

TABLE 1. THE STRUCTURE OF INCOME MAINTENANCE SYSTEMS**

INSTRUMENTS or FEATURES	CURRENT UK MTB SYSTEM	OUTCOME OF CURRENT SYSTEM	CHARACTERISTICS OF BI	HELPS TO FULFILL OBJECTIVES	CHALLENGES & FAQs	ADDITIONAL SUPPORTING ARGUMENTS
UNIT for assessment and delivery of benefits	The COHABITING COUPLE is the primary unit for assessment and delivery.	‘Econ inactive’ poorer partners have no right to incomes of their own. Unequal power relationships in the home are damaging & demeaning.	The unit is based on the INDIVIDUAL	Liberates poorer partners from the financial dependence trap, and reduces inequality of power relationships in the home. More life choices – potential emancipation.	Can lead to substantial household economies of scale.	Removes disincentives that prevent people from sharing accommodation, including parents of dependent children who want to stay together. This could reduce the demand for single-adult housing.
ELIGIBILITY CRITERIA indicate <i>who</i> is included, often based on categories or circumstances of people.	TARGETING of benefits. Eg on particular income groups. Divisive.	Targeting benefits on poorest people does not protect them. Instead it segregates, stigmatises, humiliates and rejects them – very painful. Low take-up of benefits to which they’re entitled	UNIVERSAL for a given population – how to define it and devise eligibility criteria? Ends division, stigma.	Respects and values <i>all</i> individuals for their own sakes. Helps to reduce the <i>incidence</i> of income poverty, and to provide financial security. Protects the poorest. Helps to create a more just, united and inclusive society.	Why give it to rich people, who don’t need it? Will they benefit more from its introduction than the poorest?	It is more efficient (ie cheaper) to give BIs to all and to assess everyone once only pa for income tax. Claw back from the richest via a more progressive income tax system. Universal schemes are inclusive, popular & redistributive, & the rich will protect them for all.
ENTITLEMENT CRITERIA indicate the <i>amounts</i> of benefits by category or circumstance of recipient	DIFFERENT AMOUNTS by * personal characteristics, or * on frequently changing relationships & circumstances, or * means (gross income or wealth) of recipient, or * worth.	Stigmatising, divisive; intrusive and unjust. A couple receives less than 2 singletons; leads to the intrusive and distasteful ‘Cohabitation Rule’. It increases admin errors, fraud and costs. Benefit tapers introduce inherent disincentives to work-for-pay & poverty traps, and are very regressive.	UNDIFFERENTIATED levels, except could be age-related. The amount of the BI does not vary according to categories or circumstances such as work status, means or worth.	Avoids differentiation, stigma, division and low take-up. Less intrusive. Simpler, more efficient administration reduces costs and risks of error and fraud. The absence of means-testing restores the incentives to work-for-pay – makes the effective income tax rates less regressive. Complex work incentive effects. Wage rates will adjust	Benefits should be differentiated because people’s needs vary so much and are too complex for a single system. Surely means-testing is fairer? Will the BI act as a subsidy for employers?	Housing benefits and disability benefits would be granted <i>in addition to</i> BIs via separate systems, with new gateways where necessary. Other needs are better met via extended public services. A progressive income tax system would ensure a fairer distribution. Being undifferentiated, BIs would not compensate for lower wages – thus less incentive for employers to reduce wages.
CONTINGENCY – via <i>behavioural</i> conditions.	Harsh PRE-CONDITIONS imposed. Eg. formerly in UK, ‘availability for work’; now, ‘give evidence for 35 hours per week of active search for paid work’.	Harsh conditionality, coercion, and savage sanctions imposed. Increased risk of errors & fraud. Increased admin costs. No financial security for the poorest. Claimants at risk of destitution or deep indebtedness.	UNCONDITIONAL – no behavioural requirements are imposed. Obligation-free. Financial security. Trust people.	Trusts adults with more control over the use of their own time. Income security – a right not to be destitute – reduces chronic stress, improving health and well-being. Reduces inequality of work-place power relationships – increases industrial democracy.	Why give ‘something for nothing’? Reciprocity & Participation Income? What if some people give up working-for-pay? Free-riders – or minimal consumers?	Giving nothing shortens lives. A BI entitles people to necessities. Generosity to the recipient can induce reciprocity & most people want to contribute to society. Also, most people want to work-for-pay, for its health and other advantages. It could encourage redistribution between paid and unpaid work. Tolerate the few free riders.

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