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## PECULIARITIES OF APPLYING UNIVERSAL BASIC INCOME IN DIFFERENT COUNTRIES

Imagine that you receive 500\$ each month, no strings attached. Would you continue studying? Would you still go to work?

Let me introduce you the concept of UBI. UBI is a social concept; involving a regular payment of a certain amount of money to each member of a certain community by the state or other institution, and it's the most ambitious social policy of our times which is gaining momentum around the world.

The money would not be taxed and you could do whatever you wanted with it in. In this scenario UBI is a way of transferring the wealth of a society while still keeping the free market intact. Welfare or unemployment programs often come with a lot of red tape and commitments, like taking part in courses, applying to a certain number of jobs or accepting any kind of job offer no matter if it's a good fit, or what it pays. Besides the loss of personal freedom, these conditions are often a huge waste of time. Often your time would be much better spent looking for the right job continuing education or starting a business. Another unwanted side effect of many welfare programs is that they trap people in poverty and promote passive behaviour. A basic income can never be cut and therefore getting a job and additional income would always make your financial situation better.

First trials are ongoing or on their way and a growing number of countries are considering UBI as an alternative to welfare.

How would it work and what are the key arguments for and against?

Some people claim that such security net will not encourage people to work, on the other side; it gives people the freedom to pursue dream work.

On the upside, UBI is good solution to the growing fear that automation will swallow jobs. On the downside, it reduces work place in welfare sector, because in some case UBI may replace the whole welfare system.

The next advantage of UBI is the reduction of economic inequality problem, but the consequent disadvantage is the massive flow of migrants.

Another question to it is how to apply this concept properly. There's no right answer here because the world is too diverse. Let's take closer examination of applying UBI in different countries.

### **Finland**

The common stereotypes about the Finnish are that they are aggressive, individualistic, and discreet. They appreciate hard work and like to be on their own. The stereotypes aren't always true, but let's look at the results of Finland's attempt to introduce UBI.

The main objective of the two-year study of basic income in Finland is to check whether people stay motivated to get a job if additional income does not reduce their social benefits. Since 2016 two thousand citizens selected through the lottery receive 560 euros per month.

"Due to automation, there will be fewer jobs, and universal basic income stimulates innovation, creativity and most importantly —forces people to take up temporary work, which will eventually increase the mobility of the labour force and its efficiency" — so originally formulated the goals of the program in Finland.

The results of the experiment were almost completely opposite: the demands of UBI recipients for the labour market have only increased. They said that they are not ready to grasp any work, and made more and more demands. And for employers, and for trade unions such result — an unpleasant surprise.

## The USA

American people have a distinguished national character. People there strive to have a better life, let's not forget about "the American dream". The desire to be happy, optimism, success -orientation and American smile in any situation are an integral part of an American character and lifestyle. This all is reflected in the results of UBI pilot testing, which were held in the 1970-1980s. Four experiments were conducted in the United States, lasting from three to five years. The experiments involved poor people of different ethnic origins. The number of people who quit their jobs averaged 17 % for women and 7 % for men. It was noticed that people stopped working mainly for the sake of studying; also the number of divorces (presumably due to the fact that many were kept together by the need and family social programs) increased.

#### **Switzerland**

One of the most peculiar cases of UBI testing was in Switzerland. According to the beliefs, Swiss people are tough, independent, hard-working, and, above all, sturdily conservative. And they happen to prove it.

In the summer of 2016, a referendum on the introduction of elements of unconditional basic income was held in Switzerland. The idea was put to a General vote, according to which every mature Swiss would receive 2.5 thousand francs (about \$2.5 thousand) from the state on a monthly basis, and each child - 625 francs. The authors of the initiative pointed out that the absence of the need to earn a living should help citizens "to reveal their creative potential." However, the idea was supported by only 23% of citizens who took part in the vote, the rest were against.

In conclusion, I would like to say that this concept by now have more negatives sides than positive ones. Economists and politicians all around the world are unable to come to a consensus. What regards Belarus, this concept is very new to our people and we should be careful in testing it.

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# FEATURES OF REGIONAL DEVELOPMENT OF THE EU AT THE PRESENT STAGE

By systematizing key threats and challenges to the functioning of the EU, it is necessary to distinguish between their internal and external nature, while not forgetting the immediate interconnection. Thus, mainly internal problems of the EU include the institutional crisis (Brexit problem and future vision of EU development) and economic challenges, which are partly due to external factors. The key external threats include strengthening security challenges in the light of the latest hybrid conflicts in the region, the migration crisis, and terrorism as a way to destabilize the internal situation in the EU member states.

The issue of Brexit, in particular, and the eurosceptic mood, is broadly reflected in the spread of other centrifugal trends in EU development. This is the desire to weaken the centripetal tendencies within the EU, that is, to pause/stop the transformation of the EU into a "superstate" with centralized management, but rather to put in place a kind of "EU-light", where the member states would receive a significant share of their state prerogatives, which They delegate to Brussels when they arrive. For this, the Netherlands and Italy, Belgium and the Visegrad countries (Poland, Czech Republic, Slovakia and Hungary) are in favour. In the light of such tendencies, Europeans are particularly surprised by the "Euroenthusiasm" shown by the people of countries outside the EU who would like to join him. It's about Serbia, Moldova and Ukraine, where, according to statistical surveys, the idea of joining the EU is still supported by the majority of the population.

The modern threat is also the problem of launching the "domino effect" and increasing the tendency to withdraw from the Union of other states. Already, there is a danger that Brexit can trigger a chain reaction, as the uniting of Britain becomes less attractive to liberal, rich northern states such as Denmark and the Netherlands, where the demands for a similar referendum are increasingly heard.

In addition to the above-mentioned difficulties in the economic and institutional sector, the general internal threat to the functioning of the EU is the well-known and frequent failure of its member states to coordinate a common internal and external policy (a striking example of the latter is the split reactions to