

The Impacts of the St. Louis Guaranteed Basic Income Program on Quality of Life

03 Evaluation Brief
November 2025

Guaranteed Basic Income (GBI) programs provide unrestricted, regular cash transfers that people can use in whatever way best meets their individual circumstances. These programs aim to offset the effects of poverty in low-income families, provide these families with reliable income streams that can help them reach their financial goals, and supplement gaps in the existing social safety net. Evidence suggests that GBI can improve perceived mental distress,¹ educational attainment,¹ life satisfaction,¹ and housing quality and cost burdens,² and it has the potential to impact health outcomes.³

This brief presents findings about how the City of St. Louis GBI Pilot Program positively impacted participants' quality of life, including the ability to meet daily living expenses, the well-being of participants and their children, and the quality of their relationships. We also examined participants' feelings about the GBI program and the way that it affected their lives. This is the third in a series of three briefs. Briefs 1 and 2 focus on economic security and credit health, respectively.

Key Highlights

- 01** The GBI payments enabled participants to better meet the expenses of daily living, including maintaining stable housing, functioning utilities, transportation, and medical expenses for themselves and their children.
- 02** Many participants described improvements in their child(ren)'s school performance and increased involvement in extracurricular activities, such as sports teams and Scouts, as a direct result of costs they were able to meet and support services they were able to acquire due to the payments.
- 03** The GBI program was perceived to be different from other support programs, offering easier access, more flexibility in how payments could be used, and greater autonomy for participants to use the funds to meet their family's needs as they saw fit.
- 04** As a result of the payments, participants described an overall improvement in their quality of life from not only addressing basic and financial needs, but also from having space to breathe, seek out joy, and engage in more meaningful interactions with their families.

Impact

■ Navigating Daily Life

Eased Rent and Utility Burdens

Many participants spent a large portion of their payments on housing and utilities, making the payments critical in avoiding disruptions. Participants still struggled to pay their rent/mortgage and utility bills on time and in-full, but this significantly improved from before the program to the end of the program (58% to 49%, $p < 0.05$, and 78% to 69%, $p < 0.05$, respectively).

At the same time, many participants (58%) expressed concern that the end of the program would make it more difficult to stay in their homes (Figure 1).



It lacks insulation. So my utilities are extremely high.

Figure 1. GBI made it easier for participants to afford utility bills and housing costs.

Participants in **agreement**

The GBI payments made it easier to afford utility bills



The GBI payments made it easier to afford housing costs



The end of the GBI payments will make it more difficult to stay in my home



n=199-201
Data source: Longitudinal Survey

Program Design

The St. Louis GBI program offered \$500 a month for 18 months to 540 selected applicants. This program was run by the Treasurer’s Office and was launched in late 2023.

Eligibility: Participants had to be City residents, impacted by COVID, a parent of a child in a St. Louis school—including public and charter schools—and earn less than 170 percent of the Federal Poverty Line (for reference, this was \$51,000 for a family of four in 2023).

Study Design

The study used a mixed-methods approach, including application data, longitudinal survey, spending records, participant interviews, and anonymized monthly credit data from a major bureau.

Study Participant Snapshot

62% of program participants consented to join the study

95% identified as female

82% identified as Black or African American

65% had household incomes under \$20,000

45% had some post-secondary education

Participants lived across **all 14 wards** in the City of St. Louis

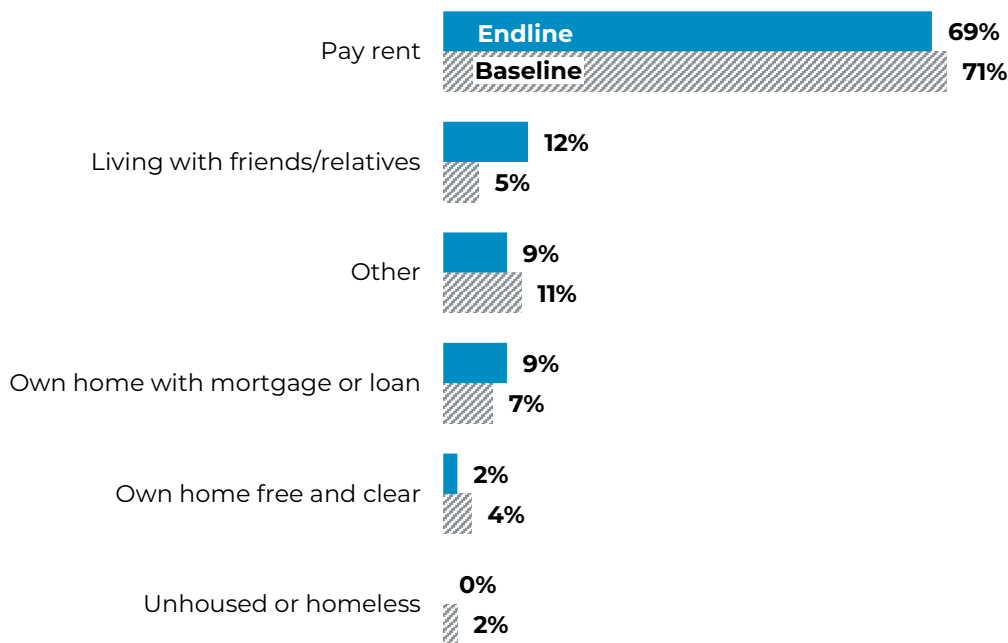
■ Navigating Daily Life

Persistent Housing Instability Among Renters

Participants valued having a roof over their heads, but many described living in precarious, unaffordable, or poor-quality housing that resulted in increased maintenance and utility costs, such as higher electric bills due to a lack of insulation in older brick and plaster homes. The majority of participants rented, which often became a source of significant stress when vital repairs were neglected or when landlords made decisions on the properties that would force them to move (e.g., not renewing a lease or increasing rent) (Figure 2).

Figure 2. Participants' housing status did not change significantly, and the vast majority continued to be renters.

Housing Status at baseline and **endline**



n=132-138
Data source: Longitudinal Survey

“

I'm looking at potentially having to move in the next few months. It sounds like we have a new property owner that may be not willing to extend, at least from my end, extend my lease. Sounds like due to the voucher.

“

It is hard to get the landlord to come out and do things, so I'm over it. I'm ready to get out of here.

■ Navigating Daily Life

Aspirations for Personal Development

Pursuit of higher education, training programs, and other career development opportunities was a frequent goal amongst participants, often with the ultimate goal of increasing one’s income and employment potential (Figure 3).

While 57% were employed at endline, often juggling multiple jobs or gig work like Door Dash or Uber, participants still struggled financially due to inconsistent pay, seasonal work, or reliance on insufficient customer tips. Regardless of employment status, one-third of households earned money through precarious measures (Figure 4), which was defined as non-standard or temporary jobs that may be poorly paid, insecure, unprotected, and unable to support a household.

Some participants lost financial stability due to unemployment, health setbacks, demotion following medical leave, or caregiving responsibilities, especially for children with disabilities. Health issues often disrupted or ended their ability to work.

“

I’m not able to hold a job due to the amount of – [my daughter] can’t do anything for herself, so I can’t just leave her.

“

I have not been able to find anything solid. Everything is a super temporary job, and I just don’t understand. I have great experience. I went to school. I just don’t get it.

“

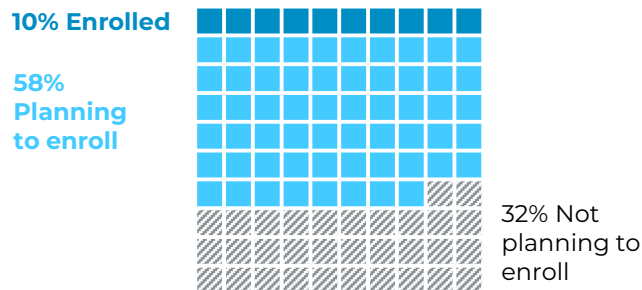
I have an up and down thing with my job, so it all depends on how many days I’m working...if I’m able to make ends meet or not.

“

I landed another job, and it paid me more than I had ever gotten paid. Unfortunately, I just got laid off last week.

Figure 3. At endline, the majority of participants were enrolled or planning to enroll in a higher education, training, or career development program.

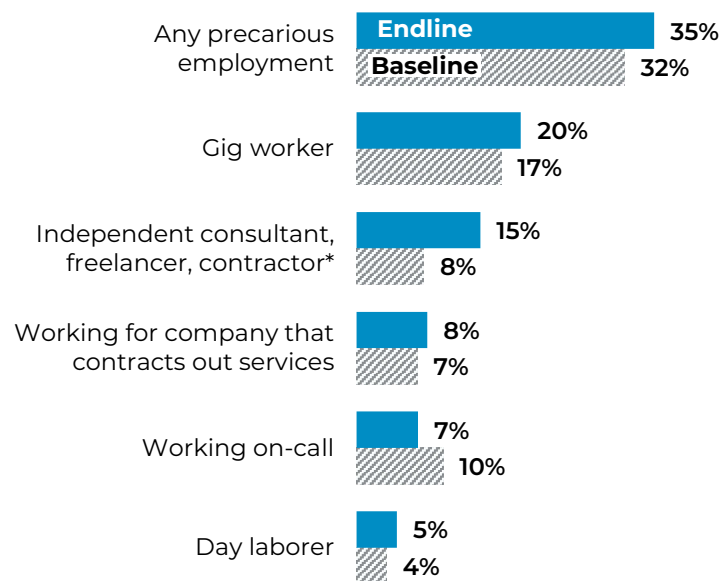
Participants enrolled or intending to enroll in higher education, training, or career development program at endline.



n=157
Data source: Longitudinal Survey

Figure 4. One-third of participant households earned money through precarious measures.

Precarious employment at baseline and **endline**



*Statistical Significance Indicators (*p<0.05, **p<0.01, ***p<0.001)
n=138
Data source: Longitudinal Survey

■ Navigating Daily Life

“

[GBI] helped me put a down payment on [my car]. It's been helping me pay my little car note. It's also been helping me keep gas in the car, get the repair I need, when I need, when we want to go places.

Mobility Matters – Overcoming Transportation Barriers

Access to reliable transportation, primarily but not exclusively through car ownership, was vital to participants' ability to access employment, education, childcare, healthcare, and necessities of daily living. For families without a reliable vehicle, the limitations of the public transit system in St. Louis created daily challenges and heightened dependence on the GBI funds. This was particularly notable for participants whose local schools did not provide bus services. **With the GBI program participants had significantly better access to reliable transportation at endline (59% to 46%, $p < 0.01$).**



“

I'm trying to save money from ...the GBI, and so far I've only been able to save \$700 of it...save the money to buy a car, but a lot of times I'm having to dip into it to get other things like transportation.

“

She doesn't have a bus, so I have to spend money on that...Lyfting her to school.

■ Improving Participant Well-being

Investing in Themselves and Their Families

For many, financial stability was closely tied to their overall quality of life, impacting nearly every aspect of their well-being. Those who previously relied on family or others for financial support found that the payments provided new options to reduce that dependency. Being able to pay bills without stress and budget with fewer constraints provided a greater sense of control.

With reduced economic pressures, individuals found time to prioritize their health and self-care, for example by becoming more physically active, reconnecting with hobbies, or slowing down from demanding daily routines. This time also allowed them to reassess their financial situation and future goals or to seek more training and fulfilling career paths.

In addition, participants felt empowered to spend on leisure and discover new experiences—enabling them to enjoy holidays and celebrations without the usual feelings of guilt, regret, or anxiety that often followed discretionary purchases.

“

I had decided to take off [work] to go back to school to work on my master's.... I took money out, stopped working, and then I was diagnosed with stage four terminal [cancer].

“

Because I'm disabled, people... find themselves doing a lot more for me than the normal adult. It's helped me to be a lot more self-sufficient and not need as much outside help, like with transportation and supplies.



“

It helps with my stress levels. I'm someone who ultra budgets every dollar. Before the program, it was just really a tight system. There wasn't any variations. There wasn't even room for negotiations. And so, this just makes things more colorful. It opens things up.

Relief from Medical Expenses

Participants shared that their efforts to save money or make progress on their financial goals were often disrupted by unforeseen challenges such as medical costs. Although a few participants highlighted health improvements since the program's start, some described new or worsening health conditions, either personally or within their families, which required new treatments and medications.

In addition to coping with health issues, participants also faced gaps in healthcare coverage, including the loss of insurance or having to pay out of pocket for prescriptions not covered by their plans. In many cases, the GBI funds were used to pay for outstanding medical bills.

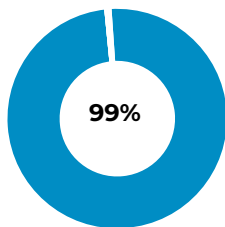
■ Improving Child Well-being

Boosting Parental Confidence and Access to Childcare

Almost all participants (99%) agreed that the GBI program allowed them to feel more confident in meeting the needs of their child(ren), and the majority (84%) felt that it also allowed them to afford more or better childcare to support their families (Figures 5 and 6).

Figure 5. GBI helped participants to feel more confident in their ability to meet the needs of their child(ren).

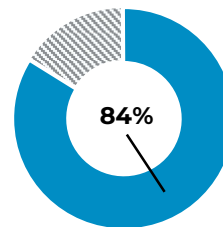
Participants in **agreement**



n=200
Data source: Longitudinal Survey

Figure 6. GBI payments enabled participants to afford more or better childcare.

Participants in **agreement**



n=128
Data source: Longitudinal Survey



■ Improving Child Well-being

Expanded Access to Learning and Activities

The payments allowed many participants to support their children's participation in extracurricular activities, enrichment opportunities, and essential support services, with **86% agreeing that GBI made it possible for them to afford more or better activities, such as joining sports leagues or Scouts.** The overall proportion of households with a child enrolled in any extracurricular activity also increased due to the payments (from 43% to 47%).

Participants reported that the GBI program helped their child(ren) perform better in school (70%) and allowed them to afford more or better tutoring services (75%). Participants also used the funds to pay for school supplies, field trips, and school activities and provided supplemental support services to their children with IEPs and individualized learning needs.

“

My oldest son was an Eagle Scout, my little son, he's still a Boy Scout. My daughter is a Girl Scout. They're super kids. They do everything. They're so for the community, and I do everything to keep my kids involved because it's super important to me.

“

He's kind of struggling with his behavior and his grades, but his grades have turned around tremendously, so that's good.

“

The biggest impact was being able to get my son medication so he can perform in school... His medication is super expensive. Even with insurance, I use the discount coupon.

“

He's actually doing good since we got him diagnosed with ADHD. He's getting the help that he needs now.

GBI Helped Families Manage Child Health Costs and Access Care

One-fifth of participant households reported having a child with a serious or chronic health condition that requires specialized health care.

Participants often reported using the GBI payments to cover medical-related expenses such as copayments for doctor visits and prescription medications. Others shared the challenges of accessing medications not covered by insurance. One expressed their difficulty managing their daughter's chronic, life-threatening condition. Unable to afford these critical prescriptions outright, the parent credited the GBI program with playing a vital role in keeping their daughter alive. A few parents shared that their children had recently been diagnosed with new conditions, which brought added costs—particularly around treatment and medication.

Improvements in children's health were also noted, including access to diagnostic services for conditions such as ADHD and IEP plan development. Some participants reported an increase in their family's physical activity level as a result of experiencing less stress around daily finances and more time spent with their children.

■ Improving Child Well-being

Investing in Education

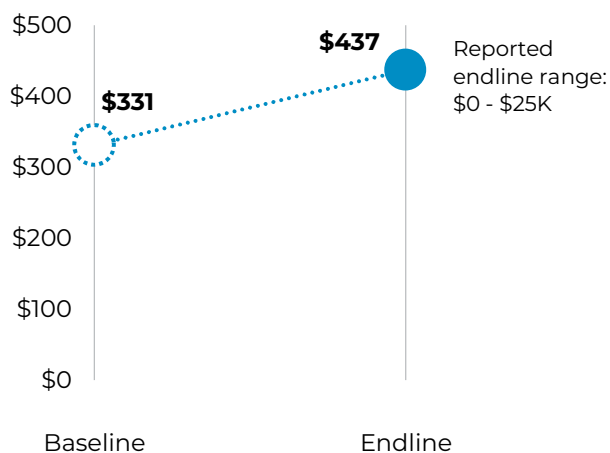
The ability to save for their children's future education increased as a result of the GBI, both in terms of the number of participants able to save and the amount saved overall (Figure 7). The payments allowed one family to support their student's college selection and enrollment process, and to provide them with basic needs not fully covered by FAFSA funds, such as application fees, dorm essentials, clothes, and snacks.



I was able to pay the money that his FAFSA did not take care of. I was able to make those payments because of this program. Without this program, I don't know how I would've been able to do these things for my son, for him to be able to go to school. I don't know how I would be able to get book bags and clothes and shoes and load up the dorm with water and noodles and all the rest of the things that college kids love to eat.

Figure 7. The average amount of money saved for children's education increased at endline.

Average amount of money saved for children's education at baseline and **endline**



n=132
Data source: Longitudinal Survey

■ Empowered and Connected

Strengthening Family Relationships Through Financial Stability

Participants credited the GBI program with helping increase their sense of autonomy and reduce their need to rely on family members for financial support. For many, this shift led to improved relationships with loved ones.

Greater financial stability didn't just reduce reliance on family, it also created opportunities for more balanced, reciprocal relationships.

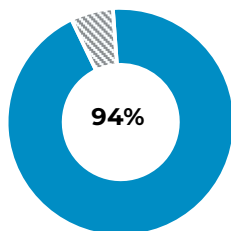
Participants felt empowered to offer support to others, often speaking with pride in becoming a source of stability themselves. This transformation deepened their family bonds and brought a renewed sense of connection. Without the daily grind of survival, participants could now focus on creating joyful, lasting memories. Even something as simple as visiting extended family more frequently helped strengthen emotional ties.

These changes went beyond the activities themselves and reflected a broader shift in the emotional climate at home. **With less financial pressure, parents felt more relaxed and emotionally available for their families** (Figures 8 and 9).

For many, their communities were more than merely a backdrop—they were a vital source of strength, identity, and resilience. GBI provided a meaningful boost to the resilience and care that already existed within these ecosystems, not by replacing them, but by giving people the financial breathing room to more fully participate in them.

Figure 8. The GBI program made participants happier as a parent.

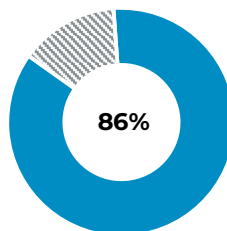
Participants in **agreement**



n=194
Data source: Longitudinal Survey

Figure 9. The GBI program allowed participants to spend more time with their children.

Participants in **agreement**



n=194
Data source: Longitudinal Survey

“

I think [a] less-stressed-out me is just probably more fun to be around. She probably has more space to show up for people. I think everybody benefits when I'm not preoccupied with how am I going to make this work.

“

It definitely has helped.... Like my sister—if she needed to borrow \$20 or something for gas to get to work, I would have it. Whereas before, I wouldn't have.

“

Our neighbors stick together. If I need something, I could text my neighbors.

“

I feel like I'm more productive and I can be a better just overall citizen, and I can be more productive in society. And I think that that would be beneficial for everyone.

GBI Offered Respect, Autonomy, and Relief

Many participants expressed a sense of gratitude for the GBI program and for the stability it provided. Participants appreciated the opportunity to engage in the program, with several mentioning how “blessed” or “lucky” they felt to be part of it. Some wished the program could be expanded to allow more people to experience the benefits of GBI.

Participants contrasted GBI’s flexible spending policies with the restrictive policies of other assistance programs, which enforce rigid spending constraints, prescribe permissible purchases, and limit participants’ capacity to exercise personal discretion in financial decisions. **They valued the program’s flexibility, autonomy, and convenience, particularly highlighting the freedom to use the funds in ways that best met their individual needs.** For instance, some individuals reported using GBI payments to supplement their SNAP or WIC benefits, as their monthly grocery expenses often exceeded the benefits provided by those programs.

Participants drew a clear contrast between GBI’s simple, one-time application and certification process with other benefit programs, which they described as burdensome, with complicated paperwork and regular check-ins. **They appreciated that GBI was timesaving and treated them with dignity.** Also unlike many traditional assistance programs, participants felt GBI enabled them to get ahead without putting them at risk of losing existing benefits or experiencing a drop in financial stability due to additional income. Figure 10 illustrates the key themes that emerged as participants contrasted the GBI program with other assistance programs.

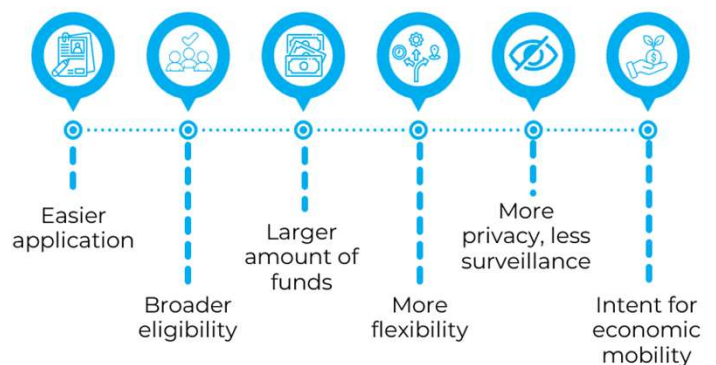
“

I guess with the EBT it can only be used for food, whereas the GBI can kind of push it more so where it's needed... Basically one month I may be struggling to pay the rent, but the next month it could be me struggling to keep food in the house... It could be keeping gas in your vehicle or whatever. You can use it for more of the necessary things.

“

A lot of people who have never been in a situation where they've had to depend on somebody else for help think that if you just give people money, they're going to blow it on pop rocks and bubble gum and comics or go to the casino or whatever rich people think low-income people do with money. **But I've been securing a better future for my son and myself, and that is exciting to me because I grew up in the low-income cycle.**

Figure 10. Participants noted a number of ways that the GBI program was better than other assistance programs.



Data source: Participant Interviews

Looking Ahead: Implications for Future Financial Support Programs in St. Louis or Elsewhere



Reducing burdens in public programs can improve efficacy, equity, and trust.

Many public benefits programs, especially those targeting low-income households, impose an array of administrative burdens on people to qualify for those benefits. These burdens make it difficult to understand eligibility requirements and comply with program rules and can also lead to feelings of frustration or powerlessness in interacting with public agencies.

Programs like the St. Louis GBI program offer benefits with minimal red tape or restrictions, and our research shows that program participants valued the easy application, flexibility, and trust built into the program. However, with the GBI program's end, participants will once again have to depend on a confusing, complex, and often unresponsive public benefits system. Cities and states should review their existing policies and procedures to find ways of decreasing the burdens placed on people in order for them to access benefits they need to survive, and to place more trust in benefits recipients to use benefits in the ways that work best for them and their families.



Guaranteed basic income can provide a pathway to economic mobility, but cities and communities need to provide additional support.

While many parents in the St. Louis GBI program were able to invest in their children's development during the program through things like extracurricular activities and saving for their children's future, other parents reported using the funds to cover unexpected expenses and issues that emerged during the program. For example, some parents reported using GBI funds to pay for their children's school transportation when school bus services ended. For these families, the ability of GBI to help them meet their financial goals will be limited when they are forced to use the funds to cover unexpected expenses that are entirely outside of their control. In addition, GBI alone is likely insufficient to address persistent structural issues that may harm children's development, such as the lack of access to safe, affordable, quality housing for low-income families. This may be especially relevant in Missouri, as recent legislation allows landlords to discriminate against Section 8 recipients, overriding municipal laws. Given this, St. Louis and other cities should expand efforts to address housing supply issues and increase the number of affordable housing units on the market.

Designing stable, effective institutional supports will help programs like GBI address families' long-term economic mobility needs, rather than simply providing stop-gap funds to help families cover unexpected expenses caused by broader municipal policy challenges.

■ Looking Ahead



Guaranteed Basic Income programs are effective at meeting families' financial needs, but access to quality employment and education remains essential.

This research brief series demonstrates that the GBI funds were effective at helping families meet an incredibly diverse array of urgent financial needs and long-term financial goals. However, our research also shows that GBI participants were also involved in precarious employment, which are jobs that offer limited security, low wages, and few benefits.

GBI programs can help offset these issues to some degree by providing a stable source of income for precarious workers, but GBI is also not a sustainable substitute for stable, upwardly-mobile jobs that pay a living wage. Cities and states should prioritize attracting these types of jobs for their residents, either through targeted economic incentives or through the provision of community-based agreements in which developers agree to provide quality jobs to residents in exchange for the ability to develop neighborhoods.

In addition, the fact that a majority of GBI participants were either enrolled or planning to enroll in higher education or training speaks to the demand these participants have to invest in themselves. GBI programs could work with participants to identify skill-development options that meet their needs, and to develop a plan for how GBI can best support them during their training.





Conclusion

The GBI program supported significant impacts on participants' quality of life across multiple domains. Through the longitudinal surveys and qualitative interviews, our participants reported improvements in their day-to-day living, their sense of agency and independence, and their children's health, activities, and academic performance. While they reported concerns about maintaining financial stability following the end of the program, many had hope for continued improvement in their circumstances going forward as a result of the funding provided by the GBI program.

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