Journal of Poverty

ISSN: 1087-5549 (Print) 1540-7608 (Online) Journal homepage: https://www.tandfonline.com/loi/wpov20

"Human Again": The (Unrealized) Promise of Basic Income in Ontario

Leah Hamilton & James P. Mulvale

To cite this article: Leah Hamilton & James P. Mulvale (2019): "Human Again": The (Unrealized) Promise of Basic Income in Ontario, Journal of Poverty, DOI: 10.1080/10875549.2019.1616242

To link to this article: https://doi.org/10.1080/10875549.2019.1616242

Published online: 20 May 2019.

JOURNAL OF POVERTY
https://doi.org/10.1080/10875549.2019.1616242

Routledge
Taylor & Francis Group

"Human Again": The (Unrealized) Promise of Basic Income in Ontario

Leah Hamilton [a] and James P. Mulvale[b]

[a]Department of Social Work, Appalachian State University, Boone, NC, USA; [b]Faculty of Social Work, University of Manitoba, Winnipeg, Canada

ABSTRACT

Neoliberal social assistance programs are broadly seen as inadequate and intrusive. This phenomenological analysis compares social assistance in Ontario, Canada, and a recent pilot project to test basic income as an alternative method of enabling economic security and social participation via qualitative interviews with pilot recipients who had previously received traditional assistance. Results indicate a desire to be financially independent, but that the conditionality of traditional programs had negative repercussions including work disincentives and deleterious bureaucratic hurdles. Respondents reported that basic income has improved their nutrition, health, housing stability, and social connections; and better facilitated long-term financial planning.

KEYWORDS

poverty; universal basic income; welfare

The history of "last resort" income support programs in the United States and Canada has followed a similar arc of limited, means tested, and stigmatizing assistance. Such programs were first offered to lone mothers in the early twentieth century, expanding significantly in the 1960s and 1970s, then contracting again during conservative movements in the 1990s and 2000s. Today many of these programs (often referred to pejoratively as "welfare") are designed to return recipients to the workforce. However, significant analyses have suggested that these programs actually exacerbate poverty through counterproductive and intrusive eligibility criteria (Balmer, Dineen, & Swift, 2010; Hamilton, 2016; Lightman, Mitchell, & Herd, 2010; Mulvale, 2008; Smith-Carrier, 2017).

Basic income pilots launched in different North American sites in the 1970s, and more recently in the Canadian province of Ontario, have been proposed as an alternative approach to traditional social assistance programs (Forget, Marando, Surman, & Urban, 2016; Gilbert, Murphy, Stepka, Barrett, & Worku, 2018). It is argued that basic income removes disincentives for economic mobility, and is an humane alternative to coercive workfare programs that have been implemented in many jurisdictions. This paper explores the qualitative, lived experiences of basic income recipients in a recent pilot project in Ontario, Canada. Before the pilot,

CONTACT Leah Hamilton hamiltonl@appstate.edu

these individuals previously received traditional forms of social assistance through Ontario Works or the Ontario Disability Support Program in order to contrast the effects to recipients' well-being, economic stability, and long-term financial independence. We begin with outlining the history of social assistance in Ontario and the basic income debate in Canada.

Literature review

"Welfare" in the traditional mold – the Ontario example

The origins of social assistance in Ontario can be traced back to advocacy by women in the early twentieth century on behalf of mothers in households in which the male breadwinner was absent or incapacitated, and who were facing financial destitution and perhaps having to abandon their children to orphanages. Little (1998) outlines how women lobbyists from the economic elite helped lay the groundwork for the Ontario Mothers' Allowance that was established in 1920. Little (1998, p. xiv) contends that these advocates "upheld a morality that was bourgeois" and insisted on benefits going only to mothers who were unable to rely on a male breadwinner, who were judged to be good mothers, and who dedicated themselves exclusively to their maternal role. Little disagrees with other writers such as Skocpol (1992) who see these women advocates as progressives working across class barriers. Nonetheless, Little (1998, p. xiv) acknowledges that "mothers' allowance represented a significant departure from previous legislation" in that "[i]t was the first policy to involve regular and direct state payments to citizens."

Struthers (1994, p. 48), similarly to Skocpol, argues that "women's groups and other social reform constituencies" saw the mothers' allowance program in its early years as "a reward for service, that it did not stigmatize, that it fostered independence, and that it uplifted the character of both the women and the children who received it." But Gavigan and Chunn (2007, p. 751) observe that mothers' allowance was on the lower level of a two-tier system of income security that emerged in the early decades of welfare state formation. Programs on this lower tier were "needs-based and means-tested," paid lower benefits, and had higher conditionality. Upper tier programs that benefited women (such as workers' compensation and the Canadian Patriotic Fund for soldiers' families) were based on rights, paid higher benefits, and were less stigmatizing. Struthers (1994, p. 267) conclude that

> despite the lofty rhetoric surrounding its origins, mothers' allowances within Ontario failed to attain the non-stigmatizing status of a pension or reward to mothers in return for their service to the state. Grossly inadequate monthly benefits, and ongoing and intrusive moral supervision of women's lives, rendered the program only marginally better than local relief and far below standards of assistance or supervision provided to the families of injured men through workmen's compensation.

An important change to income support in Ontario came about in 1966 with the launch of the Canada Assistance Plan (CAP) by the federal Liberal government of the day. This legislation initiated 50/50 cost sharing between the federal and provincial governments of means-tested income assistance programs. Ontario established a new Family Benefits program for single parents, seniors, and persons with disabilities, and made incremental improvements to this program in the subsequent years until the late 1980s (Little, 1998, pp. 194–95). However in the early 1990s, the federal government began to restrict cost sharing under CAP with Ontario and other provinces. Neo-conservative ideology took hold and welfare state retrenchment occurred during the last two decades of the twentieth century, aided and abetted by politicians and opinion leaders shaping public perceptions that social assistance recipients were lazy and undeserving (Gavigan & Chunn, 2007, pp. 758–59).

In 1995 a hard-right Conservative provincial government under Premier Mike Harris was elected. Harris championed a so-called "Common Sense Revolution," which included a full-frontal attack on social assistance in Ontario. Rates were immediately cut by 21.6%, eligibility was tightened, surveillance of recipients increased, and workfare was implemented (Little, 1998, p. 186). A "snitch line" was also launched to encourage the reporting of alleged welfare fraud (ibid, p. 187).

The Harris government's "war on the poor" had lasting effects, but the subsequent Liberal provincial government undertook its own review of social assistance. The Commission conducting this review produced a report entitled *Brighter Prospects: Transforming Social Assistance in Ontario* (Lankin & Sheikh, 2012). This review continued to emphasize that all recipients of social assistance should undertake paid employment as a preferable alternative whenever possible. The Commission also recommended merging Ontario Works (social assistance) and the Ontario Disability Support Program into a single program that would be less complex but still contain "building blocks" that would tailor benefits to individual needs. This unitary benefit would be delivered by local municipalities and First Nations who, it was argued, could better connect recipients with additional supports such as child care, housing, and employment support. The report also recommended pegging social assistance levels to a "Basic Measure of Adequacy" that would achieve a balance among three objectives: "adequacy of rates to cover healthy food, secure housing, and other basic necessities; fairness between social assistance recipients and people with low-incomes who are working; and financial incentive to work" (Lankin & Sheikh, 2012, p. 26).

This Liberal review of social assistance mapped out a "kinder, gentler" (and supposedly more efficient) approach to last resort income support, compared to that of the previous Conservative government. But the social assistance model was still very much premised on a rationale of "get a job first and foremost" applied to those receiving or applying for social assistance, and on the "less

eligibility principle" that those receiving benefits should be worse off than those are working in the paid labor force. These assumptions about social assistance were strongly embraced by political parties on the right and left in Ontario from the early 1920s until the mid-2010s.

The policy discourse about income support shifted dramatically in Ontario in April 2017, when the new Liberal Premier Kathleen Wynne, announced the launch of a Basic Income Pilot project (Ontario Ministry of Children, Community and Social Services, 2017). This pilot enrolled over 4000 low-income people in three areas of the province to participate over a three-year period. These participants received enhanced and unconditional monthly benefits at levels significantly higher than those being paid under Ontario Works and the Ontario Disability Support Program. Participants in the BI Pilot also had incentive to engage in paid work, keeping 50% of earned income. The pilot project was to be formally evaluated, comparing BI recipients with a similar group not receiving the basic income, to see if there were differences in a range of factors including food security, mental and physical health, housing, employment, and enrolment in education.

The Liberals under Kathleen Wynne lost the provincial election of June 2018, and the Conservative Party led by Doug Ford assumed power. Shortly thereafter the new government canceled the Basic Income pilot, despite its commitment during the election campaign to let the project run its three-year course and to examine the results. This precipitous cancellation led to a very strong wave of protest, including from grassroots organisations (including the Basic Income Canada Network and the Ontario Basic Income Network), social policy advocates, major media outlets (Globe and Mail, 2018; Monsebraaten, 2018; Toronto Star, 2018), and researchers from around the world (Cooke & De Wispelaere, 2018; Forget et al., 2016). The Basic Income Canada Network (2019) collected what data it could from over 400 BI recipients in a survey that it conducted after the cancellation of the pilot. A number of positive outcomes were documented, and are described in more detail below.

The political history of basic income in Canada

One of the earliest manifestations of interest in BI in Canada arose during the Great Depression. The Social Credit Party under William Aberhart was elected in the province of Alberta in 1935 (Elliott, 2008). Aberhart proposed to pay out a monthly dividend to all citizens of $25. But this plan was not realized due to lack of funds in the provincial treasury and federal government opposition to Aberhart's unorthodox economic schemes (ibid). Broad political and public discussion of basic income then faded in Canada over the following decades. Subsequently in 1967, the Liberal federal government introduced the Guaranteed Income Supplement as part of the Old Age Security program, in order to reduce poverty among seniors. In 1970 the Royal Commission on the Status of Women

recommended that a "guaranteed annual income be paid by the federal government to the heads of all one-parent families with dependent children" delivered through a negative income tax scheme (Young & Mulvale, 2009, p. 13). In 1971, a Senate Committee chaired by David Croll recommended a negative income tax version of a federal guaranteed annual income for non-seniors (Senate of Canada, 1971). But neither the Royal Commission's nor Croll's proposal were acted upon.

In 1974 the Liberal federal government and the New Democratic Party (NDP) provincial government of Manitoba agreed to undertake an extensive experiment with an income-tested version of BI called "Mincome" (Mulvale & Frankel, 2016, pp. 35–6). The experiment ran for four years until 1979, but was then ended as costs rose and political support waned, leaving a large amount of already collected data unanalyzed. Subsequently, Forget (2011) demonstrated that during the course of the Mincome project in the town of Dauphin (which was a "saturation site" where everyone was eligible for a payment) hospitalizations, accidents, injuries, and mental health problems declined, and the rate of high school completion increased. Forget (2011) also found that Mincome participation led to very little decline in labor market participation. Calnitsky (2016) has shown that Dauphin residents receiving Mincome payments did not see them as stigmatizing, in contrast to their negative perception of social assistance payments. Calnitsky (2016) concludes that "[t]he bright line dividing the deserving and undeserving poor turned fuzzy" (p. 64), and sees this as removing an impediment to social solidarity (p. 65).

Discussion of a form of guaranteed income resurfaced again in the mid-1980s in Canada. The Royal Commission on the Economic Union and Development Prospects for Canada (Royal Commission, 1985) recommended the implementation of a Universal Income Security Program (UISP) (Mulvale & Frankel, 2016, pp. 36–38). It was billed as a reform that would be "radical, not cosmetic, and wholesale rather than tinkering at the margin." The Commission's guaranteed income proposal was designed to replace much of the then existing income security safety net, and would pay benefits below the poverty line on the assumption that provincial or municipal social assistance would top-up the amounts for families. The UISP proposal was strongly opposed by the labor movement, which saw it as leaving the poor worse off than existing income security measures (Haddow, 1994). For progressive social policy advocates in Canada, this proposed UISP came to symbolize the danger of the BI model in general.

After the UISP debate, BI again faded into obscurity as a topic in Canadian social policy. The Liberals lost the election of 2006 to the Conservatives under Prime Minister Stephen Harper. This government was dedicated to downsizing federal expenditures and federal responsibility for social programs (Porter, 2015). During Harper's early years in power, he led a minority government, meaning that Opposition members held a majority of seats on Parliamentary committees. In this context, support for BI surfaced in two significant forums. A Senate

Committee (Senate of Canada, 2009) recommended that the federal government study "the costs and benefits of current practices with respect to income supports and of options to reduce and eliminate poverty, including a basic annual income based on a negative income tax," taking into account the results of the Mincome trial in Manitoba (Recommendation 5). It also recommended the implementation of "a basic income guarantee at or above LICO [low-income cut-off] for people with severe disabilities" (Recommendation 53). A House of Commons Committee also recommended that the government "create a federal basic income program for persons with disabilities and support a disability-related supports program to be delivered by the provinces and territories" (House of Commons, 2010, p. 143). On the other hand, this Committee "decided not to make a recommendation regarding a universal GAI [guaranteed annual income], considering it preferable to take one step at a time and begin with a program benefiting only persons with a disability" (p. 194).

The Liberals regained power in the 2015 federal election under Justin Trudeau. The Liberal Party membership has adopted resolutions in support of basic income at three successive national policy conventions (Liberal Party of Canada, 2014, 2016, 2018). In the wake of these resolutions, the Liberal government declared that it was "looking at ways to provide minimum income to all Canadians" (Press, 2018). Prime Minister Trudeau and Social Development Minister Jean-Yves Duclos have flagged that our current income security system is outdated, and not attuned to new patterns of employment "marked by automation, more short-term 'gig economy' jobs and a need for people to retrain several times in their working lives" (Press, 2018). Economically vulnerable groups mentioned were the working poor, seniors, and adults without children who do not receive the Canada Child Benefit. Duclos stated that "[a]t some point, there will be a universal guaranteed minimum income in Canada for all Canadians." But he also added that "[o]ne day we will get there … but that day has not yet arrived" (ibid).

Canada's New Democratic Party (NDP) espouses left-of-centre social democratic principles, but until recently has been uninterested, skeptical, and even antipathetic towards the BI model of economic security for all. One factor in this regard has been the NDP's close alliance with Canadian labor unions, and the latter's strong orientation to "good jobs" with union protection as the bedrock of economic security. But a positive step towards acceptance of the basic income model was taken by the NDP at its national convention in April 2016. A resolution (No. 3–45-16) was adopted that "affirm[s] the principle of a Basic Income Guarantee" and that "endorses informed discussion within the party to explore potential options for a basic income guarantee for all in Canada" (NDP, 2016).

The NDP had a federal leadership race in 2017. One of the candidates was Guy Caron, a Member of Parliament from the province of Quebec, who made a negative income tax version of BI a primary plank in this leadership campaign

platform. Although Caron was not the successful candidate, he put BI on the NDP agenda in a way that garnered significant discussion and debate within the party.

In the past, non-governmental social policy advocacy organizations in Canada have ignored or been skeptical about the BI model. However, prominent groups in this sector have recently begun to speak more favorably about BI, including the Canadian Centre on Policy Alternatives (Khanna, 2016; Macdonald, 2016), Campaign 2000 (2017, p. 13), and the Tamarack Institute (Seth, 2017, p. 7). The most prominent organization strongly advocating for basic income has been the Basic Income Canada Network (BICN).[1] It was established in 2008 as the Canadian affiliate of the Basic Income Earth Network[2] and has worked since then to advance knowledge and support of BI in Canada through conferences, public education, and political advocacy. BICN has also addressed the concern of some on the political left (e.g. Raphael, Bryant, & Mendly-Zambo, 2018) who worry that BI could provide a justification for neo-liberal forces to cut or eliminate "in-kind" social programmes of the welfare state, such as universal health care, social housing, and child care. With this concern in mind, BICN has crafted a document entitled "The Basic Income We Want" (BICN, 2016) that calls for BI to be embedded in a broad range of public services in order to effectively address poverty and social inequality.

Previous qualitative research with welfare and basic income recipients

This research qualitatively describes the experiences of basic income recipients who were previously recipients of traditional welfare programs. Due to privacy and other ethical considerations, there is not a great deal of existent qualitative research with welfare or basic income recipients. Campbell, Thomson, Fenton, and Gibson (2016) completed a systematic review of qualitative outcomes for single parents in "welfare to work" programs in five high-income countries (the United States, Canada, New Zealand, the United Kingdom, and Australia). Across 16 relevant qualitative studies, the authors find that participants report significant barriers to finding employment. These barriers included the low availability of both quality child care and well-paid positions that were compatible with standard child care hours or were flexible enough to accommodate child illness and school holidays. Often, the jobs available were not sufficiently paid to cover child care expenses once the family left welfare (Campbell et al., 2016).

Parents of young children, in particular, felt that balancing strict work requirements and single parenthood had negative repercussions on their ability to parent. One parent stated that, "there were times I came home from work and fallen asleep when she's in a tubful of water" (Campbell et al., 2016, p. 4). Parents in several studies reported leaving young children unattended in order to meet work requirements. Overall, parents in these studies reported increases

in stress, anxiety, and depression and decreases in self-efficacy as they attempted to navigate the seemingly impossible expectations of welfare to work programs and single parenthood (Campbell et al., 2016).

In both Campbell et al's (2016) systematic review of welfare to work programs and a similar qualitative study with disability assistance recipients in the United Kingdom (Shefer, Henderson, Frost-Gaskin, & Pacitti, 2016), participants noted significant frustration with bureaucratic hurdles and the frequency of financial sanctions for seemingly minor offenses which would cast recipients into further economic precarity. These disruptions and sanctions created significant physical and mental health repercussions for Britons with disabilities (Shefer et al., 2016). One recipient described it as "like them picking at a scab."

> There are times actually in my life since I've got here and I've thought, Yeah, I am actually getting somewhere, I have made it to the local shop on my own. I've made these steps on my own, sometimes I just think just leave me alone so I can get better, so I can help myself. But then they'll come along and they'll pick and say you've gotta come to this or you've got to come to that, you've got to be here or we're stopping your money. And you are just like oh my god, and then I just go in my kitchen and sit on the floor and sob. You might have took five baby steps but it throw you 10 back (Shefer et al., 2016, p. 838).

The existent basic income research to date has been largely quantitative. A review of the various basic income pilots in the United States and Canada (Marinescu, 2017) found that, in general, recipients reported improved nutrition, minimal changes to workforce participation, improved educational outcomes for children, decreases in hospitalization rates, improved mental health, decreased fertility, increased birth weights, and decreased criminal activity. As mentioned, in light of the early closure of Ontario's basic income pilot, the Basic Income Canada Network (2019) released the results of a survey with 400 recipient participants. A majority of respondents reported reduced stress, anxiety, and depression. More than half reported improvements in housing stability, nutrition, and improved relationships. Roughly a third of respondents reported that basic income had allowed them to improve their economic conditions through the ability to maintain transportation or childcare that facilitated work, returning to school, or starting a small business (Basic Income Canada Network, 2019).

There has been little, if any, qualitative *or* quantitative research that contrasts the effects of receiving traditional welfare and basic income. This qualitative, phenomenological study sought to examine the experiences of Ontario basic income recipients who had previously received traditional welfare such as Ontario Works (OW) and the Ontario Disability Support Program (ODSP). Questions explored included: What do recipients do differently on basic income as compared to traditional welfare? How does this change affect one's psychological and physical well-being? What are the effects to their long-term planning?

Methods

Sample

Because welfare recipients are an especially vulnerable population, precautions were taken to minimize the risks of exploitation throughout the research process, including the sampling methodology. Shortly after the Ontario basic income pilot was launched, a group of recipients voluntarily formed a speaker's bureau, entitled "Living Proof." A purposive sample within this group was seen as an ideal fit as members had already chosen to speaking publicly and to the press about their experiences. Initial inquiries were made to the organizers of this group whom then informed speakers of the project. The contact information of those interested was then provided to the primary author.

In qualitative research, there are few quantitative minimums or maximums regarding sample size. In phenomenological research, Dukes (1984) recommends a range of three to ten. Ideally, qualitative researchers will prioritize "saturation," which involves gathering interviews until the point of redundancy (Yin, 2015). In the current study, that point was reached at five interviews. Participants included three women and two men, all of whom were adults living alone without partners or children. Each of the participants had received either OW, ODSP, or both in their lifetime. As a condition of receiving basic income, each had to forgo these assistance programs. Because the Living Proof group has been very public in their efforts and are easily "Googled," further identifying or demographic information will not be provided in order to preserve maximum possible confidentiality.

Research design

Phenomenonology "describes the common meaning for several individuals of the lived experiences of a concept or phenomenon" (Creswell, 2013, p. 76). In a process known as "bracketing," this methodology requires the researcher to analyze and then set aside their own perspective of the phenomenon. As social workers and poverty researchers, it was critical for the researchers to set aside these identities and prioritize the lived experiences of participants. A university Institutional Review Board approved the study in August 2018.

Procedure

Interview was conducted by phone and recorded, lasting between 11 and 75 minutes. Each interview began with a statement that the interview would be transcribed that identifying information would be removed from the transcription and would never appear in publication, that participants were free to stop at any time, and an invitation to contact the researcher with any follow up questions. If participants were comfortable proceeding, interviews

then followed the semi-structured guideline found in Appendix A. When necessary, the interviewer asked to follow up questions for clarification. Interviews were transcribed by a Social Work Graduate Research Assistant, trained in confidentiality procedures. Contact information of participants was kept separately from interview recordings and transcriptions in the primary author's university secure Google Drive. Interviews were transcribed with identifying information redacted and also stored in the secure Google Drive. Following each interview, the primary researcher sent a $10 Tim Horton's Gift Card to recipients in gratitude for their time. Participants were not aware of this gift prior to the interview in order to prevent possible coercion.

Data analysis

In phenomenological studies, the researcher analyzes transcripts for "significant statements" which are then clustered into themes (Creswell, 2013). These themes are used to extract detailed descriptions of the phenomenon and discover underlying meaning. In this study, 13 themes originally emerged. However, upon further analysis, it became clear that nine of these were examples of two larger umbrella themes. These themes will be described in greater detail below.

Credibility

Unlike a quantitative study which seeks to establish validity and reliability, qualitative research seeks credibility (Creswell, 2013). This is done in a variety of ways, depending on the study and methodology. Credibility was established in this study via adherence to phenomenological protocol, bracketing and sampling saturation as discussed above, negative instances, and member checking. Negative instances ("outliers" in quantitative parlance) occur when a participant expresses a different view than others (Yin, 2015). In this study, themes were strikingly similar across interviews, with the exception of a participant who expressed frustration with welfare bureaucracy (like other participants) but also mentioned the dedication of the caseworkers she had interacted with.

Finally, member checking was undertaken, which is described by Lincoln and Guba (1985, p. 314) as "the most critical technique for establishing credibility." A first draft of the findings was sent to each of participants and their feedback invited. One participant responded, stating "[the write-up of findings] was great. Thanks for caring and sharing our thoughts and experiences." The findings were also sent to the Living Proof group's organizer, who facilitated the original contacts and replied that "it looks to me like you captured the essence of what I have been watching."

Findings

After transcription and identification of significant statements, four primary themes emerged from these interviews: 1) a desire among participants to work and be financially independent, 2) traditional welfare payments are extremely low and do not cover basic necessities, while basic income is higher and does cover these necessities, 3) beyond the basic differences in benefit amount, the conditionality of traditional welfare programs has significant repercussions for recipients, and 4) basic income has facilitated long-term financial planning. Items two and three had significant sub-themes which will be described in detail below. Table 1 provides an overview of primary themes and sample statements.

Table 1. Example significant statements and formulated meaning.

Theme (subtheme)	Example Statement
Desire to work and be financially independent	• I never did reach my personal financial goals because I am somebody that wants to work off assistance. • But I won't give up working off assistance because I am someone with a lot of hope and a lot of dreams and a lot of prayer to that. I just don't find it in me to want to be on assistance.
Traditional welfare does not cover basic necessities, while basic income does	• With OW it was simply I never had enough money for anything at all, after rent I was done.
(Housing stability)	• On Ontario Works, they didn't pay my rent. Okay so originally they created my housing crisis. They forced me to move. Literally had they paid my rent I probably could've gotten back in to finish off my college training program. • It trapped me into a housing situation that was less than optimal.
(Nutrition)	• With basic income, my grocery budget went to about $100-$150 a month. And now I actually have a full fridge thanks to basic income because with ODSP you'd be lucky to be able to put a couple things in your freezer because you couldn't really afford much with ODSP after bills, after rent. • I actually eat fresh fruits and veggies [on basic income] which has had a phenomenal effect on my health.
(Stress)	• I became a human again under basic income. • Everytime I turn around, someone's looking over my shoulder [on ODSP], going to the bank every month thinking "Oh God, am I going to have money in there to pay the rent, buy some milk", whatever I need. I don't have to feel stress about that [on basic income].
(Community services)	• I don't have to depend on going to, like, soup kitchens you call them. • You learn how to find meals for free [on OW and ODSP].
(Relationships)	• Also I've been able to go down to [redacted] Region to visit [on basic income], because most of my kids and all my grandkids are down there. • So if I want to meet a friend for coffee I don't have to worry about making up some excuse why I can't go because I don't have $2 to buy one [on basic income].

(*Continued*)

Table 1. (Continued).

Theme (subtheme)	Example Statement
(Small Luxuries)	• Well for the first time, I was actually able to buy myself a brand new winter coat [on basic income]. • I have a full fridge, my clothing is clean, I have cleaning supplies, I can buy my friend's kids little treats like slushies on Fridays [on basic income].
Welfare conditionality has significant repercussions	
(Bureaucratic hurdles)	• It [ODSP] was terrible, half the time I never got my checks because I was suspended for some reason or another. • So it took five years living on a very miserable Ontario Works amount in order to finally qualify for disability, and that required me to go to court to do. • But every step of the way the assistance comes in and trips you somehow. So, if you don't have a phone and they're trying to get ahold of you, if they decide you - they can just suspend you from social assistance.
(Privacy)	• There's too many rules. Just if, like I had a roommate… They gave me a thing I had to fill out. [My roommate] was on assistance too but he didn't have to, I did. Want to know about our relationship; did we have any kids together, did we share the same room, were we intimate. Very intrusive stuff like that. Even though we weren't, like I had no problem answering it's just very intrusive, very personal information that they want. Which I don't think is really any of their business. • It's [basic income] in your possession and not constantly challenged to why you deserve this, how you're spending it and what you're going to accomplish with it.
(Work disincentives)	• "It's very hard to work off it. Very, very hard to work off assistance." • "If you kept building up your work record you would actually work yourself off the assistance."
(Banking)	• My social assistance experience has taught me to not to engage with the normal economy. So it took away that right. I was lucky I was still able to maintain a bank account but most people lose their bank account. They lose the ability to participate in the economy.
Basic income has facilitated long term financial planning.	• I'm registered for [redacted] College and I'm still going to go through with that, I'm just waiting for my bursary to go through. As long as that goes through I will pay 25% of my tuition towards one course at this point. • So for those that are motivated and are able to move ahead it [basic income] really is an enabler.

Desire to work and become financially independent

Most of the participants described themselves, in one way or another, as "somebody that wants to work off assistance." One stated that they "don't like depending on people, I won't ask for help. I'm just that kind of person." and another that "I really want to work full time, I really want to do all this. I won't give up, I won't because it's just too natural for me to want to work."

Each of the participants saw themselves as hard-working individuals who faced significant barriers (which will be discussed below) to achieving their personal and financial goals. Even given these barriers, one participant stated that, "I won't give up working off assistance because I am someone with a lot of hope and a lot of dreams and a lot of prayer. I just don't find it in me to want to be on assistance, I'd rather be working a good part time life or a good full time life with benefits and holiday pay and all that good stuff."

Traditional welfare does not cover basic necessities, while basic income does

The most straightforward finding of this research is that the amount of assistance offered through the basic income pilot was higher than the traditional welfare (Ontario Works-OW) and disability (Ontario Disability Support Program-ODSP) programs. These programs did not cover basic necessities, creating significant financial precarity for recipients. For example, participants stated that the "Ontario Works program; it literally doesn't stabilize people," "With OW, it was simply I never had enough money for anything at all, after rent I was done," "They [recipients] don't have enough to fix their wheelchair on social assistance let alone food and rent," and "the amount on OW was just – at the time I was getting $585 a month and paying $550 a month for rent." Participants were clear that the basic income pilot provided higher levels of support than the traditional programs, one stating that basic income "more than doubled my disposable income after rent." These monetary differences had significant and desirable effects on the participants' housing stability, nutrition, reliance on other community programs, and on their ability to maintain connections with family and friends, afford small luxuries, and cope with psychological stress.

Housing stability

While traditional welfare programs created significant housing instability for recipients, receiving basic income allowed participants to find safe and stable housing. Participants stated that, "With Ontario Works I got just my basic needs. So, looking for a place was impossible because I had no money to put down for rent. With basic income, I got an apartment now, I'm secure in the apartment," "[On Ontario Works] that was the year I was moving three times in six months, fourth time in a year," and "It trapped me into a housing situation that was less than optimal." Another explained that this instability while receiving Ontario Works had significant ramifications in other areas of their life. "On Ontario Works, they didn't pay my rent. Okay, so originally they created my housing crisis. They forced me to move. Literally had they paid my rent I probably could've gotten back in to finish off my college training program."

Nutrition

Four of the five participants independently mentioned that higher payments on basic income (in comparison to traditional welfare) had allowed them to afford higher quality food, which in turn had positive effects on their overall health. They stated that "I can afford to get things that are healthy for me," "[I] actually eat fresh fruits and veggies which has had a phenomenal effect on my health," "I can, well, my health isn't very good, and I can afford to get, like food wise, healthier foods," "With basic income, my grocery budget went to about $100-$150 a month. And now I actually have a full fridge thanks to basic income because with ODSP you'd be lucky to be able to put a couple things in your freezer," "I used to have stomach issues with certain foods I couldn't eat it all but since being on basic income I'm being able to eat better. I haven't had those stomach issues for almost a year now. My dental health has improved too," and "I get the variety and actually get 8–10 servings of vegetables or a variety where I'm not eating potato chips and hamburgers or hotdogs."

Community services

Some of the participants also mentioned that basic income allowed them to stop accessing community services such as soup kitchens which they had relied upon while receiving traditional assistance. They stated that, "[on traditional programs] you learn how to find meals for free," but on basic income "I don't have to depend on going to, like, soup kitchens." Another stated that they had only survived their years on disability relief through the generosity of a family member. "I got kind of rescued by that through a family member who was looking to buy an investment property in the neighborhood where my family member allowed me to stay there."

Relationships

The higher payments on basic income had also allowed some of the participants to better maintain relationships with friends and family. They stated that, "I've been able to go down to the [redacted] region to visit, because most of my kids and all my grandkids are down there," "if I want to meet a friend for coffee I don't have to worry about making up some excuse why I can't go because I don't have $2 to buy one," and "My father just recently died, actually a week ago today he died. I was able to go down and spend time with him before he died. On Ontario Works, I never would've been able to do that."

Luxuries

While it might seem a minor thing to those not living in poverty, the ability to afford the occasional small luxury on basic income was significant to these respondents. As one stated, "For the first time, I was actually able to buy myself

a brand new winter coat. It's odd because you know when you get your coat second hand – and I don't want to sound ungrateful – but you have no choice really in like the color, the cut, the type, or whatnot. Most of the time they're not always the warmest, I've always had to layer up sweatshirts underneath my coat because it is Canada, we do get pretty cold in the winter…Well, I was able to buy my own clothes. I was able to choose the color. I'll be honest I also had a heart attack paying for that coat. I mean yeah I looked for the sales because when you live in poverty you go to the clearance/sales rack before any other rack. If you can save a couple bucks, why not? I paid almost $100 and it was enough to almost trigger a heart attack. It turns out I like parka style coats which was fun to discover. I do not need a sweatshirt under that coat." Another said, "I have a full fridge, my clothing is clean, I have cleaning supplies, I can buy my friend's kids little treats like slushies on Fridays."

Stress

Most significantly, the low remuneration provided by traditional welfare programs caused significant psychological stress for recipients and a resultant myopic focus on basic survival. They stated that, "I don't feel like I'm under a dark cloud and afraid to live [on basic income]. Everytime I turn around [on traditional welfare], someone's looking over my shoulder, going to the bank every month thinking 'Oh God, am I going to have money in there to pay the rent, buy some milk?', whatever I need. I don't have to feel stress about that" and "Ontario Works reduced me to a near begging. Essentially, I have found myself having to live on less than $200 a month. Your whole focus in life becomes that," "I like having a full fridge [on basic income], I like living with dignity, and those are things you forget when you live in poverty and your daily thing is just surviving for the day." The relatively small increase in monthly income under basic income had significant psychological effects for each of the participants. As one stated, "I became a human again under basic income."

Welfare conditionality has significant repercussions

One might conclude from the above that traditional welfare programs could produce similar results by simply increasing the amount of cash assistance. However, the conditionality of traditional programs also had significant negative consequences for these participants. Barriers were created for participants through bureaucratic hurdles, intrusive eligibility rules, work disincentives, and separation from the mainstream economy.

Bureaucracy

Many of the participants expressed frustration about the bureaucratic hurdles they had faced while receiving OW and ODSP. They stated that, "It was

terrible, half the time I never got my checks because I was suspended for some reason or another," "So it took five years living on a very miserable Ontario Works amount in order to finally qualify for disability, and that required me to go to court," "But every step of the way the assistance comes in and trips you somehow. So, if you don't have a phone and they're trying to get ahold of you…they can just suspend you from social assistance," "OW, it was difficult because I was in high school at this time. So one of the things that really screwed with my education – OW has this requirement that if you're not working, you have to fill out an income recording statement. Which you then have to drop off the latest at the 16th of every month, at least when I was on it. Despite the fact that I was going to school all the time, I had to take the morning off of school to run down to the office at the end of the city to drop off my income recording statement. It took about six weeks of arguing with OW and bringing a letter from my school stating that I was missing a good amount of class just to drop off a stupid statement before they exempted me from having to drop it off," "[The] stupidity of the bureaucracy and even they can freeze your check for the slightest issue and as soon as they freeze your check, your rent money [is frozen], which gets you into trouble with your landlord," and "If you don't already have mental health challenges before you have to deal with the system, the system will give you mental health challenges." However, one of the five participants, while maintaining that program rules had created significant barriers, also stated that "I was actually fortunate enough with OW to have really good workers. Like, I had amazing caseworkers for OW."

Privacy

Participants also mentioned that many of the eligibility rules for traditional programs were personally intrusive and expressed relief that basic income came with no such rules. One female participant stated that "There's too many rules [on ODSP]. Just if, like I had a roommate…they gave me a thing I had to fill out. [My roommate] was on assistance too but he didn't have to, I did. [They] want to know about our relationship; did we have any kids together, did we share the same room, were we intimate. Very intrusive stuff like that. Even though we weren't, like I had no problem answering. It's just very intrusive, very personal information that they want. Which I don't think is really any of their business." Regarding basic income, another stated that "It's in your possession and not constantly challenged to why you deserve this, how you're spending it, and what you're going to accomplish with it."

Work disincentives

A significant finding across most of the interviews was that traditional welfare programs created work disincentives because assistance payments are reduced for every dollar earned. They stated that, "It's very hard to

work off it. Very, very hard to work off assistance," "If you kept building up your work record you would actually work yourself off the assistance," and "Almost everything seemed to interfere with any progress to gain work. So, I actually I owned a car, and I was allowed to keep the car but there was absolutely no money to keep a car on the road or insured. So the insurance lost and yeah. I actually had a job offer at the time that I lost my car and because I have mobility issues – I don't walk well anymore – it was kind of 'Can I take that job?' half of the income I would get from a part time professional job would be taken back, still couldn't change my living circumstance which was living in a terrible rooming house. It's constantly, you cannot change your circumstances, you can get work – you can get all kinds of work but you can't change your living circumstance because half of it is taken back. That half that you keep goes to supporting what it takes to get there and the things that will allow you to keep the job."

Some of the participants volunteered that they have significant physical or mental health challenges. For them, maintaining steady employment was difficult due to the unpredictable nature of their disability; as one participant explained, "I don't know until I wake up if I'm going to have a good day or a bad day. Or a good week or a bad week. A good month or a bad month." For these participants, the reliability of ODSP was critical to maintaining their basic needs. However, the program reduces payments as income increases and is not designed to support job seekers. Participants reported that "I was denied bus tickets because when you apply for disability you're not expected to look for work" and "When I go to work it literally created a work disincentive because if I earned more than $300 or $400 it would zero out my disability check." The only solution for these participants was to avoid paid work, which can be unreliable for a person with disabilities, in favor of maintaining ODSP payments.

Banking

One participant mentioned that the conditionality and scant amount of assistance on welfare had discouraged them from participating in the mainstream economy, particularly banking. "My social assistance experience has taught me to not to engage with the normal economy. So it took away that right. I was lucky I was still able to maintain a bank account but most people lose their bank account. They lose the ability to participate in the economy. So getting back on the grid [after receiving basic income] has been equally as difficult. On basic income, I had to pay my rent in two installments on two separate days because my bank had limited the funds available to me."

Future planning

Importantly, the lack of conditionality in the basic income pilot allowed many of the recipients to begin making plans for the future which, for reasons mentioned above, they were unable to do under traditional welfare. They stated that, "For those that are motivated and are able to move ahead, [basic income] really is an enabler," "I was starting a small business. I was trying to do that under social assistance and I was doing it as a non-profit because anything I made, half of it went back. So I was starting a small business and half of it disappearing is impossible. So, on basic income, I had hoped to start it and do it full force, see what would happen at the end of [the basic income pilot]. I was hoping I'd have something that would be stable and just enough to subsidize me and carry me through retirement. I'm not really interested in sitting at home in retirement," and "Because of basic income, I've been able to experience [not living in extreme poverty] and if anything it's even more of a motivation to not go back to ODSP…I mean I'll get work and I'll probably have to remain on ODSP just for… medication and dental coverage but if I can get out of that, I will. I don't want to go back on social assistance again. I like having dignity."

However, each of the recipients were having to recalculate their plans in light of recent news that the basic income pilot would be closing after one year. One stated that they would continue with plans to return to school, but at a slower pace than previously hoped. "I'm registered for [redacted] College and I'm still going to go through with that, I'm just waiting for my bursary to go through. As long as that goes through I will pay 25% of my tuition towards one course at this point." When asked how the closure would affect future planning, another said, "It's not going to make it quicker." Another stated that "I was hoping to get married sometime next year. Basic income for me was [an extra] $750 a month and $9,000 a year. Some of that was going to go to a celebration or whatever. If it's not there we're going to have something small and modest and humble. I've lived off of $14,000 a year for 10 years. I was hoping not to go back to that. I have to explore different possibilities. Like I said I had a three year plan, that's gone."

Conclusion

Participants in this study described their experiences of receiving basic income after years on the Ontario Works and Ontario Disability Support Program as making them feel "human again." They had always desired to be members of the workforce and gain financial independence, but work disincentives and bureaucratic hurdles in traditional welfare programs had trapped participants in a cycle of economic precarity and dependence.

Respondents reported that receiving basic income had fostered considerable improvements to their housing stability, nutrition, physical and mental health, social connections, and ability to plan for the future.

The use of phenomenological bracketing was critical to uncovering participant's true perspectives. For example, as a policy and poverty researcher, the primary author has historically focused on the eligibility mechanisms that create structural barriers to financial independence. However, coming from a place of economic privilege, it can be easy to forget that a simple increase of a few hundred dollars a month can have such life-changing effects for participants. Many described what Mullainathan and Shafir (2013) have coined as the condition of "scarcity" in which living in extreme poverty creates psychological stress and a myopic focus on everyday survival. It can be very difficult when living in scarcity conditions to make long-term financial plans, which may be why several of the participants described something akin to a dark cloud lifting when receiving basic income. Interestingly, one respondent, who knew that he would need to return to disability assistance after the closure of the basic income pilot stated that "I hope I can be more me this time on ODSP, I hope I can feel more relaxed. I hope basic income showed me I can be more relaxed."

The experiences of these respondents revealed several parallels with previous research among welfare and basic income recipients. Similar to Campbell et al. (2016) and Shefer et al's (2016) studies with welfare and disability recipients in high-income countries, recipients reported significant bureaucratic hurdles and seemingly illogical reductions or withholding of payments that simply exacerbated economic precarity. As in Marinescu's (2017) review of other basic income pilots, these recipients reported significant improvements to physical and mental health and nutrition. Finally, these respondents echoed many of the same outcomes reported in the larger survey of 400 Ontario basic income recipients including improved mental health, nutrition, personal relationships, housing stability, and the ability to make gains in their own economic independence through educational attainment and small business development (Basic Income Canada Network, 2019).

Future research

While this relatively small sample of basic income recipients who formerly received traditional welfare should be interpreted with caution, its alignment with previous research strengthens its conclusions. There has been insufficient analysis contrasting the micro effects of traditional welfare and basic income, and this research provides an informative preliminary investigation. Because the respondents were all adults without children in the home, it is recommended that future research examines the qualitative experiences of low-income families. Multiple basic income pilots are currently being launched

or proposed in North America and have the opportunity to look more deeply at the lived expertise of households who have received both traditional welfare and basic income.

Implications

While the potential costs of basic income are the basis of much opposition, traditional welfare creates significant unbudgeted costs related to poorer health, dependence on community services, and lower tax contributions among recipients. The respondents in this study and others like it report more physical and mental health needs when receiving traditional welfare and counterproductive barriers to employment. No debate on the merits of basic income should overlook the potential benefits to the economy when these barriers are removed. The Roosevelt Institute estimates that giving every adult in the United States $1000 per month would trigger an additional 12.56% in economic productivity per year (Nikiforos, Steinbaum, & Zezza, 2017). This estimate includes the multiplier effect of greater consumption and demand but fails to include potential savings to the health care system as demonstrated in the earlier Manitoba experiment (Forget, 2011).

The experience of basic income recipients as documented in this qualitative study can be considered in light of the historical arc of "last resort" income security programs in Ontario. We know that the original Mothers' allowance, as well its successor programs named Family Benefits and Ontario Works, were all based on negative assumptions about those in financial need. Applicants and recipients were seen (to a greater or lesser extent) as morally defective and undeserving, and as a result, they suffered stigma, stress, poorer health, and social exclusion. During the truncated life of the pilot project in which the subjects of this study participated, it is clear that they experienced basic income as a significantly more humane and effective form of income support compared to social assistance.

This conclusion points the way forward, given the long historical debate about guaranteed or basic income in Canada that was outlined above. There *is* a better way to ensure economic security for all, other than our traditional and ineffective approaches such as social assistance and disability benefits. In April 2019, a public event was held to express appreciation for the participants in the Ontario basic income pilot, which had ended the previous month. At this gathering, former Premier Kathleen Wynne (whose government had launched the pilot) stated that basic income was an idea whose time has come, and (despite the cancellation of the pilot) will come again. The strong sentiment of those gathered at this event was that the wait time for universal and adequate basic income must be brief (anonymous, personal communication, 2019). After decades of debate about basic income in Canada, it appears that the time was never more propitious for its implementation.

Notes

1. See https://www.basicincomecanada.org/.
2. See https://basicincome.org/.

Disclosure statement

No potential conflict of interest was reported by the authors.

ORCID

Leah Hamilton http://orcid.org/0000-0002-1253-171X

References

Balmer, B., Dineen, M., & Swift, J. (2010). *Persistent poverty: Voices from the margins*. Toronto, Canada: Between the Lines.

Basic Income Canada Network. (2016). *The basic income we want*. Retrieved from https://www.basicincomecanada.org/the_basic_income_we_want

Basic Income Canada Network. (2019). *Signposts to success: Report of a BICN survey of Ontario basic income recipients*. Retrieved from https://www.basicincomecanada.org/time_for_national_action_new_report_shows_ontario_basic_income_pilot_was_on_track_to_success?fbclid=IwAR1BcwCr6pQ-kLHv_YRXddbK48jv2OLH9pGX-X1rU_946RB-Kvro2wvVrCg

Calnitsky, D. (2016). "More normal than welfare": The Mincome Experiment, stigma, and community experience. *Canadian Review of Sociology/Revue Canadienne De Sociologie*, *53* (1), 26–71. doi:10.1111/cars.2016.53.issue-1

Campaign 2000. (2017). *A poverty-free Canada requires federal leadership* [PDF file]. Retrieved from https://campaign2000.ca/wp-content/uploads/2017/11/EnglishNationalC2000ReportNov212017.pdf

Campbell, M., Thomson, H., Fenton, C., & Gibson, M. (2016). Lone parents, health, wellbeing and welfare to work: A systematic review of qualitative studies. *BMC Public Health*, *16*. doi:10.1186/s12889-016-2880-9

Cooke, J., & De Wispelaere, J. (2018, September 4). Basic income movement strong despite Ontario's actions. *Toronto Star*. Retrieved from https://www.thestar.com/opinion/contributors/2018/09/04/basic-income-movement-strong-despite-ontarios-actions.html

Creswell, J. W. (2013). *Qualitative inquiry and research design: Choosing among five approaches* (3rd ed.). Los Angeles, CA: SAGE Publications, Inc.

Dukes, S. (1984). Phenomenological methodology in the human sciences. *Journal of Religion & Health*, *23*(3), 197–203. doi:10.1007/BF00990785

Elliott, D. (2008). *William Aberhart. The Canadian encyclopedia* [on-line]. Retrieved from https://www.thecanadianencyclopedia.ca/en/article/william-aberhart

Forget, E. (2011). The town with no poverty: The health effects of a Canadian guaranteed annual income field experiment. *Canadian Public Policy*, *37*(3), 283–305. doi:10.3138/cpp.37.3.283

Forget, E., Marando, D., Surman, T., & Urban, M. C. (2016). *Pilot lessons: How to design a basic income pilot project for Ontario*. Retrieved from Mowat Centre website https://tspace.library.utoronto.ca/handle/1807/80106

Gavigan, S., & Chunn, D. (2007). From mothers' allowance to mothers need not apply: Canadian welfare law as liberal and neo-liberal reforms. *Osgoode Hall Law Journal*, *45*(4), 733–771.

Gilbert, R., Murphy, N. A., Stepka, A., Barrett, M., & Worku, D. (2018). Would a basic income guarantee reduce the motivation to work? An analysis of labor responses in 16 trial programs. *Basic Income Studies*, *13*(2). doi:10.1515/bis-2018-0011

Globe and Mail. (2018, August 1). *Cancellation of Ontario's basic-income project is callous and wasteful* [Editorial]. Retrieved from https://www.theglobeandmail.com/opinion/editorials/article-globe-editorial-cancellation-of-ontarios-basic-income-project-is/

Haddow, R. (1994). Canadian organized labour and the guaranteed annual income. In A. E. Johnson, S. McBride, & P. J. Smith (Eds.), *Continuities and discontinuities: The political economy of social welfare and labour market policy in Canada* (pp. 350–366). Toronto, Canada: University of Toronto Press.

Hamilton, L. (2016). Incentives in the Temporary Assistance for Needy Families Program: A review of the literature. *Poverty & Public Policy*, *8*(2), 141–149. doi:10.1002/pop4.134

House of Commons. (2010). Federal poverty reduction plan: Working in partnership towards reducing poverty in Canada (Report of the Standing Committee on Human Resources, Skills and Social Development and the Status of Persons with Disabilities). Ottawa, Canada: 40th Parliament, 3rd Session (November).

Khanna, A. (2016). Six principles to guide a basic income program. In A. Himelfarb & T. Hennessy (Eds.), *Basic income: Rethinking social policy* (pp. 54–57). Toronto: Canadian Centre on Policy Alternatives, Ontario Office.

Lankin, F., & Sheikh, M. A. (2012). *Brighter prospects: Transforming social assistance in Ontario* [PDF file]. Retrieved from https://www.mcss.gov.on.ca/documents/en/mcss/social/publications/social_assistance_review_final_report.pdf 10.1094/PDIS-11-11-0999-PDN

Liberal Party of Canada. (2014). *Creating a basic annual income to be designed and implemented for a fair economy*. Adopted resolutions: Biennial convention (100). Retrieved from https://www.liberal.ca/wp-content/uploads/2010/05/Priority-Resolutions-EN-FINAL.pdf

Liberal Party of Canada. (2016). *Poverty reduction: Minimum income*. Adopted priority resolutions, biennial convention (4). Retrieved from https://www.liberal.ca/wp-content/uploads/2017/07/Adopted-PRIORITY-Resolutions-Biennial-2016-EN.p

Liberal Party of Canada. (2018, November 10). *Implementation of a guaranteed minimum income model*. Policy resolution 11. Retrieved from https://2018.liberal.ca/policy/implementation-of-a-guaranteed-minimum-income-model/

Lightman, E., Mitchell, A., & Herd, D. (2010). Cycling off and on welfare in Canada. *Journal of Social Policy*, *39*(4), 523–542. doi:10.1017/S0047279410000279

Lincoln, Y. S., & Guba, E. G. (1985). *Naturalistic Inquiry*. Beverly Hills, CA: Sage.

Little, M. (1998). *No car, no radio, no liquor permit: The moral regulation of single mothers in Ontario, 1920-1997*. Toronto, ON: Oxford University Press.

Macdonald, D. (2016). *A policymaker's guide to basic income*. Ottawa, Canada: Canadian Centre for Policy Alternatives, National Office. Retrieved from https://www.policyalternatives.ca/publications/reports/policymakers-guide-basic-income

Marinescu, I. (2017). *No strings attached: The behavioral effects of U.S. unconditional cash transfer programs*. Washington, DC: Roosevelt Institute. Retrieved from http://rooseveltinstitute.org/wp-content/uploads/2017/05/No-Strings-Attached-050417-1.pdf

Monsebraaten, L. (2018, September 18). Cancellation of Ontario's basic income project sparks global outrage. *Toronto Star*. Retrieved from https://www.thestar.com/news/queenspark/2018/09/14/cancellation-of-ontarios-basic-income-project-sparks-global-outrage.html

Mullainathan, S., & Shafir, E. (2013). *Scarcity: Why having too little means so much*. New York, NY: Times Books.

Mulvale, J., & Frankel, S. (2016). Next steps on the road to basic income in Canada. *Journal of Sociology and Social Welfare*, *43*(1), 27–50.

Mulvale, J. P. (2008). Desperately seeking a new model of economic security for Canada: The basic income (BI) approach. *Canadian Social Work*, *10*(1), 8.

New Democratic Party. (2016). *Resolutions passed at Convention 2016*. Ottawa, Canada: Author.

Nikiforos, M., Steinbaum, M., & Zezza, G. (2017). *Modeling the macroeconomic effects of a universal basic income*. Washington, DC: Roosevelt Institute. Retrieved from http://rooseveltinstitute.org/modeling-macroeconomic-effects-ubi/

Ontario Ministry of Children, Community and Social Services. (2017, April 24). *Ontario basic income pilot | Ontario.ca*. Retrieved from https://www.ontario.ca/page/ontario-basic-income-pilot

Porter, A. (2015). Austerity, social program restructuring, and the erosion of democracy: Examining the 2012 employment insurance reforms. *Canadian Review of Social Policy*, *71*, 21–52.

Press, J. (2018). *Liberals say they are looking at ways to provide minimum income to all Canadians*. Retrieved from, https://www.ctvnews.ca/politics/liberals-say-they-are-looking-at-ways-to-provide-minimum-income-to-all-canadians-1.4224991

Raphael, D., Bryant, T., & Mendly-Zambo, Z. (2018). Canada considers a basic income guarantee: Can it achieve health for all?. *Health Promotion International*, *2018*, 1–7. doi:10.1093/heapro/day058

Royal Commission on the Economic Union and Development Prospects for Canada. (1985). *Report* (Vol. 2). Ottawa, Canada: Supply and Services Canada.

Senate of Canada. (1971). Report of the Special Senate Committee on Poverty (Croll Report). Ottawa, Canada: Information Canada.

Senate of Canada. (2009). In from the margins: A call to action on poverty, housing and homelessness. Standing senate committee on social affairs, science and technology (sub-committee on cities). Ottawa, Canada: Author.

Seth, L. S. (2017). *Case study | Oxford County: Leveraging a community sustainability plan to tackle poverty*. Retrieved from http://www.tamarackcommunity.ca/library/case-study-oxford-county-leveraging-a-community-sustainability-plan-to-tackle-poverty

Shefer, G., Henderson, C., Frost-Gaskin, M., & Pacitti, R. (2016). Only making things worse: A qualitative study of the impact of wrongly removing disability benefits from people with mental illness. *Community Mental Health Journal*, *52*(7), 834–841. doi:10.1007/s10597-016-0012-8

Skocpol, T. (1992). *Protecting soldiers and mothers: The political origins of social policy in the United States*. Cambridge, MA: Belknap Press.

Smith-Carrier, T. (2017). Reproducing social conditions of poverty: A critical feminist analysis of social assistance participation in Ontario, Canada. *Journal of Women, Politics & Policy*, *38*(4), 498–521. doi:10.1080/1554477X.2016.1268874

Struthers, J. (1994). *The limits of affluence: Welfare in Ontario, 1920-1970*. Toronto, Canada: University of Toronto Press.

Toronto Star (2018, August 11). Save basic income pilot: Social assistance [Editorial], *Toronto Star*, p. IN 10.

Yin, R. K. (2015). *Qualitative research from start to finish* (2nd ed.). New York, London: The Guilford Press.

Young, M., & Mulvale, J. (2009). *Possibilities and prospects: The debate over a guaranteed income*. Vancouver, Canada: Canadian Centre on Policy Alternative. Retrieved from https://www.policyalternatives.ca/publications/reports/possibilities-and-prospects

Appendix A. Interview Guide

(1) Who is currently living in your household?
(2) Have you ever received assistance from a traditional welfare program like Ontario Works?
    (a) If so, how long did you receive assistance?
    (b) What was your overall experience on the program?
    (c) What elements of the program helped you attain your personal or family goals?
    (d) What elements of the program did not help you attain your personal or family goals?
    (e) What is different, in your experience, about being a recipient of basic income?
    (f) What is the same, in your experience, about being a recipient of basic income?
    (g) Which program do you think is more helpful in reaching your goals?
(3) Now that the basic income pilot is closing, will this bring changes for you?
    (a) If yes, how so?
    (b) How will this affect your long-term plans?
(4) What changes will you make to your finances now that the pilot is closing?