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Research Writing

<div align="center">An Overview of Universal Basic Income</div>

Americans love to fantasize about what they would do if they had more money. Some may choose to pay off debt, use it towards their children's or their own education, go on a shopping spree, or even just save it. What if every American's dream came true? What would it look like if every adult in America was given, say, $1000 a month? While this idea may seem like just an interesting thought experiment, it is a real economic idea that has even reached the United States presidential stage called universal basic income. Although many people's first reaction to the concept of universal basic income is dismissal and writing it off as completely unrealistic, universal basic income has gained support from individuals on both sides of the political spectrum and is a highly considered and debated topic among economists. While potentially feasible and even theoretically successful, a universal basic income raises many concerns and is unlikely to be implemented in the United States considering America's current political and financial structure.

Definition

At its core, universal basic income (UBI) is a systematically distributed payment to all citizens of a certain country or state, and it inherently comprises two parts. First, it is universal, which means that it applies to all people, no matter their wealth, social status, or societal contributions. This means that the wealthiest individuals in America would receive the same amount as the poorest individuals. Second, UBI is basic, which simply means that it provides a

guaranteed starting point to all citizens affected by it. Together, these two parts form the true essence of a UBI and define the core idea that the term "universal basic income" represents (Hoynes).

Of course, people disagree about the specifics of an implemented UBI, and some of these disagreements contradict the very definition of a universal basic income. For example, one of the greatest points of disagreement is whether a UBI should be given to all Americans or only to those under the poverty line (Amadeo, "What is Universal"). Another point of disagreement is whether a UBI should cover the cost of living or require the recipient to generate external income in order to survive (Floyd). Disagreements like these may seem discouraging as they seem to provide a lack of consensus about how a UBI should function, but what they show is that a UBI is a highly adaptable idea that can change depending on the needs of a group of people. There are a variety of reasons people advocate for a UBI in America today, so in order to gain a better perspective on how it could be useful, it is important to look at how the idea has developed over time and the reasons people have considered a universal basic income in the past.

History

The history of universal basic income goes back quite far, and through the centuries there have been many variations of the idea for many different reasons. One of the earliest documented commentaries on an idea resembling universal basic income was written in 1516 by Sir Thomas More, an English statesman, philosopher, and humanist in his book *Utopia*. In *Utopia*, a character reflects on a conversation he had with the Archbishop of Canterbury in which they discussed both the consistently high number of hangings caused by the continual presence of thieves and how hanging seemed to be an ineffective method of punishment. The character remarks, "Petty larceny isn't bad enough to deserve the death penalty. And no penalty on earth

will stop people from stealing, if it's their only way of getting food... Instead of inflicting these horrible punishments, it would be far more to the point to provide everyone with some means of livelihood…" ("A History"). In this quote, More, using the phrase "provide everyone with some means of livelihood," brings up the idea of a basic income as an alternative to hanging. Unlike the act of hanging, universal basic income focuses predominantly on providing opportunity and bettering the situation of those at the bottom of society instead of punishing them for their inevitable crimes.

Thomas More was not the sole developer of the idea of universal basic income. In fact, Spanish humanist Juan Luis Vives, a good friend of More, developed and elaborated on the idea significantly more than More. While More based the need for a basic income on preventing crime, Vives considered basic income as a way to provide "morally required charity" to the poor, a plan that would give needed assistance to the poor who were willing to work but were stuck in an unfortunate financial situation ("A History"). As for the subset of the poor who squandered their money and did not want to work, Vives reasoned that they should still be given assistance, just less, and only enough to survive: "They must not die of hunger, but they must feel its pangs" ("A History"). He believed that everyone should be expected to work, but no one deserved to die from starvation. Vives' adaptation of universal basic income incentivizes hard work by providing both opportunity through basic income as well as consequences for poor decision-making.

Centuries later, Thomas Paine, a political activist famous for writing *Common Sense* and other revolutionary pamphlets, had a different problem, not with the poor, but with landowners. Paine was a firm believer that the Earth was the common property of all men; however, he also believed that farming and owning property were necessary for advancement and improvement as a society. So, in order to preserve the statute that Earth was the property of all people, Paine

asserted that landowners owed a "ground-rent" to the community. This "ground-rent" would be conglomerated into a single fund from which all citizens (including the landowners) would receive payment. More specifically, Paine argued that citizens should receive a flat payment of £15 when they became twenty-one years old and £10 every year after they became fifty years old. This payment, in Paine's words, would act "as a compensation in part, for the loss of his or her natural inheritance, by the introduction of the system of landed property" (Paine 8).

Thomas Paine's belief that the Earth was common property of all men was not especially unique. In 1845, Charles Fourier, a French philosopher and writer, built on that belief, writing on how he believed men's four natural rights to hunt, fish, gather food, and graze were no longer freely accessible. Unlike Paine, Fourier argued that this violation of rights should be compensated, not with an endowment, but rather with a basic income of decent shelter and food to those unable to care for their own needs ("A History"). Fourier's idea was the first idea resembling a universal basic income in history; however, because his basic income scheme was selective on who received it, it was not universal.

Only three years later in 1848, author Joseph Charlier became the first to write on what is now considered a true universal basic income. Just like Paine and Fourier, Charlier believed that land was the common ownership of all mankind and that people should receive compensation if that was broken. Although he was heavily influenced by Fourier's thoughts and writings, he disagreed with Fourier's conclusion that only those who needed assistance should receive it. In order to assess who truly needs assistance, there must be some method through which needs are evaluated and tested. Opposed to this concept, Charlier argued that rather than evaluating citizens, all citizens should receive a fixed amount of money given periodically that would secure "each a fair share of the enjoyment of what nature puts at his disposal ("A History"). The

phrase "a fixed amount of money given periodically" should sound familiar, as it is simply a paraphrase of the earlier mentioned definition of UBI: "a systematically distributed payment to all citizens." After hundreds of years of development, the modern idea of universal basic income had finally emerged.

Now, this analysis of universal basic income's early history may feel like a waste of time and ultimately irrelevant to the debate about UBI today, but this examination exposes two important points to consider. First, universal basic income is not a new idea; rather, it is an idea that has been growing for centuries. For an idea that has been around for so long and had so much attention, why has it not been considered or seriously discussed until just recently? Why has no one listened to More, Vives, Paine, Fourier, or Charlier? The answer, like all somewhat controversial topics, is that although there are some real potential benefits and good reasons for using a UBI, there are valid concerns and criticisms against it that prevent implementation. Second, the history shows that there have been a wide variety of reasons for incorporating a UBI over the years, including fighting theft, providing assistance to the poor, and compensating for unfulfilled rights, and as universal basic income is discussed today, there are sure to be new reasons people advocate for it. By looking at the history of universal basic income, one is given a fuller perspective of the idea as a whole with which to view both the contemporary reasons people support a UBI as well as the reasons people advocate against it.

Contemporary Support

Over universal basic income's history there have been many reasons people have considered a UBI, so it is appropriate that there are also different reasons people consider it today. Although many people provide differing purposes for a universal basic income, there are four main reasons people advocate for a UBI in America today: to provide opportunity for the

poor, simplify bureaucracy, stimulate the economy, and address the inevitable mass job loss due to automation. This wide range of reasons demonstrates that universal basic income is not simply a one-sided issue with one-sided reasons; rather, it has supporters on all sides of the political spectrum (Heller).

The first reason should be quite familiar, as much of Juan Luis Vives' and Joseph Charlier's arguments were centered around the possibility to provide either "morally required charity" or simply assistance to the poor ("A History"). In more recent years, there have still been proponents of universal basic income for the sake of alleviating poverty. For instance, Martin Luther King Jr. argued that a UBI could have positive effects against poverty (Amadeo, "What is Universal"). Also, Richard Nixon's administration proposed a plan that included a basic income called the "Family Assistance Plan," the goal of which was to give money directly to workers in poor families. By directly giving money to workers, Nixon's plan (or any other UBI) would allow workers to have more financial security, freedom for job selectivity, and overall breathing room as they would have less stress about trying to find a new job immediately if they were laid off (Amadeo, "What is Universal"). This plan would have taken the place of the AFDC (Assistance to Families with Dependent Children), but the Senate rejected it. Nixon's plan was the first to bring an idea along the lines of a UBI into Congress, and although it did not pass, it outlined how a basic income could help poor workers and families ("A History").

At the core of these ideas is that a universal basic income creates opportunity. It gives people a chance to better their jobs, consider a small business they wanted to start, go back to school, or help a family member (Moody). While current welfare systems do help those in poverty and even give some families room to pursue their goals, there are still poor families that do not receive these benefits, even if they are eligible for them (Hoynes). An overarching,

"universal" form of welfare like a UBI may help with this problem by guaranteeing support to everyone. Furthermore, current welfare is not being used by everyone who needs it because there is social stigma that comes with participating in government welfare, and a UBI that applies to everyone would completely eradicate this stigma (Hoynes). Generally, granting a UBI gives people with few financial options more freedom and access to other options they may have not had before.

A universal basic income could also simplify repressive government programs as well as stimulate the economy. If a UBI were implemented, it would take the place of many existing government programs. Now, current government welfare programs evaluate eligibility based on income, and if individuals and families who used these programs raised their income higher than the eligibility threshold, their benefits would be revoked (Amadeo "U.S. Welfare Programs"). A more generalized version of this concept is called the "benefits trap," which is the idea that the poor are disincentivized to work more or even at all because it would remove the handouts they receive. This "benefits trap" has not been proven to actually exist; however, it is helpful to know that it would not be possible if a UBI replaced these programs, as receiving a basic income has no contingencies (Wadhwa). Another bonus of a UBI is that would eliminate high administration costs and extensive paperwork that are inherent in existing programs. As far as stimulating the economy goes, a UBI directly gives people money, which allows more spending power in the hands of the people instead of in the hands of the government. This ultimately means that "every dollar will be put into the hands of an American citizen and then largely spent within the American economy" (Yang 181). Another important idea to note is that the effects of a UBI will reduce government spending elsewhere as businesses and the economy grow, people pursue more education and are less stressed, crime numbers decrease, and they are fewer homeless

citizens (Yang 182). Overall, the implementation of a UBI would provide more financial freedom and economic growth to the country as a whole.

There is one last critical reason people advocate for a UBI, and that is the growing threat of robotics and artificial intelligence that would result in sweeping unemployment, and many Americans would need something to support them during their search for a new job. Many people of influence and notoriety today, including Steven Hawking, Mark Zuckerberg, Bill Gates, and Chris Hughes, co-founder of Facebook, all advocate for a universal basic income to address the impact of increasing automation on the labor market. In Hughes' words, America is in a position where "a small group of people are getting very, very wealthy while everyone else is struggling to make ends meet," and this problem could only be exacerbated as robots replace more jobs (Amadeo, "What is Universal"). Most people are familiar with the concept of robots taking over Americans' jobs, but not nearly as many people are aware of the data behind this concept. Is increasing automation really a threat?

Well, about one-fourth of all Americans have jobs that could potentially be replaced by automation ("Universal Basic Income"). Some of the most common jobs at risk are those held by factory workers, employees in customer service, and truck drivers. Although there have been technological advancements in the past, "the speed, breadth, impact, and nature of the changes are considerably more dramatic than anything that has come before" (Yang 70). In fact, 2-3 million jobs in America will be replaced by self-driving vehicles within the next ten to fifteen years (Yang xii). Also, automation mostly affects jobs that pay not that much to begin with. According to a 2016 report by the White House, 83% of jobs paying $20 or less an hour will be taken over by automation (Yang xii). This means that the people that are making the least and may need the money the most are far more at risk at losing their jobs. These few statistics

provide a small picture of what America could look like if no action steps are taken. When it comes to a problem like automation, it is extremely important to address it on the front end, before it becomes an even more serious, imminent problem.

One of the biggest contemporary proponents of UBI for this reason is Andrew Yang, who ran for president in 2020 as a member of the Democratic Party. The distinguishing factor of his campaign was his support of a "Freedom Dividend," or payment of $1,000 a month to every American adult age 18-64 ("Universal Basic Income"). Yang adopted this plan from Andy Stern, the past leader of America's largest labor union, who mentioned the idea in his book *Raising the Floor* (Yang 166). If implemented, which would require a constitutional supermajority, this plan would be a true universal basic income. While Yang acknowledges and supports other reasons for a universal basic income, like providing opportunity to the poor, his greatest reason for the "Freedom Dividend" is that Americans' jobs are disappearing because of automation. In fact, in 2018, Yang wrote a book about this very problem called *The War on Normal People: The Truth about America's Disappearing Jobs and Why Universal Basic Income is our Future.* According to a study by the Roosevelt Institute, the "Freedom Dividend" would grow the economy by around 13% (2.5 trillion dollars) as well as add 4.5 million jobs (Yang 169). At this point, it may be apparent that threat of automation is serious, but an important question to ask is, "Why is a UBI the solution to this problem?" How would giving people $1,000 a month help this problem?

An important thing to note first off is that a UBI could not prevent automation from taking people's jobs; however, it could absolutely help with the fallout of what happens when millions of Americans lose their jobs. In 2017, Elon Musk echoed this idea, arguing that a universal basic income may become essential in the future: "I think we'll end up doing universal basic income… It's going to be necessary… There will be fewer and fewer jobs that a robot

cannot do better. I want to be clear. These are not things I wish will happen; these are things I think probably will happen" (Yang 168). There is an inevitable transition that America will go through, and a UBI will provide support and have several practical, positive impacts during this transition. For example, it would promote entrepreneurship and taking risks during a period of low financial security. It would also allow those with threatened jobs to transition to a new job or career path more comfortably and seamlessly (which often takes training that may take some time) (Yang 169). Jobs in fields like technology and care will be highly valued, and a UBI would give people the resources to pursue careers in those fields (Wadhwa). Last, a UBI would encourage people to continue spending money, which would stimulate the economy at a time when people will be wanting to save and hold on to their wallets (Yang 169).

It is clear that there are many sensible reasons people support a UBI for America, and although there may be other reasons people advocate for it, these four reasons of providing opportunity to the poor, simplifying welfare, stimulating the economy, and helping Americans as automation replaces their jobs are some of the most common arguments in favor of it and form the majority of the Pro-UBI stance.

Opposition

Now, just like all economic and political plans, universal basic income does not only have supporters. There are plenty of people who think that universal basic income is a bad idea and would not work, and often they have very compelling and valid concerns. Naturally, there are a few quite common and thought-provoking arguments they have that are always brought up when UBI is discussed.

Perhaps the biggest argument against UBI is "Who's paying for it?" Take for example Andrew Yang's "Freedom Dividend" of $1,000 a month. Just this dividend would take up 60%

of the federal government's budget with just under 2.8 trillion dollars a year ("Universal Basic Income"). Adding the "Freedom Dividend" without removing any other government programs would be massively unpopular and almost impossible due to mere cost as it would require nearly doubling federal taxes annually (Hoynes). However, the "Freedom Dividend" would naturally take the place of some government programs, the question is how many and which ones. Getting rid of every current money-transferring social program besides Social Security, Medicare, and Medicaid (e.g., food stamps, welfare, and Earned Income Tax Credit) would only pay for around 20% of the total cost of the "Freedom Dividend (Hoynes). Currently, the government spends $2.7 trillion on social-insurance programs, and Social Security alone takes up $1 trillion of that (Lowrey 185). Some of Social Security, Medicare, and Medicaid could be condensed and removed as the benefits that citizens are receiving from these programs would not be necessary to provide in addition to a universal basic income, so all in all, it would cost around $1.3 trillion outside of what would replace existing programs (Yang 170).

This $1.3 trillion is indeed a large sum, and the money to pay for it has to come from somewhere. In *the War on Normal People*, Andrew Yang identifies this issue and proposes a value-added tax (VAT) that would tax large businesses and people that "benefit from society the most" (Yang 170). This value-added tax would appropriately address the growth of automation, as it would tax the benefits that widespread automation is giving to companies. A value-added tax is not a new idea, many countries in Europe already have one instituted, and if America were to incorporate one at only half the average European level (20%), that tax alone could cover the rest of the cost of universal basic income (Yang 171). A universal basic income is definitely affordable; however, there will be necessary taxes in order to pay for it, and for individuals not in favor of raising taxes, that may be an issue.

Another concern about universal basic income is that it will have a negative effect on the economy as a whole, especially inflation. First, people argue that rampant inflation is inevitable at least at some level because of the increase in demand if people are given more money (Amadeo, "What is Universal"). Furthermore, a UBI would most likely cause the price of "essential services" to increase, as owners of food, water, housing, and heating would demand more money because they would know their tenants would be able to pay (Strake). Now, these claims are definitely valid, and vendors will likely raise prices; however, the prediction of *rampant* inflation simply does not make sense. Because a UBI would not require adding any money to the U.S. money supply, widespread inflation is not necessarily expected to occur (Yang 183). If anything, a UBI would allow families to pay the already inflated prices of things like healthcare and education (Yang 184).

In addition to inflation, opponents of universal basic income bring up the possibility of a UBI disincentivizing work. They fear that giving people $1000 a month would create an environment where people would be allowed to view a solid career as optional, which may result in those individuals sticking with low-level jobs or even none at all (Amadeo, "What is Universal"). This means that potentially, a UBI could support or even promote being a member of the "idle poor," the group of people who live in poverty, choose not to work, but still survive. Hypothetically, people could just quit their job or work significantly fewer hours and be completely fine, and there is evidence for this possibility. American "income guarantee experiments" have shown that a UBI may cause individuals to decrease their hours at work by 24%, although there are many other studies and experiments that show different conclusions (Moody). It is worthwhile to note that $12,000 a year is certainly not comfortable living, and

while some people may choose not to work, the majority of people who want to have better lives will have to acquire income on top of the UBI.

These three objections of, "How are we paying for it?", "Won't it cause rampant inflation?", and "Won't it disincentivize work?" are probably the most common objections, but there are also other criticisms of the reasoning for a UBI. One big rebuttal is that widespread job loss from automation is not that much of a threat, as the labor market will adjust, and people will just get new jobs. Now, it is really easy to just say that people will get new jobs, but that claim has some flaws. First, the jobs that are being replaced by automation are usually low-skill jobs, and for individuals with limited skills it is significantly more difficult to find a new job. Second, there are a wide variety of reasons why it is difficult to just "find a job". People have locational obligations, may not know what jobs are available, and may have difficulty in interviews. Third, one cannot simply claim that the emergence of new jobs will be enough. Certainly, new jobs will appear, but those jobs will be much less numerous than the ones they replaced and most likely require more skill (Yang 73-75).

Rather than giving people money directly, a very attractive alternative to UBI is providing education and retraining programs for laid off workers so they can gain skills needed for a new job. Unfortunately, the research and data on this solution is disappointing. Studies show that retraining programs are not very effective, and there many assumptions and "musts" that must be met in order for a retraining program to be successful: the program must be able to adapt to specific participants' needs, participants must be motivated and willing to learn, the teaching must be quality and implementable, and there must be enough employers willing to hire hundreds of middle-aged people trained for the same job (Yang 77). On top of all that, these retraining programs still need to be paid for (someone has to do the teaching and organization)

and just like welfare, there is sure to be a social stigma around using these programs that may prevent people from using them.

Evidently, there are many criticisms of universal basic income, and there are still more that have not been brought up in this paper. Some of these criticisms propose valid concerns, and although there may be rebuttals to these concerns, there are always rebuttals to rebuttals, and further rebuttals to those rebuttals. The debate could continue back and forth over theoretical results, but there is no greater data than that of a UBI in practice, and many countries have already experimented with a UBI.

Research and Experiments

For instance, in 2017, Finland instituted a 2-year experiment on 2,000 unemployed individuals, giving them 560 euros a month. This resulted in reduced stress and greater motivation to pursue a meaningful job among the participants; however, there was not much of an employment or financial difference between the studied group and the control (Amadeo, "What is Universal").

Manitoba implemented a true UBI experiment where all members of the same town received a guaranteed income. Although the experiment was stopped prematurely, economists reported that the primary money-maker in a family worked the same amount as before, but secondary money-makers worked less to spend more time at home. This experiment also showed that parents took longer parental leave, and significantly more students graduated from high school as opposed to the control group (Floyd).

In 1970, the world's first and only universal basic income plan still in existence today was developed in Alaska by Governor Jay Hammond, who created a fund from the abundance of oil in Prudhoe Bay, the largest source of oil in North America, in order to prolong the wealth

generated by the oil for future generations ("A History"). From this fund each citizen regardless of age or income is given an equal dividend yearly, and this amount has been as high as $2069 per person ("A History"). The effects of this fund are not very shocking. Just like in Manitoba, working hours are decreased slightly, but employment rates have not changed ("Why Alaska's Experience"). Why? One hypothesis is that as more people spend money and stimulate the economy, more employees need to be hired. So, the trade off of those quitting and those filling needed jobs displayed no overall change. Alaska's UBI also resulted in adolescents staying in school longer ("Why Alaska's Experience"). This plan in Alaska has been successful thus far, but this structure of UBI will not work for all states, as not all states have such abundance of natural resources. Because Alaska does, the issue of how to pay for it was never an issue to begin with, which may be a factor as to why it has been so successful. Future experiments with UBI like those in Finland, Manitoba, and Alaska will shed light on the practicality of a UBI in America and whether the theoretical benefits or drawbacks are real.

Conclusion

As far as implementation goes in America today, a UBI is unlikely, and as mentioned earlier, it would require a constitutional supermajority to implement which is unexpected given that UBI is regarded as a more "radical" idea in America (Yang 166). Furthermore, a UBI would force America to become a social democracy and would most likely bring taxes to a similar level as many European countries. Annie Lowrey, in her book *Give People Money*, sums up these ideas well: "Maybe nothing in the history of this country suggests that we are ready to implement those kinds of taxes, but nothing in the realm of public policy suggests that we could not" (Lowrey 187).

There is much unresolved and ongoing debate about universal basic income. Proponents view universal basic income as a way to provide opportunity to the poor, simplify government bureaucracy, stimulate the economy, and help Americans transition through the wave of automation that will replace many jobs. Those against a UBI express concern over the financial viability and economic impact of universal basic income, exploring whether there are any better alternatives. Regardless of one's stance on UBI, it is irrefutable that there are future problems like automation that need to be addressed. In *the War on Normal People,* Andrew Yang stresses the importance of establishing where our society stores its value, and during a massive economic change, our society must prioritize the wellbeing of either humanity or the market, and perhaps a UBI is the best plan for the wellbeing of the American people (Yang 241-243).

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