Stanford | Basic Income Lab

UNIVERSAL BASIC INCOME:
WHAT'S IN A NAME?

By **Sarah Berger Gonzalez**
and **Juliana Bidadanure**

About the Stanford Basic Income Lab

The Stanford Basic Income Lab (BIL) aims to promote an informed public conversation on Universal Basic Income (UBI) and its potential in alleviating poverty, precariousness and inequality. An initiative of the McCoy Family Center for Ethics in Society at Stanford, BIL fosters research on UBI, holds events around the politics, philosophy and economics of the proposal, brings together thought partners, practitioners, policymakers and academics to document best practices and discuss implementation challenges, and derives practical recommendations for advancing basic income proposals. More information is available on our website basicincome.stanford.edu

About the Lead Authors

Sarah Berger Gonzalez is the program manager at the Stanford Basic Income Lab. She joined the Lab in October 2018 and brings over ten years of experience as a social protection specialist at the World Bank. Juliana Bidadanure is an assistant professor of philosophy and, by courtesy, of political science, at Stanford University, and she is the founder and faculty director of the Stanford Basic Income Lab.

About this Report

In continuation of the Lab's effort to illuminate best practices for the design of a basic income policy, the Stanford Basic Income Lab held an all-day workshop on March 6, 2020—called "What's in a Name?"—that examined the variety of names that have been given to Universal Basic Income and related policies. Workshop participants discussed, among other questions, the considerations that should be taken into account when naming a cash program and whether a single name is required for progress on research and policy-design. This white paper provides a summary of the discussions that occurred at the workshop and offers several findings that we hope can inform future basic income projects.

INTRODUCTION

In recent years, there has been a resurgence in interest for Universal Basic Income (UBI). UBI has gone from an idealistic proposal to an unmissable policy option. Several U.S. political figures have recently proposed versions of a UBI or even run for office on a UBI platform. An increasing number of U.S. institutions have also advocated for it and funded experiments, most notably the Economic Security Project, the Jain Family Institute, and the technology incubator Y Combinator.[i] The fear of automation displacing workers in the labor market coupled with a rising sense of urgency about racial and gender inequities as well as job precariousness have contributed to the revival of the policy. More recently, the COVID-19 pandemic has highlighted gaping holes and systemic racism in the existing U.S. safety net, providing further reasons for the regular disbursement of unconditional cash to individuals. The proposal is now being experimented throughout the world and taking on distinct forms influenced by historical, economic, political and geographical contexts.

While experiments vary considerably in objective and design, they share core building blocks that create a space for lessons to be learned and best practices to be identified (Figure 1). With each experiment, different approaches are taken on the design and implementation steps, including: how to name the pilot and how to communicate it; how to engage with community leaders and members; how to define eligibility and who to target among those eligible; how to establish a management information system that can support ongoing engagement as well as monitoring and evaluation; how much the transfer should be and how the payment should be disbursed; what government waivers or legislation should be considered to allow for recipients to receive the cash transfer without having too great an impact on their current benefits; what wrap-around services recipients will be automatically opted into as a compliment to the transfer; how to engage beneficiaries and non-beneficiaries; and how to effectively and ethically monitor and evaluate the experiment during and post pilot. Such variation in these processes are essential to our collective learning to eventually implement successful large-scale basic income programs in the United States and beyond.

FIGURE 1. CORE BUILDING BLOCKS OF BASIC INCOME EXPERIMENTS
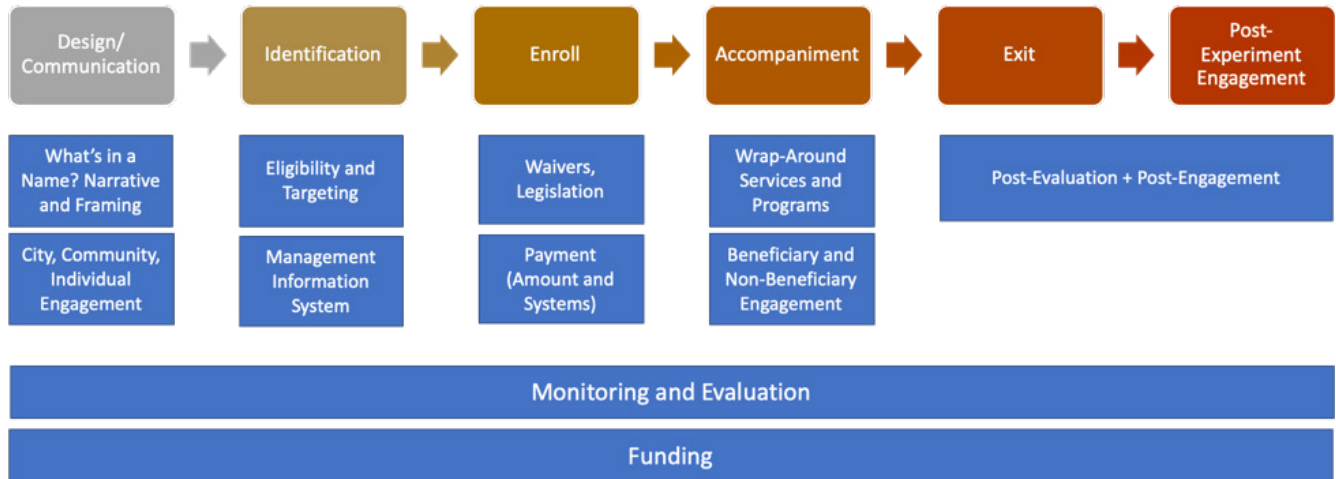
This paper focuses on the first building block identified above. In particular, it examines what names can be given to the proposal and pilots and whether a single name across programs is needed to develop the proposal into an implementable policy. The question *What's in a name?* generates a far from straightforward answer. A multi-disciplinary approach, though, reveals a variety of important parameters for consideration. For instance, history challenges us to look at the various concepts used around UBI and the different legacies of related policies; philosophy asks what central moral values are motivating the policy in the first place; and social psychology and social work call out the need to keep in mind the impact of the name on recipients and their dignity. The variety of values called upon by experimenters to name pilots is an asset to the growing movement, since it attests to the richness of the deep commitments (e.g., equity, dignity, respect, trust and abundance) underpinning UBI. While recognizing this richness, however, this paper cautions about the use of too many names to refer to UBI at the policy level, pointing out that doing so creates significant definitional ambiguities about key features of the policy (notably its universal, individual and unconditional features). Employing a single name to refer to the proposal could be critical for advancing the policy at the national and international level.

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THE VARIOUS NAMES GIVEN TO A UNIVERSAL BASIC INCOME POLICY

With increasing calls for a Universal Basic Income and a rise in experiments, a variety of names have been given to or associated with the proposal, including Guaranteed Income, Freedom Dividend, and Unconditional Basic Income. To have a better understanding of the comparative prevalence of these names, the Lab carried out a rapid survey of the terms across two platforms. It compared the use of Universal

Basic Income, Unconditional Basic Income, Freedom Dividend and Guaranteed Income on Media Cloud and Google Trends. First, the Lab used Media Cloud, an open-source tool developed by MIT and the Harvard Berkman Klein Center, to determine which names were most prevalent in mainstream news organizations in the United States between January 1, 2015 and July 20, 2020 (full list available here) (Figure 2). In Figure 3, using the same time period, the Lab used Google Trends to see how the different names were showing up in the Google search engine and related Google products. A value of 100 in Google Trends represents the peak of popularity for a term, with a value of 50 meaning the term is half as popular and a score of 0 meaning there wasn't enough data for the term.

FIGURE 2. FREQUENCY OF UNIVERSAL BASIC INCOME AND OTHER NAMES CITED IN TOP U.S. MEDIA SOURCES, JANUARY 1, 2015–JULY 20, 2020
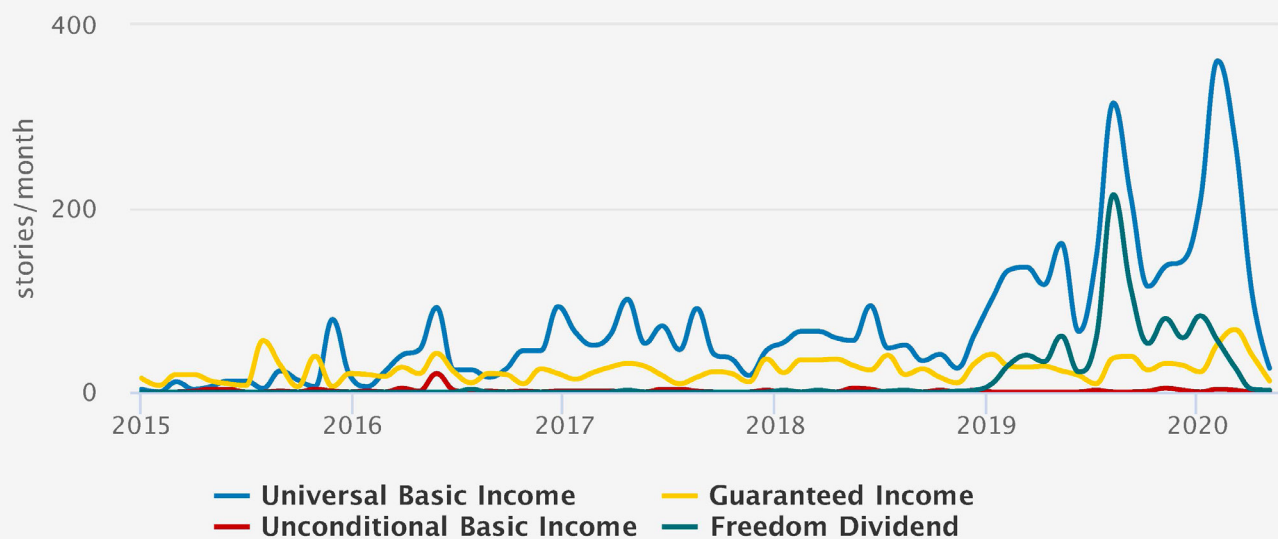
Source: Data from Mediacloud.org. Search terms defined by authors.

FIGURE 3. U.S. INTEREST OVER TIME OF UNIVERSAL BASIC INCOME AND OTHER NAMES IN GOOGLE TRENDS, JANUARY 1, 2015–JULY 20, 2020

Source: Data from Google Trends. Search terms defined by authors.
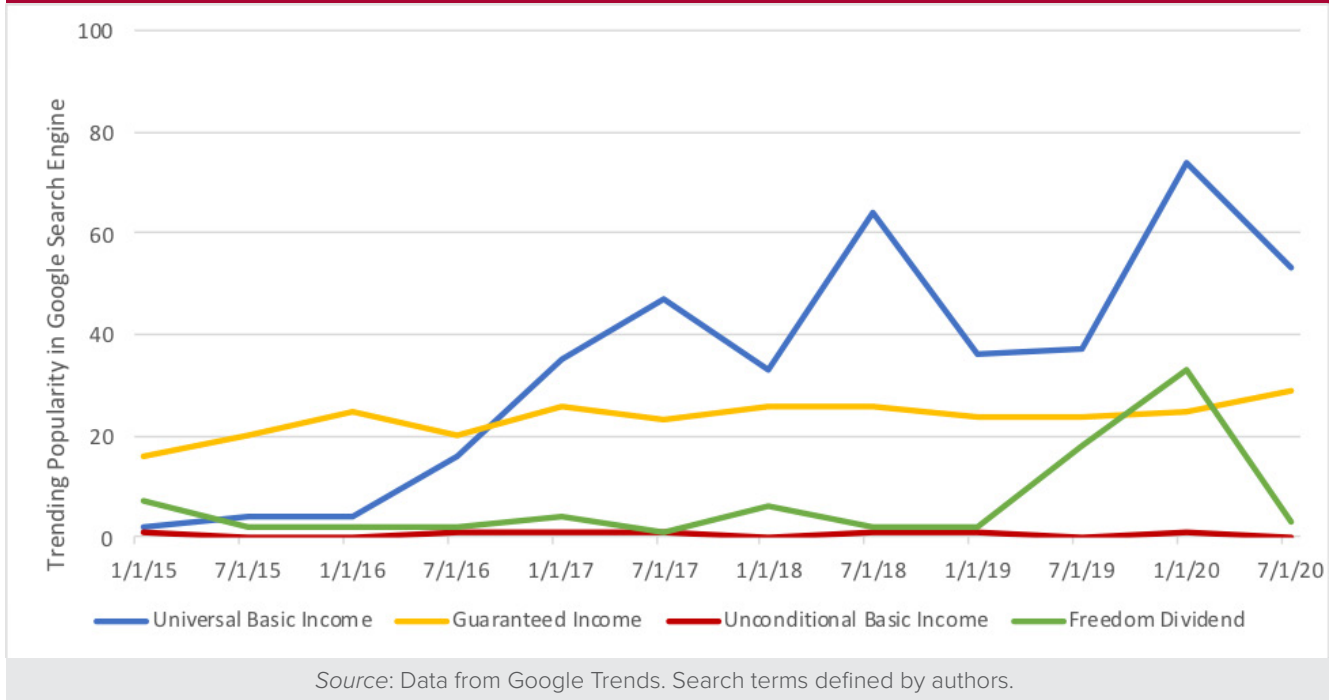
In general, Universal Basic Income has been the most commonly cited term in U.S. media since 2015. When looking at the trending data in the United States, Universal Basic Income began to take off in early 2016 and seemed to gain increasing popularity in 2017. Since then, the spikes in searches for the term coincide with media citations and the announcements of new experiments. Interest in the term in 2019, for example, coincides with the proposal and start of several basic income-related experiments, including in Stockton, CA, Chicago, IL, and Y Combinator. More recent spikes in early 2020 appear to be in response to the COVID-19 pandemic when Universal Basic Income was touted as a possible policy solution to an increasing economic insecurity. The search term "Universal Basic Income" also seems to increase in popularity when other names for the proposal are also trending.

Guaranteed Income has seen less use in U.S. media over the last five years than Universal Basic Income, but it has been consistently trending in the U.S. during the same time period. Between 2015 and 2020, there has been relatively steady support for the use of Guaranteed Income when referring to the proposal. In the United States, organizations such as the Economic Security Project (ESP), the Jain Family Institute (JFI) and the Aspen Institute's Financial Security Program are all proponents of Guaranteed Income. Both ESP and JFI have supported experimentation task forces around Guaranteed Income throughout the United States, including in Stockton, CA, Jackson, MI, Chicago, IL, Newark, NJ, and Atlanta, GA. More recently, the newly launched initiative *Mayor's for Guaranteed Income* is also using the term regularly. Undergirding this effort is

the link with Martin Luther King, Jr.'s 1967 work *Where do we go from Here: Chaos or Community?*, which explicitly calls for a Guaranteed Income as a response to growing inequalities and the persistence of poverty and economic insecurity. Importantly, Guaranteed Income takes on a different meaning in Europe, where the concept has historically been referred to in the context of an income support program known as a Guaranteed Minimum Income or GMI, which is often targeted to low income households (not individuals) and attaches conditions to receipt of the benefit (work, training, and schooling, among others). Although the name "Guaranteed Income" continues to enjoy support in the United States, Universal Basic Income remains more commonly used when referring to the proposal overall.

Over the last two years, the term "Freedom Dividend" has increasingly been used when referring to Universal Basic Income. Most notable is its spike in usage in U.S. media and in searches in 2019, coinciding with the campaign of U.S. presidential candidate Andrew Yang. Yang's campaign centered on the Freedom Dividend, his own version of UBI that would act as social security and guarantee a certain amount of money to every U.S. citizen without having to pass a test or fulfill a work requirement.[ii] While the proposal never overtook UBI as a concept, most news articles mentioning Freedom Dividend also used the term UBI to describe the proposal.

Unconditional Basic Income is used less frequently in the United States, but it is more common in European countries, especially in Germany. It is worth noting,

however, that the concept of 'unconditional cash transfers' is prominent in the development and economics literature that UBI researchers often call upon. There is wide agreement that the unconditional feature of UBI is an essential component of the policy, and so it is somewhat surprising that the universal feature has established itself as more essential in the U.S. debate, and to some extent worldwide.

The name "Universal Basic Income" is also being used alongside, or sometimes interchanged with, the names of other existing, previously tested or ongoing policies, including the Negative Income Tax (NIT) and the Earned Income Tax Credit (EITC). The policies are often used as comparators given the readily available data on the socio-economic impacts of the delivery of unconditional cash to low income households.

The various names considered in this section possess a similar spirit. They rely on the essential idea of distributing income support more widely, efficiently and fairly. However, in taking a closer look, they sometimes have distinct features on essential parameters that deserve consideration. In its essential form, a Universal Basic Income policy has five defining components: it is unconditional (no conditions or activities need to be completed for receipt of payment), individual (eligibility is assessed individually rather than at the household level), paid in cash (rather than as an in-kind good or a voucher), universal (paid to every single member of a community); and regularly disbursed (as opposed to a single lump sum payment).[iii] To see how programs might differ from UBI in important ways, Table 1 presents the common names associated with Universal Basic Income (including Universal Basic Income itself) and their definitional features.

TABLE 1. VARIOUS NAMES GIVEN TO THE PROPOSAL AND THEIR DEFINITIONAL FEATURES					
NAME OF THE PROPOSAL	TARGETED OR UNIVERSAL (WHO GETS IT?)	BEHAVIORAL CONDITIONS (WHAT DO PEOPLE HAVE TO DO IN EXCHANGE?)	INDIVIDUAL/ HOUSEHOLD	AMOUNT	FREQUENCY OF PAYMENT
Universal Basic Income (UBI)	Universal (Citizens or Residents)	None	Individual	Same for everyone (often indexed at poverty line)	Usually monthly (but could be yearly or weekly)
Unconditional Basic Income	Universal (Citizens or Residents)	None	Individual	Same for everyone (often indexed at poverty line)	Usually monthly (but could be yearly or weekly)
Freedom Dividend	Universal (Citizens over 18 years old)	None	Individual	$1,000 for everyone	Monthly
Guaranteed Income	Targeted (Citizens or Residents whose income is less than a given threshold, sometimes set generously high)	None	Individual or Household	Varied up to a certain floor (amount that allows recipients to reach a defined income floor)	Monthly
Negative Income Tax	Targeted (Residents whose income is less than defined income cutoff when filing taxes)	None	Household	Varied based on income and income cutoff	Annually
Earned Income Tax Credit	Targeted (Residents whose earned income from formal labor is less than defined income cutoff when filing taxes)	Work in formal employment	Household	Varied based on income and income cutoff	Annually

One of the key differences in the variants of the proposal is whether the benefit is universal or targeted. Universal Basic Income, Freedom Dividend and Unconditional Basic Income are universal programs, that is, the default is for every member of the community (understood as citizen or resident) to receive cash. In being universal, these proposals are broad in scope and coverage and therefore boost access compared to more targeted social protection programs.[iv] Targeted policies, such as the Earned Income Tax Credit, on the other hand, provide a benefit to a specific (targeted) population. In the case of the EITC, it is available to working families engaged in formal labor who earn below a certain income threshold. Guaranteed Income proposals and the Negative Income Tax fall somewhere in between universal and targeted. Both of these policies aim to establish a robust income floor for all. For instance, contrary to the EITC, they do not take into account whether the household is earning income through formal labor. Under both programs, households (one or more persons) that are under the income floor are deemed eligible to receive the benefit. Further, Guaranteed Income proposals sometimes appeal to the notion of 'targeted universalism'—an approach that provides a benefit to those below a certain income threshold, while also wrapping the strategy in the universal goal of establishing equity and moving all people forward.[v] In practice, targeted universalist programs will often ensure the eligibility threshold is generously high so that many members of the community (not only those extremely destitute) receive the benefit.

In some ways, both a Guaranteed Income and a Negative Income Tax can be seen as an essential departure from Universal Basic Income, arguably making it problematic to use these names interchangeably. Most Universal Basic Income proposals often seek to be redistributive—that is, they are envisioned as progressively funded (some recipients will end up being direct contributors while others will be direct beneficiaries). This is one reason to think that UBI is quite similar to Guaranteed Income and the NIT. And yet, they propose very different routes of redistribution. With UBI, the payment is universal, but there can be a sort of targeting ex-post—everyone receives the payment at first, but some recipients will be taxed back a great deal to fund the program. The Guaranteed Income and NIT proposals, by contrast, are targeted ex-ante. These proposals establish eligibility for the transfer based on an income-level and only those deemed eligible through means-testing receive the payment. Both the similarities and the differences thus become clearer once discussing upstream funding mechanisms and downstream delivery scope.

There are at least three reasons why the difference just highlighted matters. First, while many UBI proposals are redistributive, not all of them are. For instance, a UBI paid to all residents and funded off a sovereign wealth fund alimented through profit made of natural resources (or some conjunction of a carbon tax, surplus tax, values added tax, etc.) will not be targeted ex-post. UBI's commitment to universality points out that all members of the community deserve an equal share of the common wealth shared

by the community or country. Some UBI programs will be redistributive, others will not. This suggests that interchanging Guaranteed Income and UBI may not be suitable at least in cases where UBI is not funded progressively. Second, even for progressively funded UBI proposals, the universal delivery of payment ex-ante is seen as necessary to boost coverage. There is ample evidence that programs that attempt to means-test do so imperfectly: they end up missing many needy applicants. If a key value behind UBI is universal access, then giving up on the opt-in feature of safety net programs may be essential. Third, the universal delivery of UBI could ultimately weaken any stigmatization. Means-tested programs in the United States are known to make it easier to identify and demonize benefits recipients in a variety of ways. When public assistance is generalized (universal), it is less straightforward to identify those who are net-beneficiaries and net-contributors—individuals might not even know if they are a net-contributor since their taxes would contribute to a range of expenditures beyond UBI. This, in turn, makes it harder for patterns of stigmatization and demonization to operate—patterns that weaken already marginalized individuals and undermine support for welfare. These three points suggest that the move from universality to targeting, or from ex-post targeting to ex-ante targeting, may be consequential.

Another distinction between the proposals is the use of the word 'Basic'. This word often suggests commitment to a generous level of payment, indexed on basic needs

or the poverty line. In the United States reference is often made to $1,000/month, an amount that is almost enough to lift individuals above the poverty line (approx. $12,000/year) and more than enough to lift a couple above the federal poverty line (approx. $16,000/year). Academics writing on UBI have often emphasized that the payment needs to be high enough for individuals to have real exit-options, including being able to leave an abusive relationship or employment contract.[vi] By contrast, the Guaranteed Income proposal seems less committed to a high amount, with a range of proposals often lower (sometimes $250 or $500 per month).[vii] The aim of Guaranteed Income is not necessarily to guarantee a 'high floor' that would be enough for individuals to subsist on without income from labor, but rather to ensure a robust floor.

However, this difference between Guaranteed Income and UBI should not be stressed too much. First, some Guaranteed Income proposals are higher than $500/month (including the Magnolia Mother's Trust Guaranteed Income pilot, which offers $1,000/month), and some proposals typically described as UBI programs are sometimes lower than $1,000/year (for instance, the Alaska Permanent Fund Dividend). Second, the 'Basic' in UBI is not necessarily meant to refer to 'basic needs.' The concept was initially introduced to emphasize that the income was a 'base' to stand on in the event of taking up a new job, quitting a job, or making any other kinds of decisions. So, if anything, the 'Basic' in UBI emphasizes the commitment to unconditionality and universality more

than to a specific amount. The amount of the proposed payment thus matters a great deal to what an income-support policy can achieve, but it is not clear that referring to an income support program as Guaranteed Income or UBI constrains the policy to a specific amount. It is worth being aware nonetheless that UBI may convey commitment to a more generous threshold by appealing to the word 'basic' even if this was not the intended meaning of the word. Guaranteed Income, on the other hand, may appear less committed to securing a high payment, even if the robustness of the floor is signified by 'Guaranteed.'

Each version of the proposal would ultimately be implemented differently and, therefore, would likely yield diverse impacts. All of the versions of the proposal above share a common goal: to get individuals or households cash with no strings attached (nearly, the exception being the EITC). At closer glance, though, the move from universal to targeted, or from targeted ex-post to targeted ex-ante, is a significant one; and so is the move from individuality to household eligibility. Upon implementation, the short- and long-term impacts would also likely be different. These are essential considerations when using one name over another. What is hidden behind different names could in fact be essential definitional differences that are critical for design, implementation and impact.

2

WHAT CAN DIFFERENT FIELDS OF RESEARCH TELL US ABOUT THE USE OF DIFFERENT NAMES?

This section offers a closer look at each of the names, exploring the ethical values underpinning different versions of the proposal and drawing on the insights of history, philosophy, public policy, social psychology and social work, as well as the sub-field of narrative change studies, to understand what is at stake when using one name or another. The section is organized by research area, with input from various academic experts and leading thought-partners.

HISTORY

Jennifer Burns, associate professor of History and a research fellow with the Hoover Institution at Stanford University

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If a rose by any other name would smell as sweet, the same may not be true of the policy proposal known today as Universal Basic Income. Looking at the long and checkered history of this idea in the United States reveals the importance of naming. The words used to describe a policy communicate social and political values. They also show where the idea is in the pipeline, ranging from niche to mass appeal. Finally, they have the capacity to make the policy more or less appealing.

Start with the Negative Income Tax (NIT), an early incarnation of UBI, popular in the United States in the 1960s. It would rebate income to low earners, using the Internal Revenue Service. The name betrays its niche origins — beloved by economists, ridiculed by the press. Who else could love a tax, and one that defines itself as a negative? By the time the idea made its way into the Congress, courtesy of the Nixon Administration, it had picked up the more felicitous moniker of the Family Assistance Plan (FAP). Less technocratic and more political, it also responded to a broader social concern with family breakdown. Further, the Family Assistance Plan implicitly offered a definition of who was helped — families, presumably with dependent children and virtuous caregivers. The name captured changes to the policy, which now came with work requirements and other features deemed politically necessary. These changes garnered bi-partisan support, but also bi-partisan enemies. FAP didn't make it through Congress.

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—*Jennifer Burns*

What did survive to pass Congress another day was the EITC, a descendent of FAP. The EITC provides a direct cash benefit to low income earners. The name combined both elements of the earlier proposals. It brought back the tax, but this time used plain English – "credit" – to instantly explain how it worked, instead of the more esoteric "negative." And it added a word that was perhaps even more essential than family – "earned." This was in direct response to conservative opposition to the idea of a handout or a giveaway. (Do note, however, that liberal opposition to the FAP was also essential to its demise). The EITC has flourished as an anti-poverty program, earning high marks from politicians and showing concrete and tangible benefits to recipients in study after study.

Which brings us to today, and the new calls for Universal Basic Income. While the UBI tag remains popular in niche circles, akin to a negative income tax, it generally takes on a new name when taking flight for a mass audience: witness Andrew Yang's Freedom Dividend. Today, the idea of a dividend may resonate most powerfully. In a financialized economy, more people know about dividends. The word implies ownership, capitalism, investment—all general positives in American culture. It can also point to inclusion in a particular community that owns an investment in common. The most successful example of a UBI-like policy is Alaska's Permanent Fund Dividend, which shares the wealth of Alaska's natural resources with state residents. Similarly, sovereign wealth funds in Europe have returned social dividends based upon the idea of collective ownership. As for the

freedom part, alas, it has a bit of the focus group feel. As of yet, freedom hasn't conjured the same magic as family or earned. Perhaps Liberty might do the trick? Only time will tell.

BOX 1 | **HISTORY OF GUARANTEED INCOME**

During the 1960s, the pervasiveness of economic inequality and insecurity in the Black community, coupled with a movement to overhaul the inadequate and exclusionary welfare system, led to the call for a guaranteed annual income (GAI).[viii] In 1966, the National Welfare Rights Organization (NWRO)—a conglomerate of single Black mothers on welfare, civil rights organizations, and antipoverty groups—was created with the aim of changing the approach to ending poverty.[ix] Under the anti-poverty programs of the Great Society of the 1960s and 1970s, the elderly, the disabled, and the widowed were deemed worthy of governmental financial assistance, while African Americans, single mothers, and the unemployed poor were blamed for their own poverty, deemed unworthy of assistance, and routinely restricted from accessing benefits even when they were eligible.[x, xi] In order to transform the welfare system, many of the Black women leading the NWRO—including Beulah Sanders, Jennette Washington, and Johnnie Tillmon—pushed for a Guaranteed Income: an income-support that was unconditional, provided adequate levels of benefits, and that would be granted to all those in need, including those outside the then-prevalent eligibility standards, such as unemployed fathers, the working poor, childless couples, and single individuals.[xii] By acknowledging unremunerated domestic work

and also enabling women to achieve economic independence from their partners, the NWRO's mission and advocacy for a GAI was aimed at reducing the negative impacts of racially discriminatory welfare practices.[xiii]

Between 1966 and 1967, the Poor People's Campaign, a movement fighting for economic justice for disenfranchised and marginalized Black communities, also advocated for a Guaranteed Income to replace some of the existing policies aimed at addressing poverty. Under the leadership of Martin Luther King, Jr., and the Southern Christian Leadership Conference, the Poor People's Campaign was fueled by the notion that every citizen had a right to a decent standard of life.[xiv] In 1967, King argued that society needed to create an unconditional Guaranteed Income program or guaranteed employment to ensure that potential would not be wasted.[xv] King argued for an adequately high income—one that reflected the median income and increased over time to reflect economic inflation in order to avoid perpetuating current welfare poverty policies and their resulting social and racial inequities.[xvi] The Black Panther Party also advocated for a Guaranteed Income, stating in their ambitious Ten-Point program that the government was required to provide every citizen with employment or a Guaranteed Income.[xvii] The Black Panthers believed that either of the policies would allow Black Americans the freedom to determine their own destiny.

In the midst of these calls for change and a rise in popularity for a GAI policy, though, there was a paradigm shift within the U.S. Department of Health, Education and Welfare's Office of Economic Opportunity (OEO). Social workers started promoting a family allowance while economists started touting a more 'innovative' and 'efficient' approach of delivering welfare: a negative income tax (NIT).[xviii] A series of Income Maintenance Experiments were carried out in New Jersey, Iowa, North Carolina, Indiana, Seattle and Denver in the form of a NIT to test the policy. Ultimately, though, neither the GAI nor the NIT got far, and many struggling families were left to rely on the Aid to Families with Dependent Children (AFDC), which later would become Temporary Assistance for Needy Families (TANF).

More recently, recognizing the ongoing social and economic injustices and economic insecurity in Black communities and acknowledging the long history of struggle for a Guaranteed Income before them, the Movement for Black Lives advocated in 2016 for a *guaranteed minimum livable income* for all Black Americans in the form of reparations for the continued "divestment from, discrimination towards and exploitation of our communities".[xix] The manifesto goes on to state that the guaranteed livable income would not only meet basic human needs while providing a floor of economic security, but also serve as a tool for racial emancipation, freedom, and the eradication of poverty in a non-stigmatizing fashion.[xx]

Source: Stanford Basic Income Lab (2020). Guaranteed Income in African American History. Online Research Visualization: https://basicincome.stanford.edu/research/ubi-visualization/.

NARRATIVE CHANGE

Anne Price, president of the Insight Center for Community Economic Development

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The Insight Center for Community Economic Development has argued for a Guaranteed Income but has used Universal Basic Income interchangeably as an entry point since some people were more familiar with the term. However, we are now consistently using Guaranteed Income in our more recent communications.

"We found it difficult to engage other racial and economic justice leaders when using the term Universal Basic Income. They were put off by UBI because it was associated with views of those who excluded a racial analysis and were fixating on automation."

—————————— —*Anne Price*

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Elon Musk, Mark Zuckerberg, and Richard Branson were some of the early tech supporters of UBI, and their endorsement was largely predicated on the perceived threat of automation-induced unemployment. We thought this framing was overly focused on automation, ignoring the structure (and extractive nature) of our capitalist economy, widening economic inequality and racial injustice. Its messengers were also disproportionately white, wealthy and powerful men. We found it difficult to engage other racial and economic justice leaders when using the term Universal Basic

Income. They were put off by UBI because it was associated with views of those who excluded a racial analysis and were fixating on automation. There is something deeply troubling about the emergent narrative around UBI which seems entirely devoid of structural racial realities. It is being advanced as facially neutral with equity spillover. This has the potential to be deeply harmful. Most U.S. facially neutral policies have indeed resulted in widening racial inequality. So, at the Insight Center, we find it more pertinent and promising to discuss the proposal as Guaranteed Income.

There are clear advantages in using a term like Guaranteed Income for us. The most significant is that it is recognizable as being tied to a legacy of racial and economic justice from the National Welfare Rights Organization to the Black Panthers to Martin Luther King Jr and is inextricably linked to the racial justice advocacy of women, particularly Black women. UBI has been hijacked and its framing often ignores structural realities that would result in Black and Brown communities seeing cash grants garnished or diminished because of the racialized effects of mass incarceration, predatory financial products or from living in a food desert. So we need a new term altogether - one that is inclusive of the lived economic experience and has racial justice at its center. We need a term that embodies a race-conscious approach not one that is facially neutral. Guaranteed Income is the only existing "mainstream and recognizable" term that fits that definition. But the term is also replete with problems. It moves us towards means-testing and thus pulls us

back toward a failed social safety net design which goes with a mindset that ultimately controls and punishes. And it does not signify much about how robustly high that minimum should be.

It is also essential that we move towards unconditionality as a primary feature of the policy, rather than overly focus on its universality. Universality has unintended consequences of greater inequality and largely ignores the structures that exist to extract that payment. Including the term basic may provide some signal that the grant is not replacing existing programs and can help provide for the most basic of human needs, like food, utilities and possibly shelter. I am torn about the use of income. Would the use of the term income be seen as a floor (and in some regions a ceiling)? Should we consider the terms grant or supplement? I provide funds each month to my father whose Social Security payment falls short of meeting his expenses and we call it a grant. The term gives him dignity. *Unconditional Basic Grant or Unconditional Basic Supplement* may sound clunky, but it is perhaps worth exploring.

In conclusion, while we prefer the term Guaranteed Income for all the racial justice reasons highlighted above, we recognize that it is far from perfect. It can contribute to a stigmatizing framework and result in punitive approaches. But Universal Basic Income is perhaps worse cognitively and is viewed negatively by many advocates of color. We strongly believe that analyses advanced by linguists can perhaps inform the best name and should be considered.

We would be interested in exploring terms put forward by linguist Anat Shenker-Osario such as *Basic Income Guarantee* or *Guaranteed Income Supplement*.

PHILOSOPHY

Juliana Bidadanure, faculty director of the Stanford Basic Income Lab and assistant professor of Philosophy at Stanford University
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There are many important parameters to take into account when choosing a name for a cash support program. One of them is the core values that underpin the program. We should want to see key moral ideals reflected in the name of the program because they are often the underpinning motivation for the policy: they embody its spirit and desired significance. The set of values connected with UBI-like programs are numerous. Some concern the outlook we have on recipients: **trust** and **respect** for recipients in political and social contexts that too often despise and demonize beneficiaries. Some concern our desired outcomes: delivering benefits in a way that preserves and reinforces the **dignity** of individuals and families. Some concern the moral, political and social justifications for the policy: Is it primarily a way to (i) reduce

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—Juliana Bidadanure

growing distributive inequalities in the name of **fairness** and **equity**; (ii) promote **social and relational equality** by undermining divisive rhetoric about the undeserving poor and the stigmatization and demonization that come with it; or (iii) increase the **freedom of choice** of individuals, regardless of what their preferences may be?

When we refer to UBI as *Unconditional Basic Income*, we primarily emphasize the values of trust and respect for the beneficiaries. Unconditional payments are made on the assumption that no one is better positioned than the recipient family to know how to use the funds, and that the stereotype of the wasteful and irresponsible benefit recipient is grounded on demeaning myths that bear no sociological truth. The unconditional feature of UBI also aligns well with the notion of freedom of choice, since it leaves recipients free both to choose what to do with their time and to spend the cash as they wish. *Freedom Dividend* makes an even more obvious connection to freedom as a founding value. The notion of a dividend, though, also resonates strongly with the concept of equity. Giving substantial sums of money to all is a potentially powerful tool to equitably distribute the wealth we jointly produce, the wealth we inherited from previous generations, and the wealth that belongs to us all in common.

What values are emphasized by the name *Universal Basic Income*? Here again, equity is signaled. If the cash is 'for all of us,' it suggests that we all deserve it as members of a particular community—either as co-producers of wealth, co-residents,

co-nationals, or even just co-breathers of the air. The notion of universality also captures a strong 'relational' egalitarian commitment, which is not as apparent with the other names. Cash transfers that are unconditional are often targeted to those who need it most. This is without a doubt egalitarian in a distributive sense: such programs help reduce the gap between those who have too little and those who have too much. Universal transfers, though, even if they are funded progressively, have the benefit of shielding recipients from stigma by normalizing welfare; that is, they turn everyone into a welfare recipient. This is a little like child benefits for all (rather than only for parents who need it) or universal higher education (rather than a system focused on families' ability to pay), which are proven to deliver essential goods with less resentment, less stigma and more public support, even if the programs are, in fact, funded progressively. UBI over-includes to block out multiple mechanisms of stigmatization and demonization. In that sense, it captures the essential value of relational equality—working towards the goal of establishing a community where we are able to relate and stand as equals.

Last, but not least, 'Guaranteed Income,' which is growing in popularity as a name in the UBI research and advocacy community, emphasizes the dignity of the recipient and the commitment we have, as a community, to ensuring a robust floor. If the cash is guaranteed, this also means we believe no reason is good enough to deprive an individual or a family of the resources they need to survive. It points to the vision of a solidaristic and humanist society of care.

PUBLIC POLICY

Jurgen De Wispelaere, assistant professor in public policy at the Stockholm School of Economics, Riga (Latvia) and adjunct professor in the philosophy of social policy, Tampere University (Finland)

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In deciding on a name for a pilot or policy proposal, a critical consideration is that the name reflects as accurately as possible the program or scheme being advocated. A public policy label should be informative and indicative of its key features. Authentic naming should at a minimum accurately reflect the established conventions on what counts as a basic income. Unfortunately, there are plenty of examples of programs pitched as a basic income that fail the minimum conditions of the basic income concept. For instance, the Minimum Living Income recently introduced in Spain has been widely touted as the first European basic income scheme, but as a means-tested, conditional and household-based scheme, it doesn't quite fit the picture.[xxi] To allow such schemes to stand as a basic income would excessively blur the distinctiveness of the policy compared to alternative programs.

Things aren't that simple, though. For starters, there remains considerable disagreement on the precise contours of the basic income concept. Some advocate for a stringent delineation, insisting for instance that a basic income must be universal. This categorization would effectively exclude experiments such as the recently completed Finnish experiment. Many also insist that a basic income must be paid out at a level high enough to secure a decent living

standard. This strict categorization would also rule out most proposed schemes that are typically pitched as partial basic income. Others propose a broader, more pragmatic, and ultimately more inclusive approach. The latter has the distinct advantage of being able to include the recently introduced basic income scheme in the municipality of Maricá (Brazil), even though the latter only covers around 25 percent of the population and is pitched at a level well below the poverty line.[xxii] How stringent we draw the line between basic income and schemes that may share some of its features also affects whether we exclude Guaranteed Income schemes such as the negative income tax or a participation income.

Strategic, pragmatic and even normative considerations are germane when deciding how inclusive we want to define basic income. Disagreements often reflect differences in ambition, especially in relation to the vexed question of whether basic income is meant to represent a serious break with current arrangements or whether it can represent a pragmatic and partial recalibration of the existing policy scape. But disagreements around whether a particular proposal should really be labeled as a basic income, and how to differentiate between variant schemes, also represent contextual differences between countries with diverging social histories and policy trajectories. It should really come as no surprise that people's perception of what basic income looks like, and what it might be able to achieve, vary considerably across countries as diverse as Spain, Finland and Canada.[xxiii]

Contextual factors also importantly affect the strategic framing of basic income proposals, a second public policy consideration. Countries that have a well-established history of discussing basic income face more restrictions when it comes to framing basic income proposals. The recent experiments in Finland and Netherlands offer interesting contrasting cases in this regard. Finland has a history of several decades of public and political debate that became dominated by the framing of basic income as an employment or broader social activation measure.[xxiv] This strong link between basic income and activation culminated in the Sipilä coalition government announcing a national basic income experiment focused mostly on testing employment effects. Importantly, there was no hesitation on the part of the Finnish government to embrace the basic income label.[xxv] By contrast, in the Netherlands the municipalities wanting to experiment within the framework of the new Participation Law were facing a hostile central government that viewed basic income as inimical to activation. Their solution was to studiously avoid any reference to basic income in either the naming or broader framing of the planned experiments; instead they were labeled "trust experiments" or "experiments with low regulation".[xxvi] The Finnish and Dutch cases both differ greatly from the US context, where the absence of a sustained debate on basic income over the past couple of decades allowed Andrew Yang to more freely frame basic income in a manner that had broad public appeal— the Freedom Dividend.

What lessons can we draw from a public policy perspective on the labelling of basic income proposals? First off, we should expect considerable variation in naming and framing of similar proposals across countries, reflecting variation in social history and political opportunities. But equally, and for similar reasons, we should expect proposals with identical names to exhibit considerable variation in terms of objectives, design and implementation. The correspondence between a name and the actual proposal is always going to be approximate rather than accurate, and there are good reasons for this. One crucial lesson, therefore, is that while names are important—both in terms of being broadly informative but also in terms of trying to steer the policy debate—they are no substitute for detailed policy descriptions. Or to put it differently, like with any car for sale don't forget to look under the hood of the proposed policy before committing to buy into the scheme hook, line and sinker.

"The correspondence between a name and the actual proposal is always going to be approximate rather than accurate, and there are good reasons for this. One crucial lesson, therefore, is that while names are important—both in terms of being broadly informative but also in terms of trying to steer the policy debate—they are no substitute for detailed policy descriptions."

—*Jurgen De Wispelaere*

18

SOCIAL PSYCHOLOGY

Catherine Thomas, PhD candidate in social and cultural psychology at Stanford University and former Basic Income Lab fellow
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Research from social psychology provides evidence on strategies for improving a basic income policy's effects on its recipients, its political feasibility, and cultural narratives about recipients of aid. From the perspective of recipients, paying attention to dignity in the language used to communicate cash aid can affect recipients' behavioral and psychological responses. For instance, experimental research suggests that using empowering language that focuses on low-income recipients' strengths, aspirations, and values—as opposed to their vulnerabilities, hardship, and socioeconomic position—can reduce stigma, improve recipients' belief in their capabilities, and influence their engagement in economic opportunities.[xxvii]

The arguably most effective anti-poverty policy, the EITC, in the United States follows this principle, and qualitative research suggests that this program provides recipients with greater hope and encourages future-oriented investments, compared to another cash-based policy called Temporary Assistance for Needy Families (TANF), which does not follow this principle.[xxviii] These studies and others suggest that communications of basic income should avoid stigmatizing and threatening language that signals poverty status and financial insecurity (e.g., "the poor" and "needy families") and should promote inclusive and affirming language (e.g., "caregivers," "volunteers," and

"parents"). Failing to deliver basic income in ways that afford dignity to recipients could undermine positive recipient outcomes and possibly lower uptake.[xxix]

> *"From the perspective of voters and the public at large, research suggests that framing the policy in terms of morals or values that are shared across the aisle or that are held by opposing groups can be a promising strategy for engaging a wider audience and for shifting cultural narratives."*
>
> —*Catherine Thomas*

From the perspective of voters and the public at large, research suggests that framing the policy in terms of morals or values that are shared across the aisle or that are held by opposing groups can be a promising strategy for engaging a wider audience and for shifting cultural narratives.[xxx] Research in social psychology finds that liberals rely more on the moral foundations of care (e.g., protection of vulnerable groups) and fairness (e.g., equal rights) while conservatives rely more on loyalty (e.g., patriotism), authority (e.g., respect of hierarchy), and sanctity (e.g., religious values).[xxxi] Studies find that framing basic income in terms of "financial freedom," which taps into a cross-partisan value of liberty, has been found to consistently increase conservative support for basic income and increase the desire to receive basic income, compared to the language of "[Universal] Basic Income."[xxxii] Presidential candidate Andrew Yang's

"Freedom Dividend" policy proposal is an example of this framing approach.

Additionally, this "moral reframing" strategy can reduce prejudicial attitudes towards basic income recipients, leading people to see recipients as being more hardworking, more responsible, and more similar to themselves. In communications of basic income, affirming the moral foundations of people most opposed to the policy may be an avenue for changing societal-level myths and tropes about recipients of government assistance and overcoming these same barriers to widespread policy support.

SOCIAL WORK

Erin Coltrera, social worker and the research and program officer for the Stockton Economic Empowerment Demonstration (SEED)
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As a discipline, social work has enormous potential to help shape the language used to name and discuss activities that fit under the UBI umbrella. Social work is guided by a professional code of ethics, which lays out the core values and standards of our praxis. Several of these tenets—including commitments to challenging social injustice, to considering an individual's broader social and environmental contexts, and to implementing interventions that are empirically based—are exceedingly relevant. Language reinforces roles, stigma and power, and the naming of social welfare programs has historically served as a powerful political tool that increased and deepened stigmatization and helped to reinforce racist and unjust power structures.

Additionally, the negative effects of stigma on people and communities is well-established, and these effects can undercut the goals of social programs. Our code of ethics therefore requires that we consider the nature of the terms we use to describe and name social programs.

"Since negative stereotypes around our welfare state have been tied to the notion of deserving and undeserving populations (particularly in the opposing identities of givers and takers) social work suggests the implications of a name regarding the relationship between the beneficiary and the entity delivering the benefit may be an important consideration."

— Erin Coltrera

Although a social work perspective invites advocates of UBI to think beyond economic terms, financialization has functioned to make it so that such language permeates everyday life—in effect, we can not opt-out, and such language has political palatability and broad appeal. But amongst the popular terms (various takes on "income" or "dividend"), a range of nuance exists. Income is widely defined as money received in exchange for something of equivalent value (a service, good, or capital). Contrast that with the term dividend, which is generally understood in financial terms as an asset paid out of profits of a corporation to shareholders. While some

level of property ownership in the equity of the corporation is implicit in a dividend, shareholders need not be involved in any aspect of the generation of those profits or the activities of the company in question. There is distance, and the potential for a great deal of abstraction in the receipt of a dividend compared to income. Since negative stereotypes around our welfare state have been tied to the notion of deserving and undeserving populations (particularly in the opposing identities of givers and takers) social work suggests the implications of a name regarding the relationship between the beneficiary and the entity delivering the benefit may be an important consideration.

3 LEARNING FROM CURRENT BASIC INCOME EXPERIMENTS

Moving on from the more general discussion of how we should refer to UBI, there is also the essential design question of how to name a pilot project. When basic income experiments are designed, there are a number of core processes that have to be delineated prior to implementation (see Figure 1). Determining what to call an experiment and how to communicate it to the public are arguably two important steps. Often, the name will be unique, capturing a desired outcome of the experiment, highlighting an intrinsic value relevant to the community, or offering a different perspective on a vulnerable or marginalized population. The communication of the experiment to beneficiaries, the community, the press, policymakers, practitioners, funders and others is also important. If building public support for or changing the narrative around UBI or variants of the proposal are major goals, then being clear about the policy being tested is obviously critical.

Ongoing and proposed basic income experiments offer insights into the values underpinning the names of each experiment and how it is communicated to the larger public. Below are a few of the ongoing and proposed basic income experiments in the United States. Each offers insight into the values underpinning the names given to the experiments and the name used when communicating the proposal.

STOCKTON ECONOMIC EMPOWERMENT DEMONSTRATION (STOCKTON, CA)

Began in March 2019. Provides $500/month to 130 individuals for 24 months.

Behind the Name:

- *The appeal to the name of the city*, Stockton, emphasizes that the experiment is unique and place-based. It highlights and honors the resilience and diversity of the city and its residents.

- *Economic Empowerment*, because the cash is unconditional, no strings attached (no work requirements); the program trusts that individuals will make the best choices for themselves & their families. This is more empowering for beneficiaries who feel trusted and supported in making choices as they see fit.

- The word *Demonstration* points to the pilot being not just about research, but also about community engagement. The experiment is set up to show that things can be done differently and help change narratives around public assistance.

Policy name used for communication:
Guaranteed Income

MuralArtist: Kia Duras, Photo Credit: Lori Ospina

MAGNOLIA MOTHER'S TRUST (JACKSON, MI)

First phase began in December 2018 and benefitted 20 Black mothers receiving $1,000/month for 1 year; second phase began mid-2020 and is benefitting 75 Black mothers receiving $1,000/month for 1 year.

Behind the Name:

- The appeal to the symbol of the *Magnolia* emphasizes the place where the program is being implemented since *Magnolia* is the state flower of Mississippi. It emphasizes belonging and growth.

- The *Mother* is the primary beneficiary, although it also captures an entire family being able to flourish. The myth of the "welfare queen" has historically diminished Black mothers' abilities to receive benefits and has demeaned them as individuals undeserving of respect. The emphasis on mothers disrupts the damaging racialized narrative.

- *Trust* is a core value central to the experiment: trust in the recipients, trust in mothers' ability to know what is best for their children, trust in the organization, and trust in the community. Because a trust is also a set of assets held by an entity for its recipients, it reinforces the sense of entitlement and legitimacy of the economic support scheme.

Policy name used for communication:
Guaranteed Income

ABUNDANT BIRTH PROJECT (SAN FRANCISCO, CA)

A transfer of $1,000 month for up to 150 pregnant Black and Pacific Islander women, starting in early pregnancy and continuing through the first six months of the child's life. The pilot is due to launch in Winter 2020.

Behind the Name:

- The notion of *Abundance* challenges the scarcity mindset pervasive in austerity politics. It proposes to approach pregnancy and birth from a place of rich services and resources for Black and Pacific Islander expecting mothers.

- *Birth* places pregnancy, the act of giving birth and the value and outcomes of the birth, at the center of focus. It focuses the experiment on life and existence.

Policy name used for communication:
To be decided

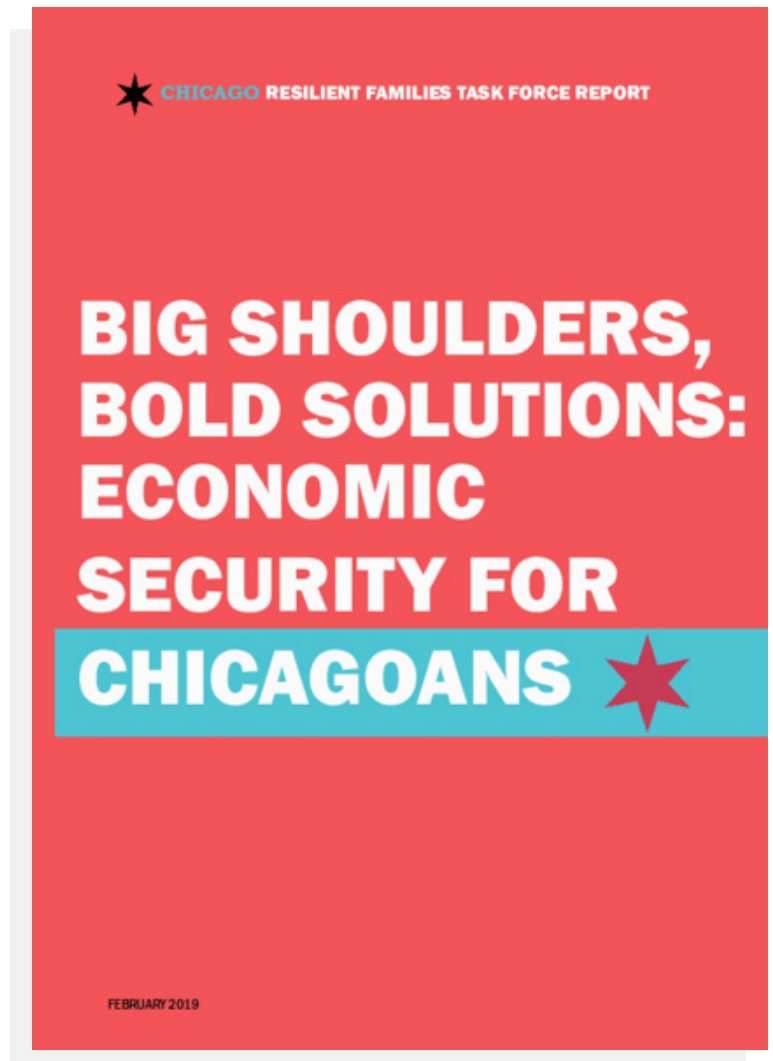## CHICAGO RESILIENT FAMILIES TASK FORCE (CHICAGO, IL)

The proposal did not lead to an experiment. The Task Force recommendations led to the creation of Economic Security for Illinois, which promotes an expansive and more progressively funded Earned Income Tax Credit.

Behind the Name:

■ *Chicago* recognizes that it is unique to the City of Chicago.

■ *Families* recognizes that working families are living in poverty and that this will support families so that they can thrive and flourish.

■ *Resilient* emphasizes both that the cash transfer would contribute to building greater resilience among families and that Chicago families are already resilient in many ways.

Policy name used for communication:
Guaranteed Income

★ CHICAGO RESILIENT FAMILIES TASK FORCE REPORT

BIG SHOULDERS, BOLD SOLUTIONS: ECONOMIC SECURITY FOR CHICAGOANS ★

FEBRUARY 2019

NEWARK GUARANTEED INCOME TASK FORCE (NEWARK, NJ)

In June 2020, Mayor Ras J. Baraka and the Guaranteed Income Task Force released a report and findings with recommendations for a pilot program in the City of Newark and a federal Guaranteed Income policy. The experiment is due to start in 2021, pending additional philanthropic funding.

Behind the Name:

- *Newark* acknowledges that this is placed-based and specific to the needs of the Newark community.

- *Guaranteed Income* emphasizes the commitment to economic justice and solidarity.

Policy name used for communication:
Guaranteed Income, Basic Income, and Universal Basic Income

BUILDING FINANCIAL SECURITY

Newark's Roadmap Toward a Guaranteed Income

The experiments' names all assert key values that go against the divisive narrative of deserving and undeserving poor, potentially helping displace the stigma surrounding public assistance. These experiments set out not only to understand the impact of unconditional cash on individuals and communities, but also to challenge the negative portrayals of recipients. Each team of experimenters, including the one in Newark, NJ, which has yet to be fully developed, has expressed the importance of including words in the naming of the experiment that aim to subvert dominant narratives around equality, race, community, motherhood, welfare, and deservedness. Some of the core values underpinning the U.S. experiment names include trust, respect, agency, resilience and dignity. These are values that have been compromised in part through institutional racism and negative, gendered welfare stereotypes. These are also values intrinsic to a basic income policy, as pointed out in the previous section.

Although the names of each experiment differ, when communicating the U.S. experiments to a broader audience, the policy, in general, was either referred to as (Universal) Basic Income or Guaranteed Income. Both the Stockton Economic Empowerment Demonstration and Magnolia Mother's Trust are referred to as Guaranteed Income pilots, rooted in the civil rights history of the proposal, and with the belief that the policy can be used to rectify long-standing economic and racial inequities. In media communities, though, they both continue to be referred to as

basic income experiments. The Chicago Resilient Families Task Force also chose to use the terminology Guaranteed Income when communicating its proposed pilot to the wider community. For the experiment in Newark, NJ, although the group of individuals working on developing the experiment is referred to as the Guaranteed Income Task Force, the experiment is often referred to as basic income or UBI, a term that seems to resonate more with the local community and some policymakers. Finally, the Abundant Birth Project has yet to elaborate on what name it will use to communicate its experimental proposal. It is worth noting that all of these initiatives are partly supported by the Economic Security Project, which advocates for Guaranteed Income.

The inclusion of other policy names, such as the Freedom Dividend, was less popular among U.S. experiments. When presidential candidate Andrew Yang arduously promoted the idea of a Universal Basic Income policy to alleviate poverty and address growing inequalities in the United States, he called his project Freedom Dividend, hoping this would resonate most with the U.S. spirit. For many in the United States, this popularized the concept of Universal Basic Income. The narrative of individual freedom has not resonated well with the experimenters, though, who have all been focusing on disrupting racial and gender injustices, as well as shifting narratives around deservingness. The value of freedom is, of course, not incompatible with their values, but it emphasizes the figure of the independent individual over that of thriving communities and families.

4

KEY FINDINGS

One names or several names? In the last two years, over a dozen basic income-related experiments have been launched or proposed globally, each with its own unique name. The variety of names are a good testimony to the richness of the values relevant to the local context and desired outcomes. The diversity in names arguably gives the beneficiaries and communities ownership of the experiments, and, in so doing, ownership of the desired impact and outcomes too.

What are the benefits of having several names when communicating the policy proposal? And what is lost in doing so?
While maintaining and honoring the diversity in each experiment name, it may be important to use the same name when discussing, analyzing or communicating the proposal being examined or piloted. While the different names share some overlapping values and features, including that the cash transfer must be delivered with no strings attached (unconditional), other values may diverge (like on universality and individuality). Additionally, using different names could be confusing from a communication and narrative standpoint. While there could be some value in having a diversity of names associated with the proposal (maybe they each emphasize an important aspect of the vision), arguably, using one single name for the proposal

is preferable for the advancement and promotion of the policy vision. Importantly, there seems to be less ambiguity about the actual policy being promoted when using a single name versus several.

So, what should we name the policy?
There is no perfect answer to this question. Currently, Basic Income or Universal Basic Income are most commonly used in both the policy realm and among media outlets. In addition to being short and straightforward, Basic Income has the advantage of not siding with universality or unconditionality as some of the most central features of the policy. Further, the term 'basic' evokes the basic human needs and basic human rights, communicating the importance of building a robust income floor without conveying that this policy alone is sufficient to raise the floor.

The names Guaranteed Income and Freedom Dividend are also serious contenders in the United States. It will be important to continue to promote research in various fields of study including social psychology, economics, social work, history, public policy and philosophy to inform what is gained and what is lost when using these names all at the same time. The name Guaranteed Income is more ambiguous than Universal Basic Income or Basic Income, especially when discussed with those outside of the United States. (Europeans and those working on income support programs internationally often confuse the name with a guaranteed minimum income or GMI—the existing means-tested, conditional, and always household-based income support

program in Europe.) If those promoting a Guaranteed Income in the United States in fact mean UBI, then it may be worth making those overlapping definitional features clear in the communication strategy. If using the name Guaranteed Income, by contrast, to mean an unconditional income transfer that is targeted, then the proposal will importantly differ from at least some versions of UBI. This deserves further clarification as different names are lifted up. Reading the signs of the times in the United States, though, where systemic racial injustices are being brought to light, the explicit connections of Guaranteed Income with the struggle for more racial equity is an essential consideration.

Ongoing and new experiments will continue to inform the discussion on what names achieve which outcomes.
As ongoing experiments come to an end and new ones begin throughout the United States and the world, experiments will be able to help establish which names resonate best with which constituents and communities. Very importantly, experiments will also inform how the use of the different names change and impact narratives around work, dignity, deservedness, freedom and trust.

Finally, not everything is in the name.
While the name of the policy is important, the narrative around the policy, how the policy is designed and implemented, how the policy is financed, what outcomes the policy aims to have and what wrap-around services and collaboration accompany the policy are paramount to flesh out. The Stanford Basic Income Lab will continue to explore these questions through research and engagement with partners, research institutions, policymakers and practitioners.

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