

Basic Income and EIA: sidestepping the “welfare wall”

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Josh Brandon, Social Planning Council of Winnipeg
432 Ellice Avenue, Winnipeg, Manitoba R3G2V7
jbrandon@spcw.mb.ca

Anti-poverty advocates in Manitoba have identified increasing Employment and Income Assistance (EIA), Manitoba’s social assistance system, as one of the most important measures to be taken for reducing poverty.ⁱ The basic needs portion of EIA – part of EIA recipients’ benefits meant to cover most regular expenses except rent – is far below what is needed to provide a healthy subsistence level income. Welfare advocates with the EIA Network have calculated that the basic needs budgets through EIA provide only 40 to 60 percent the amount necessary for a healthy diet in Winnipeg.ⁱⁱ In the 2016 Provincial Election, the coalition Make Poverty History Manitoba demanded that the basic needs portion of EIA be doubled to provide for a basic level of subsistence.ⁱⁱⁱ

However, elected officials have objected to increasing EIA rates as it would allow some households receiving EIA to obtain higher incomes than some working families not receiving EIA. They worry that increasing EIA rates would create a “welfare wall” discouraging people from leaving EIA. Rather than implement across the board increases to welfare rates, the Manitoba government has preferred to introduce programs and targeted benefits to help EIA recipients enter the workforce. Then Family Services and Housing Minister Gord Mackintosh articulated this approach in a 2007 press release:

Manitobans should always be better off working than on welfare. Yet in getting a job, too often you lose. Benefits are reduced for child allowances, child care, drug, dental and optical coverage, which makes work less attractive... We must dismantle this welfare wall.^{iv}

The newly elected Progressive Conservative government expressed a preference for a similar approach during the 2016 provincial election. PC Family Services critic, Ian Wishart, (appointed Minister of Education and Training in the new government) argued during a Social Policy and Poverty debate:

We are certainly prepared to develop programs ... that will help effectively move people from on EIA into the workplace and continue to give them supports as they move into the workplace, effectively removing the welfare wall.^v

Understanding the extent of the welfare wall requires detailed analysis of actual EIA household budgets and low wage incomes. There are fewer EIA recipients with sufficient earning potential to exit the program than is sometimes supposed. Only 6.1 percent of EIA cases reported employment income in an average month in 2014/15; the majority employed EIA recipients have disabilities preventing them from securing full-time entry into the workforce.^{vi} On the other hand, many low wage workers are unable to secure full time hours, leaving them with incomes similar to a welfare level of subsistence. Whatever the extent that the welfare wall presents a real barrier for people leaving EIA, it certainly raises a political barrier to increasing EIA rates. One alternative is to argue for increases in the form of a partial basic income-like (BI) benefit to low income households, both those receiving EIA and those not. Such a benefit could be structured similar to Manitoba's successful Rent Assist program.

This paper will explore options for how such a benefit could be implemented, its effects on poverty reduction and its feasibility. As Canada and Manitoba move towards a system of BI type benefits for children, renters and - as proposed here – basic needs, we could move closer to a full BI for all.

Growing interest in Basic Income

Recently, there has been a resurgence of interest in the concept of BI and Guaranteed Annual Income (GAI) not seen in North America since the 1970s. Programs have made it to the level of political platform discussion – unfortunately, a rare feat for economic policies directed at reducing poverty. During the last provincial election, one political party, the Manitoba Green Party, put forward a detailed policy proposal for a negative income tax (NIT) program. The Manitoba Liberals promised a Minimum Income Pilot program. The federal government has been exploring minimum income and other provinces such as Ontario are considering implementing programs as well. Support from community organizations and political parties has pushed the idea into public consciousness over the past few years, with a flurry of media stories locally and nationally on the idea. The presence of the North American Basic Income Group conference in Winnipeg in 2016 is both a cause and a symptom of this growing interest.

There are many competing definitions of BI. Public discussion about BI has often equates several models of income benefits, including BI, NIT, and Guaranteed Income that share similar features. The Basic Income Earth Network restricts its definition of BI to universal income programs that meet specific criteria:

- it is paid to individuals rather than households;
- it is paid irrespective of any income from other sources (no means test);

- it is paid without requiring the performance of any work or the willingness to accept a job if offered (no work requirement)^{vii}

NIT approaches tend to be means tested and vary as to whether payments are made at a family or individual level. Within public debate on the issue, the nuances and distinctions between these approaches are generally disregarded. Both types of programs are classified as BI-like programs in this paper.

There are advantages of both approaches both in terms of equity and political marketability. However, both approaches share a vision for “a society in which each individual is provided by government with sufficient income for survival and health, as well as social inclusion and participation.”^{viii} In contrast to most existing social assistance programs, BI-like proposals have in common the feature that income is available as a right of residence or citizenship, rather than as conditional on showing a willingness to participate or demonstrate an inability to participate in employment.

One of the key differences between BI and NIT is that benefits for NIT are clawed back as income increases. Most of the benefits of NIT are distributed to people at the lower end of the income scale. In theory, the implementation of BI could result in similar redistribution of disposable income as NIT if tax rates were shifted to match changes in benefits.^{ix} However, this would require wholesale restructuring of the tax system. John Stapleton argues that there would be political challenges in restructuring existing benefits if a pure form of Basic Income available to all without means testing were attempted to be implemented, increasing the cost and reducing the progressivity of the benefit.^x Removing existing tax programs aimed at moderate income earners such as Tax Free Savings Accounts, Veteran Benefits and capital gains exemptions for homeowners would face popular opposition. However there could be a temptation to use a universal BI to justify removing programs which largely benefit the poor. Such a scenario would see BI result in an upward redistribution of benefits.

BI proponents argue universality of benefits increases the likelihood that middle income people will continue to support them and resist cutbacks as they have with health care, education and other universal programs. The distributional effects each program may be similar, though the political challenges of implementing them would vary.

For the purposes of this analysis, we are focused on the broad spectrum of policy proposals for a shift “moving from income *support* to income *guarantee*,”^{xi} regardless of the technical details of the model. In principle, BI should provide “sufficient income for survival and health, as well as social inclusion and

participation.”^{xii} However, there are many partial initiatives that may be structured as a universal or means tested benefit that share characteristics of BI or NIT. In Canada, we have a universal program for Old Age Security which has a relatively high means test, meaning a large majority of seniors qualify. Other programs such as Canada Child Tax Benefit are structured like NIT. The carbon tax in British Columbia and the GST rebate federally both provide partial income benefits regardless of attachment to the labour force. Rent Assist in Manitoba is a benefit available to low income people renting in the private marketplace, but not homeowners or social housing tenants. It lacks universality, but in some respects is structured as a BI-like program offering a guaranteed income with few barriers to application and little government supervision as to how the money is spent – applicants must give proof that they are renting, but not prove how much their rent costs.^{xiii} Together, this set of BI-like programs has the beginnings of a basic income guarantee, which if complemented by further BI-like programs could fulfill the basic needs of most individuals or households.

Some of the renewed interest BI-like programs has been reflected in recent research on the experiments in Mincome in Manitoba in the 1970s, the “saturation” study involving everyone living in the town of Dauphin. Low income households in the study were given an income equivalent to 60 percent of the low income cut-off (LICO) level, which extended benefits to households not previously eligible for EIA. The amount of the benefit declined at a rate of 50 cents for each dollar earned. The program ran four years between 1975 and 1979.

The results of the experiment were shelved for decades, but recent analysis has shown broadly positive impacts. There were noticeable improvements in health and reductions in violence, while employment participation rates did not significantly decline.

By 1978, Dauphin had significantly lower rates of hospitalization than similar demographically communities in Manitoba, especially for episodes which are frequently associated with income insecurity such as accidents and injuries and mental health.^{xiv} There were some modest reductions in work hours across the population, estimated at approximately 13 percent during the program. However, most of this labour force withdrawal was associated with young people staying in school longer and mothers delaying re-entry to the workforce to look after children. There was no significant decrease in the working hours performed by primary income earners as a result of the program. The success of the Mincome experiment could be a model for implementing BI or GAI programs.

The appeal of BI as a concept crosses traditional party lines. This broad appeal is the result of widely divergent ideas of what BI is, and what it is meant to achieve. Even where definitions of BI are similar, the emphasis of the problems BI is designed to resolve can vary, leading to differences in how the program is designed, and from which groups it gains its support.

Some of the proposed advantages of BI

Some see BI as a way to broadly supplement the incomes of the poorest Canadians, by adding a more generous income stream that would replace existing financial benefits. A level of benefits higher than is available for existing programs such as EIA is promoted as a way of providing better health and social inclusion. For example, the Winnipeg Harvest's 2016 report "Increasing food prices create Food Bank Gap" points to the growing gap between rising food prices and EIA benefits. Old Age Security/Guaranteed Income Supplement (OAS/GIS) a basic income type program that is indexed to inflation, compares more favorably in this regard. From this perspective, the term basic income highlights a sharp contrast between the actual cost of basic needs and the level of support allocated to the poorest members of society.

Another proposed advantage of BI is the administrative simplification. When the federal MacDonald Commission recommended the introduction of Universal Income Security Program in the 1980s, it envisioned that "the program would be funded from reallocated program expenditures from the discontinued programs and therefore impose no net cost."^{xv} Charles Lammen and Hugh McIntyre write in a review of Guaranteed Annual Income proposals, "the potential for administrative savings and increased efficiency is by far the most compelling conceptual argument in support of a GAI."^{xvi} There are substantial costs to society in hiring caseworkers to monitor and implement the multitude of existing income support programs. By contrast, universal programs implemented through the tax system have higher efficiencies of scale. For some proponents, BI matches a larger framework of reducing public sector employment.

While the promotion of BI as a tool to reduce administrative costs adheres neatly to a neo-liberal welfare approach, it should be noted that there is popularity of this concept across the political divide. For individuals receiving social assistance, having to put oneself up to the scrutiny of social workers to obtain a basic subsistence is felt as an affront to personal dignity. A recent report by the EIA Advocates Network detailed the administrative problems experienced by people living on EIA, including getting utilities paid, accessing transportation, obtaining furniture and receiving health coverage.^{xvii} Even where

policies exist to provide needed benefits, direct service workers are seen as putting up barriers for participants seeking access to them. Individuals applying for supplemental disability benefits through EIA are often subjected to a lengthy and expensive review process requiring doctors' testimony and multiple adjudicating committees. Participants who experience the process often feel that money could be better spent on providing benefits rather than denying them.

Others promote the idea of BI on the basis of improved access to benefits to individuals who would otherwise be excluded. Currently, a portion of the lowest income Manitobans is not receiving support through EIA. Of 1,400 individuals enumerated in the 2015 Winnipeg Street Census, only 50 percent were receiving general or disability benefits through EIA. Others were working in low wage or often informal jobs and 7.2 percent had no income.^{xviii} Many who are eligible for assistance are not applying due to perceived or real barriers to participation, including administrative encumbrances or eligibility. Benefit programs which require an application typically have low take up rates. For example, only about one in seven potential recipients for Rent Assist, Manitoba's benefit for low income renters not receiving EIA, had signed up to the program in 2014. Recent improvements to the program, including better promotion, have led to an increase in enrollment, but still less than 5,000 of an estimated 20,000 low income renters in Manitoba have signed up to date.^{xix} Reduced barriers and a simplified process for application are seen as potential benefits of a BI program. During a debate on poverty and social policy in the 2016 Manitoba election, Green Party leader James Beddome touted this as a benefit of his party's proposal over existing benefit Rent Assist benefits:

Rent Assist is an application-based process, and because it's an application based process it has lower take up than we need. Someone applying for Rent Assist needs multiple pieces of identification, confirmed rent amounts, an application for employment insurance, proof of a bank account etc.^{xx}

A related benefit is the wider applicability of BI benefits compared to some social assistance programs. This was one of the major advances made by the Manitoba Mincome program in the 1970s. Prior to 2004, single employable individuals outside Winnipeg were the responsibility of municipalities, and support available varied. "Families with no other income and who qualified for social assistance would see little difference in their level of support, but for people who did not qualify for welfare under traditional schemes – particularly the elderly, the working poor, and single, employable males – MINCOME meant a significant increase in income."^{xxi} As noted above, the program provided an income support level of 60% LICO, a relative level not far different from support levels received on the EIA

program today. For a Dauphin resident in 2014, 60 percent of LICO was \$9,055 per year, compared to an annual income for an individual on General Assistance of \$8,736. However, current General Assistance levels for a recipient in Winnipeg are much lower relative to LICO as a result of the higher cost of living in major centres.

Mincome made benefits widely available to more households regardless of their attachment to the labour force. Alongside the wider applicability of benefits, BI brings a reduction in stigma for beneficiaries. Unlike EIA or other social assistance programs, applying for a guaranteed benefit through BI would be seen as a right and not as a sign of failure. This was one of the most controversial aspects of the program, and remains controversial today.

Employment disincentives: From Speenhamland to the “welfare wall”

This innovation of making benefits available to all, regardless of labour force attachment, has been widely debated in terms of how it impacts the incentive for individuals to participate in the labour market. This debate is presented in moral as much as economic terms. If otherwise employable individuals are eligible to receive benefits without working, is there a risk that a proportion of workers will opt out of the labour force? If so, would this ultimately drive down wage and production levels? Answers to these questions are to some extent a matter of degree: at root, the provision of leisure time to working people who otherwise would be barred from participating in recreation and in the life-sustaining freedom of time is an intrinsic value of BI. The valid potential concern of BI is that too much labour withdrawal would be unsustainable for the program, leaving no one to pay for the benefits.

A basic assumption of classical economic theory that individuals are “utility maximizers” driven to reduce work effort while increasing consumption would suggest that a likely result of any form of welfare support policy would drive workers out of the labour market. However, real world analysis, such as was demonstrated by the Dauphin Mincome studies, finds individuals to be driven by more complex motivations than pure rationality would suggest, including fairness, self-worth and identity. The actual propensity for workers to drop out of labour markets depends on a wide range of cultural and institutional factors, and the reduction in working hours may be much lower than pure economic theory would predict.

Economists’ concern goes back at the least to debates around the British Poor Laws (sometimes called the Speenhamland system) of the eighteenth and early nineteenth century, of which the French observer Alexis de Tocqueville wrote:

Any permanent, regular administrative system whose aim will be to provide for the needs of the poor will breed more miseries than it can cure, will deprave the population it wants to help and comfort, and will in time reduce the rich to being no more than the tenant farmers of the poor.^{xxii}

During the early nineteenth century, the Poor Laws in Britain were criticized for driving down wages by subsidizing a wage level which would provide a basic subsistence. A basic benefit, tied to the price of bread, was provided to low wage workers to top up their incomes. This allowed employers to obtain labour power at rates below its cost of reproduction, ie below a wage rate that would allow workers to sustain themselves and their families. Critics viewed the system as encouraging inefficient producers and minimizing incentives for workers to demand - and for employers to pay - higher wages, since the benefit was structured as a top up program to provide both moderate and low wage workers a similar and minimal subsistence.^{xxiii} Benefits provided by local parishes allowed rural enterprises to push costs of labour onto the community. In effect, the intended wage floor acted as a wage ceiling. The result was viewed as discouraging innovation in business and costly to workers, government and society as a whole.

In 1834, a new set of harsher Poor Laws was enacted to push workers into the workforce, leaving destitution, deportation or the poorhouse as the only options for those who could not find work. The reforms of the 1830s in Britain ultimately led to a new form of capitalist organization and the creation of new classes, in particular the formation of a proletariat compelled to sell its labour to survive, since relief was unavailable. So all-encompassing was the new economic system that its laws came to be felt as self-evident even by the workers who were displaced by it. Meanwhile, the early British experience in welfare economics was widely forgotten. A century would pass before a new wave of welfare type programs became widespread in capitalist societies.

Arguments against welfare were taken up by neoclassical economists who used the lessons of the Poor Laws to push against interventions in the labour market that would provide a crutch to workers. However, workers and social movements continued to push for protections from the implacable grinding of the marketplace. Through unionization, strikes, social movements, and the formation of progressive political parties, workers won concessions from employers. Welfare states emerged across the advanced capitalist world. In Canada, as in many other western countries, a comprehensive social safety net expanded in the post-World War II era including health, education, pensions, employment insurance and welfare programs.

Despite these programs, poverty persisted, leading many anti-poverty advocates in the 1960s and 70s to advocate for some form of BI. Civil Rights leader Martin Luther King Jr. took up the cause arguing: “simplest approach will prove to be the most effective -- the solution to poverty is to abolish it directly by a now widely discussed measure: the guaranteed income.”^{xxiv} Pilot projects in Canada and the US tested the potential for this new form of income support. A wave of experimentation into BI reached an apogee in the 1970s. The Canadian Mincome projects were part of the culture of experimentation in new forms of social assistance common to that period.

However, the era of experimentation did not last. The election of Progressive Conservative governments, both federally and provincially, in 1979 pushed Mincome to the backburner. Neo-liberal views gained further political traction in the 1990s. Provincial governments across Canada led by Mike Harris’s Common Sense Revolution, similar to policies by New Labour in Britain and Bill Clinton’s welfare reforms in the US, pushed welfare recipients off of assistance programs with a combination of lower benefit rates and barriers to enrollment. Workfare purported to offer “a hand up rather than a hand out” according to Harris’s formulation. Here in Manitoba, welfare rates were cut dramatically. Between 1992 and 2007, income for single individual on general assistance fell 38%.^{xxv} As well an obligation for single individuals on General Assistance to seek employment was imposed as part of the legislative changes in 1996.^{xxvi} The theoretical frameworks of early classical economics that taught the necessity of pushing workers into the labour force through austerity and cutbacks again became fashionable.

Some have argued that BI could have similar results to the negative impacts of the Speenhamland system.^{xxvii} Fred Block and Margaret Somers describe the impact of the debate of the Speenhamland system on late twentieth century debates on welfare systems. According to Block and Somers, a briefing note on Karl Polanyi’s *The Great Transformation* made it as far as the Oval Office during the Nixon Administration.^{xxviii} A paper prepared for Senator Daniel Patrick Moynihan, Nixon’s Assistant of Urban Affairs, detailed the lessons to be learned from Speenhamland for the implementation of a proposed Family Assistance Plan (FAP). The memo used the nineteenth century case to warn that the FAP could have the contradictory effect of immiserating the poor by acting a wage ceiling, and was part of the reason the FAP was ultimately not implemented.

However, much of the political analysis of Speenhamland has been misinterpreted. Building on the research of Polanyi, Block and Somers argue that the negative impacts of the Speenhamland system were not just a result of the mechanics of “any permanent, regular administrative system” of poor relief, as de Toqueville contends, but rather an aspect of its institutional context. The lack of workers

organizing rights and power in the nineteenth century, including anti-combination laws that prohibited unionization, were responsible for many of the negative impacts of Speenhamland. If combined with measures that strengthen worker's organizing power, BI could provide a tool for workers to push up wages.

Many parts of the austerity platform of the 1990s have since been rejected, even by their original proponents. In the wake of the 2008 financial meltdown, financial and economic regulation and the role of the state are shifting. Canada's Liberal Party, which kicked off some of the deepest cuts under Prime Ministers Chretien and Martin, successfully campaigned on a multi-billion dollar deficit under Justin Trudeau in 2015; Hillary Clinton struggles to disassociate herself from some of the more regressive policies of the administration for which she acted as First Lady; and in the UK, Labour leader Jeremy Corbin has returned to his party's traditional roots with policies on nationalizing railways and energy sectors, building social housing, investing childcare and free tuition. However, the message that workers could not be trusted to participate in the labour force without financial discipline imposed by the market has entered into public consciousness as political and economic orthodoxy. Even on the left, groups like the Caledon Institute, express concern that higher welfare rates could lead to a welfare wall. Sherri Torjman and Ken Battle defined the welfare wall as "the obstacles that welfare recipients face when they enter or re-enter the labour market ... [that arise] from the impact of direct and indirect taxes that welfare households face when they supplement their benefits with earned income."^{xxx} High claw back rates for financial benefits combined with sudden drops in eligibility for other benefits such as health or transportation can leave workers worse off after they find work, especially if the work is marginal, low paid and with shifting variable hours. The NDP government of 1999 to 2016 in Manitoba was influenced by this research and sensitive to changes in EIA policy that would increase the welfare wall, favouring those that would "reduce disincentives to leave welfare".

Since 1999 many of Manitoba's investments in benefits for low-income Manitobans, including EIA participants, have been targeted outside of the social assistance system. Manitoba has also increased the minimum wage regularly over time, increasing the benefit of entering the labour force.^{xxx}

There has developed a widespread consensus across party lines that new social assistance programs should be designed to provide equivalent benefits for people the working people with low incomes as for those receiving social assistance. Although more costly to implement in the short term, given that

the potential number of recipients is higher the wider the net is cast among the working poor, the long term economic impact is improved, as is equity among different low income populations.

Growing interest in the idea of the welfare wall has led to a re-exploration of BI and other forms of guaranteed income supports. If there is a transition of supports available for people leaving social assistance, then the disincentives of leaving welfare are removed.

Analysis of the Dauphin Mincome experiment conducted by Evelyn Forget showed that the fears of worker detachment were overblown. Most participants continued to seek and find employment.^{xxxii} The major exceptions were young people extending their education, or parents spending more time caring for young children. Arguably these are the kinds of diversions from the workforce that are beneficial to society as whole in the long term. They contradict the arguments that increasing social assistance discourages worker participation in labour markets.

There are many possibilities as to why the Dauphin results seemed so positive. Certainly, the opportunities in the workforce in the 1970s were substantially more rewarding, both in terms of working conditions and pay, than they were a century earlier. A strong social safety net, along with other institutions of worker empowerment such as unions and progressive political parties, has improved the bargaining power of workers enabling them to demand better employment. Rather than promote reduced productivity as conventional economists would expect, it appears that Mincome may have provided an incentive for workers to develop and improve their skills. Another success of the program may be that it did not create a welfare wall. The gradual tax back rate of 50 percent left an incentive for continued workforce participation. By giving benefits to all low income households, in the workforce and not, it did not create the disincentive to work that some other social assistance programs are hypothesized to have created.

Implementing basic income

The concept of BI is gaining widespread appeal, but the challenges of implementing it in the current context are significant. The welfare framework has been built up over the decades, with individual programs to resolve particular needs of participants. Its administrative complexity governs all aspects of the lives of recipients. For some recipients this is felt as a reduction in dignity and as a repressive and unnecessary meddling in their lives. Welfare workers intervene to determine eligibility for bus passes and access to medication, furnishing, and dietary supplements and even to adjudicate on the family relationship status of recipients. The invasive and bureaucratic elements of the welfare system are

captured in the aphorism used in the title for a Canadian Centre for Policy Alternatives study “It takes all day to be poor”. One of the participants in the study described the hoops needed to jump through to receive social assistance:

Taryn, often with her children in tow, seems to spend hours—and precious household money on bus transportation—negotiating the same issues each month, only to yet again not have enough money to make ends meet. “I finally got my cheque by the end of the day. And now I’m broke all over again.”^{xxxii}

From this perspective, it is understandable that many EIA recipients would rather eliminate EIA and replace it with a Basic Income program.

Building on this frustration, some critics have pointed to a large complex of poverty institutions that have not “solved poverty”. Mary Agnes Welch called this a “poverty industry”:

Dozens of non-profit, inner-city agencies ... now line Selkirk Avenue and Main Street and Broadway. Those streets are filled with neighbourhood associations, housing groups, anti-gang programs, parenting classes, food banks, outreach services, anti-prostitution initiatives, training and education programs and addictions services. Those are staffed by committed people doing yeoman's work with precarious "project funding" that evaporates after a few years, leaving some other agency to start from scratch on the same problem a few years later. Many of these programs overlap. There is little measurement of outcomes, so we don't know what really works. And every year brings a new agency.^{xxxiii}

The complexity of the system seems to correspond with the idea that there are substantial administrative savings to be had by eliminating it. However, it is unlikely that money alone will solve all the problems of poverty that the networks of institutions and organizations in low income neighbourhoods are designed to grapple. Households have diverse needs and the benefits they require can vary tremendously in type and in cost. Families with children with disabilities, for example, need a system of supports not required by single individuals. The barriers faced by newcomers in finding employment are not identical to those faced by many Indigenous Canadians. It is likely cost prohibitive for society to provide equivalent benefits to those required by the highest needs households. One of the principles adopted by Basic Income Manitoba was that no individual should receive a reduction in benefits as a result of the implementation for BI.^{xxxiv} Some patchwork elements of the system are bound

to remain. Molly McCracken in response to Welch's article argued that there is no silver bullet for poverty reduction.^{xxxv} The large network of institutions helping people in poverty is reflective of the diversity of barriers faced by people living in poverty.

In 2010, the Ombudsman Office of Manitoba issued an extensive report on the EIA system, with 68 recommendations. Many of the recommendations addressed the administrative barriers for new and existing beneficiaries. The Pre-Intake Orientation process is complex and delays access to benefits unnecessarily. Policies around job search obligations need to be clarified and communicated to field staff. Some of their recommendations argued against moving to a uniform system of benefits in favour of a more personalized approach to needs assessment: "We believe that the program could be improved if the categorical eligibility system was replaced with a system that incorporates an assessment of applicants' needs and a matching of those needs with the services and resources necessary to address them."^{xxxvi} To address the varied and individual needs of the population, much of the existing welfare apparatus would need to be maintained. This approach would align with the "mixed welfare model" of BI discussed by Margot Young and Jim Mulvale. This model includes: "Guaranteed income models that closely resemble existing social assistance (welfare) schemes with partial and conditional benefits, and a range of both benefit levels and integration with other social programs."^{xxxvii}

If a Mixed Welfare approach to BI is accepted, it is much easier to introduce measures piecemeal, building on existing programs and introducing new ones where gaps in benefits occur. Several benefits at both the federal and provincial levels have elements of BI built into their design. The Federal Child Benefit introduced by the Trudeau government will go into effect in 2016 providing a substantial guaranteed benefit for children, up to \$6,400 per year. The benefit is structured as NIT gradually declining as income increases. Working and family tax credits at both the federal and provincial levels also provide benefits that are available to assist low income working households. In Manitoba, the Rent Assist program is the most recent significant benefit modeled on a BI-like benefit.

Although not delivered through the tax system, Rent Assist provides a guaranteed income stream for tenants. In December 2015, Rent Assist was simplified and made available to people receiving EIA as well as to low income households in private market rent not receiving EIA including working poor, seniors, and newcomers not eligible for other forms of assistance. The benefit is up to 75 percent of median market rent, depending on income. For a single individual, benefits of up to \$511 per month are available. Typically, benefits range from \$200 to \$300 per month.

Taking existing programs into account, there is already a framework for developing BI in Manitoba. One area that requires further development is a stream of benefits to cover basic needs other than rent for households without children. For individuals living with EIA as their sole source of income, basic needs budgets are inadequate. Actual basic needs budgets cover only 40 to 61 percent of the cost of an adequate diet for various family types. This amount leave less than 4 dollars per day for food. This inequity has led Make Poverty History Manitoba to ask for basic needs budgets to be doubled.

Table 1 shows the calculated food budgets provided for various households on EIA. It compares these food budgets to the actual cost of food. The first column shows the total amount households receive from EIA for food. The second column estimates the part of the basic needs budget that households spend on food. We estimated that households relying on EIA spend 60 percent of their non-rent expenses on food. This amount was confirmed in consultation with people receiving EIA and their advocates, as well as based on budget calculations sheets previously used by EIA staff. These figures are consistent with other reports that have shown EIA budgets provide less than \$4 per day for food.^{xxxviii} The third column shows the actual cost of food for a healthy diet in Winnipeg, based on the Canada Food Guide. Next, it shows the food budget as a percentage of the cost of food, and finally the size of the basic needs budget if it were doubled.

Table 1: Food budgets for EIA recipients

Family type	Existing Basic Needs budget ^{xxxix}	EIA food budget	Actual cost of food	Existing food budget as a percent of food cost	Proposed EIA Basic Needs budget
Single individual (General Assistance)	\$195.00	\$117.00	\$295.70	40%	\$390
Single individual (disability):	\$274.80	\$164.88	\$295.70	56%	\$549.60
Single Parent – One children (Ages 4)	\$376.40	\$225.84	\$373.22	61%	\$752.80
Two Adults – Two Children (Ages 14 and 8)	\$800.40	\$480.24	\$880.08	55%	\$1,600.80

Doubling basic needs budgets would be an important step towards increasing the stability of households receiving EIA. Longer term, a full analysis of the benefits will be needed, and this should include consultation with people living in poverty.

Make Poverty History Manitoba calls for increase in Employment and Income Assistance

Increase EIA rates to reflect the actual costs of purchasing basic needs beginning with a doubling of the basic needs allowance in Budget 2016.

This must be achieved by immediately establishing an EIA Rate Review Committee consisting of government and community representatives with a mandate to create new legislation that will establish a transparent mechanism for:

- i) Redefining basic needs and setting rates to reflect the actual costs of purchasing basic needs.
- ii) Reviewing and annually updating EIA rates in Manitoba to reflect increasing costs.

Source: *Make Poverty History Manitoba*

One problem with doubling the basic needs budget for people living on EIA is that it could create a disparity by providing higher incomes to some households who are receiving EIA than could be earned by some households in employment, not eligible for the benefit. This problem becomes more acute as the eligible exempted earnings for EIA recipients are increased. It would be possible for a person working part time on EIA to receive a total higher income than a worker not receiving EIA benefits working full time at minimum wage. Currently, EIA benefits are clawed back at a rate of 70 cents per dollar earned, beyond a \$200 earnings exemption level. EIA benefits reach zero at a point called the EIA exit point. If the Basic Needs budget were doubled, a single individual on General Assistance's total income (including benefits and part-time wages) at the EIA exit point would increase from approximately \$1,012 to \$1,268 per month using the existing 70 percent claw back rate. This could raise incomes for some EIA recipients above the level earned by some low wage and part-time workers. Approximately 30,000 workers had earned income between \$1,012 and \$1,268 per month in 2012 in Manitoba.^{x1}

To some degree this is more of a hypothetical concern in that there are few people now receiving EIA who are working enough hours to obtain incomes higher than full time minimum wage workers. One solution to this perceived problem is to increase the minimum wage. However, a higher minimum wage is only part of the solution. It would not alleviate poverty for all low income groups, including individuals not eligible for EIA and not working such as seniors and some newcomers. Also, many low wage workers cannot obtain sufficient or regular enough hours to raise their incomes over the EIA exit point.

Another part of the solution is to make a portable Basic Income benefit. It could be designed similarly to the Rent Assist program, providing a benefit to supplement EIA basic needs budgets for those receiving assistance. It would be a new benefit for non-EIA recipients. In the following section, we describe this as Basic Income benefit, recognizing this benefit would only provide a part of the amount needed for a full basic income. The amount of the benefit would decline as incomes increased, and be structured to phase out at a level above a poverty line threshold.

Options for a Basic Income Benefit

Below are tables that provide an example of how a Basic Income benefit could be structured, in conjunction with EIA. It should be noted that there are an infinite number of ways to structure a benefit, with different benefit amounts, thresholds and phase-out rates among other variables. These examples provide one approach. It is designed to augment the existing EIA system, not to replace benefits. In the option described, we provide a benefit level consistent with the Make Poverty History Manitoba demand for a doubling of EIA basic needs rates. Other variables to consider are the phase out rates of benefits, which in this example is clawed back at a rate of 15 percent for each dollar earned. In this example, the individuals receive the full level of the Basic Income Benefit for wage incomes below the equivalent of a minimum wage working 1 day per week, for a single adult family, and two days per week for a two adult family. After this threshold, the benefit declines at 15 cents for each additional dollar earned.

Table 2: Basic Income Benefit (BIB) for Single Individual

Single individual on General Assistance	EIA	BIB Annual earning exemption	Full time at minimum wage	Full time at \$15/hr	BIB Exit Point
Wage		8 hours/ week at \$11/hr	\$11 at 1,950 hours per year	\$15 at 1,950 hours per year	33 hours per week at \$11/hr
Wage income	\$0	\$4,576	\$21,450	\$29,250	\$20,175
Existing benefits					
Manitoba Child Benefit ^{xlii}	\$0	\$0	\$0	\$0	\$0
GST ^{xlii}	\$276	\$276	\$421	\$421	\$421
Working tax credit ^{xliii}	\$0	\$394	\$0	\$0	\$0

Federal Child Benefits ^{xliv}	\$0	\$0	\$0	\$0	\$0
Rent Assist ^{xlv}	\$6,120	\$5,228	\$1,010	\$0	\$1,328
Subtotal: non basic needs benefits	\$6,396	\$5,898	\$1,431	\$0	\$0
EIA - Basic needs ^{xlvi}	\$2,340	\$817	\$0	\$0	\$0
Current total income	\$8,736	\$11,291	\$22,881	\$29,671	\$21,924
Proposed Benefit					
BIB	\$2,340	\$2,340	\$0	\$0	\$0
Total Income	\$11,076	\$13,631	\$22,881	\$29,671	\$21,924

Table 3: Poverty Thresholds for Single Individual

LICO-BT (2014) ^{xlvii}	MBM (2013)	LIM-BT (CIS) (2013)	Acceptable Living Level (2012) ^{xlviii}
\$19,346	\$17,469	\$23,939	\$18,090 to \$22,607

Table 4: BIB for Single Parent – One Child Household

Single parent – one child	EIA	BIB Annual earning exemption	Full time at minimum wage	Full time at \$15/hr	BIB Exit Point
Wage		8 hours/week at \$11/hr	\$11 at 1,950 hours per year	\$15 at 1,950 hours per year	\$17.78 at 1950 hours per year
Wage income	\$0	\$4,576	\$21,450	\$29,250	\$34,680
Existing benefits					
Manitoba Child Benefit	\$0	\$420	\$0	\$0	\$0
GST	\$687	\$687	\$687	\$687	\$641
Federal Child Benefits (estimated)	\$6,400	\$6,400	\$6,400	\$6,400	\$5,966
Working Tax Credit	\$0	\$394	\$1014	\$0	\$0
Rent Assist	\$9,096	\$8,207	\$3,972	\$2,024	\$666
Subtotal: non basic needs benefits	\$16,183	\$16,108	\$12,073	\$9,111	\$7,273
EIA - Basic needs	\$4,516	\$2,994	\$0	\$0	\$0
Current total Income	\$20,699	\$19,102	\$33,523	\$38,361	\$41,953

Proposed benefit					
BIB	\$4,516	\$4,516	\$1,985	\$815	\$0
Total income	\$25,215	\$28,194	\$35,508	\$39,176	\$41,953

Table 5: Poverty thresholds for a single parent - one child family

LICO-BT (2014)	MBM (2013)	LIM-BT (CIS) (2013)	Living Wage (market income) (2013) ^{xlix}
\$25,921	\$24,705	\$33,754	\$31,013

Table 6: BIB for Family of Four

Family of 4	EIA	BIB Annual earning exemption	Full time at minimum wage	Full time at \$15/hr	BIB Exit Point
		16 hours per week at \$11/hour	\$11 at 1,950 hours per year	\$15 at 1,950 hours per year	\$18.75 at 1950 hours per year
Wage income	\$0	\$9,152	\$42,900	\$58,500	\$73,152
Existing benefits					
Manitoba Child Benefit		\$840	\$0	\$0	\$0
GST	\$830	\$830	\$458	\$0	\$0
Working Tax Credit	\$0	\$1,538	\$0	\$0	\$0
Federal Child Benefits	\$11,800	\$11,800	\$10,123	\$8,095	\$6,610
Rent Assist	\$9,096	\$6,936	\$0	\$0	\$0
Subtotal non-basic needs benefits	\$21,726	\$21,934	\$10,581	\$8,095	\$6,610
EIA - Basic needs	\$9,600	\$4,878	\$0	\$0	\$0
Current total Income	\$31,326	\$35,974	\$53,481	\$66,595	\$79,762.00
Proposed Benefit					
BIB	\$9,600	\$9,600	\$4,538	\$2,198	\$0
Total	\$40,926	\$45,574	\$58,019	\$68,793	\$79,762

Table 7: Poverty thresholds for a family of four

LICO-BT (2014)	MBM (2013)	LIM-BT (CIS) (2013)	Living Wage (market income) (2013)
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\$38,691	\$34,938	\$47,878	\$51,215
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Impacts the proposed benefit

The proposed Basic Income Benefit would in this case provide an amount equal to 100 percent of the existing EIA basic needs benefit. The benefit would be modest, providing additional annual income of up to \$2,340 for a single individual, \$4,516 for a single parent with one child, and \$9,600 for a family of four. For each family type, the benefit would bring incomes closer but not quite reaching the Low Income Measure threshold for households without earned income. When combined with existing benefits it would raise incomes for the family of four with no market income to before a tax income of nearly \$41,000 per year, a level that exceeds the MBM, and LICO-BT but still nearly \$6,000 below the LIM-BT measure of poverty, and \$10,000 below the Living Wage income level calculated by the CCPA as the amount needed for an adequate standard of living in Winnipeg for a family of four. For other household sizes, the benefit would also increase incomes, but not enough to surpass each poverty thresholds. For a single parent with one child, the basic level of support would be just above the MBM but just below the LICO-BT and more than \$8,000 below the LIM. It would also be \$6,000 below the Living Wage Level.

For individuals on General Assistance, the basic level of support would remain below all three major Statistics Canada measures, and also below a community measure (here we used the Acceptable Living Level calculated by Winnipeg Harvest/SPCW). Without market income, the Basic Income benefit would only lift a single individual from 36 percent of LIM to 46 percent of LIM. Compared to the LICO level, this benefit would lift recipients to 57 percent of LICO for the Winnipeg market, just below the level achieved by the Dauphin experiment, in relative terms. This analysis highlights the extent to which existing programs and tax credits disadvantage low income single individuals. The Basic Income Benefit as described here would help individuals make up some of the relative gap compared to other family types, but not enough to lift individuals with no market income above the poverty line.

For individuals and families with wage income, the Basic Income Benefit would be more successful in raising incomes above most poverty thresholds. An individual working full time at minimum wage would have an income just above the Acceptable Living Level, but slightly below the LIM. For other households, working full time at minimum wage would raise incomes above both the LIM and the Living Wage thresholds. The exit point the benefit would range from 167 percent of LIM for a family of four to 92

percent of LIM for a single individual. As a result, most low and moderate income households would receive some benefit.

Among the advantages for the Basic Income benefit is that it builds on existing programs. Individual cases that require special needs would not be precluded. Rather, it only takes a basic needs approach and increases its magnitude. This approach would mostly eliminate concerns around the welfare wall of increasing the EIA basic needs. However, there may still be a few cases at the margins who would be negatively affected, since it is difficult to fit in a new program into the existing complex structure. As the various programs and benefits interact, there are inflection points in the overall benefit structure in which effective marginal tax rates may be close to 100 percent. For example, under the proposed model, a single worker making \$300 per month through market earnings would receive no immediate economic benefit from increasing their hours or wages to earn \$400 per month. The combined EIA, Rent Assist and Basic Needs benefit reductions would claw back her additional earnings. Additional transition benefits would still be needed, possibly combined with a change to the 70 percent EIA claw back rate. These benefits should be based on empirical quantitative and lived experience research to determine the extent of the problem, and how barriers can be best addressed.

Another advantage of implementing an increase in basic needs through a BI approach is that it provides equivalent benefits for low income people who have never received EIA as for those who are coming off the program. In practice we know that the work histories for low income households can be variable. There are a large number of cases on EIA who have been previously enrolled in the system. Low skilled workers and those with barriers to employment frequently find themselves in cycles of job losses. Having to reapply for admission to EIA can be discouraging and demoralizing. Currently, under EIA if a participant's income exceeds the EIA exit point, their file can be closed. At the discretion of their case worker, it may be left open for up to three months if the worker expects there is a risk that the higher income could be transitory.ⁱ Under the proposed basic needs benefit, the exit point is higher. A smoother transition that maintains supports for households across the working continuum would provide greater fairness and decrease stigma for the benefits.

Finally, a word about cost of implementing the program: When Rent Assist was introduced it was estimated that it would eventually cost \$40 million per year. As enrollment increases, the cost will increase. To achieve Rent Assist required concerted community organizing over several years. The implementation of a Basic Income benefit could be significantly more expensive. To double the basic needs budget would cost up to \$149 million for the EIA case load alone.ⁱⁱ Providing this benefit to

households not on EIA would be costlier still, perhaps double the EIA case cost. It is not unreasonable to assume that this could approach \$300 million, or approximately the amount raised by the 2013 one percent increase in PST. This would be in the range of 2 percent of annual provincial revenues. Manitobans will only accept this level of spending if it is combined with careful consultation, transparency and accountability. The benefits of reducing poverty will accrue to all Manitobans, but broad support is possible only if all Manitobans are engaged in the debate.

In the long term there will be health and social services savings created by a program that substantially reduces poverty. However, some of these savings could take years to materialize. Meanwhile, new government revenues would be necessary to implement this new benefit. It is not possible if taxes are reduced. It is also not consistent with cuts to other programs, because the modest program proposed here would not replace the need for housing, employment, child care or disability supports. Rather a Basic Income benefit would complement them. Lack of income is not the sole cause of poverty and social exclusion, and a broad spectrum of social supports are needed to ensure all Manitobans share in the benefits of our economy. Moreover, it is only when the institutional environment supports the ability of low income people to organize and build within their communities that they enjoy full positive impacts of guaranteed income benefits. To reduce poverty we need both stronger income supports as well as a comprehensive strategy that fosters social inclusion and community development.

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