

Where to from here? Understanding the Expanding Landscape of Cash Transfers in the US and their Impact on Women

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Program Landscape Report

Key Findings

- Guaranteed income programs have quickly become the most widely implemented type of cash transfer program in the US, with 90 guaranteed income programs implemented across 30 states and the District of Columbia from 2017 to early 2023.
- Guaranteed income programs are in different stages in the US, but few rigorous program evaluations are publicly available and research on their impact on gender equity is limited.
- Gender-sensitive research on the impact of guaranteed income programs is needed to understand how they affect women and to identify best practices in establishing gender-responsive programs.

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Introduction

Cash transfer programs are essential components of government and non-governmental efforts to reduce poverty and promote economic security around the world (Simon 2007). Such programs can be powerful tools for addressing the immediate needs of participants, empowering them to invest in their futures, and developing economic empowerment amongst vulnerable and marginalized populations. Cash transfer (CT) programs gained prominence as a social policy tool across Latin America in the late 1990s. While the global landscape of cash transfers is both vast and diverse, the implementation of cash transfers in the United States has been relatively limited until recently.

Since 2018, cash transfer programs in the US have increased substantially, driven by a cost-of-living crisis, concerns over jobs lost to automation, and economic instability caused by the COVID-

19 pandemic. Governments, civil society, and private actors at the state, county, and city levels have implemented nearly 100 guaranteed income programs since 2018.¹ But despite this growth, support for implementing such programs in the US has been quite limited.

This brief provides an overview of the current landscape of cash transfer programs in the US. It identifies the types of programs being implemented and the target populations they serve, focusing on understanding how cash transfers reach and affect women across various groups. The analysis presented in this brief is based on publicly available information from various sources², including academic literature and the websites of state and local governments, non-profit organizations, media outlets, and research institutions. This analysis shows 90 concluded and current guaranteed income programs, with another 8 in the pipeline.³ Of the 90 guaranteed income programs identified, 11 programs are only open to women participants, 13 require participants to be primary caregivers, and 38 restrict participation to households with children. These eligibility criteria highlight the explicit and implicit targeting of women by guaranteed income programs and suggest that the wave of recent guaranteed programs will touch the lives of many women across the US. Given the proportion of cash transfer programs that are guaranteed income pilots and demonstrations, this brief highlights the pressing need to analyze the impact of guaranteed income programs on women's empowerment and gender equity.

Defining Cash Transfers and Guaranteed Income

This white paper identifies and discusses cash transfer programs in many forms, including conditional, unconditional, and guaranteed income programs. Conditional cash transfer (CCT) programs require participants to comply with conditions to receive benefits. Program conditions are designed to encourage labor force participation and the investment in human capital through participation in educational activities and receipt of preventive healthcare. Many CCT programs target households rather than individuals, requiring all household members to fulfill conditions (Millán et al. 2020a). Unconditional cash transfers (UCT), as the name implies, provide participants with monetary benefits without mandating specific behaviors. Both program types commonly employ means-testing, geographic targeting, and socio-economic indicators to limit program eligibility to members of low-income and marginalized communities. CCT and UCT programs often provide support over several years, but some programs are significantly shorter (Baird et al. 2014).

Guaranteed income (GI) programs are unconditional cash transfers that provide unrestricted, regular, and reliable monetary support to targeted populations, particularly those experiencing poverty and income insecurity (Jain Family Institute 2021). In the US, advocates and practitioners have embraced the term "guaranteed income" to signal their commitment to assisting individuals

¹ Two programs are commonly referred to as the first GI programs in the US: the Stockton Economic Empowerment Demonstration in Stockton, California and Magnolia Mothers Trust in Jackson, Mississippi, both launched in 2018.

² Lists compiled by the Stanford Basic Income Lab and Mayors for Guaranteed Income served as foundations for the list of guaranteed income programs compiled for this study.

³ For a full list of programs and program characteristics discussed in this report, please visit [IWPR - GI & CT: Program Landscape](#).

and households directly, bypassing the bureaucratic, stigmatizing, and surveillance aspects of the federal and state welfare systems.

The term “guaranteed income” grew from discussions among a diverse group of stakeholders in the social policy space, including politicians, academics, practitioners, and community members. Adopting the term is also a strategic decision, designed to avoid the political and social baggage often linked to social assistance and universal basic income policies advocated by public figures, grassroots organizations, and local governments (Jain Family Institute 2021). Overall, these programs aim to support communities in need, including those systematically excluded from other forms of support.

While there is no universal definition of guaranteed income, the programs typically share certain characteristics. In GI programs, participants receive a set sum of money, at established intervals, for a specific period of time, which they can spend as they please. Participants are not required to perform specific actions, such as attending workshops or medical visits, in exchange for program benefits. While GI programs are not conditional, they do require participants to meet eligibility requirements, which most commonly consist of specific income, social, geographic, and demographic characteristics.

Universal and targeted basic income programs provide reliable and regular cash transfers to individuals, rather than households, in an amount sufficient to meet basic needs. Basic income programs are also a type of UCT, with their defining characteristic being that the transfer amount is sufficient to cover the basic expenditures required to live, such as food, housing, and medical care. Many leading basic income advocates support a universal, rights-based transfer and oppose means-testing, work restrictions, or any form of targeting (Standing 2017). This form of cash transfer is commonly known as Universal Basic Income or UBI.

Table 1: Cash Transfer Programs Defined

| Conditional cash transfer (CCT) |
|--|
| <ul style="list-style-type: none">● Monetary transfer provided to households or individuals conditioned on the recipient's compliance with predetermined conditions.● Conditions are established to encourage behavior that aligns with a program's goals, with most programs employing conditions related to the development of human capital, health, and education.● Targeting is common, with most programs employing means-testing and geographic and demographic targeting to determine eligibility. |

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|---|
| Unconditional cash transfer (UCT) |
| <ul style="list-style-type: none"> • Monetary transfers provided to individuals or households with no restrictions on how the transfer is spent. • Transfers are not conditioned upon the recipient fulfilling predetermined requirements. • Targeting is common, with most programs employing means-testing and geographic and demographic targeting to determine eligibility. |
| Guaranteed income (GI) |
| <ul style="list-style-type: none"> • Monetary transfers made to individuals or households that are unrestricted, regular, and reliable. • Transfers are not conditioned upon the recipient's fulfillment of predetermined requirements. • Targeting is used, including means-testing, and geographic, and demographic targeting to reach a specific population within a community at the city, state, or national level. |
| Basic income (BI) |
| <ul style="list-style-type: none"> • Monetary transfers made to individuals that are regular, reliable, and sufficient to meet their basic needs. • Recipients are not required to meet conditions and eligibility is not based on any form of targeting. • Provided to all who reside in the selected community at the city, state, or national level (as in UBI) or a targeted population, without restrictions or conditions. |

Source: Author's compilation.

This white paper analyzes the four types of cash transfer programs. Despite the number of cash transfer programs described as guaranteed income pilots in the US, there is no consensus on what the 'guarantee' means in practice. While GI programs provide various guarantees to participants—a transfer disbursed on a scheduled basis, in the same amount each time, for a specified period—it does not provide the 'guarantee' of basic income programs. While these terms are often used interchangeably in the US, they are often distinct in practice and in their theoretical underpinnings (Gonzales and Bidadanure 2020).

Background on Cash Transfers: many forms, in many places

The initial rise in the popularity of cash transfers can be attributed to the perceived success of the national Conditional Cash Transfer programs introduced by Brazil and Mexico in the late 1990s (Sugiyama 2011). By 2016, an estimated 130 low and middle-income countries had implemented

at least one CCT program (UN Women and UNDP 2022). The initial wave of conditional programs, several of which were implemented as randomized-control trials, spurred an extensive body of research on the effects and limitations of CCTs. Many programs' evaluations demonstrated their effectiveness in promoting investments in human capital, specifically by increasing school attendance (Baird et al. 2013; Barrera-Osorio et al. 2019; Saavedra & Garcia 2012) and improving health outcomes (Cecchini and Soares 2015; De Walque et al. 2017; Lagarde et al. 2009).

Research also highlighted the negative and often unforeseen consequences of the programs' use of conditionality (Cookson 2018), such as rent seeking and the high administrative cost of monitoring compliance (Das et al. 2005). Numerous studies have highlighted that women are disproportionately affected by the negative consequences of participating in CCT programs (Hagen-Zanker et al. 2017). This is primarily due to the explicit and implicit targeting of women as household beneficiaries, as well as gender norms related to caregiving that result in women shouldering the responsibility of fulfilling program conditions, increasing their burden of unpaid work and time spent in non-market activities. (Molyneux 2006; Cookson 2019; Bourgault and O'Donnell 2020).

While CCT programs have gained significant traction in the Global South, their implementation in developed countries has been relatively limited. In Europe, many child benefit schemes function as CCTs, providing modest cash support conditioned upon children's school enrollment and attendance (Medgyesi and Temesváry 2013). In the United States, the Temporary Assistance to Needy Families (TANF) program operates as a CCT in many states. As of 2020, unemployed adult TANF recipients in 17 states were required to actively seek employment to maintain their eligibility (Knowles et al. 2022). Studies have demonstrated that TANF's stringent means-testing and conditions have deleterious effects on women's empowerment and well-being due to the challenges posed by work requirements without job skills trainings, lifetime limits, and racial disparities (Spencer et al. 2022).

Given the limitations, adverse impacts, and administrative costs of CCT programs, support for eliminating program conditions and establishing unconditional programs has grown (Adato and Hoddinott 2007; Cookson 2019). Research on UCTs has demonstrated that conditionality is not required to ensure that program participants dedicate their transfer to basic household expenditures and investing in their families' human capital (Haushofer and Shapiro 2016; Handa et al. 2018; Mostert and Castello 2020). The increasing support for UCT programs is reflected in their prominence in national strategies to respond to and recover from the COVID-19 pandemic (Gentilini et al. 2022). Similar to research on CCTs, many studies of unconditional programs' effects on women's empowerment have been conducted in the context of developing countries. The evidence demonstrates mixed results, with the positive impacts of increasing women's access to resources being limited by entrenched gender norms (Somville et al. 2020; Bonilla et al. 2017; Cookson 2019).

At the global level, numerous publications have reviewed the empirical evidence in a variety of measures, including health (Lagarde et al. 2007; Ranganathan and Lagarde 2012), education (Millán et al. 2020b; Reimers et al. 2006; Baird et al. 2014), poverty (Fiszbein and Schady 2009;

Bastagli et al. 2019), and labor (De Hoop and Rosati 2014; Kabeerand& Waddington, 2015). Such reviews highlight the need for a more extensive analysis of the effects of cash transfer programs in developed countries, including the US. To date, there is no comprehensive review of the empirical literature on the impact of CT programs in the US.

The Cash Transfer Landscape in the United States

The mapping of the cash transfer program landscape in the US and analysis of trends in program type and design reflects the growing support for unconditional and unrestricted cash transfers. Given the decentralized nature of program implementation, simply creating a comprehensive list of programs in the US is challenging. Based on publicly available data, this review identified 5 CCT programs that were implemented in the US between 2007 and 2018. An additional 110 UCT programs were identified: 90 guaranteed income programs and 20 programs of varying designs. The following section will discuss different types of CT programs, their key design elements, and the specific populations of women they target.

Conditional Cash Transfer Programs in the US

As of 2023, four CCT programs have been implemented in the US, including Opportunity NYC Family Rewards 1.0 (2007-2010), Family Rewards 2.0 (2011-2014), Students Experiencing Homelessness Pilot (2021-2022), the LIFT Goal Family Fund (2018-2021). (See Table 2 below for additional details). All four of the programs identified targeted households with children, with three programs providing support to families with school-age children.

The Family Rewards program provided cash transfers to households with children in New York City and Memphis, Tennessee, (Family Rewards 2.0) in exchange for compliance with conditions related to preventive healthcare, children’s education, and parents’ employment. The Family Rewards model reflected the influence of the model established by Mexico’s national CCT program *Oportunidades*. Evaluations of Family Rewards found that program participation did not generally have significant or lasting impacts on education or employment outcomes, though there were notable increases in the receipt of dental care (Courtin et al., 2018).

Table 2: CCT Programs in the US

| Program | State | Start Year | End Year | Duration | No. of Participants |
|----------------------------------|----------------|-------------------|-----------------|-----------------|----------------------------|
| Opportunity NYC - Family Rewards | NY | 2007 | 2010 | 36 months | 2,400 households |
| Family Rewards 2.0 | NY, TN | 2011 | 2014 | 36 months | 2,400 households |
| Family Goal Fund | CA, DC, IL, NY | 2018 | 2021 | 24 months | 700 individuals |

| | | | | | |
|------------------------------------|----|------|------|----------|----------------|
| Students Experiencing Homelessness | NM | 2021 | 2022 | 8 months | 53 individuals |
|------------------------------------|----|------|------|----------|----------------|

Source: Author's calculations based on IWPR - GI & CT: Program Landscape compilation.

The Students Experiencing Homelessness Pilot CCT was launched in 2021 by a public-private partnership to address housing instability and learning loss among students in the cities of Las Vegas and Cuba, New Mexico. The program aimed to respond to the vulnerability of the inadequately housed student population in the aftermath of the first year of the COVID-19 pandemic. To this end, 53 inadequately housed students from selected schools in each community received \$500 per month for up to 8 months. To receive the cash transfer, students were required to attend weekly tutoring sessions and social-emotional check-ins, maintain a school attendance rate of 90 percent, and turn in at least 90 percent of their schoolwork. The program included a “Compassionate Exception” to ensure that students were still eligible for the cash transfer if they could not meet the monthly conditions due to circumstances beyond their control (*Students Experiencing Homelessness: A Conditional Cash Transfer Pilot, 2021*).

LIFT is a non-profit organization that serves parents and families in Chicago, Los Angeles, New York, and Washington, DC. The LIFT Family Goal Fund grew out of the LIFT Coaching Program—a two-year parental counseling program that works with parents to establish and achieve career, education, and financial goals. In 2018, LIFT added a cash transfer component to the program to improve participants' ability to cope with economic shocks (Robinson 2020).

Family Goal Fund participants receive \$150 every three months with the expectation that they meet with their counselor once a month (LIFT n.d.). While program documents refer to the program as an unrestricted cash transfer, meaning participants can use the money however they wish, the expectation that they continue to meet with their counselor is a condition, albeit a soft one. Program data suggest that adding the cash benefit to the program significantly reduced program attrition and increased the duration of participation (Robinson 2020).

Unconditional Cash Transfer Programs

In the US, the majority of cash transfer programs that have been implemented are unconditional. Program objectives vary significantly, from distributing wealth generated by a community's natural resources to reducing food insecurity among households with children and providing social assistance to communities—such as undocumented persons and convicted felons—who are ineligible for federal assistance and are also commonly excluded from state-level social benefits (See Box 1 below). This report identified 20 UCT programs that are not considered guaranteed income programs. Seven programs limited eligibility to individuals living in households with children, three included only women, and five targeted populations excluded from federal assistance as well as unhoused or housing-insecure persons.

Two UCT programs in the US have operated for decades: the Alaska Permanent Fund Dividend (APF) and the Eastern Band of Cherokee Indian Dividend (EBCID). The APFD was established in 1976 and began distributing dividend payments, making it the longest-standing UCT program

in the US. The APF transfer is funded by state oil revenue and paid to all Alaskan residents over the age of 18 (Son 2008). The EBCID transfer is funded by revenue from Harrah’s Casino, which opened on EBCI land in North Carolina in 1997 (Johnson et al. 2011). While the transfer is provided to all tribal members regardless of age, payments to those under 18 are deposited into an account that they may access after graduating from high school, receiving a GED, or reaching age 21 (Berman et al. 2016). Both programs were established to provide eligible populations with cash transfers until the funding sources are exhausted.

Table 3: Dividend-Based UCT Programs

| Program | State | Start Year | End Year | Duration | No. of Participants |
|--|--------------|-------------------|-----------------|-----------------|----------------------------|
| Alaska Permanent Fund | AK | 1982 | NA | Indefinite | 665, 764 (2022) |
| Eastern Band of Cherokee Indian Dividend | NC | 1997 | NA | Indefinite | NA |

Source: Author’s calculations based on IWPR - GI & CT: Program Landscape compilation.

More recent US-based UCT programs provide income to mothers of very young children. In 2014, the Low-Income Mothers UCT Pilot was launched in New York City. The program provided mothers of newborns income support for the first year of the child’s life (Rojas et al. 2020). A similar program, Baby’s First Years (2018-2022), provided cash transfers to low-income mothers of newborns in four metropolitan areas across four states: New York, Louisiana, Nebraska, and Minnesota (Gennetian et al. 2022).

Most recently, the Family Health Project provided 30 new mothers from Lynn and Roxbury, Massachusetts \$400 a month for the first three years of the child’s life (Family Health Project 2023). The Zero Babies Homeless program is currently being implemented in New York City to prevent and address homelessness among mothers of infants and pregnant women. These programs aim to increase the mother’s income security during the first years of a child’s life, an important period for children’s development in which mothers often experience income reductions because of the limited time available to work (Zero Babies Homeless n.d.).

Table 4: UCT Programs Targeting Mothers and Infants

| Program | State(s) | Start Year | End Year | Duration | No. of Participants |
|------------------------------|-----------------|-------------------|-----------------|-----------------|----------------------------|
| Low-Income Mothers UCT Pilot | NY | 2014 | 2015 | 12 months | 30 individuals |
| Baby’s First Years | NY, LA, NE, MN | 2018 | 2022 | 42 months | 1,000 individuals |

| | | | | | |
|-----------------------|----|------|------|-----------|-----------------|
| Zero Babies Homeless | NY | 2020 | 2023 | 33 months | 200 individuals |
| Family Health Project | MA | 2021 | 2024 | 36 months | 30 individuals |

Source: Author's calculations based on IWPR - GI & CT: Program Landscape compilation.

Unconditional Cash Transfers and the COVID-19 Pandemic Response

In many countries, cash transfers were integral elements of the national policy response to the COVID-19 pandemic (UN Women and UNDP 2022). Where cash transfer programs were implemented, governments leveraged existing program infrastructure to provide additional benefits to participants and, in some cases, expand the program's coverage (Gentilini et al. 2022).⁴ New programs, most commonly UCTs, were rapidly established to channel transfers to populations experiencing income declines due to pandemic restrictions. While the expansion of existing cash transfer programs and the implementation of new ones was usually temporary, the support provided to women during the pandemic was significant (UN Women 2021).

In the US, several UCT programs were implemented to address the economic insecurity caused by the public health restrictions implemented to combat the spread of COVID-19 (See Table 5 below). This included the expansion of the Child Tax Credit (CTC), which distributed monthly cash transfers to CTC-eligible households from July to December 2021. While the federal government has not fully disclosed the number of households that received the transfer during the expansion, estimates suggest that this was the most expansive distribution of cash transfers during the pandemic aside from universal stimulus payments (Hamilton et al. 2022). The City of Chelsea, Massachusetts, established Chelsea Eats to distribute food parcels to families in need during the pandemic. The demand for support was so high that the program transitioned to providing a UCT instead of in-kind aid, providing over 2,000 individuals \$200 to \$400 in monthly cash support for nine months (Lieberman et al. 2022).

Table 5: UCT Programs Implemented in Response to COVID-19

| Program | State | Start Year | End Year | Duration | No. of Participants |
|--|-------|------------|----------|----------|---------------------|
| 4-CT Card Undocumented Assistance Program | CT | 2020 | 2021 | lump sum | 4,857 households |
| California Disaster Relief Assistance for Immigrants Project | CA | 2020 | 2020 | lump sum | 150,000 individuals |

⁴ In Brazil, for example, the COVID-19 response program *Auxilio Emergencial* provided participants in the national CCT program *Bolsa Familia* with five additional cash transfer payments of R600 in 2020. Colombia also increased income support for participants in the CCT program *Familias en Acción*, providing additional payments to 2.6 million households between May 2020 and February 2021. (Gentilini et al. 2022)

| | | | | | |
|---|----------|------|------|-----------|----------------------------------|
| Chelsea Eats | MA | 2020 | 2021 | 9 months | 2,213 individuals |
| GiveDirectly Project 100+ | National | 2020 | 2020 | lump sum | 200,000 individuals |
| Harvard UCT Trial | National | 2020 | 2021 | lump sum | 5,243 individuals |
| NYC COVID UCT: Persons Affected By COVID-19 | NY | 2020 | 2021 | lump sum | 5,000 individuals |
| Child Tax Credit Expansion | National | 2021 | 2021 | 6 months | N/A |
| Every Dollar Counts | IL | 2021 | 2023 | 36 months | 3,250 individuals |
| Left Behind Workers Fund | CO | 2021 | 2022 | lump sum | 11,105 individuals |
| Osage ARP Cash Assistance | OK | 2021 | 2022 | lump sum | 15,500 individuals |
| Respond, Recover, Rebuild-Cherokee Nation | National | 2021 | 2021 | lump sum | 392,510 individuals ⁵ |

Source: Author's calculations based on IWPR - GI & CT: Program Landscape compilation.

Several UCT programs that provided participants with a one-time lump-sum payment were established during the pandemic. The Cherokee Nation used funds received from the CARES Act⁶ to fund the Respond, Recover, Rebuild program to provide all tribal members across the Cherokee Nation with direct cash assistance of \$2,000 (Cherokee Nation n.d.). Similarly, the Osage Nation American Rescue Plan provided tribal members negatively affected by the pandemic with a \$2,000 cash transfer (OSAGE ARP Cash Assistance Program 2022). In 2020, the California Disaster Relief Assistance for Immigrants Project provided over 150,000 individuals who are either undocumented or members of mixed-status households with cash transfers of \$500 to \$1,000. With the support of the California Department of Social Services, the Project aimed to reach all individuals and households deemed ineligible for federal aid because of their immigration status (Coronavirus (COVID-19) Disaster Relief Assistance for Immigrants n.d.).

⁵ Estimated by author based on the Cherokee Nation's American Rescue Plan Proposed Spending Allocations for one-time individual assistance cash transfers of \$2,000.

⁶ The Coronavirus Aid, Relief, and Economic Security (CARES) Act is a legislative response to the economic impact of the COVID-19 pandemic by the U.S. Congress and signed into law in March 2020. The CARES Act is the largest emergency response bill in history, allocating nearly \$2 trillion in emergency funding to provide relief to households, small and large businesses, states and municipalities, and healthcare providers, among others. The Act authorized direct payments of \$1,200 per adult plus \$500 per child for individuals making up to \$75,000, heads of households making up to \$112,500, and couples filing jointly making up to \$150,000. It also placed a moratorium on mortgage foreclosure and tenant evictions. Additionally, the Act contains a number of health-related provisions focused on the outbreak in the United States, including paid sick leave, insurance coverage of coronavirus testing, and nutrition assistance. For more information see: <https://www.pgpf.org/infographic/whats-in-the-cares-act-heres-a-summary>

The NGO GiveDirectly's Project 100+ distributed two waves of cash transfers in 2020, providing nearly 14,000 individuals nationwide with a one-time payment of \$1,000 (Pilkauskas et al. 2022). A partnership between New York's public hospitals and a philanthropic organization provided 5,000 New York residents affected by COVID with a one-time \$1,000 unconditional cash transfer between 2020 and 2021 (Kumar et al. 2023). During the same period, a cash transfer established as a randomized controlled trial (RCT) managed by Harvard and funded by a philanthropic organization provided over 2,000 individuals nationwide with one-time payments of \$500 or \$2000 (Jaroszewicz et al. 2022).

Guaranteed Income Programs

Growing support for UBI and guaranteed income policies have led to widespread experimentation with guaranteed income programs across the US. This program landscape identified 90 guaranteed income programs implemented between 2018 and 2023. An additional nine upcoming GI programs have been identified⁷, with varying levels of program specifics available to the public. Given the lack of program specifics, the propensity of program design to change between a program's announcement and its implementation, and the number of programs canceled after being announced⁸, these programs are not included in the analysis of program design detailed below.

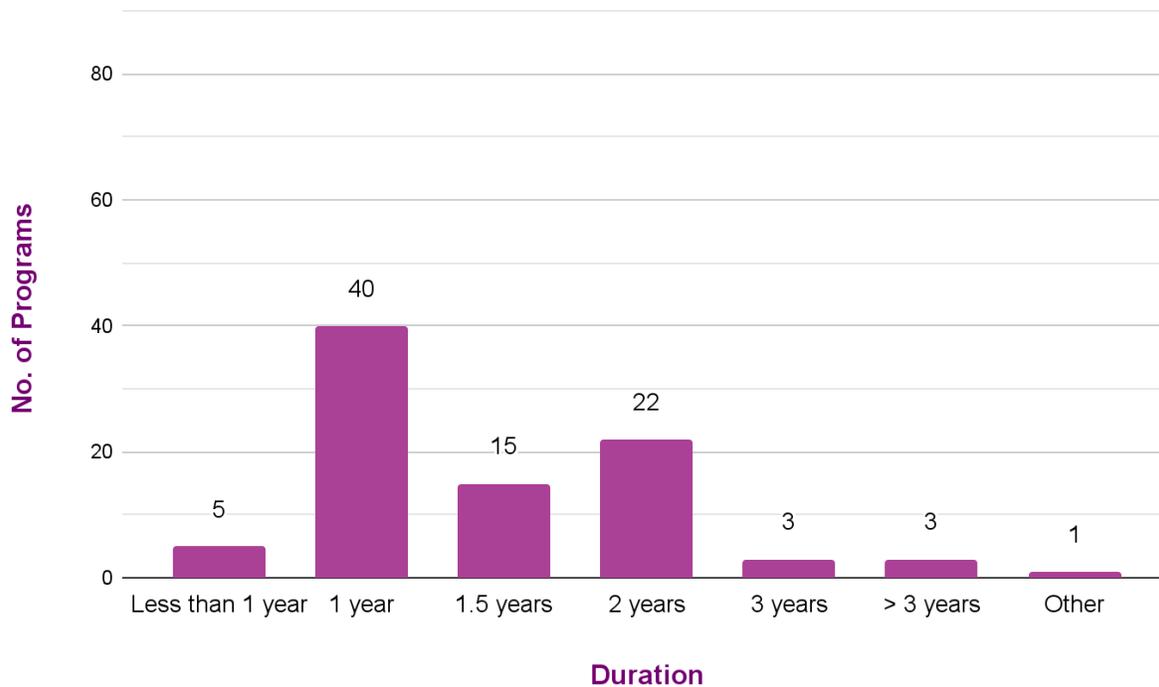
The 90 concluded or active programs have been implemented across 31 states and the District of Columbia at the county and city levels. California has the most guaranteed income programs by far (28), followed by New York (7), Illinois (5), and Minnesota (5). More than one-third of the programs identified included responding to COVID-19 as part of their *raison d'être*, reflecting the support for providing income security in times of crisis that also drove an increase in the number of UCT programs.

⁷ Guaranteed Income Pilot Project (Boulder, CO), City of Rochester Guaranteed Basic Income (GBI) Pilot Program, Inland Southern California United Way Guaranteed Income Program, Alameda Guaranteed Basic Income Pilot, Concord Guaranteed Income Pilot Program, Harris County Guaranteed Income, A Lift for Life After Foster Care, El Monte Guaranteed Income Programme, and the Philly Joy Bank.

⁸ For example, Pittsburgh's guaranteed income program was canceled after being announced in 2022 over concerns of a pending civil suit; similarly, the Fresno, California GI program was scrapped after it lost its bid for funding from the state's Department of Social Services in 2022.

Benefit Duration and Amount

Figure 1: Guaranteed Income Programs' Benefit Duration



Source: Author's calculations based on IWPR - GI & CT: Program Landscape compilation.

The average duration of benefits provided by the 90 programs identified was 18 months, with the shortest program lasting 5 months and the longest 60 months. Nearly half of the programs provided benefits for one year, 15 programs for one year and a half, and 22 programs for two years (See Figure 1 above). There is also considerable diversity in the cash transfer amount provided to program participants. The lowest benefit amount recorded was \$100⁹, and the highest was \$1,500¹⁰ (See Figure 2 below). Despite the variable cost of living across the US, setting benefit amounts at either \$500 or \$1,000 a month is common. Of the 90 programs identified, 37 provide \$500 transfers and 19 provide \$1,000 transfers.

⁹ The San Antonio Basic Income Pilot provides participants with \$400 per quarter for one year. The average monthly benefit is \$100.

¹⁰ The Returning Home Career Grant Pilot provides a monthly transfer of \$1,500 per month for 9 to 18 months to a small group of justice-involved individuals in Alameda County, California.

Figure 2: Guaranteed Income Programs' Benefit Amounts



Source: Author's calculations based on IWPR - GI & CT: Program Landscape compilation.

Target Populations

Given the number of actors in the policy space and the different contexts in which programs are being implemented, there is substantial diversity in program design. Programs have a wide range of eligibility requirements that are informed by the population they aim to serve. Of the 90 programs identified, 39 required participants to live in households with children; some require children to be within a specific age range. For example, the PHLHousing+ program in Philadelphia required participating households to have a member at or under 15 years of age, while San Diego's Every Child Guaranteed Income Project requires participating households to have a member at or under 12 years of age.

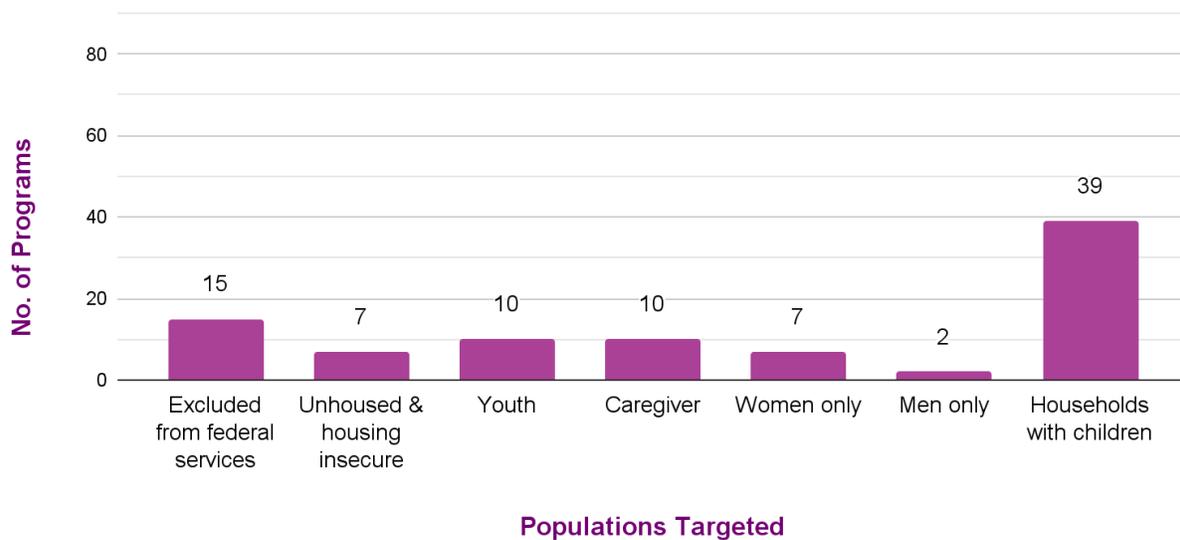
An additional 10 programs target various youth populations, including those transitioning out of foster care and young parents. Santa Clara's Basic Income program for Young Adults Transitioning out of Foster Care is open to youths between the ages of 12 and 24. The Baltimore Young Families Success Fund targets young parents between the ages of 18 and 24, while Santa Fe LEAP requires parents to be under the age of 30. The New Orleans Opportunity Youth program targets youths between the ages of 16 and 24 who are not attending school or working. The Young Adult Louisville Income for Transformation (YALift!) requires program participants to be between the ages of 18 and 24 and live in one of three neighborhoods selected for inclusion based on their high poverty levels.

In addition to programs that target children and youth, some target parents and caregivers. Of the 90 programs, 7 limit participation to women, and 5 require participants to be pregnant or have a

child under the age of three. Just two programs restrict participation to men. The first, the Columbia Life Improvement Monetary Boost of South Carolina, includes only fathers enrolled in the Midland Fathers Coalition, a community-based organization that provides supportive services for fathers. The second, the Chicago Future Fund, supports formerly incarcerated men.

An additional 10 programs target participants who identify as caregivers of dependents, including individuals over age 65 and persons with disabilities. For example, Ithaca's Guaranteed Income program targets caregivers of children, persons with disabilities, and individuals over age 65. Although these programs do not explicitly limit participation to women, the eligibility criteria may include disproportionate numbers of women due to their over-representation as caregivers (Sharma et al. 2016).

Figure 3: Populations Targeted by Guaranteed Income Programs



Source: Author's calculations based on IWPR - GI & CT: Program Landscape compilation.

Eligibility Requirements

Many programs employ means-testing to reach populations experiencing poverty and income insecurity in addition to eligibility requirements related to household composition. Of the 90 programs identified, half (45) use means-testing to determine eligibility. There is significant variety in the income cut-offs chosen by each program; however, the two most common approaches use the Federal Poverty Level (FPL) or the Area Median Income (AMI) to establish program income requirements. The FPL for a household of four was \$27,750 in 2022 and \$30,000 in 2023 ([Poverty Guidelines 2023](#)). This is significantly less than the national median income of \$70,784 estimated by the US Census Bureau for 2021 (Semega and Kollar 2022). AMIs are not estimated based on household size and, in many communities, are significantly greater than the FPL.

Guaranteed income programs often establish income eligibility by setting the cutoff at a percentage above or below the FPL or AMI. For example, the Baltimore Young Families Success Fund requires participants to have a household income at or below 300% of the FPL, which brings the program's income cutoff for a household of four to \$83,250 (Mayor's Office of Children & Family Success n.d). The Growing Resilience in Tacoma program in Washington State requires participants to have a household income between 100 and 200% of the FPL. The income eligibility thresholds for a household of four are \$26,500 and \$53,000 (GRIT n.d.). The same approach of setting cutoffs at a percentage of a measure is also used by programs that employ AMI. This includes ARISE in Virginia and the Durham Guaranteed Income Pilot in South Carolina, which set their household income cutoffs at or below 50% and 60% of the AMI, respectively.

Some programs design their eligibility criteria to reach particularly vulnerable communities regardless of income, including groups that are often excluded from federal assistance. Of the 90 programs identified, 22 target especially marginalized and hard-to-reach populations. This includes programs that serve the unhoused and housing-insecure populations, undocumented individuals and mixed-status households, and the formerly incarcerated and justice-involved.

Of the 22, seven programs target unhoused and housing-insecure individuals, including the Austin Annual Guaranteed Income Pilot Program, the West Hollywood Pilot for Guaranteed Income, and the Denver Basic Income Project. Of the other 15 programs, seven targeted individuals who are justice-involved or formerly incarcerated (See Box 1 below for further details). Another eight programs serve people who are commonly excluded from state and federal benefit programs due to their immigration status, including the International Institute of Minnesota's Guaranteed Income Program for Refugees and the National Immigrant Families Recovery Program. Two programs—Arlington's Guarantee and Compton Pledge—prioritize the participation of undocumented and justice-involved individuals, respectively.

Box 1: Guaranteed Income for the Formerly Incarcerated

Research has demonstrated that incarceration in the United States has deleterious effects on human capital, social capital, and physical and mental health (Travis et al. 2014). The social and economic challenges faced by justice-involved individuals are not limited to the period in which they are incarcerated. Achieving income, housing, and food security after incarceration is challenging, particularly for individuals convicted of felonies, who are frequently denied social benefits and employment. The challenges faced by justice-involved individuals are further complicated by the criminal justice complex's system of surveillance, or "community supervision," as it is sometimes called (Sawyer and Wagner 2020). Staying on the "right side" of the law often requires having access to stable housing and being gainfully employed. But having a criminal record in many cases limits individuals' access to employment and housing. (Orians 2016). This is compounded by the fact that some states deny public benefits, such as SNAP and TANF, to individuals with felony convictions (Burnside and Thompson 2022).

Creating guaranteed income programs that target justice-involved individuals is one policy pathway to achieving social inclusion for this population. Providing income security for the

formerly incarcerated is essential to ensuring they are food- and housing-secure, as well as remaining in compliance with parole and probation requirements. In 2021, the City of Durham, North Carolina, began implementing a Guaranteed Income Pilot called Excel to provide a \$500 monthly transfer for one year to 115 formerly incarcerated individuals and assess the effects on recidivism, employment, income volatility, and health, among other indicators (Excel 2021). The Community Love Fund is the first guaranteed income program to provide support to participants who are *currently* incarcerated. Launched in Boston, the Fund has supported 21 women across four prisons by providing them with a transfer of \$500 per month for one year. The Fund is designed to alleviate the financial burden of incarceration for program participants and their support networks and demonstrate the positive impacts of a more compassionate approach to public safety (Community Love Fund 2022).

Impact of Cash Transfers on Gender Equity

The impact of universal basic income on gender norms and the distribution of paid and unpaid labor has been debated in feminist literature for decades (Cantillon and Mclean 2016; Elgarte 2008; Miller et al. 2019; Schulz 2017). While implementing a truly universal basic income program faces financial and political challenges, basic income experiments have been piloted around the world. These pilots have helped transform misconceptions about recipient behaviors, after evaluations of such programs have demonstrated that basic income programs did not have negative impacts on employment, while showing generally modest effects on poverty, health, and well-being (Banerjee et al. 2020; Gibson et al. 2018; Kangas et al. 2019).

Studies on the impact of cash transfers have shown that program design significantly affects participants' outcomes. Targeting women is a common practice in cash transfer design, given the evidence that distributing transfers to women has benefits for their empowerment and positive spillovers for children that would be dampened by distributing transfers to male heads of households (J-PAL 2021). Many guaranteed income programs, explicitly and implicitly target women in vulnerable situations and from marginalized communities. While targeting can increase the number of women participating in the program, it does not guarantee that the program will have substantial positive impacts on women's empowerment and gender equity.

Research has also demonstrated that designing gender-responsive cash transfers requires more than targeting women; it requires assessing women's different needs and vulnerabilities and transforming inequitable gender norms (CARE 2020; UN Women 2021). The literature on the impact of cash transfers on women and gender presents mixed findings, with some studies showing cash assistance has positive effects on women's economic empowerment and well-being while others find negligible changes in access to income and employment and negative impacts on gender by reinforcing gender norms around care (Bastagli et al. 2016; Simon 2019; Spencer et al. 2022; Puorideme and Agustín 2023; Ybarra and Noyes 2019).

While the literature on cash transfers around the globe is vast and complex, there are many fewer studies on the impacts of such programs in the US, and even fewer that examine the topic using a gender lens. Evidence on the impact of guaranteed income programs specifically is even more

sparse, with few publicly available program evaluations and even fewer peer-reviewed studies. The currently available evaluations of US guaranteed income programs highlight the promise that such programs can positively affect women’s empowerment and gender equity.

Some of the most recognized and long-standing US guaranteed income programs have been evaluated in recent years, and their studies have helped shape other programs. The Stockton Economic Empowerment Demonstration (SEED) was conducted as a randomized-controlled trial (RCT) with a majority female (69%) control group that was also majority Black (33%) and Hispanic/Latinx (36%). The analysis found that program participation led to small reductions in income volatility, significant reductions in psychological distress, improvements in physical well-being, and positive effects on agency.

The study highlighted that the benefits of participation were limited by the “gendered expectations of care work,” particularly during the COVID-19 pandemic when school and child care closures and the increase of ill relatives and friends exacerbated the care burdens of many women. Despite the buffer provided by the \$500 monthly transfer, the systemic lack of care support and paid leave dampened the program’s potential benefits for participants with significant care burdens (West and Castro 2023).

The Magnolia Mother’s Trust (MMT) Project 4th cohort assessment highlights positive changes in participants’ ability to save, pay bills on time, and obtain/retain employment. The evaluation also speaks to how gaps in the social protection system—such as lack of child care, bereavement leave and food assistance—and the lack of gender-sensitive labor protections—such as the absence of part-time work guarantees and leave to care for sick dependents—creates barriers to women’s ability to care for themselves and their families and engage in paid labor. Access to “reliable and flexible” child care was a key determinant of women’s economic outcomes at the end-line (Campos et al. 2023).

Participants also faced other structural and personal challenges during their year in the program, including rent increases, a local water crisis, and reductions in other social benefits. Participation in the MMT program improved participants’ ability to weather economic security and invest in their futures. However, the program did not eliminate the negative effects that living and mothering in poverty have on maternal well-being. The end-line survey results found that 62% of participants reported that the program made them feel hopeful about their future and 66% reported being hopeful about their child(ren)’s future (Campos et al. 2023).

The In Her Hands guaranteed income program assessed women’s needs and vulnerabilities at the program’s outset in 2022. The program’s baseline survey results found that participants’ access to child care or public transportation were the biggest barriers to engaging in community services. The disbursement of initial payments raised the number of participants with enough money to cover their child care expenses from 6 to 17%. Nearly all participants reported that the initial payments reduced stress, allowed them to stay in their homes, and avoid debt. However, fewer than one quarter of participants reported that initial payments increased their access to

better child care or resources to maintain and improve health (Georgia Resilience and Opportunity Fund 2022).

The available evidence on the impact of guaranteed income programs suggests that the positive impacts of providing monetary assistance to women are frequently limited by the manifestations of gender inequality experienced within and outside of the home. Building upon the scholarship on cash transfer programs and assessments of guaranteed income programs requires exploring the changes in women's lived experiences and socio-economic outcomes that may be impacted by receipt of cash assistance. Such assessments are essential to identifying gender-responsive best practices in program design and implementation.

The body of evidence on the impacts of CT programs from around the globe demonstrates the need to carefully consider and study the impacts of cash transfer programs on women's empowerment and gender equity in the US. Current publicly available CT evaluations have highlighted the mixed outcomes related to poverty, psychological stress, and other areas of well-being among women participants across the US (Rojas et al. 2020; Pilkauskas et al. 2022; West et al. 2021; Moore et al. 2022). Further research is necessary to demonstrate the benefits and limitations of CT programs for women's empowerment and gender equity in contexts particular to the US, especially in the current wave of GI programs. A comprehensive understanding of the impact of cash transfers on women requires drawing a clear map of where and how cash transfer programs in the US target women.

Where do we go from here? The Future of Cash Transfers

This white paper finds that the expansion of available cash assistance in the US is attributable to the rapid increase in the number of guaranteed income programs being implemented across the country since 2018. In contrast to the experiences of many countries across the Global South, CCT programs have never been implemented in substantial numbers in the US. UCTs have been adopted and implemented when there is support for the distribution of wealth generated from a community's resources, as in the case of the Alaska Permanent Fund, or when a crisis calls for channeling assistance to a vulnerable and marginalized population, like families with children impacted by the COVID-19 pandemic.

Despite the near absence of long-term UCT programs in the US, unconditional programs were quickly adopted as part of public and private efforts to respond to the economic turmoil that resulted from the COVID-19 pandemic. While the UCT programs implemented during the pandemic were temporary, mainly consisting of one-time lump-sum payments, the economic insecurity these programs were responding to continues to be experienced by individuals, households, and communities across the country.

This is partly because economic malaise and income inequality predated the pandemic, as demonstrated by the calls for expanding social protection and access to public services that figured prominently in the 2020 presidential election. While reforms of the social protection system in the US have yet to occur, innovation in the form of guaranteed income program pilots has been

taking place. The dramatic increase in the number of GI programs raises the question, *to what end?*

One reason to establish guaranteed income programs is to support individuals and households receiving insufficient aid from existing government programs; quite another is to demonstrate the potential benefits of adopting a universal basic income. The rationale behind implementing a guaranteed income program shapes both program design and evaluation. Suppose a program aims to promote income security for communities experiencing poverty or social exclusion. Using highly specific eligibility criteria may be more important than implementing a randomized control trial. Conversely, if the priority of a program is evaluating the potential impact of a UBI, establishing broad eligibility criteria and implementing an experimental evaluation may be more appropriate.

The implementation of 90 guaranteed income programs across the country presents an unprecedented opportunity to identify the benefits and limitations of such programs. Ensuring that adequate data collection and analysis occurs during and after pilot programs is essential to leveraging this unique moment. Moreover, ensuring that data collection and analysis employ a gender lens to evaluate the demonstrable and potential benefits of these programs for women, families, and children will be crucial to implementing gender-responsive programming.

There is a great need to understand if and how guaranteed income programs complement the current social protection system. Given the long history of stigmatizing women who claim their rights to social assistance, the impact of guaranteed income on gender norms and women's empowerment must also be evaluated. Cash transfer programs and the welfare system are currently running in parallel, only interacting when waivers are required to ensure that cash assistance does not push participants over benefit cliffs. Future research must also address whether this practice is sustainable and beneficial.

Appendix 1: Guaranteed Income Pilots Program List

| Program Name | Location or State | No. of Participants | Transfer Amount USD | Duration of Benefits in Months |
|--|--------------------------|----------------------------|----------------------------|---------------------------------------|
| 37208 Demonstration | Tennessee | 100 | \$1,000 | 12 |
| Abundant Birth Project (ABP) | California | 150 | varies | 12 |
| Ann Arbor Guaranteed Income Program | Michigan | 200 | \$530 | 24 |
| ARISE, the Guaranteed Income Pilot | Virginia | 170 | \$500 | 24 |
| Arlington's Guarantee: Unconditional Cash for Families in Need | Virginia | 200 | \$500 | 18 |
| Artist Grants | New York | 6 | \$200 | 12 |
| Austin Annual Guaranteed Income Pilot Program | Texas | 85 | \$1,000 | 12 |
| Baltimore Young Families Success Fund (BYFSF) | Maryland | 200 | \$1,000 | 24 |
| Basic Income Guaranteed: Los Angeles Economic Assistance Pilot (LEAP) | California | 3,200 | \$1,000 | 12 |

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|---|---------------|-------|---------|----|
| Basic Income Program Young Adults Transitioning Out of Foster Care | California | 72 | \$1,000 | 18 |
| Black Resilience Fund (BRF) - Portland | Oregon | 25 | varies | 36 |
| Breathe: LA County's Guaranteed Income Program | California | 1,000 | \$1,000 | 36 |
| Bridge Project - New York | New York | 600 | varies | 36 |
| Cambridge Recurring Income for Success + Empowerment (RISE) | Massachusetts | 130 | \$500 | 18 |
| Camp Harbor View Guaranteed Income Pilot | Massachusetts | 50 | \$583 | 24 |
| Central Texas 12-Month Pilot | Texas | 173 | \$1,000 | 12 |
| Chicago Future Fund | Illinois | 130 | \$500 | 18 |
| Chicago Resilient Communities Pilot (CRCP) | Illinois | 5,000 | \$500 | 12 |
| Coachella's UBI Recovery Program - Immigrant Families Recovery Program | California | 140 | \$400 | 24 |

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|---|----------------|------|---------|----|
| Columbia Life Improvement Monetary Boost (CLIMB) | South Carolina | 100 | \$500 | 12 |
| Community Love Fund | Massachusetts | 21 | \$500 | 12 |
| Compass Family Service Basic Income Pilot | California | 13 | \$350 | 6 |
| Compton Pledge | California | 800 | varies | 24 |
| Cook County Promise Pilot Program | Illinois | 3250 | \$500 | 24 |
| Creative Communities Coalition, a guaranteed income initiative (CCCGI) | California | 60 | \$1,000 | 18 |
| Denver Basic Income Project | Colorado | 820 | varies | 12 |
| Direct Investment Program in Sacramento (DIPS) | California | 100 | varies | 12 |
| Durham's Guaranteed Income Pilot (Excel) | South Carolina | 109 | \$600 | 12 |
| Elevate MV the Guaranteed Income Pilot Program | California | 166 | \$500 | 24 |
| Elm City Reentry Pilot | Connecticut | 20 | \$500 | 12 |

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|--|------------|------|---------|----|
| Embrace Mothers - Birmingham | Alabama | 110 | \$375 | 12 |
| Evanston Equitable Recovery Fund | Illinois | 25 | \$300 | 10 |
| Financial Assistance for Phoenix Families Program | Arizona | 1000 | \$1,000 | 12 |
| Growing Resilience in Tacoma | Washington | 110 | \$500 | 12 |
| Guaranteed Income for Artists- Creatives Rebuild New York | New York | 2400 | \$1,000 | 18 |
| Guaranteed Income for Trans People (GIFT) Program | California | 55 | \$1,200 | 18 |
| Guaranteed Income Pilot for Artists | Minnesota | 25 | \$500 | 18 |
| Guaranteed Income Pilot Program | Illinois | 150 | \$500 | 12 |
| Guaranteed Income Validation Effort (G.I.V.E.) | Indiana | 125 | \$500 | 12 |
| Houston Equity Fund | Texas | 110 | \$375 | 12 |

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|--|----------------|------|---------|----|
| HudsonUp | New York | 25 | \$500 | 60 |
| Hummingbird Nest | Washington | 150 | \$1,000 | 45 |
| Immigrant Families Recovery Program - National | National | 3000 | \$400 | 24 |
| Immigrant Families Recovery Program: San Mateo County | California | 3000 | \$400 | 24 |
| In Her Hands | Georgia | 650 | varies | 24 |
| International Institute of Minnesota's Guaranteed Income Program for Refugees | Minnesota | 25 | \$750 | 12 |
| Ithaca Guaranteed Income | New York | 110 | \$450 | 12 |
| Just Income GNV | Florida | 115 | \$600 | 12 |
| Let's Go DMV | Washington, DC | 75 | \$1,000 | 60 |
| Level Up MGI Pilot Program | New York | 200 | \$500 | 12 |
| Long Beach Pledge | California | 250 | \$500 | 12 |

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|--|-------------|-----|---------|----|
| Madison Forward Fund (MFF) | Wisconsin | 155 | \$500 | 12 |
| Magnolia Mother's Trust Program | Mississippi | 110 | \$1,000 | 12 |
| Marin MOMentum | California | 125 | \$1,000 | 24 |
| Minneapolis Guaranteed Basic Income Pilot | Minnesota | 200 | \$500 | 24 |
| Miracle Money | California | 15 | \$500 | 6 |
| Mobility Program for Atlanta Community Transformation (I.M.P.A.C.T) | Georgia | 300 | \$500 | 12 |
| Montgomery County Guaranteed Income Program | Maryland | 300 | \$800 | 24 |
| Multnomah Mothers' Trust | Oregon | 100 | \$500 | 12 |
| NCJWLA Guaranteed Income Project | California | 12 | \$1,000 | 12 |
| New Mexico Immigrant Guaranteed Basic Income Project | New Mexico | 330 | \$500 | 12 |

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|--|--------------|-----|---------|--------|
| New Orleans Guaranteed Income Program (Opportunity Youth) | Louisiana | 125 | \$350 | 10 |
| Newark Movement for Economic Equity (NMEE) | New Jersey | 400 | \$500 | 24 |
| Oakland Resilient Families | California | 600 | \$500 | 18 |
| Paterson Guaranteed Income Pilot Program | New Jersey | 110 | \$400 | 12 |
| Pathway to Income Equity | California | 305 | \$500 | 24 |
| PHLHousing+ | Pennsylvania | 300 | varies | 30 |
| Project Resilience | New York | 100 | \$500 | 12 |
| Project Solid Ground at Avivo | Minnesota | 15 | \$1,000 | 12 |
| Providence Guaranteed Income Program | Rhode Island | 110 | \$500 | 18 |
| Returning Home Career Grant Pilot | California | 15 | \$1,500 | varies |
| Richmond Resilience Initiative | Virginia | 64 | \$500 | 24 |

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|---|----------------|------|---------|----|
| Saint Paul People's Prosperity Pilot (PPP) | Minnesota | 150 | \$500 | 18 |
| San Antonio Basic Income Pilot | Texas | 1000 | \$100 | 12 |
| San Diego for Every Child (SDEC) Guaranteed Income Project | California | 150 | \$500 | 24 |
| San Francisco Guaranteed Income for Artists | California | 130 | \$1,000 | 18 |
| Santa Fe LEAP | New Mexico | 100 | \$400 | 12 |
| Shreveport Guaranteed Income Program | Louisiana | 110 | \$660 | 12 |
| Silicon Valley Guaranteed Income Project | California | 150 | \$1,000 | 24 |
| South San Francisco Guaranteed Income Program | California | 135 | \$500 | 12 |
| Stockton Economic Empowerment Demonstration | California | 125 | \$500 | 24 |
| Strong Families, Strong Futures DC | Washington, DC | 132 | \$900 | 12 |

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|---|------------|-------|---------|----|
| The Restorative Reentry Fund | California | 38 | \$500 | 12 |
| Thrive East of the River | DC | 5000 | \$1,100 | 5 |
| UpLift – The Central Iowa Basic Income Pilot | Iowa | 110 | \$500 | 24 |
| UpTogether Tulsa | Oklahoma | 300 | \$500 | 18 |
| West Hollywood Pilot for GI | California | 25 | \$1,000 | 18 |
| West Oakland Universal Basic Mobility Pilot | California | 1,000 | \$320 | 18 |
| Young Adult Louisville Income for Transformation (YALift!) | Kentucky | 150 | \$500 | 12 |
| Yolo County Basic Income (YOBI) | California | 55 | varies | 24 |

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