## UNIVERSITY OF TWENTE

# EXPLORING NARRATIVES ABOUT THE IMAGINATION OF A FLOURISHING FUTURE WITH AN UNIVERSAL BASIC INCOME

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#### Abstract

**Introduction**. The universal basic income (UBI) is the idea of giving every citizen an unconditional, monthly income. The original idea of the receipt of the UBI is the right to cover basic needs and to live one's life following own desires. This enhances the chance to become optimally functioning and to become *flourishing*, which is the highest form of well-being. Flourishers are underrepresented in society and therefore the UBI is thought to be, amongst others, an opportunity to support flourishing in society. Quantitative and experimental studies about the UBI show socio-economic advantages of this system, so far. This study approached the topic qualitatively and from a future perspective, to explore personal meaning makings of the future scenario.

**Methods**. Six workers and five universitary students were asked to write two letters respectively, one non-UBI letter and one UBI letter. In both letters, they should make meaning of a flourishing future, once without and once with the receipt of the UBI. The non-UBI letters were written individually, whereas the UBI letters were written during a focus group. The two letters of each participant were coded deductively following the 14 concepts of *emotional, social and psychological well-being*, as represented in the MHC-SF. Ten codes were defined and added inductively. Content and general characteristics of the personal meaning makings of the different futures were analyzed.

**Results**. Emotional well-being was present in both types of letters in both groups. Only for students, *satisfaction* was more present in the UBI letters than in the non-UBI letters. Social well-being was the least present component of well-being. *Social growth* and *social integration* were more important in the non-UBI letters, whereas in the UBI letters, *external support* was indicated more often. Regarding psychological well-being, all participants indicated a *purpose in life* and the UBI seems to make it easier to fulfill the purposes. *Autonomy* gained more importance in the UBI letters as well. Therefore, a shift from social aspects to more individuality was explored through the future narratives. Students tended to fulfill their dreams and focused on their own good, whereas workers used the financial support also for their family but imagined society to become more individualistic.

**Conclusions and discussion.** The participants seem grateful about the new (financial) flexibility, but the remarkable question arises, how the shift to more individuality would affect the individualistic culture we live in. The letters from the futures seemed to be a useful tool to analyze well-being, expressed in the personal meaning makings about the different futures. In line with the findings, scientific research indicates that generally, exposure to financial topics makes more self-focused. Therefore, it should be studied how the UBI would affect society in a real implementation. Furthermore, it is suggested to study whether the results can be applied to other samples and to explore the effects on different individual's flourishing.

#### Samenvatting

**Inleiding.** Het universele basisinkomen (UBI) is een oud idee, waarbij iedere burger vanaf 18 jaar een maandelijks, onvoorwaardelijke inkomen ontvangt. Het oorspronkelijke idee van de ontvangst van de UBI is basisbehoeften af te dekken en mensen het recht te geven om het leven naar eigen belang vorm te geven. Dit verhoogt de kans om optimaal te functioneren en te *floreren*, wat de hoogste vorm van welzijn is. Mensen die floreren zijn ondervertegenwoordigd en daarom wordt de UBI onder meer gezien als een mogelijk hulpmiddel om het floreren in de maatschappij te ondersteunen. Kwantitatieve en experimentele studies over het UBI tonen sociaal-economische voordelen aan. Deze studie benaderde het onderwerp kwalitatief en vanuit een toekomstperspectief om persoonlijke betekenisverlening over toekomstige scenario's te exploreren.

**Methoden**. Twee groepen, bestaande uit zes werknemers en vijf universitaire studenten, werden gevraagd om twee brieven te schrijven, één niet-UBI-brief en één UBI-brief. In beide brieven zouden zij een florerende toekomst moeten verbeelden, een keer zonder en een keer met de ontvangst van het UBI. De niet-UBI-brieven werden individueel geschreven, terwijl de UBI-brieven tijdens een focusgroep werden geschreven. De brieven werden deductief gecodeerd op basis van de 14 concepten van *emotioneel, sociaal en psychologisch welzijn*, zoals vertegenwoordigd in de MHC-SF. Negen codes werden inductief gedefinieerd en toegevoegd. Inhoud en algemene kenmerken van de persoonlijke betekenisverlening aan de verschillende toekomsten werden geanalyseerd.

**Resultaten**. Emotioneel welzijn was in beide brieven en in beide groepen aanwezig. Alleen voor studenten was *tevredenheid* meer aanwezig in de UBI-brieven, vergeleken met de niet-UBI-brieven. Sociaal welzijn was het minst aanwezige onderdeel van welbevinden. *Sociale groei* en *sociale integratie* waren belangrijker in de niet-UBI-brieven, terwijl in de UBI-brieven *externe ondersteuning* vaker werd gecodeerd. Wat het psychologisch welzijn betreft, hebben alle deelnemers een *doel in het leven* aangegeven en door het UBI lijkt het gemakkelijker om deze doelen te bereiken. *Autonomie* kreeg ook meer belang in de UBI-brieven. De bevindingen impliceerden een verschuiving van sociale aspecten naar meer individualiteit. Studenten hadden de neiging om hun dromen te vervullen en zich op hun eigen goed te concentreren, terwijl werknemers de financiële steun ook voor hun familie gebruikten, maar zich voorstelden dat de samenleving individualistischer zou worden.

**Conclusies en discussie**. De deelnemers leken dankbaar voor de nieuwe (financiële) flexibiliteit, maar de opvallende vraag ontstond, hoe de verschuiving naar meer individualiteit de individualistische cultuur waarin we leven, zou beïnvloeden. De brieven uit de toekomst leken een nuttig instrument te zijn om welzijn te analyseren, dat werd uitgedrukt in de persoonlijke betekenisverleningen van de verschillende toekomsten. Overeenkomend met de bevindingen geeft wetenschappelijk onderzoek aan dat in het algemeen financiële **onderwerpen** meer zelfgericht maken. Daarom zou moeten worden onderzocht hoe het UBI de samenleving in een echte implementatie zou beïnvloeden. Verder wordt geadviseerd om te onderzoeken of de resultaten op andere doelgroepen kunnen worden toegepast, en het effect op individuele manieren van floreren te exploreren.

## **Table Of Contents**

Samenva	atting	2
1. I	Introduction	. 4
]	1.1 Universal Basic Income: Reviving An Old Ideal	4
1	1.2 UBI Experiments And The Lack Of Qualitative Data About This Social System	6
]	1.3 Expected Flourishing With A Basic Income	7
1	1.4 Exploring Imaginations Of The UBI Through Personal Narratives	10
2. N	Methods	.11
2	2.1 Procedure	11
2	2.2 Participants	12
2	2.3 Instruments	12
2	2.4 Analysis	13
3. I	Results	14
3	3.1 Identified Codes In The Letters	14
3	3.2 Exploring Personal Narratives	16
4. (	Conclusion And Discussion	27
2	4.1 Theoretical Reflection	27
2	4.2 Practical Recommendations	29
2	4.3 Strengths And Limitations	30
2	4.4 Final Remark	31
5. I	References	32
6. 4	Appendix A & B	35

## Introduction

Universal basic income (UBI) is an idea that already exists since the 18<sup>th</sup> century and is aimed at giving every citizen a fixed, unconditioned amount of money to control poverty and to enable individual living following personal desires. This may enhance the chance for people to become optimally functioning humans, i.e. flourishing individuals that are high in emotional, social and psychological well-being. So far, only experiments around the unconditioned guaranteed income were carried out that do not evidently deal with personal aspects such as well-being, but with the general feasibility of the new social system. This is why in this qualitative study, personal future narratives about the universal basic income from people with different backgrounds were explored. The aim was to get more insight into personal meaning makings of the future scenario and how individual actors imagine life in a future with an UBI. It stood central to explore the ways how people flourish.

## **Universal Basic Income: Reviving An Old Ideal**

The universal basic income (UBI) is the idea of an individual and unconditional income that individuals above a certain age receive, irrespective of the personal background (Van Parijs, 2000). Different sources refer to Thomas Paine as the first advocate for a basic income as a human right (Shafarman, n.d.; Van Parijs, 2000). In his book 'Agrarian Justice' from 1795, Paine talked about an unconditional income as a deserved right, to give people the possibility to do what they like and that no one, neither in old age, should suffer from not having enough money (Shafarman, n.d.). Today, Van Parijs (2000) is seen as one of the main-advocates for the UBI. He states that it is called a 'basic' income because receivers can safely lean on it. Furthermore, it should cover the basic financial needs for health care and other specific supports.

Since the initial conception of the UBI idea, there have been various opinions about this topic. In Switzerland 2016, 75 percent of the voters were voting against the UBI's implementation in a referendum (Henley, 2017), whereas in a European wide opinion, 62 percent indicated to be in favor of the UBI. There exists a correlation between the degree of knowledge about the topic and the level of support (Jourdan, 2016). Therefore, more expertise is needed to make an opinion about this topic. Proponents and opponents make different assumptions so far. Proponents argue that it is most helpful for poor people to receive money to leave the poverty line behind, but opponents reacted that there were many help programs already carried out which costed the American government for example one trillion US dollars (Tanner, 2014). According to Tanner (2014), the opponents state that "increased spending on anti-poverty programs has done little to increase economic mobility among the poor" (p. 14). Supporters, who are mainly left-winged and liberal, think that the UBI is the best way to make people independent and give them the right and opportunity to follow their own interests, which is in line with Paine's original idea (van Parijs, 2000). On the other hand, opponents warn that this freedom of choice could lead to more lazy attitudes which comes from an assumption that work could be discouraged when it is not linked anymore to receiving money. Another skeptical point, following opponents, is the actual

implementation (Tanner, 2014). They find that the UBI is not affordable, even if taxes were increased. Tanner (2014) made a calculation for the US American population and came up with a cost, four times as much as the anti-poverty programs that are carried out so far. Furthermore, Tanner (2014) stated that even if it "replaced every existing anti-poverty program, [the American government] would still be some \$3.4 trillion short" (p. 15).

Existing forms of income maintenance are the negative income tax (NIT) and guaranteed annual income (GAI). These supports function amongst other things as instruments against poverty and the receipt depends on the personal background (Hum & Simpson, 1993; Van Parijs, 2000). In Germany for example, more than half of the population gets a conditioned income maintenance, like retirement benefits or disability benefits. Approximately 41% of the population is working and the rest of the population is depending on their earnings (IDEMBasel, 2013). Through tax revenues it is made possible that the dependent people receive social benefits (IDEMBasel, 2013). In the idea of the UBI, these income maintenances would be omitted and reduced to the UBI, but as it becomes clear when looking at the opinion of opponents, people are skeptical about this replacement.

The idea of the UBI, and the idea of distributing money evenly and unconditionally, was a reaction to existing problems like poverty and was thought to give every citizen the same basic chance to live their life autonomously. Most recently, in January 2017 in Finland, an UBI experiment was started in the hope that the income helps people to get out of poverty and find employment (Koistinen & Perkiö, 2014). Therefore, 2,000 random unemployed inhabitants received 560€ per month (Henley, 2017). Furthermore, the UBI was thought to function as a tool for financial stability. This is in line with the outcome of a European wide opinion study, where it was found that one main argument for the UBI was the reduction of anxiety about basic financing needs (Jourdan, 2016). Recently, the government faces two main challenges that deal with financial instability. These are remaining poverty and unemployment, partly resulting through computerization.

First, poverty is a lasting problem. In 2014, 14% of the Dutch population was living under the poverty line of 1040€ income per month (Dutchnews, 2014). Poverty affects next to economy and society also individuals negatively by leading to stress and negative affection, which can result in decreased well-being (Haushofer & Fehr, 2014). Furthermore, it is known that poverty causes psychological effects that lead in the affected to specific economic behaviors which make it difficult to exceed the poverty line solely through internal motivation. The United Nations work against poverty since many years and it was managed to reduce the discomfort of poverty like having a lack of material that is used in everyday life. Nevertheless, it is not succeeded in helping people pass the poverty threshold (Tanner, 2014). To help people externally to leave poverty behind and give them a realistic chance to stabilize (mental) well-being or even become flourishers, the UBI could be a helping social system.

Second, unemployment tends to increase. The International Labor Organization states that the global unemployment rate rises in 2017 from 5,7% to 5,8% (ILO, 2017). This might in part be caused

## Helena Igel

by computerization of jobs. Nearly half of workers are at risk to be replaced by technology (Frey & Osborn, 2013). With 'at risk' the researchers mean that the automation could happen in the following ten to twenty years. The affected group is called precariat (Standing, 2011). Those people face economic insecurity and unpredictability, even though they are high educated. This indicates, amongst other aspects, an increasing percentage of people that depend on tax revenues in the near future. Furthermore, it warns against more people that experience job insecurity (De Witte, 1999). In the Netherlands, one third of those that do not work worry a lot about financial future (CBS, 2016). The group that worries the most are single parents and those being the most satisfied are parents with at least one child. The one's that worry more, are usually also less satisfied with the financial situation (CBS, 2016).

With regard to the described problems, the UBI could function as a social system that may work as a secure base which could support people to avoid poverty and to experience less distress that possibly arises from poverty, job insecurity and unemployment. As described, the opinions about the UBI vary highly and since the UBI topic is a relatively new research field, this study is aimed to explore personal views of this topic. The financial advantage for the government is a point of discussion, but so far it is becoming clear that the basic income could be an approach that contributes to solve the explained problems. In the following, the focus will lie on basic income experiments that already have been carried out and results are described that gave insight into the feasibility of the UBI.

## UBI Experiments And The Lack Of Qualitative Data About This Social System

One UBI experiment was carried out in the developmental country India, which is therefore not directly representative for European states, but still showed some valuable outcomes. In 2011, as part of the pilot test, adults and children of eight villages received around 200 rupees monthly for two years, to test the UBI's feasibility and to find out which political, economic and social effects exist. There have been revealing outcomes in different areas. Overall, inhabitants that received the monthly income took advantage out of the pilot study (Standing, 2013). People's health enhanced due to taking precautions against malaria and a better nutrition that lead to healthier weight. Additionally, school attendance and –performance improved and the poor could reduce their debts due to more flexibility in their investments. The housing situations improved as well, and the economic activity increased because of more labor and work. There was especially more self-employment, giving particularly women as well as minority groups the chance to follow their own plans and become more independent. Standing (2013) summed therefore the UBI up to "be a vital part of a 21st-century social protection system" (p.3). In this experiment it was therefore shown that the UBI covered the basic financial needs for Indian people to live healthy and autonomously.

Another experiment took place in a developmental country which makes results more generalizable for European states. 'Mincome' is one of the biggest experiments that was carried out in the 1970s in Canada, due to significant poverty in the country and a welfare system characterized as inefficient and uncoordinated (Hum & Simpson, 2001). In this field experiment, participating families

received a GAI of 1975\$ for five years. After analyzing data, it became clear that "the reduction in work effort under Mincome was modest: about one per cent for men, three per cent for wives, and five per cent for unmarried women" (Hum & Simpson, 2001, p. 80). This reduction is in line with the results of the European opinion survey, where four percent of participants indicated to stop working and seven percent said to work less, when they would receive an UBI (Jourdan, 2016). Furthermore, in the study of Mincome, particularly unmarried women decided not to work anymore to rather spend time with the children. The rest indicated not to change fundamental aspects of their work.

Beyond that, in a later study that dealt with the outcomes of the Mincome experiment, there was made use of health administration data which indicated two relevant aspects (Forget, 2011). First, the hospitalization rate concerning admissions of people that experienced a certain mental health disease dropped significantly. Second, general population health improved which indicates the opportunity to save health care benefits, resulting in an economic advantage. However, in this follow-up research, it was not well-studied how the people perceived the guaranteed income. Except for the indication of a quantitative difference in mental health admissions, the system was not approached qualitatively and from individuals perspectives.

So, while a variety of positive effects has been shown in experiments in developmental and wealthy nations, the improvements on mental health was not studied, nor how individuals experienced and gave meaning to the basic income. In the following, the topic of flourishing stands central which is aimed to be studied in light of the UBI in this research.

## **Expected Flourishing With A Basic Income**

As stated in the context of the Indian experiment, a basic amount of money contributes to meeting essential needs. In his hierarchy of needs, Maslow (1954) explains that basic needs have to be covered to experience self-actualization, a state of high well-being where individuals realize their full potential. In research thereafter, it was found that the assumption that basic needs have to be met in order to grow in well-being, turned out not to be completely true. It is more likely for people to experience higher well-being as soon as basic needs like having enough food and a shelter are covered, but it is not an obligatory requirement (Tay & Diener, 2011). Nevertheless, it is striking that a certain amount of income helps covering the basic needs, mediating thereby the possibility to reach high levels of wellbeing. Furthermore, money and income do not have a direct effect on well-being and fulfillment of needs, they are just one out of several factors that contribute to higher well-being (Tay & Diener, 2011). Also, Fischer and Boer (2011) found that happiness is influenced by income up to a certain saturation point, since the desires grow with receiving more money. In the following, the highest form of wellbeing is defined and it is explained which factors contribute to reaching that state.

The highest form of well-being is flourishing and this topic steadily gains more attention, and which is of central interest in the field of positive psychology. Individuals that flourish are generally characterized to "have an enthusiasm for life and are actively and productively engaged with others and

in society" (Keyes, 2006, p. 298). It is defined as optimal human functioning, where emotional, psychological and social well-being are generally high (Schotanus-Dijkstra et al. 2016; Keyes, 2002). Under emotional well-being, also called hedonic well-being, fall the concepts happiness, interest and satisfaction. Following these three dimensions, people that flourish are basically affected positively and see the qualities in life. They tend to stay optimistic, even in complicated situations. The social and psychological form of well-being fall under eudaimonic well-being (Keyes, 2005). For social wellbeing, the aspects social acceptance, social actualization, social contribution, social coherence and social integration are relevant. Following these concepts, it becomes clear that flourishing people are not only interested in themselves but also in others and society. They have a generally positive attitude towards society and social life and they believe in the good in people and represent a supporting tendency. For psychological well-being self-acceptance, personal growth, purpose in life, environmental mastery, autonomy and positive relations with others are of particular importance (see as well Ryff & Keyes, 1995). Through these psychological concepts it becomes clear that flourishing individuals lead an authentic life, knowing their own potential, have an understanding of social contexts and use their potential confidently. Additionally, they tend to have strong, trusting bonds with others where they care for.

Flourishing is the top of a mental health continuum. According to Keyes (2002), that continuum ranges from languishing, over moderate mental health, to flourishing. Languishing people show neither mental health nor mental illness and there are approximately 20% of the American population in this state (Keyes, 2005). These are individuals that experience a still-standing, empty state where they do not see much purpose in life and lack positivism (Keyes, 2006). In this sense, it is striking that languishing adults are six times more likely to have a major depressive episode than flourishing adults (Keyes, 2005). In between flourishing and languishing, there are the persons that show moderate mental health. These are half as likely than languishing people to experience pessimistic phases, eventually leading to poorer mental health and experiences of limitations of daily activities (Keyes, 2005). This is the state that most people represent in the United States. According to Keyes (2005), around 60% of the inhabitants find themselves in the moderately mentally healthy state. Around 20% are flourishers and this prevalence of flourishers varies per country.

In Europe, most people that function optimal live in Denmark (41%) and the least in Portugal (9%) (Huppert & So, 2013). The European average lies just under 20%, which is therefore in line with Keyes' findings about the US American population. The high prevalence of people that are moderately mentally healthy or languishing should be taken serious, regarding the risk to become depressed when being low or moderate in overall life well-being (Keyes, 2005). Furthermore, nearly three times more Danish inhabitants than Portuguese people indicated that they were satisfied with their lives. This can be seen as well in the expected healthy life years, which are for Danish people 61 and for Portuguese 55 (Rademacher, 2015). This does not only indicate more illness and less life satisfaction in countries like Portugal, it does also indicate a higher need for social contributions due to higher illness rates. Another

point is that the research about basic needs also indicates that living in a wealthy nation is helping to have a high subjective well-being which indicates a higher chance to flourish (Tay & Diener, 2011). This is one possible explanation why prevalences of flourishing adults differ among countries, since the nation's wealths also vary (Schotanus-Dijkstra, 2016). Beyond that, with regard to the UBI's universality, it is striking that the financial support could enhance general wealth of a nation, represented by the inhabitants. Through that, it would lead to an increase in subjective well-being and thereby contributes to a higher likelihood of more flourishing people.

There are several other factors that facilitate or inhibit flourishing among individuals. A lack of experience of basic needs, as already stated, and a lack of respect and autonomy are associated with negative feelings and therefore with a lower likelihood to flourish (Tay & Diener, 2011). This was also the case in the experiment in India (Standing, 2013). In another study, factors were analyzed that influence the likelihood to flourish. In that Dutch study, it was found that people that married men who were educated at least 16 years are most likely to flourish (Schotanus-Dijkstra et al., 2016). In this context the years of education on the one hand indicate a tendency to have higher income. On the other hand, this external factor can contribute to a sense of security of job and income which facilitates flourishing (De Witte, 1999). As already described in the context of increasing computerization, (job) insecurity correlates with a higher degree to which people experience distress and therefore negatively affects well-being. Namely, when one experiences job insecurity at the workplace, not only job satisfaction drops but also the chance to get more psychosomatic disorders increases (De Witte, 1999).

According to the other problems, remaining poverty and unemployment, that could be approached with a UBI social system, it was found that they work as external factors that contribute in a way to lower levels of well-being. In their review 'On The Psychology Of Poverty', Haushofer and Fehr (2014) state that poverty leads to stress and negative affection, which in the long run leads to lower well-being. Poverty may cause "short sighted and risk-averse decision-making" (Haushofer & Fehr, 2014, p. 862) which indicates that poor people would not seek uncertain situations even if this situation would help them achieve their desires. This lowers their likelihood to flourish, too, since autonomy and environmental mastery are important factors of flourishing. In the context of unemployment, it becomes clear that those that are able to work but do not work experience less personal fulfillment than the ones that have employment (Tay & Diener, 2011). They are therefore disadvantaged through that their likelihood to flourish is already somewhat lower than for those that work, considering that personal growth is a contributor to flourishing. The unemployed are also most likely to fall under the poverty limit or social exclusion (Eurostat, 2017). Since social well-being is one of the three forms of well-being that make up flourishing, isolation and exclusion work as an inhibiting factors to reach the optimally functioning state.

This all indicates that UBI could work against the remaining problems. Through the described experiments it became already clear that the UBI can work effectively against unemployment and poverty and enhances health and freedom in decision making, but effects on well-being are not studied

yet. So far, there can only be made assumptions about how it would affect the way people flourish and as described in the introduction, the feasibility of the UBI is in discussion between those who doubt the UBI to be a secure social system, the individuals that worry about the implementation and those that support the idea of implementing an UBI (Häni & Schmidt, 2013; Hum & Simpson, 2001). The outcome of the European wide opinion study indicated a general advocacy of the UBI but since that research is from quantitative nature, it was not giving individuals the opportunity to express their thoughts and imaginations regarding the UBI idea.

## **Exploring Imaginations Of The UBI Through Personal Narratives**

This research lays the focus of exploration of the UBI topic from a psychological perspective and it is aimed to study the UBI qualitatively. Furthermore, this gives addition to the picture that exists so far about the UBI which was mainly approached quantitatively or experimentally. It stands central how the UBI is expressed in individual future narratives and it is aimed to explore how people give meaning to the guaranteed income and how the way of flourishing can change through the imagination of an UBI. Therefore, future narratives from people with different life-situations are explored.

Narratives are personal stories of people and when it comes to the future form of narratives, people tell stories based on personal needs, imaginations and wishes, since the story they tell has not taken place yet. One way to imagine the future is the narrative approach that started to develop in the 1980s (Sools & Mooren, 2012). It is an approach which facilitates the construction of identity (Polkinghorne, 1988) and defines life in a meaningful way (Bruner, 1990). Through studying this personal information, it can help to get insight into personal future narratives of an event, here the receipt of the UBI. In the context of thinking about the future, people actively imagine the UBI to be part of their future lives. The personal stories help to qualitatively explore what individuals think of the UBI and how their well-being may change when receiving a guaranteed basic income. The aim is to study upcoming differences between the imagination of a flourishing future and a flourishing future with the UBI through the narratives. Therefore, three sub-questions arise, that are aimed to explain one overarching question.

# What are the differences and commonalities of personal narratives of a flourishing future without basic income and with basic income?

- 1. What are differences and commonalities between how emotional well-being is expressed in narratives about a future with and without basic income?
- 2. What are differences and commonalities between how social well-being is expressed in narratives about a future with and without basic income?
- 3. What are differences and commonalities between how psychological well-being is expressed in narratives about a future with and without basic income?

## Methods

## Procedure

To obtain personal narratives of people with different backgrounds, there were held two workshops in 2017 at the University of Twente. The collection of this data took place before and during the workshops called the 'FutureNow Experience' (Sools, Tromp, & Mooren, 2015). Respectively one group of seven working individuals and one group of seven students took part in the workshops, all of them voluntarily. To be more precise, one man from the working group was already retired, but because he had a background as an employee, he was included in the group of the working participants. Furthermore, the implementation of the research was accepted by the ethical commission of the University of Twente (see Appendix A).

Approximately one week before the workshops were carried out, the participants received a package that contained a general letter with the participants' ID numbers, the informed consent, a description of how to write a letter from the future, stationary and carbon paper, and a self-report questionnaire that was not relevant for this research. The individuals were asked to fill out the documents, write a letter from the future and bring the documents to the workshop in that they were assigned. The letters that the participants wrote before the workshops are letters from a flourishing future without the UBI. In contrast to these letters, during the workshops there were written letters from a flourishing future with the imagination of the realization of the UBI. The two forms of the letters function as a comparison tool, to get to know which differences between the narratives result between the letters from a non-UBI future and letters where the realization of the UBI is imagined. In both cases of the letters from the future, the writers should imagine what they want to tell the receiver(s).

The workshops respectively took about two hours and next to the implementer, two students were attendants. The implementer led the workshops, whereas the students installed recording devices to gather all data in sound and picture. After an explanation of the procedure and after giving a detailed definition of the UBI, the implementer led a meditation where the participants were guided to the imagination of a flourishing future with basic income. After that, the individuals were asked to write a letter from a flourishing future, this time from the perspective that the UBI was realized. The participants were given 20 minutes to finish writing and after that, they were asked to share their experience of writing the letter. It followed a sequence where each participant read out loud the written text and after each one presented his or her letter, the experience of this presentation was shared as well. In the following, there was a natural transition to a discussion about the UBI topic and the participants was free to share his or her views. This focus group discussion was transcribed, but in this study only the letters were analyzed. As the last point concerning the UBI topic, the participants were asked to give a brief conclusion how they evaluate the UBI for themselves and the discussion was closed. Before the workshop came to an end, the Mental Health Continuum Short Form from a future perspective and the Balanced Time Perspective Scale were filled out, which are not applicable to this study. So, in the

context of this research, the two letters (with and without basic income) obtain the needed qualitative data.

## **Participants**

A total of 14 individuals participated in this research whereof respectively seven individuals were in the workers group and in the students group. The first group consisted of working people (whereof one already retired). One participant of this group has been omitted from further analysis because he did not write a letter during the workshop. The reason for this was that he knew one of the other participants and thereby did not feel free to share personal information. Of the six remaining participants, two were female and four male with the ages ranging from 28 to 64 (M=59). From the second group, the student group, two participants have been omitted because for an unknown reason they did not write the individually written non-UBI letter. Of these five remaining students three were female and two male, in the ages from 21 to 28 (M=23). The participants were recruited through convenience sampling and partly through snowball sampling. Of the 14 persons that agreed to take part, consequently remained eleven participants who participated fully in the study, wrote the two letters and who signed the informed consent (see Appendix).

The participants had different backgrounds. Of the workers group, five participants received on average 2000 to 2499€ per month and one worker in the age of 36 was above average with a monthly income of 7000 to 9999€ as an independent entrepreneur with MBO as highest education, whereas the others all had HBO as highest education and were for example civil servant or worked as living attendant. Further support or income except for the salary was not known. The individuals of the second group were all universitary students with as highest graduation VWO. Furthermore, only one of the five received more than 1000€ per month and the average lay around 500 to 999€ monthly income. Here, it was not known either whether the participants receive money for example from their parents or if they used governmental support.

## Instruments

This is a qualitative study about a comparison between imaginations of a flourishing future with and without UBI. The future imaginations were collected by means of the Letters from the Future instrument, derived from the 'FutureNow Experience' workshops (Sools, Tromp, & Mooren, 2015). This instrument involved vividly imagine the future and write oneself or others a personal letter (Sools & Mooren, 2012). It was about imagining a certain future situation where they achieved something meaningful, and it was let open to the participants' imagination where and when the letters were written. In this research, the letters functioned as instruments to explore the way the people flourish which was expressed in their narratives.

## Helena Igel

To get insight into the way how people flourish, the concepts about well-being of the Dutch Mental Health Continuum Short Form (MHC-SF) by Keyes (2005) were used as support for coding. The self-report questionnaire consists of three components of well-being that are emotional, social and psychological well-being. In this context, the three components and the belonging sub dimensions were used to get insight into the way the participants flourish, that is, to get to know how they express their flourishing future in the narratives. The components contain relevant sub dimensions. For emotional well-being these are (*Positive affect, Satisfaction, Interest*). Five aspects exist for social well-being (*Social acceptance, Social actualization, Social contribution, Social coherence, Social integration*) and six for psychological well-being (*Self-acceptance, Personal growth, Purpose in life, Environmental mastery, Autonomy, Positive relations with others*). These 14 dimensions have certain definitions which served as a base to categorize fragments of the letters and that were used as codes. As the following section shows, there were codes added inductively, that, together with the dimensions of the MHC-SF, made up the codingscheme.

## Analysis

**Steps of analysis.** 1) The first step taken in the analysis was getting a general overview of the letters with regard to their broad contents, lengths, contexts and whether they were written from a flourishing perspective ('ID.1') or the flourishing perspective with UBI ('ID.2'). Thereby, each letter could be recognized from which perspective it was written and if it was written by a working or studying participant.

2) Both types of letters from the future were coded following the MHC-SF by the researcher of this article. Missing codes are defined and added, and the final codingscheme was established.

3) All meaning units that fitted to one or more definitions of the items were selected and coded. In case an utterance fitted to more than one code, it was defined following multiple codes.

4) The coded quotes were listed on the basis of the coding scheme per code (gathered in a table that compares the two letters of each participant) and number of codes was noted. These quotes and amount of quotes served as the basis to explore the imaginations expressed in the letters.

**Development of the codingscheme**. The letters were firstly coded following the MHC-SF components of emotional, social and psychological well-being, as Keyes established the self-report questionnaire (2005). Therefore, definitions of the 14 codes were partly verbatim taken over from his categorization. These dimensions are indicated in the codingscheme with a \* (see Table 1). It was noticeable that the 14 dimensions were not enough to gather all relevant utterances. This was the reason why it was worked iteratively. Therefore, secondly, ten codes were inductively identified and defined based on the relevant parts of the letters. These were categorized on the basis of the three well-being components, and were defined following either emotional, social or psychological well-being. Whenever the new code did not fit to these components, it was categorized as 'other'. Therefore, the coding was both, deductive and inductive.

Next to the dimensions of the MHC-SF which were already named in the instruments part, there were three further codes for emotional well-being. These were *Optimism*, *Gratitude* and *Relaxation* that were more specific than the overarching *Positive affect* and *Satisfaction* and therefore valuable for the analysis. *External support* was added to the social well-being scale and *Encouragement* and *Autonomy of others* to psychological well-being, since these were aspects that showed to be important in some letters. Other codes that did not fit to a well-being category were the four codes *Financial stability*, *Nature and sustainability*, *Freedom* and *General health* that fell under the supplementary group 'other'. These last four codes are not directly representing a component of well-being but are useful to get an overview of those topics and how often they are expressed in the letters. The final version of the codingscheme is presented in the result section (see Table 1). In the following the main findings of how emotional, social and psychological well-being are represented in the two letters are presented. It is furthermore analyzed how the letters changed and how the imagination of receiving the UBI might have contributed to these changes.

## Results

The data, derived before and during the two workshops, aimed at answering the overarching question: *What are the differences of personal narratives of a flourishing future without basic income and with basic income*? The three sub questions were used to help answering this question. They respectively refer to emotional, social and psychological well-being. Because the outcomes of the two workshop groups (workers and students) seemed to differ interestingly, throughout the result section a difference between these two groups will be made. After giving an overview of the codes that were found in the letters, the general characteristics of the letters are presented and it follow sections for each well-being component for workers and students respectively to answer the three sub research questions. In the end of this section, the differences that came up between the two letters are taken together and the the role of the UBI is considered.

## **Identified Codes In The Letters**

Undermentioned, in Table 1, the codes are presented that were the result of the letters' analysis.

## Table 1

Codingscheme: Code with definition and representative example from the letters of a flourishing future with or without the UBI.

Code	Definition	Example
<b>Emotional well-being</b>		
Positive affect	Feeling happy, cheerful and joyful.	Op dit moment lacht het leven me toe.
Satisfaction	Feeling pleased and content about various aspects in life.	Maak je geen zorgen over je toekomst en geniet van je leven.
Interest	Feeling interested in specific areas of one's life and/ or expressing open- minded attitudes.	Ik realiseer me dat ik het enorm spannend vindt, een prettige spanning, om van hen te horen waar ze mee bezig zijn.
Optimism	Feeling positive and hopeful about future and/ or challenging situations.	Ook heb ik er al weer zin om te studeren en kijk er graag naar mijn toekomst uit.
Gratitude	Appreciating the life one has and different components of it.	Ik ben echt ontzettend blij dat het allemaal zo goed is afgelopen.
Relaxation	Expressing rest and calmness, feeling comfortable with oneself and/ or others.	We voelen ons hier heel rustig en relaxed.
Social well-being		
Social contribution	Feeling that one's own life or the life of others is useful to society and that the output of one's activities is valued by or valuable to others.	Iedereen draagt bij aan de samenleving met zijn eigen mogelijkheden.
Social integration	Having a sense of belonging to a community and deriving comfort and support from that community.	Je hoort er weer bij, houd dat vol!
Social growth	Believing that people, social groups, and society have potential to grow positively or acknowledging the progress that has already been made.	Wat ik voor me zie is een wereld waarin mensen betrokken zijn met elkaar en er minder vooroordelen zijn, geen misbruik van zwakkeren in de samenleving.
Social acceptance	Having a positive attitude towards others while acknowledging and accepting people's differences and their complexity.	Wel een wereld die ik graag gun aan de generaties die na ons komen.
Social coherence	Being interested in society or social life, and feeling that society and culture are meaningful and intelligible.	Er is gelijkwaardigheid in afkomst religie en sekse. Ook deze waarden staan hoog op de agenda en moeten altijd bespreekbaar en verdedigd worden
External support	Experiencing support of external factors and/ or being able to help others and approve their situation.	Door de zekerheid dat het basisinkomen gaf kon je ook afstand nemen van het onregelmatige leventje wat ja voorheen leidde.
Psychological well-bei	•	~
Self-acceptance	Holding positive attitudes towards oneself and past life and conceding and accepting varied aspects of self.	Ga maar gewoon door met je plannen, probeer hard te werken maar ook de tijd voor jezelf te vinden en alles komt goed!
Environmental mastery	Exhibiting the capability to manage a complex environment, and the ability to choose or manage environments to one's paped.	Het lijkt zo onwerkelijk, dat ik nu eindelijk alles gedaan en gehaald heb om mijn diploma te kunnen krijgen. De studie vond ik zwaar en ik ben
Dogitivo relationa	needs.	heel trots op mezelf dat ik heb doorgezet.
Positive relations with others	Having warm, satisfying, trusting personal relationships and being capable of empathy and intimacy.	Het ontroert me wanneer ik me realiseer dat zij er heel erg naar uitkijken om weer naar (steden naam) te komen.
Personal growth	Showing insight into one's own potential, having a sense of development, and being open to growing further even if it could mean a challenge or a risk.	Mijn gewenste toekomst is tot stand gekomen omdat ik mezelf tijd heb gegeven en aan mezelf heb gewerkt (Ik voel me meer zelfverzekerd en kan mijn eigen grenzen beter beschermen) waardoor ik meer vertrouwen in mezelf heb, me meer durf te doen en me als gevolg veilig en rustig voel.

Table I Continued		
Code	Definition	Example
(Psychological well-b	eing)	
Autonomy	Exhibiting a self-direction that is often guided by independently functioning and acting following internal standards.	Ik voel me nu veel vrijer in mijn beslissingen en mogelijkheden.
Autonomy of others	Believing that humans are not only a part of society but also independent, self- directed individuals.	Ik denk dat het basisinkomen voor veel mensen een reden is geweest om te doen wat ze het liefst wilden.
Purpose in life	Holding goals and beliefs (or realizing goals) that affirm one's sense of direction in life and feeling that life has a meaning.	All in all is het leuk om nu de mogelijkheid te hebben je passies achteraan te gaan. Dit is altijd een fundamenteel belang van je geweest – verlies dit perspectief niet.
Encouragement	Stimulate others or oneself positively and confidently and believing in oneself and/or others.	Graag wil ik je het laten zien, klim ook in de teletijdmachine en kom - Probeer het en laat je leven los.
Other		
Financial stability	Understanding financial aspects and expressing a calm way of handle these.	Je hoeft je dus geen zorgen meer te maken over de financiële aspecten van je toekomstige leven.
Nature and sustainability	Showing interest in and/or contribution to nature and in sustainable systems.	De jongeren van nu hebben duidelijk veel meer aandacht voor de transitie naar een andere meer duurzame economie dan dat onze generatie ooit gehad heeft.
Freedom	Experiencing the absence of external	Ik geniet van meer vrije tijd omdat ik minder

naast mijn studie moet werken.

ben ik al 5 jaar van mijn diabetes.

Tot op heden gaat alles goed met ons, inmiddels

*Note.* 'Other' codes are topics that played a certain role in the participants' narratives and were therefore worth mentioning, even though they did not fit to one of the well-being components.

obligations and duties.

and/ or balance.

Expressing a feeling of energy, health

## **Exploring Personal Narratives**

General health

General characteristics of the letters. All analysed letters gave information about content, as well as general characteristics that dealt with the form of the letter. Eighteen of the 22 analyzed letters indicated the recipient of the letter, whereas four did not concretely show to whom the letter was directed. Most of the times, the recipient was the writer or a close other, like a wife or a sister. Furthermore, ten letters had a concrete future time point. The rest of the letters did not specify the date but it is clear that the letter was written from a future perspective.

The length of the letters varied between groups and between the setting of the writing (before or during workshop). The non-UBI letters of the working participants were longer than the UBI-letters, written during the workshop. Non-UBI letters were on average 200 to 250 words (longest was 428 words) and the UBI-letters counted on average 150 to 200 words. For the students, there was no big difference between the letters and they were about 200 to 250 words. There, the longest letter counted 263 words.

## Table 2

Number of codes for the workers and the students, separated in non-UBI (.1) and UBI (.2) letters.

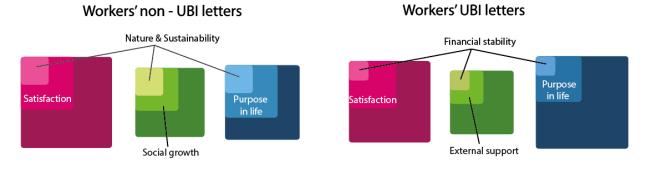
	Wo	orkers (n	=6)	Students (n=5)			Workers & Students			
							(n=11)			
	.1	.2	Total	.1	.2	Total	.1	.2	Total	
	(n=6)	(n=6)		(n=5)	(n=5)		(n=11)	(n=11)		
Emotional well-being										
Positive affect*	10	6	16	11	11	22	21	17	38	
Satisfaction*	15	12	27	8	18	26	23	30	53	
Interest*	5	5	10	4	9	13	9	14	23	
Optimism	2	1	3	3	4	7	5	5	10	
Gratitude	7	8	15	7	7	14	14	15	29	
Relaxation	5	3	8	9	9	18	14	12	26	
Total Emotional well-being	44	35	79	42	58	100	86	93	179	
Social well-being										
Social Contribution*	2	3	5	0	3	3	2	6	8	
Social Integration*	4	5	9	4	1	5	8	6	14	
Social Growth*	10	5	15	1	0	1	11	5	16	
Social Acceptance*	4	3	7	0	0	0	4	3	7	
Social Coherence*	6	0	6	0	0	0	6	0	6	
External support	0	6	6	1	4	5	1	10	11	
Total social well-being	26	22	48	6	8	14	32	30	62	
Psychological well-being										
Self-acceptance*	0	1	1	3	3	6	3	4	7	
Environmental mastery*	0	3	3	9	0	9	9	3	12	
Positive relations with others*	4	6	10	7	2	9	11	8	19	
Personal growth*	4	5	9	13	12	25	17	17	34	
Autonomy*	0	8	8	9	13	22	9	21	30	
Purpose in life*	15	11	26	19	15	34	34	26	60	
Encouragement	3	4	7	5	4	9	8	8	16	
Autonomy of others	4	7	11	1	1	2	5	8	13	
Total psychological well-being	30	45	75	66	50	116	96	95	191	
Other										
Financial stability	1	7	8	1	8	9	2	15	17	
Freedom	0	1	1	3	10	13	3	11	14	
General health	3	2	5	3	0	3	6	2	8	
Nature and Sustainability	11	4	15	2	1	3	13	5	18	
Total other	15	14	29	9	19	28	24	33	57	
Total	115	116	231	123	135	258	238	251	489	

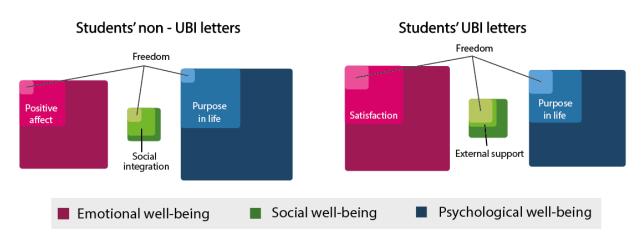
Note. \* indicates that the code was taken over from the MHC-SF.

Both letters, the imagination of a flourishing future with and without UBI, written by workers and students, were coded following the 14 dimensions that come from the MHC-SF and the ten additional codes. Not every code occurred in each letter and in total, there were 231 codes assigned to the non-UBI (n=6) and UBI (n=6) letters of the working participants, whereas there were 258 codes represented in the letters (respectively n=5) of the students. Furthermore, the number of codes of the three components of well-being varied between participants and letter. The quotes of the workers were coded as emotional well-being in total 79 times. This was the component of well-being which was most

often expressed in the letters of workers. Social well-being was coded in total 48 times, thereby representing the least popular dimensions and some social well-being codes were not assigned to a letter at all. Psychological well-being, in comparison, was more represented in the letters. A total of 75 quotes were defined as a psychological well-being code. Overall, a participant's narrative of the working group was coded seven to 29 times. For the students, the pattern looks slightly different. Emotional well-being was highly represented in the student's letters with a total of 100 codes, but in this group, the most expressed codes belonged to psychological well-being (116 codes in total). As in the working participants group, social well-being is the least represented amongst the student's letters as well. Only 14 times an utterance was assigned to social well-being. Overall, a student's letter was coded 19 to 36 times.

As it became clear, there appeared to be differences in the content and the focus of the letters. As expected, the letters that were written without the imagination of receiving an UBI dealt with everyday life topics, whereas the letters from a UBI future express the life around the unconditional, monthly payment. In the following, number of codes are indicated either as '[1.: x]' or '[2.: y]', depending on whether the letter is written from a perspective of a non-UBI or UBI future. The findings of the letters' explorations for each well-being component are presented. The 'other' codes are embedded in the context of the three well-being codes, since these were not categorized as one of the components that contributes to well-being.





*Figure 1.* Presentation of the proportion of the amount of codes for the well-being components per group and per letter, and indication of the most important code

Bachelorthesis

**Emotional well-being in the workers' letters.** In both letters of the workers, emotional wellbeing was frequently coded. This well-being component was slightly more present in the first letters than in the second letters but generally, the participants showed positive attitudes in both letters. The six dimensions of emotional well-being were 'Positive affect', 'Satisfaction', 'Interest', 'Optimism', 'Gratitude' and 'Relaxation'. The difference between the expressed imaginations in the letters of the workers when analyzing emotional well-being was not very big. Only Satisfaction and Positive affect were little less represented in the UBI letters. Still, of the emotional well-being component, Satisfaction was most often coded, regardless of the imagination of a receipt of the UBI. The working participants therefore seemed content about the imagination of both future lives. The participants gave somewhat different meanings to the future situations. Without basic income, they mainly enjoyed and showed interest in the things they had. With basic income on the other side, they seemed to be grateful about the financial support and took the new opportunities to fulfill personal interests.

The codes most often used in both letters was **Satisfaction** [1.: 15; 2.: 12] and **Positive affect** [1.: 10; 2.: 6], expressed through quotes like "*Wat een heerlijk leven*". Most of the times, the participants seemed to be happy through that they enjoyed time with close others, showed interest in life, or saw developments in society and sustainability that made them happy. **Nature and sustainability** [1.: 11; 2.: 4] is an 'other' code which was often connected to **Interest** [1.: 5; 2.: 5]. Furthermore, Nature and Sustainability seemed to be of certain importance in the first letters. Interest, on the other hand, could be seen in both letters through traveling, willing to connect with people and curiosity in various aspects in life and future. In the non-UBI letters, **Relaxation** [1.: 5; 2.: 3] was indicated by one participant as "*We voelen ons hier heel rustig en relaxed*", but the following quote indicated that this relaxation was not always present: "*We proberen die ontspanning thuis ook vast te houden, maar dat lukt lang niet altijd, er is altijd wat te doen*". In comparison to that, in a UBI letter, one participant wrote that the UBI gives "*Zekerheid over je inkomen* [...], *meer rust, waardoor minder stress*". In that imagination, the UBI therefore gave an overall feeling of security and less worries. Relaxation showed to have different meanings, depending on the person and imagination.

This could be seen in the code **Gratitude** [1.: 7; 2.: 8] as well. Compared to other codes, this was one code that frequently expressed in the second letters. *"Ik ben wel heel blij met het basisinkomen, zeker nu er zoveel senioren als wij zijn"* showed that the participants appreciate the basic income. Without basic income, the participants were somehow grateful as well. One participant for example appreciated that he is a grandfather thanks to his son. Furthermore, participants in the imagination of a flourishing world without UBI still seemed to find their way to other positive, emotional states as well, as it could be seen in the code **Optimism** [1.: 2; 2.: 1]. *"Alles lijkt al een stuk beter te gaan dan een jaar geleden. Niet dat het toen heel slecht ging, maar er zat gewoon te weinig regelmaat in"* was one example for this code. Another quote coded as optimism was: *"De boodschap is geniet van de nieuwe mogelijkheden"*. The participant here wrote about new opportunities that developed in the future, but he

did not mean a financial aspect, as it is most of the times meant in the UBI letters where there apparently derive new possibilities through the UBI in the imaginations of the participants.

All in all, the workers expressed emotional well-being in both letters and the codes most present were satisfaction and positive affect. Due to less emotional well-being codes in the participants' UBI letters, it cannot be assumed that the imagination of the UBI made more happy or satisfied. Nevertheless, gratitude became more important as the workers appreciated the new situation.

**Emotional well-being in the students' letters.** In the students' letters, there was general positive emotional well-being present. In the non-UBI letters, Positive affect was the most present emotional code, whereas in the UBI letters it was Satisfaction. Students indicated more contentedness in the UBI letters and this was expressed differently between students, depending on their interests and their orientation in life. Interest was also coded more often in the UBI letters, which indicated that the students may have more time to focus on their interests and to act them out. Although Gratitude was not more often coded in the UBI letters, there could be more connections explored between Relaxation and the financial support. The students therefore seemed to appreciate their new financial flexibility which gave them more opportunity to choose their activities and become even more satisfied.

The biggest difference between the two letters of the students was that **Satisfaction** [1.: 8; 2.: 18] was ten times coded more in the UBI letters. Satisfaction in the non-UBI letters often had a connotation with personal growth or spending time with close others, which was therefore more imagined in the situation of receiving the UBI. It became clear how the students make meaning of the UBI in the letters, represented by quotes of one participant: "Over het algemeen word jouw leven dus duidelijk makkelijker door het basisinkomen. Je hoeft je dus geen zorgen meer te maken over de financiële aspecten van je toekomstige leven." This quote was coded multiple times. Positive affect [1.: 11; 2.: 11] could be analyzed as well. This code, compared to Satisfaction was similar in both letters and therefore not of special importance when it comes to the financial support. Furthermore, next to Satisfaction and Positive affect, the presented quote also indicated **Relaxation** [1.: 9; 2.: 9], as well as 'Autonomy', 'Encouragement' and 'Financial stability', that belong to other coding groups next emotional well-being. Furthermore, one quote showed how **Optimism** [1.: 3; 2.: 4] was expressed in an UBI letter and also how she gratefully gave meaning to the imagined role the UBI has in that participants' life: "Waar je nu bent ervaar je nog veel druk en voel je je nog niet vrij om te doen wat je écht leuk lijkt. Hoewel het basisinkomen fijn is en je dit nu nog niet hebt, moet je ook nu niet vergeten te genieten van het leven. Niet alleen aan de andere kant van de wereld is het mooi!". She showed realistic insight into the new social system and imagined to experience more Freedom [1.: 3; 2.: 10] when she had the basic income. Freedom was particularly more important in the second letters and this 'other' code often stood in connection to pleasant feelings.

Students optimistically and **interestedly** [1.: 4; 2.: 9] made meaning of the future like it was represented in the quote "Je leert hier zoveel over jezelf en ik ben gewoon gelukkig. Ook heb ik er al weer zin om te studeren en kijk er graag naar mijn toekomst uit.". Interest seems to be more present in

the imagination of a life with the unconditional support. The students show **Gratitude** [1.: 7; 2.: 7] for how the imagined life without UBI has been going: *"Ik ben echt ontzettend blij dat het allemaal zo goed is afgelopen"*. Other students made the gratitude more specific, as they described that they are happy to have made the right choices about the future plans. In both letters, the amount of Gratitude was equal, which indicated that, regardless of receiving an UBI, the students seemed to appreciate their future situations. In the letters with UBI in particular, it was expressed through being grateful about having enough money to go traveling, like: *"Als ik denk dat ik in het laatste jaar niet genoeg tijd en geld had om veel te reizen ben ik echt blij. Desondanks denk ik graag aan deze tijd terug omdat ik mijn extra tijd op deze manier meer kan waarderen"*. This participant also imagined to work less which gave her a content and relieved feeling *"Ik geniet van meer vrije tijd omdat ik minder naast mijn studie moet werken"*. This Relaxation could also be seen in some non-UBI letters, where the participants acknowledge that they worked hard and achieved something of meaning so that they are able to let go.

Positive affect and Satisfaction were thus the two most expressed codes in the letters, whereas the latter is more important in the UBI letters. Furthermore, it was striking that this code was often also connected to freedom.

**Social well-being in the workers' letters**. Social well-being codes were least present in the workers' letters. This component was made up of 'Social contribution', 'Social integration', 'Social growth', 'Social acceptance', 'Social coherence' and 'External support'. There appeared some differences between the non-UBI and UBI letters, with regard to social well-being amongst workers. Overall, this component was not expressed often in either of the participants' narratives. Social growth was the most present social code in the non-UBI letters, whereas in the UBI letters, External support was more important. The UBI might therefore give the opportunity to feel supported or give support. Additionally, society was imagined to grow less in a future with the financial support.

Through various utterances it became clear that in both letters, the workers saw themselves as part of a secure community which had also often a connection to positive emotional or psychological states. One example for this **Social integration** [1.: 4; 2.: 5] in a non-UBI letter was: "*Daar wordt ik echt gelukkig van en het ontroert me wanneer ik me realiseer dat zij er heel erg naar uitkijken om weer naar [steden naam] te komen*". This quote was coded as Positive relations with others as well. In another quote, a participant saw himself as having made the development to reintegrate to a group: "*Je hoort er weer bij, houd dat vol!*". Therefore, this quote is also coded as 'Personal growth' and 'Encouragement'. Although this seemed to be important to the participant, he did not indicate any social well-being in his UBI letter. Others seemed to use the UBI as a way to give **External support** [1.: 0; 2.: 6]. This code was only present in the UBI letters and was connected in both cases to Positive relations with others. The UBI was therefore used as a financial support for close others.

Furthermore, another way of **Social contribution** [1.: 2; 2.: 3] could be observed in both letters. Many participants imagined that there exists more volunteering work in the future with or without basic income, as it could be seen in the following example: *"Iedereen draagt bij aan de samenleving met zijn* 

## Helena Igel

*eigen mogelijkheden*". It was noticeable that these participants were not the ones themselves that would work voluntarily. Some appreciated this social growth, and in some letters, participants showed **Social acceptance** [1.: 4; 2.: 3]. "Wel een wereld die ik graag gun aan de generaties die na ons komen" was one example for this. **Social growth** [1.: 10; 2.: 5] was more coded in the first letters, but still, it was of importance in the imaginations of a life with the unconditional income like the following quote shows: "Er is veel meer rust in de maatschappij en op de arbeidsmarkt". There was one participant that was critical about the developments in the society, but others seemed more optimistic and combine social growth with **Social coherence** [1.: 6; 2.: 0]. The latter code was only used in the non-UBI letters. "Wat ik voor me zie is een wereld waarin mensen betrokken zijn met elkaar en er minder vooroordelen zijn, geen misbruik van zwakkeren in de samenleving". This quote showed that workers might find society meaningful and intelligible and they generally held positive attitudes towards the potential of growth in the society. Still, there was one participant who viewed this critically, as he writes: "Interactie met andere staat dan niet meer voorop".

Social well-being was least present in both workers' letters. On the one side, in the non-UBI letters, social growth was the most important social code, whereas on the other side, in the UBI letters, External support gained more reputation, since the participants felt able to support others. Social coherence was only present in the non-UBI letters and opposing attitudes towards more individuality in society could be observed.

Social well-being in the students' letters. In the students' letters, there was also coded least for social well-being. Integration in society stood central in the non-UBI letters, concerning the social aspect. The students imagined it to be important to belong to and feel comfortable in the society. In the UBI letters, External support was the most discussed social topic which stood in relation with the financial support. The UBI therefore had the role as support in decision making, so that the students could choose freely what they want to do. Some expressed this in volunteering work and this social contribution was only present in the UBI letters, as they feel supported so that they even work unpaid. The financial support therefore was imagined to have impact on the feelings of how free they are to contribute to society non-obligatorily. Still, social integration was somewhat less important in the imagination of a future with the UBI.

**Social coherence** [1.: 0; 2.: 0] and **Social acceptance** [1.: 0; 2.: 0] were no topic at all in either of the letters. The topics that were of importance in the imaginations of the students were **Social contribution** [1.: 0; 2.: 3] and **Social integration** [1.: 4; 2.: 1]. Some participants imagined to contribute to society as volunteers. They appreciated the basic income and the possibilities that open up for them through getting the regular income. "Door dit basisinkomen heb ik ook al heel veel leuke dingen meegemaakt. Zo werk ik nu al een paar weken als vrijwilliger". Another student went further and stated that he really feels that he wants to give something back for the unconditional, financial support "Nietdestemin heb ik ook het gevoel dat ik iets terug wil geven voor wat ik krijg, dus probeer ik ook regelmatig door vrijwilligerswerk of andere bijdragen de goede intenties door te geven". This quote

was therefore also coded as **External support** [1.: 1; 2.: 4] and which stood in connection with the code **Financial stability** [1.: 1; 2.: 8]. These two were clearly more present in the UBI letters and indicated therefore that the UBI functions as a tool that gives financial stability by which the students feel supported.

It became clear that social well-being was not of main importance in the students' letters. Still, social integration was found sometimes in the letters and students and they seemed to be willing to contribute to society when they feel financially secured. Therefore, also external support became more important, whereas social integration seemed to be less a topic.

**Psychological well-being in the workers' letters.** The imaginations of a future with the UBI, compared to the imagination of a future without the UBI, regarding to psychological well-being, differed in various ways. The nine codes: 'Self-acceptance', 'Environmental mastery', 'Positive relations with other', 'Personal growth', 'Autonomy', 'Purpose in life', 'Encouragement', and 'Autonomy of others', gave insight into how the participants psychologically make meaning of the futures. All dimensions were more present in the UBI letters, except for Purpose in life which was slightly less present. Still, this was the most present code in both letters. Nevertheless, the increased amount of the other codes show that the UBI might give the opportunity to grow autonomously and to confidently handle life. There was indicated critical attitude regarding the autonomy of others in one worker's letters.

The workers generally were imagining themselves to be in good relationships with others in both futures. **Positive relations with others** [1.: 4; 2.: 6] was already implied in the emotional and social well-being components. Participants often wrote about how they look forward to be with or hear from close others like children and grandchildren. There was often a connection of spending time with close others and a feeling of happiness or interest, as it became clear in the following quote: "*Ik realiseer me dat ik het enorm spannend vindt, een prettige spanning, om van hen te horen waar ze mee bezig zijn*". Another participant indicated his **Purpose in life** [1.: 15; 2.: 11] of becoming a grandfather through: "*Gezond, gelukkig getrouwd en al 2 keer opa door hem!*". This was the code that is most often used in both of the workers' letters and there was expressed a variety of life goals. Some saw nature and sustainability an important aspect, others wanted to grow personally and an important goal that was expressed often is **General health** [1.: 3; 2.: 2], which was an independent code as well. In both letters, there was similarly frequently coded for purpose in life and the content did not change much either.

**Self-acceptance** [1.: 0; 2.: 1] and **Personal growth** [1.: 4; 2.: 5] was seen as an (implicit) purpose in life for some as well, as expressed in the following quote: "*Ik leerde mijn vaste bestaan waar ik erg aan hechtte los te laten*". This type of self-actualization could be seen in both letters and was therefore not dependent for the workers on receiving a regular, unconditional income. "*Door de zekerheid dat het basisinkomen gaf kon je ook afstand nemen van het onregelmatige leventje wat ja voorheen leidde.*" showed that the UBI was functioning for some as a secure base on which they can count, which gives the possibility to reflect on one's life and be autonomous. **Autonomy** [1.: 0; 2.: 8], as well as **Freedom** [1.: 3; 2.: 10] was mainly present in the UBI letters and expressed through the

imagination to let go and travel, change work and being more flexible in supporting and decision making.

Another important aspect was that **Autonomy of others** [1.: 4; 2.: 7] was indicated not only positively. On the one hand, in the case of a future with a UBI, some expected that individuals would follow their own interests. "Ik denk dat het basisinkomen voor veel mensen een reden is geweest om te doen wat ze het liefst wilden" was an example for this. On the other hand, there was one participant that showed a critical attitude towards more autonomy. "Het basisinkomen kan leiden tot meer individualiteit. Mensen verbinden is een belangrijk thema voor de toekomstige samenleving. Robotica in de toekomst maakt dat mensen langer en zelfstandiger kunnen leven, interactie met andere staat dan niet meer voorop". Those that held positive attitudes towards the futures, often wanted the receiver(s) of the letter to experience the same, like: "Graag wil ik je het laten zien, klim ook in de teletijdmachine en kom - Probeer het en laat je leven los". This kind of Encouragement [1.: 3; 2.: 4] did not seem to depend on the imagination of the receipt of the UBI. Environmental mastery [1.: 0; 2.: 3] was only present in the UBI letters of the workers. Additionally, it was expressed as a possibility that came up through the UBI. "Wat enige zekerheid over je inkomen geeft, meer rust, waardoor minder stress waardoor je vervolgens je tijd nuttiger besteed" was an example of how a worker handles his environment following his own needs. It became clear that the UBI in that sense helps the participant structure his life and becoming more relaxed about financial topics.

Psychological well-being codes were often expressed in the letters, whereof purpose in life the most. The writers indicated in their UBI letters more autonomy and seemed to fulfill their own wishes. They estimated that others would behave similarly autonomous but this view is not completely positive in all workers.

**Psychological well-being in the students' letters.** Students showed psychological well-being in different ways in the letters and the UBI contributed to several differences when comparing the non-UBI with the UBI letters. In both letters, purpose in life was the most expressed code and the participants stimulated themselves positively and expressed that they are on the right way as they want to develop. Personal growth could be explored often and the students expressed the UBI as a helpful tool to realize their dreams. Environmental mastery and Positive relations with others were coded less in the UBI letters, whereas individuality (expressed in Autonomy) was more present. Also, the students believed that the financial stability would have an impact on others, as they could develop positively with the UBI.

Purpose in life and personal growth were the two most present codes in the students' letters. **Personal growth** [1.: 13; 2.: 12] tended to have a connection to emotional codes like positive affect, and it could be observed that the participants were happy how they have developed. This also stood in relation to the code 'Gratitude', as well as **Self-acceptance** [1.: 3; 2.: 3]. One quote represented this clearly: *"Het feit, dat ik de laatste week hard aan de slag ben gegaan op werk is onder andere een reden waarom ik op dagen zoals deze zonder stressige gedachtens in mijn achterhoofd kan genieten van de* 

*mensen om mij heen*". This quote did not only express the previously mentioned codes but also **Environmental mastery** [1.: 9; 2.: 0]. After this quote, the student **encouraged** [1.: 5; 2.: 4] himself "*De weg om dit te bereiken is niet makkelijk, maar wel waardevol!*". Environmental mastery was only a topic in the non-UBI letters and then it was often connected to a positive feeling in the participants. As it became clear, with personal growth often came Self-acceptance and in general it could be seen in the students' letters that they generally held positive attitudes towards the self and its past. One quote represented this clearly: "*Ga maar gewoon door met je plannen, probeer hard te werken maar ook de tijd voor jezelf te vinden en alles komt goed!*". As soon as the students imagined the UBI to be part of their lives, some aspects in life seemed to become easier.

The students stressed that the basic income gives them the opportunity to live **autonomously** [1.: 9; 2.: 13] and to follow own desires. "Ik voel me nu veel vrijer in mijn beslissingen en mogelijkheden. Er is nu een vast basisinkomen voor iedereen" represented how the students imagined the impact of the UBI on their lives. However, the way they express this impact was different. Some worried less and made the right choices about whether or not to travel before beginning a Master's degree and for others it became easier to adjust their housing situations following their wishes. This **Freedom** [1.: 3; 2.: 10] was therefore differently expressed, some seemed completely relieved and seem to experience no limits anymore. Besides the expression of appreciation and making the most of the financial support, it could still be seen, that the students were optimistic about a future without basic income. For example wrote participant: "Dit heb je wel verdiend na 3 jaar hard werken! Aan de ik van drie maanden terug wil ik alleen maar vragen: ,Ja, maar wat als alles lukt? ". This encouragement showed optimism towards the future which was found to be present in both letters, regardless of the idea of an UBI. Furthermore, in both letters, students indicated certain **Purposes in life** [1.: 19; 2.: 15], that seemed to become more easy achievable when receiving the UBI. "Door het basisinkomen kon ik de droom van een wereldreis waarmaken en ben ik nu al overal geweest" was one example of a specific idea to travel the world when one received the unconditional, financial support. Others imagined to spend time with others and less worried. For example: "All in all is het leuk om nu de mogelijkheid te hebben je passies achteraan te gaan. Dit is altijd een fundamenteel belang van je geweest - verlies dit perspectief niet" showed Positive relations with others [1.: 7; 2.: 2]. This code was less used in the UBI letters, whereas autonomy tended to rise, as already stated. Furthermore, in the letters is expressed Autonomy of others [1.: 1; 2.: 1] as well, like "Ook mijn vrienden om me heen zijn meer tevreden omdat ze genoeg geld ter beschikking hebben onafhankelijk van hun omstandigheden."

What became clear was that students in both imaginations held specific purposes in life and they aimed at growing personally. This might have had effect on the positive relations with others, that were less present in the letters with the UBI, whereas autonomy was more present then.

The differences and commonalities between the future narratives without and with UBI. The differences and commonalities found in the three well-being components respectively gave insight into how the expression of well-being could change as soon as participants imagined to get unconditional, financial support. Nevertheless, the components were differently important to the participants and there were some global findings. Generally, workers wrote about themselves as part of a group or family and in their imagination of receiving the UBI, they seldom focused on their own advantage, but imagined what implications there would be for the society and their family. The workers expressed content attitudes in the non-UBI and in the UBI letters which showed that emotional well-being is imagined to be present regardless of the financial support. Furthermore, the workers held specific purposes in life in both letters, which often stood in relation to nature and sustainability. This makes clear that the workers saw this as a (personal) important topic. Social growth and social coherence were topics that were important in the non-UBI letters, whereas in the UBI letters, gratitude and autonomy were more indicated. Social growth was in the non-UBI letters not present anymore and this shift –from social focus to autonomy– could be explored in the students' narratives as well, as it is explained in the following paragraph. Still, the UBI was generally viewed positively and the workers seemed content and grateful to have more opportunity to fulfill material wishes, they saw changes in the society and they are happy to be able to help close others financially. The following quote illustrates one critical attitude towards the UBI's impact on society:

"Het basisinkomen kan leiden tot meer individualiteit. Mensen verbinden is een belangrijk thema voor de toekomstige samenleving. Robotica in de toekomst maakt dat mensen langer en zelfstandiger kunnen leven, interactie met andere staat dan niet meer voorop [...] Hoe wordt je solidair met elkaar en hoe verlies je elkaar niet uit het oog."

In contrast to the workers, students mostly focused on their own future when and do not take into account society to the extent as the workers do. Therefore, generally more individualistic narratives were explored. Students showed to be generally in a positive emotional state, but satisfaction was even more expressed in the UBI letters. They seemed more content and show appreciation for their new financial flexibility. Like the workers, the students also viewed purposes in life similarly important. The UBI was imagined to make it easier to follow the own wishes and it might give financial flexibility to choose more freely which was expressed in more freedom. As well, interest was more present in the students' UBI letters, which became clear through different ways like traveling and daring to do things they did not indicate to do in the non-UBI letter. Nevertheless, personal growth remained the same throughout the two letters, so that it could not be concluded that the freedom they get through receiving the UBI contributed to more self-fulfillment in the imagination of the students. The focus in the students' UBI letters laid therefore mainly on having financial security, being therethrough more flexible and autonomous, which lead to more contentedness. As in the workers' letters, the shift from social aspects to individuality could be explored in the students' letters as well. Positive relations with others and social integration were less often coded in the UBI letters. Nevertheless, they still expressed to be willing to give something back to society when receiving the unconditional income. The following quote illustrates the general attitude of the students towards the UBI, but also to the recent situation:

26

## Helena Igel

"Waar je nu bent ervaar je nog veel druk en voel je je nog niet vrij om te doen wat je écht leuk lijkt. Hoewel het basisinkomen fijn is en je dit nu nog niet hebt, moet je ook nu niet vergeten te genieten van het leven."

In both groups it was found that in the letters with the UBI, participants indicated more autonomy and it seems like the UBI makes the life more pleasant and easy. Autonomy on the one side can be good, like having the opportunity to work less and engage in volunteering work. On the other side, it can be critical as it may lead to less positive relations with others and more individuality. This might stand in connection with the less occurring expression of social integration and social growth. Additionally, the UBI only seemed to make an emotional difference for the students and often, it seemed to function mainly as an implementation support of personal dreams which lead to satisfaction and autonomy and to less financial worries. Finally, the UBI was generally appreciated by the participants and they use it for the sake of the (own) good.

#### **Conclusions And Discussion**

The aim of this research was to explore differences and commonalities between future narratives about a flourishing future with compared to without receiving an universal basic income. To be more precise, the three components emotional, social and psychological well-being were the focus to answer the main question which differences and commonalities came up by comparing the two letters. Three aspects concerning each well-being component respectively were found. First, for emotional well-being not much changed and most of the participants expressed positive imaginations of both kinds of futures. Only for students, satisfaction was clearly more present in the UBI letters. Second, workers seemed to imagine less social growth and social coherence when it comes to the social well-being component and social well-being in general was the least relevant component in the narratives. External support, on the other side was most present in both groups' UBI letters. Third, purpose in life was in both groups and both letters the most used psychological well-being code. Furthermore, of the other codes, financial stability and freedom were the most important topics in the UBI letters of both groups.

## **Theoretical Reflection**

The explored aspects of the narratives gave insight into how different people imagined their future with a basic income, compared to a future without the UBI. On an emotional level, only for students there seemed to be more satisfaction in the UBI letters and life seemed to become easier in these letters of both groups. If money contributes to higher well-being is a topic that is often the focus of research and in general, it was found that the reaction on receiving income depends on the personal background (Diener & Biswas-diener, 2002). The two workshop groups had differing backgrounds regarding age, employment and life situation, which may explain the different outcomes. Cox (2012) found that for university students, income does not correlate significantly with global life satisfaction. This contradicts the finding of ten more codes of satisfaction in the UBI letters, compared to the non-

#### Helena Igel

UBI letters. Nevertheless, this result is in line with another finding that satisfaction is increasing, as soon as it avoids poverty, but when the poverty threshold is exceeded, money does not contribute to enhancing well-being, since material wishes tend to rise with the income of the individual (Diener & Biswas-diener, 2002). In this context, the students might therefore be in the situation that the UBI would function as a tool to cover basic needs. However, this seemed not to be the case for the working participants and money appeared not to have a direct effect on emotional well-being. It could still be assumed that there is an indirect effect. For example, participants indicated to spend more time with close others which made them content. Another topic was that the UBI would lead to less experience of financial anxiety. The UBI therefore seems to be a useful tool to become financially more flexible, leading to more freedom of choice which usually satisfies people. These correlations and effects should be studied further to investigate the power of the UBI system, not only directly but also indirectly.

In the context of this study, autonomy was one dimension which was more expressed in the UBI letters of both groups and which might play a major mediating role between money and well-being, since autonomy was often linked to positive emotions in the letters. Furthermore, the financial stability that the UBI gives, was expressed in ways like freedom of choice and fulfillment of personal dreams in the letters. This might have lead to more indication of satisfaction in the UBI letters of the students. In their research "What Is More Important for National Well-Being: Money or Autonomy?", Fischer and Boer (2011) found, that well-being is influenced by wealth through the mediating effects of individualism. This might be the reason why autonomy in the UBI letters contributed in the students to more satisfaction. Additionally, autonomy is an important factor in reducing languishing and psychological diseases (Fischer & Boer, 2011). This reduction is thereby not depending on the wealth of the person. This finding is also in line with the outcomes of the European wide opinion study, already mentioned in the introduction, where one third of the respondents found that the basic income encourages self-responsibility and financial independence (Jourdan, 2016). This indicates that generally, individuals imagine people to make choices more autonomous, which was also expressed in the narratives. Furthermore, supporters of the UBI follow Paine's original idea that the UBI would give people the right to act as they wish which indicates more autonomy (Van Parijs, 2000). This was found to be the case in the letters with the UBI.

Nevertheless, autonomy was not always seen purely positive. As it became clear through the statements of a participant, individuality in society is a topic which should be taken into consideration more when the UBI is implemented. There is some scientific proof for this concern. Vohs, Mead and Goode (2006) implemented nine experiments to get insight into psychological consequences of money. There, it was found that "money brings about a self-sufficient orientation in which people prefer to be free of dependency and dependents" (p. 1154). Furthermore, when people deal more regularly with money, they tend to become more self-centred and less helpful toward others. This is in line on the one hand with more autonomy in the UBI letters of both groups. On the other hand, it also goes along with the findings of this study that participants express less social coherence and social growth as soon as the

UBI is imagined. Nevertheless, some participants seemed ambitious to show their gratitude about receiving the UBI, since some of them indicated to work voluntarily. The topic of more individuality through unconditional, financial support is a topic that needs more research. The culture we live in is individualistic, and self-focus and seeking the highest good become more and more important. This became a competitive topic. The UBI could be a support to fulfill own desires more easily but the consequences for society must be taken into consideration. Humans are generally social beings and the question is what a support for more individuality means for the individualistic society. It is remarkable that possibilities and limitations of more autonomy should be explored in further research to get insight into strengths as well as weaknesses of the system. One particular suggestion for further research is to approach the topic via the future narratives and measure the degree of collectivism and individualism of the participants to compare results of people who have different cultural orientations. This could help to explore what society might need when the UBI is implemented, like social contributions to support collective aspects in the society even if there is more individuality.

This research was of qualitative nature and because the basis for analysis were imaginations of the future, more research is needed to see if the found results match possible outcomes of a real implementation. Experimental studies that take into account the components of well-being studied here could be a useful way to validate the found differences to investigate the predictive value. Additionally, it is interesting to study whether the participants would act according to their imaginations or if they would adjust them. Furthermore, quantitative follow-up studies can be valuable to find out whether the found differences in the amount of codes merely depends on the length of the letter or if they come up because of thinking of the UBI. Regarding the differentiation made between the workers and students, it would be furthermore interesting to ground the differences on other categories like age groups or income groups. Of the existing participant group, some represent precariats. These are people that live insecure regarding their profession and their future is not predictable due to economic problems like computerization and unemployment (Standing, 2011). Therefore, the participants with short work employments and the high educated students represent the society group that is threatened by the existing problems. Studying other groups would complete the picture, because not only precariats are threatened but there are several other vulnerable groups that are neglected and the effects of a UBI on their future life imaginations may deviate from the imaginations of the samples studied in this research. One example for other samples is studying the effects on single parents, since this is the group that worries most about the financial future.

## **Practical Recommendations**

Through this research, there arise two practical recommendations that partly have to do with the implementation of the UBI. In this study it was found that the monthly income might have the effect to make people more autonomous which leads to more individualization of the society. Generally, the participants seemed to be grateful about the new flexibility but it is uncertain how society develops when

#### Helena Igel

people experience more individuality and flexibility. It is important not to loose focus on the society as whole and therefore, more research is needed before handing out the UBI to everyone. It is important to know possible effects of the social system on the culture. In case the culture gets indeed more individualistic, there should be implemented social work laws to secure social contribution for social coherence and limit possible negative effects of a more individualistic culture.

In case a UBI would be implemented in near future, it is recommended to pay the unconditional income to those in need, namely to those that are not able to cover basic needs. Their satisfaction would rise and they would worry less about financial insecurities. For the sample of this study, the basic income seemed to be a support tool to make life more comfortable and to experience more freedom. These aspects are surely valuable but in a society where there is increasing unemployment, poverty and individuality, it seems important to focus on those in need before every individual is supported to become more autonomous. The practical recommendation is therefore to study more the strength and weaknesses of a social system where those that live under the poverty threshold are supported to become similarly satisfied and to give them more opportunity to exceed the poverty line. For a real implementation of the UBI, it is still too early but there is a certain potential of the system to support well-being and flourishing in various ways. Further research helps to expand the picture of the UBI and explore more strengths and limitations.

## **Strengths And Limitations**

The qualitative nature of this research gave the opportunity to explore personal narratives and compare the letters of an imagination of a flourishing future with and without receiving the UBI. It was possible to get insight into how two different groups (workers and students) make meaning of the future (with the UBI). The data collection, the writing of the letters from the future, took place before and during the workshops. The FutureNow Experience is a workshop that has already been carried out several times and it was found to be a valuable way to get insight into personal imaginations of future situations. Nevertheless, the two settings of the letter writing differed and the explanation of the future scenarios differed as well. In the non-UBI letters, participants were asked to imagine that they achieved something meaningful, whereas in the UBI letters they should think that they are in a situation where they feel good, function well and receive the UBI. The settings could have affected the writing styles of the participants. Social inhibition was here a topic as well because, to recall, one participant did not write a letter during the workshop because he knew another participant and felt inhibited and not anonymous. It was therefore not easy comparing the two letters of each participant since often the receiver of the letter and other formalities differed between the letters. This might be the reason why the UBI letters of the workers are shorter than the non-UBI letters, which ends in less words to be coded. To make sure the writing style is not affected by external circumstances, standardization of the settings is suggested. An applicable idea is to let both letters write individually to exclude the possibility of social

inhibition and social desirability as well. Because in this research there was a lack of standardization, it cannot be concluded that the differences between the letters merely came up because of the imagination of a flourishing future with the UBI.

The MHC-SF that was used as a basis for building the codingscheme "is a highly reliable questionnaire for positive mental health assessment" (Lamers, 2012, p. 67). Next to the defined codes of the MHC-SF, new codes were added by the researcher of this study and the coding was therefore subjective. For further research it is recommended to check for interrater reliability that makes the coding more reliable. Still, the analysis gave insight into how people with different backgrounds make meaning of the futures. The people that took part in this study. The participants can be categorized as precariats. These people have a job and a high educational level but the job is in danger since social structures are changing and computerization of jobs is increasing (Standing, 2011). Standing, in warning about this threatened class, talks about more competition and individualization in society. This research was the first to approach precariats with the qualitative, UBI topic. Nevertheless, precariats are able to cover basic needs and it is therefore suggested for follow-up studies to approach groups of people that are not able to cover basic needs to get to know effects of the basic income on people in need.

## **Final Remark**

This qualitative study gave insight into some of the anticipated health-related consequences of a topic that has been largely researched in terms of its socio-economic and financial consequences. This study was a first step into bringing together the future narratives approach with well-being research and research on the UBI. The topic was uniquely approached from the perspective of educated individuals that partly experience uncertainties about their jobs. Thereby, the UBI was found to be a potential tool to make people like the participants more autonomous and sometimes more satisfied. The question is what the rising individuality means to the society, and which weaknesses of the system could result and this is the point that is suggested for further research. This study contributed to explore firstly personal meaning makings of the UBI future scenario and gives the foundation for further qualitative research in this quite unexplored, positive psychology field.

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## Appendix

## Appendix A

Ethical commission acceptance number: 17103

## Appendix B

Table 2

Number of codes per working participant.

	12.1	13.1	14.1	15.1	16.1	17.1	12.2	13.2	14.2	15.2	16.2	17.2
Positive affect	1	1	0	4	1	3	2	1	0	2	0	1
Satisfaction	3	2	1	5	0	4	2	2	0	3	3	2
Interest	0	0	0	2	0	3	0	1	0	2	1	1
Optimism	0	1	0	0	1	0	0	0	0	0	1	0
Gratitude	1	0	0	2	1	3	2	1	0	1	2	2
Relaxation	3	0	0	0	1	1	1	1	0	0	1	0
S. Contribution	0	1	1	0	0	0	0	0	0	1	0	0
S. Integration	0	1	0	1	2	0	0	2	0	3	0	0
S. Growth	0	5	4	1	0	0	1	0	3	1	0	0
S. Acceptance	0	2	2	0	0	0	0	0	2	1	0	0
S. Coherence	0	2	1	3	0	0	0	0	0	0	0	0
Giving support Autonomy of	0	0	0	0	0	0	2	1	0	0	1	2
others	0	2	1	1	0	0	0	0	2	3	0	2
Self-acceptance Environmental	0	0	0	0	0	0	0	1	0	0	0	0
mastery Positive relations	0	0	0	0	0	0	1	0	0	0	2	0
with others	1	0	0	1	1	1	1	2	0	2	0	1
Personal growth	0	0	0	0	2	2	0	3	0	0	2	0
Autonomy	0	0	0	0	0	0	1	2	0	1	4	0
Purpose in life	1	1	0	2	2	5	2	2	0	2	3	1
Goal realization	1	0	0	0	0	3	1	0	0	0	0	0
Encouragement	0	0	0	1	2	0	0	1	0	0	1	2
Financial stability	0	0	0	0	1	0	2	0	0	1	3	1
Freedom	0	0	0	0	0	0	0	0	0	0	1	0
General health Nature and	0	0	0	1	0	2	0	0	0	2	0	0
Sustainability	2	3	0	5	0	1	0	0	0	4	0	0
Totals	13	21	10	29	14	28	18	20	7	29	25	15

## Table 3

	21.1	22.1	23.1	24.1	27.1	21.2	22.2	23.2	24.2	27.2
Positive affect	1	5	1	3	1	1	2	3	4	1
Satisfaction	2	1	1	3	1	2	3	5	4	4
Interest	2	2	0	0	0	2	2	1	2	2
Optimism	0	1	0	1	1	1	2	0	1	0
Gratitude	1	2	0	1	3	1	1	3	1	1
Relaxation	0	1	2	4	2	1	0	2	4	2
S. Contribution	0	0	0	0	0	0	0	0	1	1
S. Integration	0	0	2	1	1	0	0	1	0	0
S. Growth	0	0	1	0	0	0	0	0	0	0
S. Acceptance	0	0	0	0	0	0	0	0	0	0
S. Coherence	0	0	0	0	0	0	0	0	0	0
Giving support	1	0	0	0	0	1	0	0	1	2
Autonomy of others	0	0	1	0	0	0	0	1	0	0
Self-acceptance Environmental	1	0	1	0	1	0	1	0	1	1
mastery Positive relations with	2	1	1	3	2	0	0	0	0	0
others	0	1	2	2	2	1	1	0	0	0
Personal growth	1	3	3	3	3	0	3	4	4	1
Autonomy	3	1	4	0	1	3	2	3	3	2
Purpose in life	5	3	2	1	3	2	4	2	2	2
Goal realization	2	1	1	1	0	1	1	0	1	0
Encouragement	1	1	0	2	1	1	2	1	0	0
Financial stability	1	0	0	0	0	2	1	2	2	1
Freedom	0	1	1	1	0	0	1	2	4	3
General health Nature and	1	0	0	0	2	0	0	0	0	0
Sustainability	0	1	0	0	1	0	0	0	1	0
Totals	24	25	23	26	25	19	26	30	36	23

## Number of codes per studying participant.