

## JED Basic Income Report: Executive Summary

#### **Survey Insights**

- Basic Income has **+45%** net support among Canadian university students.
- Poverty reduction is seen as the top potential benefit of Basic Income; inflation risk the top drawback.
- ☐ Only **31%** of students think an \$81B Basic Income is "too expensive."
- Students are willing to pay higher taxes to finance a Basic Income.

# Opinions Are Split On Whether A Basic Income Is Too Expensive \*\*Tea Basic Income were implemented, how should canada pay for it? Gleet up to 39.\* A Basic Income is too expensive to implement in Canada\* \*\*Tea Basic Income were implemented, how should canada pay for it? Gleet up to 39.\* A Basic Income is too expensive to implement in Canada\* \*\*Tea Basic Income is too expensive to implement in Canada\* \*\*The case of a Basic Income Has A Net Support\* Of +455% We find that there are strong levels of support for Basic Income in aggregate and across all sub-groups, except from Conservative teaming respondents. \*\*Do you support the idea of implementing a Basic Income in Canada\*\* \*\*Survey Insights: \*\*Survey Insights:

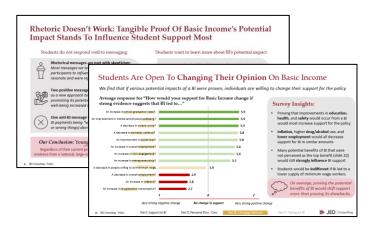
## Messaging Insights

- ☐ Most rhetoric is ineffective at influencing support for BI.
- Framing BI as a "new approach" to "ineffective poverty-reduction policies" increases support for a pilot.
- ☐ Playing to fears of **wasted** payments lowers support for those undecided.
- ☐ Students **doubt** whether they deserve BI payments even when they qualify.

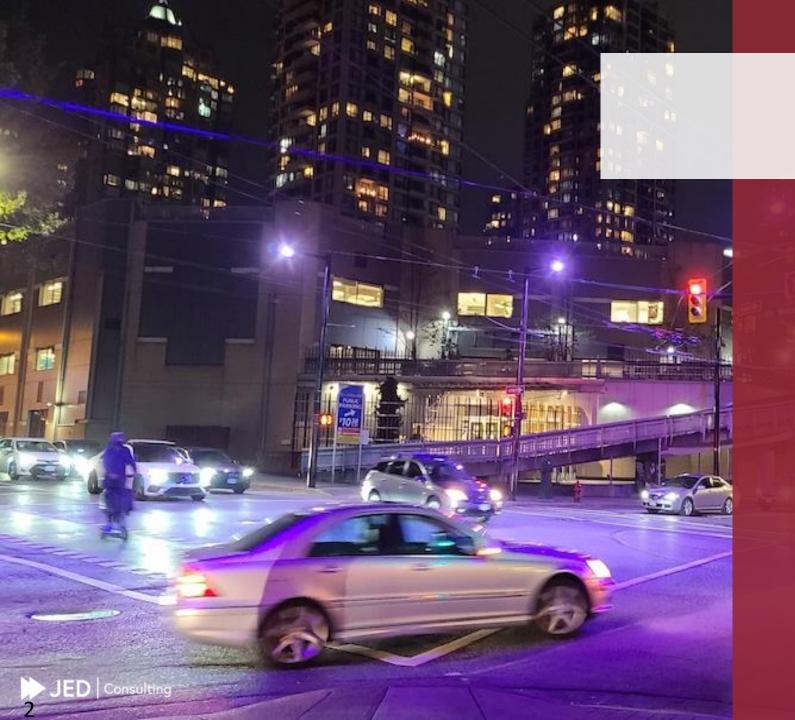


#### **Take-Home Message**

- ☐ While students support BI, their opinions remain malleable.
- Students are interested in **learning more** about the facts of a Canadian
  Basic Income: what would its real
  impact and cost be?
- We conclude that the results of a national BI experiment stands to shape the opinions of young Canadians towards the policy.







## Table Of Contents

01 Key Findings

02 Introduction

03 Methodology

04 Survey Analysis

*05* Focus Group Analysis

A1 Additional Insights

A2 Sliced Survey Data



## University Students Support A Basic Income And Care About Its Potential Benefits, But Still Worry About Its Possible Drawbacks

Students are aware of BI and typically support it



Most students have heard of BI: 83% of respondents indicated they had some knowledge of the policy idea (see slide 53).



Far more students support a BI than oppose it: 57% of respondents were in favour of a BI in Canada, only 12% were against it (slide 19).



**Support for BI remains elevated across income levels:** Even those with significantly above-average family incomes are in support of BI (slide 21).



Only one major student demographic is against BI: Conservative-leaning respondents had a net support of -24% for the policy (slide 41).

Students care about its benefits and drawbacks



Reducing poverty is BI's top perceived benefit:

48% believe it to be the top benefit (slide 22), and it shapes the discussion of the policy (slide 30).



Students believe BI can bring many other benefits:

More than half believe it would support better mental/physical health, personal freedom, social justice, and streamline the welfare system (slide 22).



BI has three main perceived drawbacks: The risk of higher inflation, more taxes, and its potential to be used as a political tool (slide 23).



BI drawbacks were easier to grasp than benefits:

Other than poverty reduction, students struggled to explain how various benefits would occur (slide 31).



# Students See Basic Income As A Poverty Reduction Tool Paid For By Taxes On The Wealthy, Economic Growth And Cost Savings

Students see BI as a poverty reduction tool



Students believe only those most in poverty should receive BI payments: 67% believe payments should only go to those earning below median income; 11% support universal payments.



University students question whether they deserve BI payments: 100% of focus group participants qualify for a BI, but only 9% believe they should receive BI payments (slide 36).



BI would garner higher support if implemented together with other programs: Students believe financial literacy classes, resume reviews, and mental health counselling would limit how much money gets used "unproductively" (slide 35).

How students see a BI being paid for



#### Students do not believe a BI is too expensive:

Only 31% agree with that statement (slide 25), most have questions about the program's cost (slide 34).



Students are not against higher taxes: 31% would support BI less if their family's taxes were raised, 74% would support it more if they weren't (slide 26).



Students have clear preferences about who should pay: Over 60% believe the wealthiest Canadians and corporations should face higher taxes (slide 25).



#### Students believe BI could partially pay for itself:

65% believe BI's direct benefits would help lower its cost, and support would be higher even if a portion of its costs could be offset (slide 27).



# Rhetoric Doesn't Work: Tangible Proof Of A Basic Income's Potential Impact Stands To Influence Student Support Most

Students do not respond well to messaging



#### Rhetorical messages are met with skepticism:

Most messages designed to influence focus group participant support for the policy did not resonate and were rejected (slide 32).



**Two positive messages worked best:** Framing BI as a new approach to poverty reduction and promoting its potential to support physical/mental well-being increased support (slides 33, 40).



One anti-BI message stood out: Playing to fears of BI payments being "wasted" (on the wrong people or wrong things) decreased support (slides 31, 36).

Students want to learn more about BI's potential impact



Understanding of BI comes from abroad: 1 in 3 focus group participants cited Andrew Yang as their primary BI reference (slide 29).



Students are open to changing their position: Less than 20% are "very confident" in their stance towards a Basic Income (slide 56).



**Seeing BI's impact would change minds:** *If concrete evidence were provided and believed, students are very likely to change their opinion on the policy and support/oppose it differently (slides 24, 39).* 

Our Conclusion: Young Canadians' opinions of BI stand to be shaped by the next Canadian pilot project

Regardless of their current position, the data that emerges from a BI experiment will inform young Canadians' views of the policy. Without evidence from a national, large-scale, modern pilot project, we believe that BI will remain a policy students support but few strongly advocate for.

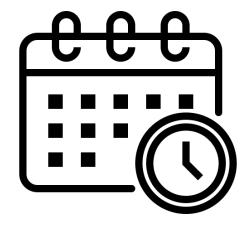


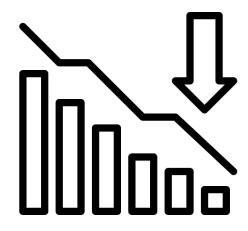


## What Is Basic Income (BI)?

Below is the simple definition we presented to individuals in our survey and focus groups:





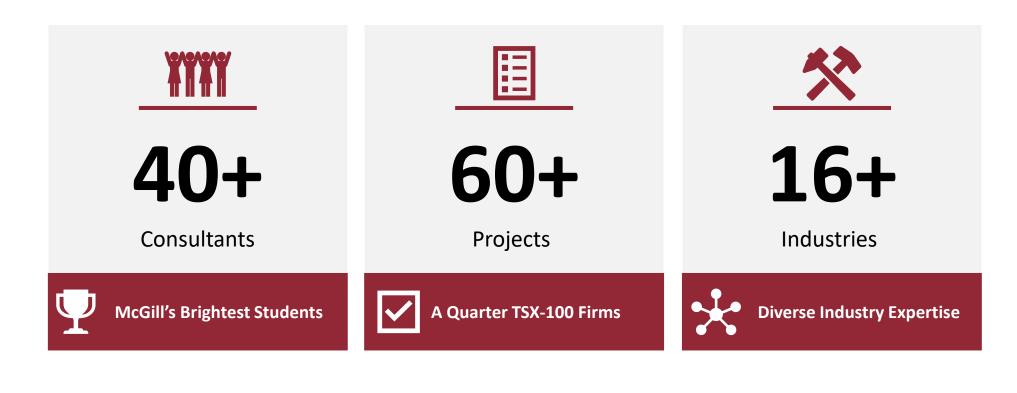


BI is a government program where each month, **money is sent directly to citizens.** Recipients can use the money at their discretion, no strings attached. While BI can take different forms, most programs guarantee every citizen **a minimum income** each year. As an individual's annual earned income increases, their BI payments gradually decrease. Above a certain income level, no BI payments are received anymore.



#### **About The Author**

Based out of McGill University, JED Consulting is fully student-run and **Canada's** largest Gen Z consulting firm by client size.





By combining proven project methodologies with our unique perspective, JED has become a **trusted partner** in research and strategy for Canada's largest and most innovative companies.



### **Meet The Research Team**



**Andrei Adam** Engagement Manager



**Paul Prindiville-Porto** Project Manager



**Tina Zhang** Senior Consultant



**Megan James** Consultant



**Kai Hollett** Consultant





## **Project Context**

A brief history of Basic Income and related policies in Canada:

#### **Family Allowance Introduced**

Giving \$20/month to every Canadian family, this is Canada's first universal welfare program.

#### **Mincome Study Begins**

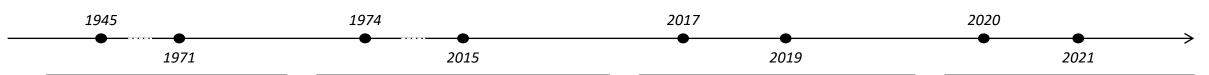
~3000 Manitobans have their annual incomes topped up to at least \$16000. The program is cancelled in 1979, before official results are published.

#### **Ontario BI Pilot Begins**

~4000 low-income Ontarians begin receiving up to \$1100/month. The pilot is cancelled after 18 months, before results are published.

#### **PBO Costs Basic Income**

Canada's Parliamentary Budget Officer estimates a national BI could cost up to \$98B/year; up to \$46B could be offset by reducing similar spending.



#### **Croll Report Released**

Landmark poverty reduction study recommends a "guaranteed annual income as the first firm step In the war against poverty."

#### **Canada Child Benefit Begins**

Up to \$533/month per child begins being sent to low and middle-income families. One year after its implementation, 278k fewer Canadian children were in poverty.

#### MMIWG2 Recommends BI

Inquiry into MMIWG2 's final report recommends establishing a guaranteed livable income to deliver economic justice to indigenous Canadians.

#### **CERB Begins, Concludes**

Canadians who lose income during the initial months of the pandemic can claim up to \$2000/month for 7 months; 7.6M receive benefits.

#### Where is the Basic Income debate heading in 2023?

- Angus Reid poll finds 59% of Canadian adults support the implementation of a Basic Income in Canada.
- With record inflation, governments have reacted with different policies: some have strengthened cash transfers to low-income Canadians (e.g., the Federal government's GST/HST rebate increase, Alberta's affordability payments), while others look to keep spending low, fearing worsening inflation.
- Various political parties including Ontario Liberals, federal NDP and federal Greens include Basic Income pledges in delegate party platforms.



## What We Sought To Achieve In Our Research

We focused on two unexplored areas in the Basic Income debate: What Canadian university students think of the policy and what rhetorical messaging can influence perceptions of BI



Understand what Canadian university students think of Basic Income...

- To what extent do university students **support or oppose** a Basic Income?
- How confident are students in their opinion?
- What hypothetically proven results of a Basic Income **resonate** with students?
- How should a hypothetical Basic Income be paid for?



Craft rhetorical messaging that can influence BI support levels...

- What messages can increase support for BI?
- What messages can decrease support for BI?
- How much can rhetoric influence perceptions of a BI?
- What are common trends among effective messages? Ineffective ones?





## **Methodology Overview**

Created a **38-question survey** on BI perceptions, potential support influencers and how to pay for BI. Collected responses by tabling at various McGill University faculties & distributing online through JED's national student networks.

Cleaned survey results, isolated responses by demographic (400+ data slices taken), identified trends & developed focus group questions.

Conducted **25+ hours** of focus groups with university students of various BI support levels, to discuss 5 key topics:











Perceived BI Benefits

Perceived BI Drawbacks

Impact of Pro-BI Messaging

Impact of Anti-BI Messaging

Personal BI Impacts

Reviewed focus group transcripts to identify response trends, perception overlap and impactful quotes.

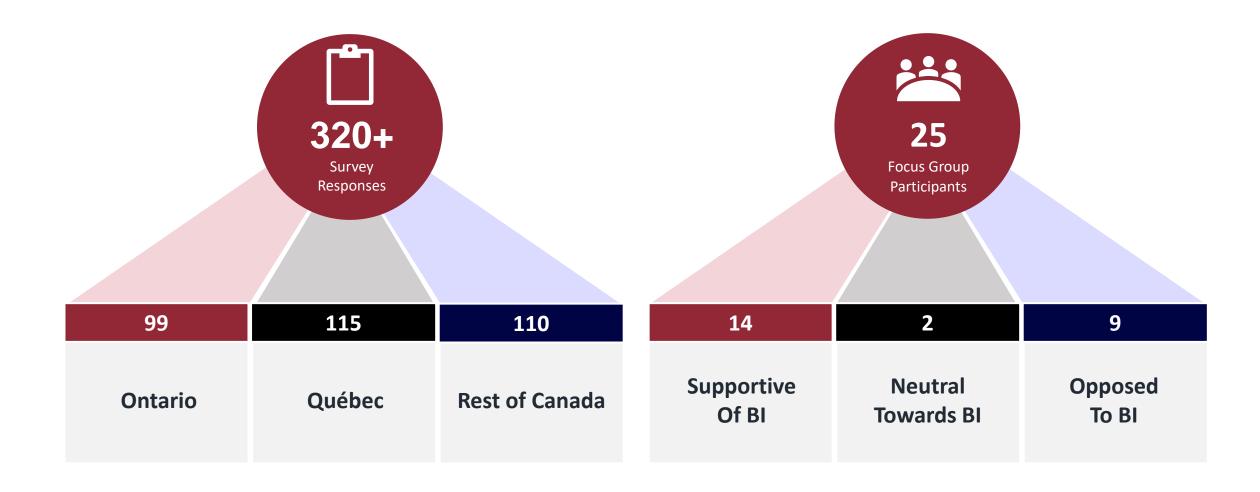
Cross-analyzed interview findings with survey data to develop highlyrelevant, holistic insights.

Conducted further research into various Basic Income pilot projects, creating case studies.

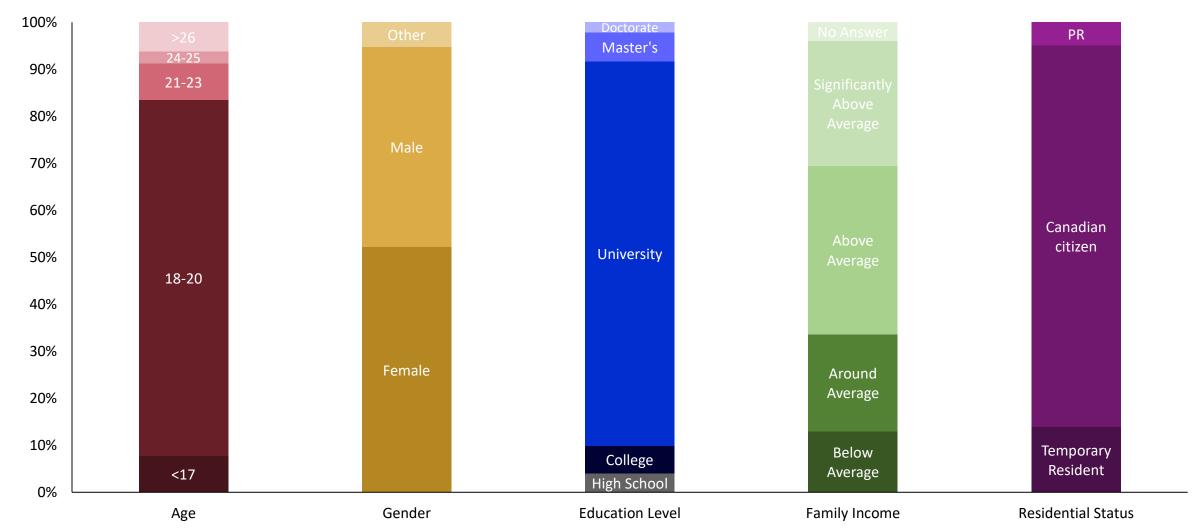
Visualized the most relevant survey and messaging insights; developed key takeaways to include in the final report.



## Our Survey And Focus Group Sample Size Was The Following:



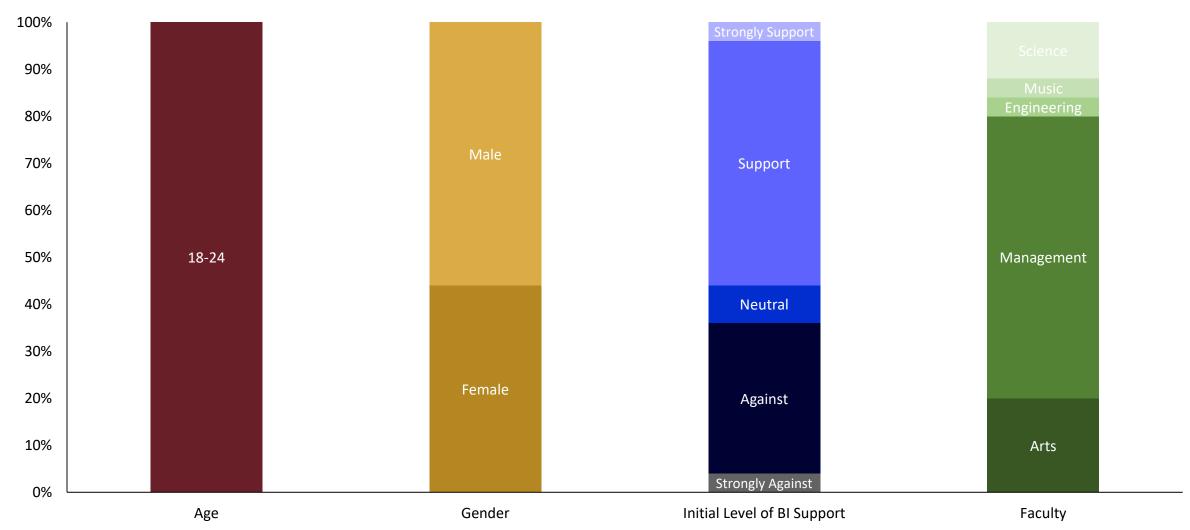
## Our Survey Demographics Were Primarily Canadian University Students\*



<sup>\*</sup>The survey was conducted in December 2022.



## Our Focus Groups Were Conducted With 25 McGill Students



\*Initial support levels reflect stances at the beginning of the focus groups. Participants were polled 3x on their support levels during the FG.

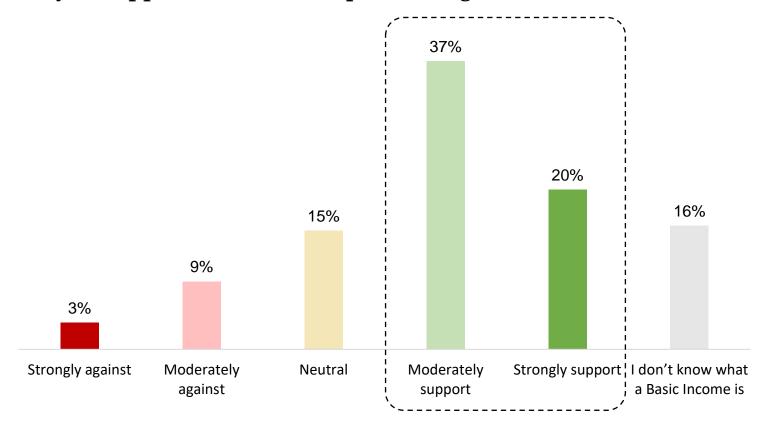




## Basic Income Has A Net Support\* Of +45%

We find that there are strong levels of support for Basic Income in aggregate and across all sub-groups, except Conservative-leaning respondents.

"Do you support the idea of implementing a Basic Income in Canada?"



#### **Survey Insights:**

- 57% of respondents are in support of a BI in Canada, and 12% are opposed
- 31% do not have a stance on BI equally split between those neutral on the idea and those **not knowing** what a BI is
- Males are *less likely* to support a BI than females (+30% net support vs. +54%)
- Conservative-leaning respondents are least in support of BI (-24% net support), NDP-supporters most in support (+74%)



Part IV: Paying for BI

Even among young adults, political affiliation shapes policy opinions (see appendix for more).

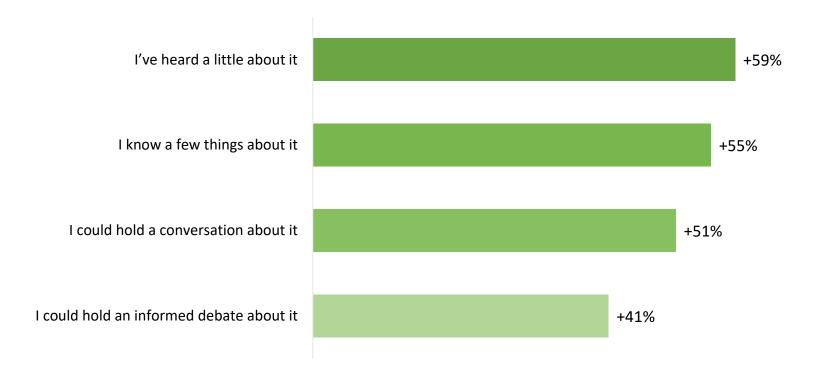


<sup>\*</sup>Definition: The percentage in support of Basic Income minus the % opposed. The strength of support is disregarded.

## Support For Basic Income Remains Elevated Across Knowledge Levels

We find that regardless of individuals' background knowledge of BI, net support remains positive – though support slightly decreases as knowledge levels increase.

Net support for Basic Income, grouped by respondent answers to "How much do you know about what a Basic Income is?"



#### **Survey Insights:**

- Across all knowledge levels, net support for BI remains positive (above 40%).
- Respondents who claim to understand BI well are more likely to indicate "strong" support or opposition to BI.
- Those with little BI knowledge default to neutral or **moderately supportive** stances.
- 36% who "Could hold a debate" about BI indicate very positive or negative support vs. 20% for those who've "heard little".



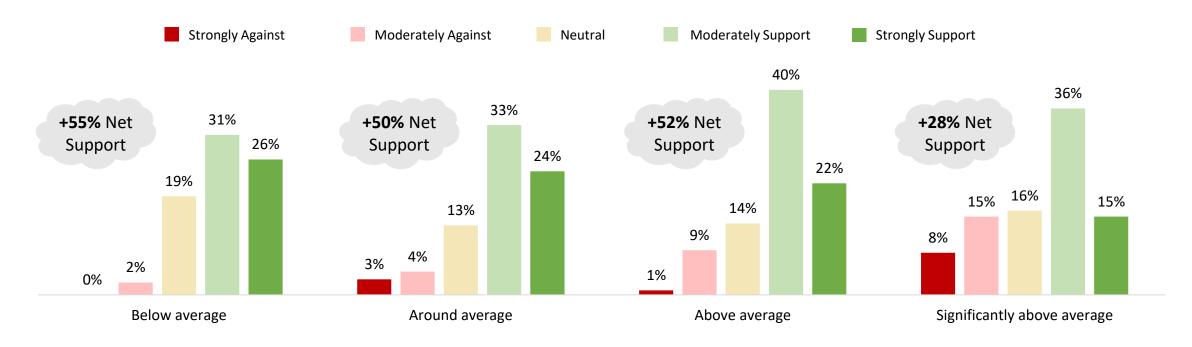
Part IV: Paying for BI

As Basic Income knowledge rises, students become more comfortable opposing the idea.



## Family Income Has Minimal Impact On Support For Basic Income

Support for BI, grouped by respondent answers to "How would you characterize your family household income, given that the Canadian average is ~\$85,000?"





For Gen Z, Basic Income is not as class-dividing of a policy as one might expect: support is strong across income levels.

- Regardless of students' family income, net support for BI remains **highly positive**, though support among those with "significantly above average" family incomes is the lowest.
- Those with "below average" family income have the **highest** net support for Basic Income.
- The greatest percentage in favour of Basic Income were those with "above average" family income, with 62% supporting the policy.

Part III: Changing Opinions



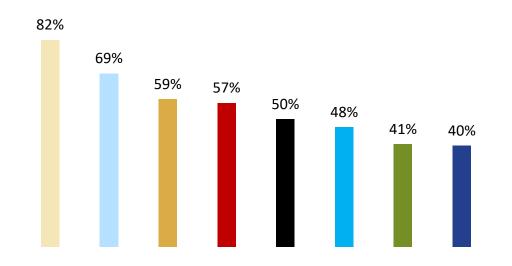
## Poverty Reduction Is The Top And Most Commonly Perceived Benefit

Respondents were given the following list (left) of potential Basic Income benefits and asked two questions:

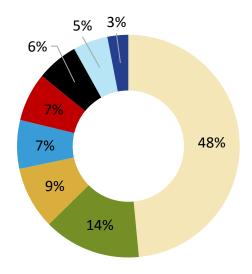


- Improves mental and physical health
- Provides more personal freedom
- Promotes social justice
- Streamlines Canada's welfare system
- Encourages economic growth
- Protects workers against automation
- Aligns with Canadian values

"What do you perceive to be the benefits of a Basic Income? (Select all that apply)"



"What do you perceive to be the TOP benefit of a Basic Income?"





Students were united in their support for poverty reduction – no other option was selected by more than 15% as a top benefit.

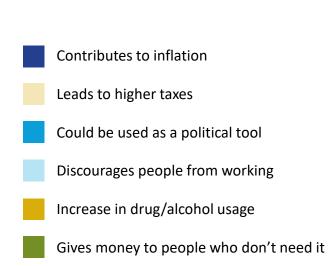
- Poverty reduction was selected by almost every respondent (82%) as a benefit of Basic Income and was the most commonly selected top benefit (48% selected it as their top).
- 5 options had a selection rate of >50%, and all options reached >40%.
- Despite "protecting workers against automation" being the 2<sup>nd</sup> least commonly selected perceived benefit, it was the 2<sup>nd</sup> most commonly selected top benefit of Basic Income.

Part IV: Paying for BI



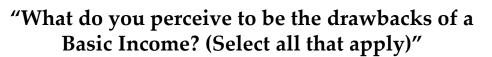
## Inflation, Higher Taxes, & Discouraging Work Are Top Concerns

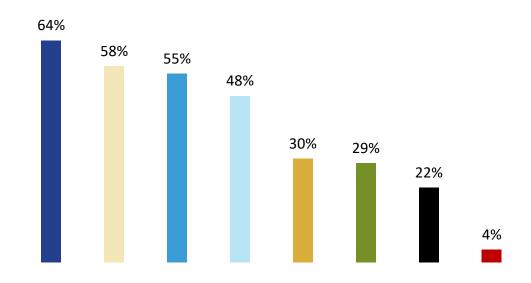
Respondents were given the following list (left) of potential Basic Income drawbacks and asked two questions:



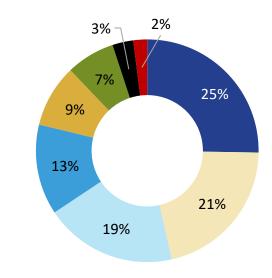
Replaces existing welfare programs

Doesn't align with Canadian values





"What do you perceive to be the TOP drawback of a Basic Income?"





On average, respondents perceived there to be a wider range of benefits than drawbacks to Basic Income.

- Three options were selected by >50% of respondents as being perceived drawbacks of a Basic Income: contributing to **inflation**, leading to higher **taxes** or its use as a **political tool**.
- Students were divided on what they perceived the top drawback of Basic Income being: no option was selected by more than 25% of respondents.
- All benefit options had a selection rate >40%, while only **half** of drawbacks reached >40%.

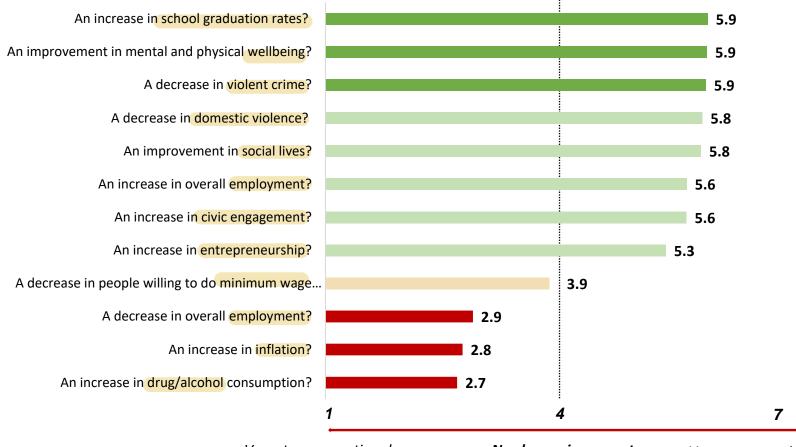
Part IV: Paying for BI



## Students Are Open To Changing Their Opinion On Basic Income

We find that if various potential impacts of a BI are proven, individuals are willing to change their support for the policy.

Average response for "How would your support for Basic Income change if strong evidence suggests that BI led to..."



#### **Survey Insights:**

- Proving that improvements in **education**, health, and safety would occur from a BI would increase support most for BI.
- **Inflation**, higher **drug/alcohol** use, and lower employment would all decrease support for BI in similar amounts.
- Many potential benefits of BI that were not perceived as the top benefit (slide 20) would still **strongly influence** BI support.
- Students would be **indifferent** if BI led to less people willing to do min. wage work.



On average, proving the potential benefits of BI would shift support more than proving its drawbacks.

Very strong negative change

No change in support

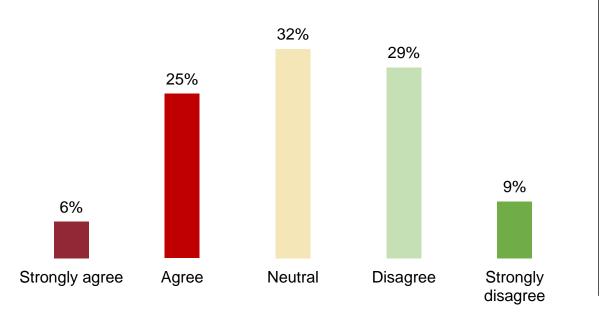
Very strong positive change



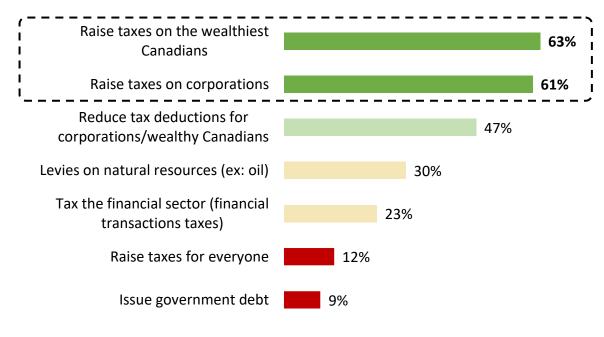
## **Opinions Are Split On Whether A Basic Income Is Too Expensive**

"According to Canada's Parliamentary Budget Officer, a Basic Income could cost \$81B per year in Canada. For context, just over \$798B was spent in 2019 by all levels of Canadian government. How much do you agree with the following statement:

#### A Basic Income is too expensive to implement in Canada"



"If a Basic Income were implemented, how should Canada pay for it? (Select up to 3)"





The cost of a Basic Income doesn't immediately dissuade students: only 31% think a \$81B Basic Income is too expensive.

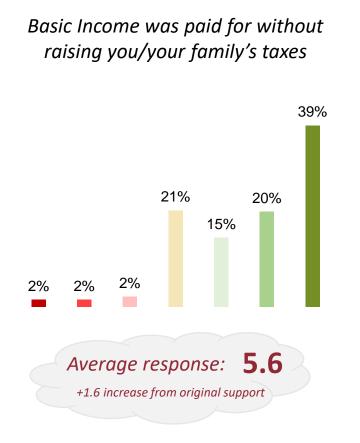
- Students are evenly split about whether a Basic Income too expensive: 31% think it is, 38% disagree and 32% do not take a stance
- The preamble was for additional context but we are unsure if/how it influenced beliefs
- Over 60% of respondents believe a hypothetical Basic Income should be paid for by taxing the wealthiest Canadians and/or taxing corporations

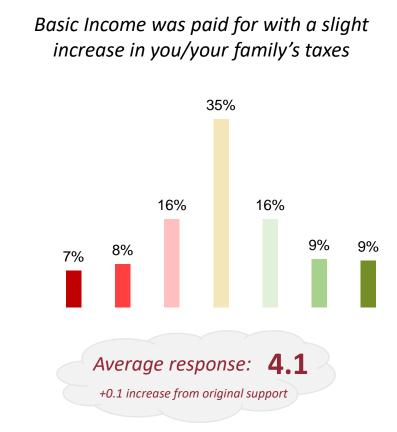


## Avoiding Higher Taxes Is Important – But It's Not A Dealbreaker

We find that student support for Basic Income would not be affected if their household's taxes rose slightly.

#### "How would your support for a Basic Income change if... (Rate 1-7)"





5 6 7 = Very strong positive change

#### **Survey Insights:**

- Paying for a BI without raising personal taxes would significantly increase BI support – but increase it less than the benefits from slide 24 being proven true.
- Aggregate support would not change if higher taxes were imposed to pay for a BI, even among higher-income individuals.
- A hypothesis is that students expect BI to lead to higher taxes, so their initial stance on the policy already factors in the possibility of slight tax increases.



The argument of BI leading to higher taxes **might not** be as effective at influencing beliefs as opponents expect.

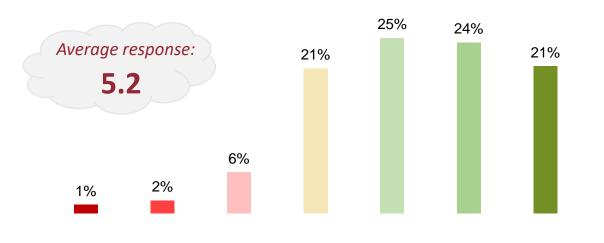


1 = Very strong negative change 2 3 4 = No change

## Offsetting The Cost Of Basic Income Would Increase Support

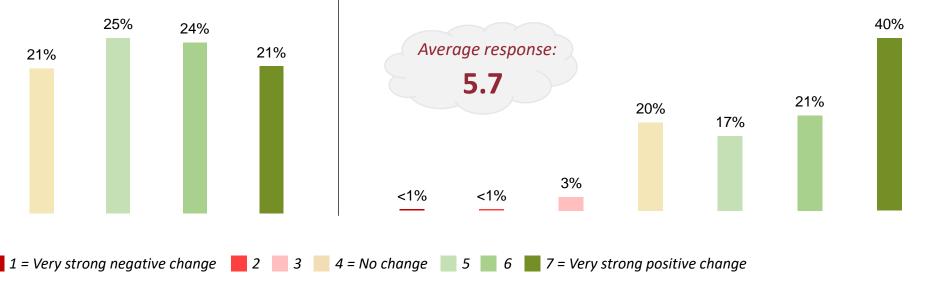
"Today, Canada has numerous targeted social programs that transfer money to individuals earning below certain incomes. These include the GST Tax Credit and Canada Housing Benefit. With the implementation of BI, some of these programs might become "redundant" and could be eliminated.

Suppose HALF the cost of a BI could be offset by the elimination of now "redundant" government programs. How would your support of a Basic Income change?"



"Implementing a BI could indirectly lead to an increase in government revenues AND a decrease in government costs, offsetting a portion of the \$81B cost. For example, if BI leads to more goods being bought, government GST revenue would increase. Similarly, if it led to a decrease in crime, criminal justice expenses would fall.

Suppose THE ENTIRE cost of a BI could be offset by its indirect benefits and the elimination of now redundant government programs. How would your support change?"





Proving that even **small amounts** of cost offsetting can occur would increase support for Basic Income.

- 70% of students would support a Basic Income more if half of a BI's cost could be offset by eliminating other government transfer programs.
- 63% of students believed the cost of BI could be partly offset through its indirect benefits.

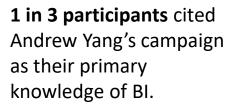




## Participants Were Generally Unfamiliar With BI in a Canadian Context

When asked where their opinions on BI were formed, the following were cited:







1 in 5 participants cited the CERB or its US equivalent as a policy that informed their stance on BI.



Others cited various media outlets, class discussions, parents, and political influencers.

of participants felt "very confident" in their opinion of BI at the start of their focus group, largely because of what they felt was minimal knowledge of the policy in a Canadian context.

#### **Focus Group Quotes:**

"Thinking about it, my main source for Basic Income was what the media covered about Andrew Yang's campaign."

"Was Basic Income ever tested in Canada? I don't think I remember hearing it being talked about much."

"I feel like my opinion isn't very informed; it's only based on what I've seen briefly on social media."

"I've read quite a bit of Basic Income, but seeing what happened with the CERB shaped my opinion most"



## **Basic Income Being A Poverty Reduction Tool Shaped Discussions**



- Most examples cited by participants on how BI could be used were on immediate, essential spending.
- Many participants felt Basic Income payments should only be used on necessary costs like food and rent.



- Most participants felt BI was a policy whose goal was to reduce poverty.
- Most participants did not immediately see how Basic Income was connected to crime, healthcare or education.

Participants were

more likely to mention poverty reduction as a perceived benefit than any other benefit.

#### **Focus Group Quotes:**

"If there's one benefit I think a Basic Income will bring, it's poverty reduction. I have no doubt it would reduce it."

"As immigrants, my parents were poor. This would have really helped them get a foothold when they first immigrated."

"Poverty is something that shouldn't exist in developed countries. We shouldn't have people struggling to put food on the table."

"I don't support Basic Income: I think there are ways to reduce poverty more effectively, without risking wasted money."

Part IV: Implementing a BI



#### Drawbacks of a BI Were Easier to Understand Than Potential Benefits

The moderator sought participants' thoughts on various benefits beyond Basic Income's poverty reduction potential and their thoughts on its drawbacks:

#### **Benefits Discussion**

#### **Drawbacks Discussion**

Reduced crime, higher education rates and better health outcomes



Higher inflation, increased drug/alcohol usage and discouraging work

Students had difficulty understanding how these benefits would happen



Students quickly connected BI payments to increased risk for these drawbacks

Repeated requests for evidence to prove these benefits would occur



Fewer requests for evidence – some students cited CERB, personal examples

Discussions left participants with hope that benefits would occur but no immediate change in support



Discussions left some participants wary towards a BI; indecisive students were swayed slightly against the policy



Focus groups showed that fears over certain potential drawbacks of Basic Income, especially increases in drug usage, could quickly overtake discussions and sway undecided students' perceptions.

#### **Focus Group Quotes:**

"The drawbacks of a Basic Income jump out because they're scary. Higher inflation, drug usage... nobody wants that."

"It feels like the societal benefits of BI requires [the moderator] to explain them to us. The drawbacks I intuitively get."

"Reducing poverty makes sense, but it takes me a second to see how that could help alleviate other issues."

"In one sentence, I would understand how BI could increase drug usage. But I don't get how it could grow the economy."



## Few Rhetorical Messages Have Influence On BI Perceptions

The moderator presented 8-12 different rhetorical messages to each focus group to see if/how support for BI would shift. Messages were similar to what a politician might argue in support or opposition to BI. No facts or evidence was presented alongside the rhetoric.

80%

of participants did not change their opinion on a BI following 8-12 rhetorical prompts.

**75%** 

of messages were met with skepticism or completely rejected by the participants in the focus groups.

#### Why didn't some positive messaging resonate?

Messages sounded too good to be **true**. Absolute statements such as "Basic Income will do XYZ" made participants unsure whether the benefit would come to fruition. Students wanted to understand how benefits would occur.

#### Why didn't some negative messaging resonate?

Messages sounded too harsh to be reasonable. Students were especially aware of messaging that felt inconsiderate/condescending of the less fortunate. Participants called out when emotional language was used in the place of evidence.

#### **Example Rhetorical Messages:**

"In a country like Canada, no one deserves to live in poverty. Basic Income is the best policy we have to eliminate it."

"Basic Income means financial security for every Canadian."

"Basic Income is preventative health care."

"Inflation is high enough already – Basic Income will only make it worse."

"BI will increase government dependency."

"You worked hard for your money—why shouldn't everyone else?"



## Framing BI As A New Approach To Tackling Poverty Increases Support

We found that the rhetoric categorizing Canada's existing poverty-reduction programs as an "expensive and ineffective patchwork of policies" resonated with students. Immediately following it up with rhetoric framing BI as a "new approach" to poverty reduction that could be more effective made students supportive of "testing out" the policy.

#### Why did this messaging resonate?



Despite decades of government policy, participants felt that **poverty** in Canada is **still an issue**. The cost-of-living crisis, high urban homelessness and increased food bank usage were often cited.



Students were **not excited** about the status quo. They felt like current policies would not eliminate poverty and were open to new ones.



While suggesting BI as a high-potential alternative did not convince students to support a nationwide program, it did sway participants towards supporting a Basic Income **experiment** to better asses its impact.

76%

Of participants who were presented with this rhetorical messaging became more supportive of a BI pilot project

#### **Focus Group Quotes:**

"I liked the framing of BI as a potentially more pragmatic, and maybe even cheaper, way of getting things done."

"The government has tried for decades to lower poverty. People are still poor. I could see it being time to try something new."

"I think it's worth a try. Maybe not Canada-wide to start, but a smaller test to see if it really could be a good alternative."

"So many people are using food banks today. I don't think that makes a strong case for our current welfare policies."



## Hearing About the Cost of a BI Prompted More Questions

The moderator prompted the group by telling them that "some studies show that a BI would cost about \$80B, the equivalent of 10% of all Canadian government spending":

of participants thought this number was enough proof to show that a Basic Income is too expensive to implement.

of participants had more questions about what this cost meant and asked for more information before making a decision.

- Many students were skeptical of information when it was presented without context. Most wanted to benchmark the cost of BI against Canada's existing welfare programs and/or other budget items.
- Students were curious about where the funding would come from. Many were unfamiliar – but intrigued – by the idea that a BI's cost could potentially be offset through long-run savings and/or eliminating other transfer programs. Students said they are willing to change their opinion if cost offsets could be guaranteed.
- Some students justified the cost by emphasizing the net benefit of improving peoples' well-being and other potential non-monetary benefits of BI.

#### **Focus Group Quotes:**

"One program being 10% of government spending feels like a lot... it makes me think BI is very expensive."

"This might be a big scary number when presented in an isolated context, I think there's more to this number than told."

"Sure, it's expensive. But what are the benefits? Would they be worth more than \$81B or however much a BI would cost?"

"Is the \$81B a complete number? Or could other programs be cut? Would GDP grow? Would justice or health expenses fall?"



## Participants Felt That a BI Should Not Be Implemented In Isolation

We often heard that students worried Basic Income payments would be used ineffectively and wanted the policy to be one pillar of a holistic poverty-reduction plan.

of participants **unpromptedly** voiced support for various other programs to be implemented in tandem with a BI, such as...



Financial literacy courses



Resume and/or cover letter review



Mental health counselling

100%

of participants who discussed implementing BI alongside financial literacy programs in their focus groups stated they would support BI policies more if implemented together.

#### **Focus Group Quotes:**

"Being in poverty is more than just not having money. I worry that without addressing the larger systemic issues, BI payments would just go to waste."

"Financial literacy courses would maximize the ROI on a Basic Income."

"Society is designed to get us to spend money on short-term pleasures. How do we help BI recipients not fall into that trap?"

"How do we ensure money is well spent? Is it a handout? Or are we providing the comprehensive help people need?"



### People Want To Ensure Cash Transfers Go To Those Most Deserving

While eligible under many proposed Basic Income programs due to low income, most focus group participants do not believe they should receive payments.

100%

of participants interviewed had income under

\$18,000/year and would qualify for most BI programs.

91%

of participants did **not believe** they *should* qualify for a Basic Income.

- 4 in 5 participants cited financial support from family as a reason they should not receive Basic Income payments, and 2 in 5 cited their career prospects.
- Personal support for a BI had had **no impact** on whether the participant believed they should qualify for payments.
- Students were concerned that their peers would misuse payments for leisure, shopping, or other uses they viewed as unproductive – many cited their observations from CERB payment usage as a reason for concern.
- Interestingly, most students interviewed already receive some form of regular cash transfers from the government (ex, GST/HST rebate).

#### **Focus Group Quotes:**

"Would it help with rent? Sure. Would I feel like I need the money? Not really; I think there are others more deserving."

"Even if we're 'low income,' most students I know either receive parental support or have decent career prospects."

"My parents help me financially. I'd likely use payments to shop or Uber Eats."

"My family is low-income. I took loans, but I also chose my degree to be able to pay them off. Sure, a BI would make me less stressed, but I'll be fine without it."





# Students Are Concerned About Rising Prices But Are Unsure If Basic Income Would Help Face Or Further Harm the Issue

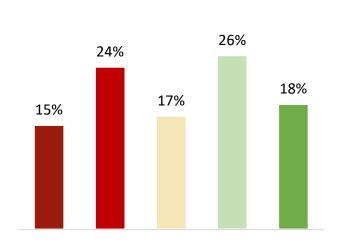
#### **Students Care About Inflation:**

72%

of survey respondents say they would have a negative change in support if Basic Income increased inflation.

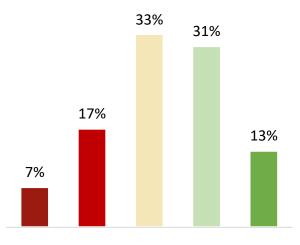
How do you think a Basic Income will impact Canadians to tackle the....

#### **Unaffordability Of Housing**



BI will make this issue a lot worse

#### **High Cost Of Living**



BI will not impact this issue

BI will make this issue a lot better

# **Survey Insights:**

- Those who believe it'll make the issues worse value the perceived negative impact of BI on inflation above the perceived benefits it would bring those struggling to afford housing/goods.
- Those who believe it'll improve the issues value the perceived benefits it would bring to those struggling to afford housing/goods above the perceived impact on inflation.
- Women tend to believe BI will make the issues better more than men.



Students are split on whether BI will further the cost-of-living crisis or help tackle it.

BI will make this issue somewhat better

BI will make this issue somewhat worse

# **Students Respond Most To Facts That Confirm Pre-Existing Beliefs**

We found that the extent to which people said their opinion on Basic Income would change if evidence emerged showing various positive/negative impacts of the policy depended on their pre-existing level of support.

In the survey, we presented various potential impacts of BI (slide 24) and asked participants to rank how their support for BI would change from 1 (less support) to 7 (more support) if proven true. When isolating responses by their previously stated support for BI...

1.94

Average score +/- 4 for

### **Opinion Reaffirming Scenarios**

Those who oppose BI say they would support BI a lot less if negative consequences were proven.

Those who support BI say they would support BI a lot more if positive consequences were proven.

1.15/3

Average score +/- 4 for

### **Opinion Contradicting Scenarios**

- Those who oppose BI say they would support BI slightly more if positive consequences were proven.
- Those who support BI say they would support BI slightly less if negative consequences were proven.



Changing people's beliefs about Basic Income requires a higher bar – but it is possible.

- Students resonate most with evidence that **confirms** their perspective: if positive evidence of a BI's impact were to emerge, students already in support of a BI would see a more significant increase in support for the policy than those opposed to it.
- Given that one's opinion of BI is highly correlated to political belief, how someone resonates with evidence of BI also correlates to their political affiliation.



### Highlighting Improvements To Mental & Physical Well-Being Increases Support

We found that messaging tying Basic Income to improvements in mental/physical health resonated with students and increased the support intensity of those who already were in favour of the policy.

#### Why did this messaging resonate?



Participants easily understood how BI would improve well-being and **believed** it would actually occur, unlike some other benefits of BI that were more difficult to understand.



For some students, this felt **personal**. For example, it was easy to be moved by rhetoric of a mother worried about feeding their kids.



Participants connected improved mental/physical well-being to other **benefits**. Some saw this leading to lower hospitalizations, or an increase in education rates.



Mental and physical health has very personal impacts, making it an issue that was easy to connect with for many participants. This was reflected in their reaction.

#### **Focus Group Quotes:**

"Well-being is so important to me. I can see how with low income, that is tough to achieve. A BI could help fix that."

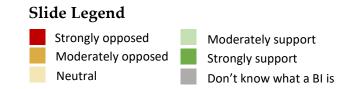
"I personally struggle with mental health issues. Just like I want someone there for me, BI can be there to help others."

"When people are less stressed, they get sick less often, and they do better in school. This can be a virtuous cycle."

"Of course, giving money to people will make them less stressed. Does that mean it's the best use of our money, though?"

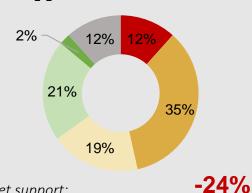


# **Perceptions of Basic Income Are Highly Correlated With Political Belief**





#### **Support for Basic Income**



*Net support:* 

#### Top 2 Pro-BI Issues:

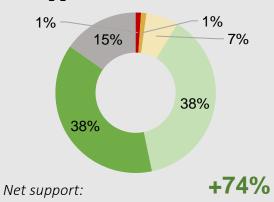
- Increase in graduation rates (5.3)
- Decrease in violent crime (5.3)

#### Top 2 Anti-BI Issues:

- Increase in drug/alcohol consumption (2.2)
- Decrease in employment (2.3)

#### NDP (n=92)

#### **Support for Basic Income**



#### Top 2 Pro-BI Issues:

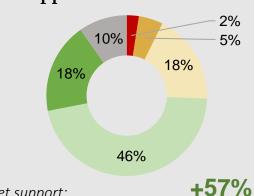
- Decrease in violent crime (6.3)
- Improvement in mental and physical well-being (6.3)

#### Top 2 Anti-BI Issues:

- Increase in inflation (2.7)
- Increase in drug/alcohol consumption (2.8)

#### Liberal (n=82)

#### **Support for Basic Income**



Net support:

#### Top 2 Pro-BI Issues:

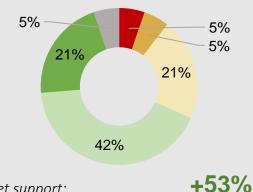
- Increase in graduation rates (6.0)
- Decrease in violent crime (5.9)

#### Top 2 Anti-BI Issues:

- Increase in drug/alcohol consumption (2.7)
- Decrease in employment (2.9)

#### Green Voters (n=19)





Top 2 Pro-BI Issues:

Net support:

- Increase in civil engagement (5.4)
- Decrease in violent crime (5.2)

#### Top 2 Anti-BI Issues:

- Increase in inflation (3.0)
- Increase in drug/alcohol consumption (3.4)



# Various Unique Arguments About BI Were Made In Focus Groups

"If the government needs to implement a Basic Income to reduce poverty, what does that say about existing government programs that aim to reduce poverty?"

"It may be difficult to sustain a Basic Income program in Canada as the pool of taxpayers gets smaller with our ageing population."





"Lower-income people may have more important things to do than voting or getting involved. Since the votes of the upper classes are already bought, a BI could even the scales in our democracy."

"Would the Canadian government be able to successfully implement a BI if it relied on sources of funding such as corporations and the wealthiest Canadian taxpayers?"

"Wouldn't raising the minimum wage" be more impactful than a BI, since it would pay people who already work instead of potentially discouraging people from working?"









# How To Interpret Our Survey Data

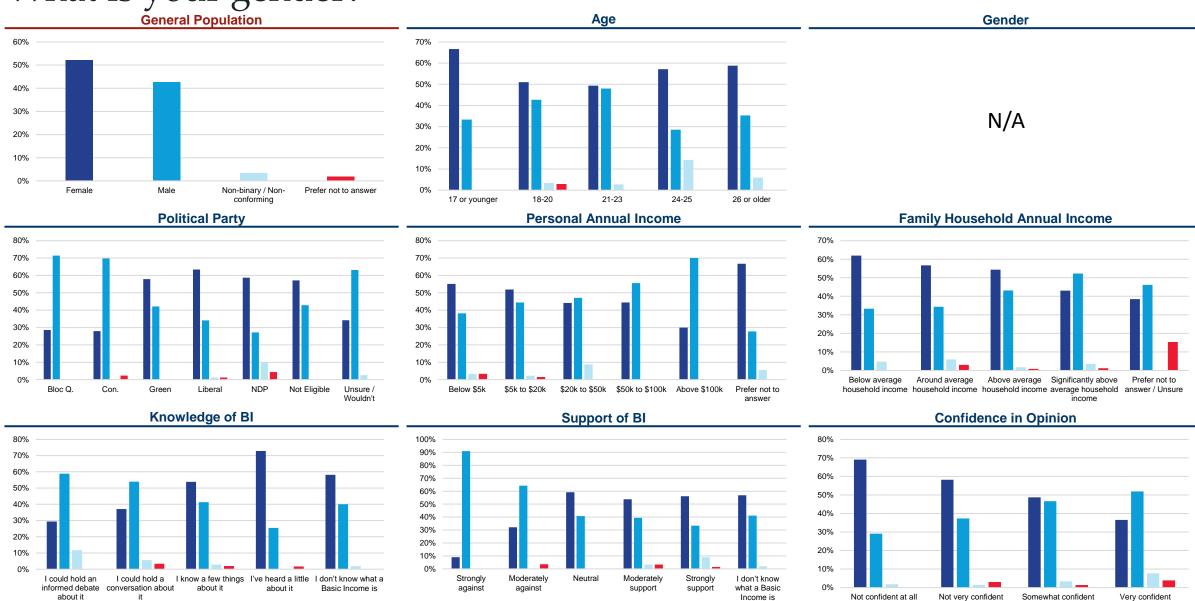
Each question asked on the survey appears as the title on a single slide. Each slide shows the general population's answer to the question, as well as the answer grouped by 8 different slicers. Unless a legend is provided at the bottom, the general population answers serve as a legend for the other charts.

# How old are you?



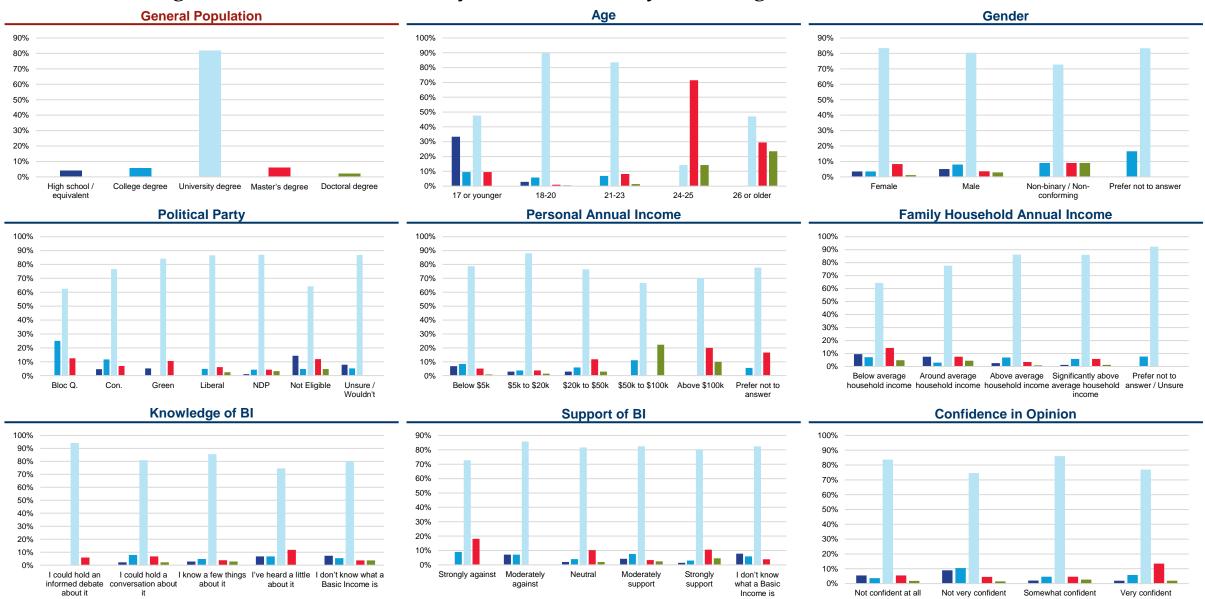


# What is your gender?

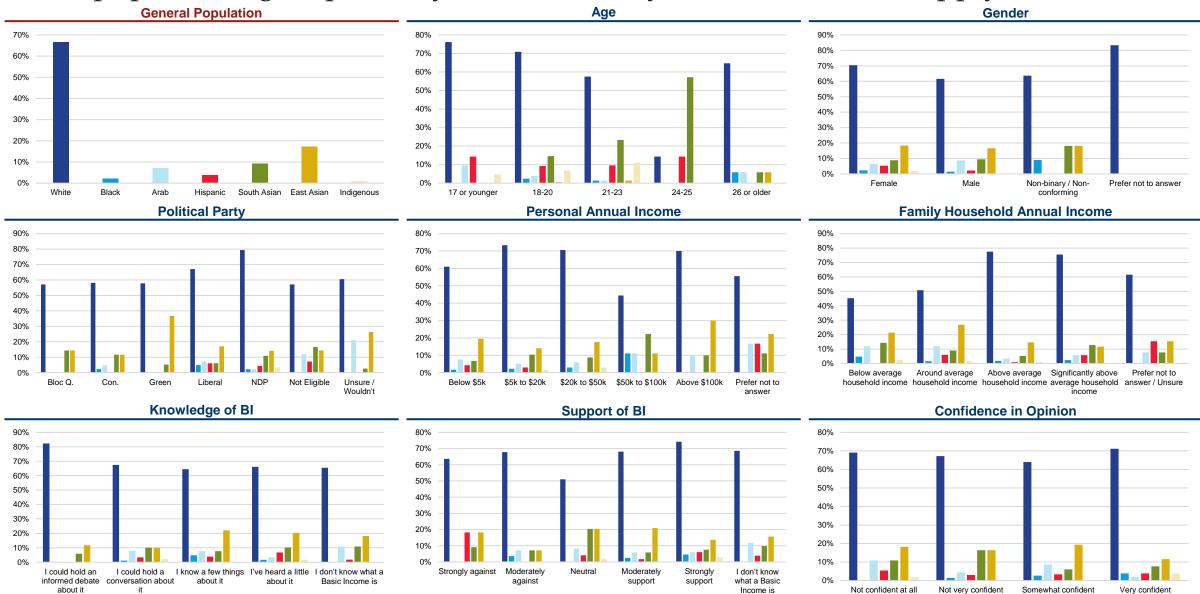




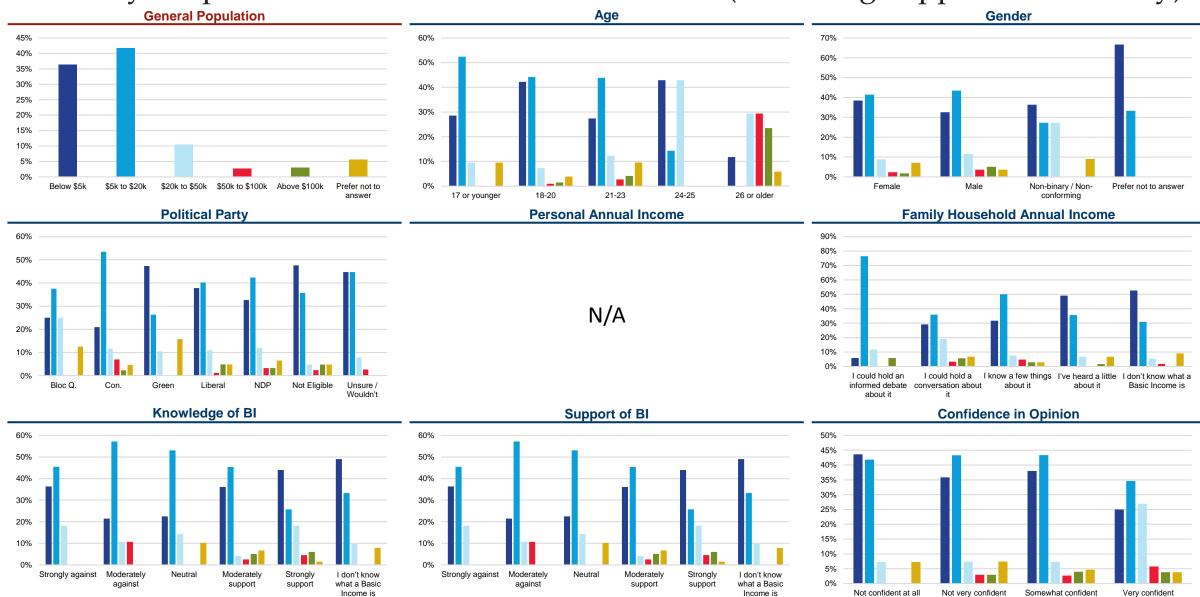
#### What is the highest level of education you are currently working towards (or have attained)?



### What population group(s) do you self-identify as? Select all that apply.

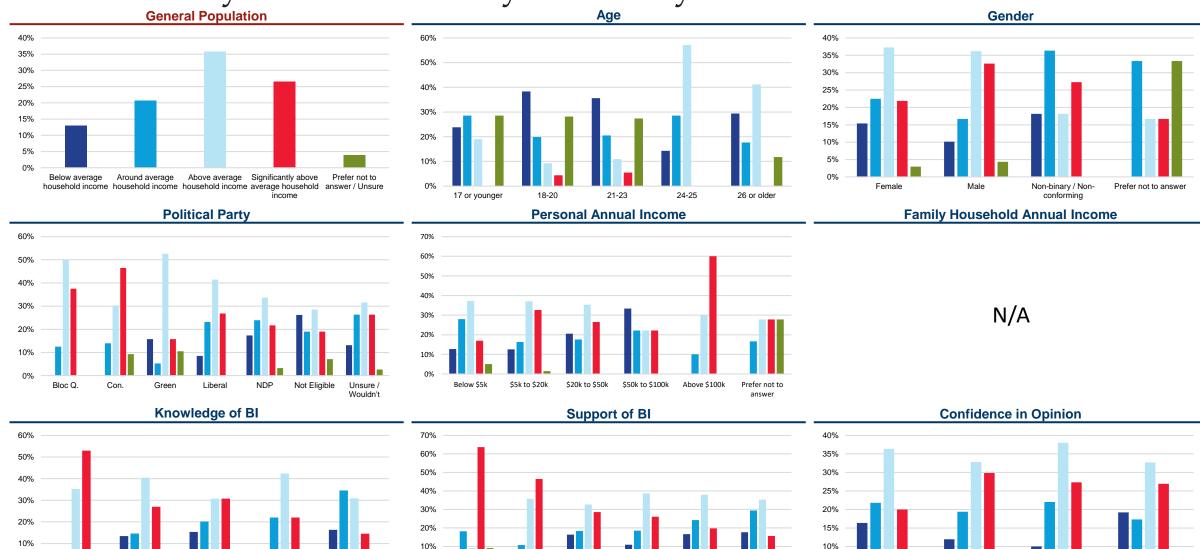


### What is your personal annual income before taxes (excluding support from family)?





# How would you characterize your family household income?





support

Moderately

5%

Not confident at all

Not very confident

Somewhat confident

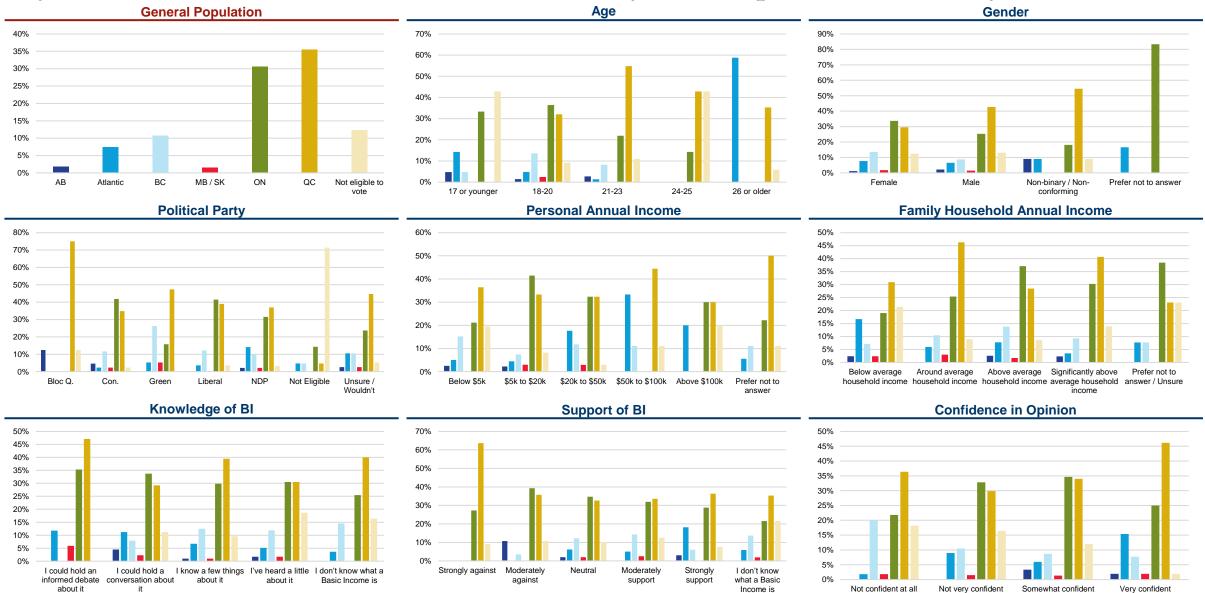
what a Basic

Income is

about it

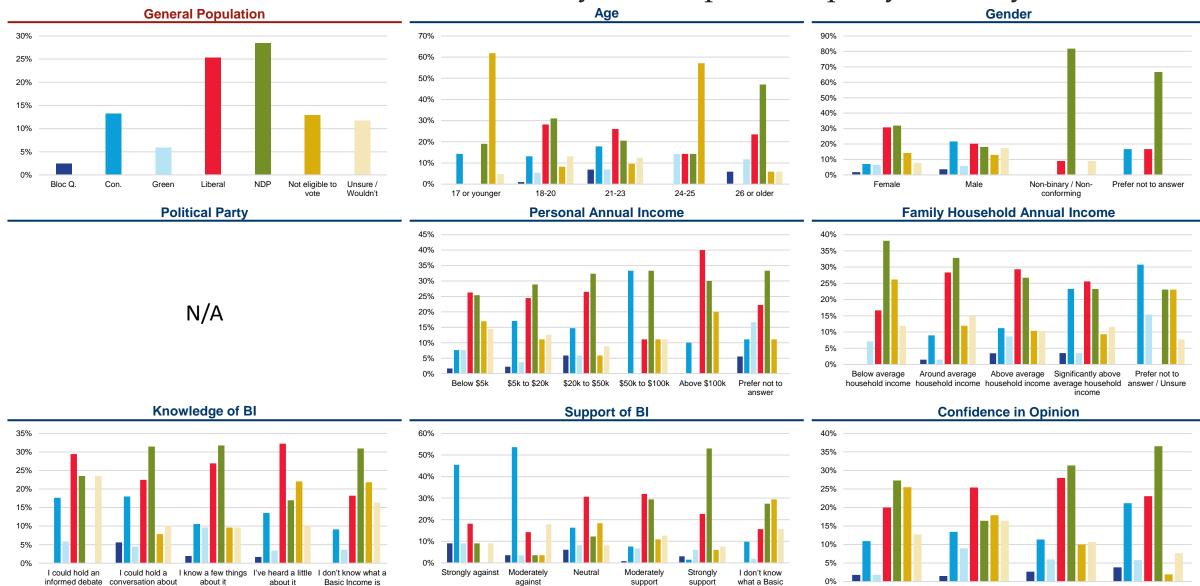
conversation about

### If you were to vote in a federal election today, which province would you vote in?





### If a federal election were to be held today, which political party would you vote for?





Not confident at all

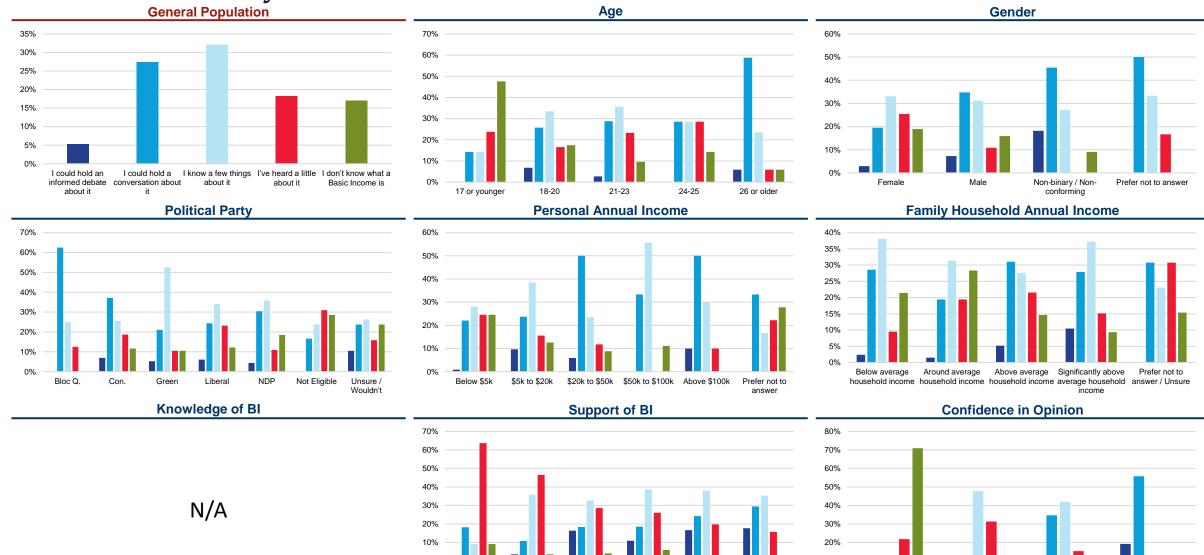
Income is

Not very confident

Somewhat confident

about it

# How much do you know about what a Basic Income is?





support

Strongly against Moderately

10%

Not confident at all

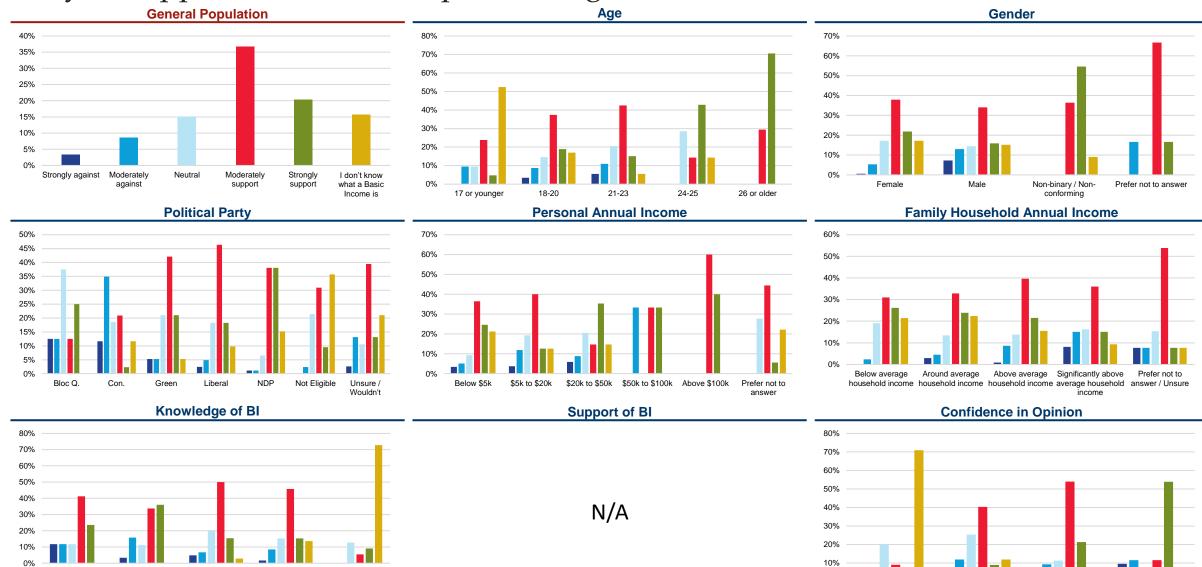
Not very confident

Somewhat confident

what a Basic

Income is

### Do you support the idea of implementing a Basic Income in Canada?





Not confident at all

Not very confident

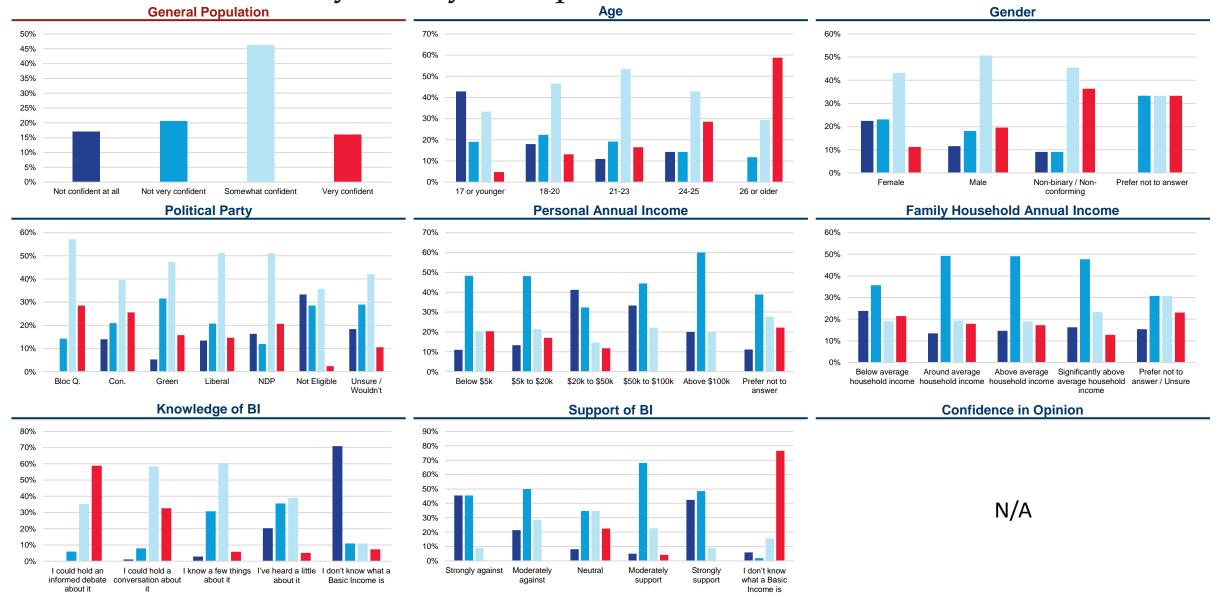
Somewhat confident

informed debate

about it

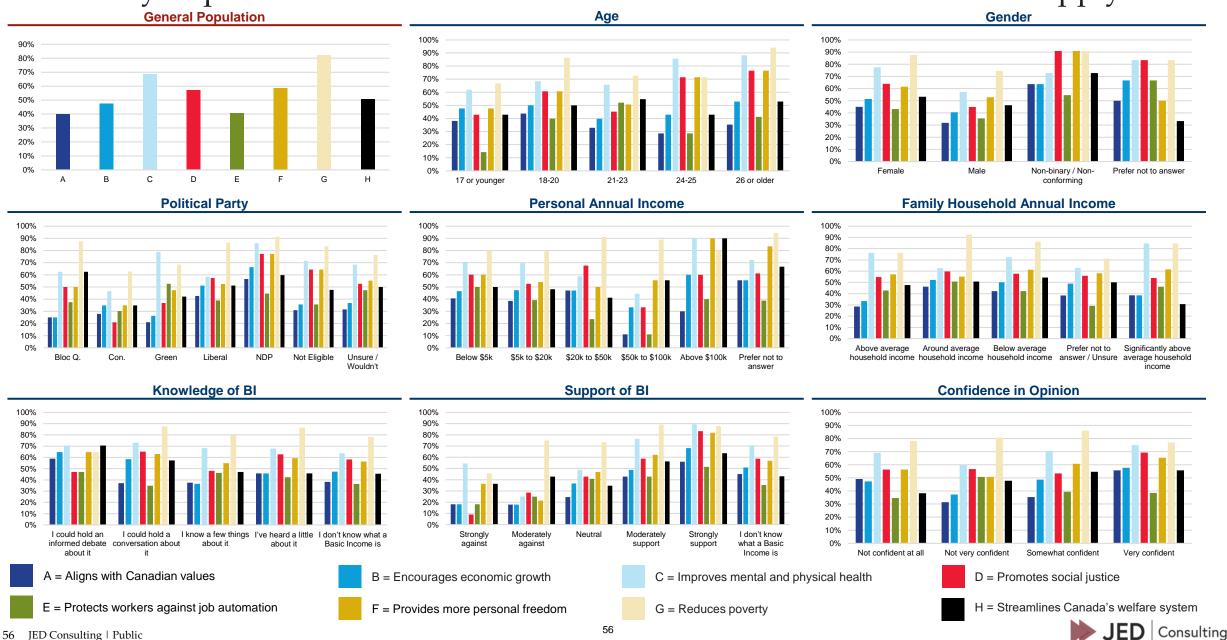
conversation about

# How confident are you in your opinion of Basic Income?

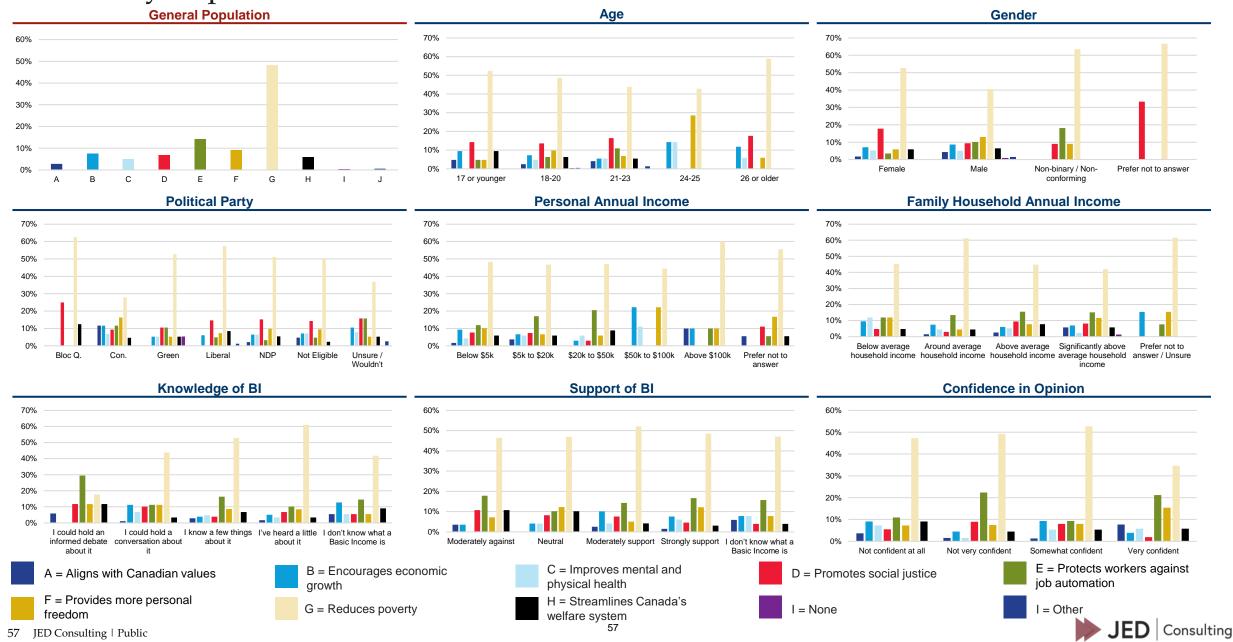




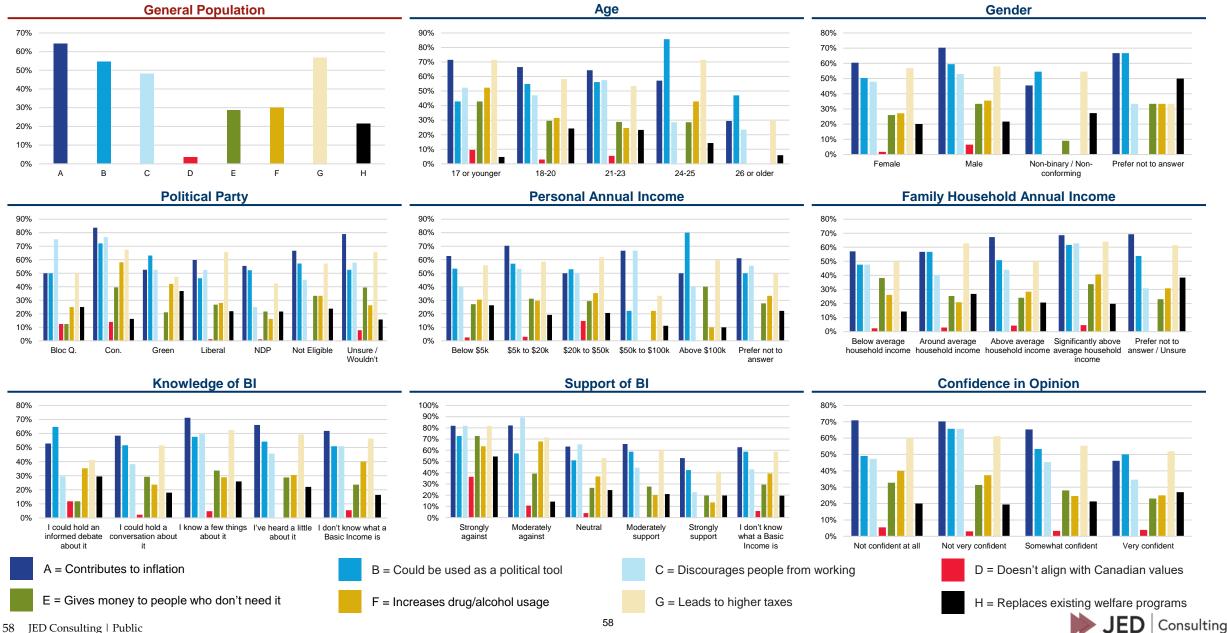
### What do you perceive to be the benefits of a Basic Income? Select all that apply.



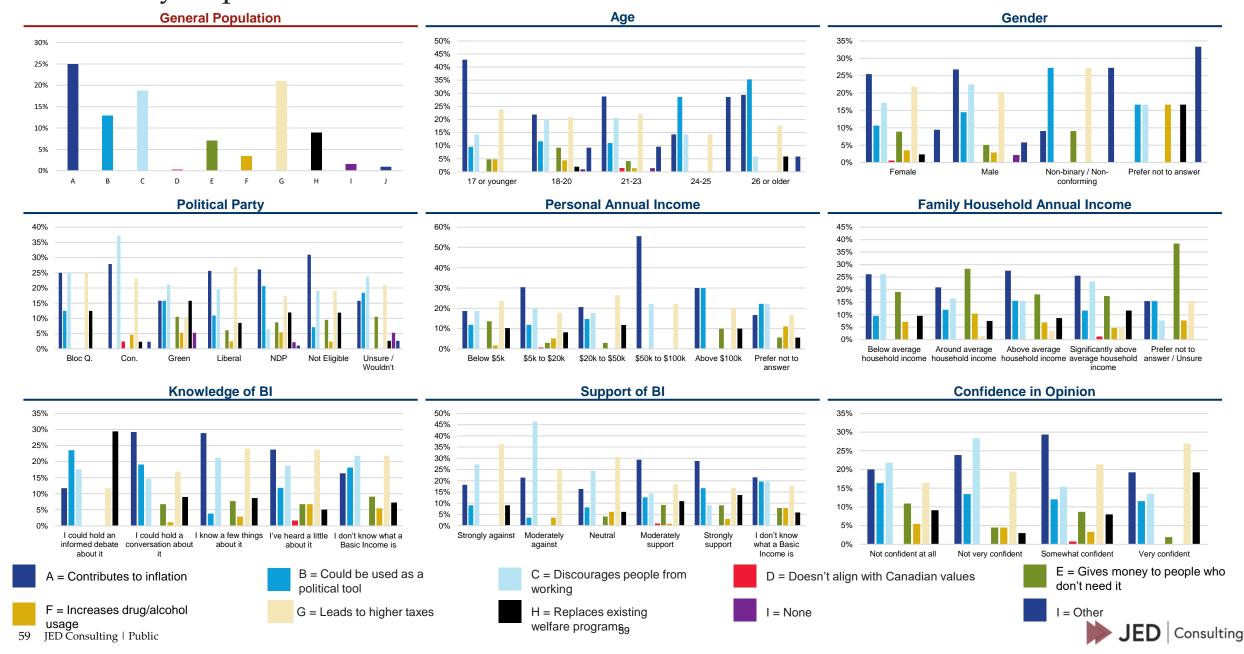
#### What do you perceive to be the TOP benefit of a Basic Income? Select one.



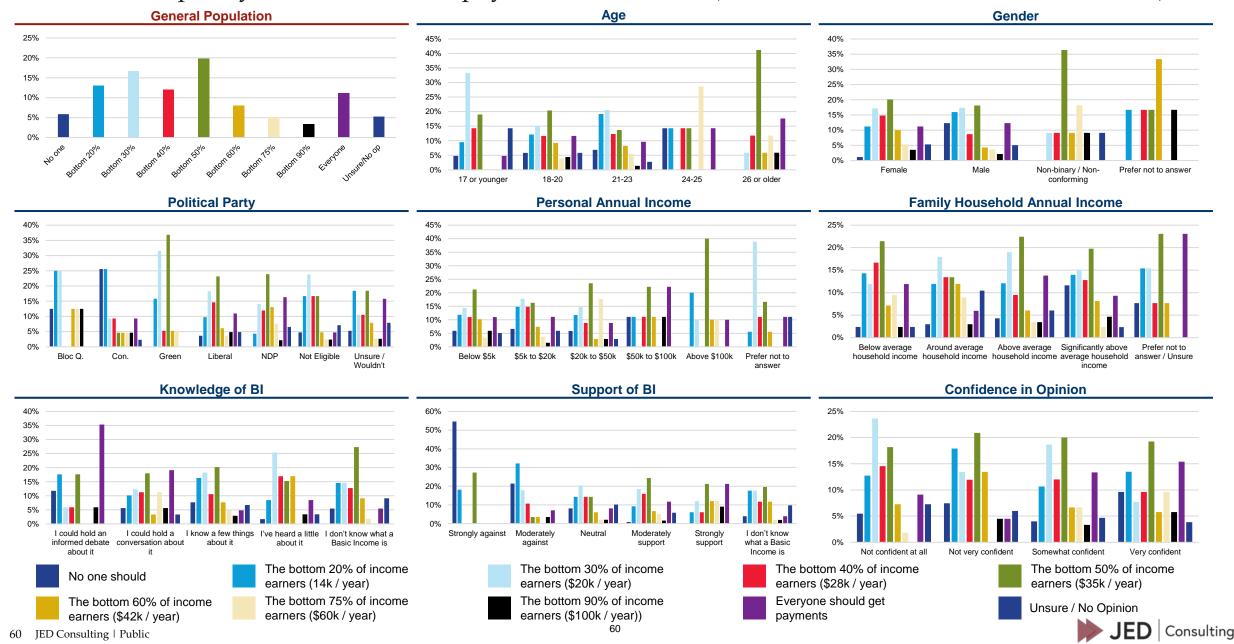
### What do you perceive to be drawbacks of a Basic Income? Select all that apply.



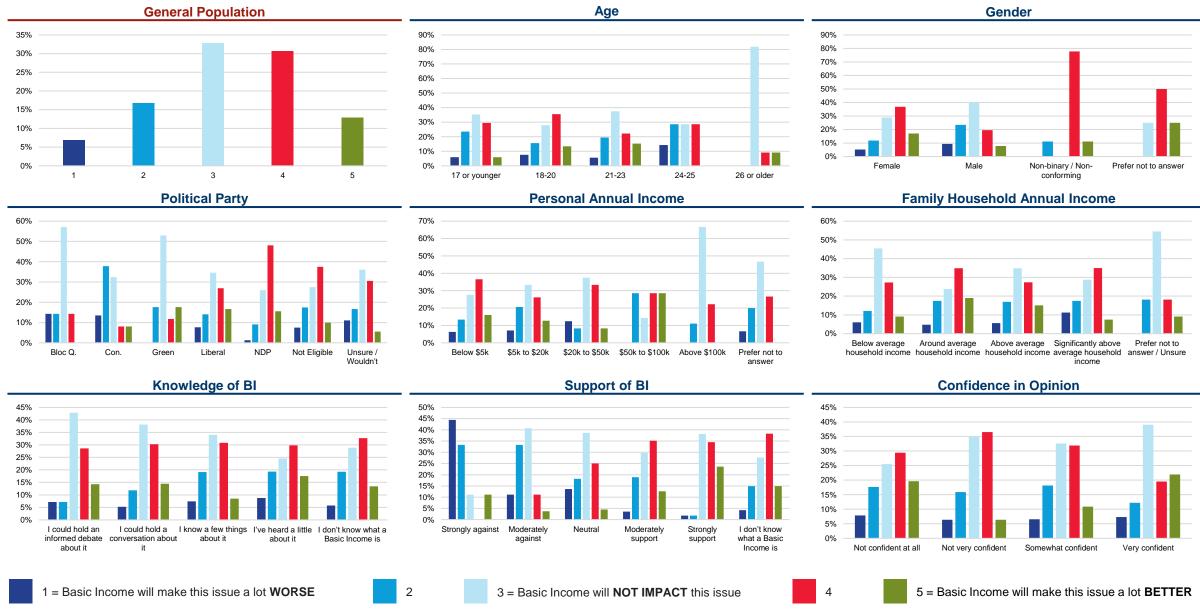
#### What do you perceive to be TOP drawback of a Basic Income? Select one.



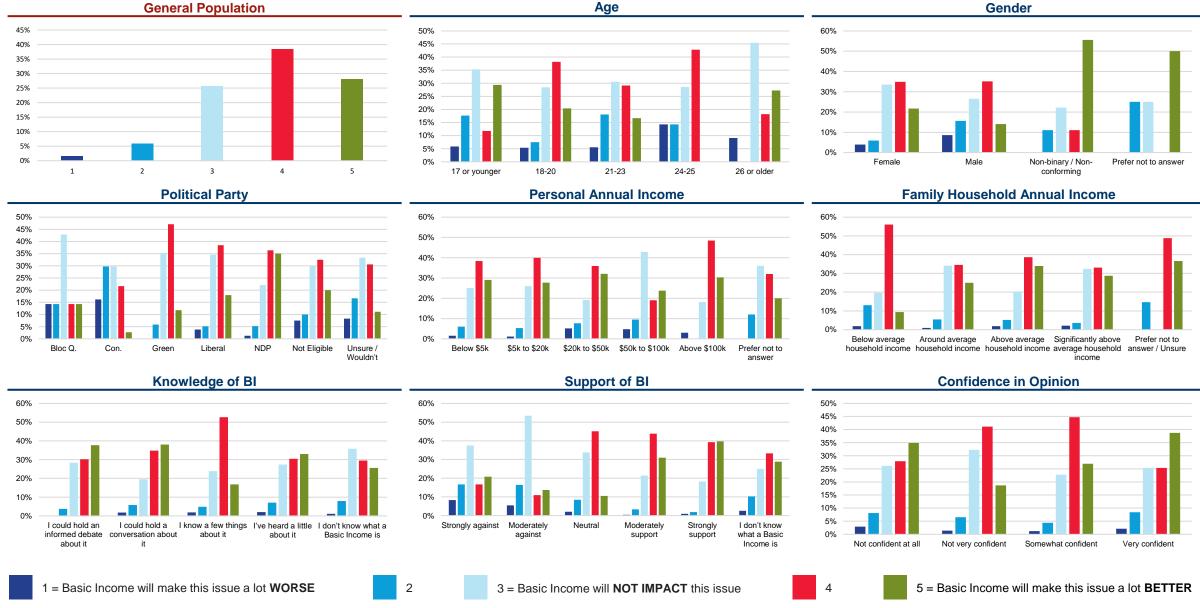
#### Who should qualify for Basic Income payments in Canada (what should the income threshold be)?



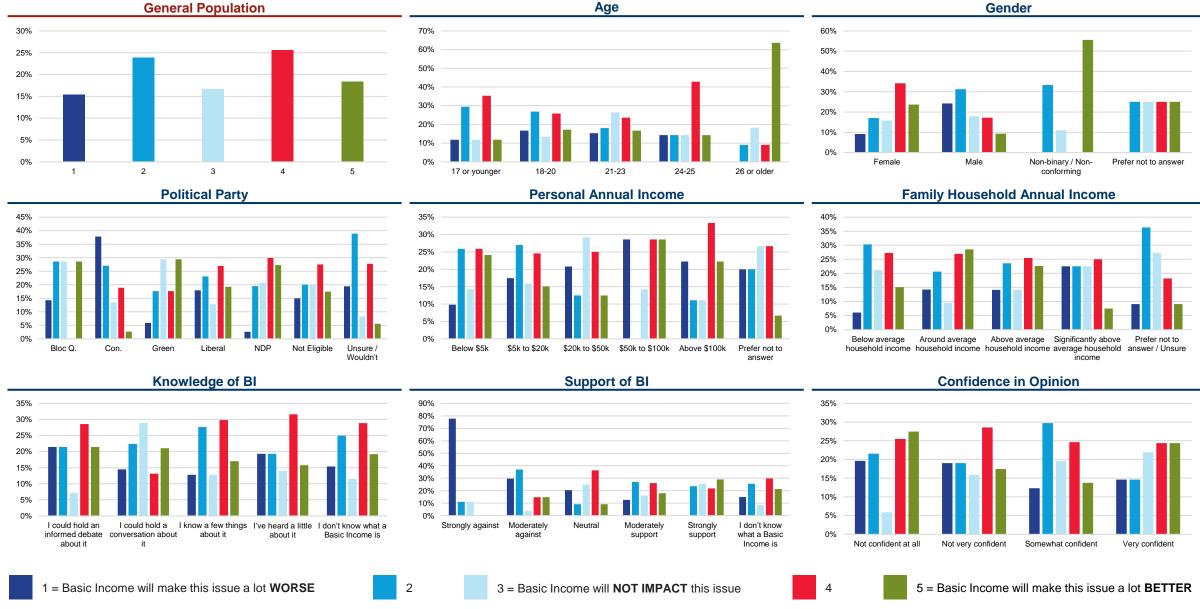
Purchasing a home is harder for Canadians today than in the past. The average real house price has gone up ~200% since 2000 while the median annual income has only risen ~60%.



Canada has seen a steady decrease in social mobility over time. Children today are less likely to grow up and be wealthier than their parents.



Rising prices are making it harder to make ends meet. Annual inflation in September was 6.9%, a two decade high.



# Led to an IMPROVEMENT in mental and physical wellbeing?



# Led to an INCREASE in school graduation rates?



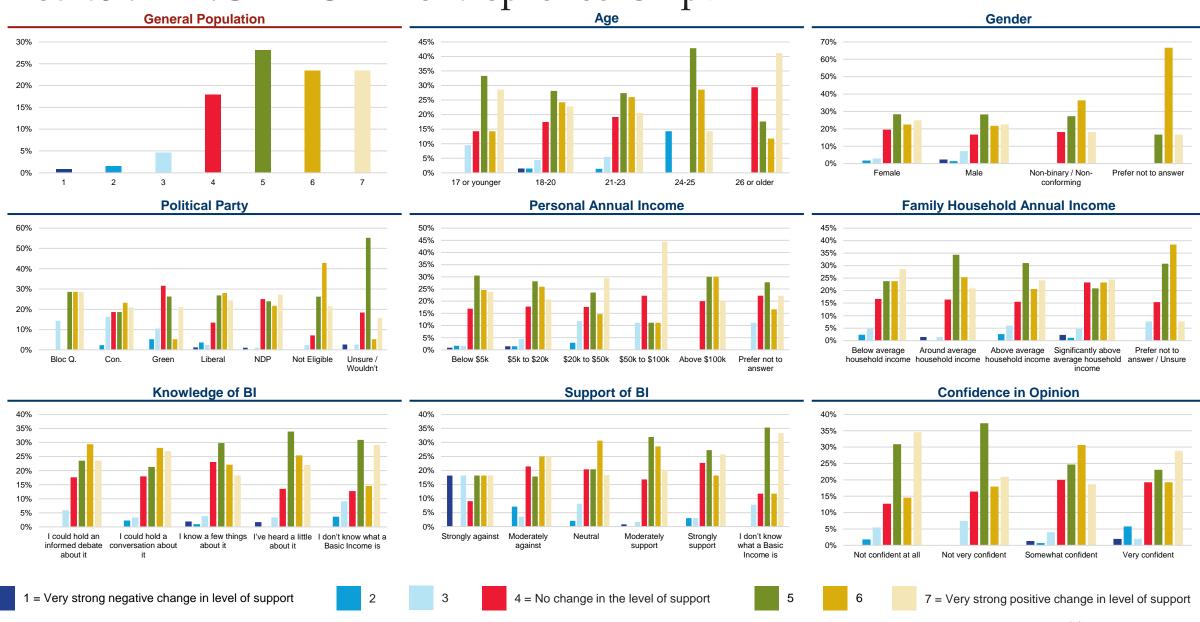
# Led to an INCREASE in overall employment?



# Led to an INCREASE in drug/alcohol consumption?



### Led to an INCREASE in entrepreneurship?



#### Led to an INCREASE in inflation?





#### Led to an IMPROVEMENT in social lives (ex. more family time, more time for hobbies or exercise, etc)



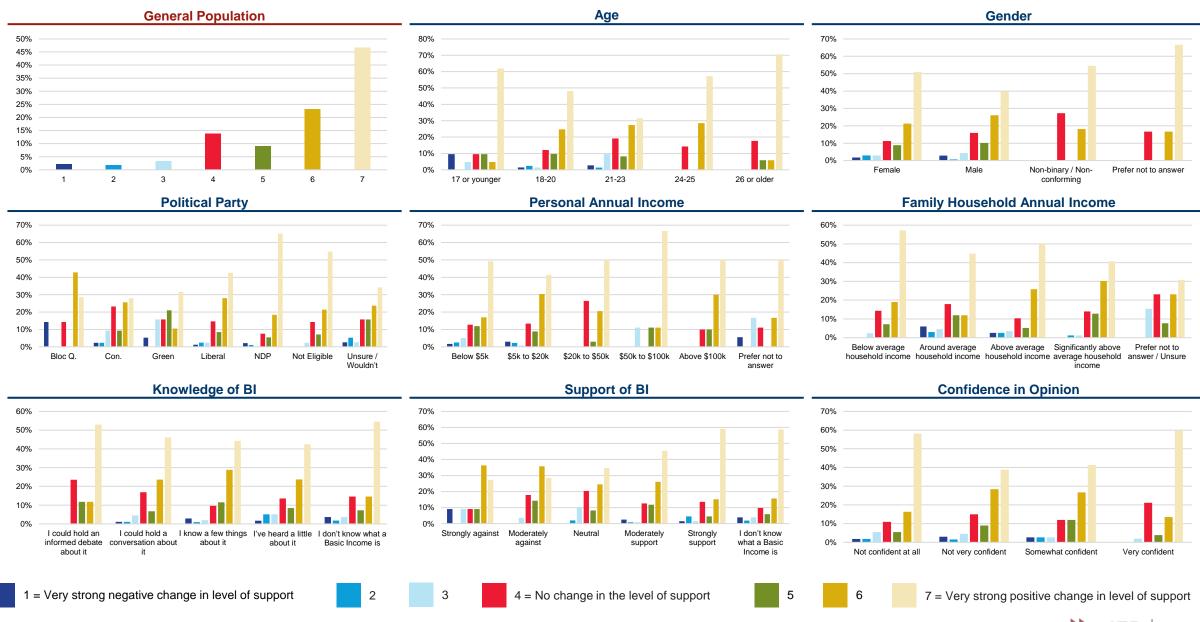
#### Led to an INCREASE in civic engagement (ex. volunteering, voting, running for elected office)



# Led to a DECREASE in overall employment?



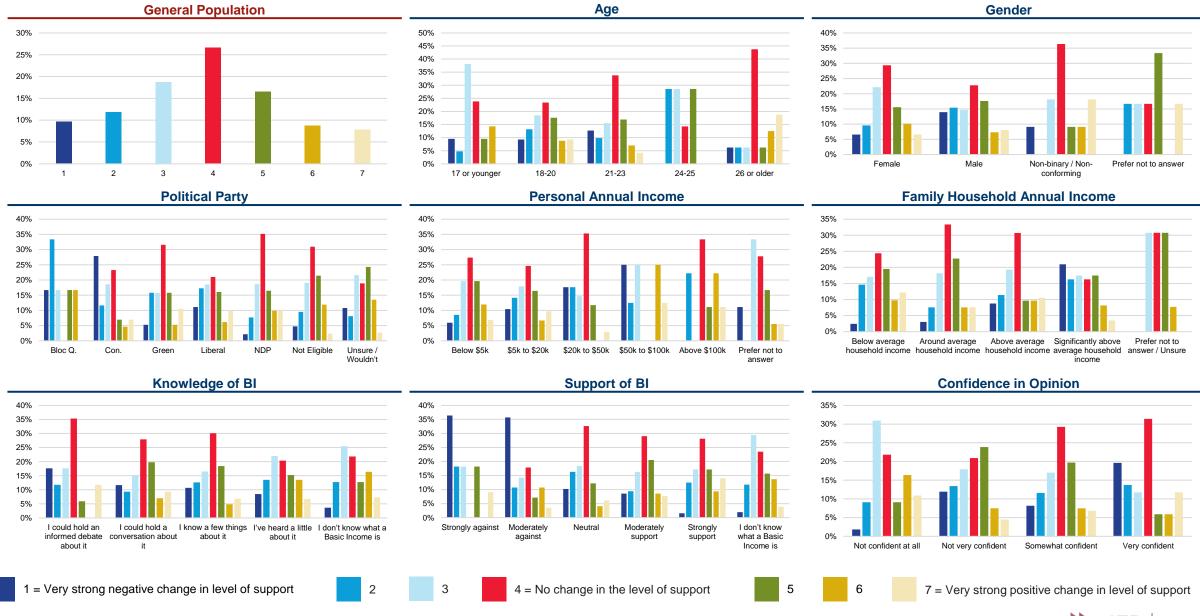
#### Led to a DECREASE in domestic violence?



#### Led to a DECREASE in violent crime?

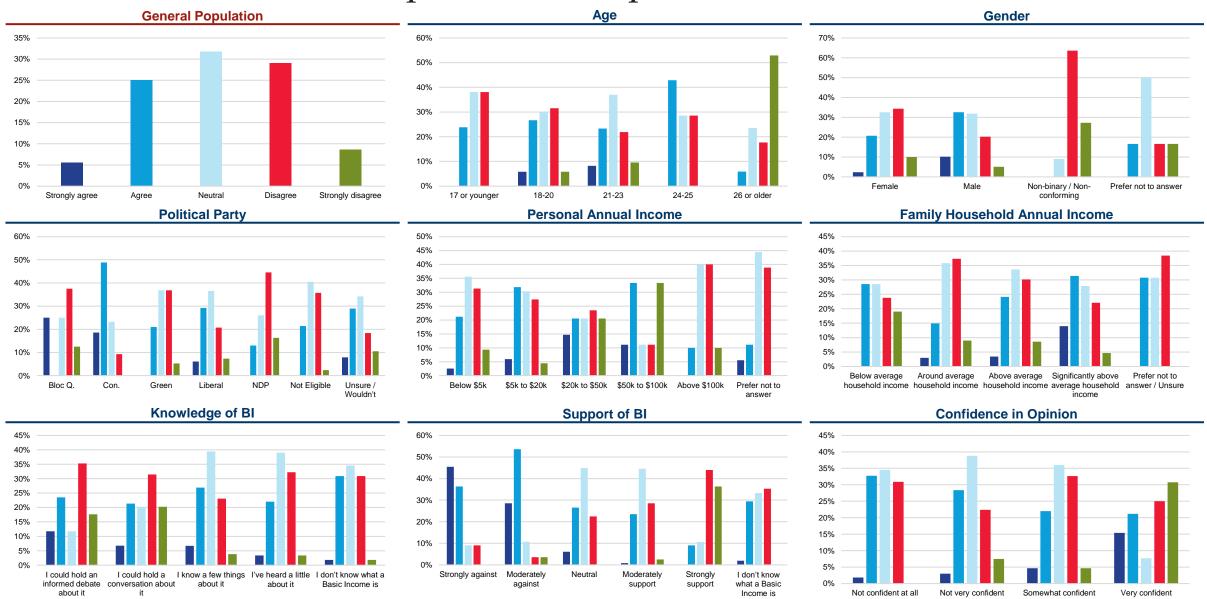


# Led to a DECREASE in people willing to do minimum wage work?



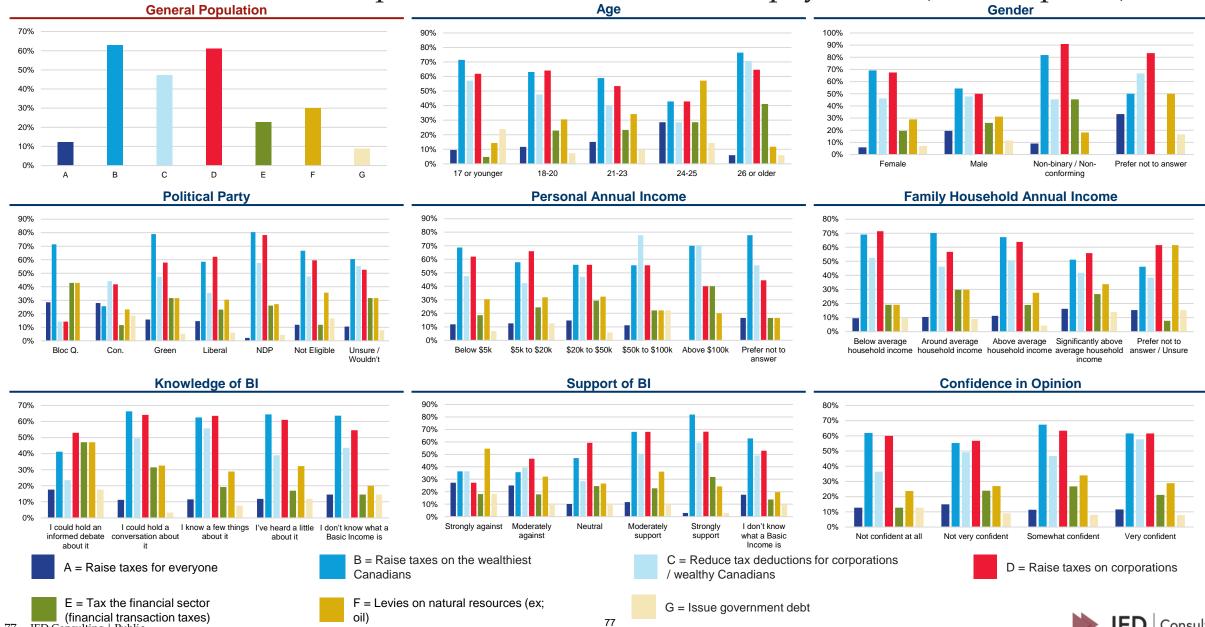


# A Basic Income is too expensive to implement in Canada.



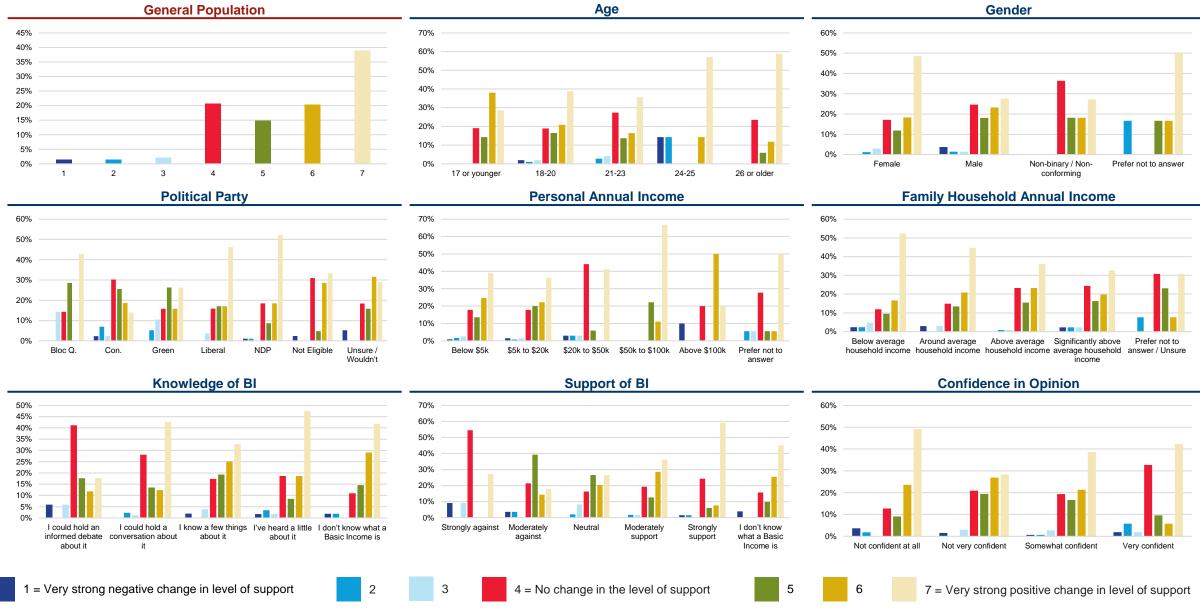


### If a Basic Income were implemented, how should we pay for it? (Select up to 3)

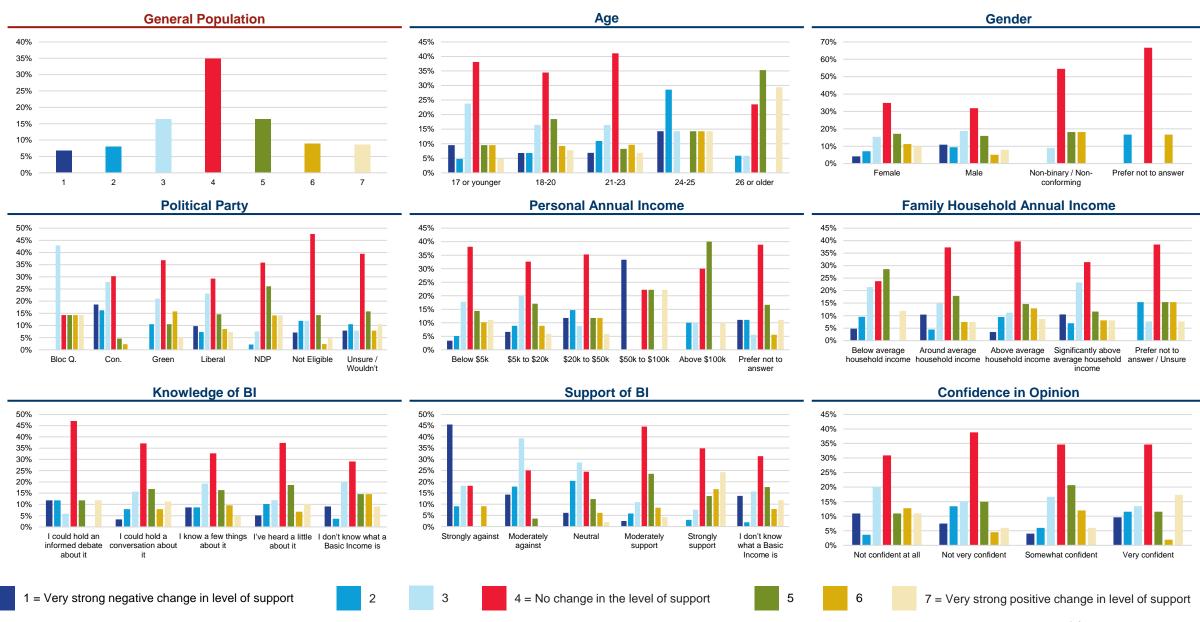


JED | Consulting

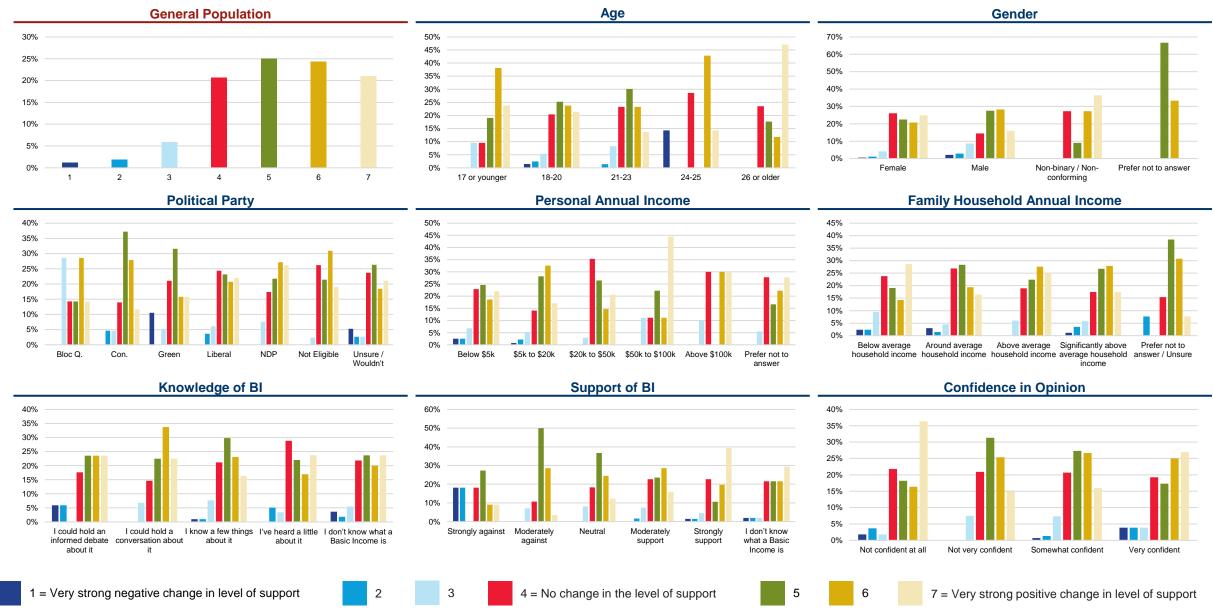
#### If a Basic Income was paid for WITHOUT raising your / your family's taxes, how would your support of a Basic Income change?



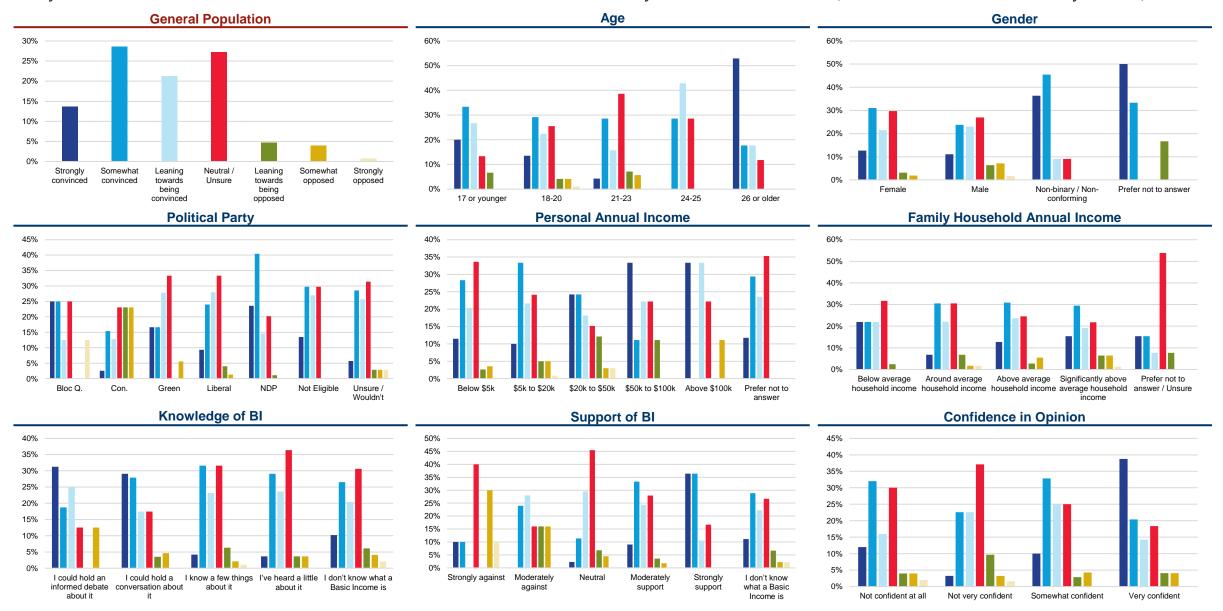
#### If a Basic Income slightly INCREASED taxes for you / your family, how would your support of a Basic Income change?



Suppose HALF the cost of a Basic Income could be offset by the elimination of now redundant government programs. How would your support of a Basic Income change?



Do you believe that some of the cost of a Basic Income could be offset by its indirect benefits (such as those listed directly above)?



Suppose THE ENTIRE cost of a Basic Income could be offset by its indirect benefits (as listed above) AND the elimination of now redundant government programs (as listed before). How would your support of a Basic Income change?

