



Cash to Alleviate Poverty

The effects of redlining and residential segregation in Baltimore are still felt in the city today and show up in inequalities which have disproportionately impacted low-income families. A lack of investment in communities has resulted in poor outcomes in education and maternal and child health, and persistent poverty continues to be a challenge. The first year of the COVID-19 pandemic exacerbated this and disproportionately impacted young families: schools and daycares closed, their child care options decreased, and many experienced unemployment and housing or food insecurity. Initiated by the Mayor of Baltimore, CASH Campaign of Maryland and other partners tested out setting a floor of basic income for residents through a guaranteed income (GI) pilot that "provides resilience, promotes self-determination, and preserves dignity."

About CASH Campaign of Maryland (CASH)

CASH is a nonprofit that promotes economic advancement for low-to-moderate income individuals and families in Baltimore and across Maryland. CASH accomplishes its mission through operating a portfolio of direct service programs, including free tax preparation, financial education, and coaching; building organizational and field capacity in financial well-being; and leading policy and advocacy initiatives that strengthen family economic stability.

This snapshot is part of a larger study on family-serving organizations or direct service organizations participating in policy and systems change work. To learn more, please visit this [site](#).

The research was commissioned by the Robert Wood Johnson Foundation. The views expressed here do not necessarily reflect the views of the Foundation. For more information, please visit www.rwjf.org.

Thank you to the following partners for sharing their expertise and taking the time to contribute to this work:

- Sara Johnson, Robin McKinney, and Tonaeya Moore, CASH Campaign of Maryland
- Joe Jones, Center for Urban Families
- Bryan Doherty and Alli Smith, Baltimore Mayor's Office
- Tazhane Jordan and Ariana Wilkins, pilot program participants

Early efforts for cash-based support

Mayors for a Guaranteed Income (MGI) is a network of mayors advocating for, as CASH describes, “recurring, unconditional cash payments to a targeted group of people.” GI “creates a “floor” of basic income to close the gap created by low wages.” Former Stockton, CA, Mayor Michael Tubbs launched MGI to support local pilot programs and build buy-in at the federal level for a GI program through program evaluation and advocacy. Initial pilots were funded philanthropically, but the federal government began to show an interest in providing GI funding through the American Rescue Plan Act (ARPA) in 2020, and Saint Paul, MN, became the first GI pilot to use ARPA funding. After learning more about GI pilots from Saint Paul Mayor Melvin Carter, Baltimore Mayor Brandon M. Scott signed on to MGI and announced the Baltimore Young Families Success Fund (BYFSF) pilot in 2021.



A bold solution to inequality

The BYFSF aimed to combat the economic fallout from COVID-19 by providing payments to young parents who were hit hardest by the crisis. Building off the success of the Earned Income Tax Credit (EITC)—which is a lump sum, unrestricted payment—and riding on the wave of the recently passed Advanced Child Tax Credit, CASH and partners wanted to apply these learnings to other programs, like the BYFSF, in addition to focusing on a north star of a GI federal policy. They planned to take the learnings from the pilot and apply them to other cash-related programs to make the case that people need more flexibility.

What was BYFSF trying to accomplish?

The City of Baltimore, CASH Campaign of Maryland, and partners envisioned an opportunity to create a more resilient economy and financial stability for families in Baltimore City. They also hoped that by implementing a pilot program, they would gather insights to contribute to a revolution in guaranteed income across the nation.

[Read more about The Baltimore Young Families Success Fund and the partners involved.](#)

Creating a GI Pilot

The pilot was a collaboration between the City of Baltimore (The Mayor's Office of Children and Family Success), CASH Campaign of Maryland (CASH), and Mayors for a Guaranteed Income (MGI). MGI provided technical assistance through the planning, preparation, and implementation of the pilot and CASH administered the program.

2021

Formed steering committee. Mayor Scott formed a steering committee to design the program. The committee was co-chaired by Danielle Torain, Director of OSI-Baltimore, and Joe Jones, President and CEO of the Center for Urban Families and included a group of nonprofit, foundation, and community and institutional leaders. CASH was selected to be the pilot administrator due to their experience providing direct services in the community and their demonstrated competency, capability, and trust.

It was a collection of individuals who cared deeply about the work and came together in a selfless way...to advance an idea around cash transfers.

– Joe Jones, Center for Urban Families

Post-pilot and ongoing

Shared learning. The pilot included a randomized control trial to track outcomes on participants' lives. Of the 200 young parents, 70 were part of a storytelling cohort that shared their experiences publicly and with the media. The pilot was designed to use emerging evidence, including participants' stories, for advocacy and policymaker education.

Aggregating learnings for a national policy. The steering committee saw the potential of collecting enough data from the wave of GI pilots around the country to create the conditions for the federal government to support a policy on GI.



CASH brought a wealth of experience in terms of the work they do every day, onboarding and doing benefits counseling and things like that...They were a great fit.

– Alli Smith, Baltimore Mayor's Office

2022–2024

Implemented pilot. The pilot targeted young parents between the ages of 18–24, who had full or partial care-taking responsibilities for children, an income at or below 300% of the federal poverty level, and were a Baltimore City resident. The pilot provided 200 young parents, including both fathers and mothers, \$1,000 a month for two years. CASH also offered access to their services, like financial education, and organized events, such as family days, but participation was not required to receive funds.

Doing a few pilots in a couple of cities would have impact for individuals, and cities like Baltimore, but unless it got rolled up into a larger policy it wouldn't have sustained impact.

– Joe Jones, Center for Urban Families

Driven and designed by partners

The steering committee met for a year and a half to come up with a proposal for how the pilot should be designed and implemented. They met with other GI pilot implementers to learn about how other pilots were designed. They also conducted surveys and focus groups with impacted people and held community meetings to get input in the initial design. They discussed several demographic groups to target before recommending young parents and committed to including young fathers in the definition.

By engaging the broader community we made sure the program was informed by the needs of the community and the data of Baltimore's reality.

– Joe Jones, Center for Urban Families

Centering participants and building community

CASH communicated with participants regularly and asked how they could support them during the pilot. They developed a newsletter to share information and created ways for participants to give feedback. CASH was intentional about incorporating participant's suggestions into the work, including creating opportunities for participants and their families to gather, which included events like a family holiday photo day and a trip to the aquarium.



CASH-Plus model

CASH operates at the intersection of program and policy, and thought carefully about how to engage and empower families during the pilot. They wanted to build human capital and confidence, so they offered other resources to participants, like benefits screening and financial counseling, but didn't require anyone to enroll.



CASH has financial literacy classes and teaches people how to do their taxes...[they] let parents know there are people who care about us and... we can use the resources around us to get everything entitled to us.

– Tazhane Jordan, program participant

CASH is changing the narrative by showing that GI is part of a suite of tools related to benefits support and all of these parts can work together. Rather than focusing on one tool being the solution, CASH takes a holistic approach that includes both implementation and connecting families to other services and providing support after the pilot. The pilot was a point in time to give families additional income, but CASH also connected with participants about other services.

CASH doesn't walk away from people. These 200 people are with us and we are with them.

– Robin McKinney, CASH

Building in learning and evidence

Abt Associates, Johns Hopkins University, and the Center for Guaranteed Income Research partnered with the City to evaluate the impact of the project through a randomized control trial. All of the pilots looked at the same core domains, but every local pilot was able to add in additional domains they cared about tracking. The steering committee added in questions about parent engagement, like the quality of time between parent and child; health outcomes, including mental health; and children's access to healthcare.

Educating policymakers and shifting narratives

CASH wanted to show legislators and decision makers that when you give people money, they know how to best spend it. During the pilot CASH had conversations with policymakers about how participants were using the funds, which was overwhelmingly for their families on things like child care, groceries, and car expenses. Parents also engaged in advocacy, traveling to Annapolis to testify and speaking at events to share their experiences with decisionmakers. After the pilot ended, CASH and pilot participants have continued to share learnings and educate policymakers on GI.

We're just a little part of it, but every part makes up a big part.

– Tazhane Jordan, program participant



Ripple effects for Parents, Communities, and Systems

In addition to economic and mental health improvements, parents have built relationships and community with each other and engaged in advocacy processes. The pilot also shifted narratives around GI. For detailed information on how families improved in three key domains of income, housing, and mental health, see the [Interim Brief](#) and Final Report (forthcoming).

More financial freedom

Because of the pilot, participants were able to pay for everyday needs and necessities, schooling, career opportunities, and rent.



It changed my life, it definitely helped me to be able to manage my money better and save better. It helped me know what it feels like to have extra money and know how to save the money.

– Ariana Wilkins, program participant

They moved into more independent or stable living situations. They had been unhoused or couch surfing and the extra cash changed that. They used the money to pay for school, occupational training, and other academic pursuits. In one instance, a former participant who attended an advocacy meeting with the housing commissioner ended up buying her [first house](#).

Better mental health

Participants shared with program partners the positive impact having consistent cash had on their mental health, and they often shared this first before speaking about other outcomes. The mental health and hope aspect was an important part of the pilot, because “chronic stress is real.” The partners involved could feel and see how parents began to open their eyes to possibilities for themselves and their children.

Sense of community

Parents built relationships and trust with each other by engaging in different types of gatherings. For example, CASH organized a book club during the pilot, and the parents who joined coincidentally all had children on the autism spectrum. The book club became a space for parents to talk about their children and share resources with each other.

We got really close and built our relationship and bond from that...Each one of us had different problems, but when you're a mom there's not a...big community to speak for us out here...so it was like a breath of fresh air when I got into the book club.

– Tazhane Jordan, program participant

Even though the pilot has ended, parents still exchange information with each other, communicate over social media, and get together with their children, and they continue to text CASH staff updates on how they are connecting.

Advocacy engagement

As the program went on, parents learned about the advocacy CASH engaged in and wanted to learn more about policy. When CASH was working on a bill or issue, they would share information and ask parents how the issue affected them. As the pilot went on, this shifted to parents engaging in advocacy and meeting with legislators both with and without CASH staff involvement.

Making policy initiatives and advocating for each other and housing and things like that, you don't just wake up and think about stuff like that, you know? So it was good that we had the CASH Campaign to push our level of thinking and push the type of things that we want to do and be around.

– Tazhane Jordan, program participant

CASH's multi-faceted approach focused on uplifting the population they were serving through the pilot. CASH included participant voices not only to supplement the quantitative data that was being gathered for the evaluation, but also to support parents to tell their own stories as they engaged in the program and build their individual power. Parents engaged in [storytelling vignettes](#), media outreach, and advocacy and CASH supported them to use their own experiences to advocate for policy and systems change, which has continued beyond the pilot.

Informing CASH's legislative agenda

Parents informed advocacy on issues beyond GI. During conversations with parents, CASH has been able to hear more about their needs, concerns, and what they want to see in their communities and this shapes their legislative agenda. For example, from listening to parents who attended the book club and talking about disability awareness, CASH became more involved with other groups who advocated for parents with children with disabilities.

Narrative shifts around GI

The pilot shifted narratives with government, philanthropy, and the general public about what people need. This pilot, along with the other pilots around the country, has moved the needle on making GI a possibility. It has changed the public and decisionmakers' mindsets around what is possible and normalized GI in public discourse. The pilots have helped to demystify assumptions people make around GI and have made it more acceptable to talk about how people deserve to have an income floor and counter negative perceptions. In Maryland, there have been a few state-level bills introduced on GI for specific populations like foster care youth or veterans.



It takes a long time to make cultural shifts but it's moving the needle in the right direction.

– Alli Smith, Baltimore Mayor's Office

Lessons Learned

Lesson 1: Involving diverse voices in design and implementation strengthens the process and outcomes

Different voices informed the process of designing and implementing the project. Having a diversity of people on the steering committee, including nonprofit, foundation, and community and institutional leaders, improved the design process and also brought a level of credibility to the project when rolling out the pilot with participants.

Collaborative design processes...can be a bit messy because you have to work with so many people, but the end product is always better.

– Alli Smith, Baltimore Mayor's Office

The steering committee sought community input during the design phase through an engagement process that asked people to share their opinions on GI. This included hearing dissenting voices and being open to their feedback, even if it wasn't positive about GI.

Lesson 2: Showing care for participants is a key part of a holistic approach that builds parents' power

CASH showed care and support for pilot participants during the project and continued engaging them after the project ended. CASH staff check up on parents and give them advice and other support if needed. This approach resonated with participants and other members of the steering committee.

CASH took a holistic approach that showed how other programs and systems all work together, and being a joint policy-programming organization helped facilitate this. The pilot was about GI, but they also engaged in advocacy on baby bonds and the tax credit, and they showed how these components can all work together. For CASH, to be truly family serving requires a comprehensive approach that centers families based on what they need and not only as it relates to the programs provided by one organization. The holistic approach that CASH took meant they dealt with things that weren't always related to the services they typically provide. They took a wraparound case management approach to help participants navigate providers and centered parents based on what they needed and what could help them, which necessitated taking a broader lens.

The selection of CASH Campaign of Maryland was one of the highlights of decision making. They are a beast. [They] are unapologetic and fighting for the folks we care about. They've got great capabilities and sincere purpose, they are not exploitative, not extractive, they're additive.

– Joe Jones, Center for Urban Families

Lesson 3: Thoughtful messaging supports clear communication about the work

For topics that might be polarizing, creating a messaging matrix can be helpful to equip people to speak about the topic. The steering committee created a document that staff and others could refer to in order to be confident messengers about GI. This messaging helped clarify what kinds of questions and pain points could come up and how to thoughtfully respond. Being a joint policy-programming organization also helped with managing the politics of communicating about the program. CASH's knowledge of how to communicate with policy makers was invaluable for understanding the best way to frame the issue, respond to questions, and share the information that would resonate most with policymakers.



Lesson 4: Trusted government champions enable pilot success

When pilots are being run by the government, it's important to have someone in government who is trusted by different actors, knows the right people to connect with, and understands how the systems work. Having a trusted and effective navigator in the Mayor's Office was critical to the success of the project. During the project, the Chief of Partnerships and Philanthropic Strategy helped connect CASH and pilot participants to other services like housing, domestic violence, and child care. After the project ended, the Mayor's Office continues to check in on CASH and support them.

Having those types of partnerships and connections, and being able to introduce participants to new people, has not only strengthened our work through GI but also made a meaningful difference for CASH's clients and the people we serve every day.

– Tonaeya Moore, CASH

What's Next for GI and CASH?

The pilot ended in 2024, but CASH and partners have continued to share out the results and lessons learned. CASH still brings together former participants so they can engage in advocacy, participate in interviews, and speak at conferences to share their stories. As part of their holistic approach to dismantling poverty, CASH and partners continue to engage in benefits support advocacy that is broader than GI. The pilot wasn't only about giving people a one-time cash payment. Likewise, the ultimate goal is not just about passing GI legislation. There are other levers to pull to dismantle poverty. CASH and partners have learned lessons about delivering benefits and supporting people when they need it, which has informed their advocacy around the suite of tools needed for benefits support.

One of the overarching goals of MGI is to collect enough data across the country to provide evidence for why GI should be a federal policy. Although the outlook on this has changed in the short term due to the current administration, this long term aim remains.

This snapshot was written by Rebecca Perlmutter from Innovation Network (www.innonet.org), with support from Kayla Boisvert and Cory Georgopoulos. It is part of a larger study on family-serving organizations or direct service organizations participating in policy and systems change work.

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