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Supporting Americans with Disabilities: UBI vs Targeted Benefits Programs

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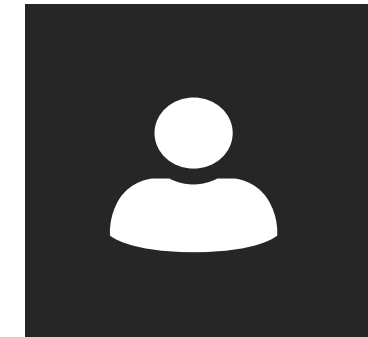
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PRESENTER:

Benjamin Ayertey

BACKGROUND: The amount of support provided to people with disabilities in America today may be growing, but it is not enough for them to live comfortably in their own country. In comparison with a non-disabled person, the expenses associated with a disability can be more than ten times higher. Currently, I am investigating the possibility of using a universal basic income to enhance existing disability support programs. Research has been conducted on the subject of how we can acknowledge equality without compromising the individuality of people—a key dilemma in the field. Moreover, disability advocates believe that people should be able to guard their own well-being within the limits of their abilities and functions, and that they should also have the right of freedom.

METHODS

1. Read Scholarly Articles and books
2. Analyze disabilities rights and government support services
3. Interviewing those who are actively involved with people with disabilities.

Limitations

- Doesn't take into account every individual's unique disability and the services they require.
- Does not properly address all of the disadvantages encountered directly by persons with disabilities (in other words, to define the extent of disability in its social model sense),



Would basic income help or harm disabled Americans?

Social Security benefits, February 2024

Type of beneficiary	Beneficiaries		Total monthly benefits (millions of dollars)	Average monthly benefit (dollars)
	Number (thousands)	Percent		
Total	67,359	100.0	119,395	1,772.51
Old-Age and Survivors Insurance	58,915	87.5	107,614	1,826.60
Retirement benefits	53,098	78.8	98,870	1,862.03
Retired workers	50,520	75.0	96,533	1,910.79
Spouses of retired workers	1,884	2.8	1,718	911.82
Children of retired workers	694	1.0	619	892.04
Survivor benefits	5,817	8.6	8,744	1,503.25
Children of deceased workers	2,053	3.0	2,270	1,105.35
Widowed mothers and fathers	101	0.1	127	1,263.73
Nondisabled widow(er)s	3,464	5.1	6,162	1,779.05
Disabled widow(er)s	198	0.3	184	926.55
Parents of deceased workers	1	(L)	1	1,601.05
Disability Insurance	8,445	12.5	11,781	1,395.09
Disabled workers	7,303	10.8	11,224	1,536.95
Spouses of disabled workers	86	0.1	36	418.90
Children of disabled workers	1,056	1.6	521	493.38

SOURCE: Social Security Administration, Master Beneficiary Record, 100 percent data.

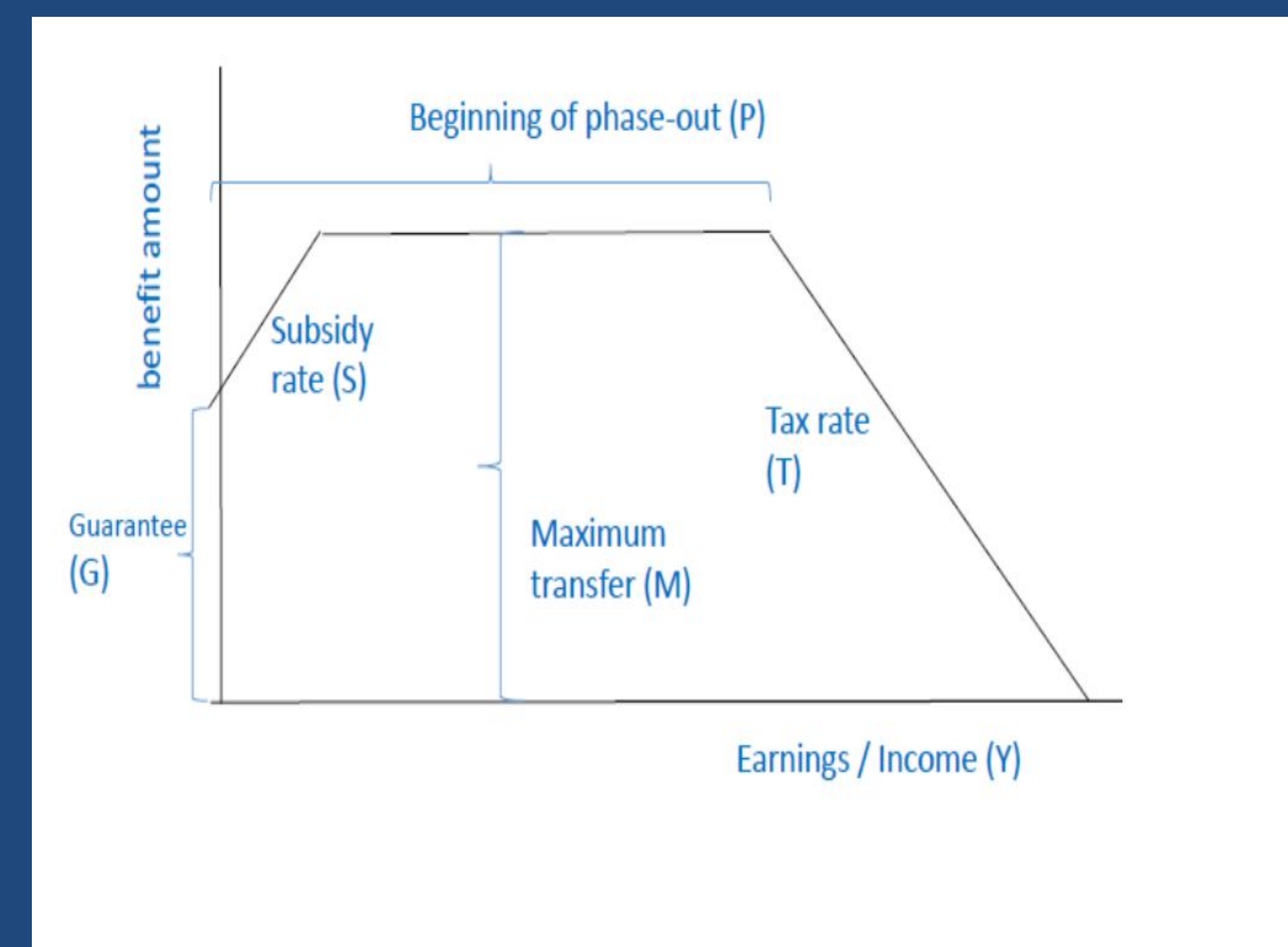
Table 1: Overview of Major Means-Tested Transfer Programs (2017)

	Description	Asset limit	Income limit	Maximum Benefit
EITC	Federal tax credit for low- and moderate-income working people	\$3,450 (investment income)	\$15,010 to \$53,930 (AGI)	\$510 to \$6,318 per year
SNAP	Federal food assistance program	\$2,250 or \$3,250 with elderly or disabled person in household	\$1,287 to \$4,430 gross monthly income	\$194 to \$1,169 per month
TANF	State-dependent time-limited assistance to needy families with children	\$1,000 to \$10,000; some states do not have a limit	\$881 average monthly income	\$374 to \$679 per month
SSI	Federal income supplement program designed to assist low-income, aged, blind, and disabled people	\$2,000 for an individual; \$3,000 for eligible couples	\$1,555 for an individual, \$2,291 for eligible couples	\$735 to \$1,103 per month

Sources: Internal Revenue Service (IRS), United States Department of Agriculture (USDA), Welfare Rules Databook, Social Security Administration (SSA), Center on Budget and Policy Priorities, and authors' calculations.

Table 1: Proposals for a Universal Basic Income or Conditional Basic Income

	Murray (2016)	Stern (2016)	Lowrey (2018)	Yang (2019)	Hughes (2018)	Van Parijs and Vanderborght (2017)
Annual Transfer	\$10,000	\$12,000	\$12,000	\$12,000	\$6,000	Approx. \$15,000*
Phase-out begins	\$30,000	n/a	n/a	n/a	\$50,000	n/a
Phase-out rate	11%*	n/a	n/a	n/a	100%	n/a
Age restrictions	21+	18+	18+	18+	18+	"All citizens"
Additional notes	*Phase out UBI to \$6,500				Restricted to "working adults"	*Transfer set to one-quarter of GDP per capita



RESULTS

It is certain that universal basic income has some benefits for people with disabilities, but since the average person does not have to face such a number of uncounted difficulties as people with disabilities do, unless the UBI is adjusted to take into account the disabilities individuality, it will not be as effective. As a result, Universal Basic Income (UBI), which is meant to provide a base equal income to all, is actually supposed to be adjusted to accommodate those with disabilities, takes away the universality of UBI, which offers equal income to all. Furthermore, social security services would be eliminated because government policies require them to not make a certain amount of money to keep those benefits. The elimination of social security services for those receiving UBI could have dire consequences for individuals with disabilities. Without the support of these services, they may struggle to access necessary healthcare, assistive devices, and other essential resources that are crucial to their well-being and quality of life. This could further exacerbate the inequalities and challenges they already face, undermining the intended goal of UBI, which is to provide equal income and support for all.

Why it matters

Through this research, I could demonstrate why people with disabilities need more financial assistance. I could also show other people what they go through on a daily basis, and encourage more change and support for people with disabilities and their families.

REFERENCES

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