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A Policy Framework for Guaranteed Income and the Safety Net

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Abstract

Over the past 4 years, the cost of living in the U.S. has increased dramatically, and wages have not kept pace. One in 8 Americans live in poverty, and half of all U.S. renters are housing cost burdened. Families across the U.S. with a full-time working parent and two children experience a $3,000 - $5,000 gap each month between their basic cost of living and their income (calculated as a full-time, minimum wage job plus full receipt of public benefits). Guaranteed income (GI) – regularly distributed unconditional cash transfers – has emerged as an evidence-based strategy to fill this resource gap. GI is uniquely positioned as an intervention to sit alongside existing programs and policies as both a bridge to financial security and an accelerator to new opportunities. **Paired with other innovative health interventions (e.g., Medicaid Section 1115 demonstrations), child and family policies (e.g., Child Savings Accounts or Child Welfare Prevention), or climate and disaster response strategies (e.g., Justice40 Initiative), GI can provide financial stability to absorb income volatility, generate opportunities for wealth acquisition and economic mobility, and promote thriving communities.**

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Overview: Market Failures and Safety Net Limitations

This brief presents a framework for what a guaranteed income could be alongside other critical supports and highlights potential state- and federal-level policies where a guaranteed income could complement or bolster outcomes of interest through providing necessary resources to individuals, families, and communities.

Guaranteed income—regularly distributed unconditional cash transfers—is increasingly a cost-effective, evidence-based tool for moving individuals, families, and households from surviving to stability, from desperation to dignity, and from despondent to hopeful. It does not function alone, though. Instead, guaranteed income co-exists within a larger toolbox of social services, benefits programs, and social and economic policies designed to promote economic mobility and pathways to thriving.

In 2021, the expanded, fully refundable Child Tax Credit (CTC) was estimated to have reached about 88% of children in the US (Burns & Fox, 2023). This expansion led to one of the sharpest declines in child poverty in the US over the last 2 decades, with important impacts in low-income families, lifting more than 5.3 million individuals out of poverty, including 2.9 million children (Burns & Fox, 2023; Maag, 2023). With the expiration of this policy, poverty soared. Between 2021 and 2022, the U.S. poverty rate jumped from 7.8% to 12.4%, the largest 1-year increase in history. At the same time, average household income fell by 2.3% from $76,330 in 2021 to $74,580 in 2022, and inflation rose by 7.8% (Guzman & Kollar, 2023; Shrider & Creamer, 2023). And while social security, tax credits, and food assistance remain the most effective anti-poverty policies and programs in the US (Shrider & Creamer, 2023), individuals, families, households, and communities across the US continue to bear the brunt of rising costs, unpaid labor or inadequate wages, and an inaccessible safety net, leaving millions struggling to make ends meet. In this brief, we argue that guaranteed income is both a bridge providing financial stability and absorbing the hidden costs families hold from declining public benefits and market failures, and an accelerator supporting families and households once they are stable to pivot toward economic mobility.

These are expensive times, and increased income volatility alongside depressed wages are making it difficult to get by.

Escalating expenses, inadequate wages, and week-to-week fluctuations in income have made daily living in the United States a significant challenge for many individuals, families, and households—even among those working full-time. Expenses for basic needs like housing, food, childcare, transportation, and healthcare have risen sharply over the last 4 years (Economic Policy Institute, 2024), forcing many families to make choices between paying bills or eating. Nearly 22.4 million households—or half of U.S. renters—are housing cost-burdened, spending more than a third of their income on rent, an increase of 2 million since 2019. Among cost-burdened households, 12.1 million households spent more than 50% of their income on housing (Joint Study for Housing Studies of Harvard University, 2024). This issue is exacerbated by inadequate wages, which have failed to keep up with the increasing cost of rent and homeownership. In many states, a minimum wage worker would need to work over 80 hours per week to afford a modest two-bedroom rental (National Low Income Housing Coalition, 2024) at the U.S. Department of Housing and Development's (HUD) fair market rent (FMR).

Income volatility, or the rapid unpredictable change in income over time, has also increased among low- and minimum-wage hourly workers (Basu, 2017; Morduch & Siwicki, 2017). This is further compounded by the fluctuation of means-tested welfare benefits, which come and go as income rises and falls (Hannagan & Morduch, 2015). For individuals and families, this means every month or every few months, their income rises and then dips, leaving them to find ways to absorb the shock from the loss of the income or the decline in a public benefit and having to find ways to fill gaps in childcare or rent. Working women, in many ways, have become the financial cushion for these shortcomings—engaging in both paid and unpaid labor to offset these shocks while trying to keep their families afloat (Abramovitz, 2018; Castro et al., 2023).

These dips are further exacerbated by the failure of wages to keep pace with inflation. Over the past few years, while the cost of living has surged, real wage growth—how much a worker's wages have increased when considering how much things cost—has seen minimal change. Between April 2022 and April 2023, consumer prices overall increased by over 4.9% (food increased by 7.7%; shelter by 8.1%) while nominal wages (current dollar amount without considering inflation) increased by nearly 5%, and real wages by 0.5% year over year (Barrero et al., 2024; U.S. Bureau of Labor Statistics, 2023). Some of the real wage increases can be attributed to the rapid real-wage growth among low-wage workers—13.2% over the 4-year period; however, no change to the federal minimum wage since 2009 keeps many low-income workers unable to afford basic needs (Gould & DeCourcy, 2024). Wage gaps also continue to persist across race and gender groups, with American women making 82 cents for every dollar earned by men (about the same as in 2002), and Black and Hispanic women earning 70% and 65%, respectively of that of White men (minor advances since 2002). The ratio for White women was 83%, while Asian women were closer in parity to White men, making as much as 93% of men's earnings (Hegewisch & Prewitt, 2022; Kochhar, 2023).

Table 1 highlights this disparity between wages, housing costs, and other basic costs for one adult and two children across the country. In Warren County, Iowa, a rural county, the cost per month for meeting basic needs is $7,369, while the estimated monthly gross wages for someone making the federal minimum wage is $1,160. The data further suggest that it would require working over 3 full-time jobs at minimum wage in Warren County to afford a 2-bedroom apartment at FMR. The table also highlights the average monthly and yearly costs of living in other parts of the US and how much income a minimum-wage job would bring in to cover the average cost of living. In general, these data highlight not only the gaps in wages and costs, but the market failures that families must absorb as they weigh one need against another.

Table 1. Cost of Living and Minimum Wage in Select U.S. Geographic Locations

	Los Angeles County, CA	**Warren County, IA**	**Orleans Parish, LA**	**Denver County, CO**	**New York City, NY**	**Washington, D.C.**
Cost of living per year	$123,844	$88,431	$97,213	$115,583	$145,614	$123,882
Cost of living per month	$10,320	$7,369	$8,101	$9,714	$12,135	$10,324
Breakdown of costs per month						
Housing	$2,222	$936	$1,193	$1,797	$2,836	$1,838
Food	$779	$749	$1,116	$856	$1,197	$884
Childcare	$2,262	$1,485	$1,280	$2,518	$2,631	$2,553
Transportation	$1,404	$1,655	$1,209	$1,204	$551	$1,358
Healthcare	$760	$856	$1,518	$739	$1,031	$769
Other necessities	$1,063	$597	$818	$939	$1,428	$964
Taxes	$1,831	$1,092	$967	$1,659	$2,460	$1,958
Wage and affordability data						
State minimum wage	$16.00*	$7.25	$7.25	$14.42	$15.00	$17.50
Estimated monthly gross wages	$2,560	$1,160	$1,160	$2,307.20	$2,400	$2,800
No. of full-time jobs at minimum wage to afford a 2BR FMR[1] rental	2.8	2.9	3.6	2.3	3.3	2.2

Sources: Economic Policy Institute, 2024; National Low Income Housing Coalition, 2024. Estimated monthly gross wages were calculated using the minimum wage for each location and assumption of 40 hours a week and 4 weeks in a month. *In Los Angeles County, the minimum wage for LA County employers increased to $17.27/hour on July 1, 2024. Effective April 1, 2024, fast food workers make $20/hour. For the purposes of this table, we are using the CA statewide minimum wage.

[1] Two-bedroom FMR using HUD 2024 data.

Current social safety net benefits fall short of keeping families out of poverty.

When low- and moderate-income individuals or families find themselves struggling to fill basic needs, they turn to the U.S. system of public benefits. Unfortunately, the patchwork of eligibility requirements, the likelihood of experiencing a benefits cliff, and the conditional nature of social support programs in the U.S. often leave individuals and families spending inordinate amounts of time and energy trying *to be* the safety net or financial cushion because of volatile or inadequate wages and a disappearing safety net (Tsai et al., 2024).

The benefits cliff - the reduction or loss of public benefits due to an increase in income, leaving families worse off than before – is a risk that working low- and moderate-income individuals and families accessing public benefits absorb while trying to meet basic needs and achieve financial stability. Contrary to the belief that an increase in wages or the threat of loss of public benefits serves as a disincentive to work, Ballentine et al. (2022) find that low-income parents manage the challenge of the benefits cliff by weighing the financial benefits of a new job as well as the quality of the job (commute, stress, work schedules and inter-personnel relationship with coworkers) with maintaining public benefit eligibility. Managing this balance, though, is far from easy. The administrative burdens of benefit application and eligibility often increases the risk placed on families facing a benefits cliff. Among these include long applications, significant documentation and excessive paperwork, frequent reassessments, long waits at social service offices and the misapplication of program rules and regulations (Heinrich, 2016). The adequacy of benefits to meet beneficiaries' needs also has declined making it challenging for individuals and families to meet basic needs. Over the past few years, benefits provided through programs such as Temporary Assistance for Needy Families (TANF) and Supplemental Nutrition Assistance Program (SNAP) have either stagnated or decreased in value relative to the cost of living for many states and counties. During recent crises (2008–09 financial recession and the COVID-19 pandemic), when unemployment rose and families faced challenges in meeting basic nutrition needs, SNAP coverage was expanded; this resulted in modest declines in food insecurity, improvements in health outcomes, and minor reductions in poverty (Carlson & Llobrera, 2022; Rosenbaum, 2013; Waxman & Poonam, 2024). Unfortunately, as crises subside, so does coverage and often before families have reached some stability. In 2021, for the first time in decades, the federal government updated the Thrifty Food Plan (TFP), the estimated cost to purchase groceries to support a family of four. While this increase was beneficial at the time, with inflation and the current rise in food costs, TFP does not cover the cost of a moderately priced meal in 98% of all counties in the US (Fiol et al., 2021; Waxman & Poonam, 2024). In fact, there was a $0.53 gap between the maximum SNAP benefit and the cost of a meal in the last quarter of 2023 (Waxman & Poonam, 2024). This gap leaves millions of working individuals and households food insecure despite access to this critical benefit.

This austerity in benefits is also notable in TANF, a state-administered block-grant program.[2] Since TANF's inception in1996, the program has set out to help families with children and very low incomes meet basic needs

2 To receive the federal funds without penalties, states are required to spend a specified amount of state dollars each fiscal year, at least 80% (or 75% for states whose TANF dollars are primarily benefitting two-parent families), called a "maintenance of effort" (MOE), on "qualified state expenditures," i.e., certain allowable benefits and services for members of very low-income families. Qualified state expenditures include cash assistance; childcare assistance; educational activities designed to

through providing cash assistance. Because of its block-grant nature, states have a great deal of flexibility in how the program is administered, including the amount of cash assistance it provides (and whether it increases year to year), what other types of programs it could cover (workforce, childcare, and housing supplements), and the ability to reduce sanctions or caps that would cause families to lose their benefits (Azevedo-McCaffrey & Aguas, 2024; Center for Budget and Policy Priorities, 2022).

This flexibility has led some states to invest in conditional financial assistance, while others have opted to invest in other programs aimed at workforce development, childcare, and HeadStart. As a result, nationally, only $6.9 billion of the $30.3 billion dollar budget (or 22%) is going toward cash assistance (Shrivastava, 2023). This underinvestment disproportionately impacts Black families. Research shows that states with higher concentrations of Black residents dedicate fewer TANF funds to cash assistance (Parolin, 2019). In Texas, a state with one of the highest concentrations of Black children, only 4% of its TANF funds were spent on basic assistance in 2021, one of the smallest percentages of any state. As a result, just 4 out of every 100 families in Texas experiencing poverty benefitted from TANF cash assistance, down from 47 families per 100 in 1996. Today, benefits are just $327 a month for a family of three, or about 16% of the poverty line (Azevedo-McCaffrey & Aguas, 2024; Shrivastava, 2023).

It is worth noting that states are not required to spend down their federal TANF allocation each year and can carry over the balance from year to year to use on TANF-related activities in the future. In 2021, states held over $8 billion in unspent funds. In 16 states, unspent funds were equal to or exceeded more than their annual block grant allocation (Shrivastava, 2023). This is further compounded by inadequate benefit levels in each state. Between 2022–23, 21 states and Washington, D.C. increased their benefit levels—some for the very first time. Despite these increases, cash benefits in all but 11 states have not increased in real terms, meaning they have not increased to reflect inflation and the rising cost of living. As a result, benefit levels when adjusted for inflation lose nearly 30% or more of their value each year (Shrivastava, 2023). While states continue to hold back critical funds that aim to enhance the welfare of families, those same families are attempting to bridge the shortcomings of low wages and a declining welfare state on their own. Unfortunately, over time, without providing relief to the "family bridge," that bridge becomes more likely to buckle and collapse.

Depending on the number of hours worked, families who are working and making a minimum wage would not be able to receive the full amount of TANF cash benefits (if any). Both earned and unearned income are considered when calculating benefits. Table 2 shows that a family of one adult and two children in Denver County, Colorado would receive $0 in TANF support if they are making minimum wage working 40 hours a week, have no additional unearned income or child support, and have estimated housing and childcare costs of $1,797 and $2,518 per month (figures are based on Table 1). Table 2 also highlights that even for families making the minimum wage and estimated to receive the full amount of cash and non-cash benefits, there is still

increase self-sufficiency, job training, and work; any other use of funds reasonably calculated to accomplish a TANF purpose; and administrative costs in connection with other allowable purposes (not to exceed 15%) (Greenberg, 2002).

a significant gap in resources to cover the estimated monthly costs. Each month, this Denver-based family, with a full-time working parent and two children, would fall short by more than $4,300 in their ability to cover the cost of living for their family.

Table 2. The Gap in Resources Between the Cost of Living per Month Relative to Earned Income from a Minimum-Wage Job and Benefits

Costs, wages, and public benefits are for one adult and two children

	Los Angeles County, CA	Warren County, IA	Orleans Parish, LA	Denver County, CO	New York City, NY	Washington, D.C.
Cost of living per month	$10,320	$7,369	$8,101	$9,714	$12,135	$10,324
Income + benefits						
Estimated monthly gross wages	$2,560	$1,160	$1,160	$2,307.20	$2,400	$2,800
TANF monthly cash benefit[3]	$153.33	$0	$37.33	$0	$0	$0
SNAP monthly benefit	$766	$766	$766	$766	$766	$766
Housing Voucher (value)—monthly	$1,948.33	$819	$1,072.58	$1,563.66	$2,510.33	$1,554.60
Medicaid + CHIP (value)—monthly	$779.25	$773.83	$788.75	$707.75	$1,017.33	$1,451.25
TOTALS						
TOTAL income (earned income and unearned income [cash benefits such as TANF, SNAP])	$3,479.33	$1,926	$1,963.33	$3,073.20	$3,166	$3,566
TOTAL non-cash benefits (Medicaid, CHIP, housing)	$2,727.58	$1,592.83	$1,861.33	$2,271.41	$3,581.66	$3,005.85
The gap						
Difference between monthly costs and income/benefit totals	-$4,113.09	-$3,850.17	-$4,276.34	-$4,369.59	-$5,387.34	-$3,753.15

Sources: All benefit amounts were calculated used the Federal Reserve Bank of Atlanta's (2024) Benefits Cliffs Across the U.S. calculator. Costs were calculated using the Economic Policy Institute's Family Budget Calculator. Estimated monthly gross wages were calculated using the minimum wage for each location and assumption of 40 hours a week and 4 weeks in a month. These numbers are for consideration without including potential variation for tax and state specific benefits, family status, and income classification.

3 All amounts are for 2023–24 year. TANF in some states has a different name. In California, it is CalWORKS. In Iowa, it is the Family Investment Program. In Louisiana, it is the Family Independence Temporary Assistance Program. In Colorado, it is Colorado Works. In New York, it is Cash Assistance.

In addition to the fact that these benefits are largely inadequate, current means-tested benefits have also become more stringently regulated and difficult to access, deterring individuals and families from receiving much-needed support. Families and households with some of the greatest needs are required to provide documentation for scrutiny and prove their deservedness time and again, sometimes to be denied any benefits at all. This process of repeatedly asking for help and incessantly having to prove financial need has placed a heavy administrative burden on families, resulting in negative impacts on children's healthy development—the opposite outcome the programs are trying to achieve (Heinrich et al., 2022). During the COVID-19 health emergency, several public benefit programs waived the work mandate to receive benefits (Bauer et al., 2020). Such requirements often penalize recipients who are unable to secure stable employment due to structural barriers such as limited job opportunities, lack of affordable childcare, or health issues. Even when barriers like childcare are slightly reduced (children going to school) and the parent can work, work mandates often deter individuals and families from staying enrolled in critical programs like SNAP (Cook & East, 2024) or TANF (Azevedo-McCaffrey & Aguas, 2024), where minimum-wage jobs result in minimizing the benefit as noted above in Table 2. These conditions not only exacerbate financial insecurity but also contribute to the persistence of poverty among vulnerable populations, particularly single-parent households and individuals with disabilities.

Administratively, the U.S. public benefits system also faces significant challenges marked by bureaucratic costs and inefficiencies. In general, benefit programs like SNAP and TANF have moderate administrative costs. SNAP administrative costs run between 6 and 10% of the total budget, or just over $6 million in 2023, whereas states may use up to 15% of their TANF block grant to administer the program (Shrivastava, 2023; U.S. Department of Agriculture, Food, and Nutrition Services, 2024). These costs are largely related to eligibility determination, recertification, and enforcement. The complexity and inconsistency of eligibility determination and program management often result in delays, errors, and inconsistencies in benefit access and delivery. While public means-tested benefits ought to be objective in benefit administration, local determinations of need are often highly subjective (Castro et al., 2020; Lipsky, 1980). For example, a local case manager who assists families in applying for TANF may use their discretion in interpreting guidelines and understanding individual situations which can impact the approval process, resulting in variations in how benefits are allocated. This bureaucratic maze not only frustrates applicants but also consumes resources that could otherwise be directed toward enhancing program effectiveness and expanding coverage to those who truly need it.

As a result of an inadequate and complex safety net, many families find themselves living in and out of poverty, struggling to stay afloat between low wages and an increasing inadequate, start-and-stop safety net (Morduch & Siwicki, 2017). The cyclical nature of poverty means that even temporary setbacks, such as a medical emergency or job loss, can push families back into financial hardship. Without substantial policy changes aimed at raising wages, increasing affordable housing, and simplifying access to income support programs, many families and communities will continue absorbing the costs of failures of the market on one side and the safety net on the other. Addressing these issues requires a holistic approach that considers the interconnected nature of wages, living costs, and social support systems, aiming to provide a more stable and equitable environment.

Guaranteed Income: A Promising Tool

Guaranteed income is a promising tool that aims to provide financial security and meet the basic needs of individuals and families through the provision of recurring, unconditional, unrestricted cash transfers. While not a new tool, guaranteed income has made a resurgence over the last few years prior to and during the COVID-19 pandemic, when several governments and nonprofits recognized that getting resources into the hands of individuals and families was the best form of stabilizing households in crisis (Doussard, 2024). Giving families the resources they needed through unconditional cash served as a bridge of support amidst inadequate and difficult to deploy public benefits. Today, there are over 150 guaranteed income and related unconditional cash transfer demonstrations that have or are currently being implemented in the US (Stanford Basic Income Lab, 2024). Not all demonstrations are empirical research studies.

Designed to Meet Evolving Household Needs

Flexible cash supports in the form of a guaranteed income paid directly to individuals and households extend trust and agency to individuals and families to meet their ever-changing needs (West et al., 2023). Individual and household needs are dynamic. Current public benefits are not fungible, are often restricted in how they are spent, and are not responsive to the income volatility that low- and middle-income families face on a month-to-month basis. A guaranteed income allows individuals and families to decide when and how to allocate those resources to help fill gaps where low-wage jobs and benefits fall short. It also smooths income volatility that an individual or family may experience from changes in benefits receipt or variable work hours. Finally, it gives individuals and families hope to reimagine alternative pathways to thriving.

An Adequate Benefit in Amount and Duration

Guaranteed income in its current state varies in benefit size and duration. In general, the amount of a guaranteed income is designed to be large enough to supplement individuals and families in meeting basic needs alongside other social safety net benefits, and long enough in duration to provide stability that may lead to new opportunities and imagined futures. Over the last few years, the budget for cash transfers has informed the benefit size and duration for some demonstrations. This was common among several of the guaranteed income demonstrations funded with American Rescue Plan Act (ARPA) dollars. For other demonstrations, though, the objective of the program and unanswered research and policy questions around specific populations or interventions have informed the choice of amount and duration. In the Stockton Economic Empowerment Demonstration (SEED), for example, recipients were given $500/month—an amount large enough to cover an emergency or crisis—for 24 months to support financial stability (West & Castro, 2023). Increasingly, there are some guaranteed income programs providing $750 or $1,000 per month for more than 24 months.

Expanding Coverage of Families and Individuals

The targeting of guaranteed income differs across demonstrations. In some cases, guaranteed income demonstrations have used proxies for income to identify potential recipients. These methods include using census tract data with high concentrations of poverty, homelessness, or housing instability; lack of health insurance; youth exiting the child welfare system; or returning citizens, among others.

In other cases, guaranteed income pilots like Growing Resilience in Tacoma or GRIT in Tacoma, WA and Richmond Resilience Initiative in Richmond, VA have targeted low-income or asset limited, income constrained, employed (ALICE) households. While this front-end targeting approach may resemble that of means-tested programs, there are several differences. First, there is less administrative burden placed on households when accessing guaranteed income. Second, the income thresholds are much higher than those set in TANF and SNAP, therefore capturing individuals and families who are just above the federal poverty line but still living in poverty, who may not be eligible for benefits or who are experiencing income volatility and losing benefits one month but qualifying the next. Third, household income or assets are not checked or verified throughout the duration of the program implementation, and so the unconditional cash remains a regular, stable form of income for a consistent period.

A More Efficient, Effective Way to Engage Households

Guaranteed income carries less administrative burden for recipients as well as administrators. Recipients receive regular monthly cash transfers without having to use specific services, provide regular updates on income, or complete work requirements. For administrators, there are no follow-ups to determine if the purchases made aligned with eligible expenses or if the household had any new sources of income. Administrative requirements of other programs can be antithetical to the outcomes a program hopes to achieve. TANF, for example, indicates that after the program ends, recipients are either still searching for work or are employed yet earning below the poverty line (Shu-Huah Wang, 2021).

Unconditional, unrestricted cash transfer programs avoid this paradox. They remove the administrative burden of eligibility compliance and instead shift the focus to getting the cash directly to individuals and families in ways that maximize their ability to meet their needs.

Guaranteed Income: Impact and Outcomes

The current, mounting evidence for effectiveness of a guaranteed income in helping people thrive in the US points to its importance alongside current benefits and policy subsystems. In 2020, the Center for Guaranteed Income Research (CGIR) was established within the School of Social Policy & Practice at the University of Pennsylvania. CGIR is an applied research center specializing in unconditional cash-transfer research, evaluation, pilot design, and narrative change. CGIR is actively conducting a cross-site, mixed methods experiment named the American Guaranteed Income Studies (AmGIS) to investigate the impact of unconditional cash transfers across more than 30 sites with approximately 19,000 participants enrolled in treatment and control groups. Across most of its sites, CGIR employs randomized controlled trials and uses similar core survey measures to allow for cross-site comparison. Individual pilot sites are also encouraged to select a few unique survey domains that are specifically relevant to their local site and are aligned with their policy priorities. CGIR administers surveys at Baseline, every 6 months during the GI program, and 6 months after the cash disbursements stop. Interviews are conducted at the mid-point of the GI program and after the program ends for select sites.

To date, CGIR has completed its evaluation of GI programming for 13 geographically diverse sites, including unconditional cash pilots launched in mid- to large-sized U.S. cities in the Northeast, South, Southwest, Midwest, and West Coast, as well as a rural site in the Northeast. Eligibility criteria also varied across sites. Some programs gave cash payments to a portion of their population experiencing poverty. Other sites were more targeted in their programming and gave cash to specific subpopulations of people in financial hardship (e.g., single caregivers, non-custodial fathers, youth and young adults inconsistently engaged in school and work, community college students, residents returning to their community from prison, ALICE adults).

Among many of the sites and populations evaluated by CGIR to date, findings thus far suggest an overall positive impact of GI on participants' financial health, housing quality, employment choices and opportunities, and time spent with family. However, the extent and duration to which GI is effective in producing change across these outcomes tend to vary by population, place, and program. This variance suggests that local policy subsystems and other place-based factors like cost of living interact with GI programming—serving to either enhance or, in some cases limit, the impact of the cash.

Table 3 below contains four financial outcome measures by treatment and control group, site, and study timepoint for the first four of CGIR's publicly available randomized controlled trials using a common pre-analysis plan (ABT Associates, 2023). GI recipients from LA City's BIG:LEAP, the largest of the pilots below, experienced significantly improved financial outcomes compared to the control group across all four domains at both the 6-month and 12-month time periods. In three of the four study sites, GI recipients reported significantly higher financial well-being compared to the control group for at least one post-Baseline time point. Across all four study sites, GI recipients reported improved savings of more than $500 post-Baseline compared to control, and in two of the four sites, GI recipients were significantly more likely to be able to cover a $400 emergency expense using cash or a credit card paid in full compared to the control group at all post-Baseline time points. Finally, in three out of four sites, GI recipients experienced significantly less food insecurity at the end of the pilot program compared to control. Emerging findings suggest overall improved financial health outcomes for recipients of guaranteed income.

Table 3. Financial Outcomes by Site, Study Group, and Time Point[4]

		> $500 in savings		Able to afford $400 emergency		Experienced household food insecurity		CFPB Financial Well-Being[5] (mean scores)	
		Treatment	Control	Treatment	Control	Treatment	Control	Treatment	Control
LOS ANGELES, CA (Treatment n=3,202) (Control n=4,992)	Baseline	8%	7%	10%	10%	64%	65%	38.26	38.75
	6 mos	5%***	2%	16%***	6%	55%***	59%	40.29***	39.88
	12 mos	5%**	3%	15%***	7%	52%**	55%	40.54**	40.21
	6 mos-post	5%*	3%	15%***	7%	59%	58%	40.65	41.14*
PATERSON, NJ (Treatment n=110) (Control n=131)	Baseline	18%	12%	17%	18%	63%	54%	42.31	40.07
	6 mos	16%**	6%	15%***	3%	30%	35%	44.11***	39.07
	12 mos	15%***	2%	16%***	3%	52%***	78%	41.79	42.49*
	6 mos-post	15%**	5%	17%***	3%	41%***	78%	42.47*	40.90
CAMBRIDGE, MA (Treatment n=130) (Control n=156)	Baseline	34%	26%	34%	32%	35%	39%	41.18	41.49
	6 mos	22%**	10%	42%	33%	22%	24%	43.38**	41.68
	12 mos	30%***	14%	38%	26%	22%	24%	44.65	44.04
	18 mos	21%*	11%	30%	22%	27%	29%	44.20	44.21
COLUMBIA, SC (Treatment n=100) (Control n=130)	Baseline	11%	9%	22%	18%	56%	49%	42.55	43.01
	Baseline	9%**	2%	32%	26%	26%	30%	45.73	43.98
	6 mos	13%**	7%	28%	21%	15%*	27%	46.42	46.26
	12 mos	9%	6%	19%	21%	19%	24%	46.42	45.68

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

4 CGIR, n.d.

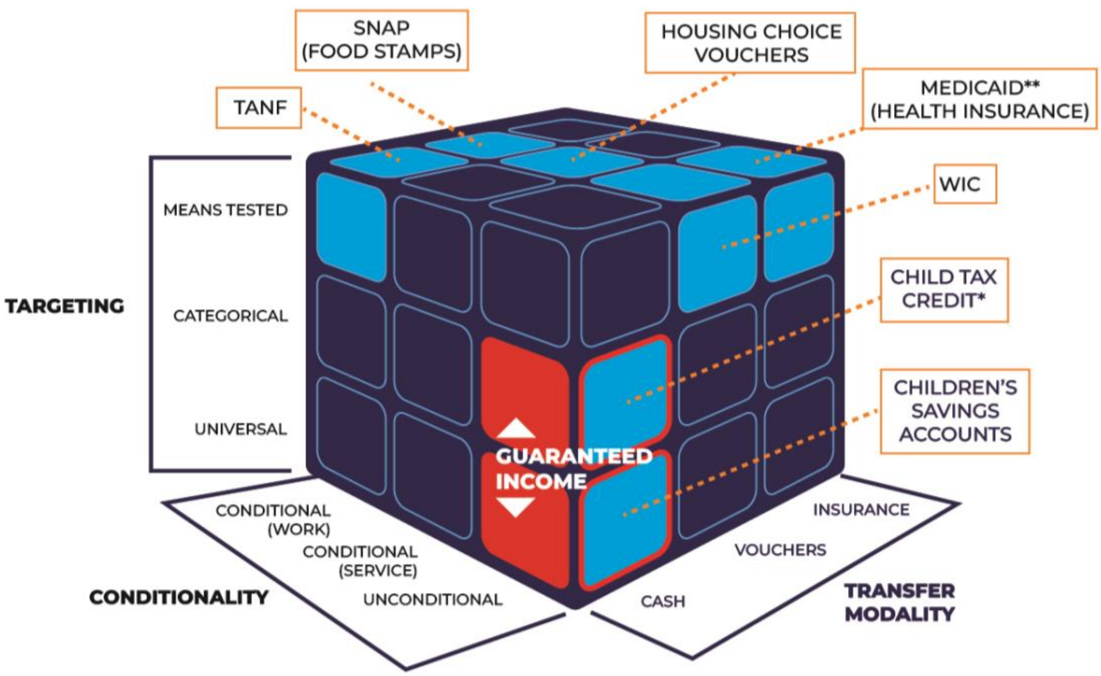
5 Consumer Financial Protection Bureau, 2015.

A Policy Framework for a Guaranteed Income

Guaranteed income alone, like other critical supports and benefits, will not permanently move individuals and families to financial stability or allow them to build wealth. Rather, it is designed to exist in a "secure, broader, and more equitable safety net" (DeYoung et al., 2024)—both as a bridge to financial stability and as an accelerator to accessing other benefits and assets that promote economic mobility.

This section provides a framework for how a guaranteed income policy could exist alongside the current system of other social benefit programs and policies. Figure 1 places guaranteed income within an ecosystem of other social benefits aimed at supporting financial stability and economic mobility. The ecosystem of benefits6 looks across three core dimensions of social benefit programs in the US: the benefit modality, whether there are conditions and the types of conditions to receive the benefit, and whether and how they are targeted.

Figure 1. Guaranteed Income Alongside Other Social Benefits



* CTC is universally available to those with dependent children under age 17 and earning below a certain income threshold. See Internal Revenue Service (2024) guidance for more information.

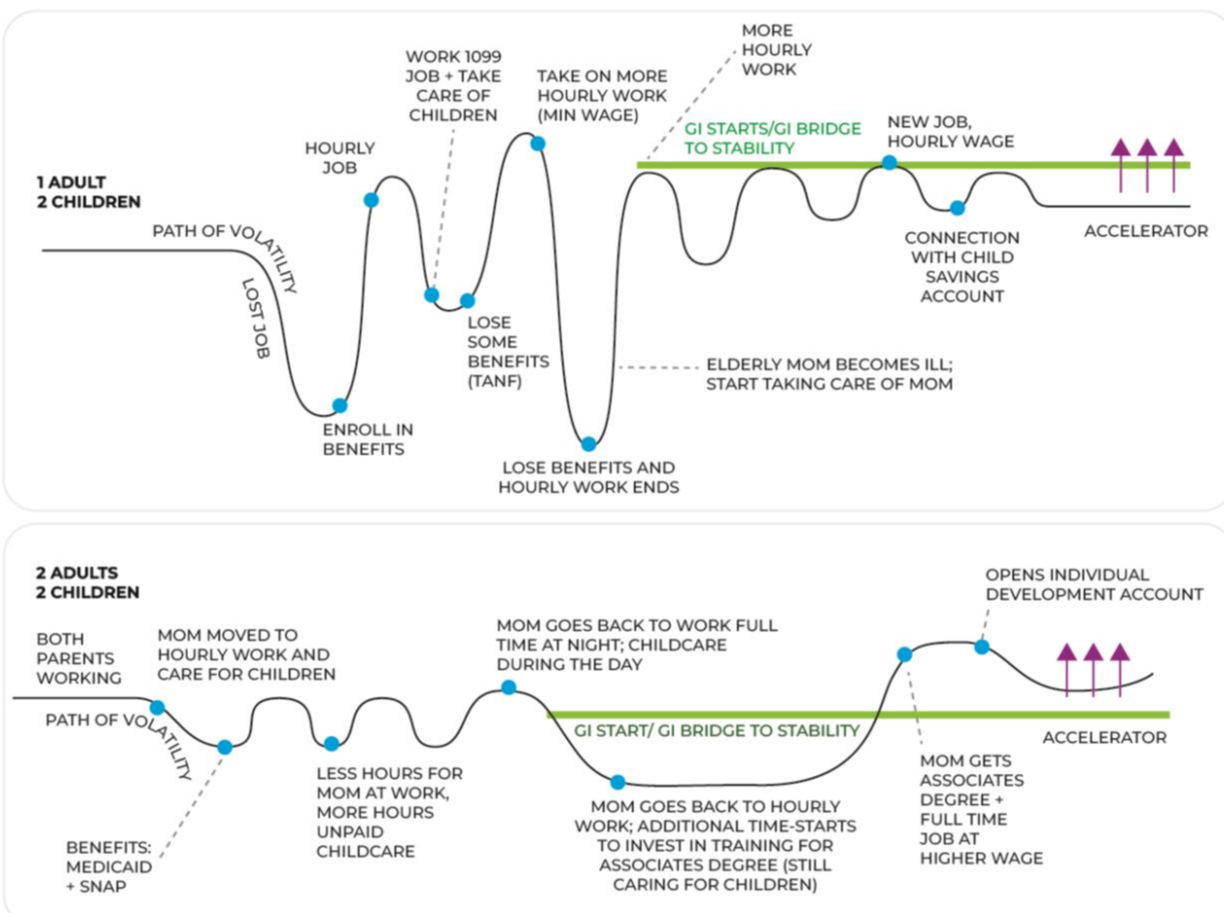
** At the time of publication, Georgia is the only state that has a work condition to access and maintain Medicaid coverage for parents and single adults under 65 through their Pathways to Coverage program.

6 The figure and framework are an adaptation of an original work by The World Bank. Views and opinions expressed in the adaptation are the sole responsibility of the author or authors of the adaptation and are not endorsed by The World Bank. Source: Gentilini et al., 2020.

Each social benefit program is designed with variable objectives and outcomes. A guaranteed income within this mix of federal and state programs and policies is distinct, with its unique intersection being unconditional, delivered in recurring cash transfers directly to individuals and households, and universally targeted to those who meet initial eligibility criteria, likely phasing out for higher-income households. Even within this ecosystem, though, there are variations of policies that could resemble a guaranteed income where it could be more universal, like the expanded CTC or targeted to a specific population, like all youth aging out of the child welfare system.

For a guaranteed income to successfully exist alongside other social benefits, waivers and income disregards must be in place to ensure households are not made worse off (experience a benefits cliff) at the expense of receiving a guaranteed income (Berger Gonzalez et al., 2022; Castro Baker et al., 2020). Critically, there must be certainty around the taxation of guaranteed income to ensure that vital supports like Medicaid and Pell Grants are not impacted. When these administrative or regulatory protections are in place, it is easier to imagine a guaranteed income policy as both as a bridge and an accelerator within the current ecosystem of benefits and services, as presented below in Figure 2.

Figure 2. Policy Framework for Guaranteed Income: Bridge and Accelerator



Guaranteed Income as a Bridge to Financial Stability

A guaranteed income policy within the larger system of benefits can be a bridge to financial stability for individuals and families, freeing them up from absorbing the shortcomings of market failures and declining benefits. As pointed out in Table 2, a single parent with two children working a full-time minimum wage job and receiving benefits still experiences significant monthly income gaps. While a guaranteed income will not directly address the structural inequities of low-wage jobs and the disproportionate burden of care work, an adequately sized guaranteed income with a duration of at least a year has the potential to relieve pressure on the working parent compensating for the failures and shortcomings of safety net programs. This may establish a more robust bridge for families to move across towards financial stability. This bridge provides consistent, reliable support as other programs, services, and tax credits implemented alongside it may fluctuate from time to time. Agency to deploy the cash to meet frequently shifting needs allows families to cover those needs efficiently, while also accessing important benefits like childcare subsidies, housing choice vouchers (HCVs), and SNAP.

A guaranteed income can also serve as a bridge to other benefits within the larger system of social benefits. Guaranteed income programs have been effective in providing recurring, unconditional cash benefits to individuals and households in times of immediate financial hardship. Existing social benefits including TANF, childcare assistance programs, and HCVs are slow to deploy in times of crisis, leaving individuals and families mired in a tangled web of administrative burden, paternalism, and insufficient support. Guaranteed income is a nimble policy that can be deployed and scaled quickly during a shock or crisis, while also serving as a financial stop-gap for individuals and families as other social benefits are slowly deployed.

Guaranteed Income as an Accelerator Toward Other Benefits, Economic Mobility

A guaranteed income policy of longer duration, typically greater than one year, has the potential to serve as an accelerator toward accessing benefits and programs aimed at building wealth and economic mobility. As individuals, families, and households gain greater financial stability, time spent worrying about food security or paying rent is freed up to reimagine other goals and opportunities.

A guaranteed income policy could serve as an accelerator to other programs aimed at reducing the intergenerational wealth gap like baby bonds, large-deposit Children's Savings Accounts (CSAs), or Individual Development Accounts (IDAs). For example, local municipalities such as Saint Paul, MN are now piloting programs that provide a guaranteed income alongside CSAs to address income and wealth inequality in tandem (Elliott et. al., 2024). It could also provide the longer-term financial stability needed to accelerate use of the family self-sufficiency (FSS) program operated by HUD to bolster wealth and assets among low-income and ALICE households. And still, guaranteed income could be an accelerator for individuals or families who now have the financial cushion or foundation to take a leap in starting a new business or educational opportunity that could later promote economic mobility.

How a guaranteed income is designed—its objectives, its population, the amount of the recurring cash, and the duration—ultimately impacts a guaranteed income policy and how it serves as either a bridge or an accelerator, or both.

Guaranteed Income: Bridge and Accelerator of Existing Policies

As presented in the framework, guaranteed income is uniquely positioned as an intervention to sit alongside existing programs and policies as both a bridge to financial security and an accelerator to new opportunities. This section presents promising policies for scaling a guaranteed income in communities as well as potentially accelerating outcomes of interest.

Public Health Insurance: Medicaid Section 1115 Demonstrations

Access to healthcare as well as other related services and supports, like guaranteed income, are critical for individuals, families, and households to thrive.

Medicaid plays a critical role in providing healthcare coverage for pregnant and postpartum individuals, young children, and youth emancipating or leaving foster care. It currently finances about 40% of births, 1.4 million postpartum check-ups, and coverage for 72% of youth aging out of care (Baumrucker & Landers, 2024; Gordon et al., 2023). Given the important role of Medicaid (and health insurance in general) for pregnant and postpartum individuals, youth, and young children, states are increasingly seeking to leverage the program's flexibilities through Section 1115 demonstrations to address health-related social needs (HRSNs) during this time-sensitive period of family change and brain development during pregnancy, early childhood, and transitions to adulthood. Through addressing HRSNs, Medicaid absorbs some of the market failures and safety net shortcomings that families face during critical transitions.

Since 1997, Section 1115 demonstrations have given states additional flexibility to design and improve programs and services to better serve Medicaid populations through approval of promising "experimental, pilot or demonstration projects" (Centers for Medicare and Medicaid Services [CMS], 2024). In 2021, CMS issued a letter to state health officials highlighting opportunities within Medicaid and the Children's Health Insurance Program (CHIP) for addressing various HRSNs for high-risk and vulnerable populations to stay connected to services and access the services necessary for meeting HRSNs (Department of Health and Human Services, 2021). Following the letter, CMS issued updated guidance on what programs and services would be considered for addressing HRSNs and the pathways for doing so, including Section 1115 demonstrations (CMS, 2022). Among those included were housing supports up to six months, nutrition supports, and other HRSN counseling.

Since issuing this guidance, states are increasingly using this mechanism to cover HRSN services and support for pregnant and postpartum women, infants, children, and young adults. Eight states (AZ, AR, MA, NC, NJ, NY, OR, WA) have approved requests to cover housing services, and six states (DE, MA, NC, NJ, OR, WA) have approved requests to cover nutrition services (Gardner et al., 2024). Implementation of these demonstrations are still in the early stages (Gardner et al., 2024).

Leveraging Medicaid to address HRSNs is important for reducing barriers to access critical healthcare services and providing important social resources. Guaranteed income as a longer-term bridge to financial security alongside Section 1115 demonstrations could potentially strengthen both parent and child outcomes. It could also help meet other more dynamic needs that new mothers or youth transitioning to adulthood may face.

Asset Building & Children's Savings Accounts

Guaranteed income, coupled with asset building opportunities like Children's Savings Accounts, can provide both financial stability to absorb income volatility and establish critical investments for reimagining a child's future.

Educational attainment is an important agent for economic mobility. For many low- and moderate-income individuals and households, though, the cost of post-secondary education is increasingly prohibitive, and they are caught between the present—putting food on the table and paying bills—and the future—saving for college. As a result, low- and moderate-income families and individuals absorb the cost of post-secondary education through taking on extraordinarily high levels of debt, making it challenging to achieve financial stability and almost impossible to build wealth.

Children's Savings Accounts (CSAs) are increasingly used across entire cities and states in the US as a financial tool for households to save for children's future and increase college affordability (Elliott, 2018). CSAs are different from savings accounts or 529 state plans. CSAs seek to build assets for low-income families through establishing long-term savings accounts that start early (as soon as birth, though more commonly when the child starts kindergarten or primary school) and begin with an initial deposit from the government, offer incentives for meeting certain benchmarks, and savings matchings until the child reaches 18 years of age. Many CSAs also include financial education and "activities designed to cultivate identities aligned with postsecondary education" (Elliott, 2018).

Rigorous evidence shows that families with children who are provided seeded, matched savings accounts through CSAs at birth save significantly more for college than families of children who did not (Nam et al., 2013); children who had $500 or less in their savings account were three times more likely to enroll in college and four times more likely to graduate than peers who did not (Elliott, 2013); and children provided a CSA at birth score better on socio-emotional development indicators than their counterparts (Huang et al., 2014).

For low-income families, CSAs require them to divert resources from consumption to saving. Savings rates are between 8% to 30% for opt-out CSA programs, and about 40% to 46% for opt-in CSA programs (Elliott, 2018). A guaranteed income alongside a CSA could both be a bridge to provide financial stability for individuals and families while also accelerating their ability to save and build assets through a CSA. Since summer 2022, CollegeBound Boost in St. Paul, Minnesota has been providing 333 low-income families enrolled in CollegeBound Saint Paul, a CSA, a guaranteed income of $500 per month for two years and a $1,000 deposit in the CSA (Elliott et al., 2024). While results from this pilot are still not out, this model has the potential to help families to thrive in the present and future.

Child Welfare & Federally Funded Prevention Programming

Essential services and income supports, like guaranteed income, can play an important role in supporting families to meet their needs.

Each year, roughly 10% of children in the US are reported to child protective services (CPS), and most reports are for neglect rather than for physical abuse (Children's Bureau, 2024). In 2022, 74% of children with an indicated or substantiated report of maltreatment experienced neglect (compared to only 17% who experienced physical abuse). This neglect can be the result of childcare, housing, material, food, or clothing related stressors—all indicators of poverty. To reduce CPS involvement, prevent out-of-home placement, and address the root causes of the neglect, the Family First Prevention Services Act (Family First or FFPSA), allows states and tribes, tribal organizations, or tribal consortium who operate Title IV-E programs to provide evidence-based prevention services and programs for up to 12 months to children and families (Casey Family Programs, 2018; Monahan et al., 2023). For these programs to be funded through FFPSA, they must achieve a rating that meets the standards listed within the Title IV-E Prevention Services Clearinghouse Handbook of Standards and Procedures (Wilson et al., 2019). Review of these evidence-based practices is ongoing.

Increasingly, evidence shows that economic and material hardship (not having the resources needed to meet basic needs) are significant predictors of child welfare involvement (Bouchelle et al., 2024). This shows up as neglect in the child welfare system, penalizing families for not having the means or resources necessary to make up for market failures or government shortcomings. This type of neglect suggests that addressing inadequate economic resources should be one of the core sets of tools for families when aiming to prevent child welfare involvement and out-of-home placement (Monahan et al., 2023). FFPSA currently does not list income support (or direct cash assistance) as an evidence-based practice in the Title IV-E Clearinghouse.

A few states throughout the US have begun to experiment with what a guaranteed income could look like alongside other evidence-based practices implemented under the FFPSA. A guaranteed income that offers flexible, fungible support offers promise alongside more static services and benefits to stabilize families and ensure that shifting priorities and needs are met. Establishing guaranteed income as an evidence-based practice could open potential funding streams under FFPSA as well as reimagine what supports and services could look like for families to prevent the need for more intensive downstream interventions (Weiner et al., 2021).

Climate Change, Disaster Response & Environmental Justice

Guaranteed income, together with critical community investments (material, physical and built, and service), has the potential to create healthy, thriving communities (Hasdell et al., 2020).

Climate change and the resulting increase of natural hazards are negatively impacting individuals and households throughout the U.S., with low- and moderate-income households disproportionately impacted often without insurance or savings to recover (EPA, 2021; Hsiang et al., 2017). Individuals, households and communities with higher concentrations of poverty often carry a larger share of the risk associated with extreme climate events; though, they often are not the greatest contributor to carbon emissions and thus change in climate.

Guaranteed income and similar type programs can play an important role in managing income risks, just as climate disaster mitigation and relief and reduce and address climate related risks (Costella et al., 2023). Increasingly, there is potential for guaranteed income alongside other energy and workforce programs to address and reduce risks arising from climate change through reducing income poverty and therefore decreasing household vulnerability (Costella et al., 2023; Langridge et al, 2023), facilitating climate change adaptation and mitigation measures with financial tools or changes in livelihood, and transferring income to low- and moderate-income households to mitigate and respond to the negative effects of climate change with repurposed subsidies or progressive tax schemes (Costella et al., 2023; Goulder et al., 2019; West, 2024).

In 2021, Executive Order 14008 established the Justice40 Initiative, a whole-government approach program designed to ensure that at least 40% of "overall benefits of certain Federal climate, clean energy, affordable and sustainable housing, and other investments flow to disadvantaged communities" that have been historically marginalized and overburdened by pollution and underinvestment in housing, transportation, water and wastewater infrastructure, and healthcare (Executive Order 14008, 2021). This national commitment to environmental justice aims to bring critical resources to communities that have been overburdened by hazardous waste and dilapidated housing and to address decades of underinvestment in disadvantaged communities (The White House, n.d.).

Shortly after the initiative was announced, the Office of Management and Budget issued implementation guidance. Within the guidance under covered investments, there is a nod to direct cash transfers, citing "direct payments or benefits to individuals" (Office of Management and Budget, 2021). Subsequent guidance refined the definition of disadvantaged communities and introduced the Climate and Economic Justice Screening Tool (Council on Environmental Quality, n.d.) as an objective means to identify where investments should flow. The tool considers several relevant factors including income, poverty, unemployment, traffic proximity and volume, proximity to hazardous waste facilities, housing and energy costs, flood risk, lack of indoor plumbing, and wastewater discharge, among other things (Office of Management and Budget, 2023).

The Justice40 Initiative offers a unique window to think about what a guaranteed income could look like in conjunction with critical material, physical, and social investments to support healthy and rejuvenated communities.

What is Next

Over the last five years, there have been over 150 guaranteed income and cash-related demonstrations nationwide. Each has varying populations and scope, and yet all share the similar aim of giving cash directly to the individuals, families, and households who know best how to meet their own everyday needs. As some of the guaranteed income demonstrations sunset, this framework aspires to provide a foundation for thinking more holistically about guaranteed income as both a robust bridge to financial security and as an accelerator to accessing other benefits that promote wealth building and economic mobility.

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