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Dividends for the Age of Automation: How Economies Are Preparing for a Post-Labor Future

In the fall of 1982, every man, woman, and child in the state of Alaska received an unusual check in the mail. Signed by Governor Jay Hammond, the payment was modest—about $1,000 per person—but it marked the birth of a bold experiment. Funded by the state's new oil wealth, the **Alaska Permanent Fund Dividend** turned petroleum revenues into a yearly personal income for all Alaskans [1] [2]. Skeptics feared that handing out "free money" would dampen the work ethic, yet life in Alaska went on much as before—fishermen still cast their nets, teachers still taught, and the economy even got a small boost each fall when dividends arrived just in time for winter shopping. Four decades later, with automation and artificial intelligence threatening to upend labor markets far beyond the Last Frontier, policymakers around the world are increasingly looking to Alaska's example—and many other unconventional experiments—as inspiration for how to **prepare for a post-labor economic future**.

Across city halls, state capitols, national parliaments, and corporate boardrooms, a remarkable set of real-world interventions is taking shape. These programs range from **universal basic income** trials to public trust funds and cooperative ownership schemes. They aim to answer an urgent question: In a future where **robots and algorithms produce more wealth and traditional jobs become scarcer**, how can societies ensure that everyone shares in prosperity? The answers being tested are as diverse as the communities pioneering them. In some places, governments are **handing out cash stipends** to residents as a safety net and stimulus. In others, they are **accumulating collective wealth**—like land, natural resources, or equity investments—and distributing the returns as **social dividends**. Still others are **restructuring ownership of businesses and housing** so that workers and citizens have a direct stake in the economy's output. This narrative report travels from local neighborhoods to national governments to explore these interventions in action. We'll visit an oil-funded basic income program in a Brazilian city, community land trusts in American towns, high-tech cooperatives and shortened workweeks in Europe, and sovereign wealth funds from Alaska to ASEAN. Through these stories, a picture will emerge of how developed economies (and some developing ones) are grappling—empirically and concretely—with the coming post-labor world.

Before diving into the specific programs, it's worth briefly framing the challenge. Numerous studies have warned that automation could displace an enormous number of workers in the coming years. A seminal analysis by McKinsey, for example, estimated that **between 400 million and 800 million individuals worldwide could be displaced by automation and need to find new jobs by 2030** [3]. On average across advanced economies, roughly **one-quarter to one-third of jobs** may be highly susceptible to automation within the next decade or two [4]. While new jobs will also be created, the concern is a potential decoupling of productivity from employment—**a "post-labor" scenario** where **machines generate great wealth with far fewer workers**. If 20% or 30% of today's jobs were to disappear or radically change, **how will people earn a livelihood?** This fear has prompted calls for sweeping policies: some advocate a **universal basic income (UBI)** paid by the state to all citizens, others suggest taxing robots or data to fund social programs, and still others propose expanding education and work-sharing to soften the transition [5] [6].

To move from theory to practice, a growing number of governments and institutions have begun **piloting tangible solutions**. These solutions often differ from the classic welfare state approach of taxing wages to fund benefits. Instead, many are **"unconventional and property-based or market-based"** – meaning they seek to distribute **non-labor income** (like returns on assets, natural resources, or capital) or to **redesign ownership structures**, rather than relying solely on taxpayers footing the bill. As MIT economist Daron Acemoglu has argued, sustaining broadly shared prosperity in the age of AI will likely require new institutions and incentive structures, much as earlier industrial eras required unions or public education. In a narrative style inspired by Acemoglu's institutional storytelling, let's explore these emerging experiments at four levels: **local (city/county)** initiatives, **state/provincial** programs, **national** strategies, and **private-sector or market-driven** interventions.

From City Halls to Neighborhoods: Local Laboratories of the Future

One of the most intriguing arenas of innovation is at the **city and county level**, where local leaders have considerable on-the-ground knowledge of their communities' needs. Cities have become "laboratories" for post-labor policies, often out of necessity. When national politics are gridlocked or slow, mayors and county officials have stepped in to pilot basic incomes, community trusts, and cooperative enterprises. These local efforts are typically modest in scale, but their impacts are tangible and their stories illustrative.

Consider the city of **Maricá, Brazil**, a coastal municipality of 160,000 people not far from Rio de Janeiro. On a morning walk through Maricá's downtown, one might notice something different from other Brazilian cities—**no trash piles on the streets and far fewer people sleeping rough**, as a reporter observed [7]. The reason becomes clearer on spotting a red sign at a pharmacy: "*Compre aqui com seu cartão Mumbuca*," it reads—"Buy here with your Mumbuca card." The Mumbuca is Maricá's local social currency, issued by a city-owned community bank specifically to pay a **basic income** to residents. Every month, tens of thousands of Maricá citizens receive a stipend in Mumbucas that can be spent at local businesses [8] [9]. **This money doesn't come from taxes on workers, but from a share of oil royalties** flowing from offshore petroleum fields. Maricá sits adjacent to the lucrative pre-salt oil reserves, and since 2013 the city has channeled part of its royalties into what it calls a **"Renda Básica de Cidadania"** – a citizen's basic income guarantee [10] [11].

A pharmacy in Maricá, Brazil advertises that it accepts payment via the Mumbuca card, a local currency through which the city distributes an oil-funded basic income to residents.

The Maricá program started by targeting the town's poorest families, but it has grown into perhaps **the world's largest basic income pilot by coverage**. As of 2022, about **42,000 residents – roughly one-quarter of the population – were receiving the monthly stipend** [12] [13]. Each beneficiary gets 170 Mumbucas a month (pegged 1:1 to the Brazilian real, so about R$170, roughly US$35) regardless of whether they work or not [8] [9]. Indigenous residents receive a higher amount (300 Mumbucas). There are basic eligibility rules – one must have lived in Maricá for at least three years and have a household income below three times the minimum wage – but the city's explicit goal is to **expand the program to all residents over time**, effectively achieving a local UBI [14]. To make that sustainable, Maricá's government established a **sovereign wealth fund at the municipal level**, saving at least 5% of oil revenues for the future [11]. The city also created **Banco Mumbuca**, a public digital bank through which the funds are disbursed and managed [15].

Walking into Banco Mumbuca's modest branch (a one-story building with the sign "Banco Comunitário Popular de Maricá"), one is witnessing a microcosm of a "post-labor" economic institution. The bank's mission is not profit, but social inclusion: it not only distributes the basic income but also offers zero-interest microloans to local entrepreneurs and housing improvement loans in Mumbucas [16] [17]. Because merchants in Maricá know that thousands of customers will reliably have Mumbucas to spend each month, businesses readily accept the currency (over 3,000 establishments take it, from grocers to hair salons) [18] [19]. In essence, Maricá has engineered a virtuous cycle in which **oil wealth – a form of community property – is converted into consumer buying power for the many**, stimulating the local economy and lifting living standards. The results have been striking. Local poverty rates fell and quality of life improved visibly; even during the COVID-19 pandemic, Maricá was able to *boost* the monthly stipend temporarily to shield its people from hardship [20]. Research teams from Brazil's Fluminense Federal University and New York's Jain Family Institute are now studying Maricá's experiment closely, as its scale allows analysis of broader impacts on inflation, employment, and health [21] [22]. While Maricá is a unique case of a resource-rich city, it offers a powerful narrative: **a city government turning technology and resource wealth into a social dividend**, foreshadowing what larger polities might do.

Maricá's story parallels that of **Alaska** in important ways (the oil fund, the dividends), but it is unfolding at the level of a city. And Maricá is not alone. Other cities around the world are testing versions of **local basic incomes**, often motivated by automation and job insecurity. In the United States, for instance, the city of **Stockton, California** made headlines in 2019 as one of the first in the country to pilot a "no-strings-attached" income for its residents. Stockton's young mayor at the time, Michael Tubbs, launched the **Stockton Economic Empowerment Demonstration (SEED)**, giving $500 per month to 125 randomly selected low-income residents. Though modest in size, the Stockton pilot yielded promising outcomes: after a year, recipients had lower financial volatility and reported improved mental health; notably, they were *more* likely to find full-time employment than a control group, undermining the stereotype that free money makes people stop working [23] [24]. The success of Stockton's experiment helped ignite a movement. By 2021, dozens of U.S. mayors—from Los Angeles to St. Paul to Jackson, Mississippi—had formed a coalition called **Mayors for a Guaranteed Income**, and more than 30 cities and counties launched their own pilots [25]. Many of these programs have been funded by philanthropy or one-time federal COVID-relief grants, but they are *teaching by doing*. For example, **Cook County, Illinois** (which includes Chicago) rolled out the nation's largest county-level basic income trial in 2022: using $42 million of federal pandemic funds, the county provided **$500 monthly to 3,250 randomly selected low-income families for two years** [24] [26].

Early results from Cook County's "Promise" pilot are encouraging – participants reported significantly reduced stress and increased financial stability, leading the county to explore options to continue or expand the program [23] [24]. These local pilots, while not (yet) permanent or universal, demonstrate the feasibility of delivering regular income outside of employment. And critically, they build political narratives at the grassroots: beneficiaries become outspoken supporters, and data from these communities show cash stipends can improve **well-being without halting people's job-seeking** [27].

Local initiatives are not limited to cash transfers. Another class of city- and county-level interventions focuses on **property and ownership models** to bolster economic security. Take **Community Land Trusts (CLTs)** – nonprofit entities that acquire land and hold it "in trust" on behalf of a community, ensuring it is used for affordable housing, local business, or green space rather than pure profit. The CLT model, first developed by civil rights activists in the 1960s, has seen a resurgence as cities grapple with soaring housing costs and inequality. By separating the ownership of land from the ownership of homes on that land, CLTs make housing more affordable and shield residents from market speculation [28] [29]. A famous early example is the **Dudley Street Neighborhood Initiative** in Boston, which transformed a disinvested area into a thriving mixed-income community through a CLT that gave residents control over development. **New York City**, recognizing the value of CLTs, has actively supported their expansion in recent years: the city's housing department partnered with neighborhood nonprofits to create CLTs in the Bronx and Queens, helping preserve hundreds of affordable homes in perpetuity [30]. **London, UK** has also embraced the concept; the **London Community Land Trust** developed dozens of homes sold at prices linked to local incomes (not market rates), letting teachers and nurses buy flats in areas that would otherwise be unaffordable. These city-backed CLTs represent a *property-based intervention* where the **asset (land) is held collectively** and its value benefits residents (through lower rents or shared equity) rather than absentee landlords. In a post-labor context, such models mean that even if a person's job income is low or unstable, **their housing costs remain manageable and their community retains wealth**. As one CLT homeowner in Portland put it, "the gift of stability and pride is just something that I could never repay," noting that without the trust's help she would have been perpetually priced out of ownership [31].

A related strategy at the local level is fostering **worker-owned cooperatives and employee-owned businesses**. If automation threatens traditional jobs, one way to empower workers is to make them *owners* of the enterprises that survive (or the new ones that emerge). In the aftermath of the 2008 financial crisis, **New York City** launched a novel program to seed worker cooperatives as a tool for poverty reduction. In 2015, the NYC Council earmarked **$1.2 million in the city budget to create the Worker Cooperative Business Development Initiative (WCBDI)** [32]. Through partnerships with nonprofits, this initiative helped incubate new worker co-ops and convert existing small businesses into employee ownership. The results in the first year included **21 new cooperatives and 141 new worker-owner jobs created**, doubling the number of co-ops in the city [33]. Buoyed by this success, New York expanded funding for the program in subsequent years [34]. These cooperatives span industries from home cleaning services to bakeries to tech startups. While tiny in the context of NYC's overall economy, the initiative demonstrated a key principle: **with modest public support, the cooperative sector can grow, giving workers a direct share of profits and decision-making**. Other cities have taken note. For instance, **Cleveland, Ohio** (a mid-sized Rust Belt city that lost much of its manufacturing base) pioneered the "**Evergreen Cooperatives**" model. In Cleveland's impoverished Glenville neighborhood, a coalition of the city government, a local foundation, and major hospitals came together to launch worker-owned companies that serve those hospitals (like a green-energy laundry cooperative handling hospital linens) [35]. Over a decade, Evergreen's co-ops grew to employ over 200 formerly low-income residents as worker-owners, building wealth in a place that capitalism had left behind [36]. This "Cleveland Model" of **community wealth building** treats anchor institutions (universities, hospitals, city agencies) as engines to drive demand to worker-owned firms, thereby **anchoring the benefits of commerce locally** [37]. In Europe, similar efforts are visible in cities like **Preston, England**, which after 2011 embraced the **"Preston Model"** of community wealth building – the city council and local anchors redirected procurement contracts to local businesses and cooperatives, spurring the formation of new worker-owned companies and keeping more money circulating in the local economy [38] [39]. By 2018, Preston was lauded as one of the UK's most improved communities economically, precisely because of these inclusive ownership efforts [38].

These city-level stories – whether it's Maricá's oil-funded basic income, Stockton's cash transfers, New York's co-op incubator, or Preston's localist renaissance – share a common narrative arc. Each responds to the stresses of the modern economy (inequality, automation, disinvestment) by **changing the flow of resources at the community level**. **Money is being re-routed directly into people's hands or into community institutions**, rather than trickling down via traditional wages or external investment. The **institutional, economic, and political contexts** naturally vary: Maricá's leftist local government leveraged an oil jackpot and faced initial skepticism from Brazil's political class, whereas Stockton's centrist mayor relied on philanthropic funding and had to convince a cautious public that a guaranteed income wouldn't be squandered. New York's coop program was born from progressive city council members seeing worker ownership as an equity strategy, while Preston's came from a socialist city council reacting to austerity. In all cases, **local leadership and community buy-in were critical**. Often these programs began as pilot projects needing champions—be it an activist mayor, a determined nonprofit, or a citizens' movement. As we shall see, similar dynamics play out at larger scales, too, but the local level is where abstract ideas become concrete people's stories. And it is through those stories (a single mother able to buy a home through a land trust, or an unemployed father starting a dignified job at a coop laundry) that broader societal attitudes toward post-labor policies begin to shift.

State and Provincial Innovations: Sharing Wealth Beyond Wages

Scaling up from city halls, we find that many **state-level or regional governments** (in federal countries) are also experimenting with post-labor strategies. States often control substantial resources—budgets, natural assets, regulatory powers—and thus can implement interventions with broader reach than any one city. Some of the world's most notable "alternative economy" programs operate at the state or provincial level, from **sovereign wealth funds** to **state-sponsored employee ownership incentives**.

The quintessential example is again **Alaska**, which, although a U.S. state, essentially runs a program akin to a national wealth fund. The **Alaska Permanent Fund**, created by a 1976 constitutional amendment, takes at least 25% of the state's mineral royalties (mostly oil revenues) and invests them in a diversified global portfolio [40] [41]. Every year, a portion of the fund's investment earnings is paid out as the Permanent Fund Dividend (PFD) to all residents. Over time, this system has turned a depleting natural resource into a renewable source of citizen income. By 2021, the fund had grown to over $64 billion, and **annual payouts typically range from $1,000 to $2,000 per person** (for instance, the dividend was $1,114 in 2021) [1]. In big years when oil prices were high, the dividend peaked at over $3,200 (in 2008, under Governor Sarah Palin) [1]. For a family of four, such payments can be significant: roughly $4,000–$8,000 total in extra income in a year [1]. Crucially, the **PFD is unconditional**. Whether you're a barista or unemployed, a millionaire or living on subsistence hunting, as long as you've been a resident for a full calendar year, you get the same check.

The social impact of Alaska's dividend has been well-studied, and it offers perhaps the closest thing we have to a real-world glimpse of a universal basic income in a developed economy. Studies have found that the PFD **significantly reduces poverty and inequality** in Alaska – one analysis showed it cut the number of Alaskans living below the poverty line by 20–40% compared to what it would be without the dividend [42]. It has been especially beneficial for rural and Indigenous communities, where subsistence economies mean cash income is otherwise scarce [43]. Politically, the dividend is enormously popular across the spectrum, viewed as an "earned" share of common wealth [2]. Interestingly, fears that a no-strings cash payment would deter people from working have not materialized. A 2018 study by economists at the University of Chicago found **no overall reduction in employment due to the PFD**, though it did observe a slight increase in part-time work (people working a bit less, perhaps spending more time with family or on subsistence activities) [27]. Essentially, **Alaskans kept working at roughly the same rates, just with a financial buffer that improved their quality of life** [2] [27]. One could say that Alaska, with its rugged individualism, accidentally implemented a form of commonwealth sharing that many utopian futurists had only theorized. And it did so at the initiative of a Republican governor in the 1970s, underscoring that such ideas need not be partisan [44].

Other U.S. states haven't (yet) copied Alaska's dividend, largely because few have comparably large, untapped revenue streams like oil. However, several states manage trust funds that, while not paying dividends directly to individuals, support public services and could be models for future citizen payouts. For example, **Texas** and **New Mexico** have long-standing **permanent school funds** fueled by oil and gas leases on state lands—these funds generate income for education budgets, indirectly benefiting citizens by funding schools. In recent years, policy thinkers have suggested modernizing such funds into more direct **"social wealth funds"**. One prominent proposal from the People's Policy Project envisions creating a **national** fund in the U.S. that would invest broadly and pay a universal dividend, similar to Alaska's but at country scale [45] [46]. If Alaska's $60 billion fund was about 113% of the state's GDP in 2017, a comparable fund for the entire U.S. would need to be on the order of $20 trillion in assets [46] [45]. While such a transformation hasn't occurred federally, **states like California have toyed with related ideas**, such as Governor Gavin Newsom's 2019 call for a "Data Dividend" that would make tech companies pay Californians for the use of their personal data [47]. Though still conceptual, the "data dividend" notion echoes Alaska: treat **personal data as a resource** like oil, and let citizens benefit from the profits companies reap from that data [48]. As of 2025, California has not implemented a data dividend, facing complex questions on how to value and collect such payments [49]. But the mere fact a major state floated the idea indicates how mainstream the quest for **market-based income supplements** has become.

Another state-level policy gaining traction is **"baby bonds"**, which, rather than paying out income regularly, aim to **endow every child with a capital account** that matures in young adulthood. This concept, championed by economists like Darrick Hamilton, is a way to tackle wealth inequality at its roots (particularly racial wealth gaps). The state of **Connecticut** became a trailblazer by enacting the nation's first fully funded baby bonds program in 2021. Under Connecticut's law, every baby born on or after July 1, 2023, whose birth is covered by Medicaid (meaning lower-income families) is granted a **$3,200 investment by the state** [50] [51]. These funds are pooled in a trust managed by the state treasury. By the time the child reaches adulthood (age 18–30), the account is projected to grow to roughly **$10,000–$24,000** (depending on market returns and how long it accrues) [52]. At that point, the young adult can claim the money for specific asset-building purposes—such as buying a home, paying for college or job training, starting a business, or investing for retirement [53] [54]. To ensure prudent use, Connecticut requires beneficiaries to complete a financial literacy course [52]. The program, financed initially by a bond issue, is **fully funded for at least 12 years of births** (approximately 15,000 children per year) [55] [56]. Connecticut's baby bonds directly respond to the concern that **the next generation may find it even harder to get started in life if decent jobs are scarce**. By guaranteeing a nest egg to those who need it most, the state is providing a form of **universal basic capital**, rather than income. Politically, the program garnered broad support as a one-time investment in future prosperity—framed less as a giveaway and more as seeding "future taxpayers." Following Connecticut's lead, other states have considered similar moves. In 2023, a coalition in Washington, D.C. (which isn't a state but a city with some state-like powers) launched its own baby bonds program for low-income newborns, and legislators in states like **New Jersey** and **Washington** have introduced bills to create baby bonds trusts [57] [58]. At the federal level, Senator Cory Booker and Congresswoman Ayanna Pressley have repeatedly pushed for a national Baby Bonds program (the American Opportunity Accounts Act) which would give every U.S. child a $1,000 account plus annual contributions up to $2,000 for the poorest families [59] [60]. While not yet passed, this idea is gaining momentum with endorsements from major economics scholars and even the Biden administration's officials discussing it as a tool for equity.

State governments are also innovating in **empowering workers through ownership**. **Employee ownership** has traditionally been encouraged by federal policy (for instance, the U.S. offers tax advantages to Employee Stock Ownership Plans, or ESOPs). But some states are going further to smooth the path for businesses to become employee-owned, seeing it as a way to **preserve jobs and root wealth locally**. A standout case is **Colorado**, whose Governor, Jared Polis, declared early in his term an ambition to make Colorado "the **employee ownership capital** of the U.S." The state created a specialized Employee Ownership Office and rolled out financial incentives to encourage conversions. In 2021, Colorado enacted a **refundable tax credit covering 50% of the costs (up to $25,000 or more) for businesses that convert to employee ownership**, whether as ESOPs, worker cooperatives, or employee trusts [61] [62]. This credit helps with the legal, accounting, and transaction expenses that often deter small businesses from selling to their employees. By 2025, Colorado's legislature was expanding these incentives: a new bill (passed in May 2025) boosts the credit to **75% of conversion costs** and even provides a **state capital gains tax exclusion for business owners who sell to their employees** [61] [62]. In other words, if a retiring entrepreneur sells her company to the workers instead of an outside buyer, she not only gets federal ESOP tax breaks but also pays no state capital gains tax on the sale – a substantial reward. The policy garnered rare bipartisan support, framed as a way to keep businesses locally owned and strengthen the middle class without heavy government spending (the foregone tax revenue is relatively small and arguably offset by keeping jobs in-state). Colorado's program is already helping dozens of firms transition to employee ownership, ranging from breweries to tech firms. Likewise, states like **Massachusetts**, **California**, and **Ohio** have launched employee ownership centers that provide technical assistance and loans for such transitions [63] [64]. Internationally, we see analogous policies: **Italy's Marcora Law**, in effect for over 30 years, enables workers to take over firms that are closing by pooling their unemployment benefits and receiving matching funds from the government. The Marcora Law has facilitated the creation of over **250 worker-owned firms and saved or created around 9,300 jobs** by 2015 [65] [66]. In this model, rather than letting a factory go bust and lay off 100 people, the Italian state helps those workers buy it out and run it themselves, turning jobless workers into cooperative entrepreneurs. Such laws recognize that **workers can be owners and innovators, not just labor inputs** – a critical mindset shift in a post-labor economy.

It's worth noting that state-level experiments don't always succeed or scale up. **Finland** provides a cautionary tale: its national government (which plays the role of a state in a European context) carried out a high-profile **basic income trial in 2017-2018**, giving 2,000 unemployed Finns a monthly €560 check with no conditions. The results, published in 2020, showed **no significant increase in employment among the basic income group compared to a control group**, but did find **higher life satisfaction and lower stress** among recipients [67] [68]. Finnish participants reported feeling happier and healthier, even though they weren't more likely to find jobs than those on traditional unemployment benefits [67] [68]. Politically, however, the incoming government in 2019 chose not to extend or expand the experiment, focusing instead on other welfare reforms. The lesson some drew is that while basic income can improve well-being, it might need to be paired with other policies to deliver on employment or cost-of-living concerns. Nonetheless, Finland's test – the first national-level UBI pilot in a developed country – broke a taboo and inspired others. In its wake, **Spain** announced in 2020 that it would implement a form of minimum income (focused on the poorest households) [69], and regions like **Catalonia** and cities like **Barcelona** initiated their own guaranteed income trials.

Meanwhile, some state actors are tackling the future-of-work problem from the angle of **work reduction and redistribution**. If we anticipate fewer traditional jobs, one response is to **share the remaining work more evenly** – for example, through a **shorter workweek**. In 2022–2023, **the UK conducted the world's largest four-day workweek pilot**, coordinated by academics and the nonprofit 4 Day Week Global. Some 61 companies (from banks to marketing agencies to a fish-and-chip shop) reduced their workweek to 32 hours (with no pay cut) for six months as a trial. The outcomes were striking: **56 out of 61 companies decided to continue the four-day week after the trial, and 18 made it permanent** [70] [71]. Employee burnout fell, self-reported health and work-life balance improved dramatically, and importantly, **business productivity and revenues did not suffer – in fact, many firms saw performance *improve*** [72] [73]. This suggests that at least in certain industries, we may already be at a point where a five-day grind isn't necessary for strong output, thanks to technology gains. A parliamentary committee in Wales even urged moving to a 32-hour week nationally, seeing it as beneficial for society [74]. While not a direct financial support like UBI or a dividend, a **shorter workweek is another tool for a post-labor future**: it spreads work among more people (potentially reducing unemployment), and gives workers more leisure or time for caregiving, education, or creative pursuits. Some governments are starting to incentivize this: for instance, **Spain's national government launched a modest grant program in 2021 to help companies pilot a four-day week**, aiming to gauge impacts on employment. If widely adopted, such policies might mitigate job loss by essentially **creating jobs out of what used to be overtime or overwork**.

The experiences at the state level underscore an important theme: **institutional context and political will are decisive**. Alaska's dividend survived and thrived because it was constitutionally protected and became politically untouchable (though even Alaska has seen recent fights over the size of the PFD when oil revenues fluctuated). Connecticut's baby bonds came about through a rare alignment of progressive vision and budgetary commitment in a small state. Colorado's employee ownership push worked because it tapped into a business-friendly way to achieve worker empowerment – offering carrots (tax breaks) instead of sticks. Finland's basic income, by contrast, was cut short partly due to political change and the critique that it "didn't increase employment." What these examples collectively illustrate is that there is **no single silver bullet** for the post-labor economy. Rather, **governments are trying a portfolio of solutions**: some directly redistribute cash or assets, others reshape how work itself is organized. When combined, these can reinforce each other – for instance, a baby bonds program (wealth at 18) could complement a UBI (income throughout life) and a shorter workweek (more free time), together providing security, opportunity, and balance.

National Strategies: From Welfare States to Innovation States

At the **national (federal) level**, the conversation about a post-labor future often intersects with debates about the role of the state in economic life. Many developed countries have extensive welfare systems –

unemployment insurance, public pensions, etc. – but those were built in an era predicated on most adults having stable jobs. The challenge now is to update or overhaul these systems for an era when stable jobs may be fewer, gig work and automation more prevalent, and economic inequality driven not just by income but by **ownership of technology and intellectual property**.

Some national governments are pursuing quite **radical proposals**. One example is the idea of a **"universal basic dividend"** drawn from shared capital. We've seen this concept with Alaska (at a state level) and in proposals like the U.S. social wealth fund. Internationally, the concept has found resonance in unexpected places. **Mongolia**, a lower-middle-income country, briefly implemented a quasi-UBI in the 2010s by distributing dividends from a mining wealth fund. In 2010, as Mongolia began exploiting large copper and coal deposits, the government set up a **Human Development Fund** and promised to pay every citizen a cash share of mining profits. Initially, Mongolians did receive some payouts (and some in-kind transfers like healthcare and education benefits) [75]. However, due to swings in commodity prices and political changes, the program became unsustainable and was eventually scaled back. Mongolia's experiment highlighted both the potential and pitfalls: resource booms can fund generous dividends, but busts can threaten them without prudent saving (Norway's success with its oil fund stands in contrast, as Norway strictly limits withdrawals to preserve capital [76] [77]).

On the other hand, **Norway** – a wealthy nation – provides a model of a national fund that, while not paying checks directly to citizens, effectively underpins a post-labor social contract. Norway's **Government Pension Fund Global**, often just called the "Oil Fund," is the largest sovereign wealth fund in the world, exceeding **$1.7 trillion in assets by 2025** [78]. The fund owns on average **1.5% of all listed companies in the world** [79] – meaning every Norwegian literally has a sliver of ownership in thousands of enterprises worldwide. By design, the fund's principal isn't spent; instead, the government may use up to 3% of the fund's value each year (the expected real return) to finance public services [80] [81]. In practice, this rule means the oil fund covers **nearly 20% of Norway's government budget annually** [77]. The benefits manifest as free education, universal healthcare, robust job retraining programs, and generous unemployment and parental leave – elements of a welfare state that cushion Norwegians against labor market disruptions. As one analysis put it, the oil fund contributes to Norway having one of the highest public spending rates per capita, effectively **using returns on capital to augment the social safety net** [82]. While Norway hasn't adopted UBI (why pay a UBI when public services are already ample and unemployment is low?), it has achieved something subtly different: **a state guaranteed income floor via services and social insurance, funded largely by nonlabor income (oil and investments)**. For Norwegians, the worry of a "post-labor" future is tempered by the knowledge that the national wealth is literally working on their behalf, even if they personally are between jobs or studying.

Other nations have explored or implemented direct transfer schemes with various twists. **Canada** has a history with basic income experiments, starting with the 1970s "Mincome" pilot in Dauphin, Manitoba (which showed positive social outcomes like reduced hospitalization and better school performance). In recent years, the province of **Ontario** launched a basic income trial in 2017, providing about CAD $17,000 annually to thousands of adults in several cities. Though it was prematurely canceled in 2018 after a change in government, follow-up surveys indicated improvements in recipients' health and employment prospects (many used the stipend to return to school or start small businesses). The federal Canadian discussion has since shifted to ideas like a guaranteed minimum income through the tax system. During the COVID-19 pandemic, Canada (like the U.S.) effectively ran an emergency basic income for many: the CERB program gave $2,000/month to workers who lost income, proving the administrative feasibility of rapid cash support. Similarly, the **United States** found itself conducting an unintentional trial of universal income in 2020–2021 through the stimulus checks. The federal government sent out three rounds of checks to most households ($1,200, $600, and $1,400 per adult in successive packages) as well as expanded child credits. The impact was dramatic: the U.S. **poverty rate fell to 9.1% in 2020, the lowest on record**, once those payments were accounted for – down from 11.8% in 2019 [83]. It's estimated that the stimulus **lifted 11.7 million Americans out of poverty in 2020** [84] [85]. This unprecedented reduction was sadly temporary (poverty rose again after the one-time payments stopped), but it made a powerful point: direct cash from the government can swiftly and effectively improve material well-being [86] [83]. The political lesson in the U.S. has been more mixed, however. While many voters appreciated the help, there's also been backlash over inflation concerns and a return to partisan divisions on government spending. It shows that sustaining such measures in normal times is a separate challenge from deploying them in crisis.

Some national governments are thinking beyond income, towards ensuring citizens have stakes in **productive assets**. The British Labour Party, for example, went into the 2019 UK election with a proposal for an "Inclusive Ownership Fund" (IOF). Under that plan, every large company would transfer a small percentage of its shares each year into a fund owned by workers, up to a 10% total. The workers would get dividends from these shares (capped annually, with any extra potentially going to a national fund for public services) [87] [88]. Although Labour lost that election and the policy didn't materialize, the IOF idea was an innovative attempt to **socialize a portion of corporate wealth** in a market-compatible way – effectively creating a nationwide employee ownership program by mandate. It confronted the issue that while labor's share of income has been falling in many countries (partly due to automation and globalization), capital's share (profits) has been rising. An IOF or social wealth fund that captures some of those profits and redirects them to workers or the public could rebalance that distribution without waiting for wages to catch up. In a similar vein, economists like Yanis Varoufakis have proposed a "universal basic dividend" funded by equity: he suggested that a percentage of all new stock issuances (e.g. when companies do IPOs) be allocated to a public fund, which would then distribute a dividend to all citizens. Such schemes haven't been implemented yet, but they are being actively discussed in policy circles of the EU and beyond [87] [88].

Finally, it's notable that some **BRICS countries** (Brazil, Russia, India, China, South Africa – large emerging economies) are also grappling with these ideas, albeit in different ways. We saw Brazil's municipal pioneer in Maricá, but at the federal level Brazil also has a law on the books (championed by former Senator Eduardo Suplicy) declaring the goal of eventually instituting an unconditional basic income. For now, Brazil's primary tool has been **Bolsa Família** (now Auxílio Brasil) – a targeted conditional cash transfer to poor families, which lifted millions from extreme poverty but is not universal. Brazil's vigorous civil society keeps the UBI idea alive, and it's possible the country's massive new offshore oil finds could fund broader social dividends if managed well (imagine a national version of Maricá's scheme). **India**, facing the world's largest forthcoming workforce and also rapid automation in some sectors, had serious discussions about basic income around 2016–2017. India's 2017 Economic Survey even advocated a quasi-UBI for the poor to streamline the myriad of subsidies [75]. While a nationwide UBI didn't happen, India has enacted partial measures: a direct cash program for farmers, and, notably, the **MNREGA** rural employment guarantee which, while labor-based (guaranteeing 100 days of paid work to every rural household), serves as a de facto income floor in villages. MNREGA has been called a form of "employment-based basic income," injecting cash into rural areas and reducing distress migration. In China, the approach has been different: the state maintains a tighter grip on the economy through state-owned enterprises (SOEs) and a household registration system. While no UBI exists, China has expanded its dibao (minimum income guarantee) in cities and rolled out near-universal pensions in rural areas. Interestingly, China's extensive investments in AI and robotics coexist with a political emphasis on employment – the Party has at times directed companies and local governments to ensure redundant workers are retrained or absorbed elsewhere. Some Chinese tech companies have mused about UBI (Jack Ma of Alibaba once suggested a 12-hour workweek and payments for all as a distant goal), but these remain musings. Instead, China seems to be pursuing a model of **state capitalism where the dividend of automation partly flows to the state (via SOE profits and taxes) which then provides social services**.

We see, then, at the national level a spectrum from direct basic incomes (Finland's trial, pandemic stimulus) to **public capital ownership and dividends (Alaska, Norway, proposed wealth funds)** to **labor market policies like job guarantees and workweek reductions** (India's rural jobs program, Europe's four-day week movement). Each country's choices reflect its institutional DNA: its political culture, economic structure, and public attitudes. What's common is the growing recognition that **the old assumption—full employment as the sole guarantee of a decent life—may not hold in the future**. Governments are beginning to say, "If the economy doesn't need all of us to work all the time to produce abundance, then why should income and wealth be tied so tightly to labor? Let's find new ways to distribute the fruits of progress." It's a profound shift from the 20th-century welfare paradigm, and it raises as many questions as answers (how to fund it, how to keep it fair, how to prevent political backlash). But through trial and error, pieces of a new paradigm are materializing.

Market and Private-Sector Pathways: New Alliances for a Post-Work World

Not all solutions are coming from government. The **private sector and civil society** are also active in shaping a post-labor landscape. In some cases, businesses and markets themselves can be vehicles to spread economic benefit more broadly—sometimes with a nudge from policy, sometimes through voluntary leadership or emerging norms.

One approach is through **corporate governance reforms** that encourage sharing profits with workers or even the public. We touched on the UK's inclusive ownership proposal. In practice, some companies already operate on variants of this principle. For instance, the **John Lewis Partnership** in Britain (which owns John Lewis department stores and Waitrose supermarkets) has been 100% employee-owned for decades, with employees receiving annual profit shares (and having say in governance) – essentially a built-in income supplement when times are good. **Spain's Mondragón Corporation**, the world's largest federation of cooperatives, employs over 80,000 people who are worker-owners; Mondragón's model ensures that even assembly-line workers have ownership dividends and a vote in strategic decisions, and the enterprise network provides social services like a cooperative university and health insurance. These are legacy examples, but their success has inspired a new generation of startups to choose cooperative models or innovative ownership structures (such as "steward-ownership" where a company is held by a trust that ensures profits serve a mission). While cooperatives remain a small fraction of most economies, the **digital economy has given rise to talk of "platform cooperatives"** – worker-owned alternatives to Uber, Airbnb, etc. In 2021, a group of New York City drivers launched **The Drivers Cooperative**, a ride-hailing app owned by the drivers themselves, aiming to give them higher earnings per ride and annual dividends. Similarly, freelance creatives have started forming cooperatives to collectively negotiate with gig platforms. If these efforts gain traction, we may see a **market-driven correction to the gig economy's lopsided profit distribution**, allowing those who do the work to capture more of the value even if their "boss" is an algorithm.

Another private-sector contribution is coming from the **tech industry's involvement in UBI research**. Several tech leaders who foresee automation displacing jobs have put money into exploring basic income. The **OpenAI CEO Sam Altman** has funded a project called Worldcoin that aims (controversially) to create a cryptocurrency and give a share to every person on earth as a sort of global UBI (though as of 2025 it's still in experimental stages and has raised privacy concerns). More concretely, the startup accelerator **Y Combinator** sponsored a multi-year basic income research trial in Oakland, California, providing cash transfers to a group of families to see how it affects life outcomes (this is ongoing). **GiveDirectly**, a nonprofit, raised millions in donations to launch a long-term basic income experiment in rural Kenya, supporting entire villages with a modest UBI for over a decade and rigorously measuring the results. Early findings show improved nutrition, investment in small businesses, and mental health benefits for recipients [43]. These philanthropic and private experiments not only generate data, but they also serve to normalize the concept of unconditional cash support in realms outside government welfare. They frame it as an investment in human potential rather than charity. As one Silicon Valley supporter put it, "We need to decouple survival from employment." Of course, the tech sector has its self-interest: a consumer base with some guaranteed income could spend more on tech services; and companies with fewer employees might prefer consumers to have alternative incomes so demand for products stays high. Yet, regardless of motive, the involvement of private capital has broadened the coalition pushing post-labor ideas.

Market mechanisms are also being explored to fund these interventions without raising traditional taxes. One intriguing idea is the **"carbon dividend."** This approach would impose a fee on carbon emissions (charging companies for their fossil fuel use) and then **rebate 100% of the revenue back to citizens as equal payments**. It's a climate policy that doubles as a basic income of sorts. A plan along these lines was advocated by a bipartisan group of U.S. statesmen (the Climate Leadership Council's plan) and a version was trialed in Canada: Canada's federal carbon tax actually rebates most of the money back to households as a "climate action incentive" check. In 2021, the average Canadian family got about CAD $600 back – more than many paid in higher fuel costs – effectively making it a net gain for lower-income families and an extra income source except for the biggest polluters. While intended primarily to win support for carbon pricing, it incidentally models how **fees on negative externalities (like pollution or perhaps AI-caused unemployment) could fund universal dividends**. Imagine a future "robot tax" where companies that replace workers with AI pay a fee that bankrolls a citizen dividend or retraining fund. In fact, the idea of a robot tax was floated by no less than Bill Gates in 2017, and South Korea took a mild step by **reducing tax incentives for automation investments (a de facto partial robot tax) in 2018** [89] [6]. The EU even debated (but did not pass) a resolution on taxing robots. Although not implemented at scale, these discussions point toward market-aware solutions: if technology yields efficiency gains, skim a bit off and share it broadly.

The **financial industry** is also finding opportunities in the post-labor transition. Consider the rise of **impact investing** in projects like affordable housing, community solar power, or microenterprise development, often structured to give modest but steady returns. These are essentially private sector attempts to create assets that deliver social outcomes and income streams. A community land trust might issue bonds to investors to buy land, then repay them via the ground lease fees from residents—channeling private investment into communal assets. Social impact bonds (SIBs) go a step further: private investors fund a social program (say, job training for displaced workers) and the government repays them (with interest) only if the program achieves specified success metrics (like employment rates). SIBs align profit with social good, though their track record is mixed and they are complex to manage. Still, they reflect a trend of **blurring lines between public and private roles**. If government budgets are strained to fund UBI or job guarantees, could private financing bridge the gap, expecting that a healthier, more skilled population eventually leads to economic gains that pay back the investment? It sounds speculative, but some economists are exploring such models under names like “UBI bonds.”

Even within traditional corporations, there is a push for more **stakeholder-oriented models** that could indirectly support a post-labor economy. Movements for **corporate social responsibility (CSR)** and **Environmental, Social, and Governance (ESG)** criteria pressure companies to treat workers and communities not just as means to profit but as ends themselves. Companies like **Patagonia** (which famously redirected its profits to environmental causes by transferring ownership to a purpose trust) and **Unilever** (which has long touted its equitable supply chain practices) are held up as examples that you can “do well by doing good.” If more corporations ensure living wages, upskilling for their employees, or even provide equity to employees (like many tech startups do through stock options), then even as overall labor demand shifts, those who are employed might have greater financial resilience and flexibility. For instance, it’s not uncommon now for rank-and-file tech employees to have stock worth tens of thousands of dollars; in effect, they have a second form of income (capital gains) alongside their salary. That’s not universal, but it’s more prevalent than a generation ago. A challenge remains to extend such **ownership culture** to service sectors and gig workers. One emerging idea is to let gig workers collectively negotiate for equity in the platforms they sustain – perhaps drivers could earn small Uber stock grants per 1,000 rides, for example. This hasn’t materialized yet in mainstream gig companies, but alternate models are popping up, like delivery co-ops.

Lastly, the private sector is crucial in the realm of **education and retraining**, which, while not a direct wealth distribution, is key to any transition. Many large employers now partner with government or pay out of pocket to retrain workers whose jobs are being phased out. For example, AT&T undertook a multi-billion dollar initiative to retrain tens of thousands of its employees in new tech skills when old telephone network jobs became obsolete. Some European countries (like **Germany**) have long had strong systems of apprenticeship and vocational training funded jointly by industry and government, which can be repurposed to train people for “jobs of the future” that automation creates (e.g., robot maintenance, AI oversight) while easing them out of jobs of the past. If done well, this can reduce the number of people who end up needing UBI in the first place. However, given the scale of potential displacement, retraining alone likely isn’t sufficient without the other policies we’ve discussed. Still, it’s a piece of the puzzle, and one where private enterprise naturally plays a role because companies know the skills they need and, ideally, have an interest in retaining workers by moving them into new roles.

In all these market-based approaches, the **institutional context** is one of partnership rather than pure laissez-faire. It’s about harnessing markets’ dynamism but steering it towards social goals. Key players often include **public development banks, cooperatives, unions, and socially-conscious investors** alongside traditional businesses. For instance, a union might negotiate an agreement with an automaker that if robots are introduced, a fund will be set up for displaced workers or they will be given an ownership stake in the robots’ output. These kind of arrangements can be seen as part of a broader **social contract renewal** happening quietly in some sectors.

Conclusion: Toward a New Social Contract for a Post-Work World

Across cities, states, nations, and markets, we are witnessing the first draft of a new social contract—one fit for an era when labor may no longer be the sole source of one’s livelihood or societal contribution. The interventions detailed in this report are diverse, but all grapple with the same foundational shift: **the decoupling of income from traditional employment**.

In the industrial age, the solution to technological disruption was typically "more jobs" – moving from farm to factory, or factory to office. In the digital age, if productivity surges while employment stagnates, the solution must instead be "**more income, regardless of jobs**" and "**more ownership, regardless of class**." That is what programs like universal basic income and social wealth funds attempt to achieve. Early evidence suggests that these can be done in ways that enhance dignity and freedom without destroying work ethic or bankrupting the treasury, though scaling them remains the challenge. For example, we've seen that a *partial* basic income in Maricá vastly improved social conditions [7] [8], and that even a *temporary* basic income in the U.S. during COVID dramatically cut poverty [86] [83]. We've seen that giving workers ownership stakes (whether in New York City co-ops or under Italy's Marcora law) can save jobs and even make firms more resilient [65] [90]. We've seen that sharing resource wealth (Alaska, Norway, Macau's casino revenues) can foster an ethic of common stake – Alaskans today fiercely "demand the state maximize returns from its resource wealth" precisely because they directly benefit [91] [92].

Yet, these programs also highlight debates to come. How **universal** should benefits be versus targeted to the needy? Maricá started targeted but aspires to universality [93]; Alaska is universal by residency. How to **finance** them at scale – through taxes, savings, monetizing new assets like data? Some, like baby bonds or sovereign funds, require up-front outlays or sequestering revenues that might have been spent today for future gains. Politically, that's hard in cash-strapped governments. There's also the question of what mix of policies works best together. In economic terms, giving everyone a basic income might raise the floor, but without something like a land trust or public housing, landlords could just capture that income via higher rents. That implies **complementary measures** (like housing supply or rent stabilization) are needed, as advocates of "Universal Basic Services" argue (the idea of guaranteeing essentials like housing, healthcare, education, and transport, in addition to or instead of UBI). There's also the cultural dimension: work has been a source of meaning and socialization for many. If we truly move toward less work, societies will need to reorient how people find purpose and community – perhaps through lifelong learning, arts, civic engagement, or care work (much of which is unpaid). Some of the interventions, like reduced workweeks, already aim at freeing time for those pursuits without economic penalty [72].

Importantly, the politics of a post-labor future are still being written. Each program we've examined faced initial skepticism, if not outright opposition. The Finnish basic income trial was criticized by some labor unions who worried it might undermine the traditional social insurance model [94]. In the U.S., proposals like UBI have been attacked by conservatives as budget-busting and by some leftists as distractions from job-creation. However, as more empirical results come in from pilots, ideological positions can shift. When Stockton, California showed that guaranteed income recipients actually *worked more* (because they could afford to search for better jobs or get training), some skeptics became supporters [23] [24]. When COVID relief checks lifted millions out of poverty, it became harder to argue that such policies have no place in normal times [86] [83].

One might recall the words of Thomas Paine, who over two centuries ago argued for a "citizen's dividend" from land rents as a right – seeing it not as charity but as compensation for the enclosure of the commons. In a very real sense, today's governments and institutions are rediscovering Paine's logic for the 21st century: that **each of us is entitled to a share of the wealth we collectively create or inherit**, whether that wealth comes from the ground (oil, minerals), from past generations' ingenuity (technological capital), or from the efficiencies of AI and networks. The post-labor future could be frightening if it means tech oligopolies get richer while most scrape by in a gig economy. But the same future could be liberating if the bounty of automation is **channeled into public coffers, trust funds, cooperatives, and universal dividends**. The difference will lie in the choices societies make now, while the transition is underway.

As we conclude this narrative survey, one overarching insight stands out: **preparation for a post-labor economy is happening, not in theory, but in practice – through many small steps**. A city guaranteeing income to a few hundred residents, a state creating savings accounts for newborns, a country paying everyone a slice of oil revenue, a company handing workers shares, a local bank lending in social currency – each is a piece of a mosaic that could form a new picture of economic citizenship. We are moving from a world where people's well-being was tied primarily to their job, to one where well-being is tied to their **membership in a community or a polity that owns wealth**. It's a revival of the idea that "we're all in this together," updated for high-tech capitalism.

Daron Acemoglu often emphasizes that technology's effects are shaped by institutions and policies – that we have agency in whether the robot age leads to shared prosperity or neo-feudal inequality. The stories in this report are evidence of that agency being exercised. In the American Midwest, in Nordic social democracies, in Asian city-states, in Latin American towns, people are proactively forging **institutions of inclusion for the automated age**. They are not waiting passively for the "robots to take our jobs" and then chaos to ensue; they are, step by step, **building the scaffolding of a society where income and dignity do not depend on having a traditional job**.

Much work remains. Many of these programs are in infancy and will need refinement. Funding sources need to be secured (perhaps through progressive taxation of the enormous wealth that automation is generating for some). Political coalitions must be broadened – one promising sign is the coalition around concepts like baby bonds or dividends often cuts across usual left-right lines, uniting those concerned about **equity** with those focused on **freedom and simplification** of welfare. In a sense, a post-labor social contract can appeal to conservatives (less bureaucracy, just give people money/property) and liberals (reduce poverty and power imbalances) alike. Alaska's dividend was a conservative governor's brainchild implemented in a libertarian-leaning state, yet it achieved one of the country's most progressive distributions of wealth [2] .

In closing, imagine a day in the year 2035: A young adult in Connecticut uses her publicly funded nest egg to start a green business. Her cousin in California receives a quarterly data dividend from a state fund that monetizes Big Tech's profits. They both get a small national carbon dividend that helps pay their bills as they work four-day weeks by choice. Their parents, now older, live in a house on community land trust land, so their housing cost is reasonable, and they supplement their part-time gig income with a universal basic dividend from the national social wealth fund that has finally been established. It's not a utopia, but it's a society where technology's bounty circulates widely. That future is not guaranteed, but as this report has shown, its foundations are being laid in our present. The more we learn from each pilot and program – from Maricá to Alaska, from Stockton to Helsinki – the more intelligently we can scale up what works.

A post-labor economic future can be one of widespread **leisure, creativity, and security**, or one of mass unemployment and extreme inequality. The interventions chronicled here are humanity's early attempts to tilt toward the former. They represent an evolving narrative of hope: that we can, through empirical trial and democratic deliberation, **rewrite the rules of distribution** for the next epoch of our economy. The narrative is still being written, but the plot is clear – it is a story of adaptation, of sharing, and ultimately of **redefining the value of human beings beyond their labor**. The resolution of that story will depend on us, and whether we choose to invest in each other as wholeheartedly as we invest in our technology.

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