



Elevate Boulder Direct Cash Assistance Pilot Program Evaluation: First Year Follow Up Report

November 2024

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Suggested Citation:

OMNI Institute (2024). Elevate Boulder Direct Cash Assistance Pilot Program Evaluation: First Year Follow Up Report. Submitted to City of Boulder Housing & Human Services, Boulder, CO.

Introduction

Elevate Boulder, the City of Boulder’s direct cash assistance program, was launched in the fall of 2023 to provide 200 low-income residents of the City of Boulder with \$500 per month for 24 months. Elevate Boulder partners with OMNI Institute, a nonprofit evaluation and research firm, to evaluate the short- and longer-term impacts of the program on its participants.

The evaluation examines:

-  **Evaluation Question 1:** What are the characteristics of participants of the Elevate Boulder guaranteed income program?
-  **Evaluation Question 2:** Does participants’ ability to meet basic needs increase from baseline (enrollment into Elevate Boulder’s guaranteed income program) to the end of the program?
-  **Evaluation Question 3:** Does participants’ financial stability improve from baseline to the end of the program?
-  **Evaluation Question 4:** Does participants’ mental well-being improve from baseline to the end of the program?
-  **Evaluation Question 5:** How do participants feel about their experience with the Elevate Boulder guaranteed income program?

City of Boulder residents who applied and qualified for direct cash assistance were randomly invited to enroll in the program. Applicants who chose to enroll were asked if they would be interested in participating in the evaluation of the program. Of the 200 Elevate Boulder participants, 170 agreed to participate in the evaluation. The evaluation consists of the following components designed to collect information from participants regarding how Elevate Boulder has impacted them and their families:



This First Year Follow-up Report provides a snapshot of roughly 70% of all Elevate Boulder’s participants, including those who completed the 8-month follow-up survey and those who participated in focus groups ten months after enrollment.

These interim results are provided to understand the experiences of individuals during their first eight months of receiving direct cash payments from the Elevate Boulder program. The final report that will be provided in the fall of 2025 will include an analysis of all three time points (enrollment, 8 months, 20 months) to provide a full picture of Elevate Boulder participants’ experience in the program.

Methods

The Elevate Boulder direct cash assistance pilot program was launched in the fall of 2023 for residents of the City of Boulder who met the following requirements:

- ✓ were at least 18 years old
- ✓ live in the City of Boulder for the past 60 days
- ✓ had been affected by COVID-19 (i.e. reduction in wages/income, health costs, etc.)
- ✓ had income between 30%-60% of the Area Median Income (AMI) for Boulder
- ✓ not a full-time college or university student

Applicants who met the criteria and provided the required documentation were selected through a non-uniform random selection process.¹ This process resulted in the Elevate Boulder pilot program inviting 200 applicants to enroll in the program. At the enrollment stage, applicants were invited to participate in the evaluation. Those who opted in were provided a link to the baseline survey. Of the 170 Elevate Boulder participants who opted into the evaluation at enrollment, 139 (81.8%) completed sufficient information in the 8-month follow-up survey to be included in this report.² Of these participants, 128 had also completed the baseline survey.

We conducted within-subjects analyses on the matched baseline and follow-up survey data provided by these 128 respondents. McNemar tests were used to assess changes in categorical variables, and paired samples *t*-tests were applied to evaluate differences in continuous variables over time. We report *p*-values for all of our statistical tests of change from baseline to the 8-month follow-up. In this case, the *p*-values tell us how likely it is that we would see the observed differences between baseline and 8-month follow-up if there were actually no real difference present. Keeping with convention, *p*-values less than 0.05 are interpreted as “statistically significant.” We also provide 95% confidence intervals, visually depicted as orange bars around all calculated estimates; if we were able to collect information from the total population instead of the sample of 170 participants included in this report, the true estimate would lie in the range shown by the confidence intervals with 95% certainty.

Data from the 11 respondents who completed the 8-month survey but not the baseline survey are only included in the analyses for the program experience and satisfaction questions from the 8-month survey. All other analyses presented in this report omit the data from these 11 respondents.

A total of four focus groups—three virtual and one in-person—were conducted with a total of 21 Elevate Boulder program participants in late October and early November 2024. All focus groups were conducted in English with real-time Spanish interpretation services provided at the in-person focus group (no participants who indicated their preferred language was Spanish attended any of the virtual focus groups). Participants were asked about their experiences with the Elevate Boulder program and how it has impacted their lives since they began receiving payments in January 2024. Focus groups were conducted using a semi-structured guide, and were all audio recorded and transcribed. Transcripts were then coded for themes using Dedoose and codes were reviewed.



Themes that emerged from the focus groups reflect participants’ perspectives on how the direct cash payments have affected various aspects of their lives, along with illustrative quotes from participants.

¹ A weighting process to ensure applicants invited to participate reflected the characteristics of City of Boulder residents who met the low-income criteria (e.g., race, disability status, ethnicity, etc.)

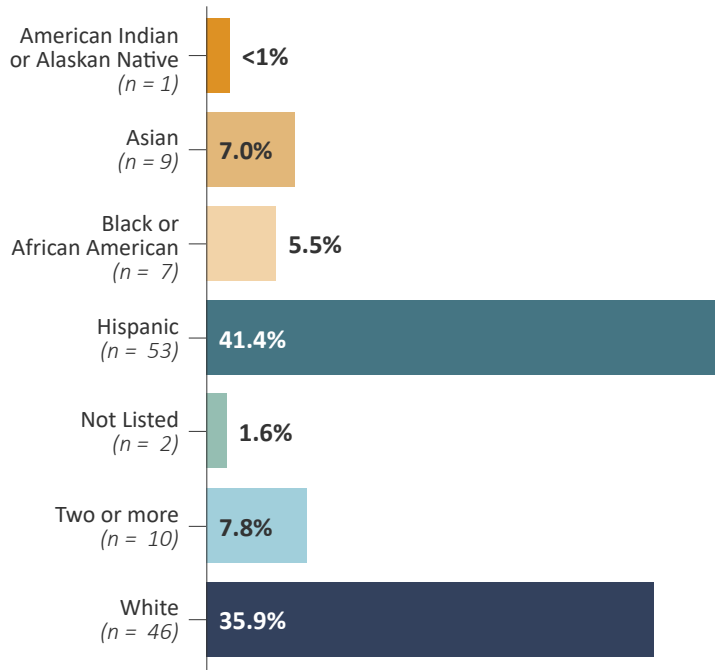
² Participants were allowed to skip items on the survey, and thus the sample sizes differ across the measures presented in this report.

Respondent Characteristics

The characteristics of the respondents who completed the 8-month follow-up survey were similar to those who completed the baseline survey. There were no significant differences in any of the demographic characteristics indicating that there was no systematic attrition between the two timepoints, nor were there any significant changes in the demographic characteristics that may change over time (such as number of children or student status). The following reflects the characteristics of the 128 respondents with matched baseline and 8-month follow-up surveys.

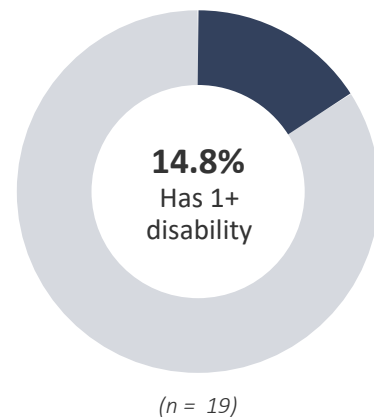
Race/Ethnicity

Respondents primarily identify as Hispanic or White.



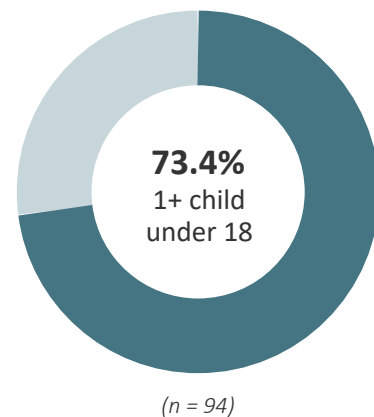
Disability Status

Approximately 15% of respondents have a disability.



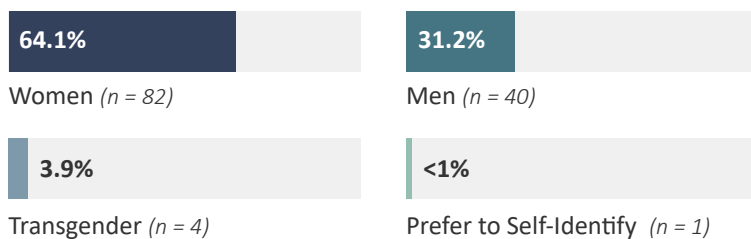
Household Composition

Roughly three-quarters of respondents have at least one child in their household.



Gender

Respondents primarily identify as women.

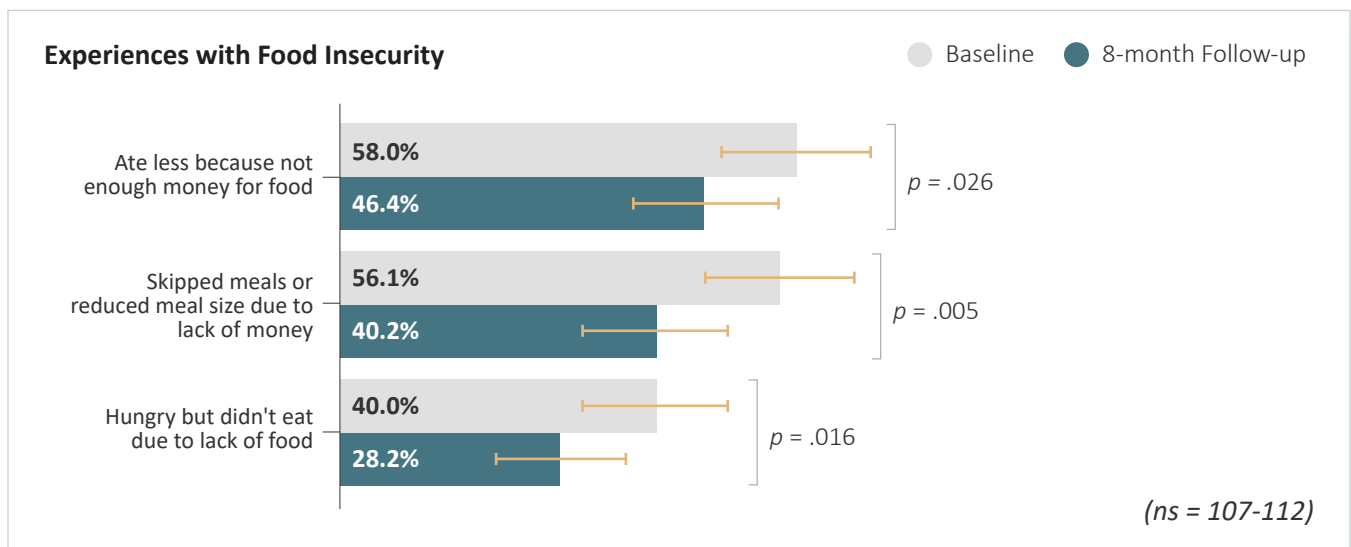


Evaluation Question 2: Does participants' ability to meet basic needs increase from baseline?

Food Security

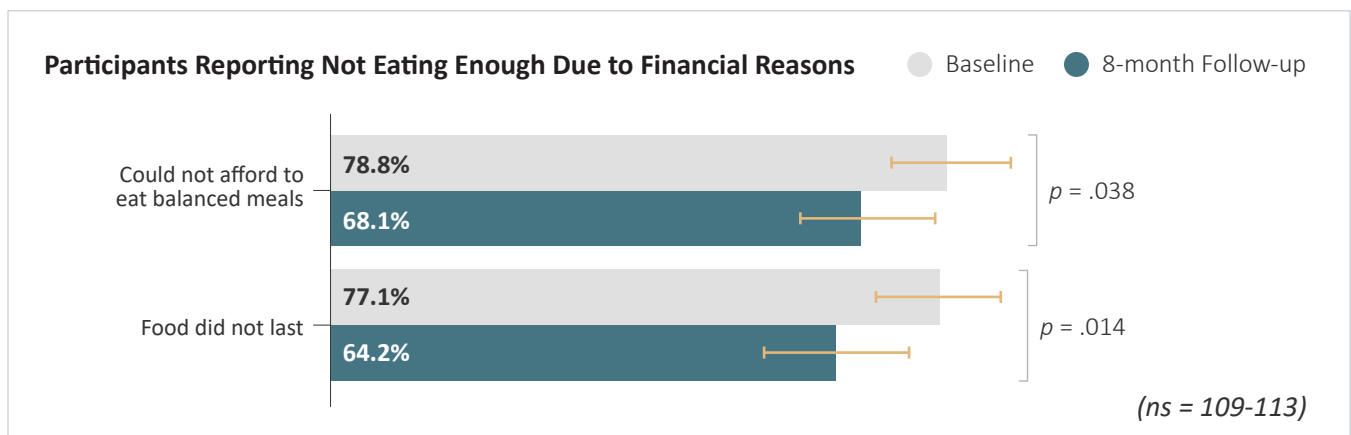
Fewer respondents indicated experiences with food insecurity after 8 months of direct cash assistance. The proportion of respondents that indicated they had eaten less, skipped meals or reduced their meal size, or experienced being hungry but not eating, decreased significantly from baseline to follow-up by 11.6, 15.9, and 11.8 percentage points, respectively.

Fewer respondents reported experiences with food insecurity.



Additionally, the proportion of respondents who reported they sometimes or often could not afford to eat balanced meals dropped significantly from 78.8% at baseline to 68.1% at the 8-month follow-up. Similarly, the proportion that said that sometimes or often the food they bought did not last and they did not have enough money to buy more decreased significantly from 77.1% at baseline to 64.2% at the 8-month follow-up.

Fewer respondents reported not being able to buy enough food or eat balanced meals.





Focus group participants shared experiences that support improved food security. Indeed, food security seemed to be top of mind for participants, as they reflected on how they have been better able to buy food for themselves when asked about the overall impact of the program, the change in their financial situation, the impact on their wellness, and their physical health.

“ I have a bunch of food allergies. Obviously, first and foremost, we're shopping for the kids, and no one else in the house has these food allergies so there often wouldn't be stuff around for me to eat, but now I feel like there's enough padding that I can make my own trip to the store, buy the stuff the family needs and buy the stuff I need. And then there's not as much friction and stress at home over where the food money is going...”

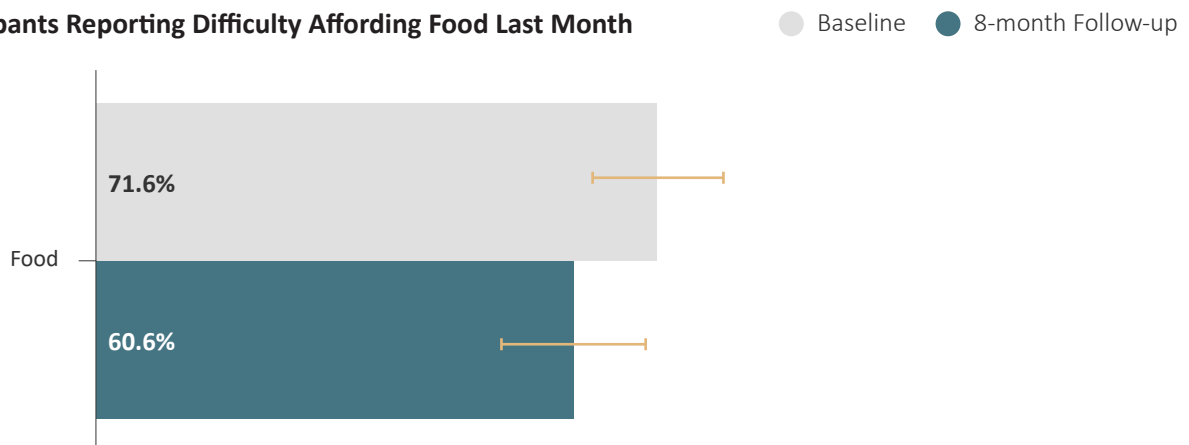
“ I've been able to cook things that are a lot healthier and...the act of cooking is self-care for me.”

Despite these positive trends regarding food insecurity, concerns regarding the affordability of food remained. To assess participants' ability to meet their basic needs, respondents were asked to indicate whether they had difficulty paying for various expenses in the previous month. As at baseline, respondents indicated that food was the most difficult expense to afford in the previous month (of all the expenses assessed in the survey) at the 8-month follow-up survey. Over half (60.6%) of respondents reported that food had been difficult to afford, and there was no significant difference from baseline.



Food remains the most difficult expense to afford, with more than half of the respondents continuing to struggle with affordability.

Participants Reporting Difficulty Affording Food Last Month



(n = 109)

Housing and Utilities

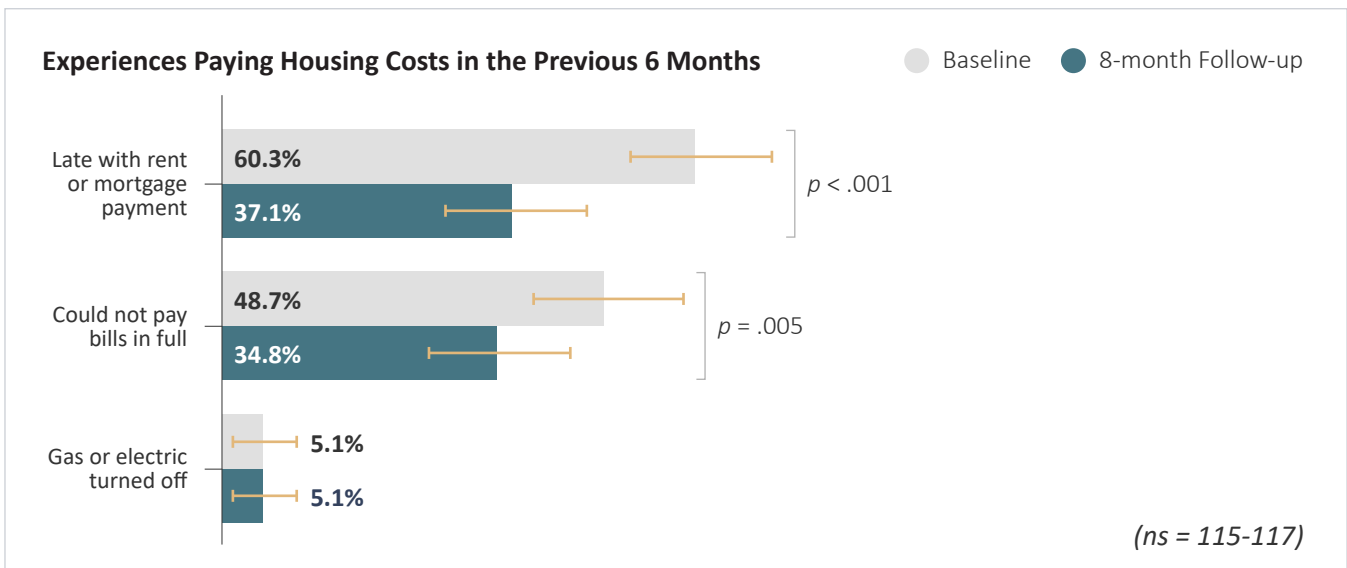
Respondents at the 8-month follow-up reported, as they did at baseline, that housing and utilities were the second and third most difficult expenses to afford (after food) in the previous month. However, in both cases, there was a statistically significant decrease from baseline in the proportion of respondents who indicated that these basic needs were difficult to afford.

Fewer respondents reported difficulty in paying for housing and utilities.



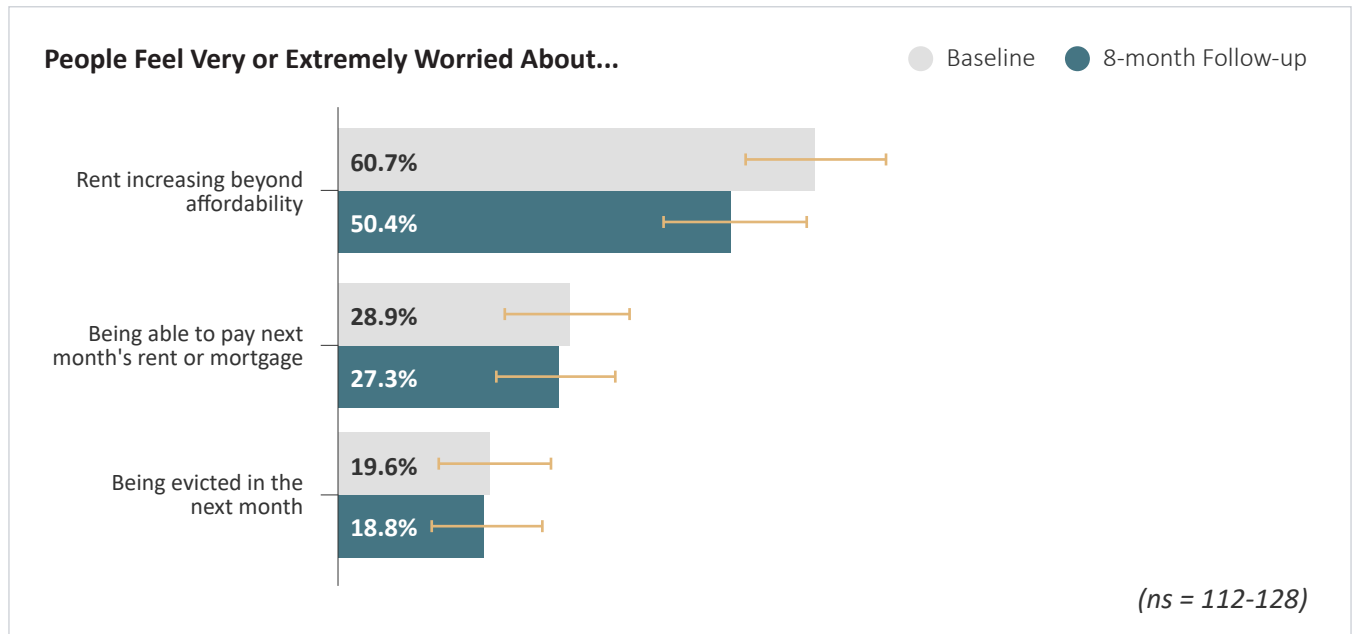
To further assess changes in respondents' housing security, Elevate Boulder participants were asked about their ability to cover their housing and utility costs in the previous six months. In short, while housing costs were still a considerable burden for many households, there was a marked improvement in respondents' capacity to pay these costs after eight months of direct cash payments. From baseline to follow-up, there was a statistically significant decrease in the proportion of respondents unable to pay the full amount of their rent/mortgage or being late with the payment at some point in the past six months (60.3% at baseline, 37.1% at follow-up). There was also a statistically significant decrease in the proportion of respondents who were unable to pay the full amount of their gas, oil, or electricity bills (48.7% and 34.8%, respectively). The number of respondents indicating their gas or electricity had been turned off remained unchanged and was true for only a small proportion of respondents (5.1%).

Fewer respondents reported paying their rent or mortgage late in the past six months, and fewer respondents reported not being able to pay their bills in full.



Respondents were also asked about their concerns regarding their future housing situation, including their rent increasing beyond affordability, being able to pay next month's rent or mortgage, and being evicted in the next month. There were no statistically significant changes for any of these worries, suggesting that while 8 months of direct cash payments improved respondents' ability to pay their housing costs, the payments did not mitigate their concerns about future housing burdens.

Respondents continued to feel worried about their future housing situation.



Focus group participants were asked how the Elevate Boulder program impacted their financial situation, and while several did mention that they were able to stay in their current living situation because of the cash assistance, it was not a theme that emerged among the participants broadly.

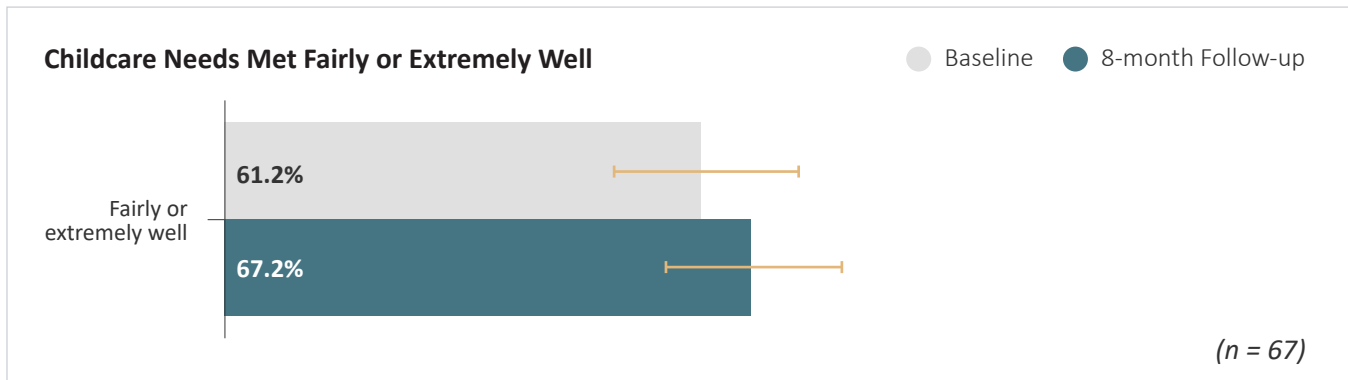


Childcare

Respondents with children (73.4% of respondents) were asked what types of childcare they relied on for at least five hours per week and how well their childcare needs were met generally.

The most common (31.0%) childcare arrangement for respondents was having a relative, friend, neighbor, or non-center-based childcare provider (including paid and unpaid care). There was not a significant change in the proportion of respondents who indicated that their childcare needs were met.

The majority of respondents were able to meet their childcare needs when Elevate Boulder started, and there was no significant change during the first 8 months.



While the direct cash assistance does not appear to have impacted respondents' capacity to meet and pay for their childcare needs, focus group participants indicated how receiving the direct cash payments has improved their relationships with their children and allowed them to provide for their children in other ways. Many participants in the focus groups shared stories of being able to say "yes" to their children more often and being able to afford items such as school supplies and higher quality food, or pay for healthcare for their kids without the worry of not being able to meet other basic needs.

“...[an] unanticipated change is just less amount of stress that your kids absorb secondhand and being able to say 'yes' instead of just constantly saying, 'No, we can't afford it', 'Sorry, can't do it', 'I know your friends are doing that, but we can't...just always having to constantly say 'No, no', because there's just no extra money.”

“Time means more laughter means more connecting with my daughter...more self-fulfillment. All of that. It's kind of amazing, actually, what a little bit of extra can do to your mental health. When everything is so expensive out there, being able to say 'yes' to my kiddo – I love that. That's amazing, that feels good, that connects back and makes my relationship with my daughter more deep when I can say yes to her.”

“The very first decision I made after finding out that I had been approved... was to let my 10-year-old have his very first birthday party. He'd never had a birthday party, and he'd always wanted one, and I was like, can't afford it, can't afford it. So, he actually got to invite his friends to have a birthday party.”

Evaluation Question 3: Does participants' financial stability improve from baseline to the end of the program?

The third evaluation question pertains to changes in financial stability from baseline to the end of the program (20 months later) as significant improvements in financial stability were not hypothesized to be realized as early as eight months. Survey questions pertaining to debt and savings will be assessed at the 20-month follow-up and compared to baseline in the final Elevate Boulder Evaluation report in 2025.

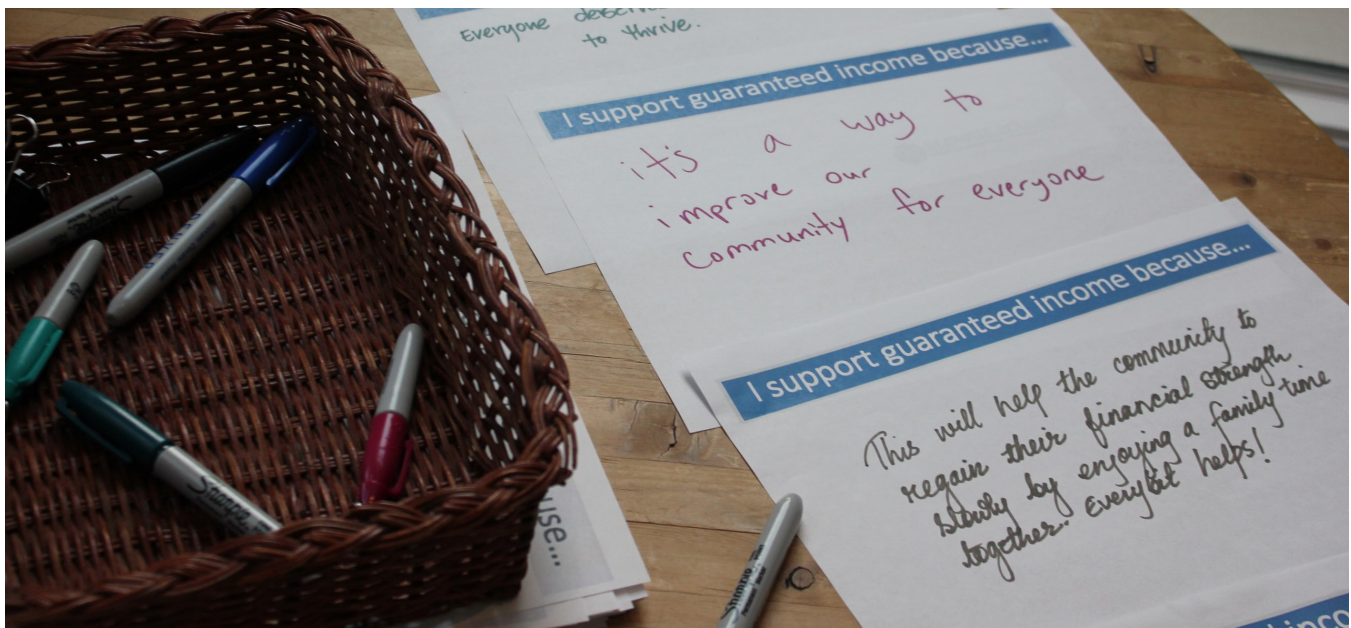


Focus group participants provided some insights into how Elevate Boulder participants' financial situations may be impacted after 8 months of direct cash payments.

“...the flexibility it's provided and my financial situation is definitely looking a lot better in terms of my credit cards getting paid off most months. You know, I'm not feeling like I'm as deep in debt as I might be.”

“I set my checking account to give me an alert when we're about to go below a certain balance. [I used to think,] 'I don't know how we're gonna not go into negative.' But now I know that money is coming in...So it's felt like a little bit more of a buffer.”

“I'm going back to college. That's like, 7 years, I've been wanting to go back to college that feels like a really big deal.”



Evaluation Question 4: Does participants' mental well-being improve from baseline to the end of the program?

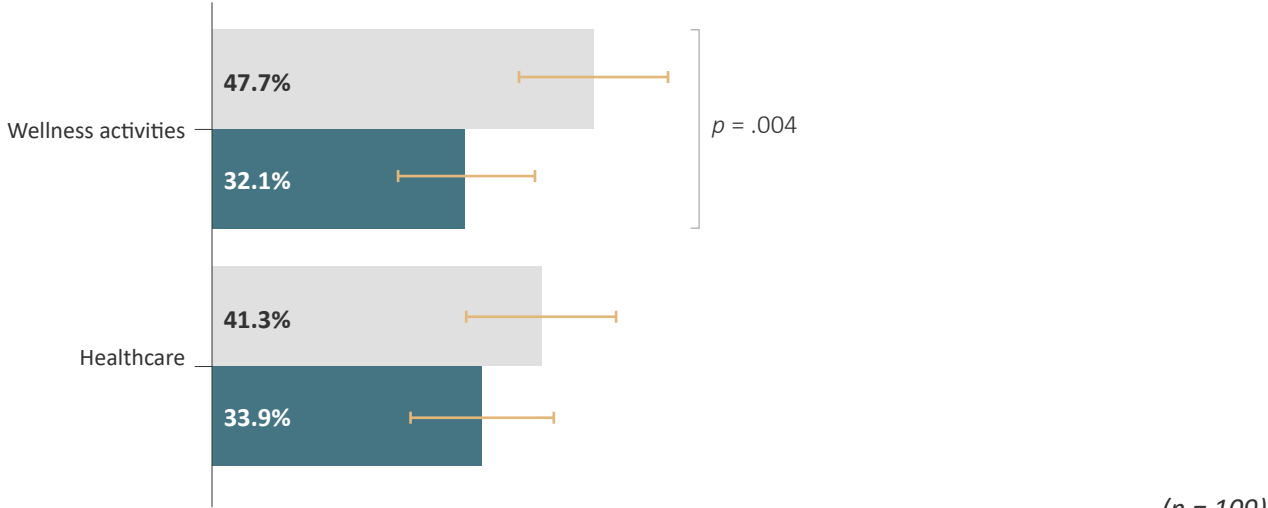
Mental & Physical Health

Approximately one-third (32.1%) of respondents indicated that wellness activities (e.g., recreational, community, or mental-health activities) had been difficult to afford in the previous month. This reflects a statistically significant decrease from baseline of roughly 15 percentage points, indicating an improvement among respondents in the ability to support their own wellness. Around one-third (33.9%) reported that healthcare expenses had been hard to pay in the previous month, which was not a significant decrease from baseline. It may be that healthcare needs are a larger expense than wellness activities, and the direct cash payments were therefore less impactful for the ability to afford those larger expenses.

Fewer respondents reported difficulty in affording wellness activities, but there was no change in the ability to meet healthcare costs.



Participants Reporting Difficulty Affording Health-Related Expenses Last Month





A reduction in stress and improvement in overall wellbeing was a major theme that emerged from the focus groups. Participants shared that there were many ways that they were able to meaningfully care for themselves, particularly through smaller purchases.

“ I also got a \$15 a month membership for the gym and it's really nice because I've always wanted to work out and because it takes off stress. At least for me. And so that was really nice that I can go and work out for a bit.”

“ I have an autoimmune disease...[now] I can sometimes buy the supplements that I needthat insurance doesn't cover.”

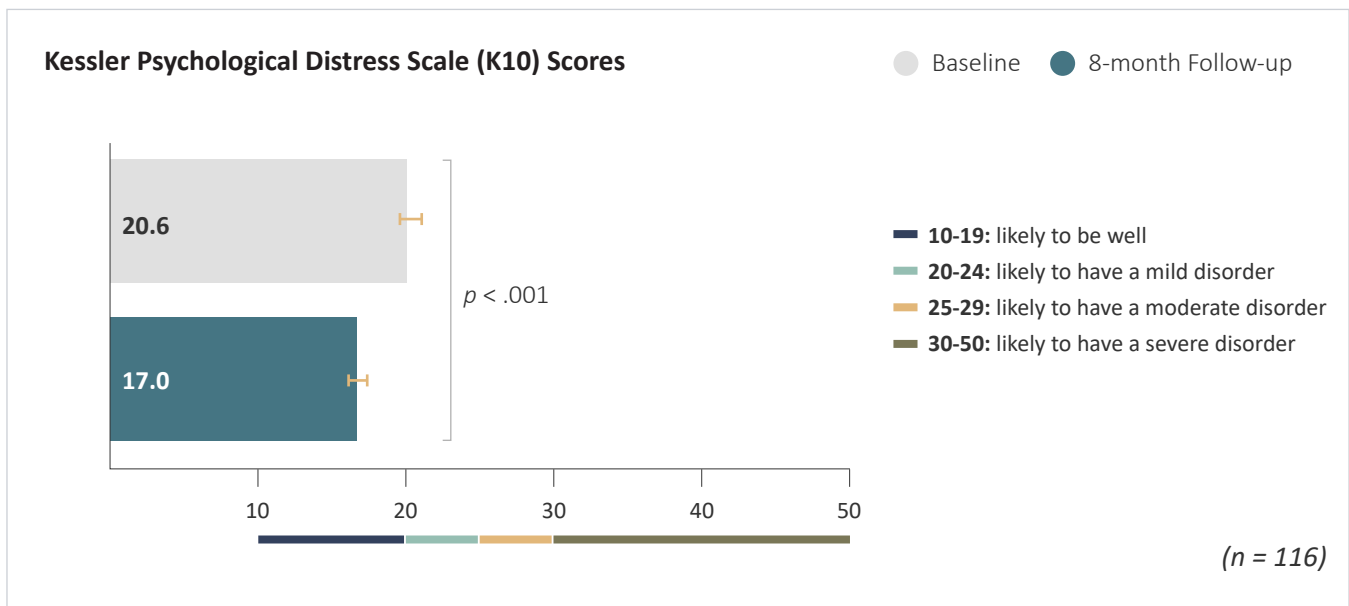
“ ...pretty much every penny has gone toward health care expenses, even though I do have some insurance, it doesn't cover everything. I'm really grateful [for Elevate Boulder], but I still have to borrow money- just not as much.”

Stress

There was improvement in respondents' psychological well-being during their first eight months in Elevate Boulder. This was indicated by significant decreases in distress as measured by the Kessler-10 Distress Scale³ (K10).

The average K10 score at baseline was 20.6, which is classified as *likely to have a mild disorder*. At follow-up, the average K10 score was 17.0, which is classified as *likely to be well*.

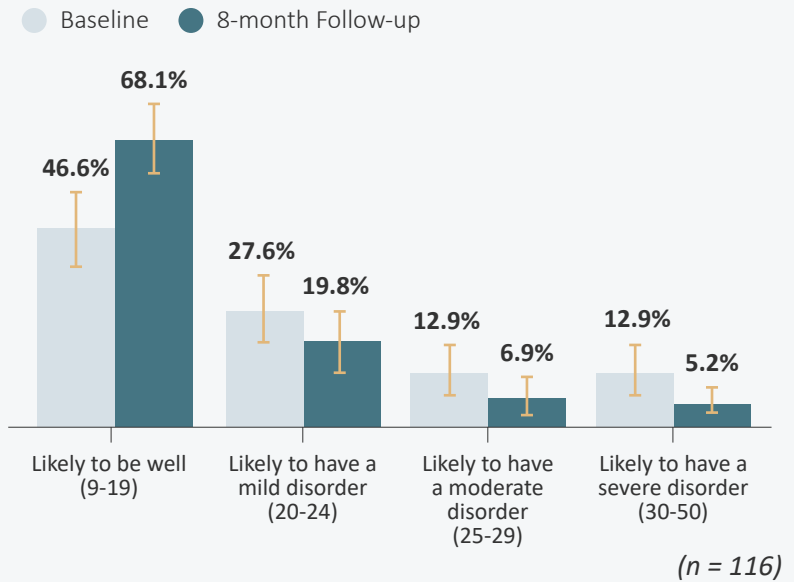
Respondents experienced a reduction in psychological distress.



³ Kessler, R. C., Andrews, G., Colpe, L. J., Hiripi, E., Mroczek, D. K., Normand, S.-L. T., Walters, E. E., & Zaslavsky, A. M. (2002). Short screening scales to monitor population prevalences and trends in non-specific psychological distress. *Psychological Medicine*, 32(6), 959-976. <https://doi.org/10.1017/S0033291702006074>

The information collected through the K10 may also be descriptively examined by exploring how respondents' levels of stress were classified. At baseline, roughly half of respondents (46.6%) reported stress levels indicating they are *likely to be psychologically well*, while roughly a quarter (25.8%) reported psychological distress consistent with *moderate to severe mental health disorders*. **After 8 months of receiving direct cash assistance, the proportion of individuals reporting stress levels indicative of being *psychologically well* increased 20 percentage points (from 46.6% to 68.1%),** while the proportion of those likely to have a *moderate or severe disorder* dropped roughly 14 percentage points (from 25.8% to 12.1%).

More respondents were classified as being psychologically well.



Participants mentioned having less stress in their lives many times throughout the focus group discussions, even before they were asked about it directly. Participants noted that they felt less worried and stressed when they were asked about the impacts of the program overall, about the impact on their financial situation, on their children and families, and on their social relationships. The reduction in stress and improved overall well-being was the most prevalent theme that emerged from the focus group discussions.

- “ I think that's like the biggest impact that it's made. I'm just not as stressed...[Stress] affects your sleep, your relationship with your kids – everything. So I mean, I think that's been the biggest change for me ... not being constantly just stressed out.”
- “ So [receiving the direct cash payment] is a relief...then you have more emotional capacity.”



Focus group participants shared perspectives that align with results observed in the surveys, sharing stories regarding their ability to afford activities they could not previously afford when money got tight, such as a gym membership, or going out with friends or coworkers for a cup of coffee.

- “ ...I got back into painting. I had put down my paintbrush, for, you know, 5 years, or whatever. But this last year I've been painting again. I can't say it's necessarily connected, but it sure seems like it is.”
- “ Now I am able to invest in relationships and network with people. Like I can say, 'Hey, if you wanna talk about that over coffee' ... I wouldn't have been able to afford to go to a coffee shop and meet with anyone else outside of work and I wouldn't have been able to make those connections. I'm able to be friendlier, and just network in a way that has helped me get further in my job too.”

Evaluation Question 5: How do participants feel about their experience with the Elevate Boulder guaranteed income program?

Elevate Boulder leaders, in collaboration with community members, designed the Elevate Boulder application and enrollment process to be accessible and easy. Respondents were asked direct questions regarding their experience with the program thus far.

The vast majority of respondents reported positive experiences with the Elevate Boulder program. Almost all respondents (92%) said it was extremely easy to receive payments. Over 95% of respondents also agreed or strongly agreed that they felt empowered by participating in the program, that they felt better positioned to meet their long-term financial goals, and that they were treated with respect by the program staff. In other words, not only were they not feeling demeaned or patronized by the program or its staff, respondents reported feeling better about themselves and their financial prospects as a result of the program.



97.1%
felt empowered by their participation in the project



95.6%
felt better positioned to meet their long-term financial goals



98.5%
said they were treated with respect and dignity by program staff






92.0%
said it was extremely easy to receive payments



Focus group participants echoed the 8-month follow-up survey findings stating that the application process was easier and less cumbersome than other financial assistance programs they had participated in or applied for in the past. They also shared that they appreciated that there were no other additional expectations or burdens for participation which felt more respectful and dignified to the participants. Participants reported confusion regarding who the Elevate Boulder program staff were, noting that communication was not always quick or personal, which left some participants feeling like the program was somewhat faceless and made troubleshooting issues that they experienced with their participation feel more daunting.




Evaluation Mid-Point Key Takeaways

This First Year Follow-up Report reflects a number of positive changes that have occurred in the lives of Elevate Boulder participants who shared their experiences when they started the program and after eight months of receiving cash assistance. Among these respondents:

-  Fewer people experienced difficulty in paying for housing and utilities;
-  Fewer people experienced food insecurity;
-  Fewer people struggled to afford wellness activities; and
-  There was a reduction in psychological distress



Additionally, among these respondents:

-  Many continued to struggle with healthcare costs;
-  Concerns about the ability to afford housing in the future persisted; and
-  Food affordability remained a concern



Elevate Boulder evaluation participants will be asked to complete the same questions they completed at baseline after 20 months of receiving direct cash payments (August 2025). The final evaluation report will analyze how participants' lives have changed after 20 months in regard to the measures reflected in this report as well as their financial security (e.g., savings, debt level).