

IMPLEMENTING THE

# COMPTON PLEDGE



FUND FOR  
GUARANTEED  
INCOME



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From pilot to policy

# I. COMPTON PLEDGE



## A COMMUNITY'S VISION FOR FREEDOM.

Discriminatory social services and tax laws consistently provide fewer resources to neighborhoods of color. Many of Compton's residents, of whom 30% are Black and 68% are Latino, are either unemployed, poorly paid, or ineligible for government assistance. Upwards of 1 in 5 Comptonites live in poverty—double the nationwide average.

Only a system built for recurring economic support can disrupt the racial wealth gap - as Martin Luther King Jr. said, the solution to poverty is "to abolish it directly by now a widely discussed measure: the guaranteed income."

Designed in collaboration with Mayor Brown's Office, a Compton Community Advisory Council, and the Jain Family Institute, the Compton Pledge is an investment in long-lasting economic self-determination of the community.

The program enrolled 800 low-income residents in three months. Participants were representative of the city demographics in terms of race, gender, household size, citizenship status, and formerly incarcerated status. 86% of Compton Pledge recipients have children, and the average household size in the program was four people.

Over two years, the Fund for Guaranteed Income disbursed \$9.3 million directly to 800 participating families. Half of the participants received the unrestricted cash in monthly payments (delivered bi-weekly) of \$300 - \$600 dollars, while half received \$900-\$1800 quarterly (the payment amount scaled with household size).

The program also included a pre-pilot in which 14 participants received an annual lump sum. The 2023 Implementation Report shares how we did this, and what we learned. It's about building what different looks like – and how we can get there.

**800**

households

**\$9.3**

million dollars

**3**

local nonprofits  
started with the funds

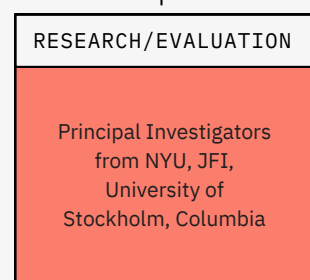
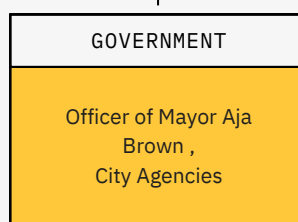
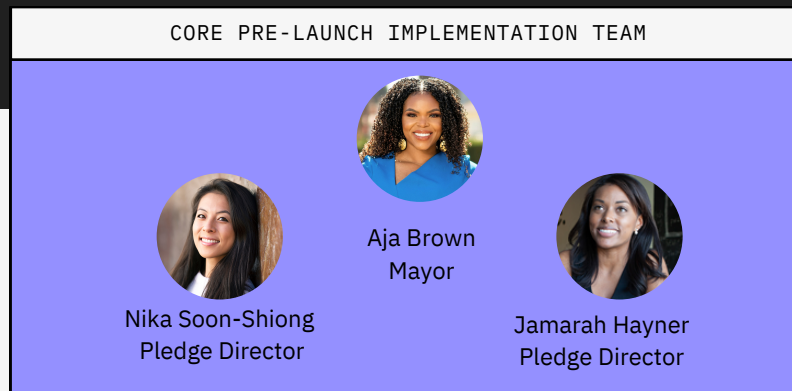
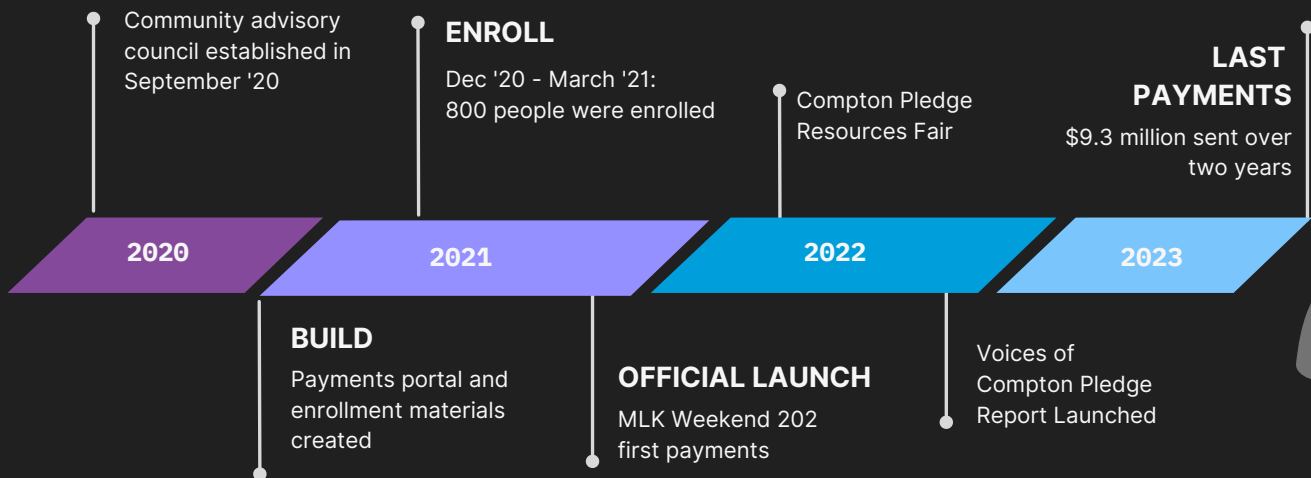
**15**

voices of compton  
pledge members

# PRE-LAUNCH TEAM & STAKEHOLDERS

Launching one of the nation's largest guaranteed income programs as a rapid response to the unfolding global pandemic required tight coordination between project stakeholders across the city and guaranteed income space.

The pre-launch period, during which the program was designed and the implementation plan thought out, was structured to enable the core team to draw from the best of government, technology, and community to create a one-of-a-kind program.



*\*CBOs include: CHIRLA, A New Way of Life, Yetunde Price Resource Center, SHIELDS for Families, Volunteers for America, Sacred Heart Church, Victory Church, Pastors for Compton (some also have community organizations), YWCA, Operation HOPE, Black Lives Matter*

# II. IMPLEMENTATION

## OVERVIEW OF THE FOUR PHASES

True community engagement starts at design. Inclusive enrollment isn't only about who receives the benefit, but also *how* they will be notified. How would we send cash and other support to those who are intentionally excluded from welfare and economic systems? Beyond cash, providing support to the participants from payments trouble shooting to providing access to other resources is a critical component of this demonstration.

### A. DESIGN

How are community members involved?

- Working documents supported decision-makers by aggregating current best practices and research on GI pilots and cash disbursement in the US and globally.
- Recurring meetings and roundtables where digital prototypes and mocks allowed stakeholders to give input on messaging and participants' experience.

### B. ENROLLMENT

How will people be enrolled into the program?

- Pre-existing lists of eligible residents provided a starting point for identifying and inviting a representative cohort of low-income residents.
- F4GI conducted outreach calls, texts, and emails, and provided around the clock hotline support for anyone confused or skeptical of the program.



### C. PAYMENT

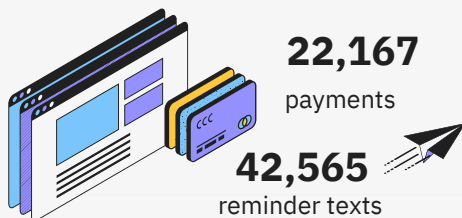
How will participants receive the payment?

- F4GI's custom payments portal was made accessible by phone or computer
- The portal offers Direct Deposit, PayPal, Venmo, and a Prepaid card with the ability to switch between these methods at any time, at no cost to the participant.

### D. SUPPORT

How do participants ask for additional support?

- For payments troubleshooting, F4GI's team could be reached via a live chat, email, text message, whatsapp, and phone hotline in English and Spanish
- A resource hub on the payments portal, which provided a dynamic, revolving list of available services
- The Compton Pledge held three community resource fairs and events in the city, and initiated storytelling efforts alongside Pledge participants.



## ESTABLISHING AN ADVISORY COUNCIL

Programs are most effective when local solution-makers lead the process from the start. Mayor Aja Brown's office selected over 20 residents, religious leaders, educators, and heads of local nonprofits to guide the program's implementation. This group met frequently during the design phase through regular meetings with clear decision points to determine how and when participants would be paid, design the language and messaging of the program, and raise any inclusivity concerns.



The Compton Pledge revealed that what seemed impossible at first was actually within our grasp.

**CANDACE LEOS**  
**CHIRLA | COMPTON ADVOCATES**



Our community members were able to start businesses, pay for childcare, and attend college because they were directly supported by Compton Pledge

**MARITZA AGUNDEZ**  
**CHIRLA DIR. OF PROGRAMS**



I have been committed to the community for over three decades. I believed in this project and wanted to do what I could to support the effort.

**DR. KATHRYN ICENHOWER**  
**SHIELDS FOR FAMILIES**



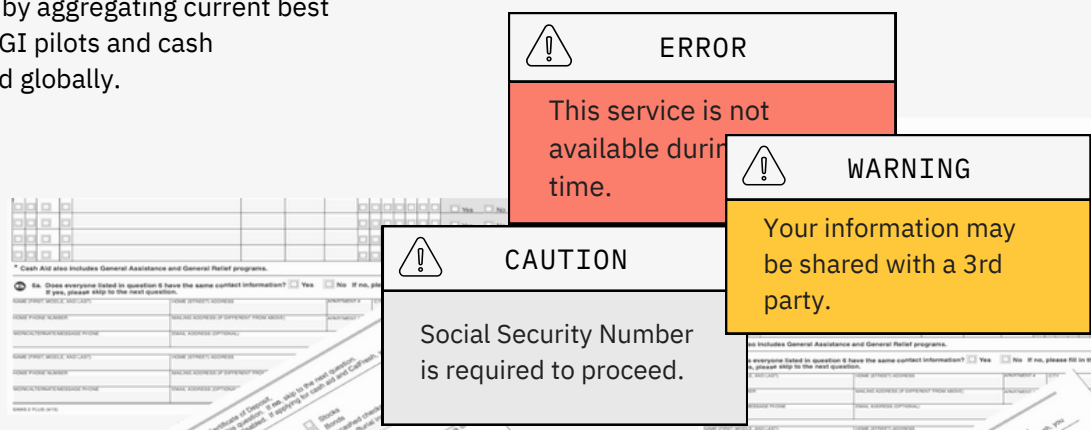
I Pledged Compton because it is our collective duty to ensure that the least among us are valued, respected, and honored.

**DR. SHARONI LITTLE**  
**CEO THE STRATEGIST COMPANY**

## DESIGNING ACCESSIBLE TOOLS

Existing welfare and financial programs leave people with English-only forms, hours spent in phone menus or waiting on hold, and long applications that require a photo ID, SSN, or ITIN number to be eligible. The Compton Pledge team worked closely with the Advisory Council to redesign this process from the ground up. Digital prototypes and mocks of a new enrollment and payment process allowed stakeholders to give input on visual and user experience design of enrollment flows and payment method options.

Working documents supported the group's shared learning and collaboration by aggregating current best practices and research on GI pilots and cash disbursement in the US and globally.



## BUILDING NEW PLATFORMS

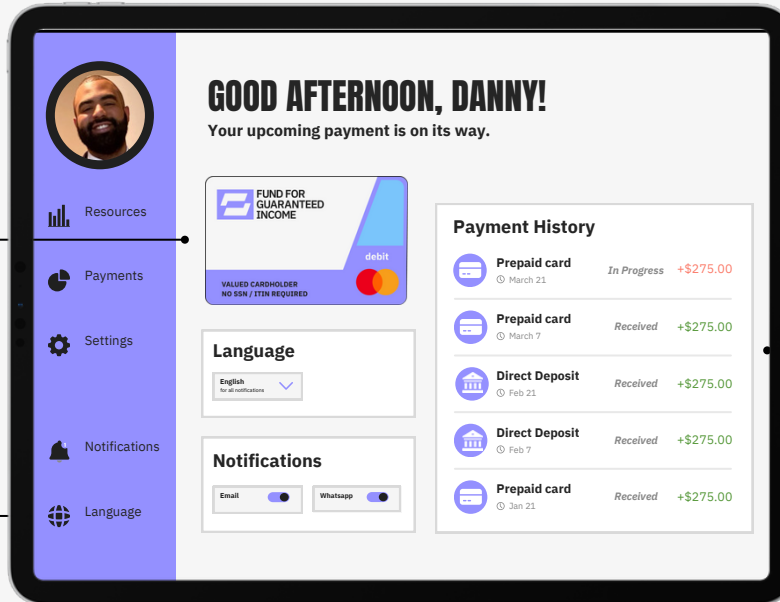
The Compton Pledge identified and tackled barriers to entry when it comes to receiving other benefits, such as technological difficulty, language issues, and fear & community mistrust. For example, the Coalition for Humane Immigrant Rights LA (CHIRLA), a partner organization, believed that the program could best serve undocumented participants by allowing prepaid cards to be shipped directly to a local community organization's office - avoiding the need for someone to disclose their home address if they were not comfortable.

### No citizenship status barriers

No SSN, ITIN number, or form of ID required

### No language barriers

Translations by a real person, not a machine - from the invitation to portal notifications



### No hidden fees

Switching between payment methods was free and the Compton Pledge covered certain ATM fees.

## LOWERING BARRIERS TO ACCESS

For participants juggling jobs, kids and more, even a 10 minute application survey can be a barrier. F4GI designed a 3-minute, 3-step enrollment flow that resulted in a 100% enrollment rate. By clicking a unique link, randomly selected participants could create a payments profile by entering basic information and selecting their transfer method of choice – no login and passwords to remember, and no apps to download.

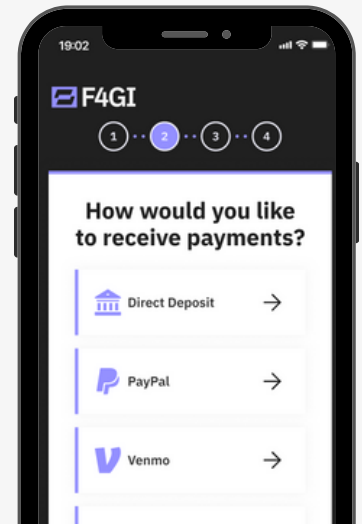
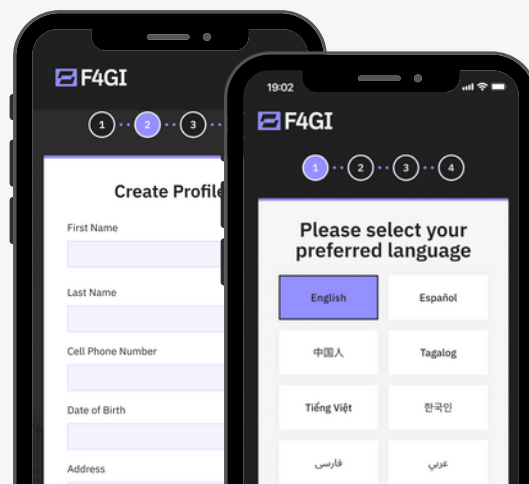
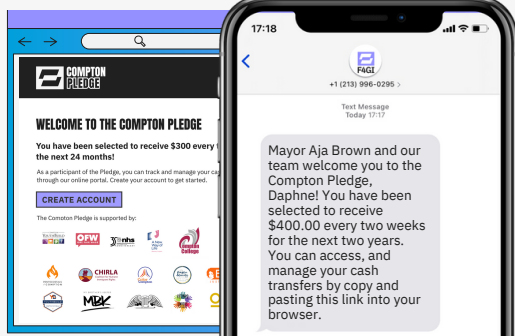
# 3 MINS

average onboarding

LAST STEP! SELECT PAYMENT METHOD

ENTER BASIC INFO

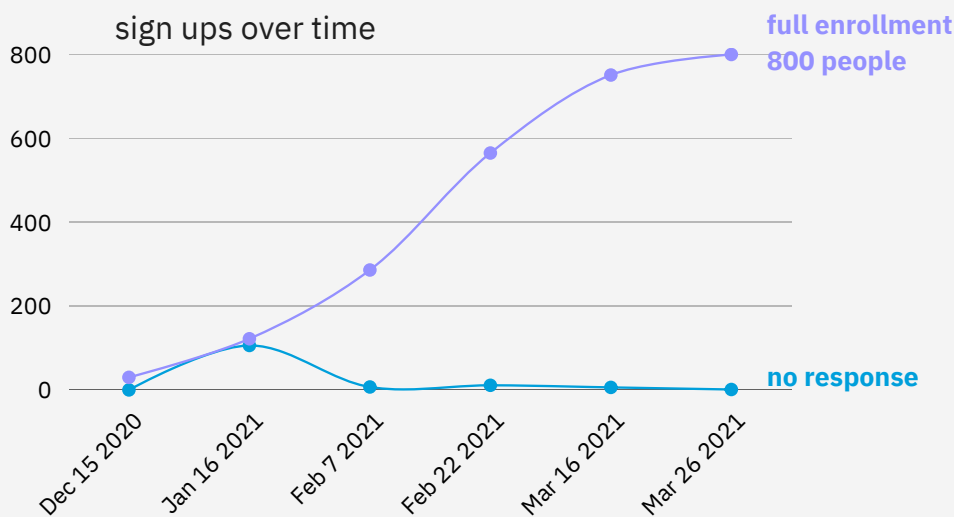
RECEIVE EMAIL AND SMS



## ROLLING ENROLLMENT

The Pledge enrolled 800 families over three months.

Rather than lengthy, confusing processes that place the burden on low-income communities to verify their identity – to prove they are "deserving" – we randomly selected eligible residents from membership lists of trusted nonprofits and welfare waitlists. After cold outreach, people were given a two week period to respond in a rolling enrollment process.



# 86%

viewed the portal on mobile devices

# 44%

on android devices

## INCLUSIVE MATERIALS

Partner organizations representing those who are intentionally excluded from welfare and economic systems – and disproportionately surveilled by law enforcement agencies – helped design a process that residents could trust. For example, CHIRLA and One Fair Wage recommended language of the outreach email, and offered safe, in person pickup of prepaid cards at their offices.

We named our pilot in honor of a grassroots movement started over a decade ago by community leader Eugene Durrah. It captured the heart of our city and our hopes for future generations, encapsulated in the rallying call - "We Pledge Compton." The mantra lives on.

Aja Brown

America's economy is bolstered when immigrants are included in all economic revitalization efforts by investing in communities where people of color and immigrants live



One Fair Wage pledges to support Compton residents because we believe that service workers deserve much more. Let's build our future together.



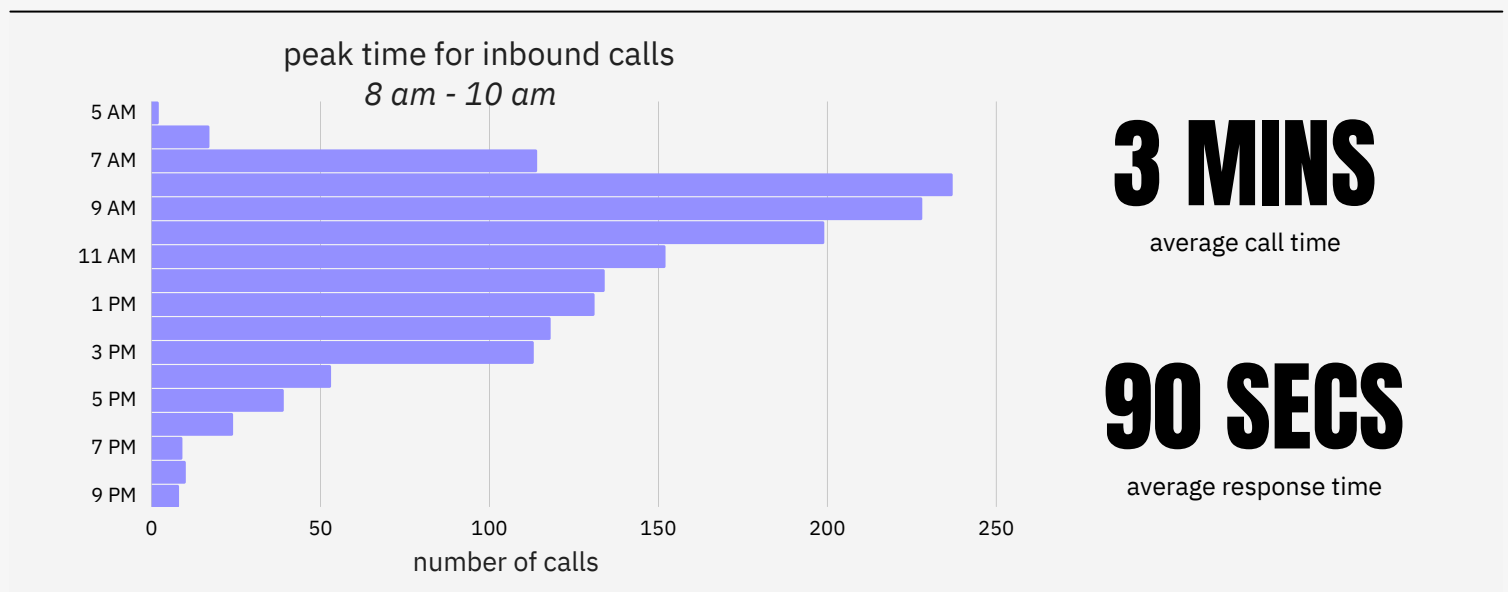
# 9.5%

of participants are undocumented



## LIVE ENROLLMENT SUPPORT

Effective enrollment requires communication. Participating families are targeted weekly by email and text message scams, which worsened during COVID-19. Building trust with participants was a critical first step. Customer service is a critical component to ensure that. Our median response time was 1 min 40 seconds. Inbound call times on average ranged from 7 AM to 5 PM, with a peak at 8 AM until 10 AM. SMS was less effective than mass emails; calling the most effective way to assure recipients that we were not a scam. People could also reach out to us on the live chatbox of the payments platform.



**1829**

new chatbox convos

The Compton Pledge came at a time when I lost my job during COVID. It was my only source of income

I was at first skeptical I would receive any money, but still gave it a shot. This program could not have been established at a better time. The pandemic has hit everyone economically and for once I am receiving assistance. I am so grateful, may all be blessed.



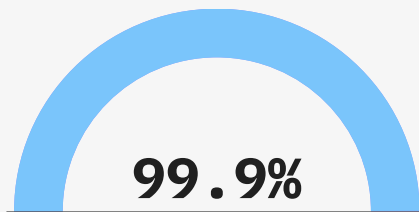
PARTICIPANT

## CLEAR BRANDING

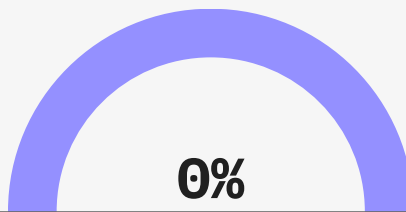
Our team used clear branding (recognizable logos, colors, partners, and a public facing website). We also focused on local communications efforts during enrollment, which included partnerships with multiple local organizations, the City of Compton and Mayor Aja Brown, to ensure that participants heard the name of the program before our first outreach. Because of our clear branding and comms efforts, by the end of the process participants built initial trust with our team and we reached 100% enrollment.



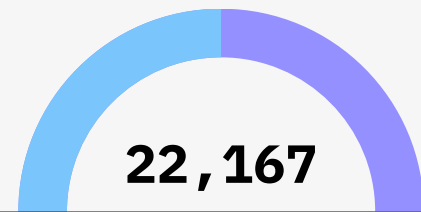
# PAYMENT



PAYMENT SUCCESS  
RATE



PARTICIPANT  
FRAUD



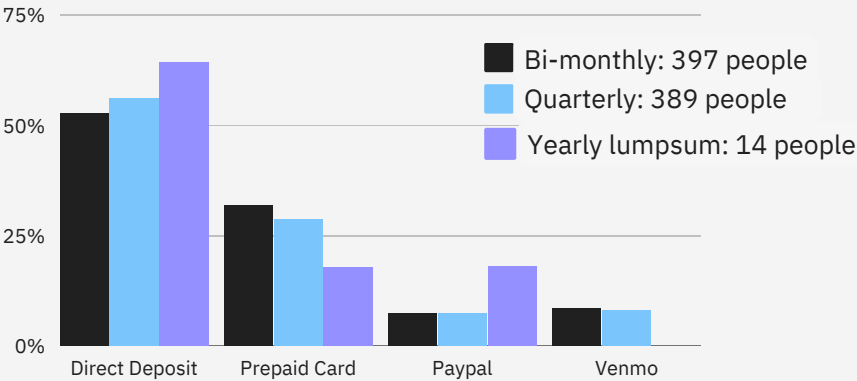
UNIQUE  
PAYMENTS

## PAYMENTS

The Pledge disbursed \$9.3 million over two years.

The program sent payments to recipients on a bimonthly or quarterly payments. A smaller number of people received annual lump sum payments. A smaller group received annual lump-sum payments. All payments were successfully delivered, save for a handful of cases where participants entered a wrong bank account number and the money was temporarily returned.

payment method preference



653

maintained one  
transfer method

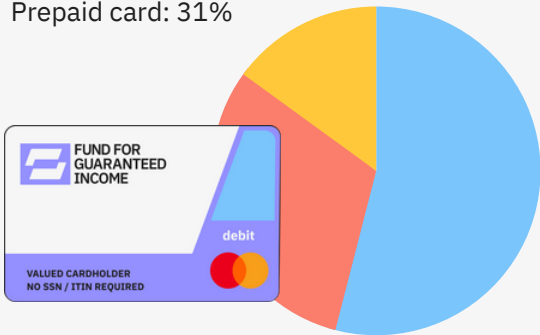
54%

preferred direct  
deposit

## PAYMENT PREFERENCES

Most participants showed a consistent preference for one payment method type - a smaller group switched frequently between two types. Direct deposit was the most popular payment method for participants, regardless of how often they received payments.

- Venmo or PayPal: 15%
- Direct Deposit: 54%
- Prepaid card: 31%



# RESOURCES AND SUPPORT

Access to live support and community-based resources.

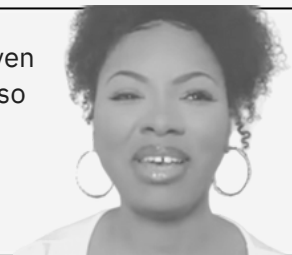
On the payments portal, residents were able to access a tailored set of resources and sign up for virtual financial coaching, tele health, and other in person events in the city. Over 50% of participants viewed this page regularly.

**50%**

viewed the resources  
page regularly

It's not only about the finances, even though it is a big focal point, it's also about the different resources that are available to everyone.

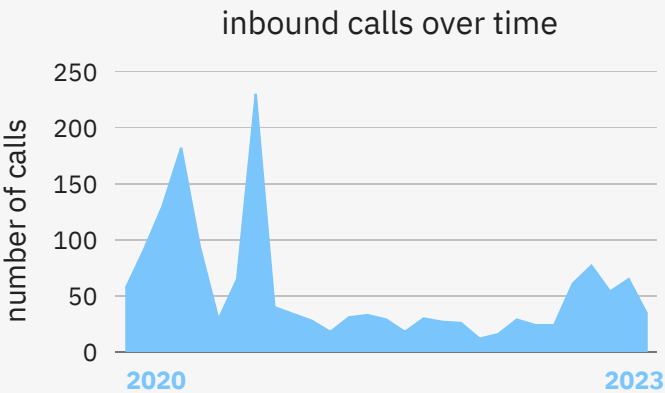
KEISHA



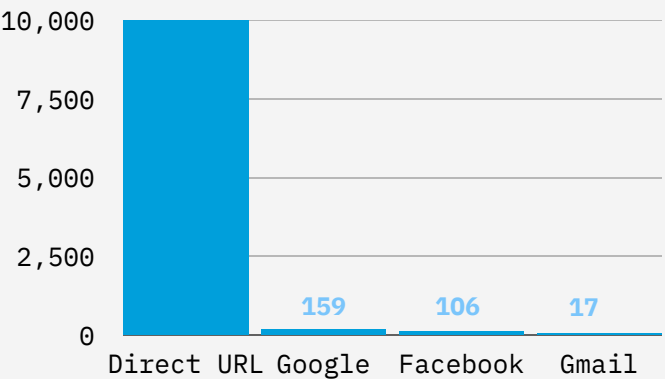
## PAYMENT TROUBLESHOOTING

The number of calls we received from participants went down over time. The volume over the months developed a U-shaped distribution with a majority of calls coming at the beginning of the program, and then another peak towards the end.

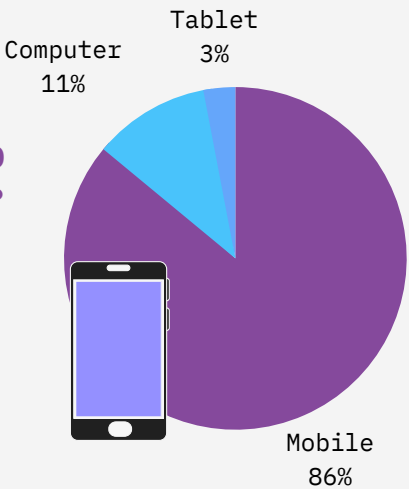
We also helped participants in rare cases of fraudulent charges to their prepaid cards, and there were **no** instances of participant "fraud."



### HOW DID PEOPLE ACCESS THE PLATFORM?



### WHAT DEVICES DID PEOPLE USE?



## TROUBLESHOOTING

### TOP PARTICIPANT ISSUES

1. Confirming authenticity of the program
2. Participants that couldn't sign into payments portal due to incorrect passwords
3. Participant's bank long processing time
4. Updating Contact information when a participant changes phone number and/or email address

## SOLUTIONS

### IN ORDER

1. Calling participants to let them know the program is real and giving them a call back number if they have any questions or concerns
2. Creating a reset password button on customer service backend
3. Reassuring participants that sometimes banks can take up to 24 hours to process a payment and they didn't input wrong information for their payment method; Putting disclaimer about processing time in "Payment has been sent" email
4. Updating participants email and phone number when their contact information changes

## COMMUNITY RESOURCE FAIRS

Over 45 nonprofit organizations and service providers publicized a wide range of services from healthcare, to local government offerings. Residents accessed mobile mammogram screenings, financial literacy trainings by OperationHope, reiki and energetic healing sessions by Dignity and Power Now, and more.

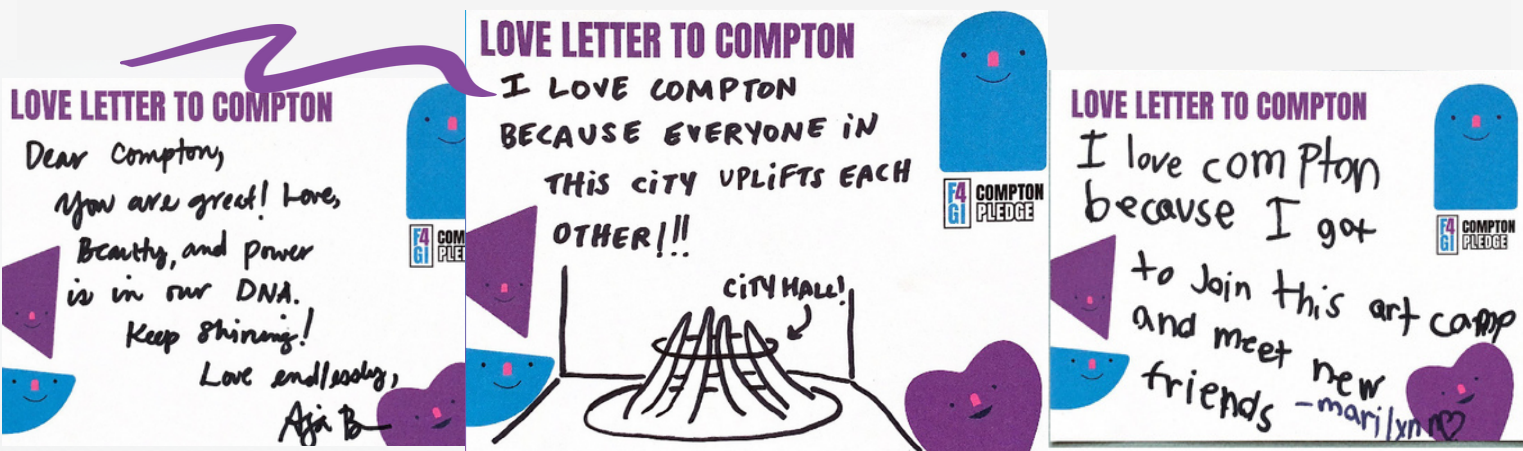
Over the holidays, we gave away toys and gift cards to Compton families at a local Church and in partnership with the Josh Childress foundation.



## VOICES OF COMPTON PLEDGE

As news broke about the success of the Compton Pledge, the F4GI team established a safe place for participants to choose when and who told their stories. The Voices of Compton Pledge (VOCP) storytelling cohort was a 100% volunteer opportunity for participants to share their lived experiences. At least three VOCP members started nonprofit organizations with their funds, and tabled their new organizations' services at the community resource fair. To read their stories, check out the VOCP report:

[bit.ly/VOCP22](https://bit.ly/VOCP22) 🔍



# III. KEY TAKEAWAYS

## Lessons learned from implementation

### COMMUNITY-LED DESIGN

**Consult the experts.** Only those with direct experience have the expertise needed to design an effective program. Engage with community and listen for ways your program can address gaps that exist in the current benefits landscape. Reporting to community partners and acting on feedback doesn't end with the design phase. It's a commitment from the first payment through the last one.

**Get the language right.** Whether it's translating by hand, not machine, or tweaking the invite language to assuage fears around benefits losses, the right language makes a huge difference in building trust and reaching full enrollment.

**Invest in administrator platforms.** An admin portal is crucial to support ongoing operations and payments troubleshooting, as well as to leverage analytics and directly improve the platform and related services.

### ENROLLMENT

**Utilize unselected applicant lists.** It is possible for future cash transfers to leverage existing lists of applicants who were not selected from another application-based program.

**Meet participants on their preferred channel.** Provide a multitude of support options including email, text message, whatsapp and live chat - but don't forget phone calls, which often work best for participants (even though it is the most resource intensive).

**Provide equitable access.** Develop a mechanism for older recipients or those without technology to have access to their account. One example is a call system where they enter a unique, program ID number with automated details on their accounts.

**Send reminder emails and clear communication.** Especially at a time when robocalls and scams are happening, clear and regular messages are key. This requires clear branding across the board. Even as a new program and organization, few people believed we were a scam!

# PAYMENT

**Give recipients the option of different payment methods.** Around 50% of our participants selected direct deposit, 18% selected Venmo/PayPal, and the remainder selected a prepaid debit card.

**Respond to ongoing questions.** Allow for pop-up notifications to demonstrate how participants find information when they select their direct deposit account, such as account number and routing numbers. When entered incorrectly, this can cause delays.

**Communication builds trust.** Messaging around upcoming payments builds trust in the program and reduces the burden on administrators. Participants received notifications in advance of a payment, when it was sent, and if any errors occurred.

**Create a more equitable prepaid card.** Prepaid cards are rife with fees that penalize participants. Make sure to choose a prepaid card that charges low to no fees, and has a high enough withdrawal limit that participants can cash out their payment the day it arrives.

**Don't pass the burden of fraud to participants.** Most companies require the end user to take on the burden of proving and resolving fraud, with endless hoops to jump through and forms to fill out. A trust-based approach helps participants get their funds quickly while our team hand investigates their claim, ensuring accountability end to end.

# PARTICIPANT SUPPORT

**Provide help in minutes, not days.** Instead of leaving participants to fend for themselves in an endless maze of phone menus and robot voices, provide support in reaching any payment partners so they can get help instantly when they need it most.

**Have an open door when it comes to participant questions.** Pick up the phone, spend time when it's needed, and let people explore the program at their own pace through questions - without pressure to sign up if they aren't fully comfortable. A live chat feature has proven to be a great success at addressing problems and questions in real time.

**Provide support to former participants.** Particularly with now being a chance for families who don't normally file taxes to claim the expanded Child Tax Credit, there's value in opening new channels to share resources. We need to build, in partnership with communities, new avenues to a universal income floor that move from pilot to policy. This is our Pledge.



# IV. LOOKING AHEAD

## FROM PILOT TO POLICY

### The BREATHE Act

Among the pillars of the BREATHE Act, named the modern day Civil Rights Act, is a call for the government to “pilot programs for universal basic income” (Section 3). The Compton Pledge is the first attempt to do so at scale in a major city, with important implications for how policymakers structure future initiatives.

### Long term financing

A cross-institutional working group has built a framework to fund guaranteed income for long-term sustainability. This can can redirect funding directly to families, unlocking a new public-benefits system that minimizes the current waste of tax-dollars. Stay tuned for the white paper!

### Expanded child tax credit

State-wide and federal efforts to expand the child tax credit are paving the road to future guaranteed income policies. Efforts like the CalEITC4ME program and state-wide coalitions to build economic power for all Americans are making direct, recurring cash a new norm.

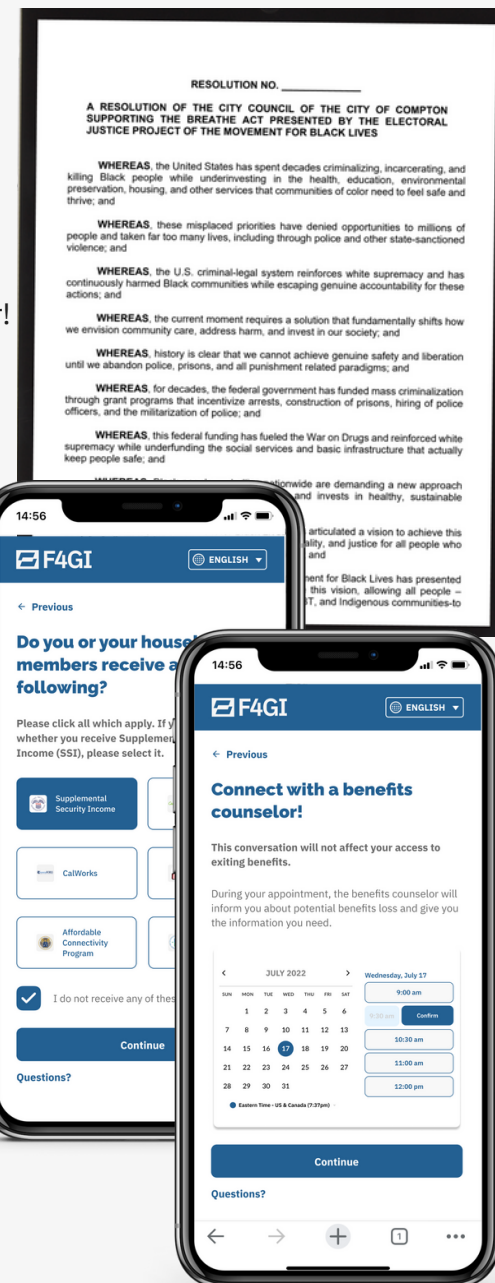
## ADMINISTRATOR TOOLS

### Benefits screener

Confusion around potential benefits loss can lead participants to avoid guaranteed income. F4GI's Benefits Screener helps future participants identify benefits impact and join programs safely.

### Case manager

F4GI's Case Manager allows program admins to support community members from point of first contact through the end of payments, by providing a 360 degree understanding of their interaction with the program.





# WE PLEDGE.



**Fund for Guaranteed Income**

@fund4gi

f4gi.org





# ANNEX: SUMMARY OF FOUR PHASES

## A. PROGRAM DESIGN

### Who designed the program?

- Advisory Council: Compton Pledge Community Advisory Council
- Research Partner: Jain Family Institute
- Gov partner: Office of Mayor Aja Brown
- Admin and disbursement partner: Fund for Guaranteed Income

### How were they involved?

- **Recurring meetings and roundtable discussion** with clear decision points for each meeting to determine how and when participants would be paid, language/messaging, and inclusivity concerns.
- **Working documents** that supported decision makers by aggregating current best practices and research on GI pilots and cash disbursement in the US and globally.
- **Digital prototypes and mocks** that allowed stakeholders to give input on visual and user experience design of enrollment flows and custom payments platform.

## B. PARTICIPANT ENROLLMENT

### Who is selected to receive the funds?

- 800 low-income residents representative of the city in terms of: race, household size, gender, and formerly incarcerated or undocumented status.
- 86% of Compton Pledge recipients have children. The average household size in the program is four people.

### How will they be enrolled into the program?

- **Pre-existing lists** provided a starting point for identifying and contacting eligible participants.
- Selection was conducted through a random lottery process on a rolling basis
- **Invitations by email and SMS** were sent to residents, who had two weeks to respond.
- F4GI conducted **outreach calls, texts, and emails**, and provided around the clock hotline support for anyone confused or skeptical of the program.

## C. CASH PAYMENT

### How much will participants get paid?

- Between (\$300-600) average per month, scaling with household size.

### How will they receive the payment?

- **Custom payments platform** accessible by mobile phone or computer
- **Direct Deposit, PayPal, Venmo, Prepaid card** with the ability to switch between these methods at any time, at no cost to the participant.
- **Live payment support** provided same-day resolution of most payment issues.

## D. SUPPORT

### What support is available?

- In-house customer service team
- Resources, like financial coaching
- Community Resource Fairs with local partners
- Enhanced, trust-based protection of funds provided additional help in case of any issues.

### How is support accessed?

- **Live chat, email, text message, whatsapp, and phone** hotline in English and Spanish - available M-F 9am to 6pm with emergency support outside of those hours. Average response time was same-day or next business day.
- **Resource hub on the payments portal**, which provided a dynamic, revolving list of available community resources
- **In-person community events**