

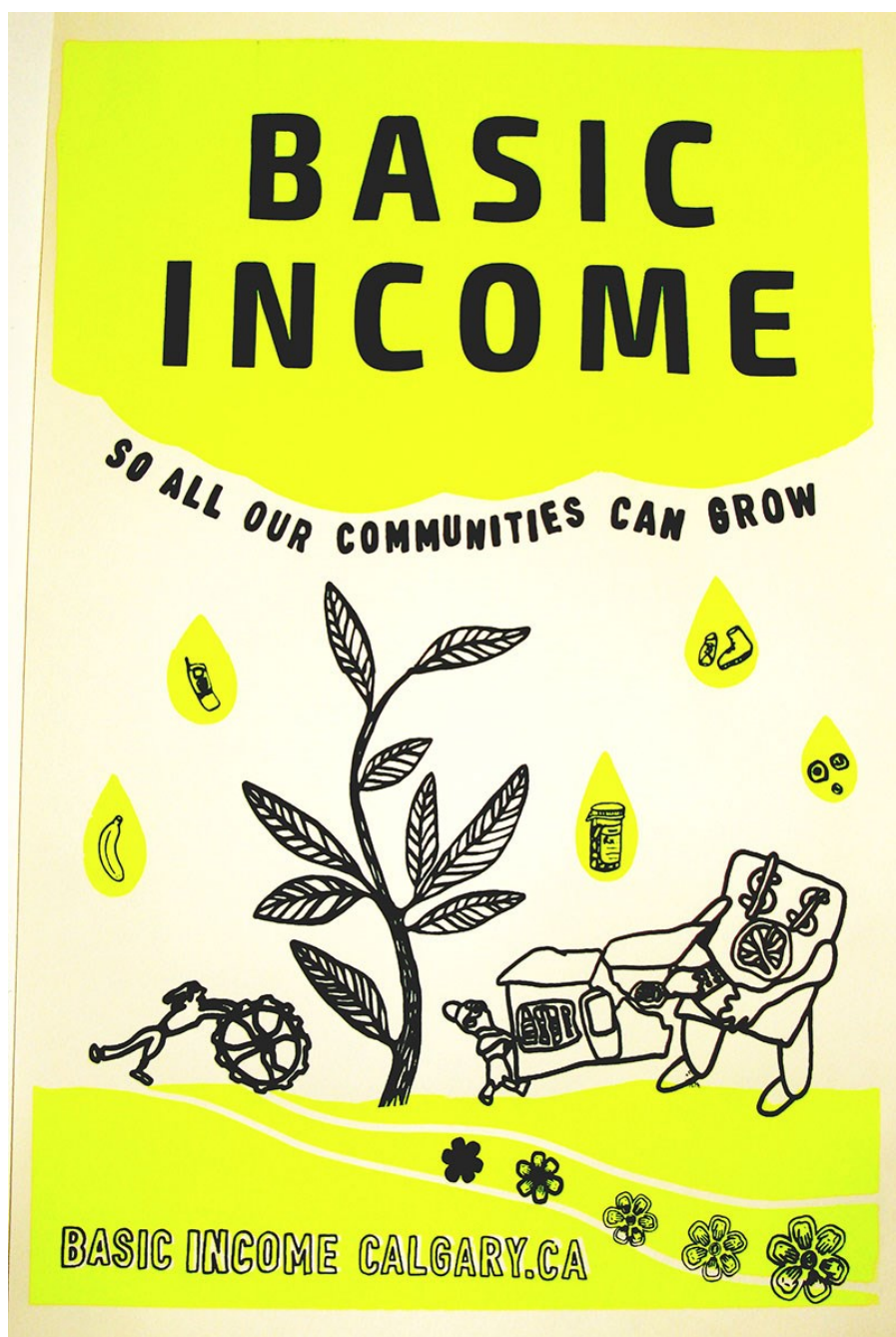
Does Canada Need a Universal Basic Income?

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"COVID-19 has unveiled the gaping holes in Canada's social safety net and the precarious financial situation of many Canadians..."

~read more from Leslie on page 10~



Poster design by Skye Louis: <https://basicincomecalgary.ca/art-gallery/>

The inaugural project “**Basic Income Through the Lens of the Disabled, Deaf, and Mad**” brings together talented community artists with disabilities to share their perspective on basic income. CUSJ would like to acknowledge with thanks the Basic Income YYC Arts Collective for several of the images in this issue of *JUSTnews*.

Visit: <https://basicincomecalgary.ca/arts-collective/> to see the collective visual gallery.



The Canadian Unitarians for Social Justice purposes are to:

- *Develop and maintain a vibrant network of Unitarian social action in Canada and elsewhere and to proactively represent Unitarian principles and values in matters of social justice, and in particular;*
- *Provide opportunities, including through publication of newsletters, for Unitarians and friends to apply their religious, humanistic and spiritual values to social action aimed at the relief of:*
 - 1) *poverty and economic injustice,*
 - 2) *discrimination based on religious, racial or other grounds,*
 - 3) *abuses of human rights whether of individuals or peoples,*
 - 4) *abuses of democratic process, and*
- *Promote peace and security, environmental protection, education, and literacy in keeping with the spirit of Unitarian values.*

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We are financed entirely by our members, supportive congregations and other kind donors. We welcome any contribution you can make and if you cannot afford to contribute, you may request a waiver. For further information contact our Membership Chair, Joy Silver: membership@cusj.org

Please go to our website to make an online donation:

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The views, thoughts, and opinions expressed in the text belong solely to the authors, not to the Canadian Unitarians for Social Justice.

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CUSJ President's Report

by Lynn Armstrong

I still look forward to each issue of *JUSTnews* in the same way that I did when first joining CUSJ in the 1990s. This issue on Basic Income is particularly timely as it was prepared during the COVID-19 crisis when the need for fairer distribution of resources is so glaring.

We had a lively, well-attended Annual General Meeting June 20th via Zoom preceded by guest speaker, Patrick Yancey of Extinction Rebellion. I was pleased to step forward as the new president. Bill Woolverton moved to the role of past-president. And, we welcomed new board member, Gail Rappolt of the First Hamilton congregation as a member-at-large.

Since June we've added CUSJ's name in support of several initiatives: we urged a fundamental reassessment of foreign policy, asked the federal government for a detailed green and just recovery, witnessed on issues of peace and anti-Semitism and supported the nomination of the Cuban medical teams for the Nobel Peace Prize. Please see our website (cusj.org) for full details.

In the autumn, Margaret Wanlin (a talented facilitator) led the board in strategic planning sessions that left us energized and excited about possibilities. We identified strategies to amplify CUSJ's voice in support of its priorities for change and to work to strengthen the base of support for CUSJ work among Canadian Unitarians.

A new Communications Team was developed under the able leadership of Frances Deverell to coordinate our many communication streams including our website, Facebook page, forum and *JUSTnews*. The potential of e-news is being explored.

We are deeply grateful for the continued support of our members and congregations. We welcome individual donations and encourage you to consider a small monthly donation. We invite donations from congregations through an annual "invoice" at \$1 per member but we welcome any amount and we've continued to mail copies to all congregations whether they send us money or not.

We invite you to become more engaged with CUSJ. We need your help. There are opportunities with the Communications Team (website, newsletter, and social media), the Membership Team and the Nominating Committee. Writing, layout and publishing skills would be especially helpful. Expressions of interest, questions and feedback are welcome. Please get in touch: president@cusj.org

Many thanks,

Lynn



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First Unitarian Church of Victoria joins Greater Victoria Acting Together

by Philip Symons

<https://victoriaunitarian.ca/>

Most of the social justice work at First Unitarian Church of Victoria, except for environmental actions, has moved from its Social Responsibility Coalition to an organization called “Greater Victoria Acting Together” (GVAT) for the common good. There are two sister organizations in Canada: in Vancouver (Metro Vancouver Alliance), and Calgary (Calgary Alliance for the Common Good).

GVAT is a member of the Industrial Areas Foundation (IAF), a charitable organization that builds power through numbers. GVAT’s members are other organizations, not individuals. Members include faith organizations, unions, service clubs, and community non-profits. First Unitarian Victoria voted to join GVAT in January 2018, with the encouragement of the Rev. Melora Lynngood. Membership fees are scaled according to the size of the member organization, but range from \$700 per year up. By September 2020 GVAT had 32 member organizations representing about 70,000 supporters! The number of supporters is where the power of organizations like GVAT lies.

Organizing and managing that number of members and associated supporters is a big job. Early on GVAT hired a lead organizer who recruited new member organizations and, with the help of a Board of Directors and a Strategy Team, known affectionately as the “STRAT HUB,” got the ball rolling. As the numbers of members and amount of work increased, two interns were hired to help for as long as there was money to pay them.



One of the first actions of GVAT was to decide its priorities. These were voted on at a meeting of representatives of all members of GVAT in November 2018. Two priorities were chosen: homelessness, and mental health and addictions. People soon realized another priority had somehow been overlooked, and climate change or climate justice became a third priority.

The teams actually working on these priorities are called “Action Research Teams” (ARTs). Each member organization can send up to three or so volunteers to serve on an ART. ARTs meet about twice a month, at first face-to-face, but COVID-19 this year necessitates meeting via Zoom. Each ART picks a few critical items to work on, then two to four volunteers interview developers, city councillors or anyone with knowledge or who can ameliorate the problem. When this research is completed and the persons with power to make change have agreed to take action, a meeting is called at which that authority is asked in front of several hundred or even a thousand witnesses to fulfill their agreed action. This whole process can take months, or even a year or more, to complete.

First Unitarian has been a very active member of GVAT almost since its conception. We have had a member on the Board, we still have a member on the STRAT HUB, and at least one volunteer works or monitors the work of each of the three ARTs. Because our membership fee exceeds \$1,000, we must keep the congregation apprised of GVAT’s good work through the year so that people will vote to continue our financial support at the church’s AGM. Communication between GVAT and individuals in its member organizations is conducted via “Core Teams.” First Unitarian has had an active and dedicated Core Team even before the congregation voted to join GVAT. In fact the core team organized that vote! Now it organizes an annual service about GVAT, provides information via an article in the church’s monthly newsletter, the website, and other mediums.

GVAT has only been up and running for a couple of years, and it takes time for an organization of this size and weight to make decisions democratically and learn how to take action. However, it brings together far more people than any other organization can, and eventually it should enable actions for the common good that smaller organizations have never been able to do.

South Fraser Unitarian Congregation Protests Racist Attacks

<https://surreyunitarians.ca/>

While suitably masked and distanced, South Fraser Unitarians are on the street to protest against racism. Messages include "Justice for All," "End Racism," "Black Lives Matter," "Surrey Unitarians Care" and more. Their website explains: "We advocate against racist policies like mass imprisonment and attacks on voting rights. We are committed to harnessing the power of love to dismantle racism and white supremacy across our communities and to creating spaces inclusive of people of all races, ethnicities, and cultural backgrounds."

It really was too much to bear. The deaths of Breonna Taylor, then George Floyd, the protests, the after dark chaos, and the shooting of Jacob Blake. The Black community was reeling and so were we. Rev. Samaya Oakley proposed a bold move of letting our community know that we advocate for racial justice, and members of the congregation responded.

South Surrey is a fairly affluent conservative enclave by the sea. There were some blank stares but by far the majority of passersby demonstrated their support with smiles, thumbs ups, shouts of "we are with you," and thank you. A very small percentage, about one percent, gave some visible signs of disapproval.



Nanaimo Social Action

<https://ufon.ca/>

The Nanaimo Fellowship has held services in the last year on our relations with Indigenous people and White Supremacy. Debbie Goodman led a group including both fellowship and community members in a dynamic exploration of Thinking Resilience with the Post Carbon Institute. When Black Lives Matter hit our consciousness with George Floyd and mass demonstrations, we formed a study group to identify what we could do to begin to dismantle racism in our Fellowship and in our City. The hot discussion was whether or not to defund the police, and how that fits with the current CUC policies on promoting crime prevention. The CUSJ banner made it to several demonstrations in support of First Nations and climate action and opposed to pipelines and logging old growth forests.

Ottawa First Advocates for Guaranteed Living Income and Green Recovery – based on discussions with Ria Heynen <https://www.firstunitarianottawa.ca/>

At its spring congregational meeting, Ottawa First approved a collaborative motion by the Environmental Working Group, the Poverty Action Working Group and the Global Justice Working Group (GJWG) requiring the Board to send a letter to the federal government supporting a Guaranteed Living Income for all and a Green Recovery. More actions to follow.

During the pandemic, the GJWG continued selling and promoting La Siembra Co-op chocolate and coffee to congregants, generating some surplus funds to pay honoraria to external social justice speakers.

GJWG has organized these Fall zoom webinars:

- September 15, 2020: **Home Grown Racism and Indefinite Detention** (4 speakers) very much relating to the injustice done to Moe Harkat;
- September 24, 2020: Ottawa First's Holtom Lecture, **The Role of the UN in Maintaining Peace, Health and Climate Action** (Kate White, Executive Director, UN Association of Canada);
- November 17, 2020: **Annexation? The Future of Israel/Palestine** (with Or Haneshamah - Ottawa's Reconstructionist Community).

GJWG also takes part in various Justice events and actions, organized by outside groups. Our small group is quite active – COVID-19 does not stop us!

Unitarian Fellowship of London Re-activated Social Justice Committee – based on discussions with Eileen Howay & Kristin Krumpf <http://www.unitarianfellowshipoflondon.org/>

In early 2019, a few members re-activated the UFL Social Justice Committee. It organized and led five issue-oriented social justice Sunday services, with a view to stimulating interest and concern on these issues and promoting independent action on the part of our members:

- November 10, 2019: ***Without a Home***. Prof. Abe Oudshorn, Chair of the London Homeless Coalition, exposed myths about homelessness, explained through anecdotes why “housing first” matters, presented startling statistics and suggested actions to be taken.
- January 12, 2020: ***Lives Transformed Through Housing With Supports***. Our speaker was Julie Ryan, Community Engagement Coordinator for INDWELL, a Christian charity in southwest Ontario that creates affordable housing communities with support for residents seeking health, wellness and belonging. It has established a 67-unit residence in downtown London and has begun construction on another.
- March 8: Jane Rabinowicz, executive director of SeedChange (formerly USC) spoke about the role of women in its activities in third world countries.
- May 10: ***Honouring Those Who Give Mothering***, an interactive zoom service.
- August 30: ***The Many Faces of Racism***. Members offered short presentations on five aspects of racism. Discussion focused on how to be an ally.
- Our November 29 service will acknowledge ***United Nations International Day of Solidarity with the Palestinian People***.



The UFL PRIDE group created a video for our website and a shorter version for the ***Virtual Pride Celebration***. We partnered with a local United Church

in a Zoom coffee hour after their live-streamed Pride service one Sunday. On Saturday July 25, with a bagpiper, we waved pride flags and signs in front of our meeting house, attracting supportive horn honks.

The First Unitarian Church of Hamilton: Living in a World with COVID: Lessons Learned, Moving Forward <https://uuhamilton.ca/>

Several Hamilton congregants attended the CUC round table/webinar on how we wanted the world to be different post COVID. Mary Scott and Al Sharp (two long-time Unitarians in our congregation) were in that session, and along with hearing Hugh Segal speak about Basic Income were inspired to begin serious research on economic inequality in Canada. The Social Justice Team leads the congregation agreed to offer three virtual Adult Exploration sessions focusing on economic inequality in Canada and possibilities for transformation. The sessions included readings, music, information, and commentary designed to promote personal reflection.

The Face of Poverty in Mississauga <https://uucm.ca/>

The Mississauga Foodbank 2020 Report states that amid suburban wealth, one in seven Mississauga residents live in poverty and experience food insecurity. There are 28,000 people who visited food banks, a 41% increase from 2019. Most food bank clients (72%) are visible minorities, and almost half of these clients are single parent households and seniors. Food bank users spend 75% of their income on rent and utilities. The report urges governments to create a Guaranteed Annual Income support program along the lines of CERB, and a major increase in Social Housing.



The Unitarian Congregation in Mississauga (UCM) supports The Mississauga Food Bank with three food drives a year, and UCM is a major partner with Pathway Housing Development. Our three social housing buildings help over 450 families to reduce their rent, and each building had a breakfast club until the pandemic. Food hampers are now being provided to breakfast club families. UCM has sponsored four new refugee applications that are fully funded by refugee relatives and friends. We hope to welcome them in 2021.

Universal Basic Income (UBI) and Disabled Persons

by Chava Finkler and Nancy Vander Plaats

The Canadian Emergency Response Benefit (CERB) delivered income support to Canadians rapidly and efficiently. CERB's success generated interest in Universal Basic Income (UBI). The current discussion, however, ignores disabled persons' concerns. This article raises disability-specific issues related to Universal Basic Income.

Currently, there are nine separate provincial/federal disability related forms of financial assistance. Five are time limited; four could be permanent. These programs' eligibility requirements have gender and class implications.

According to Statistics Canada, 27% of disabled men but only 11% of disabled women attribute their impairment to work related injury or accidents. Thus, men are more than twice as likely to receive private insurance or funds based on contributory earnings. These forms of assistance are less likely to be means tested and more likely to be indexed to inflation. Disabled women are more likely to receive provincial social assistance which provides less money and incorporates greater bureaucratic restrictions.

Some disability programs benefit higher income disabled persons. For example, the disability tax credit is worth more to a wealthy disabled person than to a poor one.

UBI might limit some of these class and gender biases by providing an automatic sum of money to all persons, regardless of income or assets. Universal benefits such as Old Age Security exist for seniors. UBI would extend the philosophical approach and ensure no one lives in abject poverty.

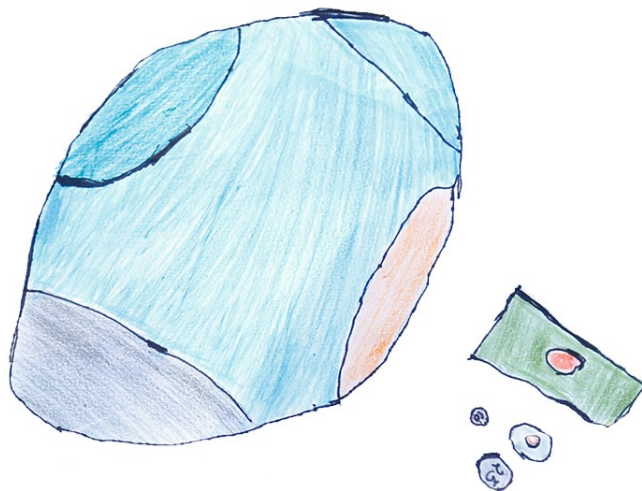
There are disability-specific concerns. First, if UBI is instituted, disabled persons should receive an additional sum, specifically to address the cost of disability-related devices or supports e.g., a walker, hearing aids, etc. Disabled persons should also receive a drug card, a dental card and subsidized transportation.

Currently, only provincial social assistance recipients obtain the above-mentioned. Disabled persons receiving funds solely from Canada Pension Plan Disability Benefits may live in penury without access to such benefits. If UBI did not contain a disability-specific component, it's likely disabled persons would be worse off financially.

UBI appeals to disabled persons because of its universality and lack of eligibility criterion. However, it is possible evidence would be required to obtain the disability-related assistance mentioned above. If "evidence" were necessary, it would be crucial that the disability definition be inclusive and incorporate both episodic and ongoing impairments (i.e., multiple sclerosis and quadriplegia). No matter the format, if UBI is implemented, disabled persons' organizations must be consulted.

UBI's lack of conditionality is particularly appealing as it does not regulate personal or romantic relationships. Provincial social assistance recipients are typically discouraged from living with someone else. If they do so, roommates are assumed to be their romantic partner (even when age differences alone would make it unlikely) and are obligated to support them financially. Consequently, UBI would improve quality of life as disabled persons could engage freely in relationships of their choosing.

Some opponents claim UBI discourages people from working. Disabled persons want to work. However, employers often ignore necessary disability accommodations. Physical and attitudinal barriers must be removed to enhance disabled persons' labour force participation.



World and Money, by [Alison Cherer](#)
[YYC Arts Collective for Basic Income](#)

Feature Article: Why a Basic Income is Needed

by Joan MacNeil

Provided that it is funded by higher taxes on the wealthy, a Basic Income (BI) is a relatively straightforward way to redistribute income. Such redistribution is urgently needed. It's been many years since the vast majority of working-age Canadians could count on full-time employment – the traditional mechanism western societies use to distribute income so people can meet their needs. Even prior to COVID, chronic underemployment was more common than governments acknowledge. Statistics Canada classifies anyone with just two hours or more of work per week as “employed” rather than “unemployed.” Real unemployment rates have been double-digit for years.

Canadians are more willing to fund universal programs than programs helping only “extremely poor people.” About 85% of Canadians would support even higher spending on universal programs such as health care and education, or on universal income supports such as Old Age Security, whereas only 15% support higher welfare rates, even though we have pretty good health care but utterly miserable welfare rates.

Canada's universal programs now carry no stigma, whereas programs helping only “poor people” do. We urgently need to raise the economic floor under Canadians for these reasons:

- Thousands of businesses have closed permanently. Even if the COVID crisis ends within a year – and it may well not – replacing the millions of full-time jobs lost with new ones will take years.
- Canadians will lose millions more jobs due to automation. Even prior to COVID, it was estimated that 25-33% of Canadians would lose their jobs by 2033 due to automation. We must avoid creating a permanent underclass of economically desperate exploitable people.
- Increasing the minimum wage, although crucial, cannot alone ensure a livable income for everyone, because legions of people work part-time or part of the year, for diverse reasons:
 - Some people work in seasonal industries (fishing,

seasonal sports), others in workplaces open just 4-5 hours a day (e.g. night-clubs, concert halls, cinemas).

- Many people cannot work full time due to their own or their spouse's health challenges, limited energy, needy elderly at home, or because they are uneasy imposing a 10-11 hour daily stint in a daycare centre on their infants or toddlers, even an excellent affordable one.
- Parents of teenagers in crisis or severely disabled children often must spend 12-15 hours per week in appointments, and/or be home by mid-afternoon.
- Fifteen hours a week at even \$22/hour amounts to only \$1420/month. A BI would allow people wanting to maintain ties to the workforce to work part-time while avoiding deep poverty.
- Mental health challenges and addictions can make working near-impossible. Social workers, once freed from having to intervene to prevent benefit interruptions and the crises arising from extremely low income, would have time to provide therapy and emotional support to people needing it.

Without the floor of a universal income, the transition to a net-zero-carbon economy will be strongly resisted by people whose jobs directly or indirectly depend on fossil fuel extraction, use, storage and transportation. They will also fear the impact of lost fossil fuel royalties on government's ability to finance civil service jobs. The same applies to other polluting industries. Few people will be willing to risk dropping under the poverty line for years at a time during a transition that will inevitably be bumpy. BI may ratchet down the fear of change. Also, a BI might make Canadians less tolerant of overbearing employers, since leaving a job or being dismissed would not immediately plunge one below the poverty line. Moreover, we should respect the lived experiences of participants in Canada's BI pilots. Participants in Manitoba (1970s) and Ontario (2018-19) reported that their standard of living improved, enabling them to shift out of “crisis mode” and take steps toward a better future.¹

¹ Examples: A Hamilton pilot participant stated that for years she had had a mental health crisis every month as her money ran out, winding up at a clinic or in hospital. While in the pilot, she no longer had those crises, regained her mental health, applied to university and was accepted. A parent of three, including a chronically ill child, testified that she was better able to cope with the inevitable crises with a more adequate income. In the Manitoba pilot, the only participants who returned to the workforce less frequently while receiving a BI than while on welfare were mothers of infants under the age of 4 months. That probably isn't a bad thing. Others were as likely or more likely to obtain employment.

Why a Basic Income is Needed cont . . .

Myth 1: We can't afford BI

The top 1% of Canadian households have about 25.7% of Canada's wealth. The bottom 40% have 1.1%, and the middle 40% have 25.1%. See Table 4-2 below.

Even a modest wealth tax of 1% or 1.5% on that \$3 trillion owned by the top 1% would significantly increase government revenues. A wealth tax on the top 5% would generate more. So would eliminating tax breaks favouring the rich, and taxing income hidden in tax havens.

Myth 2: A BI would encourage slothfulness. People will lie around all day doing nothing but drinking.

People work for a variety of motives, not just for money. Many socially useful or humanly desirable activities are unpaid: volunteering; trying to develop oneself as an artist; starting a small business; keeping in frequent touch with isolated or in-crisis neighbours, friends and relatives; studying in order to obtain more satisfying work. A BI could enable people to do these things even though it means having fewer hours for waged work.

Myth 3: If we implement BI, the government will make people buy services that it currently provides for free.

That is no more true than the idea that if the government increases Old Age Security it inevitably will make seniors pay for their medications.

Myth 4: Funding BI will make it impossible to ever expand the stock of affordable non-market housing, which might be more cost-effective.

Even with sufficient federal funding, it will be years before enough affordable housing units are built and habitable. Meanwhile, the bottom 40-50% of the population, many of whom are currently paying 30-85% of their income on rent, will lack cash for food, clothing, a telephone, internet, let alone other spending in the local economy. Even people in affordable housing often lack enough income for their other needs.

Achieving affordable decent housing for all requires not only major government investments in non-market housing, but also directly challenging the alleged "rights" of property owners and developers to use land and buildings they've purchased in whatever ways maximize their profits, regardless of the impact on the bottom 50% of the population. Providing a BI until the power of developers is dramatically reined in, will ease misery and undermine retrograde political forces.

Given the depth of the housing crisis and economic crisis, the federal government may have some margin to do what many governments did during and after WWI and WWII: provide economic relief and impose rent freezes or roll-backs, while they built non-market housing. Finally, BI can be phased out if and when it is no longer needed.

Table 4-2 Family wealth distribution, by selected quantiles, Canada, 2019

Family wealth quantile	Wealth threshold	Number of families	Total wealth	Share of total wealth
	(\$ millions)	(thousands)	(\$ billions)	(per cent)
Top 0.01%	143.1	1.6	654	5.6
Top 0.1%	29.3	16.0	1,427	12.2
Top 0.5%	9.7	79.7	2,410	20.6
Top 1%	6.1	159.3	3,010	25.7
Top 5%	2.3	796.7	5,107	43.7
Top 10%	1.6	1,593.5	6,629	56.7
Top 20%	1.0	3,186.9	8,633	73.8
Middle 40%	0.1-1.0	6,373.8	2,932	25.1
Bottom 40%	under 0.1	6,373.8	132	1.1

Source: PBO High-net-worth Family Database; PBO calculations based on Statistics Canada's Quarterly Demographic Estimates and the NBSA

Guaranteed Annual Income: Is this what we need to end inequality?

by Leslie Kemp

COVID-19 has unveiled the gaping holes in Canada's social safety net and the precarious financial situation of many Canadians. For decades, Canada's economy, like that of so many countries around the world, was dominated by neoliberal ideology, which favoured profit for capital, pushed down wages and drastically reduced the role of government in providing supports for those at the bottom of the socio-economic ladder.

Record levels of personal debt, combined with stagnant wages and an out-of-control housing market, have plunged huge numbers of Canadians into a very precarious financial situation. And neoliberal policies and the global housing bubble have drastically reduced publicly provided, affordable rental housing. Increasing numbers of people have become homeless and many more are at risk of homelessness.

The COVID-triggered depression prompted governments in several countries, including Canada, to step up support to those left vulnerable by the pandemic: laid-off workers, renters and small businesses.

In Canada, the Canada Emergency Response Benefit (CERB) provided a basic income of \$2000 to laid-off workers, an amount that allowed people to survive, and in some cases, people made more money than paid by their regular precarious jobs. The existence of CERB, combined with the hard realities of the precariousness of much low-income work, has led to more recent discussion, proposals and petitions calling for a guaranteed basic income.

Experiments with Guaranteed Annual Income (GAI)

The merits of a GAI have been debated for decades. Pilot projects in Canada and elsewhere have tested the idea in practice, but none have been conclusive. There have been proponents of this idea from both the right and left of the political spectrum.

Both Manitoba and Ontario experimented with a basic income. There have been pilot projects in other countries as well, most notably Finland, which was the first national randomized control trial in an advanced industrial capitalist country that incorporated an unconditional basic income into its social safety net.

Mincome was the most longstanding of Canada's pilot projects. It was launched in 1974 by an NDP government in Manitoba and was jointly funded by the provincial government and the liberal federal government. It ran for five years before it was shut down by the newly elected Progressive Conservative governments in Manitoba and Canada. The project had two geographic sites: a randomized controlled trial in the City of Winnipeg and a pilot project in the rural Manitoba town of Dauphin. The Winnipeg and Dauphin sites randomly allocated lower-income households to one of seven treatment groups and a control group. The families in the treatment groups received an income guarantee or minimum cash benefit according to family size that was reduced by a specific amount (35, 50 or 75 cents) for every dollar they earned by working. The pilot sought to ascertain the impacts of receiving a guaranteed income on incentives to work. The results were inconclusive, showing just a small drop in working hours. However, the pilot appeared to point to potential benefits of a guaranteed income, including fewer hospital visits and fewer mental illness-related consultations with health professionals but a causal relationship was not established.

Ontario's short-lived experiment, the Ontario Basic Income Pilot Project, provided basic income to 4,000 people in Ontario. It was designed to test whether "Basic Income [would] reduce poverty more effectively, encourage work, reduce stigmatization, and produce better health outcomes and better life chances for recipients." A short-lived experiment, it was implemented in 2018 by the Ontario Liberals and terminated by the newly elected Progressive Conservative government in 2019, thus making it impossible to determine its impact.

Finland's pilot project began in January 2017. It involved paying two thousand unemployed persons a monthly payment of €560 (about Can\$870). Participants had to be between 25 and 58 years old and receiving the lowest level of unemployment insurance. The project came to an end in December 2018 after attacks from the opposition parties as well as within the ruling coalition. The Centre Party found it increasingly difficult to hold on to this controversial experiment, and eventually decided to abandon it. While the project came to a premature end, the data gathered will be analyzed over the next few years.

Guaranteed Annual Income, cont . . .

Key Issues in the Debate

A key point of debate among those who support or oppose a guaranteed income is around the merits of universal, flat-rate benefits versus an employment-based social policy which provides benefits such as unemployment insurance, pensions, childcare and social assistance. In Finland, opponents saw basic income as a way of undercutting the income-based unemployment insurance system. Those who supported the basic income experiment (the Centre Party) saw it as another universal, flat-rate benefit that would boost employment for all Finns.

Many proponents of a basic income see its key value in fairness: that all individuals are entitled to a certain amount of money regardless of their life situation and behaviour. They also maintain that basic income gives people more choices, including not to participate in paid employment, while still drawing economic benefits. A basic universal income gets rid of the stigma that those receiving benefits now experience; it challenges the prevailing narrative of the “deserving” and “undeserving” poor. It also reduces the stress associated with applying for various benefits, not knowing if they will be approved and worrying about them being taken away, etc.

On the other hand, fiscal conservatives who support a basic income often argue that it provides an antidote to the administrative costs of various existing income supplementation programs. They argue for keeping wages low, implementing a flat tax and ending other social programs. Other conservatives, who do not support a basic income, argue that a guaranteed basic income is a disincentive to work.

Caveats

As attractive as the arguments for a basic income are, there are major caveats. For one, the amount of income received needs to be adequate to live on and tied to the cost of living, which means increasing it as the cost of living goes up. Secondly, it is imperative that a basic income be part of the array of benefits including existing pensions, health, disability and social programs. Consolidating existing social programs could destroy them altogether, say some concerned anti-poverty activists.

As the income and wealth gap in Canada increases, we need greater security of income and an enhancement of welfare benefits, employment insurance, pensions, and

programs including national childcare, pharmacare and housing programs. Also needed is a progressive tax, with the rich paying more, not a flat tax as has been proposed by some proponents of basic income. Minimum wages would have to increase to livable levels, to ensure employers don't use a GAI to pay their workers low wages, leaving it up to the public purse to make up the rest. Without ensuring a livable minimum wage, corporations would make more profit. Middle income people would compete with those receiving supplements for wages/jobs and also would pay more taxes to subsidize the wages/GAI.

GAI does not fundamentally challenge disparities

The overriding question is: would a GAI fundamentally challenge the unfair distribution of wealth in Canada? There is little evidence that this would be the case. While the aim to eliminate poverty and a more fair distribution of income is laudable, the “devil is in the details.” It is an illusion that winning a guaranteed annual income would create a fairer society. This “solution,” would not, on its own, address wealth inequality, the lack of taxation paid by high income people and corporations, the housing crisis and more.

Long-time anti-poverty activist and now Vancouver City Councillor Jean Swanson has raised some key questions, well worth considering:

Would a GAI keep us from working for a more equitable system that is not motivated by profit, a system where people get what they need and do what they can? Would a GAI challenge the obscene distribution of wealth in Canada and the world or would it be a way to justify greed? And, finally, would the GAI be a way of gaining support from poor people in rich countries for a capitalist system that impoverishes so many throughout the world?

Let's think more deeply about these important questions before proposing a guaranteed annual income as a solution.



Welfare in Canada

Total welfare incomes in 2019

Households that qualify for basic social assistance payments will also be eligible for financial support through tax credits, child benefits for households with children, and, where applicable, additional social assistance payments that are automatic and recurring (for example, an annual back-to-school allowance). Together these form the total welfare income of a household.

The value of total welfare income varies by jurisdiction because each province and territory has its own income security programs. The table below shows the maximum total welfare incomes that four example households would have received in 2019 in each province. The amounts are based on a series of assumptions outlined in the "About Welfare in Canada" section.

Total welfare incomes in each province in 2019

	Single person considered employable	Single person with a disability*	Single parent, one child	Couple, two children
Alberta	\$9,377	\$10,837	\$22,735	\$33,159
British Columbia	\$9,512	\$15,293	\$21,394	\$28,162
Manitoba	\$9,639	\$12,650	\$22,347	\$30,586
New Brunswick	\$7,131	\$9,843	\$20,111	\$26,723
Newfoundland and Labrador	\$11,386	\$11,586	\$23,578	\$29,533
Nova Scotia	\$7,442	\$10,270	\$18,372	\$27,974
Ontario	\$9,773	\$15,118	\$21,788	\$31,485
Prince Edward Island	\$11,245	\$13,058	\$22,158	\$34,938
Quebec	\$9,605	\$14,804	\$25,409	\$37,636
Saskatchewan	\$8,829	\$11,465	\$21,240	\$30,193

* Alberta and Saskatchewan have specific programs for persons with a severe disability that is likely to be permanent. In 2019 the Severely Handicapped program was \$20,808; for someone in the Saskatchewan Assured Income for Disability program it was \$15,826.

Source: Maytree, [Download the all-Canada report \(PDF\)](#)

Remembering Bob Van Alstyne



We are sad to report the recent death of the first official president of CUSJ, Bob Van Alstyne, Nov. 22, 2020. Born in Wetaskwin, Alberta, in 1932, Bob ended life with both a degree in chemical engineering and a degree

in sociology. He cared about how the real world works, but he also cared about people and what they needed. He lived in Calgary and Toronto during his younger working years, drawn by his strong connections to the Student Christian Movement. It inspired his lifelong commitment to social activism. Thanks To First Unitarian Church of Victoria for their care and concern for Bob during his challenging time.

[Read more at cusj.org . . .](http://cusj.org)

COVID-19, Climate Change & the Economy

by *Margaret Rao*

Nothing less than a global health crisis could stop us in our carbon footprint tracks and expose the (f)ailing globalized, corporate economy. The pandemic brought home just how connected and vulnerable we are to life-threatening viruses, the latest of which originated in bat populations. As humans increasingly encroach on wildlife habitats for land and food, we decimate whole ecosystems. Factor in the climate crisis – weather-related events have reached a record high in 2020 – and we have created a perfect storm for systems collapse. Desperate times call for smart and humane solutions.

Public health leaders and essential lower-wage frontline workers, especially those in long-term care homes, who provide for our at-risk seniors, through their dedication and self-sacrifice, point the way forward to a wellness-based economy. The majority of lower wage workers in healthcare and other service industries are women of colour. Women of colour, Black and Indigenous women already experience systemic gender and racial inequities. Many working-age women (men too), also perform double child and eldercare duty. Our new Finance Minister, Chrystia Freeland stated: "The restart of our economy needs to be green. It also needs to be equitable; it needs to be inclusive."

What better way to start a just and green recovery than by providing Canadians in need with a basic income!

Tackling income inequality is a first step to a healthier and economically secure society. NGOs such as Basic Income Canada Network, faith groups such as the Canadian Unitarian Council's National Voice Team, economists and politicians of all stripes, have made an urgent case for a universal basic income. Pilot program studies have shown that economic support to low-income people is an economic multiplier because low-income people spend most of their income (purchasing power) putting it back into the local economy. Participants report having better health; some found higher paying jobs. Put another way, what is the price, in terms of social cohesion, we have already paid for income inequality? What is the cost of not addressing climate change and an unsustainable economy?

A guaranteed basic income would also counter the current social unrest by creating a sense of belonging and civic participation. The rise of right-wing populism, with its anti-immigrant, anti-elite anger and resentment, is linked to the rampant growth of economic inequality.

The federal government came to the rescue with a \$2,000/month Canada Emergency Response Benefit (CERB) for those who lost income during the pandemic. The feds launched a new Canada Recovery Benefit (CRB) in the fall and have promised reforms to Employment Insurance.

Where is the money coming from?

The answer is the Consolidated Revenue Fund at the Bank of Canada (BoC). The BoC was nationalized during the Great Depression in the 1930's and did much to kickstart Canada's economic recovery. The feds also provide financial aid to the provinces and territories, as well as the private banking/investment sector. Mark Carney, former Governor of the Bank of Canada and the Bank of England, has called on the financial sector to invest in environmental and social enterprises. The government can and must do better moving forward with monetary and fiscal (tax) reform. Canadians of all ages are calling for a wealth tax on the richest 10%. The government must also address the many tax loopholes and tax havens in Canada and offshore. Now is the time to build Canada (and the world) back better with bold, transformative policy changes!



Tug-O-War by [Kathy M. Austin](#)
[YYC Arts Collective for Basic Income](#)

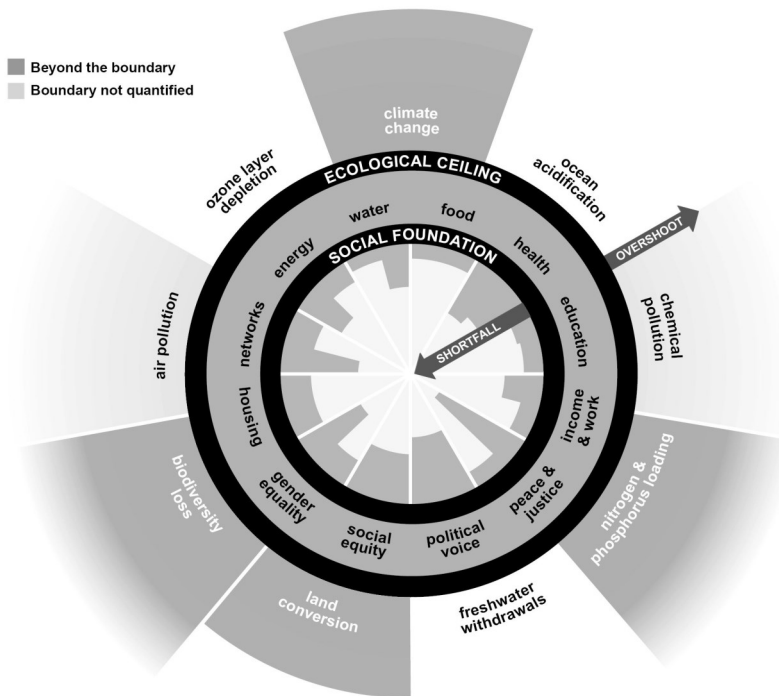
Book Reviews

Doughnut Economics by Kate Raworth

Review by Frances Deverell

Kate Raworth proposes how we can solve big issues like inequality and climate change. She convinced me that we can live within the limits set by the planet itself and still have a good life for all – if we are willing to change the fundamental assumptions of political economics.

This book is for mainstream economists and it is also for people who have never picked up an economics book in their lives. Raworth tells her story by challenging the traditional graphs and pictures in economics and replacing them with her own. Her great addition is the Doughnut. The economy is not a separate system, but nested in human societies and the natural world.

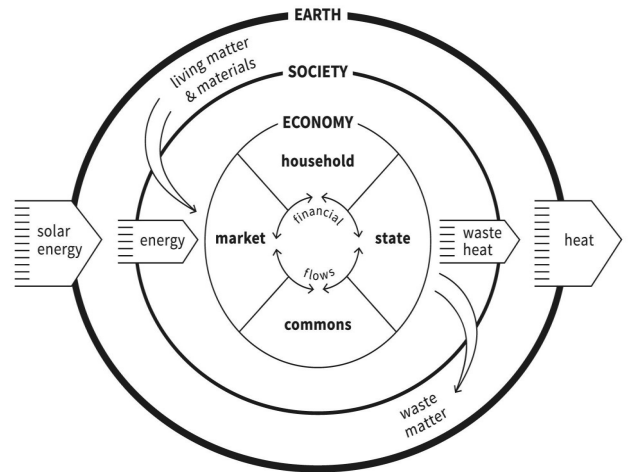


Outside the doughnut are the earth's boundaries we can't exceed. Inside the doughnut are the human requirements we must achieve. In today's world we are failing on both sides. So how do we change it? Raworth brings to bear many good ideas and how they would help.

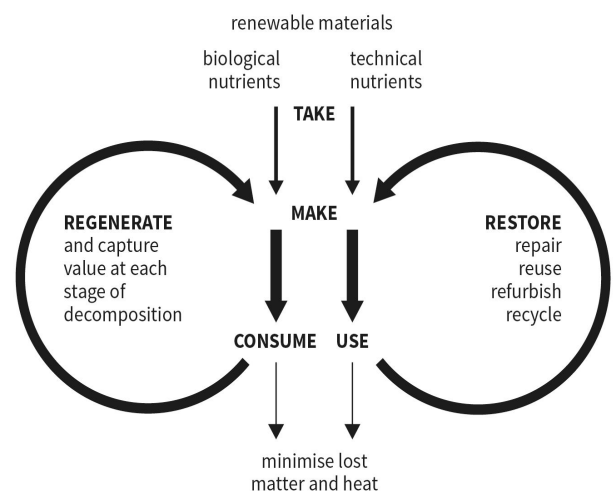
Raworth claims that "rising inequality is a policy choice and a failure of design." Inequality isn't even measured or important in the current design. It assumes a laissez faire approach will eventually restore the balance. Constant growth is the vehicle that will get us there. She says, "We must change the design to better distribute not only income but also wealth." The guaranteed liveable income is a commonly discussed model to achieve this.

Raworth proposes that the household and the commons have important roles to play in wealth and opportunity

distribution. Using a systems analysis approach she looks for the self-reinforcing loops that keep us growing, keep us polluting, and creating greater inequality. She proposes a much greater role for the commons if we want to truly unleash human creativity. "The future can't be predicted but it can be envisioned and brought lovingly into being. Systems can't be controlled, but they can be designed and redesigned" [as we learn]. (Donella Meadows.)



In a world-scale economy it is time economists examined their assumptions, their ethics, and their responsibilities. The chapter, Design to Distribute shows how to share resources, income and opportunity to put human well-being at the centre.



"Create to Regenerate" transforms a linear flow-through of resources ending in waste into a circular economy. Use everything a production process produces, including the waste, and put the well-being of the planet at the centre. This book gives us a roadmap for creating an economy that supports human well-being and at the same time honours the limits of the earth.

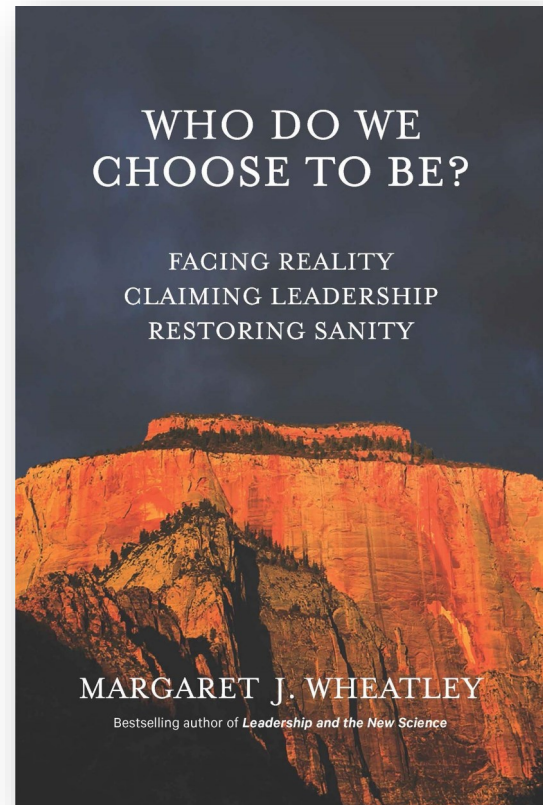
Book Reviews, cont...

Who Do We Choose To Be? – Facing Reality, Claiming Leadership, Restoring Sanity, by Margaret Wheatley

Review by Sally Palmer-Woods

This is a thought-provoking and complex book that is intended to be read slowly. Margaret Wheatley, an organizational consultant, Buddhist and life-long activist, delves into various scientific theories to illustrate that living systems are diverse, interdependent and need to adapt to their environment in order to survive and thrive. She contends that modern humans have failed to do this, putting our faith instead in our ideology and technology and thus failing to address climate change and other serious problems.

The other main tenet of this book, based on John Glubb's study of the stages of society, is that our western civilization is in an era of decadence and decline that is inevitable and irreversible. This being so, Wheatley summons people of faith to become "Warriors of the Human Spirit" and to create islands of sanity in the chaos that is to come, and she quotes President Teddy Roosevelt: "do what you can with what you have, where you are."

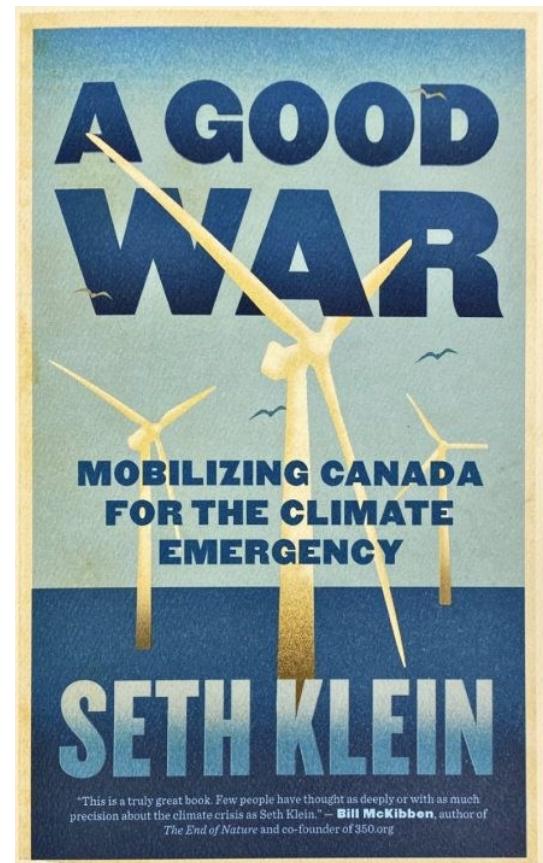


A Good War: Mobilizing Canada for the Climate Emergency, by Seth Klein

Review by Lynn Armstrong

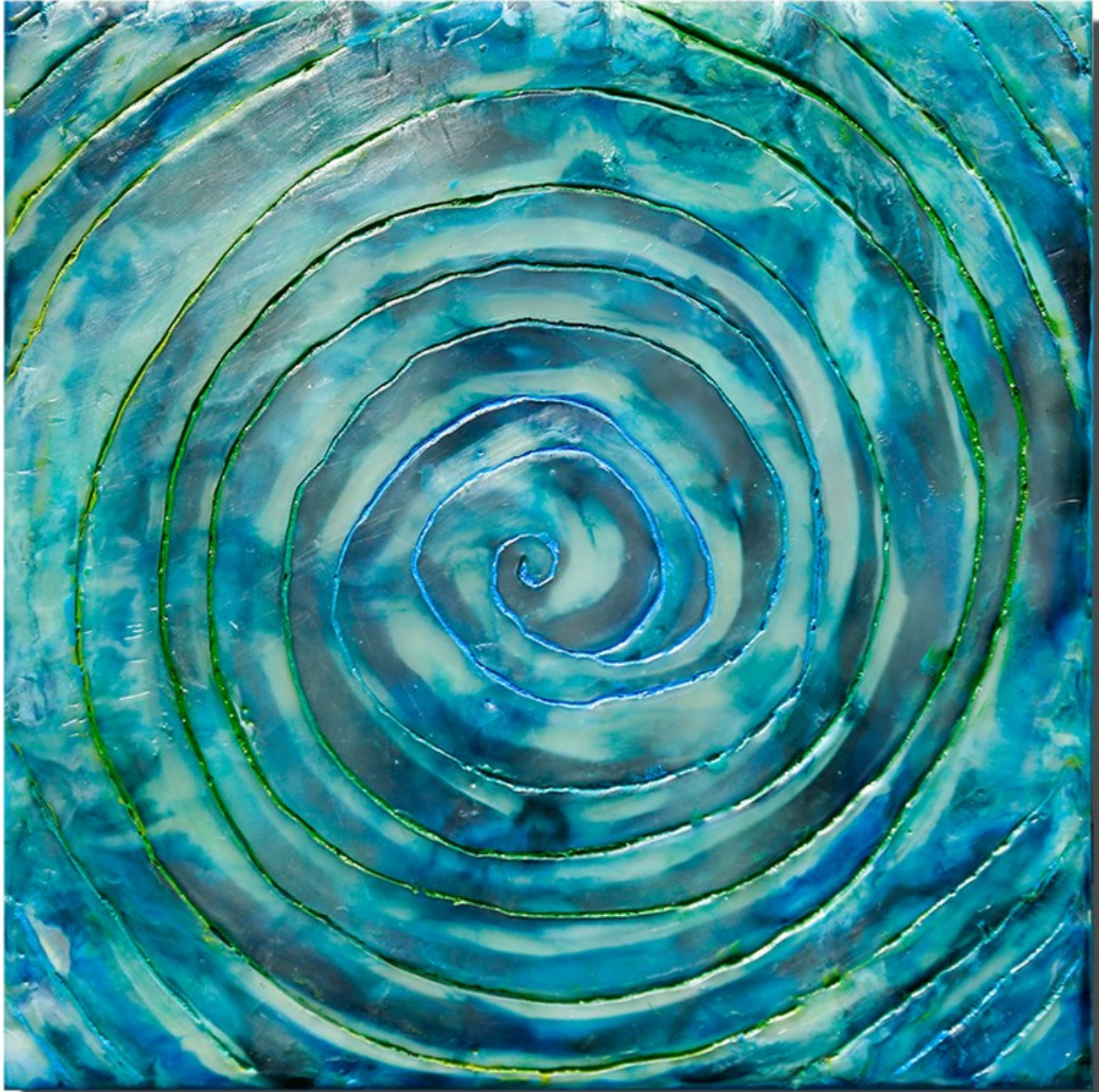
Seth Klein is a well-known and well-respected figure on the BC political scene, so many of us were looking forward to the release of his book. The model of World War II mobilization is used to demonstrate how quickly our government can respond to a perceived emergency and how readily citizens accept personal sacrifices when there are relatively low levels of inequity and a shared belief that "we are all in this together."

Unfortunately, the book's framework is built on the claim that WW II was a good and just war. In fact, there is overwhelming evidence that this is a myth (see *Leaving WWII Behind* by David Swanson). By leaning into this myth, Seth fails to sufficiently address the problems associated with the military industrial complex that benefited from WWII and continues to block meaningful progress on the climate crisis. As we witness the seemingly inexorable expansion of global militarism, we must be clear that war, itself, is the enemy of progress. Still, this is an interesting read.



"We are facing a disaster of unspoken sufferings for enormous amounts of people; so please, treat the climate crisis like the acute crisis it is, and give us a future. Our lives are in your hands."

~ Greta Thunberg



Ripple 1, by [Penny Gunderson](#), [YYC Arts Collective for Basic Income](#)

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