

# UNIVERSITY OF TWENTE.

Bachelor Thesis

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## **Flourishing with Basic Income**

Age Differences in Imaginations of Flourishing Futures with a Basic Income

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## **Abstract**

Continuous changes in our society force us to face increased unemployment rates, poverty and uncertainties. Unemployment and poverty are known factors to have a negative impact on the well-being of a person. Contrary, high levels of well-being, flourishing, describes a state of optimally functioning in daily life and feeling good. The proposal of introducing an unconditional basic income (UBI), may solve problems as the unemployment trap and poverty and could act as a basis for flourishing. Via actively engaging in imagining a personal future with UBI, it was investigated how participants (n=14) throughout three age groups would imagine a future with UBI, how this future offers a possibility to flourish and how they assess an UBI in general. Results of the current study identified restraining factors on the well-being and show the imagined positive effects UBI could have on these factors. Further, young adults (16-24 years) were identified as a disregarded major beneficiary group. It was argued that current uncertainties were most severely experienced by younger adults. Middle-aged adults appeared to be most sceptical and less benefitting in regard to an UBI. The older generation (55 years and above) appeared to be most settled and an introduction of an UBI was considered to be least integral for themselves to flourish in the future. Yet, they appeared to follow higher needs with a focus on providing a basis for a flourishing society. If UBI could serve as such a basis, was considered critically.

## **Samenvatting**

Voortdurende veranderingen in de maatschappij dwingen ons met steeds hogere werkloosheidcijfers en armoede om te gaan. Werkloosheid en armoede zijn cruciale factoren met een negatieve invloed op het welbevinden van een individu. Integendeel kunnen hoge levels van welbevinden, floreren, verklaard worden met optimaal functioneren in het alledaagse leven en zich op zijn gemak voelen. Het voorstel om een onvoorwaardelijk basisinkomen te introduceren zou problemen zoals de werkloosheidsval en armoede kunnen oplossen en als een basis voor floreren kunnen fungeren. Via actieve verbeelding van een individuele toekomst in verband met basisinkomen (UBI), werd onderzocht hoe participanten (n=14) verdeeld over drie verschillende leeftijdscategorieën een toekomst met UBI zouden verbeelden. Verder werd onderzocht hoe UBI in de verbeelde toekomst een mogelijkheid zou kunnen bieden voor floreren en hoe het UBI in het algemeen wordt beoordeeld. Resultaten van de actuele onderzoek identificeren factoren welke welbevinden negatief kunnen beïnvloeden en laten de verbeelde

positieve effecten van UBI op welbevinden zien. Jonge volwassenen (16-24 jaar) zijn geïdentificeerd worden als een grote, nieuwe groep die van UBI zou kunnen profiteren, maar welke in het verleden vaak overzien werd. Het werd argumenteert dat deze groep het meest is getroffen van onzekerheden vanwege voortdurende veranderingen in de maatschappij. Middelbejaarde (25 -54 jaar) lijken het meest sceptisch en minst profiterend van een UBI. De oudste leeftijdsgroep (55 jaar en ouder) leek het meest gevestigd te zijn en een introductie van een UBI was het minst bezien als een integraal factor voor hun eigen floreren in de toekomst. Toch bleek dat deze groep hogere behoeften nastreefde en zich focuste op de mogelijkheden voor een florerende maatschappij. Of een UBI als zo een basis zou kunnen fungeren was echter kritisch geëvalueerd.

**Content**

- 1. Introduction ..... 6
  - 1.1 Problem statement ..... 6
    - 1.1.1 Economic Determinants and their Implications on Well-being ..... 7
    - 1.1.2 Languishing and its Negative Effects..... 7
    - 1.1.3 Flourishing and its Positive Effects..... 8
    - 1.1.4 Basic Income as a Solution for Restraining Factors of Well-being ..... 9
    - 1.1.5 Limitations of Basic Income ..... 10
    - 1.1.6 Research Question..... 12
- 2. Methods ..... 12
  - 2.1 Procedure ..... 12
  - 2.2 Participants ..... 13
  - 2.3 Future Letters and Focus Group Discussions ..... 14
  - 2.4 Data-Analysis ..... 15
- 3. Results ..... 17
  - 3.1 Flourishing ..... 21
    - 3.1.1 Emotional well-being ..... 21
    - 3.1.2 Psychological well-being ..... 22
    - 3.1.3 Social well-being..... 24
  - 3.2 Restraining factors..... 26
  - 3.3 Society and other related risks..... 29
- 4. Discussion and Conclusions ..... 32
  - 4.1 Flourishing ..... 32
    - 4.1.1 Analysis of well-being components in flourishing futures ..... 32
    - 4.1.2 Age Differences in well-being components in flourishing futures ..... 35
  - 4.2 Evaluation UBI..... 38
    - 4.2.1 Analysis of UBI evaluations ..... 38
    - 4.2.2 Age Differences in UBI evaluations ..... 39

## IMAGINATIONS OF FLOURISHING FUTURES WITH BASIC INCOME

4.2 Strengths and Restrictions .....	40
4.3 Conclusion.....	41
5. References .....	43
6. Appendix .....	47
Appendix A: Invitation Letter .....	47
Appendix B: Socio-Demographic Questionnaire.....	49
Appendix C: Informed Consent .....	51
Appendix D: Instructions Future Letter .....	52
Appendix E: Coding Scheme .....	54

## **1. Introduction**

Continuous changes as the financial crisis and the digital revolution lead to increased unemployment rates, which is closely linked to poverty (Avent, 2014; Eurostat, 2017). Especially young and old are vulnerable groups to be at risk of unemployment or poverty (Eurostat, 2016). Unemployment and poverty are known factors to have a negative impact on the well-being of a person (Eurostat, 2015; Huppert & So, 2009). Low levels of well-being can be described as languishing, while a high level of well-being, flourishing, describes a state of optimally functioning in the daily life and feeling good (Keyes, 2002; Huppert & So, 2013). The proposal of introducing a basic income unconditionally (UBI) to every member of the society, may solve problems as the unemployment trap and poverty and could act as a basis for flourishing (Van der Veen, 1998; Van Parijs, 2004). Therefore, this research tries to foreground how different age groups would imagine a future with UBI, in how far this future offers a possibility to flourish and how they assess a UBI in general. Via actively engaging in imagining a personal future with UBI, the research question is investigated by the use of futuring (Sools & Mooren, 2012).

### **1.1 Problem statement**

Today's population is confronted with continuous changes. Events as the global financial crisis or the digital revolution, include introducing a steadily increasing number of automatized machines, able to take over jobs previously conducted by humans, which force us to face a growing insecurity when it comes down to our economic situation (Avent, 2014; Eurostat, 2017). Aftermaths of the economic crisis and changes due to the digital revolution are particularly apparent when observing unemployment rates. It appears that especially the younger generation (16-24 years) is affected most severely by current changes (Inequality Watch, 2012). Within this age group, the highest unemployment rates can be found. Especially in Spain, Greece and Ireland, unemployment rates have doubled starting since the financial crisis until 2014 and 15% of the age group is neither working nor following any kind of education within the Organisation for Economic Co-operation and Development (OECD) countries (OECD, 2015). Consequently, in Europe, the age group of 18-24 year olds is most at risk to live in poverty with a share of 30% (Eurostat, 2016) and in 2012 21.6% of this group lived in actual poverty (Inequality Watch, 2012).

The second most likely group to live in poverty within the adult population are the elderly (50-64). In 2012, 15.9% of this age group were living in poverty (Eurostat, 2016). The financial status of pensioners is muchly depending on the old age benefit they obtain. Between

countries, these pensions differ to a great extent and are either non-means-tested (e.g. in the Netherlands, Norway), thus independent of earlier income and uniform, or means-tested (e.g. in Germany, Spain) (Haitz, 2015). In countries with a means-tested pension system, the pension is built upon the in-payments made when still working. In case of working under non-standard work conditions (e.g. low-paid, half-time, non-completed education, motherhood), this will result in low-pension during retiree time (Inequality Watch, 2012). Given an income falls beneath a chosen threshold, once in pension, the retiree will receive a basic minimum old age benefit. Unfortunately, this minimum old age security often is not enough to protect the concerned persons from being prone to poverty (Faik & Köhler-Rama, 2013; Haitz, 2015).

### **1.1.1 Economic Determinants and their Implications on Well-being**

Research suggests that being unemployed or in a bad financial situation can have various effects on the different aspects of subjective well-being of an individual (Eurostat, 2015; Huppert & So, 2009). According to the Eurostat (2015) statistics, unemployment is linked to very low life satisfaction and low perceived meaning of life. Unemployment herewith describes the situation of not taking part in the labour market or not preparing for it, thus, not working, not being in any kind of education or being retired. For this group, the lowest level of general life satisfaction was reported. Moreover, it is stated that income is significantly related to being happy with one's life. People which are financially better off are generally more satisfied than persons with less income. Increasing income is accompanied by an increased perceived well-being. However, this phenomenon can only be observed until a specific income level, afterwards a plafond effect manifests (Sacks, Stevenson & Wolfers, 2010).

Cheung & Chan (2009) add that subjective well-being is positively influenced by the amount of years an individual spent on education. A higher education is further associated with better possibilities in the labour market (Eurostat, 2015). However, a poor financial background already has its influences on the school education an individual gets. According to Coley & Baker (2013), a positive association could be found between youths descending from families with low incomes, their school achievements and the drop-out rates in college. These findings might suggest that a low subjective well-being can be influenced by the financial status which could be due to a low education.

### **1.1.2 Languishing and its Negative Effects**

According to Keyes (2002), individuals experiencing difficulties in life with poor levels of life satisfaction, meaning in life or unhappiness in general, can be described as undergoing a state of languishing. Languishing describes a state of low mental well-being and may be experienced

as an “emptiness” and “stagnation” in life (p.5). Languishing can have a series of consequences on the individual experiencing it. Languishers are twice as likely as mentally healthy individuals to experience major episodes of depression. Further, languishing is linked to deficiencies within psychological and social sectors of life, whereof impairments in day-to-day activities or bad functioning during work (Keyes, 2002). Keyes and Simoes (2012) further add, that low levels of subjective well-being are related to an increased rate of mortality. Contrary, high levels of mental well-being, are associated with a decreased probability of mortality and persons with high levels of mental health are six times less likely to fall ill with major depression.

### **1.1.3 Flourishing and its Positive Effects**

A high level of mental health, often is referred to positive mental health or flourishing and is defined by the WHO as follows:

*“A state of well-being in which every individual realizes his or her own potential, can cope with the normal stresses of life, can work productively and fruitfully, and is able to make a contribution to her or his community.”* (WHO, 2014, para. 1)

According to the definition, two central aspects of well-being become apparent. Firstly, having positive feelings, which is often describes as hedonic well-being and functioning well in life, which is often referred to eudaimonic well-being. The hedonic dividend reflects emotional well-being, which marks a state of satisfaction with life, positive life affect or happiness (Keyes & Simoes, 2012; Schotanus-Dijkstra et al., 2016). The concept of eudaimonic well-being includes firstly psychological well-being, which means seeing a purpose in one’s own life and secondly social well-being, which concentrates on the aspects of experiencing social coherence and making a contribution to society (Keyes & Simoes, 2012). High ends of the well-being components relate to the concept of flourishing. Thus, well-being within psychological, emotional and social aspects are essential cornerstones for flourishing. Huppert & So (2009), define an individual as flourishing if she is under the impression that her life is going fine, which is marked by positive feelings and handling daily life optimally.

In general, flourishing is linked to increased learn and work efficiency (Huppert & So, 2009), which may enable an individual to overcome or cope better with impairing factors such as poverty or unemployment. Especially for today’s youth increased work efficiency and school performances are crucial to prepare them optimally for steadily changing conditions in the labour market. Adults who are flourishing are further reported to have benefited social relations, increased engagement for the community and risen health and life expectation (Huppert & So,



2009). Facing a steadily growing aging population in Europe flourishing can be an important factor towards an increased health and lower mortality rates due to disease, in order to minimise health care costs, but also to ensure ageing in dignity (Momtaz, Hamid, Haron & Bagat, 2016; WHO, 2011).

Currently, a steadily increasing amount of people, governmental institutions and companies are laying emphasis on creating conditions to enhance well-being because of its positive effects on educational and working functioning as well as improved health outcomes (Kern & Butler, 2016). In order to eradicate restraining factors in the light of poverty and unemployment, which have proven negative effects on the well-being of an individual, an often mentioned but also controversial proposal is introducing an UBI.

### **1.1.4 Basic Income as a Solution for Restraining Factors of Well-being**

An UBI is defined as a provided cash transfer and can be spend as the beneficiary wishes without any restrictions. Further, it is paid on a regular basis for example monthly or weekly, rather than a one-time payment. The same regularly income is paid to every eligible individual and is therefore independent of the household structure, which differentiates from already existing welfare schemes. Probably most controversial about the given definition are the features that an individual is paid an UBI without means-test nor work requirements. This comprises two inferences. Firstly, independent of the income the same amount is paid on a regularly basis. This means rich and poor alike are receiving the same incentives on a regularly basis. Secondly, people are eligible to receive an UBI, if they are employed or unemployed. It is not depending on a willingness and capacity to work. Receiving a universal income every month is regarded as a “matter of right” among its advocates (p.16; Van Parijs, 2004; Jiyeon Choi, 2014; van der Veen, 1998).

UBI could act as a solution for the unemployment trap (Van Parijs, 2004). Nowadays under a means-tested scheme, in case of unemployment any benefits from the government would be withdrawn immediately after accepting a job. The risk of losing a secure and reliable income flow, might act as a barrier when it comes down to taking up a job. On the other side, accepting a low-paid job might leave the person in the same financial situation as before, as the salary would not exceed the previously received benefit greatly (Van Parijs, 2004). Providing UBI on a regularly unconditional basis, would open up a potential for offering and accepting low-paid jobs, as the UBI payment would not be interrupted and could act as a top-up on the salary (Van Parijs, 2004). Low-paid jobs as care taking or voluntary services of all sorts, which

are indisputable of great value, but do not deliver a capital, would become more attractive, as one still could fulfil her basic needs, although, the salary is meagre (Flaherty, 2015). Moreover, it could support youngsters in their decision to take part in trainings or internships to enhance their chances on the job market (Van der Veen, 1998). Giving youths the possibility to concentrate on their education, working on their qualifications or the opportunity to orientate in the job market remains an integral part for future societies. Until so far various attempts are launched by policy makers to integrate today's youths through various programs in the labour market. Unfortunately, effects of these programs do not reach its supposed effect (Caliendo & Schmidl, 2016).

As a consequence of unemployment and minimal social benefits, poverty is not far to come. UBI could so far, work as a mechanism against the unemployment trap and act as a poverty relief (Van der Veen, 1998). People no longer have to fear withdrawal of their social benefits as a consequence of conducting low-paid work and are no longer destined to poverty as a means-tested scheme was replaced and they may accept a job. Although, the income is small, additionally, they would receive an UBI which would leave them better off (Van Parijs, 2013). Not only could an UBI have positive effects on the working population but also on the ones, who already retired from work. Globally, there is an ever-increasing number of older-people, changing the share from more children to more elderly. This accounts partly to increasing life-expectancy and decreasing birth rates, people today are more likely to have less children, are less probable to be married and less likely to live with older generations, which makes the older generation more dependent on public services and governmental assistance (Dewilde & Raeymaeckers, 2008). Assertors of UBI hereby claim, that an UBI could work as a supplement for private and public pension payments which could act as a poverty relief (Van Parijs, 2004).

### **1.1.5 Limitations of Basic Income**

While UBI is claimed by its advocates to have the power to work as a solution against unemployment traps and poverty, critics utter doubts about the feasibility and fairness of introducing an UBI.

Finding the budgetary sources for an UBI is one of its most often discussed points by economists when it comes to its financial feasibility (Jiyeon Choi, 2014). Advocates of an UBI argue it could be financed through various streams, for example through natural resources as it is the case in the State of Alaska. The Alaska permanent fund, is seen as the first partial UBI paid unconditionally to ever citizen and is financed through oil revenues (Jiyeon Choi, 2014).

However, not every country is as fortunate as Alaska and could rely on such natural resources as a robust funding. Therefore, different funding strategies are proposed, such as increased tax on capital or an increased value added tax rate (Jiyeon Choi, 2014). Van der Veen (1998) and Van Parijs (2004) argue that an UBI might also be equated with a negative income tax, thus transferring benefits to the individual until a chosen income threshold and paying taxes above this threshold. Others come back to the unconditionality and non-means tested condition of an UBI, favour a general income tax (De Wispelaere & Noguera, 2012) and argue that this would result in minimizing the administrative effort and could therefore lessen bureaucratic costs, helping to finance UBI (Flaherty, 2015). However, until so far, most empirical evidence about UBI, is retrieved from case studies (e.g. India, Finland) (Koistinen & Perkiö, 2014; Standing, 2015), which do have less significance, when it comes to the question, if an UBI can be financed on a large scale and further what reliable funding streams could be.

Next to doubts about the economic feasibility, critics also argue that an UBI is neither fair nor behavioural feasible. According to Elster (1986) introducing an UBI would lead to an “Exploitation of the industrious by the lazy” (p.719), thus, giving advantage to those not willing to work on the cost of those who are working, intruding upon the principle of justice. Moreover, an UBI could lay ground for a surfer effect (De Wispelaere & Noguera, 2012). A large share of people could realize, that living off their UBI, would be enough to fulfil their living standard and stop to participate in the labour market. Resulting in a continuously decreasing number of people, which actually make a contribution in order to fund the new economic system. Although empirical evidence on the effects of UBI is little, according to case studies in India, UBI increased the work willingness and encouraged the people to move from wage labour to more autonomous working conditions making them more independent and less prone to distress (Standing, 2015).

Within research, opinions on the consequences of an UBI vary. However, emphasis should not only lay on the evidence provided in an investigational context, but also on the attitude of the population. Hereby, opinions on the introduction of an UBI differ to a great extent within the population, as could be seen in the referendum which took place in Switzerland in 2016. Whereby negative evaluations of the UBI prevailed, as 77% of the people voted against adding the provision to the constitution, implying a shortcoming of supporting groups which hindered consequently the implementation (Jiyeon Choi, 2014). However, according to Standing (2005) most adults younger than 30 were supporters of an UBI and the affluent were most likely to vote for an UBI.

### **1.1.6 Research Question**

Until so far, a full UBI never has been implemented on a large scale, but according to research UBI could serve as a possibility to solve the unemployment trap and reduce poverty. Solving these restraining factors could provide a basis for the unemployed, poor or those at risk, for flourishing. Until so far, the provision of a full UBI on a national scale, has not been implemented, yet. Therefore, an explorative, narrative approach to futuring is proposed in order to motivate the participants to actively engage in imagining their personal future (Sools & Mooren, 2012). Imagining the implementation of a UBI is often referred to utopian thinking (Van Parijs, 2013). However, through an active and personal imagination, future possibilities become more concrete and easier to grasp and opinions and attitudes can be explored (Sools & Mooren, 2012). Thus, seeing unemployment and poverty, which mostly concern old and young age groups, as a major factor when it comes to mental well-being, the current research aims to assess through futuring how different age groups perceive and assess their future with UBI and if it could serve as a foundation to flourish. Therefore, this research will focus on two aspects:

**Research question 1:** *How is a flourishing future with UBI imagined and what are age differences in imaginations of flourishing futures with UBI?*

**Research question 2:** *How is UBI evaluated and what are age differences within these evaluations?*

## **2. Methods**

### **2.1 Procedure**

The research team consisted of six students from the University of Twente, as well as two supervisors. Participants were selected based on convenience and snowball sampling in Enschede and were contacted personally or via e-mail by the concerned researchers. The participants then received a package containing three elements. Firstly, an invitation letter (see Appendix A), wherein the participants were thanked for taking part. Moreover, the letter stated the date, time and place of the workshop they were appointed to, as well as contact details of each researcher, in case of any questions. Further, they received an ID-number, to ensure anonymity during data-analysis. Last part of the letter contained a socio-demographic questionnaire (see Appendix B). Secondly, an informed consent was added to the package (see Appendix C). Third part was an instruction on how to write a future letter (without UBI) (see Appendix D). The future letter without the consideration of a UBI, was part of the research of a colleague and is therefore not included in the scope of this study. However, the instruction on

how to write a future letter was also used during the workshop to give the participants additional support in the process of writing the future letter under the condition of a future with UBI.

The researchers scheduled two timeframes, on which each seven participants were appointed to a workshop. Each workshop should not exceed a maximum of seven to eight participants in order to ensure a comfortable atmosphere, where every participant had the possibility to actively take part in the discussion. The workshops were filmed, audio recorded and transcribed. After transcription, the video recording was deleted. During the workshop, three researchers were present. At both workshops, the supervisor moderated the workshop and two student researchers further monitored the film and audio recordings and helped to organise the procedure. For the workshops, two hours were scheduled. The workshop procedure was introduced by the supervisor, briefing the participants about the aim of the study, namely bringing possible future perspectives in the current moment through an active imagination. Afterwards a definition of the UBI and the concept of flourishing followed. Further, the supervisor highlighted the structure of the workshop, which was arranged in three parts, writing a future letter, reading out loud the future letter and finally a focus group discussion. The first part was introduced with a short meditation, in order to help the participants to be mindful present in the moment and able to actively realize and activate a future perspective. Afterwards the participants were given twenty minutes to write their future letter. After that, each participant was encouraged to read out their own written letter in front of the group and reflect on their letter. The participants had no difficulties to take part in the conversation and shared their opinion. For the main discussion 20 minutes were scheduled. In the discussion self, participants had the possibility to reflect not only on their own thoughts but also on statements made by other participants. Hereby, participants had the opportunity to discuss freely with each other. In the end of the workshop the participants were asked if there were any question regarding the workshop. Afterwards they were thanked for their participation.

## **2.2 Participants**

Special emphasis was laid on creating a diverse group regarding age, to examine the research topic from different age perspectives. In total 14 participants volunteered to take part in the study. Within the 14 participants an even distribution of women and men could be found. In order to compare differences within age, the participants were categorized in three age groups, the younger age group (18-24), middle aged group (25-49) and older age group (50-64), based on the Eurostat (2016) statistics. Five participants fell in the category of the younger age group.

The youngest recipient was 18 years old and the oldest 22 years, whereof three women and two men. The average age was 20.60 years ( $SD = 1.52$ ). All the younger participants were university students with a net income starting from 0-499€ up to 1000-1499€ monthly. The middle-aged group consisted of five participants, two females and three men, with different educational levels, ranging from university (VWO) to higher secondary vocational school (MBO). The age ranged from 25 to 36, with an average age of 29.60 years ( $SD = 4.16$ ). Every participant of this group was working and the monthly net income varied from 0-499€ up to 7000-9999€ monthly. The older age group comprised four participants, all of them had graduated at a university of applied sciences (HBO), with an age distribution of 55 to 64. The average age was 58 years ( $SD = 4.24$ ). The oldest participant was retired, the other three were still working. Their monthly net income ranged from 1500-1999€ until 3500-3999€.

### **2.3 Future Letters and Focus Group Discussions**

The research was conducted via a workshop consisting of two components. The two components were based on a methodology described in the handbook of positive psychology (Sools, Mooren, & Tromp, 2013).

#### *Future Letters*

Prior to the workshop, the participant received a written down description on how to write a future letter (See Appendix D). The description indicated to write a personal letter whereby main focus should be to think of a desired future. Starting point should be imagining entering a time machine and traveling into the future, where and when in the future were free to choose by the participant. Only conditions thereby were to think of a specific situation, day or happening with a positive outcome based on their dreams, changes or wishes. The letter should be directed at a person in the current time, whether the current self or another person. During the workshop, the initial instructions were adapted slightly as the participants received further instruction to base their future letter on living in a future with an UBI, thus receiving unconditionally 1000€ every month. A sum of 1000€ was chosen, as it was supposed to cover basic living expenses (Straubhaar, 2017). Thereby, they were explicitly asked not to think of just any desired situation in the future, but of a future with UBI where they were flourishing, thus feeling good and functioning optimally. Length of the letter should not exceed a length of 400 words. The participants, were given 20 minutes of time to complete their letter. After the workshop, the future letters were anonymized and digitalized via Word2016.

## *Focus Group Discussion*

Second component was conducting focus group discussions. The discussions were of a narrative nature using open-ended questions regarding imagining living with an UBI, encouraging the participants to freely express their opinion. Moreover, it was aimed at encouraging every participant to take part in the discussion, in case one of the participants did not engage as actively in the discussion as others, the supervisor encouraged them to point out their thoughts and opinion. The group discussion was introduced by encouraging the participants to highlight their motivation and thoughts when writing the future letter. Throughout the discussion, the participants were guided to think about different implications of a future with UBI, via summarizing what was said in the prior course and encouraging to think of different aspects. Afterwards, the video footages of the focus group discussions were transcribed as soon as possible after the conduction to ensure a complete documentation of the retrieved data. To analyse the data, I digitalized and anonymized the group discussions by using the software Express Scribe 5.81.

## **2.4 Data-Analysis**

### *Analysis procedure*

Both the letters from the future as well as the transcripts of the focus group discussions were used to answer the two components of the research question. Within both parts the two aspects of flourishing futures and assessments of the UBI were mentioned, therefore for both types of data, the same coding scheme was developed and applied. The following steps were taken in the analysis:

1. Development of the coding scheme and coding
  - 1.1 Analysis of themes mentioned in future letters with UBI and focus group discussion
  - 1.2 Deductively relating themes to the three well-being components
  - 1.3 Inductively categorizing restraining factors and evaluations of UBI
2. Analysis of age differences
  - 2.1 Frequency calculations in order to facilitate comparison of age groups
  - 2.2 Comparison of well-being related themes from different age groups

### 2.3 Comparison of evaluations from different age groups

#### *Development of the coding scheme and coding*

The coding scheme was created in an iterative process with the aid of ATLAS.ti 8.0. First the transcripts were read, to get an overview of the retrieved data and preliminary codes were created (step 1.1). These codes were created via a deductive as well as inductive approach. To analyse in how far the three different well-being components (emotional, psychological and social) and its sub-components (e.g. life satisfaction, personal growth and social contribution) of flourishing were present, an overview of the components was deduced for coding (Westerhof & Keyes, 2008) (step 1.2). Next to this deductive approach, inductively codes were added (step 1.3). Participants frequently mentioned restraining factors which inhibit them to flourish and assessments of UBI appeared to be another important category. The unit of analysis was typically a few lines which together made up a theme.

The existing categories and codes were revised and negotiated. Within the category of restraining factors those could be divided into three codes, worrisome future perspectives, time constraints and financial risks. Assessments of UBI were collected under the category society and other related risk, as the assessments were based on negative and positive deliberation based on the expected effects on society and other people. According to the iterative approach, it was started with coding two to three transcripts, followed by comparing the different codes and if necessary revising them. Afterwards a final code structure was created (see Appendix E). Based on this all transcripts were coded. In most cases per unit of analysis, single coding was used. The content of some units of analysis were part of more than one code. In this case multiple coding was conducted, overlapped coding was used in the event of interrelation of well-being with restraining factors.

#### *Analysis of age differences*

For a comparative analysis between ages, frequencies of the codes and number of participants mentioning the code were calculated (step 2.1). First, analysis focused on differences and commonalities between an imagined future with UBI between the three age groups (step 2.2). Secondly, it was sought to analyse age differences within assessments of an UBI with a focus on the societal consequences in general, besides its implications on the personal well-being of a person (step 2.3). Therefore, frequencies of the codes and form and content of the quotes between the three age groups were compared. In order to retrieve age differences, analysis was limited to codes with a minimum frequency of six to ensure reliability.



### **3. Results**

In the following codes were analysed which provided sufficient data to allow comparison between the different age groups (for an overview see Table 1). In accordance with research question 1 and research question 2, the following section is compartmentalized in two parts. Firstly, it is focused on the well-being of the participants and how it would be affected under a UBI scheme and differences in age. In the second part, assessments of the participants on the UBI proposal were explored and age differences compared.

Table 1

Coding scheme with definition, quotes and frequencies per age group

	Description	Quotation	Frequency			Total
			N (Np)	Young	Middle	
<b>Emotional wellbeing</b>						
Life satisfaction	A feeling of satisfaction, peace and contentment; wishes and needs differ little from accomplishments and achievements	<i>“Door het basisinkomen kon ik de droom van een wereldreis waarmaken en ben ik nu al overal geweest.”</i> (P11)	9 (4)	5 (2)	3(2)	17 (10)
Positive feelings	Happiness, interest and pleasure in life	<i>“Het gaat me goed nu, ben in een situatie beland waar ik me erg goed voel. De zeilboot bracht mij op een prachtige plek, ik leef met veel mensen samen in een commune.”</i> (P: 3)	1 (1)	4 (3)	7 (4)	12 (8)
<b>Psychological wellbeing</b>						
Autonomy	Self-determining, being independent; being resistant against social pressure; evaluating oneself based on own personal standards	<i>Gewoon iets meer mijn tijd meer kan indelen zoals ik in mijn brief zeg met het toekomstplan dat ik had tien jaar geleden bijna. Dus, ja dat ik in ieder geval iets meer kan investeren in de plannen die ik zelf heb en niet de plannen die de hele wereld voor mij heeft.”</i> (P:6)	4 (2)	3 (2)	2 (2)	9 (6)
Personal Growth	feeling of continuous development and opportunities; being open for new experiences; steadily growing insight and a feeling of being effective	<i>“Eindelijk kon je stil staan en bekijken wat echt waarde heeft, en gek genoeg zijn dat juist de dingen die je al die tijd onvrijwillig moest verwaarlozen puur omdat je die vrijheid toen niet had. Dus zie het niet als een luxe blijf het zien als een kans!”</i> p6	12 (5)	7 (5)	4 (3)	23 (13)
<b>Social wellbeing</b>						

## IMAGINATIONS OF FLOURISHING FUTURES WITH BASIC INCOME

Social Actualisation	Contributing and believing that society will develop positively; believing that society has the possibility to grow in a positive way; believing society realizes existing possibilities	<i>“Er is vertrouwen in de samenleving. Waarde als respect, luisteren naar meningen van anderen staan hoog op de agenda. Er is solidariteit om samen zaken op te pakken, religie, sekse en afkomst komen samen in de samenleving en zijn vanzelfsprekend. Het basisinkomen kan leiden tot meer individualiteit. Mensen verbinden is een belangrijk thema voor de toekomstige samenleving. [...] Het feit dat je geen prestatie heeft te leveren voor een basisinkomen heeft ook en gevolg voor de overheid. Minder control, minder regels – Hoe wordt je solidair met elkaar en hoe verlies je elkaar niet uit het oog?” (P:4)</i>	-	-	7 (3)	7(3)
Social Contribution	Having the feeling to contribute something meaningful to society; thinking that daily activities are appreciated by the community	<i>“Niettemin heb ik ook het gevoel dat ik iets terug Will geven voor wat ik krijg, dus probeer ik ook regelmatig door vrijwilligerswerk of andere bijdragen de goede intenties door te geven.” (P:14)</i>	3 (3)	4 (3)	2 (2)	9 (8)
<b>Restraining Factors</b>						
Worrisome Future perspectives	Negative feelings about a possible future which have its constraints on the well-being	<i>Je voelde altijd een bepaalde druk om dingen te doen, die voor anderen heel erg normaal waren, zoals het voorbereiden op een leuke baan, die je ook zekerheid geeft. Maar deze situatie is veranderd. Ik voel me nu veel vrijer in mijn beslissingen en mogelijkheden [...] Ik voel me, alsof ik vrijer ben van lange verplichtingen, zoals je ze eerder had i.v.m. Zekerheid voor je baan</i>	6 (3)	-	1 (1)	7 (4)
Time	Shortcomings in time which hamper increases in well-being	<i>“Nu zijn acht maanden afgelopen en ik geniet van meer vrije tijd omdat ik minder naast mijn studie moet werken. [...] Als ik denk dat ik in het laatste jaar niet genoeg tijd en geld had om veel te reizen ben ik echt blij. [...] Mijn boodschap voor je in het heden is eigenlijk dat je je een klein voorbeeld aan mijn rustigheid neemt en oplet dat je altijd genoeg tijd heeft voor mooie zaken daarmee de plezier en de rustigheid niet te kort komt.” (P 10)</i>	-	6 (3)	0	6 (3)
Financial Aspects	Worries or impossibilities due to financial concerns	<i>“[...] dat ik naar Amsterdam ga en daar heb ik definitief niet genoeg geld voor eigenlijk. Dus daar moet ik eigenlijk heel veel over na denken hoe ik ga regelen met het geld. En ik denk daar gaat het een onderscheid maken</i>	12 (5)	8 (5)	3 (2)	23 (12)

## IMAGINATIONS OF FLOURISHING FUTURES WITH BASIC INCOME

		<i>voor mij. Dus dat hangt een beetje van mijn eigen beslissingen af, maar die Master in Amsterdam is wel die Master die ik wil volgen.” (P 8).</i>				
<b>Society and other related risks</b>						
Positive deliberation for others	Positive effects of basic income on others (besides its implications on well-being)	<i>“Heel veel mensen van 50+ die hebben ook zoiets van ‘ja ik word niet meer aangenomen’ of dat wordt moeilijker. En dan heb je tenminste iets minder zorgen daarbij en heb je echt zoiets van ik kan goed uitzoeken wat voor werk ik nu ga doen. En misschien ook een transitie doormaken en dat aspect.” (P 14)</i>	6 (3)	-	10 (3)	16 (6)
Negative deliberation for others	Negative deliberation based on the belief that others would misuse it or would do damage to others	<i>“Ik weet niet of het positief is eigenlijk. Omdat ik ook wel in kan zien dat mensen die een basisinkomen zouden hebben, dat dat gewoon geen enkel verschil maakt. Dus, ik zou het voor mezelf wel prettig vinden maar, [...] het is voor mij niet echt oké dat mensen dan nog steeds in elkaar gaan blijven zitten en nog steeds in hetzelfde levenspatroon zitten en gewoon een duizend euro krijgen. Daar moeten zij echt iets met doen of er moeten verbetering zijn op kwaliteit van leven voor de maatschappij en niet zomaar: hier heb je duizend euro en veel plezier daarmee.” (P1)</i>	5 (2)	10 (4)	10 (3)	23 (9)
Risk for society	Belief that BI could collectively harm society	<i>“Ik vroeg me ook af wat het doet met de huizenmarkt, met het doen van boodschappen. Prijzen gaan omhoog, lijkt mij. Als je ziet wat de inkomsten – als ons aller inkomsten een duizendje omhooggaan, dan zullen de prijzen in de winkels ook iets omhooggaan. En als je een huis koopt, dan zal dat ook iets duurder zijn. Dus hou je meer over?” (P 13)</i>	4 (2)	4 (3)	2 (1)	12 (6)

*Notes: N refers to frequency of codes and Np refers to frequency of participant mentioning code*

## 3.1 Flourishing

As mentioned before, flourishing is defined by high levels of emotional-, psychological- and social well-being.

### 3.1.1 Emotional well-being

Based on the overview of (Westerhof & Keyes, 2008) emotional well-being comprises two components, *life satisfaction* (17 times) and *positive feelings* (12 times). Both components were mentioned in the future letters as well as the future group discussion.

#### *Life Satisfaction*

Within the future letters and focus group discussion, the code was used 17 times by 10 of the 14 respondents who talked about the satisfaction in life they would sense, if they would receive an UBI (see Table 1). They described the possibilities UBI would offer them based on which they could fulfil their wishes and dreams. These dreams were either of a more materialistic nature for example buying a house in a foreign country, building a pool in one's own garden, travelling, practising their hobby (e.g. motor racing) and working less. On a more abstract level it was mentioned having the freedom to do whatever one wants to do, doing pleasurable things, enjoying life, having the possibility to live one's passion.

Within the different age groups, especially the younger mentioned their perceived life satisfaction. However, contrast between the dreams and wishes is the greatest between the youngest and the older age group, the middle-age group appears to be moderately between these two. The younger age group expressed their imagined satisfaction on a more abstract and vague level:

*“Al in al 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. Met veel tevredenheid, Je toekomstig ik” (P 14)*

Contrary to the younger age groups the older generation expressed their satisfied dreams on a more specific and elaborated level:

*“En het goede nieuws is dat we onze grote wens hebben vervuld: we hebben een zwembad aan laten leggen in de tuin! Tot snel!” (P 2)*

Throughout all three age groups, at some point travelling played an important role which contributed to the happiness about one's own life.

*“Door het basisinkomen kon ik de droom van een wereldreis waarmaken en ben ik nu al overal geweest.” (P11)*

### *Positive Feelings*

Eight participants wrote about positive feelings in their future letters and talked about them in the focus group discussion, in total the code was used 12 times (see Table 1). Positive feelings were associated with different effects of the UBI. Some of the participants mentioned positive feelings as their worries were resolved thanks to the UBI. These worries were due to restraining factors such as financial aspects, not enough time and worrisome future perspectives which put the participants under pressure (for a detailed analysis of restraining factors see section 3.2).

Throughout both kinds of data mainly the older and middle-aged group made assertions about feeling good. However, utterances about positive feelings were mixed and differences and commonalities per age group could not be identified. Especially, the older-aged followed by the middle-aged group, resolving restraining factors gave the participants a feeling over increased possibilities to support the family financially, support the society or being able to travel and resulted therefore in a good feeling:

*“Het voelt goed om hier te zijn. Ik kan overall aandacht voor hebben en ik hoef mij totaal geen zorgen te maken over de toekomst. De zon schijnt op mijn gezicht en het leven lacht me toe. Het probleem van altijd te druk zijn ken ik nu totaal niet meer, want er is geen druk meer om heel veel te presteren.”* (P 11)

Other participants within the old- and middle-aged group imagined a future where they would be happy, because of living in a desired situation. Such desired situations were either more pragmatic (e.g. being healthy) or more idealistic, for example living on an island together with other people:

*“Het gaat me goed nu, ben in een situatie beland waar ik me erg goed voel. De zeilboot bracht mij op een prachtige plek, ik leef met veel mensen samen in een commune.”* (P: 3)

### **3.1.2 Psychological well-being**

#### *Autonomy*

Half of the participants throughout all three age groups reported 9 times autonomy as a part within their desired future with a UBI (see Table 1). Becoming independent from the current financial state was connected to acting autonomously, which lays the cornerstone to make decisions about career decisions based on intrinsic motivation rather than on extrinsic situations, such as financial resources. Moreover, autonomy was associated with acting independently from social pressure and being able to determine from within the self and take chances to make a change to a more desired future. Having the freedom to decide whether to

spend the free time alone or with a partner and determining their social environment (e.g. friends) was also related to autonomy.

Especially the younger age group mostly reported determining their own future perspectives to decide freely which job decisions or future life decisions to take, independent from social pressure:

*“Je voelde altijd een bepaalde druk om dingen te doen, die voor anderen heel erg normaal waren, zoals het voorbereiden op een leuke baan, die je ook zekerheid geeft. Maar deze situatie is veranderd. Ik voel me nu veel vrijer in mijn beslissingen en mogelijkheden.”* (P: 14)

For the middle age group deciding which path in the future to take, was mentioned less, more focus seemed to be on changing already existing situations such as decreasing work- and social pressure:

*“[...] maar wat ik zeg, dat ik dan wel iets meer vrijheid heb en ik dan misschien drie baantjes kan laten vallen. Gewoon iets meer mijn tijd meer kan indelen zoals ik in mijn brief zeg met het toekomstplan dat ik had tien jaar geleden bijna. Dus, ja dat ik in ieder geval iets meer kan investeren in de plannen die ik zelf heb en niet de plannen die de hele wereld voor mij heeft.”* (P:6)

Regarding the older age group, the participants focused on detaching themselves from already existing patterns formed over the years, which would let them determine their social environments and spare time activities:

*“Jaren geleden toen het basisinkomen werd ingevoerd en ik de kans had om weg te gaan heb ik dat gedaan [...] en ik leerde mijn vaste bestaan waar ik erg aan hechtte los te laten.”* (P:3)

### *Personal Growth*

Thirteen of the participants within all age groups mentioned personal growth as a future implication UBI could have on their psychological well-being. Further, it was the most frequently used code, with a frequency of 23 (see Table 1). Personal growth categorizes aspects such as being effective in daily life, having a feeling of continuous personal development, perceiving one's own life full of opportunities (e.g. to take chances, to do what one desires), having a growing insight in one's own feelings and wishes and being open for new experiences.

It appears that mostly the younger age group saw the UBI as a potential factor for their personal growth. Aspects such as a feeling of continuous development, having opportunities and growing insight were mentioned repeatedly. As continuous development, the younger participants mentioned making progress with one's career, or learning to handle life in a better way (e.g. becoming more responsible, becoming more relaxed):

*“Ik ben hierdoor ook een veel relaxtere persoon geworden en dit was wel anders voordat ik een basisinkomen had en op de plek was waar ik nu ben.” (P11).*

Further, they reported an increased perception of having more opportunities to live according to their passion and fulfil their wishes (e.g. move to another city and study there). Moreover, they mentioned they had the possibility to take more time to get insight to get to know themselves better and orientate what they really wanted for their future.

Within the middle-aged group, assertions about personal growth were more mixed. However, contrary to the younger aged group, the middle-aged group mentioned growing insight as well, but had a more developed point of view and termed what these insights were (e.g. being relaxed as an integral part of the self, important to take time to enjoy life):

*“Eindelijk kon je stil staan en bekijken wat echt waarde heeft, en gek genoeg zijn dat juist de dingen die je al die tijd onvrijwillig moest verwaarlozen puur omdat je die vrijheid toen niet had. Dus zie het niet als een luxe blijf het zien als een kans!” (P 6)*

Besides growing insights, middle aged participants reported a possible feeling of development due to UBI, daring to make a change and investing in future plans.

Within the older aged group personal growth was mentioned least. Most importantly seemed to be a possible feeling of continuous development and the will to implement changes in the near future:

*“Ja ik denk ja... of ik minder zou werken ja dat geloof ik wel ja [...] maar dan niet om meer vrije tijd te hebben en dan niks te doen, dat geloof ik dan niet meer, gewoon iets voor je zelfontwikkeling daarnaast gaan ondernemen, dat heb ik willen doen en daar wil ik mee beginnen en niet wachten totdat je 70 bent, maar gewoon nu.” (P 4)*

Additionally, perceiving to have more opportunities was reported as well. Having the possibility to orientate and change already existing job directions, regardless of age.

### **3.1.3 Social well-being**

#### *Social Actualization*

Three of the participants mentioned seven times social actualization in relation with an UBI (see Table 1). However, the results showed that only the old age group revealed this aspect during the workshop. The themes that were associated with social actualization were the labour market and the possibilities within it, trust in a positive coexistence, mutual respect, solidarity, security and sustainability. These economic, social and ecologic factors, dealt with the belief of society's capability to develop and grow positively. However, one participant was ambivalent



when it came to an imagined future with UBI and criticized that UBI would lead to a deterioration of today's society's progress due to less societal control and regulations and ultimately to a detachment of an individual from its social surrounding.

The older age group reported possibly less distemper within the job market, increased trust in the community, respect and solidarity. Moreover, it was reported that it could be an important cornerstone to develop our society into a more sustainable world. However, the older age group showed a sceptical approach about the possible development of our society under a BI scheme:

*“Er is vertrouwen in de samenleving. Waarde als respect, luisteren naar meningen van anderen staan hoog op de agenda. Er is solidariteit om samen zaken op te pakken, religie, sekse en afkomst komen samen in de samenleving en zijn vanzelfsprekend. 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. Het feit dat je geen prestatie heeft te leveren voor een basisinkomen heeft ook en gevolg voor de overheid. Minder control, minder regels – Hoe wordt je solidair met elkaar en hoe verlies je elkaar niet uit het oog?” (P:4)*

### *Social Contribution*

Seven participants stated that in return for receiving an UBI they want to give something back to the society (see Table 1). In order to give something back, six of the participants mentioned that they would engage in voluntary work either to help the people (e.g. building a school in Baghdad) or contribute to preserving the environment (e.g. elephants rescue program). Others were less specific and reported an increased willingness to support others. In the sense of contributing to the social environment, talking to people about their lives and then conserving their stories by writing a book about it, so that others could learn from it was also mentioned.

The younger age group as well as the older age group reported a willingness to contribute to the society via volunteering in general, most of them made no further specification:

*“Niettemin heb ik ook het gevoel dat ik iets terug Will geven voor wat ik krijg, dus probeer ik ook regelmatig door vrijwilligerswerk of andere bijdragen de goede intenties door te geven.” (P:14)*

Contrary, the middle age group reported more concrete plans, thus writing a book in order to enable society to learn from past experiences of others or to build a school. Moreover, they

expressed a willingness to invest their financial resources, for example via decreased paid workhours or the financing the building of a school:

*“Daarnaast kan ik eventueel wat geld sparen om dit vervolgens te kunnen investeren in het bouwen van een school in Bagdad en weeskinderen daar te helpen een toekomst te kunnen bouwen.” (P:13)*

### 3.2 Restraining factors

In the future letter and especially in the focus group discussions, 12 of 14 participants within all age groups named factors which had in the past or have in the present, a restraining effect on the well-being of the individual (see Table 1). According to the participants these factors act as a restriction on their autonomy, life satisfaction, personal growth, positive feelings and social contribution. However, they mentioned resolved restraints under a UBI scheme. As restraining factors in the current time, they named aspects associated with worrisome future perspectives, shortcomings in time and financial risks they are facing. These restraining factors do not solely show differences between individuals but appear to display difficulties prevailing for different periods throughout life.

#### *Worrisome Future Perspectives*

Merely, within the younger age group worrisome future perspectives which had its implications on health and well-being were apparent, which was mentioned by four participants (see Table 1). Introducing a UBI resulted in an imagined future, where they had less pressure and less mental barriers in form of fear because of an uncertain future, to develop in a certain way to act freely and autonomously:

*“Je voelde altijd een bepaalde druk om dingen te doen, die voor anderen heel erg normaal waren, zoals het voorbereiden op een leuke baan, die je ook zekerheid geeft. Maar deze situatie is veranderd. Ik voel me nu veel vrijer in mijn beslissingen en mogelijkheden [...] Ik voel me, alsof ik vrijer ben van lange verplichtingen, zoals je ze eerder had i.v.m. Zekerheid voor je baan.” (P:14)*

Moreover, an increased possibility was mentioned which laid the foundation to personal growth (e.g. moving to Amsterdam to do one’s Ph.D.). Others mentioned that they would have less worries and more positive feelings. Only one participants from the older age group, mentioned worrisome future perspectives. Those were due to insecure job perspectives because of job losses in the past.

### *Time*

Having not enough time in daily life was invariably mentioned by the three participants of the middle-aged group (see Table 1). Having not enough time to do what one really desired to do led to the impossibility to self-actualization and hindered the individuals to be fully satisfied with their life, as they were forced to do something they were not intrinsically motivated to. The participants mentioned that UBI could give them the possibility to invest less time in a career that did not fulfil them but spend more time to get a job, that fits to their future-plans, travel or have more time for pleasurable things.

*“Nu zijn acht maanden afgelopen en ik geniet van meer vrije tijd omdat ik minder naast mijn studie moet werken. [...] Als ik denk dat ik in het laatste jaar niet genoeg tijd en geld had om veel te reizen ben ik echt blij. [...] Mijn boodschap voor je in het heden is eigenlijk dat je je een klein voorbeeld aan mijn rustigheid neemt en oplet dat je altijd genoeg tijd heeft voor mooie zaken daarmee de plezier en de rustigheid niet te kort komt.” (P 10)*

Conferring to the participants, shortage of time and worrisome future perspectives could be resolved indirectly by receiving an UBI as it could give the participants the financial security to make a change in their lives or to take a direction in life they desire independent of financial outcomes.

### *Financial Risks*

However, according to 12 of the 14 participants of all age groups, financial risks itself have direct implications on their wellbeing and receiving an UBI could have its positive influence. Financial difficulties or uncertainties led to various consequences (see Table 1). For some participants, it had impacts on their received autonomy as they were financially depending on money givers (e.g. parents, supervisors) and so were their decisions. Others reported negative feelings in the past such as fear, as they were under pressure to perform in their job in order to finance their daily living and fulfil basic needs of themselves or people depending on them. The participants reported they would have less worries linked to financial issues when receiving an UBI, which led to more positive feelings such as increased life satisfaction (e.g. being more relaxed, happier). This also led to better and more positive relations with others. Some of the participants went even further and linked resolved financial risks to a possibility for personal growth and self-actualization, thus, having the courage to make a change and take chances to do what one truly desires to do.

Throughout all age groups financial risks seemed to play or have played an integral part in their life. However, especially in the young and the middle-aged group financial uncertainties seemed to play a role for every participant.

Within the younger age group financial risks were manifold. For most of the participants, receiving an UBI meant, having less worries if they can finance the lifestyle they desire (e.g. world trip, internship) and imagined actually realising their wishes. For others receiving the financial support meant in fact being able to satisfy their current basic needs, which appeared to be troublesome at the given time. Moreover, especially the younger age group mentioned a relief of financial risks as a possibility for personal growth and self-actualization, thus being able to develop oneself in a desired direction (e.g. study in another city, start a family).

*“[...] dat ik naar Amsterdam ga en daar heb ik definitief niet genoeg geld voor eigenlijk. Dus daar moet ik eigenlijk heel veel over na denken hoe ik ga regelen met het geld. En ik denk daar gaat het een onderscheid maken voor mij. Dus dat hangt een beetje van mijn eigen beslissingen af, maar die Master in Amsterdam is wel die Master die ik wil volgen.” (P 8).*

Further, the group reported the possible ability to act autonomously from parents or the society, as they were not obliged to give account because they could afford living on their own without lending any money or being in debt.

Based on receiving an UBI the middle-aged group imagined having less worries and therefore more positive emotions in their daily life, as it could resolve perceived financial risks. However, most of the participants mentioned positive feelings not in the sense of being happy, but more in the sense of being more stress-free and peaceful. Moreover, it was stated that the emotional well-being also had its positive effect on the relations with others.

*“Ik merk het wel meer met het gevoel van zekerheid, want ik nu elke maand wel een bepaalde soort inkomen, dat ik merk als het met mij beter gaat dan gaat het met de mensen om mij heen ook beter.” (P 6)*

For the old aged group satisfying their basic needs and supporting their children as well as worries about their financial downfall were the major concern when it came to financial risks.

*“Toen we nog bezig waren om huizen te kijken en te kopen maakte ik me weleens zorgen over of het allemaal wel te betalen zou zijn voor ons.” (P 2).*

### 3.3 Society and other related risks

In section 3.1 and 3.2 I highlighted aspects participants imagined, which they thought a UBI would have on themselves. In the following, there will be a closer look on how the participants would assess the UBI in general, with its effects on others and the society.

#### *Positive assessments of UBI*

Six of the participants argued in favour of an UBI due to its effects on others (see Table 1). It was reasoned that UBI could benefit a variety of people, whereof the younger and older generation, people in need or poverty and families. Generally, people who would need financial support through no fault of one's own. These people were estimated as groups most deserving to receive an UBI. UBI could offer these groups a new perspective in life and give people a possibility to change life in a direction so they could act upon intrinsic motivation (e.g. take chances to take another job, get education) and the severity of external factors could be reduced (e.g. having no social support, being sick). As positive effects of the UBI it was mentioned that it could be a motivation to help people concentrate on bigger issues, than their own well-being (e.g. ecological sustainability) and could decrease administrative costs, which could be used to support people in struggle through other streams of help (e.g. offering the help of coaches), however participants put in perspective that UBI could not be an all-round solution to fix all society's problems.

Only the younger and the older aged group named positive effects a UBI could have on others. The middle-aged group, assessed effects a UBI could have on others solely in a negative manner (see *Negative assessments of UBI*). Both groups, the younger and the older age group, especially put in perspective the effects UBI could have on people different of themselves. The younger age group, highlighted the benefits it could offer for people starting a family, people living in poverty and for older people.

*“Heel veel mensen van 50+ die hebben ook zoiets van ‘ja ik word niet meer aangenomen’ of dat wordt moeilijker. En dan heb je tenminste iets minder zorgen daarbij en heb je echt zoiets van ik kan goed uitzoeken wat voor werk ik nu ga doen. En misschien ook een transitie doormaken en dat aspect.” (P 14)*

Contrary, the older age group, disassociated people in their circumstances from the need of a UBI but indicated possibilities for people in need through no fault of their own (e.g. physical and psychological diseases) or the younger generation.

*“Maar daar zijn ook mensen die hebben gewoon uitdagingen in hun leven, die zijn misschien in een verkeerd gezin geboren of die hebben aandoeningen, die hebben een psychisch probleem*

*en daar kijken we nu met z'n allen als het heel erg nou is, soms vaak ook veroordelend. Er zijn mensen die geen bijstand hebben en niks willen enzovoorts, maar vaak zit er een heel erg geschiedenis achter, die we niet allemaal kunnen bekijken, maar ik denk dat heel veel mensen heel veel pech hebben in het leven en ook heel veel mensen [...] Daar zou ik het heel fijn vinden dat die mensen 2000 € krijgen, of 1000 €, want daar vind ik dat fantastisch.” (P 5)*

Both groups coincided, that an UBI could give people the possibility to choose autonomously what to do in their life and live according a drive and will they have.

### *Negative assessments of UBI*

Almost two-thirds of the participants assessed the a UBI negatively during the workshop in regard to its effects on others (see Table 1). Some of the participants argued, that there were other better solutions which could benefit the society (e.g. no more study fees, free professional trainings). Main concerns of the participants were risks for the individual due to the introduction of a UBI. These ranged from financial ruin due to less subsidies for people in need, to becoming financially depending. Financial dependence was mentioned in the sense of people misusing the financial support and being less effective, thus, decreasing working hours or ending employment completely. Also, malpractice and fraud were apprehended. Further, a decrease in well-being was assumed, due to increased unemployment and less social interaction as social interaction normally would take place in a working environment. Some also feared people depending on social support (e.g. mentally ill, challenged persons) would become isolated due to less control and less social assistance, as they would be served with the unconditional monthly income, without any further guidance. Others, also added that they would prefer a UBI without its unconditionality. Thus, adding conditions such as a duty to contribute to society, or only for the ones truly in need.

They younger age group expressed least concerns about the effects UBI could have on others. Negative assessments were related to becoming financially dependent on the monthly support (e.g. having troubles handling the extra money) and further, despite having more possibilities, becoming less effective due to less challenges, which could otherwise encourage people to take chances. Others, acknowledged that UBI could help people to satisfy their needs but doubted that it could help people to flourish and mentioned that the unconditionality of UBI would give people the impression to take it for granted and appreciate it less. Moreover, it was added that the abolition of college fees should be of more importance. However, besides their

concerns, most of the participants had no distinct negative assessment, but considered positive as well as negative aspects.

*“Als ik zelf over basisinkomen nadenk, dan heb ik heel veel positieve gedachtes, maar ook heel erg veel negatieve gedachtes daarover. [...] Ik bedoel, natuurlijk krijg je heel veel meer mogelijkheden, maar gemak is in vele wegen ook niet altijd goed geweest voor mensen. Dat ze juist, dat sommige mensen zich echt kunnen laten hangen.” (P14)*

Most of the participants of the middle-aged group assessed the UBI negatively. Assessments were grounded on the belief, that other people would misuse the payment and work less, quit their job, stay unproductive or become dependent on the financial support. Some, criticised the unconditionality and postulated, that only people who deserve it should receive the payment:

*“Ik weet niet of het positief is eigenlijk. Omdat ik ook wel in kan zien dat mensen die een basisinkomen zouden hebben, dat dat gewoon geen enkel verschil maakt. Dus, ik zou het voor mezelf wel prettig vinden maar, [...] het is voor mij niet echt oké dat mensen dan nog steeds in elkaar gaan blijven zitten en nog steeds in hetzelfde levenspatroon zitten en gewoon een duizend euro krijgen. Daar moeten zij echt iets met doen of er moeten verbetering zijn op kwaliteit van leven voor de maatschappij en niet zomaar: hier heb je duizend euro en veel plezier daarmee.” (P1)*

Opposing to the middle-aged group, concerns of the older aged group were mainly if the UBI could serve as a basis to improve living in our society and if people in need could be helped. Some participants feared that UBI would lead to an increased isolation of marginalized groups (e.g. mentally ill, challenged persons) as they were not any longer part of a system and could possibly fall into oblivion.

*“Wat ik daar zie is dat we heel veel individualisering optreden en dat mensen ook dus eenzaam worden en ook mensen met psychische klachten. En daar maak ik me zorgen om, dat daar een groep overblijft in die samenleving waar ik denk van, ja hoe gaat het daar dan weer? Ik zie heel veel goede bedoelingen maar ik zie ook heel veel mensen die aan de kant blijven staan.” (P 4)*

### *Risk for society*

Besides concerns about the effects on others, six of the participants further introduced their thoughts about the risks a UBI could have on the society in general (see Table 1). Doubts about its political-, economical- and behavioural feasibility were uttered.

Especially the younger and the middle-aged group was worried if a UBI would have any economic consequences, such as increased housing and food prices, college fees and if it would be financeable.

*“Ik vroeg me ook af wat het doet met de huizenmarkt, met het doen van boodschappen. Prijzen gaan omhoog, lijkt mij. Als je ziet wat de inkomsten – als ons aller inkomsten een duizendje omhooggaan, dan zullen de prijzen in de winkels ook iets omhooggaan. En als je een huis koopt, dan zal dat ook iets duurder zijn. Dus hou je meer over?”* (P 13)

Throughout all three age groups, statements were made that a UBI might be a good proposal. However, such a proposal might be more of relevance for other countries besides the European countries.

*“Tenminste bij ons, in Europa. Ik denk dat er andere landen zijn waar het eerder gerealiseerd zou worden.”* (P 14)

## **4. Discussion and Conclusions**

First aim of the current study was to examine imaginations of flourishing futures with a UBI through the lens of the threefold flourishing concept (emotional-, psychological-, social well-being). After a general analysis, age specific features were analysed between three age groups (young, middle, old). Second aim was to investigate the evaluations of a UBI with its collective implications on others and the society and whether attitudes differ between age groups.

### **4.1 Flourishing**

#### **4.1.1 Analysis of well-being components in flourishing futures**

Almost all of the participants imagined that the introduction of a UBI could resolve in some way factors which currently put adverse effects on their well-being. Those negative effects were due to restraining factors, such as a lack in time, worrisome future perspectives and financial risks they are facing. Participants mentioned they did not have enough time to realize their full potential as they were forced to keep going with a career which did not fulfil or satisfy them. Moreover, participants were unsettled because of worrisome future perspectives as they were facing an uncertain future. This caused feelings of being under pressure to obtain a profession which would grant them financial security in the future (e.g. acquiring a career with enough income), although they might prefer a different professional direction. Financial risks itself and uncertainties over the current financial status were the major concern for almost 90% of the participants, which lessened the perceived autonomy, due to financial dependence on others.



Further, negative feelings were mentioned, such as anxiety or fears to fail financing the expenses of basic living.

Although our society is facing growing financial insecurities (Avent, 2014; Eurostat, 2017), yet, the participants could imagine a flourishing future, as they had the impression that an unconditional income of 1000€ monthly could serve as a secure instance to face these uncertainties. The results of the study showed, that the codes life satisfaction and positive feelings (emotional well-being), autonomy and personal growth (psychological well-being), social actualization and social contribution (social well-being) were the codes most frequently reported in an imagined flourishing future due to UBI, as it could resolve current restraining factors.

### *Emotional well-being*

More than 70% of the participant imagined an increased life satisfaction as a result of receiving a UBI. This might imply that an increased satisfaction with life goes along with an increased income. However, research suggest that this correlation can only be found until a given income level, afterwards a satiation takes place and increasing income does not enhance life satisfaction further (Sacks et al., 2010). Yet, participants grounded their imagined increased life satisfaction on the personal financial freedom to realize one's dreams and wishes (Frijters, Haisken-DeNew & Shields, 2004). Further, participants mentioned an increase of emotional well-being in regard to increased positive feelings. Though mentioned less than life satisfaction, still more than half of the participants imagined increased positive feelings, such as, happiness and pleasure in life which were associated with being released from worries due to financial risks. According to Diener, Kahnemann, Tov and Arora (2010) strong associations between evaluating satisfaction with one's life and income as well as change in income could be found. However, happiness and income were barely correlated. Nevertheless, increased positive feelings appear to be an integral part of the imagined futures, which could be accounted for by relieved pressure and worries.

### *Social well-being*

More than half of the participants reported an increased social contribution in a UBI future. Social contribution was mentioned in the light of preserving the environment, supporting others or generally engaging in voluntary work. Findings of our current study go along with findings of Hackl, Halla and Pruckner (2007) stating individuals with a higher income are more likely

to engage in voluntary work. Explanations for this phenomenon are manifold. Son and Wilson (2010) propose volunteering requires resources such as enough free time which can be devoted and doing without any financial compensation poses no problem. Further they add, feelings of being stressed, thus, losing control over one's life, might counteract the decision. As indicated before, a lack in time, worrisome future perspectives and financial strains were frequently mentioned, which could be resolved by the introduction of UBI. Giving individuals a UBI could therefore increase their income, could give them more time, decrease uncertainties about their future and could therefore result in an increased contribution to society. Flaherty (2015) confirms this assumption and suggests UBI might provide the needed resources to make volunteering more attractive under a UBI scheme. However, findings of the current study show another factor influencing participants to engage in social contribution. Main reason for the participants for contributing to the society was the will to 'give something back to society' for receiving the monthly financial support.

### *Psychological well-being*

Psychological well-being was imagined by most of the participants to be increased when receiving a UBI. Almost half of the participants reported resolved financial strains resulting in financial independency in a future with UBI. Therefore, decisions about future plans could be made based on the intrinsic motivation of a person independent of social pressure (e.g. from moneylenders). Deci & Ryan (2008) argue that motivation can be characterised in two different types, autonomous- and controlled motivation. Autonomous motivation can be defined as perceiving oneself fully being able to make one's decisions and choices. Contrary, controlled motivation describes a state of making decisions under pressure to perform in a certain way based on external expectations. Further, they argue that autonomous motivation eventuates in increased positive feelings, better performance, increased enduringness and consequently in an enhanced psychological well-being. The results of the workshop underline, that UBI could lead to a transition of controlled motivation to autonomous motivation, which counteracts apprehensions such as the emergence of a surfer effect (see 1.1.5 Limitations of Basic Income) (De Wispelaere & Noguera, 2012).

Next to autonomy, personal growth arose as another integral part within psychological well-being in regard to UBI. According to the participants UBI could lead to self-actualization, due to continuous personal development, growing insight in one's feelings and wishes and being effective or to do what one really desires to do, thus, realizing one's full potential. According to Maslow & Lewis (1987) an individual strives to fulfil his needs according to a

hierarchy. Lowest levels of such a hierarchy are basic needs (e.g. food, shelter, security), followed by psychological needs (e.g. belongingness, esteem needs such as feelings of accomplishment) up to the highest category of self-fulfillment needs which result in self-actualization and achieving one's full potential. Each higher category of need is only strived to be fulfilled if the lower needs are adequately satisfied. However, critics of Maslow's approach disproved, that one could only satisfy higher needs, if lower needs were fulfilled. They state, that even individuals living in poverty are capable for higher needs such as belongingness and even self-fulfilment (Tay & Diener, 2011). Yet, it appears that the participants regard UBI as a basis helping to fulfil basic needs. Needs such as having the financial security to finance basic expenses of daily living (food, shelter, clothes) and increased autonomy, social contribution and life satisfaction which can satisfy psychological needs, appear to facilitate for over 90% of the participants the freedom to grow personally and strive for self-actualization.

### **4.1.2 Age Differences in well-being components in flourishing futures**

In order to answer the comparative question about age differences, this study contributes to the exploration of age differences in imaginations of flourishing futures. In the following these age differences of experienced restraining factors and in the imagination of the three well-being components will be discussed.

#### *Younger-aged group*

Especially the younger-aged group seemed to be most exposed to financial strains. This finding is partly confirmed by Eurostat (2016) which reports the age group of 18-24 mostly at risk to live in poverty. For the younger age group, financial risks appeared to be most severe, for some fulfilling their basic needs was estimated as troublesome. Financial strains were reported as reasons for decreased levels of life satisfaction and personal growth. Moreover, the younger-aged group appeared to be mainly affected by worrisome future perspectives. In order to find an explanation for this finding, we might consider their socioeconomic background. All participants of the age group were currently in academic education and without a certain job perspective. The pressure to establish sufficient skills in order to being able to compete with other graduates or people with more experience later on in the employment market, may be unique for this age group. Moreover, today's economy is facing continuous changes, jobs existing today, may redundant tomorrow (Avent, 2014; Eurostat 2017). According to Eurostat (2015) due to the high education level, job perspectives are best for university students

compared to other less educated groups, yet, uncertainties appear to be prevailing within this highly educated group. Although universities try to prepare students as good as possible, however, a growing insecurity regarding the future cannot be avoided (Standing, 2016).

Literature about UBI focusses mainly on the poor and unemployed and its received chances due to UBI (Huppert & So, 2009; Van der Veen, 1998; Van Parijs, 2004). However, young adults at large, even if they are not at risk of poverty or unemployment might be a major beneficiary group, which is paid little attention to. Compared to the other age groups it appears that the young aged-group might gain most of the introduction of a UBI. They reported most frequently, an increased emotional- as well as psychological well-being, which might be owed to the fact that they were mostly affected by restraining factors. Especially, increased life satisfaction and personal growth were imagined predominantly by this age group.

The younger generation uttered broad visions about their imagined flourishing future and the increased life satisfaction it would result in. However, they fell short about concrete assertions what their flourishing future was, which might be based on limited knowledge how exactly such a desired forethought could be. Contrary to findings of the current study, Cook (2016) reports far ahead planning is widespread in the majority of young adults, making them able to describe multifaceted future plans. However, they add a small proportion of the younger generation, especially those living in uncertain circumstances is limited in their planning over longer periods of time, rather they engage in careful, indefinite near-term imaginations. Cook (2016) defines uncertain circumstances as being unemployed or having a low income. Although, the group of young adults taking part in the study solely consisted of university student, who are estimated to have good chances in the labour market, still the majority experienced feelings of uncertainties and uttered only limited near-term future imaginations.

As a flourishing future, young adults imagined having the possibility to grow personally. All the younger-aged participants mentioned personal growth in the sense of orienting with regard to future plans, self-developing and making progress in order to reach a state in which they are prepared to face uncertainties, which was imagined to be achievable grounded on the receipt of a UBI. For the younger generations, personal growth seems to be closely related to develop in a certain direction and knowing which direction to take. In general results of the current study show, that the younger age group, compared to the other age groups, has a more distinct focus on financing their daily living or their personal desired future, whereof imaginations about a flourishing society were not considered.

### *Middle aged-group*

The middle-aged group appeared to be more financially settled than the younger-aged group, nevertheless, their current financial situation was mentioned to have its negative implications on the experienced positive affect. Further, the middle-aged group mostly mentioned a lack in time due to partly irregular working hours which hindered them to take the time they needed for personal growth or realizing their dreams and wishes, which had its negative implications on the experienced life satisfaction. Just as the younger-aged group, the middle-aged group is affected by changes in the employment market as well. Changes like increased precarious employment and less permanent tenures, are proven to have its negative effects on the employee. Precarious employment is correlated to little control over the distribution of working hours and consistently irregular working hours, which leads to an imbalance of work-life distribution, decreases in health due to exhaustion and ultimately a diminished psychological well-being (Bohle, Quinlan, Kennedy & Williamson, 2004). Consequently, they saw the UBI introduction as a basis which gave them the needed financial support to dare making career or life-changing decisions, thus, choosing how they want to work after gaining a growing insight in their dreams and wishes. For them personal growth was associated with withdrawing from current responsibilities or employments in order to take a different path, which offers more possibilities for personal growth and self-actualization.

### *Older aged-group*

Results of the current study show only low frequencies of financial insecurity assertions in the age group of 55 years and above. Yet, Eurostat (2016) states that second most likely group living in poverty would be the older-aged group, however, this might be due to the fact that income was highest in the older-aged group. This also had its effects on their perceived current time. The older adults had almost no concerns about their future without UBI and did not experience or mention shortcomings in time either. This obvious tranquillity might further be accounted to the Dutch non-means tested pension system (AOW), the older generation is guaranteed to receive (SVB, n.d.).

Consequently, the older-aged group could with ease name detailed future plans, yet, compared to the younger adults these plans seemed to be more down to earth and engaged in realizing dreams of a more materialistic nature (e.g. buying a swimming pool). Moreover, increased life satisfaction as a result of UBI was mentioned least in the older age group. Within the older age group, monthly gross income varied between 1500-3999€ and might be above the

plafond effect described by Sacks et al. (2010) which states that increased life satisfaction goes along with increased income, however this effect can only be observed until a given threshold. With this in mind, it might be the case that the older-aged generation already experiences high levels of life satisfaction, which could not be increased greatly by the introduction of a UBI. Further, the older-aged group reported personal growth in the light of finally breaking their routines and taking the step to take time for self-development to implement any wanted changes in the near future, instead of waiting any longer.

Generally, for the older aged group, UBI appeared to play a minor role in order to increase their emotional- and psychological well-being, but an increase in the social well-being received most attention. Social actualization was solely mentioned by the older-aged group. The older-aged group referred to believing that society will develop positively, that society has the possibility to grow in a positive way and believing society realizes existing possibilities. According to Reiss & Havercamp (2005) younger adults generally strive more to fulfil their basic needs (e.g. food, clothing), whereas older individuals follow more higher needs. Higher needs comprise motives such as honour or idealism. The older generation appears to be least self-centred but primarily engaged with higher collective values a UBI could provide.

## **4.2 Evaluation UBI**

The second goal of the study was to explore evaluations of UBI with its estimated effects on others and the society in general.

### **4.2.1 Analysis of UBI evaluations**

In general, negative assessments and estimated risks of a UBI prevailed positive evaluations regarding an introduction of UBI. Doubts about UBI were widespread. Participants shared the opinion that UBI could pose a risk for others, due to becoming financial dependent. Participants further feared that others would misuse the financial support, as they would turn lazy and stop working, which is in line with Elster (1986) who states that an UBI would lead to an exploited working class in favour for an increased sluggish and unemployed group. Further, there was a common belief that UBI could not help others to increase their well-being, but to reach the flourishing of a society there would be better solutions to solve current nuisances in our society. Also, the unconditionality of a UBI was criticized and rather adding the obligation of conducting social contributions were preferred. Given the proportion of adversaries of UBI, the

referendum which took place in Switzerland in 2016, with a share of 77% opponents of UBI, comes close to almost 70% of adversaries in the current study.

Yet, some of the participants were ambivalent and highlighted negative as well as positive appraisal. It was assessed positively that people in need and deserving for help could be benefitted. People being in need through no fault of one's own (e.g. living in poverty, no family support, handicapped) but hard working and having troubles to find a job which suffused them with happiness, were considered to be deserving a UBI. Further, positive implications on the society in general such as lessened administrative costs to improve living standards were positively mentioned.

### **4.2.2 Age Differences in UBI evaluations**

The younger-aged group evaluates the UBI mostly in favour for an introduction. Similarly, with the older-aged group they see chances for others to overcome adverse circumstances which put them in need, which goes in concordance with Standing (2005) findings, the majority of adults under 30 years and the affluent are most likely to vote for a UBI and current research corresponds with these results. Remarkably, both groups mention groups opposed to them to be benefitted by UBI. For instance, the younger generation, considered older generations in need and indigently. Opposed to the older-aged group, who mentioned younger adults could benefit from UBI, so they could live a life according to their intrinsic motivation. Both groups, estimated these opposed groups as most benefitted and deserving to receive a UBI, based on considering the needs of the respective group.

Research conducted by Lamm & Schwinger (1980) suggests, in case of distributive considerations, principles of equal contributions of capital as well as the principle of distributive justice can be found. In order to distribute capital fairly a sizeable proportion of individuals considers the needs of other individuals before deciding how to distribute the capital. Both groups, the young and old, considered principles of distributive justice, when estimating who would be most deserving and benefitted. The middle-aged group considered a UBI a good opportunity for themselves to increase their well-being without decreasing their efficiency in their profession. However, contrary, to the young and old, they were most sceptical and assessed the UBI and its effects on others solely negative, due to beliefs that others would misuse the payment, become unemployed or lazy. Findings by Folger & Konovsky (1989) could give a possible indication for this phenomenon. According to them important correlators with distributive justice, are own satisfactions with personal outcomes, such as income satisfaction. Thus, low satisfaction with personal outcomes, may further decrease the decisive influence of the principle of distributive justice. The middle-aged adults were currently facing steadily

changing employment markets with increased unsecure employment opportunities, which imposed them on sticking to their work profession, although, their intrinsic motivation lays somewhere else. This might result in a low satisfaction with one's own personal outcomes, and might have its negative implication on the endorsements that others working less or less effectively would be deserving to receive support.

## 4.2 Strengths and Restrictions

The current research offers new insights in personal imaginations of flourishing futures with a UBI, in how far age differences occur and how UBI is evaluated throughout age. Different to already existing literature, the present study offers a novel approach via combining the field of subjective well-being and UBI and achieves to explore via the use of futuring experiences with a UBI, though not implemented on a large scale, yet. Research gives evidence of the various positive implications of flourishing and high-levels of mental well-being and its significance to concentrate on increasing the share of flourishers within society. The results of the current study highlight the positive effects of UBI on an individual and show that UBI may be the needed approach for a flourishing society. Thereby, the current study extends the assumption that UBI could primarily act as a solution for poverty and unemployment, but highlights the opportunity it could give a new beneficiary group, the young generation.

However, some annotation should be made. Results of the current study, have to be considered with care. Future letters were read out loud and the focus group discussion took place in a group with fellow participants attended by three researches. Participants may be influenced by social desirability in order to evoke a favourable image on the others and avoid disgrace. In concordance with such a desire, statements may be distorted from the truth participants were actually experiencing. For instance, in the case of autonomous motivation (see 4.1.1 *Psychological Well-being*), participants mentioned thanks to the introduction of UBI they would be free from social pressure which would motivate them to reach for a profession they desire, however, the actual real intention of the participants might be less socially acceptable. A possibility to overcome the bias of social desirability could be to engage in indirect questioning in place of direct questioning within the focus group discussion. Thus, participants could be asked to highlight possible future scenarios from the point of view from another group or individual (Fisher, 1993). Simon and Simon (1974) suggest that this offers the possibility to utter ambiguous attitudes, which “describe their own feelings behind a façade of impersonality” (p.586), without apprehending embarrassment in front of others. To avoid a



social desirability bias within the future letters, future research could use altered instructions of the future letter, thus not instructing them to read the letters out loud and ensure anonymity when analysing the letters. Such a procedure could limit social desirability and ensure a retrieval of undistorted information.

Moreover, sociodemographic of the participants show that within the groups of the younger and older generation, little variation was apparent. The younger age group consisted only of students experiencing uncertain futures, little income and no or only side job employment. Contrary, the older age group appears to be more settled with less economic difficulties. Given the socioeconomic background of the older-aged group, their gross income and their education differ little from one another and income wise they are averagely better off compared to the other two age groups and the majority of adults in their same age. Old-aged participants of the current study were expecting a secure future, due to high income, secure pension benefits, which may be heightened accounted for by private in-payments. However, this appearance may differ among lower income groups who are depending on the pension system. Moreover, currently and in the future, we are facing an aging population, due to an increasing longevity and decreasing fertility rates (Etzioni, Liu, Maggard & Ko, 2003). A steadily expanding group of adults 65 years and above, will put a growing pressure on society to finance the increasing expenses of the pension system, resulting in an insecure future due to higher pensionable age and less pension benefits (Blake, 2006). For future research, an increased variation within groups (e.g. regarding income, educational background) could give a more multifaceted and reliable picture of the current societal situation, which may not only show a worried youth but also insecurities in the older age groups, which highlight the relevancy to address the needs of middle- and older- aged adults in the future as well.

### **4.3 Conclusion**

Overall, this study identified imagined flourishing future with a UBI and evaluations regarding to UBI. The younger-aged group appeared to be most severely affected by an uncertain future and the risk of a financial downfall. Further, they saw the greatest potential UBI could offer themselves and consequently evaluated the UBI as beneficial for others, too. Middle-aged participants appeared to be affected by financial strains and pressure due to existing employments as well. They imagined the UBI to be helpful to dare make life- and work changing decisions, however, doubts about negative consequences on the society and others prevailed, possibly due to dissatisfaction about their own lives, which drove them to distance

themselves from estimating a UBI scheme as a desirable future. The older adults appeared to be most settled with the highest subjective well-being. Therefore, an introduction of a UBI was considered least to be integral for themselves to flourish in the future. Yet, they appeared to follow higher needs, with a focus on providing a basis for a flourishing society. If UBI could serve as such a basis was considered critically.

Despite limitations such as possible social desirability bias and little variations within the age groups of young and old, the current study offers a novel approach, as it foregrounds the possibility of flourishing in the light of a UBI and qualitatively explores the perception of the participants regarding impacts a UBI could have on the society. Moreover, the current study reveals an urgent need to find solutions to face steadily growing uncertainties and fears in our society to ensure the well-being of its members. Especially, young adults appear to be most affected and a disregarded group for which the introduction of a UBI could work as a solution to counteract adverse effects on the subjective well-being. Still, the benefits for older age groups must not fall into oblivion. Although the older participants of the current study, may appear financially, emotionally and psychological in a good state, this appearance may change within lower income groups and also in the future, due to an aging population and increasing difficulties for society to finance the pension system for a growing older generation.

Given the small variations, income and education wise, an exploration of a relevancy for groups with differing socio-demographics should be aimed at in future research. Further, remarkably, all the participants regarded themselves as righteous and not misusing in regard to a UBI, however the appraisal of others differed and a great share of the participants presumed others sincerity to be less and detrimental given a UBI would be introduced. These prevailing negative assessments, show that evidence on the behavioural and economic feasibility of UBI needs to be explored further, in order to enable enhancing the trust of individuals in their fellow human beings.

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## 6. Appendix

### Appendix A: Invitation Letter

Dankuwel dat u aan ons onderzoek wilt deelnemen. We willen zorgen dat het voor u een leuke en leerzame ervaring wordt.

#### **Hierbij ontvangt u de volgende documenten:**

- een toestemmings-formulier, alstublieft tekenen
- een plattegrond van de Universiteit Twente (plaats van de workshop is gemarkeerd)
- een vragenlijst over uw demografische gegevens, alstublieft invullen
- een vragenlijst over welbevinden met instructies, alstublieft invullen
- instructies over het schrijven van een toekomstbrief voorafgaand aan de workshop
- briefpapier voor de toekomstbrief
- doordrukvel om uw toekomstbrief op te schrijven.

Neemt u alstublieft alle getekende en ingevulde documenten mee naar de workshop. Door het doordrukvel te gebruiken krijgt u dus van uw toekomstbrief die u vóór de workshop schrijft een originele papier en een afdruk. De afdruk mag u voor uzelf houden, het originele papier neemt u mee naar de workshop.

De workshop vindt plaats op maandag, 3 april, 19:30 tot 21:30, in de Cubicus. Dat is gebouw nr. 41 op de bijgevoegde plattegrond. We zullen u vlak voor 19:30 uur bij de hoofdingang (zie kruisje) ophalen. Als u het niet kunt vinden dan kunt u Alina Kuhn bellen (...). De workshop zal worden gefilmd.

#### **Uw gegevens worden anoniem verwerkt. We willen echter wel de vragenlijsten aan uw teksten koppelen. Daarom krijgt u voor dit onderzoek een ID-nummer:**

Dit nummer staat op alle papieren in dit pakket. Wij vragen u ook om uw ID-nummer op alle papieren te schrijven die u tijdens de workshop gebruikt. Van alles wat u tijdens de workshop schrijft krijgt u een kopie mee naar huis, verder zult u een transcript van de discussie ontvangen. Als u geïnteresseerd bent om onze scripties te lezen dan mag u dat graag aangeven. We zullen onze scripties naar u mailen nadat ze beoordeeld zijn.

**Mocht u nog vragen hebben over dit pakket of een deel ervan, schroom niet en neemt u contact op met ons:**

...

Dankuwel voor uw bereidheid om mee te doen aan ons onderzoek. We zien uit naar uw bijdrage en wensen u veel plezier.

Groet,

Helena, Alina, Miriam, Lara, Lykle, Christiane

Maart 2017



## Appendix B: Socio-Demographic Questionnaire

### VRAGENLIJST DEMOGRAFISCHE GEGEVENS, ID-nummer:

1) Wat is uw geboortedatum? \_\_\_\_\_

2) Wat is uw geslacht?

Vrouw

Man

3) Wat is uw hoogste afgeronde opleiding?

Middelbare school

VMBO

HAVO

VWO

MBO

HBO

Universiteit

Anders, namelijk: \_\_\_\_\_

4) Als u op dit moment werkzaam bent: Wat voor werk doet u op dit moment?

\_\_\_\_\_

5) Als u op dit moment niet (meer) werkzaam bent: Wat voor werk deed u als laatste?

\_\_\_\_\_

6) Wat is uw maandelijkse netto-inkomen:

0-499 €

500 € - 999 €

1000 € - 1499 €

1500 € - 1999 €

## IMAGINATIONS OF FLOURISHING FUTURES WITH BASIC INCOME



2000 € - 2499 €



2500 € - 2999



3000 € - 3499 €



3500 € - 3999 €



4000 € - 4999 €



5000 € - 6999 €



7000 € - 9999 €



meer dan 10000 €

## Appendix C: Informed Consent

### TOESTEMMINGSFORMULIER - INFORMED CONSENT

Hierbij verklaar ik dat ik op een manier die voor mij duidelijk is geïnformeerd ben over de methode en aard van dit onderzoek. Mijn vragen zijn naar tevredenheid beantwoord. Ik stem toe tot deelname aan dit onderzoek uit vrije wil. Ik behoud het recht om op ieder moment gedurende dit onderzoek deze toestemming terug te trekken zonder hiervoor een reden te moeten opgeven en ik ben mij er van bewust dat ik op ieder moment mag stoppen met de workshop. Als resultaten verkregen vanuit dit onderzoek op enige manier publiek worden gemaakt zullen deze compleet anoniem worden gemaakt. Mijn persoonlijke gegevens zullen niet bekend gemaakt worden aan derden zonder mijn toestemming. Ik begrijp dat film- en toonmateriaal of bewerking daarvan uitsluitend voor analyse en/of wetenschappelijke doeleinden zal worden gebruikt.

Als ik **klachten** over dit onderzoek heb of **meer informatie** wil opvragen over dit onderzoek, nu of in de toekomst, kan ik dat doen door contact op te nemen met de begeleider van dit onderzoek: A.M. Sools, Universiteit Twente, BMS (Cubicus), 7500 AE Enschede, telefoon: ..., e-mail: ...

#### Getekend in tweevoud:

---

_____	_____
<b>Naam deelnemer</b>	<b>Handtekening</b>

---

_____	_____
<b>Naam onderzoeker</b>	<b>Handtekening</b>

Maart 2017

## Appendix D: Instructions Future Letter

### AANWIJZINGEN VOOR HET SCHRIJVEN VAN DE BRIEF VANUIT DE TOEKOMST

We vragen u om vóór de workshop een toekomstbrief te schrijven. De volgende aanwijzingen zijn tips om u een idee te geven wat de bedoeling is van de brief en waar u aan kunt denken. Voelt u vrij om vanuit deze aanwijzingen de brief op uw eigen wijze te schrijven. Gebruikt u volop u verbeeldingskracht: Bedenk dat het gaat om iets wat nog niet gebeurd is en dat het een kans is om u voor te stellen wat zou kunnen gebeuren en mogelijk is.

#### Waar en wanneer

Stelt u zich voor dat u in een tijdmachine stapt. Stelt u zich voor waar en wanneer u zich bevindt als u in de toekomst bent aangekomen.

**Wanneer:** Het tijdstip in de toekomst bepaalt u zelf, dit kan 1 uur, dag, een week, of jaren later zijn.

**Waar:** Voorbeelden van de plaats, plek of ruimte in de toekomst waar u aan kunt denken zijn Nederland, een ander land, de ruimte; in uw eigen huis of tuin, buitenshuis, in de natuur, in de stad, op het water, in de lucht; een plek met veel andere mensen of juist een lege ruimte; een kleurrijke ruimte? Een lawaaierige ruimte of stille? etc.

#### Wat?

Stelt u zich voor dat een positieve wens, verandering of droom in uw leven is uitgekomen. U vertelt uw verhaal van een concrete dag, een specifiek moment, of een concrete gebeurtenis wanneer het heel goed met je gaat. U probeert details te geven zodat de gebeurtenis, wie u bent en wat u doet in de toekomst zo levendig mogelijk naar voren komt. Vertelt u hoe de gewenste toekomst tot stand is gekomen en geef een boodschap aan het heden.

**Belangrijk:** Voor deze toekomstbrief gaat u ervan uit dat u *geen basisinkomen* hebt.

#### Aan wie?

Bedenk aan wie u de brief wil schrijven.

- aan uw huidige ik (u geeft dan een wijze, vrolijke, of andere positieve boodschap aan uzelf)

## IMAGINATIONS OF FLOURISHING FUTURES WITH BASIC INCOME

- aan iemand anders (bijvoorbeeld uw kind of kleinkind, leeftijdgenoten, of de volgende generatie, etc.)

De richtlijn voor de lengte van de brief is ongeveer 400 woorden (ongeveer 1 A4).

**Appendix E: Coding Scheme**

*Extended and modified coding scheme partly based on the overview of Westerhof & Keyes (2008)*

<b>Main Category</b>	<b>Sub-category</b>	<b>Description</b>
Emotional well-being	Life satisfaction	A feeling of satisfaction, peace and contentment; your wishes and needs differ little from your accomplishments and achievements
	Positive feelings	Happiness, interest and pleasure in your life
Psychological well-being	Self-acceptance	A positive attitude towards yourself; recognizing and accepting the different aspects of yourself; a positive feeling about your own life until now
	Personal growth	The feeling of continuous development and opportunities; being open for new experiences; steadily growing insight and a feeling of being effective
	Meaning in life	Having goals and a direction in life; experiencing the past as meaningful; having convictions which give life a direction
	Control in life	Feeling capable to handle difficult surroundings; choosing a surrounding or creating a surrounding which suits oneself
	Autonomy	Self-determining, being independent; being resistant against social pressure; evaluating oneself based on own personal standards
	Positive relations	Having warm, satisfying and confidential relations; being interested in the well-being of others; being capable to feel strong empathy, affection and intimacy; understanding reciprocal components in human relations
Social well-being	Social-acceptance	Having a positive attitude towards others; recognizing and accepting other people as they are, despite sometimes troublesome and difficult behaviours

## IMAGINATIONS OF FLOURISHING FUTURES WITH BASIC INCOME

	Social actualization	Contributing and believing that society will develop positively; believing that society has the possibility to grow in a positive way; believing society realizes existing possibilities
	Social contribution	Having the feeling to contribute something meaningful to society; thinking that daily activities are appreciated by the community
	Social coherency	Seeing a social world, which is understandable, logical and predictable; caring and being interested in living together in a community and the environment
	Social integration	Feeling as a part of a community; believing to be a part of the community and being supported and having something in common with the community
Restraining factors	Worrisome future perspective	Negative feelings about a possible future which has its constraints on the well-being
	Financial aspects	Worries or impossibilities due to financial concerns
	Time	Shortcomings in time which hamper increases in well-being
Society and other related risks	Risk for society	Belief that BI could collectively harm society
	Positive deliberation	Positive effects of basic income on others (besides its implications on well-being)
	Negative deliberation	Negative deliberation based on the belief that others would misuse it or would do damage to others