

# Universal Basic Income Exploration

Gemini Deep Research

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## Prompt

Universal Basic Income.

## Reasoning

### Research Approach

I'm starting my research by focusing on the foundational aspects of Universal Basic Income (UBI). My initial steps will involve defining UBI, tracing its historical roots, and identifying the various models and proposed implementations that have been discussed. I'll be looking for information from reliable sources like academic institutions, research organizations, and government bodies to ensure I get a comprehensive and accurate understanding.

### Researching websites

### Understanding UBI's Core

I've started by gathering a solid understanding of what Universal Basic Income (UBI) is. It's consistently defined as a regular, unconditional cash payment provided to all citizens, without requiring means tests or work. Key characteristics that stand out are its periodic nature, being a direct cash payment, its universality, and its individual and unconditional distribution.

### Tracing Historical Roots

My research into the history of UBI reveals its long-standing presence in intellectual discourse, with early ideas from figures like Thomas Paine and Joseph Charlier. It's interesting to see how the concept has evolved and gained renewed attention in recent decades, with notable discussions by Martin Luther King Jr. and Milton Friedman, and a significant resurgence of interest around 2016. I also found a fascinating mention of a form of citizen support in ancient Athens.

### Exploring Models and Implementations

I've begun to identify different approaches to UBI implementation, noting variations in funding, payment levels, and frequency. Some proposals suggest UBI could replace existing social welfare programs, while others see it as a way to distribute income from state-owned resources, such as the Alaska Permanent Fund Dividend. I've also noted the existence of pilot programs in several countries, including Brazil, Canada, Finland, India, Iran, Kenya, and Namibia, which will be important to explore further.

### Next Steps in Research

To deepen my understanding, I'm now focusing on elaborating on the theoretical justifications for UBI and delving into its detailed historical narrative, including the different waves of support and ideological perspectives that have shaped its evolution. I'll also be expanding my knowledge of the various UBI models, including how they compare to

other welfare programs like Guaranteed Income and Negative Income Tax. This will set the stage for investigating the arguments for and against UBI, the outcomes of pilot programs, and potential funding mechanisms.

#### Researching websites

##### Deepening Understanding of UBI

I've successfully gathered comprehensive information on the definition, core principles, historical origins, and various models of Universal Basic Income (UBI). I've learned that UBI is characterized by periodic, cash, universal, individual, and unconditional payments, distinguishing it from other welfare programs. Its unconditionality, meaning no means testing or work requirements, is a central tenet. The theoretical justifications for UBI are diverse, ranging from poverty alleviation and addressing the impact of automation to recognizing the value of unpaid labor.

##### Historical Evolution and Modern Relevance

My research has traced the concept of UBI back to ancient Athens and through the ideas of modern thinkers like Thomas Paine and Joseph Charlier. It's clear that the idea has seen renewed interest in distinct waves, with the current wave, starting in the early 2010s, being the largest. This resurgence is driven by growing concerns about economic inequality, precarious labor, and the potential impact of automation. I've also noted that UBI has garnered support from a wide range of ideological perspectives, including social democratic, anarchist, socialist, neoliberal, and feminist viewpoints.

##### Exploring Implementation Models

I've identified that UBI models vary significantly in terms of benefit amount, payment frequency, and funding mechanisms. Some proposals envision UBI as a replacement for existing welfare programs, while others suggest it could be funded by distributing income from state-owned resources, such as the Alaska Permanent Fund Dividend. I've also gained a clearer understanding of how UBI differs from related concepts like Guaranteed Income, which is typically targeted to specific communities, and Negative Income Tax, where the benefit amount adjusts based on other income sources.

##### Next Research Focus

My next steps will involve a deeper dive into the primary arguments for and against UBI, including its potential societal and economic benefits, as well as criticisms related to cost and work incentives. I will also investigate the outcomes of notable UBI pilot programs worldwide, building on the initial information I've already gathered. I'll be using targeted searches to find comprehensive analyses and well-documented studies on these aspects.

#### Researching websites

##### Arguments for UBI

I've synthesized a comprehensive list of arguments in favor of Universal Basic Income (UBI). Key benefits include its potential to significantly reduce poverty and income inequality, improve overall health and well-being, and enhance individual autonomy and empowerment. I've also noted arguments suggesting UBI could stimulate the economy, reduce administrative burdens of complex welfare systems, foster entrepreneurship, and even address the challenges posed by automation.

##### Challenges and Criticisms of UBI

On the other hand, I've identified the main criticisms and challenges associated with UBI. The most prominent concerns revolve around its high cost and the significant funding mechanisms required, as well as fears that it could disincentivize work. Other criticisms include potential inflationary pressures, the possibility of not fully addressing inequality, and concerns about replacing existing targeted support programs for vulnerable populations.

##### Outcomes from Pilot Programs

I've gathered extensive information on various UBI pilot programs conducted globally, which provide valuable insights into its real-world impact. Programs in Brazil, Canada (Mincome and Ontario), Finland, Kenya, Namibia, India, Stockton (California), and Germany have shown diverse outcomes. Many pilots reported improvements in health, mental well-being, financial security, and increased autonomy, with some even showing no significant negative impact on employment. For instance, the Namibia Basic Income Grant significantly reduced poverty and child

malnutrition, while the Stockton pilot improved physical health and reduced stress. The Finland pilot, while not significantly increasing employment, did lead to happier and healthier participants. These findings offer concrete examples that both support and, in some cases, challenge the theoretical arguments for and against UBI.

#### Next Research Steps

My next steps will focus on delving deeper into the economic implications of UBI. I plan to research potential funding mechanisms in more detail, including various tax models and the concept of sovereign money. I will also systematically compare UBI with other social welfare programs, such as SNAP and unemployment benefits, to highlight their differences in terms of conditionality, targeting, and administrative aspects. This will help in understanding how UBI fits into the broader landscape of social support.

#### Researching websites

#### Funding Mechanisms and Economic Implications

I've identified several key funding mechanisms for Universal Basic Income (UBI), including increased taxation (such as income, wealth, carbon, VAT, and financial transaction taxes), the reallocation of funds from existing welfare programs, and the potential for sovereign money or central bank funding. Regarding economic implications, I've noted conflicting views: some analyses suggest a potential reduction in GDP due to distortionary taxation and decreased labor force participation, while others propose GDP growth driven by increased aggregate demand. The impact on labor supply also varies across studies, with some indicating a moderate reduction and others showing no decline or even an increase. Inflationary pressure is another significant economic concern that has emerged.

#### Comparing UBI with Other Welfare Programs

I've begun to systematically compare UBI with other social welfare programs. I have a clear understanding of its distinctions from Guaranteed Income and Negative Income Tax. Furthermore, I've started comparing UBI to traditional welfare programs like SNAP, housing assistance, and unemployment benefits, highlighting UBI's unique characteristics such as its unconditionality, universality, and potential for reduced administrative burden and increased individual autonomy. I've also noted its differences from Conditional Cash Transfers (CCTs), emphasizing that UBI is unconditional and universal, unlike the targeted and conditional nature of CCTs. An interesting insight is that the funding mechanism often plays a more significant role in the economic impact than the specific design of the income transfer program itself when comparing UBI and CCTs.

#### Next Research Focus

My next steps will involve a deeper investigation into the economic models and findings related to UBI's impact on labor force participation, capital, and GDP, particularly by examining academic papers from institutions like IZA and NBER. I also plan to explore more specific examples of how different tax structures could fund UBI and their projected economic effects. Additionally, I will refine my comparison of UBI with other programs, focusing on structured arguments regarding UBI's advantages in terms of incentives, administrative efficiency, and individual choice, and ensuring a clear distinction between UBI and Universal Basic Employment.

#### Researching websites

#### Comprehensive Understanding of UBI

I have now completed my research on Universal Basic Income (UBI), achieving a comprehensive understanding across all key aspects. I've synthesized information on its core principles, historical evolution, various implementation models, and the arguments for and against its adoption. I've also thoroughly examined the outcomes of numerous pilot programs worldwide, which provide valuable real-world data on UBI's effects.

#### Funding and Economic Implications

My research into UBI's funding mechanisms reveals several possibilities, including increased taxation (progressive income, wealth, carbon, VAT, financial transaction taxes), reallocation of existing welfare program funds, and even more radical ideas like sovereign money funding through central banks. The economic implications are complex and debated, with some models predicting GDP reduction due to potential disincentives to work and distortionary taxation, while others foresee GDP expansion driven by increased aggregate demand. A key insight is the potential

for UBI to reduce poverty and inequality, as consistently shown in pilot programs, despite concerns about labor market effects and inflation.

#### Distinguishing UBI from Other Programs

I've developed a clear understanding of how UBI compares and contrasts with other social welfare programs. Unlike targeted programs such as Guaranteed Income, Negative Income Tax, or traditional welfare (e.g., SNAP, housing assistance), UBI is universal and unconditional, aiming to reduce administrative burden and eliminate the 'poverty trap' and stigma associated with means-tested benefits. I've also noted the distinction between UBI, which provides income, and Universal Basic Employment (UBE), which guarantees an opportunity to earn a wage and build wealth through work.

#### Next Steps: Compiling the Report

Having reached saturation on all aspects of Universal Basic Income, I am now ready to compile a comprehensive report based on the extensive information gathered. This report will integrate all the insights, historical context, economic analyses, and comparisons to provide a complete picture of UBI.

# **Universal Basic Income: A Comprehensive Analysis of Principles, Implementations, and Impacts**

## **I. Executive Summary**

Universal Basic Income (UBI) represents a profound paradigm shift in social welfare policy. At its core, UBI proposes regular, unconditional cash payments to all citizens, distinguishing itself from traditional welfare programs through its universality and lack of restrictive conditions. Historically, the concept of a basic income has resonated across centuries and diverse ideologies, re-emerging with renewed vigor in response to contemporary challenges such as escalating income inequality, the precarity of labor, and the transformative impact of automation.

Global pilot programs, from North America to Europe and developing economies, have provided compelling empirical evidence of UBI's capacity to significantly reduce poverty, enhance physical and mental well-being, and foster individual autonomy. While these trials often demonstrate nuanced effects on labor market participation—frequently showing shifts towards self-employment rather than widespread work cessation—they consistently challenge the notion of UBI as a disincentive to work. Furthermore, UBI offers the potential for substantial administrative efficiencies by streamlining complex welfare bureaucracies.

Despite these promising outcomes, the implementation of a full-scale UBI program faces considerable challenges, primarily concerning its immense fiscal cost and potential macroeconomic implications, including inflationary pressures and long-term effects on human capital and aggregate economic output. The ongoing policy discourse is evolving from questioning the fundamental viability of UBI to a more sophisticated exploration of its optimal design, funding mechanisms, and integration within existing social protection frameworks. This analysis suggests UBI is increasingly viewed not merely as a safety net, but as a strategic instrument for building societal resilience in an era of accelerating change.

## II. Introduction to Universal Basic Income

### Defining Universal Basic Income: Core Principles and Characteristics

Universal Basic Income (UBI) is a social welfare proposal designed to provide all citizens within a specified population with a minimum income through regular, unconditional transfer payments. This foundational definition is underpinned by several distinguishing characteristics that set it apart from other forms of social assistance.

Firstly, UBI payments are **periodic**, meaning they are recurrent, typically disbursed monthly, bi-weekly, or annually, rather than as a one-time grant.<sup>1</sup> This consistent flow of income provides a stable financial foundation for recipients. Secondly, the payments are strictly in

**cash**, granting recipients complete autonomy over how the funds are utilized.<sup>1</sup> This contrasts sharply with many traditional welfare programs that often impose restrictions on spending or provide in-kind benefits, such as food stamps or housing vouchers.<sup>5</sup> The provision of unrestricted cash is a fundamental principle that empowers individuals, trusting them to make the best decisions for their own needs. This approach fosters greater personal autonomy, dignity, and self-esteem, moving away from a paternalistic model of assistance and acknowledging the recipient as an adult capable of managing their own financial affairs.<sup>7</sup> This emphasis on individual

choice extends beyond mere financial support, addressing the psychological and social dimensions of poverty and assistance by enhancing a sense of control and self-determination.

Thirdly, UBI is **universal**, meaning benefits are provided to all individuals within the eligible population, subject only to minimal criteria such as citizenship, adulthood, or non-incarceration.<sup>1</sup> This broad eligibility contrasts with targeted programs that focus on specific demographic or socioeconomic groups. However, it is important to note that while the theoretical definition of UBI emphasizes absolute universality and unconditionality, practical implementations and proposals often introduce subtle limitations. For instance, while the Finland pilot is widely cited, it was not a "strictly universal basic income trial" because recipients were a "restricted group" of unemployed individuals.<sup>9</sup> Similarly, California's recent pilots target "former foster youth".<sup>10</sup> These examples illustrate a spectrum of "universality" in practice, where policy objectives or feasibility considerations might necessitate deviations from the purest theoretical ideal.

Fourthly, payments are typically made to **individuals**, rather than households, further reinforcing personal agency and ensuring that each person has direct access to their share of the basic income.<sup>1</sup> Finally, and perhaps most critically, UBI is

**unconditional.** Receipt of the benefit is not contingent on work performance, existing income, marital status, health status, or any other compliance criteria.<sup>1</sup> This eliminates means testing and work requirements, which are often burdensome and stigmatizing aspects of traditional welfare systems. The proposed benefit amount is generally intended to be sufficient to cover basic living expenses, or it may function as a profit-sharing dividend derived from government-owned assets, exemplified by the Alaska Permanent Fund Dividend.<sup>2</sup>

### **Distinction from Related Concepts: Guaranteed Income (GI), Negative Income Tax (NIT), and Conditional Cash Transfers (CCTs)**

While the terms are sometimes used interchangeably in public discourse, UBI differs significantly from other cash transfer models, each occupying a distinct position on a continuum of universality and conditionality. Understanding these distinctions is crucial for a precise analysis of their policy implications.

**Guaranteed Income (GI)** refers to unconditional cash transfers provided specifically to *targeted communities* rather than universally across an entire population. The amount of GI may vary based on income and an income cutoff, and it might not be sufficient to meet an individual's basic needs.<sup>3</sup> Currently, over 120 GI pilots are active or have recently been completed in the United States, demonstrating a growing interest in this more focused approach.<sup>3</sup>

The **Negative Income Tax (NIT)**, a concept with historical roots, aims to guarantee a minimum level of resources, similar to UBI. However, NIT is *targeted*, and the amount of assistance *varies depending on the individual's other income sources*.<sup>3</sup> Historically, NIT was pioneered by policymakers in the 1960s, with prominent figures like Milton Friedman proposing it as a means to reduce bureaucracy and increase economic efficiency by simplifying welfare provisions.<sup>1</sup>

**Conditional Cash Transfers (CCTs)** represent another distinct category. These programs provide cash assistance on the explicit condition that recipients meet specific criteria, such as investing in their children's health, nutrition, or education. While CCTs have proven successful in reducing poverty, they incur substantial administrative costs associated with targeting and monitoring compliance.<sup>13</sup> UBI, as an Unconditional Cash Transfer (UCT), fundamentally removes these monitoring costs, offering a simpler and potentially more efficient delivery mechanism.<sup>13</sup>

The differentiation among UBI, GI, NIT, and CCTs highlights that UBI's universality is its defining feature. It is specifically designed to circumvent the administrative complexities, inclusion and exclusion errors, and the social stigmatization often associated with targeted or conditional programs.<sup>4</sup> The existence of this spectrum of cash transfer programs indicates that policy debates are not simply about

*whether* to provide cash, but rather *how universally* and *how conditionally* such support should be delivered. The historical evolution of these policies, particularly the progression from early proposals like Friedman's NIT which retained income-based targeting, to modern UBI's push for unconditionality across multiple dimensions—including means, demographic factors, special needs, and "deservingness"—reflects a deeper philosophical shift. This evolution suggests a movement from a paternalistic, needs-based approach to welfare towards a rights-based, empowering one, aiming to reduce the social costs of stigmatization and bureaucratic hurdles by asserting a universal right to a basic standard of living.

**Table 1: Key Characteristics of UBI vs. GI vs. NIT**

Characteristic	Universal Basic Income (UBI)	Guaranteed Income (GI)	Negative Income Tax (NIT)	
<b>Definition</b>	Unconditional cash assistance to all people, equal to basic cost of living.	Unconditional cash transfers to targeted communities.	Guarantees a minimum level of resources for individuals/households.	
<b>Who receives it?</b>	Universal (all people).	Targeted communities.	Targeted.	
<b>Actions required?</b>	No conditions.	No conditions.	No conditions.	
<b>Individual/Household?</b>	Individual.	Individual or household.	Household.	
<b>Amount</b>	Same for everyone.	Varies based on income & income cutoff.	Varies depending on individual's other income sources.	
<b>Frequency</b>	Usually monthly (could be yearly or weekly).	Monthly.	Annually.	
<b>Sufficiency</b>	Equal to basic cost of living.	May not be sufficient to meet basic needs.	Aims to guarantee a minimum level of resources.	
<b>Historical Context</b>	Concept since 1800s (Henry George, Thomas Paine, etc.).	Over 120 pilots in process or recently completed in U.S.	Pioneered by policymakers in the 1960s (e.g., Milton Friedman).	
<b>US Implementation</b>	Never fully implemented as a federal program.	Many ongoing pilots.	Five pilot programs conducted 1968-1975.	
Source: <sup>3</sup>				



### III. Historical Evolution and Theoretical Foundations of UBI

#### Early Concepts and Philosophical Roots

The concept of providing a basic income to all members of a society is not a modern invention but possesses a deep and enduring history, with its roots stretching back centuries, if not millennia. While the contemporary definition of UBI specifically refers to a cash grant, ancestral ideas can be traced to various historical contexts that reflect a recurring societal concern for ensuring a basic standard of living.

In **prehistoric societies**, some scholars draw parallels between UBI and nomadic, hunting, and gathering communities. In these societies, land was often treated as "commons," allowing universal access to essential resources for survival without imposed conditions.<sup>16</sup> Furthermore, strong social obligations to share resources ensured that everyone in a camp received food, irrespective of their individual contribution to foraging or hunting.<sup>16</sup> This communal sharing can be seen as an early, non-cash form of basic income.

Moving into antiquity, some historical accounts trace UBI-like institutions to **Ancient Athens**, where revenue derived from city-owned mines was utilized to provide a modest cash income to Athenian citizens.<sup>16</sup> However, it is crucial to recognize that the term "citizen" in ancient Athens referred to a small, elite group, not the entire population, highlighting a significant difference from modern UBI's universal aspiration.

The intellectual lineage of UBI becomes more explicit with **Enlightenment thinkers**. Thomas More, in the 16th century, envisioned a society where everyone received a guaranteed income.<sup>18</sup> Later, Montesquieu, in "The Spirit of Law," articulated a fundamental obligation of the state: "The State owes all its citizens a secure subsistence, food, suitable clothes and a way of life that does not damage their health".<sup>18</sup> This philosophical stance directly encompasses the modern goals of UBI. Thomas Paine, in 1797, proposed a system where all citizens would receive a lump sum

upon reaching adulthood, funded by a land tax.<sup>1</sup> Similarly, the Belgian socialist Joseph Charlier, in 1848, suggested a "territorial dividend" to generate a regular income for all.<sup>1</sup> These historical proposals, consistently linked to the idea of a shared common wealth, indicate a deep-seated human desire for distributive justice and basic security. The consistent appearance of such concepts across diverse historical and economic contexts suggests that the impulse to ensure a basic standard of living for all is not a fleeting utopian fantasy but a recurring societal concern. This perspective frames UBI not as a radical new idea, but as a contemporary manifestation of a perennial human aspiration for a more equitable and secure society.

## Key Proponents and Ideological Perspectives

Universal Basic Income has garnered support from a remarkably broad spectrum of ideological perspectives, often overlapping in their goals but sometimes conflicting in their underlying rationales. This wide appeal is a notable characteristic of the UBI discourse.

From the **left-of-center and socialist** traditions, UBI finds its roots in social democratic, anarchist, and socialist thinking.<sup>1</sup> Proponents such as economists James Tobin and James Meade advocated for UBI as a powerful tool to alleviate poverty, reduce the stigma associated with traditional welfare benefits, and address systemic discrimination.<sup>4</sup> Iconic civil rights leader Martin Luther King Jr. was a vocal supporter, viewing UBI as a means to achieve economic justice and empower marginalized communities.<sup>1</sup> Organizations like the National Welfare Rights Organizations and the Black Panther Party also championed basic income proposals during the 1960s.<sup>1</sup>

The **feminist** movement has also contributed significantly to the UBI debate. The Wages for Housework movement in the 1970s, for instance, discussed the concept of an income separate from traditional labor as a way to weaken the prominence of the "male breadwinner model" and to recognize the economic value of unpaid care work, which disproportionately falls on women.<sup>1</sup> This perspective highlights UBI's potential to address gender inequality and validate contributions outside the formal economy.

Paradoxically, UBI also has a footing in **neoliberal and right-of-center** thinking. Milton Friedman, a prominent economist, described a variant of UBI as a "negative income tax," arguing that such a system would raise the income floor for the poor without negatively interfering with the price system and market mechanisms.<sup>1</sup> From

this perspective, UBI could reduce the paternalistic and intrusive state bureaucracy often associated with traditional welfare, thereby increasing personal autonomy and efficiency.<sup>4</sup> The fact that UBI has attracted support from across the political spectrum—from radical socialists and civil rights leaders to neoliberal economists—is a significant aspect of its enduring relevance. This broad appeal suggests that UBI is not a single, ideologically rigid solution but rather a flexible policy framework capable of addressing diverse societal problems from different philosophical starting points. The left sees it as a tool for equity and poverty eradication, while the right views it as a means to increase efficiency and individual liberty by reducing bureaucratic overhead. This inherent adaptability contributes to its enduring relevance and potential for cross-partisan dialogue.

In recent years, a new wave of **modern advocates** has emerged, particularly from the technology and futurist communities. Figures such as former Service Employees International Union president Andrew Stern, former Secretary of Labor Robert B. Reich, and futurist Martin Ford have championed UBI, often driven by concerns about the widespread job displacement anticipated from automation and artificial intelligence.<sup>1</sup> This reflects a deeper societal re-evaluation of the relationship between income, work, and human dignity. There is a theoretical shift, particularly in European thought, where work is increasingly seen as potentially burdensome rather than solely dignifying, leading to calls for the "de-coupling of income and work".<sup>20</sup> The feminist argument for basic income as remuneration for unpaid care work further challenges the traditional valorization of market labor. This implies that UBI's growing currency is driven not just by economic necessity, such as the impact of automation, but also by a profound philosophical re-assessment of human worth, the value of non-market activities, and the right to a dignified existence independent of employment status.

## **Waves of Support and Renewed Interest**

The concept of a basic income guarantee (BIG) has experienced a cyclical pattern of interest and support throughout the 20th and early 21st centuries. Since 1900, there have been three distinct waves of support, with each successive wave being larger than the last, indicating a growing and sustained global engagement with the idea.<sup>16</sup>

The **First Wave** occurred between 1910 and 1940, marking the initial rise in advocacy for a basic income guarantee. This was followed by a down period in the 1940s and 1950s. The **Second Wave** gained momentum in the 1960s and 1970s, proving larger

than its predecessor. During this period, variants of the UBI proposal were actively discussed in the United States, notably championed by influential figures such as Martin Luther King Jr. and Milton Friedman.<sup>1</sup> After another lull in most countries through approximately 2010, the

**Third Wave** began to take off in the early 2010s, particularly around 2016, and has continued to increase annually, becoming the most international and by far the largest period of support for BIG.<sup>1</sup>

This renewed and intensified interest in UBI has been primarily driven by a confluence of pressing socio-economic challenges:

- **Growing Income and Wealth Inequalities:** There is increasing concern about the widening gap between the highest earners and average workers, with reports indicating a significant rise in the ratio of CEO pay to worker pay.<sup>1</sup> UBI is seen as a direct mechanism to address this disparity by providing a financial floor for all.
- **Precariousness of Labor:** The rise of unstable employment, low-wage jobs, and the gig economy has led to increased financial insecurity for many workers.<sup>1</sup> UBI is proposed as a means to provide a safety net against such precariousness.
- **Persistence of Abject Poverty:** Despite existing welfare systems, widespread poverty remains a persistent issue, highlighting the inadequacy of traditional mechanisms to provide basic financial security to a large segment of the population.<sup>1</sup>
- **Threat of Automation and Technological Advancement:** A significant driver of current interest is the widespread concern about potential job displacement due to the rapid advancements in robotics and artificial intelligence.<sup>8</sup> UBI is viewed by many as a necessary adaptation to a future where traditional employment may no longer be universally available.
- **Economic Crises:** Major economic downturns and unforeseen global events, such as the COVID-19 pandemic, have exposed the vulnerabilities of existing social safety nets and reignited interest in UBI as an effective and rapid emergency cash benefit.<sup>17</sup>

The documented "waves of support" for UBI, which consistently correlate with periods of economic anxiety and structural change, indicate that UBI is not merely a fleeting trend but a policy concept that consistently re-emerges when existing economic paradigms struggle to ensure widespread stability and equity.<sup>1</sup> The recent surge, amplified by automation concerns and the COVID-19 pandemic, positions UBI as a potential adaptive mechanism for future economic disruptions, signaling a societal search for fundamental solutions to systemic vulnerabilities rather than incremental

adjustments to existing welfare models.

## IV. Models and Implementations of UBI

### Variations in Design: Funding Mechanisms, Payment Levels, and Eligibility Criteria

Universal Basic Income proposals are far from uniform; they exhibit significant variations in their design, which reflect diverse policy objectives, economic contexts, and philosophical underpinnings. These design choices profoundly influence the feasibility, financial sustainability, and ultimate socio-economic impact of any UBI program.

**Payment Levels** are a critical design parameter. A UBI can be set at a level intended to cover basic living expenses, such as the \$10,000-\$12,000 per year proposed in some U.S. models, which was near the official poverty threshold for a single person in 2017.<sup>8</sup> Alternatively, the payment may function as a variable profit-sharing dividend derived from government-owned assets, exemplified by the Alaska Permanent Fund Dividend, where the annual amount fluctuates based on the state's oil production.<sup>2</sup>

**Eligibility Criteria**, while generally "universal," often include minimal requirements. Common stipulations involve citizenship, reaching a certain age (e.g., 18 or 21 years or older), and not being incarcerated.<sup>2</sup> These minor conditions represent practical concessions to the ideal of absolute universality, often for reasons of administrative manageability or political palatability.

The **Funding Mechanisms** for UBI are perhaps the most central and intensely debated aspect of its design. Several approaches have been proposed:

- **Replacement of Existing Programs:** Many proponents suggest that UBI could be financed, in large part, by replacing some or all existing social transfers. This includes programs like the Supplemental Nutrition Assistance Program (SNAP), housing assistance, and the Earned Income Tax Credit (EITC), and in more ambitious proposals, even major programs such as Medicare, Medicaid, and Social Security.<sup>6</sup> The argument is that the forgone costs and reduced

administrative overhead from these programs could substantially cover UBI expenses.

- **New Taxes:** To cover the full program costs, particularly for more generous UBI levels, new or increased taxes are frequently proposed. These include linear income taxes, wealth taxes, carbon taxes, value-added taxes (VAT), or financial transaction taxes.<sup>4</sup> The choice of tax mechanism can have significant implications for economic incentives and income redistribution.
- **State-Owned Resources:** A less common but existing model involves distributing income generated from a state-owned resource. The Alaska Permanent Fund Dividend, funded by oil sales, serves as a prominent example where annual payments are distributed to eligible residents.<sup>2</sup>
- **Sovereign Money Creation:** A more radical and economically debated proposal suggests funding UBI through debt-free sovereign money creation by central banks. Proponents cite the UK Covid furlough scheme, which was largely funded by central bank purchases of government debt without causing significant inflation or devaluation, as a precedent for such a mechanism.<sup>20</sup> This approach aims to address the primary objection of affordability.

The critical interplay between UBI design choices and their feasibility and impact is evident in these variations. The research clearly demonstrates that UBI is not a singular policy but a highly flexible framework with numerous design parameters.<sup>1</sup> Variations in payment levels, eligibility, and especially funding mechanisms have profound implications for its financial sustainability, political viability, and ultimate socio-economic impact. For example, financing through increased distortionary taxation can depress economic activity<sup>26</sup>, while deficit financing might be expansionary.<sup>25</sup> This highlights that the success or failure of UBI is highly dependent on the specific choices made during its design and implementation, underscoring the need for careful modeling and contextual adaptation.

## Overview of Global Pilot Programs and Trials

In recent years, the concept of UBI has transitioned significantly from theoretical discussion to practical experimentation. A growing number of pilot programs and trials are being conducted across diverse countries and socio-economic contexts globally, aiming to gather empirical evidence on UBI's real-world effects before considering broader implementation.<sup>2</sup> This global proliferation of UBI pilots signals a collective response to shared socio-economic challenges. The extensive list of

countries conducting UBI trials across diverse continents and income levels indicates a global recognition of common socio-economic pressures. These pressures, including rising inequality, precarious labor, and the looming threat of automation, appear to transcend national borders and political systems.<sup>1</sup> The widespread experimentation suggests that traditional welfare models are increasingly perceived as inadequate, prompting a collective search for innovative solutions like UBI to address fundamental issues of economic security and social stability in an evolving global economy.

Notable examples of countries and regions that have conducted or are currently conducting UBI or UBI-like trials include:

- **North America:**

- **Brazil:** Implemented a pandemic relief program, Bolsa Família, distributing monthly payments to a significant portion of the population, leading to a notable reduction in poverty.<sup>29</sup> Brazil also has a law for the progressive implementation of UBI since 2004, though movement was slow until the pandemic.<sup>15</sup>
- **Canada:** The Mincome trial in Manitoba provided early insights.<sup>29</sup> More recently, the Ontario Basic Income Pilot was launched in 2017.<sup>30</sup>
- **United States:** The city of Stockton, California, launched a notable pilot.<sup>1</sup> The Alaska Permanent Fund Dividend has provided annual payments to citizens since 1982.<sup>2</sup> Technology incubator Y Combinator also initiated a UBI test in Oakland, California, in 2016.<sup>1</sup> California has also launched state-funded guaranteed income pilots targeting former foster youth.<sup>10</sup>

- **Europe:**

- **Finland:** Conducted a two-year UBI pilot from 2017 to 2018.<sup>9</sup>
- **Germany:** A three-year long-term study on unconditional basic income concluded in 2023.<sup>29</sup>
- **Spain:** The Catalan Parliament approved a UBI pilot in 2017.<sup>17</sup>
- **The Netherlands:** Several municipalities have been debating and proposing UBI experiments.<sup>23</sup>
- **England:** A think tank, Autonomy, launched a non-government-sponsored UBI experiment in north London and northeast England in 2023.<sup>2</sup>

- **Developing Economies:**

- **India:** A UBI trial in Madhya Pradesh provided unconditional cash transfers to thousands of individuals.<sup>29</sup>
- **Iran:** Introduced a nationwide unconditional cash transfer program in 2011 to compensate for the phase-out of subsidies.<sup>2</sup>
- **Kenya:** GiveDirectly has been conducting the world's longest-running UBI



study since 2017.<sup>5</sup>

- **Namibia:** The Basic Income Grant (BIG) pilot project ran from 2008 to 2009.<sup>29</sup>

These diverse trials provide a rich dataset for evaluating the multi-faceted impacts of UBI in varied socio-economic landscapes.

## V. Empirical Evidence: Outcomes from UBI Pilot Programs

Global pilot programs offer crucial empirical insights into the potential impacts of UBI across various social and economic dimensions. While the contexts, methodologies, and specific design parameters of these trials vary significantly, several consistent trends and nuanced findings have emerged.

### Case Studies and Key Findings:

#### North America:

- **Canada:** The Mincome trial in Manitoba found a reduction in hospitalizations for accidents, injuries, and mental health diagnoses.<sup>29</sup> The more recent Ontario Basic Income Pilot (2017-2018), despite its premature cancellation, demonstrated improved mental health, reduced stress, and healthier diets among participants.<sup>30</sup> The program also enabled individuals to pursue higher education, find more stable and better-paying jobs, start their own businesses, and move into improved housing.<sup>30</sup> Recent analysis by the Parliamentary Budget Officer (PBO) suggests that a national income-tested basic income, using parameters similar to the Ontario pilot, could reduce poverty across Canada by up to 40%.<sup>30</sup> The PBO's updated analysis also indicated that costs could be halved by using an "economic family" definition for benefits, leading to an approximate 21% increase in disposable income for households in the bottom income quintile.<sup>42</sup>
- **United States:**
  - **Stockton, California (Stockton Economic Empowerment Demonstration - SEED):** This program provided 131 residents with \$500 monthly for two years (2019-2021). The final evaluation revealed improved physical health during the COVID-19 pandemic, steadier monthly incomes, reduced anxiety and stress,



and an easier time securing full-time employment.<sup>10</sup> Crucially, the study reported no negative impacts on employment levels, a decrease in income volatility, and improvements in mental and physical health, parent-child relationships, and individuals' ability to pursue personal goals.<sup>10</sup>

- **Alaska Permanent Fund Dividend:** Since 1982, this program has distributed an annual check to Alaskan citizens, funded by the state's oil production. Studies have shown that this program decreased poverty rates by 20% and improved health indicators without negatively impacting employment levels.<sup>18</sup>

## Europe:

- **Finland (2017-2018):** This two-year scheme paid 2,000 randomly selected unemployed individuals €560 (approximately \$600 USD) monthly. While the pilot's primary goal of significantly increasing employment rates compared to a control group was not met, participants consistently reported being happier, healthier, experiencing less mental strain, greater life satisfaction, and a more positive perception of their economic welfare.<sup>9</sup> There was a mild positive effect on employment in specific categories, such as families with children. Participants also scored better on measures of well-being, including greater feelings of autonomy, financial security, and confidence in the future. The scheme enabled some individuals to pursue dreams, start businesses, and engage in voluntary or informal care work, legitimizing these non-market activities.<sup>9</sup>
- **Germany (2020-2023):** A three-year study involving 107 recipients who received €1,200 (approximately \$1,300 USD) monthly. The findings directly challenged the "social hammock" stereotype, demonstrating that recipients did not reduce their working hours more than a comparison group.<sup>33</sup> Instead, participants reported being happier, mentally healthier, more frequently pursued further education, and were more satisfied with their employment situation.<sup>33</sup> The study also noted reduced stress, better sleep, a more fulfilling social life, increased savings (recipients saved about 37% of payments), and significantly more sharing of money with friends, family, or through donations.<sup>33</sup> The improvement in mental health was comparable to the effects of therapy, with the strongest effects observed on autonomy and for more dependent individuals.<sup>34</sup>
- **Spain (Catalonia):** A pilot approved in 2017 aimed to guarantee a minimum income and provide complementary services such as training and employment support.<sup>17</sup> Analysis in Catalonia indicated that social transfers reduced the poverty risk rate by 19.3% in 2017.<sup>35</sup>
- **Netherlands:** Debates are ongoing regarding UBI pilots, with a focus on simplifying welfare rules and understanding the impact of reduced conditionality on employment efforts. However, trade unions have expressed opposition due to

concerns about high costs and the potential to undermine existing social security principles.<sup>36</sup>

### Developing Economies:

- **Kenya (GiveDirectly):** This is the world's longest-running UBI study, ongoing since 2017, distributing funds to 23,000 individuals across 195 villages. Early findings indicated that UBI empowered recipients without reducing work effort or increasing alcohol consumption.<sup>37</sup> Long-term and lump-sum payments had the greatest impact, boosting savings, investments, and entrepreneurship, while short-term UBI primarily improved nutrition and mental well-being.<sup>37</sup> During the COVID-19 pandemic, recipients reported fewer instances of hunger, illness, and depression.<sup>5</sup> A notable shift from wage employment towards self-employment was also observed.<sup>3</sup>
- **India (Madhya Pradesh):** A pilot program (2011-2013) provided unconditional cash transfers to over 6,000 individuals. This led to significant improvements in living conditions, nutrition, health, and education.<sup>38</sup> Specific impacts included dramatic increases in asset ownership (e.g., beds, mobile phones, motorbikes), improved food security (households reporting sufficient income for food rose from 52% to 78%), and a doubling of children with normal weight-for-age.<sup>37</sup> Debt reduction was notable, and women gained greater financial control and decision-making power.<sup>37</sup> A slight decrease in overall wage labor was observed, primarily because women shifted from low-paid wage labor away from the home to working on their own fields, enabling them to invest in their own agricultural inputs.<sup>38</sup> UBI also increased savings, improved access to credit, and reduced dependency on expensive loans from exploitative moneylenders.<sup>39</sup>
- **Namibia (Basic Income Grant - 2008-2009):** This pilot project significantly reduced household poverty rates (from 76% to 37% within one year) and child malnutrition rates (from 42% to 17% in six months).<sup>29</sup> It also led to increased economic activities, improved school results, better health, reduced crime rates, and decreased women's economic dependency on men.<sup>41</sup>

### Observed Impacts on:

- **Poverty Reduction and Income Inequality:** UBI pilots consistently demonstrate a strong capacity to directly address and reduce poverty and income inequality. Examples include significant drops in poverty rates in Brazil following a pandemic relief program <sup>29</sup>, in Namibia <sup>29</sup>, and positive impacts in the U.S. (Alaska,

Stockton).<sup>10</sup> Projections suggest a UBI could entirely eradicate poverty in the U.S. if set at a sufficient level<sup>29</sup>, and significantly cut poverty in Canada.<sup>30</sup>

- **Physical and Mental Health Outcomes:** A robust body of evidence indicates improved health and quality of life. Pilots show better educational outcomes, fewer instances of psychological distress, and improved child health outcomes.<sup>5</sup> Specific findings include reduced hospitalizations for mental health (Canada)<sup>29</sup>, increased happiness and life satisfaction (Kenya, Finland)<sup>5</sup>, reduced stress and depression (Kenya, Stockton, Germany)<sup>10</sup>, and improved physical health (India, Stockton).<sup>18</sup> Research suggests a causal link between the stress of poverty and inflammation in the brain, implying UBI could mitigate this physiological impact.<sup>29</sup> Furthermore, UBI may empower individuals, particularly women and children, to leave abusive relationships by providing them with financial independence.<sup>29</sup> The consistent observation that UBI's unconditionality acts as a catalyst for individual agency and holistic well-being, beyond mere income support, is a crucial finding. The cash payment, free of spending restrictions, allows recipients to make choices aligned with their unique needs and aspirations. This autonomy manifests in diverse ways: pursuing education, starting businesses, leaving abusive relationships, or engaging in unpaid care work.<sup>8</sup> The resulting improvements in mental health, life satisfaction, and dignity suggest that UBI's unconditionality is not just an administrative convenience but a powerful psychological and social lever. It shifts the power dynamic, fostering a sense of control and self-determination that contributes to a more holistic improvement in well-being, transcending simple economic metrics.
- **Labor Market Participation and Employment Quality:** Findings are nuanced and context-dependent. Many studies, including those in Alaska, Kenya, Stockton, and Germany, found no significant negative impact on overall labor supply or full-time employment.<sup>3</sup> Instead, some pilots observed shifts, such as recipients moving from wage employment to self-employment (Kenya, India).<sup>3</sup> UBI can provide a financial safety net, enabling workers to leave poor working conditions, seek better jobs, invest in education or training, and encourage entrepreneurship and innovation by reducing financial risks.<sup>8</sup> The primary criticism of UBI is the potential for work disincentives; however, empirical evidence from pilots presents a more complex picture. This contradiction suggests that the impact on labor is highly nuanced and context-dependent, influenced by factors such as the payment level relative to living costs, existing labor market opportunities, and the specific goals of the pilot. It refutes a simplistic assumption of widespread work cessation, indicating that UBI might enable individuals to pursue *better* or *more meaningful* work, or to invest in human capital, rather than simply working less. This highlights the need for more granular analysis of behavioral

responses rather than broad generalizations.

- **Education, Social Cohesion, and Autonomy:** UBI has been linked to better educational outcomes <sup>5</sup> and increased opportunities for education and vocational training.<sup>8</sup> It fosters greater feelings of autonomy, financial security, and confidence in the future.<sup>6</sup> Furthermore, UBI schemes can promote a sense of citizenship and social cohesion <sup>15</sup> and encourage participation in non-market activities like voluntary work or informal care, as seen in Finland, where recipients felt it legitimized this kind of care work.<sup>9</sup>

**Table 2: Summary of Selected UBI Pilot Program Outcomes**

Country/ Location	Program Name/Type	Duration /Period	Key Characteristics	Observed Impacts (Categorized)		
<b>North America</b>						
Canada (Manitoba)	Mincome	1970s	Guaranteed income to low-income families.	<b>Health &amp; Well-being:</b> Declined hospitalizations for accidents, injuries, mental health. <sup>29</sup>		
Canada (Ontario)	Ontario Basic Income Pilot	2017-2018	\$1,415/month for singles; \$1,915 for disabled; 50% claw-back.	<b>Health &amp; Well-being:</b> Improved mental health, reduced stress, better	<b>Labor Market:</b> Enabled pursuit of higher education, better jobs, entrepreneurship	<b>Poverty Reduction:</b> PBO estimates national program could cut poverty by

				diets. <sup>30</sup>	. <sup>30</sup>	40%. <sup>30</sup>
USA (Stockton, CA)	Stockton Economic Empowerment Demonstration (SEED)	2019-2021	\$500/month to 131 residents below median income.	<b>Poverty Reduction:</b> Reduced income volatility, increased financial independence. <sup>10</sup>	<b>Health &amp; Well-being:</b> Improved physical health, less anxiety/stress, better parent-child relationships. <sup>10</sup>	<b>Labor Market:</b> No negative employment impacts; easier to secure full-time employment. <sup>10</sup>
USA (Alaska)	Alaska Permanent Fund Dividend	Since 1982	Annual check from state oil production (\$1,000-\$3,284).	<b>Poverty Reduction:</b> Decreased poverty rates by 20%. <sup>18</sup>	<b>Health &amp; Well-being:</b> Improved health indicators. <sup>18</sup>	<b>Labor Market:</b> No negative impact on employment levels. <sup>18</sup>
<b>Europe</b>						
Finland	UBI Pilot	2017-2018	€560/month to 2,000 unemployed.	<b>Health &amp; Well-being:</b> Happier, healthier, less mental strain, greater life satisfaction, positive economic	<b>Labor Market:</b> No significant employment increase, but mild positive effect in some categories;	<b>Autonomy:</b> Greater feelings of autonomy, financial security, confidence. <sup>9</sup>

				c percepti on. <sup>9</sup>	enabled entrepre neurship , voluntar y work, informal care. <sup>9</sup>		
German y	Long-ter m UBI Study	2020-20 23	€1,200/ month to 107 employe d individua ls.	<b>Health &amp; Well-bei ng:</b> Improve d happine ss, mental health (compar able to therapy) , reduced stress, better sleep, fulfilling social life. <sup>33</sup>	<b>Labor Market:</b> Did not reduce working hours; increase d educatio n pursuit, employ ment satisfact ion. <sup>33</sup>	<b>Financi al:</b> Increase d savings, more donation s/sharin g with family/fri ends. <sup>33</sup>	<b>Autono my:</b> Significa ntly expande d scope of action, increase d autonom y. <sup>33</sup>
Spain (Catalon ia)	UBI Pilot	Approve d 2017	Guarant eed minimu m income with comple mentary services.	<b>Poverty Reducti on:</b> Social transfers reduced poverty risk by 19.3%. <sup>35</sup>	<b>Autono my:</b> Aims to empowe r individua ls to live with dignity and maintain autonom y. <sup>17</sup>		
<b>Develop</b>							

ing Economies						
Kenya	GiveDirectly UBI Study	Since 2017	\$22.50/month for 2/12 years or one-time \$500 to 23,000 individuals.	<b>Poverty Reduction:</b> Boosted savings, investments, entrepreneurship (long-term/lump-sum). <sup>37</sup>	<b>Health &amp; Well-being:</b> Improved nutrition, mental well-being (short-term); fewer instances of hunger, illness, depression during COVID-19. <sup>5</sup>	<b>Labor Market:</b> Empowered recipients without reducing work effort; shift from wage to self-employment. <sup>3</sup>
India (Madhya Pradesh)	UBI Trial	2011-2013	₹200-300/adult, ₹100-150/child monthly to 6,000+ individuals.	<b>Poverty Reduction:</b> Significant improvements in living conditions, nutrition, health, education; increased asset ownership; improve	<b>Health &amp; Well-being:</b> Doubled children with normal weight-for-age. <sup>37</sup>	<b>Labor Market:</b> Slight decrease in wage labor due to women shifting to own fields; increased savings, improved credit access. <sup>38</sup>
						<b>Autonomy:</b> Women gained financial control and decision-making power. <sup>37</sup>

				d food security (52% to 78%); notable debt reduction. <sup>37</sup>			
Namibia	Basic Income Grant (BIG)	2008-2009	NAD100 /person monthly in Otjivero-Omitara.	<b>Poverty Reduction:</b> Reduced household poverty from 76% to 37%; child malnutrition from 42% to 17%. <sup>29</sup>	<b>Economic Activity:</b> Increased economic activities. <sup>41</sup>	<b>Health &amp; Well-being:</b> Improved school results, better health, reduced crime rates, decreased women's economic dependency on men. <sup>41</sup>	
Source: 3							

## VI. Economic and Societal Implications of UBI

The potential implementation of Universal Basic Income carries profound economic and societal implications, sparking a vigorous debate among its proponents and critics. The analysis of these arguments reveals UBI's capacity to address both immediate welfare needs and long-term structural economic shifts.



## Arguments For UBI:

Proponents advocate for UBI on several key grounds, asserting its transformative potential across various dimensions:

- **Poverty Alleviation and Economic Security:** UBI directly addresses poverty and income inequality by establishing a guaranteed financial floor, ensuring a basic level of financial security for all citizens.<sup>18</sup> This guaranteed income can lead to increased consumer spending, which in turn stimulates demand for goods and services, benefiting businesses across various sectors and potentially leading to higher tax revenues.<sup>25</sup>
- **Improved Well-being and Human Capital Development:** Empirical evidence from pilot programs strongly indicates that UBI significantly improves physical and mental health outcomes, reduces stress and anxiety, and increases overall life satisfaction.<sup>5</sup> Financial stability can also provide individuals with the opportunity to pursue education, skills training, and personal development, thereby enhancing human capital.<sup>8</sup>
- **Administrative Efficiency and Reduced Bureaucracy:** Advocates argue that UBI can streamline the existing complex and often inefficient welfare system, which is characterized by a patchwork of numerous programs and agencies.<sup>7</sup> A unified UBI system could reduce administrative costs, application burdens, delays, waste, and opportunities for fraud and corruption, allowing a larger percentage of funds to reach recipients directly.<sup>6</sup>
- **Adaptation to Automation and Future of Work:** UBI is increasingly viewed as a necessary and proactive response to the potential widespread job losses and precarious labor conditions resulting from accelerating automation and technological advancements.<sup>8</sup> It could provide a crucial financial cushion for workers to transition to new roles, pursue education or reskilling, or engage in entrepreneurship without fear of financial distress.<sup>8</sup> Furthermore, a guaranteed income may shift the power dynamic in the labor market, incentivizing businesses to improve working conditions and offer more employee-focused policies to attract and retain talent.<sup>43</sup> The arguments for UBI extend beyond simply alleviating immediate poverty. A significant driver of renewed interest is its potential to address profound structural changes in the global economy, particularly the rise of automation and precarious labor. This suggests UBI is being considered as a proactive investment in human capital and economic resilience, designed to maintain living standards and foster innovation in an era where traditional

employment models may no longer guarantee widespread security. It represents a strategic policy response to anticipated future economic challenges, rather than just a reactive safety net.

## Arguments Against UBI:

Critics raise substantial concerns regarding UBI's feasibility and potential negative consequences:

- **Fiscal Costs and Funding Challenges:** A central and often primary concern is the immense cost of implementing a truly universal program. Estimates for a comprehensive UBI in the U.S. range from \$1.8 trillion to over \$3 trillion annually, a figure that could potentially require significant tax increases or deep cuts to a vast array of existing welfare programs, including major entitlements.<sup>6</sup> Critics argue that such costs are unsustainable and render UBI infeasible for national implementation.<sup>29</sup>
- **Potential Work Disincentives and Labor Supply Effects:** A frequently voiced concern is that a guaranteed income could reduce individuals' motivation to work, potentially leading to higher unemployment rates, decreased productivity, and negative impacts on overall economic growth.<sup>8</sup> While many pilot programs have shown limited negative effects on labor supply, some theoretical economic models predict significant declines in labor force participation due to income and substitution effects caused by the UBI payment and the taxes required to fund it.<sup>24</sup>
- **Inflationary Pressures:** Critics contend that injecting a large amount of unconditional cash into the economy could generate higher consumer spending, driving up demand and prices, potentially leading to inflation that would erode the purchasing power of the UBI itself, negating some of its intended benefits.<sup>8</sup>
- **Concerns about Universality vs. Targeted Support:** A key criticism is that UBI's universality makes it financially inefficient. By distributing money to wealthy individuals who do not need it, public funds could be diverted from more targeted programs that might more effectively advance human capital among the truly needy.<sup>12</sup> This could, paradoxically, increase poverty and inequality by redistributing income upward, as resources are spread thinly across the entire population rather than concentrated where need is greatest.<sup>29</sup>
- **Intergenerational Effects on Skills and Capital:** Some dynamic general equilibrium models predict that financing UBI through higher taxes could reduce

investment in skills, lower the share of college-educated individuals, and decrease aggregate saving. This could lead to a significant long-run GDP reduction (e.g., 12.9% in one model) and welfare losses for younger and future generations, as the economy's productive capacity diminishes over time.<sup>24</sup>

The debate surrounding UBI's "cost versus benefit" extends far beyond direct financial outlays to encompass long-term societal and human capital impacts. While the immediate fiscal cost is a significant hurdle, a deeper analysis reveals that the "cost" argument is far more complex. Economic models suggest potential long-term macroeconomic consequences, such as a significant reduction in GDP and welfare losses for future generations, primarily due to disincentives for skill investment and reduced savings.<sup>24</sup> This implies that the affordability of UBI must be evaluated not just on immediate budgetary terms but also on its potential long-term effects on a nation's human capital and productive capacity. Conversely, proponents argue for "massive savings in the health and social care systems" <sup>33</sup> and overall economic stimulus from increased aggregate demand.<sup>25</sup> This complex interplay necessitates a comprehensive cost-benefit analysis that accounts for both direct financial flows and the dynamic, intergenerational impacts on societal well-being and economic potential.

A notable divergence exists between certain theoretical economic models and the outcomes observed in many UBI pilot programs. Models often predict significant negative impacts on labor supply and GDP due to the disincentive effects of UBI and the distortionary effects of taxation.<sup>24</sup> However, numerous pilots (Alaska, Kenya, Stockton, Germany) report limited or no negative effects on overall labor force participation, and sometimes even positive shifts towards self-employment or entrepreneurship.<sup>3</sup> This discrepancy suggests that theoretical models may not fully capture the complex behavioral responses of individuals, the presence of "slack" in real economies <sup>25</sup>, or the non-monetary benefits (e.g., improved health, autonomy) that might offset work disincentives. This highlights a critical area for future research: refining economic models to better integrate empirical behavioral insights from pilots and conducting longer-term, larger-scale studies to bridge this gap.

**Table 3: Proposed UBI Funding Models and Estimated Costs (US Examples)**

Proposal Source	Benefit Amount/Frequency	Recipients	Estimated Annual Cost (in 2017 dollars)	Primary Financing Mechanism(s)	Driving Concern/Objective

<b>Charles Murray</b> <i>(In Our Hands: A Plan to Replace the Welfare State)</i> <sup>8</sup>	\$13,000 per year (\$3,000 for catastrophic health insurance). Reduced for incomes > \$30,000; min \$6,500 for incomes > \$60,000.	All non-incarcerated U.S. citizens 21+ with U.S. bank account.	\$2.8 trillion (in 2020)	Forgone costs of all existing federal transfer payments (Medicare, Medicaid, Social Security, tax expenditures, etc.); no new taxes.	Public assistance has eroded U.S. values around family, work, and community.
<b>Andy Stern</b> <i>(Raising the Floor: How a Universal Basic Income Can Renew our Economy and Rebuild the American Dream)</i> <sup>8</sup>	\$12,000 per year (\$1,000 monthly).	Persons aged 18-64; 65+ receiving < \$1,000 in monthly Social Security.	\$1.8-\$2.8 trillion per year	Forgone costs of certain transfer programs and tax expenditures; reforms to Social Security/healthcare; fiscal policy changes; open to new taxes (e.g., VAT, financial transaction tax).	Mounting labor market challenges, particularly for low- and middle-wage workers.
<b>General Proposal (Popular)</b> <sup>18</sup>	\$1,000 per month to all adult citizens.	Approximately 260 million U.S. adults.	~\$3.12 trillion per year	Increased taxation (wealth tax, carbon tax); potential replacement of	Reduce poverty and inequality; provide financial security; adapt to automatio

				existing welfare programs.	n.	
Source: <sup>8</sup>						

## VII. UBI in Comparison to Traditional Welfare Systems

Universal Basic Income is frequently positioned as a transformative reform or even a complete replacement for existing social welfare programs. This perspective necessitates a direct comparative analysis of their respective strengths and weaknesses, particularly concerning administrative efficiency, incentives for work, and the degree of individual choice afforded to recipients.

### Comparative Analysis of Administrative Efficiency, Incentives, and Individual Choice

- Administrative Efficiency:**
  - Traditional Welfare Programs:** The current welfare landscape is often characterized as a "patchwork of numerous programs, agencies, and initiatives," each operating with its own distinct infrastructure, administrators, processes, and extensive paperwork.<sup>7</sup> This inherent complexity is widely cited as a source of high administrative costs, significant inclusion and exclusion errors (where eligible individuals are missed, or ineligible ones receive benefits), delays in service delivery, waste, and opportunities for manipulation or corruption.<sup>5</sup> Furthermore, recipients themselves face substantial burdens navigating these intricate systems, often requiring considerable time and resources to apply for and manage multiple benefits.<sup>7</sup>
  - Universal Basic Income (UBI):** Proponents argue that UBI could fundamentally simplify this fragmented system by replacing it with a single, more efficient mechanism.<sup>6</sup> Its universal and unconditional nature would capitalize on economies of scale, significantly reducing administrative overhead, minimizing errors, and alleviating the bureaucratic burden on both

government agencies and recipients. The result would be a more direct flow of funds to those in need, enhancing overall system transparency and reducing opportunities for fraud.<sup>6</sup>

- **Incentives:**

- **Traditional Welfare Programs:** These programs often inadvertently create "poverty traps" and work disincentives. Benefits are frequently income-based, meaning that as an individual's earnings increase, their benefits are reduced or phased out. This can discourage individuals from seeking employment or increasing their work hours, as the marginal gain from working more might be offset by the loss of essential assistance, trapping them in low-income cycles.<sup>6</sup>
- **Universal Basic Income (UBI):** UBI is specifically designed to circumvent these disincentives. Because the benefit is received regardless of employment status or income level, recipients do not face a reduction in their UBI payment if they work more or earn a higher salary.<sup>6</sup> This unconditionality can potentially encourage labor force participation, entrepreneurship, and individuals seeking better-suited or more fulfilling jobs, as the UBI provides a stable financial foundation that mitigates the risks associated with career transitions or starting a business.<sup>8</sup>

- **Individual Choice and Dignity:**

- **Traditional Welfare Programs:** Many traditional programs provide "in-kind" assistance, such as food stamps (SNAP) or housing vouchers, or cash with specific restrictions on its use.<sup>5</sup> Critics argue that this approach can "strip welfare recipients of their dignity" by implying they are incapable of making sound financial decisions for themselves, treating them "like children".<sup>7</sup> Furthermore, untaxed benefits like housing vouchers and SNAP cannot be used to build credit or qualify for loans, limiting recipients' access to broader financial tools and wealth-building opportunities.<sup>46</sup>
- **Universal Basic Income (UBI):** By providing unconditional cash, UBI empowers individuals to decide how best to use the funds based on their unique circumstances and needs.<sup>1</sup> This approach promotes personal responsibility, preserves the dignity of the recipient, and fosters self-esteem by trusting individuals to make their own choices.<sup>7</sup> This autonomy can lead to greater flexibility in life choices, such as where to live or how to invest in their well-being, and potentially better long-term financial outcomes by enabling access to credit and wealth accumulation mechanisms that earned income provides.<sup>46</sup>

## Discussion of Potential Integration or Replacement of Existing Programs

The relationship between UBI and existing welfare programs is a pivotal policy choice, defining the scope and nature of social protection in a UBI-enabled society.

- **Full Replacement:** Some proponents, notably Charles Murray, advocate for a radical overhaul where all federal spending on existing social security, Medicare, Medicaid, and other welfare programs would be converted into UBI payments.<sup>6</sup> This approach aims for maximal simplification and administrative efficiency, consolidating the entire social safety net into a single, unconditional transfer.
- **Partial Replacement/Integration:** Other proposals suggest a more nuanced approach where UBI could replace *some* existing transfers while complementing others, creating a hybrid system. In this model, UBI would provide a standardized base income, while targeted programs would remain to offer specialized support for specific, complex needs that UBI alone might not fully address.<sup>4</sup> For example, Brazil's analysis considered UBI schemes that partially replace existing tax-transfer systems, which included reducing pension benefits by the UBI amount and fully replacing other cash benefits, with the goal of maintaining budget neutrality.<sup>15</sup> This approach seeks to balance the benefits of UBI's universality with the continued need for tailored support.
- **Complementary Policy:** In some contexts, UBI is viewed primarily as a mechanism to distribute income from state-owned resources (like Alaska's Permanent Fund) or to address specific emerging issues such as job displacement due to automation, without necessarily dismantling the entire existing welfare state.<sup>8</sup>

The strategic debate over whether UBI should serve as a disruptive replacement or a complementary enhancement to the welfare state represents a fundamental policy decision. This choice has profound implications for the structure of social protection, the specific vulnerabilities addressed, and the political feasibility of UBI. It highlights a tension between radical reform and incremental adaptation, as policymakers grapple with the optimal balance between universal provision and targeted intervention.<sup>4</sup>

Underlying this strategic debate is a profound philosophical shift from a focus on the "deserving poor" to a recognition of universal rights. Traditional welfare systems often operate on principles of means-testing and conditionality, which can implicitly or explicitly categorize recipients as "deserving" or "undeserving".<sup>4</sup> This approach



frequently leads to stigmatization and a perceived loss of dignity for recipients, as they must prove their need and adhere to specific behavioral requirements.<sup>5</sup> UBI, by contrast, is designed to be unconditional and universal, embodying a philosophical stance that a basic standard of living is a fundamental right for all citizens, irrespective of their circumstances, employment status, or perceived worth.<sup>4</sup> This shift aims to eliminate the moral judgments inherent in many welfare programs, fostering greater dignity and autonomy for all recipients and fundamentally altering the relationship between the state and its citizens from one of paternalistic oversight to one of universal empowerment.

## **VIII. Conclusion and Future Outlook**

### **Synthesis of Key Findings**

Universal Basic Income, a concept with a rich and diverse historical lineage and support from across the ideological spectrum, is fundamentally defined by its periodic, unconditional, universal, and individual cash payments. This core design distinguishes it sharply from more targeted or conditional programs such as Guaranteed Income, Negative Income Tax, and Conditional Cash Transfers, primarily through its inherent universality and the autonomy it grants to recipients.

Empirical evidence from a growing number of global pilot programs consistently demonstrates UBI's effectiveness in significantly reducing poverty and improving physical and mental health outcomes. These trials frequently report increased life satisfaction, enhanced autonomy, and improved social cohesion among recipients. While the impact on labor market participation is nuanced—with some studies showing shifts towards self-employment or no overall reduction in work effort—the feared widespread disincentive to work has not materialized as severely as critics often predict. UBI also offers compelling advantages in administrative efficiency by streamlining complex welfare bureaucracies and empowering individuals with direct cash transfers, thereby fostering personal dignity and choice.

However, the path to widespread UBI implementation is fraught with considerable



challenges. The most prominent concern remains its substantial fiscal cost, alongside potential negative macroeconomic impacts such as inflationary pressures and, as suggested by some economic models, intergenerational welfare losses due to reduced skill investment and capital accumulation.

## Challenges and Opportunities for UBI Implementation

The implementation of UBI presents a complex interplay of significant challenges and compelling opportunities:

### Challenges:

- **Financial Sustainability:** The immense gross cost of a full-scale UBI program is a central and persistent concern. Estimates for national implementation often run into trillions of dollars annually, potentially necessitating significant tax increases or the complete overhaul and elimination of existing welfare programs.<sup>6</sup>
- **Work Disincentive Risks:** While pilot results are often positive, the potential for reduced labor participation, particularly in low-wage sectors, remains a theoretical concern, especially for large-scale, national implementation. Economic models sometimes predict declines in labor force participation due to income and substitution effects.<sup>8</sup>
- **Inflationary Pressure:** A widespread increase in disposable income could generate higher consumer spending, driving up demand and prices, potentially leading to inflation that diminishes UBI's purchasing power and erodes its benefits.<sup>8</sup>
- **Equity Concerns:** The principle of uniform payments to all, including the wealthy, is criticized by some as financially inefficient. They argue it could divert funds from the most vulnerable populations, potentially exacerbating inequality by redistributing income upward if not carefully designed.<sup>12</sup>
- **Administrative Complexity of Scaling:** While UBI simplifies existing systems, scaling it globally or nationally requires robust new administrative systems to prevent fraud and adapt to diverse economic conditions across regions.<sup>37</sup>
- **Defining "Basic Living":** The lack of an objective, universally accepted definition for a "basic standard of living" makes setting the appropriate UBI amount challenging, as living costs vary significantly by region and over time.<sup>7</sup>

### Opportunities:

- **Addressing Systemic Issues:** UBI offers a potential, comprehensive solution to rising income and wealth inequality, the increasing precarity of labor, and the significant economic dislocations anticipated from widespread automation and artificial intelligence.<sup>1</sup>
- **Human Capital Development:** By providing financial security, UBI can enable individuals to pursue education, skills training, and entrepreneurship, fostering long-term economic growth, innovation, and adaptability in a changing labor market.<sup>8</sup>
- **Improved Public Health and Well-being:** The consistent positive impacts on physical and mental health observed in pilots suggest UBI could lead to significant societal health improvements, potentially reducing healthcare costs and improving overall quality of life for the population.<sup>5</sup>

## Areas for Future Research and Policy Consideration

The extensive volume of UBI pilot programs globally and the consistent positive micro-level outcomes—such as poverty reduction, health improvements, and increased autonomy—indicate that the policy debate is maturing. It is moving beyond the fundamental question of *if* UBI can work in principle to *how* it can be effectively and sustainably implemented. This signifies a growing seriousness about UBI's potential and shifts the focus to practical implementation challenges and optimization.

Several critical areas warrant further research and policy consideration:

- **Long-term Macroeconomic Impacts:** More extensive, longer-duration, and larger-scale trials are critically needed to accurately assess UBI's aggregate effects on GDP, inflation, and labor markets, particularly beyond the initial transition period. The tension between theoretical economic models, which sometimes predict significant negative impacts on labor supply and GDP, and the empirical pilot results, which often show limited or no negative effects, requires further investigation.<sup>21</sup> This discrepancy suggests that theoretical models may not fully capture the complex behavioral responses of individuals, the presence of "slack" in real economies, or the non-monetary benefits that might offset work disincentives.
- **Refined Economic Models:** Future research should focus on developing more sophisticated economic models that better incorporate the nuanced behavioral responses observed in pilot programs, such as shifts to self-employment,

engagement in non-market activities, and improved human capital formation. Additionally, these models need to more accurately account for complex intergenerational linkages and their dynamic impacts on the economy.<sup>24</sup>

- **Optimal Funding Mechanisms:** Further exploration of diverse funding models, including the radical potential of sovereign money creation, is crucial to address affordability concerns and identify fiscally sustainable pathways for UBI.<sup>20</sup> This involves rigorous analysis of their economic implications, including potential for inflation or debt accumulation.
- **Hybrid Welfare Systems:** Research into the optimal design of hybrid systems, where a UBI complements rather than entirely replaces targeted social assistance programs, is vital. Such studies would ensure comprehensive support for diverse societal needs, balancing UBI's universal floor with specialized aid for complex vulnerabilities.<sup>4</sup>
- **"Value Dimension" of Efficiency:** A deeper understanding of how UBI contributes to the "value dimension" of efficiency—supporting financial security, dignity, and autonomy—beyond purely financial metrics is needed.<sup>40</sup> This involves developing new frameworks for evaluating the holistic societal benefits that are not easily captured by traditional economic indicators.

The consistent observation that UBI recipients reported fewer instances of hunger, illness, and depression during the COVID-19 pandemic, and that UBI can increase "resilience to economic shocks," is highly significant.<sup>5</sup> The renewed interest in UBI during the pandemic further underscores this. In an era marked by rapid technological change, economic volatility, and unforeseen global crises, UBI is evolving from a mere safety net to a fundamental mechanism for building individual and collective capacity to withstand and adapt to shocks. This highlights its potential as a proactive policy for future stability and well-being.

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