

Exploring the Basic Income Guarantee

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Basic income is one of the most innovative, powerful, straightforward, and controversial proposals for addressing poverty and growing inequalities. A Basic Income Guarantee (BIG) is designed to be an unconditional, government-insured guarantee that all citizens will have enough income to meet their basic needs. The concept of basic, or guaranteed, income is a form of social provision and this series examines the arguments for and against it from an interdisciplinary perspective with special focus on the economic and social factors. By systematically connecting abstract philosophical debates over competing principles of BIG to the empirical analysis of concrete policy proposals, this series contributes to the fields of economics, politics, social policy, and philosophy and establishes a theoretical framework for interdisciplinary research. It will bring together international and national scholars and activists to provide a comparative look at the main efforts to date to pass unconditional BIG legislation across regions of the globe and will identify commonalities and differences across countries drawing lessons for advancing social policies in general and BIG policies in particular.

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PREFACE

There is no shortage of debate about the desirability and feasibility of the State paying to every citizen an unconditional regular income. Whether we call it a Basic Income, a Citizen's Income, or a Universal Basic Income,¹ increasing numbers of individuals, think tanks, and governments are taking the idea seriously. Successful pilot projects have taken place in Namibia and India²; Iran has found itself with something like a Citizen's Income³; and Switzerland is soon to hold a referendum on whether to establish a Citizen's Income.⁴ In the UK, significant think tanks across the political spectrum are conducting their own research on the idea,⁵ and at the 2015 General Election the Green Party had a proposal to plan for a Citizen's Income in its manifesto.⁶

It is essential that the increasingly widespread debate should be well informed. There is already a massive Citizen's Income literature—newspaper and journal articles, website articles, introductions to the subject, reports on pilot projects, and surveys of the state of the debate in different countries and around the world⁷—and the debate is already well informed by detailed studies of aspects of feasibility,⁸ but so far we have been lacking a full-length study of a Citizen's Income's feasibility. This book seeks to fill that gap.

Citizen's Income is a global issue. Thirty years ago, the Basic Income European Network (BIEN) brought together individuals from a variety of European countries in which the Citizen's Income proposal was being discussed. By the turn of the millennium, it was clear that the movement was becoming global rather than European, so BIEN became BIEN—the Basic Income Earth Network: a rather clumsy name, but nobody wanted

to lose the acronym.⁹ This book is designed for that global debate. The main body of each chapter is therefore a general discussion of a particular aspect of a Citizen's Income's feasibility. This general discussion will apply in any country¹⁰ and in any social and economic context. Each chapter also contains a case study which applies the general points made in the body of the chapter to a particular country's situation. While the case studies are necessarily about particular situations, it is hoped that readers will be able to adapt them to their own situations, both in broad outline and in detail. Most of the case studies relate to the UK for three reasons: because that is the situation that I know best; because readers might find it helpful to get to know one particular situation well in order to understand how different feasibilities might relate to each other in practice; and because the UK's current tax and benefits system contains all of the elements that are likely to be found in other country's systems. It would be a pleasure to see similar detailed case studies written for other countries.

I hope that this book will be useful to governments, think tanks, public servants, and others who are thinking about how their countries' tax and benefits systems might better serve a fast-changing world, and who are wondering whether the Citizen's Income proposal that so many people are talking about might be feasible. I also hope that the book will contribute usefully to the existing academic debate on Citizen's Income's desirability and feasibility, and to public education about an idea that is now regularly in the news; and that it will stimulate a major international research effort on the desirability and feasibility of Citizen's Income.

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TERMINOLOGY¹¹

(Tax and benefits names will be capitalized where they are the names of particular benefits—for instance, the UK’s Jobseeker’s Allowance, or the USA’s Earned Income Tax Credit. Generic types will not be capitalized. So ‘income tax’ means any tax on income, whereas in a UK context ‘Income Tax’ means the UK’s Income Tax along with its rates, thresholds, and regulations. Technical terms such as Tax Credit and Negative Income Tax might also be capitalized in order to emphasize that these mechanisms have clear technical definitions. Quotation marks around a national benefit’s name carry the suggestion that the name does not represent the reality; so in the UK, ‘Working Tax Credit’ is a means-tested benefit and not a Tax Credit.)

CITIZEN’S INCOME

A Citizen’s Income is an unconditional, nonwithdrawable income paid automatically to every individual as a right of citizenship.

- ‘Unconditional’ means that the level of the Citizen’s Income would vary with someone’s age, but there would be no other conditions; so everyone of the same age would receive the same Citizen’s Income, whatever their employment status, whatever their family structure, whatever their housing status, and whatever their other income or wealth.
- ‘Automatic’ means that every individual’s Citizen’s Income would be paid weekly or monthly, would start at birth, and would stop when they died.

- ‘Nonwithdrawable’ means that if someone’s earned income rose, or their wealth increased, then their Citizen’s Income would not change.
- ‘Individual’ means that Citizen’s Incomes would be paid to individuals, and not to couples or households.
- ‘As a right of citizenship’ means that everybody legally resident in the country would receive a Citizen’s Income.¹²

The word ‘universal’ is sometimes added to the definition: ‘a universal, unconditional ...’ and so on, but this is not necessary as the income’s unconditionality, its nonwithdrawability, and its payment as a right of citizenship between them imply universality.

A Citizen’s Income is sometimes called a Basic Income or a Universal Basic Income. Sometimes the words ‘guarantee’ and ‘minimum’ are used to describe a Citizen’s Income. We shall not use these words in this book because in the UK and some other countries, the words ‘guarantee’ and ‘minimum’ have been used to denote means-tested benefits.

CITIZEN’S INCOME, CITIZEN’S INCOMES, A CITIZEN’S INCOME

The ways in which these different expressions are used are somewhat fluid.

‘Citizen’s Income’, without an article, generally means the idea itself: that is, the proposal that every individual should be paid an unconditional and nonwithdrawable income.

The addition of an indefinite article introduces an ambiguity. ‘A Citizen’s Income’ can mean the same as ‘Citizen’s Income’: that is, the idea itself. The following two sentences therefore mean the same thing: ‘Citizen’s Income is a brilliant idea’, ‘A Citizen’s Income is a brilliant idea.’ When preceded by an indefinite article, ‘a Citizen’s Income’ might also refer to a particular or generic individual’s Citizen’s Income: ‘If a working age adult were to be paid a Citizen’s Income then they would be more likely to seek employment.’

If a possessive pronoun precedes ‘Citizen’s Income’, then the reference will be to a particular or generic individual’s Citizen’s Income: ‘Where means-tested benefits remain in place, her Citizen’s Income will be taken into account when they are calculated.’

‘Citizen’s Incomes’ in the plural will always refer to the incomes paid to a group of individuals: ‘Young people would be paid Citizen’s Incomes rather than being given personal tax allowances.’ Because all of their

Citizen's Incomes would be the same, it would also be correct to say: 'Young people would be paid a Citizen's Income rather than being given personal tax allowances.'

CITIZEN'S INCOME SCHEME

A Citizen's Income is an unconditional, nonwithdrawable income paid to every individual as a right of citizenship. This definition never changes.

A Citizen's Income *scheme* is constituted by Citizen's Incomes (with rates specified for defined age groups) and by the means of funding the Citizen's Incomes, for instance, specified changes to existing tax and benefits regulations, descriptions of new taxes, or proposals for permanent fund dividends or for money creation.

UNIVERSAL BENEFITS

This term always means 'universal within constraints'. For instance: a 'universal' benefit within a particular country means a benefit received by everyone within that country; and a 'universal child benefit' means a benefit received by every child. We call the UK's Winter Fuel Allowance universal because it goes to every citizen who receives a State pension. 'Universal' usually connotes unconditionality, so the UK's Child Benefit and its Winter Fuel Allowance are unconditional. The connection between universality and unconditionality is that if a benefit is unconditional, then there can be no conditions that would cause someone who did not fulfil them to cease to receive the benefit.

TAX CREDIT AND NEGATIVE INCOME TAX

A Tax Credit is an amount of money ascribed to an individual and administered either by the government or by their employer. If earnings are below a defined threshold, then a proportion of the Tax Credit is paid to them, with the proportion depending upon the difference between the threshold and the wage received. If earnings are at the threshold, then no Tax Credit is paid to the employee and no tax is collected. If earnings are above the threshold, then no Tax Credit is paid to the employee and income tax is collected from them. The rate at which the Credit is withdrawn as wages rise below the threshold might be the same as the income tax rate, or it might be different.

A Negative Income Tax is the same as a Tax Credit except that the specification is different. Instead of a defined Tax Credit being ascribed, tax rates are defined. If wages fall below the threshold, then a payment is made equal to the tax rate multiplied by the difference between the wage received and the threshold (hence *negative* income tax). Above the threshold, income tax is charged. The rates above and below might be the same, or they might be different.

Further discussion of Tax Credits and Negative Income Tax can be found in Chap. 6.

SOCIAL INSURANCE, OR CONTRIBUTORY, BENEFITS

In many countries, employees and self-employed individuals pay social insurance contributions, generally in proportion to earned income. Social insurance benefits are paid if a contingency arises—such as retirement, sickness, maternity, or unemployment—and if the defined contribution conditions have been fulfilled. The benefits might be genuinely ‘insurance’ benefits if contributions are paid into a dedicated fund and if the amounts and durations of benefits are based on actuarial calculations. If there is no dedicated fund, if contributions are credited when no contributions have been paid (for instance, when an individual is caring for young children or is ill), and if benefit levels and durations are not based on actuarial calculations, then the benefits might still be called ‘insurance’ benefits, but they ought not to be. They might or might not legitimately be called ‘contributory’ benefits.

MEANS-TESTED BENEFITS

Means-tested benefits are paid on the basis of a calculation of a household’s needs and the means that it has available to meet them. Calculations generally begin with an element for each household member for living costs. Separate amounts for housing and/or heating costs might be added based on actual expenditure. Defined proportions of any earnings and/or income from savings will then be deducted, and the resulting figure will then be paid to a member of the household. Additional tests might be applied, and in particular ‘work tests’, which require working-age adults to prove that they are seeking or preparing for employment; and because the household is the basis of the benefit calculation, there will generally be a relationship or cohabitation test to determine who is living with whom.

MARGINAL DEDUCTION RATE

If someone is earning $\pounds x$ and they earn an extra $\pounds 1$, then income tax will be deducted from that $\pounds 1$, social insurance contributions might be deducted from the $\pounds 1$, and if they are receiving means-tested benefits then these will be withdrawn from the extra $\pounds 1$ according to a defined taper. The total withdrawal rate applied to the extra $\pounds 1$ is the ‘*marginal* deduction rate’ because it is on additional income, not on total income.

UK BENEFITS¹³

Because many of the case studies in this book are based on the UK’s benefits system, it might help readers to be aware of the names of some of the benefits available in the UK.

There are a number of contributory benefits, for instance, Contribution-based Jobseeker’s Allowance (for the unemployed), Contributory Employment and Support Allowance (for people who are sick or disabled), and Basic State Pension. The first two are time-limited. If these benefits expire, or they are not enough to live on, then the household can claim means-tested benefits.

Means-tested benefits are available both in and out of employment. Working Tax Credits and Child Tax Credits are means-tested benefits paid to households with an adult in employment of at least sixteen hours a week. Income-based Jobseeker’s Allowance is paid to someone unemployed, and Income Support to someone not expected to seek employment (e.g., the lone mother of very young children). Income-related Employment Support Allowance is paid to people with disabilities or an illness, and is meant to help them into employment. Pension Credit is a means-tested pension top-up; Housing Benefit is a locally administered means-tested benefit to help with housing costs; and Council Tax Support is a locally regulated and administered benefit to help with local Council Tax. The new ‘Universal Credit’ (which is neither universal nor a credit) is slowly replacing many of these means-tested benefits.

Some benefits are not contributory and not means-tested, for instance, Child Benefit, Winter Fuel Allowance for people receiving a State pension, and Disability Living Allowance to help with the costs of disability.

THE STRUCTURE OF THE BOOK

The book opens with a chapter that defines a Citizen's Income and then discusses its desirability. The rest of the book, from Chap. 2 onwards, is on the feasibility of Citizen's Income—or rather, feasibilities, in the plural. Much of the content follows a conceptual structure formulated and discussed in two articles by De Wispelaere and Stirton and a chapter by De Wispelaere and Noguera.¹⁴ Chapter 2 introduces the different kinds of feasibility; Chaps. 3 and 4 discuss two different kinds of financial feasibility; Chap. 5 discusses psychological feasibility, Chap. 6 administrative feasibility, Chap. 7 behavioural feasibility, Chap. 8 political feasibility, and Chap. 9 policy process feasibility. Chapter 10 asks how conclusions that we have drawn about feasibility might relate to implementation, and it asks whether the world really works in the way that previous chapters suggest that it does.

ACKNOWLEDGEMENTS

My acquaintance with the UK's benefits system began over forty years ago when during university holidays I worked in Bexleyheath's Department of Health and Social Security office. I spent several weeks filing National Insurance stamp cards. This was when employers had to buy stamps for their employees and stick them on cards, which were then sent in to form their employees' National Insurance records. My Uncle Norman worked in the office, which is how I got the job. He died some years ago, but before he did we occasionally discussed the state of the benefits system and how to reform it. I am still grateful to him for providing my first close encounter with the UK's benefits system. I am equally grateful to the staff of Brixton's Supplementary Benefit office where I worked for two years following graduation; to Sir Geoffrey Utting, the Department of Health and Social Security's Permanent Secretary, for inviting me to a departmental summer school when I was a curate at the Elephant and Castle, which was then the location of the department's headquarters; and to the staff of that summer school for the serious consideration that they gave to a Citizen's Income's potential for reforming the benefits system.

One of those staff members was Hermione (Mimi) Parker, who invited me to join a small group convened by Peter Ashby at the National Council for Voluntary Organizations. That group became the Basic Income Research Group, and then the Citizen's Income Trust. It has been a pleasure to have been able to serve the Trust as its honorary Director for most of its existence, and I am most grateful to the trustees for granting me that privilege and to successive Bishops of Woolwich for permission to spend some of my time working for the Trust.

It was a pleasure to be able to enhance my understanding of social policy during the two years I spent working for a Master of Science degree in Social Policy and Administration at the London School of Economics (LSE). Professor David Piachaud's supervision of my dissertation on a Citizen's Income's likely effects on labour market activity and on family structure was particularly helpful. It has also been a pleasure to have been a Senior Visiting Fellow at the LSE, and I am grateful to the Social Policy Department, and particularly to Professor Hartley Dean, for that opportunity. Writing this book would not have been possible otherwise.

Some of the case studies in this book employ the microsimulation program EUROMOD. I am most grateful to Professor Holly Sutherland for introducing me to its predecessor, POLIMOD, in 2003, and for her support since then as I have learnt how to use EUROMOD. Gratitude is also due to the staff of the Institute of Social and Economic Research at the University of Essex who have been most helpful, training me to use EUROMOD, answering questions, and publishing the two working papers on which the case studies in this book's third and fourth chapters are based.

Some of the ideas in this book first appeared in papers presented to the Social Policy Association's conferences in Sheffield in 2013 and 2014, to the BIEN (Basic Income Earth Network) conference in Munich in 2012, and to the BIEN conference in Montreal in 2014. I am grateful to conference participants for their useful comments. Discussions following presentations on the feasibility of Citizen's Income for the Cambridge Society for Economic Pluralism, the Warwick University Think Tank Society, the Lancaster University Green Party, and the Merseyside Fabians have also been helpful.

I continue to be grateful to Emily Watt and her colleagues at the Policy Press for their help with my first two books on Citizen's Income: *Money for Everyone* (2013) and *101 Reasons for a Citizen's Income* (2015). In relation to this book, I am most grateful to Karl Widerquist, the series editor, for inviting me to write the book, to Sarah Lawrence, Leila Campoli, and Allison Neuburger at Palgrave Macmillan for their encouragement and help with the project, and to the publisher's referees for some most useful comments. My thanks to Dr Karl Widerquist, Professor Hartley Dean, and Mark Wadsworth for reading an entire draft of the book and making valuable comments, and to Ben Dyson for comments on sections of the draft. Any remaining mistakes and infelicities are of course my responsibility.

I am grateful to colleagues, parish officers, and parishioners in the Parish of East Greenwich, and to my colleagues in the Greenwich Peninsula Chaplaincy for their understanding as I retired early last year in order to pursue my interest in the reform of the benefits system. We very much miss the parish and the Greenwich Peninsula, but being able to devote sufficient time to the Citizen's Income debate without overworking has been life-enhancing. I am most grateful to my wife Rebecca for supporting my decision to retire early, and for her constant support for my work for the Citizen's Income Trust.

I am grateful to the Institute for Social and Economic Research at the University of Essex for permission to reprint material previously published in a working paper,¹⁵ and to the trustees of the Citizen's Income Trust for permission to quote from material previously published by the Trust. All royalties from this book will be donated to the Trust.

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ABBREVIATIONS

BI	Basic Income
CI	Citizen's Income
DWP	Department for Work and Pensions
EU	European Union
GLA	Greater London Authority
MIS	Minimum Income Standard
MP	Member of Parliament
NHS	National Health Service
NIC	National Insurance Contribution
NLW	National Living Wage
NMW	National Minimum Wage
OECD	Organization for Economic Co-operation and Development
STP	Single-Tier State Pension
UBI	Universal Basic Income
UK	United Kingdom of Great Britain and Northern Ireland
US	United States (of America)
USA	United States of America

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NOTES

1. See the note on terminology.
2. Sarath Davala, Renana Jhabvala, Soumya Kapoor Mehta and Guy Standing (2014) *Basic Income: A Transformative Policy for India* (London, Bloomsbury); Claudia Haarman and Dirk Haarmann (2007) 'From Survival to Decent Employment: Basic Income Security in Namibia', *Basic Income Studies*, 2 (1), 1–7; Basic Income Grant Coalition (2009) *Making the Difference: The BIG in Namibia: Basic Income Grant Pilot Project, Assessment Report* (Namibia: Basic Income Grant Coalition, Namibia NGO Forum) www.bignam.org/Publications/BIG_Assessment_report_08b.pdf, 23/09/2011.
3. Hamid Tabatabai (2011) 'Iran's economic reforms usher in a de facto Citizen's Income', *Citizen's Income Newsletter*, 2011/1, 1–2; Hamid Tabatabai (2011) 'The Basic Income Road to Reforming Iran's Price Subsidies', *Basic Income Studies*, 6 (1), 1–24.
4. www.businessinsider.com/heres-how-switzerlands-basic-income-initiative-works-2013-11?IR=T; https://en.wikipedia.org/wiki/Swiss_referendums,_2016.
5. At a conference on the 4 March 2015 convened by the Fabian Society and by Bright Blue, both the Fabian Society and the Adam Smith Society announced that they were researching the feasibility of Citizen's Income. At the time of writing, Compass and the Royal Society of Arts were also conducting research on the idea, and the Joseph Rowntree Foundation published a paper by Donald Hirsch: 'Could a "Citizen's Income" work?' (York: Joseph Rowntree Foundation, 4 March 2015) www.jrf.org.uk/publications/could-citizens-income-work.
6. www.greenparty.org.uk/assets/files/manifesto/Green_Party_2015_General_Election_Manifesto.pdf.

7. For instance, Larry Elliott, 'Would a citizen's income be better than our benefits system?' *The Guardian*, 10 August 2014, http://www.theguardian.com/business/2014/aug/10/tax-benefits-citizens-income-self-employment?CMP=tw_t_gu; *Basic Income Studies*, www.degruyter.com/view/j/bis; Malcolm Torry (2013) *Money for Everyone* (Bristol: Policy Press), and Malcolm Torry (2015) *101 Reasons for a Citizen's Income* (Bristol: Policy Press); Claudia Haarman and Dirk Haarmann (2007) 'From Survival to Decent Employment: Basic Income Security in Namibia', *Basic Income Studies*, 2, (1), 1–7; Sarath Davala, Renana Jhabvala, Soumya Kapoor Mehta and Guy Standing (2014) *Basic Income: A Transformative Policy for India* (London: Bloomsbury); Richard K. Caputo (2012) *Basic Income Guarantee and Politics: International Experiences and Perspectives on the Viability of Income Guarantee* (New York: Palgrave Macmillan).
8. Jürgen De Wispelaere and José Antonio Noguera (2012) 'On the Political Feasibility of Universal Basic Income: An Analytic Framework', pp. 17–38 in Richard Caputo (ed.) *Basic Income Guarantee: International Experiences and Perspectives on the Viability of Income Guarantee* (New York: Palgrave Macmillan); Malcolm Torry (2014) *Research note: A feasible way to implement a Citizen's Income*, Institute for Social and Economic Research Working Paper EM17/14 (Colchester: Institute for Social and Economic Research, University of Essex), www.iser.essex.ac.uk/research/publications/working-papers/euromod/em17-14; Malcolm Torry (2015) *Two feasible ways to implement a revenue neutral Citizen's Income scheme*, Institute for Social and Economic Research Working Paper EM6/15 (Colchester: Institute for Social and Economic Research, University of Essex), www.iser.essex.ac.uk/research/publications/working-papers/euromod/em6-15. These two papers were subsequently published in the *Citizen's Income Newsletter*, 2015/1, 4–9 and 2015/3, 3–11.
9. Guy Standing (2012) 'An Anniversary Note—BIEN's Twenty-fifth', pp. 55–60 in Richard Caputo (ed.) *Basic Income Guarantee: International Experiences and Perspectives on the Viability of Income Guarantee* (New York: Palgrave Macmillan).
10. This book restricts itself to a discussion of the implementation of a Citizen's Income in a single country. Other options would be regional Citizen's Incomes—for instance, a Citizen's Income for the European Union—or a global Citizen's Income. Much of this book's discussion of feasibilities would apply to a regional or global Citizen's Income, but in both cases all of the different feasibilities would be complicated by the requirement for agreements between different national governments. Further research on regional and global Citizen's Incomes would clearly be of interest. On global and regional Citizen's Incomes, see Malcolm Torry (2013) *Money for Everyone* (Bristol: Policy Press), pp. 61–3 and 198–9. On a European Citizen's Income, see an article by Philippe Van Parijs at <http://bit.ly/12yKTMU>.

11. A more detailed discussion of some of the terminology, and particularly of UK terminology, can be found in Malcolm Torry (2013) *Money for Everyone*, pp. ix–xiii.
12. For a detailed discussion of citizenship, see Malcolm Torry (2013) *Money for Everyone*, pp. 187–209.
13. A very useful guide to the UK’s benefits system is the Child Poverty Action Group’s *Welfare Benefits and Tax Credits Handbook*, www.cpag.org.uk/bookshop/wbtch.
14. Jürgen De Wispelaere and Lindsay Stirton (2011) ‘The administrative efficiency of Basic income’, *Policy and Politics*, 39 (1), 115–32; Jürgen De Wispelaere and Lindsay Stirton (2012) ‘A Disarmingly Simple Idea? Practical Bottlenecks in Implementing a Universal Basic Income’, *International Social Security Review*, 65 (2), 103–121; Jürgen De Wispelaere and José Antonio Noguera (2012) ‘On the Political Feasibility of Universal Basic Income: An Analytic Framework’, pp. 17–38 in Richard Caputo (ed.) *Basic Income Guarantee: International Experiences and Perspectives on the Viability of Income Guarantee* (New York: Palgrave Macmillan).
15. Malcolm Torry (2015) *Two feasible ways to implement a revenue neutral Citizen’s Income scheme*.