



metrounitedway.org/yalift

FAQS for Potential Applicants/Pilot Participants

What is guaranteed income?

Guaranteed income is a monthly cash payment given directly to individuals. It is unconditional—no strings attached, no work requirements—and is meant to supplement, rather than replace, current income and existing social safety net programs. It can also be a tool to advance racial and gender equity.

Guaranteed income recognizes the reality that people are the experts on their own lives and need cash to achieve the goals we all share—health, safety, opportunity, and fulfillment. Part of the solution is to provide baseline resources for individuals and families to financially take care of their basic needs based on their definition of care.

What is the YALift! pilot program offering to the Louisville young adult community?

The guaranteed income pilot is a powerful tool to raise the income floor for Louisville's young adult population, defined as individuals who are 18-24 years old and live in historically under-resourced neighborhoods. Up to 150 participants will be chosen at random to receive \$500 per month for 12 months. We believe that this investment in young people helps them build a strong foundation for the future, complete their education, provide for themselves and their families, and make empowered career choices.

This seems too good to be true. What's the catch?

The pilot is intended to address immediate need. Another purpose of YALift! is to learn more about whether providing people with guaranteed incomes improves important indicators of wellbeing such as financial stability, housing and food security, employment, and other areas of life over time. To determine its impact, YALift! is part of a research study in which participants will be randomly selected from the pool of applicants using a lottery system. Those who chose to participate in the study by receiving a guaranteed income will be asked to participate in research activities such as completing periodic surveys.

What organizations are involved in the YALift! pilot project?

The YALift! pilot program is a guaranteed income project being collaboratively administered by Louisville Metro Government, Metro United Way, Russell: A Place of Promise, and Mayors for a Guaranteed Income (the Pilot Administrative Team).

Community Partners that will be assisting in the project are 2Not1 Fatherhood and Families, Bates CDC, the Coalition Supporting Young Adults (CSYA), Louisville Urban League, MOLO Village, and YouthBuild. These organizations have agreed to provide WIFI access and assistance with setting up an email account, if needed.

YALift! partner, Russell: A Place of Promise, convenes an Advisory Coalition to provide input into our process. This group also assists with information-sharing; building trust; engaging young adults and helping to gather stories to develop a narrative of the impact this project is having in our community.

How are participants selected and by whom?

Up to 150 participants will be chosen at random by our independent evaluator, Abt Associates, to receive \$500 per month for 12 months. This program will use a lottery to decide who is selected because there is limited funding available.

An additional 180 control group participants will be randomly selected to participate in the research component of the program by the evaluator and invited to complete surveys throughout the duration of the pilot to inform our understanding of the pilot's impact. Both treatment and control group participants will be compensated by Abt Associates for the completion of each survey.

The city and local partners do not have authority over the selection process and will not be privy to individual applicant data and information.

Can I participate in YALift! and still receive other public benefits?

Guaranteed income payments are classified as a gift by the government. Pilot participation may impact some, but not all, of participants' supplemental benefits. Prior to committing to participating, all recipients will be offered benefits counseling to decide if participation is best for their specific situation.

How would this affect my taxes?

Because guaranteed income payments are classified as a gift below the taxable threshold, they are not taxable. However, if the "gift" later produces income (perhaps earning interest or dividends), that income is likely to be taxable.

What do I need to do to apply?

1. Answer the eligibility questions
2. Consent to taking the survey and filling out the application
3. Complete the [application](#)

You will be asked to review the information about this research study and the application for YALift! After reviewing the information, you can decide if you want to complete the

application which includes providing contact information and answering voluntary survey questions. This process is called informed-consent and is a part of your rights as a study participant.

Why are applicants asked to fill out a voluntary survey?

After providing your contact information below, you will be asked to fill out a survey. Your responses will help us understand the short and long term effectiveness of YALift! This survey will ask you basic questions about you and your family followed by questions about your mental and physical health and well-being, financial well-being and financial context, housing and food security, employment, education, and COVID-19. If you feel uncomfortable answering any question, you are welcome to skip that question and move to the next one.

How long will the survey take to complete?

This survey will take approximately 45 minutes to complete.

Can I save an application survey and return to it later?

Yes, to save your application, you must provide a valid email address to receive a link to complete your application later. Links will be emailed twice a day only—at 8am EST and 5pm EST. For example, if you begin the application survey and exit before completing it at 9am, you will receive a link to access the application again at 5pm EST. Please note: If you begin the application after 5pm on the final day of the application period, you must complete in one sitting because you will not receive a link to access the application prior to the application closing at 11:59pm EST. Responses are automatically saved, but in order to be placed into the lottery, you must hit submit at the end of the survey when you are finished.

Is participation mandatory?

Participation in the survey is voluntary. However, to enter the lottery for the guaranteed income, you will need to provide your contact information and ensure your application is submitted. Once you begin the survey, you can refuse to answer (skip) any of the questions.

Who will see my responses?

The data collected in this survey will remain confidential and will be stored on a password-protected server at Abt Associates. If you are assigned to the intervention group, your name and contact information will be shared with program partners to enroll you into the guaranteed income program. If you are assigned to either the intervention group or control group, the research team will use your contact information to contact you for future surveys. All survey responses will be de-identified which means it will not be stored in a way that can release your identity to the city of Louisville or any program partners. Staff members at the city Louisville will not be able to see your individual survey responses. Some aggregated information—that is, for participants together as a group—about

demographic characteristics and spending patterns will be on the program's public website, but any information that connects it to you, like your name or contact information will not be.

Who can I contact with questions?

If you have questions about the pilot program, please contact the YALift! pilot team at yalift@metrounitedway.org or 571-234-6534. You can reach out to community partners, 2Not1 at [\(502\) 509-9637](tel:5025099637), MOLO Village at [\(502\) 417-8438](tel:5024178438), or YouthBuild at [\(502\) 290-6121](tel:5022906121). When contacting the pilot team for assistance, please leave your name, a detailed message explaining your question, and the best way to contact you. Due to the high volume of inquiries, please only send one email or leave one voicemail. Someone from the pilot team will follow up with you within 24 to 48 hours, between the hours of 9am – 7pm EST. If you have questions about this survey or the research study, please contact the study team at 1-888-854-6581 or MGlstudy@abtassoc.com. For questions or concerns about your rights as a study participant, please contact the Abt IRB Administrator at 1-877-520-6835 (toll free).

If I need help completing the survey, where can I turn?

Staff at **MOLO Village** (The Village at West Jefferson) at 1219 W. Jefferson Street, Suite 204 Louisville, KY 40203 and the **Coalition Supporting Young Adults (CSYA)** at 800 S Preston St, Louisville, KY 40203 are available to help anyone needing assistance in completing the survey. You can email yalift@metrounitedway.org or call 571-234-6534 with general inquiries.

What do I need to take with me when I complete the voluntary survey?

Though not required for completion of the application, participants should have financial information readily available to make filling out the survey easier. Examples include: bank statements, benefits information, recent tax returns, previous year pay stubs, household budget, etc.

What type of documentation is required from participants, if any?

Residential addresses are the primary form of identifying information. A social security number (SSN) or ITIN is NOT required to receive a cash payment through YALift! By working directly with community-based organizations, YALift! aims to build trust in the program and ensure individuals can receive the benefit regardless of legal status.

I didn't get a confirmation email or text. Did you receive my application?

When you finish the application, you should see a submission confirmation screen. It will include the following message: "Thank you for taking the survey! If you are randomized into the intervention group someone from the YALift! team will contact you with more information. If you are placed into the control group, please expect to hear from the YALift! research fellow."

If you provided an email address in the application, you should receive an email from MGlstudy@abtsurvey.com within 24 hours with the subject: Young Adult Louisville Income for Transformation (YALift!) pilot program - You have successfully submitted your application!

If you don't receive that email, please check your Spam folder. If you still don't see it, please check for it again the next day.

You will not receive a submission confirmation by text.

I successfully submitted my application. What happens now?

1. Independent researchers at Abt Associates review all the applications to make sure there are no duplicates and that entries meet YALift! eligibility criteria.
2. Then Abt Associates will randomly sort the eligible applications into three different groups to make sure there is no bias in who is assigned to each group:
 - a. **Intervention group:** People who are randomly assigned into the intervention group will receive \$500 a month for 12 months through YALift! The guaranteed income is **unconditional**. This means that we will not tell participants how to spend their additional income nor require any employment status information. By providing a minimum income each month, we believe people will be better able to plan, meet their basic needs, become self-sufficient, and achieve more of their potential. Intervention group members will be invited to complete an online survey every six months for the duration of the program. They will be compensated with a \$30 gift card for each survey that they complete. Some intervention group participants will be invited to participate in one-on-one interviews so that we can learn more about their experience receiving the guaranteed income. Participation in the surveys and interviews is voluntary and will not affect whether they receive the guaranteed income.
 - b. **Control participants:** people who are randomly assigned into the control group will not receive a guaranteed income through the program. They will be invited to complete a voluntary survey every six months for the duration of the program. They will be compensated with a \$30 gift card for each survey that they complete.
 - c. **Non-participants:** People who are randomly assigned into this group will not receive a guaranteed income through the program and will not be invited to participate in any further research activities. After all intervention and control group slots are filled, we will permanently delete all identifying information of people in the non-participant group, but we may analyze their application

data to help us better understand more about people interested in receiving guaranteed income.

How are participants selected for YALift! and by whom?

This program will use a lottery to decide who is selected to receive a guaranteed income because there is a limited amount of funding available. After the application period ends, each person who completed an application will be randomly assigned to one of three groups, which are described above: (1) intervention; (2) control; or (3) non-participants. Our national evaluation partner, Abt Associates will randomly assign applicants into these groups.

If you are randomly assigned into the intervention or control groups, someone from the project team will contact you about your status using the preferred contact method that you select below. If you are randomly assigned into the non-participant group, you will not be contacted. However, once all participants have been selected, the YALift! team will make a public announcement and the application website will be updated.

I haven't heard from anyone. Does this mean I haven't been chosen?

Once all participants have been selected, the YALift! team will make a public announcement and the application website will be updated.

If you have not been contacted by the time the website says we have finished notifying participants, assume you have not been selected to participate. The website will be updated by mid-May.

Why won't I get notification if I am NOT selected?

The information you shared in the application can only be used for research purposes. This means Louisville is not allowed to have access to the data for non-participants, so we can't contact you if you *haven't* been chosen to participate. Check the website to stay up to date on the notification process.

I was not selected, but I still need help. Are there resources available to me?

There are many programs available to residents in our community who need assistance. We want to make sure you can access them. Please refer to the [community resource list](#) to learn more about what programs and resources are available for Louisville residents.

How will I know if I've been chosen to participate?

- Staff from YALift! will start contacting intervention group participants as soon as the random selection process is complete.
- If you have been selected to participate in the control group, a member of the research team will contact you.

If I am selected to receive payments, what else will I be expected to do?

Those selected to receive the monthly guaranteed income will be asked to participate in surveys every 6 months so we can learn more about guaranteed income.

How will payments be received?

We are partnering with Steady who will distribute the payments on behalf of YALift! on a monthly basis (beginning end of April 2022) to participants directly to the participants' bank or credit union accounts (direct deposit) or through a reloadable debit card. The debit card can be used anywhere debit cards are accepted, including ATMs that accept Mastercard (fees may apply). No-fee ATM withdrawals can be made through ATMs associated with your bank or credit union, are part of interbank networks, and which ones have the STAR logo or another ATM network logo that includes your bank or credit union. Steady will notify each participant of the incoming funds on a monthly basis. If there is an issue with payment, Steady will reach out via email, push notification, text or phone to the respective participant to instruct the individual how to receive funds.

Will participants' identities be publicly disclosed?

The program will not disclose the identities of the participants publicly.

Again, the city does not have authority over the selection process and will not be privy to individual applicant data and information.

Our Community Outreach Partners

[2Not1 Fatherhood and Families](#)

[Bates Community Development Corporation \(BCDC\)](#)

[Coalition Supporting Young Adults](#)

[Louisville Urban League](#)

[MOLO Village](#)

[Metro United Way](#)

[Russell, A Place of Promise](#)

[YouthBuild Louisville](#)

Advisory Coalition Members (representatives from the following organizations)

[Bates Community Development Corporation \(BCDC\)](#)

[Bridge Kids International](#)

[Louisville Urban League](#)

[MOLO Village CDC](#)

[Territorium Life](#)

