

# Universal Basic Income and its Feasibility of Closing the Wealth Gap in the United States

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**Abstract:** Universal basic income is a government program that provides every adult citizen a guaranteed set amount of money on a regular basis. UBI was first introduced by Thomas Paine, but gained media attraction during COVID-19 as a possible solution to the increasing poverty rate and to replace pre-existing social welfare programs that are in need of greater bureaucratic involvement. During his 2020 presidential campaign, former Democratic candidate Andrew Yang utilized UBI as the cornerstone of his campaign and claimed that the Freedom Dividend would provide money for citizens to cover basic necessities, leading to a division of opinions. Supporters of UBI believe that a guaranteed payment from the government could support individuals throughout economic transformations and individuals who have difficulties being qualified for other governmental programs. Those that oppose UBI believe that the program is unrealistic and would result in shrinking the size of other social programs, which many believed was unnecessary. It is strongly believed, however, that the implementation of UBI as a new policy would compensate individuals suffering within the United States' broken welfare system and a new wave of automation. Overall, promoting the idea that Universal Basic Income is a likely solution to the feasibility of closing the wealth gap in the United States.

**Keywords:** UBI, universal basic income, welfare, economy, sociopolitics, government, money.

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## I. INTRODUCTION

The Declaration of Independence guarantees that every American citizen is to be provided with unalienable rights that revolve around Life, Liberty, and the Pursuit of Happiness. So if there were to be a concept that satisfies all three requirements, why not enforce it? Universal Basic Income is a sociopolitical financial transfer concept that provides all citizens of a given population to receive a legally stipulated and equal financial grant paid by the government, monthly. Due to the ongoing pandemic, there have been changes made whether it is considered to be a negative or positive occurrence. Either way, some changes have made a lasting effect that is unable to be revived. One of the most significant damages caused was the loss of jobs, the increase in poverty, and the growing concerns of whether or not things will be considered normal once more. In an attempt to resolve some of the more urgent obstacles being faced, Universal Basic Income is a possible solution that may be able to reverse the damages made and allow individuals all around the world to live in a stabilized environment. Throughout this research paper, there will be thorough explanations about Universal Basic Income and specific reasons why the policy is beneficial to the majority. Starting from the timeline to the tax rate of the top 1%, the research paper will provide a guideline that motivates the audience to acknowledge UBI as a possible solution to present and future problems.

## II. UBI TIMELINE

In recent years, UBI went from being known as a utopian proposal to a policy that has gained considerable momentum in many countries. As of now, UBI experiments have been conducted in both developed and developing countries, such as Kenya, Finland, Namibia, India, and Canada<sup>1</sup>. Though the United States did mention similar variants of UBI during the early second half of the twentieth century, the concept was not highlighted as much in subsequent decades. However, the pandemic has brought a noticeable urgency to the topic, as unemployment and financial hardship spread across the globe, while numerous jobs are being replaced by the wave of automation<sup>2</sup>.

UBI has a long history of being mentioned but occasionally conflicted with ideological perspectives due to it being more inclined towards social democratic, anarchist, and socialist thinking. Arguably, UBI was first introduced by Thomas Paine (1797) by ensuring a lump sum was granted to all citizens that reached adulthood<sup>3</sup>. The Belgian socialist Joseph Charlier (1848) introduced concepts similar to UBI in the form of a territorial dividend that generates a regular income, and James Meade (1964) shared the concept of social dividends in the 1930s and later on<sup>3</sup>. The mentioned proposals share similar visions to UBI, which is the commitment to the view that a share of the wealth produced is redistributed to all in the form of direct payment to individuals.

A few other eminent individuals that considered guaranteed income as a strategy were Martin Luther King Jr. (1967), the Black Panther Party, and James Boggs (1968). During the weeks leading to his assassination, the civil rights leader planned to organize a new march on Washington known as the “Poor People’s Campaign” to erect a tent city on the National Mall. His economic dream was for the government to eradicate poverty by providing every American a guaranteed middle-class income, which is now known as the mainstream political conversation today<sup>4</sup>. Meanwhile, feminists that were a part of the Wages for Housework movement in the 1970s also mentioned an income separate from labor as a way to weaken the prominence of gender divisions<sup>3</sup>. Milton Friedman, an American economist, and statistician enforced the Negative Income Tax (NIT) which was to provide people below a certain income level with money<sup>5</sup>. Though this concept would benefit low-income families more than welfare, it has encountered several disagreements as opposed to UBI, since UBI provides everyone the same amount of money, regardless of income level.

Despite the rich history of UBI, it was never proposed formally by mainstream politics until Andrew Yang. Andrew Yang is an American politician that ran for both presidency and New York mayor. Though he was not elected, his main focus was to introduce and promote the concept of UBI along with his nonprofit organization, Humanity Forward. Humanity Forward is a nonprofit organization that was founded in the spring of 2020 to continue the momentum of direct cash relief policies and launch pilot programs while promoting UBI<sup>6</sup>. As promised, the Humanity Forward Foundation recently partnered with the \$1k project and funded \$3 million in pandemic relief to 1,000 families<sup>7</sup>. Their main goal is so that every sponsored family can put food on the table and keep the roof over their head, as mentioned by the \$1K Project co-founder, Alex Iskold<sup>7</sup>. Though their current project welcomes all families in need to apply to be eligible for sponsorship, Yang wishes that the collaboration will help promote Universal Basic Income as a long-term solution to the effects of the pandemic.

### III. THE CASE AGAINST/FOR UBI

The idea of the government providing a universal basic income for all adult citizens draws broad and intense controversy, as there is a noticeable 50/50 between those who are in support and opposed to the policy. Based on the polls, there is a wide age, race, and income differences in views of the government providing a universal basic income of about \$1,000 for each adult citizen, whether or not they work<sup>8</sup>.

#### A. *The Case Against UBI*

Those that are against UBI insist that there is little evidence to say that such a large-scale program would work in the United States, and even if it did, the price that society has to pay overall is not worth the benefits that are being provided<sup>9</sup>. UBI is considered to be another welfare state that will increase the country’s bloated welfare apparatus, as it is given to everyone, and would dramatically increase the pool of citizens receiving benefits from the state and inflict massive expenses across the board<sup>10</sup>. Enacting a UBI that pays \$10,000 to every US adult would distribute about \$2.5 trillion in benefits each year, which is roughly 75% of the federal government’s 2018 revenues<sup>11</sup>. Bob Greenstein, the founder and former president of the Center on Budget and Policy Priorities, is skeptical of UBI as he worries that UBI would slash other important safety net programs. Due to the immense funding of UBI, it would replace virtually every program in the federal budget focused on low-or moderate-income people<sup>12</sup>. This would mean that pre-existing systems such as food stamps and Medicaid may not be accessible and replaced by UBI.

Though there is continuously a new wave of automation that replaces the jobs of the lower and middle class, those that oppose UBI believe that it does not directly address the problem. Giving people unconditional cash payments is considered to be a handout and does not necessarily address the root causes of declining employment and wages among less educated people. UBI would discourage labor supply as it does not help a targeted audience but directly impacts all American citizens<sup>11</sup>. Oren Cass, a Senior Fellow at Manhattan Institute, believes that UBI would make work seem optional and that many recipients might prefer to rely on the free income rather than getting a job and preventing them from entering a competitive environment<sup>13</sup>.

Another claim against UBI is that it would cause huge inflation. Economist Robert Jameson believes that if UBI payments were too high, too many people will decline to work and production would drop. This scenario would lead to rising prices and would demand-pull inflation<sup>13</sup>. Ultimately, UBI would be a dependency trap similar to existing welfare programs as it allows citizens to rely on handouts and deny incentives. Thus, those that are opposed to UBI believe that there is no guarantee on whether or not the system is effective, and the risk to attempt it is far too heavy.

### ***B. The Case For UBI***

Those that support UBI believe that it would reduce poverty and income inequality as the United States economy evolves while jobs would be automated and many Americans are to go home without a paycheck. Although the new automation has been a problem, the ongoing pandemic elevated the severity of the jobs lost and has replaced many minimum wage jobs. Andrew Yang, an eminent advocate of UBI insists that as more jobs are lost to automation, the government needs to take big steps to ensure everyone can share the gains of the 21st century. His campaign notified the Post that right now, 78% of Americans are living by monthly paychecks and 40% can't afford an unexpected \$400 bill, despite working hours a day<sup>14</sup>. As there seems to be a continuous rise in artificial intelligence, there are growing concerns about the availability and security of jobs, which concerns those that work low-wage jobs<sup>15</sup>. Therefore UBI would be an alternative solution for those that are in need of immediate cash relief and provide a big stimulus to the economy, as people would spend it on urgent necessities.

Although some were concerned that UBI would affect those that are motivated to work, it does quite the opposite as conditional welfare assistance creates a disincentive to work through the removal of benefits in response to paid work<sup>16</sup>. Studies of motivation reveal that rewarding activities with money is a good motivator for work and recognizes all the unpaid intrinsically motivated work currently going on that could be amplified<sup>17</sup>. Not only would UBI reduce poverty by giving poor individuals and households a guaranteed level of income, but it would also motivate an end to the cycle of poverty<sup>18</sup>. Studies have found that there is a correlation between crime rate and poverty, as those that are facing poverty are having to rely on illegal alternatives to provide a living for their family<sup>19</sup>. To resolve the root of most crime rates, a guaranteed income would give citizens a chance to experience the benefit of entitlement, as it provides the luxury to provide for their household. This would encourage the decrease of the poverty rate, as future generations could be provided a proper education and become motivated to work harder to live in a stabilized household.

Countless UBI experiments have been conducted globally to determine whether or not there would be damage to the economy. Despite much criticism that basic income would cause massive inflation, the new research program in Mexico gives a real-world test case for this idea<sup>20</sup>. Researchers have found that providing welfare systems, such as food, would lead the price to decline as it was caused by giving people food rather than cash enhances the size of the benefit<sup>20</sup>. Not only that, the current welfare systems are seen to consist of limitations as there is a specific target of the audience, such as those who need medical bill support or are in need of housing. Unlike the previous welfare systems, UBI cash transfer would provide cash transfer that is beneficial to the consumer economy and help stabilize the money supply as more individuals are able to spend money on necessities<sup>21</sup>. Overall, those that are in support of UBI believe that the policy would make a lasting impact beneficial to both the present and the future.

## **IV. THE BROKEN WELFARE SYSTEM**

In the United States, welfare refers to a range of government programs that provide financial or any form of aid to those who are unable to support themselves. The welfare system can be divided into three components: financial services, social services, and non-cash benefits. When it comes to analyzing the statistics behind the U.S. welfare system, it is noticeable that the collection of U.S. aid programs has grown over time and that the money is not going to the neediest individuals. The increase in welfare programs highlights how much money and budgetary strains are accounted for, which shows how the increase itself is an acknowledgment of the greater difficulties in today's economy. The United States Senate Budget Committee's nonpartisan Congressional Research Service has reported that the total amount spent by more than eighty federal welfare programs totaled approximately \$1.03 trillion which is an increase of 32% compared to 2008. We would expect this increase to help Americans that are at the lowest socioeconomic level when in reality it is far from the case as the aid to the poorest Americans in the 0 to 50th percentile of poverty has seen a 19% reduction in assistance. Meanwhile, the working poor and higher-income groups between the 100th and 150th percentile of poverty saw an increase in aid by 121 percent<sup>22</sup>. The welfare system that takes 9.2% of America's tax fails to accurately exhibit its purpose, as politicians consider some individuals to be more deserving of aid than others, unrelated to need. There is a pattern in the rise of support for those who work and declining support for those who do not. This is because many believe that families with non-employed members and single parents are considered to be responsible for their situation and do not deserve the aid

provided. The welfare system also highlights how the minimum wage is not sufficient for the United States' living standards as more federal aid programs are giving money to working for American families. Therefore the United States welfare system is broken and ultimately unnecessary, as it fails to serve its purpose since it fails to reduce the poverty level.

## V. ARTIFICIAL INTELLIGENCE AND THE FUTURE OF MANUAL LABOR

Over the past century, machines have been a groundbreaking introduction to society and have made jobs obsolete for centuries. One study estimates that about 400,000 jobs were lost to automation in United States factories from 1990 to 2007, and the drive to replace humans with machinery is accelerating due to the ongoing pandemic<sup>23</sup>. At the peak of COVID-19, the U.S. shed around 40 million jobs, and while some were revived, some will never return. In the next two decades alone, experts believe that robots will soon take over more sophisticated jobs as well, which leads to approximately 47% of jobs being at risk of computerization<sup>24</sup>.

As if the pandemic has not done enough damage, there seems to be a new wave of automation that will be harder on people of color and minimum-wage workers. Many Black and Latino Americans are cashiers, food-service employees, and customer service representatives, which are among the 15 jobs most threatened by automation<sup>23</sup>. Robots were deployed as a response to the coronavirus, and they were suddenly cleaning floors and taking people's temperatures. Chowbotics, a company founded in 2014 and is now owned by Doordash has recently released its fresh food robot, Sally<sup>25</sup>. Hospitals and universities deployed Sally to replace dining-hall employees, which cost \$30,000 but is cheaper compared to a Bay Area full-time kitchen employee, which would cost \$40,000 a year<sup>26</sup>. Another company known as Knightscope released Autonomous Security Robots (ASRs) that offer security patrols as well as a physical presence that delivers real-time, which took over the jobs at malls and stadiums<sup>23</sup>. Companies that manufacture in-demand supplies such as hospital beds and cotton swabs now rely on the industrial robot supplier, Yaskawa America, to help increase production<sup>23</sup>.

In the past, automation and artificial intelligence were advanced to free humans from dangerous work labor so that they can take on intellectually stimulating assignments for companies to be more productive and raise the minimum wage. It was also utilized as a stepping tool for employees to be given time to transition into their new roles. However, during the COVID-19 pandemic, companies have rushed to replace workers with machines or software. And yet the minimum wage no longer supports the living standards of the United States<sup>24</sup>. If technology continues to advance and computerization successfully takes over the industry that the lower class relies on, there would be an increase in homelessness and the cycle of poverty will never end. Therefore, Universal Basic Income could be a solution that would make a lasting change to the United States economy, as the technology industry will continue to flourish while the citizens can be reassured in a stable household.

## VI. BIPARTISAN SUPPORT

Universal Basic Income has become widely discussed for years, but in the United States, it was perceived as a fringe issue, that is, until the 2020 presidential campaign elevated the concept within the political mainstream. As UBI was introduced to the mainstream, many became concerned with whether or not people with vastly different political beliefs can support the policy. But the debate surrounding basic income has completely changed due to the COVID-19 pandemic, as Americans are now petitioning for the government to make direct payments to protect small businesses and families, and to keep the economy from collapsing<sup>27</sup>. As a result, similar concepts to UBI have been utilized, such as the \$1.9 trillion COVID-19 relief bill that President Biden signed to guarantee monthly cash grants based on eligibility<sup>28</sup>.

The COVID-19 relief bill was a sign that it could be a part of a broader effort to combat poverty with bigger monthly checks. There has been bipartisan support in Congress for increasing the child tax credit and for turning it into a monthly payment, rather than a once-a-year reduction in one's income taxes<sup>29</sup>. Regardless of political beliefs, many Americans were in support of the impact that the Earned Income Tax Credit (EITC) and Child Tax Credit (CTC) provided on childhood health and development<sup>29</sup>. This led to Data for Progress, in partnership with The Justice Collaborative Institute, to conduct a poll after the stimulus package. The results showed strong bipartisan support for payments regularly, rather than the single payment under the current plan<sup>27</sup>. The majority of the public views one-time payments of \$2,000 as insufficient, as 66% prefer recurring payments of \$2,000 until a year after the President declares an end to the federal state of emergency. A majority of Republicans (52%) have also agreed with this view<sup>27</sup>.

So how exactly could UBI gain the agreement of those in different political spectrums? Both liberal egalitarianism and the right-libertarian are in support of basic income as they would prefer for people to be responsible for themselves, rather than being given food stamps and health care<sup>24</sup>. Libertarians endorse a theory of natural rights, which is why they view welfare distribution as often inefficient and ineffective and prefer universal cash transfer as it would remove the need for a large

bureaucracy<sup>30</sup>. Milton Friedman, who is a well-known anti-socialist and libertarian would vehemently be in favor of UBI, as he supported NIT, which is an extremely close variant of UBI. Therefore UBI would be the welfare program that is most suited to libertarian taste, as it is considered to be far more efficient and directly helps the poor rather than an occupational group likely to be poor<sup>31</sup>. Those on the left of the political spectrum would be in support of basic income as it is redistributive and help protect workers from the growing unemployment and labor displacement, which continuous technological advancements and automatization are likely to cause<sup>24</sup>. Based on different ideological groups, UBI may only be the second or third-best solution to the problems that are to be tackled. However, UBI is considered to be one of the rare policies that individuals with differing political beliefs may be able to agree on in the end<sup>32</sup>.

## VII. TAX RATES ON THE TOP 1%

The richest 1% of Americans own 38.5% of the nation's wealth, while the bottom 80% own less than 11%. Yet in 2018, the 400 wealthiest families paid a lower tax rate than the bottom 50%, despite the widening wealth gap between the two social classes<sup>33</sup>. In America, a tax rate is at which an individual or corporation is taxed based on the person's income. So how did the 400 wealthiest families pay lower taxes than the working class, when their income range starts from \$2.1 billion to \$179 billion, while the working class earns from \$19,000 to \$45,000 per year? The most plausible cause would be that the wealthiest gain their income through their corporation or investment, which allows them to pay less tax rate than millions of Americans because federal taxes on investment income (unearned income) are lower than the taxes many Americans pay based on their salary and wage (earned income). An example of this situation is Facebook's CEO, Jeff Bezos. In 2014-2018, Bezos's wealth was \$99 billion but his income was reported to be \$4.22 billion and paid \$973 million in income tax. So he paid more than 20% of his reported income, but his wealth skyrocketed simultaneously<sup>34</sup>. This is a normal occurrence for an average American homeowner or 401(k) holder, with certain tax benefits. However, the main difference is scale because an average citizen would likely pay property taxes and utilized mortgages to buy their homes. Another way the wealthiest American, Jeff Bezos, was able to avoid tax was due to his company Amazon. Simply put, Jeff Bezos is the CEO of Amazon; Amazon itself is rich but does not determine his income. Therefore if your income is not the same as your wealth value, you do not have to pay those taxes. What Amazon is worth does not directly impact how much Bezos pays in taxes as it is a part of his unearned income. Though corporate tax rates exist, the tax rate is only 21%, compared to how those who have an income of over \$523,000 have a tax rate of 37%.

## VIII. CONCLUSION

This research was conducted to recognize the struggles that are being faced worldwide, which led to UBI being noted as a potential solution that benefits the majority and may possibly resolve the ongoing problems that are faced worldwide today. The first few topics cover the general ideas of Universal Basic Income, such as the background of how UBI became highlighted in today's mainstream media and why there is a gap between the audience that endorses the policy, as well as those who are against the policy. Then, it continues to cover the major reasons why Universal Basic Income is needed in the United States, as seen through the broken welfare system and the new wave of automation that is bound to replace individuals that are a part of the lower and middle class of society. Implementing Universal Basic Income as a new policy would compensate individuals that are failed by the broken welfare system and have been replaced by the new wave of automation. It would also allow individuals to experience the benefit of privilege and feel supported amidst the hard times of having to pay bills and stabilize their household. Therefore politicians must consider the majority when enforcing ideologies as it is important to enforce changes that transition society to experience advancements, such as Universal Basic Income, and end the neverending cycle of poverty.

## IX. REFLECTION

Throughout this research process regarding Universal Basic Income, I researched, gathered, and studied information that enabled me to become more educated about the current state of the global economy. Personally, I have the luxury of being able to live comfortably in an upper-middle-class household that lives in a suburban city located in Southern California. Therefore the research of UBI allowed me to acknowledge my privilege and motivated me to advocate the policy even more than before, as I realized that there are people out of my inner circle that continue to struggle with poverty.

Initially, when I approached this research topic, I was against the concept of UBI as I believed that it was an ineffective alternative to our current welfare systems. I imagined that the current welfare system that has provided for a specific audience is more beneficial, rather than providing money to those who are not in need. However, I realized that UBI was much more than a labeled welfare system. Universal Basic Income allows American citizens to be provided basic income,

regardless of eligibility, and experience the privilege that those who live in a stable household have. UBI guarantees the support that many individuals need to support what they wish to experience and participate in, as opposed to working in a low-wage job that could be replaced by automation any day.

Overall, I thoroughly enjoyed my time spent researching Universal Basic Income, and I hope that UBI is the ideal alternative solution that many can agree will bring change globally.

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