

## Talking Through the Numbers – Episode 15

# Poverty and Guaranteed Income Programs

Through interviews with researchers, community leaders, and service providers, Wilder Research examines pressing issues facing our communities today to offer insight beyond the numbers.

Listen to this episode online at [wilder.org/podcasts](https://wilder.org/podcasts).

### Transcript

[soft piano music]

**Heather Britt:** Hi everybody. Welcome to Talking Through the Numbers. This is Wilder Research's podcast about interesting issues and important topics. I'm super excited about what we're going to talk about today. This is Heather Britt. I'm the Executive Director for Wilder Research. We're going to spend some time today talking about poverty in Minnesota through a whole family lens, what that means. We're also going to talk about guaranteed income programs, so ways we're thinking about supporting families who are navigating poverty. We've got a great group of humans with us here today. I'm going to have them introduce themselves. We're going to do a little round-robin here. First, I'm going to ask Kasey to introduce herself.

**Kasey Wiedrich:** Hello and good afternoon. I'm Kasey Wiedrich and I am with the city of St. Paul. I work in our Office of Financial Empowerment and my role is helping think about wraparound services that we provide to families in our children's savings program, but also manage the city's guaranteed income programs that we offer.

**Heather Britt:** Great. Kasey, we are glad to have you with us today. Next person up is Liz.

**Liz Kaufman:** Hi, I'm Liz Kaufman. My pronouns are she/her. I'm the Asset Building Program Coordinator at the Wilder Foundation and I'm developing and leading the Rai\$e Guaranteed Income program. I'm glad to be here.

**Heather Britt:** Thanks, Liz. Next is Jenny.

**Jenny Geris:** Hi everybody. I'm Jenny Geris. I am Wilder's whole family systems manager, which means I get to work with Liz and Heather and all of the Wilder employees on how we can embrace the whole family approach within Wilder as well as how we can support in the community.

**Heather Britt:** Thanks, Jenny. And last but certainly not least, Allison.

Allison Liuzzi: Hello, Allison Liuzzi. My pronouns are she/her. I'm a research manager at Wilder Research and project director of Minnesota Compass, a project where we track trends in quality of life in Minnesota and its more local communities. You can get more information at [mncompass.org](http://mncompass.org).

Heather Britt: Great. Thanks everybody. First set of questions we're going to talk about is what do we mean when we're talking about poverty, thinking about poverty through a whole family lens, and what do we know? First person I'm going to ask to talk about that is Jenny.

Jenny Geris: Awesome. I think what's exciting about this conversation today is really how these pieces fit together. When we talk about the whole family approach, what we really mean is something very fundamental to human nature. It's this idea that none of us could exist without each other. We wouldn't make it to this point of our lives without others caring for us and being connected to us. And it's also really essentially rooted in Indigenous wisdom in our ancestors' ancestors, knowing those realities. But the way that it's evolved, especially in the human service field, has roots in the settlement house movement. It's a way that how the Head Start program got started, and so it's a connection back to seeing a person in their environment and being curious about how we can support people when they have a need.

The intent of the whole approach is really to support economic mobility, financial stability, to really get connected with folks who may have low income, maybe experiencing poverty and recognizing that that's hopefully a temporary situation. And the intent is that we support that stability for the generations that are to come because we know that poverty can persist and essentially get transmitted through families unless something big changes, unless opportunities are available, unless resources are connected. And what's more than just addressing poverty, I think it's really important to note that it's also about helping families achieve the dreams that they have, which are as wide-ranging as families are in their lives. It means lots of different things, but it recognizes that we all have hopes and it's supporting that journey and being a part of that work with families.

Heather Britt: Great. Thanks, Jenny. I love the individual nested within their family context and the way we think about those sorts of supports and structures around families and how they thrive. It's great.

Jenny Geris: Yeah.

Heather Britt: Yeah. Allison, would you talk a little bit sort of about the numbers and the quantitative information we know about these experiences?

Allison Liuzzi: Sure, yeah. Well, I think it's helpful first to talk about what do we mean by poverty? And I'm the numbers person, so I'm going to give you a lot of numbers and my numbers are based on numbers. So when we talk about poverty in a strict definition, it's based on a family or a household, how many people are in it and how much money are they bringing in each year. So for a single person, the poverty threshold or the maximum amount they could bring in and still be below poverty is \$13,685 a year for one person, but it grows as household size grows. So for a household of two adults and two minor children, the

poverty threshold is \$26,675 a year. What does all of that mean? That was a lot of numbers all at once. It's low. These are really small dollar amounts. They're not enough for a person, a family to survive on.

And so when we start doing the math of what does it actually take to meet expenses around housing, transportation, health care, a poverty level income is not enough to meet those basic needs.

Let's break it down into some numbers. I'm going to talk about a family of four. Family of four, one full-time worker. That full-time worker would have to earn \$12.82 an hour or less to be at a poverty wage. Now that's higher, \$12.82 an hour, than the statewide minimum wage, which ranges from 8.63 to 10.59. So it's possible for a person to be working full-time trying to support their family of four and still to earn a poverty level wage. And like I said, this is really low. When we look at average expenses for Minnesotans, we're looking at per month they need more than \$5,000 to meet needs associated with housing, food, transportation, health care, other necessities like toiletries, taxes. And that \$5,000, that's more than double a poverty level wage. So there's a big mismatch in numbers between who do we consider below poverty and what do people actually need to get by.

Heather Britt: Thanks, Allison. Can you talk a little bit about where we see variation in the experience of poverty, what that looks like across different communities and what their experiences might look like or feel like and maybe what we know and what we don't know about those experiences?

Allison Liuzzi: Sure, let's start at a high level. Across the state of Minnesota, the poverty rate stands at about 9%. So that's about 1 in 10 people across the state who live in a household whose income falls below poverty. Poverty is really common. Now, when I say one in 10, you might say that's not that common, but this is us. These are our neighbors, these are our kids in our schools, these are our family members. Maybe you've experienced poverty at some point in your life. It is incredibly common. More than half a million people in the state of Minnesota, more than 500,000 people experienced poverty last year. A lot of those people are children. And if we took all the children who experienced poverty in Minnesota and put them in school buses and put those school buses back to back to back, we would end up with 13 and a half miles of school buses back to back to back representing all the children who live below poverty in Minnesota.

So it's very common when we think about it as 1 in 10 people, we go, that's not that common. When we think about it in actual numbers and images that we can wrap our mind around, it is very, very common. On top of that, I'm using a really strict definition of poverty. Remember I said it's really, really low. There are loads more people who may fall above the poverty line who are still having difficulty making ends meet. And also when I look at poverty rates, that 9% poverty rate, that's people who lived in households last year whose income fell below the poverty level. So it represents sort of an annual measure of poverty. But what we know about poverty is that people fall into it. They may be there for 3, 6, 8, 9 months, they may come out of, it goes up and down, and that's called episodic poverty.

So we have our annual poverty rate of 9%. When we look at episodic poverty, we're actually seeing about a third of all people experience poverty throughout the year. So when I say this is us, I really mean this is us. These are our communities, these are our schools, these are our families, these are our friends, these are the people we work with. This is really about us. And I throw a lot of numbers out there and I want you to remember there are people behind these numbers. Every person we count has a lived experience that represents a lot of hard work, a lot of challenges, a lot of piecing things together, making difficult decisions. So when I throw the numbers out there, do keep in mind they represent people.

Now you ask the question, where do we see some variation? Age matters. We see higher poverty rates among kids, some of the people who are least able to control their own economic circumstances. That's where we see higher than average poverty rates.

Race matters. We see poverty rates that are two to three to four times higher among certain races and ethnicities in Minnesota. Black Minnesotans, 21% below poverty. American Indian Minnesotans, 24% living below poverty. Burmese or Karen Minnesotans, 36% living below poverty. So we see much higher poverty rates among some races, ethnicities and cultural groups. And then we see areas, geographic areas, pockets of concentrated poverty. Mahnomon County up in northwestern Minnesota, 19% poverty, Minneapolis and St. Paul, we're looking at 15 to 16% poverty. So these are above the statewide poverty rates. And then you zoom in on some neighborhoods in Minneapolis and St. Paul, and we see that those are two to three to four times higher than the statewide rates. So age matters, race matters, place matters. A whole host of other things matter when we're looking at poverty, way more than we have time to just talk about today. But again, these are our communities, this is us, these are people who we interact with. These are our lived experiences that we may have had or are currently living.

Heather Britt: Thanks, Allison. Kasey, can you talk a little bit about how the city is thinking about this and the conceptual framework that you're thinking about? Just sort of financial health as sort of a contrast here and how holistically you're thinking about it?

Kasey Wiedrich: Yeah, absolutely. So in the goals of the financial empowerment office, excuse me, we don't use poverty in our definition or in the goals of what we're trying to achieve for St. Paul residents. So we talk about it... first is how do we help all St. Paul residents share an economic prosperity is sort of the big picture, but one of our goals is to help residents achieve financial health and also how do neighborhoods achieve financial health and community wealth? And I think this also goes back to, as we were saying, some of these frameworks to get to the point that Allison was talking about, about how there are more people that experience financial hardships and struggle than just that strict definition of poverty. So when we think about the sort of financial situation we want to look at, we do sort of think about it in terms of financial health.

When thinking through that day-to-day financial situation, the sort of outcomes within your financial life, which includes income, which is the poverty is a measure of... but also includes savings, includes credit, includes the sort of safety nets, personal like your health insurance or life insurance or public benefits that sort of ensure people against

financial shocks. But I also think there's a broader concept that I've been familiar with in my previous work, prior to coming to the city, that I was a part of helping the CFPB to develop was this concept of financial well-being that really tries to take it away from some of these objective measures and guidelines to think through what does it mean for how people feel about their finances and feel secure. So the concept of financial well-being is again, thinking about having financial security and freedom of choice both today and tomorrow.

So having financial well-being, meaning you have control over your day-to-day, month to month finances. You do have the capacity to absorb a financial shock, you're on track to meet financial goals but again, you also have that financial freedom, decision-making power to make the choices that allow you to enjoy your life. But I would say within that financial freedom, I think some people kind of go to like, oh, can I go to take the vacation I want? Can I go to a restaurant? But I think it's also if you lose your job, do you have the flexibility to actually wait for the job that you want or can I get a car that actually allows me to get somewhere reliably or do I just take the thing that's available to me that actually is really unreliable and doesn't help me?

So it's thinking through all those different parts. And again, within those there isn't an objective measure because it is really subjective. What it means to have the ability to absorb a financial shock can be really different from people to people household, the household... what your own financial goals are also vary. And the work that we do, sort of recognize those differences for what people... how they want to define their own financial lives.

Heather Britt:

Thanks Kasey. I love the sort of broad frame and that notion of thinking about financial well-being and that does vary individual by individual, family by family. So let's talk a little bit about why this stuff is important, why these topics are important, why the issues are important, and then what do we need to do and what are we actually engaged in doing and trialing and testing and supporting individuals and families in different ways. I'm going to start with Jenny. Just can you talk a little bit about why does it matter and how you're thinking about the frame in the work that you're engaged in inside Wilder?

Jenny Geris:

Yeah, and I got set up, teed up so well by Kasey's examples. I think they illustrated so much of what we're working on with this whole family approach concept. So it's that recognition, exactly as she described, about how life is complicated for everyone and it's when the financial resources are less than enough to get you through those bumps, those unexpected things that come up that it makes other things kind of ripple effect more challenging and a lot of us can identify with that, we all just went through or are going through challenges at a global level with COVID. And so the recognition of how sometimes fragile those elements can be, hit home for many of us in a different way in the last few years. But I think when you see the picture totally, it's also really important to recognize that... Kasey's point was really important to hear.

It's hard to say how will I know if this person in front of me is financially healthy? Unfortunately, we do have research though about the impact of not having enough. That there are challenges. A person who without the financial resources they need or living at

the poverty level as Allison helped us think through, are more likely to have mental health challenges. And if that person is also a caregiver or a parent, children who have parents with mental health challenges that don't have that capacity or resources, they need more likely for that to continue into the child's experience. This idea that when... how the household and the adults are doing has a direct impact on the kids and vice versa, that the kind of dual impact is really important to pay attention to. I also think that it's really important that we're thinking through what people actually need.

Those examples that Kasey shared are really concrete and aren't necessarily what a lot of our systems and structures are designed to respond to. Often a person who has an unmet need and is looking for a resource needs to find the specific tailored agency with a specific tailored resource to meet the need, to fix the car or to pay for the formula. And this idea of the whole family approach and how it connects is seeing that whole person trying to be as flexible as possible, trying to offer those resources as they arise instead of saying, nope, I'm your housing worker so I'm just going to focus on housing. It's seeing that whole picture and that helps us shift out of a deficit focus. A lot of folks in the field to talk about being strengths-based and sometimes that sounds like ignoring problems and that's not what anyone is actually prescribing.

It's really about how are we going to lift up what's working so that we can shore up when a crisis happens? How do families navigate naturally because they existed before they showed up at our social service doors, they existed before they arrived to receive public assistance. And so there are a lot of assets that those families are bringing. And to see them as more than the moment they're in, is really important and really ties back to this approach and the way that we're doing the work and challenging ourselves to go even further. The other thing I'll note, again, tying back to those examples is that it really matters if we're listening to what people actually need. That includes things like program design and implementation.

There's a real service sector kind of system and implementation mindset you can get into, but it also matters in the one-to-one interaction with individuals. When someone is reaching out, it takes a lot of courage to ask a stranger for help. I know that I don't like doing it. And so being able to acknowledge that and then see it in that bigger picture and that's part of the design that we're looking into and really highlighting is making authentic space for families to be involved is a key principle of a whole family approach or a two generation model, but it's not just about listening, it's about engaging and co-creating, really collaborating. So I think these pieces fit really well together in that sense.

Heather Britt:

Thanks, Jenny. I love just the description of this work is about the way we show up with each other differently, it's about the culture of the organizations within which we are working and practicing. It's about the way we think about assembling those supports and programs. So it really is about that shift. I want to ask Liz, who's actually leading within Wilder, one of these big programs that we're engaged in. Talk a little bit more about how you came to this body of work, how the organization made some decisions about here's what we want to try and what the program is that you're engaged in.

Liz Kaufman: Thanks. So Wilder has done a few different direct cash payment programs. There's currently another one going on with housing, direct housing assistance, and there was a previous direct cash payment program before the Rai\$e program with UpTogether. And the effects of the programs have been really positive for participants. I think that Wilder wanted to take more of an approach that was a little bit more relationship based than some of the national work that it had been doing before. So folks that were involved before I came on board met with previous participants and they had some feedback sessions where they heard how the programs had been going for people and what they would choose in programs going forward. And that played a big part in the design of the Rai\$e program. So the Rai\$e program is a guaranteed income program that provides \$500 per month for 12 months unrestricted cash payments on a reloadable debit card. And we've enrolled the first cohort with payments starting in January and I'm about to launch the second cohort.

Heather Britt: Great. So Liz, I've heard you talk about this work is... and you've written some about this work is really rooted in sort of a justice orientation and is rooted in an individual or sort of a family sense of ownership, participation, solidarity. Can you talk a little bit more about how... kind of the history of these kinds of programs and what's happened in the US and worldwide has shaped the way you're thinking about this program?

Liz Kaufman: Sure. So there are currently over a hundred pilots across the US. There are a number of community-based pilots going on that may or may not be counted or programs happening at really small local levels. And there are also programs that may or may not be official programs, but part of government structure or part of community life worldwide that have been happening for a long time. So it's a measure of social safety net that's used by many people and it's just an effective way to ensure people's social safety. It is based in solidarity rather than deciding in a patriarchal kind of way how people should make decisions and spend their money. I think it's important to understand that what's happening in society as a result of historical, structural and systemic oppression and then an appropriate response is increasing our social safety net to ensure that everyone's basic needs are met.

It's an issue of racial justice, economic justice and human rights to ensure people's ability to live a healthy life in a capitalist system that really just doesn't guarantee our survival. So we're all kind of forced to compete and participate in a system that... it doesn't mean that folks will eat at the end of the day and that's really just wrong. So we need to be in relationship to each other differently and just build from a place of trust and honoring self-determination and that we all know what's best in our lives. And it reminds me of Dr. King talking about how we need a revolution of values. And so really in thinking about this program work, the process is the product. So the way that we design our programs, the way we interact with each other, the intention behind it and the purpose really drives what happens at the end. So it's not just what money was given out, but how did we engage with each other? Are we interacting in a more humanizing way? So that's my thoughts behind it.

Heather Britt: That's great. Liz, I love that you've sort of tied Jenny's sense for what's the culture and the behavior in the organization that is coming to this work and how does that show up in

relationship with families and then what's the sort of pragmatic nature of the program itself? So Kasey in the city of St. Paul, you all are up to some really cool things and trying some things. How did you come to the work? How did the city come to the work and then what are you up to?

Kasey Wiedrich:

Yeah, so I think the COVID-19 pandemic really sort of opened the door to opportunities to push us much more quickly towards providing these kinds of flexible resources to families than we had before. I think some of these ideas probably seemed a little pie in the sky before we had this worldwide pandemic that shut down businesses very quickly and people needed to pay rent. So that is the moment where we first really jumped into this wholeheartedly where we did sort of quickly spin up a cash-based rental assistance program within the city to both support families and then also to support businesses. And through that program we provided 1200 St. Paul families with \$1,000 in cash, again with the intent of helping people to pay their rent. And that was sort of early in the pandemic, in 2020.

And I think after that we knew we wanted to do more and quickly joined the national movement with other mayors. Mayor Carter was one of the first mayors to sign onto Mayors for Guaranteed Income, which has been the national movement that has helped sort of spin up a lot of those hundred pilots that Liz talked about. And so then we launched our first official guaranteed income pilot in the fall of 2020. And I think folks in my office would scold me for not saying that we were the first municipality to launch after Stockton, California had launched their pilot in 2018, so pre-pandemic. And we were also the first city that used public dollars towards our pilot. So it wasn't just philanthropic funding that paid for that, but we provided 150 families in St. Paul, low-income families with \$500 a month for 18 months, our target population.

So we drew families from our college-bound college savings program, which is a program that launched earlier in 2020 and it starts at birth. So all kids in St. Paul now can get a savings account started with \$50 from the city if they're born on or after January 1st, 2020. So when we launched this pilot, we drew from that population. So it was all families with infants, many had older children as well, but all had a child born in 2020. And we also supported kids with providing \$10 a month into their college savings accounts while we were providing the parents with the \$500 a month. So that pilot actually ended earlier in 2022. And again, I think we knew we wanted to do more and we also had the American Rescue Plan funds that were provided to cities during that same timeframe.

So we launched a second guaranteed income program and in this pilot it's a similar structure where we are targeting college-bound families, but we are providing now 333 St. Paul families with \$500 a month for 24 months. We're doing it also as a part of a larger study where we're recruiting a thousand college-bound families. A third will receive guaranteed income, plus we're putting a thousand dollars into their child's college savings account and there's a second group that is just receiving that thousand dollars into their account and will have a control group. So in the research, on both of these, we'll be looking at what is the impact of receiving that \$500 a month on families, on their short-term, on their long-term planning on how they engage with the college-



bound account. But in the new pilot we'll also be able to look at what's the impact of providing that larger sort of wealth and asset for kids in their very first years that can be towards college.

Heather Britt: As a set of researchers we love a good study. So I love that the city is thinking about that and wanting to understand what those impacts look like and what those experiences look like. Allison, I suspect from a numbers vantage point and from watching this stuff nationally, you have some sense for where we might be going with outcomes, but can you talk a little bit about what we know so far?

Allison Liuzzi: Yeah, it's really exciting to see what city of St Paul is doing around this because what we know in the broader literature about poverty is that in general, the things that help reduce poverty and increase financial security are money and policy. And city of St. Paul is kind of working on both. So when we see an increase in things like cash and cash transfers, we tend to see better outcomes for families. And then at the larger community level. And like Kasey mentioned, the pandemic gave us a lot more flexibility to respond to needs in a really quick and nimble way in some ways. So we were presented with this kind of perfect test case of what happens when we increase economic impact payments and what happens when we give families more generous earned income tax credits and child tax credits and what happens when we increase SNAP benefits or what people commonly call food stamps.

What happens when we increase cash transfers, what people commonly call welfare? Well, what we saw is when all of that happened during the pandemic at a national level, within one year, national child poverty fell by three points. So there was this almost direct relationship between give families what they need, money, and we will see outcomes that are better both at the family level and at the community level. We also saw alongside that, not just reductions in poverty, reductions in food insecurity, reductions in housing hardship, reductions in the difficulty that families have in paying household expenses. So we just saw all of this, these good outcomes coming from direct investments into families and giving them what they need to make the choices they need to be able to make.

Heather Britt: Great, thanks Allison. I'm wondering, Liz and Kasey, if both of you can talk, maybe we'll do a little tennis back and forth. So in the middle of the programs sort of doing the deployment, running these tests, what are you seeing so far? What are you learning so far? Maybe let's start with what's the good stuff, if it's anecdotal or if you've got a little more data, what are you seeing that's sort of good so far coming out of what you're watching? Kasey, you want to start?

Kasey Wiedrich: Yeah, I can kick us off. So yeah, our official research, we do not have results yet from our first pilot. We hope those will be released at the end of 2023, but we do know from similar pilots to ours again, Stockton, California, their pilot ended I think in the end of 2020. So they've had research that's come out. So I think big picture, they found that people who received the guaranteed income actually were able to... more of them were able to work full-time compared to the comparison group because the question that guaranteed income programs often get is, but people will just stop working if we give them money. And the data so far is that is not the case. But the other findings are really

around health and mental health. And going back to what Allison was just showing in the broader research too, that improved mental health, lower signs of depression, and people again feeling like they had more agency in their own lives.

And for us, again, not sort of the official research from the researchers, but anecdotally from families we heard that as well. So I think had families talking about... when it comes to employment, for example, like a family taking a training course so that they could get a better job that allowed them to work from home or being able to take classes to achieve their lifelong dream of working for the FBI, so going back to taking some courses. And then I think in the mental health we did have people talking about that feeling lower levels of stress and also being able to take care of medical bills but also feel like they didn't have to delay medical care for them or their children.

And I think within that stress, there's actually, if folks are listening to this podcast, there's another podcast that we can post a little later where a family from our pilot spoke with an artist who was telling an audio, a postcard about their experience and talked about how knowing they have this extra safety net allowed them to just breathe more easily and again, just be less stressed about, again, not having to... the husband cut his thumb on a weekend and they were like, okay, we can go take care of this. We don't have to wait until Monday because it's going to be more expensive on a weekend. Or feeling depressed and being able to take care of it as opposed to feeling guilty about seeking care for yourself, but also how that freed up for the relationships this person had in their life with their family, their community, and their kids.

They gave an example of their daughter broke their bike and if they didn't have these resources, they would have been angry at their daughter and said, well now we can't fix your bike. You did this and so now you just don't have a bike anymore. But being able to say like, oh, we can actually fix your bike, that's not a big deal. And it is just like it's a different way that she's able to be with her family just because she wasn't stressed about do I have the money to pay for this?

And I think the other part that really was important to families is also just being able to enjoy fun things and feel like a normal family. That they could buy cupcakes for a birthday, they could take their kids out for ice cream. One family talked about taking their kid to the zoo because they love giraffes, buying Christmas presents, that kind of stuff that just allowed them to enjoy life and take care of their kids in the way that they wanted to, which again, are just small things that we don't build into some of our other public programs, but just how people feel like normal people.

Heather Britt: Liz, do you have an anecdote from what you're sort of seeing in the Rai\$e program so far? So anything that's coming back from families who are participating?

Liz Kaufman: Yeah, we have a few stories as well at this point, also just anecdotal. We've done one round of surveys, but we don't have the results from that yet. But again, people are spending on basic needs, medication, car repairs, housing costs. Some of our participants are unhoused and really using the money to pay for housing, for themselves and their children. So just the whole range that the other guaranteed income pilots have shown

that people are just spending in the ways that they need to improve their situations, education, so buying a home. So it's really been great to hear people's feedback and get the little notes about what folks are able to do.

Heather Britt: That's great. What are you all struggling with? So what are the places where the programs are hitting a bump in the road or you feel like, here's something I wish could be changed. Where are the places that you're feeling a little stuck? Maybe Kasey, I'll start with you and then we can go to Liz.

Kasey Wiedrich: Sure. I think for us, there was a first... in the way that we were recruiting families also were super skeptical and did not believe that it was true and thought we were a scam. I had someone hang up on the phone with me because they're like, "City employees do not work after five o'clock. You are a scam." So I think there's that, which is just sort of people's skepticism of you never get anything for free. I think a big structural problem for both programs and for families is how does a program like this interact with our current social safety net? So I think there's issues that programs have to work out about are we jeopardizing things? But then for families, this decision, they have this opportunity to get this money that's incredibly flexible, could help them, but by taking this money, do they lose their housing or does the rent go up that they're actually don't get a benefit? Would they lose their health insurance for them or their kids? That, again does not make the \$500, that doesn't make financial sense to them.

So in our program we did, especially in the first program when it was all pretty new, really just sort of provided people benefits counseling so they could see where they fell on the benefits cliff. And if giving this \$500 would put them over the limit. There's been more work that we have done across the state with DHS, other parts of Minnesota and federally to help exempt guaranteed income programs from counting towards some of these programs. So DHS has exempted it from county towards cash assistance from the state. So programs like MFIP and child care assistance, refugee cash assistance, there's been some work federally to exempt SNAP if programs include private funding. So all of these things have made it easier, but I think they're still families... but I think the other challenge is this is often a state by state battle, and so people have to sort of recreate the wheel every time. And there are programs that it's really difficult to be exempted, so that makes it a really hard situation.

Heather Britt: Yeah, sort of that, have the program not compete against other programs, but really be a compliment and how are we open in those conversations about what's ahead. Liz, some of the things that you have found tricky or you've got sort of stuck in as you've thought about the Rai\$e program at Wilder?

Liz Kaufman: Yeah, so we've had that same challenge with the counting towards the income limits, and I really just want to express my appreciation to Kasey and the whole team at the city for all the work that you've been doing with DHS. The guidelines that came out in January of this past year, 2023 have really been helpful for us. So I was able to just tell somebody last week that his SNAP benefits should be able to stay intact while he's in the program. So that's just I think a huge victory and I'm really grateful for that.

Still more work to be done on other benefits. And I would say the other challenge really is just the short-term nature of these programs. The need is there, we know it's there, and at this point it just, from my perspective, just really needs to be federally implemented. There can't be a floor of zero for people to live on. There needs to be some kind of standard where we look at the actual living wage that's an updated figure and work towards making that the floor. So I think it's moving out of the pilot stage into something more permanent.

Kasey Wiedrich: Yeah, and just to add on to a little bit, I do think that we are doing pilots, so it's a limited number of families and having to turn away families that don't fit the criteria that we are doing right now. So again, we're still targeting families in college bound, which is a large number of families in St. Paul, but so if you don't have a kid that's less than two years old or three years old, you don't qualify for our program. So there's so many people falling through the gap. And just to add, to sort of close the loop unless there are follow-up questions on that question about benefits, a real barrier with a lot of our programs and for families is families that have disability and so rely on supplemental security income or SSI. That is one program that is incredibly crucial for the families that receive it, and there are a lot of barriers to participating in guaranteed income programs.

It is also my understanding that SSI only excludes \$20 of... so if you get \$500 a month, the only thing they would exclude would be \$20. So then you would lose 480 of your SSI benefits. So it's basically anything new coming in, it's zero. And so I think while some programs like the city of St. Paul's have been able to get exemptions because we are using pandemic-related funding for most programs, it's really not a possibility for families who are experiencing... who are on SSI, which means they have a more profound disability that limits their ability to work, that they aren't able to participate in this and these are families who could really use some flexible resources. So just wanted to throw that in as well.

Heather Britt: No, that's helpful sort of additional context, especially for some of our most vulnerable humans. So you're talking a lot about the things that are making this sort of tricky, places you're getting stuck. I'm hearing that context, environment, sort of policy arena is going to start to matter. Jenny, sort of additional thoughts on that piece as we think about these programs being nested within this kind of broader collective.

Jenny Geris: Absolutely. I think, again, the way that Liz and Kasey are describing what they're doing just ties back so incredibly to what the whole family approach really means, and this idea that not only do people not exist in isolation, but none of us exist out on our own, on an island. We're all part of communities and neighborhoods so that when these changes do occur, it has potential ripple effects that are things we don't even know about yet. And it gets me excited. I heard Kasey say something like, it's state by state, city by city, there are different policies. My hope and when I hear us coming together about this topic is that we are building the evidence now. So that is the future, we could actually see, that we can say, here's what we understand is really effective. And to me that's the point of when you take on an approach that's coordinated, it matters that you're impacting those greater level systems that you're looking at a community base understanding of how that changes and it fits really well with that approach.

I think it really sets Wilder up well because we have a vast array of folks involved in policy work already, and so we get to bring what we're learning directly to people who are making those decisions. Same with the city of course, because a lot of our policies emerged from that siloed thinking that we're literally trying to shift. And I think it's really about what we're trying to create, less about what we're trying to end. It's a version of that changing from the deficit to strengths-based. It's like what's the future we want to see, not how do we legislate and manage people who we perceive as less than in some way, at least at a resource level. And it's a way more human-centered approach. And so I just think it's a really incredible way for us to think about it in such a concrete sense.

Heather Britt: Yeah, yeah. All right. I've got two last questions. We're going to do sort of fast round on both. Last one, fast one as we say in the swimming world. So the first question is, if you were going to sort of make a suggestion to somebody, policymaker, somebody out in the community, funder, you pick one thing that they should do, what would that thing be? So think about that. Allison, I'm going to start with you. What would your suggestion be and to whom?

Allison Liuzzi: Well, I think it would be to a pretty broad audience, and I'm actually going to kind of borrow from the really smart people on this podcast. I think we need a narrative change. I think we need to think about this topic of poverty differently and start talking about it differently. So like Jenny said, we need to shift out of a deficit focus. These are not the people over there with the problems over there. This is about us and our communities and our kids and our friends and our families and our coworkers. So thinking about this in a more humanizing way, and that was the language that Liz used about we need to be in relationship differently with one another. We need to interact in a more humanizing way.

I threw a lot of numbers out there, but I'll remind you again, these numbers are about people and families and their lived experiences. And so taking Kasey's approach to really think about the individual needs and the choices that families make for themselves and how important that is in them securing their financial well-being and their ability to weather shocks is so important. So that narrative change around this is about us. This is a shared topic that we need to talk about. We're all in this together. We're all humans. We all face a variety of circumstances and we're here to lift each other up.

Heather Britt: Great. All right. I'm going to toss it to Jenny. What's your one thing to follow on Allison's narrative change suggestion.

Jenny Geris: I loved Allison's answer, and it's a version of the same topic, I think, or the same answer that depending on what your particular circle of influences, depending on if listeners are program managers or decision makers at an organization or policymakers, that the evidence exists. The research is out there to get as close to the people who are going to be impacted as, I was going to say, as humanly possible, which is a pun intended, get closer to the humans. We have inherited a system and set of structures that was often really not incorporating the expertise, experience, opinions of people who are affected by the processes, policies that they're operating in.

And so for us at a program level, we're going into spaces where families have established relationships and saying, what are you dreaming about? And how can we be a part of that journey? It's not about I'm going to solve your problems because you can't. It's about how can we support and how can we be a part of that? And so I think it's either about using the research that exists, what are people looking for in 2023, what's the emerging evidence? And also making space for the local folks that are impacted by whatever the policy or procedure is really important.

Heather Britt: Awesome. Liz, what's the one thing?

Liz Kaufman: Yeah, I'm actually going to do two.

Heather Britt: Okay, do it.

Liz Kaufman: For policymakers, change the income limits to an actual updated living wage, and for all of us in the general public take opportunities to think and talk about the difference it would make if everyone were able to meet their human needs, and what is the simplest way that could happen.

Heather Britt: I love it. Fantastic. Kasey?

Kasey Wiedrich: Yeah, I was going to copy Liz and do two one quickly is again, I would say at a federal level, again, we also have evidence about the increased child tax credit, make that permanent, get it back, get families more money. I would say if you are, say a service provider, you work in a nonprofit and you're kind of like, we can't do guaranteed income. That's a lot of money. That's not something we're doing so it's not something I really need to think about, which honestly is probably how I thought about it before working for the city and all of this changed.

I would also think about what are the lessons you can learn from the way that guaranteed income programs are operating and what are the arbitrary rules you're putting on programs and benefits and resources that are just sort of based in we do this because it's the way that we do it, or how do you push back on some of the rules you think don't really work to be more flexible, to come from a place of trusting participants, trusting families to make the decisions that they need to make for themselves and not making people sort of justify everything to you. How do you think about your mindset of impinging rules on things and just sort of give more flexibility to both yourself and to families that you're working with.

Heather Britt: That's great. All right. I'm going to ask everybody to weigh in here, recommendations for where folks could go for more information. So where should they be looking? I think we'll always recommend to listeners [wilderresearch.org](http://wilderresearch.org) as a place where you can go, but I know other folks have recommended resources, sites, places that they would suggest folks should be tuning into. So I'll open it up, call it out.

Jenny Geris: I would say, I get to say two because they said two, ha, ha, ha, just kidding. Ascend at the Aspen Institute is a convener of a large network of organizations, something that

stands out is they have a giant resource bank. So depending on your position, you will find a resource that relates and they also reflect a variety of service interventions. So there's kind of something for everybody, and they have an incredible program of which our current mayor was a fellow, so it will seem familiar. And then the other one is getting into how community action agencies are doing this work too. They also came right out of that war on poverty when a Head Start emerged, and they are embracing this approach as well. So really great resources in local communities.

Heather Britt: Great. Thanks, Jenny. What else?

Kasey Wiedrich: Yeah, I can go and I'll try not to give too many, but I can share these so that we can provide them to podcast listeners. But if you are interested in what the city is doing, you can go to the city of St. Paul's website, search for Office of Financial Empowerment. We have a specific guaranteed income page that has the news coverage and some information. I would also recommend nationally going to the Mayors for Guaranteed Income website just to see sort of the number of cities that have either launch pilots or supportive of this idea. I think the Center for Guaranteed Income Research at the University of Pennsylvania is leading a lot of the research on those pilots. So I think as new research comes out, which is going to really start coming out towards the end of this year, on a number of these pilots, that's going to be a great place to go for information.

They have also partnered with the Stanford Basic Income Lab Center at Stanford. They have a lot of really great resources, white papers, lit reviews on guaranteed income, but they also have a guaranteed income pilot dashboard that provides information on many of these pilots, including two of the pilots in St. Paul on sort of spending data, demographic data. And I would also say within St. Paul, so Wilder and the city represent just two of the current four guaranteed income pilots are happening, I think soon to be five or five is sort of launching right now the fifth.

But I think that Springboard for the Arts is a St. Paul nonprofit that has been running a pilot for artists since 2020, but they also partnered with us and we did a narrative change project with five St. Paul artists. So on their website, just search Springboard for the Arts and guaranteed income, they have a report on their pilot, but they also have links to the work that we did with the artists, including the podcast I mentioned before. There's a dance meditation piece. There is a three song EP that a local singer-songwriter wrote about guaranteed income on themes around that. Pictures of art that's up in the local YWCA, so I think there's a lot to really highlight here locally too.

Heather Britt: Fantastic. Kasey, thank you for the rundown. That was fabulous. Allison, Liz, other resources you want to direct folks to?

Liz Kaufman: So the Rai\$e program page on Wilder's website has information about our program, and I'll be adding resources on a somewhat regular basis that might be of interest to folks, financial resources and organizations in our community. And I would also add the Economic Security Project as a great resource on guaranteed income, and they're leading a lot of work nationally on that.

---

Heather Britt: Great. Allison.

Allison Liuzzi: And as project director of Minnesota Compass, I'm going to send people to [mncompass.org](https://mncompass.org) where we're tracking trends in poverty, both at the statewide level, at smaller geographic levels and by various demographics. So you can see kind of the latest trends there. And I would also cross-refer you to both the Minnesota Department of Employment and Economic Development. They have a cost of living tool. See what it takes to actually pay for a family of a different size. You can go zoom in on counties across Minnesota and they'll give you kind of what a basic budget looks like just to get a grasp on what does it take to support a family of a different size across the state.

Heather Britt: Great. Well this has been just fantastic. Thank you Allison Liuzzi, Jenny Geris, Liz Kaufman, and Kasey Wiedrich for joining us this week.

I'm Heather Britt and that's been Talking Through the Numbers with Wilder Research. If you're interested in more information, the links that our guests talked about, please go to [wilderresearch.org](https://wilderresearch.org) and you can find out more information. We look forward to you listening with us again.

[soft piano music]