
HudsonUP Basic Income Pilot: Year Four Report

By Leah Hamilton
MSW, PhD
HudsonUP Principal Investigator
Professor, Appalachian State University
Senior Fellow, Jain Family Institute

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Executive Summary

The HudsonUP Basic Income Pilot, now in its fourth year, continues to provide vital insights into the transformative potential of basic income. Launched in 2020, the program provides 128 residents of Hudson, NY, with an unconditional \$500 monthly stipend for five years. This report draws on both qualitative interviews and quantitative surveys to explore how the program has impacted participants' financial stability, health, employment, and community connections.

Key Findings

- **Stabilizing Basic Needs:** HudsonUP has been a crucial safety net, helping participants cover essential expenses and reduce financial stress, especially amid Hudson's rising cost of living.
- **Smoothing Employment Transitions:** Participants used HudsonUP to navigate job changes, pursue education, and make career shifts. The program fostered agency and stability, even as systemic challenges persisted.
- **Supporting Health and Well-Being:** The program helped participants manage health-related expenses and stress. However, chronic conditions and systemic barriers limited broader impacts on overall well-being.
- **Strengthening Community and Connections:** By alleviating financial pressures, HudsonUP allowed participants to strengthen family relationships and contribute to their communities, fostering a sense of mutual support.
- **Advocacy for UBI:** Participants expressed gratitude for HudsonUP and emphasized its potential as a model for broader guaranteed income policies.

Conclusions and Implications

HudsonUP has offered critical support for participants navigating the uncertainties of modern life. Far from enabling financial complacency, the program has empowered individuals to make thoughtful decisions about their education, careers, and families. Participants have consistently committed to goal-oriented approaches, using the funds to improve their circumstances and build a more stable foundation for advancement.

However, the program also underscores the limits of a modest basic income in addressing systemic challenges such as the high cost of living, volatile employment markets, and chronic health issues. A guaranteed income of \$500 per month cannot resolve these structural issues but serves as a vital step toward providing individuals with the stability they need to thrive.

HudsonUP's fourth year reveals that guaranteed income is not merely a tool for financial support but a pathway for fostering resilience, equity, and opportunity. As discussions about universal basic income continue, the findings from HudsonUP provide valuable lessons about the role of unconditional cash transfers in promoting well-being and economic security.

Introduction

The HudsonUP Basic Income Pilot, now in its fourth year, offers an unprecedented opportunity to examine the longitudinal impact of guaranteed income on individuals and communities. Launched in 2020 in Hudson, NY, the program provides a monthly stipend of \$500 to participants over a five-year period. With a focus on agency and unconditionality, HudsonUP stands as a critical exploration of how guaranteed income can address systemic inequities and support financial stability in a rapidly evolving social and economic landscape.

HudsonUP was established to support recipients in shaping their financial futures without the constraints of paternalistic policies or administrative hurdles. By serving 128 individuals—[approximately](#) 2% of Hudson’s population, nearly 5% of households, and 9% of residents living in poverty—the program is a meaningful component of the city’s social safety net. Designed to adapt to the complexities of modern economic realities, HudsonUP reflects decades of research associating cash-transfer programs with improved well-being, educational attainment, and family dynamics.¹²

This fourth-year report leverages a mixed-methods evaluation approach to explore HudsonUP’s impact, combining biannual quantitative surveys with qualitative interviews. Through this longitudinal lens, this report explores how guaranteed income has influenced financial stability, health and well-being, community connections, and personal growth.

As HudsonUP approaches the final stages of its pilot, this report situates individual narratives within broader trends, offering key insights into the transformative potential of basic income. By highlighting both challenges and successes, the findings contribute to ongoing policy discussions about the role of unconditional cash transfers in fostering equity and resilience at the local and national levels.

Methodology

The evaluation of the HudsonUP Basic Income Pilot employs a mixed-methods approach, combining quantitative surveys with qualitative interviews to provide a better understanding of the program’s impact on participants’ lives.

¹ Rizvi, A., Kearns, M., Dignam, M., Coates, A., Sharp, M. K., Magwood, O., Labelle, P. R., Elimestekawy, N., Rossiter, S., Al-Zubaidi, A. A. A., Dewidar, O., Idzerda, L., Aguilera, J. M. P., Seal, H., Little, J., Martín, A. M. A., Petkovic, J., Jull, J., Gergyek, L., ... Kristjansson, E. (2024). Effects of guaranteed basic income interventions on poverty-related outcomes in high-income countries: A systematic review and meta-analysis. *Campbell Systematic Reviews*, 20(2), e1414. <https://doi.org/10.1002/cl2.1414>

² Hasdell, R. (2020). *What We Know About Universal Basic Income: A Cross-Synthesis of Review* (p. 27). Basic Income Lab. https://basicincome.stanford.edu/uploads/Umbrella%20Review%20BI_final.pdf

Quantitative Data Collection

Quantitative data are collected biannually through surveys administered in the winter and summer of each year. For the fourth-year report, Wave 7 surveys were conducted in February 2024, and Wave 8 in August 2024. These surveys include validated measures, such as the Short Form 36 (SF-36) to assess physical and emotional health, and the Kessler 10 (K10) to measure psychological distress. Data on employment, income, and savings are also gathered to track financial trends over time.

Response rates for survey waves average approximately 50%, with variations across cohorts and waves. Survey data were analyzed descriptively due to the small sample size, providing foundational context for understanding trends in health, financial stability, and employment.

Qualitative Data Collection

Qualitative data were collected through semi-structured interviews conducted biannually, corresponding with survey collection periods. In Year Four, 15 interviews were conducted during Wave 7, and 13 interviews were conducted during Wave 8. Interviews were conducted either in person or over the phone, depending on participant preference. The interviews explored participants' experiences with the program, focusing on themes such as financial stability, health, employment, and the Hudson community. All interviews were transcribed, anonymized, and coded by a team of researchers using a phenomenological analysis approach. Participant member checking was employed to ensure credibility, allowing participants to review and provide feedback on summative themes.

Participant Overview

HudsonUP serves 128 individuals across three cohorts:

- **Cohort 1:** 25 individuals, enrolled in 2020, receiving funds since the program's inception.
- **Cohort 2:** 50 individuals, enrolled in 2021, with three years of participation.
- **Cohort 3:** 53 individuals, enrolled in 2022, with two years of participation.

The demographics of participants reflect the diversity of Hudson, NY, and selection was weighted to include individuals from historically underrepresented groups (see Appendix A). Participants range in age, employment status, and household composition, providing a rich diversity of experiences.

Data Integration

This report integrates quantitative findings with qualitative narratives to present a holistic view of HudsonUP's impact. Quantitative data illustrate trends across time, while qualitative interviews provide context and depth, revealing the ways in which guaranteed income affects participants' lives. Themes identified in the qualitative analysis during

Wave 8 interviews include meeting basic needs, financial stability, community transformation, health, and long-term planning.

Findings

Community Transformations

As in earlier waves of interviews, participants largely reflected on the challenges of Hudson's rapidly evolving economic and social landscape. The rise in tourism and development has significantly altered the city's identity, leaving many residents grappling with the effects of gentrification. One participant described this shift candidly:

"For years, when it had become what it's become, it didn't bother me very much. I kind of kept to myself and it didn't seem that bad. Now, it just seems terrible in the way that it's just a tourist place ... There's not a community. And there really was for a while."

The influx of tourists and new residents has also driven up the cost of living, making basic goods and services less accessible for long-term residents. As one participant noted: *"The stores that, especially things like the grocery store ... it's priced for tourists, which—I get it, but I wish it weren't. I would like to just buy a loaf of bread. To me, the prices are almost insulting."* Housing, a recurring concern among participants, has become increasingly unaffordable, with one participant describing the severity of the issue: *"There's a housing crisis here now, and my rent is extremely generous compared to what is the average market right now here."* This participant explained that he was able to secure reduced rent by taking on repair work for the building.

On top of the systemic inequities that have accompanied Hudson's transformation, residents also find it harder to navigate existing support systems. One participant commented:

"What I don't like is how other people just come in and take over and the rent is expensive, and there's nothing affordable. It's hard to get on to programs to help you with rent. It's hard to get a job and keep the same hours."

Another described their frustrations with accessing public benefits: *"I'm in the SNAP program ... That's like pulling teeth to get your own money. It makes no sense."*

Despite these challenges, participants frequently expressed gratitude for HudsonUP as a stabilizing force that has helped them remain in the community amid rising costs. As one participant reflected:

"I don't know if I would be able to stay in Hudson if I didn't have this money right now, because there's not a lot of work here. And it seems to be that Hudson has become more expensive than New York City."

Even with the additional support of HudsonUP, Hudson's rising cost of living has made daily life feel increasingly precarious.

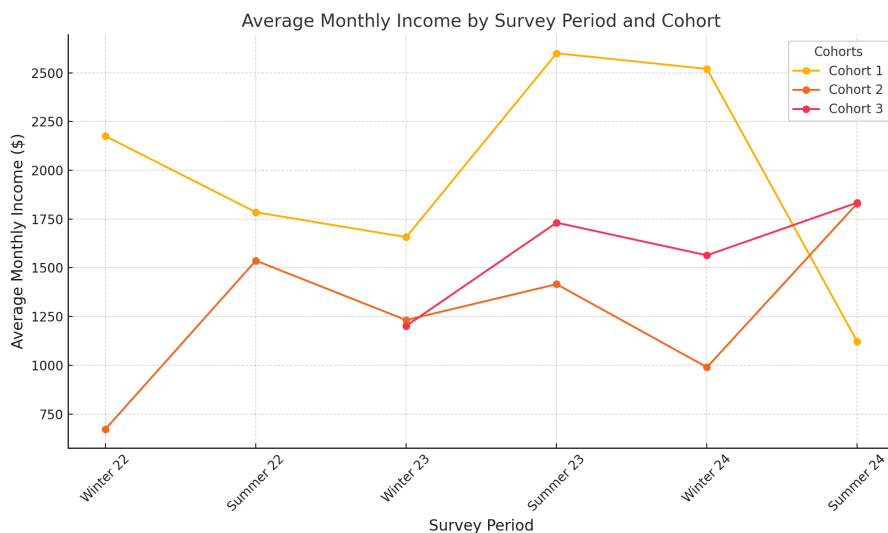
Meeting Basic Needs

For many participants, HudsonUP has been instrumental in meeting their essential needs, providing both tangible financial relief and emotional stability. Participants described how the program allowed them to cover vital expenses such as housing, utilities, and groceries, alleviating the day-to-day stress of financial uncertainty. One participant succinctly explained: *“Honestly, [how I spend the funds] kind of changed based on my needs ... I pay my internet bill, my electric, and I use it to buy my groceries.”*

The flexibility of the funds has further enabled participants to adapt to shifting priorities and manage unforeseen challenges. For some, this meant using HudsonUP as a buffer against financial emergencies. One participant shared: *“It’s just lifted a huge weight off my shoulders. If I lost my home, or I totaled my car ... for the first time in my life, I have savings and something to fall back on.”*

Quantitative data on participants’ income trends provide further context to these narratives. Average monthly income among HudsonUP recipients has fluctuated over time, with Cohort 1 showing variability from \$2,175 in Wave 3 to \$1,657 in Wave 5, followed by a significant increase to \$2,600 in Wave 6. Cohort 2 began with lower average incomes of \$673 in Wave 3, peaking at \$1,536 in Wave 4 before settling around \$1,415 by Wave 6. Cohort 3, the most recent to join the program, demonstrated a steady increase from \$1,202 in Wave 5 to \$1,834 in Wave 8. See Figure 1 for more information.

Figure 1. Participant Income Over Time



These income trends reflect both the program’s stabilizing influence and the volatile financial realities faced by participants. While HudsonUP funds provide a critical baseline, participants’ overall financial trajectories continue to be shaped by external factors.

The emotional relief occasioned by a stable income was a recurring theme for participants, who found the program helped them shift away from a scarcity mindset and toward a goal-oriented approach. As one participant described:

“Before, it was just constantly like, ‘How am I going to make rent?’ Now it’s like, ‘Okay, I have this little bit of money coming in. My rent is covered next month. My food is covered next month. What can I do to build on that or improve that?’”

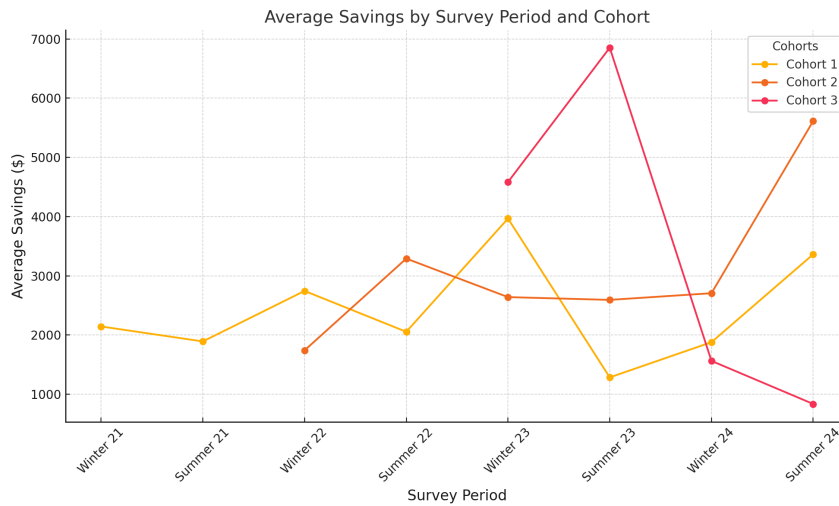
Finances, Savings, and Employment

While HudsonUP has provided crucial support for meeting basic needs, its impact on financial trajectories—particularly savings and employment—further reveals the complex interplay of cost of living, variable income, and participants’ unique circumstances. These factors shape the diverse financial outcomes observed across the program’s cohorts.

Savings and Financial Stability

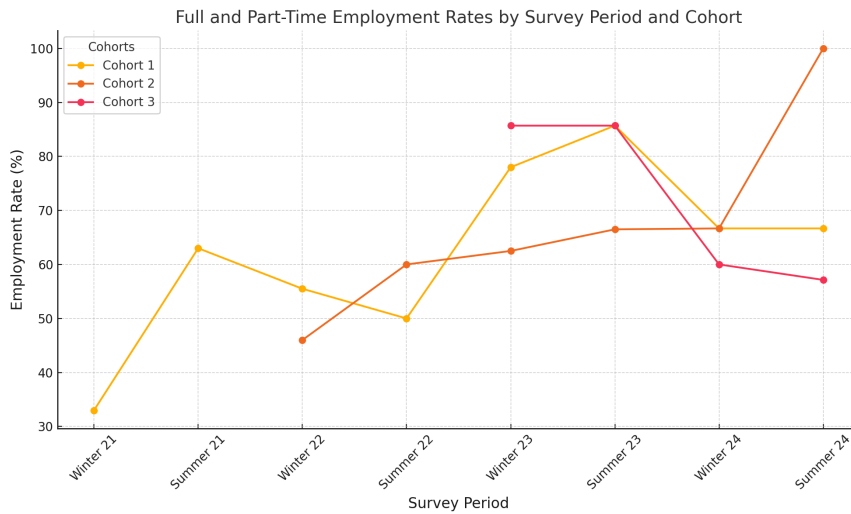
Participants reported varied experiences with savings, influenced by fluctuating income and Hudson’s rising cost of living. Some participants expressed difficulty saving consistently, as one remarked: *“I thought I’d be able to save, but I haven’t really been able to.”* Quantitative data further highlight the variability in savings. Cohort 1’s average savings rose from \$2,145 in Winter 2021 (Wave 1) to \$3,968 in Winter 2023 (Wave 5) but declined to \$1,286 in Summer 2023 (Wave 6) before rebounding to \$3,364 in Summer 2024 (Wave 8). Cohort 2’s savings peaked at \$5,614 in the Summer of 2024 (Wave 8), while Cohort 3 demonstrated significant volatility, with savings falling from \$6,853 in the Summer of 2023 (Wave 6) to \$837 in the Summer of 2024 (Wave 8).

These fluctuations suggest that participants’ savings trajectories are shaped by both external economic pressures and personal financial goals. Despite these challenges, some participants were able to leverage HudsonUP to achieve financial stability. One participant noted: *“Thanks to the HudsonUP, I was able to open up a Roth IRA.”* These narratives reflect the mixed impact of HudsonUP on participants’ ability to save, highlighting both the program’s stabilizing influence and the ongoing economic challenges faced by participants. See Figure 2 for more information.

Figure 2. Participant Savings Over Time

Employment Trends

Employment trends across cohorts reveal a certain amount of variability, likely influenced by small sample sizes and participants' diverse circumstances. For this analysis, employment rates include both full- and part-time workers, excluding individuals who are retired or disabled. In Cohort 1, employment increased steadily from 33% in Winter 2021 (Wave 1) to 85.7% in Summer 2023 (Wave 6) but later declined slightly to 66.7% in Summer 2024 (Wave 8). Cohort 3 exhibited greater variability, with rates dropping from 85.7% in Winter 2023 (Wave 5) to 57.1% in Summer 2024 (Wave 8). These fluctuations can be partially explained by the small sample size, but also individual life changes. See Figure 3 for more information.

Figure 3. Employment Trends Over Time

Qualitative data suggest several plausible explanations for these trends, particularly the role of agency afforded by the pilot. Many participants reported using the program’s support to navigate significant life transitions, such as completing higher education or entering the workforce. One participant reflected: *“I’ve been becoming very dependent on [HudsonUP] since school is over, and I’m in the season of moving.”* Another participant shared: *“I’ve been actually using the HudsonUP money to pay for the first semester, so there was no headache on that part.”*

In addition, HudsonUP’s consistent financial support fostered greater independence and reduced reliance on external help, allowing participants to feel more in control of their choices. One participant who used the funds to purchase a vehicle explained: *“Previously, I was 100 percent dependent on my partner for transportation ... Now, I can get where I need to go.”*

Interplay Between Finances and Employment

Together, these findings illustrate the complex dynamics of savings, employment, and agency within the HudsonUP program. While some participants were able to achieve financial milestones, such as opening retirement accounts or increasing savings, others faced difficulties due to variable incomes and the high cost of living in Hudson. Employment trends further

“Maya”

Maya moved to Hudson during the pandemic, hoping to focus on her writing and find a more affordable place to live. At the time, she was working multiple service jobs. The funds from HudsonUP gave her the flexibility to leave that position and accept a full-time job as an editor at an online newspaper.

HudsonUP also allowed Maya to afford a car, giving her greater independence in an area with limited public transportation. With a steady salary and support from the program, she has been able to stabilize her finances and focus on her long-term goals. Maya credits HudsonUP with helping her through a challenging period and supporting her transition into a more fulfilling career.

reflect participants' agency in navigating the workforce, with HudsonUP enabling career transitions and sustained job searches. Although HudsonUP has not dramatically altered employment rates overall, the qualitative data suggest that the program fosters conditions that allow participants to balance immediate needs with longer-term financial and professional goals.

Health and Well-Being

Another potential explanation for the variability observed in employment rates is the presence of diverse health needs and chronic conditions among some HudsonUP participants. Challenges ranging from chronic illnesses to mental health concerns have shaped participants' ability to engage consistently in work and other activities. While HudsonUP has provided critical financial support to address medical needs, participants' experiences reflect the complexities of managing health in the face of systemic and personal barriers.

Health Challenges and Chronic Conditions

In qualitative interviews, participants frequently spoke about the challenges posed by health issues. Some described navigating chronic illnesses, while others highlighted the emotional toll of aging or unexpected medical diagnoses. One participant shared their experience of receiving a prediabetes diagnosis, explaining: *"My last couple of doctor visits gave me a little scare ... I was diagnosed as prediabetic, which sent me into a meltdown, scared me half to death ... But thank God, it could have been worse. I'm on medication."*

For others, HudsonUP helped address pressing health-related expenses, such as physical therapy or preventive care. One participant shared: *"I do have an MRI happening on Tuesday ... Physical therapy seems to help, and doing my own exercises that they teach me."* Despite these supports, health challenges continued to impact participants' ability to save, work, and plan for the future. Another participant reflected on how chronic conditions affected their daily life and ability to engage in creative work: *"I lost a lot of work because I couldn't use my hand ... I still can't write with it. I can't hold a paintbrush."*

Quantitative Trends in Health

The SF-36 General Health scale and Kessler 10 (K10) provide insight into participants' physical and mental health over time. The SF-36 General Health scale measures

"Rosa"

Rosa joined HudsonUP at a time when her family was under significant strain. Her husband had been severely injured at work, leaving him unable to earn income, and the family relied entirely on Rosa's earnings to get by. As the mother of two young children with special medical needs, Rosa was already balancing caregiving with her administrative role at a local community organization when another challenge arose: her father was diagnosed with a life-threatening disease.

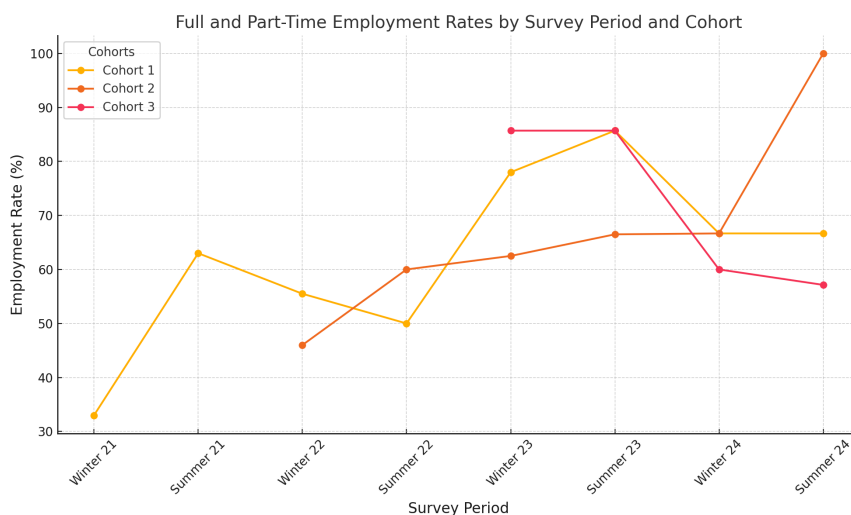
To support her father through treatment, Rosa began driving more than two hours each way for his medical appointments while still managing her responsibilities at home and work. The funds from HudsonUP made it possible for Rosa to cover the added transportation costs and other urgent expenses, such as caregiving supplies and her children's medical needs.

During her time in the program, Rosa used HudsonUP to purchase a second car, which allowed her husband to transport the children while she was with her father. She credits the program with providing the financial stability her family needed to navigate multiple crises, allowing her to focus on what mattered most—her children's health and her father's care—without falling further behind financially.

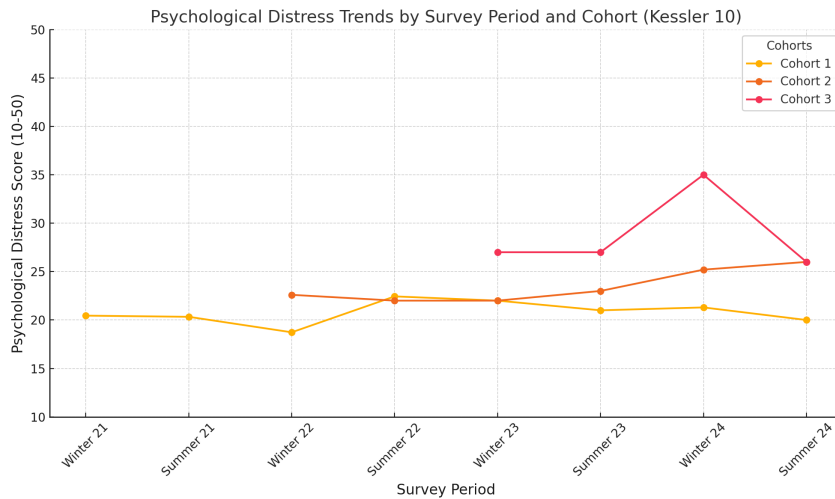
self-reported perceptions of health, with scores ranging from 0 to 100; higher scores indicate better-perceived health. The K10 assesses psychological distress, with scores ranging from 10 to 50; higher scores reflect greater levels of distress.

The SF-36 General Health scores reveal considerable variability across cohorts and survey waves. Cohort 1's scores fluctuated, starting at 62 in Winter 2022 (Wave 3) before peaking at 76 in Summer 2024 (Wave 8). Cohort 2 displayed similar variability, with scores ranging from 55 in Winter 2022 to 45 in Summer 2024. Cohort 3, however, showed a steady decline, with scores dropping from 47 in Winter 2023 (Wave 5) to 42 in Summer 2024 (Wave 8). These trends suggest that while some participants experienced stability or improvement, others faced worsening health conditions over time. See Figure 4 for more information.

Figure 4. General Health Over Time



The K10 mental health scores reveal a more consistent trend of moderately high stress. See Figure 5 for more information. Cohort 1 maintained relatively stable scores, hovering between 20 and 22 throughout the program. For context, scores between 20 and 24 are likely to indicate mild mental distress, while scores over 30 indicate severe mental distress. Cohort 2 displayed a gradual increase in distress, with scores rising from 22 in Winter 2022 to 26 in Summer 2024. Cohort 3 exhibited the highest levels of distress, with scores peaking at 35 in the Summer of 2023 (Wave 6) before declining slightly to 26 in the Summer of 2024.

Figure 5. Kessler 10 Psychological Distress

HudsonUP's Influence on Health and Community

These health challenges underscore the dual role HudsonUP plays in participants' lives. For some, the program provided a critical safety net that enabled them to prioritize health and well-being. As one participant explained: *"Four years ago, I was in a different place emotionally. The money helped me so much emotionally."* Participants also highlighted how HudsonUP facilitated their ability to invest in healthier lifestyles, such as purchasing nutritious food or prioritizing exercise. One participant explained: *"I've started taking better care of myself—whatever I eat has to be healthy and organic. It doesn't have to be a big meal, just something that's good for my body."* For others, however, systemic barriers and chronic conditions remained significant obstacles. These experiences illustrate the limits of financial support alone in addressing health-related challenges, particularly for participants navigating complex medical needs.

For many participants, physical and psychological well-being is heavily influenced by relationships, which have also been impacted by HudsonUP. The program has alleviated financial stress in ways that ripple through participants' personal and community connections, fostering both individual relief and collective benefits. Several participants described how HudsonUP eased financial burdens that had strained their relationships. One participant reflected on the stress of feeling unable to provide for their family, saying: *"I don't have a full-time job, but I can't*

"James"

James joined HudsonUP while pursuing an associate's degree in electrical engineering and living with his parents. He initially used the funds to save for school and his own apartment, but a severe family car accident changed everything. The financial strain from the accident forced James to dip into his savings from HudsonUP to help cover critical expenses.

As a result of the accident and its aftermath, James had to take a break from school to focus on supporting his family. He continues to work part-time at a local grocery store and he remains hopeful about returning to school soon.

financially, in any way, support them either.” Another participant shared how the program allowed them to reduce their reliance on family while pursuing their education: *“Definitely appreciate having the financial backup because I try not to rely on my parents since I haven’t been working and in school.”* These reflections highlight how HudsonUP helps participants regain a sense of autonomy and reduces relational pressures, allowing for healthier dynamics within families.

Positivity Toward Basic Income

Participants expressed deep gratitude for the financial stability and opportunities afforded by HudsonUP. For many, the program was life-changing, providing a foundation that permeated every aspect of their lives. One participant described the profound impact of receiving unconditional support:

“I wish I could thank these people in person and give them a hug and tell them how great they are. I want to know who they are. It’s almost like you want to meet the person who’s helped you take care of yourself to tell them personally, ‘Thank you. Thank you, thank you, thank you.’”

This gratitude often extended beyond individual benefits to a recognition of the program’s broader potential. Participants emphasized how HudsonUP created stability that allowed them to pursue passions, improve their quality of life, and focus on personal growth. One participant reflected on the transformative role HudsonUP played in their ability to move forward:

“I’m tremendously grateful for the program. Like I said, without it, I would not have transportation to be able to even have sought employment outside of the two miles of Hudson or move back to the city so that I could walk to work or take public transportation. So, this program has really allowed me to pursue my passions and find a way to pay for becoming a full human.”

Another participant echoed this sentiment, describing how the program provided emotional and mental relief in addition to financial support:

“It has been wonderful for me. It has kept me emotionally, and mentally, and financially healthy, to a degree. Life happens, but on the whole, thank God I can get up every morning and I can just be like, ‘I’m okay.’”

This gratitude fueled participants’ support for expanding basic income policies on a national scale. Several participants viewed HudsonUP as a model for addressing systemic inequities and improving the well-being of others. As one participant shared:

“Well, being on the program is amazing. It has given me the opportunity to spread the words, to advocate for it. It has allowed me to have more of an open mind and courage to fight for something that I’ve been blessed to have and that I want for everybody else.”

As participants reflected on their gratitude for HudsonUP and its impact on their lives, many also expressed concerns about the program’s conclusion after five years. While the

stability provided by the program was transformative, the prospect of losing this support prompted mixed emotions, particularly regarding financial uncertainties. Some participants worried about the ongoing challenges of making ends meet without the additional income. One participant shared their concern about the precarious nature of their financial situation, saying:

“If you’re at the point where you’re still just living month to month, then I don’t think there’s as much help.”

Others expressed a pragmatic acceptance of the program’s eventual conclusion, acknowledging that they would need to adapt to new realities. One participant reflected:

“It’s going to be a reality check, but I don’t think that there’s anything for me personally that could help soften the blow of not receiving that money anymore. It just is the way it is.”

These reflections reveal participants’ resilience and understanding of the program’s temporary nature. Despite their concerns, many participants appreciated the opportunity HudsonUP provided to stabilize their lives and prepare for future challenges. As the program approaches its conclusion in the coming years, these insights highlight the importance of building sustainable pathways for participants to transition successfully, ensuring that the stability and growth fostered by HudsonUP are not lost.

Conclusion

The findings from HudsonUP’s fourth year paint a compelling picture of how basic income can transform lives while also highlighting its limits in addressing systemic and structural challenges. Participants have shown remarkable resilience, using the program to stabilize their finances, invest in their health, and navigate complex life circumstances. Contrary to common objections by critics of guaranteed income, these individuals are not quitting jobs en masse or indulging in so-called “temptation goods.” Instead, they are working, going to school, supporting loved ones, and striving to build a better future for themselves and their families.

However, HudsonUP also demonstrates the inherent limits of a modest basic income. A \$500 monthly stipend cannot cure chronic diseases, prevent every personal emergency, offset the high cost of living in places like Hudson, or buffer against the broader challenges of a volatile national economy. Inevitable crises—unexpected health issues, job losses, or family responsibilities—still arise. Yet HudsonUP has been a critical lifeline for participants dealing with such events, offering a financial cushion that helps them weather emergencies without facing financial ruin.

Beyond serving as a safety net, guaranteed income has played a pivotal role in smoothing the transitions and uncertainties that are part of a healthy, dynamic economy. Participants have used HudsonUP to navigate job changes, complete education, care for loved ones, and manage unpredictable circumstances. Initiated at the height of the Covid-19 pandemic, the

program has provided a baseline of consistency for participants amid increasing precarity, allowing them to make decisions with greater confidence and stability.

Rather than evaluating HudsonUP through the lens of whether participants become fully “financially independent,” the program invites us to reconsider what independence truly means. Over the past four years, HudsonUP has revealed not only how much we all rely on a foundation of stability but also how that foundation allows individuals to thrive. In many ways, these findings underscore the need for a permanent, unconditional basic income—not as a temporary intervention but as a sustained tool for fostering resilience, equity, and opportunity in a society that frequently leaves too many people behind.

Appendix A: Selection Procedures

Recruitment

For each of the three cohorts, an online survey to apply for the HudsonUP program was launched and remained open for several weeks. The HudsonUP advisory board and Greater Hudson Promise Neighborhood staff ensured that the application was widely circulated in the community. The online survey collected basic demographic data, including name, email address, physical address, phone number, racial and ethnic identity, gender, last month's income, and a preferred contact method.

Weighted Randomization

The randomization was weighted on income, race/ethnicity, and gender identity, given the location-based propensity to achieve median income as calculated by the [Opportunity Atlas](#). The likelihood of reaching median income was proxied on publicly available data from the Opportunity Atlas. The income variable was dichotomized to low (less than or equal to \$25,540) or moderate (greater than \$25,540 and less than the threshold of \$35,153). The gender variable was collapsed from male, female, non-binary/non-conforming, and transgender to only two attributes: male or female. Non-binary/non-conforming and transgender respondents were categorized as “female,” due to the lack of available data on the economic outcomes of these gender identities in the Opportunity Atlas. The race and ethnicity variable included the following attributes: White, Black, or Hispanic. The census tract variable included either tract 1200 or 1300.

Appendix B: Research Design

This mixed-methods longitudinal inquiry follows the lives of 128 individuals receiving an unconditional monthly income of \$500 for five years, starting with a cohort of 25 recipients and expanding to 50 additional recipients in late 2021 and 53 in late 2022. After being selected, participants were invited to join the research component, with assurances that declining the invitation would not impact their payments. Ultimately, 15 participants from the first cohort, 23 from the second, and 17 from the third opted to participate in the research process.

This type of research is an excellent fit for a constructivist phenomenological approach, which “describes the common meaning for several individuals of the lived experiences of a concept or phenomenon.”³ While phenomenological research design is best implemented with 10 or fewer participants,⁴ including more participants allows for the likelihood of attrition over the course of five years. To ensure data quality, qualitative data triangulation was achieved through peer review and “member checking.” Member checking, described as “the most critical technique for establishing credibility,” is the process of allowing participants to give feedback on summative themes.

Our research questions explore the effects of basic income on recipients’ health, income, assets, family relationships, well-being, employment, and future orientation. Data collection includes biannual, semi-structured, in-depth interviews capturing changes to participants’ lives and their perceptions of the role of basic income in this trajectory. In addition to qualitative interviews, participants are asked to complete three validated and reliable scales on a biannual basis: 1) the Short Form 36 measures physical and emotional well-being, 2) the Kessler 10 measures psychological distress, and 3) the four-item Perceived Family Relationships Measure provides a snapshot of family well-being. Because the sample size is relatively small, quantitative outcomes are analyzed via descriptive statistics only.

Due to the ongoing COVID-19 pandemic, the research design has necessarily adapted to safety considerations, travel restrictions, and participant comfort. Participants are offered the option of either face-to-face or phone interviews. In the winters of 2021 and 2022, interview collection was conducted over the phone due to the peaking of COVID variants. Because the study involves deeply personal discussions with potentially vulnerable populations, the research is designed to prioritize ethical procedures. University Institutional Review Board (IRB) approval was received in November 2020. All potential participants were then informed of the research process, including their absolute right not to participate or to discontinue participation at any moment. Recipients were informed

³ Creswell, J. W., & Poth, C. N. (2017). *Qualitative Inquiry and Research Design: Choosing Among Five Approaches* (Fourth edition). SAGE Publications, Inc.

⁴ Dukes, S. (1984). Phenomenological methodology in the human sciences. *Journal of Religion and Health*, 23(3), 197–203. <https://doi.org/10.1007/BF00990785>

that their participation in the research project has no bearing on their payments through the pilot project. Additionally, participants were informed that all data is anonymized and scrubbed of identifying data before publication.