

Basic Income Guarantee – Presentation Outline

Basic Income Calgary

Introduction- Thank council, applaud the good work of Enough for All (E4A) so far; introduce Basic Income Calgary - a newly formed coalition, part of Basic Income Canada and a E4A stakeholder group, receiving support from VCC.

- When thinking of social justice 2 key questions:

Who **deserves** to be poor?

Who **needs** to be poor?

- In 2017, if honest and fair, the answer is **nobody**.

The root causes of poverty are complex but basically, **it's not their fault**

There is sufficient wealth.

- Yet poverty rates have not changed significantly in Calgary for many years.
- Time for a new approach – **Basic Income Guarantee** (actually not new)

A basic income is available to everyone and received by those who fall below a certain income, with no behavioural eligibility requirements.

- Why a basic income program based on the principle of adequacy:

Significantly reduce poverty. Great alignment with E4A strategy's goal that states, "Everyone in Calgary can easily access the right supports, services and resources." It also addresses one of the recommendations coming out the E4A 2016 evaluation- increase efforts towards increasing incomes of people experiencing poverty.

It works!

Reduced health care costs approaching 10%.

Increased jobs and economic activity.

Protection against **precarious** employment.



Efficiency and effectiveness.

Advance many of the **United Nation's Sustainable Goals** (15 of 17).

- **Status:**

Initiated **Basic Income Calgary** a coalition of many significant poverty/social justice organizations.

Developed **principles** for an effective program (copies provided)

Developing engagement plan (building a movement)

Working towards a proposed city **resolution**, mobilizing support from Calgarians and seeking opportunities to engage elected officials at other levels of government.

Basic Income Charter for Canada

Preamble

The UN Human Rights Declaration and Sustainable Development Goals establish a framework of critical importance for global action of which the primary objective is “to ensure that all human beings can fulfill their potential in dignity and equality and a healthy environment.”

This means that every Canadian has a right to live in dignity, with adequate means to achieve physical, mental and social wellbeing. Poverty rates have not changed significantly in the past 25 years. Today, neither work nor the existing social safety net ensures that all people have enough income to meet their basic needs. Employment is increasingly insecure, while our welfare programs are complex, intrusive and inadequate.

A Basic Income Guarantee program will reduce poverty and income inequality. Forms of basic income in Canada have already changed lives profoundly for the better, but only for some. Now we need to create a basic income guarantee for all, free of stigma and oversight. Basic income is key to creating a future that offers security and dignity for all while ensuring a fairer distribution of work, wealth, income and participation in society.

*One of the United Nations goals is “To ensure all human beings can fulfill their potential in dignity and equity and a healthy country.”

This means everyone has a right to live in dignity with enough money to meet their basic needs. Some people do not have jobs and the social programs are not able to help everyone live a life with dignity.

A Basic Income will help reduce poverty and improve access to a good life in Canada. We want to make sure people are treated fairly and not judged. Basic Income is a way to help all people feel more secure, be treated fairly, have chances to work and participate in community life.

*- plain language

Guiding Principles

We support the creation of a basic income guarantee program that would create a **regular, predictable income, universally and unconditionally available to all who need it, and sufficient to provide for a decent life style and enable full participation in the community.**

A successful basic income guarantee (BIG) program will:

- 1. Be universal – A basic income is available to everyone and received by those who fall below a certain income, with no behavioural eligibility criteria.**

***Be for all: everyone gets it if they need it**

Clarifications – A BIG is unconditional (one does not need to pass a test to receive it), and is delivered on a regular basis (monthly). It is expected that the BIG would be tax-based and income-geared, i.e. an individual with no other income would receive the full amount of the benefit/guarantee, and the benefit would be phased out as income increases.

Several issues would need to be considered and addressed by program design:

- Eligibility for payments in relation to residency status in Canada, as well as to circumstances such as incarceration.
- Earned income should not be clawed back at a 100% ratio, but at a rate that ensures that debilitating disincentives to work or progress are removed.
- Administration will need to be flexible and responsive to changes in individual circumstances that would affect the level of payment.
- Further discussions regarding calculation of payment levels will be necessary, particularly concerning the treatment of assets.

Finally, the design would include a consideration of the jurisdictional issues faced by Indigenous Canadians, both on and off reserves, when trying to access income and non-income supports.

- 2. Be adequate – A basic income should be set at a level that provides for a decent life style and enables full participation in the community.**

***Be enough: it is set at a level that means people can afford to live and be a part of their community**

Clarifications – Everyone deserves a decent life. The BIG should allow all to live with dignity and better achieve their potential. The intent is that the BIG is more than the bare minimum, and provides for more than survival. The BIG will at least provide for adequate food, housing, transportation, and internet/communication services, and will support physical and mental well-being. As a result of the program, recipients should also be able to live with significantly reduced financial stress. To ensure continued adequacy and keep up with the cost of living, the benefits should be indexed to inflation.

- 3. Be individual – The entitlement to and payment of a BIG should be on an individual basis, although the level of payment may be calculated based on household income and family size.**

***Be individual: it is paid to each person, and can be used how the person wants**

Clarifications - The BIG can be used at one's discretion. Because of the existing income supports for seniors (OAS/GIS) and children, the current focus would be on individuals aged 18 to 65.

- 4. Be a complementary part of a broad social support system.**

***Be one part of the existing social support system: it is not a replacement for current supports and services**

Clarifications – Individuals must continue to receive the support services they need. These include, but are not limited to, affordable housing, child care, dental care, prescriptions, and programs that help address health and well-being. Basic income should not replace existing social supports and programs, nor preclude governments from improving upon or investing in them. In addition, it should not in any way serve as justification for encroachments to existing labour rights and regulations, including existing commitments to minimum wage increases.

- 5. Not impact current recipients of income support programs negatively.**

***Be a step forward: people will receive no less on BIG than they do now through income supports**

Clarifications – The BIG should have a positive overall impact on poverty and on those more likely to experience poverty. The net income of those receiving a basic income will not be reduced (where basic income replaces social assistance payments).