

MRC/CSO Social and Public Health Sciences Unit Consultation Response

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| **Title of consultation** |
| DWP’s preparations for changes in the world of work |
| **Name of the consulting body** |
| House of Commons Work and Pensions Committee |
| **Link to consultation** |
| https://[www.parliament.uk/business/committees/committees-a-z/commons-select/work-and-](http://www.parliament.uk/business/committees/committees-a-z/commons-select/work-and-) pensions-committee/news-parliament-2017/dwp-preparation-for-changes-in-work-inquiry-launch- 19-21/ |
| **Why did the MRC/CSO Social and Public Health Sciences Unit contribute to this consultation?** |
| The lead author of this evidence submission recently published the only comprehensive and objective systematic scoping review of the evidence for basic income in upper-middle and high income countries. Our research expertise is highly relevant to the questions on UBI. Social security systems are important social determinants of health which impact strongly on groups who experience health inequalities. For this reason, we have also been conducting research on the health and employment impacts of social security reform and employment assistance  programmes for a number of years. |
| **Our consultation response** |
| The MRC/CSO Social and Public Health Sciences Unit, University of Glasgow is responding to the following questions outlined by the Committee for this Inquiry’s written evidence:  **3. a) Is there a need to consider new, long-term approaches to addressing change in the labour market: for example, introducing a Universal Basic Income (UBI)?**   1. **b) Is UBI an appropriate short-term response to shocks in the labour market?** 2. **b) How could DWP improve the training and advice it offers to jobseekers?** 3. **What support, advice and training should DWP offer to people who are looking to progress in work, or take up more hours?**   *NB: because the issues and evidence relevant to Questions 4. b) and 5. overlap considerably, we have provided a composite response to both questions.*  **Background**  The MRC/CSO Social and Public Health Sciences Unit, University of Glasgow conducts world- leading research to understand the determinants of population health and health inequalities, and to develop and test interventions to improve health and reduce inequalities. The Unit’s research uses a wide variety of methods including qualitative research, the collection, linkage and analysis of social survey and routinely collected data, evidence synthesis, randomised controlled trials and  natural experimental studies. The Informing Healthy Public Policy programme has a particular focus on, and expertise in, evaluating the impacts of social security reform. The Unit receives |

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| core funding from the Medical Research Council and the Scottish Government Chief Scientist Office, as well as grant funding for specific projects from a range of sources. Further information about the Unit is available at <http://www.gla.ac.uk/sphsu>  **Executive summary**  *Questions 3. a) and 3. b)*   * Universal basic income (unconditional cash payments of equal value given to all citizens) is proposed as an equitable approach to actual or predicted changes in the labour market which would protect incomes and allow people to engage in a range of non-market productive activities. In the post-Covid context, these could also provide a crucial fiscal stimulus. * Advocates argue that UBI would promote social solidarity. However, the negative health and economic impacts of the pandemic have fallen disproportionately on those on lower incomes and key workers in lower occupational groups. These groups will also be hardest hit by upcoming job losses. * By contrast, people on higher incomes have saved money during lockdown, and are less likely to be affected by Covid-related unemployment. As such, a case could be made that targeting support at the worst hit groups would enhance social solidarity. * Reforms to the existing social security framework could achieve many of the objectives of UBI while targeting those most in need. Where labour market demand is low, conditionality is unlikely to be effective. Removing or easing conditionality and increasing the Work Allowance would protect incomes while incentivising employment. * In addition, retaining the £20 uplift and extending it to those on legacy benefits would protect incomes, reduce poverty, and go some way to reversing the historic erosion in the value of UK social security payments. * Our systematic scoping review of basic income did not find evidence that unconditional payments lead to large reductions in labour market activity. There is evidence of strong positive effects on some health, educational, and social outcomes, although these are inconsistent across studies.   *Questions 4. b) and 5.*   * Conditionality and financial sanctions have been intensified and extended to more groups as part of the DWP’s strategy to support employment. However, the evidence for conditionality does not suggest that it has positive impacts on employment, and there is increasing evidence of negative health impacts. * In the current labour market context, the restoration of sanctions is particularly concerning. The UK’s high quality data and data linkage infrastructure should be utilised to robustly evaluate the impacts of conditionality and sanctions to date. * Adult education and training has been severely underfunded in recent years. There is a need for a strategic approach to skills development to support sectors which provide high quality employment. * Universal Credit claimants find Work Coaches helpful when they are supportive and facilitate access to training and services which are line with claimants’ needs and aspirations. Claimant Commitments can be helpful if they are tailored to claimants’ circumstances. There is evidence that services do not always meet these standards. * Advisors with training in providing support to those with particular needs or barriers to employment are perceived as effective. The restoration of Disability Employment Advisors and further investment in specialist advisors is to be welcomed. * Many approaches to promoting employment and in-work progression have been robustly evaluated in the United States. Strategies which emphasise strategic collaboration with employers and industry, ongoing skills training, and generous in-work supports have shown evidence of success. A range of other approaches continue to be tested. * The DWP has longstanding collaborations with some of the relevant US research   organisations. These present an opportunity to maximise learning about what works to |

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| support people in the labour market.  **3. a) Is there a need to consider new, long-term approaches to addressing change in the labour market: for example, introducing a Universal Basic Income (UBI)?**   1. **b) Is UBI an appropriate short-term response to shocks in the labour market?**    1. Universal basic income is defined as a cash transfer paid to all individuals without conditions, at a fixed value which covers basic subsistence and is not affected by any other income. Many advocates have argued that the case for UBI is more pressing in the longer term context of potential job losses caused by automation and AI (Ford 2018), and increasing labour market insecurity (Standing 2019). In the short term, the Covid-19 crisis has strengthened calls for UBI to support those who have lost income due to inability to work during lockdown, and the many more expected to lose their jobs in August or October as the furlough scheme winds down (Lansley 2020). However, as Malcolm Torry of the Citizens’ Basic Income Trust points out, the UK currently lacks the required infrastructure to rapidly implement a UBI (Torry 2020). This would make it very difficult to introduce UBI as a short-term response to the current labour market shock.    2. Assessing the potential impacts of automation on the labour market is outwith our areas of expertise. It is however exceedingly complex and difficult to predict with certainty the extent of any such impacts. Countering arguments that a large proportion of existing jobs may be replaced by automation or AI, some commentators point to the creation of new types of job in the wake of previous waves of industrialisation and automation (Hawksworth et al 2018). Although there is great uncertainty regarding the future effects of automation, some data suggest that employment has become increasingly insecure and precarious. Many of the jobs that were created in the 2010s were low-skilled and low paid (Johnson 2020). These are also the jobs that are most likely to disappear as a result of Covid-19 (Cominetti et al 2020). It would be timely to explore different approaches to income protection and employment assistance in response to these trends.    3. The UK social security system has become increasingly focused on the use of conditionality and sanctioning to promote employment in recent decades. These supply-side policies place the onus on individual jobseekers to find work, regardless of labour market conditions. Where suitable opportunities to find or progress in work are in short supply, whether as a result of Covid-19, longer term labour market trend, or future impacts of automation, imposing conditionality may not be the most effective approach. Particularly in the context of the expected collapse in employment, applying conditionality without regard to labour market demand is unlikely to have positive impacts on employment. We discuss the evidence on these issues in our response to Questions 4 and 5.    4. In this light, a universal basic income paid to all citizens unconditionally may seem like an effective policy response, both to short-term labour market shocks such as those caused by Covid-19, and to potential longer term changes. Proponents argue that a UBI would provide a degree of stability and security to those in precarious employment, while also permitting people to spend time retraining, caring, or in any other non-labour market activity they wish or need to pursue (Standing 2019). In addition, transferring cash directly to individuals could provide a fiscal stimulus which would assist in reviving the economy. It may however be the case that similar objectives could be achieved with a degree of reform to the existing social security framework. The government’s response to the pandemic has shown that Universal Credit can be adapted to suit changing circumstance, and indeed work-related conditions on receipt of benefit were lifted for a period of three months.    5. Universal Credit differs from a UBI in that is not paid universally to all citizens and is only   available to those whose income falls below a given threshold. UBI advocates stress the importance of universal payments for promoting social solidarity and social justice (Standing |

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| 2019). However, the negative effects of Covid-19 have not been experienced equally by different socio-economic groups. Analysis by the Resolution Foundation has shown that those in the upper quintiles of the income distribution saved money during lockdown, as opportunities for spending on leisure were severely curtailed (Bangham & Leslie 2020). Meanwhile, many of those in the lower quintile have seen no change in their outgoings and increasing debt levels (ibid.), even as they risk exposure to the virus while delivering the essential services on which we all depend.  This is reflected in the unequal distribution of Covid-related mortality, with men in the elementary and caring occupational groups dying at nearly four times the rate of those in the managerial, professional, and technical groups (ONS 2020).   * 1. Given that the same groups are expected to be more negatively impacted by increasing employment when the Coronavirus Job Retention Scheme comes to an end, targeting income protection at those groups could also be seen as a means of promoting social solidarity. Further, those on lower incomes spend monies received as cash transfers, while those on higher incomes are more likely to save, pay down debt, or accumulate assets (Joyce and Xu 2019), risking a further magnification of inequalities if payments were to be made universally. For the same reason, payments targeted at those on lower incomes would likely be a more effective fiscal stimulus (ibid.).   2. Other key differences between UC and UBI include that UC is conditional on employment or employment-related activity, and is withdrawable in response to other income, albeit at much lower rates than legacy benefits. Given the evidence indicating that conditionality is not an effective approach to promoting employment, removing or substantially easing conditionality for UC claimants in conjunction with reversing the Coalition government’s cuts to the Work Allowance could have many of the putative positive effects of a UBI while effectively targeting those in greatest need.   3. Statistical modelling suggests that the government’s decision to increase the standard rate of UC by £20 per week for single people has helped to limit the average decrease in household income to only 1% and mitigated the impact on poverty (Bronka et al 2020). However, standard rates of social security in the UK replace less than 16% of average earnings, and are among the least generous in the OECD (Brewer & Handscomb 2020). The £20 uplift has not been extended to those on legacy benefits, a situation described as ‘untenable’ by both the Social Security Advisory Committee and the Work and Pensions Committee (Work and Pensions Committee 2020). The available evidence does not suggest that more generous social security decreases employment rates (Gregg & McMillan 2020). In this light, the government should consider retaining the uplift for UC claimants and extending it to those still on legacy benefits.   4. Such measures clearly would not be cost neutral, but the Institute for Fiscal Studies conducted modelling prior to the pandemic which showed that implementing the Work Allowances proposed in 2012 uprated by 20% would cost £3 billion per annum while increasing the incomes of the lowest deciles. Tax reforms proposed by the government would be equally costly while favouring higher earners (Joyce and Xu 2019). Statistical modelling of the cost of introducing a post-Covid UBI at the rate of £60 per week for working age adults indicates that it would require the abolition of the Personal Allowance and rises of 5% across all tax bands, while leaving 26% of the population dependent on means-tested benefits (Torry 2020). Given the unequal distribution of Covid-19’s negative impacts, a one-off wealth tax could represent a practical and equitable approach to increasing the Work Allowance and retaining the UC uplift.   **3. c) What can the Government learn from the international evidence on UBI?**  3.10 The lead author of this evidence submission recently published a systematic scoping review of the international evidence on the effects of basic income (Gibson et al 2020). This represents the only objective and comprehensive review of the evidence conducted to date. It is crucial to  note that there is no direct evidence on the effects of a ‘full’ basic income in a high income |

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| country because no interventions which meet the essential criteria have ever been implemented. A full BI would be universal, unconditional, paid at subsistence level, and would not fluctuate in response to earned income or any other circumstances. Because the effects of a universal BI may differ from those seen in a small scale trial with a geographically scattered sample, studies of universal interventions are required to provide evidence on the likely effects a full BI. Similarly, it is likely that the effects of a permanent intervention would differ from those of a BI in the context of a short-term trial. There are no studies of interventions which meet all of the criteria for UBI and are also permanent.   * 1. However, there have been a number of trials and policy-level interventions which meet some of the criteria. Collectively, they provide insights into the potential effects of a basic income. For many, the most controversial aspect of a UBI is the unconditional nature of payments. It is widely believed that payments which are not conditional on employment would disincentivise labour market activity (Centre for Social Justice 2018). All interventions included in the review involved unconditional cash payments, as well as meeting at least one of the other criteria for a UBI. Therefore, the review provides evidence on the effects of providing people with cash payments not tied to any type of work requirement. The review considered effects on labour market activity, health, education, and other social outcomes. Figure 1 shows the interventions which have been studied, and which of the UBI criteria they meet.   A table with different coloured squares   * 1. Collectively, the evidence from the studies suggests that effects on labour market participation vary depending on demographic characteristics. For men, reductions in the number of hours worked annually ranged from 1% to 12%, although some studies found no change. There were larger reductions for single parents and married mothers of young children in several studies, although this may reflect the fact that maternity pay was not available in the study locations. There was some evidence that small business owners and self-employed people increased the number of hours they worked. Qualitative evidence suggests that where people reduced the amount they worked, it was often to spend time on activities such as caring for people or returning to education. One study of payments which were reduced in relation to earnings found that the intervention allowed people to remain in work when their circumstances changed because benefits were not withdrawn immediately if they did a small amount of work.   2. Effects on health outcomes were inconsistent, but there was some evidence of strong positive effects on outcomes such as mental health, low birthweight, childhood obesity, and hospital admissions. Qualitative evidence suggested that reduced financial stress, improved food security, and increased autonomy contributed to better mental health. One long term study analysed data collected throughout the study and found improvements in child and adolescent personality traits and behaviours. These appeared to be due to improved parental mental health and better family relationships, and the effects grew stronger over time. There was evidence of immediate-term negative effects on mortality and substance abuse in several studies which provided payments as large lump sums, but similar effects are observed after other large payments such as salaries and benefits. |

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| * 1. There were some large positive effects on educational outcomes for children and teenagers, including remaining in education for up to a year longer than study control samples. Several studies reported decreases in teen and adult offending and property crime, although one found an increase in substance-abuse related crime immediately following receipt of a large lump sum. Where payments were received by everybody in the community, or by large, dense samples, there was some evidence of indirect effects and of effects occurring at a community level. Dividend payments in Alaska increase demand and consumption, providing a fiscal stimulus effect which leads to an uptick in employment. A large community-level reduction in hospital admissions in one study was linked to improved mental health. Substantial improvements in Alaskan infant obesity were associated with mothers spending more time at home. The resulting projected savings on health services were large.   2. Overall, the evidence suggests that the effects of unconditional cash payments on labour market activity are small for most groups, and there is evidence of positive impacts on a range of health, educational, and social outcomes. In many cases these effects were stronger in low income or disadvantaged groups. It is difficult to say from this evidence whether the effects differed when payments were universal. Positive effects on health, education, and hospital admissions were seen in one study site where payments were not universal, but everyone was eligible if their income fell below a threshold.   3. While none of the studies can provide direct evidence on the effects of a full BI, a number of the interventions have similarities to Universal Credit. Thus the evidence from these studies may be useful to consider in the current context. Negative income tax trials tested payments to scattered samples of low-income families which covered subsistence but were withdrawn gradually if income was received from earnings or other sources. In these senses it was similar to Universal Credit. However, recipients were not required to work or engage in work-related activity.   4. In the 1970s, five studies of Negative Income Tax were conducted in the US and Canada. In the Canadian study, all residents of the town of Dauphin received payments if their income fell below the threshold during the study. A further Canadian study of a very similar intervention in 2018 was scrapped early for political reasons, but some qualitative data are available. Although the context for these studies clearly differs from the UK, employment patterns and family structure were relatively similar. The findings of the recent study echo those of the early trials, suggesting the findings are transferable to some extent.   5. Reductions in annual hours worked for fathers ranged from 1% to 9%, with larger reductions for mothers and single parents. Many men had previously been working very long hours. The presence of pre-school age children in the home had a stronger effect than receipt of the negative income tax, increasing hours worked for men and reducing them for women. Reductions in labour market activity were larger in Dauphin, although there are methodological issues with the study reporting this. There were some large positive effects on outcomes such as low birth weight, educational attainment, and hospital admissions, though these were not consistent across studies. Wages increased in Dauphin compared to the control site, possibly because employees could afford to be more selective when seeking work.   6. Studies of unconditional cash payments do not suggest that they lead to a collapse in labour market activity. However, providing a basic income to all would be very expensive and risks further increasing inequalities already magnified by the pandemic. Modifying Universal Credit so that conditions are less onerous and workers can keep more of their earnings is a practicable and relatively affordable reform that would be appropriate given the inequitable distribution of the pandemic’s negative impacts.  1. **b) How could DWP improve the training and advice it offers to jobseekers?** 2. **What support, advice and training should DWP offer to people who are looking to** |

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| **progress in work, or take up more hours?**  *NB: because the issues and evidence relevant to these questions overlap considerably, we have provided a composite response to both questions.*   1. 1 Existing employment support offered by the DWP is primarily delivered on a one to one basis by Work Coaches dealing with individual claimants. However, this takes place within a wider context which influences both the nature of support Work Coaches can offer, and also how effective it is likely to be. Key contextual factors include the underpinning principle of conditionality within the UK system, the availability of training, and labour market conditions. The latter will be increasingly important in the wake of the pandemic as the availability of jobs is likely to be severely curtailed. The composition of the UC caseload is also likely to alter significantly. This will present the Department with unprecedented challenges requiring innovative responses.    1. *The wider context – conditionality*   The UK social security system has moved increasingly towards the use of conditionality and financial penalties to support people into employment. Conditionality has been intensified and extended to new groups not previously expected to be available for work. There is little direct evidence on their effectiveness within the UK system. However, evidence from the UK and other settings suggests that this approach may not be effective at promoting employment, and indeed may be counterproductive in many cases.   * 1. Evidence from the United States indicates that economic conditions and increased tax credits played a greater role in increasing lone parent employment than time limits and more severe sanctions (Grogger 2003). US trials of employment support also find that earnings supplements have positive employment impacts (Fishman et al 2020). Meanwhile, there is evidence from a number of studies in different countries that while sanctions may lead to increased exits from benefits, they have negative effects on job stability and earnings, and lead many to leave the labour market altogether (Arni et al 2012, Berg & Johan 2014, Wu et al 2014, Fording et al 2013). UK studies find no impact of sanctions on employment (Taulbut et al 2018), but increased benefit off-flows and longer spells neither working nor in receipt of benefit (National Audit Office 2016).   2. There is also mounting evidence for negative health impacts of sanctions. The mental health of lone parents declined after work requirements were implemented (Katikireddi et al 2018), and there is evidence of negative effects of sanctions on depression, anxiety, and anti-depressant prescribing (Williams 2019, Williams 2020). Qualitative studies find that sanctions can lead to worsening health, suicide attempts, alcohol abuse, and addiction relapses (Wright et al 2018, Barnes et al 2016, Johnsen 2016), while hindering attempts to find work (Wright & Patrick 2019). These negative impacts were found in a relatively buoyant jobs market.   3. In the context of a major labour market shock, the decision by the DWP to reintroduce work search requirements and sanctions for UC claimants is extremely concerning, particularly as quantitative evidence on the effects of sanctions is still lacking in the UK. The available evidence suggests that reducing conditionality and reinstating or increasing the Work Allowance may do more to protect the incomes of the poorest while also incentivising employment. However, there remains a pressing need for the Department to make use of the UK’s high quality data and data linkage infrastructure to robustly and transparently investigate the impacts of sanctions in the UK to date.   4. *The wider context – training*   In regards to training, Work Coaches are again constrained by the wider context in which they operate. While the DWP delivers a limited amount of training directly, and Work Coaches can in some circumstances provide funding for training of the claimant’s choice, training delivered via the national education infrastructure has been severely curtailed in recent years. Funding for  English further education colleges and apprenticeships has been cut by 45% since 2010 (Sibieta |

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| 2018), and consequently opportunities for people to upskill have diminished substantially. There is also evidence that employers have responded to the in-flow of skilled EU migrants by failing to invest in training for those at the lower end of the jobs market in the UK (HoL 2008). The Prime Minister’s commitment to provide an ‘opportunity guarantee’ to young people is to be welcomed, but it must be accompanied by a meaningful increase in funding for adult and further education, and underpinned by a strategic approach to skills development which supports sectors which can provide high quality employment.   * 1. *Support offered by Work Coaches and Jobcentre Plus*   At an individual level, employment support is delivered by Work Coaches and specific employment-related conditions are discussed and agreed via the Claimant Commitment, which details the actions the claimant must take to find or progress in work. The Work Coach is expected to take account of the individual’s circumstances, including any potential barriers to work. Both working and non-working claimants may incur a sanction if they are deemed not be fulfilling the requirements of their Claimant Commitment. The recent Social Security Advisory Committee report noted that there is no evidence underpinning the Claimant Commitment, and that the specific objectives are unclear (SSAC 2019).   * 1. Qualitative evidence from the UC evaluation and other studies indicates that if the client’s Work Coach is supportive, recognises any barriers to employment, and facilitates access to training or other services which are in line with the client’s needs and aspirations, respondents report positive experiences and feel that the support has indeed helped them to progress. Examples of good practice include allowing voluntary work, training, and counselling to count towards job-seeking hours, and using the Flexible Support Fund to pay for training or equipment which supports the job-seeker to work towards their personal goals. However, if clients feel pressured to apply for unsuitable posts or to meet job search requirements which exceed their capabilities, the experience is demotivating and could hinder progression (Wright et al 2018, DWP 2017, Cheetham et al 2018). The DWP’s research with UC claimants suggests that many claimants find their work search hours too high, and do not feel that their personal circumstances have been adequately accounted for (DWP 2017a).   2. Disability employment advisors (DEAs) are popular and perceived as effective and helpful by service users and representative organisations (Scope 2013, Coulter et al 2012). Other evidence suggests that advisors who are trained to support people with particular challenges, or who have specialised knowledge of particular labour markets or sectors can deliver more effective employment support (Hendra et al 2011, Hamilton & Scrivener 2012). As such, the DWP’s decision to replace DEAs, and to invest in further specialised advisors for groups with high barriers to employment is to be welcomed (Coffey 2019; HC Deb 31 October 2019, c 46WS, 47WS).   3. *Evidence on supporting in-work progression*   While there is not a great deal of evidence from the UK on what works to support people into employment or encourage progression, a number of large, robust studies have been conducted in the United States. These are run by very large, reputable research organisations, including MDRC. The DWP has a long history of collaboration with MRDC, who played a central role in the evaluation of the UK Employment Retention and Advancement (UK ERA) project.   * 1. UK ERA was conducted in the early 2000s, and provided specialist support on a voluntary basis to two groups of lone parents, and to long-term unemployed people aged over 25. Ongoing support for people who found work included cash bonuses for staying in work, funding for training, and support from specially trained advisors. Earnings gains for lone parents were short-lived, but the over-25 group saw substantial and sustained earnings gains over the 5 years of the study (Hendra et al 2011).   2. A synthesis of findings from 12 large US studies indicated that features such as earnings |

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| supplements, individualised support, access to funds for training, and staff with specialist knowledge of local labour markets could have some positive impacts on earnings and progression. Generic coaching was not helpful. However, most of the traditional approaches to IWP trialled in these studies had disappointing results, often because progression opportunities simply were not available at the lower end of the labour market (Hamilton & Scrivener 2012).   * 1. As a result, more recent US studies have evaluated new approaches to in-work progression. ‘Career pathway’ programmes collaborate strategically with employers and industry to identify sectors with skills shortages which provide good quality jobs and clear progression opportunities. Workers are supported to gain initial qualifications, and then to upskill progressively while in employment. Sectors include the allied health professions, IT, and hi-tech manufacturing. Typically a broad range of in-work supports is also provided, including coaching, child care and transport expenses, and financial incentives. They do not involve financial sanctions for non- compliance. Several of these studies have shown promising effects on employment, participation in training, and earnings (Kazis 2016).   2. This is one among many approaches trialled and robustly evaluated in the US. A recent overview of completed and ongoing research identified over 200 completed studies of different approaches and tens more which are currently underway. A comprehensive summary of these is outwith the scope of this evidence submission, but notable successes are associated with earnings supplements, collaborations with industry and employers, and the career pathway approach to facilitating training in sectors with high demand. Community colleges have become key providers of training in these fields. Several studies comparing participation requirements found that higher requirements did not produce stronger effects on employment (Fishman et al 2020). The Department’s strong relationships with some of the organisations conducting these studies represent an opportunity to make use of the vast store of evidence and experience on what works to support people in the labour market.   **References**  Arni, P., Lalive, R. & Van Ours, C. 2012. How effective are unemployment benefit sanctions? Looking beyond unemployment exit. Journal of Applied Econometrics 28(7): 1153-1178  Bangham, G., & Leslie, J. 2020. Rainy days: An audit of household wealth and the initial effects of the coronavirus crisis on saving and spending in Great Britain. London: Resolution Foundation.  Barnes, M., D. Gunnell, R., Davies, K,. Hawton, N., Kapur, J., Potokar & Donovan, J. 2016. Understanding vulnerability to self-harm in times of economic hardship and austerity: a qualitative study. BMJ open 6(2): e010131  Berg, G.J., & Johan, V. 2014. Monitoring Job Offer Decisions, Punishments, Exit to Work, and Job Quality. The Scandinavian Journal of Economics 116(2): 284-334  Brewer, M., & Handscomb, K. 2020. This time is different – Universal Credit’s first recession. Assessing the welfare system and its effect on living standards during the coronavirus epidemic. London: Resolution Foundation.  Bronka, P., Collado, D. & Richiardi, M. 2020. The Covid-19 Crisis Response Helps the Poor: the Distributional and Budgetary Consequences of the UK lock-down (No. EM11/20). EUROMOD at the Institute for Social and Economic Research.  Centre for Social Justice. 2018. Universal Basic Income: An Effective Policy for Poverty Reduction? London: Centre for Social Justice. |

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