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NEWS RELEASE

Senate Finance Committee Studies Guaranteed Livable Basic Income this International Day for the Eradication of Poverty

FOR IMMEDIATE RELEASE

October 17, 2023 (Ottawa)—Today is the International Day for the Eradication of Poverty. This morning, the Standing Senate Committee on National Finance studied [Bill S-233](#), which proposes the development of a national framework for guaranteed livable basic income (GLBI).

The committee [heard](#) from experts including former Ontario Premier Kathleen Wynne, Dr. Evelyn Forget and Dr. Jiaying Zhao. All agreed that, as Canada faces increasing economic, social, health and environmental uncertainty, now is the time to move forward with GLBI.

“The kinds of tangible improvements in people’s lives and outcomes we were starting to see as a result of the Ontario Basic Income Pilot included increased work placements and community involvement, improved school retention and positive health – especially mental health – outcomes,” shared former Premier Wynne.

“In our study, homelessness and reliance on social services was reduced and the cash transfers saved the government \$8,277 per person, per year. Hundreds of studies in the last 50 years have shown the same pattern: improved well-being, health conditions, cognitive function, food security, and reduced crime rate, as well as lower alcohol or substance use,” explained Dr. Zhao.

“We need both social programs and a GLBI,” Dr. Forget insisted. “We need treatment for people who use substances, harm reduction policies, mental health services and all kinds of supports, but it’s hard to take advantage of these policies when you don’t have enough money to feed or house yourself.”

Bill S-233 and its sister legislation Bill C-223, introduced in the House of Commons by MP Leah Gazan, respond to the Calls for Justice of the National Inquiry on Missing and Murdered Indigenous Women and Girls for a national GLBI. This legislation would require the Minister of Finance to consult with Indigenous, provincial, territorial and municipal governments, as well as community experts, to develop a framework for implementing GLBI and report on progress.

Once the Senate committee's study of Bill S-233 is complete, committee members and then all Senators will have the opportunity to vote to send the bill to the House of Commons, where it could become law following review. Bill C-223 is awaiting second reading in the House.

"Faced with increasing economic uncertainty, Canadians rightly expect their governments to both help individuals make ends meet and treat public money with care. We introduced Bill S-233 and Bill C-223 because leaving Canadians in poverty costs at least [\\$80 billion per year](#).

All Canadians would benefit from healthier and more inclusive communities where people are less reliant on emergency rooms for preventable health issues, and where people are fed and housed, not languishing in shelters, tent cities, prisons, or the streets. GLBI has been tested, proven, and identified by a growing number of Canadian jurisdictions as a way forward. It is a meaningful solution promising a wealth of economic, social, and health benefits," concluded MP Gazan and Senator Pate.

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Beyond the Basics: Guaranteed Livable Basic Income & Bill S-233

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The Financial Costs of a Guaranteed Livable Basic Income

There are two ways to look at the cost of a Guaranteed Livable Basic Income (GLBI). The first examines the upfront costs of delivering the program and various ways to finance these costs. The second is to recognize that GLBI is an investment in the community that will pay off in terms of less pressure on existing social programs and higher tax revenues for various levels of government.

Upfront Costs

One criticism often made of GLBI programs is that they are very expensive and likely to lead to a significant increase in the tax burden that will make the middle class worse off. Some proposals do precisely that: they estimate very high program costs and suggest financing these costs by raising taxes and eliminating tax credits that benefit the middle class. The Basic Income Canada Network (BICN) has [documented](#) the impact of the decisions involved in designing and resourcing a GLBI.

The [Parliamentary Budget Office](#) (PBO), for example, considered a program that would guarantee individuals between 18 and 64 an annual income of \$16,989 and couples \$24,027, reduced by \$0.50 for every dollar earned. That is, the total amount of money received by any family would decline as their earned income increased, disappearing entirely for individuals at \$33,978 and for couples at \$48,054. People with disabilities would receive an additional \$6,000 per year. As a consequence, poverty rates would fall by 49% and the incomes of the poorest 20% of Canadians increase by \$4,535 or 17.5% each year.

This, however, would come at a very significant cost of \$87.6 billion per year. In order to fully pay this cost, the PBO suggested eliminating a variety of tax credits often used by the middle class, which would make the poorest 40% better off but leave 60% of households marginally worse off.¹ The PBO also considered potential savings from provincial income assistance programs.

This design was based on the Ontario GLBI [experiment](#). There are other ways to design a targeted GLBI. For example, the way in which adult children living with their families are treated might be changed. In the PBO calculation, benefits were based only on the income of an applicant and their partner, if they had one. However, this implies that adult children living with their parents in high-income families might receive support even though their parents would not qualify. This need not be part of the design. Benefits could be calculated based on the census family, in which adult children living with their parents receive a benefit based on total family income. If their family income is high, adult children living at home would not receive a benefit even if their own earnings are low. This design allows young people who are parents or are working and living on their own to receive necessary support, while ensuring that adult children living in families with adequate means do not.

This design could reduce costs by 40% while raising benefit levels and reducing the poverty rate by as much as the PBO design.² For each dollar earned, benefits would fall by \$0.50. Children under 18 would continue to receive the Canada Child Benefit, and seniors would receive OAS and, if they qualify, the Guaranteed Income Supplement and/or Canada Pension Plan. With this design, no current beneficiary of social programs would be worse off and most would be substantially better off. Deep poverty is virtually eliminated, and the poverty rate would decline by approximately the same amount as the PBO design.

The upfront cost of delivering a GLBI is very dependent on details. This example demonstrates substantial savings associated with one change in the definition of the family that reduces the gross costs to a level similar to other government expenditures that have been enacted.

It is, however, the net costs of the plan that are important. Approximately 5% of the population under 65 [currently receives](#) provincial social assistance. Since a BI would reduce the need for provincial social assistance, part of the necessary funding for a GLBI could come from the provinces.³ The rest could be paid for by progressive tax changes that primarily affect the highest-income earners. Middle-income earners and, in particular, seniors need not bear the burden.

¹ Annual after-tax and transfer income for the top three income quintiles fell by about \$1,600 on average.

² For families with three or more adults, the maximum benefit is calculated by multiplying the maximum benefit for a single adult by the square root of the number of adults in the family. The “square-root rule” is used in benefit design around the world to account for “economies of scale” – it costs less for two people living together to meet their basic needs, than for each to live separately. The numbers are from 2022.

³ Note that not all of the provincial income assistance budget could be diverted because the provinces would still be responsible for province-specific and emergency needs, as well as services for people with disabilities.

Return on Investment

Past BI programs have generated a wide range of positive outcomes on education (e.g., schooling, skill training), health (e.g., physical health, nutrition), entrepreneurship (e.g., employment), social integration (e.g., civic engagement), subjective well-being (e.g., emotional wellbeing, mental health), assets (e.g., income, savings), and housing (e.g., housing stability), but with no significant increases in spending on temptation goods (e.g., alcohol, drugs), in both [the developing world](#) and [the developed world](#).

A GLBI that reduces poverty would have substantial and far-reaching effects both on the families whose lives are transformed and on society at large. A conservative estimate of the costs of poverty is 4% of GDP, or approximately \$80 B annually.⁴ These costs include reduced economic growth and higher costs in our healthcare and criminal justice systems, as well as costs borne by others.

One third of these costs are borne directly by the government in the form of lower tax revenues and higher expenditures. A program that substantially reduces poverty will enhance economic activity and improve the health and wellbeing of the population making it at least partially self-financing over time.

Estimating the social return on investment (SRO), or the amount that could be saved by investing in a GLBI, is more challenging than estimating the upfront costs because of the uncertainty associated with how much and how quickly the costs of poverty might fall. The Community-University Institute for Social Research at the University of Saskatchewan used a design similar to the PBO and the best information available to [estimate](#) the Social Return on Investment at 1.06. In other words, every dollar invested in a GLBI generates \$1.06 in savings.

GLBI can reduce the fiscal burden on the government because recipients who become more financially independent rely less on social and health services. A recent Vancouver [study](#) of unconditional cash transfers to homeless individuals has demonstrated the \$7,500 cash transfer generated savings of \$8,277 per individual per year (a 110% return) via reduced reliance on social and health services. The \$777 net savings suggest that a carefully designed basic income program can be cost-effective, saving governments and taxpayers money.

⁴ According to the Homeless Hub, poverty costs Canada between [\\$72 and \\$84 B annually](#). Earlier estimates place the cost of poverty at [6.6% of GDP](#).

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Beyond the Basics: Guaranteed Livable Basic Income & Bill S-233

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Guaranteed Livable Basic Income & Existing Programs

The relationship between a Guaranteed Livable Basic Income (GLBI) and existing social programs is a central concern. GLBI is a form of income replacement; it provides money to individuals, but not goods or services associated with special circumstances. It cannot replace goods or services offered to meet particular needs, such as healthcare, job training or education. It can, however, replace many cash transfers from the government to individuals, such as provincial income assistance or the GST credit. This could [reduce administrative costs](#) because it removes significant administrative processing resources (e.g., application, evaluation, monitoring costs). This said, how GLBI [intersects with existing social services](#) (e.g., disability, income assistance, child support) needs to be carefully thought out.

One example of how existing programs might work with a GLBI concerns people with disabilities (PWD). In all provinces, PWD are eligible for some forms of income replacement if they cannot work. In some provinces, such as Ontario, only people receiving disability support (e.g., ODSP) are eligible for necessary health supports, such as mobility devices, hearing aids, prescriptions, etc. The program uses caseworkers to help people navigate a complex system. The coupling of services and income support has discouraged some PWD from entering the workforce because they fear loss of access to specialized services that they might require at some point.

Other provinces are working hard to de-couple the provision of health supports from income replacement because some people who work and do not need income replacement may need help with prescriptions or mobility devices, while other PWD need income replacement but have no need for health services. Similarly, some seniors require health supports but do not need income replacement through the disability income support system. Some PWD rely heavily on their caseworker, while others find the caseworker either unhelpful or detrimental.

Manitoba, like some other provinces, offers all residents (and not just PWD) support for prescription drugs based solely on the level of their income and not its source. Working people with low incomes receive free or heavily subsidized prescriptions, just as do people on income assistance. Similarly, people who do not receive disability income support can receive assistance with technological or mobility supports, or with transportation. Therefore, there is no disincentive to undertake work that might be appropriate. This process of de-coupling goods and services from income replacement is ongoing in several provinces.

The role of the caseworker has similarly attracted scrutiny. Manitoba is implementing a system for people with long-term disabilities that makes the caseworker optional. People who do not require their services are not required to go through the caseworker. Those who find caseworkers helpful have greater access because there is less pressure on the system. The province is also working with trusted community organizations, such as CNIB (Canadian National Institute for the Blind), to certify and train community workers to serve as navigators. This has been appreciated by the disabilities community because of past experiences with government provided caseworkers. This process is both efficient from an economic point of view and empowering for individuals.

The bottom line is that GLBI does not replace goods and services that have been put in place to meet particular needs or goals. It can replace some cash transfers. Separating these two kinds of supports is already underway because the perverse incentives associated with tied provision have already been recognized by the provinces. GLBI will support and encourage this process.

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Will Guaranteed Livable Basic Income Cause Inflation?

[A recent analysis](#) suggests that guaranteed livable basic income (GLBI) is unlikely to cause inflation because it involves the redistribution of money rather than the creation of new money.

One of the fears that many people have is that money received by people with low incomes through GLBI will all be absorbed by rent increases leaving recipients no better off. GLBI will not solve the housing crisis, and there is still need of all the other tools available to make rental housing available in areas of low availability. However, it is not the case that recipients would be no better off if they receive cash from a GLBI.

Recipients of additional money from GLBI do not all have identical needs and not everyone will spend all the money they receive on rent. Some will seek better housing; others will economize on housing by living with roommates or family, and spend the money instead on better food or transportation or education. One of the real benefits of a GLBI is that it does not restrict the ways in which recipients can spend the cash.

Consider the different ways in which a housing benefit might be designed. In traditional welfare programs, there is a “shelter benefit” and, in some cases, it is paid directly to landlords. The result of an increase is quite predictable; in the absence of rent control, the “rent” of the lowest-quality housing will increase proportionately with the shelter benefit leaving recipients no better off.

By contrast, a portable housing benefit allows recipients, whether they receive income support or rely on wage income, to rent where and how they like. In most cases, recipients are still required to show rent receipts, so they do not have complete control over the money. Some [evidence](#) suggests that rents on low-rent housing increase, but by less than the amount of the benefit. Landlords and recipients share the benefits of portable housing subsidies, possibly leading to improvements in the quality of the housing. This has been the reported effect in Manitoba, which has had portable housing benefits since 2015. [Canadian Mortgage and Housing Corporation \(CMHC\) data](#) does not suggest that Rent Assist is driving up rents in Manitoba, although there might be a small effect on the lowest-cost housing.

A GLBI goes one step further. Because households do not have to provide rent receipts, money received as a cash transfer does not need to be spent on housing at all. This creates an opportunity for households to have greater control over the ways they meet their perceived needs, and is likely to have an even smaller effect on the lowest quality of housing.

Overall, it is the fungibility of cash that ensures that GLBI will not be inflationary as long as the aggregate money supply is not increased.

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Will Guaranteed Livable Basic Income Discourage Work?

The [Parliamentary Budget Officer](#), in consultation with David Green, reviewed the empirical evidence and concluded that a guaranteed livable basic income (GLBI) might reduce the number of hours worked by, at most, 1.5%. The recent [basic income experiment in Finland](#) showed no significant difference in hours worked between those who received a basic income (BI) and those who did not. Many basic income trials have shown that GLBI has [little negative impact](#) on labor supply. In fact, [a recent review](#) shows that BI actually increased labor supply globally among adults, men and women, young and old. The slight but insignificant reduction in labor supply was found in workers who were children, the elderly, the sick, those with disabilities, women with young children, and young people who continued their schooling after receiving BI.

This is entirely consistent with experimental evidence in Canada. A survey conducted in the wake of the cancellation of the [Ontario Basic Income](#) experiment suggested that recipients who were working before participation, continued to work while receiving support. Some took the opportunity to seek better jobs. Those who were not working used the opportunity to hone job skills.

The Canada Emergency Response Benefit (CERB) offered income support during the recent pandemic. While it differed in many respects from a GLBI, its impact on work is telling. A [survey](#) conducted by the Canadian Centre for Policy Alternatives suggested that the program allowed 66% of those who returned to work to re-enter the workforce on terms that worked for them. 62% took the opportunity to re-examine career choices, and 57% were able to find better work rather than settling for the first opportunity that arose. In addition, 37% of recipients invested in job training or education.

The fear that a GLBI might discourage work is not consistent with empirical evidence. The aggregate level of employment in Canada is strongly influenced by the monetary policy of the Bank of Canada, rather than the attitudes of individual Canadians.

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Reaching Those Most Marginalized

Guaranteed livable basic income (GLBI) can reach virtually everyone who needs it through channels even outside the tax system. For those who do not file taxes, GLBI presents a financial inclusion opportunity to integrate the most marginalized individuals into the financial system by providing them with free [ID replacement services](#), free [chequing accounts](#), and free [mobile phones](#), such that people can open accounts and receive payments, as demonstrated in many [cash-transfer programs](#) in the developing world.

Furthermore, the move to automatic tax filing for low- or zero-income earners – recently given a boost in the [2023 Budget](#) – will progressively make it easier to use the tax system to deliver a BI benefit. One example of such innovation is the [T1S-D Credit and Benefit Return](#) that was developed by the Canada Revenue Agency to facilitate the delivery of the Canada Child Benefit to Indigenous households living on reserve who are not required to file income tax returns.

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The Cognitive Tax of Scarcity

What Is Scarcity?

Scarcity is the condition of having insufficient resources to cope with the demand (e.g., having less money than you need). Most studies on scarcity focus on the shortage of money, but the same principles apply to other resources (e.g., scarcity of time, food, water, energy, social interactions; Zhao & Tomm, 2018).

What Is the Cognitive Tax of Scarcity?

Studies have found that having insufficient money makes people focus on the money issue at hand (e.g., paying rent) while causing them to neglect other things in their life that also need attention (e.g., paying attention to their children; Mullainathan & Shafir, 2013; Zhao & Tomm, 2017, 2018).

The cognitive tax of scarcity comes in at least three forms.

1. Having to Focus on Money Problems

First, having to focus on money problems is cognitively taxing because it requires people to think hard about how to solve the problem using their insufficient financial resources (Shah et al., 2012). An analogy is if you only have a small carry-on suitcase to pack for a week-long vacation, packing is a lot more difficult than if you have two large suitcases that you can check. Scarcity requires people to do trade-off thinking (e.g., if I spend money on this, what things do I have to give up?) which is mentally exhausting. Scarcity also highlights the monetary dimension of everyday experiences for people under scarcity (Shah et al., 2018). For example, hanging out with friends is a social experience for most, but for a low-income individual, it automatically raises the question of how much money it will cost.

2. Focusing on One Thing Means a Lack of Focus on Something Else

Second, focusing on one thing means a lack of focus on something else (Mani et al., 2013). Scarcity puts people in a firefighting mode in the present, causing them to neglect other important things in their life, such as long-term planning or taking care of their health. An even more detrimental effect of scarcity is that it can make people neglect beneficial opportunities (e.g., social assistance, job training opportunities) that can help them get out of scarcity (Tomm & Zhao, 2016). This is one reason that the take-up rate of many poverty-reduction programs is low. Scarcity can put people in a tunnel vision where they can only focus narrowly on something while losing sight of the bigger picture (Shah et al., 2012). Scarcity also reduces the mental bandwidth overall. For example, people under scarcity perform less well on a range of cognitive tests (Mani et al., 2013), are less able to control their impulses (Mani, et al., 2020), tend to forget more (Tomm & Zhao, 2017), and make more errors at work (Kaur et al., 2021). These behaviors can be particularly problematic because they can make people lose their jobs, incur larger fees or debts, which can make perpetuate the cycle of scarcity.

3. Social Environment

Third, money scarcity is often associated with a social environment characterized by discrimination, stereotypes, and stigma. For example, people with lower socio-economic status (SES) are typically seen by others as less competent (Durante, et al., 2017). These negative perceptions place a huge burden on the mind of people with lower SES (a term called stereotype threat). These threats make people self-monitor more and more concerned about others' views and behaviors, which take up mental bandwidth (Duquenois, 2022; Schmader et al., 2018).

How to Remove the Cognitive Tax of Scarcity?

Studies have shown that cognitive training targeting the individual (e.g., cognitive training, teaching people to think differently) don't work (Sala & Gobet, 2019). But interventions targeting the scarcity situation (e.g., raising the income floor, providing income security) work the best (Ong et al., 2019). For example, a recent study (Dwyer et al., 2023) shows that providing a cash transfer to people experiencing homelessness not only provides cognitive benefits, but also a range of behavioural improvements for the long term that end up saving governments money. But providing these individuals with coaching and workshop had no impact whatsoever.

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