

Beyond Universality: A Critical Review of Universal Basic Income and Design-Contingency Framework

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Abstract

Universal Basic Income (UBI) is one of the most debated responses to persistent poverty, rising inequality, and growing economic insecurity, yet its theoretical foundations, effectiveness, and feasibility remain contested. This paper offers a critical review of the multidisciplinary literature on UBI, drawing on political philosophy, welfare economics, and evidence from basic income pilots and cash transfer programmes. The evidence is fairly clear on the household level: unconditional transfers raise consumption and food security, improve psychological wellbeing, do not produce meaningful labour market disincentives, and often encourage productive investment. Fiscal sustainability, inflationary effects, and political feasibility remain far less settled, especially since most of the evidence comes from short-term pilots rather than permanent national schemes. The central argument of this review is that universality itself is not what determines whether UBI works. Four conditions matter more: programme design, institutional capacity, fiscal sustainability, and complementarity with public services. UBI is not a one-size-fits-all solution. It is one component of social protection among several, and one that still leaves considerable room for research on its micro and macroeconomic dimensions. Future work, particularly longitudinal and cross-country analysis, is needed to close that gap.

Keywords: *Universal Basic Income; Unconditional Cash Transfers; Social Protection; Welfare Economics; Poverty; Public Policy*

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1. Introduction

Amid persistent poverty, rising inequality, and a changing labour market, growing doubts about the resilience of traditional welfare systems have made UBI one of the most widely discussed social policy ideas of the twenty-first century. The concept has deep roots in political philosophy, but it has gained fresh traction recently amid automation, an ageing population, and the spread of precarious work poorly served by employment-based social protection (Bidadanure, 2019; Standing, 2017; Van Parijs & Vanderborght, 2017). COVID-19 sharpened the point further, exposing how hard it can be for governments to reach vulnerable households quickly during a systemic shock (Gentilini et al., 2020; International Labour Organisation, 2021). The renewed interest in UBI is not only about redistribution. It reflects a broader shift in how welfare itself is imagined. Traditional social protection, built around means testing, employment guarantees, and contributory insurance, has reduced poverty and improved human development, but it still suffers from exclusion errors, administrative fragmentation, and poor coverage of informal workers (Sen, 1999; Hanna & Olken, 2018; World Bank, 2022). UBI takes a different route: an unconditional, regular transfer to everyone regardless of income or employment status. Supporters argue this is simpler to administer and provides a genuine floor against economic insecurity (Van Parijs & Vanderborght, 2017; Standing, 2017), while critics question its fiscal viability,

its macroeconomic effects, and how it would sit alongside existing welfare systems (Ghatak & Maniquet, 2019; Roy, 2017). This disagreement has produced a genuinely multidisciplinary literature spanning political philosophy, welfare economics, development economics, and labour economics. Philosophers tend to frame UBI as a route to real freedom and expanded capability (Rawls, 1971; Van Parijs, 1995; Sen, 1999), while economists focus more narrowly on efficiency, labour supply, and programme design (Friedman, 1962; Ghatak & Maniquet, 2019). Alongside this, a growing body of experimental evidence, from Finland, Kenya, Namibia, Canada, the United States, Iran, and India, generally points toward benefits for household welfare, food security, and psychological health, though the size of these effects varies considerably by context (Haushofer & Shapiro, 2016; Banerjee et al., 2017; Bastagli et al., 2019; Kangas et al., 2021). What this literature still lacks is coherence. Existing reviews tend to focus on either the philosophical case, or evidence from individual pilots, or debates within a single country, rather than treating all three together (Bidadanure, 2019; Banerjee et al., 2019; Gentilini et al., 2020). Few reviews explain why broadly consistent household-level results have not translated into policy consensus, and fewer still connect the empirical findings back to the theoretical assumptions that motivated them in the first place.

The present study the gap by combining theory, evidence, and policy in a single analytical frame, tracing how competing theories generate different expectations, how those expectations hold up against the evidence, and why disagreement persists despite generally favourable results. Its central argument is that universality is not the decisive variable in UBI's effectiveness. Programme design, institutional capacity, fiscal feasibility, and complementarity with public services matter more. The review makes three contributions: an analytical framework linking theory, evidence, and policy; an account of the methodological and conceptual gaps that limit what we currently know; and a research agenda oriented around evidence-based institutional design rather than another round of debate over whether UBI, in principle, is a good idea.

2. Research Methodology

This study employs a critical narrative review method to synthesise the multidisciplinary literature on UBI. A systematic review or meta-analysis would require a bounded set of comparable empirical studies, which the UBI literature does not offer given how much it spans political philosophy, welfare economics, development economics, and public policy. A critical review instead allows the paper to weigh competing theoretical positions, compare empirical findings across contexts, and surface unresolved questions (Grant & Booth, 2009). Literature was identified through Scopus and Google Scholar, supplemented by publications from the World Bank, ILO, and IMF. Search terms included "universal basic income," "unconditional cash transfer," "basic income pilot," "guaranteed income," and "universal basic services," restricted broadly to 1990 to 2025, the period during which UBI moved from a normative proposal to an empirically studied policy option. A handful of foundational texts predating 1990 (Rawls, 1971; Friedman, 1962) were included where they underpin later debates.

Given the breadth of the UBI literature across political philosophy, welfare economics, development economics, and public policy, this review adopts a purposive rather than exhaustive selection strategy. Sources were retained where they offered substantive engagement with UBI or unconditional transfers, a clear theoretical, empirical, or policy-analytic contribution, and, where relevant, original evidence from government or international-organisation reports. Studies limited to purely conditional transfers, and non-peer-reviewed commentary without original analysis, were not included. Selection was guided by relevance and analytical usefulness to the review's thematic structure rather than a fixed screening protocol with predetermined counts at each stage, consistent with the narrative review approach outlined above. Reference lists of major existing reviews (Banerjee et al., 2019; Bastagli et al., 2019; Gentilini et al., 2020) were also consulted to identify additional relevant studies

The review is organised thematically rather than chronologically or by country, moving through UBI theory, empirical findings, policy debates, and finally critical synthesis. This lets theoretical predictions

be compared directly against empirical findings and policy positions, rather than treated as separate bodies of work. As a narrative review, this approach does involve judgment calls about relevance that a systematic review's protocol would make explicit, and it does not report a full accounting of studies screened and excluded at each stage. A further limitation comes from the literature itself. Because no country has implemented a full-scale, permanent UBI, the evidence is drawn almost entirely from short-term pilots and sub-national schemes. That evidence base foregrounds household welfare while leaving long-run fiscal and macroeconomic effects comparatively unexamined, a gap this review returns to in its concluding research agenda.

3. Theoretical Foundations of Universal Basic Income

UBI draws on political philosophy, welfare economics, development studies, and labour economics at once, and differs from classic welfare programmes by addressing broad economic insecurity rather than poverty or market failure specifically. These traditions disagree on redistribution, the state's role, and market efficiency, but converge on the sense that current welfare systems no longer fit today's economy (Van Parijs & Vanderborght, 2017; Standing, 2017; Bidadanure, 2019).

Normative foundations. Liberal-egalitarian thinkers frame freedom not just as formal equality of opportunity but as the real ability to choose one's education, work, and social life. Guaranteeing income regardless of employment status is meant to expand this "real freedom" by removing the need to accept undesirable work (Van Parijs, 1995; Van Parijs & Vanderborght, 2017), an argument that fits comfortably alongside Rawls's (1971) case for redistribution favouring the least advantaged. Sen's (1999) capability approach extends this further, arguing that development should be judged by what people are actually able to do and be, not simply by income received. Some capability theorists caution, though, that income alone is not enough without institutional support (Nussbaum, 2011; Gough, 2020), meaning UBI should complement public provision rather than replace it.

Economic foundations. The economic case rests on efficiency rather than principle. Means-tested programmes carry administrative costs, exclusion and inclusion errors, and can weaken labour force participation, especially where informal sectors and weak administrative records make targeting difficult (Hanna & Olken, 2018; World Bank, 2022). Consolidating support into one unconditional transfer is argued to lower these costs and increase transparency (Friedman, 1962; Ghatak & Maniquet, 2019). Economists disagree, however, on how much universality is worth: it reduces stigma and builds political support, but critics argue it dilutes the redistributive power of limited public funds (Hanna & Olken, 2018; Ghatak & Maniquet, 2019). This is essentially a trade-off between administrative simplicity and allocative precision, and where the balance should sit depends heavily on fiscal capacity and institutional context, being honest a tension the policy discussion in Section 5 takes up directly.,

Labour market change. Automation, platform work, and rising informality have widened the gap between traditional employment-based protection and actual need (Standing, 2017; Bidadanure, 2019). UBI is often framed as a way to decouple basic security from continuous paid work, freeing people to pursue education, care, or entrepreneurship, and strengthening workers' bargaining position (Standing, 2017; Van Parijs & Vanderborght, 2017). Critics counter that income support alone cannot fix low productivity or structural unemployment, and that active labour market policy still has a role to play (Atkinson, 2015; Roy, 2017).

Competing models. Participation Income ties eligibility to socially valued activity such as caregiving or education (Atkinson, 2015), while Universal Basic Services argues that publicly provided services can deliver more welfare than an equivalent cash value (Gough, 2020). Both push back gently against a pure-cash approach without rejecting the underlying goal of stronger income security.

Across these traditions, the real disagreement is not whether income security matters, but how it should be delivered, fairly, effectively, and sustainably, across very different institutional settings. That question sets up the empirical evidence discussed next.

Table 1. Major Theoretical Perspectives on UBI

Perspective	Key Argument	Limitation
Liberal Egalitarianism	UBI promotes real freedom and distributive justice	Limited attention to fiscal feasibility
Capability Approach	Income expands capability when paired with quality public services	Cash alone cannot resolve multidimensional poverty
Welfare Economics	Simplifies delivery, reduces administrative inefficiency	Universality can reduce allocative efficiency under fiscal constraints
Labour Market Perspective	Protects workers against automation and precarious employment	Does not address structural unemployment or productivity growth directly
Alternative Welfare Models	Participation Income and Universal Basic Services offer complementary routes	May trade off universality against flexibility

4. Empirical Evidence on UBI and Unconditional Cash Transfers

Two decades of research on UBI keep running into the same wall. No country has ever run a permanent, fully universal scheme, so what exists instead is a patchwork of basic income experiments, unconditional cash transfer programmes, guaranteed income pilots, and universal dividend models, each built differently in terms of transfer size, duration, funding source, and target population (Banerjee et al., 2019; Bastagli et al., 2019). Researchers have become more careful about this over time, increasingly treating outcomes as a product of context and complementary institutions rather than unconditionality alone, which is a more honest way of reading the evidence than earlier waves of the literature managed.

Employment effects. Labour supply remains the most argued-over question in the field. Standard theory predicts that unconditional income should reduce work effort simply by lowering the marginal value of paid labour (Friedman, 1962). What the data actually show, across both developed and developing economies, is only small or negligible movement in hours worked or labour force participation (Banerjee et al., 2017; Bastagli et al., 2019; Baird et al., 2018). Finland's basic income trial gives one of the cleanest illustrations. Two thousand unemployed recipients received a tax-free €560 a month for two years, and over the measured reference period they were employed for roughly six more days on average than the control group, a gap the evaluators themselves flagged as hard to interpret cleanly because Finland introduced a new activation model for jobseekers partway through the trial (Kangas et al., 2021). Alaska's Permanent Fund Dividend tells a related but not identical story: Jones and Marinescu (2018) found no effect on the overall employment rate but a 1.8 percentage point rise in part-time work, about a 17 percent increase relative to the baseline share, which they read as consistent with the dividend loosening constraints on how people choose to work rather than pulling anyone out of the labour market. Iran's near-universal transfer programme showed a similar pattern of negligible aggregate effects, with any reduction concentrated among specific groups such as service-sector workers rather than the workforce broadly (Salehi-Isfahani & Mostafavi-Dehzoeei, 2018).

It's worth being honest that "small effects" is doing a lot of work across these cases and probably hides real differences underneath. Finland's near-zero response sits inside a high-employment economy that already had a strong safety net before the trial started, so a UBI on top of that had limited room to change behaviour either way. Kenya's comparably modest labour response comes out of a very different setting, a credit-constrained, largely informal economy where a transfer opens up options that were previously unavailable rather than displacing work that was already happening (Haushofer &

Shapiro, 2016). Lumping these together as one uniform behavioural response, which some of the literature still does, probably overstates how alike the underlying mechanisms are. Where labour effects do show up, they cluster among students, carers, and older workers who use the extra security to invest in education, caregiving, or an earlier retirement, not among people simply choosing not to work.

Poverty and household wellbeing. This is where the evidence holds up best. Cash transfers reliably raise consumption, food security, and financial resilience, with the largest relative gains landing on the poorest households (Haushofer & Shapiro, 2016; Banerjee et al., 2019; Bastagli et al., 2019). The GiveDirectly trial in rural Kenya is a useful anchor point here: average monthly household consumption rose from roughly \$158 to \$193 PPP within nine months of the transfer starting, a jump of more than twenty percent, alongside a marked improvement in psychological wellbeing (Haushofer & Shapiro, 2016). Worries that recipients would spend transfers on alcohol or tobacco simply are not borne out by the data. Spending instead skews toward food, healthcare, education, debt repayment, and precautionary savings (Evans & Popova, 2017; Haushofer & Shapiro, 2016; Davala et al., 2015). None of this is uniform, though. Effect size still tracks transfer amount, payment regularity, and local price levels closely enough that comparing a large one-off Kenyan transfer against a smaller recurring Indian pilot as though they were the same intervention risks flattening real differences in design.

Human development. Beyond consumption in the narrow sense, easing liquidity constraints seems to free up room for households to invest in nutrition, health, education, and housing, alongside measurable gains in subjective wellbeing (Davala et al., 2015; Bastagli et al., 2019; Haushofer & Shapiro, 2016; Kangas et al., 2021). India's Madhya Pradesh pilots documented improvements in school attendance and household sanitation investment that tracked closely with transfer regularity rather than transfer size alone (Davala et al., 2015), a detail that supports treating design choices as separate from the raw amount transferred. The pattern across settings is fairly consistent: benefits run largest where liquidity constraints were tightest to begin with, and smaller in wealthier countries where a developed welfare state was already doing some of that work. That pattern supports a complementarity reading of UBI rather than a substitution one, and it is a point this review returns to in Section 5.

Productive investment. Recipients frequently put transfers toward agricultural inputs, livestock, or small business assets, especially in settings where formal credit is scarce or simply unavailable (Gertler et al., 2012; Blattman et al., 2014; Asfaw et al., 2014). Transfers are also associated with greater financial autonomy for women within recipient households (Davala et al., 2015; Standing, 2017), though how far this extends depends heavily on local market conditions, infrastructure, and governance quality, none of which a transfer programme can substitute for on its own. Income support opens a door here. It does not guarantee anyone walks through it without a supportive economic environment on the other side. Taken together, the picture is favourable but bounded in a specific way. Household-level evidence is genuinely strong and reasonably consistent across very different contexts, from Kenya to Finland to Iran to India. What none of these studies can speak to, because none of them ran at true national scale for long enough, is what happens to prices, tax bases, public debt, or long-run labour markets under a permanent universal scheme. That gap between what we know confidently and what we still don't matters more for policy than the headline "UBI works" framing usually suggests.

Table 2. Summary of Empirical Findings on UBI and Cash Transfers

Outcome	Direction of Effect	Context Sensitivity	Representative Evidence
Employment	Small or negligible	High income economies show near-zero effects; informal	Kangas et al., 2021; Jones & Marinescu, 2018; Salehi-

		economies show minor reallocation, not withdrawal	Isfahani & Mostafavi-Dehzoeei, 2018
Poverty & Consumption	Consistently positive	Larger gains where baseline poverty and liquidity constraints are greater	Haushofer & Shapiro, 2016; Bastagli et al., 2019
Wellbeing	Consistently positive	Stronger where liquidity constraints were tighter pre-transfer	Kangas et al., 2021; Davala et al., 2015
Productive Investment	Moderate to strong	Concentrated in credit-constrained, informal economies	Gertler et al., 2012; Blattman et al., 2014; Asfaw et al., 2014
Gender & Empowerment	Moderate positive	Mostly documented in LMIC household studies	Davala et al., 2015; Standing, 2017

5. Major Policy Debates

Favourable microeconomic findings, on their own, have not settled anything at the policy level. The conversation has moved on from whether UBI raises household welfare, which the evidence answers fairly clearly, to whether it is fiscally and politically workable as an actual model of social protection (Van Parijs & Vanderborght, 2017; Ghatak & Maniquet, 2019). That shift is itself worth noting, since it means the disagreement people are having today is a different one from the disagreement the original theoretical literature was built around.

Universality versus targeting. Supporters of universal provision point to fewer exclusion errors, less administrative overhead, no means-testing stigma, and an easier political case to make as a social right, particularly in countries where large informal sectors make targeting unreliable in the first place (Van Parijs & Vanderborght, 2017; Standing, 2017). Critics push back that handing benefits to higher-income households dilutes the redistributive punch of a fixed pool of public money (Hanna & Olken, 2018; Ghatak & Maniquet, 2019). Neither side is simply wrong. Where the balance should sit depends on institutional capacity and how concentrated poverty already is in a given country, and no universal answer exists across such different settings.

Fiscal sustainability. Running UBI nationally requires permanent, substantial financing, which puts the funding question front and centre: progressive taxation, wealth or carbon taxes, resource dividends, or consolidating existing welfare schemes into one (Van Parijs & Vanderborght, 2017; Standing, 2017). A large UBI, financed carelessly, could crowd out spending on health, education, or infrastructure instead of complementing it (Roy, 2017; IMF, 2017). The real question is not simply whether a country can afford UBI in isolation. It is whether it can be financed without quietly starving other public priorities that were doing useful work already.

UBI and the welfare state. Early proponents saw UBI as a simpler stand-in for a fragmented welfare system (Friedman, 1962). More recent scholarship is skeptical of that framing, pointing out that cash cannot substitute for services like healthcare, education, and disability support that do more than simply relieve income deprivation (Sen, 1999; Gough, 2020). The complementary view, that income transfers work best sitting alongside strong public services rather than replacing them, now carries more empirical weight than the older replacement model ever did.

Developing economies. Fiscal pressure, large informal sectors, and competing development priorities all make UBI a harder political sell where public resources are already stretched thin (World Bank, 2022). Digital governance tools, biometric identification, and Direct Benefit Transfer systems have genuinely improved delivery and cut down on leakage in several countries (Gelb & Mukherjee, 2020),

and this matters, but better delivery mechanics cannot manufacture fiscal capacity that isn't there. India's experience is instructive on this point. Its Direct Benefit Transfer infrastructure, built originally for targeted subsidies, could plausibly support a UBI-style rollout on the technical side, yet the binding constraint remains how much revenue the state can raise and sustain over time (Davalala et al., 2015; Gelb & Mukherjee, 2020), not whether the delivery pipes exist. The literature increasingly treats UBI as something that has to be shaped around a country's specific governance and financial capacity, rather than dropped in as a single interchangeable template.

Table 3. Major Policy Debates on UBI

Debate	Supporting View	Main Concern
Universal vs. Targeted	Reduces exclusion errors and administrative complexity	Targeting may achieve greater redistributive efficiency
Fiscal Sustainability	Progressive taxation and welfare reform can finance UBI	High fiscal cost, possible crowding out of public spending
UBI and Welfare State	UBI should complement existing protection systems	Risk of displacing essential public services
Developing Economy Implementation	Digital governance improves delivery	Fiscal capacity and competing priorities remain binding constraints

6. Critical Synthesis, Research Gaps, and Future Research Agenda

Research on UBI has moved from arguing about justice and freedom in the abstract to evaluating institutional design in practice. The evidence is fairly consistent that income transfers, conditional or not, improve poverty outcomes, food security, and subjective wellbeing, yet this consistency has not produced policy consensus. That gap is itself the finding: whether UBI is welfare-enhancing is now a secondary question to what institutional, fiscal, and socioeconomic conditions make it sustainable (Van Parijs & Vanderborght, 2017; Banerjee et al., 2019; Gentilini et al., 2020).

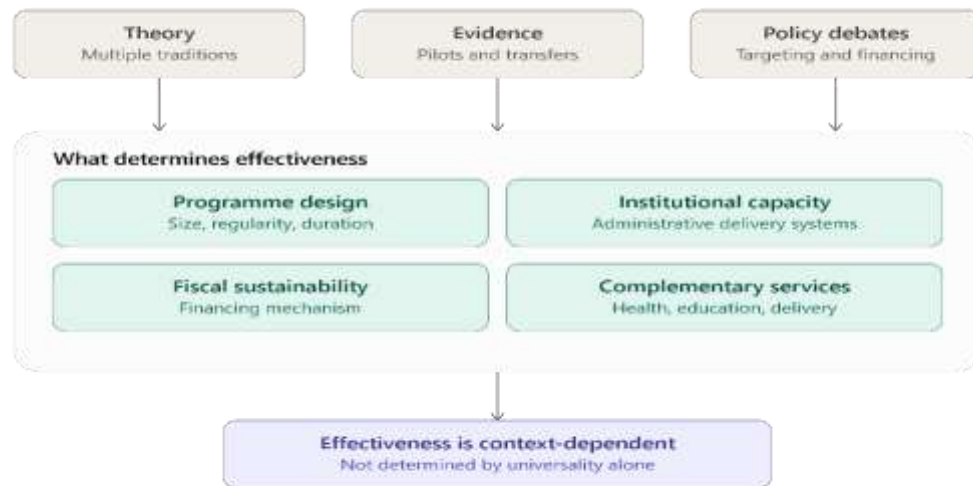
Design-Contingency Framework for UBI Effectiveness

The evidence reviewed across Sections 3 through 5 points toward a claim worth stating plainly rather than leaving scattered across the discussion. Universality, taken on its own, is neither necessary nor sufficient for a UBI scheme to improve welfare without undermining fiscal or institutional stability elsewhere. What determines outcomes instead is the interaction of four conditions, and this review proposes them as a working framework for evaluating UBI proposals going forward. The first is programme design, meaning the size of the transfer, how regularly it is paid, and how long the scheme runs. Kenya's GiveDirectly transfers and Finland's basic income trial differed enormously on all three counts, and the differences in behavioural response documented in Section 4 track those design choices more closely than they track unconditionality as a principle. The second is institutional capacity, the administrative and delivery infrastructure a country already has in place. India's Direct Benefit Transfer system illustrates this well. It could plausibly carry a UBI-style rollout on the technical side, yet capacity of this kind says nothing about whether the underlying revenue base can sustain it.

The third is fiscal sustainability, which is really a question of financing mechanism and its knock-on effects on other public spending, not simply whether a country can afford a transfer in isolation for one budget cycle. The fourth is complementarity with public services. The human development gains discussed in Section 4, and the welfare-state debate in Section 5, both point the same direction: cash transfers perform best sitting alongside health, education, and other provision, not as a replacement for it. None of these four conditions is new to the UBI literature individually. Ghatak and Maniquet (2019)

touch on fiscal design, Gough (2020) makes the complementarity case at length, and Hanna and Olken (2018) are largely arguing about institutional capacity under a different name. What this review adds is treating the four together as a joint, testable proposition rather than four separate strands of argument that different parts of the literature happen to raise in isolation. A scheme can satisfy universality entirely and still fail on any one of these four grounds, and the case-by-case unevenness documented throughout this review is, in large part, a record of exactly that happening in different combinations across different countries.

Figure 1. Design-contingency framework for UBI effectiveness



This variation across countries is largely what the framework above predicts. Differences in administrative capacity, labour markets, transfer adequacy, and fiscal space account for why superficially similar programmes produce very different results (Bastagli et al., 2019; Ghatak & Maniquet, 2019). UBI is better understood as an adaptable institutional framework than as a fixed universal solution.

Methodologically, most evidence still comes from one-off pilots and small trials rather than permanent national schemes, and variation in transfer size, duration, and funding limits comparability (Banerjee et al., 2019; De Wispelaere & Stirton, 2017). Macroeconomic questions, inflation, taxation, productivity, public debt, remain comparatively unexplored next to the much richer household-level literature. Geographic coverage is also uneven: while India, Kenya, and Namibia have contributed valuable studies (Davalala et al., 2015; Haushofer & Shapiro, 2016), most evidence still comes from wealthier countries or favourable small-scale settings, leaving open how well findings travel to lower fiscal capacity, weaker governance environments.

Future research should shift from asking whether UBI works to asking how, for whom, and under what conditions. That means more longitudinal surveys, panel data, natural experiments, and computable general equilibrium modelling capable of capturing long-run fiscal effects, alongside more attention to hybrid welfare models that combine income transfers with public services, active labour market policy, and digital delivery systems. Emerging pressures, automation, an ageing population, climate transition, and rising informality, make this agenda more urgent, not less.

Table 4. Research Gaps and Future Priorities

Research Gap	Future Priority
Reliance on short-term pilots	Longitudinal and nationwide evaluations

Limited macroeconomic evidence	Fiscal, inflation, productivity, and CGE analyses
Weak comparative evidence	Cross-country studies, especially in developing economies
Limited institutional analysis	Interaction with public services and labour market policy
Emerging global challenges	UBI under automation, AI, climate change, demographic ageing

7. Conclusion

UBI has moved from a normative idea in political philosophy to a serious policy option for addressing poverty, inequality, and labour market change. This review has shown that the debate itself has shifted, away from ideological argument and toward institutional design, fiscal sustainability, and implementation. Across very different theoretical traditions, there is a shared sense that income security needs strengthening as economic conditions shift. The evidence supports real gains in household welfare, poverty reduction, food security, psychological wellbeing, and productive investment, with little sign of significant labour market disincentives. Most of that evidence, though, comes from short-term pilots or unconditional transfer schemes rather than permanent national programmes, so confidence in the micro-level findings is considerably stronger than confidence in the macroeconomic and fiscal picture. The central takeaway, formalised in Section 6 as a design-contingency framework, is that UBI's effectiveness depends far more on programme design, institutional capacity, fiscal sustainability, and complementarity with public services than on universality as a principle. It is one flexible piece of a broader social protection system. Future work should prioritise longitudinal analysis, cross-country comparison, and macro-level modelling to understand UBI's long-run effects across different institutional settings. The right question going forward is not whether UBI should replace existing welfare systems, but how income security, quality public services, and sustainable financing can be combined into social protection models suited to the pressures of this century.

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