

A basic income for all?

Level: Intermediate +

Time: 90 minutes +

Summary: This lesson weighs up the pros and cons of introducing a basic universal income (UBI), in which every citizen would receive a set amount of money each month regardless of their income. In this lesson, students:

1. consider how much money people in their home countries need to cover their basic needs;
2. study either a text in favour of a UBI or one against it;
3. share the arguments given in their text with students who read the other article;
4. discuss their take on the UBI.

Materials: One copy of the worksheet per student

Group size: 2+

Note: This lesson plan is for both pre-experience and in-work business students based on an original article first published in *Business Spotlight* issue 4/2016.

Warmer

This short task introduces the topic of a basic income and asks the students to consider how much money people in their home countries need for housing, food, water, electricity, schooling, clothing, etc each month.

Key words

Divide the students into two groups. Give group A the 'Yes!' text and give group B the 'No!' text. Each group should read their text and find their key words in task 2. Note that the definitions are given in the order that the words appear in the article.

Key:

Group A:

- | | |
|------------------|-------------------|
| 1. unconditional | 6. crumbling |
| 2. means testing | 7. utopian |
| 3. bureaucracy | 8. pilot project |
| 4. welfare | 9. undermine |
| 5. gig | 10. administering |

Group B:

- | | |
|------------------|--------------|
| 1. comprehensive | 6. tenfold |
| 2. recipient | 7. senior |
| 3. eligibility | 8. commit |
| 4. benefits | 9. subsidies |
| 5. incentives | 10. returns |

Understanding the article

Students answer five questions with information from their article. Note that three of the questions are the same for both articles but that the answers are different.

Key:

Group A:

1. an unconditional income payable to each individual regardless of wealth or income
2. It would allow people to stop work in order to care for someone else.
3. the new flexible gig economy; the disappearance of well-paid permanent contracts; more short-term employment; widespread zero-hour contracts and low pay
4. It depends on the level of payment but it would significantly cut current administration costs.
5. Alaska already has a version of one and Finland is running a pilot project. Also, support and further exploration of the basic income has come from the Royal Society of Arts in London and the French Ministry of Labour.

Group B:

1. a programme in which every citizen receives cash
2. It would encourage people to not get married.
3. the elderly, the disabled and families
4. It would require a huge expansion of government and make the welfare state bigger and more complicated (resulting in extra costs).
5. social challenges (not only economic and financial); The author says that a UBI would likely make these worse. He also says that incentives to move from benefits to work would remain low.

Information sharing

In their A and B groups, students go through their article again and underline the arguments that the author gives.

When they have done this, the students should pair up with one or more students who read the other text and share their key words and comprehension questions and answers as well as the arguments that their article gives

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for or against a UBI. At this point, you can give students a copy of the article they didn't read.



TEACHER'S TIP:

Before the students share their answers, check that each group has found all the correct answers and that they know how to pronounce the key words. If they are unsure, have them type the words into an online dictionary such as www.macmillandictionary.com, listen to the audio file of each word and practise saying them before they move onto the next step.

Expressions

Students work together to put the words in the right order to make expressions from the articles before matching them with the definitions. Then, they should find and underline them in articles A and B and note how they were used and in what context before using them in sentences of their own (not necessarily relating to the topic of the article).

Key:

1. *make ends meet* – c
2. *make its way into the mainstream* – a
3. *in real terms* – b

Discussion

Students discuss the articles, the points made by the authors and their own opinions as to whether a UBI should be introduced in their country.

Vocabulary record

Here, students should be encouraged to record all of the new and useful vocabulary they have learnt during the lesson, not only in the form presented in the article but

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1 Warmer

In your country, approximately how much money does (a) a single person and (b) a family of four need each month in order to survive?

2 Key words

Read the definitions, then find the key words in the articles.

Group A

1. without any conditions, or criteria, needing to be met _____
2. examination of your income in order to find out whether you have the right to receive any extra money from the government (two words) _____
3. a complicated and annoying system of rules and processes _____
4. care provided by the state for people in need _____
5. a piece of work that you do for money, especially if you are self-employed _____
6. falling apart; no longer effective _____
7. based on the idea that life can be perfect; often used for saying that something is not practical or sensible _____
8. a small-scale study carried out in order to find out whether the same study on a larger scale would be possible or successful (two words) _____
9. make something become gradually less effective, confident or successful _____
10. making certain that something is done according to the rules _____

Group B

1. full; complete
2. someone who receives something _____
3. the fact that someone is allowed by rules or laws to receive something _____
4. money or other help that the government gives people who need financial help, for example because they do not have a job. The American word is welfare _____
5. things that make you want to do something or to work harder, because you know that you will benefit by doing these things _____
6. by ten _____
7. someone who is more than 60 years old _____
8. promise to give _____
9. money that the government pays to help to reduce the cost of a service _____
10. profit on time and effort invested

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Yes!

Article A



What might a basic income for all look like and would it really reduce pressure on the welfare system? Vicki Sussens hears the arguments for and against.

**“It offers genuine social security to everyone” –
Caroline Lucas**

- 1 The Green Party has long campaigned for a basic income. This is an unconditional income payable to each individual regardless of wealth or income. It's not subject to means testing and, to get it, you don't need to be working or actively seeking work. A basic income offers social security to everyone and it removes most of the bureaucracy found in welfare systems. It would give people the freedom and flexibility to do more of what they want to do. It would also support them if they needed – or chose – to stop working to care for someone else.
- 2 A basic income would protect people from the rising insecurity of our increasingly “flexible” labour market – and the darker side of the new “gig economy”. It would also help rebuild crumbling welfare states in countries like Britain.
- 3 Not only are benefits falling in Britain in real terms but the brutal cuts to the welfare system are also often catastrophic for those who depend on social security. That failure of the welfare state is made worse by fundamental changes to the labour market. These are making the world of work increasingly insecure for many. Well-paid jobs on contracts are disappearing, while short-term employment, zero-hour contracts and low pay are widespread.

It's clear why the idea of a basic income, which has often been dismissed as utopian, is making its way into the mainstream. Alaska has had a version of the basic income – in this case, paid for by income from oil revenues – since the 1970s. And the newly elected Finnish government is also starting a pilot project. Recent support, and further exploration, of the basic income has come from the Royal Society of Arts in London and the French Ministry of Labour.

A number of models for the basic income exist – and all need further investigation. It's essential that any move towards this bold new policy must protect and increase the income of the poorest and of those who aren't able to work. A universal payment for all must not undermine additional help for those who need it most.

Some say a basic income sounds too good to be true and is unaffordable. The exact cost, of course, would depend on the level of payment. However, moving to a universal payment would significantly cut the present costs we have of administering the many different types of benefits.

Caroline Lucas is a Member of Parliament (MP) for Brighton Pavilion in the UK. She became the UK's first Green Party MP in 2010.

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No!

Article B



What might a basic income for all look like and would it really reduce pressure on the welfare system? Vicki Sussens hears the arguments for and against.

“Why would we declare work optional?” – Oren Cass

- 1 Proposals for a universal basic income (UBI) come in two forms. The first, a comprehensive UBI, attempts to meet all material needs of each recipient, regardless of whether they work or not. The second, a partial UBI, provides some cash but not enough to make ends meet without further assistance or income. Many UBI supporters jump between the two concepts, claiming the advantages of each without admitting they can choose only one.
- 2 Taken separately, neither concept makes sense. As long as society agrees to provide for people unable to support themselves, a partial UBI leaves a gap that government programmes must fill. This involves determining eligibility and reducing benefits as recipients start to earn their own income. The elderly, the disabled and families all require special treatment. Government’s role would remain large and incentives to move from benefits to work would remain low.
- 3 A partial UBI could eliminate some programmes – for food and housing, perhaps. But in a UBI programme, every citizen must receive cash. If ten per cent of the population received benefits before, costs increase tenfold. Meanwhile, other

programmes will remain. The welfare state would be bigger and more complicated, and now sending cash to every citizen.

A truly comprehensive UBI, meanwhile, requires a huge expansion of government. A single person receiving benefits in housing, food, transportation, communications, etc might require \$15,000 per year. We might wish to pay \$15,000 to an individual and only \$20,000 to a married couple. But then people would just choose not to marry officially. Each child might receive less but each senior would require more.

Even if society were prepared to commit such huge resources, the question would remain: why? Why would we declare work optional and set an expectation that government, not each worker, should support his or her family? Lower-income households face challenges that are social as much as economic and such an approach is more likely to worsen those problems. With today’s resources, we cannot offer a UBI. And if we had the resources, spending them on subsidies to increase the returns of low-wage work would help poor communities more.

Oren Cass is a senior fellow at the Manhattan Institute. He served as domestic policy director of Mitt Romney’s 2012 presidential campaign.

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3 Understanding the article

Answer the questions with information from the article.

Group A

1. What is a universal basic income (UBI)?

2. What influence would it have on family life?

3. What recent changes to the world of work make life insecure for many people?

4. What would the costs of a UBI be?

5. Which countries already have a UBI or are considering introducing it?

Group B

1. What is a universal basic income (UBI)?

2. What influence would it have on family life?

3. Who would still need extra help after the introduction a partial UBI?

4. What would the costs of a UBI be?

5. What other challenges do low-income households have and what effect might a UBI have on these?

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4 Information sharing

- a. Underline the arguments that the author makes in your article.
- b. Sit with someone who read the other article. Share your answers to tasks 2 and 3 and present the arguments made by the author of your article to your class.

5 Expressions

- a. Reorder the words to make expressions from articles A and B.
- b. Match the expressions with their meanings. Find them in the articles to see how they are used.
- c. Use the expressions in sentences of your own.
 1. ends meet make
 2. the its make mainstream into way
 3. terms in real
 - a. become accepted by most people as ordinary or normal
 - b. after considering all the things that affect the true value of something
 - c. have just enough money to buy the things that you need

6 Discussion

- Who do you think makes the clearest and strongest case: Caroline Lucas or Oren Cass?
- Which of their arguments most convinced you?
- Should your country introduce a (partial or comprehensive) universal basic income? Why? Why not?

