Guaranteed Basic Income

Helping St. Louis Families

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1 Welcome!

City of St. Louis Treasurer

Adam Layne

Guaranteed Basic Income Program Manager

Becca Belleville

2 What is Guaranteed Basic Income?

- GBI is an **unconditional monthly cash payment** given directly **to individuals** -- no strings attached and no work requirements.
- Guaranteed income is meant to supplement, rather than replace, the existing social safety net.
- Guaranteed income is a way to **recognize everyone's inherent dignity** without attaching dignity to work but instead to personhood.

(Source: Mayors for a Guaranteed Income Comms and Storytelling Guide)

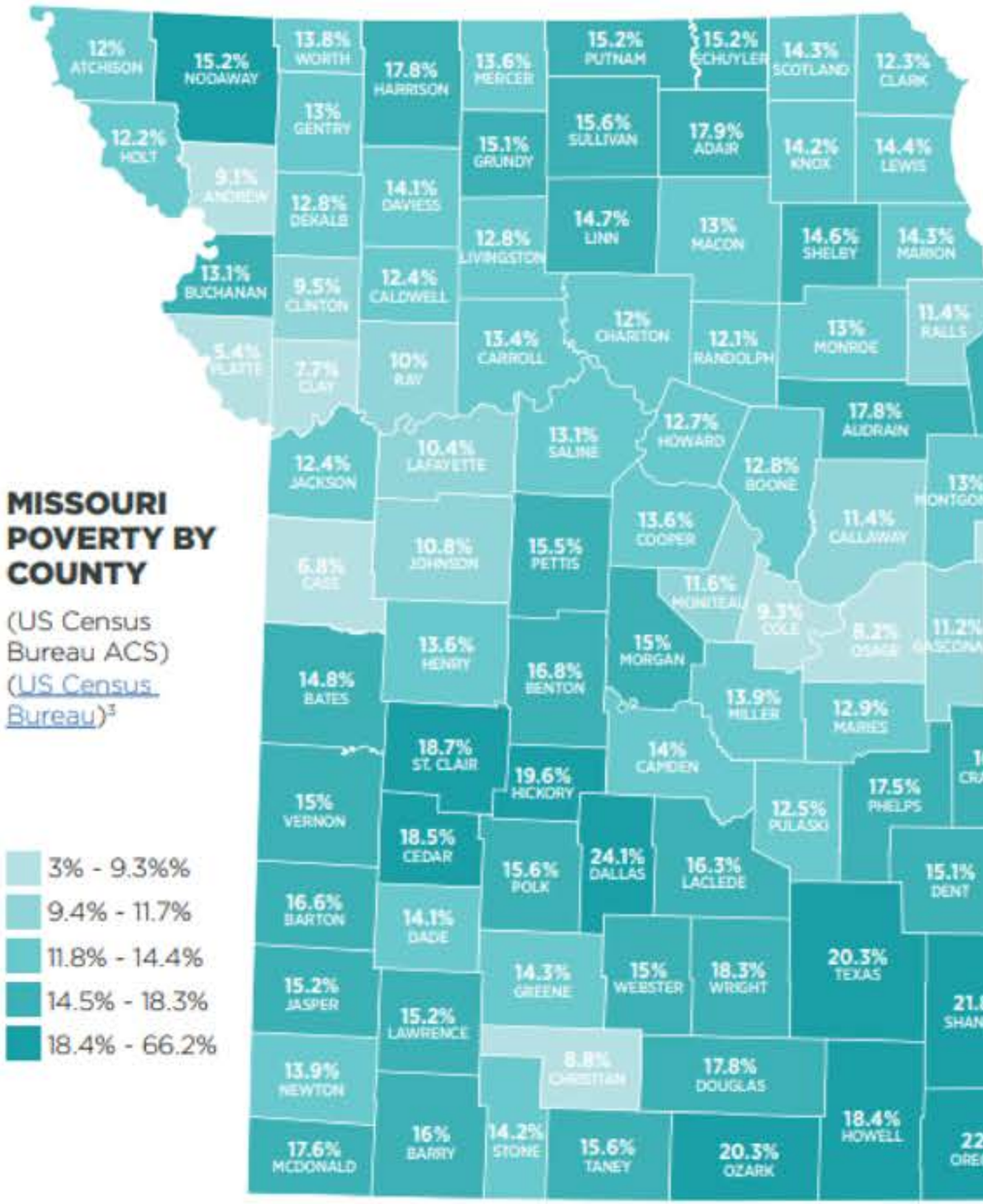
3 Why?

2022 POVERTY GUIDELINES

Persons/Household	Gross Income
1	$13,590
2	$18,310
3	$23,030
4	$27,750
5	$32,470
6	$37,190
7	$41,910
8	$46,630

MISSOURI POVERTY BY COUNTY

(US Census Bureau ACS) (US Census Bureau)[3]



US Poverty Rate

12.8%

Missouri Poverty Rate

13%

Missouri children in poverty

17.4%

(Source: 2022 Missouri Community Action Network Poverty Report)

4 Why?

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LIVING WAGE

The living wage is the hourly rate that an individual in a household must earn to support themselves. Missouri's hourly living wage is $16.29 for a single adult; for a couple with two kids, both parents would need to make $37.10 an hour. The living wage calculator was created by Dr. Amy K. Glasmeier in 2004. The tool is used to help communities and employers understand the actual hourly wage that allows people to support themselves at a basic standard of living (Living Wage Calculator).[5]

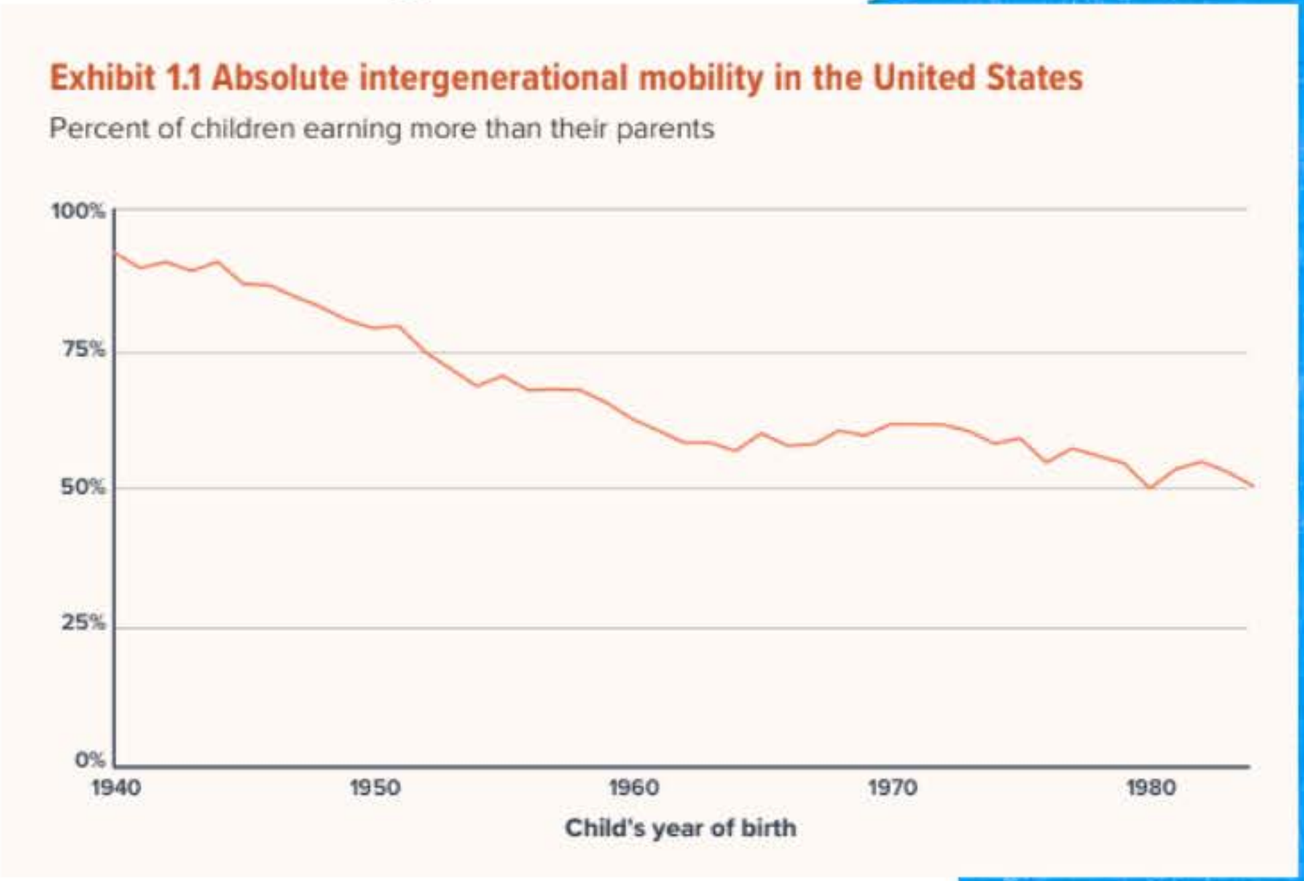
Missouri LIVING Wage

$16.29

$16.29	1 Adult 0 Children	$31,276
$31.77	1 Adult 1 Child	$60,998
$39.00	1 Adult 2 Children	$74,880
$25.71	2 Adults 0 Children	$49,363
$31.37	2 Adults 1 Child	$120,460
$37.10	2 Adults 2 Children	$142,464

(Source: 2022 Missouri Community Action Network Poverty Report)

5 Why?



(Source: Camber Collective. March 2024. Life Experiences that Power Economic Mobility.)

2. Provide direct cash assistance to families at risk of child welfare involvement to promote family dignity and agency, address racial inequities, streamline deployment of funds, and reduce administrative burdens for both recipients and agency staff.

(Source: Grewal-Kök, Y. (2024). Flexible funds for concrete supports to families as a child welfare prevention strategy. Chapin Hall.)

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Helping St. Louis Families

6 STL GBI.

- Board Bill 116
- $5 million ARPA
- 440 families
- $500 / month
- 18 months

- $1 million donated
- 100 additional families
- **540 total families**

Guaranteed Basic Income

7 Partners.

FORWARD
Application partner

MoCaFi
Banking partner

Washington University
Data & evaluation partner

Guaranteed Basic Income

8 Who were our applicants?

- 5,434 applicants
- 5 paper applications
- 92% identify as women
- 86% identify as African American
- 58% report a household income at or below $20,000 a year

9 Spending data.

Overall										
#	MCC Code	Total Spend	% of Spend	% of Spend (Excluding ATMs)	#	Industry	Total Spend	% of Spend	% of Spend (Excluding Financial)
1	Automated Cash Disbursements	$ 357,834.69	28%	-	1	Financial Services	$ 475,148.68	37%	-
2	Grocery Stores, Supermarkets	$ 135,875.32	11%	15%	2	Grocery Stores	$ 155,082.48	12%	19%
3	Money Transfer	$ 73,489.66	6%	8%	3	Eating Places	$ 121,337.33	9%	15%
4	Eating Places, Restaurants	$ 70,322.01	5%	8%	4	Automotive Fuel	$ 65,423.18	5%	8%
5	Service Stations (with or without Ancillary Servi	$ 55,150.41	4%	6%	5	Communications, Telecommunications, C	$ 47,428.74	4%	6%
6	Fast Food Restaurants	$ 50,878.41	4%	5%	6	Variety / General Merchandise Stores	$ 46,952.76	4%	6%
7	Utilities	$ 40,743.57	3%	4%	7	Utilities	$ 40,743.57	3%	5%
8	Discount Stores	$ 36,684.42	3%	4%	8	Discount Department Stores	$ 36,684.42	3%	5%
9	Book Stores	$ 31,749.09	2%	3%	9	Book Stores	$ 31,749.09	2%	4%
10	Variety Stores	$ 30,132.27	2%	3%	10	Real Estate Services	$ 17,291.57	1%	2%
11	Telecommunication Services including but not li	$ 29,802.85	2%	3%	11	Family Apparel	$ 16,551.37	1%	2%
12	Merchandise and Services	$ 20,186.77	2%	2%	12	T+E Taxi and Limousine	$ 15,996.76	1%	2%
13	Miscellaneous Food Stores	$ 18,189.86	1%	2%	13	Miscellaneous Apparel	$ 14,848.38	1%	2%
14	Cable, Satellite, and Other Pay Television and R	$ 17,625.89	1%	2%	14	Miscellaneous Entertainment and Recreat	$ 14,348.98	1%	2%
15	Real Estate Agents and Managers	$ 17,291.57	1%	2%	15	Drug Store Chains	$ 12,947.69	1%	2%
16	Limousines and Taxicabs	$ 15,996.76	1%	2%	16	Wholesale Clubs	$ 11,630.60	1%	1%
17	Miscellaneous and Specialty Retail Stores	$ 14,593.14	1%	2%	17	Department Stores	$ 10,306.06	1%	1%
18	Quasi Cash—Merchant	$ 14,530.17	1%	2%	18	Insurance	$ 10,288.76	1%	1%
19	Drug Stores, Pharmacies	$ 12,947.69	1%	1%	19	Shoe Stores	$ 9,506.28	1%	1%
20	Wholesale Clubs	$ 11,630.60	1%	1%	20	Cosmetics and Beauty Services	$ 8,860.72	1%	1%
-	Other	$ 228,378.42	18%	25%	-	Other	$ 120,906.15	9%	15%
Total		**$ 1,284,033.57**	**100%**	$926,198.88	**Total**		**$ 1,284,033.57**	**100%**	$808,884.89

As of April 30, 2024

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11 Let's Talk!

What opportunities do you see for direct cash in your network?

City of St. Louis Treasurer

Adam Layne

LayneAD@stltreasurer.org

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