Would a Universal Basic Income be a viable policy in the UK?

In recent years, the combination of a financial crisis, global pandemic, and the rise of artificial intelligence and automation has fuelled fears of worsened inequality and economic insecurity across the world. Economist Dr Guy Standing, a prominent proponent of a Universal Basic Income, went as far as describing a new economic social class of people –

"a growing 'precariat', consisting of millions of people facing unstable, insecure labour, a lack of occupational identity, declining and increasingly volatile real wages, loss of benefits and chronic indebtedness" (Standing, 2017, pg. xi).

There is a growing fear that the current social welfare systems are not helping to improve people's lives but are instead making them worse, which in turn brings economic damage to society. This has then led to the emergence of support for a Universal Basic Income (UBI), a policy that would see an unconditional payment made to every single individual in a country, irrespective of age, wealth, or employment status. This will be the standard definition in this report unless stated otherwise. To meet this definition, a UBI policy would have to meet three key conditions for it to be considered a true UBI. These being:

- Universality (every citizen is eligible)
- Unconditionality (there are no requirements in order to receive a payment)
- Individually paid (money goes directly to individuals and not 'households')

This report will examine how 'viable' a UBI policy would be in the United Kingdom (UK) – exploring the different proposals and assessing the potential impacts. 'Viable' is a subjective term, so for a UBI to be considered 'viable', it must be both beneficial and feasible (can be achieved sensibly where benefits outweigh the flaws). When looking at the potential implications of such a policy, there are three main areas where a UBI will have a significant impact. These are:

- The economy (inflation, taxation, labour market, incomes, government spending)
- Society (health, wellbeing, standards of living)
- Politics and political opinion (government popularity, support from the electorate)

All three areas are intrinsically linked; nevertheless, the potential effects would broadly fit into these three separate categories. Considering this, none of these categories are seen as the most important, although the political impacts will hold a slightly weaker weighting in an overall judgement. That said, all three must be valued and considered when reaching an overall judgement on its viability. It must be noted that while a judgement will be based off mostly objective evidence and research, it will largely come from subjective interpretations of such evidence. It should also be considered that all impacts discussed are only seen as being potential while some may be from reliable pilot schemes, it is impossible to accurately predict the effects on large scale.

<u>Economic Impact</u>

A UBI is fundamentally an economic policy, as it directly involves reforming the role of the state in the economy and altering people's financial security. This would undoubtedly bring change to the current economic system today, dramatically restructuring the concepts which drive our economic thinking.

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There are particular areas of the UK's economy which would be most affected upon implementation - the likes of inflation, labour effects, and inequality - which will be explored in detail in this section of the report.

One such area would be the implications for the money supply in the UK, and whether a UBI would bring harmful inflationary effects to the economy. Heiner Flassbeck, economist and former official in the German Ministry of Finance, believes that high inflation would be one of the main economic flaws of a UBI. Describing how "income and production cannot be separated and divorced" (Flassbeck, 2017, para. 6), he stressed that it has been "shown repeatedly - [that] the rate of inflation increases" (Flassbeck, 2017, para. 11). His argument maintained that unless a UBI was the result of a redistribution of state spending, it was not worth pursuing. This is fair, and unsurprising that if a UBI was a product of a rapid increase in the money supply then high inflation would be a very likely side effect. However, not all proponents of UBI completely agree with this, in particular Dr Guy Standing. He believes that a UBI should be introduced at a low level, and slowly increased. He also believes that a UBI should be financed by the redistribution of existing circulating money. This initially "wouldn't have much effect on aggregate demand" and could, as in a project of his in India, see prices fall (Standing, 2023). His theory is that due to increased demand in an economy, particularly for basic goods, suppliers would be more incentivised to produce, which subsequently would lead to lower prices – a complete contradiction to the views of Flassbeck. Despite there being disagreement over the potential impacts, there does appear to be an agreement over what the effects depend on. Both Flassbeck and Standing highlight that potential inflationary effects depend on how a UBI is funded and implemented: clearly an immediate, large, and poorly funded UBI would cause inflation. It seems that if a UBI was implemented gradually, as Dr Standing described, while being funded from a redistribution of money, inflation may not be the worrying side effect some see it as.

Given that a UBI universally increases the amount of money people have access to, it is widely agreed that there will be impacts on the labour market, although there are discrepancies over whether these would be beneficial or harmful. Hoynes and Hothstein (2019) argued that a UBI could be expected to bring short-term reductions in the general supply of labour, stemming largely from an income effect, and the potential for a threshold for a basic income to be removed. They did however acknowledge that this could likely increase the wages of those already in work and could be offset by long-term human capital investments. Despite this, they believed that generally, a UBI would negatively harm the labour market through reductions in people willing to work. They also stressed that that there is a lack of evidence on the long-term effects of a UBI suggesting that it is not known how much the labour market could recorrect itself. There is evidence to back their view, emerging from 4 negative income tax trials between 1968-1980 in the US, which led to a "statistically significant work disincentive effect" (Wilderquist, 2002, pg. 11). There is a suggestion that a UBI, being a similar policy, would bring comparable work reductions which would harm not only the labour market but also the overall strength of the economy. Others have argued differently, saying that a UBI could have the opposite effect on the labour market, empowering workers to pursue higher-paid jobs and helping those willing to work the most (Straubhaar, 2017). This theory suggests that through the added economic security provided by a UBI, more people would be encouraged to enter the workforce – an increase in the supply of labour, and thus an increase in the productive potential of the economy. There are caveats to this argument:

lower-skilled jobs will still need to be filled at lower wage rates, so not every worker would be able to benefit. Yet, given the recent demands of countries such as the UK for a higher-skilled, higher-wage economy, a UBI which provides security to pursue higher-skilled jobs should be seen as instrumental in reaching these goals. There are flaws, however, in all of these views. None of these arguments define a UBI in an identical fashion to this report by seeing a UBI as equivalent to a negative income tax (money added to a payslip). These fundamentally contradict the definition of a true UBI by ignoring those who are unemployed, and instead only going to those in work. This disregards the established key condition of universality which ignores the unemployed, young, or lower-skilled workers. These groups could, as Straubhaar noted, be encouraged to enter the labour market and pursue better-paid work with a UBI, Therefore, contrary to some strongly held beliefs, a UBI could be a policy targeted at helping both those in work and those unemployed. The above arguments do not identify this effect, primarily because of the varying structural definitions. This again reaffirms that the structure and implementation of a UBI is hugely important, particularly for the labour market. It should also be recognised that the effects cannot be truly understood in the long-term, irrespective of the potential structures of a UBI. Therefore, it is fair to say that it is not truly known whether the labour market would be hurt by a UBI or not.

A key area to be targeted by a UBI would be the levels of poverty in the UK. Given that a fixed, universal payment is proportionally more impactful for those on low (or no) incomes (Standing, 2017), it is fair to say that a UBI would affect the levels of poverty quite dramatically if introduced. There would also be a shift in the average household income across the country, although there are suggestions that this would not be uniform for every income bracket. There is evidence that in the “global South”, direct transfers of money (similar to that of a UBI) reduced the poverty gap by up to 30% in the following two years (Barrentios and Hulme, 2010). While their transfers were not universal and not in a British context, this is clear evidence that direct money transfers to the poorest in society will reduce the amount of people in poverty. While a UBI would not be solely targeted at the poorest in the UK, it would still bring the largest proportional impact to this social group, and so the likelihood of this poverty reduction appears high. This can be seen in the microsimulation research conducted by Luke Martinelli (2017), which analysed the fiscal and distributional effects of more than 10 potential models of a UBI that could be implemented in the UK. On the matter of distribution it was found, unsurprisingly, that the highest UBI payments would bring the biggest reductions in poverty and inequality. The largest model - a UBI paid at the level of current existing benefits - plus the additional savings from removing the personal income tax allowance, at an approximate payment of £6000 per person, could bring a 38.7% reduction in poverty. Clearly, this amount would be very difficult to implement due to its size, so more modest schemes would need to be considered. One model, set at the level of existing benefits (but with disability premiums) at around £3800 per year for the average able-bodied person, could still reduce poverty levels by 17.5%, and bring a rise in household incomes for the poorest 60-80% (accounting for tax changes). This research offers detailed confirmation that a full UBI (Martinelli also analysed partial UBI models) at different levels would bring a reduction in poverty and an improvement in economic security for the majority of households. It must be recognised, however, that these figures depend on funding and adjustments to government spending: all the figures selected for this report accounted for UBI savings in the government budget. The progressive qualities of a UBI that Martinelli showed has been refuted, for example by Kearney and Mogstad (2019), who believe that a UBI “would mean shifting

existing transfer payments away from low-earners, to both non-earners and higher earners". While these fears are legitimate, particularly given the universality of a UBI, they do seem slightly exaggerated, given the evidence of significant poverty reductions at multiple levels. For this reason, it can be said that a UBI would largely improve the economic situation of most households and bring a much-needed reduction in poverty.

While there is evidence pointing towards the benefits of UBI in multiple areas of the economy, the largest economic flaw arises in its enormous cost. Any true UBI (as per the definition in this report) would be expected to cost billions of pounds, that would either need to be paid from restructuring of existing spending, or increased collection of tax revenues. Martinelli (2017) provided valuable fiscal insight alongside the distributional analysis of potential UBI schemes, and his work confirmed that a UBI would be extremely expensive to implement. It was found that a UBI at the level of existing benefits (with additional disability premiums) would, at a minimum, require £180 billion in additional tax revenue. This amount would be funded by adjustments to tax collection and includes savings made from reduced welfare spending. This method - "quite a steep increase in tax rates for the majority of people" – would simply be to achieve revenue-neutrality, meaning the policy would be entirely funded responsibly. Although this figure does not completely consider the long-term effects on the budgets and possibilities for deviation, such immediate and large tax increases would be politically unpopular. Martinelli highlighted that transitioning from a partial UBI to a full UBI may be easier and less burdensome, but this did not alleviate the issue of high costs, which seems to be the largest economic flaw in a UBI. Various other funding methods have been suggested, including a 'Commons Capital Fund' financed by a carbon levy (Standing, 2017) to a payment akin to a "negative interest rate" (Henry, 2014). These could be easier and more popular to implement, although it is unlikely that these could accumulate the additional £180 billion needed for a modestly sufficient UBI. These fiscal difficulties have pushed Anna Coote (2018) to instead call for shifts in support to the concept of 'universal basic services'. This would involve the increased spending and development of publicly provided services, as opposed to providing an income stream, which may call into question the necessity of a basic income policy. That said, it is fair to identify a UBI as a large economic burden on the government's finances, and this places severe doubt on the feasibility of such a policy.

In overall analysis of the potential economic impact of a UBI, the effects are clearly dependent on the structure and means of financing it. If it were gradually introduced from a low starting level, with evidence that it improves the labour market, and funded through means other than income tax rises, a UBI may be more likely to be economically beneficial. However, achieving this is extremely difficult, and the potential benefits may never outweigh the impracticalities. A UBI's structure and implementation must be considered carefully before it can be described as economically 'viable'.

<u>Social Impact</u>

The effect of a UBI is not confined solely to the world of economics. Many of the implications mentioned above could have social consequences. In this report, the term 'social' is refers to any area that influences people's livelihoods or quality of life. It should be recognised that it is harder to gauge the

success of a UBI in these 'social' areas due to the indirect and quantitative nature of the effects. That said, the research conducted on these impacts is detailed and their conclusions can be reliably used and analysed. It can be seen that a UBI could have a significant, and often beneficial, impact on the standard of the average person's life. This may include aspects that are not always initially considered when discussing a UBI.

One such area is the health of the population. The potential for improvements in health due to a UBI are clear and suggest the usefulness of it as a public health policy. These instances have been shown in pilot schemes and simulations, showing a consensus amongst academics that a UBI could bring benefits to our general health. One theory is that this would arise from the reduction in stress from living with precarious economic insecurity: leading to improved food security, a reduced risk of illness, and more resources to dedicate to personal health. One of the earliest forms of evidence comes from the 'Mincome' project in the town of Dauphin in Canada from the 1970s, which saw the implementation of a "guaranteed annual income" for which all residents were eligible. Evelyn Forget (2011) analysed the results of this scheme, finding most importantly that the hospitalisation rate in the town had been reduced by 19.23 per 1000 residents. Forget highlighted that the reduction, due to a fall in accidents and mental health incidents, was a larger reduction than in any of the control groups. This suggests that the guaranteed income had made a significant contribution to the better health of the town's residents by lowering hospitalisations. While the evidence implies that the basic income caused health to have improved, there are some flaws to the research in respect to this report. Firstly, this evidence is 50 years old, and from a foreign country, meaning that there is potential for result fluctuation if the project was conducted again. Secondly, the project is far from being a true UBI as per this report's definitions – the program was targeted towards lower earners (money was removed for every extra dollar earnt), and only concerned a population size of around 12,500. Clearly, the program did not meet the unconditionality or universality conditions established to be a true UBI. While these are visible shortfalls in the evidence, it can be still be confidently estimated that a British UBI would bring similar general effects for health. This is supported by recent analysis of data from North Carolina that looked at the impacts of a basic income scheme from the profits of a casino on children from the Cherokee Native American tribe (Akee et al., 2015). They found that the basic income program saw significantly improved mental health for both the children and their parents, likewise to the mental health improvements seen in the 'Mincome' scheme. Again, it can be seen that a UBI in a North American context could have significant effects on the mental health of recipients, which could bring further benefits to the wider world of health. Yet there is also evidence to suggest that these effects could be seen in the UK, indicating that a basic income policy is the causational factor for these positive effects. The recent microsimulation research of Johnson et al. (2023) concerning a true, modest UBI in the UK that found that health quality improvements could go as far as preventing or postponing 2 million severe mental or physical health conditions. From the mental health improvements alone, the NHS could save up to £1 billion. These findings only appeared to arise within a year of implementation, meaning that there is potential for these benefits to accumulate over a longer time period if a UBI is maintained. Clearly, this confirms and reinforces the suggestion that a UBI would have favourable health implications. The research also shows that the consequential effects of these health improvements should be well-considered due to their economic nature. Evidently, there would there be a large annual saving in health

spending which would contribute to balancing the government budget, an established key area of concern for a UBI. Furthermore, these improvements in health quality would likely improve the UK's overall economy. As put by the former President of the British Medical Association, good health "is essential for sustainable economic growth" (Modi, 2022), suggesting that the aforementioned implications from a UBI could very easily bring indirect economic improvements. This idea does not seem to have been discussed in the same degree of detail yet. In reflection, there is a clear academic consensus that the impacts on health from a UBI would likely be overwhelmingly favourable. Yet while this fits one of the established criteria for a policy being 'viable', there are obvious flaws in its feasibility. Akin to most areas of impact discussed, the suggested effects are highly dependent on the size of the UBI. That said, there does not appear to be evidence proving that a smaller UBI would harm people's health, so it can be fair to conclude that the problem of feasibility is small. The beneficial impact of a UBI on health should be seriously considered.

Another area of society that would be indirectly affected by a UBI would be education and the lives of young people. While there does not appear to be large amounts of consistent evidence of what these effects would actually be, there appears to be suggestions that education standards and the prospects for young people could improve. It should be noted however, that the majority of evidence relating to education improvements come from the same studies that found health improvements, which does imply that this is an area that has not been completely explored in sufficient detail. Therefore, the potential effects on education should be considered with more doubt and caution than other areas, although this should not wholly repudiate the suggested benefits. The most explicit proof of the benefit a UBI can have on education arises from the same 'Mincome' scheme that saw strong health benefits. During the scheme, the number of students continuing on to the 12^{th} grade increased, yet when the scheme ended, the number of continuing students decreased down to previous levels (Forget, 2011). While other aspects may have been an influence, clearly the basic income could have been large deciding factor in this phenomenon. Added to this is the behavioural findings from the Cherokee tribe basic income study, that found that the behaviour of young people and adolescents improved as the basic income was provided (Akee et al., 2018). Therefore, if these two studies are extrapolated to a wider degree, better reflecting the national effect, there could be potential for more young people to make better educational progress. Not only would the improved educational prospects be beneficial for the young people themselves, but the impact of this could be felt more widely across society in subsequent years. As pointed out by Hoynes and Hothstein (2019), the improved capital investments from a UBI in young people (which includes education) could improve child development. This would subsequently increase the number of higher-skilled workers there could be in future labour markets. Their argument was that this may correct the short-term change in the labour market caused by a UBI, and so in the longer-term, these educational improvements may be economically beneficial. That said, the impact on education can only be accurately analysed over a longer period of time, and so the discussed effects on this area are largely theoretical and potential. Unlike health and other social areas, it is very hard to find whether a UBI would contribute to consistent educational benefits, similar to the effects on the labour market. More evidence, particularly focusing on the extended effects, is required to reach a more assured conclusion.

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Despite there being some evident overwhelming benefits socially of a UBI, there have been arguments that it could be socially harmful, leading to alternative policies being suggested. Anna Coote (2018) argued that a UBI could weaken the social power and presence of those on lower incomes, through its ability to "dismantle welfare states" from spending reallocation. The suggestion here, is that a UBI could remove government support for the poorest, which would consequently hinder their ability to improve their position in society. Coote's proposed alternative, 'universal basic services', would seek to greatly improve the provision of essential services, including the likes of shelter and food, as a way of improving the socio-economic situation of the population. Kearney and Mogstad (2019, pg. 15) share a similar view, arguing that "policies dedicated to human capital development instead of merely on redistribution" would likely bring a "much greater social return". Again, the belief that UBI spending would be better allocated to direct life quality improvements arises, and it is fairly reasonable. However, there are flaws in this argument, particularly given the wide array of evidence showing improvements in inequality and economic performance. A UBI, as shown, could provide a large proportion of society with a better ability to improve their lives, through the likes of pursuing higher wages, improved education, or better health. This is not just "redistribution", but instead is a proven way to improve people's lives in a wide variety of areas. For example, freedom, in particular 'republican freedom' (the freedom from being dominated), is supposedly one of the main general social benefits of a UBI (Standing, 2017). This is just one area of livelihoods that the alternative suggestions fail to recognise and compensate for. Therefore, it can be argued that the fears for social harm from a UBI are exaggerated, and that the alternative suggestions that attempt to appease these fears are weak. None appear have as wide a social impact as a UBI evidently would have.

In conclusion of the social impacts, the effects appear to be mostly beneficial, showing a UBI to be meeting at least one of the criteria to be a 'viable' policy. As with the economic effects, it is fair to say that these impacts are highly dependent on the size and structure of the UBI: the degree of benefit increases proportionally with a rise in UBI payment. This is fundamentally linked with the cost and financing of the policy, which has been shown to be a hindrance to the feasibility of a UBI. Again, the feasibility of a UBI is a doubt.

<u>Political Impact</u>

Given that a UBI is a policy implemented by the state, the impact on the political world of such a policy must also be explored and recognised. The term 'political' is vague, and so this report defines it as referring to the popularity of such the policy and the political figures who implement it amongst the electorate. Considering this, this area of impact holds a weaker degree of importance: it does not directly change the lives of most people, and only holds significance to those in political power. That said, it is still vital to analyse this area, particularly given the democratic nature of the UK's politics.

The main focus of the political impacts is, unsurprisingly, the general popularity of a UBI, and whether citizens and prospective voters support its implementation. It is very difficult to accurately measure the national popularity of a UBI without a full nationwide referendum or poll, and so much of the evidence on popularity is taken from small surveys to be extrapolated to a wider scale. Of the few occasions

where there has been a survey sample regarding UBI, the responses have been shown signs of support for the policy. The most notable survey available is one carried out by YouGov in 2022, which found that 48% of the 1669 people surveyed would support the implementation of a UBI (YouGov, 2022). Despite 25% of respondents being undecided of their view, and the degree of support falling short of a majority, the survey is clear evidence that there is a base of support for the concept of a UBI in the UK, albeit shown from a small survey. This is very significant, as it indicates that a UBI has a strong capacity to be politically popular, improving the feasibility of such a policy, as electoral opposition becomes less of an obstacle. There also appears to be evidence that shows these views to be fairly consistent with national opinions, shown by figures from '*Winning the vote with a universal basic income'* that 12% of survey respondents wanted to return to the "old normal" of traditional welfare support (Johnson et at., 2022). The authors used this figure to show that new, radical welfare solutions were deemed necessary by the electorate, thus justifying the implementation of a UBI. Clearly, a UBI does hold a distinct political feasibility: there is an emerging political climate more sympathetic to new policies.

That said, there is also evidence that documents the largest concerns for the electorate concerning a UBI – and unsurprisingly, funding is a huge issue. The YouGov survey, mentioned above, saw 45% of respondents believing that a UBI would be unaffordable for the government (YouGov, 2022). Added to this is the finding that support for a UBI is highly dictated by the "policy design" and the funding structure" such a policy (Rincón, 2022). Clearly, the costs and funding behind a UBI are fundamental to any form of popular support and given that it has been established as a major shortcoming in the feasibility of a UBI, once again, the political effects of a UBI are highly dependent on this. Another element that might be an issue of popularity is how a UBI would be framed, with there being notable criticisms that a UBI is a policy for the unemployed. Johnson et al. (2022) recommended that if political parties framed a UBI as a policy targeted at helping those in employment, then they may see improved popular support. Stressing the purpose of a UBI could be also instrumental in influencing levels of support. If a UBI was implemented at a low cost to taxpayers, at an adequate level such as to improve the living standards of millions, and framed as helping those in work, then it can be fair to say that there would be sufficient political support for such a policy.

Conclusion

Accounting for all areas of impact, this report's final judgement is that a UBI falls within the lower range of the category of 'viable'. There is strong evidence to suggest that a UBI would be beneficial across multiple areas of life, which easily reaches the criteria of 'beneficial' established in this report's introduction. However, there are evident potential flaws in a UBI, for instance, the harms to the labour market or exacerbating inequality which should be recognised. These flaws clearly show that a UBI is not a perfectly beneficial policy. The category of 'viable' is much harder for a UBI to reach, given that there are huge, insurmountable costs that strongly influence multiple areas of impact. Considering this, this report finds that a UBI is a less feasible policy for the UK and may be difficult to achieve without making large sacrifices. These judgements are slightly cautious because of a lack of evidence of the long-term effects. Therefore, the best way of reaching a judgement would be to implement a true UBI and analyse its effects over time. What can be concluded, is that there is potential for a UBI to be successful. This is if

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a UBI was set at a modest level of £3800 a year for every individual citizen, after being slowly and incrementally increased from a low level, funded sustainably without large tax rises for most people, and maintained for subsequent years. A UBI can be viable but has some distinct issues with practicality.

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