

WASHINGTON STATE NEEDS A GUARANTEED BASIC INCOME PROGRAM

This transformative policy would reduce poverty and economic inequities in Washington state

Introduction

Washington is known for its abundant resources, and the people of our state are known for a strong commitment to equity. However, while some of the richest people in the country live here, a quarter of Washingtonians are experiencing poverty.¹ Historic and persistent policies steeped in racism, sexism, and other forms of oppression have continuously excluded women and Black, Latinx, Indigenous, and other People of Color from financial stability and access to public benefits programs. This has resulted in stark race- and gender-based economic disparities.

Guaranteed basic income (GBI) is a policy tool that can help address these disparities. By providing targeted cash support to the people who experience the most systemic barriers to economic security, it would reduce poverty and advance racial equity. When people can

meet their basic needs, they can focus their energy on community building, caring for their loved ones, and planning for their future without having to choose between putting food on the table or paying rent.

GBI is not a new idea, and GBI pilots have proliferated across the country in recent years. Over 130 local pilots in the United States have demonstrated improvements in participants' financial well-being and mobility, health, housing stability, employment outcomes, and more – as well as realizing cost savings for state and local governments. As of the publication of this report, five GBI pilots in Washington state are in progress or have been completed (see Table 1). The robust evidence from these pilots makes a compelling case for implementing a similar program at the state level.

What is guaranteed basic income?

Guaranteed basic income (GBI) is a policy that aims to reduce poverty by providing participants with recurring, unconditional, and unrestricted cash transfers. GBI operates on the principle that every person has intrinsic value and deserves to have their basic needs met regardless of their ability, employment, or family status. GBI is not to be confused with universal basic income (UBI), where an entire population receives unrestricted cash payments. GBI strategically implements a targeted approach to ensure that people furthest from financial security benefit the most. To elaborate:

- ▶ **Recurring means more than once and at regular intervals.** Many GBI pilots provide cash transfers monthly, but they can be biweekly, bimonthly, or another regular interval. This differs from a one-time lump sum payment, like some tax refunds provide.
- ▶ **Unconditional means that participants do not need to meet certain conditions** common in public benefits programs, such as work, job training, or minimum earned income requirements.
- ▶ **Unrestricted means that there are no restrictions on how the cash can be used.** Participants can decide for themselves how to spend the cash. GBI is designed with trust that participants know best how to care for themselves and their loved ones.

GBI is designed to complement existing public benefits, not replace them. Programs like Apple Health, Basic Food Assistance, and Working Connections Child Care provide critical supports and services to communities across the state. However, these programs do not fully cover people's basic needs, and time restrictions and work requirements often exclude people who most need support. GBI can fill in these coverage and benefits gaps in an innovative way.

UNDERSTANDING DIFFERENT FORMS OF DIRECT CASH ASSISTANCE

Universal basic income: a direct cash program where an entire population receives unrestricted cash payments.

Guaranteed basic income: a direct cash program where a targeted population receives unrestricted cash payments.

Tax credits: a reduction in taxes owed. Refundable tax credits can result in a tax filer receiving an annual lump sum cash payment, or occasionally a monthly disbursement.

Temporary Assistance for Needy Families: a federal cash assistance program for people with very low incomes.

A BRIEF HISTORY OF GBI

The concept of basic income is not a new idea. As early as 1797, Thomas Paine argued for a basic income.² In the 1960s, leaders of the Civil Rights Movement and welfare rights movement championed basic income to advance racial and economic justice. In 1967, Martin Luther King Jr. proposed a guaranteed income as the simplest and most effective approach to eliminate poverty.³ During the same time period, the Poor People's Campaign and Black Panther Party also advocated for a basic income in their Economic Bill of Rights and Ten Point Program, respectively.⁴ The National Welfare Rights Organization (NWRO), led by mostly Black mothers who were receiving public assistance, developed the Guaranteed Adequate Income plan to "eliminate sexism from welfare."⁵

State and federal governments and tribal nations have also experimented with direct cash transfers. For years, many tribal governments have issued per capita payments to their citizens from the revenue they oversee as sovereign nations.⁶ The state of Alaska has

operated a form of UBI since 1976 called the Alaska Permanent Fund Dividend. The Nixon Administration experimented with a version of GBI in the 1970s called a negative income tax in several cities across the U.S., including Seattle.⁷ More recently, during the COVID-19 pandemic, the U.S. government sent direct cash payments to millions of Americans in the form of Economic Impact Payments, although these payments unjustly excluded undocumented immigrants.

THE GROWING MOVEMENT FOR GBI IN WASHINGTON STATE

Advocates in Washington state have been pushing to advance GBI in the last several years. In 2017, Governor Jay Inslee established the Poverty Reduction Workgroup to create a plan to dismantle poverty in the state. In 2021, the workgroup released its 10-year plan, which included a recommendation to increase unconditional cash assistance and pilot a state program that provides unrestricted cash assistance.⁸ Since then, the Washington State Department of Social and Health Services has studied the feasibility of implementing a basic income pilot in Washington state.

Additionally, advocates and lawmakers have advanced several statewide GBI policy proposals in Olympia since 2020. Although policymakers have yet to pass any GBI legislation, the legislature appropriated \$1.9 million in 2023 to continue the local GBI pilot in Tacoma, Growing Resilience in Tacoma (GRIT). Another state-funded program, Economic Security for All, also supports a GBI pilot in Seattle-King County.⁹

Washington state lawmakers should build on this momentum and establish a statewide GBI program to provide economic security and equity for Washingtonians.

Understanding poverty and income inequality in Washington

GBI can be an effective tool to reduce poverty and income inequality in Washington state. Too many Washingtonians do not make enough money to meet their basic needs. In 2021, 24% of Washingtonians, equal to over 1.76 million people, had an income below 200% of the federal poverty level.¹⁰ This translates to \$12,880 for a single person or \$26,500 for a household of four. The federal poverty level is widely used to determine how many people are low income. However, it is an outdated measure that ultimately undercounts how many families are experiencing financial hardship today,¹¹ especially in areas with high costs of living like much of western Washington.

A more accurate measure of whether a household is truly able to meet their basic needs is the Self-Sufficiency Standard, created by researchers at the University of Washington. The Self-Sufficiency Standard is a measure of income adequacy, or a living wage, that factors in the household composition, county of residence, and the current costs of housing, child care, food, health care, transportation, taxes, and more. In 2021, the Self-

NOTE ABOUT DATA: Wherever possible, data are disaggregated to provide a preliminary understanding of disparities by race, ethnicity, and nativity. Data are not always available for all races and ethnicities, which we recognize is problematic given our country's long history of cultural erasure. Data about gender are also rarely available for transgender and nonbinary people. The terminology used by data sources to describe people's identities can also be limited and/or inconsistent. As a result of all of this, the statistics throughout this report tell a limited story. And in some cases, the numbers don't reflect people's lived experiences. The Budget and Policy Center is committed to continuing to engage with the communities represented in this data to better understand the stories, voices, and people behind the numbers. We are also committed to engaging with the communities left out of this data – as well as to advocating for better, more accurate, and inclusive data.

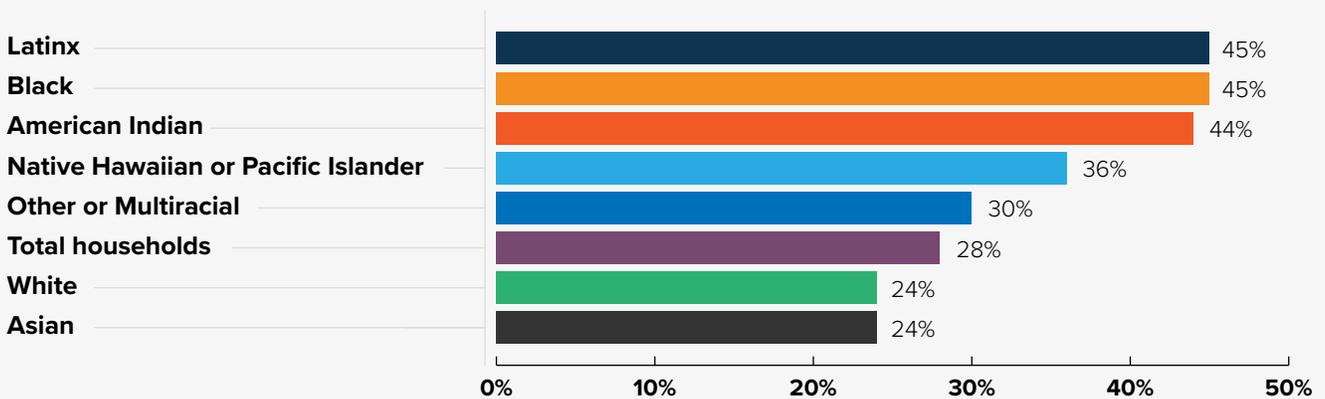
Sufficiency Standard for a household of four (two adults, one preschooler, and one school-aged child) in Yakima County was \$68,038, over double the federal poverty level of \$26,500.¹² In the same year, 18% of households in Washington, or about 434,000 households, had income below the Standard but over the federal poverty level.¹³ This underscores how the federal poverty level fails to capture everyone experiencing financial hardship.

While people across Washington experience poverty, the distribution is unequal across different demographics and geography. Lawmakers and special interests have long been designing laws that prioritize the economic interests of powerful, land-owning white men over the well-being of everyone else. As a result, women and Black, Latinx, and Indigenous people are more likely to face barriers to wealth and opportunity. (Figures 1 and 2).

Figure 1

Inequitable policies and practices mean Latinx, Black, and Indigenous people have the lowest incomes

Percentage of householders with income below the Self-Sufficiency Standard by race/ethnicity

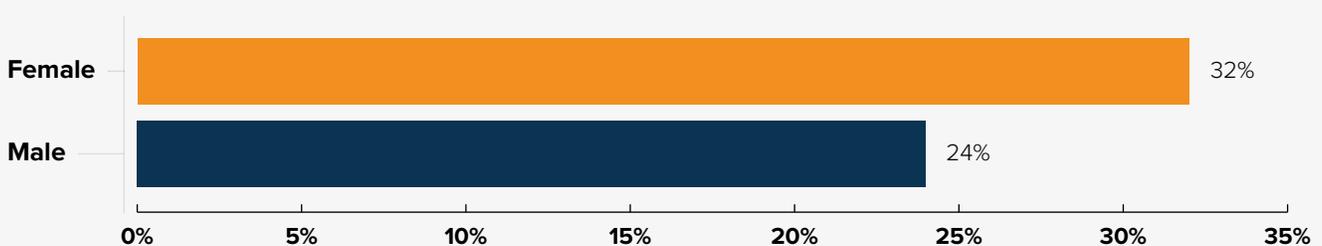


Source: 2021 University of Washington Self-Sufficiency Standard.

Figure 2

Women are more likely to be unable to meet basic needs

Percentage of householders with income below the Self-Sufficiency Standard by gender



Source: 2021 University of Washington Self-Sufficiency Standard.

Rural communities in central and eastern Washington are also especially impacted by economic insecurity and have the highest rates of poverty of Washington counties (Figure 3). In fact, the counties with the highest rates of poverty are Adams (50%), Whitman (46%), Okanogan (45%), and Yakima (45%).

HOW WE GOT HERE

Poverty is a policy choice and policy failure, not a personal choice or personal failure. Violent, harmful, and extractive policies and practices such as settlement, enslavement, the Indian Removal Act, Jim Crow laws, the Chinese Exclusion Act, and wage discrimination formed the foundation of our country. These policies and practices, among others, legalized and normalized the exploitation of the lives and labor of women as well as Black, Indigenous, and People of Color (BIPOC).¹⁴ Consequently, the work these populations perform is

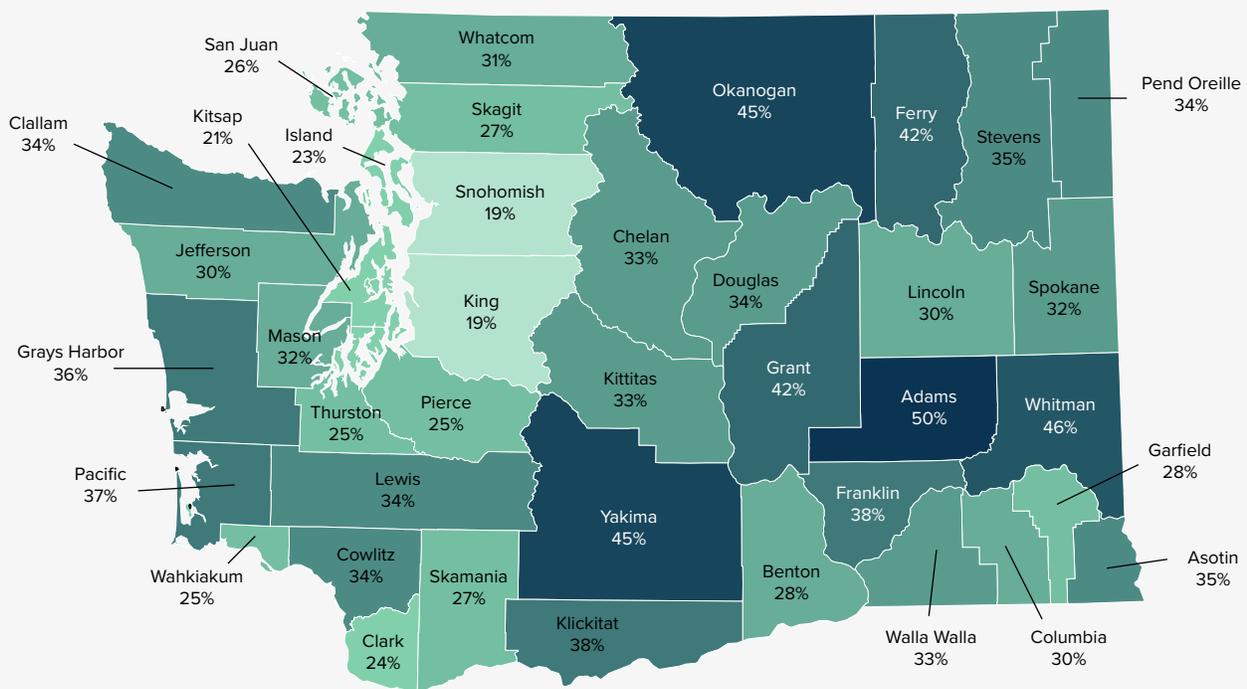
often unvalued or undervalued in today's economy, resulting in occupational segregation and loss of economic power.

The top five highest-paying occupations in Washington state, which are mostly managerial positions, have a disproportionately high percentage of white workers (Figure 4). On the other hand, the top five lowest-paying occupations in the state, which are mainly service jobs, have a disproportionately high percentage of Black, Latinx, Indigenous, and other workers of color (Figure 5). And men are overrepresented in four of the top five highest-paying jobs.¹⁵ Absent in this data is the invaluable role of unpaid caregiving, which is mostly performed by women. The AARP estimates that 820,000 unpaid caregivers in Washington state provide services worth \$16.8 billion.¹⁶

Figure 3

Rural counties in Central and Eastern Washington have higher rates of poverty

Percentage of people under the federal poverty level in Washington state by county



Source: Washington State Budget and Policy Center analysis of 2021 5-year estimates from the American Community Survey.

Beyond occupational disparities, many people are systemically excluded from the workforce due to discriminatory employment practices and prejudice. Policies that exclude individuals with criminal records, require a permanent address, or fail to provide accommodations for people with disabilities are just a few of the many ways that employers prevent people from finding and keeping a job.

Although Washington state has implemented policies to mitigate discrimination against people with a criminal record by implementing a “ban the box” law, people impacted by the carceral system still struggle to find employment that pays a living wage. The Prison Policy Initiative found that the unemployment rate among five million formerly incarcerated people in the U.S. was 27.3%, or over five times the unemployment rate for the general public (5.2%).¹⁷ This number is even higher for people who were recently released

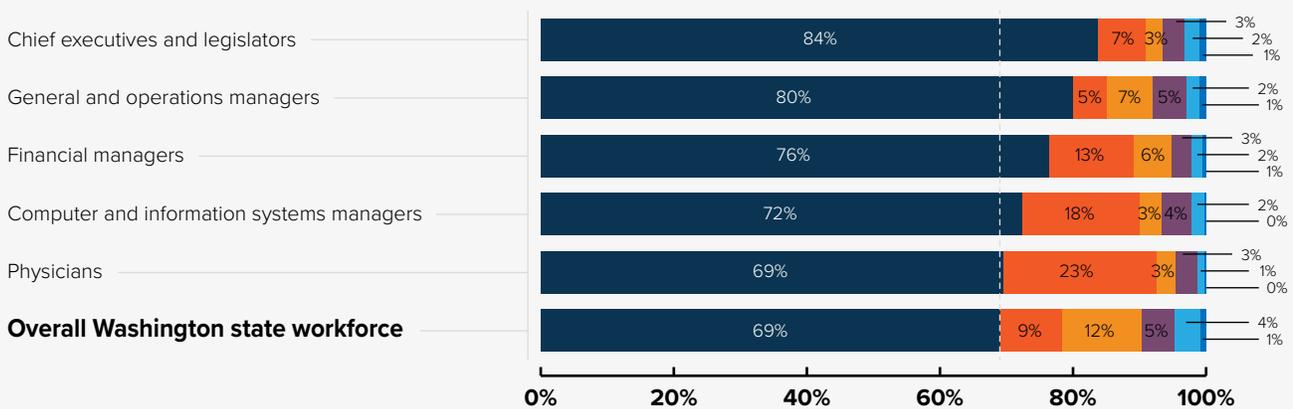
from prison – over 30% of people were unemployed within two years of being released. A study by the University of Chicago found that about 47% of people experiencing homelessness who were sheltered were unemployed, and 60% of the unsheltered population were unemployed.¹⁸ And in 2021, the unemployment rate among people in Washington with a disability was 11%, which was over twice the rate for the general working age population (5.1%).¹⁹

Another cause of the current economic disparities is that wages have not kept up with the rise in the cost of living, resulting in many working people being unable to pay for housing, food, utilities, and other basic needs. In Washington, 52% of working age people with an income below 200% of the federal poverty level are employed. Of those people, 31% are working full time, and 40% are not in the labor force because they are full-time students, are stay-at-home parents, have an illness or

Figure 4

White workers disproportionately have access to the highest paying jobs

Percentage of people in Washington state who hold the top five highest-paying occupations by race/ethnicity



Legend

- White alone, not Latinx
- Asian alone, not Latinx
- Latinx (any race)
- Another race or more than one race, not Latinx
- Black alone, not Latinx
- American Indian, Alaska Native alone, not Latinx

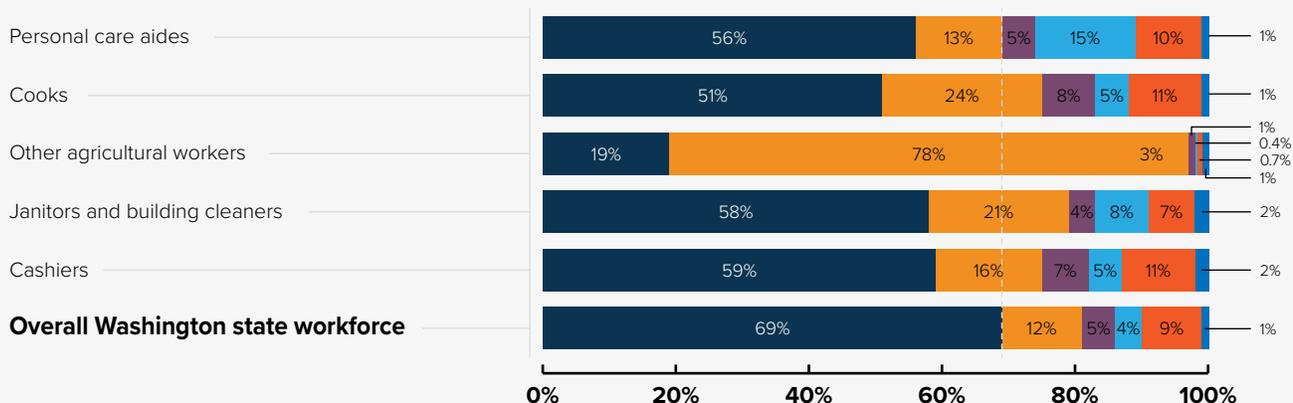
Source: Washington State Budget and Policy Center and Center on Budget and Policy Priorities analysis of U.S. Census Bureau's 2019 5-year American Community Survey public use file.

Note: Analysis was conducted on the top 50 most common occupations in Washington state.

Figure 5

BIPOC workers are disproportionately represented in the lowest paying jobs

Percentage of people in Washington state who hold the five lowest-paying occupations by race/ethnicity



Legend

- White alone, not Latinx
- Latinx (any race)
- Another race or more than one race, not Latinx
- Black alone, not Latinx
- Asian alone, not Latinx
- American Indian, Alaska Native alone, not Latinx

Source: Washington State Budget and Policy Center and Center on Budget and Policy Priorities analysis of U.S. Census Bureau's 2019 5-year American Community Survey public use file.

Note: Analysis was conducted on the top 50 most common occupations in Washington state.

disability, or are retired.²⁰ Nearly half (46%) of renters in Washington state are rent-burdened, meaning they pay 30% or more of their income toward rent.²¹ And in 2019, 10.4% of households experienced food insecurity, which has only heightened due to the COVID-19 pandemic.²²

Between 2001 and 2020, the Self-Sufficiency Standard, which represents the amount of income a household needs to meet their basic needs at an adequate level, increased by 72% across the state while the median wage increased only 60%.²³ A deeper analysis shows that wages for people working in the lowest-paying jobs had the slowest growth, at about 12% over the same period.²⁴

Inadequate wages are not accidental or unavoidable. For decades, corporate executives have chosen to raise the prices of their goods and services and pocket record profits for themselves and their shareholders

rather than pay fair wages to their frontline employees, resulting in extreme income gaps. In the United States, CEO compensation has risen a staggering 940% since 1978, while the typical worker's compensation has grown by a mere 12% in the same time.²⁵

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GBI OFFERS A BETTER APPROACH TO PUBLIC SUPPORT

GBI operates on the principle that every person has value and deserves a basic income, regardless of their ability, employment, or immigration status. Compared to the restrictions embedded within other public assistance programs, GBI can offer participants more dignity, freedom, and self-determination.

The current public benefits system operates in a piecemeal fashion. It addresses ancillary issues like food insecurity, housing instability, and health care coverage without tackling the root causes of poverty. In addition, the system operates in a paternalistic and punitive way that is onerous for participants – with exclusionary eligibility criteria and harmful restrictions on where and how participants can use their benefits. For example, individuals with certain criminal convictions are ineligible for public housing and the Section 8 housing voucher program. Most federal public benefits programs have a five-year waiting period for legal permanent residents and completely exclude undocumented immigrants. The two major nutrition assistance programs – Women, Infants, and Children Nutrition Program (WIC) and the Supplemental Nutrition Assistance Program (SNAP) – prescribe specific food items that participants can and cannot buy.

Because GBI provides unconditional and unrestricted cash payments, it can reach people who are not eligible for other public assistance due to barriers to entry. Ultimately, it gives families the freedom and dignity to decide how to best take care of themselves and their loved ones.

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CURRENT CASH ASSISTANCE PROGRAMS, WHILE CRUCIAL, LEAVE MANY PEOPLE BEHIND

Although the programs currently available to individuals struggling to make ends meet provide essential financial support to people throughout the state, they have limitations that GBI doesn't have. Specifically:

- ▶ **The Temporary Assistance for Needy Families (TANF) Program** includes strict work requirements, arbitrary time limits, and family caps that disproportionately penalize Black and brown families.²⁶ The program also requires participants to sign over their rights to receive child support payments to the state. Although Washington state has a law to allow families to receive a portion of their child support payments, families can only receive up to \$50 in child support for one child and up to \$100 for two or more children. This policy further reduces the financial resources that families with low incomes have and disproportionately harms Black and Latinx families.²⁷
- ▶ **The Working Families Tax Credit (WFTC)** provides a one-time annual tax rebate of up to \$1,200 to families with low incomes and is an important economic boost to hundreds of thousands of Washingtonians. However, the annual nature of the payment, the requirement that families have earned income – which excludes caregivers and other people with no earned income – and the fact that people need to file a federal tax return can pose a high barrier for some families. Because GBI payments occur on a recurring basis, they can help participants cover regular expenses and reduce month-to-month income volatility, which is common among people with low incomes.

Even after jumping through many hoops to enroll and stay in a public assistance program, many families still do not have enough to provide for themselves and their loved ones. Households that have TANF as their sole source of income only have \$7,848 to live on annually.²⁸ This is just 34% of the federal poverty level, which is

already an insufficient level of subsistence. A family of three that receives cash, food, child care, and medical assistance and makes below \$82,000 would still have a gap between what they receive and what they need to meet the Self-Sufficiency Standard – in some cases that gap is upwards of \$20,000.²⁹

In short, current public benefits programs are inadequate and do not help families meet an adequate standard of living. GBI offers a solution to close the benefits gap with the flexibility and freedom that cash provides.

BENEFITS AND COST SAVINGS OF GBI

GBI pilots have grown around the country, and results from the pilots have shown great improvements to people’s health and well-being and demonstrated the programs’ potential to yield cost savings to governments.³⁰ The pilots have not only helped participants to meet their basic needs; they have also enabled families to have invaluable experiences such as holding birthday celebrations or buying holiday gifts for the first time. The following are select examples of the benefits of GBI and other direct cash programs, like monthly tax credit payments.

Poverty reduction: During the COVID-19 pandemic, lawmakers increased the Child Tax Credit to \$3,000 per child and \$3,600 for young children and sent out advanced payments monthly, which made the expanded CTC operate like a GBI program. U.S. Census Bureau data showed that child poverty fell from 9.7% to 5.2%, the lowest rate in 35 years, keeping 2.1 million children out of poverty.³¹ Researchers estimate that every dollar spent to reduce childhood poverty yields a \$7 savings on future economic costs associated with poverty.³² One study found that making the expansion permanent would yield a return on investment of more than \$10 for every \$1 spent.³³

Improved employment outcomes: GBI can give participants a cushion to complete their education, obtain job certificates, and look for better and higher-paying jobs. This in turn can increase entrepreneurship to benefit the larger economy by creating new jobs, increasing consumer demand, and increasing tax



revenue. For example, in the Stockton Economic Empowerment Demonstration in Stockton, California, people who received \$500 each month for 24 months had a higher rate of full-time employment compared to a control group that did not receive monthly cash payments at the end of the program.³⁴

Improved health and well-being: GBI pilots have shown improvements in infant and child health, mental health, and food security. Parents who received unconditional cash transfers during pregnancy were significantly less likely to have a baby with low birth weight or have a preterm birth, both of which can cause serious health problems.³⁵ In a randomized control trial of the Baby's First Years GBI pilot, babies whose mothers received GBI payments showed significantly more brain activity, which is linked to cognitive development, compared to babies in the control group.³⁶

GBI can also decrease involvement with child welfare services and reduce child maltreatment, as families have better capacity and resources to raise their children. A one-time \$1,000 cash transfer to low-income households in California reduced the number of days children spent in foster care by 8%.³⁷ These effects were ongoing, as program recipients experienced decreased involvement with Child Protective Services through the first eight years of a child's life. Each \$1,000 dispersed was estimated to return up to \$4,764 in long-term benefits, including gains in productivity and reduced costs related to health care, child welfare, and the criminal legal system.³⁸

Better housing stability: In the New Leaf pilot in Vancouver, Canada, cash recipients who were experiencing houselessness moved into stable housing faster and spent fewer nights in shelters compared to the control group, saving shelters an average of \$8,277 (in Canadian dollars) per person.³⁹ Considering the cost of the initial cash payment, the New Leaf program yielded a \$777 savings per person over 12 months. The Denver Basic Income Project, a 12-month guaranteed income project that began in October 2022, similarly saw more participants living in their own home and fewer participants sleeping outside after six months.⁴⁰ Given the ongoing homelessness crisis in Washington state, GBI is a promising solution to improve housing stability with significant cost savings.

Reduced crime and involvement with the carceral system: A direct cash program in Boston for youth who were formerly incarcerated found that out of over 300 participants, there was only an 11% recidivism rate, compared to a 67% national average.⁴¹ A GBI pilot in Manitoba, Canada, called Mincome, which ran from 1975 to 1977, significantly reduced both violent crime and total crime in the area.⁴² For context, the Washington State Department of Corrections spends roughly \$174 per incarcerated individual per day, or \$5,292 per month.⁴³ This amount is far higher than the monthly benefit in any GBI pilot, meaning that it is cheaper to provide direct cash than to pay to incarcerate an individual.

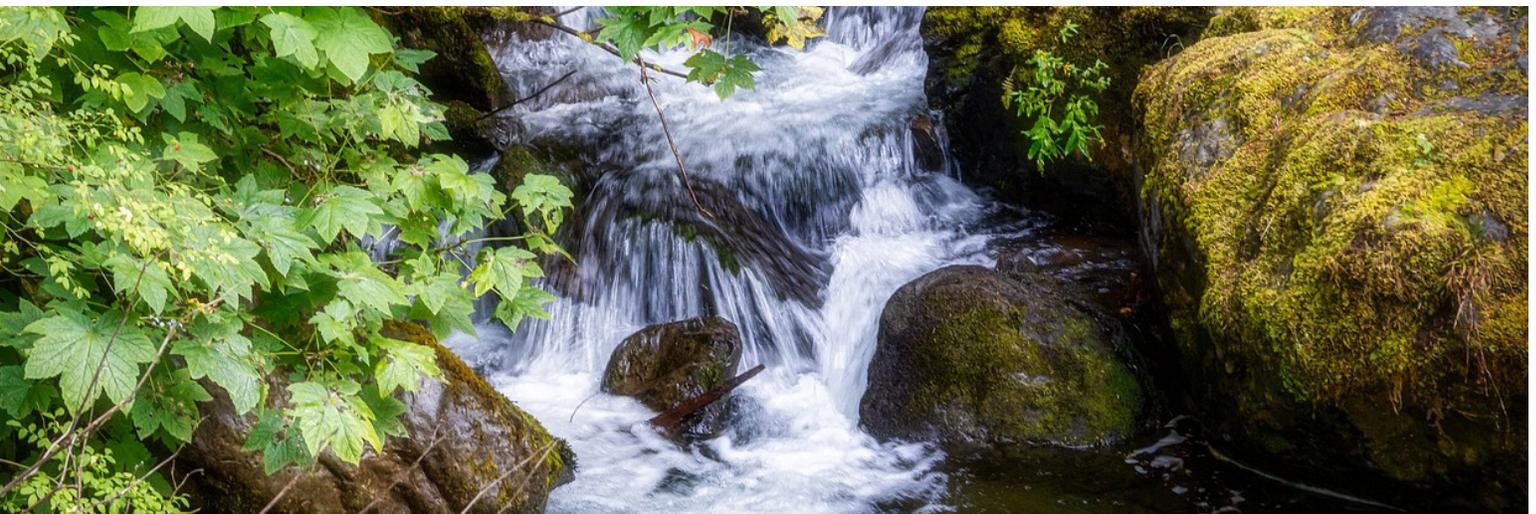


Table 1

Guaranteed basic income pilots in Washington state, as of October 2023

There are five Washington state GBI pilots that are currently running or have completed.

	Growing Resilience in Tacoma	King County GBI Pilot	The Nest	GBI Pilot	Economic Security for All (Seattle-King County)
Administered by	United Way of Pierce County and City of Tacoma	Rainier Beach Action Coalition and Urban Family	Hummingbird Indigenous Family Services	Olympic Community Action Programs (OlyCAP)	Workforce Development Council of Seattle-King County
Timeframe	Dec 2021 – Dec 2022 (13 months)	Mar 2021 – Feb 2022 (12 months)	Oct 2023 – ongoing (Until baby's 3rd birthday)	Aug 2022 – Jan 2024 (18 months)	Oct 2022 – Aug 2023 (10 months)
Number of participants	110	10	150	20	91
Monthly Benefit Amount	\$500	\$1,000	\$1,250	\$500	\$500
Eligibility	<p>Asset-Limited, Income-Constrained, Employed</p> <p>(Income between 100%-200% federal poverty level)</p> <p>Single income households with children living in the home up to age 17, or children with disabilities up to age 21</p>	<p>RBAC:</p> <ul style="list-style-type: none"> • Program participant • Referred by a partner <p>Urban Family:</p> <ul style="list-style-type: none"> • Program participant 	<p>Indigenous or Pacific Islander; 12 weeks pregnant to 6 weeks postpartum; Household income up to \$100,000 for a 4-plus person household</p>	<p>Participated in OlyCAP programs</p>	<p>Enrolled in the Economic Security for All program; income below 200% federal poverty level</p>
Funding type	Public and private	Public	Private	Private	Public and private
Location	Tacoma, Pierce County	King County	King and Pierce County and Tulalip Reservation	Clallam and Jefferson County	King County

Meeting basic needs: Data compiled from pilots across the country representing 7,533 participants show that participants largely use the GBI money to cover basic expenses. The largest share of expenditures went to retail sales and services (40%), followed by food and groceries (28%), and transportation and housing/ utilities (both at 9%).⁴⁴ Similarly, families used the money from the expanded Child Tax Credit on basic needs. One study found that families spent \$75 of every \$100 received from the CTC payment in this way, mainly on food, housing, and child-related goods and services.⁴⁵ This data confirms that families know how to spend their money and take care of their loved ones.

Vision for GBI in Washington state

Providing recurring, unconditional, and unrestricted cash payments to people with low incomes will ensure that Washingtonians can meet their basic needs with dignity and freedom. Lawmakers should pass legislation to establish a statewide GBI pilot and set up a model for cash assistance that is more accessible and equitable than the current piecemeal approach of our public benefits system. The results from the statewide pilot program can provide the foundation to establish a permanent statewide GBI program that will benefit all Washingtonians who need a hand up.

Washington state has ample resources, and legislators have several options, such as a wealth tax, reformed estate tax, and reformed real estate excise tax, to progressively raise revenue and fund this transformative policy. GBI is the next bold policy that our state needs to rectify racial and gender economic inequities, make sure that all Washingtonians are cared for, and align our state policies with our values.

IN THEIR OWN WORDS:

THE IMPACT OF GUARANTEED BASIC INCOME FOR TWO WASHINGTON FAMILIES

“So far, I’ve been able to use GRIT payments for paying Sylvan Learning Center monthly to get my son’s grades in school up due to his learning struggles (he went from failing four classes to passing each one after regular tutoring sessions), taking my kids out to the skating rink for the first time (we fell all over the place), and being able to get better foods to cook at home, like chicken salads, and such.”

Geno

A Growing Resilience in Tacoma (GRIT) participant and a single father raising three boys and working as a technology consultant for a small company

“This program has helped support me in so many ways. It’s helped me to buy my supplements. I’m going back to school for digital communications with Peninsula College. I put my daughter in [the YMCA’s] enrichment program so I can have a little extra time to study and do my work. Having the support of this program has been tremendous. Any program that supports families and individuals without putting so many requirements on it is amazing.”

Christina

OlyCAP participant, single mother and working student who lives in Port Townsend. Participating in a Guaranteed Basic Income program has given her family space to breathe while she works to finish her education and recover from adverse health conditions.

Endnotes

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Acknowledgements

Deep gratitude to the following people for contributing their expertise and thoughtful feedback on this report: Claire Zippel, Annie Kucklick, Marisol Tapia Hopper, Gyanendra Subba, Avi Laudon, Melissa Bowen, Hannah Won, Christina Diego, Mariam Ahmed, Molly Webster, Preston Parish, Evan Walker, Leila Reynolds, and Melinda Young-Flynn.

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