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# BASIC INCOME AND LOCAL GOVERNMENT

A GUIDE TO MUNICIPAL PILOTS

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## ABOUT THE STANFORD BASIC INCOME LAB

Established in 2017, The Stanford Basic Income Lab produces research and convenes stakeholders around the politics, economics, philosophy and implementation of basic income and related cash policies. You can learn more at <https://basicincome.stanford.edu>. If you have any questions, you can reach us at [basicincomelab@stanford.edu](mailto:basicincomelab@stanford.edu).

## ABOUT THE NATIONAL LEAGUE OF CITIES

The National League of Cities (NLC) is the voice of America's cities, towns and villages, representing more than 200 million people. NLC works to strengthen local leadership, influence federal policy and drive innovative solutions. NLC's Center for City Solutions provides research and analysis on key topics and trends important to cities, creative solutions to improve the quality of life in communities, inspiration and ideas for local officials to use in tackling tough issues, and opportunities for city leaders to connect with peers, share experiences and learn about innovative approaches in cities.

## ABOUT THE GUARANTEED INCOME COMMUNITY OF PRACTICE

The Guaranteed Income Community of Practice (GICP) convenes policy experts, advocates, researchers, leaders, funders, practitioners and elected officials to learn and collaborate in the maturing arena of unconditional cash programs. Together we are working to create an income floor through which no one in America will fall. We recognize that our policies are shaped by deeply held cultural beliefs and to change policy we must engage with and dismantle harmful narratives. Co-chaired by Madeline Neighly of Economic Security Project and Dr. Aisha Nyandoro of Springboard To Opportunities, the GICP is co-convened with the Stanford Basic Income Lab, Center for Guaranteed Income Research, Asset Funders Network, and Mayors for a Guaranteed Income.

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# INTRODUCTION

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# 01

# INTRODUCTION

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Local government is uniquely positioned to pioneer innovative and practical solutions to challenges, like economic security, mobility, poverty and inequality, that often seem intractable at the state and federal level. One of these solutions is providing unrestricted cash directly to residents. Recognizing the urgent need, municipal leaders across the country are testing basic income — a regular and unconditional cash payment provided to members of a community with no strings attached and no work requirements. As of September 2022, there were more than 100 planned or active basic income programs across the United States, including large, publicly funded pilots in Cook County, Illinois, Chicago, and Los Angeles.<sup>1</sup>

Unrestricted cash assistance has proven more flexible and effective at supporting individuals than in-kind assistance, such as food, clothing, or even housing, especially during the COVID-19 pandemic. Rather than replace these other forms of assistance, unrestricted cash is a critical complement to them, providing individuals the agency and means to address their most pressing needs. The growing number of pilots has begun recasting America’s social safety net as a public good that should not only catch one during a time of crisis, but also provide greater economic security for all.

## Coordinating City Leaders

Many pilots across the United States were launched by members of Mayors for a Guaranteed Income<sup>2</sup> — a coalition of mayors who have voiced support for or launched a basic income pilot following a successful demonstration modeled by former Stockton, California, Mayor Michael Tubbs in 2019.<sup>3</sup>

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<sup>1</sup> Stanford Basic Income Lab, “Map of Universal Basic Income Experiments and Related Programs,” last modified May 13, 2022, <https://basicincome.stanford.edu/experiments-map/>.

<sup>2</sup> Mayors for a Guaranteed Income, last accessed May 30, 2022, <https://www.mayorsforagi.org/>.

<sup>3</sup> Stockton Economic Empowerment Demonstration (SEED), last accessed May 30, 2022, <https://www.stocktondemonstration.org/>.

While the idea of basic income has a long history dating back to Roman times, its modern origins can be traced to a range of movements and thinkers, including Thomas Paine. Its more recent progressive origins are rooted in the racial and gender justice movements of the 1960s.<sup>4</sup> Dr. Martin Luther King Jr. called for a “guaranteed income” in his final book, *Where Do We Go from Here: Chaos or Community?* The National Welfare Rights Organization, led primarily by Black mothers, argued that everyone should be guaranteed a decent standard of living as a right, regardless of whether they work for pay.<sup>5</sup> The Black Panther Party’s 1966 platform called on the government to guarantee everyone a job or a minimum income.

While the COVID-19 public-health pandemic brought greater urgency to cash assistance, the proliferation of basic income pilots has responded to an array of longstanding and growing challenges. Income inequality has widened dramatically since the 1970s, leaving many Americans struggling to cover basic daily expenses while top earners amass growing wealth.<sup>6</sup> Declining economic mobility and growing economic insecurity are undermining individual and family well-being, and the pandemic has exacted a disproportionate toll on those most vulnerable to economic shock, in particular Black, Hispanic, Asian, Indigenous, Pacific Islander families, undocumented individuals, and women. In so doing, it has spotlighted and amplified the economic precarity of millions of Americans and exposed the racialized fault lines of the nation’s patchwork social safety net.



Credit: Briana Williams (Guaranteed Income Narrative Change artist, Springboard for the Arts & City of St. Paul)

Basic income has proven a powerful response to these challenges at the local level, affirming city and county governments’ capacity for nimble and creative policymaking and willingness to serve as testing grounds for innovative solutions.

## DEFINING BASIC INCOME

Basic income, sometimes called guaranteed basic income or guaranteed income, is a cash payment provided on a regular basis to members of a community with no strings attached and no work requirements. It is intended to create an income floor below which no one can fall and, as such, it is individual, unconditional, and regular. In this sense, basic income is comparable to existing need-based cash assistance and social-safety-net programs but is

<sup>4</sup> Jhumpa Bhattacharya, “Exploring Guaranteed Income Through a Racial and Gender Justice Lens” (Roosevelt Institute, June 2019), <https://rooseveltinstitute.org/publications/exploring-guaranteed-income-through-a-racial-and-gender-justice-lens/>.

<sup>5</sup> Alissa Anderson and Sara Kimberlin, “Q&A: Understanding Guaranteed Income & Safety Net Support for Californians” (California Budget & Policy Center, October 2021), <https://calbudgetcenter.org/resources/qa-understanding-guaranteed-income-safety-net-support-for-californians/>.

<sup>6</sup> Malak Kalasho, “Rising Economic Inequality in the US: Key Statistics and Root Causes,” *Michigan Journal of Economics*, February 8, 2022, <https://sites.lsa.umich.edu/mje/2022/02/08/rising-economic-inequality-in-the-us-key-statistics-and-root-causes/>.

more accessible because it comes without conditions on its use or work requirements. Negative income tax — a related policy the United States government tested in the 1970s — is a progressive income tax system in which people earning below a certain amount receive supplemental pay from the government instead of paying taxes.

What differentiates specific basic income proposals from one another is whether recurring, unconditional cash payments are universal or targeted to a specific population.<sup>7</sup> Targeted programs can be less costly and more efficient at reaching

particular groups.<sup>8</sup> However, because targeted policies tend to engender more narrow constituencies, their political support can be narrower and, thus, harder to achieve and sustain. The political challenge targeted policies face is compounded when the policy targets people who have historically had little political power. Targeting can also lead to the stigmatization of those receiving public benefits. The demonization of benefits recipients has long been a strategy to galvanize political support and undermine welfare policies.

## Work Requirements

Work requirements have a long history in the United States of contributing to racial inequities and pernicious narratives about who is deserving of assistance. Yet, many public-assistance programs require recipients to demonstrate earned income or otherwise meet work requirements. In fact, the share of public-assistance programs with such work requirements has increased in recent years, leaving behind those at greatest risk of experiencing food insecurity, homelessness, and other hardships.<sup>9</sup>

<sup>7</sup> Sarah Berger Gonzalez and Juliana Bidadanure, “Universal Basic Income: What’s in a Name?” (Stanford Basic Income Lab, August 2020), [https://basicincome.stanford.edu/uploads/whats-in-a-name-white-paper\\_\\_final.pdf](https://basicincome.stanford.edu/uploads/whats-in-a-name-white-paper__final.pdf).

<sup>8</sup> Though it is important to note that the administration of targeting can create important administrative costs.

<sup>9</sup> Elisa Minoff, “The Racist Roots of Work Requirements” (Center for the Study of Social Policy, February 2020), <https://cssp.org/resource/racist-roots-of-work-requirements/>.



Credit: St. Paul People's Prosperity Pilot

Universal programs, such as public education or social security, are broad in scope and coverage and, thus, increase the number of people who have access to them compared with targeted programs. Because of their universal eligibility, universal programs have the greatest potential to engender and sustain broad political support. Universal programs are also less likely to create stigma. However, if poorly designed, they can fail to address existing disparities. Thus, some worry that a universal basic income (UBI) would widen the racial income and wealth divides if not coupled with progressive changes to the tax code. Given these trade-offs and associated tensions, basic income, like many policies, can become trapped

in a discussion over a universal versus a targeted response.

Targeted universalism can help respond to the shortcomings of universal policies that treat everyone equally and targeted policies that exclude many.<sup>10</sup> It does this by setting a universal goal for an entire population that generates a sense of inclusion while providing targeted solutions that recognize systemic barriers and help particular groups overcome these obstacles to achieve the universal goal. To achieve equitable outcomes, it is necessary to understand how these groups are performing relative to the goal. In this sense, targeted universalism is a hybrid approach, both universal and targeted, that is equitable in its result.

<sup>10</sup> John A. Powell, Stephen Menendian, and Wendy Ake, "Targeted Universalism. Policy & Practice," Primer (Haas Institute for a Fair and Inclusive Society, University of California, Berkeley, May 2019), <https://belonging.berkeley.edu/targeted-universalism>.

TABLE 1: BASIC INCOME TAXONOMY

	UNIVERSAL OR TARGETED	PARTICIPANT	CONDITIONS	AMOUNT	FREQUENCY
<b>Universal Basic Income</b> <b>Unconditional Basic Income</b>	Universal	Individual	None	Same for everyone (often indexed to the poverty line)	Usually monthly, but could be more or less frequent
<b>Guaranteed Income</b>	Targeted or universal, but focused on those with the greatest need	Individual or household	None	Varies, but intended to provide participants an income floor	Usually monthly, but could be more or less frequent
<b>Negative Income Tax</b>	Targeted to residents below an income threshold, based on tax return	Individual or household, based on tax status	None	Varies based on income and income cutoff	Annually or monthly

## THE IMPORTANCE AND LIMITS OF MUNICIPAL BASIC INCOME PROGRAMS

The terms *experiment*, *pilot*, and *demonstration* are often used interchangeably. However, each plays an important and distinctive role:

- **Experiments** can generate new or confirm evidence that clarifies the value and limits of basic income relative to other public investments, as well as generate new questions for inquiry.
- **Pilots** can test policy designs to determine if their implementation can be delivered as intended to improve the well-being of participants. Pilots can also help refine implementation to improve efficiency, internal controls, cost-effectiveness, targeting, and other operational matters.
- **Demonstrations** can build awareness and normalize discussions of basic income. They can also build a local political constituency for basic income and create champions equipped to advocate for policy at the state and federal level. And as Stockton, California's basic income demonstration affirmed, they can inspire replication and shape the practices of an emerging field.

TABLE 2: BASIC INCOME TYPOLOGIES

	EXPERIMENT <sup>11</sup>	PILOT <sup>12</sup>	DEMONSTRATION
<b>Definition</b>	A scientific means of testing the hypothesis of a program or policy design, typically using randomization	Small scale preliminary study to evaluate feasibility, duration, cost, and adverse events, and implementation of a program or policy design	Modeling a program or policy to illustrate its design and political and administrative feasibility or impact
<b>Purpose</b>	<ul style="list-style-type: none"> <li>■ Generate evidence to inform policy</li> <li>■ Catalyze public innovation</li> </ul>	<ul style="list-style-type: none"> <li>■ Test design viability to determine whether to scale up or not</li> <li>■ Refine design and implementation before scaling up</li> </ul>	<ul style="list-style-type: none"> <li>■ Inform and inspire replication or adoption of a similar program or policy design</li> <li>■ Communicate how a program or policy design can be implemented</li> </ul>
<b>Differentiating features</b>	<ul style="list-style-type: none"> <li>■ Scientific method for evaluating a program or policy design</li> </ul>	<ul style="list-style-type: none"> <li>■ Generate insights for an <i>internal</i> audience</li> <li>■ Typically employed before scaling up</li> </ul>	<ul style="list-style-type: none"> <li>■ Generate insights for an <i>external</i> audience</li> <li>■ Influence adoptions or shape the practices of an emerging field</li> </ul>
<b>Example</b>	Just Income GNV, Gainesville, FL	Cook County, Illinois, Pilot	The Stockton Economic Empowerment Demonstration (SEED)

*Note: These examples are not necessarily mutually exclusive. For example, SEED was a demonstration that employed randomization to test hypotheses and generate evidence.*

While each of these types of basic income programs offer something unique, it is important to recognize that the significant number of basic income programs that local governments have launched over the past five years is creating a new movement of practitioners, catalyzing new thinking about

the role of cash benefits and government, especially in times of crisis, and elevating awareness about basic income to a level not previously seen. Finally, they are catalyzing discussion about the potential of a basic income policy at the state and federal level.

<sup>11</sup> Dave Huitema et al., "Policy Experimentation: Core Concepts, Political Dynamics, Governance and Impacts," *Policy Sciences* 51, no. 2 (June 2018): 143–59, <https://doi.org/10.1007/s11077-018-9321-9>.

<sup>12</sup> Also referred to as a pilot experiment, pilot project, pilot study, feasibility study, pilot run, or trial, though these terms sometimes have nuanced distinctions in other fields.

## San Francisco's Unique Proposal to Fund a Basic Income

Tenants and Owners Development Corporation (TODCO), a decades-old affordable housing and advocacy organization, collected the 9,000 signatures necessary to add a measure to San Francisco's November 2022 ballot that would tax e-commerce giants, such as Amazon, to fund a basic income. In August 2022, TODCO pulled the initiative from the ballot because of concerns about potential loopholes Amazon and others would use and unanticipated impacts the initiative may have on small businesses. Nonetheless, the initiative's structure represented a creative way to fund a large scale basic income. This ballot initiative would have tripled San Francisco's gross receipts tax on internet retail sales delivered from warehouses, which could have generated as much as \$25 million a year to sustain a basic income for thousands of low-income San Franciscans. A January 2022 report found that almost 72 percent of San Franciscans likely to vote in November favored the idea.<sup>13</sup>

Municipal basic income experiments, pilots, and demonstrations also have limitations. First, small scale programs offer limited comparability and lessons for policies planned at significantly greater scale in another setting. Second, they offer limited lessons for a universal policy. This includes lessons about network effects that may increase the value of a basic income when everyone receives it, such as a collective sense of deservingness and entitlement. Third, though Cook County, Illinois, Los Angeles and Chicago illustrate relatively large programs, most local governments lack the tax base to fund a basic income at significant scale. For this reason, social welfare funding and income redistribution

efforts like a large-scale basic income is most likely to succeed at a state or federal level.

### ADJACENT CASH POLICIES

Early government responses to the COVID-19 pandemic demonstrated that cash could not only mitigate economic precarity but bolster family incomes and prevent poverty. They also reminded us that we have important existing cash-based policies that already have a broad base of support, evidence, and funding that represent potential bridges to more-flexible cash-based programs. These include the Earned Income Tax Credit, Child Tax Credit, and Social Security.

<sup>13</sup> Correspondence with TODCO, June 4, 2022.

## Earned Income Tax Credit

The EITC is a refundable tax credit for low- and moderate-income workers provided by the federal government, with more than half of state governments providing a complimentary state-level program. Created in 1975 by the Gerald Ford administration, its aim was to shield low-wage workers from the regressive effects of rising payroll taxes and provide an additional income boost for workers near or below the poverty line. The current EITC provides up to \$6,728 in a refundable tax credit based on income level, family size, and marital status. Thirty years of evidence on EITC policy expansions have confirmed that it is one of the most cost-effective anti-poverty programs in the United States, increasing average annual earnings, labor supply, and payroll and sales taxes paid, and improving health and social outcomes.<sup>14</sup> As of December 2021, 25 million workers and families received approximately \$60 billion in EITC averaging \$2,411.<sup>15</sup>

## Child Tax Credit

The CTC provides low- and moderate-income parents with a tax credit for each dependent child. In March 2021, the federal government temporarily expanded the CTC until the end of the year as a part of the American Rescue Plan Act. This expansion made the credit fully refundable, available to middle income parents and those with little to no income, and distributed it monthly rather than as an annual lump sum after

filing taxes. This expanded version of the CTC, available to 39 million households representing 88 percent of children in the United States, aligned much more closely to child-allowance programs in other high-income countries and has been described as a basic income for families with children. Columbia University estimated that the first installment of the expanded CTC in 2021 lifted 3 million kids out of poverty, representing a 25 percent cut in the monthly child poverty rate from 15.8 percent to 11.9 percent.<sup>16</sup> Although this important change to the program was only extended for one year, it demonstrated the ways in which unconditional cash could be deployed swiftly to strengthen existing benefits to support children's basic needs.

## Social Security

Social Security is one of the largest government programs in the world, paying out hundreds of billions of dollars per year. Social Security benefits include retirement income, disability income, Medicare and Medicaid, and death and survivorship benefits. According to the Economic Policy Institute, without Social Security, 26.5 million more Americans would fall below the poverty line.<sup>17</sup> Unlike UBI, Social Security programs have eligibility requirements. These programs are nonetheless extensive and cover a large proportion of Americans. Therefore, expanding such programs could be a way to establish more universal, unconditional cash benefits in the United States. Most

<sup>14</sup> Jacob E. Bastian and Maggie R. Jones, "Do EITC Expansions Pay for Themselves? Effects on Tax Revenue and Government Transfers," *Journal of Public Economics* 196 (2021): 104355, <https://doi.org/10.1016/j.jpubeco.2020.104355>.

<sup>15</sup> Internal Revenue Service, "Statistics for Tax Returns with the Earned Income Tax Credit (EITC)," last accessed May 31, 2022, <https://www.irs.gov/eitc-central/statistics-for-tax-returns-with-eitc/statistics-for-tax-returns-with-the-earned-income>.

<sup>16</sup> Zachary Parolin et al., "Monthly Poverty Rates among Children after Expansion of the Child Tax Credit" (Center for Poverty and Social Policy, Columbia University, August 20, 2021), <https://www.povertycenter.columbia.edu/publication/monthly-poverty-july-2021>.

<sup>17</sup> Jori Kandra and Daniel Perez, "By the Numbers. Income and Poverty, 2020," *Working Economics Blog (Economy Policy Institute)* (blog), September 14, 2021, <https://www.epi.org/blog/by-the-numbers-income-and-poverty-2020/>.

importantly, these programs are meant to lift the income floor for the poorest families.

## **AIM OF THIS GUIDE**

The aim of this guide is to consolidate learning and spotlight principles, insights, and emerging practices harvested from programs launched across the United States since *Basic Income in Cities: A Guide to City Experiments and Pilot Projects* was published in 2018.<sup>18</sup> Rather than a detailed blueprint, it offers high-level guidance to municipal leaders interested in designing basic income programs that are ethical, equitable, rigorous, informative, and consequential for local, state and national policymaking. For simplicity, this guide uses the term *pilot* or *program* to refer to pilots, experiments, and demonstrations. The guide uses the term *municipal* to refer to city and county government.

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<sup>18</sup> Stanford Basic Income Lab, “Map of Universal Basic Income Experiments.”

An aerial photograph of a city skyline, likely New York City, during a golden sunset. The sky is a warm, hazy orange, and the buildings are silhouetted against the light. The water of a river or bay is visible in the foreground. A solid white rectangular bar is positioned in the top-left corner of the image.

EVIDENCE

02

# EVIDENCE

## WHAT WE KNOW FROM HIGH-INCOME COUNTRIES

Basic income pilots have been launched across the United States and around the world. The recent wave of basic income pilots in the United States will add to the significant evidence from historical experiments and from cash transfers programs that share features with UBI. This section draws heavily on previous summaries of studies to review the evidence for the impact of a basic income on labor and employment, poverty and economic inequalities, health and well-being, education, housing mobility, and crime.<sup>19</sup>  
<sup>20, 21, 22, 23, 24</sup> Because transferability between contexts may be limited, this section does not report on the large international evidence base on cash transfers that finds positive effects for these outcomes.

Experiments have dispelled important concerns about the effects of basic income on **labor-market participation**. Reviews that synthesize results across multiple studies

are uniform in finding that the impacts of cash transfers on labor-market supply are limited.<sup>25, 26</sup> These trends can vary among subpopulations, and there is evidence for a slight reduction in work and earnings among some groups. For instance, in the United States, work hours decreased for women who received the Alaska Permanent Fund Dividend (an annual lump sum paid to all Alaska residents since 1982 from the state's oil resources).<sup>27</sup> In the case of Mincome (a negative income tax experiment conducted in the 1970s in the Canadian province of Manitoba), younger men were more likely to remain in education,<sup>28</sup> and applications and new hires decreased during the experiment while wages increased.<sup>29</sup> Recipients who do withdraw from the labor market tend to spend their money or time in activities like caregiving.<sup>30</sup>

The impact on **poverty and economic inequality** is not as straightforward. For instance, the Iran Targeted Subsidy Plan (a universal, unconditional, monthly transfer

<sup>19</sup> Juliana Bidadanure et al., "Basic Income in Cities. A Guide to City Experiments and Pilot Projects" (Stanford Basic Income Lab, 2018), <https://basicincome.stanford.edu/uploads/basic-income-in-cities-toolkit-final-58-.pdf>.

<sup>20</sup> Rebecca Hasdell, "What We Know About Universal Basic Income. A Cross-Synthesis of Reviews" (Stanford Basic Income Lab, July 2020), [https://basicincome.stanford.edu/uploads/Umbrella%20Review%20BI\\_final.pdf](https://basicincome.stanford.edu/uploads/Umbrella%20Review%20BI_final.pdf).

<sup>21</sup> Rebecca Hasdell, Juliana Bidadanure, and Sarah Berger Gonzalez, "Healthy Communities and Universal Basic Income: A Conceptual Framework and Evidence Review" (Stanford Basic Income Lab, January 2021), [https://basicincome.stanford.edu/uploads/healthy-communities\\_ubi-paper\\_final.pdf](https://basicincome.stanford.edu/uploads/healthy-communities_ubi-paper_final.pdf).

<sup>22</sup> Marcia Gibson, Wendy Hearty, and Peter Craig, "The Public Health Effects of Interventions Similar to Basic Income: A Scoping Review," *The Lancet Public Health* 5, no. 3 (March 2020): e165–76, [https://doi.org/10.1016/S2468-2667\(20\)30005-0](https://doi.org/10.1016/S2468-2667(20)30005-0).

<sup>23</sup> Ioana Marinescu, "No Strings Attached: The Behavioral Effects of U.S. Unconditional Cash Transfer Programs" (Cambridge, Mass.: National Bureau of Economic Research, February 2018), <https://doi.org/10.3386/w24337>.

<sup>24</sup> Hilary Hoynes and Jesse Rothstein, "Universal Basic Income in the United States and Advanced Countries," *Annual Review of Economics* 11, no. 1 (2019): 929–58, <https://doi.org/10.1146/annurev-economics-080218-030237>.

<sup>25</sup> Marinescu, "No Strings Attached."

<sup>26</sup> Hoynes and Rothstein, "Universal Basic Income."

<sup>27</sup> Gibson, Hearty, and Craig, "The Public Health Effects."

<sup>28</sup> Evelyn L. Forget, "The Town with No Poverty: The Health Effects of a Canadian Guaranteed Annual Income Field Experiment," *Canadian Public Policy* 37 (October 2011): 283–305, <https://doi.org/10.3138/cpp.37.3.283>.

<sup>29</sup> David Calnitsky and Jonathan P. Latner, "Basic Income in a Small Town: Understanding the Elusive Effects on Work," *Social Problems* 64, no. 3 (August 2017): 373–97, <https://doi.org/10.1093/socpro/spx024>.

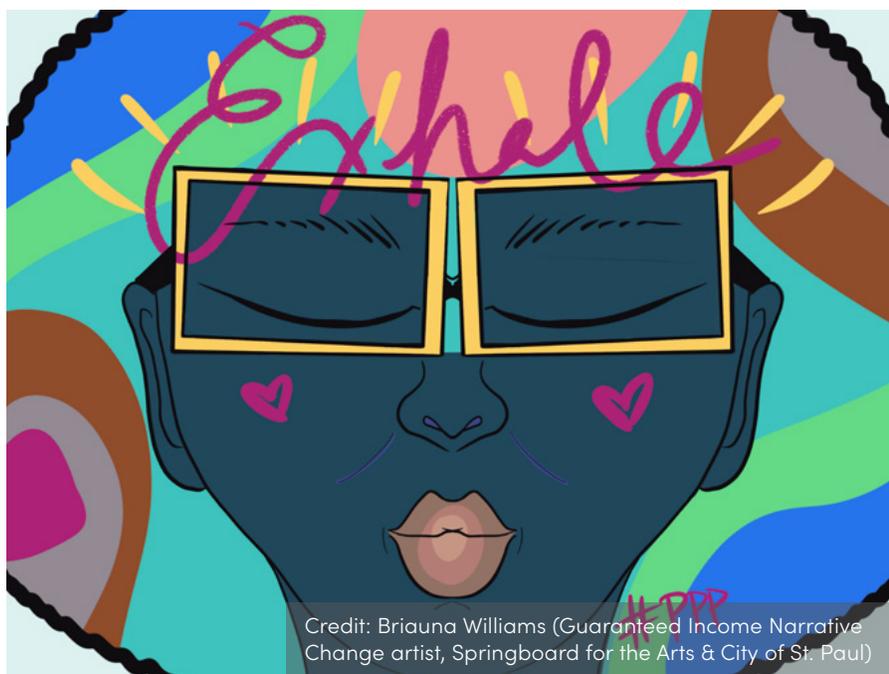
<sup>30</sup> Ugo Gentilini et al., *Exploring Universal Basic Income: A Guide to Navigating Concepts, Evidence, and Practices* (Washington, DC: World Bank, 2020), <https://doi.org/10.1596/978-1-4648-1458-7>.

paid to Iranians between 2010 and 2016) significantly decreased inequality within the household when the government also imposed a direct income tax on households with incomes above the poverty line.<sup>31</sup> In contrast, the Alaska Permanent Fund Dividend reduces poverty but has increased income inequality over time. One possible explanation is that higher-income households tend to use their dividend payments for long-term growth investments (e.g., housing, investment accounts, etc.) that are later cashed out as profits, whereas lower-income households typically spend their dividend payments on more immediate needs.<sup>32</sup>

Findings are positive for the effects of cash transfers on **physical and mental health**. Across studies, there are modest to strong effects on multiple health outcomes, including improvements in low birthweight, nutrition, childhood obesity, adult and child mental health, and health-care use.<sup>33</sup> Studies that have re-examined evidence from Mincome found a reduction in hospitalization for participants, particularly for accidents and mental health.<sup>34</sup> There is some evidence that improved social determinants of health such as housing stability, social connections, and parenting quality are important mechanisms behind these

positive developments.<sup>35</sup> Improved social relationships, an ability to plan for the future, and reductions in stigma are also hypothesized to contribute to significant mental health improvements.<sup>36</sup>

Positive outcomes are also evident for **educational outcomes**, mostly for those that can be detected in the short term. There is moderate evidence from U.S. and Canadian negative income tax experiments in the 1970s of improvements in educational outcomes (e.g., grades, and test scores) and increased time in education and high school completion.<sup>37, 38</sup>



Credit: Briana Williams (Guaranteed Income Narrative Change artist, Springboard for the Arts & City of St. Paul)

<sup>31</sup> Mohammad Reza Farzanegan and Mohammad Mahdi Habibpour, "Resource Rents Distribution, Income Inequality and Poverty in Iran," *Energy Economics* 66 (August 2017): 35–42, <https://doi.org/10.1016/j.eneco.2017.05.029>.

<sup>32</sup> Kate Kozminski and Jungho Baek, "Can an Oil-Rich Economy Reduce Its Income Inequality? Empirical Evidence from Alaska's Permanent Fund Dividend," *Energy Economics* 65 (June 2017): 98–104, <https://doi.org/10.1016/j.eneco.2017.04.021>.

<sup>33</sup> Gibson, Hearty, and Craig, "The Public Health Effects."

<sup>34</sup> Evelyn L. Forget, "New Questions, New Data, Old Interventions: The Health Effects of a Guaranteed Annual Income," *Preventive Medicine* 57, no. 6 (December 2013): 925–28, <https://doi.org/10.1016/j.ypmed.2013.05.029>.

<sup>35</sup> Gibson, Hearty, and Craig, "The Public Health Effects."

<sup>36</sup> Naomi Wilson and Shari McDaid, "The Mental Health Effects of a Universal Basic Income: A Synthesis of the Evidence from Previous Pilots." *Social Science & Medicine* (1982) vol. 287 (2021): 114374. <https://doi.org/10.1016/j.socscimed.2021.114374>.

<sup>37</sup> Gibson, Hearty, and Craig, "The Public Health Effects."

<sup>38</sup> Marinescu, "No Strings Attached."

Participants have also reported improvements in **other economic, psychological, and social outcomes.**

However, there is limited evidence for these outcomes in high-income countries. In the Ontario Basic Income Pilot (a negative income tax, unconditional on work and at a subsistence level, implemented in Canada between 2018 and 2019), participants reported improvements in their social connections and ability to make long-term financial plans.<sup>39</sup> Participants also reported that a basic income enabled them to participate in social activities that would otherwise have been unaffordable (e.g., traveling or meeting for coffee) and allowed them to maintain better personal relationships with friends and family. Unfortunately, the pilot was canceled prematurely and not all data has been reported.

Although research on the impact of cash transfers at the community level is limited and mostly from means-tested, in-work transfers, there is some evidence of its effects on housing mobility and crime. One study reported that EITC recipients in Boston and Illinois were able to move to more desirable neighborhoods, which allowed them to save time on commuting and reduced stress.<sup>40</sup> A different report also indicated better housing outcomes, specifically for single mothers and their children, although no

effects on eviction or homelessness were detected.<sup>41</sup> A study on the Alaska Permanent Fund Dividend indicates that property crime decreases following the payment; this decrease is not responsive to the total payment size and there is no significant day-after effect on violent incidents.<sup>42</sup> In contrast, substance-abuse incidents increase after the payment and are responsive to the size of the transfer. These effects, however, remain small at an annual level. In Manitoba (the Mincome saturation site of Dauphin, Canada), violent crime decreased significantly while the effects on total crime were smaller yet considerable, and accident-related hospitalizations decreased.<sup>43, 44</sup>

## RECENT MUNICIPAL-LED PILOTS

The most recent wave of basic income pilots underway across the United States will soon add to our understanding of the impact of unconditional cash payments, as well as the administrative feasibility of such payments. The Stockton Economic Empowerment Demonstration (SEED) — launched in February 2019 by former Stockton, California, Mayor Michael Tubbs — was the nation's first mayor-led basic income program. SEED gave 125 randomly selected residents from low-income neighborhoods \$500 per month, with no strings attached and no work requirements, for 24 months. The research

<sup>39</sup> Leah Hamilton and James P. Mulvale, "Human Again: The (Unrealized) Promise of Basic Income in Ontario," *Journal of Poverty* 23, no. 7 (November 10, 2019): 576–99, <https://doi.org/10.1080/10875549.2019.1616242>.

<sup>40</sup> Ruby Mendenhall, Karen Z. Kramer, and Dylan Bellisle, "Low- and Moderate-Income Families' Avenues to Mobility: Overcoming Threats to Asset Accumulation and Remaining in Undesirable Neighborhoods," *Research in Social Stratification and Mobility* 53 (February 2018): 26–39, <https://doi.org/10.1016/j.rssm.2017.12.001>.

<sup>41</sup> Natasha Pilkauskas and Katherine Michelmore, "The Effect of the Earned Income Tax Credit on Housing and Living Arrangements," *Demography* 56, no. 4 (August 1, 2019): 1303–26, <https://doi.org/10.1007/s13524-019-00791-5>.

<sup>42</sup> Brett Watson, Mouhcine Guettabi, and Matthew Reimer, "Universal Cash and Crime," *The Review of Economics and Statistics* 102, no. 4 (October 2020): 678–89, [https://doi.org/10.1162/rest\\_a\\_00834](https://doi.org/10.1162/rest_a_00834).

<sup>43</sup> David Calnitsky and Pilar Gonalons-Pons, "The Impact of an Experimental Guaranteed Income on Crime and Violence," *Social Problems* 68, no. 3 (August 5, 2021): 778–98, <https://doi.org/10.1093/socpro/spaa001>.

<sup>44</sup> Forget, "New Questions."

team from the University of Tennessee and the University of Pennsylvania found that participation in SEED was associated with:<sup>45</sup>

- **Increased full-time employment:**  
At the start of the pilot, 28 percent of SEED participants were employed full time; one year later, this figure had risen to 40 percent. Importantly, basic income was not linked to a decrease in full-time employment.
- **Reduced income volatility:** SEED participants' income fluctuated by 46.4 percent monthly, while non-participants experienced a 67.5 percent monthly income fluctuation.
- **Improved health and well-being:**  
After one year, SEED participants showed statistically significant improvements in emotional health compared with non-participants.
- **Reduced depression and anxiety:**  
SEED participants reported lower incidence of anxiety and depressive symptoms than non-participants.
- **Diminished feelings of financial scarcity and new opportunities for self-determination, choice, goal-setting, and risk-taking.**



Credit: Stockton Economic Empowerment Demonstration

<sup>45</sup> Stacia West et al., "Preliminary Analysis: SEED's First Year" (Stockton Economic Empowerment Demonstration SEED, 2021), [https://static1.squarespace.com/static/6039d612b17d055cac14070f/t/6050294a1212aa40fdaf773a/1615866187890/SEED\\_Preliminary+Analysis-SEEDs+First+Year\\_Final+Report\\_Individual+Pages+.pdf](https://static1.squarespace.com/static/6039d612b17d055cac14070f/t/6050294a1212aa40fdaf773a/1615866187890/SEED_Preliminary+Analysis-SEEDs+First+Year_Final+Report_Individual+Pages+.pdf).



## Quotes<sup>46</sup>

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One participant reported that because of SEED payments his life

*“converted 360 degrees ... because I have more time and net worth to study ... to achieve my goals”*

Another told researchers,

*“I had panic attacks and anxiety. I was at the point where I had to take a pill for it. And I haven’t even touched them in a while. I used to carry them on me all the time.”*



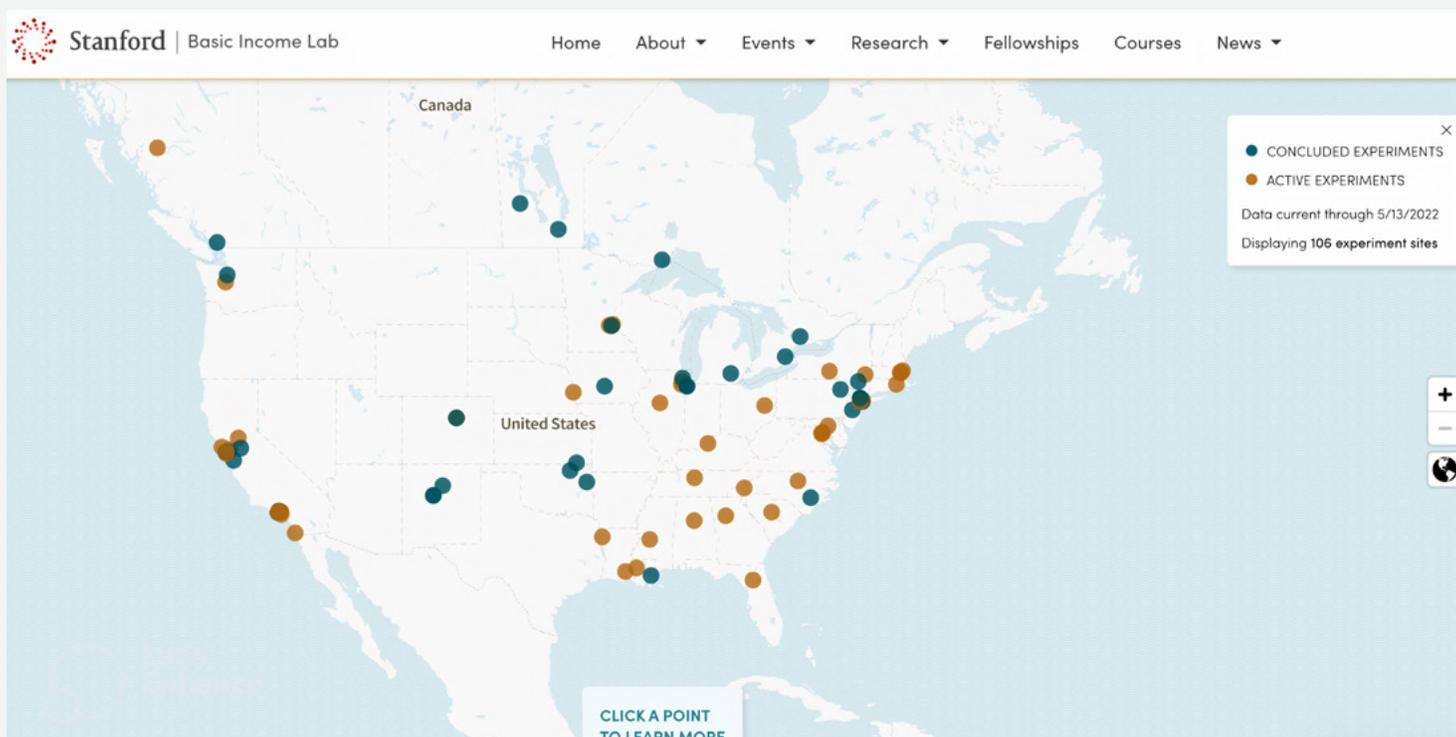
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<sup>46</sup> West et al., “Preliminary Analysis.”

In 2020, based on SEED's success, Mayor Michael Tubbs founded Mayors for a Guaranteed Income (MGI), a coalition of more than 80 mayors who believe that a basic income that supplements the existing social safety net can be a tool for racial and gender equity. SEED challenged the entrenched assumptions and stereotypes about low-income people that undermine progressive social policies, and the many pilots that have followed are building

awareness of and commitment to the idea of an economic floor for all. The coming several years will see extensive new research on the impacts of basic income in such areas as spending, consumption, employment, income volatility, education, physical and mental health, stress and coping, family dynamics and parenting, hope and mattering, household food security, and on perceptions of stigma, deservingness, and universality.

## Experiments Map



*Note: The Experiments Map plots active and concluded experiments, pilots and demonstrations of regular, unconditional cash payments.*

## WHAT ELSE DO WE NEED TO LEARN?

As just discussed, there is a lot we already know about the effects of unconditional cash on individuals and families thanks to a range of studies conducted in the United States and abroad. In fact, there is enough evidence available to know that a long-term policy would have unmatched benefits for recipients. And, there is enough evidence to dispel the two most common myths about unconditional cash: that it would be wasted on temptation goods and cause massive withdrawals from the labor market. There is also ample evidence on the devastating effects of poverty on individuals, families and communities, which offers a good basis to approximate the transformative effects a basic income could have on American society. Considering this, one might ask “Why experiment?” and “What more is there to learn about basic income?” Here are five purposes experiments can serve:

### Building A More Comprehensive Evidence Base

Labor effects and spending data have been the focus of numerous studies. However, there is a range of important factors that can be measured to help anticipate the effects a large-scale basic income would have on health and social outcomes.<sup>47</sup> While we can reasonably assume that the effects of a basic income will be like that of increased income, which has been studied extensively, more data on these outcomes will help approximate the costs of achieving positive health and social outcomes.

## Areas of Further Research

### *Understanding Workers’ Bargaining Power*

If a large-scale basic income was introduced and workers could rely on a steady stream of non-labor income, would we see a rise in workers’ bargaining power? If workers enjoyed increased exit options from bad jobs, would they be able to demand better working conditions? Would a large-scale basic income lead to higher or lower wages? Would a basic income lead workers to pursue alternative activities (care work, volunteering, organizing, etc.) over low-paid work, or work that is more socially beneficial even if comparatively lower paid?

### *Understanding Gender Equity*

Women continue to be more vulnerable to unemployment than men. Because of existing gendered social norms, women could use a basic income to withdraw from the labor force at higher rates than men, which raises the concern that basic income could increase the gap between men’s and women’s labor-market participation, women’s wealth accumulation, and reduced retirement security.

### Building healthier communities

Most of the evidence to date is on individual outcomes – how individuals are impacted by unconditional cash. A promising underdeveloped approach, however,

<sup>47</sup> The Stanford Basic Income Lab’s Research Visualization presents research gaps on basic income across a range of themes (race, gender, democracy, work, health, etc.). Clicking on any of these themes yields summaries of the existing literature and important questions that still need to be addressed. See Stanford Basic Income Lab, “Visualizing UBI Research,” Online Research Visualization, 2020, <https://basicincome.stanford.edu/research/ubi-visualization/>.

looks at how basic income can impact a whole community,<sup>48</sup> based on group-level variables known as “ecological,” “macro-level,” or “population-level” outcomes. Some features are integral to communities and only measurable at that level, like economic, political, or cultural characteristics. For example, how would a basic income affect trust within a community and how would it change how community members relate to one another? In addition, when individuals are lifted out of poverty, this may have spillover effects on other members of their community, on their civic participation, on crime rates, on local health indicators, etc. A community could see indirect impacts that should be part of evaluating the effects of the policy.

### Informing the Targeted Versus Universal Debate

There continues to be debate about whether and how to target cash programs. Proponents of a targeted basic income tend to favor means-tested programs that target those most in need, typically with a phase-out to avoid too sharp a benefit cliff that could create undesirable disincentives to work and earn additional money. Advocates of universality think that a non-targeted program would be a better poverty-alleviation mechanism. Testing different versions of a program and their effects on stigma and self-respect is an important outstanding area of research.

### Measuring basic income against other programs

Another important area of inquiry is understanding the impacts of other programs relative to those of a basic income. A job guarantee, baby bonds, and reparations are often discussed as a complement or alternative to a basic income, given their explicit intention to provide an economic floor, help atone for America’s racist past, and close the growing racial wealth gap for future generations.

***Job guarantee:*** A policy intended to provide secure employment and livable wages, which dates to the New Deal. More recently, guaranteed job proposals like that contained in the Green New Deal<sup>49</sup> reflect renewed attention to full employment with living wages and, like earlier proposals, are motivated by concerns for racial and income inequality and poverty.

***Baby bonds:*** A policy designed to mitigate economic and racial wealth inequalities and strengthen upward economic mobility. Under this policy, the government would make a significant initial deposit into a market-based account for every child when they are born. The government would make additional deposits to these accounts every year based on family income. These assets would grow passively over time, just as retirement or other invested assets do, and at age 18, young adult account holders could use the funds to buy a home, pay for educational expenses, or otherwise invest in their future. As such, a progressive baby bonds policy represents a *prospective*, race-conscious approach to changing young people’s life trajectory and, potentially, that of the next generation.

<sup>48</sup> Hasdell, Bidadanure, and Berger Gonzalez, “Healthy Communities and Universal Basic Income.”

<sup>49</sup> “Recognizing the Duty of the Federal Government to Create a Green New Deal,” H.Res. 109, 116th Cong. (2019).



Credit: The Bridge Project (NYC)

**Reparations:** Reparations typically refers to the range of policies designed to help repair harm done to Black and Native Americans for a long history of oppression and institutional racism. It is intended to correct some of the lasting impacts on Black and Native Americans' ability to secure economic security and accumulate and pass on wealth to subsequent generations. While reparations proposals vary, a central feature has been direct cash payments or endowments in the form of trust accounts (like baby bonds) to eligible individuals. Unlike baby bonds, reparations are *retrospective* and race-specific.

### Informing important design features

Experiments can help inform key design features of a basic income program, including:

- **Amount:** Is \$1,000 a month the right number?
- **Frequency:** Is monthly the right frequency? What are the implications of a biannual or weekly payments on participants' economic security and financial health?
- **Disbursement:** What is the best way to transfer funds to individuals? What if funds were held in escrow for participants, such that they could draw on them only when they needed them rather than receiving them as automatic payments?
- **Interaction with existing benefits:** How does a basic income interact with benefits in Arizona versus Iowa? Does a basic income increase or decrease equity in the context of certain benefits? What are the effects of complementary, non-coercive supports, such as stable housing, on the overall impacts of a basic income?



RECOMMENDATIONS

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03

# RECOMMENDATIONS

## Pilot Phases

This section is organized around the distinct phases of a pilot program, reflected below.



	DISCOVERY 3-12 months	DESIGN 3-12 months	LAUNCH AND DISBURSEMENT 3-6 months	ANALYSIS 6-12 months	NEXT STEPS
<b>STAKEHOLDERS</b>	<ul style="list-style-type: none"> <li>■ Policymakers and municipal leaders</li> <li>■ Private Sector Partners</li> <li>■ Researchers</li> </ul>	<ul style="list-style-type: none"> <li>■ Community</li> <li>■ Researchers</li> <li>■ Communications team</li> </ul>	<ul style="list-style-type: none"> <li>■ Core team</li> <li>■ Community</li> <li>■ Researchers</li> <li>■ Communications team</li> </ul>	<ul style="list-style-type: none"> <li>■ Core team</li> <li>■ Community</li> <li>■ Researchers</li> <li>■ Communications team</li> </ul>	<ul style="list-style-type: none"> <li>■ Core team</li> <li>■ Researchers</li> <li>■ Community</li> <li>■ Policymakers and municipal leaders</li> <li>■ Communications team</li> </ul>
<b>ACTIVITIES</b>	<ul style="list-style-type: none"> <li>■ Determine political feasibility</li> <li>■ Identify funding and implementation partners</li> </ul>	<ul style="list-style-type: none"> <li>■ Build stakeholder Coalition</li> <li>■ Define pilot features</li> <li>■ Account for benefits</li> <li>■ Consider wrap-around services</li> <li>■ Engage legal counsel</li> <li>■ Engage state and county agencies</li> <li>■ Build narrative</li> </ul>	<ul style="list-style-type: none"> <li>■ Build the team</li> <li>■ Engage community</li> <li>■ Select participants</li> <li>■ Onboard participants</li> <li>■ Start data collection</li> <li>■ Shape narrative</li> </ul>	<ul style="list-style-type: none"> <li>■ Disburse payments</li> <li>■ Engage community</li> <li>■ Shape narrative</li> </ul>	<ul style="list-style-type: none"> <li>■ Analyze findings</li> <li>■ Engage community</li> <li>■ Report and socialize findings</li> <li>■ Shape narrative</li> <li>■ Anticipate next steps</li> </ul>
					<ul style="list-style-type: none"> <li>■ Advocate for scale up or sustained program</li> <li>■ Identify sustainable funding</li> <li>■ Offboard participants</li> </ul>

This framework draws on *Basic Income in Cities: A Guide to City Experiments and Pilot Projects*

## DISCOVERY

The discovery phase is the time to explore the political and financial viability of a pilot and identify funding and implementation partners.

### Respect the Local Political Landscape

Local politics can play a powerful role in shaping how a pilot — and its elected champion — is perceived. First, while a local pilot may find currency with a national constituency and an important place in national advocacy, it is important to maintain attention on the local political landscape by building credibility and trust. That includes using consistent language to describe the pilot and intentional narratives, operating with transparency, justifying the design and other decisions along the way, and using

credible community and other spokespersons to communicate regularly. Second, it may be useful to undertake local surveys to assess ongoing support for the pilot and its messages. Third, program leaders should consider how they are articulating local goals beyond the idea that cash helps people. Local goals can align with a national movement but are ultimately anchored to, and reflect support for, a local constituency. For example, North Nashville developed a video that outlined the challenges, goals, and benefits of a basic income pilot to the community.<sup>50</sup> Fourth, even in this early phase, pilot leaders should consider leveraging the pilot's website, focus groups, surveys, and public announcements to lay the groundwork for scaling up the pilot.



Credit: St. Paul People's Prosperity Pilot

<sup>50</sup> Moving Nashville Forward, *North Nashville Is Nashville's Soul*, YouTube, 2021, <https://www.youtube.com/watch?v=nDEQYiYMEg>.

## Community Engagement

Several steps will help ensure a community engagement process engenders trust and leads to a successful pilot.

### Identify Community

A useful approach is to start engaging community members in focus groups, town halls, or other community-focused spaces in which members can interact with each other within a transparent, structured agenda. For example, residents, elected officials, members of the faith community, and nonprofit and business leaders from Stockton, California, identified three values to guide the design of SEED — *fairness* in selecting participants, eligibility that is *inclusive*, and maximized *learning*.<sup>51</sup> The Ontario, Canada, pilot held regular community meetings and posted their notes online.<sup>52</sup> The key is to facilitate the process in a way that respects community members' time, manages expectations, and gathers the most essential input needed to keep the process moving.

### Engage Experts

Engage issue-area experts to clarify constraints and offer guidance on connections between issues in the community and larger goals, such as shifting policies to be more equitable. Rather than positioning experts as arbiters of the pilot, present them as key informants with perspective that can inform the process.

### Foster Participation

To enable the wider community to participate in and learn from the pilot, municipalities can encourage and integrate artists, organizers, students, and storytellers into a range of community initiatives focused on the program. For instance, as part of its launch of SEED, the city of Stockton, California, commissioned murals that commemorate community organizers and celebrate solidarity.

### Build Community Power

Consider how, where, and when the pilot can build community power. Though cash payments are the central and most direct benefit to community members, it is important to consider ways that the pilot can center participant voices and build their capabilities and leadership as spokespersons and advocates. For example, SEED lifted up community voices in Stockton through a storytelling cohort.

### Maintain Engagement

Rather than treating engagement as a one-off event, consider creating guides and using community events to engage community members on an ongoing basis, equipping them with information they need to understand the process and play a meaningful and authentic role. This includes clearly communicating roles across the pilot and the process and engaging non-participants and broader stakeholders across the community. Such engagement can build ownership for the program and commitment to its success while strengthening its political viability.

<sup>51</sup> Stockton Economic Empowerment Demonstration, "Our Vision for SEED: A Discussion Paper," p. 6, <https://static1.squarespace.com/static/6039d612b17d055cac14070f/t/605029ab52a6b53e3dd38cf8/1615866284641/10+--+SEED+Discussion+Paper.pdf>.

<sup>52</sup> Basic Income Pilot in-person discussion summaries, <https://www.ontario.ca/page/basic-income-pilot-person-discussion-summaries>.

## DESIGN

The design phase is the time to define all aspects of a pilot. This includes building a stakeholder coalition, defining pilot features, accounting for benefits, considering wraparound services, engaging legal counsel and state and county agencies, and starting to build narrative. Employing human-centered design can be helpful in revealing community members’ insights, feelings, and behaviors, which can inform a pilot’s design and identify risks, barriers to entry, and whether additional programmatic support is for participants needed.

### Go Slow to Go Fast

Change happens at the speed of trust. Like any multi-stakeholder initiative, careful and intensive time spent upfront will yield benefits as the initiative rolls out. Basic income pilots that genuinely engage community members and other stakeholders early on are more likely to build trust-based – versus transactional – relationships. Such relationships are the foundation of productive collaboration and mutual accountability. Going more slowly and deliberately in the beginning to build these relationships has a cost in

time, but can enable a pilot to move more swiftly, confidently, efficiently and productively as the program rolls out. And productive, efficient collaboration, in turn, usually leads to a better experience for participants at the center of the pilot.

### Build a Strong Stakeholder Coalition

Experience to-date suggests that success requires the engagement and cooperation of a coalition of stakeholders. Figure 1 below highlights key stakeholders common to basic income pilots.



This framework draws on *Basic Income in Cities: A Guide to City Experiments and Pilot Projects*<sup>53</sup>

<sup>53</sup> Bidadanure et al., “Basic Income in Cities.”

### **Community**

Pilots *for* community members are most successful when they are designed *with* community members and when this engagement continues through every stage of a pilot, from understanding problems that basic income can help address to carrying out informed dialogue and advocacy after the pilot. For municipalities accustomed to top-down planning, this shift in approach will require deliberation and purposeful effort. This is important for a few reasons. First, any program or policy intended to support community members needs to involve those members in its design and evaluation, so that it is attuned to their needs and values. Genuinely engaging community members throughout a pilot also engenders trust and helps ensure full participation. Additionally, engaging community members can amplify the effects of a pilot; a limited number of individuals may receive a targeted basic income, but the broader community can participate in reimagining what cash benefits look like and how they are delivered.



Credit: The Bridge Project (NYC)

### **Policyholders and Municipal Leaders**

The success of a pilot can also hinge on the degree to which policymakers and other government stakeholders present a coordinated message to residents about the value and meaning of the program. As such, program leaders should consider fruitful ways to engage policymakers and other government stakeholders as allies and champions for the program as early in the process as possible. This could include working with these stakeholders to draft resolutions or legislation, co-author press releases or hold joint community meetings to present clear, shared policy goals and a vision to residents. This will be easier and more powerful if program leaders can position the program's goals within the existing political landscape, emphasizing alignment with and complementarity to popular, existing programs, policies and leadership. Pilots that do not build a political foundation in this way are more vulnerable to premature terminations. One example of this is Pittsburgh, Pennsylvania, where outgoing Mayor Bill Peduto's planned basic income pilot, which the City Council had approved America Rescue Plan Act funding for, was terminated before its launch by Peduto's successor, incoming mayor Ed Gainey.<sup>54</sup>

### **Private Sector Partners**

Building public-private partnerships with local companies and philanthropy can help catalyze public investment and drive public innovation. One example of this is the Montgomery County, Maryland, Basic Income Pilot, which is a public-private partnership supported by the

<sup>54</sup> Ariel Worthy, "Citing legal doubts, Gainey scraps Pittsburgh's guaranteed income program," 90.5 WESA, April 28, 2022, <https://www.wesa.fm/politics-government/2022-04-28/citing-legal-doubts-gainey-scraps-guaranteed-income-program>.

County Executive, Montgomery County Department of Health and Human Services, the Meyer Foundation, UpTogether, and the Collaboration Council.<sup>55</sup> Such partnerships are most successful when partners align on the goals of the initiative early in the relationship and confirm funding before the public launch.

### **Researchers**

Municipalities often lack in-house capability or capacity to undertake rigorous evaluation.

Thus, if evaluating outcomes is important, program leaders should consider partnering with a competent research organization with the requisite skills and experience.

### **Communications Team**

Whether in-house or through a partnership with one or more allied organizations, municipalities will want to define a communications team that builds and shapes the pilot's narrative and strategic vision.

## Research and Evaluation Overview

Understanding common research and evaluation approaches and methods generally will help program leaders understand and effectively partner with external researchers. Below is a list of key terms and methodological approaches commonly employed in basic income evaluations.

1. **Quantitative methods:** Quantitative research methods include questionnaires, structured observations, or experiments to gather a range of numeric data, including that which is intrinsically numeric, such as how much money is spent on food, as well as data that is converted to numbers, such as participants' stress level, measured on a scale from 1 to 10. As such, quantitative researchers can gather large amounts of data and apply sophisticated statistical analyses that aggregate the data to reveal averages, percentages and deviations, relationships among the data, or comparisons across data.

**Randomized controlled trial:** If local government seeks to contribute to a growing, rigorous evidence base on the causal effects of basic income, they could engage researchers with expertise in randomized-controlled-trial evaluations, often referred to as RCTs. A randomized controlled trial requires a relatively rigid study design, including randomization of cash-payment participants (the treatment group) and non-participants (the control group), and ideally a pre-analysis plan defining measurements and analyses.

<sup>55</sup> Special Appropriation to the FY22 Operating Budget. Guaranteed Income Non-Departmental Account—Guaranteed Income Pilot Program, Montgomery Country Council, HHS Committee (2021), [https://www.montgomerycountymd.gov/council/Resources/Files/agenda/col/2021/20211214/20211214\\_20K.pdf](https://www.montgomerycountymd.gov/council/Resources/Files/agenda/col/2021/20211214/20211214_20K.pdf).

**Pre- and post-basic-income surveys:** If local government is primarily interested in assessing trends in participants' lives, they could consider measuring outcomes before and after the pilot, ideally in comparison to a control group. While this design would not allow a pilot to make causal claims about the impacts of the basic income, it could generate suggestive, exploratory evidence on how basic income may influence participants' behaviors and practices.

2. **Qualitative methods:** Qualitative methods typically include focus groups, in-depth interviews, observation, and historical documents used for generating non-numerical data to understand people's beliefs, experiences, attitudes, behavior, and interactions with others.<sup>56</sup> Qualitative methods are not employed to determine cause and effect, but rather perspectives, motivations, and meaning. In addition to understanding participants' perspectives, this approach could yield important insights into ways the service-delivery model could be strengthened if the program were scaled up or sustained at the same level.
3. **Administrative data:** Tax, employment, education, or census information are examples of administrative data that can be used to monitor long-term impacts on participants beyond the period of a randomized-controlled-trial evaluation. Moreover, depending on the size of the pilot, researchers may be able to use administrative data to examine how the impacts of basic income vary based on factors like race, education level, and mental health, and contextual factors like segregation, social capital, and school quality. Lastly, administrative data can be used to reveal important trends affecting financial security and well-being in the pilot area more broadly.
4. **Public perception surveys:** Researchers can use surveys to assess various measures of the public's perception of basic income, such as policy support before and after the pilot. Researchers can also analyze whether a basic income pilot has shifted social narratives on public assistance.

Finally, a mixed-methods approach employs quantitative and qualitative methods to leverage the strengths and complementarity of each.

<sup>56</sup> Sanjay Kalra, Vibha Pathak, and Bijayini Jena, "Qualitative Research," *Perspectives in Clinical Research* 4, no. 3 (2013): 192. <https://doi.org/10.4103/2229-3485.115389>.

## Define Name and Purpose

The name of the pilot<sup>57</sup> and how it is communicated may influence how it is perceived relative to other programs and policies, as well as how it is interpreted under existing law. Program leaders should approach this step with a couple considerations in mind. First, avoid stigmatizing language that identifies participants by their poverty status or financial insecurity. Instead, consider inclusive language that signals respect and recognizes the diverse contributions participants make in their community. Convening focus groups early in the design process can surface language and framing attuned to the community and help individuals see themselves as deserving participants. Second, consider the implications of the name and pilot purpose in light of existing state and federal laws. For example, the ordinance that established the *People's Prosperity Pilot*, a basic income pilot in Saint Paul, Minnesota, defined the purpose of its payments as disaster relief, which excluded them counting against income and assets eligibility for public benefits administered by the Department of Human Services.<sup>58</sup>

## Define Eligibility

An important early step in the design process is determining who will be eligible to participate in the program. Selecting from among this eligible group will determine who ultimately participates in the program.

As noted already, once eligibility has been defined, local governments have typically employed a lottery to select participants among those who were eligible and applied. Eligibility criteria may be determined by several factors, including the values driving municipal leaders to launch the program, goals those values suggest for the program, research objectives, community input, cost, complexity, and equitable access. Decades of social welfare programs have demonstrated how complex, bureaucratic, and onerous eligibility requirements present critical barriers to access for those whom they are intended. One way that pilots can reduce these barriers is by identifying the simplest means of defining and communicating pilot eligibility, based on the options below. A driving principle should be simplicity.

1. **Geographic eligibility:** This criterion defines eligibility based on a defined geographic area, such as a recognized neighborhood, zip code, or census block. Geographic eligibility may be based on area-level income, but anyone in the community can receive the benefit, making it closer to universal eligibility.
2. **Means test eligibility:** This criterion defines eligibility based on economic status relative to a given threshold, such as the area median income<sup>59</sup> or the federal poverty level.<sup>60</sup> This criterion is typically defined by income, but an indirect proxy means test, such as consumption, may be used in place of

<sup>57</sup> Berger Gonzalez and Bidadanure, "Universal Basic Income."

<sup>58</sup> Correspondence with the Saint Paul Office of Financial Empowerment, November 22, 2021.

<sup>59</sup> Fannie Mae, "Area Median Income Lookup Tool," last accessed May 31, 2022, <https://ami-lookup-tool.fanniemae.com/amilookuptool/>.

<sup>60</sup> Health and Human Services Department, "Annual Update of the HHS Poverty Guidelines (87 FR 3315)," *Federal Register*, January 21, 2022, <https://www.federalregister.gov/documents/2022/01/21/2022-01166/annual-update-of-the-hhs-poverty-guidelines>.

the more direct measure of income if it is more accurate or practical than using income. A drawback to this approach is that it is expensive to collect income or consumption data for all potential participants. Pilots that define eligibility by means testing applicants should consider the least onerous method for community members to demonstrate their eligibility. Many low-income people do not file taxes so are unable to provide a tax return reflecting their income. They also may not have proof of regular employment or the proof may not be easily accessible. One approach for making this process easy is to ask applicants who do not have readily available proof of income to simply attest to their annual income. Simpler still, a pilot could ask applicants to attest that they earned (or received unearned income, such as unemployment insurance income) less than the annual threshold the prior year. Self-attestation is used for many government purposes by agencies including the Federal Social Security Administration and state Employment Development or Employment Security Departments.

3. **Demographic eligibility:** This criterion defines eligibility based on characteristics of a population, such as age, gender, race and ethnicity, employment status, or profession.
4. **Community-based eligibility:** This criterion defines eligibility based on

## SEED's Approach to Eligibility

SEED defined eligibility as being a resident of Stockton, California, living within census tracts below the city's household area median income of \$46,033. The SEED team then selected participants through a random sample from across these 42 census tracts by purchasing Delivery Sequence File lists of all active residential mailing addresses from these census tracts.

A percentage of addresses was drawn from each census tract based on the proportion of the population represented in each. An invitation to participate in SEED and its associated research was mailed to 4,200 households drawn from this list. The mailer was not addressed to any one person in the household; rather, the household decided whether to and who would participate. The mailer directed potential participants to a web-based survey that collected household-level baseline data, as well as individual-level data on key outcomes of interest.<sup>61</sup>

identification by community leaders, organizations, or members. This is a relatively common method of targeting individuals or households for social programs in the developing world. In the North American context, it may be used by relatively small pilots that seek to leverage local knowledge to identify those in a community that are most vulnerable. A drawback to this approach is that it is vulnerable to manipulation as eligibility decisions can lack transparency.

<sup>61</sup> Stacia Martin-West et al., "Pre-Analysis Plan" (Stockton Economic Empowerment Demonstration, December 2018), <https://static1.squarespace.com/static/6039d612b17d055cac14070f/t/605029f652a6b53e3dd39044/1615866358804/SEED+Pre-analysis+Plan.pdf>.

5. **Existing benefits eligibility:** This criterion defines eligibility based on existing eligibility for one of several government benefit programs, such as Temporary Assistance for Needy Families, Supplemental Nutrition Assistance Program, or Medicaid. The benefit of using this proxy measure is that it relies on existing information, making it easy for individuals to demonstrate their eligibility. A drawback to this approach is that using eligibility for existing programs can replicate existing exclusions, which can reinforce inequities. That is, if someone is unfairly or mistakenly excluded from an existing government benefit program on which eligibility for a basic income program depends, the individual

would be ineligible for the program, compounding exclusion that they already face.

If there is likely to be overlap among those who are eligible for more than one of the criteria above, a pilot could define its eligibility as meeting any one of the criteria.

### Define Selection

The recent wave of pilots took similar steps to select individuals. First, they communicated information about the pilot and asked individuals to apply based on clear eligibility criteria. They communicated through a variety of channels, including trusted community-based organizations, radio, and other community media and ambassadors. Second, they screened applicants for eligibility. Third, they used a lottery to randomly select participants from among the eligible pool of applicants. Note that if a pilot receives many applications from which a relatively few individuals are selected, there is a risk that this will signal that government is providing insufficient support. However, random selection, if carried out transparently, tends to be perceived as fair by communities.



Credit: Stockton Economic Empowerment Demonstration

Lastly, pilots implementing a randomized-controlled-trial evaluation have used the random selection process to identify individuals who will receive regular payments under the pilot and those in the control group who will not receive payments.

Typically, control-group participants receive modest compensation for completing periodic surveys and participating in other research activities in parallel to treatment participants in the pilot.

## Hudson's Approach to Selection:<sup>62</sup>

In Hudson, New York, the HudsonUp pilot created a simple application that was circulated through community-based organizations and publicized by the city. A communications campaign through local partners helped allay any fears that the application was a fraud. Then, a weighted lottery system was used to favor applicants in greatest need across a variety of factors.

## Compton's Approach to Selection:<sup>62</sup>

In Compton, California, the Compton Pledge pilot worked with community-based organizations to complement lists of city residents with individuals who often fall outside of governmental resources. Then, Compton selected randomly from those lists of qualifying low-income households. Despite widespread media coverage in local and national news outlets, Compton's enrollment, like many pilots, required a careful process to build trust through local partners, and multiple conversations with residents. It was also crucial to make clear to the public how participants would be selected. Like SEED in Stockton, California, Compton created a simple explanatory video on social media as a tool to address significant inbound questions to the mayor's office regarding how to participate in the program.

<sup>62</sup> Jain Family Institute, "Guaranteed Income in the U.S.," May 2021, <https://www.jainfamilyinstitute.org/assets/JFI-U.S.-Guaranteed-Income-Toolkit-May-2021.pdf>, p. 22.

## Define Payment and Frequency

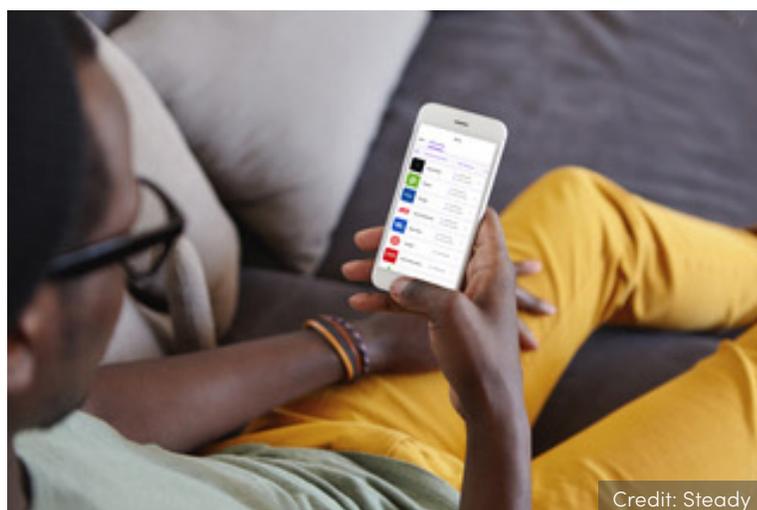
Payment amounts and frequency are issues that a community-led design process can inform. However, as noted earlier, it is important to facilitate this process in a way that frames choices around evidence and the experience of other pilots so that community members can make sound, informed decisions. This is important because, given limited funding, municipalities face a tradeoff between the number of participants included and the level of recurring payments participants will receive. Research suggests that the larger the transfer amount, the larger the impact on participants' economic outcomes and well-being.<sup>63, 64</sup> In terms of experience, basic income payments across the country generally span \$300 to \$1,000 per month. The California Guaranteed Income Pilot Program,<sup>65</sup> launched in 2022, set a minimum transfer of \$600 per month. Most basic income programs disburse payments monthly, but this is an area for which more research is needed, and community members may have differing preferences.

## Define Disbursement

Like other design considerations, pilots should engage members of the community to surface their needs and preferences regarding how participants receive payments. The experience from recent pilots suggests that take-up may vary significantly based on how a household or group experiences

or understands a program.<sup>66</sup> Scaling up disbursement to different populations may require multiple delivery methods coupled with human support. For example, automated disbursements may be most effective to a younger, more financially savvy population that is familiar with technology and needs little support. Whereas retired adults who have had less time adapting to technology may need disbursement to an existing bank account or debit card, coupled with support on how retirement income and basic income interact with Medicare eligibility.

There are a growing number of options for disbursing funds to pilot participants. Most recent pilots have given participants the option of receiving payments on a prepaid debit card or directly to a bank account that has an accompanying debit card. The benefit of prepaid debit cards is that they



Credit: Steady

<sup>63</sup> Johannes Haushofer and Jeremy Shapiro, "The Short-Term Impact of Unconditional Cash Transfers to the Poor: Experimental Evidence from Kenya," *The Quarterly Journal of Economics* 131, no. 4 (November 1, 2016): 1973–2042, <https://doi.org/10.1093/qje/qjw025>.

<sup>64</sup> Juan Esteban Saavedra and Sandra Garcia, "Impacts of Conditional Cash Transfer Programs on Educational Outcomes in Developing Countries. A Meta-Analysis," Working Paper Series (RAND Labor and Population, February 2012), [https://www.rand.org/content/dam/rand/pubs/working\\_papers/2012/RAND\\_WR921-1.pdf](https://www.rand.org/content/dam/rand/pubs/working_papers/2012/RAND_WR921-1.pdf).

<sup>65</sup> California Department of Social Services, "Guaranteed Income Pilot Program," last accessed June 21, 2022, <https://www.cdss.ca.gov/inforesources/guaranteed-basic-income-projects>.

<sup>66</sup> Amy Castro Baker and Stacia Martin-West, "Learning Agenda" (Center for Guaranteed Income Research, University of Pennsylvania), <https://static1.squarespace.com/static/5fdc101bc3cfd0a2244/t/6154b24ace569e3443f38db6/1632940618620/Center%2BFor%2BGuaranteed%2BIncome%2BResearch%2BLearning%2BAgenda.pdf>, p. 6.

do not require participants to have a bank account. Many people, and in particular low-income people and people of color, have valid reasons to distrust mainstream financial institutions, given a history of predatory and discriminatory policies and practices. While the most egregious, formalized practices of discrimination have disappeared, America's major financial institutions generally do a poor job serving low-income people and people of color.<sup>67</sup>

Many do not have easy access to a bank account due to persistent barriers to banking that include lack of an SSN (social security number) or ITIN (Individual Taxpayer Identification Number), debts that would cause an account to be levied, and negative banking records (i.e., tracked by ChexSystems or Early Warning Services) that systematically exclude people from the mainstream banking system. Finally, overdraft and other fees, lack of transparency, and distrust are all important reasons why many people remain unbanked.<sup>68</sup>

Providing participants the option of a prepaid debit card ensures those without a bank account can participate. The best prepaid debit cards require no credit or ChexSystems review, no minimum balance, no monthly fees, and no penalty or overdraft fees. Participants who have a bank account may transfer money from a prepaid debit card to their bank account. The drawbacks to prepaid debit cards are that they are not attached to a bank account, which offers deposit insurance, a safe place to save, and other complementary services. Additionally, a prepaid debit card generally cannot be used to pay rent.

It is also important to provide a direct-deposit option to participants who have a bank account or wish to open one. An alternative to direct deposit could include electronic transfer through Venmo, Cash App or PayPal. Paper checks are not recommended given the high cost of check cashing and risk of loss or fraud, especially for those who are un- or underbanked.<sup>69</sup> While some community members may indicate a preference for checks, it is important to discuss the significant cost and risk to community members and highlight lower-cost alternatives.

<sup>67</sup> Alicia H. Munnell et al., "Mortgage Lending in Boston: Interpreting HMDA Data," *The American Economic Review* 86, no. 1 (1996): 25–53.

<sup>68</sup> San Francisco Office of Financial Empowerment, "Blacklisted. How ChexSystems Contributes to Systemic Financial Exclusion," June 2021, <https://sfgov.org/ofe/sites/default/files/2021-06/Blacklisted-How%20ChexSystems%20Contributes%20to%20Systematic%20Financial%20Exclusions.pdf>.

<sup>69</sup> Board of Governors of the Federal Reserve System, "Economic Well-Being of U.S. Households in 2020" (Federal Reserve, May 2021), <https://www.federalreserve.gov/publications/2021-economic-well-being-of-us-households-in-2020-banking-and-credit.htm>.

TABLE 3: DISBURSEMENT OPTIONS

	BENEFITS	DRAWBACKS	OTHER CONSIDERATIONS
<b>Direct Deposit to Bank or Credit Union Account</b>	<ul style="list-style-type: none"> <li>■ Safe place to save</li> <li>■ Access to other services</li> <li>■ Deposit insurance</li> <li>■ Fee-free ATM withdrawals (varies by institution)</li> <li>■ Easy to deposit cash and paper checks</li> <li>■ Phone support or ability to visit a branch to resolve issues (except digital-only banks)</li> <li>■ Provides paper checks to pay rent</li> <li>■ Banks/credit unions are on Zelle network that offers fast peer-to-peer transfers to recipients who are also on Zelle network</li> </ul>	<ul style="list-style-type: none"> <li>■ Excludes those without formal bank access, reinforcing inequity</li> <li>■ Many traditional banks/credit unions charge overdraft and monthly account maintenance fees (digital-only banks less so)</li> <li>■ Usually requires an SSN</li> <li>■ Peer-to-peer transfers to recipients without a bank account can be difficult and/or take multiple days</li> </ul>	<ul style="list-style-type: none"> <li>■ Offers opportunity to help participants open a safe, affordable account</li> <li>■ Some digital-only banks address equity issues, offering “second chance” accounts for those on ChexSystems lists and lower barriers to access by accepting ITIN instead of SSN</li> <li>■ May require staffing or partnership with a bank/credit union to open accounts and educate customers unfamiliar with banking</li> </ul>
<b>Pre-Paid Debit Card</b>	<ul style="list-style-type: none"> <li>■ Does not require a bank account</li> <li>■ Does not require SSN</li> </ul>	<ul style="list-style-type: none"> <li>■ Not attached to a bank account</li> <li>■ Generally, cannot be used to pay rent</li> <li>■ Can be difficult or costly to transfer money to/from debit card to withdraw cash</li> <li>■ Often no phone support</li> <li>■ Many have hidden fees</li> </ul>	<ul style="list-style-type: none"> <li>■ Offer quality debit card: no credit or ChexSystems review, no minimum balance, no monthly fees, no penalty or overdraft fees</li> <li>■ Cards programmed to restrict certain purchases or prohibit withdrawing cash violate the basic income principle of unconditionality</li> </ul>
<b>Money Transfer Apps (e.g., Venmo, PayPal, Cash App)</b>	<ul style="list-style-type: none"> <li>■ Provides easy access to a broader number of participants</li> <li>■ Does not require a bank account</li> <li>■ Faster transfers than banks</li> <li>■ Can often be used to pay rent</li> <li>■ Most companies offer a debit card, often with ATM access (may require SSN)</li> <li>■ Supports multi-income households and mutual aid networks; easy to instantly send money to family/friends on the same network</li> </ul>	<ul style="list-style-type: none"> <li>■ Not attached to a bank</li> <li>■ Not accepted everywhere</li> <li>■ Fraud/scams are a major issue, particularly with CashApp</li> <li>■ Digital nature of cards creates some barriers to access for those less tech savvy (slowly improving with greater smartphone adoption)</li> <li>■ Can be costly to transfer money to a bank account</li> <li>■ ATM fees</li> <li>■ Withdrawal limits</li> <li>■ Often no phone support</li> </ul>	<ul style="list-style-type: none"> <li>■ May require staffing to help participants set up accounts and offer education</li> <li>■ CashApp used significantly in low-income communities</li> </ul>
<b>Paper Checks</b>	<b>Strongly discouraged:</b> costly, vulnerable to fraud, and often drives un- and underbanked to predatory financial institutions		

Note: The list of money apps is not exhaustive but illustrative of current options. Newer entrants, such as Facebook Messenger Payments, Snapchat Snapcash and Square Cash, may offer additional options.



### Account for Benefits

Whether a basic income program is privately or publicly funded has important implications for how payments will impact a participant's public-benefits eligibility. The goal of basic income is to support participants' economic security. While this may seem obvious, under current benefits rules, receiving basic income payments can put participants at risk of losing eligibility for social-safety-net benefits. That is because basic income payments can contribute to what is commonly referred to as the "benefits cliff" – the threshold at which additional earnings or held assets (e.g., savings-account balance) trigger a reduction in public benefits, such as housing and food assistance, and health insurance. Additionally, participants may fall into a benefits "trap" in which taxation and benefits rules limit individuals' ability to increase their total income because taking on paid work

reduces or ends their eligibility for benefits. This issue is further complicated by the fact that benefits eligibility is determined by both state and federal laws, varies significantly across jurisdictions, is interpreted differently across agencies, and can count earned and unearned income and savings. For this reason, programs need to consider the different ways in which basic income payments may interact with public benefits. Programs should consider the following steps to equip participants to make the best choice for themselves and mitigate the risk of losing eligibility for benefits.

### *Ensure Informed Consent*

The first step is to ensure that individuals give informed consent to participate in the program. To achieve this, the program needs to ensure participants have sufficient information about the impact payments may have on their benefits, financial-aid eligibility and tax liability. To this end, the program

should identify eligibility requirements for all benefits specific to their county and state; develop, document, and implement a process of providing information to potential participants; and arrange for voluntary benefits counseling that enables participants to ask eligibility questions specific to their circumstances. If, because of this process, a potential participant declines to take part in the program, the program could consider allowing them to transfer participation to another person in their family.

### ***Structure Payments as a Gift***

The second step is to structure payments as a gift (if privately funded) and non-taxable, non-reportable payments (publicly funded) that are below the Internal Revenue Service's gift exclusion amount, which avoids having to issue 1099 tax forms to participants.<sup>70</sup> This should also preclude payments from counting against eligibility for benefits and unemployment insurance. Note that caseworkers may not always classify basic income payments appropriately as a gift when certifying means-tested benefits for participants. This risk should be conveyed in the consent process outlined above. Additionally, payments of any amount from a government to individuals are generally non-taxable and non-reportable for federal and state income tax purposes under the "general welfare exclusion" if payments meet *all* the following criteria:<sup>71</sup>

- They are made to individuals, not to entities or businesses

- They are made under a governmental program to promote general welfare (e.g., basic income payments)
- Payments go to participants, based on need (e.g., limited to low- to moderate-income people)
- They are not tied to any services provided (e.g., job training where participant is doing the job for which they are training); and
- The expense (if any) compensated by such payment is not otherwise compensated for by insurance.

### ***Secure Waivers***

A third step is engaging local and state government agencies to obtain waivers that exclude basic income payments from benefit-income calculations. If income and asset eligibility requirements are determined by state law, implementers may be able to engage their relevant state agencies to waive eligibility restrictions for pilot participants. For example, in Alaska, payments from the Alaska Permanent Fund Dividend cannot be used in determining eligibility for public assistance administered by the Alaska Department of Health and Social Services. Waivers may not be available for certain benefits. For this reason, informed consent is essential.

### ***Create a Hold-Harmless Fund***

A final step is to consider creating a hold-harmless fund that can compensate individuals for the amount they lose in benefits because of their participation. Rather than a first recourse for participants,

<sup>70</sup> The annual gift exclusion amount for 2022 was \$16,000. Department of the Treasury Internal Revenue Service. Instructions for Form 709. 2019. <https://www.irs.gov/instructions/i709>.

<sup>71</sup> San Francisco Office of Financial Empowerment, "Protecting Benefits in Guaranteed Income Pilots: Lessons Learned from the Abundant Birth Project," November 2021, [https://sftreasurer.org/sites/default/files/2021-12/Protecting%20Benefits%20Report\\_v4.4.pdf](https://sftreasurer.org/sites/default/files/2021-12/Protecting%20Benefits%20Report_v4.4.pdf).

this should be the last, after implementers have secured informed consent, structured payments appropriately, and secured waivers for benefits. Several recent pilots have modeled their hold-harmless fund after the Alaska Permanent Fund Dividend, which replaces Alaska Temporary Assistance, Adult Public Assistance, Supplemental Security Income, and Supplemental Nutrition Assistance Program benefits for individuals who lose eligibility for these benefits or have their benefits reduced because they received dividend payments.

### Consider Wraparound Services

Another consideration in the design process is whether and how to provide wraparound services to complement cash payments. Consistent with the basic income principle of not imposing any conditions, wraparound services should be voluntary, non-coercive, and free to participants. Note that conditioning cash payments on the use of another service would violate the “general welfare exclusion” outlined in the previous section. Additionally, the provision of such services should be driven by an expressed or demonstrated community need. Finally, services should be provided in ways that ultimately affirm participants’ agency to make decisions they feel are most appropriate to their circumstances. Such wraparound services generally fall into two categories: existing state, county, or city services and specialized, pilot-specific services.

The first category includes any existing public services or benefits already available to participants. This might include housing services, food assistance, or other services or

benefits. While these services may already be available to residents, accessing them may be difficult and time-consuming. To mitigate such access and equity barriers, pilots should consider providing clear, easily accessible information and guidance during the onboarding process. Program leaders may need to work with other government agencies to ensure a coordinated handoff of participants to staff responsible for supporting specific benefits or services.

The second category is specialized, pilot-specific services explicitly offered to participants, based on a demonstrated or expressed need. The diversity of recent pilots has highlighted an array of specialized services, including:

- Benefits counseling, which is intended to help participants understand the potential impacts of basic income payments on their benefits eligibility, taxes, financial aid, and other matters, as well as navigate and secure other benefits for which they are eligible.
- One-on-one financial coaching or counseling, which is intended to help participants build or improve their credit score, pay down high-cost debt, avoid predatory financial services, and open a bank or credit union account at a financial institution that offers a certified BankOn<sup>72</sup> or other low-cost, non-predatory account.
- Legal assistance, which is intended to help participants resolve legal disputes and avoid eviction, file for bankruptcy, resolve a fine or fee, or navigate other legal matters that can exact a high cost in time and money.

<sup>72</sup> BankOn, last accessed May 31, 2022, <https://joinbankon.org/>.

## Engage Legal Counsel

Basic income remains a frontier policy realm, which runs counter to many municipal governments' rules against direct cash payments to residents and has complex interactions with existing benefits, among other challenges. Thus, it is important for program leaders to maintain ongoing dialogue with in-house legal counsel to navigate potential or real legal, political, and financial liabilities. While a legal counsel's advice is not necessarily binding, municipal attorneys help political leaders and their staff navigate risks and identify solutions. For example, the City of Saint Paul's attorney recommended calling pilot payments "disaster relief" to help ensure these were not taxable and did not jeopardize benefits or impact Department of Homeland Security rules for participants.<sup>73</sup>

## Engage State and County Agencies

In many cases, it may be necessary for program leaders to engage multiple state agencies to understand and safeguard participants' benefits eligibility. While state waivers for all benefits may not be available since federal authorities make determinations for some, program leaders should engage state and county benefits administrators as allies in supporting pilot participants. In states where multiple local pilots are being implemented, there may be opportunities for municipalities to work together to advocate to, and negotiate with, state agencies for written determinations regarding benefits eligibility, and to secure benefit waivers or state legislation. Working with other municipalities can also avoid repeat

conversations with state agencies and identify best practices.

## IMPLEMENTATION

The implementation phase encompasses the launch and ongoing delivery of payments to participants. This phase starts with building a core implementation team.

### Build the Team

Recent experience suggests new pilots should consider the following team functions:

- **Project management**, including the ability to develop the program, co-design with stakeholders, gather feedback, put protocols and processes in place, and coordinate logistics



Credit: The Bridge Project (NYC)

<sup>73</sup> Correspondence with the Saint Paul Office of Financial Empowerment, November 22, 2021.

- **Stakeholder engagement** and management, especially when working with multiple municipal agencies and community partners
- **Outreach** to and recruitment of participants
- **Participant support**, including one-on-one communication and support to potential participants on the application process
- **Operations**, including managing budget, participant consent, vendors, and payments
- **Communications** and storytelling
- **Research**, measurement, and evaluation

### Select Participants

While a few recently announced basic income pilots will serve thousands of participants, most local governments' ability to serve a very large number of residents will be limited by their ability to raise or redirect tax revenue or tap federal funding. However, all pilots can achieve *universal eligibility* of the population they are designed to serve by selecting participants by lottery. This approach to selection is generally perceived to be fair by community members. Key to this step is ensuring full transparency.

## Minimizing Demands on Participants

Given the challenges many people face interacting with government and accessing public benefits, pilots should consider opportunities to minimize complexity and unnecessary demands on participants. This includes minimizing administrative burdens<sup>74</sup> — the time and effort required to access services, which are born disproportionately by those who need assistance the most — and the time tax<sup>75</sup> — the time, paperwork, aggravation, and psychological effort required to participate in a program.<sup>76</sup>

<sup>74</sup> Suzanne Wikle, "Administrative Burdens Exacerbate Inequities and Must Be Reduced," *Center for Law and Social Policy* (blog), August 23, 2021. <https://www.clasp.org/blog/administrative-burdens-exacerbate-inequities-and-must-be-reduced/>.

<sup>75</sup> Annie Lowrey, "The Time Tax. Why Is so Much American Bureaucracy Left to Average Citizens?" *The Atlantic*, July 27, 2021, <https://www.theatlantic.com/politics/archive/2021/07/how-government-learned-waste-your-time-tax/619568/>.

<sup>76</sup> Jim Pugh et al., "The Troubling Gap Between What's Offered by Our Social Safety Net and What's Received," *In These Times*, April 19, 2022, <https://inthesetimes.com/article/social-safety-net-economy-welfare>.

## Onboard Participants

A crucial step in implementation is onboarding: orienting, integrating, and supporting participants through a pilot. Given how important this step is to operational efficiency, respecting participants' time, and implementing an evaluation, it is important to define and carefully follow guidelines and protocols for onboarding. The onboarding process typically starts with confirming individuals' eligibility for a pilot. If the pilot is implementing a randomized controlled trial evaluation, this is the time to randomly assign individuals to either the treatment or the control group. Onboarding should be as simple, clear, and systematic as possible. As participants are onboarded, pilot and evaluation staff may also start collecting program and evaluation data, based on evaluation and pilot plans.

## ANALYSIS

The analysis phase marks the conclusion of a pilot when researchers and program leaders analyze, report on and socialize findings. Program leaders and researchers should consider discussing the main evaluation findings with participants before reporting the results more broadly to provide them an opportunity to correct inaccuracies and address misrepresentations. This is also an important phase to shape narrative and anticipate next steps.

## Safeguarding Participants' Privacy and Personal Data

SEED's evaluation partners, who later established the Center for Guaranteed Income Research (CGIR), modeled a commitment to protect the privacy of participants and the confidentiality of their data. And compliance with their internal review board — the administrative body charged with protecting the rights and welfare of human research subjects recruited to participate in research — ensured that participants were provided an informed and voluntary choice to participate in research activities associated with SEED. SEED's storytelling work followed similar guidelines; participation in storytelling and interaction with journalists was completely voluntary, and participants' ongoing consent was required.

## Strategic Communications

Recent experience affirms the importance of viewing strategic communications as an activity that cuts across all stages of a pilot. A few themes are particularly important for pilot leaders to consider.

### *Lift Up Participants' Lived Experience*

Basic income programs offer an important opportunity to frame direct cash assistance in ways that are not stigmatizing or at least do not reinforce the kinds of stigmatizing messages that have stalked America's social welfare programs for decades. Among these messages is that public benefits recipients are incompetent, lazy, and mooching off the system, based on the pervasive and racist myth of the welfare queen.<sup>77</sup> The opportunity to counter this narrative lies in part on using evaluation data to profile participants as real people with whom others inside and outside the community can empathize. Pilots also offer the chance to project a rebalancing of power between those who disburse funds and those who receive them. Unconditional cash enables pilots to spotlight participants' agency, autonomy, and choice — tenets that are universally recognized and valued.

### *Use Stories to Control the Narrative*

A number of pilots have recruited a storytelling cohort — pilot participants who are not part of the formal evaluation — that is willing to speak with the media. Enlisting a storytelling cohort is a way to spotlight participants, and lift up their voices and lived experience to complement statistical data. This work is important because data alone does not necessarily shift people's understanding and perception of the lives of basic income participants. Nor does it challenge and disrupt longstanding and deep-seated social narratives about who is deserving of assistance. For example, 34 percent of Americans still believe that government anti-poverty programs have made things worse for Americans,<sup>78</sup> despite powerful evidence that the Earned Income Tax Credit reduces poverty, increases income for working families and leads to positive health outcomes, particularly for infants and mothers.<sup>79, 80</sup>

<sup>77</sup> Bryce Covert, "The Myth of the Welfare Queen," *The New Republic*, July 2, 2019, <https://newrepublic.com/article/154404/myth-welfare-queen>.

<sup>78</sup> David Lauter, "How Do Americans View Poverty? Many Blue-Collar Whites, Key to Trump, Criticize Poor People as Lazy and Content to Stay on Welfare," *Los Angeles Times*, August 14, 2016, <http://www.latimes.com/projects/la-na-pol-poverty-poll/>.

<sup>79</sup> Peter S. Arno et al., "Bringing Health and Social Policy Together: The Case of the Earned Income Tax Credit," *Journal of Public Health Policy* 30, no. 2 (2009): 198–207.

<sup>80</sup> Stockton Economic Empowerment Demonstration (SEED), "Stockton Tells the Story," *Economic Security Project* (blog), July 15, 2019, <https://medium.com/economicsecproj/stockton-tells-the-story-64a67c4fada7>.

### *Establish a Strategy for Countering Negative Narratives*

Negative narratives about a pilot are particularly difficult to counter when there is no strategy or protocols in place to respond. Recent experience affirms the importance of not waiting to become news, but rather generating news that builds awareness, interest in, and respect for the pilot. This can build positive sentiment about the pilot and resilience to unfair criticisms, especially if they are surfacing for the first time. Be prepared to issue a press release or otherwise communicate in direct response to the criticism to counter and influence how the story develops. Identify who your spokespeople are, including community ambassadors and champions of the pilot.

### *Equip Advocates with Common Narratives*

Recent advocacy around basic income and related cash-based policies has reinforced the importance of building coalitions and equipping advocates with common intentional messages that: challenge harmful narratives about deservingness and stigma; decouple work from survival; counter the tenacious misconception that unemployment insurance and other cash assistance discourage work; explain why racial and economic inequalities exist; and explain why an economic floor would benefit everyone. Key to this work is aligning narrative values with the values decision makers and influencers use, and remaining unified on messages. The Insight Center and Mayors for a Guaranteed Income released a guide and set of best practices to equip pilot leaders and city officials with tools for narrative change and storytelling.<sup>81</sup>

<sup>81</sup> Jhumpa Bhattacharya et al., “Why All Guaranteed Income Is Narrative Work. Best Practices for Centering Dignity, Race, and Gender in Cash-Based Programs” (Insight Center, Mayors for a Guaranteed Income, 2021), [https://static1.squarespace.com/static/60ae8e339f75051fd95f792e/t/61b10ffe-a5a2e973c845e999/1638993943641/INSIGHT\\_Narratives%26GI\\_brief\\_7+%281%29.pdf](https://static1.squarespace.com/static/60ae8e339f75051fd95f792e/t/61b10ffe-a5a2e973c845e999/1638993943641/INSIGHT_Narratives%26GI_brief_7+%281%29.pdf).

## NEXT STEPS

The next steps in the successful completion of a pilot could include supporting participants financial health by facilitating their connection to other benefits as pilot payments end, identifying the funding and political support to sustain the pilot at a similar level or scaling up to more residents. Pilot leaders should consider:

### Transitional Support to Participants

This could be redirecting members of the implementation team to work with other agencies to ensure clear communication to participants who may have forgone benefits to participate in the pilot or need to recertify their eligibility for benefits. Recertification is a point when many individuals lose benefits because of the many reasons cited earlier in this guide – overwhelming administrative burdens, complicated and confusing eligibility rules, inaccurate or unclear information, language, and technology barriers, and a “time tax” that prompts many to give up before completing their recertification. In fact, a seemingly small administrative mistake or missed deadline in recertifying could lead to a prolonged delay in receiving benefits, which can undermine economic security and cause a host of other challenges.

### Engaging Participants as Advocates

While many pilots have made a concerted effort to connect participants to other benefits, some participants’ experience has inspired a commitment to advocate for direct cash payments, related benefits reforms, and other issues of concern. Pilot leaders could consider ways of connecting participants to each other and amplifying their voice as

advocates for policy proposals at the local, state, and federal level.

### Moving from Pilot to Policy

While many local governments’ limited tax revenue may make the expansion of a basic income program challenging, there may be a path to at least sustaining, if not scaling, the program beyond the pilot. This may come from policymakers prepared to commit general funds, reallocate existing program funds or identify federal dollars, as a few local governments have with CARES and ARPA funding. Alternatively, as San Francisco’s proposed 2022 ballot initiative to tax Amazon and other large online retailers sought to demonstrate, there may be unexplored opportunities to fund direct unconditional cash payments to local residents.



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