CENTER FOR GUARANTEED INCOME RESEARCH
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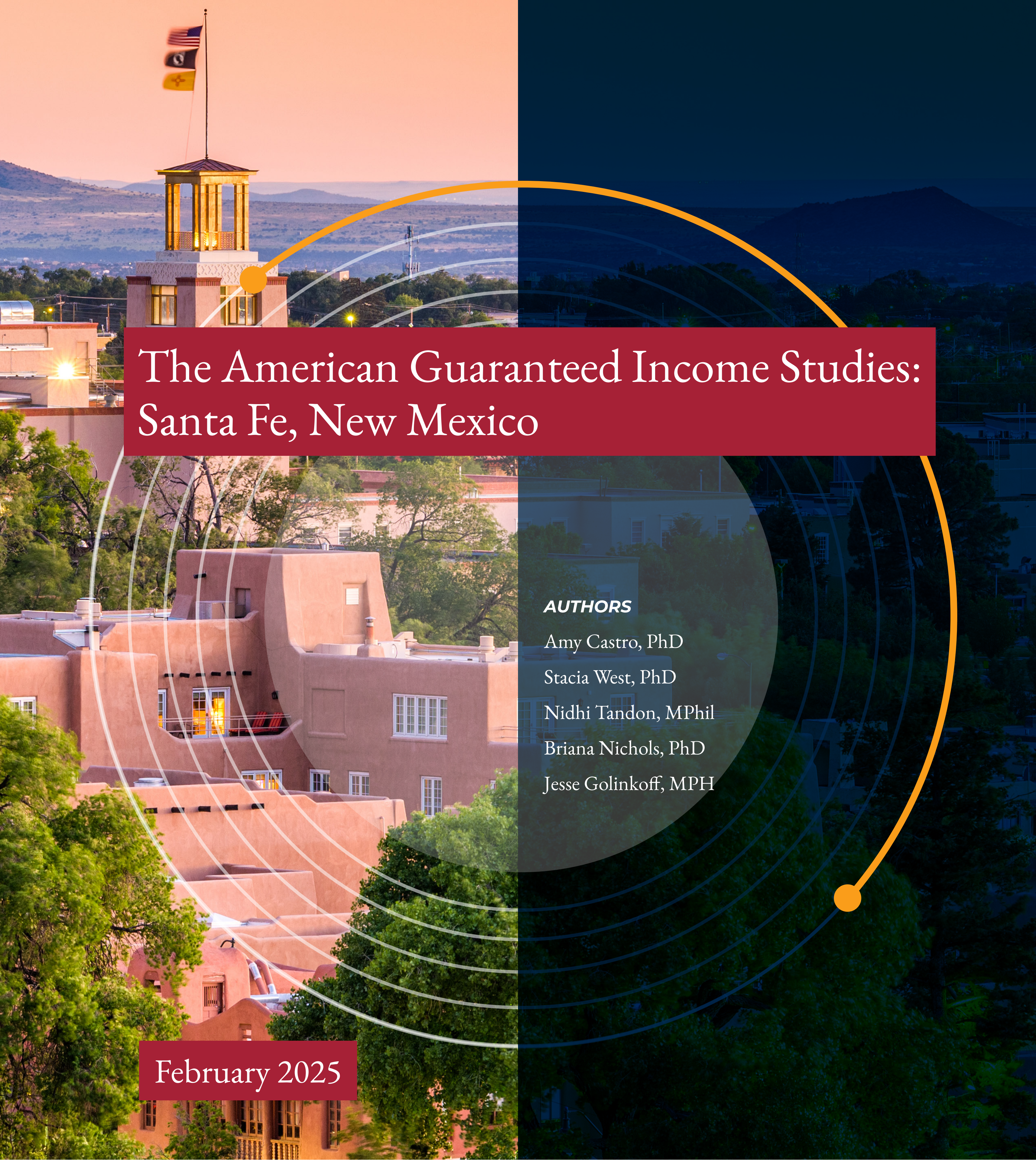

The American Guaranteed Income Studies: Santa Fe, New Mexico

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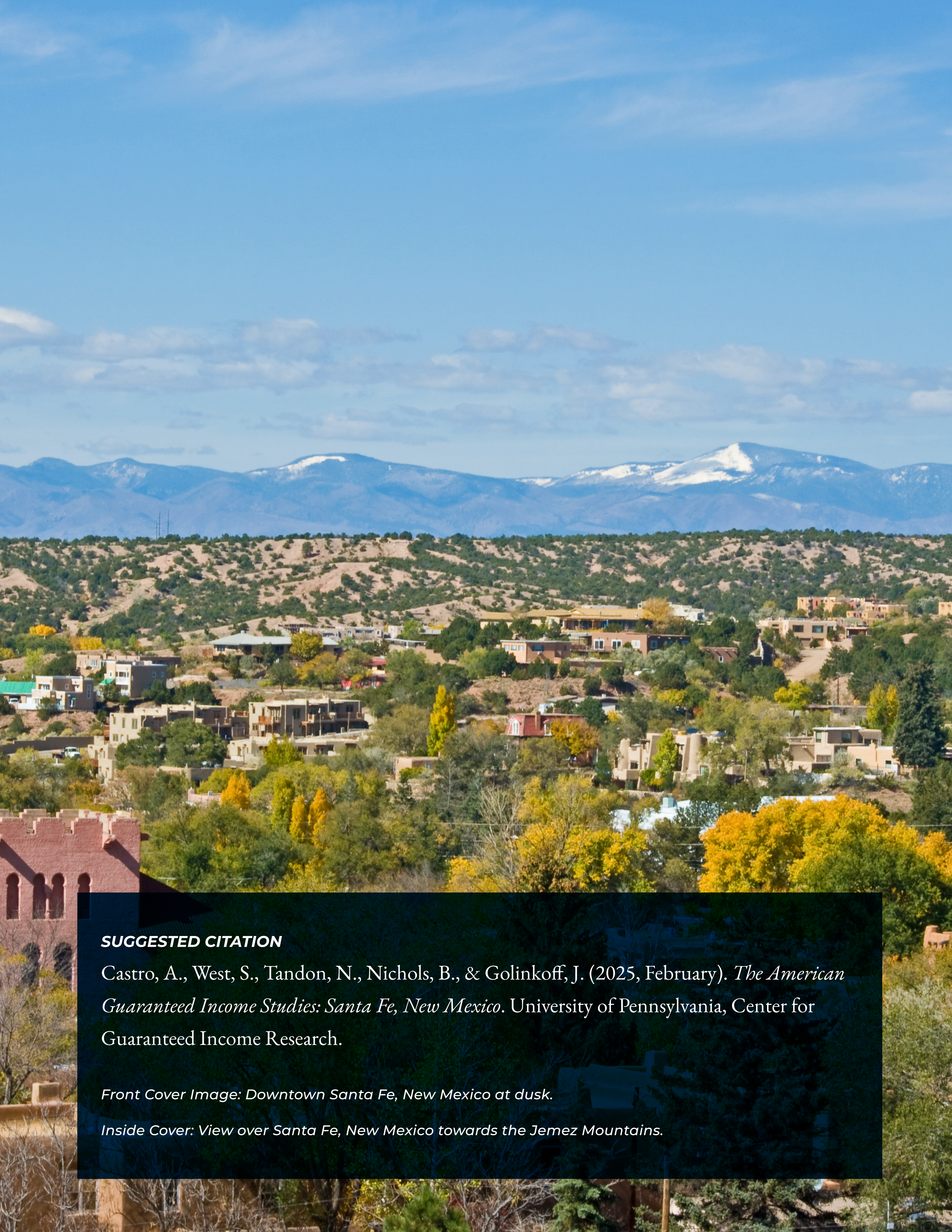

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Front Cover Image: Downtown Santa Fe, New Mexico at dusk.

Inside Cover: View over Santa Fe, New Mexico towards the Jemez Mountains.

The American Guaranteed Income Studies: Santa Fe, New Mexico

Executive Summary

The Santa Fe Learn, Earn, and Achieve Program (Santa Fe LEAP), a guaranteed income initiative led by Mayor Alan Webber, Mayors for a Guaranteed Income, the Santa Fe Community Foundation, and Santa Fe Community College, was approved by Santa Fe City Council in June 2021. Targeted toward community college students with lower incomes, caregiving responsibilities, and under 30 years old, Santa Fe LEAP provided a monthly guaranteed income (GI) of $400 per month, no strings attached, from October 2021 through September 2022. Given the well-documented struggles of community college students juggling employment, schoolwork, parenting, and familial responsibilities that can leave degrees unfinished and student loan debt, the program provided a fungible resource—cash—that could be leveraged to address various household needs.

The Center for Guaranteed Income Research (CGIR) conducted a mixed methods non-experimental longitudinal study to evaluate the trajectories of Santa Fe LEAP participants. All participants were enrolled in Santa Fe Community College (SFCC), and the average age was 26 years old. The majority (90%) of participants identified as female, in a three-person household with an average of two children in the household. Approximately half were married, with roughly one-quarter reporting being partnered or in a relationship and the remaining quarter indicating they were single. Most did not have a post-secondary degree, and their median household income at the beginning of the study was $19,500. Nearly 90% of the sample were Hispanic/Latinx and approximately 10% were American Indian or Alaskan Native.

The evaluation of Santa Fe LEAP was guided by several primary research questions: how does GI affect participants' quality of life; work; subjective sense of self; and relationships with self, children, and others? Throughout the study, CGIR administered compensated research activities consisting of four surveys that occurred at Baseline, midpoint, the end of guaranteed income payments, and 6 months after payments had ceased. Semi-structured interviews were conducted at the start of the fall semester to capture the balancing act of parenting and academics. A summary of the overall findings followed by more specific findings separated into research question subparts is found below.

Summary of Findings

The findings of this study illustrate a somewhat bleak financial reality for parents, largely Latinas, pursuing higher education during the COVID-19 pandemic that sparked historic inflation in both consumer goods and housing costs, alongside record unemployment. The median household income, just under $20,000 for a family of three at the beginning of the study, was less than a third of the Area Median Income for the City of Santa Fe in 2021. Participants recounted the pressures of a competitive and expensive housing market, where the average student was paying upward of 50% of their monthly income for housing costs, and affordable housing was in short supply. In Baki's words, the housing market is,

> *horrible. It is so so hard. The only reason I even found the place that I found here was just I kept digging because like, if you look up affordable housing here, you'll find a website with a list of apartments, but most of those apartments now do not accept you unless you have a Section 8 voucher which has a three-year waitlist.*

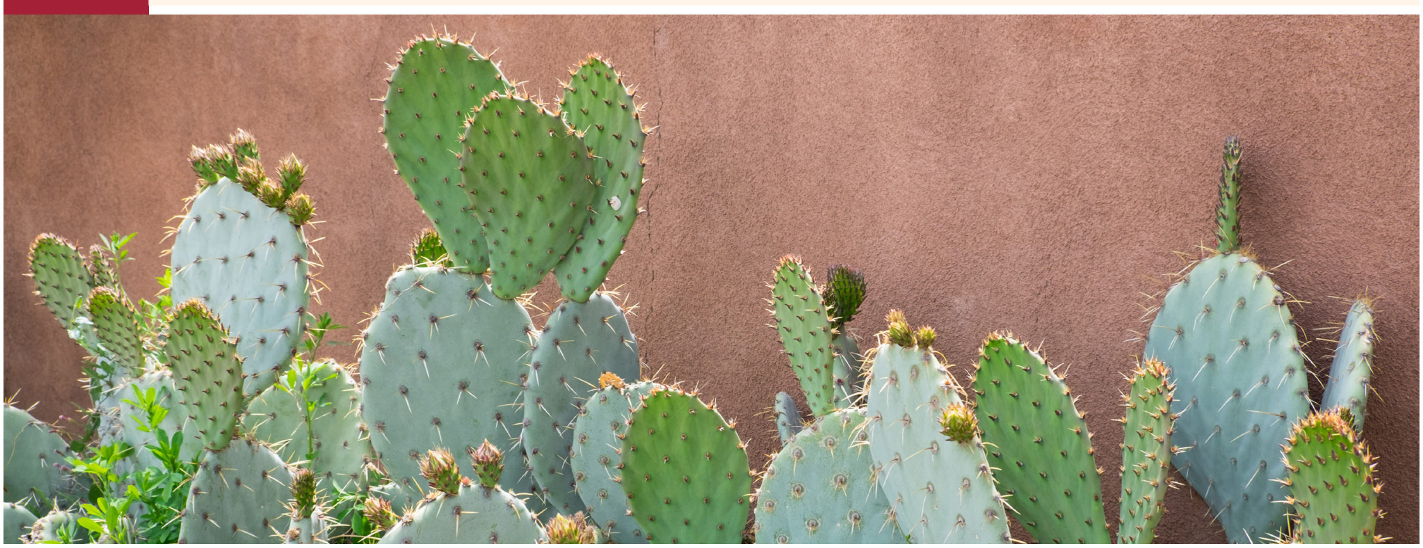
With exorbitant costs for groceries, over 70% of students were receiving federal food assistance, yet nearly 40% worried they would not have enough food for their families just before they began receiving Santa Fe LEAP payments. Unforeseen financial emergencies could have been catastrophic for parents at this time, as most (67%) had less than $200 in savings. Approximately 40% of parents were employed full-time and 17% were employed part-time or seasonally as the program began, and nearly 30% were stay at home parents or caregivers, a rather shocking statistic considering the amount of financial strain parents reported. Students, however, did not weather these stark financial circumstances alone. Strong familial and cultural ties were associated with financial interdependence that included sharing and pooling resources with family and friends. In addition, Santa Fe Community College and the caring approach of faculty and staff provided a sense of rootedness that contributed to the resilience and perseverance of students.

As the program progressed, substantial shifts occurred in the financial, psychological, and social aspects of students' lives. The change in annual median income from $19,500 to $24,000 as the program concluded aligns with the receipt of a monthly guaranteed income of $400; data indicate the majority of the GI (71%) was spent on household items and food. This may have allowed students to put away a bit of savings, as the percentage of recipients reporting greater than $500 in savings shifted from 22% at the beginning of the program to 30% at the end. While these trends are positive for individual families, so too are they for extended family networks. In interviews, participants recalled the importance of extended networks—their reliance on them, their contributions to them, and the benefits of living in community. From Baseline to the end of the program, the percentage of participants reporting they were able to financially help a family member or friend increased 15 percentage points from 44% to 59%. These familial, cultural, and place-based ties also appeared to impact housing costs and quality; housing costs climbed steadily over the duration of Santa Fe LEAP, and participants shared that their housing quality significantly improved as they moved in with family or invested in renovations. Additionally, 30% of parents in Santa Fe LEAP completed their degree at Santa Fe Community College during the year of the program or six months after it ended, and there were statistically significant shifts in employment over time. There was a 19 percentage point increase in full-time employment from Baseline to 6 months after the program ended, and a 5 percentage point increase in part-time or seasonal work in the same time period.

As participants earned their degrees and shifted into the full-time workforce or managed their own educational pursuits and jobs alongside their child's care, so did the stressors that they encountered. Parents were summarily stressed out, especially with the start of the school year. Psychological distress and perceived stress worsened significantly as the program was winding down and remained so 6 months after payments stopped. A sense of hope for the future declined over time, however participants reported significant positive shifts in their acceptance of their current situation, as well as the ability to identify pathways to meet their goals. The mix of stress and obligations, complicated by unpaid care work and interactions with the existing safety net, was however tempered by incredible resilience. Accounts of recovery from substance use, a determination to ensure their children have a better chance at upward economic mobility, and a commitment to a healthy family are several examples that highlight the ethos of these students. Victoria, a Santa Fe LEAP participant, sums this up: “I wanted my degree for my Mom mostly, because she doesn’t have her college degree, and also for my son so he can know whatever he wants, he could still pursue it no matter age or with whatever life situations.”

KEY FINDINGS - AT A GLANCE

- The percentage of students able to handle a $400 emergency rose from 22% at the beginning of the program to 37% 6 months after the GI ended.
- Student recipients saw SFCC as more than an educational institution and described it as a supportive network, characterized by both stability and security. They often pursued their degrees as a way to honor their families and serve as role models; 30% of students graduated from SFCC during the study period.
- Students who reported living in “better homes” increased from 54% at Baseline to 76% 6 months after the GI ended.
- Students were able to spend more time parenting. At the beginning of the program 42% had spoken with their child about how to manage their time in the past week, and this rose to 62% 6 months after the GI ended. Similarly, 44% had spoken with their child about family history or ethnic heritage, and this rose to 70% after the GI ended.



Acknowledgements

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We extend a special thanks to Mayor Alan Webber, who spearheaded this effort to support young families in Santa Fe. Finally, we would like to thank the study participants who contributed to the research by sharing their valuable perspectives and experiences.

MAYORS FOR A GUARANTEED INCOME

Founded by Michael D. Tubbs, MGI is a coalition of mayors advocating for a guaranteed income to lift all of our communities and build a more resilient, just America. Since launching in 2020, MGI has grown its ranks from 11 to over 125 mayors, supported the launch of 50-plus guaranteed income pilots across the country, and delivered more than $250 million in direct, unconditional relief to everyday Americans. MGI has also launched two affiliates, Counties for a Guaranteed Income and United for a Guaranteed Income Action Fund. MGI's work has ensured that guaranteed income spreads from a single moment in Stockton, CA to a national movement—pushing the conversation forward in cities, state capitals, and Congress.

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Background

Located on the Santa Fe River at the foot of the Sangre de Cristo Mountains, the City of Santa Fe is the second oldest city in the United States. Today, its downtown is carefully curated with strict building codes that ensure uniform "Pueblo-Hispano" adobe buildings and buried utility lines in order to sustain the "historical fantasy" (Wilson, 1997, p. 7) that drives Santa Fe's tourism economy. The production of this Santa Fe imaginary obscures the complex history rife with contestation. It is a city where claims over land tenure have been negotiated and renegotiated for over 400 years, and conceptualizations of who is originary and who is the interloper produce racialized terrains of belonging that are unique to the region.

The Spanish arrived in the area in 1598, and around 1610 Conquistador Don Pedro de Peralta moved the settlement of Villa Real de la Santa Fé de San Francisco de Asis to its present location. This settlement quickly became the northern seat of power for the Spanish Empire. At the time, over 100,000 Pueblo residents were dispersed throughout the region, and the newly arrived Spanish soldiers and Franciscan missionaries embarked on a brutal and repressive mission of converting the Indigenous Pueblo residents to Christianity. In 1680, the Pueblo polities, in alliance with Apache and Navajo residents, successfully revolted against the Spanish colonizers, driving them out of New Mexico. This has been described by some as the greatest slave insurrection in North America as fundamental to the revolt was a demand by rebel leaders that Pueblo and Apache slaves be released by the Spanish (Reséndez 2016). The Pueblo alliance maintained their control of the region for 12 years (Mitchell, 2005).

The reconquest of the region extended through the 1690s, but began in 1692 by Diego de Vargas. An annual celebration of the Santa Fe Fiesta, which began in 1712, commemorates the recapture of the city and is the oldest community celebration in the United States (Horton, 2001). A central element of the Fiesta is the Entrada, a pageant showing the reconquering of the Indigenous population by the Spanish. Per local narrative, Diego de Vargas successfully negotiated a "bloodless" recapture of the region, which led to a period of harmony between the colonizing Spanish and the Pueblo nations. However, this narrative—one lauded in the Entrada—does not conform to the historical record. In 1689, to placate the Pueblo nations, the King of Spain provided land grants to individual Pueblos in recognition of their rights of ownership to land—but the Pueblo nations had different conceptualizations of property ownership and did not want to live under Spanish colonial rule. Thus, despite the land grants, 1692–1696 was a period of revolt and bloody repression in the region as Pueblo residents fought to maintain their autonomy and reject Spanish imperial control (Horton, 2001; Valdez, 2018).

This period of recapture, which resulted in the execution of many Pueblo community members by the Spaniards and a return to Spanish governance, informs the social and cultural landscape of contemporary Santa Fe. On June 3, 2007, a statue of Diego de Vargas was erected in Cathedral Park, right in the middle of the city's historic downtown. However, by the summer of 2020, a growing movement to remove from the public domain statues that glorify inequity and genocide reached the city, and in the early morning hours, the status of Diego José Vargas was removed—ostensibly to protect it from vandalism (Pardo, 2020). The fate of the statue is still being determined, and in 2018 the City Council voted to officially remove the Entrada from the Santa Fe Fiesta celebrations (Cantú, 2018).

In 1821, three centuries of Spanish colonial rule ended as Mexico became an independent nation. This new nation extended north from present day California through Texas, with Nuevo Mexico designated as a Mexican territory. Centralized Mexican hegemony over the region was always shaky, and in 1837, Pueblo and Hispano populations from northern New Mexico rebelled against the newly-imposed centralist regime in the territory. In 1848, as a result of the Mexican-American war, the territory was transferred to the United States (Reséndez 2005). In the Treaty of Guadalupe-Hidalgo, the US agreed to recognize previous land grants from the crown to Hispanos as well as the collectively held Pueblo lands (U.S. General Accountability Office, 2004). However, all claims to land had to be validated through the federal government, and to this day, less than one-third of land grant claims have been validated. While some of these claims were spurious, other legitimate claims were rejected outright, and some claims to community land grants were approved only as individual grants effectively eliminating common lands. Fights over who owns the land based on Spanish colonial land grants are effectively fights over who belongs in this contested territory, and they continue to play out in contemporary courtrooms (New Mexico Commission of Public Records, 2023).

The ongoing battles over land, as well as fights over the Santa Fe Fiesta and the historical legacy of Diego de Vargas, help illuminate the complexities of what it means to belong in Santa Fe. For centuries, the population of Santa Fe was made up of Hispanos, Pueblos, and over time, mixtures of those two populations. It was not until the fall of the Spanish Empire in 1821, and the arrival of the railroad to Santa Fe in 1880, that large numbers of White English-speakers began to travel to—and remain in—Santa Fe (Berthier-Foglar, 2017). Referred to historically as Anglos, this new demographic influx shaped the contemporary myth of Santa Fe, the story that is presented for tourist consumption, a story of "tricultural harmony" which obscures the class and cultural frictions which are foundational to the region (Wilson, 1997). In reality, students like Jitter, a pilot participant, are still fighting against the impact of these frictions while trying to preserve their culture by doing, "a lot of sewing ribbon spirits, prayer ceremonies, and trying to keep them [ancestors] close," a parenting task she describes as "a full-time job, trying to decolonize and keep our culture and, like, language."

Hispanos were never, themselves, a uniform group. Following a similar system to the rest of the Americas, the Spanish crown granted vast pieces of land to the imperial elite in New Mexico—thus, some Hispanos were in effect landed gentry. Most Hispanos, however, were not. While they did not suffer the same degree of inequity that many Indigenous people struggled with, the majority of Hipanos owned very small land grants or were non-land-owning laborers, working under extremely challenging conditions with little opportunity for social advancement (Mitchell, 2005). The arrival of Anglo settlers was experienced by many in New Mexico as a new form of imperialism, with the United States being the imperial power. Despite significant linguistic, cultural, and religious differences between Hispanos and Anglos, concerns over disenfranchisement from the Nation led to an Anglo-Hispano alliance and push for legal statehood (Nieto-Phillips, 2004). Many Hispanos during this time emphasized their biological connection to colonial Spaniards and distanced themselves from Mexicans in order to claim Whiteness. Presenting New Mexico as a White body politic was a key strategy in the project of gaining statehood, which was officially achieved in 1912 (Nieto-Phillips, 2004).

With the train—and industrial growth nationwide—came a new form of visitor to Santa Fe, the leisure traveler seeking the "exotic" and "primitive" (Berthier-Foglar, 2017). Early on, these tourists' desires had an outsized impact on the Santa Fe economy—influencing the architectural style and building code for downtown Santa Fe and promoting the circulation of "primitive goods." The emergence of the tourist economy was driven by a perceived divide between the emptiness of industrialization and a fetishization of the natural and "primitive"—and while this is problematic, with the tourist economy came a niche market in which Indigenous Pueblo, Apache and Navajo artisans could make a living and advance economically (Berthier-Foglar, 2017). The tourist demand for perceived authenticity was in direct tension with federal assimilationist policies towards American Indians at the time. As such, while Santa Fe had a thriving American Indian market to sell traditional artisanal goods and support cultural continuity and has drawn a large resident Native population, it was also home to the Santa Fe Indian School—a boarding school whose explicit purpose was to assimilate indigenous youth to White American citizenry (Mitchell, 2005). This boarding school still exists today—however, it is now managed by the Pueblo Governors of New Mexico and operates on a principle of Indigenous educational sovereignty.

Tourist interest in Santa Fe has not dissipated. Since the 1980s, outside interest in Santa Fe has generated gentrification and dislocation. Property values continue to increase, as does the cost of living, and longstanding Santa Fe residents have found themselves priced out of the local market, threatening what one participant, Rose, calls, the "human right to feel safe and capable of surviving." This is particularly difficult for a community in which residents' identities are intimately connected to a collective identification with the land. These tensions were reflected in the narratives of students participating in this pilot, who trace their European family history back hundreds of years and their Indigenous roots well beyond that. Families like Kris's, whose "ancestors came here from Spain and Portugal" and "founded Santa Fe over 400 years ago," also have Indigenous ties to the land from the rest of her heritage of "native ancestors like Pueblo and Apache." On the one hand, Kris's lengthy family history in the region has provided her with access to familial homeownership in Santa Fe, and therefore affordable housing. But, on the other, she is painfully candid about the ways housing costs are altering the "culture and heritage" that "created this unique culture that we have here."

Today, Santa Fe has a population of approximately 87,000 people, of whom 36.8% identify on the census as White Hispanic, 39.5% as Non-White Hispanic, 14% as multiracial Hispanic or other Hispanic, and 1% as Native American. Newer immigrant arrivals to the community from Mexico and Central America find a complicated terrain to navigate, as New Mexicans do not always feel any alliance with the people referred to as "new Mexicans" arriving from south of the border. But while the city faces soaring housing costs and economic tensions, the rooted and interdependent nature of the culture remains intact as "a place where joy and pain co-exist" and "beauty and creativity hold transformative power" to address inequality (Creative Strategies 360°, 2016, p. 1).

In was within this paradoxical context that, in 2016, the cultural workgroup of the City of Santa Fe proposed implementing guaranteed income (GI) for creatives, making it one of the earliest cities in the US to publicly discuss basic income in the third wave of GI experimentation. A full two years before Stockton's 2018 demonstration pilot (SEED, 2021) and five years before Springboard for the Arts in Saint Paul announced plans for a GI for artists (Springboard for the Arts, n.d.). By 2021, as COVID-19 continued raging, Mayor Alan Webb joined the Mayors for a Guaranteed Income (MGI), and coupled private funding from MGI with public funding from the American Rescue Plan Act to launch the Santa Fe LEAP Guaranteed Income Pilot. The New Mexico Economic Work Group followed the year after with a state-wide GI pilot for mixed immigration status households (Rojo, 2023). The Santa Fe LEAP pilot falls within Mayor Webb's wider platform of equity-oriented programming that focuses on employment and educational pathways including job training and support for early childcare workers through the Community College system, a home-based childcare provider rewards program, a work-based learning internship program for local high school students, as well as a city-wide youth corps summer professional development programming. Additionally, the city allocated more than 45% of its ARPA funds to addressing community needs around mental health, safety, housing and cash assistance.

The Santa Fe LEAP Guaranteed Income pilot was designed to address the educational and economic needs of parents who have an income of less than 200% of the federal poverty level and are pursuing an education at Santa Fe Community College. Executed in collaboration with Santa Fe Community College and the local government, the pilot examined the health, financial, educational and child well-being outcomes for students and their children over the course of the 12-month study. Land and historical claims to land remain a salient point of concern, as do questions of belonging, colonization, and imperialism. Unlike other regions in the US, residents of Santa Fe have a keen sense of having been multiply colonized, and for some, this history informs how they relate to and understand their present circumstances.

Demographics

SANTA FE COUNTY

Santa Fe County, located in north-central New Mexico, encompasses approximately 1,910 square miles (U.S. Census Bureau, 2023) and is home to 155,664 residents (U.S. Census Bureau, 2022b). Of those, 89,008 residents (57.2%) live in Santa Fe, the county seat and state capital. The population of Santa Fe County is predominantly White (90.3%) and half Hispanic/Latinx (50.3%). Other racial groups account for small percentages of the population, including American Indian and Alaska Natives (4.3%), Asians (1.7%), and Blacks (1.3%). Individuals who identify as multiracial represent 2.2% of residents. Notably, over a quarter (27.6%) of the county's population is aged 65 years and older, surpassing both the state and national averages of 19.1% and 17.3%, respectively. Residents' post-secondary educational attainment is greater than state and national averages as well, with 42.2% possessing a Bachelor's degree or advanced academic qualifications (compared to 29.1% and 34.3%, respectively).

Table 1. Demographic Characteristics of Sample Population

Santa Fe, NM		Treatment
SAMPLE SIZE		100
AVG. AGE OF RESPONDENT (YEARS)		26
GENDER (%)	Male	10
	Female	90
CHILDREN IN HOUSEHOLDS (%)	Yes	100
AVG. NUMBER OF CHILDREN IN HH		2
AVG. HH SIZE		3
ETHNICITY (%)	Hispanic	86%
	Non-Hispanic	14%
RACE (%)	White	74
	African American	0
	American Indian/Alaska Native	10
	Other/Mixed	16
MARITAL STATUS (%)	Single	48
	Married	28
	Partnered/ in-relationship	24
PRIMARY LANGUAGE (%)	English	78
	Spanish	20
	Other (Keres)	2
EDUCATION (%)	Middle School	3
	High School or less	53
	GED	16
	Some College	1
	Trade/Technical School	8
	Associate's degree (2 Yr. College)	10
	Bachelor's deree (4 Yr. College)	4
	Other/ Post-graduate degree	3
	Other	2
ANNUAL HH INCOME ($)	Median	19,500
	Mean	23,190

According to 2022 U.S. Census data, the median value of owner-occupied housing units in Sante Fe County was $450,700, significantly higher than the median value in New Mexico ($243,100) and the United States ($320,900) (U.S. Census Bureau, 2022a). Median monthly mortgage costs were estimated at $1,725, while gross rent averaged $1,228 per month. Santa Fe County's median household income was $72,544 in 2022, exceeding that of New Mexico as a whole ($59,726), and just beneath the national median of $74,755 (U.S. Census Bureau, 2022d). 11.8% of residents live below the poverty level, compared to 14.5% statewide and 12.6% nationally (U.S. Census Bureau, 2022c).

Sample and Recruitment

The sample included a total of 100 students, 15 of whom were members of the Annie E. Casey and Santa Fe Community Foundation's Expanding Opportunity for Young Families (EOYF) program. These students were in the Health Sciences Cohort beginning in January 2021. All students were parents entering SFCC without a college degree, and were provided a facilitated peer cohort experience, case management, academic advising, a tuition waiver, and stipends to cover the costs of academic materials. All members of the EOYF cohort were pre-selected for enrollment in the GI program. Eligibility criteria for the remaining 85 slots were: 18 to 30 years of age, a caregiver, enrolled in a certificate or degree program at SFCC and had been enrolled in at least one class prior to fall 2021, and lived at or below 200% of the federal poverty level. An online application was posted in August 2021 for Santa Fe LEAP, which both the EOYF and other eligible students were invited to complete. Excluding the pre-selected EOYF cohort, 85 individuals were randomly selected from 100 eligible applications.

For the final sample, the average age of respondents was 26 years and the vast majority were female (90%). Nearly half (48%) of students were single, 28% were married, and 24% reported being partnered or in a relationship. Participants' households typically consisted of three members and had, on average, two children each. All students had children in their households.

Among respondents, 86% identified as Hispanic/Latinx. The sample was 74% White, with the remainder identifying as Other/mixed (16%) or American Indian/Alaska Native (10%). English was the primary language for 78% of the sample, followed by Spanish (20%) and Keres (2%), a Native American language spoken by the Keres Pueblo people.

Educational attainment was varied: 56% of students had completed a high school education or less, 16% obtained a GED, 1% completed some college, 8% completed Trade/Technical School, 10% achieved an Associate's degree, 4% earned a Bachelor's degree, and 3% attained a postgraduate degree. An additional 2% selected "Other education choice not listed."

The sample's mean annual household income was approximately $23,190, with a median of $19,500. About half of the respondents reported incomes below $20,420, positioning them beneath the 2020 Federal Poverty threshold (U.S. Department of Health and Human Services, 2020) for a family of three and significantly below the living wage (Glasmeier, 2024). The data also revealed that nearly seven in 10 benefited from SNAP[1] or similar welfare programs, while almost nine in 10 indicated receiving the

1 The Supplemental Nutrition Assistance Program (SNAP) provides food benefits to low-income families.

COVID stimulus, highlighting the socio-economic challenges faced by a substantial portion of the students.

Methods

This non-experimental longitudinal study leveraged both quantitative and qualitative methods to answer the following research questions:

- How does GI affect students' quality of life?
- What is the relationship between GI and students' subjective sense of self?
- How does GI affect students' income, and through what mechanisms?

Quantitative and qualitative data collection and analysis occurred within independent research strands and were not integrated until quantitative and qualitative analyses were complete. In keeping with the politically-purposive (otherwise known as storytelling) approach developed in the Stockton Economic Empowerment Demonstration (Martin-West et al., 2019), Santa Fe LEAP worked in consultation with MGI to identify a small, self-selected group of students who consented to share their experiences publicly. However, their stories were distinct from the qualitative data presented here.

QUANTITATIVE METHODS

Approach: The quantitative research approach was longitudinal and non-experimental, focusing on a recipient group of 100 individuals. Notably, a non-experimental research design does not have a randomly assigned comparison or control group. Thus, any observed changes in outcomes over the course of the study cannot be conclusively linked to the receipt of GI. However, non-experimental studies are beneficial to understanding how people receiving an intervention may change over time.

Data collection: Quantitative data were collected via online surveys from volunteer students at 6-month intervals beginning at Baseline (August 2021), 6 months into the program (March 2022), 1 year into the program (September 2022), and 6 months after disbursements had ended (March 2023). Surveys included validated instruments (specified in the Findings section) to provide a holistic measure of changes in income and savings, financial well-being, stress, mental health, physical health, parenting and family dynamics, parent and child engagement, food security, academic achievement, and attitudes and orientation. Participants were compensated with gift cards for their time completing surveys.

Data analysis: Extreme outliers were identified through conventional distributional statistics, and then substituted with winsorized values. The potential impact of GI on specific outcomes over time was assessed using ANOVA, where the later observations of the outcome of interest were regressed onto the outcome of interest at the earliest observation. Due to the limited sample size, the model was simplified to include only the outcome variable at Baseline, omitting additional covariates, to adjust for potential Baseline variations. A repeated measure ANOVA was employed to ascertain significance. The findings were supplemented by tables and figures and woven into the qualitative analyses. To address the challenges of missing data, the research employed Multiple Imputation by Chained Equations (MICE) (Azur et al., 2011) as the imputation technique. MICE is a versatile and iterative method that handles missing data by generating multiple imputations for each missing value, allowing for a more robust statistical analysis. The process involves a sequence of regression models, wherein each variable with missing data is modeled conditionally upon the other variables. By generating multiple datasets, each with a slightly different imputation for the missing value, it accounts for the uncertainty of the imputation process. Datasets are analyzed separately and pooled together, producing results that are statistically valid and unbiased. This methodology also ensures that the standard errors of the estimates are correctly computed, which in turn reinforces the accuracy and reliability of subsequent statistical inferences.

All methods were reviewed and approved by the Institutional Review Boards of the University of Pennsylvania and Santa Fe Community College.

QUALITATIVE METHODS

At the start of the fall semester, 25 students were recruited to participate in a semi-structured interview either at their home, at SFCC, or in the community. Seven students canceled last minute, yielding a final sample of 18. Interviews lasted 1.5–2.5 hours, were compensated with a $40 gift card, recorded on a DVR, professionally transcribed verbatim, and de-identified by graduate-level research assistants trained by the PI. All interviewees used pseudonyms to protect their anonymity. The interview guide mirrored the core of the semi-structured guide used throughout other American Guaranteed Income Studies sites, but contained additional domains focused on higher education and parenting. The interview guide and analysis were driven by a theoretical framework anchored in scarcity (West et al., 2023), care work (Bezanson & Luxton, 2006), and Indigenous geography literature (Hay, 2009; Nirmal, 2016). The theoretical framework guided a structured memo-writing process that was carried throughout each phase of the research with memos occurring at key intervals. This included post-interview, after de-identification of transcripts, and throughout the analytic process. This included a rapid-ethnography approach during fieldwork that facilitated understanding the intervention and implementation considering New Mexico's unique context and land tenure (Ackerman et al., 2015). The analytic process followed a framework-guided rapid analysis (RA) approach that included recursive in-depth readings of the transcripts, and a theoretically driven structured template to organize and then analyze the data based on the theoretical literature noted prior (Gale et al., 2019). Finally, after drafting "thick description" analytic memos that were cross-checked against summary tables (Ponterotto, 2006, p. 358), the qualitative findings were integrated into the quantitative data.

Findings

1. Quality of Life

"We're a community of people. We're human beings … We're not an economy."

Financial Well-Being

For these students, quality of life rested in their capacity for living well in community. Rather than seeing themselves as independent financial actors seeking emancipation through self-sufficiency, their sense of agency was intimately linked to their ability to pool resources interdependently and their capacity for continuously improving their physical living conditions. Financial interdependence extends beyond the pooling associated with married or cohabitating partners to "the practice of sharing money as an expression of mutuality," is "rooted in cultural norms and values," and can produce outcomes that are positive or negative based on the quality of relationships and the resources available within the entire network (Anvari-Clark & Miller, 2023, p. 996). Practically speaking, when people live interdependently, it can mean they approach their finances differently than may be expected by policymakers espousing self-sufficiency goals, while remaining influenced by macroeconomic forces and policy interventions outside their control.

For example, the examination of annual income trajectories throughout the study period demonstrated significant fluctuations. Initially, the average household income stood at $23,190, with a median of $19,500. By the 6-month benchmark, there was a slight decrease in mean income to $21,594, though the median income remained relatively stable at $19,651. A recovery was observed at the 12-month interval, with mean and median incomes rising to $29,725 and $24,000, respectively. However, this was followed by a slight decrease post-intervention to mean and median incomes of $22,172 and $21,324, respectively, coinciding with the cessation of the GI. These shifts in income levels, mirroring the labor market's volatility during the pandemic era, highlight the complex interplay of factors influencing earnings during such unprecedented times. The repeated measures ANOVA analysis indicated no statistically significant differences in annual household incomes across these intervals.

FINANCIAL INTERDEPENDENCE

Financial interdependence is a "practice of sharing money as an expression of mutuality" that is "rooted in cultural norms and values" (Anvari-Clark & Miller, 2023, p. 996). Many American families engage in financial interdependence by pooling their resources as a key component of well-being.

The downward trend in income at the 6- and 12-month marks aligns with broader national economic patterns. The consistent rise in the inflation deflator meant that nominal income gains for the study group were effectively offset by inflation, paralleling national economic dynamics. This is corroborated by data from the Bureau of Economic Analysis, which showed a 4.2% decline in Real Personal Income (RPI) nationwide in 2022, with New Mexico experiencing an even steeper decline of approximately 5.6% (Bureau of Economic Analysis, 2023). This economic context is further underscored by reports from many Americans who felt no financial improvement, despite indicators of overall economic growth.

Table 2. Income

WAVES	ADJUSTED MEAN ($)	MEDIAN ($)	MEAN DIFFERENCE ($)	STD. ERROR ($)	95% CI ($)		INCOME VOLATILTY (%)
Baseline	23,190	19,500	---	1,669	19,879	26,501	
6 months	21,594	19,651	-1,596	1,614	18,391	24,796	43
12 months	25,229	24,000	3,636	1,531	22,191	28,267	37
18 months	22,172	21,324	-3,058	1,129	19,932	24,411	46

The fluctuations in income levels and volatility trends throughout the study illustrate a complex interplay between the effects of the GI and the broader economic landscape. The introduction of GI appears to have offered a temporary buffer against income volatility, evidenced by a 6 percentage point decrease in income volatility at the 12-month mark. However, the resurgence in volatility at 18 months, indicated by a 9 percentage point increase, following the end of GI, underscores the intricate relationship between intervention effects, market forces, and individual economic stability during unprecedented times. Since the respondents were primarily young adults, it suggests a particular stage in career development, potentially affecting income levels and stability. The overwhelming Hispanic and female majority further add a layer of complexity, indicating race- and gender-specific economic challenges or opportunities and the susceptibility to economic fluctuations, as do the variations in minimum wage rates in New Mexico (U.S. Department of Labor, 2024).

Table 3. Financial Well-Being Categories (in %)

WAVES	VERY LOW (0-29)	LOW (30-37)	MEDIUM LOW (38-49)	MEDIUM HIGH (50-57)	HIGH (>=58)
Baseline	9	19	38	24	10
6 months	3	6	57	22	12
12 months	8	8	57	15	12
18 months	4	7	64	18	7

Throughout the study, students' financial well-being predominantly hovered in the Medium-Low range, marked by limited savings, challenges in meeting financial obligations, and credit-related issues. Initially, the average financial well-being score was set at 44.20. By the 6-month milestone, students reported a noticeable improvement in their perceived financial well-being, with scores rising to 48.29, a change that was statistically significant ($p<0.01$). However, this upward trend in financial well-being was not maintained over time. At the 12-month evaluation, there was a significant regression in well-being scores to 46.12 ($p=0.02$). Following the intervention's conclusion, financial well-being scores further experienced a dip to 45.81, although this decrease did not reach statistical significance. The financial well-being categories table indicates a trend towards consolidation in the Medium-Low range, increasing from 38% at baseline to 64% by the 18-month mark, indicating a stabilization of financial well-being scores albeit at a level that suggests ongoing financial challenges.

Table 4. Trends in Savings (in %)

WAVES	<$200	$200–$500	>$500
Baseline	67	11	22
6 months	55	3	42
12 months	66	4	30
18 months	67	14	19

During the pandemic, the blend of government financial support and decrease in consumer spending resulted in a surge in personal savings nationwide (Barbiero & Patki, 2023). The impact of pandemic savings is reflected in the study population, indicating that lower-income people are more vulnerable to financial strains. The data suggest that while the average economic stimulus received by the sample was $2,000, the proportion of savings showed significant variations across the pilot period, pointing to the fluid financial situation of the participants. There was a notable decrease in savings of less than $200 from 67% at Baseline to 55% at the 6-month mark, accompanied by a significant increase in savings in the $500 and above category, from 22% to 42%. Yet, by the 18-month mark, the pattern reverted closely to Baseline levels, with 67% of students again reporting less than $200, indicating a temporary improvement in savings that was not sustained long-term. These fluctuating savings trends may imply that these funds were allocated to supporting family members, highlighting the strength of the community ties within this sample.

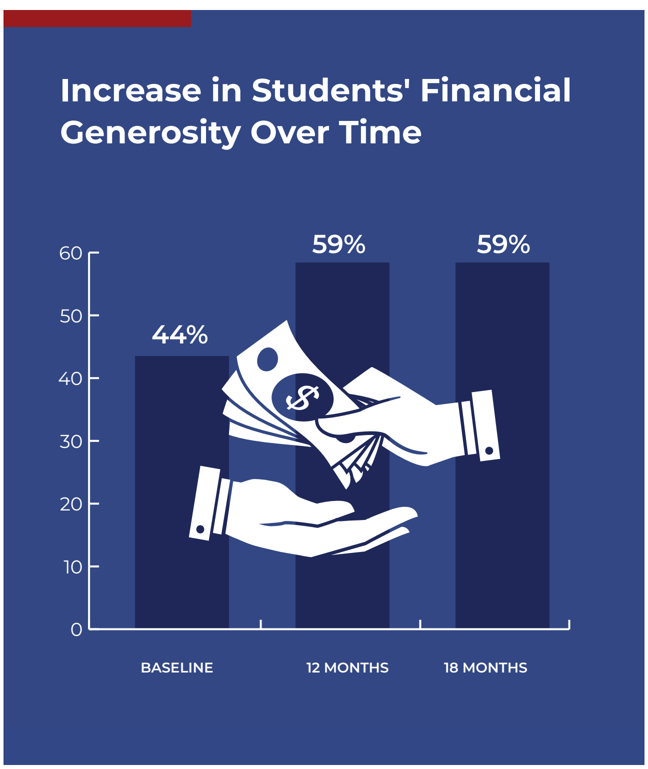
Table 5. Ability to Cover $400 Emergency Expense (in %)

WAVES	YES	NO
Baseline	22	78
6 months	41	59
12 months	39	61
18 months	37	63

The initial capacity of students to handle a $400 financial emergency with cash or a credit card paid off in full was low at 22% at Baseline but saw a significant improvement to 41% at the 6-month mark. Despite this increase, the ability to cover an emergency expense slightly declined and stabilized between 37% to 39% from 12 months to 18 months, suggesting a modest yet not fully sustained improvement in financial resilience among students.

These students' financial well-being can appear underwhelming when seen through the lens of financial independence dogma, but the way they leveraged the GI interdependently reveals an alternative way of being. More specifically, ***financial well-being to these students is not demonstrated by the capacity to save, but the capacity to give.*** In Jade's words, "we're a community of people. We're human beings ... we're not an economy." Counter to the assumption within American Discourse that well-being is bound up in self-sufficiency and survival of the fittest, this group of students saw their well-being as linked to the fates of others in ways that were reflected in both the quantitative and narrative data. Despite significant exogenous variables like inflation and the macroeconomic pressures of the pandemic, the provision of financial assistance to family and friends steadily rose throughout the experiment. At Baseline, only 44% of students were able to financially assist their networks, but by both the 12- and 18-month marks that capacity rose to 59%, highlighting a sustained enhancement in students' financial generosity over the study period.

Students were aware of their financial precarity but also intentionally chose to live in an interdependent manner, granting them a sense of contentment from feeling rooted in community where their relational ties bring support and meaning. For example, Ashley, a 27-year-old mother of a 2-year-old, candidly described her network's experiences with poverty and financial strain, but also finds living interdependently as integral to how she wants to parent regardless of whether or not she becomes economically mobile. Ashley lives on a large property that has been in her family for generations, which she grants comes with a loss of privacy, but she also says, "I love the fact that he [her son] can be close to his grandparents." Like many students in this study, while the GI "allowed me to breathe this year," she also describes the rest of her financial life as part of an entire network outside of her as an individual. When interviewed, she constantly answered questions about her personal financial decision-making from a collective "we" perspective rather than using "I" to reflect an individualistic one. She described her network's approach in collective terms, saying, "we will definitely wait on a purchase... So we can afford to pay our bills or do what we need to do," and then went on to articulate the family's decision-making process as delineating between partners and the broader network. In her words,



> *when it's purchases or bills between my partner and I, then it's just me and him, um, but as far as like, like mutual stuff, like we all have one car insurance plan, and stuff like that. I mean we would all talk about it and discuss what would be the best option for all of us and we're thinking about getting like solar, um, panels, and so that's something that's discussed between all of us, and the internet and stuff like that.*

The depth of interdependent networks in this sample extended beyond what may be expected in familial networks and included a sense of rootedness in community, particularly within cultural groups and the recovery community. To a person, these students all described reciprocal community ties they relied on and found healing in. This is not to say the students were not concerned about their ability to save; instead, the data show a broader conceptualization of financial well-being than is ordinarily captured in research on both GI and financial mobility. More specifically, their orientation to finances extended beyond traditional ways of approaching money to include extensive pooling behaviors, as well as a clear-eyed assessment of money's fragility and fleeting nature. For this reason, some students fundamentally disengaged from an attachment to money as security and instead re-oriented their sense of security around relationships or investing in the quality of one's property, which carries far less risk than a financial market. In practical terms this meant using the GI money to support, facilitate, and care for the people who mattered the most to the students, to support other community members who may be recovering from substance use, or to invest in home quality.

Housing Security and Quality

Students' more expansive conceptualization of financial well-being extended to the quality, meaning, and goals associated with their housing. In this instance, the desire for financial interdependence as a laudable marker of success extended to housing arrangements reflecting the cultural milieu of Santa Fe's land history and proximal relationship with Mexico, which students noted as a key driver shaping behavior. Damion, a firefighter and father of two, puts it this way: the "goal is to buy land... like, I own this land, and you can't just take it now. Because that's how it is in Mexico. You have to buy land to build a house." For students like Damion, their conceptualization of saving at times meant saving by securing the quality of one's property as an integral part of financial security, despite significant stressors in the local housing market.

In 2020, Santa Fe County experienced a higher rate of housing cost burden compared to both New Mexico and the US, significantly affecting renters earning below 60% of the Area Median Income (AMI). Additionally, the Santa Fe Metropolitan Statistical Area faced a shortfall of 7,343 affordable rental units, highlighting a critical need for housing solutions amid challenges such as income inadequacy and further exacerbated by the pandemic's spotlight on homelessness and housing instability (Resolution No. 2022-52, 2022). Income levels are mirrored in the housing cost burden, suggesting that as incomes fluctuate, so too does the proportion of income spent on housing, indicating a link between financial capacity and housing affordability. The study sample experienced fluctuating housing cost burden over time, with an initial mean of 58% at Baseline. This burden increased significantly by 20 percent points at the 6-month mark ($p=0.04$). However, a subsequent decrease of 15 percent points was observed at the 12-month mark, followed by an increase of 11 percent points post-intervention.

Over time, the costs of utilities showed a fluctuating trend. Initially, 43% of the households spent less than $200 on utilities, but by post-intervention, there was a noticeable trend towards higher expenses, with an increase in households spending between $200–400 (57%) and over $400 (15%). Concurrently, the percentage of households with utilities included in rent increased by 4 percent points. The data also indicated a decrease in those having utilities paid by someone else, reflecting changes in living arrangements and financial responsibilities post-intervention.

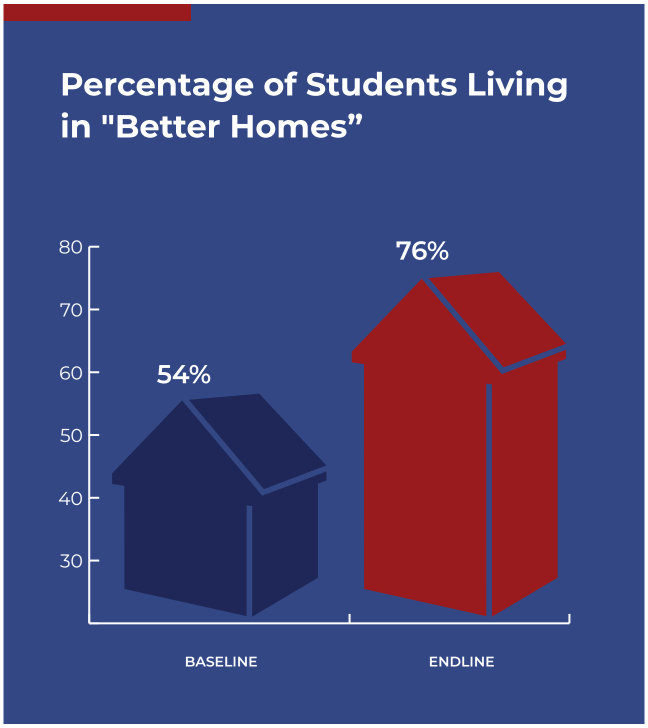
The shift in housing status over time indicated a rise in the percentage of renters from 51% at Baseline to 63% by post-intervention, and a decrease in homeownership (a 5 percentage point decline). The data also showed a slight decrease in alternative living arrangements like rent-to-own and those living in public housing or with friends and family, alongside other, less-stable housing statuses, suggesting a move towards more stable or permanent living arrangements. This is also reflected in the perceived improved quality of students' homes: those reporting living in "Better homes" increased from 54% at Baseline to 76% by post-intervention. Meanwhile, the proportion of students rating their home as the "Same quality" decreased, and the proportion of those in a "Worse home" remained relatively stable but low, indicating a general trend towards improved living conditions. A similar trend was observed in neighborhood quality, with an increase in students reporting a better environment (from 40% at Baseline to 65% post-intervention), reflecting improved overall living conditions. Finally, the proportion of students receiving rental assistance remained persistently low (initially 8%, reducing to 4% post-intervention), highlighting a lack of external support and revealing a critical shortfall in aid mechanisms. This shortfall likely intensified the financial pressures on students regarding housing.

Table 6. Housing Cost Burden

WAVES	MEAN (%)	MEAN DIFF. (%)	95% CI LOWER (%)	95% CI UPPER (%)	STD. ERROR	P-VALUE
Baseline	57.86		44.29	71.44	6.84	
6 months	77.61	19.75	60.08	95.14	8.84	0.04
12 months	62.56	-15.05	50.12	75.00	6.27	0.10
18 months	73.81	11.25	54.94	92.68	9.51	0.29

Table 7. Utilities (in %)

UTILITIES (in %)	BASELINE	6 MONTHS	12 MONTHS	18 MONTHS
<$200	43	21	27	15
$200–400	29	51	45	57
>400	13	9	15	15
Included in rent	7	12	7	11
Someone else pays	8	7	6	2



The increase in quality of housing could be associated with investing the GI into family homes or land rather than moving to higher-quality properties. Investing in the quality of one’s home, and in some cases land, reflected a commitment to family and a perception of improving home quality as an act of saving or seeking economic stability. Thus, despite the myriad stressors in the lives of community college students, after spending on their education and items for children, many invested the GI in their properties. Isabel saved several GI payments to finally move a mobile home she and her husband owned in one far-flung corner of the desert to a different piece of family land in Santa Fe County, thereby supplementing the inherent space limits of their small adobe home. Isabela used her GI to rent space for her mobile home on family land in Española, improving her housing and shortening the distance to family members providing childcare. Damion invested in making a safe backyard and finishing the floors of his home. Other students finished paying off mobile homes, upgraded heating and water systems, finished fixing roofs, made small additions to adobe homes with DIY labor, purchased mobile homes from family members at a discount, and completed or started unfinished projects on rural land long owned by family networks.

On the one hand, these decisions reflect cultural choices to live interdependently in physical proximity to family, but they also reflect the lack of affordable housing and living wages that leave few options for stability outside of shoring up one’s home and living in community. They also represent a very practical and rational financial choice when surrounded by the brutal nature of Santa Fe’s housing market. For these students, no amount of savings could overcome the price of housing, requiring them to find alternative ways of seeking security to remain rooted in a landscape that is home. For example, Rockee grew up in the city of Santa Fe and recalled an idyllic childhood within city limits, but despite a good job, the rising costs of housing forced her to make a permanent move to family property in the country that has provided stability for multiple generations. While the move provides long-term security, she is struggling to adapt to life “way out in the country” with snakes, donkeys, and chickens. She credits her family’s access to housing with financial well-being across multiple generations.

> *We had one house growing up... And then she [her Mom] sold it, and she bought a house for my grandma. And so now she’s been there for like 15 maybe, so like 15 years, she’s been there. So my grandma lived there, but then when my grandma met my step-grandpa, my grandma moved out with him, and so then that house became available. So my mom bought it... So we now are living in a double-wide mobile home,*

> *three bedroom. So I was renting the studio from my grandma, my grandma owns the property. So I was renting from her, and my step-grandpa, who lived in that mobile home. [Then] my great-grandpa passed away… So my grandma said, "We don't want strangers out on our property, so why don't you guys move out here for the same amount of rent, but you do have to pay like propane, you know, things like that, and we can rent out the apartment." So it's kind of like a win-win situation… So we're still kind of of trying to get used to being out there. But it's nice, we like it. But if I didn't have help from my grandma and like family discount, I would never be able to live there… I guess the cons are like wasting so much gas to get into town, because it is a 30-minute drive on a highway, so I'm doing gas and then wear and tear on my vehicle, dirt roads, bumpy roads, so maintenance on your vehicle.*

Rockee's narrative reflects a common experience within this sample, where financial well-being and interdependence are concomitant with either communal living, access to land, or keeping multiple properties within an extended family. The GI created the capacity for students to pool resources across their networks in a manner that contributed to the finances and housing stability of multiple households in a family network, but this only occurred in situations where the family network had access to land or homeownership in some capacity. The students lacking these familial resources remained trapped in Santa Fe's harsh rental market, forcing most to live well outside the city limits or in cramped spaces if they did not have access to housing support, vouchers, or rent relief. However, even those who managed to secure a voucher or other means of affordable housing still had to navigate between the desire for increased employment and the need to remain within the limits of the benefits cliff.

The Benefits Cliff: When a Raise Can Lead to Poverty

The benefits cliff references the steep drop off in means-tested benefits someone faces if their income suddenly exceeds the requirements of the policy, but is not enough of an increase to replace the existing benefit. Practically speaking, this means that even a small raise or additional shift can plummet a family into poverty if that additional money causes them to lose their housing voucher or other benefits. This forces people to make constant calculations about their finances in a manner that curtails well-being while trapping them in financial stasis and stress. Baki, a 21-year-old student and parent, described fearing that the completion of her degree and securing a better job would leave her less able to navigate the local housing market because she would lose access to low-income housing. In her words, "If I did get a job in the medical field, like, where there would be good pay… I'm pretty sure if I got a job here, I would be kicked out of low-income [housing]." Her relationship with her landlord further complicates the situation because she is well aware that if he learns she has additional income from the GI, he, *would have just taken the entire thing, and I used that to catch up on bills that I was behind on and, um, to get some new stuff that my kids had been needing. Like they'd been needing shoes for a few months... if I told them, they were going to like raise my rent $200 or something dollars, and it's harder to get the rent decreased than it is to increase.*

Table 8. Housing Status (in %)

HOUSING STATUS (in %)	BASELINE	6 MONTHS	12 MONTHS	18 MONTHS
Renter	51	62	58	63
Homeowner	22	13	21	17
Rent-to-own	5	2	3	3
Living in a PHA building	4	3	5	2
Living with friends/family	16	16	11	14
Other housing status*	2	4	2	1

Includes temporary and transitory living arrangements

Table 9. Home Qualitiy (in %)

HOME QUALITY (in %)	BASELINE	6 MONTHS	12 MONTHS	18 MONTHS
Better home	54	67	72	76
Same quality	37	28	21	17
Worse home	9	5	7	7

Table 10. Neighborhood Quality (in %)

NEIGHBORHOOD QUALITY (in %)	BASELINE	6 MONTHS	12 MONTHS	18 MONTHS
Better neighborhood	40	61	55	65
Same quality	50	31	36	31
Worse neighborhood	10	8	9	4

Household Food Security

While students' housing quality improved over the course of the experiment, food quality and security followed an alternative trend. In New Mexico, the prevalence of food insecurity[2] closely matches the national average at 11.2%, with a significant portion of households relying on federal assistance (Rabbitt et al., 2023). The sample outcomes revealed a fluctuating trend in security status over time, with 37% of households reporting food insecurity at Baseline, which improved to 30% after 6 months, suggesting a temporary respite. Despite this, a considerable number of households continued to face food-related challenges, with 23% to 56% reporting concerns over dietary quality and financial constraints for food purchases across the study period. The rate of individuals facing very low food security, indicated by reduced food consumption, also shifted over time: beginning at 13% at Baseline, dropping to 9% after 6 months, then increasing to 18% at 12 months, and settling at 12% by post-intervention. This indicates ongoing struggles with food access despite the noted improvements. Additionally, the worry about being unable to pay a utility bill was high, with more than half of the sample expressing this concern at Baseline, which slightly improved in subsequent Waves but remained a considerable issue. This outcome aligns with national trends, showing that food insecurity is more prevalent among racial and ethnic minorities, a pattern reflected in the sample population. A USDA report (Rabbitt et al., 2023) highlighted that in 2022, food expenditure increased by 12% for the typical household, with minoritized families experiencing higher median food expenditures and food insecurity rates. This economic strain was reflected in the nearly 70% of the study sample who depended on federal food assistance programs to meet their nutritional needs.

Table 11. Food Insecurity

QUESTION	WAVE	NO	YES
In the past four weeks, did you worry that your household would not have enough food?	Baseline	63%	37%
	6 months	89%	11%
	12 months	63%	37%
	18 months	70%	30%
In the past four weeks, did you or any other household member have to eat less in a day because there was not enough food?	Baseline	87%	13%
	6 months	91%	9%
	12 months	82%	18%
	18 months	88%	12%
In the past four weeks, did you or any household member have to eat some foods that you really did not want to eat because of a lack of resources to obtain other types of food?	Baseline	77%	23%
	6 months	84%	16%
	12 months	65%	35%
	18 months	77%	23%

2 The study utilized the USDA's definition of food insecurity, measuring it as the uncertainty of access to adequate food for a healthy lifestyle due to economic constraints. This also reflects a household's need to make trade-offs between basic needs and purchasing nutritionally adequate foods.

QUESTION	WAVE	NO	YES
In the past four weeks, were you or any household member not able to eat the kinds of foods you preferred because of a lack of resources?	Baseline	65%	35%
	6 months	78%	22%
	12 months	72%	28%
	18 months	76%	24%
In the past four weeks, did you worry that your household would be unable to pay a utility bill?	Baseline	44%	56%
	6 months	62%	38%
	12 months	57%	43%
	18 months	57%	43%

Physical Functioning

The SF-36 scale (Ware & Sherbourne, 1992) data reveal a gradual decline in perceived general health and stability in physical functioning, with an initial improvement in role limitations due to physical health. The average general health indicated a minor improvement at 6 months (mean difference=1.40), followed by significant declines at 12 months (mean difference=-3.45, *p*=0.03) and 18 months (mean difference=-2.85, *p*=0.04), suggesting a deterioration in students' perceived general health over time. In contrast, the Physical Functioning scores initially increased at 6 months (mean difference=4.25), suggesting an improvement, but this was followed by slight and non-significant reductions at 12 months (mean difference=-0.87, *p*=0.67) and 18 months (mean difference=-0.37, *p*=0.31), reflecting overall stability in physical functioning after the initial improvement. For role limitations due to physical health, there was a notable but non-significant decrease at 6 months (mean difference=-4.94, *p*=0.07), a slight increase at 12 months (mean difference=1.50, *p*=0.66), and another non-significant decrease at 18 months (mean difference=-3.31, *p*=0.85), indicating fluctuations in how physical health impacted students' roles but without clear trends over the study period. These findings illustrate complex patterns in health perceptions and physical capabilities among students, with general health perceptions declining while physical functioning remained relatively stable and role limitations due to physical health fluctuated. The narrative data displayed a similar uneven trajectory, with the vast majority of students reporting physical exhaustion that they attributed to parenting young children, which many dealt with through exercise and taking advantage of the region's renowned outdoor recreation opportunities. Rockee credits lifting and fitness with saving her from addiction. Victoria credits receiving the GI with allowing her to eschew overtime hours in exchange for a 5 am gym routine that got her through the stress of the day. Esmerelda, like many, reported spending time outdoors as integral to her well-being, saying:

> *I like to go to the mountains. That's one of my favorite things. To get the fresh air and, you know, see the beauty of what God has created with all these different trees and pines and, you know, different flowers that you probably don't see down here, and all those different birds too, because you can see different birds up there... Another place that I like to go here in Santa Fe is, uh, just go walking.*

Nonetheless, all of the students recounted extremely rigorous schedules and a lack of sleep that, if it persists, raises the question of whether or not it will eventually impact their physical health.

Psychological Health: The Juggling Act of Parenting, Work, and Academics

Balancing parenting, academics, and work placed a considerable amount of strain on many of the students. In Jade's words:

> *It's a full-time job, um, raising kids in poverty... Everywhere I could think of, I went to for diapers or food or childcare assistance resources. I was basically running around from different organization to different organization and working and going to school. It was pretty hard core.*

GI alleviated some of these pressures for Jade and others, but the demands of paid employment and the start of the academic year blunted the impact. While the GI initially reduced stress and CHAOS in the home (Matheny et al., 1995), both markers increased at the 12-month mark of the experiment, which coincided with the start of the fall semester, a time period well documented in the literature as stressful for families with young children. When parents were interviewed at month 13, they recounted the start of the school year as consistently stressful from trying to secure childcare, balancing a brand new household schedule, and re-adjusting to college assignments after the summer, indicating the increase in stress seen here is likely attributable to the start of the school year. In Sara's words, the start of the school year coincides with when she will,

> *stress a lot because I take five different courses a semester, and they're doing four at a time, because one finished the first 8 weeks, and then there's a second 8 weeks. So I'm doing four classes at a time. And usually each class is demanding three homeworks every week. So that's 12 assignments that I need to complete in seven days, and some of them are pretty strenuous. I have to read a lot and I have to, like, do detailed work. So it's just constant homework, homework.*

However, despite these pressures, over the entire course of the pilot, time spent with children consistently increased as the GI lifted some of the financial constraints curtailing time. Beyond housing cost burden, students cited the cost of childcare—not the cost of tuition—as the primary driver determining their path to graduation. Most adjusted the number of credit hours they took each semester based on whether or not they had someone, or could afford someone, to watch their children. Childcare costs ranged from $25 per week to $700 per week across the observation period, with 36% of participants reporting their child was enrolled in childcare at Baseline to a high of 58% at the 6-month point. By the end of the program and 6 months after, just over one-quarter of parents indicated their child was enrolled in childcare.

Table 12. Childcare Services (in %)

	YES	NO
Baseline	36	64
6 months	58	42
12 months	26	74
18 months	27	73

Juggling so many demands, parents were stressed and anxious. Like many communities in the US, an enduring prevalence of sadness and hopelessness among young people in New Mexico signals persistent mental health challenges (New Mexico Department of Health Indicator-Based Information System, 2023; St. Vincent, n.d.). These feelings are closely tied to greater risks of depression and negative mental health outcomes, underscoring the need for comprehensive mental health strategies amidst the complexities of discrimination, healthcare access, and the COVID-19 pandemic's impact. Racial minorities in communities like Santa Fe are also disproportionately affected by heart disease, cancer, and substance use, highlighting the critical need for targeted health interventions and resources to address these prevalent health disparities.

Table 13. Mental Well-Being

OUTCOMES	ADJUSTED MEAN	MEAN DIFFERENCE	STANDARD ERROR	95% CI LOWER	95% CI UPPER
Kessler					
Baseline	19.74		0.87	18.02	21.46
6 months	19.29	-0.45	0.74	17.82	20.76
12 months	21.30	[2.01]***	0.85	19.62	22.98
18 months	21.63	0.33	0.84	19.96	23.30
Perceived Stress					
Baseline	6.41		0.35	5.72	7.10
6 months	6.10	-0.31	0.35	5.4	6.80
12 months	6.98	[0.88]***	0.30	6.39	7.58
18 months	7.00	0.02	0.29	6.41	7.59
CHAOS					
Baseline	27.36		0.76	25.85	28.87
6 months	26.76	-0.60	0.74	25.29	28.23
12 months	27.49	0.73	0.82	25.86	29.12
18 months	27.90	0.41	0.79	26.33	29.47

Using the Kessler Psychological Distress Scale (K-10) (Kessler et al., 2002), the study initially found mild mental distress among students (Baseline M=19.74), with a slight improvement after 6 months (M=19.29). However, distress levels significantly worsened by the 12-month (M=21.30, $p<0.00$) and 18-month (M=21.63) assessments, highlighting a decline in mental well-being over time. Similarly, initial high stress levels measured by the Perceived Stress Scale indicated a marginal decrease at 6 months, but stress significantly increased again by the 12-month mark (M=6.980, $p<0.00$) and remained elevated at the 18-month mark (M=7.00) (National Institutes of Health, 2021). As mentioned, the 12-month survey coincided with the start of the school term for the parents and for their children, a time period well documented in the literature and in this study as stressful for families with young children. This dynamic was also present in the ways parents reported parenting practices and child well-being.

Parenting Practices and Child Well-Being

The CHAOS scale (Matheny et al., 1995) revealed a temporary reduction in household disorder from Baseline (M=27.36) to 6 months (M=26.76), followed by a rise in household disorder at 12 months (M=27.49) and 18 months (M=27.90), suggesting fluctuating but generally increasing levels of environmental disharmony. These trends of escalating distress, anxiety, and disorganization among students mirror the broader impacts of the COVID-19 pandemic, which exacerbated mental health challenges, particularly in young people from marginalized communities.

The increasing rates of stress, psychological distress, and household disorder were certainly felt by parents, but did not appear to negatively impact quality time spent with children. Overall, data suggest increasing frequency of interactions with children across the time periods. These variations can be attributed to a number of factors including changes in the child's interest as they grow older (avg. age of children reported at Baseline=6 yr), alterations in family routines, or availability of time. For instance, a child's shifting preference from building toys to other forms of play or activities could have resulted in altered interaction patterns. Parents consistently reported that on average, they shared the evening meal with their children 5 days per week.

Table 14. Child Domain

IN THE PAST WEEK, HAS ANYONE IN YOUR FAMILY DONE THE FOLLOWING THINGS WITH THIS CHILD?	ANSWERED YES (in %)			
	BASELINE	6 MONTHS	12 MONTHS	18 MONTHS
Told him/her a story (Do not include reading to this child)	75	85	93	93
Done activities like arts and crafts, coloring, painting, pasting, or using clay	78	93	93	95

IN THE PAST WEEK, HAS ANYONE IN YOUR FAMILY DONE THE FOLLOWING THINGS WITH THIS CHILD?	ANSWERED YES (in %)			
	BASELINE	6 MONTHS	12 MONTHS	18 MONTHS
Played board games or did puzzles with him/her	68	83	80	80
Worked on a project like building, making, or fixing something	68	84	86	83
Played sports, active games, or exercised together	84	96	93	93
Discussed with him/her how to manage time	42	33	60	62
Talked with him/her about the family's history or ethnic heritage	44	31	71	70

2. Subjective Sense of Self

Agency, hope, future planning, goals, risk-taking: The Life Attitude measures offer insights into how individuals navigate challenges, find purpose, and engage with their lives on deeper levels (Wong et al., 2002). Findings from the data reveal shifts and stability across different facets of life attitudes. For the Affirmation of Meaning and Value sub-scale, there was a significant decrease at 12 months (mean difference=-0.77, p<0.01), followed by a significant increase at 18 months (mean difference=0.80, p<0.01), suggesting a fluctuation in students' perceived meaning and value in life across the study period. The Acceptance sub-scale showed a significant and consistent improvement from Baseline, with the most notable increase at 6 months (mean difference=0.94, p=0.01), indicating enhanced acceptance over time. Courage, Faith, and Self-Transcendence sub-scales did not demonstrate consistent changes, with Courage and Self-Transcendence showing only minor fluctuations and Faith remaining relatively stable.

The concept of mattering is fundamental to understanding social and psychological well-being, capturing the extent to which individuals feel valued, important, and relied upon within their social contexts. The sub-scales of Mattering—Awareness, Importance, and Reliance—reveal distinct patterns of change over the study period. For Awareness, after a slight increase at 6 months (mean difference=0.29), a significant decrease occurred at 12 months (mean difference=-1.56, p<0.01), followed by a significant rebound at 18 months (mean difference=1.21, p=0.04). In contrast, Importance showed relative stability in students' perceptions of their value to others. Similarly, Reliance exhibited only minor fluctuations, with a marginal increase at 6 months (mean difference=0.48) and a decrease at 12 months (mean difference=-0.65) that was unchanged at 18 months (mean difference=0.07).

Table 15. Change in Hope (in %)

TIME PERIOD	HOPEFUL	MODERATELY HOPEFUL	HIGH HOPE
Baseline	22	36	42
6 months	10	65	25
12 months	14	63	23
18 months	16	59	26

The Hope Scale, encompassing the sub-scales of Agency and Pathway, alongside a composite Total score, reflects the dynamics of hopefulness among students. For Agency, there was a marginal increase at 6 months (mean difference=0.37), followed by a significant decrease at 12 months (mean difference=-1.0, p=0.02), and a slight rebound at 18 months (mean difference=0.34). In contrast, the Pathway sub-scale experienced a significant increase at 6 months (mean difference=1.31, p<0.01), suggesting improved ability to identify routes to goal achievement. However, this was followed by a significant decline at 12 months (mean difference=-2.18, p<0.01), with a negligible change at 18 months (mean difference=0.09), indicating a temporary rise and subsequent fall in students' perceptions of available pathways to their goals. Finally, the Total score showed a significant increase at 6 months (mean difference=1.68, p=0.04), denoting a general rise in hopefulness. However, a significant decrease at 12 months (mean difference=-3.18, p<0.01) was followed by a marginal increase at 18 months (mean difference=0.43). Overall, there was a shift towards Moderate hope (23 percent point increase) from Baseline to post-intervention, and a decline in High hope (16 percent point decline).

3. The Balance of Paid and Unpaid Work

Employment trends observed in the sample population that predominantly consisted of low-income, White and Hispanic females with less than high school education indicated a consistent upward shift in labor force participation over the study period. Specifically, between Baseline and Endline, there was a 19 percentage point increase in full-time employment and a 5 percentage point rise in part-time or seasonal employment. Concurrently, the unemployment rate experienced a reduction, decreasing from 9% at Baseline to 3% by the Endline. The shifts in employment statuses between Baseline and 6 months were statistically significant [x^2=18.74, p=0.0021], and this trend continued to the 18-month mark, where significant changes were also observed [x^2=16.95, p=0.0046]. There was also a significant decrease in caregiving roles (a 19 percent point reduction) observed from Baseline to post-intervention. This change suggests a marked shift away from domestic and caregiving engagements towards increased labor market participation. The proportion of respondents identifying as full-time students remained more or less constant at 5%, with a slight peak observed at 6 months, indicating that educational engagement did not significantly alter in conjunction with the shifts in employment and caregiving statuses. These findings suggest that the GI along with the post-pandemic recovery may have played a crucial role in facilitating these employment transitions and the increase in labor force participation. As the initial impacts of the pandemic, characterized by heightened unemployment rates and an increased focus on domestic responsibilities, gradually gave way to improved employment opportunities, students were able to reintegrate into the workforce and modify their engagement in caregiving activities.

Table 16. Trends in Employment (in %)

CATEGORIES	BASELINE	6 MONTHS	12 MONTHS	18 MONTHS
Employed full-time	39	45	50	58
Employed part time/seasonal	17	33	27	22
Stay at home parent/caregiver	29	12	13	10
Disabled	1	0	1	2
Unemployed	9	2	4	3
FT student and do not work	5	8	5	5

Unpaid Care Work

Unpaid care work refers to all of the activities occurring in a home that are not paid, but which are necessary for societal functioning. This includes childcare, eldercare, shopping, cleaning, cooking, maintaining the household budget, and the mental toll of invisibly managing the schedule and needs of an entire family (Bezanson & Luxton, 2006). In the context of an interdependent family system, which predominated in this sample, these tasks can either be alleviated through social support or exacerbated based on the quality of the relationships (Anvari-Clark & Miller, 2023, p. 996). In other words, the relational pathways flowing through an interdependent system can bring joy, support, or risk depending on the circumstances (Castro Baker, 2018).

Three tipping points functioned within this sample as determinants of whether unpaid care work and interdependence were a positive or problematic factor in students' lives. This included childcare support, access to housing through land ownership as mentioned prior, and the prevalence of substance use in the region. In most cases, living either communally or in immediate proximity to family, when presented in tandem with positive, healthy relationships, assisted in raising children. But, in situations where students were forced by the housing market into childcare arrangements less than optimal for their well-being, this bred stress and uncertainty. More often than not, the presence of substance use and addiction within the community or family network were the driving forces of unpaid care work bringing additional strain through social ties and curtailing the impact of GI. For example, Sara, a business student and mother, was forced to move out of her family home into subsidized housing due to substance use in her family. Staying would have meant absorbing the emotional and financial costs of her family and partner's substance use, but leaving meant trading one set of financial stressors for another: namely, the looming threat of homelessness as a single mother and college student working in the fast-food industry. Leaving meant she was suddenly shouldering the burden of unpaid care work alone, without the daily childcare support of her mother, and in fear of losing her housing benefits. Despite this, she clings to higher education, saying, "I really want to provide the most I can for him [her son] and escape generational poverty." Sara attributes her renewed financial drive to receipt of the GI, saying, "It taught me more, like just to value a dollar more. Just take care of what needs to be taken care of before anything else." Her fight paid off. She graduated from SFCC and eventually enrolled in the University of New Mexico (UNM) on a scholarship.

However, while students like Sara fought to rebuild their lives largely alone, others found healing in the recovery community, which facilitated belonging, a sense of place, and alternative social ties and community when one's family of origin brought the pain of addiction.

Case Study: Interdependence, Rootedness & Recovery

Jade is a 31-year-old student, mother to four children, and aspiring social worker who is currently finishing her GED at SFCC. Jade has Indigenous roots from her mother's side of the family and Mexican roots from her father's. Each point in her journey reflects Rocheleau's theory of rooted networks, where she reminds us "that networks are not floating threads of connection but are in fact rooted in place," that narrative and relational ties cannot be adequately understood absent a material sense of place and of resistance (Nirmal, 2016). Jade was raised in and around reservations in the Mountain West, in states she calls "really hard places to be Brown," but traveled back and forth to Santa Fe throughout her entire childhood until she moved there permanently after having her first child. Jade recounts the brutality of racism as an Indigenous person in the West as being alleviated in New Mexico, saying, "It's so much easier being an Indigenous person because... I feel safe. I feel seen. I haven't had any racial slurs. As soon as I leave New Mexico... Yeah like Wyoming is terrifying. Colorado is pretty scary." After struggling with addiction, negative relational ties, and parenting for years, she found sobriety and community in AA, the structure of school, and immersing herself in serving the Indigenous community shortly before the pilot began. The GI has been pivotal for her by giving her time to cultivate a garden, time to attend "AA once or twice a week, and that's my healing thing... We check on each other, face each other and mostly with Native folks because we get to Decolonize the big book," do "food runs up to Black Mountain Arizona"—a reservation without running water—, and time to be intentional in raising her children in a place where she feels rooted to the land. She is certain that without first finding an elderly landlord from a similar background and later a housing subsidy, she and her children would be battling homelessness. Instead, she "feels seen." To Jade, "people thrive when they are loved, seen, taken care of, and supported."

4. The Role of Higher Education

In a risky financial landscape beset by a lack of affordable housing and childcare, students found security in SFCC as an institution. Unlike money, which they invested in either relationships or property as quickly as possible, they approached their education in a completely different manner. They saw SFCC as a source of stability and pride, integral to who they were becoming, but they approached their educational journeys without the urgency they felt around finances. Rather than feeling unmoored or existing in a space of risk, which is how they characterized finances and employment, they felt a bedrock of security in SFCC that echoed the stability many found in their family networks. Students saw themselves in their professors and were uniformly effusive about the positive role SFCC staff played in their lives. Damion, a firefighter, described feeling judged by society for his blue-collar roots, but felt heard by his professors because of their local ties, saying:

> *You actually want to talk to them, not just go to class and go away… They were from here and came back, and that's what they talked about. Like—like I did all the same things you did as a kid. Like I went to the same places, but I went on and got a degree and came back to you guys. And that resonates… I'll be the first generation, I guess, college graduate, which would be good because none of my brothers go to college. My parents didn't go to college, so that would be nice to kind of give them something… And show my parents that what they did here was just like to bring this, you know, I didn't go to waste.*

For those who graduated, or were nearing graduation, they mourned the loss of the institution as an active presence in their life. In John's family, "nobody else went to college. I was the only one who went to college," prompting pride mixed with loss, as he explained, "graduating made me sad." Lorenzo, a construction worker from a mixed documentation status family, who described his childhood as being "raised to live off scraps," saw his education at SFCC coupled with the GI as "such a scarce resource and such a real opportunity… I do feel a pressure like I wanna, I don't wanna waste it on a bunch of dumb things."

In 2020, Governor Lujan Grisham initiated the New Mexico Opportunity Scholarship, a ground-breaking program that provided residents full scholarships (tuition and fees) to attend public colleges and universities in the state (Office of the Governor Michelle Lujan Grisham, 2022). The Scholarship is specifically positioned to assist individuals who have been out of high school for more than 16 months or who were previously enrolled in college but did not complete a certificate or degree program. In July of 2022, she expanded the program by signing the Opportunity Scholarship Act and allocating $75 million for its implementation (New Mexico Higher Education Department, 2023; Senate Bill 140, 2022). New Mexico residents are eligible if they are enrolled in six to 18 credit hours per semester and maintain a 2.5 GPA as they pursue a training certificate, Associate's degree, or Bachelor's degree. Several participants in Santa Fe LEAP benefited from the scholarship, but others who did not meet the eligibility criteria or had additional expenses still struggled to cover educational costs.

Since SFCC is an affordable community college, the GI closed the last loophole of expenses for many students—most commonly the cost of books and technology, or finishing out the last few credits of a multi-year educational journey. Liza's stubborn lack of resources left her with just the cost of books and three classes shy of graduation until she received the additional $400 per month. Prior to the GI, she was attempting to pay for SFCC out of pocket in $60 increments, drastically stretching out her time to graduation. By the time the pilot concluded, she had graduated and intended to apply to UNM. Others credited their advisors for resources and support they found at the institution as extending well beyond the classroom to referrals for resources in the community and assistance with complex immigration issues. Crystal credits SFCC faculty and "the material they would teach you, the time they took. It was just understanding and passionate" with her successfully graduating and enrolling in UNM.

Rose, who graduated and is now in recovery, specifically pinpointed the supportive nature of SFCC as being a key part of her path in recovering from addiction and the grief of losing a parent after an extended illness. In her words:

> *When I first started this journey [college], I hadn't gotten sober yet, but I wasn't drinking that much because I was nursing and stuff. But I did have, like, this one day at a time mentality. Like okay whatever, let's just try our best with it. And, I was grateful, but I was overwhelmed. I don't know if I want to do this. And after my dad died actually—and after only one semester of nursing program, I was so ready to call it quits. I wanted to not go back, but then I talked to my advisor and... That's why I came back... They would like lay out really clearly for all of us what we had to get done, and they had all the time in the world to help us, talk to us... And say what we needed to do. And even to this day, [she tells people] my academic advisor at a community college. He is just so awesome, anytime I have a question I send him an email and if he doesn't know the answer, he gives me the phone number of somebody else.*

Unexpectedly, the motivation for most was not necessarily gainful employment or upward mobility. Instead, it was far more personal—about who they wanted to be as parents, siblings, and family members. Victoria echoed the sentiments of many, saying, "I wanted my degree for my mom mostly, because she doesn't have her college degree and also for my son so he can know whatever he wants, he could still pursue it no matter age or with whatever life situations." Students took their familial and community roles seriously and wanted to become someone others could look up to while also securing a back-up employment option if they needed it in the future. Several of these students already had secure employment but wanted a degree to function as an insurance policy against the rising cost of living in the area, to be a potential bridge to working at Los Alamos National Lab or simply outside of the tourism industry or trades.

In terms of educational advancement, it appears that around 30% of students completed their degrees during the study period, with 7% completing during the first 6 months of Santa Fe LEAP, 13% completing in months 6 through 12, and another 9% completing between months 13 to 18. Buttressed by the strong support offered by the GI, the state, and the college itself, participants had considerable academic resilience.

Academic resilience is the capacity to overcome acute and/or chronic adversity that is seen as a major threat to a student's educational development (Martin, 2013). Measured by the Academic Resilience Scale, which ranges from 30 to 150 with higher scores reflecting greater resilience, the scale considers subdomains of Perseverance, Reflection and Adaptive Help-Seeking, Negative Affect and Emotional Response, and an overall ARS Global Total (Cassidy, 2016). The scale showed fluctuations over the study period. At the outset, the study students demonstrated high levels of Perseverance and a proactive approach towards seeking help, with initial scores of 59.95 and 39.03, respectively, surpassing established norms (59.17 for Perseverance and 35.41 for Reflection and Adaptive Help-Seeking). This indicates a strong foundation in the essential aspects of academic resilience. However, over the course of 18 months, there was a slight decline in these scores, although they remained within or slightly above the normative expectations, suggesting a sustained resilience among the students. Despite these strengths, a consistently higher level of Negative Affect and Emotional Response was observed (initial score of 26.59 against a norm of 21.04), pointing towards a prevalent emotional challenge that persisted despite high resilience in other areas. The interconnections identified in the validated scale—the strong positive correlation between Perseverance and help-seeking behaviors and the moderate correlations between these behaviors and the management of negative emotional responses—suggest that a student's ability to persist through challenges is intrinsically linked to their willingness to seek assistance and their capacity to navigate emotional hurdles. Overall, study findings indicate that while GI may be associated with some temporary relief, it does not significantly enhance academic resilience on its own. Academic resilience is a multifaceted issue that requires a holistic approach, encompassing not only financial support but also targeted educational resources, mental health services, and efforts to overcome systemic and cultural barriers alongside addressing gender discrimination and balancing caretaking responsibilities.

There is evidence from research to suggest that lower socio-economic status (Chetty et al., 2022) coupled with homophily (Bolte et al., 2020), affects academic resilience among young people, creating systemic barriers to their success and restricting access to referral networks. Financial constraints not only limit access to educational resources but also exacerbate stress and distractions. A lack of human capital, seen in limited parental guidance or educational support, directly impacts learning outcomes and self-motivation. Additionally, reduced social capital restricts exposure to positive role models and networks that could enhance opportunities. Given the sample of women from Hispanic backgrounds, these challenges are often further compounded by systemic biases and cultural barriers, which can marginalize their experiences and limit access to resources designed to support success.

Administration of Safety Net Programs

The level of trust students and community members have in SFCC is imbued with key implementation lessons for GI programs operating in locations with a high population of immigrant households. During the pandemic, immigrant and mixed documentation status households were frequently eligible for CARES Act payments, the CTC, and the expansion of programs such as Unemployment Insurance, but research demonstrated that fear of deportation, the public charge rule, or government surveillance prevented many qualified families from receiving benefits and added to their accumulated disadvantage (Iraheta & Morey, 2023). Without the trust and deep ties that SFCC had in the community, it is doubtful that the students would have engaged in the GI program. Even with those connections, many feared receiving the $400 could invite more trouble than it was worth. Victoria said she felt it was a scam until "the third deposit… I [knew] I was okay, none of my money is gone yet. No FBI is trying to come at me… Nothing is asking of me or nothing has been taken away from me."

Limitations

While the study offers valuable insights into the impact of unconditional GI, there are several limitations that should be considered when interpreting the findings, especially when generalizing the results to different populations, contexts, or time frames outside the conditions of the COVID-19 pandemic. First, the study's limitations stem from the sampling frame, primarily restricted to student caregivers enrolled at Santa Fe Community College. This small sample is not representative of the larger population of Santa Fe and precludes the generalizability of the study findings.

The pandemic itself also introduced challenges. Conducting the study during the COVID-19 pandemic meant that the findings may be inextricably tied to the socioeconomic conditions prevalent during that period, affecting the external validity and generalizability of the results to other times and settings. The economic turmoil and the various relief measures during the pandemic could have swayed participants' financial behaviors and responses, which might have differed from their behaviors under normal economic conditions. In addition, the behavioral and psychological impacts of the pandemic on individuals might have influenced the results, particularly in areas like mental health, stress, and coping.

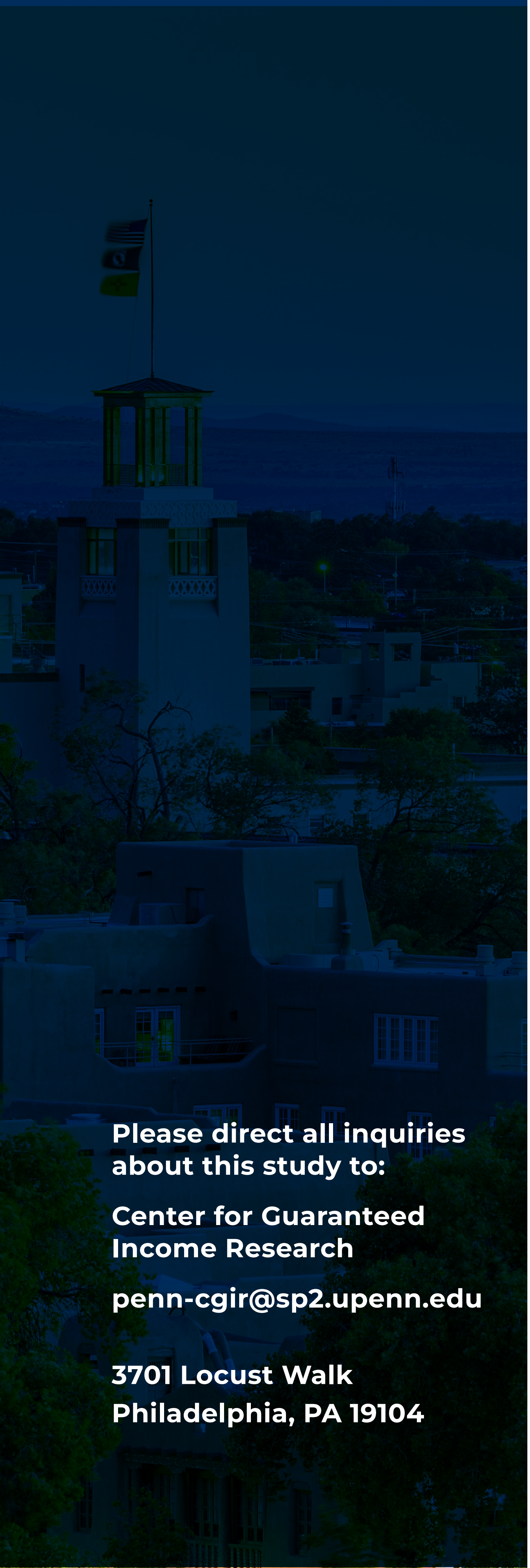
Discussion

Participants in Santa Fe LEAP demonstrated profound resilience as parents, workers, caregivers, students, and family members during the upheaval caused by the pandemic. While the methods of this study preclude causal linkages between the receipt of GI and observed outcomes, the longitudinal quantitative data coupled with thorough qualitative reporting provides insight into how GI may be associated with changing outcomes over time. Taken together, we find that Santa Fe LEAP GI recipients began the program with few financial resources that, in the context of inflation and rising housing costs, were associated with food insecurity, housing cost burdens, and unpredictable income fluctuations. Largely parents of young children, their physical and mental burdens of juggling high childcare costs along with their own employment and educational pursuits were persistent. Yet, strong familial interdependence, cultural identity, and resilience propelled these young parents to continually invest in their futures by investing in their family's housing, spending time with their children, financially supporting family members, graduating from Santa Fe Community College, and achieving full time employment. While these personal accomplishments are laudable, insufficient safety net services, scant wages, and the looming benefits cliff kept recipients in a near constant state of stress that may have impacted their overall physical and mental health.

While other Southwestern states have experienced population growth over the past few years, New Mexico has seen population declines that are largely attributed to residents moving to other areas (Abu-Hashem & Srygley, 2023). To stymie migration out of New Mexico, policy shifts have expressly targeted young families. In 2022, New Mexico made tremendous inroads to mitigate the soaring costs of childcare—waiving copayments and effectively providing free childcare to families at or below 400% of the federal poverty level (Office of the Governor Michelle Lujan Grisham, 2022). Other strategies to offset the financial precarity of young families have included an increase in the state's child tax credit, paid sick leave, and postnatal Medicaid coverage up to 12 months after a child's birth (New Mexico Voices for Children, 2023). The City has also launched a range of initiatives to address poverty overall, including violence prevention programs, workforce development programs for youth and refugees, care navigation services, and programs aimed at improving the safety of outdoor spaces. Each of these policies reinforce the existing safety net, and GI may play a complementary role as additional pilots continue to roll out across the state.

Santa Fe LEAP was the first pilot program in the country to specifically target lower-income student caregivers, and the results of this study show marked potential for the impact GI could have among similar communities and populations.

The City of Santa Fe has dedicated additional $500,000 in federal American Rescue Plan Act (ARPA) funds to continue a second cohort at SFCC and is continuing the partnership with the Santa Fe Community College Foundation to create a child savings account for enrolled parents. Further, two million dollars, between the City and County combined, has been allocated to support cash assistance in the form of a 9-month GI program and one-time payments. The City's lead on GI sparked numerous projects across New Mexico, including a statewide GI pilot program for immigrants.



Center for Guaranteed Income Research

The Center for Guaranteed Income Research (CGIR) was established in 2020 at the University of Pennsylvania School of Social Policy & Practice with the aim of developing a shared body of knowledge on unconditional cash transfers.

At CGIR, distinguished academics and professionals in this field lead pilot guaranteed income programs and oversee the planning and implementation of research initiatives. CGIR is led by two Founding Directors: Dr. Amy Castro, Associate Professor of Social Policy & Practice at the University of Pennsylvania, and Dr. Stacia West, who holds a faculty fellowship at the University of Pennsylvania in addition to her primary role as an Associate Professor at the College of Social Work at the University of Tennessee-Knoxville.

CGIR conducts applied cash transfer studies and pilot designs that contribute to the empirical scholarship on cash, economic mobility, poverty, and narrative change. Our investigations build upon existing literature on cash transfers and incorporate evaluation practices and lessons learned from our previous research on guaranteed income and the gender and racial wealth gap.

All of our research is grounded in Durr's (1993) fundamental question: "What influences policy sentiment?" With this in mind, we are committed to conducting public science that challenges prevailing narratives surrounding poverty, deservedness, and economic mobility, utilizing diverse approaches such as multi-site ethnography, politically-driven sampling, and data visualization.

Our dashboards, created in partnership with Stanford Basic Income Lab, feature filters at the pilot level, allowing individuals to access and compare information while obtaining detailed insight into our investigations.

Please direct all inquiries about this study to:

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CENTER FOR GUARANTEED INCOME RESEARCH
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Appendix A

Table 17: Comparative Analysis of Select Outcome Measures

Outcomes	Adjusted Mean	Mean Difference	Standard Error	95% CI Lower	95% CI Upper
Financial Well-Being					
Baseline	44.20		1.12	41.98	46.42
6 months	48.29	[4.09]***	0.83	46.63	49.95
12 months	46.12	[-2.17]*	0.95	44.23	48.01
18 months	45.81	-0.31	0.88	44.06	47.56
Life Attitude- Affirmation of meaning and value					
Baseline	14.29		0.18	13.93	14.65
6 months	14.45	0.16	0.16	14.13	14.77
12 months	13.68	[-0.77]***	0.18	13.33	14.03
18 months	14.48	[0.80]***	0.16	14.17	14.79
Life Attitude - Acceptance					
Baseline	13.14		0.29	12.57	13.71
6 months	14.08	[0.94]**	0.25	13.58	14.58
12 months	14.30	[0.22]*	0.22	13.87	14.73
18 months	14.63	[0.33]*	0.24	14.16	15.10
Life Attitude - Courage					
Baseline	13.18		0.20	12.79	13.57
6 months	12.83	-0.35	0.18	12.48	13.18
12 months	12.74	-0.09	1.17	12.40	13.08
18 months	12.79	0.05	0.17	12.45	13.13

Outcomes	Adjusted Mean	Mean Difference	Standard Error	95% CI Lower	95% CI Upper
Life Attitude - Faith					
Baseline	36.15		0.62	34.93	37.37
6 months	35.27	-0.88	0.51	34.27	36.27
12 months	35.10	-0.17	0.50	34.10	36.09
18 months	35.26	0.16	0.50	34.26	36.26
Life Attitude - Self-Transcendence					
Baseline	26.09		0.37	25.35	26.83
6 months	25.47	-0.62	0.35	24.77	26.17
12 months	25.02	-0.45	0.31	24.41	25.63
18 months	25.42	0.40	0.32	24.78	26.06
Adult Mattering - Awareness					
Baseline	31.94		0.63	30.69	33.19
6 months	32.23	0.29	0.46	31.32	33.14
12 months	30.67	[-1.56]***	0.51	29.67	31.67
18 months	31.88	[1.21]*	0.54	30.81	32.95
Adult Mattering - Importance					
Baseline	39.43		0.73	37.99	40.87
6 months	39.66	0.23	0.54	38.58	40.74
12 months	39.01	-0.65	0.60	37.81	40.21
18 months	38.92	-0.09	0.60	37.73	40.11
Adult Mattering - Reliance					
Baseline	24.47		0.43	23.62	25.32
6 months	24.95	0.48	0.33	24.30	25.60
12 months	24.30	-0.65	0.38	23.54	25.06
18 months	24.37	0.07	0.40	23.57	25.17

Outcomes	Adjusted Mean	Mean Difference	Standard Error	95% CI Lower	95% CI Upper
Adult Hope - Agency					
Baseline	25.92		0.48	24.98	26.86
6 months	26.29	0.37	0.37	25.56	27.02
12 months	25.29	[-1.0]*	0.38	24.53	26.05
18 months	25.63	0.34	0.39	24.86	26.40
Adult Hope - Pathway					
Baseline	25.68		0.44	24.80	26.56
6 months	26.99	[1.31]***	0.33	26.34	27.64
12 months	24.81	[-2.18]***	0.41	23.99	25.63
18 months	24.90	0.09	0.48	23.94	25.86
Adult Hope - Total					
Baseline	51.60		0.85	49.91	53.29
6 months	53.28	[1.68]*	0.61	52.07	54.49
12 months	50.10	[-3.18]***	0.74	48.64	51.56
18 months	50.53	0.43	0.84	48.87	52.19
SF36 - Avg. General Health					
Baseline	74.30		1.88	70.57	78.03
6 months	75.70	1.40	1.16	73.40	77.99
12 months	72.25	[-3.45]*	1.68	68.92	75.58
18 months	69.40	[-2.85]*	1.64	66.15	72.65
SF36 - Physical Functioning					
Baseline	86.95		2.24	82.50	91.40
6 months	91.20	4.25	1.57	88.08	94.32
12 months	90.33	-0.87	1.58	87.19	93.46
18 months	89.96	-0.37	1.57	86.87	93.08

Outcomes	Adjusted Mean	Mean Difference	Standard Error	95% CI Lower	95% CI Upper
SF36 - Role Limitations, Physical					
Baseline	83.69		3.20	77.33	90.04
6 months	78.75	-4.94	2.85	73.09	84.40
12 months	80.25	1.50	3.14	74.01	86.49
18 months	76.94	-3.31	2.62	71.73	82.14
Academic Resilience- Perseverence					
Baseline	59.95		0.58	58.79	61.11
6 months	59.72	-0.23	0.50	58.72	60.72
12 months	58.57	-1.15	0.61	57.36	59.78
18 months	58.23	-0.34	0.67	56.91	59.55
Academic Resilience - Reflection and adaptive help-seeking					
Baseline	39.03		0.45	38.13	39.93
6 months	39.28	0.25	0.40	38.49	40.07
12 months	38.22	[-1.06]*	0.53	37.16	39.28
18 months	37.70	-0.52	0.46	36.78	38.62
Academic Resilience-Negative affect and emotional response					
Baseline	26.59		0.62	25.36	27.82
6 months	25.23	[-1.36]***	0.52	24.20	26.26
12 months	25.82	0.59	0.59	24.64	27.00
18 months	26.43	0.61	0.52	25.39	27.47
Academic Resilience - ARS Global Total					
Baseline	125.57		1.43	122.73	128.41
6 months	124.23	-1.34	1.15	121.95	126.51
12 months	122.61	-1.62	1.5	119.64	125.58
18 months	122.36	-0.25	1.42	119.53	125.19

Outcomes	Adjusted Mean	Mean Difference	Standard Error	95% CI Lower	95% CI Upper
Kessler					
Baseline	19.74		0.87	18.02	21.46
6 months	19.29	-0.45	0.74	17.82	20.76
12 months	21.30	[2.01]***	0.85	19.62	22.98
18 months	21.63	0.33	0.84	19.96	23.30
Perceived Stress					
Baseline	6.41		0.35	5.72	7.10
6 months	6.10	-0.31	0.35	5.4	6.80
12 months	6.98	[0.88]***	0.30	6.39	7.58
18 months	7.00	0.02	0.29	6.41	7.59
CHAOS					
Baseline	27.36		0.76	25.85	28.87
6 months	26.76	-0.60	0.74	25.29	28.23
12 months	27.49	0.73	0.82	25.86	29.12
18 months	27.90	0.41	0.79	26.33	29.47

Footnotes:

Baseline Mean: Adjusted average score prior to any intervention

6/12/18-month Mean: Adjusted average score at the respective time mark

Estimated Impact: The Mean difference between the treatment and control groups

Standard Error: Indicates the precision of the impact estimates

95% CI Lower/Upper: Bounds of the 95% confidence interval for the impact estimate

* Indicates statistical significance: *$p<0.05$, ** $p<0.01$, *** $p<0.001$*

Appendix B

Table 18: Attrition across waves (in %)

Waves	
Baselines	--
6 months	25
12 months	16
18 months	20