000	$200,000
Finance Total					**$1,200,000**
DLI/LEAP	Small Business Assistance	Economic Impact	$600,000	$600,000	$1,200,000
DLI/LEAP Total					**$1,200,000**
Supporting Gov't Services	General Fund	Revenue Loss	$9,500,000	$11,094,164	$20,594,164
Supporting Gov't Services	Parking	Revenue Loss	$5,000,000		$5,000,000
Supporting Gov't Services Total					**$25,594,164**
City of Lansing	City Council Projects	To be determined	$1,000,000	$1,000,000	$2,000,000
City of Lansing	Equipment and Fleet	Economic Impact	$1,000,000	$1,000,000	$2,000,000
City of Lansing	Premium Pay	Premium Pay	$2,000,000		$2,000,000
City of Lansing Total					**$4,000,000**
TOTALS			**$31,345,500**	**$18,579,164**	**$49,924,664**

City of Lansing Total Award	$49,924,664
Proposed Awards	$49,924,664
Remaining Funds	**$0**

Appendix C – Expenditure Categories and Template Mapping

The Expenditure Categories (EC) listed below must be used to categorize each project as noted in the Reporting Guidance. The term "Expenditure Category" refers to the detailed level (e.g., 1.1 COVID-10 Vaccination). When referred to at the summary level (e.g., EC 1) it includes all Expenditure Categories within that summary level.

For the table below, the following legend applies.

*Denotes areas where recipients must identify the amount of the total funds that are allocated to evidence-based interventions (see Use of Evidence section above for details). Please note the evidence-based questions are only applicable to States, U.S. Territories, and metropolitan cities and counties with population over 250,000.

^Denotes areas where recipients must report on whether projects are primarily serving disproportionately impacted communities (see Project Demographic Distribution section above for details)

The Programmatic Data column indicates which Expenditure Categories have associated programmatic data, in addition to the project standard information. More information on each EC's programmatic data is contained in Appendix C and in the Reporting Guidance.

Category		Programmatic Data?	Bulk Upload Template
1 Expenditure Category: Public Health			
1.1	COVID-19 Vaccination^	No	Project Baseline Template
1.2	COVID-19 Testing^	No	Project Baseline Template
1.3	COVID-19 Contact Tracing^	No	Project Baseline Template
1.4	Prevention in Congregate Settings (Nursing Homes, Prisons/Jails, Dense Work Sites, Schools, Child care facilities, etc.)*^	No	Project Baseline Template
1.5	Personal Protective Equipment^	No	Project Baseline Template
1.6	Medical Expenses (including Alternative Care Facilities)^	No	Project Baseline Template
1.7	Other COVID-19 Public Health Expenses (including Communications, Enforcement, Isolation/Quarantine)^	No	Project Baseline Template
1.8	COVID-19 Assistance to Small Businesses^	Yes	Template for 1.8, 2.29-2.33
1.9	COVID 19 Assistance to Non-Profits^	Yes	Template for 1.9, 2.34
1.10	COVID-19 Aid to Impacted Industries^	No	Project Baseline Template
1.11	Community Violence Interventions*^	No	Project Baseline Template
1.12	Mental Health Services*^	No	Project Baseline Template
1.13	Substance Use Services*^	No	Project Baseline Template
1.14	Other Public Health Services^	No	Project Baseline Template
2 Expenditure Category: Negative Economic Impacts			
2.1	Household Assistance: Food Programs*^	Yes	Template for 2.1 – 2.8
2.2	Household Assistance: Rent, Mortgage, and Utility Aid*^	Yes	Template for 2.1 – 2.8
2.3	Household Assistance: Cash Transfers*^	Yes	Template for 2.1 – 2.8

	Category	Programmatic Data?	Bulk Upload Template
2.4	Household Assistance: Internet Access Programs*^	Yes	Template for 2.1 – 2.8
2.5	Household Assistance: Paid Sick and Medical Leave^	Yes	Template for 2.1 – 2.8
2.6	Household Assistance: Health Insurance*^	Yes	Template for 2.1 – 2.8
2.7	Household Assistance: Services for Un/Unbanked*^	Yes	Template for 2.1 – 2.8
2.8	Household Assistance: Survivor's Benefits^	Yes	Template for 2.1 – 2.8
2.9	Unemployment Benefits or Cash Assistance to Unemployed Workers*^	No	Project Baseline Template
2.10	Assistance to Unemployed or Underemployed Workers (e.g., job training, subsidized employment, employment supports or incentives) *^	No	Project Baseline Template
2.11	Healthy Childhood Environments: Child Care*^	No	Project Baseline Template
2.12	Healthy Childhood Environments: Home Visiting*^	No	Project Baseline Template
2.13	Healthy Childhood Environments: Services to Foster Youth or Families Involved in Child Welfare System*^	No	Project Baseline Template
2.14	Healthy Childhood Environments: Early Learning*^	Yes	Template for 2.14, 2.24-2.27
2.15	Long-term Housing Security: Affordable Housing*^	No	Project Baseline Template
2.16	Long-term Housing Security: Services for Unhoused Persons*^	No	Project Baseline Template
2.17	Housing Support: Housing Vouchers and Relocation Assistance for Disproportionately Impacted Communities*^	No	Project Baseline Template
2.18	Housing Support: Other Housing Assistance*^	No	Project Baseline Template
2.19	Social Determinants of Health: Community Health Workers or Benefits Navigators*^	No	Project Baseline Template
2.20	Social Determinants of Health: Lead Remediation*^	No	Project Baseline Template
2.21	Medical Facilities for Disproportionately Impacted Communities^	No	Project Baseline Template
2.22	Strong Healthy Communities: Neighborhood Features that Promote Health and Safety^	No	Project Baseline Template
2.23	Strong Healthy Communities: Demolition and Rehabilitation of Properties^	No	Project Baseline Template
2.24	Addressing Educational Disparities: Aid to High-Poverty Districts^	Yes	Template for 2.14, 2.24-2.27
2.25	Addressing Educational Disparities: Academic, Social, and Emotional Services*^	Yes	Template for 2.14, 2.24-2.27
2.26	Addressing Educational Disparities: Mental Health Services*^	Yes	Template for 2.14, 2.24-2.27
2.27	Addressing Impacts of Lost Instructional Time^	Yes	Template for 2.14, 2.24-2.27
2.28	Contributions to UI Trust Funds^	No	Project Baseline Template
2.29	Loans or Grants to Mitigate Financial Hardship^	Yes	Template for 1.8, 2.29-2.33

	Category	Programmatic Data?	Bulk Upload Template
2.30	Technical Assistance, Counseling, or Business Planning*^	Yes	Template for 1.8, 2.29-2.33
2.31	Rehabilitation of Commercial Properties or Other Improvements^	Yes	Template for 1.8, 2.29-2.33
2.32	Business Incubators and Start-Up or Expansion Assistance*^	Yes	Template for 1.8, 2.29-2.33
2.33	Enhanced Support to Microbusinesses*^	Yes	Template for 1.8, 2.29-2.33
2.34	Assistance to Impacted Nonprofit Organizations (Impacted or Disproportionately Impacted)^	Yes	Template for 1.9, 2.34
2.35	Aid to Tourism, Travel, or Hospitality^	No	Project Baseline Template
2.36	Aid to Other Impacted Industries^	Yes	Template for 2.36
2.37	Economic Impact Assistance: Other*^	No	Project Baseline Template
3 Expenditure Category: Services to Disproportionately Impacted Communities			
3.1	Public Sector Workforce: Payroll and Benefits for Public Health, Public Safety, or Human Services Workers^	Yes	Template for EC 3.1
3.2	Public Sector Workforce: Rehiring Public Sector Staff^	Yes	Template for EC 3.2
3.3	Public Sector Workforce: Other^	No	Project Baseline Template
3.4	Public Sector Capacity: Effective Service Delivery^	No	Project Baseline Template
3.5	Public Sector Capacity: Administrative Needs^	No	Project Baseline Template
4 Expenditure Category: Premium Pay			
4.1	Public Sector Employees	Yes	Template for EC 4.1 – 4.2
4.2	Private Sector: Grants to other employers	Yes	Template for EC 4.1 – 4.2
5 Expenditure Category: Infrastructure			
5.1	Clean Water: Centralized Wastewater Treatment	Yes	Template for EC 5.1 – 5.18
5.2	Clean Water: Centralized Wastewater Collection and Conveyance	Yes	Template for EC 5.1 – 5.18
5.3	Clean Water: Decentralized Wastewater	Yes	Template for EC 5.1 – 5.18
5.4	Clean Water: Combined Sewer Overflows	Yes	Template for EC 5.1 – 5.18
5.5	Clean Water: Other Sewer Infrastructure	Yes	Template for EC 5.1 – 5.18
5.6	Clean Water: Stormwater	Yes	Template for EC 5.1 – 5.18
5.7	Clean Water: Energy Conservation	Yes	Template for EC 5.1 – 5.18
5.8	Clean Water: Water Conservation	Yes	Template for EC 5.1 – 5.18
5.9	Clean Water: Nonpoint Source	Yes	Template for EC 5.1 – 5.18
5.10	Drinking water: Treatment	Yes	Template for EC 5.1 – 5.18
5.11	Drinking water: Transmission & Distribution	Yes	Template for EC 5.1 – 5.18
5.12	Drinking water: Lead Remediation, including in Schools and Daycares	Yes	Template for EC 5.1 – 5.18
5.13	Drinking water: Source	Yes	Template for EC 5.1 – 5.18
5.14	Drinking water: Storage	Yes	Template for EC 5.1 – 5.18
5.15	Drinking water: Other water infrastructure	Yes	Template for EC 5.1 – 5.18
5.16	Water and Sewer: Private Wells	Yes	Template for EC 5.1 – 5.18

Category		Programmatic Data?	Bulk Upload Template
5.17	Water and Sewer: IIJA Bureau of Reclamation Match	Yes	Template for EC 5.1 – 5.18
5.18	Water and Sewer: Other	Yes	Template for EC 5.1 – 5.18
5.19	Broadband: “Last Mile” projects	Yes	Template for EC 5.19-5.21
5.20	Broadband: IIJA Match	Yes	Template for EC 5.19-5.21
5.21	Broadband: Other projects	Yes	Template for EC 5.19-5.21
6 Expenditure Category: Revenue Replacement			
6.1	Provision of Government Services	N/A	N/A
6.2	Non-federal match for other Federal Programs	N/A	N/A
7 Administrative and Other			
7.1	Administrative Expenses	No	Project Baseline Template
7.2	Transfers to Other Units of Government	No	Project Baseline Template