

# Miracle Money Proof-of-Concept 2021 Program Evaluation



Miracle  
Messages



Miracle  
Friends



Miracle  
Money

Photo: Miracle Money recipient Elizabeth, with her Miracle Friend Joan



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Photo: Miracle Money recipient Ray, with his Miracle Friend Jen



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# Executive Summary

Miracle Money is a first-of-its-kind basic income plus social support program for people experiencing homelessness. A proof of concept pilot was launched in early 2021 in the Bay Area by Miracle Messages, the extraordinary results of which are outlined in this program evaluation.

The program built on the success of the Miracle Friends phone buddy program, which pairs unhoused individuals with volunteers for weekly calls and texts. Volunteers were encouraged to nominate their unhoused friends to receive \$500 per month for six months to help with basic needs. From dozens of nominations, 14 recipients were selected, 13 completed the program, 9 of whom were currently experiencing homelessness in the Bay Area at time of entry, and all of whom had previously experienced homelessness. \$50,000 was raised entirely through individual donors and online fundraising.

Simply put, the results were extraordinary – see the column to the right. Key takeaways include:

- 1 Even a small amount like \$500 a month for 6 months can make a significant difference in recipients' wellbeing and motivation.
- 2 Direct giving offers recipients the chance to invest in what they need most. And they do.
- 3 Having a friend to talk to throughout the program seemed to have a positive impact on recipients' sense of confidence, trust, and willingness to accept help, important factors that enabled success in the program.
- 4 As researchers, we need to be aware of potential biases we may hold when interpreting data, and back up quantitative data with qualitative exploratory data as much as possible. The small scale of this pilot allowed us to dive deeper into recipients' responses and uncover rather surprising explanations for quantitative data gathered.

## Key Results

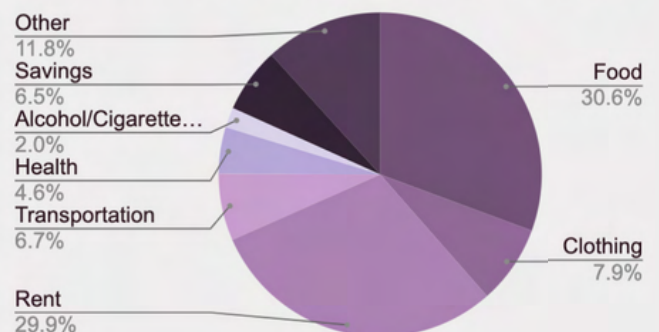
**66%** of those who were unhoused at the beginning of the pilot secured independent housing (6/9 recipients)

**85%** of recipients cited improved social connections with their family, community, and/or Miracle Friends volunteer

**77%** of recipients had lower levels of psychological distress

**100%** of recipients stated that Miracle Money helped them feel more financially secure

Most funds were used on food (30.6%) and rent (29.9%), followed by "other" (11.8%). After food and housing security, recipients spent money on things that we did not predict that were specific to their individual needs: getting a service dog to help with anxiety, clean clothes to wear at Mosque, helping to support family members, etc. At least 20% of recipients made a charitable contribution with their funds, including one participant who made a charitable gift to Miracle Messages, and explained her rationale as follows: "I didn't do it for you, I did it for myself to once again feel the dignity of being able to support the causes that I believe in."



% of Total Funds Spent on Each Category



# Introduction & Background

**Homelessness is on the rise.** In January 2020, there were roughly 580,466 people experiencing homelessness in the United States (National Alliance to End Homelessness, 2021). In San Francisco alone, there were at least 8,035 homeless in 2019, an increase of 17% from 2017 (most recent PIT Count) (Petry et al., 2019). All of this before taking into consideration the impact of COVID-19. With an eviction crisis unfolding across the country, job loss, and increased social isolation, there is much reason to believe that this count is far higher today than in 2019 (Benfer et al., 2020).

No one should go through homelessness alone.



Photo: Miracle Money recipient Nathaniel, with his Miracle Friend Bruce

**Basic Income programs are a potential solution.** Welfare and shelter programs have long been the predominant ways to lift people out of poverty, and recently, Basic Income (BI) programs have resurfaced and gained popularity as a possible part of the solution. In the past two years, success of COVID-19 relief programs have opened the doors to a renewed discussion on the potential for Basic Income programs to help tackle poverty. Basic Income (BI) is the concept of providing guaranteed, unconditional, periodic minimum income in cash to a defined group, often used to address racial and gender disparities in income inequality. Recent pilots suggest that they are an effective intervention for tackling poverty, often at a much lower cost and higher efficiency than direct services (New Leaf Project, 2018; SEED, 2021).

**However, there is no existing Basic Income program that takes into account the social needs of our unhoused neighbors.** Relational poverty is a deadly, often-overlooked form of poverty that leads to nearly unimaginable levels of social isolation, stigma, and shame. Poverty is the lack of capital, and relational poverty is simply the lack of social capital. Without adequate social support, people experiencing homelessness tend to stay homeless. Research has shown that people with stronger social support systems, or even higher perceived social support, exhibit lower levels of depressive symptoms and are better able and more likely to access social and health services which could get them back on their feet (Irwin, LaGlory, Ritchey & Fitzpatrick, 2008; Lam & Rosenheck, 1999).

“This program brought me out of my shell and I became more confident in myself. I had lost that confidence and speaking to someone validated that I can do this” – Miracle Money Recipient

Humans have more than just physiological needs – we have psychological and social needs as well that are just as important. Unfortunately, in today’s society, government programs often only focus on physiological since needs like social connection are hard to measure and facilitate at scale.

**We believe that combining social support and Basic Income could be even more effective.** As a nonprofit, we have been laser-focused on helping our homeless neighbors build (or re-build) relationships for the past seven years. We believe that we are uniquely positioned to create a successful Basic Income program that will not only address the physiological needs but also the psychological and social needs of our homeless neighbors. We believe that relational poverty is poverty, and our core programs are based on that.

We have long aimed to facilitate social bonding between unhoused individuals and volunteers from all parts of society (e.g. educators, middle class workers, CEOs of software companies, retirees, people who formerly experienced homelessness, etc.) through our Miracle Friends 1:1 phone buddy program. But we also know that poverty—the lack of funds to take care of one’s basic needs—is poverty. It is nearly impossible to be an equal in a relationship when your day-to-day survival is not assured, and your friend is in a totally different boat. If we can build on the relationships we’ve developed to truly address poverty, we want to do it and believe in the power of human connection to create a path for healing and growth.

**That is why we started Miracle Money.**

## **Miracle Money is a Basic Income pilot in the Bay Area that combines cash transfers with social support.**

Miracle Money was launched in early 2021 by Miracle Messages. The initial Miracle Money pilot distributed \$50,000 – funded entirely through individual donors and online fundraising – to 14 recipients, 13 of whom completed the program, and 9 of whom were experiencing homelessness in the Bay Area at time of entry. Recipients received a direct cash transfer of \$500 per month for six months and had to continue their friendships formed with volunteers in our Miracle Friends program. For this pilot we decided to focus on the Bay Area, one of the regions with the highest homeless populations in the United States (Petry et al., 2019). Miracle Messages is headquartered in the Bay Area, and we wanted to start with our local community before rolling it out across the country.



A woman with a green patterned headscarf and glasses is shown in profile, looking out over a landscape. She is wearing a green sweater and a colorful striped shawl. The background shows a hilly area with trees and a building in the distance.

## Elizabeth's Story

Elizabeth is a college graduate, journalist, teacher, founder of an educational nonprofit organization, and mother of three grown children. A few years ago, Elizabeth received an unexpected medical diagnosis: advanced colon cancer. While undergoing intense chemotherapy treatments, she was unable to work because it would compromise her immune system. This led to the loss of her income, followed by the loss of her home of 14 years in 2019. She finished chemotherapy while living at a homeless shelter and has since struggled with homelessness.

“People do have plans, they are just unable to execute them.” - Elizabeth

In March 2020 because of the pandemic, Elizabeth found temporary housing in a shelter-in-place hotel in Pacifica, and began participating in the Miracle Friends program. When Elizabeth learned she would become a Miracle Money recipient, she was overjoyed, and even more determined to use her new income to help destigmatize the perception of unhoused people.

After six months of receiving funds from the Miracle Money program, Elizabeth described incredible improvement in her mental and physical state, as she worried less and could plan ahead to cover certain expenses. One of the small pleasures Elizabeth now enjoys is being able to afford the dentist. She is currently living happily in her new apartment and recently hosted a housewarming party.



## A Review of Relational Poverty

**If poverty is the lack of financial capital, then relational poverty can be simply understood as the lack of social capital.**

Social capital is the social trust, norms, and networks that people can draw on to solve problems - it is useful in that it helps mobilize other forms of capital (Claridge, 2018). Key to this discussion is that there are different types of social capital, there is bonding social capital (created within the same group with shared interests and goals) and bridging social capital (created between different social groups with different socioeconomic or sociodemographic backgrounds) (Claridge, 2018). For those in poverty, even if they have strong bonding relationships, the people in their network likely lack other forms of capital (e.g. do not have the skills, information, resources, etc. to help), so capital cannot be mobilized through those relationships and they stay impoverished. In a place like the U.S. with high levels of inequality, something to facilitate bridging social capital is needed.

In the past decade, there has been a growing interest in a more relational approach to poverty that focuses on the social, political, and economic relationships between the poor and the powerful (Feldman, 2018). The dominant understanding of poverty is that it is a problem of the individual, and that the only way to "fix them" is through changing the way these individuals behave and make decisions (Lawson & Elwood, 2014). In contrast, a relational perspective draws attention to the impoverishment, exploitation, stigma, and blame that social relations generate and sustain - it not only focuses on the behavior and perceptions of those experiencing poverty, but also those in the

middle class, elites, policy makers, and really all of society (Elwood et al., 2017). The social isolation that results from these toxic power dynamics and misconstrued perceptions is detrimental to those experiencing homelessness. Research shows that loneliness is linked to increased risk of depression, suicide, alcohol abuse, and cardiovascular disease (Xia & Li, 2018).

"I never realized I was homeless when I lost my housing, only when I lost my family and friends." - Adam, Unhoused neighbor

As many as 1 in 3 people experiencing homelessness have lost their social support systems. This "relational poverty" is overlooked by a majority of homeless service providers as a "nice to have," despite the presence of social support being linked to lower chances of housing vulnerability (Slesnick et al., 2008; Zugazaga, 2008). This is because social support networks (consisting of both close and distant relationships) play an important role in connecting unhoused individuals to resources and opportunities in their environment (Molina, 2000; Carton et al., 2010; Radey, 2018). Research has shown that people with stronger social support systems, or even higher perceived social support, exhibit lower levels of depressive symptoms which enable them to access and better use social and health services that could get them back on their feet (Irwin, LaGlory, Ritchey & Fitzpatrick, 2008; Lam & Rosenheck, 1999). Approximately 60% of successful shelter exits in San Francisco from March 2015 to February 2019 occurred through reunification



with friends or family (Department of Homelessness and Supportive Housing, 2019).

These findings demonstrate the importance of social support as a catalyst for accessing and appropriately using social services that can help someone exit homelessness. Yet, implementation of social support programs still remain scarce despite a clear need.

## A Review of Basic Income (BI)

Basic Income programs have been one possible answer to the growing problem of homelessness in the United States.

First, it is important to distinguish between Universal Basic Income and the Basic Income programs talked about in this report. While exact definitions vary, for clarity in this report, we define Universal Basic Income (UBI) as providing a guaranteed, unconditional, periodic minimum income in cash (not an in-kind subsidy or voucher) to everyone (regardless of income levels, location, ethnicity, etc.). Basic Income (BI) on the other hand provides the same guaranteed, unconditional, periodic minimum income in cash but to a defined group. Both contrast with existing welfare programs that often use incentives and other requirements to micromanage how recipients use benefits.

The purpose of BI programs are often used to address gender and racial disparities in income insecurity. BI programs also strive to help individuals get out of the scarcity trap. The scarcity trap describes how when you are desperately in need of something, you will focus on it so obsessively that you cannot think about anything else (Mullainathan & Shafir, 2013). This leads to a reinforcing feedback loop where you make decisions in

the short term to help you to manage scarcity, but in the long term it makes matters worse for you, so you are stuck managing even more scarcity. By giving people enough to live on, they can plan more long-term, such as potentially getting a job and saving to secure permanent housing.

There have been many studies on cash transfers in an international development context that have shown their effectiveness in helping to reduce poverty, but there have only been a handful of BI pilots in the United States leading to lack of clarity of whether BI programs could be effective in reducing homelessness (Broslawsky, 2021). However, in the past two years, success of COVID-19 relief programs have opened the doors to a renewed discussion on the potential benefits of Basic Income programs.



Photo: Miracle Money recipient Elizabeth, embracing her Miracle Friend Joan

In recent pilots, they have been shown to be an effective intervention in tackling poverty, often at a much lower cost and higher efficiency than direct services:

- The 2018 New Leaf Project (Foundations for Social Change, n.d.): 50 homeless residents in Lower Mainland, Vancouver were given a one-time unconditional cash payment of \$7,500, and progress was tracked over a year. On average, cash recipients moved into housing within 3 months, two months faster than non-cash recipients. This freed up space in shelters and saved the shelter system ~\$8,100 per person that year.
- Stockton Economic Empowerment Demonstration (SEED) (2021): In February 2019, a two-year guaranteed income program was launched in Stockton, a racially diverse city of 300,000 on the eastern edge of the Bay Area. They gave 125 people an unconditional guaranteed income of \$500/month for 24 months. Results included lower income volatility and financial scarcity, and increased ability to secure full-time employment.

Many American cities have followed suit and also started pilots including (partial list):

- Cambridge, Massachusetts ([Recurring Income for Success and Empowerment](#))
- Chicago, Illinois ([Chicago Basic Income](#))
- Compton, California ([Compton Pledge](#))
- Denver, Colorado ([Denver BI Project](#))
- Marin County, California ([The Marin Program](#))
- New York City, New York ([Trust Youth Initiative](#))
- Newark, New Jersey ([Newark Equity](#))
- St. Paul, Minnesota ([People's Prosperity Guaranteed Income Pilot](#))

## What is Direct Giving?

Direct cash transfers, or direct giving, is the idea that benefits are given directly to the recipients in cash rather than in the form of subsidies (e.g. food stamps). It is not meant to replace these other subsidies, but complement them. This model of giving has been shown to empower recipients to use the money on things that will move them forward, while restoring their sense of agency, dignity, sense of well-being, and confidence (Foundations for Social Change, n.d.).

Miracle Money was created with this same ideology of giving. At the start of our program, recipients outlined specific goals they wished to achieve. These funds will be used to attain the goals outlined by the recipient; however, it is essential that recipients retain a level of autonomy over the way that they use their funds. The only restriction is that recipients are not permitted to use these funds to purchase illicit substances.



## Beverly's Story

Beverly is an exceptionally strong and kind-hearted individual. After a vicious fight with addiction and the woes of street-life, Beverly emerged victorious, currently sober and able to pursue what she loves. Proud of overcoming addiction, Beverly can most often be found spending time with her family, caring for neighborhood kids, and helping people locate their families. Through Miracle Money, Beverly has been able to get her car up and running, purchase exercise equipment to help with her hip replacement recovery, and help her local neighborhood. More specifically, she uses \$75 of her \$500 monthly allotment to purchase groceries and art supplies, and to feed neighborhood kids who don't get enough to eat.

She shared in the latest check-in with Miracle Money her gratitude for the program, saying it makes her "more humble than before," while also teaching her to be more grateful, kind, and giving towards her community. Her future goal is to save enough money to take her three daughters and four granddaughters on a weekend vacation, sign up for photography courses at the city college, and most of all, continue helping others.

"[Miracle Money] taught me to be more grateful, kind, and giving. I know that I'm blessed to have Miracle Money and Miracle Messages." - Beverly



# Research Questions

The purpose of this pilot is twofold:

- 1 Test the feasibility of starting a direct giving program that includes a strong social support component (mandatory participation in Miracle Friends) at Miracle Messages
- 2 Understand the potential impact that a BI program may have on our unhoused neighbors' housing status and perceived levels of stress & anxiety, food security, financial wellbeing, and sleep quality.

## Hypotheses



### Hypothesis 1

Recipients will experience lower perceived levels of stress & anxiety.



### Hypothesis 2

Recipients will experience improved perceived financial wellbeing.



### Hypothesis 3

Recipients' perceived food security will increase.



### Hypothesis 4

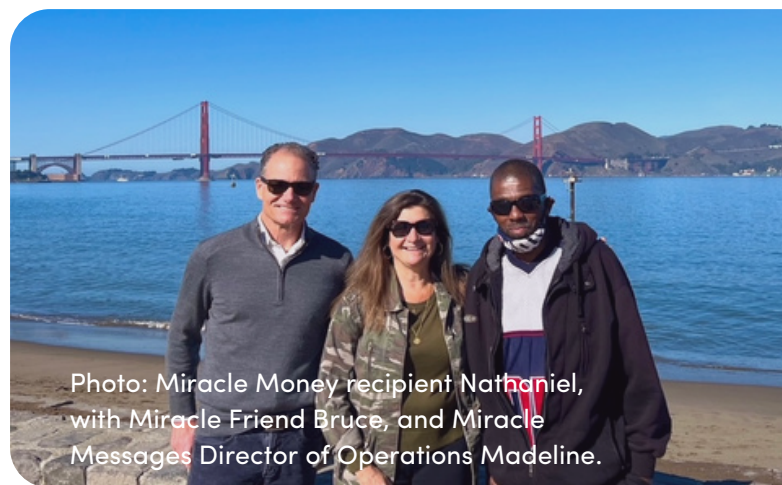
Recipients will NOT significantly change their housing status.

The Stockton Economic Empowerment Demonstration (SEED) BI pilot found that one year after receiving guaranteed income, the treatment group experienced statistically significant positive impact on their

psychological well-being and alleviated financial scarcity. Both the New Leaf Project and SEED pilot found that cash transfers improved food security. Providing a boost in income of \$500 each month, could help recipients get out of the "scarcity trap" mindset, stress less over finances and start planning for the future. Thus, we hypothesize similar results for Miracle Money recipients.

The New Leaf Basic Income pilot in Vancouver, Canada showed that cash transfers helped recipients move into stable housing faster (Foundations for Social Change, n.d.). However, since the amount that we are giving out is not that large, over a fairly short amount of time (\$500/month for 6 months), and the Bay Area housing prices are notoriously high, we do not expect recipients to secure independent housing, though we hope that the funds will help contribute to future housing.

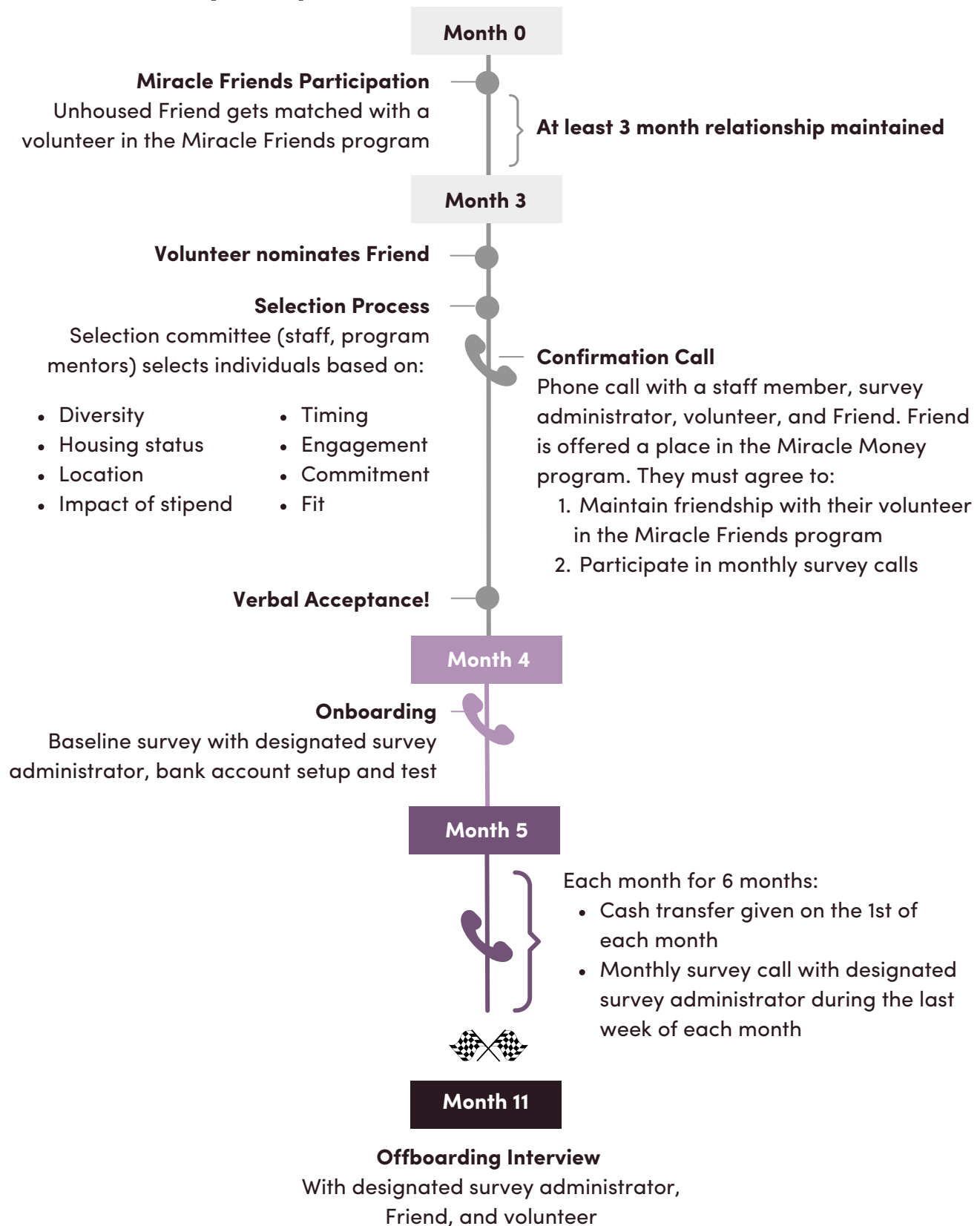
Based on the research in the previous sections on the importance of social support for well-being, we anticipate that social support will be a key mechanism that helps recipients achieve these benefits.





# Method

## Miracle Money Blueprint



## Selection Process

Candidates were nominated by the members of the Miracle Friends volunteer community to receive Miracle Money. Candidates had to have been in the Miracle Friends program for at least 3 months. Candidates were then carefully screened against the following criteria for program eligibility to ensure the highest likelihood of success. Our goal with using these criteria was to assess candidates' readiness for change, our ability to support their specific needs, and ultimately reduce any risk of harm.

### Criteria for final selection included:

- **Diversity** (age, race, ethnicity, gender, sexual orientation, disability)
- **Housing Status** (length of time homeless, housing options, etc)
- **Location** (based in an area where we serve and our partners are based)
- **Impact of stipend** (plan for how to use funds, goals are SMART/clear)
- **Timing** (not currently facing substance abuse, addiction, early recovery)
- **Engagement** (active with Miracle Friends, endorsement from their friend)
- **Commitment** (happy to share updates publicly, report back)
- **Fit** (intangibles, including holistic fit alongside other recipient profiles)

Our selection committee consisted of 10 Miracle Friend staff, mentors, and volunteers who voted on candidates based on the above criteria. Candidates with the most votes were selected. In order to keep the recipient pool diverse, we took the top 8 female candidates and top 7 male candidates to be part of the treatment group. Upon selection, candidates were offered the opportunity to be part of the Miracle Money pilot on an on-boarding phone call with their Miracle Friend volunteer, a Miracle Messages staff member, and their survey administrator. Details of the program including their required commitments (stay in the Miracle Friends program, complete the surveys) were explained, and logistics around setting up a bank account were sorted out as needed. After verbal acceptance of the required commitments, they officially became part of the treatment group.

## Data Collection

15 recipients were originally selected to be part of the pilot program. One dropped out because they became unexpectedly hospitalized due to cancer which made it difficult to walk them through opening a bank account in order for us to transfer funds. This left us with 14 inaugural recipients. \$500 a month was directly transferred into recipients' bank accounts for six months on the first of each month. Recipients completed a baseline phone survey before they received their first cash transfer. From then on, recipients completed a phone survey at the end of each month with a survey administrator. Recipients also completed an open-ended phone interview at the end of the program so we could better understand their individual experiences and get a sense of their goals moving forward.



Phone surveys were our chosen method since our recipients have diverse needs that may hinder their ability to complete the survey on their own. Many are unhoused and elderly, some have disabilities, and two require a translator. However, all have cell phones and are comfortable using them since they are part of our Miracle Friends program.

The following scales were used to assess recipients' outcomes over the six months. All were measured each month except the Kessler 10, which was measured during the baseline, month 2, 4, and 6 surveys.

- Psychological Distress: The Kessler Psychological Distress Scale (K10) is a simple measure of psychological distress (Kessler et al., 2003). It involves 10 questions about emotional states each with a five-level response scale.
- Anxiety: The Generalized Anxiety Disorder 2-item (GAD-2) is an initial screening tool for generalized anxiety disorder (Kroenke et al., 2007).
- Food security: Hager et al. (2010) developed a validated 2-item screen for food security based off of the United States Department of Agriculture 18-item Household Food Security Survey (HFSS).
- Financial wellbeing: Adapted questions from the Consumer Finance Protection Bureau (2015), abbreviated 5-item measure.
- Sleep quality: The validated SQS, 1-item scale was used (Snyder et al., 2018)
- Spending patterns: Recipients were asked how much of the \$500 was spent on different predetermined categories

- Changes in housing status
- Qualitative impact: Recipients were asked what their highlights and challenges were, suggestions for improvements to the program, and about the overall impact of the program on their lives each month.

During the offboarding interview, recipients were asked if the program had an impact on financial security, levels of stress and anxiety, and their ability to meet their original goals. They were also asked about their future goals and sources of income. Finally, they were asked to give feedback on how the program was carried out.

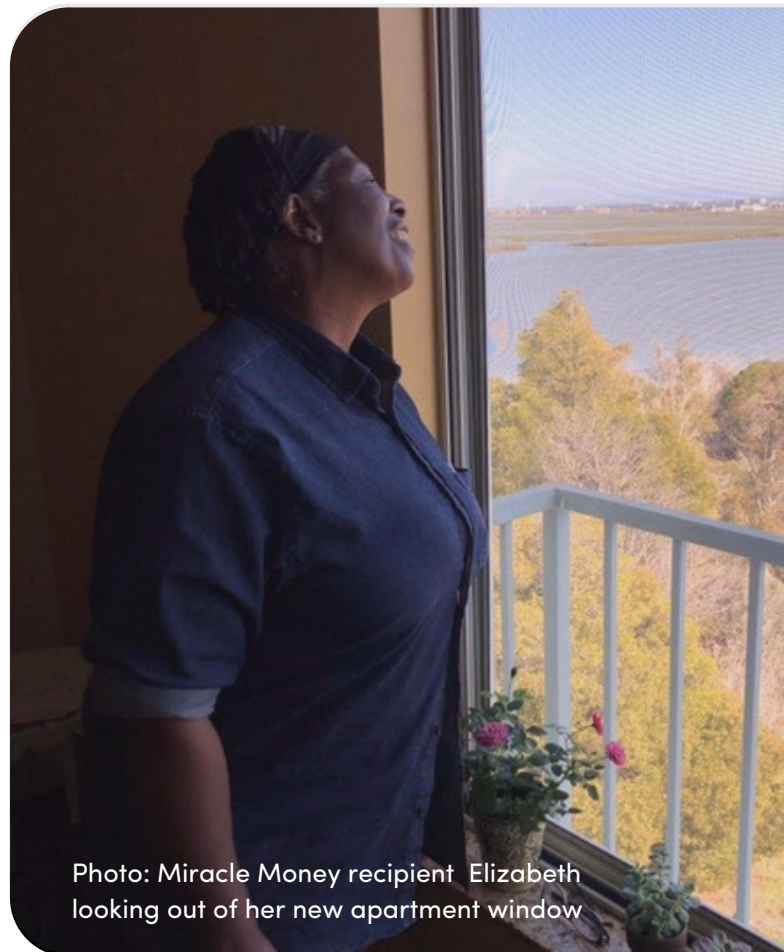


Photo: Miracle Money recipient Elizabeth looking out of her new apartment window



## Drake's Story

Drake is a huge-hearted man who exudes a love for humanity and has worked to serve people, whether as a chef, musician, or certified nurse, all his life. Drake became unhoused when a nervous disorder stripped him of much of his mobility.

At the start of the Miracle Money program, Drake shared that his goals were to secure an electric wheelchair and stable housing. Because of his nerve damage, navigating sidewalks and buses are exhausting and challenging on his wheelchair.

Through Miracle Money, Drake was able to secure permanent housing! His anxiety and stress have nearly disappeared. In the next couple of months, Drake wishes to get a guitar and keyboard, since he is a musician, singer and songwriter, and loves performing.

"I have to eat certain things because of my health. So when I'm in need of something like medication or food, the money is there, I don't have to worry or wait anymore." - Drake



## Data Analysis

Halfway through the program, it was discovered that one of the recipients' funds were being taken for back taxes. After discussion with the recipient and their volunteer, we agreed to put a temporary hold on their payments to ensure that the funds could be reserved for future direct payments to housing which the recipient had set as their goal. This being said, we ended up having and using full data from 13 recipients for the following analysis. Due to our small sample size and lack of a control group, we decided to conduct a qualitative analysis as opposed to testing for statistical significance. Scores were calculated and interpreted for each scale as follows:

## Psychological Distress: Kessler 10

Each question was scored from one "none of the time" to five "all of the time". The total score was calculated by adding up all the scores, yielding a minimum score of 10 (low distress) and a maximum score of 50 (high distress). Changes in the overall score was monitored over the six months, as well as any shifts between cutoff brackets. Interpretation of the scores followed the 2001 Victorian Population Health Survey cutoff brackets:

10 - 19 Likely to be well

20 - 24 Likely to have a mild disorder

25 - 29 Likely to have a moderate disorder

30 - 50 Likely to have a severe disorder

## Marie's Story

When health issues prevented Marie from holding a steady job, she struggled to hold onto secure housing. Eventually, Marie had to move into a shelter-in-place hotel in the Bay Area, where she fought to readjust. Thankfully, Catholic Charities connected Marie with the Miracle Friends program, which provided Marie with relational support from the very first call. Marie deeply appreciated her Miracle Friend:

"We talk a few times a week and she even sent me a picture of her dog. It's been a really good experience." - Marie

However, while the Miracle Friends program provided Marie with important social support, she was still in need of essential financial assistance. Marie recently started a new job at a warehouse, but Miracle Money has helped her immensely to achieve her goals of paying bills, purchasing needed clothing, and establishing a savings account. In the past year, Miracle Money has also helped Marie achieve reliable transportation, covering gas fees so that she can travel to her new job and college classes in English and stress management. In the future, Marie hopes to attain permanent housing, and continue using her funds to further her education and sustain her newly improved quality of life.

## **Anxiety: GAD-2**

This screen consisted of the following two questions: “Over the last 2 weeks, how often have you been bothered by the following problems?”, 1) “Feeling nervous, anxious or on edge” and 2) “Not being able to stop or control worrying”. Each question was scored from zero “not at all” to three “nearly every day”. The GAD-2 score was obtained by adding up the scores for the two questions. A score of 3 or higher was used as the cutoff for concern. Using a cut-off of 3, the GAD-2 has a sensitivity of 86% and specificity of 83% for diagnosis of generalized anxiety disorder. Changes in overall scores were tracked over the six months.

## **Food Security: Hager et al./USDA**

This screen consisted of the following two questions: 1) “We worried whether our food would run out before we got money to buy more” and 2) “The food we bought just didn’t last and we didn’t have money to get more.” Possible responses were “Often True,” “Sometimes True,” “Never True”, or “Don’t Know”. An individual was considered to be food insecure if they gave an affirmative response (either “Often True” or “Sometimes True”) on either item. Changes in the status of being food insecure between baseline and month 6 were tracked.

## **Financial Wellbeing and Sleep Quality**

Since these questions were adaptations from the original validated scales, we are not able to use the original score calculation methods for those scales. Thus, changes in responses to each question were tracked over the six months and analyzed qualitatively.

## **Spending Patterns**

The percentage of funds that went towards a particular category was tracked over 6 months by asking recipients to self-report on spending on each category: original deductive codes included Food, Clothing, Rent, Health, Alcohol/Cigarettes/Drugs, Transportation, and Other. After the program ended and after some initial analysis of what recipients were putting in “other”, the category “savings” was added.

## **Coding of Qualitative Interview Data**

Qualitative responses to all questions were all recorded in a spreadsheet. Then, they were transferred to Miro to more easily group similar responses. Themes for each question were teased out inductively through affinity mapping by looking at commonalities between responses.



Photo: Miracle Money recipient Elizabeth, with Miracle Messages Founder & CEO Kevin





## Rachel's Story

Raised in a family of nine, Rachel endured loneliness after her husband passed away and four daughters moved out of the house. Struggling with poverty and loneliness, Rachel often felt overcome by “an overwhelming fear of losing control over my own life.” Though she felt isolated while living at a Shelter-in-Place hotel, Rachel still gave back to her community, working as a volunteer to distribute food during the COVID-19 pandemic.

“I grew up helping people who had even less than we did.” - Rachel

Still, for all her valiant efforts, Rachel longed for a support system. Fortunately, she was soon paired with a Miracle Friends volunteer, who provided a sounding board for her passion and creativity. Sensing Rachel’s deep reserves of wisdom, Rachel’s Miracle Friend nominated her for the Miracle Money program. Rachel has been saving carefully, and hopes to attain permanent housing in the near future. Mostly, though, Rachel longs to reconnect with her family, and plans to use her Miracle Money stipends to make her permanent home warm and cozy for her daughters and grandchildren to visit.

# Results

“It has driven me to get out of this program as soon as I can. I’m focused on finding permanent housing a lot more than before. I never set a timeline before, but now I’m motivated to.” – Miracle Money Recipient

## Recipient Demographics

Our recipient pool of 13 is quite diverse. Ages range from 43–78, with most recipients in the 40–49 (23%) or 60–69 (29%) age groups. 62% are female-identifying, and 38% are male-identifying. 84% are people of color (Figure 1). On average, our recipients have spent an average of 5.8 years (70 months) homeless prior to this program.

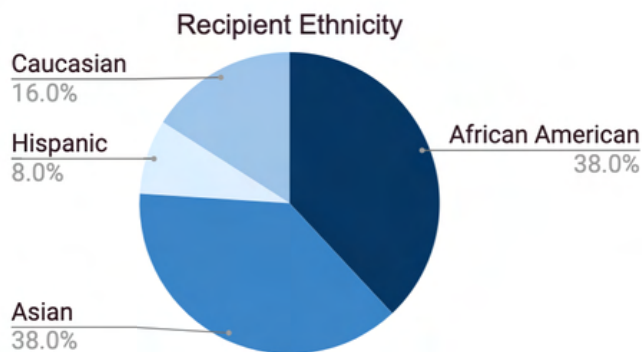


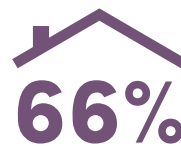
Figure 1. Diversity of Recipient Ethnicity.

Benefits	% of Recipients
Social Security Disability	23%
MediCal	54%
Food Stamps	69%
Social Security Insurance	23%

Table 1. Benefits that recipients were receiving throughout the program

## Housing

Our first hypothesis, that recipients would not significantly change their housing status, was surprisingly incorrect.



of those who were unsheltered at the start of the pilot secured independent housing by the end (6/9 recipients).

In total, 31% of recipients (4/13) were housed at the start of the program, and this increased to 77% (10/13) by the end of the program. While one recipient was able to use the funds to fully pay for their rent, \$500 per month was not enough to cover full rent for all recipients. However, it was enough to help jumpstart the house-finding process or speed it up for many. One recipient stated that they previously could not qualify for senior housing because they did not have enough steady income, but with Miracle Money, they qualified. Another recipient explained how they had been thinking of securing permanent housing before but being in the Miracle Money program helped them find the motivation to make it happen.



Photo: Miracle Money recipient Ray, with Miracle Friend Jen



## Spending Patterns

Overall, most funds went towards food (30.6%) and rent (29.9%) (Figure 2). On a monthly basis, there was an increase in proportion of funds that went towards rent over the 6 months (12% of funds were going towards rent at baseline, compared to 46% at month 6, Figure 3). This could be because more recipients who were previously living in shelter rent-free secured independent housing as the program went on, resulting in a greater need for paying rent.

Recipients spent little on health and transportation, this could be because most have MediCal (54%) and during the survey, many indicated that they either had subsidized transportation (senior or bus pass) or did not have a need to get anywhere farther than they could walk.

Only 2% of funds were used towards the alcohol, cigarettes, or drug category. There was no increase in funds used towards this category from baseline - spending came from only the same three recipients who were regular smokers before the program started and used the funds for cigarettes. One of them had also used funds for buying a bottle of wine to celebrate moving into their new apartment.

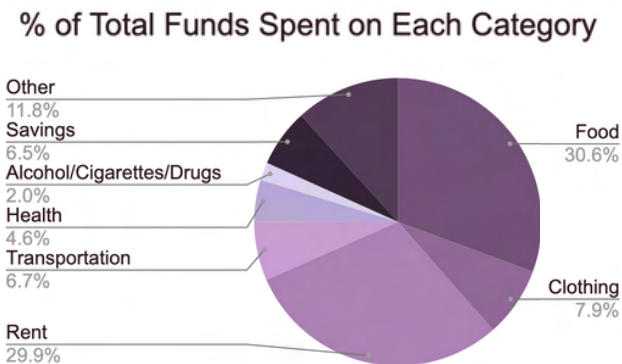


Figure 2. Percentage of Miracle Money funds spent on different categories overall.

It is important to note that the next largest category was “other” (11.8%). Recipients spent money on things that we did not predict and were very specific to that individuals’ needs. Some examples include spending on a dependent’s college tuition, purchasing audiobooks due to impaired vision, getting a service dog to help with anxiety, buying a birthday present for their daughter, and perhaps most surprisingly, donating to charity. One participant actually donated back specifically to Miracle Messages and when asked why, they responded as follows:

“I didn’t do it for you, I did it for myself to once again feel the dignity of being able to support the causes that I believe in.”  
 - Miracle Money Recipient

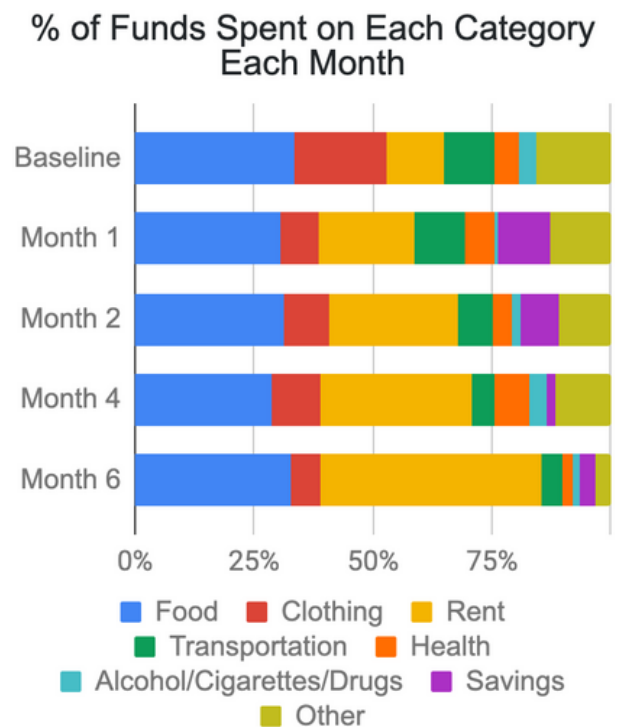


Figure 3. Percentage of Miracle Money funds spent on different categories each month.





## Ray's Story

When informed that he had been chosen as a Miracle Money participant, Ray's first thought was the needs of others. He asked "There isn't anyone out there who could use it more? I really appreciate the kindness and the gesture, but I don't know." Such a humble and heartfelt response only emphasizes how big-hearted Ray is. He always puts others first. A devoted father and hard-working salesman, Ray became homeless after separating from his family. He then struggled with being unhoused for a long period of time, until he was able to procure temporary housing in a hotel.

"It's a blessing to feel what it's like to be home again." - Ray

Once Ray was convinced that the opportunity to participate in the Miracle Money program was truly his, he began to cry tears of joy. Miracle Money helped him achieve his greatest goals: supporting his daughter financially, and securing permanent housing so that he could be with her. Since he became part of the Miracle Money program, Ray's life has changed for the better. He has found permanent housing and has been able to buy his daughter a prom dress, contribute towards her college fees, and pay for a defibrillator vest to care for his health after heart failure.



## Mental Health, Stress & Anxiety

**77%** of recipients had lower levels of psychological distress (Figure 4).

For the Kessler 10 scale, lower scores indicate lower levels of psychological distress. There was an average change of -6.4 points on recipient psychological distress from baseline to month 6. By the end, 62% of recipients ended up in the "likely to be well" bucket, compared to 38% at baseline.

More specifically:

- Of the 5 recipients who started out in the "likely to be well" bucket at baseline, 4 stayed in that bucket by month 6. One recipient fell into the "likely to have a mild disorder" bucket.
- Of the 5 recipients who started out in the mild or moderate buckets at baseline, 4 moved into the "likely to be well" bucket by month 6, and one stayed at moderate.
- Of the 3 recipients who started out in the severe bucket, 2 improved (went into the mild or moderate bucket) and one stayed the same. Note that the recipient (K) who stayed in the severe bucket had a decrease in score of -17 points from baseline to month 6. This particular individual had been dealing with an epileptic nervous disorder for quite a while before the program started.

"There's still stress and anxiety, but now I have a support system. Summer (their service dog) helps to calm me down and warn me if I am overstressed." - Miracle Money Recipient

"When I am in need of something like medication, the money is there. I don't have to worry. I have to eat certain things because of my health and now I have the money to do so. I don't have to worry or wait until next month to buy more."  
- Miracle Money Recipient

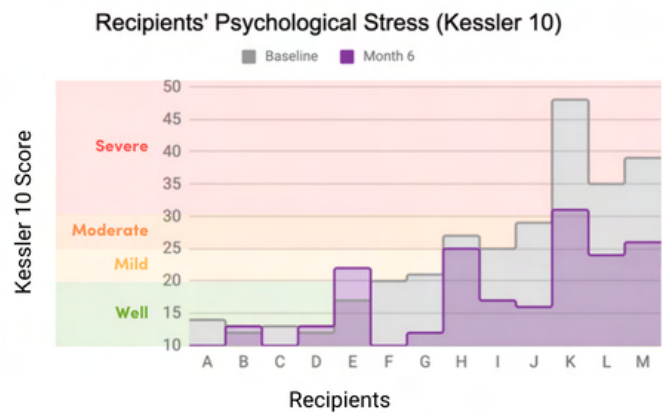


Figure 4. Kessler 10 scores of all recipients (labelled A-M) at baseline (grey) compared to month 6 (purple). A score of 10 - 19 indicates likely to be well, 20 - 24 likely to have a mild disorder, 25 - 29 likely to have a moderate disorder, 30 - 50 likely to have a severe disorder.

Using the GAD-2 scale, 38% of participants had scores indicating concerning levels of stress at baseline. This reduced to 15% by the end of the program. This positive effect of the BI program on psychological distress and anxiety is further supported by qualitative statements from recipients during the offboarding interviews. When asked if the program had an effect on recipients' levels of stress and anxiety, 100% stated that it reduced their levels of stress and anxiety, particularly around finances.

## Financial Wellbeing

At baseline, 31% of recipients rarely or never had money left over at the end of the month. By the end of the program, this number halved to 15% (Figure 5). For further support, during the offboarding interview,

**100%** of recipients stated that the program made them feel more financially secure

When asked why, the most common response was that it gave them the mental freedom to not have to worry about basic needs and save or invest in things that would move them forward which they could not have before.

Agreement with the statement "I have money left over at the end of the month"

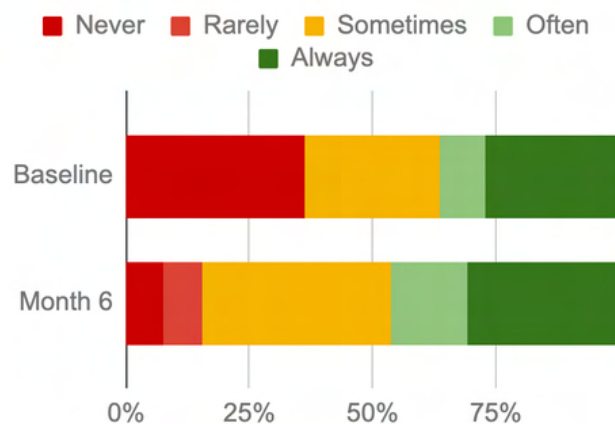


Figure 5. Recipient agreement with the statement "I have money left over at the end of the month" at baseline and at month 6.

"This program is helping me establish financial stability. I'm saving up emergency money that I would have had to spend on rent."  
- Miracle Money Recipient

"It has given me peace of mind. Now I don't have to worry. If there's an emergency, I'll have money available. It has given me a security blanket I've never had to work with before." - Miracle Money Recipient

## Food Security

Results from the USDA (Hager et al.) scale suggest that most recipients were not food insecure to start with, but of the four that were, two became food secure by the end of the program. However, mirroring previous Basic Income pilots, the category that funds went most towards was food (30.6%) (Figure 2), even though many of the recipients were still participating in a food stamp program (69% at baseline) and were not classified as food insecure.

Digging into why this was, participants stated that the cash transfers allowed them to afford more enjoyable food that suited their individual needs. For example, one participant explained that they could not eat hard food due to dental constraints, but that is all that the shelter they were staying at had. The cash transfer helped them afford to purchase softer foods. Another participant stated that their food stamps were just enough to cover monthly food needs, but that the cash transfer helped them purchase more food and gain healthy weight back.

## Sleep Quality

The number of participants with good or excellent sleep quality doubled from 4 at baseline to 8 at month 6. 8 recipients had improved sleep quality.





## Martin's Story

After getting divorced, Martin's family was unsupportive, leaving him hopping from shelter to shelter, struggling to find an affordable place to call home. Disabled, Martin's main goal aside from stable housing was to adopt a service dog that could aid him in everyday life activities. In June, his dream finally came true when he adopted Summer using Miracle Money funds.

Living life with his new service dog, Martin enjoys greater stability in terms of finances, and can even afford to treat himself every once in a while. Summer, Martin's beloved service dog, has provided Martin with companionship and stability, enabling him to be more independent, something Martin takes very seriously.

"I was always dependent on other people my entire life. I don't want that anymore, but there are certain things I can't do that I'll need some assistance and support for." - Martin

Martin describes his experience with Miracle Money as a stepping stone. He says that this program has given him the confidence and hope he needs to work towards greater independence. Though he still struggles with stress and anxiety, Martin feels safe in the support system Miracle Messages has helped build, a stark contrast to his previous situation. Martin is hopeful and is still striving to find permanent housing.

## Social Support

“This program has given me more confidence to be around people. It makes me feel like I have something worthy to talk about other than my experience on the streets. I can talk about the good things in my past, I feel comfortable sharing. It has allowed me to increase the number of people in my circle.”

- Miracle Money Recipient

A common theme in responses to the open-ended question “How has Miracle Money impacted your life?” was reference to the recipients’ social support system. Without being prompted about social support,

**85%** of recipients brought up improved social connections

with their family, community, Miracle Friends volunteer, and even survey administrator.. Important to building social capital, recipients stated that participating in Miracle Friends and now Miracle Money has helped them feel more comfortable talking to others, being open to help, and building trust. Digging into why they felt this way, there seems to be a funding side to social engagement but also a psychological readiness side as well:

- Increased confidence in themselves and talking to others. There was a sense of increased confidence that was felt amongst recipients, not just because they were receiving funds, but because participation in this program seemed to mark a step in their journey towards being more open to talking about their experiences and being around others.

- Having the funds to spend on social activities. Looking at spending, for some, Miracle Money funds enabled participation in social activities such as having the funds and confidence to see their daughter more regularly or participate in a community cookout.
- Having someone regularly check-in on them made them feel cared for and built trust. The trust and openness to help that was built from being in the Miracle Friends program seemed to influence recipients’ decision to participate in the Miracle money pilot to begin with. When asked why they agreed to participate in the Miracle Money pilot, many recipients stated that it was because they had a great experience with Miracle Friends and that they trusted Miracle Messages. Interestingly, while recipients strengthened their relationships with their Miracle Friend volunteer, many also began building relationships with their survey administrator. Recipients stated that they really enjoyed having the feeling of someone caring to check-in on them every month and that the calls acted as a good reflection point.



“[The surveys] help me, it helps open my eyes to the other things going on in my life. It’s a good reflection point because I often lose focus on the day to day suffering.” - Miracle Money Recipient

“It has helped me go from trying to handle everything on my own to being open to help. I’m able to trust a lot more.” - Miracle Money Recipient

Recognizing that relationships are not one-sided, we also asked Miracle Friends volunteers for their perspective on program impact during the offboarding interview. Volunteers stated that continuing to chat with their Friend throughout the Miracle Money pilot has strengthened their relationship because they were able to see and support their Friend in reaching their goals. Mirroring the results from the previous Miracle Friends program evaluation (Volpe et al., 2020), they also stated that it has given them a new perspective on homelessness and the issues our unhoused neighbors face. Further investigation into the effects of such a program on volunteers is recommended.

## **Sparking Introspection and Hope for the Future**

Another common theme was reference to introspection and hope. Over half of recipients stated that through Miracle Money, they gained both the motivation and ability to think long-term.

Along with increased confidence in themselves, recipients seemed to have increased confidence in their futures. In the past, recipients stated that they did not set goals for themselves because they did not have the funds to meet those goals and they seemed out of reach. Through Miracle Money however, they had the means to invest in themselves such as saving, investing in education, or securing permanent housing. Once concrete goals were set through Miracle Money, this helped them see a way out of their current situation and the desire to stay off the streets and in housing.

“Miracle Money spoiled me, it let me know that there is a life out there for me. I'm not trying to get money to get drugs, I'm getting money to move forward. It started letting me see the light again.”  
- Miracle Money Recipient

“That \$500 is an investment in myself. it will amount to more than just \$500. It is a building block!”  
- Miracle Money Recipient

“Before, there was no goal to adopt a service dog since I didn't have the money. [This program] gave me hope that something like this can happen! People say keep your chin up and be positive, but you need to have something to be positive about!” - Miracle Money Recipient



## Sandi's Story

A Chicago native currently living in Santa Rosa, Sandi is a hard-working woman who puts God and her family first. Migrating to America on a sponsorship at only five years old, Sandi has worked diligently ever since to support her children.

The COVID-19 pandemic was extremely difficult for Sandi, and made her fear for her family's well being. She had to live in a shelter home, but feels grateful for what she has learned from the challenging experience. In March 2021, Sandi was invited to join the Miracle Money program, and planned to use the money to cover essentials and support her beloved family and newfound friends.

Miracle Money has helped Sandi make a down payment on a much-needed car, buy a gift for her son after he returned from service in Korea, and get a service dog for herself. Suffering from PTSD, having a companion has been a great help. Sandi is incredibly grateful to be helped so greatly by Miracle Money, and credits it with easing her stress.

"God taught me that miracles happen and it happened for me with you guys. Miracle Friends really surprised me and helped me, I am really grateful for that. Me and my family and my boys." - Sandi



# Limitations & Directions for Further Research

This Basic Income pilot showed great promise for cash transfer programs, but it is important to note the limitations and learnings from this study:

## **Inaccuracy of translation**

Two of the recipients needed a translator to help complete the surveys. Due to time and resource constraints, we did not use professional translators, thus, there may have been some inaccurate communication. In particular, one of the recipients got their family member to help translate, but their family member was also not a fluent English speaker, which made it hard to get any elaboration on open-ended responses. To ensure that responses are high quality and accurate, it is recommended to either hire professional translators or make sure that the translator is fluent in both languages in future studies. When asked how the survey process could be improved, study recipients also mentioned wanting to receive a physical copy of the survey so they can better understand what is being asked.

## **Use of self-reported data**

Since we did not have the capacity to track behavior, we relied on the recipients' self-reported data. This particularly impacted the accuracy of spending data, where recipients' account of what they spent the funds on did not equal \$500 per month (often went over or under). As well, recipients had a hard time separating their own money from Miracle Money funds (all lumped together in their bank account). Since proportions were used to interpret results (as opposed to specific

dollar amounts), we hope that the findings are somewhat an accurate reflection of general spending habits. For future evaluations, if resources are available, it is recommended to track actual spending behavior rather than using self-reported data. One approach is giving gift cards instead of direct bank transfer as done in the SEED pilot (Stockton Economic Empowerment Demonstration, 2021).

## **Small sample size and missing data points**

Having a small sample size of 13 allowed us to dive deeper into recipients' responses and stories, but this also means that our results are not as generalizable. In addition, some recipients skipped a few surveys because their phone was stolen, broken, or lost, and we could not reach them. In particular, 3 recipients did not complete the month 3 survey, 2 did not complete the month 4 survey, and 5 recipients did not complete the month 5 survey. Thus, some of the monthly averages used throughout the report may not be reflective of all recipients' experiences.

## **Lack of a control group**

Since we did not have a control group, we could not test for statistical significance and draw any causal conclusions. We actually started this pilot with a control group of 8 unhoused friends who were nominated but not selected to be in the treatment group. As months went on, participation dwindled to the point where only one recipient completed all surveys, so we ultimately decided to leave out analysis of the control group. This



Photo: Miracle Money recipient Elizabeth embracing Miracle Friend Joan

attrition was partially because we were not able to get a hold of participants and partially because we did not have the administrative resources to support a control group. This pilot was intended to be a proof-of-concept, responding to an urgent need we saw from our unhoused friends, so we favored expediency (going from ideation to implementation in just three months) over conducting a perfect experiment and took this as a learning opportunity.

### **Directions for Further Research**

Based on the promising results from this pilot, we believe that it would be worth it to run a randomized control trial (the gold standard for causal inference) with a larger group of participants to better understand the causal effects of cash transfers. In particular, the potential effects of social support could be explored with more rigor, perhaps using direct, validated questions about social support and/or design the study to include a treatment group receiving social support (participation in Miracle Friends) in addition to Miracle Money and another group receiving only Miracle Money.

Another potential direction could be exploring the effects of different sums of money being given out. When asked how the cash transfer process could be improved during the off-boarding interviews, we got various ideas:

- Some recipients liked the \$500 monthly transfer as it forced them to budget out that amount.
- Some recipients described having one lump sum would compel them to do more long-term planning rather than spending the \$500 per month on daily purchases like food and clothing.
- Some recipients suggested transferring the cash differently based on individual needs in terms of how much is given out and how often.

Additionally, it would be interesting to more rigorously explore the effects of being a phone buddy volunteer throughout the Basic Income program on volunteers' perspectives of homelessness and strength of social connection to their friend.





## Caridad's Story

In 2002, Caridad moved to San Francisco with her husband and daughter. After her husband passed away in 2009, she was unable to pay rent and lost her apartment. After almost ten years of sharing cramped quarters with her daughter, she moved into a shelter in 2019 and joined Miracle Friends in May 2020. When she was offered a place in our Miracle Money pilot program, her main goal was to find her own permanent home. As of March 2021, Caridad's dream finally came true, and she was able to pay for her own apartment.

Caridad feels blessed to have received not only the Miracle Money but also the aid and friendship of her Miracle Friend, who has helped her through some hard times.

"I'm not nervous [with rent and money] anymore, [the program] has given me time to prepare for saving for when I do need to start paying again." - Caridad

# Conclusion

Our findings suggest that Miracle Money has the potential to make a positive impact on recipients' well-being as well as the ability to secure housing and build social support systems. Key takeaways include:

**1 Miracle Money has the potential to help individuals secure permanent housing for a low cost of \$3000 per person, while saving an even greater amount in taxpayer money.**

One person experiencing chronic homelessness costs taxpayers approximately \$35,578 per year due to shelter, medical, and incarceration expenses (National Alliance to End Homelessness, 2017). This is reduced by 49.5% on average when they are placed in permanent supportive housing. Even a small amount like \$500 a month for 6 months seems enough to make a practically significant difference in recipients' wellbeing and motivation to plan long-term, including securing permanent housing. Recipients experienced lower perceived levels of stress & anxiety, improved perceived financial wellbeing, food security, and sleep quality.

**2 The direct giving model is important for giving recipients the autonomy they need to invest in things that will move them forward.**

Spending data showed that many recipients spent on very particular things that we could not have predicted - printing documents to apply for benefits, purchasing audiobooks due to impaired vision, buying a blender to eat, and donating. Our initial hypothesis that this program would not make a difference in

housing was based on our perceptions of how we would find housing for \$500 a month in the Bay Area. Yet, there was a 46% increase in the number of recipients who were housed, pointing to how recipients are likely better arbiters of where to invest funds for themselves and families than well-meaning non-profit workers.

**3 Having a friend to talk to throughout the program had a positive impact on recipients' sense of confidence, trust, and willingness to accept help.**

85% of recipients cited improved social connections with family, community, friends, and even survey administrator.

**4 As researchers, we need to be aware of potential biases we may hold when interpreting data, and back up quantitative data with qualitative exploratory data as much as possible.**

The small scale of this pilot allowed us to dive deeper into recipients' responses and uncover surprising explanations for the quantitative data gathered. For example, on the surface, we may look at purchases of alcohol and cigarettes as a harmful use of funds. However, through further inquiry, we discovered that one recipient had bought a bottle of wine to celebrate moving into independent housing - something we would all do too and that is not harmful.

We are excited for the future of Miracle Money, and we are looking forward to seeing more programs incorporate social support into their models in the future.



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