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A Basic Income Guarantee Can and Should Replace Welfare

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Editor: Margaret Haerens

Date: 2012

From: Welfare

Publisher: Gale, a Cengage Company

Series: Opposing Viewpoints

Document Type: Viewpoint essay

Length: 1,671 words

Full Text:

Article Commentary

Mark Radulich, "On Welfare and the Alternatives," 411mania.com, March 1, 2007. Reproduced by permission of the author, Mark Radulich, LCSW.

"Meeting one's own needs as well as your family's is more complex than just receiving a paycheck."

Mark Radulich is a columnist for 411mania.com. In the following viewpoint, he argues that welfare reform was good in theory but has not worked as well as reformers thought it would. Radulich advocates the consideration of the Basic Income Guarantee (BIG), which requires the US government to provide a small monthly income to everyone, irrespective of their actual income, so that all Americans would have the security of knowing that they will always have enough money for basic expenses. He maintains that because it would eliminate the need for government oversight, the BIG is a truly conservative solution and should replace government welfare.

As you read, consider the following questions:

1. How does the author characterize conservative arguments about the welfare system?
2. How many people rely on some form of public assistance, according to an Associated Press analysis?
3. What does Radulich think about conservative beliefs that all work is good work?

Poor people in society are a fact of life. So long as there is scarcity in resources, the ability for the powerful to command armies, and the human element of competitiveness, there will be poor people. But the definition of poverty ranges across the world. For example, poverty in the Bronx, NY is practically middle class compared to say poverty in any number of African nations.

In America, if you cannot find work or are laid off from your job, the government will send you a check. It won't be a lot, probably not a lot to live on but you won't starve either. And speaking of starving, the government will also send you money to buy food, will house you if you are homeless, provide health insurance if you haven't got any and will educate your children without asking you for a dollar.

None of the above are great solutions and anyone that has had experience with any of the above programs knows how woefully inadequate they are. The money the government sends you is not even close to enough to live on, the housing is usually substandard and in neighborhoods overwhelmed by crime, and the food/health programs are certified disasters, to say nothing of our public school systems in areas where there is also public housing.

Conservatives Misunderstand Poverty

Many conservatives will site some sort of moral failing as the reason why people are poor. These conservatives (many of whom are privileged) do not take into account systemic racism, misappropriations of government funds slated for development, industrial upheaval or just plain tragic bad luck. Many conservatives also seem to regard the welfare system as one in which people are paid to be slovenly or immoral and thus generations of this sort of behavior are encouraged thus expanding the welfare system.

They are not altogether wrong here but they are more wrong than right.

Welfare for a very long time was not means tested and in many cases it did encourage a breakdown of the family unit. If you worked at all but still couldn't pay your bills you were taken off the welfare roles so many people who could not find suitable work just stayed on welfare. In addition, women could receive more money per child they had and if there was no father present, thus creating a cycle of single-mother families, irresponsible parenting and general neglect of children in the poorest of areas.

During the NEWT [Newt Gingrich, Republican Speaker of the House, 1995-99] years of the [President Bill] Clinton administration, Congress and the president sought to reform welfare so that it would be means-tested and time limited thus forcing the cycle of degeneration to come to an end. However, a new article on the AP [Associated Press] is reporting that, 'The welfare state is bigger than ever despite a decade of policies designed to wean poor people from public aid. The number of families receiving cash benefits from welfare has plummeted since the government imposed time limits on the payments a decade ago. But other programs for the poor, including Medicaid, food stamps and disability benefits, are bursting with new enrollees.

The result, according to an Associated Press analysis: Nearly one in six people rely on some form of public assistance, a larger share than at any time since the government started measuring two decades ago.

Critics of the welfare overhaul say the numbers offer fresh evidence that few former recipients have become self-sufficient, even though millions have moved from welfare to work. They say the vast majority have been forced into low-paying jobs without benefits and few opportunities to advance."

All Work Is Not Equally Beneficial

The implication by those who sought to reform welfare by plating an emphasis on work is that all work is good work. Whether you're a cashier at Wal-Mart or the CEO of SLM Corp., it is theoretically all-equal in the eyes of the lord. Those of us living on planet earth know that this is simply conservative elitist balderdash. Manual labor or retail work may be respectable in lieu of not working or being a drug dealer but the reality is that besides earning a crap paycheck you'll have also earned the title, "working poor."

Ask anyone living in the North East or California if they can buy property or big-ticket items, decided markers of not living in poverty, on a retailers or Wal-Mart salary and when they are done laughing you'll get a hearty "no" for your troubles. The standard of living today in America is prohibitively so expensive that most of my friends who had decent jobs in their 20's still could not afford to live outside of their parent's homes. Those that could simply didn't want to as they didn't have to want to choose between relative comfort with little privacy and say, a cave next to Osama Bin Laden.

Now that's just us middle class folks—what about those closer to the poverty line that the article addresses? Once again, forcing people to work menial jobs with little pay also causes unintended and expensive consequences. These people, usually single women of white, black and Hispanic race, have to pay for daycare for their children since they are no longer afforded the luxury of being able to stay home and raise them. Daycare, let me tell you, is not all it's cracked up to be with regard to both practical and safety matters or the child's psychological development.

The fact of the matter is that making people work doesn't always solve the problem of self-sustainability. Meeting one's own needs as well as your family's is more complex than just receiving a paycheck. Inherent in the NEWT-Clintonian welfare reform bill is the belief that being a mom, with all of its subsequent duties is not worthy work. I dare any man reading this right now to tell their wife or their mother that what they do to keep the house running isn't worth spit. Go ahead, I'll wait.

The Basic Income Guarantee Solution

Now don't you feel sheepish? Getting back to conservative thought on this, if you want to decrease the size of government while making people self-sufficient and in doing so leaving the family unit intact, there is a rather simple solution that has been batted around since the Nixon administration.

The Basic Income Guarantee (BIG) is a government ensured guarantee that no one's income will fall below the level necessary to meet their most basic needs for any reason. As Bertrand Russell put it in 1918, "A certain small income, sufficient for necessities, should be secured for all, whether they work or not, and that a larger income should be given to those who are willing to engage in some work which the community recognizes as useful. On this basis we may build further." Thus, with BIG no one is destitute but everyone has the positive incentive to work. BIG is an efficient, effective, and equitable solution to poverty that promotes individual freedom and leaves the beneficial aspects of a market economy in place.

The term BIG is more specific than terms like income maintenance or income support, which refer to any kind of program designed to aid those with lower incomes. The Basic Income Guarantee differs from existing income maintenance programs in the United States and Canada in that it is both universal and has no work requirement. It is therefore, very simple and easy to administer. It helps the working poor, single parents, and the homeless, without placing anyone under the supervision of a caseworker ... The Basic Income gives every citizen a check for the full basic income every month, and taxes his or her earned income, so that nearly everyone both pays taxes and receives a basic income. Those with low incomes receive more in basic income than they pay in taxes and those with relatively high income pay more than they receive. The Negative Income Tax pays the full benefit only to those with no private income and phases out the benefit as people earn more private income, but private income is not taxed until the negative income tax is fully phased out. Thus, the Negative Income Tax avoids giving people checks and asking them to send checks back, but the Basic Income gives people the assurance that their check will be there every month if they have a sudden loss of income. Despite their differences both of these plans guarantee some basic minimum level of income and ensure that people who make more money privately will be financial better off than those who make less, and therefore both are forms of BIG.

I believe in dismantling the entire welfare system, Medicaid/care included and replacing it with the above BIG. This is the conservative solution without making judgments or convoluting it with man-managed bureaucracies as this would be the domain of the US Treasury department.

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Source Citation (MLA 9th Edition)

Radulich, Mark. "A Basic Income Guarantee Can and Should Replace Welfare." *Welfare*, edited by Margaret Haerens, Greenhaven Press, 2012. Opposing Viewpoints. *Gale In Context: Opposing Viewpoints*, link.gale.com/apps/doc/EJ3010238284/OVIC?u=mosc00780&sid=bookmark-OVIC&xid=4baf824f. Accessed 21 July 2022. Originally published as "On Welfare and the Alternatives," *411mania.com*, 1 Mar. 2007.

Gale Document Number: GALE|EJ3010238284