The Long Beach Pledge Program: Insights for Guaranteed Income Policy Design

FUND FOR GUARANTEED INCOME

Executive Summary

The Fund for Guaranteed Income, in partnership with the City of Long Beach, implemented the Long Beach Pledge Program: a one-year guaranteed income initiative delivering $500 per month to eligible households. The program sought to enhance financial stability for the city's most economically vulnerable residents while identifying operational challenges and potential lessons for policy design. Although smaller in scope than the Compton Pledge, this pilot shares the aim of generating evidence to inform future cash transfer policies. Challenges included participant outreach, eligibility documentation, and sustaining funding amidst political transitions. Survey and interview data suggest improvements in financial security, food stability, and mental well-being among participants.

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I. Context: The Long Beach Pledge

The Fund for Guaranteed Income and the City of Long Beach implemented the Long Beach Pledge, a guaranteed income pilot program providing $500 per month to selected low-income households for a period of one year. The first cohort, launched in May 2023, included 250 single-earner households with children residing in ZIP code 90813. In December 2023, the program expanded to a second cohort of 200 households with children across five additional high-need ZIP codes.

At launch, the Long Beach Pledge was among the first city-based guaranteed income programs in Southern California to directly target households with children in concentrated high-poverty areas. Funded through $2 million from the Long Beach Recovery Act and $1.2 million reallocated from the city's homelessness-emergency proclamation, the pilot aimed to increase financial stability, reduce economic stress, and provide participants the bandwidth to pursue education, training, and higher-paying employment.

While the program was not explicitly designed to test tax credit policies like the Earned Income Tax Credit (EITC) or the Child Tax Credit (CTC), its structure—direct, unconditional monthly cash transfers to low-income households—provides relevant insights for broader discussions about sustainable, cash-based support programs.

The Pilot Design

Exploring cash transfer implementation strategies

The Long Beach Pledge focused on delivering consistent monthly payments to eligible households, prioritizing accessibility and community targeting over experimental payment structures. While the program did not vary payment frequency as part of its design, it did undergo significant adjustments to eligibility requirements between cohorts, offering valuable insights into inclusion strategies for guaranteed income programs.

In its initial design, the program targeted 250 single-earner households with children under 18, residing in ZIP code 90813, with incomes at or below the federal poverty threshold. Each household received $500 per month for 12 months. In December 2023, the program expanded to 200 additional households across five other high-poverty ZIP codes. This expansion was accompanied by relaxed documentation requirements, allowing participation by undocumented residents, unhoused individuals, and those in shelters.

The Long Beach Pledge's implementation process highlights three critical aspects relevant to guaranteed income program design:

	A. Payment frequency	B. Eligibility	C. Scale and Targeting
2021 Child Tax Credit Expansion	**A. Higher payment frequency:** The credit could be taken in six monthly advances instead of an annual lump sum.	**B. Expansive eligibility**: The payments had no work requirements.	**C. More generous payments**: From $2,000 per child under 17 to $3,000 per child 6-18 and $3,600 per child 0-5
Long Beach Pledge	**A. Varied payment frequency:** Unconditional, fixed monthly payments of $500 for one year, designed to provide immediate stability and reduce financial stress.	**B. Expansive eligibility**: An initial narrow scope that was later broadened to better reach vulnerable populations.	**C. Payment generosity:** Concentrated geographic targeting in the first cohort, followed by a multi-neighborhood expansion to test outreach and enrollment strategies across diverse communities.

The Evaluation

Applying robust data to existing policy debates

The evaluation of the Long Beach Pledge relied on a mixed-methods approach combining quantitative surveys and qualitative interviews, rather than a randomized control trial. Baseline, mid-program, and post-program surveys were conducted with the first cohort, achieving unusually high response rates—56%, 63%, and 51%, respectively—compared to the ~30% typical for similar programs. Participants received $50 debit cards as incentives, which, along with respectful engagement from the research team, contributed to the strong participation.

Qualitative interviews were conducted to capture participants' lived experiences. These interviews revealed both the financial relief provided by the guaranteed income and the structural challenges participants continued to face, such as unstable housing, irregular communication access, and the risk of losing other benefits. Program staff noted that storytelling participation was lower than expected, largely due to the time and stress burdens on households navigating multiple crises.

Eligibility in the first cohort was limited to single-earner households with children under 18, residing in ZIP 90813, and earning at or below the federal poverty threshold. These requirements were significantly relaxed for the second cohort to include undocumented and unhoused individuals, and those in shelters, broadening the program's reach.

While the Long Beach Pledge was not designed to isolate the effects of payment frequency or size, its two-cohort structure allowed for comparison of program reach and participant composition under different eligibility rules. This offers insights for policymakers about the trade-offs between strict documentation requirements and inclusivity.

The evaluation found that participants reported improved job satisfaction, greater food stability, and reduced financial stress. In some cases, recipients transitioned into higher-paying jobs or pursued training opportunities during the program year. These findings support broader evidence from other guaranteed income pilots that direct cash transfers are an effective mechanism for reducing financial instability and enhancing well-being.

Although the Long Beach Pledge did not focus on informing tax credit policy debates directly, its results underscore the relevance of guaranteed income as a complementary approach to existing supports like the Earned Income Tax Credit (EITC) and Child Tax Credit (CTC). By demonstrating the positive effects of unconditional, monthly cash—especially when eligibility is broadened—it contributes to ongoing discussions about how to design inclusive, sustainable income support programs.

II. Implications for Tax Credit Policy Design

A. Impact of payment frequency and delivery

The Long Beach Pledge delivered payments on a fixed monthly schedule of $500 per household, without testing alternative frequencies such as lump-sum or biweekly transfers. As a result, the program cannot directly answer long-standing debates over whether smaller, more frequent payments or larger, periodic lump sums are more effective at supporting upward mobility.

Even without a payment frequency experiment, the program demonstrates the operational feasibility of consistent, unconditional monthly transfers to low-income households in a citywide context. Participants reported using the funds to stabilize their finances, cover urgent expenses, and in some cases pursue better job opportunities—outcomes that align with findings from other guaranteed income pilots.

Future iterations of the program could incorporate a comparative design to test whether monthly payments, lump sums, or hybrid approaches yield different economic or well-being outcomes. Such findings could contribute valuable data to ongoing discussions about the optimal structure for cash-based social support programs.

B. Impact of broadening eligibility

The first cohort of the Long Beach Pledge had narrow eligibility requirements: households had to be single earners with children under 18, reside in ZIP code 90813, and earn at or below the federal poverty threshold. Applicants also had to provide government-issued identification and proof of a fixed address, effectively excluding undocumented residents, unhoused individuals, and those in shelters.

Recognizing these barriers, the program significantly broadened eligibility for the second cohort. Documentation rules were relaxed, multiple forms of proof of income were accepted, and unhoused individuals were permitted to apply. As a result, the second cohort included a more diverse set of participants, with only 51% reporting stable housing at intake.

This change mirrors debates in other guaranteed income contexts about whether strict eligibility requirements improve targeting or simply prevent the most vulnerable households from participating. The Long Beach experience suggests that loosening documentation requirements can extend the program's reach without undermining its goals, offering a more inclusive model for other cities.

C. Impact of payment size and duration

The Long Beach Pledge provided $500 per month for 12 months to each participating household. While smaller in scale and duration than some guaranteed income pilots, the amount was sufficient to deliver meaningful short-term improvements in reported financial security, food stability, and mental well-being.

Because the payment size and duration remained constant across both cohorts, the program does not offer evidence on how varying these factors might affect outcomes. However, participants' feedback suggests that longer-term or higher-value payments could deepen impacts—particularly for households facing chronic housing instability, low-wage employment, or significant debt burdens.

In the broader guaranteed income policy conversation, Long Beach's results add to the growing evidence that even modest, time-limited payments can help households weather crises and create space for economic

advancement. Future pilots could explore tiered payment levels or extended timelines to assess potential gains in economic mobility and long-term stability.

III. Tax Credit Policy Recommendations

A. Offer flexibility in payment delivery

The Long Beach Pledge operated with a single, fixed monthly payment schedule of $500 per household. While this approach proved operationally effective and well-received by participants, the program's design did not test alternative payment frequencies such as lump sums or biweekly transfers.

Given the absence of comparative data, the Long Beach experience still supports the broader case for offering recipients flexibility in how they receive guaranteed income. Households face varied and often unpredictable financial pressures: some may benefit from smaller, more regular installments to manage ongoing expenses, while others could make transformative investments with larger, less frequent payments. Future program iterations should consider allowing participants to choose the payment schedule that best meets their needs, paired with clear communication on the implications for budgeting and benefits eligibility.

B. Broaden eligibility to reach underserved populations

The shift in eligibility criteria between the first and second cohorts of the Long Beach Pledge demonstrates how documentation requirements can shape who benefits from guaranteed income. The first cohort's stringent rules excluded many of the city's most vulnerable residents, including undocumented individuals and those without stable housing. By relaxing ID verification, expanding acceptable proofs of income, and welcoming unhoused participants, the second cohort achieved greater inclusivity and better alignment with the program's equity goals.

For policymakers, the Long Beach case underscores the importance of designing eligibility standards that balance accountability with accessibility. Broader inclusion not only ensures that assistance reaches those most in need but also strengthens the program's ability to address entrenched poverty and instability.

C. Assess adequacy of payment size and duration

While the $500 monthly payment provided meaningful relief, feedback from Long Beach participants suggests that larger or longer-term payments could amplify benefits—especially for households facing chronic financial insecurity. The program's one-year duration limited its ability to support sustained upward mobility or weather extended economic shocks.

In the context of guaranteed income policy, adjusting payment size and duration to reflect the true costs of living in high-cost urban areas like Long Beach could improve both short- and long-term outcomes. Even modest increases or extended timelines could compound impacts on employment, debt reduction, housing stability, and mental well-being.

IV. Conclusion

Implications for the future of guaranteed income

The Long Beach Pledge offers important lessons for the guaranteed income field, even without the randomized control trial design used in some other pilots. Its evolution—from a narrowly targeted, documentation-heavy first cohort to a broader and more inclusive second cohort—illustrates how program rules shape access, participant demographics, and ultimately, community impact.

The results underscore that guaranteed income is not simply about transferring cash, but about designing delivery systems that meet people where they are. When barriers to entry are lowered, outreach is strengthened, and participants receive consistent, unconditional support, the program can reach those most affected by economic precarity—households often excluded from traditional aid.

A forward-looking guaranteed income research and policy agenda should build on these operational insights. Long Beach's experience reinforces the need to explore **how** such programs can be scaled sustainably, integrated into existing support systems, and tailored to the realities of diverse communities. Without this practical focus, we risk repeating the same basic finding—that direct cash improves well-being—without generating the design knowledge needed to make guaranteed income a permanent, effective policy tool.

We know from Long Beach and more than 165 other pilots that cash works. Participants used their stipends to stabilize their households, improve their job situations, and care for their families. They did not waste the funds; instead, they invested in their own resilience. The real inefficiency lies not in giving people money, but in the complex, conditional welfare systems that too often prevent resources from reaching those who need them most.

As the guaranteed income field matures, the Long Beach Pledge's implementation story adds to the growing body of evidence that such programs can complement, interact with, and strengthen the safety net. The next step is to ask: How can these lessons inform new or improved cash benefits in permanent programs? And how can future designs ensure they are both politically feasible and resilient enough to endure?

Annex: More on the Long Beach Pledge

Former Mayor Robert Garcia's advocacy for guaranteed income was part of a broader effort to address poverty and economic instability in Long Beach, a diverse coastal city where deep inequities persist across neighborhoods. ZIP code 90813, the initial focus of the program, has some of the highest poverty rates in California, coupled with high housing costs, low median incomes, and significant immigrant and undocumented populations. Garcia joined the national "Mayors for Guaranteed Income" coalition and campaigned on implementing such a program locally. His departure from office in December 2022 led to a temporary pause in funding, but the initiative was revived in early 2023.

The Long Beach Pledge was funded through $2 million from the Long Beach Recovery Act for the first cohort and $1.2 million reallocated from the city's homelessness-emergency proclamation for the second. The program began with 250 single-earner households with children under 18, all in ZIP 90813, each receiving $500 per month for 12 months. In December 2023, the program expanded to 200 additional households with children across five other high-need ZIP codes.

The first cohort operated under strict eligibility and documentation rules, which unintentionally excluded many of the city's most vulnerable residents. The second cohort, however, broadened eligibility to include undocumented residents, unhoused individuals, and those in shelters. As a result, only 51% of the second cohort reported stable housing at intake, reflecting the inclusion of populations historically excluded from city-run benefit programs.

Administration was handled by the City of Long Beach, with the Fund for Guaranteed Income (F4GI) designing the application, verifying eligibility, and disbursing funds. Surveys—baseline, mid-program, and post-program—achieved unusually high response rates (51–63%), aided by $50 debit card incentives. Participants reported that the respectful and collaborative approach from the research team encouraged them to participate.

Qualitative and quantitative evaluation examined outcomes such as financial stability, job satisfaction, food security, and mental well-being. While storytelling engagement was lower than expected, interviews and survey responses still provided valuable insights into how households used the payments. Recipients described using funds to cover overdue bills, secure stable housing, invest in education or training, and provide for their children.

The program's experiences—from overcoming political and operational challenges to implementing more inclusive eligibility—offer a model for future guaranteed income initiatives in cities with diverse and economically vulnerable populations. Long Beach's approach demonstrates that even modest, time-limited cash transfers can help families stabilize their finances, reduce stress, and build a foundation for longer-term goals.