GUARANTEED BASIC INCOME PROGRAM

CATAPULT GREATER PITTSBURGH

PILOT REPORT 2024

GUARANTEED BASIC INCOME PROGRAM

Over the years, Guaranteed Basic Income (GBI) projects have garnered significant interest and support through numerous experiments to reduce poverty, improve employment outcomes, and enhance overall health and well-being. One of the earliest studies, the Minicome experiment in Manitoba, Canada, tested the concept of a "negative income tax", which provided financial support to individuals whose income fell below a certain threshold. These studies demonstrated significant impacts on economic security, leading to better health outcomes and a reduction in the use of social services (Simpson et al., 2017). Similarly, the New Jersey Income Maintenance Experiment (1968-1972), explored the effects of a negative income tax and found participants' children experienced improvements in educational attainment.

More recent experiments have continued to explore the potential of GBI. For instance, the Stockton Economic Empowerment Demonstration (SEED) in California provided 125 residents $500 monthly for two years. The results showed improved mental health, an increased ability to meet basic needs, and stable workforce participation. Another study, the Finland Basic Income Experiment, provided basic income to 2,000 unemployed individuals. Results showed that while there was no significant increase in employment compared to the control group, participants had higher life satisfaction, mental health, financial stability, and maintained labor force participation (Ghuman, 2022).

In Kenya, the Universal Basic Income Pilot, implemented by GiveDirectly, offered cash transfers to individuals, with early findings indicating that recipients are investing in small businesses and agricultural activities, thereby increasing income and stimulating economic activity in their communities (Banerjee et al., 2023; Standing, 2021). Another notable example is the Magnolia Mother's Trust in Jackson, Mississippi, launched in 2018 by Springboard to Opportunities. This program provides $1000 monthly to low-income Black mothers living in subsidized housing for one year. Participants reported increased financial stability, including their ability to pay bills, afford basic necessities, and increase their savings. Prior to the program, 80% of participants were unable to pay all their bills; after the program, that number dropped to 10%. The program also reduced stress and gave mothers greater sense of control over their lives, with mothers reporting that they were better able to provide for their children. While the program did not necessarily impact welfare participation, it served as a model for supplementing income to provide greater stability (Onifade et al., 2023).

Similarly, the Guaranteed Basic Income for Black Women Initiative, launched by the Georgia Resilience and Opportunity Fund, provided $850 a month to 650 Black women across Georgia. The funds were used to cover basic needs, pay off debt, and make investments, further empowering Black women to take control of their financial decisions (Ford et al., 2024)

Catapult Guaranteed Basic Income Program. The Guaranteed Basic Income program, a pilot initiative within Catapult launched in June 2024, is a collaborative effort between Catapult Greater Pittsburgh, Pittsburgh Scholar House, and Point Park University. The pilot included 25 participants, who met certain criteria: (1) were previous participants in a Catapult or Scholar House program, (2) were single mothers, and (3) had at least one child under the age of 5 years old. Each participant received a $500 gift card each month and was asked to complete a monthly assessment. These assessments covered various aspects, including financial practices, satisfaction with their financial situation, confidence in managing financial aspects (e.g., such as the influence of emotions and values on spending), external locus of control, and stress levels.

Over the course of the pilot, 11 surveys were conducted, with the final month featuring a voluntary qualitative interview to gain deeper insights from the participants. The surveys were retrospective, focusing on reflections from the previous month. This report provides a detailed summary and analysis of the data collected from these monthly assessments.

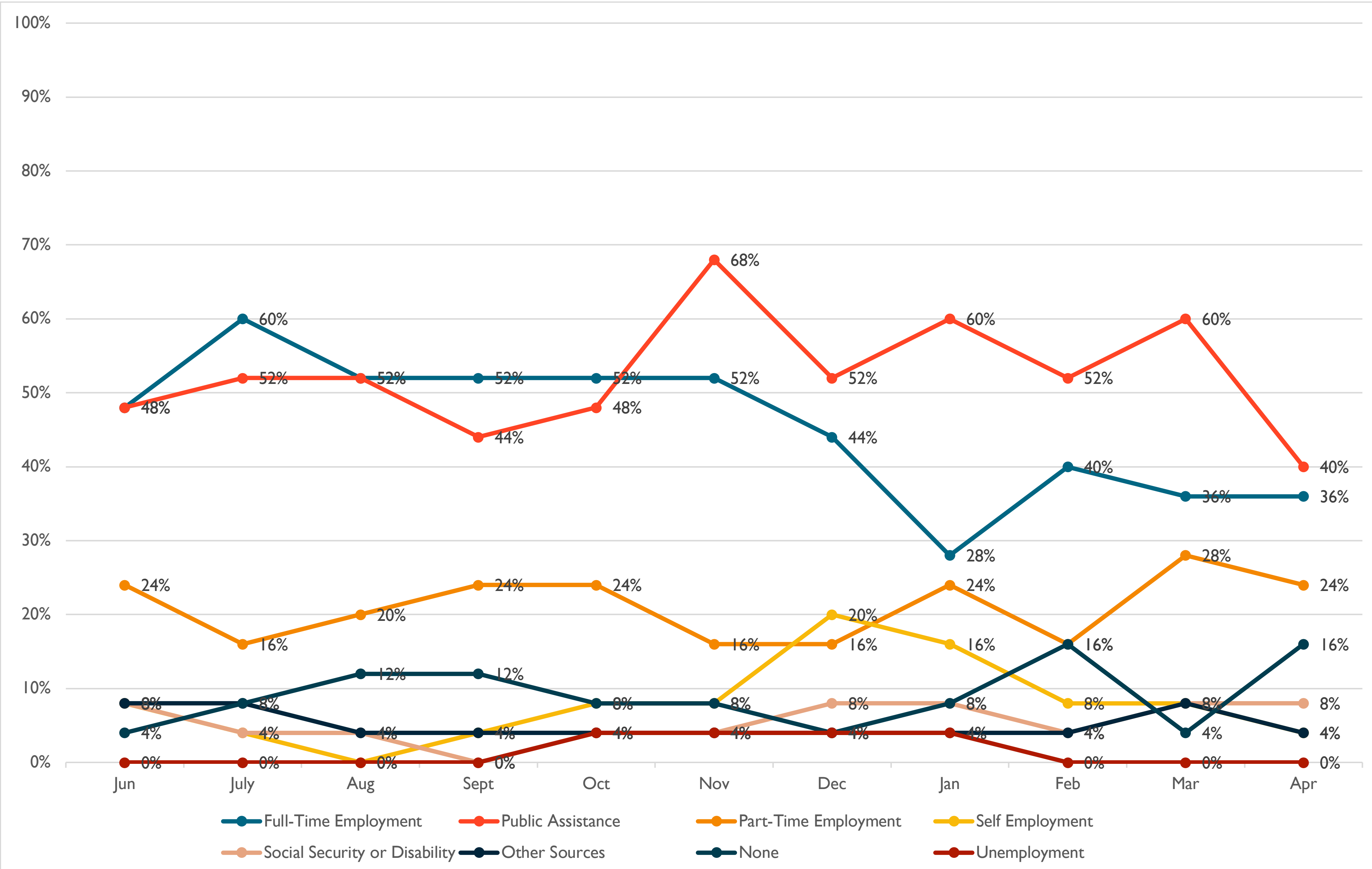
FINDINGS FROM QUANTITATIVE SURVEY RESPONSES

Income Sources. Participants were asked to "Please indicate whether your family received income in the past year from any of the categories below. Select all that apply. The response options included: "Wages, salary, commissions, bonuses, or tips from all jobs (excluding self-employment income) from full-time employment," "Wages, salary, commissions, bonuses, or tips from all jobs (excluding self-employment income) from part-time employment," "Self-employment income," "Income from interest, rental income, or income from estates and trusts," "Social Security or disability," "Retirement pension or survivor pensions," "Unemployment compensation," "Veterans' (VA) service-connected disability payments," "Any other sources of income received regularly (e.g., child support or alimony)," "Any public assistance or welfare payments from the state or local welfare office," and "None of these." Participants were also asked, "Are you receiving any subsidy other than what may be mentioned above? If so, please describe." Many participants wrote in Section 8 voucher, SNAP, and other public assistance programs (e.g., SSI). Any mention of these programs was recorded as "public assistance" if the participant did not initially select that option under income sources.

- Only 8 of the 11 possible response options were used by participants. At baseline, in June 2023, the largest income categories participants selected were full-time employment (48%, n=12) and public assistance (48%, n=12). Just over half (52%, n=13) had one source of income, 39% (n=9) had two sources of income, and 9% (n =2) had three sources of income.
- The percentage of participants reporting public assistance spiked in November (68%) and March (60%) before falling to the lowest reported percentage in April at 40%. April also coincided with the second-highest gross reported income ($2,351).

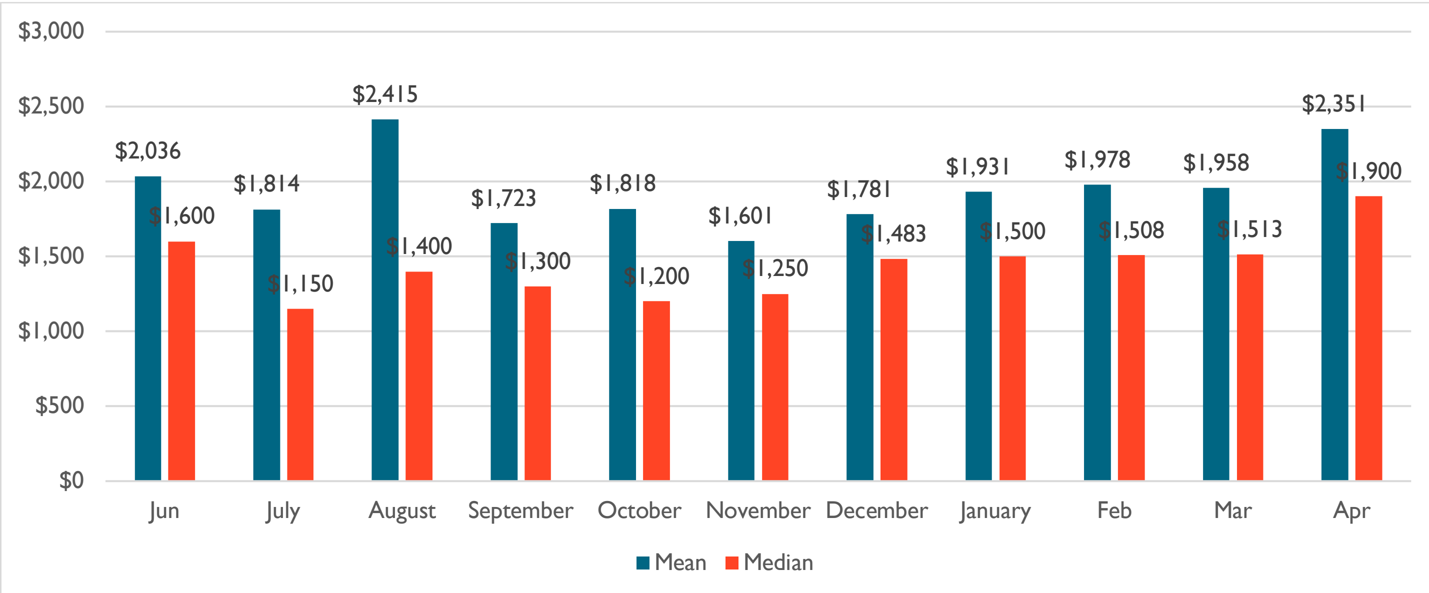
See Table 1 for income sources from June 2023 through April 2024.

Table 1. Income Sources



Monthly Household Gross Income. At baseline in June 2023, the mean monthly gross household income was $2,037 (SD = $1,405), with a median income of $1,600. Reported incomes ranged from a minimum of $0 to a maximum of $5,384. Since baseline, both the mean and median household incomes have fluctuated from month to month, with an overall decrease in monthly gross income over time. August recorded the highest mean gross income, while April saw the highest median household gross income.

Table 2. Monthly Household Gross Income



Monthly Household Net Income. At baseline in June 2023, the mean monthly net household income was $1,650 (SD = $996), with a median net income of $1470. The reported income ranged from a minimum of $0 to a maximum of $3,900. The trend in net household income mirrors that of gross monthly income, showing a general decline over time. August and October reported the highest mean net incomes, while June had the highest median net income. Notably, the average net income in October surpassed the average *gross* household income for the same period.

Table 3. Monthly Household Net Income

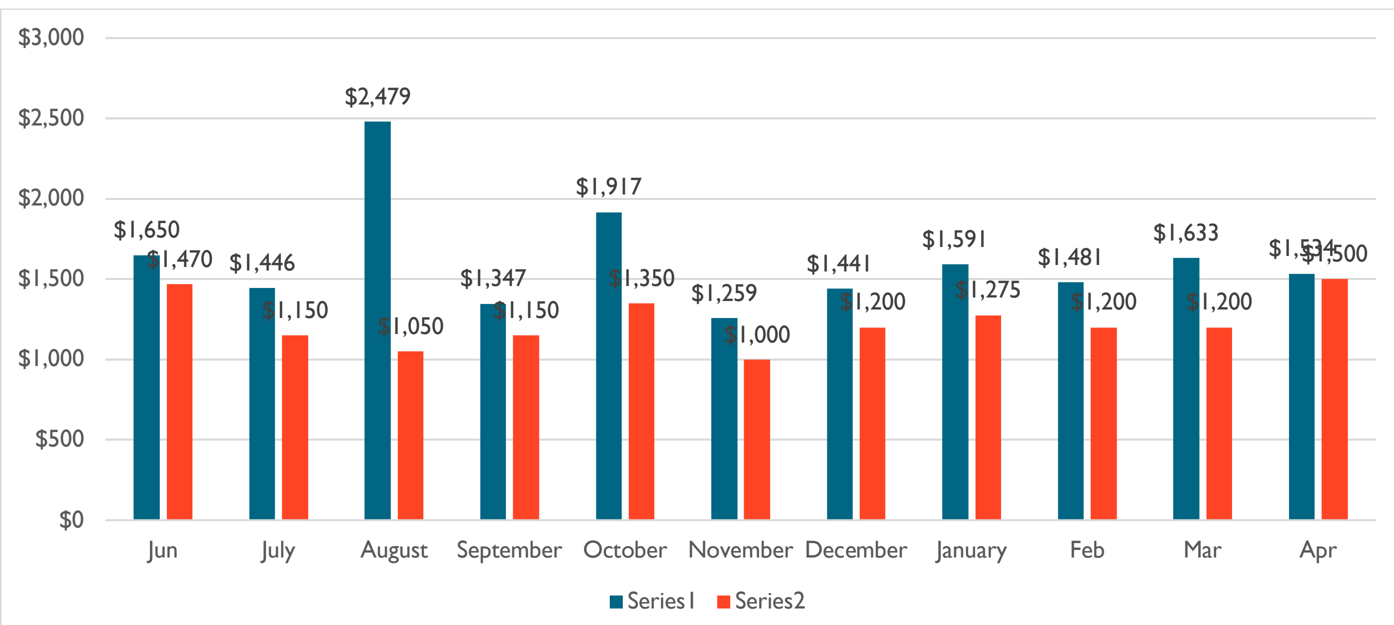
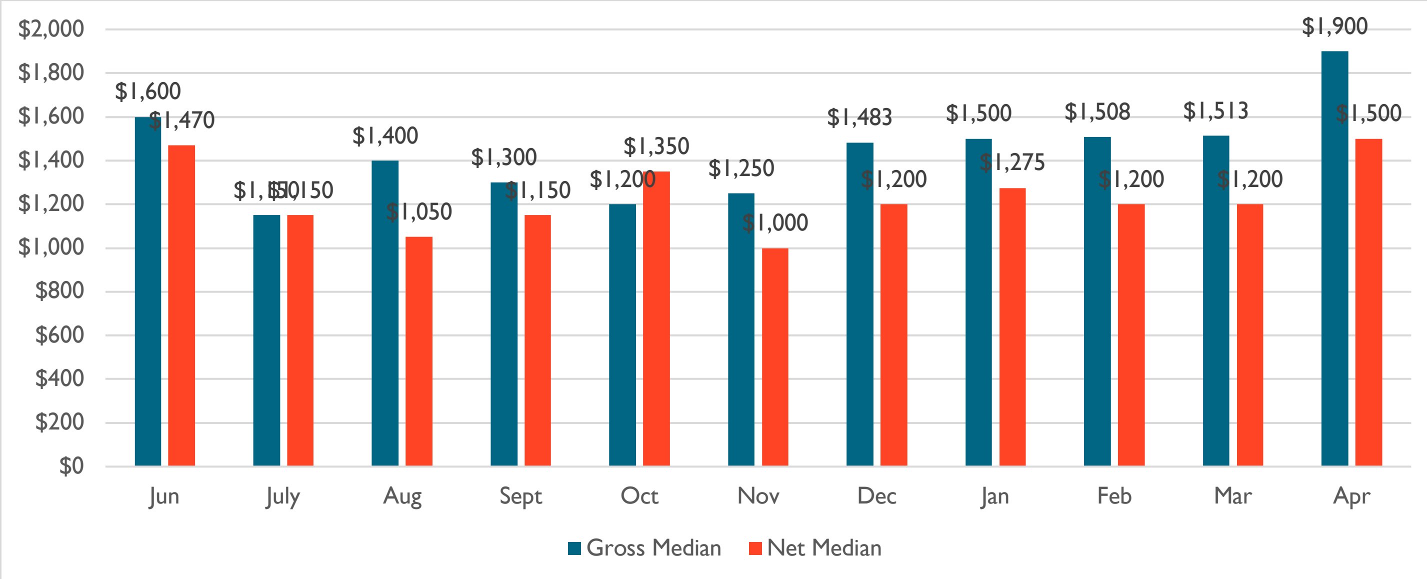


Table 4. Gross & Net Median Income Side-by-Side



Household. Participants were asked, "Is anyone else contributing to your monthly household income (for example, a working teen or family member)?" At baseline in June 2023, only one respondent (5%) reported an additional member contributing $300 a month. This remained consistent in the final survey conducted in April 2024.

Participants were also asked, "How many people are supported by your monthly household income?" In June 2023, the average number of individuals supported was 2.79 (SD = 1.64), ranging from one to seven people. By April 2024, the average slightly decreased to 2.68 (SD = 1.35), ranging from one to six people.

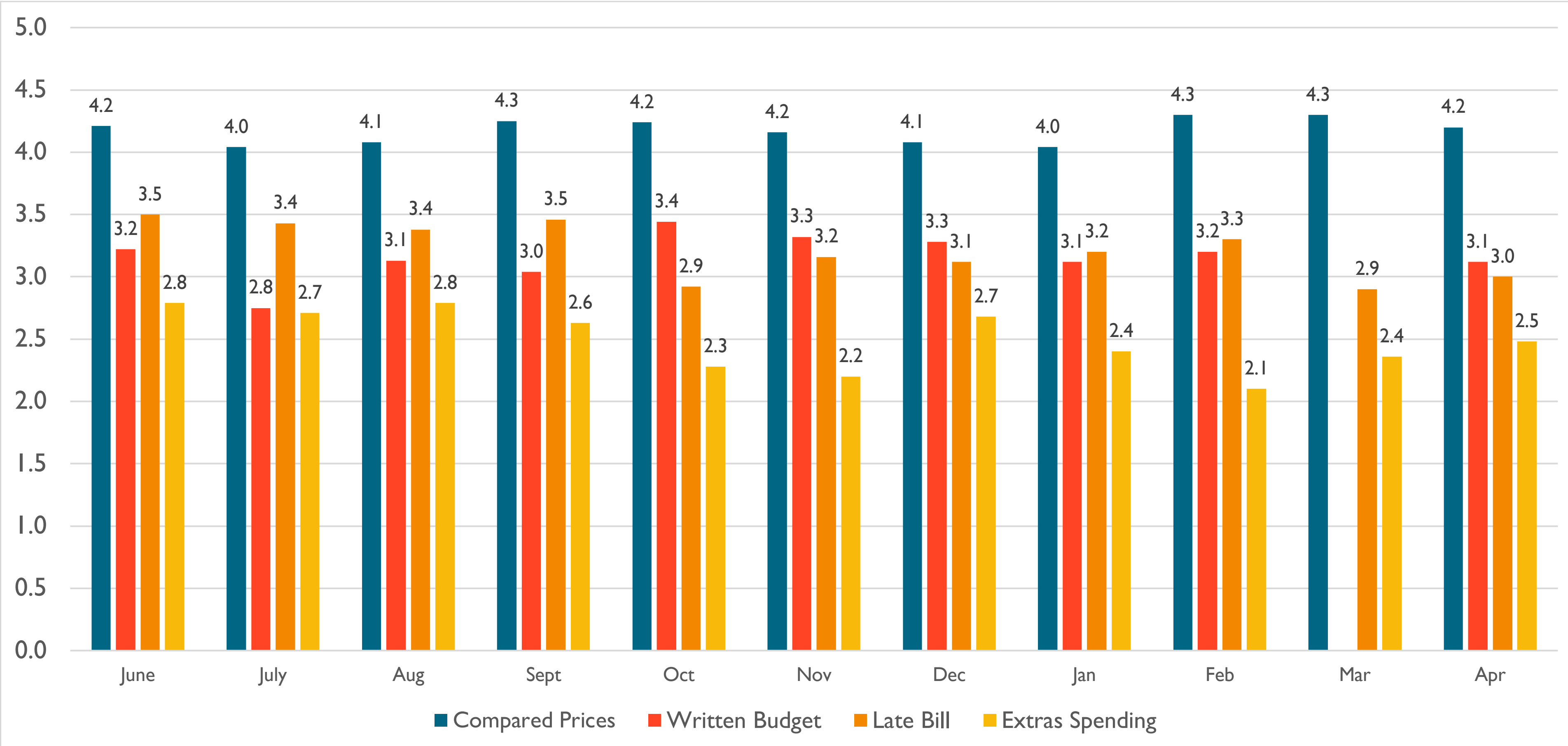
Household income per capita was calculated to better understand the financial burden relative to household size. At baseline, the mean household income per person was $1,007 (SD = $948), with a median of $516. By April 2024, this number had increased, with a mean of $1066 (SD = $942), and a median of $800.

Lastly, participants were asked, "How many people outside your home does your household income support?" At baseline, 83% (n=20) reported supporting no one else outside their household, while 13% (n=3) supported one additional person, and 4% (n=1) supported two. By April 2024, 17% (n=4) reported supporting one additional person outside their household.

Financial Behaviors. Participants were asked about the frequency of specific financial behaviors over the past month, including their ability to pay common household expenses, manage debt, save, and maintain their credit score. The questions included: over the last month, how often have you: "compared prices when purchasing a product or service?" "kept a written or electronic record of your budget, including spending?" "been late paying a bill?", "spent more than you could afford on clothing, entertainment, or other extras?" the response options ranged from "never" (1), "rarely" (2), "sometimes" (3), "often" (4), to "most or all the time" (5).

Overall, the averages for each behavior remained relatively consistent over time, with slight fluctuations. The most frequently reported behavior was comparing prices with an overall average of 4.1. The least common behavior was spending more than participants could afford on clothing, entertainment, and extras, with an overall average of 2.6. Keeping a written or electronic record of spending and being late on bill payments had overall averages of 3.2 and 3.3, respectively. The only behavior with a noticeable change was being late paying a bill, which decreased from a mean of 3.5 at baseline to 3.0 around five months into the program, remaining at 3.0 by the program's end in April.

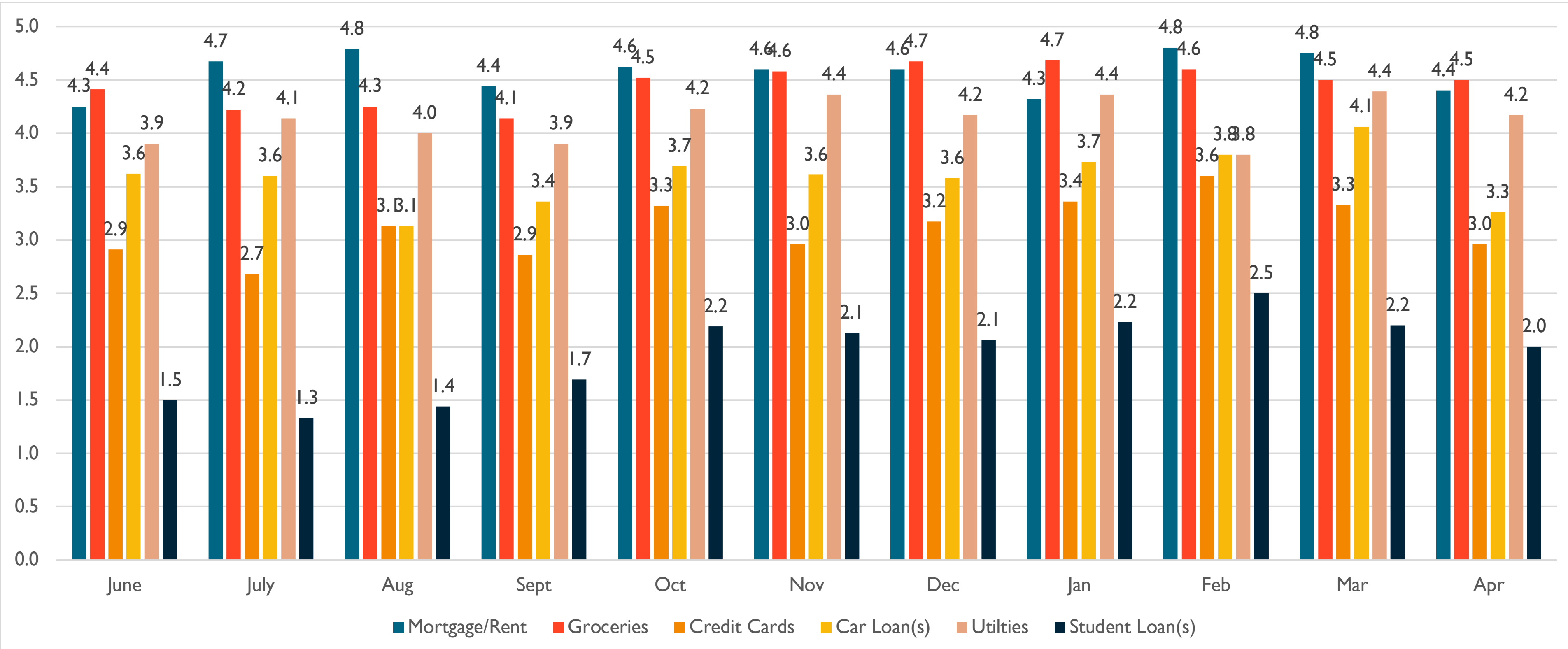
Table 5. Financial Behaviors



Ability to Pay Common Household Expenses. Participants were asked about their ability to pay for common household expenses. The questions included the following: over the last month, were you able to pay for your "Mortgage/Rent," "Groceries," "Credit card(s)," "Car loan(s)," "Utilities," and "Student loan(s)?" Response options included "Never" (1), "Rarely" (2), "Sometimes" (3), "Most of the time" (4), "All of the time" (5), with an option for "NA" if the expense did not apply.

Participants most frequently reported being able to pay their mortgage or rent (mean = 4.5), followed closely by groceries (mean = 4.4), and utilities (mean = 4.1). However, those with credit cards and car loans could only sometimes meet those obligations. Many participants with student loans reported difficulty paying them, although this could be influenced by the question phrasing or the fact that loans were in deferment. Notably, the ability to pay student loans improved over time, with an increase of 0.50 points between June 2023 and April 2024.

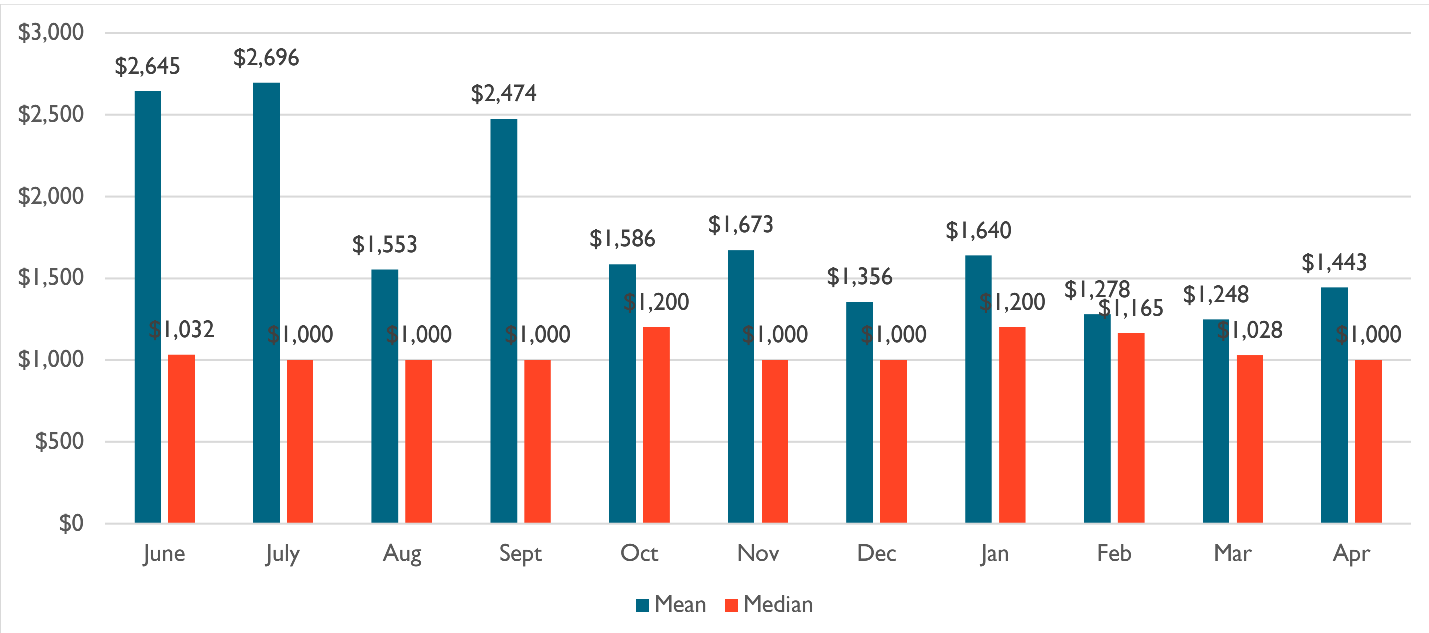
Table 6. Ability to Make Payments on Common Household Expenses



Credit Score. At baseline, 92% of participants reported knowing their credit score. By April 2024, this figure had decreased to 85%. For those who knew their credit score, the average at baseline was 570. The average remained unchanged in April 2024, with a standard deviation of 180, indicating considerable variability in scores among participants.

Debt. Participants were asked to estimate their total monthly debt, including all legally binding obligations such as minimum credit card payments, car notes, student loans, child support, alimony, and other lines of credit. At baseline, the average monthly debt was $2,645, and the median debt was $1,032. While the mean debt amount decreased significantly over time, almost by half, the median debt amount was relatively stable. The fact that the mean debt was significantly higher than the median at baseline indicates that a small number of participants had much larger debt burdens and suggests that some participants with these higher debts may have paid down or reduced their obligations significantly. While the relatively stable median suggests that debt levels did not drastically change over time for most participants.

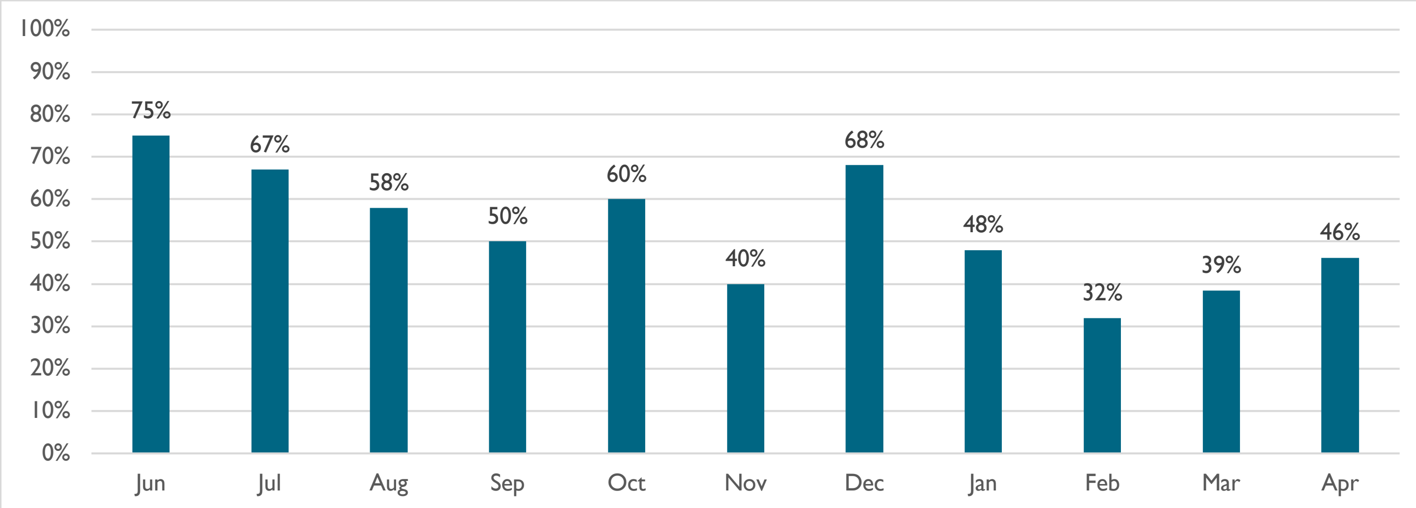
Table 7. Monthly Debt Amount



Debt Payment Delinquency. Participants were asked: "Is your household more than one month behind on your debt payments (e.g., mortgage, credit card)? Over time, the percentage of participants who reported being behind on debt payments generally decreased. At baseline, 76% of participants indicated they were behind on their payments. By April 2024, this figure had dropped to 46%, with the lowest percentage, 32%, reported in February 2024. On average, 58% of participants reported being more than one month behind on their debt payments throughout the study.

The overall decline in the percentage of participants behind in their debt payments suggests an improvement in their financial management or stability over time. However, the fact that a significant portion (58%) of participants were consistently struggling with debt highlights ongoing financial challenges.

Table 8. Behind on Debt Payments

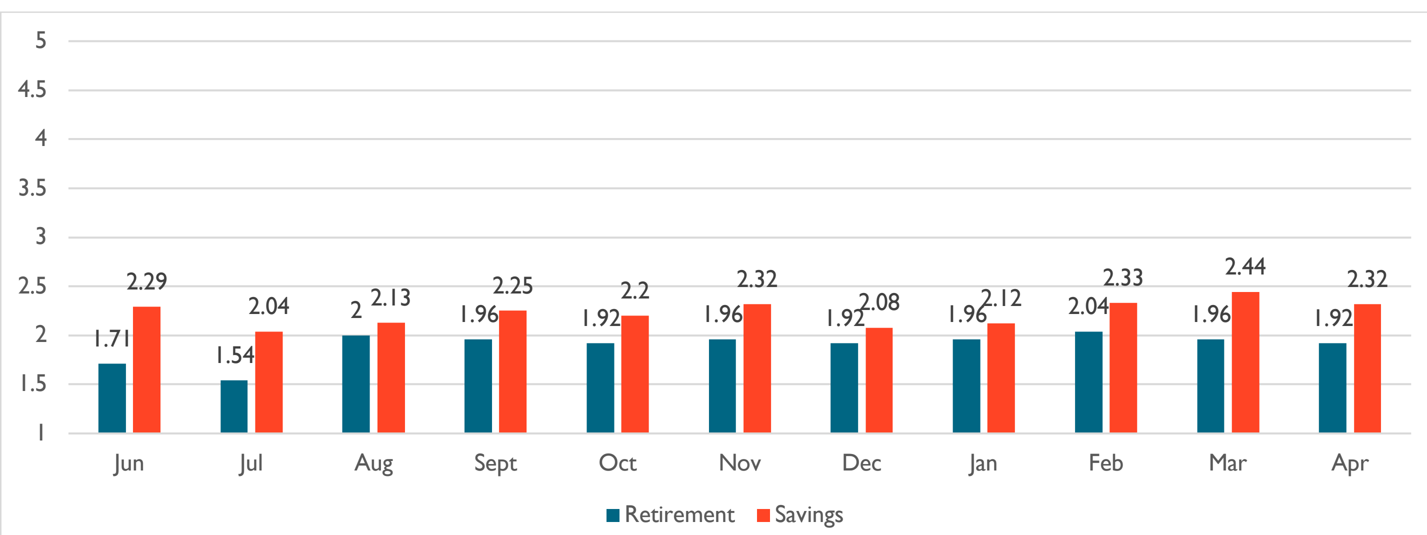


Savings. Participants were asked "in the last month, how much money were you able to put aside in savings? with options ranging from "$1-$10", "$11-$25", "26-$50", "$51-$75", "$76-$100", to "More than $100", and "I was unable to put aside money in savings last month." They were also asked, "How much money in total do you currently have set aside for savings?" At baseline, the average amount saved was $375 (SD = $658), with a median of $45. Notably, 46% (n = 11) of participants reported having $0 in savings. By April, the average savings had increased to $600 (SD = $921), with the median rising to $89. However, 39% (n = 10) of the participants still reported having $0 in savings.

While there was a noticeable improvement in both the average and median savings amounts over time, the fact that a substantial proportion of participants still had no savings highlights ongoing financial vulnerabilities and suggests many remain financially insecure and unable to absorb unexpected expenses.

Savings & Retirement. Participants were asked in the last month, how often have you "contributed part of your income to a retirement account such as a 401k or IRA?" and "contribute part of your income to a personal savings account?" Response options included Never (1), Rarely (2), Sometimes (3), Often (4), or Most of all the time (5). Both savings and retirement means were low with savings rarely happening and retirement almost never. These contributions to savings and retirement remained stable over time with the highest reported mean for savings in March (2.44).

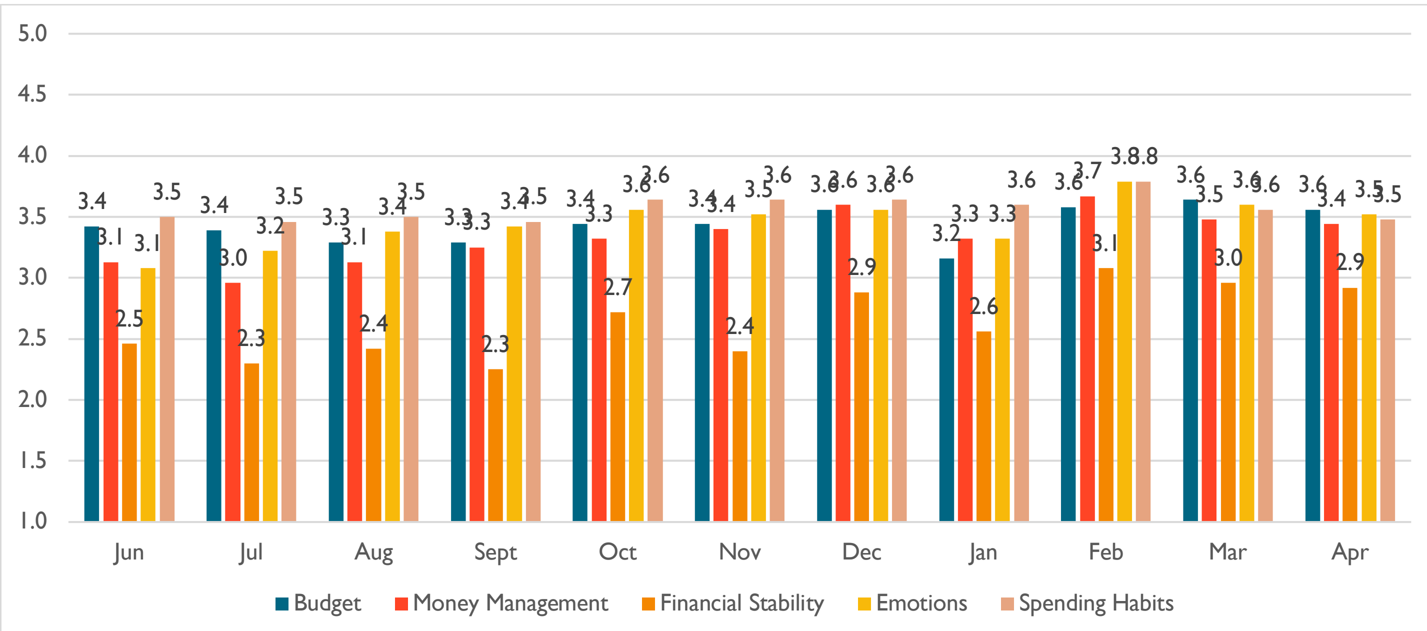
Table 9. Retirement and Savings



Confidence in Financial Practices. Participants were asked, "to what extent do you feel confident about the following financial practices: "Creating a personal budget," "Managing your money," "Stability of your finances," "Your knowledge about how emotions, values, and culture impact your financial decisions," and "your knowledge of your spending habits." They responded using a scale of "Not at all confident" (1), "Somewhat unconfident" (2), "Neither confident nor unconfident" (3), "Confident" (4), and "Very Confident" (5).

Participants' confidence in their financial behaviors remained relatively stable throughout the program. The average confidence levels for creating a budget, managing money, understanding the impact of emotions on financial decisions, and knowledge of spending habits were consistently moderate to high. However, participants expressed the lowest confidence in the stability of their finances, with average ratings ranging from 2.3 to 2.9.

Table 10. Financial Practice Confidence

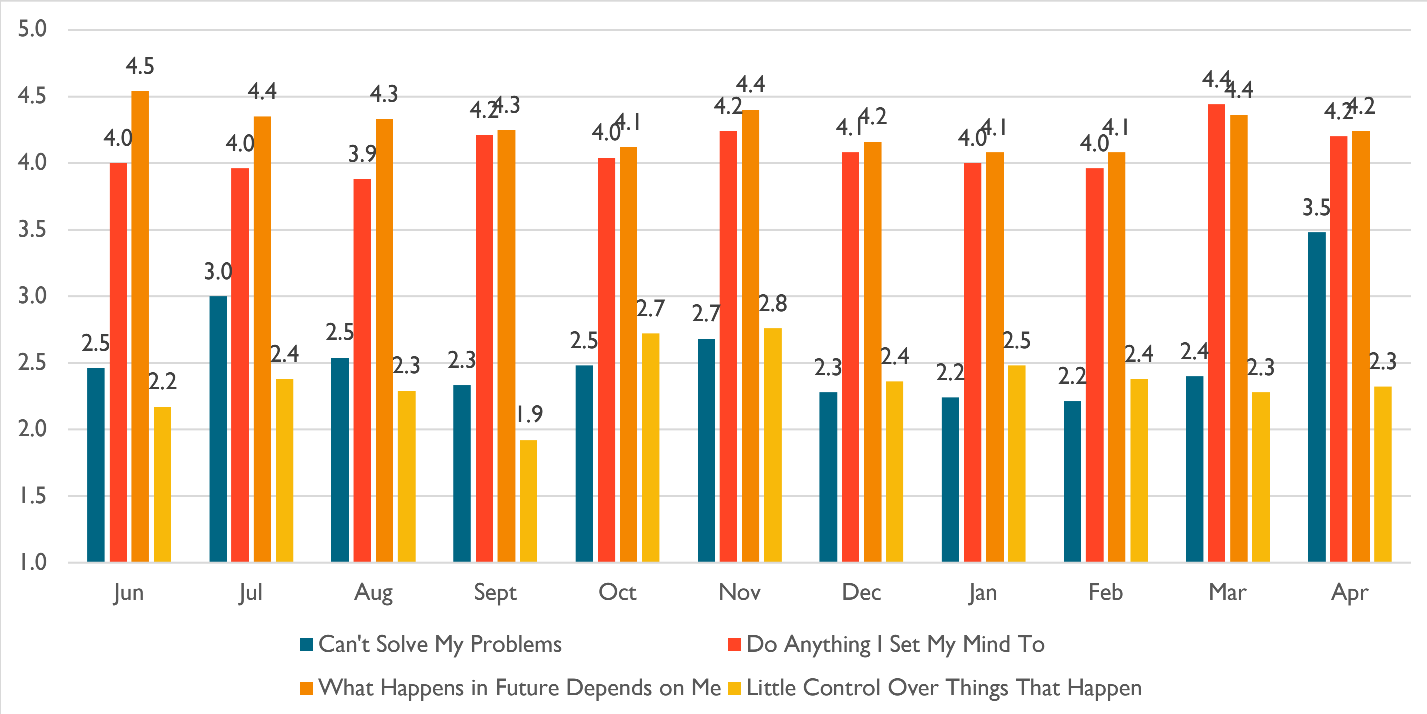


Locus of Control. Participants were asked how often they felt statements like "There is really no way I can solve some of my problems."; "I can do anything I can set my mind to."; "What happens to me in the future depends on me."; and "I have little control over the things that happen to me." Response options ranged from "Almost never" (1), "Seldom" (2), "Sometimes" (3), "Often" (4), and "Almost always" (5).

The results revealed a split in participants' perceptions of their locus of control. On one hand, participants often felt that their future depended on their actions and that they could achieve anything they set their mind to. On the other hand, they only sometimes felt in control of the events in their lives and sometimes felt powerless to solve their problems.

The mixed responses indicate a complex and nuanced perception of locus of control among participants. While many believe in their ability to influence their future and accomplish goals, there is a significant sense of helplessness and lack of control over current challenges. This split may suggest that participants are confident about their potential but face real or perceived barriers that hinder their sense of control over present circumstances.

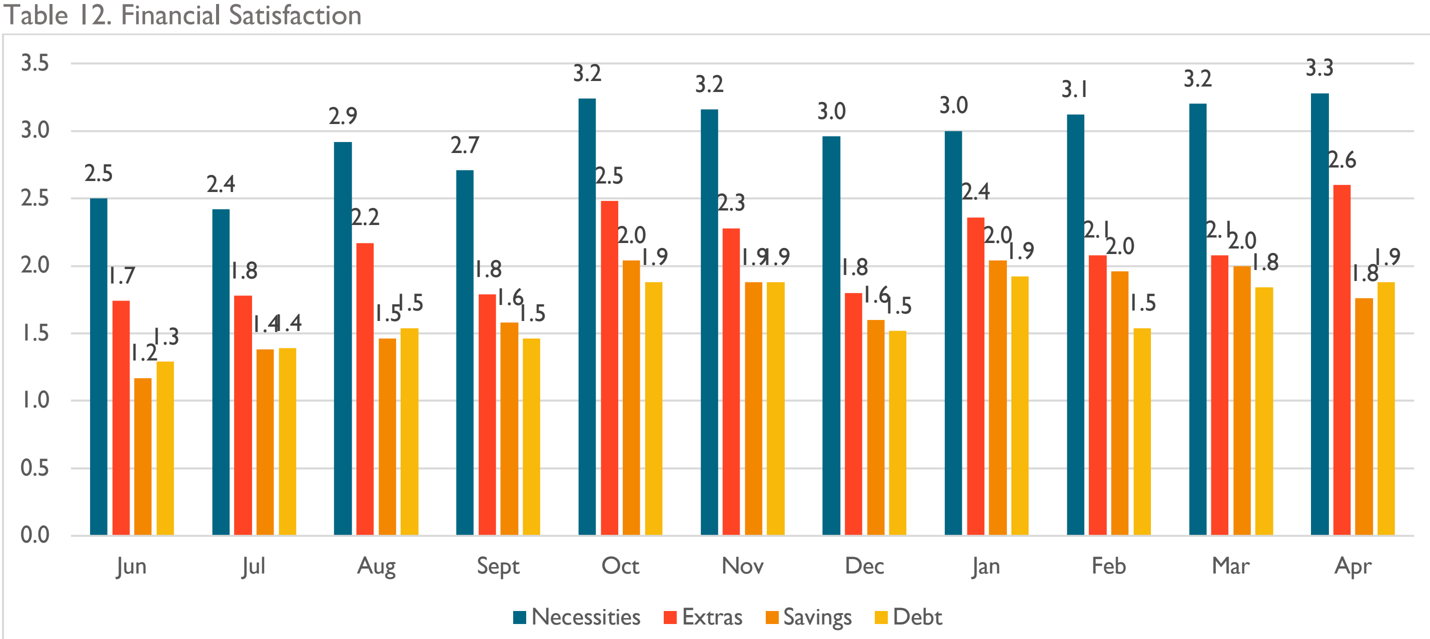
Table 11. Locus of Control



Financial Satisfaction. Participants were asked to rate their satisfaction over the last month in four areas: "Your ability to pay for necessities," "Your ability to afford extras (e.g., vacation, dinner out)," "The amount of savings you have," "The amount of debt you have." Response options: "Very dissatisfied" (1), "Somewhat dissatisfied" (2), "Neither satisfied nor dissatisfied" (3), "Somewhat satisfied" (4), "Very satisfied" (5)

Financial satisfaction improved over the first four months and then remained relatively stable over time. The highest satisfaction was with the ability to pay for necessities, and the lowest was with the ability to save and pay debt. Notably, April 2024 saw the highest mean in three out of the four financial satisfaction categories: necessities (3.3), extras (2.6), and debt (1.9).

Table 12. Financial Satisfaction

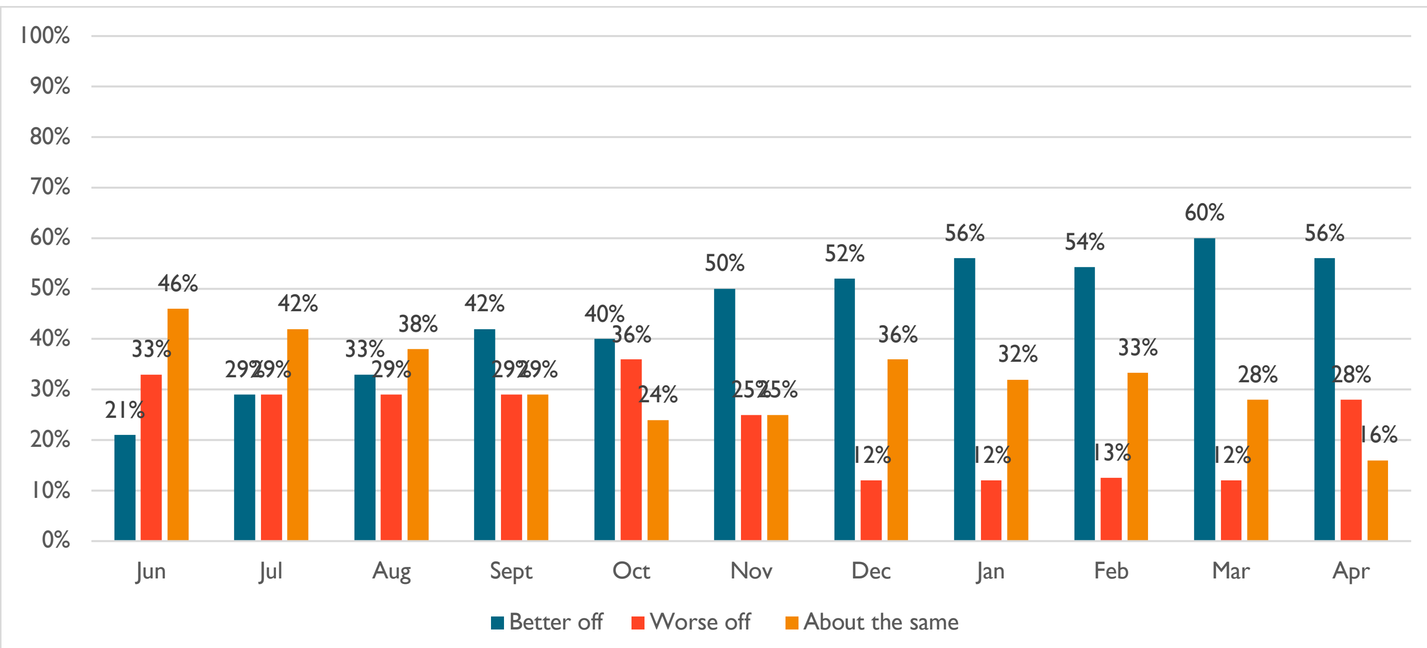


Financially Better Now Than a Year Ago. Participants were asked "Would you say that you are better off, worse off, or about the same financially as you were a year ago?" with response options: "Better off than you were a year ago."; "Worse off than you were a year ago."; and "About the same."

Approximately five months into the GBI pilot, the percentage of participants who reported they were better off financially compared to a year ago increased to over 50% and remained above this threshold for the remainder of the pilot. Nevertheless, by the end of the pilot, more than a quarter of the participants still felt they were worse off financially than they had been a year prior.

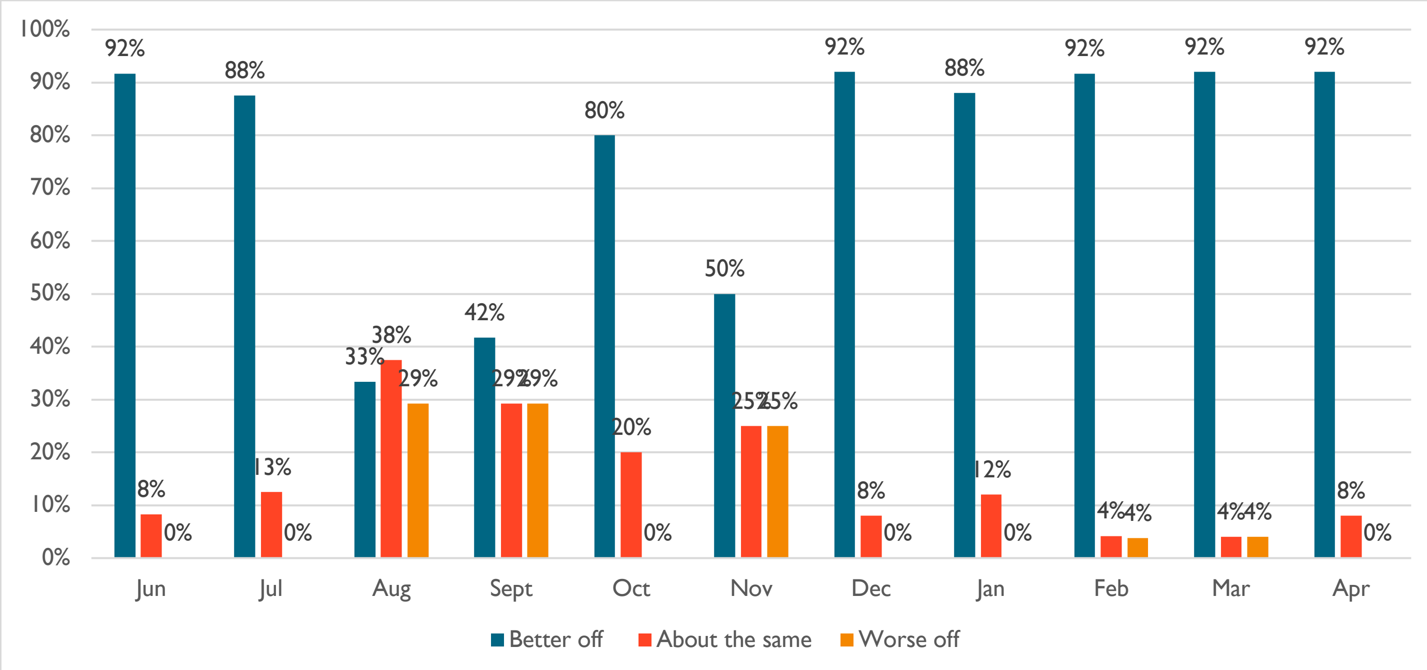
This finding suggests that the GBI pilot may have positively impacted participants' financial well-being as the majority perceived themselves to be in a better financial position than the previous year. However, there remains a significant minority who did not experience financial improvement.

Table 13. Financial Outlook Better Now Than a Year Ago

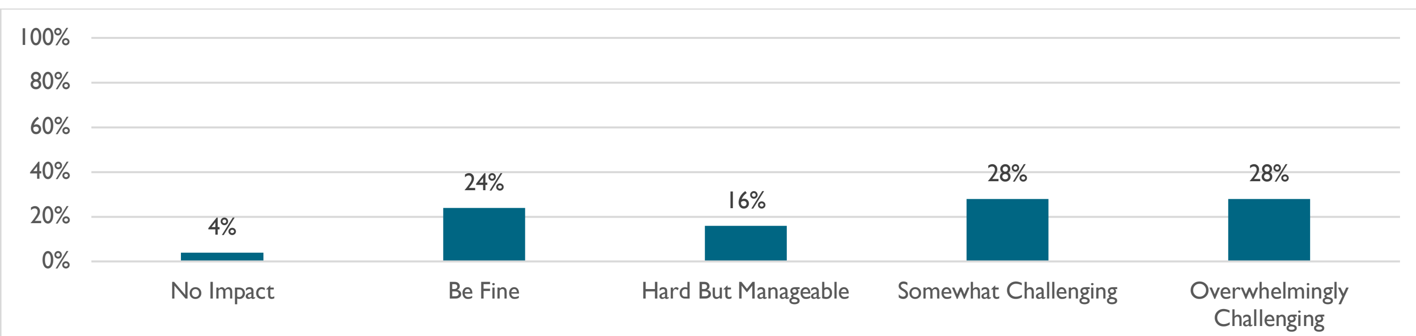


Future Financial Outlook a Year from Now. "Looking ahead, how do you think you will be financially a year from now?" Response options: "Better off than you are now." "Worse off than you are now.", "About the same."

Table 14. Future Financial Outlook



Feelings About the End of the Pilot. Participants were asked "Which of the below options best represents your feelings regarding the completion of the pilot?" Responses ranged from "the pilot ending will not have a significant impact", "I will need to make adjustments, but I will be fine," "It will be hard but manageable," "It will be somewhat challenging," and "It will be overwhelmingly challenging." Over half of the participants noted that the pilot ending would be somewhat or overwhelmingly challenging.



Interest in Participating in Counseling. Participants were also asked about potential follow-up with a financial counselor ("Would you be interested in participating in Catapult Greater Pittsburgh's financial counseling program?"). Response options included "Yes, I would like to schedule an appointment with a financial counselor, "I would like more information about the program", and "No, I'm not interested at this time." About 48% of participants were interested in scheduling an appointment with a financial counselor, 32% wanted more information about the program, and 20% said they were not interested at this time.

FINDINGS FROM OPEN-ENDED RESPONSES

Participants were asked a series of open-ended qualitative questions to explain their future outlook, how the funds impacted their stress levels, what they would do in an emergency without funds, the opportunities the extra income has allowed them, and their feelings about the end of the pilot.

Plans for GBI Funds. Participants were asked at baseline in June 2024, "What plans, if any, do you have for your funds from the Guaranteed Basic Income Pilot?" The most noted plans were paying bills (30%) and savings (30%). Over a quarter (26%) reported paying on loans or other debt. Individuals also noted planning for future purchases included a car (17%) or a house (13%). Necessities (13%), childcare (13%, and other children-related needs (17%) were also common themes.

Future Financial Outlook. Regarding their financial outlook a year from now, participants were asked, "Why do you feel that way? Please explain." Responses were coded and analyzed for common themes. At baseline, about 35% of respondents expressed their financial situation due to new financial habits or goals, and 30% attributed their optimism to starting a new job, entering a new role, or completing their education. Other positive themes included more savings (22%) and reduced debt (13%). Some participants (e.g., car accident settlement money) felt better off due to an anticipated increase in income or an additional income source. Conversely, themes related to a pessimistic outlook included concerns about increased living expenses (9%), losing benefits eligibility (4%), a lost income source (4%), and ongoing struggles with debt (9%).

By the end of the pilot in April 2024, these major themes remained consistent. Among participants (n=22), 32% cited starting a new job, entering a new role, or starting or finishing education. The next most common reasons were moving forward with new financial habits or goals (23%) and having more income (18%). Other reasons only one participant endorsed for feeling optimistic included less debt and financial stability. Reasons for continued pessimism included lost income and a lack of significant change in their financial situation.

Financial Stress. At baseline, participants were asked "How do you anticipate that receiving these funds will impact your levels of financial stress?" Approximately 38% (n=9) mentioned that the funds would help pay for necessities, and 33% (n=8) said the funds would increase their savings and provide a cushion/safety net. Approximately 13% (n=3) noted the funds would help pay debt. In subsequent surveys, participants (n=23) were asked, "How has receiving these funds impacted your levels of financial stress?" About 35% of participants were not specific about how these funds impacted their stress, only that they relieved or lessened it. Among the other reasons, 22% noted it was helpful to pay for necessities, 17% noted working toward a career goal, 22% mentioned debt relief, and 17% noted extra cushion.

Unexpected Emergency without Funds. Participants were asked "How would you manage an unexpected emergency if you did not have this extra income?" In January 2024, 32% noted they couldn't or did not know what they would do. 24% reported they would ask family, and 20% would ask friends for help. 12% noted they would tap into their savings, use their credit card, and borrow money. Finally, a couple of participants (8%, n=2) said they would just hope for the best or pray. In April 2024, participants were asked the same question again (n=23). 39% said they would ask family for help, 13% noted they would borrow money, use a credit card, or tap into savings, and 9% said they would borrow money from friends. Approximately 26% of participants indicated they did not know what they would do in an emergency.

Opportunities from Extra Income. Participants were asked, "Will this extra income allow you to engage in opportunities that you would not be able to afford otherwise?" In June, most participants indicated that it would allow them additional opportunities (73%. The most common themes mentioned were 21% of participants being able to afford extras for children (e.g., trips/vacations, extracurriculars) and savings (21%). Similarly, 17% mentioned using the money for a home, car/other transportation needs. 13% noted using the funds toward their business. 9% mentioned catching up on bills/debt, self-care, or motivation for forming new habits.

Subsequent surveys asked participants: "Has having this extra income allowed you to engage in opportunities that you would not have been able to afford otherwise? If yes, please explain." In April 2024, again, the most common themes were having money for activities for children (e.g., trips/vacations, extracurriculars) and 26% with self-care.

Feelings About the End of the Pilot. Participants were asked if they wanted to share more about the answer they provided regarding their feelings about the pilot ending.

- "This has helped during the process of getting my life in order for my career."

- "I'm still not in a positive position, which I thought I would be at the end of the program. It is frustrating and lets me know I still have a lot of work to do."
- "The pilot has allowed me to use the extra funds to build my credit so I can purchase a home."
- "I know it is going to be hard, but all I can do is what I can once this pilot ends. I am so happy I got to be a part. I was really able to set myself up for some great things by having this extra income."
- "I am already struggling even with the job, funds, and subsidies I get."
- "After the program ends, I will still have 3 months of my program left, unable to work to bring in money for my family."
- "The program coming to an end will be quite the adjustment. I was relying on this extra income to help pay for needed bill, essentials, and opportunities. This will be a challenge, and although I have mixed emotions, I will be fine. I'm so very thankful for everything the program has done for my family and I."
- "My promotion will kick in right at the end of the program. Kindergarten being free will give me back a little more than the deposit from the program, so that will keep me stable, and the increase in salary will allow me to save. I am blessed to have been a part of this program because I am able to get out of water."
- "When we started, I had a job that promoted me shortly after receiving the funds from the pilot program. I was furloughed from that job as well as my second job 4 months later. The funds have helped keep me afloat while I figure everything out on my own. Another 6 months may help me, but i am grateful to have been a part of the program"
- "My expenses will go up, and there will be a food shortage. I'm trying to save for a house, and I can't afford to provide daycare and the necessary amount of food."

CONCLUSIONS

The GBI pilot provided participants with opportunities to improve their financial stability. However, the benefits were not uniformly experienced. The following represents the major findings from the GBI pilot data:

- Over 50% of participants reported feeling financially better off compared to the previous year after five months into the GBI pilot, with this trend continuing throughout the program. However, a notable proportion of participants still felt financially worse off by the end of the pilot, indicating mixed impacts.

- A high percentage of participants knew their credit scores both at baseline (92%) and in April 2024 (85%). However, the average credit score remained stable at 570.

- Participants' mean monthly debt decreased over time, although the median remained relatively stable. [1]However, the fact that a significant portion (58%) of participants were consistently struggling with debt highlights that the program may have been more effective for those with higher debt burdens. However, for the majority, who had lower or more stable debt levels, there might not have been a significant impact on their debt. These changes may balance each other out, leading to no movement or major change in monthly debt.

- The percentage of participants who were behind in their debt payments decreased over time, from 76% at baseline to 46% by April 2024, with the lowest point being 32% in February 2024.

[1] The mean and median are both measures of central tendency, but they offer different perspectives on a dataset. The mean is calculated by adding up all the values and dividing by the total number of values. It can be significantly influenced by extreme values, such as very high incomes or large debts, which can raise the average even if most individuals have much lower amounts. The median represents the middle value when the data is arranged from smallest to largest. Unlike the mean, the median is less affected by extreme values and provides a more accurate reflection of what is typical, especially in skewed datasets. Given that income and debt data often include outliers, the median tends to give a clearer picture of the typical situation for most people.

- The average amount of savings among participants increased from $375 at baseline to $600 by April 2024, with the median also rising. However, a substantial portion of participants (39%) still reported having no savings at the end of the pilot.
- Across all items, participants reported confidence in their ability to manage finances over time was relatively stable, with the lowest confidence levels consistently observed in the question about the perceived stability of their finances.
- Participants had mixed feelings regarding their locus of control regarding their financial situation. While many felt confident in their ability to shape their future, others still felt they had limited control over their financial circumstances.
- Financial satisfaction increased over the first four months and then stabilized, with participants reporting the highest satisfaction in their ability to pay for necessities and the lowest satisfaction with savings and debt levels.
- Many participants felt optimistic about their financial future due to new financial habits, job prospects, or educational progress. However, some remained concerned about rising expenses, loss of income, or little change in their financial situation.

These findings suggest that the GBI pilot positively impacted many participants, particularly in area of debt reduction. Yet, challenges still need to be addressed, such as persistent debt, limited savings, and financial instability. These findings highlight the need for additional support mechanisms in the form of education and perhaps a reformulation of the GBI amount and/or program length to ensure such initiatives' broader success and sustainability.

RECOMMENDATIONS

The ongoing financial challenges underscore the need for targeted financial support around debt reduction and education (e.g., saving tips) to help participants better manage their debt. The data indicate that while GBI can catalyze positive change for some, additional strategies may be required to ensure broader and more sustainable financial improvements. Thus, the following recommendations are made to improve upon additional GBI programmatic and evaluation efforts:

1. *Offer Enhanced Financial Education and Counseling*: Provide more comprehensive training on budgeting, debt management, savings strategies, and improving credit to help participants make more informed financial decisions and improve their financial confidence. Furthermore, provide one-on-one financial counseling to address individual financial challenges and goals which could benefit participants struggling with debt or those who feel they have limited control over their financial situation.
2. *Provide Targeted Debt Reduction Support*: Introduce training and workshops specifically aimed at managing and reducing debt, focusing on strategies for prioritizing payments, consolidating debt, and negotiating with creditors. Also consider an emergency debt relief fund to help participants who are more than one month behind on debt payments to provide temporary relief and prevent further financial deterioration.
3. *Include Additional Mental Health and Stress Management Supports*: Provide workshops to help participants cope with financial stress or peer support groups where participants can share experiences, strategies, encouragement, and shared purpose.
4. *Setup Ongoing Check-ins*: Implement regular financial check-ins throughout the program to monitor progress and provide tailored advice as needed to help participants stay on track with their financial goals.
5. *Consider Customized Program Adjustments*: Consider tailored interventions and graduated support or segmenting participants based on their specific financial challenges and providing customized interventions that target their unique financial needs through a tiered support system where participants receive varying levels of financial and educational assistance based on their progress.

6. *Consider Children’s Well-being Measures*: Based on participants' responses, consider a more coordinated assessment of whether the financial support improved the ability to meet children’s basic needs and afford educational expenses and improved childcare access, family dynamics, and housing conditions.

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