



**Ethnic Minorities
& Youth Support
Team Wales**

Tim Cymorth
Lleiafrifoedd Ethnig
& Ieuenctid Cymru

All Wales Black, Asian, Minority Ethnic Engagement Programme

“Universal Basic Income: What Can It Do For Us?”

Date: 16 February 2021

Location: Zoom

Project Staff – Adam Johannes (host), Selima Bahadur (chair), Hasminder Aulakh (co-host) and Linus Harrison (co-host and tech)

Key Speakers: Jonathan Williams (Co-founder of UBI Lab Wales) Eleri Williams and Deian Timms (both Change Analyst at the Office of the Future Generations Commissioner for Wales).

Attendees: Jessica Perkins (EYST), Paul Harris (DWP), Daniel Thomas, Maggie Smith (Elite Sea), Jim Robertson, Toby Lloyd, Sian Tomas (Gisda), Derin Omole (EYST), Ross Thomas (Tai Pawb), Donna Oldfield (GT Wales), Eifiona Thomas Lane (Bangor Uni), Martine Smith (Maindee Primary), Ann Cashman, Dave Beck (Salford Uni), Saeed Ebrahim (Taff Housing), Sadia Malik (EYST), Mohamed Miah, Isabel Calvete, Adam Jones (Welsh Gov), Ross Matthews (Welsh Gov), Eda Tahiraj, Megan Cazeau (EYST), Debanjali Bhattacharjee (EYST), Christopher Daniel (CGL), Twahida Akbar (BAVO), Ross Walmsley (NSPCC), Dr. Shadan Roghani (NPTCVS), Pat Dunmore (Citizens Advice), Robert Muza (Newport Council), Kirsty Williams (St Giles Trust), Nicola Shone (Race Equality First), Nerys Sheehan (Ace Place), Jorna Ali (EYST), Sara Ijaz (EYST), Hannah Sabatia (SCVS), Vicky Lang (Welsh Women’s Aid), Shahinoor Alom (EYST), Suresh Nuwan Kumara, Paul Macey, Ebed Akotia (C3SC),

AJ: Introduction to Discussion. Overview of history of welfare and income support systems and potential challenges of implementing a system of Universal Basic Income. In Brief:

Creating a Minimum Floor

In the last few years, the issue of how we create a 'minimum floor' in society that ensures everyone can cover the basic essentials around income, food, clothing and housing, has really come to the fore as a broader layer of society has experienced a sense of precariousness and economic insecurity. This is due to the 2008 Economic Crash, a decade of austerity, the pandemic and now the cost-of-



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living crisis which will see basic living costs such as household energy bills rise by £700 in April.

Historically this issue has been addressed in many different ways.

Early Welfare States

The first idea that the state or community should intervene to redistribute wealth to create a 'minimum floor' has much older roots going back centuries.

The Muslim Caliphate in the 7th century can be seen as a proto-Welfare State, the idea of Zakat (Charity) was translated into state income support systems with money given to the poor, the elderly, disabled and widows, while governments stockpiled food for famines and emergencies.

In the Jewish religion the idea of Jubilee, that every 50 years there should be a wiping out of debts, an emancipation of slaves and land redistribution.

In Early Christian communities there was the idea that richer Christian communities should redistribute wealth to poorer Christian communities, and there should be some form of common ownership of property or sharing among all community members.

Similar ideas have been seen across many faiths, cultures, and countries.

Universal Basic Income

UBI potentially challenges many of these longstanding ideas that have defined modern welfare systems.

UBI has been depicted as a regular generous cash payment from the state which would give people a basic level of economic security where they would no longer have the economic coercion of just having to accept any available job if they became unemployed but could demand high-quality, well-paid jobs. It would also give people freedom if they wanted to take time out of work to care for their families, pursue a hobby or a leisure activity, knowing they would have that



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income support behind them, thus UBI could help create a much more humane people-centred society.

Challenges of UBI raised by Sceptics

The Welsh Government in its small-scale pilot are talking about giving everyone £1,600 per month. If every citizen of Britain were getting that sum, no strings attached, it would be incredibly transformative.

But what about the cost? Paying everyone in Britain a sum of £1,600 per month would require an unprecedented increase in public spending. Is there the political will for this? If existing income support systems are being cut back drastically by politicians across the political spectrum, why would a much more generous one be introduced by them?

Is Universal Basic Income based on an individualised regular cash payment the only way to create a 'minimum floor' in society?

Introductions from Key Speakers

EW: There are seven interconnected wellbeing goals as part of the Welsh Government Wellbeing of Future Generation Act, you cannot achieve one goal in isolation from the others, these goals are legally defined helping to make sure we are all working together towards a common purpose in improving the social, cultural, economic, and environmental wellbeing of Wales as a whole.

What is a Universal Basic Income (UBI)?

A universal basic income is a regular, unconditional payment to every individual by the government, designed to cover basic needs.

The general principles of UBI:

- It is universal and unconditional.
- Payments are automatic and regular.



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- Payments are made to individuals (not households)

The current situation:

DT: The Future Generations Commissioner has been working on Universal Basic Income for some time, calling for the Welsh Government to explore the policy, working alongside people like Jonathan Williams of UBI Lab Cymru. Following the Welsh elections, the new Welsh Government committed to exploring a pilot of UBI in their programme of government.

The pandemic saw huge shifts in working patterns, working from home, furlough, things that were unimaginable previously happened quickly. So, time is right to think about radical new ideas.

The pandemic has highlighted where there is political will, change can happen quickly. We know we face more challenges from the climate emergency to rising automation we need to be re-thinking the status quo.

Not everyone works from home, of was furloughed during the pandemic, existing inequalities have been exacerbated during the pandemic. During the cost-of-living crisis issues like food and fuel security coming to fore again, as existing inequalities again exacerbated. Existing financial support packages are inadequate. Something like UBI could help.

- 39% of all female employees under 25 worked in sectors shut-down by the pandemic.
- 44% of workers of Bangladeshi ethnicity were also in these sectors.
- 1 in 10 UK families are facing a cost of living crunch this winter, unable to cover even basic bills such as food and heating.
- Between April 2020 and March 2021, the Trussell Trust network delivered nearly 146,000 food parcels to residents in Wales, 54,000 of them to children.
- Between June 2018 and June 2019 the number of people on zero-hours contracts in Wales rose by 35%



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- Welsh Government announced £330million package which will see household receiving £150 as a cost-of-living payment.

This helps, but will not be enough, a policy like UBI with regular guaranteed payments to everyone regardless of background and situation has a huge potential.

Why is a UBI needed? (Health)

EW:

- UBI trials have consistently shown positive outcomes on physical and mental health
- This could mean a reduction in the usage of health services - leading to monetary savings as well as alleviating pressure at this difficult time.
- The World Health Organization are exploring UBI as a means to address Health Equity.
- A recent report by Public Health Wales concluded that members of Black Asian & Minority Ethnic communities reported higher rates of anxiety and feelings of isolation in comparison with their white counterparts.
- The WHO set out that 'income security and social protection' is the largest contribution to health inequalities at 35%, whereas 10% is due to health services.

Why UBI? Why not change current welfare system?

- This pilot gives us the opportunity to test new approaches and build a fairer economic system for all – leaving no one behind.
- The current welfare system generates stigma, is paternalistic, and makes claimants jump through hoops.
- The current welfare system does not address the fact that a substantial proportion of people in poverty already live in working households.
- Even the UN has raised concerns about the UK's system of benefits. A 2018 United Nations enquiry into the UK benefits system condemned the "major



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limits on government support”, along with a “simple-minded focus on getting people into employment at all costs”.

- A UBI would save hours of paperwork, queuing and admin for ‘claimants.’
- The difficulty of navigating welfare bureaucracy also means that a large section of society’s most vulnerable do not receive the payments they are due.

What is possible with a UBI for Wales?

A universal basic income come could...

- Improve economic security, provide a cushion for those impacted by COVID and/or automation and help mitigate precarious nature of work.
- Provide support to older people and people shouldering caring responsibilities.
- Provide opportunities for creative development e.g. through volunteering or creative placements.
- Give more people the resources to undertake education.
- Remove the stigma surrounding benefits as everyone receives payment regardless of economic status.

A Future Fit for Wales: A Basic Income for All, Report, November 2021

DT: In November last year, the Future Generations Commissioner published a report on Universal Basic Income’s transformative potential, we believe most comprehensive report on UBI in relation to Wales produced.

Report proposes different models for a UBI rollout in Wales and how UBI could be trialed first.

First model of UBI would be a guaranteed £60 per week per adult payment. This would cut poverty in half. Child poverty would be cut by 64% and pensioner poverty by 64%. This model rolled out to all of Wales this would cost about £6 billion per year. Sounds a lot, but benefits would justify cost. This could be paid by



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tax reform in Wales, reallocation of the UK budget. This would generate huge savings, for example, British Medical Association says poverty costs NHS across the UK around £29 billion per year, so if we would halve poverty then the NHS would be freed up.

Second model of UBI would be around £213 per week per adult payment. That would cut overall poverty by 92% and cut child poverty by 95% and 86% reduction in pensioner poverty.

Key findings

- 69% of the public support Welsh Government trialing a basic income scheme.
- 67% support Welsh Government increasing taxes on the very rich in order to provide a 'basic standard of living for everyone in Wales'.
- First model of UBI could reduce poverty in Wales by 50%. The second model would practically eradicate poverty.
- There would be approx. £600 million of extra spending, stimulating the economy and generating VAT income for the Welsh Government

Welsh Government trial: a basic income to be paid to care-experienced young people.

- Approximately 500 participants across Wales. Payment of £1600 per month (real-living wage).
- Pros: is a cohort that needs specialised support, will provide data that can be analysed internationally.
- Cons: Is not a UBI. We cannot measure broader impact on community, different groups of people.

UBI will be complex and will take a lot of work to implement, but they said the same about the NHS, and now we cannot live without it.

JW: Co-founder of UBI Lab Wales, a non-profit organization, which has lobbied for



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the policy to be introduced in Wales; organisation run by unpaid volunteers. JW works for UBI Lab by night, he is a solicitor by day.

The Lab put UBI on political agenda in Wales. Ran Local Authority campaigns where asked Cardiff, Swansea, Gwynedd and other Councils to support prospect of a basic income in their community. Ran a pledge campaign during the Senedd election campaign that was directly responsible for Welsh Government introducing this pilot. 25 of the elected representatives signed the pledge. A good campaign and shortly after election, First Minister Mark Drakeford announced there would be a pilot.

What is the difference between a UBI for Wales and this Basic Income pilot? It's not a UBI, UBI would mean everyone would get a payment. A pilot would not be able to do that unless you piloted an entire country. But could do something similar, getting a good cross section and wide sample of people within an entire geographical area.

UBI Lab had lobbied and hoped for this kind of pilot. But understood that it would be difficult for Welsh Government to do this as it would require 'buy-in' from the DWP and HMRC, and the UK government do not support the idea. So, the Welsh Government should be commended, and their pilot exceeds expectations, and is a generous payment above the Joseph Rowntree Minimum Income Standard.

DISCUSSION

HA: *Too many people today feel like they are only one paycheck away from poverty, or one missed benefit payment from going under. Last week research suggested that almost 4 out of 5 Black households in Britain had less than £1,500 savings, with many other ethnic minorities similarly vulnerable to the cost-of-living crisis. While even among the general population almost half of adults have less than £1,500 savings. How could UBI help mitigate this sense of precariousness that is spreading across the bottom half of society?*



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JW: A universal basic income if it were rolled out to everyone would provide an 'income floor' for everyone to build up from. It would remove that precariousness because you would be guaranteed this income every single month, with no conditions attached. There will be people who would require additional benefits for specific needs.

BAME communities have been disproportionately affected by the pandemic and unemployment, so this guaranteed income would give opportunity to pursue ambitions. There was an interesting piece of data that came out of America after people received their 'stimulus cheques'. During the pandemic, the US government was giving all American citizens a cheque of around \$12,00. Data showed in Black communities in particular there was a significant increase in entrepreneurship and small businesses. So maybe there would be the same impact in the UK?

SB: *Child poverty is a huge problem among many of our communities. Recent research suggests that half of children from Black, Pakistani and Bangladeshi backgrounds are living below the UK poverty line. While around a third of children in Wales are living in poverty. How would UBI help families? Would children get a cash payment too?*

DT: The short answer is yes, depending on the model, in the model we proposed in our report, children would receive £40 per week, if adults received £60 per week. That would be held separately, directed to a guardian, until they reached a certain age. Issue of children and UBI has a huge impact on childhood in areas such as education, in the pilot in Namibia from 2007-9 crime and poverty were reduced, but school attendance doubled, when you give families security, guaranteed food and income, that security allows children to go to school rather than work, more parents were able to sustain cost of sending children to school, dropout rates fell. Lots of stats on birth weight of babies increasing as quality of food improved. So has huge impact on childhood.



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JW: Poverty is heavily linked with people's do well in school. There is a correlation between IQ and people being in poverty. Hunger effects children being able to work in school. UBI will certainly help children in schools.

Comment from Attendee: *Universal Basic Income has been tried in several countries and not been successful, or at least not been made permanent? What makes you think this pilot will be different?*

JW: I don't think the pilots have been unsuccessful. There have been consistent results that show an improvement in physical and mental wellbeing. Educational attainment improved. With the Finnish trial, an example often used by detractors, people claiming it did not increase employment or it was cancelled and did not continue. But employment did not go backwards, people did not stop working, a lot of the criticisms were that people would just sit at home, so it proves that people did not stop working, and it marginally got better.

There have been different trials and they have tested different things. The trial in Wales will test with it care-leavers. We have never really had a universal basic income trial. So, we are having different trials, and learning different things, and adding to the data and evidence.

These trials also run for a couple of years and then a different government comes in, whose ideology might not be supportive of UBI, so there are a lot of factors involved. Unfair to say pilots unsuccessful.

HA: *During the pandemic, Black, Asian and Minority Ethnic workers often disproportionately bore the brunt of job losses, were less likely to be furloughed, and were often working in less secure parts of the economy before COVID-19. What does UBI have to offer people working in casualised or precarious or zero hour contract employment?*

DT: I make the parallel with the creative sector which is full of freelancers and



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precarious workers. 85% of freelancers faced a huge decrease in their work, 60% said work had completely dried up during pandemic (Creative Cardiff survey). The creative sector is notoriously precarious. In France, there has been a basic income scheme for 80 years now, for creatives, recognising those irregular patterns of work in the sector, strengthened during the pandemic. Now we see those irregular patterns of work spread elsewhere. So UBI has enormous potential to help precariousness.

Comment from attendee: *Why is there a resistance to addressing systemic inequalities which exist in Wales, the UK and globally?*

EW: We have all the right mechanisms and the right political will, we have the Wellbeing of Future Generations Act in Wales, which has duty for public bodies to think and act for the long term. But it is difficult, culture change takes time. Our Future Generations Act came into force in 2015/16. Not long enough for culture change to happen. Getting people to work together will take time. We saw during the pandemic sectors working more closely together than ever, and procedures and practices simplified and improved during the emergency situation, so we are pushing for some of these changes to continue. It is difficult to address systemic inequality. So, keep talking, keep trying different things, when it is not working.

JW: Neoliberalism. There is a resistance because there is so much power accumulated at the top, and those with the power do not want to give it up – this is the reason. The UBI lab lobbied Welsh Government, but we hit the zeitgeist, the pandemic showed up flaws of current economy. Einstein said during every crisis comes great opportunity. In this crisis maybe we can introduce UBI, a 4-day working week. If we push back on that resistance, we can effect change on our future generations.

Comment from attendee: *What will happen with the care-leavers receiving a basic income in the pilot? Will they also get other support, or just given the cash,*



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and left to get on with it? What happens with them when the pilot ends? These are vulnerable people.

JW: Ross Matthews from Welsh Government is here who can answer specific questions. My understanding is that in addition to the basic income, there will be wrap-around support for the care-leavers. These are vulnerable people who need added support. I would hope that the money would not just suddenly be cut off, but there would be a tapering off and further support when the pilot ends.

Comment from attendee: *If UBI is rolled out across Wales will it be for everyone, even if someone makes the choice to not work? Or is it just for those unable to work, or have barriers to work, and they are actively seeking work? If someone hated their job and had option of UBI, they might take the UBI instead?*

DT: It's for everyone. From the data, none of the trials have seen a reduction of people going to work because they are getting this money. Usually the opposite, people find more fulfilling work because they have this safety net while they are looking for the right work. It breaks down the paycheck-to-paycheck existence, maybe you can wait a month or two until you find the job you want, rather than just accept anything. It gives you time to train, or security working a part-time job while in rest of time you might be going back to education, writing a book. It is that security to be fulfilled, as well as the employment element, we must remember the wellbeing benefits, not just economic side.

SA: *It's been reported that Barbados is considering introducing some form of Universal Basic Income? Do you know anything about this? Or of UBI pilots in poorer countries in the global South?*

JW: In terms of Barbados announcement, it is new and not a lot of information yet. Sounds like they are looking at some form of return tax grant which to me sounds like negative income tax, not quite UBI. The details not there, but it is exciting, days after they became a republic. There are several pilots in global South. There has been a pilot in India for past ten years I believe. None of the



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pilots have been the same, so there's lots to learn from all the different ones including Wales.

HA: *Do you think there is a danger with UBI giving everyone an identical cash payment that certain communities and sectors of society's specific needs are not recognised or met? Such as disabled people, women and BAME communities? How does UBI address specific inequalities afflicting certain sectors of society?*

EW: One of the beauties of UBI could be a potential downside. It could potentially overlook the specific needs and challenges some groups face. In the modelling of a UBI in our report, which worked out in such a way that most benefits would be retained, with exception of child benefit and state pension which would be replaced by our modelled UBI payments.

We recognise that people's needs and living costs are not the same. As the daughter of a disabled person, I know this firsthand. PIP, DLA, Housing Benefit, Attendance Allowance, EMA etc would be retained in our modelling.

It is about having a baseline for everyone, but not removing these additional safety nets for people with additional needs and costs. It would be paid to individuals, so for women suffering financial or domestic abuse it would provide greater autonomy to flee that situation. So, this hopefully will mitigate these risks identified.

Comment from attendee: *A UBI would help those in low paid work, but is there a danger of propping up a low wage economy, of the public purse subsidising an employer class paying low wages? Would not raising the minimum wage be a better way to help those in low paid work?*

JW: To benefit from increasing minimum wage you must be in employment, because UBI goes to everyone, it provides a safety net for those who want to transition from job to job, or are between jobs, or going from unemployment to employment, from part time work to full time work and vice versa. UBI is not a



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silver bullet to solve every problem, there will still be significant problems in society that need solving. Things like a 4-day week, raising the minimum wage are part of the solution as well. UBI would hopefully be part of a progressive package to transform our economy. It is not either/or, it is all these measures.

Comment from attendee: *Why would the billionaire class not just double-down in stopping UBI as it would threaten their power?*

JW: There is resistance. The Conservatives oppose the Welsh Government pilot. But there are billionaires, surprisingly, like Elon Musk who are a fan of UBI. There is resistance, because it will empower people, it will emancipate people to do things they want to do, go back to education, tell their employer to do one. There are powerful people who see UBI as inevitability. We will have to go to things like this because of things like automation.

HA: *What percentage of people in the Welsh pilot are from BAME backgrounds? The person [from Welsh Government] said you are collecting data from Local Authorities, what are you going to do with that data? But what we see is the data is collected and then just left there as a tick-box exercise? What will happen with the data?*

JW: I do not know too much about this. But this is an important issue that I hope they are looking into, and I will raise it.

Comment from attendee: *Is there any truth that employers would use UBI to bring down wages?*

JW: I think it strengthens collective bargaining; your employer no longer has you over a barrel. If you want to leave, you have the safety net. Trade unions should get on board with this. You do not have to stay with an employer to pay your bills because the UBI will look after it.



**Ethnic Minorities
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Comment from attendee: *Would UBI include immigrants with definite leave to remain in the UK? As they are living here and working here? Will refugees and asylum seekers have same rights as a citizen.*

EW: This pilot focuses on care leavers. But usually depends on what eligibility criteria is set in the model of UBI. The one sole criterion is usually how long someone has been in the place. Given the aims for a Nation of Sanctuary and withholding of consent with the Nationalities and Borders Bill, we would hope a UBI fully implemented in Wales would offer all people ability to access it.

Comment from attendee: *Is there much support from faith groups, both Christians and others, for the Welsh Government pilot? Currently there is a Roman Catholic commission exploring UBI in UK, and that is supported by the Pope. Some years back when there was a debate about privatisation of water in Scotland, every pulpit spoke out against privatisation of water ethically and morally, and water in Scotland was not privatised. What would happen if Churches, Mosques or whatever said this policy is moving in the proper direction of addressing systemic inequality.*

JW: I am aware of the Pope being advocate, not aware of faith groups in Wales involved, but the UBI Lab would love to work with faith groups.

Comment from attendee: *Idea would be great, but it would cost a huge amount, and including additional administrative costs, is there a danger UBI given to everyone would bankrupt Wales?*

JW: The gross cost is significant. The net cost will be dramatically reduced. Savings on improving health and wellbeing will reduce pressure on the NHS, more people are educated so would have highly skilled workforce because people have money to do that, giving low-income people more money in their pocket they will spend more stimulating the economy. There would be some administration costs, but much cheaper than cost administration of current welfare benefits, so administrative costs would be reduced by removing red tape and bureaucracy because everyone would receive it. Some people may have problem with rich



**Ethnic Minorities
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people getting, but you would be giving one hand and taking with the other, as they would be taxed more.

Comment from attendee: *Without addressing power imbalances between tenants and landlords, for example, is this just money going into more wealthier people's pocket*

JW: This is not a silver bullet, or policy in isolation. UBI could go hand in hand with other policies such as rent controls, so that landlords are not just pocketing the extra money people will have. Considering how UBI is not just extracted with those with power will have to be considered rolling this policy out. UBI advocates have responsibility to campaign for this wrap-around approach.

Comment from attendee: *What would stop someone moving to Wales simply to benefit from having a UBI?*

JW: It is going to have to be considered by Welsh Government and everyone else designing it when rolling it out on a nationwide basis. We also need to think about those who are left out of existing welfare systems, people entitled to benefits who do not claim, UBI would help them.

Comment from attendee: *What inspired the setting up of UBI Lab Wales, and you to do this work?*

JW: Before I was a solicitor, I was a trade union rep. In 2013 I came across this idea. A young mum came up to me, a trade union member, and she said her workplace wanted to increase hours from 16 to 20 but she was going to be hundreds of pounds worse off, because she would get less child tax credit, and she would have to find someone to look after her children on a more regular basis. Researching on looking for something that would solve this. I read Malcolm Tory who had written a book on UBI. The pandemic shows we cannot sit on our hands, and we must change things. Being a solicitor, I thought I have contacts and would use them to set up UBI Lab. I do a homeless legal clinic and had an idea of a pilot like in London of homeless. But the support grew from more Welsh



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politicians and finally Welsh Government, and we are lucky to have support in Wales not there in UK. Hopefully, we can put this more and more on the agenda, working with other organisations, and we are getting somewhere with it.

AJ: While we may have had disagreements and debate today, what has energised us all here is that our starting point today has been that we do not want to reduce or mitigate poverty anymore, but totally abolish it.



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UNIVERSAL BASIC INCOME: WHAT COULD IT DO FOR US?

FORUM AGENDA for Wednesday 16 February, 10am-11 am

Key Speaker/Panelist: Jonathan Williams (Co-founder, UBI Lab Wales), Eleri Williams & Deian Timms, (Change Analysts for Office of Future Generations Commissioner)

EYST: Adam Johannes (host), Selima/Hasminder (co-host/chair) and Judy Li (co-host and tech)

09:45-09:55	Log in to Zoom meeting	Key speakers and EYST
10am-10.05	Welcome. Team introduces themselves – J, S, H S & H says for 3 mins why they think the topic is important	Adam, Judy, Selima, Hasminder
10:05-10.20	Overview of topic and introduction of three speakers	Adam
10:20-10.45	Jonathan, Eleri, Deian speak for around 5 mins each	Key speakers
10.45-11.00	Open Discussion, with some pre-prepared questions	Selima & Hasminder



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11.00-11.15	Closing Comments from speakers and Adam	Adam/Key Speakers
11.15	Team reflection/debrief	EYST (Key Speakers welcome to join)

APPENDIX 2

Resources mentioned during presentations and discussion

Guardian article on Wales pilot of Universal Basic Income

<https://www.theguardian.com/society/2022/feb/15/basic-income-pilot-scheme-for-care-leavers-to-be-trialled-in-wales>

Basic Income in the Neoliberal Age, Critique of UBI by Ontario Coalition Against Poverty

<https://socialistproject.ca/content/uploads/2018/01/BasicIncome.pdf>

Critique of UBI by Disabled People Against Cuts:

<https://isj.org.uk/universal-basic-income/>

Future Generations Wales Report on UBI:

<https://www.futuregenerations.wales/news/new-report-reveals-universal-basic-income-in-wales-would-cut-poverty-in-half/>

Dave Beck (Salford Uni & UBILab) : Rise of foodbanks across Wales and how a UBI can end this problem:

<https://www.cambridge-org.salford.idm.oclc.org/core/journals/social-policy-and-society/article/food-bank-a-safety-net-in-place-of-welfare-security-in-times-of-austerity-and-the-covid19->



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Welfare is a Women's Issue, Johnnie Tillmon, 1972

<https://msmagazine.com/2021/03/25/welfare-is-a-womens-issue-ms-magazine-spring-1972/>

National Welfare Rights Organization - Guaranteed Adequate Income

<https://www.teenvogue.com/story/national-welfare-rights-organization-black-women>

Pope sympathy with UBI, *"This may be the time to consider a universal basic wage which would acknowledge and dignify the noble, essential tasks you carry out. It would ensure and concretely achieve the ideal, at once so human and so Christian, of no worker without rights,"*

<https://www.catholicnewsagency.com/news/44180/pope-proposes-considering-a-universal-basic-wage>

Black households face being hit harder by cost-of-living crisis as most have less than £1,500 savings

<https://www.independent.co.uk/news/uk/home-news/black-people-savings-labour-analysis-b2012717.html>

BAME Child Poverty statistics

<https://www.theguardian.com/world/2022/jan/02/more-than-half-of-uks-black-children-live-in-poverty-analysis-shows>