

Southern Ontario's Basic Income Experience



Hamilton Roundtable
for Poverty Reduction

McMaster
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LABOUR STUDIES

HAMILTON
COMMUNITY
FOUNDATION

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The views and opinions expressed in this publication do not necessarily reflect those of the Hamilton Community Foundation.

1. Dr. Lewchuk was a member of the team contracted by the Ministry of Community and Social Services to evaluate the pilot program. This contract was cancelled before any meaningful data was collected by the evaluation team. None of the limited data gathered by the evaluation team was used in this report.

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Introduction

In 2017, the Government of Ontario selected Hamilton, Brantford, and Brant County as one of the three sites to take part in a three-year basic income pilot project. During that time, selected individuals in each of the communities served by the pilot were to receive a basic income from the government and become key informants in the evaluation of the program. However, the June 2018 general election in Ontario saw a new government come to power and cancel the pilot just more than a year after it had begun. At the time, Community and Social Services Minister Lisa MacLeod stated that the pilot was cancelled because it was “failing.” This report raises questions about this assessment.

Besides prematurely cutting off payments to recipients in March 2019, the government also announced it would cease evaluation activities as of July 2018. As a result, the valuable insights and experiences of basic income recipients risked being abandoned and lost. The present report aims to partially fill this gap by providing an overview of the effects of basic income on the lives of recipients in the Hamilton, Brantford and Brant County. By utilizing an online survey and qualitative interviews, we sought to uncover how basic income impacted people in key areas of their lives.² The self-reported outcomes of participants help shed light on basic income’s potential as a policy instrument to alleviate poverty and raise the standard of living of individuals in today’s precarious labour market.

This research study uncovered several interesting and useful findings:

- Everyone who received basic income reported benefitting in some way.
- Many recipients reported improvements in their physical and mental health, labour market participation, food security, housing stability, financial status and social relationships.
- Basic income also had a noticeable impact on the use of health services, with many of the survey respondents indicating less frequent visits to health practitioners and hospital emergency rooms.
- For a significant number of participants, basic income purportedly proved to be transformational, fundamentally reshaping their living standards as well as their sense of self-worth and hope for a better future.
- The majority of those employed before the pilot reported working while they were receiving basic income. Many reported moving to higher paying and more secure jobs.
- Those working before the pilot reported even greater improvements on some measures of well-being than those who were not working before.

During the interviews, several patterns emerged amongst working basic income recipients. One common pattern was for recipients to report moving from low paying dead-end jobs to jobs with better working conditions and with improved long-term opportunities. For some, receiving a basic income meant they could take chances on a new job or career. Several took up self-employment opportunities. For others, it meant the freedom to leave behind a job where the employment relationship had become toxic and to spend time searching for something better.

2. Details of how the data was collected and the characteristics of survey respondents can be found in Appendices A and B

A number of those interviewed used the security associated with basic income benefits to continue their education with the hopes of finding better employment in the future and making a more positive contribution to society. Another common response was for participants to re-evaluate the balance between caring for individuals and working at low-paying insecure jobs. Some participants decided to use their basic income benefits to spend more time with children who may have special needs and family members.

Several of the individuals interviewed had only a marginal connection to the labour market as a result of disabilities and other health issues. Receiving basic income did not result in many of these individuals finding more employment. However, these types of participants generally reported better health and well-being. They found it easier to cover existing debts, improve their nutrition and participate more fully in their communities. Some moved into better accommodations.

For many of the interview participants, the ending of the basic income pilot also meant the end of opportunities that seemed to hold so much potential to improve the lives of the most precarious members of our community.

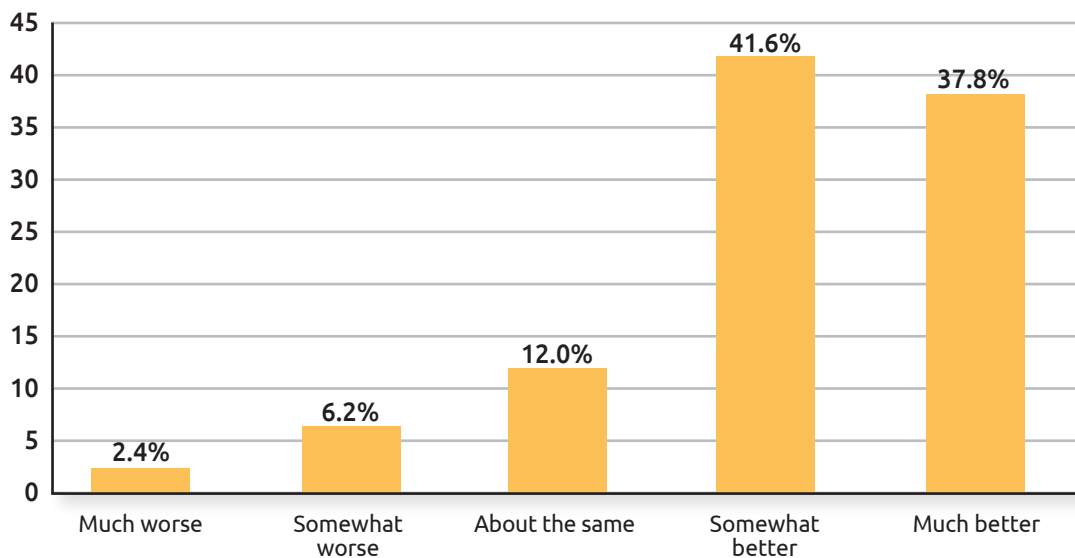
In the following sections, we document the experience of basic income participants in more detail and discuss how basic income impacted the living and/or working conditions of recipients.

CHAPTER ONE: Findings for the sample as a whole

In this chapter, we use twelve indicators of well-being to explore the impact of basic income on our study participants. The numerical charts and tables and descriptive summaries below assess the extent to which the basic income affected our survey participants in terms of their physical/mental health, living situation, financial well-being, social relations and labour market engagement. These self-reported survey findings are complemented by participant interview responses to provide further context and background.

Survey respondents and individuals interviewed consistently reported improvements in their health, housing situation, financial status, family relations and labour market experiences while participating in the basic income pilot program. In later chapters, we explore each of these themes in more detail.

1: Change in general health status compared to before receiving basic income



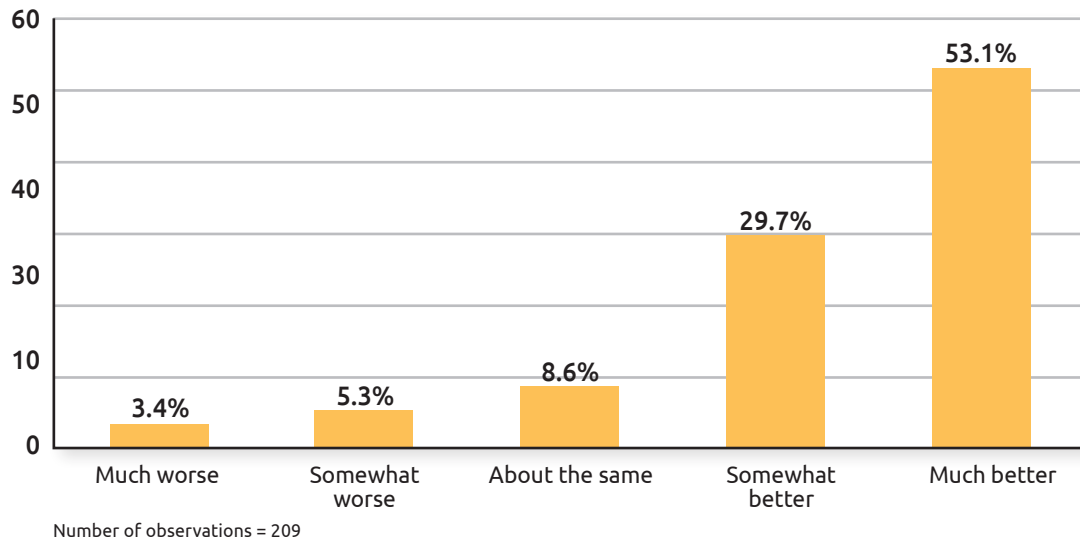
Number of observations = 209

Overall health improved for most of the respondents. Nearly 80 percent reported their health improved and less than 10 percent reported their health declined.

Interviews with recipients corroborate the positive impact of basic income on personal well-being. A young woman who worked several part-time jobs reported “losing weight before the pilot because of depression and not having enough money to buy vegetarian foods.” She was able to gain back “healthy weight” while receiving basic income because her stress levels were reduced considerably.

“I slept like a baby, I was smiling and happy for once. I didn’t look like I was about to cry because I’m broke. ... I didn’t have baggy eyes anymore. I wasn’t moody. My self-confidence increased.”

2: Change in mental health status compared to before receiving basic income

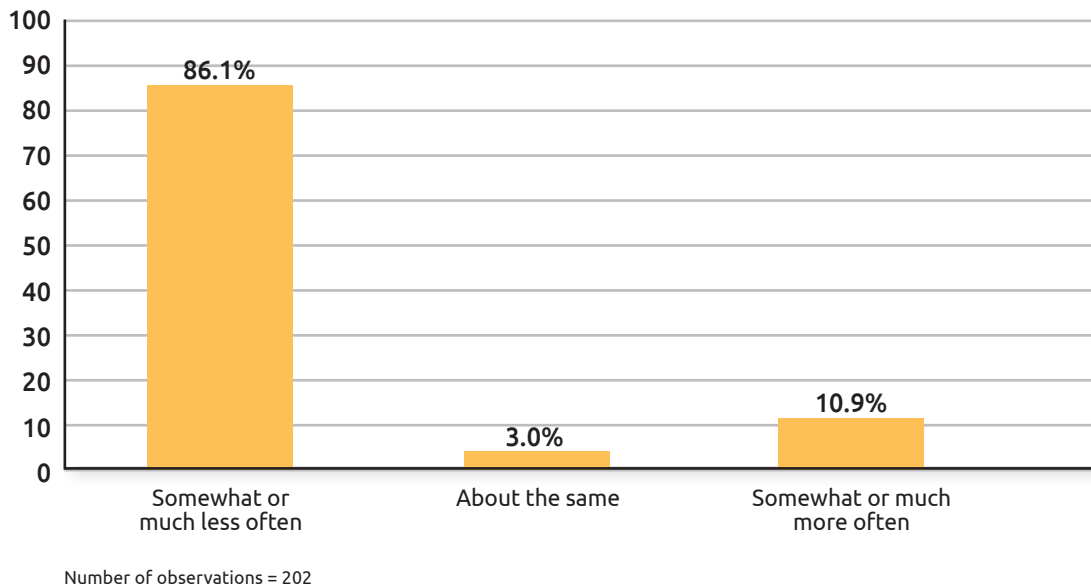


The improvement in reported mental health status was even stronger than that reported for general health. Over 80 percent of survey respondents reported a positive effect of basic income on their mental well-being. Over half of all survey respondents indicated their mental health was much better during the pilot.

Almost all the recipients we interviewed recalled being in a better mental state when they had basic income support. One 37-year-old woman said that before the pilot, her mental illness:

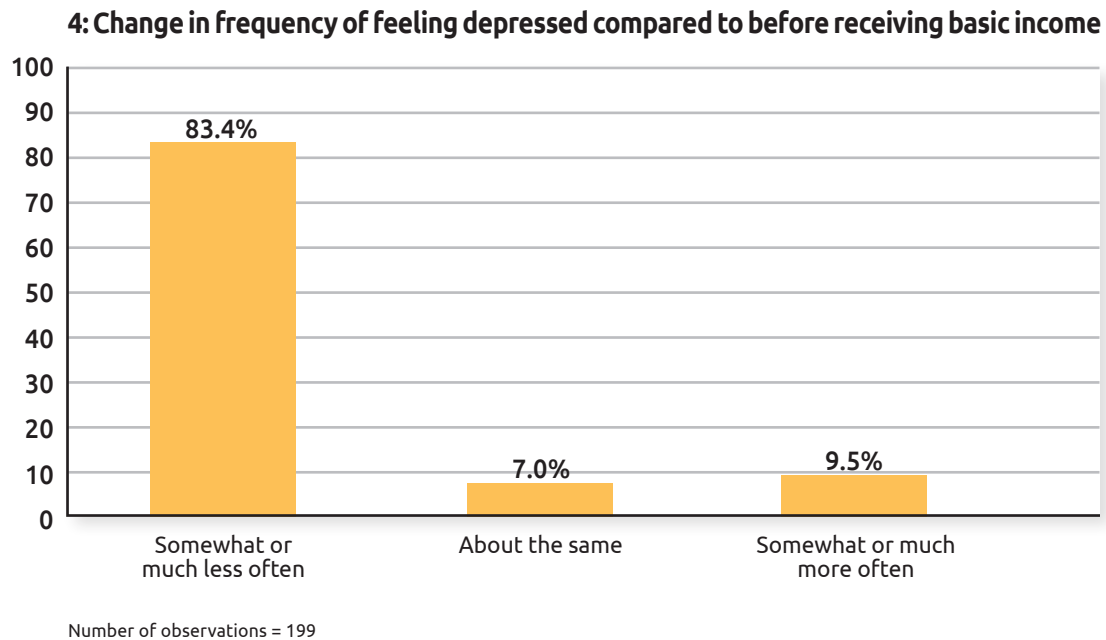
“Would really cause me to stay in bed or drain me of any will to do anything. When I got basic income, the stress was gone, and it was just easier. ... Knowing I had a purpose, and being able to make a plan, because the extra financial resources allowed me to do that, does something profound to your mental health.”

3: Change in frequency of stress or anxiety at home compared to before receiving basic income



Basic income had a generally positive effect on the quality of home life. A vast majority of respondents reported less stress and anxiety in their homes. Only a small number of people indicated an increase.

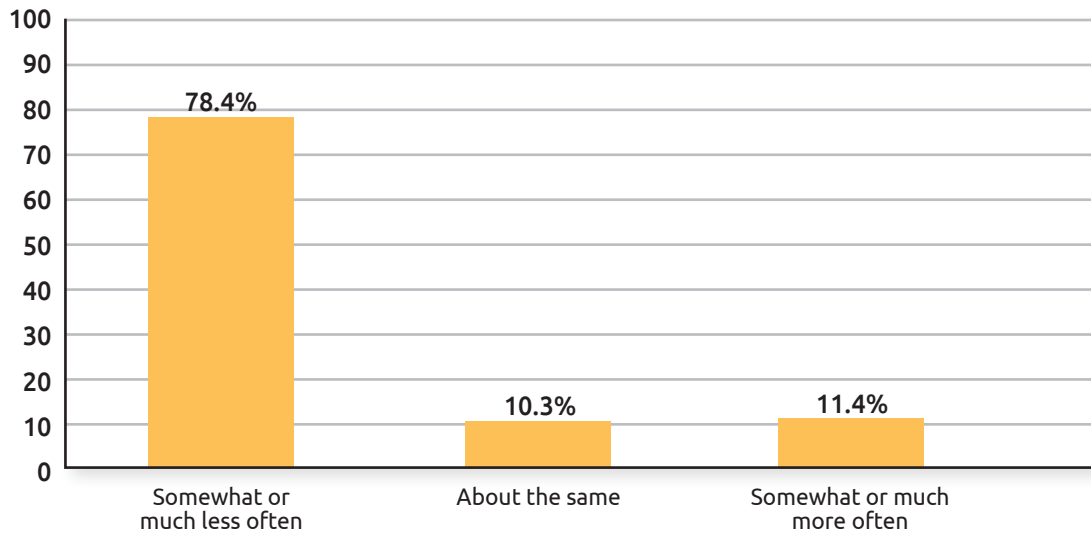
Anxiety relief during the pilot was one of the most common responses from interviewees. A 31-year-old male who worked in the service sector to support his family said basic income “took some stress off because before I felt like I was living and working for two people, if not three.” During those times, “everything is so intense and harder, just being on basic income was like a sense of comfort you know what I mean.”



Most of the respondents indicated feeling depressed less frequently during the pilot.

During the interviews, some people shared intimate stories of their battles with thoughts of depression and despair before basic income. One young man who worked in the retail sector struggled through a prolonged period of mental turmoil during which he felt “a deep feeling of inadequacy and self-hatred” causing him to attempt to take his own life on three separate occasions. The stigmatization of poverty was weighing heavily on his mind. “I’m continually attacking myself on top of what was already emotionally difficult because of the situation.” However, basic income allowed him to take some time off from work to evaluate his situation. He entered a university program, which gave him a new sense of meaning and purpose. “So, in a way, you could say basic income saved my life. I could very well have seen myself doing myself in.”

5: Change in frequency of feeling angry compared to before receiving basic income



Number of observations = 185

Almost 80 percent of the respondents reported feeling angry less often during the pilot.

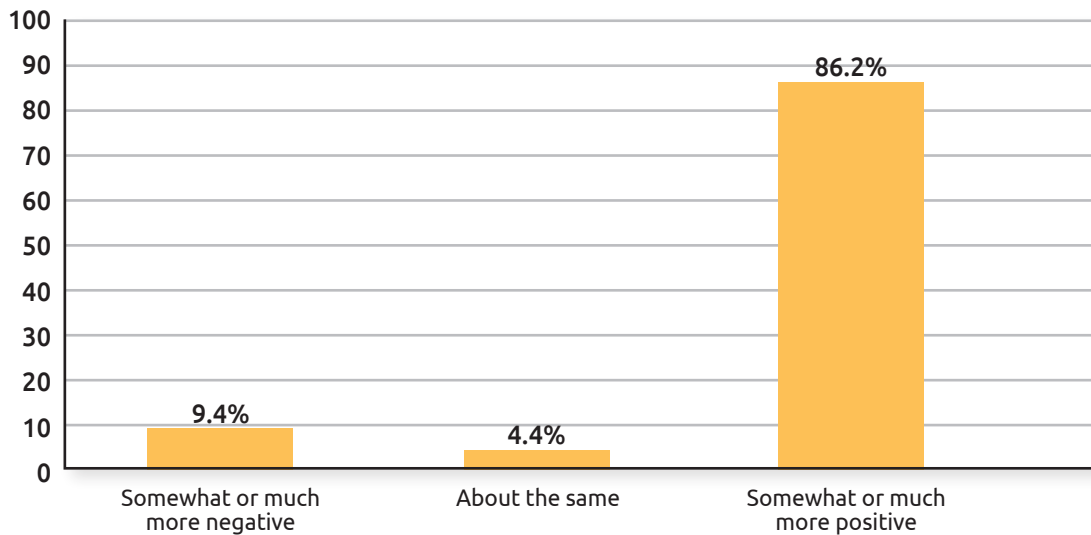
During the interviews, participants told us they were constantly worried about not having enough money to pay bills and survive. A 44-year-old woman said she “felt more relaxed” during the pilot because she no longer had to argue about the heating bill. Her partner, a 52-year-old male, said:

“I would not turn on the heat until December. I would be in my place with winter clothes on, sitting there in November and shivering because I’m trying to hold off as much as I can for the heating bills.”

This led to arguments between them, as she often found their place of dwelling too cold. “We had a few big fights about that, like he will go, ‘you can’t turn it up that high’ and I will say, ‘well you can’t keep it so low,’ and we would go back and forth.”

The findings on improved mental health and reduced frequency of stress, depression and anger all point to the potential of basic income to reduce the demand for health services related to mental health issues.

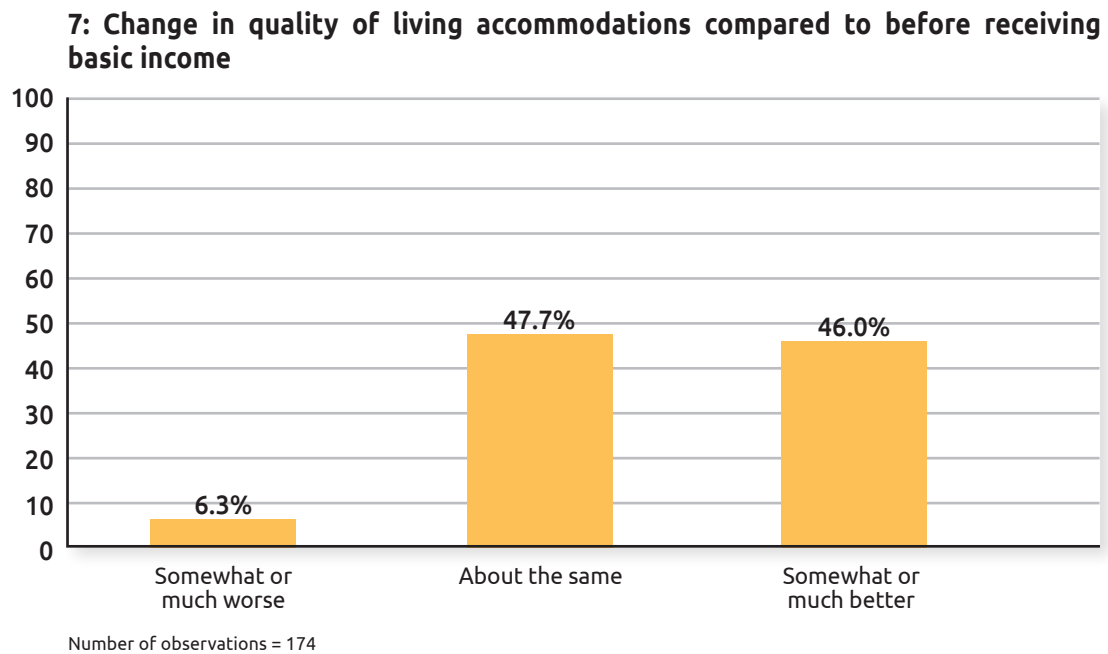
6: Change in outlook on life compared to before receiving basic income



Number of observations = 203

Receiving basic income had a positive effect on recipients' outlook on life potentially creating the conditions for recipients to become more engaged in their communities and to lead healthier and fuller lives. Over 85 percent of the respondents reported an improved outlook on life after receiving basic income support.

Many interviewees expressed they had been given a new lease on life. When a 36-year-old woman who had been working part-time before the pilot first heard about basic income she “had this feeling of being cared for, this feeling of gratitude, this feeling of release.” Even after the pilot was cancelled, she tried to recall “how powerful the feeling of hope was on my perspective on life. Basic income changed my life,” she said. “I went from being a victim, to somebody in control of my destiny.”

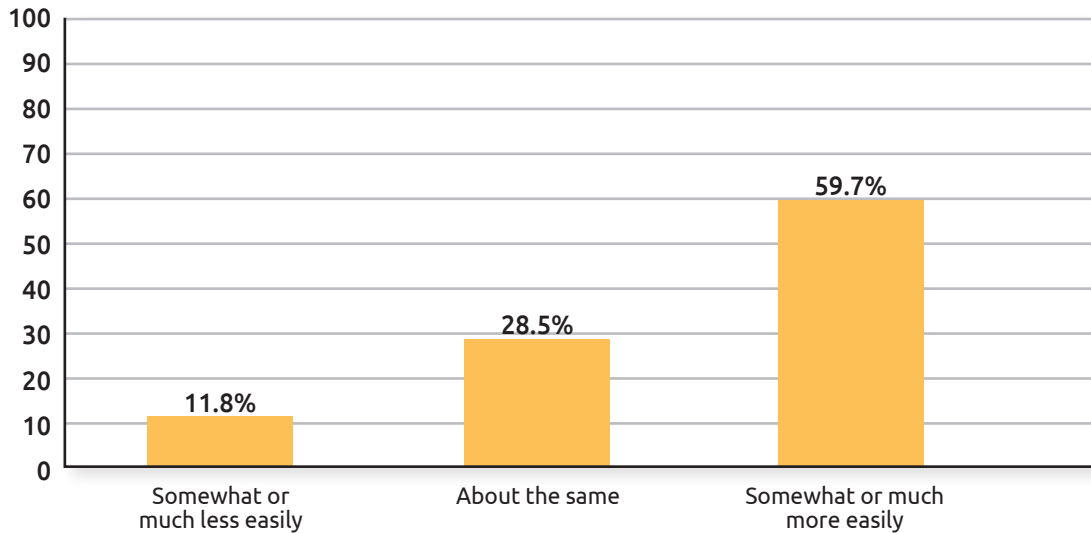


Survey participants were evenly split between those whose living accommodations improved and those for whom it stayed the same. Just over 5 percent reported their living accommodations deteriorated.

Several interview participants recalled how basic income allowed them to move into better housing in less distressed neighbourhoods. A 47-year-old woman who worked at a call centre was able to move from a basement apartment to a high rise. The new apartment was also more “beneficial” because it gave her more sunlight than she had before.

“I have a balcony so I can sit outside. It’s downtown here so I was in the central area close to a dog park for my dog. Close to parks for when my kids come over. beautiful, I love it. It’s on the seventeenth floor. I have a view of the [Niagara] Escarpment.”

8: Change in ability to repay debt compared to before receiving basic income



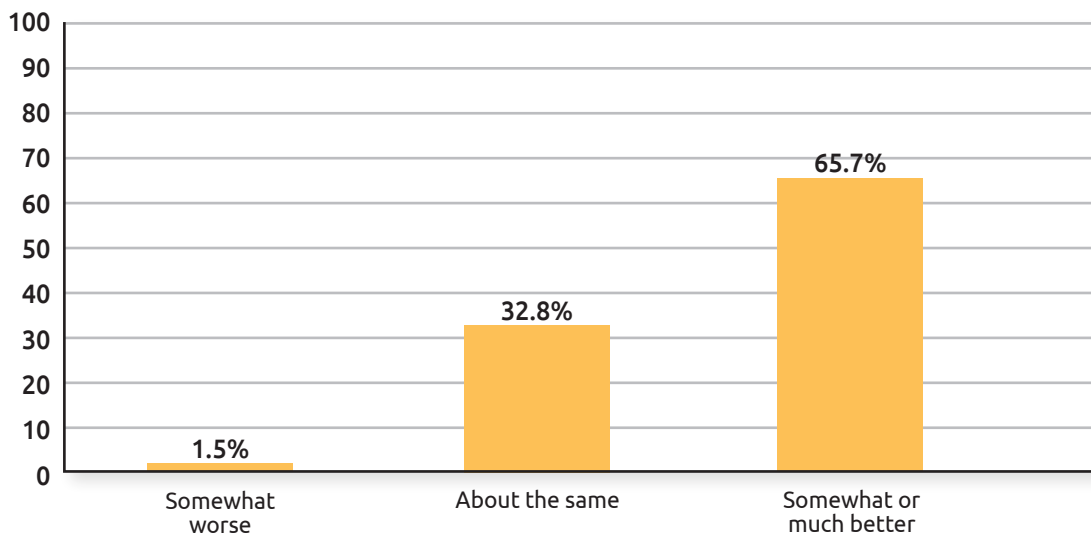
Number of observations = 144

Almost 60 percent of respondents who were indebted before the pilot indicated it was easier to repay their debts with basic income. It did not make any difference for a small number who continued to be unable to service their debts easily.

Many interview participants were grateful for the ability to become debt free and financially independent once again. One woman who had been working full-time in the service sector reflected on how basic income enabled her to pay off her outstanding credit card debts.

“I was paying it off before but only the minimum payments, so interest was adding up. ... I needed to use my credit card though to live. I wasn’t making enough to pay for everything. I also got an increase on my credit limit.”

9: Change in quality of relations with family compared to before receiving basic income



Number of observations = 198

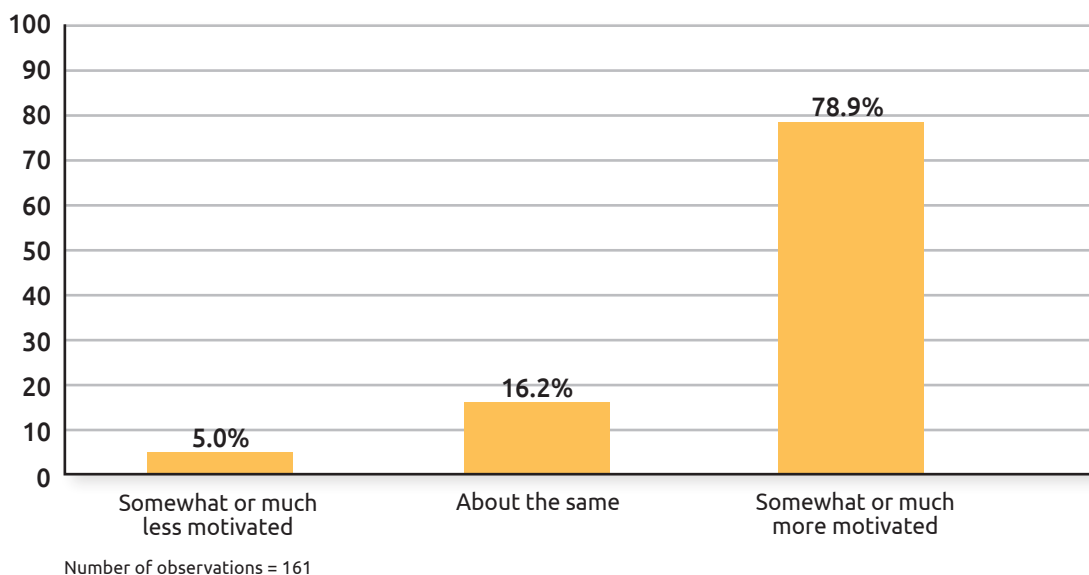
It was reported above that most survey respondents indicated less frequent stress and anxiety at home while on basic income. This is supported by responses to a question about the quality of relationships at home. Nearly two-thirds of the respondents had stronger relationships with their family members during the pilot.

A 61-year-old woman explained to us in an interview she did not have to rely on her daughter for support sometimes.

“Usually when my granddaughter visits, I would have to ask my daughter to send you know money or certain kinds of foods with her so that we could prepare a meal together because I couldn’t afford to do that. ... I didn’t have to ask my daughter that on basic income. I could take care of it myself. I could take my granddaughter to the grocery store and we could shop together, and buy good quality foods, not junk because we don’t eat like that, but good food and then we would come home and create a nice meal together.”

Charts 10 and 11 offer a first glance at how receiving basic income influenced labour market participation. Questions related to this issue are explored in more detail in Chapters Two and Three.

10: Change in motivation to find a better paying job compared to before receiving basic income



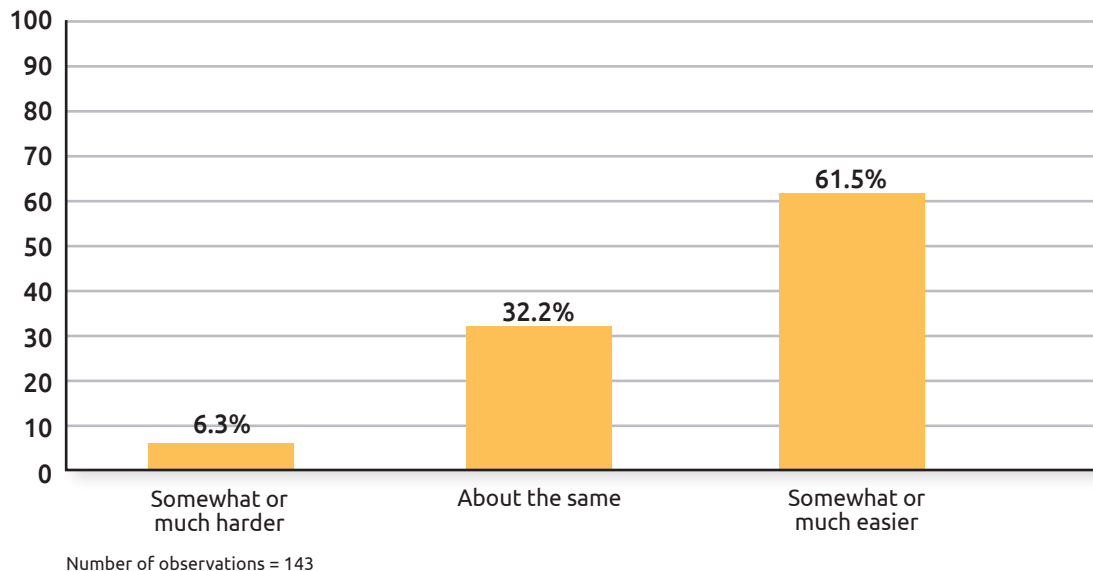
Most respondents reported being more motivated to find better paying jobs. Only a few reported being less motivated. These responses dispel the view that giving individuals a basic income will lead to their withdrawal from the labour market.

Interview findings suggest that part of this motivation to find better paying employment stemmed from participants feeling more confident and self-assured as well as being in a better state of physical and mental health. One 24-year-old man with mental health issues, worked several part-time jobs before basic income, but frequently experienced discrimination because of his condition. Basic income, however, allowed him to feel “much more motivated” to find a

better paying job and working environment, by inspiring him to enter university studies.

“My motivation for higher paying work stems from a motivation to escape work of the sort I was forced to engage in. ... I have attempted to end my own life on three occasions in the five years I’ve spent employed in those situations, and consider the completion of my university education to be a means of avoiding danger just as much as I consider it a means to achieving a better life.”

11: Change in ease of job search compared to before receiving basic income

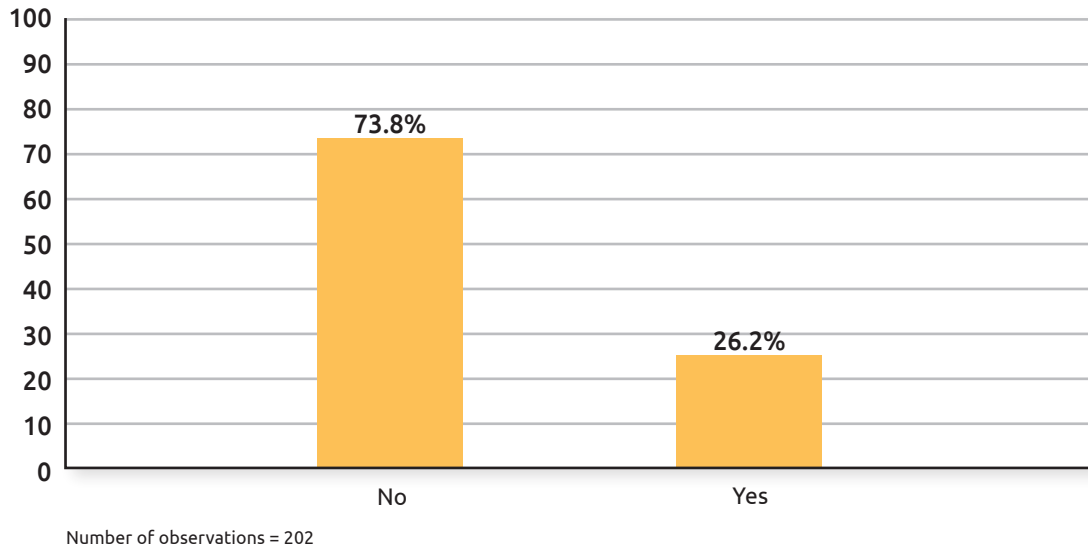


The process of searching for a job became easier for more than half of the respondents, while it remained the same for nearly one-third and more challenging for a select few. While more research is needed to fully understand why this is the case, it would appear that improvements in recipients' outlook on life, allowing them to move to better accommodations and improvements in their general and mental health all contributed to the ability of recipients to engage in employment.

An interviewee with a serious mental health issue reported how basic income had opened new employment opportunities for him. He had received ODSP before the pilot while working on the side as much as he could. He was also a gifted musician. He recalled how basic income afforded him the opportunity to complete a musical album project. His hope was to gain more financial freedom with his talent and condition while doing what he loved. “I don’t expect to be a rock star or to make a million dollars, but to be able to work and create product, with the basic income I felt like I had a much better opportunity to pursue that,” he said. However, with the ending of the pilot he said:

“I don’t know when we’re going to be able to continue working on it. It was a serious drag. It messes up your headspace. You’re dealing with a lot more anxiety. When I saw the cancellation. ... Somehow Hamilton seemed scarier again.”

12: Did you start an educational or training program while receiving basic income?



Basic income had a noticeable effect on human capital investments as one-quarter of the respondents started pursuing an educational training program during the pilot. Several left pre-pilot employments to pursue further training with the expectation of accessing better paying and more secure employment in the future.

For at least some of the interview participants it was receiving basic income that made it possible to engage in further education. One 25-year-old woman recalled how her husband and herself entered different school programs during the pilot. Her husband had intermittent employment before the pilot so, “he decided to get a certificate to help him find supplemental work.” She elected to complete a Master’s degree “to further my education and increase my job prospects.” Because of her medical condition, she also experienced job discrimination on several occasions, further incentivizing her to locate more accommodating employment. Basic income made things:

“...less stressful because we had some income coming in from the pilot, and from our work, and I could focus on my studies and not worry about how we were going to pay the rent. I felt less stress at work too because I finally found a decent job where I was accommodated and where I did meaningful work.”

CHAPTER TWO: Comparison of findings for those employed and unemployed before the basic income pilot

This chapter expands on some of the findings reported in Chapter One. The following numerical charts and tables and descriptive summaries compare the responses of two groups of basic income recipients: those who were employed six months prior to receiving basic income and those who were not. These findings provide potentially important insights into basic income’s differential impact on the socio-economic well-being of recipients with different employment histories. Did basic income affect both types of recipients to the same extent in terms of the following twelve dimensions of socio-economic well-being? The survey findings are complemented by participant interview responses from both types of recipients to provide further context and background.

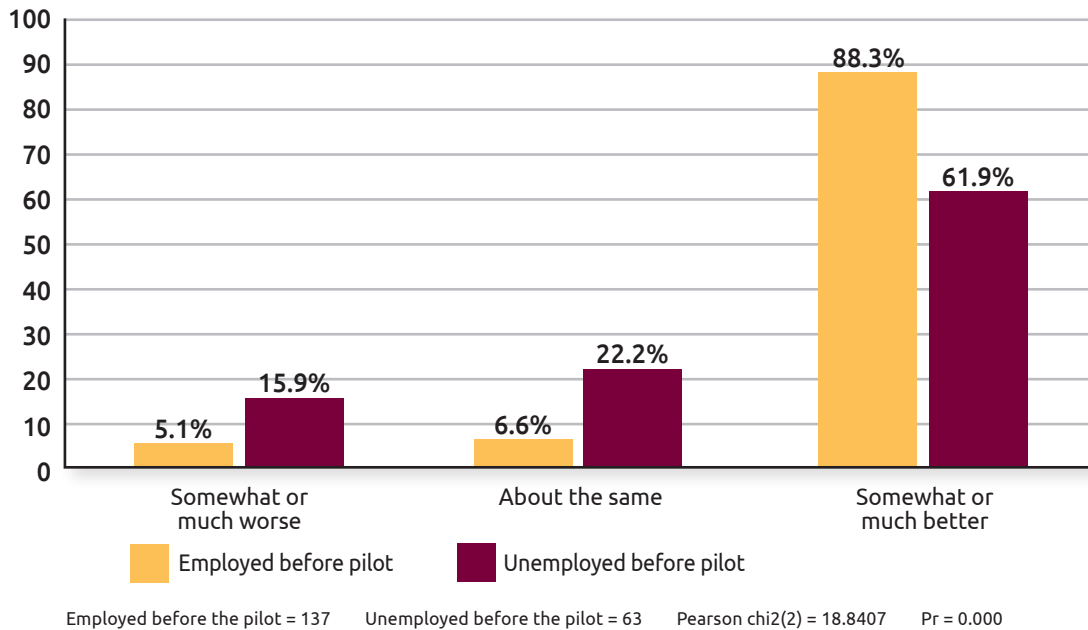
As the table below shows, the two types of recipients whose outcomes are being compared, consist of the employed group (138 individuals) and the unemployed group (63 individuals). Not all these individuals completed all the survey questions.

13: Employment status of basic income recipients six months before receiving basic income

	Frequency	Percent
Employed	138	68.66
Unemployed	63	31.34
Total	201	100.00

Chart 14 shows most survey respondents, regardless of their pre-pilot employment histories, reported greater overall health during the pilot. However, the previously employed group were more likely than the unemployed group to report their health improved. The unemployed group were three times more likely to report their general health had declined during the pilot as compared to the employed group.

14: Change in general health status of previously employed and unemployed survey participants³



During the interviews, we heard stories about how basic income allowed people to address their health issues without them having to worry so much about work or money constantly. We listened to one woman, who had a long history of working in different part-time service sector jobs. She was diagnosed with type-two diabetes just before the pilot. Her doctor gave her six months to see whether she could improve her health without taking medication. “When I got basic income, I was able to eat better and properly, and I didn’t have to get any medication for that. My blood sugar dropped significantly. The prescription wasn’t necessary,” she said.

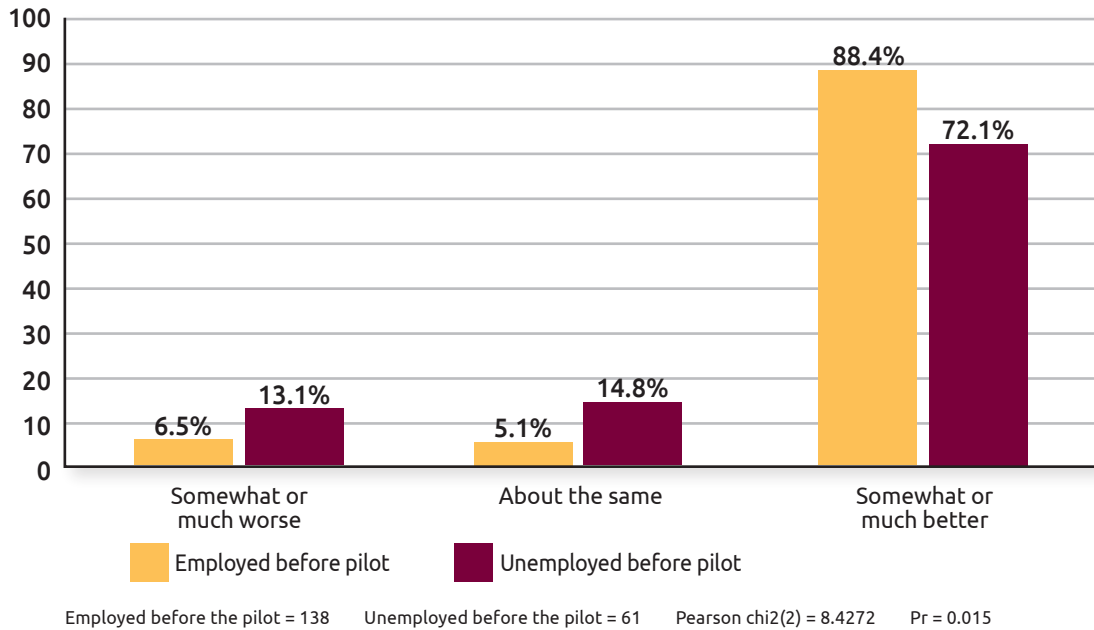
“I was taking vitamins on basic income too, omega 3, calcium and vitamin D. I didn’t catch a cold or anything when I was on basic income. I was getting sick more often before, but I had to weather the storm you know and search for work or do whatever I needed to do. On basic income, you could rest for a day and not stress out about missing work or running an errand.”

We also met another woman who was diagnosed with cancer before the pilot. She recalled how replacing ODSP with basic income allowed her to recover from her surgery. She remembers no longer having to worry so much about work and the rent.

“Physically I can’t move. I’ve got nurses coming in every day to take care of my wounds and stuff. They cut a big hole in my stomach and left it open. ... If I hadn’t gotten the basic income, I would have been out of there [her apartment] within a couple of months.”

3. Pearson Chi-square is a procedure for determining the statistical significance of a relationship. Some conservative statisticians prefer Chi-square not be used at all if any of the cell frequencies in a table are less than five, and most accept Fisher’s Exact Test can compensate for such cases. We have tried to follow this preference. However, where cells sizes are smaller than five, we also report the Fisher’s Exact Test. In Chart 14, the Pearson Chi-square test shows there is a statistically significant relationship, as indicated by the small Pr value, which is less than 0.05 which is often used as an indicator of significance. Thus, we conclude there is an association between the employment status of a recipient before the pilot and the recipient’s general health during the pilot.

15: Change in mental health status of previously employed and unemployed survey participants



The majority of both the previously employed and unemployed reported better mental health during the pilot. As was the case with general health, the employed group were the most likely to report their health improved. The unemployed group was again more likely to report declining mental health.

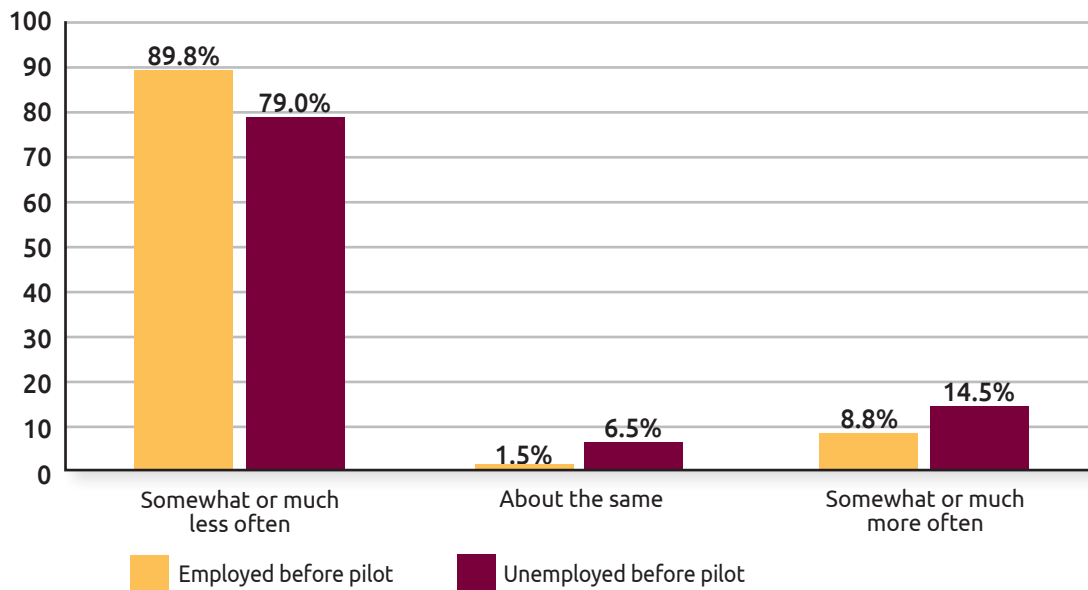
Almost all interview participants spoke about how their mental health had immediately improved upon receiving basic income support. One 36-year-old woman who was enrolled in ODSP before said she felt empowered to get a mental health diagnosis during the pilot, which allowed her to better address her condition.

“I became hopeful again. ... I had some financial stability to be able to look after myself a bit more. My sense of being has changed. I finally accessed resources that allowed me to improve myself. I was able to afford proper medication and health supplements. These things helped me control my emotional symptoms which were preventing me from functioning properly on a regular basis.”

In another interview, a 41-year-old woman who struggles with mental health issues said her previous employer did little to accommodate her needs. “I kept telling them that I had an anxiety issue, I would give them weeks’ notice,” she said. “I could never get time off. I couldn’t get anything.” Once she began receiving basic income, however, she had the financial security to take time off work when her mental health needs demanded it without fear of losing pay.

“There were days when I couldn’t go in, but with the basic income, there was a steady amount of money coming to us which really helped. It was great, it almost doubled our income.”

16: Change in frequency of stress and anxiety of previously employed and unemployed survey participants



Employed before the pilot = 137 Unemployed before the pilot = 62 Pearson $\chi^2(2) = 5.4386$ Pr = 0.066 Fisher's exact = 0.057

The previously employed were more likely to report less frequent stress and anxiety compared to those who were unemployed.

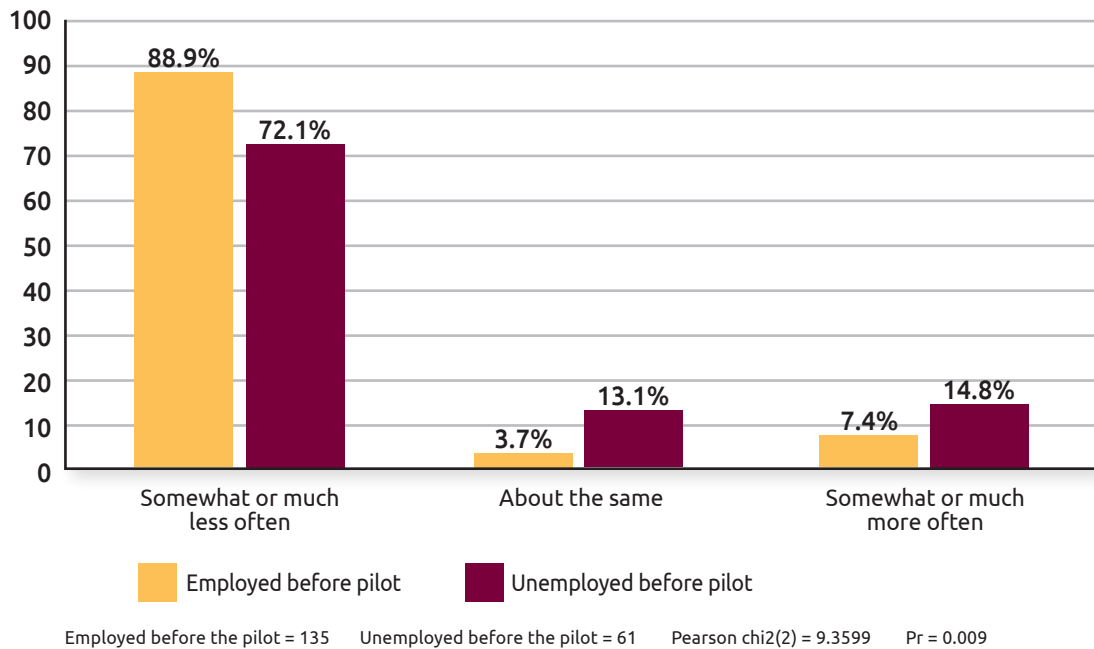
Indicative of this trend was one woman who had previously worked as a server where she had to “depend on tips” in a job where “the hourly wage is really low” and where she had to deal with “drunk guys at the bar” who would “really harass” her. She also worked at another “high anxiety” environment in the food service sector.

“I was so stressed out and I wasn’t even at work, just thinking about it, and my next shift, it would really get to me. It was crazy. All those appliances. The noise. The neglect. ... The managers would yell at me for stuff I didn’t know I was supposed to do, because I was never told or trained to do, or for stuff someone else failed to do. They took it out on me because I was new. It wasn’t professional at all. A couple times, I only got a 15 minute break during an eight hour shift. I didn’t have time to take breaks sometimes.”

One visually impaired man who was receiving ODSP before complained about his “difficulty sleeping” due to financial worries. When he received basic income, however, he “definitely slept better.” After the pilot was cancelled, his insomnia quickly returned.

“These days I would be lucky if I could sleep for the entire night easily. I always seem to have one or two hours where I just get up and either pace around or just sit there in bed with my thoughts. So more anxiety riddled than when I was on basic income.”

17: Change in frequency of depression of previously employed and unemployed survey participants



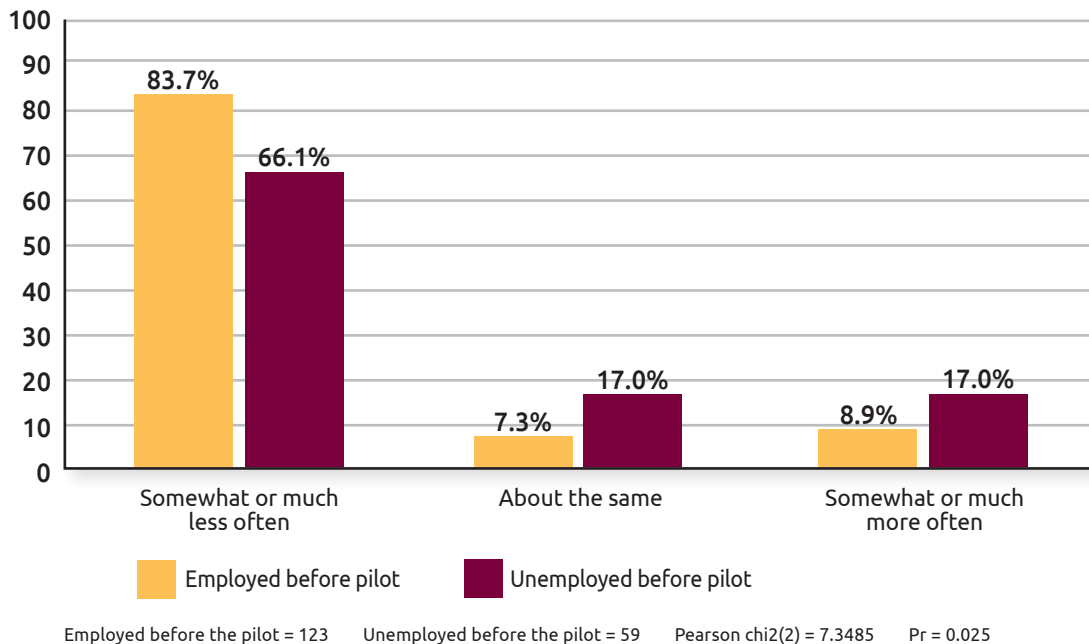
The previously employed were more likely to report reductions in the frequency of feeling depressed than the unemployed.

We heard from a 47-year-old woman who was employed in the service sector before the pilot. She said basic income helped with her depression, which was exacerbated by “money issues.” Basic income allowed her to afford necessary supplements for her condition, as well as to improve her self-esteem and confidence. The support she received was “like a godsend.”

“It made such a huge difference for me. ... And I didn’t view it as just a hand-out. I still worked hard. I still did everything I normally did, but it was just the cushion. I had the flu in December, so I was off work sick for a few days, and I wasn’t stressing about how am I going to pay my bills the next month because I had that cushion.”

Another interviewee, a 37-year-old female who had been receiving OW before, said that when she received basic income “the stress was gone, and it was just easier. Knowing I had a purpose, and being able to make a plan, because the extra financial resources allowed me to do that, does something profound to your mental health.” However, when she heard about the cancellation, she was very upset. “I remember crying non-stop. I went immediately back to my doctor to get anti-depressants.”

18: Change in frequency of anger of previously employed and unemployed survey participants



Most of the previously employed and unemployed reported less frequent feelings of anger during the pilot. The employed, however, were more likely to report feeling angry less often than the unemployed.

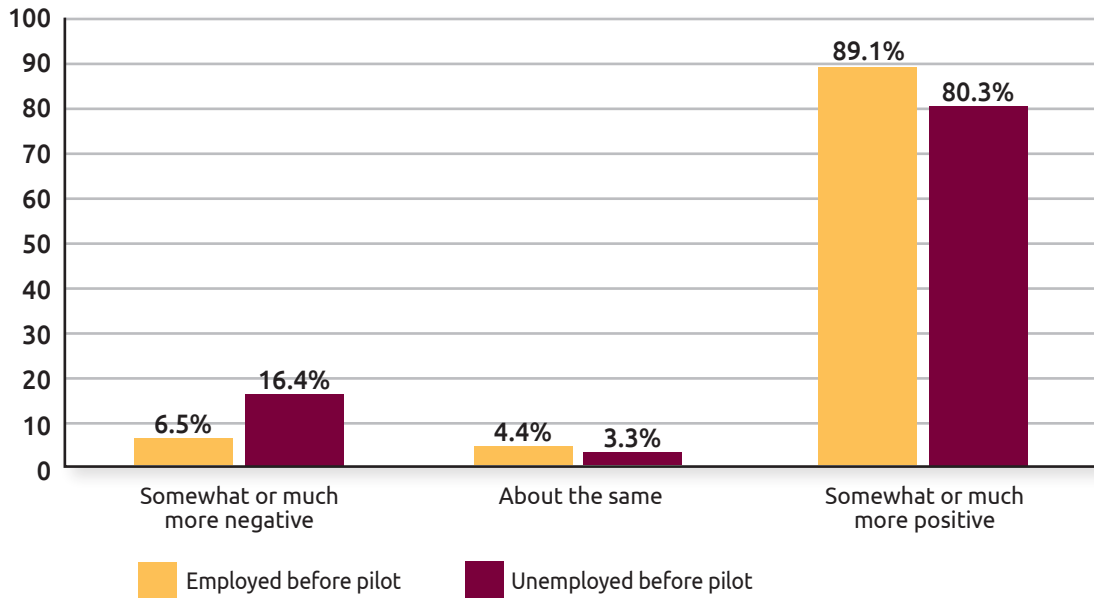
During an interview, one 35-year-old man, who worked part-time in the health sector before the pilot, recalled being in a “better mood” while receiving basic income, since he “never had to worry” about having enough money for essentials.

“Before there were like fights and stuff with my girlfriend, ... because I’d want to go and work and make money. So I took care of that for a while. People hold their stress physically. It’s very psychosomatic.”

Another woman who had been receiving ODSP told us in she was constantly “in fight or flight mode” before basic income.

“This caused me to be very reactive and put all my relationships in jeopardy, including my place of living. I was always getting angry at my roommate or landlord for not doing this or that. I was reactive all the time. ... I am much more peaceful now. The people who know me really well have seen a huge difference. The stress was so acute from living in poverty, from having an education but still struggling. It really impacted my self-confidence. This caused me to be unemployable because I could not be calm and accommodating. The difference is absolutely massive.”

19: Change in outlook on life of previously employed and unemployed survey participants



Employed before the pilot = 138 Unemployed before the pilot = 61 Pearson chi2(2) = 4.8171 Pr = 0.009 Fisher's exact = 0.095

The great majority of the employed and unemployed reported having a more positive outlook on life during the pilot. However, the employed group were more likely than the unemployed group to report their outlook on life had improved.

During an interview with one young man who had worked a variety of service sector jobs before basic income, we learned about how his outlook on life had improved, resulting in “less tendency to isolate because of mental distress. A more speedy recovery. More willingness to be out there and engage.” The basic income not only provided him “a way out” of poverty, but also offered him the hope of “getting out of the cage and into normality.”

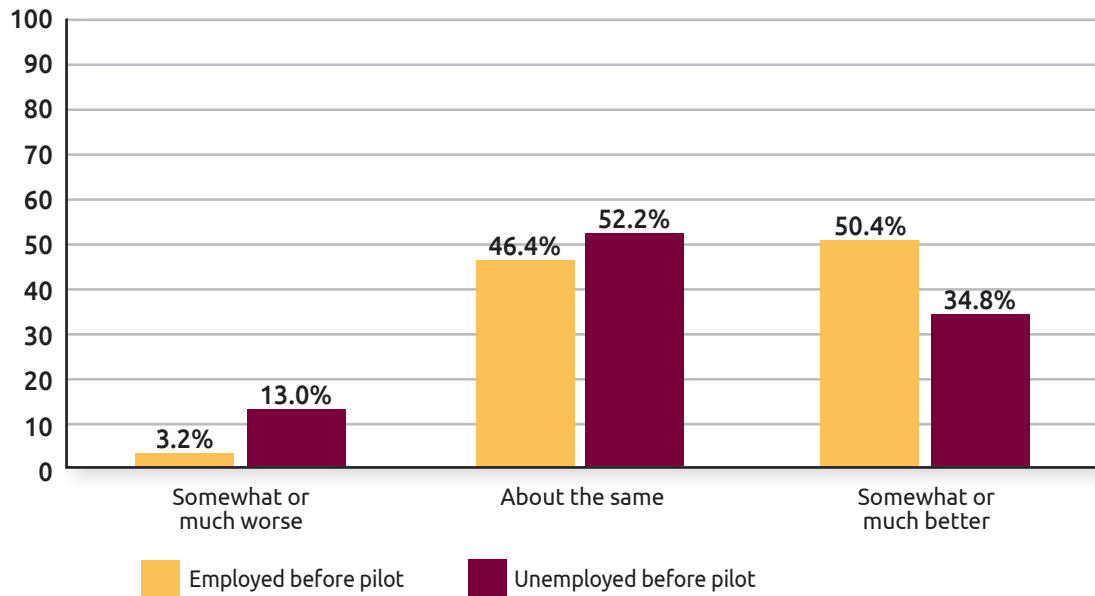
We also heard from a 39-year-old woman who was accessing OW before the pilot. She revealed how basic income allowed her to devote a little time to “the healing of the wounds” of poverty. She felt basic income’s most profound impacts were “the benefits I felt inside.”

“It was very much dignifying. I was trusted for once, it felt like I could make my own decisions without having a devil and an angel on my shoulders telling me what to do. Because I know where I am going.”

Charts 14 to 19 paint a consistent pattern of overall health improvements of basic income participants. They also point to the comparative benefits of basic income on those who were employed prior to receiving the basic income and on those who were not. Those who were employed before receiving basic income were more likely to report improvements in health and outlook on life than those who were unemployed, many of whom were on OW or ODSP before. More research is needed to fully understand why this was the case. One hypothesis is that both the previously employed and unemployed benefit from receiving additional money as a result of receiving the basic income. In addition, the previously employed group benefited from the added security of the basic income. In an economy where an increasing number of people are in

precarious employment and hence uncertain of access to future employment or income, basic income can serve to smooth out the variance in income the precariously employed group experiences. This was less of a benefit to those on ODSP who already received a regular, if insufficient, stream of benefits.

20: Change in quality of living accommodations of previously employed and unemployed survey participants



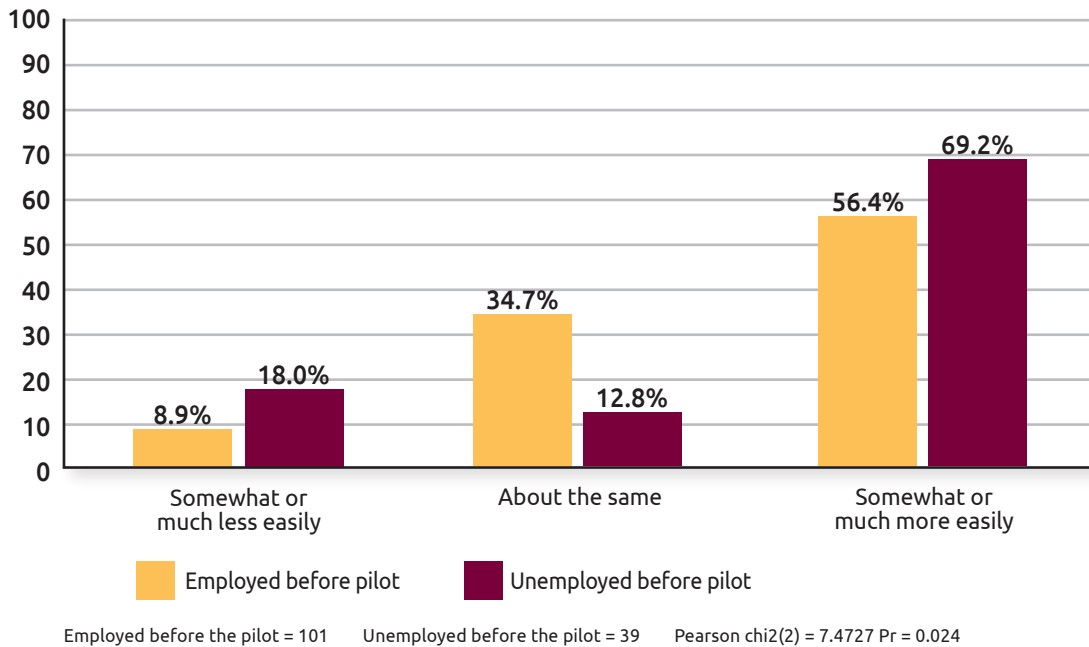
Employed before the pilot = 125 Unemployed before the pilot = 46 Pearson $\chi^2(2) = 7.5804$ Pr = 0.023 Fisher's exact = 0.024

A sizeable number of both the employed and the unemployed reported their living accommodations had improved. Those working before the pilot were the most likely to report improved accommodations.

For at least some interviewees, housing options became available with the help of basic income support. A 52-year-old woman who worked at a family-owned restaurant until she was unfairly dismissed because of her physical condition said she could finally afford to move to an apartment that was more accommodating, providing her relief from the steep stairs at her old residence. Moving has “improved my mobility, my self-esteem,” she said. “I’m not worried about who is going to shovel the snow or do the grass. I’m not worried about getting upstairs or downstairs. It eased the burden.”

Another recipient, a 30-year-old woman who was on ODSP before the pilot, told us how she was hoping the basic income would allow her to move away from her unsafe living situation. She described living in an apartment with “a horrible reputation” that she had been planning to leave before basic income was cancelled. “All the rumours about it are true. Fires, drugs, people jumping off balconies,” she said. Her apartment has had numerous floods, which have caused significant damage, sometimes taking months to fix. “Repairmen had to come in and remove my base boards and do dry wall and all that. I had to use my umbrella in the bathroom because the vent where water was coming out of was directly above the toilet. It was bad.” It took more than nine months to complete the most recent flood damage to her unit. When basic income was cancelled early, however, she could no longer afford to move away, feeling “stuck.”

21: Change in ability to repay debt of previously employed and unemployed survey participants



While a majority of both the previously employed and unemployed found it easier to pay off their debts, this is one of the indicators where the unemployed were more likely to report they were able to service their debts more easily. Given that many of the unemployed were either on OW or on ODSP before the pilot, this finding reflects the challenge of making ends meet on existing social assistance programs.

During an interview, a 57-year-old man, who was accessing ODSP before the pilot, recalled struggling to pay off his debt. With the help of basic income, he not only paid it off, but was also able to build up his credit rating.

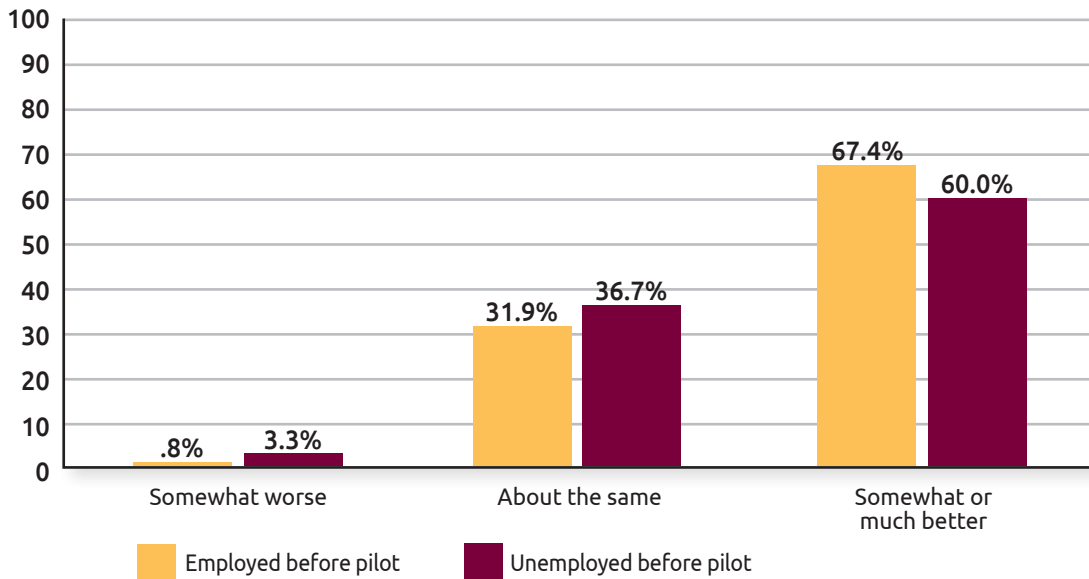
“My credit score now has gone up. Basic income helped make it better. On ODSP I went bankrupt. On BI, I got out of my bankruptcy. On BI, my credit score is up to 660 now. It was poor before. It was 550 and now it’s over 600 after basic income.”

We also heard from a younger woman who had a history of working in different service sector jobs. She was able to pay her outstanding credit card debt once she got into the pilot.

“I paid off my credit debt on basic income. I was paying it off before but only the minimum payments, so interest was adding up. I needed to use my credit card though to live. I wasn’t making enough to pay for everything.”

She was also given an increase on her borrowing limit as her credit improved.

22: Change in quality of family relations of previously employed and unemployed survey participants



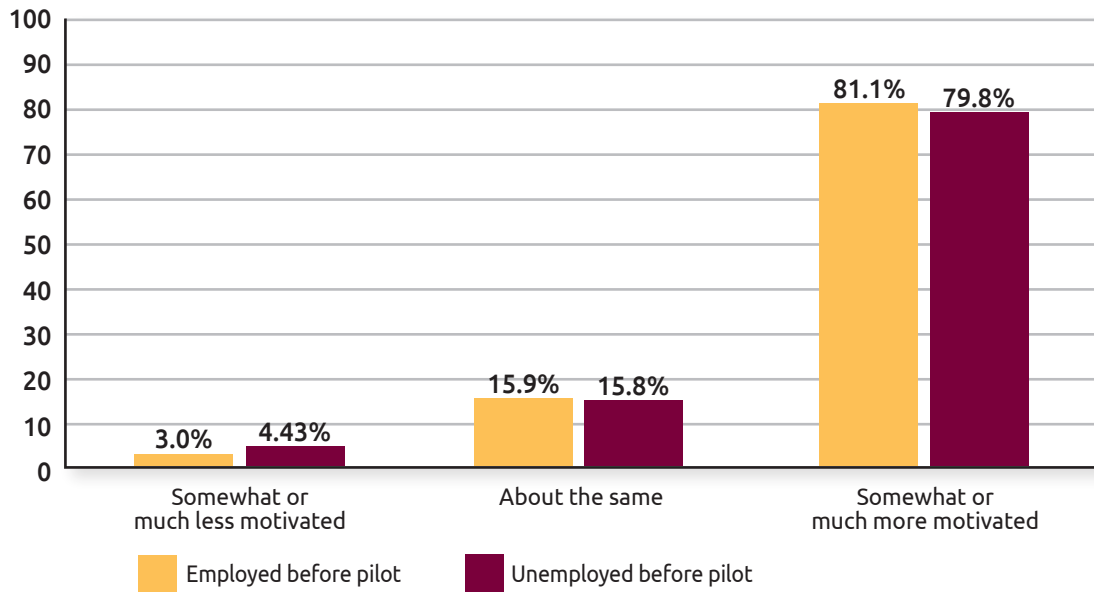
Employed before the pilot = 135 Unemployed before the pilot = 60 Pearson chi2(2) = 2.453 Pr = 0.293 Fisher's exact = 0.251

Over half of the employed and unemployed indicated relationships with their family members improved during the pilot.

The interviews suggest that for some participants improvements were related to being able to spend more time with family members. We heard from one couple, who live with their dependents, including one child who is differently abled. During the pilot, they were able to go out and do things together, which strengthened their family bonds. “On basic income we actually went to a movie together, the kids and us. It was great to have the whole family go and watch a movie and talk about it afterwards,” said the male partner who was employed in the retail sector before receiving basic income. “We could also go out for a drive, without worrying about the gas. We are our own support system in many ways, but the basic income allowed our family’s social fabric to flourish.”

During another interview, an older woman who was previously on ODSP told us how she was able to afford a small trip with her granddaughter. The ability to “go away on a trip with her and do something for her and me at the same time, it was the best feeling ever. We bonded a lot during that trip.” She noted that basic income allowed her to be “generous with my family and still you know take care of myself.”

23: Change in motivation to find a better paying job of previously employed and unemployed



Employed before the pilot = 132 Unemployed before the pilot = 26 Pearson $\chi^2(2) = 3.7265$ Pr = 0.155 Fisher's exact = 0.172

Both the previously employed and unemployed reported relatively high levels of motivation to search for a better paying job during the pilot. Very few from either group reported less motivation, thereby dispelling one of the concerns of basic income that it might lead to recipients exiting the labour market. Instead, many workers reported being empowered to locate better employment. This is another area where further research is needed to understand why receiving a basic income might make recipients more motivated to find better employment.

The change in motivation to find employment was corroborated during interviews with participants. As one young woman who had extensive work experience in the service sector explained to us, she was constantly “overworked, underpaid, stressed out, and hopeless” before the pilot. “I was depressed. I had lost a lot of weight because I wasn’t eating properly, because of lack of money and lack of appetite.” The basic income, however, was used “to fix myself, my debts, and take a little better care of myself.” Before the cancellation, she was saving money for school to become a personal support worker. She enjoyed taking care of people so she wanted to find work in a nursing home or hospital.

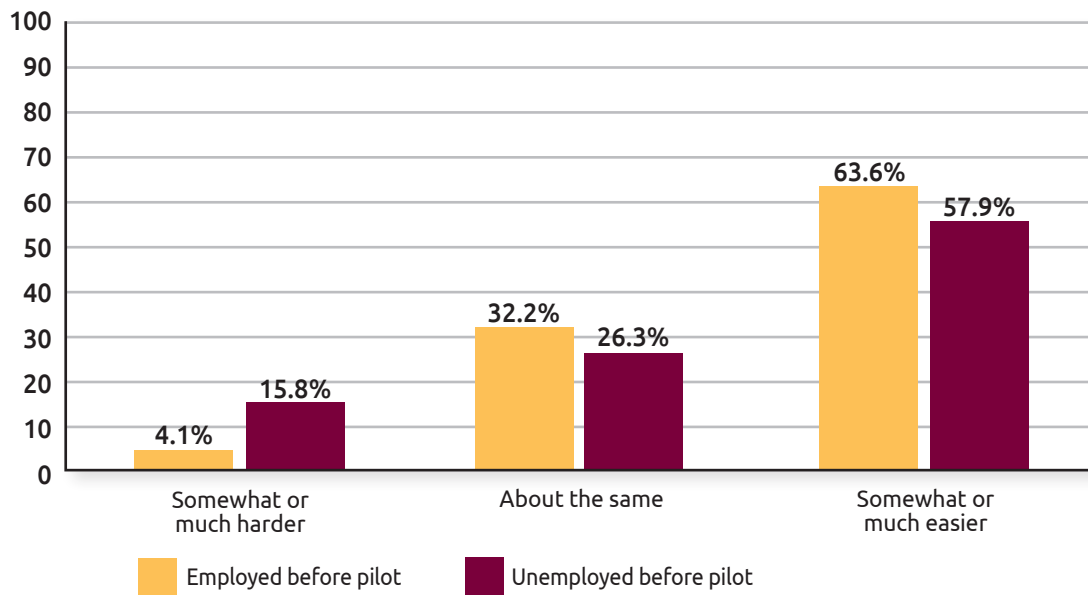
“Had the pilot not been cancelled, I definitely would have gone back to school. ... I couldn’t afford to work in order to pay for all my bills and go to school at the same time. It’s impossible. And I don’t want to go into debt by taking out student loans, and I wouldn’t be able to survive anyways because I got to work full time to survive and don’t have time to do well enough in school.”

We also interviewed a 39-year-old woman who told us she wanted to use the pilot as an opportunity to secure permanent employment opportunities, so that she would not have to go back to life on OW. “Basic income gave me the ability so that if I don’t find that next job, I

know I'll be okay." Furthermore, by improving her access to transit, basic income "motivated" her "even more" because she felt confident she would be able to get to any potential job site.

"It's better because I am making money, I'm slowly but surely getting off the system. ... Being on welfare is hugely stigmatized. Basic income gave me so much dignity and so much freedom to share my story. I no longer have to feel the shame of having history of being on welfare."

24: Change in ease of job search of previously employed and unemployed



Employed before the pilot = 121 Unemployed before the pilot = 19 Pearson $\chi^2(2) = 4.1741$ Pr = 0.124 Fisher's exact = 0.155

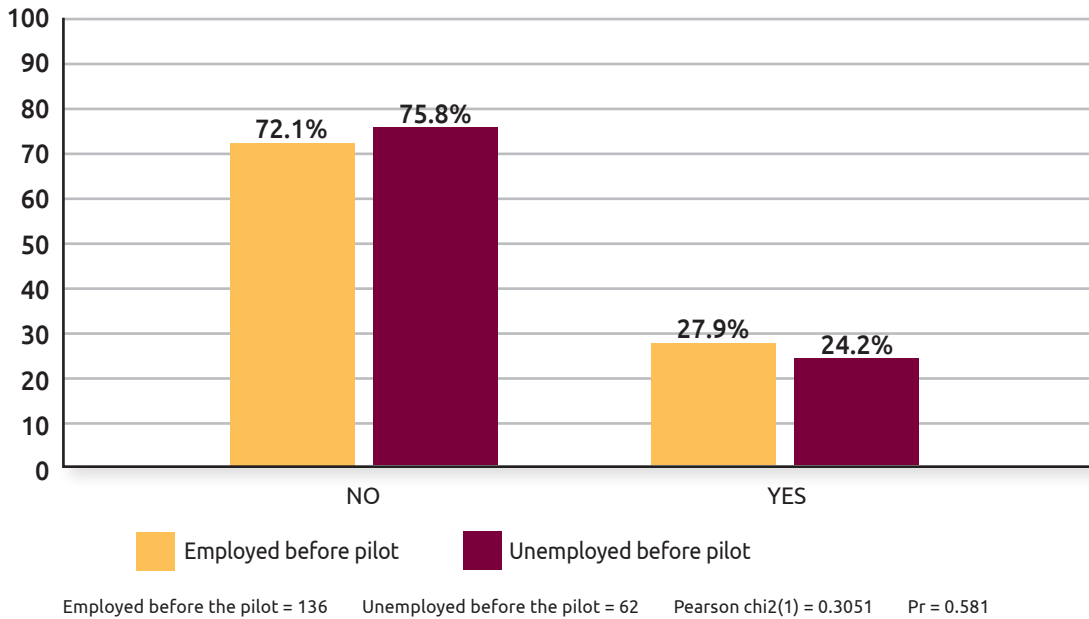
Over half of the previously employed and unemployed reported it was easier to search for work while on basic income.

As an example of the impact of basic income on job search opportunities, one 49-year-old man, who was laid off from his retail job just before basic income, explained how the pilot allowed him to stay in Brantford in the apartment he was living in, which was closer to the job opportunities that were suited to his skillset. However, after the cancellation, he could no longer afford his apartment and had to move back in with his parents who live in a rural area. Since he does not have a car, he now feels as though many of the jobs that were available to him before, are not accessible to him now because he can no longer afford to get to and from the urban centres where the jobs are located.

During an interview with a 60-year-old woman, who had done contract work with her husband before he passed away, we learned basic income had taken a lot of the pressure off her. "It was a lot harder for me to find work after my husband passed, given my age and no references. I applied for any job that I thought I could do. I had applied to a lot of administrative jobs, but you need to know someone or have experience." Basic income afforded her the opportunity to look for jobs that were of interest to her, and to get to and from interviews.

"It's nice to be able to use the bus pass and take your resume to the place and talk to the employer and see how the place looks like. I put in my resume at a lot of places, but I never got calls back."

25: Started educational or training pursuits during the pilot of the previously employed and unemployed



Around one-quarter of survey respondents from the employed and unemployed groups indicated starting schooling or training during the pilot. Some of the employed/unemployed recipients who entered school/training during the pilot (53 individuals) had to reduce their employment in the short-term with the expectation of returning to better paying employment in the future.

This was reflected in the responses from interview participants who recounted their decisions to further their education with the help of basic income support. A young man with experience in the service sector said he enrolled in university with the help of basic income “to escape the situation I was in before.” However, once he began his courses, he discovered that it also improved his mental health.

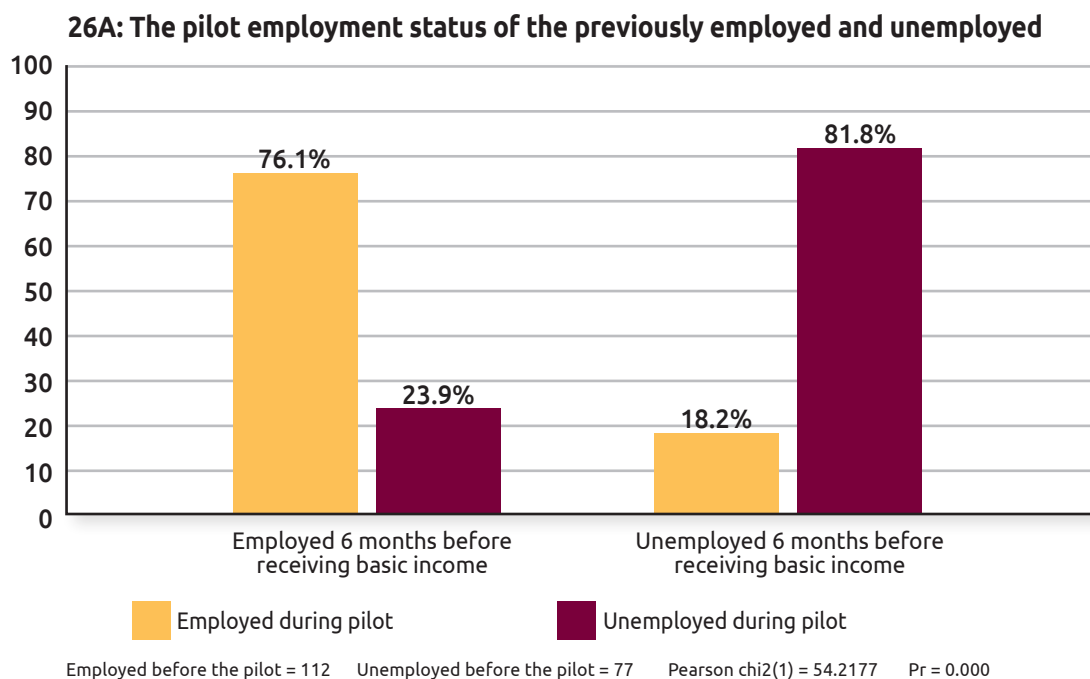
“It’s more than just getting the degree. It’s the journey. ... I feel like I’m free to express myself through the assignments I’m given. It’s rewarding and it’s what I need to do. School has been really good for my self-esteem.”

In another case, we heard from a 57-year-old male who was illiterate into his adulthood. He was able to attend an adult education program during the pilot. It felt “great” for him to see the program through to completion.

“I was so happy with myself. ... I reflected a lot on what I had done. I couldn’t believe I was up there getting a picture with the whole class with a certificate in my hand. That was a lot of fun and the people were very nice. I made a lot of new friends. I’m still trying to get out to the social functions they are having. It was very social and very nice.”

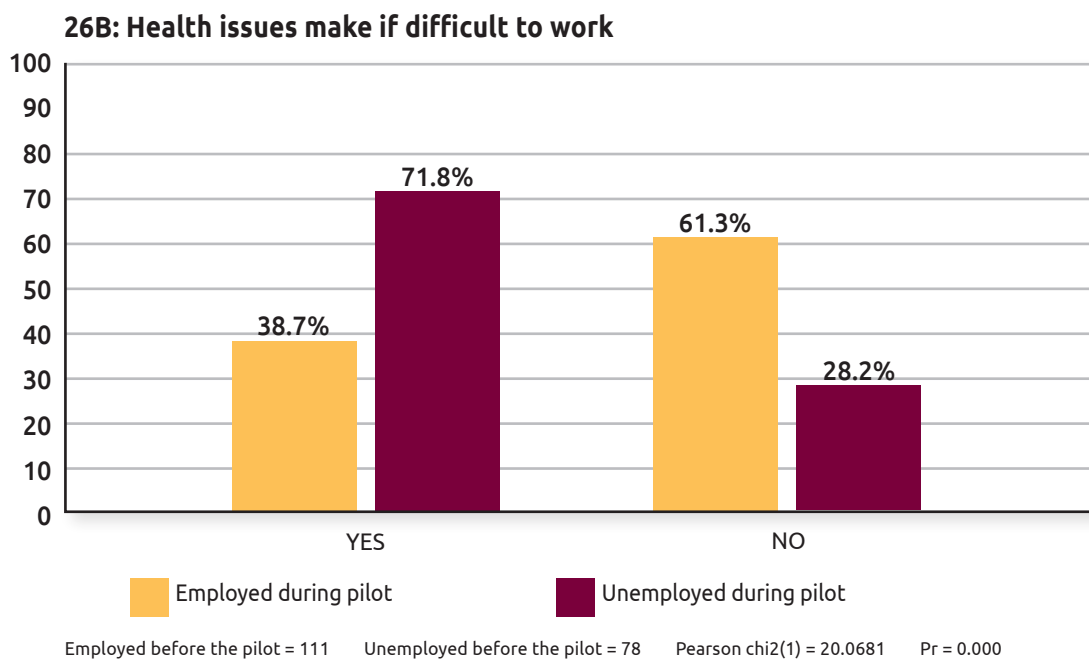
CHAPTER THREE: Labour market findings for those employed before and during the basic income pilot

This chapter offers further insights into the impact of basic income on the labour market participation of recipients. It explores two types of questions. Did respondents change the nature of their labour market participation? Did they move from employment to unemployment or vice versa? For those employed both before and during the pilot we explore how their employment changed. Did it change the kinds of employment relationships they were engaged in? Did those who remained employed during the pilot find jobs with better terms and conditions? Did the jobs they move into offer better long-term prospects?



The chart above shows how the pilot employment status of recipients was related to their pre-pilot employment status. Did recipients who were employed prior to the pilot remain employed during the pilot? Did those unemployed prior to the pilot use basic income to move into employment? The chart shows that almost three-quarters of the respondents who were employed six months before receiving basic income were still working while receiving basic income. Nearly 80 percent of the respondents who were previously unemployed remained without work during the pilot. About 20 percent found employment.

As the chart below shows, most of the respondents who were unemployed during the pilot reported experiencing health issues that made it difficult or impossible for them to work.



Overall, there was a slight reduction in the number employed during the pilot compared to the number employed prior to the pilot. Ten respondents moved from unemployment to employment while 32 moved from employment to unemployment. Of the participants who moved from employment to unemployment, 13 (40.6%) enrolled in full-time education during the pilot with the intention of re-entering the labour market later as more qualified workers.

Many basic income recipients told us it never crossed their mind to stop working during the pilot. One peer support worker we interviewed said he found his job to be too meaningful and fulfilling. “I love it. I love my work to death. You got to really understand mental health. It takes one second and you’ll never see a member again. Suicidal thoughts are so bad. I understand suicide,” he said when asked why he continued with his mental health job despite receiving basic income.

“For me I love people. I love to help people. I love to talk. I know what it’s like to have speech therapy. And I know a lot of people struggle with these things.”

In one interview, we learned how basic income helped someone enter the labour market for the very first time. We heard from a 34-year-old woman who had been unable to work prior to the pilot due to “a lot of health problems,” including post traumatic stress resulting from “pretty severe abuse.” She told us she felt empowered to get her first job while receiving basic income because she was “not stressed out about money all the time” and was able to look after herself enough to become employable. Basic income had a “huge improvement and change” in her life, giving her the confidence to find work in the food services industry.

“Just to be working was kind of a big deal. ... started out doing cleaning, taking customer orders, handling cash. I was promoted to do bookkeeping, with the same hours and pay.”

27: Changes in employment arrangements during the basic income pilot (% of pre-pilot employment)

Employment type six months before pilot	Employment type during pilot				
	Precarious forms of employment	Self-employed (with and without employees)	Permanent full-time (more than 30 hrs./week)	Did not work during pilot	Total
Precarious forms of employment*	55.24	16.19	0.95	27.62	105
Self-employed (without employees)	10.00	90.00	0.00	0.00	10
Permanent full-time (more than 30 hrs./week)	31.58	26.32	26.32	15.79	19
Did not work 6 months before pilot	7.69	5.77	3.85	82.69	52
Total	69	34	8	75	186

Pearson chi2(9) = 115.9074 Pr = 0.000 Fisher's exact = 0.000

* All survey respondents who selected one of the following work arrangements were classified under precarious forms of employment: casual (e.g. on call or as needed), permanent part-time (less than 30 hrs./week), temporary/short-term contract (less than 1 year) and fixed-term contract (more than 1 year).

Reading along the rows, the table above shows the employment arrangement of recipients during the pilot given their employment arrangement before the pilot. Just under half of those who were precariously employed before the pilot reported entering a different type of employment during the pilot.

One of the more substantial changes was in the number in precarious employment. Prior to receiving basic income, 105 survey participants were precariously employed falling to 69 during the pilot. Almost all of the participants who moved out of employment during the pilot came from the ranks of the precariously employed before the pilot.

A number of the precariously employed reported moving to self-employment (16.19 percent). Less than 1 percent reported moving to permanent employment (0.95 percent).

The most dramatic shifts occurred for the relatively small group who were previously employed full-time. Only about one-quarter stayed in permanent employment (26.32 percent). Another quarter moved to self-employment (26.32 percent) and one-third moved to precarious employment (31.58 percent). This suggests the quality of permanent employment people were engaged in before the pilot may have been marginal leading many to search for better alternatives. Less than one-fifth (15.79 percent) moved to unemployment.

The majority of participants who were self-employed prior to receiving basic income and those who were unemployed prior to receiving basic remained in either self-employment or out of employment during the pilot.

One interpretation of these changes in employment relationships is that basic income allowed those in precarious employment and in less desirable permanent jobs to take risks and move into self-employment. The pilot may also have allowed some people to withdraw from the labour

market, leaving behind poor quality jobs or move to full-time education. Some may have had disabilities, working for survival before the pilot to the detriment of their well-being.

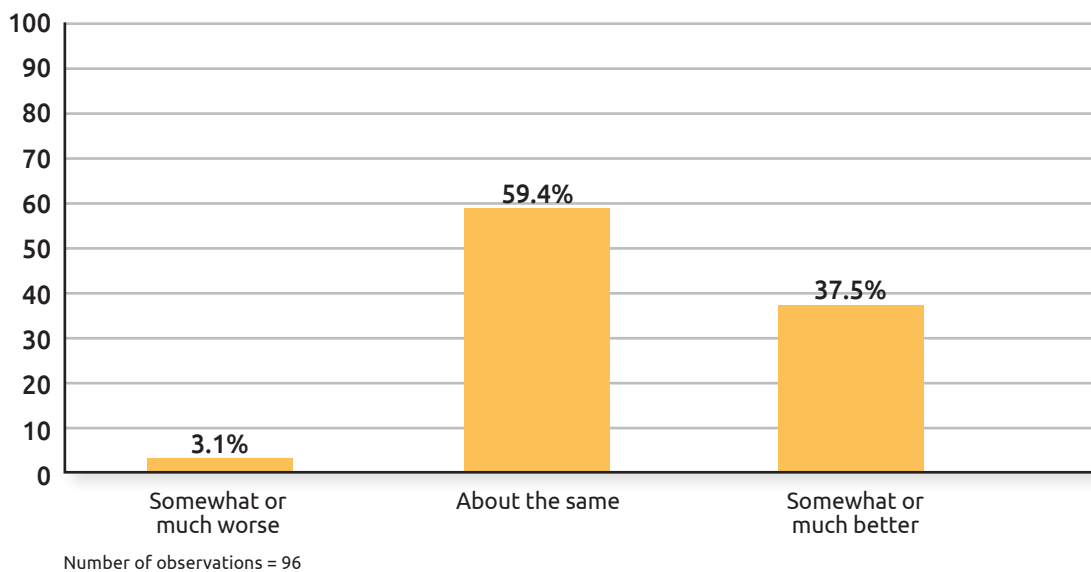
Several interviewees shared their experiences of paid employment both before and during the pilot. One young woman with a physical condition found very few employers were willing to accommodate her. At one telemarketing job where she was told she would be provided with an extra break and flexible hours; she was quickly dismissed once she made small requests.

“Once they sensed I needed a little accommodation due to my condition, their attitude toward me changed. ... I was pushed to the point of exhaustion and then fired. It really hurt my confidence and future prospects. I am not able to use these employers as references because of the dismissals.”

However, basic income allowed her to enroll in a university graduate program where she is now a Project Manager. She said due to her “experience at different jobs, and the availability of work, the number of hours, the conditions, the inflexibility and discrimination I faced,” she felt a need to “further educate myself and get a Master’s degree to be able to find work for myself.”

Charts 28 to 31 below report the experience of participants who were employed both before and during the pilot. They provide insight into how the labour market experience of the continuously employed was influenced by receiving a basic income in terms of wages, working conditions, benefits and job security.

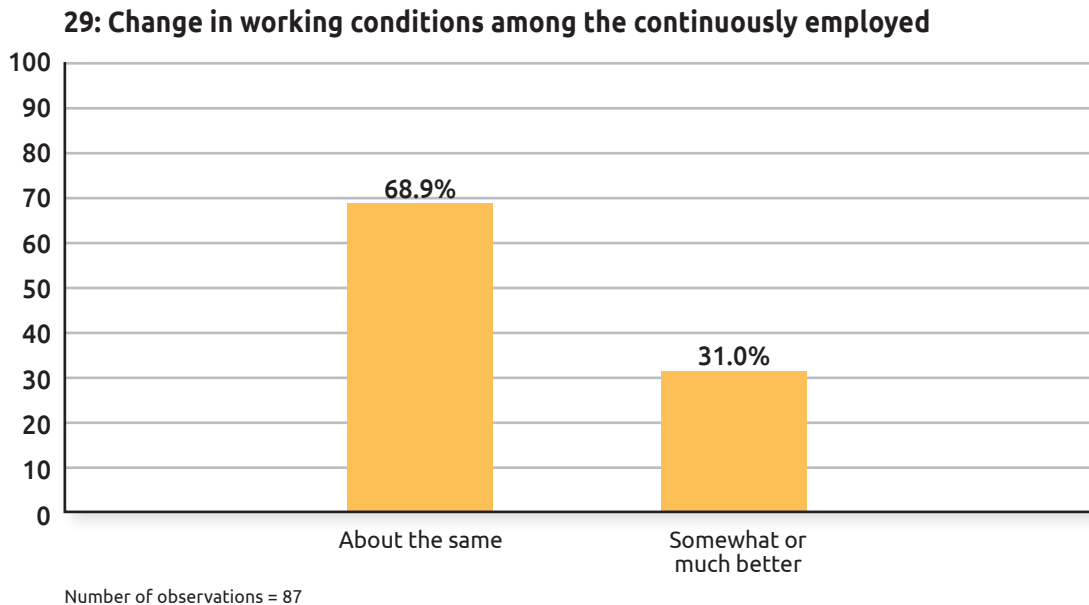
28: Change in hourly rate of pay among the continuously employed



Over one-third of the respondents who worked before and during the pilot found higher waged employment during the pilot. Over half continued to be paid the same wages as before. Very few ended up in lower paying positions. This finding suggests that on balance basic income helped recipients find better paying employment.

Reflecting on the opportunities provided by basic income to seek higher paying jobs, one young woman explained how she was able to leave a minimum-wage service sector job, which she

found to be “a high anxiety stress environment” that exacerbated her mental health issues. During the pilot she was able to look for better employment, landing a unionized position in shipping, which pays \$15.85 per hour. “That’s the highest paying job that I can find for like a young working woman like me,” she said. “I am in the union. I have never been in one. But it sounds pretty good so far.”

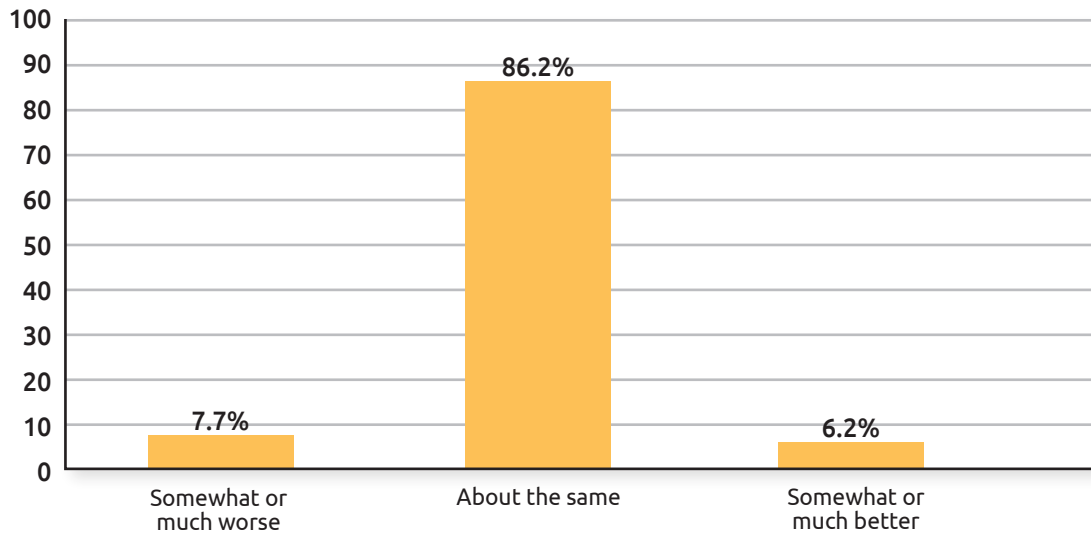


Workplace conditions improved for almost one-third of the respondents who worked before and during the pilot. The majority indicated no change in their work environment (e.g., comfort of work, safety, paid breaks, etc.).

While some interviewees were able to find work with better conditions, others were less successful. A less typical example comes from one woman who was making a living as a sex worker both before and during the pilot. She used to run an escort service in which she would book dancers, but recent amendments to the law have made it illegal for her to continue to run her business. As a result, she has had to enter the profession, selling her services online in competition against much younger women who are willing to perform unsafe and compromising acts for money. The new laws have also meant she has had to use her home as a venue for dances, but this has placed her in potentially dangerous situations.

“I had one guy threaten to demolish my house. I was scared to push the alarm because I wasn’t sure how long it would take the police to get there and I wasn’t sure what he would do to my house, so I just told him to take his money back and let him go.”

30: Change in employment benefits among the continuously employed

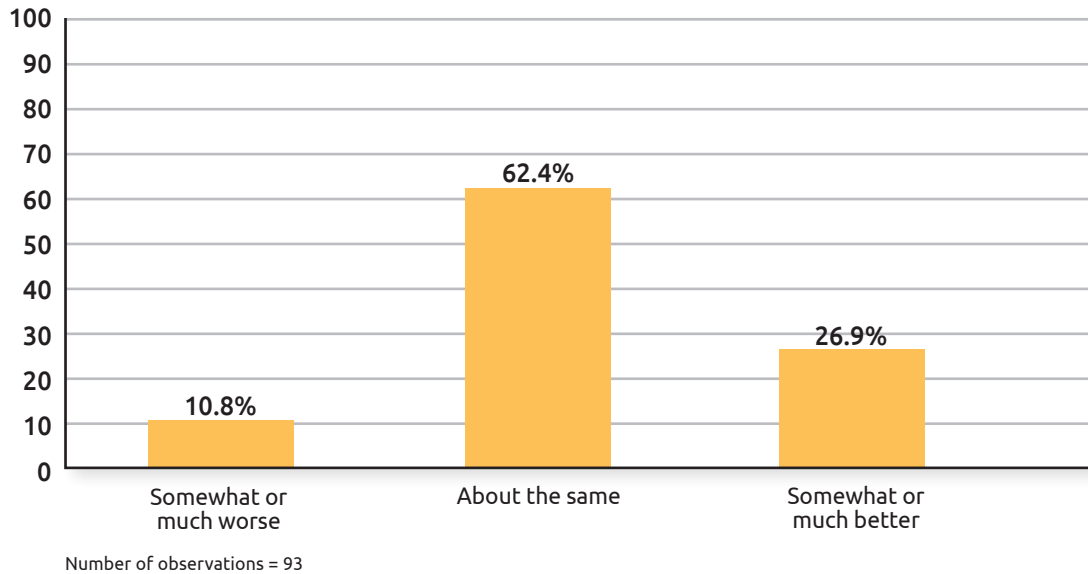


Number of observations = 65

While a reasonable number of participants who worked before and during the pilot reported improvements in wage rates and working conditions, this was less so with respect to employment benefits. Very few were able to find jobs with better benefits and about the same number moved to jobs with worse benefits. The problems survey participants had finding positions with adequate benefits points to the importance of providing these benefits outside of an employment relationship.

Beyond the low pay, the lack of fringe benefits is quite common in low-wage service sector jobs. Many interviewees revealed they had not received benefits before or during the pilot. A 31-year-old single mother who worked as a nanny for ten years did not receive any, but she said the family for whom she worked for were nonetheless “generous” with her. They took her on several trips with them and bought her a new car as a parting gift when she left her position after 10 years working for them. Although she did receive a wage increase around 2013, and was generally satisfied with her work conditions, her role as an independent contractor made asking for benefits or wage increases difficult. “That was the downside,” she said. “There was no contract so there was no protection in that regard.” She said that basic income, however, allowed her to feel “more secure.” “It let me bolster my savings as well. And it allowed me to look ahead and think that one day maybe I could move out of my parent’s basement.”

31: Change in job security among the continuously employed)



A quarter of the respondents felt their job had become more secure during the pilot, while slightly over 60 percent reported no change and 10 percent felt even more insecure.

A few interviewees told us how basic income allowed them to improve their long-term job prospects. One 35-year-old man who worked as a security guard at a grocery store was able to complete a training course and earn his security guard license, which allowed him to work at different venues, including major sports events. Previously he “could not afford the license,” and could only work when his boss would lend him a license, making him “dependent” upon his boss for extra job opportunities.

“My boss was pushing me to get it. But I could not afford it before basic income. ... I was actually able to pick up more gigs. I got more jobs and hours out of it.”

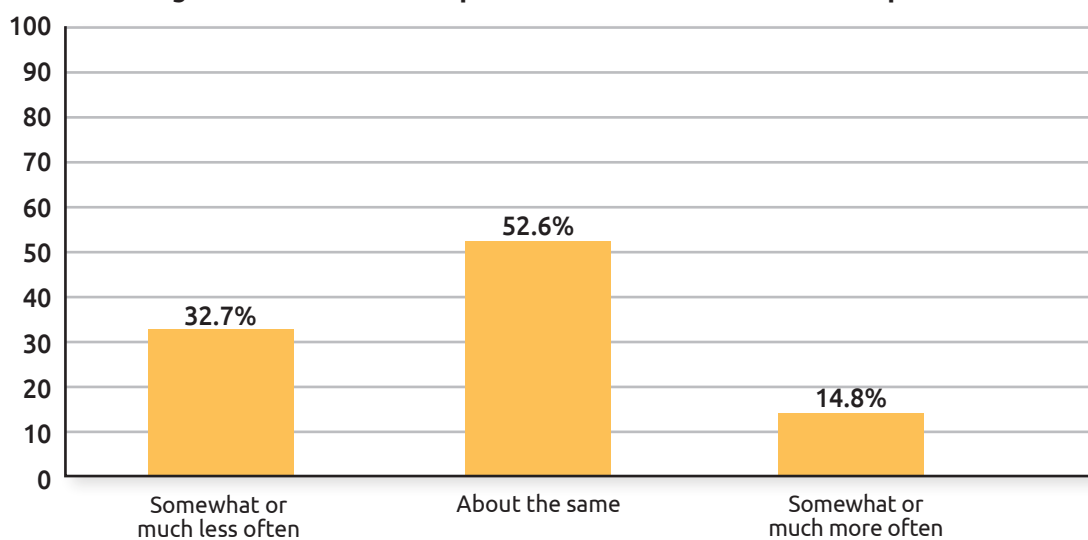
The tables and charts in this chapter point to relative stability in who remained employed or unemployed during the pilot based on their pre-pilot work history. It also points to a general shift away from precarious employment to either more entrepreneurial labour activity or to schooling and training. It also points to modest improvements in the terms and conditions of employment of those who were employed both before and during the pilot.

CHAPTER FOUR: Health findings for the entire sample

In Chapter One we presented overall indicators on the impact of basic income on general and mental health. We reported that on balance, basic income increased the frequency of recipients reporting better general health and mental well-being. This chapter explores the relationship between basic income and health outcomes in more detail.

The following survey and interview findings shed light on the usage of health services by basic income recipients. Overall, participants reported using public health services less and accessing health services not covered by public plans more easily during the pilot.

32: Change in doctor visits compared to before the basic income pilot



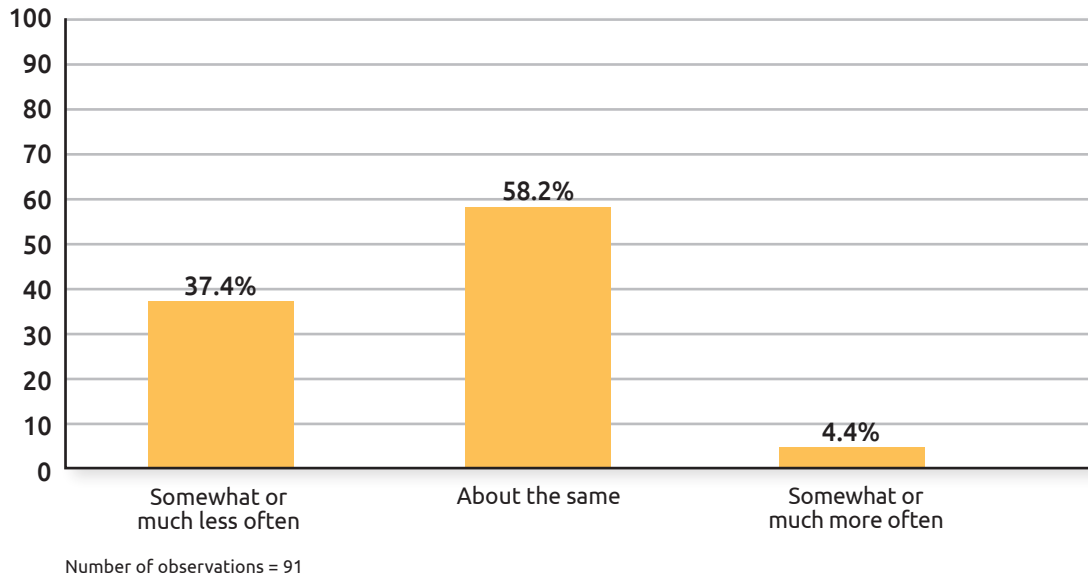
Number of observations = 196

Basic income offered the potential to reduce public health expenditures. Healthcare usage in terms of doctor visits among the survey respondents decreased for about one-third and increased for a smaller number. These figures support the link between a basic income and reductions in healthcare costs, and conversely, between poverty and poor health.

Many participants shared stories about how basic income helped them address their health needs on their own terms. One 59-year-old woman, who suffers from Chronic Obstructive Pulmonary Disease (COPD), was able to save up to purchase a mobility device, which helped her drastically cut down on the number of doctor visits.

“I haven’t seen the doctor once because of my COPD. ... I was at the hospital constantly before I got the mobility device. And like I say, I wouldn’t have been able to get it without the basic income. I feel like I used to be at the doctor’s all the time. Just not being able to breathe.”

33: Change in emergency room visits amongst those who made use of hospital emergency rooms before the basic income pilot

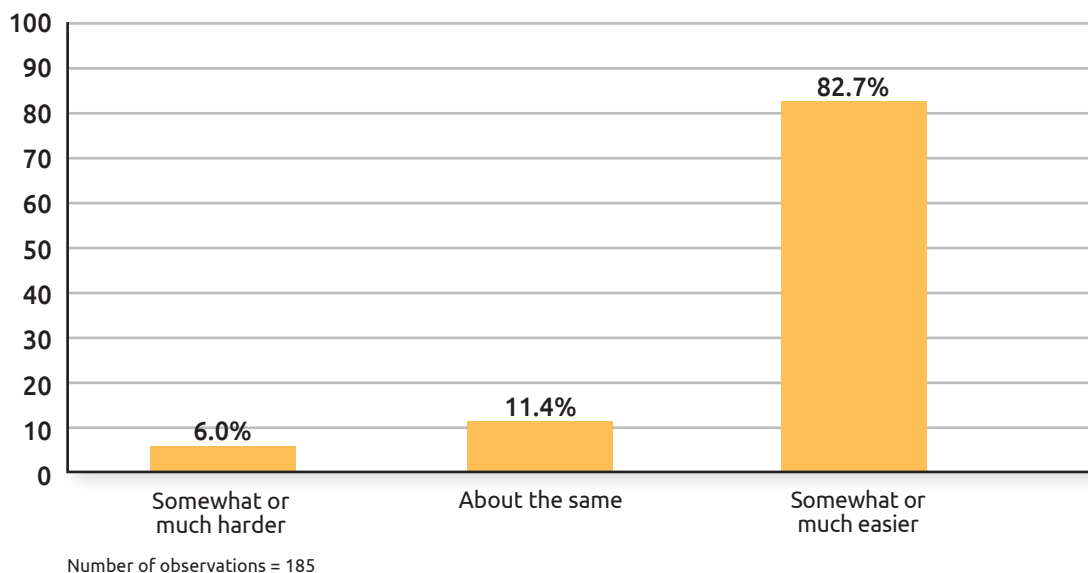


Visits to emergency rooms are one of the most expensive aspects of Canada's hospital system, costing on average more than \$150 per visit in Ontario. Basic income led to a significant reduction in the frequency of such visits among respondents who visited the emergency room before the pilot. Healthcare usage in terms of emergency room visits decreased for over one-third of survey respondents while increasing for a few.

During an interview, a young woman with a medical condition that requires her to use rehydration packets in order to remain hydrated throughout the day, revealed how basic income allowed her to save trips to the hospital.

"The year before basic income, I would go in once a week to the hospital because we don't have IV fluids, and really the rehydration packets solve a lot of my problems, but they are expensive."

34A: Change in ability to pay for medication compared to before the basic income pilot



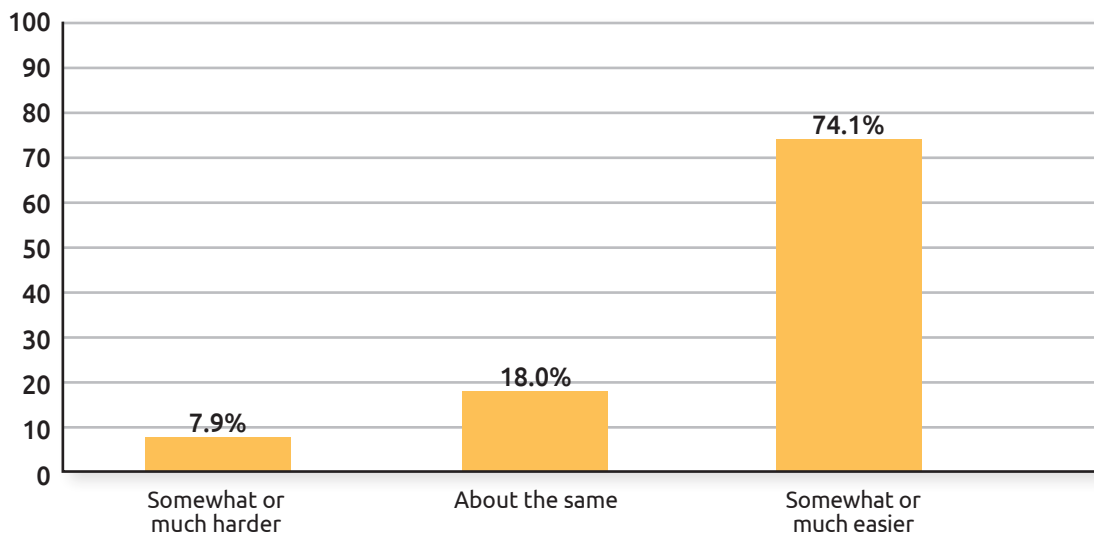
Concern over affordability of drug store medication decreased for over 80 percent of survey participants. The increase in affordability of, and hence access to, prescription drug purchases may have contributed to better health outcomes. As the cross-tabulation below shows, over 90 percent of respondents who found it easier to purchase medication during the pilot also reported somewhat or much better general health. It is also possible that better health might have reduced the need to use medications, thereby making any remaining medications more affordable.

34B: How ability to pay for medication is related to self-reported general health (%)

Ability to pay for medication	General health			Total
	Somewhat or much worse	About the same	Somewhat or much better	
Somewhat or much harder	63.64	18.18	18.18	11
About the same	23.81	33.33	42.86	21
Somewhat or much easier	1.32	6.58	92.11	152
Total	14	19	151	184

Several participants expressed relief over the affordability of medications during the pilot. One young woman reported having a diagnosis that requires “a really expensive medication that’s not covered by my school insurance.” Knowing she was unable to afford an essential drug before basic income was “really frustrating.” “I feel like I’m living in the United States when something like this happens,” she said. During the pilot, she was able to get her prescription filled on a regular basis, which improved her health dramatically.

35: Change in ability to pay for dental care compared to before the basic income pilot



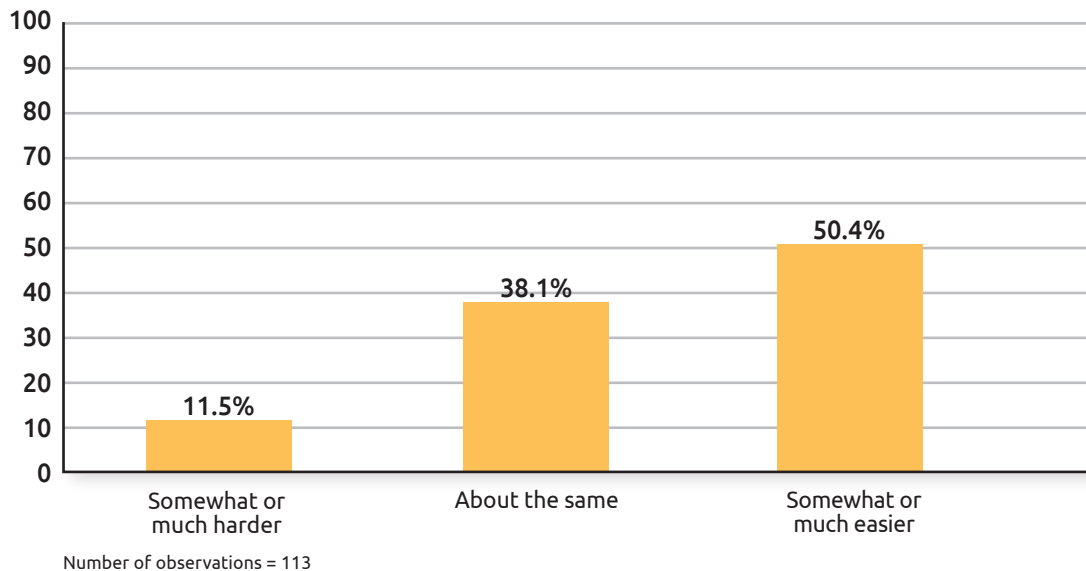
Number of observations = 189

Access to dental care improved for most people, as close to three-quarters of the respondents found it more affordable. Less than 10 percent could still not afford proper dental care with the basic income.

Dental treatment became a priority for many recipients who previously could not afford it. A 61-year-old woman said that before the pilot most of her money went towards food and rent. Having suffered through a variety of health issues as well, her mindset at the time was:

“I’m dying anyways so who cares about my teeth?... So, when I got better on basic income, I could afford to go see the dentist. I was in a better place to take care of myself when I was on basic income. ... It’s not a lot of money but it made a world of a difference. I can’t afford to go to the dentist now.”

36: Change in ability to pay for psychotherapy amongst those who made use of such services before the basic income pilot



Half of the respondents were able to afford counselling services. Slightly over 10 percent felt the basic income was still not enough to access such services.

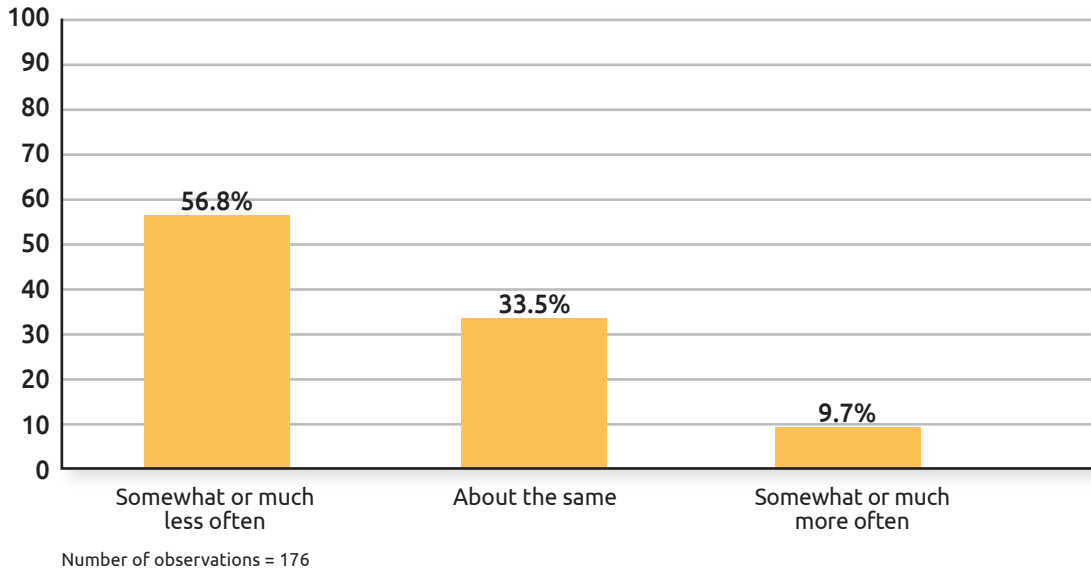
A few participants spoke about how basic income allowed them to access much needed mental health services. One woman previously accessing OW said her “mental health improved” during the pilot because she was able “to go to the doctors who charged.”

“Basic income provided me with the opportunity to take care of myself. ... It was an immediate transformation in terms of the effect it had on me.”

Overall, basic income would appear to have led to public health cost savings in the form of improved health, fewer doctor visits and hospital visits. Receiving a basic income also made it easier for recipients to access drugs and other forms of preventive health interventions with the potential for long-term health cost savings.

In this section, we explore further the impact of basic income on the physical and mental health of participants in our study. While not everyone reported an improvement, participants were more likely to report improved health outcomes than poorer health outcomes while receiving basic income compared to their health status before the pilot. They were also more likely to report changes in their lifestyle that could lead to improved long-term health.

37: Change in frequency of experiencing pain compared to before the basic income pilot

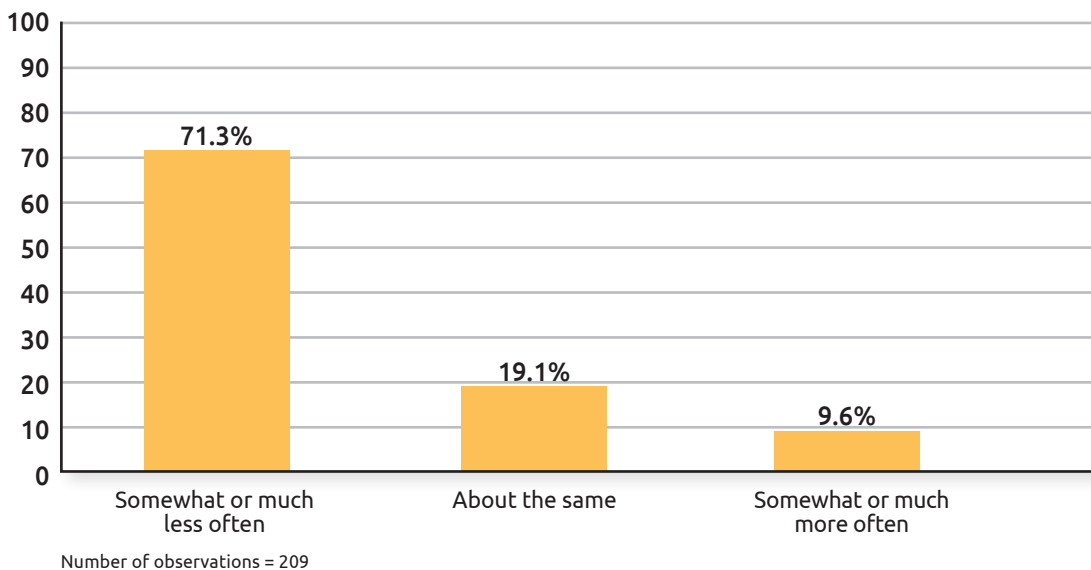


Overall frequency of pain decreased for over half of the respondents, while only several people experienced more frequent discomfort.

Several participants suffering from physical pain explained how their condition could be improved with a bit of extra money. One older woman with rheumatoid arthritis “was excited” when she received basic income because she could finally afford to purchase a “Chez Lounge” to help with her foot pain. “I don’t have a couch, so I want one of those chairs that lets you put your legs up. Because it helps with my feet, to put them up.” However, she was unable to purchase one before the pilot was cancelled as she “was too afraid to.”

“I definitely have a bit of a fear with money all these years. ... I don’t know why that little bit of extra made me feel like I could dream. I thought now you have permission to fuss over yourself.”

38: Change in frequency of feeling tired compared to before the basic income pilot

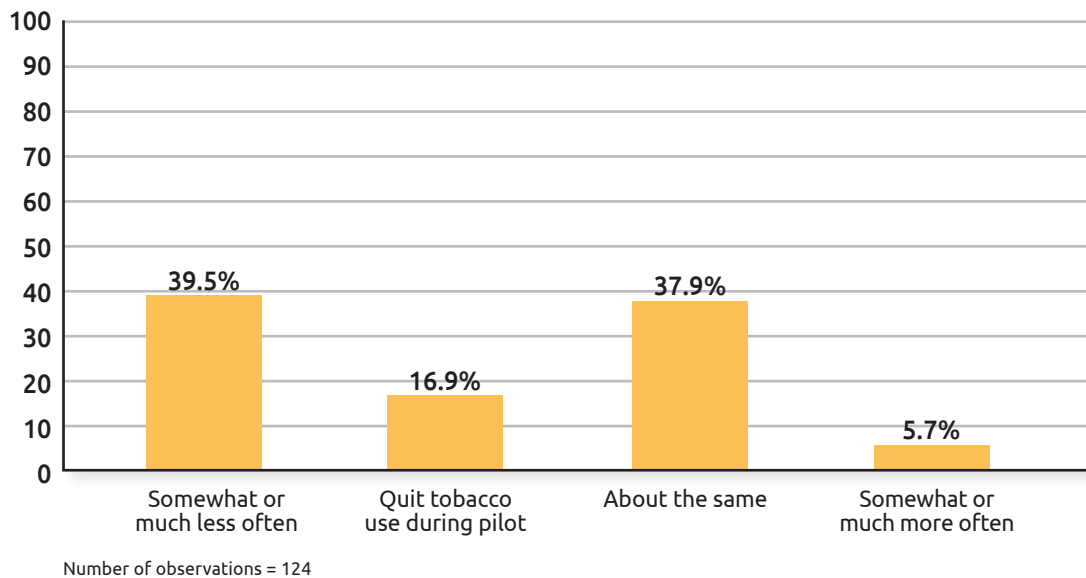


Almost three-quarters of the respondents felt fatigued less often during the pilot.

This was reflected in the responses of many interviewees who expressed feeling more energized, motivated and excited about life with the social safety net provided by basic income. A woman who had been receiving ODSP for several years before the pilot said that previously she “couldn’t sleep” and often “felt sluggish throughout the day.”

“I would be biting my nails a lot and pacing when I didn’t have basic income. ... A lot of my stress came from finances. I didn’t know what I was going to do. ... How am I going to eat? What am I going to buy at the grocery store? I can’t work, I know that.”

39: Change in tobacco use amongst tobacco users compared to before the basic income pilot

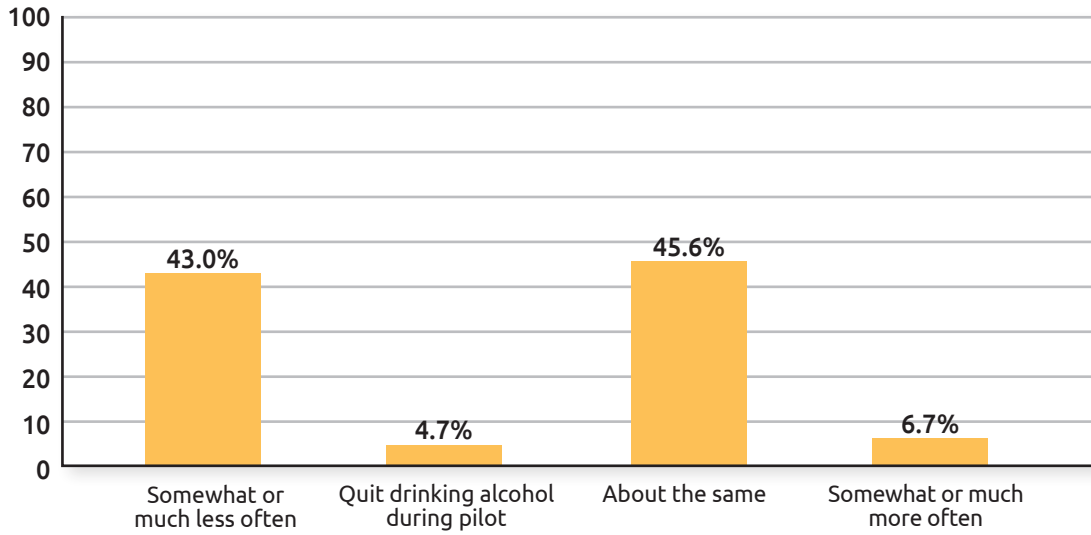


Tobacco consumption decreased among users during the pilot, as over half of the respondents reported either cutting down or quitting altogether. Only a few individuals increased their usage. The responses of those (84 individuals) who never used tobacco have been excluded.

The basic income helped recipients to cut down on smoking or give up the habit entirely. According to one younger woman during an interview, she was:

“... smoking much less on basic income because I wasn’t as stressed out. ... I was coughing up blood before as a result of my smoking habit. ... When I had money to do things, and I generally felt better about myself, I felt less need to smoke and so I began to give up smoking.”

40: Change in alcohol consumption amongst drinkers compared to before the basic income pilot



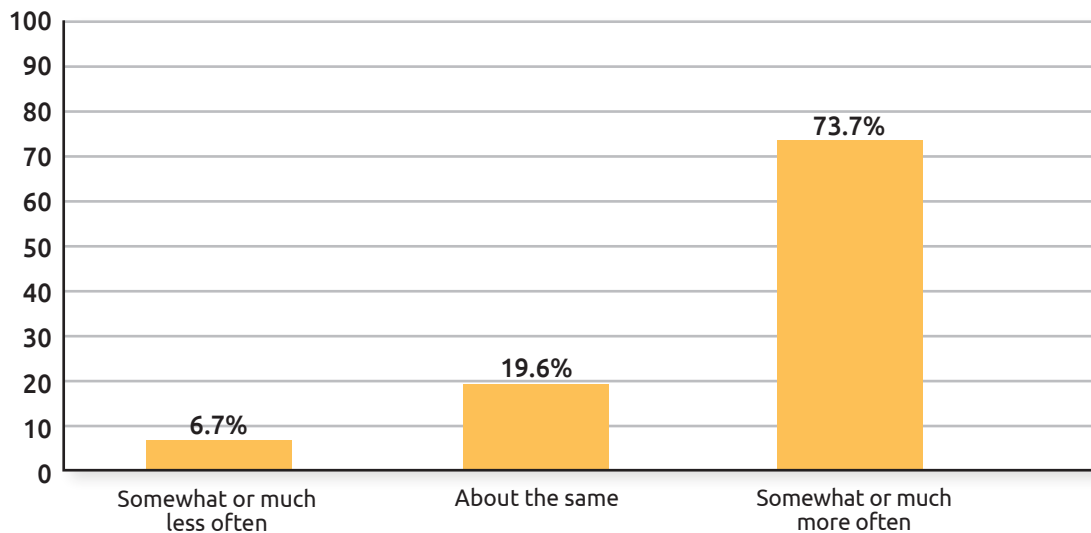
Number of observations = 149

Basic income reduced alcohol consumption among those who drink. Just under half of the respondents cut down on drinking or quit altogether. A small number indulged in a little bit more. The responses of those (60 individuals) who never consumed alcohol have been excluded.

A few interviewees explained how the pilot helped them with their alcohol dependence, allowing them to focus on more important things in their lives. One woman used her time on basic income to enter a treatment program for alcoholism and has been attending Alcohol Anonymous meetings ever since.

“Having BI and not working and being away at a treatment centre gave me peace of mind because my daughter was able to stay at home. ... That gave me comfort knowing I can go away, the mortgage will be paid, the bills will be paid, I don’t have to worry about anything. She’ll have food. And then I can go look after myself and then come back.”

41: Change in frequency of physical activity compared to before the basic income pilot



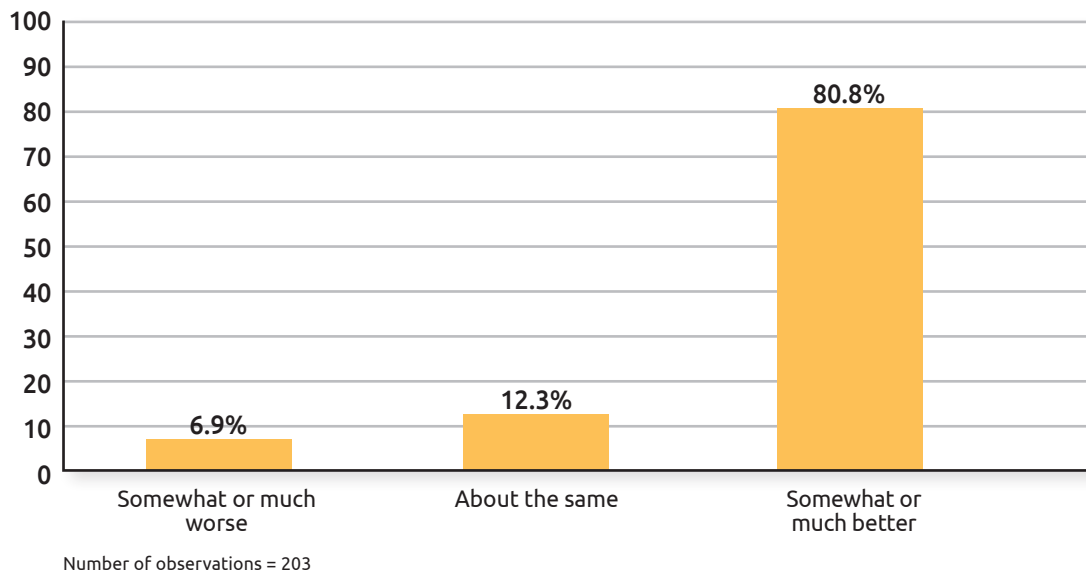
Number of observations = 209

The number of people engaging in regular physical activity increased, with nearly three-quarters of the respondents incorporating some form of exercise into their daily lives during the pilot.

Many participants expressed a general desire to take care of their bodies more with the help of basic income. One 61-year-old former ODSP recipient got a new gym membership, since she “couldn’t have afforded one before.” As a result, she was more physically active.

“It made me feel fabulous. I even started to like my body image again. I didn’t like it before, but after I got the membership, I really liked the results that I saw. I definitely looked better.”

42: Change in self-confidence compared to before the basic income pilot

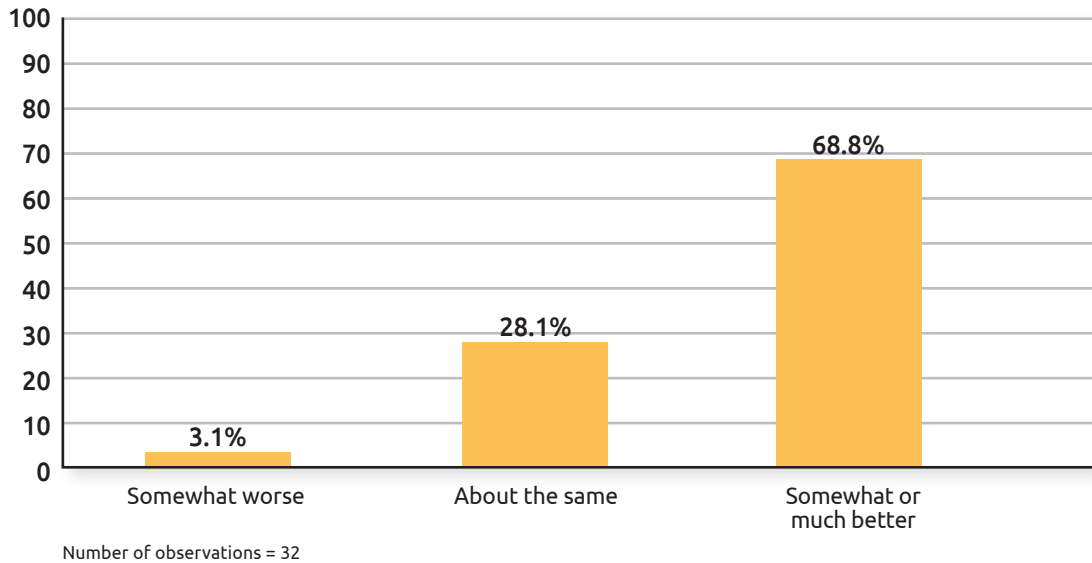


The overwhelming majority of survey respondents reported improvements in self-confidence.

Many interviewees felt they could rely on themselves and others to succeed in life. A young woman who worked several minimum wage retail jobs before said her “self-confidence increased” while receiving basic income.

“I actually cared about finding a relationship. ... Nobody wanted to be with me before basic income, because I was so miserable, and I would always complain and be down and negative. On basic income, I actually found a boyfriend. I was so different. It’s not the money per se, but the psychological effect of feeling you are going to be all right.”

43: Change in children's health compared to before the basic income pilot



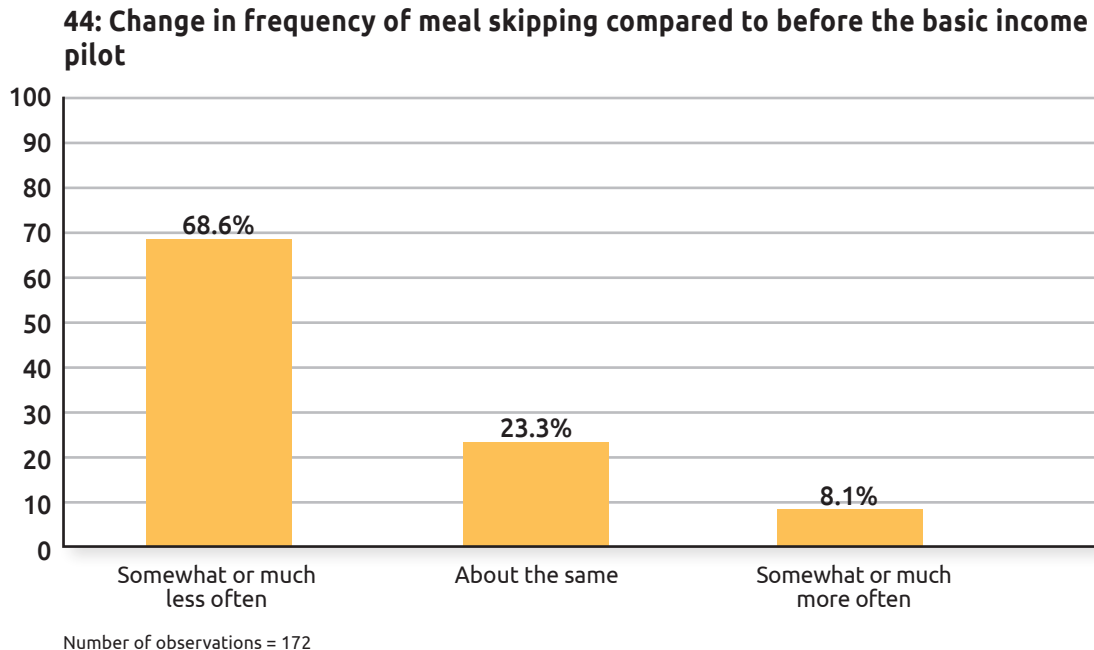
The basic income was associated with health benefits for children living in basic income households. Most of the 32 parent respondents noticed an improvement in their children's well-being with the help of basic income.

As we heard in an interview with one mother, when her daughter became ill, basic income allowed her to purchase the proper medication her daughter needed to feel better.

"Normally, I wouldn't even do that. I'd just go to the dollar store and buy Advil. ... It's not even Advil, it's the generic. But that's my remedy for everything. That's all I could afford."

CHAPTER FIVE: Food security findings for the entire sample

This chapter sheds light on the impact of basic income on the food security of recipients. Most respondents indicated improved consumption patterns during the pilot in terms of both the quantity and nutritional quality of foods eaten.

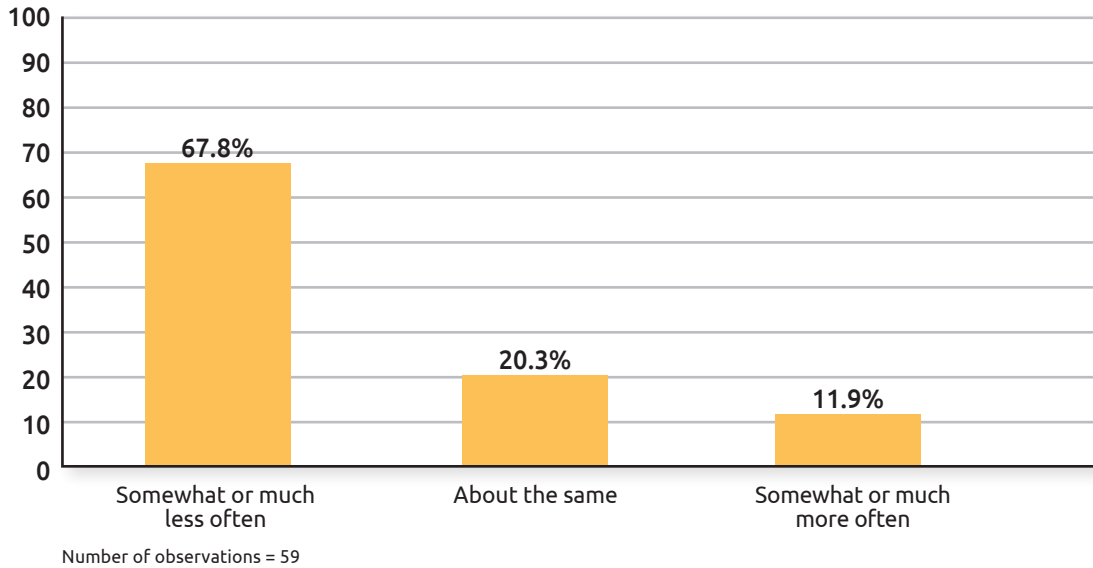


Food insecurity declined markedly for most of the respondents, with almost 70 percent indicating they were skipping meals less often during the pilot.

Almost all interviewees were able to eat regular, balanced meals with the help of basic income. A 47-year-old woman, who worked several part-time jobs, told us how she was able to buy special foods “in bulk” for her health condition. She finds it much more difficult now that basic income is gone.

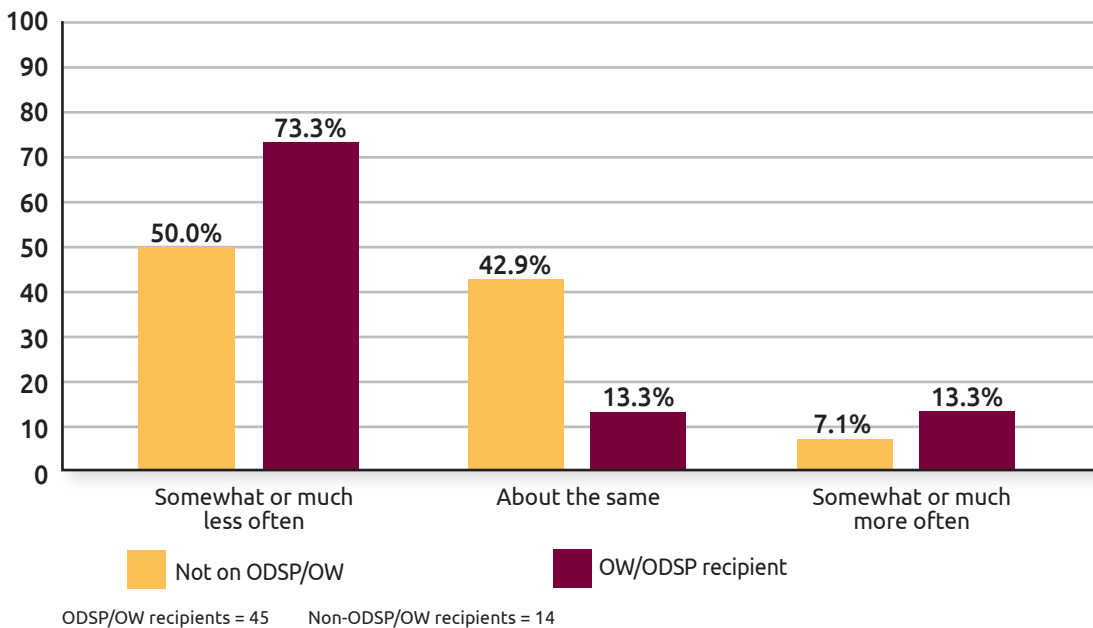
“I went from eating three meals a day to just basically picking something throughout the day cause there’s only certain stuff I can eat, and other stuff will affect me.”

45A: Change in food bank usage amongst those who used food banks before the basic income pilot



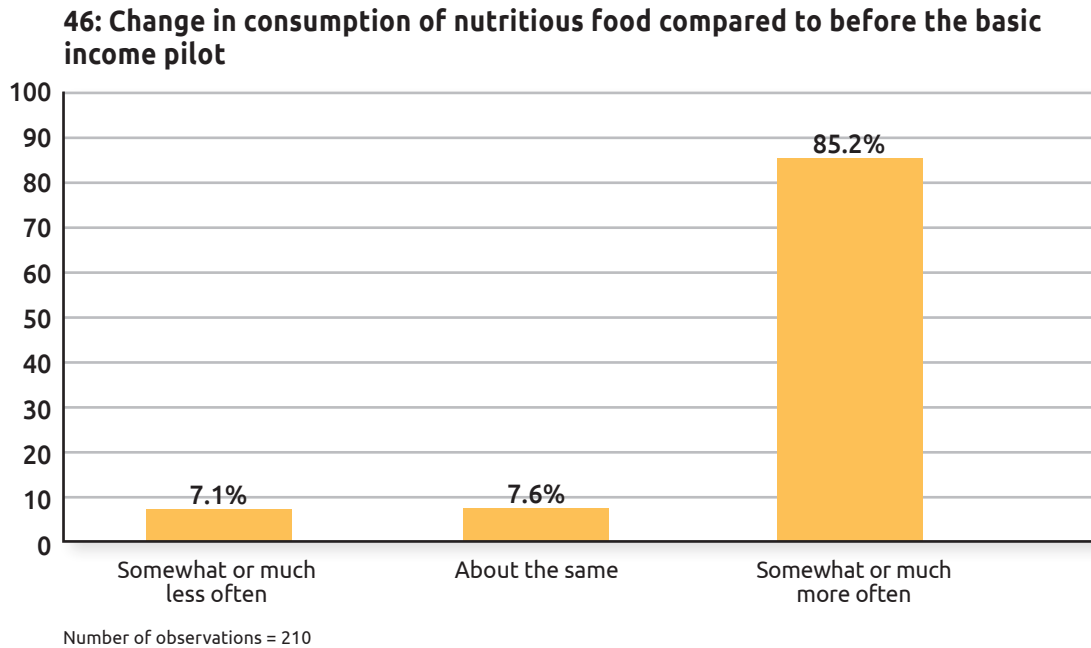
Food bank usage declined considerably among respondents who used food banks before the pilot. Most respondents reported making fewer or no visits during the pilot. Just over one-fifth reported making the same number of trips and a few reported making more trips. Approximately three-quarters of the 59 food bank users were accessing OW or ODSP before the pilot as the chart below shows.

45B: Change in food bank usage of OW and ODSP pilot participants



The greater dependence of OW/ODSP recipients on food banks was corroborated during interviews as well. One couple, both of whom were receiving ODSP before, reported visiting three or four food banks each month before the pilot. While receiving basic income, they did

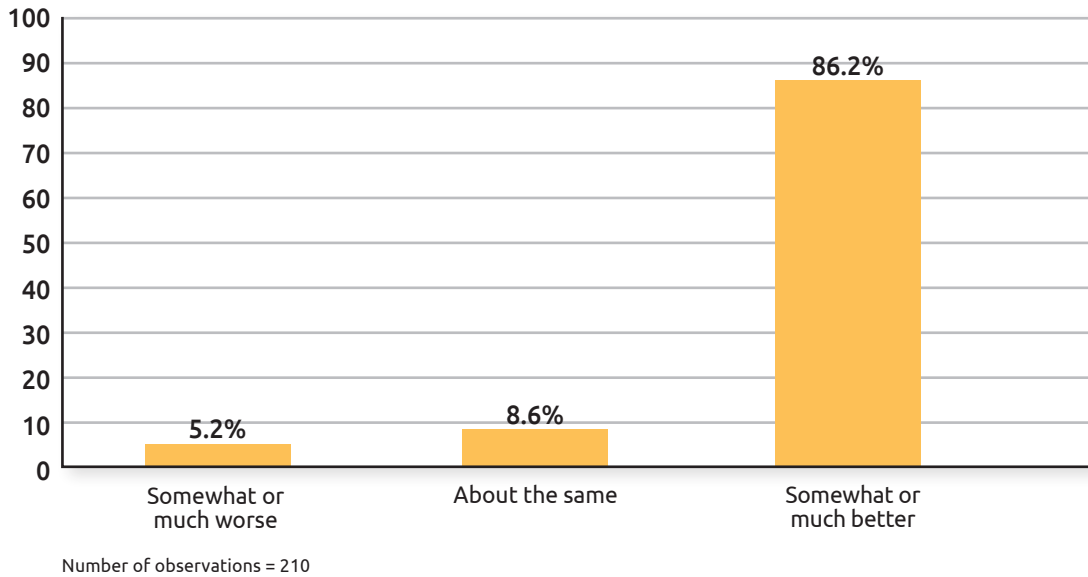
not visit a food bank even once, since they had enough money to buy their own food from the grocery store. “No food banks for eight months. Doesn’t that say it all?” Since the cancellation, they have gone back to using food banks again.



Intake of nutrient dense foods increased dramatically for a majority of the respondents, with 85 percent indicating more frequent consumption of fruits and vegetables. Only a small number were eating nutritiously less frequently. All the findings on food consumption are consistent with each other, pointing to the beneficial impacts of basic income on healthy eating patterns.

Many interviewees expressed satisfaction with being able to select their own foods at the grocery store and plan their dietary intake by reason of good judgment and curiosity. One woman said she “discovered squash” while on basic income, and had to Google recipes for it, since she had “never purchased some of those fruits or vegetables before.” “I had to do a little bit of researching to see what I could make.” She also “experimented with dragon fruit” and really enjoyed it. “I loved trying random fruits from the local grocery store.”

47: Change in diet compared to before the basic income pilot



The basic income helped most of the respondents maintain a healthier diet.

Consistent with all other food security findings in this chapter, we found interviewees reported improved diets during the pilot. A former ODSP recipient noted that her fridge was “packed” as she was able to buy more fruits, vegetables, and quality meats with basic income. These foods allowed her to better address her medical condition because she was able to “choose” what to eat, rather than rely upon whatever the food bank was able to provide.

CHAPTER SIX: Housing findings for the entire sample

This chapter reports findings related to changes in living accommodation during the pilot and the ability of participants to finance basic household purchases. Several participants were able to move to higher rent accommodation and many found it easier to fund basic household purchases.

48: Rent paid during the pilot compared to pre-pilot rent (%)

Rent before pilot	Rent during pilot				
	\$0	\$1-399	\$400-799	\$800-1200	Total
\$0	70.59	0.00	29.41	0.00	17
\$1-399	0.00	50.00	50.00	0.00	20
\$400-799	0.00	0.00	82.72	17.28	81
\$800-1200	0.00	0.00	5.36	94.64	56
Total	12	10	85	67	174

Pearson chi2(9) = 299.3979 Pr = 0.000 Fisher's exact = 0.000

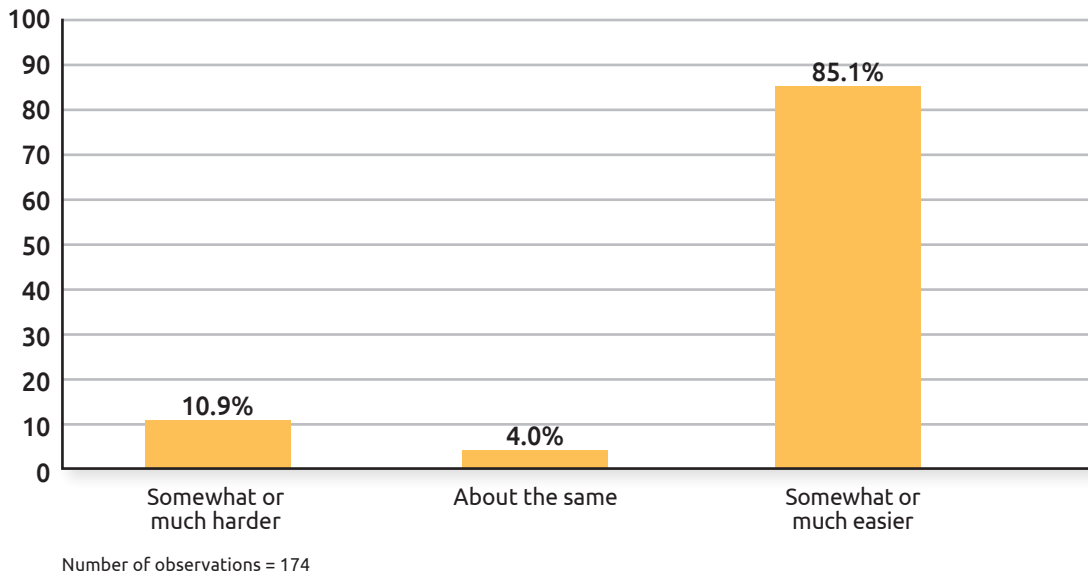
The rows in Table 48 report the change in rent paid by participants during the pilot compared to before the pilot. Almost 70 percent of respondents who paid \$0 in rent before the pilot maintained the same arrangement with basic income, while nearly 30 percent of this group were able to afford their own housing options. It is reasonable to assume that a majority of those in the zero-rent category were sharing housing with friends or family or were without housing. Half of those who paid up to \$399 in rent before were able to move into more expensive and better housing during the pilot. Nearly 17 percent of those who paid up to \$799 before basic income moved into more expensive housing as well. Most of those who paid up to \$1200 in rent continued to pay the same amount. Twenty-nine individuals moved into a higher rent category during the pilot compared to three who moved to less costly accommodations. While rental costs increased for some recipients, it was only to average market rates and not to luxury apartments.

Some interview participants indicated moving to better and more affordable housing with the help of basic income. For one Hamilton couple, it even meant getting a mortgage on a small house so they could better accommodate their daughter's special needs. Moving to a house was very beneficial for their family, allowing them to access municipal housing improvement grants, which they could use to purchase home accessibility devices for their daughter. Through the grants, they could purchase a lift to help with their daughter's mobility issues inside the house.

“We couldn’t access those resources before when we were renting. ... We suffered a lot when we rented because we would have to find ways to make the house more accessible for her, with limited resources, and by improvising. Now we can create a home environment for our daughter that is safe and accessible.”

While shelter use was not common among the respondents, a few individuals indicated less or no reliance on shelters, while two expressed greater dependence on them, for reasons unlikely related to basic income.

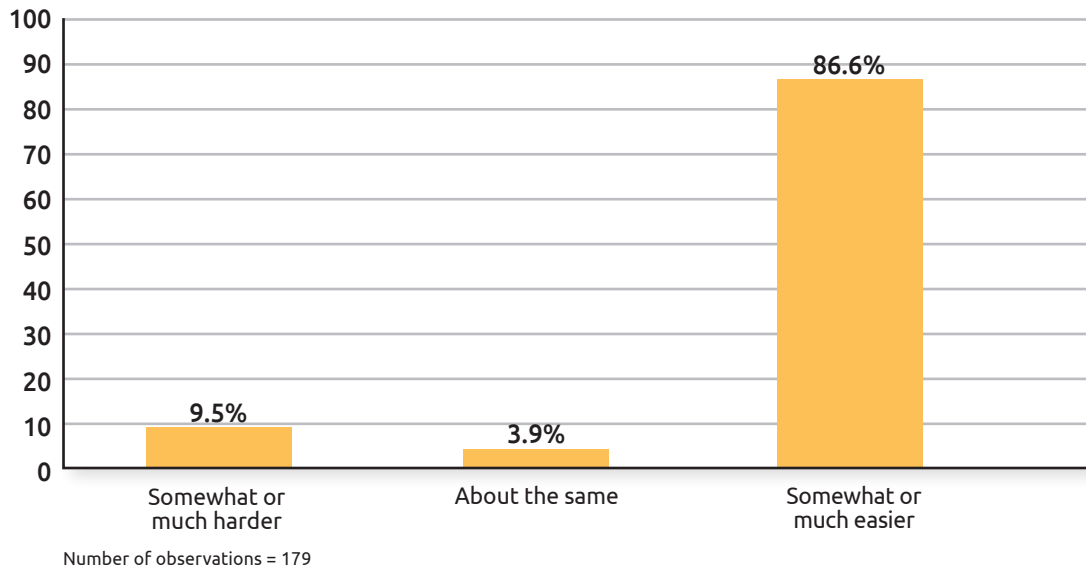
49: Change in ability to finance household purchases compared to before basic income



Nearly 85 percent of the respondents found it easier to purchase necessary items for their homes. About 10 percent indicated they found it more difficult to finance such purchases.

Many interview participants told us they were able to save up to purchase basic household goods for themselves and their families during the pilot. One young man, who was working many hours to financially take care of his mother who has cancer, was able to purchase a new bed for her with the help of basic income. “She hasn’t had a bed for most of my life to be honest, like she gave up her bed and room to let us all have one.” He noted it was “kind of hard for her to sleep on it all the time because of her legs, but at least now she has a bed, and so that was kind of the biggest thing I wanted to take care of. It’s my mom you know.”

50: Change in ability to finance clothing purchases compared to before the basic income pilot



Most of the respondents indicated basic income made it easier for them to purchase essential weather protective clothing and work attire.

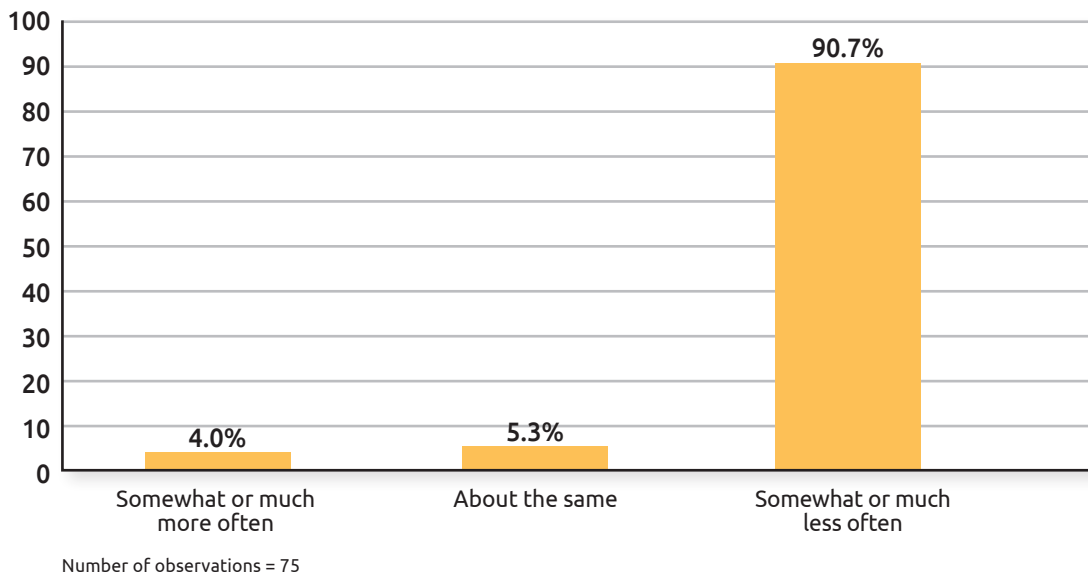
An example comes to us from a 30-year-old woman who said she had “never really owned a 100 percent warm coat,” in her life before, so she saved some of her basic income to purchase one.

“It was \$100 on sale, I almost had a heart attack paying for it, but that coat was the warmest coat I’ve ever had.”

CHAPTER SEVEN: Financial well-being findings for entire sample

This chapter discusses how the basic income affected the financial status of basic income recipients. Overall, participants reported less use of payday loan providers, greater financial stability and easier access to transportation services.

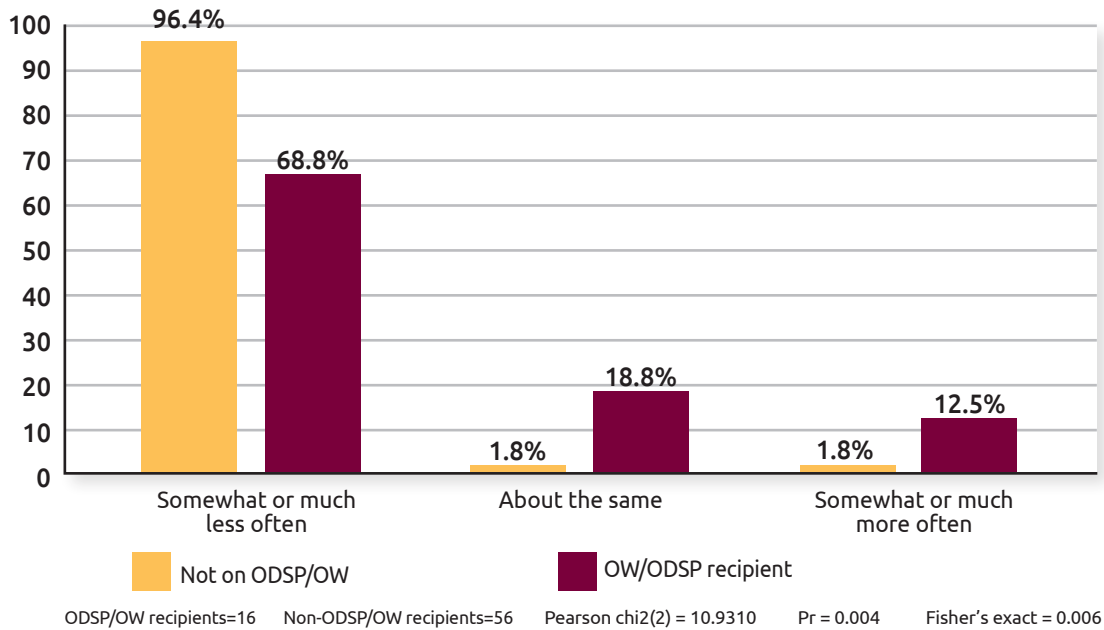
51A: Change in payday loan usage of participants who used payday loan facilities before receiving a basic income.



Most respondents who were using payday loan services before indicated less reliance on them during the pilot. There were 85 participants who indicated no use of payday loans. Their responses have been excluded from this chart.

As the cross-tabulation below shows, the majority of survey participants who used payday loans were not receiving OW or ODSP before the pilot. As a result of basic income benefits most of these individuals reported making less use of payday loans.

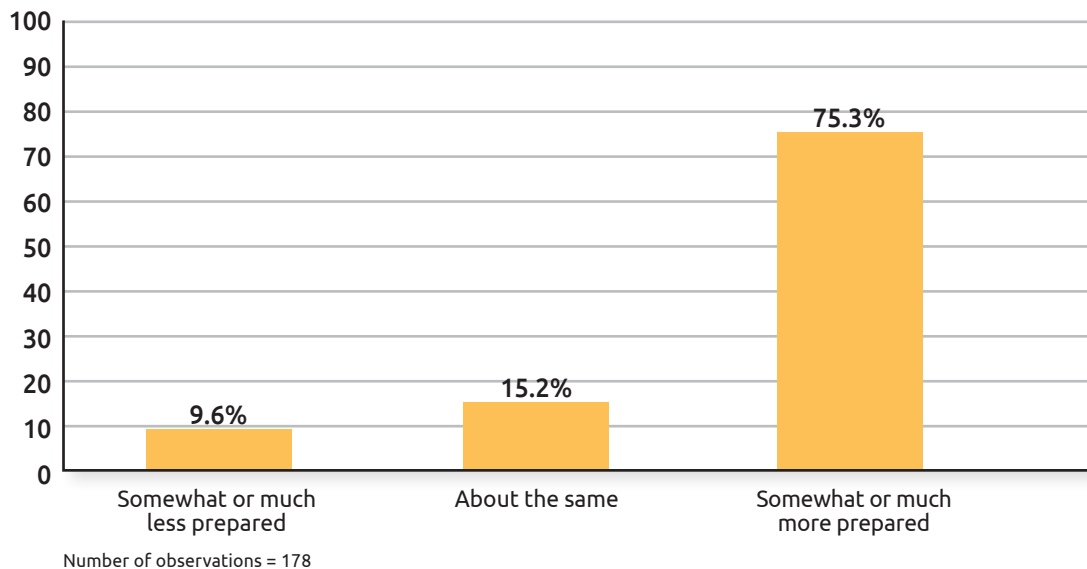
51B: Change in usage of payday loans by OW and ODSP recipients



A few participants revealed how they were forced to rely on loans to make ends meet before the pilot. A 63-year-old woman recalled how ecstatic she was to “finally start paying off these money loan places” with the help of basic income. Before:

“I would have to leave my chair outside, and everyone knows what my chair looks like. ... I think there’s a shame that comes with it. There’s a major shame that comes with it. That you’re having to go to that point. ... But, you do what you have to do in order to survive. That’s life.”

52: How prepared are you for financial emergencies compared to before the basic income pilot?

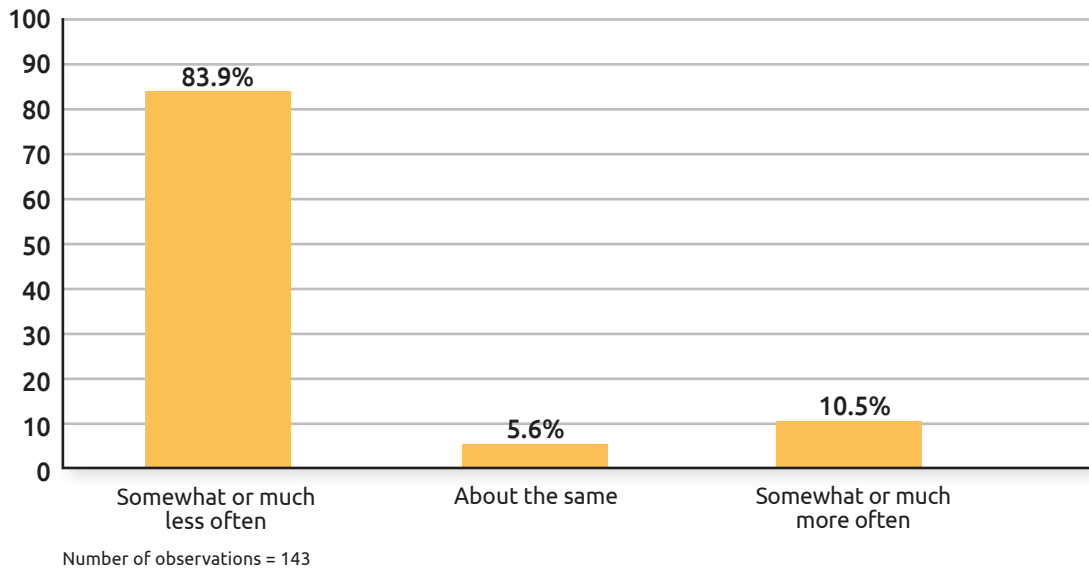


Three-quarters of the respondents felt they were in a better position to deal with a financial emergency during the pilot.

A few participants provided intimate details about how basic income helped ease the financial burden on their family members. One woman with cancer used the extra money to pay for burial insurance for herself.

“I wanted to make sure that was taken care of. ... I don’t want my son to have to worry about when something happens to me.”

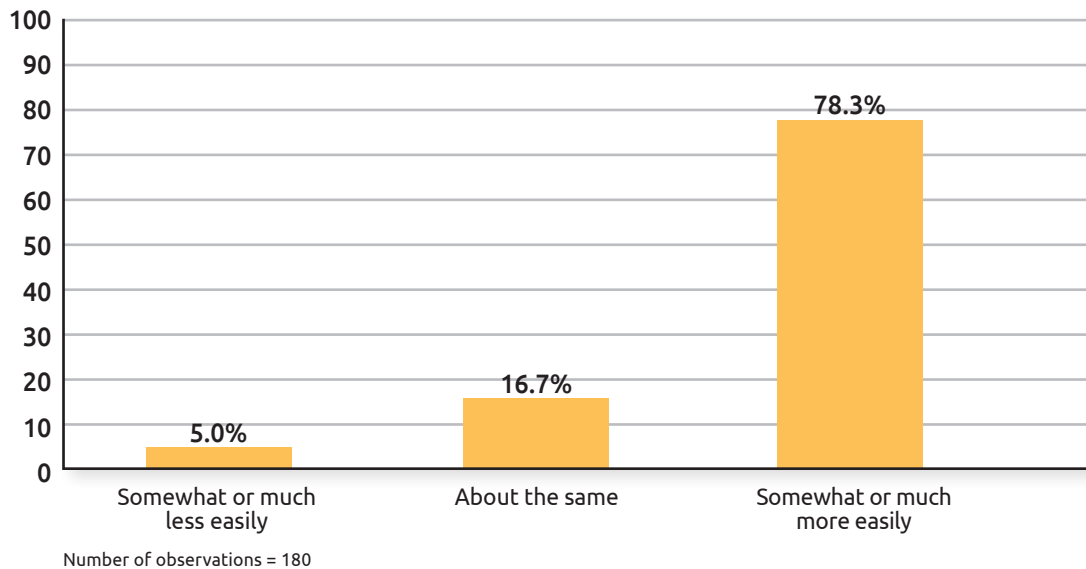
53: Change in reliance on family or friends for financial assistance compared to before the basic income pilot



Over 80 percent of respondents indicated less dependence on family or friends for financial help during the pilot.

During an interview, we heard from one woman who was diagnosed with cancer several years ago. She had been reliant upon her mother to subsidize her rent and give her inheritance early. She was “stressed all the time because of finances” before basic income. During the pilot, however, she was able to pay for her own rent and help her mother out with expenses. “When BI came in, it was like this couldn’t have come at a better time.” She was hoping to have the opportunity to give back to her mother who had moved into the same apartment building as her. “My mother is a godsend. She’s 80 years old and she’s just a godsend.”

54: Ease of moving around the region now compared to before the basic income pilot



Getting around independently was made easier for over three-quarters of the respondents.

During interviews, several participants said that basic income made it easier for them to get around. One woman who previously worked in the bartending sector:

“Would have to walk home alone from Hess village to Barton late at night. I was so lucky nothing happened. But it was really unsafe and dangerous. I had to try to read peoples’ energy on the sidewalk at that hour. ... On basic income, I could afford to take a cab or Uber if I really felt uncomfortable with walking home alone late at night.”

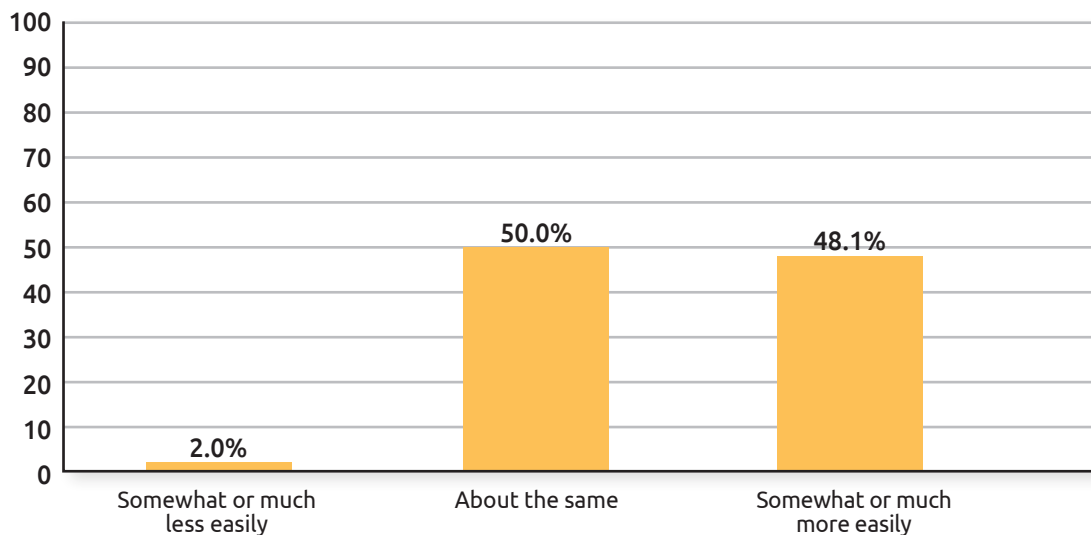
She also got her driver’s license during the pilot and even saved up to purchase a used car to help her travel to various gigs.

We also heard from a wheelchair-bound man who praised basic income for allowing him to take taxis instead of the bus sometimes. He felt more dignity taking taxis because bus drivers would sometimes treat him like “an inconvenience.” They would have to stop to “let down the ramp and lock me into place. They act like I’ve ruined their whole day.” The taxis also helped him overcome the defective conditions of sidewalks which often “hurt” because of the “cracks and bumps.” “It makes us pee and defecate sometimes. The roads and sidewalks are terrible and dangerous,” he said. While receiving basic income, he was able to occasionally take taxis “to appointments or to the mall if I needed to get something.”

CHAPTER EIGHT: Social findings for entire sample

This chapter describes the impact of basic income on recipients' community engagement, social relations and leisure activities. Overall, many participants reported spending more time volunteering, hanging out with family members, socializing with others and taking up hobbies.

55: Change in frequency of volunteering compared to before the basic income pilot



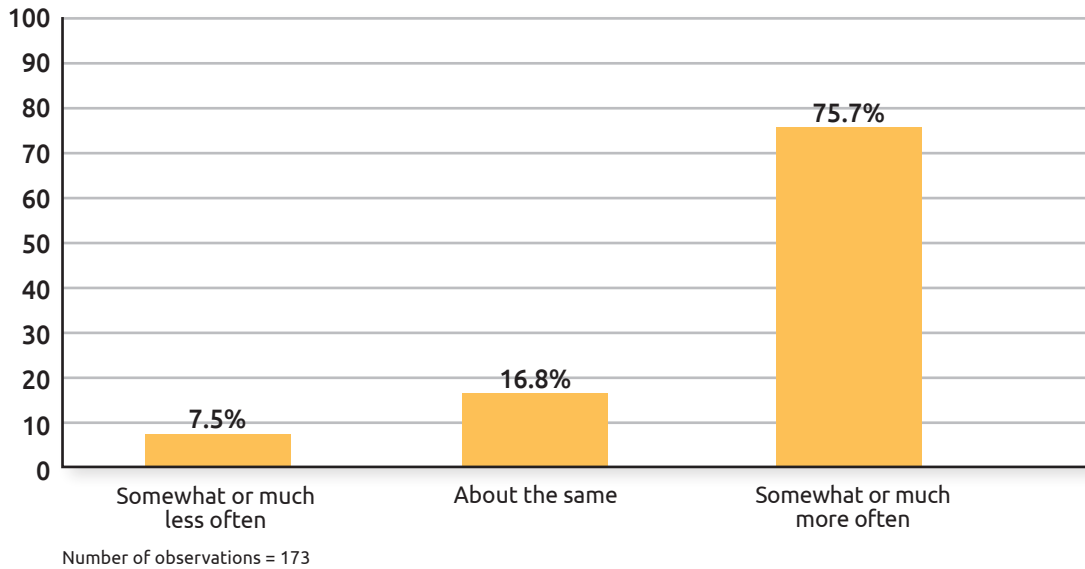
Number of observations = 154

Volunteerism increased for just under half of the respondents.

Many interviewees felt a certain collective responsibility to give back to their communities out of gratefulness for the basic income. One woman began volunteering at her church's thrift store. She explained "this is like what basic income is meant for in a way. Allow us opportunities to do things we couldn't afford to do otherwise." Another woman called volunteering "a great experience.

"You have to have a reason to get up in the morning. ... You have to do something with that money that's going to make it better not only for you, but for those around you."

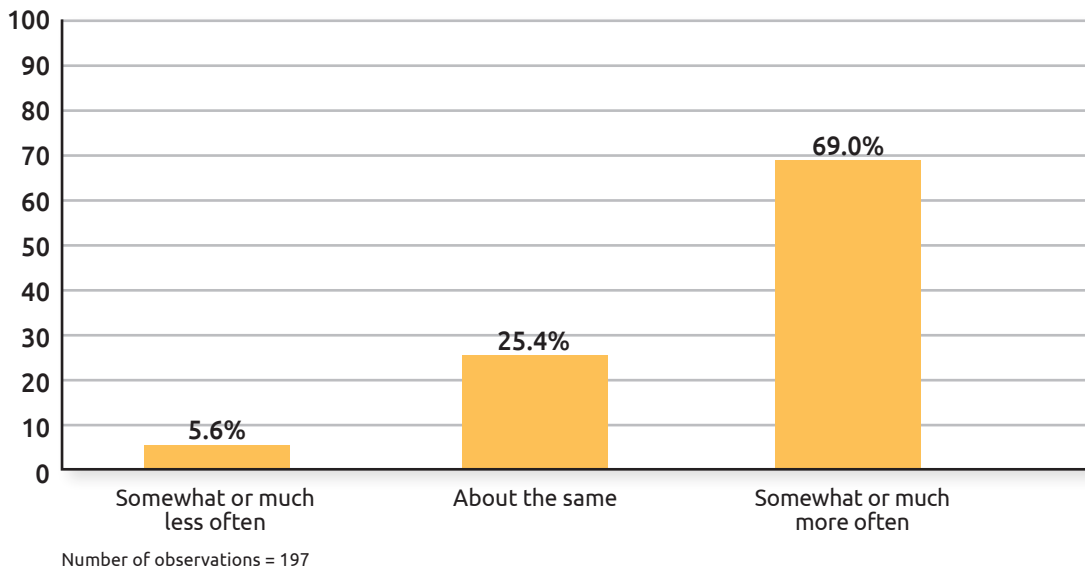
56: Change in frequency of participating in extracurricular activities compared to before the basic income pilot



Approximately three-quarters of the respondents participated in extracurricular activities with themselves or family members more often during the pilot.

During interviews, participants gave us examples of different types of activities that basic income allowed them to take up. One young woman with a physical condition was able to purchase seeds and soil to nurture a new hobby in community gardening. “I get tired easily, so I have to plan out my day in terms of what I am able to do, so I need to have an activity that I am able to do and take breaks as needed. I used to be really active, but then due to health issues, I had to stop.” Gardening “helped me get back some of my stamina and do something that I enjoy that is not related to work or school. The basic income allowed me to afford the supplies like seeds and soil.”

57: Change in frequency of spending time with family and/or loved ones compared to before the basic income pilot

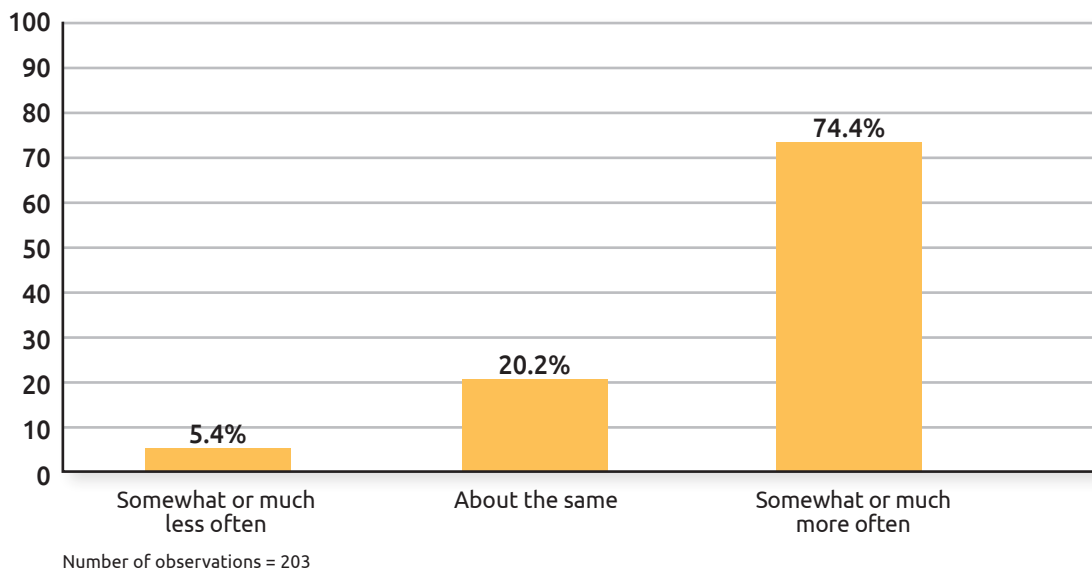


Over two-thirds of the respondents indicated spending more time with their family members and/or loved ones during the pilot.

Basic income allowed one single mother, who was receiving OW before the pilot and working as much as she could, to take her daughter on a trip to Ottawa during the pilot.

“We went site-seeing. It was really nice. ... We hadn’t had a vacation or gone anywhere before. We couldn’t save enough money to go a short trip like that before. The last time I had gone somewhere was when my husband was alive and healthy. That was around 2005. You don’t think about going anywhere when you’re on OW or ODSP. Staying alive is hard enough. You have to work really hard just to survive on those programs, looking for work, budgeting, meeting requirements, going to appointments and all that.”

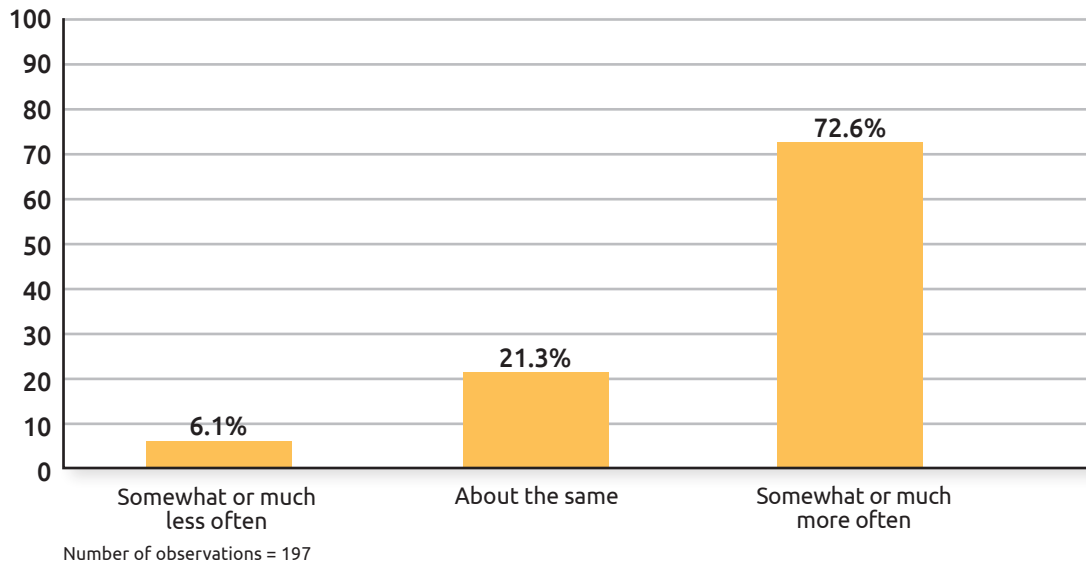
58: Change in frequency of socializing compared to before the basic income pilot



Close to three-quarters of the respondents reported socializing more often with family, friends, neighbours and community members during the pilot.

For many interview participants, we learned basic income provided them a sense of dignity in social settings. “I don’t go out socially because all of my other friends do a lot and I get tired of being the one who can’t afford it, so I don’t go,” said a 63 year old woman who worked in the health sector for many years. Basic income allowed for a “general relief of that constant financial anxiety,” which contributes to a “feeling of being a little bit less than your friends, even though they don’t rub it in your face.”

59: Change in frequency of devoting time to unpaid personal interests compared to before the basic income pilot



Nearly 73 percent of survey respondents indicated devoting more time to unpaid personal interests during the pilot.

One self-employed man who we interviewed told us he was inspired by basic income to run for political office. The extra money allowed him to pay his nomination fee, as well as purchase signs and campaign literature. He hoped running for political office would provide him with a platform to speak about issues that affect many people.

“Who better to represent the common person than someone who is poor? ... I like to think I liberate people in my demographic, people I grew up with, to empower them to think that they can run, and they can make a difference. Who am I and I’m doing it, you know?”



CHAPTER NINE: Conclusion

From the evidence presented, it is clear the Ontario Basic Income Pilot improved the lives of pilot participants in Hamilton-Brantford in meaningful ways. In terms of the *physical health* of our survey participants, a significant number reported better overall well-being (79%), increased physical activity (74%), less frequent tiredness (71%) and pain (57%), less use of tobacco (56%) and alcohol (48%) and enhanced child well-being (69%).

In terms of *mental health* indicators, most of the survey respondents indicated better mental well-being (83%), less frequent stress/anxiety (86%), depression (83%) and anger (78%), greater self-confidence (81%) and a more positive outlook on life (86%).

The basic income also had a noticeable impact on the *use of health services*, with many of the survey respondents indicating less frequent visits to health practitioners (33%) and hospital emergency rooms (37%), easier access to dental care (74%), drug store medicines (83%) and professional counselling services (50%).

In terms of *food security*, most of the survey participants reported a better diet (86%), more frequent nutritious feedings (85%), lower meal-skipping behavior (69%) and less food bank usage (68%).

The housing security of survey participants improved in terms of greater affordability of household items (85%) and essential clothing (86%) and better overall living accommodations (46%).

The *financial well-being* of survey respondents improved in a variety of ways too, including greater ease in repaying debts (60%) and getting around the city or region (78%), less frequent use of payday loans (91%), better financial emergency preparedness (75%) and less reliance on family or friends for financial support (84%).

In the *social realm*, many survey respondents appear to have benefitted from basic income support as indicated by more time spent with their loved ones (69%), better relations cultivated with family members (66%), more frequent participation in extracurricular activities with others or alone (76%), more time devoted to personal hobbies (73%), increased socialization with those around (74%) and more frequent volunteering (48%).

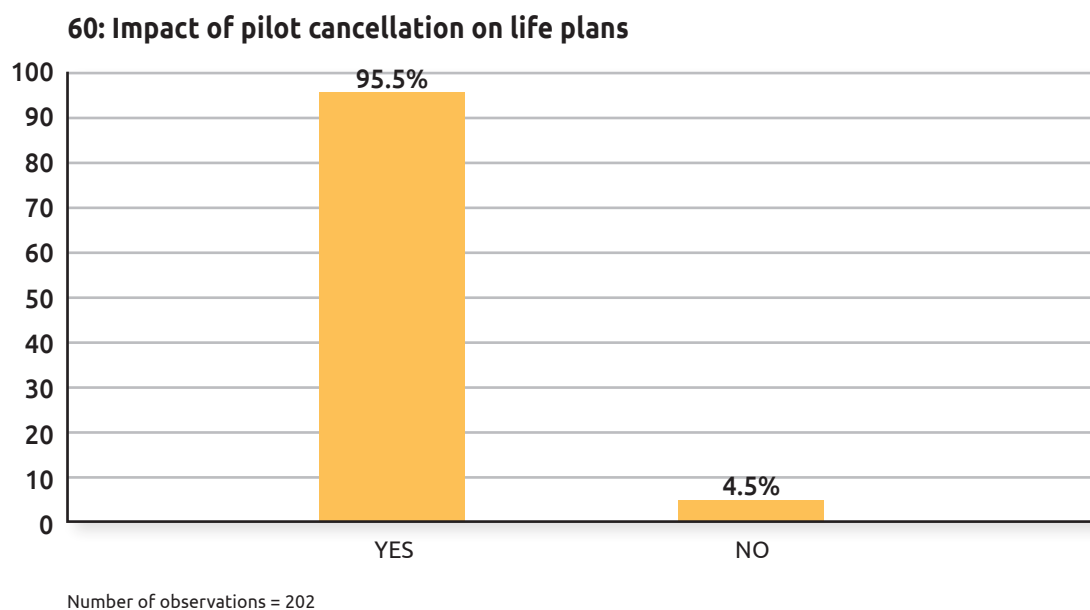
As for the *labour market participation* of survey respondents, over half indicated working before and during the pilot (54%) while less than a quarter were unemployed before and during the pilot (24%). Slightly less than one-fifth were employed before but unemployed during the pilot (17%) and a smaller number reported not working before but finding work during the pilot (5%). Just under half of those who stopped working during the pilot returned to school to improve their future employability (40.6%).

Those who were working both before and during the pilot reported improvements in their rate of pay (37%), working conditions (31%) and job security (27%). The entire survey sample

reported other work-related improvements such as searching more easily for a job (61%), staying motivated to find better employment (79%) and starting school or an educational training program (26%).

These findings show that despite its premature cancellation by an incoming government that reneged on its electoral promise to see the pilot through to its end, basic income recipients in the Hamilton-Brantford pilot site benefitted in a range of ways. In this sense, the pilot was nothing short of successful. This is particularly surprising given the short period of time many survey participants reported receiving basic income support. Most reported receiving basic income for less than 17 months, nearly one-third of whom for less than 13 months (see Appendix B).

As the chart below shows, almost all survey respondents indicated that the pilot's cancellation forced them to place on hold or abandon certain life plans.



A young man working in the service sector captured the true cost of the cancellation:

“I just noticed when it was announced the pilot would be closing, there is a winding down versus a ramping up feeling. It was a mindset change for sure. Rather than solely looking towards entrepreneurship and thinking solely about that, my mind was like create more of a base. Find a job instead. It just changed my way of thinking. Instead of putting my time into things so freely, like the entrepreneurial path, it kind of constricted things. ... BI was a like a base, a foundation. When I heard that the foundation was going to be moved, where you place your feet changes. Those last seven months weren't the same. The plans had to change. The wheels had to start moving in a different direction.”

The premature ending of Ontario's Basic Income Pilot and the disbanding of the team that was tasked with evaluating its impact represents a missed opportunity to more fully understand the full effects of basic income. This report cannot fill fully the research gap the cancellation created. The data sources available for this report were limited to self-reported survey responses by Hamilton-Brantford participants and a small sample of participants who agreed to speak with us. The results do however dispel some of the fears of the opponents of basic income including that it will lead to a wholesale abandonment of paid employment. The results strongly suggest that basic income has the potential to improve the physical and mental health of participants and reduce their demands on public health resources. The results suggest that the stability basic income provides can help recipients move to better paying employment and to play a fuller role as citizens in society. Basic income had less of an impact on the ability of recipients to find employment with supplemental benefits such as a drug plan pointing to the importance of providing such benefits outside the employment relationship. Even with its limited access to data, this report strongly suggests the Ontario Basic Income Pilot made life better for those receiving it and potentially made life better for all who live in the Hamilton-Brantford region.



APPENDIX A: Methodology

The research team administered a 70-question online survey through McMaster University's Lime Survey service. The survey was anonymous and open to basic income recipients from Hamilton, Brantford and Brant County. It was active from January to August 2019. The average length of time it took participants to complete it was 15 minutes. A small number of respondents completed a paper-based version of the survey. Their responses were manually entered into the online survey system. A total of 217 former recipients participated in the survey, with most providing responses to all 70 questions.

The survey included three questions at the end to verify the respondent's status as a basic income recipient. The first question asked for a government-issued Ontario Basic Income Pilot Reference Number to be entered into a comment box. Upon enrollment the government provided each basic income recipient with a unique 12-digit Reference Number starting with 5000. We also included a less intrusive multiple-choice question with eight response options, asking for the total number of characters in the respondent's Reference Number. The last multiple-choice question with seven response options asked for the correct colour stripe appearing at the bottom of the correspondence letters issued by the Ontario Basic Income Pilot staff to recipients. A total of 186 out of 217 respondents (85.71%) answered at least one of the verify questions correctly. These were people who either provided a unique 12-digit Reference Number starting with 5000, answered '12' to the second question or answered 'yellow' to the third question. The rest either did not provide their Reference Number or selected the response option "I don't know" to the second and third questions. Many of them explained in a comment box provided at the end of the survey that they had lost or thrown away their government-issued documents after the pilot's cancellation and were therefore unable to provide the necessary answers.

The survey data was analyzed and organized using Stata software.

A second source of data was a series of interviews conducted with basic income recipients from Hamilton and Brantford. In total, 40 individuals were interviewed during July 2019. Several couples (family members and partners) were interviewed together and asked to tell the story of their experience on basic income. Around 85 percent of interviewees were from Hamilton. Almost 60 percent were female. Close to 50 percent were between the ages of 25 and 44, and the rest were between 45 and 63. Over half were living alone or with a spouse/partner. Nearly 55 percent were accessing OW or ODSP before and/or after the pilot. Around 40 percent received basic income for 9 to 12 months, 27 percent for 13 to 16 months, 27 percent for 17 to 20 months, and the rest for 21 to 26 months. Nearly 15 percent had children living at home.

The interviews were semi-structured and open-ended in nature. Each interview lasted for about 90 minutes and explored a range of issues related to health, employment, food security, housing, finances, social assistance, family and community engagement. Interviews were tape recorded, transcribed and thematically coded. Interviewees provided government documentation as proof of their enrollment and were compensated with \$100 for their participation.

Several methods were used to recruit survey and interview participants. Our community partners the Hamilton Roundtable for Poverty Reduction assisted by encouraging basic income recipients in their network to participate through events, workshops and social media. The Basic Income Canada Network also raised awareness of our study in their weekly newsletter. We also created an advertising campaign on Facebook and Twitter and wrote an op-ed column in the Hamilton Spectator.

A copy of the survey administered to participants is available upon request.



APPENDIX B: Characteristics of survey respondents

Approximately 1,000 low-income households from Hamilton, Brantford and Brant County purportedly enrolled in the Ontario Basic Income pilot. Our survey was open to all basic income recipients from those sites. A total of 217 individuals participated in our survey.⁴ Most were from Hamilton (83.41 percent), while the rest were from Brantford (16.59 percent).

Basic income recipients were accepted into the pilot at different times, so enrollment periods varied among our survey respondents. Just over 60 percent indicated receiving basic income for less than 17 months while just under 40 percent indicated receiving basic income for more than 17 months.

The pilot targeted low-income households between the ages of 18 and 64. Almost 60 percent of our survey respondents were between the ages of 25 and 44. A third were between 45 and 63 (34.11 percent) and just under ten percent were between 18 and 24 (7.01 percent).

Most survey respondents received a high school education or greater. Approximately one-third had a high school diploma (29.95 percent), while another third had a college degree or certificate (33.64 percent), and another third had a bachelor's degree (27.19 percent) or higher (2.3 percent). A few had less than a high school education (6.91 percent).

Just over half of the survey respondents were female (56.02 percent), while just under half were male (42.59 percent). A few individuals identified themselves as other (1.39 percent).

Approximately two-thirds of the survey respondents were living alone or with a spouse/partner (64.22 percent), while the rest lived with their children, friend/roommate or parents/grandparents (35.78 percent).

Not all survey respondents received the same amount of basic income each month. A majority received between \$700 and \$1999 per month (87.44 percent), while the rest received either less than \$700 (7.44 percent) or \$2000 or more (5.12 percent).

Reflecting the demographic composition of Hamilton-Brantford, only about 10 percent of the survey respondents identified themselves as part of a racialized minority group.

Approximately 5 percent of survey respondents identified themselves as indigenous, which is somewhat in line with the population of Indigenous descent in Hamilton-Brantford.

All respondents held citizenship status in Canada, while over 90 percent were native born and just under 10 percent had immigrated.

Over two-thirds of the respondents were single (64.02 percent). Just over one-third were married/common law, divorced/separated or widowed (35.98 percent).

Almost 40 percent of the respondents were accessing either Ontario Works (OW) or the Ontario Disability Support Program (ODSP) before the pilot.

4. However, not all 217 respondents provided an answer to every single survey question. If the respondent did not manually enter a response to a particular question, the survey system automatically selected the default answer option 'No answer.' These types of responses, however, are missing from the total number of responses provided in each table and chart presented in this report. This helps explain why some of the totals fall short of 217. In other cases where the totals fall short of 217, it is because we excluded the responses of people who indicated the question did not apply to them, which we do not always mention.

Hamilton Roundtable
for Poverty Reduction

