BASIC INCOME BACKGROUND REPORT

INTRODUCTION

The concept of a Basic Income Guarantee (BIG) has gained significant national and international attention as a potential solution to address poverty, inequality, and economic insecurity.

In the context of the Yukon, where sharp socio-economic disparities persist and the cost of living is high, exploring the feasibility and impact of a basic income program is timely and important.

Developing a guaranteed income pilot was recommended through Putting People First as a collaborative project between the Yukon Government and stakeholders, and this project is a result of that recommendation.

VALUES STATEMENT

In 2020, after the *Putting People First* recommendation to develop a Basic Income program pilot was released, YAPC created a Basic Income Working Group to establish guiding principles to help inform basic income design in the Yukon. These values were used as the foundational intentions for this project.

Basic Income for Yukon - Values Statement (YAPC, August 2020)

- Provides a guaranteed level of income that is reduced concurrently as additional income is earned.
- Is available to everyone and received by those who fall below a certain income, with no behavioral eligibility criteria.
- Is adequate- taking into account the real cost of living and enables full participation in the community.
- Is attached to the individual, although the level of payment may be calculated based on household income and family size.
- Is a complementary part of a broad social support system.
- Recognizes all basic needs in Canada: including food, housing, clothing, transportation, medical supplies and equipment, and internet/communication services.
- Does not impact current recipients of income support programs negatively.
- Does not replace increases in minimum wage, pay equity, or other ways working can make sure a person's life gets better.
- Involves Indigenous Communities in a way that respects their autonomy, if there is interest in this policy.
- Addresses immigration policy so that migrant workers are not exploited and used as a work-around workforce.

BASIC INCOME OVERVIEW

Definition

A basic income is an unconditional cash transfer from government to individuals to enable them to meet their basic needs, participate in society and live with dignity.[1]

About Basic Income

Achieving a better quality of life is intrinsically tied to access to resources, opportunities, and social support systems. Poverty severely constrains these vital elements, leading individuals into cycles of poverty and limiting their potential. There are various strategies to combat this cycle. Basic income initiatives, while not novel, are witnessing a surge in interest globally as a potential tool in alleviating poverty.

Basic income can take two forms. One is universal: everyone, by virtue of residence or citizenship, receives the same amount of money from the government. The second form, which is the only version that has been considered in Canada, is designed to respond to financial need. This version of basic income works like a tax credit: an individual with no other income receives the full benefits, which is tax free. As income from other sources increases, the benefits gradually decline.[2]

One distinctive feature of basic income that sets it apart from traditional social assistance programs is its unconditional nature and minimal eligibility criteria. This simplicity not only reduces government administrative costs by eliminating the need to monitor eligibility conditions and employment status regularly but also fosters inclusivity. Individuals have the autonomy to decide how to utilize their benefits according to their specific needs.

Basic income can also increase labour market flexibility by providing a financial cushion that allows individuals to pursue education, entrepreneurship, cultural practices or caregiving with reduced concerns about financial insecurity. It can also promote social justice by addressing systemic inequalities, by empowering marginalized groups, and advancing the human rights of choice and autonomy.

BASIC INCOME TRENDS

Global

Basic income programs have been implemented in numerous countries on seven continents. Many of the basic income initiatives studied for this report were time-limited pilot projects, such as those in San Joaquin, USA (2019-2020), and Finland (2017-2018). Others have become permanent policies, including the Eastern Band of Cherokee Indians Casino Dividend and the Alaska Permanent Fund.

All the studied projects involved cash transfers distributed monthly, quarterly, or annually. Some programs were universal and unconditional, providing income to all residents of a region without any conditions. This was exemplified in Kalima, Democratic Republic of Congo, where the entire village population received a fixed monthly payment. Other programs targeted specific groups but remained unconditional, such as the Jackson, Mississippi pilot, which focused on African American mothers living in subsidized housing. Additionally, some programs were both conditional and targeted, such as the pilot project in Barcelona, Spain, where eligible municipal social service users needed to demonstrate that their income remained below a specific threshold to continue to receive benefits.

Common patterns emerged in the observed effects of basic income transfers among project participants. Noted effects include improved subjective well-being, increased career engagement, enhanced educational outcomes, reduced substance abuse rates, improved food security and diet, and increased community engagement.

Federal: Bill C-223 & Bill S-233 A National Framework for Basic Income

Bill S-233 was introduced in the Senate by the Honourable Kim Pate on December 16, 2021 and is under consideration in the Standing Senate Committee on National Finance. Bill C-223 was introduced to the House of Commons on December 16, 2021 by Ms. Leah Gazan. It proceeded to the second reading and then was defeated on Sept. 25, 2024

Bill S233 and C-223 propose the Minister of Finance collaborate with First Nations, provincial, territorial, and municipal governments to formulate a national framework for basic income. The framework would aim to ensure that all Canadians over the age of 17 have access to a guaranteed livable basic income, free from education or employment conditions and sufficient to support a dignified and healthy life.[3]

Provincial Trends

Basic income has gained significant traction in Canada, with several provinces exploring its feasibility and impact through pilot projects and policy discussions. This table outlines provincial government engagement with basic income initiatives, focusing on formal actions and considerations at the policy level. Advocacy and NGO efforts not formally acted upon by provincial governments are not included in this table. The summary offers insight into the past and present landscape of basic income across Canada.

Table 1: Provincial Basic Income Projects and Policies

Province	Past engagement	Current/ongoing engagement	Effects of engagement
Manitoba	Manitoba Basic Annual Income Experiment (Mincome) carried out between 1975 and 1979. 1959 low-income families received payments at three levels: $3800, $4600, and $5400 per year, paid monthly.[4]	No notable policy-level engagement.	Effects of Mincome pilot project: • Statistically insignificant negative impact on labour market • Decreased hospitalization rates • Increased social acceptance of guaranteed income programs
Ontario	Ontario Basic Income Pilot Project: 4000 low-income adults received $16,989/year for singles, $24,027 for couples, and less 50% of earned income. The project was carried out between 2018 and 2019; it was initially planned for three years but was cancelled after a change in government.[5]	No notable policy-level engagement.	Effects of Ontario Basic Income Pilot Project: Improved physical and mental health Improved food and housing security Improved personal relationships Increased community engagement
Newfoundland & Labrador	Basic income pilot considered by provincial government after cod fisheries collapse and subsequent widespread unemployment in mid-1990s.[6]	Targeted basic income program for low-income seniors aged 60-64 announced in 2023.[7]	No conclusions of targeted program effects yet.

Provincial Basic Income Projects and Policies cont.

Province	Past engagement	Current/ongoing engagement	Effects of engagement
Quebec		Targeted basic income program for individuals with severely limited employment capacity launched in 2023. Monthly payments start at $1211, adjusted for family status.[8] Targeted income security program launched in 1976 for Cree people engaged in traditional hunting and trapping practices. Enrolled families receive between $15,000 and $18,000 per year.[9]	No conclusions of targeted program effects yet.
British Columbia	The B.C. government appointed a panel in 2018 to study basic income. In 2020, the panel recommended against a basic income pilot in B.C., instead making 65 social assistance reform recommendations.[10]	The panel recommendations from 2020 are under government review.	N/A.
Prince Edward Island	'Proposal for a Guaranteed Basic Income Benefit' document released in 2023, following two years of study. The report outlines the design for a potential pilot project in P.E.I..[11]	The proposal from 2023 is under consideration.	N/A.
Northwest Territories	Alternatives North releases Foundations for Action: Basic Income Guarantee for the NWT Report in 2023.[12]	No notable policy-level engagement.	
Alberta, New Brunswick, Nova Scotia, Nunavut, and Sk.	No notable policy-level engagement.	No notable policy-level engagement.	N/A.

POVERTY DEFINITIONS

Overview of Poverty Definitions

In recent years, there has been a clear evolution in how poverty is defined in Canada. Traditional methods, which typically focus on income thresholds such as the poverty line, have been recognized as not being able to show the full scope of economic hardships experienced by people. Now, consumption-based measures of poverty are increasingly being implemented. They analyze the actual goods and services consumed by individuals and households, and thus are believed to be able to better identify those facing financial difficulties. Canada's adoption of the Market Basket Measure (MBM) as the official poverty line in 2018 illustrates this trend.

Due to the unique socio-economic circumstances and needs of First Nations communities and northern areas, the Northern Market Basket Measure (MBM-N) was developed specifically for Yukon and the Northwest Territories.

Northern Market Basket Measure (MBM-N)

For the Yukon, the MBM-N sets three poverty thresholds based on geographical areas– Whitehorse, Rural North, and Rural South—which are tailored to varying costs of living throughout the territory. The 2018-base MBM-N basket includes shelter, clothing and footwear, food, transportation, and 'other necessities'. Families and individuals whose disposable incomes are lower than the total value of these expenses are considered below the poverty line. The MBM-N for a family of four in Whitehorse in 2023 was $62,220.

Another index is the Deep Income Poverty threshold (MBM-N-DIP) which identifies households in the Yukon and the Northwest Territories with disposable incomes below 75 percent of the MBM-N. MBM-N-DIP offers a nuanced view of poverty by pinpointing households facing severe economic hardship and are unable to afford essential expenses. This enables policymakers and researchers to target interventions towards households in the most severe economic distress. The MBM-N-DIP for a family of four in Whitehorse in 2023 was $46,665.

Low Income Measure

Statistics Canada releases data on the Low-Income Measure (LIM) alongside the consumption-based MBM-N. The LIM is a nation-wide, relative measure using a threshold set at half of the median after-tax household income in Canada. Individuals and families are considered 'low income' if their adjusted after-tax income is below this threshold.

The LIM is often used as an indicator of well-being, tracking changes in living standards and identifying groups at risk of social exclusion. It simplifies measurement by solely relying on data on household income and size. The primary purpose of Statistics Canada's low-income measure is to provide some indication of the extent, nature, and evolution of Canadians with low income who may be in poverty or at risk of poverty, however the LIM does not reflect regional differences in the cost of living. The LIM for a 4-person household in 2022 in Canada was $57,726.

Living Wage

The Yukon Anti-Poverty Coalition calculates the living wage for Whitehorse each year to maintain a current and accurate measurement of the cost of living in the community. The living wage is equal to the rate of pay that a household must earn while working full-time to ensure that its basic needs, including housing, food, and clothing, are met. The living wage also factors in a small stipend for education, health care coverage etc to help raise people out of long-term poverty. The living wage for a family of four in Whitehorse in 2023 is $76,585.60 annually.[13]

Poverty Definition for the BIG Project

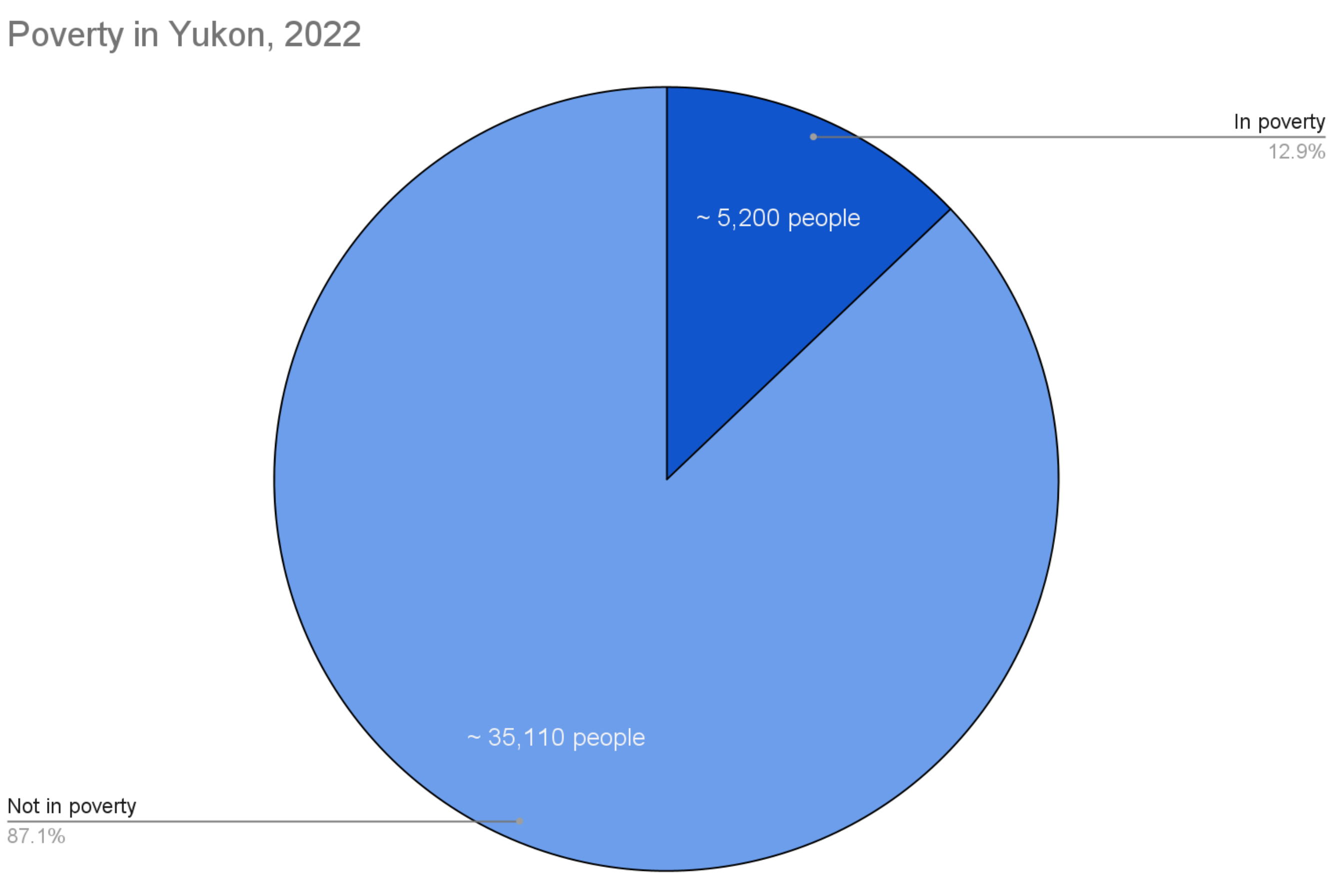
For the purpose of this project, we have chosen to use the MBM-N as the main measurement, as it provides a consistent, country-wide methodology for measuring poverty. However, it is important to keep in mind that it does not sufficiently capture nuanced regional differences, does not fully consider First Nations cultural and financial contexts, and only covers the bare necessities without factoring in the income needed to get out of long-term poverty (funding for post-secondary education, health insurance, school supplies, phone and computer access, etc.).

POVERTY IN THE YUKON

Overview

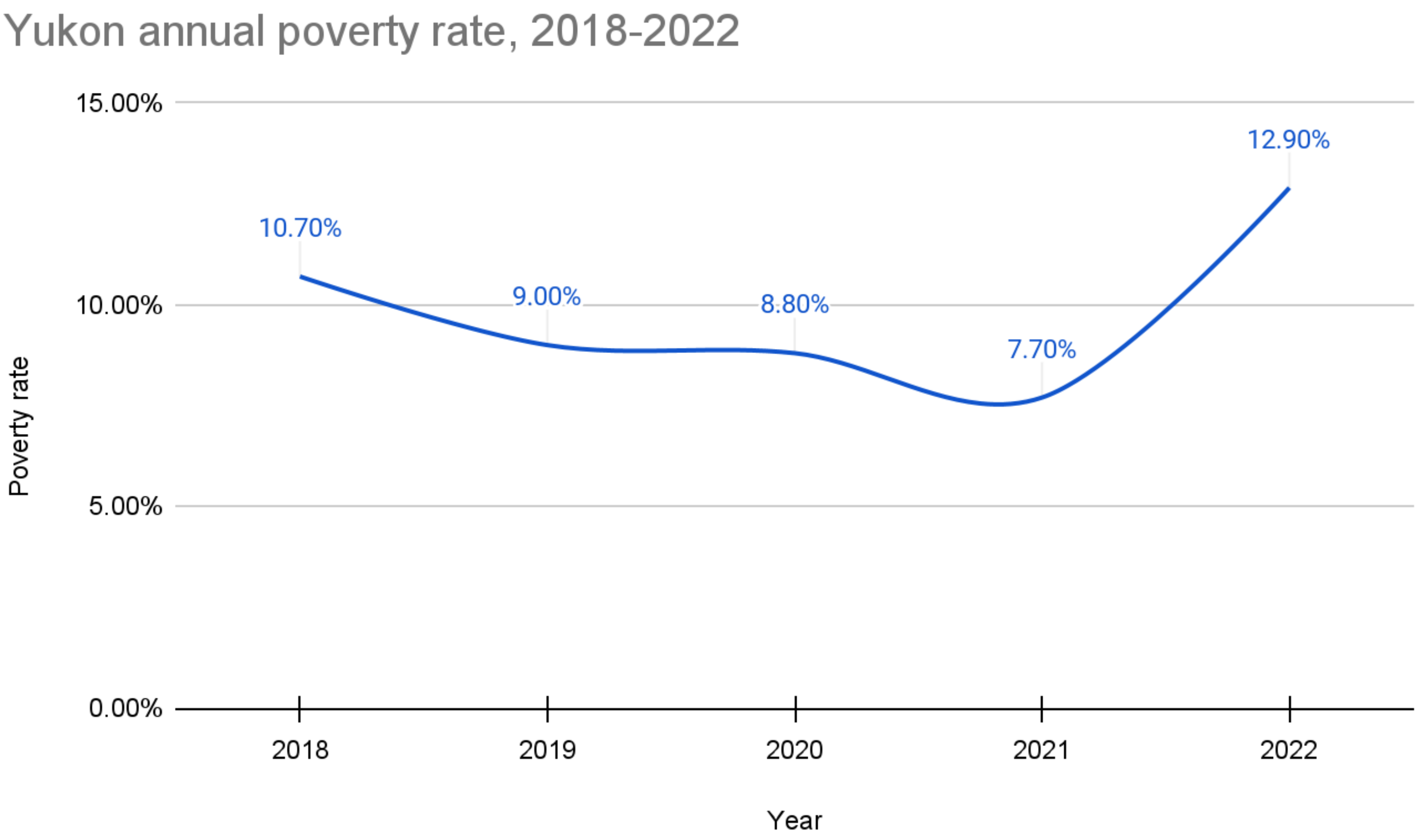
To better understand the broader impact of poverty on Yukoners, we examined their prevalence throughout the territory. Due to the availability of data on income and poverty in the territories, our data sources are limited. However, there is sufficient information to draw conclusions and make recommendations.

The poverty rate in the Yukon in 2022, the most recent year reported, was 12.9%, representing around 5,200 people. This was 3% higher than the poverty rate across the Canadian provinces for 2022, at 9.9%. [14]



Post-Pandemic Increase in Poverty

The graphic below shows the poverty rate in the Yukon from 2018 to 2022, illustrating a decline in poverty rates in 2020 and 2021. This was largely due to temporary pandemic income support measures, which were received by 56.8% of Yukoners in 2020. [15] The widespread availability of these programs led to reductions in poverty. However, these reductions were temporary; after the termination of the Canada Recovery Benefit in 2021, the poverty rate quickly surpassed pre-pandemic levels.



Income Gap Definitions

For the purposes of this report, we define **income gaps** as the difference between individuals' or families' net income and the Northern Market Basket Measure and living wage expenses, for individuals whose incomes are lower than these metrics.

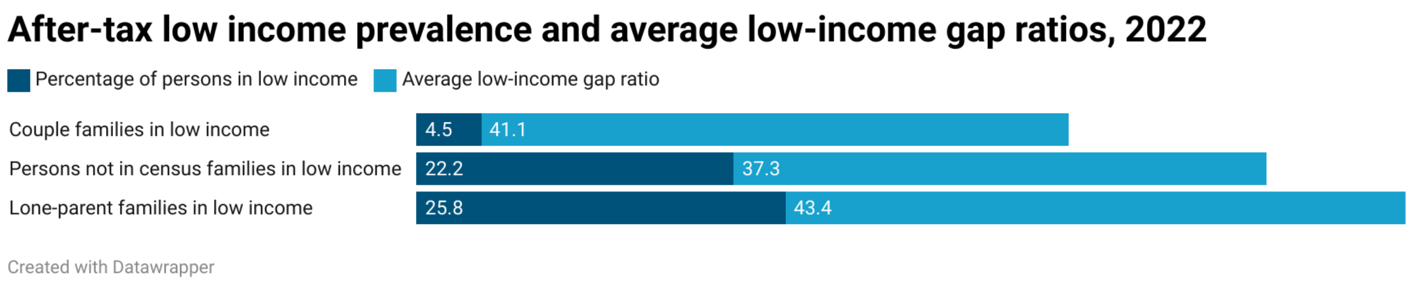
The gap between income and the MBM-N will be referred to in this report as the MBM-N-gap, and the gap between income and the living wage will be referred to as the LW-gap.

The existence of these gaps illustrates that individuals are unable to afford a comfortable and healthy standard of living. The **size** of income gaps illustrates the severity of deprivation experienced by individuals and families. The **prevalence** of income gaps illustrates the scope and severity of deprivation on a wider scale.

Who is Most at Risk: Single Individuals and Single Parents

Low-income data shows that lone-parent families and single individuals (described here as 'persons not in census families') disproportionately face income difficulties compared to couple families.

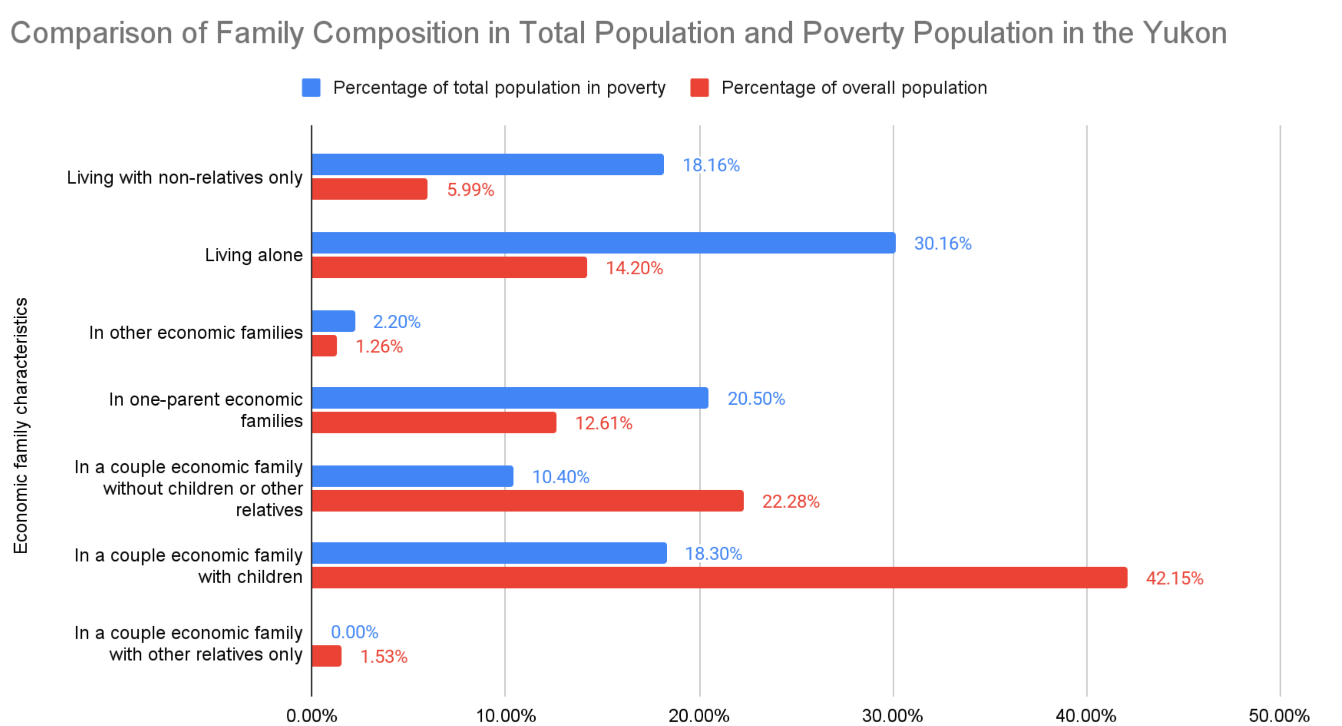
Lone-parent families had both the highest prevalence of low income and the largest low-income gap ratios in 2022, highlighting the severe financial challenges faced by single parents.[16]



Although couple families have a lower prevalence of low income, the data shows that they have a higher average low-income gap ratio than persons not in census families, indicating that this group also experiences significant financial hardship.

Size of Income Gaps - Reference Families

The chart below illustrates which household compositions were at higher risk of poverty in 2021. It shows the prevalence of family compositions compared to the overall population of the Yukon, as well as the prevalence of poverty within family compositions compared to the total population in poverty in the Yukon. [17]

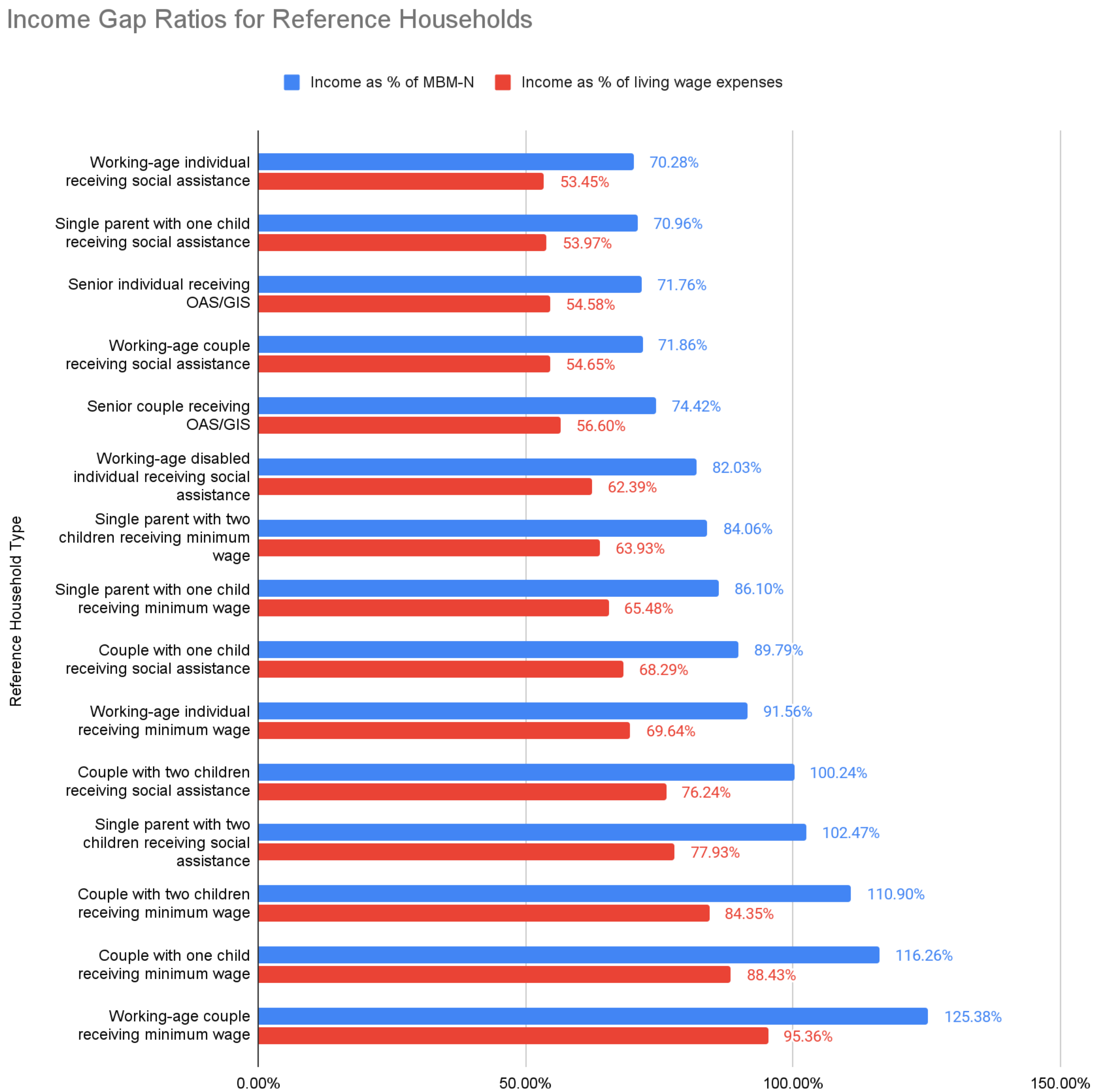


The data shows that Yukoners living only with non-relatives were significantly overrepresented among those in poverty compared to their share of the overall population in 2021. This group made up 18.16% of the population in poverty but only 5.99% of the total population, meaning they were over-represented by a factor of more than three.

Similarly, Yukoners living alone constituted 30.16% of the population in poverty but only 14.20% of the total population, indicating a disproportionate prevalence of poverty by a factor of around two. Yukoners in other economic families (such as cohabiting siblings) were also overrepresented by nearly a factor of two. Additionally, people in one-parent economic families represented 20.50% of the population in poverty while only accounting for 12.61% of the overall population.

Conversely, all couple family types were underrepresented among the population in poverty. Couples living without children or other relatives comprised 22.28% of the overall population but only 10.40% of those in poverty. Couples living with children had the lowest representation of those facing poverty relative to their group size, making up 42.15% of the overall population and 18.30% of the population in poverty.

The income gaps of the reference families are summarized in the following chart, which displays their net incomes as a percentage of the MBM-N and living wage expenses. The chart indicates that ten of the fifteen reference families are below the poverty line and none of the reference families can afford the living wage expense basket. This indicates the presence of significant financial scarcity and a severely constrained standard of living across diverse household types in the Yukon.[18][19]

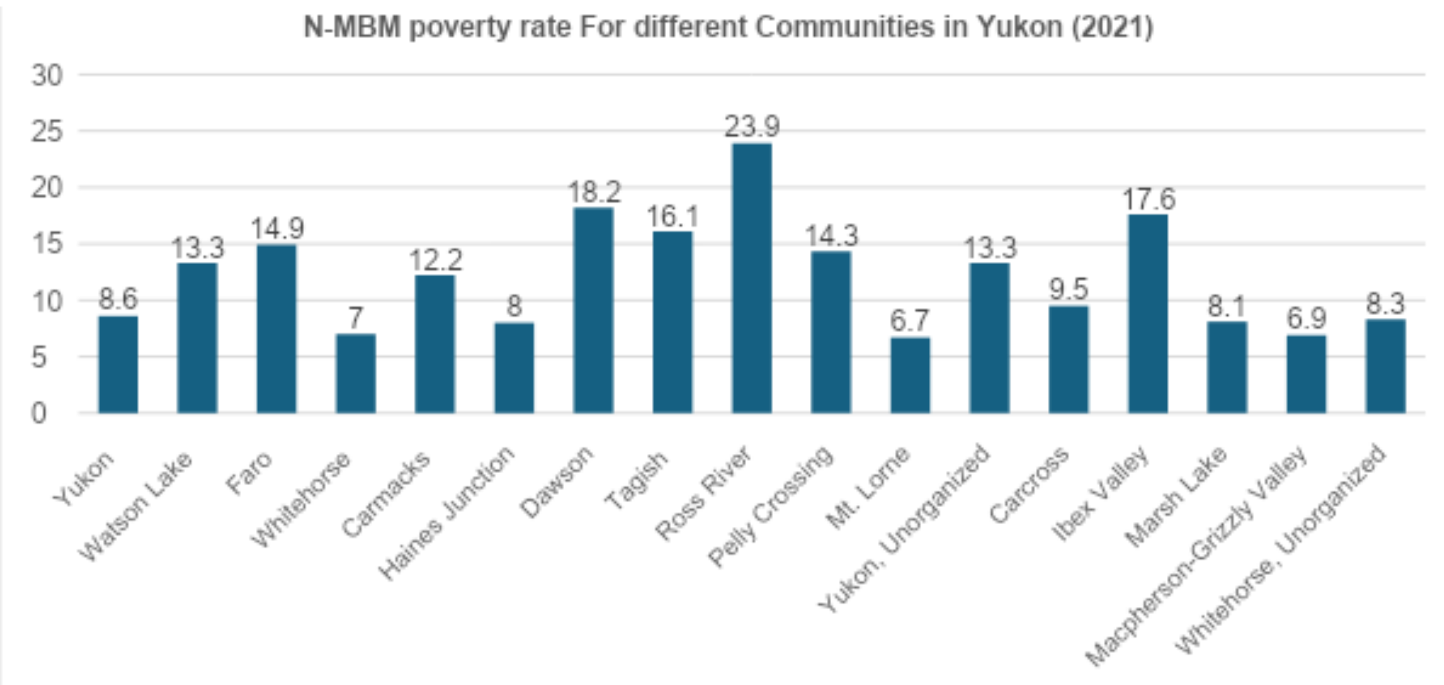


This section has demonstrated that a wide range of family types are facing poverty in the Yukon. A Basic Income Guarantee would be available to anyone who needs it in the Yukon, eliminating the need to target specific family types or populations, and making supports accessible to a wide range of people without complicated eligibility requirements. However, the available data suggests that lone-parent families and single individuals may benefit the most from a basic income program in the Yukon.

Indigenous Peoples and Rural Communities

Indigenous peoples in the Yukon face unique challenges and economic circumstances. In 2020, the median individual income among the registered Indigenous population in the Yukon was $50,800, while the median income among the non-Indigenous population was $68,500. The percentage of people living in a low-income situation was 12.9% among the registered Indigenous population and 6.4% among the non-Indigenous population in 2020. In addition, the employment rate was 60.9% for the registered Indigenous population and 82.9% for the non-Indigenous population. [20]These figures illustrate a clear difference in economic circumstances for Indigenous peoples in the Yukon.

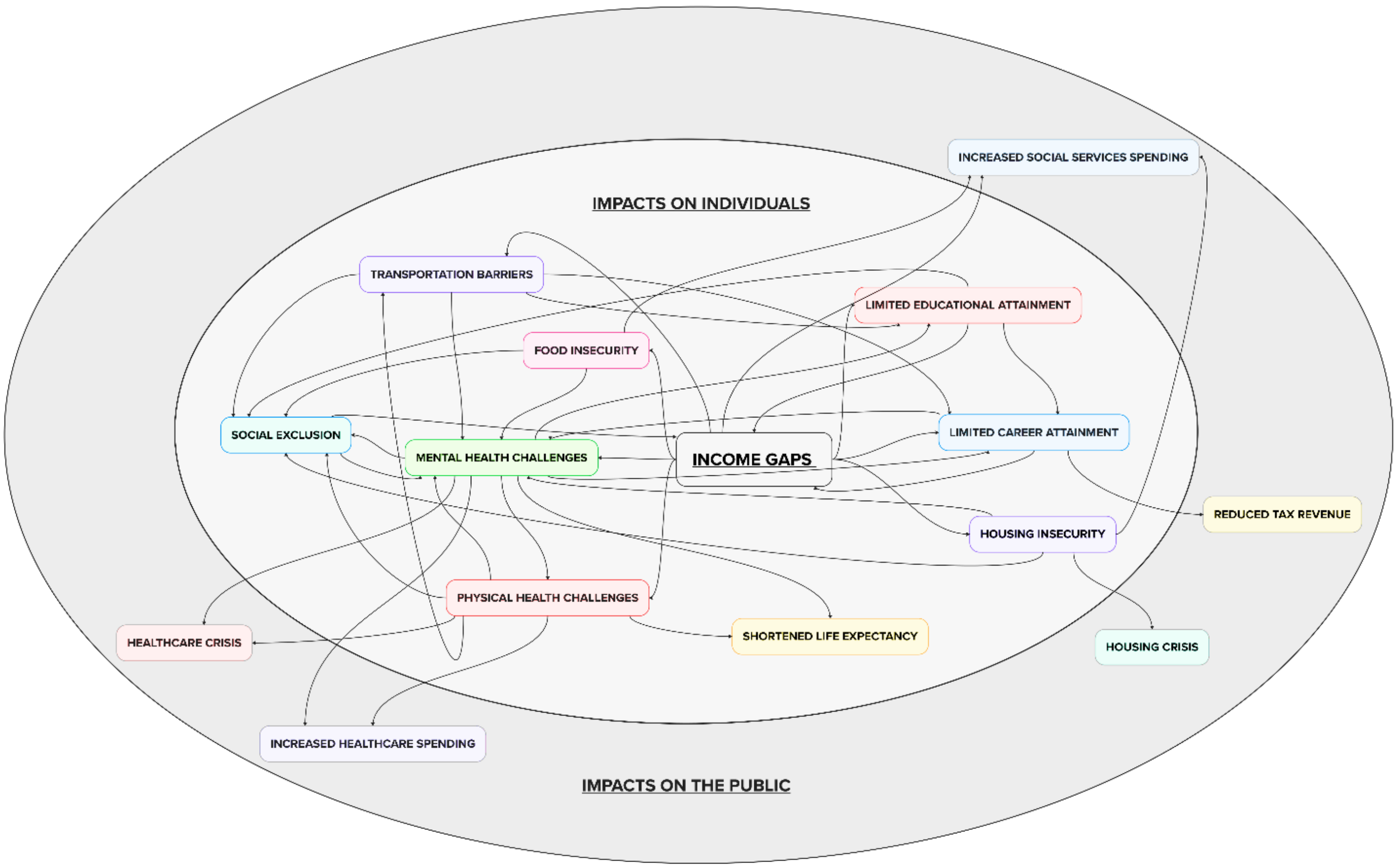
Yukon's rural communities, many of which have primarily Indigenous populations, have significantly higher rates of poverty than Whitehorse and its surrounding areas. Notably, the poverty rate in Ross River was four times higher than Whitehorse and the poverty rate in Dawson was over two times higher than Whitehorse in 2021.



Immigration Data

Poverty among recent immigrants to the Yukon is a recognized issue, but there is a lack of data on this group. The available information primarily consists of demographic data, with limited insights into income levels and duration of residency. Further research is needed to better understand and address poverty among recent immigrants and to identify their specific economic challenges.

IMPACTS OF POVERTY



Income gaps in the Yukon have a profound impact on individuals and the community as a whole. For individuals, these gaps shape critical aspects of life, including health, employment, and social inclusion. On a broader scale, income gaps limit economic outcomes and increase public spending.

These impacts are not isolated but are deeply interconnected, forming a complex web of related issues. For example, mental health challenges can limit an individual's ability to access or engage in formal education, which in turn restricts career opportunities, perpetuating a cycle of poverty. Likewise, housing insecurity can lead to social exclusion and further contribute to poverty. The interconnectedness of these factors means that addressing one aspect of poverty, such as healthcare or education, without considering the broader context may not be sufficient to break the cycle of disadvantage.

Local research on the impacts of income gaps in the Yukon is limited, especially in the areas of physical and mental health. However, extensive research from Canada and around the world has provided relevant insights for this project.

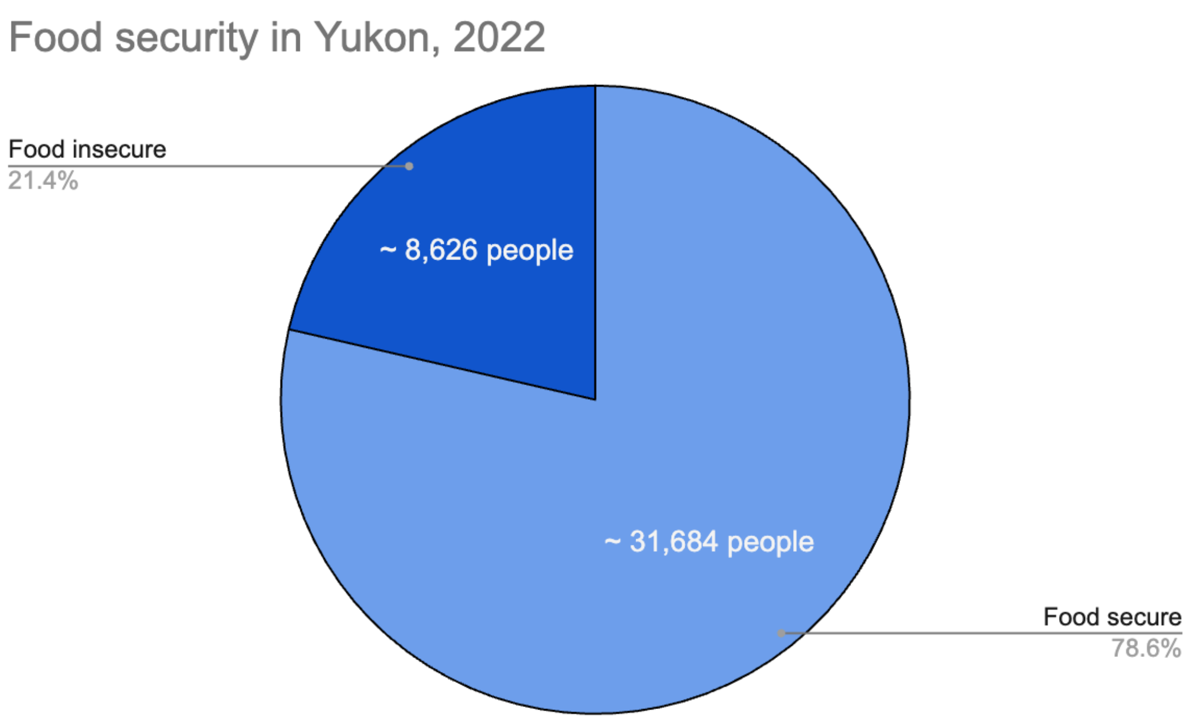
Food Security

“Can you imagine you have to pre-plan your starving days and your eating days? That’s not a good way to live.”

“Most of the food that you get is full of calories. You can buy a $2 bag of potato chips, but it costs $5 even for a loaf of bread. So, how do you try to be healthier when you’ve got all this coming against you?”

- Whitehorse residents with lived experience of poverty

Food insecurity is a prevalent impact of income gaps among Yukoners; according to the Canadian Income Survey, 21.4% of the territory’s population experienced food insecurity in 2022.[21] Food insecurity further contributes to the negative impacts of poverty on health, wellbeing, and social inclusion. It is associated with higher rates of depression, diabetes and hypertension, and poor sleep quality.[22] Adults living with severe food insecurity have a lifespan nine years shorter than food secure adults on average.[23] Additionally, food insecurity can exacerbate social exclusion by limiting individuals’ ability to participate in food-related norms and social activities. In Whitehorse focus groups, participants with lived experience of poverty unanimously identified food as their most challenging expense. They reported skipping meals, relying on community meal services and the food bank, and consuming cheap, unhealthy foods to cope with their limited budgets.



Housing Security

"As a woman I had to live in some pretty uncomfortable places with unsafe men."

- Whitehorse resident with lived experience of poverty

Housing insecurity is another major consequence of income gaps, especially given the current housing crisis in the Yukon. According to a point-in-time count by Safe At Home, at least 197 people in Whitehorse experienced homelessness on the night of April 18, 2023; their biggest barriers to housing were low income, affordability, and addiction.[24]

Core housing need, which measures the rate of people living in unsuitable or unaffordable dwellings, was 9.9% in the Yukon according to the 2021 Census. This rate has likely risen in recent years since the termination of pandemic income support programs.[25] In addition, in 2023, 53.4% of Yukon survey respondents stated that they spent more than 30% of their income on housing.[26]

Focus group participants shared that they have relied on unsafe and uncomfortable living situations to get by with limited financial resources. Housing insecurity can lead to significant stress and daily barriers, which intertwine with and reinforce other impacts of income gaps, such as social exclusion and mental and physical health. People who are unhoused face significantly elevated risks of mental and physical health issues, substance abuse and reduced lifespans.[27] Housing insecurity strengthens the interconnected web of income gaps, which traps individuals in difficult situations and cycles.

Physical Health

"I want to get healthy and this isn't in the budget."

- Whitehorse resident with lived experience of poverty

Over the past five decades, overwhelming evidence has emerged linking our social and physical environments to our health. Data consistently show a correlation between income and various health outcomes, including premature death, rates of chronic and infectious diseases, disability, post-surgical complications, and other health indicators.

Adults who are living with low incomes tend to develop chronic illnesses at younger ages, suffer more complications, experience more accidents throughout their lives, and are at greater risk of developing dementia before dying prematurely. Even those who escape poverty must contend with the lingering health impacts of their earlier life conditions.[28]

The evidence clearly shows that low income directly contributes to poor health. Income is so crucial that it is often referred to as "the determinant of determinants."[29]

This correlation exists not only for the lowest income individuals but across all income levels: people with higher incomes consistently enjoy better health than those with slightly lower incomes.

Mental Health

"You live with fear every day."

"There is no break in survival. You don't sleep right. You don't eat right."

"They treat you like you're a cheat... you get stripped of your humanity."

- Whitehorse residents with lived experience of poverty

Poverty significantly impacts mental health and wellbeing. A large-scale international poverty research project by ATD Fourth World and Oxford University found that the core experience of poverty consists of "suffering in body, mind and heart, disempowerment, and struggle and resistance."[31] Research conducted at the University of British Columbia indicates that rates of depression are 1.5 to 3 times higher in low-income populations compared to higher-income groups in the same region.[32] In local research, Whitehorse residents with lived experience of poverty consistently highlighted the mental health challenges they face due to their income levels. They emphasized that their incomes were insufficient to provide a sense of safety, security, or comfort, leading to a constant state of stress, fear and survival. In addition, participants noted that their budgets leave no room for recreational activities, entertainment or social activities, leading to loneliness and poor mental health outcomes. Similarly, health directors and managers in Yukon First Nations governments highlighted mental health and trauma as key issues in rural communities in the territory. Mental health challenges can be both a symptom and a cause of other issues, such as maintaining employment or pursuing education, creating a reinforcing cycle of hardship.

Public Costs

Beyond the profound impacts of income scarcity on individuals, its effects on wider society are significant, particularly in public spending and economic outcomes. The personal impacts of income gaps discussed above lead to high public expenditures. For instance, an individual suffering from the negative physical and mental health effects of income gaps will need to rely more heavily on the healthcare system. This effect has been widely noted in research on poverty. In Canada, findings suggest that adults who face severe food insecurity are 2.5 times more costly to the healthcare system than food secure adults. In addition, food insecure adults are more likely to seek primary care, more likely to stay in hospital for longer, and more likely to repeatedly need hospital care. [33]

The costs of poverty, in terms of government spending in areas such as health care and criminal justice, as well as lost tax revenue, are astounding. Recent calculations of the cost of poverty for Canadian regions are as follows:

- Ontario, 2019: $27.1 to $33 billion annually;[34]
- Atlantic Provinces (combined), 2017: over $4.6 billion annually;[35]
- British Columbia, 2011: $8.1 to $9.2 billion annually; [36]and
- Saskatchewan, 2010: $3.8 billion annually.[37]

Similar calculations have not yet been made for the Yukon, but this could be a valuable part of future basic income research in the territory. These calculations can help illustrate and track potential public expenditure savings through a basic income program.

Economic Limitations

Poverty, discrimination, and economic and social inclusion are deeply interconnected. According to Employment and Social Development Canada, economic and social exclusion lead to lower wages and lifetime earnings and poorer educational and career outcomes. For the public, this results in higher social services costs, lower GDP and lower tax revenue. Conversely, social and economic inclusion leads to boosts in productivity, mental and physical health, and employment outcomes, and decreases in social services costs.[38] The feedback loops between these factors demonstrate how income gaps have broad, systemic implications, increasing the stress on public services and limiting community well-being.

Involvement in the Justice System

Research from the John Howard Society of Ontario found that Canadians living with low incomes significantly outnumber wealthier Canadians in the criminal justice system. This is not necessarily due to higher rates of crime, but to the increased visibility of and discrimination against street-related offenses compared to white collar crime. Individuals living with low incomes are also more likely to face significant barriers once they are involved in criminal justice processes. Canadians facing poverty also face a higher likelihood of being detained upon arrest, being denied bail, pleading guilty, being convicted, and having difficulties upon reintegration. The John Howard Society asserts that “poverty prevention is crime prevention.”[39] Neither poverty nor its impacts are distributed equally across demographics in Canada, and marginalized groups are also more likely to have encounters with the justice system.[40]

Conclusion: Poverty in the Yukon

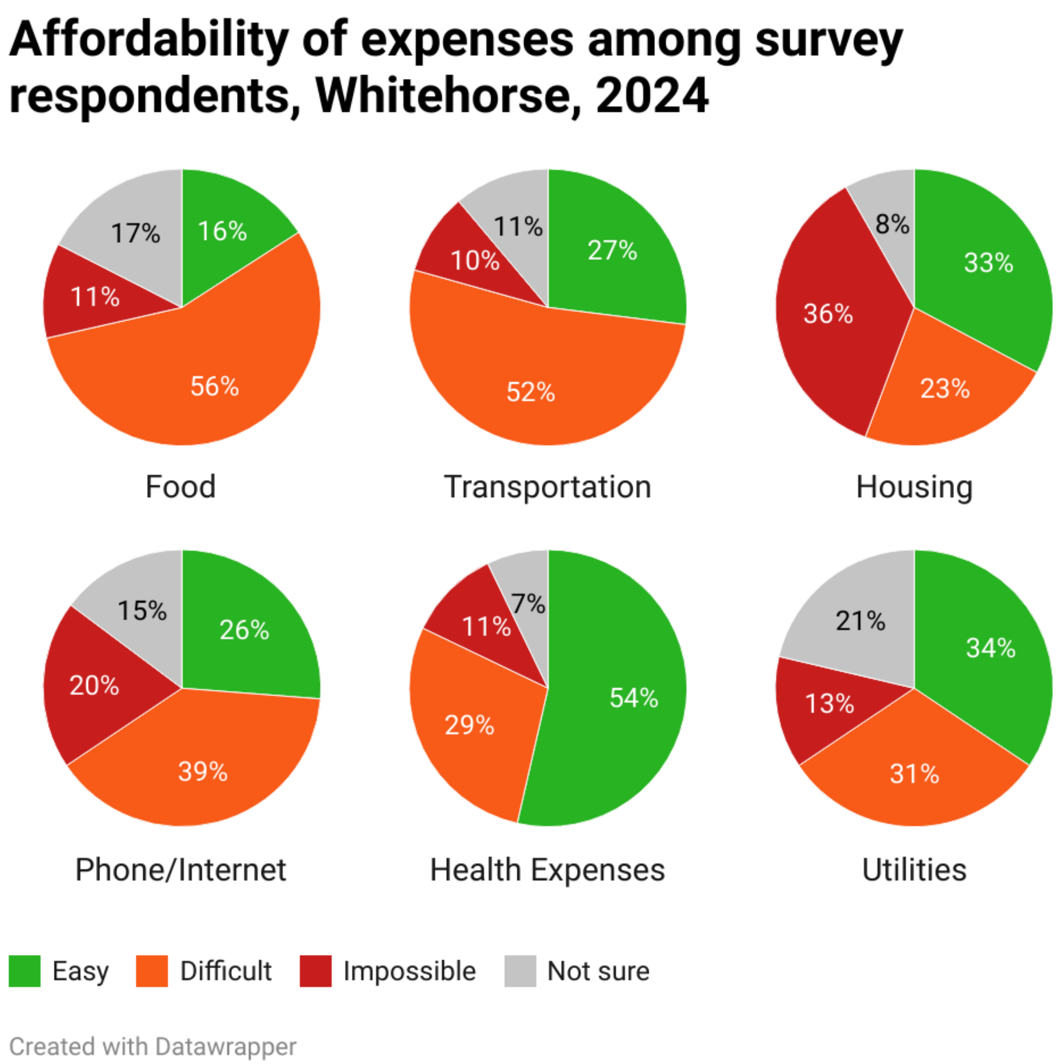
The investigated data has shown that there is a higher rate of poverty in the Yukon than in Canada, and many different groups in the Yukon experience poverty. Family types that may be at higher risk of poverty include single parents and single individuals, though many couple families also face significant financial scarcity. In addition, Indigenous peoples and rural communities are at higher risk of poverty and its impacts.

The impacts of poverty are deep, complex, and interconnected, both for individuals and for society as a whole. These factors illustrate why poverty is so important to address.

Community-Based Research Overview

Survey

From June 15-31, 2024 YAPC collected 85 surveys from people with lived experience of poverty. Due to the small sample size and the delivery of the survey only in Whitehorse, the survey was not intended to be representative of the larger Yukon population, but provided a preliminary perspective of what people were experiencing in the community at that time. Based on the 85 survey results received, food was most commonly identified as the most challenging expense, followed by transportation.



Self-Governing First Nations

On June 4, the BIG research team presented an overview of the scope of the project at the Yukon First Nations Health and Social Development Commission meeting and asked for feedback from First Nations representatives interested in providing input. Ten representatives signed up to be part of the process, with phone/online interviews completed with managers and directors from five Yukon Self-Governing First Nations (Selkirk First Nation, Little Salmon/Carmacks First Nation, the Ta'an Kwäch'än Council, Carcross/Tagish First Nation, and White River First Nation).

Based on the discussions, several shared issues were highlighted, including the prevalence of poor mental health, trauma, problems with housing (availability, expense, and sometimes racism) and addictions.

Employment challenges were also a concern within communities, with issues around the lack of job opportunities, temporary jobs, and non-flexible work discussed as the main problems. There were concerns about inflation and the high prices and low variety of goods. Lack of accessible transit was also a significant barrier in some communities.

Supports and Gaps

All of the First Nations government employees consulted shared that the amount of social assistance support is not enough. One participant shared that their social assistance policy is antiquated and in need of updates.

The groups most in need of support vary from community to community, with low-wage workers, elders and young couples with more than one child referred to as groups most in need.

Levels and types of support vary between communities. As a result, gaps in support vary on what areas different communities have decided to prioritize or have the capacity to deliver.

For example, one First Nation offers no back-to-school funding for families and another offers $50 per child to buy school supplies. Another First Nation provides $1,000 per student, plus the purchase of an iPad, because they have decided to invest in education as a strategy to reduce the high reliance on social assistance among their citizens.

Eligibility Process for Social Assistance

Eligibility verification varied significantly across communities. In some, there are stringent requirements including completing application and rental forms, submitting tax assessment statements, and detailing employment status (either self-declared or inferred due to community size). In contrast, other communities streamlined the process, focusing primarily on utility or rental documentation or self-disclosure of income and employment status without requiring bank account details. Some communities do not check for assets, but in other communities individuals with the equivalent of two months' worth of social assistance in their bank accounts were deemed ineligible.

Concerns about the BIG Project

Several concerns were raised among interviewed First Nations directors and managers regarding the BIG project:

- There was a significant concern about managing the received funds due to lack of financial literacy among recipients, which has been problematic in past programs. Some directors suggested financial workshops could be advantageous to mitigate this issue.
- There was a shared concern about how recipients would be able to handle the situation after a pilot project and periodic payments were finished. Some were also worried about the possibility of the premature cancellation of the project, as occurred in Ontario, and the negative effect this would have on participants.
- One of the directors anticipates difficulties if the program is not universally implemented, as excluded groups might demand inclusion, making it very hard for the social workers or directors. Another expressed concern about lacking sufficient human resources to support a new program.
- One manager indicated there is a concern that increased cash flow from basic income could lead to more activities by drug dealers and cause an increase in housing rental prices.
- There was some concern that some individuals may choose not to work if provided with basic income.
- Some managers also highlighted potential hardships depending on eligibility verification and people’s concerns about clawbacks for individuals earning other incomes.
- Some managers expressed concern that providing more money to an individual doesn’t address larger community issues such as the lack of housing and access to fresh produce and clean drinking water. They also emphasized the potential need for wrap around supports alongside financial assistance.

Focus Groups

We conducted focus groups with social assistance recipients from the Yukon Government and Crown-Indigenous Relations and Northern Affairs Canada (CIRNAC).

Focus group participants provided valuable input about the current social assistance system, about living with low income, and about hopes and concerns for basic income. Their feedback is crucial to understanding the potential impact and reception of basic income and the situations it could help improve.

Issues in the Current Social Assistance System

Lack of Transparency and Communication

"They're quiet about everything. You don't know what you're entitled to."
"They don't advise you on your rights."
"There's no communication at all with your worker."

Focus group participants highlighted a lack of transparency and communication from social assistance providers. They feel they are not sufficiently informed or updated about the services available to them. Participants explained the need to constantly advocate for themselves in order to access services, as social workers and caseworkers rarely take the initiative to connect them to the appropriate supports. For instance, one participant with a mental health diagnosis shared that they must constantly advocate for themself to receive necessary supports, despite their provider having official documentation of their condition. They believe that these forms of support should be automatically provided when a diagnosis is known. In addition, the reliance on online information and processes in the social assistance system was identified as a barrier to transparency and communication, as some participants do not know how to use a phone or cannot afford a phone or internet access.

We heard that the lack of transparency and communication in the social assistance system creates constant stress among clients. Focus group participants shared they are frequently uncertain and worried about social assistance eligibility and administration. They feel that social assistance providers make decisions on their behalf without proper communication. There was a pervasive sense of stress about social assistance being denied without notice. Participants did not feel secure in their access to stable and transparent social assistance.

Power Imbalance

"They treat you like you're a cheat... You get stripped of your humanity."
"They don't listen.... They don't see or feel what we feel."

A recurring theme in focus groups was a perception of power imbalance between clients and social assistance providers. Clients reported feeling unheard, disrespected, and not empathized with or cared for within the social assistance system. One participant described the service as "dehumanizing." Participants said they feel judged when they share vulnerable stories with their social worker, and do not sense that their social worker wants to help them or connect with them. This creates an atmosphere of unequal power, where clients feel treated as inferior.

Insufficient Rates

Participants noted that social assistance rates fall far short of meeting their monthly needs. Many shared that they typically run out of money about ten days before their next payment, forcing them to scramble to feed themselves and meet essential needs. This period leads to declines in mental and physical health, with one participant calling it the monthly "ten days of hell." In addition, participants argued that social assistance providers are overly stringent about additional income sources. They stated that even small, intermittent sources of income such as gifts or bingo winnings can affect social assistance rates. One participant shared that their father left them a modest inheritance, not intended for daily living expenses. However, their social assistance was suspended until they exhausted those funds, causing them significant emotional and financial distress. The combination of low rates and strict regulations creates a sense of fear, stress and needing to hide.

Living with Low Income

Expenses and Affordability

Focus group participants shared that food is their most challenging expense. Every participant agreed that the cost of groceries is far too high to afford a nutritious and consistent diet on social assistance. They are unable to save money by buying in bulk due to insufficient cash flow. Participants shared that they skip meals, visit the food bank, eat meals at the emergency shelter or rely on cheap, unhealthy foods to cope with their limited budgets.

Several participants shared a desire to improve their health but were limited by their low income. For example, one participant was unable to afford a medically prescribed diet because of tight financial constraints.

Housing was noted as another challenging expense. Participants shared that “there is no safe, secure, affordable house for a single person” in Whitehorse within a social assistance budget. They have been forced to endure unsafe and/or uncomfortable living conditions to get by.

Transportation expenses are also a significant barrier to a better quality of life. One participant shared that they are often unable to afford to travel around town for errands, such as visiting the food bank or the grocery store and are forced to stay home. They expressed that the day-to-day challenge of transportation makes regular tasks very difficult, which negatively affects their mental health.

Life impacts

“You live with fear every day.”
“There is no break in survival. You don’t sleep right. You don’t eat right.”

Participants described significant impacts that their income level has on their lives. Mental health impacts emerged as a clear theme. They expressed that the income provided by social assistance is not enough to offer a sense of safety, security, or comfort, leading to a constant state of stress, fear and survival.

Participants noted that their budgets leave no room for recreational activities, entertainment or social activities, leading to loneliness and poor mental health outcomes.

In addition, the mental health challenges presented by income scarcity can lead to the desire to self-medicate with substances. Participants shared that their cravings for substances increase throughout the month as their financial security and mental health decrease.

Hopes and Concerns about Basic Income

Hopes

Participants hoped that a basic income program, if implemented, would promote socio-economic equality and help end the stigma around poverty and social assistance. They hoped basic income could transform lives by providing a more comfortable standard of living and easing constant stress and worry.

Concerns

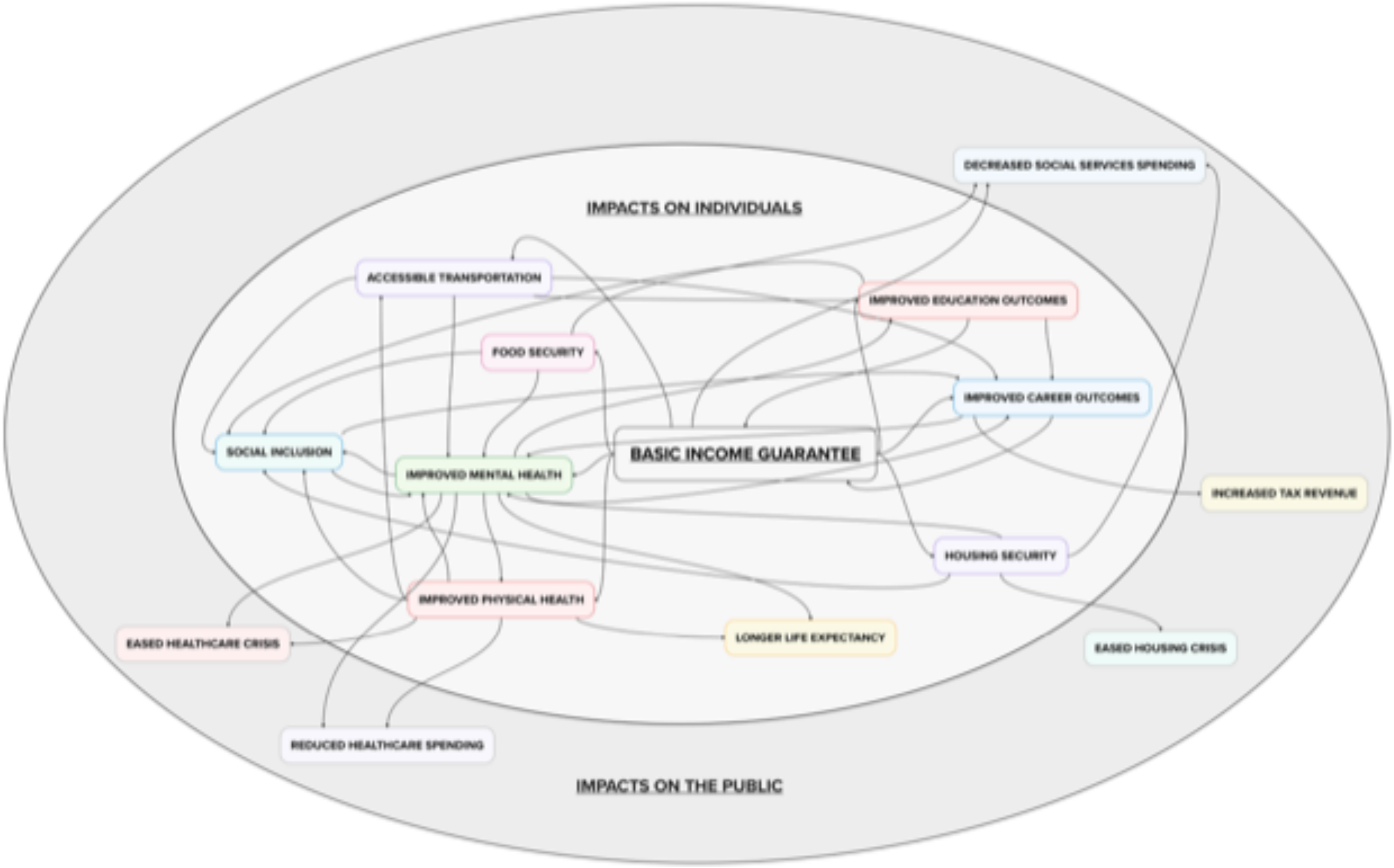
The two primary concerns raised in focus groups about a potential basic income program were inadequate rates and insufficient wraparound supports.

Participants were concerned that the government's definition of 'basic needs' would be much lower than the actual cost of living, leading to basic income rates too low to significantly raise recipients' standard of living. Participants were skeptical of the term 'basic income' and suggested alternatives such as "reasonable living income" and "healthy living income," which they felt better articulated the spirit of the policy.

Additionally, participants stressed that certain supports should be attached to a basic income program. They were concerned that such supports would not be included if a program were implemented. Support groups, mental health services, and financial workshops were referenced as essential services that should accompany a basic income program to help support positive change in recipients' lives. Participants expressed concern that without these supports, mental health and substance use issues would continue and recipients would struggle to invest their money to build long term financial security.

One participant described their experience transitioning to financial security, enjoying a full fridge and a secure living situation for the first time in years. Despite these improvements, they found it emotionally challenging due to past financial hardships. They suggested that transitioning to financial security could similarly be difficult for basic income recipients. They stressed the importance of wraparound services for mental health, to help reassure individuals that "it's okay to be okay."

Potential Benefits of BIG



By providing unconditional support, basic income allows individuals to manage their finances with agency and meet their needs as they see fit, reflecting a trusting and non-patronizing approach to income support and leading to a wide array of benefits for individuals. These individual benefits lead to system-level improvements, benefitting society as a whole in various ways – even those who are not receiving basic income benefits.

Supporting struggling individuals with the resources to lead dignified lives is an excellent step towards greater overall community wellbeing, cohesion, and engagement. The following section lays out the potential benefits of a BIG program for individuals and for systems in the Yukon.

Potential BIG Benefits for Individuals

Improved mental health: BIG could reduce daily stressors, barriers, social exclusion, and physical health issues associated with poverty, leading to better mental health.

Improved mental health was noted as a benefit of basic income programs in Maniema Province, Democratic Republic of the Congo[41]; Santa Clara County, United States[42], San Joaquin County, United States[43], Jackson, United States[44], Barcelona, Spain[45]; Finland[46]; Gyeonggi Province, Korea[47]; and North Carolina, United States[48].

Improved physical health: Enhanced mental health, food security, housing security, and financial resources contribute to better physical health.

Improved physical health was noted as a benefit of basic income programs in Barcelona, Spain; Gyeonggi Province, Korea; and Maniema Province, Democratic Republic of the Congo.

Improved career and education outcomes: A financial safety net increases agency and engagement in job searches, career training and education.[49] Reduced financial precarity allows individuals to leave or avoid unsafe work environments and negotiate better working conditions and wages.[50] Increased ability to afford expenses such as clothing, transportation, phone and internet services reduces barriers to employment.[51]

Improved career, education, and/or entrepreneurial engagement was noted as a benefit of basic income programs in North Carolina, United States; Gyeonggi Province, Korea; Jackson, United States; San Joaquin County, United States, Santa Clara County, United States, and Maniema Province, Democratic Republic of the Congo.

Improved food security: BIG could provide the autonomy and resources to improve the quality, sufficiency, and consistency of their diets, achieving food security improvements far beyond what food banks can provide.[52]

Improved food security was noted as a benefit of basic income programs in Maniema Province, Democratic Republic of the Congo, Barcelona, Spain, and Gyeonggi Province, Korea.

Improved housing security: Greater financial resources allow individuals to afford stable, safe, adequate housing and escape or avoid precarious, dangerous and unhealthy living conditions.

Improved housing security was noted as a benefit of basic income programs in Santa Clara County, California and Barcelona, Spain.

Improved relationships with income support system: BIG is designed to encourage autonomy and minimize burdensome eligibility processes for recipients, reducing the negative experiences clients report in the social assistance system, if BIG replaces social assistance.

Reduced interactions with the justice system: BIG could decrease the likelihood of entering the justice system and support more successful reintegration for those exiting it.[53]

Potential BIG Benefits for Systems:

Reduced public spending: Lower costs in healthcare, emergency services, social services, and the justice system due to improved overall well-being among recipients.

Reduced homelessness and related concerns: Lower rates of homelessness and associated public health and safety issues.

Increased productivity and engagement: Greater realization of potential and productivity through reduced barriers to employment, entrepreneurship, and community engagement. This includes increased involvement in unpaid but valuable forms of work such as caregiving, art, and Indigenous cultural practices.

Eased justice system issues: Potential reduction in crime rates,[54] and decreased overrepresentation of racialized groups in the justice system linked to inequitable distribution of poverty.[55]

Reduced crime rates were noted as a benefit of basic income programs in Alaska, United States and North Carolina, United States.

Streamlined income support system: Improved efficiency and accessibility and reduced stigma in the income support system.

Improved coverage of neglected groups: A simple and universal eligibility process could reach groups underserved in the current system, leading to greater equity across the population.

Economic growth: According to the Canadian Centre for Economic Analysis, a theoretical federal BIG program could lead to:

1.6% GDP growth, 298,000 additional jobs, $46 billion cumulative additional tax revenue after 5 years;

2.8% GDP growth, 660,000 additional jobs, $398 billion cumulative additional tax revenue after 25 years.[56]

Reconciliation and Cultural Preservation

"We're hearing so much from young people that they want to be out on the land. They want to be learning from others. But they have to work a 9-5."

- Council of Yukon First Nations

A Basic Income Guarantee program for the Yukon may also have the potential to help the territory move towards reconciliation and an economic system that recognizes First Nations and Indigenous cultural, family and community values.

Historical and Systemic Challenges

For hundreds of years, Yukon First Nations communities have been forced into unjust colonial economic systems, starting with the introduction of Russian trade routes in the 18th century. Western colonial economies consistently disregarded Yukon Indigenous peoples and forced them into economically dependent relationships. For example, in the early 1950s, the construction of the Klondike Highway between Whitehorse and Dawson left many First Nations people along the Yukon River without their primary source of income from selling wood to boats travelling on the river. This led to mass relocation within the Yukon and significant cultural loss.

Maltreatment of Indigenous peoples through the residential school system and centuries of violence and discrimination has led to systemic economic disadvantage for First Nations. The disregard for First Nations ways of life and the forced inclusion of First Nations communities in the dominant economic system continue today. Indigenous peoples are largely expected to conform to enduring settler-colonial standards of monetization, despite incompatibilities with traditional ways of life that community members are passionate about upholding.

Cultural and Economic Practices

First Nations peoples in the Yukon engage in many rich and varied ways of contributing to their communities. Pursuits such as art, harvesting, and caregiving are not naturally aligned with colonial monetary systems. However, these endeavours preserve and develop First Nations cultures, provide personally fulfilling ways of life, and contribute to community well-being and autonomy. Indigenous peoples in the Yukon have a vibrant arts culture, with mediums such as dance, music, fashion and carving. Additionally, activities such as trapping, fishing, language revitalization, healing, and education provide meaningful ways of life. These practices are not always tied directly to monetary income frameworks but are deeply valuable to the social and collective wealth of communities.

First Nations Yukoners also engage in unique and impactful entrepreneurial pursuits in diverse industries such as tourism, retail, and construction. Indigenous-led businesses are powerful drivers of economic growth and cultural preservation and development.

The Role of a Basic Income Guarantee

Despite the richness of First Nations culture and entrepreneurship, it may be difficult for some to fully engage in these practices while also fulfilling financial obligations within the settler-colonial economic system. A Basic Income Guarantee could support First Nations communities, their children and families in further engaging in culturally, personally, and communally important activities regardless of whether or not they lead directly to consistent monetary income. Respecting and supporting First Nations and Indigenous practices and ways of life is crucial to reconciliation and cultural preservation as well as the recognition of non-capitalist forms of wealth.

Through the safety net provided by a Basic Income Guarantee, First Nations Yukoners could gain greater autonomy and freedom in deciding their way of life. A Basic Income Guarantee could provide the financial stability for younger generations to learn from elders, ensuring the transfer of traditional knowledge and cultural practices. It would enable people to take care of others in their community, supporting roles such as caregivers, healers, and community leaders. Additionally, basic income could assist Indigenous entrepreneurs in developing businesses by providing financial security as needed throughout the entrepreneurial process. This support would allow for more risk-taking and innovation, fostering economic growth within communities while staying true to cultural values and practices.

By supporting cultural activities and acknowledging the historical and systemic issues First Nations communities face, a Basic Income Guarantee could play a role in reconciliation and cultural preservation efforts in the Yukon.

Interaction with First Nations Self Governance

While BIG has the potential to provide opportunities for reconciliation and cultural preservation, our work within this report focuses on the possible benefits of BIG from a health and social perspective. More consultation is needed to know if or how BIG administration would align with self-governing principles and practices of Yukon First Nations.

Neglected Groups

A Basic Income Guarantee offers a potential solution for many individuals and groups who may find themselves inadequately supported in the existing support system in the Yukon. This includes groups such as caregivers, Indigenous peoples, low-income workers, stay-at-home parents, gig workers, disabled individuals, artists, students, and newcomers. Each of these groups faces a unique set of circumstances that can make affordability and financial security more challenging.

BIG could provide these groups with a more stable and consistent form of support, without the need for complex and targeted programs. By offering an inclusive benefit, BIG ensures that all individuals have access to the resources they need, regardless of their specific situations. This approach promotes equal access to support across different population groups, offering a safety net for all, including those who may otherwise fall through the cracks of the existing system.

BIG and Employment/Negative stereotypes

A common concern about basic income is that it might reduce the incentive to work. Critics argue that if individuals receive unconditional income support, they may choose not to engage in employment, leading to a decline in labour force participation.

Contrary to this belief, BIG can enhance individuals' relationship to work. By providing a financial safety net, basic income alleviates poverty-related barriers to employment. Those in poverty often face significant obstacles to securing and maintaining employment, such as the inability to afford necessary resources like transportation, childcare, or professional attire. With a basic income, individuals can overcome these barriers, enabling them to seek and retain work that matches their skills and interests.

Crucially, the policy recommendations in this report are designed to ensure that work is always financially rewarding. Unlike social assistance programs that penalize recipients for earning additional income, BIG ensures that any income earned from employment supplements the basic income, which maintains a strong incentive to work, as individuals always benefit financially from their labour.

With greater income security, workers are more able to avoid or escape from poor or unsafe working conditions and advocate for fairer conditions. In addition, income security provides the ability to spend more time and energy on job searches, take time off work for training opportunities, and wait for the right job to meet skills and interests instead of accepting an earlier but unfitting job offer due to acute financial need.

BIG can also encourage entrepreneurship. The security of a basic income allows people to take risks they otherwise couldn't afford, such as starting a business. This potential for increased entrepreneurial activity can lead to innovation and economic growth, as individuals are more likely to engage in creative and productive endeavors when they are not consumed by concerns over day-to-day survival.

In some cases, people may choose to work less when basic income is available. However, this decision is typically a well-informed choice aimed at improving their quality of life. The freedom to engage in part-time work, focus on personal development or education, volunteer, or care for family members should be seen as a positive outcome of BIG, rather than a drawback. The broad goal of the policy is greater community wellbeing and a reduction in poverty, not maximizing paid labour.

It is also important to acknowledge that some individuals may be unable to gain or maintain employment for various reasons, such as disability, illness, caregiving responsibilities, or mental illness. BIG helps ensure that these individuals can still meet their basic needs, despite not engaging in the paid labour market.

BIG should be seen as a tool to empower individuals to make choices that best suit their needs and aspirations. Real-world examples from various BIG experiments show that participants often use their financial security to pursue education, start businesses, or contribute to their communities in meaningful ways. This shift in focus from labor outcomes to the broader benefits of financial security underscores the importance of a supportive and inclusive social safety net.

Larger Systemic Issues Not Addressed by BIG

While a Basic Income Guarantee offers numerous benefits for individuals and society, it is not a blanket solution for all issues, nor a replacement for other necessary programs. Here, we explore basic income's interactions with issues not addressed within the proposed BIG Framework; housing, substance use, healthcare crises and wraparound supports.

Housing

A Basic Income Guarantee can provide people with the financial resources needed to afford safe and adequate housing. However, with a shortage of affordable housing, basic income alone cannot resolve the housing crisis. To adequately support Yukoners, strategies to ease the housing crisis are needed alongside and separate from basic income. A greater commitment to approaches such as rent caps and non-market housing could help ease the housing crisis through a multi-strategy approach.

The 2022 Auditor General of Canada's report on housing in the Yukon concluded that neither the Yukon Housing Corporation nor Health and Social Services were acting sufficiently to support Yukoners in the housing crisis, and that significant changes are required to adequately support housing needs in the territory.

Substance Use

The Government of Yukon declared a substance use emergency on January 20, 2022. Figures from the 2021 Yukon Health Status Report reveal a severe substance use crisis in the Yukon.

2021 saw the highest age-adjusted rate of opioid poisoning deaths in Canada, at 49.9 per 100,000 population–more than double the national average.[57] Alcohol sales were the second highest in the country at 15.6 drinks per week per person over the drinking age,[58] and hospitalizations resulting from alcohol consumption were four times the national average.[59] This crisis impacts the well-being of Yukoners from diverse age groups, genders and backgrounds, as well as their communities and loved ones.[60]

Research shows that the opioid crisis disproportionately affects lower-income groups. An analysis of Canadian-wide data on the issue from 2000-2017 revealed that the opioid-related death rate was 3.8 times higher for the lowest income quintile compared to the highest income quintile.[61] This suggests that by lifting individuals out of poverty, basic income may play a role in reducing the impacts of the opioid crisis.

However, substance issues are complex and cannot be solved by basic income alone. Many factors beyond income (such as trauma, mental health, environmental and social factors) influence individuals' and communities' relationships with substances. In addition, individuals struggling with substance use disorders may respond differently to increases in income, and it may not improve their situation.

In focus groups, participants were concerned that basic income could lead to more overdoses. First Nations health representatives shared these concerns, emphasizing the need for substance use support programs alongside basic income to help protect the safety of Yukoners.

Additional solutions are needed to address the substance use crisis alongside a BIG program to ensure the program's success and to protect individuals from extreme consequences. While basic income can significantly improve community health and well-being, the substance use crisis requires separate, targeted programs.

Healthcare

The healthcare system in the Yukon faces staffing and resource shortages, with the Yukon Hospital Corporation reporting a "significant strain" on the system, including service disruptions and long wait times. Whitehorse General Hospital saw record rates of admissions, emergency visits, MRI scans, and specialist clinic visits in the last year.[62] The changing, aging and growing population of the Yukon, combined with staffing and resource shortages, contribute to a healthcare crisis.

While basic income could reduce the strain on the healthcare system, it is not a full solution to the healthcare crisis and the health challenges faced by various population groups. The Yukon needs greater investment in solutions to the healthcare crisis separate from and complimentary to basic income to better meet the needs of our population.

Wraparound Supports

BIG is designed to promote autonomy. Its intent is to enable people to make their own decisions about what they need and desire to lead a dignified life. Part of this empowerment involves offering individuals the resources and stability to decide what services they want to access on their own terms. While acknowledging that additional programs and supports are urgently needed among Yukoners, we deliberately do not include them in our program design. Basic income has the potential to better meet the needs of Yukoners then existing supports, but it should be viewed as one of the many developments and improvements needed in the social support system in the Yukon.

"There's a lot that has gone missing for decades, and I think that the success of the program will actually come with this, the amount of support."

- Yukon First Nations Health Manger

Conclusion

This project highlighted valuable information about poverty gaps, data collection barriers, inequities within current social support systems and the complexities of developing meaningful and decolonized programs within the multiple governmental systems. It also provided a unique opportunity to create a framework for what a basic income project could look like in the Yukon.

We recommend investigating and implementing potential solutions to the housing, substance, and healthcare crises. A Basic Income Guarantee cannot be successful in a silo and will offer the most benefits for individuals and systems if other complementary programs are expanded or introduced.

The basic income report shows that current social supports are not meeting the needs of Yukoners and that BIG has had many positive effects in communities where programs have been implemented. More research is warranted, however, before a recommendation can be made about how basic income could be a better fit for Yukoners given the larger systemic issues that exist in the Yukon, the complexities of delivering social supports through multiple governmental levels and a decolonial lens, and the economic resources needed to implement a BIG program for all eligible Yukon residents.

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[18] The charts detail the total net income of reference families, including earnings from employment, social assistance, and benefits from the tax and transfer system. These benefits include the GST/HST credit, the Yukon Carbon Rebate, the Canada Child Benefit, the Yukon Child Benefit, the Canada Workers' Benefit, Old Age Security, and the Guaranteed Income Supplement.

[19] The actual total net income received by these family compositions in the Yukon may vary from the amounts shown in the charts for several reasons. Firstly, many low-income Yukoners do not file their taxes and thus do not receive benefits paid through the tax and transfer system, which would result in lower incomes than those depicted in the charts. Additionally, there are other income support programs that Yukoners may receive that are not included in these calculations, such as Jordan's Principle, discretionary aid through social assistance, the Kids Recreation Fund, and the Canada-Yukon Housing Rental Benefit. These programs are not included due to their more complex application processes, eligibility requirements, and in some cases, less standardized rates compared to benefits provided through the tax and transfer system.

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