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Universal

The Basic Income Application

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Ending Poverty with Technology

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March 24, 2017

Word Count: 5365

I. Introduction: Why A Universal System

I am now convinced that the simplest approach will prove to be the most effective — the solution to poverty is to abolish it directly by a now widely discussed measure: the guaranteed income.

-Martin Luther King Jr (*Where Do We Go from Here*, pg.171)

Although the bulk of policies and data discussed in this paper center on the United States, I recognize that poverty is a global issue. The decision to focus on the United States was intentional and not solely due to my status as an American citizen. The poverty system in the United States seems objectively paradoxical. The USA houses over a quarter of the world billionaires (Fang), yet approximately 1.65 million adults and 3.55 million children live on \$2 cash income a day or less (Shaefer and Edin, 128). The United States boasts rhetoric of the poor needing to pull themselves up their bootstraps, yet, due to instruments in place to assist the wealthy, it is more expensive to be poor than it is to be rich (“It’s Expensive to Be Poor”). There exists a conservative fear of hard-earned tax-payer dollars going towards lounging welfare queens, while the welfare system does not cover the needs of many in poverty and those who try to earn additional revenue are often punished by losing access to benefits (Randolph, 13).

Simultaneously, a growing fear of automation replacing human work circulates, perpetuated by those most likely to be the creators or investors in such technologies like Bill

Gates,¹ Elon Musk,² and Sam Altman.³ If their predictions come true there will have to be a restructuring of the economic system and social evaluation of work — otherwise the majority will starve without access to income or sufficient benefits while the wealthy few thrive without needing to pay workers and increasing production. The current way poverty is currently addressed does not align well with the result of the automation evolution that is currently taking place nor does it agree with American principles of individual “liberty and justice for all” (“The Pledge of Allegiance”). The most efficient way of solving poverty is by addressing the problem at its core by giving citizens the money they need through redistribution. Universal: The Basic Income App, does just that through philanthropy, perhaps the most politically feasible solution today, and one that if implemented correctly will not exempt people from benefits.

II. Problems: Poverty, Inequity, Paternalism, Philanthropy and Technology

For one of the world’s most prosperous countries the United States has alarming rates of poverty. A 2012 report comparing industrial countries in the Organization for Economic Co-operation and Development⁴ found that the United States has the highest relative poverty and fourth lowest expenditure of social welfare programs as a percentage of GDP (Gould, Elise, and

¹ Bill Gates has called on a tax of future robots because they will need to pull their weight in the new economy. See Delaney, Kevin "The Robot That Takes Your Job Should Pay Taxes, Says Bill Gates."

² Elon Musk believes the some form of Universal income for everyone will be necessary in the near future. See Weller, Chris "Elon Musk Doubles down on Universal Basic Income: 'It's Going to Be Necessary'"

³ Sam Altman the head of Y-Combinator, a venture capitalist firm started the non-for profit YCResearch in order to run a basic income study in the US. See Altman, Sam "Moving Forward on Basic Income."

⁴ The countries included— in order of child poverty rates — were Iceland, Finland, Cyprus, Netherlands, Norway, Slovenia, Denmark, Austria, Sweden, Switzerland, Ireland, Germany, France, Malta, Belgium, Australia, Slovakia, New Zealand, United Kingdom, Luxembourg, Canada, Japan, Italy, Greece, Spain, and the United States.

Hilary Wething, 3-6). In other words, in terms of poverty, the United States is doing much worse than its peers while spending relatively little money to fix it. Recent political changes in the United States, including the house, senate, and executive seat all turning red mean that cuts to welfare programs are more likely than increases.⁵ Simultaneously, it is expensive to be poor. Bank overdraft fees and high loan interest rates are more likely to be applied on to those that have the least resources (“It’s Expensive to be Poor”).

The United States also has long been a perpetrator of inequality while practicing minimal redistributive justice. Native American tribes were rooted to American soil long before the British came and practiced mass genocide. Today, many of the proportionally few Native Americans left live on reservations that occupy only a fraction of their previous land. The trauma of the Native American people has had long lasting effects. In 2014 28.3% of single race Native Americans were living in poverty, higher than any other single race group (“FFF: American Indian and Alaska Native Heritage Month: November 2015”). Similarly, Blacks in the United States have long suffered injustices dating back from being taken from Africa in the 1600s, to being segregated from Whites in the 1900s and targeted by police officers in the 2000s. Today, convicted white men have a higher chance of being hired than black men without a criminal record (Pager, 312). Not only is poverty a persistent problem, it is also one that for many was imposed on their ancestors as policies by a ruling class protecting their own interests.

The separation between the deserving and the undeserving is a reality of the US welfare system that leads to the poverty trap, low uptake of social services, and limits the freedom of

⁵ While not directly cutting social welfare spending, Trump has reduced funding to many programs those in poverty depend on like education and health and human services. See Koplan, Kopan, Tal "Here's What Trump's Budget Proposes to Cut."

those most in need. Signing up for benefits is a confusing, exhaustive, and stigmatized process that would be annoying at best to endure. In the 1990s Aid to Families with Dependent Children was replaced with state allocated Temporary Assistant for Needy Families that limits to five years of cash assistance ("Applying for Welfare"). Such limitations mean that if a resident moved they would need to familiarize themselves with the benefit system in their new state, reapply to programs and hope they remain eligible. Earned Income Tax Credit, one of the favored forms of welfare that has bipartisan support, is inherently biased because one needs an income in order to receive tax returns. As previously noted, criminals, especially those of color, have a difficult time finding employment and therefore would not be eligible. Other forms of welfare support have steep cutoffs and are only granted if a participant makes below a certain threshold. If the welfare grant is not enough money and the participant works to meet their needs they may be denied of their benefits entirely. This Catch-22 leaves many fully dependent on the government, because they cannot afford to take the risk to independently work and save.

Meanwhile, those who are well off, for the most part, have free jurisdiction on how they spend their income and receive tax write offs for being generous citizens. Charity write-offs increase with wealth so someone in the highest 35% tax bracket only needs to pay \$65 for a \$100 donation as opposed to someone in the 15% tax bracket who would pay the equivalent of \$85 ("Tax Benefits of Giving"). Since it has been established that some have been historically uplifted while others have been systematically oppressed it seems somewhat unfair that the wealthy are rewarded for choosing where their donations go by sending less revenue to the government. When one considers that churches and heavily endowed private universities, like Stanford University ("Resources: IRS Requirements for Tax Deductions on Charitable

Donations") count as charity it seems obvious how organizations that satisfy the wealthy could receive more than those that help the poor.

Given that the mechanism supporting those in poverty is already rickety, it seems unlikely that many will be left afloat when the growing tide of automation crashes onto the economy. Already enhancements in technology have had a greater affect on decreasing employment in factories than outsourcing (Miller). Some sectors that previously seemed safe like the service industry are also finding methods of automation. Fast food robots are being developed as well as robotic legal aid and surgeons (Walker, 97-99). Such developments will allow corporations to save money, increase production, and theoretically lower prices. Meanwhile, workers will either have to receive the appropriate training to enter whatever market is left available or make use of whatever benefits they are eligible to receive. If that future seems scary, recall that it is already true for many unemployed Americans today.

III. Programs: Existing Approaches Are Not Enough

Existing programs for addressing poverty, inequity, paternalism, philanthropy, and technology tend to approach the problems separately and not at the national level. Some solutions help certain aspects while negatively contributing to others. Existing welfare programs tend to contribute to paternalism and the poverty trap, while programs aimed at the growing trend of automation tend to assist individual employees learn technical skills instead of addressing inequality on a whole. Affirmative action and scholarship programs might reduce inequality in certain fields, but disproportionately help the high achieving. And, while there have

been critics of the current philanthropy system little has been done to change the power of discretion available to the wealthy.

It is difficult to measure the success of welfare programs, because if an intervention works it will not be captured by census data. Some of the most successful programs in the US are divided under different departments, these include: Earned Income Tax Credit (EITC) with approximately 30 million recipients and a budget of \$70B/year, Child Tax Credit (CTC) with 13 million recipients and a budget of \$57B/year, Food Stamps with approximately 47 million recipients and a budget with \$74B/year, Social Security with approximately 59 million recipients and a budget of \$859B/year, Medicare with 54 million recipients and a budget of \$617B/year, and Supplemental Security Income with approximately 8 million recipients and a budget of \$60B/year (Grusky, 2017). Each program addresses a slightly different symptoms of poverty, but many individuals who could use the benefits are often excluded, do not take advantage of existing opportunities, or simply do not receive enough to satisfy their needs. The overall effect of these programs is a net positive, but alone they are not enough.

Outside of government programs there are also corporations attempting to address these concerns. A growing trend is tech companies donating 1% of profits towards social good. According to Andrew Dunkelman, portfolio manager at [google.org](https://www.google.org) — an investment firm for technologies that uplift at least one of their three pillars⁶ — older companies tend to be more generous than newer ones. This could perhaps be because newer companies feel as though they are not yet established enough to be philanthropic or perhaps employees have a stronger sense of *earning* their newfound wealth.

⁶ the pillars are enriching learning environments, connecting people to jobs for economic mobility, and fighting racial bias. Visit [google.org](https://www.google.org) to learn more about the organization's projects.

While corporate tech interventions are taking respectable steps in counteracting the problems they contribute to, it seems as though interventions are as much for publicity as they are for making a positive impact. When asked why Google.org does not simply directly eliminate poverty in areas where tech companies have the strongest negative impact on the poor such as East Palo Alto, Dunkleman replied that from a company standpoint it be outside their jurisdiction to take such direct action, furthermore it would be unclear how long such a relationship would last or if it would even work.

It is time to stop *solely* addressing the symptoms of poverty and start working towards eliminating the root causes. Being impoverished in the United States is not sustainable, causing people to sink further into a trap they cannot climb out. People need access to reliable sources of income so that they can stop living pay check to pay check, make affordable purchases, and start investing in their futures. People need economic security to raise healthy kids, continue their education in order to find a better job, and protect themselves from evictions. Workers and the unemployed alike deserve banking systems that support their needs. Those who have been repressed by society, should not continually be denied benefits due to biases. Those responsible for increasing automation, gentrification, and inequality need a platform to be active contributors to the most direct solution, not just for *philanthropy*, but out of a sense of duty and obligation.

Universal: The Basic Income Application could be that solution. Universal Basic Income is not a new idea. The concept is also popular with philosophers who make normative arguments from libertarian, feminist, republican, and global perspectives. Universal Basic Income is the idea that everyone within a society should have access to a guaranteed base income to meet their needs. Assuming all have the same base needs for living, everyone receives the same amount —

whether they be rich or poor, single or married, working or unemployed. Some of the strongest arguments for a universal basic income guarantee are that it eliminates the poverty trap as there is no incentive to stop working, there is no paternalism which eliminates the costs of supervision and theoretically would increase uptake, it increases personal liberties so those receiving basic income can use the money in whatever way best suits their needs, it would have a proportionally larger effect on the least well off in society while reducing stigma because it is a system applied on everyone, and in a time of impending mass automation it might be the best solution when jobs become a less clear indicator of contribution to society.

IV. Competition: Too Small Scale for Large Impact

There is no advertised technology on the market trying to do what Universal hopes to accomplish. The closest “competitors” are studies and charities that are already working toward the same goal of the application. In terms of implementation, the closest match to how Universal will work is Venmo, a money sharing and communication application that can be used both online and on a smart phone. Universal basic income is usually conceived of as an extension of government welfare. Universal: the Basic Income App is unique because it is designed with *any* donor in mind and, since it is a technology, can be redistributed for use in multiple communities. Universal can first be implemented at the city level and then merged nationally, or vice versa, and, perhaps, if the time comes, Universal could be a gateway to worldwide universal basic income.

The longest running policy that mirrors a universal basic income system is the Alaska Permanent Fund which grants Alaskan residents annual revenue from oil reserves. Although the

grant is small it is applauded by some economists for keeping the most in need afloat. The fund is also universal, people aged from infants to the elderly are enrolled (Quinn). The fund is also guaranteed, it has been expected and granted each year from its inception in 1982, and, due to bipartisan support, is not likely to go away any time soon. The Alaska Permanent Fund only has one income source, unlike Universal that hopes to attract many. The Alaska Permanent Fund is also — as the name suggests — limited to Alaska. Additionally, the program lacks a banking system and is not delivered at a frequent enough basis to be as useful a form of income.

The next best thing to Universal is GiveDirectly, which has been successful in parts of Africa. GiveDirectly is primarily known as being the first major international charity organization that said no to flooding local marketplaces with products like clothing or mosquito nets. Instead, GiveDirectly gives people money and sees what happens. The results thus far have been promising. When given in-kind cash people invest in their own needs (Haushofer, and Shapiro, 32). GiveDirectly is a universal non-guaranteed program. It hops around to fairly isolated in-need African villages and gives them short-term grants. The donations are rather generous for their local economies, and therefore can be considered basic. Cash grants are sent over phone via text and can be turned into local currency at money transfer centers ("Operating Model"). Recipients can post how Give Directly has impacted their life and what they plan to do with the money to a live updating web page. GiveDirectly is also launching a twelve year and two year study on basic income, but since it will be based in rural Kenya ("Give Directly's Basic Income Guarantee"), it will not provide much relevant data for policy makers in the United States.

Another contributor to the universal basic income movement is a study by YCResearch. Trials for the full study are currently being conducted in Oakland, California, the northern border of the Silicon Valley tech hub. Interestingly, the study is primarily funded by Y-Combinator a tech venture capitalist firm. The CEO of Y-Combinator, Sam Altman is a supporter of basic income and recognized that without modern trials in the United States, legislature will likely be slow at best to implement (Altman, “Basic Income”).

Unfortunately, it is unclear how much will definitively be able to be determined from this study. The program is not universal — they are targeting individual adults making less than the median salary — so community and group effects will likely be washed out or hard for researchers to measure. Participants might be forced to spend their income on friends or family members in more dire situations. Additionally, it is not guaranteed, participants are made aware of the time limit of their subgroup which, according to Elisabeth Rhodes, head researcher and developer of the project, will be funded and run by YCResearch for at most five years. Lastly, participants will also be watched and monitored which could have behavior changing effects. Much time and money have to be dedicated to conduct a research study of this magnitude. Perhaps it would be more efficient to just give people money and see what happens.

A group that is indiscriminately granting lifetime basic income, but to an incredibly small subset of people is the My Basic Income Project. My Basic Income Project is based in San Francisco and holds raffles for winners to receive a lifetime of basic income (Tippett and Ottens). Winners have the option of staying in contact and taking surveys or simply taking their income and living their life. My Basic Income Project is simply too small scale to make an impact at stopping poverty or reducing inequities — benefits are limited to one year and one winner per

sweepstakes. The project also fundraises on Indiegogo so some of the money raised is lost to the Indiegogo corporation. The intention of My Basic Income Project mirrors Universal, but does not have the tools or breadth to address the main concerns against basic income or to show the benefits heralded by universal basic income supporters.

Lastly, an existing application with similar functionality to Universal is Venmo. Venmo is a platform for money exchange mainly used by young people trying to split checks. Users can store money on the application or transfer Venmo cash to their bank account. Venmo has community features like sharing the purpose of purchases and commenting on or liking exchanges. Venmo does not give users dividends for using the application or have a central bank that users can contribute to or receive income. Venmo's community feeling, ability to transfer funds, simplicity, and accessibility from both computer and phone are features that would be valuable to the Universal application. However, unlike Venmo, Universal will not source revenue from individual bank transfers, but instead from safe investments on the shared fund.

V. Implementation: Universal the Basic Income App

Universal is a shared ownership platform that will start as a web application and eventually have Android and iPhone applications. It is important that the platform is accessible to populations most in need and those that also wish to donate. Universal has a central fund where all contributions are stored. The central fund increases through secure investments in bonds similar to the American banking system. The interest received from these investments goes towards funding the application, which includes employee wages, server space, and outreach advertising. All additional money raised is put back into the fund so that more money can be generated for

users. The application includes a banking system so users can keep their income on their account to save or withdraw from ATMs. Users will only be able to have one account since it is tied to their state identification. In order to make direct transfers between users, both users need to find each other and confirm exchanges. The application is easy to use and constrain to communities with set systems of identification like state identification, passports, or social security cards.

There are multiple implementation strategies that could be deployed for Universal, each of which needs to be tested in small groups to see what methodology would have the greatest impact. The first method would be to focus on the universality of the application, the second would concentrate on the community impact of the application, and the third would most support the poverty alleviation aspect of the platform. Each of these strategies have their benefits and limitations which are outlined below. In all cases it is expected that the majority of revenue to the central fund is provided by corporations and hopefully, in the long term, the government.

i. Strategy One: Universality

In this implementation of the application everyone who uses Universal, whether to primarily donate or receive income, is equal. All users are allocated the same basic income each month, but can specify whether or not they want their income to automatically enter their account or to donate some percentage (0%-100%) of their basic income back into the main fund. Corporations and the government would be excluded from receiving basic income because they do not qualify as individuals. Strategy One would successfully implement a universal strategy to combat poverty, lower stigma (since everyone would be guaranteed the same

amount), and build community (because all members would be a part of the same group). As a starting strategy this implementation falls short because it would not have as great an impact on assisting those most in need because funding would also be allocated to those who likely do not need supplementary forms of income. The application would also be unstable while membership grows because the amount of donations would likely not increase at the same rate as those signing up for the application as a source of welfare. The instability with this implementation of the application might lead some to believe that Universal Basic Income is a poor strategy to help those in need, which would be detrimental to the universal basic income movement.

ii. Strategy Two: Community Reparations

The second implementation strategy of Universal limits the application to a small community subset, for example the Bay Area that has been affected by tech companies in the form of traffic and gentrification or Greenville, South Carolina where textile jobs have been lost to automation (Lehmacher). Companies and organizations that feel responsible for economic injustices in that area cannot donate to the specific fund they are trying to target. Everyone in a given area would share the same benefits which could increase community effects and the fact that recipients would be being paid back for harms done against them would likely reduce welfare stigma. As with other iterations of the application those who feel as though they do not want or need the additional income could put their

share back into the fund. This iteration of the application might be able to expand to the first strategy once it gains enough support.

ii. Strategy Three: Ending Poverty

The third implementation strategy provides income to those most in need. The baseline for “need” could perhaps be raised overtime to include all residents with the hopes that those who do not need the funding contribute by donating to the platform. This strategy would have the strongest direct impact on reducing poverty because all funds would go to those who are most in need of a steady stream of income. Unfortunately, there would need to be built in paternalistic structures to this version of the application to see who qualifies. It might also contribute to the poverty trap by disincentivizing users to find additional sources of revenue. This solution might be more politically feasible among those who are afraid of giving money to those who don’t need it, but given that income operates on a personal level, it might leave out those whom might benefit from addition income.

Regardless of chosen implementation strategy, many aspects of the application would remain the same, one of the most important consistencies is source of revenue for the fund. Universal targets corporate philanthropy for funding, specifically corporations that benefit from capitalism and perpetuating inequalities. Tech companies make obvious donors with the growing automation wave, but banks, investment firms, and factories all contribute to the high cost of

poverty, the benefits of being wealthy, and the growing gaps between the two groups. By pledging a percentage (or fraction of a percent) of their revenue to Universal they promise to help the greater community prosper along with their successes. Such a commitment would be valuable for organizations that are seen by some in society as unethical and biased. What would be a better strategy for public relations than to actually pay individuals to help buy products and services?

Besides corporations, there are also wealthy individuals who might donate if there existed a platform with which to give back to their community in a direct and impactful way. The Mark Zuckerbergs and Bill Gates of the world are worth more than most organizations. Their contributions on the individual level would have huge impacts for fellow users of the application. Additionally, there are people without ridiculous sums of money that believe in a future of universal basic income and may want to feel like they are a part of a system they could not afford to fund individually. These users could forfeit their monthly basic income and instead make small monthly donations to the application. The success of GiveDirectly, YCombinator, and My Basic Income in raising money shows that people are excited and willing to contribute to a future of non-paternalistic guaranteed income as long as they have a platform on which to give.

There are several concerns that Universal would need to address to make it a fully successful application. One of the most important would be to ensure that those on the application remain eligible for benefits if their true income level not reflect that of the combined income with the application. YCResearch has worked with local government to ensure that those in their study not be denied of their benefits. They did this for ethical reasons — they do not want to leave participants in a worse off situation when the study ends and they lose their

additional income. Similarly, Universal would not want users of the platform to put themselves or their families at risk by joining. Another concern is that those contributing to the platform might gain political power over the application community due to their dependence on donations. Another challenge would be determining the right amount of basic income to give. Different locations have different costs of living. A final concern would be the government deciding that it does not have the responsibility to fund welfare due to a private application fundraising and distributing resources independently.

While these concerns should not be dismissed, they should also not prevent Universal from moving forward in development, fundraising, and distribution. All forms of welfare have inherent concerns that need to be tested and adjusted over time. Fortunately, with a tech based platform such changes would be easy to implement and employ. Technology also allows realtime feedback and analysis of patterns of those who use the application to mainly give or receive. This data could be used to actively improve the application. Hopefully Universal will eventually be funded primarily through government backing with a safety net of corporate and individual donations.

VI. Conclusion:

Support of Universal Basic Income is growing in the United States, especially in Silicon Valley, where those closest to technology share concerns over how their contributions to automation will impact the world. Simultaneously, in the United States, those most in need already feel the impact of job loss due to outsourcing and increased use of factory machinery. Overcoming poverty is difficult in a system that was not built to support those in poverty,

especially when many welfare programs were specifically built with the intention of excluding the “undeserving” from benefits. This is problematic when “undeserving” is determined by a ruling class that has historically been held biases while being given benefits and privileges.

Universal: The Basic Income App targets multiple problems with the current US economic and welfare system by directly giving income to those who need it. It is likely that the application will be able to find funding from major tech corporations as organizations like Google.org have already donated to YCResearch and Give Directly’s basic income studies. Hopefully, Universal can foster community among app users and a sense of responsibility to give back. Due to being a tech platform, Universal can grow and shrink to support users and funders. Hopefully, Universal can be a first step towards the international termination of poverty.

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