

# Universal Basic Income: A Psychological Impact Assessment



PSYCHOLOGISTS  
*for*  
SOCIAL CHANGE

## What if...

**...Just to make ends meet, Rachel did not need to do a late-night shift in Tesco, after giving her children their tea and working all day as a low-paid carer for a home care agency? She could do this with a Universal Basic Income.**

...Abdul, instead of working the long hours in the finance organisation, reduced his hours and spent more time at home with his two young children? He could do this with a Universal Basic Income.

**...Grace, instead of going back to work full time after maternity leave, was able to afford to return part time? She could do this with a Universal Basic Income.**

...Will, instead of working as a barista in between commissions for his graphic design service, spent the time developing his skills? He could do this with a Universal Basic Income.

**...Jenny could afford to continue to work, unpaid, in the community centre, enabling**



**recently arrived migrants to get involved in community activities? She could do this with a Universal Basic Income.**

...Paul and Amina could upgrade their computer system to make running their start-up business more efficient? They could do this with a Universal basic Income.

**...Jessica, tied financially to an abusive husband, had the financial independence to leave him? She could do this with a Universal Basic Income.**

...Irene and Daryl could be sure they had enough money for food if the agencies they worked for had no work for them this week. They could do this with a Universal Basic Income.

**...Michelle, instead of undergoing work capability assessments, could decide the hours she was able to work, on what, and where? She could with a Universal Basic Income.**

...Single parents Angeliki, Marie and Jo had the confidence to set up a local childcare group and go back to college? They could do this with a Universal Basic Income.

**...We all valued caring, community work, time with friends and creative activities as much as paid employment? We might with a Universal Basic Income.**

In a society in which UBI is part of normal everyday life we would anticipate that there would be lower rates of poverty, more entrepreneurialism, more artistic adventuring, lower crime rates, greater stability and sustainability, with people working within their communities to develop new ideas. There could be more inclusion, more cooperation, less violence, more respect for those with lower incomes, good mental health and collective well-being.

# Executive Summary

This briefing paper is the beginning of a psychological impact assessment of the universal basic income policy (UBI), which would guarantee a regular, unconditional basic income for all citizens of a nation, whatever their employment status, throughout their lifetime.

## ◆ Key features of UBI

The cornerstone of UBI is a regular, non-means tested, guaranteed income, delivered to every citizen of and beyond working age. The potential for an increased sense of security that such a policy could bring is clear.

Different models of UBI have shown that it is affordable, provided sensible and progressive tax reform is introduced. UBI can incorporate existing welfare benefits for the especially vulnerable so special payments for housing and disability costs can continue for at-risk groups.

## ◆ Wider context for introducing UBI

The wider context of our society is one of large disparities in wealth and income and a rapidly changing landscape of work with an increase in precarious and uncertain employment, with people in poverty whether in work or not. Our society is one of the most unequal societies in the world. We are also one of the richest - this cannot be right.

Technological advances, automation and the changes to the nature of work and working practices make it highly likely that there will be greater precarity of work across the lifespan in the future, and new models of providing for sufficient, reliable income will be needed.

## ◆ The lessons from studies of Basic Income models so far

There have been several experiments that have looked at the effect of different forms of providing a basic income to individuals, such as negative income tax models, partial and full basic income models. Findings have included: improved physical and mental health and a

reduction in hospital admissions; reduced stigmatisation of those on low incomes; positive impact on the social standing of women, especially those on low incomes; continued commitments to paid employment; empowerment of women; and increased life satisfaction and happiness of those in receipt of payments. Further experiments with different basic income models are currently underway in Europe, however more UBI-specific pilots are needed. Nevertheless, a picture of the potential positive impacts of UBI on well-being is emerging.

## ◆ Structural changes resulting from UBI

UBI would lead to a fundamental shift of power, changing the relationship between citizens, employers and the state. UBI would enable citizens to choose jobs and how long to work. This would result in an improvement of pay and conditions in poor-quality jobs that are largely meaningless, as employers would have to work harder to attract employees.

Work would become something where people can achieve their own aspirations through meaningful activity instead of simply trying to make ends meet. Employers would get a more motivated workforce that would be more engaged. Furthermore, the welfare and social security systems would be enormously simplified.

## ◆ Psychological benefits of UBI

The psychosocial benefits of UBI are potentially wide ranging. Evidence from previous Basic Income-oriented experiments indicate the potential for UBI to increase all five psychological indicators of a healthy society: agency, security, connection, meaning and trust.

The security and flexibility of a UBI is likely to give citizens a stronger sense of agency, greater personal mastery and more control over their lives, which evidence shows would lead to an increase in life satisfaction. The population could have more time to spend with friends, family and in their communities and would experience

higher levels of social support as a result, which is incredibly important for well-being. People might gain a renewed sense of purpose and meaning through activities outside of currently constructed 'paid' employment, leading to a weakening of the current over-importance placed on paid work as part of the "good life". UBI is likely to lead to a general increase in social trust and a lessening of the shame, humiliation and devaluation that comes with relying on means-tested welfare benefits or being occupied in unpaid caring.

In the light of all these positive social impacts of UBI, its introduction has the potential to be a hugely significant and beneficial public health intervention.

### ◆ **Uncertainties and UBI**

Some uncertainties, and the possibility of negative impacts with the introduction of UBI have been identified. These are centred on how minority groups are placed and positioned negatively within society; the potentially damaging impact of reduced labour market participation, particularly on women who may retreat into the home; and the impact of how prevailing and dominant cultural values (such as materialism and conspicuous consumption) would influence the potential psychological benefits of UBI. Furthermore, if the right income level is not provided, some people may become worse off under UBI than the current system of welfare and income support. These are all issues that with a little thought and the will to make effective change can be addressed as the project is tested and rolled out.

### ◆ **Alternative policy proposals**

There are alternative policy proposals that also have a positive impact on wellbeing, including comprehensive policy and tax-reform packages; job guarantee schemes; participation income proposals; and civic economy interventions that forefront participation in local communities. While there are merits to each of these, the potential benefits to overall well-being are not thought to be as comprehensive as those of UBI.

### ◆ **Recommendations**

With all the known improvements in the lives of people who have experienced a form of basic income, and the potential benefits of a Universal Basic Income described in this paper, can we afford not to explore, rigorously test and implement a system that could lead to a psychologically healthier population?

#### **We therefore call for:**

- **More trials of UBI in the UK, incorporating psychological impact measurements, including the healthy social indicators of sense of agency and control; uncertainty and security; connections with others; sense of meaning and purpose in life; and social trust and cohesion.**

- A Mental Well-being Impact Assessment to be conducted as part of future investigations of UBI. This is a process of scrutinising policy proposals according to a set of evidence-based criteria linked to well-being. It is especially important to assess impact on the most vulnerable groups.

- **The prioritisation of implementing and investigating policies and interventions that support the development of social cohesion, civic participation and community trust-building. These can benefit well-being now and can support the effective implementation of future UBI.**

- Cross disciplinary collaborations, (for e.g. between psychologists and economists) to investigate UBI to better understand the impact of changes in economic and social conditions on psychological processes, in line with understanding how policy translates into well-being.

- **Members of Parliament, business leaders and local politicians to listen to our call for a new way of forging a more equal and psychologically healthy society, and a future fit for our children.**

# 1. Introduction

The causes of emotional distress and how it can best be alleviated are both topics that are frequently and passionately debated. However one thing is clear: one of the most straightforward ways to reduce the incidence of mental ill-health and emotional distress would be to ensure that everyone had enough money for a basic standard of living. For those with an income of up to \$75,000 (£52,000), research consistently reveals robust and significant links between happiness and overall life satisfaction on the one hand, and income on the other (Kahneman & Deaton, 2010). The recent steep rise in inequality in the USA has been accompanied by significant reductions in life satisfaction among poorer people (Hout, 2016). In the UK, studies have found that in our increasingly unequal society, relatively lower status, lower paid work is strongly associated with reduced well-being (Marmot, Davey Smith, Stansfield, et. al, 1991). Across the globe, data shows a clear link between levels of equality in particular countries and their rates of mental health problems including anxiety, depression and psychosis (Murali & Oyebode, 2004).

The idea of Universal Basic Income (UBI), sometimes also called a Citizen's Income, is the suggestion that the state should provide all citizens with an income regardless of how much other income they may earn or receive, or any other aspect of their living arrangements. One of the first people to advocate for a basic income in the 1790s was Thomas Paine, following his exposure to the idea during the French Revolution (King & Marangos, 2006). Since then, the idea has been discussed by left, centre and right wing thinkers, including Milton Friedman (1962). It is already Green Party policy (Green Party, 2015) and Shadow Chancellor John McDonnell said the introduction of a UBI pilot was being considered as a potential Labour Party policy (Stone 2016). A range of think tanks and other organisations have endorsed the policy including NESTA (National Endowment for Science, Technology and the Arts; Caffin, 2016), the Royal Society of Arts (Painter & Thong, 2015) and Y-Combinator, the main organisation for funding startups in Silicon Valley (Morozov, 2016). So the idea is gaining broad support across the political spectrum.

A UBI could be set at either a level high enough to live on, or somewhere below this. In

this paper we advocate setting it at a level high enough to allow basic needs to be met and when discussing potential impacts we make the assumption that UBI would be set at this level. A UBI set at a low level could depress wages, increase rents and leave everyone worse off, as employers and landlords took advantage of what would be a supplement to wages (similar to tax credits). In order to lead to effective structural changes and consequent psychological impacts, the basic rate would need to be set at a level that would enable citizens to meet basic needs without the need for paid employment (Ikebe, 2016).

## How would it be paid for?

Of course the first question people ask is 'how would it be paid for?' often asked with a degree of disbelief. There are a range of clear costed proposals for how a UBI could be funded, variously including scrapping the existing welfare system (which is expensive to administer because of the individual assessment and monitoring involved), increasing taxation and reducing military spending. The Royal Society of Arts (RSA; Painter & Thong 2015) recently published a costed proposal where but the grant was set at £3,692 per year, or £71 per week. Housing is addressed separately in the RSA model with the introduction of a 'Basic Rental Income' introduced at the same time as a UBI and funded by a land value tax and disability benefits were not altered This proposal was largely based on an original proposal produced by the Citizen's Income Trust in which several funding options were modelled using a representative sample of data on UK households (Torry, 2015).

It has recently emerged that Y-Combinator, an organization for tech start-ups and funders in Silicon Valley is funding research on the UBI (Morozov, 2016). This highlights the link with taxation: if companies are to benefit from the increased worker flexibility that would be created by a (partly tax-funded) UBI scheme, there is a need to ensure that they pay tax. It would also be important to include additional payments for those with disabilities, such as those suggested in the 'basic income plus' model from the Centre for Welfare Reform (Duffy, 2016). The issue of funding for a UBI is currently the subject of widespread discussion including within the aforementioned organisations and elsewhere. It is not our intention to discuss it further here. Instead, this briefing paper assumes

that models such as that proposed by the RSA are robust and focuses instead on the likely psychological impact of such a policy.

Providing everyone with a guaranteed amount of money each month that is not linked to employment would have a range of effects at an economic, systemic and social level. Here we examine the evidence regarding potential psychological impacts. This paper forms part of a Psychologists for Social Change campaign to investigate alternatives to current policies, based on findings about their detrimental impact on mental health and well-being outlined in a previous briefing paper 'The Psychological Impact of Austerity'.

## 2. Structural changes expected to result from the introduction of UBI

The UBI would change current relationships between people, employers and the state (Wright, 2004). The logic goes that when people are no longer forced to work out of necessity, but can choose to work if a job is sufficiently rewarding either financially or personally, this brings about fundamental changes in the system. Employers need to devote more energy to making jobs appear worthwhile, safe and appealing (Watkins, 2010). Labour would be a scarcer commodity, so jobs that were not attractive to workers, for example those involving night shifts, would need to be better paid and have better conditions. In other words, UBI would lead to a reduction in the number of poorly paid, stressful or insecure jobs since people would no longer be forced to accept them because of fear of unemployment (Watkins, 2010). These jobs are of poor psychosocial quality: for example they often involve low levels of control or high levels of insecurity and can be more damaging to people's mental health (see eg Butterworth et al, 2011). A reduction in their number consequent on UBI would therefore be a potentially significant public mental health intervention. More than this, it has been argued that UBI deconstructs the idea that employment and jobs are the only way out of poverty and inequality. Instead, UBI distributes wealth independently of people's ability to produce value for employers,

weakening the connection between the ability to work and the right to a reasonable quality of life (Callebert, 2016).

In addition, welfare provision would be simplified by providing a flat rate to all individuals (Painter & Thoung, 2015). This would reduce administration costs (for example the need for individualised assessments) and barriers to vulnerable people accessing financial support. It has also been argued that this could reduce fraud and levels of bureaucracy (Caffin, 2016).

Nonetheless, there remain some academics who argue that a UBI would generate uncertainty on various aspects of the labour market and the economy. For example, Tcherneva (2013) argues that it would have a destabilising effect at a macroeconomic level and as a consequence be unsustainable. She argues instead for a Job Guarantee policy, in which the public sector would offer a job to anyone able to work as an 'employer of last resort'. We address this alternative policy later.



### 3. Psychological impact of the Basic Income

What would be the conceivable psychological impacts of introducing a UBI? Essentially a UBI could address many of the social determinants of mental health and well-being (Marmot et al., 2010; World Health Organisation, 2014). However, to answer this question in more detail, we can return to the five evidence-based psychological indicators of a healthy society put forward in the Psychologists Against Austerity briefing paper in 2015 (Psychologists Against Austerity, 2015). We hypothesize that these indicators would act as key mechanisms by which a UBI would psychologically impact the population.

**1. Agency** A sense of agency and mastery over one's life is crucial for positive mental health and well-being (see PAA briefing paper 1; Ryan & Deci, 2000). Indeed it is evident that having control over one's working life is associated with positive health (Marmot, 2003; Yuill, 2009). A key argument for a UBI is that it gives people more agency over their lives, with less interference from others, such as the state or employers. There is strong evidence,

for example, that low control is associated with work stress (Karasek, 1979; Van de Doef & Maes, 2010). In 2015 37% of workers in the UK reported their job as stressful. This compares with 28% in 1989 (Tait, 2016). The UBI could have the effect of motivating employers to create more desirable jobs, with a better balance between demands on employees and the control they are able to exert at work, in order to recruit and retain employees. If more people could make meaningful choices about the kind of work they would like to do, rather than between a range of low paid jobs or jobs with poor working conditions, this would increase population levels of control and agency (Painter & Thoung, 2015; White, 2003). Given the negative impact of poor working conditions on health, any improvement to the quality and security of jobs would be likely significantly to improve mental health overall (Marmot et al, 2010).

Coercive and punitive conditions can limit people's psychological experiences of mastery and control over their own resources, choices and environment. Being forced to work in order to continue to receive benefits may then be particularly harmful for mental health. The intrusive nature of the welfare system (McKenzie, 2014) and mandatory 'back to work' schemes in which claimants must attend work placements and work for free are current examples of structural conditions producing



these experiences (for example see 'Partners in Salford' report, 2014). There are concerns about the psychological and financial impact of sanctions and other measures experienced as punitive by welfare recipients (Friedli & Stern, 2015). Vulnerable groups, such as care leavers, those with disabilities and mental health problems, are at increased risk of receiving sanctions (Partners in Salford, 2014). Moreover, there is little evidence that sanctions have the desired effect (Partners in Salford, 2014). Importantly, we do know that UBI would change the role of the state in people's lives. There would be no requirements for citizens to 'sign on', attend job centres or be assessed for their capability. If the UBI, as hoped, could allow people to make more autonomous choices, which are not simply driven by financial need or coercion, then this is likely to increase life satisfaction (Deci & Ryan, 2000).

This issue also has an important gender equality dimension. The UBI could provide a greater degree of economic security for those in unwaged or part time labour, usually women, and give greater opportunity to make choices about their lives, free from worries about basic survival. Gender equality perspectives emphasise this approach in terms of its equal treatment of genders inside and outside of the conventionally recognised labour market. In other words, a UBI equally values and recognises the currently unpaid work of caring, raising children and homemaking and the significance of these (sometimes called the 'core economy') in our society (Stephens, Ryan-Collins, & Boyle, 2008). Through valuing all forms of work UBI could enable increased experience of meaning and competence across a range of social roles, something psychological research predicts would lead to improved physical and mental health (Di Domenico and Fournier, 2014).

**2. Security** Employment insecurity is associated with a range of individual and family psychological difficulties, including distress (Dekker & Schaufeli, 1995), depression (Meltzer et al., 2010), strained relationships (Chung, 2011) and overall poorer life satisfaction (Silla et al., 2009). Similarly, insecure housing resulting in frequent house moves impairs academic performance and probably other aspects of child well-being, particularly for low-income families (Scanlon & Devine, 2015). Financial and insecurity worries often form a basis for family stress, which can contribute to poorer outcomes for children, including their mental health (Jones et al, 2013).

The distribution of economic security is more unequal than the distribution of income itself (Standing, 2014) and insecurity may have a bigger impact on life satisfaction than income (International Labour Office, 2004). Recent British surveys showed that between 2001 and 2012, the percentage of people afraid of losing their job rose from 17 per cent to 25 per cent (Tait, 2016). Whilst, the British Social Attitudes Survey found that in 2015, 35 per cent of workforce did not think they had job security, that's approximately 11 million people or 1 in 3 workers. This is partly due to changing demands of work, including an increasing automation of routine jobs and an increase in zero hour contracts, uncertain hours and short term contracts (Pickavance, 2016; Tait 2016).

The current need to work long or unpredictable hours can impact on the quality of parent-child attachments, as can high levels of stress. Psychological research has emphasised the importance of secure attachment relationships to both child and adult mental health (Bowlby, 1988; Cassidy & Shaver, 1999) and the development of secure attachments is connected to economic deprivation and family socioeconomic status (Cyr et al., 2010; Diener, Casady & Wright, 2003). Therefore a social policy that enables a less stressful financial context for families is arguably an investment in the nation's future mental health. The UBI means that there is a minimal threat of falling into absolute poverty, ensuring people experience greater security and thus overall better physical and mental health (Marmot et al, 2010), dependent of course on the appropriate rate of UBI.

For instance, evidence shows that countries which have more generous unemployment benefits can reduce the impact of employment insecurity on life satisfaction, especially for more vulnerable workers (Carr & Chung, 2014). However, the other secure aspect of a UBI is that 'employment will always pay' (Painter & Thoun, 2015), so taking on (more) employment will not affect its provision, effectively but securely removing the 'benefit trap'. It could also allow for more financial and psychological security for temporary changes in circumstances, such as if people are temporarily unwell, moving between jobs or need to be a carer for a short time. A recent analysis of the MINCOME in Canada (see case studies) provides evidence that people felt a greater sense of security in their everyday lives when a minimum income level was guaranteed (Forget, 2011).

In some other relevant psychological research, studies have shown the impact of scarcity, for example financial poverty, on people's cognitive functioning (Mani, Mullainathan, Shafir & Zhao, 2013). The evidence put forward in the book 'Scarcity: Why having too little means so much' (Mullainathan & Shafir, 2013) indicates that when people are short of important things such as food, money or time, these things become more salient and demand more attention. The authors show how preoccupation with scarcity can reduce attention available for other cognitive tasks, so that farmers in India performed better on tests of fluid intelligence and cognitive control after the harvest when they were richer than they did before the harvest when poor. The implication then is that by trying to minimise the impact of financial scarcity, people would have more capacity available to solve wider problems, contribute to society and be creative.

**3. Connection** Positive mental health and well-being is deeply connected to our relationship with others and is a core psychological need (Deci & Ryan 2000, Seager, 2012). One of the greatest protective factors for positive mental health is social support and indeed its opposite, loneliness, is very bad for our health; having an impact on mortality rates equal to smoking and alcohol (Holt-Lundstad et al 2010). Good quality social relationships are seen as a mental and physical health protective factor over the life course (Friedli et al, 2011). This may be particularly relevant in the context of a shifting work environment as a result of technological changes, as described in section four, in which individuals work less or irregular patterns, are self-employed and in alternative work arrangements (e.g. the 'gig' economy). These changes reduce the opportunity for the social relationships typically found within the traditional work environment.

The current system arguably relies on 'competitive' and self-interested individuals and institutions, rather than co-operative and altruistic individuals or institutions (Verhaeghe, 2014). Yet the way our society and social security system is organised has the capacity to enhance our connections with others. The UBI allows for relationships to be more at the heart of people's lives in comparison to the current UK welfare system. For example, unlike in the current system, who people live with does not affect the provision of the income within the RSA model. This can have a positive benefit on partner and parent-child relationships, potentially reducing

issues such as entrapment into domestic violence situations through financial control.

A potential gain from UBI is that it could provide the catalyst required to transform our public services towards co-production, in which citizens and professionals are partners in their design and delivery (eg Stephens et al, 2012). A small reduction in working hours would be expected and encouraged as part of the implementation of UBI (Painter & Thoung, 2015; Srnicek & Williams, 2015), which could allow more time to build connections with friends, family and wider society through helping others, volunteering and shared childcare. Affording citizens more time to participate in wider community agencies, governing and political processes could enable a virtuous cycle of an increasing sense of agency, empowerment and control over the social environment, further predicted to improve mental health (e.g. Wallerstein, 1992). This can be explained not just through improving empowerment, but also through increasing people's social capital and social support as they engage in more citizen-led activities (Friedli, 2009). Such citizen participation is not only good for mental health but is considered by some crucial to the future of effective political democracy in the UK (e.g. Parker, 2015).

However, we can't know for sure the extent to which UBI would encourage participation in local communities in this way. It requires a shift in attitudes as well as structural changes (Jordan, 2010). Individualism is still a prominent feature of the cultural context of the UK and linked to this, employment is still one of the main ways in which people measure their social value. It has been argued that the UBI could be perceived as an individual right, generating further focus on the 'project of self' (Jordan, 2010). It may be that infrastructure and support for community activities alongside the UBI could be required to support the development of such social connections (see for examples the RSA report on 'Connected Communities', Parsfield, 2015).

**4. Meaning** As described in more detail in the first PAA briefing paper, there is evidence to show that a sense of meaning is central to well-being (Antonovsky, 1979). For example, a review of 458 papers including longitudinal studies found that a measure of people's sense of coherence (or meaning) consistently predicted quality of life (Eriksson & Lindstrom, 2007). The British Social Attitudes Survey in 2015, reported



that 32% of British workers did not feel that their job is 'useful to society' (Tait, 2016). Similarly, a YouGov poll showed 37% of people feel their job 'is not making a meaningful contribution to the world' (Tait, 2016). This has been described as a 'crisis of social purpose' and has been linked to a decline in the values of cooperation and solidarity in society (Tait, 2016). With the UBI, it is hoped that the population could have more time to spend on activities that connect to values, potentially creating more meaningful lives that are more psychologically fulfilling. If the UBI was introduced, as described above, people could choose to prioritize spending time on creative projects, volunteering or other non-paid work (such as caring) that has meaning for them. This is supported by psychological theory and empirical evidence in the field of self-determination theory. Findings indicate that when people have intrinsic motivation to perform a task (ie it has value beyond money to them), they will do so without requiring a high level of extrinsic motivation in the form of monetary compensation (Olafsen, Halvari, Forest & Deci, 2015; Ryan & Deci, 2000). With a UBI in place then, it is possible that extrinsically motivating jobs will need higher wages to attract people to do them (Pech, 2010).

A huge potential benefit of the UBI is that such meaningful work and activities could become more accessible and equitable across different demographics within society. The Royal Society of Arts (RSA) is supportive of a UBI partly because of its capacity to enhance creativity

across all members of society, for example, pilot studies of basic income models have shown it can spur entrepreneurship. The RSA report (Painter & Thoung, 2015) asks of our current economic situation, '...are we satisfied with the emergence of a privileged and self-perpetuating 'creative class' with concentrated social, financial and human capital or do we favour a more democratic form of creativity?'. (p. 11)

However, as discussed in section five below, we cannot know what impact a UBI would have on people's sense of meaning in relation to their paid work, which would be disconnected from the requirement of working to live. More studies exploring what would bring meaning into people's lives were a UBI to be introduced would be needed to investigate this.

**5. Trust** Social relationships are important determinants of mental health, with social cohesion, trust, involvement in community life at their highest and levels of violence lowest in societies where incomes are more equal (Wilkinson & Pickett, 2009). The psychological impact of means tested benefits, as per the current system in the UK, inherently produces a 'deserving' and 'undeserving poor', generating stigma and mistrust of 'outgroups' (Hills, 2015). This idea that benefits make people 'lazy' and fraudulent is both inaccurate and harmful (Hills, 2015). For instance, studies have shown that Norway has both the most generous unemployment benefits and the highest level of commitment to work (Hills, 2015). Social

psychological evidence indicates that as equality increases, so too does cooperation and productivity (Wilkinson & Pickett, 2009). Thus, social policies that improve social cohesion and trust are likely to reduce mental health problems.

An issue that would need to be understood further is whether people who choose to work fewer hours than other people could still be stigmatised by those who continued to work full time whilst receiving UBI. In other words, the UBI cannot remove all differences between groups in terms of perceived contribution to society, at least without introducing other ways of building trust between communities, as described above.

## 4. Wider context of a UBI

A UBI is not limited to discussions around social assistance and poverty. It is also being discussed in the wider context of future societal needs and demands, in particular in relation to how we work in the future.



### The next industrial revolution?

There has been increasing debate within academic circles and mainstream media of the potential of technology, for example, artificial intelligence and increased automation to “fundamentally alter the way we live, work, and relate to one another” (Schwab, 2016). This is often referred to in terms of a Fourth Industrial Revolution.

The potential for change extends across sectors including transport (for example the replacement of taxi and truck drivers by self-driving vehicles (Fitzpatrick, 2016; Solon, 2016), manufacturing (Wakefield, 2016) and even insurance: in Japan computers are managing some payouts (McCurry, 2017). Early hypothetical calculations from Japan for example, suggest that “up to 49% of jobs could be replaced by computer systems” by 2035 (Tarantola, 2015) with similar figures of 47% cited for the US (Frey & Osborne, 2013). In parallel, alternative work arrangements including short-term or temporary work and more recently the “gig economy” are shaping how we work, with an increase of 6% in this type of work within the American labour force compared to 10 years earlier (Krueger & Katz, 2016). With reference to its precarious nature, those forced to rely on such work have become known as ‘the precariat’ and its membership is likely to increase over time (Standing, 2014).

In the “Future of Work” conference which took place in Zurich, Switzerland in 2016, a wide range of stakeholders came together to discuss issues such as the implications of advances in technology for working practices, the move towards platform enabled employment markets, the possible future shift in workforce demand and type, and the role of a basic income as part of this wider change. During the conference arguments were raised both for and against the role of a basic income in this context. One of the takeaway messages of the discussions was that whilst a basic income is not a social policy panacea, it can be a way of providing the necessary social foundation in the event of reduced work opportunities from which people may securely participate in the on-demand employment workplace and / or the core economy. It is also possible that a basic income could allow people the opportunity to re-train as technological changes impact on the job market (RSA, 2015).

# 5. Possible negative impacts and the uncertainties around the UBI

## Outgroups

Careful thought would need to go into deciding on what basis people could be excluded from the UBI and this could be a difficult area to navigate. There would likely be negative mental health impacts for those who are not classified as citizens and therefore not entitled to UBI. For example, refugees, who under current policy can be classified as having no recourse to public funds, have been found to have higher rates of mental health problems worldwide compared to control groups of non refugees (Porter & Haslam, 2005). Post migratory experiences appear to contribute to this elevated risk of distress, as one study showed an increase in mental health problems the longer people had been involved in the asylum process (Laban, Gernaat, Komproue, Schreuders & DeJong, 2004). If refugees were excluded from UBI this could contribute to increased levels of mental health problems in this population. Social psychology (social identity theory) has demonstrated a robust effect of ingroup bias (Tajfel et. al, 1971), in which people allocate resources in favour of those who are part of their group. This has been found to operate in a range of real world situations, including allocation of resources by public officials favouring their own ethnic groups (Distelhorst & Hou, 2014). If the UBI became linked to being a 'full citizen', as it has been in some of the trials so far, there is a risk that minority groups could be excluded from the right to security of income as a result of ingroup bias and mistrust increase.

## Women's social power

Feminists have long argued that women should be paid for the care work they do, including looking after children. Care of a young child has been estimated to take up 60-90 hours per week (Bittman & Pixley, 1997) and this work is done by parents, still predominantly women. Proponents point out that the work of ensuring men, children and others who need help are fed, clothed and cared for emotionally is necessary to ensure society is able to keep

itself going. There is evidence that women show higher levels of psychological stress than men when they do both unpaid work to care for children and paid work (Bekker, de Jong, Zijlstra, & van Landeghem, 2000; Lundberg & Frankenhauser, 1999). Reductions in welfare spending since 2010 have meant that even more of this work is being done by families, mostly women, even when they also have paid jobs (Feminist Fightback, 2011). This is evidenced in the Fawcett Society's request for a judicial review of the 2010 budget showing that 5.8bn of 8bn cuts disproportionately fell on women (Fawcett Society, 2013). As described above, a UBI has the potential to meet the longstanding demand for 'wages for housework' (Federici, 1975).

However, there has been a longstanding debate within feminism about how to recognise and value women's unpaid work, particularly caring, without supporting the idea that women are 'naturally' suited to this work and to being excluded from the public sphere of paid work and other traditionally male roles. In one study of Belgian lottery winners given an unconditional income, second earners in a household were more likely to reduce or give up work (Marx & Peeters, 2008). With introduction of a UBI for all, women may become less likely to engage in paid work, particularly where they are the partners in heterosexual relationships who earn the least, and if they receive fewer financial or social rewards for participating in the labour market compared to men. Only 0.5- 2% of men have taken up their entitlement to shared parental leave since it was introduced in the UK in April 2015 (Working Families, 2016).

Uptake of shared parental leave, could be used to consider how families might respond to the UBI, as it shows how paid time to care for children has been distributed when families are ostensibly given the choice. These figures indicate that the economic and social costs attached to taking up a caring role might deter men from choosing to perform the work of caring for others when offered the opportunity. If cultural conditions remained unchanged it is possible a UBI could therefore increase gender inequality leading to possible negative psychological impacts, particularly for women. Areas of relevant psychological research include the negative impact on women's well-being of 'everyday sexism' (Swim, Hyers, Cohen & Ferguson, 2001) and the negative impact on heterosexual couple relationships of 'benevolent sexism' (Hammond & Overall, 2014).

## Benefits of work

Some commentators have argued that a UBI, by taking away the link between work and pay would mean that no-one would be motivated to go to work. This would leave not enough capacity available in the labour market to do the work that society requires and generate the necessary taxation. However, psychological evidence indicates that intrinsic motivation (important for performance and well-being) is linked more closely to the interpersonal environment and perceived fairness than to financial rewards (Olafsen, Halvari, Forest & Deci, 2015). Existing case studies show that a basic income can actually slightly increase labour market participation among the poorest and slightly reduces it among the richest (Reviewed in Story, 2013). A related concern is that people could spend money received through the UBI on alcohol or drugs. Although not based on a strict basic income model, there is existing evidence from a World Bank study on cash transfers. These are monies given to individuals in countries in the global South to spend however they choose, usually funded by NGOs from the global north aiming to alleviate poverty. The review of 42 studies from Latin America, Africa and Asia found no evidence that beneficiaries of cash transfers increased spending on what are labelled 'temptation goods' such as alcohol and tobacco: in many cases that spending actually decreased (Evans & Popova, 2014).

An argument sometimes made against the introduction of a UBI is that it could lead to reduced well-being for those who reduce their labour market participation. This is based on the idea that work is good for people's well-being, and there does appear to be some evidence that work has psychological benefits. In a review of evidence commissioned by the government (Waddell & Burton, 2006), unemployment was linked to poorer psychological well-being (Platt, 1984; Murphy & Athanasou 1999; Fryers et al., 2003). However it is also important to differentiate different types of work as not all are beneficial for psychological health. As described earlier, security of unemployment is linked to better mental health and for those in work, job insecurity was found to have a strong adverse effect on health (Waddell & Burton, 2006; Ferrie, 1999; Benavides et al., 2000; Quinlan et al. 2001; Sverke et al. 2002; Dooley, 2003). Overall the review noted that whether work is beneficial depends on the quality of the job and the social context, including factors like the degree to

which re-entering employment is a choice or forced by withdrawal of benefits (Dorsett et al. 1998; Ford et al. 2000; Rosenheck et al. 2000; Ashworth et al. 2001; Waddell 2004b; Waddell & Aylward 2005). This suggests that reduced labour market participation for some would lead to overall increases in population psychological well-being if it allowed people to avoid having to do those jobs that would otherwise have an adverse effect on their health and well-being.

## Effects of existing cultural conditions

We could assume that people's responses to receiving a UBI would be shaped at least initially by current cultural conditions. For example, people may find it difficult to structure their time outside of paid work, or be impacted in other ways by their experience of linking self-esteem to participation in paid work (Srnicek & Williams, 2015). Psychological research indicates that those from cultures broadly categorised as western individualist differ on a number of psychological characteristics from those broadly categorised as collectivist. For example, they make decisions differently (Lefebvre & Frank, 2013), make different causal attributions (Hofstede, 2001; Choi & Nisbett, 1998), attend differently to visual information (Ji, Peng, & Nisbett, 2000; Nisbett & Masuda, 2003) and experience different types and degrees of emotional distress (McLaughlin, Holt & Nolen-Hoeksema, 2007). Aspects of cultural context have a clear effect on individual psychological functioning and behaviour that need to be considered.

Materialism and 'conspicuous consumption' (ie buying goods that enhance one's social status) are examples of cultural values that influence both well-being and spending. It is difficult to predict how they might be affected by a UBI and responses to a UBI (Pech, 2010).

There is a wealth of evidence that materialism leads to poorer well-being on a wide range of measures (Kasser, 2016). Children who grew up in economic difficulty or in periods of recession appear to retain a tendency to be more materialistic in adulthood (Cohen & Cohen, 1996; Kasser et al., 1995). There is also evidence from experimental and longitudinal studies that materialism can be reduced in a brief three session group intervention (Kasser et al, 2014). This makes it likely that people would take time and perhaps need support to make use of a UBI and to enable values to adjust to improved levels

of economic security. Providing the conditions for people to become less materialistic may be necessary but it remains to be seen whether changes in values in response to the UBI would happen spontaneously or if this may require intervention. With regards to conspicuous consumption, it is hard to predict how more egalitarian income distribution could affect the number of 'status' goods people would buy under a UBI system, and the likely knock-on effect on well-being (Pech, 2010).

Although UBI could start to provide the conditions for positive change, the potential for existing culture to influence outcomes indicates a comprehensive set of other social supports may also be needed. Not least are those designed to build community cohesion and social trust, and local participation in community affairs.

## **Possible effects of a lower UBI**

One complication is that different groups advocate for different versions of the policy. Concerns have been raised by some groups that introduction of a UBI could act as a cover for further cuts, leaving the most vulnerable worse off. If the expectation is that UBI will enable people to pay privately for services, this could lead to the remaining parts of the welfare state being abolished. As explained in the introduction, this briefing paper evaluates the version of the UBI described by the RSA, namely payments set at an amount that covers basic necessities and housing taken account of separately with a Basic Rental Income (RSA, 2016). There is potential for people to be worse off if a version of the policy was implemented where benefits and services were withdrawn from the most vulnerable, this would be likely to reverse some of the expected positive impacts discussed above.



# 6. Basic Income pilot studies of note – past and upcoming

There has been a rapid upsurge in interest in the idea of a basic income in recent times, and a number of pilot studies and trials have either been completed or were about to launch at the time of writing. Studies are taking place across the global South and global North contexts and vary in terms of the type of the basic income model being trialled (for example, partial versus full basic income), the duration of the pilot, inclusion criteria and the outcomes being measured. An overview of some of these trials and studies are outlined below

## 1. Significant historical case study: Manitoba, Canada (1974- 1979)

MINCOME was a Canadian Guaranteed Annual Income (GAI) negative income tax field experiment which ran between 1974 and 1979 in the province of Manitoba, including a saturation site in Dauphin where all residents were eligible to participate in the study (Forget, 2011). It provided a significant increase in income to groups who did not qualify for assistance under existing schemes at the time, for example, the working poor and the elderly. It also provided income stability to people who were self-employed, in particular within the agricultural sector that was prominent in the area (Forget, 2011). In 2011, the data from the saturation site at Dauphin was revisited in an attempt to understand what impact MINCOME may have had from a health population perspective (Forget, 2011).

Using a quasi-experimental design and routinely collected health administration data, the study found a significant reduction in hospitalisation, including a significant reduction in admissions related to mental health, most notably depression and anxiety. Physician contacts for mental health problems also fell relative to the comparison group. Forget (2011) further highlighted the potential of a “social multiplier” effect (Scheinkman, 2011), whereby the outcome was stronger than might have been anticipated because of an indirect or shared community benefit, with evolving community standards and social norms. For example, participants were less likely to feel embarrassed

or to hide payments than they were to hide receipt of traditional welfare (Calnitsky, 2016). Interviews with participants showed that MINCOME was seen as less stigmatising than traditional welfare and linked to less negative moral judgement.

## 2. India

In 2011, two basic income pilots were undertaken in India, funded by UNICEF, under the coordination of SEWA (Self-Employed Women’s Association). The pilots took place for between one year and 17 months, with over 6000 individual receiving a small unconditional basic income (SEWA Bharat, 2014). The results of the pilots identified improved basic living conditions, nutrition, health and school attendance. The scheme also reported positive equity effects, in particular for disadvantaged groups within the community - women, those with a disability and lower caste families (SEWA Bharat, 2014; Standing, 2013). With respect to debates about the likely effect of a basic income on working patterns, both pilots identified a growth in productive work in the villages concerned (SEWA Bharat, 2014).

## 3. Finland (January 2017 – December 2018)

In 2015, the newly appointed Finnish government committed to implement a basic income experiment as part of the Government’s analysis, assessment and research plan for 2015. The purpose of the experiment is to “find ways to reshape the social security system in response to changes in the labour market... also explore how to make the system more empowering and more effective in terms of providing incentives for work ” (Kela, 2016a). It also aims to reduce the bureaucracy and to simplify the benefits system (Kela, 2016a).

Following a preliminary study of potential basic income models, a partial basic income trial began on January 1, 2017, with 2000 participants randomly selected from a predefined cohort. Participation was mandatory, and the random sample was drawn from those between 25-58 years of age, who had been in receipt of a labour market subsidy or basic unemployment allowance in November 2016, for any reason other than a temporary layoff (Kela, 2016b). Under the study, participants receive an unconditional, non means-tested payment of €560 per month.. The payments are anticipated



to continue for a period of two years (i.e. until December 2018). Evaluation of the results of the experiment is anticipated in 2019 (McFarland, 2016(a); Kela, 2016(a,b)).

#### **4. Ontario, Canada**

In early 2016, Ontario's provincial government provided a budgetary commitment to finance a pilot study of a basic income guarantee (McFarland, 2016(b)). A key question identified for the pilot is whether a basic income could "reduce poverty more effectively, encourage work, reduce stigmatization, and produce better health outcomes and better life chances for recipients" (Segal, 2016). At the time of writing, a discussion paper with key recommendations had been produced by the special advisor to the project, and a public consultation was underway (Ontario Government, 2016).

The Ontario pilot is noteworthy in the context of case studies due to the recommendation that it does not duplicate similar basic income pilots taking place at this time, for example those in Finland and the Netherlands. With different pilots following different models, the aim of the recommendation is that the pilots will generate diverse data sets to inform the basic income debate. Of further note pertinent to the discussion points presented in this paper, is the

proposal that the Ontario pilot would include measures of effects on mental health, including primary care visits for psychosocial and mental health, community level impacts, food security status and perceptions of inclusion. A final report on the consultation phase and a plan for the pilot are anticipated in April 2017 .

#### **5. Scotland**

In March 2016, Scotland's largest political party, the Scottish National Party (SNP), agreed to a motion in support of the introduction of a basic income in Scotland stating that "a basic or universal income can potentially provide a foundation to eradicate poverty, make work pay and ensure all our citizens can live in dignity" (West, 2016). Further to meetings in late 2016, the local authority in Fife plans to carry out an initial local pilot feasibility study in 2017. Similar exploratory steps are underway in Glasgow at the time of writing (McFarland(c), 2016).

#### **6. Kenya**

Give Directly is a nonprofit organisation that makes unconditional cash transfers (UCTs) to extremely low-income households in Kenya and Uganda via mobile phone-linked payment services (Givewell, 2016; GiveDirectly, 2016). An initial evaluation of the short-term impact of UCTs in Kenya identified a large and significant

improvement in self-reported psychological well-being of recipients, with an overall increase in happiness and life satisfaction scores, and an overall reduction in stress, depression and self-reported worries (Haushofer & Shapiro, 2016).

Further to its existing UCT scheme, GiveDirectly is also in the process of sourcing funding for a basic income study in Kenya, of particular note because of its anticipated duration of 12 years. The planned study is described as a randomized control trial comparing four groups of villages which would receive respectively either a long term basic income, a short term basic income, lump sum payments or no payments (the control group). It is anticipated that more than 26,000 individuals will receive some form of payment in the course of the study, with 6000 receiving a long-term basic income (GiveDirectly, 2016). Outcomes measured will include economic status, time use, risk-taking, gender relations and aspirations and outlook on life (GiveDirectly, 2016).

In addition to basic income pilots, some researchers have argued for more behavioural and/or experimental studies of psychological processes relevant to a UBI, arguing that trials of UBI are inherently susceptible to 'political manipulation' (Nogeura & De Wispelaere,

2006). Evidence from behavioural economics experimental studies are beginning to be applied to the UBI policy (Pech, 2010).

However, this must be balanced with the concern that experimental studies may be limited in what they can tell us about such a large social policy change and over-focus on individual behaviour out of context. A Mental Well-being Impact Assessment (MWIA Collaborative, 2011) could offer a more detailed approach to understanding the potential UBI on a wider range of evidence-based criteria linked to psychological well-being.

## 7. Alternatives to UBI

There are debates about whether UBI is the best way to alleviate poverty and positively impact on people's sense of agency and control; uncertainty and security; connections with others; sense of meaning and purpose in life; and levels of social trust and cohesion. Alternative proposals are founded on the principle that paid employment offers the best route out of poverty, notwithstanding the fact that there exist high levels of in-work poverty (JRF, 2016a) and that precarious work leads to poor psychological health (Banach et al., 2014)



## **A redesigned social welfare system**

Two recent poverty-reduction strategies, with paid employment as the goal, include substantial changes to the social security and tax systems. A complex and comprehensive anti-poverty package has been proposed by the Joseph Rowntree Foundation (JRF, 2016a,b). This strategy places responsibilities on government, employers and businesses, communities and citizens to develop economic opportunities alongside social reform. Another set of proposals that aim to reduce poverty and raise lower and middle incomes through the re-design of the social security system comes from Harrop (2016a,b) in a report for the Fabian Society. He rejects the idea of UBI at this point in time but suggests welfare reform might be a first step towards it.

## **The Job Guarantee**

Job guarantees for young people are a part of the contemporary political landscape. As a response to the recent fiscal crisis, the UK Coalition Government introduced a voluntary job guarantee for young people via the Futures Job Fund, which proved successful in moving young people into unsubsidised work and off benefits (Alkker & Cavill, 2011; DWP, 2012). Tchervena (2012) argues for a job guarantee using the impact of the Plan Jefes programme in Argentina following the financial crisis of 2001. Aimed at Heads of Households (mostly men), but in practice involving women too, people were offered 4 hours of work a day at the minimum wage. The scheme enabled people to identify specific unmet needs in their families and communities and design their jobs to meet those needs. Extensive evaluations of the programme have shown the positive impact on the participants, especially on poor women who participated, beyond increased income. Tcherneva argues that income alone does not lead to empowerment: rather empowerment comes from earned income not charitable donations, meaning that the relationship between work and income is important.

## **Participation Income**

In 1994, the commission on Social Justice (IPPR, 1994:261-265) explored the possibilities of a citizen's income, arguing for a modified version based on active citizenship, a participation income. This idea has also been proposed by the economist, Tony Atkinson (Atkinson 1996; 2015).

He was concerned with reducing inequalities and both preventing and reducing unemployment, and proposed a version of basic income that replaces the 'citizen' eligibility requirement of most UBI proposals, with a 'participation' requirement. The kinds of participation envisaged are socially useful activities, such as caring for an elderly person, volunteering in a neighbourhood project, engaging in training or studying for a qualification. The suggestion is that such a contract will be a positive affirmation to establish norms, provide social support and underpin the contribution ethos - thereby helping to shift social attitudes values from individual success to social solidarity.

## **Participatory Civic Economy**

Participatory civic economy approaches aim to not only alleviate the passivity and isolation of current employment and welfare practices. Instead, proponents argue for innovative and new methods of co-producing society, co creating value, cost savings and mechanisms for financing or collective investment. People come together to identify local needs, design and implement projects, producing socially useful products. The approach has been successfully trialled at a neighbourhood level in Lambeth (Open Works, 2016:21), but has yet to be scaled up. This approach is similar to that of the Organisation Workshop, developed in Brazil and implemented in Latin America and Africa (Carmen & Sobrado, 2000) and in Marsh Farm, Luton (Imagine, 2016).

These alternatives to UBI rely on either new packages of policy interventions, guaranteed jobs, or new ways of thinking about relationships between individuals, communities, the market and the state. The proposals do not address the potential UBI has of moving towards greater gender equality, particularly in terms of sharing care. Lister (2017), however, points out that to achieve this would require enhanced parental leave and shorter working weeks (Coote, Franklin & Simms, 2010) - which could be incorporated into either basic income, job guarantee or participatory alternatives.

Further work would be needed to ensure that whatever alternatives are considered, that they deliver the optimal mix of liveable and predictable income; sensitivity to additional needs; equity; encouragement of social solidarity and community contributions; economic

stabilisation; ecological beneficence; and political and public feasibility and acceptability. They need to address both the social recognition that paid employment gives with income redistribution.

## 8. Conclusion

We conclude that the UBI has great potential as a policy proposal for improving psychological health and wellbeing and reducing emotional distress. It is likely to have a significant impact both on the social determinants of mental health and on the five psychological indicators of a healthy society, namely security, connection, meaning, trust and agency. However, we have also outlined some of the key uncertainties.

As we write (February 2017) pilot UBI projects are in the process of being designed in Scotland. Alongside these experiments, more research is needed. The evidence available from trials is still limited. Information specifically regarding psychological impacts is only just becoming available and mostly from countries in the global South, which have a very different context. Further trials, including those already planned will allow more accurate understandings of how the policy (and different versions of it) would be likely to work in reality. Some population level psychological impacts

may not manifest until some years after implementation, so longitudinal studies are also needed.

With all the known improvements in the lives of people who have experienced a form of basic income as outlined above and the potential benefits described of a Universal Basic Income, can we afford not to explore, rigorously test and implement it?



### We call for:

- More trials of UBI in the UK, incorporating psychological impact measurements, including the healthy social indicators of sense of agency and control; uncertainty and security; connections with others; sense of meaning and purpose in life; and social trust and cohesion.
- A Mental Well-being Impact Assessment to be conducted as part of future investigations of UBI. This is a process of scrutinising policy proposals according to a set of evidence-based criteria linked to well-being. It is especially important to assess impact on the most vulnerable groups.
- The prioritisation of implementing and investigating policies and interventions

that support the development of social cohesion, civic participation and community trust-building. These can benefit wellbeing now and can support the effective implementation of future UBI.

- Cross disciplinary research collaborations, for example between psychologists and economists, to investigate UBI to better understand the impact of changes in economic and social conditions on psychological processes, in line with understanding how policy translates into well-being.

*UBI has the potential to be a powerful public health intervention that transforms some of the challenges we face as a society into an opportunity to improve the mental health and emotional well-being of the population.*

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