

# The Effect of Universal Basic Income on America's “Starving Artists”

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## **Abstract**

The stereotypical “starving artist” in America is a worker who typically earns lower-than-average wages and maintains above-average unemployment rates. However, studies suggest these artists are crucial to the development of communities and culture within a country. In addition, the concept of Universal Basic Income has been considered by numerous countries in recent years, and many of these countries have also launched (or are planning to launch) experiments that test the feasibility of the system and the reaction of both employed and unemployed citizens to no-strings-attached money, with monthly payments reaching up to \$1000. Some people believe that this new welfare system could bring an end to poverty while encouraging entrepreneurship, but others are concerned about the astronomical expense and the change in mentality that a free income could cause throughout society. Through my research on the effects of other sources of “free” money, such as Alaska’s Permanent Fund Dividend, art grants and lottery winnings, I will attempt to determine the outcome of a Universal Basic Income on the stereotypical “starving artist”.

## Introduction

Technology has never been more advanced, but with that advancement comes significant societal changes. The concept of Universal Basic Income has been frequently discussed, and many countries are beginning to seriously consider the idea; Switzerland has even put its implementation to a vote. I chose to research this concept because I am extremely interested in how a basic income for all citizens would work and how it would be funded; however, during my research, I realized that there is little information on how a welfare shift this large would affect artists and arts organizations around the world.

Artists add value to people's lives and their communities, and because this value is generally intangible, we often take their presence for granted. They assist in museums, galleries, theaters, libraries, schools, music, concerts, festivals and much more; they put the life and vibrancy into a city. However, because the long-term effect of art is difficult to measure, many people doubt the benefits and do not factor in art when doing research. A study done by Arts Council England on the value of arts and culture to a society concluded that it has a positive impact on the health and wellbeing of people, society and the economy. They found that arts and culture improve "cognition... self-esteem, and the ability of people to manage them," (Arts Council England 26). In a society, art can "contribute to community cohesion, reduce social exclusion and isolation, and make communities feel safer and stronger," (Arts Council England 33). These benefits are far-reaching and affect the quality of people's entire lives. Improvements in cognition, especially in children, could lead to a higher level of understanding in their education, and self-esteem improvements raise levels of confidence. In addition, artists themselves can contribute to the economy. For example, in Liverpool, England, a report "calculated that 9.7 million visits to Liverpool were motivated by the European Capital of Culture programme [which] generated an

additional economic impact of £753.8 million [about \$1.061 billion],” (Arts Council England 20). Arts and culture entices more tourists to visit a city to participate in exhibitions, concerts and festivals. These people also spend their money in local businesses and add to the value of the community. Art could not be created without dedicated artists, who add this enormous value to any society.

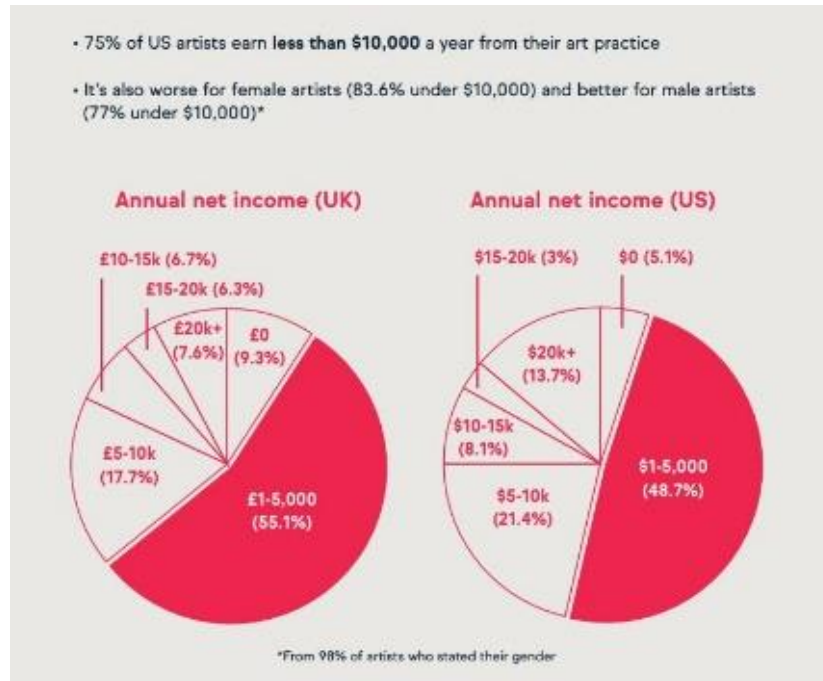
While there are many examples showing society’s need for UBI that would give the current workforce freedom of choice, many people are overlooking the benefits that UBI could give artists. I hypothesize that a basic income will give the typical “starving artist” the ability to make the art that they desire to create, instead of making more popular art just to make ends meet. Art is not always meant to be commercial; it can be a creative venture that makes people think. I predict that UBI would give artists this freedom. Also, many small, unknown artists now use their own money to create their works of art but are persuaded to put them in a gallery or exhibition for free or for very little money because they are being paid “with publicity”. With a steady income, artists would have the opportunity to be more selective about the jobs they took. Hypothetically, they could use their UBI to support themselves while they create their art.

To help prove this, I will be examining the effects of other sources of “free” income to understand how people take advantage of this income to pursue their goals and dreams, such as affording new educational materials or opening their own business. These sources of “free” income include art grants, Alaska’s Permanent Fund Dividend and differing amounts of lottery winnings. While these are not necessarily no-strings-attached, free sources of income, such as the UBI concept, they are extremely similar, and they widen the pool of examples for research.

## The “Starving Artist”

Artist is as difficult of a word to quantify as art is; many in the field argue that everything is art and therefore everyone is an artist. However, Joanna Woronkiewicz, a School of Public and Environmental Affairs professor at Indiana University, has created a usable definition of the artist that this research is exploring. She distinguishes between artist entrepreneurs and self-employed artists by separating “artists whose work takes place in a traditional wage/salary setting versus the artists who works as a sole proprietor, independent contractor, or other form of entrepreneurial work,” (Woronkiewicz 2). The “starving artists” we will be exploring are low-income, self-employed artists, those who do not have traditional wage or salary earnings. They participate in the most typical art forms, such as music, visual arts, theater, dance, opera, acting, photography, writing and entertaining.

All art fields are difficult to enter, and most artists do not reach a high level of success (see Figure A). Many rely on the government for support while being forced to use their own finances to create art that they hope can be appreciated. In general, artists “disproportionately freelance and frequently switch in and out of self-employment...there [is] great variability in artists’ incomes, [and] the return on education is lower than in other occupations,” (Woronkiewicz 3). Most artists have difficulty supporting themselves, and many self-employed artists’ incomes fall below the poverty line in America. In 2017, a study by Artfinder found that “three-quarters of artist made \$10,000 or less per year from their art,” (Artfinder 4). If all the artists in this study relied on income from their art, they would be below the poverty line, but only 36% of artists from this study called themselves full-time artists (Artfinder).



*Figure A: Earnings for U.K. and U.S. Artists*

*(The Artfinder Independent Art Market Report: 2017)*

Artists have a very difficult road ahead of them in trying to live off their art. In desperate attempts to make a living and get more work, some artists will even alter their art to fit more popular views and ideologies, which truly defeats the individualistic nature of art. Visual artists are often taken advantage of when asked to display their work in galleries; their payment is “publicity”. So, after using their own dwindling finances to create their art, they must allow the gallery to profit off their work while they end the exhibition at a financial loss. This situation is all too common, and for many it is so difficult to get their work displayed somewhere that they must accept the loss.

### **What is Universal Basic Income?**

Universal Basic Income (UBI), also referred to as a Guaranteed Minimum Income, is a no-strings-attached, guaranteed form of government welfare. The only requirement to receive it

is citizenship, and every citizen is equally eligible, regardless of their current or future employment status. It is also potentially a simpler solution to the complicated mess of “minimum wage laws, earned income tax credits, welfare programs, food stamps, housing assistance, [and] tax deductions,” (Santens). The goal of UBI would be to provide a basic standard of living for every person, especially as many companies move towards the automation of low-skilled jobs.

Many jobs are at risk now because “the emergency of greatly improved computing power, artificial intelligence, and robotics raises the possibility of replacing labor on a scale not previously observed,” (Autor 4). One example of this is the new Amazon Go store, which was launched in Seattle, Washington in January 2018. This convenience store only needs a few employees to stock products, while everything else is done through automation. The customers walk into the store through gates, much like a subway system, and grab whatever items they want off the shelves. Once they have finished selecting their items, they simply walk out of the store and they are charged automatically for the goods they chose. There are no cashiers or checkout lines. (Wingfield). As technology advances, automation such as this will be able to replace more and more individual workers. And, as the minimum wage rises, it will become more economically efficient for companies to invest in automation. A study done by the Boston Consulting Group showed that “the global average labor-cost savings of replacing people with robots will be 16 percent... [and] factory robots [can now sell] for as little as \$25,000, which is equivalent to paying a full-time human worker \$4 an hour over the lifetime of the machine,” (Young 1). Many people will lose their jobs and could become permanently unemployed. Without the income that families depend on, the poverty level will rise. The UBI is a potential solution to this problem.

People have many different hopes and fears of the implementation of the UBI concept. However, it has a significant amount of benefits, not just to the recipient, but to society as a whole. It could simplify the welfare system, which now has about 80 different programs (Kessler). UBI would also give people the freedom to work a job that they desired. Right now, many people have no other choice but to accept minimum wage jobs in fields they have no interest in in order to pay their most basic bills. With UBI, people could wait until they found employment that truly fit their needs and lifestyle because they would have their basic living already covered by the government. Workers would be able to be selective about the jobs they took, and they might even be encouraged to use the no-strings-attached money for entrepreneurship. With employees able to be more selective, companies may have to offer more to entice workers. Another potential benefit is that the necessary UBI amount for Americans has been estimated at \$13,000/person/year (Murray), but the 2017 Federal Poverty Level for a one-person household was at \$12,060 (HeathCare.gov), meaning that the implementation of UBI in America also has the potential to wipe out the current poverty level. UBI would also reward unpaid contributions to society, such as volunteering. It would allow some individuals to dedicate their lives to this meaningful work.

There are a number of concerns about implementing UBI as well. One major concern is that it will severely alter the role of government, giving it too much control as a major provider for many citizens. Also, giving people free money without requiring work might incentivize them to remain unemployed because “the state [would be] encouraging idleness contrary to the entrepreneurial spirit,” (Hunter). People would actually have the option to live their life off of governmental support. Many people find structure in their lives through their jobs; where would that come from if they chose to remain unemployed? UBI opposers see that “a UBI might

provide the same income as... a job, but it can offer none of the experience, skills or socialization,” (Cass). Along with all these concerns, the most obvious issue of UBI is the expense burden and where that money would come from.

UBI would not add to the welfare system in America; it would replace it entirely. It would streamline the benefits process by “getting rid of Social Security, Medicare, Medicaid, food stamps, Supplemental Security Income, housing subsidies, welfare for single women and every other kind of welfare and social-services program, as well as agricultural subsidies and corporate welfare,” (Murray). Instead of handing out a myriad of different amounts of benefits to qualifying households, it would simplify the process. While the definition of UBI is that it is no-strings-attached, there could potentially also be requirements for how some portions of it are spent, such as requiring some to be spent on health insurance. Some estimates have shown that UBI is actually cheaper than the current system. If it replaces the current system, “the annual cost of a UBI would have been [about] \$200 billion cheaper than the current system. By 2020, it would be nearly a trillion dollars cheaper,” (Murray).

The Roosevelt Institute researched the potential economic effects of UBI in 2017. They tested several different amounts of monthly benefits and ways to fund each one. They concluded that “if funded by increasing the federal debt, each Basic Income policy would have a result of economic growth,” (Roosevelt Institute). The GDP in these experiments increased when people were given small amounts of money as well as the larger amounts. The larger amount (\$1000/month) increased the GDP significantly more.

In the past several years, many countries have begun creating their own UBI experiments. These countries are all extremely different economically, so the people who are chosen to be tested and the amounts given through an experimental UBI are very different.

Kenya has launched a large UBI experiment that will last for 12 years. It involves “16,000 people across 120 villages...40 [villages] will receive the same \$22 monthly for 12 years...the remaining 80 will get it for just two years,” (Weller). While \$22 would not greatly affect too many people’s lives in America, it is a large amount for a person from this poor village at double their average income. This 12-year experiment is also one of the longest to be conducted; many other experiments last for five years or less. The experiment is still new but has already produced positive results. They found that “consumption of alcohol and cigarettes... stayed flat and, in some cases, it actually decreased,” (Weller). This result is actually the opposite of what many who oppose UBI expect to happen.

The Social Insurance Institution of Finland, Kela, launched their UBI study in 2017 that would give 2,000 people €560 (about \$700) each month. Those chosen for the experiment are not allowed to decline, and the two requirements to be included are that the citizens must be between the ages of 25 and 58 and they must be unemployed at the start of the experiment (Kela). However, if they find work during the experiment, they are able to keep receiving their UBI. Unlike in Kenya, Kela refuses to release any results until one year after the experiment has been completed because they believe that if people chosen for the UBI hear what others are doing with their money, it will skew the results. Also, Kela’s future experiment results have been brought into question a number of times because many people believe the 2,000-participant limit is too few.

Stockton, California will have the first U.S. experiment of UBI. An unknown number of residents will receive \$500 a month over three years, thanks to Mayor Michael Tubbs’ persistence in solving poverty problems in the city (Weller). Also, soon, a startup company called Y Combinator will launch their own experiment into the effects of UBI. They will give

1,000 people \$1,000 per month for up to five years (Futurism). This experiment is not funded by the government but instead is funded privately. They have yet to release information about when the experiment will begin.

Many countries are experimenting with implementing a standard UBI country-wide. However, if UBI were to be used in the U.S., it may need to be different than in other countries. States in America have a lot of power and vary drastically economically. For example, living expenses in California would be much higher than expenses in Montana. However, if people living in California were to receive a much higher sum of money than people living in the mid-west, it could potentially cause people to leave their states and migrate to higher-paying states, even though the high cost of living should impact the additional UBI. While toying with the idea of this welfare, the American government must take state-to-state economics, population, culture and other factors into consideration.

### **America's Current Welfare System**

America's welfare system is enormous and extremely complicated; different programs were created to address different and very specific needs of Americans. Programs, such as the National School Lunch Program, are in place to help individuals and families with food assistance. There are also numerous individual programs to assist with energy and health needs, such as the Weatherization Assistance Program and Medicaid. Assistance with Housing and Social Services is given through Homeless Assistance Grants and the Older Americans Act Family Caregiver Program. For education, the government can help through College Access Challenge Grants. And sometimes people just need cash, which they can receive through the Earned Income Tax Credit and Supplemental Security Income (Russell). These are only 8 of

approximately 80 federal welfare programs (see Figure B); this does not even include state and local programs. With low-income individuals qualifying for different amounts of assistance through various programs, it would be difficult to even know if you are eligible for a program, not to mention the difficulty of applying for those benefits.

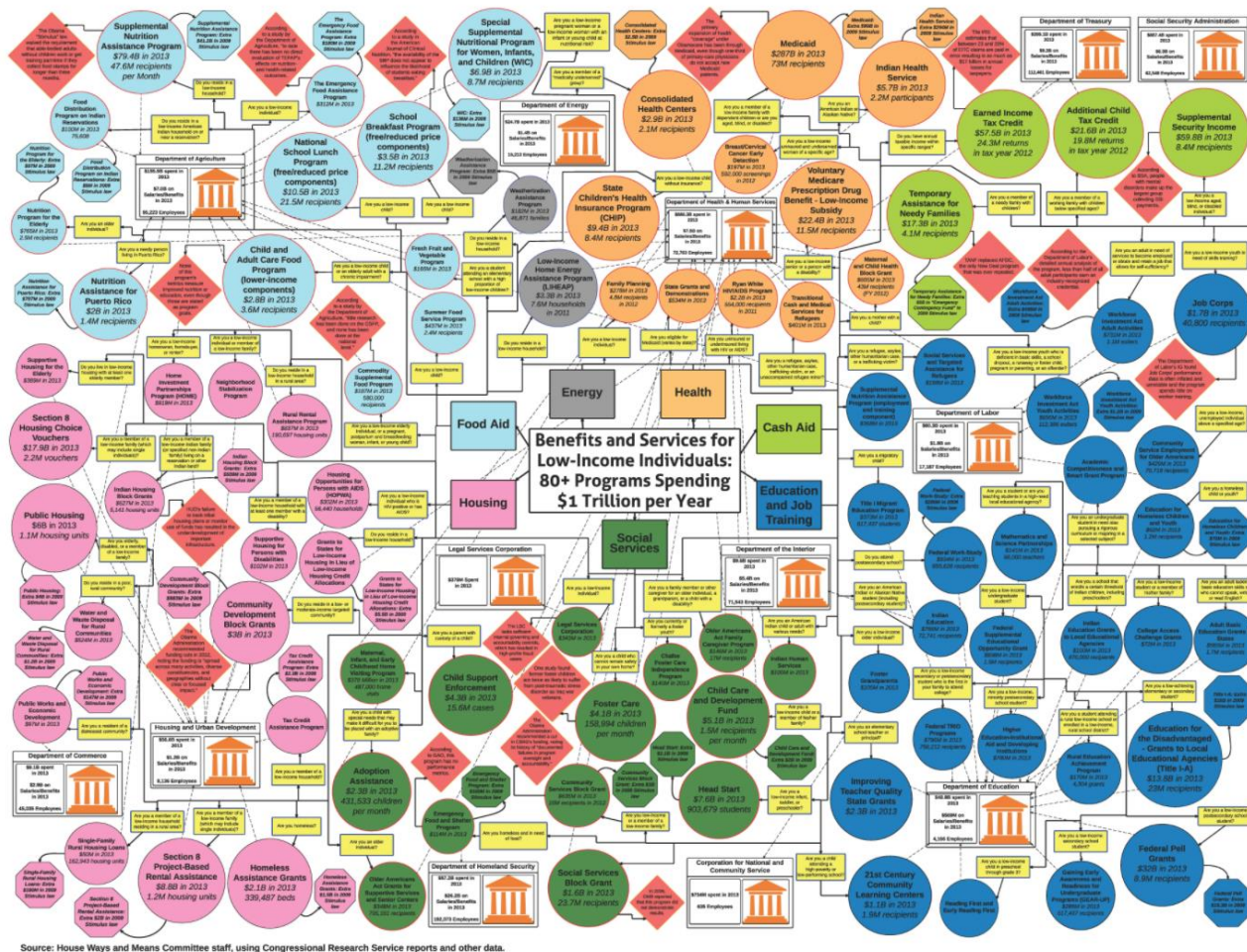


Figure B: Benefits and services for low-income individuals and ways to qualify.

(Washington Examiner)

In 1960, around 23% of the population was in poverty and U.S. President Lyndon Johnson started the Great Society program, which created programs such as food stamps, Medicaid and direct medical assistance. The Nixon Administration expanded the requirements for support to people from their states. In 2016, the poverty rate was much lower at 12.7%, with

about 5.8 percent of people living in deep poverty (those falling below 50% below the poverty threshold). Many of those individuals and children living below the poverty line were clearly able to benefit from these federal programs. However, this system is extremely expensive and makes up the majority of the federal budget. In 2016, the government spent “just under \$4 trillion, and about \$2.7 trillion – more than two-thirds of the total – went for various kinds of social insurance (Social Security, Medicaid and Medicare, unemployment compensation, veterans benefits,” (DeSilver) among others. While Social Security being included into the overall welfare spending is debatable, the point still stands; that is a massive number, and it shows that the federal government’s priority and focus is to help their citizens.

Although the welfare system was created with in-need individuals in mind, it still has some major flaws that prevent it from being as effective as it has the potential to be. One major flaw is the “welfare cliffs” (see Figure C). This is when it is more beneficial for families to remain at a lower income and retain their many federal benefits rather than take an increase in salary and lose their benefits; they are better off with a lower salary. For example, if your employer offers you a raise from \$12 to \$15, it is more beneficial to remain at the lower wage if you are receiving all possible benefits. That is because:

At... \$12 an hour you are eligible for refundable tax credits, food assistance, housing assistance, child care assistance, and medical assistance worth \$41,465 combined... you are now bringing home about \$63,586 a year... [At \$15 an hour] you’ll earn \$5,451 more after taxes, \$27,572...but at that level... all your other benefits would decrease by \$8,336...That means the income you would bring home would decrease from \$63,586 to \$60,701. (Learn Liberty)

This effect negatively influences the potential of individuals. They are less likely to take small steps toward a better future if it means they will be in a difficult situation financially during that unknown length of transition time. Freelancers are less likely to accept an additional job because it would put them over the welfare cliff. And because these people are less likely to accept higher pay, they will continue to rely on the government financially. Welfare cliffs discourage citizens from supporting themselves.

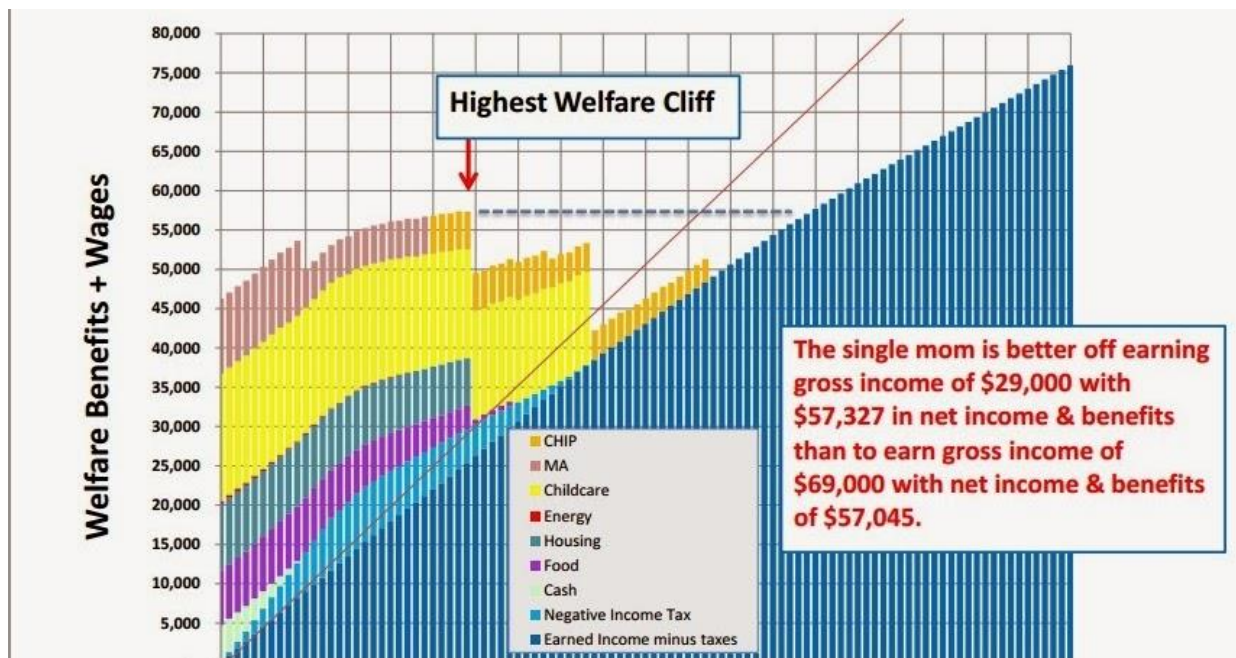


Figure C: Welfare Cliffs

(Huffington Post)

## Grants for Working Artists

One source of “free” money that is routinely given to artists is a grant; these are “a way the government funds... ideas and projects to provide public services and stimulate the economy,” (Grants.gov). They can also be funded through private foundations. It is important to

note that these grants are different than money from UBI would be; UBI requires the money to be no-strings-attached and given to everyone in an equal amount. Grant money must be applied for through a rigorous process and the amounts awarded vary. However, the ability to have money to work with when creating art has an effect on the artwork created.

When an artist is in financial trouble, they may succumb to the thought of making art that is popular and will sell. This defeats an important purpose of art. So, when artists are lucky enough to receive funding from a grant, they can make any art that they desire (as long as it is what they promised to do with the grant in the first place!). The National Endowment for the Arts gives about \$26 million of grants through their largest funding category, Art Works; this program is comprised of 970 different grants that all go to different artists and projects that likely would not have happened without the financial help (NEA). This additional surplus of money is a chance for artists to really lean into the true meaning of art. There are countless examples of this happening.

A student in Columbus, Indiana received a \$2,000 grant from the Indiana Arts Commission to photograph birds for later paintings. Money will be used to purchase the necessary camera equipment (The Republic). Without this equipment, this student would not have been able to photograph the wildlife in the artistic ways that he wished to paint them. This grant has helped create two entirely different forms of art, and it will feature the quintessential birds of the state.

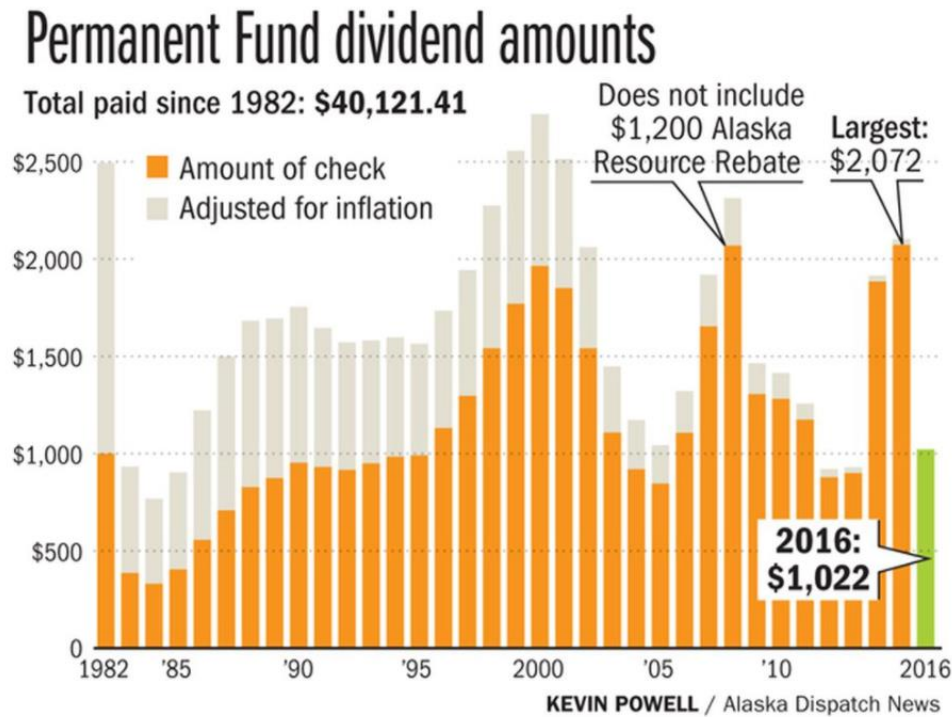
An instructor at Bellevue College is creating works of art to bring awareness to transgender lives that were lost to violence. One of the art project's major focuses is on how the media reacts when a transgender individual is murdered; they are "dehumanized by media that tends to emphasize their transness, rather than their unique personhood," (Vaughan). This is a

problem seen in a lot of media reports, and hopefully that project can bring it to light. Without funding from a number of places, such as the National Performance Network and The Pollination Project, this project would not be possible.

One grant can also fund several art projects. Marika Wissink, an 8<sup>th</sup> grade Social Studies teacher, applied for a \$1,000 grant from the Jamie A. Hulley Arts Foundation on behalf of her classes. She used the grant to fund an arts project about 19<sup>th</sup> century social reform movements to test their understanding of the subject in a creative space (WTN). This relatively small amount of money made deeper learning possible for a whole classroom of students.

### **Alaska's Permanent Fund Dividend**

Alaska's Permanent Fund Dividend (PFD), which began in 1976, is the closest example in the world right now to the UBI concept. A study from the Institute of Social and Economic Research notes that the PFD is “universal, individual, non-conditional, uniform, regular, and provided in cash. It falls short [of a true UBI] in that the size of the annual payment fluctuates from year to year and is small relative to measures of poverty,” (Goldsmith). This money is made from Alaska's enormous oil and gas revenues and given to citizens as cash from the government. In 2017, qualified residents received \$1,100 each, but amounts have gotten as high as \$2,072 per dividend (PFD Alaska). The amount given can change drastically from year to year (see Figure D). Also, in 2008, Alaskans received an additional \$1,200 included with each PFD check in 2008 as a special payment, called the Alaska Resource Rebate, due to the additional oil revenues that year.



*Figure D: PFD Amounts from 1982-2016*

*(Anchorage Daily News)*

One of the concerns of UBI is that it will change society's mentality and persuade citizens to remain unemployed. However, a study was done on Alaska's employment rate from the year after the PFD started to 2014 and found a miniscule difference in the level of employment; for all intents and purposes it was zero (Matthews). The PFD has also had a positive effect on the people living in poverty as well; it lifts around 20,000 people, especially those in rural communities, above the poverty line every year (Boots). Many have started to worry about those who depend so heavily on this money because Alaska has begun to have financial problems and may consider cutting back on the amounts given in future PFDs. Alaska has begun studies to figure out what the effects on poverty rates would be if the PFD was discontinued.

## Lottery Winnings

There have been many studies on the effect of lottery winnings on people's behavior and lives. The effect on their overall lives varies depending on the amount of money won. Some are able to successfully manage the money, while others spend it all relatively quickly. Lottery winnings are not perfectly comparable to UBI because the amount of money varies and can be much larger than UBI would ever pay, even after an entire lifetime. The winnings are also not universal. However, the way that people spend their winnings can help us understand how people may react to a free monthly UBI payment.

According to a study by the American Journal of Economics and Sociology, after winning their lottery, people's "lives do not change greatly... They manage to keep their social identity and relations intact, despite the possibility of transformation through exaggerated consumption," (Larsson 3). While people have had the opportunity to do whatever they would like with their winnings, most chose to keep their same lifestyle, possibly with more security in their bank accounts. Other concerns of the effect of winning the lottery are whether it increases the chance of unemployment. A study by The Economic Journal proves that "winning a substantial lottery prize has no significant effects on the extensive margin of labour supply," (Picchio 19). If winning a substantial amount of money did not show an effect on the labor supply, it can be concluded that winning insignificant amounts of money would also have no effect.

## Results

The potential effect that UBI could have on America's "starving artists" is very meaningful. With this funding, they would have more opportunities to create art, and they should have improved living conditions since their living expenses would be subsidized.

The current welfare programs that many low-income, self-employed artists rely on have many problems, such as the "welfare cliffs". If an artist was making enough money to sit just below the welfare cliff and was offered an additional job or sum of money, they would have to turn it down because it could cause them to lose all their benefits. However, if UBI were to be implemented, artists would not have to shy away from additional gigs and money because their UBI would not change regardless of how much income they made to top it up.

Arts grants have a significant impact on the lives and artwork of artists. It allows them freedom to create and the financial support needed to pay for their materials. Without this money, many artists would need to begin creating more commercial pieces of art that they know will sell, rather than constructing unique pieces that the world has not yet seen. If UBI were to be implemented in America, artists could use that extra income every month like a grant for their artwork; they could even save it up over several months or years and then complete a larger project. Art grants are extremely competitive and many artists who apply will never be awarded any money. UBI could replace the need for so many art grants, and therefore make it so fewer artists need to go through the long application process. Those who really need the additional finances would have a better chance of receiving the grants.

While there is no research available on the effect of Alaska's PFD on the art or culture in Alaska, there is information on how it affects the poverty level of the state. The self-employed artists represented in this research are often below the poverty level, and it can be difficult to get

themselves out of poverty while they are still following their passions. Alaska's PFD has shown to greatly reduce poverty in the state, by around 20,000 individuals. These people are able to rely on the government to support their basic standard of living while they focus on their jobs and families. Self-employed artists would benefit in the same way from UBI. Furthermore, unlike the annually-changing PFD, UBI would give artists the security of a minimum fixed income every month.

One of the largest concerns about the UBI is the effect on people's behavior and their employment status. On the other hand, studies have shown that most lottery winners tend to keep the exact same lifestyle and their employment status does not change drastically. If "starving artists" were finally able to finance their art, it is unlikely that they would choose to do nothing and depend entirely on the government. It is also unlikely that they would choose not to work, so society would benefit due to the contributions of these artists.

## **Conclusion**

Through research on problems with the current welfare benefits that low-income artists in America receive and the effect of different sources of "free" money on individuals, I conclude that UBI would be beneficial for artists struggling to get by. It has no foreseeable downsides aside from the initial cost country-wide, although over time it could be more cost effective than the current welfare system. Not only would it allow currently "starving artists" to maintain a basic standard of living stress-free, it would give them more freedom with their artwork and the jobs they were able to do. Many artists may receive enough money through the UBI to reduce the need for grant money, giving those who apply for them a better shot at being awarded a grant.

Artists want to feel successful and have a satisfying life, just like everyone else; UBI would allow them that opportunity.

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