Jain Family Institute

HudsonUP Basic Income April 2024 Pilot: Year Three Report

HudsonUP Basic Income Pilot: Year Three Report

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Acknowledgments

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Executive Summary

The HudsonUP basic income pilot, now in its third year, encompasses 128 individuals—representing two percent of all residents, nearly five percent of Hudson households, and nine percent of residents living in poverty—demonstrating its significance as a component of the local social safety net. The pilot program is grounded in the philosophy of empowering individuals to shape their own financial futures. Employing a mixed-methods approach, the program evaluation combines biannual quantitative surveys with qualitative interviews to capture a comprehensive picture of basic income's role in recipients' lives. The following report provides an overview of quantitative trends over the three years of the pilot and qualitative interview findings with participants in the Summer of 2023. Cohort One represents recipients who joined the pilot in the fall of 2020, while Cohort Two and Three represent recipients who joined in the fall of 2021 and 2022, respectively. Key findings suggest that the basic income has contributed to:

- Financial and Employment Security
 - Cohort One has increased employment from 33% to 85.7% in the first three years of participation.
 - \circ Cohort Two has increased employment from 46% to 66.5% in the first two years of participation.
 - Cohort Three's employment has remained stable over the first year of participation.
- Increased Health and Well-Being
 - Cohort One has experienced an approximately 11.3% increase in general health in the first three years of participation.
 - Cohort Two has experienced an approximately 3.1% increase in general health in the first two years of participation.
 - Cohort Three has experienced a decrease in general health of approximately
 6.4% during their first year of participation.
- Qualitative Improvements in Personal Growth
- Qualitative Improvements in Relationships and Community Connections
- Qualitative Improvements in Leisure Time

Participants' narratives underscore a growing alignment with Universal Basic Income (UBI) principles, emphasizing its role in fostering societal change and rejecting means-tested welfare models. The experience of HudsonUP has not only bolstered participants' financial stability but also catalyzed a shift in their perspectives on social equity and the role of government in providing for its citizens.

Background

To address the economic realities of an unstable employment sector and growing inequality, local government and nonprofit leaders in Hudson, NY, launched HudsonUP, a five-year basic income (BI) pilot project with 25 recipients in the fall of 2020. In the fall of 2021, an additional 50 participants were added. In the fall of 2022, a third cohort of 53 individuals also began receiving five years of support from HudsonUP. Now serving 128 individuals, the HudsonUP pilot supports <u>approximately</u> two percent of all Hudson residents, nearly five percent of Hudson households, and nine percent of residents living in poverty. HudsonUP therefore now constitutes an important piece of the social safety net in the city of Hudson.

Decades of research <u>consistently associate</u> basic income or regular cash-support policies with decreased poverty, little to no change in employment, increased school enrollment and attendance among the children of recipients, more positive family interactions, and improved mental and physical health. It also comes without the <u>disincentives</u> for income and asset development that plague modern American safety net programs that are heavily means-tested to phase out rapidly with increased income.

From the perspective of HudsonUP leadership, the aim of the pilot is twofold:

- To empower participants to craft their own financial futures, without the interference of paternalistic policy and cumbersome bureaucracy.
- To demonstrate the transformational potential of basic income programs in the long term. Too few previous pilots have taken such a longitudinal approach.

These goals informed a pilot design emphasizing agency and unconditionality for pilot recipients, forming a unique case study to contrast with existing safety net programs. The results from the pilot can shed light on how similarly structured basic income programs would function in other localities across the US. This mixed-methods study combines biannual quantitative surveys and in-depth interviews to fully understand the role of basic income in recipients' lives. Please see the appendices for more details on our selection methodology and research design.

Data Collection and Analysis

In the winter of 2023, the Principal Investigator conducted interviews with seven participants from Cohort One, three from Cohort Two, and three from Cohort Three, totaling 13 interviews with an overall response rate of approximately 24% of those consenting to research (See Appendix B). Survey responses include nine from Cohort One, 10 from Cohort Two, and 10 from Cohort Three, resulting in 29 completed surveys and a response rate of 53.7%.

In the summer of 2023, there was a slight decrease in the number of interviews, with four from Cohort One, three from Cohort Two, and three from Cohort Three, bringing the total to 10 interviews and an overall response rate of around 18.5%. Interviews were conducted either in person (n=4) or over the phone (n=6), based on the participant's preference. Survey participation also experienced a small decline, with seven responses from Cohort One, 10 from Cohort Two, and nine from Cohort Three, totaling 26 survey responses and a response rate of 48.15%.

Qualitative data coding and triangulation were completed by four researchers, in which several primary themes emerged that serve to frame this report. Concurrently, basic descriptive statistics were employed to analyze the survey data, providing a foundational understanding of the quantitative aspects of participant responses. Due to the small sample size of the pilot, survey data is reported to provide additional context to our qualitative findings but should be interpreted with caution.

Results

Security

The concept of security is multifaceted, encompassing financial stability, mental well-being, and the ability to plan for the future. Interviews with participants of the HudsonUP program reveal that basic income has profoundly impacted multiple dimensions of their security. For many, the journey to financial stability starts with addressing immediate needs. One participant captured the essence of this, stating: *"Everything's going okay. We're moving forward. We did end up going and financing a car like I said that we were going to do."* The ability to finance a car represents more than just a purchase; it's a vital step toward reclaiming agency and independence, with the same participant explaining: *"Without this car, we wouldn't be able to get to appointments, wouldn't be able to get the kids to school when they miss their bus. I wouldn't be able to get to work."*

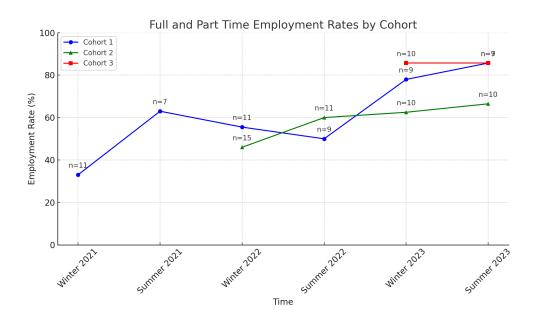
As this participant highlights, removing barriers to economic independence appears to facilitate increased employment rates for participants. For Cohort One, which has been part of the study since its inception, a notable overall upward trend in full- and part-time employment rates is observed, increasing from 33% to 85.7% by Summer 2023.¹ This suggests a positive influence of the program on employment stability, despite a slight decline from Summer 2021 to Summer 2022, which coincides with the period when the Omicron variant of COVID-19 was at its peak—potentially impacting both employment and response rates. Cohort Two, starting in Winter 2022, shows a fairly consistent upward trend, starting at 46% and reaching 66.5% by Summer 2023². The increase in employment

¹ Minus those identifying as either retired or disabled.

² Employment figures for Cohort Two have been adjusted from our Year Two report to deduct those identifying as either retired or disabled.

rates for Cohort Two also aligns with the easing of the pandemic and may reflect both the resilience and the recovery of the job market as well as the potential stabilizing effect of the basic income during uncertain times. Cohort Three, with only two data points starting in Winter 2023, has a stable employment rate of 85.7%. The disparate trajectories of employment trends across the cohorts suggest a complex interplay between temporal factors and the financial support provided by the basic income, with the variability in outcomes possibly reflecting the multifaceted and evolving nature of Hudson's labor market recovery post-pandemic. See Figure 1 for more information.

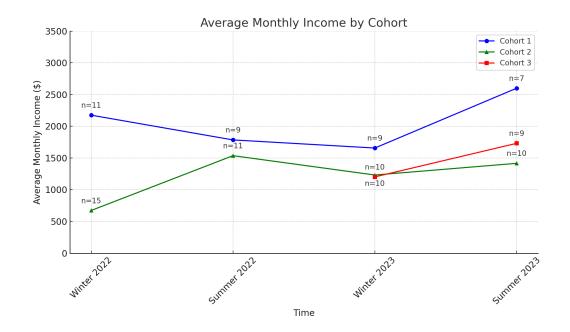
Figure 1. Participant Employment Rates



Average monthly income, which we began collecting in Summer 2022, shows a similar upward trend for participants. Cohort One has shown variability in reported income, with an initial average of \$2,175, a dip to approximately \$1,657, and a notable increase to \$2,600 by Summer 2023. This fluctuation could reflect various economic factors, individual circumstances, job market conditions influenced by the pandemic, or the removal of barriers to employment discussed above. Cohort Two started with a significantly lower average income of \$673, which increased over time, peaking at \$1,536 and settling at \$1,415 by Summer 2023. Cohort Three, with only two data points, indicates an increase in average monthly income from \$1,202 to \$1,731. See Figure 3 for more information.

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Figure 3. Participant Average Monthly Income



In addition to regular expenses, life is fraught with uncertainties—health emergencies, job losses, and other unplanned events. In these times, having an "emergency fund" becomes a lifeline. As one participant explained, *"[HudsonUP] immediately became a help. I look at it like that emergency fund that you never set up almost now,"* indicating the difficulty of building emergency savings with low income. Similarly, another participant explained, *"I've become very good at budgeting and stretching it out and being frugal…When I'm in the minus, there's just no saving."* However, with HudsonUP, several participants were able to build needed emergency savings, one explaining that the funds helped them save for a time when they needed it: *"I was finally able to have a little savings, and then I had to go out of work, so I was able to use that savings so that I didn't fall behind in my rent and stuff."*

However, the sense of security experienced by HudsonUP participants extends beyond finances; it also impacts mental and emotional well-being. One participant stated, *"It helps alleviate the stress of other factors that could really be taking a toll on our mental health, our finances."* It also allows people to plan for a more secure future. *"We want to[…]get a house. We want to stop having to pay rent,"* shared one participant. This notion extends to retirement planning, with another participant stating, *"I also take \$50 of the \$500, and I've been putting it towards my [retirement account]."* Others were able to begin thinking about security in their own lives and in future generations. For example, one participant referenced their goal of buying a home, stating, *"We want something that is ours, that we*

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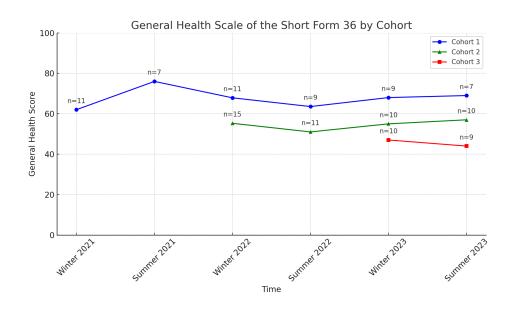
can pass down to our children and keep in the family, and just have that security of we're not going to lose our place."

Health and Personal Well-Being

The experiences of HudsonUP program participants shed further light on the multifaceted ways in which UBI can serve as both a physical and mental health support system. Firstly, health emergencies are stressful, both emotionally and financially. *"When I got the phone call [about receiving HudsonUP], I was literally sitting in the ER. I had injured myself at work,"* one participant recalls. In such trying times, the certainty of basic income becomes an unexpected yet much-needed safety net. Further, managing chronic conditions with the added financial cushion becomes slightly less burdensome. *"My health is pretty good. I have Crohn's, and that's been good, been controlled,"* one participant shares.

In survey responses, most participants report slow improvements in their general health, as measured by the Short Form-36, which scales multiple dimensions of health from zero to 100. For Cohort One, there has been an approximately 11.3% increase in general health perception from the outset. Cohort Two has seen a more modest increase of about 3.1% above their starting point, suggesting a slight upward trend in health perception since they began the program. Cohort Three, the most recent to join, showed a decrease of around 6.4% in their second reporting period compared to their first. With only two data points to draw from, it's challenging to draw definitive conclusions for this group, but these early indicators will be important to follow as their experience with the program continues. See Figure 4 for more information.

Figure 4. Participant General Health Scores



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Some participants also discussed the ways in which HudsonUP helped them to be caretakers for family members with health concerns. *"Hopefully, things with my husband's health will turn around, and we can start looking forward to maybe moving out of [public] housing. That's a big goal,"* one participant states. Another added, *"My husband's health is getting worse, me having to leave work, being able to use HudsonUP to keep me afloat."* A participant who noted using the funds to care for a child with complex disabilities explained, *"My youngest daughter, who has never walked before, is having surgery to fix her ankle in hopes that that'll get her walking."*

An additional potent benefit of basic income is its ability to reduce stress, which directly impacts physical health. One participant notes, *"I'm 57 years old, and I realized that a lot of my aches and pains were not only because of just age, but because of stress...when I'm stressed out, I don't function properly."* BI further affords recipients the luxury of time, which can have significant implications for mental health. *"It's hard with the kids and their schedules, but [HudsonUP] has helped me to not be so stressed like, 'Oh, well I have to go work these extra hours because we need to make ends meet,' " says one participant. Freed from the constant grind, individuals find more time to focus on personal well-being. "T've been a lot happier," another participant affirms. One participant, comparing their experiences with traditional assistance agencies, adds, <i>"[HudsonUP] has definitely been a good resource for me because getting help from agencies and stuff like that has always been a problem for me. So not having to go to those agencies has been less stress on my mental health."*

In contrast, in survey responses, participants report a wide range of stress and mental health experiences. The Kessler Psychological Distress Scale (K10) is a 10-item questionnaire about anxiety and depressive symptoms that a person has experienced in the most recent 4-week period. Scores range from 10 to 50, with higher scores indicating greater levels of distress; typically, a score of 20 or above suggests a likely mental health condition, such as depression or anxiety. In examining the trends across the cohorts in our study, we observe nuanced variations. Cohort One's distress scores exhibit a slight initial decrease, followed by a peak in Summer 2022, and a subsequent slight decrease, suggesting a fluctuation in distress levels that might correspond with external events or the progressive impact of the basic income program. Overall, Cohort One's mental health score has improved by 2.6% since entering the program. Cohort Two maintains a relatively stable level of distress, albeit marginally increasing towards the final wave, with a 1.7% overall improvement. Cohort Three, despite limited data, shows a notably higher level of distress, significantly above the threshold that suggests serious psychological distress in the past month. As in other areas, Cohort Three appears to have entered the program with slightly different experiences than the other Cohorts, which may or may not influence their trajectories over the course of the pilot. See Figure 5 for more information.

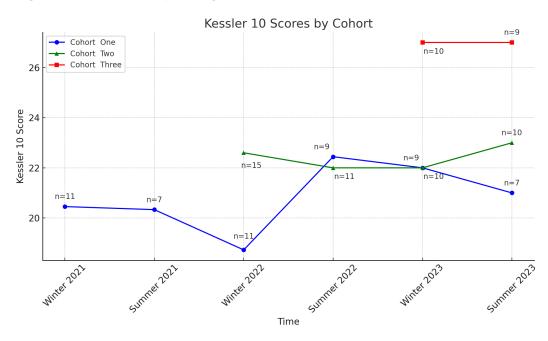


Figure 5. Kessler 10 Psychological Distress Scale

Personal Growth

The theme of "Personal Growth" encapsulates how HudsonUP has profoundly influenced participants' self-reported ability to set and achieve various personal and financial goals. With the added financial security, participants described finding themselves at a crossroads of opportunities, often accompanied by a newfound focus on self-improvement and long-term planning. For instance, the program has empowered participants to make substantial financial decisions, such as purchasing a car, which was previously out of reach. One participant highlighted, *"We would never have been able to get a car that was reliable and safe for our family had it not been for the HudsonUP program."* Another participant used the program to improve their credit score, stating, *"I had been using HudsonUP to help repair my credit by paying off student loans and debt."* Yet another participant, who had experienced significant personal setbacks and health issues before entering the program, talked about putting a plan in place for when the program ends, stating: *"By the time this program is up, I want to be on my feet. Not put my life back the way it was because that's impossible, but get it to a place where I can move on."*

For some, the benefits of HudsonUP extend beyond financial growth to educational and professional development. One participant, juggling school, work, and family, found that the program alleviated stress, allowing them to say, *"I haven't had to pull as many hours as I usually do and haven't had to work three jobs, which I was doing before we had this program. So I do have more time where I can just focus on school."* Others expressed aspirations of moving out of public housing or building a small business.

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Personal Relationships

For some participants, the pilot has rippled through their familial and social lives, often acting as a stabilizing force during turbulent times. As one participant explained, *"It helps not only my household but all of our family, extended family, immediate family, all of that.*" For instance, the program has served as a lifeline for participants dealing with *serious family health crises, such as a mother starting chemotherapy. As one participant stated: "She has to start chemo soon, and we're going to have to be going back and forth from up here to [where she lives]...So it's definitely going to help us, and having a car is definitely essential for that."* Another participant who has been able to spend more time on their personal relationships expressed:

"Having the extra few hours of the week that I didn't have before, and then catching up with people you haven't talked to in a while, just because you're always working, you're always at school. It's nice. You actually have time to be like, 'Oh, I have an hour free on Friday, let's go grab some lunch or something,' you know?"

The program also impacts long-term family aspirations. One participant said, *"I've been helping my daughter through college,"* while another hoped to help with their son's *"singing lessons and stuff to help with his theater career."*

Community Connections

Community connections are an integral part of human life, often serving as the social fabric that holds individuals together in times of need and joy. Basic income, as evidenced by interviews with the HudsonUP program participants, seems to play a significant role in enhancing these connections. The alleviation of financial stress seems to free up emotional energy for social exploration. For example, one participant stated, *"I've definitely put more of an effort into just going out and meeting some more people and making new friends, which has worked. So that's been really good."*

While HudsonUP enables individual participants to engage more with their communities, it's worth noting that strong community bonds can also be a source of immense support in difficult times. *"The community has been so good to me, and you realize all that when someone dear to you passes away. I had so much support,"* shares another participant who recently lost their spouse. Here, the community acts as a safety net of emotional support, highlighting the symbiotic relationship between individuals and their communities. Interestingly, while all cohorts mentioned community engagement, it appeared more pronounced in Cohorts One and Two. This may indicate a developmental trajectory where participants initially focus on immediate needs and then expand to broader community engagement over time.

Generosity

The sentiment of gratitude and the desire to "give back" is a recurring theme among HudsonUP recipients. "I'm very grateful. I still can't believe that I'm getting it. One day I hope that I'll be able to give back in some way to help someone improve their life or enjoy their life while they're here on this planet," shares one participant. The mere act of receiving prompts a desire to help others, laying the groundwork for a cycle of generosity. The dreams are not only small-scale; participants envision large acts of kindness that could change multiple lives. One participant fantasized, "we were talking about the PowerBall...I said, 'That would be my dream. If the amount is in the billions, give a million people a million dollars.'"

However, generosity is not confined to grand visions; it manifests in everyday acts that make a real difference in people's lives. *"I take 50 bucks [of HudsonUP], and I pay it forward…I do it randomly. But I bless somebody else each month,"* says one participant. Another describes a particularly heartfelt example: *"[A friend's] son keeps asking for snacks. Mommy ain't got no money for no snacks. So Auntie goes to Walmart or goes to Dollar Tree and buys some snacks."* A striking aspect of these narratives is how HudsonUP empowers individuals to act on their altruistic impulses. *"There's a lot of times before that you wanted to offer, but you're in the same boat, so you can't even offer help,"* notes one participant. The "empowerment" provided by basic income is not just financial; it is the empowerment to help others. Some participants described this phenomenon as the belief in a cycle of blessings. *"Well, because I'm blessed, it is my responsibility to bless somebody else,"* says one participant. Another adds, *"well, hopefully, if I'm able, I'll be able to do something like this, be able to be a part of helping people. I think it's a blessing in disguise. I think you get blessed by blessing others, right?"*

Leisure

The theme of "Leisure" captures a shift in participants' lives, revealing how the basic income pilot has enabled them to reclaim time and pursue activities that enrich their lives both socially and personally. Participants expressed a newfound freedom to allocate their time more meaningfully, contrasting their current situation with the financial and time constraints they faced before joining the program. One participant noted the significance of having an extra hour or two in their week, stating, *"I definitely catch myself if there's an hour or two free that I didn't have previously."* This freedom is not merely about rest but extends to social interactions; as the participant elaborated, *"it's just always nice to even catch up with someone, even if you're not resting, just still being social."*

The freedom of time also extends into retirement. One participant, who is using HudsonUP funds to support their retirement, expressed surprise at how much they can enjoy their experience, stating: *"Retirement is good. I have to say I was very surprised at how much*

I'm enjoying it, to be honest." They pointed out the value of having healthy years between retirement and old age, saying, *"it's nice to have some years there."*

Through these experiences, it becomes clear that the additional financial support from the pilot has translated into a broader, richer sense of leisure. It has allowed participants to invest time in social connections, personal hobbies, and even plan for their children's hobbies in the arts, as one participant hopes *"to be able to buy the things that he needs for costumes and stuff like that."* Interestingly, leisure appeared as a theme in interviews with Cohort Two and Three but not with Cohort One. This could indicate that these cohorts are newer to the program, and the contrast with their previous lives is more top of mind, whereas Cohort One spoke more often about future goals, personal growth, and community connections.

Positivity about UBI

Many participants reflected that they are not only grateful for the program but also engaged in a broader discourse about the societal implications and the ethics of Universal Basic Income (UBI). They had begun to align with the democratic philosophy behind UBI, opposing the notion that some people are more deserving than others. One participant articulated this sentiment by stating: *"Who's to say that one person needs it more than the other? We have all things in our lives, emotional, physical, financial, that everyone, I believe, has something that they're going through in some kind of way."* Another similarly expressed their support for the unconditionality of the program, stating, *"you have to trust that that person is using it for them. You're giving the money. You say that you don't need to know where it's going. That should be it. No one should have anything to say about that."*

Another emphasized the contrast between UBI and traditional government assistance, which is *"not there to help you get ahead, whereas HudsonUP is there to try to help you get ahead."* Similarly, another participant stated, *"I think people are angry because they are struggling. I think people want more, I think they want their government to do more, the administration."*

The participants' positive experiences have often led them to become advocates for a broader implementation of UBI. One mentioned, *"I would love for the universe to just bless people from different states, from everywhere, and I think from that, people of humanity, and good-heartedness, and kindness will spread that.*" Several participants voiced their hopes for the future of UBI, wishing for its expansion and for more people to benefit from it. One participant hoped that *"our government, our administrators will figure out some kind of program,"* while another wished the program could be "*expanded to be able to service the whole community."* Interestingly, all cohorts expressed a positive view about UBI, but the focus varied. Cohort One focused most on societal change, possibly because

they have had more experience with the program and more time to reflect on its larger potential.

Conclusion

The HudsonUP Basic Income Pilot offers a compelling perspective on the role a basic income can play in a community's economic and social dimensions. The pilot's design, emphasizing agency and unconditionality, has provided a unique perspective on the impact of basic income over a significant period. Participant responses reveal notable trends in employment and well-being that provide insights into the recipients' immediate benefits and also contribute to the broader discourse on basic income policies.

For many participants, the HudsonUP pilot has served as a multidimensional support system, impacting various aspects of their lives—from financial stability and security to health and personal well-being. Additionally, it has fostered a sense of community connection and inspired acts of generosity. The program has acted as a stabilizing force, not just for the individual recipients but also for their extended families.

In summary, the HudsonUP Basic Income Pilot has underscored the transformative potential of basic income. It has acted as a catalyst for financial stability and offers a buffer against external uncertainty, embodying a critical step towards financial self-determination and overall well-being for its participants. The pilot's insights resonate with the larger narrative that a basic income could be an integral part of the social safety net, empowering individuals to navigate the complexities of modern economic life with greater security and agency.

Appendix A: Selection Procedures

Recruitment

For each of the three cohorts, an online survey to apply for the HudsonUP program was launched and remained open for several weeks. The HudsonUP advisory board and Greater Hudson Promise Neighborhood staff ensured that the application was widely circulated in the community. The online survey collected basic demographic data, including name, email address, physical address, phone number, racial and ethnic identity, gender, last month's income, and a preferred contact method.

Weighted Randomization

The randomization was weighted on income, race/ethnicity, and gender identity, given the location-based propensity to achieve median income as calculated by the <u>Opportunity</u> <u>Atlas</u>. The likelihood of reaching median income was proxied on publicly available data from the Opportunity Atlas. The income variable was dichotomized to low (less than or equal to \$25,540) or moderate (greater than \$25,540 and less than the threshold of \$35,153). The gender variable was collapsed from male, female, non-binary/non-conforming, and transgender to only two attributes: male or female.

Non-binary/non-conforming and transgender respondents were categorized as "female," as there were no available data on economic outcomes of these gender identities in the Opportunity Atlas data. The race and ethnicity variable included the following attributes: White, Black, or Hispanic. The census tract variable included either tract 1200 or 1300.

Appendix B: Research Design

This mixed-methods longitudinal inquiry follows the lives of 128 individuals receiving an unconditional monthly income of \$500 for five years, starting with a cohort of 25 recipients and expanding to 50 additional recipients in late 2021 and 53 in late 2022. This type of research is an excellent fit for a constructivist phenomenological approach, which "describes the common meaning for several individuals of the lived experiences of a concept or phenomenon."³ Participation in the research process included 15 recipients from Cohort One, 23 from Cohort Two, and 17 from Cohort Three. While phenomenological research design is best implemented with 10 or fewer participants,⁴ including more participants allows for the likelihood of attrition over the course of five years. To ensure data quality, qualitative data triangulation was achieved through peer review and "member checking." Member checking, described as "the most critical technique for establishing credibility," is the process of allowing participants to give feedback on summative themes.

Our research questions explore the effects of basic income on recipients' health, income, assets, family relationships, well-being, employment, and future orientation. Data collection includes biannual, semi-structured, in-depth interviews capturing changes to participants' lives and their perceptions of the role of basic income in this trajectory. In addition to qualitative interviews, participants are asked to complete three validated and reliable scales on a biannual basis: 1) the Short Form 36 measures physical and emotional well-being, 2) the Kessler 10 measures psychological distress, and 3) the four-item Perceived Family Relationships Measure provides a snapshot of family well-being. Because the sample size is relatively small, quantitative outcomes are analyzed via descriptive statistics only.

Due to the ongoing COVID-19 pandemic, the research design has necessarily adapted to safety considerations, travel restrictions, and participant comfort. Participants are offered the option of either face-to-face or phone interviews. In the winters of 2021 and 2022, interview collection was conducted over the phone due to the peaking of COVID variants. Because the study involves deeply personal discussions with potentially vulnerable populations, the research is designed to prioritize ethical procedures. University Institutional Review Board (IRB) approval was received in November 2020. All potential participants were then informed of the research process, including their absolute right not to participate or to discontinue participation at any moment. Recipients were informed that their participation in the research project has no bearing on their payments through

³ Creswell, J. W., & Poth, C. N. (2017). *Qualitative Inquiry and Research Design: Choosing Among Five Approaches* (Fourth edition). SAGE Publications, Inc.

⁴ Dukes, S. (1984). Phenomenological methodology in the human sciences. *Journal of Religion and Health, 23*(3), 197–203. <u>https://doi.org/10.1007/BF00990785</u>

the pilot project. Additionally, participants were informed that all data is anonymized and scrubbed of identifying data before publication.