



# Foundations for Action

## **Basic Income Guarantee**

### **for the NWT Report**



*Alternatives North*

March 28th, 2023  
By Alternatives North  
for the Government of  
the Northwest Territories





## Foundations for Action

# Basic Income Guarantee for the NWT Report

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**Alternatives North** is a Northwest Territories social justice coalition based in Yellowknife. Members include churches, labour unions, environmental organizations, women and family advocates, anti-poverty groups, and individuals with an interest in our work. <https://alternativesnorth.ca>



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We dedicate this report to the young people of the NWT, with the aim that they grow up in a beautiful, sustainable land, free of poverty, full of hope and opportunities for all.

## LIST OF ACRONYMS

<b>BICN</b>	Basic Income Canada Network
<b>CERB</b>	Canada Emergency Response Benefit
<b>CNHB</b>	Canada-NWT Housing Benefit
<b>CNIT</b>	Core Need Income Threshold
<b>CPP</b>	Canada Pension Plan
<b>ECE</b>	NWT Department of Education, Culture and Employment
<b>EHB</b>	Extended Health Benefits program, GNWT
<b>ETO</b>	Employment Transition Officer
<b>GBI</b>	Guaranteed Basic Income
<b>GIS</b>	Guaranteed Income Supplement
<b>GNWT</b>	Government of the Northwest Territories
<b>IA</b>	Income Assistance
<b>ICM</b>	Integrated Case Management
<b>MBM</b>	Market Basket Measure
<b>MBM-N</b>	Northern Market Basket Measure
<b>Mincome</b>	Manitoba Basic Annual Income Experiment
<b>NGO</b>	Non-government Organization
<b>NWT COLO</b>	NWT Cost of Living Offset
<b>OAS</b>	Old Age Security
<b>OBIP</b>	Ontario Basic Income Pilot
<b>SPSD/M</b>	Social Policy Simulation Database and Model, Statistics Canada

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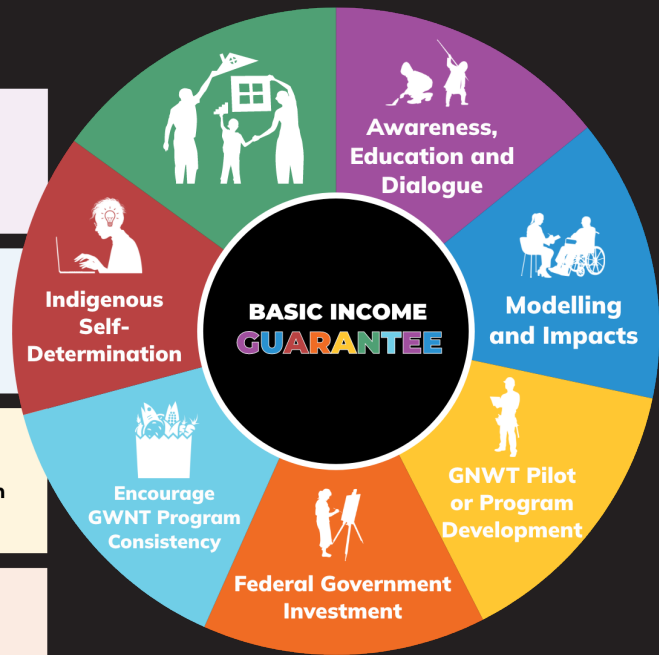
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# Report Recommendations

- 1** Public awareness, education and dialogue should be supported by NWT government and non-government organizations and must include diverse voices from across the territory.
- 2** Basic income guarantee design options should be studied and modelled to show their impacts on people in the NWT and to weigh benefits and costs.
- 3** The Government of the NWT (GNWT) should take concrete steps towards the implementation of a basic income guarantee through pilots or program development.
- 4** The federal government should be encouraged to invest in a basic income guarantee.
- 5** The GNWT should be encouraged to move programs in a direction consistent with a basic income guarantee.
- 6** The relationship between a basic income guarantee and Indigenous self-determination should be fully explored.



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**Basic Income Guarantee  
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March 28, 2023



*Alternatives North*



# Summary Reports

## COMMUNITY SUMMARY

At a time when many people in the Northwest Territories (NWT) are struggling, a basic income guarantee could lift almost everyone out of poverty. But this policy goes beyond poverty reduction with its transformational potential. A basic income guarantee can allow people to go back to school, retrain for a new job, or start their own business. It can allow others to care for aging or sick loved ones, volunteer in their community, find appropriate housing, recover from stress or trauma, and put healthy food on the table. This report emphasizes the importance of broad consultation and detailed modelling. Alternatives North is calling for the following steps to move forward with design and delivery:

- 1** Public awareness, education and dialogue should be supported by NWT government and non-government organizations and must include diverse voices from across the territory.
- 2** Basic income guarantee design options should be studied and modelled to show their impacts on people in the NWT and to weigh benefits and costs.
- 3** The Government of the NWT (GNWT) should take concrete steps towards the implementation of a basic income guarantee through pilots or program development.
- 4** The federal government should be encouraged to invest in a basic income guarantee.
- 5** The GNWT should be encouraged to move programs in a direction consistent with a basic income guarantee.
- 6** The relationship between a basic income guarantee and Indigenous self-determination should be fully explored.

### What is a Basic Income Guarantee?

A basic income is a regular government payment to people - enough that everyone can meet basic needs, live with dignity, and participate in society, with no requirement to meet certain conditions, including paid work.

In the basic income *guarantee* model the income is there when you *need* it. This is how seniors' and children's benefits work. Not everyone gets a cheque for the same amount. With an income guarantee, if you have a great job with a living wage or more, you get a smaller payment, or maybe none. If you're struggling and need more help, your payment is bigger, up to an income floor that you can't fall below.



## A Design that Makes Sense for the NWT

A review of published literature, conversations with experts inside and outside the GNWT, and a virtual public forum in mid-February showed that a basic income guarantee has to be built around the realities of life and public policy in the NWT. The system must be flexible, fair, effective, and actively include a diverse range of Indigenous voices and values. There should be lots of opportunities for people to find out how a basic income guarantee works before the program begins.

A basic income guarantee can make life better for people in the NWT as long as:

- The guaranteed benefit is enough to help recipients meet their basic expenses and live with dignity - to take part in the life of the community, pursue retraining or higher education if they want to, and take part in traditional activities
- The benefit level reflects the higher cost of living in the North, and differences in costs among NWT regions and communities
- Benefits are set up to support people who move in and out of paid jobs, and who live with multiple adults in a single household
- The system doesn't limit or complicate access to housing and disability benefits, mental health supports, job creation programs, or other social programs
- The income calculation doesn't claw back specific entitlements that reflect treaty and other types of reparations

Specific design details must factor in a list of important, often fairly technical details, including:

- Indigenous leadership and values
- How long a recipient has lived in the NWT
- The pros and cons of monthly versus biweekly payments
- Payment options for people who can't receive direct deposits, or don't have access to computers or the internet

## Delivering a Basic Income Guarantee in the NWT

Once the program is designed, there are a few different ways the GNWT can start delivering it - on its own or in cooperation with the federal government, as a pilot project, or as a full program. One way or another, the next steps are to listen to people and communities, design the details of the program, and start generating direct experience. These steps will tell us how best to deliver a basic income guarantee that meets the unique needs of people in the NWT.

Please read the full Foundations for Action: Basic Income Guarantee for the NWT Report to learn more about this transformational opportunity for our territory and its diverse peoples.

## SUMMARY FOR POLICY-MAKERS

At a time when many people in the Northwest Territories (NWT) are struggling, a basic income guarantee could lift almost everyone out of poverty. But this policy goes beyond poverty reduction with its transformational potential. A basic income guarantee can allow people to go back to school, retrain for a new job, or start their own business. It can allow others to care for aging or sick loved ones, volunteer in their community, find appropriate housing, recover from stress or trauma, and put healthy food on the table. This report emphasizes the importance of broad consultation and detailed modelling. Alternatives North is calling for the following steps to move forward with design and delivery:

**1**

Public awareness, education and dialogue should be supported by NWT government and non-government organizations and must include diverse voices from across the territory.

**2**

Basic income guarantee design options should be studied and modelled to show their impacts on people in the NWT and to weigh benefits and costs.

**3**

The Government of the NWT (GNWT) should take concrete steps towards the implementation of a basic income guarantee through pilots or program development.

**4**

The federal government should be encouraged to invest in a basic income guarantee.

**5**

The GNWT should be encouraged to move programs in a direction consistent with a basic income guarantee.

**6**

The relationship between a basic income guarantee and Indigenous self-determination should be fully explored.

### What is a Basic Income Guarantee?

A basic income is a regular government payment to people - enough that everyone can meet basic needs, live with dignity, and participate in society, with no requirement to meet certain conditions, including paid work.

In the basic income *guarantee* model the income is there when you *need* it. This is how seniors' and children's benefits work. Not everyone gets a cheque for the same amount. With an income guarantee, if you have a great job with a living wage or more, you get a smaller payment, or maybe none. If you're struggling and need more help, your payment is bigger, up to an income floor that you can't fall below.<sup>1</sup>

## The Timing is Right for Transformation

This project explored the specific needs of the NWT in the design of a basic income guarantee, based on:

- Basic income principles and evidence from literature on a range of design elements
- Literature on income security and related policy and program issues in the NWT
- Conversations with experts inside and outside government in the NWT and other parts of Canada
- Discussions during a virtual public forum on February 15, 2023<sup>2</sup>

The detailed design of a basic income guarantee for the NWT must be grounded in the realities of life and public policy in the territory. We can and should set out to improve on the current income security framework as called for in several GNWT Reports.<sup>3</sup>

The GNWT Minister of Education, Culture and Employment, R.J. Simpson, recently announced “the most significant changes to the income assistance program in a generation”.<sup>4</sup> The Minister’s announcement shines a light on the urgent need to lower barriers and simplify access. The GNWT is ready to take action. A constructive next step would be for the GNWT to recognize how effectively and dramatically a basic income guarantee would move the territory towards sustainable solutions.

This process must be flexible to ensure fairness and effectiveness, and be inclusive of diverse Indigenous voices and values. The design and delivery of a basic income guarantee will need to be accompanied by a public education campaign because knowledge of this approach to income security is highly variable (within the territory and beyond).

## Design Considerations for the NWT

Modelling and program design for a basic income guarantee must address the following key features within the NWT context, as explored throughout the full report:

**Indigenous Leadership and Values:** Program designers must seek guidance from Indigenous leaders, knowledge keepers and communities to ensure a culturally appropriate and trauma-informed.

**Cost of Living:** A basic income guarantee must factor in the higher cost of living in the North, and the wide variations in living costs across NWT communities.

**Level of Adequacy:** Program design must address the question of whether a basic income guarantee should go beyond helping people to barely meet basic expenses, towards participating in community and traditional activities - living with dignity.

**Residency:** The program must specify a minimum residency period for potential recipients to qualify.

**Family/Household Size and Composition:** Benefits delivered to an individual adult under a basic income guarantee typically depend on the number of adults in a household and on family relationships. A program

designed for the NWT must consider situations of multiple adults and extended families in a single household.

**Income Changes:** The system must be responsive to significant changes in residents' incomes over the course of the year.

**Benefit Reduction Rate:** Program modelling will help clarify the impacts of different benefit reduction rates to maximum incentives to work and gain other sources of income.

**Necessary Additional Supports:** Income calculations used to reduce the benefit should not include sources such as housing and disability benefits, mental health supports, and job creation programs.

**Delivery:** Designers must consider options for issuing payments to people who can't receive direct deposits, and/or don't have access to computers or the internet.

**Paying for a Basic Income Guarantee:** Options for funding a basic income guarantee affect how people receive and pay into the tax/transfer system, and must be included in the program modelling and design.

**Streamlining Administration:** The GNWT should anticipate and articulate the benefits of combining some existing income supports under a single umbrella.

**Program Training and Navigation:** Field staff will require training to help residents navigate the new system.

“We offer food vouchers to families, and we’re finding that it’s not enough. There isn’t enough access to healthy food—they can get canned goods and basic staples, but they need fresh fruit, vegetables, meat, and fish. If a basic income guarantee gets off the ground, it has to be more than something that just helps them get by. If there’s an interest in post-secondary education and the family can afford that, that would be wonderful to see.”

**Basic Income Guarantee for the NWT Forum Attendees, February 15, 2023**

## What We Learned

The discussion throughout this project delivered a wealth of granular detail and advice on how the design of a basic income guarantee should best reflect the complex, varied realities of living in the NWT. The overall conclusion - that everything depends on getting the details right - reinforces the need for the additional research and modelling that will hopefully begin in 2023.

One of the toughest questions in designing a basic income guarantee, and often one of the biggest stumbling blocks, is how much money each household will receive. The amount of the basic income guarantee must be set high enough to break the cycle of poverty, giving people real autonomy and control over their own lives, so that everyone in the NWT can live with dignity.<sup>5</sup>

The Northern Market Basket Measure (MBM-N) is based on one definition of basic needs. But a basic income guarantee is meant to deliver on a wider range of values, including human dignity, community involvement, and leisure. At the same time, the MBM-N is a useful baseline to work from, since it's updated on a regular basis. The question of how to account for the variable costs of living in the NWT is explored in detail in Chapter 2 of the full report.<sup>6</sup>

## **Towards Delivering a Basic Income Guarantee in the NWT**

There are several options the GNWT can pursue for design and delivery - on its own or in cooperation with the federal government, as a pilot project, or as a full program. One way or another, the next steps are to listen to people and communities, model the details of varying options for a basic income guarantee in the territory, and start generating direct experience. These steps will tell us how best to deliver a basic income guarantee that meets the unique needs of people in the NWT.

Please read the full Foundations for Action: Basic Income Guarantee for the NWT Report to learn more about this transformational opportunity for our territory and its diverse peoples.





# Chapter 1

## Basic Income Guarantee Background

# BASIC INCOME GUARANTEE BACKGROUND

The idea of a basic income guarantee is not new. It is already working for some people in Canada and beyond. It has the potential to create financial security and greater well-being for all people in the Northwest Territories (NWT).

Canada's income guarantee programs for seniors and for families with children under 18 have been successfully supporting people with low and modest incomes for decades. These unconditional income guarantees have provided security, prevented poverty and opened up options for a better life. They are a path away from social assistance. They have empowered people to transform their lives for the better. They have been good for communities and for the economy, too.<sup>1</sup>

The rest of our income security system is a complex patchwork. Its many holes and frayed edges are leaving people behind, as the pandemic brought to light. A basic income guarantee that works for everyone offers a better alternative, enabling people to live with dignity. It paves the way for a much simpler, more transparent and effective system.

In designing a basic income guarantee that works for the NWT, we are fortunate to have a great deal of experience, evidence and capacity to build upon. We can learn from other research and pilots around the world. And we can learn from the experiences of communities across the NWT and adapt to their realities and needs.

This chapter is a guide to understanding basic income generally - its place in public policy, the evidence that supports it, and key design and delivery issues. Chapter 2 will address the specific realities and needs of the NWT, followed by analysis and recommendations in Chapters 3 and 4.

## What is a Basic Income Guarantee?

A basic income is generally understood as a regular government payment to people, enough that everyone can meet basic needs, live with dignity, and participate in society, with no requirement to meet certain conditions or kinds of behaviour, including paid work.

A basic income *guarantee* refers to a particular model. In the guarantee model the income is there when you need it, depending on how much other income you have. This is how seniors' and children's benefits work. Not everyone gets a cheque for the same amount. With an income guarantee, if you have a great job with a living wage or more, you get a smaller payment, or maybe none. If you're struggling and need more help, your payment is bigger, up to an income floor that you can't fall below.



## Policy Background

### Public Policy Beginnings

The world's major faith, cultural and philosophical traditions speak to human dignity, caring for each other and fairness. Writings on basic income concepts and the idea that the common wealth of a society should be shared go back centuries.<sup>2</sup>

Basic income entered the modern public policy realm after the Second World War and into the 1960s and 70s with a growth in social protection policies. There was also a focus on using evidence as the basis of public policy. In Canada, it was the task of a special Senate committee to better understand poverty.<sup>3</sup> At the same time, The Royal Commission on the Status of Women was also gathering evidence.<sup>4</sup> The 1970s reports of both studies recommended a basic income for some working-age people.

Civil rights movement leader, Dr. Martin Luther King Jr. argued that a basic income would solve poverty directly, because trying to solve poverty by addressing the deeper problem of racial injustice first was not working. Studies on poverty in Canada and the United States led to a number of guaranteed income pilots in the 1970s, such as the Mincome experiment in Manitoba from 1975-78.<sup>5</sup> Unfortunately, successes like Mincome did not result in broader policy changes, as governments moved away from the idea.

### Towards Income Guarantees

There has, however, been a gradual trend toward direct income transfers to individuals through the tax/transfer system, like seniors' and children's benefits, GST credits, and various other smaller, refundable and non-refundable credits. They can serve as potential building blocks for a more comprehensive, unconditional, inclusive basic income.

Unfortunately, for many working-age adults who are most disadvantaged, Canada's approach to income security has been to try everything else first. There are hundreds of programs by governments and charities that focus on health, education, childcare, wages and food security, or aim to reduce addictions, homelessness, crime and racial discrimination as a way to solve poverty, among other goals. But while all of these issues and programs have links to poverty and the societal and economic forces of inequality, social assistance programs in Canada have not fundamentally changed in over half a century.<sup>6</sup>

For most people for most of their adult lives, the majority of their income comes from employment - wages and salaries. Some people get profits from running a business. Some get income from investments. Some people inherit. But some people have a harder time earning income than others, due to factors like colonialism and discrimination. Anyone can face an illness, injury or other risks of losing income. The help available varies.

Public income assistance programs based on employment provide greater benefits to those who have had good, secure employment. Private pensions reward the more fortunate as well. At the other end of the spectrum, those who have struggled the most and end up on provincial/territorial income assistance get the

least support.<sup>7</sup> These income assistance programs are often still based on employment, with rules that may require people to look for a job or take the first one that comes along. Major income assistance programs may also have large, built-in disincentives to employment.

The following chart shows the key characteristics of major public programs compared to a basic income guarantee model. A comprehensive, unconditional basic income guarantee would ensure that no one is left out and everyone is able to meet basic needs.

Government Income Programs in Canada			
Programs you pay into	Conditional Programs	Limited Basic Income	Proposed Basic Income
<b>Canada and Quebec Pension Plans</b> <ul style="list-style-type: none"> <li>What you get out of CPP at retirement depends on your lifetime earnings</li> <li>If you couldn't earn and contribute much you won't get much in older age</li> </ul>	<b>Income Assistance</b> <ul style="list-style-type: none"> <li>Highly conditional</li> <li>Varies greatly across Canada</li> <li>Rates far below the poverty line</li> <li>Earning income often does not get you ahead</li> <li>Charity is also usually required to get by</li> <li>In most of Canada, OAS/GIS is higher than IA so seniors are rarely part of IA.</li> </ul>	<b>Old Age Security/ Guaranteed Income Supplement</b> <ul style="list-style-type: none"> <li>Based on age (65+), residency and income (no relationship to employment history)</li> <li>Provides higher adequacy than other limited programs</li> <li>Provides some support up into middle income</li> <li>Provincial/territorial add-ons</li> </ul>	<b>Basic Income Guarantee</b> <ul style="list-style-type: none"> <li>Based on residency and income</li> <li>Adequate to meet basic needs</li> <li>Benefit reduces gradually as other income increases</li> <li>No employment or other conditions</li> <li>Children remain covered by CCB</li> <li>Seniors remain covered by OAS/GIS</li> </ul>
<b>Employment Insurance</b> (regular, sick and parental benefits) <ul style="list-style-type: none"> <li>Benefit depends on how much you've paid in</li> <li>People who pay in don't always qualify for benefits, there are other conditions</li> </ul>	<b>Canada Workers Benefit</b> <ul style="list-style-type: none"> <li>Tied to employment</li> </ul> <b>Canada Emergency Response Benefit</b> (temporary in 2020) <ul style="list-style-type: none"> <li>Access tied to employment</li> <li>Flat rate benefit</li> <li>Good adequacy close to poverty line</li> <li>Penalties for employment earnings</li> </ul> <b>Treaty-based benefits</b> <ul style="list-style-type: none"> <li>Treatment of benefits can vary</li> </ul>	<b>Canada Child Benefit</b> <ul style="list-style-type: none"> <li>Based on age (0-17), residency and income</li> <li>Started small, now closer to actual costs of raising a child</li> <li>Provincial/territorial add-ons</li> </ul> <b>Goods and Services Tax Credit</b> <ul style="list-style-type: none"> <li>The most universal guarantee but very small, based on income</li> <li>Provincial/territorial add-ons.</li> </ul> <b>NL Basic Income for Youth</b> <ul style="list-style-type: none"> <li>For youth 16-21 receiving housing assistance</li> </ul>	
<b>CPP Disability</b> <ul style="list-style-type: none"> <li>Must prove a qualifying disability</li> </ul>	<b>Provincial/territorial disability benefits</b> <ul style="list-style-type: none"> <li>Must prove a qualifying disability</li> <li>Often ongoing demand for proof</li> </ul>	<b>Bill C-22 - Proposed Canada Disability Benefit</b> <ul style="list-style-type: none"> <li>Conditional on disability status</li> <li>Further detail unknown</li> </ul>	

Highly conditional or charitable programs may have benefits in their own right (food banks indeed feed people who are hungry), but they have not reduced poverty or inequality, or improved well-being the way that seniors' and children's income guarantees have for the majority of people in Canada. Social assistance is the most highly conditional type of income program, and its rates often leave people in deep poverty.<sup>8</sup>

Programs that don't work well and aren't meeting their objectives also carry a high cost in human lives and money. The more rules and complexities in a program, the more money, time and administration it takes to run them, and the more onerous a burden it imposes on people who need support.

“[Basic Income] would strengthen freedom. Freedom to say no to a job that is poorly paid, boring or simply nasty. Freedom to work caring for a relative or a friend. Freedom to exit an abusive relationship. Freedom to try something new, like a small business. Freedom to do socially and culturally vital work that is unpaid or underpaid.”

*The Case for Basic Income: Freedom, Security, Justice, 2021<sup>9</sup>*

In this century, basic income options are being advocated and tried in Canada and throughout the world as a simpler, fairer, more effective alternative that focuses on preventing the financial setbacks that threaten people's livelihoods. Support is growing among politicians at different levels of government<sup>10</sup>, and polls show public support is there, too.<sup>11</sup>

## **Problems and the Opportunities**

A basic income is about more than poverty. Part of the difficulty with a focus on poverty is the reality that it's often seen as someone else's problem or someone's own fault. Many people think it can't happen to them - they don't relate.

But income insecurity is largely shaped by societal risks being pushed onto individual shoulders. Several risk factors are driving up insecurity, including:

- A job used to provide security, benefits and social rewards, as well as money, but that's not always the case now, when employment is precarious
- Two-earner households helped keep some people afloat for a while, but it's hard for them now, too. For many single people, times are desperate
- Climate change is affecting people's work, way of life and the ability to afford the costs of extreme weather events

- The pandemic increased everyone's vulnerability and anxiety and was especially hard on women and racialized groups and Indigenous peoples
- Inflation, high interest rates, war, inequality and fear are putting further strain on many regular people

Young people are especially worried about their future. New opportunities may come along, as some suggest, like new jobs in a greener economy. But transitions take time, money, capacity and resilience that many individuals and families don't have.

Community conversations across the country through the Green Resilience Project in 2021/22 made it clear that people and communities face interconnected problems that government silos often don't address well. People in communities have solutions and want to help, but many lack capacity to take action.<sup>12</sup>

“Everybody here in the North, we have to all work together, regardless of your race or anything like that. Or there will be no future. We have to work together as a human race. How do we create precedence to fix this? We have to approach this with structure. We're going to have to approach this with structure and collective effort.”

**Participant, Green Resilience Project discussion led by Ecology North, Feb 2022<sup>13</sup>**

A basic income guarantee would respond to inequality, poverty and insecurity problems by supporting people through life's, and the economy's, transitions. People interested in public health, mental health, food security, democracy, the care economy, the voluntary sector, the environment, economic transition, racial justice and more view basic income as a potential route to reach multiple goals. It will not solve everything, but it could significantly reduce the size and severity of other problems and open up options for transition, innovation and the realization of individual talents and aspirations.

## Evidence for a Basic Income Guarantee

This report can't lay out all the extensive evidence that supports a basic income as necessary and feasible. It provides an overview of the types of evidence that are available to governments and the public to make policy decisions in the best public interest. There are four main sources:

- Modelling
- Program experience
- Multidisciplinary research
- Pilot projects

## Modelling Impacts

Tools like Statistics Canada's Social Policy Simulation Database and Model (SPSD/M) can be used to project the impact of a possible policy change on peoples' incomes. If the policy goal is to reduce poverty, the model shows how well the policy change would achieve it.

For most people the goals of a basic income also include fairness. People just above the poverty line should not be paying to help people below the poverty line. This is an essential part of modelling, too: the technical work may be complex, but regular citizens know what matters in their lives, and that's the foundation of good public policy.

The Basic Income Canada Network (BICN) modelled three options in a 2020 report, all of which would prevent poverty, reduce inequality and increase income security.<sup>14</sup> The basic income guarantee version in Option 1 is likely the most feasible for the NWT. One of the acknowledged limitations of that work, however, is that the territories could not be included because of data gaps. Several other modelling exercises have been based on the design of the Ontario Basic Income Pilot. There's more on modelling below, in the section on program design.

## Program Experience

In Canada, two major national programs, seniors' benefits (Old Age Security/Guaranteed Income Supplement) and children's benefits (Canada Child Benefit), have many features of a basic income, especially the absence of employment conditions. Most provinces and territories provide added benefits for those who receive federal seniors' or child benefits. We have decades of evidence on how these income benefits work to provide security and stability.<sup>15</sup>

These programs have prevented and reduced income insecurity better than any other poverty reduction measure. They have kept individuals and families off welfare rolls. But they leave out 18- to 64-year-olds, with the result that single individuals in that age group now make up the large majority of social assistance recipients.<sup>16</sup>

Seniors' and children's benefits have improved other aspects of life, too, beginning with better health. A key policy goal for children's benefits was to help parents keep or improve their employment. We know that works, too. Children's benefits on their own are not high enough to keep a family out of poverty. But far fewer families with children now need social assistance, showing that the combination of adult employment and children's guaranteed income is working.

Also at a national level, one large program that some thought was close to a basic income was the Canada Emergency Response Benefit (CERB). It was rolled out fast during the pandemic, it had few conditions and it provided an adequate income for most parts of the country. But it was temporary, it left some people out and it had other flaws from a basic income perspective. It did significantly reduce poverty and inequality while it was available, and there are lessons to be learned as the experience continues to be analysed.<sup>17</sup>

“Government transfers in the form of cash to families can reduce – and eliminate – income poverty, and it can be done quickly... We saw significant reductions in rates of child poverty in every province and territory and in nearly every sociodemographic group we have data for. Emergency [i.e. CERB] and recovery benefits, and one-time top ups to existing programs such as the Canada Child Benefit were largely responsible for these gains.”

**Leila Sarangi, National Director of Campaign 2000, 2023<sup>18</sup>**

The other program experience we can treat as a point of comparison is the social assistance provided by provinces and territories (sometimes known as welfare). This kind of income assistance is usually highly conditional with intrusive monitoring but low benefits. This income is critical to the people who have to rely on it, but in general it does not prevent or reduce poverty.<sup>19</sup>

Poverty contributes to problems with physical and mental health and since many people on social assistance live in deep poverty, it is unlikely their lives or mental health improve while relying on social assistance. We also know from research that high demand, precarious jobs can contribute to mental health problems, and social assistance regimes usually have similar characteristics.<sup>20</sup>

Social assistance programs vary across the country. The recent income assistance report by the GNWT indicates that the rules, program requirements and paperwork represent a heavy burden.<sup>21</sup> The Government of Newfoundland and Labrador takes a less conditional approach.<sup>22</sup> But adequacy of benefits remains a challenge for all provinces and territories. Providing income security to prevent poverty and hardship requires federal fiscal capacity.

## **Research and Lived Experience**

When we talk about income, economics tends to dominate conversation. There are many more differences income security can make in people's lives.

Income is the leading social determinant of health. Much has been learned from a vast body of research on public health, mental health, psychology, sociology, neuroscience, and more about what contributes to human wellbeing and what adds to stress and related problems.<sup>23</sup> Having too little to get by is incredibly stressful. But the way people are treated by some government programs can make things worse by taking away their dignity and ability to make their own decisions.<sup>24</sup>

Many studies and consultations with people with lived experience of poverty, insecurity and related issues, and

others who work with them, have recommended a basic income guarantee. Some recent examples, in addition to NWT poverty reports, include:

- Tackling Poverty Together Report, 2017<sup>25</sup>
- Transforming Our Systems: The 2022 Report of the National Advisory Council on Poverty<sup>26</sup>
- Reclaiming Power and Place: The Final Report of the National Inquiry into Missing and Murdered Indigenous Women and Girls, 2019<sup>27</sup>
- Basic Income, Gender & Disability and Basic Income & the Care Economy, two Women's Legal Education & Action Fund's Basic Income Project reports, 2021<sup>28</sup>
- Green Resilience Project Final Report, 2022<sup>29</sup>

The United Church of Canada has long been a basic income supporter<sup>30</sup> and more recently there is an increasing diversity of food security, environment and other organizations that recognize basic income's potential. BICN also invited people affected by the pandemic to share their experiences. Some received CERB benefits, while others were not eligible.<sup>31</sup>

## **Pilot Projects**

Pilot projects and experiments have been conducted in Canada around the world, with different designs. The Manitoba Basic Annual Income Experiment (Mincome) experiments and similar ones in the United States took place in the 1970s. The mayors of dozens of American cities are currently running demonstrations where small basic income amounts, often around \$500 a month, are provided for some disadvantaged people in their communities.<sup>32</sup>

The Mincome in Dauphin has become well known. It ran from 1975-78, but was cancelled when the government changed. It was only in the 2000s that the records held in storage were analyzed and the benefits revealed.<sup>33</sup>

“Mincome took place in three sites in Manitoba - Winnipeg, Dauphin, and a set of smaller communities. The small town of Dauphin, an agriculturally dependent town in central Manitoba with about ten thousand residents, was unique because it was the only site in any of these experiments that was designated a saturation site: every family (rather than a select few) that lived in the town was invited to participate. They would receive cash payments only if their family income was low enough to qualify...

The people for whom Mincome made a profound financial difference were working people. As in many small towns, Dauphin has a number of seasonal, low-paid jobs, and many people were self-employed... The standard of living and economic security of the working poor in Dauphin expanded dramatically during Mincome.”

**Evelyn L. Forget, *Basic Income for Canadians, “Recovering Mincome”*<sup>34</sup>**

A major pilot project was conducted in India in an area that, unlike most of Canada, does not have many services or paid jobs available. People pooled their resources to create community facilities and income generating opportunities.<sup>35</sup> The government of Wales has a pilot aiming to help youth leaving the care system<sup>36</sup>, and Ireland is gearing up a basic income pilot focused on artists.<sup>37</sup>

The results of these efforts vary in detail, but a consistent pattern of benefits has emerged. Health and education improve, opportunities go up and stress goes down.

The Ontario Basic Income Pilot (OBIP) that began in 2017 was unfortunately cancelled early when the government changed, but it provides valuable lessons about the consultation process, design and roll out of a pilot project, as well as the benefits. It was to be a three-year program, but the last payments were made in March, 2019. The research arm of the pilot was shut down as well, but an independent survey and research have been conducted.<sup>38</sup> The following chart provides more detail on the design details and the experiences of the recipients.



## The Ontario Basic Income Pilot (OBIP)

### How the Benefit Worked

- Up to about \$17,000 a year for a single person, or \$24,000 shared by a couple
- Someone with a disability received up to an additional \$500 a month
- The benefit reduction rate (BRR) was 50%
- The BRR meant that a single person with about \$32,000 income from their job in 2018 would still have received \$1,000 that year (about \$83 a month) in basic income benefit

### Who Received It

- There were 4,000 people enrolled in three areas - Hamilton (large, urban), Lindsay (small town, saturation site) and Thunder Bay (sizable Indigenous population)
- The majority of recipients were getting by on one or more jobs and other income at the start; others came into the OBIP from the provincial social assistance (welfare) system
- Negotiations were under way for First Nations pilot sites but issues around unconditionality were difficult

### How It Was Rolled Out

- Before launching, public servants engaged with basic income experts, a background paper was released and consultations were held on design and research issues
- Enrolment faced challenges. Some people thought it a scam, too good to be true, while others distrusted the government, found the application process hard, or they were fearful of trying something new
- Strategies to address this included reducing government paperwork, holding multiple information sessions, and collaboration with trusted community organisations
- Non-governmental groups also helped recipients deal with media attention

### Results (McMaster University study)

- Every participant said they benefited in some way
- Nearly 80% reported health improvements
- More than 80% reported better mental health, with less stress, anger and depression
- 86% had a more positive outlook on life
- Nearly 80% felt more motivated to find a better-paying job

### Examples of Changes (BICN Survey)

- Reduction or elimination of medications
- Joining a gym for physical health and gaining a social network
- Creating a job, building a small business
- Trying out a few jobs to find one that “fits”
- Going back to school
- Ability to visit relatives
- Finding better housing for a young family
- Reducing debt and stress
- Volunteering more

## Issues and Debates

Despite the wealth of evidence and the growth in support for a basic income guarantee, there are questions, concerns, criticisms and some tough issues to work through.<sup>39</sup>

### Costs and Benefits

The costs of a major program certainly matter. They need to be weighed against the benefits. To find a workable balance, it is important to consider a number of factors:

- The cost of current programs that are not getting good results
- Downstream costs of lack of income security that show up in poor health and hospital emergency room visits, higher demands on the legal, food security and mental health systems, and lost productivity
- The difference between spending just to meet today's needs and investing in programs that get lasting returns over time

A basic income guarantee is largely about better design and use of the resources that we already have. It's a question of priorities.

Some people worry that paying for a basic income guarantee will mean cuts in services. This often reflects a distrust of government as much as scepticism about a basic income. Public services, like health care, education and disability supports, can work together with improved income security to get better overall results.<sup>40</sup>

### Work and Employment

This is probably the biggest issue for most people, in one way or another. There is a persistent belief that people are lazy and that a basic income will lead them to significantly reduce or refuse employment. There is, however, no evidence to support this view. What is often ignored or undervalued in these discussions is that much of society's most valuable work is done outside the paid labour market, in households and the voluntary sector, while some paid jobs can be dangerous and exploitative. A recent analysis found that pandemic benefits would have been more effective had they been based on "more realistic assumptions of labour markets and human motivation".<sup>41</sup>

Beliefs and judgements are often grounded at the personal level, and can be resistant to evidence. However, from the Ontario Basic Income Pilot we see evidence of great diversity in response to having a basic income. Some participants went back to school to improve their employment prospects. People who were working multiple jobs to get by reduced their workloads for the sake of their health. Single parents who were overworked could afford to spend more time with their children. Some people found volunteer work more valuable to their community than the kind of job they could get. These employment reductions, often temporary, are all positive, and they don't at all mean that people are not working.<sup>42</sup>

“This pilot has given me the chance to spend more time with my children ... A stable house and a stable mom not worrying about putting food on the table or gas in my vehicle to go to work.”

“I purchased professional clothing for my office.”

“I started volunteering at a school and a seniors’ home.”

“Even with a low employment income, I became more committed to my job serving a vulnerable population because I knew the basic income supplement would allow me to pay all of my bills and eat well.”

**Ontario Basic Income Pilot participant quotes in “Signposts to Success”, 2019<sup>43</sup>**

On the other hand, some employed people got better jobs and worked more. There were people who had been on social assistance who were so overworked, ill and stressed from dealing with poverty that holding down a job had been impossible for them. But with the security of a basic income, they found a job or created their own. Some tried a few jobs before finding the one they were good at and found satisfying.<sup>44</sup> There will always be stories of individuals making a range of different decisions, but there is no evidence that a basic income will undermine employment. Designed well, it rewards paid work.

Some employers tend to worry that people won’t work for them. Some unions have expressed concern that employers will not pay fair wages if a basic income is available. Some worry that social service jobs will be lost. A basic income guarantee does not function on its own - employment standards and other laws and regulations are in place to govern workplace issues. A basic income also opens up more effective roles for current workers in the social assistance system, enabling them to provide more focused and supportive social work, counselling, navigation help, integrated services, and other supports for people with complex needs.

“Basic Income is economic infrastructure which will greatly increase our resiliency by helping people through times of transitions, supporting entrepreneurship, growing the economy, stimulating job creation, fortifying wage growth, and ensuring equality of opportunity.”

**CEOs for Basic Income letter to the Prime Minister of Canada, 2022<sup>45</sup>**

## Jurisdictional Issues

It takes federal fiscal and administrative capacity to run a major program like a basic income guarantee in Canada. That gives the federal government an essential role in a comprehensive, pan-Canadian basic income. However, as challenging and complex as it is for different orders of government to work together, it has been done successfully - for medicare, OAS/GIS, pensions, child benefits, and recently for child care. Provinces and territories, such as the NWT, have some flexibility to add on or tailor programs to their particular circumstances.

## Delivery Challenges

As various studies show, delivering an income support program requires understanding and addressing the population's needs, so everyone receives the benefits they ought to. This is especially important during the transition to new programs. Ontario had to help overcome fear of change with its basic income pilot project, so community organizations helped out. The controversy over the repayment of CERB benefits is another good example of problems that arose when the program changed periodically, so that eligibility rules were not clear or well understood. There are unique delivery challenges to take into account in the NWT, including cultural and language diversity and the geography of remote and smaller communities, including Indigenous communities.

## Remote and Indigenous Communities

Indigenous people across Canada have different perspectives on a basic income. There is support from those who see their own values reflected. For example, basic income principles are consistent with Dene laws of sharing what you have and helping each other.<sup>46</sup>

The discussion around the goal of self-reliance in the NWT Income Assistance review also shows that a basic income can address the needs expressed.<sup>47</sup> Some participants commented on the colonial and paternalistic nature of the term self-reliance, saying that people living in small communities are already very self-reliant. Others said employment should not be linked to self-reliance, since not everyone can work at a job, including people with chronic mental health and substance use issues or women experiencing domestic violence.

“The goal of the [income assistance] program is to encourage and support greater self-reliance. Being self-reliant means different things for different people. Some may want to work on education or training, others on job skills. It may mean doing volunteer or part-time work. Self-reliance is about finding what is right for you at this time. It is based on an individual's family, future career or employment goals and the resources available in their community.”

“What We Heard Report”, Dec 2022<sup>48</sup>

Some participants suggested that program goals like healthy and happy clients or increasing client confidence and self-motivation could replace the emphasis on self-reliance. Those goals reflect the possibilities of a basic income.

Elsewhere, a study on basic income for remote Indigenous areas of Australia determined that a social welfare system designed for people assumed to be temporarily unemployed was not suitable for a post-colonial setting where there were no mainstream labour markets.<sup>49</sup> And Quebec has an income security program intended for Cree hunters who practice wildlife harvesting activities as a way of life.<sup>50</sup>

A basic income also addresses the situation of women in traditional, unpaid work. The 2019 report of the inquiry into Missing and Murdered Indigenous Women and Girls calls for a “guaranteed annual livable income for all Canadians, including Indigenous Peoples” as a key to the safety and empowerment of women and girls.<sup>51</sup> The pilot in India backed this up, proving to be especially transformative for women. Many of the municipal pilots in the United States are geared toward helping racialized women improve their precarious situations.

The OBIP experience, however, showed that some Indigenous people have outstanding concerns and are not yet ready to embrace it. The Ontario government intended to set up separate First Nations pilot sites, but negotiations were challenging and agreements had not been reached when the new government ended the pilot early. That also ended the possibility of learning about the experience of the almost 24% of OBIP participants in Thunder Bay who self-identified as Indigenous.<sup>52</sup>

More prevalent concerns, not unique to Indigenous people, have also been raised about the impact of a basic income on young people, especially those struggling with mental health and addictions. A recent report on mental health noted that Indigenous youth in Canada are five to six times more likely to die by suicide than their non-Indigenous peers. Suicide rates for Inuit youth are among the highest in the world, at eleven times the national average.<sup>53</sup>

This is an example of needing to recognize that a basic income alone will not solve all problems. It will give people more options and hope in life, but counselling and other interventions are critical too. A study that had cautions about a basic income guarantee for First Nations highlighted that it would take generations to restore health and prosperity to pre-residential school and colonization levels. But it still found that a basic income would reduce immediate hardships people face and help reduce high levels of poverty amongst some Indigenous groups.<sup>54</sup>

## **Basic Income Guarantee: Design Matters**

Key considerations for designing a basic income guarantee are discussed in the Basic Income, Some Policy Options for Canada report, including principles and reasons for decisions on benefit levels, the fiscal resources to pay for it, as well as program limitations.<sup>55</sup> These considerations are overviewed below and should be addressed in any proposal for a basic income guarantee. The decisions made on these matters weigh costs and benefits and determine how people will be affected.

## Tax/Transfer System

- Canada's tax system is based upon individual income taxes. Benefits (transfers), however, are often based on the family. For example, child benefits are based on the income of both parents in a two-parent family, and the primary caregiver usually receives the payment. For a senior couple, the Guaranteed Income Supplement is based on combined income, any benefit they are eligible to receive is split down the middle, and the payment is made to each spouse. A basic income guarantee could build on either of these or create an alternative.
- The tax/transfer system is increasingly used to deliver social benefits, with the federal government administering both federal and provincial/territorial benefits. A key advantage from a basic income perspective is that it supports autonomy and avoids stigma. It's also simpler for most people, but the needs of some vulnerable groups must be considered.

“Delivering a basic income benefit to everyone for whom it is intended is especially challenging, given the presence of vulnerable and transient segments of the population such as the homeless, those fleeing violence from intimate partners, and those with recurring psychiatric disabilities.”

“Next Steps on the Road to Basic Income in Canada”, 2016<sup>56</sup>

## Individual/Family/Household

- Much of our public policy is based on the nuclear family, adults living on their own or in a couple, with or without children. The impact of these policies can be quite different when, for various reasons, there are several related and/or unrelated adults living in a household. For example, several adults may live together as a strategy to cope with unaffordable housing. For multigenerational households, it may be a way to share time and money for the care of older members and children, or to preserve cultural values, languages and traditions. At the other end of the spectrum, a lone parent faces both time and money challenges that public policy rarely recognizes adequately.
- In most income policies, the amount for a couple is not double that of a single person. Various policies have different formulas based on family size and composition. How to treat different family and household arrangements is a critical design decision.

## Base Benefit/Cost of Living

- For most major income transfers in Canada, there is a base benefit that applies regardless of where you live. In the Ontario Basic Income Pilot, the same rates applied to all.

- Differences in the cost of living do come up in basic income discussions, however. Provincial or territorial top-ups and some municipal programs could help offset some of the differences across the country, as they do with other programs. Without doubt, the cost of living in Toronto and Vancouver is far higher than in other parts of Ontario and British Columbia. And in general, the cost of living in the North is far higher than in the South, and differences across the North are often more profound, as explored in Chapter 2.
- There are advantages to having a foundational income level below which no one in the country can fall. There is also a case for ensuring that areas of high cost are recognized, although having too many different basic income rates in different places would add to administrative complexity, requiring changes whenever people moved.

### **Benefit Reduction Rate**

- In a guarantee model, benefits decline as other income goes up. The benefit reduction rate (BRR) determines how quickly that happens. With a 40% reduction rate, for example, you would keep 60% of your income from your job. With a 50% reduction rate, you'd keep less and more quickly reach the point where you received no benefit.
- For example, if the base benefit is \$22,000/year and you get \$20,000 from your job, a 40% BRR would reduce your benefit by \$8,000 and your total income would be \$34,000 (\$20,000 + \$14,000). Total income at a 50% BRR would be \$32,000. This approach ensures there is a strong incentive to earn income.
- A number of variations are possible, like exempting some income at the start and having a higher reduction rate afterwards. Modelling is needed to determine the impact of different options on people in different circumstances.

### **What Income Reduces the Benefit**

- Directly related to the benefit reduction rate is the matter of what counts as “other” income to reduce the benefit. Most people would agree that employment income and income from investments would count, and that child benefits would not.
- Decisions must also be made about other sources of income that don't count - what income should you be able to keep without it counting toward your reduction? It would not seem fair, for example, to count benefits related to a disability because they are specific and additional to basic needs. Payments under treaties and agreements with Indigenous peoples are another specific source of income that can be seen as additional, owed as an obligation or reparation for past losses.

### **Streamlining Other Programs**

- Introducing a basic income guarantee means looking at its relationship with other income programs, as well as services that are tied to income. The more complex a system is, with different qualifying conditions

and thresholds, the more potential there is for confusion. A basic income guarantee offers the opportunity to streamline and simplify other programs into a more coherent system. For example, with more adequate incomes, supplementary housing, food or other programs could be reduced or transformed, and income thresholds for other programs and services could be better aligned and more consistent.

- A streamlined, simplified income system could make things easier for many people and free up capacity for integrated case management and other navigational needs for people with multiple and complex challenges.

### **Paying for the Basic Income Guarantee**

- Most basic income guarantee proposals have used Statistics Canada's Social Policy Simulation Database and Model (SPSD/M). It allows modelling within the tax/transfer system and shows how much a certain design would cost, as well as where changes can be made to help pay for it. Those options could include reducing tax breaks for the wealthy or rolling in money from existing programs, such as the income portion of provincial and territorial income assistance.<sup>57</sup>
- As with other government programs, there are many revenue sources that could be tapped to pay for a basic income. It's a matter of priorities. Do we keep increasing budgets for homeless shelters, emergency rooms and police? Or do we invest in people so they can afford housing, food, better health and the capacity to create safer communities?

### **Getting There from Here**

No public policy is going to meet everyone's interests. Some have described grand expectations of a basic income as unrealistic, but almost everyone agrees that we certainly can and must do better than we are now. The evidence supports the benefits of a basic income guarantee, and in this country we have the proven capacity to design and deliver it. The next chapter looks at the current situation in the NWT and how it helps set the path for a basic income guarantee that works for the people who live in the territory.





# Chapter 2

## Income Security in the NWT

## INCOME SECURITY IN THE NWT

The Northwest Territories (NWT) is the third-largest of the provinces and territories by land area. Half of the territory's approximately 45,000 residents are Indigenous, with most identifying as Dene, Inuvialuit, or Métis. There are 11 official languages spoken across the territory's 33 communities. These are just some of the features that make the NWT one of the most unique and diverse parts of Canada.

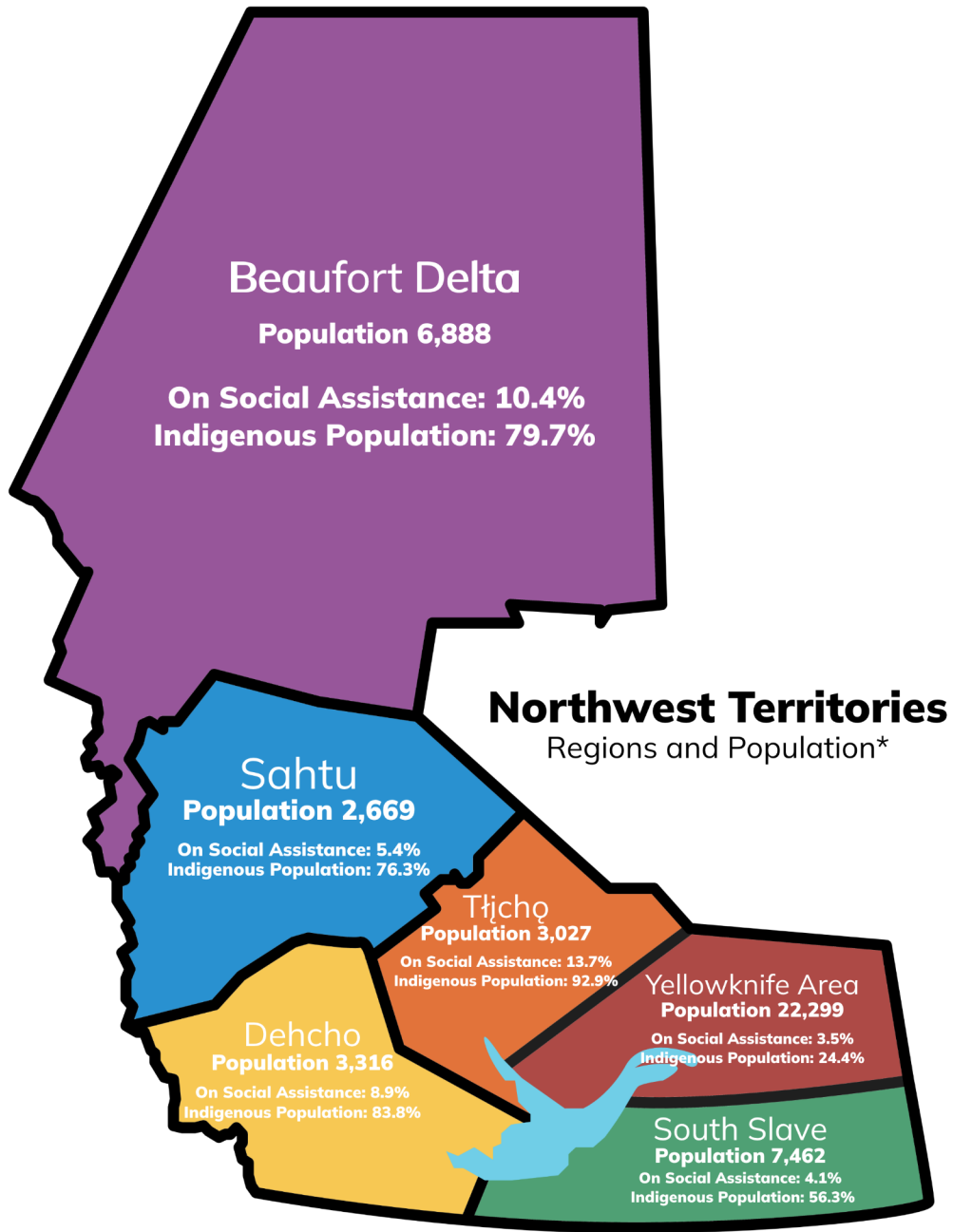
This chapter provides information related to the cultural, social, economic and governance context in the NWT that may have implications for the design and implementation of a basic income guarantee. It includes sections on:

- NWT regions and communities
- Poverty and related socio-economic conditions
- Income security and related programs
- Adequacy and suitability of the NWT's current programs

### NWT Regions and Communities

The departments and agencies of the Government of the Northwest Territories (GNWT) use several methods to divide the territory and its communities into administrative regions. Grouping communities by boundaries associated with land, resources, and self-government agreements can provide greater insight into Indigenous cultural diversity within the territory.<sup>1</sup> But to align with much of the data published by the NWT Bureau of Statistics, this report will often use the following administrative regions.

Region (2022 total population est.)	Indigenous Population (%) by NWT Region		
	Indigenous Population, 2022 (%)	Communities within Region	
<b>Beaufort Delta</b> (6,888)	79.7	Aklavik Fort McPherson Inuvik Paulatuk	Sachs Harbour Tsiigehtchic Tuktoyaktuk
<b>Sahtu</b> (2,669)	76.3	Colville Lake Déline Fort Good Hope	Norman Wells Tulita
<b>Dehcho</b> (3,316)	83.8	Fort Liard Fort Providence Fort Simpson Hay River Reserve	Jean Marie River Nahanni Butte Sambaa K'e Wrigley
<b>South Slave</b> (7,462)	56.3	Enterprise Fort Resolution Fort Smith	Hay River Łutselk'e
<b>Tłı̨chǫ</b> (3,027)	92.9	Behchokǫ Gamètì	Wekweètì Whatì
<b>Yellowknife Area</b> (22,299)	24.4	Dettah Yellowknife	N'dilo



\*Source material from the GNWT Bureau of Statistics data and maps

Yellowknife, the territorial capital, is the only community designated as a city. With a population of just under 22,000, it's the only NWT community with a population over 4,000. Hay River (3,796), Inuvik (3,214), Fort Smith (2,607), and Behchokò (2,057) are the only other communities with more than 2,000 residents.

As noted above, about half of the NWT population is Indigenous. However, there is significant variation across the regions. As well, there is diversity with respect to the specific Indigenous groups living within each region and community.

## Participation in Traditional Activities

The NWT Bureau of Statistics collects data on participation in traditional activities in NWT communities because of their cultural and social significance. The regional averages reported below show that participation varies across regions, but it is a priority for many Indigenous groups. For some individuals, traditional activities are an important source of nutritious, affordable food, as well as earned income.

Region	Participation in Traditional Activities, 2019 (%)				
	Hunted and Fished	Trapped	Gathered Berries	Produced Arts and Crafts	Consumed Country Foods
Beaufort Delta	45.4	6.3	38.3	28.5	40.9
Sahtu	45.6	8.9	33.6	27.0	56.6
Dehcho	51.7	12.0	37.9	28.1	51.5
South Slave	40.8	5.5	26.8	23.8	18.1
Tłı̨chò	39.4	14.9	34.1	22.9	50.6
Yellowknife Area	27.6	0.8	18.6	16.7	6.8

## Poverty and Related Socio-Economic Conditions

Based on Canada's new official measure of poverty, the Market Basket Measure (MBM), 6.4% of Canadians lived in poverty in 2020. The estimated poverty rate in the NWT was 10.2%.<sup>2</sup> These figures reflect a longstanding reality of higher rates of poverty in the NWT compared to many other parts of Canada.

Although the MBM-based poverty rate is derived from income data, both the federal and territorial governments monitor a variety of other poverty indicators. The NWT's most recent Poverty Indicator Report, based mainly on 2018 data, shows declining levels of formal education, high unemployment rates, housing problems, food insecurity, and lower health status.<sup>3</sup>

Data from the NWT Bureau of Statistics community surveys demonstrates the need for financial support across the NWT. The following table shows utilization rates for social assistance and the proportion of survey respondents reporting difficulty making ends meet and "housing core need", a technical term meaning that they

experienced challenges with housing suitability, adequacy or affordability.<sup>4</sup> Comparison of these measures shows that financial struggles are often accompanied by housing problems.

Region	Social Assistance Use (2022)		Difficulty Making Ends Meet (2018)	Housing Core Need (2019)
	# of Beneficiaries	% of Population		
<b>Beaufort Delta</b>	716	10.4	23.5	24.5
<b>Sahtu</b>	145	5.4	19.5	28.4
<b>Dehcho</b>	292	8.9	27.5	25.8
<b>South Slave</b>	310	4.1	20.6	23.1
<b>Tłı̨chǫ</b>	416	13.7	37.5	37.6
<b>Yellowknife Area</b>	751	3.5	16.4	21.1

In 2019, 23.6% of NWT households qualified for housing core need support.<sup>5</sup> Housing issues are particularly prevalent in the Tłı̨chǫ region.

Both affordability and availability play heavily into housing core need. In many of the NWT's small communities, there is little to no market housing, leaving public housing as the only option for many residents. Housing supply and affordability have direct impacts on household sizes within communities, as described in the quote below.

“At the time of the survey, 1,368 households included at least one person who could not get their own accommodation. This translates to 9% of all households across the NWT. At 30% Behchokò had the highest proportion of households with individuals that could not get their own accommodation. The rate was 17% or less for all other areas. Affordability was the main reason why individuals could not get their own accommodation in many of the larger centres including Yellowknife, Inuvik and Hay River, while lack of available units was the dominant reason in many of the smaller communities.”

**Financial Security: 2019 NWT Community Survey, NWT Bureau of Statistics<sup>6</sup>**

As described later in this chapter, household size and composition can have an impact on social program delivery if household income is factored into eligibility. This can also be true of a basic income guarantee, depending on how it is designed.<sup>7</sup>

For this reason, it is useful to understand household sizes in the NWT. Appendix A provides data on household size for Canada, the NWT as a whole, and six NWT regions (Beaufort Delta, Dehcho, Sahtu, South Slave, Tłı̨chǫ

and Yellowknife Area). It shows that the average household size in the territory is larger than for Canada as a whole; 44.3% of NWT households have three or more occupants, compared to 36.5% country-wide. There are also variations in household size across NWT regions and communities. Most notably, the Tłı̄chǫ region has a much higher proportion of households with five or more occupants.

## Living Costs

Housing costs are a significant driver of the overall cost of living in the NWT. But inflation has driven up other costs as well, particularly food, as it has in other parts of Canada. The cost of living in a community or area typically informs benefits available through income transfer programs. A variety of published statistics and research reports document living costs in the NWT.

## Northern Market Basket Measure (MBM-N)

As stated in a recent report from the NWT Bureau of Statistics, “The MBM is based on the cost of a basket of goods (threshold) that represents a modest, basic standard of living. Anyone with a disposable income below this threshold is considered to be in poverty”.<sup>8</sup>

Statistics Canada’s report on the development of the MBM-N notes that “the development of the MBM-N regions responds to the need for sufficient detail on price differences across communities, while keeping price measurement requirements within reasonable parameters”.<sup>9</sup>

The most recent MBM-N thresholds for a family of four (2 adults and 2 children) in the NWT are provided in the table below.

2020 MBM-N Thresholds by NWT Region	
Region	MBM-N
Beaufort Delta	\$72,754
Sahtu	\$73,693
Dehcho	\$63,278
South Slave	\$59,941
Tłı̄chǫ	\$59,903
Yellowknife Area	\$60,886

## Differences in Living Costs

NWT Bureau of Statistics reports data that shows the variation in living costs across NWT communities.

- The Federal Isolated Post Living Cost Differentials compare community living costs to the equivalent in Edmonton, with costs in Edmonton represented as 100—so, for example, a differential of 145 indicates local living costs that are 145% of Edmonton's
- The NWT Food Price Index is based on data collected through the NWT Community Price Survey. It compares average prices in a community to Yellowknife prices

Range of Cost Differentials by Region				
Region	2018 Living Cost Differentials (Edmonton = 100)		2019 Food Price Index (Yellowknife = 100)	
	Low	High	Low	High
<b>Beaufort Delta</b>	145-150	190-195	158	197
<b>Sahtu</b>	160-165	175-180	170	184
<b>Dehcho</b>	130-135	145-150	130	170
<b>South Slave</b>	125-130	155-160	119	169
<b>Tłı̨cho</b>	125-130	150-155	140	145
<b>Yellowknife Area</b>	120-125		100	

The above differentials show a wide variation across NWT communities, and even within regions. The diversity in costs within regions raises some doubt about applying regional MBM-N thresholds at the community level.

## NWT Living Wage

Since 2015, Alternatives North and other NWT organizations have supported work on estimates of living wage rates for NWT communities.<sup>10</sup> The Canadian Living Wage framework has provided guidance for budget components and methods of calculating expenses. Estimates of annual household expenses are based on a bare-bones budget and conservative spending.

According to Living Wage Canada:

“A living wage is the hourly wage a worker needs to earn to cover their basic expenses and participate in their community... and draws on community-specific data to determine the expenses.”

“What is a Living Wage?” Living Wage Canada, 2020<sup>11</sup>

Living wage rate estimates tend to be higher than comparable MBM thresholds because they place greater emphasis on social inclusion expenses like adult education, recreation and leisure activity, all considered essential for people to fully participate in society and live with dignity and stability.

The following table highlights key differences between living wage estimates and the MBM-N thresholds.

MBM-N vs. Living Wage Calculations		
	MBM-N	Living Wage
<b>Geography</b>	Estimated for territorial regions	Estimated for a specific community based on best estimates of local costs
<b>Basket of Goods/ Expense Inclusions</b>	Basic Needs (food, clothing and footwear, shelter, transportation, other necessities) Other necessities are imputed by applying a multiplier to the food and clothing amount <sup>12</sup>	Basic Needs (food, clothing and footwear, shelter, transportation, other necessities) Social inclusion activities and expenses explicitly outlined and costed

The most recent NWT Living Wage report, released in February, 2022, included calculations for Yellowknife, Fort Smith, Hay River and Inuvik. As a majority of people in Inuvik and Fort Smith are Indigenous, it was assumed that households in those communities had access to Aboriginal Head Start and extended health benefits, which affected the way childcare and health care expenses were calculated.<sup>13</sup> Given limited access to community-specific data, some budget estimates rely on proxy measures that are laid out in the report.

The 2022 report estimated annual household expenses as follows.



Cost of Living Estimates by Household, 2022			
Community	Two Parent, Two Child Household	One Parent, One Child Household	Single Adult Household
Yellowknife	\$87,754	\$60,464	\$40,313
Fort Smith	\$73,622	\$45,535	\$32,757
Hay River	\$82,738	\$52,798	\$34,494
Inuvik	\$83,582	\$52,327	\$39,014

## Seniors' Living Income

Living Income has been defined as “the net annual income required for a household in a particular place to afford a decent standard of living for all members of that household”.<sup>14</sup>

Like Living Wage, the concept of Living Income places strong emphasis on decency and having enough income to live a dignified life.

In 2019, the NWT Seniors' Society released a report on Seniors' Living Income in the NWT, with estimates for four communities: Yellowknife, Fort Smith, Hay River and Inuvik. The following table shows the results, and the report includes details on the calculation method.<sup>15</sup>

Seniors' Living Income Estimates, 2019		
Community	Live Alone and Rent	Couple and Own Home
Yellowknife	\$33,266	\$38,188
Fort Smith	\$33,236	\$39,192
Hay River	\$35,811	\$39,530
South Slave	\$41,228	\$49,099

## Income Security and Related Programs

Other than a few mentions in poverty-related reports and social assistance program reviews, there has been no serious consideration of a basic income guarantee for NWT residents. Instead, like many Canadian provinces, the territorial government offers income security support on top of national income transfer programs.

The GNWT runs several income security programs for eligible NWT residents through the Department of ECE). The following table summarizes key aspects of how these programs are delivered as of the end of March 2023. As discussed later in this chapter and within Chapter 3, changes to the GNWT's income security programs were announced by R.J. Simpson, Minister for Education, Culture and Employment on February 27, 2023.

Program	GNWT Income Security and Related Programs	
	Eligibility	How the Support Amount is Determined
<b>Income Assistance<sup>16</sup></b>	<ul style="list-style-type: none"> <li>• 19 years of age or older</li> <li>• Cost of basic needs is greater than income</li> <li>• Participate in a Productive Choice, unless they are exempt. Productive Choices could include: wage employment, career planning, education and training, volunteer community work, traditional activities, parenting, caring for an adult family member, or wellness activities</li> </ul>	<p>Benefits are divided into:</p> <ul style="list-style-type: none"> <li>• Basic benefits for shelter, utilities, and food</li> <li>• Enhanced benefits for longer-term expenses including clothing, furnishings, childcare, security deposits, education expenses for dependents, emergencies, and record suspension application fees<sup>17</sup></li> </ul> <p>Support for shelter and utilities is based on actual amounts. Regulations set out:</p> <ul style="list-style-type: none"> <li>• Food allowance levels by community and family composition</li> <li>• A community cost adjustment, calculated by community and number of children to cover family expenses</li> </ul> <p>Allowances for seniors and persons living with disabilities are also available</p>
<b>NWT Child Benefit</b>	<ul style="list-style-type: none"> <li>• Filing of annual tax returns</li> <li>• Parent or primary caregiver of one or more children under the age of 18 living in same household</li> <li>• Family net income below \$80,000</li> </ul>	<p>Benefit amount depends on:</p> <ul style="list-style-type: none"> <li>• net family income level</li> <li>• number of children under 6</li> <li>• number of children aged 6-17</li> </ul>
<b>NWT Senior Citizen Supplementary Benefit</b>	Receipt of Old Age Security (OAS) and the Guaranteed Income Supplement (GIS) or the Spouse's Allowances from the federal government	Set amount per month
<b>Senior Home Heating Subsidy</b>	<ul style="list-style-type: none"> <li>• 60 years of age or older</li> <li>• Own and occupy the home as primary residence OR if renting, be the lessee of a self-contained unit where heating costs are not included in the rent</li> <li>• Meet a household income test</li> <li>• Not receiving income assistance</li> <li>• Must apply each year</li> </ul>	Benefit amount is based on which of three geographic zones the applicant resides within. The benefit amount and net income cut-off vary by zone.

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Although the GNWT currently oversees legislation and service delivery for income security programs serving NWT residents, self-government agreements provide NWT Indigenous governments with law-making authority related to income support. At present, two self-government agreements have been implemented - the Tłıchǝ Agreement and Déline Final Self-Government Agreement - and several others are being negotiated. So the legislative and program delivery landscape for income security delivery will likely shift as the implementation of self-government agreements progresses.

## Other NWT Income Transfer and Support Programs

### NWT Cost of Living Offset

The GNWT delivers the NWT Cost of Living Offset (NWT COLO), a non-taxable payment to all NWT households that is not currently indexed to inflation.

### Land, Resources, and Self-government Agreement Payments

As stated by Indigenous Services Canada on its website, “Every year the Government of Canada makes treaty annuity payments to status Indians who are entitled to them through registration to First Nations that signed specific historic treaties with the Crown.”<sup>18</sup> There are NWT residents who receive these payments, but the annual amounts are extremely small (under \$10).

Beneficiaries of the NWT’s land, resource and self-government agreements receive payments based on income generated from collective assets. Indigenous organizations and governments may also establish other income transfer programs like scholarships, bursaries, and harvesting subsidies to meet specific needs and priorities.

### Public Housing

Although it’s not an income transfer program per se, Housing NWT refers to public housing as income-based assistance. Housing NWT is the territorial agency responsible for housing support programs and associated public housing infrastructure in NWT communities. According to a recent agency fact sheet, “Currently Housing NWT operates more than 2,400 Public Housing units which are managed by Local Housing Organizations located in 31 communities throughout the NWT”.<sup>19</sup> Rental rates vary by community zones which are set up to reflect the cost of living in different communities, and individual rents are calculated using CRA reported gross household income.

As noted earlier in this chapter, the public housing situation in the NWT is different from most other parts of Canada. With market housing in limited supply in many small communities, the only rental housing available is often in public housing units managed by local organizations on behalf of Housing NWT. Where market housing is available, it is often unaffordable or has other problems. This lack of affordable and/or adequate housing often factors heavily into the experiences of NWT residents struggling to make ends meet.<sup>20</sup>

## **Rent Subsidy**

Funding from the Canada-NWT Housing Benefit (CNHB) supports monthly rent subsidies for some low-income households. The subsidy is calculated as the difference between 30 percent of the household income and the average market rent in the area. To be eligible, a household's annual income must also be less than the Core Need Income Threshold (CNIT) for the community.<sup>21</sup>

This benefit is not available to homeowners, public housing residents or people receiving income assistance. The subsidy is treated as a non-taxable benefit that counts towards total annual household income.

Eligibility for both the Public Housing and Rent Subsidy programs is tied to CNIT for community of residence, and gross annual household income must be below CNIT, based on the gross income of all adult household members age 19 and older.

## **Integrated Case Management**

Since 2015, the GNWT's Department of Justice has administered an Integrated Case Management (ICM) pilot program that helps individuals with complex needs gain access to government services. A recent evaluation report describes the work of the program and its team of staff, referred to as Pathfinders, as:

### **Problem-solving for individuals with complex needs:**

- For participants in crisis situations, moving quickly to help them rectify their issues and get participants back on their feet

### **Improving access to necessary services and programs:**

- Identify barriers to accessing services and helping participants overcome these barriers

### **Creating an individualized service plan by:**

- Working with participants to identify their goals
- Accounting for the participant's needs and any barriers to access
- Outlining a path via which their goals can be achieved with ICM's support and guidance

### **Empowerment**

- Improving self-sufficiency for participants in navigating government services and programs

According to the program report, the challenges experienced by ICM participants often include barriers accessing income assistance and housing programs.<sup>22</sup>

## Adequacy and Suitability of the NWT's Current Approach

### Adequacy

There is both qualitative and quantitative evidence suggesting that the NWT's current approach to income security does not adequately meet the needs of residents.

Reviews of NWT Income Assistance programs in both 2019 and 2022 demonstrate that benefits are not aligned with the cost of living, and are not sufficient to meet day-to-day needs, particularly food costs, thereby trapping clients in a cycle of poverty. The reviews also document concerns about the treatment of earned and unearned income.

The November 2022 Welfare in Canada report by Maytree provides a quantitative assessment of current income transfers in the NWT using four reference households: unattached single considered employable, unattached single with a disability, single parent with one child, and couple with two children.<sup>23</sup> Compared to MBM-N as a measure of income adequacy to meet basic needs, the report finds that income transfers are insufficient in all cases except the unattached single with a disability (See box for details).

The Seniors' Living Income report cited earlier in this chapter included a similar analysis for household arrangements typical for seniors. It compared Seniors' Living Income Estimates to after-tax income based on the NWT Senior Citizen Supplementary Benefit, the Senior Home Heating Subsidy, CPP, OAS and GIS. The results show an income gap for seniors living alone in rental accommodations in all communities, and for senior couples in owned accommodations in Inuvik.

## Adequacy of NWT Income Transfers, 2021

Maytree's November, 2022 Welfare in Canada report reviews income transfer programs and levels of support across provinces and territories. The NWT analysis uses the following estimates of income transfers to NWT households (p. 92):

- Unattached single considered employable: \$26,891
- Unattached single with a disability: \$32,353
- Single parent, one child: \$38,573
- Couple, two children: \$50,105

The methods used to arrive at these estimates are fully detailed within the report; a time series of estimates is also provided.

Maytree compares these income transfer estimates to Statistics Canada's official poverty threshold for the NWT, the Northern Market Basket Measure (MBM-N), concluding that income transfers are insufficient except in the case of an unattached single with a disability.<sup>24</sup>

Income Transfers to NWT Households compared to MBM-N				
	Unattached Single Considered Employable	Unattached Single With A Disability	Single Parent, One Child	Couple, Two Children
<b>Total Income Transfers</b>	\$26,891	\$32,353	\$38,573	\$50,105
<b>MBM-N threshold (Yellowknife)</b>	\$31,122	\$31,122	\$44,014	\$62,245
<b>Income Transfers minus MBM-N threshold</b>	-\$4,232	\$1,231	-\$5,441	-\$12,140
<b>Income Transfers as % of MBM-N</b>	86%	104%	88%	80%

It is important to again emphasize that despite its designation as the official poverty threshold by Statistics Canada, MBM-N is calculated using specific assumptions, data sources, and methods aimed at getting a reasonable estimate of the cost of basic needs.

A central question—in this analysis, and in the discussion of a basic income guarantee for the Northwest Territories—is whether the MBM-N is really the right measure of income transfer adequacy?

The answer must consider the intended objective of the income transfer program: is the goal of the NWT's current mix of income transfer programs to provide just enough support to ensure people can meet basic expenses, but not enough to participate in their community, pursue goals like higher education, and live with dignity?

### **Suitability**

The territory's income assistance program has been under review for the last few years. In 2018, the GNWT held an income security forum, where the Minister of ECE and senior officials met with non-government organization (NGO) service providers and income assistance recipients to hear about their experience, priorities and solutions for the income assistance program. An associated report was published in January, 2019.<sup>25</sup> Broader public engagement took place in early 2022, and a new What We Heard Report was released in December.<sup>26</sup>

Both the 2019 and 2022 reports document numerous concerns with the income assistance program, including:

- Income assistance benefits are not aligned with the current cost of living and are not sufficient to meet client needs (particularly food costs), which traps clients in a cycle of poverty
- Income exemptions are too low and fail to motivate people to seek earned income, although these are potentially going to change (see discussion of Minister's announcement below)
- An overly complex application process creates barriers to access
- Monthly reporting and other program requirements make it harder to maintain eligibility, are insensitive to biopsychosocial context, and create unreasonable expectations of clients
- The administrative and reporting demands of the program limit the ability of the staff to respond to client needs, often leading to avoidable financial hardship and stress
- There is a need for a more respectful, trauma-informed and person-centred approach
- The program should encourage goals that integrate the values, practices, and traditions of Indigenous people

It is interesting to note that some of the feedback made direct reference to a basic income guarantee:

- The 2019 report identified an effort to “pilot basic guaranteed income in at least one NWT community with greatest need” as a top priority

- Feedback documented in the 2022 report called for a “shift to guaranteed/universal basic income program so there are no rules” (p. 36), and stressed “...the need for seniors and persons with disabilities to receive a guaranteed/universal basic income to help ensure their level of support is sufficient to meet their needs.” (p. 50)

Although it reached very positive conclusions on the ICM program itself, the 2020 ICM evaluation report documented similar concerns with the current IA program, including the disconnect between the IA program’s stated objective of promoting self-reliance and its administration (see quote).

“The most significant barrier to self-reliance is a difficulty in accumulating savings. Current income assistance policy is set to compensate individuals up to the point that their basic needs are met, and any additional income that recipients take in is deducted from the amount that income assistance provides dollar for dollar. Some flexibility exists as to what is counted in the income equation as either earned or unearned income .... Despite this flexibility though, participants and Pathfinders related to us during interviews that the system makes it difficult for ICM participants on income assistance to save up enough money to be more self-reliant and cope with unforeseen expenses... An inability to save and remain enrolled in income assistance translates into arrears and debts that take more financial and staff resources to resolve”

**“Final Report SROI: Integrated Case Management”, 2020<sup>27</sup>**

In response to feedback on its income security programs, R.J. Simpson, Minister for ECE highlighted a number of planned changes in a February 27th, 2023 Minister’s Statement during the sitting of the NWT Legislative Assembly. These included changes to the existing income assistance program for 19-59 year olds:

- Increasing benefits "based on the new Market Basket Measure North" to "ensure that there is a clear link between the amounts provided by the program and the amounts actually needed to establish a basic standard of living"
- Removing the "Productive Choice" requirement
- Increasing the exempted monthly income amount before deductions kick in from \$200 plus 15% of additional income to \$500 plus 25% of additional income
- Removing employment-related suspensions
- "To advance reconciliation", exempting all impact benefit, treaty and land claim payments + increasing the annual unearned income exemption from \$1,200 to a monthly amount of \$350

There will also be revisions to the income assistance program for seniors and persons with disabilities, based



on annual income with a once/year application, using only taxable income for assessment, therefore exempting gifts, lottery/bingo winnings, income tax rebates and GST payments.<sup>28</sup>

Together, these changes signal that the GNWT is ready to make ambitious changes in response to serious concerns expressed by those receiving income assistance in the NWT, investing \$5 million annually to finance “the most significant changes to the income assistance program in a generation”.<sup>29</sup> These changes in outlook and program structure lay the foundation for the transformational change that a basic income guarantee can offer.

## **Summary and Conclusion**

Evolving Indigenous governance, high levels of poverty, high costs of living and general dissatisfaction with the current complicated and intrusive approach to income security, create a challenging but opportune moment to consider a new way forward for supporting NWT residents in need.

With the right design, a basic income guarantee could be a transformational response.

The design of an NWT basic income guarantee must take a trauma-informed and respectful approach while considering the diversity across the territory’s regions and communities and the interconnections between income security and other social programs.





## Chapter 3

# Opportunities, Questions and Challenges

# OPPORTUNITIES, QUESTIONS AND CHALLENGES

## Introduction

The features and benefits of a basic income guarantee connect powerfully to the unique challenges of reducing poverty and advancing social equity in the NWT. As discussed in Chapter 2, these challenges include:

- The wide variations in living costs across the territory, from \$59,903 based on the Northern Market Basket Measure for 2020 for the Tłı̄chǫ region to \$73,693 for the Sahtu region
- The patchwork of existing income support programs, and the gaps in those programs identified in recent reviews
- The blend of rural, remote, and urban locations, with 45,000 people spread across 33 communities, only five of which have populations of 2,000 or more
- The complex and dynamic mix of Indigenous and non-Indigenous governments and jurisdictions
- The need to listen, communicate, and deliver effective, culturally sensitive services across multiple languages
- The widespread shortage of affordable housing, with minimal to no market housing available in many communities
- High transportation costs particularly for fly-in communities and those dependent on seasonal ice roads and barge services for access to goods and services

These intersecting factors may challenge delivery of a basic income guarantee in the NWT. But for these very reasons, it may be that a basic income guarantee is the simplest and best approach to achieving stability, better health, and basic dignity for all.

This chapter lays out the steps that have been taken so far to gather perspectives on a basic income guarantee for the NWT. Through public forum discussions and other informal conversations, the following issues, opportunities, and concerns were discussed:

- The features and benefits of a basic income guarantee that would connect to the unique challenges of reducing poverty and advancing social equity in the NWT
- The social and community impacts of a basic income guarantee
- How a basic income guarantee intersects with other social programs
- The intricate, essential choices and design details that will determine program success

- The reasons for the governments of the NWT and Canada to work together on the design of a basic income guarantee
- The challenges and implications to be addressed in the next phase of work

## Consultation in the Design of a Basic Income Guarantee

A basic income guarantee can only succeed if it's flexible enough to meet the varied needs of the people it's meant to serve. That's why conversations with experienced basic income researchers and advocates from outside the NWT and with NWT residents throughout the territory, and a public forum on February 15, 2023 attended by community leaders and residents from across the territory, were essential cornerstones of this report.<sup>1</sup>

Wider consultation and deeper community input will still be needed as the project moves into detailed design and modelling in future. This initial phase of work has been guided by the wisdom, insight, experience, and diversity of views on what success looks like in tackling poverty in the NWT, closing the gaps between larger and small communities, and how a basic income guarantee can make a difference.

There are several reasons for the NWT, federal, and Indigenous governments to work together on the design of a basic income guarantee:

- The territory is the ideal size for a project, and a good test case given the high degree of income disparity, distinct urban and rural settings, large Indigenous population, and multiple language groups
- Help to cover living costs is a more effective response to poverty than raising wages beyond levels that businesses can accommodate
- Introducing a basic income guarantee will reduce the cost of health care, policing, and other government services, as well as stimulate local economic activity

Integration of program and service delivery across the various orders of government is already challenging throughout the NWT. In addition, the governance landscape is evolving with Indigenous self-governments functioning alongside municipal, territorial and federal institutions. Evolving Indigenous governments are culturally-based and endeavour to approach governance differently.

The common denominator in conversations about a basic income guarantee in the NWT is that this approach delivers choice, options, and opportunities through a high degree of financial autonomy. On an individual level, these benefits will become real with the knowledge that a steady, predictable income is permanently within reach, allowing people to plan for the future in new ways.

Input received through project engagement indicated that a basic income guarantee would most likely reflect the values common to Indigenous communities if its designers:

- Consult Indigenous people when designing the program
- Hire Indigenous people to support implementation
- Ensure a minimum income level sufficient to maintain social connection and enable individuals to participate in traditional activities

Other design considerations were raised in conversations about a basic income guarantee. For example, some public forum attendees asked that funds be supplied directly to communities, on the basis that they're best able to understand and address their own needs. This would assume a locally designed and implemented basic income program.

## Social and Community Impacts

Poverty takes different forms for different households and communities. Yet despite that wide diversity of experiences, a basic income guarantee can be designed to tackle the many forms of poverty and deliver multiple benefits to people in the NWT.

A flexible approach to a basic income guarantee was stressed as a key advantage in meeting income security needs in NWT communities. Similar directions have been offered to streamline income support delivery, and advocated in the Integrated Case Management report discussed in Chapter 2. Flexible and streamlined program delivery can reduce the costs and burdens of program administration, freeing up staff to spend more time supporting the needs of community members.<sup>2</sup>

“While most case management programs focus primarily on basic needs such as housing and income support, research also recognizes that these needs are typically a starting point for positive change, and that higher-order needs (eg. employment, community integration, leisure activities, etc.) usually gain importance once basic needs have been met.”

“Final Report SROI: Integrated Case Management”, 2020<sup>3</sup>

If self-determination is a starting point for program design, a basic income guarantee makes it possible for each individual to define success on their own terms. Adherence to this principle can free up program participants and managers alike. From a program management perspective, resources can be reallocated from the

continuing, onerous task of monitoring a set of predetermined and intrusive conditions to monitoring achievement of program goals of reducing poverty and achieving equality.

Implementation of a basic income guarantee can deliver a wide range of individual, household, and community benefits. The top five identified through project engagement with NWT residents and corroborated by experts outside the North are:

- The chance to focus on improving health, and day-to-day safety and/or scaling back use of medication
- The prospect of moving to better housing
- The opportunity to seek more education or training
- A chance to recover from exhaustion and stress
- A chance to pay off debts

Many people would welcome a pathway to make their own decisions, participate in and make an economic contribution to community life, or to engage in harvesting and other land-based and traditional activities. As we learned from the Chapter 1 review of Mincome in Manitoba and the Ontario Basic Income Pilot, many would welcome a steady, predictable source of income for a variety of other reasons. For example, a basic income guarantee would enable people to pay for home repairs or renovations, take a much-needed vacation, escape a bad relationship, or make basic decisions about where to live, which treatment centre to use, or which dentist to see.

Discussions touched on how communities would change if everyone could count on a basic income guarantee. From a community perspective, the top three benefits would be:

- Far less hunger and homelessness
- A stronger local economy with more jobs, business opportunities, and lifestyle options for community members
- A place where people could help each other out more readily and participate more actively in the life of the community

The community benefits of a basic income guarantee also include a future with better work-life balance, less need for emergency services, and possibly less domestic violence due to a reduction in everyday financial stress. A likely disadvantage to communities may be increases in the cost of goods in accordance with the greater overall wealth of the community.

From an employer perspective, a basic income guarantee would likely see a larger pool of people available to work, especially if more are paying a living wage as the starting point. Small businesses may need government support to accommodate higher wage demands from workers. However larger, often non-resident and wealthier companies likely should not be eligible for public funding to offset higher wages.

“We offer food vouchers to families, and we’re finding that it’s not enough. There isn’t enough access to healthy food—they can get canned goods and basic staples, but they need fresh fruit, vegetables, meat, and fish. If a basic income guarantee gets off the ground, it has to be more than something that just helps them get by. If there’s an interest in post-secondary education and the family can afford that, that would be wonderful to see.”

“There are people who are interested in pursuing adult basic education or other programs, but student assistance is not available outside post-secondary studies. Without that funding, you’re giving up an income opportunity to go to school.”

“[A basic income guarantee] would give people a lot more dignity, wouldn’t it? That respect that we speak of...but over many decades now, the federal government has abdicated its responsibility in so many areas.”

**Basic Income Guarantee for the NWT Forum Attendees, Feb 15, 2023<sup>4</sup>**

## Intersections with Other Social Programs

A basic income guarantee is not a replacement for targeted programs like job training, mental health supports, and disability benefits. It would have no impact on existing public services that people depend on every day. These principles were of utmost importance to NWT residents attending the public forum, who all agree that public services must be maintained to deliver a successful basic income guarantee. They also stated that seniors in the NWT should be guaranteed the equivalent income level as would be available through a basic income guarantee.

A basic income guarantee would change the way that income security is delivered. It would lead to changes in household incomes and perhaps eligibility for various services and benefits.

For a basic income guarantee to function well and earn confidence among northerners, local residents must be able to count on continuity of support, with no one slipping through the cracks in programs. That will mean moving away from delivery approaches common to existing social assistance programs. Current delivery



approaches are punitive in that they “make you jump through hoops” to receive funds, and “also are very unforgiving” of unexpected circumstances, even if they’re beyond a recipient’s control.<sup>5</sup>

Many northerners have long experience trying to navigate multiple programs that affect each other, with one source of income support sometimes preventing access to other services to which they are also entitled. The GNWT agrees with the need to streamline income support programs. The Minister of Education, Culture and Employment, R.J. Simpson, recently announced “the most significant changes to the income assistance program in a generation”.<sup>6</sup> These changes will lower barriers to access by removing the requirement to participate in a “productive choice” (discussed in Chapter 2). Changes will also increase allowable monthly earnings and unearned income amounts. As well, treaty and impact benefit agreement payments will not create any reduction in income assistance. Employment-related suspensions will also be removed. Seniors and persons with disabilities will need to apply for income assistance once each year only, based on their income taxes.<sup>7</sup>

The Minister’s announcement shines a light on the urgent need to lower barriers and simplify access. It also demonstrates the GNWT’s growing understanding of and engagement with the issues impacting income security and poverty in the NWT. A constructive next step would be for the GNWT to recognize how effectively and dramatically a basic income guarantee would move the territory in the direction of a durable, sustainable solution.

“We must be careful about programs that call themselves ‘basic income’ but are heavily conditional. A basic income guarantee can provide income replacement, but it is not a replacement for targeted programs that must be maintained. We hear this all the time from people with invisible and episodic disabilities that interfere with their continuous access to the labour market.”

**Basic Income Guarantee for the NWT Forum Attendee, Feb 15, 2023<sup>8</sup>**

Poverty is a serious problem for NWT residents living with disabilities, especially women. Current programs often make matters worse by further marginalizing people living with disabilities. Upcoming changes to the GNWT’s Extended Health Benefits (EHB) program benefits for people living with disabilities may increase demand and costs for acute health care services. A basic income guarantee could play an important role in ensuring people living with disabilities are not further marginalized or experience undue negative health outcomes due to insufficient income. But disability benefits must still be available to the people who need them, over and above a basic income guarantee. One service provider attending the public forum said that “too often, I see that what some patients really need is money.”

## The Details in the Design

Informal conversations underscored the reality that the people in greatest need of social supports tend to be those who are on income assistance. In the past, income supports were better integrated with other social programs and social work services were delivered by a single GNWT department. But a single-window approach raised difficult issues. For example, some people felt their dignity was further undermined when the GNWT tried to align income support services and public housing.

Unconditionality is another issue that arose in conversations. Some Indigenous governments have expressed skepticism about unconditional programs and the potential for people to take unfair advantage. Nevertheless, it was suggested that a basic income guarantee might make it easier for the GNWT to focus on social services by separating income support from service delivery.

These are some of the design details that were discussed by NWT residents. The discussion throughout this project delivered a wealth of granular detail and advice on how the design of a basic income guarantee should best reflect the complex, varied realities of living in the NWT. The overall conclusion - that everything depends on getting the details right - reinforces the need for the additional research and modelling that will hopefully begin in 2023.

## The Right Income Delivers the Right Outcomes

One of the toughest questions in designing a basic income guarantee, and often one of the biggest stumbling blocks, is how much money each household will receive, as discussed in Chapter 1. The amount of the basic income guarantee must be set at a level higher than the poverty level, based on the end goals of breaking the cycle of poverty, giving people real autonomy and control over their own lives, and making the NWT a place where everyone can live in dignity. These views are also reflected in part in the following observations:

- The Northern Market Basket Measure (MBM-N) is based on one definition of basic needs. But a basic income guarantee is meant to deliver on a wider range of living values, including human dignity, community involvement, and leisure. At the same time, the MBM-N is a useful baseline to work from, since it's updated on a regular basis.
- The income assistance review What We Heard Report released in December, 2022, called for an increase in benefits, particularly in food allowances, and the GNWT subsequently reported that it would seek to adjust the thresholds to reflect the cost of living in the North.<sup>9</sup>
- Cost of living needs must reflect the economic realities in different communities, with and without road access, and with and without market competition. One challenge, however, is that a measure based on local living costs adds complexity to a program, potentially requiring residents to tell the government where they're living and when they move.
- The definition of a family unit must consider the wide range of cultural traditions and housing conditions in NWT communities.
- Given the high proportion of public housing in the NWT, a basic income guarantee will need enough flexibility to reflect differences between housing in market and non-market communities and accommodate actual costs of private housing. Current cost measures only partially address this issue. For example, the MBM-N is calculated regionally but misses the differences among individual communities, while income assistance programs ask for actual costs, a feature that is incompatible with a universal guarantee. Program design must also determine whether the occupant of a public housing unit would see a change in their subsidy if they received the basic income guarantee.
- It is possible that a well-designed basic income guarantee could eliminate almost all poverty, even if it's set below the MBM-N, since the majority of people have other sources of income that only slightly reduce the value of the guarantee.

## The Family or Household Unit Makes a Difference

A nuclear family consisting of a single adult, a childless couple, or a single or two-parent family with children under 18 is the most common unit used in designing many income policies and basic income proposals. This frame may be problematic for a region like the NWT, where for various reasons multiple generations or combined households are living under one roof, including to share care responsibilities or because of a severe lack of affordable housing.

There are also disconnects in the way various federal and territorial government programs set eligibility criteria. This leads to inconsistent assumptions about whether a household's income would fall below the threshold for a basic income guarantee. Reflecting the realities of northern families and households may require governments to model a range of basic income guarantee programs to better understand the impacts on individual family members and family relationships in various family and household configurations and circumstances.

Discussions over the course of this project suggested the following specific design features:

- A monthly minimum of \$5,000 per month for a single adult, or \$10,000 per month for a household with two adults and two children
- A minimum of \$3,500 per month to cover rent, pay bills, and have “a few dollars left to be spent on groceries”
- A gross income of at least \$55,000 per year to meet basic household needs in Yellowknife
- A baseline rate of \$1,000 per week, with a two percent adjustment for inflation
- Special considerations for people with extraordinary expenses, for example people living with disabilities
- Sufficient funds for everyone to live in safe, secure housing, thrive and be part of the community, and to change their supports as needed

## General Design Questions

Discussion throughout the project pointed to a series of design questions that will determine the success and effectiveness of a basic income guarantee for the NWT, as overviewed in the following chart:

<b>Basic Income Guarantee Design Questions for the NWT</b>		
<p><b>Cost of Living</b></p> <p>How can a basic income guarantee factor in the higher cost of living in the North, and the wide variations in living costs across NWT communities?</p>	<p><b>Residency</b></p> <p>What minimum length of residency should potential recipients be able to demonstrate before they qualify for a territorial basic income guarantee?</p>	<p><b>Payment Frequency</b></p> <p>Should payments be issued biweekly, rather than monthly, given studies pointing to negative consequences like overdoses that recipients can experience on monthly “cheque days”?</p>
<p><b>Income Changes</b></p> <p>How will the system stay up to date when residents’ incomes change and their eligibility shifts in the course of a year, or from one year to the next?</p>	<p><b>Program Training and Navigation</b></p> <p>What time and resources will the GNWT need to train field staff to help residents navigate the new system, including residents who face language barriers, low literacy skills, or other access issues, particularly seniors?</p>	<p><b>Streamlining Administration</b></p> <p>How can the GNWT realize the benefits - beginning with the convenience of a single access point for residents, and reduced administrative time and costs - in combining many existing income supports under a single umbrella?</p>
<p><b>Indigenous Leadership and Values</b></p> <p>How will program designers go about seeking guidance from Indigenous leaders, knowledge keepers and communities to ensure that a basic income guarantee reflects Indigenous values and self-determination, involves Elders and traditional councillors, and is trauma-informed and non-punitive?</p>	<p><b>Delivery</b></p> <p>How will the program issue payments to people who can’t receive direct deposits, and/or don’t have access to the internet? Sending cheques by mail is a preference for many, along with forwarding payments through First Nations, Métis, or Inuvialuit offices, or postal banking.</p>	<p><b>Income Taxes and Access Barriers</b></p> <p>How can program design address existing logistical barriers to exchanging and protecting information, including income tax data, for use in calculating a basic income guarantee? How will the GNWT collect equivalent income data for residents who do not file tax returns? Can the Northern/NorthMart stores in many NWT communities become project partners, as they already offer assistance with income tax filing?</p>
<p><b>Impacts on Essential Programs</b></p> <p>What is the list of essential services, beginning with housing and disability benefits, mental health supports, and job creation programs, that would have to continue following the introduction of a basic income guarantee? Will basic income guarantee recipients lose their eligibility for Harmonized Sales Tax credits, or other benefits they currently receive? How can the design get rid of or eliminate these risks?</p>		

## Setting the Benefit Reduction Rate

Another key question is the rate at which a basic income guarantee should be reduced to reflect other sources of income - and what forms of income should be factored into the process. Forum attendees agreed that everyone should receive a baseline amount, with the remainder determined by (some, but not all) other sources of income. They were fairly evenly split between a gradual reduction rate in the range of 40%, and the more moderate rate of 50% that is typical in most Canadian basic income proposals.

“I think people that work should be able to get an increase to help boost their income and avoid the working poor phase,” one attendee said. Others said trappers, hunters, fishers and craftspeople must be included in a basic income guarantee, so that people living on the land can afford the cost of living. Traditional incomes, honoraria to elders and land claim payments must be excluded from any reduction calculations.

The February 27, 2023 statement by R.J. Simpson, Minister for Education, Culture and Employment, described some positive steps in this direction. The Minister announced that the annual exemption for funds received from impact benefit agreements and treaty or land claim agreements will increase from \$500 per year to 100 percent. The program is also proposing to increase the unearned income exemption from \$1,200 per year to \$350 per month.<sup>10</sup>

Attendees grappled with the various dimensions of this issue, with some of them asking for more information and examples of approaches that have worked well elsewhere. They asked:

- Whether faster, deeper reduction in a basic income guarantee would remove the incentive to seek employment
- How a reduction rate would work for people in seasonal jobs
- How a monitoring system based on annual income tax filing would keep up with month-by-month changes in an individual's income

## Evidence and Communication to Address Concerns

Complex, multi-layered issues must be addressed if a basic income guarantee for the NWT is to deliver on its promise, and respond to the concerns and misconceptions of citizens and decision-makers. Some further key issues to be explored and addressed in the next phase of the project include those listed in the following chart.

It is clear that the discussions to date are just the beginning of consultations needed on a basic income guarantee in the NWT. A more extensive process of listening and gathering public opinion must reflect the wide range of household and community circumstances across the territory, particularly the diversity of Indigenous cultures and communities.

Issues to be Addressed with Proactive Communication		
<p><b>Program Intersections</b></p> <p>People will need to know how a basic income guarantee interacts with public housing and other social programs, beginning with how a basic income guarantee impacts other entitlements.</p>	<p><b>Traditional Values</b></p> <p>Through effective listening and engagement, governments and practitioners must demonstrate how a basic income guarantee supports cultural and traditional values.</p>	<p><b>Impacts on Businesses</b></p> <p>It will be essential to anticipate and address concerns about a basic income guarantee that may arise in the NWT business community. Related issues include the risk that the added community income will lead to higher local prices, and how the program addresses temporary foreign workers.</p>
<p><b>Empowering Entrepreneurs</b></p> <p>Success stories are a powerful tool to illustrate how a basic income guarantee plays out in practice. The basic income community can share stories of many entrepreneurs elsewhere who've been able to start new businesses - because having some of their income guaranteed gave them the sense of security to take risks, to become employers in their own right.</p>	<p><b>People Want to Work</b></p> <p>Perhaps the single biggest misconception to correct, and keep on correcting, is the myth that most people won't choose to work if a basic income guarantee makes the need for a paycheque less desperately urgent. The evidence from elsewhere in Canada and beyond, as conveyed in Chapter 1, demonstrates that the opposite outcome is true. Nevertheless, an education campaign will be needed to overturn these myths.</p>	<p><b>Traditional Practices</b></p> <p>Many people either pursue traditional activities and practices without pay, or would do so if they could. There are different forms of "work", and the potential to partly separate socially, culturally, and personally valuable activity from the need for household income is one of the promises of a basic income guarantee.</p>
<p><b>Negative Experiences with Other Programs</b></p> <p>Negative past experience with intrusive social assistance or income assistance programs may make some NWT residents hesitant to embrace a basic income guarantee.<sup>11</sup> A successful program must acknowledge that hesitation, address misconceptions, and focus on design solutions.</p>	<p><b>Changing Roles for Program Administrators</b></p> <p>Program design must account for workforce changes, potentially including reassignments, among the officials who deliver programs that might be changed or scaled down due to a basic income guarantee. Roles will shift towards more integrated support for people working to improve their lives.</p>	<p><b>Affordability</b></p> <p>It is clear that the discussions to date are just the beginning of consultations needed on a basic income guarantee in the NWT. A more extensive process of listening and gathering public opinion must reflect the wide range of household and community circumstances across the territory, particularly the diversity of Indigenous cultures and communities.</p>







# Chapter 4

# Conclusions and Recommendations

# CONCLUSIONS AND RECOMMENDATIONS

This project set out to explore what matters most to a basic income guarantee that will work for the Northwest Territories (NWT). It draws on several information sources:

- Basic income principles and evidence from literature on a range of design elements
- Literature on income security and related policy and program issues in the NWT
- Conversations with experts inside and outside government in the NWT and other parts of Canada
- Discussions during a virtual public forum on February 15, 2023<sup>1</sup>

There are many important aspects of life and public policy in the NWT that must inform the design of a basic income guarantee that works for people in the territory. There is a need for flexibility to ensure fairness and effectiveness, as well as the active inclusion of diverse Indigenous voices and values. These criteria were identified in conversations about a basic income guarantee as well as in improvements needed in the current income security framework as documented in Government of the Northwest Territories (GNWT) reports. Further, while a basic income guarantee has been pursued by governments and non-government organizations elsewhere, and interest has grown, awareness and knowledge of this approach to income security is highly variable.

With these conclusions in mind, several next steps are possible to build the policy foundations, momentum and support for the design and delivery of a basic income guarantee for the NWT.

We offer the following recommendations:

1

**Public awareness, education and dialogue should be supported by NWT government and non-government organizations and must include diverse voices from across the territory.**

## Awareness, Education and Dialog

There is a need to better understand a basic income guarantee as an evidence-based alternative to current programs that public feedback indicates are not aligned with the realities of lived experience.<sup>2</sup> The residents of the NWT need further opportunities to share what success looks like for individuals, families and communities and better understand how a basic income guarantee can foster success.

Alternatives North and other non-governmental organizations can continue to play a critical role in raising awareness, knowledge-building, engaging with politicians and public servants, and connecting people in and

outside the territory who are working for a basic income guarantee and know our governments can and must do better.

As discussed in Chapters 1-3, the design of basic income guarantee for the NWT must take a trauma-informed approach while accounting for diversity across the territory's regions. People of all ages, abilities, classes, cultures, languages, literacy levels, sexual and gender identities should be consulted, with an emphasis on reaching out beyond the larger centres to people in smaller communities.

## 2

**Basic income guarantee design options should be studied and modelled to show their impacts on people in the NWT and to weigh benefits and costs.**

## Modelling and Impacts

The analysis of options should consider:

### Level of Adequacy

Through conversations and from attendees at the public forum we heard that some people feel that the guaranteed benefit level should be at the poverty level, while others proposed a higher amount to allow for greater choice and dignity. The project also identified differences on the measure(s) that should be used to define a poverty level. As discussed throughout this report, the question of whether a basic income guarantee should go beyond helping people to barely meet basic expenses - to allow individuals to participate in their community, pursue goals like retraining or higher education, and live with dignity - must be addressed.

### Variable Basic Level

The basic benefit should reflect both the higher cost of living in the North compared to other parts of Canada, and differences in the cost of living among regions within the NWT. This indicates a need to model options that include regional variations in benefit levels informed by differences in cost of living.

### Family/Household Size and Composition

Benefits delivered to an individual adult depend on the number of adults in a household and on family relationships. Average household size in the NWT is higher than in many other parts of Canada and varies across regions, as explored in Chapters 2 and 3. In previous basic income analyses, options often focused on singles and couples. For the NWT, it will be particularly important to consider situations of multiple adults in a household to see the comparative impact.

### Benefit Reduction Rate

Attendees at the public forum preferred the 40-50% range so that employment is well-rewarded; others wanted a higher rate, as reviewed in Chapter 3. Modelling will show the varying impacts of these different levels. The GNWT is open to arguments in favour of incentivising work in the realm of income security programs: the Minister of Education, Culture and Employment recently announced that people receiving income assistance will be able to “increase the amount of monthly income that can be earned before it is deducted from benefit payments from \$200 plus 15% to \$500 plus 25% of additional income”<sup>3</sup> in response to public feedback.<sup>4</sup>

### Necessary Additional Supports

Conversations and documents reviewed for this project indicated that the income used to reduce the benefit should not include sources that are for specific needs or entitlements beyond the basics, like disability supports, or payments that reflect treaty and other types of reparations.

### Paying for a Basic Income Guarantee

Options for funding a basic income guarantee for the NWT should be included as much as possible in the design because they impact how people both receive and pay into the tax/transfer system. This needs to be explored in detail in the next phase of analysis focused on modelling as it has been on a national level in earlier reports.<sup>5</sup>

### Related Studies

There are matters that may not be readily modelled but can be studied. One of the most important issues is responsiveness, or how to ensure that the system adjusts quickly to significant changes in income, especially a drop in income. Other issues requiring study relate to helping people file taxes, how the basic income guarantee affects eligibility for services and supports and what funding resources can be found outside the tax/transfer system.

## 3

**The Government of the NWT should take concrete steps towards the design and delivery of a basic income guarantee through pilot or program development.**

## GNWT Pilot or Program Development

Options to be considered include:

- Joining other jurisdictions in seeking the cooperation of the federal government to develop a basic income guarantee for everyone in Canada and bringing options to the table to ensure it works in the NWT. Federal fiscal and administrative capacity are essential to a comprehensive program
- Seeking federal financial and other support for a pilot program for the entire territory

- Establishing smaller pilot programs in specific locations in the NWT, with or without federal support
- Creating a partial NWT basic income program for a specific population group to assess effectiveness and learn through doing

See Chapter 1 for examples of these varying approaches in other jurisdictions.

Whatever form of basic income guarantee design and development takes in the NWT, arms-length monitoring and evaluation will be necessary to consider impacts and improvements.

## 4

**The federal government should be encouraged to invest in a basic income guarantee**

### **Federal Government Investment**

A basic income guarantee is consistent with federal government commitments and goals related to public health, mental health and addictions, poverty reduction, gender equality, especially justice for Indigenous women and girls, climate transitions, housing and truth and reconciliation. Therefore it makes sense for Ottawa to work with governments and civil society in the NWT to ensure the territory achieves the progress it needs and deserves by investing in a basic income guarantee. Ideally, non-government organizations and governments within the NWT would work together to make this case.

## 5

**The GNWT should be encouraged to move programs in a direction consistent with a basic income guarantee.**

### **Encourage GNWT Program Consistency**

The GNWT should pursue all avenues within its own jurisdiction to move programs in the direction of a basic income guarantee. This includes reducing complexity by simplifying and streamlining wherever possible. Reducing and removing conditionality makes things simpler and it also reduces unproductive time and stress, while restoring autonomy and dignity. Removing behavioural conditions and penalties also means improving security for people who don't have to worry about benefits being reduced or cut off when they are trying to get ahead. Recent announcements by the Minister of Education, Culture and Employment on income assistance

program changes demonstrate that the GNWT is moving in this direction.<sup>6</sup> Increasing adequacy of benefits, in combination with these other factors, ensures better health, wellbeing and capacity to participate in society and the economy.

A few specific areas were highlighted in our project as needing attention

- Housing policy in relation to income is complicated
- Educational potential has been damaged by the residential school experience
- Colonial and paternalistic attitudes persist in various programs
- Workforce and economic development are needed to create more opportunities

Different provinces and territories have best practices and alternatives that could be adopted or adapted to mutual benefit.

## 6

**The relationship between a basic income guarantee and Indigenous self-determination should be fully explored.**

### **Indigenous Self-Determination**

The federal government is committed to “a journey of reconciliation between Indigenous and non-Indigenous peoples”.<sup>7</sup> The implementation of existing self-government agreements with NWT Indigenous governments and negotiating self-government authorities with other groups is a part of this journey.<sup>8</sup>

Given the evolution of Indigenous governance in the NWT, as discussed in Chapter 2, it is critical to learn more about the relationship between establishing a basic income guarantee and the inclusion of jurisdiction over income support within self-government agreements.

It is recommended that the federal government and the GNWT engage with Indigenous governments and organizations to discuss how design and delivery of a basic income guarantee can align with supporting advancing self-determination and Indigenous government authority.



# Back Matter

## APPENDIX A: CONSENSUS STATEMENT ON A BASIC INCOME GUARANTEE

(February 2023)

*This statement represents the wide consensus of the basic income movement in Canada, endorsed by Basic Income Canada Network/Réseau canadien pour le revenu garanti, Coalition Canada basic income - revenu de base, and UBI Works at the national level, and supported by many regional and local basic income groups, and other allies, regarding the key characteristics of a desirable basic income guarantee. It does not provide a detailed design but sets out the parameters to which any basic income guarantee must adhere in order to be acceptable.*

### Core Elements

- The basic income guarantee will be available for citizens and residents of Canada, aged 18 to 64 years.
- Benefits will be sufficient to cover basic needs and ensure that no one falls into poverty.
- Benefit amounts will be determined based on taxable income with provisions to rapidly accommodate significant changes in income and family composition.
- Benefits will be reduced gradually as other taxable income increases. Benefits will be paid on a regular schedule (e.g., bi-weekly, or monthly). Benefits will be paid to individuals.
- No behavioural conditions will be applied (e.g. work requirements, education, life skills training, etc.).

### Design

- Application and registration processes will be accessible and accommodate the range of capabilities and circumstances among citizens and residents.
- The basic income guarantee will be designed based on collaboration among federal and provincial and territorial governments, and Indigenous peoples – First Nations, Metis, and Inuit.
- The basic income will be guaranteed by the federal government based on legislation which establishes it as a right.
- Municipal governments are acknowledged as important advocates for a basic income.

### Other Programs

- The basic income guarantee should be an essential component of broad publicly funded universal supports and services.
- The basic income guarantee will not replace any publicly delivered social, health or educational services.
- The basic income guarantee will not restrict access to any current or future benefits meant to meet special, exceptional, or other distinct needs and goals beyond basic needs.

### Financing

Revenues required for a basic income model will be developed based on two principles:

- Tax fairness
- Contribution to lowering income and wealth inequality.



## APPENDIX B: NWT COST OF LIVING DATA

Private Households by Size and Community NWT and Canada, 2021								
Household Size	Canada	NWT	Beaufort Delta	Sahtu	Dehcho	South Slave	Tłı̨chǫ	Yellowknife Area
1 person	29.3	26.2	32.1	28.0	30.4	28.2	16.1	23.9
2 persons	34.2	29.5	24.7	23.8	31.3	33.0	19.6	31.0
3 persons	14.7	16.8	14.6	17.7	15.2	16.4	14.7	18.0
4 persons	13.4	15.8	14.2	14.0	13.0	13.4	18.9	17.3
5 or more persons	8.4	11.7	14.2	15.9	10.0	9.0	30.8	9.9
Average number of persons in private households	2.4	2.7	2.7	2.8	2.5	2.5	3.7	2.6
Average number of persons in private households – range across communities			2.5-3.6	2.5-3.7	1.9-2.8	2.3-2.6	3.0-3.8	2.4-2.6

**Sources:**

Statistics Canada, 2021 Census; adapted from tables prepared by and available from NWT Bureau of Statistics

Federal Isolated Post Living Cost Differentials, by Community									
Price Index Ranges: Edmonton = 100									
	2018	2013	2009	2005	2000	1997	1994	1991	1988
<b>Beaufort Delta</b>									
Aklavik	160-165	160-165	165-170	160-165	155-160	165-170	170-175	160-165	160-165
Fort McPherson	160-165	160-165	155-160	150-155	150-155	155-160	165-170	150-155	150-155
Inuvik	145-150	145-150	145-150	145-150	145-150	160-165	150-155	150-155	140-145
Paulatuk	190-195	175-180	175-180	165-170	160-165	180-185	200-205	185-190	190-200
Sachs Harbour	190-195	175-180	175-180	165-170	160-165	180-185	205-210	185-190	190-195
Tsiigehtchic	165-170	165-170	160-165	150-155	150-155	155-160	165-170	150-155	150-160
Tuktoyaktuk	160-165	160-165	170-175	160-165	160-165	160-165	170-175	160-165	165-170
Ulukhaktok	190-195	175-180	175-180	165-170	160-165	175-180	180-185	185-190	190-200
<b>Dehcho</b>									
Fort Liard	130-135	140-145	130-135	130-135	130-135	130-135	120-125	130-135	125-130
Fort Providence	135-140	135-140	130-135	130-135	130-135	135-140	140-145	140-145	130-135
Fort Simpson	140-145	135-140	135-140	135-140	135-140	140-145	145-150	140-145	135-140
Jean Marie River	..	140-145	140-145	140-145	140-145	145-150	155-160	140-145	..
Nahanni Butte	145-150	145-150	140-145	145-150	140-150	140-145	130-135	135-140	130-140
Sambaa K'e (Trout Lake)	..	160-165	150-155	155-160	145-150	140-145	..	..	..
Wrigley	..	150-155	150-155	150-155	145-150	150-155	155-160	155-160	140-150
<b>Sahtu</b>									
Colville Lake	..	180-185	175-180	165-170	170-175	210-215	205-210	205-210	..
Deline	175-180	165-170	170-175	160-165	160-165	160-165	180-185	175-180	175-180
Fort Good Hope	175-180	175-180	170-175	160-165	160-165	160-165	175-180	175-180	160-165
Norman Wells	160-165	160-165	150-155	150-155	150-155	155-160	160-165	155-160	150-155
Tulita	170-175	175-180	160-165	155-160	155-160	160-165	170-175	160-165	165-170

Federal Isolated Post Living Cost Differentials, by Community (Continued)									
	2018	2013	2009	2005	2000	1997	1994	1991	1988
<b>South Slave</b>									
Enterprise	..	..	125-130	..	..	..	..	..	..
Fort Resolution	150-155	140-145	140-145	135-140	135-140	140-145	145-150	145-150	145-150
Fort Smith	130-135	130-135	130-135	125-130	125-130	130-135	140-145	135-140	120-125
Hay River	125-130	130-135	125-130	125-130	125-130	125-130	135-140	130-135	120-125
Kakisa	..	135-140	130-135	130-135	..	135-140	145-150	140-145	..
Lutselk'e	155-160	165-170	160-165	150-155	150-155	150-155	165-170	160-165	170-175
<b>Tłı̨chọ</b>									
Behchoko	125-130	125-130	125-130	120-125	125-130	125-130	145-150	145-150	135-140
Gameti	..	150-155	145-150	145-150	150-155	150-155	165-170	155-160	..
Whati	150-155	150-155	145-150	145-150	145-150	145-150	165-170	155-160	165-170
Yellowknife	120-125	120-125	115-120	115-120	120-125	120-125	135-140	130-135	125-130

**Sources:**

NWT Bureau of Statistics | Prices & Expenditures - Living Cost Differentials (statsnwt.ca):  
[https://www.statsnwt.ca/prices-expenditures/living\\_cost\\_differentials/](https://www.statsnwt.ca/prices-expenditures/living_cost_differentials/)

<b>Food Price Indices by Community</b>												
<b>Northwest Territories (Yellowknife = 100). 1982 to 2019</b>												
	2019	2015	2012	2010	2004	2001	2000	1997	1991	1987	1985	1982
<b>Beaufort Delta</b>												
Aklavik	162	170	174	174	183	183	167	168	140	132	147	140
Fort McPherson	163	158	160	166	163	150	149	146	126	112	120	122
Inuvik	159	157	149	150	140	147	146	143	119	124	129	124
Paulatuk	187	185	198	196	222	193	174	184	187	166	163	161
Sachs Harbour	197	175	189	177	197	188	200	189	181	170	183	174
Tsiigehtchic	182	170	178	156	153	130	150	155	130	121	128	131
Tuktoyaktuk	158	162	168	162	206	165	189	159	156	122	125	164
Ulukhaktok	180	186	195	204	188	182	186	169	162	158	176	163
<b>Sahtu</b>												
Colville Lake	184	196	210	203	186	190	213	201	187	175	150	..
Déline	171	164	186	172	191	173	176	154	151	148	149	150
Fort Good Hope	183	167	194	180	191	166	172	164	157	154	145	148
Norman Wells	170	171	185	180	187	160	165	151	145	169	160	163
Tulita	174	166	184	178	190	172	157	151	153	150	161	141
<b>Dehcho</b>												
Fort Liard	145	140	149	135	135	129	129	121	112	101	111	120
Fort Providence	130	135	131	121	126	113	119	106	105	97	101	102
Fort Simpson	148	129	139	125	142	128	132	128	111	101	103	109
Hay River Reserve	121	116	113	105	107	..	..	..	..	..	..	..
Nahanni Butte	169	139	150	180	169	155	170	142	134	120	141	147
Sambaa Ke	170	144	148	122	166	172	155	141	177	168	..	..
Wrigley	..	174	150	155	175	174	154	..	156	145	133	..

Food Price Indices by Community (Continued)												
	2019	2015	2012	2010	2004	2001	2000	1997	1991	1987	1985	1982
<b>South Slave</b>												
<b>Fort Resolution</b>	146	144	141	126	131	128	138	127	111	103	103	119
<b>Fort Smith</b>	119	118	117	109	113	108	114	108	97	90	97	96
<b>Hay River</b>	126	121	123	111	113	110	118	108	98	89	96	101
<b>Łutselk'e</b>	169	166	184	168	175	163	175	169	156	165	169	153
<b>Tłı̨chǫ</b>												
<b>Behchokǫ</b>	144	144	147	127	153	124	136	139	136	164	..	..
<b>Gamèti</b>	146	123	125	135	137	127	131	119	107	103	106	112
<b>Wekweèti</b>	140	145	173	155	170	141	166	159	169	..	..	..
<b>Whati</b>	145	146	150	138	153	141	156	168	154	..	..	..
<b>Yellowknife</b>	100	100	100	100	100	100	100	100	100	100	100	100

**Chart Notes:**

1. Source: NWT Community Price Surveys, NWT Bureau of Statistics | Prices & Expenditures - Community Price Index (statsnwt.ca)
2. '..' means data is not available
3. Data may not be comparable over time due to methodological changes
4. Changes in indices between years does not necessarily indicate inflation or deflation, but how prices have changed in relation to Yellowknife

Tax Filers Reporting Income by Source Northwest Territories by Community and Selected Community Aggregations, 2020																
NWT	Total Income		Employment Income		Employment Insurance		Social Assistance		OAS/ Net federal supp.		Canada Pension Plan		Federal Child Benefits		Territorial Tax Credits /Family benefits	
	(Taxfilers)	(%)	(Taxfilers)	(%)	(Taxfilers)	(%)	(Taxfilers)	(%)	(Taxfilers)	(%)	(Taxfilers)	(%)	(Taxfilers)	(%)	(Taxfilers)	(%)
Beaufort-Delta	4,250	100.0	3,230	76.0	620	14.6	910	21.4	510	12.0	760	17.9	900	21.2	4,170	98.1
Aklavik	410	100.0	280	68.3	60	14.6	140	34.1	50	12.2	90	22.0	80	19.5	400	97.6
Fort McPherson	540	100.0	390	72.2	90	16.7	180	33.3	90	16.7	120	22.2	100	18.5	530	98.1
Inuvik	2,390	100.0	1,900	79.5	310	13.0	300	12.6	250	10.5	390	16.3	510	21.3	2,340	97.9
Paulatuk	200	100.0	160	80.0	..	..	60	30.0	20	10.0	40	20.0	50	25.0	200	100.0
Tsiigehtchic	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Tuktoyaktuk	620	100.0	420	67.7	130	21.0	200	32.3	80	12.9	120	19.4	140	22.6	610	98.4
Ulukhaktok	290	100.0	240	82.8	30	10.3	90	31.0	40	13.8	40	13.8	70	24.1	290	100.0
Sahtu	1,570	100.0	1,300	82.8	180	11.5	320	20.4	210	13.4	290	18.5	300	19.1	1,530	97.5
Déjûne	380	100.0	320	84.2	40	10.5	120	31.6	60	15.8	80	21.1	80	21.1	380	100.0
Fort Good Hope	330	100.0	250	75.8	50	15.2	90	27.3	50	15.2	70	21.2	70	21.2	330	100.0
Norman Wells	510	100.0	450	88.2	40	7.8	30	5.9	50	9.8	70	13.7	90	17.6	480	94.1
Tulita	350	100.0	280	80.0	50	14.3	80	22.9	50	14.3	70	20.0	60	17.1	340	97.1
Dehcho	1,970	100.0	1,350	68.5	290	14.7	510	25.9	300	15.2	430	21.8	310	15.7	1,930	98.0

Tax Filers Reporting Income by Source (Continued)																
NWT	Total Income		Employment Income		Employment Insurance		Social Assistance		OAS/ Net federal supp.		Canada Pension Plan		Federal Child Benefits		Territorial Tax Credits /Family benefits	
	(Taxfilers)	(%)	(Taxfilers)	(%)	(Taxfilers)	(%)	(Taxfilers)	(%)	(Taxfilers)	(%)	(Taxfilers)	(%)	(Taxfilers)	(%)	(Taxfilers)	(%)
Fort Liard	360	100.0	200	55.6	60	16.7	130	36.1	60	16.7	60	16.7	70	19.4	360	100.0
Fort Providence	610	100.0	400	65.6	110	18.0	200	32.8	100	16.4	150	24.6	90	14.8	600	98.4
Fort Simpson	1,000	100.0	750	75.0	120	12.0	180	18.0	140	14.0	220	22.0	150	15.0	970	97.0
Wrigley	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
South Slave	5,080	100.0	3,840	75.6	630	12.4	680	13.4	850	16.7	1,180	23.2	850	16.7	4,910	96.7
Fort Resolution	330	100.0	230	69.7	80	24.2	90	27.3	50	15.2	70	21.2	70	21.2	320	97.0
Fort Smith	1,790	100.0	1,330	74.3	210	11.7	220	12.3	320	17.9	440	24.6	310	17.3	1,730	96.6
Hay River	2,770	100.0	2,150	77.6	310	11.2	320	11.6	450	16.2	630	22.7	430	15.5	2,670	96.4
Lutselk'e	190	100.0	130	68.4	30	15.8	50	26.3	30	15.8	40	21.1	40	21.1	190	100.0
Tłı̨chǰ	1,850	100.0	1,320	71.4	260	14.1	580	31.4	200	10.8	310	16.8	430	23.2	1,820	98.4
Behchokǰ	1,320	100.0	890	67.4	180	13.6	460	34.8	130	9.8	210	15.9	310	23.5	1,290	97.7
Gamètı	190	100.0	160	84.2	30	15.8	40	21.1	30	15.8	40	21.1	40	21.1	190	100.0
Whatı	340	100.0	270	79.4	50	14.7	80	23.5	40	11.8	60	17.6	80	23.5	340	100.0
Yellowknife	15,430	100.0	13,120	85.0	1,430	9.3	1,010	6.5	1,330	8.6	2,030	13.2	2,540	16.5	14,890	96.5

## APPENDIX C: PROJECT TEAM

### **Mitchell Beer**

Mitchell is Publisher and Managing Editor of The Energy Mix <https://theenergymix.com/>, a non-profit community news site on climate change, energy, and the shift off carbon. Energy Mix Productions was one of the lead partners for the Green Resilience Project, a series of 33 local listening sessions across Canada that asked participants about the intersections between income security, local resilience, and climate action.

### **Michel Haener**

Michel's professional career has included academic, government and consulting positions over 25 years in research, policy development and analysis, and strategic planning. She started her own consultancy in 2008 after relocating to Alberta from Yellowknife, Northwest Territories (NWT). Drawing on an education in both science and social science and senior planning and analysis positions within the NWT public service, she has applied her expertise to a wide range of projects for both not-for-profit and government clients.

### **Lois Little**

Lois led Lutra Associates Ltd., a Yellowknife-based socio-economic research and management consulting firm for 42 years. On behalf of the firm, she completed in excess of 500 research, evaluation, and program/project design assignments for clients throughout northern Canada. She undertook ground-breaking research and planning work in the voluntary sector and with Indigenous organizations that tackled social issues such family violence, older adult abuse, gender roles, youth development, and poverty. She lives in Yellowknife, NWT.

### **Andrew McCann**

Andrew is a leader of the Kingston Action Group for a Basic Income Guarantee, the Ontario Basic Income Network, and on the board of Basic Income Canada Network. He helps to spearhead Basic Income Now campaigns federally and provincially. He has worked for 20 years as a consultant, researcher, educator and activist on democracy, social justice and sustainable farm and food system issues. He manages campaigns for progressive candidates in municipal, provincial and federal elections.

### **Janet Patterfung**

Janet works with The Energy Mix and comes to this project with more than 15 years of experience working in the non-profit sector. In that time she has focused on capacity building and program support, including fundraising, events management and community engagement. Her work has focused primarily on environmental advocacy and, more recently, women's health and health equity.



## **Sheila Regehr**

Sheila is a founding member of the Basic Income Canada Network and former Executive Director of the National Council of Welfare. Her 29 years of federal public service spanned front-line work, policy analysis and development, international relations and senior management, with a focus on improving fairness and equality, and on gender and race in particular. She has policy expertise in areas of income security and taxation, such as child tax benefits, child support, maternity/parental benefits, pensions and social assistance. Her insight also comes from experiencing poverty as a young parent.

## **Project Liaison: Suzette Montreuil**

Suzette serves as a contact between Alternatives North and the Basic Income Canada Network. She represents the Diocese of Mackenzie Fort Smith on Alternatives North. She played a lead role with the Living Wage and Living Income projects in collaboration with Alternatives North, NWT NGO partners and the GNWT. She is a long-time champion of social justice issues in the NWT and lives in Yellowknife.

## **Report Designer: Brandon Crausen, Crausen: Design and Development, <https://Crausen.com>**

Brandon is a graphic designer, digital consultant, and accessible technology advocate located in Kingston, ON. Over the past decade he has worked with many organizations and individuals (including non-profits, activist groups, and political candidates), helping them craft impactful messaging for progressive causes.

Thank you to the many experts who gave freely of their time in productive conversations and to the volunteers of Alternatives North for reviewing and copy-editing this report.

# REPORT ENDNOTES

## Summary for Policy-Makers

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## Chapter 1

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22. Newfoundland and Labrador's Income Assistance has been shifting towards a less conditional, more supportive approach. For example, it does not require clients to seek employment or provide proof of medical, mental health or other issues that can limit ability to work. It does try to offer supports that meet people's needs. Clients are required to report earnings and other regular income but not occasional monetary gifts, such as for birthdays or holidays. Reductions in administration like this free up caseworker time to focus on client needs. The government is looking to other jurisdictions for further good practices, along with pursuing its interest in a basic income. There has also been specific work to support Indigenous peoples. In 2016, the administration of Income Assistance was transferred to two Innu First Nations in Labrador, with the federal government requiring that provincial rules be followed. The provincial government has worked to change its regulations and engage the

federal government in order for the two Innu nations to develop more culturally appropriate adaptations. The Newfoundland and Labrador government continues to consult with Innu when considering regulatory change.

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