

# MDA No.: 1735

## Title: *Universal Basic Income in London: A Review Report*

### 1. Executive Summary

- 1.1 At the Economy, Culture and Skills Committee meeting on 25 June 2025 the Committee resolved that:

*Authority be delegated to the Chair, in consultation with party Group Lead Members, to agree any output arising from the discussion.*

- 1.2 Following consultation with party Group Lead Members, the Chair of the Economy, Culture and Skills Committee agreed the Committee's report, *Universal Basic Income in London: A Review*, as attached at **Appendix 1**.

### 2. Decision

- 2.1 **That the Chair, following consultation with the party Group Lead Members, agrees the *Universal Basic Income in London: A Review* report, as attached at Appendix 1.**

#### Assembly Member

I confirm that I do not have any disclosable pecuniary interests in the proposed decision and take the decision in compliance with the Code of Conduct for elected Members of the Authority.

The above request has my approval.

**Signature:**



**Printed Name:**

**Hina Bokhari OBE AM, Chair of the Economy, Culture and Skills Committee**

**Date:**

12 September 2025

### 3. Decision by an Assembly Member under Delegated Authority

#### Background and proposed next steps:

- 3.1 The terms of reference for this investigation were agreed by the Chair, in consultation with relevant party Lead Group Members and Deputy Chair, on 8 May 2025 under the standing authority granted to Chairs of Committees and Sub-Committees. Officers confirm that the report fall within these terms of reference.
- 3.2 The exercise of delegated authority approving the *Universal Basic Income in London: A Review* report will be formally noted at the Economy, Culture and Skills Committee's next appropriate meeting.

#### Confirmation that appropriate delegated authority exists for this decision:

Signature (Committee Services): *Sal Fazal*

Printed Name: Sal Fazal

Date: 11 September 2025

#### Financial Implications: NOT REQUIRED

Note: Finance comments and signature are required only where there are financial implications arising or the potential for financial implications.

Signature (Finance): Not Required

Printed Name:

Date:

#### Legal Implications:

The Chair of the Economy, Culture and Skills Committee has the power to make the decision set out in this report.

Signature (Legal): 

Printed Name: Rory McKenna, Monitoring Officer

Date: 15 September 2025

Email: [rory.mckenna@london.gov.uk](mailto:rory.mckenna@london.gov.uk)

#### Supporting Detail / List of Consultees:

- Alessandro Georgiou AM,
- Zack Polanski AM; and
- Anne Clarke AM.

#### 4. Public Access to Information

- 4.1 Information in this form (Part 1) is subject to the FoIA, or the EIR and will be made available on the GLA Website, usually within one working day of approval.
- 4.2 If immediate publication risks compromising the implementation of the decision (for example, to complete a procurement process), it can be deferred until a specific date. Deferral periods should be kept to the shortest length strictly necessary.
- 4.3 **Note:** this form (Part 1) will either be published within one working day after it has been approved or on the defer date.

##### Part 1 - Deferral:

Is the publication of Part 1 of this approval to be deferred? NO

If yes, until what date:

##### Part 2 – Sensitive Information:

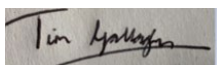
Only the facts or advice that would be exempt from disclosure under FoIA or EIR should be included in the separate Part 2 form, together with the legal rationale for non-publication.

Is there a part 2 form? NO

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#### Lead Officer / Author

Signature:



Printed Name: Tim Gallagher

Job Title: Senior Policy Adviser

Date: 11 September 2025

#### Countersigned by Executive Director:

Signature:



Printed Name: Helen Ewen, Executive Director of Assembly Secretariat

Date: 11 September 2025

## Universal Basic Income in London: a review

September 2025



## Why we decided to do this review

Although the idea of providing every citizen with a basic income has been debated for decades, proposals for a basic income have started to receive increased attention in recent years. There have been multiple trials across the world seeking to better understand how a basic income can support people. The idea has gained some prominence. A basic income pilot for care leavers has been introduced in Wales. The issue has been the subject of particular interest in London, where Grange Big Local, a community project in East Finchley, has developed a proposal for a basic income pilot in its local area.

The Economy, Culture and Skills Committee set out to investigate the issue of Universal Basic Income (UBI) in London in June 2025. We conducted a site visit to Grange Big Local, where we met held a roundtable with the project's organisers to discuss their proposal for a UBI pilot in their local area. We also held a meeting with experts in City Hall and conducted polling of Londoners in partnership with YouGov.

We wanted to understand the arguments for and against a basic income, and we heard strong views on both sides of the debate. We questioned guests on the merits of introducing a basic income pilot in London, which also generated a range of opinions. Both of our meetings involved lively and engaging debate, and we would like to thank all participants for their involvement.

UBI is a bold idea which would involve fundamental reform of our social security system, as well as our social and economic model more broadly. The Committee did not set out to reach an agreed position on UBI. Our report instead sets out the evidence we heard and explores the arguments for and against a UBI, for the benefit of Londoners and policy-makers considering future options in the city.

### What is Universal Basic Income (UBI)?

One of the most-widely used definitions is that of the Basic Income Earth Network, which defines a basic income as “a periodic cash payment unconditionally delivered to all on an individual basis without means test or work requirement.”<sup>1</sup>

Proponents of a UBI generally argue that payments made as part of such a scheme must be:

- periodic (paid on an ongoing basis at regular intervals)
- paid in cash (as opposed to benefits in kind or vouchers)
- universal (paid to all)
- paid to individuals (as opposed to paying households or groups)
- unconditional (paid without means-testing or additional requirements).<sup>2</sup>

## Key findings

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- Many of the people we spoke to argued that the current welfare system is overly bureaucratic, complex, and is not always effective at alleviating poverty and supporting people into work. Whilst this is something proponents and sceptics of a basic income generally agree on, they disagree about the solutions to tackle these shortcomings.
- Those in favour of a basic income argue that it would be more effective at reducing poverty. Sceptics argue that, compared to the current welfare system, it is poorly targeted and unlikely to be effective. Sceptics contend that poverty can be more effectively addressed through reforms to the current welfare system and labour market. Some do not view a lack of money as the root cause of poverty and therefore hold that poverty would not be addressed by a basic income.
- Proponents argue that a basic income paid at a modest level could be affordable. However, sceptics point out that any basic income proposal is caught in a three-way trade-off between adequacy, affordability and administrative simplicity. To be effective, a modest basic income must leave parts of the current welfare system, such as disability benefits, intact. In doing so it fails to dispense with the complexity currently associated with providing welfare.
- Proponents of basic income believe that it can reduce bureaucracy. Sceptics argue that it has its own administrative challenges and must be complemented by a means-tested system running in parallel to ensure those not yet eligible for a basic income receive support.
- A basic income could change how people spend their time, with evidence suggesting people are more likely to spend more time caring and in education. Whilst some view this as a good thing, others are concerned this would lower tax receipts needed to fund a basic income. Proponents of a basic income also stress that it can deal more effectively with the hypothetical challenges of the future, such as unemployment caused by advances in technology.
- Opinions are divided over what a trial in London should look like. We heard that small-scale trials can be effective if they are viewed as part of a longer research process. Those opposed to a basic income stress that there is already a large evidence base. They suggest that trials should only be carried out if they can be scaled up or if they seek to generate evidence about how a basic income can support specific groups of people in London, such as care-experienced young people.

## Key issues

UBI and other similar policies which aim to provide people with a basic level of economic security have been debated for several decades.<sup>3</sup>

Although nowhere has ever implemented a country-wide UBI, there have been trials and pilots across the world. Since there have been no trials involving all citizens receiving a basic income, fulfilling the condition of “universality” is difficult to achieve. For this reason, it has increasingly been referred to it as “basic income”, omitting the word “universal”.

There has never been a trial in London. However, following the COVID-19 pandemic, the Mayor of London commissioned independent research on how the pandemic impacted levels of financial hardship and how schemes like a basic income could alleviate poverty.<sup>4</sup> In addition to this, there are plans for small local trials in East Finchley<sup>5</sup> and in Camden.<sup>6</sup>

The only active trial in the UK is taking place in Wales. The Welsh Government commissioned a three-year trial running from July 2022, involving 500 care-experienced people receiving a monthly payment of £1,600.<sup>7</sup>

The design of trials differs depending on the context and research aims, which means trials rarely measure the same thing and there is often a wide degree of variation with regard to the design of the intervention. As a result of this, researchers have struggled to derive statistically meaningful

data and make definitive claims to support arguments in favour or against a basic income.<sup>8</sup> To gather additional evidence, economists have attempted to simulate the impact of a basic income on a country’s finances and key outcomes, including poverty, inequality and health.<sup>9</sup>

Recent polls show that trialling a basic income enjoys broad support, with UK and London-wide surveys finding more people support the idea than oppose it.<sup>10</sup> This is reflected in our own poll of Londoners, which found that more Londoners support than oppose a UBI. However, a majority of Londoners think that the Government cannot afford it.<sup>11</sup>

### The proposed basic income pilot in East Finchley

Grange Big Local, a community project based in East Finchley, has worked with basic income experts, including Dr Elliott Johnson and the Autonomy Institute, to draw up a proposal for a small-scale basic income pilot in East Finchley. It is one of 150 ‘Big Local’ areas in the country to receive funding from the National Lottery.<sup>12</sup>

Following two years of community consultation, Grange Big Local developed a proposal for a basic income pilot. Published in June 2023, the proposed trial would involve 30 people in East Finchley, 15 of whom would receive an unconditional £1,600 monthly for two years.<sup>13</sup> Sufficient funding has not been secured for the trial.

## What Londoners think

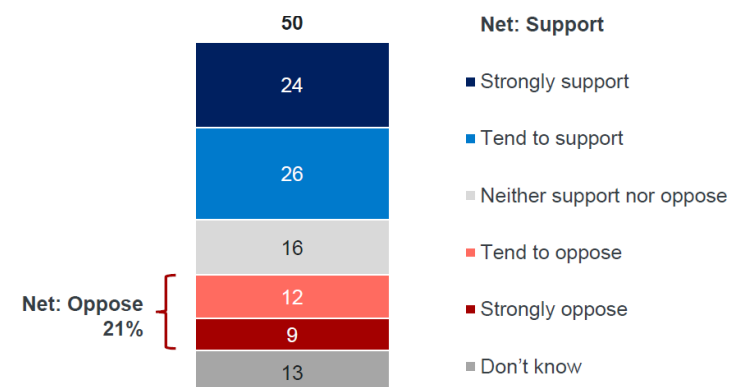
We wanted to gain a better understanding of how Londoners feel about basic income proposals, so we worked with the GLA and YouGov to carry out a survey of London residents aged 18 and above.<sup>14</sup> Responses have been weighted to be representative of all London adults.

The picture is complicated. Whilst many Londoners support the introduction of a basic income, a majority doubt the Government can afford it. Londoners are divided when it comes to key questions around how generous a basic income should be and how it should be funded.

Half of Londoners (50 per cent) support an introduction of a basic income in London, with six in ten (59 per cent) supporting at least a trial. Support is highest among men, those aged 18 to 49, inner Londoners, private renters, Disabled Londoners and those claiming any benefits. Despite net support, nearly two-thirds of Londoners (64 per cent) say the UK Government cannot afford it at this time.

Of those who support the introduction of a basic income, four in ten (41 per cent) say it is a high priority. Disabled Londoners are more likely to say a basic income is a high priority.

## Support for introducing a UBI in London (per cent)<sup>15</sup>



Around half (49 per cent) of Londoners say a basic income would improve their quality of life, with 18 per cent saying it would do so significantly. A further 29 per cent think it would make no real difference.

The majority of Londoners do not think a basic income should cover all basic living costs. Half of Londoners (50 per cent) think it should be enough to cover some basic living costs with recipients expected to supplement this with additional income, compared to three in ten (31 per cent) who say it should cover all basic living costs. Londoners are divided over whether a basic income should be funded by spending cuts or tax increases. One in three (32 per cent) say it should be funded through spending cuts, compared to a further 29 per cent who think it should be funded through tax increases.

## What the Committee heard

### Criticism of the current welfare system

There was a broad consensus among our guests, as well as among roundtable participants, that the current welfare system was not adequately meeting the needs of Londoners, with several guests singling out Universal Credit (UC) as particularly ineffective at alleviating poverty.<sup>16</sup> As of May 2025, approximately 1.2 million Londoners aged 16-64 are claiming UC.<sup>17</sup> This means nearly one in five working age Londoners (19 per cent) are relying to some extent on the UC system.<sup>18</sup>

There is evidence to suggest means-testing has become increasingly widespread, with the Institute for Fiscal Studies finding that between 1978 and 2013 spending on means-tested benefits as a proportion of total working-age welfare expenditure tripled from 24 per cent to 79 per cent.<sup>19</sup>

Dr Elliott Johnson told the Committee that means-testing has made the welfare system increasingly restrictive, with recent reforms having sought to tighten eligibility criteria for many benefits.<sup>20</sup> Similarly, Prof. Guy Standing stated that this approach to welfare provision was not effectively addressing people's needs but was instead causing a "huge increase in insecurity and poverty".<sup>21</sup>

Dr Elliott Johnson also stated that the conditional nature of many benefits was unlikely to incentivise people to work more or increase their earnings. *The 2018 Final Findings Report of the Economic & Social Research Council's Welfare Conditionality Project* found that welfare conditionality is "largely ineffective in facilitating people's entry into or progression within the paid labour market".<sup>22</sup>

"Universal Credit has moved decisively against giving people security"

**Prof. Guy Standing**, Professorial Research Associate,  
School of Oriental and African Studies (SOAS)<sup>23</sup>

Criticism of the current welfare system was also voiced by sceptics of a basic income. Anna Coote described it as a "very damaged system".<sup>24</sup> However, a key point of disagreement between those in favour and those against a basic income was whether the current welfare system was based on sound principles that should be retained, or whether it should be complemented, or replaced altogether, by a basic income.

"To say [the welfare system] is broken and therefore we throw the whole thing on the scrap heap seems to be completely wrong"

**Prof. David Piachaud**, Emeritus Professor of Social Policy  
London School of Economics (LSE)<sup>25</sup>

Anna Coote argued that the current system is not functioning effectively as a result of cuts and poorly funded public services. She proposed

### Universal Basic Income in London: a review

September 2025

improving the current system by removing the two-child cap, which prevents most families from claiming means-tested benefits for any third or additional children.<sup>26</sup> Similarly, Prof. David Piachaud stated that the welfare system had been effective in addressing poverty but that its effectiveness had declined over time.<sup>27</sup> He strongly criticised proposals to scrap large parts of the current welfare system.<sup>28</sup>

Proponents of a basic income argue that there are more fundamental issues with the current provision of welfare. Dr Will Stronge told us that the current system which emerged after the Second World War was now inadequate to deal with the current economic landscape, which he described as “crisis driven”, referencing climate change, inflation, and the COVID-19 pandemic.<sup>29</sup> He stated that this creates economic insecurity and uncertainty for many people. This, we were told, is best addressed by a universal system, which is unconditional and creates “a floor to stand on”.<sup>30</sup>

“That shock-driven world, one which will continue with the ecological crisis, with shifting geopolitical plates and so on, what is the welfare system that we need for this moment?”

**Dr Will Stronge**, Chief Executive,  
The Autonomy Institute<sup>31</sup>

In short, we found there was general agreement regarding the shortcomings of the current welfare system. However, proponents and sceptics disagree about the solutions to tackle these shortcomings.

### Tackling poverty and hardship

One of the core arguments made by supporters of a basic income is that it can effectively reduce poverty and boost people’s wellbeing. Dr Elliott Johnson stressed that a basic income would be particularly beneficial for Londoners, who he said are often struggling to make ends meet, citing the capital’s high housing costs.<sup>32</sup>

However, Anna Coote expressed concerns that a basic income in the context of London’s high housing costs would simply lead to landlords charging higher rents, in turn increasing housing costs further, rather than reducing poverty.<sup>33</sup> Dr Otto Lehto and Prof. Guy Standing, who are both in favour of a basic income on principle, acknowledged this and argued a basic income would likely have to be coupled with policies aimed at reducing housing costs. There were differing views among proponents of a basic income about what such a policy should look like.<sup>34</sup>

We also heard evidence that a basic income would help the increasing number of people who find themselves in precarious, insecure or ‘gig’ work. Organisers at Grange Big Local told us that many people in the local area are employed or self-employed but do not have stable and predictable income streams.<sup>35</sup> This was echoed by Prof. Guy Standing, who stated that an increasing number of workers now belong to the “precariat”,<sup>36</sup> which he has previously defined as a new class, “characterised by unstable labour, low and unpredictable incomes, and loss of citizenship rights”.<sup>37</sup>

### Universal Basic Income in London: a review

September 2025

Recent data shows that in-work poverty is particularly acute in London. According to 2025 analysis by the GLA, for the years 2020/21 to 2022/23, nearly one in four (24 per cent) of London's residents live in relative poverty (defined as less than 60 per cent of the UK median income).<sup>38</sup> The analysis further shows that single parents are far more likely to be in in-work poverty, linked to the prevalence of part-time work: as of 2020/21-2022/23, more than one in three (34 per cent) working single parents were in poverty.<sup>39</sup> Similarly, nearly one in four self-employed Londoners (24 per cent) were in in-work poverty during 2020/21-2022/23.<sup>40</sup>

Many proponents of a basic income, including Prof. Guy Standing, stress that it is these groups of people who would benefit most from universal cash transfers.<sup>41</sup>

As stated above, there have been no London-based trials to test the effectiveness of a basic income in addressing poverty in the capital. However, according to economic modelling commissioned by the Mayor in 2021, a London-wide basic income could provide a "substantial boost" to the poorest households, reducing poverty by 5.7 per cent, equivalent to lifting 130,000 Londoners out of poverty.<sup>42</sup> The modelling was based on a hypothetical scheme which would pay working-age adults £5,350 per year, children £2,408 per year and pensioners £11,831 per year, funded by abolishing the Personal Allowance, upper and lower limits for National Insurance contributions (NICs) and an increase in tax rates of three percentage point for each tax band.<sup>43</sup>

Prof. David Piachaud expressed scepticism about the impact of a basic income, stating that it would not improve social conditions in London. He criticised its high cost and stated that interventions targeted at those in need (as opposed to a universal payment) would be more effective at reducing poverty.<sup>44</sup> This was echoed by Anna Coote, who argued that due to its high cost, trade-offs were inherent to any basic income proposal, meaning that other areas of public spending would have to be cut, which she argued would leave people worse off.<sup>45</sup>

"If you are going to pay for one thing, i.e. this massive expenditure on UBI, you are not going to have the money for all the other things that make life better and bearable and worthwhile for people to live and flourish."

**Anna Coote**, Principal Fellow,  
New Economics Foundation<sup>46</sup>

A 2017 simulation study by the Bath Institute for Policy Research supports this view. It found that introducing a basic income and eliminating the majority of existing benefits under the current welfare system would lead to significant income losses.<sup>47</sup> These losses would be greatest for the bottom half of the income distribution, particularly if the introduction of such a scheme was accompanied by an increase in income taxes.<sup>48</sup>

It should be noted that there is no agreement among proponents of a basic income as to how much of the current welfare system should be left intact.

### Universal Basic Income in London: a review

September 2025

In a 2018 research paper for the Adam Smith Institute, Dr Otto Lehto stated that the “parameters, scope and size [of a basic income] will have to be fiddled with for a long time to come.”<sup>49</sup> This was echoed by Prof. Guy Standing who told us at our meeting that he was not in favour of dismantling the welfare state, and that certain benefits, such as those for people with disabilities, should supplement a basic income.<sup>50</sup>

Sceptics of a basic income also criticise its focus on providing people with money as a solution to poverty. In a 2018 report, the Centre for Social Justice argued that long-term poverty occurs not simply due to a lack of money but also when non-financial disruptions impact and destabilise the foundations of people’s lives.<sup>51</sup> This can include things like drug addition, educational disruption, debt or family breakdown. The think tank argued that in such instances, money does not effectively address the root causes of the problems causing long-term poverty.<sup>52</sup>

“We do need that freedom that cash gives, as well as the freedom, or let us say the efficiency of buses, trains, tubes, and so on.”

**Dr Will Stronge**, Chief Executive,  
The Autonomy Institute<sup>53</sup>

However, some of those in favour of a basic income defend the principle of focusing on money. Prof. Guy Standing told us that it is difficult for a government to identify and meet the various needs of its citizens. Given

people know their own needs best, he argued, it is better to provide people directly with money so they can meet their needs.<sup>54</sup>

Overall, the debate whether a basic income is effective at tackling poverty is nuanced. Those advocating for a basic income argued that it can effectively reduce poverty, particularly amongst those in low-paid and insecure work. However, we heard equally strong arguments from sceptics, who told us that a basic income is poorly targeted and unlikely to be as effective at tackling poverty as more needs-specific benefits. There is also disagreement over the roots of poverty, with those in favour of a basic income being inclined to view a lack of money as the root cause. Sceptics on the other hand argue that a lack of money is not always the main driver, and that poverty may be better addressed by more targeted benefits.

#### Funding a basic income

One of the main criticisms of a basic income is that it is not affordable. The Centre for Social Justice estimates that if everyone in the UK between the ages of 16 and 64 was paid an amount equal to the poverty line (defined as 60 per cent of the median wage in the UK), this would cost an amount greater than a third of the UK’s GDP.<sup>55</sup> The think tank notes that reducing the amount could make a basic income more affordable but would likely leave some people, such as single unemployed people or parents worse off than they are currently under Universal Credit.<sup>56</sup>

Proponents counter that such estimates are frequently exaggerated. Those in favour of a basic income typically focus on what they call the “net cost”

### Universal Basic Income in London: a review

September 2025

of a basic income, as opposed to the “gross cost”. The gross cost of a basic income is the sum of annual payments multiplied by the number of recipients.<sup>58</sup> For example, if one million people received £10,000 per year, the gross cost would be £10 billion (1 million multiplied by £10,000). However, in a 2020 review, Dr Matthew Thompson noted that this disregards taxation: a basic income is at least partly self-financing as many higher earning recipients pay more in tax than they receive through a basic income.<sup>59</sup> The net cost takes into account taxation.

Whilst taxation is an important focus for many basic income advocates, Prof. Guy Standing noted that there was no accepted consensus among proponents regarding how exactly their proposals should be funded.<sup>60</sup>

Dr Elliott Johnson told the Committee that introducing a basic income can lead to increased tax receipts in the long-term as it can boost the local economy. He argued that providing people with additional income to spend can lead to “spending multipliers”, which describes the idea that increased spending by recipients has knock-on effects on the wider economy.<sup>61</sup> He stated that this can lead to a situation where “a lot of that initial investment comes back to the Government”.<sup>62</sup>

This was echoed by Dr Matthew Thompson, who stated that a basic income can potentially boost local purchasing power and local businesses in the economy.<sup>63</sup> However, he also urged caution, arguing that without other significant changes to the current economic system, much of this

money would not be spent with businesses in the community but instead end up in the pockets of large corporations which are based abroad.<sup>64</sup>

“A UBI unregulated, without controls and checks and balances, would be a disaster because it would effectively just move money into the hands of those who can suck it up out of the marketplace, at the moment, Silicon Valley, Amazon.”

**Dr Matthew Thompson**, Lecturer in Urban Studies  
University College London (UCL)<sup>57</sup>

It should be noted that not everyone in favour of a basic income argues that it must be paid at a high level to be effective. Dr Will Stronge referenced a 2022 modelling study by a team of academics, which found that a modest version of a basic income which would pay £41 per child, £63 per adult under 65 and £190 per adult aged 65+ per week, would be affordable. This scheme, according to the authors, would involve no extra calls on public finances.<sup>65</sup> It would be offset by reducing the income tax allowance to £750, raising income tax rates by 3p and setting the rate if employee National Insurance Contributions (NICs) to 13.25 per cent whilst reducing the primary National Insurance threshold to £20 per week.<sup>66</sup> The authors state that this scheme would cut pensioner and child poverty by half, with working age poverty falling by a quarter.<sup>67</sup>

Sceptics tend to counter that such amounts on their own are not enough to replace large parts of the welfare state. Anna Coote told the Committee

that if a basic income was paid at a level where it would be considered affordable for the government, it would need to be complemented by top ups for individuals.<sup>68</sup> A 2017 simulation study by the Bath Institute for Policy Research found that a basic income can lead to an increase in poverty, if the scheme is not sufficiently generous to offset the withdrawal of existing benefits.<sup>69</sup>

This is generally also acknowledged by proponents of a basic income. The authors of the 2022 simulation study referenced by Dr Will Stronge do not see the elimination of most existing benefits as part of their scheme. Rather, they would retain “a conditional system that assesses people’s needs (disability, unemployment, housing etc.) and means (savings, wealth, etc.) to supplement UBI payments through Universal Credit and disability related benefits (Personal Independence Payment, Disability Living Allowance etc.) as well as locally assessed costs (rent, Council Tax, childcare, school dinners etc.)”.<sup>70</sup>

However, we heard that this ultimately means any basic income proposal is caught in a three-way trade-off. Dr Matthew Thompson told the Committee that any basic income proposal will struggle to reconcile affordability, adequacy and administrative simplicity.<sup>71</sup> He stressed that if a basic income proposal was affordable and adequate, it would require the continuation of many of the existing welfare policies. This would remove one of the key advantages of a basic income, namely that it requires no means testing and is simpler to administer, reducing bureaucracy.<sup>72</sup>

He further noted that this can make it difficult to build coalitions to support and fund a basic income in practice, since proponents of a basic income differ in how they approach this trade-off, with some proponents placing greater value on administrative simplicity but less value on adequacy and vice versa.<sup>73</sup>

Given what we heard, there appears to be no consensus among those in favour of a basic income on how to fund such a scheme. Proponents note that introducing a basic income can lead to positive ripple effects in the economy leading to local economic growth and increased tax receipts. However, there is uncertainty as to how this would work in practice. Whilst we heard that a modest basic income may be affordable without making major changes to the tax system, such a system would leave significant parts of the welfare system intact to ensure people who previously relied on the welfare system are not worse off. Such a system would therefore not dispense with means testing and the administrative complexity associated with the current welfare system. This is covered in more detail below.

### Administrative challenges

Our guests disagreed over the administrative challenges associated with a basic income. We heard that administrative considerations are closely linked to questions about affordability. As stated above, those sceptical of a basic income argue that any basic income scheme that is affordable and adequate has to work in conjunction with much of the existing welfare state, which means there would still be a significant administrative burden.

### Universal Basic Income in London: a review

September 2025

Those in favour of a basic income, on the other hand, argue that basic income schemes would still reduce much of the administrative overhead associated with the current welfare system. In a 2018 review for the Adam Smith Institute, Dr Otto Lehto argued that “insecure and cumbersome welfare state bureaucracies are common across Europe and North America” and that a “well-implemented UBI” could change how welfare states are organised.<sup>74</sup> Prof. Elliott Johnson told us that a basic income would be more efficient because it would eliminate the requirement for the state to assess people’s needs before providing support.<sup>75</sup>

Whilst reducing or eliminating the need for means testing can reduce the administrative burden, we also heard that introducing a basic income can bring with it new administrative challenges. Dr Matthew Thompson told us that identifying recipients to ensure they receive the income could pose a challenge. In particular, he stated that the administrative task of identifying people outside of the tax and benefits system, such as refugees or homeless people, could be “fairly high and burdensome”.<sup>76</sup>

Another administrative challenge often highlighted by sceptics pertains to the issue of migration. In a 2018 report, the Institute of Economic Affairs stated that if the Government decided that new immigrants were not eligible for basic income immediately upon arrival, there would have to be a “back-up” means-tested system to prevent this group of people from falling into destitution before becoming eligible for a basic income. This would imply that a targeted cash transfer system would remain and run in

parallel with a basic income, introducing an additional administrative burden.<sup>77</sup>

“You no longer have this massive, huge, harmful and expensive assessment regime. You get rid of that completely.”

**Dr Elliott Johnson**, Vice Chancellor’s Fellow in Public Policy,  
Northumbria University<sup>78</sup>

The Committee notes that there is limited evidence to substantiate arguments on both sides, given past trials have not focused on the effect of a basic income on the administrative burden for public authorities. Replacing parts of the current welfare system with a basic income could, in theory, make such a system simple to administer. However, this could bring with it a new set of administrative challenges and it might have to run in parallel with a means-tested system of protection for people not yet eligible for a basic income.

### Labour market implications

We heard that introducing a basic income would likely have a significant impact on the labour market. Dr Will Stronge argued that wages would rise as people would be able to turn down low-paid jobs in the knowledge they will continue to be paid a basic income.<sup>79</sup> However, not everyone agrees with this. The Wales Centre for Public Policy warns of a scenario where a basic income becomes a “wage subsidy”, enabling employers to pay lower wages and relying on basic income payments to supplement people’s

### Universal Basic Income in London: a review

September 2025

incomes, effectively shifting the cost of labour from companies to the state.<sup>80</sup> It is worth noting that neither claim can be substantiated by evidence, as no trial has been large enough to understand the impact of a basic income on pay and workers' power to bargain.

Some of those who are sceptical of basic income proposals also warn that a sufficiently generous basic income could make people less likely to work. The Bath Institute for Policy Research warns that people's incentive to work would likely be weakened, particularly if a basic income was funded through increased rates of income tax and the elimination of personal tax allowances and National Insurance Contribution (NICs) thresholds.<sup>81</sup> The Institute for Economic Affairs warns that if a basic income caused large numbers of people to reduce their hours or give up work altogether, the scheme could rapidly become unaffordable as the tax base shrinks.<sup>82</sup>

However, not everyone agrees that people reducing their working hours would negatively impact the feasibility of basic income proposals. Dr Matthew Thompson told us that a basic income may enable people to spend more time in education or caring for others.<sup>83</sup> He added that this could lead to "incredible benefits that spill out across society".<sup>84</sup> A 2018 review of 28 basic income studies and ten basic income interventions found evidence that where people reduced labour market activity, the time gained was channelled into other activities, such as education and care. The review also found strong evidence that young people in particular spend longer periods of time in education.<sup>85</sup>

A related strand of argument does not view a basic income as a cause of change in the labour market but as a response to a changing labour market. Proponents of a basic income argue that the labour market is going to become more difficult to predict in the coming years and decades. Dr Will Stronge told us that the labour market is likely to go through a series of upheavals in the future, which could be caused by a variety of factors, including supply chain shortages, extreme weather events, an ageing population and automation.<sup>86</sup>

A report by the Royal Society of Art focuses on automation as a key factor driver for change in the labour market and posits that this may make lower hours, periods of unemployment and retraining more common. The paper argues that this is where a basic income can play an important role to support affected workers through prolonged unemployment or under-employment and enable them to build up new skills.<sup>87</sup>

This position is not universally shared and some of our guests were unconvinced that automation will be the main driver of labour market change. But based on what we heard, there is agreement among proponents of a basic income that the future of the labour market is going to be uncertain and that a basic income is best suited to support workers through whatever comes next.<sup>88</sup>

“Unemployment is not what we should be planning for, but we should be planning for a chaotic world that demands adaptive capacities and capacities of flexibility from its people and its institutions.”

**Dr Otto Lehto**, Postdoctoral Researcher  
New York University<sup>89</sup>

Equally, not all those who oppose a basic income disagree with the notion of the labour market changing in the years ahead. Anna Coote told us that automation and unemployment caused by technology can pose problems for the labour market. However, she added that there were other policy proposals which would be better suited to addressing this, such as shortening the working week.<sup>90</sup>

Overall, it is clear to us that introducing a policy as radical as universal basic income is going to have a significant impact on the labour market. There is disagreement about whether this would be overwhelmingly negative or positive. Additionally, we can see that basic income proposals can also be viewed as a response to changes in the labour market. Whether job losses caused by advances in technology materialise or not, there is a risk that the labour market will experience periods of significant change in the coming years.

#### A basic income trial in London

There has never been a basic income trial in London. Proponents of basic income proposals were generally positive about the prospect of launching the first-ever basic income trial in the capital. Prof. Guy Standing told the Committee that “it would be a fantastic initiative for the Mayor to launch a BI [basic income] pilot”.<sup>91</sup> He stressed that any potential pilot should include a proper evaluation programme.<sup>92</sup>

However, he stressed the importance of prioritising the robust evaluation of any proposed pilot and allocating sufficient time to designing evaluation tools. He also told us that he strongly favoured a “community approach”, whereby payments would be disbursed to a community, as opposed to a few randomly chosen individuals, to better understand the impact on communities over time.<sup>93</sup>

This corresponds to the approach outlined by volunteers during our site visit to Grange Big Local in East Finchley. We heard that the proposed trial’s focus was on evaluating the link between a basic income and wellbeing in their local community with a sample size of 30 participants (split evenly between a treatment group and a control group).<sup>94</sup> The volunteers added that the group conducted door-knocking sessions and surveys with local residents, which showed that most people were positive about a trial in their local area.<sup>95</sup>

This was also emphasised by Dr Elliott Johnson who worked with Grange Big Local on the proposal. He acknowledged the small sample size but

### Universal Basic Income in London: a review

September 2025

stated that a local trial might differ from what a basic income would look like at a national level. He added that this was a starting point with the purpose of showing that it can work and demonstrating the benefits for participants' wellbeing.<sup>96</sup>

Not all our guests agreed that a trial should primarily focus on the link between a basic income and wellbeing. Dr Matthew Thompson was positive about a trial and agreed with the idea of targeting a particular community but emphasised that such a trial should investigate the impact of a basic income on local economies, rather than wellbeing. He stated that individual effects of a basic income were already well understood but that few trials to date have focused on how a basic income interacts with local economies, and its impact on entrepreneurship, local labour markets and the regeneration of communities.<sup>97</sup>

"If it was universal at a particular neighbourhood scale, we might start to see some middle ground in terms of money circulating locally. [...] It might then create multiplier effects through local economies, small businesses, and support jobs and welfare"

**Dr Matthew Thompson**, Professorial Research Associate  
University College London (UCL)<sup>98</sup>

He added that in order to generate meaningful results, the sample size would have to be expanded to "be something like 500, 1000 or many

thousands".<sup>99</sup> However, he also stated that this was "politically beyond the current situation".<sup>100</sup>

We also heard strong opposition to a trial. Anna Coote questioned whether there was a need for a trial in London, given there already have been numerous trials in other parts of the world.<sup>101</sup> She also criticised the fact that these trials have usually been one-off occurrences, which organisers have not been able to scale up, resulting in participants losing support they had previously relied on after a set time period.<sup>102</sup> Similarly, Dr Otto Lehto argued that trials which involve the withdrawal of support after a certain time go against one of the central premises of a basic income, namely creating a permanent floor.<sup>103</sup> He stressed that "a long term programme requires moving beyond the pilot paradigm ultimately".<sup>104</sup>

This was also raised by Dr Joe Chrisp, who stated that a common barrier of previous trials has been the use of designs that cannot be scaled up or fall outside the power of the governing authority to implement.<sup>105</sup> He stated that organisers should ask whether a trial would "test a policy that the GLA could plausibly implement".<sup>106</sup> Given the powers of the GLA, the Committee notes that the Mayor is unable to implement a basic income for all Londoners.

However, Dr Joe Chrisp stressed that a trial could still be valuable if it is designed in a way to generate evidence about the impact of a basic income on specific groups in London. He cited the Welsh pilot as an example, as it focuses specifically on understanding the effects of a basic income on

### Universal Basic Income in London: a review

September 2025

supporting care-experienced young people in Wales.<sup>107</sup> We heard that there are plans for such a trial in London: Dr Will Stronge told the Committee that the Autonomy Institute was currently working with the London borough of Camden on developing a basic income pilot for care-experienced young people in the borough.<sup>108</sup>

There was some support for this approach from guests who were sceptical of a basic income. Prof. David Piachaud told the Committee that basic income experiments can be valuable if they are targeted at particular groups and comprise a sufficiently large sample size.<sup>109</sup> Similarly, Anna Coote agreed that a trial of a cash transfer scheme targeting specific groups in London, such as care-experienced young people in Camden, could lead to valuable insights. She added that this should not be called a basic income due to the “baggage attached to that term” and that it should also be accompanied by improving services, such as transport, digital access and housing.<sup>110</sup>

In response to a letter from the Committee, the Mayor noted that he remains “positive about the idea of UBI – which has the potential to benefit Londoners – and would welcome a pilot being run in London.”<sup>111</sup> However, he added that “the costs of delivering a pilot in London at sufficient scale to meaningfully add to the evidence base are beyond the Greater London Authority’s ability to fund.”<sup>112</sup>

“If you are experimenting, experiment in terms of particular services and particular groups”

**Prof. David Piachaud**, Emeritus Professor of Social Policy  
London School of Economics (LSE)<sup>113</sup>

Overall, multiple guests were positive about launching a basic income trial in London. However, there was disagreement over what such a trial should look like. Whilst some favour the approach proposed by Grange Big Local, which seeks to understand the link between a basic income and wellbeing at a local level, others favour conducting trials with a larger sample and instead focusing on understanding how a basic income can boost local economies. Guests also rightly questioned what would happen after a trial ended. With the Mayor lacking powers to ever roll out a basic income across London, some of our guests advocated carrying out a trial with a view to specifically generate evidence about how a basic income can support certain groups within London, such as care-experienced young people.

## Conclusion

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We heard evidence from experts of varying political persuasions, making the case for and against a basic income. As stated above, we did not set out to reach agreement on this issue and this report is intended to be read as a review of the basic income debate in London.

One of the central criticisms of basic income proposals is that it is simply unaffordable. We heard from supporters of UBI that a modest basic income can be made affordable within our current system of taxation. However, we heard from opponents that such a scheme will leave a significant number of people worse off than the current system, unless it is complemented by a somewhat more complex system of targeted cash transfers. When debating affordable versions of a basic income, there is thus a trade-off between a basic income that radically simplifies the current provision of welfare and one that adequately supports people.

It should be noted that many of the arguments we heard concerned hypothetical scenarios. It is difficult to assess with certainty how such a scheme would impact local businesses, local labour markets and how burdensome the administration of large-scale basic income would be.

We heard that a trial in London could shed light on some of these questions. Any trial should be clear about what it wants to achieve. Organisers at Grange Big Local in East Finchley have proposed a small-

scale trial to better understand the link between personal wellbeing and a basic income. Others favour a different approach, such as targeting specific groups of people in London and evaluating how they can be supported by a basic income.

It is important to note that the Mayor's power in this area are limited. It is not plausible for the Mayor to implement a basic income in London. However, campaigners have called on the Mayor to express support for a trial and explore options for funding one. Given a basic trial is likely going to be an expensive undertaking, it is important to ask what a trial in London can realistically achieve and how its findings can be taken forward, before allocating funding.

Basic income is a divisive topic which has received considerable political and media attention in recent years. This is at least in part driven by the real and perceived failings of the current welfare system to reduce poverty and support people into work. We agree that decision-makers should explore options to address the shortfalls of the current welfare system. Our report is not intended to adjudicate between the opposing viewpoints regarding the potential of a basic income policy to address these failings. Instead, we have aimed to set out the arguments on both sides of the debate, in a way that will allow Londoners to make up their own minds about a basic income.

## Who we heard from

**We are very grateful to all who contributed to Investigation.**

We conducted a site visit to Grange Big Local, a community project in East Finchley. We met with the project's organisers to discuss their proposal for a basic income pilot in their local area on 11 June 2025.

We held one meeting in City Hall on 25 June with the following guests:

- **Anna Coote**, Principal Fellow, New Economics Foundation
- **Prof. Elliott Johnson**, Vice Chancellor's Fellow in Public Policy, Northumbria University
- **Dr Otto Lehto**, Postdoctoral Researcher, New York University
- **Prof. David Piachaud**, Emeritus Professor of Social Policy, London School of Economics (LSE)
- **Prof. Guy Standing**, Professorial Research Associate, School of Oriental and African Studies (SOAS)
- **Dr Will Stronge**, Chief Executive, The Autonomy Institute
- **Dr Matt Thompson**, Lecturer in Urban Planning/Urban Studies, University College London (UCL)

Additionally, we received a written submission from **Dr Joe Chrisp**, Research Associate, Bath Institute for Policy Research.

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<sup>15</sup> City Intelligence, [UBI Polling Report](#), July 2025. Question: Universal basic income refers to an unconditional cash payment, paid for by general taxes, to all individuals, regardless of their income, wealth, employment, or any other factors. The payment is paid to individuals rather than households and issued periodically, for example every month. In principle, to what extent, if at all, would you support or oppose the introduction of a universal basic income in London?

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- <sup>93</sup> London Assembly Economy, Culture and Skills Committee, [Transcript of Agenda Item 10 – Exploring Universal Basic Income in London \(panel 1\)](#), 25 June 2025 (p.20)
- <sup>94</sup> Comments made by roundtable participants during the Committee's visit to Grange Big Local on 11 June 2025
- <sup>95</sup> Comments made by roundtable participants during the Committee's visit to Grange Big Local on 11 June 2025
- <sup>96</sup> London Assembly Economy, Culture and Skills Committee, [Transcript of Agenda Item 10 – Exploring Universal Basic Income in London \(panel 1\)](#), 25 June 2025 (p.20)

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<sup>97</sup> London Assembly Economy, Culture and Skills Committee, [Transcript of Agenda Item 10 – Exploring Universal Basic Income in London \(panel 2\)](#), 25 June 2025 (p.15)

<sup>98</sup> London Assembly Economy, Culture and Skills Committee, [Transcript of Agenda Item 10 – Exploring Universal Basic Income in London \(panel 2\)](#), 25 June 2025 (p.4)

<sup>99</sup> London Assembly Economy, Culture and Skills Committee, [Transcript of Agenda Item 10 – Exploring Universal Basic Income in London \(panel 2\)](#), 25 June 2025 (p.13)

<sup>100</sup> London Assembly Economy, Culture and Skills Committee, [Transcript of Agenda Item 10 – Exploring Universal Basic Income in London \(panel 2\)](#), 25 June 2025 (p.13)

<sup>101</sup> London Assembly Economy, Culture and Skills Committee, [Transcript of Agenda Item 10 – Exploring Universal Basic Income in London \(panel 2\)](#), 25 June 2025 (p.2)

<sup>102</sup> London Assembly Economy, Culture and Skills Committee, [Transcript of Agenda Item 10 – Exploring Universal Basic Income in London \(panel 2\)](#), 25 June 2025 (p.2)

<sup>103</sup> London Assembly Economy, Culture and Skills Committee, [Transcript of Agenda Item 10 – Exploring Universal Basic Income in London \(panel 1\)](#), 25 June 2025 (p.18)

<sup>104</sup> London Assembly Economy, Culture and Skills Committee, [Transcript of Agenda Item 10 – Exploring Universal Basic Income in London \(panel 1\)](#), 25 June 2025 (p.18)

<sup>105</sup> Written evidence provided to the Committee by Dr Joe Chrisp via e-mail on 2 July 2025

<sup>106</sup> Written evidence provided to the Committee by Dr Joe Chrisp via e-mail on 2 July 2025

<sup>107</sup> Written evidence provided to the Committee by Dr Joe Chrisp via e-mail on 2 July 2025

<sup>108</sup> London Assembly Economy, Culture and Skills Committee, [Transcript of Agenda Item 10 – Exploring Universal Basic Income in London \(panel 1\)](#), 25 June 2025 (p.19)

<sup>109</sup> London Assembly Economy, Culture and Skills Committee, [Transcript of Agenda Item 10 – Exploring Universal Basic Income in London \(panel 2\)](#), 25 June 2025 (p.14)

<sup>110</sup> London Assembly Economy, Culture and Skills Committee, [Transcript of Agenda Item 10 – Exploring Universal Basic Income in London \(panel 2\)](#), 25 June 2025 (p.17)

<sup>111</sup> Letter from the Mayor of London to the Chair of the Economy, Culture and Skills Committee, published as part of [Agenda reports pack](#), 2 September 2025 (p.101)

<sup>112</sup> Letter from the Mayor of London to the Chair of the Economy, Culture and Skills Committee, published as part of [Agenda reports pack](#), 2 September 2025 (p.101)

<sup>113</sup> London Assembly Economy, Culture and Skills Committee, [Transcript of Agenda Item 10 – Exploring Universal Basic Income in London \(panel 2\)](#), 25 June 2025 (p.14)