Welfare Review Submission Template

Pillar One: Simpler and sustainable income support system

Changes to Australia’s income support system over time have resulted in unintended complexities, inconsistencies and disincentives for some people to work. Achieving a simpler and sustainable income support system should involve a simpler architecture, a fair rate structure, a common approach to adjusting payments, a new approach to support for families with children and young people, effective rent assistance, and rewards for work and targeting assistance to need.

Simpler architecture

Page 42 to 52 of the Interim Report considers the need for a simpler architecture for the income support system. The Reference Group proposes four primary payment types and fewer supplements. The primary payment types proposed are: a Disability Support Pension for people with a permanent impairment and no capacity to work; a tiered working age payment for people with some capacity to work now or in the future, including independent young people; a child payment for dependent children and young people; and an age pension for people above the age at which they are generally expected to work.

In shaping the future directions for a simpler architecture the Reference Group would like feedback on:

1. RESPONSE: SIMPLER ARCHITECTURE
1.1 What is the preferred architecture of the payment system?

My preferred architecture of the payment system is just one payment. However, instead of it being based upon inequality and the erroneous belief that employment income is always 'decent', adequate and permanent, such a payment would be based upon equity, adequacy and security.

This is the policy of ‘Basic Income’: a monthly cash grant of an equal amount that is paid by a government to all individual citizens - including children - from birth to death, irrespective of employment, marital status or age. For interest in this policy elsewhere in the world, see <http://binews.org/2014/07/report-from-the-15th-congress-of-the-basic-income-earth-network/>. Alaska has a partial Basic Income based upon royalties from the drilling of oil.

This regular cash grant could replace welfare payments such as Centrelink pensions and allowances (eg Newstart and Disability Support Pension), and those of workers’ compensation, transport accident insurance, parental leave, child support or family payments (the carer would receive a grant for each child).

A policy of Basic Income would solve problems of poverty in Australia - especially for children, women in general, young men and sole parents. It would address the problem that household income is not necessarily shared equally amongst all family members. It would eliminate inequality and address the issue of executive salaries. It would give people the financial independence to walk away from an abusive spouse or boss. Students would no longer incur a HECS debt or be compelled to work part-time while they studied. There would be no reason for logging or mining environmental degradation to create ‘jobs’ – income security would not depend upon ‘a job’.

Different versions of Basic Income have been criticised on the grounds of cost. However, with a model in which all adults provide a certain number of volunteer hours of labour in their community each year in return for the cash grant, this challenge would be solved.

On a cost-benefit basis, this model of Basic Income would be cheaper than the current welfare system. We would all be subject to ‘mutual obligation’ in a dignified, collaborative way, in our own time, with preference for the way in which we contributed our voluntary labour. Its voluntary labour element would solve the problem of an ageing population where lower tax revenues from a smaller working-age population will be insufficient to pay for escalating government costs of welfare pensions and allowances and community health services. The costs of many services would be free, due to voluntary labour.

Australia does not need to follow in the footsteps of the UK, US or New Zealand in regard to welfare policy. We could be leaders in the field by creating a policy that
addresses many of the social issues of this era – and which has relevance for other liberal, advanced economies that are faced with the same challenges – particularly the fiscal challenge of an ageing population.


### 1.2 Should people with a permanent impairment and no capacity to work receive a separate payment from other working age recipients?

With a Basic Income, all citizens would receive the same adequate, secure and equitable payment regardless of whether they were engaged in paid or unpaid work.

### 1.3 How could supplements be simplified? What should they be?

With a policy of Basic Income, these complexities would not exist.

### 1.4 What are the incremental steps to a new architecture?

The incremental steps in the process of creating this new architecture would be:

1) workshops and conferences to discuss the principles and applications of different versions of Basic income

2) modelling or cost-benefit evaluations to provide evidence of the financial sustainability such a policy in Australia.

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**Fair rate structure**

Page 55 to 60 of the Interim Report considers changes that could be considered to rates of payment for different groups. In shaping the future directions for a fairer rate structure the Reference Group would like feedback on:

### 2. RESPONSE: FAIR RATE STRUCTURE

#### 2.1 How should rates be set, taking into account circumstances such as age, capacity to work, single/couple status, living arrangements and/or parental responsibilities?

The cash grant called Basic Income would be the same for each individual citizen
regardless of age, capacity to work, single/couple status, living arrangements and/or parental responsibilities.

Common approach to adjusting payments

Page 60 to 64 of the Interim Report considers a common approach to adjusting payments to ensure a more coherent social support system over time. In shaping the future directions for a common approach to maintaining adequacy the Reference Group would like feedback on:

3. RESPONSE: COMMON APPROACH TO ADJUSTING PAYMENTS

3.1 What might be the basis for a common approach to adjusting payments for changes in costs of living and community living standards?

If a Basic Income policy were implemented, the basis for adjusting payments for changes in costs of living could perhaps be tied to some concept like Gross Domestic Product. I envisage that the level of payment for all citizens could vary from year to year, but that the level of payment paid to each citizen, including children, would be the same and equal.

Support for families with children and young people

Page 65 to 68 of the Interim Report considers how the payments could be changed to improve support to families with children and young people. In shaping the future directions for support for families with children and young people the Reference Group would like feedback on:

4. RESPONSE: SUPPORT FOR FAMILIES WITH CHILDREN AND YOUNG PEOPLE

4.1 How can we better support families with the costs of children and young people to ensure they complete their education and transition to work?

With Basic Income, the carer of a child would receive the cash grant on behalf of the child. This fact automatically solves the problem of child poverty and the poverty of sole parents. In 2008, Professor Guy Standing, from The University of Bath, UK, reported during a very moving seminar at Monash University, Caulfield (Vic), how a two-year pilot project of Basic Income in the Republic of Namibia in Southern Africa enabled grandparents to effectively care for grandchildren where parents were too ill to do so because they were stricken with HIV. The truck would travel around the countryside with an ATM each month. The cash grant enabled grandparents to support the children.
In a model of Basic Income in which each adult reciprocated with unpaid volunteer labour for the cash grant, education would most likely be free. Education and training would be available for young and old, at all stages of life, when one so wished.

Perhaps education would no longer be restricted to the classroom; it may involve inter-generational mentoring and operate more through local networks and/or internet based learning such as Coursera free university courses which are being increasingly offered by leading universities in the western world.

4.2 In what circumstances should young people be able to access income support in their own right?

A policy of Basic Income would mean that young people would be able to access income in their own right. The minimum age for them to do so independently would need to be determined.

Effective rent assistance

Page 68 to 71 of the Interim Report considers Rent Assistance and suggests a review to determine the appropriate level of assistance and the best mechanism for adjusting assistance levels over time. In shaping the future directions for Rent Assistance the Reference Group would like feedback on:

5. RESPONSE: EFFECTIVE RENT ASSISTANCE

5.1 How could Rent Assistance be better targeted to meet the needs of people in public or private rental housing?

With this particular model of Basic Income, it would be feasible for ‘rent assistance’ or the provision of free or partially free accommodation to represent a form of voluntary labour that would serve as reciprocity for the receipt of the cash grant. This would be similar to the current international HANZA Homeshare Program by which people who want to stay living in their own homes can provide free accommodation to another in exchange for ten hours of free support (eg shopping, cooking, gardening) a week. In Australia, this project is funded by Commonwealth and State Governments through the Home and Community Care (HACC) program, and may be organised by a service provider such as lifeAssist in Victoria.

Rewards for work and targeting assistance to need

Page 72 to 78 of the Interim Report considers changes to means testing for improved targeting to need and better integration of the administration of the tax and transfers systems to improve incentives to work. In shaping the future directions for rewards for work and targeting assistance to need the Reference Group would like feedback on:
6. **RESPONSE: REWARDS FOR WORK & TARGETING ASSISTANCE**

6.1 How should means testing be designed to allow an appropriate reward for work?

I presume the word ‘work’ in this context means paid work or employment. With a Basic Income there would be no means testing for any reason – the cash grant would be available, irrespective of employment. The assumption is that each citizen would want to contribute to the well-being of their community by utilising their talents according to the priorities and circumstances of their life at that particular time.

6.2 At what income should income support cease?

With a policy of Basic Income, income support would not cease for any reason at any stage of life.

6.3 What would be a simpler, more consistent approach to means testing income and assets?

With Basic Income there would be no means testing of income - each citizen would receive the same cash grant each month.

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**Pillar Two: Strengthening individual and family capability**

Reforms are needed to improve lifetime wellbeing by equipping people with skills for employment and increasing their self-reliance. To strengthen individual and family capability changes are proposed in the areas of mutual obligation, early intervention, education and training, improving individual and family functioning and evaluating outcomes.

**Mutual obligation**

Page 80 to 85 of the Interim Report considers more tailored and broadening of mutual obligation and the role of income management. In shaping the future directions for mutual obligation the Reference Group would like feedback on:

7. **RESPONSE: MUTUAL OBLIGATION**

7.1 How should participation requirements be better matched to individual circumstances?

With this model of Basic Income, a person would have autonomy and freedom in selecting their type of voluntary work or ‘participation’.
7.2 How can carers be better supported to maintain labour market attachment and access employment?

Carers would be free to care for others in their own family, friendship circle or neighbourhood as they wished. This model of Basic Income does not assume that employment has a higher value than that of caring activities.

7.3 What is the best way of ensuring that people on income support meet their obligations?

With a Basic Income all adults would meet their obligations in regard to voluntary work within their community. We would all be subject to 'mutual obligation' to contribute services that were valued and required in the community. The expectation of community collaboration would be quite different to the policies of compliance in regard to income support arrangements in Australia.

7.4 In what circumstances should income management be applied?

I am not familiar with surveys that indicate how people who currently experience income management feel about that process. Education in health, gardening, cooking, budgeting and parenting skills would seem more appropriate than paternalistic schemes of 'income management'.

Early intervention

Page 85 to 88 of the Interim Report considers risked based analysis to target early intervention and investment and targeting policies and programmes to children at risk. In shaping the future directions for early intervention the Reference Group would like feedback on:

8. RESPONSE: EARLY INTERVENTION

8.1 How can programmes similar to the New Zealand investment model be adapted and implemented in Australia?

The New Zealand investment model involves an actuarial valuation of the income support system that calculates the projected lifetime liability for particular groups on income support. This enables funding to be invested in the groups likely to have the highest lifetime cost of income support without additional support services' (p.86 Interim Report).

With a Basic Income, the model of welfare provision described above would not be

required. Extra support would be available on a volunteer basis from within the community for those who were in need in any way. This is one example where, in a cost benefit analysis, a policy of Basic income would be much simpler and cheaper than one based upon the New Zealand investment model.

8.2 How can the social support system better deliver early intervention for children at risk?

With a more caring local community where voluntary labour and adequate and secure income for children as well as adults are both the norm, early intervention for children at risk would be less of a problem.

**Education and Training**

*Page 89 to 90* of the Interim Report considers the need for a stronger focus on foundation skills in both schools and vocational education and training, and on transitions from school to work. In shaping the future directions for education and training the Reference Group would like feedback on:

9. **RESPONSE: EDUCATION AND TRAINING**

9.1 What can be done to improve access to literacy, numeracy and job relevant training for young people at risk of unemployment?

With a policy of Basic Income, the concept of ‘unemployment’ would not apply. All citizens of all ages, with the confidence of a secure and adequate income, would be free to engage in improving their literacy, numeracy and acquire new skills at all stages of life.

9.2 How can early intervention and prevention programs more effectively improve skills for young people?

'Early intervention and prevention programs' arranged for young people would be alien in a society where economic and social security were available throughout the life course by means of a Basic Income. That would not preclude encouragement, mentoring, further education and training, which would be free, and would help a young person to develop and recognise their talents.

9.3 How can a focus on ‘earn or learn’ for young Australians be enhanced?

An enforced ‘earn or learn’ policy for Australians of any age is not likely to lead to good health or happiness and a productive society. Within the framework of Basic Income,
with encouragement and mentoring, a young person would be free to experiment with different activities and social situations and so discover their talents and interests that they could use within their community.

**Improving individual and family functioning**

**Page 90 to 93** of the Interim Report considers cost effective approaches that support employment outcomes by improving family functioning and the provision of services especially to people with mental health conditions to assist them to stabilise their lives and engage in education, work and social activities. In shaping the future directions for improving individual and family functioning, the Reference Group would like feedback on:

**10. RESPONSE: IMPROVING INDIVIDUAL AND FAMILY FUNCTIONING**

**10.1 How can services enhance family functioning to improve employment outcomes?**

Even full-time employment no longer necessarily provides a living wage for a single person or a family. In 2004, the Committee of the Senate Enquiry into Poverty reported (p.xviii) that over 1 million Australians were living in poverty despite living in a household where one or more adults were in employment.

Since 2004 unemployment rates have been rising and the availability of jobs that provide a living wage must be questioned in a labour market which is increasingly characterised by part-time and casual employment, short-term contracts and general insecurity of tenure within a globalised environment.

I suggest therefore that 'employment outcomes' are no longer an appropriate goal of our society. Rather, it may be more realistic to consider different models of a Basic Income, which provide citizens of all ages, irrespective of marital or employment status, with an adequate and secure income for support in transitions across the life course.

**10.2 How can services be improved to achieve employment and social participation for people with complex needs?**

Similarly, a more caring society which is based upon an equitable, secure and adequate income for all citizens, may provide improved social participation for all persons, including those with complex needs.

**Evaluating outcomes**

**Page 93** of the Interim Report considers improved monitoring and evaluation of programmes aimed at increasing individual and family capability to focus on whether outcomes are being
achieved for the most disadvantaged. In shaping the future directions for evaluating outcomes the Reference Group would like feedback on:

11. RESPONSE: EVALUATING OUTCOMES

11.1 How can government funding of programmes developing individual and family capabilities be more effectively evaluated to determine outcomes?

The need for government funding programs to develop individual and family capabilities is one item that would not be required if a Basic income were provided in Australia. The security and adequacy of income for each member of a family would be a good starting point for developing the capability of each person within a family. Education, mentoring and good role modelling are helpful for all of us at different stages of life. With a policy of Basic Income that incorporated the concept of reciprocity for all adults by means of volunteer labour for a certain number of hours a year, caring networks would develop.

Pillar Three: Engaging with employers

Employers play a key role in improving outcomes for people on income support by providing jobs. Reforms are needed to ensure that the social support system effectively engages with employers and has an employment focus. These reforms include making jobs available, improving pathways to employment and supporting employers.

Employment focus – making jobs available

Page 95 to 100 of the Interim Report considers what initiatives result in businesses employing more disadvantaged job seekers. In shaping the future directions for making jobs available the Reference Group would like feedback on:

12. RESPONSE: EMPLOYMENT FOCUS – MAKING JOBS AVAILABLE

12.1 How can business-led covenants be developed to generate employment for people with disability and mental health conditions?

The assumption in this question is that ‘employment’ will provide a living wage (please see my response 10.1). The labour market is now, contrary to the 1950s, characterised by part-time, casual, and insecure full-time employment, and is not capable of providing a living wage for all. Basic Income provides a secure source of
income for all people, including those with disability and mental health conditions.

The basis of a secure, adequate income is more likely to make all of us productive citizens, whatever disadvantages or transitions we experience in life. Without the stress of ‘independent’ medical assessments, surveillance and the worry of constantly changing rules and regulations, those who have disabilities or mental health conditions (which means possibly all of us at some stage of life) shall be free to recover within an environment of a secure income. This is particularly important due to the episodic nature of some mental health illnesses.

**12.2 How can successful demand-led employment initiatives be replicated, such as those of social enterprises?**

Basic Income has the advantage that within its framework, activities (eg unpaid caring activities) which are currently not valued within the System of National Accounts and statistical accounting of Gross Domestic Product carry an equal weighting of value as do activities that are currently paid. This means that a broader range of activities may be encouraged within a community without the narrow focus of profit or business sustainability. It also means that all people, including those with disabilities, will have the opportunity to ‘work’ in what are currently both paid and unpaid activities, with their own choice of hours and situation. They will be free to try different skills and activities, with the freedom to fail, and yet maintain a security of income.

**Improving pathways to employment**

Page 101 to 107 of the Interim Report considers the different pathways to employment for disadvantaged job seekers such as vocational education and training and mental health support models. In shaping the future directions for improving pathways to employment the Reference Group would like feedback on:

**13. RESPONSE: IMPROVING PATHWAYS TO EMPLOYMENT**

**13.1 How can vocational education and training into real jobs be better targeted?**

How are ‘real jobs’ defined? A full-time job with hours that are suitable only for a fit young male with no caring responsibilities? A job that pays an executive salary for part-time hours? There are very few of them about!

**13.2 How can transition pathways for disadvantaged job seekers, including young people, be enhanced?**

During ‘transition pathways’ in life, local networks of care, education and support, together with a secure basic income, which place the needs of the citizen first, are most likely to provide the best outcome for all persons, including disadvantaged jobseekers and young people.
A Basic Income provides people with security of income not only for personal transitions such as grief, pregnancy, parenthood or physical and mental illness, but also during labour market transitions such as education to employment, a change of occupation, start-up of self-employment or employment to retirement.

13.3 How can approaches like Individual Placement and Support that combine vocational rehabilitation and personal support for people with mental health conditions be adapted and expanded?

If the policy of Basic Income includes a component of reciprocal volunteer labour in return for the cash grant, there will be a sufficient number of volunteers who are suitably trained within local networks to provide vocational rehabilitation and personal support for people with mental health conditions.

Supporting employers

Page 108 to 110 of the Interim Report considers what can be done to support employers employ more people that are on income support including better job matching, wage subsidies and less red tape. In shaping the future directions for supporting employers the Reference Group would like feedback on:

14. RESPONSE: SUPPORTING EMPLOYERS

14.1 How can an employment focus be embedded across all employment and support services?

As stated previously, a focus on employment as the solution to an individual’s security and adequacy of income, is out of kilter with our current labour market patterns. The volunteer aspect of this model of a Basic Income is likely to encourage wide participation in what are currently both paid and unpaid activities throughout the community.

14.2 How can the job services system be improved to enhance job matching and effective assessment of income support recipients?

The most successful job matching (for all people – not just income support recipients) will occur when people have enhanced knowledge and the autonomy to make the decisions they deem to suit them best. With the security of a Basic Income, they could contribute their talents (including those artistic) in different environments and in different situations. They can choose a different direction at certain times in life due to the security of their income.

14.3 How can the administrative burden on employers and job service providers be reduced?
With the use of a telephone or the internet, people could make arrangements themselves – as they currently do under the Consumer Directed Care policy of aged care reforms (see Department of Social Services: *Home Care Packages Programme Guidelines, July 2014*). The only difference is that there would be, with a Basic Income policy based on mutual obligation or voluntary work for all adults, no extra ‘basic fee’ or ‘income-tested fee’ for the aged care services involved – the assistance would be free.

**Pillar Four: Building community capacity**

Vibrant communities create employment and social participation for individuals, families and groups. Investments by government, business and civil society play an important role in strengthening communities. Also, access to technology and community resilience helps communities build capacity. Building community capacity is an effective force for positive change, especially for disadvantaged communities.

**Role of civil society**

Page 112 to 116 of the Interim Report considers the role of civil society in building community capacity. In shaping the future directions for the role of civil society the Reference Group would like feedback on:

**15. RESPONSE: ROLE OF CIVIL SOCIETY**

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<th>15.1</th>
<th>How can the expertise and resources of corporates and philanthropic investors drive innovative solutions for disadvantaged communities?</th>
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With a Basic Income, in which mutual obligation or voluntary work is provided by all adults in return for the security of an adequate cash grant, these ‘innovative solutions’ would be harnessed by corporates or philanthropic investors.

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<th>How can the Community Business Partnership be leveraged to increase the rate of philanthropic giving of individuals and corporates?</th>
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The emphasis with a Basic Income may be on the giving and sharing of time, labour and services, rather than of money, in this new social and economic environment, in which there is equity of income.

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<th>15.3</th>
<th>How can disadvantaged job seekers be encouraged to participate in their community to improve their employment outcomes?</th>
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The voluntary labour component of this model of Basic Income would encourage all citizens (not just ‘disadvantaged job seekers’) to participate in their community.

**Role of government**
Page 116 to 120 of the Interim Report considers the role of government in building community capacity. In shaping the future directions for the role of government the Reference Group would like feedback on:

**16. RESPONSE: ROLE OF GOVERNMENT**

**16.1** How can community capacity building initiatives be evaluated to ensure they achieve desired outcomes?

The following remarks are made within the parameters of a vision of a society which is based upon the social policy of Basic Income. Perhaps in a more collaborative and less competitive society, yearly evaluations could take place in local networks. Perhaps in the future we shall have direct democracy through the use of computers, so that parliamentary representation is no longer required. Or perhaps, in a society where profit is no longer a primary goal, there will be a spirit of cooperation that will open up new ways of providing evaluation.

**16.2** How can the income management model be developed to build community capacity?

With a Basic Income, there is no need for income management policies – only a need for education, mentoring, information and support.

**Role of local business**

Page 121 to 123 of the Interim Report considers the role of local business in building community capacity. In shaping the future directions for the role of local business the Reference Group would like feedback on:

**17. RESPONSE: ROLE OF LOCAL BUSINESS**

**17.1** How can communities generate opportunities for micro business to drive employment outcomes?

The income security of a Basic Income would allow many more people to take the risk of starting a new business venture.

**17.2** How can mutuals and co-operatives assist in improving the outcomes for disadvantaged communities?

The social policy of Basic Income, would, if there were an equal sharing of educational
resources and knowledge, mean that ‘disadvantaged communities’ would no longer exist. ‘Mutuals and co-operatives’ would be part of the fabric of every community, in a collaborative effort to achieve a better life. Enterprise Learning Projects that ‘help people to identify their skills and assets and support them to build on these, leading to the creation of viable businesses and local work opportunities’ would be an integral part of the Basic Income network of voluntary (free) labour (Interim Report p.121).

Access to technology

Page 124 to 125 of the Interim Report considers access to affordable technology and its role in building community capacity. In shaping the future directions for access to technology the Reference Group would like feedback on:

18. RESPONSE: ACCESS TO TECHNOLOGY

18.1 How can disadvantaged job seekers’ access to information and communication technology be improved?

With a model of Basic Income based on mutual obligation for all adults, there would be no ‘disadvantaged job seekers’. All would have the opportunity to work in different activities for which they were qualified. All would have the opportunity to undertake free education and training at any stage of life. All would have access to volunteers in the community who could assist with services in challenging times.

Jeremy Rifkin’s book The Third Industrial Revolution – how lateral power is transforming energy, the economy, and the world (2011) provides a template for a new emerging, collaborative age of ‘distributed capitalism’ where ‘the distributed nature of renewable energies necessitates a collaborative rather than hierarchical command and control mechanisms’. A new social policy called Basic Income may be complementary to this new environment where ‘the adversarial relationship between sellers and buyers is replaced by a collaborative relationship between suppliers and users. Self-interest is subsumed by a shared interest’ (p.115).

Community Resilience

Page 125 to 126 of the Interim Report considers how community resilience can play a role in helping disadvantaged communities. In shaping the future directions for community resilience the Reference Group would like feedback on:
19. RESPONSE: COMMUNITY RESILIENCE

19.1 What strategies help build community resilience, particularly in disadvantaged communities?

The voluntary labour component of Basic Income would help to build resilience in all communities, including those that may be disadvantaged for some reason.

19.2 How can innovative community models create incentives for self-sufficiency and employment?

With a Basic Income, the creation of local networks based upon collaboration, service, education and caring would create strong communities. As previously discussed, a focus upon employment as a source of self-sufficiency appears to be now outmoded. Instead, a cash grant that allows each citizen to participate fully on an equal basis in their local community would create self-sufficiency and productive living.

SUMMARY: COMMUNITY RESILIENCE

An equal cash grant received by each citizen, from birth to death, would acknowledge that individuals vary in regard to physical, emotional, intellectual strength and resilience; that our lives are dynamic and ever-changing and that only each individual knows what her/his goals and priorities are at a particular time in life.

The Reference Group On Welfare Reform was asked by the Minister for Social Services to advise on how Australia’s welfare system could:

- provide incentives to work for those who are able to work
- adequately support those who are genuinely not able to work
- support social and economic participation through measures that build individual and family capability
- be affordable and sustainable both now and in the future and across economic cycles
- be easy to access and understand, and
- able to be delivered efficiently and effectively.

With respect, I suggest that a social policy called Basic Income - particularly if it involves ‘participation’ or reciprocity by means of voluntary work - fulfils the Australian Government’s requirements listed above. I recommend that

1. Workshops and conferences be held to discuss the principles and applications of different versions of Basic Income in Australia.

2. Economic modelling or cost-benefit evaluations be undertaken to provide evidence of the financial sustainability of a Basic Income policy which is based upon reciprocity by volunteer labour.