

From Idea to Reality: Getting to Guaranteed Income

Amid growing calls for a US guaranteed income, JFI releases a new series for lawmakers and advocates on how to build and implement such a program nationwide

Press Release

New York, NY, July 9, 2020 — [A new series](#) produced by researchers at the [Jain Family Institute](#) provides policymakers with best practices for implementing a guaranteed income in the United States using evidence from cash transfer programs around the world.

The [first white paper](#), published today, provides a detailed look at targeting and distribution strategies and challenges, with recommendations for a long-term cash disbursement mechanism. An improved disbursement mechanism would fill the hole exposed in our existing national infrastructure by the halting and often ineffective roll-out of the CARES Act's stimulus checks. As lawmakers at all levels of government continue to grapple with the challenges of extending continued governmental support to vulnerable Americans, JFI's series provides vital guidance on what must be decided and improved to bring a national guaranteed income closer to reality.

Key features of the first paper in this series:

- Practical challenges of tax-based cash transfer systems
- Models for inclusive direct benefit transfers, including examples of prepaid debit cards, digital currency options, and postal banking
- Systems for targeting and processing tens of millions of payments, monthly if necessary, without intermediary delays, with suggested government infrastructures capable of implementation
- Takeaways from international cash transfer programs

The series draws on the expertise of multiple academics and advocates for effective cash transfer and social policy, and builds on JFI's [research and advisory work](#) on the Stockton SEED pilot, the Chicago Resilient Families Task Force, and Newark's [Guaranteed Income Task Force](#), as well as our

large-scale applied research on [basic income policy in Brazil](#) and elsewhere. The first paper is authored by [Sidhya Balakrishnan](#), JFI Director of Research, [Sara Constantino](#), JFI Fellow and postgraduate researcher at Princeton University, and [Stephen Nuñez](#), JFI Lead Researcher on Guaranteed Income. Other experts are anticipated to collaborate on future papers in the series.

Previously, JFI researchers [published](#) guidance on the trade-offs of the proposals that led to the CARES Act, as well as a [response](#) to the immediate shortfalls of those stimulus checks in *The Hill*, including recommendations for postal banking. Since then, calls [have emerged](#) for pilots in 11 different cities in the US, including multiple administrations already partnering with JFI to pilot a guaranteed income. Moreover, the Biden-Sanders Unity Task Force [Recommendations](#) released on July 8, 2020 called for postal banking, a key disbursement option outlined in this first report of the series.

Stephen Nuñez said: “We’re excited that there is so much growing interest in guaranteed income alongside existing social safety net programs; and we think it’s time to take a practical look at how to get there.”

For background on guaranteed income, JFI provides a comprehensive [FAQ section here](#). A [literature review](#) of theory and evidence on what happens when you give people money can also be found on JFI’s web publication, Phenomenal World.

About the Jain Family Institute:

The Jain Family Institute (JFI) is a nonpartisan applied research organization in the social sciences that works to bring research and policy from conception in theory to implementation in society. Founded in 2015 by Robert Jain, JFI focuses on building evidence around the most pressing social problems. The *Phenomenal World* is JFI's independent publication of theory and commentary on the social sciences.

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