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# Modern welfare in the United Kingdom is a universal (dis)credit to Beveridge. Is it time for a basic income?

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## Abstract

Universal Credit signalled a revolution in the delivery and costs of welfare provisioning. UC aimed to reduce spending on welfare, but in doing so now threatens the stability of a functioning and cohesive society. Over recent years, and most notably during the COVID-19 pandemic, it has become ever clearer that adequate social security is vital to the functioning of society, as well as to the health and well-being of the population. Yet this period has also served to highlight the fragility and insufficiency of welfare in the United Kingdom. This article explores how the current welfare crisis, is associated with UC. In this article, we also consider the uncertainty that UC has created in most recipients. We argue that there are other ways to support the most vulnerable in society, and that we are now at that critical juncture in needing to make significant change. Universal Basic Income (UBI) offers one such alternative by offering stable, individual, non-means tested, and unconditional money transfers, to all citizens. Over the last decade, there have been multiple experiments around the world trialling basic income, each of which has a specific focus, or target population, as different elements of a UBI were scrutinised. In this article, we reflect upon what we consider to be the potential shortcomings of the current

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welfare system in the United Kingdom as a move away from its origin, arguing that the United Kingdom is now primed for UBI to be considered a fair and legitimate way to provide social security.

#### KEYWORDS

Beveridge, five giant evils, social security system, universal basic income, universal credit

## 1 | INTRODUCTION

Neoliberal in its ideology, the Conservative-led Coalition Government of 2010–2015 may have contributed to the rapid decline in stability for citizens, a rise in levels of employment precarity and associated crises in mental and physical health in the United Kingdom (UK). The Coalition Government aimed to foster an increase of localised civic responsibility, a ‘Big Society’ of local provision epitomised through charitable responses trying to fix statutory failures. These charitable responses rose as well-meaning voluntary provisions yet fall short in their ability to deliver sustainable statutory services, in what Seibel (1989) terms the ‘Mellow Weakness’ of charitable provision.

Introduced in 2013 via the Welfare Reform Act 2012, Universal Credit (UC) was the Coalition Government's flagship policy approach to the future of social security in the United Kingdom. Then Prime Minister David Cameron acknowledged that UC was positioned to be one of the most historic steps to be taken in welfare reform for over 60-years (Cameron, 2012). Through its staged roll-out, UC would eventually go on to replace six individually paid benefits (Child Tax Credit, Working Tax Credit, Income Support, Income Based Job Seeker's Allowance, Income Related Employment Support Allowance, and Housing Benefit) into one monthly lump-sum payment scheme (Dwyer & Wright, 2014). Principally, the underpinning desire of UC now is still to; (a) simplify the benefits system through combining individual pots of welfare, and (b) to mimic earned income for its recipients—with the aim to ease transition into paid work. UC has, therefore, been heralded as a once in a generation welfare reform that aimed to get more people back into work (Garthwaite, 2011).

However, the implementation of UC has been controversial, with critics arguing that the reduction in payments has contributed to a welfare crisis in the United Kingdom (de Vries et al., 2021), characterised by a rise in charitable food aid provision (Power, 2022; Beck & Gwilym, 2020), housing insecurity (Hardie, 2021), a mental health crisis (Wickham et al., 2020) and an increase in overall destitution (Fitzpatrick et al., 2018). Critics, such as Adler (2018), described the current system as ‘cruel, inhuman and degrading’. Such critics argue that the imposed sanctions are harsh, unfair and can leave people without any income for weeks or even months, emphasising that it is distant from an effective social security safety-net and offers limited freedom. For Dwyer et al. (2022), ‘conditionality’ is at the heart and ubiquitous within the system. This conditionality is based on coercive behaviouralism in line with Clasen and Clegg (2007) ‘conduct conditionality’. Fletcher and Wright (2018) accuse the current system of being in line with Wacquant (2009) ‘Centaur State’ (where a neoliberal head sits atop an authoritarian body) whereby the Claimant Commitment has become a tool of paternalistic authoritarian surveillance to punish the poor. This Centaur State, writ-large, witnessed the ‘great sanctions campaign’ of 2010–2015, whereby the number of sanctions applied to people's UC reached a high-point, with over 1 million people having their payments withdrawn (Butler, 2017), decidedly counterproductive to behaviourism (Dwyer et al., 2022). However, UC is part of the neoliberal complexity at the heart of means-tested systems and has been a victim of decay and budget restraints.

Furthermore, the combining of six legacy benefits into one monthly payment was aimed at simplifying a diverse system. Summers and Young (2020) argue that this only simplified administration, while it created further complexities for claimants when compared with the legacy system, including a significant rise in financial insecurity and food

bank use (Beck & Gwilym, 2023). Part of the proposed simplicity of the UC system was its delivery as a fully digital online service. However, this has caused problems for claimants who have no access to the internet or who struggle to use digital technology (Summers & Young, 2020). Many people have reported difficulties in making claims, providing evidence, and managing their payments online (Hobson et al., 2019). Furthermore, a built-in five-week delay of sending initial payments had claimants struggling to make ends meet during this period. This can lead to rent arrears (Cheetham et al., 2019), exacerbated debt (Walton, 2018), and homelessness (Hardie, 2021).

## 1.1 | A social security system that addresses the five giant evils

The UK Social Security system was intended to be a safety-net through which no one would be allowed to fall. From its inception, the UK Social Security system signalled a Keynesian approach to its post-war reconstruction (Glennister, 2020). In doing so, it established a safety-net for all citizens and aimed to protect them from social-harm. Balancing both Liberalism and Collectivism in his ground-breaking report 'Social Insurance and Allied Services', Sir William Beveridge identified 'Five Giant Evils' that blighted society and needed to be tackled in order to make the post-war road to recovery successful (Beveridge, 1942). Four of the Beveridgian 'Giants'; 'Ignorance' (poor quality education), 'Disease' (poor health), 'Squalor' (poor housing conditions) and 'Idleness' (improving employment options) were to be tackled in their own right, through effective social policy mechanisms. Moreover, in doing so, their eradication would result in the elimination of the largest of these Giant Evils, that of 'Want', or, in modern terms, 'poverty' (Beveridge, 1942).

As tackling each of these Giant Evils became a priority for the Government, this same period can also be understood to be pivotal in the development of Social Policy, both as an academic subject, and, as a mode of government (Alcock & Gregory, 2022). The Beveridge Report of 1942 promised a drive towards the establishment of a 'welfare commons' in this new collectivist approach. A place where risk and cost could be shared, and hardship therefore eventually reduced, or to borrow a Marxist interpretation 'from each according to his ability, to each according to his needs' (Marx, 2022). Others have spoken about this system in greater detail, and therefore, it is not the place of this article to replicate this (see Timmins (2001); Hills et al. (1994) for a fuller account).

## 1.2 | Universal basic income

As we discuss in this article, the argument of an effective social security safety-net in the United Kingdom can be understood as a baseline in reference to that set by Beveridge. Given this position, we argue that the current Universal Credit system falls short in its approach to social policies that are similar to Beveridge's identified 'Giants' (Beck & Gwilym, 2020).

We argue in this article that there is an urgent need for a novel approach to social security. Universal Basic Income (UBI) is a social welfare concept that proposes providing every individual with a regular, non-means tested, unconditional cash transfer. It would ensure a minimum level of income for all citizens, regardless of their employment status or socioeconomic background.

According to the Basic Income Earth Network, a UBI has five key characteristics (BIEN, 2023). First, it is periodic in that it is paid at regular intervals (weekly or monthly). Second, it is a cash payment that allows the recipient to spend this however they feel appropriate, and not as a benefit in kind or redeemable vouchers. Third, it is made on an individual basis and not at the household level. Fourth, the payment is universal meaning that it is paid to every citizen in society. And last, it is unconditional, meaning that it is paid equally, without a means-test or without the need to demonstrate willingness-to-work (Basic Income Earth Network, 2023).

UBI is a departure from traditional social welfare systems, which are often means-tested and come with various eligibility criteria. The core principle of UBI is to address poverty, inequality, and economic insecurity by guaranteeing

a basic level of financial support. Over the last decade, there have been multiple pilots around the world trialling UBI, each of which has a specific focus, or target population, as different elements of UBI were scrutinised. For example, Finland piloted a two-year experiment targeting 2000 long-term unemployed individuals to encourage stimulation within the employment market (Kangas et al., 2021), while in Wales, a current pilot sees 500 care-experienced 18-year-olds receive a net payment of £1600 per month over 2 years to set care leavers on a path to healthy and fulfilled lives (Welsh Government, 2022).

In the next section we balance our discussion between the failures of the Universal Credit system and Beveridges' 'Five Giant Evils' and address how a UBI could work better. For this article, we relied on extensive online manual hand searching of both English-language theoretical and empirical literature. These include systematic reviews, and individual qualitative and quantitative evaluations of UC, other welfare-to-work programmes, and BI/cash transfer programmes in high-income countries. None of the programmes met all characteristics of a UBI. We therefore relied on evidence from programmes that minimally include unconditional regular payments to individuals/households. We also derived information from grey literature and personal accounts. While all relevant documents were analysed, we focussed on the results of these in relation to the five proposed 'Giants'.

## 2 | FINDINGS

### 2.1 | A universal basic income and 'want'

One of the core principles of a UBI is to tackle poverty through the provision of a financial floor and may represent a more solid approach than welfare states who deploy 'safety-net' mechanisms. Preventing poverty requires upstream action, not downstream remedies (Lister, 2021, p. 214), and a decent social security system should, therefore, provide citizens with a solid floor to start from through which they cannot fall instead of a safety-net to catch them if they do (Lister, 2021). Greve (2020) acknowledged the potential of UBI to reduce poverty and to help those currently living in poverty to become more socially included. In this approach, a UBI would aim to establish a guaranteed minimum income, providing real social security that ensures no one falls below the poverty line.

In means-tested welfare states, such as the United Kingdom, falling below the poverty line is common. Evidence from the social policy analytical organisation Policy in Practice showed that millions of households are missing-out on approximately £19bn in unclaimed benefits each year (Butler, 2023). This figure also highlights a large variation in take-up between means-tested benefits; £7.5bn goes unclaimed by 1.2 million eligible households each year in Universal Credit payments, while 2.7 million people are missing out on £2.8bn of locally administered council tax support (Clegg et al., 2023). This is in part due to the lack of public awareness of which benefits people are entitled to, the complexity of the system, and the anxiety of being perceived as a 'benefit scrounger'. This results in some households missing up to £4000 each year. Universal Credit was, however, sold as a simplification of the benefit system (Spicker, 2012), that should provide administrative efficiency (Torry, 2018) and ease the transition into work (Dwyer et al., 2020). Instead, Redman and Fletcher (2022) have accused it of being a system more akin to Bauman's (1989) position of 'institutional violence' (Redman & Fletcher, 2022). Duffy and Wolff (2022) see this as inhuman and hostile to human dignity, where the presumption of claiming is one which starts from a position of dishonesty and underlines the notion of Goffman's 'spoiled identities' (Goffman, 2022), whereby being a welfare recipient becomes associated with a discourse of 'scrounging' (Baumberg et al., 2012).

The Universalism of UBI ensures that unclaimed benefits would be simply eradicated. Universal Basic Services (UBS), like the UK's National Health Service (NHS) is held in high regard internationally and locally in how people have the freedom to access its services when needed and this is done as a right. A UBI, like UBS, would also be given to people as a right, and therefore has no shame or stigma attached to its use, nor does it have to be 'claimed'. Therefore, we can see that through a UBI the underclaiming of benefits would cease to exist, as no one would ever have to make a claim.

Calls for cash transfer approaches from anti-poverty charities, including the Trussell Trust and the Independent Food Aid Network (IFAN), have seen policy experiments in Scotland and Leeds in trialling 'cash-first' approaches instead of relying on support from charitable interventions (The Trussell Trust, 2022). For example, in Leeds, the City Council, in partnership with the Trussell Trust, between October 2021 and April 2022 provided a cash-first intervention instead of referring people to the food bank. The scheme provided cash to individuals facing financial hardship to increase their emotional wellbeing, and helping them to manage their financial situation, and negate their use of food banks (Lipscomb & Walker, 2022). Recipients felt receiving cash to be more dignified, as compared with using a food bank. Moreover, cash gave them agency to make their own decisions (Lipscomb & Walker, 2022). While the pilot was brief, initial findings already demonstrate the importance of unconditional financial and political support.

The universality of unconditional cash transfers empowers individuals to make their own choices, which may make a UBI more effective than targeted cash transfers. In terms of its ability to eradicate poverty, a UBI particularly benefits marginalised and vulnerable populations, such as the unemployed and low-wage workers. By providing a consistent income floor, a UBI can help these groups avoid poverty, meet their basic needs, and have greater opportunities for social and economic participation (Healy et al., 2013), and can realise the Beveridgian approach to ending 'want'.

## 2.2 | A universal basic income and 'squalor'

Beveridge's approach to issues of squalor saw an expansion in public sector house building and slum clearances (Alcock & Gregory, 2022), with a post-war welfare state instrumental in the development of supportive housing policies, such as the Town and Country Planning Act 1947 the New Towns Act 1946 and the introduction of average rent controls. The introduction of these policies worked to expand both the council housing and the owner-occupier sector, while the private rental sector entered into long-term decline (Alcock et al., 2022). That was until the 1980s and the introduction of neoliberal policies encouraging home ownership. The Housing Act 1980 provided council tenants with a statutory 'Right-to-Buy' their council home at a significant discount, however to date, the numbers sold have far outstripped the numbers rebuilt in their place (Lund, 2017). With many affluent tenants buying their council homes since the 1980s, and successive governments not replacing them, the market became unbalanced. Many of those who benefited from the Right-to-Buy did not simply become owner-occupiers, they became landlords (Walker & Jeraj, 2016) and, supported by a 'buy-to-let' market, accelerated a market-based housing system (Alcock et al., 2022) and eventual housing crisis.

The buy-to-let market, in part, has led to a crisis in the housing sector. Rents across the United Kingdom are rising as housing has become a commodity for people to hoard (Office for National Statistics (ONS), 2023b) fuelling landlordism, described by Aalbers et al. (2021) as attributed to an increasing financialisation of the private rented sector. The introduction of government support through the Housing Benefit system essentially helps tenants meet the costly demands of renting (Walker & Jeraj, 2016). However, as housing has become a financialised commodity this 'benefit' is not a welfare payment to tenants, and instead an indirect benefit to landlords.

While the Universal Credit system includes a housing element to cover the cost of rent, it is criticised for being inadequate (Shelter, 2017). Including that it does not consider the high cost of rent in some areas, leaving claimants with a shortfall that they must make up from their other benefits and/or take extreme measures to afford housing. Below, expert-by-experience, Ben shares his experience of living in squalor and what this has meant for other areas of his life and the inadequacy of social welfare under Universal Credit.

I am queer and single, and I think it was my queerness that had led to me being homeless in my twenties. The system is not built in an overly supportive way. For example, a friend I supported for several years was drastically let down by his housing situation and sadly took his own life in 2021.

He'd transitioned from young person to adult and ended up in housing that was far from adequate and recently, that housing provider was closed down by the local authority. The very place he passed away.

I live in private rented accommodation where tenants are ripped off. I have sublet rooms to get by because my income doesn't stretch far enough. Sometimes subletting has resulted in antisocial behaviour, often through no one's fault but just an output for one's frustrations and the poverty we faced. But most of the time we banded together, counting coppers to put money on an overpriced gas and electric metre. We never lived in squalor but went for days without hot water & heating. We lived in the town we grew up in but were outpriced and financially stretched. It wasn't our parent's fault; they too were struggling and couldn't afford to still have young adults at home. But our community was important to us, we didn't want to move away. Now, I'm in a much better position, but still pay extortionate amounts for rent. But glad to say that I'm no longer on a payment metre, so don't go days without a shower.

Accounts such as the one described by Ben demonstrate the unfortunate consequences of policies such as the under-occupancy penalty, a policy which does not meet the needs of citizens. As Walker and Jeraj (2016) argue across their book *'The Rent Trap'*, the combination of the Right-to-Buy, along with buy-to-let mortgages and landlordism have created a system of unequal access to housing, one which effectively hands tax-payers money, in the form of housing benefit, over to landlords. A UBI, therefore, would need to be supported by additional policy measures such as rent caps to stop landlords claiming this money through increased rent. A UBI would also contribute to revolutionising the housing sector, as it would give people a real *'right to buy'* as it would allow tenants to save a part of their income for a deposit and end the market domination of landlords.

Recent evidence of the Ontario Experiment in Canada supports the above notions. Both a survey among 400 Ontario recipients, and interviews with a diverse smaller sample of recipients formerly on traditional welfare benefits find beneficial effects on housing stability. Recipients explained that receiving BI allowed them to find safe and stable housing in contrast to the traditional welfare programmes that gave them insecurity and barely met their basic needs (Basic Income Canada Network, 2019; Hamilton & Mulvale, 2019). While this experiment is still means-tested (based on a person's income level), it is unconditional and stable. One can argue that it's reported effects would be more pronounced when it entails a BI.

## 2.3 | A universal basic income and 'disease'

Poverty is interwoven with both mental and physical health outcomes, with levels of wealth being the most important social determinant of good health (Wilson & McDaid, 2021). Living in poverty is known to have consequences on decision-making, especially so for those who experience chronic and long-term poverty, a point eloquently examined in Tirado (2014) personal treatise about living *'Hand to Mouth'*. The constant juggling of competing responsibilities while managing on a low-income affects people's abilities to make coherent decisions. Shafir (2017) calls this the *'poverty mindset'*, where constant financial challenges inevitably become a tax on people's mental bandwidth, inevitably leading to an increase in stress. There is an inherent association between means-tested benefits, and the psychosocial dimensions of poverty, and its symbiotic relationship with poor mental health. Described as a *'claims stigma'* the process of claiming means-tested support involves the claimant having to start from a position of suspicion in front of a bureaucratic officer, and having to prove why they need help (Baumberg, 2016).

In their study of stress, mental health and the UC system, Wickham et al. (2020) found that the prevalence of psychological distress among those unemployed and eligible for UC had increased significantly after its introduction in comparison to those not eligible. Recent data shows that the introduction of the Work Capability Assessments

(WCA) also contributed to an increase in mental ill health (Wright et al., 2022). Given that an unconditional system of social security would not put people through processes of conditionality, Standing (2020) argues it would facilitate a reduction in mental ill health and stress. There would be no need to prove to a Department for Work and Pensions (DWP) bureaucrat why you *think* you are entitled to money; you simply would be entitled as a *right*. It is argued on the basis of substantial psychological research that the economic stability and unconditionality elements of a UBI can promote more citizen's life satisfaction through a perceived stronger sense of agency, and renewed sense of purpose and meaning as citizens gain more control of their lives and are able to devote more time to activities outside of paid employment (Psychologists for Social Change, 2017).

Acknowledging that it is a social security system 'as a right', we argue that a UBI could also transform social security into social cohesion, as it shifts welfare from out-groups (i.e., the unemployed) over to social security for all-groups (Johnson et al., 2022). Social cohesion and equality build a sense of trust, and this form of trust and cohesion is cyclical across society. We tend to have more trust in people who share 'our culture', and our culture is held together by shared values (Pickett & Wilkinson, 2010). Similar to our shared appreciation and value placed on Universal Basic Services such as the NHS, a development in a UBI could build trust among all recipients and reduce feelings of stigma and anxiety when 'claiming' benefits. For this reason, we can see a UBI as an investment in people, and the health of people is central to any investment in the economy.

A recently conducted study by Wilson and McDaid (2021) reviewed the literature on existing UBI-related research with a mental health focus. While none of the included studies matched all characteristics of a full UBI, mixed methods evidence showed that payments made un-conditionally, and consistently reported clear and significant improvements in mental health among its recipients across different regions including Europe, North America and Canada (Wilson & McDaid, 2021). For example, in the Finnish Basic Income experiment, a two-year randomised controlled trial provided unemployed participants with an unconditional, non-means tested, monthly payment of 560 euros. Evidence from this trial reported less subjective feelings of stress (17% vs. 25%); fewer symptoms of depression (24.7% vs. 33.8%), and better cognitive functioning (52% vs. 46.2%) than the control group (Wilson & McDaid, 2021).

Moreover, in 2019, the town of Stockton, California gave 125 residents \$500 per month over 2 years as a basic income (BI) experiment and evaluated the outcomes through an RCT design. Evidence from the Stockton Economic Empowerment Demonstration (SEED) shows that for recipients the unconditional guarantee of that income helped them to reduce levels of stress, depression, anxiety and achieve an overall enhancement of wellbeing (West et al., 2021).

## 2.4 | A universal basic income and 'ignorance' in higher education

The Beveridgian approach saw education as a matter of social justice and, therefore, a public good. Having a well-educated public is an overall benefit to society (Ford, 2018) and encouraging citizens to pursue higher education may allow graduates to pursue a wider range of employment opportunities that align with their interests.

Tackling educational attainment deficits and the foundation of the welfare state tend to centre around provisioning of compulsory schooling through the tripartite system brought in by the Butler Education Act 1944. However, post-war Britain also saw a significant expansion of higher education (West, 2022). The subsequent Barlow Report of 1946 therefore recommended university expansion to double the number of graduates (The National Archives, n.d.).

In 1962 university tuition was revolutionised due, in large part, to the Robbins Report which implemented free tuition, as was the case until 1998 when Blair's New Labour Government introduced fees of £1000 per year, later rising to £3000 by 2004 (Anderson, 2016). Following the 2006 Browne Review, the cost of higher education tuition was raised from £3000 to £9000 per year under the Coalition Government. From the start of the 2012 academic term the increase in fees, combined with the abolition of maintenance grants, has moved financial support for higher



education away from a system of non-repayable grants over to a repayable loan. As Hubble and Bolton (2018) note, the combination of these changes has led to an increase in the level of student debt, calculated by the Institute for Fiscal Studies to cost students from poorer backgrounds, on average £57,000 for a three-year degree (Belfield et al., 2017).

When combined with the recent cost-of-living crisis in the United Kingdom, the cost of pursuing higher education has now become a detriment to success, especially for non-traditional students from poorer backgrounds. The Sutton Trust and the BBC in their recent online opinion poll found that 49 per cent of current undergraduate students have skipped lectures to pursue paid employment, and almost one-third of students have felt the need to do this more than once (Johnson, 2023). With more than half of all students identify that their maintenance loan is not enough to cover the cost of living (Office for National Statistics (ONS), 2023a) which may mean that they have to work alongside their studies. This situation affects both the student and university negatively as it results in low student's attendance and attainment, and ultimately issues with progression and retention (Holt-White et al., 2022). For staff and wellbeing services there is increased pressure in universities, increased need for counselling and significant demands on more in-depth personal tutoring, and deployment of more University health and welfare resources (Brewster et al., 2022; Priestley et al., 2022). Unqualified university staff may end-up balancing the role of social worker and academic in their effort to support students' needs.

A UBI could significantly reduce the amount of debt associated with pursuing higher academic study. It is our position that a UBI would exist outside of any payments made in the form of student finance, and that tuition fees should be scrapped, reducing neoliberalism in HE. This would mean that a UBI would provide students with sufficient income to meet their basic needs, and reduce the time spent working (Healy et al., 2013). Evidence from United States unconditional cash transfer programmes implies that such cash transfers have beneficial effects on the recipient's schooling. More specifically, school attendance, grades, and test scores among children of negative income tax recipients were generally higher than the control populations, with lower dropout rates among students in the 11th grade (third year of high school). This accounted in particular for younger and poorer children. Furthermore, recipients from the Eastern Band of Cherokees Casino Dividend Programme, where they receive an annual non-means tested, unconditional cash transfer, increased educational attainment by 1 year. While these are not full UBI trials, they do share the unconditionality, stability and individuality characteristics indicating the potential of such a transfer on a student's education pattern (Marinescu, 2018).

## 2.5 | A universal basic income and 'idleness'

Torry (2015) states that Beveridge's central concern was not, in fact, with 'want' but with 'idleness'. His position on tackling idleness saw a desire to have full employment at around 97 per cent (Armstrong, 2017). Millar and Bennett (2017) note that UC, at its time of implementation, was a radical view of what the benefit system could achieve in behavioural change (Millar & Bennett, 2017). Rooted in behavioural welfare economics, the UC system can be understood through the lens of libertarian paternalism, or the idea that the government can 'nudge' welfare recipients in a desired direction, without impinging on freedom of choice (Keohane & Shorthouse, 2012). On the idea of *nudge*, the originators of libertarian paternalism Thaler and Sunstein (2003, p. 175), note that there is a false assumption that people will always make choices that are in their own best interests, and that sometimes, subtle changes (while still maintaining people's overall freedom to choose) can be used to guide people towards making better decisions (Thaler & Sunstein, 2003). They argue that a nudge is 'any aspect of the choice architecture that alters people's behaviour in a predictable way without forbidding any options' (Thaler & Sunstein, 2003). Acknowledging the differences inherent within both 'libertarianism' and 'paternalism', they also note that, on the surface, the two positions represent an oxymoron, as libertarianism (freedom) and paternalism (restricted freedom) occupy almost opposite ends of the political and ideological spectrum (Thaler & Sunstein, 2003). However, they do argue that libertarian paternalism is compatible when, for example, choice is still available, but a better/healthier choice is more accessible



than healthier choices (Thaler & Sunstein, 2003). Kroese et al. (2015) cites examples such as removing sweets and crisps from supermarket checkouts to reduce impulse purchases of unhealthy foods, thus 'nudging' consumers to make healthier choices.

Identifying the UK government's aim of fostering personal responsibility and financial capabilities as a desirable and superior approach to social security, Keohane and Shorthouse (2012), in their report for the Social Market Foundation before the launch of UC, argued that UC would operate as a 'nudge' for benefit recipients towards responsabilisation, as UC aims to shape welfare recipients behaviour in an effort to 'encourage' an ease of transition into paid employment and eventually to move off welfare. Argued to be an endeavour in libertarian paternalism, the authors contend that the proposal of a uniformed single monthly payment propels a paternalistic desire to boost personal responsibility by forcing households to manage without the markers and aids of the previous benefits system (Keohane & Shorthouse, 2012). Therefore, we can understand libertarian paternalism as policy mechanisms that encourage people to improve their wellbeing without the forced-hand of state involvement in these decisions, so that people are 'nudged' in the 'right' direction. The nudge which is inherent to any UC application takes the form of a contract, a 'Claimant Commitment' which mandates each claimant to undertake a series of work preparation activities including C.V. writing, attending interviews, work experience and training (Dwyer et al., 2022).

A recent analysis by Policy in Practice, commissioned by the Local Government Association (LGA), evaluated the impact of UC on employment. Different evaluation approaches showing mixed findings. Overall, their analysis suggests that the impact of Universal Credit on employment is positive albeit small and inconclusive, requiring this evaluation to be carried out systematically and at scale (Millar & Bennett, 2017). Examining the trajectories of people moving between Universal Credit and paid work Dwyer et al. (2022) in their longitudinal study 'WelCond' interviewed people about their pathways into paid work via Universal Credit and Jobseekers Allowance, and the impact of welfare conditionality between 2014 and 2017. Their findings highlight that many of the interviewees had 'stasis' in so far as they had an absence of significant or sustained change in their employment status. Even though most of the cohort were subject to welfare conditionality due to their 'out-of work' status, Dwyer et al. (2022) confirms that the majority of the interviewees (137 out of 240) remained out of work across the study.

A UBI, on the other hand, would apply no such conditions. As we have described above, the 'U' in UBI is not only associated with its universalism, i.e. that everyone receives it, it is also associated with its position as an 'unconditional' approach to support, so the conduct conditionality theorised by Clasen and Clegg (2007) would not apply. The current Universal Credit system approaches a balance between earned income and UC income in what is known as tapering; as earned income increases, UC payment decreases. The current tapering rate is set at 55 per cent, meaning that for every £1 earned over the Work Allowance, the received UC will be reduced by 55 pence.<sup>1</sup> A UBI has no such tapering applied to it. For every £1 earned from paid work is in addition to the UBI payment, and it cannot be taken away. That is, however, until the earned income reaches a certain tax threshold, and taxes are applied. As Widerquist and Arndt (2020) argue although everyone receives a UBI, almost everyone will also pay at least some of the taxes in order to finance it.

Means-tested welfare systems tend to have an 'unemployment-trap' which makes the move from 'out of work' to 'in-work' difficult terrain to navigate financially (Torry, 2015). Because a BI would be both universal and unconditional and non-withdrawable, it will enable individuals to seek better/appropriate employment or engage in entrepreneurial activities without the fear of losing income (Healy et al., 2013). As we can see, a UBI can provide people with greater bargaining power in the labour market, as they would have the option to refuse inadequate and low-paying exploitative work. It is also the case that having a BI would allow people to pursue part-time employment without the pressure of having to seek full time employment as part of their Universal Credit claimant commitment. This is a key position for many groups vulnerable to conditionality such as single parents, students, or people with disabilities. This is strengthened by a recent review of studies with single parents in welfare-to-work programmes (programmes requiring recipients to actively seek employment/participate in training programmes) in five high-income countries

(the United States, Canada, New Zealand, the United Kingdom, and Australia). The review found that such programmes often conflict with childcare responsibilities which increased single parent's challenge of finding employment (Campbell et al., 2016).

Given the restraints imposed by conditionality and behaviouralism foisted upon people out of work by the current system, there is a move towards nudging people to take any job, even if that job does not meet the needs of the worker. For Standing (2020) this is part of a wider issue associated with a lack of choice that has led to a rise of the 'precariat', people living 'bits-and-pieces lives' with no occupational identity. Partly, this is because people become transient workers, especially if they have a zero-hour contract, approaching what Shildrick et al. (2012) determine as part of the 'low-pay, no-pay' cycle. A UBI, on the other hand, would allow people the time to look for meaningful work, and as Graeber (2019) asserts it would unlatch work from livelihood entirely and would eliminate the compulsion to work by offering a reasonable standard of living.

A review of various BI experiments in the United States and Canada found minimal changes in workforce participation, whereas evidence from the SEED trial even showed that those in receipt of a BI reported to find more and better work with a 12 percent increase in full time work among recipients (Marinescu, 2018; West et al., 2021). As Zajack (2021) argues, in terms of the adequacy of work, the case for a UBI achieves Maslow's position on Self-Determination in so far as people will work to achieve aspirations beyond economic incentives.

### 3 | CONCLUSIONS

The development of social welfare in the UK was understood to have been a watershed moment in the country's history. The identification of the 'Five Giant Evils', and the subsequent policy mechanisms designed to tackle them, saw the development of a welfare system of support. However, since the 1970s, this system has been unwound and now needs a reconfiguration across all five 'Giants'. The introduction of Universal Credit in 2012 has made social security more punitive, highly conditional and residual with the result being a diminished ability for Beveridgian social security policy to end poverty. We note that Universal Credit is not fit for purpose in terms of providing genuine social security.

Considering this, we believe that we are now at a watershed moment in how we see the future of social security in the United Kingdom. Reflecting on each of Beveridge's 'Five Giant Evils' our discussion of a UBI has been shown to offer a better means of tackling poverty than is currently available via Universal Credit. We have argued that it is time for a UBI as we recognise that neoliberalism and social security are incompatible, as the former encourages demonisation of those in receipt of the latter. As we have made clear, the unconditionality and universality of BI aims to reward all people with dignity and become an emancipatory tool rewarding society with cohesion, trust and genuine stability into the future.

### AUTHOR CONTRIBUTIONS

DB conceptualised the article. RP, GB, FP, and BP contributed text and RP, GB, and FP shared relevant literature for the first draft which was written by DB. All authors read and approved the final manuscript.

### CONFLICT OF INTEREST STATEMENT

The authors declare that the research was conducted in the absence of any commercial or financial relationships that could be construed as a potential conflict of interest.

### DATA AVAILABILITY STATEMENT

The data that supports the findings of this study are available in the supplementary material of this article.

### ETHICS STATEMENT

No ethical approval was required for the submitted work.

## PERMISSION TO REPRODUCE MATERIAL FROM OTHER SOURCES

No permission is required for the submitted work.

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## ENDNOTE

- <sup>1</sup> A work allowance is the amount which can be earned before UC payments are tapered. Allowances are applied if a claimant has responsibility for a child, or limited capacity for work (Gov.UK, 2023).

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