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## **Time for a New Form of Universal Basic Income**

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**Time for a New Form of Universal Basic Income**

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EMPA 396

Research Methods and Analysis

Dr. Alan Roper

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**Abstract**

Universal Basic Income has gained more attention in the last few years and there are individuals who think it will work, and there are individuals who don't. The difference between Universal Basic Income Programs and other public assistance programs is that Universal Basic Income programs are cash transfers with no conditions, no attachments or limitations of growth and available to everyone regardless of factors like societal or financial status. The difference between Universal Basic Income and Guaranteed Income is that Guaranteed Income pertains to a specific group or demographic and it is not available to everyone. Other public assistance programs are built to help but are only given to those selected even when many more need the assistance as well and have limitations for growth where people have to earn or stay within a certain societal or financial group to receive assistance. This paper will examine the need to implement supplemental income programs such as Guaranteed Income similar to Universal Basic Income and even possibly add it to current public assistance programs. This will help relieve and minimize challenges individuals endure to survive the cost of living in this country.

**Chapter 1: Background and Problem Statement**

The effects of high rising living cost, especially during the pandemic has made it difficult for Americans to obtain resources they need to live a healthy lifestyle. People, specifically minorities face homelessness, lack of mental health treatment, falling further behind the poverty line, and limited resources from city, state, and federal governments.

All of these challenges hinder the opportunity for most people to live a stable lifestyle.

Universal Basic Income is an idea that has been around for years and the growing interest has made the idea popular again. The SEED (Stockton Economic Empowerment Demonstration) program created by former Stockton Mayor Michael Tubbs in 2019, was a guaranteed income pilot program that gave 125 residents in Stockton, CA \$500 for 18 months. Since the program was scheduled to end during the pandemic it was extended through a philanthropic donation by Carol Tolan to continue until January 2021. During his time in office Michael Tubbs went on to create the Mayors For Guaranteed Income, where a group of mayors across the country joined together to roll out Guaranteed Income pilot programs like SEED to help people in their cities and collect more evidence for a more permanent program. From this movement a 2020 presidential candidate Andrew Yang drew even more attention to Universal Basic Income during his campaign where he presented his idea of the “The Freedom Dividend”, which gave all people \$1000 a month, \$12,000 a year. According to the Maytree, “Basic Income is an idea that has many names (including universal basic income, basic income guarantee, guaranteed annual income or guaranteed minimum income) and many definitions. The common theme of each of these definitions involves having the government transfer money to individuals or households without strings attached about how it is used or how people spend their time” (Zon). It has been tested in other countries and cities around the world such as Canada, Alaska, Compton, CA, St. Paul, MN, Paterson, NJ and few other places

worldwide . This paper will study the significance and benefits of implementing Universal Basic Income and how a similar programs like SEED can help.

### **Statement of the Problem**

By analyzing the effect of Universal Basic Income Programs, if implemented it can improve the financial and lifestyle conditions of people who struggle with problems associated with socio-economic decline like urban poverty, homelessness, and income inequality.

**P1:** More resources are needed to reduce the number of people who live in poverty.

**P2:** There needs to be more alternatives to help reduce homelessness.

**P3:** The resources needed to overcome financial inequality and living conditions for those who are in or near poverty are inadequate.

### **Purpose of the Study**

The purpose of this study is to present Universal Basic Income as an opportunity to include in city, county, and federal assistance programs that the people will benefit from and improve common issues that individual(s) throughout California as well as the country experience.

### **Significance of the Study**

This study is significant because it is an opportunity to address the daily financial and lifestyle inequalities that can be difficult for an individual(s) to overcome.

### **Theory of Change and Assumptions**

If a program similar to Universal Basic Income such as SEED is implemented in more cities and states, the following assumptions are made:

**Assumptions:**

**A1 :** If a Universal Basic Income program is implemented then it can be an alternative to reduce the number of people who live in poverty.

**A2:** If a Universal Basic Income program is implemented then it can be an alternative help reduce the number of people who are homeless.

**A3:** If a Universal Basic Income Program is implemented then it can improve financial inequalities and living conditions.

**Limitations:**

**Definition of Terms**

There will be specific definitions and general terms used throughout this research paper that address the main points of the paper.

1. Universal Basic Income - “a specific amount of money given to everyone with no strings or conditions attached for a period of time”
2. SEED - “(Stockton Economic Empowerment Demonstration) program based off the idea of Universal Basic Income
3. Financial Inequality – the differences between income and wealth between individuals

**Impact**

This study will show why a Universal Basic Income is important and needed so it can be implemented in more cities throughout the county and help people. While navigating through a global pandemic it will have an even greater impact and is an opportunity to make improvements and reevaluate current local and federal programs and resources that were made to help people.

## **Chapter 2: Literature Review**

Most of the resources focus on the general idea and definition of Universal Basic Income to support my background and research question. **Theme 1)** Lack of Resources & Ways to Reduce Poverty, **Theme 2)** Ways to help Prevent Homelessness, and **Theme 3)** the Importance of Improving Inequalities & Living Conditions. From the three themes I will show why programs similar to Universal Basic income are needed.

### **Literature Review**

#### **Common Issues and How to Minimize Poverty**

The amount of income an individual receives and how effected they are by poverty has major outcomes in their health . The bigger the income disparity the more health declines. People live in poverty or have reduced incomes face having poorer health and being in the health poverty trap. “The United states has among the largest income-based health disparities in the world: Poor adults are five times as likely as those with incomes above the 400 percent of the federal poverty level to report being poor or fair health” (*Khullar 2018*). It’s also clear that while low income contributes to poor health status, poor health can also contribute to lower income” (*Khullar 2018*). Anything helps,



“Giving people a bit more money may not be a panacea, but we do know it helps. Providing people with low incomes with more money – even relatively modest amounts – through simple cash transfers has been shown to have measurable improvements for people’s lives” (*Zon 2016*). From a basic income study in Finland the findings showed “Survey respondents who received a basic income described their financial situation more positively than respondents in the control group. They also experienced less stress and fewer financial worries than the control group” (*Kela 2019*). “Recipients of a basic income also expressed greater confidence in their ability to have influence over their own lives, in their personal finances and in their prospects of finding employment” (*Kela 2019*). Universal Basic Income programs can be what helps keep people from entering or remaining in poverty. “Randomized controlled trials testing unconditional cash transfers in the developing world have also shown that simple transfers of money to low-income households have strong benefits. When you give people who don’t have enough money more of it, no strings attached, it gets used well” (*Zon 2016*). There are people who just need the opportunity and resources to improve and that can make a difference of who and how people end up in poverty.

**Ways to Prevent Homelessness**

There are various programs and ideas based on the framework of a Universal Basic Income, some with potential and success to work. If carefully planned and significant factors included Universal Basic Income programs can be carried out depending on the location and community with successful outcomes. One form of Universal Basic Income

is Negative Income Tax (NIT). “Although it has the potential to achieve the same intended goals as UBI, the NIT operates with a different philosophical stance” (*Kerman 2020*). A Negative Income Tax study of 400 participants in Ontario, Canada reported that “improvements in housing stability are likely the result of NIT incomes being considerably higher than pre-existing income support program rates, allowing people to more effectively balance housing safety and affordability” (*Kerman 2020*). “There are four mechanisms for how UBI could help to structurally prevent and end homelessness: (a) reducing values-based exclusion in the provision of income supports, (b) promoting choice housing, (c) facilitating workforce returns and buffering against automation job losses, and (d) improving health and well-being” (*Kerman 2020*). Income has a significant effect on factors such as the four mechanisms and is what can be used to label someone as being in poverty or homeless. One of the main issues why individuals end up in homeless or poverty circumstances is because while the inequality of wealth increases income and wages do not increase creating a ripple effect of more issues. Kerman describes the idea of universal housing vouchers which could be used or replace another form of supplemental income. “Housing vouchers would eliminate much of the arbitrary bureaucracy that determines who qualifies for assistance and who does not, as well as the stigma of relying on aid” (*Cleveland 2020*). The COVID-19 pandemic has been a major factor that has worsened issues such as poverty and homeless and put the U.S. in an uncertain space. Using this time during the pandemic to address possible solutions like Universal Basic Income is very important and have an impact on the future of the

country. Similar to Universal Basic income temporary cash payments were distributed multiple times to assist a majority of families with assistance during the pandemic to pay bills and put a spotlight on the depth of the inequalities and problem we face today. “even in wealthy nations, such as the United States, a major illness or the loss of a job may lead to financial collapse for many middle class families. As such, an argument exist for even wealthy nations to implement a Universal Basic Income” (*Johnson 2021*). According to *The COVID-19 pandemic: Time for a universal basic income?*, Johnson noted “A country’s culture and values could affect its willingness to engage in such an economic shift, especially at it would include removal of many safety-net social programs . However, the economic benefits are bringing millions of people out of poverty and creating consumer demand (*Johnson, 2018*). This is the perfect time during the pandemic for local governments to reevaluate their safety-net and government assistance programs to introduce a new approach of assistance that does not keep people confined to a specific group or lifestyle and hinder their opportunity for growth.

### **Importance of Improving Inequalities and Living Conditions**

Financial inequality and challenging living conditions can be important factors of people who live in poverty or may be homeless. Inequality comes in many forms such as race, gender, highly desired jobs and financial inequality. A lot of individuals face the challenges today of living because their income may not be compatible with the cost of living, and this affects all age groups including children who are dependent on their parents. It is important to provide income and incentives to help families with the

challenges people often times face, like food insecurity and finding decent work. Current public programs such as SNAP, Medicaid, TANF, are good but still cannot meet the needs of many and prevent future growth and stability. “It is important to note, however that the types of jobs obtained by those who are on the safety net are not typically ladders to the middle class” (Schanzenbach 2018). Children are also highly affected by income inequality. The lack of resources their parents receive and the more time parents have to spend attempting to make a good enough income affects the mental health and performance of children in schools. “All in all, the strongest research evidence appears to indicate that money matters, in a variety of ways, for children’s long-term success in school” (*Family Relations 2019*). This puts a lot of families in difficult positions, especially single parent homes where parents have to choose between working odd or long hours to try to make ends meet for little pay or stay home with children and hope to get public assistance. “Another step might be to ensure that sanctions and other regulations embedded in social services policies do not deny benefits to families with very young children” (*Family Relations 2019*). “Not only do young children appear to be most vulnerable to the consequences of poverty but mothers with very young children seem least able to support themselves through employment in the labor market” (*Family Relations 2019*).

## **Conclusion**

Altogether, finances have a huge impact on the different aspects of people’s lives from mental and physical health to shelter and necessities causing constant ripple effects.

Zon and Kela describe how there can be a lot of good effects from implementing Universal Basic Incomes. Financial inequalities and barriers effect all ages, it is crucial to explore and give attention to any or alternatives to make improvements. Schanzenbach and Family Relations describe how the holes in public assistance programs are limited and not enough, and how they impact children in the home. If more Universal Basic Income Programs were implemented it can help more people and could be a possible solution to reframing some of the current public assistance programs.

## **Chapter 3: Methodology**

### **Introduction**

To collect research Quantitative and Qualitative data were used from a survey, an interview, and referrals to press conference and news updates about the program. Two surveys were created for residents in the City of Oakland and the City of Stockton to compare how the program is progressing or has progressed and residents who have or have not participated in the program. However, due to time restrictions and limited access to resources, the survey for Stockton did not receive any responses and the leaders over the SEED program all became absent when former mayor Michael Tubbs left office.

[Theory of change and assumptions?](#)

### **Operational Definitions**

1. Oakland Equity Index – Four levels (Citywide, Theme, Topic, and Indicator), and six themes (Economy, Education, Public Health, Housing, Public Safety, and

Neighborhood and Civic Life). Each theme then has four topics three indicators that add up to 72 indicators total to measure disparities among residents of Oakland based off different areas of their lives.

## **Population Sampling Strategy**

The participants that were selected to participate in the survey were Anyone in or near Oakland, CA, primarily the Bay Area. Individuals and different groups will be solicited. This decision was made to gather as many respondents as possible in or near the research area. The key informants were selected to represent each organization and highlight and compare their responses about the current pilot program.

## **Procedure**

The survey for Oakland was modified to allow any individuals or groups to take the survey. Interviews were requested and scheduled with individuals who specialize in public programs for the City of Oakland, to get opinions, ideas, and possibly data about this topic and research. Next an Interview was planned with the Deputy Chief of Staff/Legislative Director for the City of Oakland. Interviews with a couple of the partnered organizations for the pilot program were also attempted but due to limited time and restrictions, the communications department and Research and Program Officer presented referrals to a few papers and program updates to address interview questions for city leaders and participating organizations.

**Data Processing and Analysis**

The data quantitative data will be processed by how it relates to the assumptions. The qualitative data will be processed by data that is significant or a key point from the informant interviews.

**Internal and External Validity of Methodology**

Once the data is collected it will be processed to show survey respondents knowledge, experiences, ideas or opinions they may have about the program. Some responses from the refereed news press conference, papers, and pilot program updates will show the impact of the program and how some participants used the extra money. The purpose of collecting the data through surveys and interview informants to compare views of the program from participants and the leaders implementing the program

**Limitations**

This research was conducted electronically. The Coronavirus (COVID-19) pandemic is still ongoing and although some restrictions have been lifted, remote communication is still most commonly used. While attempting to post the survey on social media platforms, limitations arose because permission from Admin that control those platforms have to approve the content before anything is posted to a page or group. This creates more time restrictions because it can take days, weeks, or longer for a post to be approved or denied. The surveys were distributed and collected online through platforms that did allow or approve postings without approval and links were sent emails

and text message to attempt to collect data.. The interview with the Deputy Chief of Staff/Legislative Director Interview was conducted through zoom. The partnered organizations provided information and responses through email. Requesting interviews with some of the partnered organizations were limitations because no matter how many time it was mentioned that a meeting or conversation with someone is more desired the organizations sent references and referrals to information about the program. It was also a limitation because they do not get educational request often soliciting to schedule interviews so it didn't not seem like there was a structured plan to address this situation.

## **Summary**

Overall the goal is to show that programs similar to Universal Basic Income are more beneficial to the people and that if given the opportunity at a chance to be given supplemental income people will make better decisions for their future and other people around them. The idea of programs similar to Universal Basic Income can work and although it might not solve the problems completely it will help provide improvements and room for growth.

## **Chapter 4: Results and Findings**

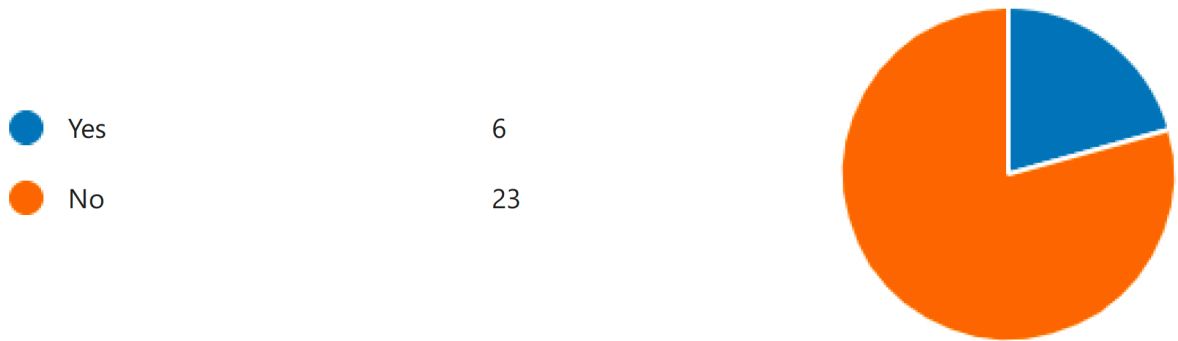
### **Introduction**

The objective of the data collection was to determine if programs similar to Universal Basic Income could reduce poverty, reduce homelessness, and improve financial inequalities and lifestyle conditions. Six survey questions were formed and



distributed to gather public information from anyone in the Bay Area to determine the impact and knowledge of the pilot program.

Survey Question #1 - Have you heard or been told about the Oakland Resilient Families Guaranteed Income pilot program that gives a random selection of 600 families \$500 per month for 18 months??



Survey question #2 - If the answer to question 1 was yes, how did you receive knowledge?

1 respondents (8%) answered **Random conversation** for this question.

**Family** **Cousin Media News**  
**Random conversation**  
**Friend** **email about the prog**

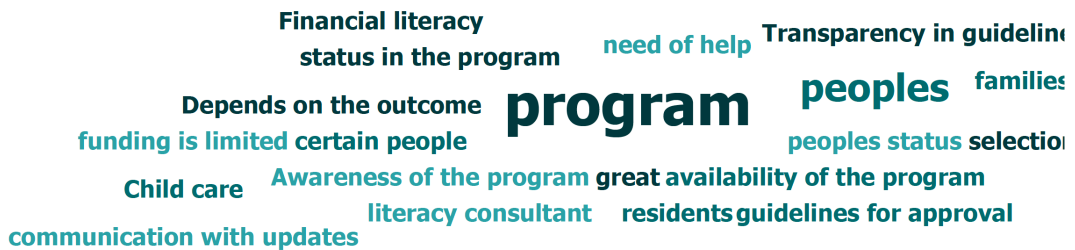
Survey Question #3 - I agree with the program and think it is/can be beneficial to residents in the city?

● Strongly Agree	13
● Agree	7
● No Answer	7
● Disagree	1
● Strongly Disagree	0



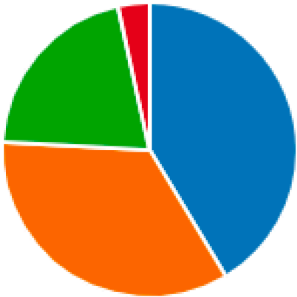
Survey question #4 - What improvements or additions would you suggest for the program?

3 respondents (16%) answered **program** for this question.



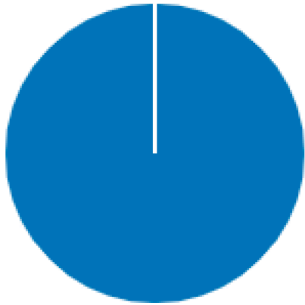
Survey question #5 - Should the program be continued in the future?

● Strongly Agree	12
● Agree	10
● No Answer	6
● Disagree	1
● Strongly Disagree	0



Survey question #6 -Should the program have been available during the COVID-19 pandemic?

● Yes	28
● No	0



The program only selected 600 participant and conducted in two phases. To participate in phase 1 the household income eligibility requirement was at or below 50%

of the area median income and the participant has to reside in one of the East Oakland census tracts. The focus of phase 1 is to study how the community may be affected, and the pilot concludes in December 2022. Phase 2 eligibility requirements were for anyone who lives in Oakland, has a child/children in the home, and an annual household income no more than 138% of the Federal Poverty line, and ends in July 2023. The funding for the pilot program is all through philanthropic donations, and there have been discussions of possibly planning fundraisers for the future.

### **Summary of Key Findings**

To obtain the data collected the process had to be changed in order to gather findings. Instead of distributing two surveys in two different cities, Oakland, CA who is currently studying their Guaranteed Income pilot program and Stockton, CA who has concluded their SEED program in January 2021, I only collected data from Bay Area participants using the Oakland Survey and collected data from interviews within the City of Oakland and an Oakland based nonprofit organization. It was a challenge to get participants to take the survey through social media or virtually. The target audience had to be changed and expanded to attempt to engage more participants, however the number of participants in the surveys were still a little low. The Interviews were done with coordinators and creators of the pilot program in Oakland, CA, Rae Oglesby Vice President of Membership and Communications a nonprofit organization UpTogether and Elinor Buchen Deputy Chief of Staff/Legislative Director for the City of Oakland. Three different organizations are involved in the coordination and planning of the Guaranteed

Income pilot program, Oakland Resilient Families nonprofit organization, UpTogether nonprofit organization, and Mayors for a Guaranteed Income along with the City of Oakland. Three academic institutions, The Center for Guaranteed Income Research Social Policy & Practice at the University of Pennsylvania, UC Santa Barbara, and the University of Illinois were also involved to collect the data and show the findings from the program. Along with interviews I was directed to look over additional information on organization websites and press conferences held about the program. In the interview with the Deputy Chief of Staff/Legislative Director, Mayors for Guaranteed Income are strong in making a point that although the pilot program is based around the idea of Universal Basic Income like SEED, it is not Universal Basic Income it is Guaranteed Income and the purpose is to help a selected group of individuals and families who are trying to make ends meet and cannot catch up with society. The Interviews are organized by the key points, connections, and similarities from the response to the interview questions and assumption in this paper.

## **Results of the Data Collection Process**

**A.** If a Universal Basic Income program is implemented then it can be an alternative to help reduce the number of people who live in poverty.

1. A Guaranteed Income program based off the idea of Universal Basic Income can help families and individuals who live in poverty or financial hardship. In an interview with Deputy Chief of Staff/Legislative Director Elinor Buchen Office of the Mayor, she says there is a huge income gap in wealth in Oakland, CA that is a

big reason why the City of Oakland decided to rollout the pilot program to help reduce the gap and poverty.

2. Follow up interviews and news press release with participants support and show why a guaranteed income program needs to be implemented and become a long term policy. Stories from participants in the program described some of their experiences in the current pilot program in Oakland, CA as “very grateful because it came at a time when I’m trying to do the right thing as far as building up her nonprofit and helping other people”. The goal of the Mayors For Guaranteed Income organization are using these income pilot programs across the country to not only prove the impact and success of guaranteed income programs but to also turn it into government policy. Deputy Chief of Staff/Legislative Director notes “Poverty is a policy failure not a personal failure” and “We are trusting people to know what to do with their money for themselves”, poverty is not the people’s fault (Buchen, Elinor. Interview 2022). If poverty were people’s fault, people would not be working so hard trying to maintain multiple jobs or try to become entrepreneurs for so little pay. A key note from former Mayor Michael Tubbs at a Press Conference Update on the program in February 2022 is, What we’ve seen from these pilots is that people don’t stop working. People are just able to negotiate the type of working conditions they can tolerate” (UpTogether 2022).

B. If a Universal Basic Income program is implemented then it can be an alternative help reduce the number of people who are homeless.

1. From the data collected about the pilot program conducted in Oakland, CA there were no numbers available yet to prove that guaranteed income programs such as this can be an alternative to help prevent homelessness specifically. This is because it is too early in the pilot for all the final detailed research to be concluded. None of the interviews or press releases mentioned the effect the pilot program may have in regards to homelessness or people in homeless situations specifically.

2. There were a few participants so far who gave the organizations updates about their stories, and more stories will be published later in the program.

C. If a Universal Basic Income Program is implemented then it can improve financial inequalities and living conditions. Some participants that gave updates also described how their finances and living conditions improved.

1. In the interview with the Deputy Chief of Staff/Legislative Director of the city of Oakland, I found that most income inequalities are from minorities, with African Americans being the highest. In a Press Conference update the City of Oakland displayed the Oakland Equity Index which shows “26% of African Americans, 22% of Latinos, and 15% of Asians live at or below the Federal Poverty Line, compared to 8% of Whites” (UpTogether 2022). Participants selected for the pilot program were “43% of the 600 participants identify as Black or African American and 38% as Hispanic or Latino. 7% are Asian, and participants are also overwhelmingly female, with nearly 83%.” (UpTogether 2022). From the survey respondents responses question three asked I agree with the program and think it is/can be beneficial to residents in the city? 13 % strongly

agreed, 7% agreed, 7% had no answer, and 1% disagreed. Question five asked “Should this program be continued in the future?” 12% strongly agree, 10% agreed, ^% replied no answer, and 1% disagreed. The responses of survey questions were related to assumption three and showed that even a majority of survey respondents agree with the program and think it is effective and should continue in the future.

2. Guaranteed programs based on the idea of Universal Basic Income does help improve financial inequalities and living conditions. The Deputy Chief of Staff/Legislative Director of the City of Oakland explain in the interview that the program protects the people from running into barriers to get help or assistance like other programs such as the Earned Tax Income and The Child Tax Credit. She mentioned that “often people face barriers trying to get help and resources and that this pilot program like others are meant to give money in addition to already available resources”, and “ one of the reasons for the pilot program was put in motion is because people should not have to struggle or work two and three jobs to make ends meet”.(Buchen, Elinor. Interview 2022). From the press release from UpTogether a participant in the pilot program gave a brief statement of their experience stating “I’ve been able to erase some financial burdens”.(UpTogether 2022). While participating in the pilot program former Mayor Michael Tubbs and Mayor for Guaranteed income see that even while in poverty, “People don’t get lazy. People actually become more productive and are able to pay for childcare or to get their car fixed or to do the things necessary to get to work. People are able to leave part-time jobs and work a full time job” (UpTogether 2022).



## **Significant Findings**

Other significant findings were sometimes disagreements arose between the partnered organizations and the research institutions. The academia is very strict about how research is collected and they look for the rawest form of data. Some requirements that academic researchers initiated for the participants in the application process made the partnered organizations feel like they were barriers for the participants. The research institutions advised the partnered organizations that if people knew they were selected to receive money and participate in the program, their answers in the application process would change.

## **Chapter 5: Conclusions**

Overall, from my survey and interviews programs similar to Universal Basic Income are wanted and are beneficial to people, however the programs need to be implemented on a larger scale such as the local and federal level and conclude for longer periods of time. In my data collected from survey participants throughout the Bay Area I found that only a handful of my respondents were aware of the program and a majority thinks that the program is beneficial and should continue in the future. Due to time restrictions and the program still being in its developing stages only assumption three was successful and showed that the Guaranteed Income pilot program in Oakland helped improve financial inequalities and living conditions. The theory of change assumptions one and two were not met, the data did not show that programs like this specifically reduce poverty and reduce homelessness, but the program does help and make a big

difference when people are receiving extra money and greatly benefits them. There were families that provided interview updates sharing their stories and explained how the money helped and lessened the financial burdens but none of the data was able to show that it kept people out of poverty. The data did not show how it helped with homelessness. None of the participants in the survey or the interviews mentioned issues with homelessness or its connection with program. The program is still ongoing so there is still a lot of data being collected. Some of the data did show that people did use the money productively to do things like pay off bills, obtain household necessities, help take care of children, or start planning and saving for the future. When provided for a short term, programs like this are successful at positively benefiting people, however it is a temporary solution and does not solve the bigger problem. To solve the problem and reduce poverty and homelessness the Guaranteed Income program would have to be done long term on a larger scale to determine how much help and time would need to be given to bring someone out of a poverty situation and define if any of the participants are in a homeless situation and transitioned to a stable living environment while participating in the program.

**Recommendations:**

Programs or initiatives like the guaranteed income pilot programs should be included with local government public safety net programs. This will allow more

resources help people long term and possibly have the opportunity to rise up out of poverty or homelessness. This can also free up more resources to be given out in other safety net program areas so more people can receive assistance. One benefit from the pilot programs is that they can continue to be used as temporary solutions to keep providing assistance to people in need. Advertising should be expanded as well, from my research in my survey not many people knew about the program. Other public media outlets to advertise such as TV, social media, websites, and possibly billboards could help spread knowledge.

### **Further Research:**

Due to time and resource limitation I was not able to gather data from previous cities such as Stockton of how effective their pilot program turned out. It would be great to further access data of previous pilot programs to determine if it was successful in other cities. Further research could also be done with other groups or demographics, such as single parent homes, people who get release from prison or jail and have to adapt to society while getting on their feet, or college students who often have to take loans out to further their education. Further research could also, examine what are the next steps after all the guaranteed pilot programs have concluded, and when do the pilot programs stop or when is there enough research from the pilots to take this to the local and federal levels.

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