

Guaranteed Basic Income and Homelessness Landscape Analysis

Erika Rogers

Executive Summary

Cash Transfer programs, including popularly discussed interventions like Universal Basic Income (UBI) and Guaranteed Basic Income (GBI) programs, have garnered significant attention as potential solutions to address poverty and economic insecurity (Stanford Basic Income Lab, n.d.). These programs provide regular, unconditional payments to individuals, aiming to promote livelihoods and work while combating poverty. Critics argue that such programs could reduce workforce participation and fail to address the root causes of poverty. However, proponents believe that UBI and GBI can provide economic security in an evolving economy and improve equity, especially for women and Black, Indigenous, and People of Color (BIPOC).

Stanford and University of Pennsylvania's [Guaranteed Income Pilots Dashboard](#) reflect the expansion of GBI programs across the United States, with pilot studies showing positive outcomes such as reduced income instability, improved mental health, and higher rates of full-time employment among recipients. Studies on UBI and GBI programs have generally shown improvements in health, well-being, mental health, food, income, and housing security. However, findings related to employment and income have been mixed.

Background

Understanding Cash Transfers and Guaranteed Income Programs

Cash transfers are direct, regular payments of money from the government or another organization to individuals or households (Pega, et al., 2022). These transfers are typically unconditional or conditioned on certain behaviors and act as a “social protection intervention” addressing social determinants of health (Pega, et al., 2022). Similar to UBI and GBI, cash transfers are often used as a form of social assistance to reduce poverty, improve access to basic needs like food and shelter, and promote economic development. Examples include UBI, GBI, and targeted cash transfer programs like the Earned Income Tax Credit (EITC) in the United States. UBI and GBI are subsets of the cash transfer category that provide a regular, unconditional payment, regardless of their income level or employment status, and without a means test or work requirement (Basic Income Earth Network, 2023; Standing, 2017; Widerquist, 2017). GBI provides such payments to all program participants while UBI provides them to all citizens in a given jurisdiction. The fundamental goal of GBI and UBI is to provide basic economic stability rather than complete security or wealth (Standing, 2017). It is seen as a form of cash transfer that can effectively combat poverty and economic insecurity while promoting livelihoods and work (Standing, 2008).

GBI aims to alleviate social inequities such as poverty, food insecurity, and economic immobility by providing recurring, no-strings-attached cash assistance stipends to specific target populations at regular intervals. However, in the United States, many people believe that providing individuals with money without any requirements or responsibilities could potentially lead to a lack of motivation and dependency on government assistance, which they consider a misuse of funds (Standing, 2008). The hallmarks of UBI include universal cash payments to all

individuals within a country, state, or other jurisdiction that recur consistently and unconditionally with no restrictions or strings attached (Hasdell, 2020; Napoletano, 2022; Wilson & McDaid, 2021). Unlike with most American welfare programs, UBI does not utilize means tests or work requirements (Ghuman, 2022). GBI is similar to UBI, but it provides income to a targeted group of people, which may be selected via a means test, often in hopes of reducing the wealth gap and increasing equity (Rosen, 2021). Instead of providing an income to everyone in a designated sampling frame, certain individuals are selected based on set criteria. The most common set of criteria can include a means test where an individual's income must fall below a predetermined threshold to qualify (Ghuman, 2022).

Historical and Political Context

Basic income programs have diverse ideological roots, drawing support from social democratic, anarchist, socialist, and neoliberal perspectives. Early proponents like Thomas Paine, Joseph Charlier, and James Meade argued for redistributing wealth to individuals (Stanford Basic Income Lab, n.d.). For example, concepts like Milton Friedman's negative income tax in the 1960s influenced basic income programs today (Hamilton & Martin-West, 2019; Bidadanure, 2019). Basic income programs also have historical roots in addressing systemic racial and gender injustices, as recognized by the Black Panther Party, Martin Luther King Jr., and the Wages for Housework movement (Bidadanure, 2019; National Museum of African American History & Culture, n.d.; Stanford Basic Income Lab, n.d.), which are foundational to the equity-driven political tradition that informs basic income programs. This tradition, rooted in Black politics with a focus on racial equity and political economy, has long advocated for economic reforms such as guaranteed income (Warren, 2017). Dr. Martin Luther King Jr. and the Black Panther Party argued more than fifty years ago for full employment and a "guaranteed income" for African Americans and all Americans (Warren, 2017). They emphasized the interconnected nature of addressing economic and racial disparities, a perspective that remains relevant today. Contemporary policy interest in basic income programs reflects the persistent need to address the many facets of racial inequities in the US, prompting policymakers to revisit and pilot this policy intervention (Hamilton & Martin-West, 2019; Bidadanure, 2019).

One of the primary benefits of UBI and GBI programs is the assurance of economic security in an evolving economy marked by technological advancements that reduce income-earning opportunities for citizens in lower socioeconomic communities (Reed & Lansley, 2016; Hoynes & Rothstein, 2019). Additionally, UBI is seen as a tool for improving equity, particularly for women and people of color who often face barriers to wealth building and opportunities for educational or career advancement (Bidadanure, 2019; Hamilton & Martin-West, 2019). Studies have shown that such programs can lead to improved mental and physical health, educational attainment, and economic mobility, especially for children in households receiving cash assistance payments (Hamilton & Martin-West, 2019; Akee et al., 2018).

Critics of UBI and GBI programs argue that while these initiatives may alleviate the symptoms of poverty, they could reduce workforce participation and fail to address its root causes (Hoynes & Rothstein, 2019; Hamilton & Martin-West, 2019; Iglesias & Block, 2019). They suggest that despite providing short-term cash assistance, these programs do not promote wealth equity within communities (Iglesias & Block, 2019). Additionally, critics contend that a federally funded UBI would not significantly differ from existing social services like Temporary Assistance for Needy Families (TANF), Supplemental Nutrition Assistance Program (SNAP), and Supplemental Security Income (SSI), potentially rendering UBI implementation redundant (Iglesias & Block, 2019; Hoynes & Rothstein, 2019). However, research on the Alaska Permanent Fund, which distributes a yearly dividend to residents, suggests that UBI could actually increase part-time employment through increased consumption, challenging the assumption of decreased

workforce participation (Jones & Marinescu, 2020), shaping ongoing policy discussions regarding the funding and frequency of cash disbursements in UBI and GBI programs. Furthermore, critics point out that there is a lack of large-scale, ongoing GBI or UBI programs among BIPOC, which limits the availability of empirical evidence to evaluate the potential of these programs to address core inequities (Iglesias & Block, 2019). They argue that without such evidence, it is challenging to assess the effectiveness of GBI and UBI in addressing systemic racial and economic disparities (Iglesias & Block, 2019), highlighting the need for more research and experimentation with these programs across diverse communities to better understand their impact on equity and poverty reduction.

Notable Basic Income Programs in Practice

Basic income and cash transfer payment programs are expanding across the United States with notable examples including Open Research Lab's pilot studies aiming for 3,000 participants in two states by 2020 or 2021 (Open Research Lab, 2020), the SEED program in Stockton, California started in 2019 (Ghuman, 2022), and Santa Clara's pilot targeting those exiting the foster care system in 2021 (Kurhi, 2023). Over the past two years, approximately 150 to 200 new pilot programs for guaranteed income have been initiated in the United States (Reyes-Velarde, 2024). In California alone, several dozen similar pilots have provided money to over 12,000 individuals (Reyes-Velarde, 2024).

Stockton Economic Empowerment Demonstration (SEED), United States

The preliminary report of the Stockton Economic Empowerment Demonstration (SEED) program's first year found that the \$500 monthly payment to selected residents resulted in significantly less income instability, improved mental health, better physical functioning outcomes, and a higher rate of full-time employment among recipients (West et al., 2021). The most significant expenditure of the funds was on food, indicating an alleviation of food insecurity, and interviews with participants underscored the positive impacts on their ability to support others and reduce financial stress (West et al., 2021).

The final outcomes of the SEED program found that income volatility was reduced for recipients in the first year with no significant difference in the second year (West & Castro, 2023). Interview themes highlighted increased stability, well-being, and self-determination among participants, alongside pandemic-induced changes in food quality and financial fears (West & Castro, 2023).

Finnish Basic Income Experiment, Finland

Finland's experiment with a GBI from 2017 to 2018, involving 2,000 unemployed recipients, aimed to explore if a GBI could incentivize work and replace the complex social security system (Kangas et al., 2019). Initial findings indicated no significant difference in employment rates compared to a control group, but recipients reported improved well-being, including better health, lower stress levels, and enhanced concentration (Kangas et al., 2019).

GiveDirectly, Kenya

This study analyzed the impact of a GBI program in Kenya, particularly its role as a social safety net during the COVID-19 pandemic, across 295 villages in Bomet and Siaya counties (Banerjee et al., 2020). Preliminary findings suggest significant improvements in food security, physical and mental health among recipients, despite an overall income reduction consistent with the pandemic's economic effects (Banerjee et al., 2020).

B-MINCOME, Barcelona

The B-MINCOME project in Barcelona evaluated the effectiveness of a GBI combined with social and labor policies among vulnerable households in deprived neighborhoods from 2017 to 2019 (Riutort et al., 2021). Preliminary results showed improvements in financial stability, reduced material and food insecurity, and enhanced community engagement, but no significant health improvements or increased labor market participation were observed (Riutort et al., 2021).

Maezawa Basic Income Social Experiment, Japan

In 2020, Yusaku Maezawa's Basic Income Social Experiment investigated the impact of basic income on participants' lifestyles, happiness, family relationships, and values, distributing ¥1,000,000 (about \$7,400) to 1,000 of his Twitter followers either as a lump sum or in monthly payments (Unayama & Inoue, 2022). Preliminary findings indicate improvements in lifestyle choices, happiness, and family dynamics, with these observations based on survey responses due to the absence of a structured control group (Unayama & Inoue, 2022).

Basic Income Programs Findings

Okantey (2023) emphasizes that outcomes of UBI/GBI programs are measured across various domains, including physical health, mental health, food security, housing, employment, spending, and community support. Studies of these programs have generally shown improvements in health, well-being, mental health, food, income, and housing security (Banerjee et al., 2020; Kangas et al., 2019; Okantey, 2023; Riutort et al., 2021; Unayama & Inoue, 2022; West et al., 2021; West & Castro, 2023). However, findings related to employment and income have been mixed, with some studies showing no significant impact or even negative effects, particularly during the COVID-19 pandemic (Banerjee et al., 2020; Kangas et al., 2019; Okantey, 2023; Riutort et al., 2021; Unayama & Inoue, 2022; West et al., 2021; West & Castro, 2023).

As demonstrated in Okantey (2023), basic income or cash transfer payments are typically designed to provide a fundamental level of financial support, but they may not always cover the entirety of a person or family's housing costs, especially in high-cost areas. In such cases, recipients may use these payments to cover other essential expenses like food, utilities, or healthcare, thereby freeing up additional funds from their existing income or benefits to allocate towards rent or housing-related expenses. This indirect support for housing can be crucial for individuals and families facing financial strain, as it allows them to prioritize their housing needs without sacrificing other basic necessities. By alleviating some of the financial pressure in other areas, UBI/GBI programs can help prevent housing instability and homelessness, particularly among low-income and vulnerable populations.

However, the effectiveness of this indirect support depends on the adequacy of the basic income relative to the overall cost of living. If the payments are insufficient to cover basic needs, including housing, individuals may still face challenges in maintaining stable housing or a healthy lifestyle. Additionally, the impact of UBI/GBI and cash transfer payments on housing stability can vary based on local housing market conditions and the availability of affordable housing options. Further research and analysis are needed to better understand the extent to which basic income and cash transfer payment programs can indirectly support housing stability and how this support can be optimized to address the diverse needs of individuals and families facing housing insecurity.

How are Social Safety Net Programs Addressing Homelessness?

A significant amount of research has explored the issue of people not accessing social assistance programs, but there has been limited focus on the unhoused population. However, a

study by Chareyron, S., & Domingues, P. (2018) addresses this gap by examining the non-take-up behavior of people experiencing homelessness accessing French basic income support, using data from the 2012 Homeless Survey (Chareyron, S., & Domingues, P. 2018). The findings reveal that while the rate of non-take-up among people experiencing homelessness was lower than that of the general population (18% versus 35%), 18% still represents a substantial portion of eligible recipients (Chareyron, S., & Domingues, P. 2018). Factors influencing non-take-up include the level of benefits and the individual's financial situation, with the poorest unhoused individuals being less likely to claim benefits (Chareyron, S., & Domingues, P. 2018). This suggests that traditional assumptions about the rationality of claiming decisions may not be accurate. Particularly for the most under-resourced individuals, including people experiencing homelessness, the process of seeking eligibility and obtaining benefits may be too burdensome to achieve higher rates of uptake of over 85% (Chareyron, S., & Domingues, P. 2018).

In the United States, means-based assistance programs like the Supplemental Nutrition Assistance Program (SNAP), Medicaid, Temporary Assistance for Needy Families (TANF), Earned Income Tax Credit (EITC), and Child Tax Credit provide support to families (Okantey, 2023; USAGov, 2023). SNAP, assisting nearly 40 million Americans, aims to reduce food insecurity and improve healthy nutritional options (Keith-Jennings et al., 2019). Medicaid provides medical assistance to qualifying individuals, benefiting children, families, the elderly, and those with disabilities, improving access to healthcare and overall health (Currie & Chorniy, 2021; Katch, 2017). While these programs help reduce poverty, more is needed (Currie & Chorniy, 2021; Keith-Jennings et al., 2019). TANF, designed to aid low-income working families with children, aims to provide stability and independence but often falls short in lifting families out of poverty (Kaplan et al., 2022; Pavetti & Zane, 2021). Researchers suggest that TANF's mandatory work requirements do not significantly improve recipients' financial well-being (Pavetti & Zane, 2021). Earned Income Tax Credit and Child Tax Credit further assist families by reducing taxes owed, helping millions rise above the poverty line (Maag & Airi, 2020; Center on Budget and Policy Priorities, 2023). Despite this array of programs, America continues to struggle with substantial poverty. In California in 2023 13%, or 5 million people, were under the California Poverty Measure (CPM) line, a poverty measure adjusted for California housing costs and social safety net benefits (Bohn et al., 2023). When including those living at or near the CPM line that figure jumps to 31% of Californians (Bohn et al., 2023).

Social safety net advocates focused on combating poverty and homelessness embrace a straightforward strategy: providing money to those in need without any conditions. This allows people to spend money on whatever they want to invest in families and promote stability (Consider This, 2024). Once considered radical in the US, the COVID-19 pandemic demonstrated that government assistance could significantly benefit individuals, leading to a growing movement across the country to establish UBI as a permanent fixture of the social safety net (Consider This, 2024). As a result of the government assistance made available during the COVID-19 pandemic, the temporary expansion of the Child Tax Credit in 2021 reduced child poverty to a record low of 5.2% (The White House; 2024). However, the failure to extend this in 2022 caused child poverty to spike (The White House; 2024). Analysis suggests that the expanded Child Tax Credit's expiration was responsible for over half of the observed increase in child poverty in 2022 (The White House; 2024). If the enhanced Child Tax Credit had been in place in 2022, the child poverty rate would have been 4.0 percentage points lower, equivalent to 3 million fewer children in poverty (The White House; 2024). Reinstating the expanded Child Tax Credit would lift millions of children out of poverty, with numerous additional benefits for children, their parents, and their families. (The White House; 2024). The shift in attitudes toward government assistance, highlighted by the success of programs like the

expanded Child Tax Credit during the COVID-19 pandemic, underscores a growing acceptance of the benefits of providing unconditional financial support to people in need.

How Can Basic Income Programs Address Homelessness?

The lack of sufficient social safety net programs is further complicated by the urgent need to address broader issues like elderly homelessness, which is expected to increase due to a lack of affordable care and economic challenges such as inflation (Grabenstein, 2023). As baby boomers age into senior citizens, experts predict a peak in elderly homelessness around 2030, underscoring the need for urgent support and solutions (Grabenstein, 2023). According to Dennis Culhane, Supplemental Security Income (SSI), the largest basic income program that currently exists in America, is often inadequate and challenging to qualify for, and its value has not kept pace with inflation or rising living costs, exacerbating the issue of homelessness (Grabenstein, 2023).

Adjustments to SSI are typically made annually based on the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W) to ensure that benefits keep pace with inflation (Social Security Administration, n.d.) but are not tied to the region you live in. Administered by the Social Security Administration, SSI benefits are uniform across all U.S. states and territories, determined by federal rules and unaffected by geographic location. In 2024, both Social Security and SSI benefits for over 71 million Americans will increase by 3.2% (Social Security Administration, n.d.). The Cost-Of-Living Adjustments (COLA) started in January 2024 for Social Security beneficiaries and on December 29, 2023, for SSI recipients (Social Security Administration, n.d.). The maximum earnings subject to Social Security tax will rise to \$168,600 (Social Security Administration, n.d.). The earnings limit for workers below full retirement age will be \$22,320, with \$1 deducted from benefits for every \$2 earned over this limit (Social Security Administration, n.d.). For those reaching full retirement age in 2024, the earnings limit will be \$59,520, with \$1 deducted for every \$3 earned over this limit until the month of full retirement age (Social Security Administration, n.d.). Workers who are full retirement age or older will have no limit on earnings for the entire year (Social Security Administration, n.d.).

Insufficient SSI benefits can contribute to elderly people falling into homelessness. SSI provides a basic level of income support for elderly and disabled individuals with limited resources and income. However, the benefit amount is often insufficient to cover the high cost of housing, healthcare, and other basic needs, especially in areas with high housing costs. As a result, elderly individuals receiving SSI may struggle to afford stable housing, leading to an increased risk of homelessness. Factors such as limited access to affordable housing, declining health, and lack of support networks can further exacerbate this risk. Addressing the adequacy of SSI benefits and providing additional support services are crucial steps in preventing homelessness among elderly SSI recipients.

The Miracle Money program is one of the few basic income programs specifically focusing on serving unhoused participants. The Miracle Money program provided \$500 per month for six months to unhoused participants in the Bay Area. Recipients primarily used the funds for food and rent, with some also supporting individual needs and making charitable contributions (Ip et al., 2021). Findings revealed that program participants primarily used the funds for food (30.6%) and rent (29.9%), with additional spending on individual needs such as a service dog for anxiety and support for family members (Ip et al., 2021). The program positively affected recipients' confidence, trust, and willingness to accept help. The evaluation highlights the significant impact even a small amount of \$500 a month for six months can have on recipients' well-being and motivation. The small scale of the pilot allowed for in-depth exploration of recipients' responses,

emphasizing the importance of combining quantitative and qualitative data in evaluations (Ip et al., 2021).

In 2022, Miracle Money's second iteration, conducted in Los Angeles County and parts of San Francisco, provided \$750 per month to roughly 103 unhoused individuals. Initial results showed positive outcomes (Henwood, et al., 2023; Henwood, et al., 2024). An interim report revealed that recipients were less likely to be unsheltered and were closer to meeting their basic needs compared to those who access usual homeless services (Henwood, et al., 2023). Basic income programs can play a crucial role in addressing homelessness, especially among vulnerable populations like the elderly and people experiencing homelessness. The current inadequacy of programs like SSI highlights the need for more comprehensive and regionally sensitive approaches to income support. Initiatives like the Miracle Money program demonstrate the positive impact direct financial assistance can have, not just in meeting immediate needs but also in improving overall well-being and motivation. These findings underscore the potential of basic income programs to provide stable financial support and prevent homelessness, particularly when tailored to the specific needs and challenges faced by different populations.

Conclusion

Basic income and cash transfer payment programs offer promising strategies to address poverty and economic insecurity, providing regular, unconditional payments to individuals. While critics raise concerns about reduced workforce participation and failure to address root causes of poverty, proponents argue that these programs can provide economic security and improve equity. GBI programs in the United States are expanding, with pilot studies showing positive outcomes such as reduced income instability, improved mental health, and higher rates of full-time employment among recipients. Studies on UBI and GBI programs have generally shown improvements in health, well-being, mental health, food, income, and housing security. However, findings related to employment and income have been mixed.

To address homelessness, it is crucial to understand the non-take-up behavior of social assistance programs among the homeless population. Research indicates that while the rate of non-take-up among the homeless is lower than that of the general population, it is still substantial. Factors influencing non-take-up include the level of benefits and the individual's financial situation. Overall, UBI and GBI programs show promise in addressing poverty and economic insecurity, but further research and evaluation are needed to fully understand their impact and implementation.

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