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## **Creating solid housing foundations via a basic income**

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**<https://hqm.hqnetwork.co.uk/creating-solid-housing-foundations-via-a-basic-income/>**

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## Creating solid housing foundations via a basic income

**In the academic discipline of social policy, many are aware that housing is the ‘wobbly pillar’ of the Beveridge welfare state, write *Dave Beck* (pictured), *Remco Peters*, *Gemma Bridge*, *Francis Poitier* and *Ben Pearson*.**

This metaphor has been associated with housing since the 1980s, in conjunction with the rise of ‘landlordism’ and a residualisation of housing, an increasingly finite resource (more so for those stuck in a rent trap).

The role of social policy is to critically examine ways in which social problems can be reduced and/or solved, by looking at the impact that political decisions have on the lives of the public. In our recent article published in *Social Policy & Administration* – ‘*Modern welfare in the United Kingdom is a universal (dis)credit to Beveridge. Is it time for a basic income?*’ – we challenge the current position of the UK’s social security provision (universal credit), arguing that it’s not fulfilling the promises of tackling Beveridge’s “five giant evils” (want, ignorance, disease, squalor and idleness). We conclude by stating that a new social security system is needed.

In the case of housing (Beveridge’s “squalor”), we argue that where we are today is far removed from the supportive system of housing envisioned in the 1940s. The introduction of several social policy mechanisms that came from the Beveridge Report revolutionised housing, changing the landscape through the introduction of the New Towns Act 1946 and the Town and Country Planning Act 1947. Alongside the building of many new homes came an array of support, including the introduction of rent controls which limited the desirability of landlordism and fostered a political desirability to build council-owned properties. The introduction of policy mechanisms such as these succeeded in expanding both council housing and the owner-occupier sector, while the private rental sector entered long-term decline. This decline, however, wasn’t to last. The introduction of the Housing Act 1980, aka the Right to Buy scheme, began to dismantle the welfare state.

Spiralling rents



*Is it time for a universal basic income?*

Many have argued about the position the Housing Act 1980 left the UK housing sector in, so we'll not be delving into that oft-cited discourse – other than to state that many once council-owned properties were sold and successive governments failed to replace them, leaving the UK with an insufficient supply. Supported by the development of a buy-to-let market, what's been snapped up has mostly been transferred over to the private rented sector, where residualisation and competition clearly rests in landlords' favour, as tenants compete for, or bid on, highly-priced private rents. Many of these rents are outstripping incomes so have to be supported by taxpayers through the housing benefit system – essentially taxpayers' money passing through the hands of the tenant on its way to landlords.

In our article, we argue that this approach to housing (as well as the other remaining four giants) is simply unsustainable when examined through the lens of social policy. The universal credit system is actually working to discredit real social security, and not as a safety net for people during times of need. Universal credit is highly conditional and not available to everyone equally (therefore not 'universal' at all), and this conditionality does nothing to support people in their own personal development, as it simply pushes people into accepting any form of employment. That in turn reduces creativity and personal development – both of which we argue would enable people to move into better, enjoyable and therefore more sustainable work. Moreover, the current system misses out on millions of eligible UK citizens due to its stigmatising and complicated bureaucratic processes. This would be less likely to happen with a basic income that's universally implemented.

#### Inadequate welfare

Recent research concluded that universal credit rollout weakened the UK welfare system's capacity to support housing security for all its citizens. The rollout has been linked to increased numbers of households that are struggling with paying housing bills, and increased rent arrears advice issues and landlord repossession actions. We also know that unconditional economic stability can make a difference to people's housing situation. For instance, recent evidence of the prematurely stopped Ontario Basic Income Experiment in Canada showed significant relief and mental wellbeing promotion as people were now given time to find safe and stable housing. That is in contrast to the traditional welfare programmes that made people feel trapped, insecure and barely met their basic needs.

What we propose in our article is that the UK should adopt a truly universal system of real social security, one which is based on trust, empathy and is **unconditional**. This same system would provide enough for people's basic essentials through a non-withdrawable income – a universal basic income (UBI).

Based upon a Beveridgean ideology of doing something radical with social security, a UBI would be paid to everyone equally and unconditionally. Working alongside other supportive policy mechanisms, such as the re-introduction of rent caps in the private rented sector, a UBI would allow people stuck in a rent trap to be able to save for a deposit. This would go a long way to ending landlordism and truly give everyone the 'right to buy' a property.

**Reference:**

*Modern welfare in the United Kingdom is a universal (dis)credit to Beveridge. Is it time for a basic income?*

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