JOINT SUBMISSION FROM THE FINANCIAL COUNSELLING SECTOR

Senate Standing Committee on Community Affairs

The extent and nature of poverty in Australia

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About this submission

This is a joint submission from the peak bodies in the financial counselling sector.

- Financial Counselling Australia
- Financial Counsellors ACT
- Financial Counsellors Association of NSW
- Financial Counsellors Association of Queensland
- Financial Counsellors Association of Tasmania
- Financial Counsellors Association of Western Australia
- Financial Counselling Victoria
- South Australian Financial Counsellors Association (also covering the NT)

Poverty affects many financial counselling clients and our submission is based on these casework experiences. The submission also includes recommendations for the inquiry to consider.

About Financial Counselling

Financial counsellors provide advice and support to people experiencing or at risk of financial hardship. Working in community organisations, their services are free, confidential and independent.

Financial counsellors combine soft skills working with vulnerable people in a non-judgmental empowerment framework, with advocacy and technical skills based on an in-depth knowledge of consumer and credit law, debt related laws and practices, industry hardship processes and government supports and entitlements.

In the past, the majority of financial counselling clients have been on low incomes. More recently however, financial counselling services are being accessed by those who are considered "middle income Australia". Due to ongoing structural issues, such as geography, stagnant or low wage growth, cost of living increases, insecure work and the erosion in the financial value of income support mechanisms, the face of poverty is changing. Unfortunately, as we know, inequality is increasing.

What the data is telling us about demand for financial counselling

Calls to the National Debt Helpline, the phone financial counselling service, show that demand is increasing, which is a lead indicator of financial stress. Calls in January 2023, were 28% higher than in January 2022.

Unfortunately, as around 800,000 fixed rate mortgages move to variable interest rates over the next 12 months, these numbers are expected to increase.

Recommendations to address poverty

1. **Income support** - Job Seeker and Pension payments are increased to enable those who are reliant on these payments to live with dignity and above the poverty line.

   These payments should then be linked to the poverty line by Government as part of the ongoing budgetary process to ensure that they do not fall below again.

   Child support systems need to be rethought, through the lens of how do we best support the next generation to flourish? The child support system needs to ensure that primary care givers are not disadvantaged by the way it operates.

2. **Universal Basic Income** - The Productivity Commission should examine the different forms of Universal Basic Income models, identifying which one would be the most appropriate for Australia's income support payment system and recommend the parameters for setting up a pilot.

   The Government could then set up this pilot to run for five years, with an evaluation by the Productivity Commission.

3. **Housing affordability** – That the State and Federal Governments commit to building 25,000 affordable homes per annum.

   Include insurance costs into housing affordability metrics as insurance is a key and growing component of ongoing housing overheads.

4. **Consumer credit** - That the Committee recognise that poverty is also exacerbated by harmful financial products or unfair lending practices and that adequate regulation is needed to address these.

5. **Funding for financial counselling** - That the Committee recommend that the Federal Government increase its funding for financial counselling for 2023-24 by $18.1 million in order to meet unmet demand as measured by the survey commissioned by DSS, and commission a further unmet demand survey in 2024-25 so that funding gaps are reduced.

We also support the recommendations made in the submission by ACOSS and our Victorian member, Financial Counselling Victoria.

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1 What is Poverty in Australia in 2023?

Poverty is defined as having a lack of money for immediate basic needs – such as food, housing, clothing – and for long-term savings or wealth.

In Australia, from the experience of financial counsellors and other welfare and support services, someone living in poverty may:

- Be struggling with debt
- Find it difficult to pay their rent or mortgage
- Not be able to pay household bills such as electricity, water, internet, phone
- Be unable to buy fresh or healthy food
- Be unable to afford medication or medical treatments
- Be unable to heat or cool their home
- Avoid social situations (such as children's birthday parties or work functions) due to financial constraints
- Be unable to buy new clothes or school supplies
- Be unable to afford necessary repairs for their house or car.

Clearly any of the above can affect a person's wellbeing in its most holistic sense. It is also clear from research that lack of money and being able to meet basic needs such as those above, has a compounding affect. One example is the way financial stress can lead to social isolation which can lead to loneliness which can lead to mental and physical health issues.

2 Is there Poverty in Australia in 2023?

2.1 The Evidence is Clear

As Australia's cost of living continues to rise (at the time of writing the Consumer Price Index is nearly 8 per cent[1]) it is becoming increasingly difficult to afford the basics, especially for people on low incomes. Combined with the rising rents (rents in capital cities are up 10 per cent year-on-year in December 2022, and 7.1 per cent for regional areas[2]), millions of people are now living in poverty in Australia. The Organisation for Economic Cooperation and Development (OECD) defines the poverty line as half the median household income of the total population. It is currently assessed by two lines – 50% of median income and 60% of median income. Those people living below these incomes are regarded as living in poverty.[3] Ironically, with stagnant wages and increased cost of living, even the 50% median line may well not show the true nature of poverty, as median income has significantly eroded in value in the last 10 years, as inflation has continually outstripped wage growth. Hence, financial counsellors are supporting more and more "middle income Australians".

[1] The Australian Economy and Financial Markets (rba.gov.au)

[2] Australia's rental market will only get tighter in 2023. Could more property investors be the answer? - ABC News

[3] See ACOSS, https://povertyandinequality.acoss.org.au/poverty/

Recent research from ACOSS and UNSW Sydney[4] found that there were 3.34 million people in Australia living below the poverty line of 50%. This is more than one in eight adults and one in six children.

In dollar figures, the poverty line is currently $426.30 a week for a single adult living alone and $895.22 for a couple with two children. With 32,000 households recording no income in the last financial year, an increase of 22,000, it is evident many are struggling to keep pace with the nation's rising cost of living.

Contrast this to the JobSeeker payment for a single person at September 2022 – this was $668.40 per fortnight for a single person with no dependants (a shortfall currently of $184.20 per fortnight).

Many Australians rely on the Age Pension for their income: approximately 80% of Australians over 65 rely in part on the Age Pension for their income, and 65% rely on it wholly.[5] The Age Pension for a single person is currently $1,026.50 per fortnight – which is barely over the poverty line (including maximum pension supplement and energy supplements). A couple receives $1547.60 per fortnight.

Unfortunately, as people age, unexpected bills can occur, for example in relation to health or insurances. The current level of the Age Pension does not allow for older Australians to budget/save for those lumpy expenses, leaving pensioners to make hard decisions on what to forgo to pay for them.

Clearly, the above demonstrates how important it is for the Inquiry to consider raising the rate of JobSeeker and pensions so that they are above the poverty line and sufficient for people to live on them. This would also be consistent with Australia's commitment to the United Nations' Sustainable Development Goals[6] - the first of which is "no poverty".

Australia has the 15th highest poverty rate out of the 34 wealthiest countries in the OECD – higher than the average for the OECD; higher than the UK, Germany and New Zealand.

2.2 The Human Side

The above statistics define the problem. However, they do not demonstrate the personal impact on individuals and families arising from the inadequate levels of JobSeeker and pensions, and the specific challenges for children when our systems fail them.

Job Seeker and Pensions

In October 2022 Financial Counselling Victoria (FCVic) released a report, Short Changed.[7] Between March and June 2022, 90 people who were clients of financial counsellors shared their stories about trying to live on the JobSeeker Payment. They also provided information about their weekly income and expenditure, providing empirical evidence that it is simply impossible for many people to make ends meet on the current rate.

[4] ACOSS and UNSW Sydney, Poverty and Inequality Partnership, "Australian experiences of poverty: risk precarity and uncertainty during COVID-19", October 2022.
[5] ASIC, Money Smart website
[6] THE 17 GOALS | Sustainable Development (un.org)
[7] FCVic-Report_Short-changed_The-ongoing-cost-of-an-inadequate-JobSeeker-payment_Web_FA.pdf

In Australia, since this time, inflation has really taken hold – food price inflation has jumped to 9%,[8] gas and other household fuels have increased by 10.9%[9] and rental costs by 10%.[10] These increasing costs of basic living needs are affecting the majority of Australians, however given the endemic inadequacy of JobSeeker and/or pensions, they disproportionately affect those on low, fixed incomes.

The FCVic report, Short Changed shows the compromises people are forced to make including going hungry, being homeless or living in inappropriate housing, skipping medication, and being socially isolated. The irony of putting such basic stress on individuals, means that support services provided by the community, such as health are accessed at a higher rate, which puts those systems under increased strain, in turn leading to a reduction of services for the whole population and increased costs. This creates a never-ending spiral of decline.

Financial counsellors therefore are strong supporters of the "Raise the Rate for Good" campaign, led by the Australian Council of Social Services (ACOSS), which advocates for the Government to increase JobSeeker payments and pensions to adequate levels.

There is clear evidence from the experiences in the pandemic that an adequate income reduces poverty and financial stress. As is well known, in response to the pandemic, the Government introduced the coronavirus supplement for people living on welfare payments. Overnight, people found themselves with enough money to make ends meet, and it was life changing.[11] We also saw the impacts in our sector, with demand for financial counselling reducing by about 30 per cent during this time. If we believe in evidence-based policy, then we need to look no further.

Children and child support

The other worrying statistic is that one in six children are living in poverty. Financial counsellors see the outcome of this alarming fact every day. This is our future generation. We need to nurture and support them. Instead, structural issues, such as lack of access to basic resources, for example the money required to participate fully in education, to enjoy decent diets and live in adequate and stable housing, exacerbate an already precarious position for at least 17 per cent of our young people. Support for our young needs to be rethought and given priority. Whether it's the child support system and its enforceability, support payments to parents on low incomes (both a family unit or single parents) or carer payments to grandparents, we need to rethink our approach.

We know that adequate income and education is key to enabling social mobility and improving standards of living. Full and productive participation in the workforce post education, creates long term financial wellbeing, social connections and good mental and physical health. However, as ongoing studies show, it is very difficult for a young person to get the most from schooling, if they are attending school hungry or are tired from caring for a family member or are unable to participate fully because of a disruptive home life, for example from family violence.

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[8] Australia Food Inflation - 2022 Data - 2023 Forecast - 1973-2021 Historical - Chart (tradingeconomics.com)

[9] Consumer Price Index, Australia, September Quarter 2022 | Australian Bureau of Statistics (abs.gov.au)

[10] ABC News, "Rents rising at slower pace despite 'record high' 10pc surge last year, CoreLogic says", 11th Jan 2023.

[11] See the research from the Brotherhood of St Laurence, "Financial Lives in Uncertain Times" series, https://www.bsl.org.au/research/our-research-and-policy-work/projects/financial-lives/

Additionally, financial counsellors often see issues with the payment of child support to the primary care giver (normally the mother). Due to a flawed system, where it is very difficult for the primary care giver to enforce the appropriate payment, as the onus to act sits with the primary care giver, rather than an impartial agency, it can be cumbersome, frustrating and ineffectual. For some primary care givers this can be adversarial and potentially dangerous, where family violence is involved. This problem is exacerbated by the lack of information available regarding the payer's income, for example, estimates for child support payments are based on tax returns – which may or may not be lodged and may or may not be truly representative of actual income. We support the recommendations set out "In the Best Interests of the Children – Reforming the Child Support Scheme Taskforce on Child Support" to increase the enforcement powers of the Child Support Agency.[12]

If the primary care giver obtains an order by the Child Support Agency, this debt is often paid in one or several lump sums. Under our current system for assessment of eligibility, this then affects the primary care giver's access to parenting payments and family tax benefits. Ironically, this can then reduce the primary care giver's income, pushing them and their children further into poverty. One way to prevent this from occurring, is to recognise the payment as a payment for a debt incurred already by the primary caregiver and not additional future income. The payment could be smoothed over a period of months, years depending on how long the debt was accumulated.

Recommendation 1

- JobSeeker and pension payments are increased to enable those who are reliant on these payments to live with dignity and above the poverty line. This requires an increase to at least $73 per day for working age payments.[13]

- These payments should then be linked to the poverty line by Government as part of the ongoing budgetary process to ensure that they do not fall below again.

- Child support systems need to be rethought through the lens of how do we best support the next generation to flourish? The child support system needs to ensure that primary care givers are not disadvantaged by the way it operates.

3 Universal Basic Income – an alternative system

Universal Basic Income is a government initiative where every adult citizen receives a set amount of money regularly. The goals of a basic income system is to alleviate poverty. A UBI system can also replace other needs-based social programs that can be more bureaucratic and expensive to run, thereby increasing efficiency.

[12] https://www.dss.gov.au/our-responsibilities/families-and-children/publications-articles/in-the-best-interests-of-children-reforming-the-child-support-scheme-report-of-the-ministerial-taskforce-on-child-support
[13] See https://raisetherate.org.au/

In recent years, the concept of a basic income has re-emerged. It was first proposed by Thomas More, more than 500 years ago in his book Utopia. Others have returned to the idea since, including an experiment "Mincome" in Canada from 1975 to 1979. In this trial, a small town called Dauphin was selected, due to its population size (10,000 people). At the time, an average family in Dauphin was guaranteed an annual income of Can$16,000. The aim of the experiment was to see if guaranteeing a basic income for those below the poverty line could improve quality of life.

The results of the experiment confirmed the hypothesis. Results included hospitalization rates falling (8.5%), improvements in mental health and a rise in the number of children completing high school (in 1976, 100% of Dauphin students enrolled for their final year of school). Conversely – it also proved that a basic income did not reduce the incentive to work, which was one of the main public concerns regarding the scheme. In fact, it enabled citizens to establish small businesses and increase the overall productivity of the town.

This experience was more recently mirrored in a similar trial in Finland which provided more than 2,000 people who were unemployed with a monthly basic income of 560 euros (currently AU$864) between 2017 and 2019. Over this time, many people found work with greater economic security, instead of precarious part-time work – enabling greater financial independence. Additionally, the lack of bureaucracy attached to accessing the payment enabled people to focus and spend time on looking for appropriate work or undertaking education, rather than completing meaningless tasks to satisfy requirements to access unemployment benefits.

Universal Basic income has been trialled and implemented in various countries across the globe. Appendix 1 provides a summary of outcomes and progress to date.

Wales from the 1st July 2022, has introduced a pilot, focusing on young people leaving care (18 years old). Each person is offered approximately AU$2,792 per month (before tax) to support themselves as they make the transition to adult life. Those taking part in the pilot also receive individual advice and support to help them manage their finances and develop their financial and budgeting skills, as well as advice on wellbeing, education, employment and stable housing. The £20 million pilot, which is running for three years, will be evaluated to carefully examine its effect on the lives of those involved. [14] The advantage of choosing a specific group and a set number of participants identified as vulnerable by the broader community, is that it enables a comprehensive study on the positive (and potential negative effects) that UBI can create for an individual's long-term wellbeing and productive participation in society. For any pilot, this will be key to gain future support from the population – if successful.

The concept of a basic universal income system has also been supported in Australia. Notably, Dr Ross Garnaut wrote about the economic feasibility and benefits of UBI in Australia in his recent book, Reset. Dr Garnaut recommends a basic wage system, where all adult Australians receive a set amount of money and may earn additional funds above this (similar to the Welsh model). This basic income would replace JobSeeker and remove a large amount of complexity and friction in the welfare system, improving efficiency of delivery and reducing overall costs. Garnaut argues that "[UBI] will make for a fairer society and a more efficient economy, one that will more readily accept policies that are necessary to promote long-term increases in productivity."

[14] Basic income pilot for care leavers: overview of the scheme | GOV.WALES

An additional advantage of a universal level of a basic income is for people affected by natural disasters. The prevalence of natural disasters will continue to increase in numbers and intensity, as the earth continues to warm. For Australia this issue has clearly been demonstrated in the last decade, with floods, bush fires, and cyclones becoming more common and increasing their geographical reach. A universal income will enable those parts of the population who are adversely affected to concentrate on recovery. Although a reasonable amount of government assistance is now provided to those affected, access is often bureaucratic and challenging, especially for people who are highly traumatised. As a result, services are brought in to support communities, potentially a UBI may alleviate the need – thus reducing taxpayer funded services and the mad scramble by all involved to find enough support.

Recommendation 2

- The Productivity Commission should examine the different forms of Universal Basic Income models, identifying which one would be the most appropriate for Australia's support payment system and recommend the parameters/design principles for setting up a pilot.

- The Government could then set up this pilot to run for five years, with an evaluation by the Productivity Commission.

This recommendation is in addition to raising JobSeeker and the Pension, which would provide interim funding to the most vulnerable in our community to lift them out of poverty.

4 More Affordable Housing

Housing supply

Much has been written about housing affordability in Australia and the ongoing consequences of the lack of affordable housing, and how this exacerbates poverty. Adequate, affordable housing is a basic human right.

Financial counsellors see numerous clients paying far more than 30% of their income on rent, which is the benchmark for rental stress. If putting a roof over your head takes up 40%, 50% or more of your income, it is almost impossible to make ends meet.

While the Federal Government has committed to building more social housing, housing advocacy group, Everybody's Home tell us that this is not enough, with Australia set to lose thousands of affordable homes over the next few years, due to the demise of the National Rental Affordability Scheme.[15] Everybody's Home estimate we need to build 25,000 new affordable homes per annum.

Insurance costs

Various central government databases, such as the Housing Occupancy and Costs data from the ABS provide relevant data about housing affordability. However, currently those databases do not take into consideration home insurance premiums in their assessment of housing affordability.

[15] Everybody's Home, "Australia set to lose thousands of affordable homes in 2023".

Unfortunately, as multiple studies have shown, people with fewer economic resources tend to live in the highest risk areas and they are most likely to be subject to the adverse outcomes of climate change.[16]

Insurance and reinsurance costs for homes are continuing to rise sharply, due to increasing climate risk, and higher input costs, such as building materials and labour. For example, reinsurance costs for property, post Hurricane Ian have increased by 30% globally in the latest round of renewal contracts in the US and Europe. The exact figure that will flow through to Australia will not be known for another 12 months, but it certainly confirms that the trajectory of prices will continue to increase.

Including insurance costs into housing affordability metrics therefore would make it clear that insurance is a key component of housing cost. Some global examples of housing affordability datasets with consideration of insurance costs are the New Zealand Housing Affordability Measure and the American Housing Survey.

Recommendation 3

That the State and Federal Governments commit to building 25,000 affordable homes per annum.

Include insurance costs into housing affordability metrics as insurance is a key and growing component of housing affordability.

5 The Need for Safe Credit Products

As noted above, the level of government income support sees many people living below the poverty line. In those circumstances, this can mean that some people turn to credit in order to make ends meet. This is usually only a short-term solution however, as taking on debt to meet day to day living expenses means you have less money in the future. Financial counsellors see numerous clients on a debt treadmill or even a debt spiral. To make matters worse, some of the credit products on offer are extremely expensive or exploitative, such as the unregulated high-cost payday loans offered by Cigno.[17]

For these reasons, adequately addressing poverty also requires that consumer credit is provided safely. There has been some progress in this regard, but there is still much more to be done.

On the positive side, the Financial Services Reform Bill, which passed the Parliament in December 2022, will make it less likely that people will be harmed by payday loans and consumer leases.

Still to be addressed are:

- Buy Now Pay Later (BNPL) products – Treasury is currently consulting on the form of regulation for BNPL which is pleasing. These products are credit and should be regulated in the same way as other credit products.[18]

[16] HIAGreenPaper.pdf (actuaries.asn.au)
[17] Cigno has been the subject of regulatory action by ASIC, including court proceedings.
[18] See the joint consumer group submission in response to the Treasury consultation, December 2022.

- Wage advance products – this is a relatively new form of credit, but these loans are not regulated by the National Credit Laws. Like BNPL, they should be.

- Persistent debt – there are still people who have been paying only the minimum amount of a credit card for many years or have loan hardship arrangements that will take years to repay.

The list above is not exhaustive but illustrates some of the more pressing issues.

Recommendation 4

That the Committee recognise that poverty is also exacerbated by harmful financial products or unfair lending practices and that adequate regulation is needed to address these.

6 Adequate, Sustainable Funding for Financial Counselling

Financial counsellors help people who are struggling with bills and debt to address financial stress. They play an important role therefore in helping to alleviate poverty.

Funding for financial counselling however is woefully inadequate which means that demand for financial counselling exceeds supply. Without access to financial counselling, our clients fall further and further into financial hardship and poverty. Additionally unpredictable and lumpy funding creates higher than necessary workforce churn and uncertain career longevity for skilled and new financial counsellors. This impacts the sector's ability to meet current demand for financial counselling services, let alone address future demand.

A survey Commissioned by the Department of Social Services (DSS) in late 2022 found that one in five Australians that seek financial counselling cannot access a service within a reasonable timeframe – they are either turned away or need to wait too long to access a service (more than two weeks). Actuaries commissioned by DSS estimate that an additional $18.1 million per annum (indexed) is needed to meet *unmet demand*. This figure however does not consider *unmet need*, which is much higher. For example, recent research from National Australia Bank found that 2.1 million Australians are under severe or high financial stress.[19]

Separately, we are engaged with DSS and the industries that drive demand for financial counseling and benefit from it – financial services providers, utilities and telecommunications companies – about obtaining additional funding from these industries through voluntary contributions. It is very uncertain however as to whether this model will proceed and it certainly will not garner enough funding to meet unmet demand, let alone unmet need.

Recommendation 5

That the Committee recommend that the Federal Government increase its funding for financial counselling for 2023-24 by $18.1 million in order to meet unmet demand as measured by the survey

[19] NAB and the Centre for Social Impact, Financial Security and the influence of economic resources, December 2018, https://www.csi.edu.au/media/2018-Financial-Resilience-in-Australia.pdf

commissioned by DSS, and commission a further unmet demand survey in 2024-25 so that funding gaps are reduced.

Appendix 1 – Countries with Universal Basic Income in 2023[20]

Country	Start Date	End Date	Type	Details
Australia	none	none	Discussed	Considered, but not yet implemented as of 2022.
Belgium	none	none	Discussed	Considered, but not yet implemented as of 2022.
Brazil	2004	ongoing	Welfare and pilot	Bolsa Família is a welfare program passed in 2004 and implemented in stages, which gives roughly 26% of the population a monthly payment equivalent to just under 1/5 of minimum wage. Surveys indicate the money is spent on (in order of importance) food, school supplies, clothing, and shoes. A second, privately funded pilot project began in Quatinga Velho in 2008. It gives a very small stipend (roughly 5% of minimum salary), and has been cited as improving nutrition, living conditions, housing, and health, especially in children. Finally, the town of Santo Antônio do Pinhal uses a legitimate UBI program that splits 6% of city tax revenue among all residents who have lived there for at least 5 years.
Bulgaria	none	none	Discussed	Considered, but not yet implemented as of 2022.
Canada	2017-10	2019-03	Pilot	An early pilot program that ran from 1974-1978 showed increased school attendance, decreased hospitalizations, and no change in unemployment rates. A more recent 2017 test program provided roughly 4,000 people with a monthly stipend equivalent to roughly $17,000 CAN (about $13,000 USD) for singles and $24,000 CAN for couples. Program was planned to run for three years but was ended early following the post-election transfer of government power from one political party to another. To date no results have been released
China	none	none	Discussed	Considered, but not yet implemented as of 2022.
Czech Republic	none	none	Discussed	Considered, but not yet implemented as of 2022.
Estonia	none	none	Discussed	Considered, but not yet implemented as of 2022.
Finland	2016	2018	Pilot	Trial program gave 2,000 unemployed adults a monthly grant. Parliament declined to fund it past 2018.
France	none	none	Discussed	Considered, but not yet implemented as of 2022.
Germany	none	none	Discussed	Considered, but not yet implemented as of 2022.
Greece	none	none	Discussed	Considered, but not yet implemented as of 2022.
Hungary	none	none	Discussed	Considered, but not yet implemented as of 2022.
Iceland	none	none	Discussed	Considered, but not yet implemented as of 2022.
India	2011-06	2012-11	Pilot	Trials lasting 12 and 18 months tested effect of a UBI program amounting to 20-30% of a normal low income on a total of 6,000

[20] Countries with Universal Basic Income 2023 (worldpopulationreview.com)

Country	Start Date	End Date	Type	Details
				people. Findings showed decrease in illness, improved school attendance and financial stability, and higher employment, with no corresponding increase in alcohol consumption.
Iran	2010	2016	Full	Under the "subsidy reform plan," the government issued small monthly grants to roughly 90% of the population. The plan was never implemented as originally intended and was eventually scrapped. As of 2021, a number of economists had begun to call for the plan's reinstatement.
Ireland	none	none	Discussed	Considered, but not yet implemented as of 2022.
Japan	none	none	Discussed	Considered, but not yet implemented as of 2022.
Kenya	2018	ongoing	Pilot	Test program gives monthly grants of approx. 1/4-1/2 average income. Scheduled to run until 2030.
Latvia	none	none	Discussed	Considered, but not yet implemented as of 2022.
Lithuania	none	none	Discussed	Considered, but not yet implemented as of 2022.
Namibia	2008-01	2009-12	Pilot	Pilot program in two villages paid roughly 8% of average income. Significantly reduced child malnutrition, increased school attendance, boosted community income, decreased theft.
Netherlands	none	none	Discussed	Considered, but not yet implemented as of 2022.
New Zealand	none	none	Discussed	Considered, but not yet implemented as of 2022.
Norway	none	none	Discussed	Considered, but not yet implemented as of 2022.
Portugal	none	none	Discussed	Considered, but not yet implemented as of 2022.
South Africa	2020-05	2020-10	COVID-19 relief	Issued small grants to citizens of working age who had no other governmental support.
South Korea	2016	ongoing	Partial	Issues quarterly "allowance" to citizens of Gyeonggi province aged 24 or older; can only be used in local businesses.
Spain	none	none	Discussed	Considered, but not yet implemented as of 2022.
Switzerland	none	none	Discussed	Considered, but not yet implemented as of 2022.
Ukraine	none	none	Discussed	Considered, but not yet implemented as of 2022.
United Kingdom	2022	2025	Pilot	Pilot program in Wales (U.K.) gives young people over the age of 18 £1,600 per month for up to two years, then compares their financial, physical, and emotional health to those who do not receive the stipend.
United States	multiple	multiple	Pilot	Several pilot programs have been conducted or are in progress. One example is the Alaska Permanent Fund, which has given residents $1,000-2,000 per year since 1982, funded by the state's oil and gas revenues with no means testing.