



Jewish Family Service of San Diego Economic Mobility & Opportunity Division

2024 Programs Report

Department Overview

The JFS Economic Mobility and Opportunity team leads innovative projects including San Diego County's first guaranteed income program—the San Diego for Every Child Guaranteed Income Project (SDEC GIP)—as well as the Family Income for Empowerment Program (FIEP), the Recovery Action Fund for Tomorrow Program (RAFT), and the Black Women's Resilience Project (BWRP). Our programs are designed to **address the root causes of poverty and socioeconomic disparities**. Through various initiatives, we identify gaps and opportunities to develop targeted approaches and solutions that improve outcomes for families community-wide. The primary goal of this work is to craft a cohesive regional narrative about the equitable redistribution of power through strategies such as flexible financial investments in families, targeted community-driven programming, and power-building in policy and practice for governmental, non-profit, and philanthropic entities alike.

Dear Friend,

When we started the San Diego for Every Child Guaranteed Income Pilot (SDEC GIP) in March 2022 it was just that, a pilot. A first-of-its-kind program in San Diego County meant to test a new approach to serving our most vulnerable San Diego families. The idea of an income guarantee, providing a safety net through which one cannot fall—is not a new concept. This intervention was previously discussed by influential leaders such as Thomas Paine in 1797 and Martin Luther King Jr.—as well as women like Johnnie Tilman and Ruby Duncan. These leaders understood that economics is deeply intertwined with social welfare and identified the provision of basic benefits as a pathway to economic opportunity. They were fighting for all of us.

After the pandemic, we knew it was time to double down, committing a deeper focus on providing direct cash support, in the form of guaranteed income to meaningfully shift power to families and administer programs laced with dignity from design to implementation. We also knew we needed to apply a rigorous evaluation to see how we did. In three years, we provided guaranteed income to our first 150 families through the SDEC GIP and have expanded our work to include three other programs that anchor cash as a crucial support: the Family Income for Empowerment Program (FIEP), the Recovery Action Fund for Tomorrow (RAFT), and the Black Women’s Resilience Project (BWRP).

By the time you read this report, we will have served over 2,800 households and invested upwards of \$11.7 million directly into the hands of those who needed it most. By providing money to families to spend however they see fit, we saw results that mirrored national programs of this scale. After the conclusion of the SDEC GIP, families reported a 75% increase in life satisfaction and a 51% increase in their outlook on the future. For many, having enough cash is the difference between following through with that new business idea, booking that dental appointment, enrolling in a college course part-time, or paying their monthly rent. When we believe in them, they go out and better the world. Whether it’s \$500 or \$4,000, we know providing even a small amount of money and trusting families to take care of themselves makes a big difference in their lives both mentally and materially.

Today, in a time of increasing unaffordability, families are feeling the crunch. When the median price for a single-family home in San Diego County is \$1 million and the median income of the families in our programs is \$28,000-\$35,000—we must start asking ourselves whether San Diego is meant for some or all of us. We believe San Diego is for all, and this means we must continue to provide a financial bridge for families while moving quickly toward policy solutions that shift these conditions. In doing so, we also align our efforts with unconditional positive regard for our neighbors. This means talking just as much about collective responsibility as we have about personal responsibility. It means thoughtfully examining how we arrived at the present day while providing hope to families for a better future.

Let’s get curious. Let’s be bold. Let’s Move Forward *Together*.



Khea Pollard

A handwritten signature in black ink that reads "Khea Pollard". The signature is fluid and cursive.

Director, Economic Mobility & Opportunity
Jewish Family Service of San Diego

Economic Mobility & Opportunity Snapshot

**Some programs are ongoing. The information in this report is dynamic and reflects point-in-time insights.*

Cash Supports as a Bridge to Economic Mobility

Inflation, paired with the already high cost of living in San Diego County, has made it increasingly difficult for families to survive, let alone thrive. At JFS, we recognize economic security as a social determinant of health and as such, utilize cash as a tool to improve health and wellbeing outcomes. Guaranteed income is a “no strings attached” regular cash payment given directly to the individual to spend as they see fit—whether it be food, childcare, medicine, clothes, diapers, or simply rent. This approach recognizes the inherent dignity of every individual and trusts that they know how to best meet their immediate needs. This unrestricted cash support acts as a systemic buffer, provides economic security during economic downturns, helps families weather financial emergencies, and enables them to plan for the future.

Program Data at a Glance

Economic Mobility & Opportunity Programs

San Diego for Every Child Guaranteed Income Pilot | 2022-2024

Family Income for Empowerment Program | 2023-2027

Recovery Action Fund for Tomorrow | 2023-2024

Black Women’s Resilience Project | *Coming Soon*

“With the money I received from the RAFT program, I was able to pay off major bills. I was also able to take care of my car repairs, and celebrate Christmas, which we have not been able to do due to little to no income.”
- Nichole, RAFT

4 Pilot Programs

with one program actively enrolling and one set for future launch.

2,801 Participants

served in San Diego County as of August 2024

\$11.7 Million

funds invested in San Diego County communities as of August 2024

Top Participant Public Benefits (As of July 2024)

Medi-Cal
CalFresh/SNAP

Top GI Spending Categories

Food and Groceries
Retail Sales and Services
Transport Related Expenses

Community & Narrative Change Events

Grounded in sharing perspectives and life experiences in and outside of our programs.

- **Community conversations** allow us to introduce our work and programs to local communities while collecting critical data directly from those communities to inform program design and implementation.
- **Narrative change** is foundational for our programs. These opportunities allow our department and program participants to author narratives that define their personal experiences both inside and outside of the program. Through these shared insights, participants build lasting connections with one another. These real experiences are also the basis for grassroots to treetops policy campaigns.



San Diego for Every Child Guaranteed Income Pilot (SDEC)

Disrupting the cycle of poverty in low-income communities

Launched in partnership with Mayors for a Guaranteed Income (MGI), the City of San Diego, and National City, the San Diego for Every Child Guaranteed Income Project (SDEC GIP) provided \$500 per month to 150 families with children under 12 years old within four zip codes in San Diego County. As the first guaranteed income pilot in San Diego County, families received monthly cash payments for 24. This is a randomized controlled trial with active research being conducted by the University of Pennsylvania, Center for Guaranteed Income Research.

Program Stats | March 2022-February 2024

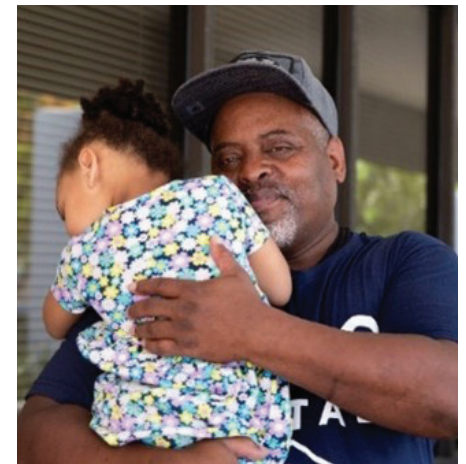
- 150 families with children
- \$500 monthly cash payments for 24 months
- \$1.8M invested directly into participants
- The 2-year program targeted San Diego's geographic areas with the highest rates of childhood poverty, zip codes 92114 (Encanto/SD), 92139 (Paradise Hills/SD), 91950 (National City), 92173 (San Ysidro)

Median Annual Household Income

Comparing SDEC participants' median annual household income to the median annual income for the City of San Diego highlights a significant income disparity. At least half of the participants' median annual income was significantly below the Federal Poverty Level as well as below 30% of regional Area Median Income (AMI), which is considered extremely low income.

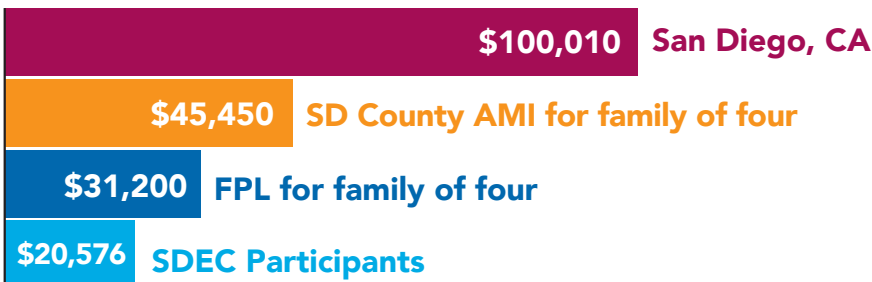


"I know this will help set up my daughter and me to have a better future." – Wendy, SDEC

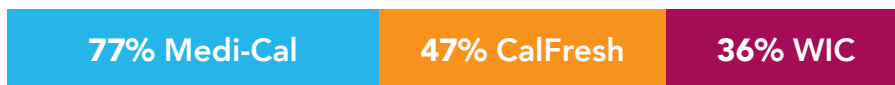


"[Guaranteed income] made a difference in my household, so that I could catch up on bills. Now bills are [the amount] they are supposed to be, without being in the negative."

– Kelvin, SDEC



Participant Demographics



- **77%** of SDEC participants received Medi-Cal as a public benefit.
- **74%** of SDEC participants were female.
- **60%** of participants were single.
- **51%** of participants reported their race as Latino
- **29%** reported their race as African American.
- The average household size was **four**.

SDEC Baseline Survey

- **69%** of SDEC participants indicated a total accumulated savings of \$100 or less.
- Nearly **50%** reported they were 'just managing,' meaning they had just enough financial resources to cover essential costs
- **40%** of participants responded they would not be able to handle an unexpected \$400 emergency expense.
- **62%** were renting, while **27%** reported living with friends or family.
- **54%** of participants agreed that their job search in the last six months was motivated by their *own desire to work*.

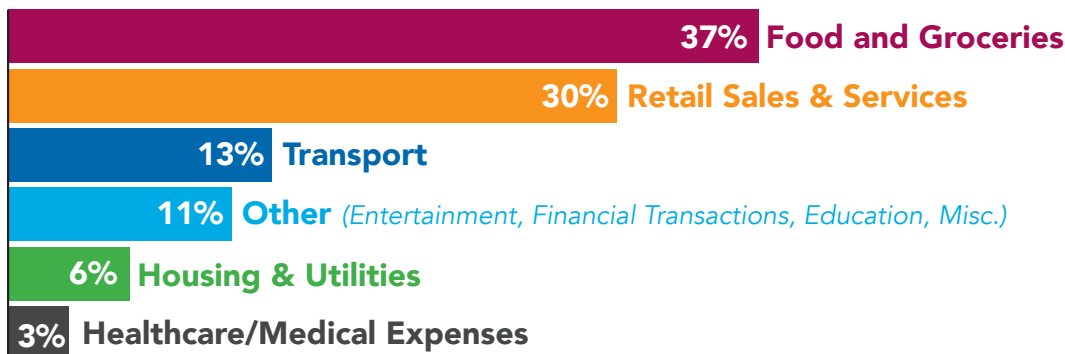
SDEC Program Offboarding Survey

Participants who responded to the program's offboarding survey were asked what supportive services they would find most beneficial to receive in addition to guaranteed income. The highest responses were **financial education, health and wellness courses, and business education/entrepreneurship.**

SDEC Spending Breakdown

Families spent the most on food and groceries.

This spending data shows aggregate spending for SDEC participants in San Diego, CA. This includes totals for those who consented to share spending information. As shown, participants used the funds to purchase basic necessities such as food, clothing, and transportation.



Recovery Action Fund for Tomorrow (RAFT)

Stabilizing vulnerable households today, and helping them plan for tomorrow

Recovery Action Fund for Tomorrow (RAFT) provided a one-time cash distribution in the amount of \$4,000 to 2,243 families with children under 18 years of age and older adults, prioritizing those at risk of homelessness in 39 Health Equity Zip Codes. RAFT was launched to support economic recovery following the COVID-19 pandemic by providing flexible funds to help households pay down debt and stabilize housing, among other basic needs. This controlled trial included research conducted by the County of San Diego.



Program Stats | 2023-2024

- \$4,000 one-time cash distribution
- 2,243 San Diego County Residents
- \$8,972,000 invested directly to participants

Participants Served

- **21%** Older Adults
- **82%** Families with children
- **22%** of RAFT participants stated they were at risk of homelessness
 - **18%** of RAFT participants were families at risk of homelessness
 - **4%** of RAFT participants were seniors at risk of homelessness
- RAFT participants most often selected their race as Hispanic or Latino, or Black or African American.

RAFT Baseline Survey

- **78%** of participants identified as female.
- **42%** of participants reported they were single.
- RAFT participants most often selected their race as Hispanic or Latino, or Black or African American.
- **57%** of RAFT participants responded they ate less than they felt they should because there wasn't enough money for food, despite **66%** of participants reporting they received CalFresh/SNAP benefits

RAFT Narrative Change Event

- RAFT participants were invited to dinner to share experiences about their lives, families, and the program itself. Interviews were completed with written narratives to elevate the impact of RAFT with real, meaningful stories.

Top San Diego County ZIP Codes Served

92020, 92114, 92105,
92113, 91977

"It's definitely going to put us on the right path to building an economic [future] foundation."

– Suley, RAFT participant



This is helping our future to build economic security to break the cycle.

It helps with groceries and clothes for my son.

Participant Spending Breakdown

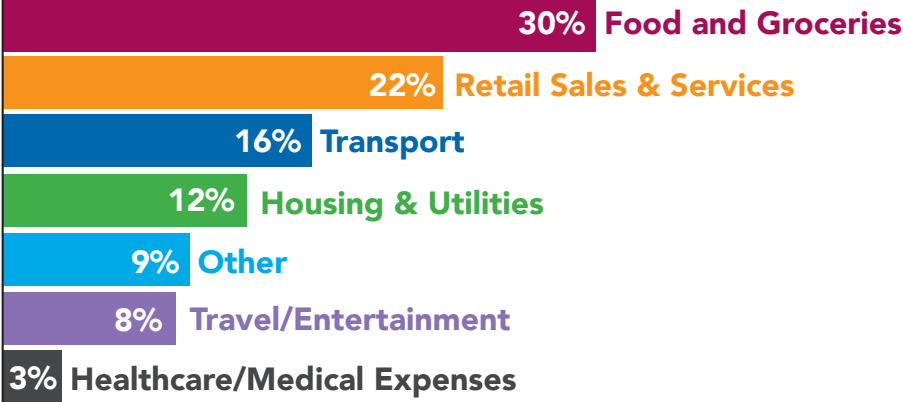
The **median yearly income** for RAFT participants who consented to share identified information in June 2024 was **\$33,499**.

Participants spent the highest amount of money on housing. The highest average transaction amount for RAFT funds went towards housing, at \$806*. For Utilities, the average was \$120*.
*June 2024 totals.

Some participants voiced the desire to use the RAFT funds to pay off/down their credit cards. With interest rates being high, and credit scores likely negatively impacted, paying down their card could allow their credit score to rise—which **helps with renting accessibility**. In addition, housing could have been a preexisting expense on a credit card. If participants withdrew cash from their spending cards and subsequently used it to pay credit card debt, or directly pay rent, housing stability may still be positively impacted even if not reflected in real estate transaction totals.

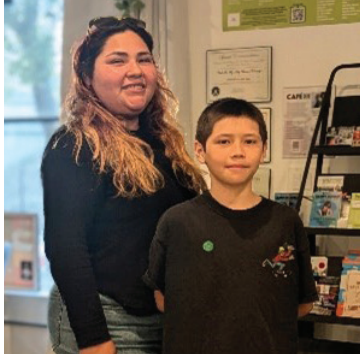
RAFT participants most often purchased **food and groceries**.

Notably, even though participants received more money, they still most often purchased essential items. The spending chart reflects a larger number of transactions for essentials such as food, clothing, shoes, and transportation expenses. This demonstrates that by giving flexible funds directly to households, they were able to make their own decision about how to spend the money—be it on rent, or food.



Family Income for Empowerment Program (FIEP)

Cash as Upstream Prevention of Child Welfare Services Involvement



The Family Income for Empowerment Program (FIEP) provides up to 452 eligible families with children under 18 referred by the County of San Diego Child and Family Well-being Department unrestricted monthly cash support of \$500 for 24 months. Research shows a correlation between families who are at-risk of entering the foster care system and those showing signs of general neglect and poverty. The legal definition of general neglect includes inadequate shelter, food, clothing, medical care, and inadequate supervision, all of which are elements that low-income, working parents may have trouble providing for their children. The goal of the program is to reduce child welfare services involvement and study the impact of providing

unconditional cash support to families on foster care outcomes. This is a randomized controlled trial with research being conducted by the County of San Diego in partnership with Casey Family Programs.

Program Stats | March 2023-July 2024

408 Families with Children received **\$500** monthly cash payments for **24 Months**

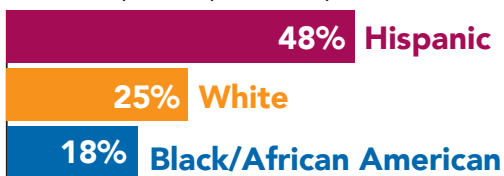
Eligibility Requirements

- Referred directly by the Child Family and Well-Being Department
- Resident of San Diego County
- Families with at least one child in the household under age 18
- Household income at or below 200% Federal Poverty Level (FPL)

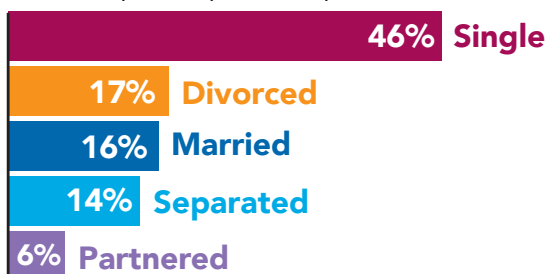
Participant Demographics

Program is actively enrolling families. Information reflects current participants.

- **48%** of participants reported their race as Hispanic or Latino



- **78%** of FIEP participants identify as female.
- **46%** of participants report their relationship status as single.



- **70%** of FIEP participants report they receive Medi-Cal and **61%** receive CalFresh/SNAP.



Program Data

- **65%** of participants stated they cut the size of or skipped meals because there wasn't enough money for food.
- **69%** of participants reported they often or almost always have trouble affording needs every month.

Cutting meals and the use of food pantries are some of the predictors of investigated neglect reports.

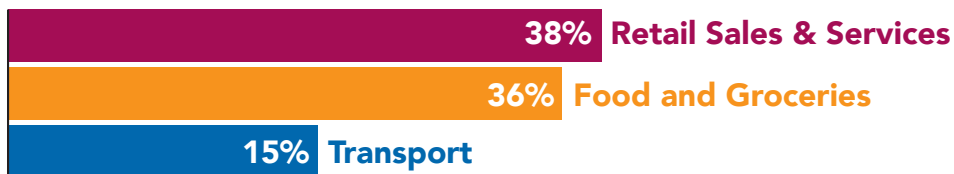
The existence of adversity such as domestic violence and chronic stressors, including neighborhood disorder and traumatic life events, are also more prevalent within this same population, increasing the likelihood of child maltreatment.

One participant shared that **FIEP has been the only program that has cared enough to check in on them**, and program funds support the purchase of gas for their vehicle. Though seemingly small, these instances provide mental relief and psychological safety for participants, as well as enough material resources to meet practical needs that help them feel more empowered.

FIEP Spending Breakdown

Families spent the most on **retail sales & services** and **food & groceries**.

Spending information includes those who consented to share deidentified spending information for the spending months in 2023.



Retail sales and services include stores such as discount and department stores, bookstores, and family clothing stores.

¹Yang, M.-Y. (2014). The effect of material hardship on child protective service involvement. *Child Abuse & Neglect*, 41, 113–125.

²Slack, K. S., Berger, L. M., DuMont, K., Yang, M. Y., Kim, B., Ehrhard-Dietzel, S., & Holl, J. L. (2011). Risk and protective factors for child neglect during early childhood: A cross-study comparison. *Children & Youth Services Review*, 33(8), 1354-1363.

³Taylor, C. A., Guterman, N. B., Lee, S. J., & Rathouz, P. J. (2009). Intimate partner violence, maternal stress, nativity, and risk for maternal maltreatment of young children. *American Journal of Public Health*, 99, 175–183.

Black Women's Resilience Project (BWRP)

Reducing wealth and health disparities through innovative services and community partnerships

Partnering with Café X: By Any Beans Necessary (Café X), a Black woman-owned cooperative coffee shop built to create generational wealth-building opportunities in the Black community and other marginalized communities, JFS will expand its economic mobility programming to support the launch of the Black Women's Resilience Project (BWRP).



The BWRP was developed to support Black women caregivers and their families by pairing guaranteed income with a network of supportive services. Through advisement by an advisory board of Black women, the program will provide \$1,000 in monthly cash support alongside curated professional and nonprofit services that help stabilize and mobilize the household. The BWRP aims to provide adequate and timely pathways to resources, paired with economic support to activate these opportunities. The program will include participatory action research designed to study the absolute economic mobility of participating households while capturing nuanced cultural narratives that expound on these outcomes. **The goal of this work is to address and reduce persistent wealth and health disparities through innovative services and cross-sector community partnerships.**

This program is in the design planning phase with San Diego State University Center for Regional Sustainability SAGE Project as an instrumental partner.

The project will involve cash support and services in the four domains listed below:

- **Community Building:** Self-Determination and Agency, Networking and Community Building.
- **Economic Mobility:** Entrepreneurship, Finance, and Career Readiness.
- **Health:** Connections to culturally competent care.
- **Civic Engagement and Belonging:** Advocacy, Power Building, and Narrative Change.

Each service domain was carefully selected for this program based on feedback and lived experiences of Black families, including our advisory board of Black women. Results confirmed what most programs of this kind show: families utilize cash to purchase food, household supplies, and access to transportation to meet their basic needs. The Black Women's Resilience Project will pair direct cash with programming that invites participants to craft their unique vision for their life, build life-sustaining connections with each other and the surrounding community, and engage in activities like mentorship, coaching, and social enterprise opportunities that help build economic mobility and generate wealth. We expect to see increased food and housing security, improved health outcomes, and advances in career or job-creating additional, sustainable sources of income for the household.

With JFS as a fiscal sponsor, this program will advance culturally relevant strategies, identify the most impactful services to support this population, pair with guaranteed income, and be a replicable program model with the potential to improve health and well-being outcomes for all vulnerable communities. This program is actively fundraising—to make a gift in support of these efforts, please contact Josh Lipsky, Senior Director of Development at JoshL@jfssd.org or (858) 637-3034.

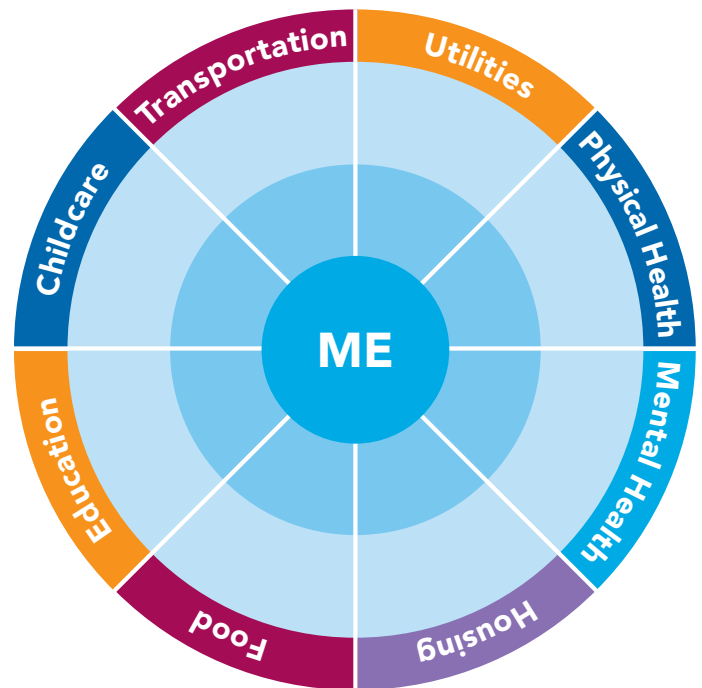
Engagement Builds Community and Informs Policy

Programs within the Economic Mobility and Opportunity Division demonstrate a dignified approach to direct client service by emphasizing the importance of frequent, respectful community engagement. Engagement activities are designed to bring together community members to discuss the issues most impacting them, dig deeper into cumulative program data by gathering narratives that explain critical data points, learn from them as experts on their own experiences, and collectively envision a better future. These engagements build connections between program participants and the broader community, and they influence the design of future programs and inform systems-level policy change.

Ending Poverty in California (EPIC) & JFS Hosted Community Conversation, April 2023

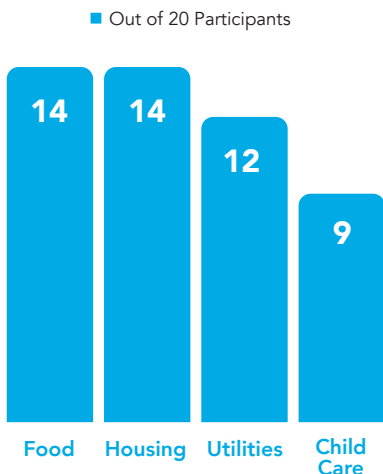
During this community gathering, participants engaged in an activity termed “Web of Support Analysis.” This activity was developed to understand public benefits usage more deeply. Participants across all Economic Mobility and Opportunity programs demonstrated high enrollment in social safety net benefits programs, including CalFresh. Still, a common thread between all three programs was the high frequency of spending cash on basic necessities such as food. This interactivity was designed to better understand the gap between needs and benefit allocations, and how we can fill this gap to ensure that families have what they need. Across the board, participants shared that additional support with food, housing, and utilities was critical, and various needs such as housing were being provided by family members.

Web of Support

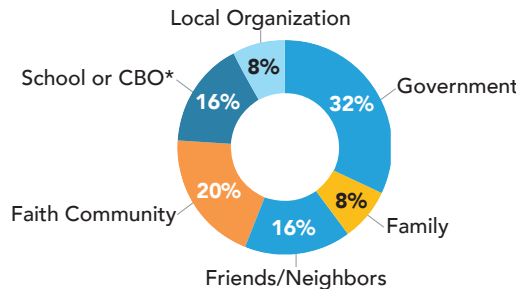


Data Results from Web of Support

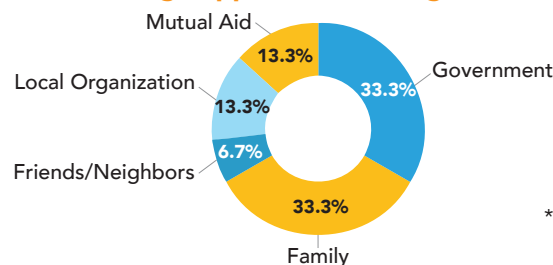
Top Four Areas Where More Support Is Needed



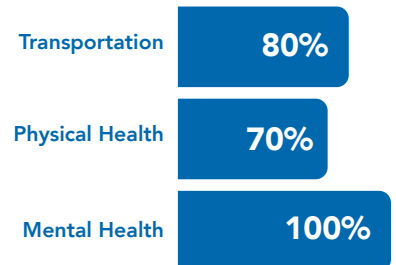
Existing Support for Food



Existing Support for Housing



Highest Levels of Support From Family, Friends/Neighbors, and Communities of Faith



*CBO = Community-Based Organization

“I’m a newly single mom. Me and my kids are staying with family and it’s affecting my mental health. I’ve been trying to find my own housing. I have to pay for applications fees, credit reports that ding my score.”

– Eva



Former Stockton Mayor Michael Tubbs (*pictured center*), the architect of the first mayor-led guaranteed income pilot in the US—the Economic Empowerment Demonstration (SEED)—and Founder of Ending Poverty in California (EPIC), spoke with participants during this session to understand their experiences with social safety net benefits and which opportunities could help families move beyond surviving to thriving.

“I got dropped (from CalFresh) as soon as I started to make it. I was just starting to be okay, but I was on the edge, so the next extra thing I had to pay for pushed me back down.” – Sarah

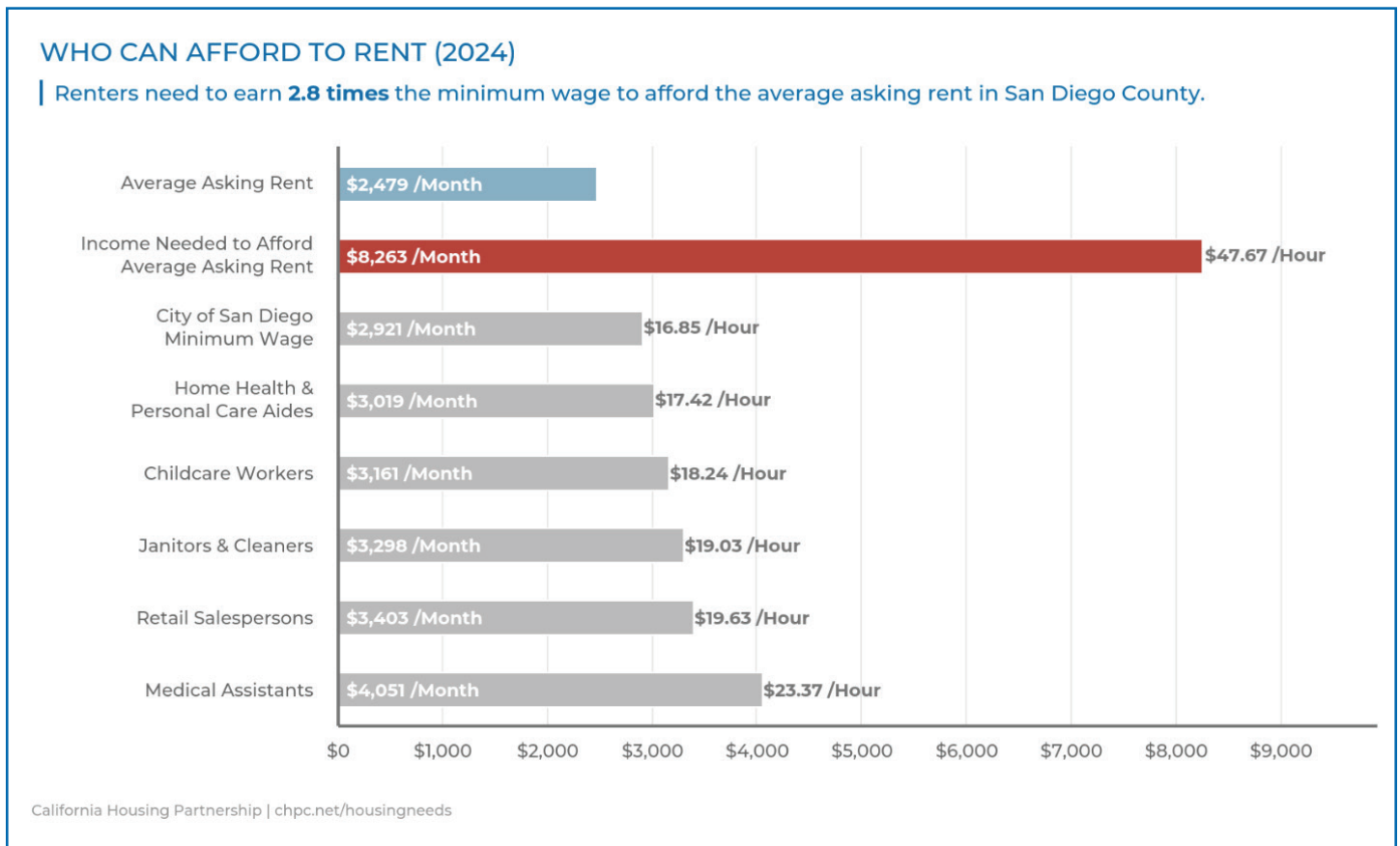
“You can go to work every day and still not be able to pay your bills. How do you get by? You supplement with all of the things that you see on that web. I ended up giving my body up to science to get \$50 and make ends meet.” – Karen



JFS Community Conversation at Art Produce, April 2024

Participants from all JFS Economic Mobility and Opportunity programs were invited to come together at Art Produce, a local communal art gallery. Participants shared personal experiences and were asked about their interaction with existing supports. Participants were asked if services were accessible, timely, and financially adequate to meet their needs. Participants shared that they felt a **lack of resources and engagement** in their communities.

Low-income housing inaccessibility was an elevated topic of discussion. With a lack of low-income housing opportunities and high-barrier qualifications, San Diego residents cannot access this critical resource. Participants also shared that many property owners do not want to support housing vouchers because this requires them to work with the government, and working with the government can be difficult.



This qualitative data fits neatly alongside data published by the California Housing Partnership. Participants in Economic Mobility and Opportunity programs earn far below the Average Asking Rent in San Diego County and the income needed to afford that rent.

Narrative Change Cohorts

Using data to advocate and engage



Participant perspectives are unique and valuable and help us understand how to best support families as well as what systemic barriers need to shift to improve their quality of life. Using qualitative data from narrative change, we become informed advocates and engage the community to iterate on our advocacy goals.

We meet frequently with program participants who volunteer to participate in our Narrative Change Cohorts. These cohorts are designed to build fellowship—also known as social capital—between participants and learn more deeply about their triumphs and challenges.

When posing the question to the cohort of SDEC Narrative Change Leaders, **“If there is one thing you would want people to know about the program so far, what is it?”** leaders expressed:

It is a promising, reliable program for social equality.

It is encouraging to know there are people willing to help others through programs like this.

Financial relief is a springboard toward new opportunities.

Guaranteed income’s pivotal role in positive outlooks on the future is regularly shared within the Narrative Change Cohort gatherings:

“I would love to be able to, someday, give back to others who have fallen into the same chaos that I was once in.”

– Kelvin, SDEC.

“I am going to finish my degree in the future, and then start my company.” – Abdul, SDEC

I HOPE 2024
IS MY YEAR
TO RISE & ARRIVE

Vision Forward

With the impending launch of the Black Women's Resilience Project, Jewish Family Service of San Diego will continue to expand our program offerings to target populations. We remain committed to elevating economic stability as a social determinant of health and critical component of the social safety net. In the next phases of our work, we will continue to build a base of support for guaranteed income and sustainable economic security related policies and propel this work at the regional, state and federal levels.

Economic Mobility Programs in the News

[Scan QR code to read article](#)

KPBS:

What Happens When You Give Low-Income Families Monthly Cash, No Strings Attached?



SD Union-Tribune:

San Diego, National City Will Soon Be Latest Cities In the US To Pilot Guaranteed Income



SD Union-Tribune:

Why California Is Giving Some Families \$500 a Month For Two Years To Spend As They Please



ABC 10News:

7-Month Mark For San Diego Area's First Guaranteed Income Project



How to Support

Support from local governments, businesses, community partners, and community members like you makes it possible to offer Economic Mobility and Opportunity programs at JFS. To make a gift in support of these efforts, please contact Josh Lipsky, Senior Director of Development at JoshL@jfssd.org or (858) 637-3034.

Connect With Us

Economic Mobility and Opportunity at JFS
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GuaranteedIncome@jfssd.org

Our Purpose

Jewish Family Service partners
with people of all backgrounds
to build stable and dignified lives.

Together, we create a stronger
and healthier community
where everyone can thrive.



**Jewish
Family
Service**

Moving Forward
Together