



# **Basic Income: Calculating the Cost Savings and Downstream Benefits**

Isobel M. Findlay, Suresh S. Kalagnanam,  
Cassidy Rheame, Anh Pham, Charles Plante,  
and Colleen Christopherson-Cote



# Community-University Institute for Social Research

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## EXECUTIVE SUMMARY

The debate about basic income (BI) has gathered strength in the context of the COVID-19 pandemic and a worldwide movement of Basic Income Networks. The Canada Emergency Response Benefit (CERB) has added fuel to the debates. Whereas opponents worry about costs and work disincentives, proponents argue for rethinking benefits, considering the pathologies of poverty, and designing an inclusive and effective program. The Standing Senate Committee on National Finance has advised governments to “give full, fair, and priority consideration” to a BI program.

### **Rethinking Who, What, and What Metrics Matter**

Feminist economists urge investments in the care economy, in women and in social infrastructure that promise a significant return on investment. Unpaid care work (worth \$10.8 trillion a year globally) is at the heart of gendered poverty and oppression with disproportionate impacts on racialized women, recent immigrants, Indigenous people, those living with disabilities, elderly, or LGBT2S+. In a legacy of modernizing processes, the talents of the racialized and marginalized continue to be wasted in ways as damaging to individuals and communities as to provincial and federal budgets. Feminist economists urge rethinking neo-classical economic assumptions that have driven political and other decision making. They urge recognition of the costs of poverty to all, while the National Inquiry into Missing and Murdered Indigenous Women and Girls calls for “a guaranteed annual livable income for all Canadians, including Indigenous Peoples, to meet all their social and economic needs.”

### **Addressing a System that Traps People in Poverty**

As the pandemic persisted and millions of Canadians continued to face extreme job insecurity, the harsh statistical reality indicated that millions, more than 50% of Canadians, reported being \$200 or less from not being able to meet their debt obligations each month. The pandemic thus has clarified how the current Canadian income security system is keeping people on the brink of or even trapped in poverty. Others argue that Canada could repeat the sort of investments in social infrastructure made in the post-war period without creating fiscal imbalance.

### **Committing to a Just Recovery**

Although there are numerous definitions and policy proposals regarding a BI, defining features are minimal conditions and universal availability. Very different from social assistance with stigmatizing rules and conditions, a basic income guarantee (BIG) is closer to Old Age Security or seniors' Guaranteed Income Supplement (GIS) or the Canada Child Benefit (CCB). The CCB, for instance, is based on number of children and reduced as other income increases and was the basis of the Ontario BI pilot. A BIG is a type of BI that is universally available but is provided only to those aged 18-64 years of age who need it, setting an income floor to eliminate the risk of people falling into poverty. A BIG is income tested and adjusted for family size. It is for many advocates at the heart of a Just Recovery.

### **Capturing Benefits and Downstream Cost Savings**

Previous research evaluating the feasibility of BIGs has tended to focus on the economic costs of these programs while ignoring their economic and other benefits and underestimating or even ignoring entirely the costs of ongoing inaction and ineffective policy. In this study we draw on a holistic approach, a social return on investment (SROI) methodology, that aims to go beyond a single financial bottom line to capture impacts typically excluded from traditional metrics and reporting. An SROI methodology represents a credible, comparable, and broadly accepted social impact measurement approach that responds to demands for accountability in the public and private sectors. Learning from the literature on basic income, SROI establishes the study scope and identifies and engages key stakeholders in interviews probing the inputs, outputs, outcomes, and impacts of a BIG, and underlining their value to diverse communities. An SROI aims to translate that value into language and monetary calculations (using financial proxies) to enable evidence-informed decision making. The accuracy of the financial proxies derived from reliable sources is as essential as the power of the qualitative data to articulating the value of the intervention as well as the credibility of the analysis. In other words, the SROI represents the value of a BIG in the combined measures of the qualitative and financial data, stories shared about impacts that are hard to quantify and monetize and SROI ratios calculated in a currency (money) that is widely understood.

Combining qualitative, quantitative, and monetary data, this report explores the costs and benefits of a fully funded national BIG in Canada where the level of guarantee corresponds roughly with the poverty level, the Market Basket Measure (MBM), Canada's first Official Poverty Line, aligning with wider public and policy-making conversations.

Based on an extensive literature review, including BI pilots and experiments, and 35 key informant interviews with experts in agriculture, arts and culture, education, employment and



labour, finance, food security, health, housing, justice, and those (including women, LGBTQ2S+, people living with disabilities, Indigenous and other racialized people) unduly impacted by a range of structural and systemic factors, this report examines the potential of a BI to improve social, economic, health, and other outcomes which imply downstream cost savings, wellbeing and other benefits.

### **Learning from the BI History**

Canada has a significant BI history drawing support from both the right and left of the political spectrum. After being first proposed in Canada by William Aberhart, leader of a Social Credit government in Alberta in 1933, Canada would become a world leader in BI experiments. The first such experiment, Mincome, a randomized controlled trial involving low-income households in Winnipeg and dispersed rural Manitoba sites (including Dauphin, as a pilot saturation site), took place in 1974; the Income Security Program for Cree Hunters and Trappers (ISP) was established in 1976; the Southern Ontario Pilot Project followed from 2017 until its abrupt end in 2018. On November 27, 2020, the final report of the Special Committee on Poverty in PEI, Legislative Assembly of Prince Edward Island, recommended a federal-provincial basic income pilot lasting at least three years and ensuring “arms-length” monitoring and evaluating received all provincial party unanimous support.

The Canadian experiments produced similar and significant results nearly forty-five years apart (and confirmed in international pilots and experiments), demonstrating improvements in a range of outcomes:

- Physical and Mental Health
- Labour Market Participation
- Educational Outcomes
- Food Security
- Social Relationships
- Criminal Justice
- Self-Worth and Overall Well-Being

The fiscal analyses vary with the design features of the proposed BI model, but the majority focus on a model within the current fiscal framework and without creating serious fiscal imbalance. Belying claims about unaffordability and undue debt loads for future generations, most identify federal and provincial transfer and tax benefit programs which could be converted or maintained in the process.

### **Learning Lessons from the Professional and Lived Experts**

The qualitative data based on 35 key informant interviews both confirm and amplify literature findings. Drawing on professional and in some cases lived expertise, the diverse field experts (chosen in light of the literature) paint a powerful picture of the traumatizing and stigmatizing effects of a current “social safety net” that fails to deliver for recipients and government alike. Indeed, the qualitative data reinforce the literature findings about structural and systemic forces producing marginality, vulnerability, insecurity, and socio-economic exclusion at enormous cost to all Canadians. They also reinforce how the current system produces the work disincentives feared by BI critics and reproduces disempowering poverty keeping generations locked in the trauma of poverty. They point out that evidence from pilots in Canada makes clear the flawed assumptions about what people will do with unconditional payments on which so much decision making is based. Far from indulging in risky or frivolous behaviours, instead, beneficiaries invest in education, good food, and the wellbeing of their families in ways that could effectively address intergenerational cycles of poverty.

Experts point to the documented success of the two BI-like programs (CCB and GIS) in reducing poverty. The experts overwhelmingly endorse arguments of BIG proponents, including a 2021 private member’s bill that argues for a well-designed BIG that is as good for the economy as it is for people’s Charter rights to live with dignity and security. Further, in addition to the socio-economic, health, and other benefits, and the cost savings and cost avoidance they entail, they point to the CERB as evidence of government’s ability to implement such a program quickly and effectively.

### **Mapping the Impact**

An impact map builds on the literature and qualitative data to highlight intended changes, inputs, outputs, and outcomes of a BIG. Financial proxies for those outcomes are at the heart of calculating the impact of a BIG, which takes into account what would or could have happened, the contributions of other factors, and the length of time that outcomes last. The calculation below divides the value of outcomes by the total investment. This SROI value provided in this report assumes an **extremely conservative** measure of impact. The net impact of BIG outcomes based on Table 9 is approximately \$26.583 billion, whereas the net cost (investment) of basic income has been estimated to be \$25.057 billion. These estimations of impact and investment result in a return (ratio) of 1.06. In other words, for every dollar invested, there is a return of \$1.06.

To clarify what a BI could mean for individual lives in both qualitative and quantitative terms, four scenarios illustrate potential impacts for an individual facing an alternative level of care

designation, reincarcerated due to lack of financial support, managing a chronic disease, or living with a disability.

The SROI ratio is, however, only part of the story. The ratio is complemented by qualitative data drawn from the literature and experts in diverse fields who have studied and documented impacts of BI initiatives and their multiplier effects across communities and generations. They help give a fuller sense of what monetizing is ill-equipped to capture: what price can we put on the peace of mind, the sense of dignity and autonomy, that is at the heart of so many impacts? How do we monetize the potential to slow rural depopulation and support sustainable agriculture? To increase equity in rural and remote communities? What price do we put on a vibrant, inclusive cultural scene that helped us survive pandemic isolation, that gives us all a sense of belonging, and that empowers and engages in equal measure? What price do we put on the recognition of treaty rights and furthering reconciliation?

The time has come for Canadians to have the complex and serious conversation on these details of a BIG. Many interviewees indicated that the devil is in the details and the time is now to bring these details into Canadian conversation. The following recommendations and observations might help shape that conversation.

1. A basic income should replace the current welfare systems for recipients, while maintaining strong public services, and be an amount sufficient to allow people to live in dignity and security. When people enter the workforce, claw back rates should be set at a level that ensures that there is financial benefit to entering the workforce. The basic income would be phased out when higher levels of income are reached.
2. It is the ‘guarantee’ of a continuous stream of income that offers the peace of mind and leads to the resulting benefits/outcomes.
3. The BIG should be tied to individuals and not households to give women and others choice and control in relationships and living situations.
4. Many interviewees argue that after the one-time implementation costs the annual operating costs of a BIG will be lower than the annual operating costs of the basket of income assistance/social assistance programs and this is an ongoing benefit to the different levels of government.
5. A BIG can result in long-lasting intergenerational impacts due to children potentially being healthier and better educated; they can grow up to be less (or not at all) dependent on any type of government support.
6. BIG has the potential to lead to intersectional benefits with individuals moving from the fringes/margins of the power wheel towards its central core—decolonizing and enriching the national narrative and economy.

7. The key variables that will enable smooth implementation include long-term commitment, a holistic lens when thinking about outcomes (moving beyond simply the directly observable, easily measurable and monetizable economic outcomes), political will, and a focus on the nation rather than harping on differences in political ideologies.

## INTRODUCTION

The debate about basic income (BI) has gathered strength in the context of the COVID-19 pandemic and a worldwide movement of Basic Income Networks. The Canada Emergency Response Benefit (CERB) has added fuel to the debates. Whereas opponents worry about costs and disincentives to work, proponents argue for rethinking benefits, considering the pathologies of poverty, and abandoning inefficient and ineffective band aid solutions that have failed to address the costs of poverty (Eggleton & Segal, 2020; Segal, 2020; Segal et al., 2020, 2021). The Standing Senate Committee on National Finance (2020) has advised that federal, provincial, territorial, and Indigenous governments should “give full, fair, and priority consideration” to a basic income program. Others have argued that the pandemic and CERB have underlined both the structural and systemic forces that have left so many vulnerable to economic and other forms of insecurity and the limitations of a social safety net that fails them. It has also provided lessons on how to design an inclusive and effective program (Calvert, 2021; Coalition Canada, 2020; Eggleton & Segal, 2020; Forget, 2020). Segal (2020) claims that the introduction of a BI “would replace the politics of evasion with the policies of courage.” On December 16, 2021, NDP MP Leah Gazan introduced a private member’s bill (maintaining the momentum of Bill C-273 sponsored by liberal member Julie Dzerowicz and terminated when the 2021 election was called) to design a national framework for a permanent Guaranteed Livable Basic Income for Canadians over 17 years of age in recognition of the need for “a stronger social safety net,” and arguing that it is “not only good for our economy but also critical to ensure that all individuals are able to live with dignity and security—rights afforded in the Canadian Charter” (NDP, 2021).

In the face of the threats of both COVID and climate change, feminist economist Kaplan (2020) similarly demands that we “put caring back into the economy” to reduce their exacerbating impacts on inequality (p. 46). Kaplan urges rethinking economic value and investments (not unaffordable expenses) as the way to “a thriving economic recovery” (p. 47). She recommends investments in women and especially racialized women, investing not so much in physical

infrastructure as in “social infrastructure, primarily in the care economy” where the return on investment is significant. The UK Women’s Budget Group reports that a 1% of GDP investment in childcare could directly and indirectly yield 2.7 times as many jobs as an equivalent investment in construction, while supporting better early childhood learning and reducing costs of special education, school dropouts, juvenile crime, and welfare assistance. For every \$100 spent by the Quebec government on childcare, the province received a return of \$104 and the federal government, \$143 (cited in Kaplan, 2020, p. 47). McGregor and Rezaee (2020) likewise insist that unpaid care work continues to be “a source of gender-based poverty and oppression”—impacts redoubled in the case of racialized women, recent immigrants, those living with disabilities, elderly, or LGBT2S+. The pandemic has shone a light on the extent of the underpaid or unpaid labour on which our economy and communities rely whether families supporting loved ones in care homes or offering childcare or home schooling. That same unpaid care work is globally worth \$10.8 trillion a year (three times the value of the tech sector), according to Oxfam (cited in Swift & Power, 2021, p. 134).

**Underpaid or unpaid labour on which our economy and communities rely. . . is worth globally \$10.8 trillion a year.—Oxfam; cited in Swift & Power, 2021**

While women bear a disproportionate share of unpaid labour and face unusual barriers to socio-economic wellbeing, they have also been especially vocal about the need for change, prompting policy and program change (Forget, 2020). Sheila Regehr highlights problems with reducing work to “waged labour,” arguing for “a more complete recognition of “work” as activity involving mental or physical effort, adding, “surviving on social assistance may be the hardest work there is” (CCPA, 2016, p. 14). The Expert Panel on Modern Federal Labour Standards similarly reviewed through a gender-based analysis intersectional impacts of policies and programs and the role of labour standards in protecting worker rights in a changing work environment where “standard work” is no longer the norm (ESDC, 2019). The calls for justice in the final report of the National Inquiry into Missing and Murdered Indigenous Women and Girls (2019) notably include call 4.5 for “a guaranteed annual livable income for all Canadians, including Indigenous Peoples, to meet all their social and economic needs.” In 2021, the federal government launched its Quality of Life Strategy for Canada in recognition of the ways that the global pandemic has caused serious reflection on what matters to Canadians, including on a range of health and safety issues related to structural and systemic inequalities. It noted the limits of economic and financial measures, including GDP, that ignore unpaid labour and natural assets (and harms), for instance. The strategy recommends the development of better success measures and “more holistic and comprehensive” data reflective of “the diverse views and lived experience of Canadians” for evidence-informed decision making and budgeting (Department of Finance Canada,

**Surviving on social assistance may be the hardest work there is. —CCPA, 2016**

2021, pp. 3-4). The United Nations (2020) likewise calls for better measures, including quadruple bottom line, and engaging those who have been historically marginalized if we are to “reimagine and rebuild health, social and economic systems so that they leave no one behind” (p. 9).

If feminist economists have been turning conventional economic thinking on its head, the Canadian 2021 Nobel laureate for economics, labour economist David Card, was decades ago confounding neo-classical economic assumptions with his rigorous scientific studies. In the case of immigrant effects on local employment, he documented in a “natural experiment” of Cuban immigration to Miami in 1980 that they had no impact on wages or unemployment (Card, 1990, p. 256). Card & Krueger (1994) explored another “natural experiment” when New Jersey increased its minimum wage while (control) Pennsylvania maintained theirs at the same level. Far from reducing employment, as conventionally assumed, Card & Krueger found that the increased minimum wage increased employment (p. 790)! They thus disproved the “conventional competitive model.” These findings, however, have not put an end to neo-classical economic assumptions—or efforts to prove them right and Card wrong—or their application by political and other decision makers (Brown, 2021). Card’s findings need to be kept in mind in navigating arguments and counter-arguments about economic insecurity and BI.

At the beginning of the pandemic, facing a two-month work stoppage, about one in four families did not have enough savings to avoid falling into poverty in the absence of government transfers (Statistics Canada, 2020). Looking at a three-month work stoppage, this statistic increases to about one in three Canadian families (Statistics Canada, 2020). As the pandemic persisted and millions of Canadians continued to face extreme job insecurity, the harsh reality of the above statistics indicated that millions of Canadians had been living paycheque to paycheque barely making ends meet. The April 2021 MNP Consumer Debt Index finds the number of Canadians hovering close to financial insolvency has reached a five-year high; more than 53% of Canadians say they are \$200 or less from not being able to meet all of their bills and debt obligations each month (Bazian, 2021). \$200 is hardly an income floor to support and keep a family from falling into poverty should financial woes occur—from car trouble to a rising grocery bill, redundancy, an accident or a health issue, never mind a pandemic. The October 2022 MNP Consumer Debt Index reports that 52% are finding it even less affordable to feed themselves and their families, having to assign more of their income to basic necessities (MNP, 2022).

It has taken a global pandemic for Canadians to acknowledge the rapid economic insecurity that so many of us are facing. COVID-19 has led many of us to realize that our current Canadian income security system is keeping people on the brink of or even trapped in poverty, including the 7.6% of Canadians between 18 and 64 years of age who are working poor (Segal et al., 2021). As Forget (2020) argues:

This situation wasn't caused by COVID-19; it reflected changes that had been ongoing for decades... It revealed the inequality and economic insecurity people were already living with, and it forced us to acknowledge the limitations of our existing social safety net. (p. 9)

In this context, Segal et al. (2020) argue that “Canada has room to grow its social commitments” when it spends less on “income transfers and public health expenditures even than the United States” (p. 7). It could repeat investments in social infrastructure as it did in the post-war period “without causing meaningful fiscal imbalance” (Segal et al., 2020, p. 11).

### **Basic Income Guarantee Defined**

A BI is “a ‘no strings attached’ transfer from government to individuals or families that can be simpler to administer and provide more dignity to recipients than welfare payments and other forms of social assistance” (Macdonald, 2016, p. 5). Although there are numerous ways of designing and implementing a BI, its defining features are minimal conditions and universal availability. The fundamental principle, according to Pasma & Regehr (2019), is that every person should have the right “to meet their basic needs, participate in society, and live with dignity despite work status” (p. v). Very different from social assistance with stigmatizing rules and conditions, “home checks, ‘means tests,’ or work requirements” (Forget, 2020, pp. 11-12), a basic income guarantee (BIG) is closer to Old Age Security or seniors’ Guaranteed Income Supplement or the Canada Child Benefit. The latter is based on the number of children in a family and is reduced as other income increases and was the basis of the Ontario BI pilot (Coalition Canada, 2020; Pasma & Regehr, 2019). A BIG is a type of BI that is universally available but is provided to those who are of working age (18-64) and who need it, providing them with an income floor and eliminating their risk of falling into poverty. A BIG is typically income tested and adjusted for family size, often with a benefit reduction rate based on family income. Its six principles are: universally accessible, unconditional, sufficient, respects autonomy, complements social services, and reliable (Coalition Canada, 2021). It is for Coalition Canada (2020) “The Cornerstone of a Just Recovery” (p. 1): “a foundation of stability, security, a measure of confidence and a level of trust in government that will make good outcomes possible” (p. 3).

### **Report Purpose**

Previous research evaluating the feasibility of BIGs has tended to focus on the economic costs of these kinds of programs while ignoring their economic and other benefits and underestimating



or even ignoring “the costs of inaction or ineffective policy” (Plante, 2020, p. 3). Like Segal et al. (2021), this report frames the proposed BIG not as an expenditure but as an innovation and investment. In this study we draw on an intersectional lens (Abrams et al., 2020; Crenshaw, 1991; Gopaldas & DeRoy, 2015; Statham, 2021) that factors the effects of multiple, overlapping social identities uniquely impacting disadvantage and injustice, including age, abilities, gender, ethnicity, and race. We also draw on a holistic approach, a social return on investment (SROI) methodology (The SROI Network [now Social Value UK], 2012), that aims to go beyond a single financial bottom line to capture impacts typically excluded from traditional metrics and reporting. An SROI methodology represents a credible, comparable, and broadly accepted social impact measurement approach that responds to demands for accountability in the public and private sectors (Krlev et al., 2013). Learning from the literature on basic income, it establishes the study scope and identifies and engages key stakeholders in interviews probing the inputs, outputs, outcomes, and impacts of a BIG, and underlining their value to diverse communities. An SROI aims to translate that value into a reasonable estimate in both language and monetary calculations (using financial proxies) to enable evidence-informed decision making. An SROI enables decision makers to understand, appreciate, act on, and invest in the intervention under study. The accuracy of the financial proxies derived from reliable sources is as essential as the power of the qualitative data to articulating the value of the intervention as well as the credibility of the analysis. In other words, the SROI represents the value of a BIG in the combined measures of the qualitative and financial data, stories shared about the impacts of a BIG that are hard to quantify and monetize and SROI ratios calculated in a currency (money) that is widely understood. See the Methods section for a fuller account of the methodology.

Including qualitative, quantitative, and monetary data on inputs, outputs, outcomes, and impacts of a BIG, this report explores the costs and benefits of a fully funded national BIG in Canada where the level of guarantee corresponds roughly with the poverty level, the Market Basket Measure (MBM), Canada’s first Official Poverty Line, aligning with wider public and policy-making conversations (ESDC, 2018).

In particular, the report explores the basic income design (Option 1) proposed by Pasma and Regehr (2019) for the Basic Income Canada Network. Option 1 is an income-tested basic income, structured according to family composition and paid to working-age adults (ages 18-64) only, keeping the Canada Child Benefit in place for children under 18 and Old Age Security and the Guaranteed Income Supplement in place for seniors (Pasma & Regehr, 2019).

The report focuses on the ‘guarantee’ of a continuous stream of income that offers Canadians peace of mind that leads to categorical benefits/outcomes. Based on an extensive literature review, including basic income pilots and experiments, and 35 key informant interviews with experts in

agriculture, arts and culture, education, employment and labour, finance, food security, health, housing, justice, and those with expertise in women's, disability, Indigenous, other racialized peoples, and LGBTQ2S+ issues, the report examines the potential of a BIG to improve a host of social, economic, and health outcomes which imply downstream cost savings and improvement to wellbeing and other benefits.

### **Report Organization**

After the literature review exploring the basic income debate and reviewing experiments and pilots in Canada and elsewhere, the next section describes study methods drawing on the literature review before elaborating and discussing the qualitative and quantitative findings. After the concluding section, the report offers observations and recommendations that might stimulate an important conversation on a BIG in Canada.

## LITERATURE REVIEW

The literature review begins by establishing the scope of the BI debate in Canada before turning to evidence from Canadian BI experiments, as well as from pilots and experiments from other nations. Identifying BI impacts in real world pilots and experiments (and their reviews) helps identify the key stakeholders impacted. These key stakeholders represent such sectors as agriculture, arts and culture, education, employment and labour markets, finance, food security, health & well-being, housing, justice, and those unduly impacted by a range of structural and systemic factors, including women, people with disabilities, LGBTQ2S+, Indigenous people, and racialized people. Probing the BI impacts on key stakeholders helps identify a BI's ability to produce significant benefits and potential cost savings. With these potential cost savings in mind, the literature review concludes with a summary of the fiscal proposals for a Canadian BIG

### **The Canadian Basic Income Debate**

#### ***Identification of Existing Canadian Reviews on Basic Income and Other Cash Transfers***

The following questions guided exploration of the Canadian debate:

- What is the history of the Canadian basic income debate?
- Why is there advocacy for a Canadian basic income?
- What are the main critiques of a Canadian basic income?
- What policies impact/are impacted by a basic income in Canada?

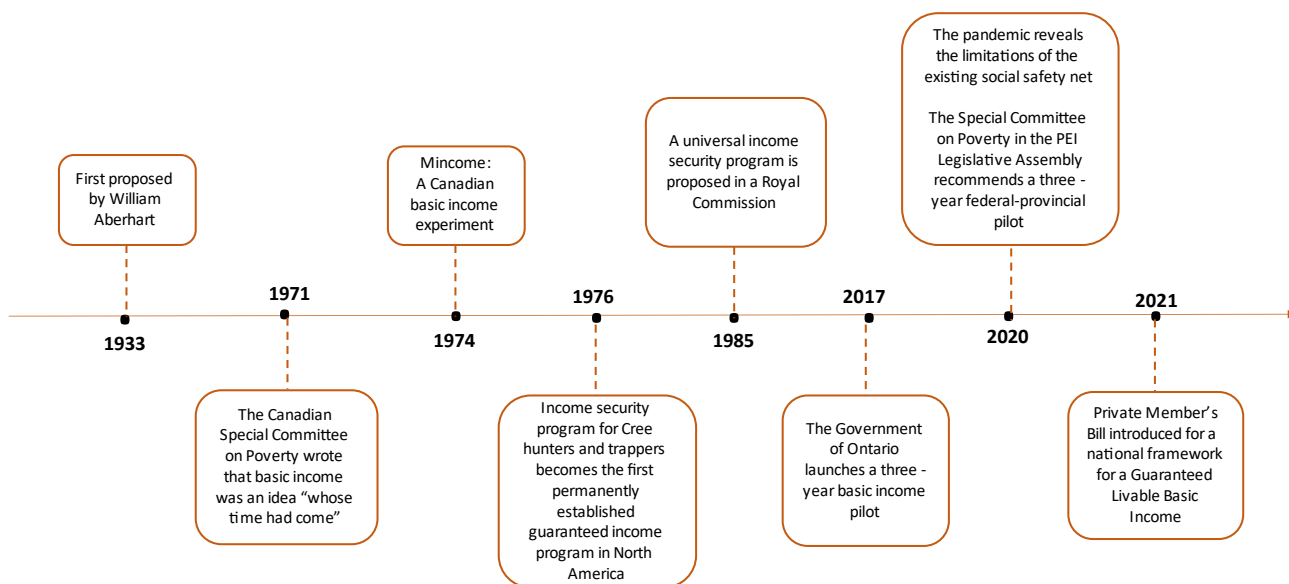
#### ***The History of Basic Income in Canada***

The BI debate has a significant history in Canada as summarized in a timeline format in Figure 1 characterized by significant differences, even among progressives, as to its “desirability and practicality” (Young & Mulvale, 2009, p. 3). A BI has drawn support from both the right and left of the political spectrum—a fact that has itself elicited skepticism from those who see another neoliberal tool and “gift for Big Business” (Reguly, 2020, for example). Although BI has a centuries-long history among thinkers, including Thomas Paine and Charles Fourier (Boadway et al., 2018; Forget, 2020; Swift & Power, 2021), BI was first proposed in Canada by William Aberhart, leader of a Social Credit government in the Province of Alberta in 1933 (Young & Mulvale, 2009). Following

this, Canada would become a world leader in BI experiments: the first such experiment, Mincome, a randomized, controlled trial involving low-income households in Winnipeg and dispersed rural Manitoba sites (Dauphin, a pilot saturation site), took place in 1974 to be followed by the Southern Ontario Pilot Project from 2017 to its abrupt end in 2018 (Forget, 2020; Simpson et al., 2017; Swift & Power, 2021). A little known but important case—the Income Security Program for Cree Hunters and Trappers (ISP)—was established in September 1976 following the James Bay and Northern Quebec Agreement (JBNQA). The first permanent guaranteed income program in North America, the ISP has prompted discussions of specialized income support for Indigenous peoples throughout Canada and elsewhere (Scott & Feit, 1992).

On November 27, 2020, the Special Committee on Poverty in PEI, Legislative Assembly of Prince Edward Island, having been given a mandate to develop “clear definitions and measures of poverty, and a living wage” and “fully costed recommendations regarding the creation of a Basic Income Guarantee pilot for Prince Edward Island” (p.3), presented its final report based on significant consultation and learning from the risks associated with the premature ending of the Southern Ontario pilot. Its recommendations, that a federal-provincial pilot of basic income lasting at least three years and that “an arms-length, third-party agency is entrusted with the responsibility of monitoring, measuring and evaluating the pilot project,” received the unanimous support of all PEI provincial parties.

Figure 1: Timeline of the Basic Income Debate in Canada (Adapted from Forget, 2020; NDP, 2021; Scott & Feit, 1992; Special Committee on Poverty in PEI, 2020; Swift & Power, 2021; Young & Mulvale, 2009)



While opponents of BI are primarily concerned by work disincentives, a potential lack of reciprocity shown by beneficiaries, and costs that are likely to be seen as politically prohibitive, proponents are concerned by the ongoing gendering of marginalization and neoliberal priorities and exclusions, and the wasted lives (Bauman, 2003) of those excluded by and undervalued within economic modernity who are both underprotected and overpoliced within systems, including women, those living with disabilities, Indigenous and racialized peoples, and LGBTQ2S+ (Corcoran, 2012). This is why an intersectional lens is critical to exposing and understanding how structural inequalities produce and reproduce unique experiences of disadvantage and oppression (Statham, 2021). CIHR (2022), for example, has documented the impacts of structural inequities and systemic racism within academia generally and within health research in particular, defining what research gets funded, who has access to opportunities, who succeeds, and who gets recognition. Changing the narrative is critical for Black Canadians who continue to face racism on the job and earn 66 % of white male earnings; speaking up and advocating is a matter of life or death, “silence a death sentence” (Frankson, 2022, O2).

Decolonizing everything from diets to funding regimes is a key part of movements to take back control and become healthier, while investments in Indigenous economic development could yield \$6.9 billion annually, yet government funding of Indigenous small business has actually decreased by 170% since the 1990s (Ekelund, 2021). Indigenous economic development and participation are keys to closing the significant opportunity gaps between Indigenous and non-Indigenous Canadians which if addressed would boost Canada’s economy by \$27.7 billion annually. Further, with a young and growing Indigenous population, Indigenous economic development is a powerful untapped resource to drive Canada’s future economic growth (NIEDB, 2019). Howe (2017), similarly, has shown that closing the education gap for Indigenous people **in Saskatchewan alone** would equal \$137.3 billion in benefits or “half again more than the total market value of everything we do in Saskatchewan” (p. 2). As long ago as 2005, a Royal Bank of Canada study found the removal of age, gender, and culture barriers would result in 1.6 million more Canadians in the workforce and \$174 billion more in personal income circulating in the economy.

For proponents, the following are important BI features:

- A fix to poverty;
- Liberty and individual opportunity;
- Social and democratic citizenship;
- Gender equality;
- Shared social ownership;
- A flexible and just labour market; and
- Environmental sustainability. (Young & Mulvale, 2009, p. 3)

Table 1 summarizes some prominent reviews of basic income in a Canadian context, 2009-2020.

Table 1: Summary of Reviews & Reports on Basic Income in Canada, 2009-2020

<u>Authors</u>	<u>Year</u>	<u>Summary</u>	<u>Conclusions</u>
Young, M., Mulvale, J.	2009	Traces the history of Basic Income proposals in Canada and records the most salient reasons for advocacy and concern.	The discussion of a Basic Income is valuable to any full debate over income security reform and underlines necessary ingredients for economic security of all Canadians, including provision of essential public goods.
Martin, M.	2011	Analyzes past and present guaranteed annual income programs to inform the public policy debate on the implementation of a guaranteed annual income (GAI) in Canada.	A GAI could easily be implemented in Canada's current income system through a negative income tax and would lead to many implicit societal benefits.
Mulvale, J. P., & Frankel, S.	2016	Outlines the reasons for implementing a basic income in the Canadian context and highlights Canadian interests.	Concludes with principles to help guide the implementation of a "universal, adequate, and feasible" basic income for Canadians.
Canadian Centre for Policy Alternatives (CCPA) (Himelfarb, A., Hennessy, T., editors)	2016	Addresses the question: will basic income be designed to reduce costs and the government's footprint, or does it represent a set of objectives for transforming our welfare state and reinvesting in social justice and greater equality?	Offers a wide range of viewpoints on the basic income debate from technical to philosophical, while underlining basic income's potential to help transform welfare policy, rethink social policy goals, and expand a sense of what is possible.

<u>Authors</u>	<u>Year</u>	<u>Summary</u>	<u>Conclusions</u>
Macdonald, D. (CCPA)	2016	Reviews 33 income support programs (excluding EI and social assistance and their administrative costs of 10%) to find which best reduce poverty in a cost-effective way.	These income support programs, basic income forms, already guarantee income floors (varying by province / family type). Cost of <b>\$108.7 billion</b> could support a basic income. Explores two models in eight simulated scenarios: universal one-size-fits-all and a negative income tax model geared to income. To lift all Canadians to poverty level of \$21,810 would cost <b>\$49-177 billion</b> depending on claw back. A new basic income added to the 33 programs would see no losers but advantage the middle-aged. Argues that increasing wages, lowering youth unemployment, increasing senior support a more effective poverty reduction strategy than basic income.
Smith-Carrier, T. A., & Green, S.	2017	Probes Canada's current expense and revenue bases, suggesting tax reforms and other ideas to finance a basic income.	Suggests Canada's existing income support programs are excessively costly and ineffective, and that a basic income would improve a host of outcomes.
Pasma, C., & Regehr, S.	2019	Uses Statistics Canada's Social Policy Simulation Database to model three policy options for a basic income.	All models nearly eliminate poverty and show that Basic Income can be paid for in a progressive way.

<u>Authors</u>	<u>Year</u>	<u>Summary</u>	<u>Conclusions</u>
Green, D.A., Kesselman, J.R., & Tedds, L.M. (BC Expert Panel)	2020	The three panel economists recommended against either a basic income program or pilot. Their conclusions were based on cost, disincentive effects, and integration into the tax and benefit system, adding, “The needs of people in this society are too diverse to be effectively answered by a cheque from the government” (p. 35).	Instead, they argued for alternative poverty reduction methods, including reforms to the income and social support system that included work incentives, while recommending targeted basic income for those aging out of care, those living with disabilities, and women fleeing domestic violence. Also the BC Child Opportunity Benefit should be targeted more to low-income families and single-parent families.

The Canadian literature identifies several benefits accruing from BI benefits (see insert). First and foremost, a BI holds the potential to alleviate poverty. Policies with BI features in Canada have proven effective at reducing persistent poverty (Pasma & Regehr, 2019; Smith-Carrier & Green, 2017; Young & Mulvale, 2009). These policies include the Canada Child Benefit (CCB) and Guaranteed Income Supplement for Seniors (GIS), which will be discussed throughout this report. At the same time, by simplifying how people get the help they need and obviating the need for costly monitoring and surveillance systems, a BI can dramatically reduce bureaucratic complexity and its associated stigmatization of recipients. Evaluations of programs such as the Working Income Tax Benefit, and the Disability Tax credit show that few of the intended recipients are benefiting (Pasma & Regehr, 2020; Smith-Carrier & Green, 2017). This is because complex conditionality factors make awareness and obtaining benefits difficult (Pasma & Regehr, 2020). The Auditor General of Ontario (2018) review of Ontario Works 2017-2018, for example, found time on the program designed to be temporary had doubled since the 2008-2009 audit, average cases increased by 25%, costs had increased 55%, oversight was ineffective, lacked target and performance indicators, and only 10-13% had been helped to find employment and leave the program. BI provides the “emancipatory” social and economic effects of reducing this bureaucracy (Smith-Carrier & Green, 2017). Such potential is confirmed in the Netherlands experiment that found people were more likely to find permanent jobs than those coerced by the current system and case workers (Segal et al., 2021).



Benefits of a BI identified in the Canadian Literature

1. Offers a Solution to Poverty
2. Reduces Stigmatizing and Bureaucratic Complexity
3. Produces Better Educational Outcomes
4. Produces Better Public Health Outcomes
5. Enhances Civic Ties and Community Engagement
6. Supports Greater Labour Market Flexibility

In addition to ensuring that people can meet their basic needs and reducing counterproductive system complexity, evidence from pilots and experiments has shown that a BI also provides several additional pro-social knock-on benefits. This includes improved educational outcomes as people are provided with the freedom to pursue education (Calnitsky & Latner, 2017; Forget, 2011, 2013; 2020; Hasdell, 2020; Oreopoulos & Salvanes, 2011; Swift & Power, 2021). A large body of evidence shows that low income causes poor health. By increasing people’s incomes, a BI addresses the numerous pathways that low-income influences health outcomes (CCPA, 2016; Forget, 2011, 2013, 2020; Smith-Carrier & Green, 2017; Swift & Power, 2021). Finally, when people’s basic needs are met, and they are not consumed with just getting by, people have both more freedom and time to participate in civic duties. This means greater democratic turn outs, more volunteers, and many more socially beneficial activities—and reduced criminal activity (Calnitsky & Gonalons-Pons, 2021; Calnitsky & Latner, 2017; Pasma & Regehr, 2020; Smith-Carrier & Green, 2017; Young & Mulvale, 2009).

A BI can also be associated with positive economic benefits, particularly insofar as it allows people to more freely transition into and out of the labour force as well as innovate and start their own businesses without having to risk their livelihoods. This means that people are more likely to end up working in areas that are best suited to them and will help to ensure they are able to maximally contribute to the economy. With a BI, people have greater say in the type of employment they find, greater ability to start a business, more freedom to pursue artistic endeavours or jobs in the gig economy, and more opportunity to participate in community activities (Calnitsky & Latner, 2017; Carrier-Smith & Green, 2017; Deloitte, 2017, p. 41; Kangas, et al., 2019; Pasma & Regehr, 2020; Young & Mulvale, 2009). In addition, automation and precarious work have been growing in Canada. BI ensures people have the support they need when, for whatever reason, they cannot earn enough income to make ends meet. BI allows people to meet their needs independent of the paid labour market which hosts a variety of benefits (Calnitsky & Latner, 2017).

The most commonly cited concerns regarding BI in the Canadian literature include work incentives, reciprocity, and cost. Some ask if people will work less if their basic needs are met outside

the traditional paid labour market. Many critics argue that large numbers of people may choose to exit the paid labour market, which would reduce productivity and growth (Fuss et al., 2020; Green et al., 2020; Young & Mulvale, 2009). Others question if individuals are choosing not to work, then why should they be paid? (Green et al., 2020; Young & Mulvale, 2009). In response to rising inequality that threatens Canada's stability and wastes talent, Osberg (2018) argues for tax reform and what Atkinson (2015) calls a "participation income," a form of basic income paid on the basis of people's engagement as students, volunteers, etc. Obviously, a large fiscal expenditure is required to finance an income support system of this magnitude. As with any social program, the cost is a significant consideration (CCPA, 2016; Green et al., 2020).

### ***Current Policies with Basic Income Features in Canada***

*Avoiding Stigmatizing Poverty Traps:* "Another social assistance program in Canada is the opposite of a BI; social assistance has far too many rules and conditions that can work against people's best effort, is highly stigmatizing, and usually provides far too little to cover even bare subsistence needs" (Pasma & Regehr, 2020; see too Forget, 2020; Swift & Power, 2021).

The literature review identified two current Canadian policies that have basic income features: The Canada Child Benefit (CCB) and Guaranteed Income Supplement for Seniors (GIS). Both programs have proved valuable in decreasing poverty rates among millions of Canadians (Forget, 2020; Smith-Carrier & Green, 2017; Statistics Canada, 2019a; Swift & Power, 2021). This effect stands in contrast to many of our current social assistance policies that continue to trap people in deep poverty. The inefficiency of social assistance is reinforced by the success of the GIS and the CCB. According to the Market Basket Measure, a Canadian family lives in poverty if they do not have enough income to purchase a specific basket of goods and services in their community (Statistics Canada, 2019a). In 2017, 3.4 million Canadians, or 9.5% of the population, lived below the poverty line, whereas only 238,000 or 3.9% of seniors lived in poverty during 2017 (Statistics Canada, 2019a). In addition, 2017 represented the first full calendar year of implementation of the new CCB (Statistics Canada, 2019a). The new CCB combines several child benefits into a new benefit that is more generous for most families and serves as a partial BI; see Mitchell and DeBruyn (2019) for a discussion of the CCB. Following the first year of implementation there was a significant reduction in the number of Canadian children living in poverty from 11.0% to 9.0% (Statistics Canada, 2019a). The evidence above suggests that GIS and CCB have worked effectively at alleviating poverty among millions of Canadians.

## **Basic Income Experiments**

Examples of BI experiments in both Canada and around the world—the US, Spain, Netherlands, Finland, Mexico, Brazil, India, Iran, South Korea, and Namibia, for example (Allas et al., 2020; Boadway et al., 2018; Forget, 2020; Hasdell, 2020; Namibia, 2009; Smith-Carrier & Green, 2017; Segal et al., 2020; Swift & Power, 2021; Watson et al., 2020)—were identified in the literature. Hasdell's (2020) cross-synthesis report on 16 reviews finds measurable decreases in poverty, increases in household expenditures, some evidence of increased labour participation (some work diverted to caring activities), significant evidence of improved educational attainment, health status, and food security and dietary diversity. Hasdell cautions that more research is needed on stigma and social cohesion as well as intersectional factors. In addition to the establishment of the 1976 ISP for Cree Hunters and Trappers, Canada has overseen two basic income experiments (Mincome and Southern Ontario) that produced remarkable and similar findings nearly 45 years apart.

***Mincome (1974-1978):*** Mincome took place in three regions: Winnipeg, Dauphin, and a set of smaller rural communities. Dauphin was the saturation site, meaning that every family in Dauphin was invited to participate. What money a family received depended on the size of their family and their income from other sources. A family of four receiving just over \$3,800 (\$22,000 in today's dollars) annually would see its payments decline by fifty cents for every dollar earned to zero when a family of four earned \$7,600 or more (Forget, 2020, p. 45).

***Southern Ontario (2017-2019):*** The pilot project aimed to give a fixed income for three years to people with low or no incomes. The communities served by the pilot project included Hamilton, Brantford, Thunder Bay, and Lindsay (the saturation site) (Ferdosi et al., 2020; Forget, 2020; Swift & Power, 2021). The payments were based on 75% of the Low-Income Measure (LIM), plus other broadly available tax credits and benefits. Following a tax credit model, the Ontario Basic Income Pilot allowed \$16,989 per year for a single person, less 50% of any earned income and \$24,027 per year for a couple, less 50% of any earned income. People with a disability also received up to \$500 per month on top (Government of Ontario, 2019).

Both Mincome (Forget, 2011; 2013; 2020; Martin, 2011; Simpson et al., 2017; Swift & Power, 2021) and Southern Ontario (Forget, 2020; Swift & Power, 2021) produced similar and significant results nearly forty-five years apart. Both experiments demonstrated improvements in a range of outcomes (that will be explored throughout this literature review) including:

- Physical and mental health
- Labour market participation
- Educational outcomes
- Food security

- Social relationships
- Criminal justice
- Self-worth and overall well-being.

Finland's BI experiment, the latest of multiple BI experiments that have been carried out globally during the past half century, has preliminary findings that support much of what has been identified in Canadian experiments. The primary aim of the two-year Finnish basic income experiment was to study the effects of basic income on employment and income, to consider whether it might make the social security system more inclusive while increasing labour supply (Kangas, et al., 2019). The randomized field experiment selected 2,000 individuals to participate and receive a partial basic income of 560 euros per month equivalent to the monthly net basic unemployment allowance and the labour market subsidy provided by the Social Insurance Institution of Finland (Kangas, et al., 2019). Preliminary results based on statistical analysis of employment effects and survey data on recipient wellbeing compared those receiving BI with those receiving unemployment benefits (Kangas et al., 2019). Allas et al. (2020) note some study limitations but acknowledge that the Finnish experiment "shed important light on the complex considerations and implications of a basic income," noting "a small increase in employment, significantly boosted multiple measures of the recipients' well-being, and reinforced positive individual and societal feedback" (pp. 2-3). They note "mutually reinforcing positive effects" the dynamics of which "could change the typical calculus of cost-benefit analyses" (Allas et al., 2020, p. 4). Table 2 summarizes the results from both Canadian and Finnish basic income experiments.

Table 2: Basic Income Experiment Findings

	<b><u>Mincome</u></b> <b><u>Findings adapted from</u></b> <b><u>Calnitsky &amp; Gonalons-</u></b> <b><u>Pons, 2021; Calnitsky</u></b> <b><u>&amp; Latner, 2017; Forget,</u></b> <b><u>2011, 2013, 2020</u></b>	<b><u>Southern Ontario</u></b> <b><u>Findings adapted from</u></b> <b><u>Ferdosi et al., 2020</u></b>	<b><u>Finland</u></b> <b><u>Findings adapted</u></b> <b><u>from Allas et al., 2020;</u></b> <b><u>Kangas et al., 2019</u></b>
Labour Markets	<p>11.3 percentage point reduction in labour market participation. This result was driven by households who were more likely to be:</p> <ol style="list-style-type: none"> <li>1. Considering education or training</li> <li>2. Single parents engaged in care work</li> <li>3. Elderly or poor in health. (Calnitsky &amp; Latner, 2017)</li> </ol>	<p>20% of those unemployed before the pilot found employment during the program. Among those employed prior to the pilot, there was a slight reduction in the number employed during the pilot; however, of the participants who moved from employment to unemployment, 40.6% enrolled in full-time education.</p>	<p>Basic Income recipients reported significantly more confidence in their ability to find employment. 89% of recipients thought basic income provided incentive to accept a job offer, and that with a basic income it made more sense financially to accept a job offer. 72% of those receiving a basic income reported it would be easier to start their own business. Statistically significant reduction in financial stress with less bureaucracy and more certain income.</p>
Health & Wellbeing	<p>Hospital separations fell 8.5% in Dauphin compared to control regions during Mincome, with significant differences in “accidents and injuries” and “mental health” (Forget, 2013) Visits to doctors fell relative to the controls; mental health accounted for most of the decline (Forget, 2020)</p>	<p>32.7% of participants reported using public health services much less often during the pilot. 43.0% of participants reported drinking alcohol much less often. 53.1% reported much better mental health, and 80.8% of participants reported much better self confidence.</p>	<p>Showed statistical significance that the level of confidence in one’s own future is considerably higher among those who received basic income. Those receiving basic income demonstrated significant statistically higher levels of life satisfaction compared to those not receiving basic income. Fifty-four percent reported very good to good health (46.2% control).</p>

	<b><u>Mincome</u></b> <b><u>Findings adapted from</u></b> <b><u>Calnitsky &amp; Gonalons-</u></b> <b><u>Pons, 2021; Calnitsky</u></b> <b><u>&amp; Latner, 2017; Forget,</u></b> <b><u>2011, 2013, 2020</u></b>	<b><u>Southern Ontario</u></b> <b><u>Findings adapted from</u></b> <b><u>Ferdosi et al., 2020</u></b>	<b><u>Finland</u></b> <b><u>Findings adapted</u></b> <b><u>from Allas et al., 2020;</u></b> <b><u>Kangas et al., 2019</u></b>
Food Security		67.8% of participants reported using food banks much less often.  85.2% of participants reported consuming nutritious food much more often.	67.8% of participants reported using food banks much less often. 85.2% of participants reported consuming nutritious food much more often.
Justice/ Community Engagement	350 fewer violent crimes per 100,000 people compared to other towns. 1,400 fewer total crimes per 100,000 people. (Calnitsky & Gonalons-Pons, 2021) Reduced violent, property, and total crime (Calnitsky, 2020)	48.1% of respondents reported an increase in volunteerism. 69.0% spent time with their loved ones much more often. 72.6% reported devoting much more time to unpaid personal interests.	Overall trust in other persons, the legal system and politicians was slightly higher among basic income recipients than the control group. High trust correlates with “higher levels of income and life satisfaction” (Allas et al., 2020, p. 6). Basic Income recipients were considerably more confident in their ability to influence societal issues than the control group.

	<b><u>Mincome</u></b> <b><u>Findings adapted from</u></b> <b><u>Calnitsky &amp; Gonalons-</u></b> <b><u>Pons, 2021; Calnitsky</u></b> <b><u>&amp; Latner, 2017; Forget,</u></b> <b><u>2011, 2013, 2020</u></b>	<b><u>Southern Ontario</u></b> <b><u>Findings adapted from</u></b> <b><u>Ferdosi et al., 2020</u></b>	<b><u>Finland</u></b> <b><u>Findings adapted</u></b> <b><u>from Allas et al., 2020;</u></b> <b><u>Kangas et al., 2019</u></b>
Education	<p>During the experiment, Dauphin students in grade 11 seemed more likely to continue to grade 12 than their rural or urban counterparts, while both before and after the experiment they were less likely than their urban counterparts.</p> <p>Grade 11 enrolments as a percentage of the previous year grade 10 enrolments show a similar pattern (Forget, 2011)</p> <p>High school dropout rates decreased (Forget, 2020)</p>	<p>25% of respondents following the Southern Ontario Basic Income Pilot reported starting an educational program during the pilot.</p>	

### **Impacts of a Basic Income on Key Stakeholders**

#### ***Labour Markets, Health & Wellbeing, Food Security, Justice, Education***

To further probe the potential BI impacts in a Canadian setting, studies analyzing the outcomes from unconditional cash transfers, the GIS, and the CCB were reviewed. Studies were sought out for each respective stakeholder to develop a more detailed review of the potential impacts of a basic income. Table 3 describes the stakeholders of interest and the measures studied. What follows are the main findings for each key stakeholder.

Table 3: Outcomes Addressed in the Literature

<b>Key Stakeholder</b>	<b><u>Measures</u></b>	<b><u>Benefit Category</u></b>	<b><u>Study</u></b>	<b><u>Year</u></b>
Labour & Employment				
	Seasonal Employment	Basic Income	Foster, K.	2016
	Labour Market Participation	Mincome	Calnitsky, D., Latner, J.	2017
	Aggregate Employment Levels	Alaska Permanent Dividend Fund	Jones, D., Marinescu, I.	2018
	Wage Rates	Mincome	Calnitsky, D.	2018
Food Security				
	Household Food Insecurity Prevalence	Canadian Old Age Security, and Guaranteed Income Supplement	Herbert, E., Fleisch, V., McIntyre, L.	2013
	Household Food Insecurity Prevalence	Minimum Wages Increases, Cash Transfers, & Increased Income Support Payments in Newfoundland	Loopstra, R., Dachner, N., Tarasuk, V.	2015
	Risk of Food Insecurity	Canadian Old Age Security, and Guaranteed Income Supplement	McIntyre, L., Dutton, D., Kwok, C., Herbert Emery.	2016
	Household Food Insecurity Prevalence	The Canada Child Benefit	Brown, M., Tarasuk.	2019
	Expenditure on Food at Stores Versus Restaurants	The Canada Child Benefit	Jones, L., Milligan, K., Stabile, M.	2019

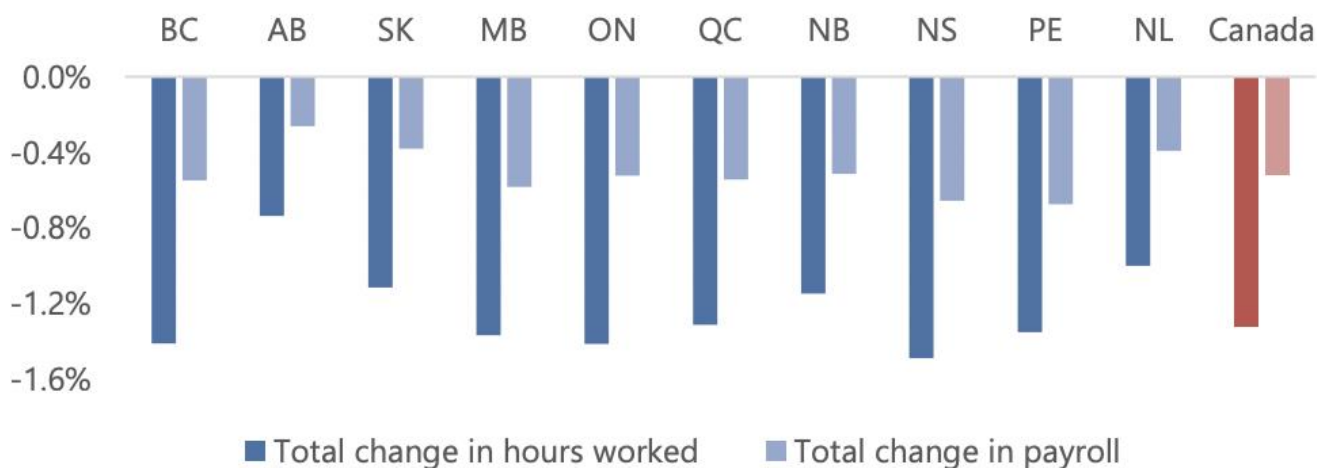


<b>Key Stakeholder</b>	<b><u>Measures</u></b>	<b><u>Benefit Category</u></b>	<b><u>Study</u></b>	<b><u>Year</u></b>
Health & Wellbeing				
	Violent and Property Crime	Income Inequality	Morgan, K.	2000
	Robbery and Property Crime	Collective Perceptions of Economic Hardship & Consumer Sentiment	Rosenfeld, R., Robert, F.	2007
	Total Crime and Property Crime	Alaska Permanent Dividend Fund	Dorsett, R.	2019
	Substance Abuse, Property Crimes, Violent Crimes	Alaska Permanent Dividend Fund	Watson, B., Guettabi, M., Reimer, M.	2020
	Violent and Total Crime	Mincome	Calnitsky, D., Gonalons-Pons, P	2021
Education				
	High School Enrollment	Mincome	Forget, E. L.	2011
	Children's Math & Reading Achievement	Earned Income Tax Credit (USA)	Dahl, G., Lochner, L.	2012
	Test Scores	The Canada Child Benefit	Milligan, K., Stabile, M.	2009
	Expenditure on Tuition, Educational and Reading Supplies, Textbooks, and Computers	The Canada Child Benefit	Jones, L., Milligan, K., Stabile, M.	2019

### Labour Markets & Employment

Will people work less if their basic needs are guaranteed outside of the market? The evidence from BI experiments suggests minimal impacts on labour market participation (Calnitsky & Latner, 2017; Ferdosi et al., 2020; Kangas, et al., 2019; Jones & Marinescu, 2018). The Parliamentary Budget Officer (PBO) (2021) estimates that the reduction to households' labour supply in response to BIG will be small (Figure 2). Recipient households in Nova Scotia are estimated to reduce hours worked by 1.5%, which is the greatest reduction across the provinces. In Alberta, recipient households are estimated to reduce hours worked by 0.7%, the lowest reduction across the provinces. Where reductions in labour market participation occurred, it was found that time was channeled into other socially beneficial activities (Calnitsky & Latner, 2017; Ferdosi et al., 2020). These alternate activities engaging individuals when their needs are secured are highly socially productive and may improve our collective well-being--even though as sources of wealth they are not tracked by conventional income statistics; these activities include care work, education, community engagement, and artistic endeavours (Calnitsky & Latner, 2017).

Figure 2: BIG Impact on Canadian Labour Supply



Source: PBO calculations.

Notes: PBO calculations based on estimated changes to METRs, PTRs and disposable income in response to GBI implementation, using exogenous elasticities based on Green's (2020) review.

The impacts on hours worked are estimated assuming there is no change in the hourly average wage in response to the GBI.

Behaviour is sensitive to the choice of labour supply elasticities.

(PBO, 2021)

Recipients of a BI have also reported being more motivated to find better paying jobs (Ferdosi et al., 2020). Findings suggest that part of this motivation stems from recipients' increased confidence, and the ease with which a BI facilitates a less-stressful job search (Ferdosi et al., 2020):

I was not stressed about money all of the time; I was able to look after myself to become more employable. Basic Income gave me the confidence to find work.—Southern Ontario Basic Income Recipient. (Ferdosi et al., 2020 p. 29)

### ***Health & Well-Being***

When I got basic income, the stress was gone, and it was just easier. ... Knowing I had a purpose, and being able to make a plan, because the extra financial resources allowed me to do that, does something profound to your mental health.—Southern Ontario Basic Income recipient. (Ferdosi et al., 2020 p.29)

It is well recognized that people who live in poverty are more likely to have chronic diseases, mental health and addictions troubles, and a higher risk of accidents and trauma (Forget, 2011, 2020). The Public Health Agency of Canada (2020) identifies twelve key social determinants of health—“the conditions in which people are born, grow, and age” (WHO, 2013, p. 6), and in which we work, learn, and live—with income listed as number one. A basic income would not only address the number one social determinant of health, but evidence from the literature suggests that unconditional income creates and reinforces the following improvements in health & well-being:

- Lower health care utilization rates with significant reductions in visits in the health care categories “Accidents and Injuries” (related to low-income people doing dangerous work and living in dangerous housing, according to Forget, 2020), and “Mental Health Status” so significantly associated with socio-economic status (Ferdosi et al., 2020; Forget, 2013, 2020).
- Decreased hospitalizations by 8.5% and decreased family doctor visits (Forget, 2020)
- Decreases in emergency room visits (Ferdosi et al., 2020; Jones et al., 2019).
- Decreases in tobacco and alcohol consumption (Ferdosi et al., 2020; Jones et al., 2019).
- Significant increases in self-confidence (Ferdosi et al., 2020; Kangas et al., 2019).

All the above benefits accrued with very few or no conditions to receiving an income, confirming health outcomes reinforced by Canadian evidence. In their 2016 study, Brownell et al. found that receipt of an unconditional prenatal income supplement by low-income women was associated with a host of positive outcomes: increased breast-feeding, reductions in low birth weight and premature births, as well as shorter hospital stays (Brownell et al., 2016), adding to evidence about **the potential to address intergenerational effects of poverty**. These medical, economic, and

social benefits of unconditional incomes imply cost savings for our health care sector (Brownell et al., 2016). As Swift and Power (2021) argue, “poverty and inequality are staggeringly expensive on a broad, societal level,” Hamilton postal code inequities taking “a staggering toll on the health system” where per-capita costs are \$138 in affluent suburbs and \$2,060 in the downtown (p. 148).

Following the identification of these benefits, it is important to ask what is it about BI and unconditional cash transfers that deliver these health benefits? Jones et al.

(2019) studied how Canadian families spend benefit income, concluding that low-income families use benefits across

multiple expenditure categories to improve childhood outcomes,

again building evidence of an important means to address intergenerational poverty cycles. It was

found that following the increases in the CCB, low-income families increased expenditure on

childcare, food at home, transportation, tuition & computer supplies, while decreasing expenditure

on tobacco and alcohol (Jones et al., 2019). Overall, these expenditures contribute to household

stability, decrease stress levels, and promote overall greater well-being among families (Jones et

al., 2019). Similarly, Forget (2020) highlights the insurance value of “reduced material deprivation”

meaning increased access to dental and other non-emergency care in Mincome and 79.4% reporting

improved mental and physical health and reduced service use in S. Ontario (pp. 54, 58).

**Poverty and inequality are  
staggeringly expensive on a  
broad, societal level.  
—Swift & Power, 2021**

### ***Food Security***

Basic income has given me freedom to live with some dignity with a little extra money to buy the essentials in life. I want to make the most of this opportunity and work up to a full-time job eventually. . . . I feel much more in control of my own life.—S. Ontario BI recipient (cited in Swift & Power, 2021, p. 118)

Household food insecurity refers to the inadequate or insecure access to food because of financial constraints (Tarasuk & Mitchell 2020). Before the pandemic, 4.4 million Canadians were food insecure—disproportionately impacting those facing intersectional dynamics—a number estimated to increase by a third in 2020 with the exception of those protected by OAS and GIS (Swift & Power, 2021). The costs of food insecurity in healthcare terms (notably diabetes, heart disease, depression, accident and suicide) are approximately 2.4 times costs for the food secure; for children the health impacts include asthma, developmental or behavioural issues, and depression (Swift & Power, 2021). Canadian advocates argue that a BI would put food banks out of business (Emery et al., 2013). In fact, during Southern Ontario’s Basic Income Pilot, respondents reported accessing food banks 67.8% less often (Ferdosi et al., 2020). The recipient cited above (Lance

Dingham), a foodbank refusenik unimpressed by foodbank selection, could now plan and invest in his diet so that his overall health improved (Swift & Power, 2021).

Canadian social programs with BI features have proven to be very effective at reducing the prevalence of Canadian food insecurity. Emery et al. (2013) found evidence that suggests food insecurity prevalence decreased by almost 50 percent for low-income Canadians eligible for federal public pension benefits. This significant reduction in food-insecurity prevalence was due to the shift in income source from employment and various transfer payments to seniors' benefits once citizens turned 65 years old (Emery et al., 2013). In addition, the study also suggested that self-reported health and self-reported mental health status were consistently better among the food secure (Emery et al., 2013).

**The costs of food insecurity in healthcare terms . . . are approximately 2.4 times costs for the food secure.  
—Swift & Power, 2021**

These significant results from the GIS are reinforced by evidence from the CCB. Following the changes to the CCB in 2019, Brown and Tarasuk (2019) reported that households with children experienced a decreased likelihood of experiencing severe food insecurity from 3.6% to 2.5%. Additional research on the CCB suggests that families use child benefit income on meals at home rather than meals at restaurants, promoting healthier outcomes (Jones et al., 2019). In the words of a Southern Ontario BI recipient:

Usually when my granddaughter visits, I would have to ask my daughter to send you know money or certain kinds of foods with her so that we could prepare a meal together because I couldn't afford to do that. ... I didn't have to ask my daughter that on basic income. I could take care of it myself. I could take my granddaughter to the grocery store and we could shop together, and buy good quality foods, not junk because we don't eat like that, but good food and then we would come home and create a nice meal together. (Ferdosi et al., 2020, p.12)

### *The Costs of Food Insecurity*

Food Insecurity takes a serious toll on individuals' health and well-being, placing a significant burden on our health care system (Tarasuk & Mitchell, 2020). In 2017-2018, 12.7% of Canadian households experienced some level of food insecurity, including more than 1.2 million children under the age of 18 living in food-insecure households (Tarasuk & Mitchell, 2020). Compared with total annual health care costs in food-secure households, Loopstra et al. (2015) estimate these adjusted annual costs to the Ontario Provincial Health Care (2012 dollars):

- 16% (\$235) higher in households with marginal food insecurity.
- 32% (\$455) higher in households with moderate food insecurity.
- 76% (\$1092) higher in households with severe food insecurity.

Clearly solving issues of food insecurity in Canada would imply significant cost savings to our health care systems.

### *Justice*

The literature suggests that BI can produce more socially desirable outcomes associated with reduced crime. Findings consistently suggest that BI plays a role in reducing property crime, violent crime, and total crime (Calnitsky, 2020; Dorsett, 2019; Haushofer et al., 2019; Watson et al., 2020). Literature on criminal activity and unconditional incomes in Canada is limited; however, studies analyzing the effect of unconditional income transfers from around the world support Canadian Mincome findings. In a recent analysis, Calnitsky (2020) found significant decreases in violent, property, and total crime in Dauphin, Manitoba, during the Mincome period.

To support the claims that a BI could influence these crime rates, studies analyzed unconditional cash transfers and crime rates from around the world. For example, multiple studies show that Alaska's Permanent Fund, the world's longest-running example of a BI, has resulted in decreases in property crime (Dorsett, 2019; Watson, et al., 2020). Similarly, violent crime and intimate partner violence, phenomena that are not exclusive to the developed world, have been found to decrease. Haushofer et al., (2019), for instance, found that following unconditional cash transfers in Kenya there were significant decreases in intimate partner violence. What is most significant about this study is that there were also multiplier effects; physical violence towards non-recipient women in treatment villages also decreased (Haushofer et al., 2019). Not only does unconditional income appear to create more socially desirable outcomes regarding criminal activity, but it also possesses the power to create a society where these lower crime rates become the norm.

### *The Cost of Crime in Canada*

Evidently decreased criminal activity is a socially desirable outcome, but how do we quantify the desirable outcomes? Using 2012 dollars, the Fraser Institute estimated that the total cost of crime to Canadians was \$85.2 billion in 2009/10 (Easton et al., 2014). In 2012 property crime and violent crime comprised the majority of crime at 53% and 19% of the total distribution of Canadian crime (Boyce, et al., 2014). Of this \$85.2 billion total cost of crime, pain and suffering accounted for \$47.0 billion, and stolen property for \$4.3 billion (Easton et al., 2014). A BI clearly holds the potential to alleviate some of these costs of crime in Canada.

**The total cost of crime to Canadians was \$85.2 billion in 2009/10. --Easton et al., 2014**

## ***Education***

BI has a noticeable effect on education because BI gives individuals the supports needed to complete secondary education and engage in further education without worrying about the financial constraints. Both in Mincome and Southern Ontario's BI experiments the number of individuals receiving an education increased. During Mincome, Dauphin students in grade 11 were more likely to continue to grade 12 than their rural or urban counterparts (even higher than in Winnipeg), while both before and after the experiment they were less likely and more likely to quit school and contribute to family income (Forget, 2011, 2020). Prior to Mincome, young males felt significant "family pressure to become self-supporting as soon as possible. . . . When Mincome came along, many of these families decided that they could support their adolescent sons a bit longer" (Forget, 2020, p. 50). Forget (2020) commented, "Mincome allowed a lucky cohort of 'young, unattached males' to aspire to a much better life than they might have expected had they left school to work like their older brothers and cousins. The decline in hours worked documented [during Mincome] is a good news story" (pp.51-52). That story again underlines the potential to change intergenerational cycles of poverty.

BI's ability to support individuals to pursue education was also evidenced in Southern Ontario's BI experience where 25% of respondents reported starting an educational program during the pilot (Ferdosi et al., 2020). As one respondent put it:

Basic income made things less stressful because we had some income coming in from the pilot, and from our work, and I could focus on my studies and not worry about how we were going to pay the rent. (p.14)

When financial constraints are eased, individuals choose education—a phenomenon reinforced by the Jones et al. (2019) study on how Canadian families spent the CCB. Among low-income families, following the increase in the CCB, there were significant increases on education spending of 0.13 cents for every dollar received (Jones et al., 2019). Education spending includes tuition, education and reading supplies, and computers (Jones et al., 2019).

The evidence clearly suggests that Canadians use income to improve educational outcomes at all levels. Not only does this explain potential decreases in labour market participation, but the benefits associated with increasing education are significant. Well aware that education is most often viewed as a financial investment associated with higher lifetime labour market earnings, Oreopoulos and Salvanes (2011) carefully study and unpack causal effects (including the effect of higher income) to identify the nonpecuniary private benefits of education (excluding public benefits in terms of crime, tax, and economic growth) based on the literature and sample from the US General Social Surveys. Acknowledging that increased stress may be associated with increased earnings and job responsibilities, they find these benefits:

- Offers more opportunity for self-accomplishment, social interaction, and independence.
- Generates occupational prestige.
- Reduces the chance of being on welfare or underemployed.
- Improves success and satisfaction in the labour market and the marriage market.
- Leads to better health, happier marriages, and more successful children.
- Encourages patience and long-term thinking.
- Reduces risky behaviour.
- Promotes trust and civic participation.

The evidence regarding a BI's ability to improve educational outcomes suggests that we need to expand our discussion surrounding the benefits of BI.

### *Quantifying Education: The Case of Indigenous Education in Saskatchewan*

In his study on Indigenous education levels in Saskatchewan, Howe (2017) estimates the total social benefit of closing the Indigenous education gap in Saskatchewan is \$137.3 billion. This captures rates of criminality, welfare dependence decline, volunteering, increased civic-mindedness, improved childcare, reduced teen pregnancy, and improved healthcare (Howe, 2017). Imagine the total social benefit of increasing levels of education for all Canadian.

### **Key Stakeholders Conclusion: Changing the Narrative**

## Federal Liberals deride 'beer and popcorn' money

Medium: Television
Program: CBC News: Sunday Night
Broadcast Date: Dec. 11, 2005
Guest(s): Rona Ambrose, Paul Martin, Scott Reid
Reporter: Terry Milewski
Duration: 2:11

The Story [f](#) [t](#) [v](#) [in](#) [✉](#)

Forget the kids and crack open a cold one! And bring on the Jiffy Pop while you're at it, 'cause we're gettin' a hundred bucks a month for beer and popcorn! If a Liberal aide is to be believed, that's how parents will react to the Conservatives' child care plan that would pay \$100 monthly for every child under six. Early in the 2006 election campaign, communications director Scott Reid says that giving people money to "blow on beer and popcorn" is no substitute for a universal daycare system. In this CBC-TV clip, the Conservatives pounce on the gaffe. "It goes to show the Liberals don't trust Canadians with their own money," says MP Rona Ambrose.

(CBC, 2005)



The results of this section challenge the assumptions of those who believe that unconditional income support will lead to lazier citizens, who purchase more beer and tobacco (see, for example, CBC 2005). Throughout this portion of the literature review it became evident that when individuals can meet their basic needs without undue stress, they become better contributing members to society... not worse. BI holds the potential to be a powerful asset in creating a society of happier, healthier, and better educated individuals. The benefits discussed above and the cost savings these benefits imply need to be accommodated in the BI debate. Forget (2020) similarly challenges myths and stereotypes, including basic income as an attack on the welfare system, requiring less bureaucracy, simply a wage subsidy, allowing employers to pay less and reducing employment, shifting jobs abroad, raising prices, and doing nothing to reduce poverty; better to build on existing programs and offer job guarantees or guaranteed services for people who can't manage their money when we don't have a system that can deliver BI. In Chapter 8, Forget (2020) patiently unpacks and responds to each myth. The final myth Forget (2020) addresses is the cost—the assumption that we can't afford it (Chapter 9). Drawing on the analyses and forecasts of the Parliamentary Budget Officer (PBO), she repudiates the “common sense” of the “fiscal hawks” about burdening future generations, pointing to inadequate social programs and PBO calculations about a falling deficit and servicing costs of \$3.4 billion a year (Forget, 2020, p. 186). Recognizing that a BI could not be financed by borrowing alone, she focuses on design trade-offs engaging Canadians in an outcome for “cost, fairness, and efficiency” (p. 189). If modelled on the Ontario experiment for those between 18 and 64 years of age receiving \$16,989 (\$24,027 for couples) and reduced by 50% of earned income and those with disabilities receiving \$6,000 more, the cost would be \$76 billion annually, according to the PBO in 2018. With current federal spending for low-income support of \$32.9 billion and provincial program spending of \$20 billion, the annual cost could be reduced to \$23 billion without accounting for reduced administration costs or health and other program costs as a result of potential behaviour changes (Forget, 2020, pp. 201-202).

## **Financial Analysis**

There are many different forms of a basic income, and each has practical challenges with program design and implementation. Further because there are so many variants of the basic income proposal, an analysis of the costs and benefits of implementing any specific basic income is sometimes at the periphery or entirely absent from the public debate of the concept. (Fuss et al., 2020, p.2)

***How Much Would a Basic Income Cost?***

One difficulty when analysing the fiscal cost of a BI is that for each serious cost-benefit proposal, the structure of the BI policy proposed varies. Proposals range from complete replacements of the existing social welfare system to additions to our current welfare state without the elimination of other major programs (Fuss et al., 2020). The majority of Canadian analysts use the definition of a BIG when computing the fiscal cost of the policy. Generally, with a BIG the benefit is based on family size and income and is reduced at a specified rate for each dollar of income earned until families no longer qualify. Of the Canadian proposals that provide analysis on the fiscal possibilities of a Canadian BI, the majority of analysts focus on adopting a BI into Canada's current income system. Canadian advocates for a BI tend to identify federal and provincial transfer and tax benefit programs which could be converted or maintained when implementing a BIG (Boadway et al., 2018; Pasma & Regehr, 2019; Stevens & Simpson, 2017; Smith-Carrier & Green, 2017). Table 4 provides a summary of influential reports that provide analyses of adopting a BI within Canada's current fiscal framework. The extent to which each report computes a cost-benefit analysis varies; while some reports conduct a full funding scheme, others focus only on the costs or potential benefits.

Table 4: Fiscal Analysis

<u>Analyst</u>	<u>Year</u>	<u>Financing Method</u>	<u>Estimated Cost of a Basic Income</u>	<u>Estimated Benefits Revenue Streams</u>	<u>Net Cost/Savings</u>
Pereira, R.	2015	Savings from replacement of income security programs. Addressing inefficiencies and leakages in the existing tax system. Reduced bureaucracy costs. Externalities and free riding costs represented by social dumping mitigated through a basic income.			Estimates that the savings from a recommendations provided are <b>\$382 billion</b> , which could be used to finance a basic income.
Boadway al.	2018	Builds on existing Tax Collection Agreements with the provinces. Stage 1 (Revenue Neutral): The Federal Government replaces its refundable and non-refundable tax credits with an income-tested basic income through the income tax system, leaving untouched social insurance programs such as EI, workers compensation, or contributory public pensions. Stage 2: Each province can decide whether to implement a provincial BI that is harmonized with the federal government, but at province-specific BI levels.	<b>\$172.33 billion</b>	<b>\$164.14 billion</b> (Revenues from Eliminating Transfers)	Uses simulations based on SPSD model to show “virtually self-financing” proposal that redistributes existing transfers. <b>Deficit of \$8.19 billion (0.048%)</b>

<u>Analyst</u>	<u>Year</u>	<u>Financing Method</u>	<u>Estimated Cost of a Basic Income</u>	<u>Estimated Benefits Revenue Streams</u>	<u>Net Cost/Savings</u>
Stevens H., & Simpson, W	2017	A Universal Guaranteed Basic Income that is essentially financed through the elimination of selected Federal Non-Refundable tax credits (NRTC's), and the Federal Goods and Services Tax Credit. (GSTC)	Uses a <b>predetermined budget constraint of \$83.7 billion</b> to model a proposed basic income guarantee with a 15% benefit reduction rate and adjustments for family size.	Eliminating certain NRTC's provides the federal government a budget of <b>\$51 billion</b> , and further working with provincial governments provides a total budget of <b>\$83.7 billion</b> to spend.	The net cost of the basic income guarantee, beyond the revenue found from the elimination of tax credits, is estimated at <b>\$8.09 billion</b> , or 9.7 percent of the total benefits. This captures labour supply response and lower taxes.
Pasma, C., Regehr, S.	2019	Models three policy options for a Basic Income. The first two options are income-tested basic incomes, and the third option is a universal demogrant. The following are used as revenue sources: <ol style="list-style-type: none"> <li>1. Federal Programs rolled into a basic Income.</li> <li>2. Progressive Changes to personal tax rates and thresholds</li> <li>3. Federal Tax Fairness Changes</li> <li>4. Progressive changes to corporate income tax rates</li> <li>5. Provincial Sources of Revenue</li> <li>6. Social Assistance Expenditures rolled into basic income.</li> </ol>	Option 1: Net Cost: <b>\$134.45 billion</b> Option 2: Includes seniors replacing OAS and GIS Net Cost: <b>\$187.49 billion</b> Option 3: All adults receive same benefits Net Cost: <b>\$637.86 billion</b>	Option 1: Net Revenue: <b>\$136.95 billion</b> by eliminating GST credit and Canada Workers Benefit and reducing some other tax credits Option 2: Net Revenue: <b>\$189.31 billion</b> Option 3: Net Revenue: <b>\$639.24 billion</b>	Option 1: <b>\$2.51 billion surplus.</b> Option 2: <b>\$1.82 billion surplus.</b> Option 3: <b>\$1.38 billion surplus</b>

<u>Analyst</u>	<u>Year</u>	<u>Financing Method</u>	<u>Estimated Cost of a Basic Income</u>	<u>Estimated Benefits Revenue Streams</u>	<u>Net Cost/Savings</u>
Ammar, N., Busby, C., Ahmed S (Office of PBO)	2020	<p>Presents cost estimates based on benefit reductions for each dollar of employment income.</p> <p>Does not provide a full analysis on generating revenues but provides estimates of existing tax expenditures for measures that would be replaced by a BIG.</p>	Gross cost ranges between <b>\$45.8-\$96.4 billion.</b>	Estimates potential offsets from repealing tax measures that could be replaced by a basic income guarantee is over <b>\$15 billion</b> for October 2020 to March 2021 (inclusive).	
Fuss, J., Palacios, M., Eisen, B	2020	<p>Estimates four possible Guaranteed Annual Income policy proposals. Model 1: Provides all working age Canadians a taxable \$24,000 a year, regardless of income level.</p> <p>Model 2: Introduces a claw back rate of 5% until an individual's income reaches a threshold of \$77,580.</p> <p>Model 3: Increases the claw back rate to 50% and lowers the minimum income threshold to \$50,000.</p> <p>Model 4: Structured like GIS, with a maximum annual benefit of \$7,272.</p>	<p>Total Net Costs: Model 1: <b>\$464.5 billion</b></p> <p>Model 2: <b>\$447.2 billion</b></p> <p>Model 3: <b>\$381.4 billion</b></p> <p>Model 4: <b>\$131.9 billion</b></p>	Designs policy options but does not present solutions for financing.	

<u>Analyst</u>	<u>Year</u>	<u>Financing Method</u>	<u>Estimated Cost of a Basic Income</u>	<u>Estimated Benefits Revenue Streams</u>	<u>Net Cost/Savings</u>
Green D.A., Kesselman, J.R., & Tedds, L.M. (BC Expert Panel)	2020	Drawing on linked administrative data from the BC Ministry of Citizens’ Services, input from other ministries, simulations based on the SPSD/M model, and wide research and consultation, they test feasibility of a basic income that could reduce poverty while improving health, housing, and employment, identifying impacts, costs, and how it might transform existing income and social supports. Uses a liberal justice framework. Concludes a pilot would not be useful. A “cheque from the government” is not the answer given the diversity of people’s needs (p. 35).	Estimate cost of UBI of \$20,000 is <b>\$51 billion</b> lifting 8,000 out of poverty <b>per billion</b> . A refundable tax credit phased out with a 75% benefit reduction rate (same max. benefit) would cost <b>\$7.5 billion</b> lifting 44,000 out of poverty <b>per billion</b> .	Not tasked to examine how changes might be funded, but gives sense of BC capacity and fiscal pressures. Estimated <b>fiscal gap is 3% GDP or \$7.5 billion</b> (excluding COVID measures). Costs of <b>\$9 billion</b> covered equally by income tax and sales tax would make each highest in Canada. New revenue sources related to “economic rents and negative externalities” (p. 16).	

<u>Analyst</u>	<u>Year</u>	<u>Financing Method</u>	<u>Estimated Cost of a Basic Income</u>	<u>Estimated Benefits Revenue Streams</u>	<u>Net Cost/Savings</u>
Ammar, N., Busby, C., Ahmed S (Office of PBO)	2021	Using parameters of Ontario pilot, examines impact across income quintiles (greatest benefit in lowest), family types, and gender to estimate net federal revenue increase to offset cost. Could cut poverty (MBM measure) by 50% in 2022 (Manitoba and Quebec most impacted). Net gain for women (1.9%); men receive \$175 more than women. SK would have the highest income decrease at the top end of household incomes. Labour supply impacts small: greatest in NS (1.5% reduction).	Cost between <b>\$85 billion</b> (2021-2022) and <b>\$93 billion</b> (2025-2026).		

### ***How Much Would a Basic Income Cost?***

It is clear in Table 4 that each policy proposal varies significantly in terms of cost and proposed funding mechanism. Total costs range from \$131.9 billion to \$637.68 billion. Possible revenues identified to fund a BI range from \$83.7 to \$639.24 billion. Numerous analysts have given serious consideration to the affordability of a BI within Canada's current welfare state. Illustrative calculations from Boadway et al. (2018); Pasma & Regehr (2019); Stevens & Simpson (2017) show the financial feasibility of various national BI policies in Canada. While those opposed to a BI criticize the large financial cost, Canada's current approach to income security continues to enable poverty at an excessively costly rate (Smith-Carrier & Green, 2017). Focusing only on the economic impacts of different BI programs, the Canadian Centre for Economic Analysis (2020) reports that while initial debt funding could result in short-term economic growth and job creation, the long-term effects of carrying cost of debt to the government to support BI could result in a less positive outcome. However, funding scenarios involving lower government debts and relying on high income families to fund the BI could help reduce economic inequality more effectively than other funding options. Poverty costs the Canadian government an estimated \$72-86 billion annually, due mainly to health care, criminal justice, and social service costs (Khanna, 2016; Ontario Association of Food Banks, 2008). One should not condemn the fiscal cost of a BI without being aware of this large cost of poverty and the ability of a BI to alleviate poverty and bring cost savings in numerous sectors.

**Poverty costs the Canadian government an estimated \$72-86 billion annually. —Khanna, 2016**

### **Literature Review Conclusion**

The past two and more years for Canadians have been anything but ordinary. It has led us to rethink what it is about our normal life that we value most. Do Canadians value most a strong GDP and high incomes? Or is it the art of being able to live? If you were to ask anyone what they miss prior to the COVID-19 pandemic, they will not respond with a figure for GDP; rather, they will most likely tell you something along the lines that they miss engaging with their communities. As we watched millions of Canadians suffer social isolation and economic hardship, we were not only made aware of the high level of Canadian economic insecurity, but also perhaps the notion that we were placing value on the wrong things. COVID-19 has demonstrated to Canadians that our social safety net is failing, but it has also demonstrated to Canadians that there is so much more to life than struggling to survive every day. BI is not only a policy that holds the potential to alleviate poverty and mend the holes in Canada's current income security framework, but it is a policy that potentially allows us to redefine how we as Canadians value social outcomes. There is the potential for a host of benefits to be unleashed in a virtuous circle when individuals' basic needs are guaranteed outside of the

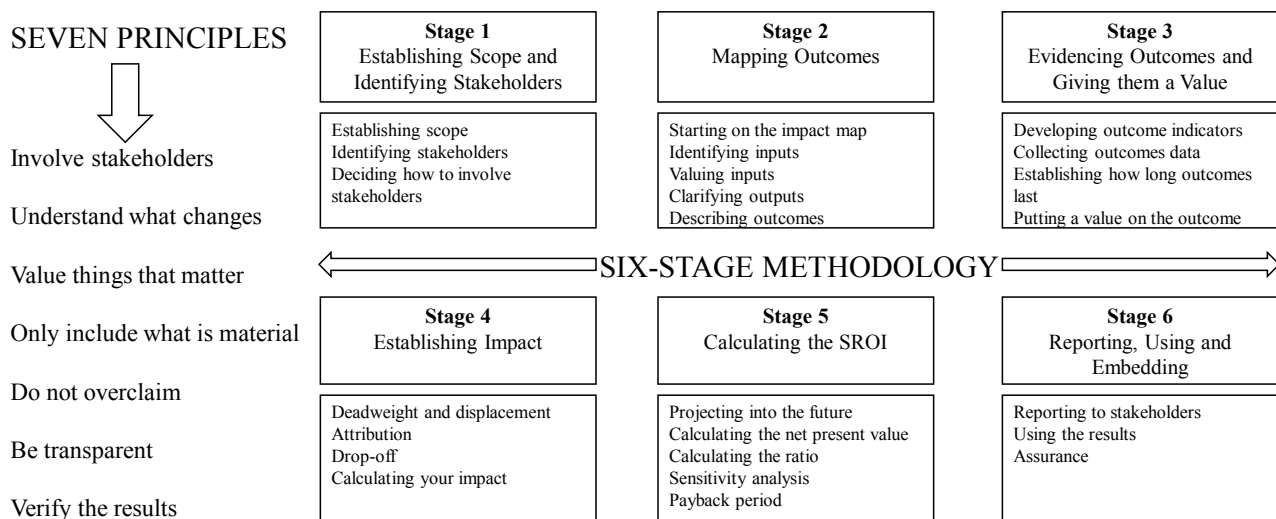


market. The qualitative and quantitative returns of community engagement, increased well-being, and education levels, among many other BI benefits need to be brought to the forefront of the debate on Canadian Income Security. In a country as prosperous as Canada, it should be a universal human right that Canadians basic needs are met. This literature review found that there are affordable options for a national BI in in Canada that will benefit individuals, families, communities, and governments.

## METHODS

This research study calculates the Social Return on Investment (SROI) of a basic income guarantee (BIG) in Canada. An SROI methodology is a principles-based approach that assigns monetary value to social, environmental, and other impacts that are typically not valued in traditional metrics or measures of success. Figure 3 provides a visual summary of the seven SROI principles and how they are reflected in the six-stage information gathering and calculation, reporting process.

Figure 3: SROI Methodology (Adapted from SROI Network [now Social Value UK], 2012)



The seven SROI principles focus attention on conservatism and stakeholder involvement in a process that aims to understand what changes when an intervention or measure is introduced. It does so by carefully identifying what matters and what is relevant to the stakeholders so as not to overclaim in verified results. Like the broader social impact measurement literature and social accounting (Findlay & Russell, 2005; Mook & Quarter, 2006; Quarter et al., 2002), SROI aims to do justice to social value and provide a fuller evidence base for decision making in public and private sectors (Arvidson et al., 2010; 2013; Krlev et al., 2013). SROI requires a strong sense of purpose and audience to be effective in its six-step process: 1) identify key stakeholders and intended/unintended changes; 2) list stakeholder inputs, outputs, and outcomes; 3) describe outcomes measurement; 4)

list other factors such as deadweight (or a measure of the amount of the outcome that would have happened without the particular activity) and attribution (or assessment of the extent to which the outcome was the result of other contributions; 5) calculate social return based on relevant and reliable financial proxies; and 6) report, use, and embed (The SROI Network [now Social Value UK], 2012). An SROI analysis gives organizations, institutions, and communities an important tool to assess the outcomes of their efforts, to communicate their successes and impacts, to manage their risks, and to support evidence-based decision making. When the focus is often on the costs of services delivered by institutions or organizations, SROI is an important tool that can highlight diverse values the delivery of those services represents for communities. This SROI analysis uses financial proxies to calculate the social and other impacts of a BIG in Canada.

Although it may seem ironic to use financial proxies to render the value of social impact, as SROI Network (2012) makes clear, “SROI is about value, rather than money. Money is simply a common unit and as such is a useful and widely accepted way of conveying value” (p. 8). It is readily accessible “shorthand” for the value (p. 75). In this monetizing, SROI is building on work in the areas of environmental and health economics. The SROI credibility depends on acknowledging judgements made, spelling out assumptions that are as careful and conservative as they can be, and on using relevant and reliable financial proxies from credible published sources. The money shorthand or SROI ratio is complemented by the stories of change in stakeholder testimony. As Krlev et al., (2013) argue, an SROI is about translation:

In principle, the SROI method can portray the relation between a ‘social investment’ and its social benefits by translating certain aspects of social value into financial values, which result in an SROI coefficient. This monetary component is complemented by an alternative quantitative and qualitative capturing of softer ‘social’ returns. (p. 14)

In its emphasis on qualitative expression of value, the SROI puts “the calculated ratio into perspective—a task that is fundamental in SROI analyses due to the subtlety of the elements to be captured” (Krlev et al., 2013, p. 19).

The current SROI analysis builds on studies by the two lead researchers Findlay and Kalagnanam (Kalagnanam et al., 2019; Pham et al., 2020; Waikar et al., 2013) and our engagement in the ongoing work of the Saskatoon Poverty Reduction Partnership (SPRP) that has since 2010 convened, catalyzed, and coordinated collective action and multisectoral efforts to reduce poverty in Saskatoon. In 2019 SPRP launched its 12 Bold Ideas, subsequently revising them (2021) in light of learning associated with COVID—income and assets, social enterprise, access to good food, health, housing justice, transit, technology, public washrooms, education, childcare, and system navigation. SPRP has worked to eliminate poverty by aligning their efforts with provincial and national

strategies while keeping a focus on links between racism and poverty and thinking critically about poverty metrics and their implications for those living in poverty.

Important literature findings are probed deeply through in-depth virtual interviews with key informants. These have included leading policy and other thinkers across the country representing diverse stakeholder groups and contributing expertise in diverse fields such as agriculture, arts and culture, education, employment and labour, finance, food security, health, housing, justice, as well as lived expertise, government experience, and expertise in women's, disability, Indigenous and BIPOC more generally, and LGBTQ2S+ issues, and the intersection of overlapping systems of discrimination. These fields were selected to probe literature findings on BIG impacts and to probe impacts on those most marginalized historically, those most overrepresented in the justice system and underrepresented in education and employment (Battiste et al., 2016; Findlay & Weir, 2004). Agriculture and the arts and culture sectors were selected as those that feed Canadian bodies and souls yet are associated with high levels of precarity and poverty. Interviews lasted up to 90 minutes and the findings identify inputs, outputs, and outcomes for each stakeholder group to develop indicators relevant to outcomes measurement and hence the financial proxies needed to calculate the social return. Existing data in reliable data sources were reviewed in order to develop the financial proxies.

Prior to computing the social return, the research team considered the important factors of attribution and deadweight (stage 4 of the six-step process of SROI). An important aspect of BIG is its 'guarantee' of the income flow to recipients and the benefits that are associated with this. Additionally, the impact calculations consider incremental benefits where relevant. These considerations address attribution and deadweight. The drop-off aspect is potentially challenging because it is difficult to estimate for how long an individual will continue to receive BIG. The impact calculations shown below consider a single year as the time horizon but given the difficulty in estimating how long it will take a recipient to get out of poverty, both the cost and benefit side could be a perpetuity. Finally, the calculations are based on very conservative estimates of benefits to avoid overestimating the social value resulting from implementing BIG.

### **Participant Recruitment**

Diverse stakeholders helped identify the social and other values of a BIG. Altogether there were 35 participants in the study; to be eligible for the study, participants had to be 18 years of age or older and have expertise in one of the identified fields. Partner organizations helped identify key stakeholders (in addition to those identified in the literature) and also helped with the recruitment process. An initial email from Coalition Canada or the Principal Investigator with the

study recruitment script was sent to appropriate potential participants who were invited to contact the researchers directly to confirm participation. The participants were then contacted via email by the research assistant to schedule an interview. There was no relationship between the researchers and participants and no compensation was offered. Consent, which was explained by the research assistant, was obtained orally or in writing at the time of the interview. The right to withdraw was indicated in the recruitment document and consent form (see Appendix A).

### **Data Collection and Data Storage**

Consent forms and participant contact information are stored in a locked cabinet in a locked office at Community-University Institute for Social Research (CUISR), University of Saskatchewan, and backed up on One Drive-University of Saskatchewan. Contact information has been coded and stored separately from the data collection. Participants were assigned a code number and the coding sheet is stored securely and separately from the data. Interviews were recorded and the digital recordings will be retained for five years after publication. Transcriptions are de-identified. Participants were given the opportunity to review the transcript and remove anything they felt uncomfortable with sharing.

Audio recordings and data are stored in locked files on a password protected computer and backed up on One Drive-University of Saskatchewan. Files and recordings will be safely stored for a minimum of five years after publication. The files will then be destroyed in the securest form available. All reporting associated with this study will not include identifying information or names of research participants.

### **Risks**

There were no anticipated harms associated with participation in this study. Participation was voluntary and participants were free to withdraw at any time without penalty. They were also given the option to answer only those questions that they were comfortable answering.

### **Benefits**

Participants often appreciate the opportunity to be heard through a research study. The research will also give comprehensive evaluative information that can have these effects:

- Educate the community about a fully funded national BIG in Canada
- Collect and integrate participant feedback on potential costs and benefits of a basic income guarantee

- Calculate the cost savings and downstream benefits
- Contribute to an important public, policy, and program conversation in Canada.

### **Limitations**

A limitation of this study method is related to the assumptions that are made about the change that has been made by BIG interventions and the extent to which outcomes are attributable to the BIG program. This limitation has been addressed through presenting alternative calculations to inflate or deflate the outcomes.

### **Ethics Approval**

This study was given a formal exemption by the University of Saskatchewan Behavioural Research Ethics Board as a quality assurance and quality improvement study consistent with Article 2.5 of the Tri-Council Policy Statement: Ethical Conduct for Research Involving Humans—TCPS 2 (2018). Research was conducted in adherence with all standards required under institutional Tri-Council behavioural ethics practices. Respondents were informed prior to their participation in the study of the purpose and design of the research, that their confidentiality would be protected unless they chose to be identified, that they had the right to withdraw at any time, and ability to provide input to the final document. Participants could opt in or out of having their contributions recorded and had the option to review transcripts (completed by a research assistant who had signed a confidentiality agreement) in order to verify the ideas presented, introduce additional commentary, or correct any errors or omissions.

## FINDINGS AND DISCUSSION: STAKEHOLDER ANALYSIS

### Data Sources

#### *Interviews*

The research assistant conducted 35 interviews with relevant stakeholders with expertise in the fields of agriculture, arts and culture, education, employment and labour, finance, food security, health and well-being, housing, justice, and those who brought expertise in women's, disability, visible minority, Indigenous, and LGBTQ2S+ issues (Table 5). Specifically:

- *Agriculture*—leaders in the Canadian farm sector and unions that work to achieve agricultural policies that ensure dignity and security of income for Canadian farmers.
- *Arts & Culture*—Canadian professional artists and researchers and organizations involved in advocating for the socio-economic rights of professional artists in Canada.
- *Education*—Canadian educational leaders and researchers.
- *Employment and Labour*—Diverse Canadian economists.
- *Finance*—Canadian economists and social security and policy experts.
- *Food Security*—Experts who study and document food insecurity in Canada as well as those involved in running food banks and providing nutritional supports.
- *Health & Well-Being*—Health economists, doctors, and other health care professionals.
- *Housing*—Experts who study and document homelessness in Canada and those directly involved in housing policy or the operation of homeless shelters.
- *Justice*—Leading Canadian criminologists and law professors and researchers.
- *Women, People with Disabilities, Visible Minorities, Indigenous, LGBTQ2S+ Perspectives*— Researchers with special expertise in social, gender, and intersectional studies who have analyzed basic income and social safety support systems in Canada and their impacts on diverse communities, including women, people with disabilities, LGBTQ2S+, visible minorities, and Indigenous people.

Table 5: Number of Stakeholder Interviews

Stakeholders	Number of Interviews
Agriculture	3
Arts & Culture	4
Education	2
Employment and Labour	4
Finance	2
Food Security	5
Health & Well-Being	5
Housing	2
Justice	3
Women, Disability, Visible Minority, Indigenous, LGBTQ2S+ Perspectives	5
<b>Total</b>	<b>35</b>

Interviews with stakeholders from a variety of sectors helped to determine the potential impacts of implementing BI. Data from the interviews were analyzed and categorized for thematic analysis, a qualitative data analysis method that involves an iterative process of reading through a data set (such as transcripts from in-depth interviews or focus groups) and identifying patterns in meaning across the data to understand the potential impacts of a basic income guarantee. The following sections present our key findings organized by topic.

### Self-Worth and Overall Well-Being

Dignity, choice, and autonomy are topics mentioned through all sector interviews. A BIG provides dignity to individuals and is described by interviewees as a basic human right protected by the United Nations (1966), noting specifically rights listed in Article 11 of the International Covenant on Economic, Social, and Cultural Rights: “the right . . . to an adequate standard of living for himself and his family, including adequate food, clothing and housing, and to the continuous improvement of living conditions.” The human rights framework was widely favoured as a means of displacing



stereotypical thinking around categorizing people as ‘undeserving’ or ‘deserving’. Providing a BI allows individuals to make choices for themselves now and into the future, giving them the opportunity for empowerment and support to establish themselves so that they will no longer need basic income, because “they will be doing things that are generating their own income.”

A public health expert stressed how a BI can address poverty without penalizing recipients, instead giving them “transition time and stability” that “they can use [BI] to build for future employment, education, or experience stability during a time of family crisis. There is no real bar to meet other than the need of the individual.” It is “less paternalistic . . . without all those hoops to jump through or red tape.” While it might well replace many existing programs, it might need to be supplemented with “targeted programs” for those living with mental health issues who need not just money but “access to therapy and medications” or those with long-term disabilities who might have “extra needs for supports like certain types of medical equipment or certain types of rehabilitation or job retraining and you don’t want those to be cost prohibitive.” Supportive housing is another example that is not available on the open market. The public health expert added that we need to think about transitioning to a green economy post pandemic and supports needed through such market shifts. The CERB showed that “we can do this quickly and on a massive scale—and it had a stabilizing impact” on those facing job losses. Still, another healthcare expert urged a strong risk-benefit analysis to ensure the costs can be sustained in the long term.

### ***Dignity***

“Basic income is a policy that starts with dignity rather than the notion of deserving and undeserving,” according to an economist. “It’s basic human rights in a society that provides social and economic rights, not just political and civil rights. It allows society to rethink our categories of work, labor, and jobs. BI doesn’t coerce people to behave in particular ways to justify the support that an individual needs to live.” Another commented that “that’s not a healthy community” that perpetuates poverty and “forces people to liquidate everything to access supports.” A health policy expert was clear that existing programs “keep you in poverty and don’t allow you to get above it,” while in many jurisdictions claw backs present serious disincentives.

The terrible toll of the stigma or trauma of poverty was on the mind of another interviewee, a poverty researcher: “There’s so much shame attached to living in poverty; people struggle to have relationships with other people (even family members), can’t bond with them, or relate to them because they’re just too ashamed to talk about their own circumstances.” Such an emotional, mental, spiritual, and physical toll “leads to a life of loneliness and isolation”: Not having the ability to participate in life, not having the ability to go have a coffee with people. . . . your self-esteem is so

eroded over time that it can play into people's relationships. . . . and what that means for people's health and sense of well-being when there are dignified forms of assistance. And a lot of what we have right now is very demeaning and erodes that sense of confidence and self-esteem. It has eroded people's dignity.

### **Choice**

Monetary cash gives people choice: the choice to determine their needs, to act on their needs, and to avoid dire situations instead of waiting for services to be provided. It also allows individuals to have "time and space," as one public health expert put it, to think about their future and to make choices about what is best for them and their families: "You can't and won't force people to make good choices, but if they do choose to make good choices the money becomes a necessary part of recovery." Another underlined the rationale for "affirmative choice" rather than making decisions that are motivated by sheer panic: "we respond to things from different parts and different centres in our brain, and in different ways when we are panicked, as opposed to feeling, we have enough space to think and ponder. And why should we want anyone, anywhere ever to have to react to their economic future from panic?" That is why the person describes BI as "the cornerstone of just transitions." For an expert in education, "choice is fundamental to human dignity; if you don't have choice, you don't have freedom." The policy, the expert argued, "says here is the level of well-being our society sets as a minimum. . . . It socializes risk rather than individualizing it."

"It would be productive to put people in a position where they could rationally decide about further investment in their own education, their own job skill, their own capacity to sell their wares on the labour market. I believe that the vast majority of Canadians would exercise responsibility and accountability to make the decisions that would lead them to enhance themselves overtime." An agricultural expert added to this view, pointing to the ways that "social assistance is actually worse in terms of keeping people out of the workforce." Similarly, it costs more to police people who are homeless for one day (as in recent mass evictions from encampments) than "it would to house them all for years!" So that is an example "that is not a good use of public money."

It will not address "all the unconscious bias and systems of privilege that we have in society today," argued a social policy expert, but it could start to give people again more opportunities and choice so important for "health and well-being," for meaningful participation in society (consistent also with the Convention on the Rights of Persons with Disabilities). To illustrate what could be done, a poverty researcher gave the example of seniors at "37% poverty rate in the 1970s going down to almost 4% by the early 1990s. So we pretty much wiped out poverty for that whole population. And so that has incredible effects on the health and well-being of that population today."

## ***Autonomy***

A basic income guarantee gives an opportunity for collective and individual empowerment: “The individual is less tied to the state, allowing them to establish themselves, and learn how to manage their finances and create more economic pathways.” By contrast, the interviewee noted, “The current system is not allowing them to pursue their goals, and whether that goal is spending more time with their family, a creative process, a start-up company, or trying to learn a different skill to get a higher paying job, the current system almost works against all of those.” For another respondent, “the freedom of autonomy” is associated with “a deep transformation of our national social fabric” that can unleash endless opportunity for individuals and the broader community.

The research evidence is “very strong” on the health and social neighbourhood effects of “unconditional cash transfers” compared with stigmatizing conditional transfers that are “also very expensive,” according to one poverty researcher. The 22 conditionalities of the New York BI, for example, made the program very expensive and monitoring and tracking onerous. The bureaucracy “actually conflicts with people’s human right to a dignified existence and an adequate standard of living.” Case workers and support workers will still be needed within and beyond existing programs, including childcare, but it means so much for people’s health and well-being when you have “dignified forms of assistance.” In a permanent program we would expect to see the short-term benefits documented in pilots: people going back to school, getting better housing, looking to start a business, and accessing more nutritious food at the grocery store and not having to rely on charitable assistance. Improved housing conditions also means safer households and neighbourhoods. Longer term we see effects on wages and working conditions, impacts on the economy, cost savings in healthcare as well as mental health, and reduced inequalities and increased interpersonal trust, increasing safety and reducing crime. Institutionalized forms of care (prisons, psychiatric facilities, and hospitals, for example) are among the most expensive means of caring for people. And they are also ineffective! Without primary care physicians, many go to the hospital for basic care, for instance.

Hence arguments about a BI being too costly take little account of the short to long-term savings. They are as unfounded as claims about work disincentives, according to the poverty expert, who also insisted that “there are lots of ways that people can contribute outside paid employment.” Still, the majority of people living in poverty are working.” When politicians say that people should get a job, “it is a slap in the face for those working five jobs.” Getting rid of conditionalities if the payments are inadequate would not be helpful but would “continue to impoverish people.” We need a conversation about how BI would

**When politicians say that people should get a job, “it is a slap in the face for those working five jobs.”  
—Poverty expert**

intersect with and supplement other income support programs, how it would be robust and properly indexed, and how we can get rid of useless tax credits that many don't even know about or that benefit only the rich. A conversation about the tax system, how we could tax differently, could be another useful outcome. A social researcher similarly stressed the need for a BIG to be part of and not come at the expense of supports, "really important supports and services that we have in Canada, that we know are important to kind of creating a more equitable and just society. . . . A BIG is a far more humane and just approach to "poverty reduction and alleviation in Canada" and can further gender equity and racial equity."

### **Agriculture**

Inconsistent income in agriculture can make for an unappealing career for Canadians. Indeed, many farmers find themselves subsidizing their farms with off-farm-generated income in their efforts to develop sustainable ventures when so many rural communities "have been hurting and depopulating for years." One agricultural expert warned that "the acceleration of climate change is making life more precarious for farmers" and "only 8% of farmers have a written succession plan." More generally, agriculture relies heavily on seasonal employment and especially temporary foreign workers. Knowing that there is support during the 'off' season would be beneficial to both the employers and employees, encouraging employees to develop skills, return in succeeding seasons, contribute to greater productivity, and even contemplate "establishing their own operation." It would allow young farmers to build skills in the short growing season and to continue working in the agricultural industry with an eye on long-term sustainability rather than "the quickest income return." Another expert placed BI in the context of inequities people in rural areas face. What others in urban areas can take for granted—access to social housing, to education, to healthcare—may be inaccessible, so that a BI might provide some needed "social support." Another concluded that a BI could have these benefits:

It could not only help to reverse the trend of aging farmers but also encourage them to spend in their local communities. We have pretty substantive data that shows that when we spend money on local food, for example, that money circulates in rural communities and it has a multiplier effect [1.4 to 2.6] compared with spending money at Walmart or transnational corporation.

In fact, the expert cited a study (National Farmers Union, 2021) that asked farmers and farm workers what would help address the shortage of skilled farm labour: "close to 40% [37%] of farm operators identified basic income as one of their top priorities, and nearly 70% [67%] of farm labourers identified basic income as a top priority for them." The result of a BI could be

reduced pressures on older farmers with no pensions “to sell their land to the highest bidder, to land speculators like investment banks.” It could instead “open up new avenues of learning on family farm succession.” And it could contribute to “resilience and sustainability” in the context of a record high land fund debt that means most farmers rent land, which encourages quick returns and does not encourage “ecological farming” that invests in soil. Whether it is crop insurance or infrastructure investments, “funding sources in general tend to be biased toward the large operations. BI is intrinsically more democratic.” A BI “would improve on resilience in the face of climate change, global pandemics, changing international trade agreements. And lastly, I think, a BI would help to increase rural equality for women, non-binary farmers, BIPOC farmers.” But BI “has to be accompanied by a major shift in the treatment of migrant workers” to avoid “harming local food production and the food system.” In fact, what has prevented change has been “keeping people precarious and keeping them in poverty which is one of the most effective ways to prevent social movements from flowering or developing—keeping people from having any free time, keeping them in constant stress.” According to the expert, the 2018 *The Manitoba Story: A Basic Income Film* shows “how many long-term assets there were to some of these families, even though this experiment only lasted a few years. It was cut off early when a Conservative government came into power in Manitoba.” For this expert, BI needs to be “compatible with the fight against climate change and with the need for genuine reconciliation and decolonization in Canada.”

Another agricultural expert explained, “The average wage of a young farmer is barely more than minimum wage, which means, if you want to learn to farm yourself and take over your own piece of property and buy equipment and acquire land and seeds and plants, there’s just not enough money from working minimum wage to provide that.” A BIG would give individuals the support and financial security to start **and** maintain a career in agriculture, though one expert cautioned that “a partner generating other income” might still be needed to reach farm and farmer potential. One expert summed up the effect of a BIG: “It could alleviate much of the pressure to over-achieve just to make ends meet”—a process that is damaging of the mental and physical health of farmers and a concern for all when “food sovereignty is important to the well-being of any country.” Another agricultural expert sees the farmer’s job as making “sure that people are fed, that they have access to healthy and culturally appropriate food, and great basic food security.” We all have an interest in “a sustainable agriculture industry.” A BIG could give farmers “knowledge and tools to continue feeding Canadians without wondering how they will feed themselves.” Another agricultural expert concluded that “the push for climate solutions, and the incredible economic and social benefits of climate action can also answer some of the false

**A BIG could give farmers  
“knowledge and tools to  
continue feeding Canadians  
without wondering how they  
will feed themselves.”  
—Agricultural expert**

critiques [about lazy people] that we hear about basic income.” In fact, for this expert, a BIG is “a cornerstone of a just transition.”

## **Arts & Culture**

BI could be especially powerful in the arts and culture sector when artists so rarely enjoy a stable income, earning “46% less than the average worker” in Canada and often being paid only for a single event or product and not for the months of labour needed to develop it, according to an arts researcher and administrator. A 2014 survey of artists found the majority earning “\$5,000 or less for their creative work per year.” For women to take the luxury of maternity leave in these circumstances is a huge issue. Few artists have insurance for health, possessions, or home; they are “heavily dependent on spouses or family for support.” But it is also the case that they “are no drag on society. They are ambitious, work hard, and have gross incomes above the Canadian average,” according to the arts researcher. The same researcher also pointed to the difficulties emerging artists face with working conditions in some arts organizations and having little capacity to complain “without putting themselves in jeopardy as troublemakers.” BI would be especially important for emerging artists and again for those in their thirties who look around and see peers having families and wondering how long they can put off these benefits.

Like farmers, artists tend to subsidize their art from other—“often multiple revenue streams”—said one professional artist who also highlighted that artists are “everywhere in our economy. We’re delivering your Uber Eats, we’re working in the libraries, we’re teaching your children.” In other words, “the main investors in culture are the workers, the artists themselves who subsidize it.” They bear “the terrible negative mental and physical health outcomes” of “the trauma of poverty”. But, according to the arts researcher, they are even less willing than farmers to talk about it, though in a survey about COVID impacts, they listed mental health and stress right after income. A BIG, according to this professional Canadian artist, “will help toward the acceptance of art as a justified career path and industry. It takes into consideration the precarious and ‘gig’ job market of the arts and culture industry. This could allow potential for more people to pursue art careers.” This recognition of creative work (and the unpaid work on which it relies) would be invaluable when the social assistance “system does not even have a category recognizing artistic labour”!

The arts researcher and administrator argued that a BI would be good not only for artists and farmers, who could increase capacity to contribute, but it would also “improve living standards across the board” and “streamline our social network and a multitude of government programs.” It could usefully “precipitate across the board review of government programs.” Those most impacted need to be part of discussing implementation so that it is not “simply a bureaucratic process that

fails to take account of people’s real needs.” Currently, funding supports organizations whose sole purpose is to help people navigate “a pathway through all the programs”! Nor do you want BI to be an excuse “to sweep away all arts funding and make things worse.” As for farmers who have crop insurance, “a guaranteed income so that they can survive on their land . . . and not put their families in jeopardy,” a BI would offer “a safety net for artists and their families.” For this expert, BI is “not a maybe. And doesn’t require a map. It requires simply being a citizen of Canada.” When artists were asked in a survey what government could do to help recovery from COVID, “hands down the artist community wanted a guaranteed basic income” over “grants and gatekeepers.” It would support a greater capacity for and diversity of entrepreneurs and innovation “with less gatekeeping in the process. . . . A greater capacity for independent artists to take charge of their own destiny.”

If the COVID pandemic has illuminated structural and systemic barriers facing so many, it has also taught us about who and what are undervalued in our systems. The impoverished status of the artist is singularly ironic when the isolation imposed by public health orders made “video streaming, music, podcasts, and stories” more important than ever—almost literally “keeping us alive and helping us get through this,” as one sector expert argued. For this expert, “the function of art is the presentation of possibility, the imagining of futures, the reflection of history, and holding power to account.” Another expert pointed to the challenge of the “uncertainty that you experience as an artist wondering where your next gig is coming from,” and which might lead to some not choosing “the full capacity of creativity” if it means the risk of “a life of poverty for themselves and their family.” A BI can “take away that level of concern and gives you more impetus to take risks” from which there can be “social and economic benefits.”

**The isolation imposed by public health orders made the arts . . . more important than ever—almost literally “keeping us alive and helping us get through this.”  
—Arts expert**

## **Education**

Financial stability provides the opportunity for families to invest in early childhood learning and programs, increasing the success of all learners, but especially those in the lower socio-economic brackets. One expert in the education sector stated, “There’s a long and vast body of research that directly connects success in school with socioeconomic status. . . . I think [a BIG] would help to better position our most vulnerable students for educational success, since we know that higher rates of education contribute to better economic outcomes for citizens.” Non-profit support for families with vulnerable children does not provide the same level of support that families with stable incomes can provide regarding resources and additional support. It opens the potential for accessibility to

resources beyond schooling when children “are able to access other enrichment activities, music lessons, sporting activities, clubs and other organizations that sometimes have costs associated with them, and that not always, but very often, has an effect on the success of a student in school as well.” Still, a public health expert warned that the education system needs to change, especially in improving early childhood programming and “decreasing institutionalized racism” and supporting First Nations self-governance to “increase support over their own lives.”

Another potential impact is through the interface between home and school when parental involvement in children’s education is critical for student success. Low-income families are working long hours for low pay, and they are not as available to and present in their children’s education. One educational expert explained, “The knowledge that there is always going to be income coming in, consistent, stable again, that can help to alleviate some of those stressors that can refocus the attention and the energy of parents and caregivers in ways that could increase engagement with their children’s education.” Another education researcher concluded, “A BIG is one part of a larger policy shift I think we need to make in this country, in order to actively address how inequities are very much a function of colonialism and racism.”

## **Employment**

There was wide support for the view that BI is an investment in Canadians and enables people to expand their practice into areas that they thought were economically impossible. A BI, experts argued, allows people to develop their skills, it supports innovation, creativity, and entrepreneurship, and addresses the changing labour market’s reliance on temporary and contract work. According to one economist and employment expert, “A BI allows people to train and identify what they can do best in the labour market. It gives people time and support to develop the skills that they need to succeed. It could also allow people to leave undesirable jobs and working conditions.” A researcher who studies precarious employment confirmed that a BI “is a modern labour market policy for a modern labour market. It is replacing labour market policies that were put in place 50 or 60 years ago, that don’t work in an economy where fewer and fewer people have permanent employment, and more people are moving from job to job.”

**A BI “is a modern labour market policy for a modern labour market.  
—Employment researcher**

Another economist argued that a BI program needs to be both “adequate and well designed” so that it does not lead to “the reduction or elimination of other income and social programs” that are already in place. Some current programs offer better protections for some with health or disability needs, so “boiling all down into one size fits all” could be “a step back for many Canadians.”



About one fifth of Canadians already have a BI that has successfully reduced their risk of living in poverty, the Guaranteed Income Supplement, if they are over 65, or the Canada Child Benefit, if they are under 18. “The proposed disability benefit also extends the principle of BI. Although not unconditional, the CERB is something like a BI. Provincial welfare programs by contrast are “quite bureaucratic, punitive, and obviously inadequate.”

The challenge many face is insufficient income to support themselves, which can be “a problem of labour markets and macroeconomic conditions where there just aren’t enough jobs to productively hire everyone. It could come from personal challenges to work and support themselves. It could come from failure in the labour market to provide adequate income for people who are employed.... there’s a group of Canadians who do work but are still in poverty.” A BI could “lift employment and wage standards and norms” and elicit better pay from employers for recruitment and retention. Thus, it impacts even those who do not receive it and could end some “exploitative and degrading practices when people are desperate.” It allows people to “survive without commodifying their labour under unfavorable terms.” It could translate into “more choices for workers” and “more gratifying, more meaningful, safe, and enjoyable jobs” to attract and retain workers. In addition to improved living conditions, better nutrition, decent clothes, better health, and enhanced civic participation, it could also mean more consumer spending “with powerful macroeconomic benefits.” It could mean less spending on healthcare and policing, “a decent BI would cost money, but with less deadweight costs for needless bureaucracy to police people.” It needs, however, to be supplemented with substantial and high-quality public service delivery” (healthcare, education, transportation, recreation resources, etc.). It also needs “an ambitious macroeconomic strategy to create good jobs.” It would “not sidestep but change the terms of the market economy.” Public support would be needed for government to implement a BI and the pandemic may have “changed the political calculations around a BI.”

An employment expert cautioned that there could be a decline in labour supply in the short term because BI will be used to “strengthen their family relationships, to strengthen the quality of environment in which they are raising their children. The benefits achieved by the additional leisure would be immensely significant socially.” Indeed, these benefits could be seen intergenerationally. A BIG could allow individuals to leave undesirable jobs and working conditions and demand companies and the economy to rethink labour. One economist described how a guaranteed minimum income “would further strengthen employee choice and put more pressure on employers to offer appealing employment opportunities to people.” And, for another, what was important was that it would be an effective alternative to the current “badly-designed” system of supports that makes people both “worse off” and “feeling they are less than full citizens” in that it “is less bureaucratically heavy-handed” and “trusts people to make smart decisions on their own.” What is

more, “evidence shows that a more equal distribution of income reduces the burden on the healthcare system and makes for a more stable society.” And it strengthens GDP when we include those who have been systematically excluded from contributing. Another argued that we have a modern tax system “that is more than capable of addressing most of the issues.”

Another employment expert warned that a universal program would not reflect “an intersectional understanding of people’s different settings, realities, and needs.” Income inequality, the expert argued, is “a symptom of a dysfunctional economy,” an “extractive economic system,” that “creates poverty and exclusion.” To give people money to “remediate that economy” is to be in danger of “treating the symptoms and not the causes.” Yet a BIG that allows people not to work in exploitative situations could be “an impetus for more systemic change that would force companies and economy to rethink labour.” Ultimately, it is about “well-being more than economic development, which is fine because economic development is only ever supposed to be a proxy for well-being.”

**“Evidence shows that a more equal distribution of income reduces the burden on the healthcare system and makes for a more stable society.”  
—Economist**

## **Finance**

For one fiscal and social policy expert, “the devil is in the details.” How the BI is designed is critical, although it would be expensive and there may not be “the political support to increase taxes to the level necessary to fight poverty in a meaningful way.” Reforming EI and expanding eligibility to avoid the current issues that unfairly impact people because of how unemployment rates are measured makes sense. Similarly, social assistance could be reformed to avoid the provincial variation. It might be modelled on the GIS but include those under 65 who are able or unable to work (the latter receiving the lowest benefits currently). A BIG would take “enormous political will and greater fiscal capacity.” The task is complicated by social assistance falling under provincial jurisdiction: “Even if financially it makes sense for them, some provinces might oppose it because they like to control things.” Instead, “the federalization of social assistance might make sense” and might in the long term “help foster the development of a universal guaranteed income in Canada.”

A federal system through the Canada Revenue Agency might have issues, as we have seen with CERB, but there are those who argue that it will be less bureaucratic and require less surveillance. It can also be the case that it is “politically more resilient” in being universal rather than targeted. Whereas universality of services such as education and healthcare has become “a right of citizenship,” universality of cash benefits “is not so resilient and is vulnerable to cuts, and even to dismantlement altogether.” The “combination of programs” for seniors has reduced poverty and has

been supported because seniors are seen as “vulnerable” and as “deserving,” whereas there is a view that younger people can and “should work.” Hence, there is an added “ideological obstacle about the value of work.” It might even “create an incentive for employers to lower wages or a movement to actually eliminate minimum wage legislation altogether.”

According to an expert in macroeconomics and economic modelling, a BIG would help avoid the stigma of other programs and with the consolidation of programs “has the potential of actually creating efficiencies.” When you tax wealthy households to support the program, however, the wealthy have “the capacity to minimize their taxation bills, so that you may not get the revenue you need to fund BI.” Other factors to consider are “variations across provinces in terms of cost of living and variations in programs that are currently in place.” The idea of a BI is “beginning to depressurize the household,” but that might take different forms, from more leisure to “decreased urgency” to “increased risk taking” in going after jobs so that they don’t just accept the first option. There are “degrees of freedom with increased choice.” There might be economic benefits with “better matching of skills” that could be used “in some productive capacity in the economy.” The expert saw benefits in “the regional economies and rural economies, for sure. . . . and some higher rates of consumption in some key industries.” Linking innovation to “trying to maximize profits,” the expert feared that a BI might “stifle innovation” and “speed up automation.” The expert urged considering fiscal reform and how value is created and defined by society.

## **Food Security**

BI is a “key policy that could make a difference in regard to addressing food insecurity” claimed one Canadian food security researcher. Another food systems researcher also stated that “it would help marginalized groups who face higher rates of food insecurity meet their needs in a more dignified way”. Indeed, for one expert, “BI and food security are the same thing,” while another argued that BI “has equity baked into the system” and yet another was clear that “BI is a key policy to respond to food insecurity” when “welfare systems by design are setting people up to be food insecure.” Another expert commented on the differential effects on women: “Food is a flexible cost so people avoid food in order to pay for other things like rent and utilities. Women often take the brunt of not eating so children can eat and they can pay the other expenses.”

**“BI is a key policy to respond to food insecurity” when “welfare systems by design are setting people up to be food insecure.”  
—Food expert**

An increase in food security among Canadians could cause a ripple effect in various ways. The ability to access healthy foods and foods of choice has the potential to result in better educational outcomes, as well as decreased costs to the healthcare system. A professional artist spoke to the

lived experience of food bank food that is “not cognitive or strong food” but food “for degenerative disease.” A food security researcher stated, “I think we can expect to see drops in severe food insecurity in both the short and medium term. I think we will see people managing their health better.” The researcher explained that “part of that will be the people with chronic conditions and most people who are food insecure have been diagnosed with at least one chronic condition. Chronic conditions are rampant in this population so we can expect to see them better able to manage those conditions.” Cost savings go along with the health improvements because “they are less likely to turn up in an emergency department, in the hospital, or even a doctor’s office. People will be able to engage in health promoting behaviours as opposed to being derailed because their conditions are out of control.” In one study of people hospitalized in Ontario for mental health reasons, “almost 40% were food insecure” in “a really tight intersection.” Another researcher stressed savings in policing when you address poverty-related crime.” Removing barriers to receiving help is also likely to “streamline government systems” and achieve costs savings. Another concluded, “In the long term, what would we expect? Again, people can participate more fully in health promoting and health protecting behaviours. I think we’re going to see a healthier, happier, more productive society.”

## Health

### *Mental Health Benefits*

A BIG’s provision of the time and space for people to plan for their economic future can have significant mental health effects, as we have seen from the literature. People are enabled to engage in more health-promoting behaviours that impact individuals mentally and physically, while “avoiding some of the coping strategies such as alcohol, tobacco, and other drugs to deal with chronic stress,” according to a public health expert. An economist conceded that frontline workers and marginalized peoples agree that some of a BI could go to drugs:

But if you don’t get BI, you are going to get the money one way or another. And some of the ways that people get money are harmful to themselves and to others, either by engaging in illegal activity, assaults and break-ins, or by selling themselves and engaging in survival sex in order to get money. . . . Recovery isn’t necessarily a linear process. When people are trying to become sober, they will make mistakes. . . . That’s why it is important that the money is not snatched away with a mistake. And a basic income will make life better when people have choices.

A significant social benefit of a BIG for many Canadians is to radically reduce or end the negative psychological consequences of financial insecurity and the hard work and time commitments

**A BIG as “a form of suicide prevention.”**  
—Agricultural expert

associated with living in poverty. Overall, this could lead to reduced mental illnesses and possibly suicidal ideation or death. One agricultural expert went to so far as to describe a BIG as “a form of suicide prevention” in a sector that is associated with high levels of stress, anxiety, and depression (Jones-Bitton et al., 2020). In the long term, in these ways BI could reduce costs to the health care system. It could also provide vital support to parents with children in development ensuring their children are able to develop continuously and healthily. According to one study participant:

[Low income] sometimes means that a parent, particularly a single parent, is trying to work two or three minimum wage jobs in order to provide the basic supports for their child, so they are less present sometimes in their children’s lives as a result of that, and that creates tension and worry and concern, and it just becomes this vicious cycle. I just really believe that having that stability will help to alleviate some of those stressors, will allow families, parents, caregivers to refocus their energy, in ways that can support their children’s mental health and well-being and their own mental health and well-being.

### ***Physical Health Benefits***

Benefits from a BIG would show up in a variety of ways in our healthcare system. It could reduce pressure on the healthcare system by helping treat underlying issues such as the top social determinant of health—poverty—rather than using our healthcare system to deal with poverty. Or, as an economist put it, “we are using our emergency departments, even all aspects of our healthcare system, to provide social services” and “we’re medicating low-income people rather than dealing with the problem of the circumstances they are living in.” BI could improve access to dental care, to pharmaceuticals and prescriptions as well. Possible cost savings include less use of ambulances, emergency room, and doctor visits.

**BI in this sense can be “a harm reduction initiative.”  
—Public health expert**

A public health expert cited a Plan to End Homelessness study of 23 homeless individuals costing the health system \$2.5 million or \$100,000 each per year while still facing homelessness at the end. That is where supportive housing made a difference in these cases reducing health and policing costs. Ontario has completed solid studies through the Institute for Clinically Evaluated Studies of the small percentage of people (about 5%) who consume disproportionate amount of health care resources (40-50%). BI in this sense can be “a harm reduction initiative.”

A healthcare policy expert highlighted how a BI was “an effective and efficient way to reduce poverty, which is a key determinant of health” and “predictor of chronic disease” as well as a “less administratively burdensome” means than “existing income support programs.” Poverty itself “costs a lot.” An economist reminded what we have learned during the pandemic: “that chronic conditions

are worsened by the stress of poverty” and “that infectious diseases are much more likely to rip through low-income neighbourhoods with a lot of overcrowded housing and people in frontline precarious work.” As an “income supplement” that allows people also to work, it is also “less invasive” and can be adopted readily through the tax system. Hence a BI should be understood as “a critical investment in the health of the population.” An economist identified gaps in existing social programs and “the limitations specifically in provincial income assistance, provincial disability, and EI. And I believe that a BI is the best way to deal with some of those gaps, especially for low-income workers in precarious jobs” and those with “invisible disabilities, people with mental health issues, people on the spectrum” who face difficulties in qualifying for disability support. One of the problems with the current system is that it wants “to separate people into little boxes,” whereas many people represent multiple intersecting identities (single parent, person with a disability, a postsecondary student, etc.). BI asks instead if they have the money they need to meet their needs. Another health expert worried that “a BI might be more susceptible to quick adjustments by governments of different ideological stripes.” They might, for instance, cut payments in the belief that “people should be pulling themselves up by their bootstraps.” Checks and balances in federal-provincial agreements might help avoid.

Still, the health policy expert warned that it would not “make the expansion of a universally accessible public health care programs less necessary.” A BI “cannot replace all social programs. The worry is that government might cut back investments in other areas such as universal Pharmacare or childcare and affordable housing” to pay for basic income that could never cover “going to the market for those things.” We will also need “ongoing monitoring and evaluation of the outcomes that matter.”

One healthcare expert stated that in the short-term BI could initially increase healthcare usage as people access their doctors and treat health conditions before decreasing usage over the years. In the middle term, Canadians will have greater control over chronic conditions and, as a result, there will be fewer hospitalizations. Long-term results could be better diet, better footwear, better housing, better jobs, and general improvements in the health of the population and therefore less usage of healthcare services. The health policy expert added:

If through basic income, you reduce healthcare costs, you reduce overall cost to government because the healthcare takes a large portion of provincial and territorial budgets, and so, all of a sudden, there’s more potential for increased funding available to either support other aspects of the healthcare system, or to be used in other programs.

And the health expert explained why income is so important still in a universal health care system: “It’s important, both because [a] universal healthcare system doesn’t prevent illness; it only treats it. And the best way to prevent, the best way to improve health, is to prevent people

from getting sick in the first place.” Poverty “correlates with foot or leg amputation” in the case of untreated diabetes, for instance. Instead of investing in footcare (and there have been cost-benefit analyses in First Nations), “we put people in the hospital, cut their feet off and put them in rehabilitation hospitals for two or three months and teach them how to function without a foot; you take away people’s livelihood.” In addition, the healthcare system is designed “with a certain set of expectations about how people behave and how they should be. . . . People coming from Indigenous communities don’t necessarily share those assumptions. In some cases, misunderstandings result. In other cases, there is outright racism in the system.” These are among the reasons that this policy expert has argued that “investments in income support allow people to engage in the healthy lifestyles and behaviours at the social level, and community level and at the individual level, that will prevent them from getting sick, such as eating healthy food, living in good housing, participating in communities in ways that reduce isolation and increase social fabric and connections, all of which are predictors of health.” In addition to this “preventative care,” it importantly “allows people to follow through on treatment plans, whether that’s filling prescriptions, participating in rehabilitation, following through on mental health care recommendations, exercising, etc.” It also helps improve quality of life.

A public health expert reinforced how poverty leads some parents to put “their family’s needs ahead of their own” so that “what happens from a physiologic point of view is the body responds to that kind of chronic stress by producing stress hormones which then also impact your health and well being.” The long-term stress leads to “higher incidence of many chronic diseases” and “they tend to have more complications because of that coexistence of the stress

**“Multifactor analysis”  
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Canadian jurisdiction.  
—Public health expert**

hormone.” That’s where “multifactor analysis” of health inequities finds “racialized poverty” as the top health determinant in a Canadian jurisdiction (education might be in European jurisdictions with strong social safety nets). The effect is greatest in the lowest quintile of the population showing that “we have both a gradient impact and a threshold impact in Canada.” That is where “a BI can help improve both physical and mental health, while allowing people “to put in place a plan to improve their circumstances even more, rather than just focusing all their attention on survival.” Canada likes to think it has free healthcare but it is not accessible if we cannot afford childcare or transportation or time off work to get to appointments and it is limited in what it covers. That is why, one health expert argued, we need more prominence of diverse voices in the BI debate, “centring the voices of those most impacted by poverty and by other types of marginalization.” Other social determinants need attention, but “income must be dealt with first” while “stabilizing and not building on an increasingly complex social support system.”

## **Housing**

BI allows “greater choice and less stigma” so that individuals can confidently apply for and confirm renting a safe, secure, and appropriate place to live without having “to choose between paying for housing or food.” BI, “ironically enough, will allow for basic maintenance of the household”—staying in one place, overhauling the furnace, for example, and therefore improving housing stock. This stability also allows for “equitable access” to socio-economic and educational opportunities while allowing funds to be redirected to supporting those with more complex housing needs. The social housing situation in Canada is complicated by jurisdictional issues that mean that provinces (who deliver housing programs funded by the National Housing Strategy) do not offer the same levels of support. As result, one expert commented, “if you are poor and qualify for deep subsidy housing, you don’t have a choice of where you live, because it’s tied to a physical location and that’s where we end up with, quote unquote, the projects.” This housing expert argued, “structurally, you either deal with it on the income side or you deal with it on the subsidy side.... if people could qualify for housing for \$100 a month, that would be a different way of addressing the housing connection to basic income.” Another commented that BI should not be “viewed as an emergency reactive response. You want that money to be unconditional and more of a proactive way of saving money down the line.”

BI could decrease the levels of high-acuity homelessness and could allow the transfer of resources to those experiencing low-acuity homelessness so long as it is rigorously designed and “appropriately administered.” As such, it could “avoid the controversy over CERB payments” and maintain the principle of people’s right to spend funds as they see fit, argued one housing expert, adding that nobody asks, “what we do with our GST or child benefits.” Another housing expert commented that when we place conditions on cash transfers, “people are going to think that they owe something, or that the state is going to want to get something from them in return. They might also feel that they’re being surveilled by the state because we don’t trust them.” The argument goes that “they haven’t succeeded in a neoliberal state because of their own weaknesses, their own abilities,” but the expert concluded that they “shouldn’t have to prove they are deserving. . . . the unconditionality goes a long way to establishing social and economic independence.” When it comes to the cost-benefit analysis, “accounting is complex and governments are not good with communicating that information to people in general,” an issue compounded by government cycles and the daunting “variables” so that “the accounting becomes lost on people who are stuck in the stereotypes of who is or is not deserving.” The expert explained that “the reallocation of resources and readjusting of budget lines becomes a very important element of public policymaking. And so, in this case what you would want to do is get into the discussion of cost avoidance.”



In the context of “polarizing discourses today,” we need a strong business case and a risk mitigation strategy for “myth busting”—and a strong BI program. The expert cautioned that “we underestimate the cost of the human capital, like creativity, what kind of society we want to live in, you know, those kinds of things. And I just think it’s really, it’s really interesting to have people feel confident enough that they can actually be creative and innovate.” The individuals may not be turning their ideas “into multimillion dollar companies. It’s just they’re doing something that is healthy, and part of our economy and so they’re not draining nearly what one might suggest they are, but more importantly, they’re healthy.”

A BI can both reduce “life stressors” and “tie the individual less to the state, allowing them to establish themselves, and learn how to manage their finances and create more economic pathways and, ultimately, more security,” bringing benefits beyond the individual. The costs of an individual and family being in constant crisis and turning to emergency services means “never developing foundational skills,” according to one expert who underlined that “the mitigation of the impacts of poverty is the biggest thing.” That interviewee pointed out that many studies have calculated the enormous costs of using emergency shelter, health, and other services but are often scrutinized and challenged as overstating or misrepresenting the case. The impact is especially challenging in “a typical planning cycle for non-market housing, if you don’t have confirmed rent subsidy and you’re trying to support a sub population of higher need which has been identified in the National Housing Strategy as the priority.” The risk is that “we end up with programs where income qualification still remains the barrier to housing, and we have spent millions if not billions of dollars, publicly stating we’re solving a problem that structurally we can’t solve.”

Another recognized that BI was not a cure all, but argued that “one of the most important things that we can do is get people into a stable environment in their own home in order to do that work” of case management “to support their recovery and connect them to ongoing services.” Individuals with housing security through the form of BI could eventually have healthier families, better education, and positive economic outcomes. A public health expert pointed to Housing First studies showing both cost savings and cost avoidance, while cautioning that savings in acute care might be redirected to preventative medicine. Housing First, according to another health expert, has given the lie to those who argue that those who live on the street or are into substance use will not respond well: “In fact, when you give people “something they can call home, they’re better able to structure their lives and more inclined to address their challenges. So there’s an opportunity that we undersell.” BI could therefore play a large role in family stability and keeping the nuclear family together, which could improve the chances of childhood success and ending poverty cycles.

One housing expert explained that “a lack of housing security is tied directly to a lack of educational progress.” In fact, “based on demographic profiling in grades 10 and 11, we can identify those who live in low-income housing and were living in housing insecurity, and their progress as students compared to their outcomes if they lived in richer households.” In a situation where “the competition for low-cost housing is incredible in most regions” and the housing is sub-standard with sewage issues, you have to move but you don’t want to move your children’s school, so you now have added obligations perhaps to get up an hour earlier and drive them “so as to maintain stability.” But your work schedule may not allow that flexibility. Either way it is “a cost and major upheaval for families” and for the children it can mean constant “destabilizing” moves, “uprooting from one social setting to another and one educational setting to another” with weeks of adjustments impacting grades and no long-term relationships with teachers to support.

Another explained that “the most common determinant of homelessness is a previous experience of homelessness as a child” after which “you’re more likely to experience it long term as an adult, so if we can address those issues really early on in a better social security net, I think that’s hugely important.” In other words, a BI “can be a form of homelessness prevention.” It can mitigate the risk of people struggling all the time with poverty and being unable “to participate actively in community events or in community in different ways.” It can therefore be “a tool to remove social exclusion” and help “keep people out of sustained states of crisis which helps mitigate the long-term effects of poverty,” concluded one housing expert. Another argued that “from a First Nation perspective, it eases access to money and like personal income and programs for people who are not necessarily living on reserve” where resources are administered by the band.

**A BI “can be a form of homelessness prevention.”  
—Housing expert**

## **Justice**

For one expert on the legal and penal situation in Canada, “income disparity and income insecurity are a big part of what causes people to end up in situations to navigate poverty, past trauma, mental health, addictions, and homelessness, and it all ends up with what puts them at risk of being in prison, and other institutions, and on the street or dead.” The cause of so many issues in justice and health are “rooted in poverty, are rooted in social inequality, oppression, and marginalization,” according to a law professor. People end up “entangled in the criminal justice system because they live in environments which they cannot escape.” In some cases, their first experience of “a hot meal is in prison” or in “forced engagement with the healthcare system.” A BI would “address those issues, reduce reliance on other less appropriate tools, and send a message that the country

has a commitment to reconciliation and considering more those who are most marginalized.” In “the medium to long term, it is likely to mean “a decrease in the commission of crimes.” A lot of “intersections” of gender, race, and abilities that make for “marginalization and inequality cannot possibly be fixed with smaller steps.” If you “don’t have money and don’t have housing, you end up on the streets, which also furthers the risk of criminalization or the risk of mental illness.” The result can mean being “sentenced to very long periods of time” because of a lack of legal aid support or no “proper representation.” We know also “that people with stable homes are less likely to end up in prison, either before or after trial. So that’s the procedural reality of the economic divide”—that has such a costly impact on the criminal justice system. We have “a 75% rate of incarceration for those awaiting trial, a world record,” with costs of “about \$200,000 to keep someone in prison for a year.” So a BI is a cheaper option (with cost savings and cost avoidance) than “dealing with poverty in the correctional settings, in court, and in mental health institutions.” Once people have a record, getting employment, finding a house, and building a family” all become “so much harder.”

BI can importantly “reduce barriers to release” in those facing parole decisions based on “capacity to survive on the outside,” according to one criminologist, who pointed out that women in abusive relationships are “in a financial issues trap” and BI “opens up some possibilities” beyond at best short-term shelter stays in overfilled shelters and/or pressing charges. It can “give her another lease on life” and “some stability”—a “safe and predictable life growing up”; that is, “an investment in kids” that will show up in the longer term. BI can also effectively address “the collateral harm that is done to families when an income-earning family member is incarcerated.

**So a BI is a cheaper option (with cost savings and cost avoidance) than “dealing with poverty in the correctional settings, in court, and in mental health institutions.”  
—Legal/penal expert**

The criminal justice system does not care about what a sentence means for a family.” This is income that would go to the cost of rent and childcare, according to a legal expert. It could also “save taxpayers costs to the criminal justice system, including “policing and corrections where we won’t need to build or expand prisons even though we are unlikely to close them.” Community supervision is also less expensive than prison at \$20,000-\$30,000 per year per person. So even moving a third into community supervision is a significant saving—clear in Public Safety’s “remarkably readable annual reports.” The point is that “we can save money by moving people who shouldn’t be in prison into the community with no risk.” What is more, we have done it with kids where we now have about 15% of the kids we had in the system 20 years ago—and only people like me notice!” Unfortunately, too often BI is “under the microscope,” while the downstream benefits are not.

A BI could provide “a significant step towards breaking the cycle of poverty.” It is “a first step, an essential step, not the only step.” Other supports should be strengthened, not reduced, which is what some Indigenous people fear a BI might entail. The current income assistance system is “too bureaucratic, is extremely challenging in terms of getting and qualifying for your income after release from prison and takes no account of your realities.” It takes 2-4 weeks to get that money [in this province] and “they have to be out on the streets” with no means of paying for housing, medication, or food and “are likely to be victimized or re-offend.” What is more, “living in such levels of poverty is something that we know is associated with very high risk of these individuals couch surfing and then being abused by various people or ending up in shelters or on drugs.” The best response is “not a health intervention or criminal intervention but a BI that “lets them provide for themselves and get stability.” A BI could provide opportunity for meaningful choices which could help individuals avoid crime and unhealthy situations, not “do or deal drugs, but cook better food for themselves and their kids or maybe keep their kids as opposed to their child ending up in foster care and then the cycle continuing endlessly.” It could “reduce stigma and the classifications of people” in what is ultimately “a form of preventative action and would have a significant benefit for society and for potential victims of crime.” It reduces barriers to re-integrating people that were recently incarcerated back into society. It could potentially keep people from re-offending. It could have “a positive impact” in terms of public health, reducing “rates of disease among many conditions, both in terms of mortality and morbidity,” as well as reducing pressures on the child welfare and criminal justice systems.

**A BI “can be a form of homelessness prevention.”**  
—Housing expert

A criminologist listed the costs of incarceration alone when someone becomes justice-involved to underline how a BI can give a good return on investment: “An incarcerated person in Canada is around \$120,000 a year. My guess is that no BI system is going to pay anybody \$120,000 a year. And so, you know, just in terms of the kind of cold savings of cash, this is a good investment.” The return would be especially great for those disproportionately enmeshed and the fastest growing segment in the criminal justice system: women, including Indigenous and black women, according to a legal and penal expert, who added, “if we had a fair system, we would see a more equitable distribution in our prisons of income, race, and gender.” The expert cited Anatole France who underlined the unfairness of equality provisions: “In its majestic **equality**, the law forbids rich and poor alike to sleep under bridges, beg in the street, and steal loaves of bread.” Current impaired driving provisions similarly underline the privilege of those with financial resources to seek treatment and can therefore avoid “mandatory minimum sentences.” Deferred prosecution agreements provided for corporations might well work well for individuals to take responsibility and avoid prison: “now imagine if that was available to the average person who comes before the system,

and they said, ‘Yes, I did that. This is the context and why I did it, and this is what I’ve done to make sure I’m not in this situation again or that I’m not harming anybody.’ Think how many fewer people we’d see in the system.”

It is “not accidental” that our prisons are full of poor people, according to the penal expert. When social assistance rates were reduced in the 1990s and “made contingent on looking for work,” it redoubled criminalization when people were monitored and could face fraud charges if not “perceived to be looking for work.” In the 1990s too, the rules were changed so that gifts in support of children were no longer allowed. The result was that one woman whose sister paid the rent so she and her children could stay in a place other than “a disgusting basement suite in a horrible area of town” and go to school, “a fraud alert” came up in the system and charges considered for both sisters but it was the one on assistance who feared “the school and neighbours would know and her kids would be stigmatized.” Luckily, she had advocates and so charges were not laid.

People “could be criminalized for basically being poor”—especially in communities “where there is no work.” In fact, if you are out on the land, learning your language, doing ceremony, you are not then “actively looking for work.” The result is that “it can make you ineligible so it’s a disincentive for people to actually do the very things that we argue we want them to be doing and why we provide income supports.” So “a guaranteed livable income would come with income that people need—and the ability to actually engage in the types of activities that will assist them.” People know best what they need and they might, for example, “consolidate their resources to share an apartment and go to school,” but on assistance “they would be penalized for it. How fair is that?” Similarly, if the expert overdraws at the bank, “the presumption is that it is a mistake. If on social assistance, they are suspected of doing something fraudulent.” And a loan can be readily secured by those with well-paid positions, but, on assistance, people resort to pay day loans any pay the highest rates (as high as 50-60%) and “get penalized and their loans are counted as income. Imagine if that happened to people paying their mortgage and Canada Revenue clawed back dollar for dollar, it would get changed because people wouldn’t support it!” The situation persists because the poor “often don’t have a voice and are stigmatized—and shamed into silence and encouraged to believe that it’s all their fault.”

If you are in a poor community, “you’re more likely not to have adequate housing, not to have food security, and more likely to therefore have health issues” so that makes you more vulnerable in a pandemic. “And if you’re living in crowded situations, you can’t exercise the kinds of health directives that are being given, and you’re more likely therefore to end up dead.” What is more, some who had two and three full-time minimum wage jobs before the pandemic and could pay rent, no longer can, and have been evicted. Or they have given up “so as not to have a negative rental

record” and resorted to shelters that “expanded into hotels and University residences” that are now being “claimed back,” adding to the homelessness. Through the CERB program, “the government recognized that without resources, you don’t have a home, you don’t have food security, and you can’t therefore contribute to the community, got to school, or improve your situation.” During the crisis, we have seen “that people can’t not work” even if it is “not safe,” you “need to survive.” People have had to work in jobs that “have historically not been valued—care work, food work, gig workers delivering food.” Those jobs are not only not valued but increasingly being automated. We need a BI so that people can have “options to stay home for safety or health reasons, or to care for people, or retrain . . . so as not to be stuck in low paying jobs.” We also need to remember migrant workers who do work that Canadians don’t want to do and “we’ve allowed people whose work we rely on, but who we clearly undervalue, to be subject to the worst health conditions and economic conditions.” We need to keep in mind Indigenous women (the fastest growing federal prison population at 42-44%) who face intersecting forms of discrimination (race, class, and gender) “which makes meaningful work with benefits illusory at best,” so they can end up “carrying packages across town or borders.” A BI, by contrast, could allow for youth to learn on the land, to heal, to learn their language and culture, and to do ceremony to deal with trauma. We know too that “there is no end of money available to police, jail, and to prosecute. . . . part of what the defund police movement has raised is, of course, in particular, the violence and the racism that people of African descent, black people as well as Indigenous people face.” We pay the costs of putting them in jail but not for what would prevent them from going there in the first place.” In 2010 the Parliamentary Budget Office calculated the costs of the Omnibus Crime Bill (Bill C10)—a calculation that is too rarely done but is needed to understand the costs and benefits of change. The research shows that “if people have a place to live, a community of support, and something to support themselves that is meaningful, these are the best indicators of whether someone will be back in the system or not.”

### **Women, LGBTQ2S+, Disabilities, Visible Minorities, and Indigenous Perspectives**

While sector experts themselves represented significant diversity of experience and highlighted intersectional dynamics and the particular challenges faced by women, LGBTQ2S+, people living with disabilities, visible minorities, and Indigenous communities, some interviewees were specifically contacted for their significant expertise in BI and social safety support systems in Canada and their impacts on diverse communities. One social policy researcher commented, “We know in Canada that poverty is not something that is felt equally by everybody, there is gender and racial inequity that does connect back to the poverty—different groups of people and different demographic groups are specifically more likely to be poor, be that women, visible minority and Indigenous people, LGBTQ2S+ people, people with disabilities, newcomer and immigrants.” Trans

folks and bisexual folks face unusual discrimination and make very little money and can rely on few supports. That researcher saw a need for more research data on gender diversity in Canada while seeing particular benefit of a coherent and targeted BI to Canadian society and taxpayers when the current system “that has been developed in an ad hoc basis by many levels and stripes of government over decades, collectively, is expensive, confusing, contradictory in terms of work incentives and motivation and psychologically demeaning.”

According to several experts, the conditionalities of the current income support system are not evidence-based nor rights-based; that is, based on the assumption that income security is a right. Instead, they are based on values of what people think should be normative behaviour to access state funding, or an exchange for enough money to survive. Nor do they help people, experts argued (and the research in Canada and other countries shows) further their skills or situation but they go through the motions to access and meet financial needs. As one social policy expert put it, it is especially hard on people when they have to report a birthday gift of \$50, for instance, to a caseworker who has decision making power and may have sexist and other biases. The client may face deductions from the monthly payment on top of feeling distrusted. In the Ontario pilot, by way of contrast, people reported appreciation for being trusted and feeling government cared about their well-being. That made the premature ending of the pilot feel such a betrayal to them, according to the social policy researcher, “really fracturing the trust that remained between recipients and government.”

A BIG, “grounded in dignity and in trust in people,” would encourage governments to review the current programming “to make them operationally more coherent.” With a federal BIG at the centre, governments should clarify incentives created by the system “to invest in one’s own human capital, education, work experience, and job search skills” and simplify it and make it “less psychologically demeaning.” The impact of prolonged financial insecurity on individuals, families, and child development is well documented. Therefore, the supplemental income should be targeted to what other income they will expect to have and the calculation can be confirmed at the end of the year. “Ultimately,” another social policy expert argued, “most people, most of the time, will use the benefits of BI to strengthen their family relationships, to strengthen the quality of the environment in which they’re bringing up children, and to strengthen their ability to market their wares.” Any small decline in the labour supply could yield “immensely significant social benefits” from the “alternative uses” of people’s time. The Ontario pilot showed early impacts on poverty, on health and well-being, including lower self-reported doctor visit and hospitalization and improved food security. Longer-term impacts include reduced crime and even perhaps changed attitudes about poverty and those who are deserving. The improved health status of Canadians could result in at least “a reduced rate of the annual increase in healthcare costs.” Indeed, it could be done for “a relatively small percentage of the GDP.”

### **Women**

For a poverty researcher, a BI “is a solution to income insecurity.” We know that women, BIPOC populations, LGBTQ2S+ populations experience poverty at a greater rate: “The feminization of poverty and the racialization of poverty frames this discussion.” We know that “the number one reason that women don’t leave an abusive relationship is they don’t have money or their money is tied to their spouse’s account.” A BI that is adequate and tied to the individual (and not the household) then provides all family members, including women, with opportunities and choice. For example, the choice to leave abusive relationships or workplaces. Or the choice to do care work, which needs to be revalued as the important and hard work it is. A BI can also give women a choice in matters of childcare more generally, potentially making out of home childcare options more affordable. An adequate BI can allow people “to thrive, not just survive.” Because of the feminization of poverty, it will have a disproportionate impact on women and especially on women of colour and newcomers, single mothers, and women living with disabilities, according to the social policy researcher.

Women are disproportionately engaged in unpaid work whether that is care work, domestic work, or whatever. In this context, BI would recognize this fact that they are not currently being compensated and that the work is hugely undervalued. This is contentious, argued one expert, who pointed to literature arguing that providing women with the BI would make them less likely to work, and more likely to stay at home and do more of these types of tasks which would set gender equality back. Instead, it is important to recognize that “caregivers are giving a tremendous amount to society that goes unrecognized but is worth trillions of dollars. It’s time to start considering that work as work, a huge amount of work.” A social policy researcher added that a BI “would not cement women in the home,” but it is also important to recognize that “the labour market is not a place of liberty and freedom,” and certainly not “for racialized and queer folks or people living with disabilities.” A lot of women have been “balancing care work and paid work for a long time before BI,” while not accessing the labour market is not the “primary mechanism of gender inequality.” Getting away from violence for some is “more important than economic independence.” The conversation on BI needs to adopt an intersectional lens, “to think about BI in the context of these different systems of power and oppression.”

**“The labour market is not a place of liberty and freedom,” and certainly not “for racialized and queer folks or people living with disabilities.”  
—Social policy researcher**

Additionally, a political scientist identified “one of the fundamental contributing factors” to domestic violence as “family tension about economics and the ability of the family to meet its basic



expenses.” The interviewee mentioned that there are elaborate efforts across the country to prevent domestic violence and research shows that women are more likely to be verbally and physically abused and sadly even murdered in too many cases. A BI could be a very powerful tool, along with community resources, in helping women escape abusive relationships. “It gives women choices and options if they have an independent source of income.” Another point made by a professor and social worker is that “the majority of single parent families are led by women and women leading single parent families are more likely to struggle with food security and income precariousness, so this could help to alleviate some of those stressors and challenges as well.”

**BI could be a very powerful tool . . . in helping women escape abusive relationships.  
—Political scientist**

### ***LGBTQ2S+***

LGBTQ2S+ peoples, who are disproportionately affected by poverty because of discrimination in employment and other areas, may have no access to family support or financial security. For those “who may not be accepted by their family, they don’t have those same social supports or social networks, and mental health among queer and trans folks is exacerbated by financial insecurity,” according to a social policy researcher. A gender and sexuality expert pointed to the many big and little barriers “that block people from meeting their basic needs; a BI could take out that really dangerous rung in the ladder—and save a lot of money in the long run.” Among the barriers in the current system is the penalty if you earn income and the paperwork and rules faced by those with disabilities who can’t work at all. Housing insecurity is a huge barrier. Stigma is something in the HIV and queer populations that has huge impacts: feeling like second-class citizens, like we are unwelcome, misunderstood, classified as different—that really cuts deep.” So there is “sort of a policy nightmare” whereby people “struggle to be under a limit when all they need is enough money to live.”

There is potential over time not only to reduce stigma but “to build a sense that everybody has access to a safety net—more than that a social network of support.” It will need “very long-term structural supports” such as BI. It would help people “to feel connected, to feel included, and to feel well.” Self-determination and a feeling of control would be important benefits for queer and trans folk who have lower rates of employment and difficulties accessing housing. They were also hard hit by COVID. For a lot of members of the LGBTQ2s+, “more and more youth are coming out younger, and then in that case, some of them are getting kicked out. And so that whole safety net, while you’re figuring out who you are is ripped away.” And some are still questioning into their 30s and 40s in a sort of “elongated adolescence without the supports.” A BI reducing negative mental health outcomes “would reduce reliance on other support systems, including emergency.” The cost

of administering social support systems “far outweighs what is provided.” In the opinion of one social welfare expert, “There is in this regard a potential for BI to advance gender justice or gender equity.” A family physician and social policy expert pointed to “elements of historical disadvantage that need to be accounted for. There are many sorts of systemic barriers in society that people face to getting out of poverty. For the marginalized groups, I think there needs to be flexibility within support systems to recognize those levels of disadvantage as well.”

### ***Visible Minorities***

“BI will potentially reduce some of the income inequalities that exist between racialized groups and non-racialized groups, which will help to start to narrow the gap. It will not fix historical oppression, but it could provide a foundation from which to carry out decolonization and reconciliation work,” according to a social policy expert. “As soon as we start looking at BI as a means of addressing the component of the economic stress that is overrepresented by BIPOC, we have the opportunity to improve the health and wellbeing of those populations. As a result, we’ll see a change in the equity balance within society,” according to a health expert.

A BIG can help marginalized artists (especially BIPOC who are unusually disadvantaged) to make a living and to increase their practice, so they can reach markets in which they are underrepresented and—most importantly for all Canadians—“contribute to the Canadian cultural narrative” that has been impoverished by their absence. Any artists in more remote communities, particularly Indigenous artists, who lack those opportunities would be profoundly impacted, increasing their abilities to support a family, take care of one another, and be recognized as productive members of society. One professional artist argued that we need “a paradigm shift” that takes us “away from the neoliberal metric of GDP contribution.” The artist sees the potential for “a deep transformation of our national social fabric.” Another sees opportunity to forge “a non-racist, inclusive economy.”

**“A BIG can help marginalized artists (especially BIPOC) to make a living . . . and—most importantly for all Canadians—“contribute to the Canadian cultural narrative” that has been impoverished by their absence.  
—Arts expert**

### ***Indigenous people***

The oppression of Indigenous peoples and their cultures increases the risk that an Indigenous person may experience social isolation. A poverty researcher highlighted the “systemic issues that we need to address (running water, housing, education systems). I think that Indigenous peoples are even worse off because social assistance for Indigenous people is separate from our provincial

and territorial social assistance systems.” A BIG could support increased stability in families and the ability to care for family members and provide elder care with intergenerational effects. “In the best-case scenario, brilliant and creative Indigenous people, who have not been able to express this simply because they live in dire material circumstances will be able to flourish and succeed,” according to an Indigenous policy analyst.

In the context of the Missing and Murdered Indigenous Women and Girls Call for Justice 4.5 on “a guaranteed annual liveable income,” an urban Indigenous policy analyst underlined the importance of engaging urban Indigenous people in BI conversations given the diversity of their socioeconomic needs, their distributed geographic locations and ongoing gaps in research and data. It is important because many “experience many jurisdictional issues when trying to access government services,” especially when provincial and federal governments often blame one another and claim the other has “responsibility to consult with and meet the needs of urban Indigenous people.” So “trust issues” continue with regard to governments and the possibility of funding cuts and “we still lack sustainable funding and guaranteed funding for friendship centres.” In addition, it would be a serious “breach of trust” if a government were to suddenly cancel the program as happened in Southern Ontario.

In the short term, a BI would allow Indigenous people to pay the rent, pay off short-term loans, and buy nutritious food. What it could not address is “the need for cultural wraparound services and programs and that’s more of an infrastructure and funding issue.” From a longer-term perspective, the implications of a BIG are “cross-cutting.” It could help with financial planning and financial stability. It could enable Indigenous people “to go back to school for certain skills and training that could impact the career path that they choose.” It could help Indigenous people navigate systems, including the healthcare system where they have experienced racism, and reduce bureaucracy. It could also allow them to access culturally appropriate food (that is not standard fair in food banks) in Indigenous-led and community-operated spaces. Importantly, it could also give choices and add options for women “who felt they needed to stay in a toxic or abusive relationship because they were able to have a stable financial situation or housing through that relationship.” It could also allow access to justice with the ability to hire legal counsel. Another Indigenous policy analyst commented that it could be important to consider BI in the context of treaties, many of which have economic components. From a First Nations perspective, “a universal low barrier, income would reduce an awful lot of system navigation stress for people who are leaving reserve.” A BI also “gives Indigenous people the opportunity to go out on the land, meaning people are able to perform ceremonies to deal with past traumas.”



## FINDINGS AND DISCUSSION: IMPACT MAP

### Changes, Inputs, and Outputs of Basic Income Guarantee

An impact map based on sector expert interviews and literature reviews tells the story about the changes experienced as a result of implementing BIG and then puts a value on that change (see tables 6 to 9 below). Specific sections of the impact map are explained below; the full impact map is available separately on the CUISR website at <https://cuivr.usask.ca>. Changes are specific to each sector and were identified based on interviews with sector experts and the literature review. Three categories of change are listed in the tables below: reduction in service use, improved quality of life for individuals, and economic diversity and community resilience. Tables 10 - 13 summarize the net impact for each of the three categories. Inputs are defined as the investments or contributions made to make the outcomes possible. The cost of implementing BIG in Canada is \$25.057 billion using Pasma and Regehr's Option 1 (Table 4), less changes to personal and corporate tax rates. The part of Pasma and Regehr's Option 1 that we use calculates the total cost of BIG less savings achieved by it directly supplanting lesser federal and provincial tax credits, income supports, and supplements targeting working age people and families. Option 1 does not subtract expenditures on old age security and pensions. Our cost estimate also adjusts Pasma and Regehr's values for inflation to 2021 dollars (see Appendix B) to bring them in line with the year in which our SROI benefit calculations are based. Outputs are the summary of the activities for each sector.

Also highlighted in tables 6 to 9 are the five stages within the SROI methodology (see Figure 2):

- Stage 1 – Establishing Scope and Identifying Stakeholders
- Stage 2 – Mapping Outcomes
- Stage 3 – Evidencing Outcomes and Giving Them Value
- Stage 4 – Establishing Impact
- Stage 5 – Calculating the SROI

Table 6: Changes, Inputs, Value, and Outputs of Basic Income Guarantee

<b><u>SROI Stage 1</u></b>			<b><u>SROI Stage 2</u></b>		
<b>Sector</b>	<b>Intended/ Unintended Changes</b>	<b>Category of Change</b>	<b>Inputs</b>	<b>Value</b>	<b>Outputs</b>
Health and Well-being	Reduced negative psychological consequences of financial insecurity.	Reduction in service use	Basic Income Guarantee	Net cost of \$25.057 billion (Option 1 - less changes to the tax system) (Pasma & Regehr, 2019).	Reduced negative health outcomes related to negative mental and emotional stress.
	Increased self-worth and overall well-being. Increased dignity, choice and autonomy.	Improved quality of life for individuals.			
Agriculture	Supports people that want to pursue a career in agriculture and farming. Supports and sustains their work and counters rural depopulation.	Economic diversity and community resilience			Increased labour and sustainability in the agricultural industry and greater equity in rural communities.
Arts and Culture	Supports the acceptance of artists as a career and stability to young artists.	Economic diversity and community resilience			Increased labour and sustainability in the arts and culture industry. Enriching the Canadian cultural narrative.

<b><u>SROI Stage 1</u></b>			<b><u>SROI Stage 2</u></b>		
<b>Sector</b>	<b>Intended/ Unintended Changes</b>	<b>Category of Change</b>	<b>Inputs</b>	<b>Value</b>	<b>Outputs</b>
	Allows Canadian artists to have more presence in global markets, create strong digital content and fulfill their potential. Supports artists that have long been marginalized, including BIPOC.	Economic diversity and community resilience			
Education	Increased number of people receiving education.	Economic diversity and community resilience			Increased number of Canadians receiving higher education levels and increased economic and societal contribution in future years.
	Access to learning resources beyond traditional schooling such as enrichment activities, music lessons, sporting activities, club and other organizations.	Improved quality of life for individuals			Increased number of children able to access services for early childhood learning and participation in extracurricular activities.

<b><u>SROI Stage 1</u></b>			<b><u>SROI Stage 2</u></b>		
<b>Sector</b>	<b>Intended/ Unintended Changes</b>	<b>Category of Change</b>	<b>Inputs</b>	<b>Value</b>	<b>Outputs</b>
Employment	Supports those working in temporary jobs, precarious workers and self-employed workers. Addresses the gap in the income support system.	Economic diversity and community resilience			Increased number of precarious workers able to have support and for individuals to have the financial ability to leave undesirable jobs to develop skills.
	Allows for time and support to leave undesirable jobs and working conditions and develop skills.	Improved quality of life for individuals			
Finance	Reduced cumbersome monitoring and tracking for the federal-provincial system. Reduced stigma and “depressurizing the household.”	Reduction in service use  Improved quality of life for individuals			Reduced cost to federal and provincial government with decreased administration for social assistance.
Food Security	Increased physical and mental health from consuming nutritious, healthy foods.	Reduction in service use			Decreased use of the health care system.



<u>SROI Stage 1</u>			<u>SROI Stage 2</u>		
Sector	Intended/ Unintended Changes	Category of Change	Inputs	Value	Outputs
Housing	Increased housing security.	Improved quality of life for individuals			Housing security and stability lead to healthier families, better education, and positive economic outcomes. Safer homes for women.
Justice	Reduced property crime, violent crime and total crime.	Reduction in service use			Decreased crime rates and incarceration. Reduced collateral damage to families. Cost savings to the justice system.
	Reduced cost of policing	Reduction in service use			
	Reduced cost of remand	Reduction in service use			
	Reduced court/trial proceedings	Reduction in service use			
	Reduced incidences of re-offending and reincarceration.	Improved quality of life for individuals			

<b><u>SROI Stage 1</u></b>			<b><u>SROI Stage 2</u></b>		
<b>Sector</b>	<b>Intended/ Unintended Changes</b>	<b>Category of Change</b>	<b>Inputs</b>	<b>Value</b>	<b>Outputs</b>
Women	Compensates the contribution of caregiver or any non-paid care work that is undervalued in society.	Improved quality of life for individuals			Increased recognition and compensation of unpaid caregiving work.
	Ability to leave abusive relationships and domestic violence.	Reduction in service use  Improved quality of life for individuals			Decreased number of domestic abuse and violence.
Visible Minority	Increased support and addresses equity for the visible minority community.	Economic diversity and community resilience  Reduction in service use  Improved quality of life for individuals			Decreased number of visible minority community living in poverty. Increased participation in and contributions to the economy and society.
LGBTQ2S+	Increased support and addresses equity for LGBTQ2S+ people.	Economic diversity and community resilience  Reduction in service use  Improved quality of life for individuals			Decreased number of LGBTQ2S+ people living in poverty. Increased participation in and contributions to the economy and society.

<b><u>SROI Stage 1</u></b>			<b><u>SROI Stage 2</u></b>		
<b>Sector</b>	<b>Intended/ Unintended Changes</b>	<b>Category of Change</b>	<b>Inputs</b>	<b>Value</b>	<b>Outputs</b>
Disabilities	Increased support for individuals with a disability, or disabilities.	Economic diversity and community resilience  Reduction in service use  Improved quality of life for individuals			Decreased number of people with a disability or disabilities living in poverty. Increased participation in contributions to the economy and society.
Indigenous (First Nations, Inuit and Métis)	Stability in families. Supports and compensates those contributing to the caring of other family members or elder care.	Economic diversity and community resilience  Reduction in service use  Improved quality of life for individuals			Increased number of Indigenous families supported for caregiving and elder care.
	Increased potential for closing the Indigenous education, employment, food security, health, and housing gap in Canada.	Economic diversity and community resilience  Reduction in service use  Improved quality of life for individuals			Increased number of Indigenous peoples completing high school and post-secondary education. Increased respect for treaty rights to employment, decolonization and reconciliation.

## **Outcomes, Indicators, Financial Proxies, and Values of Basic Income Guarantee**

Outcomes are the changes that sectors may experience resulting from the inputs and activities of BIG with a special focus on the effect of the guarantee of continuity. The possible outcomes have been considered keeping in mind the short and long-term effects of the policy implementation Canada-wide. Indicators are the specific, observable, and measurable characteristics that can be used to show estimates of how BIG is contributing to achieving specific outcomes. Indicators help to identify financial proxies, which then assign a monetary value to the sector-specific outcomes.

Following the key principle of conservatism, financial proxies in sectors such as agriculture, arts and culture and education, where value of the impacts will not be determined until future years, are discounted to estimate the present value of future impacts in these sectors.

Table 7: Outcomes, Indicators, Financial Proxies, and Values of Basic Income Guarantee

<u>SROI Stage 1</u>	<u>SROI Stage 2</u>	<u>SROI Stage 3</u>			
Sector	Outcomes	Indicators	Quantity	Quantity	Quantity
Health and Well-Being	Lower health care usage rates in “mental health status” categories and emotional well-being). (psychological	Canadians report having to make fewer visits to the hospital, emergency room, family doctor and counselling services. According to the Commonwealth Fund survey, Canadians depend heavily on their doctors, reporting 7.6 visits per person in 2016 (Canadian Institute for Health Information [CIHI], 2017).	In any given year, 1 in 5 people in Canada will personally experience a mental health problem or illness (Centre for Addiction and Mental Health [CAMH], 2022). By age 40, about 50% of the population will have or have had a mental illness. Mental illness affects people of all ages, education, income levels, and cultures; however, systemic inequalities such as racism, poverty, homelessness, discrimination, colonial and gender-based violence, among others, can worsen mental health and symptoms of mental illness, especially if mental health supports are difficult to access (CMHA, 2021). Canadians in low-income groups are 3 to 4 times more likely than those with highest income group to report poor to fair mental health (Mawani & Gilmour, 2010).	Cost of mental health. The estimated public and private mental health expenditure is expected to be close to 9% of total health spending in 2022 (CIHI, 2019). The cost of health spending in Canada was expected to reach \$300 billion in 2022 (CIHI, 2022c). This translates into \$27 billion of spending on mental health in 2021. Approximately 20% of Canadians are affected by mental health in any given year (CAMH, 2022), which translates into 7.7 million individuals. This translates into a cost of approximately \$3,506.50 per person living with mental health issues.	\$3,506.50

<u>SROI Stage 1</u>	<u>SROI Stage 2</u>	<u>SROI Stage 3</u>			
	Cost savings to the health care system.				
	Decreased general (non-mental health) family doctor visits.	Canadians report having to make fewer visits to the family doctor.	Lowest income neighborhoods have more physician visits for ambulatory care sensitive conditions than their counterparts in higher income areas (Roos et al., 2005).	Family medicine physicians billed an average cost per service of \$51.01 (CIHI, 2020)	\$51.01
	Decreased general (non-mental health) hospitalizations.	Canadians report having to make fewer visits to the hospital.	Decreased hospitalizations by 8.5% (Forget, 2020).	Average cost of a standard hospital stay in Canada in 2019-2020 was \$6,349. This measure divides a hospital's total inpatient expenses by the number of hospitalizations it sees in a year. The number is adjusted for some differences in the types of patients a hospital sees to make it more comparable with other hospitals (CIHI, 2022b).	\$6,349

<u>SROI Stage 1</u>	<u>SROI Stage 2</u>	<u>SROI Stage 3</u>			
	<p>Decreased emergency room visits (Jones et al., 2019; Ferdosi et al., 2020).</p>	<p>Canadians report having made fewer visits to the emergency room.</p>	<p>From April 2021 to March 2022, there were almost 14.0 million unscheduled emergency department visits reported in Canada — up from more than 11.7 million in 2020 - 2021, the first year of the pandemic. This increase puts the number of emergency department visits closer to pre-pandemic volumes (almost 15.1 million in 2019–2020) (National Ambulatory Care Reporting System, CIHI, 2022b).</p>	<p>Decreased emergency room visits. Average cost per visit to the emergency department is \$396 in 2017-2018 - Data only available for Ontario, Alberta and Yukon (CIHI, 2019).</p>	<p>\$396</p>
	<p>Increased self-confidence and peace of mind (ferdosi et al., 2020; Kangas et al., 2019). Cost savings to individuals – separate from the savings to the healthcare system.</p>	<p>Decreased use of counseling services.</p>	<p>Cost of counselling services at \$50 to \$240 for a one-hour session (Collie, 2019).</p>	<p>Counselling once a month for one hour. \$125 x 1 time/month = \$1,500 per year. Using an estimate within the range.</p>	<p>1,500</p>

<b><u>SROI Stage 1</u></b>	<b><u>SROI Stage 2</u></b>	<b><u>SROI Stage 3</u></b>			
Agriculture	Ability to pursue a career in farming.	Increased number of jobs being filled in the agricultural sector in future years.	In 2017, the agriculture sector was unable to fill 16,500 jobs, which costs \$2.9 billion in lost sales (Canadian Agricultural Human Resource Council, 2019).	Average farmer salary in Canada: \$38,513 per year or \$19.75 per hour. Entry-level positions start at \$33,150 per year, while most experienced workers earn up to \$47,970 per year (Talent.com, 2023a).	\$30,175 Represents the present value of the average salary received after five years, using 5% as the discount rate.
	Addresses the shortage of skilled farm labour, succession planning, issues, and rural depopulation.	Increased number of skilled farmers in future years.	Labour shortages have been negatively impacting Canadian agri-businesses, 74% of agri-business owners are working more hours to make up for the lack of staff (Canadian Federation of Independent Business, 2022).	Average farmer salary in Canada: \$38,513 per year or \$19.75 per hour. Entry-level positions start at \$33,150 per year, while most experienced workers earn up to \$47,970 per year (Talent.com, 2023a). The incremental impact is \$9,591 (average farmer salary minus the average minimum wage of \$28,922).	\$9,591



<u>SROI Stage 1</u>	<u>SROI Stage 2</u>	<u>SROI Stage 3</u>			
Arts and Culture	Increased stability in arts and culture employment.	Increased number of people in arts and culture employment.	In 2017, the Arts and Culture sector contributed \$53.1 billion to Canada’s gross domestic product (GDP), or 2.7% of GDP, and employed an estimated 666,500 workers. (Statistics Canada, 2019b).	The average artist salary in Canada is \$46,931 per year or \$24.07 per hour. Entry-level positions start at \$32,175 per year, while most experienced workers earn up to \$77,850 per year (Talent.com, 2023b).	\$36,770 Represents the present value of the average salary received after five years, using 5% as the discount rate.
	Investing in Canadian artists and artist organizations creates cities that are more likely to generate economic wealth and creates sustainability of the art sector.	Increased number of Canadian artists with sustainable careers.	In 2017, the Arts and Culture sector contributed \$53.1 billion to Canada’s gross domestic product (GDP), or 2.7% of GDP, and employed an estimated 666,500 workers. (Statistics Canada, 2019b).	The average arts and culture salary in Canada is \$69,225 per year or \$35.50 per hour. Entry-level positions start at \$56,784 per year, while most experienced workers earn up to \$92,800 per year (Talent.com, 2023c).	\$54,238 Represents the present value of the average salary received after five years, using 5% as the discount rate.

<u>SROI Stage 1</u>	<u>SROI Stage 2</u>	<u>SROI Stage 3</u>			
Education	Increased likelihood of completing Grade 12 education or enrolling in other educational programs.	Mincome and Southern Ontario’s Basic Income studies found increased rates of participants continuing education.	25% of basic income participants started an educational program. (Southern Ontario’s Basic Income Pilot - Ferdosi et al., 2020). There are 381,156 grade 12 students in 2019 –2020 (Statistics Canada, 2021c). Canada high school dropout rates average 5–14% and increase to as high as 50% or more in low-income communities (Browne, 2019).	In 2016, 8.5% of men and 5.4% of women aged 25 to 34 had less than a high school diploma. In all, 340,000 young Canadians in this age group – 206,900 men and 133,100 women – did not have a high school diploma. The average salary for women with a high school diploma is \$43,254 and for men is \$55,774 (Statistics Canada, 2017).	\$33,890 women and \$43,990 (men); weighted average salary \$41,247. Represents the present value of the average salary received after five years, using 5% as the discount rate.
	Investment in to early childhood learning and extracurricular activities leading to increased educational and social success– and potential to address intergenerational cycles of poverty.	Participation in extracurricular activities is often linked to higher test scores, educational attainment, and future income (Im et al., 2016)	In 2019, 1.3 million children (17.7%) were living below the Census Family Low Income Tax Measure After Tax (CFLIM-AT) in Canada (Report Card on Child and Family Poverty in Canada, 2021).	In 2018, the average family spent about \$1,160 on	\$5,361 Uses a multiplier of 6.5 to estimate the long-term benefit. Represents the present value of the benefit received after seven years, using 5% as the discount rate.

<u>SROI Stage 1</u>	<u>SROI Stage 2</u>	<u>SROI Stage 3</u>			
Employment	Increased ability for people to train and identify skills they need to succeed in the labour market.	Increased levels of satisfied employment and better working conditions. People are able to gain skills or resources to get better jobs.	The unemployment rate in Canada was 5.9% in December 2020 (Statistics Canada, 2022a).	Assuming a 40-hour workweek and 52 paid weeks per year, the annual gross employment income of an individual earning the minimum wage in Canada is between C\$24,564 (in Saskatchewan-lowest) and C\$33,280 (in Nunavut-highest) (Statistics Canada, 2022a). The average gross employment income of an individual earning minimum wage is \$28,922.	\$28,922

<u>SROI Stage 1</u>	<u>SROI Stage 2</u>	<u>SROI Stage 3</u>			
Finance	Cost saving to the federal and provincial government with increased universality and less surveillance.	Reduced administrative costs to the federal and provincial governments. See Income Assistance National Program Guideline (Reporting requirements and oversight activities) and Program Reporting Forms – Data Collection Instruments (Government of Canada, 2022).	Cost savings by reducing intensive work of monitoring and tracking of social assistance. According to Pasma and Regehr, (2019, Table 6), the average administrative expenses across the ten provinces is approximately 4.3% - a reduction of half of expenditures for social assistance administration since many critical services provided may be retained) of the total spending on social assistance across Canada.	A total of \$15,129,620,000 social income transfers in 10 provinces across Canada (Pasma & Regehr, 2019).  Total cost savings = 2.15% of the above-mentioned amount of \$15,129,620,000 = \$325,286,830.	\$325,286,83

<u>SROI Stage 1</u>	<u>SROI Stage 2</u>	<u>SROI Stage 3</u>			
Food Security	Increased housing security.	Decreased number of food insecure individuals and families.	<p>In 2021, 15.9% of households in the 10 provinces experienced some level of food insecurity in the previous year. This amounts to 5.8 million people, including almost 1.4 million children under the age of 18, living in food-insecure households. Of these, 7.4% of households reported being moderately food insecure and 4.2 % of households reported being severely food insecure. A total of 11.6% of households are moderately or severely food insecure. These estimates do not include people living in the territories or on Indigenous reserves, who are known to experience high vulnerability to food insecurity. (Tarasuk et al., 2022)</p> <p>In 2017-18, 65% of food-insecure households were reliant on employment income (Tarasuk and Mitchell, 2020).</p>	<p>Compared with total annual health care costs in food-secure households, adjusted annual costs were 16% (\$235) higher in households with marginal food insecurity, 32% (\$455) higher in households with moderate food insecurity and 76% (\$1092) higher in households with severe food insecurity (Loopstra et al., 2015). The weighted-average (using a 2:1 ratio) annual health care costs in households with moderate and severe food insecurity is \$667.33.</p>	\$667.33

<u>SROI Stage 1</u>	<u>SROI Stage 2</u>	<u>SROI Stage 3</u>			
Housing	Increased housing security.	Decreased number of high-acuity homelessness and households spending 30% or more of their income on shelter are in core housing need, as defined by the Canada Mortgage and Housing Corporation (CMHC).	In 2016, an estimated 129,000 people experienced homelessness at an emergency shelter (Statistics Canada, 2021a). More than 235,000 people in Canada experience homelessness in any given year, and 25,000 to 35,000 people may be experiencing homelessness on any given night (Statistics Canada, 2021a). In 2018, 1 out of 5 Canadians spent 30% or more of their before-tax household income on shelter (Statistics Canada, 2021e).	Institutional responses (jails, hospitals, etc.) cost \$66,000-\$120,000 annually; emergency shelters cost \$13,000-\$42,000 annually whereas supportive and transitional housing cost \$13,000-\$18,000 (Homeless Hub, 2021).	\$13,000

<u>SROI Stage 1</u>	<u>SROI Stage 2</u>	<u>SROI Stage 3</u>			
Justice	Increased financial security and psychological health leading to the prevention of crime-related activity.	Decreased number of property crime, violent crime and total crimes committed.	<p>There were over 2 million police-reported Criminal Code incidents (excluding traffic) in 2020. In February 2020, there was an average of 37,976 adults in federal and provincial/territorial custody on any given day (Statistics Canada, 2020).</p> <p>In 2018/2019, females aged 20 to 39 years accounted for a much smaller proportion of custodial admissions (11% of provincial/territorial and 5% of federal). Females aged 20 to 39 years who were charged by police in 2018 accounted for about one-sixth (15%) of all adults charged (Statistics Canada 2020).</p>	In 2017-18, the annual average cost of keeping a man incarcerated was \$121,339 per year, whereas the annual average cost for incarcerating a woman was \$212,005 (Public Safety Canada, 2020).	\$121,339 and \$212,005
	Reduced crime-related activity and policing warning/cautions and charging.	Decreased number of police warnings/cautions and charging.		Police warnings/cautions and charging were \$1,402 (local custody) and \$1,049 (remand admissions) per contact (Public Safety Canada, 2018).	\$1,402 and \$1,049

<u>SROI Stage 1</u>	<u>SROI Stage 2</u>	<u>SROI Stage 3</u>			
	Reduced number of those in remand.	Decreased number of those in remand.		Local custody was determined to be \$29,110 per inmate and remand admissions were \$18,826 per	\$29,110 and \$18,826
	Released offenders have an increased rate of success re-integrating into society resulting in fewer incidences of re-offending and reincarceration			In Ontario, the proportion of offenders who served a jail sentence of 6 or months or more that reoffended in 2015-2016 was 37%. The proportion of offenders under community supervision that re-offended was 23% (Government of Canada, 2019). In 2017-18, the annual average cost of keeping a man incarcerated was \$121,339 per year, whereas the annual average cost for incarcerating a woman was \$212,005 (Public Safety Canada, 2020).	121,339 and \$212,005



<u>SROI Stage 1</u>	<u>SROI Stage 2</u>	<u>SROI Stage 3</u>			
Women	Financial stability for those who wish to contribute as a ‘stay-at-home’ caregiver.	Increased number of caregiving women satisfied with their quality of life.	<p>In 2019, 1.979 million women in Canada were living in poverty according to the MBM-2018 measure (Statistics Canada, 2022b).</p> <p>In 2015, almost three-quarters of non-working mothers were stay-at-home mothers, while one-quarter were either unemployed, students or unable to work. There were nearly 400,000 stay-at-home mothers with at least one child under 16 in 2015 (Statistics Canada, 2016).</p>	While local billing rates can vary, the average rate in Ontario is between \$20 and \$30 per hour for home support, personal care and/or companionship (Comfort Life, 2021). (Average of \$25/hour assuming a 37.5-hour work week and 52 paid weeks per year = \$48,750).	\$48,750

<u>SROI Stage 1</u>	<u>SROI Stage 2</u>	<u>SROI Stage 3</u>			
	<p>Provides financial support to those in abusive relationships.</p>	<p>Decrease number of domestic abuse and violence. Increased psychological and mental health. Cost savings to the justice system.</p>	<p>In 2019, 1.979 million women in Canada were living in poverty according to the MBM-2018 measure (Statistics Canada, 2022b).                      In 2021, police reported 114,132 victims of intimate partner violence (violence committed by current and former legally married spouses, common-law partners, dating partners and other intimate partners) aged 12 years and older (344 victims per 100,000 population). 79% of victims of such violence were women and girls, and the rate of victimization was nearly four times higher among women and girls than men and boys (537 versus 147) (Statistics Canada, 2022c).</p>	<p>The estimated costs per incident in 2014 for assault offences ranged between \$19,075 to \$203,555. Specifically, sexual assault/rape offences cost \$136,372 - \$164,417 (average of \$150,395) per incident and aggravated assault costs \$98,945 - \$167,472 (average of \$133,210) per incident (Public Safety Canada, 2018).</p>	<p>\$150,395 and \$133,210</p>

<u>SROI Stage 1</u>	<u>SROI Stage 2</u>	<u>SROI Stage 3</u>			
Visible Minority	Reduced barriers in the current system for those who are disproportionately affected by poverty	Reduced poverty in visible minority groups.	According to a recent article ( <a href="https://www.thecanadianencyclopedia.ca/en/article/minorite-visible">https://www.thecanadianencyclopedia.ca/en/article/minorite-visible</a> ), approximately 22% of Canadians in 2016 identified themselves as visible minority. If we believe that visible minority are over-represented among those living below poverty, it could be as high as 27.5% (25% higher). This would mean that 27.5% of the 3.9 million living below poverty (or 1,072,500 individuals) belong to visible minority category.	See Health and Well-being (\$3,506.50), Food Security (\$667.33) and Housing Sectors (\$13,000) for a total of \$17,174.  These impacts account for opportunity and intergenerational costs by considering the intersectionality of the impacts to counter the multiple impacts that a marginalized person experiences.	\$17,174

<u>SROI Stage 1</u>	<u>SROI Stage 2</u>	<u>SROI Stage 3</u>			
LGBTQ2S	Reduced barriers in the current system for those who are disproportionately affected by poverty.	Reduced poverty in LGBTQ2S+ populations	Canadian LGBTQ2S+ youth are overrepresented in poverty statistics, with 25% to 40% of homeless youth identifying as LGBTQ2S+ (Homeless Hub; Statistics Canada, 2021a).	See Health and Well-being (\$3,506.50), Food Security (\$667.33) and Housing Sectors (\$13,000) for a total of \$17,174.  These impacts account for opportunity and intergenerational costs by considering the intersectionality of the impacts to counter the multiple impacts that a marginalized person experiences.	\$17,174

<u>SROI Stage 1</u>	<u>SROI Stage 2</u>	<u>SROI Stage 3</u>			
Disabilities	Reduced barriers in the current system for those who are disproportionately affected by poverty.	Reduced poverty among people with disabilities. Increased financial security and management of health for persons with disabilities.	According to the 2021 report of the national advisory council on poverty (ESD, 2021), 1,142,000 people living below the poverty line identified themselves as disabled.	See Health and Well-being for mental health (\$3,506.50) and hospitalization (\$6,349), Food Security (\$667.33) and Housing Sectors (\$13,000) for a total of \$23,523.  These impacts account for opportunity and intergenerational costs by considering the intersectionality of the impacts to counter the multiple impacts that a marginalized person experiences.	\$23,523
Indigenous (First Nations, Inuit and Métis)	Increased stability in families and ability to care for family members and provide elder care.	Decreased rates of poverty among Indigenous peoples.	Approximately 40% live on reserve where the median income is about \$20,357 (or below the official poverty line). If we assume that 80% of these can be classified as poor, that will amount to approximately 534,400.	See home care rates in the Women sector (\$48,750).	\$48,750

<u>SROI Stage 1</u>	<u>SROI Stage 2</u>	<u>SROI Stage 3</u>			
	<p>Increased financial success with higher education leading to improved food security.</p> <p>Increased inter-generational benefits.</p>	<p>Increased number of Indigenous peoples completing high school and post-secondary education.</p> <p>Increased income earnings in future years.</p>	<p>While Indigenous women experience an 11% to 14% wage gap, only registered First Nations men experience a wage gap of approximately 16% (Paul, 2020). Additionally, Indigenous workers living in cities with a large Indigenous population face a particularly severe gap in wages.</p> <p>In 2016, the distribution of men aged 25 to 34 across educational categories was the following: 8.5% had less than a high school diploma; 26.1% had a high school diploma or some postsecondary education; 35.9% had a trade certificate or college diploma; and 29.6% had a university degree. The same proportions for women were 5.4%, 18.5%, 34.3%, and 41.8%, respectively (Statistics Canada, 2017).</p>	<p>See Employment (average minimum wage \$28,922), Food Security (\$667.33) and Education sectors (\$5,361) for a total of \$34,950.</p> <p>These impacts account for opportunity and intergenerational costs by considering the intersectionality of the impacts to counter the multiple impacts that a marginalized person experiences.</p>	<p>\$34,950</p>

\*The poverty rate in 2019 was 10.1% based on Canada’s Official Poverty Line (2021 Report of the National Advisory Committee on Poverty, Employment and Social Development Canada). Using this percentage and a population of 38.5 million (<https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1710000901>), approximately 3.9 million Canadians are living in poverty.

**Impact: Deadweight, Attribution and Drop-off**

To calculate the impact, it is important to consider what would or could have happened, the contribution of other organizations and policies and the length of time the outcomes last. These considerations are called deadweight, attribution and drop-off (Table 8). Deadweight measures the amount of the outcome that would have happened even if the activity did not take place. Attribution is an assessment of how much the outcome was caused by other people or organizations. It brings awareness to what other activities could have contributed to the observed changes.

Drop-off estimations take into consideration how long the outcomes last. The drop-off percentages are 0% for all outcomes since the SROI is not calculated for more than one year.

See Table 8 below.

Table 8: Deadweight, Attribution and Drop-off Calculations

<u>SROI Stage 2</u>			<u>SROI Stage 4</u>	
<b>Outcomes</b>	<b>Value</b>	<b>Deadweight</b>	<b>Attribution</b>	<b>Drop-off</b>
Lower health care usage rates in “mental health status” categories (psychological and emotional well-being). Cost savings to the health care system.	\$3,506.50	0%	5%	0%
Decreased general (non-mental health) family doctor visits.	\$51.01	0%	5%	0%
Decreased general (non-mental health) hospitalizations.	\$6,349	0%	5%	0%
Decreased emergency room visits (Jones et al., 2019; Ferdosi et al., 2020).	\$396	0%	5%	0%
Increased self-confidence and peace of mind. (Ferdosi et al., 2020; Kangas et al., 2019) Cost saving to individuals.	\$600	1%	10%	0%
Ability to pursue a career in farming.	\$30,175	5%	5%	0%
Addresses the shortage of skilled farm labour, succession planning issues, and rural depopulation.	\$9,591	5%	5%	0%

<b>SROI Stage 2</b>			<b>SROI Stage 4</b>	
<b>Outcomes</b>	<b>Value</b>	<b>Deadweight</b>	<b>Attribution</b>	<b>Drop-off</b>
Increased stability in arts and culture employment.	\$36,770	5%	5%	0%
Investing in Canadian artists and artist organizations creates cities that are more likely to generate economic wealth and creates sustainability of the art sector.	\$54,238	0%	5%	0%
Increased likelihood of completing Grade 12 education or enrolling in other educational programs.	\$33,890 and \$43,990	5%	5%	0%
Investment into early childhood learning and extracurricular activities leading to increased educational and social success—and potential to address intergenerational cycles of poverty.	\$5,361	5%	10%	0%
Increased ability for people to train and identify skills they need to succeed in the labour market.	\$28,922	5%	5%	0%
Cost saving to the federal and provincial government with increased universality and less surveillance.	\$325,286,830	5%	5%	0%
Decreased use of health care system and prevention of multiple chronic conditions. (Emery et al., 2013).	\$667.33	5%	5%	0%
Increased housing security.	\$13,000	10%	10%	0%
Increased financial security and psychological health leading to the prevention of crime-related activity.	\$121,339 and \$212,005	1%	1%	0%
Reduced crime-related activity and policing warning/cautions and charging.	\$1,402 and \$1,049	1%	5%	0%



<b>SROI Stage 2</b>			<b>SROI Stage 4</b>	
<b>Outcomes</b>	<b>Value</b>	<b>Deadweight</b>	<b>Attribution</b>	<b>Drop-off</b>
Reduced number of those in remand.	\$29,110 and \$18,826	5%	10%	0%
Reduced number of court/trial proceedings.	\$23,585	5%	10%	0%
Released offenders have an increased rate of success re-integrating into society resulting in fewer incidences of re-offending and reincarceration.	\$121,339 and \$212,005	1%	5%	0%
Financial stability for those who wish to contribute as a 'stay-at-home' caregiver.	\$48,750	1%	1%	0%
Provides financial support to those in abusive relationships.	\$150,395 and \$133,210	1%	1%	0%
Visible minority - Reduced barriers in the current system for those who are disproportionately affected by poverty.	\$17,174	1%	5%	0%
LGBTQ2S+ - Reduced barriers in the current system for those who are disproportionately affected by poverty.	\$17,174	1%	5%	0%
Disabilities - Reduced barriers in the current system for those who are disproportionately affected by poverty.	\$23,523	1%	5%	0%
Increased stability in families and ability to care for family members and provide elder care.	\$48,750	5a%	5%	0%
Increased financial success with higher education leading to improved food security. Increased intergenerational benefits.	\$17,257 and \$34,950	1%	5%	0%

**Net Impact of Basic Income Guarantee**

Table 9 documents the impacts and their monetary value based on the information in tables 6 to 8 (including credible national data sources) and using conservative assumptions about the estimated outcomes. A brief description of the numbers in the table is included below.

Table 9: Net Impact of Basic Income Guarantee (using Market Basket Measure Canada and the data available in the 2021 Report of the National Advisory Committee on Poverty)

<u>SROI Stage 1</u>	<u>SROI Stage 3</u>		<u>SROI Stage 4</u>			
Sector	Gross Impact (using Market Basket Measure Canada - a poverty numbers)		Dead-weight	Attri-bution	Drop-off	Net Impact
Health and Well-being	If 40% (conservative estimate) of those living below the poverty line (meaning twice the proportion of 20% for the entire population) will likely experience mental health issues; this translates into 1.56 million people living in poverty and living with mental health issues (40% of 3.9 million). If 5% of those on BIG living with a mental health concern or illness (78,000) reduce mental health spending of \$3,506.50 per year, the impact and cost savings would be \$273,507,000.	273,507,000	0%	5%	0%	\$259,831,650

<u>SROI Stage 1</u>	<u>SROI Stage 3</u>		<u>SROI Stage 4</u>			
Sector	Gross Impact (using Market Basket Measure Canada - a poverty numbers)		Dead-weight	Attri-bution	Drop-off	Net Impact
	If 1% of those on BIG (1% of 3.9 million of those living in poverty = 39,000 individuals) reduced one family doctor visit (not including mental health visits) per year (\$51.01), the impact and cost savings would be \$1,989,390.	\$1,989,390	0%	5%	0%	\$1,889,921
	Over 3.08 million Canadians (8.2%) were hospitalized in 2019-20 (CIHI, 2022b). A conservative estimate that twice this proportion (i.e., 16.4%) of Canadians below the poverty line were hospitalized results in 639,600 individuals (16.4% of 3.9 million). If 6.5% of those on BIG (not including mental health hospitalizations) (6.5% of 639,600 = 41,574) reduce one general hospital stay valued at \$6,349 per year as an impact of BIG, the cost savings for reduced hospital usage would be \$263,953,326.	\$263,953,326	0%	5%	0%	\$250,755,660

<u>SROI Stage 1</u>	<u>SROI Stage 3</u>		<u>SROI Stage 4</u>			
Sector	Gross Impact (using Market Basket Measure Canada - a poverty numbers)		Dead-weight	Attri-bution	Drop-off	Net Impact
	<p>Approximately 15.1 million Canadians (40.2%) made visits to the emergency department in 2019-20 (CIHI, 2022b). A conservative estimate that 1.5 times this proportion (i.e., 60.3%) of Canadians below the poverty line made emergency department visits were hospitalized results in 2.35 million individuals (60.3% of 3.9 million). We deduct 1.56 million people with mental health issues which results in a net of 790,000 people who made general emergency room visits. If 10% of those on BIG (10% of 790,000 = 79,000) reduce one emergency department visit valued at \$396 per year, the cost savings for reduced emergency department hospital usage would be \$31,284,000.</p>	\$31,284,000	0%	5%	0%	\$29,719,800

<u>SROI Stage 1</u>	<u>SROI Stage 3</u>		<u>SROI Stage 4</u>			
Sector	Gross Impact (using Market Basket Measure Canada - a poverty numbers)		Dead-weight	Attri-bution	Drop-off	Net Impact
	If 5% of those on BIG (5% of 3.9 million of those living in poverty = 195,000 individuals) increased their self-confidence, peace of mind and decreased reliance on counselling valued at \$1,500/year, the impact would be \$292,500,000.	\$292,500,000	1%	10%	0%	\$260,325,000
Agriculture	If 0.5% of those on BIG (0.5% of 3.9 million of those living in poverty = 19,500 individuals) could pursue a career in agriculture valued at \$30,175, the impact would be \$588,412,500.	\$588,412,500	5%	5%	0%	\$529,571,250
	If 0.5% of those on BIG (0.5% of 3.9 million of those living in poverty = 19,500 individuals) could earn an incremental income of \$38,513 - \$28,922 (average minimum wage) = \$9,591, the impact would be \$187,024,500.	\$187,024,500	5%	5%	0%	\$168,322,050
Arts and Culture	If 0.5% of those on BIG (0.5% of 3.9 million of those living in poverty = 19,500 individuals) could pursue a career as a young artist valued at \$36,770, the impact would be \$717,015,000.	\$717,015,000	0%	5%	0%	\$681,164,250

<u>SROI Stage 1</u>	<u>SROI Stage 3</u>		<u>SROI Stage 4</u>			
Sector	Gross Impact (using Market Basket Measure Canada - a poverty numbers)		Dead-weight	Attri-bution	Drop-off	Net Impact
	If 0.5% of those on BIG (0.5% of 3.9 million of those living in poverty = 19,500 individuals) could pursue a career in culture and arts and earn an incremental income of \$54,238 - \$28,922 (average minimum wage) = \$25,316, the impact would be \$493,662,000.	\$493,662,000	5%	5%	0%	\$444,295,800
Education	Over 38,497 grade 12 students are below the poverty line (10.1% of 381,156 grade 12 students (Statistics Canada, 2021c)). Dropout rates among the low-income communities can be as high as 50% (Browne, 2019), which means approximately 19,248 students may not complete high school. If 25% of these individuals (25% of 19,248 = 4,812 students) could complete their high school diploma and earn an average wage valued at \$41,247, the impact would be \$198,480,564.	\$198,480,564	5%	10%	0%	\$168,708,479

<b><u>SROI Stage 1</u></b>	<b><u>SROI Stage 3</u></b>		<b><u>SROI Stage 4</u></b>			
Sector	Gross Impact (using Market Basket Measure Canada - a poverty numbers)		Dead-weight	Attri-bution	Drop-off	Net Impact
	If 5% of children living in poverty (5% of 1,300,000 children living below poverty = 65,000) could receive \$1,160 a year for early child development and extracurricular activities, to increase future educational attainment, future income and increased civic participation, the impact would be \$348,465,000 (65,000 X \$5,361).	\$348,465,000	5%	5%	0%	\$313,618,500
Employment	If 1% of those on BIG (1% of 3.9 million of those living in poverty = 39,000 individuals) could train and identify skills they need to succeed in earning an average minimum wage of \$28,922 per year, the impact would be \$1,127,958,000.	\$1,127,958,000	5%	5%	0%	\$1,015,162,200
Finance	If there was a reduction in administrative costs for social assistance equivalent to 2.15% of total social assistance paid out, the cost saving, and impact would be an estimated \$325,286,830.	\$325,286,830	5%	5%	0%	\$292,758,147

<u>SROI Stage 1</u>	<u>SROI Stage 3</u>		<u>SROI Stage 4</u>			
Sector	Gross Impact (using Market Basket Measure Canada - a poverty numbers)		Dead-weight	Attri-bution	Drop-off	Net Impact
Food Security	If 11.6% of Canadians (11.6% of 5,800,000 = 672,800 individuals) that experience food insecurity are moderately or severely food insecure, the reduced health care costs of \$667.33/year, the cost savings to the health care system and impact would be \$448,979,624.	\$448,979,624	5%	5%	0%	\$404,081,662
Housing	If 1% of those on BIG (1% of 3.9 million of those living in poverty = 39,000 individuals) avoided emergency shelters or supportive and transitional housing valued at \$13,000/year, the cost savings and impact would be \$507,000,000.	\$507,000,000	10%	10%	0%	\$405,600,000
Justice	<p>If 0.25% of those on BIG (0.25% of 3.9 million of those living in poverty = 9,750) avoided incarceration valued at \$121,339 for males, the cost savings and impact would be \$1,183,055,250.</p> <p>If 0.05% of those on BIG (0.05% of 3.9 million of those living in poverty = 1,950) avoided incarceration valued at \$212,005 for females, the cost savings and impact would be \$413,409,750.</p>	\$1,183,055,250 and \$413,409,750	1%	1%	0%	\$1,159,394,145 and \$405,141,555 Total impact is \$1,564,535,700



<u>SROI Stage 1</u>	<u>SROI Stage 3</u>		<u>SROI Stage 4</u>			
Sector	Gross Impact (using Market Basket Measure Canada - a poverty numbers)		Dead-weight	Attri-bution	Drop-off	Net Impact
	<p>If 0.25% of those on BIG (0.25% of 3.9 million of those living in poverty = 9,750) avoided one police charge valued at \$1,402, the cost savings and impact would be \$13,669,500.</p> <p>If 0.25% of those on BIG (0.25% of 3.9 million of those living in poverty = 9,750) avoided a re-mand admission valued at \$1,049, the cost savings and impact would be \$10,227,750.</p>	<p>\$13,669,500 and \$10,227,750</p>	1%	5%	0%	<p>\$12,849,330 and \$9,614,085 Total impact is \$22,463,415</p>
	<p>If 0.25% of those on BIG (0.25% of 3.9 million of those living in poverty = 9,750) avoided local custody at \$29,110, the cost savings and impact would be \$283,822,500.</p> <p>If 0.25% of those on BIG (0.25% of 3.9 million of those living in poverty = 9,750) avoided a remand admission valued at \$18,826, the cost savings and impact would be \$183,553,500.</p>	<p>\$283,822,500 and \$183,553,500</p>	5%	10%	0%	<p>\$241,249,125 and \$156,020,475 Total impact is \$397,269,600</p>

<u>SROI Stage 1</u>	<u>SROI Stage 3</u>		<u>SROI Stage 4</u>			
Sector	Gross Impact (using Market Basket Measure Canada - a poverty numbers)		Dead-weight	Attri-bution	Drop-off	Net Impact
	<p>If 0.5% of those on BIG (0.5% of 3.9 million of those living in poverty = 19,500) avoided one court or trial proceeding at an average valued at \$23,585, the cost savings impact would be \$459,907,500.</p>	\$459,907,500	5%	10%	0%	\$390,921,375
	<p>If 5% of the average of adults in federal/provincial/territorial custody (5% of half of those in custody 18,988 = 949) reoffended at a cost of \$121,339 for males the cost savings and impact would be \$115,150,711.</p> <p>If 1% of the average of adults in federal/provincial/territorial custody (1% of half of those in custody 18,988 = 190) reoffended at a cost of \$212,005 for females, the cost savings and impact would be \$40,280,950.</p>	\$115,150,711 and \$40,280,950	1%	5%	0%	\$108,241,668 and \$37,864,093 Total impact is \$146,105,761

<b><u>SROI Stage 1</u></b>	<b><u>SROI Stage 3</u></b>		<b><u>SROI Stage 4</u></b>			
Sector	Gross Impact (using Market Basket Measure Canada - a poverty numbers)		Dead-weight	Attri-bution	Drop-off	Net Impact
Women	If 2.5% of the 1.979 million women living in poverty (Statistics Canada, 2022b), 49,475 individuals had financial security as a ‘stay-at-home’ caregiver at \$25 per hour (37.5 hours/week at 52 weeks) valued at \$48,750, the impact would be \$2,411,906,250.	\$2,411,906,250	1%	1%	0%	\$2,363,668,125
	<p>If 2.5% of the 1.979 million women living in poverty (Statistics Canada, 2022b), 49,475 individuals leave abusive relationships, the cost saving to the justice system valued at \$150,395 would be \$7,440,792,625.</p> <p>If 2.5% of the 1.979 million women living in poverty (Statistics Canada, 2022b), 49,475 individuals leave violent relationships, the cost saving to the justice system valued at \$133,210 would be \$6,590,564,750.</p>	\$7,440,792,625 and \$6,590,564,750	1%	1%	0%	\$7,291,976,773 and \$6,458,753,455 Total impact is \$13,750,730,228

<u>SROI Stage 1</u>	<u>SROI Stage 3</u>		<u>SROI Stage 4</u>			
Sector	Gross Impact (using Market Basket Measure Canada - a poverty numbers)		Dead-weight	Attri-bution	Drop-off	Net Impact
Visible minority	If 5% of overrepresented visible minority individuals the below poverty line (1,072,500 X 0.05 = 53,625) avoids a hospital stay, health care costs due to food insecurity and avoid emergency shelters/supportive or transitional housing costs valued at \$17,174 the impact would be \$920,955,750.	\$920,955,750	1%	5%	0%	\$865,698,405
LGBTQ2S+	An estimated 20% of those who identify themselves as LGBTQ2S+ are likely below the poverty line, i.e., 200,000 people. If 5% of overrepresented LGBTQ2S+ (5% of approximately 200,000 = 10,000 individuals) avoid a hospital stay, health care costs due to food insecurity and avoid emergency shelters/supportive or transitional housing costs valued at \$17,174 the impact would be \$171,740,000.	\$171,740,000	1%	5%	0%	\$161,435,600

<u>SROI Stage 1</u>	<u>SROI Stage 3</u>		<u>SROI Stage 4</u>			
Sector	Gross Impact (using Market Basket Measure Canada - a poverty numbers)		Dead-weight	Attri-bution	Drop-off	Net Impact
People with disabilities	If 5% of the low-income people living with a mild, moderate, severe or very severe disability or disabilities (1,142,000 X 0.05 = 57,100) are able to avoid reliance on mental health services, avoid health care costs due to food insecurity and reduce hospital visit due to better management of health and avoid emergency shelters or supportive and transitional housing valued at \$23,523, the impact would be \$1,343,163,300.	\$1,343,163,300	1%	5%	0%	\$1,262,573,502
Indigenous (First Nations, Inuit and Métis)	If 5% of caregivers (25% of 534,400 = 133,600 x 0.05 = 6,680) save costs to family for caregiving valued at \$48,750, the impact would be \$325,650,000. We have separately counted for Indigenous women.	\$325,650,000	5%	5%	0%	\$293,085,000

<u>SROI Stage 1</u>	<u>SROI Stage 3</u>		<u>SROI Stage 4</u>			
Sector	Gross Impact (using Market Basket Measure Canada - a poverty numbers)		Dead-weight	Attri-bution	Drop-off	Net Impact
	If 2.5% of Indigenous women below the poverty line (2.5% of 133,600 = 3,340) complete high school invest in their children’s or future children’s extracurricular activities valued at \$17,257, the impact would be \$57,638,380. If 2.5% of Indigenous men below the poverty line (2.5% of 133,600 = 3,340) complete high school and invest in their children’s or future children’s extracurricular activities valued at \$27,066, the impact and would be \$90,400,440.	\$57,638,380 and \$90,400,440	1%	5%	0%	\$54,180,077 and \$84,976,414 Total impact is \$139,156,491
<b>Total Impact of Basic Income Guarantee</b>						<b>\$26,583,447,571</b>

\* The poverty rate in 2019 was 10.1% based on Canada’s Official Poverty Line (2021 Report of the National Advisory Committee on Poverty, Employment and Social Development Canada). Using this percentage and a population of 38.5 million (<https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1710000901>), approximately 3.9 million Canadians are living in poverty.

To clarify the quantities, values, and gross impacts, brief descriptions are provided. Although the calculations are made for each individual that reduces one mental health, one health hospital stay or emergency department visit, there is evidence that a significant portion of frequent hospital and emergency department users are people living in poverty (Hwang et al., 2011). Hospital emergency care is a costly expense. One study found that out of 1,190 individuals experiencing homelessness surveyed between 2004 to 2005, 77.3% had used an emergency department with a rate of 2.1 visits per person, where each person costs \$1,462. In 2010, 32-54% of people experiencing homelessness

report that they have received care in an emergency department in the last year, which is more than three times the rate of use in the general population. (Hwang et al., 2011). Another health outcome of BIG is reduced use of tobacco and alcohol consumption found through the Southern Ontario's Basic Income study. Tobacco consumption decreased among users during the pilot, as over half of the respondents reported either cutting down or quitting altogether (Ferdosi et al., 2020). This benefit was not included in the table above to reduce the possibility of double counting.

The implementation of BIG could have many benefits for the agriculture sector. Rural communities will be provided support since many do not have access to social housing, education, and healthcare. Director of Rural Development Institute in Manitoba (Annis et al., 2007) states, "The health and vitality of rural communities hinges on federal and provincial policy agendas that seek to alleviate inequity stemming from geography, demographic, social and economic differences, while encouraging sustainable development" (p. 1). Investing in farming employees and employers in the agriculture sector will also increase stability and resiliency in the face of climate change and global pandemics.

The stability that a BIG could provide the arts and culture industry has the potential to generate economic wealth while enriching the Canadian cultural narrative and mobilizing the power of the diversity of the Canadian population. In 2010, the arts and culture sector contributed \$48 billion to Canada's gross domestic product (GDP) in 2010. It employed roughly 650,000 workers in 2010. (CCPA, 2016; Statistics Canada, 2015).

Although it was not valued and calculated in the above tables to reduce double counting, parental involvement in children's education is critical for the assurance of student success. BIG would allow for time for parents to invest in their children. It was difficult to quantify the benefits simply because of the diverse education options and the duration of individual programs. The educational benefits are more long-term in nature and are seen as intergenerational benefits. In the Southern Ontario Basic Income Pilot, 25% of participants used the security associated with BI benefits to continue their education with the hopes of finding better employment in the future and making a more positive contribution to society. Participants also re-evaluated the balance between caring for individuals and working at low-paying insecure jobs. Some participants decided to use their BI benefits to spend more time with children who may have special needs and family members.

The benefits within the finance sector are the cost savings to the federal and provincial government through reducing cumbersome and inefficient monitoring and tracking. There are numerous reporting requirements, monitoring and oversight activities described in Canada's Income Assistance National Program Guidelines and the Program Reporting Forms – Data Collection Instruments (Government of Canada, 2022). Furthermore, Pereira (2015) states that "monitoring

people, coordinating hundreds of arbitrary and ever-changing rules, ensuring people are destitute first before qualifying for welfare or social housing adds excessive complexity to government” (p. 14). Reporting on the use of public funds to community members and to Canadians is an essential element of the management control framework for transfer payments at Indigenous Services Canada (Government of Canada, 2022). Financial reporting is undertaken to gather information on whether funds provided are spent on the purposes intended, that terms and conditions of funding agreements are met, and that the recipient’s financial situation is sufficiently stable to assure continued delivery of funded programs and/or services. It has been assumed that BIG will not be administered with the same parameters as social assistance, such as reporting and monitoring the transfer payments to those on social assistance. Since BIG would likely be administered by simply monitoring income from tax returns to determine eligibility, the federal government would avoid the inefficiencies of tracking and paperwork the current system uses with all its stigmatizing effects.

Those struggling with food insecurity may not be accessing social assistance since 65% of food-insecure households were reliant on employment income (Tarasuk & Mitchell, 2020). Since 15.9% Canadian households, including 5.8 million individuals (1.4 million children), experience food insecurity and 65% of those households were receiving social assistance and almost a third were Indigenous people living off-reserve (Tarasuk et al., 2022), we valued the cost saving to the health care system to all of those experiencing moderate or severe food insecurity assuming these people would be eligible for BIG.

There are many costs to the justice sector that could be reduced with lower rates of crime in policing costs, court costs, provincial/territorial and federal justice system that have been captured in calculations. The justice sector estimates were very conservative to follow the SROI principle of conservatism. Calculations for the impacts of reduced cost of policing, remand and court/trial proceedings as a result of BIG considered savings for only 0.25% and 0.5% of beneficiaries on social assistance/poverty rates using Market Basket Measure Canada. BIG could allow women to leave abusive relationships and domestic violence that would add to cost savings in the justice sector. In 2021, police reported 114,132 victims of intimate partner violence

(violence committed by current and former legally married spouses, common-law partners, dating partners and other intimate partners) aged 12 years and older (344 victims per 100,000 population) and women represent 79% of those experiencing this form of violence (Statistics Canada, 2022c).

Visible minorities, people with disabilities, LGBTQ2S+ and Indigenous populations are overrepresented in poverty statistics and cost avoidance and impacts are intersectoral; therefore, we accounted for opportunity and intergenerational impacts, even though costs have been seen in other



sectors. BIG could address the inequities, reduce barriers, and increase intergenerational health and wealth for the impoverished people of these groups—and increased tax base and income circulating in the economy. Including impacts for Indigenous populations addresses the increased respect for treaty rights to employment, decolonization, and reconciliation.

Below in Tables 10 - 13, are calculations for the net impact of BIG according to the three categories of change: reduction in service use, improved quality of life for individuals, and economic diversity and community resilience. The category of best fit was determined for each intended/unintended change even though some changes could be considered to fit in two categories. The estimated total impact for reduction in services due to BIG is \$3.61 billion, for improved quality of life individuals is \$18.26 billion, and for economic diversity and community resilience is \$1.99 billion. As shown in Table 13, marginalized groups experience change in all three categories and the total impact of BIG is estimated at \$2.72 billion.

Table 10: Impact by Category of Change – Reduction in Service Use

<u>SROI Stage 1</u>	<u>SROI Stage 3</u>		<u>SROI Stage 4</u>
Sector	Intended/ Unintended Changes	Outcomes	Net Impact
<b>Reduction in Service Use</b>			
Health and Well-being	Reduced negative psychological consequences of financial insecurity.	Lower health care usage rates in “mental health status” categories (psychological and emotional well-being) Cost savings to the health care system.	\$259,831,650
Health and Well-being	Reduced negative psychological consequences of financial insecurity.	Decreased general (non-mental health) family doctor visits.	\$1,889,921
Health and Well-being	Reduced negative psychological consequences of financial insecurity.	Decreased general (non-mental health) hospitalizations.	\$250,755,660
Health and Well-being	Reduced negative psychological consequences of financial insecurity.	Decreased emergency room visits (Jones et al., 2019; Ferdosi et al., 2020).	\$29,719,800

<u>SROI Stage 1</u>	<u>SROI Stage 3</u>		<u>SROI Stage 4</u>
Sector	Intended/ Unintended Changes	Outcomes	Net Impact
<b>Reduction in Service Use</b>			
Food Security	Increased physical and mental health from consuming nutritious, healthy foods and ability to buy foods of their choice.	Decreased use of health care system and prevention of multiple chronic conditions. (Emery et al., 2013).	\$404,081,662
Justice	Reduced property crime, violent crime and total crime.	Increased financial security and psychological health leading to the prevention of crime-related activity.	\$1,564,535,700
Justice	Reduced cost of policing	Reduced crime-related activity and policing warning/cautions and charging.	\$22,463,415
Justice	Reduced cost of policing	Reduced number of those in remand.	\$397,269,600
Justice	Reduced court/trial proceedings	Reduced number of court/trial proceedings.	\$390,921,375
Justice	Reducing cumbersome monitoring and tracking for the federal-provincial system. Reduced stigma and “depressurizing the household”.	Cost saving to the federal and provincial government with increased universality and less surveillance.	\$292,758,147
<b>Total Impact for Reduction in Service Use</b>			<b>\$3,614,226,930</b>

Table 11: Impact by Category of Change – Improved Quality of Life for Individuals

<u>SROI Stage 1</u>	<u>SROI Stage 2</u>	<u>SROI Stage 4</u>	
Sector	Intended/ Unintended Changes	Outcomes	Net Impact
<b>Improved quality of life for individuals</b>			
Health and Well-being	Increased self-worth and overall well-being. Increased dignity, choice and autonomy.	Increased self-confidence and peace of mind. (Ferdosi et al., 2020; Kangas et al., 2019)	\$260,325,000
Education	Access to learning resources beyond traditional schooling such as enrichment activities, music lessons, sporting activities, club and other organizations.	Investment into early childhood learning and extracurricular activities leading to increased educational and social success — and potential to address intergenerational cycles of poverty.	\$313,618,500
Employment	Allows for time and support to leave undesirable jobs and working conditions and develop skills.	Increased ability for people to train and identify skills they need to succeed in the labour market.	\$1,015,162,200
Housing	Increased housing security.	Increased housing security and stability for low-income households.	\$405,600,000
Justice	Reduced incidences of re-offending and reincarceration.	Released offenders have an increased rate of success re-integrating into society resulting in fewer incidences of re-offending and reincarceration.	\$146,105,761
Women	Compensates the contribution of caregiver or any non-paid care work that is undervalued in society.	Financial stability for those who wish to contribute as a caregiver.	\$2,363,668,125

<b><u>SROI Stage 1</u></b>	<b><u>SROI Stage 2</u></b>	<b><u>SROI Stage 4</u></b>	
Sector	Intended/ Unintended Changes	Outcomes	Net Impact
<b>Improved quality of life for individuals</b>			
Women	Ability to a abusive relationships and domestic violence.	Provides financial support to those in abusive relationships.	\$13,750,730,228
<b>Total Impact for Improved Quality of Life for Individuals</b>			<b>\$18,255,209,814</b>

Table 12: Impact by Category of Change – Economic Diversity and Community Resilience

<b><u>SROI Stage 1</u></b>	<b><u>SROI Stage 2</u></b>	<b><u>SROI Stage 4</u></b>	
Sector	Intended/ Unintended Changes	Outcomes	Net Impact
<b>Economic diversity and community resilience</b>			
Agriculture	Supports people that want to pursue a career in agriculture and farming. Supports and sustains their work and counters rural depopulation.	Ability to pursue a career in farming.	\$529,571,250
Agriculture	Supports people that want to pursue a career in agriculture and farming. Supports and sustains their work and counters rural depopulation.	Addresses the shortage of skilled farm labour, succession planning issues, and rural depopulation.	\$168,322,050
Arts and Culture	Supports the acceptance of artists as a career and stability to young artists.	Increased stability in arts and culture employment.	\$681,164,250

<u>SROI Stage 1</u>	<u>SROI Stage 2</u>	<u>SROI Stage 4</u>	
Sector	Intended/ Unintended Changes	Outcomes	Net Impact
<b>Economic diversity and community resilience</b>			
Arts and Culture	Allows Canadian artists to have more presence in global markets, create strong digital content and fulfill their potential. Supports artists that have long been marginalized, including BIPOC.	Investing in Canadian artists and artist organizations creates cities that are more likely to generate economic wealth and creates sustainability of the art sector.	\$444,295,800
Education	Allows Canadian artists to have more presence in global markets, create strong digital content and fulfill their potential. Supports artists that have long been marginalized, including BIPOC.	Investing in Canadian artists and artist organizations creates cities that are more likely to generate economic wealth and creates sustainability of the art sector.	\$444,295,800
<b>Total Impact for Economic Diversity and Community Resilience</b>			<b>\$1,992,061,829</b>

Table 13: Impact by Category of Change – Economic Diversity and Community Resilience & Reduction in Service Use & Improved Quality of Life for Individuals

<u>SROI Stage 1</u>	<u>SROI Stage 2</u>	<u>SROI Stage 4</u>	
Sector	Intended/ Unintended Changes	Outcomes	Net Impact
<b>Reduction in Service Use &amp; Improved Quality of Life for Individuals &amp; Economic Diversity and Community Resilience</b>			
Visible Minority	Increased support and addresses equity for the visible minority community.	Visible minority - Reduced barriers in the current system for those who are disproportionately affected by poverty.	\$865,698,405
LGBTQ2S+	Increased support and addresses equity for LGBTQ2S+ people.	LGBTQ2S+ - Reduced barriers in the current system for those who are disproportionately affected by poverty.	\$161,435,600
Disabilities	Increased support for individuals with one or more disabilities.	Disabilities - Reduced barriers in the current system for those who are disproportionately affected by poverty.	\$1,262,573,502
Indigenous (First Nations, Inuit and Métis)	Stability in families. Supports and compensates those contributing to the caring of other family members or elder care.	Increased stability in families and ability to care for family members and provide elder care.	\$293,085,000
Indigenous (First Nations, Inuit and Métis)	Increased potential for closing the Indigenous education, employment, food security, health, and housing gap in Canada.	Increased financial success with higher education leading to improved food security. Increased intergenerational benefits.	\$139,156,491
<b>Total</b>			<b>\$2,721,948,998</b>

### **Calculation of the SROI Ratio**

Computing the ratio is the fifth stage of the SROI methodology and involves dividing the value of outcomes by the total investment. This SROI value assumes an extremely conservative measure of impact and also considers possible net costs of implementation of BIG. Note that both numerator and denominator are subject to different estimations, which can result in different ratios. The net impact of BIG outcomes listed in Table 9 adds up to \$26,583,447,571 and the net cost of basic income is \$25.057 billion as adapted/ adjusted from Pasma & Regehr, 2019; please also see Table 4 and Appendix B. These estimates result in a ratio of 1.06 as shown below.

$$\text{SROI ratio} = \frac{\text{present value of the outcomes}}{\text{value of inputs}}$$

$$\text{SROI ratio} = \frac{\$26,583,447,571}{\$25,057,000,000}$$

$$\text{SROI ratio} = 1.06$$

The ratio, computed based on the assumptions made to derive the conservative estimates, suggests that every dollar invested in BIG, results in outcomes estimated at 1.06 dollars. The real test and verification of the outcomes can only be possible after BIG is implemented for a period of time that is substantial enough to start providing returns.

### **Basic Income Scenarios**

BIG scenarios are described below to illustrate how a BIG could impact an individual who has an alternative level of care designation, reincarcerated due to lack of financial support, managing a chronic disease, specifically diabetes, and living with a disability.

**Scenario 1 (tables 14-16): An individual faces delayed discharge from health due to the inability to access income assistance such as Saskatchewan Assured Income for Disability (SAID) or Saskatchewan Income Support (SIS).**

This person ends up as an alternative level of care (ALC) designation and is now living in the hospital. An ALC designation is used in hospitals to describe patients who occupy a bed but do not require the intensity of services provided in that care setting (CIHI, 2022a).

Delayed discharge can increase occupancy and lead to capacity strain in emergency departments and increased wait times across the system (Forster et al., 2003). The reality is that 13% of hospital beds in Canada are occupied by those no longer requiring hospital care (ALC) but awaiting discharge to an appropriate service is of major concern (CIHI, 2010). In 2019, care for ALC patients cost the province approximately \$500 a day per patient, according to the Ontario Hospital Association. In Ontario, 28% of their ALC patients have been waiting in hospital to be discharged for more than a year.

Patients with complex social needs may require a dedicated discharge planner for discharge to occur in a timely manner. Specifically, for people experiencing homelessness, increased length of stay is seen both in acute beds and in ALC beds (Hwang et al., 2011). If a patient needs on-site health care, shelters are rarely a suitable option for a patient with medical needs. What patients require is home care but “with no known address, it is virtually impossible to provide.” However, just as there are limited beds in hospitals, “There is no housing. You can discharge plan all you want but waiting for housing would mean inpatient stays for years and years.” The lack of affordable housing undermines any efforts at discharge planning (Buccieri et al., 2018, p. 10).

With BI, the patient would be able to have consistent housing arrangements and receive home care. Financial security would assist them in obtaining healthier foods and any necessary pharmaceuticals and prescriptions for their medical condition. Also, the BIG would radically reduce or end the negative psychological consequences of financial insecurity. Overall, this could lead to reduced hospital usage. Furthermore, benefits from a BIG would also show up in a variety of ways in our healthcare system. It could reduce pressure on the healthcare system by helping treat underlying issues such as the top social determinant of health—poverty—rather than using our healthcare system to deal with poverty.

Table 14: Scenario 1- Increased mental health and overall well-being

Changes experienced	Outputs	Outcomes	Financial proxy	Cost savings to health care system
Reduced negative psychological consequences of financial insecurity.	Reduced negative health outcomes related to negative mental and emotional stress.	Increased self-confidence and peace of mind.	Cost of counselling services at \$50 to \$240 for a one-hour session. Counselling once a month for one hour. \$125 x 1 time/month = \$1,500 per year, using an estimate that is within this range.	\$1,500/year



Table 15: Scenario 1 - Increased food security

<b>Changes experienced</b>	<b>Outputs</b>	<b>Outcomes</b>	<b>Financial proxy</b>	<b>Cost savings to health care system</b>
Reduced food insecurity.	Reduced negative health outcomes related to food insecurity,	Decreased use of health care system. Cost savings to the health care system.	Compared with total annual health care costs in food-secure households, adjusted annual costs were 16% (\$235) higher in households with marginal food insecurity, 32% (\$455) higher in households with moderate food insecurity and 76% (\$1092) higher in households with severe food insecurity (Loopstra et al., 2015). The weighted-average (using a 2:1 ratio) annual health care costs in households with moderate and severe food insecurity is \$667.33.	\$667.33/year

Table 16: Scenario 1 - Increased housing security and reduced use of ALC hospital bed

<b>Changes experienced</b>	<b>Outputs</b>	<b>Outcomes</b>	<b>Financial proxy</b>	<b>Cost savings to health care system</b>
Ability to transition out of a hospital bed into a home.	Increased housing security for patient.	Ability to afford appropriate housing for one year.	ALC patients cost the province approximately \$500 per day per patient (Ontario Hospital Association, 2019).	\$182,500/year

- Increased self-worth and overall well-being could save the health care system \$1,500/year.
- Readmissions due to food insecurity could cost the health care system \$667.33/year.
- If this patient was able to access BIG and leave the hospital setting to live in a home, reducing health care pressure, it would save the health care system \$182,500/year.

Estimated total savings to the health care system are \$184,667.33/year for this patient.

**Scenario 2 (tables 17-22): A person is discharged to the street from the justice system and due to the inability to get access to financial stability and safe housing the person commits a crime and is re-incarcerated.**

Because of major increases in criminal justice expenditures in Canada over the last decade, concerns about the sustainability of the Canadian justice system programs and services have emerged. In addition to the impact of these expenditures on public sector programs, crime victims incur both tangible (e.g., direct economic losses) and intangible costs (e.g., pain and suffering). Moreover, society pays for crime when individuals decide to pursue a criminal career rather than participating in the economy (from which they may be excluded by discrimination) as productive citizens. There is extensive existing research regarding the cost savings associated with preventing crime or allowing offenders to serve their sentences in the community (PBO, 2018).

In 2018, the Canadian crime rate was 6,123 per 100,000. Incarceration rates are 107 per 100,000 general population rates in 2019 (Statistics Canada, 2020). The Correctional Service of Canada (CSC) is responsible for inmates who have been convicted and sentenced to terms of more than two years. In 2016-17, an average of 14,310 offenders were in federal custody. CSC's expenditures associated with custody centres in 2016-17 totaled \$1.63 billion (\$114,587 per inmate) of which \$1.57 billion (\$109,971 per inmate or 96%) was attributable to CSC custody program. The cost of incarcerating individuals varies substantially depending on the gender of the inmate and the security level (maximum, medium and minimum) to which they are assigned. Approximately two-thirds (63.6%) of offenders were classified as medium security risk and Indigenous offenders were more likely to be classified to a medium or maximum security risk compared to non-Indigenous (Statistics Canada, 2020). In Ontario, in 2019 the proportion of offenders who served a jail sentence of 6 or more months that re-offended in 2016 was 37%. The proportion of offenders under community supervision that re-offended was 23% (Statistics Canada, 2020). Some offenders are supervised in the community at a much lower cost. In 2016-17, an average of 8,572 offenders were supervised in the community at an average cost of \$18,058/year (PBO, 2018). In 2017-18, the annual average cost of keeping a man incarcerated was \$121,339 per year, whereas the annual average cost for incarcerating a woman was \$212,005 per year (Statistics Canada, 2020).

Federal and provincial inmate populations have different profiles and needs which make comparisons difficult. Inmates in federal institutions have been convicted and sentenced to terms of more than two years. In contrast, most inmates in provincial institutions (60%) are on remand, awaiting trial or sentencing, with the remainder (40%) sentenced to terms of less than two years (Statistics Canada, 2020).

In a recent analysis, Calnitsky (2020) found significant decreases in violent, property, and total crime in Dauphin, Manitoba, during the Mincome period. There were 350 fewer violent crimes per 100,000 people compared to other towns and 1,400 fewer total crimes per 100,000 people (Calnitsky & Gonalons-Pons, 2021). BIG could provide people with financial security resulting in reducing crime and increasing psychological health, healthy social environments and housing security in safe neighbourhoods.

Table 17: Scenario 2 - Increased mental health and overall well-being

<b>Changes experienced</b>	<b>Outputs</b>	<b>Outcomes</b>	<b>Financial proxy</b>	<b>Cost savings to health care system</b>
Reduced negative psychological consequences of financial insecurity.	Reduced negative health outcomes related to negative mental and emotional stress.	Increased self-confidence and peace of mind.	Cost of counselling services at \$50 to \$240 for a one-hour session. Counselling once a month for one hour. \$125 x 1 time/month = \$1,500 per year. Using an estimate that is within this range.	\$1,500/year

Table 18: Scenario 2 - Reduced crime rates and incarceration rates

<b>Changes experienced</b>	<b>Outputs</b>	<b>Outcomes</b>	<b>Financial proxy</b>	<b>Cost savings to health care system</b>
Reduced property crime, violent crime and total crime. Enhanced social environment. Decreased rates of re-offending. Increases rate of success for re-integrating people into society.	Decreased crime rates and incarceration. Cost savings to reduced crime.	Increased financial security and psychological health leading to the prevention of crime-related activity. Cost saving to the justice system.	In 2017-18, the annual average cost of keeping a man incarcerated was \$121,339 per year, whereas the annual average cost for incarcerating a woman was \$212,005.	\$121,339/year for males and \$212,005/year for females

Table 19: Scenario 2 – Reduced cost of policing

<b>Changes experienced</b>	<b>Outputs</b>	<b>Outcomes</b>	<b>Financial proxy</b>	<b>Cost savings to health care system</b>
Reduced crime-related activity and policing warning/cautions and charging.	Decreased crime rate and incarceration. Reduced collateral damage to families. Cost savings to reduced crime.	Increased financial security and psychological health leading to the prevention of crime-related activity. Cost saving to the justice system.	Police warning/cautions and charging were \$1,402 (local custody) or \$1,049 (remand admissions) per contact (Public Safety Canada, 2018).	\$1,402 or \$1,049

Table 20: Scenario 2 – Reduced remand costs

<b>Changes experienced</b>	<b>Outputs</b>	<b>Outcomes</b>	<b>Financial proxy</b>	<b>Cost savings to health care system</b>
Reduced crime-related activity and policing warning/cautions and charging.	Decreased crime rate and incarceration. Reduced collateral damage to families. Cost savings to reduced crime.	Reduced number of those in remand.	Local custody was determined to be \$29,110 per inmate or remand admissions were \$18,826 per contact (Public Safety Canada, 2018).	\$29,110 or \$18,826

Table 21: Scenario 2 - Reduced court/trial proceedings

<b>Changes experienced</b>	<b>Outputs</b>	<b>Outcomes</b>	<b>Financial proxy</b>	<b>Cost savings to health care system</b>
Reduced crime-related activity and policing warning/cautions and charging.	Decreased crime rate and incarceration. Reduced collateral damage to families. Cost savings to reduced crime.	Reduced number of court/trial proceedings.	Court/trial proceedings ranged between \$1,445 and \$44,280, depending on whether the unit of analysis was per contact, case, or conviction (Public Safety Canada, 2018). An average of \$23,585 will be used for this calculation.	\$23,585

Table 22: Scenario 2 - Increased housing security

Changes experienced	Outputs	Outcomes	Financial proxy	Cost savings to health care system
Increased housing security and stability among those recently incarcerated.	Housing security and stability lead to healthier families, better education, and positive economic outcomes.	Increased housing security and stability for those recently incarcerated reduces the number of those reincarcerated.	Cost of institutional responses (prison, hospital, etc) \$120,000 annually whereas supportive and transitional housing costs \$13,000-\$18,000.	\$13,000/year

- Increased mental health and overall well-being could save the health care system \$1,500/year.
- If this person was able to avoid re-incarceration due to financial support of BIG. The justice system would save \$121,339/year for males and \$212,005/year for females.
- Police warning/cautions and charging cost avoidance would be \$1,402 (local custody) or \$1,049 (remand admissions) per contact.
- Cost savings to local custody are determined to be \$29,110 per inmate or remand admissions are \$18,826 per contact.
- Cost savings to the justice system through reduced court/trial proceedings is an average of \$23,585.
- The person obtains safe housing with access to BIG, the cost savings of avoiding supportive or transitional housing could be between \$13,000/year.
- The estimated cost avoidance to the health system and justice system is using the lower ranges are \$270,999 for a male or \$269,965 for a female per year.

**Scenario 3 (tables 23-26): Using BIG to cover the costs of a healthy eating plan and better management of a person with Type 2 diabetes**

Many of the leading causes of death and disability in the Canada are associated with socio-economic position. The least well-off suffer a disproportionate share of the burden of disease, including depression, obesity, and diabetes. Research suggests that the adverse effects of economic hardship on both mental and physical health and functioning are evident at young ages and persist across the

lifecourse—and across generations. Moreover, these associations are seen across cultures (Everson et al., 2002). The role of psychological characteristics, social factors, and behaviours in health and disease risk are presented that highlight the associations between socio-economic factors and chronic diseases (Doshi et al., 2016). Studies have demonstrated that the effects of economic disadvantage are cumulative, with the greatest risk of poor mental and physical health seen among those who experienced sustained hardship over time (Brown et al., 2004; Nam et al., 2011).

In 2012, direct costs such as hospital inpatient care, prescription medications and supplies and physician office visits were estimated to be \$245 billion, and indirect costs including work absenteeism and decreased productivity were estimated to be \$69 billion (Doshi et al., 2016). If a person lives with diabetes, they are often faced with high costs for supplies such as glucose testing strips, glucose monitors, medications, and syringes. Provincial and federal coverage can be limited, and those who have private insurance coverage face high deductibles. It is estimated that people will pay anywhere from between \$1,000 up to \$5,000 per year out of pocket, depending on how they manage their diabetes (Diabetes Canada, 2019).

According to a Statistics Canada report from 2014, a quarter of people with diabetes report that they are unable to follow their prescribed treatment because they can't afford it. That puts their short and long-term health at risk, which means they may be more likely to go to the hospital emergency room or to develop complications. People may not be checking their blood sugar or taking their medication as often as their doctors recommend. The inability to properly manage diabetes can lead to complications, such as heart disease, stroke, kidney failure, blindness, and non-traumatic amputation. These complications represent an enormous cost for our health-care system.

We have considerable evidence that the social status of persons with diabetes and the characteristics of their communities or neighbourhoods may determine their risk of mortality and diabetes-related complications such as cardiovascular disease, retinopathy, end-stage renal disease, and amputation, as well as their quality of life. Lower individual socio-economic position, measured by individual or household income, education, employment, occupation, or living in an underprivileged area, has been associated with poorer physical or emotional health, all-cause mortality or higher rates of fatal and nonfatal cardiovascular disease, poorer glycemic control, and increased risk of microvascular disease (Diabetes Canada, 2019).

A lack of access to healthy foods may contribute to disparities in health care by low-income individuals. Barriers to healthy eating are greater for those with lower financial security. Among persons with diabetes, factors such as low income, less education, and living in a high-poverty area have been associated with higher rates of smoking, lower rates of blood glucose monitoring, and lower rates of vigorous exercise (Diabetes Canada, 2019).

In 2019, an American research study by dQ&A Market Research Inc. found people living with type 1 diabetes reported a 23% loss in work productivity due to the demands of diabetes (includes work time missed). Those with type 2 diabetes on insulin reported a 19% loss in productivity. Respondents with type 2 diabetes who don't take insulin said they lost 11% of their work productivity. If a person earning minimum wage in Canada is \$24,564 (in Saskatchewan-lowest) and lose 19% of their wages due to managing their diabetes, the amount lost would be \$4,667 per year.

The American Diabetes Association (2022) recommends that people with diabetes follow a diet that includes carbohydrates from fruits, vegetables, whole grains, legumes, and low-fat milk; contains 2 or more servings of fish per week (excluding commercially fried fish fillets); limits saturated fat to less than 7% of total calories and dietary cholesterol to less than 200 milligrams per day; and minimizes trans-fat. However, adhering to such a diet is difficult for many people with diabetes. Dietary modification is only temporary for most patients with diabetes and the cost of a diabetes-healthy diet has been identified as a significant barrier to maintaining the diet, particularly for low-income patients (ADA, 2022).

For Canadians without private insurance, managing diabetes costs can account up to 27% of their annual income (estimated annual cost of \$6,800). People with Type 2 diabetes who have some insurance coverage report annual spending between \$2,529-\$2,868. The Canadian Diabetes Association (2011) found that 57% of Canadians are not fully complying with their treatment plan because of high costs. These above costs do not include medical visits and transportation, diagnostic tests, specialized home care visits, rehabilitation, or permanent residential care. Potential for revenue loss due to missed work and decreased productivity.

The largest components of medical expenditures for diabetic patients are the hospital inpatient care (30% of the total medical cost), prescription medications to treat complications of diabetes (30%), anti-diabetic agents and diabetes supplies (15%), physician office visits (13%) (ADA, 2022). People with diagnosed diabetes incur average medical expenditures of \$16,752 per year, of which about \$9,601 is attributed to diabetes. On average, people with diagnosed diabetes have medical expenditures approximately 2.3 times higher than what expenditures would be in the absence of diabetes (ADA, 2022).



Table 23: Scenario 3 - Increased mental health and overall well-being

Changes experienced	Outputs	Outcomes	Financial proxy	Cost savings to health care system
Reduced negative psychological consequences of financial insecurity.	Reduced negative health outcomes related to negative mental and emotional stress.	Increased self-confidence and peace of mind.	Cost of counselling services at \$50 to \$240 for a one-hour session. Counselling once a month for one hour. $\$125 \times 1 \text{ time/month} = \$1,500$ per year. Using an estimate that is within this range.	\$1,500/year

Table 24: Scenario 3 - Increased food security

Changes experienced	Outputs	Outcomes	Financial proxy	Cost savings to health care system
Reduced food insecurity.	Reduced negative health outcomes related to food insecurity.	Decreased use of health care system. Cost savings to the health care system.	Compared with total annual health care costs in food-secure households, adjusted annual costs were 16% (\$235) higher in households with marginal food insecurity, 32% (\$455) higher in households with moderate food insecurity and 76% (\$1092) higher in households with severe food insecurity (Loopstra et al., 2015). The weighted-average (using a 2:1 ratio) annual health care costs in households with moderate and severe food insecurity is \$667.33.	\$667.33/year

Table 25: Scenario 3 - Loss of revenue due to work absenteeism

Changes experienced	Outputs	Outcomes	Financial proxy	Cost savings to health care system
Work absenteeism.	Reduced productive workdays due to poor diabetes management.	Cost savings to the individual and employment sector.	Those with type 2 diabetes on insulin reported a 19% loss in productivity (dQ&A Market Research, 2019).	\$4,667/year

Table 26: Scenario 3 - Cost of diabetic management

Changes experienced	Outputs	Outcomes	Financial proxy	Cost savings to health care system
Reduced rates of diabetes Type II or rates of diabetic complications.	Fewer rates of diabetic complications and better management of diabetes.	Cost incurred by diabetic hospital visits, prescription medications, diabetic supplies and physician office visits.	People with diagnosed diabetes incur average medical expenditures of \$16,752 per year, of which about \$9,601 is attributed to diabetes (ADA, 2022).	\$9,601/year

- Increased mental health and overall well-being could save the health care system \$1,500/year.
- Cost saving to the health care system due to increased food security from access to BIG would be \$667.33/year.
- Cost saving to the individual due to reduced work absenteeism due to improved management of diabetes through access to BIG would be \$4,667/year. Cost saving to prevention of further complications of diabetes due to better health and management of diabetes through access to BIG would be up to \$9,601/year.

The estimated cost avoidance to the health system and employment sector is \$16,435.33 per year for one individual with diabetes on BIG.

#### **Scenario 4 (tables 27-31): Using BIG to cover unmet needs for those with disabilities**

According to Canada's Poverty Reduction Strategy (2018), persons with disabilities are identified as one of the groups at greater risk of living in poverty. The severity of disability is an important lens to consider when comparing outcomes with a person without disability. Key outcomes examined by Statistics Canada (2018) based on the findings from the 2017 Canadian Survey on Disability revealed that a person with disabilities often has lower rates of employment even when education is constant in both groups, lower income even when employed for a full-year and full-time, and there is a greater likelihood of living in poverty regardless of their age.

Lone parents or those living alone are at the highest risk of living in poverty. Among those without disabilities, the poverty rate among lone parents was 24% which is four times higher than those in two-parent households with children at a poverty rate of 6% (Statistics Canada, 2018). The impact of lone parenthood is much greater for those with disabilities and is compounded even further by severity. Data shows that 41% of lone parents with more severe disabilities were living below the poverty line compared with 24% of lone parents without disabilities. Those aged 15 to 64 years old, who are living alone and are persons with severe have the highest rate of poverty of any group examined, with 6 in 10 living below Canada's official poverty line (Statistics Canada, 2018).

Out of all the persons with disabilities over age 15 years, 1.5 million indicated that they had an unmet need for an aid or device and 1 million of these persons with disabilities indicated that it was due to cost and this represents 17% of all persons with disabilities. It was also discovered that 13% of all persons with disabilities had unmet needs for a prescription medication due to cost as well. There are 26% of persons with disabilities that are unable to afford either an aid, device, or prescription medication. A quarter of these people are living above the poverty line and still cannot afford required needs for their disability (Statistics Canada, 2018). According to the Canadian Survey on Disability (2017), 44.9% required at least one type of aid or assistive device or an accessibility feature within their home; 17.8% of those with disabilities aged 15 and older who considered themselves housebound said it was due to the unavailability of specialized transportation and; 11.7% of Canadians with disabilities used a cellphone, smartphone or smartwatch with specialized features or a computer, laptop or tablet with specialized software or adaptations because of their condition (Statistics Canada, 2021d).

It has been estimated by the Canadian Disability Policy Alliance (2014), that the suggested lifetime cost of living with a disability may be estimated between \$100,000 and \$3 million per person, which is dependent on the severity of disability. There are numerous costs to consider such as personal care, health care, and specialized housing and equipment costs for these individuals. Examples of costs that persons with disabilities may incur are modifications and renovations to

their home to make it accessible, a customized power wheelchair that can cost more than \$25,000, a customized walk that can cost up to \$2,500, and a porch lift that can cost around \$5000 or more (Easter Seals, 2016).

According to the Canadian Human Rights Commission report (2012), men with disabilities in the 15 to 64 age group earn \$9,557 less than adult males in the same age group who do not have a disability. Similarly, women with disabilities aged 15 to 64 earn \$8,853 less. According to the Council of Canadians with Disabilities (2013), those who reported experiencing discrimination are twice as likely to live on low incomes as those persons with disabilities have not had experienced the same type of discrimination. Discrimination included any of the following: being refused a job interview, a job or promotion, being given less responsibility than co-workers, being denied workplace accommodation or employment benefits, being paid less than other workers in comparable jobs and being exposed to other types of employment discrimination (Council of Canadians with Disabilities (2013).

Understanding the many challenges faced by persons with disabilities in their personal, employment, or economic situations has helped to inform government policy. In the 2020 Speech to the Throne, a commitment was made to help reduce poverty among low-income, working-age Canadians with disabilities by providing direct financial support (Employment and Social Development Canada, 2021) The Canada Disability Benefit has the potential to transform the lives of working-age persons with disabilities. In Canada, persons with disabilities are twice as likely to live in poverty and have trouble making ends meet (Employment and Social Development Canada, 2023).

Access to BIG would help alleviate psychological stress and support participation in society when needs are met such as having the ability to afford an aid, device, and/or prescription medication. Since many people with disabilities are living in poverty, housing and food security are also considered for this scenario.

Table 27: Scenario 4 - Increased mental health and overall well-being

Changes experienced	Outputs	Outcomes	Financial proxy	Cost savings to health care system
Reduced negative psychological consequences of financial insecurity.	Reduced negative health outcomes related to negative mental and emotional stress.	Increased self-confidence and peace of mind.	Cost of counselling services at \$50 to \$240 for a one-hour session. Counselling once a month for one hour. $\$125 \times 1 \text{ time/month} = \$1,500$ per year. Using an estimate that is within this range.	\$1,500/year

Table 28: Scenario 4 – Reduced one hospital visit

Changes experienced	Outputs	Outcomes	Financial proxy	Cost savings to health care system
Better management of health and challenges of having a disability or disabilities.	Reduced negative health outcomes related to negative mental and emotional stress.	Decreased hospitalizations and family doctor visits.	Average cost of a standard hospital stay in Canada in 2019-2020 is \$6,349. This measure divides a hospital's total inpatient expenses by the number of hospitalizations it sees in a year. The number is adjusted for some differences in the types of patients a hospital sees to make it more comparable with other hospitals (Canadian Institute for Health Information, 2022b).	\$6,349/year

Table 29: Scenario 4 - Increased food security

<b>Changes experienced</b>	<b>Outputs</b>	<b>Outcomes</b>	<b>Financial proxy</b>	<b>Cost savings to health care system</b>
Reduced persons food insecurity.	Reduced negative health outcomes related to food ensecurity.	Decreased use of health care system. Cost savings to the health care system.	Compared with total annual health care costs in food-secure households, adjusted annual costs were 16% (\$235) higher in households with marginal food insecurity, 32% (\$455) higher in households with moderate food insecurity and 76% (\$1092) higher in households with severe food insecurity (Tarasuk et al., 2015). The weighted-average (using a 2:1 ratio) annual health care costs in households with moderate and severe food insecurity is \$667.33.	\$667.33/year

Table 30: Scenario 4 - Increased housing security

<b>Changes experienced</b>	<b>Outputs</b>	<b>Outcomes</b>	<b>Financial proxy</b>	<b>Cost savings to housing sector.</b>
Increased housing security and stability among persons with disabilities.	Housing security and stability lead to healthier families, better education, and positive economic and social outcomes.	Increased housing security and stability for persons with disabilities.	Supportive and transitional housing costs \$13,000-\$18,000.	\$13,000/year

Table 31: Scenario 4 - Increased ability to afford prescription medications

Changes experienced	Outputs	Outcomes	Financial proxy	Cost savings to disability sector.
Increased affordability of prescribed medications for low-income persons with disabilities.	Increased ability to afford prescribed medications for increased health and management of health.	Increased financial security and management of health for persons with disabilities.	People with disabilities (specifically with spinal cord injury) spend an average of \$197 per month with some up to \$3,000 per month for their prescription medications (Gupta & McColl, 2020). Average of \$1,599 for prescription medications per month.	\$19,188/year

- Increased mental health and overall well-being could save the health care system \$1,500/year.
- Avoiding one hospital visit due to better management of disability or disabilities could save the health care system \$6,349/year.
- Cost saving to the health care system due to increased food security from access to BIG would be \$667.33/year.
- The person obtains appropriate housing with access to BIG, the cost savings of avoiding supportive or transitional housing valued at \$13,000/year.
- Increased affordability of prescribed medications with access to BIG saving \$20,088/year.

The estimated cost avoidance to the health system, food security, and housing sector is \$39,804.33 per year for one individual with a disability or disabilities.

## CONCLUSIONS

As the COVID-19 pandemic persisted and millions of Canadians faced extreme job insecurity, the harsh statistical reality indicated that more than 50% of Canadians were within \$200 or less from not meeting their monthly debt obligations. The pandemic has both exposed and exacerbated structural and systemic inequities impacting people's wellbeing and disproportionately impacting those excluded and undervalued within economic modernity (women, people with disabilities, BIPOC, LGBTQ2S+), while raising questions about what and who matter in Canada, whose work is valued or undervalued, what success metrics should guide recovery efforts and what a just transition looks like—and for whom. The pandemic has made all too clear how much individuals, families, communities, and governments depend on unpaid care work worth \$10.8 trillion a year. Recent events have also clarified the hard work and trauma of poverty and how the current Canadian income security system is failing “beneficiaries” and government alike while keeping people on the brink of or even trapped in poverty. As one expert put it, those politicians who suggest people should go get a job are delivering what is felt “like a slap in the face to those working five jobs.” Similarly, farmers, farm workers, and the arts community invest so much in subsidizing their work while bearing enormous mental health costs. As well as relying in turn on temporary foreign workers, farmers generate income to subsidize their farms and counter rural depopulation. For them a BI might provide much needed “social support” and protect their land from speculators and the further unsustainable industrialization of agriculture. A BI might similarly offer insurance for artists whose products have done so much through the pandemic (and well beyond) to almost literally keep us alive. They overwhelmingly prefer a BI to “grants and gatekeepers.”

It is against this background and ongoing context that the debate has flourished on the costs and benefits of a BIG based on principles of universality and unconditionality. Evidence from pilots in Canada underline the flawed assumptions about unconditional payments on which so much decision making is based. Far from indulging in risky behaviours, spending on frivolous and even dangerous products, beneficiaries invest in education, good food, transportation, and the wellbeing of families in ways that could effectively address intergenerational cycles of poverty. Evidence from BIG-like programs such as CCB and GIS, programs that Canadians already enjoy, equally dispel fears about program costs and effectiveness. Both CCB and GIS have proven records of reducing poverty.



Both literature review and qualitative data make evident that when individuals can meet their basic needs without undue stress, they are able to contribute more to society...not less. BI holds the potential to be a powerful asset in creating a society of happier, healthier, and better educated people who can contribute to a more inclusive and democratic economy and address destructive legacies of colonialism and racism. The benefits discussed in the literature and expert testimony and the cost savings these benefits imply need to be accommodated in the BI debate. If CERB has shown government can act quickly and effectively, post-war investments in social infrastructure show that such investments can be made without creating fiscal imbalance.

It was evident from the literature and the interviews that a BIG holds the potential for many significant social, economic, educational, health, and other benefits. As several key informants pointed out, amplifying the literature findings, not only does our current social safety net trap people in poverty, but it is a costly program to manage and monitor while also having the effect of unduly stigmatizing and traumatizing individuals and families. Poverty itself costs Canada \$72-86 billion annually and treating poverty in hospitals, mental health institutions, and justice system exacerbates the cost ineffectiveness. Racialized poverty is the top social determinant of health in Canada adding to the costs to the health system that absorbs such a large proportion of federal and provincial budgets. Hence a BIG can be an invaluable “harm reduction” investment. Similarly, crime costs Canada an estimated \$85.2 billion annually—money that might be better invested in a BIG that will be an “investment in kids” that can pay dividends well into the future.

This study contributes to our knowledge base by monetizing the impacts and downstream benefits of a BIG experienced across diverse communities. The SROI provides a shorthand calculus and summary of these complex and multifaceted trade-offs and what we all have to gain in a world that demands accountability and transparency in the use of public funds. The SROI ratio matrix divides the value of outcomes by the total investment. It assumes an extremely conservative measure of impact and also considers possible net costs of implementation of BIG. Based on three categories of change (reduction in service use, improved quality of life for individuals, and economic diversity and community resilience), the value of BIG outcomes outlined in Table 9 is \$26,583,447,571, whereas the net cost of BIG is estimated at \$25.057 billion (adjusted from Pasma & Regehr, 2019 for inflation less savings from supplanting lesser federal and provincial tax credits, supports, and supplements for working-aged people and families). These values result in a SROI ratio of 1.06.

To clarify, the impact on individual lives in both qualitative and quantitative terms, we have sketched four scenarios that illustrate potential BIG impacts for an individual facing an alternative level of care designation, reincarcerated due to lack of financial support, managing a chronic disease, or living with a disability.

The SROI ratio tells only part of the story. This study also importantly complements the SROI ratio with qualitative data drawn from the literature and experts in diverse fields who have studied and documented impacts of BI initiatives and the multiplier effects across communities and generations. They help give a fuller sense of what monetizing is ill-equipped to capture: what price can we put to the peace of mind, the sense of dignity and autonomy, that is at the heart of so many impacts? How do we monetize the potential to slow rural depopulation and support sustainable agriculture? To increase equity in rural and remote communities? What price do we put on a vibrant, inclusive cultural scene that helped us survive pandemic isolation, that gives us all a sense of belonging, and that empowers and engages in equal measure? What price do we put on the recognition of treaty rights and furthering reconciliation?

From here, as several commentators have argued, the debate must go beyond the virtue of a BIG to discussions about the exact details of implementation that need to include not only political and policy decision makers but those most impacted. Shared questions among interviewees addressed concerns, such as what does a BIG mean for our current social programs? How do we ensure that all voices within our society are equally heard in the design process? And most importantly how do we finance a BIG to ensure adequacy? The time has come for Canadians to have the complex and serious conversation on these details of a BIG. Many interviewees indicated that the devil is in the details and the time is now to bring these details into Canadian conversation. The following recommendations and observations might shape that conversation.

1. A basic income should replace current welfare systems for recipients, while maintaining strong public services, and be an amount sufficient to allow people to live in dignity and security. When people enter the workforce, claw back rates should be set at a level that ensures that there is financial benefit to entering the workforce. The basic income would be phased out when higher levels of income are reached.
2. It is the 'guarantee' of a continuous stream of income that offers the peace of mind and leads to the resulting benefits/outcomes.
3. The BIG should be tied to individuals and not households to give women and others choice and control in relationships and living situations.
4. Many interviewees argue that after the one-time implementation costs the annual operating costs of a BIG will be lower than the annual operating costs of the basket of income assistance/social assistance programs and this is an ongoing benefit to the different levels of government.
5. A BIG can result in long-lasting intergenerational impacts due to children potentially being healthier and better educated; they can grow up to be less (or not at all) dependent on any type of government support.

6. BIG has the potential to lead to intersectional benefits with individuals moving from the fringes/margins of the power wheel towards its central core—decolonizing and enriching the national narrative and economy.
7. The key variables that will enable smooth implementation include long-term commitment, a holistic lens when thinking about outcomes (moving beyond simply the directly observable, easily measurable and monetizable economic outcomes), political will and a focus on the nation rather than harping on differences in political ideologies.

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## APPENDIX A



### INTERVIEW

*Participant Consent Form*

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**Project Title: Basic Income: Calculating the cost savings and downstream benefits**

**Researcher(s):**

Co-Principal Investigator: Dr. Isobel M. Findlay, Professor Emerita, Management and Marketing, Edwards School of Business, University of Saskatchewan, (306) 966 2120, findlay@edwards.usask.ca.

Co-Principal Investigator: Dr. Suresh Kalagnanam, Associate Professor, Department of Accounting, Edwards School of Business, University of Saskatchewan, (306) 966 8404, kalagnanam@edwards.usask.ca.

Co-Principal Investigator: Dr. Charles Plante, Houston Family Postdoctoral Research Fellow in Health and Social Inequality, Johnson Shoyama Graduate School of Public Policy, University of Saskatchewan, (306) 966 2120, charles.plante@usask.ca.

Research Assistant: Cassidy Rheaume, CUIISR, University of Saskatchewan, (306) 966 2120; car673@mail.usask.ca

**Purpose and Objective of the Research:**

The debate about Basic Income has gathered strength in the context of the COVID-19 pandemic and a worldwide movement of Universal Basic income Networks. The Canada Emergency Response Benefit (CERB) has added fuel to the debates between opponents worrying about costs and disincentives to work and proponents arguing for rethinking benefits, considering the pathologies of poverty, and abandoning inefficient and ineffective band aid solutions that have failed to address the costs of poverty. The Senate National Finance Committee has argued that federal, provincial, territorial, and Indigenous governments should “give full, fair, and priority consideration” to a basic income program.

Previous research evaluating the feasibility of basic income guarantees has tended to focus on the economic costs of these kinds of programs while ignoring their economic benefits. This project

will explore the costs and benefits of a fully funded national basic income guarantee in Canada (where the level of guarantee corresponds roughly with the poverty level), examining potential downstream cost savings and wellbeing and other benefits associated with the implementation of such a program in Canada. It will draw on both quantitative and qualitative data and adopt an intersectional analysis:

1. Completing literature review and environmental scan of rigorous and reliable data sources that can be used to inform calculations
2. Interviewing key stakeholders from relevant sectors (justice, health, education, employment, food security, arts and culture) on potential costs and benefits
3. Probing impacts on different populations (women, LGBTQ2S, youth, for instance)
4. Completing cost-benefit calculations
5. Disseminating key findings of study among stakeholders and the public.

**Procedures:**

- In-person or virtual interviews will be used to gather data. If an in-person interview cannot take place, the interview will take place virtually via a password enabled WebEx meeting. In situations where the participant is unable to access the Webex meeting link due to constraints on their side, the meeting will be scheduled using other platforms such as Microsoft Teams and Zoom.
- Please note that, when conducting the interview from home, the researcher(s) will isolate themselves in order to minimize the chances of the conversation being overheard by a non-researcher. To the extent possible, you are also requested to maintain the privacy of our conversation at your end as well.
- Please note that both WebEx and Microsoft are supported by the University of Saskatchewan. As for Zoom, one of the researchers has a licensed Zoom account.
- If participants agree, the interviews will be recorded by the researcher and the audio recordings will be saved on the researcher's local password protected computer (not cloud storage); researchers and participants agree not to make any unauthorized recordings of the interviews.
- The audio files will be transcribed by a research assistant who has signed a confidentiality agreement.
- Once the interview has been transcribed a copy will be sent to you for your final approval.
- Please feel free to ask any questions regarding the procedures and goals of the study or your role in this research.

**Funded by:**

This study is funded by UBI Works together with sponsoring partner Coalition Canada and administration partner Community Development Council Durham.

**Potential Risks:**

There are no anticipated harms from participation. You may end your participation at any time during the interview and can choose not to answer any questions that you may not feel comfortable answering.

**Potential Benefits:**

Your insights and knowledge on this topic will

- Educate the community about a fully funded national basic income guarantee in Canada
- Collect and integrate your feedback on potential costs and benefits of a basic income guarantee
- Calculate the cost savings and downstream benefits
- Contribute to an important public, policy, and program conversation in Canada.

**Confidentiality:**

The data from this research project will be published as a final report submitted to UBI Works and its partners and available on the CUISR website. The data may also be presented at conferences and in an academic paper. The data will be presented in aggregate form, so that it will not be possible to identify individuals. All personal data will be removed before anything is published. This means that any direct quotes, opinions, or expressions will be presented without revealing names, unless you explicitly request to be named. Confidentiality will be further protected by allowing only the research team access to the interview data, and by storing the signed consent forms separately from the transcripts. The only case where confidentiality will be waived is when the participant has agreed to have their contributions acknowledged.

Please also note the following with respect to web-based platforms:

- The privacy policy of Cisco Systems, which hosts the WebEx platform, is available at <https://www.cisco.com/c/en/us/about/legal/privacy-full.html>.
- The privacy policy of Microsoft, specific to Teams, is available at <https://www.microsoft.com/en-ca/microsoft-365/microsoft-teams/security>.
- The privacy policy of Zoom Video Communications, which hosts the Zoom platform, is available at <https://us02web.zoom.us/privacy-and-security>.



- Please note that despite privacy policy of the organizations supporting the above-mentioned platforms, there is no guarantee of the privacy of data with the use of any web-based platform.

**Storage of Data:**

Data will be securely stored in a locked office at CUISR for a period of five years after publication, at which time it will be destroyed. Electronic files will be kept in password protected computer at the CUISR office. Hardcopy data will be stored in locked filing cabinets and, as mentioned above, transcripts will be stored separately from signed consent forms.

**Right to Withdraw:**

Your participation is voluntary and you can answer only those questions that you are comfortable with. You may withdraw from the research project for any reason, at any time (before data are aggregated for the report) without explanation or penalty of any sort. Whether you choose to participate or not will have no effect on how you will be treated.

**Follow up:**

To obtain results from the study, please contact CUISR by phone (306-966-2121) or by email (cuivr.oncampus@usask.ca) or visit our website <https://cuivr.usask.ca>.

**Questions or Concerns:**

Contact the researchers using the information at the top of page 1.

This research project has been given exemption (as an evaluation exercise engaging only those commenting in their official capacity) by the Behavioural Research Ethics Board at the University of Saskatchewan. Any questions regarding your rights as a participant may be addressed to that committee through the Research Ethics Office [ethics.office@usask.ca](mailto:ethics.office@usask.ca) (306) 966-2975. Out of town participants may call toll free (888) 966-2975.

**Consent**

SIGNED CONSENT

Your signature below indicates that you have read and understand the description provided; I have had an opportunity to ask questions and my/our questions have been answered. I consent to participate in the research project. A copy of this Consent Form has been given to me for my records.

\_\_\_\_\_  
*Name of Participant*                      *Signature*                      *Date*

\_\_\_\_\_  
*Researcher's Signature*                      *Date*

ORAL CONSENT

Oral Consent: I read and explained this Consent Form to the participant before receiving the participant's consent, and the participant had knowledge of its contents and appeared to understand it.

\_\_\_\_\_  
*Name of Participant*                      *Researcher's Signature*                      *Date*

***A copy of this consent will be left with you, and a copy will be taken by the researcher.***

\_\_\_\_ Check the right to remain confidential in contributing to this research (name will not appear in the publications)

\_\_\_\_ Check the right to being acknowledged for your knowledge (meaning your name will appear in the publications)

\_\_\_\_ Check if you would like to have the opportunity to review the transcript.

\_\_\_\_\_  
*Name of Participant*

## APPENDIX B

**Table B.1.** Programs supplanted by BIG in Pasma and Regehr (2019) Option 1 used in SROI analysis (billions CAD 2017).


Supplanted Program	Source in Pasma and Regehr (2019)	Savings
Working Income Tax Benefit	Table 1	\$1,557
WITB Supplement for Disabilities	Table 1	\$23
GST/HST Credit	Table 1	\$4,281
Change in OAS Benefits Due to Changes in Total Income	Table 1	\$0.54
Source of Costing Basic Personal Amount	Table 3	\$39,169
Canada Employment Credit	Table 3	\$2,542
Caregiver Credit	Table 3	\$140
Deduction of Carrying Charges	Table 3	\$1,550
Dividend Gross-Up and Tax Credit	Table 3	\$4,595
Employee Stock Option Deduction	Table 3	\$725
Exemption of Scholarship, Fellowship, and Bursary Income	Table 3	\$295
Flow Through Share Deductions	Table 3	\$100
First-Time Home Buyer's Tax Credit	Table 3	\$114
Limit RRSP Contributions to \$20,000	Table 3	\$950
Meals and Entertainment Deduction (Personal Income Tax + GST)	Table 3	\$380
Non-Taxation of Allowances for Members of Assemblies and Officers	Table 3	\$20
Non-Taxation of Private Health and Dental Benefits	Table 3	\$2,740
Non-Taxation of Workers' Compensation Benefits	Table 3	\$660
Partial Inclusion of Capital Gains	Table 3	\$6,267
Pension Income Splitting	Table 3	\$1,120
Spouse or Common-Law Partner Credit	Table 3	\$1,941
Student Loan Interest Credit	Table 3	\$41
Tax Free Savings Accounts	Table 3	\$1,020
Tuition Tax Credit	Table 3	\$764
Disability Tax Credit	Table 3	\$829
Volunteer Firefighters Tax Credit	Table 3	\$14
Transit Tax Credit	Table 3	\$96


Change in provincial income tax payable	Table 8	\$19,290
100% of Capital Gains & No Pension Income Splitting	Table 8	\$4,640
Social assistance payments	Table 8	\$15,455
Refundable tax credits	Table 8	\$56
<b>Total</b>		<b>\$111,375</b>


Notes: Our savings amounts are similar to those in Table 10: Revenue for Basic Income (2017; Billions) in Pasma and Regehr (2019) although we remove changes to personal and corporate tax rates and their impacts on GIS (\$136.95 - \$8.19 - \$17.38 + \$3.09 = \$114.47). Pasma and Regehr seem to have also made some mistakes in Table 10 that account for the differences between our number and theirs (double counting OAS adjustment, error in personal tax amount entry, and rounding up of provincial amount---about \$1 billion each). Pasma and Regehr estimate the total cost of BIG to be \$134,450 billion. Subtracting our total savings from this and scaling for annual inflation  $((\$134,450 - \$111,375) * (141.6/130.4))$  gives \$25,057 and the amount we use for our SROI calculation. Source: Pasma and Regehr (2019) and authors' calculations.

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