

Life on Basic Income: Stories from Southern Ontario

With a Special Foreword by Kathleen Wynne, Former Premier of Ontario

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Dedicated to The Honourable Hugh Segal, whose unwavering belief in basic income championed a brighter future for all.

We know that poverty or living beneath the poverty line is a perfect and accurate predictor of bad health outcomes, earlier death, trouble with the law, drug overdoses, and children who do not do well in school. All of this costs our society billions.

Yet we do not act. In the past fifty years, we have protected seniors with the Guaranteed Income Supplement and children from poorer homes with the Child Credit, removing thousands from the risk of poverty.

But for the millions of working age folks beneath the poverty line? Not enough. It is completely incomprehensible. – Hon. Hugh Segal (Personal Communication, 2023)



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Foreword by Former Premier of Ontario, The Honourable Kathleen Wynne

Political life is made up of a series of choices. We set priorities, lay out platform and policy ideas and if we are very lucky, we have the opportunity to implement those ideas. But no matter how comprehensive the plan, the unexpected always happens.

When I became Premier in 2013, I had no intention of launching a Basic Income Pilot. Our Liberal government had been in office since 2003. Politically we were not expected to last another year, let alone five years. On the issue of social assistance and poverty reduction, we were continuing the program laid out by my predecessor including implementing the recommendations of a review completed by Frances Lankin and Munir Sheikh. I did have a nagging doubt about the efficacy of those recommendations given that the mandate of the review had not included an examination of the adequacy of social assistance rates. I worried that nibbling around the edges of a system that was not working would not help the people who really needed it.

Fast forward to 2016. That nagging worry had become full-blown conviction that we had to try something different if we were to have an impact on increasing poverty and homelessness rates in Ontario. I knew that Hugh Segal had been an advocate and an activist for guaranteed annual income throughout his career. Happily, Hugh agreed to take on the task of leading our Basic Income Pilot. His stature, good nature and knowledge set us up for success and the design of the pilot was solid. Had we been able to complete the three years of the pilot, I firmly believe we would have had important data and evidence that would have allowed us to design a program tailor-made for Ontario that would have benefited tens of thousands of people.

This report, which tells some of the stories of the people who experienced life on Basic Income in the Ontario Pilot program is an important one. It is a glimpse into why we need to keep advocating for better solutions. It is a validation of the notion that if we treat each other with dignity, we will all be better off.

It is also a reminder that there are solutions to the intractable problems we face as a society but we need to have the courage to take risks.

I wish that we had begun the Basic Income Pilot when I first became Premier in 2013. But in life and politics we don't get to do over those moments. What's important now is that we take the lessons we can from the work that was completed, that we listen to the voices of the people most affected and learn from them.

That's why [Life on Basic Income](#) and the stories it tells are so important.

Introduction

The most recent basic income pilot in Canada took place in Ontario, the country's most populous and economically significant province, from 2017 to 2019. It was devised as an alternative approach to poverty reduction, compared to the province's conventional social assistance system that is known for its strict conditions, limited benefits, and constant monitoring. Although the pilot did not implement a universal basic income, as defined by the Basic Income Earth Network, it targeted individuals aged 18 to 64 with an annual income below \$34,000 CAD, or \$48,000 for couples. The pilot aimed to improve life opportunities for low-income households by offering a substantial benefit floor, with an annual basic income of up to \$16,989 for singles and \$24,027 for couples. A 50% reduction on every dollar earned through employment was designed to encourage people to seek or maintain jobs while receiving basic income. Additionally, individuals with disabilities were eligible for up to \$500 in extra support each month.

The basic income pilot provided a substantial increase in benefits compared to traditional social assistance programs. At the start of the Pilot, Ontario Works, the province's work-welfare program offered \$721 per month to low-income single people, to assist with basic needs as they prepared for and found employment. Meanwhile, Ontario's Disability Support Program, which offered \$1,151 per month in monthly income and employment support to single people with severe health conditions. In contrast, in the pilot, a single person received up to \$1,415.17 per month, marking a 96.25% increase over the work-welfare program. Those with health conditions received up to \$1,915.75, reflecting a 66.44% increase over the disability support program. In addition to offering higher income to social assistance recipients, the pilot was available to other eligible individuals within the three designated test sites: Hamilton-Brantford (urban), Thunder Bay (semi-urban), and Lindsay (rural).

The 4,000 participants enrolled in the pilot were initially set to receive three years' worth of basic income payments from the Ontario government. An evaluation team was established to assess work-life outcomes, with pilot participants serving as essential informants. However, a newly elected Conservative government reneged on its promise to see the experiment through and prematurely canceled it. This policy cancellation masqueraded as being evidence-based, even though no such evidence existed. Participants only completed one baseline survey upon enrollment and had not been evaluated on how their lives had changed during the pilot. Regrettably, this was not the first instance of a Canadian basic income pilot being terminated prematurely following a change in government; a guaranteed income experiment in Manitoba during the 1970s suffered a similar fate.

A silver lining following the pilot's termination was the robust community effort to preserve and analyze any available data, ensuring that insights from the purported \$150 million experiment were not entirely lost. In Hamilton-Brantford, one of the pilot sites where around 1,000 recipients received basic income payments, a team of researchers from McMaster University collaborated with community partners to investigate findings from the area. By conducting surveys and interviews, the research team was able to compile an incomplete yet informative snapshot of basic income's impact on the living and working conditions for nearly a quarter of those recipients. To provide an overview of the various areas impacted by basic income, the following bullet points summarize the key quantitative survey findings in categories such as physical health, public health service usage, mental health, food security, housing security, financial well-being, social improvements, and labour market participation.

Physical health improvements

- Improved overall well-being for participants (79%)
- Increased physical activity (74%)
- Reduced fatigue (71%) and pain (57%)
- Decreased tobacco consumption (56%) and alcohol consumption (48%)
- Enhanced well-being for participants' children (69%)

Impact on public health service usage

- Reduced frequency of visits to health practitioners (33%)
- Reduced visits to hospital emergency rooms (37%)
- Easier access to dental care (74%)
- Increased access to over-the-counter medications (83%)
- Increased access to professional counseling services (50%)

Mental health improvements

- Improved mental health (83%)
- Reduced stress and anxiety (86%)
- Reduced depression (83%)
- Reduced feelings of anger (78%)
- Increased self-confidence (81%)
- More optimistic outlook on life (86%)

Improvements in food security

- Improved diet (86%)
- Increased frequency of nutritious meals (85%)
- Decreased meal-skipping behaviour (69%)
- Reduced food bank usage (68%)

Housing security enhancements

- Greater affordability of household items (85%)
- Greater affordability of essential clothing (86%)
- Improved overall living conditions (46%)

Financial well-being improvements

- Easier debt repayment (60%)
- Increased access to transportation (78%)
- Reduced usage of payday loans (91%)
- Better preparedness for financial emergencies (75%)
- Decreased reliance on family or friends for financial support (84%)

Social improvements

- More time spent with loved ones (69%)
- Improved relationships with family members (66%)
- Increased participation in extracurricular activities (76%)
- More time dedicated to personal hobbies (73%)
- Increased socializing (74%)
- Increased volunteering (48%)

Labour market participation

- Over half worked before and during the pilot (54%)
- Nearly a quarter were unemployed before and during the pilot (24%)
- Of those employed before the pilot, 17% became unemployed during the pilot
- Of those who became unemployed, 40.6% returned to school to improve future employability
- 5% of participants found work during the pilot after not working prior to it
- Of those employed before and during the pilot, there were reported improvements in pay rate (37%), working conditions (31%) and job security (27%)
- Other improvements among the continuously employed: easier job searches (61%), staying motivated to find better employment (79%) and starting school or educational training programs (26%)

In 2020, the researchers released their report derived from the collected survey data, titled the *Southern Ontario Basic Income Experience*.¹ The primary focus of that report was on quantitative findings; as much of the qualitative data gathered from interviews had not yet been systematically examined using rigorous qualitative methods. The current report presents the outcomes of a thorough analysis of this previously untapped qualitative data.

This report offers a richer qualitative overview of the Ontario Basic Income Pilot by capturing and transmitting participants' own voices, perspectives and lived experiences, enabling a more textured understanding of its impact on various indicators of well-being. This type of analysis is essential because it offers deeper insights into the real-life effects of basic income on individuals, beyond statistics, and highlights the unique nuances and complexities that quantitative data and less rigorous qualitative methods might overlook. By employing systematic qualitative methods, including the use of NVivo software to analyze participants' detailed accounts of their own experiences, we gained a more comprehensive understanding of the effects first identified in the initial report. Building on the findings from *Southern Ontario's Basic Income Experience*, this analysis supports the potential for basic income as a tool that not only improves the living standards for recipients but also empowers them and reduces the stigma often associated with traditional social assistance programs.

¹Mohammad Ferdosi, Tom McDowell, Wayne Lewchuk and Stephanie Ross. "Southern Ontario's Basic Income Experience." Report. School of Labour Studies, McMaster University. Available at: <https://labourstudies.socsci.mcmaster.ca/documents/southern-ontarios-basic-income-experience.pdf>

Qualitative findings

This report is based on data gathered by McMaster University researchers in 2019. Their project involved the collection of survey data from 217 former participants from Hamilton-Brantford and conducting interviews with over 40 respondents. These interviews examined various issues stemming from the survey findings in greater depth. The semi-structured interview questions were designed to facilitate descriptions of participants' experiences while allowing for impromptu follow-up questions and digressions. A detailed account of data collection and participant information can be found in the appendices of the original report (Ferdosi et al. 2020).

In the subsequent sections, we delve into the personal narratives of former Ontario Basic Income Pilot (OBIP) participants to illustrate their experiences during and shortly after the implementation of the program. By presenting a first-person account of participant experiences on basic income, we aim to offer an in-depth understanding of how the policy initiative impacted aspects of their lives. In addition to sharing these personal narratives, we also incorporate an overarching analysis, which seeks to distill patterns, trends, and establish key takeaways. Through a retelling of participant accounts, we give weight to their personal journeys and emphasize the significance of their stories in shaping our understanding of the OBIP.

The qualitative findings from our study are presented in sections that correspond with the key themes emerging from our interviews. These themes surfaced organically during our interactions with participants. The first section examines themes that were not as prominently captured by the quantitative data in the initial report, such as the impact of basic income on dignity, pride, and confidence as well as shifts in consumption patterns. Later sections probe deeper into the findings of the initial report, examining quality of life indicators such as employment, education and health. Subsequent sections explore the impact of basic income on family and community relationships, experiences of stigma, and evolving perceptions of government, as well as the effects of the pilot's cancellation. The report concludes by considering the implications of these findings for the future.

Information regarding the methodology of this study, which is based on NVivo data analysis, can be found in the appendix at the end of this report.

Executive summary

The following summary synthesizes the central themes and insights gathered through the qualitative analysis undertaken in our study, with a specific focus on the multifaceted impacts that the OBIP had on the lives of its recipients. By providing a preliminary understanding of these impacts, this summary serves a dual purpose. Firstly, it establishes the context within which the personal narratives, explored in greater detail throughout the report, can be more meaningfully interpreted. Secondly, it lays a foundation from which the reader can delve into the nuanced insights and stories that emerge in the subsequent sections.

One of the most salient outcomes of the OBIP was the enhancement of participants' sense of *dignity, pride, and confidence*. The basic income empowered recipients by affirmatively recognizing their inherent human worth. This translated into an increased sense of self-esteem, self-respect, and a belief in their capabilities to effectively engage with the challenges of life.

Furthermore, a significant shift was observed in the *consumption patterns* of the recipients. The financial autonomy afforded by basic income enabled participants to exercise agency and make choices that aligned with their values and aspirations. This was highlighted by participants who had previously received provincial social assistance and were subject to monitoring and scrutiny of their spending. The freedom to allocate resources based on individual priorities played a transformative role in their lives, from pursuing education to investing in health and engaging in leisure activities. This led to an empowerment that resonated beyond the financial aspect, and cultivated personal growth, sense of belonging, and social integration.

In the domain of *physical and mental health*, the OBIP had a profoundly positive impact. Recipients reported improved diets, reduced stress, and better access to healthcare services. Basic income facilitated an environment where participants could focus on overall well-being. The interconnected nature of financial stability, physical health, and mental peace became evident.

In terms of *work and education*, the pilot debunked the notion that basic income disincentivizes work. Contrarily, it served as an "income floor", providing a safety net that allowed recipients to remain in employment, take entrepreneurial risks, and consider career changes. It also encouraged participants to pursue higher education and vocational training, facilitated by the financial stability provided by basic income. This suggests a potential for an increase in educational attainment, a more skilled workforce, and economic dynamism.

Participants' *social relationships* also experienced a positive transformation. With the alleviation of financial stress, participants found themselves able to invest time and energy into nurturing personal connections. The pilot fostered an environment conducive to personal growth, empathy, and understanding, which, in turn, contributed to stronger bonds within families and communities that are a key component of wellbeing.

Stigma was another critical aspect. Participants experienced various forms of stigma throughout their lives including *poverty stigma, social assistance stigma, spending stigma, and basic income stigma*. The conversations revealed the multifaceted nature of stigma and its significant influence on the well-being of individuals experiencing financial challenges.

Participants also expressed *opinions regarding government involvement* in providing social support. Though not all participants spoke about the government, those who did were primarily negative, often expressing a lack of trust in the government's actions and intentions. The abrupt cancellation of the pilot, examined in the final section, was a source of particular disappointment, introducing instability into participants' lives. The cancellation had significant emotional and, in many cases, material consequences for recipients.

In conclusion, the OBIP demonstrated the multifaceted benefits of providing a basic income, including enhanced dignity, improved health, empowered consumption choices, positive social relations, and encouraging education and employment outcomes. However, the pilot's abrupt termination highlighted the importance of consistent government support and raised concerns regarding the recipients' trust in government initiatives.

Dignity, pride, confidence

The Ontario Basic Income Pilot had a profound effect on recipients, with many experiencing a heightened sense of dignity, pride, and confidence. For poor and marginalized individuals, dignity refers to the inherent worthiness and respect they deserve as human beings, regardless of their socioeconomic status. Pride, in this context, denotes the self-esteem and self-respect that stem from their ability to provide for themselves and their families. Confidence, on the other hand, signifies the belief in one's capabilities to overcome challenges and navigate life with self-assurance. Our in-depth NVivo data analysis revealed that nearly 100 references to these themes were made by 35 participants, highlighting the importance of these notions in their lives, and demonstrating the transformative impact of the OBIP. In the section that follows, we report on some of the stories participants shared about how the OBIP impacted their sense of dignity, pride, and confidence.

Diana, a 36-year-old woman with a bachelor's degree, found herself in a challenging situation before the pilot. As a single person living alone, she was responsible not only for her own well-being but also for taking care of her elderly mother each week. Prior to the pilot, Diana relied at different times on Ontario Works (OW) and the Ontario Disability Support Program (ODSP) to make ends meet. At her 17-month enrollment in the OBIP, her circumstances changed considerably, even though she did not work during the pilot and returned to ODSP afterwards. In her interview, Diana made four distinct references to the themes of dignity, pride, and confidence, underscoring their significance in her life. As she reflected on her experience, she shared the following statement:

"I was always on fight or flight mode before. 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. I started to get a diagnosis for mental health around the time I got on basic income. I became hopeful again. I wanted to better myself. I had some financial stability to be able to look after myself a bit more. My sense of being has changed."

Diana's quote offers insight into her personal experience with the OBIP and how it impacted her. She describes how living in poverty led to chronic stress and being in a constant "fight or flight" mode, which affected her relationships and overall well-being.

Diana's statement regarding her reactive behavior and strained relationships can be linked to the concept of dignity. The stress caused by her financial struggles and the inability to maintain stable living conditions may have eroded her sense of self-worth and inherent value. Dignity is intrinsically linked to an individual's ability to lead a fulfilling life and pursue their own goals. Basic income provided her with the necessary resources to regain dignity and improve her living situation, supporting her personal development and well-being.

When Diana mentions that her stress from living in poverty impacted her self-confidence, she alludes to the notion of pride. The inability to secure stable employment despite having an education likely left her feeling disempowered, which in turn eroded her self-esteem and sense of accomplishment. The basic income pilot alleviated some of these feelings of inadequacy by providing financial stability, which in turn bolstered her pride and sense of accomplishment.

Diana's reference to her mental health diagnosis and newfound hope after receiving basic income support highlights the crucial role of confidence in her personal transformation. The financial stability provided by basic income enabled her to focus on self-improvement, ultimately leading to a more positive outlook on life. This experience was shared by other participants, who reported a connection between having their basic needs met in a dignified way, and a more positive outlook on life and willingness to plan for the future. As Diana's confidence grew, she became more hopeful about her future and was better equipped to tackle the challenges she faced in the present.

While Diana's experience offers valuable insights into the transformative impact of basic income, examining Natalie's case provides us with an additional perspective on the diverse ways basic income can shape the lives of its recipients. Natalie, a 30-year-old college-educated woman who lived alone and was not working before or during the pilot, received basic income support for 16 months. Her experience highlights the significance of dignity, pride, and confidence, as exemplified by her story of purchasing prescription eyewear.

"I bought my eyeglasses. I didn't rely on ODSP to do that. When you need eyewear on ODSP, you could basically go to any eye store to get them, but you get pointed to a very small section where the really old, unfashionable glasses are. The ones that no one really wants because they were rejected designs that didn't do well in the market, and you have to choose from those. Most of them are god awful ugly. With OW, you have to specifically go to the optical clearance house.

It was nice for me to choose my own glasses with the basic income. The glasses I am wearing came from the opposite side of the optical store where the ODSP glasses were. I made damn sure that they were better quality.

I found I was treated better. It was more dignifying. Also, I found much later that I have a slight stigmatism in one of my eyes. But I was never told about that because what's needed to correct them is an anti-glare coating which ODSP doesn't cover. Because I paid for the glasses myself using the basic income, I was told about the stigmatism and the need for the anti-glare coating. They actually pulled out six years' worth of eye exams from me and each one had noted the stigmatism. But I was never told about it because ODSP doesn't cover it, and they knew I couldn't get it, so they didn't even bother telling me about it. At minimum, I had a right to know about the stigmatism even if I couldn't get the anti-glare coating you know. They look at it like 'can this person even afford this, and if not let's not even talk about it.'

Natalie begins her account by contrasting her experiences between ODSP and basic income, highlighting the stark difference in agency and dignity afforded during, and after, purchasing her own eyeglasses. The very act of being able to make her own selection and not being confined to a small section of "unfashionable" and "rejected" designs speaks to her dignity. The autonomy afforded by basic income enabled her to liberate herself from the constraints of ODSP, a program that made her feel less valued and less respected.

Moreover, Natalie's decision to purchase higher-quality glasses is an expression of pride in herself. Her insistence on choosing a pair of glasses from the "opposite side of the optical store", signals her desire to assert self-worth, and to not settle for less than she deserves. This act of defiance, made possible by basic income, enabled her to feel more dignified and respected.

As Natalie recounts her discovery of the previously undisclosed information about her stigmatism, we see the theme of confidence emerging. The knowledge that she could now afford the anti-glare coating necessary to correct her vision empowered her to take control of her health and well-being. This newfound sense of agency bolstered her self-confidence and enabled her to advocate for her needs.

Furthermore, the revelation that her stigmatism had been documented for six years without her knowledge, underscores the indignity she experienced in poverty within the ODSP system. Natalie's assertion that she "*had a right to know*" about her condition, even if she couldn't afford the necessary treatment, highlights her belief in her own inherent value and her desire for equitable treatment. Her account highlights the systemic barriers and inequalities faced by low-income individuals relying on ODSP. The fact that she was not informed about her stigmatism, simply because the anti-glare coating was not covered by ODSP, underscores the need to address structural inequities in social assistance programs. Throughout her interview, Natalie mentioned the themes of dignity, pride, and confidence on five separate occasions, highlighting the significance these elements held in shaping her overall perspective and the transformative nature of the basic income pilot.

Jacqueline, a 39-year-old single mother with a bachelor's degree, worked both before and during the basic income pilot, in which she was enrolled for one year. Her account emphasizes the sense of dignity she regained through her participation in the pilot:

"It's wonderful not to have to lay my life out to strangers anymore every step of the way. It's dignifying not to have to deal with Ontario Works in general. It's better because I am making money, I'm slowly but surely getting off the system. I still feel somewhat inadequate because I have to, again, display my life to City Housing to be able to afford housing. That is definitely not a situation I want to be in. But I need it right now, and I am grateful for it.

Being on welfare is hugely stigmatizing. BI 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. 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."

In her solitary mention of the themes under discussion, Jacqueline expresses relief at no longer having to "*lay [her] life out to strangers*," and the sense of dignity that comes from not having to rely on OW. She highlights the contrast between the stigmatizing nature of welfare and the empowering effect of basic income. The notion of trust that she mentions ("*I was trusted for once*") is a significant aspect of her regained dignity, as she feels respected and valued enough to make her own decisions.

Jacqueline's experience also touches upon the theme of pride. By making her own money and gradually distancing herself from the welfare system, she gains a sense of accomplishment and self-respect. However, she acknowledges that she still feels "*somewhat inadequate*" because of her ongoing reliance on City Housing. Despite this, she expresses gratitude for the support she receives, recognizing the importance of these services during this transitional period in her life.

Confidence emerges as a theme in Jacqueline's recollection as well, particularly when she discusses the freedom that basic income has given her to share her story. By shedding the shame associated with being on welfare, she can speak about her experiences with greater confidence and self-assurance. The sense of agency she describes

in making her own decisions without feeling torn between competing influences (“a devil and an angel on my shoulders”), reflects her growing confidence in her ability to navigate her life’s challenges.

Paul, a 57-year-old man with a grade 12 education, had been living alone with his cats and dogs. He had not been married, had no dependents, and had been on OW for 15 years and then ODSP for 20 years before participating in the pilot. As a physically disabled individual, Paul faced unique challenges throughout his life. Among the three instances in which Paul touched upon the themes under discussion, the following quote best encapsulates the essence of dignity, pride, and confidence as they relate to his experience with basic income:

“I also bought quality clothes from Big and Tall Richards. Every moment I’m wearing these clothes I feel more dignity. It’s like look what I’m worthy of, look what my society says I’m worthy of, even though I’m unable to work because our system isn’t set up for people like me to work. But society has decided to treat me with respect. This is the first time that I’ve had this in my life. To be treated in such a way since I was a young man. It changed my whole attitude, and the way people perceived me.”

Paul tells us how basic income enabled him to purchase quality clothes from a specialty store, which directly impacted his sense of dignity. By wearing these clothes, he expresses a feeling of worthiness and societal recognition. He acknowledges the systemic barriers preventing him from working and foregrounds the sense of respect and dignity afforded by basic income. The change in his self-image was instrumental in boosting his self-confidence, positively impacting his self-perception.

Building on the transformative impact of basic income on individuals like Paul, we explore further its effects on people facing different circumstances. Mary, a 50-year-old woman with a college diploma, experienced a range of ups and downs throughout her life. Despite having worked, she found herself struggling financially, especially during special occasions like Christmas. As a divorced woman living alone with no dependents, she enrolled in the basic income pilot for one year, which had a profound impact on her sense of dignity, pride, and confidence.

“You know one of the biggest differences? At Christmas I didn’t feel embarrassed. I’m a grandma of 6. To sit there at Christmastime with family and not be able to afford a decent gift. It’s embarrassing. Last year was the best Christmas ever. I got the turkey. I made dinner. And I bought some decent gifts. That’s all I want. Just being able to buy them decent gifts that they like and are going to be able to use, it’s so nice. It makes you feel good.

I’ve bowed out of birthdays parties sometimes or made up an excuse because I can’t afford to buy a gift. It’s embarrassing. ‘Well you knew months ahead.’ You don’t get it. You raise three kids and put yourself through school, you bust your ass just to make sure they have a roof over their heads, they have clothes, they have a computer, all the things other kids have, then you’re still living like that when they’re adults? That’s sad.”

Mary’s experience of embarrassment during Christmas highlights the significance of dignity to her life. The inability to provide decent gifts for her grandchildren and contribute to the celebration made her feel less worthy and devalued. Dignity is closely related to one’s sense of self-worth, and the basic income pilot helped restore that for Mary. By giving her the financial means to participate fully in family gatherings and purchase meaningful gifts, she no longer felt embarrassed or excluded during these important events.

Furthermore, Mary's story also reflects the importance of pride in her life. As a grandmother of six, she has worked hard to provide for her children and to ensure they had the essentials growing up. However, her continued financial struggles made her feel as if she had failed in some way. This lack of pride can be connected to the concept of relative deprivation, a theory suggesting that individuals evaluate their well-being by comparing themselves to others. Mary's inability to fully participate in celebrations like birthdays or Christmas, which she knew others could, likely exacerbated her feelings of inadequacy.

Lastly, Mary's experience highlights the role of confidence in her life. The basic income pilot gave her the ability to take control of her financial situation and make decisions that had a positive impact upon her family. By affording her the opportunity to buy presents and contribute to celebrations, she regained a sense of self-assurance and autonomy. In her account, Mary made three separate references to the theme of dignity, pride, and confidence, emphasizing their significance in her experience with basic income.

Expanding our understanding of the influence of basic income on personal well-being, we turn to Robin, a 61-year-old woman with a grade 8 education, who faced her own unique set of challenges. Robin's story contained five distinct references to the same theme, illustrating the profound impact of basic income on her sense of self-worth, dignity, and personal growth.

Robin is a single woman with no dependents, living alone and receiving ODSP benefits since 2001. She did not work before or during the pilot program, and she was enrolled in the pilot for 15 months. Her personal testimony sheds light on the impact of basic income on dignity, pride, and confidence for those facing health issues and financial insecurity.

"It's not easy dealing with health problems, and stressing out about your finances, and then learning about and applying to government programs like ODSP, and the stigma and all that. So, it didn't help to be rejected at first. I was told expect to get denied, because they deny everyone. You have to keep trying.

It's almost like they don't believe you or they want to weed out as many people as possible. They even interviewed my daughter to see what it's like to live with a mother who is in pain all the time. So, they did interview her. I broke down crying, feeling like a failure. That was hard, I guess. Having my daughter sit there, and having to tell them what it was like for her to see me in pain all the time. The experience isn't dignifying.

On basic income, I bought more clothing for myself. One or two pairs of shoes. It felt good to be able to go out and spend money on myself, because it's something that I could never do. It feels really really good. It improves your confidence and self-esteem. I got a gym membership. I couldn't have afforded one before. I was going to the gym often. 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. I felt maybe 20 percent better too, my pain was somewhat alleviated."

Robin's story describes the hardships she encountered while dealing with health problems, financial stress, and the process of applying for government assistance programs. She emphasizes the indignity of the experience, especially when her daughter was interviewed about living with a mother in constant pain. This lack of dignity is connected to the stigmatization associated with receiving government assistance, but also with Robin's actual

experiences of trying to access supports and facing intrusive processes to prove her eligibility and deservingness—all while living in poverty.

However, the basic income pilot provided Robin with the opportunity to reclaim her dignity and improve her self-esteem. With the additional funds, she was able to invest in herself by purchasing clothing, shoes, and a gym membership. These experiences fostered a sense of pride and self-worth, as she was able to take control of her life and improve her physical and emotional well-being.

The positive impact of basic income on Robin's confidence is also evident in more positive body image. After joining the gym, she began to like her appearance more, and her pain was somewhat alleviated. In Robin's case, the basic income pilot likely bolstered her self-efficacy, leading her to pursue healthier habits and make positive changes in her life.

Dignity, pride, and confidence are fundamental aspects of life that touch the very core of what it means to be a human being. They contribute significantly to our sense of self-worth, identity, and overall well-being. These elements are interwoven in the fabric of our existence, and deeply influence our ability to lead fulfilling, meaningful lives. Dignity, as an intrinsic human right, is the recognition that each person possesses inherent value and deserves respect, regardless of their background, beliefs, or circumstances. Dignity is the foundation upon which human rights are built, and it is essential for fostering a sense of self-worth and belonging. When individuals are treated with dignity, they are more likely to develop a positive self-image and participate fully in their communities, creating a sense of connection and purpose.

Pride, on the other hand, encompasses self-esteem and self-respect, reflecting our sense of accomplishment and satisfaction in our abilities and achievements. A healthy sense of pride motivates us to strive for personal growth, set ambitious goals, and persevere in the face of challenges. Pride not only enables us to celebrate our successes but also to learn from our failures, fostering resilience and adaptability.

Confidence represents the belief in our capabilities to navigate life's obstacles and achieve our desired outcomes. It is the driving force that emboldens us to take risks, explore new opportunities, and embrace growth. Confidence fuels our determination to overcome setbacks and reach our full potential, allowing us to cultivate a sense of agency and autonomy.

The absence of dignity, pride, and confidence can make life a struggle and a painful experience. When individuals lack these fundamental qualities, they may feel devalued, unworthy, and powerless, leading to feelings of despair, hopelessness, and isolation. This deprivation can have devastating consequences on mental and physical health, relationships, and overall quality of life.

Without dignity, individuals may feel humiliated and disrespected, which can erode self-esteem and foster resentment. The lack of pride can lead to a pervasive sense of inadequacy and failure, undermining motivation and stifling personal growth. Similarly, a lack of confidence can result in a sense of helplessness and vulnerability, leaving individuals less well equipped to face life's challenges and achieve their aspirations. By offering a lifeline in the form of a basic income, the relentless grip of poverty begins to loosen, allowing individuals to breathe again, to dream again. With the means to meet their basic needs, these individuals find the strength to look in the mirror and see not just a reflection of their past struggles, but a beacon of hope for a future where they can walk with their heads held high, knowing they have the tools to build a life they can be proud of.

Consumption patterns

As basic income recipients discussed their spending habits, it was evident that the overarching themes of agency, choice, and empowerment were strongly and consistently present in their reported buying patterns. In addition to mentioning specific purchases, participants described how the program frequently empowered them to make those choices, further highlighting their sense of agency, choice, and empowerment.

Pilot participants were granted the freedom to make decisions that aligned with their personal values, aspirations, and needs, leading to a considerable improvement in their overall well-being. The increased sense of agency enabled participants to invest in themselves and their futures. For some, this meant pursuing higher education or vocational training, paving the way to more fulfilling and stable career paths. For others, it allowed them to address their physical and mental health needs by accessing supplements, medical treatments, or wellness programs.

Choice played a significant role in the participants' lives, as they were now able to allocate their resources in a manner that best suited their individual priorities. For participants who had previously been on social assistance, reduced monitoring of their finances fostered greater choice; for all participants, greater access to cash overall meant being able to make new purchasing choices without sacrificing in other parts of their budget. This newfound freedom to make informed decisions also extended to their families, as parents could now provide better educational opportunities, extracurricular activities, and offer a more stable environment for their children.

Empowerment was another key outcome of the pilot, as participants reported an enhanced sense of self-worth and personal growth. With financial stability, recipients were more confident in participating in social and community events, building meaningful connections, and contributing positively to their surroundings. This, in turn, led to a stronger sense of belonging and integration within their families and communities.

Dignity emerged as a crucial aspect that participants frequently mentioned when discussing their purchasing decisions under the OBIP (as highlighted in the previous section). The newfound financial stability allowed them to make choices that not only catered to their basic needs but also elevated their sense of self-respect and self-worth.

With the support of basic income, recipients were no longer confined to a mindset solely focused on survival. They could now prioritize their well-being and invest in aspects of life that contributed to their overall happiness and satisfaction. For example, participants could afford better quality food and clothing, leading to improved physical health and self-esteem.

Moreover, the opportunity to engage in leisure activities and cultural experiences, such as attending concerts, or enrolling in theatre classes, enabled them to nourish their personal interests and passions. This shift from merely surviving, to thriving, enriched their lives in numerous ways and fostered a more holistic approach to well-being.

In addition, the ability to make purchases that promoted social integration, such as hosting family gatherings or attending community events, further reinforced the participants' sense of dignity. These experiences allowed them to feel valued and connected to their communities, breaking the isolation that often accompanies financial hardship.

In this section, we have split our findings on consumption patterns into six categories: basic living needs, credit, hobbies, transportation, vacation time and pets. These categories highlight the diverse ways participants utilized the

resources provided by the program to enhance their lives. The broad range of expenditures across these categories illustrates the significant impact of the program on participants' sense of agency, choice, and empowerment, as well as their ability to experience dignity in various aspects of their lives.

Basic living needs

During the pilot, numerous participants reported making purchases of furniture and appliances. These items, which were once deemed non-essential or low-priority expenditures, became more feasible for individuals receiving basic income support. Consequently, many participants were able to invest in improving their living conditions and overall quality of life by acquiring new furniture and modern appliances. At least 33 interviewees contributed a total of 62 references to the topic of purchasing furniture and appliances, highlighting the significant impact of the OBIP on their spending habits.

As an illustration, consider Cameron, a 29-year-old male, who lived with his girlfriend and maintained employment both before and throughout the 15-month duration of receiving basic income. Cameron was able to buy a high-quality chair for their living room, something he admitted would not have been a priority otherwise. He explained, *“Under normal circumstances, I wouldn’t purchase this chair. It’s not really a priority. When the choice is between buying a bag of apples to feed myself or a comfortable chair, the chair doesn’t take precedent.”*

Several participants discussed investing in beds and new mattresses as part of their purchases during the Ontario Basic Income Pilot program. For individuals like Mary, acquiring a high-quality bed was not just a matter of comfort but also crucial to her health and well-being. Mary had been living on a futon, which was highly unsuitable for someone suffering from spinal stenosis, a condition that compresses the nerves emerging from the spinal canal. Mary explained the severity of her situation, saying, *“I was living on a futon. That’s no good for someone with spinal stenosis. It’s basically crushing all your nerves coming out of your spinal canal. So, if you’re on a bad mattress...it was nice to buy a bed. It makes a difference.”* With the financial assistance provided by the OBIP, Mary was able to purchase a proper bed, greatly improving her quality of life. This investment not only enhanced her sleeping experience but also potentially reduced the long-term health consequences associated with her spinal stenosis. In this manner, the OBIP indirectly facilitated better health long-term outcomes for participants like Mary by enabling them to make vital purchases that were otherwise deemed non-essential or unaffordable.

Numerous interviewees, such as Natalie, who lived alone and received ODSP before the pilot, emphasized the impact of purchasing cleaning supplies during their participation in the OBIP. Previously unable to afford these items, Linda shared her experience: *“I purchased a lot of cleaning supplies that I couldn’t afford before. I use these to clean the home, you know. Before, I had to make do with whatever and improvise sometimes, mixing water with soap and stuff.”* Access to proper cleaning supplies enabled Linda and other participants to maintain cleaner and healthier living environments during the 16 months she was enrolled, demonstrating another aspect of how the OBIP enhanced overall quality of life for recipients.

Linda, a 55-year-old woman who lived with her son shared a valuable insight about how basic income assisted her during unforeseen emergencies: *“My fridge actually broke down while I received basic income. And I lost all the food that was in there because it wasn’t fixed in time. I could afford to replace the foods with the basic income. This same thing happened before basic income, and I wasn’t able to replace the foods. So, I went without. Basic income really helped with little emergencies like that.”*

Michael, a 51-year-old married father of three dependent children, who participated in the OBIP for 18 months, shared an account of the program's impact on his family, specifically mentioning his wife who was in the room during the interview: *"When we got basic income, my wife could afford a new pair of shoes. I'm sorry to mention this, honey. She's wearing her daughter's shoes right now because her shoes are filled with holes. We can go to Walmart and get a \$6 pair, but in a few weeks, they will be worn out."*

James, a 54-year-old man who received ODSP support before and after participating in the 18-month pilot, shared an example of how the program affected his personal decisions, saying, *"I bought a second-hand suit, which I probably wouldn't have done. Which was good because I had to go to a couple of funerals."* This demonstrates that basic income empowered individuals like James to afford items that allowed them to maintain a sense of dignity and social decorum during important life events.

Jeff shared a heartfelt account of how basic income improved his family's living conditions, particularly in terms of essential household items and providing comfort for his sick mother. He said,

"We also badly needed a fridge and a stove. Ours only had one burner working for some years, it was just awful for cooking. The fridge wasn't working right, and for a couple of months, we didn't actually have a working fridge, so we would use a cooler and ice to store food and drinks. So, we were able to get a fridge and stove during the pilot. My mom also didn't really have a bed, 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."

One of the first things we did was get her a bed, and that was kind of the biggest thing I wanted to take care of. It's my mom, you know? My mom was even able to chip in because she had received the basic income. I didn't buy much else because I was so focused on taking care of the bigger things."

Jeff's experience underscores his determination to prioritize his family's pressing needs, and highlights how basic income allowed participants to focus on resolving issues that had a direct impact on their quality of life and well-being.

Veronica shared how basic income helped her maintain a cleaner and healthier living environment: *"We have laundry in our building, and we have to pay \$2 to wash, and \$2 to dry, so it's \$4. When you live in a building where you know bedbugs are common, the last thing you want to do is use the washers and dryers there. So, I used to wash and dry my clothes somewhere else. With basic income, I could afford to clean my clothes somewhere else and pay for the commute."* This account underscores the program's impact on enabling participants like her to invest in their well-being by addressing seemingly minor but essential day-to-day needs.

Donna, a 59-year-old woman living with her partner and receiving ODSP support before and after the pilot, shared her experience with the OBIP during the 9 months she was enrolled:

"It's nice to buy clothes too instead of having to take what you can get. Whereas before we would have to go get clothes at the Salvation Army. It was nice to just go out and buy them. Especially those little boots you like at Ardene. It was \$5 for 2 pairs or something. We also got a new Easy-Boy chair. As far as being able to get up and everything, I found it a lot easier. I always laid on the couch. When I sat down, he'd have to help me up. But now I got the Easy-Boy chair and no help at all."

Donna's account highlights the program's impact on enhancing her self-sufficiency and quality of life, allowing her to afford not only essential clothing items but also providing her with increased mobility and independence through the purchase of a supportive chair.

Ian, a 35-year-old college-educated man with one daughter, lived with a roommate and worked both before and during the pilot program. He received ODSP before participating in the pilot for 15 months. Ian shared an interesting insight into how basic income influenced his living space, *"I guess I was motivated to fix up my place during the pilot. Nobody really comes over because I'm working so much now, and because before I didn't really have anything set up to accommodate people."*

Ian's account demonstrates that the OBIP not only provided financial support but also fostered a sense of motivation and creativity, empowering him to invest in improving his living environment and creating a space where he could potentially welcome guests, enhancing his quality of life and social well-being.

Judith, a 61-year-old divorced woman with no dependents, lived with a roommate and was enrolled in OW before receiving basic income for nine months. Her account highlights how basic income enabled her to invest in essential items and improve her personal well-being while still maintaining a frugal outlook. By updating her wardrobe and replacing worn-out household items, Judith's overall quality of life was enhanced. She shared with us the following:

"I was able to update some things in my wardrobe, so I wasn't wearing running shoes to interviews or open-toed sandals. I was able to change things that were falling apart. Whether it be cooking things, or even a spatula that had a split down the middle, I was able to buy one and not worry about wasting money. I replaced old underwear. Something I wanted to do, and I couldn't afford to do it. I didn't go out and buy Victoria Secret underwear. I went to Giant Tiger where it's cheaper. I bought the underwear at Hart where it's cheaper because I saw the sale in a flyer. So even on basic income I still made a calculation as to where it would be cheaper. My toaster oven died, so I was able to replace that. That was nice. I even bought it on sale at Canadian Tire. Everything I did buy, I bought it on sale. Even winter gloves, same thing."

Finally, Deborah, a mother living with her daughter in the same apartment for many years, shared her experience with basic income and how it transformed her life:

"My daughter and I had been living in the same apartment for quite a long time. We had a lot of stuff that was old and breaking down. Our laptop was breaking down, and we would use that for my job searches and to pay bills and my daughter would use it for school and other things. The laptop would often crash but we couldn't afford to replace it before basic income. Some of our other belongings like my television set were 15 or 20 years old. We weren't able to save any money to replace these things before."

I had a second-hand pull-out couch that was busting, I had it for over 10 years. The springs were worn out. I couldn't sleep at all on it at some point, so I threw it out and I was sleeping on the floor on a yoga mat. I slept terribly but that's not something you think about when you have so little money. You just try to survive each day."

When I got the basic income, I was able to slowly save up enough money after paying rent and food to replace some of those things. The bed was one of the first things that I got. Month to month we

were able to put away enough money to do stuff like that. We bought things that were on sale. I also got my daughter a dresser. She had no closet in her room so we bought something for her so she could put her stuff in it. She has a lot of books, so I got her a small bookcase. I'm really grateful that we were able to do that.

I was able to buy new clothes as well. It had been a long time since I had done some shopping for myself. I used to go buy secondhand stuff. I hadn't bought a new winter jacket since my husband had passed away. So I bought my first new jacket instead of a second hand one. I also bought winter boots for the first time and under garments that I hadn't bought new before. It was nice not to buy secondhand stuff. I bought clothes for my daughter as well.

I got an ice maker that we would never have thought of buying before. It was on sale. We also bought some new cookware. Our cookware was really old and rusty. I bought some new bakeware. I had been using the same baking sheet for 20 years. So, it was nice to be able to replace some of those things. Our home completely changed. We were elated. It was nice to be home, you wanted to be home, and it made you want to go forward and do things. It was really motivating.”

The impact of basic income on the living needs of participants is profound and deeply meaningful, going beyond mere financial relief. For many, it represents a lifeline that not only allows them to fulfill their basic needs but also restores dignity, self-worth, and hope for a better future. The ability to replace or acquire essential items, such as clothing, furniture, and appliances, greatly improves their quality of life and creates a more stable and nurturing home environment.

Moreover, basic income has the power to transform individuals' mindsets, fostering resilience, motivation, and a renewed sense of purpose. By alleviating the constant stress of financial insecurity, participants can focus on personal growth, nurturing relationships, and pursuing their aspirations. The newfound stability and comfort create a ripple effect on their mental and emotional well-being, paving the way for healthier and happier lives.

Ultimately, the basic income program transcends its monetary value, instilling a sense of belonging and agency in the participants. It serves as a vivid reminder that, given the right resources and opportunities, individuals can overcome adversity and thrive, strengthening bonds within families and communities, and rekindling the hope that a brighter future is indeed possible.

Credit

Breaking the poverty cycle is crucial for long-term financial stability, and having good credit plays a significant role in achieving that goal. Possessing a credit card and managing it responsibly can help build a strong credit score, which in turn influences various aspects of life. For low-income individuals, this may include securing lower interest rates on loans, gaining access to financial education programs, or obtaining lower-cost car insurance. On the other hand, not having a credit card or mismanaging one, can lead to poor credit scores, limiting access to essential financial services, and perpetuating the cycle of poverty.

During interviews, 22 of our participants made a notable 33 references to credit, emphasizing the significance of this financial aspect in their lives. For basic income recipients, the pilot program not only offered the financial resources to pay off existing debt and bolster their credit scores but also enabled them to raise their credit limits, further enhancing their financial stability and opportunities.

We spoke with Ashley, a 25-year-old married woman with a bachelor's degree, who was enrolled in a master's program. Ashley worked both before and during the pilot and was receiving basic income for 11 months. She shared her unique experience with us:

“There was a limit increase on our credit cards and our lines of credit as well while we were receiving basic income. It helped us out a lot. My husband's car broke down in December, and we had to decide if we should get a loan and buy a new car or fix the car we had, so we did end up fixing it. Hopefully it hangs in there until I have full time work. I would not have to worry about that if I had basic income. But because of the basic income, we were able to fix the car at least. My partner uses that to get to work. So, he would have lost some gigs and the income coming from them.”

The quote illustrates how basic income led not only to an increase in credit limits for Ashley and her husband, but also provided them with the financial flexibility to handle unexpected expenses, such as fixing their car, which was essential for her partner's work and maintaining their income sources.

Shifting our focus to another participant, we spoke with Sharon, a 63-year-old Indigenous woman who was on ODSP both before and after the pilot. She participated in the pilot program for 16 months and shared her insights about its financial impact:

“My credit score went up to 790 when I paid off all those loans. I went and got myself a phone. I said to the guy, I don't have any credit. He said: 'Pay off your plan for three months and you will start building credit.' So, I did. And then I ended up getting a credit card. So now I have four or five credit cards. I just got one from Tangerine. I got one from Walmart, it just went up to \$3000. I got my Scotiabank card. The pay loan people still keep sending me stuff and phoning me with promotions. I can use my credit cards. I said I'm never coming back to you people. I'm never coming back. Ever.”

Sharon's experience reveals the transformative impact of basic income on her financial situation, as it allowed her to pay off loans, significantly improve her credit score, and obtain multiple credit cards. This newfound financial stability and access to credit provided her with the freedom to break away from predatory payday loans, granting her greater autonomy and control over her financial life.

Robin provided insights into the impact that basic income had on her financial standing.:

“I got offers to increase my credit limit on basic income. Before basic income, I would use my credit card, but I would have to just make a minimum payment sometimes. With basic income, I could pay off the bill completely and not worry about it. Before basic income, I would use the credit card because I didn't have enough money to live sometimes. On basic income, I have enough money to live, but I would use my credit card to build my credit, and keep my credit active, and just pay it off.

I could survive without the credit card on basic income, I couldn't survive without it on disability. That's the difference. When [Premier] Harris cut my job and mother's allowance, I also couldn't pay off my debt which went to collections. So, it took me a long time to get my credit back. I really got screwed back then. My income had decreased so drastically. It felt really nice to get an increase on my card during the pilot. It felt like my financial status had gone up or was doing better than before.”

Before the program, Robin struggled with debt and could only afford to make minimum credit card payments. Basic income allowed her to cover living expenses, use her credit card strategically to build and maintain her credit score, and achieve greater financial stability.

Another participant, Veronica, told us how basic income enabled her to invest in a credit repair program and a tax-free savings account, providing her with the means to improve her credit, and work towards financial stability after years of struggling with poor credit due to insufficient income:

“I wanted to fix my credit, so I entered a credit repair program. Essentially, it’s a program where you pay X amount of dollars every month for three years, and it shows positive payment history on your credit report, and after the three years, you get \$1700 back. I would pay about \$2000 in the end, but at least it would repair your credit. Because when you’re poor, you don’t have enough money to pay your bills on time, so your credit takes a hit. I also started a tax-free savings account, so I was putting a little bit of money into that. I made this three-year plan to improve my credit, to start getting out of the hole that I’ve been in forever, so I was able to count on the basic income to do that.”

Gary, a 35-year-old college-educated individual who started working part-time during the pilot, found that basic income significantly improved his financial situation while being enrolled for about a year. He remarked: *“478 dollars [of basic income] was quite a lot, I was even able to pay off a lot of debts too, because I had some credit card debts, and the basic income completely wiped that out which was great, it was really like a blessing.”*

Deborah, a 60-year-old widowed woman caring for her adult daughter with a severe heart condition, was enrolled in OW before and after the pilot. During her one-year participation in the basic income program, Deborah was able to help her daughter pay off student debt, clear credit card debts, open a savings account, and begin working towards improving her own credit score, which had been impacted by a previous bankruptcy.

“I got basic income at a very good time. My daughter had a bit of student debt left, so I helped her pay it off. We had used her credit card to pay for essential things too, so I paid those things off. We got her cleared and out of debt. I also opened a savings account on basic income and whatever money we could put aside, I would deposit it. I also claimed bankruptcy a long time ago, so I was trying to fix up my credit score. A credit card is like a social safety net. If my daughter didn’t have her credit card, we wouldn’t have been able to get our apartment. We wouldn’t be able to use it for emergencies. So, if the pilot had not been cancelled, I would have probably got a credit card for myself.”

Jeff, a 31-year-old single man who lives with and takes care of his mother, worked before and during the pilot, and was enrolled in the basic income program for one year. He remarked:

“The very first thing that I did was take care of my credit card debt, because I was hardly even paying off the interest on it every month. I was paying off the interest for years. I got the credit card around the time I tore my ACL [anterior cruciate ligament] and wasn’t working temporarily. Because my mom had stopped working at the same time after getting sick, and we were really struggling, I had to cover our expenses.”

I only had a \$1000 limit, but I kept using it because we were struggling so bad, and the credit card company kept upping my limit without me even asking, so I knew I shouldn't be using the credit card but how else we were going to pay for food and stuff? So, then my limit got to \$4000, we're still struggling, so I'm still using the credit card and almost maxing out, and I can't pay more than the minimum payment every month, so all those years I was just paying the minimum, something like \$100 a month, wasn't even coming off the principal, it was going toward the interest.

So, when I got the basic income, I took care of it, by using some of the money I had saved for school as well, because I wasn't planning on enrolling yet. It was a major stress relief. Then I had an outstanding balance at my school, so I paid that off as well. The money I made at work only went so far, and school was so expensive, and I had to contribute to my family. I just couldn't afford to cover all those expenses, so I accumulated credit card and school debt. I've been building up my credit back up since, and the basic income helped a lot by putting some extra money in my pocket, so my financial situation improved, and I was able to pay my bills on time."

Jeff's experience highlights how basic income offered him crucial financial relief by enabling him to tackle his long-standing credit card debt, which had accumulated over the years due to a combination of personal and family challenges. With the extra income, Jeff was able to pay off not only his credit card debt but also an outstanding balance at his school, significantly reducing his financial stress.

One anonymous survey commentator highlighted the significance of basic income in helping them secure a better housing situation, stating: "The lease for our better home in a safer neighborhood was signed on condition of receiving these monthly basic income payments as our credit was not great. This was going to be our chance to fix our lives and ensure a better future for our family." This comment underscores the potential of basic income to not only address immediate financial needs, but also empower individuals and families to make long-term plans and investments in their future.

Hobbies and passions

Basic income played a significant role in allowing individuals to explore their hobbies and passions. With the financial support provided by basic income, many people found themselves relieved from the constant burden of financial stress. This relief created the mental space for them to focus on positive and fulfilling aspects of their lives. The extra income provided a safety net, allowing people to invest, not only in the essentials, but also in their personal growth and well-being. As financial concerns diminished, individuals discovered a newfound sense of freedom to pursue their passions and engage in activities that brought joy, satisfaction, and a sense of accomplishment. Furthermore, the ability to explore hobbies and passions often led to personal growth and enrichment, fostering a more profound connection with oneself and the world around them. This, in turn, contributed to overall happiness, mental health, and well-being. The emotional impact of having the opportunity to engage in meaningful activities cannot be underestimated, as it highlights the transformative power of basic income in creating a more balanced and fulfilling life for those who benefit from it. In our interviews, 15 participants collectively made 21 references to the impact of basic income on their ability to indulge in hobbies and extracurricular activities.

Learning about Diana's experience, we see a compelling example of how basic income not only supported her passion but also enhanced her career prospects, as the two were intimately connected in her case. Delving deeper into her story, she reveals in her quote:

“I was never able to attend music shows, so I would have to decline some invitations. And I felt bad because sometimes these are my own colleagues, or people that could help me out in my career. But I could not afford to support them because you have to pay cover, and stuff. On basic income, I was able to participate in those things, the people’s shows who I attended helped me get a gig at the Pink Floyd show. Because of my experience of having so little, I try to get as much as I can out of the money that I spend. So, if I’m going to spend money, I got to make sure I’m supporting a friend who is in the music industry, who in turn can maybe help support me in the future. I was still doing that while I was on basic income.”

The second step was to invest in music equipment, because I am a musician. So, I wanted to start finding gigs, but you need decent equipment first. The basic income allowed me to get the equipment that I needed and then I started volunteering at the hospital, playing music. With basic income, I was able to get better equipment, I was able to really showcase my talent. It made a major difference.”

By providing the financial resources necessary to purchase quality equipment, basic income not only facilitated personal growth but also created opportunities for giving back to the community, such as the volunteer performances at a local hospital. This example highlights how basic income can act as a catalyst for unlocking potential and fostering a sense of purpose and fulfillment in people’s lives.

Nathan, a 24-year-old living with his mother and sharing expenses, was on ODSP before the pilot and enrolled in the basic income program for 12 months. Nathan’s experience with basic income demonstrates how this financial support can significantly change a person’s life and enable them to pursue their passions, in his case by enabling him to go to school. Here’s what Nathan had to say:

“I just love it so much. The academics. It’s more than just getting the degree. It’s the journey. I am friends with my program coordinator. Popping into my instructors’ offices, everything about that world has been the grounding in my life. 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.”

Ashley’s journey highlights how basic income not only provided financial support, but also allowed her the mental space and resources to engage in a fulfilling hobby that positively impacted her well-being:

“I finally found a hobby, community gardening. I never had that before. I get tired easily, so I have to plan out my day in terms of what I am able to do, so 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. Now my gardening has 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. Before I was preoccupied with work and school.”

Barbara, a 63-year-old college-educated and divorced woman who lives alone, participated in the pilot for 9 months and worked before and during the pilot. Barbara expressed that the financial support from the pilot allowed her to uncover a newfound sense of joy and wonder in her life:

“I actually went and did improv while I was receiving basic income. I thought if you don’t do this now, when are you going to do it? It was a lot of fun. It enlivened everyone so much. And it really broke into anxiety. Relieve the stress and it reminds you don’t take things so seriously. It’s so accepting. It’s so gracious. It was a lot of fun. The basic income helped me with that.

Because a lot of the people were the same age, it helped me to feel camaraderie. It really bonded us for some reason. 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. And the basic income gave me the means to go to concerts because I love concerts. I love classical music. So, I went to some with a friend. It’s a great thing.”

Beverly, a 61-year-old living alone and receiving Canada Pension Plan Disability since age 55, gained an additional \$500 per month through basic income for two years, which allowed her to save money monthly for her passion for knitting:

“I was able to save like \$10 a month. I would use the money for yarn. I like expensive yarn. The good stuff. So, I took up knitting. I was in the stroke rehab when I took knitting up. Because a stroke doctor told me that I couldn’t knit. He said I didn’t have the hand eye coordination. But if you tell me I can’t do something, it really pushes me to do it. So that’s what I spend my money on now. Yarn. I’m a fabulous knitter. My sisters think I should be making money off knitting but I don’t want to knit for other people. That’s work. It’s not knitting anymore, it’s manufacturing (laughs).”

A life occupied solely by survival, without opportunities for leisure, exploration, or creativity, can lead to a monotonous and unfulfilling existence, devoid of the richness and vibrancy that truly makes life worth living. Basic income offers many individuals the opportunity to break free from the constraints of daily survival, allowing them to explore the essence of what it means to be truly human beyond the confines of mere existence. In this realm of freedom, creativity, and joy, people can embrace and celebrate the unique experiences that make life vibrant and deeply meaningful. This newfound autonomy not only fosters personal growth and well-being but also cultivates a society that values and cherishes the diverse, multidimensional aspects of human existence beyond mere productivity and economic contribution.

Transportation

Every individual requires efficient and secure means of transportation within their communities for running errands, working, socializing, and visiting loved ones. Basic income made commuting more convenient, secure, and quicker for some participants, allowing them to use public transit, taxis, or rideshare services instead of solely depending on walking. For others, it enabled the purchase of a car, or facilitated more frequent use of various transportation options. Greater access to reliable transportation significantly affected participants’ punctuality for appointments, visiting friends and family to maintain social bonds, and reaching job interviews or workplaces. However, for some individuals, there were no noticeable changes in transportation during the pilot.

In the study, 41 interviewees collectively made 89 references to the theme of transportation, emphasizing its significance in their lives. Jeff explained just how much the basic income program affected his family’s transportation options and experiences. He explained the difficulties they faced in managing daily responsibilities, such as visiting the hospital, attending work and school, and the importance of efficient transportation. The following lengthy quote illustrates his experience:

“I wouldn’t pay for cabs because it’s too much money. I try to save money for when my mom is in the hospital because over the last four years she has been in the hospital more than out. So, it got super difficult, going to see her, getting to work, getting to school. Sometimes I just want to take an Uber home from the hospital, after a long exhausting day. That’s really helpful. I also use the money to buy food at the hospital, that can be expensive.

I also bought my mom a scooter for \$300, they are almost \$2000 new, so that’s another thing I bought with the basic income around Christmas time. She would use it to get to her appointments with my help. Otherwise, we would have to use the bus, with her in the wheelchair, or if she’s having a good day, she would use her walker. We bus everywhere which makes it difficult because she usually has at least one appointment a week, she has to get her blood done every week because ever since she got cancer, they had to remove her thyroid which messed up the calcium production in her body.

When the basic income originally came, my goal was to get a car for us because we had spent so much money on transportation before, and because it was really hard for us to take public transport. So, she was going to save a little from her basic income, and I was going to put away more from mine to buy a car. We thought we had three years to do that. That was probably the most disappointing thing [about the pilot’s cancellation] because we had our hearts set on buying a car to help us with our situation.

It’s really hard getting my mom on the bus. It worries me some days because she will be so unwell that she can’t even go to her appointments and it’s sometimes with a specialist that we had to wait months to see. We can’t afford to miss those appointments. Traveling on the bus makes those days really hard.”

This quote highlights the complex and emotionally charged struggles individuals confront when navigating transportation challenges, particularly in relation to caring for a loved one with health issues. Basic income’s influence on transportation choices offers a small but significant relief for families in difficult circumstances, enabling them to focus on caring for their loved ones and improving their overall quality of life. The personal stories shared by the interviewees serve as a reminder of the importance of empathetic policy-making that considers the diverse needs and experiences of people in various situations.

Veronica shared her perspective on the financial burden of using public transportation, particularly when managing her child’s needs and her own work schedule. She explained:

“My child is over the age of five, so I have to pay \$2.00 for her and \$2.40 for myself to take the bus, and that’s just one way. The transfer lasts only two hours. It’s really difficult to do what you got to do and head back within that time frame. So, with me working right now, I got to take my daughter to summer camp, then go home myself, and then go to work, and then I have to go pick her up after work and head home. It costs me about \$10 a day. I work sometimes three or five shifts a week. I wanted to save up to purchase a cheap car during the pilot.”

Her experience emphasizes the financial strain and time pressure public transportation can impose on working parents, illuminating the need for more accessible and affordable options to improve their quality of life.

Keith, a 41-year-old who lived alone and accessed ODSP before and after the pilot, described the impact of receiving basic income for 18 months on his transportation options and experiences:

"I used to take a cab and go down the laundromat when I could afford it. Or I'd have to beg for a ride. I didn't go very often because I couldn't afford it. So, I'd use the sink. Or the tub. I was able to afford bus passes during the pilot, which I can't afford now. I did own a car for a little while. That vehicle was stolen out of my lot last year. It was old and on its last legs. But no, I wasn't able to afford much before basic income.

On basic income, I was buying a monthly bus pass. Getting around all the time. I was getting around. It was great. I could afford to take a cab if I needed one. If I had to go grocery shopping, for example. You don't really want to have to take all of your grocery bags on the bus."

Keith's account illustrates how basic income can significantly improve an individual's mobility and autonomy, providing not only essential transportation options, but also alleviating mental stress related to social anxiety, ultimately enhancing their overall well-being.

Ian shared how basic income positively affected his transportation choices and eased the challenges of his work routine in the security sector:

"I could get around more easily on basic income. I got a Presto card so I would take public transportation. I was able to load \$100 on it at a time and not to worry about my other bills. I would use it to get to work so it helped me pick up more hours. Working security, you're on your feet all the time, and that's a 12-hour shift, so it helps to be sitting down on a bus when you're going to work or going home. We walk almost 40,000 steps in a day sometimes. I need decent footwear too, like new shoes to help me with that. Sometimes I called a cab to get around. It was good. On ODSP, I never took a cab. Basic income was awesome."

Similar to Ian's experience, Mary reflected on the difference basic income made in her ability to reliably commute to work: *"You know how many shifts I've had to miss because I didn't have bus fare to get there? That's happened multiple times to me. When I was on basic income I never I had to worry about that. I always had bus fare. It was never an issue."*

For Jacqueline, too, the ability to access transportation played a crucial role in limiting her work opportunities. Despite her desire to work more, she often faced challenges in finding employment due to limited prospects and transportation barriers. Jacqueline revealed, *"sometimes I have to say no to a job because I can't get there. I don't have a car. So, if there is a performing arts job and I can't get there, I can't take it."* However, during her time on the basic income pilot, she was able to increase her working hours as her commuting options improved. Jacqueline explained, *"What BI did, was it motivated me more to look because I knew I could get there, and it was not a problem. So even if there was, say, a great volunteering opportunity, I took it because I knew I could afford to get there to make more contacts."*

Russell, a 56-year-old with a bachelor's degree who has been on and off OW for years, experienced a shift in his transportation options and overall sense of freedom during the year he was enrolled in the basic income pilot. He shares his story:

“I would get around by bus, bicycle or foot, that would be my way. Because I couldn’t really afford a car and I’ve never had confidence that I could keep working to be able to afford one. They can be expensive, even if you can afford it. I would ask a friend occasionally to help me pick something up. I would like a car, but it would be a luxury item. I was able to afford public transportation more on basic income. But \$3 for bus fare is a lot, you know.”

I would occasionally take a cab. The basic income provides a little disposable income, which you have none of on OW. I don’t use cabs unless I have to, but it’s nice to be able to in emergency situations. It felt liberating for sure.”

For some basic income recipients, their mode of transportation was not only a matter of convenience but also a significant safety concern. Diana, who previously felt unsafe when walking home alone from work late at night, shared how basic income helped her address this issue:

“I used to work part time at different bars many years ago and I would have to walk home alone at like four in the morning. 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. I did do that once or twice.”

For James, like other recipients, basic income addressed his concerns about personal safety when traveling late at night or carrying valuable items such as his guitar and amp while coming home from work:

“On basic income, occasionally I would take a cab and not worry about it so much just because it’s late at night. I live in a little bit of sketchy neighbourhood. Sometimes it’s not so safe walking around at night. Or if I’m walking home from a gig and have got a guitar on my back, somebody could jump me for my guitar. If I was going to gig and had my guitar, I’d much rather be able to take a cab and not have to slog it over there. Especially if I bring my amp. Even in my building, a couple people got mugged just up the street from where I live.”

Without something like basic income being out there, there’s going to be a lot more desperate people who will just jump you because they are more desperate than they need be. There’s been situations where I’ve tried to find a ride home rather than wanting to walk home even though I would have been capable of the walk.”

Paul, another recipient, found that basic income allowed him to occasionally choose a more comfortable and respectful mode of transportation, as he explains in the following quote:

“On ODSP, we don’t have to pay for bus fare fortunately. But I prefer a cab and I was able to afford that on basic income once in a while. I would take it to appointments or to the mall if I needed to get something. Sometimes the bus drivers can be real assholes to deal with. Some are really great, and others are mediocre. The bus drivers that frustrate me are the ones that act like I’m an inconvenience, because they have to let down the ramp and lock me into place. They act like I’ve ruined their whole day. A little bit of dignity and respect would be appreciated. We’re not always allocated that.”

Paul's experience highlights the value of basic income in providing recipients with the dignity and respect they deserve when it comes to transportation. Like Diana and James, Paul was able to prioritize safety and comfort by opting for a cab when needed. These quotes collectively demonstrate how basic income can empower individuals to make choices that enhance their mobility, safety, and overall well-being. By alleviating the financial burden and inconvenience associated with transportation, basic income enables recipients to access job opportunities, maintain social connections, and navigate their daily lives with dignity and independence.

Travel and vacation time

Basic income afforded recipients the opportunity to experience travel and vacations, which might have otherwise been unattainable due to poverty. These experiences not only alleviated the daily struggles associated with financial instability, but also contributed to their mental well-being. The transformative power of basic income allowed recipients to break free from the confines of poverty and venture out into the world, giving them a chance to heal and grow beyond their immediate circumstances. Travel and leisure, often regarded as luxuries, are in fact essential components of human existence, as they provide opportunities for relaxation, inspiration, and personal growth. By enabling individuals to engage in such experiences, basic income fosters a sense of well-being and belonging in recipients, ultimately enriching their lives and their connections with others.

At least 12 interviewees delved into the theme of travel and leisure, collectively discussing its significance and impact on their lives 23 times throughout the conversations. Jeremy, a 47-year-old college-educated recipient of basic income who was previously on CPP disability with an ODSP top-up, highlighted the importance of the program in transforming lives beyond mere survival, allowing for leisure activities and short escapes: *"The basic income allows you and those closely connected to you to subsist at least and not just survive. We could for example buy tickets to go to Toronto, whereas on disability [support] I could not do something like that. It's nice to leave Hamilton, to get away, even if it's somewhere really close. This is the closest thing to a vacation some of us can get."* Similarly, Nathan, shared how the program allowed him to engage in meaningful experiences that were previously unattainable due to financial and time constraints: *"We took a leisurely trip for to Ottawa for three days a visited the parliament buildings, and just spent some quality time together. That had been hard because we were both working so much. We didn't have time to spend together or do anything."*

For Barbara, the OBIP afforded her the opportunity to feel more included in society and helped her regain her sense of belonging: *"It felt great to be out in the world, being by the water, and that brings out everyone's creative side. It was just a relief. Everyone is constantly talking about their holidays and stuff like that. This income just gave me a little more confidence that I was part of this club."*

For Robin, basic income opened the door to a once-in-a-lifetime opportunity to take her granddaughter on an all-inclusive vacation, creating an unforgettable experience and reinforcing the close relationship they have shared since her granddaughter's early years:

"I got to go to a trip with my granddaughter. That's another thing on disability, you could never in a million years afford to go anywhere. First time in my life I went on an all-inclusive vacation with my granddaughter. It felt really, really good. I always wanted to do that. Because I raised my granddaughter for the first eight years of her life, so my daughter could work and go to university,

my daughter is a registered nurse now. If I wasn't the stay-at-home mom and grandma, my daughter wouldn't have been able to pursue her career, or it would have taken her a lot longer. So being so close with my granddaughter and being able 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."

Deborah's experience with basic income not only provided her with the financial means to travel, but also enabled her to reconnect with the joy and excitement of exploration, which had been absent from her life since her husband's passing and her struggle to make ends meet on social assistance programs.

"We did spend a weekend in Ottawa together. We went sightseeing. 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."

However, not all travel is for leisure or pleasure. For instance, Mary spoke about going on vacation to care for her mom who was in palliative care. In a similar vein, Judith shared her experience of being able to attend a funeral: *"I didn't have to worry about going to the funeral. I could get on a bus to Toronto and go to the funeral. I could stay at a cheap place in Toronto. I had that capability. To be able to afford to support them and to know that for people you knew since you were knee-high to a grasshopper. One of them, I called her my aunt. She was my mom's best friend. Being able to be there for that was very important to me."*

Pets

During the pilot, a fascinating and heartwarming outcome was observed – some people found themselves in a more favourable position to adopt pets or devote more resources to their current furry companions. This positive change was attributed to the financial and health benefits provided by the OBIP. It provided a financial safety net for individuals, enabling them to cover their essential needs without as much stress. With their basic expenses taken care of, people had more disposable income to allocate towards pet adoption fees, food, and other pet-related costs. Lower stress levels also lead to better mental health, which in turn can create a more suitable environment for welcoming a pet into one's life. Moreover, a healthier lifestyle can make it easier to care for a pet and engage in activities like walking or playing with their furry friends. Pets are known for their ability to bring people together and foster a sense of community, as well as having a positive impact on physical and mental health. With basic income, some individuals were more inclined to invest in pets and participate in social activities, such as dog parks and pet-friendly community events, which in turn helped to create stronger social bonds.

Seven of our interviewees mentioned pets a total of 14 times, emphasizing the significance of these companions in their lives. We had the chance to speak with one interviewee, Veronica, a 37-year-old woman who benefited from basic income for nearly a year. Veronica shed light on her experience, sharing, *"Since I have a little girl and our home environment isn't the happiest, we decided to bring in pets to brighten things up. We now have cats and a dog. Thanks to the basic income, we've been able to take them for check-ups, and purchase better food and toys for them."*

Participants who already had pets spoke about being able to better care for them. This included buying better quality food and more frequent vet visits. Paul, a 57-year-old man who lived alone, commented, *“I also took my cats and dogs to the vet more. I got them checkups and shots. I also bought them premium dry food. It felt nice to be doing those things, as a dog and cat dad to take care of my animals.”*

Basic income enabled Holly, a 34-year-old single woman with no dependent children, to get her dog trained as a service animal, ensuring her canine companion could accompany her everywhere for assistance and emotional support. Holly shared that *“I don’t have any family at all except for my pets. So, any social support for a person like me is really important...allowing me much greater access to the community at large.”* These accounts illustrate the favourable effects of basic income on people’s lives, their connections with their pets, and their engagement with the broader community.

Physical and mental health

The OBIP had a positive impact on the physical and mental well-being of the participants, with all of them reporting enhanced outcomes during the trial. Participants experienced a boost in their overall health as they were able to afford more nutritious food choices, leading to improved energy levels and a decrease in diet-related issues. Moreover, the pilot contributed to better mental well-being by reducing stress and anxiety associated with financial insecurity, fostering a sense of overall contentment and peace of mind.

These positive impacts of basic income on physical and mental health were closely connected to the improved financial security resulting from basic income. This increased stability revealed itself in various aspects of participants' lives, including enhanced food and housing security, as well as better access to healthcare services or products. It is challenging to separate physical and mental health outcomes from other related outcomes, as they are all intricately interrelated. The basic income pilot showcased the potential of a holistic approach to improving participants' quality of life, demonstrating that addressing financial security can have far-reaching effects on overall well-being.

Building on this understanding of the interconnected nature of various life aspects, the experiences shared by the participants in the pilot further illuminate these connections and the collective impact on well-being. It is important to note that a single participant's quote could often be categorized under multiple themes, indicating the intertwined nature of these aspects of life. According to our qualitative dataset, 37 individuals made 170 references to physical health, emphasizing its significance in their lives. Similarly, 34 participants made 134 references to mental health, highlighting the importance of psychological well-being. Furthermore, 41 individuals mentioned food security 127 times, revealing the strong connection between financial stability and access to nutritious food. Housing security was another critical concern, with 41 participants making 91 references, demonstrating the role of basic income in ensuring a stable living environment.

Lastly, 32 individuals made 60 references to accessing healthcare services, underscoring the increased ability to seek medical assistance when needed, thanks to the financial support provided by the basic income. These findings collectively illustrate the far-reaching positive effects of basic income on various aspects of participants' lives, ultimately contributing to their overall physical and mental well-being.

In the subsequent two segments of this report, we delve into participant testimonials that provide us with detailed insights into the transformations experienced in physical and mental health throughout the duration of the pilot program. To begin, we will examine the shifts in physical health, shedding light on the reasons behind these changes. Following this, we will engage in a discussion on mental health, exploring the emotional and psychological alterations participants experienced during the program.

Physical health

As we explore the transformative potential of basic income, we find ourselves at the crossroads of economic theory and human stories. The real-life impact of such policies often gets lost in abstract discussions of financial metrics and fiscal responsibility. However, when we look beyond the numbers, we find people like Holly. Her narrative brings

to light an often-overlooked aspect of basic income – its potential to alleviate health-related hardships. Holly's experience serves as a compelling testament to the far-reaching impacts of basic income on individual health and wellbeing. Let's hear her story in her own words.

"I have a lot of health problems. I am prone to kidney infections and pneumonia, and I have fibromyalgia. Before basic income, I was sick all the time. I was admitted into hospital at least once a year and often twice. On basic income, nothing, no emergency visits. I received enough money to be able to afford supplements recommended to me by doctors that would allow me to prevent health problems and take better care of myself."

Diana's story, much like Holly's, underscores the vital role of basic income in providing access to necessary healthcare and proper nutrition. Her experience reminds us of the intimate connection between physical sustenance and emotional well-being. Diana's transition to a healthier, plant-based diet, made possible by her basic income, had a marked impact on her emotional health and daily functionality. Here's how Diana describes this transformative process:

"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. I was also able to buy fresh foods, especially since I am a vegetarian, and my new diet has a significant impact on my wellbeing and energy levels. That was the first thing that I needed to take care of."

Extending this narrative, Scott and Jennifer present yet another dimension of this transformative potential – the enhancement of physical activity and the role of stress reduction. These stories demonstrate how basic income, beyond ensuring access to essential healthcare and nutrition, can foster an environment conducive for physical exercise and volunteer work, further contributing to an individual's physical well-being. Let's delve into Scott and Jennifer's experiences to appreciate the multi-faceted benefits of basic income.

Scott: *"I think overall I felt better. I have some home weights that I use so I think I felt better mentally and because I was eating better, I had more energy to exercise. I find when I'm stressed, I can't do anything. I become dysfunctional."*

Jennifer: *"For me I feel that my activity increased because I was doing a little more yoga as part of my volunteer work. So having a little more energy. I was in the right head space and knowing that there was this buffer you know, and I could take a deep breath and everything was going to be okay because of basic income. I think overall this helped me physically."*

As someone living with bipolar disorder, Jeremy's experience highlights the importance of holistic approaches to health, emphasizing the need for good nutrition and its impact on both physical and mental health. His testimony also underscores how basic income can support this holistic approach, enabling access to quality foods and supplements that not only nourish the body but also contribute to mental clarity and stability.

"I'm bipolar, okay. If your life is in threat, you're stressed out and anxious, your body and brain take a beating. The medications work on the neurotransmitters, but they don't do anything for your gut"

which processes a lot of negative emotions. People who constantly have upset stomachs are usually on an emotional roller coaster. So, all of those natural supplements and organic foods and clean water help you improve your physical and mental health. I'm able to think more clearly now because of the good nutrition that I received while on basic income for many months."

The threads of the narratives we've explored so far, from Holly to Jeremy, weave a concrete picture of basic income's influence on health. It's evident that it has facilitated preventative measures, improved mental health, supported better nutrition, and even enabled regular exercise. Melissa's story continues this narrative, but with a particular focus on how basic income can help manage chronic conditions, such as migraines, through regular fitness. Her account underscores the importance of physical activity for overall health and well-being and shows how basic income can provide the means to access this crucial health resource. Let's hear Melissa's experience in her own words.

"I was able to take fitness classes. So that was a good thing. It was nice because with migraines, getting regular fitness is really important. That was one of the big things I made a concession with. When we got the basic income, I told my partner 'I want to take regular fitness classes.'"

Barbara's story adds yet another component to our understanding of basic income's impact. Like our previous narratives, her experience underscores the intersection of physical and mental health, but it also illuminates the opportunity for personal and professional growth. She speaks of using her basic income to step outside her comfort zone and try different jobs, a move that not only diversified her professional experience but also contributed to her overall health and wellbeing. Here's how Barbara puts it:

"I was starting to broaden my view, try different things. I was excited to try two other jobs. Just to break out of, you know when you've been working so long in a certain field, I knew for my mental and physical health I had to try different things."

Beverly's experience echoes the sentiments shared by other OBIP participants, illustrating the profound impact basic income can have on the alleviation of financial stress. Her narrative paints a vivid picture of the transformation from constant worry about money, and the physical toll it takes, to a state of calmness and improvement in her health, thanks to basic income:

"I could relax on basic income. My sisters would tell me how much more calm I was. I have medical problems you know so that kind of stress is not good for me. I would be biting my nails a lot and pacing when I didn't have basic income. I couldn't sleep before. I felt sluggish throughout the day. I was always worried about money. I got better and better during the pilot. That's when I recovered. It was a miracle. I ate well. I think that's it. It probably made a huge difference. It was amazing."

Robin's journey offers a poignant illustration of the isolating effects of financial hardship and the transformative potential of basic income. Her story highlights the intricate relationship between financial stability, social connections, stress, and health. Additionally, she sheds light on the mental toll of stringent budgeting and the liberating effect of basic income on her food choices, leading to a more nutritious diet and improved health.

“From 2001 to about 2018 when I got onto basic income, I lived with a lot less, I couldn’t really do much. You can’t partake in anything because everything costs money, and you barely have enough to survive. I could never go out with a girlfriend just to be with a friend, there wasn’t any of that. I spent a lot of time with myself because you can’t socialize with anyone.

More than anything, being on disability, you feel pretty alone. The stress and anxiety does not help with the pain either. So financial problems contribute to any mental or physical problems a person may have... I would make less trips to the grocery store when I had basic income and purchasing foods in bulk more. Before I would make more frequent trips and looking only for sales. On basic income, I could buy some things that weren’t on sale. On disability, I could never do that. I would constantly be in a state of budgeting when I was on disability, looking at flyers and price matching.

It’s a stressful experience and you’re only saving what a few dollars at the end of the day. A lot of mental work goes into trying to figure out how much you can stretch you know 5 or 10 dollars. I wasn’t buying organic at all before. I bought a lot more fruits and vegetables afterwards. I could buy any kind of fruit, like berries because they are so nutritious, even the frozen fruits, I could afford. As a result of eating more and better foods, I gained about 10 pounds of weight. Before basic income, I skipped meals or cut down meal sizes.”

Linda’s narrative adds a fresh perspective to our understanding of basic income’s impact on health and well-being. Her story underscores the significance of nutritious food in managing chronic conditions like diabetes, and the overall health benefits of reduced stress.

“I discovered fruits and vegetables then. I could buy mangos and avocados. I was eating what I was supposed to as a diabetic. I was buying healthy. I was less stressed, more relaxed, happier and more confident. When I’m stressed, I can’t sleep properly, I bite my nails, I pace around, I turn the television on. I was just stressed out before basic income all the time. You don’t realize it until you catch a break from it all. I mean I lived that way for many years, so it becomes normal, you know. Until basic income comes around and your life improves a bit, then you look back and think ‘I can’t believe I got used to living that way.’”

Natalie’s story provides a tangible link between basic income, improved diet, and dental health. Her narrative also highlights the commonly overlooked connection between financial stress, harmful habits like smoking, and health. Natalie demonstrates how basic income helped her mitigate stress and, in turn, reduce her smoking habit, leading to improved health. Let’s hear Natalie’s account:

“My dentist noticed a difference, and he was quite happy in general to see how my teeth had improved. I didn’t have new cavities, or fillings falling out. As a result of eating better, my teeth improved. I also 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. Smoking helps with boredom and stress and suppresses your appetite when you don’t have food to eat. 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. The urge to smoke is back now but I am trying my best not to go back to my old habit. It’s hard though.”

Emily's journey is a compelling culmination of the narratives we've seen so far. She speaks of being overworked, underpaid, and stressed, common experiences for many who struggle financially. Yet, her story emphasizes the transformative power of basic income, not just in terms of physical health and nutrition, but also in self-esteem, relationship-building, and general happiness.

"I was in a really bad place before the pilot. I was overworked, underpaid, stressed out, and hopeless. 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. I'm a vegetarian and I don't eat crap either. I can't just eat anything. I gained back healthy weight on basic income. I was a lot happier as soon as I started eating better. I felt like I looked less stress, I didn't have baggy eyes, my skin looked normal.

I got a gym membership on the pilot. I couldn't afford one before. I wanted to start working out to gain muscle and get back into shape, to feel better about myself. got a cavity fixed on basic income because I couldn't afford to fix my teeth before, working minimum wage, I just didn't have enough money left over for something like that. I didn't get sick on basic income come to think of it. I bought health supplements like multi vitamins, vitamins C and D and fish oil. I would usually catch a cold or flu, but I didn't on basic income for some reason. Maybe it was the better eating habits, or health supplements, or less stress and anxiety.

I slept like a baby basic income; I was smiling and happy for once. I didn't look like I was about to cry because I'm broke. I wasn't moody. 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."

Through the individual narratives of Holly, Diana, Scott, Jennifer, Jeremy, Melissa, Barbara, Beverly, Robin, Linda, Natalie, and Emily, we have traced a powerful testament to the transformative potential of basic income.

Each of their stories, unique yet interconnected, has illuminated the profound impact of basic income on various aspects of health; physical, mental, and emotional. We've seen how it not only provides access to necessary healthcare and nutrition, but also fosters an environment conducive to physical exercise, stress reduction, and healthier lifestyle choices. It helped manage chronic conditions, improved mental clarity, and even nurtured personal and professional growth. Perhaps most poignantly, these narratives have underscored the inherent dignity that comes with financial stability, the ability to make healthful choices, the relief from constant worry, and the freedom to live rather than merely survive.

The stories of these individuals serve as a powerful reminder that health is not merely the absence of disease, but a state of complete physical, mental, and social well-being. They remind us that public policy initiatives like basic income can be a powerful tool in promoting this nuanced understanding of health, reaffirming the sentiment that health is a human right, not a privilege.

Mental health

In the previous section, we saw how the implementation of a basic income influenced the physical health of individuals. An equally important dimension to consider, and what we will focus on in this section, is the impact of a basic income on mental health. We have seen glimpses of its effects in the previously shared stories, such as the alleviation of stress and the improvement in mood. However, it is vital to delve deeper into this aspect, as mental health is intrinsically linked to physical health and overall well-being. Our mental state dictates our behavior, shapes our relationships, and influences our ability to handle stress, make choices, and enjoy life.

For Diana, the basic income initiative didn't just provide a monetary safety net, but also opened opportunities for improved physical health that directly influenced her mental well-being. She found freedom in the healing of her skin sores, which were a significant source of embarrassment and self-consciousness for her.

"I became much more active after my mental and physical health improved. For example, when my skin sores healed, I could wear summer shorts again. It was really difficult for those five years when I had to cover myself up because I was embarrassed about my sores and my skin. I felt more free to go outside and because of improvements in my mental health, due to the supplements, medication and nutritious food, I developed new fitness routines. I do meditation, yoga and take long walks now."

Jacqueline's experience provides insight into the reality that, sometimes, the necessary mental health resources may be scarce or inaccessible. Having a basic income allowed her to explore self-care strategies at home, such as meditation, which ultimately contributed to her mental health improvement.

"I have not been able to find good counselling in this city. So I don't see anybody for my mental health at all. I do what I have to do at home. I meditate and stuff like that. Those are the tough lessons I've learned being on Ontario Works and part of the low-income community. Basic income provided me with the opportunity to take care of myself."

The correlation between job loss and mental health deterioration is well-documented. Nathan's case serves as a powerful testament to the role of basic income in mitigating this adverse effect. Despite losing his job around the same time he started receiving basic income, he noticed significant improvements in his mental health.

"Though the [basic income] support I received had tremendous benefits with respect to the improvement of my mental health overall and mitigated the adverse financial and life-impact of the job loss, which occurred in the same month I started receiving payments."

The peace of mind brought on by financial security is a recurring theme in these accounts. Lisa's experience shows that knowing with certainty that her bills would be paid and that she could afford nutritious meals every day helped reduce her anxiety levels and left her energized.

"It did reduce the anxiety levels because I knew with 100% certainty that I could pay my bills. I knew with certainty that I had good meals every month. I could eat 3 meals a day instead of one or two. I

could have good foods like fruits, vegetables, grains. I was feeling healthier, I was feeling energized mentally. I felt fabulous mentally.”

The ability to pursue healthier lifestyles is a recurring benefit highlighted by OBIP participants. For Lewis, this meant having the freedom and peace of mind to exercise more and enjoy nature, activities that significantly contribute to mental well-being:

“Just from not feeling an urgency to perform as many massages [for work], I was able to exercise more freely. Go on longer walks. I don’t know if I could define how important that is. Just to be able to be out in nature. To be able to get past a place of neurosis. I exercised every single day as a result. Just due to the peace of mind that it provided. I can’t stress how much healthier it makes somebody.”

In Karen’s case, the stress of financial insecurity was a contributing factor to her drinking patterns. Basic income provided the financial support she needed to seek treatment for her alcoholism, leading to significant changes in her mood and temperament, which had a positive impact on her relationships. She said: *“I was drinking at the time before the pilot. I went to a treatment centre just maybe two months after I started and then I’ve been in AA [Alcoholic Anonymous] ever since.”* Her drinking was caused by stress, but basic income allowed her to go to AA meetings. As a result, she became *“Not as bitchy. Not as moody. Not as quick tempered to my boyfriend or my daughter. My pets.”*

The psychological relief that Barbara experienced upon receiving her basic income is likened to “winning a little bit of a lottery”. The assurance of this financial support empowered her to think creatively about ways to remain employed without straining her physical health, highlighting the intrinsic link between employment and overall well-being.

“There was something about it. I did not know it would have that kind of effect. There was like an appreciation that this is going to help me. You could feel it immediately. Psychologically. It kind of was like winning a little bit of a lottery because you don’t expect it. I started to brush up my resume. I thought I’ve got to find something. I was trying to think of how can I work without using my body? How can I safeguard my joints but keep being involved with people? When you live alone, I need that interaction with people for my mental health.”

Robin’s account underscores the psychological impact of constant worry about financial survival, and how its removal through basic income contributes to better sleep, happiness, and improved self-care, all crucial factors for mental health.

“I was sleeping better because I wasn’t worried as much, I was happier. I cry a lot when I stress and worry, I spend a lot more time alone, I think less about taking care of myself, my relationship with my family changes a bit and things just take a downturn in general. It’s amazing how much of a difference basic income made mentally. Right away psychologically you are in a better place. When I’m happy, I’m not crying, and I’m not worried about the next step.”

Natalie's experience with basic income offers a glimpse into the harsh realities of the labour market, where poor work environments, low pay, and abusive managers can wreak havoc on mental health. The stability provided by basic income allowed her to focus on her mental health, leading to significant improvements in her anxiety levels.

"I bounced around a bit in the labour market because of shitty work environments, poor pay, abusive managers, or mental health problems. By 2011, my mental health was really vulnerable, and I had to get diagnosed and receive treatment and try to stabilize myself. My mental health stabilized during the pilot because I didn't have to stress over where I was going to get my next meal from. I had money to buy more and better foods so that helped with my anxiety quite a bit."

Basic income had an indirect effect on mental health, giving recipients like Jeff the freedom to arrange their work hours to better cope with personal challenges, which, in his case, involved coping with his mother's health issues.

"I felt like I needed to work while I was dealing with my mom's health, it gave me an outlet to just take some hours out of the day, that's why I had switched from working days to nights. I was receiving basic income then, I didn't have to deal with anyone, I could put my headphones on at work listen to a podcast and work, I could just take some time out for myself. Those days that I'm emotional, I could work through it in my head, and I wouldn't have to be around anyone, I could just work, and I liked that."

Veronica used basic income to invest in herself, researching her mental health issues and exploring therapy options. The reduction in her stress and anxiety levels, combined with improved nutrition, contributed to a significant improvement in her mental health.

"I did a bit of researching into my mental health issues, because I didn't want to take medication, given the side effects. I got reassessed recently and was told that I no longer meet the criteria for borderline personality disorder. Just by doing therapy on my own and as a result of eating better on basic income, and less stress and anxiety, I think. With borderline personality disorder, you can grow out of that, it's not a chemical imbalance, it's a behavioural trait. I got it because of traumatic experiences in my young adult life and lacking the proper coping mechanisms to deal with everyday stress, it's something that got worse over the years. So, I would have anxiety attacks, hurt myself, and do all of these negative acts. As I learned how to better cope with life, through research, and talking with family and friends, and taking care of myself on basic income, I no longer meet the diagnostic criteria for that disorder."

Heather's story highlights how a toxic work environment can lead to severe anxiety disorders. Basic income offered her a lifeline, providing the financial stability that allowed her to leave her stressful job and focus on her mental health.

"I have a human rights claim against this employer. I don't technically work for them anymore. Multiple staff went on stress leave. I had an anxiety disorder that developed over the years working there. I tried to get time off for years. I literally had to run the clinic and they worked me to a point where I had a breakdown. I would have panic attacks, in the morning thinking about coming to work. I could barely function...We were feeling all around better on basic income. A healthier mind makes you feel better physically."

For Gary, the mental relief brought about by basic income was so profound that it was noticeable to those around him, allowing him to enjoy life more. He told us: *“Sort of like a little bit of weight was lifted off my shoulders, I didn’t have to push myself so hard at work. Just sort of more relaxed, I felt a lot better. My girlfriend actually noticed how happier I was, how much better I was. She enjoyed the benefits that I got because we went out and had a nice time together.”*

Ian’s experience emphasizes how mentally draining low-paying jobs can be, leading to burnout and mental health issues. The additional income provided by the OBIP allowed him to afford more food, contributing to his overall happiness. As he recalled: *“The call centre jobs I’ve had, you know, you get burnt out. Mental health was an issue. The extra money made a big difference. I had a bigger appetite when I was on basic income. I was happier and I could afford to eat more.”*

Lastly, Nancy’s story highlights the transformative power of basic income on an individual’s outlook on life. She was no longer depressed and found herself excited and motivated to improve her life. *“When I was on BI I was so up. I wasn’t depressed. I wasn’t down on myself. I couldn’t wait to improve my life, and do better things, and go places, and I was just so excited and happy about life.”*

The mental health narratives present a potent illustration of how basic income, as a form of financial security, has the potential to act as a social determinant of health. The connection between financial security and mental health is not merely correlative, but rather causative. The certainty of basic income not only alleviates the immediate financial stressors, but it also facilitates a domino effect of positive health behaviors and outcomes. With financial stability, individuals are empowered to seek medical help, afford healthier foods, participate in physical activity, and most importantly, cultivate peace of mind. It is this peace of mind - the freedom from the incessant worry about meeting basic needs - that appears to be a key driver in the observed mental health improvements. It liberates mental energy, allowing individuals to focus on self-improvement, personal growth, and nurturing relationships, ultimately culminating in a better quality of life. In other words, basic income isn’t just a measure of poverty alleviation; it is a profound investment in societal mental health and well-being.

Work and education

The Ontario Basic Income Pilot offers valuable insights into the relationship between basic income, work, and education outcomes. While the program was prematurely cancelled, resulting in a lack of conclusive data, the preliminary findings provide some compelling points for consideration. The project offered a guaranteed annual income to a select group of individuals and families, irrespective of their employment status. One intention behind this experiment was to assess how an income guarantee would affect various aspects of recipients' lives, particularly employment and education.

One of the initial concerns raised about a basic income program is the possibility that it may disincentivize work. However, initial findings from the Ontario pilot suggested that this was not the case.² Many recipients used the income to supplement their low-paying jobs, helping them to stay employed rather than dropping out of the labour market. This aligns with the concept of the “income floor,” which posits that a basic income can provide reliable income security to build from, allowing people to take risks, like starting a new business or switching jobs, without the fear of total financial ruin. This can be particularly important in the current economic climate characterized by job precarity and the gig economy. Workers often find themselves in low-paying jobs with inconsistent hours. A basic income can provide the security needed to navigate these circumstances, acting as a cushion against income volatility. Furthermore, the additional financial security could also embolden individuals to take entrepreneurial risks, fostering innovation and economic dynamism.

As for education outcomes, many basic income recipients reported that the financial security allowed them to pursue or entertain the idea of pursuing higher education or vocational training. This newfound financial stability is a crucial factor in improving academic performance and overall learning experience. Under the constant pressure of economic hardship, cognitive resources are often consumed by immediate financial concerns, leaving little room for academic concentration and learning engagement. However, with basic income, this cognitive bandwidth is freed. Individuals can transition their focus from survival-oriented concerns to immersive learning experiences, thereby potentially improving their academic outcomes. This suggests that a basic income could potentially lead to an increase in educational attainment and subsequently, a more skilled and productive workforce.

Furthermore, basic income also encouraged a more exploratory approach to education. Some recipients used the opportunity to delve into fields of study traditionally perceived as risky or less financially secure, such as the arts or humanities. This shift is a testament to how financial security can liberate individuals to follow their genuine interests, leading to a more diverse and innovative educational landscape.

Lastly, the pilot project highlighted the role of basic income in promoting lifelong learning. By providing a consistent, stable income, individuals are more likely to engage in continuous education and retraining. In an ever-evolving job market, this adaptability and commitment to learning are invaluable. Basic income, thus, not only provides immediate financial relief but also equips individuals with the means to navigate future economic uncertainties.

However, it's important to note that the Ontario pilot's abrupt cancellation made it difficult to gather long-term data or to fully understand the potential impacts of a basic income on a larger scale. Despite these challenges, the preliminary outcomes from the pilot offer valuable insights into the potential of a basic income to address issues related to precarious employment and access to education.

²Mohammad Ferdosi and Tom McDowell (2020). “More than Welfare: The Experiences of Employed and Unemployed Ontario Basic Income Recipients.” *Basic Income Studies*. Vol. 15, No. 2: 1-39.

Work

As we explore the relationship between basic income and work, it is important to highlight the varied ways basic income can impact work outcomes. The range of experiences from the OBIP was vast, indicating that basic income does not present a singular or uniform impact on work but rather interacts with people's unique circumstances in complex ways. For some, it was a tool that offered the flexibility to work fewer hours temporarily due to extraordinary circumstances, without worrying about financial instability, thereby reducing job-related stress, and allowing for a better work-life balance. Others used the additional income as a springboard for pursuing new opportunities, such as starting a small business or transitioning to a job that offered greater satisfaction, even if it didn't offer more hours.

It is noteworthy that basic income did not seem to disincentivize work but, in many cases, enabled people to be more selective about the work they accepted. This allowed recipients to prioritize meaningful work and to seek out roles where they felt valued, rather than settling for any available job out of financial necessity. Basic income also provided a buffer for people transitioning between jobs, reducing the pressure to immediately find new employment and enabling them to focus on finding work that truly suited their skills and interests.

As we delve into participants' experiences, it becomes clear that basic income can function as a means of empowerment, providing a foundation from which individuals can use to navigate their work lives with greater freedom and security. In the interviews, 24 participants collectively made 111 references to the theme of employment, highlighting its significant role in their experiences and perceptions.

Holly's journey began with humble roots. From performing cleaning tasks to handling customer orders, she gradually found herself promoted to bookkeeping. She yearned for more hours, but her small business employer didn't have the capacity to provide them.

"I started out doing cleaning, taking customer orders, handling cash. About six weeks ago I was promoted to do bookkeeping, with the same hours and pay. I worked four hours per week and earned minimum wage or fourteen dollars. I wanted to work more but they did not offer more hours. I did get more hours on one day because of a wedding event which needed to be catered."

Jeff, on the other hand, worked at a grocery store, balancing his hours between 24 to 40 a week. He wanted to dispel the notion that people receiving assistance like basic income would not work as hard.

"I was working when I was on basic income, working anywhere between 24 and 40 hours, depending on whether anyone needed their shift covered or not. I want to work full time, but I'm only guaranteed about 24 hours. I never stopped working myself...But it never crossed my mind to stop working. I wanted to show too that just because people are getting help, they wouldn't take advantage of the basic income, you know. I wanted to show that if you're going to give me help, I'm still going to work hard."

That's like the perception I heard; everybody thinks you're getting money to do nothing. I didn't want anyone to ever say to me that I took that basic income, and I abused it. That affected the way I experienced basic income. People complain about minimum wage in the same way, they think we

aren't entitled to those wages which are so low already. So, I didn't want anyone to say, you know, 'if you got basic income, you didn't work hard, and you sat on your butt.' I worked just as hard as I did before and am now."

Gary, working in a technical support job for a cable company, experienced the alleviation of stress due to the supplementary income provided by basic income. He found that with less financial strain, he was able to focus more on his job without the constant worry of making ends meet.

"I am going on six years. It's a technical support job for a cable company. It's a call centre, phone service job where you take calls. It's a full-time job...It felt good. A lot of the stress of my job was sort lifted off my shoulders because I was supplemented with a little bit more income than what I was making. It gave me a sort of sense of, there wasn't too much responsibility. Yes, I was still going in everyday and doing the exact same job, it sort of made me feel a bit better, having it, knowing that I had a little more coming in than I had before. After I finished with the pilot program, I was not feeling good in April, and I forced myself to go into work, just so that I wouldn't miss any days of work due to illness. I wasn't really sick while I was receiving basic income. There wasn't as much stress to put in all that effort in my job, trying to fight for more income, when I had the basic income."

Cameron's journey included an interesting and unforeseeable development when he was between jobs. He realized the importance of enjoying his work and found basic income to be an incentive to choose a job that he truly liked.

"I found a new job before I left the current job that I had. I think I had a few days off between shifts, and then started my job...You want to do stuff with your day. I chose to work somewhere fun because I didn't want to be at home all day. I wanted to be a 'somewhere.' But I wanted to be somewhere I enjoyed. It wasn't a disincentive to work. It was an incentive to work somewhere I really liked."

For Jacqueline, basic income played a pivotal role in expanding her work horizons. It helped her secure a job in Toronto and enabled her to make wiser choices about where she volunteered and worked.

"My hours increased during the pilot because I was able to get to work. The basic income helped me to move around and present myself with more opportunities. When I got basic income, almost immediately, within a few weeks, I got a job in Toronto. Anywhere I can get a bus to, I'm going. Before basic income I would take on volunteer jobs so that I can work and potentially find a job. I had everything around me. But the money to get me places is what I didn't have. With basic income I was able to make wiser choices as to where I would volunteer and where I would work."

Lisa's story revolves around a strategic job transition. While receiving basic income, Lisa was able to secure a job that paid better than her previous one, despite the limitations and challenges of the job market.

"I transitioned during the pilot from one job to another. I left the job I had for 4 years because I found a job that was paying \$14 an hour when the minimum wage was still at \$11.45. I moved over to him. When minimum wage increased, he moved it up a dollar an hour to \$15. So, I was making about a

dollar more than minimum wage. Yeah, I'm satisfied that I'm making an income. I do always look for better employment with benefits and better pay. But the way it's set up is that the better employers hire part-time or on-call, and I can't take that risk that I won't get full-time work. So, it's designed more to, like, young kids just getting out of school. And I think that's great to get them started. But for the average person it's not beneficial. So, I just keep looking. I do have a college diploma. It's a lot outdated, but if I can use that to my benefit, plus the experience I've gained over the years, then by all means, I'll move up. For the time being, I'm just kind of stuck in whatever I can get to pay the bills."

Ian's story demonstrated the transformative power of basic income. His new security license, financed by basic income, opened a plethora of job opportunities for him.

"I think if I didn't get the basic income, I wouldn't have gotten the license and that was a real game changer for me because I didn't have the extra money to get the things that I needed. I am making the money that I am now because of the license. I was able to work at various bars, where they needed extra security, or I could be hired by anyone to work as security. So, I have a lot more opportunities to work security in other places. It opened the door for me you know."

John, despite the support from basic income, still craved to work or be in school. He applied for multiple jobs, but found his interviewing skills lacking, leading to missed opportunities.

"I wanted more work. BI was great but I wanted to work off BI in the three years or be in school. One or the other. I applied for a couple other jobs on BI. I got interviews, but this arm was worse than it is now. A couple jobs I applied for, but I wasn't ready. My interviewing skills weren't up to par, and I got people who did better interviews than I did."

Ashley's experience in the job market was shaped by various challenges, including inflexibility and discrimination. It pushed her to further her education and secure a job as a project manager at a university, where she found her needs were better accommodated.

"But the job market is really difficult. Because of my experience at different jobs, and the availability of work, the number of hours, the conditions, the inflexibility and discrimination I faced, I felt I needed to further educate myself and get a master's degree to be able to find work for myself. I was not satisfied with the jobs I had and how I was treated due to my condition. I did not receive any benefits at those jobs either. The staff was friendly, but the work environment was stressful and physically exhausting at times. Now I have work at the university where I am a project manager. It is probably the best job I have ever had because my needs are accommodated, and I work mostly from home and my work is related to my interests. I do have to supervise others but because of my experience with discrimination, I try to be very supportive and accommodating toward people I manage. The job and extra income are nice, but I also have to finish the degree and try to find full time work to pay off my student debt and bills and everything else. This job is only temporary."

Several participants who faced physical impairments or injuries referred to the ways that basic income allowed them to explore more flexible work options and still make ends meet. Karen's multi-decade career in waitressing was cut

short by nerve damage, forcing her to leave her beloved job. The sudden change left her feeling lost and unsure of her future career prospects.

“I waitress, [but] I couldn’t go back to that profession, obviously. My legs just would kind of give out. I would have trouble if I was trying to bring drinks, say, over to a table. It was hard for me to balance it and walk at the same time. It wouldn’t happen all the time, just once in a while. My legs would be really tired. I couldn’t get through shifts anymore. They’d have to call someone in to finish my shifts because I just couldn’t do it.

So, they were like you need to go to a doctor to see what’s going on. The guy I see, he said there’s a bit of nerve damage from waitressing all my life. Like since I was 16, so a long time. He said it could be caused from waitressing because I’m on my feet all the time. It will never repair. It’s done. There’s nothing you can do about it now. I left the office and cried. I didn’t know what I was going to do for work because that’s what I do. I like to interact with people. I was devastated. I was like what am I going to do now for work? I was going to have to do something I don’t like, which sucks.”

For other participants who faced physical restrictions in the workplace, additional barriers like ageism and a rapidly changing workforce also had an influence on their experience during the Pilot. Mary, despite enjoying her current job and wage, found physical limitations pushing her to explore other avenues of work. Unfortunately, she faced barriers due to the evolving job market’s demand for current skills and knowledge.

“I have a good job too. I have a good wage...I like doing what I do. Physically I cannot do it anymore. I’m actually at the point right now where I’m doing the backup thing. I’m looking for other work right now. But I’m probably going to have to take a \$5 pay cut. That’s a lot of money. I’m looking at reception and administration. The problem is they want you to have a college degree. That’s all fine and dandy to have a degree from 20 years ago, but the programs have changed. If you don’t have the knowledge of the new programs, you’re useless to them. They don’t want to take the time to train you on that.”

Michael’s story revolves around the extra support from basic income during his full-time work until an injury stopped him. Basic income didn’t affect his motivation to work full-time, and neither did the basic income clawback rate, which reduced the rate of benefit by \$0.50 for every dollar earned through employment.

“I was working full time from October 2017 to April 2019, so we were getting a little extra from basic income each month. It helped a lot, actually. The clawback didn’t really influence my decision to work or the number of hours. I want to be able to work full time. And I did as much as I could before my injury stopped me.”

Challenging dominant ideas about people’s motivations to work and assumptions that, without the threat of deep poverty, people will stop working, participants’ stories highlighted the many animating factors that cause people to contribute to their communities through paid employment.

Kristina transitioned from being a nanny to an executive functioning coach. She loved to work, often finding herself working even during her time off.

“I worked as a nanny for close to 10 years for one family. Independent contractor...I’m an executive functioning coach. It’s a behavioural therapy role. But that came after I finished school. Now I’m there almost full time. It’s a living wage now...I always want to work more. I certainly didn’t want to work less. I never give myself time off, but that’s just my nature. I always feel like an hour I when I’m doing something where I’m not working, I could have been working.”

Emily’s job journey was characterized by a series of trials and errors, leading her to a job as a delivery person. Despite the physical demands of the position, she found satisfaction in the decent pay and working conditions.

“I hate all these random jobs. I want a career. I kept trying to find something else. But all the jobs are the same. They lead to nowhere. I was never fired. I left on my own. There was always something wrong with the job, money, work conditions or management. I just found a job that pays \$15.85 and that’s the highest paying job that I can find for like a young working woman like me. Because guys make a little more. The only decent employment I have had at this job. My training is so good, I work in the warehouse, and I do unloading. But that job is only part-time unfortunately. It’s possible for me to get called back in the evening for another four hours so that’s something to look forward to. It’s the highest paying job I’ve ever had. There are some heavy packages to move but it’s not overly physically demanding. I would ask someone for help if I needed it. They are all about health and safety. It’s a unionized job. I am in the union. I have never been in one. But it sounds pretty good so far.”

Melissa found herself securing a new job towards the end of the pilot program. This new employment offered her more hours per week and a significant increase in annual salary.

“Just as the pilot ended, I got a new job. Like I said, it was completely unexpected. My new job, I’m working 37 hours a week and I’m earning \$15,000 more per year.”

An anonymous survey comment highlighted the ability of the OBIP to provide opportunities for entrepreneurial pursuits, such as the development of a business venture in publishing.

“I viewed the [pilot] project as an opportunity to develop a business venture in publishing which I have been working on for many years. I had considerable success in the year available to me.”

The lived experiences of individuals navigating work, while receiving basic income, paints a complex yet profound picture. Despite a wide range of professional backgrounds and personal circumstances, a common theme emerges: basic income is not a deterrent to work, but rather a catalyst for positive change.

The narratives shared here undermine the notion that financial assistance stifles motivation or work ethic. Instead, they demonstrate that basic income provides a safety net, allowing individuals like Cameron to pursue meaningful work or like Lisa and Ian to transition to better opportunities. It aids individuals like Jacqueline, enhancing her mobility, while opening a broader scope of possibilities. Basic income also acts as a buffer against unforeseen challenges, as seen in Michael’s injury and Karen’s health issues, and a springboard for self-improvement and up-skilling, as demonstrated by Ashley’s pursuit of a master’s degree.

These experiences underscore basic income's potential to not only alleviate financial stress, but also to unlock human potential, fostering resilience, empowering choice, and ultimately, enhancing the quality of work life. By providing an essential support system, basic income can pave the way for more productive, satisfied, and fulfilled workers. The implications of these lived experiences reach far beyond individual benefit, hinting at a transformative shift in our understanding of work, dignity, and economic security.

Education

Basic income pilots have been shown to impact education in a myriad of ways, each unique to the circumstances and aspirations of the recipients. The narratives shared by the participants in this study offer a rich tapestry of stories that underline the diverse ways in which a more generous and less conditional income support system can shape educational pathways. The stories of these individuals illuminate the potential for basic income to address both immediate and long-term barriers to education, and thereby, improve the overall life circumstances of recipients.

Education serves as a crucial avenue for upward mobility and personal development. However, financial instability and economic hardship often pose significant challenges to accessing and succeeding in education. Basic income can act as a safety net, alleviating financial stress, and providing the necessary resources to pursue educational opportunities. As observed in the participants' narratives, this not only leads to immediate benefits, such as the ability to pay for tuition or buy necessary educational materials, but also results in important long-term effects, such as improved mental health, increased self-confidence, and a sense of empowerment.

In addition, the interplay of basic income and education often extends beyond the individual. For many recipients, basic income serves as a tool that enables them to strike a balance between personal growth, familial obligations, and societal contributions. Participant stories reveal that the impact of basic income on education is not isolated to the individual recipient, but also has broader implications for their family and community. This underscores the potential of basic income to not only improve individual lives, but also foster societal advancement.

As we transition to the personal narratives of the participants, we will observe the various ways in which basic income has empowered them to navigate their educational journey. Their stories illuminate the transformative potential of basic income in shaping their educational experiences and aspirations. In the interviews conducted, 24 participants made a total of 74 references to education, highlighting the strong connection between basic income and its potential impact on educational opportunities and outcomes, as well as the importance of education for personal growth and improved career prospects.

Nathan's narrative begins our exploration, providing a powerful testimony of how basic income enabled him to focus on his studies while dealing with mental health challenges and a difficult employment history. His story highlights how basic income can serve as a lifeline for individuals facing multiple barriers to education. He says:

"I had been working right up to the point where I started receiving basic income. And I made \$1900 a month, so basic income supplemented what I had lost and all the things that went with it. I am focusing exclusively on my studies. Juggling work and school at the same time, the attention that sucks away from you, the potential decrease in marks... My reason for not seeking paid employment while receiving basic income rests on mental health issues, but also due to the need for focus when applying myself to my studies.

Given the above-mentioned difficulties, there are concerns that my disability would make simultaneous employment and education extremely difficult, perhaps even impossible. My motivation for higher paying work stems from a motivation to escape work of the sort I was forced to engage in. I have wanted and continue to want nothing more than to work and have a purpose upon which to ground my life, but previous situations with respect to workplace environment toxicity, discrimination, and low availability of hours have made it apparent that I must do all in my power to secure better prospects outside of those sectors of the economy. I have attempted to end my own life on 3 occasions in the 5 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."

Similarly, Emily's story illustrates how basic income can support individuals in pursuing education as a means to pursue new career paths, providing them with the financial flexibility to explore areas of interest. Her desire to work in a care-related profession demonstrates the potential of basic income to cultivate a more empathetic and caring society. She says,

"I was saving some of the basic income money to go back to school, to become a personal support worker. I want to work in a nursing home or a hospital. I want to become a nurse, but I don't think I can do the schooling because it's a lot. I used to volunteer at a hospice, and I liked the kind of work personal support workers did, and the environment, and I have a soft spot for elderly people. I just love them. I want to go back to school for that."

Jeff's narrative reveals the potential of basic income to mitigate the financial risks associated with pursuing higher education. His experience illustrates the importance of providing financial stability to individuals, especially those with familial responsibilities, who are striving to attain their educational goals. He mentions:

"The best job I ever had was at a steel factory, I got the job through a temp agency, making \$17 an hour. Full time, it would have paid about \$30 an hour after two years, and it's a unionized job. I had to turn it down because my mom got sick. I also felt like it was a job that I could have gotten without school, but I had spent so much money and time on my education, that I felt I would be throwing in the towel had I tried to work there. That job may still be there for me.

But school is what I want to finish first. For the last year, I hadn't enrolled into school, because I had lost so much money cancelling classes, so I was just working and taking care of my mother. I want to make sure that when I re-enroll in school, I complete the rest of my classes. It sucks because my plan was always to complete school, the job that I had was not what I wanted to do. I got into Honour's Social Psychology, but I had to cut down to a regular Bachelor's Psychology program, just to cut a year off, because I just need to finish. My schooling has taken so long. Honestly, since my mother got sick, I've lost probably more than \$10,000 cancelling classes."

Elizabeth, motivated by her desire to improve her living conditions and to upgrade her skills, used her basic income to explore various educational opportunities. She states,

“To further my education and get a better job...I took a few post-secondary courses. The first program was on the weekends, Saturday mornings. From there I went and took a few courses in construction. I took it to see how going back to school would be. It was pretty fun. I enjoyed it. ...It [basic income] made me feel more encouraged because I had the opportunity, and the extra money there to do something. It gave me the ability to hire a babysitter and whatnot. When I was taking the construction courses, I had enough money to hire someone to come in and watch the daycare kids when I was at school.”

Frank, who always had a desire to learn, saw basic income as a chance to finally enroll in a course he had long wished to take:

“I had always wanted to take a course at Mac, but it was prohibitive. It could have been a possibility later on in the pilot because I would have been getting more from basic income. I’m all for continuing learning, so I always had it in the back of my mind that I wanted to take a course.”

Jeremy reflects on the motivational power of basic income, which enabled him to pursue an online course he was passionate about.

“I had money that I could spend on an online course. I heard about something, and I had the money to pursue it all of a sudden. I made the commitment to take the course before the pilot, but once I got the income, I was able to pay for it. There were online tutorials and lectures and quizzes, and an exam at the end with 100 questions. I passed it. Even before I took the exam, I invested some more money into a second level of the course. But because my life went to hell due to the cancellation, which was after I paid for the second level, I haven’t been able to do it again. I don’t have the mental energy to be able to commit myself to something like that right now. But on basic income, I was very passionate about it and I really learned a lot from the course.”

Lisa had plans to further her career prospects by enrolling in a professional licensing program, but the uncertainty around the OBIP made her reconsider.

“My children are in post-secondary, so I was able to help them out. I was also looking into enrolling in a professional licensing program. But then I got wind that they may be cancelling the pilot, so then I didn’t pursue it because I couldn’t afford to pay for schooling without the basic income.”

Melissa, who had been doing bookkeeping for several years, saw an opportunity to get certified in her field, and her partner was also inspired to explore an artistic program at McMaster University.

“I’ve been doing bookkeeping for the last six years, but I’m not certified for it. I figure since I already do it, I might as well be certified. And my partner, he’s doing a program up at Mac. He loves it. He wanted to go back to school. I knew he should do something artistic because he is always drawing.”

Lewis had hopes to refresh his certification in massage therapy, but the OBIP's sudden cancellation made it impossible.

"I graduated in massage therapy and I wanted to go back to take a refresher course that would allow me to become registered again. That's what I was going to do...but it just wasn't possible."

John, who improved his literacy while on basic income, proudly reflects on his academic achievement and the positive impact it had on his mental health. He says,

"I was a functional illiterate at 26 years old. When I had my accident in 2007 I got into the hospital, they started helping me with my literacy. It was perfect. It helped me out perfectly. I'm reading at a Grade 7 or 8 level now...I did the Discovery course at McMaster, and I completed it while I was on basic income. I got my certificate... 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...It [basic income] kept pushing me. My physical mood was much better because I was more relaxed because I knew I had an income coming in instead of an ODSP income. I could do less work, but still working. I made \$1200 in public speaking last year. I was in a better mind frame."

Ashley, who decided to enroll in a graduate program to increase her job prospects, shares how basic income also allowed her partner to follow his dreams.

"Yes, the basic income allowed me to enroll in a graduate program to further my education and increase my job prospects. It also allowed my partner to enroll in a program for himself. He works as a musician and is really good at what he does but sometimes we don't know when the 'next gig' is coming in so he decided to get a certificate to help him find supplemental work. The basic income really affected him more in that sense because he was going to focus on obtaining that certificate and study full time to get it, but the cancellation forced him to work more to bring in extra income and to study part-time. Otherwise, the extra income from basic income would have really helped take pressure off the both of us and we could have focused on our studies more and improved our employability."

Kristina, who was juggling part-time work, school, and a nanny job, shares how basic income gave her the flexibility she needed.

"When I got the basic income, I was working extremely seasonal part-time and then going to school and the nanny job. Doing it all on my own. In October I got offered another independent contractor job with the company I'm currently with. I was also attending college at the same time. I was in my final year of college. I was doing continuing education, so it took longer than two years."

Linda, inspired by the stories of others her age, started thinking about going back to college with the help of basic income.

“I wanted to take some courses. I feel like I’m pretty old and everything is over for me, but people tell me I still have a lot to live for, so I started thinking about it. I went to meetings where people my age were talking about things they had been doing and I was inspired. I thought maybe I can do it. My mind started changing. I wanted to take better care of myself. That’s the one thing that I always wanted to do, to go to college. I’d like to get involved.”

Paul, who was considering further studies in journalism or paralegal studies, unfortunately had to put these plans on hold after the cancellation of the basic income pilot.

“I was thinking about pursuing school, a course or something related to journalism. I also have a friend who has recommended paralegal studies because of the experiences that I have had. I would have gone to college had the pilot not been cancelled. I was seriously considering it.”

Keith, who found himself at a critical age where he felt like returning to school was now or never, saw basic income pushing him towards this motivation.

“I had actually been feeling like I wanted to go back to school. And while I was on it, I was starting to feel that push. I’m at an age where if I want to go back to school, I have to do it right now. I was starting to feel motivated. And it was great. I love that feeling.”

Dylan, who received an unlicensed job opportunity after a presentation, chose to pursue paralegal studies as a more fulfilling career path.

“It’s something that I enjoy doing a lot more than healthcare and Tim Horton’s work. I find it very fulfilling. I am still doing the paralegal program in college, there’s a lot of work but it’s good. I am learning a lot about the legal system. I need that license from the program to be able to work as a paralegal with a firm that I have connections to. It’s a process but I’m getting there.”

Nancy, who thought of working with the elderly, was considering going back to school for a personal support worker (PSW) program thanks to basic income.

“I was thinking about going back to college and taking a one year or two year program. I was think about maybe working with the elderly. A PSW or something like that. That’s a huge step for me.”

Deborah, who planned to take up a photography course to improve her career prospects, was unable to continue due to the OBIP’s premature cancellation.

“The second year of basic income, I was planning on taking a college course at to help me with my career prospects, but the [cancellation] announcement was made by then. I was planning on taking a two-year photography course, it’s something that I really enjoy and I could get a camera and use a computer to learn how to do everything. I wanted to learn and eventually take up photography as a form of self-employment because of my experience in the labour market and difficulty finding work.

I could get hired to take pictures for real estate, or commercial companies like hotels, and this is something I could do on the side always, while searching for work or working somewhere. But I was hoping to enroll in that program to really master the craft, you know. But I never enrolled in that two-year course because the pilot was cancelled. It also had a co-op component, so you would work somewhere after the coursework was done. I don’t know if I’ll have enough to enroll in that course. It’s something that I’ve been thinking a lot about.”

Angela, who had to stop pursuing her degree in social work due to financial constraints, was able to reenroll once she started receiving basic income. She recounted,

“I was pursuing a social worker degree before basic income, but I had to stop because I couldn’t afford the classes anymore. When I got basic income, I was able to re-enroll and I completed five courses. It was perfect timing because my partner was home from work, and he could be the caregiver and I could go to school and concentrate on my studies. I have two more courses left. And some community hours to do. The cancellation made me stop the schooling. But I will complete it once I come up with the rest of the money. Fortunately, I’ve been offered a project to do that will help me afford tuition.”

An anonymous student shared a practical tale of how basic income allowed them to purchase a laptop, an essential tool for their studies and hobby for video editing. They commented in a survey,

“Before the BIP [basic income pilot], I was renting a laptop every day from my university since September (4 months) - I bought my previous MacBook in 2009, it stopped working in early 2018. I would have to drive 20 minutes into town to renew the laptop for another day (if another student didn’t already ask for it). After a few months with BIP, I bought one that allowed me work on my assignments and since it had a great processor, I was able to afford one that could support my hobby for video editing.”

The examination of basic income’s relationship to education underscores several essential themes, weaving a complex tapestry of societal implications and potential transformations. First, the intersection of basic income and education opens myriad economic implications, particularly concerning employment outcomes. One of the salient themes derived from the participants’ quotes is that of economic mobility and security.

Basic income provides the potential for upward mobility, while also acting as a financial safety net, creating space for individuals to further their education without the constant pressure of immediate financial return. This broadens the spectrum of available employment opportunities for recipients, which could, in turn, contribute to a more diversified workforce. Moreover, such a shift might also stimulate entrepreneurial activities, as the security provided by a basic income could enable more risk-taking in terms of new ventures.

Additionally, the integration of basic income and education can have profound implications for the structure of the labour market. With more individuals able to invest time in acquiring new skills and knowledge, the labour market might see an influx of qualified personnel in a wider range of fields. This could lead to a more efficient allocation of human resources, potentially boosting productivity and fostering innovation.

Furthermore, basic income could transform the employment landscape by shifting the balance of power between workers and employers. With basic needs guaranteed, individuals may have more leverage to negotiate for better working conditions, wages, and benefits. This could lead to a more equitable distribution of wealth and a reduction in income inequality.

The themes of agency, choice and empowerment stand out prominently in the interplay between basic income and education. With a guaranteed income, individuals are empowered to make autonomous decisions concerning their educational paths. The removal of financial pressure could allow for the pursuit of learning for personal growth and interest, rather than merely to secure employment. This newfound autonomy could cultivate a society where learning is valued as an intrinsically rewarding experience, fostering a culture of lifelong learning and intellectual curiosity.

Equity, another significant theme, is a foundational principle of both basic income and access to quality education. Basic income inherently addresses socio-economic disparities by providing a generous, less conditional safety net, thereby promoting economic equality. When combined with equal access to quality education, basic income could serve as a potent tool for social mobility and inclusivity. It is through this synergy that basic income and education could collectively dismantle systemic barriers and pave the way for a more equitable society.

This intertwining of basic income and education also touches upon themes of resilience and adaptability. In an era where rapid technological advancements and globalization continually reshape the job market, the ability to adapt and learn new skills is crucial. A basic income could provide a safety net that enables individuals to return to education at various points throughout their lives, not just in their formative years. This could foster a more resilient workforce, equipped to navigate the challenges of a rapidly evolving economy.

Moreover, basic income could support entrepreneurship and innovation. By providing a stable income, individuals may be more willing to take risks, such as starting a new business or pursuing innovative ideas, that could generate new jobs and contribute to the economy. This entrepreneurial effect could stimulate job creation in areas experiencing labour shortages.

Social relationships

The implementation of a basic income has the potential to transform social relationships within families and among friends, instilling a sense of stability and support. As individuals receive a more generous and less conditional basic income, they may experience a newfound freedom from financial stress, allowing them to devote more time and energy to nurturing their personal connections. Qualitatively, this could lead to more meaningful and deeper bonds, as people no longer need to worry about their next meal or keeping a roof over their heads. In addition, these strengthened social relationships have the potential to positively impact physical and mental health. Quantitatively, these strengthened relationships may lead to increased social activities, gatherings, and shared experiences that build lasting memories and strengthen social bonds. This positive shift in social dynamics can be attributed to the alleviation of economic pressure, which fosters an environment conducive to personal growth, empathy, and understanding. Ultimately, a basic income empowers individuals to not only focus on their own well-being, but also to genuinely invest in the lives of their loved ones, contributing to a more connected and compassionate society.

Although a limited number of participants reported that the OBIP had no impact on their social relationships, this recurring theme in the interviews highlighted how the program could bring about alterations in interpersonal connections and the way they engaged with their communities. More than 40 interviewees emphasized the significance of social relations, mentioning it 125 times throughout the conversations. This data reveals that basic income has far-reaching implications on redefining the dynamics of interpersonal relationships and fostering a sense of community.

Family and friends

Participants drew comparisons between the enhanced relationships they experienced under basic income and the isolation they felt when they couldn't afford to socialize prior to the program. Robin shared her struggles before the pilot, highlighting the link between financial hardship and social seclusion: *"Participating in activities was impossible, as everything required money, and I had barely enough to get by. I could never go out with a friend simply to enjoy their company; that wasn't an option."* Similarly, Nancy expressed her feelings of embarrassment when going out with friends who could afford more than her: *"It's awkward to admit that you can't afford what others can and have to suggest an alternative, more affordable place."*

Financial constraints impacted the relationships participants had with family members and friends. Deborah recounted how, when her son invited her to dinner before receiving basic income, she faced challenges in attending: *"We couldn't afford the bus fare, so he would either send a cab for us or we would have to make an excuse and decline the invitation. When you're short on money, going out becomes impossible. You have to fabricate excuses and claim to have other plans."* Continually turning down plans with friends and family due to financial limitations affected their self-esteem and put a strain on their cherished relationships. Jennifer and Scott's experience illustrates how basic income alleviated such financial stress, allowing them to be more present and engaged in their social interactions: *"I was more sociable, less irritable. Much more relaxed so like I wouldn't think about my utility bills, and I could be in the right mood to talk to people without thinking about my money problems and stress all the time."*

Other participants revealed that their family members, who weren't directly benefiting from basic income, still experienced positive effects, as they could see the improvement in the participants' situations and felt less concerned about their well-being. Diana, emphasized the significant improvement in her relationship with her elderly mother as a result of basic income:

“My relationship with my senior mother improved too. She’s alone. Being able to spend more time with her means a lot to her and me. I was in a better head space to take her to places, otherwise she is literally stuck in her small apartment. I took her canoeing. I took her to a bird rescue centre, a petting farm, a Christmas village, and stuff like that. It felt really great for me to be able to do these things for her. If I didn’t have basic income, I don’t think I would have been able to. Not at all.”

Similarly, Michelle, a 48-year-old separated woman who was on ODSP before and after the pilot, shared how basic income allowed her to spend more time with family and friends and even treat her mom:

“I was nicer to people on basic income. I spent more time with family and friends. I could share moments with them. Usually if I went out for dinner with my mom, she would pay for me. On basic income, I was able to treat her out. I was able to treat my mum. She noticed a big difference in me. She would say my mood is good, it’s much better. I felt better as a person yes. I could watch a movie and be with a friend more often and relax. I was spending more time outdoors, going to a mall, a coffee shop, or park. Now I am spending more time indoors. I am alone most of the time now.”

Indeed, many participants emphasized the positive impact basic income had on their overall well-being and relationships, including the relief it brought to their family members:

“We both noticed a huge difference in the amount of stress and anxiety that we were feeling. We were in a better space to take care of ourselves and to think about others. Even the quality of our relationship improved because we didn’t have to worry about money all the time, so we could enjoy our time together and be more present. I was more able to socialize with family and people I work with or study with. It was a nice time. We both felt immense relief and it showed itself in many areas of our life. I think my mom even pointed out how much better I was doing. She worries about me. She was really happy about me receiving basic income.”

Increased socialization opportunities extended to household family members as well. Jacqueline recounted how, during her time receiving basic income, her daughter “observed a noticeable improvement in the quality and quantity of food available, which made her feel more comfortable inviting friends over, as there was sufficient food in the fridge and a comfortable bed for sleepovers. She no longer had to experience embarrassment.” Jacqueline reflected on an incident that took place before the implementation of basic income, which she believes highlights the changes the initiative brought about in her household. She shared the following about her daughter: “Her friend came for a visit, and I remember this friend staying with us, and my daughter told me about how when she came there was no food in the fridge. And I don’t even remember that because it was so normal. I was like really? To me, if I could buy an apple and some bread, that was food. That was food for the week. But she remembers.”

Participants also spoke of the joy they experienced when they could buy gifts or take their loved ones out for a meal,

which became possible through the support of basic income. Linda, for instance, shared her experience: *“I was able to buy my grandson some things, clothes and toys I would never have been able to afford. It felt really nice to be able to do something like that, as a grandmother, or mother, when you can’t provide for your children or grandchildren, it really hurts you because you feel a sense of responsibility, but you can’t offer much when you’re poor.”*

As Holly reflected on her experience with basic income, she emphasized the transformative impact it had on her overall well-being, which in turn positively influenced her social relationships, and enabled her to engage more actively with others in her community:

“My relationships got better because I was healthier, and I could interact with people. I was in a better mind and body space to socialize. Don’t get me wrong. I have always been friendly, and I have always tried to treat people just as I want to be treated. It’s just that I didn’t have the opportunities to join people I know for meals, ice skating, or whatever. Or I was struggling with depression and so I would isolate myself. I didn’t blow my basic income money on social events obviously, but I had a little bit more freedom to join people for coffee and things like that once in a while.”

Lisa’s experience illustrates the reduction in social isolation that basic income provided, as she no longer needed to make excuses for her financial limitations:

“I didn’t have to make excuses as to why I couldn’t do something and then feel bad about making excuses because I was lying. Now, if one of my co-workers said, ‘next Friday, such and such is coming out at the movies, do you want to go?’ I can go instead of saying, ‘oh, I have other things to do.’ And I’m lying about it because I can’t afford to go. I was a lot more isolated.”

In a similar vein, Brian shared how basic income allowed him to participate in social activities to a greater extent, even though he still had to be mindful of his budget:

“When I was receiving BI [basic income] I was able to get out to an occasional social function a little more than I would have with no money coming in and I couldn’t afford to go. I didn’t do a lot of that because I still had to watch my budget. But I’d say I was able to get out a bit more. Do more things.”

Jeremy’s experience with basic income enabled him to take care both of himself as well as to help others who were struggling. As he recounts the story of a young woman he met through a peer support mental health program, it becomes clear how basic income had a profound impact on both their lives:

“I was involved in a peer support mental health program. I met someone who had been failed by the system, who had committed many suicide attempts, who I knew was falling through the cracks much quicker than I was, so I made it my goal to try to help her out, despite my own circumstances. I really saw how the system was failing her. Her case was really bad and made me really angry. She was dealt a really bad hand in life.

When I met her, she was 24 but she had lived three lifetimes’ worth of bad experiences. After

spending time with her, after spending some of my basic income on her, I was able to help her, and reduce her suicide attempts, and reduce her hospitalization rate. I learned first-hand about borderline personality disorder from her too. She actually helped me get diagnosed properly because the social workers and health professionals had misdiagnosed me before. So, one of the things with basic income was that I was not only able to take care of myself, but I could extend some of the benefits to her.”

Basic income also granted recipients the opportunity to pursue goals that were previously unattainable due to a lack of time and resources. Melissa was a 41-year-old woman with a bachelor’s degree, living in a common-law relationship, and raising one dependent child. She held a job both before and during the pilot program and benefited from the OBIP for one year. She mentioned that her partner could now stay home with their child, rather than working a part-time job that would keep him away from home.

Karen expressed that basic income enabled her to access addiction treatment while being confident that she could still support her daughter financially. Sharon, who was looking out for her son’s best interests, explained that basic income allowed her to finalize her own will and obtain burial and life insurance, ensuring that her older son “*will never have to go through any of that*” for her. This could refer to the potential challenges and burdens associated with sorting out an estate that is not in order, including dealing with legalities and financial obligations that can arise when arrangements have not been made in advance.

Jeff noticed a significant improvement in his relationship with his girlfriend, as the financial security provided by the income allowed him to express his appreciation for her support and enjoy their time together without the constant burden of financial stress:

“Basic income helped a little bit with my relationship with my girlfriend because I was able to take her out every now and then. She’s been with me for over six years, and I feel bad, because most people who have been together for that long have been able to move in together, get married, get a house you know, but I’m always taking care of my family so our stuff has always been on the backburner, and she’s been good enough to stay through it all, and it was just nice to take her out and show her how much she means to me. She knew I was more at ease during the pilot because I knew there was an income coming in that wasn’t solely relying on me busting my butt off for. I was in a better place to spend time with her and enjoy those moments you know.”

Veronica experienced a significant shift in her mental state, which enabled her to rebuild relationships that had been strained due to her financial and personal struggles, allowing her to reconnect with family, participate in community activities, and enjoy social events with her daughter:

“When I got on basic income, I was in a better head space to reach out to people who I had disconnected from previously because of the things that I was going through, you know, it can be hard to connect to people when you have so many financial problems, and mental and health issues. So, I was able to reconnect with my mother and apologize to her, and acknowledge my mistakes and problems, and talk about them with her. I could connect with the community at my church. My relationships with people got better, definitely. I was able to take my daughter to social events, to carnivals, festivals, and other places.”

Ian highlighted the significant improvement in his relationships with both his mother and daughter, as he was able to spend quality time with them, and create enjoyable experiences for his child:

“My relationship with my mom and daughter improved a lot. I am working a lot more now, and I am busy, so they like to see me doing good. When I’m off, I get to see my kid. I was able to take my kid to fun places like trampoline parks, but before I couldn’t do much because I had limited funds, and you got to spend money when you go out you know, especially kids these days. My mom was really happy to see me doing these things. I got closer with my daughter. She noticed a big difference in me I think.”

Angela, a 46-year-old married mother of three, shared her experience of how basic income enabled her to overcome her insecurities and to bond with her daughter by affording small but meaningful improvements in her life:

“I would also get a rash on my face, and I wouldn’t want to get out of bed, or go out, or have people over. On basic income, we were able to afford some green makeup for my face to cover the rash. I could go out and have people over. My daughter helped me with that. But we couldn’t afford that before. Some stuff like that can make such a big difference. I bonded with my daughter over that too. She showed me how it’s done.”

Gary shared how basic income positively impacted his personal relationships and improved his financial security, enabling him to engage in activities that would have been otherwise unattainable. The financial freedom provided by basic income helped him strengthen his bond with his girlfriend and express gratitude towards his family. Gary said:

“I was able to go out more. I got closer with my girlfriend. I treated her a lot better. The financial freedom allowed me to do more things. To surprise her once in a while. To show her how much I care through little gestures. I also took my family out just once to sort of saying, ‘thank you’ for taking us out all the time. I also did thank my stepdad for giving me the application because if it wasn’t for him pushing me, I wouldn’t have enrolled. I kind of felt like I was one of the shining examples of basic income, where it helped me a lot, and I still did my job, and I was a productive member of society while on it.”

Community engagement

Participants in the study detailed how the additional income from the OBIP enabled them to engage in a broader range of social activities, significantly enhancing their quality of life. The extra financial support afforded them the means to attend various events, gatherings, and networking opportunities, thereby fostering social connections and a sense of community involvement. This improvement in their social lives, in turn, contributed to their overall well-being and mental health. Diana discussed the significant difference that *“being able to go out occasionally, network, and perhaps buy a single drink for appearance’s sake”* had on her well-being:

“It felt great to be involved in my community. This newfound sense of belonging was intimately linked to my ability to thrive in the world. I began feeling more connected to society, to people within my circle, which in turn improved my employability, relationships, and overall outlook on life. Previously, I had to decline invitations, which led to fewer and fewer people reaching out to me. Reconnecting with those individuals was a breath of fresh air, making me feel less isolated and depressed.”

A closely related theme that emerged was the newfound ability of participants to contribute to their communities. This shift occurred because recipients were no longer solely focused on their own survival and meeting basic needs. The basic income pilot allowed them to explore other aspects of their lives, such as community engagement and volunteering. Scott, who together with his partner Jennifer, joined a singing group that performed at venues like nursing homes, shared his perspective: “You’re less worried about survival and thinking more about community engagement. Before, you wouldn’t even think about it. You’re fixated on your bills and you’re not in the mood for anything else.” Kristina also explained how the pilot positively impacted her life and community involvement. She recounted,

“I was able to volunteer at my church’s thrift store on basic income. And I was thinking to myself, this is like what basic income is meant for in a way. It allows us opportunities to do things we couldn’t afford to do otherwise. The church started this project, and I knew I should become involved. The extra funds are put back into the community.”

These personal accounts demonstrate how basic income not only alleviates financial stress but also empowers individuals to engage in meaningful activities that directly benefit their communities, creating a ripple effect of positive change.

Similar to the enhanced ability to socialize with family and friends, increased community participation yielded significant ripple effects for the participants. One example is Emily, who discovered a new career path through her volunteer work at a hospice. This newfound passion and sense of purpose emerged as a direct result of her involvement in the basic income pilot program. Reflecting on her experience and the importance of social connections, Emily shared,

“It was sad, but it felt nice giving back to people who were dying. I loved connecting with those people. I would really like to be able to work in a hospice. That’s when I realized what I really wanted to do: to take care of people. If I hadn’t received basic income, I don’t think I would have come to that realization. I was only able to volunteer because I was being financially supported.”

Emily’s story illustrates the profound impact that basic income can have on individuals’ lives, not only by providing financial stability, but also by offering them the opportunity to explore new interests, engage with their communities, and ultimately find purpose and direction in their careers.

Deborah, a long-time resident of downtown Hamilton, shared her observations about how basic income had transformed her interactions with the people around her. She noticed a significant increase in her happiness and socialization during her time on basic income, which seemed to positively influence her connections with others, even with complete strangers. She recounted:

“I have been living in Hamilton for many years now. In this area of Hamilton, downtown, people notice the change in you, that you’re happier. More people were talking to me when I was on basic income. These are people I would see often, passing them on the street and stuff.

I noticed people would start coming to talk to me, maybe because I was different, I don’t know. These

are complete strangers by the way. You notice them in public spaces. I was in a better place to socialize with them, I don't know if I looked happier, or I was more confident or what. Even in the stores, I would get talked to more, by clerks and other customers. These are people who normally wouldn't stop to have a short chat with me."

Nathan said that how basic income greatly influenced his mental well-being and social interactions. The financial security it provided allowed him to step outside his comfort zone and engage more with the world around him, reducing feelings of isolation and mental distress. Nathan explained:

"More tendency to leave the house. More tendency to communicate and interact with people. Less tendency to isolate because of mental distress. A more speedy recovery. More willingness to be out there and engage. It's night and day with locking yourself in your house, which would have happened if basic income had not been there, in my opinion. It was the major force that got me out, instead back into that hell that I could feel coming. I could feel myself moving into it. It's better to put yourself out there with people."

Sharon's experience with basic income both enabled her to contribute to her community in meaningful ways, as well as to provide support for others during their time of need. By using her financial stability to help others, she found a renewed sense of purpose and fulfillment. Sharon recounted how basic income allowed her to contribute to her community:

"I was able to contribute. We had a dinner in the building and I bought the roast beef, and it cost like \$80. Those kinds of things to make everybody happy. I got to bake for everybody. My friend who passed away, before he passed, he asked "you know those mixers that are really expensive? Which kind would you buy?" He went and bought me one. Every time I use it, it's like "Peter, I'm using it now." More quantity of food so I could share with everyone else. Not everybody was able to. I'd rather give it away. I hate throwing out food."

In another instance, Sharon shared how she could help a neighbor in crisis: *"There's a woman in my building who is hooked on heroin. She lost her baby and then went right back onto the drugs. One day she came up to me and said, 'I need help.' So, I dropped everything and it was like, 'let's go. We're going to find a rehab.' I got her into rehab."*

Sharon emphasized the importance of having a solid foundation in life and giving back to others: *"You have to have a reason to get up in the morning. It doesn't matter what age you are. Money is part of it, but you have to be able to give back too. You have to do something with that money that's going to make it better not only for you but for those around you."* Sharon's story illustrates how basic income can empower individuals to not only improve their own lives, but also make a meaningful impact on their communities by helping others in need and fostering a strong sense of interconnectedness.

Peter, a 47-year-old who had been on ODSP before and after the pilot and received basic income for 18 months, shared his experience of how basic income positively impacted his life despite his physical disability. With the introduction of basic income, Peter found that it not only improved his sense of community, but also strengthened his relationship with his spouse. He said:

“Basically, I’m really physically disabled. I’ve broken my back twice, I’m in horrible pain all the time and I’m not allowed to have an income because I have a spouse. She is basically expected to support me. I have learned that a lot of disabled people don’t have relationships because of that reason. Because of the way the programs [including ODSP] work and their spouses get tired of having to support them. Just to be able to feel a sense of community again, it helped bring us two closer and allowed us to have some fun. We really enjoyed our Saturdays, going around to the farmer’s market. You’re not sort of grumpy, going from point A to point B, you take time to take in things a little more. Just be a little happier I guess.”

Experiences of Stigma

Numerous participants in the study discussed the theme of stigma, revealing its significant impact on their lives. 31 participants collectively mentioned stigma 70 times, indicating its prevalence in their experiences. Stigma, in a broad sense, refers to the social disapproval, negative judgments, and discrimination directed towards individuals or groups based upon certain attributes, characteristics, or circumstances that are perceived as undesirable or inferior by society.

The conversations revealed four primary categories of stigma: poverty stigma, social assistance stigma, spending stigma, and basic income stigma. Poverty stigma refers to the negative judgments and stereotypes associated with being poor, while social assistance stigma involves the shame and discrimination experienced when accessing social assistance programs. Spending stigma relates to the scrutiny and judgment individuals face concerning their spending habits, especially when they are perceived as financially irresponsible.

Lastly, basic income stigma refers to the potential negative perceptions and bias surrounding those who receive basic income support. By examining these categories, we can better understand the multifaceted nature of stigma and its profound influence on the experiences and well-being of individuals grappling with financial challenges.

Poverty stigma

Poverty stigma can be defined as the adverse judgments and preconceived notions directed towards individuals living in poverty. It encompasses the negative stereotypes and biases associated with low-income individuals, which can lead to marginalization and exclusion from various aspects of society.

For the study participants, the concept of poverty stigma manifested in the way their appearance acted as “indicators” of their economic status. This had a significant impact on how others perceived and interacted with them. Factors such as clothing, personal grooming, and overall demeanor serve as visual cues, potentially leading others to make judgments and assumptions about their financial situation. As a result, participants may experience discrimination or exclusion based on these external appearances, further reinforcing the negative effects of poverty stigma.

Natalie shared an example of how her experiences with poverty affected her interactions with others in her community. She recalled, *“I’ve been to a restaurant before, where I was wearing a coat that was kind of looking old and torn, and I got treated like shit, because of how I looked.”* She noticed a significant difference in the way she was treated when participating in the OBIP, explaining that *“people could see you doing better. When you’re given enough money to eat, and clothe yourself, you’re afforded a different social life.”* Moreover, Natalie described the transformative impact of purchasing a new, warm winter coat while receiving basic income support. This seemingly simple purchase altered her experiences and perceptions of the world around her: *“The coat helped me dodge a lot of discrimination. I could hold my head up higher.”* This example illustrates the profound influence that basic income can have on an individual’s sense of dignity and self-worth, as well as the social stigma attached to visible signs of poverty.

Linda detailed her experience with poverty and its impact on her access to adequate dental care. She explained that due to financial constraints, she has multiple missing teeth that she cannot afford to have repaired. This situation not only affects her self-confidence, but also influences how others treat her based on what her missing teeth signify. Linda shared her frustration, stating: *“I notice the way doctors and other people treat me because of them. I’m getting quite tired of it (....) I got this way because I lived in poverty for so many years and didn’t have proper dental care.”* Her story highlights the physical and emotional toll that poverty can have on an individual, as well as the stigmatization they face due to visible markers of their economic circumstances.

Lisa recounted instances where she faced stereotypes and mistreatment by healthcare professionals due to her experiences with poverty. She shared a situation in which she sought medical care for an injury caused by an animal bite, but the doctor insisted she was using a needle instead: *“I went to the doctor to get diagnosed and treated, but he kept insisting that I was using some sort of needle. I had to defend myself and show my arms and the absence of track marks. After 15 minutes, he finally believed me. I was being discriminated [against] because of poverty.”* In addition to this encounter, Lisa experienced similar discrimination from pharmacists. She recalled an incident where she was questioned and labelled as a *“drug addict,”* when trying to fill a prescription for pain relievers after undergoing a root canal. These examples illustrate the pervasive nature of poverty stigma and the negative assumptions that are often made about individuals experiencing financial hardship, even in professional healthcare settings.

Social assistance stigma

Social assistance stigma refers to the negative attitudes, stereotypes, or discrimination directed towards individuals who access or receive support from social services, such as welfare programs or disability benefits.

Many of those who took part in the OBIP had previously relied on ODSP or OW and described the specific stigma attached to these programs. They recounted how the stigma linked to disability caused them to postpone applying for ODSP until they were left with no other alternatives. For instance, Tracy, a 45-year-old teacher who was living with others, shared, *“it was partly the stigma that kept me away from ODSP.”* For other participants, perceptions of deservedness played a crucial role in determining when they decided to apply for ODSP. This highlights the impact of social assistance stigma on individuals’ decisions to seek necessary support.

Numerous participants recounted their experiences of feeling guilty for receiving ODSP due to the complex eligibility criteria, which led them to believe they were undeserving of the program’s support. Beverly shared how the stigma related to ODSP, and how her concerns about not being *“disabled enough,”* caused her to delay applying for the program until she was *“completely poor.”* She said, *“I didn’t feel like I deserved to be on it,”* and *“I thought I would be cheating the system,”* even though she was eligible for the program. Linda echoed this sentiment, saying, *“I was told for many years to apply for ODSP, but I never wanted to do it because in my mind, I didn’t feel like I deserved to be on it.”*

Robin also expressed similar feelings: *“I have told people that I am on disability, and the first thing is that I don’t look like a person who is on disability, so there’s that automatic judgment because I think you have to have a limb missing or something, I don’t know, to be considered disabled or deserving of social support.”*

Other participants shared concerns about potentially taking advantage of social programs or undeservedly utilizing resources meant for those in greater need. Specifically, participants expressed reluctance to use food banks to ensure availability for others who might be more in need. For instance, Sharon remarked, *“I never use the food banks because I always felt it was for people that really and truly need it. And I didn’t need it.”* Natalie and Linda shared similar views, emphasizing the importance of families having access to food banks and consequently limiting their own use.

While receiving OW and ODSP, participants faced continued monitoring of their ongoing eligibility and scrutiny over their expenditure of the payments they received. The intrusive nature of the program affected participants’ sense of self-worth and autonomy. Mary expressed, *“when you have to reach out to the government or anybody, that’s hard for anybody. It’s a pride thing and an ego thing. Just knowing that every month, the government has to know every detail about you.”*

These testimonies illustrate the emotional toll and loss of privacy experienced by individuals on social assistance programs like ODSP and OW. The constant surveillance not only undermines their dignity but also adds to the stress and challenges they face while trying to improve their circumstances.

Social assistance stigma plays a significant role in shaping the experiences of those accessing essential support programs. Participants’ accounts reveal the burden of guilt, self-doubt, and undeservingness that can delay or even prevent them from accessing social safety nets. Additionally, the low rates of social assistance contribute to the stigma, as recipients often struggle to make ends meet, further reinforcing negative perceptions about their situations. Addressing and dismantling these stigmas is crucial to ensure that those in need can confidently and comfortably access the support they are entitled to, without fear of judgment or discrimination. Enhancing the rates of social assistance can also help alleviate some of the financial stress experienced by recipients and reduce the stigma associated with these programs.

Spending stigma

Spending stigma refers to the negative judgment or disapproval directed towards individuals who receive financial assistance, based on how they choose to allocate or spend their resources. This type of stigma often stems from misconceptions or stereotypes regarding the worthiness or responsibility of those utilizing financial support programs.

Veronica’s quote highlights the issue of spending stigma, as she addresses the misconceptions people have about those receiving financial assistance. She states, *“People have so many misconceptions. They think we get big screen televisions, and brand-new cars. No, we work much harder to survive on social assistance than you have to if you’re working full time and getting paid living wages.”* This illustrates how the public may falsely believe that recipients indulge in luxury items, when in reality, they are struggling to make ends meet, further perpetuating spending stigma.

Scott and Jennifer’s quotes demonstrate the spending stigma they face as recipients of financial assistance. Both express their frugality and careful decision-making when it comes to spending their limited funds. Scott shares, *“I guess we could afford it. But I did not really eat out, like very rarely.”* Jennifer adds, *“I’d say maybe once or twice. I like*

coffee but I usually go to a place where it's only a dollar. So, like I would be very strategic about where I'm going to spend my money." Scott then elaborates on his choices by saying, "Yeah exactly. So, like I wouldn't necessarily go out to eat more but I would buy better food at the grocery store instead, rather than eating out. To me it just made more sense than spending twenty dollars on a meal." Their accounts highlight the conscious effort to be thrifty, countering the misconception that individuals receiving assistance are frivolous with their spending.

The experience of receiving financial assistance can lead some individuals to feel the need to justify their use of the funds, as they internalize spending stigma. One participant expressed this sentiment by saying, "I had never had money just given to me. I said, 'I have to find a way to justify.' I have a duty to do something for the money. I always had to do something to justify it." In response to this pressure, the participant decided to use the extra funds to go to school, demonstrating how spending stigma can impact their mindset and actions, while also highlighting their desire to invest in personal growth and development.

Spending stigma can also influence the way individuals talk about or perceive their spending habits, even when they involve occasional indulgences. For instance, Douglas and Donna shared a lighthearted exchange about their experiences with basic income: Douglas mentioned, "We did start drinking beer once in a while." Donna playfully interjected, "Oh stop." Douglas continued, "We did. It was the first thing we bought. A 12 pack." This conversation illustrates how spending stigma may lead people to feel self-conscious or guilty about treating themselves to modest pleasures, even when they have the financial means to do so without negatively impacting their overall well-being.

Basic income stigma

Basic income stigma refers to the negative perceptions or judgments associated with receiving a guaranteed income from a government program, often due to societal misconceptions about recipients' motivations or work ethic.

Participants expressed varied experiences with basic income stigma. For instance, James hesitated to disclose his status as a recipient to others, as he "almost felt guilty about it" and "didn't want people to treat [him] differently." However, some participants, like Judith, felt more comfortable sharing their OBIP status compared to their experience with social assistance: "I was not ashamed to be on basic income. I'm definitely ashamed to be on Ontario Works. I don't want to be on it, and a lot of people don't understand that. They just think you're being lazy."

Barbara appreciated the government's discretion in implementing the program, stating, "I think the greatest thing is that they did keep it private. It was quiet. That's what I admired about them (the government). You didn't have to blab to all your friends about it." Despite this, she admitted feeling a change in her self-worth, which she found puzzling: "But it really made me feel a different kind of worth, which I'm embarrassed to admit because money doesn't make the person, you know? I'm not sure why. I'm going to have to figure that out why it changed my self-worth. Maybe because society values it so much."

For Frank, basic income carried the same stigma as other social assistance programs. He stated, "social assistance is stigmatized. Always has been and always will be. Because of that, I don't tell many people. Basic income is the same." This highlights the deeply ingrained stigma surrounding social assistance programs and the impact it has on recipients' self-perception and willingness to access these essential resources.

Surveillance, privacy, trust, independence, and dependence emerged as other prominent themes when participants compared their experiences on basic income to conditions on OW and ODSP.

Although OBIP participants had to disclose highly personal information and consent to participate in state-conducted research as part of the Pilot program, they still reported experiencing lower levels of surveillance and increased privacy compared to OW and ODSP. Both Frank and Robin referred to these programs as “*intrusive*.” Frank described OBIP as “*very less intrusive compared to what ODSP is like*”. Robin also recounted her experience applying for ODSP, saying: “*when I was applying for ODSP, a lot of spotlight was placed on me you know. It’s an intrusive and probing process, where you have to open up about all kinds of stuff that may not even be necessary for you to qualify. And this is information you have to share with a complete stranger. But you feel like your fate is in their hands so you answer everything they ask about and add details that may not even be necessary or important. You’re also treated with suspicion and there is some doubt about your intentions. It hurts to be viewed that way.*”

This comparison highlights the contrasting levels of trust and autonomy that participants experienced when comparing their experiences on basic income with OW and ODSP. With the OBIP, participants felt a greater sense of independence and less dependence on the system, which allowed them to make decisions with more freedom and without constant scrutiny. The increased trust from the program also fostered a sense of dignity and respect, further enhancing the participants’ overall well-being.

Opinions and attitudes of government

The opportunity to participate in the OBIP, as well as its subsequent cancellation, has provided valuable insights into people's perceptions of the government's role in offering social support. Participants have had the opportunity to assess the effectiveness and efficiency of government-led initiatives in addressing social welfare concerns.

Through their involvement in the pilot, individuals were able to directly experience the benefits and drawbacks of a basic income system, enabling them to form more informed opinions on the matter. The program's termination has also prompted discussions about the government's commitment to social support and its willingness to experiment with novel approaches to improve the lives of its citizens.

By evaluating the experiences and perspectives of those who participated in the program, we can acquire a better understanding of the public's expectations and attitudes towards the government's role in providing social welfare. This information is vital for shaping future policies and ensuring that the government is responsive to the needs and desires of its citizens. It is important to note that not every single participant expressed their opinions about the government. However, when some participants did discuss their relationship with the government, the sentiments conveyed were predominantly negative. This negativity frequently stemmed from a lack of trust in the government's actions and intentions.

Frank expressed his reluctance to enrol in the pilot initially, stating, *"I wasn't sure if the provincial government knew what they were doing. And they've proven me right. That's why I didn't get on until later on."* Natalie echoed similar feelings, mentioning that she was aware of individuals who chose not to apply for basic income due to their distrust of the government and the belief that the program sounded too good to be true. She added, *"some people can't get past their distrust of the government."* These unfavourable impressions frequently arise from individuals' less-than-ideal experiences with traditional social assistance programs, which can lead to dissatisfaction and a lack of trust in the system.

For some participants, being part of the pilot gave them the impression that the government trusted them, which contrasted with their experiences on OW and ODSP. Jacqueline, as mentioned earlier, characterized basic income as *"dignifying"* and felt she was *"trusted for once."* She explained that during the pilot, *"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."*

A few participants also mentioned that basic income made them feel cared for and supported by the government. Nancy stated that basic income was starting to rebuild her trust in the government, but after the program's cancellation, she felt like *"the government doesn't care about me."* Robin experienced a shift in her sense of community during her time in the pilot, saying, *"I felt there was help in my little community. That I was being supported, and other people were being taken care of."* These feelings suggest that although certain individuals have encountered adverse circumstances while relying on welfare programs, leading to cynicism or pessimism about government assistance, they continue to harbour hope for a brighter future. This optimism is fuelled by the prospect of changes in political ideologies and public policies, which could potentially restore trust in the system and enhance the quality of people's lives.

Participants were aware that the 2018 election and the subsequent shift in political party power could jeopardize

the continuation of basic income, though all parties committed to seeing the pilot through during the campaign. This awareness reflects the importance of trust in the government's stability and the consistency of its policies. Barbara remarked, *"when governments change, you have to be prepared. But I thought this was stable. Because he [the new provincial Premier] promised it before the election. I just felt bad for everybody."*

Participants expressed their feelings about the unexpected cancellation by the incoming government using strong terms, such as *"shit, inhumane"* (Nathan), emphasizing the event's severity. They viewed it as a failure to fulfil a *"promise"* and a shocking *"sudden change"* (Brian). Others described the situation as a *"flip flop"* that negatively affected numerous individuals (James), while some found it *"brutal"* (Nancy) and *"demoralizing"* (Scott). A few participants even went as far as to label the experience *"traumatic"* (Karen).

For several participants, the cancellation of basic income had a detrimental effect on their perception of the government and their overall sense of community. Nancy highlighted the expectation of a reciprocal relationship with the government, stating, *"I worked my whole life, 40 years, to let this government take income tax off of me. Then when I finally needed help from the government, it's one of the worst. Taking that [basic income] away from people was brutal. It really was. It was really hard on everybody."*

Similarly, James also emphasized the expectation of a reciprocal relationship with the government. He stated, *"it's going to be a while before I put much trust in the government. The government expects you to be lawful and honest and responsible and honest towards them, but they haven't set a good example for me to want to be that way when they've totally screwed me around."*

Douglas provided further insight into the consequences of this loss of trust. He explained, *"there's a lot of disbelief. A lot of shock still. Some of the people we know are not very capable socially. They are at a loss. They don't know what they did. And that's the way they are thinking. A lot of people think they did something. [...] You're dealing with people who have been lied to by every level of government and every person at one point. The level of trust is way gone and it won't be there again. They're lost forever in that muck."* This statement emphasizes the enduring effects of broken trust on individuals and highlights the need for rebuilding trust in the government to foster a sense of security and community.

Judith's experience also reflects the broader impact of the government's actions on people's trust in not only the government, but also in others. She expressed her disappointment, saying, *"I just wish they'd kept it like they promised to. It makes your faith in human beings go a little bit sideways."* This sentiment indicates that the loss of trust in the government can have far-reaching consequences on individuals' overall faith in humanity and their relationships within the community.

In comparing her experiences with basic income and ODSP, Nancy offered a unique perspective on the intentions behind the two programs. She explained, *"With the basic income, to me it was a hand up, not a handout. They were saying here, we're going to give you extra money, but we want you to improve your life with it. We don't want you going out and buying more beer and doing more drugs. It was a hand up. It was meant to help people like myself get out of my apartment, get out of my depression, go to school, get a job. I felt proud to be able to do that. To have the means to improve myself."*

Nancy's determination to change her circumstances also became evident in her statement, *"More than ever, I'm determined to get my life back together and get my finances together. To prove to the government that they're not going to kick me down. I'm not going to stay down and let them continue to kick me. I'm going to get up and fight. And that's what I'm doing now, fighting to get my life back."* Her resolve highlights the empowering nature of basic income, and the motivation it can inspire in individuals to overcome challenges and improve their lives, despite the cancellation.

Reflecting on his experience with basic income, Brian regarded the program as beneficial and expressed his hope for further examination of its potential. He said, *"I hope somebody decides to at least study it a little bit better. They said they were going to allow the project to go through. Just to cancel it mid-stream. That seems quite odd. They promised they were going to allow it to go through to its full time, and then they changed that suddenly. I think it was a disservice to the public that they cancelled it so early without studying it, to be honest. I don't think they wanted to know."* Brian's statement highlights perceptions about the abrupt nature of the pilot's cancellation and emphasizes the importance of carefully examining the program's impact on individuals and society before making such a consequential decision.

Paul expressed his astonishment at the program's existence and its transformative impact on his life. He said, *"Basic income was an oasis, it was so surreal, it wasn't a mirage, out of the desolate sands there it was, it was tangible and really changed my life. I believe it would have gone on to change the culture and society. I was so surprised that our society did something like this."* Paul's quote suggests that the implementation of basic income could potentially mark a turning point in government policy approach, signalling a shift towards prioritizing the well-being of citizens and addressing systemic inequality through innovative and compassionate forms of social policy.

Impacts of pilot's discontinuation

The participants' accounts of the cancellation underscore the extent to which it introduced instability into their lives and inflicted harm or damage upon them, both emotionally and, in many cases materially. During the interviews, 37 participants brought up the topic of cancellation a total of 153 times, emphasizing the significance of this theme in their discussions and experiences.

First, participants expressed their disappointment in the government for not fulfilling their part of a social contract by cancelling the pilot program. When the cancellation was announced, participants conveyed their emotions using various phrases, such as feeling “*betrayed and lied to*” (James) and experiencing “*a lot of disbelief, a lot of shock still*” (Douglas). Others were left feeling “*disappointed*” (Nancy) and “*heart breaking*” (Lewis), while some expressed that they were “*disappointed but not totally shocked*” (Russell), indicating a sense of resignation to the situation.

The abrupt termination of the pilot program had a profound impact on people's emotions, leaving them disheartened and disillusioned with the government's actions. Participants who experienced stress, anxiety, fear, or other negative emotions due to the cancellation included Jennifer, Scott, Melissa, Nathan, Lewis, Kristina, Beverly, James, Veronica, Donna, Keith, Gary, Ian, Tracy, and Angela.

The participants' accounts of the cancellation illustrate both the emotional toll as well as the sense of betrayal and loss of trust that came with the sudden termination of the program. Veronica poignantly describes her experience as, “*It felt like you were making some steps forward, but then the carpet got pulled right underneath you. Now you are stuck again.*” Meanwhile, Judith advises against “*pulling it out from people with no basic warning*” and highlights the importance of keeping promises to maintain trust. She adds, “*Yes, we're getting a benefit from being on basic income, but we're trusting that you're going to be honest with us and stick with that 3-year pilot.*”

Lastly, Keith recounts the cancellation as a sudden, disruptive event, stating, “*It was just 'bam,' it was ripped from me. It was ripped from under me. I wasn't given the chance to do what I wanted to do. I thought I had 2 more years. I actually did have a plan. A legitimate game plan.*” These accounts illustrate the profound impact of the cancellation on the lives and trust of the participants, connecting back to the theme of instability and harm caused by the government's decision.

Following the cancellation, some participants reported becoming more politically engaged and organized as a response to the situation. Individuals like Nathan and Jeff found themselves increasingly involved in political discussions, advocacy, and activism. One participant reflected on their increased political engagement, saying,

“The initial political point of contact was the meeting on August 8th at Queen's Park after the cancellation. I decided to go to the Liberals. There were 3 MPPs, and we had a conversation, and I talked about the legal dimensions of what was going on. I'm now working on setting up a political club at the university I'm attending. I want it to be a nexus point for provincial and federal politicians and people interested in politics. After what's happened, it has activated political understanding.”

This quote highlights how the cancellation served as a turning point for some, inspiring them to become more involved in the political process. This newfound engagement may have been spurred by a desire to address the issues that arose from the termination of the program and to seek solutions or alternatives for the affected community. Their experiences underscore how significant events like the cancellation of the pilot can serve as

catalysts for increased political awareness and involvement among those directly impacted.

Several participants had made long-term plans with the expectation that they would be able to participate in the pilot for the full three years. As a result, when the program was suddenly canceled, these individuals (including Cameron, Elizabeth, Lisa, Ashley, Karen, Kristina, James, Natalie, Emily, Paul, Jeff, Gary, Mary, Deborah, and Angela) were forced to adapt and alter their plans. This disruption caused additional stress and uncertainty in their lives, as they had to reassess their goals and make changes to accommodate the unexpected loss of support from the basic income pilot.

A few participants, such as Lewis and Kristina, found themselves questioning and wondering about the decisions they had made while participating in the experiment. They expressed that if they had known the program would be canceled prematurely, they might have approached their plans and actions differently. This retrospection highlights the impact that the sudden cancellation had on individuals who had built their strategies around the expectation of a three-year program. The unforeseen termination not only disrupted their current plans but also led them to reconsider the choices they had made, adding a layer of doubt and regret to an already challenging situation.

Cameron shared his experience of how the cancellation announcement affected his mindset and plans for the future. He said,

“Rather than solely looking towards entrepreneurship and thinking solely about that, my mind was like ‘create more 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. UBI 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.”

Anticipating the possibility of the pilot’s cancellation, some participants began adjusting their consumption patterns to adapt to the potential change. Angela and Michael took a proactive approach by adjusting their budget in response to the potential cancellation of basic income. They “gradually [cut] down on things, so their children wouldn’t really notice,” aiming to make the transition easier for their kids. Michael noted that “by the time the payments were entirely cut off, we had lowered our living standards to the point where it wasn’t that noticeable.” Patricia felt compelled to obtain a line of credit as a precautionary measure, unsure of how her financial situation would unfold without the program. Similarly, Tracy expressed doubts about what would happen under the new government and, as a result, started saving money to create a safety net. Nathan shared that his participation in the program enabled him to build a pool of savings, and as a result, he found himself “in a much better financial position. Emily also managed to save money during the pilot. Judith started “hoarding things that I knew I would need, which would not go bad in the interim. Things like dish soap or sponges or coffee filters.”

For several participants, adjusting to life after the cancellation of the program proved to be a challenging experience. Jeremy described the difficulty he faced in transitioning back to a lower income, stating,

“Now the reality is that I’ve been living on \$1900 a month for 18 months. I’ve gone soft and I’ve been having a very difficult time transitioning back to the \$1200. I was able to purchase better foods for myself, but at the same time, I developed some habits that have some costs that I can no longer afford. It’s a lifestyle that I can no longer afford to maintain. The pilot has benefits, but it also had a lifeline and so many people are expected to go back to the misery they were facing before basic income.”

This quote illustrates the emotional and psychological toll that returning to a life of financial struggle can have on individuals who had experienced the positive effects of basic income. The sudden cancellation of the program not only stripped away the financial security and improved quality of life that participants had briefly enjoyed but also forced them to confront the grim reality of reentering a life of hardship and misery. This transition can be particularly traumatic and challenging, as many recipients had grown accustomed to a sense of stability and well-being that basic income provided. It is noteworthy that the amount recipients were receiving under OBIP was modest, still falling below the poverty line, yet even this relatively small financial support made a substantial difference in their lives.

Moreover, it is important to recognize that, as beneficial as the OBIP was, it was not a permanent policy solution, and the possibility of returning to the status quo was always imminent. This underlines the complex nature of social policy experiments and the potential emotional rollercoaster that participants may face when they rely on temporary measures for financial security. The abrupt cancellation of the program serves as a stark reminder of the precarious nature of such support systems and underscores the need for comprehensive, sustainable, and long-term policy solutions that can genuinely uplift and empower individuals facing financial hardships.

To continue, Douglas and Donna mentioned the difference in their grocery shopping experience after resorting to the food bank due to the program’s cancellation. Keith shared his thoughts on the worsening situation, saying, *“Since the cancellation, there have been much more. Things have been much worse since the cancellation. Much worse. I think that’s true for a lot of people.”* Ian also lamented the impact of the pilot’s termination, stating, *“What happened with the pilot, it’s hurting people. Everybody now is more vulnerable than they were before.”*

Several participants expressed concerns about the impact of the cancellation on the research and evaluation of the OBIP. They felt that the premature termination of the project deprived researchers and policymakers of the opportunity to gather valuable data and insights. Lewis claimed that *“the project was rendered a waste of money as soon as it was cancelled without proper evaluation,”* highlighting the potential loss of knowledge and understanding due to the abrupt decision. Similarly, Brian believed that the early cancellation was *“a disservice to the public”* and suggested that perhaps the authorities *“didn’t want to know”* the true outcomes of the program. James also criticized the reasoning behind the cancellation, arguing that the pilot project’s primary purpose was to study and determine its effectiveness. He said, *“It’s a pilot project. It’s a study to find out if it works. He [Ontario Premier Doug Ford] shouldn’t have been able to just flip flop on it and screw all these people. It’s political ideology.”* Nancy echoed these sentiments, stating that the program was never given a fair chance to demonstrate its impact: *“He never gave it a chance to see what it was doing.”*

These quotes reveal the profound disappointment and frustration experienced by the participants who believed that the cancellation not only affected their lives but also hindered the potential for future policy development based on a thorough evaluation of OBIP’s results. The loss of valuable data and insights could have far-reaching consequences for the broader understanding of the potential benefits and drawbacks of basic income policies, as well as their implementation in future social assistance programs.

Looking Ahead

The global dialogue surrounding basic income as a policy option has experienced a surge in recent years³, with several trials being launched, completed, and planned, worldwide. These experiments span across different socio-economic and political contexts, each aiming to answer pivotal questions related to the implementation and impact of a guaranteed income.

In the wake of the 2008 financial crisis, several countries in the developed world initiated policy experiments to facilitate socio-economic recovery that was sustainable, inclusive, and equitable. As a part of these initiatives, some nations introduced pilots for basic income or comparable welfare measures, with the goal of assessing their efficacy in the real world.⁴

These pilot programs varied in their scope and structure. Some experiments aimed at evaluating the role of a less conditional and more generous basic income on individuals' financial stability, mental health, and overall well-being. A common theme from these trials was the reported increase in recipients' mental health and reduction in financial stress, contributing to an improved quality of life. However, the effects on employment varied, highlighting the complexity of the issue and the need for additional research.

In certain jurisdictions, these experiments focused on evaluating the impact of basic income on poverty reduction and social inclusion. These pilots typically involved providing financial support to low-income households, with the amount determined by their financial situation and household composition. Positive outcomes were often reported, although improvements in key areas such as housing affordability and job placement were inconsistent across different trials.

Nevertheless, these early findings present a compelling case for the potential of basic income as a tool for socio-economic upliftment. However, they also underscore the importance of context in shaping the outcomes of such interventions. This is where the role of ongoing and future pilots becomes significant. These trials, in various parts of the world, offer opportunities to gather data in diverse socio-economic contexts, thereby providing a more nuanced understanding of basic income's potential impact.

COVID-19 has further elevated the urgency of these discussions. The pandemic's disruptive effects have exposed the vulnerabilities with existing current socio-economic systems, fueling interest in basic income as a potentially resilient solution. Some ongoing basic income trials have already started studying the impact of such support mechanisms under the unique circumstances of the pandemic.

However, it is crucial to note that while these pilots provide invaluable insights, they do not definitively answer all questions about basic income as a policy tool. Each experiment is shaped by its unique temporal and geographical context, which limits the universality of its findings. Therefore, the data from these trials should be viewed as pieces of a larger puzzle, each contributing to our growing understanding of basic income's potential.

³Mohammad Ferdosi, Tom McDowell, Wayne Lewchuk and Stephanie Ross (2022). "How Ontario Tried Basic Income." Inclusive Policy Lab of the United Nations Educational, Scientific and Cultural Organization (UNESCO).

Available at: <https://en.unesco.org/inclusivepolicylab/analytics/how-ontario-trialed-basic-income>

⁴Tom McDowell and Mohammad Ferdosi (2021). "The Impacts of the Ontario Basic Income Pilot: A Comparative Analysis of the Findings from the Hamilton Region." *Basic Income Studies*. Vol. 16, No. 2: 209-256.

Reflecting on the implications of these trials, it becomes evident that by offering a sufficiently generous and less conditional form of basic income, individuals are granted greater autonomy, which in turn diminishes their economic vulnerabilities. This enhanced autonomy goes beyond mere financial stability; it fosters holistic benefits as well. With the financial burdens alleviated, individuals can focus on nurturing mental health, building social relationships, and enhancing their overall quality of life, as they are empowered to make choices that reflect their values and aspirations. From a policy perspective, setting a basic income at or above the poverty line not only serves to significantly mitigate poverty levels, assuming a relative definition of poverty, but also paves the way for a more robust and well-rounded welfare system that supports the multifaceted aspects of human well-being.

As the recovery from COVID-19 continues, the case for introducing a basic income as a policy measure strengthens.⁵ While further trials may be beneficial, the urgency of the current socio-economic situation calls for action. A basic income could initially be introduced at a modest level and gradually expanded, with policymakers adjusting the program as per their institutional needs and resources. This approach combines the urgency of action with the pragmatism of evidence-based policymaking, offering a potential pathway towards a more equitable future.

⁵Mohammad Ferdosi, Peter Graefe, Wayne Lewchuk and Stephanie Ross. "Not back to Normal: Social Assistance in Post-Pandemic Ontario." COVID Economic and Social Effects Study. Report. School of Labour Studies, McMaster University.
Available at: <https://labourstudies.socsci.mcmaster.ca/wp-content/uploads/sites/9/2023/09/Not-Back-to-Normal-Report-September-2023-FINAL.pdf>

Methodology

In this report, we compiled and analyzed the 2019 qualitative data obtained from interviews using a thematic analysis approach. Thematic analysis is a method for identifying, analyzing, and reporting patterns or themes within data, which allows for a rich and detailed understanding of the data set. Our team utilized NVivo, a qualitative data analysis software, to systematically analyze the data and identify recurring themes.

The use of NVivo facilitated the organization and management of data, enabling the research team to efficiently code every line of the interview transcripts and visualize connections between themes. This process involved an iterative and inductive approach, where initial codes were generated, reviewed, and refined to develop broader themes. NVivo's features allowed us to maintain an audit trail of the coding process, enhancing the transparency and credibility of our findings.

Initially, the transcripts were imported into the NVivo environment, where they were organized and prepared for coding. After familiarizing ourselves with the content of each transcript, we began the coding process by employing an inductive approach. This involved identifying salient phrases, keywords, and concepts that appeared repeatedly across the interviews.

To facilitate the coding process within NVivo, we created a set of thematic nodes that represented the emergent themes. These nodes functioned as containers for storing and organizing coded data. As we reviewed the transcripts, relevant text segments were assigned to the appropriate thematic nodes. This process was performed iteratively, as we constantly revised and refined the nodes based on the ongoing analysis.

Additionally, we utilized the query and visualization features within NVivo to further explore relationships and patterns among the coded data. This allowed us to gain a deeper understanding of the participants' experiences and perspectives, as well as uncover any underlying subthemes.

Our team worked collaboratively throughout the analysis process, using techniques such as triangulation and audit trails to ensure consistency in the emerging themes. Regular discussions between team members were held to resolve any discrepancies and to reach a consensus on the identified themes.

Throughout the coding process, we maintained a rigorous approach and ensured that our interpretations were grounded in the data. The use of NVivo software streamlined the organization and analysis of the interview transcripts, ultimately enabling us to uncover meaningful insights and draw robust conclusions from the qualitative data.

The insights gained from the NVivo analysis informed the presentation of findings in this report, with a clear organization of themes and subthemes that emerged from the data. This allowed for a concrete and nuanced understanding of the participants' experiences and perspectives. Additionally, the draft report was reviewed by key stakeholders in the community, ensuring that the findings resonated with local insights and contributed to a more comprehensive and grounded understanding of the subject matter.

Almost all individuals involved in our study identified as belonging to one of two binary gender categories, either female or male. Additionally, most did not consider themselves as members of any racialized group. In light of these characteristics, we have taken measures to protect the participants' identities by assigning them gender-specific names commonly found in Canada throughout this report. This anonymization process ensures the privacy of the individuals while maintaining the integrity of our findings.

