

School of Public Policy

# Overview of Basic Income

A Discussion Paper

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# Executive Summary

- Basic income refers to a type of cash or income transfer program to individuals or families focussed on individual autonomy.
- For us, there are four principles that embody the autonomy approach: simplicity, respect, economic security, and social inclusion.
- The opposite of autonomy is paternalism, which is a characteristic shared by all traditional welfare systems based the “funder of last resort” principle and which are in use in Nunavut, across Canada and in many Western countries.
- While these two kinds of income transfer program represent the ends of a spectrum, it is possible to design income transfer programs that do not fit under either umbrella, and there are approaches other than income transfer that can benefit those in need.
- The key to ultimately designing a solution for Nunavut is understanding and articulating what objective Nunavut and Inuit want to achieve in order to be able to compare alternative approaches and find the best way to move forward.
- This background work suggests that the objective must relate to Inuit well-being, but that can only be fully understood through effective Inuit engagement.

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# Introduction

Before being able to assess the feasibility of a basic income-type program for and in Nunavut, a comprehensive understand of the policy approach is required. That is the purpose of this paper. Separate work in Phase II of this project will delve into how a basic income could be designed to be support Nunavummiut, especially in terms of the unique social, political, and economic context that exists in Nunavut.

A basic income is often touted as a policy panacea. It has long been promoted as a policy tool that will help address many social issues, including poverty, disruptions to the labour market, and climate change, as well as compensate unpaid work, reduce gender inequality, and eliminate complexity in existing modes of provision. Further, it has been suggested that a basic income will improve health outcomes, encourage entrepreneurial activities, and promote human capital acquisition, all while yielding only modest reductions in paid work activities. The purpose of this discussion paper is to provide a detailed review of the **existing basic income knowledge base**, including by:

- Presenting a framework for understanding the basic income concept as it exists in the current literature;
- Detailing the findings from past trials, pilots, experiments, and cash-transfer schemes;
- Summarizing the existing Microsimulation Studies;
- Assessing a basic income through Indigenous and intersectional lenses; and,
- Considering the merits of basic services approaches.

In doing so we make some observations and reach some conclusions about basic income. Basic income is neither new nor exotic: it is a type of cash transfer that is intended to conform to a few principles, which we term ‘basic income principles.’ It is also not simple to design or implement, and it requires decisions about the same things as any cash-transfer program. Inevitably, making such choices requires trade-offs, and for valid policy reasons, the resultant program design can easily tend towards the social assistance cash-transfer programs that the basic income concept was developed to counter and replace. This is largely confirmed by the results of pilot projects and for several reasons we conclude that additional pilots are not warranted; any jurisdiction interested in designing and implementing a basic income should just do so as a permanent ongoing program. Microsimulation Studies of Canadian basic income proposals have also demonstrated the complexity inherent in designing an implementable basic income program. Our assessments of the basic income concept through intersectional and Indigenous lenses show that the focus of basic income principles on the individual and on uniformity in benefits make it especially difficult to use basic income to address issues where there are widely heterogenous needs and where cultural values related to the collective interest are important. However, the use of in-kind benefits (e.g., basic services) alongside cash

benefits (basic income or otherwise) is a potential solution to finding a balance in how to address differing basic needs in more appropriate ways.

## Basic Income Framework

What is a basic income? At its core, it is a regular cash payment provided to people by the government. But cash payment programs take many forms, including examples like social assistance, Employment Insurance, Canada Pension Plan, Old Age Security, Guaranteed Income Security, refundable tax credits, reimbursement for costs incurred, and so on. While some of these programs may be basic incomes, many are not. That is, basic income programs represent a sub-set of cash-transfer programs. The question is, then, what distinguishes basic income programs from the others? What are the fundamental differences and similarities between a basic income as compared to other types of cash-transfer programs? In this section, we tackle such questions.

Answering the above questions is complicated by the fact that there is no generally accepted definition of ‘basic income.’ Indeed, of the diverse proposals and program designs that claim to have a place under the basic income banner, many do not actually share much in common. One thread linking quite a few of the proposals, however, is the desire to replace existing welfare<sup>1</sup> programs, which are perceived as difficult to access, as well as highly conditional, disrespectful (e.g., do not support the dignity of recipients), and productive of social exclusion. Building on this idea, we reviewed a wide range of basic income type proposals with the goal of understanding the ways in which basic income proposals are, and are not, aligned. Out of this review, we identified a set of core principles—which we describe and discuss in the next section—that implicitly or explicitly underlie most notions of a basic income, especially those which are intended to replace traditional welfare programs. As a result of this exercise, we define a basic income not as a single policy, but instead as a class of policy proposals which share key principles.

Given our understanding of basic income as a class of proposals, we suggest that the best way to distinguish between basic income programs and other cash transfers is by determining the degree to which a particular proposal aligns with the set of core basic income principles. Importantly, these principles often conflict and so must be balanced through trade-offs. We have also found that, even when the intention of the policy proposal is to stay true to these principles, design and implementation choices can easily complicate and violate this intent. Thus, we discuss in the following section the various design elements and how they interact and intersect as policymakers undertake the complex task of developing an implementable cash-transfer program that falls within the basic income class of programs.

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<sup>1</sup> Throughout this paper, we use “social assistance” and “welfare” interchangeably to refer to “funder of last resort” income support programs currently in place across Canada and the US.

## Definition of Basic Income: A Class of Cash-transfer Programs

Prior to discussing the principles which define basic income approaches, it is useful to consider the full range of self-described basic income programs. The wide range of policy proposals is demonstrated by the myriad terms used to describe them—terms like guaranteed basic income, negative income tax, livable income, citizens’ income, participation income, freedom dividend, and universal basic income—and these terms signal different basic income designs.<sup>2</sup> It merits mention that definitional terms are themselves highly contentious, provoking much disagreement and debate<sup>3</sup> regarding what the term means in practice. Such disagreements are an inevitable consequence of nomenclature-based classification systems, and this is among the reasons why we have chosen to develop an alternative approach to defining and analyzing the basic income approach—that is, one focused on principles, in which we use the umbrella term ‘basic income’ to encompass the full range programs which meet certain criteria.

Another reason for conceptualizing basic income as a class of policy proposals which share common principles is to be able to distinguish basic income more easily from existing forms of income support. That is, while the idea of guaranteeing members of a society a minimum amount of income in a period is present in nearly all of the basic income literature—and can help one to distinguish basic income from certain cash transfers, such as contribution-dependent pensions, Employment Insurance, and cost-reimbursement programs—this notion is not enough, on its own, to define basic income. This is because this idea also applies to traditional income assistance or welfare programs—the policy alternative that so many basic income proposals are intended to replace. Thus, identifying a core set of principles which not only underpin basic income type programs, but which also serve to distinguish a basic income from other income support programs, is key to constructing the overarching framework for any basic income policy.

### Basic Income Principles

Tedds et al. (2020) describe the “guiding principles framework” we apply to define basic income policy proposals. The framework, shown in Figure 1, is based on four foundational principles for income provision: that the program is **simple**, treats its beneficiaries with **respect**, improves **economic security**, and supports **social inclusion**. Taken in their entirety, the main message of the principles of basic income is that a basic income is humanizing. Beneficiaries have the right to dignity, subsistence, security, and the freedom to make choices. A basic income also embodies the power of a particular notion of fairness and simplicity. In essence, a basic income is about a framing of social justice, where the individual and their autonomy are at the heart of the framework.

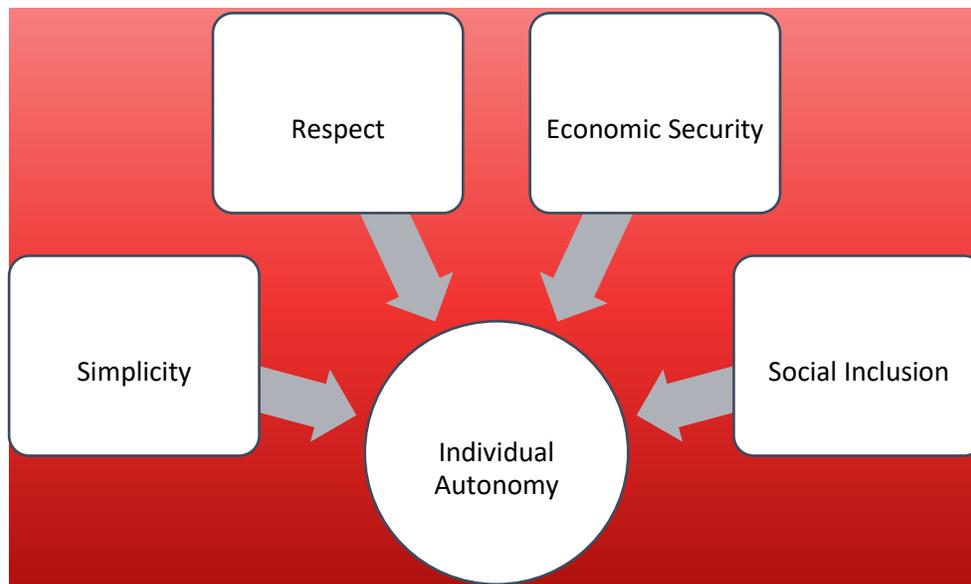
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2 Gonzalez, S. B., & Bidadanure, J. (2020). Universal Basic Income: What's in a Name? [https://basicincome.stanford.edu/uploads/whats-in-a-name-white-paper\\_final.pdf](https://basicincome.stanford.edu/uploads/whats-in-a-name-white-paper_final.pdf) provide a recent attempt at classifying the names given to various proposals and their definitional features; however, their focus is on the various proposals dominant in the US discourse, as opposed to proposals that exist writ large.

3 A noteworthy disagreement that frequently arises concerns the definition of ‘Universal Basic Income’ (UBI). While some argue UBI invokes the idea of an unconditional cash transfer that everyone receives regardless of income or wealth, others contend UBI refers to an income-tested cash transfer that everyone is eligible for, but which is only received (in whole or in part) by those whose income falls below a certain threshold.

Some may be surprised that “unconditionality” is not among the listed basic income principles. This is because not all basic income proposals reflect the principle of unconditionality. For example, a “participation income” is only paid to those who participate in society in some way, including through paid and unpaid work (Atkinson 1996), while a “citizen’s income” is conditioned on holding citizenship (Citizen's Income Trust 2015) and a “negative income tax” is conditioned on income (Kearney and Mogstad 2019). Thus, we discuss conditionality as a design element of basic income programs, not as a core principle.

**Figure 1: Guiding Principles Framework for a Basic Income**



### *Simplicity*

A basic income is intended to be simple, not only to access but also to maintain. Specifically, the concept of simplicity involves ensuring all who need the program know about it, can access it, can apply for it, and understand eligibility requirements, while also limiting or eliminating reporting requirements and removing barriers to access for both first-time and repeat users. Such a program would be designed with the intention of coming as close as is possible to automatic delivery, and thus would be guided by opt-out principles rather than opt-in requirements. A basic income is also simple in the sense that it has a benefit schedule that can be easily understood. Beneficiaries should be able to correctly anticipate (with little to no effort on their part) when benefits are paid, how much they will receive, and how benefits are calculated.

### *Respect*

A basic income should reduce, if not eliminate, the stigma—that is, the feelings of shame and signalling out of a group that is perceived as “less than”—associated with traditional welfare programs. It should help bolster dignity by ensuring that people are not only treated with respect by the system but are also seen as worthy of such respect in society more broadly. A key component of fostering respect is

ensuring that people have autonomy over how they use the assistance provided, with little to no monitoring of people and their activities while they receive the benefit.

### *Economic Security*

Economic security (ES) is generally defined as the *assurance* of an *adequate* income. Economic security depends on three things: financial security, financial stability, and financial continuity. Mapping this back to the definition of economic security, adequacy is achieved through both financial security and financial stability, while assurance is achieved through financial continuity. Financial security is the ability of a person/household to secure *a basic quality of life*. Financial stability is the ability of households to *weather unexpected income shocks*, such as unexpected expenses or declines in income. Financial continuity is a *reasonable expectation* that a base level of income will continue in both the near term and the future. The concept of financial continuity is significant for the fact that it is easier for persons/households to budget and build the financial reserves that help them escape the cycle of poverty when they receive a predictable benefit amount.

### *Social Inclusion*

In the global economic and social context, social inclusion has been defined as the process of improving participation in society, particularly for people who are disadvantaged, through enhancing opportunities, access to resources, voice, and respect of rights” (United Nations, 2016, p. 17). Further, the United Nations Declaration on the Rights of Indigenous People (United Nations, 2008) details that social inclusion for Indigenous peoples must include the ability to enjoy and practice their cultures and customs, religions, and languages, and to develop their economies and social and political institutions.

The concept of social inclusion recognizes that people are not able to fully participate in any given sphere without having autonomy to achieve social involvement. That is, social exclusion occurs when individuals face barriers to participating fully or effectively in society. Income poverty is one factor in social exclusion. A basic income promotes opportunity, inclusion, and full participation in society through the provision of income through which an individual can acquire basic material resources in the market.

### *Summary*

The basic income principles framework enables one to determine whether or not a given cash-transfer program is a basic income by the way the program treats and interacts with recipients. In many ways, these principles place basic income at the opposite end of the spectrum from the current social assistance system, which is of course what they are designed to do. Whereas the basic income model prioritizes individual autonomy—and is thus predicated on and invites broader conceptions of the good life—existing social assistance systems reflect the idea that the right to basic level of income is contingent upon one’s ability to uphold certain responsibilities, which are themselves aligned with particular conceptions of what constitutes a flourishing life. For example, the social assistance system tells people how to use their time (in pursuit of paid work), what they can do with their money, and

what they must do to be eligible for a benefit. This paternalism rests on a range of assumptions, including that the person will be better off if forced to act in accordance with particular (e.g., productivist, natalist, etc.) notions of the good life, and/or must act in such a way to be worthy of assistance.

While the basic income principles are what differentiate a basic income from social assistance, in many of the discussions and debates about basic income these fundamental principles fade into the background, leaving the implication that any guaranteed cash-transfer that is not a traditional welfare program is, by its nature, a basic income. However, there are many potential designs for guaranteed cash-transfer programs that are not consistent with these principles. When considering basic income from the perspective of principles, it becomes clear that it is not the name that makes a cash-transfer program basic income, but instead whether, once it has been designed in detail, the program is aligned with the core principles.

### Basic Income Design Elements

Above, we note how program design features play a central role in moving a cash-transfer program in alignment with or away from the basic income approach. The next question is therefore, what are the design elements that need to be specified in order to design a guaranteed cash-transfer program? Figure 2 provides a visualization of what those design elements are. Note that they apply equally to every cash-transfer program, including traditional welfare programs. That is, whether you are designing a basic income, an earnings replacement program, a child benefit, or a pension program, these are the elements that must be tackled to turn the policy idea into an implementable program. Recognizing this reinforces the point made previously, that “basic income” simply refers to a class of cash-transfer programs that share “basic income principles.”

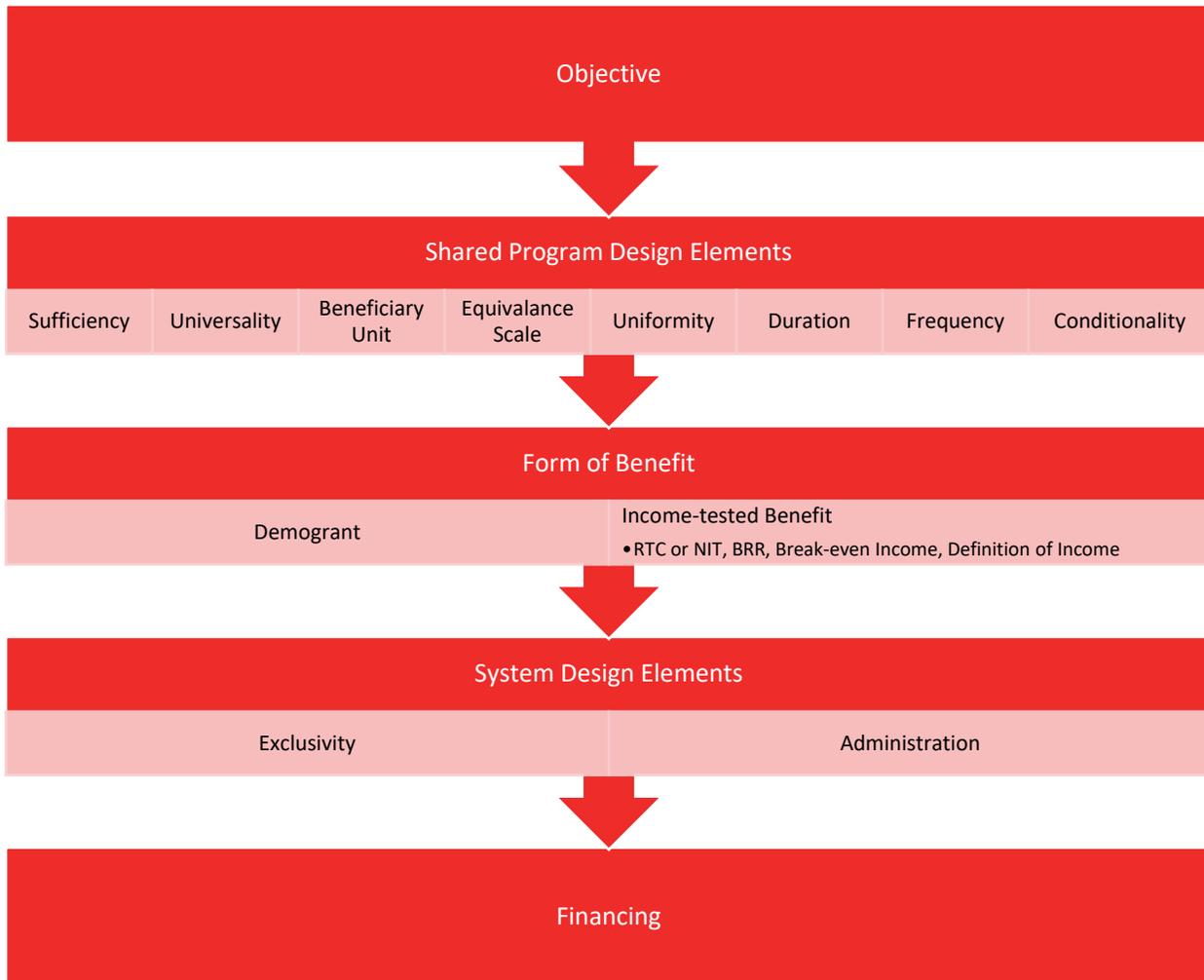
#### *What is the primary objective of the basic income program?*

We start with the fundamental design element: What is the program intended to achieve? The answer to this question influences choices for all other design elements.

Traditionally, basic income programs are proposed as a means to either eliminate or reduce poverty. Although poverty reduction has not always been the clear objective of social assistance programs, it is the underlying objective of most current programs. The difference is in how various programs approach achieving that objective. Basic income programs have also been proposed to achieve other objectives, including addressing structural changes in the labour market, particularly those which result from increased automation, and delivering a social dividend, including as state and societal recognition of unpaid caregiving. While these objectives may seem quite similar on the surface, they have fundamental differences, which may help to explain why there are many different types of basic income proposals.

A basic income designed to reduce poverty would be focused on helping people up by providing adequate financial resources, without the requirement that they engage in paid work and without the creation of disincentives or barriers to paid work. A basic income whose objective is to provide support through structural labour market transformations would be focused on catching people on their way down, with the assumption that it is impossible or undesirable to address the underlying labour market

**Figure 2: Design Element of a Basic Income**



phenomenon. The first objective is proactive, whereas the second is passive (basic income is a response to inevitable transformations in the labour market that some argue will render people redundant).<sup>4</sup>

A basic income with the objective of providing a social dividend would be a payment to citizens as a return on public investments. This could be through a payment based on private-sector access to commonly owned assets (i.e., the distribution of resource rents), a redistribution of economic rents (e.g., monopoly profits), or payment for socially beneficial and uncompensated or undercompensated activities (e.g., caregiving). A social dividend approach to basic income would be about considering who should benefit from the activity giving rise to the social surplus that has been created. Such a transfer

<sup>4</sup> Green, D. A. (2021). Trends in the Labour Market and Their Implications for a Basic Income: Short Summary.

[https://bcbasicincomepanel.ca/wp-content/uploads/2021/01/Trends\\_in\\_the\\_Labour\\_Market\\_and\\_Their\\_Implications\\_for\\_a\\_Basic\\_Income.pdf](https://bcbasicincomepanel.ca/wp-content/uploads/2021/01/Trends_in_the_Labour_Market_and_Their_Implications_for_a_Basic_Income.pdf) examines the argument that a basic income is needed because we are going through a technology-driven transition that involves more precarious work and will end with our economy having either very little paid work or having a greater number of precarious jobs. Under any set of reasonable assumptions, there is no evidence of a trend towards the end of work.

could be instituted with the intention of addressing gender imbalances, as unpaid work is disproportionately performed by women (although there are concerns that it could actually reinforce the gendered division of labour), redressing economic power imbalances, increasing public acceptance for the policies needed to address the climate crisis, or rectifying inequalities in the impacts of such climate policies.<sup>5</sup>

### *What program design details need to be determined?*

Having set the objective, the next considerations to be addressed are the specific operational parameters that will be used by the program in the following eight categories:

*Sufficiency:* This parameter refers to the size of the basic benefit, especially in terms of the degree to which the benefit would cover a person's essential living costs. In other words, is the basic income sufficient to provide for a moderate standard of living (i.e., as defined by the Market Basket Measure poverty thresholds)? Linking this back to economic security, this is the degree to which a basic income provides an adequate income.

*Universality:* This parameter is related to who would receive the benefit. What portion of the population would the basic income program cover? Must one be a citizen or a resident to receive the benefit? Does the program target specific groups like children, seniors, or people with disabilities? The degree of universality links back to the principle of respect: the more everyone or everyone in a group is a beneficiary, the greater the potential for reducing stigma.

*Beneficiary Unit:* This parameter refers to who, in the family, will receive payment. Will the basic income be delivered to each individual or one family representative? If the latter, how will a family be defined? Linking back to basic income principles, decisions here can reinforce basic income principles or challenge the ability of the basic income to meet many of the objectives, depending on underlying assumptions about what happens within a family.

*Equivalence scale:* If the basic income is targeted to the family, should it be scaled such that it is proportional to the cost of meeting family needs, which are generally less than the costs faced by independent individuals? A common equivalence scale is a square root equivalence scale.<sup>6</sup> Again,

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<sup>5</sup> Cameron, A., & Tedds, L. M. (2021). Gender-Based Violence, Economic Security, and the Potential of Basic Income: A Discussion Paper.

[https://papers.ssrn.com/sol3/papers.cfm?abstract\\_id=3837386](https://papers.ssrn.com/sol3/papers.cfm?abstract_id=3837386) provide a detailed analysis of the claims that a basic income can address gender and economic imbalances. They find that a basic income does not tackle the root causes of these imbalances and can actually exacerbate them.

<sup>6</sup> Factors commonly taken into account through equivalence scales are the size of the household and the age of its members. A typical method is to use a square root equivalence scale, which takes the per capita benefit, multiplies it by the number of beneficiaries in the household, and then divides it by the root of the number of beneficiaries OECD. (n.d.). What are Equivalence Scales? <http://www.oecd.org/els/soc/OECD-Note-EquivalenceScales.pdf>. For example, if the individual benefit is \$1,000 per month, then the monthly benefit for a household composed of two people is \$1,414. Many basic income proposals in Canada are designed to base the benefit on the number of adults between the ages of 18 and 64 living in the household, leaving children to be covered by existing programs such as the Canada Child Benefit and seniors to be covered by various pension-style programs. While it may seem that a choice of equivalence scales is a minor technical detail, the choice is based on assumptions about the economics of scale in consumption and on value judgements about the priority assigned to the needs of different individuals. In particular, in societies where it is common to have multigenerational households, care needs to be taken to ensure that these

choices here are fraught with assumptions about the family, how resources are shared and allocated within it, how costs are managed, and whose preferences and needs matter.

*Uniformity:* To what degree do beneficiary units with similar income levels and household compositions receive similar benefit levels, and what happens if they have differing abilities or barriers to opportunities? The challenge here is that any degree of heterogeneity in the benefit, which might be introduced to make the benefit fairer or more effective in reducing poverty, requires that the condition that drives the heterogeneity be adjudicated. This brings in both stigma and complexity, and depending on the condition, may also require future monitoring. None of these features are aligned with basic income principles, yet may be important depending on the purpose of the program.

*Duration:* For how long can a beneficiary receive the basic income benefit? Is the benefit seen as permanent or as a benefit paid for a specific amount of time to support a person through unexpected shocks (e.g., a pandemic) or a life transition (e.g., escaping domestic violence)? Similar to many existing cash benefit programs (with the exception of welfare, which is usually considered temporary assistance), most basic income proposals envision a permanent benefit.

*Frequency:* How frequently is the basic income benefit paid? Will the benefit be delivered annually or sub-annually (e.g., weekly, monthly), paid as a one-time, lump sum payment (also known as a form of a basic asset program), or administered through a mixed approach (e.g., lump sum payment plus a regular stream of payments)? The frequency of the benefit is particularly significant in relation to the principle of economic security.

*Conditionality:* Is eligibility for or the amount of the benefit conditional on meeting either technical criteria, like income, assets, age, disability, or employability, or behavioural criteria, like looking for work, engaging in caregiving, or filing taxes? Any degree of conditionality means that the condition needs to be defined and monitored, which adds complexity and stigma.

### *Will the basic income be income-tested?*

As detailed by Green, Kesselman, and Tedds (2021), the different basic income forms can be classified into two categories: a demogrant and an income-tested benefit. A demogrant is a form of basic income where everyone receives the same amount of cash transfer with no conditions and minimal eligibility requirements (perhaps just some definition of residency in the jurisdiction). With an income-tested basic income, the benefit is reduced as income from other sources increases, and there is a level of income above which the basic income payments are no longer received.

There are two main types of income-tested basic income benefits: a refundable tax credit (RTC) and a negative income tax (NIT). An RTC is a form of basic income that provides a set level of benefits for a year at a time based on income earned in the previous year. There are several existing RTCs in Canada, including benefits paid out under the Canada Child Benefit (CCB), the GST/HST Credit, and the Canada

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assumptions and judgements are applied appropriately. In particular, when dealing with multigenerational households, it may not be appropriate to assign a lower weight to additional adults, especially elders.

Worker Benefit (CWB). A NIT is a form of basic income that adjusts benefits in real time on the basis of income earned in the previous reporting period.

Opting for an income-tested basic income requires that those engaged in program design define additional elements. First, it must be determined what definition of income the benefit will be tested against. As detailed by Tedds (2017), defining income is no simple matter, especially since not all forms of income are reported on the annual tax form against which income can be verified. Second, given that the benefit will be reduced (or clawed-back) as income increases, a specific benefit reduction rate (BRR) must be specified. The BRR is the proportion of income that is deducted from the maximum benefit amount. Most existing proposals for a basic income envision a BRR of between 50-100%. However, it is important to remember that BRRs bring complexity into the system and are difficult for people to understand. This complexity is amplified when the basic income BRR interacts with the BRRs of other benefits. An income-tested basic income also requires that the beneficiary report their income with some degree of regularity. This monitoring and reporting of income, and the precise way in which the benefit is administered, explains some of the reason why current social assistance programs are considered complex, inaccessible, and stigmatizing.

#### *What system design details need to be determined?*

Any basic income will be introduced within an existing system of income and social support programs. The following elements address how the basic income will affect the existing system:

*Exclusivity:* To what degree does the basic income complement or replace existing cash or in-kind programs? How, if at all, will the basic income be integrated alongside the programs that remain?

*Administration:* What administrative structure would be used to deliver the basic income? Is it the tax authority, existing social assistance administration, non-governmental organizations, a new purpose-built administrative agency, or something else? How would this work in Indigenous communities?

#### *How will the basic income program be financed?*

As the program and system design features are considered, their fiscal impact and how the impact will be financed should also be assessed. Programs which are more expensive will require more financing. Will these costs be funded by raising rates on existing tax sources; by shifting current taxes to lean more on higher earners; by eliminating government programs or implementing spending cuts; as a result of cost savings from reduced use of the health or justice systems (common claims of basic income proposals, the evidence for which is detailed in Green (2020)); through deficit financing; or through a combination of these mechanisms? Many existing proposals for a basic income suggest the funds for a basic income should come entirely from repurposing existing refundable and non-refundable tax credits into one RTC delivered as a basic income; however, the funding provided by such an approach would be far below the actual budget needs of a basic income intended to eliminate poverty. Further, will the program be cost-shared across governments, particularly the federal and provincial/territorial governments? If so, how would agreement be sought on this, and what if not all provincial/territorial governments agree to participate in cost-sharing?

## Summary

While the idea of a basic income is simple, the reality of policy design and implementation is complex. As we have detailed, the creation of a basic income program requires those involved to make a series of design and implementation decisions, all of which imply tradeoffs. On this it is important to reinforce a point made earlier: these decisions and tradeoffs are by no means unique to a basic income and apply to nearly all cash-transfer programs. This is not surprising, since basic incomes are a subset of cash-transfer programs.

Designing any cash-transfer program, including a basic income, involves a difficult balancing act—one that is not simply contained to the design of the program, but which also extends to how the program interacts with the existing system. When viewed from a systems perspective (Petit & Tedds, 2020b, 2020c), complexity, stigma, and incoherence between the practical effects of the program and its objective are all potential outcomes of a basic income approach. Again, this is also true of any cash-transfer program and can be very hard to avoid. We delve into this aspect in the following two sections, first detailing the tradeoffs among principles, and then considering tradeoffs among the design elements.

## Basic Income Principles: Theory vs. Reality

In theory, basic income programs are guided by a framework of core principles, as we describe above. In practice, however, the design and implementation of a basic income requires one to make trade-offs among these principles. That is, it is likely impossible to design a basic income that is perfectly consistent with each one of these principles.

First, we consider simplicity. As detailed in Petit and Tedds (2020), the current system of income support, which consists of hundreds of federal and provincial programs—there are nearly 200 available to residents in British Columbia alone—is not at all simple. Rather, it is large and complex, with multiple points of access for different programs, many of which have different eligibility rules. This makes accessing programs difficult. The only way a basic income could address this complexity would be by streamlining these programs, through either elimination of programs or possibly by standardizing or aligning eligibility across programs. As detailed in Tabbara and Kapoor (2021), it is very difficult to design a basic income that replaces a suite of existing programs in a way that is neutral. Seeking to avoid such decisions, many proposals for a basic income in Canada envision layering the basic income on top of the existing suite of programs, meaning that while the basic income program itself may be simple, the system remains complex. One has to wonder: if only one support program fulfils the simplicity principle in an otherwise complex system, has simplicity really been achieved? Further, simplicity is often at odds with heterogeneity, or the idea that people—in addition to their lived experiences, needs, barriers, objectives, and preferences—are diverse. A simple program may struggle to account for and be at odds with this reality, and could impede individual autonomy as a result.

Second, and as outlined in Tedds (2017), there is a firmly held notion that receiving support through the existing income assistance system is shameful and demeaning (though this notion may not be entirely accurate, and likely varies by jurisdiction). Stigma arises from negative social attitudes toward benefit

recipients, as well as the negative self-characterizations (i.e., feeling like a failure, shame) that result from these social attitudes, and can have the effect of relegating benefit recipients to a class below those who do not receive assistance—a group that is sometimes referred to as the ‘undeserving poor.’ At the same time, addressing stigma is critical to reducing poverty: the higher the stigma associated with a program, the lower the take-up of benefits and the less effective the program will be in achieving poverty reduction goals (Celhay et al., 2017; Friedrichsen et al., 2017; Geiger, 2015; Moffitt, 1983; Ribar, 2014).<sup>7</sup>

Whether or not a basic income or any cash-transfer program reduces stigma is dependent on several factors. For example, the CCB and the GST/HST benefit are both Canadian cash-transfer programs that carry a low amount of stigma—particularly when compared to other programs, such as the Canada Emergency Response Benefit (CERB). In the case of the CERB, stigmatization of recipients has been rising since Fall 2020, partially due to the false notions that recipients had to have filed taxes in 2019 and that there was a high degree of fraud associated with the program (Moscoe, 2021; PressProgress, 2021). From this example, it is important to note that stigma is not only the result of program design and implementation features but is also a reflection of societal values and narratives about those in need. Thus, to the extent that society does not ‘buy-in’ to the overarching benefits and fundamental principles of a basic income program—particularly as concerns the ‘deservedness’ of beneficiaries—stigmatization of recipients will persist, irrespective of design choices.

Third, there is little argument that the current social assistance system does not support economic security. Whether or not a basic income could achieve this objective is dependent on the particular design of program, along with other factors, such as the political environment. For example, a basic income program is often envisioned as permanent; however, a basic income is only as permanent as the legislation which establishes it, and as we learned with the abrupt cancellation of the Ontario Basic Income pilot, this legislation can be changed at any time.

Further, many basic income programs referenced by advocates do not or did not provide sufficient income to cover basic needs. This includes the Finland basic income experiment, the Stockton and Y Combinator basic income experiments, the Alaska Permanent Income Fund dividend payment, and even the Mincome benefit, to name a few (Simpson 2020). In addition, no basic income experiment has guaranteed recipients a permanent or long-term benefit: in all cases, the benefit was scheduled to end. Further, a basic income is squarely focused on providing income as a means to address economic security, which assumes that whatever goods and services are needed can be purchased because they are provided efficiently by the market. This is a point to which we will return in the section that discusses basic services.

Finally, the current social assistance system attempts to promote social inclusion, largely through mandatory activation or paid work (or paid work search); however, oftentimes this focus on paid work does not consider the well-being of the recipient. Beneficiaries are encouraged or required to apply for

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<sup>7</sup> Whether or not social assistance programs actually have poverty alleviation as a program goal is certainly worthy of debate, particularly given that stigmatization of social assistance recipients seems to be a direct (and perhaps intentional) consequence of program design, potentially to discourage take-up.

and accept paid work as quickly as possible, without consideration for the quality, sufficiency, or permanency of that paid work. Additionally, paid work is not the only path to social inclusion, and thus the focus on paid work could actually decrease participation in socially beneficial activities. For example, job search requirements (such as job training or monthly reporting) may reduce the ability of social assistance recipients to pursue other activities that may be both personally and socially beneficial. These other activities may include volunteering, training, caregiving, education, and traditional contributions, such as community-level subsistence hunting and fishing. However, most social assistance programs across Canada have exemptions from paid work search for precisely these reasons, along with other mitigating factors such as disability.

While it may seem that a basic income, which generally does not subject recipients to behavioural conditions, would not impede social inclusion, there are two challenges to this notion. First, a basic income does not itself dismantle many of the barriers to social inclusion that exist for diverse people: while supporting participation in society, particularly for people who are disadvantaged, does entail improving access to resources, addressing barriers also requires that comprehensive efforts are made to enhance opportunities, amplify voices, and respect rights. Second, a basic income delivered in the form of an income-tested program, where the benefit is reduced and then eliminated as additional income is reported, naturally requires a BRR to be set and an income threshold established, above which no basic income benefit would be paid. This inevitably penalizes the earning of additional income—creating what is often termed “the welfare wall”—thereby impeding social inclusion.

Most discussions of the effect of a basic income’s BRR on paid work neglect to consider the behavioural differences in paid work participation on the extensive versus intensive margin. In addition, there exists vast heterogeneity in estimates of the responsiveness of participation in paid work to additional income. For example, heterogeneity in labour supply elasticities at the participation margin, which are very high for women especially (meaning a higher BRR leads to less income from work), impedes the incentive to participate in paid work. This again shows that, with a basic income, it is not enough to describe the concept: it is the details that really matter in determining the outcome. Indeed, features of the existing income support system that basic incomes are intended to eliminate can easily be replicated—and those design decisions are often made for valid public policy reasons.

What becomes clear in examining the basic income principles in the context of Canada’s existing income and social assistance system is that there is ample room for improvement. At the same time, it is evident that labeling a proposal as a basic income does not necessarily lead to basic income principles being achieved. Instead, whether or not any cash-transfer program is true to the basic income principles depends on its detailed program design and administrative implementation.

### Basic Income Elements: Theory vs. Reality

The above discussion illustrates that without a detailed basic income proposal, it is not possible to determine the impact of a generic basic income idea, its ability to address identified issues, or its alignment with basic income principles. This is because there are hundreds of possible program designs for a cash transfer that can arise from the presented choice set. Further, while the elements are articulated in an orderly fashion above, a policy designer may not pick from the elements in the order

presented. While many of the elements are independent of each other, some are interdependent, and thus as a designer moves down the list of design elements, they may end up revisiting choices made in other steps. Since it is nearly impossible to design a basic income program which, in reality, satisfies all principles equally, designers will end up assigning weights to the basic income principles, either implicitly or explicitly. Here we consider some of the trade-offs that arise in this context.

As detailed in Tedds and Crisan (2020), most basic income proposals in Canada consider the program's main objective to be a reduction or elimination of poverty, measured relative to one of the three measures of poverty produced by Statistics Canada. However, the ability of a program to produce dramatic reductions in poverty is directly related to the size of the benefit, which is itself related to cost, and in the case of an income-tested basic income, the BRR. Further, while basic income proposals may discuss the program's estimated impact on poverty rates, not one of the existing proposals discusses interactions with the cycle of poverty. The cycle of poverty is a complex matter which requires a consideration of factors beyond income. For example, increased cash transfer amounts reduce poverty, regardless of whether they are aligned with basic income principles, and alignment with those principles is likely to enhance human capital formation. On its own, however, this would be insufficient to break the cycle of poverty, which requires additional interventions, both to ensure that the most vulnerable are included and provided opportunities in society, as well as to address existing vulnerabilities to discrimination, barriers to accessing capital and financial services, and systemic violence, among other factors. This suggests that the dream of a basic income replacing the so-called poverty industry may be a utopian one. As a result, whether a basic income should replace the existing system of social supports—a move which would achieve true simplicity—needs to be carefully considered.

Existing proposals for a basic income are also inconsistent when it comes to benefit levels and whether all recipients should receive the same amount. Proposed basic income benefits range from \$1,000 to \$22,000 annually. Some proposals give everyone the same benefit regardless, others provide much more to seniors, and others still exclude seniors altogether because they are covered by other programs. A few proposals provide a small top-up for people with disabilities. Some proposals vary their benefit by province. Given the diverse capacities and needs of individuals—not only related to engagement in wage labour, but also to specific costs of daily living—how realistic is a uniform benefit? Providing a uniform benefit means the degree to which basic needs are covered will vary considerably across individuals; however, varying the benefit by group or geographic region immediately creates trade-offs in terms of simplicity and respect, not least because eligibility conditions must be defined, investigated, adjudicated and monitored. Variable benefits also create incentives for potential recipients to be classified in a group with a higher benefit, whether by moving (border considerations) or by meeting technical eligibility conditions.

Whether a benefit could or should vary may depend on the existing social and income support system in a given region or for a certain population. This means a detailed understanding of each jurisdiction is needed to be able to understand the full complement of benefits and supports available and, more importantly, how they interact. Keeping these layers of supports, as most proposals advocate, challenges the basic income principle of simplicity, raises the potential for introducing stigma into the basic income program, and risks simply recreating the existing social support system.

For the most part, basic income proposals propose that the benefit be delivered as a refundable tax credit because an equivalent untested benefit would have a fiscal cost many times higher. This decision puts the focus on tax filers. Yet, most proposals do not discuss the fact that many Canadians—particularly those who stand to benefit most from an income transfer—do not file their taxes. For example, Stapleton (2018) notes that one-third of single Ontario Works recipients do not file a tax return. Turner Strategies (2018) find that only 3% of persons experiencing homelessness in Calgary receive the GST/HST Tax Credit, for which one is automatically assessed when taxes are filed. Bajwa (2015, p. 7) suggests that upwards of 26% of marginalized families in Ontario do not file a tax return. Prosper Canada (2018) estimates that 30%–40% of First Nations families in Canada do not file a tax return and do not receive the CCB, another automatically assessed RTC. Cameron et al. (2020) show that, on average, 12% of working-age adults in Canada not file their taxes annually, with the highest rates of non-filing occurring in Ontario (15.9%) and Alberta (15.3%). Robson and Schwartz (2020) find non-filing rates that are nearly double this average estimate for new immigrants, renters, single adults, and those aged 18-24. They also estimate that the value of cash benefits lost by these working-age non-filers was \$1.7 billion. Green, Gutierrez, et al. (2021) show that upwards of 7% of Canadians never file taxes.

If a basic income is delivered through the tax system, do these filing rates mean that universal eligibility can only ever be achieved notionally? If the basic income benefit is big enough, will more of these vulnerable groups file tax returns? Or are there institutional, cultural, and indirect cost barriers that would continue to affect filing rates? Given that Canada does not have national registry of all residents, and that tax data is the only feasible source for income verification data, could a separate basic income delivery agency do any better?

If cash transfer benefits—including a new basic income and/or the existing set of RTCs— are to be delivered through the tax system, their success in achieving program objectives and basic income principles will be contingent on the ability of governments and other organizations to address filing rates. Approaches for increasing tax filing include introducing pre-populated tax forms, like in the United Kingdom, or at least implementing automatic tax filing for vulnerable groups using tax slips already filed with the Canada Revenue Agency (CRA) (e.g., T5007) (see Petit, Tedds, Green, & Kesselman (2021) for more information on auto filing).

Delivering a basic income as an RTC also raises critical timing and responsiveness concerns. A key advantage of existing social assistance programs is that applications are received year-round. Further, ongoing income monitoring and the existence of additional crisis support programs means that the system can respond quickly if a recipient experiences a reduction in income. Under the current tax system in Canada, tax returns are only filed once a year. As noted in Simpson and Stevens (2019) and Tedds (2017), without changes to the system, a basic income delivered through the tax system cannot be responsive to critical shocks, which is in conflict with the basic income principle of economic security. This flaw could be addressed with a separate and supplementary responsiveness program, but only at the expense of the principles of simplicity and respect. Such a program would also conflict with the claim made by some basic income advocates that the basic income would eradicate the poverty industry. Again, attention would need to be paid to whole system interactions, a point made throughout this paper.

Most basic income proposals envision the ‘family’ as the basic income beneficiary unit. This element is important to consider from an intersectional lens, particularly in terms of how it affects the economic security principle. First and foremost, delivering a basic income to the family requires one to define what a family is. That seems simple but is fraught with complexity and bias. Families and family formation is complex. This is an aspect we return to in considering basic income through an Indigenous and intersectional lens. Second, the decision to base the beneficiary unit on a definition of family assumes income and asset sharing within the family, which is an assumption that may not hold for all families. In particular, family-based basic income programs may exacerbate power imbalances within households and reinforce dependency relationships, which explains why many women’s groups support the individual as the beneficiary unit. On the other hand, a basic income that takes the individual as the beneficiary unit would provide benefits to many low-earning individuals in high-income households. To the degree that the objective of the basic income is related to poverty reduction, an individual as the beneficiary unit could increase statistical inequality. Individual-based basic income programs with no adjustment for family size are also more costly (for a set individual amount). Finally, delivering the basic income to an individual does not necessarily mean the individual is able to control the income received or that the benefit is deposited in a bank account to which the individual has access.

Choice of beneficiary unit also affects the principles of respect and simplicity. For example, delivering a basic income to a family means that household formation and dissolution would need to be monitored and adjudicated. There are many lessons to be learned from the CCB in this respect, particularly related to family dissolution and access to benefits, as detailed in a recent report by the Auditor General of Canada (Office of the Auditor General of Canada, 2021). In particular, women fleeing violence face a high administrative burden to not only have the benefit modified due to a change in household income, but also to have the benefit redirected to them from a joint bank account with their abuser. This not only delays benefit modification and receipt, but also puts the woman at risk of either having to reveal information to their abuser or needing their approval for the changes. As a result, the benefit is rendered less responsive to changes in circumstance, a problem that would also confront a basic income benefit delivered to the family, again increasing the need for a separate program to ensure responsiveness.

While frequency of payment is not typically considered in detail across basic income proposals, it merits attention given its impact on economic security. This is because how often a benefit is paid affects how the income is used: regular streams of income tend to be used to support nondurable good consumption (e.g., food), while less regular streams of income tend to be used to support the acquisition of durable goods (e.g., vehicles) (Kueng, 2015). In addition, a regular stream of benefit provides financial security, while a lump-sum payment can support financial stability by allowing the beneficiary to build up financial reserves. These matters are also important when considered alongside the reality of heterogeneous needs. A basic income designed to address economic security will reflect the expectation that the benefit is subsumed into regular consumption. However, this approach does less to support beneficiaries in building the financial reserves with which to respond to an income or expense shock, which is another aspect of economic security. Again, this brings into question the ability of a basic income to replace the existing system of supports.

All forms of a basic income are about giving people cash, but few proposals (if any) discuss how to get the cash to beneficiaries. It is often assumed that recipients will have the identification necessary to obtain the benefit, access to the requisite financial services to deposit it (e.g., have a bank account, cheques, direct deposit, etc.), a mailing address at which to receive a cheque and/or information from benefit administrators about the benefit, and the financial literacy to manage it. Assumptions about such access, especially for the most vulnerable, need to be challenged in order for programs to fully align with basic income principles.

Notwithstanding that a number of sub-national jurisdictions in Canada (including Prince Edward Island, Ontario, British Columbia, Yukon, and Nunavut) are considering or have considered the idea of a basic income, most proposals related to a permanent program actually envision delivery at the federal level, or joint-delivery between the federal government and the sub-national jurisdiction. Although the federal government is currently considering a basic income proposal for parents in the first year of a child's life, and has suggested that the existing suite of federal programs could be enhanced to provide a minimum income of sorts, it does not have any plans to implement a broad-based basic income program (Press (2018). Provincial and territorial governments may therefore want to move towards a basic income on their own. However, doing so raises challenges related to fiscal federalism. If a sub-national government moves forward alone, how much fiscal room does it have to do so, and is that fiscal room assured for the long term? Is a basic income that significantly reduces the poverty rates and depths of poverty financially feasible? And are there concerns and consideration related to inter-provincial migration that may be stimulated by the availability of such a program?<sup>8</sup> Again, these are challenging questions that will need detailed reflection, and which will have a direct impact on design and implementation considerations.

This is a good place to tackle the issue of the macroeconomic stimulative effect of basic income schemes. Some argue that a wide-scale basic income benefit would augment economic recovery and stimulate long run-economic growth and local economies. However, these claims are very dependent on the models, assumptions, and data upon which they rely. This topic is taken up in detail in Chapter 19 of (Green et al., Forthcoming) and we will summarize their main arguments here. Essential, the critical element of these models that produces the stimulative effects is the differential spending propensities between recipients of new cash transfers and those who bear the cost of the program through higher taxes, the same economic logic that supports deficit spending. That is, this part of the model is uncontroversial. However, what should be obvious as a result, is that the claims of the stimulative effects of a basic income or no different or stronger than any other form of fiscal stimulus. Further, there is no evidence that the basic income can entice persistent macro benefits, maintaining the economy at full employment and avoiding future cyclical variations. That is, much like any tool in the

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<sup>8</sup> The Green Party of Manitoba's proposal for a basic income Green Party of Manitoba. (2019). BACKGROUNDER: Greens Propose a Basic Income and a more Progressive Tax System for Manitoba. [https://gallery.mailchimp.com/871b565051d83b130d6f9f827/files/cce9b6a4-8851-4977-820e-](https://gallery.mailchimp.com/871b565051d83b130d6f9f827/files/cce9b6a4-8851-4977-820e-1cf872f19fa0/Greens_Propose_a_Basic_Income_and_a_more_Progressive_Tax_System_for_Manitoba_Backgrounder.pdf?_ga=2.113257729.708213861.1565490116-2046960207.1563826014)

[1cf872f19fa0/Greens\\_Propose\\_a\\_Basic\\_Income\\_and\\_a\\_more\\_Progressive\\_Tax\\_System\\_for\\_Manitoba\\_Backgrounder.pdf?\\_ga=2.113257729.708213861.1565490116-2046960207.1563826014](https://gallery.mailchimp.com/871b565051d83b130d6f9f827/files/cce9b6a4-8851-4977-820e-1cf872f19fa0/Greens_Propose_a_Basic_Income_and_a_more_Progressive_Tax_System_for_Manitoba_Backgrounder.pdf?_ga=2.113257729.708213861.1565490116-2046960207.1563826014) in that province included two-year residency in the province before a person would become eligible for the benefit.

fiscal policy tool box, any favourable impacts on the macro economy from a basic income are unlikely to persist.

Perhaps the strongest argument in favour of economic stimulus is the impact of a basic income on regions with high rates of poverty. A guaranteed cash transfer does ensure that people in such regions will have more money to spend on goods and services, including ones that are locally produced or marketed. However, consideration of the global economy and supply chains need to be carefully considered because much of this stimulative effect can actually leak from the region if much of the demand is for goods and services produced outside the region. Alternative fiscal initiatives such as public projects focused on labour-intensive activities employing local workers in the targeted region could provide greater local stimulus while also yielding public services and facilities of enduring value.

These are just a few of the tradeoffs those tasked with designing basic income programs will face when moving the idea of basic income from the theoretical to an implementable program. It is easy to see that these implementation challenges become important when considering heterogeneity in experiences, need, and imbalances. It is nearly impossible to envision one homogenous, universal program that can, on its own, address the complexity that we face in society. However, the more the program seeks to account for heterogeneity, the greater the risk it runs of replicating existing social assistance programs.

## Basic Income Policy Experiments

In the following section, we provide an overview of basic income policy experiments implemented in developed countries, highlighting key insights and learnings resulting from the experiments and subsequent analyses. We conclude with a critical discussion of basic income experiments in which we raise several concerns.

### Government-sponsored Basic Income Experiments

Simpson (2020) notes that there have been a handful of basic income experiments that have taken place in developed countries. First among them were those launched in several American states (New Jersey, Pennsylvania, Iowa, North Carolina, Indiana, Seattle, and Denver) between 1969 and 1974 as part of President Johnson's War on Poverty. Each experiment involved the introduction of a basic income in negative income tax form through a randomized control trial with a primary focus on determining program effects on participation in paid work. Locations were chosen based on the objective of testing the effect on paid work in different industries, populations, and labour market conditions: New Jersey was selected due to its concentration of small urban industrial areas, North Carolina and Iowa were selected for the concentration of rural sites, Indiana was selected due to its large Black population, Seattle was selected for its depressed labour market, and Denver was selected due to its large urban area.

These experiments produced two key lessons. First, the purported simplicity of a NIT plan was tested by real-world complications, such as selection and attrition of recipients, responses in the face of a fixed

benefit duration, monitoring of eligibility conditions, responsiveness in the face of changes in family composition, and payment issues, all of which necessitated ‘on-the-fly’ adjustments and modifications as the pilots ran. Such administrative changes increased the overall cost of delivering the benefit and added complexity. Second, the observed reduction in hours worked was negligible for male recipients, but large for female recipients, particularly those who were married. However, it is important to consider the female response within the social environment of the time: though an increasing number of women were entering the workforce by 1970, participation rates were still very low compared to present day rates (Fullerton, 1999; U.S. Department of Labor Women's Bureau, 2020). Further, it is notable that the site in Gary, Indiana—a city that had a large concentration of Black recipients—showed negligible changes for hours worked among both married men and women, but a sizable reduction in hours worked among single women. These findings illustrate the importance of considering the results of basic income pilots through an intersectional lens.

Mincome in Manitoba, Canada came on the heels of these US experiments. It, too, was designed as an NIT, and involved comparing differences between a large urban centre (Winnipeg) and a rural area (Dauphin). The Winnipeg portion of the pilot was designed as a randomized control trial, whereas the Dauphin portion of the pilot was designed as a saturation site.<sup>9</sup> While much is reported about Mincome, oft neglected is the fact that while knowledge of the pilot was broad, the program struggled to recruit recipients. In Winnipeg, just under 300 families participated; in Dauphin just 9% of families. Much of this was due to hostility to income assistance programs in general, and Mincome in particular (Mincome Manitoba. Mincome, 1979).

As was the case with the U.S. pilots, Mincome was plagued by rising administrative costs (Simpson, 2020). Further the focus of the pilots was again on measuring labour supply responses. Riddell and Riddell (2020) provide a detailed re-analysis of the labour supply effects of Mincome and find similar results as those reported for the U.S. pilots: the benefit produced negligible changes in participation and hours worked by men, a large reduction in hours worked by married women but no change in participation, and a large increase in participation and hours worked by single mothers. Subsequent analysis of Mincome has focused on impacts on health care utilization, with results suggesting that Mincome led to a large drop in health care utilization (Forget, 2011); however, through a reanalysis of the data, Green (2020) suggests that health care utilization may have actually increased during the Mincome experiment. The likely explanation for this result is that the basic income provided people the financial means to take time away from work to attend to their health concerns.

While these basic income experiments are widely discussed in the literature, an Australian initiative introduced at around the same time is largely ignored. In 1977, the Australian government, in collaboration with academics and first nations leaders, launched a pilot called the Community Development Employment Programme (CDEP). This pilot is detailed in Altman and Klein (2018), and what follows is a summary of their findings. As originally designed, the CDEP was a block grant, transferred from the federal government to Indigenous communities, which enabled communities to design and deliver programs according to local preferences and needs. The program replaced standard

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<sup>9</sup> A saturation site study is a research design in which all individuals living within a selected test community are eligible to receive the treatment or intervention. This type of study can capture changes at a community level.

Australian welfare programs, and the amount of the grant was equivalent to a community's welfare entitlements plus additional funds to cover administrative and capital costs. Upon receipt of the block grant, local organizations would then deliver income benefits to individuals in exchange for work in the community, akin to a basic income program designed and implemented as a participation income. Work obligations were established by the communities, and often extended beyond the Euro-centric conceptualizations of work as paid labour to include cultural and caregiving activities. This broader definition of work was essential, particularly because labour market opportunities were small or non-existent in many Aboriginal communities due to remoteness. Further, by leaving the definition of such concepts in the hands of communities, the policy created space for Aboriginal groups to reframe participation and engagement on their own terms, which represents a process more closely aligned with principles of social inclusion and self-determination. Altman et al. (2005) evaluated the program and found that CDEP participants earned AU\$100 more per week than those on welfare and were less likely to be involved in criminal activities. Further, 90% of participants worked more than 15 hours a week, and participation in hunting, fishing, recreational, and cultural/ceremonial activities also increased. While the program started as a pilot, it quickly grew in popularity and lasted from 1977 to 2004. In 2004, the Australian government abandoned the principle upon which the CDEP was based—Indigenous self-determination—and the program was replaced by a traditional welfare program, the design features of which included benefit conditionality linked to (paid market) work search.

The Australian CDEP program is reminiscent of the Income Security Program (ISP) for Cree Hunters in Quebec, Canada which has been studied extensively in Canada (see for e.g., Collette & Lariviere, 2010; Feit, 1982; La Rusic, 1979, 1996; Moriarity et al., 2021). We summarize this program here. The ISP arose out of the 1975 James Bay and Northern Quebec Agreement (JBNQA) which was part of a land claims settlement designed to assure the continuation of hunting, fishing, trapping, and gathering (hereinafter harvesting) and was negotiated to help mitigate the negative effects of large hydroelectric mega-projects on Cree Peoples and their traditional harvesting activities. While some situate the ISP within the sub-set of cash transfer programs known as basic income, much like the Australian CDEP, the ISP was and remains distinct from the Eurocentric version of a basic income that is presented in much of the existing literature. Unlike the CDEP, the ISP program still exists today. To be eligible for the program, a person must be a beneficiary of the JBNQA, spend more days a year in harvesting and related activities than in paid work, spend a minimum of 120 days in harvesting and related activities a year, of which 90 days are spent away from the local community. While participation in the program is based on the individual, payments consider everyone in the 'family,' recognizing that the family unit works to support the beneficiary in their activities and vice versa.

The ISP currently provides quarterly payments (though there is an option for monthly payments) which are only paid after the beneficiary self-reports information through an interview with a local administrator (Lariviere, 2018). The current annual benefits that are paid out amount to \$30 million a year, the benefit amounts amount to \$15,000-\$18,000 per family a year across just over 1,400 families (or about 18% of the Cree population) (Lariviere, 2018). Eligibility for the program is assessed by a local committee which uses local customs and traditions to establish a list of candidates for the program (La Rusic, 1996). The program provides benefits to beneficiaries like paid maternity leave, sick leave, and special measures for elders that remain semi-active in harvesting activities (Lariviere, 2018). The program, however, has had some challenges including decline in participation from people in Inland

communities (it remains popular in coastal communities), beneficiaries tend to be historical beneficiaries with low enrollment about younger members, and accounting for technological shocks in harvesting activities (Collette & Lariviere, 2010; Lariviere, 2018). In addition, much like existing cash-transfer programs, the program faces issues of misuse of the program and misunderstanding of the eligibility criteria (La Rusic, 1996; Lariviere, 2018). Much like the Australian CDEP program, this situates the ISP as a form of participation income, but it also contains many of the eligibility and reporting requirements similar to many cash-transfer programs. Similar to the CDEP program, evaluations of the ISP program have been largely positive.

Ontario launched a large-scale basic income pilot in 2017. Similar to those described above, it was an NIT experiment designed as a randomized control trial. The pilot experienced significant participant recruitment challenges, which delayed its start. Further, after the pilot had been designed and launched, a provincial election resulted in a change in government. The newly elected Progressive Conservative government terminated the pilot only ten months after the first basic income payments was distributed, and as a result, the pilot was not active long enough to generate the data required to evaluate outcomes.

### Small-scale Basic Income Experiments

Several small-scale basic income experiments have also existed. B-MINCOME was a pilot that ran for two years through a partnership between the City of Barcelona and five research organizations. The pilot took the form of an NIT, accompanied by various social programs, and was delivered through a randomized control trial to households in one of the poorest areas of the city. The pilot was small and experienced large attrition and non-response rates, resulting in no reportable results of statistical significance.

Y Combinator set out a goal of raising \$100 million to develop a basic income pilot in the U.S. that would deliver \$1,000 a month to households in Oakland, California. However, after many delays, fundraising difficulties, and problems recruiting participants, and the pilot being moved to Michigan, the experiment was scaled back to \$50 a month and delivered to 2,000 households. The revised benefit amount is so small that it can hardly be called a basic income experiment.

A final small-scale basic income experiment is the Stockton Economic Empowerment Demonstration (SEED), which was launched in 2019 in Stockton, California. This experiment provided an unconditional cash payment of \$500 per month to residents of low-income neighbourhoods. Similar to other experiments, response rates to the invitation to participate were low and only 125 residents received the payment. Details about the experiment are lacking, but it appears as though there was no control group associated with the pilot.

### Cash-transfer Experiments

There are two experiments that are often referred to as basic income experiments, but which are actually limited experiments related to streamlined delivery of either unemployment benefit or social assistance benefits. First, in January 2017, the Finnish government launched a pilot program testing a

streamlined way of delivering unemployment benefits. A sample of unemployed Finns receiving unemployment benefits administered by the Social Insurance Institution of Finland (Kela) were provided a flat unemployment benefit regardless of income, family circumstances, or any other considerations. Also in 2017, the Netherlands began an experiment related to streamlined delivery of social assistance benefits. Through the pilot, social assistance recipients were randomly selected to be exempted from work search and training obligations while receiving the benefit; able to earn income without having the benefit reduced; or subject to higher worker search requirements. While these experiments provided information about streamlining and reforming existing employment insurance and social assistance programs, they cannot be evaluated through a basic income lens.

## Social Dividend Payments

As mentioned earlier, a basic income can also be envisioned as a social dividend, where revenue from a shared resource is distributed to the population. Two examples of social dividends exist. First, the Eastern Band of Cherokees distributes an annual dividend in the amount of approximately \$4,000 to Band members from casino profits. Akee et al. (2010) showed that there has been no effect on labour supply, but that there has been a reduction in self-reported criminal activity among youth from families receiving the benefit as well as improved parent-child interactions. Further, Costello et al. (2010) found that when children whose families received the benefit became adults, they had fewer psychiatric disorders and lower alcohol and cannabis use. Second, Alaska distributes an annual dividend from natural resource royalties. The dividend varies in size every year, with the annual amount announced a few weeks before the dividend is paid. The average annual dividend payment is \$1,600, but has varied considerably from a low of under \$300 to a high of just over \$2,000. Unsurprisingly, the dividend has not been found to significantly alter participation in paid work (Marinescu & Jones, 2018) and it has been shown that spending on durables increases following the payment (Kueng, 2015).

In the Canadian context, the Climate Action Initiative (currently in place in Ontario, Manitoba, Saskatchewan, and Alberta) meets the criteria to be considered a social dividend. The dividend payments under this program are comparatively small and it is a relatively new program that has not been evaluated. In addition, Budget 2021 announced changes in the delivery of the Climate Action Initiative benefits. Up to and including the 2020 tax year, the benefit was calculated and paid in full upon tax filing. For the 2021 tax year and beyond, the benefit will be paid out monthly.

## The Canadian Emergency Response Benefit

The Canada Emergency Response Benefit has been well detailed in Petit and Tedds (2020a) and we summarize their work here. The CERB was one part of a bigger COVID-19 Economic Response Plan: it was a temporary income support program for workers who had significantly reduced employment earnings due to COVID-19. It was announced on 18 March 2020 by Prime Minister Justin Trudeau (Prime Minister of Canada, 2020b) and legislation received royal assent on 25 March 2020 (Bill C-13, 2020). Applications for the CERB were accepted beginning 6 April 2020 for the previous month (Employment and Social Development Canada, 2020a), though further amendments to the program were released on 15 April 2020 that shored up some gaps that had been identified (Department of Finance, 2020).

To be eligible for the CERB, a person must have been a worker who was at least 15 years of age, a resident of Canada, and who either in 2019 or in the 12 months prior to the CERB application had earned at least \$5,000 from employment, self-employment,<sup>10</sup> Employment Insurance benefits, or other payments related to pregnancy, new-born children, or adoption (Government of Canada, 2020c, s.2). In addition, the worker had to have involuntarily ceased working for reasons related to COVID-19 for at least 14 consecutive days within the four-week period for which they are applying for the benefit, and during that four-week period they could not have earned more than \$1,000 (Government of Canada, 2020b, s. 6; 2020d, 2020e).

Those who applied for the CERB received \$2,000 for each four-week period, regardless of their total annual income or their actual lost income (Government of Canada, 2020f). The benefit was a flat amount, meaning that regardless of any person's individual or family circumstances, so long as they met the CERB conditions, they received \$2,000 each four-week period. The maximum time period for which the CERB could be claimed was initially set at 16 weeks, but it was eventually extended to 24 weeks, and then again to 28 weeks (Employment and Social Development Canada, 2020b; Prime Minister of Canada, 2020a). An eligible person had to re-apply every four weeks to receive a four-week installment of CERB, re-attesting that they met the above noted conditions. In total, a person could have received up to \$14,000 in CERB benefits if they applied every four weeks, once the maximum number of weeks was extended to 28 weeks. The CERB was a taxable benefit; however, tax was not deducted at the source, meaning that taxes owing on the CERB became fully payable on completion of a 2020 tax return (Golombek, 2020).

To deliver payments to Canadians in a fast and simple manner, the CERB application was available jointly through both CRA and Service Canada (through the EI program). The application was online and was short and simple: no supporting documents were required to prove eligibility and eligibility was not adjudicated at the time of application. This allowed CRA/Service Canada to process the application and provide a payment within 10 days of the application. This approach became known as a 'trust then verify' adjudication process (Robson, 2020). When eligibility is verified, those found to be ineligible have to pay back amounts received; however, there is no penalty (e.g., interest payable) (Government of Canada, 2020c, s. 14). As has been well reported, the verification process began in Fall 2020 and will ramp up following the filing of 2020 tax returns, which had a deadline of April 30, 2020 (Canada Revenue Agency, 2020).

As of the end date of the program, there were 8.9 million unique applicants to the CERB, with 27.57 million applications received and 27.56 million applications processed. In total, \$81.64 billion was paid out in benefits (Government of Canada, 2020a). This is more than the original cost estimate provided by the Office of the Parliamentary Budget Officer, which projected in June 2020 that the CERB would cost \$53.4 billion (Perrault & Worswick, 2020). In terms of applicants from Nunavut, there were over 10,000 unique applicants, 70% of whom were between the ages of 15 and 54 and 52% of whom were men. This

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<sup>10</sup> There is an ongoing debate as to whether the CERB legislation clarifies whether gross or net self-employment is used as the basis for qualifying for the \$5,000 threshold. While CRA has issued FAQ that indicate net self-employment income is the qualifying income definition, that is not the normal basis of income used to qualify for benefit when a monthly and not annual basis is used, given that it is nearly impossible to calculate net self-employment income for a non-tax year period.

means that nearly 25% of the population of Nunavut was on CERB at some point in time during the pandemic. As detailed in Petit and Tedds (2020a), the Government of Nunavut did not allow an individual to both receive CERB and social assistance.

Was the CERB a basic income, as some claim? The CERB was not a basic income but was akin to EI, which is an earnings insurance program. In fact, it was designed and implemented as the EI system became overwhelmed in the face of the labour market impacts of the COVID-19 pandemic. The CERB was only available to those with very recent work history, was conditional on losing one's job, if earnings during a benefit period rose above \$1,000 the benefit for the whole four-week period was clawed back, and it could only be collected for a short period of time. Under trust and verify, those found ineligible were required to repay the benefits they received. Finally, the income eligibility conditions—notably whether the income conditions were based on gross or net definitions of income—were continually the subject of confusion. It was not until May 2021, seven months after the program was wound down, that the matter was settled and that the government reimbursed those who had been initially required to pay back the benefit due to this issue (Canada Revenue Agency, 2021). These conditions challenge both the notion of the program being akin to a basic income, as well as whether CERB provides a good foundation upon which to base a basic income.

### Concerns about Basic Income Pilots

Significant concerns that have been raised about basic income pilots are summarized here.

First, basic income pilot programs fail to test the most important costs and benefits of a basic income because they are not permanent and fail to incorporate the parameters related to how a basic income would be financed. The temporary nature of pilots means that results do not provide information on how individuals and families would respond to a permanent program—that is, in the longer term. Further, pilot programs are financed through an earmarked funding envelope, as opposed to through permanent changes to existing program spending or tax revenues, which means important information about the impacts of a permanent policy change (and the sustainability of that change) cannot be gathered.

Second, none of the basic income pilots have led to permanent basic income programs being implemented. As was seen most recently in Ontario, basic income pilot programs are often abandoned when governments change and when policy priorities change. There is fairly clear evidence that basic income pilots are perceived as a way to delay implementation of a permanent program, likely in perpetuity.

Third, there is little information related to a basic income that can only be revealed by experiment. There already exists a rich body of evidence regarding nearly every basic income parameter and that information can be used to design and implement the desired permanent basic income program.

Fourth, a common theme across pilot tests has been that administrative costs and complexity were higher than expected. Contacting and recruiting participants is far more challenging than one would

think. Further, complexity increased as pilots proceeded, which is reflective of the complexity inherent in people's lives.<sup>11</sup>

Finally, and most importantly, pilot programs set up winners and losers, leading to ethical concerns, particularly in the context of poverty reduction or elimination objectives. Pilot administrators divide participants into a treatment group and a control group, meaning that many continue to live in severe poverty and in very dangerous situations, while others are given additional resources that alleviate these conditions, at least to some extent.

## Canadian Microsimulation Studies

An alternative way to evaluate basic income proposals is through microsimulation models. Microsimulation studies use synthetic data derived from large government datasets to answer hypothetical policy questions. In Canada, synthetic data that can be used for policy simulations is freely available from Statistics Canada using the Social Policy Simulation Database and Model (SPSD/M) (Statistics Canada, n.d.). The SPSD/M is a tool developed by Statistics Canada that allows for the modification of existing taxes and transfer programs and enables one to test proposals for new programs. SPSD/M statistically represents Canadian individuals and their families (excluding individuals and families in all of the three territories) not only with detailed demographic information, but also their income, their transfers, and their taxes, along with various federal and provincial program data. The results of these microsimulation exercises include the total cost of the program and a profile of who receives the benefits. That allows the impacts on the rate and depth of poverty to be measured and the impact on inequality to be estimated. A limitation of the SPSD/M is that it only simulates programs' immediate impacts—that is, it does not factor in behavioural responses. Behavioural responses can be modelled separately, but they require a significant number of non-trivial assumptions in order to be able to wholly factor in all responses. Tedds and Crisan (2020) provide a detailed examination of existing peer-reviewed published academic studies of basic income microsimulations for Canada. They consider work by Simpson and Stevens (2015, 2019), Stevens and Simpson (2017), Boadway et al. (2018a, 2018b), and Koebel and Pohler (2019).<sup>12</sup> We summarize their work here.

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11 Pilots that take the household as the beneficiary unit must all manage complexity with regard to benefit adjustment in the event of changes in household size and composition. Such changes occur as a result of births, deaths, marriage, separation, divorce, transient family members, children becoming adults, adults becoming seniors, multigenerational household formation, and so on. Details related to the complexity issues faced by basic income pilots can be found in Simpson, W. (2020). Basic Income experimentation yesterday and today: Challenges, achievements, lessons. Research paper commissioned by the Expert Panel on Basic Income, British Columbia. [https://bcbasicincomepanel.ca/wp-content/uploads/2021/01/Basic\\_Income\\_Experimentation\\_Yesterday\\_and\\_Today\\_Challenges\\_Achievements\\_and\\_Lessons.pdf](https://bcbasicincomepanel.ca/wp-content/uploads/2021/01/Basic_Income_Experimentation_Yesterday_and_Today_Challenges_Achievements_and_Lessons.pdf).

12 Work has also been completed by various think-tanks, public policy advocacy groups, and government organizations that model basic incomes. This work includes Klein, S., & Ivanova, I. (2018, 2018-05-24). Deep poverty: BC government can—and should—end it. @CCPA\_BC. <https://www.policynote.ca/deep-poverty/>, Macdonald, D. (2016). A Policymaker's Guide to Basic Income. [https://www.policyalternatives.ca/sites/default/files/uploads/publications/National%20Office/2016/10/Policymakers\\_Guide\\_to\\_Basic\\_Income.pdf](https://www.policyalternatives.ca/sites/default/files/uploads/publications/National%20Office/2016/10/Policymakers_Guide_to_Basic_Income.pdf), the Office of the Parliamentary Budget Officer. (2018). Costing a National Guaranteed Basic Income Using the Ontario Basic Income Model. [https://www.pbo-dpb.gc.ca/web/default/files/Documents/Reports/2018/Basic%20Income/Basic\\_Income\\_Costing\\_EN.pdf](https://www.pbo-dpb.gc.ca/web/default/files/Documents/Reports/2018/Basic%20Income/Basic_Income_Costing_EN.pdf) related to the costing of an Ontario basic income, Pasma, C., & Regehr, S. (2020). Basic Income: Some Policy Options for Canada.

The existing academic literature envisions a basic income that is created by subsuming existing tax credits and making all tax credits refundable and income tested. That is, they simulate a basic income in the form of an RTC that is fully or mostly revenue neutral by eliminating existing tax credits and various benefits. In all cases, the main source of funding for the proposal comes from the elimination of the basic exemption.<sup>13</sup> There are several advantages to such an approach. First, it is an incremental approach to a basic income, which involves repackaging existing tax credits into a streamlined conditional basic income; such an approach could possibly increase the acceptability of a basic income proposal. Second, it uses an existing administrative body, the CRA, and an existing application system, the annual tax form. Third, it is partially or fully self-funded, depending on other features of the basic income proposal. Fourth, the benefits accrue to those at the bottom of the income distribution, which is a desirable outcome if the objective is poverty reduction. However, it is important to keep in mind that tax filers who currently benefit from existing non-refundable tax credits will likely be made worse off under an NIT system, and anyone who does not file a tax return<sup>14</sup> receives no basic income benefit. This is concerning, given the evidence provided earlier about the non-filing rates of vulnerable Canadians.

As detailed above, there are several technical details that have to be laid out related to the design of income transfers (including basic incomes), namely the benefit level, the beneficiary unit, the corresponding equivalence scale, and the details of the income test. As discussed earlier, applying an income test requires designers to first establish a definition of income (so that it can be calculated) and then to determine the way benefit levels will change in response to increases to income (which also determines the level of income at which benefits are fully phased out).

A key component of the income test is the benefit reduction rate, which is the rate at which the benefit is reduced as the beneficiary unit's other income increases. As noted previously, the BRR is a parameter that has a significant impact on the height of the welfare wall. The larger the BRR, the lower the benefit an individual receives from additional earned income (which has potential implications for an individual's work effort). However, a larger BRR makes the program more affordable, because the benefit is eliminated at a lower level of earned income. Decisions on the BRR must balance these competing effects.

With all this in mind, Table 1 summarizes each of the simulation studies using the design elements outlined earlier in this paper.

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[https://d3n8a8pro7vhmx.cloudfront.net/bicn/pages/3725/attachments/original/1579707497/Basic\\_Income-\\_Some\\_Policy\\_Options\\_for\\_Canada2.pdf?1579707497](https://d3n8a8pro7vhmx.cloudfront.net/bicn/pages/3725/attachments/original/1579707497/Basic_Income-_Some_Policy_Options_for_Canada2.pdf?1579707497), and the models described by Quebec's Expert Committee on the Guaranteed Minimum Income. (2018). *Guaranteed Minimum Income: A Utopia*. . In this paper we focus solely on the academic literature on which these other models are based.

13 The basic personal exemption is the income amount that every person can earn tax-free. The amount of tax savings from the basic personal exemption depends on the size of the exemption and the tax rate applied. For example, in 2019 the federal personal exemption was \$12,069 and the tax rate applied is the lowest statutory tax rate of 15% for a tax savings per person of \$1,810.35. In B.C., however, the personal exemption is set at \$10,682 and the tax rate applied is the lowest statutory tax rate of 5.06% for a tax savings per person of \$540.92.

14 Under Canadian tax law, only individuals who owe taxes are required to file an annual tax return. Any individual who does not owe taxes or for whom tax withholding at least covers their taxes owing is not required, by law, to file a tax return.

**Table 1: Summarizing the Self-financing Simulation Literature**

Element	Description	Simpson & Stevens 2015	Stevens & Simpson 2017	Simpson & Stevens 2019	Boadway, Cuff, & Koebel 2018(a,b)	Koebel and Pohler 2019
Jurisdiction	For what jurisdiction is the basic income program being proposed?	Canada via Federal Government	Canada via Federal Government, with the potential for the provinces to join.	Alberta via Alberta Government, with potential for the federal government to join.	Canada via Federal Government, with a hope that provinces will join	Canada
Objective	What is the primary objective of the basic income program?	Poverty Reduction (LICO)	Poverty Reduction (LICO)	Poverty Reduction (LICO)	Poverty Reduction towards Elimination (MBM)	Poverty Reduction (LICO-AT)
Sufficiency	To what degree does the basic income address or cover the living costs?	Minimally Sufficient (~\$1,400 annually for low-income households)	Partially Sufficient (\$6,657 annual base benefit)	Partially Sufficient (\$1,331-\$10,340 annually depending on BRR)	Partially Sufficient if federal only (\$13,672 annually), fully sufficient if federal and provincial (\$18,771 annually)	Partially Sufficient (Base benefit is equal to social assistance minimum in the province of residence, plus a 30% earnings subsidy)
Universality	What portion of the population is covered by a basic income program?	18+ Tax Filers	Permanent Residents that are 18+ and Tax Filers	18+ Tax Filers	18+ Tax Filers	Canadians aged 18-64 years of age
Beneficiary Unit	How is the beneficiary unit defined?	Census Family	Nuclear Family	Nuclear Family	Nuclear Family	Individual

Equivalence Scale	What mechanism is used to scale the transfer according to household size?	Benefit paid 15% of existing non-refundable tax credits available to the beneficiary unit	Square root scale applied to the number of adults present in the family	Square root scale applied to the number of adults present in the family	Square root scale applied to the number of adults present in the family	N/A
Uniformity	To what degree do the beneficiary units receive similar benefit levels?	Benefit paid 15% of existing non-refundable tax credits available to the beneficiary unit	Uniform Benefit, with a top up for disabled dependents (\$1,500) and caregivers (\$750)	Uniform Benefit, with a top up for disabled dependents (\$1,450) and caregivers (\$1,080)	Uniform Benefit though seniors receive \$18,744	Base level basic income benefit plus an earnings subsidy, both of which vary by province
Duration	For how long can a beneficiary receive the basic income?	Permanent Benefit	Permanent Benefit	Permanent Benefit	Permanent Benefit	Permanent Benefit
Frequency	How frequently is the basic income benefit paid?	Not stated	Not stated	Not stated	Not stated	Not stated
Conditionality	Is a beneficiary restricted in any way in their eligibility for a basic income	Benefit may be reduced (15% or 25%) calculated based on family income, considers there being no exempt income or exempting income below 25% of the low-income line, beneficiary unit would need to file annual tax form	Benefit is reduced (15%, 35%, 50%, or 75% based on net family income, no exempt income, beneficiary unit would need to file annual tax form and must have filed one in year Y-1 to get the benefit in year Y.	Benefit is reduced (0%, 10%, 35%, 50%) with additional net family (line 150) income, beneficiary unit would need to file annual tax form	Individual benefit is reduced for any social assistance or disability benefit received, benefit is also reduced (effectively 30%) with additional net family income, beneficiary unit would need to file annual tax form	Benefit is reduced (50%) once individual income reaches the MBM income threshold

Form	What form or shape does the basic income take?	Refundable Tax Credit	Refundable Tax Credit	Refundable Tax Credit	Refundable Tax Credit	Refundable Tax Credit
Exclusivity	To what degree does the basic income complement or replace existing cash or in-kind programs that provide assistance to individuals and families?	Replace all existing federal non-refundable tax credits	Replaces many, but not all, existing non-refundable tax credits	Replaces many, but not all, existing non-refundable tax credits	Replace most non-refundable and refundable tax credits, OAS, GIS	Replaces social assistance and most existing provincial refundable and non-refundable tax credits.
Administration	What administrative structure would be used to deliver the basic income?	Canada Revenue Agency via the tax system	Canada Revenue Agency via the tax system	Canada Revenue Agency via the tax system	Canada Revenue Agency via the tax system	Canada Revenue Agency via the tax system
Funding	How is the basic income program financed?	\$83.3B program partially self-financed, remainder (~\$7B) through increased taxes or reduced benefit	\$51.2B program fully self-financed through the elimination of existing non-refundable tax credits	\$5.4B program fully self-financed through the elimination of existing non-refundable tax credits	\$119.6B program fully self-financed through the elimination of existing non-refundable and refundable tax credits, OAS and GIS	\$90.51B program fully financed by eliminating social assistance, most federal and provincial refundable and non-refundable tax credit.

There are several things to note when considering microsimulations alongside the basic income design elements. While these basic income microsimulations are all fully or nearly self-financed, the generosity of the program is necessarily limited by the budget envelope,<sup>15</sup> resulting in the benefit amount from the program only varying between minimally, partially, or fully sufficient (fully sufficient only if both the federal and provincial government participate) to cover basic living costs. However, this benefit is often paid in addition to other non-tax-related income support programs, meaning that other programs will operate in tandem with the basic income benefit. The proposals are also delivered through the existing tax system, which means that beneficiaries are limited to tax filers and those who can navigate the tax forms. More importantly, though, in all cases the proposals are not simple to understand, especially in the case of Simpson and Stevens (2015) and Koebel and Pohler (2019). The varying income thresholds and benefit reduction amounts that also operate within the existing income tax rates and program eligibility parameters mean that little is achieved with respect to simplifying the system for beneficiaries, and that beneficiaries can face very high marginal effective tax rates.

In all but one case, the beneficiary unit is considered to be the family, though the benefit payment is then split evenly across adults in the beneficiary unit. This raises significant gender concerns. It assumes that:

- household members share equally in and have equal say over all other income;
- unpaid household work is equitably allocated and all basic living expenses are equal; and,
- everyone in the household has the same bargaining power over income and expenses.

Significant literature exists in reference to these points and demonstrates that, on average, none of the above assumptions can be considered true. Further, while the proposed benefit is paid separately to each adult in the household, this only addresses potential power imbalances over ownership of the resulting income—it assumes that all adults have full power over the bank account into which the payment is deposited, which is not always the case. In addition, the decision to allocate the payment equally among adults in the family makes assumptions about the allocation of expenses within households that are not tested by the authors. Women not only pay more for necessities (a phenomenon known as the pink tax), they also tend to bear the burden of both reproductive expenses (e.g., menstrual products, birth control, pregnancy tests) as well as expenses related to children. Therefore, the decision to calculate the benefit on the basis of the household but deliver an equal amount to the adults in the family may not actually contribute to equality. In addition, a payment that does not vary by gender, as none of these models do, does not address differences in the costs of basic necessities by gender.

All of these proposals can be viewed as exercises in reforming existing federal and provincial programs/transfers along basic income lines in a revenue-neutral way. Their modelling choices are, in part, constrained by maintaining the program cost. Overall, in these exercises, individuals at the bottom

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<sup>15</sup> In all reviewed studies, the budget envelope is what is determined first. The remaining parameters of the basic income benefit are then determined based on that funding constraint.

of the income distribution benefit at the expense of individuals in the middle of the income distribution, who see tax credits eliminated to finance the basic income benefit. Poverty rates and inequality are reduced at no substantial additional cost to the government: these costs are largely borne by the middle class. In order to avoid a negative impact on the middle class, additional and alternative funding sources would have to be considered. Further, as detailed in Green, Kesselman, et al. (2021), a revenue-neutral, tax-delivered basic income is not as effective or efficient in reducing poverty as targeted programs are.

How do these simulation studies measure up against the four principles of a basic income? All of the models are highly complex, particularly in terms of a person understanding their benefit from year to year, and all require annual tax filing. This requires everyone to complete a tax form and be assessed via the tax system. In many ways, applying for social assistance can be easier and less daunting than a tax form. Further, the social assistance system can have dedicated trained caseworkers, whereas the tax system does not provide a similar service. While there is much to like about removing stigma by using the tax system, as noted by Tedds (2017) the tax system would need a dramatic overhaul to be able to effectively and accessibly deliver a basic income.

Koebel and Pohler (2019) propose a model similar to that considered by the Quebec Expert Committee on the Guaranteed Minimum Income (2018). This model takes the existing social assistance system and transfers delivery to the tax system. By doing so, it automatically changes the definition of income used to qualify for the program, eliminates the asset test, eliminates monthly reporting and related behavioural conditions, and adds an earnings exemption. The proposal is certainly simpler than the existing social assistance system, removes the stigma of social assistance, and continues to provide financial stability and security, but the use of the tax system still raises some concerns. However, this model, in addition to benefit increases, changes the earnings exemption, and integration with earnings may merit serious consideration if aspects related to tax filing, tax audits, and benefit holds could be addressed.

With regard to social inclusion, the main consideration in the literature is with labour supply. The conventional view and a significant barrier to public acceptance of basic income programs is the perception that they encourage people to reduce their labour supply and generally decrease their labour market attachment. However, if we expand our definition of labour beyond “paid work,” a basic income can be viewed as a form of compensation for work and other activities that are currently uncompensated. It is quite possible that providing such compensation would also encourage more people to switch from paid to unpaid work. But to automatically conclude that this is undesirable for society means dismissing the value of unpaid work. In addition, basic income programs potentially provide the financial support that some people need to pursue education, instead of being forced into low-skilled, low-paying jobs. Thus, despite the potentially adverse effects of basic income programs on labour supply in the short run, their overall impact on labour supply is less clear. To the extent that it would encourage investment in human capital, the provision of a basic income encourages the more efficient choice, leading to a more skilled labour supply in the future, as well as more resiliency and less dependence on income support programs.

In terms of the 13 design elements of a basic income, several choice decisions have no simple answers, and these remain unaddressed by the existing literature. These were laid out earlier in this paper.

## Assessing a Basic Income through an Indigenous Lens

Our comprehensive review of the literature related to a basic income for this study reveals that there is very limited literature which reflects the perspectives of Indigenous peoples, particularly in advanced economies and in the context of colonialism (Hasdell, 2020). The material that does exist (Altman et al., 2005; Altman & Klein, 2018; Avveduti, 2021; Cronin, 2007; Day, 2021; Klein, 2019; Riches, 2020) argues that settler-colonial societies, such as Canada, approach their relationship with Indigenous people from an extremely paternalistic and assimilative perspective. Existing social assistance programs targeted at or delivered to Indigenous people are disempowering and culturally biased programs, which control and manage the lives and affairs of Indigenous people and place Indigenous people in a position of dependency on colonial governments. These factors are reinforced by historical and ongoing colonial policies that have displaced Indigenous people, robbed them of their beliefs, language, culture, and traditions, imposed neoliberal work requirements, marginalized their lives and livelihoods, and created, exacerbated, and entrenched poverty in Indigenous communities. In this literature, basic income is seen as a way to promote Indigenous peoples' sovereignty and self-determination.

There are some important aspects of a basic income that need to be raised in this context. The existing basic income literature, however, is very much derived from a Euro-centric worldview. The key principles that arose from a review of this literature—simplicity, respect, economic security, social inclusion, and autonomy—and the associated design elements and choices may not align with other worldviews. In particular, individualism is a central feature of the Euro-centric worldview, and as a result individual autonomy occupies a core position within the basic income framework of principles. This framework is unlikely to resonate with cultures and worldviews that value collectivism. In fact, the two cash-transfer programs that were reviewed in the section on basic income pilots and which are delivered by Indigenous Communities themselves, the Australian CDEP (Altman et al., 2005; Altman & Klein, 2018; Klein, 2019) and the Cree ISP (Collette & Lariviere, 2010; Feit, 1982; La Rusic, 1979, 1996; Lariviere, 2018; Moriarity et al., 2021) explicitly challenge the Eurocentric notion of a basic income by including clear participation requirements, conditionality, and monitoring into community-designed and delivered support programs.

In addition, if a basic income benefit is delivered through the existing colonial administrative structures it is challenging to see how it would dismantle these existing colonial, paternalistic, and assimilative perspectives. As has been detailed here, there are many choices that must be made to design and implement a basic income and it is possible the resulting program would simply mirror the existing problems in the relationship between the colonial state and Indigenous peoples. That said, it is possible to envision a program similar to that which existed in Australia and which does exist in Quebec, where every Indigenous community that participated in the program was able to design and deliver a basic income program that suited their community needs (Altman et al., 2005; Altman & Klein, 2018; Collette & Lariviere, 2010; Feit, 1982; La Rusic, 1979, 1996; Lariviere, 2018; Moriarity et al., 2021). Such programs that offer autonomy to communities in terms of program design and delivery are not unusual in federal/provincial/territorial relations, and this concept seems to have a great deal of merit in supporting work to advance a new social contract between the colonial state and Indigenous peoples. Following the Government of Canada engagement with First Nations designed to understand how to

make the On-reserve Income Assistance Program (OIAP) more responsive to the needs of Indigenous communities seem to actually be making steps towards revising the OIAP in similar directions (Indigenous Services Canada, 2021).

We do note that the Ministry of Social Development and Poverty Reduction in B.C. has been working with B.C.'s First Nations Leadership Council and Dr. Anke Kessler, Dr. Fernando Aragon, and Dr. Jacqueline Quinless related to a basic income and income supports in First Nation communities across B.C. (Green, Kesselman, et al., 2021, pp. 7-8). It should prove to be an important study, and one that ought to be reviewed carefully when work is completed, and the findings made public.

## Assessing a Basic Income through an Intersectional Lens

Cameron and Tedds (2020) consider a basic income through an intersectional lens and we summarize their work here. While in other countries, basic income was a cause taken up by feminist and Black activists, Canada's contributions to the basic income movement are better characterized through the lens of government-led reform in the areas of poverty and social provision. The 1970 Royal Commission on the Status of Women recommended that a guaranteed annual income be provided to all one-parent families with children (Hamilton & Mulvale, 2019). The 1971 Report of the Special Senate Committee on Poverty (the Croll Report) proposed a universal income floor (Forget, 2011), following which the Mincome pilot was launched. However, it is clear that gender and intersectional considerations—at least, insofar as they can be distinguished from poverty concerns—did not drive the creation of Mincome, nor were they central aspects of analysis. The same is true of the Ontario Basic Income Pilot, launched in 2017. Basic income has more recently been raised in the context of reconciliation, with one of the Calls for Justice outlined in the Final Report of the National Inquiry into Missing and Murdered Indigenous Women and Girls (2019) being to establish a “guaranteed annual livable income.”

That said, support for the basic income concept has not been universal among equity-seeking groups. Across Canada advocates and key stakeholders have been skeptical about the merits of a basic income. For example, Broad and Nadjiwon-Smith (2017) caution against the implementation of a basic income for First Nations groups in Ontario, highlighting the substantial differences in how First Nations communities experience poverty and need, as well as the damaging history of Canadian government-led programs in First Nations communities. In addition, the feedback provided by a First Nations group as part of the B.C. government's poverty reduction strategy consultations reflected a sense of concern about the ability of a basic income to meet the needs of the Indigenous community, including that the policy would be guided by a “paternalistic colonialist approach,” while people with disabilities expressed fear that a basic income would not take into consideration the heterogeneity of experiences and need within the population of people with disabilities, and newcomers noted that a basic income would neither improve access to services and employment, nor address systemic racism (Apland et al., 2018).

An important reason why a basic income is viewed by many marginalized groups—and particularly those who experience multiple and intersecting forms of oppression—as a problematic (or inadequate) solution to poverty is because the policy generally conceives of poverty as a lack of income, ignoring the links between poverty and identity, as well as the structural factors that contribute to financial

insecurity. In particular, to focus chiefly on income is to ignore or leave unaddressed the extent to which poverty is linked to and amplified by systemic pathologies, such as racism, colonialism, and ableism, and the power dynamics that they produce. In addition, a “true” basic income—particularly one that follows the universal demogrant model—has, on the surface, a destigmatizing impact because the transfer is paid to all; at the same time, the ostensible “neutrality” of the policy has the effect of eliminating considerations of the complex heterogeneity of lives and need.

It is for this reason that the usefulness of a basic income is often closely linked to a rich system of basic services (e.g., safe and adequate housing, clean drinking water, extended health coverage)—that is, services that directly provide a base standard of living that many people in Canada—and especially the North—continue to be denied. In addition, though it is unlikely that most governments seeking to implement a basic income would use the policy to replace the entire system of income and social supports, it is on such a basis that some oppose the policy. These skeptics fear that by throwing political capital behind a basic income, while stalling on or ignoring other issues like poverty wages, unemployment, or discrimination, governments might produce unintended consequences, particularly for groups that are overrepresented in low-wage or precarious work or who struggle with labour market attachment.

These are all very important concerns related to the objective, design, and implementation of a basic income that need to be carefully considered. As women have some of the highest rates of poverty by family type, any cash-transfer scheme introduced to reduce poverty would have an especially positive effect on the material circumstances of diverse women. This is because women uniquely face the economic risks of responsibility for reproductive labour as well as a gender pay gap, both of which contribute to lifelong economic insecurity and limit their ability to earn a livable income (Alstott, 2001). Economic dependence born out of gendered power relations further limits women’s choices and can render individuals vulnerable to various forms of gender-based violence, including intimate partner violence. The intersection of gender with other aspects of identity produces additional layers of complexity, and thus Alstott’s logic can be extended to various groups of women and gender diverse individuals, such as people with disabilities who may require more flexible and intermittent working arrangements, or racialized and LGBTQQ2SIA+ individuals for whom workplace discrimination is not only rooted in misogyny.

In the absence of other policy or normative change (e.g., a more accessible maternity benefits system for low-income women, greater legal ramifications for workplace discrimination, societal shifts in the gendered division of labour), a basic income could begin to account for or offset some of the detrimental economic impacts associated with certain intersections of identity. That is, a basic income that is founded on the principle of meaningful inclusion and participation in society could create space to speak about an expanded view of societal contribution, particularly one that extends beyond paid work. This makes possible a questioning of fixations on paid employment in the income support system and society writ large. To the extent that this is not addressed, caregivers who are mostly women and who engage in unpaid reproductive labour will continue to be seen as dependants, reinforcing existing gender relations and asymmetries, thereby undermining equality (see, for example, Orloff, 1990; Robeyns, 2001; Gheaus, 2008).

However, the basic income approach is limited in its ability to solve poverty along intersectional lines by the extent to which it is an income-focused support. Although poverty is a highly gendered and intersectional issue, a focus on intersectionality in basic income approaches is secondary: it only emerges based on a connection to key *aspects* of the problem of poverty. These include overrepresentation in low-wage work and workplace discrimination based on identity, as well as constraints on “full” participation in society related to ability, geography, and biological functions (e.g., reproduction). The positioning of women, the working class, LGBTQ2S+ persons, and Black communities at the forefront of much of basic income activism in the past century underscores this reality. Without attending to the nuanced perspectives of these diverse groups, it is still possible to say that paid employment is for them an insufficient or untenable way by which to secure financial independence and security. However, it remains to be seen whether the choice of the basic income tool in the face of poverty would disrupt systemic pathologies, merely offset the effects of the barriers they construct and perpetuate or have the unintended effect of obfuscating the other changes necessary to ensure equality and inclusion. Suffice it to say, from this perspective, a basic income is not a solution to a problem but rather a stop-gap policy to address the outcomes of the real problem.

Indeed, those with the greatest barriers to opportunity—particularly obstacles that are not merely financial—require a suite of supports and services beyond a monthly income transfer, as well as change that goes beyond guaranteeing economic security to address systemic pathologies like colonialism, racism, and transphobia. Moreover, income support cannot replicate the impact of strong labour laws, anti-discrimination and anti-harassment policies in the workplace, employment equity legislation, or systemic shifts in the funding and functioning of the criminal justice and legal aid systems. It is also no substitute for better workplace accommodation of care. This leads to the consideration of a support system that is centred on the provision of basic services.

## The Role of Basic Services<sup>16</sup>

Earlier, we note that economic security is often framed in the context of income. However, more recent contributions to the debate note that economic security can also be framed in the context of basic services. According to Kesselman and Mendelson (2020), services—what they term “in-kind benefits”—can be distinguished from cash benefits such as income support based on policy intent. While basic income and other cash transfers provide recipients the freedom to spend the money as they choose, in-kind benefits are structured to reduce the out-of-pocket cost of a target item (e.g., adequate housing, medical equipment). This influences spending on these items by altering their price relative to that of other goods and services.

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<sup>16</sup> There do exist proposals for what is often referred to as a universal basic asset, which can be viewed as a combination of the universal basic income and universal basic services approaches. A universal basic asset considers the basic set of resources that every person is entitled to and includes housing, healthcare, and education, as well as land, money, goods, digital assets, and so on. It combines a mix of regular distributions as well as one-time distributions. The proposals for and evaluation of a universal basic asset are relatively new and thus are not well developed in the literature. For more detail on a universal basic asset, see Institute for the Future. (n.d.). Universal Basic Assets. <https://www.iff.org/uba/>.

Whether delivered as a public subsidy (e.g., a child-care subsidy), target good or service provided directly (e.g., eye exams, wheelchairs), or voucher (e.g., food stamps), in-kind benefits support access to necessities and are dependent upon consumption choices. Provincial and territorial governments in Canada already provide a range of essential supports in the form of services and in-kind benefits—some universally, such as medicare and K-12 education; some income-tested, such as child-care subsidies; and some available only to those who qualify for social assistance.

While basic income has received more attention, there are growing calls for the introduction of universal basic services, which is an approach that builds upon the above notion of in-kind benefit provision. Such proposals advance the idea that the best path to poverty reduction is through a strengthening and extension to all—regardless of one’s identity, work status, or ability to pay—of essential services such as shelter, education, sustenance/food, health care, transportation, legal and democratic services, and child-care and adult social care. This proposal is presented in contrast to the income-focused approach of giving people a cash transfer and letting them navigate the private market to secure essential services. Such basic services models are sometimes referred to as providing a “social wage,” which references the value of replacing the individualized cost of services with public goods, free at the point of use and accessible to all by virtue of residency or citizenship.

The basic services concept gives a different perspective to the notion of a social dividend provided in the form of an income. In the basic services approach, the dividend is provided in the form of services and is built upon the notion of shared needs and collective responsibility. It emphasizes that all members of society have needs that must be satisfied to ensure well-being and enable participation in society, and that the welfare of the population is a collective endeavour (Coote et al., 2019). Basic services models also favour shared ownership and local provision—two characteristics that have the potential to render systems less stigmatizing and delivery more attuned to heterogenous needs. Such characteristics are also more closely aligned with collectivist modes of social and economic organization.

Proponents of the basic services model also emphasize the relative cost-effectiveness of basic services: in contrasting the basic services and basic income approaches, Yalnizyan (2017) found that for \$15 billion—half the cost of raising all incomes above the poverty line—the Canadian government could permanently expand affordable housing, transportation, and child care, and nearly eliminate the cost of prescriptions, going to the dentist, and attending post-secondary education. However, it bears repeating that though basic services have often been presented as the antithesis of a basic income in the public discourse, realistic proposals for both are built around their complementarity: proponents of universal basic services recognize that some form of income support ought to remain in place in a society with basic services, while basic income advocates assume the preservation of a range of services, such as health care, transportation, and specific in-kind benefits.

Proponents of the basic services model suggest that basic services can produce the following benefits:

- **Redistribution:** Basic services are of greater value to—and thus have a larger impact on the well-being of—those with the greatest need or those who are worse off.
- **Targeting of need:** Basic services can better provide for heterogenous needs, including where means-tested supports can miss specific aspects of need or deprivation.

- Cost-efficiency: As noted above, basic services constitute a more efficient use of public funds, due especially to the economies of scale that result from government procurement.
- Solidarity: Basic services have the potential to increase social cohesion and reduce stigmatization of beneficiaries, given that public services respond to shared interests, and the consumption of “merit goods” like child-care have positive social externalities and “spillover effects.”
- Increased participation: Certain services, such as child-care and transportation, are supportive of—or have complementarity with—societal participation (e.g., work, training, volunteering).

Cameron and Tedds (2021) considered the basic services model through an intersectional lens and from the perspective of eliminating GBV. A key insight of this work brings attention to the fact that the relationship between the state and intersectional/equity-seeking groups and movements (e.g., Indigenous peoples, the women’s movement, movements in support of racial justice) has historically been—and continues to be—one of tension. On the one hand, many communities and advocates recognize the state—and state provision—as a site and source of discrimination and violence; on the other, most are central proponents of greater investments in government services—albeit in a less stigmatizing and oppressive way. The authors also caution that basic services approaches—built upon ideas of what members of society have in common, and by extension, of a sense that there is a set of services that is universally necessary—should not be mistaken for neutral policies: indeed, it must still be determined which services to include in the suite of basic programs, and this selection is often highly subjective, a function of who is at the decision table, and reflective of dynamics of power and privilege. Another key challenge confronting basic services models is how to account for nuance in both need and experience, particularly in terms of service design and access features. The language of shared or collective needs can easily be confused with universality of experience, and by using such language, policymakers risk ignoring the differences that exist at the intersections of identity factors, and which not only shape experiences of poverty, but also reveal different aspects of need within system design and delivery. Thus, those responsible for implementing basic services must be attuned to the ways in which systems are themselves sites of power, privilege, and oppression, and, as importantly, how individual access and experience of services is situated within (and shaped by) this context.

If we consider the example of public transit, the focus is usually on providing the service in urban areas where demand for public transit is high. However, public transit also has a very important harm reduction element and should thus be considered in all population centres. In the context of BC, for example, years of minimal to no public transportation options in rural and remote areas, particularly along Highway 16 (the Highway of Tears) contributed to a reliance on hitchhiking, resulting in the disappearance of many Indigenous women and girls. It took a significant amount of pressure to get the Province of British Columbia to address this service gap, which occurred in 2018 through the launch of BC Bus North (BC Bus North, 2020).

Much like a basic income, the basic services approach is not the answer for all needs. While basic services proposals are often positioned in contrast to basic income, the reality is that services and income must be balanced in any system of social provision. For example, there are many personal needs that exist for which some distribution in monetary form is necessary to preserve autonomy (Portes et al. 2017). Sustenance is one area in which a basic income or cash-focused approach is preferred over basic

service models that include food banks and school food programs. In other areas, however, basic services approaches are preferable. In the case of housing, for example, the basic services approach—which would involve adding to the existing housing stock through large-scale investment in social and non-market housing—is preferred over a cash-focused approach given the importance of shelter to life outcomes and the supply failures present in the market.

## Conclusion

This paper provides a comprehensive review of the basic income concept. It situates basic income within the context of other types of social and income support programs, including other types of cash-transfer and basic services programs. It articulates a principles-based framework, which we consider to be the only way to distinguish effectively between basic income programs and other cash transfers. From here, we conclude that the basic income approach is neither new nor exotic, but simply a particular form of cash-transfer program predicated on a few principles—economic security, simplicity, respect, and social inclusion—which serve a broader core objective of individual autonomy. Our review also describes the main design and implementation features that must be determined in the process of designing a specific, implementable basic income program. As a result, we reach two conclusions about basic income. First, despite popular reporting to the contrary, a basic income is not simple to design and is unlikely to be simple for users. Second, the design of any other cash-transfer program would require consideration of all the same features as are reviewed in the basic income case. Distinctions between the two arise as a result of the detailed design choices that are made. These choices reflect difficult public policy trade-offs, as well as trade-offs among the basic principles. We conclude that, in designing a basic income, it is all too easy to revert to a program that has features of traditional welfare programs—that is, the programs the basic income concept was developed to counter.

The paper goes on to discuss basic income pilot projects. Even though such pilot projects have not shown large impacts on labour supply (one of the biggest concerns about basic income), and have had positive poverty reduction impacts, no pilot project has ever resulted in the implementation of a permanent basic income. We conclude that, for several reasons, there is little to be gained from further pilot projects. We also review the results of microsimulation studies, which represent an alternative approach to estimating the costs and impacts of different program designs. Our review confirms our earlier conclusions about the complexity of designing a real-world basic income program, and the difficulty inherent in conforming to the principles that underlie the concept. We also discuss whether CERB was a basic income or provides a model for a future basic income and conclude that it was more akin to an EI program than a basic income.

We also look at the basic income concept through an intersectional lens and an Indigenous lens. In both cases we find that the focus of basic income on uniform cash benefits and individual autonomy detracts from the ability to meet heterogeneous needs and to adapt to collective societal and cultural considerations. In terms of basic income implications for Indigenous peoples, questions arise in terms of the policy's focus on the individual and its reliance on Euro-centric and colonial mechanisms to address social and economic issues. In addition, trying to create a single cash-transfer program that provides for

many divergent needs is clearly a difficult and complex undertaking that seems, on its face, to violate the basic income principles framework.

Finally, we discuss an alternative to basic income known as basic services, under which in-kind benefits, often in the form of subsidized or no-cost services, are provided to address basic needs. In fact, the existing system of income and social supports is a mix of cash transfers (including social assistance) and in-kind benefit programs, and most basic income proposals and basic services proposals suggest that both cash transfers and in-kind benefit programs are needed. Within that type of system, in-kind benefits can be designed to specifically address the needs of particular groups in effective and sensitive ways, addressing some of the concerns raised in the intersectional and Indigenous lens analyses.

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