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# The American Guaranteed Income Studies: Richmond, Virginia

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*Front Cover Image: Downtown Richmond, Virginia at dusk.*

*Inside Cover Image: A monument honors local civil rights leader Maggie Lena Walker.*



# The American Guaranteed Income Studies: Richmond, Virginia

## Executive Summary:

For over a century, an enormous statue of Confederate General Robert E. Lee sat on a stone pedestal on Richmond's main boulevard. It was one of five memorials to the Confederacy along Monument Avenue, at the heart of the city and its identity (Schneider, 2021). As the second-largest slave-trading hub in the US and the seat of the Confederacy during the Civil War, Richmond's very environment reflects a legacy of racism and trauma.

The summer of 2020 brought protests across the United States, fueled by George Floyd's murder and systemic police brutality. In Richmond, the Confederate monuments were removed, except for the one of Lee. In the interim, people scrawled graffiti on its granite plinth; left small tributes to those lost; and gathered there to witness, organize, and resist (Tavernise, 2021). In 2021, the City finally took down Lee's statue, prompting discussions on the role of memory and erasure in collective narrative and reckonings with the histories, visible and invisible, that have shaped the city (Gershon, 2022).

These histories include Richmond's vibrant Black community post-Civil War. In the wake of Reconstruction, and despite the pressures of Jim-Crow era segregation, the city was home to several thriving Black neighborhoods, including a "Black Wall Street," and Black-owned homes and businesses. There was a collective emphasis on generational mobility among Black Richmonders, and many therefore grew up in a cultural milieu of educational achievement, optimism, and confidence. Despite political and economic discrimination, Black neighborhoods were able to make piecemeal gains towards the American Dream—quiet actions that were nonetheless enduring.

However, these trajectories of Black wealth and confidence-building were shattered by the institution of intentionally racist policies. Richmond was at the forefront of redlining, a planning process which steered resources and investment away from Black areas and ultimately undermined multiple generations of Black and Brown families in their attempts to accrue wealth and economic mobility (Aaronson et al., 2023). Alongside redlining, in the 1940s these same neighborhoods were deliberately targeted for urban renewal, a systematic process to clear blight—overwhelmingly in Black areas—in order to site highways and industrial developments (Fullilove, 2004). In Richmond, authorities razed homes and uprooted mostly Black residents to build a multi-lane highway. They failed to deliver on promises of new development, instead moving people into poorly designed public housing complexes (Digital Scholarship Lab, n.d.). This period of destabilization and displacement in Richmond's historical arc foreshadowed the lack of opportunity current residents experience amid structural constraints. The dismantling of Black wealth and the destruction of previously vibrant neighborhoods had lasting impacts on equity and opportunity for people of color by eliminating pathways to wealth accumulation and financial stability over decades.



In 2020, in partnership with the Robins Foundation, the Richmond's Office of Community Wealth Building (OCWB), which is part of the Human Services portfolio, launched the Richmond Resilience Initiative (RRI) pilot to support families experiencing what is termed the cliff effect—those who no longer qualify for the benefits system because of their employment, but do not make a living wage. Eighteen individuals—95% of whom identified as Black and two-thirds of whom were female—received \$500 per month for 24 months. The cash was unconditional. All participants had previously been engaged with OCWB's workforce development program. OCWB was initially established with the mission to improve quality of life and create wealth-development opportunities for Richmond citizens (Office of Community Wealth Building, n.d.)—appropriate, given Richmond's history of Black wealth-building.

Despite a desire for economic mobility informed, perhaps, by the abiding memory of a vital Black community, participants in RRI struggled to make ends meet. Their full-time employment made them ineligible for benefits but was not enough to establish financial stability or support quality of life. Many lived paycheck-to-paycheck, unable to keep up with bills or pay down debt. The majority took on second jobs or gig work to get by, leading to time scarcity as well as financial scarcity. Pilot participants also juggled their paid work with unpaid care responsibilities to immediate and extended family. This care burden took an enormous toll on caregivers' mental and physical health, and was exacerbated by the pandemic as schools and daycares closed and lockdown became the norm.

Findings suggest that despite these environmental pressures, the introduction of the GI may have contributed to increased financial well-being among participants, including the ability to save, cover a \$400 emergency, create liquidity, and pay down debt. The GI also allowed members of the RRI to circumvent structural barriers, to some extent, and to progress towards long-term goals like homeownership and strategic asset-building.

Although a belief in generational mobility was evident among participants, opportunities to achieve it through employment were scarce. Participants largely worked in low-wage positions, layering second jobs and work in the gig economy to get by. For some recipients, the GI helped bridge the wage gap

so that they could afford bills and transportation costs, like gas and car and insurance payments. Others were able to maintain their primary full-time employment but used the GI to shift their time from a supplemental second job towards educational opportunities. For these participants, the GI offered a financial buffer while they pursued certifications and further education programs which in turn equipped them to seek better-paid, more stable long-term employment.

Finally, findings suggest that GI temporarily eased the pressure of balancing paid work, unpaid care, and quality time with family. Recipients were able to step back from second jobs and gig work in order to be more fully present with their children; more time also meant more agency around parenting choices. Though not a permanent fix, GI seemed to produce temporary ontological security and stability, mitigating the cognitive burden of providing for one's family. Many recipients were part of extended family networks that shared financial resources, food, childcare, and housing; even if participants did not share their participation in the program with others, they shared the cash among their networks. This in turn led to a spillover effect of the GI, from individual to family and community.

Findings also pointed to broader structural issues that GI alone cannot solve. Although a few participants were able to leverage the GI towards education and better wages, the general experience of financial precarity despite full-time employment was stark. Though many participants were saving towards buying a home, they first had to rebuild their credit—this itself a legacy of discriminatory financial policies and the racial wealth gap. The goal of homeownership, central to the American Dream, was also occurring in a context where property values were unusually high and investor purchases increasingly common in traditionally Black areas of Richmond, limiting opportunities for wealth-building. Finally, the persistent balancing act between paid work, unpaid care responsibilities, and time with family stretched pilot participants thin, evidencing the need for more robust support for caregivers.

### KEY FINDINGS - AT A GLANCE

- » Enhanced financial wellbeing – Recipients of the GI reported an increased ability to save, cover a \$400 emergency, create liquidity, and pay down debt. Some were also able to progress towards long-term goals like homeownership and strategic asset-building during the pilot.
- » Supported education and employment – For some recipients working full-time, the GI augmented low wages so that they could afford bills and transportation costs. For others, the GI offered a financial buffer while they pursued certifications and further education programs, which in turn equipped them to seek better-paid, more stable long-term employment.
- » Increased quality time spent with family – GI temporarily eased the pressure of balancing paid work, unpaid care responsibilities, and quality time with family. Recipients were able to step back from supplementary second jobs in order to be more present with their children; they were also able to share the benefits of the unconditional cash with extended family and community networks.

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**MAYORS FOR A  
GUARANTEED  
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Founded by Michael D. Tubbs, MGI is a coalition of mayors advocating for a guaranteed income to lift all of our communities and build a more resilient, just America. Since launching in 2020, MGI has grown its ranks from 11 to over 125 mayors, supported the launch of 50-plus guaranteed income pilots across the country, and delivered more than \$250 million in direct, unconditional relief to everyday Americans. MGI has also launched two affiliates, Counties for a Guaranteed Income and United for a Guaranteed Income Action Fund. MGI's work has ensured that guaranteed income spreads from a single moment in Stockton, CA to a national movement—pushing the conversation forward in cities, state capitals, and Congress.



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## Background

By turns contested and beloved, Monument Avenue runs through part of downtown Richmond (On Monument Avenue, n.d.). The tree-lined boulevard, once designated a National Historic Landmark, is home to affluent mansions and townhouses, host to walkers, cyclists, and tourists. Until 2021, it was also lined with enormous statues of Confederate leaders. These were eventually dismantled—though not without controversy—in the wake of national reckonings around racism and police brutality sparked by the murder of George Floyd. At that time, Monument Avenue served as a gathering space for protesters and a locus of resistance and mourning. While the statues' eventual removal is testament to a shift in the politics of commemoration and the legacy of the past, other remnants of structural racism in the city are more difficult to address.<sup>1</sup> For instance, several highways, including Route 95, bisect the city. Their symbolic imprint on the environment is less evident, but evidence nonetheless of the historical dismantling of Black wealth and the ways in which White supremacy has been codified into the very fabric of Richmond over the years (Rothstein, 2017, p. 14).

The post-Civil War period brought about the enactment of Jim Crow laws, which enshrined segregation and disenfranchisement at every level of society. In response, from the early years of the 20th century, the Great Migration began from the South across the country. Over 6 decades, six million Black Southerners migrated in search of opportunity, the ability to determine their own life path without fear of racist retribution or violence (Wilkerson, 2010, p. 9). During this period of time, the prospect of the American Dream became a tentative possibility for Black Southerners.

Richmond occupied a dual role within this milieu; although the capital of the former Confederacy, it is located in the Northern part of the South, just two hours from Washington, D.C. Although Richmond was at the forefront of racist policymaking, the city also has a strong history of Black political engagement and economic success in a way that differs from the deep South. In the wake of Reconstruction, Black residents of Richmond were gerrymandered into one voting ward, Jackson Ward. Although its political power was limited, Jackson Ward nonetheless became a stronghold for

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<sup>1</sup> Structural racism is defined as the macrolevel systems, social forces, institutions, ideologies, and processes that interact with one another to generate and reinforce inequities among racial and ethnic groups (Powell, 2008). This may include social segregation in many forms: within schools, workplaces, and healthcare facilities, or due to immigration policy and intergenerational disparities (Gee & Ford, 2011).

Black business and entrepreneurship—referred to as “Black Wall Street” and the “Harlem of the South,” the first Black-owned bank in the country was chartered there in 1888 (Baradaran, 2017; Bowman, 2011; U.S Department of the Interior, 2021). There were Black-owned insurance companies, theaters, department stores, hardware stores, grocery stores, and laundromats. The neighboring area of Fulton was similarly dynamic and self-sufficient. In a series of oral histories, residents recounted a vibrant social scene, with group dances and church dinners, pool halls and concert halls, and a thriving street culture. They also described a communal emphasis on education, civic engagement, and generational achievement: “the people in Fulton intended for our children to get an education because they didn’t want the children to grow up like they did” (Bowman, 2011, p. 28; Branch et al., 2012). Black Richmonders went to Ivy League schools and became lawyers, doctors, executive directors, school principals, and politicians. Despite the obstacles to political power posed by Jim Crow segregation, there also tended to be strong voter turnout in state elections, and Black representation in Jackson Ward’s one council seat.

The tobacco factories in Richmond were another major employer, though hundreds of Black workers labored under appalling conditions. The 1930s saw successful Black-led industrial strikes. One campaign was led by the Southern Negro Youth Congress (SNYC) for wage increases, an 8-hour day, and collective bargaining recognition; another the following year led by labor activist Louise “Mama” Harris saw hundreds of White women from the local garment worker union join the picket line and other union support in a show of interracial solidarity (*Richmond’s tradition of Black-led labor organizing*, 2023).

However, over the years, state and local governments worked to codify racism into the very fabric of Richmond (Rothstein, 2017, p. 14). The city was at the forefront of redlining, which dictated the flow of resources and investment towards particular areas and away from others. Discrimination was not only de facto but intentional and pervasive. And when these policies were declared unconstitutional, as they were several times at the Federal level, politicians in Richmond continually circumvented zoning laws, using ordinances around interracial marriages and restrictive covenants in order to maintain racial segregation.

Beginning in the 1930s, the Federal government engaged in redlining which systematically denied loans to potential borrowers based on the racial composition of their neighborhood, rather than based on their financial profile or ability to afford a home (Aaronson et al., 2021; Stuart, 2003). Cities and neighborhoods were mapped and color-coded based on the predominant race of the community or the likelihood that a particular neighborhood would shift from being predominantly White to predominantly people of color (Stuart, 2003). Homogenous White neighborhoods with an absence of immigrants were color-coded green and labeled as “best”; White neighborhoods with a low likelihood of migration or people of color moving in were coded blue and labeled “still desirable”; working class and immigrant neighborhoods adjacent to Black neighborhoods were coded yellow and labeled “definitely declining”; and neighborhoods

## REDLINING

Redlining is the practice of refusing to lend to someone based on where they live and the racial composition of their neighborhood, instead of basing it on their financial profile and ability to pay back their loan.

that were predominantly Black, Mexican, Jewish, or Asian were coded red and labeled “hazardous.” In other words, banks were reluctant to lend in yellow neighborhoods and refused to invest in redlined neighborhoods, which prevented multiple generations of people from accruing intergenerational wealth, credit, and homeownership that in turn directly contributed to the racial wealth gap in the present (Aaronson et al., 2021).

In 1968 the Fair Housing Act (FHA) outlawed the codified practice of redlining, but it quietly persisted until the early 2000s (Williams et al., 2005). Further, the FHA did not protect potential female borrowers of color or widows, because gender was not included in the Housing Act and women did not have legally protected access to credit in their own name until 1974 (Castro Baker, 2014). As a result, women of color faced a dual burden of exclusion that made them particularly vulnerable to predatory lending during the foreclosure crisis, when banks returned to the same communities that had been redlined and push-marketed risky loans on single women of color by targeting them for reverse-redlining (Castro Baker, 2014). As one broker put it, the “perfect customer” was,

*an uneducated widow who is on a fixed income—hopefully from her deceased husband's pension and Social Security, who has her house paid off, is living off credit cards, but having a difficult time keeping up with her payments and who must make a car payment in addition to her credit-card payments. (Wyly & Ponder, 2011, p. 8)*

This time, instead of locking them out of access to credit, they were targeted for risky mortgages that reversed many of the gains of the Civil Rights and Women's Movements due to the systematic targeting of communities of color with risky lending products (West et al., 2021). During this time period, Black women were 256% more likely than their financially similar White male peers to receive a risky subprime loan due to these predatory lending practices that, most often, targeted older Black and single women (Wyly & Ponder, 2011).

These same redlined neighborhoods were also targeted for urban renewal during the same era, compounding the dynamics of exclusion from homeownership. Urban renewal further shattered trajectories of Black wealth-building and opportunity by providing money for cities to clear supposedly blighted areas, overwhelmingly in majority Black communities, in order to site highways and industrial developments (Fullilove, 2004, p. 20). This was a considered planning decision designed to eliminate spatial, social, and political gains by the Black community (Rothstein, 2017, p. 127). As Jenkins (2021, p. 104) notes, it also symbolized “the profitability of Black and Brown dispossession and the investment in Whiteness” that underwrote policy and planning during that period of time. As elsewhere in the US, urban renewal plans destroyed majority-Black neighborhoods, which were perceived by White planners and politicians as expendable (Rothstein, 2017). In Richmond, city authorities razed approximately 800 homes, uprooted mostly Black residents, and failed to deliver on promises of new development, instead moving people into public housing complexes (Cordes, 2022; Jenkins, 2021). For instance, the East End, formerly home to a thriving Black population, was ripped up by highway construction and is now home to 2,000 of Richmond's 3,255 public housing units, creating a concentrated area of poverty (Mitchell, 2019).

As Black power within communities was dismantled, skilled jobs disappeared or relocated (Jenkins,

2021). School desegregation also displaced Black educators and principals and placed Black students in White schools where they were treated as Other. The uprooting of community ties and integration into a White supremacist system impeded later generations' ability to organize and regain political and economic power.

Fullilove refers to this experience of forced displacement as “root shock,” a traumatic stress reaction to the destruction of all or part of one’s emotional ecosystem (2004, p. xxi); this often stems from destruction of a physical environment and also aligns with integration into White supremacy. Across the US, families who had gone from slavery to professional education, who had built a vital community against the odds and achieved success through an American “bootstraps” mentality, were dispossessed by both the leveling of the physical environment and the emotional ties within it. As Fullilove put it, communities like Jackson Ward and Fulton experienced “the loss of a massive web of connections in the cutting of roots, filling the garbage dumps with bricks” (2004, p. 12).

The injuries from root shock can affect generations and ripple out beyond those immediately affected. Today, there is a clear divide between predominantly White and Black areas of Richmond, the latter marked by poorer housing conditions and higher levels of poverty, unemployment, and marginalization. There is a lack of green space and grocery stores. High levels of air and noise pollution make for poorer health outcomes for residents (Plumer & Popovich, 2020; Swope et al., 2022). These are deliberately constructed spaces of exclusion, evidence of decades of discriminatory policy-making and planning.

Another divisive force, gentrification, is now creeping towards historically Black areas of Richmond. An upswing of boutiques, breweries, restaurants, and other small businesses has not seen an accompanying increase in Black business ownership. Among Richmond-area companies that employ at least one person, only about 7% are Black-owned, and many aspiring Black entrepreneurs struggle to access traditional financing from banks. This, too, reflects longstanding racial bias in financial institutions (Scribner, 2023b).

Shifting forces are also at work in the housing market. Even among the most “distressed” markets (typically predominantly Black neighborhoods), analysis has found unusually high sale prices, high levels of investor purchasing, and high permitting activity (Dowdall et al., 2022). These trends have led to decreased opportunity for home-buying among low- and middle-income households, particularly those of color, and has led to physical and cultural displacement of residents unable to afford rising costs (Nelson, n.d.-b; Williams, 2021).



## Context and Demographics

Created and administered by the City of Richmond’s OCWB (underneath the Human Services portfolio), the RRI pilot launched in 2020 under the tenure of Mayor Levar M. Stoney. RRI was designed to support families experiencing the cliff effect—those who no longer qualify for the benefits system because of their employment, but do not make a living wage. To meet eligibility criteria, individuals attested to not receiving federal benefits like housing vouchers or Medicaid, as well as earning more than \$12.71 per hour—the income threshold for federal benefits receipt at the time. All individuals had children under the age of 18.

Table 1. Demographic Characteristics of Sample Population

Richmond, VA		Treatment
<b>SAMPLE SIZE</b>		18
<b>AVERAGE AGE OF RESPONDENT</b>		40
<b>CHILDREN IN HOUSEHOLD (%)</b>		83%
<b>AVERAGE # CHILDREN IN HOUSEHOLD</b>		1.5
<b>AVERAGE HOUSEHOLD SIZE</b>		3.6
<b>GENDER (%)</b>	Female	67%
	Male	33%
<b>ETHNICITY (%)</b>	Hispanic	0%
	Non-Hispanic	100%
<b>RACE (%)</b>	White	0%
	African American	94%
	American Indian/Alaska Native	0%
	Asian	0%
	Native Hawaiian/Pacific Islander	0%
	Other/Mixed	6%
<b>MARITAL STATUS (%)</b>	Married	5.5%
	Partnered/in a relationship	5.5%
<b>PRIMARY LANGUAGE AT HOME (%)</b>	Single	89%
	English	100%
<b>ANNUAL HOUSEHOLD INCOME (IN \$)</b>	Median	17,400
	Mean	16,880

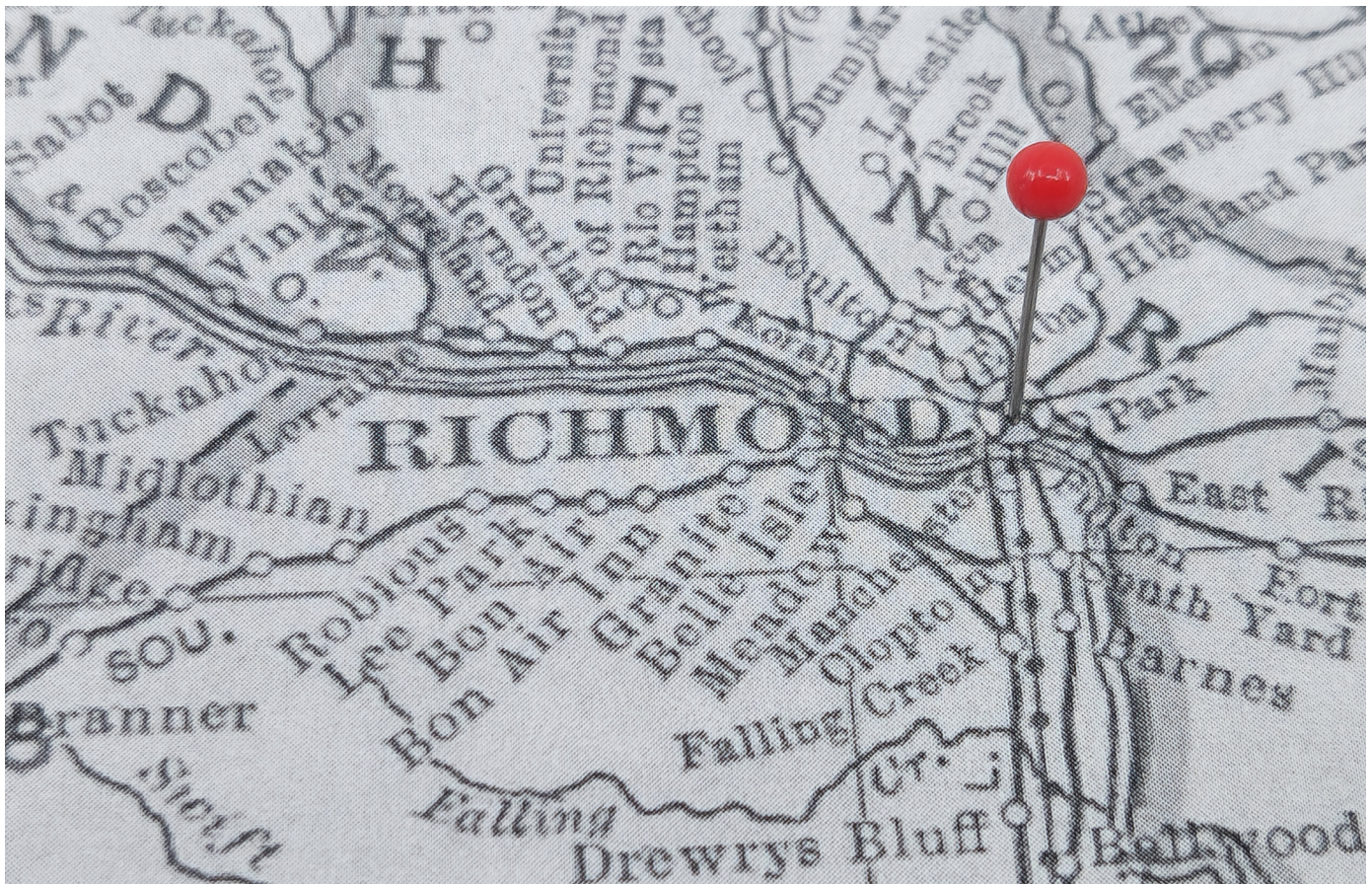
The pilot came at a critical time, launched in response not only to the perils of the cliff effect but the challenges to survival wrought by the COVID-19 pandemic. For families already living on the edge, the pandemic’s tremendous impact on every aspect of life—employment, childcare, food security, and

physical and mental health—brought even more pressure. RRI entered into this context as a sorely-needed financial lifeline during a perilous and deeply destabilizing time. Since the initial pilot, RRI has expanded to two more cohorts, with the third focusing specifically on returning citizens (Stanford Basic Income Lab, n.d.).

The University of Pennsylvania Center for Guaranteed Income Research (CGIR) deployed a non-experimental design to evaluate the effects of an unconditional GI of \$500 per month for 24 months. The pilot cohort included a treatment group of 18 people from the client list of the OCWB. All participants were working families who no longer qualified for benefits assistance but still did not make a living wage.

Of the 18 participants, two-thirds were female, with an average age of 40. Ninety-five percent identified as African American alone and 100% as non-Hispanic. Those reporting single for marital status constituted 89% of respondents, and 83% of households had children. The average number of children in the household was 1.5, with an average total household size of 3.6. All 18 participants spoke English at home.

At the onset of the program, the median household income reported by the 18 participants was \$17,400. Approximately 79% of participants reported annual incomes less than the 2020 Federal poverty threshold of \$26,200 for a family of four (Office of the Assistant Secretary for Planning and Evaluation, 2020).



## Research Questions

Over the past few decades, the US has experienced a resurgence of interest in unconditional cash as an intervention for poverty and lack of economic mobility (Decker & Kelly, 2022). However, empirical research on GI in the US is still underway, a few notable exceptions being CGIR's evaluation of the Stockton Economic Empowerment Demonstration (SEED) and AGIS sites (Center for Guaranteed Income Studies, n.d.; West & Castro, 2023); the ongoing Baby's First Years study, a causal research experiment testing linkage between direct cash transfers and infant brain development (Troller-Renfree et al., 2022a; Troller-Renfree et al., 2022b); THRIVE East of the River in Washington, D.C. (Bogle et al., 2022); and the Magnolia Mother's Trust in Jackson, MS (Onifade et al., 2023).



The following research is grounded in the hypothesis that prolonged scarcity exacerbates risky financial conditions, reduces cognitive capacity (Mani et al., 2013; Shah et al., 2012), generates negative health and well-being outcomes, and psychologically traps individuals in the present (West & Castro, 2023; West et al., 2023). In turn, CGIR's theoretical framework posits that consistent receipt of unconditional cash ought to calm income volatility and alleviate scarcity, which will in turn generate an increased sense of health, well-being, and agency.

RRI provided a monthly unconditional cash transfer of \$500 for 24 months to answer the following research questions:

- » How does GI impact participants' quality of life, including financial, physical, and mental well-being?
- » What is the relationship between GI and participants' sense of self, including community connection, trust, and self-worth?
- » How does GI affect participants' income, and through what mechanisms, including the balance of paid and unpaid work?

In addition to these research questions, RRI surveys further explored the domains of childcare, children's academic performance, and transportation.

# Methods

All research activities were approved by the Institutional Review Board of the University of Pennsylvania. This study employed a parallel mixed-methods design (quant + QUAL) to answer the aforementioned research questions.

## QUANTITATIVE METHODS

CGIR randomly selected 18 individuals from the client list of Richmond's OCWB. These individuals were onboarded into the GI program by RRI and invited to take the baseline survey and follow-up surveys using an online platform. Participants received the monthly cash in the form of a reloadable debit card. Participation in research was not required in order to receive GI payments. The voluntary nature of the research, as well as the confidentiality of data and purpose of the study, were communicated to participants via informed consent protocol. Participants were compensated with a \$30 gift card for each completed survey and were contacted every 6 months to complete follow-up surveys. Surveys were completed during the duration of their GI payments as well as a final survey administered 6 months after the last payment.<sup>2</sup>

## QUALITATIVE METHODS

Semi-structured interviews were scheduled with all 18 participants; five did not occur for a total of 13 (9 women and 4 men). Interviews were conducted between late February and early March 2022. Interviews lasted 1.5–2 hours. Participants were compensated for their time with a \$40 Walmart gift card and chose their own pseudonyms for anonymity. The threats posed by COVID-19 and the level of time scarcity for pilot participants were reflected clearly in the mode of data collection. While the research team offered in-person options at participants' homes or a public location of their choosing, participants unanimously requested Zoom or phone calls. The timing of interviews occurred during the peak of the COVID-19 Omicron surge which, along with childcare and work burdens, prompted interviewees to choose Zoom.

The interview protocol was informed by literature on scarcity indicating that chronic material hardship impacts cognitive capacity, limits goal-setting, curtails one's ability to cope, and intensifies financial risk (Mani et al., 2013; Shah et al., 2012). Domains included prompts on financial well-being, program design, benefits interaction, trust, health, pooling behaviors, relationships, decision-making, care work, moral judgments, and ideology. Interviews were digitally recorded on DVRs and professionally transcribed verbatim.

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<sup>2</sup> Survey completion rates for each wave were:

Baseline (October 2020): 100%

6 months (May 2021): 67%

12 months (December 2021): 83%

18 months (May 2022): 72%

24 months (November 2022): 61%

30 months (May 2023): 61%



An integration of thematic analysis and grounded theory approaches was employed to address the research questions. Semantic analysis utilized Braun and Clark's (2012) five stages of thematic analysis. Grounded theory (Charmaz, 2014) was used for latent analysis with focus and theoretical coding on agency, values, ideology, structural vulnerability, and care work. Thematic analysis relied on process coding to understand strategies and decision-making, and values coding to understand how individual experiences with finances, relationships, and parenting connected with larger discourses based on the literature (Saldaña, 2021). Structured and recursive memo-writing occurred throughout data collection, cleaning, and analysis. This formed the anchor of a blended approach: consistent "thick descriptions" of analysis and close reads of specific themes in isolation (Fish, 1982), before generating thematic maps of salient themes and relationships between codes within each interpretive community. Full narratives on participants' life experiences were also extracted out of the transcripts and reviewed to contextualized isolated quotes from the thematic analysis.



# Findings

## Quality of Life and Financial Well-Being in Richmond

**Summary:** *Despite working full-time, participants in RRI struggled to make ends meet; many took on additional hours in the gig economy to get by. Their employment made them largely ineligible for benefits, but their wages did not pay enough for them to establish financial stability or quality of life, and many experienced food insecurity. However, findings suggest that the introduction of the GI may have contributed to increased short-term financial well-being among participants, including the ability to save, cover a \$400 emergency, and pay down debt. Many participants were saving towards buying a home, but had to rebuild their credit first—this itself a legacy of discriminatory financial policies. The goal of homeownership, central to the American Dream, was also occurring in a context where property values were high and investor purchases increasingly common in formerly disinvested Black areas of Richmond, limiting opportunities for wealth-building.*

## “Bootstraps”: Wealth and Scarcity in Richmond

***"In America, it seems like either you're gonna be really rich or poor, but the middle class like, catch the most. Because you got to pay for gas, housing, groceries, and stuff like that. So I was just like, I'ma pay this, I'ma pay that. And now like I said, [the GI] has been a big break, a big pressure off my shoulders."***

The historical arc of Black wealth-building in Richmond has shaped the fortunes of the city's more recent generations. Participants in the pilot, for instance, demonstrated a desire for economic mobility informed, perhaps, by recent memories of a vital Black community. Among interviewees, there was an underlying “bootstraps” mentality that hard work, motivation, and education would lead to success. People had invested in post-high school education to support their path to the American Dream: several GI recipients were college-educated or had worked to get certifications in medical assistantship or commercial driving. GI recipients, like Sasha, described themselves as middle class or having come from middle-class backgrounds.

*My parents were regular, middle-class, hardworking people, my mom was a crossing guard, she was a police Matron, she was a beach Matron. My dad was a heavy*

*equipment operator, he worked at [a laboratory]. He retired from the [US military] after 26 years. My sister and brother are both college graduates, I'm a college graduate as well.*

Several mentioned their own children were attending college or planning to do so. Yet, these normative milestones of educational achievement, economic opportunity, and property ownership were frustrated by structural constraints. In her ethnography of the Black middle class, Pattillo-McCoy (1999) writes about occupying an "in-between" position: working towards normative achievements while contending with dilapidated housing, community violence, low-wage employment opportunities, and other legacies of discriminatory policies. Pilot participants tended to express a sense of individual blame—that they were responsible for their failure to achieve—rather than acknowledging pervasive structural racism and the ways in which it limited opportunities.

For instance, despite her full-time job and newly-purchased home, ostensibly markers of success, Angela was barely getting by. An HBCU graduate, she took a job in customer service. Although her responsibilities had increased during her time there, she had not received a raise. Angela's time was not her own: she used her lunch break to pick up her oldest child from school, and at the time of the interview, she was taking unpaid leave to care for her 5-week-old baby. She planned to return to work the following week, since her job did not offer parental leave, and she could not afford more time off. A contractor, she also had to pay high premiums for insurance. And as a new homeowner, GI had helped cover her closing costs, but she was struggling to afford repairs. At the time of the interview, her stove, oven, and dryer had stopped working. "Even with the money, you know, I'm still like, making it like just above services," she said.

Quantitative and qualitative data suggested an overarching context of financial precarity present in Richmond—particularly painful given that just two generations ago, the city was a center of Black homeownership, business ownership, and political organization. Participants expressed living in scarcity mode, where cognitive capacity felt very much locked in the day-to-day of caregiving, working, and surviving. As Tom put it,

*[Before the program] it felt like I was just in a rat race on a wheel just running, running, running as I'm like, when is gonna be my time, you know, saying, like, when the sun going to shine on me?*

Both time and money were scarce resources. For many participants, this stemmed from existing in a limbo, trapped between a market that did not pay them enough to make ends meet and a safety net governed by the "benefits cliff." The "benefits cliff" or "cliff effect" references rules within the safety net where any increase in one's income can immediately prompt benefits loss, thereby abruptly pushing people into poverty or near poverty (Dinan et al., 2007, p. 1). This cliff traps households immediately positioned on either side of the equation. If you make so little that you qualify for benefits, then the eligibility criteria can trap you in stasis and force you to skip raises or promotions when the increase in pay cannot make up the difference. On the other hand, if you earn just enough that you do not qualify for benefits, you remain trapped on the other side of the equation without support from the government and without adequate pay from the market. Both scenarios present an eddy of financial

scarcity that is extremely difficult to escape, and participants' financial situations mirrored this dynamic. Pulled in different directions, households in this position had to make impossible choices around shelter, bills, and food access. Tiffany described her experience:

*The money I was making [at my job] wasn't really enough. So I would have to kind of skip a lot of stuff because I wasn't receiving, you know, any type of government assistance. I wasn't getting food stamps or anything like that. So I would find myself, you know, maybe partially paying rent to make sure that we had groceries or, um, missing the water bills to make sure you know, [the kids] had internet, 'cause of course, you know, a lot of people started going virtual [during the pandemic].*

High rates of food insecurity at baseline reflect this struggle. In October 2020, 50% of the sample reported experiencing food insecurity, in line with broader reported trends in Richmond. At that time, the context of the pandemic and supply-chain issues meant increased pressure on food distribution systems, from supermarkets to food banks. Expansions in SNAP<sup>3</sup> eligibility occurred the following month, from which some families on the “cliff” may have benefited, although these expired in March 2023 (U.S. Department of Agriculture, n.d.; Virginia Department of Social Services, n.d.; Virginia Department of Social Services, 2021). Participants also recalled experiencing the impacts of inflation, including increased food costs, on their already fragile household budgets.

Even before the pandemic, however, food access in Richmond reflected the legacy of structural racism and discriminatory policies. Redlining and geographic isolation created by urban renewal led to food deserts in predominantly Black neighborhoods, although healthy food access is shifting somewhat with gentrification (Office of Health Equity, n.d.; Swope et al., 2022). Food deserts are places marked

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3 The Supplemental Nutrition Assistance Program (SNAP) is a federal benefit program that provides food benefits to low-income families.

## FOOD DESERT

Many low-income neighborhoods in the United States (U.S.) have been classified as “food deserts.” The term “food desert” describes an area with limited access to healthy, affordable, and nutritious food (Cummins & Macintyre, 2002; Hendrickson et al., 2006). This might mean there is no supermarket nearby and residents must shop at small neighborhood or convenience stores with higher food prices. To source affordable, quality food, residents may have to travel to stores outside their neighborhood, despite financial or physical mobility constraints (LeDoux & Vojnovic, 2013). Food deserts may also have a high concentration of fast-food outlets in relation to healthier options. Over time, insufficient access to quality foods adversely affects health outcomes within these communities, including food insecurity, obesity, and chronic diseases like diabetes (Dutko et al., 2012; Larson et al., 2009; Morris et al., 2019; Richardson et al., 2017).

by insufficient access to healthy, affordable food, whether it be a lack of supermarkets or prevalence of convenience stores and fast-food outlets. Pilot participants shared different ways they coped with food insecurity, including pooling resources, making use of leftovers to save money, knowledge of food banks, and sharing or combining food and food stamps with their family and community.

Despite the economic pressures of the pandemic and inflation, findings denote that the GI positively impacted pilot participants' short-term financial well-being. Financial well-being is typically defined as a sense of security and freedom in one's financial situation, both presently and in the future. It encompasses four key elements: control over daily and monthly finances, resilience to financial setbacks, being on track for future goals, and having the freedom to make choices that bring joy. Financial well-being serves as a catalyst towards broader quality of life.

For instance, qualitative and quantitative data suggest that the GI may have contributed to increased financial stability. At baseline, 59% of participants could not cover a \$400 emergency, despite working full-time; this measure typically serves to indicate a lack of financial stability. At 24 months, that number had dropped to 20%—indicating that many more people were financially better off.

In turn, participants described being able to act on previously held financial goals. Several used the GI to pay bills and pay down debt. A few were able to establish savings, and Tom was even able to create liquidity and long-term assets (see Case Study 1). For some participants, this ability to catch up with finances engendered a newfound sense of confidence and security. As K put it:

*I'm financially stable. And confident. Yeah, I'm very proud of myself. Um, [with the GI] I was paying bills on time. That was a major thing for me... So once I knocked out certain debts and to stay on top of it, it really, really helped, and I just had to buckle down on myself because I know I want a house. And I can't be late on bills if I want a house.*



Among the sample, there was a fierce desire to build savings. Contrary to mainstream narratives about those living paycheck to paycheck, GI recipients expressed pre-existing desires to save but lacked the ability to do so: at Baseline, only 18% of respondents had more than \$400 saved, and 12 out of 16 respondents wanted to save but could not, either due to low wages or debt. Over the course of the pilot, quantitative data suggests that monthly savings increased from a mean of \$147 at Baseline to \$305 at 24 months, an increase of more than 100%. Many interview respondents shared that they were putting money aside towards repairing their credit and saving for a home.

## Case Study 1: How GI Inspires Savings

Tom is a 42-year-old Black man. Born and raised in coastal Virginia, he initially trained as a welder but could not find a job in the field. Desiring better opportunities, he sought out workforce development through an agency that paid for him to return to school, including a commercial driving license (CDL) program. Tom completed the program and started as a truck driver shortly after. But he had further long-term goals in mind—he wanted to pay off his debt and build long-term financial assets. As he remarked, “I’m trying to get out of debt, that’s why I’m working hard.”

Tom used the GI in a stepwise fashion to build financial stability. Within three months of receiving the GI, he had completely paid down one credit card and had a nominal amount left on the other. Next, he began to build savings, putting the GI in a separate account. He used his free time to learn about strategies for financial well-being and developed a plan to create liquidity for the short-term and assets for the long-term.

*The money y’all was giving me, I can put 250 to the side over here, then... put a little money towards my rent and everything... With my check, I get our like, I already put 250 here, and I was able to save like 400 out of my check now because I already disbursed out 400, you know what I’m saying. ... I had a plan every month. Yeah, I made sure what basically, from this book that I was reading, like eventually, your bills gonna be there no matter what, but you got to learn how to pay yourself first. So that’s what I’ve been doing, I pay myself first, but I still pay my bills.*

Tom successfully saved up a cushion for emergency expenses. As the months went on, he turned his focus to long-term financial goals. “[The GI] gave me, uh, extra money to try to put off for my retirement,” he said. “I just started putting money into index funds and stuff maybe, like, three months ago... so I can kind of have a future, look out for myself when I get older.” He was also able to pay for life insurance:

*That’s a big thing for me, like—I didn’t [have life insurance] when I wasn’t working, you know what I’m saying... but I got extra life insurance, you know what I’m saying with [the GI]... just in case something happened to me, and, um, my sister going to get some money, my nieces and nephews they have some money or whatever, you know.*

Finally, Tom’s ability to strategize around finances created a spillover of financial well-being across his family networks. In the short-term, he was able to offer financial

support to his sister, nieces, and nephews, whom he mentors. Long-term, Tom wanted to pass on his newfound knowledge of finances to them—"they look up to me, too, so that will keep me trying to, um, some of them working, and to show them about financial literacy too, because you got to get them while they're young."

Tom reflected on the GI program and his newfound financial well-being, with the liquidity to cover unexpected expenses as well as the ability to plan for his financial future. "It really changed my life, man," he said:

*So it really, I'm like, I should have been doing this the whole time, but I didn't have the extra money in the [bank] and the tools that help me to do that. So with this [GI], this gave me the tools, they helped me with my life, to better my life and put myself in a better position.*



## “I’m Trying to Get Ahead”: Debt, Credit, and Homeownership

The ability to save—and the relatively small sums recorded by quantitative data—reflect elements of the enduring racial wealth gap in the US.<sup>4</sup> The wealth gap speaks to substantially lower rates of upward mobility and higher rates of downward mobility for Black Americans as compared to White Americans, resulting in large income disparities that endure across generations. (Chetty et al., 2020; Sharkey, 2013)

Work by Derenoncourt et al. (2022) finds that, despite the legacy of slavery and Jim Crow laws, the first 50 years after Emancipation saw the greatest progress in narrowing the racial wealth gap in American history. This was a time when places like Jackson Ward and Fulton were flourishing in Richmond. However, this period also saw racial violence and sporadic destruction of Black-owned homes and businesses. Destruction of Black wealth was not just spontaneous but writ in policy, as redlining systematically prevented Black residents from accessing credit or mortgages (Stuart, 2003). There has been little progress since in closing the disparity in savings and assets between Black and White Americans (Baradaran, 2017; Derenoncourt et al., 2022). Finally, Black Americans are more likely to be underbanked or rely on alternative systems outside of mainstream banking, like payday lending or check-cashing, which often come with high costs and fees (Rivlin, 2010).

Participants’ desire for savings must be understood in this context, and to acknowledge the enormous structural barriers that they faced in building savings. Although the GI temporarily supported participants in their desire to save, there is a plethora of long-standing issues around wealth-building, particularly for people of color.

In America, “each rung on the ladder toward prosperity” consists of bank credit, even more so as homeownership has become synonymous with prosperity, stability, and the American Dream (Baradaran, 2017, p. 5). Homeownership represented an ultimate goal for many pilot participants in Richmond. First, however, they had to work on fixing their credit. Debt has long been used as a tool to reinforce racial hierarchies, dating back to the 18th century in Virginia (Gibson, 2023). For recipients on the path to homeownership, they had to pay down debt before they could focus on amassing savings for a house. Tiffany said:

*One of my goals that I have set, um, for the next year is to buy a house. At this point in time, I’m actually working on my credit... of course, with having the extra money and, you know, I’m able to take [the] extra income and focus on paying off some of my debt.*

<sup>4</sup> As compared to income, wealth refers to financial assets like savings, stocks, and home equity. As Williams (2017) notes, “even more than income, household wealth enables families to get ahead, whether by financing additional education or professional certification, funding business opportunities, providing the down payment on a home in desired neighborhoods with better-resourced schools, or paying their children’s college tuition.”



Poor credit as a barrier to homeownership was a strong theme throughout the sample. As Superman described it:

*I'm going through the process now of trying to purchase a home. But before this, I've had a rough stint in trying to, uh, establish some good credit. So that's been an impediment for the duration of this time now... Something that's getting in the way of you achieving a goal. Um, it's not stopping you from achieving, but it's impeding your progress. So here's the word impediment, impede.*

Among the sample, an underlying bootstraps mentality meant that several participants internalized these impediments as personal failures. After pursuing further education, Nicole was left with a student loan that counted against her credit. She explained, "You know, so me trying to get a house, you know, trying to get ahead. Uh, you know, I, I, I can't do it."

Another structural obstacle to homeownership was the rise of property values in traditionally Black areas that were once disinvested and carried the legacy of redlining from generations prior. In recent years, these spaces have experienced gentrification schemes that have resulted in physical and cultural displacement. A recent description of Richmond's Jackson Ward, for instance, reads:

*Whether it's a row house along Clay Street or one of the many new apartment buildings in the neighborhood, Jackson Ward offers a variety of living options perfect for young professionals, college students, and those eligible for affordable housing who are looking for a walkable area close to the action of the Arts District with the look and feel of a residential neighborhood (Jackson Ward, n.d.).*

In places like Jackson Ward and Church Hill, shifting residential populations and increased property values have occurred in tandem. An update to Richmond's Masterplan found that from 2000 to 2016, the Black population decreased by 7% and the White population increased by 35%. This was particularly notable in areas like Church Hill, where in the 2000s, the number of White residents more than doubled and between 2006–2016, 74.1% of land parcels experienced an increase in nominal assessment value (Federal Reserve Bank, 2017). In the years following, median sales prices and permitting activity have steadily increased.

Even in markets categorized as distressed, Richmond housing prices have remained unusually high. A 2022 analysis of Richmond's housing market found affordability challenges; those earning below 50% of the Area Median Income could afford to purchase a home in only a small share of the city's neighborhoods, all of which were showing significant signs of market stress. Particularly for households of color, who tend to earn less than their White counterparts, this means less access to housing opportunity (Richmond Memorial Health Foundation, 2022).

Richmond is also experiencing increased investor purchases of homes, limiting opportunities for generational wealth-building (Dowdall et al., 2022). As property values rise in traditionally Black areas, rising rents and property tax bills have displaced former residents unable to afford the costs (Scribner, 2023a). Some sell their houses "as-is" to institutional investors who "flip" the homes. These investors

have driven much of the price increases in formerly affordable neighborhoods, purchasing as much as a quarter of every home sale there from 2019–2021 (Peifer, 2022; *Richmond area market value analysis 2022*, 2022). Commentators level that gentrification has not meant mobility for existing residents, but merely exacerbates longstanding disinvestment and discrimination (Williams, 2021). And research has found that the risk of resident displacement is much higher in Richmond than in comparable cities (*Richmond 2022 MVA Information Hub*, 2022).

Asked about why housing in Richmond is so expensive, Sasha notes:

*Affordable housing—everything is very, very, very expensive, and when you don't make a lot of money, rent \$1,200 for a one-bedroom, that's, that's really steep, you know? So yes, that's my only hurdle, the whole housing thing, yes... I think people are buying into poor neighborhoods, and redoing the houses, and getting a lot of money, you know, to rent them or just to sell them, so. If you don't have the money, you're not going to get it, so.*

Carole suggests her neighborhood is changing, but is circumspect about the impact:

*I—I see a lot of different, um, people that I haven't seen in years, you know, races, you know, a lot of different people, you know, younger people because in my area, it's a lot of older people and it's kind of quiet right here, which I like, and I left off the street. So you know, then we have a couple of young people that start moving over here, but then it is other people too. So it—it is, it is kind of bringing a little bit of life back to the area... you know, everything has its ups and downs, so hopefully it'll be a balance.*

One participant, Angela, purchased a home with help from the GI. She was able to set aside savings, including enough to cover unexpected expenses. During the homebuying process, she used the GI she had saved to cover closing costs:

*A lot of stuff changed [with the GI]. I went from apartment to a house. Uh, at first I did not have a car... I have a car now. So with me getting it, it was—it, like I said, kept me afloat...*

## Employment and Pathways to Opportunity

**Summary:** Although the desire for and belief in the American Dream was evident among the sample, there was no acknowledgment that the conditions to achieve it have disappeared. Participants navigated an employment landscape marked by low wages and low morale, layering multiple shifts in the gig economy in order to get by. For some, the GI helped mitigate low wages and subsidize reliable transportation, including gas and insurance. Others were able to use the GI to shift from part-time employment to education, all while maintaining full-time employment. The GI offered a financial buffer while they pursued certifications and further education, which in turn equipped participants to seek better-paid, more stable employment.

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### Low Wages, Low Morale

Among participants, the employment landscape was dominated by low-wage shift work and, often, companies that did not value their workers, pay living wages, or offer opportunities for growth. Participants were employed as administrative workers, customer service representatives, paid care workers, warehouse employees, and commercial drivers. The majority of participants were cobbling together multiple jobs and taking on extra gig work like delivery driving in order to make ends meet, further contributing to time scarcity and stress. As Nicole put it, “even though I ha[ve] a full-time job, I still fall short.” Baseline surveys also recorded that several participants experienced employment precarity due to the pandemic; they were either laid off or had their hours cut.

A changing employment landscape has challenged foundational beliefs that hard work pays off, including the impact of recessions, labor market constriction, and wage stagnation. Those working as healthcare support workers (a fast-growing sector), in retail or the service industry, as early childhood educators or as laborers, on average, typically do not receive a living wage for their work, and wages are not projected to rise significantly, meaning “these hard-work positions will continue to not pay off” (Iversen, 2022, p. 4).

Some participants faced further barriers to mobility, citing experiences of gender, race, and class discrimination in their employment. For instance, Carole was a Black homeowner in her 40s who worked in the medical field. She had two children, a son in college and a teenage daughter. In 20 years of working in the same medical establishment, she had not been offered a raise, and her pay was not enough to cover her bills and stay afloat. Angela also mentioned taking on more responsibility in her

job with no accompanying raise. Lisa Marie, a Black single mother, was recently promoted to technical support in a male-dominated field, but expressed frustration that her male counterparts were paid more than she was, although no more capable or competent at the job. And Nicole felt that she was overlooked and treated poorly by her all-White management at a big box store: college students were assigned the prime day shifts while she was relegated to a night shift that did not allow her to spend time with her children. She expressed these hours did not work for her, but her management scheduled them nonetheless.

Other research has noted de-facto discrimination and segregation in the workforce. Whether it be a lopsided distribution of White professional and managerial jobs, on one hand, and Black administrative and sales roles on the other; or White teachers and nurses vs. Black childcare workers and nursing assistants (Iversen, 2022; Pattillo-McCoy, 1999; Roberts, 1997)—often, it is Black workers who tend to fill lower-waged positions with less advancement opportunities because the market forces them into that position.

And so, despite pilot participants' desire for economic mobility, pathways towards promotion and fair wages were limited. In turn, working in low-wage and low-opportunity jobs led to low morale among some participants. There was a palpable sense of being taken advantage of and taken for granted among interview narratives. Matt had switched from one mail-order delivery service to another after the former cut his wages from \$21 to \$15 after the holiday peak season. He felt like they took advantage of people, luring them in with the \$21 wage without telling them it would change after the holidays.

Mike, a construction worker who was sidelined with an injury, described working in a field where he felt replaceable:

*And, you know, we, you have people that was out of work, to where their jobs... they [the company] don't care. And they shouldn't be able to do that. Because I was one of them people, where my job was like, "Hey, listen, if you can't come back by this time, we don't know what to tell you." You know, and that's messed up. Your job shouldn't be able to do that. You're affected by what's going on, you know—but they don't care, it's business.*

He regretted opting for surgery, because he feared for the future of his job. Despite being a longtime employee, there was no guarantee that there would be a place for him post-recovery.

Regardless of morale, people needed to work to pay the bills and for pilot participants, access to reliable transportation was a necessity. Like much of the US, the greater Richmond area is built to get around by car—indeed, this was shaped and exacerbated by urban renewal and highway construction. A 2017 report suggested that nearly 90% of jobs in the Richmond area were accessible by car within a 40-minute commute, but only 2% by public transit. Being able to afford a car and the associated costs—gas, insurance, lease payments—was therefore a critical part of household economies in a way that differed from cities with more robust public transit (Community wealth, n.d.).

Several participants mentioned driving for delivery services or relying on a car to get to work. Reliable transport was a key player in the fine balance of getting by, and the GI helped subsidize the cost of

transport, even in the context of record fuel prices. Critically, financial instability has a knock-on effect where if people cannot afford a car repair, the monthly payment, or gas prices, they cannot get to work. For instance, pre-pilot, Tiffany's car was towed when she could not cover her payment; yet, she needed the car to drive for UberEats in order to make money towards that payment. Nicole depended on her car to get to work and was able to use the GI to cover her car payment and insurance; Angela was also able to keep up with her car payment. For some participants, the GI helped mitigate the low wages of their existing work and subsidized transport to and from their jobs.

## Access to Educational and Employment Opportunities

***“I want a job where I kind of wake up and I love something that I'm eager to do, something I'm not, you know, dragging into.”***

Other participants were able to use the GI to shift their time from supplemental employment to education, all while maintaining their primary full-time employment. The GI offered a financial buffer while they pursued certifications and further education programs. These in turn equipped participants to seek better-paid, more stable employment.

Nina recounted her experience of going to school without the GI: financial precarity forced her into a situation of juggling multiple jobs on little sleep in order to finish her certification.

*I was sleeping in the parking lot [of school]. I think it was like, it was probably a IT class or something, but I would take that IT class, go home, go to sleep until 3 o'clock during the week. And do like, I think it was like a CNA job, it was two of them that I would do like 3 to 7 [a.m.] and then what 8 to 12 or something, something weird like that. And then I had two, it was two nursing jobs during the week. And on the weekend was the security, security job.*

Although working towards a longstanding goal to further her education, Nina's experience with school was marked by an impossible calculus of shifts and jobs on lack of sleep. At that time she lacked the cushion a GI would likely have provided. On the other hand, Superman, a full-time sanitation worker, was able to leverage the GI and take the risk of leaving his part-time food service job in order to pursue a CDL certification. Alongside his full-time job, he studied for and received his CDL. As a result, he secured a better-paid job as a driver for the Sanitation Department.

The contrast between Nina and Superman's experiences suggests the potential power of GI as it creates space for recipients to pursue further education and to seek better employment opportunities. Superman described his experience:

*I feel like, that if there was enough people that know about [the GI] program... there would be less people in positions that felt like they had to do—uh, they had to do stuff that was beneath them to survive.*

*What I mean is that people wouldn't subject themselves to having to work for subpar job if they had a little bit more support at home. I'll give you an example... I got into the program as I spoke about earlier, started getting the [GI], I have enough actually to leave McDonald's alone, and then focus on studying for my CDL. See, I was—uh, so in a sense, I came out of survival mode. I came out of just going to work to survive and pay bills. I came out of that until being able to put myself in a position where not only I'm just—got enough to pay bills, but I got more. And if I have more, then the only thing necessary for me to do is to help somebody else get it.*

Carole had been working without a raise for two decades. She took a certification course and was actively applying to higher-paid jobs, saying “she need[ed] to go up, not down” in wages. Although apprehensive about taking the risk, the end of the pilot was a motivating point for her to change careers:

*Um, I just know I need to step up and find that job. That's what I'm trying to do now. I'm... not waiting until I don't have it. You know what I'm saying? I'm on the move now. I'm on the go now. [Laughs]*

Finally, Tom was motivated by the GI to pursue long-term financial planning. For him, GI inspired self-education on financial strategies, something that allowed him to look toward asset-building and long-term savings for retirement.

*I had to take it upon myself and learn it myself. And like I said, once I learned, I'm like, wow! I should have been doing this a long time ago. And my bank account started looking different. I'm like, oh, man, I got to stick with this. So what if I do this for like, a whole year or two years, where would I be, you know what I mean, I think, I think sky's the limit, to be honest with you.*

According to Tom, the pilot changed his life and his perspective, something he will take with him after the pilot ends.

# Unlocking Potential:

## The Impact of Guaranteed Income on Career Trajectories and Long-term Goals

Participant narratives underline GI's ability to subsidize short-term career risks for long-term gains and point towards people's capacity to act on long-held goals when scarcity is dampened. With the GI, participants could trade part-time work for education while continuing working full time, thereby reallocating the hours in their day off of a path marked by survival mode and onto one of possibility. In turn, they transitioned to better-paid employment as they were able to exit survival mode and strategize about next steps for their future. Although observational, these narratives also suggest the longer-term impacts of GI and its ripple effects for participants' employment and financial futures after the pilot ends.



## Family Networks and Unpaid Care Work

**Summary:** Among participants, extended family ties were important to survival, including sharing housing and childcare, food and finances. On the one hand, this led to a spillover effect of the GI from individual to family and community. On the other hand, the GI also highlighted the disproportionate pressure on predominantly Black single heads of households who served as the central financial and emotional support for their extended family. Pressures around balancing unpaid care responsibilities with paid work took a toll on caregivers' mental and physical health. This was exacerbated by the pandemic; the pilot program took place at a time when caregivers were grappling with remote school and work and childcare closures. GI eased the balance between paid and unpaid work to some extent, allowing recipients to scale back on extra gig work and spend more time with their children. Though not a permanent fix, GI seemed to produce temporary ontological security and stability—mitigating cognitive burden and allowing people to provide for their families.

### “They Look to Me”: Family Ties and the Pressures of Care

*“A little circle where we all just look out for each other.”*

Social networks were enormously important among the Richmond pilot narratives, intrinsic to the way participants lived and supported one another. Mike described an ethos of reciprocity that animated his social connections: “I helped you, you’ll help me.” As Stack (2003) describes, low-income households have long survived through creative adaptation and resource-sharing in material and immaterial ways.

Among the broader sample, these expressions took different forms. Sometimes it meant extended living arrangements—Sasha was living with her cousin and his family in order to save up for her own place, and Matt, a single father, lived with his mother, son, and nephew to save on rent. Other times, it was coordinating overlapping childcare with relatives, or providing care for other family members. For instance, Carole cared for her young daughter and her adult brother, who is handicapped. Superman came from a large extended family with shared care responsibilities, including driving elders to appointments or providing physical care for them.

GI recipients also described sharing financial resources with their wider circle. In this way, the impact of the GI extended from individual to family and community, engendering potential positive spillover effects on participants' social networks.



Tom described paying for daycare for his niece and sharing some of the GI with his sister and teenage nephews. Nina gave her sister part of the GI as a “thank you” for providing childcare. Superman described a “wheel strategy,” where he and his extended family input their all expenses and paychecks into a collective system. He talked about the spillover effects of GI in his family network:

*I see [GI] as a benefit, um, but not a benefit to the point that I'm just receiving something to sustain. I see it as a benefit as you are—you're putting me in a position to help sustain other people.*

For Nina, this sense of collective benefit extended to a community level. When asked what she would do if a GI was made permanent, she said she would help more people through acts of service:

*I would help more people, yeah, because now I do little things that people don't do, you know... If [passers-by] they don't have on gloves, I have bags of gloves in my car that I will give to them... especially when it's cold outside and I've ran into like, the ladies, where their daughters at the bus stop, and they don't have on gloves... I was at the grocery store and [there were] firefighters in there at the food line. So, I just went to the register... and got two gift cards for \$20... and handed the firefighters the \$20 gift cards.*

However, for those participants who served as primary caregiver in their families—those whom everyone else looked to for financial and emotional support—the expectation of helping others could be exhausting. Some participants not only cared for their own children, but for a broader extended family network. The participants were the center of a financially fragile family network, which is a pattern well-established in the data as being associated with significant financial stress and health strain earlier in the lifespan than it ought to (Geronimus, 2023). Eighty-one percent of participants at Baseline said they could not count on anyone else for financial help with costs like rent or food. Qualitative data strongly suggested that others came to them for money and in-kind resources, not the other way around, placing increased strain on fragile finances. For instance, Lisa Marie chose to keep the GI a secret because she felt that her family would all come to her for money. She already provided support for everyone around her in whatever ways she could, even when her own finances were tight—as it was, she had “only 10 dollars to her name” at the time of her interview.

Several interview narratives reflected that under conditions of scarcity, the assumption of economic, community, and care responsibilities falls on Black women in particular. The expectations of resiliency and strength in these circumstances dictate that they continue to provide for everyone except themselves. Many interview respondents held multiple and overlapping caregiving roles alongside their full-time job(s), acting as primary carers and earners within their broader networks. Other research has characterized the complexities and tensions of the “strong Black woman” generalization, noting that it can lead to self-silencing, depression, and other negative mental health outcomes (Abrams et al., 2014, p. 508; Watson & Hunter, 2016).

Following Castro's work on gendered care expectations among low-income Black female homeowners, women's bodies—particularly Black women's bodies—tend to absorb the strain of capitalism (Castro Baker, 2018). Castro writes about the “accumulative effect of stress, low wages, lack of benefits and lack

of upward mobility” on the health outcomes of Black women who serve as the locus of their extended family networks. For these women, stress and early-onset health problems are interconnected with the burden of balancing low-wage work and unpaid care. Lack of time, lack of sleep, and care for oneself contribute to poor health outcomes (see Case Study 2).

Nina, who has two adult children and two grandchildren, talked about juggling multiple jobs and school, including an overnight shift at the post office that negatively impacted her health:

*I couldn't stand it, but I did it, you know, it was tiresome. I was clocked like literally; I was doing like 50,000 steps in a 5-hour shift. I would, because it was at night from like 10:00 to 04:00 or 10:00 to 05:00. And I would have like, my watch would be like, "you crushing your steps." And I'm like, "No, I'm crushing me." ... Three months it was literally no sleep, just work.*

Angela recounted having to help raise her younger siblings and bring money into the household; as the oldest, she bore the brunt of care responsibilities. “When I... start working, trying to help take care of everybody. I kind of spread myself thin, you know.”





## Case Study 2: How GI Supports Caregivers

Lisa Marie, a 41-year-old Black woman, is a single mother of three children and two grandchildren. She works full-time in technical support, but also picks up work in the gig economy to supplement her earnings.

People in her family networks look to Lisa Marie for both financial and emotional support:

*They ask me for help. I'm the one they come ask for like, 'cause I, if something happen, they look at me like, "Well, what are we going to do?" They're twiddling their fingers. ... I feel like I'm the Dr. Phil and Oprah of the family.*

Although the youngest of her siblings, she described herself “stuck” providing primary care for her father and for several grandchildren and cousins alongside her full-time job; she shared that “it had always been that way”: “I am the person in the family, like I’m the old lady in the shoe. All the kids come to my house. So I’m that person,” she said. She rarely had any time for herself, and when she planned a hard-won spa day for the first time in years, she had to cancel her plans because her father fell ill.

On the one hand, she is committed to caring for her immediate and extended family, including all the children in her home.

*I don't care how I walk around and look, I just want to make sure the kids, you know, they didn't ask to be born here, I just make sure that they are good. And I have more than enough. Like seeing them happy, that makes me happy.*

But as Lisa Marie put it, between full-time work and care:

*I still don't have any time. I, I don't. Only time I have is in the bathroom... I'm praying, I have my fingers crossed I have more time where I can literally sit down and have a moment to myself. So that's what I'm working up to, because I need to take more care of myself because my health been failing me because I'm so busy taking care of everyone else, so.*

Yet she navigates a well-worn path many caregivers tread: continually placing others' well-being over their own. This extended to how she was using the GI:

*I have not spent anything on myself yet. [pause] I have been dealing with everybody, the house. I have not once, the car needed something, the kids need this, the rent. I have not spent that money on myself.*

As Lisa Marie intimated, she was sacrificing her own physical and mental health to care for others. She rarely slept—"I'm up, you know, kids' projects or, it's always something going on":

*Some nights I don't even sleep. So it just depends. And out of the week, I think out of a week I might, it might be 2 or 3 nights out of the week I don't sleep. Or I might sleep an hour or 2. But, shoot, that, that gets me through the day. Take those nap during my lunch break, a 15-minute power nap on my lunch break and keep it going. I've been doing it for so long, it really don't bother me.*

This pace took an enormous toll on Lisa Marie. She shared that the constant pressure to care for others led her to intermittent breakdowns and one period of suicidal ideation. The GI, although not a panacea for the overlapping stressors she faced, temporarily eased the burdens she faced.

*The good thing is, because with this \$500, don't get, don't get it wrong, but this \$500 has helped me, because I'm not as burnt out. Because right now, this is the time of year I normally go into hospital for being sick, so I'm not. I didn't go in last year, I didn't go in this year. So I'm doing good.*

Although she struck a casual tone, the idea that she was accustomed to periodic hospitalization due to stress was jarring. The GI helped ease Lisa Marie's mental health in the short-term. However, her experience points to the enduring challenges caregivers face, pulled in different directions with little ability to pause and take time for self care.

These narratives point to the potential impact of GI on physical and mental health for those providing care in the absence of supportive family policies. This is of enormous import given the context of the COVID-19 pandemic, which heightened gender and race disparities in unpaid care work (Power, 2020). The pilot program took place at a time when caregivers were grappling with additional responsibilities imposed by remote school and work and childcare closures. Pressure was especially keen for those who were single parents and those in the “sandwich generation” (Alburez-Gutierrez et al., 2021), responsible for both children and elderly parents, as well as those with care obligations to extended family. Other nationally representative research has demonstrated the cost of the pandemic on “sandwich generation” caregivers, with 85% reporting adverse mental health symptoms and 50% reporting suicidal ideation—a rate eight times that of their non-caregiving peers (Czeisler et al., 2021).

Findings from Baseline surveys, completed in October 2020, suggest that work and family life changed “dramatically!”, as one pilot participant put it. People had to adjust to virtual work, while others lost shifts or were laid off entirely. Other participants said they were “completely tired of working from home now, as bad as I wanted it prior to the pandemic,” or life was “harder. Everything seems harder financially and school [is] not as effective for children.” Parents juggling multiple responsibilities also had to contend with remote schooling; indeed, Richmond Public Schools were some of the last in the state to return to in-person instruction in September 2021, and students experienced a significant loss of learning because of the pandemic (Pauly, 2023; Tropp, 2024). The turn to remote learning placed additional stressors on parents, who had to oversee their children’s virtual classes, often while working themselves, and ensure that they had consistent internet access.

## “Making the Bond Tighter”: Time, Agency, and Parenting

Some participants shared that increased family time was a “blessing” during the pandemic. The GI facilitated a sense of increased agency over time for recipients, including quality time spent with family. For instance, Nicole, who had two school-age daughters, worked the afternoon shift at a big box retailer. This shift affected her ability to spend time with her daughters, because she often had to leave for work before they came home from school. She felt she was not paid fairly for her labor and, in addition to her full-time job, she had to pick up delivery driving to supplement her income. With the financial buffer provided by GI, Nicole was able to step back from delivery driving to spend more time with her daughters. Several other participants noted they were able to pause on Uber, deliveries, or other gig work because of the cushion afforded by the GI. For these recipients, the GI allowed them to scale back on second jobs in order to strengthen relationships with their family.

In turn, qualitative data suggest that increased time with family encouraged more autonomy around parenting. Participants wanted to make a better life for their children, frequently working to provide their children with access to opportunities that they themselves did not have. These aspirations,

too, aligned with the pervasive narrative of the American Dream against odds and the desire for intergenerational mobility in Richmond. As one recipient noted, “I want to better myself and my family.” The GI seemed to temporarily free people from the constraints of economic and time scarcity, allowing them to make deliberate parenting choices, key for healthy child development.

Sharkey notes that the transmission of advantage and disadvantage from generation to generation is driven in large part by the transmission of place. Many Black citizens have remained tied to places with concentrated poverty and low economic mobility, consequences of structural racism and economic dislocation exacerbated by urban renewal. For children growing up in communities that have weathered decades of disinvestment, the environment itself plays a part in their developmental outcomes and opportunities (Sharkey, 2013, p. 46). It also may shape their economic outcomes as an adult, as other research on intergenerational mobility has shown (Corcoran, 1995; Corcoran & Adams, 1997; Vartanian, 1999).

Some participants were concerned about environmental pressures on their families. T, mother of a 1-year-old daughter and a 3-year-old son, mentioned wanting to “break the cycle” that she experienced growing up. She alluded to the challenges of growing up in low-income housing:

*You want your kids to enjoy life, but sometimes you have to—I mean, I know it’s not always possible to try to keep them away from things. You know, they’re eventually gonna grow up and make their own choices but, you know, as a mom, I try to protect them as much as I can.*

Matt, a barber and delivery driver, was working on his credit in order to buy a home. In the meantime, he had doubled up with his mother and nephew rather than living in low-income housing, fearing the impact on his teenage son, a gifted high-school student working towards a college basketball scholarship. Matt tried to be present at every basketball game, offering encouragement and support to his son.

Interview data underlined that parents placed pressure on themselves to support their children, and being unable to do so was deeply destabilizing to self-worth and mental health. K blamed herself for several bouts of homelessness, describing it as a failure to be a good parent to her sons: “It was definitely on me.” Yet Richmond has one of the highest reported eviction rates in the country, suggesting far broader systemic issues as the culprit rather than individual fault (Badger & Bui, 2018; RVA Eviction Lab, 2023; *Top evicting large cities in the United States*, n.d.). The demeanor of K, T, and other participants, however, reflected the American sensibility of individual responsibility. “I don’t depend on the government at all whatsoever,” T said. They “hustled” against enormous odds to do the best they could for their family—but felt guilt and blame for systemic constraints they encountered along the way.

Several participants spoke about the cognitive burden of making their finances appear smoother than they were for their children’s sake. Lisa Marie made a conscious effort to hide her financial struggles from her children, like stalling or coming up with excuses when her daughter needed to get her hair done:

*I told her, I was like, “Your hair needs a break this week, we’re not gonna just jump back in and get your hair done, let your hair relax...” So I don’t even let them know that, like, I’m broke, I don’t have it.*

Tiffany also spoke about the challenges of prioritizing bills and explaining those decisions to her preteen and teenage children.

However, receipt of the GI seemed to produce a temporary sense of ontological security and stability for heads of households, mitigating the sense of shame that came with financial struggle. In the absence of jobs that paid a living wage, people were able to provide for their immediate and extended family with the GI and to feel a hard-won sense of pride. For instance, K’s ability to maintain stable housing with the GI was her biggest priority, both for her family’s physical well-being and her image of herself as caregiver and role model. And as Tom put it:

*Hey, man, it feels good, I’m not gonna lie, it definitely feel good. And then when I know [my family] need something, I can, and I can provide it for them, it makes me feel good, you know what I’m saying. And then when you’re doing things like that, it’s just, it makes the bond tighter.*

## Limitations

While this study has offered insights into the impacts of guaranteed income on participants’ well-being, it is essential to consider the limitations that might influence the interpretation of the findings.

First, the study is a non-experimental micropilot using a small sample size of 18 individuals. By the final Wave of the study, there was an attrition rate of 39% (61% retained). A control group was not employed for statistical comparison. For these reasons, it is not possible to generalize findings to the broader population. All findings should be assumed to apply to the study’s treatment participants alone. This small study may serve as a proof of concept for further work with this or a similar population.

Second, at the time of the GI treatment, Richmond along with the rest of the country was in the midst of severe negative effects stemming from the COVID-19 pandemic. These included social isolation, additional mental health stressors, record high inflation rates on food and household necessities, and loss of income. In this context, the potential positive effects of GI may have been inhibited. The modest impacts we do see in the data are, however, especially striking given the environmental stressors participants faced.



## Discussion

*Some say Richmond's efforts are not enough ... others say the city is going too far—that the statues are works of art ... or that the past is past and resurfacing it only opens old wounds. But those wounds never really healed. Recognizing that, as Richmond has finally promised to do, is one way to start. (On Monument Avenue, 2017)*

Study participants began receiving GI payments in October 2020 and stopped receiving disbursements in November 2022. Looking ahead to the program's end, some interviewees shared a desire to capitalize on the momentum that the pilot had brought to their lives. For several, the GI seemed to act as a motivating force, underlining an increased sense of confidence and self-belief. Tom explained:

*I would love for the program to keep continuing, but because I know it's about to end, it just goes—it's just going to make me, uh, go at my situation a little bit harder, you know what I'm saying.*

Knowing the GI was time-limited emboldened Tiffany to prepare for the end of the program:

*So when it stops, um, like for me, my biggest thing was to be better prepared for life's things. Um, so, you know, again, it goes back to getting myself set up to where I can manage life with what I have coming in myself. Um, so that's my biggest thing, and, and, honestly, it has taught me that, like, you know, you have to plan better, you can't just depend on certain things, because everything has to end.*



Carole, too, expressed that the end of the pilot had motivated her to pursue a career change. On the one hand, these narratives are testament to GI's potential impact on confidence and capacity-building—that recipients were inspired to leverage the cash right up until the end of the program.

On the other hand, however, this can-do, “bootstraps” mentality must be placed in the context of persistent and deeply-rooted systemic constraints: low wages and lack of economic mobility, structural racism, and lack of support for unpaid care work, for instance. Although some participants were able to make temporary gains, findings evidence that GI is not a panacea for these broader issues.

For instance, the GI helped some caregivers better balance paid and unpaid work. But it also highlighted the enormous burden of care that exists for heads of households—in particular single Black women—who serve as the central source of financial and emotional support for immediate and extended family. Interviews underscored that social policies around caregiving have evolved in a way that privileges particular family structures (e.g. a two-parent, heteronormative household). This means that social supports are not designed for those parenting alone, taking care of elders or children with disabilities, or living intergenerationally. It also means there is an inherent expectation that caregivers will fill the gap left by systemic failures, contributing to time scarcity. Pulled in different directions and under tremendous stress, the caregivers in the RRI experienced a slew of negative mental and physical health outcomes. GI alone is not enough to make lasting change in the absence of supportive family policies.

Although many expressed aspirations towards milestones like homeownership, there was little acknowledgment of the racist policies and practices employed over the years to thwart that iteration of the American Dream for Black populations. Again, the GI highlighted broader systemic constraints that cash by itself cannot solve. For instance, several participants were using the GI to repair their credit in order to buy a home, yet these credit disparities are a long-term product of redlining and discrimination by financial institutions. Homeownership in Richmond has been complicated further by more recent housing trends. The specter of gentrification in formerly disinvested Black neighborhoods has meant increasing property values and investor purchases, presenting further obstacles for aspiring Black homeowners.

The city recognizes the tensions that come with investing in space and place, and during the pilot research design, the Office of Community Wealth Building sought to engage pilot participants in sharing their vision of an inclusive city. The survey included a focus on transportation, investment, and positive regional change unique to Richmond. At Baseline, participants were asked to select from a list of principles that they feel would bring about positive change to the Richmond region. The two principles selected most frequently were: “Prioritize maintenance of existing transportation infrastructure” and “cultivate places where people can work and play.” Other principles that resonated included “encourage development in activity centers and around transit stations” and “emphasize affordable and diverse housing options.”<sup>5</sup>

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5 “Prioritize maintenance of existing transportation infrastructure” and “cultivate places where people can work and play” were each selected eight times. “Encourage development in activity centers and around transit stations” and “emphasize affordable and diverse housing options” were each selected seven times. Participants were asked to pick their top three from a list of eight options.

In some respects, Richmond's built environment—the wide swathe of highway carved through the city, the concentration of housing projects and concrete—reflects a legacy of racism. Yet the more recent removal of Confederate memorials also intimates a reckoning. As Richmond continues to grow as a city, it is critical that past patterns of exclusion are not repeated and that the city seeks to address the foundations of historical and structural discrimination on which it was built. This pilot shows the potential of GI, as part of a broader suite of supportive policies, to mitigate decades of disinvestment in people of color. Instead, GI offers the opportunity for Richmonders to rebuild wealth and, in doing so, reinvigorate vibrant and confident communities.

RRI also demonstrates the political will to put citizens at the center, acknowledging their needs and aspirations. Consistent with other pilots in the American Guaranteed Income Studies, the unconditional nature of GI nurtured a sense of civic belonging among recipients, rebuilding trust in local government. Rather than feeling surveilled or stigmatized, participants felt recognized and respected—and responded in kind. According to a Baseline survey response, recipients appreciated “the fact that the city wanted to help my family and other families in a rough period that we are going through.” Superman echoed this sense of being “seen” and valued simply for being a citizen of Richmond:

*So it was—it was kinda fulfilling, almost like if somebody was to say, “Hey, man, we see you doing a good job, you know, you’re a citizen and you’re doing everything you’re supposed to do. You’re working, you’re taking care of your family.*

*Here, man, take this money. Take this money, man. You don’t owe us nothing. You don’t have to give us nothing back. We just appreciate what you do.” That, that type of gratitude that you get is—you know, it’s just like—I don’t know, man,—it’s just dopamine.*

# Center for Guaranteed Income Research

The Center for Guaranteed Income Research (CGIR) was established in 2020 at the University of Pennsylvania School of Social Policy & Practice with the aim of developing a shared body of knowledge on unconditional cash transfers.

At CGIR, distinguished academics and professionals in this field lead pilot guaranteed income programs and oversee the planning and implementation of research initiatives. CGIR is led by two Founding Directors: Dr. Amy Castro, Associate Professor of Social Policy & Practice at the University of Pennsylvania, and Dr. Stacia West, who holds a faculty fellowship at the University of Pennsylvania in addition to her primary role as an Associate Professor at the College of Social Work at the University of Tennessee-Knoxville.

CGIR conducts applied cash transfer studies and pilot designs that contribute to the empirical scholarship on cash, economic mobility, poverty, and narrative change. Our investigations build upon existing literature on cash transfers and incorporate evaluation practices and lessons learned from our previous research on guaranteed income and the gender and racial wealth gap.

All of our research is grounded in Durr's (1993) fundamental question: "What influences policy sentiment?" With this in mind, we are committed to conducting public science that challenges prevailing narratives surrounding poverty, deservedness, and economic mobility, utilizing diverse approaches such as multi-site ethnography, politically-driven sampling, and data visualization.

Our dashboards, created in partnership with Stanford Basic Income Lab, feature filters at the pilot level, allowing individuals to access and compare information while obtaining detailed insight into our investigations.

**Please direct all inquiries  
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