

Why a Guaranteed Livable Income?

- Our Perspective¹ -

Canada is a resource-rich, culturally diverse, and human-rights-promoting democratic country. Despite this, far too many Canadians do not experience equal access to protections, resources or opportunities. The result is a less fair, just and cohesive society where efforts focus on reacting to harms and issues rather than on approaches that proactively prevent and work to eradicate inequality and discrimination.

We see a guaranteed livable income (GLI)—also known as a basic income guarantee—as one component of a robust, responsive and comprehensive economic, health and social wellness system, inclusive of universally accessible housing, childcare, education, pharma, dental and mental health strategies. These measures must work together to reflect and promote the principles of public administration and accountability; universal accessibility; comprehensiveness with respect to meeting basic needs; and portability during short-term absences from one's home province or territory.²

This document sets out what we mean when we speak about GLI, the goals we believe a GLI should achieve, what a national GLI program could look like in practice, and our responses to some of the common questions and misconceptions associated with GLI.

The concept of GLI is rooted in values of fairness, equality and dignity for all and must be developed in furtherance of the following goals:

- **Universal Accessibility:** ensuring the ability or opportunity of individuals, when in need, to access resources and services, by removing financial and other barriers.
- **Substantive Equality:** ensuring that legislation, policies and practices respond to and meet the diverse needs and interests of all, so that all individuals and groups have access to the resources and opportunities needed to ensure they do not experience discriminatory treatment. The focus is on addressing and redressing harms caused by discrimination and inequality rather than merely reacting to the situations that result.

Substantive Equality – Gaping Gaps

Poverty in Canada

Despite Canada's wide array of social, economic and health safety nets, there are still many Canadians falling through the cracks. For many, income support programs, complicated rules and conditions can make support feel more like a tightrope than a safety net. In 2018, 10.3 per cent of people between the ages of 18 to 64, and 8.7 per cent of people under the

¹ Office of Kim Pate, Independent Senator

² See e.g., *Canada Health Act*, RSC 1985, c C-6, s. 7: <https://laws-lois.justice.gc.ca/eng/acts/c-6/page-1.html>.

age of 18, lived below the poverty line in Canada.³ These numbers conceal the alarming reality for Indigenous children. Currently 47 per cent of First Nation children are living in poverty, and the rate is 53 per cent—the highest in Canada, at 3 times the national rate—for those living on reserve.⁴

Existing Social Assistance Fails to Provide Adequate Support

All current provincial and territorial social assistance levels are wholly inadequate.

Too often, anti-poverty measures have focused on bumping individuals over a “poverty line” measure without attention to effects on the substantive quality of their lives. The Market Basket Measure (MBM) does not account for those in rural and remote communities, including many Indigenous communities, and is not updated quickly enough to reflect costs of living and generally underestimates levels of poverty and the amount of money that individuals need to achieve substantive equality and allow individuals to meet even the barest of needs, escape poverty and participate in social and economic life. Some recommend using the Census Family Low Income Measure.

A single individual in Toronto receiving only social assistance, the GST Tax credit, and provincial tax credits would have an annual income of \$9,646. This income amounts to just 45 per cent of the poverty line for Toronto, calculated using the Market Basket Measure, at \$21,207.⁵ With over 800 rules, 240 benefit rates, 50 children’s benefit rates, and 30 plus specialized benefits in Ontario’s social assistance programs, applicants face excruciating uncertainty as the amount of their benefits may fluctuate every month.⁶ Asset limits, work and other documentation requirements, and precipitous claw back rates require low-income individuals to constantly prove that they are morally deserving of any assistance, however inadequate.

These longstanding gaps in social supports are one of the reasons we believe it is vital to explore the Canada Social Transfer system and the potential for creating minimum targets for poverty eradication in connection with transfer payments, as part of the broader discussion relating to GLI.

GLI: Unconditional Transfers and Income Testing

A GLI could promote substantive equality by providing a sufficient amount of income to create opportunities to lift people out of poverty. The unconditional nature of the cash

³ The Statistics Canada numbers for 2018 were calculated based on living costs in 2008. This reliance on out-of-date measures does not realistically account for the increased cost of living in 2018. Therefore, taking into consideration the costs of living in 2018, the number of people living below the poverty line is actually more than 4 million. This is due, in large part, to increased housing costs between 2008 and 2018. For more information: Jolson Lim, *Poverty Rate Sees Decline, as StatCan Set to Move to Redrawn Poverty Line*, iPolitics, February 24, 2020: <https://ipolitics.ca/2020/02/24/poverty-rate-sees-decline-as-statcan-set-to-move-to-redrawn-poverty-line/>.

⁴ APTN National News, *Half of First Nations Children on Reserve Live in Poverty, New Study Says*, July 9, 2019: <https://www.aptnnews.ca/national-news/half-of-first-nations-children-on-reserve-live-in-poverty-new-study-says/>.

⁵ Maytree, *Welfare Incomes: Ontario*, November 2019.

⁶ Munir A. Sheikh. *Report Of The Commission For The Review Of Social Assistance In Ontario: Taking Stock Two Years Later*.

transfers would also remove the “discouragement, denial, and delay” applicants face when trying to receive social assistance.⁷ A GLI would focus on “income” testing rather than the complex, onerous and too often judgmental and arbitrarily applied “means” or “needs” testing used by current social assistance schemes. Such approaches set the bar below poverty lines and tend to rely on the formulaic application of discretion to allow caseworkers to judge the needs or entitlements of individuals.⁸

Universal Accessibility – A Progressive, Inclusive Approach

Existing forms of GLI: CCB, OAS, GIS and CERB

Canada already provides different forms of GLI-like support to seniors and for children that provide income to people when they need it most and gradually reduce support as other income increases. These programs still leave too many struggling to get by, but they have been able to provide effective and vitally needed support to many, demonstrating the potential of GLI measures.

The Old Age Security (OAS) benefit is provided to all seniors, regardless of income level. As a complement, the Guaranteed Income Supplement (GIS) is available to any seniors below a certain income level. Largely due to these forms of GLI, fewer than 3.9 per cent of seniors in Canada are now considered to live below the poverty line.⁹ The Canada Child Benefit (CCB) provides families with children a form of GLI to help cover the costs of raising children. Without the CCB program or any other comparable federal child benefit, the families of an estimated 588,000 children would fall below the poverty line and an additional 750,000 children would live in families with incomes below \$20,000.¹⁰

The Canadian Emergency Response Benefit (CERB) provides monthly payments to those who have lost their employment income due to the COVID-19 lockdown. CERB is not a guaranteed basic income because it is conditional on previous earnings and designed for a limited amount of time. However, it demonstrates the federal government’s ability to provide basic incomes through the Canadian Revenue Agency on a national scale, and adapt quickly as needed, when the political will exists.

Proposed GLI: Universal Access

A GLI could also use the same progressive method as GIS and CCB, sometimes referred to as a negative income tax (NIT) approach or basic income guarantee approach, to promote universal accessibility for income security programs. When an individual or family has no income from other sources they would receive the maximum benefit (guaranteed amount). As earnings or income from other sources increase, the guaranteed amount is reduced by a proposed tax-back rate per dollar received. This approach does not involve sending cheques

⁷ Bruce Wallace et al, [Denied Assistance: Closing the Front Door on Welfare in BC](#), Canadian Centre for Policy Alternatives, March 2006, at 29.

⁸ In the past, policymakers and researchers have relied on needs-based testing and complex rules based on inflexible criteria to poor populations, thus making it difficult to achieve substantive equality through social assistance, especially for First Nations, Métis and Inuit peoples: Gérard Duhaime and Roberson Édouard, “[Monetary Poverty in Inuit Nunangat](#)” (2015) 68:2 Arctic J 223.

⁹ CBC, [StatsCan Data for 2017 Shows Poverty Is Declining — Especially for Children](#), February 2019.

¹⁰ Canadian Centre for Economic Analysis, [Economic Contribution of the Canada Child Benefit: A Basic Income Guarantee for Canadian Families with Children](#), September 2019.

to every single Canadian, thereby avoiding the large upfront costs of a universal demogrant model of basic income, and the consequent challenges associated with taxing back payments from wealthy households. This vision of GLI is universal in the sense that everyone is part of the same system with benefits universally accessible when anyone falls below a certain income level. This is similar to Canada’s universal health care system that gives us all access to different levels of care as we need it.

Going Forward— Putting Principles into Practice

Canada has a long history with GLI. For at least 50 years it has been studied, modelled, debated, and piloted. The result is a solid foundation for implementing a national guaranteed livable income initiative as an imminent, practical and economically feasible reality.

Historical Support for GLI in Canada

For decades policymakers have seen GLI as a solution to Canada’s problems of poverty and inequality. In line with previous recommendations made by the Royal Commission on the Status of Women and Castonguay-Nepveu Commission,¹¹ the 1971 Senate Special Committee on Poverty recommended a “Guaranteed Annual Income as the first and necessary step in the war against poverty”¹². Building on this proposal, a five-year guaranteed annual income pilot was launched in 1974 in Manitoba.

Dubbed the Mincome Project, this income experiment resulted in positive outcomes for education, employment, community involvement and health.¹³ In 1985, the Royal Commission on the Economic Union and Development Prospects for Canada stated that a Universal Income Security Program “is to be the essential building block for social security programs in the twenty-first century.”¹⁴ The 2016 Ontario Basic Income Pilot Project rekindled interest in GLI¹⁵ and revealed near immediate improvements in health, well-being, education and work of recipients.¹⁶

In the meantime, two existing forms of GLI—the CCB for families with children and the OAS/GIS system for seniors—demonstrate on a daily basis their effectiveness in providing support to Canadians in ways that benefit the economy and society as a whole.

A Program, Not a Pilot

¹¹ Margot Young & James P Mulvale, [Possibilities and Prospects: The Debate over a Guaranteed Income](#), Canadian Centre for Policy Alternatives, November 2009, at 12-16.

¹² Canada, Senate Special Senate Committee on Poverty, [Poverty in Canada: Report of the Special Senate Committee on Poverty](#), 1971 at xi.

¹³ Evelyn Forget, [“The Town with No Poverty: The Health Effects of a Canadian Guaranteed Annual Income Field Experiment.”](#) *Canadian Public Policy*, Vol 37, No 3, 1 October 2011.

¹⁴ Canada, Privy Council Office, [Report of the Royal Commission on the Economic Union and Development Prospects for Canada](#), 1985, Vol V, at 826

¹⁵ Office of the Parliamentary Budget Officer, [Costing a National Guaranteed Basic Income Using the Ontario Basic Income Model](#), 17 April 2018.

¹⁶ Dan Taekema, [People Kept Working, Became Healthier While on Basic Income: Report](#), CBC News, 5 March 2020.

The abundance of information, data and practical experience we already benefit from in regard to GLI means that we have little to gain from another pilot or experiment. With too many people in urgent need and not being served by existing social safety net measures, we believe it is time to commit to a national guaranteed livable income program.

Many commentators acknowledge that implementing a GLI will be a complex process and may require an evolution in approaches or certain corrective patches as the program rolls out. It must be reiterated, however, that there is nothing about this potential for complexity that is unique to GLI—it would be inherent to any significant policy change, including any other reform of social assistance or of EI. The potential spectre of complexity must not become a barrier to proceeding with a GLI. As Canada’s experience with the CERB has taught us, we have the capacity and sufficient infrastructure in place to roll out meaningful income support programs quickly and effectively through the tax system, adjusting and improving them as we go.

Model for a National GLI

We recognize that there are many definitions and permutations of GLI and basic income and consequently significant differences of opinion as to how to move forward, if at all. As such, we want to be clear that while we believe the choice of approaches must involve consultation amongst federal, provincial, territorial and Indigenous governments, we consider any of the three following models capable of implementing the type of national GLI we support:

- The Ontario Basic Income Pilot model designed by Hugh Segal and costed by the Parliamentary Budget Officer;¹⁷
- The Basic Income Canada Network’s Option #1 set out in its *Basic Income: Some Policy Options for Canada* document;¹⁸
- The model advocated by former MP Guy Caron as part of his platform during the NDP leadership race of 2017.¹⁹

These three models have some key characteristics in common. Primarily, they would provide more support than current social assistance programs, in the form of a financial payment calculated as a percentage of low-income measures. In addition, individuals would be able to top up this amount through employment income, with GLI amounts being reduced gradually in response (e.g., in the Ontario model, by 50 cents for every dollar of employment income earned).

While any of these three models could work as the basis for a national GLI, we are committed to the principles of accessibility and ability to provide people with opportunities to escape poverty, as opposed to the specifics of any one in particular, recognizing that some

¹⁷ Ontario, *Archived - Ontario Basic Income Pilot*, 8 April 2019; Office of the Parliamentary Budget Officer, *Costing a National Guaranteed Basic Income Using the Ontario Basic Income Model*, 17 April 2018.

¹⁸ Chandra Pasma and Sheila Regehr, *Basic Income: Some Policy Options for Canada* (Basic Income Canada Network, 23 January 2020).

¹⁹ Guy Caron, “1/ This is my second thread on Basic Income, expanding on the reactions my first thread elicited. From the get-go, I should have made clear that I am NOT interested in a dogmatic, idealized, pie-in-the-sky version of BI. I am interested in what could be adopted in the short-term” (Tweet, 19 May 2020): <https://twitter.com/GuyCaronNPD/status/1262872165898162177>.

aspects of the design and delivery will require further consultation and discussion among key stakeholders.

Cost of a GLI

The Parliamentary Budget Officer's recent costing of a national version of the Ontario Basic Income Pilot provides a sense of the estimated budget associated with a GLI.²⁰ The PBO estimated that providing a GLI would cost \$76 billion for a typical year. In the extraordinary circumstances of increased unemployment associated with COVID-19, providing the same form of GLI for six months could cost \$47.5 billion.²¹ The actual cost of a GLI would be much lower, however, due to the following corresponding cost savings.

- Consolidation of Tax Credits and Income Support Programs

A GLI should augment, not replace, such programs and services as housing, pharma, dental and health care, child care, education and retraining, as well as other vital specialized services such as those to support people with disabilities or developmental challenges. These programs help promote access to and affordability of certain resources and services that income support alone may not and that few Canadians can afford on their own. A GLI administered to those 18-64 years of age would not replace measures like the CCB, OAS/GIS and other federal support of seniors as well as to Indigenous Peoples. However, it could incorporate federal and provincial tax credits and benefits currently available to low-income households, as well as those that primarily benefit wealthy Canadians, and the income portion of provincial social assistance programs. The billions spent on these programs could be re-allocated to a GLI.²²

According to the PBO, rolling in just one of these sources of savings—federal income support programs and tax measures for low-income people—would reduce its cost estimate for a GLI from \$76 billion to \$44 billion annually.²³ The actual net costs would likely be tens of billions lower, once cost savings with respect to federal tax credits for wealthier Canadians as well as provincial/territorial tax credits and social assistance programs are taken into account.

While the prospect of taxes increasing to cover the cost of a GLI remains a controversial topic, it is worth recalling that in many cases, taxes collected from individuals would essentially be turned around and paid back out to current and potential taxpayers in the form of GLI.

- Consolidation of Existing Income Support Programs

Development of any social program should consider the long-term effects and benefits of its implementation. Addressing income insecurity at its source would save resources currently spent on measures that may enable low-income individuals to survive, but do not offer these

²⁰ Office of the Parliamentary Budget Officer, [Costing a National Guaranteed Basic Income Using the Ontario Basic Income Model](#), 17 April 2018.

²¹ Office of the Parliamentary Budget Officer, [Costing a Guaranteed Basic Income During the COVID Pandemic](#), 7 July 2020.

²² Evelyn Forget, [Do We Still Need a Basic Income Guarantee in Canada?](#), Northern Policy Institute, Research Paper No. 22, May 2017, at 24.

²³ Office of the Parliamentary Budget Officer, [Costing a National Guaranteed Basic Income Using the Ontario Basic Income Model](#), 17 April 2018.

individuals the capacity to avert or get up and out of poverty and improve their lives. For example, it is estimated that a GLI investment could lead to an 8.5 per cent reduction in hospitalization.²⁴ In 2014, Canadians spent \$63.6 billion on hospital services; a decrease of 8.5 per cent in health spending today would result in savings of \$5.4 billion.²⁵ Similar projections might be made in relation to police, court and prison costs. Our society would be a healthier place for everyone. Further, as adults are better able to keep, find or create jobs and to purchase what they need for daily living in their communities, money goes back into the economy, a recognized effect of child benefits.²⁶

It's clear this is possible, so what do we need to consider?

The following section sets out and responds to some of the key questions and misconceptions about GLI. The most common concerns identified are not reasons to oppose GLI. Rather they highlight some of the issues that are important to consider in the technical design of any initiative.

Jurisdictional Issues:

- Federal/Provincial/Territorial Responsibilities

In Canada, social assistance, education and health care are the legal responsibility of, and therefore administered by, provincial and territorial jurisdictions. However, the federal government administers national income security programs such as the CCB, OAS and GIS, Employment Insurance (EI), and—with the exception of in Québec—the Canada Pension Plan (CPP). The federal government also is responsible for social programs for First Nations on reserves, while some Indigenous communities also maintain their own traditional forms of governance. A national guaranteed livable income initiative would require cooperation among these multiple jurisdictions, as it did in the development of our healthcare and national child benefit systems. It could be very advantageous for provincial and territorial governments to do so, as well for municipalities, as the consequences of poverty and insecurity put such a strain on their budgets.

- Indigenous Governance

The Calls for Justice of the Missing and Murdered Indigenous Women and Girls Inquiry sought to “establish a guaranteed annual livable income for all Canadians, including Indigenous Peoples, to meet all their social and economic needs. This income must take into account diverse needs, realities, and geographic locations.”²⁷

In fulfilling this Call for Justice, it must be remembered that Indigenous Peoples and their legal systems have been displaced and marginalized by Canadian laws, policies, programs and services. Recognizing and revitalizing Indigenous law is fundamental to moving towards

²⁴ Alex Himelfarb & Trish Hennessy, *Basic Income: Rethinking Social Policy*, Canadian Centre for Policy Alternatives, October 2016.

²⁵ Ibid.

²⁶ Canadian Centre for Economic Analysis, *Economic Contribution of the Canada Child Benefit: A Basic Income Guarantee for Canadian Families with Children*, September 2019.

²⁷ *Reclaiming Power and Place: The Final Report of the National Inquiry into Missing and Murdered Indigenous Women and Girls*, 2019 Vol 1b: https://www.mmiwg-ffada.ca/wp-content/uploads/2019/06/Final_Report_Vol_1b.pdf.

self-governance: creating the space for Indigenous Peoples to rely on their own legal traditions will allow for self-governance in accordance with principles that reflect the unique values and worldviews of Indigenous Peoples.²⁸

Implementing a GLI for First Nations, Métis and Inuit Peoples within a reconciliation frame poses additional jurisdictional challenges and respect self-governance based on Indigenous legal traditions. Though GLI would remain a national program functioning by Canadian legal authority, a relevant question remains as to whether GLI is a concept that might also be supported by Indigenous values and the legal principles arising therefrom. This determination would depend on consultation with First Nations, Métis and Inuit leaders, knowledge keepers, and governments.

- International Commitments

It is also important to ensure that GLI is being developed in accordance with such international standards as the UN Sustainable Development Goals,²⁹ the UN Declaration on the Rights of Indigenous Peoples³⁰ and the International Covenant on Economic, Social and Cultural Rights and the Convention on the Elimination of all Forms of Discrimination Against Women.³¹

Income Testing:

This approach, where benefits are based on income, not subject to other conditions or behavioural requirements (like employment or needing to be almost destitute before qualifying), allows recipients to not exhaust all their assets in order to qualify for GLI. However, income testing would require a tightening of taxation regulation in order to ensure that wealthy individuals do not attempt to qualify for GLI by hiding their assets and income. Tax avoidance and tax shields are problems that already exist and contribute to unfair benefits within the tax system. Assessment and remediation of tax avoidance issues should go in hand with the implementation of GLI.

Labour Protections:

Although a GLI can help provide income to workers who are subject to precarious employment, it should not reduce accountability with respect to labour for employers or companies. As the new 'gig' economy continues to evolve, wage and benefit provisions and labour laws must also be strengthened to adequately protect workers.

Inflationary Pressures:

Because a GLI is essentially redistributing income, it is unlikely that it would have any overall inflationary effect; none has been identified as a significant effect of seniors' or children's

²⁸ Michael Coyle, *Recognizing Indigenous Legal Orders: Their Content, Embeddedness in Distinct Indigenous Cultures, and Implications for Reconciliation*, 11 September 2017: <https://ir.lib.uwo.ca/cgi/viewcontent.cgi?article=1092&context=lawpub>.

²⁹ United Nations, *Sustainable Development Goals*: <https://www.un.org/sustainabledevelopment/sustainable-development-goals/>.

³⁰ *United Nations Declaration on the Rights of Indigenous Peoples*, September 2007: https://www.un.org/development/desa/indigenouspeoples/wp-content/uploads/sites/19/2018/11/UNDRIP_E_web.pdf (see in particular Article 21).

³¹ *International Covenant on Economic, Social and Cultural Rights* (entry into force 3 January 1976): <https://www.ohchr.org/en/professionalinterest/pages/cescr.aspx>.

benefits. Steep inequality has been associated with driving costs up, especially in housing, so a gradual reduction in inequality could have a moderating effect.

A national GLI could be indexed to costs of living and consumer price indexes. If necessary, pricing regulations for housing and other essential services, such as rents, childcare and groceries could also be explored to avoid any risk of price-gouging as a result of an anticipated rise in household income.

Issues Filing Tax Returns:

As experience with the CERB and related benefits have revealed, the administration of a GLI through Canada's tax system would reduce the bureaucracy and inefficiency in current social assistance administration, ensuring people with similar income needs are not subject to different conditions and that no one is left out.

At present, an estimated 12 per cent of working-age Canadians do not file income taxes. Most come from low-income households.³² There are a number of reasons that people, especially those from marginalized communities, do not file tax returns. Factors include a lack of financial literacy, complex and invasive application procedures, tax-exempt status and general distrust of the federal government.³³ Discussions with Ontario basic income pilot recipients have revealed very high levels of distrust and fear of government among those who have been on social assistance.

A qualitative study by the Canada Revenue Agency (CRA) outlined a number of negative experiences for Indigenous Peoples associated with contacting with CRA, tax filing, and the availability of tax credits and benefits,³⁴ that contribute to lower rates of filing tax returns. Recommendations emerging from this study included that CRA create more user-friendly forms, provide assistance to those filing on-reserve and use easier-to-understand language in forms and documents. Such simple and easy-to-implement options would also facilitate the use of the CRA system to administer a GLI program. Certainly, the process would be no more complicated but much less stigmatizing and uncertain than current requirements to apply for social assistance.³⁵

Stigma, Bias and Discrimination

Despite zero evidence, a primary argument mounted in opposition to a GLI is that we risk discouraging people from working; and, worse yet, creating communities of layabouts. Such attitudes are rooted in and perpetuate discriminatory biases against the poor as well as derogatory class- and race-based stereotypes.

³² Jennifer Robson & Saul Schwartz, [Dear Canada Revenue Agency, Please File My Taxes For Me!](#), First Policy Response, April 22 2020.

³³ Monique Scotti, *Indigenous Canadians Face Barriers, Challenges at Tax Time: Report*, Global News, 7 September 2017: <https://globalnews.ca/news/3724663/indigenous-canadians-face-barriers-challenges-at-tax-time-report/>.

³⁴ Phoenix Strategic Perspectives Inc, *Qualitative Research: The Experiences of Indigenous Communities with Tax Filing*, Canada Revenue Agency, June 2017: http://epe.lac-bac.gc.ca/100/200/301/pwgsc-tpsgc/por-ef/canada_revenue_agency/2017/040-16-e/report.pdf.

³⁵ Homeless Hub, [Government Benefits](#).

As the Manitoba Mincome³⁶ and the Ontario Basic Income pilot project revealed, individuals who “chose” not to work, did so because they were caring for others (children, elderly or those with disabilities) or because they were pursuing retraining or other forms of education, usually in an effort to increase their opportunities to obtain viable employment. Some believe that a GLI might result in women being pressured to leave the labour market and stay home. While such gender biases might indeed be exacerbated, there is no evidence that GLI will feed such misogynistic attitudes about women and their place in the workforce.³⁷ Rather, the persistence of such attitudes underscores the fact that GLI is not a substitute for, and must work alongside, robust measures to ensure employment equity, safe and harassment-free workplaces, and universal childcare. Like current recipients of the CERB, OAS, GIS and CCB, pilot project participants have also reported that the income can provide a sense of agency, relieve anxiety, allow them to pursue skills development and education, and increase their social connections, and feelings of dignity overall.³⁸

A GLI is meant to assist people when they find themselves in economically unstable situations. Millions of Canadians were plunged into such circumstances as a result of the pandemic, and many others have and will experience other episodic crises or more chronic challenges. Rather than entrench economic disadvantage, a GLI/BI would focus on providing individuals with options to get a leg up and out of poverty.

Conclusion

As the COVID-19 crisis has revealed, Canada must remedy the unequal access Canadians have to health and economic supports. The Canadian government showed laudable leadership in implementing initiatives such as the CERB and wage subsidy measures, and in adapting quickly as gaps were identified. But many Canadians are still not able to access what they need. Going forward, we must ensure everyone is treated fairly and no one is left out.

GLI could help ensure that all residents of Canada have access to equal opportunity³⁹ and the means to reach their full potential, in addition to alleviating the crippling effects of poverty⁴⁰ and facilitating access to financial security, improved health and education

³⁶ Evelyn Forget, “The Town with No Poverty: The Health Effects of a Canadian Guaranteed Annual Income Field Experiment,” *Canadian Public Policy*, Vol 37, No 3, 1 October 2011.

³⁷ Evelyn Forget suggests that, because a GLI is below what many women are able to earn through paid work, the only situation where GLI could likely create incentives to stay home is for women working in minimum wage jobs whose career progress will not be significantly affected by a gap in their work history and where costs associated with working, including costs of childcare, are high. She gives the example of a single mother on minimum wage who may take time off to raise children and would be able to find an equivalent job when returning to the labour market. The most likely outcome, she concludes, is that a GLI will empower low-income women by providing them with additional choices and opportunities: *Basic Income for Canadians: The Key to a Healthier, Happier, More Secure Life for All* (Toronto: James Lorimer & Company Ltd., 2018) at 103 ff.

³⁸ Basic Income Canada Network, [Signposts to Success: Report of a BICN Survey of Ontario Basic Income Recipients](#), 2019; Jessie Golem, *Humans of Basic Income*: <https://www.jessiegolem.com/humans-of-basic-income>.

³⁹ Margot Young & James P Mulvale, [Possibilities and Prospects: The Debate over a Guaranteed Income](#), Canadian Centre for Policy Alternatives, November 2009, at 12-16.

⁴⁰ Evelyn Forget, *Basic Income for Canadians: The Key to a Healthier, Happier, More Secure Life for All* (Toronto: James Lorimer & Company Ltd., 2018) at 72.

outcomes, physical/psychological integrity,⁴¹ reduced stress levels and overall improvement in wellbeing.⁴²

⁴¹ Gwen Brodsky & Shelagh Day, “Beyond the Social and Economic Rights Debate: Substantive Equality Speaks to Poverty” (2002) 14 CJWL/RFD 184 at 188.

⁴² Basic Income Canada Network, [*Signposts to Success: Report of a BICN Survey of Ontario Basic Income Recipients*](#), 2019.