



# Building a helicopter: Pathways for targeting & distributing a US guaranteed income

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# Introduction

Unprecedented levels of unemployment and income loss stemming from the COVID-19 pandemic have left many in the United States unable to afford basic necessities such as food and housing. The pandemic has revealed the economic precarity of working and middle-class families. It has also thrown into stark relief the deep structural inequalities affecting social and economic minorities. In response, governments, philanthropies and nonprofits have turned to temporary unconditional cash assistance. They have done so, in part, because cash assistance can act as a countercyclical measure, unlike tax credits with minimum income requirements, [which depend on an intact labor market](#). [Research](#) has also shown that cash transfers improve the economic, mental and physical well-being of recipients, in part by reducing debt burdens and increasing resilience to unexpected financial shocks. Rapid disbursement of cash assistance to those most affected is also important for consumer spending and macroeconomic outcomes. In the wake of the pandemic, more sustained guaranteed income programs are increasingly seen as a means of maintaining higher standards of living through future economic disruptions.

[As of May 22nd, 124 countries have implemented or extended 283 cash assistance programs in response to the pandemic. Of these, 161 programs in 104 countries are new](#), with some, such as those introduced in Hong Kong, Serbia and Singapore, effectively universal in their reach. The United States has implemented a means-tested, one-time direct cash assistance through the Coronavirus Aid, Relief, and Economic Security (CARES) Act.<sup>1</sup> More substantial assistance in the United States has come through the “pandemic unemployment assistance,” the “pandemic emergency unemployment compensation,” and the “pandemic unemployment compensation,” which provide temporary expansions of Unemployment Insurance (UI) eligibility, duration and income replacement rates.

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<sup>1</sup> The aid is means-tested using 2019 or 2018 tax filings, and phases out linearly at income levels over \$75,000 (ending at \$99,000) for individual filers, and \$150,000 (ending at \$198,000) for joint filers. All individuals listed in a filing need to also have a Social Security Number in order to be eligible for the CARES stimulus payment. An additional \$500 per dependent child under 18 is available to all eligible recipients. More substantial support is available through “pandemic unemployment assistance,” a temporary expansion of both income replacement rates and Unemployment Insurance (UI) eligibility. The flat \$600 per week increase in payments, implemented because of limitations in state UI software, provides a subset of the unemployed a greater than 100 percent wage replacement rate.

Local and state governments in places like New York and California and independent organizations such as GiveDirectly and Humanity Forward are also implementing programs to supplement and complement these federal programs.

To get money into the hands of their intended recipients, cash assistance programs have had to grapple with pre-existing identification databases, banking systems and government bureaucracies. In the United States, this process has revealed two major deficiencies in existing systems for identification and the distribution of “helicopter money”<sup>2</sup>. First, there are few systems in place with the ability to identify all segments of the population that have been most affected by the pandemic and the resulting economic downturn. Low-income, undocumented, unbanked and homeless populations, for example, may not have official records or their records may be incomplete, out of date, or not linked to existing disbursement systems. Moreover, these populations may be difficult to target in an information or registration campaign. Second, there is no streamlined process to disburse cash, particularly to those outside the formal banking system. While some initiatives in other countries have been able to capitalize on existing benefits infrastructure to quickly build broad cash assistance programs, the United States has had to develop new means of identifying recipients and disbursing cash on the fly, challenging already strained bureaucratic systems. Limitations in these systems, as well as political choices, have kept some eligible groups, including current low-income benefits recipients, from receiving aid, and have made other groups altogether ineligible. These targeting and implementation challenges have revealed an inconvenient truth for those advocating for universal (or targeted) guaranteed income programs: the United States currently lacks the necessary infrastructure to make such programs a reality. Developing such an infrastructure would require robust identification and disbursement systems, minimal eligibility requirements, and the political consensus to build a system that ensures assistance reaches the vulnerable and underserved populations a guaranteed income is meant to serve.

In this paper, we identify some of the key limitations to existing systems for identification of target populations and distribution of one-time and recurring cash transfers. We then describe how other countries, as well as local initiatives in the United States, have attempted to address these challenges. Finally, we consider several medium- to long term policy proposals for the development of effective identification and disbursement systems in the United States, which

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<sup>2</sup> Helicopter money refers to a monetary policy. Although the original idea describes direct payments to individuals by central banks, the term 'helicopter money' has been used to refer to a wide range of policy ideas, including guaranteed income.

could undergird a future comprehensive guaranteed income program. We discuss the advantages and limitations of each, and conclude with some recommendations for policymakers.

# Targeting Challenges

The CARES Act provides stimulus checks through the Internal Revenue Service (IRS) and enhanced unemployment support through the state unemployment insurance and federal railroad retirement board systems. Social Security, Supplemental Security Income and Veteran's benefit recipients, can receive stimulus checks without filing taxes but they must fill out a short application on the IRS webpage<sup>3</sup>.

By relying on the tax system, the CARES Act creates barriers to aid for individuals who earn their wages in the informal economy, as well as those who earn too little to regularly file taxes. While the Earned Income Tax Credit (EITC) enhances connection to the tax system among low earners, [take-up rates](#) still leave many outside the records system. State unemployment insurance usually excludes the self-employed, including small business owners, contractors and gig economy workers, meaning that such individuals are not tracked in state UI databases or in the U.S. Department of Health and Human Services's National Directory of New Hires, which collects and unifies all state UI records at the federal level. In order to receive CARES ACT support, those who are not automatically covered must first discover that the benefit is available, second determine whether they are eligible, and third, make themselves known to the relevant agencies. (The CARES Act, for example, allows a subset of these workers to apply for temporary pandemic unemployment assistance). Difficulty in targeting these excluded populations through an information or registration campaign is exacerbated by the proliferation of scams and low trust in government among subsets of these workers (e.g. immigrants).

Databases associated with various social safety net programs including the Supplemental Nutrition Assistance Program (SNAP), Women Infants and Children (WIC), Temporary Assistance for Needy Families (TANF), Section 8 housing assistance, and refugee assistance programs could hypothetically allow for targeting of individuals not covered in tax or UI records without introducing additional take-up barriers. The Center of Budget and Policy Priorities estimates that about 9 million of the 12 million individuals in households eligible for the

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<sup>3</sup> Veteran's Benefit recipients only need to fill out the application to receive benefits for dependents. They will otherwise automatically receive the \$1200 individual economic impact payment. <https://crsreports.congress.gov/product/pdf/IN/IN11375>

stimulus payment that did not file federal tax returns for 2019 or 2018 are covered in state SNAP and/or Medicaid databases<sup>4</sup>. But even these databases exclude undocumented individuals and many single adults without children, for whom existing benefits are limited. Unlike with UI data, the federal government does not maintain a unified database of these records, so using them for targeting would require coordination across disaggregated state systems. Data integration also varies between state systems: [ten states](#) have delegated SNAP administration to their counties, while others have created unified databases and allowed individuals to use the same electronic benefits transfer systems to receive SNAP, WIC, and TANF benefits. Housing benefits are typically administered by public housing organizations that operate at the county or municipal level.

In short, the US does not have an integrated database that can be used to target individuals or households for aid; it has a variety of systems at the federal, state and local level that, often by design, variously exclude vulnerable groups and demand impractical coordination across levels of government. This is in part a result of decades-long efforts, led by conservatives, to devolve responsibility for the management of benefits programs to individual states through block-granting and loosened restrictions on the use of federal funds; these advocates argue for minimizing federal bureaucracy and maximizing the ability of state and municipal governments to respond with flexibility and innovation in response to unique local conditions. Mobilizing and streamlining the existing infrastructure would require legislative action and/or regulatory guidance—all of which would take time and will on the part of the federal government and a profound shift in rhetoric.

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<sup>4</sup><https://www.cbpp.org/research/federal-tax/aggressive-state-outreach-can-help-reach-the-12-million-non-filers-eligible-for>

# Disbursement Challenges

Identification is only the first challenge. Disbursement is also difficult both because of poor government infrastructure and because a substantial minority of Americans is not equipped to receive or use aid quickly or costlessly.

The COVID-19 crisis has strained the federal and state systems that process applications, electronically transfer cash and, when necessary, print checks. While many legislators acknowledge that a single stimulus check will not be a sufficient response to the crisis, the IRS, [after years of cuts](#), is ill-equipped to handle millions of monthly checks or electronic disbursements. Extensions to UI benefits serve a similar function of directing cash assistance to some eligible segments of the population, but UI systems have been overwhelmed as well. Most UI systems are understaffed and reliant on outdated technology and have been unable to handle surging application loads. Political decisions made in some states to [discourage utilization](#) of UI by making the process burdensome have caused further delays in payment and gaps in coverage. As of May 21st, [one expert](#) estimated that only roughly 60 percent of those who filed initial claims since March 15th have been paid benefits (though it is difficult to say how the average wait has changed over the course of the pandemic). And those who continue to work—including many at greatly reduced hours, wages or salaries—are excluded from this source of aid.

Moreover, many American households do not have access to direct deposit or else have not shared the necessary information with the federal government. For example, between [45-50 million](#) “units” (joint or individual filings) who filed federal taxes in 2019 did so without offering the routing and account numbers necessary for direct deposit, resulting in processing delays for their stimulus payments. EITC recipients are particularly likely to rely on alternate and expensive means of receiving their tax refunds like the “refund transfer accounts” offered by paid tax preparers. Roughly 6.5 percent of American households are [unbanked](#), meaning not only that they cannot benefit from direct deposit, but that they will require the use of costly check cashing services to access their stimulus checks. Others do not have permanent addresses at which to receive paper checks or information about the protective provisions put in place by governments in times of crisis.



While there may be ‘quick’ fixes in the form of a patchwork of state and federal initiatives, a more sustainable solution requires an overhaul of existing bureaucratic and recordkeeping systems. An effective cash assistance program will thus require investment in the government’s ability to identify recipients and process aid, and in infrastructure that allows all individuals to receive it. In designing such a system, policymakers need to seriously consider its longer-term implications for the protection of civil liberties, privacy and equitable distribution of resources.

# Takeaways from global and local initiatives

The challenges to building an effective comprehensive system are not small. The United States is not alone in facing these implementation challenges, and it can learn important lessons from the way other nations have sought to target specific populations in disbursing aid.

## Initiatives to address targeting challenges

Some national and regional governments have [expanded pre-existing cash transfer schemes](#) or initiated new cash transfer programs through previously established systems. Brazil is expanding the conditional Bolsa Familia cash assistance program and introducing further cash assistance through the pre-existing infrastructure of the Cadastro Unico, a unified registry of poor Brazilians created in 2001 to increase participation and reduce fraud across a host of benefits programs. Similarly, Argentina has used its Social Security Administration to extend additional cash assistance to populations covered under a range of schemes, including pregnant mothers, the elderly, the disabled and families with children. The Indian state of Uttar Pradesh has used the National Rural Employment Guarantee Program to target cash assistance to low-income workers. Others are using administrative information from health (Tunisia), energy (Morocco) and tax systems (Colombia, Portugal) to target low-income and self-employed workers.

Some countries and states have developed entirely new programs. [Hong Kong and Singapore](#) have issued universal cash transfer programs to all residents and/or citizens through a registration process to collect bank account details for all residents. The city-state of Berlin has a new [guaranteed income program for self-employed people and small-business owners](#) who were unable to cover their basic expenses, issued through a streamlined online registration process with minimal conditions, which allowed it to process 150,000 payments in five days.

In the United States, state and local governments, as well as nonprofits, have sought to implement programs that cover vulnerable populations excluded from the CARES Act. California is issuing [cash transfers of \\$500 per adult \(capped at \\$1000 per household\) to 150,000 undocumented immigrants](#), funded jointly by the state and philanthropic organizations, and disbursed through local nonprofits that serve these communities. The New York City Mayor's Office of Immigrant Affairs (MOIA) is using a similar targeting strategy to provide individual [cash payments of \\$400 \(up to \\$1000 per family\) to 20,000 undocumented workers](#). [New York United](#) is also aiming to reach undocumented workers through existing networks and partnerships, while the non-profit [Center for Employment Opportunity](#) is targeting individuals recently released from prison. Several states (like Michigan, New York, Texas) are providing [food assistance benefits for families with children](#) using the Department of Education's database, expanding coverage even to those who do not receive benefits from the Food Assistance Program. The nonprofits GiveDirectly and Propel are collaborating to distribute \$1000, funded by donations, to randomly selected SNAP recipients who use Propel's FreshEBT mobile application. These initiatives are motivated by the shortcomings of the CARES Act in reaching and providing sufficient assistance to certain vulnerable populations. They rely on existing networks and communities to identify those in need of additional support or overlooked in the administrative records used to provide benefits, and highlight the importance of public-private partnerships in lieu of a more unified and comprehensive federal response.

## Initiatives to address disbursement challenges

Governments and nonprofits are also finding different ways to approach disbursement challenges that depend on existing systems. Because of the need to reach unbanked populations, countries with large-scale social protection programs have integrated disbursement mechanisms (new bank accounts, payment cards, mobile payments) in place. India is using its [Direct Benefit Transfer Program](#), which deposits social assistance directly into the recipient's bank account, to provide additional financial assistance to low-income families. Uruguay and the Dominican Republic have provided top-ups and extended transfers to individuals with benefit cards (Solidarity payment card and Social Uruguay Card respectively). Other countries are using mobile money and postal banking to disburse funds and waive transaction fees. Morocco has launched a mobile payment device to disburse cash assistance to informal workers through the National Medical Assistance Program. Japan has similarly introduced mobile payments. Egypt is providing one-off cash assistance using post offices and banks.

Spain has developed an income support program that is distributed through wallet cards, wire transfer and supermarket vouchers.

In the United States, the aforementioned New York United and New York City MOIA programs are using prepaid debit cards to provide cash assistance to undocumented workers. In order to reach the unbanked and underbanked, GiveDirectly is partnering with PayPal's HyperWallet service to provide multiple payment options for its cash transfers to SNAP recipients, including PayPal, Moneygram, check, direct to bank transfer and prepaid cards. By targeting users of the FreshEBT app, which allows SNAP recipients to manage their benefits, they do not have to coordinate with fifty state SNAP administrators to get aid to recipients<sup>5</sup>.

What unites these different approaches to stimulus transfers is their dependence on existing and newly developed social assistance programs and infrastructure for identification and disbursement. Response to future crises will depend on, and be constrained by, these same systems, unless current administrative functions can be reformed to ensure comprehensive and fair disbursements.

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<sup>5</sup> Unrelated to the emergency response to the pandemic, an Inclusive Value Ledger (IVL) ("Public Venmo") has been [proposed](#) in New York. The IVL would be a publicly owned electronic banking platform and digital currency.

# Potential solutions

The initiatives described above suggest several alternative systems for targeting and disbursement that can address some challenges in the short term. In the coming months, public-private partnerships and private efforts in some places will help to fill in the gaps left by the CARES Act. These efforts are disaggregated and uneven; however, they offer useful case studies for an alternative, decentralized approach to developing a more comprehensive identification.

In the longer run, the current pandemic has underscored the need for the federal government to build its own robust architecture for public funds disbursement—for sustained responses to the current pandemic, greater resilience against future shocks and preparation for more extensive reform of existing social policies. Such a system would need to be capable of processing tens of millions of payments, monthly if necessary, and to include end-point user accounts, to ensure that individuals receive the aid directly and with no need for expensive intermediate steps like check cashing or refund transfer services. More precise and comprehensive identification of beneficiaries will require one of two strategies. First, the government can build or repurpose an integrated database with all necessary information. This would facilitate an automatic benefit payment with minimal coverage gaps but would raise concerns over privacy, data security and potential breaches. Second, the government could allow individuals to apply and qualify through one of several existing benefits systems (e.g. SSA or state EBT). This would not pose the same privacy and security challenges, but the upfront application and the use of multiple systems could lead to coverage gaps and inefficiencies in linking the identification and disbursement systems.<sup>6</sup> (Though data security and privacy should be paramount considerations in database linkage, a detailed analysis of these issues is outside the scope of this paper.)

As federal government entities that maintain both massive databases and disburse payments to millions of households, the Social Security Administration and the Internal Revenue Service could provide a platform for a universal payments

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<sup>6</sup> Note: Using a unified disbursement system in conjunction with multiple separate systems for targeting would de facto lead to the same privacy and data security challenges.

system. Individuals who receive social security, social security disability insurance, and supplemental security income are already covered by the SSA's payments system and receive their benefits monthly through direct deposit or, for those without a bank account, a Direct Express [debit card](#). The IRS reaches more households than the SSA and thus provides a larger base but currently has two specific limitations. The first is that its data is typically one year old, meaning that information on address, bank account and so forth may be outdated. Most tax units with direct deposit information on file were able to quickly receive their CARES Act stimulus checks but outdated information meant some were left waiting for backup paper checks. The IRS would have to set up a system to allow benefit recipients to update their data more regularly. The second is that the IRS is [not currently included](#) in the Treasury's Direct Express debit card program, though the program was used to deliver a subset of the stimulus payments (which led to some confusion among recipients)<sup>7</sup>. While direct deposit is the ideal, for those who do not have bank accounts (see below), a prepaid debit card activated upon receipt is a faster, more secure option than a paper check. Treasury would have to expand the scale of the Direct Express program considerably to offer this option.

Between the IRS and the SSA, the federal government has information on and access to the vast majority of households in the United States. Whether working in conjunction or through a data sharing agreement, one or both could implement a near universal program, though there are important coverage gaps that would first have to be addressed. At the federal level, data from the Department of Veterans Affairs could help identify a small number of recipients who are not tax filers or recipients of SSA-provided benefits. Reaching others could prove difficult as it would necessitate matching to state records including Unemployment Insurance data and data from state-administered benefit programs like SNAP and TANF.

State unemployment insurance databases include information on individuals currently receiving the benefit but also on those engaged in formal employment as reported by payroll processors on a quarterly basis. This information could, if available, also allow the federal agency/agencies administering a guaranteed income to automatically update contact information more frequently. State UI records and federal payroll data are compiled at the federal level in the [National Directory of New Hires](#), an integrated database maintained by the Office of Child Support Enforcement in the Department of Health and Human Services. While initially set up to track non-custodial parents with child support obligations, the

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<sup>7</sup><https://www.washingtonpost.com/business/2020/05/28/people-are-mistaking-stimulus-payments-junk-mail-or-scam/>

NDNH provides rich information that, if authorized, a benefit administrator could use to fill coverage gaps<sup>8</sup>. In the wake of the difficulties faced by state UI systems in administering PUA, there have been renewed calls to federalize the Unemployment Insurance system. The Upjohn Institute has, for example, [proposed plans](#) to federalize the Unemployment Insurance system and administer it through either the Social Security Administration or the IRS. Though not the goal of such a project, a federalized UI would also help make available data necessary for a federal guaranteed income program.

While prepaid debit cards offer an improvement over paper checks, a guaranteed income program would benefit from a system of public bank accounts to reach the currently unbanked. This would not only produce faster, more secure disbursement—those who are not currently represented in federal databases are likely disproportionately represented among the unbanked, so reaching the latter could also improve coverage. The two options for public banking most commonly discussed are postal banking and private federal reserve accounts.

[Postal banking](#) is common internationally and has existed in limited form in the US as well; from 1910 to 1967, the US Postal Service (USPS) offered savings accounts to all Americans. The USPS maintains a master address list that could be used to identify individuals or households for cash disbursement who are not already covered. Some accommodation would have to be made to reach those without a stable address, such as the homeless. A no-cost checking account through the USPS would allow anyone with an address to receive electronic transfers, from the Treasury, the Social Security Administration or the Federal Reserve (see below). Consequently, even a smaller “opt-in” postal banking option could serve to cover those beneficiaries not immediately reached in the options proposed above. Since the USPS operates numerous local branches, including in rural and low-income areas where commercial banks do not maintain a presence, postal banking could serve as a platform for a host of other financial services and help foster financial inclusion. Such a program would, however, be contingent on the long-term financial viability of the USPS, which has since 2006 been burdened by Congress with prefunding the post-retirement healthcare costs for its workers 75 years into the [future](#), and is now facing insolvency due to revenue loss from COVID-19.

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<sup>8</sup> The NDNH is already used by some federal agencies for payment integrity verification through the Public Assistance Reporting Information System (PARIS) and Income Verification Express Service (IVES) systems.

[Others have proposed](#) a system of personal accounts through the Federal Reserve system. This could be done directly, though it would likely generate fierce opposition from the [banking industry](#). There are, however, ways to implement a system of this kind in partnership with banks. The Federal Reserve has broad regulatory power over commercial banking. It could direct commercial banks to create a separate “Fed Account” for each of their customers to receive any transfers. A Fed Account policy would have to be accompanied by a marketing campaign to expand their reach, since the Federal Reserve has no current capacity for reaching the unbanked. One advantage of using this platform for a guaranteed income is that payments can be made instantaneously, without the need, as in commercial banking, for them to “clear.” On the other hand, the Federal Reserve would have little information on account holders and is not set up to distribute tax revenues or outlays like either the IRS or SSA. A Fed Account system would therefore require far more extensive infrastructure development and statutory change than an SSA/IRS-based system. Payments from the Federal Reserve into Fed Accounts could, however, provide stimulus/aid during severe economic downturns, even if the Fed is not a viable source for or administrator of a long-term income assistance program.



# Conclusion

The current pandemic necessitated a rapid relief response able to cut across demographic and economic sectors and able to reach the most vulnerable. The challenges faced by such emergency cash transfer measures, however, revealed a stark reality: federal social policy infrastructure in the United States has been designed primarily for targeted, lump sum and work-conditioned assistance. As a consequence, the government was not prepared to offer universal, unconditional cash assistance quickly, easily and repeatedly. The cash transfers from the CARES Act have brought relief to many intended recipients, but the legislation also erected new barriers for some vulnerable populations (e.g. low-income benefit recipients), many of whom are still waiting for stimulus payments or unaware they are eligible, and altogether excluded others (e.g. the undocumented).

Advocates of guaranteed income programs need to pay close attention to the programs implemented in response to COVID-19, and the lessons learned from their flawed roll-out, because any future system of national cash disbursement will have to grapple with the same benefits infrastructure. We have discussed several potential solutions, including expanding the cash disbursement capacities of the IRS, using postal banking services and creating an integrated database which will enable future programs to reach previously unidentified or excluded recipients while also lowering barriers to accessing aid. The ideas presented above should not be considered substitutes but rather potential complements in the construction of a truly universal identification and payments system. This system is unlikely to be built all at once. Instead, the efforts and potential solutions described in this piece could provide the scaffolding for the construction of more ambitious and inclusive future systems. To be sure, these proposals may have political, in addition to logistical, headwinds. An adequate national payments infrastructure depends on the robust and stable funding of institutions like the IRS and USPS by the federal government, which in turn depends on congressional politics.

As is often the case in national reform efforts, an identification and payments system may need to be built not through a single piece of legislation, but rather in stages as more data sources are acquired and integrated (e.g. federalized UI). And separate efforts to promote public banking through the USPS or otherwise could

serve to push that system further toward direct deposit and away from the use of physical prepaid debit cards.

Decisions regarding how to build infrastructure to address the crisis are not simply bureaucratic—they are political, with long-lasting distributional implications for which groups are protected and which are excluded. The Social Security Act of 1935, passed in fraught and partisan circumstances in the aftermath of the Great Depression, established minimal social assistance for the elderly and unemployed, administered through a new system of social security numbers. Thirty years later, it was amended to create the Medicare and Medicaid programs. Today, Social Security is the nation’s most entrenched and popular benefits program, and Social Security numbers are the primary means of identifying recipients for cash assistance, while also facilitating all manner of interactions with governments, employers, financial institutions and other service providers that its founders could not have envisioned.

The way we build institutional capacity in the wake of COVID-19, in other words, will have ramifications far beyond the pandemic. This infrastructure is not only crucial for emergency responses and guaranteed income programs, but is also important for the reach of other existing and proposed programs like universal healthcare, child savings accounts and baby bonds. In contemplating reforms to our aid disbursement architecture, advocates of guaranteed income must be aware that they will also be establishing the foundation (or lack thereof) for more permanent reforms that make social policy more effective and resilient to future shocks.