

TOWARDS A BASIC INCOME GUARANTEE IN THE NORTHWEST TERRITORIES

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List of Abbreviations

BIG	Basic Income Guarantee
CCB	Canada Child Benefit
CNHB	Canada NWT Housing Benefit
CNIT	Core Needs Income Threshold
MBM-N	Market Basket Measure – North
NIT	Negative Income Tax
NTCB	NWT Child Benefit
NWT	Northwest Territories
RR	Reduction Rate
TDT	Turndown Threshold

EXECUTIVE SUMMARY

This proposal delineates a strategic framework for the introduction of a Basic Income Guarantee (BIG) in the Northwest Territories (NWT), tailored to address each region's unique socio-economic challenges and the pervasive disparities. Despite a high GDP per capita and a strong Human Development Index, the NWT is marred by significant income inequality and a high cost of living, disproportionately impacting Indigenous communities and perpetuating cycles of poverty and generational trauma.

The complexities of poverty in the NWT extend beyond mere income inequality, rooted in broader systemic issues, such as the cost of housing, the high cost of food attributable to the NWT's remoteness and climate, and the enduring effects of colonialism on Indigenous populations. This proposal articulates the necessity of a BIG not merely as a financial aid, but also as a holistic approach to ameliorate these multifaceted challenges, aiming to enhance health outcomes, community well-being, and self-determination. Further, a BIG is proposed to replace the current Income Assistance program, while reducing administrative overhead and strengthening integrated social services.

Empirical evidence from global basic income pilot programs highlights the potential of such initiatives to mitigate poverty and improve individual and community health outcomes, particularly in mental health and child development. However, the effects on broader public health costs, including hospital visits, are yet to be fully ascertained, pointing to the need for continued research and pilot studies to explore these dimensions thoroughly.

This proposal was developed using a custom-built NWT simulation model. This model uses 2021 NWT Bureau of Statistics data to present scenarios for implementing a BIG in the NWT. The scenarios examine Maximum Benefit levels set at either 100% or 85% of the Northern Market Basket Measure (MBM-N) aligned with the number of adults in the family unit (either one or two) and reduction rates of 50% or 75%. The projected direct expenditure on BIG payments for the four scenarios range from \$58.9M (85% of MBM-N with 75% reduction rate) to \$138.3M (100% MBM-N and 50% reduction rate). These options are presented to demonstrate the potential cost of implementing a BIG program that provides financial support responsive to the diverse household compositions across the NWT. A key assumption underlying the scenario analysis is that there are no changes to the federal or territorial tax system or existing benefit or credit programs. However, changes to the tax system and existing social programs could be options for financing BIG implementation.

Possible cost savings are discussed including administration of Income Assistance at \$6.2M annually and additional rent income for Housing NWT at \$32.4M per year. Based on experience from other jurisdictions, expected benefits include improved health outcomes, reduced use of the health care system, positive impacts on child development, reductions in crime, an improved workforce through more education and better access to more jobs. Further work is needed to quantify all of these potential cost savings and benefits.

In advocating for the BIG, this proposal emphasizes the integration of a BIG with existing territorial and federal programs to ensure that the new system complements rather than complicates the existing benefits landscape. This document underscores the importance of a BIG in addressing the significant housing challenges in the region, advocating for a system that upholds the dignity and rights of all residents and recognizes the transformative potential of such a policy in fostering a more equitable and supportive NWT.

This proposal also calls for continuous engagement with and input from Indigenous leadership and community stakeholders to refine and optimize the BIG framework, ensuring its alignment with local needs and aspirations. Through detailed planning and collaborative efforts, the BIG is envisioned as both a mechanism for direct financial support, and a cornerstone for sustainable socio-economic development in the NWT, facilitating a more inclusive and equitable environment where all residents have the opportunity to thrive.

1. BACKGROUND AND CONTEXT

1.1 Introduction

A Basic Income Guarantee (BIG) is a social policy in which low-income households are ensured a moderate level of income to avoid acute poverty and the resulting ramifications, thereby interrupting negative generational outcomes on health, wellness, education and economy. The proceeding is a high-level proposal for how a BIG could be structured if rolled out in the Northwest Territories (NWT). This proposal is not intended to be an exhaustive program design – however, it presents a framework and conceptual program options that set the stage for further modeling work and policy exploration.

The proposal briefly explores the history of BIGs in Canada and introduces unique characteristics of the NWT context that would make it ideal for an extended BIG pilot project. In the proposal, the authors review existing social and economic supports to explore how these might interact with a BIG to optimize outcomes, both in terms of health and wellness indicators, and also long-term savings from reduced pressure on other social services.

The authors then present the results of a simulation model, designed by economist Michel Haner specifically for this proposal. The model uses cost and benefit assumptions in Canada’s Northern Market Basket Measure – a poverty threshold calculated and maintained by Statistics Canada that incorporates regional variation of basic living costs.

Policy considerations for rolling out a BIG program are briefly considered, including: the principles on which a BIG should be built, eligibility requirements, program cost and funding, and administration approaches. The authors explore considerations for specific groups: Indigenous peoples, persons with disabilities, youth and students, women and 2SLGBTQIA+, and refugees and immigrants. The authors further explore likely results and outcomes based on past experiments and existing literature.

Finally, the proposal concludes with recommendations to further refine a pilot model that will be appropriate for the NWT and that will enable a stronger understanding of the role of BIG in eliminating poverty.

1.2 Basic Income Guarantee in Canada

There has been a dialogue about a Basic Income Guarantee in Canada since the 1930s. The modern exploration began with the Manitoba Mincome experiment (1974-1978) — a randomized control trial through which a basic income was offered to qualifying households in Winnipeg and rural Manitoba. Although the project was abandoned by the federal and provincial partners prior to data analysis, efforts in the 1980s ensured that the data was restored and made available for subsequent academic analysis. Results from the Mincome experiment demonstrated that a minimum cash benefit could lead to positive social outcomes without a significant impact on labour markets. The purpose of a BIG in Canada, as examined through the Mincome experiment is

multifaceted. This field experiment aimed to document the impact of a guaranteed annual income on the health and social behavior of recipients. It was designed to determine whether providing a financial safety net would improve health outcomes, lead to better educational attainment among adolescents, and reduce hospitalization rates due to accidents, injuries, and mental health issues. Researchers analysing the study's data found that hospitalizations, particularly for accidents and injuries as well as mental health issues, decreased by 8.5% for participants compared to controls. Additionally, more adolescents continued their education into grade 12. However, the study did not document any significant changes in fertility, family dissolution rates, nor birth outcomes.¹

Several academics and economists concluded from the experiment that a modest Basic Income Guarantee can lead to significant improvements in population health, which in turn might lead to considerable savings for the healthcare system. These findings suggest that providing a form of income security to residents can help alleviate certain stresses and improve overall community well-being. While the direct causal links remain to be further investigated, the Mincome experiment remains a pivotal study in the history of Basic Income research in Canada.

More recently, political support for a Basic Income Guarantee has grown across various parties, with advocates found within the Liberal Party of Canada, the New Democratic Party (NDP), and the Green Party of Canada.²

In 2017, Ontario embarked on a Basic Income Pilot Project, providing 4000 recipients up to \$16,989 annually for a single person. Three regions were selected for the pilot — Hamilton, Thunder Bay and Lindsay, spread over northern, central and southern Ontario. The program was canceled by a new provincial government in 2018 after only 18 months, and the data collection phase was not concluded. This was a setback for long-term impact data gathering from such a policy. Critics of the program's cancellation pointed to the anecdotal successes of the program, arguing that it helped participants who were facing low wages or precarious job situations access education and healthcare, while maintaining employment.³

British Columbia also investigated a basic income through the work of an expert panel, concluding that a more targeted approach to support, rather than a universal one, would be more effective in addressing diverse needs within the population. The work done on this basic income exploration was highly detailed and it provides an excellent baseline of considerations and framework for the benefit of other jurisdictions.⁴ This proposal has relied on the background, framing and data modeling research done in the BC report.

¹ Evelyn L. Forget, "The Town with No Poverty: The Health Effects of a Canadian Guaranteed Annual Income Field Experiment," *Canadian Public Policy* 37, no. 3 (September 2011): 283–305, <https://doi.org/10.3138/cpp.37.3.283>.

² New Democratic Party of Canada, "NDP MP Introduces a National Framework for a Guaranteed Livable Basic Income," NDP, December 16, 2021, <https://www.ndp.ca/news/ndp-mp-introduces-national-framework-guaranteed-livable-basic-income>.

³ Tom McDowell and Mohammad Ferdosi, "The Experiences of Social Assistance Recipients on the Ontario Basic Income Pilot," *Canadian Review of Sociology/Revue Canadienne de Sociologie* 57, no. 4 (2020): 681–707, <https://doi.org/10.1111/cars.12306>.

⁴ David A. Green, Jonathan Rhys Kesselman, and Lindsay M. Tedds, "Covering All the Basics: Reforms for a More Just Society," *SSRN Electronic Journal*, 2021, <https://doi.org/10.2139/ssrn.3781825>.

The COVID-19 pandemic brought unprecedented challenges, prompting the federal government to introduce the Canada Emergency Response Benefit (CERB) as a temporary relief measure. Although CERB offered insights into the workings of a basic income program, it was not an authentic trial of the concept. The Liberal government's rollout of CERB ignited a resurgence of interest in a universal guaranteed income.⁵

Despite the surge of enthusiasm and backing by certain political figures, hurdles such as public misconceptions and an absence of accessible, comprehensive information persist. The notion of replacing the myriad of federal and provincial support systems with a singular guaranteed income is alluring for its administrative simplicity and the promise of potential cost reductions. Nevertheless, the transition requires governments to discontinue their current programs, a process fraught with complexity and significant challenges. Considering the premature termination of Canada's basic income pilots, there is a pressing need for extensive and enduring research. A thorough investigation would illuminate both the immediate and long-range outcomes, as well as the fiscal implications of a basic income scheme.

1.3 Demographic and Economic Context of the NWT

The NWT is the third largest jurisdiction among Canadian provinces and territories in terms of land area. Approximately half of its roughly 45,000 inhabitants are Indigenous, predominantly Dene, Inuvialuit, or Métis. Within its 33 communities, 11 official languages are spoken. The NWT is characterized by a sparsely distributed population and a high cost of living.

Poverty is a multifaceted issue in the NWT, closely intertwined with the Territory's colonial context and high cost of living. Due to its remote location, the cost of transporting goods significantly elevates prices for basic necessities, rendering the cost of food, clothing, and housing substantially more expensive than in southern parts of Canada. Long winters and cold temperatures, coupled with the cost of transporting fuel, further adds to these high costs.

In 2021, up to 23% of the NWT population lived in poverty⁶. Another twenty-three percent of NWT households self-reported food insecurity, a figure that rose to 37% for smaller NWT communities. Forty-four percent of the NWT population aged 15 and older perceived their health to be fair or poor, with a similar 41% perceiving their mental health to be fair or poor.⁷

⁵ Angella MacEwen et al., "Basic Income Guarantee: A Social Democratic Framework," October 2020, https://basicincomewr.ca/wp-content/uploads/2021/08/broadbent-basic_income_guarantee-a_social_democratic_framework.pdf.

⁶ NWT Bureau of Statistics, "Northern Market Basket Measure - Northwest Territories, 2021," June 22, 2023, https://www.statsnwt.ca/prices-expenditures/market_basket_measure/2021_Market-Basket-Measure.pdf.

⁷ Respondents rated their physical and mental health on a scale of: poor, fair, good, very good and excellent.

In the NWT, poverty disproportionately affects Indigenous people. In 2022, there were more Indigenous workers earning low hourly wages compared with non-Indigenous workers. Non-Indigenous earners were more strongly represented only once the hourly wage category exceeded \$40 per hour (see Figure 1).⁸ For example, in 2022, 37% of non-Indigenous workers earned \$50.00 per hour or more, compared with only 19% of Indigenous workers.

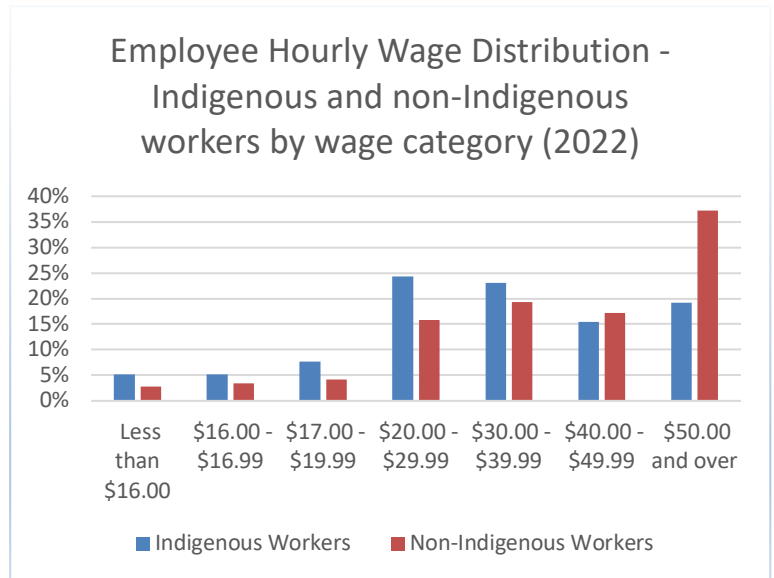


Figure 1 Employee Hourly Wage Distribution - Indigenous and non-Indigenous workers by wage category (2022)

An examination of the NWT economies and household incomes is incomplete without recognizing the substantial role of the traditional and mixed (both traditional and market) economies.

Harvesting and trapping remain essential to households, and to whole communities – traditional values of sharing often mean that households benefit from traditional foods, whether they have harvesters in their household or not.⁹ In 2018, 75% or more (most or all) of the meat or fish in 12.6% of households was obtained through hunting or fishing. This figure is higher for many predominately Indigenous communities – there were 16 communities where more than 40% of households mostly ate harvested meat and fish¹⁰. The traditional economy in the NWT has adapted over time to community-based living, such that the wage economy is important to enable harvesters access to harvesting equipment. The most productive harvesters often also hold stable wage jobs or have another member of their household who do. Those most vulnerable are those excluded from both market and traditional economies¹¹. Understanding and honouring the importance of the Indigenous traditional economy – in terms of both its cultural and economic value – is important in any exploration of a Basic Income Guarantee and will be discussed further in this proposal.

In the NWT, with a significant Indigenous population facing poverty exacerbated by high living costs and economic disparities,¹² a Basic Income Guarantee could be a transformative approach in mitigating the intergenerational impacts of colonization. It has the potential to directly address the financial barriers that contribute to housing precarity and homelessness, food insecurity, and health challenges by ensuring a minimum income level for all residents. Providing a stable financial

⁸ NWT Bureau of Statistics, “Labour & Income - Earnings and Wages,” accessed May 24, 2024, <https://www.statsnwt.ca/labour-income/earnings-and-wages/>.

⁹ Betty Harnum et al., “Best of Both Worlds: Sahtú Gonę́ę T’áadets’eniᑭ – Depending on the Land in the Sahtú Region” (ʔehdzo Got’ıne Gots’ę Nákedı, Sahtú Renewable Resources Board, December 2014).

¹⁰ NWT Bureau of Statistics, “Households Eating Meat or Fish Form Hunting or Fishing by Community (1998 to 2018),” .xlsx, n.d., <https://www.statsnwt.ca/Traditional%20Activities/>.

¹¹ Harnum et al., “Best of Both Worlds: Sahtú Gonę́ę T’áadets’eniᑭ – Depending on the Land in the Sahtú Region.”

¹² Health and Social Services, “Working Together II: An Action Plan to Reduce Poverty in the Northwest Territories 2019-2022,” August 2019, <https://www.hss.gov.nt.ca/sites/hss/files/resources/working-together-ii-action-plan-reduce-poverty.pdf>.

floor through a Basic Income Guarantee could help families afford necessities and support their long-term financial stability. It could also support investments in education and literacy programs to bolster economic participation and enhance the quality of life across diverse communities. This initiative could be an important step in achieving a more equitable and sustainable economic future for the NWT.

1.4 Financial Supports in the NWT

The territorial and federal governments have developed a number of tools and benefits to provide financial support to residents of the NWT. This BIG proposal focuses on maintaining critical and unique northern supports intact which are working for residents, while also enhancing their positive effects. In this proposal, a BIG would replace the Income Assistance program and integrate with other services, following the Integrated Case Management (ICM) pilot program findings on social return on investment (2023).

A key report and the precursor to this proposal is the '2023 Foundations for Action: Basic Income Guarantee for the NWT Report'. This report emphasized the imperative for an all-encompassing financial support system tailored to the distinct cost of living and household structures found in the NWT. Its authors advocate for social support mechanisms that deliver necessary assistance while honoring Indigenous principles and self-determination. The discourse on financial supports calls for sustained public engagement and knowledge sharing, ensuring that current programs are attuned to the socio-economic needs of the NWT's diverse population. Table 1 presents an updated overview of the existing benefits along with their respective eligibility criteria.

Table 1: Current Financial Supports in the NWT

PROGRAM	ELIGIBILITY	HOW THE SUPPORT AMOUNT IS DETERMINED
INCOME ASSISTANCE (IA)	<ul style="list-style-type: none"> - 19 years of age or older - Cost of basic needs is greater than income - Incapable of adequately supporting themselves and their dependents due to factors such as unemployment, the loss of the main family earner, sickness, disability, age, or any other reason, leading to a situation where either: (a) there is a lack of sufficient funds; or (b) any existing surplus in funds is considered insufficient by the standards set by the Director. 	<ul style="list-style-type: none"> - Basic benefits for shelter, utilities, and food - Enhanced benefits for longer term expenses including clothing, furnishings, childcare, security deposits, education expenses for dependents, emergencies, and record suspension application fees
NWT CHILD BENEFIT (NWTCB)	<ul style="list-style-type: none"> - Filing of annual tax returns - Parent or primary caregiver of one or more children under the age of 18 living in same household - Family net income below \$80,000 	<ul style="list-style-type: none"> - Net family income level - Number of children under 6 years of age - Number of children aged 6-17

NWT SENIOR CITIZEN SUPPLEMENTARY BENEFIT	Receipt of Old Age Security (OAS) and the Guaranteed Income Supplement (GIS) or the Spouse's Allowances from the federal government	- \$196.00 per month ¹³
SENIOR HOME HEATING SUBSIDY (SHHS)	<ul style="list-style-type: none"> - 60 years of age or older - Own and occupy the home as primary residence OR if renting, be the lessee of a self-contained unit where heating costs are not included in the rent - Meet a household income test - Not receiving income assistance 	- Benefit amount is based on which of three geographic zones the applicant resides within. The benefit amount and net income cut-off vary by zone.
STUDENT FINANCIAL ASSISTANCE (SFA)	<ul style="list-style-type: none"> - Canadian citizenship, permanent residents of Canada, or protected persons residing in the NWT. - Enrolled or plan to enroll in an approved post-secondary program at a designated institution. 	<ul style="list-style-type: none"> - Program specific expenses, as well as student location. - Grants and loans mix determines total funding within the application
NWT COST OF LIVING OFFSET (COLO)	- CRA determined based on federal tax geography to help offset the cost of the Northwest Territories carbon tax	CRA determined by NWT zones, up to \$534 per year. ¹⁴

Indigenous beneficiaries of land, resource, and self-government agreements in the NWT may receive payments reflecting the income generated from collective assets. Indigenous organizations and self-governing bodies have the autonomy to create additional income support programs, such as scholarships, bursaries, proceeds from impact and benefit agreements, and harvesting subsidies, which are tailored to meet the community-specific needs and priorities. These diverse income supports play a critical role in maintaining the social and economic wellbeing of Indigenous residents in the NWT, especially given the unique challenges associated with the territory's geographic and economic landscape.

In considering a Basic Income Guarantee, it is essential to determine which sources of income should be excluded to avoid a reduction in the primary benefit. Equity dictates that benefits tailored for specific additional needs, such as those for disabilities, should not be counted towards income because it could trigger a reduction in the primary benefit. Similarly, income derived from treaty obligations and reparations to Indigenous Peoples must be treated as distinct and not conflated with basic income responses, as they serve purposes beyond meeting fundamental needs and address historical obligations or compensations. This approach has been underscored by discussions and analyses conducted during this project, reflecting a consensus that income for

¹³ Education, Culture and Employment, "NWT Senior Citizen Supplementary Benefit," Information (Government of the Northwest Territories), accessed May 24, 2024, <https://www.ece.gov.nt.ca/en/services/income-security-programs/nwt-senior-citizen-supplementary-benefit>.

¹⁴ This amount includes adjustment for 2023 carbon tax and home heating fuel exemption.

specialized needs or entitled reparations should remain separate from calculations affecting basic income support levels.

1.5 Basic Income Guarantee in the NWT

Both Canada and the Government of Northwest Territories have committed to ambitious poverty reduction targets. The federal government's Opportunity for All – Canada's First Poverty Reduction Strategy was published in 2018 and enacted into law in 2019 through the Poverty Reduction Act.¹⁵ In Working Together II an Action Plan to Reduce Poverty in the Northwest Territories 2019 – 2022, the GNWT echoed Canada's ambitious targets to reduce poverty by 50% by 2030.¹⁶

Heeding such calls for transformative action, Alternatives North published the Basic Income Guarantee for the NWT Report in 2023, laying the groundwork for this current BIG proposal. The authors called for initial conceptual modeling that could explore what a BIG would look like in the Northwest Territories. They recommended a model that:

- adapts to the north's high living costs;
- upholds Indigenous self-determination aims;
- reflects on the diverse income sources that some Indigenous people receive, like treaty annuity payments, collective asset income; and
- considers the role of a mixed economy (with the traditional economy).

The NWT contains some of Canada's most dispersed communities amidst a vast landscape. With most communities being predominately Indigenous and many communities largely excluded from market economies, the NWT serves as a prime location for a much-needed long-term basic income pilot. For a BIG to be successful in the NWT, it must support Indigenous traditional activities and community participation, ensuring that residents do not just survive but thrive.

2. CONSIDERATIONS OF AN NWT BASIC INCOME

Poverty in the NWT is complex and is not caused solely by low incomes nor inequitable access to wage employment — though these factors are important. Rather, past traumas, lack of access to safe housing, addictions, and colonial histories contribute to the persistence of poverty. A BIG proposal in the NWT needs to be developed considering unique individual, household, and community needs. A BIG in the NWT is intended to remove income as a contributing factor to poverty so that other conflating and causal issues can be more effectively addressed. It is therefore worth briefly exploring five topics that will be important to underpin an NWT BIG:

1. Complementary programs that address addictions and wellness are needed alongside an NWT BIG.

¹⁵ Government of Canada, "Poverty Reduction Act," S.C. 2019, c. 29, s. 315 § (2019), <https://laws-lois.justice.gc.ca/eng/acts/p-16.81/page-1.html>.

¹⁶ Department of Health and Social Services, "Working Together II: An Action Plan to Reduce Poverty in the Northwest Territories 2019-2022."

2. Trauma informed care through wrap-around services is needed for those with complex challenges.
3. Households must be further supported to have adequate, affordable and suitable housing.
4. Commitments to protecting and enabling Indigenous culture must be honoured.
5. Regional variation, particularly with respect to cost of living, must be addressed.

How each of these topics interacts with a BIG proposal is further explored.

2.1 Addictions and Wellness

In Canada, 'on the land' programs have increasingly been recognized for their role in supporting the health and healing of Indigenous Peoples. Rooted in the traditional knowledge that the land is a source of life and a foundation for health, these programs facilitate connections with the environment, culture, and community, which are essential components of Indigenous wellness models. These programs often involve activities such as hunting, fishing, trapping, harvesting, and cultural ceremonies, all of which are conducted on traditional territories. Participation in such programs enables individuals to engage in physical activity, consume traditional foods, and partake in social and cultural practices, all of which contribute to physical, mental, emotional, and spiritual well-being.

Additionally, 'on the land' programs provide an environment for intergenerational knowledge transfer, where elders share teachings, language, and customs with younger generations, thus reinforcing cultural identity and continuity. For many Indigenous communities, reconnecting with the land and traditional practices offers a pathway to healing from the intergenerational trauma caused by colonialism, including the legacy of residential schools. By incorporating traditional healing practices and values, 'on the land' programs support a holistic approach to health, affirming the interconnectedness of people, community, and the natural world. This aligns with the Indigenous understanding of health, which often encompasses a balance among physical, community, spiritual, and emotional spheres of life.

Concerns, not unique to Indigenous people, have also been raised about the impact of a basic income on young people, especially those struggling with mental health and addictions. A recent report on mental health noted that Indigenous youth in Canada are five to six times more likely to die by suicide than their non-Indigenous peers. Suicide rates for Inuit youth are among the highest in the world, at eleven times the national average.¹⁷

In this context, it is important to recognize that a basic income alone will not solve all of the challenges Indigenous Peoples face. While the BIG will give people more options and hope in life, counselling and other interventions are as critical. A study that revealed cautions about a basic income guarantee for First Nations highlighted that it would take generations to restore health and prosperity to pre-residential school and colonization levels. But it still found that a basic income

¹⁷ Center for Addiction and Mental Health, "The Crisis Is Real," CAMH, accessed May 24, 2024, <https://www.camh.ca/en/driving-change/the-crisis-is-real>.

would reduce immediate hardships people face and help reduce high levels of poverty amongst some Indigenous groups.¹⁸

2.2 Integrated Case Management

An NWT BIG program should be delivered in tandem with the expansion of the NWT Integrated Case Management (ICM) program. The ICM program, developed within the GNWT Department of Justice, is designed to offer integrated services specifically tailored for individuals with complex needs who have previously faced difficulties in accessing necessary government services. The program emphasizes a coordinated, collaborative, multi-departmental, and client-centered approach to remove systemic barriers and fill service gaps for these individuals. ICM's foundational aim is to foster a supportive environment where participants can effectively access a wide array of services that they need but have been unable to utilize. This support ranges from housing and income stability assistance to mental and physical health services, substance use treatment, legal aid, and everyday supports such as reminders for appointments, access to transportation, and help with obtaining identification. ICM is distinctive because it not only aims to address the immediate needs of its participants, such as crisis situations and access to essential services, but also strives to empower them towards long-term stability and self-sufficiency.

A Social Return on Investment (SROI) report analyzing the ICM pilot program was released in 2020.¹⁹ It found that every dollar invested generates between \$3 and \$9 in social value. This range is derived from three distinct methods of analysis. The first, based on case file data, yields the most conservative ratio of 2.9 by evaluating only documented outcomes for each participant individually. The second, a perspective-based method, incorporates both visible and hidden outcomes from interviews with a select group of participants, resulting in a higher ratio of 8.7 by assuming these individuals' experiences are representative of the broader participant group. The third, a mixed-methods approach, offers a balance by combining both documented and inferred outcomes, leading to an intermediate SROI ratio of 4.5. This multi-faceted approach to SROI calculation attempts to provide a comprehensive understanding of the program's value.

At their core, the ICM and BIG programs are about empowering NWT citizens. Offering a Basic Income Guarantee alongside an ICM program could have several significant benefits, potentially enhancing the effectiveness of both programs in supporting individuals with complex needs. These benefits can address both immediate financial security concerns and long-term social and health outcomes through:

Improved Financial Stability

A basic income would provide direct, unconditional financial support to participants, ensuring a stable income floor. This stability could help reduce immediate financial stresses related to

¹⁸ Gayle Broad and Jessica Nadjiwon-Smith, "Basic Income Guarantee and First Nations: Cautions for Implementation," Basic Income Guarantee Series (Northern Policy Institute, May 16, 2017), https://www.northernpolicy.ca/upload/documents/publications/reports-new/broad-nadjiwon-smith_big-and-fn-en.pdf.

¹⁹ Data Sciences Inc., "Final Report - SROI: Integrated Case Management," Legislative Assembly of The Northwest Territories, February 2020, https://www.ntlegislativeassembly.ca/sites/default/files/legacy/td_139-192.pdf.

housing, food security, and other basic needs, allowing participants to focus on longer-term goals such as employment, education, or health improvement without the constant worry of financial survival. Individuals with complex needs could focus time and energy on other aspects of healing and wellness, time that is too often currently spent navigating the administratively burdensome income assistance program or reacting to emergency situations and instability caused by persistent poverty.

Enhanced Access to Services

With the financial stability provided by a basic income, individuals might find it easier to access services that require upfront costs, such as transportation to appointments, internet access for online services, or attire for job interviews. This can complement the ICM Program's goal of improving access to necessary services and programs.

Increased Program Effectiveness

By reducing the immediate financial pressures on participants, a basic income could enhance the effectiveness of the ICM program's other components. Participants might be more engaged in the program, have a greater capacity to follow through on plans and recommendations made by their case managers, and be more likely to attend appointments or participate in programs that support their longer-term goals.

Reduction in Systemic Barriers

A basic income could act as a tool to further remove systemic barriers and service gaps identified by the ICM program. It could simplify the social support system, reducing the need for complex eligibility assessments and interactions with multiple services that can be challenging for people with complex needs to navigate.

Empowerment and Autonomy

Providing a basic income guarantees a level of economic autonomy and decision-making power to individuals, aligning with the ICM's goal of empowerment. This autonomy can be instrumental in building self-efficacy, as participants can make choices that best suit their unique situations and goals without the constraints imposed by targeted financial assistance programs.

Better Health Outcomes

Financial security is closely linked to health outcomes. A basic income could lead to improvements in mental and physical health by reducing the stress and anxiety associated with financial insecurity. This, in turn, could decrease the overall demand on health and social services, making the ICM program's interventions more effective and efficient.

Broader Social Benefits

Implementing a basic income alongside or within an ICM program could have broader societal benefits, such as reducing poverty and inequality, which are often underlying factors in the complex needs faced by ICM participants. This could contribute to a more inclusive and equitable society.

Long-term Cost Savings

By stabilizing individuals' financial situations and potentially improving their health outcomes, a basic income could lead to long-term cost savings for public services. This includes reduced use of emergency services, healthcare, and social assistance programs, aligning with the ICM program's goal of efficient resource use.

While it is not the express purpose of this report to map out the interactions between a BIG and the ongoing development of ICM in the NWT, it is clear that there are shared benefits. A multi-faceted approach to the complex social and systemic issues facing vulnerable populations in the NWT could provide a comprehensive support system that addresses both the immediate financial needs and the longer-term goals of individuals with complex needs, enhancing their well-being and reducing their reliance on crisis-driven services. Continued and expanded support of an ICM Program in the NWT, alongside a BIG, will be essential for addressing complex needs and underlying trauma.

2.3 Housing

Given the high expense and acute shortage of housing in the NWT, it is important to consider how a BIG will interact with housing and housing programs. Interactions between housing and a BIG are multifaceted and will require further exploration beyond what can be analysed in this current proposal.

The high cost to rent or to own and operate a home needs to be considered within the design of the BIG program, and otherwise supported through other housing programs that address both supply challenges and extreme operating costs. This BIG proposal has relied on the Northern Market Basket Measure as a threshold for poverty. However, this measure relies on 2016 data with a 2018 update and bases housing cost assumptions on a three-bedroom rental at a market rate determined as an average from across Canada.²⁰ Given the tremendous increase in building costs since 2018, and NWT's remote location which makes building costs far higher than the Canadian average, it is likely that using the assumptions in this proposal, many households receiving a BIG would still face housing affordability challenges.

Seventy-seven percent of NWT's renting households rely on public housing, and in 2020, 937 individuals were on a waitlist for public housing.²¹ However, Housing NWT, the territorial corporation responsible for delivering and operating public housing, has long articulated that it is repairing and replacing current stock, rather than adding new stock to the 2418 units it currently operates.²² In spite of the evident need for more units, Housing NWT does not have sufficient funding through its Social Housing Agreement with the federal government to operate additional stock. In fact, federal contributions continue to decline — between the years 2020/2021 and 2027/2029, 557 fewer social housing units will be funded through the Social Housing Agreement²³.

²⁰ Construction of a Northern Basket Measure of Poverty for Yukon and the Northwest Territories. Nov 12, 2021.

²¹ Ollie Williams, "How Big Is the Public Housing Waitlist in Your NWT Community?," Cabin Radio, March 16, 2020, <https://cabinradio.ca/32007/news/housing/how-big-is-the-public-housing-waitlist-in-your-nwt-community/>.

²² Housing NWT, "Housing NWT 2021-2022 Annual Report," Annual Report (Housing NWT, October 2022), https://www.nwthc.gov.nt.ca/sites/nwthc/files/resources/housing_nwt_-_final_2022_annual_report.pdf.

²³ Housing NWT, "Housing NWT Action Plan 2022-2025. The CMHC – Northwest Territories Bilateral Agreement

Housing NWT expects any gains in subsidized housing to come from community partnerships, including community led initiatives. Public housing rents are determined as a percentage of gross household income; no household pays less than \$70 per month nor more than \$1,625 per month in rent. Were a BIG to be delivered within the current policy context of public housing, three important outcomes can be predicted. For one, public housing will likely be an important avenue for government to recover costs from a BIG program as more rent will be collected from households in public housing who are receiving a basic income guarantee. Secondly, households in public housing who may be experiencing a substantial disincentive to employment, may find this disincentive reduced, or at least altered with a basic income. Thirdly, if rents for public housing include amounts from a basic income guarantee in calculating a household's monthly rent, many households may exceed the eligibility income threshold. It will be important that public housing policy is reconsidered and adjusted within the concept of a basic income guarantee pilot.

A basic income guarantee will also interact with housing for NWT residents who are not relying on public housing. In the face of longstanding declines in federal funding for housing, the gap between housing need and housing availability in NWT has continually expanded. 23% of households were in core housing need in 2019, up 3% from 2000, meaning that their houses are unaffordable, unsuitable, or inadequate.²⁴

In the 33 NWT communities, only up to six communities, including Yellowknife and other regional centers, have a conventional housing market. The remaining 27 communities, which are predominantly Indigenous, face significant housing challenges. Constructing a three-bedroom family home in these areas can cost up to \$1 million, but the resale value of such a house is only a fraction of its construction cost because residents in most communities cannot afford market housing prices, rendering a new home's market value negligible. Building costs have risen, surpassing original construction expenses and contributing to overall market inflation in the territory. High construction costs present substantial barriers to developers. In response to this housing crisis, it is important that a BIG be implemented alongside significant housing programs to address the substantial gap in supply.

On a brighter note, federal funding for housing is increasingly being delivered direct to Indigenous governments with few strings attached. Recent renewed federal support for housing has also resulted in a number of First Nation NWT communities becoming owner and operators of affordable rental housing units. To date, operating funding has not matched the initial capital contributions, leaving unanswered questions about how community owned housing stock will be operated and maintained into the future. Typically, local and Indigenous Organization housing operators are expected to recover rent from unemployed tenants through rental allocations from their income assistance. While substantial further and long-term investments in housing are crucial alongside a BIG, it is worth noting that a basic income that will ensure individuals can cover rental costs outside of an income assistance program may contribute to the viability of community-controlled housing programs in the future.

under the 2017 National Housing Strategy," March 2022, pg. 26, <https://www.nwthc.gov.nt.ca/fr/housing-nwt-action-plan-2022-2025>.

²⁴ Housing NWT, "The Cost of Addressing Core Housing Need in the Northwest Territories," June 3, 2022, https://www.ntlegislativeassembly.ca/sites/default/files/legacy/td_677-192.pdf.

A BIG in the NWT needs careful design to ensure that it does not restrict or over-complicate housing access, allowing seamless interaction with existing supports. This involves considering household sizes, income scales, and the CNIT framework, ensuring that a BIG harmonizes with housing affordability and does not inadvertently disqualify residents from housing support that may still be necessary to some extent.

2.4 Community Non-market Economies

The implementation of a Basic Income Guarantee presents a unique opportunity to bolster Indigenous traditional economies and cultural practices. A BIG can provide the financial stability necessary to engage more fully in traditional activities, thereby fostering cultural revitalization and increasing contributions to traditional economies, which remain significant to NWT's overall economy in spite of challenges to quantify it.²⁵

Early resource exploration in the 1900s led to the discovery and development of oil at Norman Wells and uranium at Port Radium, marking the beginning of wage labour in the region. This industrial activity intensified during WWII with projects like the Canol Trail, and post-war policies, especially under Prime Minister John Diefenbaker's "Northern Vision," further encouraged industrial development in the North to exploit its resource potential.

Despite these industrial advancements, the traditional economy has persisted as a vital component of Northern life. The introduction of wage labour did not supplant traditional activities but became a supplementary means of income, supporting subsistence living and community needs. However, with declining fur prices and the availability of industrial jobs, a dependency on wage economy increased, leading to changes in the traditional economy. The Berger Inquiry in the 1970s highlighted that while wage-based employment supported traditional activities, there were concerns about its dominance over traditional ways of life. There was a recognition that a healthy balance needed to be maintained between market and non-market activities to preserve the cultural, social, and economic fabric of the Northern communities.

In 2014, Sahtu institutions collaborated to explore, discuss and document the concept of the mixed economy in the Sahtú region and its value both to cultural wellbeing and the overall economy.²⁶ Sahtu Indigenous residents maintain a way of life deeply connected to the land, often combining traditional activities with wage employment. The report identifies this mixed economy as vital to the cultural and economic sustainability of the region's communities, particularly in maintaining traditional practices alongside contemporary economic activities. It examines the history, current state, and potential future of the mixed economy with an emphasis on the traditional economy, including activities like trapping, hunting, gathering, and craftsmanship. The traditional economy is crucial for its contributions to food security, cultural identity, and its role in the social economy through practices like sharing country foods. This economy has shown resilience and adaptability

²⁵ Harnum et al., "Best of Both Worlds: Sahtú Gonéńé T'áadets'eniṭo – Depending on the Land in the Sahtú Region."

²⁶ Betty Harnum et al., "Best of Both Worlds: Sahtú Gonéńé T'áadets'eniṭo – Depending on the Land in the Sahtú Region" (Tehdzo Got'ıneṭ Gots'ę́ Nákedı, Sahtú Renewable Resources Board, December 2014).

over time, integrating new opportunities from wage labour while preserving the community-oriented way of life to support both individual and communal well-being. The report's findings point towards a need to more fully understand and value the traditional economy and recognize its importance, not only for economic well-being, but also for supporting culturally appropriate ways of living. The authors recommend initiatives to promote workforce readiness, further research, and community-driven program development that support the continuation and health of the mixed economy in the Sahtú region.

A Basic Income Guarantee in the NWT would provide cash injections to communities that lack cash economies, likely enabling stronger traditional and mixed economies. These positive outcomes will be difficult to quantify, but are important factors to understanding the full cost and benefit to any NWT basic income guarantee pilot.

2.5 Regional Challenges and Opportunities

This BIG proposal reflects the territory's diversity because it is tailored to the unique characteristics and economic conditions of each community based on the latest Northern Market Basket Measure development (2023). The BIG benefits are structured to mirror the local cost of living, addressing the specificities of communities with varying access to road infrastructure, lack of access to jobs and other economic opportunities, and differing levels of market competition.

For instance, in communities such as Colville Lake, Fort Good Hope, and Sachs Harbor, the BIG is adjusted to account for the higher costs associated with their remote locations and limited market options. The benefits are calibrated to ensure that residents receive support proportionate to their living expenses, recognizing the additional financial burden and limited opportunities of residing in more isolated areas.

To streamline the administration, this BIG proposal incorporates a regional breakdown of delivery, recognizing the varying needs and challenges across the NWT. This system groups communities by cost categories, allowing for a more effective distribution of funds that aligns with regional economic realities. Residents are automatically eligible for the appropriate level of support based on their current residence, simplifying the process and ensuring transparency and fairness in benefit allocation. A further look at the (2019) regional breakdown of social assistance in table 2 below, helps to illustrate the current spread of usage.

This approach to the BIG ensures a responsive and equitable financial support system that respects the distinctiveness of each community while promoting overall territorial unity and well-being.

Table 2. Social Assistance Usage Across NWT Regions

Region	Social Assistance Use (2022)		Difficulty Making Ends Meet (2018)	Housing Core Need (2019)
	# of Beneficiaries	% of Population		
Beaufort Delta	716	10.4	23.5	24.5
Sahtú	145	5.4	19.5	28.4
Dehcho	292	8.9	27.5	25.8
South Slave	310	4.1	20.6	23.1
Tłı̨chǫ	416	13.7	37.5	37.6
Yellowknife Area	751	3.5	16.4	21.11

The report Living Wage 2022²⁷ by Alternatives North outlines the living wage calculations for NWT regional centres, which are vital for supporting workers ability to meet basic living expenses. The document details how Alternatives North undertook a series of reports from 2015 onwards, updating the living wage for Yellowknife, Hay River, Inuvik, and adding Fort Smith.

The living wage calculations are guided by the Canadian Living Wage Framework (CLWF 2023)²⁸ and take into account a bare-bones budget for annual expenses based on actual community costs. These expenses include food, shelter, clothing, transportation, childcare, healthcare, and social inclusion. Notably, for Indigenous households, childcare and healthcare costs are impacted by access to programs like Aboriginal Head Start and extended health benefits like Non-Insured Health Benefits (NIHB) or NWT Métis Health Benefits (NWTMHB).

The living wage reflects the minimum hourly wage workers need to earn to cover these basic expenses, with the 2022 report highlighting the gap between the minimum wage at that time (\$15.20/hour) and the living wage, which varies significantly across different household types and communities. The report emphasizes the importance of the living wage in improving the quality of life for workers and reducing dependence on social supports. It also points out the changing patterns in expenses, government transfers, and taxes since the 2019 report, maintaining that shelter costs continue to be the highest expense for all households.

By understanding and implementing a living wage that corresponds to the actual cost of living, a BIG aims to support residents in achieving a standard of living that goes beyond mere subsistence, allowing for participation in the community and a more secure financial future.

²⁷ Alternatives North, "Living Wage: Fort Smith, Hay River, Inuvik, Yellowknife Northwest Territories," March 30, 2022, https://www.ntlegislativeassembly.ca/sites/default/files/legacy/td_625-192.pdf.

²⁸ Canadian Center for Policy Alternatives, "Canadian Living Wage Framework: A National Methodology for Calculating the Living Wage in Your Community" (Canadian Center for Policy Alternatives, August 9, 2023), <https://policyalternatives.ca/sites/default/files/uploads/publications/Nova%20Scotia%20Office/2023/08/Canadian%20Living%20Wage%20Framework.pdf>.

3. FINANCIAL IMPACT OF BASIC INCOME GUARANTEE IMPLEMENTATION

When evaluating the implementation of any government policy, it is essential to consider both the potential societal benefits and the associated costs, including any potential cost savings. A key goal of a basic income guarantee (BIG) is to provide financial support to those in need through a streamlined system that upholds dignity and autonomy. By addressing poverty and its consequences, a BIG has the potential to deliver significant societal benefits. However, it also entails substantial costs, most notably government expenditure on BIG payments. To better understand these dynamics, the authors developed simplified simulation models to quantify both the economic benefits of a BIG for individuals and families and the financial impact on government budgets. Additionally, these models were used to explore the extent to which a BIG might discourage participation in paid labour, as well as to examine how a BIG could be designed to minimise such disincentives.

3.1 Overview of the NWT BIG Simulation Model

The authors developed a simulation model for the NWT to estimate both the direct costs of a BIG and the potential occurrence of a "welfare wall." A welfare wall refers to the disincentives that could combine and dissuade a basic income recipient from entering the workforce. These disincentives can arise because support such as financial aid, housing subsidies, or healthcare benefits may be reduced or eliminated once earnings surpass a certain threshold, making the net financial gain from employment minimal or even negative. Thus, the welfare wall effectively creates a barrier to economic mobility for low-income individuals.

The simulation model is built using the latest (2021) demographic, household, and income data from the NWT Bureau of Statistics to examine the BIG benefit scenarios outlined in this section. An assumption used in the model is that the proposed NWT BIG program aligns with the Negative Income Tax (NIT) approach, where the payment amount depends on income level and is not subject to federal or provincial income tax. Several Canadian benefit programs, such as the Canada Child Benefit (CCB) and Guaranteed Income Supplement (GIS), already fully or partially align with this approach. The key variables within the simulation model associated with the NIT approach include:

- **Maximum Benefit (MB):** The amount of the BIG payment when earned income is zero.
- **Reduction Rate (RR):** The rate at which the BIG payment is reduced for each dollar of earned income.
- **Turndown Threshold (TDT):** The income level at which the BIG payment is zero — the point at which a family unit is no longer eligible for a BIG payment. The TDT is a function of the maximum benefit and the reduction rate.

3.2 Maximum Benefit

The Phase 1 BIG Report by Alternatives North reviewed socioeconomic data related to poverty and living costs in the NWT, including Statistics Canada's MBM-N. Released in 2021 and regularly updated by Statistics Canada, the MBM-N was designed for the unique living conditions in Canada's

northern regions, including Yukon, Northwest Territories, and Nunavut. It assesses poverty based on the cost of a specific "basket" of goods and services needed for a basic standard of living, tailored to reflect the higher living costs and distinct lifestyles in the North. This basket includes components such as food, clothing, shelter, transportation, and other necessities. The MBM-N calculates poverty thresholds for several regions within these territories, considering the diverse costs across different communities.

The MBM-N's designation as a poverty threshold and its regular calculation using a documented methodology developed through a collaborative process with relevant stakeholders, make it a solid basis for anchoring the maximum benefit payment within the BIG program design. For the NWT, six regional MBM-Ns have been defined. Table 3 reports the MBM-N thresholds for each region for the typical reference household (4 persons consisting of two adults and two children aged 9 and 13) as well as for households with 2 adults and one adult.²⁹

Table 3. NWT Regional MBM-N thresholds.

Region	MBM for reference family of 4	MBM for household with 2 adults	MBM for household with 1 adult
Beaufort Delta	74,305	52,542	37,153
Sahtú	75,255	53,213	37,628
Tłı̄chq	61,209	43,281	30,605
Dehcho	64,654	45,717	32,327
South Slave	61,243	43,305	30,622
Yellowknife Area	62,268	44,030	31,134

The simulation model defines the Maximum Benefit level as a percentage of the relevant regional MBM, assuming that transfer programs targeting children (CCB, NTCB) remain in place. The MBM is scaled based on the number of adults in the family household (i.e., MBM for 2 for couples and MBM for 1 for lone parent families and single individuals without children). This means that the MBM used for this study is based on the number of adults in the house, regardless of the number of children. However, the income data used in the analysis considers the number of children in the household to calculate estimated benefits received by households through the Canada Child Benefit and the NWT Child Benefit. The authors made this decision to avoid interactions between the Canada and NWT Child Benefits and the BIG.

²⁹ The MBM is adjusted for the number of adults using Statistic Canada's standard scaling approach which is to divide the reference MBM family by the square root of the size adjustment. $MBM_{for \# \text{ of Adults}} = \text{Reference MBM} / [\sqrt{4 / \# \text{ of adults}}]$.

3.3 Baseline Income Data

The simulation model requires baseline data to generate scenario estimates of expenditure and costs associated with BIG implementation. The NWT Bureau of Statistics provided regional data on the number of couple and lone-parent families by the number of children (up to 3+) and unattached individuals by 2021 family income level. A total of 18,980 families and unattached individuals were represented in this data.³⁰

To contextualize the simulation model results, the baseline income distribution matrix was used to estimate overall revenue from federal and territorial income taxes and spending on key income-based benefits and credits, including:

- Federal Income Tax
- NWT Income Tax
- Federal GST Tax Credit
- Federal Canada Child Benefit (CCB)
- NWT Child Benefit (NTCB)

The economist then calculated tax and benefit/credit amounts to support an examination of the layered impact of taxation, existing benefit/credit rates, and BIG payment turndown thresholds. *Further details on the simulation model methodology are available in Appendix A.*

3.4 Simulation Model Scenarios and Results

A pivotal aspect of this model is the financial estimate of a BIG implementation. Cost projections are critical for planning and ensuring the sustainability of such a transformative initiative. For the Northwest Territories, the introduction of a BIG program would require substantial financial commitment. The simulation model uses a baseline income matrix (Appendix A) to estimate the BIG payment for each household category, developed using statistical data from the GNWT Bureau of Statistics. The total expenditure on BIG payments in the NWT is estimated by aggregating payments across all families, based on four scenarios generated from different combinations of maximum benefit level and reduction rate, as shown in Table 5:

Table 5. BIG Implementation Scenarios and BIG Expenditure

SCENARIO	MAXIMUM BENEFIT	REDUCTION RATE	TOTAL BIG PAYMENTS
1	85% of MBM	75%	\$58.9M
2	85% of MBM	50%	\$99.8M
3	100% of MBM	75%	\$87.5M
4	100% of MBM	50%	\$138.3M

³⁰ This income data is often referred to as nuclear family income data. The data used for the scenarios did not exclude any adults.

These scenarios are designed to balance maximum benefits for households with the territorial costs of deployment and administration. For instance, the highest estimated cost is \$138 million under Scenario 4 (100% MBM-N, 50% RR), where households receive the maximum benefit with a minimal reduction rate, distributing the most funds possible. Conversely, Scenario 1 (85% MBM-N, 75% RR) represents the lowest implementation cost at \$59 million, with an 85% MBM-N level per region and a 75% reduction rate.

A second objective of the model is to identify where disincentives to paid labour may arise, and how to design a BIG in order to best avoid such disincentives. One way of doing so, which the authors explored in the model, is to determine where an individual experiences increases in taxes and reductions in non-BIG benefits (such as GST credits and Child Benefits) at the same time that their increased wages from paid work would render them ineligible for any further BIG payments (this income point is known as the turndown threshold).

The turndown threshold range across MBM-N regions for each BIG scenario was identified by examining the BIG payment matrix for each scenario and determining the income range where the turndown threshold is reached (the point where BIG payments become zero). The detailed breakdown of all modeling data as it impacts turndown across each scenario is provided in Appendix B. Table 6 shows the turndown threshold for couples and unattached individuals by region based on each scenario.

Table 6. Turndown Threshold by Scenario & Region

SCENARIO	FAMILY UNIT	BEAUFORT DELTA	SAHTÚ	TŁĪCHQ	DEHCHO	SOUTH SLAVE	YELLOWKNIFE AREA
1: 85%MBM, 75%RR	Couples	\$59,547	\$60,308	\$49,052	\$51,813	\$49,079	\$49,901
	Lone / Unattached	\$42,106	\$42,645	\$34,685	\$36,637	\$34,704	\$35,285
2: 85%MBM, 50%RR	Couples	\$89,321	\$90,463	\$73,578	\$77,719	\$73,619	\$74,851
	Lone / Unattached	\$63,159	\$63,967	\$52,028	\$54,956	\$52,057	\$52,928
3: 100%MBM, 75%RR	Couples	\$70,055	\$70,951	\$57,708	\$60,956	\$57,740	\$58,707
	Lone / Unattached	\$49,537	\$50,170	\$40,806	\$43,103	\$40,829	\$41,512
4: 100%MBM, 50%RR	Couples	\$105,083	\$106,427	\$86,563	\$91,435	\$86,611	\$88,060
	Lone / Unattached	\$74,305	\$75,255	\$61,209	\$64,654	\$61,243	\$62,268

On their own, turndown thresholds may present an initial disincentive to increases in wage labour. At the turndown threshold, the individual will no longer receive a BIG benefit. A further analysis shows where the greatest disincentives to work may emerge as turndown rates and tax disincentives coincide. Table 7 (below) illustrates the range of benefit payments approaching and reaching the turndown threshold, using the Tłıchq and Sahtú regions as examples. These two regions represent the highest and lowest MBM-N areas in the NWT, which is why they were selected as comparison examples.

Table 7 shows the total income at which BIG turndown thresholds coincide with points where increased taxes and reduced benefits (excluding BIG) result in a negative net benefit for recipients. The turndown threshold (TDT) is the income level at which the BIG payment becomes zero, determined by the maximum benefit and reduction rate (set at 50% and 75% in these scenarios). Areas highlighted in red in table 7 indicate where particular disincentives to work may arise — at these income levels a recipient is experiencing that, as their earned income increases, their tax burden and decreased benefits are resulting in a decreasing, rather than increasing, income. At or near the same income level, these same recipients are encountering the turndown threshold of their BIG payments. The scenarios highlighted in red therefore represent scenarios where particular disincentives to work are likely to be experienced by BIG recipients.

The gray column in Table 7 contains the income levels where the tax burden and reductions in other benefits exceed the increase in earned income. Incomes at which a recipient experience this tax burden and cease to receive a BIG benefit at or near the same time are highlighted in red.

For example, using scenario 3 (100% MBM and 75% RR) a couple with two children in the Tlicho region grossing \$55,000 annually, would receive a small portion of a BIG, increasing their annual income to \$57,031. However, if their earned income increased to \$65,000, their total income (earned income *and* BIG) would still be \$65,000 because they have reached the turndown threshold and are no longer eligible for BIG. In this example, \$65,000 is also the level of earned income at which their income increase is negated by reduced benefits and total taxes. That scenario is therefore highlighted in red.

Table 7. BIG Payment Turndown Threshold Range by Scenario

Family Unit	# Children	Income Level Where Tax Burden > Benefits	Scenario 1: 85%MBM, 75%RR	Scenario 2: 85%MBM, 50%RR	Scenario 3: 100%MBM, 75%RR	Scenario 4: 100%MBM, 50%RR
Couples	0	\$32,500	\$49,052 (Tlicho) - \$60,308 (Sahtu)	\$73,578 (Tlicho) - \$90,4688 (Sahtu)	\$57,708 (Tlicho) - \$70,951 (Sahtu)	\$86,563(Tlicho) - \$106,427 (Sahtu)
	1	\$47,500	\$49,052 (Tlicho) - \$60,308 (Sahtu)	\$73,578 (Tlicho) - \$90,4688 (Sahtu)	\$57,708 (Tlicho) - \$70,951 (Sahtu)	\$86,563(Tlicho) - \$106,427 (Sahtu)
	2	\$65,000	\$49,052 (Tlicho) - \$60,308 (Sahtu)	\$73,578 (Tlicho) - \$90,4688 (Sahtu)	\$57,708 (Tlicho) - \$70,951 (Sahtu)	\$86,563(Tlicho) - \$106,427 (Sahtu)
	3	\$72,500	\$49,052 (Tlicho) - \$60,308 (Sahtu)	\$73,578 (Tlicho) - \$90,4688 (Sahtu)	\$57,708 (Tlicho) - \$70,951 (Sahtu)	\$86,563(Tlicho) - \$106,427 (Sahtu)
Lone Parent	1	\$47,500	\$34,685 (Tlicho) - \$42,645 (Sahtu)	\$52,028 (Tlicho) - \$63,967 (Sahtu)	\$40,806 (Tlicho) - \$50,170 (Sahtu)	\$61,209 (Tlicho) - \$75,255 (Sahtu)
	2	\$47,500	\$34,685 (Tlicho) - \$42,645 (Sahtu)	\$52,028 (Tlicho) - \$63,967 (Sahtu)	\$40,806 (Tlicho) - \$50,170 (Sahtu)	\$61,209 (Tlicho) - \$75,255 (Sahtu)
	3	\$65,000	\$34,685 (Tlicho) - \$42,645 (Sahtu)	\$52,028 (Tlicho) - \$63,967 (Sahtu)	\$40,806 (Tlicho) - \$50,170 (Sahtu)	\$61,209 (Tlicho) - \$75,255 (Sahtu)
Single person (no children)		\$17,500	\$34,685 (Tlicho) - \$42,645 (Sahtu)	\$52,028 (Tlicho) - \$63,967 (Sahtu)	\$40,806 (Tlicho) - \$50,170 (Sahtu)	\$61,209 (Tlicho) - \$75,255 (Sahtu)

This analysis demonstrates that the tax and benefit system, combined with the BIG implementation, can impact success. Changes to the current tax and benefit systems to finance BIG implementation should be carefully evaluated, with further simulation modeling to identify potential impacts.

A comprehensive analysis of each BIG scenario shows that the 100% MBM-N with a 50% reduction rate (yellow shading in Appendix B) has the least overlap in turndown thresholds where taxes exceed benefit levels for family units. Thus, a BIG design with these parameters is least likely to create a welfare wall or discourage increased earnings. Conversely, the 100% MBM-N with a 75% reduction rate (orange shading in Appendix B) shows the most overlap and may create substantial work disincentives for some families.

The financial estimates for implementing a Basic Income Guarantee in the Northwest Territories range from \$58.9 million to \$138.3 million, depending on the scenario. The simulation model highlights the importance of key variables, such as the maximum benefit level and reduction rate, in determining the total expenditure and the program's impact on the labour market. The analysis underscores the need for careful consideration of tax and benefit systems to avoid creating a welfare wall that could discourage work. The examination of turndown thresholds across regions and scenarios offers insights into how different strategies may affect income levels and economic stability. Ongoing simulation modeling and adjustments to the tax and benefit structures are essential to ensure the sustainability and success of a BIG program.

3.5 Other Considerations

Among the 18,980 families and unattached individuals in the NWT's income distribution data, 3,120 include one or more senior adults (65+). The exclusion of senior households is often considered in BIG program planning due to specific income transfer programs for seniors. However, in the NWT, previous research on seniors' living income has shown that existing income transfers (OAS, CPP, NWT Senior Citizen Supplementary Benefit, and Senior Home Heating Subsidy) are often insufficient to cover basic living expenses.³¹ Therefore seniors have been included in the proposal.

3.6 Program costs and savings

The analysis of program costs and revenues for four key GNWT and federal programs demonstrates how they interact with a BIG and how some costs of a BIG may be offset by savings from these other programs. The four programs considered are Income Assistance, Public Housing and rental subsidies, and Jordan's Principle funding, although additional savings may also be found elsewhere.

For the fiscal year 2021-22, the Income Assistance Programs (IAP) had a total expenditure of \$31,725,000, with \$25,480,500 allocated directly to income assistance payments. This suggests administrative costs for IAP amounted to \$6,244,500.³²

Rental revenue for Housing NWT during the same period was \$12,373,000. If recipients of a BIG have an increased ability to pay rent, Housing NWT could potentially receive up to an additional \$32,411,000 in rental revenue.³³ Given that the monthly CNIT for public housing eligibility (up to

³¹ Michel K. Haener, "A Living Income for Seniors in the Northwest Territories," March 2019, <https://cabinradio.ca/wp-content/uploads/2019/03/Seniors-Living-Income-report-20190307.pdf>.

³² Department of Finance, "2023-2024 Main Estimates," Information (Government of the Northwest Territories, February 2023), <https://www.fin.gov.nt.ca/en/resources/2023-2024-main-estimates>.

³³ Projected maximum rental revenue could reach \$44,784,000, calculated by multiplying additional monthly

\$6,333) exceeds the regional thresholds of the MBM-N, the actual additional rent paid is expected to be lower but still significant.

For individuals renting private housing stock in NWT's communities, the Canada-NWT Housing Benefit (CNHB) offers rent subsidies for low-income households, bridging the gap between 30% of household income and average market rent. However, homeowners, public housing residents, and those on income assistance cannot access this subsidy. For eligibility, household income must fall below the Core Needs Income Threshold (CNIT) specific to each community.³⁴ A BIG would also result in federal savings from reductions in rental subsidies.

Jordan's Principle funding plays a crucial role in reducing poverty among Indigenous households in Canada, especially in the North. In 2016, the Canadian Human Rights Tribunal found the Government of Canada's approach to services for First Nations children to be discriminatory. In response, Jordan's Principle Funding was established to address this discrimination. It is based on the principle of substantive equality, which aims for true equality in outcomes, and has required the federal government to provide tailored supports and services for Indigenous children in a timely and accessible manner.

Publicly available data on Jordan's Principle expenditures from 2017 to 2023 group all three territories into a single reporting unit (the northern region). The data show that contributions to poverty alleviation through Jordan's Principle in the North are significant and growing. In the 2022-2023 fiscal year, \$58.41 million in expenditures and commitments were made in the northern region, up from \$49.79 million the previous year. By February 29, 2024, this figure had increased again to \$92.80 million for the 2023-2024 fiscal year. Although the data does not provide a detailed breakdown, much of these funds are used to alleviate living costs and ensure equal access to essentials like childcare, housing, food, medication, and healthcare. Implementing a BIG could help reduce the need for some of this support.

The potential savings from income assistance expenditures of \$31,725,000, along with additional savings from Public Housing (up to \$32 million), rental subsidies and Jordan's Principle, help to put the anticipated annual BIG program cost of \$138 million into perspective; much, if not all, of this cost could be offset by these savings.³⁵

This preliminary calculation does not account for possible indirect and longer-term savings and benefits in areas such as healthcare, education, addiction and wellness, community non-market economies, and cultural revitalization programs that a BIG might influence. When these social return on investment factors are considered, it is conceivable that a BIG program could not only pay for itself but ultimately save government money.

rent of \$1,555 (derived from a \$1,625 maximum minus a \$70 minimum) by 12 months across 2,400 public housing units.

³⁴ Housing NWT, "Monthly Core Need Income Thresholds per Community 2021," Information (Government of the Northwest Territories, April 1, 2021), <https://www.nwthc.gov.nt.ca/en/monthly-core-need-income-thresholds-community-2021>.

³⁵ Jordan's Principle February 2023 monthly report, March 20, 2024. Operating and maintenance expenditures are additional. In 2023-2024 to February 29, O&M expenditures and hard commitments added an additional 8.99 million to in Jordan's Principle funding to the Northern Region.

4. POLICY AND PROGRAM DESIGN

4.1 Principles

The development of a Basic Income Guarantee necessitates a thorough understanding of existing income assistance frameworks to ensure that any new policy is both complementary and capable of addressing gaps within the current system. The [NWT Income Assistance Policy Manual \(2023\)](#) provides a comprehensive view of the regulations and administrative procedures guiding income assistance in the Northwest Territories. This proposal outlines various aspects of the program, from eligibility criteria and types of benefits to the procedural details of applying for and receiving assistance. A Basic Income Guarantee seeks to simplify income security into a universal or near-universal system that minimizes conditionality and bureaucracy, contrasting with the more targeted and conditional approaches detailed in the manual. For instance, the manual describes a highly structured system with specific benefits categorized under basic and enhanced benefits, each with detailed eligibility criteria and application processes.

In crafting a BIG proposal, it is crucial to consider how such a system would integrate with or replace parts of the existing framework. This includes understanding the definitions of need and assistance, the handling of various income types, and the management of periodic assessments and appeals as currently practiced. The manual's emphasis on community involvement, equity of access, and responsiveness to individual circumstances must also inform the development of a BIG, ensuring that the new proposal addresses these elements effectively.

In summary, the proposal for a Basic Income Guarantee should be informed by the strengths and limitations of the current income assistance structures as detailed in the manual, aiming to streamline support in a way that enhances accessibility and reduces administrative overhead while ensuring adequate support for all residents.

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

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

4.2 Eligibility

In an effort to dismantle systemic barriers that often impede access to essential financial support, this BIG proposal suggests a progressive approach toward eligibility. Recognizing that a basic income is not just a safety net but the foundation for a thriving community, it will be imperative to create eligibility requirements which streamline processes and reduce bureaucratic complexities. The following eligibility criteria for the BIG program are proposed.

The BIG program has been tailored to accommodate residents over the age of 18 who earn an income less than their regional MBM-N level (see Table 2: 21). Moreover, to qualify as a resident, individuals must have lived in the Northwest Territories for a period of at least one year. This initiative is designed to ensure that all eligible single adults, as well as families comprising two adults, receive adequate financial support through this program.

4.3 How is income defined for eligibility and administration purposes?

For eligibility and administrative purposes within the context of this BIG proposal, income is defined specifically to ascertain who qualifies for the benefit and the extent of that benefit. Income is calculated as the sum of an individual's net income, which is the amount reported on line 236 of the federal tax form. This figure is then adjusted by subtracting any social assistance benefits, detailed on line 145 of the federal tax form, for all adults in a household. Furthermore, the maximum benefit amount is reduced by 100% of the federal GST credit received by all adult family members. This approach ensures that benefits targeted for housing, disability, mental health supports, and job creation programs are not included in the income calculation for the BIG. For those enrolled in the BIG program, social assistance benefits are omitted from the previous year's net income, as the BIG would supplant these traditional social assistance benefits.

4.4 How is the family defined for eligibility and administration purposes?

For eligibility and administration purposes in the context of this BIG proposal, the family is defined as a nuclear unit. This may include a single adult, a childless couple, or a single or two-parent family with children under 18 years old. This proposal uses this definition as a baseline, aligning with data from the NWT Bureau of Statistics which categorizes income distribution by family type and number of children.

However, this definition can present challenges due to the demographic makeup of the NWT, where it's common to find multi-generational or combined households. Such households, often formed out of necessity due to housing shortages or to share caregiving responsibilities, may not be adequately reflected in income distribution data. The definition of a family has discrepancies across various federal and territorial programs, leading to inconsistencies in who qualifies for income-related support. A nuclear family, as used by the Canada Revenue Agency (CRA) for benefit administration, considers adult children living at home as separate households.

4.5 To whom would the BIG benefit be paid?

The administration of the BIG benefit raises the crucial question of its disbursement within family units. The benefit would be paid to the primary applicant within each household. The recommendation put forth suggests that eligibility and the benefit amount should pivot on the family's net income. In accordance with this, the benefit would be equitably divided and disbursed among the adult family members by the benefit administrator. This method would bolster the principles of individual autonomy and self-determination. Moreover, this proposed strategy is in alignment with the existing federal government practice observed in the allocation of the Guaranteed Income Supplement to seniors, where the benefit is tailored based on the combined income information and ensures a fair distribution among eligible recipients.

4.6 How would the BIG benefit be administered?

This proposal envisions that eligibility for a BIG in the NWT pilot would be based only on total eligible income based in tax filings, with no other eligibility requirements that could create obstacles to accessibility of the program. It follows that the benefit could be administered through the CRA in the same way that child tax benefits and cost of living adjustments are currently administered. The benefit to this approach would be to substantially reduce the administrative burden to the GNWT, resulting in cost savings from the elimination of the income assistance bureaucracy. Additional resources will be required regionally and locally to support vulnerable individuals to submit tax filings.

5. IMPACT OF A BASIC INCOME GUARANTEE

Methodology note: To simulate the impact of a new BIG in the Northwest Territories we used *[the Social Policy Simulation Database and Model (SPSD/M) created and maintained by Statistics Canada. We used version 28.1.1, which is based on data from the 2016 Canadian Income Survey, as available from the Public Use Microdata File. Furthermore, we applied the SPSD/M growth factors to that database such that population, income, and MBM-N poverty thresholds are scaled up to 2022 estimates.]*

5.1 Poverty Reduction

The primary goal of an NWT BIG is to reduce poverty. By providing all citizens with a regular, unconditional sum of money, regardless of employment status or income level, this approach aims to ensure a minimum standard of living and financial security for everyone.

In the scenarios modelled in this proposal, the first ensures all participants' incomes are raised to the MBM-N, which is the Northern poverty line, thus reducing poverty by 100%.

However, it must be acknowledged that poverty encompasses much more than just the lack of money; it is a complex condition with multiple dimensions that go beyond mere financial scarcity. It involves a range of factors including, but not limited to, access to education, healthcare, housing, and employment opportunities, as well as addressing social exclusion and discrimination. These

dimensions collectively impact an individual's or household's ability to meet basic needs, achieve a standard of living that allows for a healthy and productive life, and participate fully in society.

Research and pilot programs in different global regions, including Canada, have shown promising results regarding BIG's ability to alleviate poverty. For example, the Ontario Basic Income Pilot Project demonstrated that providing individuals with a guaranteed income could help stabilize low-income earners, allowing them to cover essential living expenses more effectively. Despite the project's early termination, anecdotal evidence suggested improvements in participants' quality of life, such as being able to afford better nutrition, pursue education, and manage health issues more effectively.³⁶

Further analysis, which is discussed below, suggests broader social and health benefits, including improved mental health outcomes, increased access to preventative healthcare, reduced hospitalizations, and better overall physical health due to reduced financial stress and increased ability to afford healthier living conditions, which in turn contributes to the reduction in poverty. Scenario 1 – 100% as all are raised to MBM-N which is poverty line; just may miss those that do not report income/file taxes if tax system is used to identify eligible family units.

5.2 Social and Economic Benefits

Research on the social and health benefits of a BIG presents a complex, yet promising, picture of how such a program might influence individual and societal well-being.

Health Improvements

Research indicates a nuanced relationship between income and health outcomes, suggesting that while mental health benefits from income increases are more consistently reported, overall health improvements are less definitive and often intertwined with mental health benefits. The Mincome experiment in the 1970s in Canada, for example, highlighted that a BIG could lead to significant stress reduction, thereby improving health outcomes.³⁷ Similarly, the Finnish basic income experiment found positive results, including higher life satisfaction and better mental health, without adverse effects on employment outcomes.³⁸ Studies in the U.S. and Canada also noted reductions in hospitalizations, particularly for mental health, accidents, and injuries, suggesting that BIG can lead to tangible health benefits.³⁹

³⁶ Mohammad Ferdosi et al., "Southern Ontario's Basic Income Experience," March 2020, <https://macsphere.mcmaster.ca/handle/11375/28173>; Tom McDowell and Mohammad Ferdosi, "The Impacts of the Ontario Basic Income Pilot: A Comparative Analysis of the Findings from the Hamilton Region," *Basic Income Studies* 16, no. 2 (December 1, 2021): 209–56, <https://doi.org/10.1515/bis-2020-0034>.

³⁷ Evelyn Forget, *Basic Income for Canadians. The Key to a Happier, Healthier, More Secure Life for All.*, 2018; Forget, "The Town with No Poverty."

³⁸ Kangas, O., Flour, S., Simanainen, M., & Ylikanno, M. (2020). Evaluation of the Finnish basic income experiment. Reports and memoranda from the Ministry of social Affairs and health.

³⁹ Naomi Wilson and Shari McDaid, "The Mental Health Effects of a Universal Basic Income: A Synthesis of the Evidence from Previous Pilots," *Social Science & Medicine* (1982) 287 (October 2021): 114374, <https://doi.org/10.1016/j.socscimed.2021.114374>; Ioana Marinescu, "No Strings Attached: The Behavioral Effects of U.S. Unconditional Cash Transfer Programs," Working Paper, Working Paper Series (National Bureau of Economic Research, February 2018), <https://doi.org/10.3386/w24337>; Marcia Gibson, Wendy Hearty, and Peter Craig, "The Public Health Effects of Interventions Similar to Basic Income: A Scoping Review," *The Lancet*

Health System Resource Use

The impact of a BIG on health system resource use is more ambiguous. While early analysis of the Mincome experiment suggested potential for reduced hospital visits, which in turn would save public health system costs in the long run, subsequent analyses offer conflicting views.⁴⁰ Some new data suggests there is a reduction in hospital visits⁴¹; however, most new assessments argue against the notion that a BIG reduces hospital visits sufficiently to offset its costs, presenting a more inconclusive stance on BIG's potential for health system savings.⁴² Despite this, the physical and mental health improvements associated with a BIG are relatively clear.

Child Development

There is substantial evidence supporting the positive impact of income supports on child development. Various studies argue that addressing material deprivation and income insecurity through a BIG or other guaranteed income program leads to better health and education outcomes for children, and improvements in cognitive, social, behavioral, and physical outcomes.⁴³ These findings suggest a foundational benefit of BIG in fostering environments that promote healthier and more secure development paths for children.

Crime Reduction

The potential of BIG to reduce crime is another area of interest, with studies indicating a correlation between guaranteed income and reductions in crime rates.⁴⁴ This relationship points to the broader societal benefits of BIG, highlighting its role not only in direct beneficiary support but also in contributing to safer communities.

In summary, the research on BIG suggests considerable benefits, particularly in mental health improvements and child development, with more mixed evidence on its impacts on overall health improvements and health system savings. The potential reduction in crime rates further underscores a BIG's broader social benefits. However, the inconclusive evidence regarding the cost-

Public Health 5, no. 3 (March 1, 2020): e165–76, [https://doi.org/10.1016/S2468-2667\(20\)30005-0](https://doi.org/10.1016/S2468-2667(20)30005-0).

⁴⁰ Forget, "The Town with No Poverty."

⁴¹ McDowell and Ferdosi, "The Impacts of the Ontario Basic Income Pilot."

⁴² David A. Green, "A Reanalysis of 'The Town with No Poverty: The Health Effects of a Canadian Guaranteed Annual Income Field Experiment,'" *Canadian Public Policy* 48, no. 4 (December 2022): 539–48, <https://doi.org/10.3138/cpp.2021-025>; D. A. Green, J. Hicks, and W. P. Warburton, "Assessing the Impact of Income Assistance Benefit Denial on Future Income Assistance Receipt, Employment, and Health Outcomes" (Research paper commissioned by the Expert Panel on Basic Income, British Columbia, 2020); David Green and William P. Warburton, "Tightening a Welfare System: The Effects of Benefit Denial on Future Welfare Receipt," *Journal of Public Economics* 88, no. 7–8 (2004): 1471–93.

⁴³ Forget, *Basic Income for Canadians. The Key to a Happier, Healthier, More Secure Life for All.*; Philippe Van Parijs and Yannick Vanderborght, "Basic Income and the Freedom to Lead a Good Life," in *The Good Life Beyond Growth* (Routledge, 2017), 153–61, <https://www.taylorfrancis.com/chapters/edit/10.4324/9781315542126-13/basic-income-freedom-lead-good-life-philippe-van-parijs-yannick-vanderborght>; Lauren Jones and Mark Stabile, "Cash Transfers and Child Outcomes," December 2020, https://bcbasicincomepanel.ca/wp-content/uploads/2021/01/Cash_Transfers_and_Child_Outcomes.pdf.

⁴⁴ David Calnitsky and Pilar Gonalons-Pons, "The Impact of an Experimental Guaranteed Income on Crime and Violence," *Social Problems* 68, no. 3 (2021): 778–98; Randall KQ Akee et al., "Parents' Incomes and Children's Outcomes: A Quasi-Experiment Using Transfer Payments from Casino Profits," *American Economic Journal: Applied Economics* 2, no. 1 (2010): 86–115.

saving potential through reduced hospital visits indicates a need for further research to fully understand a BIG's implications for public health systems. These insights collectively paint a picture of a BIG as a transformative policy with significant potential to improve individual and societal well-being, albeit with complexities that warrant deeper exploration.

5.3 Labour Market Impacts

The implementation of basic income guarantee in Canada has the potential to influence the labour market in several ways. Evidence from pilot projects, such as the short-lived Ontario Basic Income Pilot, and the well-studied Mincome experiment in Manitoba, suggests that a guaranteed income can enable individuals to invest in education and skills training, thereby enhancing their employability in the long term. It can also reduce poverty and improve mental and physical health, which positively impacts productivity.⁴⁵ However, concerns remain that it may disincentivize work for some.

To investigate available evidence about the disincentive to work, the authors explored the proposed value of a NWT BIG with inflation adjusted values of forms of guaranteed income, income assistance and non-labour income elsewhere. Table 8 details this analysis and illustrates that one of the NWT BIG proposals explored (100% MBM range, Yellowknife example) has a maximum benefit for an individual or couple that is comparable to the benefit that an individual or couple might receive through the NWT Income Assistance program, as well as the guaranteed income amounts that were provided through the Mincome Experiment. The NWT BIG proposal is somewhat higher than the Ontario experiment and higher than what individuals or couples might have received if they received the maximum amount available under the Canada Emergency Response Benefit during COVID. The NWT BIG proposal is substantially higher than dividends received by Alaskan residents through the Alaska Permanent Fund, and substantially lower than what individuals could receive through EI benefits. However, it should be noted that this analysis does not account for regional differences in cost of living.

⁴⁵ Stevens, Harvey, and Wayne Simpson. "Is Canada Ready for Real Poverty Reduction through a Universal Guaranteed Basic Income? A Rejoinder to Kesselman's 'Can "Self-Financing" Redeem the Basic Income Guarantee? Disincentives, Efficiency Costs, Tax Burdens, and Attitudes.'" *Canadian Public Policy* 44, no. 4 (December 2018): 438–46. <https://doi.org/10.3138/cpp.2018-043>.

Table 8: Maximum benefit received from various non-labour income programs as a comparison to the NWT BIG proposal.

Non labour income program used as a comparison	Range of non-labour income (maximum benefit) that an individual or couple could receive.
100% MBM range proposed for BIG (Yellowknife example, range is household of 1 to 2 adults)	\$31,134- \$44,030
Mincome (treatment group ranges, adjusted from 1974 to 2024 values)	\$23,695 - \$36,166
Ontario (adjusted from 2018 to 2024 values, range is singles and couples)	\$20,568 - \$29,088
Alaska Permanent Fund (paid to all residents of Alaska, varies annual, range shown is 2020-2023, inflation adjusted to 2023 value). Amount shown is USD, per person.	\$1,168-\$3,419 (or \$1,336- \$6,838 for a couple)
Income assistance (NWT, Yellowknife, 2024) examples only ⁴⁶	\$34,188 - \$44,556
CERB (28 week maximum, adjusted to 2024, 1-2 adults)	\$16,613 - \$33,226
EI (max 2024) (1-2 adults)	\$61,500 - \$123,000

The Mincome experiment, aimed to explore the effects of a guaranteed annual income on various socio-economic factors, including health related impacts as previously mentioned in this report, as well as impacts on the labour market. The experiment revealed that while there was a slight reduction in overall labour participation, the impact was not as substantial as initially feared. Hum & Simpson (1991) found that the combined market participation dropped by 3% overall, with significant portions of the participants choosing not to work to raise children, and further training

⁴⁶ Income assistance formulas are complex and often tied to actual costs rather than generalized benefit. The lower end of the example range provided is based on a single person receiving the basic benefit for 1 person, plus average market 1 bedroom rental in Yellowknife of \$1,597, plus \$500/month in heat and utilities. The higher end of the range is based on 2 adults each receiving a basic income totaling \$810, plus average market 3 bedroom+ rental in Yellowknife of \$2,153, plus \$750 / month heat and utilities. Average rental rates are from CMHC's 2023 rental market survey results for Yellowknife (CMHC, 2023).

and education.⁴⁷ Notably, the reduction in work hours was mainly among two specific groups: new mothers and teenagers. New mothers used the additional income to extend their maternity leave, while teenagers were able to focus more on their education rather than needing to work to support their families. The experiment demonstrated that a guaranteed income provided individuals with greater financial stability and the flexibility to make choices that prioritized long-term benefits, such as education and family care, without significantly undermining the overall labour market participation.⁴⁸ The impact to labour markets of the Mincome experiment is likely a useful comparison for the NWT BIG pilot, given that the maximum benefit received within the Mincome experiment, corrected for inflation to 2024 dollars, but not adjusted for regional differences in cost of living, is \$36,166 for a household with an individual or couple. This amount intersects with the range of a 100% MBM maximum benefit proposal for the NWT, which would provide up to \$31,134 for a single adult household, or up to \$44,030 for a two-adult household.

The Ontario Basic Income Pilot, launched in 2017, found that while there was a slight decline in labour market participation, the impact was minimal. Economic prospects improved for many participants who were employed at the start of the pilot, and overall employment participation remained relatively stable. Specifically, 54% were employed and 24% were unemployed both before and during the pilot. Approximately 5% of participants found employment during the pilot after being previously unemployed. Nearly 17% of respondents who were employed before the pilot became unemployed during the pilot, with 40.6% of them leaving their jobs to pursue further education or training. Perhaps more noteworthy were the changes in employment terms for those still working: 37% reported improvements in their pay rate, 31% in their working conditions, and 27% in their job security.⁴⁹ Many participants reported improved job security and working conditions, as the financial stability provided by the basic income allowed them to pursue better employment opportunities. McDowell and Ferdosi (2020) found that the various advantages offered by the Ontario basic income pilot also increased participants' motivation to seek higher-paying jobs. Basic income made participants generally more employable by enabling them to purchase new clothing, pursue further education for retraining, and afford better transportation options. This security also enabled individuals to take on more meaningful work and invest in personal development, contributing to a higher quality of life.⁵⁰ The Ontario Basic Income Pilot provided a maximum benefit, adjusted to 2024 dollars, of up to \$20,568 for a single person household and up to \$29,088 for a two-adult household. The maximum amounts for the Ontario Basic Income Pilot are less than the NWT proposed BIG at 100% MBM, but the experiment's outcomes are likely still insightful, particularly considering the high cost of living in Yellowknife and the elsewhere in the NWT.

⁴⁷ Combined rate of 3% reduction in labour market participation (Hum & Simpson, 1991).

⁴⁸ Dökmeci, Tuna, Carla Rainer, and Alyssa Schneebaum. "Economic Security and Fertility: Evidence from the Mincome Experiment." *Canadian Public Policy* 49, no. 2 (June 1, 2023): 136–61. <https://doi.org/10.3138/cpp.2022-063>.

⁴⁹ Ferdosi, Mohammad, Tom McDowell, Wayne Lewchuk, and Stephanie Ross. "Southern Ontario's Basic Income Experience," March 2020. <https://macsphere.mcmaster.ca/handle/11375/28173>.

⁵⁰ McDowell, Tom, and Mohammad Ferdosi. "The Experiences of Social Assistance Recipients on the Ontario Basic Income Pilot." *Canadian Review of Sociology/Revue Canadienne de Sociologie* 57, no. 4 (November 2020): 681–707. <https://doi.org/10.1111/cars.12306>.

The Alaska Permanent Fund Dividend (BIG) has been a unique source of nonlabour income for Alaska residents, providing a taxable, annual lump-sum payment per person (including children) that varies depending on the performance of the fund's investments. Studies examining the impact of the fund on labour supply have found that while the fund does introduce some labour supply disincentives, these effects are relatively modest. The labour supply elasticity estimates suggest that men, single women, and married women all reduce their labour hours in response to receiving the fund, with elasticities ranging between -0.15 and -0.10 for men, -0.14 and -0.09 for single women, and -0.18 and -0.11 for married women, depending on the specification.⁵¹ Despite these reductions, the fund did not appear to significantly decrease overall employment levels, although it does increase the likelihood of part-time work.⁵² Their results suggest that a universal basic income (UBI) and other such policies can potentially support individuals financially without negatively affecting overall employment levels. It is important to note that the Alaska Permanent Fund Dividend was administered to all residents of Alaska, and at rates not connected to an equivalent market basket measure. In addition, the dividend payments change annually and so create an unreliable source of income. With dividend amounts ranging in 2020-2023 between USD\$1,168- \$3,419 (or \$1,336- \$6,838 for a couple), the amounts are also smaller than past BIG experiments and this NWT BIG proposal. Analyses of its outcomes may therefore be of limited relevance to an NWT BIG program.

In conclusion, the implementation of a basic income guarantee in Canada and abroad, has shown promising potential to positively impact the labour market by fostering long-term employability, reducing poverty, and enhancing overall well-being. Evidence from the Mincome experiment and the Ontario Basic Income Pilot indicates that while there may be a slight reduction in labour market participation, it is generally minimal and concentrated among specific groups, such as new mothers and teenagers, who benefit from the opportunity to invest in education and family care. These programs provide financial stability that empowers individuals to seek better employment opportunities, improve job security, and pursue personal development. Overall, a basic income guarantee appears to support individuals financially with only small effects on overall employment levels, thereby contributing to a more resilient and adaptable workforce. However, as the authors explored in section 3 of this report, care should be taken to minimize the effects of a possible welfare wall and to ensure that a BIG pilot is set up in such a way that labour is incentivized for those able to work and to access employment.

6. HOW DOES BASIC INCOME GUARANTEE INTERACT WITH OTHER BENEFITS?

The interaction between the new BIG and other benefits would depend on how the BIG is treated within the federal tax and benefit system. As noted previously, existing programs in the NWT were

⁵¹ Feinberg, Robert M., and Daniel Kuehn. "Guaranteed Nonlabor Income and Labor Supply: The Effect of the Alaska Permanent Fund Dividend." *The B.E. Journal of Economic Analysis & Policy* 18, no. 3 (July 26, 2018): 20180042. <https://doi.org/10.1515/bejeap-2018-0042>.

⁵² Damon Jones and Ioana Marinescu, "The Labor Market Impacts of Universal and Permanent Cash Transfers: Evidence from the Alaska Permanent Fund," *American Economic Journal: Economic Policy* 14, no. 2 (2022): 315-40.

taken into consideration when designing the proposed BIG; however, the discussion presented below is not exhaustive. We recommend that a comprehensive analysis of interactions between any new BIG benefit and existing or future federal and territorial benefits be conducted prior to implementation.

6.1 Non-income-tested benefits

The proposed BIG would be administered within the income tax system, with the amounts updated every July based on the family net income in the previous year. This means that all types of income included in net income (as per line 236 of the federal tax form), such as Canada Pension Plan (CPP) retirement income or Employment Insurance (EI) benefits, would have an impact on BIG eligibility and amount. However, for these two programs, the reverse would not happen. This is because CPP retirement income is determined by contributions made by employees and their employers throughout their work life, while EI benefits are only affected by employment-related earnings.

6.2 Income-tested benefits

Receiving a BIG would increase net income, as such it has the potential to interact with other benefits. Additional simulations conducted as part of our analysis that are not presented here suggest that the introduction of a BIG would reduce federal CCB expenditures, however, the poverty reduction effects achieved would remain intact. The GNWT should commit to maintaining all other social programs and services that support people with low income, regardless of the implementation of any basic income guarantee in the NWT. In our modeling scenarios and analysis, social support programs would remain unchanged with the introduction of a BIG.

If the interplay between territorial benefits and the BIG inadvertently results in reductions that negatively affect those currently receiving territorial benefits, the government might need to re-evaluate the eligibility criteria for these programs. The aim would be to adjust them in a manner that ensures continued accessibility and support for the intended beneficiaries.

7. CONSIDERATIONS FOR SPECIFIC POPULATIONS

This section discusses some implications of the proposed BIG for specific populations within the NWT, and highlights issues for the GNWT to consider in finalizing the design of this new program.

7.1 Indigenous Peoples

Indigenous people in the NWT face distinct financial challenges that are deeply intertwined with their unique cultural, social, and geographical circumstances. While Indigenous governments in the NWT provide various forms of income support to their communities — including treaty payments, impact benefit agreements, and residential school payments — these sources are typically not sufficient to fully address the high cost of living in the North. The remote nature of many Indigenous communities leads to increased costs for basic goods and services and limited access to employment opportunities.

Additionally, the financial support provided often does not align with the rising living costs in these regions, leaving many Indigenous individuals and families vulnerable to economic instability. Recognizing the existing supports, any implementation of a BIG program in the NWT must ensure that these sources of income are excluded from reported income calculations. This approach would prevent the reduction or duplication of benefits, ensuring that the BIG supplements rather than supplants the current support systems.

Therefore, the BIG needs to be carefully coordinated with these existing supports to enhance the overall economic security of Indigenous Peoples without undermining the autonomy and contributions of Indigenous governments. By complementing rather than duplicating existing supports, the BIG can serve as an effective tool in reducing poverty and supporting the economic independence of Indigenous communities in the NWT. A BIG could further be considered alongside the TRC Calls to Action in the form of Economic Reconciliation.

7.2 Economic reconciliation

Economic reconciliation in Canada refers to the process of integrating Indigenous Peoples into the economic frameworks and activities of the country in a way that respects their rights, traditions, and contributions to the nation. It aims to address and rectify the systemic economic inequalities experienced by Indigenous communities as a result of colonial practices and policies. This approach includes various measures such as enhancing Indigenous access to jobs, training programs, business opportunities, and ensuring fair participation in economic development projects that affect their lands and resources.

The connection between economic reconciliation and the implementation of a BIG could be pivotal. A BIG can support economic reconciliation by providing a stable income floor for Indigenous individuals, which may alleviate some barriers to participating fully in the economy. This financial stability allows for greater access to education and entrepreneurial opportunities, directly linking to several of the Truth and Reconciliation Commission (TRC) of Canada's Calls to Action. The TRC was established to document the history and lasting impacts of the Canadian Indian residential school system on Indigenous students and their families. In its final report, the TRC issued 94 Calls to Action (2012) aimed at redressing the legacy of residential schools and advancing the process of Canadian reconciliation.⁵³ Several of these Calls to Action directly relate to economic reconciliation, including:

1. Education and Training (Calls 6 to 12): These calls focus on eliminating educational and employment gaps between Indigenous and non-Indigenous Canadians. They advocate for improved access to education and training for Indigenous Peoples, which is a crucial element of economic reconciliation.
2. Business and Reconciliation (Call 92): This call specifically addresses corporate Canada, urging businesses to adopt the United Nations Declaration on the Rights of Indigenous Peoples as a framework for reconciliation. It emphasizes the need for meaningful consultation, sustainable

⁵³ TRC, "Truth and Reconciliation Commission of Canada: Calls to Action" (Truth and Reconciliation Commission of Canada Winnipeg, Manitoba, 2015).

corporate commitments to economic development, and respectful relationships with Indigenous communities.

3. Equity in the Legal System (Calls 50 to 52): These calls seek equity for Indigenous people in the legal system and the provision of more control over their lands, territories, and resources, which are essential for economic self-sufficiency and development.

4. Youth Programs and Sports (Calls 87 to 91): These include creating more opportunities for Indigenous youth, including in economic sectors, through sports and recreation programs which can contribute to personal development and future employment opportunities.

Implementing a BIG as part of the economic reconciliation strategy would not only address the immediate economic needs of Indigenous peoples but also foster a supportive environment for the systemic changes advocated by the TRC. This approach would ensure that the benefits of economic growth and development are accessible to all, particularly those who have been historically marginalized, thereby contributing to a more inclusive and equitable economy.

7.3 Persons with disabilities

People with disabilities encounter specific financial challenges and needs that exceed those of the general population. The costs associated with disabilities, such as medical care, assistive devices, personal support services, and accessible housing, are considerably higher and often not fully covered by standard health insurance or government benefits, leading to increased financial strain. Moreover, limited employment opportunities due to accessibility barriers or workplace discrimination result in lower income levels. This blend of elevated costs and diminished earning capacity frequently drives individuals with disabilities into poverty, complicating their efforts to achieve financial stability and independence without considerable support and targeted policies to mitigate these disparities.

In the NWT, the implementation of a BIG must account for the unique challenges and needs of individuals with disabilities alongside the existing supports available. The NWT Income Assistance Program offers financial assistance to residents who struggle to meet their basic and enhanced needs, including specialized supports for those with disabilities to recognize and address their additional living costs. Although this program provides a foundational support framework, it is neither comprehensive nor entirely adequate due to the greater financial burdens faced by people with disabilities.⁵⁴ A BIG could supplement, rather than replace, existing benefits, effectively helping to close this gap.

When designing the NWT BIG, it is essential that policymakers ensure no individual with disabilities is disadvantaged under the new program compared to the existing income supports. This involves maintaining supplementary benefits and targeted in-kind supports that address specific needs

⁵⁴ NWT Disabilities Council, "Nothing About Us Without Us: Personal Narratives of Disability from the Northwest Territories," what we heard, June 2023, <https://static1.squarespace.com/static/5da6397b6663ff07558fa515/t/647e0856e604672f3d354fee/1685981274463/COMPLETED+NARRATIVES+PROJECT+v+2.pdf>.

beyond basic income support. The BIG should function as part of a broader strategy to support people with disabilities, complementing other programs and filling in gaps rather than replacing existing structures.

Due to the intricate interaction of federal and territorial support systems, the BIG program in NWT must be carefully coordinated with other benefits to ensure that individuals with disabilities receive comprehensive support. This requires continuous evaluation and adjustments to the program, informed by community feedback and the changing landscape of federal disability benefits.

7.4 Youth and Students

In the NWT the BIG program's considerations for youth and students should recognize both the existing supports and the persistent challenges. Although the NWT offers robust student financial assistance for post-secondary education, there remains a significant issue with youth poverty.

The NWT Student Financial Assistance (SFA) program provides a comprehensive suite of financial aids aimed at helping residents cover the costs associated with post-secondary education. This includes grants, remissible loans that may be forgiven depending on certain conditions, and specific grants for students with disabilities. The assistance covers tuition, books, travel, and a monthly living allowance with the amount depending on individual need. Notably, recent enhancements to the SFA aim to increase benefits across several categories and improve accessibility for Northern Indigenous students, ensuring that more barriers to education are removed.

Despite these supportive measures for educational advancement, the NWT faces significant challenges with youth poverty. According to a report by Alternatives North, about a quarter of children in the NWT live in poverty, indicating a gap in effectively reducing poverty despite existing programs.⁵⁵ This high rate of youth poverty underscores the necessity for targeted interventions within the BIG program that not only address the immediate financial needs of young people but also integrate with existing supports like the SFA to ensure that the transition into adulthood and the workforce is supported holistically.

The BIG program in NWT should be designed with a dual focus: to leverage existing educational supports to maximize their impact while introducing new measures or enhancements that specifically address the gaps in support for youth, especially those in poverty. This approach would help in creating a more seamless support system that facilitates not just survival but thriving, enabling young residents to build stable, productive lives in the NWT.

7.5 Women and 2SLGBTQIA+

In the NWT, women and 2SLGBTQIA+ individuals face specific financial challenges that are compounded by systemic barriers and regional disparities. Economic marginalization is significant, with these groups often finding themselves in precarious, low-wage employment, lacking financial stability or sufficient benefits. Additionally, high rates of violence and discrimination

⁵⁵ Alternatives North, "Northwest Territories Poverty Report Card, 2020" (Alternatives North, November 2020), <https://alternativesnorth.ca/wp-content/uploads/2020/12/2020-12-09-nwt-report-card-final.pdf>.

disproportionately affect these populations, hindering their economic independence and access to employment opportunities. The socio-economic impacts are severe, leading to higher rates of poverty among these populations compared to their heterosexual and cisgender counterparts. The unique context of the NWT, where geographical isolation can exacerbate accessibility to supportive services and employment opportunities, further complicates these challenges.

In an effort to address these issues, the GNWT has established the Gender Equity Unit, emphasizing the territory's commitment to promoting gender equality across government budgets, policies, and programs. This initiative is part of broader efforts to combat gender inequality and support programs that drive meaningful social change. Furthermore, significant steps have been taken to address the crisis of violence against Indigenous women, girls, and gender-diverse people. Programs like the Gender Equity Grant Program and various community engagement activities aim to implement the Calls for Justice from the National Inquiry into Missing and Murdered Indigenous Women and Girls (MMIWG). These measures are integral to a strategy aimed at transforming service delivery, correcting the effects of colonialism, and dismantling gendered discrimination.

The design of the BIG program in NWT must be inclusive, ensuring it supports those most vulnerable to poverty and discrimination effectively. By integrating these considerations, the program will align with regional priorities and enhance the effectiveness of social safety nets in promoting gender equity and empowering marginalized groups.

7.6 Refugees and Immigrants

Refugees and immigrants in the NWT face unique challenges that can significantly impact their financial stability and overall integration into the community. These challenges are often amplified by the remote and sparsely populated nature of the region, which can limit access to essential services and employment opportunities tailored to their needs. Language barriers, unfamiliarity with Canadian legal and financial systems, and limited recognition of foreign credentials often leave newcomers underemployed and reliant on low-wage jobs. This situation is further complicated by the high cost of living in the NWT, where goods, services, and housing are more expensive due to transportation and infrastructure costs associated with its northern location.

Moreover, the social isolation experienced by refugees and immigrants can be profound in small communities, where fewer cultural supports and community groups exist compared to larger urban centers. This isolation can hinder their ability to network, access community resources, and receive support with cultural integration. The cold climate and geographical isolation can also be significant barriers, posing additional physical and psychological challenges not typically encountered in more temperate regions.

Programs aimed at supporting refugees and immigrants in the NWT need to address these multifaceted challenges by providing comprehensive support that includes language training, credential recognition assistance, and tailored employment programs. Additionally, enhancing community integration efforts and increasing accessibility to mental health and social services are crucial for helping newcomers establish a sustainable and fulfilling life in the NWT. While a BIG program may be able to provide support to some refugees and immigrants, the eligibility criteria for such a program would need to be closely considered during policy development.

8. PROGRAM EVALUATION

The successful implementation of a Basic Income Guarantee hinges on meticulous evaluation to ensure that it functions as intended and benefits all recipients. Evaluations should be comprehensive, scrutinizing both the processes and outcomes of the program to glean a complete understanding of its impact.

Evaluative measures should apply a GBA+ lens and explore various domains to ascertain the program's effects on poverty alleviation, health improvements, changes in employment and wages, as well as advancements in education and training. Additionally, assessing improvements in life satisfaction among participants is crucial. To achieve this, robust data from territorial and federal administrative sources should be utilized. This data could be augmented by regular, in-depth surveys conducted by national statistics agencies.

Incorporating feedback from those directly involved with the BIG program, including participants and administrators, through surveys and interviews can offer personal perspectives and operational insights that are nuanced and fulsome. The evaluation would be most effectively carried out by an external team or agency that collaborates with a diverse array of stakeholders, including government representatives from various levels, statisticians, civil society groups, individuals who have experienced poverty, and professionals from the business, academic, and advocacy sectors.

In the case of the BIG being introduced as a pilot project, it is imperative that the project lasts long enough to gather ample data for a thorough analysis. This would involve tracking and comparing the experiences of both participants and non-participants over time to ensure the accuracy and reliability of the findings. A demonstration project should ideally extend for at least five years to ensure that sufficient and meaningful data is collected and analyzed, which can then be benchmarked against similar initiatives.

9. CONCLUSION

Both Canada and NWT have made ambitious commitments to reduce poverty by 50% in 2030. In the NWT, wealth disparities are significant and disproportionately affect Indigenous households — a persisting obstacle to both reconciliation and regional economic growth. Outcomes of past research suggest that a BIG will begin to address and redress these challenges — providing a streamlined, efficient approach to alleviating poverty. The simulation modeling identifies a substantial cost to program delivery, however there will be immediate cost savings associated with the elimination of the income assistance program and the reduction of some other social services and benefits. In addition, long-term cost savings predicted as social return on investments will be significant, though these are hard to quantify because past BIG experiments in Canada have been few and short-lived.

The proposal presented herein is a first step in designing a BIG pilot in the NWT. Commitment, curiosity and collaboration are needed to further refine the model for implementation.

9.1 Summary of Recommendations

The authors recommend that a medium-term (5-10 year) BIG be piloted in the NWT that replaces income assistance and that the pilot be predominately funded by the federal government with cost sharing by GNWT. GNWT can partially redirect savings from the abolished income assistance program to the BIG, while also reprofiling some income assistance jobs in support of expansion of the integrated case management program. A longer term (10 year) pilot is preferred to ensure that generational impacts can be measured – including outcomes in health, education, and economic participation for individuals whose household benefited from a BIG when they were children.

The NWT BIG pilot should be rooted in an equity principle, maintaining social benefits tailored to specific social needs. Similarly, as the program proposal is further refined, it will be important to ensure that a BIG is not reduced due to income from Treaty Benefits so that a BIG does not interrupt legal commitments to Indigenous peoples, nor reparations from historical injustices.

When a BIG is piloted, a thorough mixed methods (quantitative and qualitative) evaluation program will be critical. The analysis must be sufficiently robust to quantify social return of investments and ensure transparent and accessible reporting and data sharing to the public. Those with lived experience should be part of the evaluation process as their narratives are likely to provide insight to long term benefits that may be difficult to quantify within the timeframe of a pilot. Among the outcomes examined, it will be important that the evaluation pays particular attention to analysing the impact on Indigenous traditional economies to ensure that traditional economies are adequately valued alongside efforts to quantify effects on the cash economy.

A BIG must be developed to minimize, to the extent possible, disincentives to employment. In practical terms, this is likely achieved by maximizing the percent of the N-MBM that a program guarantees, while minimizing the reduction rate to the extent possible. In addition, further program design will be needed to explore implications to housing to ensure that further disincentives to participation in the wage economy are not inadvertently created.

9.2 Next Steps

To further develop a BIG pilot program in the NWT, additional exploration is required. Governments, policy makers and advocates must collaborate to achieve the following:

1. Refine simulation model assumptions to strengthen understanding of program costs and income benefits.
2. Explore delivery models and implications to existing government programs.
3. Better quantify cost savings, both from the elimination of the Income Support Program and down-stream cost savings from other social programs.
4. Engage with NWT residents and governments.
 - a. Engage Indigenous regional and local governments to seek feedback on the assumptions of the preliminary economic model and proposal for program delivery.
 - b. Work collaboratively with GNWT and federal government departments in further iterations of the proposal to incorporate more detailed assessments of costs, including both delivery costs and cost savings from the elimination of the income assistance program.
 - c. With GNWT representatives, explore best practice and evidence-based policy about how

interventions and integrated case management can be delivered with a BIG to optimize positive outcomes on health and wellness.

5. Conduct further research to explore potential delivery models:
 - a. With academic collaborators, better document and quantify the cumulative interaction of economic supports in the NWT and how this affects motivation to participate in wage employment. Use the results to refine policy recommendations for social program delivery, including implications to a BIG pilot.
 - b. Elaborate the interactions between a proposed BIG and Housing. Work closely with GNWT and Housing NWT to model how a BIG would interact with rent payments associated with subsidized public housing in the NWT. Engage with Indigenous housing providers to explore their financial viability models and challenges and document how a proposed BIG might impact Indigenous owned and/or operated housing programs.
 - c. Research assumptions inherent within this economic model and the Northern Market Basket Measure that is a key assumption for setting benefit amounts. For instance, research cost of living realities for single parent households to test the assumption that existing financial transfers targeting children are sufficient to reduce childhood poverty. In addition, further refine the Northern Market Basket Measure to ensure that it accounts for the full costs of housing in the NWT, and that this cost is not underestimated by a reliance on national averages.

9.3 Conclusion

Both Canada and NWT have made ambitious commitments to reduce poverty by 50% in 2030. In the NWT, wealth disparities are significant and disproportionately affect Indigenous and minority households – a persisting obstacle to both reconciliation and regional economic growth. Outcomes of past research suggest that a BIG will begin to address and redress these challenges – providing a streamlined, efficient approach to alleviating poverty. The simulation model used in this proposal identifies a substantial cost to program delivery, however long-term cost savings will be significant.

The NWT is an appropriate location to further explore the cost and effects of a BIG program due to its history and geography – most NWT communities are small and remote, lacking market economies, and the vast majority of NWT residents outside of Yellowknife and the regional centres are Indigenous. With a population of only ~40,000 people spread out over 33 communities, the NWT presents an opportunity for a manageable pilot with significant impact.

A medium-term, five to ten year NWT BIG pilot will ensure no NWT resident lives in poverty and will finally generate the much needed information to properly quantify the costs and benefits to an expanded BIG.

The proposal presented herein is a first step in designing a BIG pilot in the NWT. Commitment, curiosity, and collaboration between governments are needed to further refine the model for implementation.

APPENDICES

Appendix A: Simulation Model Details

Baseline Income Data: The income categories in the family income data provided by the NWT Bureau of Statistics were as follows:

- Couple Families: <\$5K; <\$10K; \$5K+; \$10K+... \$45K+; \$50K+; \$60K+... \$100K+; \$150K+; \$200K+; \$250K+
- Lone Parent Families and Unattached: <\$5K; <\$10K; \$5K+; \$10K+... \$45K+; \$50K+; \$60K+; \$75K to \$100K; \$100K+

This data was transformed to show the number of each family type across income categories.⁵⁶ The midpoint was used as an average estimate of family income for families in each of these categories. This resulted in a matrix of 816 different household categories (varied by region, income level, number of adults, and number of children, if applicable). This matrix was used as the baseline income distribution data.⁵⁷ The baseline income distribution matrix was used to estimate the following for each household midpoint income:

- Federal Income Tax
- NWT Income Tax
- GST Tax Credit
- Federal Canada Child Benefit (CCB)
- NWT Child Benefit (NTCB)

All calculations used 2021 indexation and published worksheets, and account for the number of adults and children in the family unit. (For families with 3+ children, 3 children are assumed for the purposes of the calculations. For the CCB, child benefits vary by age, so a weighted average benefit level is used where maximum benefit amount for those who are 7-18 years old is assumed to apply twice as often as the maximum benefit amount for a child age 6 or below).

In calculating BIG received at each income level within each BIG scenario, it became evident that BIG is not received in any scenario by households with income over \$100k. Therefore, further analyses focused on income brackets <\$100k.

Estimation of Direct Expenditure on BIG

To estimate the direct expenditure on BIG payments, the baseline income distribution data was used to estimate the BIG payment to each household category. The payment for each family was calculated as:

$$\text{Maximum Benefit} - RR * \text{Baseline Family Income}$$

The aggregation of payments across all families is the estimate of the total expenditure on the BIG payments in the NWT.

⁵⁶ Income categories for family households were at \$5K intervals from <\$5K to \$50K, but then increase to \$10K intervals and increase again at \$100K for couples and at \$75K for lone parent families and unattached individuals.

⁵⁷ Income data by economic family unit publicly available from Statistics Canada was limited in comparison and would not have produced as accurate estimates of BIG cost and impact.

Appendix B: Detailed Scenario Planning Data

This table shows different colours (see legend at bottom of table) which are used to illustrate the turndown thresholds for the different BIG scenarios. It is important in interpreting this table to understand that the shaded colours are an overlay of turndown data calculated separately and are not portrayed in the table other than as shaded boxes. Rather, the turndown thresholds visualized here as colours, can be seen in appendix C.

An important consideration is at which income level those BIG downturn rates overlap with the point at which increases in taxes (GNWT and federal income taxes) and decreases in benefits (GST tax credit, federal Canada Child Benefit, and NWT Child Benefit) already result in a negative benefit to the recipient. Where this overlap occurs is emphasized by a red bordered box.

It is found that the 100% MBM-N, 50% reduction rate (yellow shading) has the least overlap in turndown thresholds with the income level where taxation overcomes benefit levels for family units.⁵⁸ Thus a BIG design with these parameters is least likely to create a welfare wall and create disincentives to increasing employment earnings. On the other hand, the 100% MBM-N, 75% reduction rate (orange shading) has the most overlap in turndown thresholds with the income level where taxation overcomes benefit levels for family units. A BIG design using these parameters would have high potential to create work disincentives for some family types.

Table Legend:

BIG reaches Turndown Threshold by BIG Scenario

85MBM 75 RR	100 MBM 75 RR	85 MBM 50 RR	100 MBM 50 RR
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Where turndown threshold coincides with recipient beginning to experience a negative benefit (total benefit minus total tax)



		Income Bracket midpoint											
Family Unit	# Children		32500	37500	42500	47500	55000	65000	72500	77500	85000	87500	95000
Couples	0	Tax total	\$851	\$1,896	\$2,941	\$3,986	\$5,554	\$7,644	\$9,211	\$10,256	\$11,824	\$12,346	\$13,914
		Benefit Total	\$589	\$598	\$418	\$168	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
		Net	-\$253	-\$1,298	-\$2,524	-\$3,819	-\$5,554	-\$7,644	-\$9,211	-\$10,256	-\$11,824	-\$12,346	-\$13,914

⁵⁸The only exception is for couple families with 3 children.

		Income Bracket midpoint											
Family Unit	# Children		32500	37500	42500	47500	55000	65000	72500	77500	85000	87500	95000
		Net % of Income	-1%	-3%	-6%	-8%	-10%	-12%	-13%	-13%	-14%	-14%	-15%
	1	Tax total	\$851	\$1,896	\$2,941	\$3,986	\$5,554	\$7,644	\$9,211	\$ 10, 256	\$11,824	\$12,346	\$13,914
		Benefit Total	\$5,680	\$5,254	\$4,647	\$3,971	\$3,007	\$2,155	\$1,655	\$1,419	\$1,141	\$1,061	\$821
		Net	\$4,828	\$3,357	\$1,706	-\$15	-\$2,547	-\$5,489	-\$7,556	-\$8,837	-\$10,683	-\$11,285	-\$13,093
		Net % of Income	15%	9%	4%	0%	-5%	-8%	-10%	-11%	-13%	-13%	-14%
	2	Tax total	\$851.43	\$1,896.43	\$2,941.43	\$3,986.43	\$5,553.93	\$7,643.93	\$9,211.43	\$10,256.43	\$11,823.93	\$12,346.43	\$13,913.93
		Benefit Total	\$10,923.77	\$10,096.63	\$9,089.10	\$8,011.97	\$6,396.27	\$4,635.40	\$4,005.70	\$3,568.57	\$3,065.00	\$2,922.50	\$2,495.00
		Net	\$10,072.34	\$8,200.21	\$6,147.67	\$ 4, 025.54	\$842.34	-\$3,008.53	-\$5,205.73	-\$6,687.86	-\$8,758.93	-\$9,423.93	-\$11,418.93
		Net % of Income	31%	22%	14%	8%	2%	-5%	-7%	-9%	-10%	-11%	-12%
	3	Tax total	\$851	\$1,896	\$2,941	\$3,986	\$5,554	\$7,644	\$9,211	\$ 10, 256	\$11,824	\$12,346	\$13,914
		Benefit Total	\$16,493	\$15,315	\$13,956	\$12,528	\$10,386	\$7,766	\$6,873	\$6,245	\$5,531	\$5,331	\$4,731
		Net	\$15,641	\$13,418	\$11,015	\$8,451	\$4,832	\$122	-\$2,338	-\$4,011	-\$6,293	-\$7,015	-\$9,183
		Net % of Income	48%	36%	26%	18%	9%	0%	-3%	-5%	-7%	-8%	-10%
Lone parent	1	Tax total	\$851	\$1,896	\$2,941	\$7,881	\$10,064	\$12,974	\$15,156	\$16,611	\$18,794	\$19,521	\$21,704

		Income Bracket midpoint											
Family Unit	# Children		32500	37500	42500	47500	55000	65000	72500	77500	85000	87500	95000
		Benefit Total	\$5,381	\$4,955	\$4,348	\$3,672	\$3,007	\$2,155	\$1,655	\$1,419	\$1,141	\$1,061	\$821
		Net	\$4,529	\$3,058	\$1,407	-\$4,209	-\$7,057	-\$10,819	-\$13,501	-\$15,192	-\$17,653	-\$18,460	-\$20,883
		Net % of Income	14%	8%	3%	-9%	-13%	-17%	-19%	-20%	-21%	-21%	-22%
	2	Tax total	\$851	\$1,896	\$2,941	\$7,881	\$10,064	\$12,974	\$15,156	\$16,611	\$18,794	\$19,521	\$21,704
		Benefit Total	\$10,782	\$9,955	\$8,947	\$7,870	\$6,290	\$4,635	\$4,006	\$3,569	\$3,065	\$2,923	\$2,495
		Net	\$9,930	\$8,058	\$6,006	-\$11	-\$3,774	-\$8,339	-\$11,151	-\$13,043	-\$15,729	-\$16,599	-\$19,209
		Net % of Income	31%	21%	14%	0%	-7%	-13%	-15%	-17%	-19%	-19%	-20%
	3	Tax total	\$851	\$1,896	\$2,941	\$7,881	\$10,064	\$12,974	\$15,156	\$16,611	\$18,794	\$19,521	\$21,704
		Benefit Total	\$16,351	\$15,173	\$13,814	\$12,386	\$10,244	\$7,776	\$6,873	\$6,245	\$5,531	\$5,331	\$4,731
		Net	\$15,499	\$13,276	\$10,873	\$4,504	\$180	-\$5,208	-\$8,283	-\$10,366	-\$13,263	-\$14,190	-\$16,973
		Net % of Income	48%	35%	26%	9%	0%	-8%	-11%	-13%	-16%	-16%	-18%
Single person	0	Tax total	\$3,822	\$4,867	\$ 5, 912	\$10,852	\$13,034	\$15,944	\$18,127	\$19,582	\$21,764	\$22,492	\$24,674
		Benefit Total	\$755	\$855	\$775	\$625	\$400	\$100	\$ -	\$ -	\$ -	\$ -	\$ -
		Net	-\$3,067	-\$4,012	-\$5,137	-\$10,227	-\$12,635	-\$15,845	-\$18,127	-\$19,582	-\$21,764	-\$22,492	-\$24,674
		Net % of Income	-9%	-11%	-12%	-22%	-23%	-24%	-25%	-25%	-26%	-26%	-26%

Appendix C: BIG Benefit Received by Tlįchų couple with 2 children by BIG Scenario and Income Level

BIG Scenario:	85MBM75RR		85MBM50RR		100MBM75RR		100MBM50RR	
Income Level Before Grant	BIG payment received	Income Level After Grant	BIG payment received	Income Level After Grant	BIG payment received	Income Level After Grant	BIG payment received	Income Level After Grant
\$2,500	\$ 34,914	\$ 37,414	\$ 35,539	\$ 38,039	\$ 41,406	\$ 43,906	\$ 42,031	\$ 44,531
\$5,000	\$ 33,039	\$ 38,039	\$ 34,289	\$ 39,289	\$ 39,531	\$ 44,531	\$ 40,781	\$ 45,781
\$7,500	\$ 31,164	\$ 38,664	\$ 33,039	\$ 40,539	\$ 37,656	\$ 45,156	\$ 39,531	\$ 47,031
\$12,500	\$ 27,414	\$ 39,914	\$ 30,539	\$ 43,039	\$ 33,906	\$ 46,406	\$ 37,031	\$ 49,531
\$17,500	\$ 23,664	\$ 41,164	\$ 28,039	\$ 45,539	\$ 30,156	\$ 47,656	\$ 34,531	\$ 52,031
\$22,500	\$ 19,914	\$ 42,414	\$ 25,539	\$ 48,039	\$ 26,406	\$ 48,906	\$ 32,031	\$ 54,531
\$27,500	\$ 16,164	\$ 43,664	\$ 23,039	\$ 50,539	\$ 22,656	\$ 50,156	\$ 29,531	\$ 57,031
\$32,500	\$ 12,414	\$ 44,914	\$ 20,539	\$ 53,039	\$ 18,906	\$ 51,406	\$ 27,031	\$ 59,531
\$37,500	\$ 8,664	\$ 46,164	\$ 18,039	\$ 55,539	\$ 15,156	\$ 52,656	\$ 24,531	\$ 62,031
\$42,500	\$ 4,914	\$ 47,414	\$ 15,539	\$ 58,039	\$ 11,406	\$ 53,906	\$ 22,031	\$ 64,531
\$47,500	\$ 1,164	\$ 48,664	\$ 13,039	\$ 60,539	\$ 7,656	\$ 55,156	\$ 19,531	\$ 67,031
\$55,000		\$ 55,000	\$ 9,289	\$ 64,289	\$ 2,031	\$ 57,031	\$ 15,781	\$ 70,781
\$65,000		\$ 65,000	\$ 4,289	\$ 69,289		\$ 65,000	\$ 10,781	\$ 75,781
\$72,500		\$ 72,500	\$ 539	\$ 73,039		\$ 72,500	\$ 7,031	\$ 79,531
\$77,500		\$ 77,500		\$ 77,500		\$ 77,500	\$ 4,531	\$ 82,031
\$85,000		\$ 85,000		\$ 85,000		\$ 85,000	\$ 781	\$ 85,781
\$87,500		\$ 87,500		\$ 87,500		\$ 87,500		\$ 87,500
\$95,000		\$ 95,000		\$ 95,000		\$ 95,000		\$ 95,000

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