



Basic Income Canada Network Réseau canadien pour le revenu garanti

BICN COVID-19 Stories Report

June, 2020

In April 2020, The Basic Income Canada Network (BICN) issued a call for stories from people in Canada who were impacted by COVID-19. We wanted to know how COVID-19 has impacted Canadians' economic and overall well-being, and whether individuals and families felt that a basic income would improve their lives in the midst of the pandemic and in rebuilding for the future. Between April 3 and May 3, 141 people from all over Canada answered the call and provided their stories. Below is a summary of respondents' experiences.¹ A separate appendix is available on-line with the full text of all responses.

CERB has revealed inadequacies in Canada's income security programs

COVID-19 has resulted in significant job loss or hour reductions for people all over Canada. Loss of employment income has led to heightened financial vulnerability for many of the respondents. Though some people were able to rely on savings, many respondents were already financially insecure prior to COVID-19. Respondents describe the delicate financial balance they manage from month-to-month, and report that any additional financial burden would result in significant economic hardship.

¹*BICN is immensely grateful to all the individuals who courageously shared their stories in the hope of being able to improve their own lives and help others. We are also grateful to Elaine Power, Professor and Head, Department of Gender Studies at Queen's University for her support for this project and to Queen's students Andrea Reid and Kaitlyn Patterson who compiled and analyzed the responses.*

For example, a father living with his two sons in Quebec describes:

“With the three of us living together, we can afford an apartment that we love, but if the fridge breaks we would lose all our savings.”

The Canada Emergency Response Benefit (CERB) has become available to people who need financial support during the pandemic. However, as these stories demonstrate, CERB excludes many people who need help. Many respondents state that they are ineligible for CERB as they did not make \$5000 in the last twelve months as per the benefit requirements.

This requirement has excluded many individuals including those who have been caring for children and loved ones at home, those who had previously left their jobs to pursue self-employment, those who were unable to work due to injury or illness but did not qualify for Employment Insurance (EI), and those who were previously incarcerated.

These people have been left out of government assistance efforts during COVID-19 and are now in vulnerable positions due to increased financial stress and/or increased risk of illness. Additionally, many respondents who do not qualify for CERB and who are working fewer hours or in low wage jobs report that they are not making as much money as those who have received CERB.

As a result, they continue to have a hard time providing for themselves and their families during this crisis. A basic income would ensure that support is provided for all Canadians regardless of their individual situations.

CERB also excludes those who rely on existing social assistance programs. Respondents who currently receive support from such programs expressed frustration with the discrepancy between the financial support provided by CERB and that provided by programs such as the Ontario Disability Support Program (ODSP) and Ontario Works (OW); respondents relying on ODSP and OW report that they receive significantly less than \$2000 each month. With the implementation of CERB, the government has identified \$2000/month as a livable wage.

The fact that a significant portion of the population is expected to consistently live below this level is unacceptable. Respondents report that this inequity results in feelings of neglect that affect their sense of dignity and self-worth. Other income programs that respondents mention are Old Age Security (OAS), the Canada Pension Plan (CPP), the Canada Pension Plan Disability Benefit (CPP-D), and the Canada Child

Benefit (CCB), indicating that these sources of income are not sufficient to ensure everyone can live decently.

Additionally, COVID-19 has revealed the extraordinary lengths that people ordinarily have to go to in order to stretch what little money they have, particularly with the rising price of housing and an increase in living costs more broadly. Respondents discuss interruptions to their regular shopping and transportation habits that have cost them dearly.

Whereas pre-pandemic, some respondents shopped at multiple stores to acquire what they need at the lowest price, now, in order to limit potential exposure to COVID-19, they have had to shop at the nearest store and have had to choose between paying higher prices or sacrificing basic necessities.

Respondents also note that many government assistance programs have restrictive guidelines which exclude many people in need. Respondents list a variety of barriers to receiving financial assistance. For example, in order to remain eligible for financial assistance, many respondents report having to endure repeat medical evaluations to confirm diagnoses. Frequent medical procedures place an additional burden on people with disabilities or illnesses.

This burden has been enhanced during the COVID-19 pandemic because the risk of contracting the virus increases when respondents enter a hospital or clinical setting for their medical evaluations. Further, adequate and reliable transportation and child care were listed as barriers to attending these mandatory appointments. However, without medical follow up, these respondents risk losing their financial assistance.

By implementing CERB, the federal government has privileged some groups of people while further stigmatizing those who do not qualify for a variety of reasons. Many respondents were adamant that social inequity be addressed. Respondents felt that a basic income would be an effective solution to help fill the gaps in current social assistance programming available in Canada.

A British Columbia resident thinks we can do better:

"What exists is a patchwork collection of programs which could be addressed more effectively by having a universal basic income for its citizens."

"No Wealth = Poor Health"

Financial insecurity often leads to mental and physical health problems. These issues have been intensified by COVID-19, with many respondents discussing how the increased economic stress brought on by the pandemic has exacerbated pre-existing conditions and/or disrupted what little stability respondents had been able to create in their lives prior to COVID-19.

An older adult summed it up well: "No wealth = poor health."

Respondents describe feelings of exhaustion and deep distress as a result of COVID-19, with some respondents contemplating the idea of suicide as a way to escape their health and financial situations if things became unbearable or unrecoverable. Respondents are also worried about whether they will be able to return to work when physical distancing measures subside. For example, respondents with chronic illnesses (e.g. those who are immuno-compromised) are unsure whether they will be able to return to work soon without proper supports in place. Respondents assert that a basic income would support them as they strengthen their mental and physical health, allowing them to prioritize their own well-being and to become active members in their communities.

An individual with fragile health living in Southern Ontario told us:

"A realistic basic income would ensure that I could find the housing that my health requires, regain my deteriorating health, return to part-time work, and continue contributing as an expert community volunteer."

COVID-19 is Not the Great Equalizer: The Reality of Differentiated Risk

While COVID-19 has amplified health risks for all, some groups are far more vulnerable in terms of both health and finances. For example, we heard from many respondents who are undertaking unpaid care work for friends and family and whose caregiving responsibilities often preclude them from being able to work full-time jobs. These respondents report financial distress prior to the onset of the pandemic. Further, several respondents discussed being unable to continue working during the pandemic because they are responsible for someone who is at increased risk for COVID-19.

An anxious caregiver of a mother with Alzheimer's explained:

“Because I work in a hospital, I have had to stay home since the outbreak of the virus [...] I am worried that if I get infected with the virus, I would have nowhere to self-isolate, and I would not be able to continue to provide caregiving to my mother.”

A basic income would not only provide financial stability to those who are undertaking caretaking roles in their communities, but would also send a message that care work is valued and supported by our government.

We also heard from precarious workers whose vulnerability has been compounded by COVID-19, including students, freelance artists and writers, and part-time healthcare workers. For students, the pandemic has impacted professional placement activities, coursework, and research activities, which has delayed some students' plans to graduate and threatened their ability to find work in their fields. Some respondents also report having their student funding cancelled because they needed to take a leave of absence from their studies due to the pandemic. For example, one respondent had to take a leave from their program in order to provide full-time child-care because of elementary school closures during COVID-19.

Professionals working in the arts and those who operate small businesses report relying on interaction from the public for a significant amount of their annual income. With physical-distancing measures and the cancellation of conventions and performances, many of these workers have been forced to live on whatever savings they had pre-pandemic and now face financial uncertainty.

As one performing artist described:

“The working poor, like myself, drain whatever meager savings we have put aside, and with every week we become more anxious and worried, even terrified, that we could become homeless.”

Basic income would provide the necessary support and stability to allow people to pursue entrepreneurial and artistic professions without the threat of food insecurity and homelessness.

Moreover, the part-time healthcare workers that we heard from describe having to choose between going to work and putting their lives at risk. Because they do not receive paid sick-leave as per their contracts, these respondents had no choice but to go to work in order to maintain some sense of financial well-being. A basic income would provide all precarious workers with the stability necessary to be able to prioritize their health.

COVID-19 has also disproportionately affected marginalized peoples and communities. Respondents in abusive relationships report that their situations have been amplified by COVID-19, made worse by stress and isolation.

One participant describes her partner's deteriorating mental health during the pandemic and how it is contributing to the intensified abuse she is experiencing. She also describes feeling anxious about leaving her home to go to a women's shelter because of potential exposure to COVID-19:

"With a basic income, I could escape this situation and find somewhere safe to live."

For people in abusive relationships, a basic income could provide them with the possibility of altering their circumstances by ensuring a certain degree of financial control and independence.

People who are transgender may also be at higher risk of financial insecurity during COVID-19. For example, they may have higher medical costs not covered by private or provincial health insurance.

One individual describing falling through the cracks in several ways says:

"Despite applying for jobs around the area, I have remained unemployed and I have been forced to live off of my savings to pay for my hormone therapy and electrolysis, as well as other necessities of life such as food and shelter. With job prospects even slimmer now, I don't know what to do."

Finally, respondents who immigrated to Canada and/or who are racialized report facing discrimination in the job market. They feel that they are at even greater risk of losing their jobs and of being unable to obtain work once businesses reopen.

As one respondent notes:

"People who are born outside Canada but who are now Canadian citizens face a lot of discrimination on the job market. This is the sad reality. It does not matter how much I contribute, I will be the first to be forced out the door when the economy is doing badly."

"Let's Become the Canada We Say We Are:" The Potential of a Basic Income

While Canada prides itself on upholding ideals of equality, the stories we received from respondents indicate massive economic and health inequities among Canadians.

One story from Alberta concludes that::

Everyone needs a basic income for us to "become the Canada we say we are...the Canada we need to be."

Implementing a basic income would demonstrate that our government supports and values all people and believes that everyone deserves a livable income in order to support overall well-being.

Many respondents report that they are long-time supporters of a basic income which would address these inequities, but are unsure whether a basic income is possible or feasible to implement. However, national financial support in the form of CERB during the COVID-19 pandemic has shown respondents that direct cash transfers to support people are possible and that transitioned into a basic income, could benefit many people in Canada.

Respondents who received CERB express significant relief, with some confessing that it was the most financially secure they had been in a long time due to a variety of factors including worsening health conditions, significant care for dependents, or employment precarity. Respondents who received CERB have been able to pay for basic necessities and improve their quality of life. However, respondents are worried about what will happen when CERB ends and their financial vulnerability continues. Respondents

advocate for a basic income to take the place of CERB to provide crucial long-term income security.

A current CERB recipient who is very grateful to the government for it also says:

"It isn't enough" – that a basic income could help him and "help build the economy." He appeals to the government, saying, "I hope you can be courageous enough to take the lead!"

COVID-19 has revealed the inequities that structure Canadian life and has provided the opportunity to implement policies that will support everyone in Canada regardless of individual circumstances. These stories indicate that a basic income would give people a chance to rebuild their lives, search for employment from a place of health and stability, and support their communities and the economy post-pandemic.

Someone who has done a great deal of volunteer work and who sees a very precarious future aptly states:

"We are not truly 'all in this together' unless we are ALL getting help."

Now is the time to implement a basic income and to ensure equality, dignity, and self-worth for all Canadians.

BICN COVID-19/CERB Stories Report
Appendix containing the 141 submissions received

This appendix accompanies a report that summarizes responses to BICN's request to know how COVID-19, the Canada Emergency Response Benefit (CERB) and related measures have impacted people's lives—and whether a basic income could make a difference in rebuilding for the future. Responses were received in April up to May 3, 2020. Changes to government measures may have since aided some of the people who described their situations here.

1. I live on ODSP (Ontario Disability Support Program), and have only been given \$100.00. Unfortunately, we only get \$1169.00 a month to survive on. I have been saying that we need about \$2000.00 a month to actually live a little bit comfortably. Every year, car and house insurance go up, as does rent and other necessities of life. I haven't been on a holiday in years, literally. I think that COVID-19 has been teaching the government that everyone needs more money these days.
2. Dear Prime Minister, many thanks for the positive assistance the Government of Canada is currently providing to individuals, small and large businesses, as well as other sectors of the economy. Overall, the response has been very beneficial to most Canadians, one way or another, amidst the enormous health and economic crisis. My story relates to our daughter, who is a single social worker under 30 employed in a homeless shelter in the city. She is considered an essential worker but, to our understanding, her story reflects many of those who continue to fall outside any of the federal (or provincial) emergency programs announced to date (April 22). She started working part-time at the shelter in 2019 (along with another part-time job) in order to try to cover living costs, including renting an apartment on her own. She accepted a full-time five month contract position in January 2020, which more directly required her social work skills in counselling and assisting shelter residents on ways and means to improve their individual circumstances. COVID-19 has made her job much more difficult, given that very limited public services are currently available to assist residents. In addition, the nature of the shelter's facility makes physical distancing very hard, given limited separate rooms, washrooms, and general living space. Her risk of contracting COVID-19 is well above average, but so far she has remained healthy. Only recently have the staff started to wear masks and gloves. The fundamental economic problem is that she is paid only if she works (no paid sick days or holidays and no health or drug plan benefits). Of course there is no pension either and the pay is not significantly above minimum wage. Given that she loves her work and is very dedicated to assisting the residents (many of whom suffer from a variety of life challenges), she often faces a daily challenge. It goes something like this: "I don't feel great today (maybe cold related symptoms, maybe something worse like COVID-19), but this shelter is full and needs me. What to do?". Usually, she goes in and carries on. There has been no testing for COVID-19 to date in the shelter for residents or staff. It is not known what will happen if someone (staff or resident) tests positive for COVID-19. In summary, her job is precarious (short term contract) with an above average risk of contracting COVID-19. She works many days (12 hour shifts) when she should stay

home, but would not get paid if she did. Overall, she has no job security and no financial support should she not be able to work for health reasons. The CERB would not apply unless she were laid off. A Basic Income would provide some support she could rely on if she feels her work puts her at unacceptably high risk for COVID-19 infection. As it is now, she would need to be laid off before she could apply for CERB and by then she could get very sick. This seems grossly unfair to her or anyone in such precarious work. As her retired parents, we have assisted with money shortfalls when needed, but having suffered our own financial losses due to COVID-19, this cannot continue indefinitely.

3. I am a caregiver to my elderly mother with Alzheimer's disease. Before she was diagnosed, I was working in Asia with a fulfilling career in travel. However, after she started to deteriorate, and after diagnoses, I had to move back to Canada to live with her so that I could take care of her. She was not fit to live alone, but she was well enough that if someone had lived with her, she could still stay in her own apartment, and it was her wish to be able to continue to live in her apartment. After moving back, it was very hard for me to have a full-time career because taking care of someone at home is very taxing, both mentally and physically. So, my income and lifestyle both suffered as a result. I have been working part-time, and because I work in a hospital, I have had to stay home since the outbreak of the virus because I am worried that if I get infected with the virus, I would have nowhere to self-isolate, and I would not be able to continue to provide caregiving to my mother. There is a high risk that I might get her infected as well. I have applied to CERB, and am not sure if I will get it or not. But for people who are family caregivers, it is very important that they receive some kind of basic income from the government. First of all, family caregiving saves our government a lot of money. Second of all, in the case of my mother, she would feel more comfortable having me care for her because she trusts me more than outsiders, especially when she is still living at home. She would prefer not to have strangers coming into her home. Thirdly, it is hard for many family caregivers to have a full-time career. In my case, I try not to think about my old age pension or what I am going to do financially when I retire and am making much less than I did before. For the first couple of years since moving back, I was getting adjusted to life in Canada, and didn't have a job, and the financial worry has caused me lots of anxiety and stress. It got better when I started to work a part-time job last year, but I still wonder from time to time whether I will have enough money to retire. Therefore, if I receive a basic income on top of working part-time, I would feel a lot more at ease about my financial situation. So, I call for either a universal basic income for everyone (however, I don't feel those who are within the high-income bracket should get one), or a basic

income for those with caregiving duties to either young children, elderly, or disabled family members.

4. I live in Manitoba. To be eligible for provincial and federal disability benefits, the government requires repeated medical evaluations, potentially exposing disabled people (many of whom are high risk) to COVID-19 at hospitals, clinics, or during house calls. Disabled people are forced to choose between foregoing/losing disability benefits or being potentially exposed to COVID-19. Even under "normal" circumstances, the medical assessments required for disability benefits put unnecessary strain on disabled people, causing additional risk and harm to our health. An unconditional universal income would empower disabled people to say no to dangerous medical care without the threat of losing their income.
5. Since 1996 I've lived with bipolar 1, an adventure that has included poverty and homelessness, five careers, and a Masters of Arts. I'm also a single Dad. In 2017, I moved five times in one year, finally landing in social housing. By fall of 2019, it became clear that my landlord was not able to handle the pests and I moved out even though my rent was \$139/month. The final month I was not even able to sleep in my own apartment! By spring 2020, I was coming out of an episode of illness and paying my rent by doing a house concert. It was planned for March 13th, the very day the first restrictions came in! I then wanted to bike for Uber Eats, but instead I self-isolated for suspected symptoms. When finally ready to ride, I got an alert on my phone telling me to stay home unless I was an essential worker. I decided then to follow my gut and stop working. I applied for CERB. That week CERB, my tax return, and an ODSP adjustment all came in. Suddenly, I was able to get groceries and pay off my debt I had accumulated since fleeing my apartment, with a few dollars still left in the bank. I am now able to take time to recover. I am not sure Uber Eats is what I will choose to do in the future. I know that I did the right thing by staying home, but CERB is temporary. I am a decades-long advocate for a Universal Basic Income (UBI). I pray it now becomes a reality so that I can live my life again, and not live in fear of losing eligibility for the most basic standard of living. My daughter, who is 8, and her Mom are on Ontario Works (OW), so UBI is even more critical for them.
6. As a recipient of ODSP (Ontario Disability Support Program), I was already living in financial distress before this pandemic, like the other nearly one million people on ODSP. Where in Ontario can you find a safe and clean place to live for \$497/month in 2020? Our premier thinks this is sufficient; This is impossible. I am now a member of the invisible homeless community, as are many others on ODSP. The Landlord

Tenant Board and Legal Aid would not step in to protect my health and safety from a slum landlord, so my retired senior citizen father moved me in with him. He has tried to fill in the gaps left by the Ontario government's outdated ODSP; now he has seen his retirement savings impacted by the stock market, like everyone else, adding even more strain. We are seeing food prices rise in an area where it was already difficult to get what we need. We have no family or friend support, or anything like the caring communities depicted on the news. All we have is each other, just me and my dad. Last year we both attempted suicide. In the last year and a half, we have learned that we do not matter to our government or its citizens. Money and power and destroying the environment even more. There is nothing left to hope for. Unfortunately, we are not alone in this experience, and there are others who have it far worse. Who will look out for them?

7. I am a PhD student in epidemiology. My marriage ended abruptly a few months before the COVID-19 outbreak and my ex-partner is unable to safely care for our child. Now I am taking care of a small child full-time, am on leave of absence from school to do so, and therefore am not receiving my student stipend. A basic income would allow myself and other student parents to get through this outbreak without considering leaving school in order to make money for rent and food. Thanks for your work to support the basic income in Canada.

8. I am a recent arts grad, and an older adult with concerns for building future financial security. Having asthma, I can't work directly with the public right now for part-time earnings. Most people won't buy art at a time when they struggle to meet their rent, mortgage, etc. Alongside personal concerns, I worry about the most vulnerable people in our city: the homeless, the poverty-entrenched, and the suddenly-poor. Most homeless cannot socially distance from each other, and the poor generally lack vibrant health due to lack of funds. One individual I know has accommodations thanks to a poverty-relief group, yet they bus continually to suburban neighbourhoods to escape their unpleasant neighbourhood. They don't cook though, and purchase many dollar store foods for subsistence. A local private clinic kindly donated some supplements to aid both their recovery from two serious illnesses, and give them some protection against sickness this winter - yet these are temporary measures. No wealth = poor health. We live in a wealthy country, and in the rich province of BC, yet we are not ensuring our wealth or protecting our most vulnerable citizens. That is painfully sad. Those living with mental health problems and poverty, those who have experienced financial disaster, all the way up to average Canadian families who now recognize that they are just two paydays away from living on the street and/or from depending on relatives, are set up to take the

brunt of a disaster like this pandemic. Our society must end the willful neglect of our people's needs. A Basic Income for all Canadians CAN work to stimulate local economies, provide tax revenues, restore people's health and zest for living. Studies have proven that such a program motivates recipients to seek out employment, while removing food insecurities for all. Let's implement it now.

9. Hello, I am a single 57 year old Canadian-born woman who was diagnosed with Stage 4 Breast Cancer one year ago. Since then I have had to rely on CPP Disability (Canada Pension Plan) with a top-up from the Saskatchewan Assured Income Disability Plan. My rent is \$875 for a 1 bedroom apartment, which is more than my CPP disability cheque. I am left with \$225 after paying rent. This does not pay for food, bills, and living costs for the month. My daughter has been helping me financially; she has work for now as she is deemed essential services. If it wasn't for her, I would most likely be living on someone's couch. Most of us are aware that undue financial stress causes mental health issues as well as physical decline. Which only puts more stress on our current health system. Our democracy is not working and it hasn't been working for a long time, since before the COVID-19 pandemic. If I had a monthly basic income that was based on our current cost of living, I would be able to purchase healthy foods, complimentary therapies for the side effects of my cancer, pay my rent and bills, and not have to feel embarrassed to ask my family for financial help. I don't qualify for any of the current relief packages provided by the Government of Canada. I support a basic monthly income based on a living wage, starting NOW! What's being distributed as "relief" should have been in place as a basic society safety net long before the pandemic, but now we know that it is possible.
10. As a worker in the performing arts, I have to find supplemental employment for 9-11 months a year just to survive. Most of that work ends up being contract or freelance, with no job security or benefits. That's in *good* times. In these troubling times, companies are not hiring, nor are they responding to emails or inquiries. The working poor, like myself, drain whatever meager savings we have put aside, and with every week we become more anxious and worried, even terrified, that we could become homeless. The idea of losing my home, after more than 20 years of living here, is devastating. So, this perpetuates a downward spiral, affecting not only our emotional well-being but also our physical well-being (since stress is a key factor in maintaining health). The supplement the government has wisely decided to give us is a lifesaving measure for many (although in large cities where rents are sky-high, it is still not enough). If this were to become permanent, and low-income earners knew that at least their rent, food, and basic necessities were paid for, it

would go a long way towards improving their health, because they would then be able to find well-paying jobs and be happier, more productive workers. Financial stability would also allow society to be more at peace, since domestic violence and drug abuse would significantly decrease under those circumstances. It is high time for a Universal Basic Income (UBI) for all workers, but especially those without high-paying jobs.

11. A basic income would change my life and the lives of those closest to me who depend on social assistance for their survival. I receive disability as a means of income due to my mental health struggles. My partner, who lives with me, is also low-income and disabled. We're lucky in that we have dual income to meet our most basic needs. Unfortunately, when it comes to emergencies and crises, we are ill-prepared financially to meet our needs. These emergencies include things such as the current pandemic, when we had to borrow money for an emergency pantry, sanitizer, and personal protective equipment (PPE). Other emergencies include if something went wrong with our pet: how could we afford veterinary care with our limited income? What if one of us fell ill, or worse, died? How would we carry on without one another financially? I know that I wouldn't be able to afford to both pay rent and eat! With a backlogged affordable housing system, it's unlikely I could find an affordable place to live on my own. A guaranteed income would grant me the assurance that I would be able to stand on my own two feet, and so could my partner. It would guarantee that my friend, who doesn't have a family doctor to fill out her disability application, would have income while she navigated the process. I receive much less, about half, of what Canadians receiving CERB get. How is it that the most vulnerable populations are expected to struggle during this crisis, let alone day to day, month to month, year to year? It's our government's responsibility to provide a liveable income for those who need it most. Those less fortunate than myself don't deserve to have to choose between eating and putting a roof over their heads.
12. I am an engineering student who's had to take a break from studies due to health circumstances. I've had to spend a lot of money (out of pocket) to aid in my recovery, and am currently in need of major dental repairs (for 5 missing teeth, several cavities, etc.). I am torn between pursuing my studies again in September 2020 (after having been homebound for almost 2 years), or getting my teeth fixed with the money I have left (since I do not have insurance). Moreover, as I do not have a visible disability and am not employed, I am unsure whether I will be able to qualify for any help. I also live with my parents, who are retired and do not have

much money themselves. Universal Basic Income would be of tremendous help to us, while being fair to all Canadians.

13. I'm on ODSP (Ontario Disability Support Program) with mobility issues related to COPD (Chronic Obstructive Pulmonary Disease) and osteoporosis. I used to get my groceries delivered at the beginning of the month. Well, Metro's delivery service was down so I've been shopping at the very expensive, but close to me, convenience store. I've been eating processed foods that cost a lot more than if I was able to use my normal grocery delivery service. With ten days to go in the month, I'm broke and have no food. Not to mention that I'm run down from not eating healthy food. This pandemic has hit me hard.
14. I have done much volunteer work and spend most days helping others, including my lifelong girlfriend who has multiple sclerosis. According to Finance Minister Bill Morneau, I am not eligible to receive the Canadian Emergency Relief Benefit (CERB). I am part of the "Hidden Homeless"; I live with my mom, and after she is gone I will be on the street. Due to various physical ailments, I have never maintained steady employment. Without Basic Income, I have a very precarious future. It's great that people are getting help during the COVID-19 pandemic, but we are not truly "all in this together" unless we ALL are getting help.
15. My partner and I have continued to work full-time during the crisis to date, and have been working from home for several weeks. However, the small business I work for has been hit hard by the crisis, so I'm very worried about my future employment, especially since my work experience is in an ambiguous area between "skilled" and "unskilled" (despite the fact that I'm highly educated in the Humanities). I have no savings because just before the pandemic hit, I gave all of it (\$5000) to a family member to help with their college tuition. And, of course, their program has now been affected, but not suspended, and they also face an uncertain employment future when they graduate. Furthermore, the business I work for may reopen soon (it is classified as "essential"), so I will risk exposing myself and my partner to the virus. Finally, we live in downtown Toronto, where rents are exorbitant, which we chose to do because we could walk to work (saving money on transit) and have access to all of the downtown cultural venues, which are now closed for the foreseeable future. I don't see how workers in my position, and that of many of my family members, will survive in a future where we face mass unemployment as small businesses close and large employers automate. The federal government must act to protect small businesses, or introduce a Universal

Basic Income immediately -- preferably both. Otherwise, there will likely be massive hardship and unrest.

16. I'm from Ontario and I've never felt more financially secure than I do with CERB. I struggled to manage part-time work and full-time university studies, while trying to deal with chronic pain and Post-Traumatic Stress Disorder (PTSD). I forced myself to continue working on modified duties so I could afford rent and food even though a break would have helped me start to heal. Right now, I can afford to access the care I need to feel better; however, all of it is shut down due to COVID-19. I worry when CERB runs out or when things open again, I won't be able to afford the care I need and will be forced to work when it only exacerbates my symptoms. CERB gives me the option to care for myself instead of worrying about how I'll be able to afford to live. I want to still be able to have that option when things return to relative normality. I shouldn't have to make myself sick to afford to live. I still would love to work, but I wish I felt I could take a short leave of absence to take care of myself. I have never applied for disability because it wasn't enough to live on. CERB gives me enough money to live.
17. I'm a single 55+ woman, living alone in Toronto. Four years ago, my permanent full-time position was phased out; since then, I've been doing freelance/contract work as I search for a permanent position—and my former employer is my main client. When COVID-19 was declared a pandemic in March, I had already been experiencing a very slow period, with little to no work since the last week of February. Work started trickling in toward the end of March, but then I learned that all of my top clients were experiencing work disruptions due to COVID-19, with projects being postponed—in some cases, indefinitely. As I still had work coming in, I didn't qualify for the initial CERB; but, even with the revised CERB—which now takes into account those of us who still have some/reduced income—I still don't qualify, as I'm making slightly more than \$1,000/month. This in a city where \$1,000/month doesn't even cover rent. I feel like I've been left behind—and, like many other working Canadians, I've paid into Employment Insurance all of my adult life! The experience of being laid off at 50+, coupled with navigating menopause, ageism, and a precarious work situation, has taken a significant toll on my mental health and general sense of well-being. I'm feeling like I'm just surviving instead of thriving. A basic personal income would help me cover basic expenses like rent and food while I look after my health and continue my search for permanent work.
18. To put it simply, I ran out of money before the end of March (I'm a recipient of the Ontario Disability Support Program - ODSP) after buying more than I normally

would, because none of us knew what the next day would bring! There was so much uncertainty and I was scared! April, I will admit, is not as bad so far because we got four months 'worth of GST credit. But what happens over the next several months has me worried! My trips to the grocery store (No Frills being the most affordable) have left me even more concerned; No Frills is struggling to keep up with supply and demand, and I have come home empty-handed, which may force me to shop at higher end stores where I will spend more and come home with less! Which begs the question, why am I paying more for the exact same item at a different store? I could go on, but you get my point.

19. I'm a sole provider for my wife who is basically confined to the home due to illness (COPD, heart condition, and diabetic). It has been rough, as we owe \$745.00 in payments for medications. I pay what I can towards the bill each month, but each month there is an additional \$73.00. Plus, just before the lock down, her son and his wife lost their jobs and their apartment. They are now staying with us because of the lockdown. I've depleted my savings.
20. Before COVID-19 it was hard to keep food in the home, but now it is even harder as the prices just keep going up. It was always hard to keep good food in the home, but now it is even hard to keep unhealthy food as the costs are becoming so outrageous. I find myself eating less, but I have diabetes and my counts are way too high. There isn't much I can do at this time. I don't have enough money to buy the right food to stay healthy. The little bit of extra money I got this month helps, but I don't know what will help me in the next month or thereafter.
21. I am on ODSP (Ontario Disability Support Program). My husband usually works. He was on paternity leave and was supposed to return to work, which is a saving grace as his work helps a lot. He fell on March 30th and can no longer work at the moment as he is immuno-compromised. The doctor placed him on sick leave, which is fine except that he can't apply for CERB because ODSP takes it, kicking me off the system and leaving us in more poverty. ODSP only takes 50% of work wages after \$200.00, so we could just make it by. If ODSP was not allowed to touch CERB, we would be able to reduce our stress during this stressful time. Living on ODSP wasn't a choice. It threw me into poverty and doesn't cover my rent and basic needs. My whole ODSP cheque, minus \$100, goes towards paying my rent, so I do not have enough money left over to pay for food, and I have a baby at home. The government should allow people to receive CERB without deductions for people on ODSP and OW (Ontario Works) so that we can survive too, and not be even more panicked and stressed during this time. After COVID-19, the government should

raise the rent and basic needs of ODSP, as we did not ask to be sick and/or disabled.

22. I brought my Mom home from her senior home on March 10th, 2020. I felt she would be safer in my home than she would be in a senior home. She has not shown any signs of COVID-19. Home Care did not have enough staff to help me out, so my finances and my Mom's finances have taken a hard hit as I have had to hire help for my Mom. My Mom is 83 years old and suffers from Alzheimer's, COPD (Chronic Obstructive Pulmonary Disease) and CHF (Congestive Heart Failure). My mom is not able to do much for herself so I had no choice but to hire help for her. I have no family in my city, so I'm alone in this and Mom continues to decline. I am now waiting for a long-term bed. I also have permanent guardianship of my 15 year old granddaughter, who suffers from ADHD (Attention Deficit Hyperactivity Disorder) and ODD (Oppositional Defiant Disorder). We have been staying in self-isolation since my Mom moved in. It causes a lot of stress on us because, other than me just going out for essentials, we are together 24/7. I applied for CERB and got assistance; however, proper care has to be paid a fair wage. I pay workers \$20.00 per hour for my Mom's care. My Mom feels uncomfortable having me bathe her, so care workers come in 3 days a week to bathe her. I live in Alberta.

23. The COVID-19 pandemic and Canada's "lockdown" response has cast a spotlight on the fact that my income is insecure and at or below the poverty line at the best of times. I work on contracts that may or may not be renewed every four months. I'm also a freelance writer and editor, and make a (very) little amount of extra cash selling my art. All of these things have been and will continue to be impacted by the pandemic and its repercussions (I may not have a 4-month contract this fall, due to global economic depression). If my annual income were a guaranteed \$2,000 per month (the amount that Canada's provisional CERB funding provides to those eligible), instead of the approximately \$1,200 per month that it is now on average, I would have the privilege of not worrying about being able to pay both rent AND all of my bills, including groceries. I would be able to relax a bit, and not have to scramble to pitch stories and apply for jobs, which takes time away from doing the work I'm actually being paid to do. None of my jobs offer health benefits, so in order to deal with anxiety, depression, and any physical ailments, I have to find my own solutions (I avoid visiting the doctor because I don't want to be told I need a prescription I can't afford; vis-à-vis mental health, I rely on CBT -- Cognitive Behaviour Therapy -- learned when I was a student and had health-care benefits, plus various "relaxation" techniques). A Guaranteed Basic Income would change my life for the better in many ways!

24. I have been on ODSP (Ontario Disability Support Program) for 30 years. Abuse has done irreversible damage to me in every way possible. This is the most grateful I have ever been to be on ODSP. I have basic money for bills and food; I just have to live out the isolation. I am 64 now and it has been a real struggle to make ends meet. I need a minimum of \$1,800 a month to survive in my home. I have believed in the Basic Guaranteed Income for all. Take away other support programs (pensions, welfare, ODSP, food banks, baby bonuses, supplements, etc.) and give a Basic Guaranteed Income to everyone who needs and deserves it so that everyone has a roof over their heads and food to be able to function, go to school, and possibly work.
25. My story is similar to those of many others. I just finished reading about Justin Trudeau pledging millions of dollars for Canada's charitable organizations to help in the face of the COVID-19 crisis. If there was Universal Basic Income, disadvantaged Canadians wouldn't need to rely on charity to survive - crisis or no crisis. Money donated by citizens could flow into the economy instead.
26. In October 2018, I left my senior position of 19 years at a marketing firm to start my own business. I planned to live off my savings for 3 years while I developed some software and a college curriculum which I hope to sell. My partner and I have two teenage daughters. In February 2018, we were asked by CAS (Children's Aid Societies) to take in a boy (9) and his sister (10). Within 24 hours, these beautiful children moved in. We later discovered that since the mom requested for us to care for her children, we don't qualify for the support that comes with Foster Care. We considered backing out, but could not bear to put the kids in Foster Care. Giving up the income AND health benefits that came with my marketing position was a major risk that was then multiplied by an enlarged family. After significant number crunching and cutting our already modest living, my partner and I agreed to move forward. 18 months later, as details of the CERB trickle out, it has become apparent that my situation is not covered. I can't show \$5,000 of employment income nor a decrease in income due to COVID-19. My loss is in savings. I lost nearly half of my net worth in a week as news of COVID-19 decimated my investment portfolio. I have to continue the sale of my investments at these lower prices to support my family. My savings will not last nearly as long as I had calculated, and I can't look for work during the shutdown. My entrepreneurial dreams are shattered.
27. I started a dream job in residential building management at the beginning of December 2019. To say that my job has changed drastically would be an

understatement of epic proportion. Not only have my duties changed drastically, my expenses have as well. I am extremely blessed to be employed, but nothing could have prepared my modest income for the hit it has taken. Thankfully, I receive housing as part of my employment contract, so I don't have to worry about rent. Unfortunately, I do have to worry about protecting myself and the tenants in my building and that has brought many expenditures. Between purchasing PPE (personal protective equipment), more potent cleaning products, and other situational items related to COVID-19, I am barely scraping by. That, coupled with extreme changes to my work schedule and responsibilities, has brought me to my limit. I check the news at every opportunity in the hope that my essential occupation will be protected by some sort of assistance, but to no avail. A Basic Income for all would be literally life-changing for me and many others in my position. Having to choose between food/bills and protecting our health is a horrible choice to make.

28. I am from Saskatchewan. I live on a small farm on which we struggled financially through the 1980's, 1990's, and early 2000's. A Universal Basic Income would have been a godsend to us then, but small farms were weeded out. In 2008, we rented out our land and my husband got a job in the oilfield. Finally, we had an income and, although we live modestly, we began to feel some security. My husband was planning to work until he was 65; we saved as much as possible for retirement. Now, with COVID-19 and the oil disaster, we wonder every day how long he will have his job. While we were hoping to save a lot more over the next few years, we are now watching our investments plummet. I am 65 and receiving CPP (Canada Pension Plan), although it's not much, and OAS (Old Age Security). We could soon be looking at not having enough income to maintain our home - power, heat, telephone, and internet alone would take a large chunk of our income. I believe that a Universal Basic Income paid to EVERY adult Canadian would help us. It would also help current and prospective students to get an education. Welfare, and other social programs, could be eliminated. No one would have to "apply", no one would fall through cracks. People who earned additional income, and most would, could be taxed at appropriate rates on that extra income. That will give incentive to work, and most will. My suggestion would be \$24,000 per year to EVERY adult, regardless of family situation, and an additional amount for each child. Low-income people will, of necessity, spend all of that money and stimulate the economy.

29. I can't work at just any job due to injuries from a car accident. I had to quit work, move from my home, and lost my car because I live on disability. Basic Income would help me to get ahead, get back on my feet, afford a car, and maybe find a

job that I'm able to do with my disability. I want to work, be productive, have some savings, and put money into the economy, but I'm very stuck living this way. I have to live off \$1000 per month. Once rent is paid, I have barely enough for food. If I get a job, my work will cut off my benefits and stop paying, so I'm damned if I do and damned if I don't. It feels like there is no way out.

30. I've been on disability for almost 2 years. I'm 33 years old and I injured my lower back digging a trench when I was supposed to be on modified duties. The employer failed to accommodate me. I have a family of three young children and was barely making it through financially with the income from WSIB (Workplace Safety and Insurance Board), for which I was only receiving 20 hours per week as opposed to 40. Then COVID-19 came out of nowhere and disrupted my life even more because WSIB no longer wanted to pay my LOE (Loss of Earnings benefits) and cut me off because I lost my job due to the job coach not being able to attend the jobsite. Now I am receiving nothing and have no savings. This is a scary time, trying to raise young children with no stability. Please help people like me that don't have many options in life and could really use the help.
31. On October 4th, I seriously injured my leg. I was not cleared for work until December 28th. I run a small cleaning business and was hoping to get back to work by mid-January. I live with my disabled daughter and so have been self-isolating since March 4th when she came down with bacterial pneumonia. We are moving May 1st and the GST money helped a great deal. However, she is not expecting more funds and neither am I, other than my pension. The moving truck is \$180, plus gas, and I have to pay 2 workers to move us, which will be at least \$240. I am not sure how I am going to do this, as my daughter is on disability and I am on pension. There is no extra money. This move will use my grocery money for May, so things are going to be tough
32. After giving it all and doing back-breaking work for over the last two years, my company laid me off this month (April 2020), due to low oil prices and low demand during COVID-19. I suffered significant mental trauma. People who are born outside Canada but who are now Canadian citizens face a lot of discrimination on the job market. This is the sad reality. It does not matter how much I contribute, I will be the first to be forced out the door when the economy is doing badly. I face an uncertain future in today's tight job market. I have both the capability and desire to do a better job than most Canadians in a similar role, but getting another job is next to impossible.

33. I was born in Manitoba and moved to Quebec when I was five years old. I come from a tough background of trauma, including sexual assault when I was a child. Living in Quebec, being stubbornly English, and a writer, I have not had much luck with getting anyone to recognize that I have a variety of issues which seem to radically interfere with my ability to function in any ordinary type of work. My choice of work, being a writer, primarily a playwright, is challenging; but my other work, being a researcher on television, when the gig happens, is almost impossible to make a living on. I did get one gig for a show that ended up on Netflix. I made about \$30,000, and the Quebec government wanted \$7,000 back in taxes. Had I known how much tax I would have had to pay, I might have rejected the job. I have two sons that I raised. One has a customer service job, but it pays better than the social assistance my other son and myself are on. We have personalities and habits which simply do not fit with the world. With the three of us living together, we can afford an apartment that we love, but if the fridge breaks we would lose all our savings. I love to cook, but we don't travel. I could use a nice office chair, since I am a playwright and spend a lot of time in front of my computer. After a whole life of lousy jobs with lousy chairs, a baseline of affordability would do wonders. It would be best for all.

34. I live in British Columbia. This pandemic has shown us that we have a very fragile system. The countries that embrace automation will be the leaders in the future. I think we all can agree that as we automate more and more jobs, there will not be enough jobs for everybody. We shouldn't look at automation as a bad thing. We have always automated jobs to try to make our lives easier. We need to embrace automation, but as we eliminate jobs we must look after our citizens. Now is the perfect time to implement a Universal Basic Income and show the rest of the world how a civilized society treats its citizens.

35. It's frustrating that the CERB benefit given to single people is more than a family of three receives on ODSP (Ontario Disability Support Program). This pandemic provides the opportunity to reevaluate the way that those who are living with a disability and in vulnerable positions are supported.

36. I've felt strongly for years that a Basic Income would have a transformative effect not only on my life as a freelancer and an artist/designer, but on so many of my friends' lives, who are artists, musicians, gig workers, freelance writers, and new parents or mature students going back to school. A Basic Income would change the lives of people like a good friend of mine who stayed home for 20 years to raise her two daughters, and who cannot go back to school for fear of not bringing in

enough income. A Basic Income would dramatically improve the lives of those who are homeless, on disability, or those struggling with mental health and addiction issues. Especially now with COVID-19, as our lives and our world have changed forever, the time for a Universal Basic Income (UBI) has come. A UBI places value on our lives as humans, and not on what we do for work or the profit we get from our jobs. I can't even count how many times I've felt moments of anxiety and depression because of the uncertainty of living from month- to-month, compounded by the loss of dignity this instills. I'm currently receiving the CERB and, almost instantly, I felt less stress and such a sense of relief. I am so grateful our government has taken this courageous step forward in making this accessible to most Canadians, but it still isn't enough. With a Universal Basic Income, I would be able to really grow my business without constant financial stress and uncertainty, and help build the economy at the same time. I hope you can be courageous enough to take the lead!

37. I'm a musician, and a retiree from a large Crown Corporation in Canada. My wife runs a small business. My income from music is supplementary to my wife's income. Up until now, I managed most of my family's charitable donations from my business account, using income received from my music business. Now that my income from music has dried up, I was forced to cancel my donations, many of which were scheduled on a monthly basis via PayPal. The donations are modest, but the charities that receive them need the income. I applied for the CERB, and received the benefit this week. I am now able to resume my monthly donations to these charities. I am not using this money for food or anything for myself. Instead, I am helping out organizations that need my support. I probably won't need to reapply for CERB for a couple of months, but I will do so when my funds are depleted. The funds from a guaranteed annual income don't necessarily have to be used to keep the wolf from the door in terms of providing food for the table or rent for the landlord. They can help our civil society by providing support to charities or progressive news sources that need public support. Indeed, a guaranteed annual income can also be exploited by people with agendas that I disagree with, but that's the nature of a guaranteed income. And I'm okay with that.

38. I'm 39 years old, from Alberta, and this is my story about my situation. I've been self-employed, on payroll, and a taxpayer for 23 years with the same company up to the end of 2018. In early 2019, I was involved in a multi-car car accident and, due to my severe injuries, I was unable to work for the entire year of 2019. I was living off of \$400 a week from disability benefits from the insurance company, and the last payment I received was in March 2020. I was planning to get back to work in April

2020 but because of COVID-19 I'm unable to get back to work. I don't qualify for Employment Insurance benefits and I don't qualify for the CERB benefit because I didn't have income from work in 2019. I'm married and I have four young children, the oldest of which is 15 years old. I'm the only source of income in our house; My wife doesn't work due to health reasons. We do get CCB (Canada Child Benefit), and that helps a little, but it's not enough when we have no other sources of income for a family of six.

39. I lived in group homes and shelters for all of my life. I have PTSD, sleep issues, and chronic pain. To manage these issues, I have to rely on several medications. COVID-19 has disrupted the treatment I receive, impeding my access to services such as counselling. I don't feel supported in this stressful time. It seems unfair that ODSP (Ontario Disability Support Program) recipients receive less than those who are getting CERB.
40. To make a long story short, I am not eligible for CERB. I had been sick and unemployed for a few years before the outbreak of COVID-19. I have never received income assistance or disability benefits before. I tried to apply for them, but the procedure was too complex and humiliating, so I gave up. A Universal Basic Income should be implemented as soon as possible. Thank you for providing me with this opportunity to write my story.
41. My daughter and I have been impacted by COVID-19 and the future seems scary and uncertain. I suffer from low-immunity and have a phobia of being indoors all the time. During this time, we have both been sick and have had no support system to rely on; our fridge was empty and we did not have any disinfectant to clean our hands or our home. I have chronic health conditions and am afraid that I won't have enough money to survive in the future. We are people that deserve dignity and respect. We didn't choose to live like this. Things happen.
42. The place where I work 8 hours a week shut down March 16th. I am not without pay though. The board has agreed to pay myself and 4 others based on our hours before the shutdown. I also get some income from CPP (Canada Pension Plan), which helps. Having a Basic Income once things open up would certainly carry me through. Currently, I am trying to get by until I reach 65 to have the OAS (Old Age Security) start, and another couple of years until I can claim my full pension out of the United States. They now make you wait until you reach 66 years and 10 months. I am waiting to see what the Veterans Administration is going to do. If I had the Basic Income I wouldn't be needing to wait on all this.

43. My work got shut down during the second wave of shutdowns. I am not eligible for the CERB because I did not make \$5000 dollars last year, due to school and circumstances at home. I currently have no support to get me through.
44. I am on ODSP (Ontario Disability Support Program) and have anxiety, PTSD, and depression. I live on around \$800 per month. It is hard enough to live on that, but the COVID-19 pandemic has added so much pressure financially. I usually have to bargain-shop at multiple stores to stretch my budget, but now it is too dangerous to go into multiple stores. What little income I have for groceries and personal needs is used up in one shopping trip. There isn't enough to get all the supplies I need and I often have to do without. Because it is too risky to go into multiple stores, I have to shop at only one, and I am forced to pay whatever price they ask. Secondly, I have to take a cab to get groceries and supplies now, which also swallows up what little money that I am given through ODSP. The income ODSP allows us is so below the poverty level that it's impossible for any of us to be ready for a pandemic or for any other emergency. We can barely manage on a good day. This makes us incredibly vulnerable. My son who is on ODSP, has bipolar, struggles even more than me because they have less resources there for low-income people and the prices for food and other necessities are a bit higher than where I live. Universal income should have happened a long time ago!
45. I quit my last job many months ago, as I was completely burned out and severely depressed due to psychological harassment and an unreasonably large workload. I live alone, without a family to help me or any source of income. I live off my credit card and the job market is the worst I've ever seen. I have never used EI in my life and always paid my taxes, yet, somehow, I am not eligible for the CERB. Why only help some people when you could help everyone unconditionally? It's less hassle for us and much simpler to implement for the government. A Basic Income is a far better solution to jump-start the economy and avoid as much of the recession and coming depression as we can. We need support, and not just for four months. Hurry, we can't last much longer!
46. The aid that is currently being distributed by the federal government is helping select groups, but is ignoring those groups who have been living in poverty and worse prior to COVID-19. The Federal and Provincial governments have lost a real opportunity to implement a guaranteed income for all Canadians, rather than needlessly funding different departments or agencies to the same end. Implement a Basic Income that can at least enable everybody to have a place to live and to be

able to feed themselves. With a Basic Income, we would no longer need food banks. There are many services that would no longer need funding were everyone to receive a Basic Income.

47. I live with bipolar, generalized anxiety disorder, PTSD, and a head injury from falling 80 feet off a cliff. Two years ago I had a quadruple bypass. I'm the co-founder and an executive director of a non-profit agency where I have placement students and volunteers. We're able to keep our overhead extremely low for several reasons. We offer the community free anger management classes as well as free self-esteem classes, as well as our new Indigenous holistic healing program. I'm able to run this agency with a lot of help from very skilled individuals on our board of directors and community partners. We've been servicing the community for the last 7 years. It's been difficult for me but, as I stated, I have the backing of a lot of skilled individuals. When the Basic Income Pilot Project (BIPP) came out, I applied and was accepted. I was able to move from, quite frankly, horrible living conditions to a less hazardous neighbourhood. The increase in rent cost me \$400, but it was well-worth my sanity. I would not have been able to do that if it were not for the Basic Income. When the BIPP ended, I could not afford the rent here and I had to go back on ODSP (Ontario Disability Support Program) and, for the first time in 7 years of volunteering at this nonprofit agency, we were barely able fit a salary of \$400 per month into the budget so that I could still afford rent and continue to do the work that I love. We are city- and locally-funded and now, with COVID-19, all the municipal and federal grants have been put on hold. As far as financial support goes, anything for small nonprofits, such as ourselves, and people on ODSP is still up in the air. If you go by models that the government uses to determine how much you've saved them as far as hospital visits, jail time, and any other resources that the government would be paying out, small non-profits would be saving them millions. We not only serve the community's vulnerable sector but, because we are located on the frontline downtown, we get only the best students from the universities and colleges to do their placements (many of which come back and volunteer after their placements) with our agency, and they learn firsthand very quickly how to provide quality one-on-one peer support to our participants. The bottom line is: if I am not supported by that extra \$400 a month, I can't afford to continue doing what I'm doing, which would end up costing the government because of the valuable services the community would lose. That's why Basic Income is important. People who are less fortunate than myself need a liveable wage as well. Filling in the service gaps that are missing in the community is a constant and ongoing process.

48. It was only last November that my son and I were forced to leave the home we were sharing with my now estranged husband and move into Montreal from the suburbs. I work as a yoga teacher and all the classes I taught were close to my former home. After moving into the city, I had to battle rush hour traffic each day and spend over three hundred dollars a month on gas. Then, because of COVID-19, all my classes were cancelled and I had no money coming in. Thankfully, I was eligible to receive two thousand dollars a month for the next four months. What an incredible relief. Now I don't have to commute for hours or spend money on gas. And the best part is that I am not as tired, and can focus more on my son. Having the security of the CERB each month has also given me the time to research work I can do remotely and from home. I am also looking into taking a course or two online, with the goal of broadening how I can make money. Previously, I was too busy driving from one class to another to have the time and energy to find work that would be a better fit with my new life in the city. I hope that Canada will see the value in providing a Basic Income for all Canadians so that everyone has the opportunity to improve their life and the lives of their families.

49. I work as a part-time receptionist for a chiropractic clinic, and I am also part of the queer arts scene. I am fighting for Universal Basic Income (UBI) because of the positive effects it will have on my community, not simply for my individual benefit. I have been off work for the last four weeks with no clear start date in sight, however I am confident that health clinics such as mine will reopen fairly soon (even at limited capacity). So while I am a little worried about my financial future, I think I will be generally okay. However, UBI would mean that I would have more income to support local businesses, artists, and organizations doing invaluable community work, rather than simply scraping by. More importantly, though, UBI will have a tremendously positive impact on queer artists and the queer community in general, many of whom were struggling financially before the pandemic due to mental and physical health issues that result from oppression, lack of family support, and discrimination. The arts and culture sectors will be among the last to see restrictions lifted, and many incredibly talented people who made a living from performing or other art practices will be absolutely devastated without ongoing financial support. They were already struggling before this pandemic for the reasons listed above, plus the ways in which capitalism makes it so difficult to support ourselves through art despite its intrinsic value to society. I would love to see a Universal Basic Income introduced so that folks can thrive while they continue to work on the art, literature, theater, and community events that will be so important to the mental, emotional, and spiritual recovery of the wider community once this is over.

50. I am a single Mother. I decided last year, in July 2019, that I wanted to change my career and go back to school. I applied for OSAP (Ontario Student Assistance Program) and started my journey at a college in Ontario. My course is 1 year long: 8 months in studies and 3-4 months Externship in the community, gaining 600 hours for my diploma. In my studies, the class work went great. I achieved an overall GPA over 5.0 and Presidential Honours. I was so proud of myself and could see the light at the end of the tunnel. In March 2020, my externship began outside of class at a wonderful school. I could not believe I was finally almost there and that my life would start to look brighter for my son and I. On March 9th, I started my externship and on Monday, March 16, our Prime Minister and the Premier of Ontario declared a State of Emergency. My whole world came tumbling down. I was to do an externship for the March break at a Seniors Centre, which closed because of COVID-19. On top of this, kids are not going back to school, and it was stressful explaining this to my son, in addition to him not having the chance to play with his friends. I got my second OSAP payment on January 6, 2020. Thankfully, that paid my rent in advance, but rent is only covered until June 1, 2020. Now I'm stressing out even more. School is supposed to be completed on June 30, 2020, but, to date, I have only completed 26 hours of my externship. I am nowhere close to the 600 hours I need to graduate. No stores are open, and I will have no work in my career without my diploma. If we are not out of this situation by September 2020, I will be set back from completion of my diploma by 6-7 months. I need to start paying back my loan in January 2021. If I resume my hours in September, my externship will end sometime in December 2020, and I will have to try and find a job quickly because my loan payment will be due. I'm a worried mother. I'm worried about how I am going to complete my diploma, how I am going to afford my home, how I am going to afford everything. I'm so close to the finish line, and now COVID -19 has taken away that finish line and backed me into a corner of stress and financial worry that I was not expecting. I hope my story gets out, and I hope that I speak for many other private college students in my position. We deserve to be noticed as well and deserve to get help.

51. I work on contract for ODSP (Ontario Disability Support Program) in Employment Supports. They continue to pay me while the pandemic is going on, but based on pre-COVID quotas. I am supposed to meet this quota related to finding people jobs. In the COVID-19 environment, finding people jobs is difficult. If I don't reach my quota at the end of the fiscal year, they withdraw any parts of the quotas I haven't met. So, they pay me based on a certain quota, but could be asking for most of it back at the end of the year. This leaves me in a very difficult situation.

52. I don't know how exactly to explain this, so I'll just start. I'm a 48 almost 49 year old male. I have spent most of my life incarcerated in one institution or another. Anyway, the only reason I even mention this is to say that I have little work experience other than the trivial bit that I learned in prison. I also have paranoid schizophrenia and bipolar disorder, two qualities that prevent me from applying to the workforce. I have already been denied disability and am living on the modest, yet generous, cheque given by social assistance, a cheque of exactly \$545.20. My rent is \$330, which leaves very little for much else. I would like to see a higher Basic Income so my ego doesn't take such a bruising, as it does when I can't afford to breathe. I would like very much to be able to buy my food at a market instead of relying on the very generous offerings by the local food bank. My health declines as a direct result of malnutrition. I would just be happy to be able to pay the bills each month, with maybe a little extra for the small things. My lack of funds has most certainly divided me from the other classes. It's a shame that I feel so worthless because I'm incapable of supporting myself financially.
53. I am an essential worker in food production and although I was not laid off, my hours were cut by 25%. I am now making around the same amount in take-home pay as I would have under the CERB if I had been laid off instead, so I am essentially working for free compared to my laid off coworkers - plus the added risks associated with continuing to work. A Universal Basic Income will remove this disparity and encourage people to want to work when needed, while still protecting those that cannot work.
54. I'm a senior on a fixed income, and find it difficult to make ends meet. A member of our extended family died of COVID-19. I will not be able to go to the funeral in June, as it is across Canada in another province. A basic income would give me some breathing room.
55. I am from Ontario. I am considered High Risk for COVID-19 due to asthma. Also, I was sent to hospital by ambulance approximately March 30, 2020 with a serious GI infection, with ridiculous white blood cell count. Therefore, due to my need to self-isolate, my grocery needs have changed significantly. As a result, it's become more expensive to eat and survive. I'm floundering.
56. I'm a 50 something carpenter, with many years in union, heavy construction. This career followed an irregular pattern of employment: 9 months on, 2 years on, 3 months on. Carpentry is a calling, so you stick with it. If a Universal Basic Income

had existed throughout these years, the months of stress that government employment and assistance programs caused would not be a part of my resume.

57. I am a mom of 2 young kids, one in kindergarten and one who is not yet in school. I stay home with my kids to mitigate child care costs. We also do not have family support in our area to help with our children. My husband works full-time. But since COVID-19, my husband has had a reduction in work hours, leaving us uneasy with our finances and forcing us to live off of credit cards. I have been looking for a part-time job (before COVID-19), but have not found anything yet. My husband does not want to go on EI because he would only receive 55% of his wage. He would rather try his luck and stay on with his work in case he can receive more than what he would make with EI or CERB. It is really day-to-day for us. It would be nice if there was a Basic Income for individuals. It would help navigate the different seasons of life.

58. In 2017, I found myself stuck, not being able to find work, and then not being able to afford rent. Not long after, my daughter told me about the Basic Income Pilot Project. I was so very grateful when I was notified that I would be a Basic Income Pilot recipient. It felt like an answered prayer. I was devastated when it was cut short. Having the Basic Income Pilot was so comforting and empowering, knowing I was able to go to the grocery store and buy food for myself, my dog, and have family over for the occasional meal. Even though I was in physical pain, the relief from stress brought on by being able to afford basic necessities motivated me even more to continue to go out of the house, work the occasional temporary job, and continue to look for more consistent work. Having a Basic Income to help others with their financial needs would be a blessing. Basic income would improve my and my loved ones' lives and well-being. I would not have to worry anymore about the looming possibility of not having a place to live, which would in turn ease the minds of my children, knowing I would have enough money to pay my rent each month, and keep a roof over my head. My children have had to help me pay for rent, and it's not easy on them. My son and wife just recently had a baby, which, although a blessing, makes finances more difficult. My daughter lives across the country. All my children are in the building stages of their careers. COVID-19 is affecting my emotional and mental well-being. I am not able to live a normal life and go out of the house, work, and do the things I used to do. Not being able to spend time with family gets incredibly lonely, even more so without internet access. Having to worry about my health is stressful and exhausting. The difference it would make if I could count on having enough money to cover what's most essential in my life right now in the midst of this pandemic would be immensely relieving. It would allow me to

build for the future, knowing I would have enough money to pay for my basic needs. Being able to afford internet access would allow me to pay my bills online, and connect with family. I also would have enough money to buy food for myself and for my dog. It would give me the ability to give my dog the care that he needs. I would have enough money to pay my rent and not have to keep asking my children for money. I wouldn't have to keep asking my family and friends to help me pay my rent and other necessities.

59. I live in Alberta. I have mental disorders that prevent me from working normal jobs, but I am able to flow through the work I enjoy like artwork, game design, voice acting, etc.: the artistic stuff. Because of my disorders, I am on AISH (Assured Income for the Severely Handicapped) benefits, which are hardly enough. I get paid \$1685/month and my money runs out by the 14th of every month at least. Because grocery bills are so high, I end up rationing my food until next month's pay day. I'm not a big person. I was always very skinny, but lately my bones are showing a little bit and I'm getting more tired each day, sleeping in more because of lack of nutrition. I usually weigh 120 pounds, but there was one time I had so little food I ended up weighing 106 pounds, which got my family worried. I see how other provinces receive less than me, but just because I get paid more doesn't mean it's enough. I have tried to use the food bank, but I have been told that I don't qualify because my income should be sufficient. When CERB came out, I saw that I didn't qualify. With CERB, the government insists a good amount for people to live off of is \$2000 a month. If the government thinks that's the minimum people should receive to survive, then how come people with disabilities get far less? Granted I don't want to stay on AISH forever, but I do need help to get my video game business going. I plan to make video games for a living since it is something I honestly CAN do. The idea that people who receive a Basic Income will not work is an unreasonable fear. I want to start a business, but am unable to do so when I am stuck on disability benefits and have no hope of being able to hold a normal job. How am I supposed to get money now? Platforms like Patreon are not that helpful or reliable when it comes to money; money is never guaranteed because you're always hoping you get more patrons and hoping they don't leave, which is never the reality. I feel like I am stuck. I have so many wonderful video game ideas that I want to bring out to the public, but it all requires money, like everything does. Long ago I promised myself that once my benefits run out at age 65 I'd euthanize myself because there is no way I can survive with or without it. I don't want to starve to death after the benefits are gone. The saddest part is that this kind of thinking is not just my own; many other disability benefit clients feel the same way and many have done this already. How can Canada be known for a high quality of life when those

with disabilities often have the lowest? Are we just going to be thrown under the rug for the rest of our lives? CERB has too many gaps. Someone like me can't apply for it because I don't work and am not self-employed, as I haven't released my first game yet. I am heartbroken to see how I just keep being left behind by my country, how I don't matter. I can function well on the outside, but holding a normal job is different, because that's when my disorders start to show. I've been let go from Walmart because I'm too slow, and trying to go faster resulted in me almost fainting in the shower when I got back from work. That's just one example, and I could keep going into it, but it's honestly too painful to remember those times I tried to work normal jobs. Like me, there are so many people who have potential and can bring amazing things to our country, but we are all held back by poverty and lack of money. So much potential is being lost because society is wired into thinking that if you don't work, you don't deserve to be on top. If Canada can't even make equal opportunity for everyone in terms of income, then Canada doesn't deserve to be recognized for equality. I don't think this is how we want our nation to be viewed. I need a Basic Income. Everyone NEEDS a Basic Income. It is humane and right; it is the path to a more successful nation and better overall quality of life and equal opportunity. Let's become the Canada we say we are. Let's become the Canada we need to be.

60. I'm a mom who is on ODSP (Ontario Disability Support Program) and an entrepreneur. I am part of a six member household. We live in Ontario and had high hopes about the Basic Income when it originally launched; however we were not blessed to be in a location to receive it. Then, Premier Doug Ford did the unthinkable and cancelled it before it could help any other Ontarians. Since the pandemic descended on our nation, my family's economic health has been impacted in many ways. As a family, we have been blessed thus far not to be affected by the virus, as we are all currently healthy. However, financially things are a little less stable. Before the pandemic, I supplemented my income by selling mine and my wife's artwork at various vendor events and festivals, from June to December yearly. We were gearing up for our new show season when COVID-19 changed everyone's reality. We also have an adult daughter still at home who was working part-time, but now her shifts have all but dried up and she's off more than she works. Before COVID-19, she was helping with groceries and other necessities. Now, her paychecks are much lower and it's making us more focused and stressed over what we spend on. As she's an adult, our only other income was from our home-based business, GST, and trillium payments. Now that COVID-19 is affecting all gatherings, our show season, where in the past in a year we made close to \$4000.00, is now at a complete standstill, and those funds have stopped coming in.

During this uncertain time, we've also opened our home to family members who relocated back to Ontario from another province. We are letting them stay with us while they seek employment and housing of their own. They are helping out where they can, but they too are feeling the financial uncertainty that the pandemic has created. For all these reasons, a Basic Income would be a welcome and essential part of our financial health. I was just rebuilding my credit prior to the pandemic, after having diligently paid my credit cards on time monthly. I've had to rely more on credit in recent weeks since the pandemic began. I'm concerned about repayment, knowing that the revenue streams we had from our crafting business have dried up. ODSP covers my rent and hydro, and I'm left with about 800.00 to cover everything else for the month (food, internet, phone, gas, car insurance and upkeep). There are very few frivolous purchases in our world. Basic income would make us "comfortable" but not rich. Basic Income should be a basic human right for all Canadians. We were already low-income, living below the poverty level as a family before the pandemic began. Basic Income would give us some dignity back. It would lessen the anxiety and fear that we've been feeling during this unprecedented global event. It is our sincere hope that our story will help to paint a vividly clear picture for Premier Doug Ford and Prime Minister Trudeau that there are some of us on ODSP that choose to work for ourselves. Basic income would help make our financial foundation solid and allow us basic human dignity. Regardless of the outcome, we will still choose to supplement our income by creating and selling our art. Thank you for taking the time to read our story. We appreciate that it is likely just one of thousands like it, but it was still nice to be heard. From our house to yours, we wish you health and safety during this unprecedented event. Thank you for fighting for the basic dignity that each and every Canadian deserves!

61. It's been a year now that the OBIPP (Ontario Basic Income Pilot Project) was cancelled and we received our final payment. Now, as we settle into the COVID-19 global pandemic, I'm reflecting as I listen to Premier Doug Ford speak at his daily update along with Prime Minister Trudeau. I'm thinking back to 2 years ago when recipients of the OBIPP were thriving and living a better life than we had previously, planning a future for ourselves and our families. We were invested in being part of this project, which was to gather data to support a Universal Basic Income for All, not just a "select few". We could all survive better with a minimum basic "livable" income for all. Had the OBIPP been allowed to proceed in its full course, we would have better data (even though we had the data previously collected by Dr. Evelyn Forget and Mincome for starters) and we would know at this point and time how these "benefits" would have been best distributed through a Basic

Income/Universal Basic Income. Many people are being left out of qualifying for benefits; a Universal Basic Income would provide for All right now. How many more lives are going to be lost before this is implemented? Let's have a Basic "minimum" Income of \$2,500 per month. Chi Miigwetch

62. For a long time, I have been dependent on my wife, as she receives assistance from provincial disability (ODSP, in this case). Her disability is highly noticeable, while I continue to struggle to get my own properly diagnosed. As a result, my employment record has been "spotty", to put it mildly, and I have difficulty retaining work. Where I live, there has not been an abundance of available jobs pre-pandemic. While this provincial assistance has helped, it is still a pittance, and there were numerous times we had to make use of a food bank, and that assistance was clawed back when we did work, despite receiving very little. As if matters weren't hard enough, she and I are actually attempting to navigate a separation, which has come to a screeching halt with this current pandemic, though hardly any progress was made because I had few job prospects, even before businesses shut down. In this situation, a Basic Income would make it possible for us to properly separate, so we could each get back on our feet.

63. We all know about the people "in the middle", the ones who are struggling to keep up, but aren't actually falling behind, who aren't in danger of dying, but will never know what it is to truly thrive; the ones who just keep "falling through the cracks". This is me. I am fortunate enough to have received financial gifts from extended family that I have diligently saved through the years, but this means I can never qualify for disability benefits despite being neither physically nor mentally healthy enough for full-time work. I finally returned to my part-time position in December, after taking a few years off to stay home with my son, but I lost all my hours at the onset of the pandemic, and 3 months of work in the off-season did not get me anywhere close to the \$5000 requirement to qualify for CERB. We are in totally uncharted waters here. Having zero income for the foreseeable future is terrifying. Staying home with a rambunctious, neurodivergent preschooler is unrealistic. Our sanity is tested every single day. Universal Basic Income has the potential to eradicate one giant worry: a guaranteed \$2000 per month means no more obsessing about rent making it into the right account on time. It opens up the possibility of getting takeout sometimes rather than waiting in line to hunt down any deals that might still be available at the grocery store. It eases the uncertainty of shopping online for quality over that Dollarama toy we know he wants, but may not last the night. It's the literal difference between struggling to find a plan for the future, and wondering if you even have one.

64. I am a PSW (personal support worker) in my late fifties, working part-time for two community support agencies. I have no guaranteed hours with either, as is the case for most "part-time" employees, but I am normally able to make about \$2000 per month. Because of the pandemic, I am working minimal shifts with both agencies, at the request of one of them, so as to limit any potential cross-exposure between clients. This has caused a drop in my income to about \$1500 per month. I do not qualify for the CERB because I have not been laid off. I don't even qualify for the new benefit because I still make more than \$1000 per month. And if any of my clients, or coworkers, should become ill, my hours would suddenly increase. Even before the current crisis, most PSWs in private and community care barely meet our monthly expenses, let alone save for emergencies or enjoy a healthy quality of life. Almost none of us receive health benefits or even sick days. Most support workers like myself find our careers very rewarding, even with the above challenges and the physical and emotional demands of the job. Many of us would - and do - go above and beyond our paid time, volunteering in our workplaces and communities. Many of us are also single parents and caregivers of family members. A Basic Income would provide a financial safety net and allow trained and qualified community support workers like myself the necessary flexibility to maintain our current employment safely and provide us with the support to do our jobs well.

65. I still barely have a job. I work for a company that's considered an essential service because it has a pharmacy. My job, however, is in the photo lab. The company has decided to keep all departments open. With no intention of laying me off, they've instead reduced my hours from 40 hours to between 8 and 16 hours a week. I make minimum wage. I'm also considered a part-time employee because the company doesn't make anyone full-time or give them guaranteed hours unless they are management. So, while I am expected to do the work of a full-time person, I don't get the benefits or job security of one, which also means I'm not entitled to any aspect of the current Federal or Provincial benefits. My job is open, but my hours have not "officially" been reduced. I have health conditions and live with elderly parents, but technically that isn't under the "caring for someone with COVID-19" scenario. Yesterday, I was told that it's likely my hours will be reduced for at least the next year. I've lost \$1800 a month in income. I am an artist with skills that I could be using to help others during this uncertain time. If I had the money, I could start a small business on the side to help myself and my community.

66. What help is available to me? My situation in a nutshell: I opened a small business on November 6, 2019, using my own capital, and it was going great prior to

COVID-19. I don't meet the \$5000 income requirement, so no CERB for me. My business is closed now; it is deemed essential, however I am an at-risk individual and not comfortable risking my health and life. I will have to, however, as either COVID-19 or financial ruin and starvation will destroy me. I am not alone; there are a great many of us who have fallen through the cracks of this aid package. Why not a simple UBI (Universal Basic Income), without criteria and restrictions? If the goal to 'help everyone 'was true, UBI would be the action to bring those words to reality.

67. I graduated from PWD (Persons-with-Disability) to senior-hood two years ago. I live at the minimum guaranteed levels, receiving \$300 in CPP (Canada Pension Plan), topped up by OAS/GIS (Old Age Security/Guaranteed Income Supplement) to \$1,650 per month. Almost everyone I know exists in the same bracket at \$19,800 per year. In addition, some seniors receive a shelter allowance (SAFER) of approximately \$300/month, bringing their total to \$23,400/year. Except housing is the wild card, along with the housing crisis. More and more seniors are living in market rent units versus non-profit or direct managed units. When BC Housing ran out of direct managed units, when need rose for the hard to house, they relied more on non-profits to fill that need. Affordability no longer constituted a primary criteria for direct managed and non-profit housing. To move seniors out of non-profits, BC Housing gave seniors an alternative to non-profits: market rent supplements were introduced (SAFER) and reliance on older, low-end market rent units. This freed up non-profit housing units for PWD who had only \$375 Shelter Allowance, capped at \$320 per month, with the remaining for hydro and phone housing costs. In non-profit units with a BC Housing operating agreement, seniors will pay 30% of their income for rent (30% of \$1,650 = \$495). The same equation doesn't apply in market rent, where the SAFER ceiling is \$803, and where market rents in old buildings sit at, for Surrey, \$980 (bachelor) and \$1,118 (1-Bdrm). Seniors pay their 30%. SAFER is calculated at a percentage of the difference between \$803 and 30% tenant rent contribution, usually 75-87%. Seniors pay extra housing costs of hydro and insurance. There you have it – the formula for systemic UNEQUAL RELATIONS, and the existence of Core Housing Need. The COVID-19 pandemic further exacerbated food costs, an additional burden as buying only what's available became the new normal versus buying only what is on sale. Presently, the base Basic Income for seniors would have to be \$35,000 per annum – by my calculations.

68. While I am ever grateful for ODSP (Ontario Disability Support Program), living on a monthly income of \$1027.40 has always posed a challenge. Coping with limited funds during a pandemic is inhumane. How is a person, who can barely afford food

during normal times, expected to stock up for an emergency? That CERB is set at \$2000 per month sets a precedent indicating those of us relying on social assistance have been short-changed for years. People on ODSP/OW do not qualify for CERB. Why not? It's time to right this wrong!

69. I think the saddest thing I have noticed about COVID-19 is the great outcry from people who can't handle the stress of lockdown. That's how people on ODSP (Ontario Disability Support Program) and OW (Ontario Works) live all the time. We have no money to go out. We can't afford cars. There is no money for anything but the bare essentials. We can never afford new furniture and live in fear of our electronics breaking down or getting outdated because they are our only form of entertainment and socialization. There are a lot of us here with depression and anxiety issues; If the average person can't handle living like this for a few weeks, imagine if you had years of living that way and no way of changing it.
70. I try to live like a regular person from time-to-time, but it's difficult. Stress and anxiety take over. I put on 30 pounds over a few months by eating low-cost junk food. I'm a diabetic, have other health issues, and need dental implants. I'm on CPP Disability, but I receive only \$1,075 per month. When I talk to strangers, they agree that this is not enough to live on in Canada. My health is getting worse as a result. Without support, many more people in need will be living on the street.
71. I am a retail worker in Ontario. I am not a healthcare worker, but in the world's eyes I am still considered an essential worker. I have no training in this. I undertook no oath or agreement like a healthcare worker takes. I get paid barely minimum wage. I have clinical anxiety and depression and am scared for my life. I'm tired of going home at night and being so exhausted from stress that I just cry and fall asleep. I came home from work on a Friday, intending to interact socially online. Instead, I cried and fell asleep. I cried because I have no clue how to deal with the mass of customers. I am thankful to have a job, but I am very scared every day when I have to go into work. We are scared! Retail workers need, we deserve, the extra money to ease our lives, to make it feel a little less painful, to feel like we are worth something. Workers' lives are at stake. My life is at stake. We are out here doing very scary things we never signed up for, and we are not getting properly compensated for it.
72. I am a youth that has spent the last 5-6 years living on and off the streets of Toronto. My journey through this experience has provided me with many great insights about life and has taught me how to be extremely resilient. When I first

ended up in the shelter system, I was in the SIS (Student Information System) program trying to further my education; however, a dispute over the holidays led me into an altercation with the person I was sharing a room with, and I was subsequently kicked out of the program and moved to another shelter. It was extremely far from the school I was enrolled in and I ended up missing classes because of this, so I was moved to yet another shelter. Because I was bouncing around so much and dealing with the mental stress of having to find a place to live, I ended up dropping out of school and working as a dishwasher. I was paying my roommate more than half the rent to sleep on the couch so that I could try and stabilize myself, but when the landlord found out, I had to leave. That night, I met a girl who brought me to an encampment of kids under the Gardiner expressway, and my life was completely spun upside down for better and worse. I began to live a rough lifestyle of living on the streets, squeegeeing and dumpster diving to get by. I couldn't work without a place to live and I couldn't get housing while living under a bridge. I ended up putting myself in abusive relationships so I could get off the streets. I always tried to keep a positive attitude towards my struggles, but It's really hard to do when one has very little access to help and they are scared of a system that perpetuates the same cycle of poverty. The shelters institutionalized me and pushed me far away from wanting a part in this society, so I disappeared into the shadows for a while. I have little access to mental health help and my living situation went sour just before the COVID-19 pandemic started. I got into the H.O.P.E. Program (Heading Toward Opportunities for Pre-Employment), but cannot figure out housing during this crisis, so I am staying in a garage I rented to put my belongings in while I figure out my next move. I live in fear, not knowing if I will be found out for living here and be taken away to hotels like I see happening in the United States. I have a lot to offer this world and constantly think of ways I can help other people like me, but I am stuck now in the situation of having to hide from everyone, fearing that I will be caught up in the system. If I had access to Basic Income and affordable housing, I could actually have a chance at rebuilding my life. I truly believe that the world has enough money and resources to go around; they just need to be distributed to those in need because without the working class, everything shuts down. I'm not about smashing the system; I just think if we all work together we can get through this. Until then, I'm going to keep saving my panhandling money so I can buy a UV sterilizer so my community can clean their masks and protect themselves. Thanks for taking the time to read this. I hope it gets through to you. If a change is going to come, you have to help it on its way.

73. I'm a stay-at-home mom and I have depression. Even when my kids are school-age, I want to be a stay at home mom for mental and personal reasons. I don't have a lot

of support so I have to do a lot on my own. I am with my kids 24/7. I have been criticized for wanting to be a stay-at-home mom. I always liked how my grandmothers cooked great meals and had a neat home with a happy family; they were stay-at-home moms too. But I don't have a husband, so I am on social assistance. When I'm off of assistance, I won't have an income. I don't know what I want to do in life, but I feel like I'm forced to work. I'm not trying to sound lazy; being a mom is something I enjoy and it makes me happy; it helps with my depression. It makes me very depressed knowing that people look down on me because of wanting to be a stay-at-home mom, and that I won't have any choice but to go back to work and my depression will get worse. I also worry about my kids and our future. I think the Basic Income will also help my kids when they are adults as well. Thanks.

74. I'm on OAS (Old Age Security) as well as CPP (Canada Pension Plan), a mere 250.00 a month, and my spouse is on disability. Together, we can't reach the sunny side of the poverty line. I'm also an author, but COVID-19 has killed my sales, and now our meager savings are dwindling fast. That \$2000 a month would make a world of difference to us.

75. I am a single mother living in Ontario with a special needs son. I am on assistance, receiving Ontario Works. With all the changes during the COVID-19 pandemic, I think financially this has been the hardest hit of all. I receive \$1000 a month, which is normally what I pay my rent and my phone bill with, leaving me with \$200 for groceries to last until the 20th. Having everyone home all day every day has caused a small spike in food consumption, but most importantly it's affected my ability to shop "thrifty." With an immunocompromised child and a decreased immune system myself, I cannot take risks. I have had to resort to walking to a nearby store, which is less cost effective than my usual budget grocery store, and have had to rely heavily on a local store that offers home delivery for milk, bread, and vegetables that are hard to stock up on with both limits and financial restrictions. I have already doubled my grocery budget for March, and I suspect April will be even worse having entered this month already on lock down.

76. I am tearing as I write this. I see the effort and sacrifice being put out there from all Canadians that are quarantining and working through this like true patriots. And I believe that the Basic Income would really help us all get the assistance we need to heal and to protect and serve our country.

77. So far, COVID-19 is not affecting my economic well-being because, like many others, I was already struggling before the pandemic hit. I have a job that I love, but because of health issues, I can only work 2 days per week. This isn't enough to live on, so I've been dipping into my savings to make up the rest. I'm okay for now, but my savings won't last forever, and it's stressful to think of what happens when they run out. Having a Basic Income would relieve that stress, and allow me to focus on resolving my health issues, which in turn could allow me to work more again, or have the time and energy to do all of the volunteer work I would love to do. People like me are constantly falling through the cracks of the hodge-podge of programs that are supposed to help those in need. EI (employment insurance) is a joke. No one can live on half their normal income, and you get penalized for any odd work you do to supplement EI. Social assistance is nowhere near enough for people to live on, and again, it penalizes anyone who tries to make extra income. It's high time that everyone has access to enough income to have all their basic needs met. Right now, it's COVID-19 that's putting so many in financial insecurity. But so many events are doing this regularly - fires, flooding, economic downturns. Let's allow everyone to ride these things out in dignity.

78. No one is talking about the disabled. Many of those with disabilities are already living day-to-day. Multiple people in my family are on disability. We still have bills, and it is riskier for us to go stand in lines and riskier for us to get the medical treatment we need or the help we need to get by. The cost of food and supplies are going up all around us. Universal Basic Income would give us more breathing room in this crisis. I feel discarded by our government, both on a provincial and national level. I often feel like a second class citizen, and unwanted in our liberal democracy. It is one thing to have responses to your group of people be slow and vague; I understand that we all are in need. But, it is quite another thing to be left out of the conversation entirely. I feel like contacting Basic Income Canada Network with this is the only way I'll have a voice. I live in Ontario.

79. I have lived in Ontario since I was born some 61 years ago. At the age of eight I was inflicted with an odd rare syndrome called myoclonus dystonia. This diagnosis was made in 1984 by a neurosurgeon at McMaster, and follow-up visits with a neurologist. In 1966, little was known about the condition and my family doctor passed it off as "something he'll grow out of." I never grew out of this condition, and I won't go into detail except to say that I struggled in school and later in jobs. My first full time job was when I was 30. I tried and did successfully hold full-time work for 3-5 years. After this, I received employment insurance. In 1998, I applied for ODSP (Ontario Disability Support Program), and was rejected. I never

appealed. I never felt disabled but I knew I was not achieving the normal things my peers were. I grew distant with family and friends. I found another job and again my body tired of the constant movement and working, finally succumbing to depression. I tell you only a small amount of the whole story, but since 2011 I have worked 6 months of part-time work and 6 months of full-time work. I drained my savings over this period of 8 years. When I finally allowed myself to accept that I was disabled both mentally and physically, I applied to ODSP with \$7000.00 in savings and a vehicle. For many in my situation this would be a lot, but to me I had \$7000.00 between me and living on the street. The second ODSP application took 25 working days to approve. I feel grateful that I live in a country that has safety nets. Yet, what I need to explain is the relief both mentally and emotionally that a single cheque brings to me every month. It's not a lot, but I am grateful. My nearly bi-weekly doctor visits have ended. I have not seen my doctor in nearly 6 months. I feel happier, I sleep better, and I feel I'm worth something. I was looking for work again when COVID-19 descended upon us. I want to go back to work; it's not the lack of money that is driving me, or at least it's not entirely the lack of money driving me. It's that I know I can work, but I also know that if I need a break from work, I no longer need to worry whether I will have an income. I can work part-time, or full-time. I can't leave where I live now, I look after my 85 year old mother, but I have options with ODSP that I never had before. A Universal Basic Income is not going to change my goals, but it'll make them easier to achieve or at least to try to achieve.

80. Although this is not the whole story, it is where my thoughts are today after noting that since 1981 I have sought an opportunity to express what the Universal Basic Income (UBI) could mean for my friend, and for me. I am coming from a place where I value the greater good rather than individualism. For me, the UBI could lead Canada in a different direction, with the means to end poverty and provide a valuable safety net for Canada's peoples. COVID-19 strikes home for me from past experiences when I met and came across single parents, raising a family and living tenuous existences from day-to-day. Despite income assistance supports, there are barriers put before an individual economically, socially, and psychologically. People are humiliated each day by having to line up outside a ministry office to receive a disbursement, or having to satisfy that they are in need because of means testing. There are challenges in finding daycare or having to bring children to an office by public transit if they do not have any contacts to provide a ride for them. There are often just not enough resources available to pay rent, buy food, pay for the barest of necessities, and still try to have a sense of self-esteem. It is from this perspective that I advocate for an unconditional Universal Basic Income to end poverty and

provide a safety net where the current systems fail citizens. COVID-19 has illustrated where there are inequities in our Public Welfare systems: what exists is a patchwork collection of programs which could be addressed more effectively by having a Universal Basic Income for its citizens.

81. I'm a 29 year-old woman living in Ontario, and I am one of many Canadians who have fallen through the cracks of the CERB system. I have a post-graduate degree and both domestic and international work experience, but like many people and despite my qualifications, I am struggling to find work and financial support during this pandemic. For more than three years, from 2016 to 2019, I worked internationally as an ESL (English as a Second Language) teacher. After my contract ended a few months ago, I returned home to help look after my father as he recovered from heart surgery, and I also began actively searching for employment here in Canada. I submitted my resume to multiple agencies and had secured several job interviews, but then everything came to a halt when COVID-19 hit and Canada instituted social-distancing policies. Today, I remain unemployed with very little chance of finding adequate work during this global health crisis. As well, because my most recent work experience was gained abroad, I don't qualify for Employment Insurance, and because I was still unemployed before COVID-19 struck, I also don't qualify for the CERB under its current requirements. I am currently living with my father, who is a pensioner battling health issues and therefore in a high-risk demographic for contracting COVID-19. Even with the moratorium on student loans, my savings are dwindling trying to help my father maintain the household. I fully support Canada implementing a Basic Annual Income for all Canadians. It is the best way to ensure that everyone can receive an income sufficient to meet our basic needs, regardless of our employment status or life circumstances.

82. I am a student in Thunder Bay who has been looking for work for the last year. Until COVID-19, the job search was going well with lots of interviews. Then, everywhere shut down. I have two dogs and my mother, who I am living with, is a single mom. We are a low-income family and the few extra dollars from a Universal Basic Income that would compensate for the loss of me looking for a job would really help. Thank you.

83. For the last three years, I have been battling housing instability in an RV in British Columbia because there are very few affordable rentals available, and almost none that allow pets. I have a back injury and was diagnosed with a chronic illness after becoming very ill. Because my partner 'made too much income' at a measly \$20 per

hour, I did not qualify for my own personal government assistance in the midst of my illness. Since then, I have been working on healing my body and mental health, while still dealing with housing instability. My plan in 2020 was to start a small business once we found secure housing. Because I did not work in 2019, I do not qualify for CERB or for EI (Employment Insurance). For years, I have lived with no personal income. The requirements for CERB and EI, just like Disability and Income Assistance in this country, are unethical and inhumane. I am a woman in my mid-30's. I will not receive help without a Universal Basic Income (UBI). Without UBI, the Government of Canada is perpetuating the existing cycles of discrimination that most affect women, especially those with mental and physical limitations, BIPOC (Black, Indigenous, People of Colour), and the homeless.

84. COVID-19 is a scary thing. In just a few weeks, I have gone from barely making it to becoming desperate. I don't drive and there are no buses (not that they are safe right now anyway). I can't afford cabs to get groceries. I make some extra money looking after my grandsons. They are now a full-time job, but my daughter isn't making any extra money to pay me with. I'm on ODSP (Ontario Disability Support Program) and there is no extra help for me. My daughter is getting less hours, but there is no supplement for her. I can't go from store to store to find the things I need. The money for cabs comes out of my food money. I'm paying more for groceries because I can't afford to go to different places to look for sale items. It's simply not fair that I'm being overlooked.

85. I was working part-time at Boston Pizza and on ODSP/ CPPD (Ontario Disability Support Program/ Canada Pension Plan Disability). I was already being evicted for non-payment of rent because I just couldn't do it. I then started on the Basic Income Pilot Program (BIPP). My drinking was almost non-existent. I quit smoking. All of this was because I could finally save some money and didn't want to spend it all on those things. Soon after, I had to move into a motel because there were no rental units available. Then, I sustained a permanent injury at work. Thanks to Basic Income, I could still pay the motel bill of \$1640 per month, in addition to all my bills and car payments. I finally secured an apartment. Then I received the news that the BIPP was being cancelled and that I would have to go back to ODSP. I would lose my apartment and my car, which meant I wouldn't be able to see my kids anymore as they lived in Peterborough, Ontario. I fashioned a noose around my bedroom door, got intoxicated, and let my two teens know that I couldn't bear to live that way anymore and be homeless and not see them. They talked me out of it, and two weeks later I found a delivery job to help pay for things. It had to be paid in cash only because if I lost my measly ODSP or CPPD, I still wouldn't be able to survive. I

live in constant fear and anxiety of being found out, but it really was a matter of life or death. Those of us on disability should not have to live this way and work in constant pain. The government has now said that \$2000 a month is the livable wage, but those on disability continue to only get less than \$1200. What is the reasoning behind this discrepancy? Because I must work in pain, my days are numbered. Eventually I will not be able to continue working and then I will lose everything. I already lost 4 pets, and I will lose my apartment and my car. Then I will also lose my kids' visits because I won't have a home for them to come to, or the means to get them there. Once that happens, it is over for me for sure.

86. Greetings, I felt inclined to be one such volunteer to write, as this has been a concern for a while. I fully back and support the plan for Universal Basic Income, as I fully believe it will, in time, become mandatory in this modern age. Perhaps this pandemic is helping in a way to sow the seeds towards this reality. My story is simple enough: I'm a divorced man living in Ontario, and I pay child support to my ex. Thank goodness she has a great job, and we bought the house she is still living in at a decent price for the time, which was 10 years ago. Basic expenses such as gasoline and the cost of housing have skyrocketed in the last decade or two. As a single man in these conditions, living in a small one bedroom apartment, my cost of living means that I am barely making it, living month-to-month. I was employed, but COVID-19 has ruined that. I'm grateful that my ex can work from home and that the children are not in dire need. That's most important. Countless people have been truly humbled and almost ruined by this. I'm hardly the only one. I would be homeless perhaps, were it not for the upcoming government funding. Take heed, this is a warning of times to come. The status quo cannot be maintained, with such a gap between rich and poor, privileged and not so much. The middle class is diminished. In order to save even a basic structure, we will need to implement some assistance. It isn't a favor, but a duty. I fear a future where people will become more and more homeless. Let's pray those days do not arrive.

87. My story started in the year 2012, when I was diagnosed as disabled. I could not hold down a steady job. My rheumatologist has diagnosed me with severe fibromyalgia as well as severe osteoarthritis. My rheumatologist has put me on medication to help with the pain that I try and endure throughout my day. The problem with the medication is that it wears off and I am back to square one. The osteoarthritis I can endure. The fibromyalgia is almost unbearable. My husband and I fought for almost two years with the government, as well as my doctors, to have me declared disabled. When I first received my Canada Pension Plan Disability payment, the amount was well under one thousand dollars. If it wasn't for my

husband's income, he still works, I would be either on the street or in a shelter. As of today, the government pays me one thousand and eighty-nine dollars and sixteen cents. If the Government could pay me just a little more, that would be wonderful. It would really help me a lot.

88. I've been self-employed as a music teacher for 30 years and never required social assistance. When non-essential businesses were required to go online or close, I chose to go online. However, I've lost so many students that I will soon be dipping into modest retirement savings to pay bills. Because I am continuing to work, I don't qualify for any assistance programs. I don't want to be a burden on the system, but unless I get a partial top-up I might have to close entirely in order to qualify for existing programs. I just completed a Stats Canada survey that doesn't seem to be designed to capture single self-employed workers in positions similar to mine. There are many like me.

89. I am on ODSP (Ontario Disability Support Program). Things were going well until August of last year, when there was an error declared in my payments. I had been receiving \$900 for shelter and another \$900 for basic needs. Together, this was enough to get by with the Child Tax we were also receiving. I was even getting myself out of debt. But one day in August, I received a call telling me that I have been receiving too much money and had to pay it back. I always provided updated information whenever there was a change in my payments, but those changes were never recorded. And now, because someone screwed up, I have to pay for their mistakes. Now, we don't have our children and we only get \$1300 per month. We are in such dire need, and with this pandemic we are doing even worse. We could really use a basic income that is guaranteed and can't be touched by anyone.

90. I rely heavily on my alimony support. My ex was laid off due to COVID-19. I apparently do not qualify for help. I'm completely screwed.

91. I am a freelance theatre director, acting coach, and playwright who was working in Europe at the time of the COVID-19 crisis. I was forced to cancel my work contracts, but I was fortunate to book a last minute flight and since then have been in voluntary isolation. However, this pandemic has forced me to cancel my future European contracts until October 2020, which amounts to over ten thousand dollars in lost income. I hope with these new government projects we can salvage something.

92. I am a 40 year old caregiver to my elderly mother who has Alzheimer's disease. Her disease is not so severe that she couldn't leave home, so before COVID-19 she was going to the pool, church, and adult daycare. And I am able to work casual, part-time knowing that she is being kept occupied and safe. However, with the virus outbreak, all her programs have been stopped indefinitely, and it is hard for her to understand that it is not safe for her to go out on her own. Her family doctor and geriatric doctor also advised against her going out alone, but it is very boring and lonely for her without any social life, and I no longer feel at peace about going to work and leaving her home by herself. I worry that she might get bored and go out to the store, not remembering that she is at risk of catching the virus. So I have to make a tough choice to turn down shifts from work so I can keep an eye on her at home and keep her safe. If my mom caught COVID-19, I would imagine that she would be admitted into isolated intensive care. So, at a time like this, I feel that a universal basic income for stay-at-home caregivers would be very crucial.

93. I met my younger, common-law husband a little over 20 years ago and fell in love. But I watched everything in life fall apart and I eventually became his caregiver. Meanwhile I had my own health issues to deal with. Not long after I met my husband, we discovered significant tumors in his legs called, "unusual osteochondromas." We also noticed that he was starting to have other neurological problems and found out it was a combination of Parkinson's Disease, dementia, and other health issues. Adding insult to injury, we had to get a lawyer and fight for the Canada Pension Plan Disability Benefit (CPPD) and funding from the Ontario Disability Support Program (ODSP). I wasn't able to work either and we were forced to live off peanuts! We lost everything including our home and had to sell what little we had left and move ten hours away to live in a shack. If we hadn't moved, we would have been homeless. We have no family, no help, and no dignity. We're ashamed of how we now have to live, but it's better than being on the street, right? We fight severe depression on a daily basis and I get to watch my husband disappear a little more every day. A basic income would hopefully allow us to have walls, floors, ceilings, cupboards... and just normal things that a person should be able to have. We have none of these things and no means to get any! Our place is a shack that no one else wanted. It had a mold problem, so it had to be completely gutted and this is how we live - and we have no chance to fix it. Now I am turning 65 years old and I have applied for an old age pension (which absolutely no senior can live off of either), only to find out that they will take away my husband's ODSP as soon as I receive my small pension! This has made our depression even worse and it's a miracle that we're still alive. Now we have to deal with COVID-19, but only

people that are working get the Canada Emergency Response Benefit (CERB). This is not right!

94. I am a transwoman who, for the last couple of years, has fallen through the cracks in our system. When I first started to transition, I was self-employed and had a profitable business. But I had to sell the business when my franchise contract expired. That paid off some of my bills. But I was left with very little money afterwards. Now, with the expenses of a divorce from my spouse as well as other compounding factors, I have been unable to claim Employment Insurance (EI) on a federal level or social assistance on a provincial level. Despite applying for jobs around the area, I have remained unemployed and I have been forced to live off of my savings to pay for my hormone therapy and electrolysis, as well as other necessities of life such as food and shelter. With job prospects even slimmer now, I don't know what to do. My savings are almost gone and I have only a few hundred dollars left in my account. When I heard about the guaranteed basic income, however, I thought it would be a fabulous thing for people to have so they wouldn't live in fear of poverty like I do. Canada should seriously consider something like this.
95. Like many Canadians I'm forced to get by with a combination of part-time and gig work. I have a part-time job for 20.5 hours weekly working as group home support staff. I was working in a community centre averaging 9 hours per week weekly on a casual basis as a trainer. I was earning roughly \$225 weekly. I was OK. Now I'm not. I have been reduced to enough work hours to cover rent and nothing else. I cannot work more hours at my part-time job because we're fully staffed. When I heard about the Canada Emergency Response Benefit (CERB), I thought I would be fine. But I guess not. The 14 day period with no income shuts me out completely for month one. The zero income requirement shuts me out for the following three months. Pretty sure I can't get welfare either.
96. I was already struggling before COVID-19 hit. When I was roughly 8 years old, I broke my back. In recent years especially, I have struggled with work; standing, sitting, lifting or bending for too many hours is very painful and worsens the problems. Because I don't currently require devices or full-time aid, it's unlikely I'll be approved for Ontario Disability Support Program (ODSP). I have been on Ontario Works (OW) off and on since August, and it would be a gross understatement to say that OW does not cover today's costs of living. Given that I was unemployed before the pandemic, I am not eligible for the temporary measures presently offered by the government. The portion of OW allotted for rent

(\$390) doesn't cover the cost of even a single bedroom in a student house (which is approximately \$500-\$850 or more). The \$343 allotted to cover basic needs (i.e. food, toiletries, medical needs not covered by OHIP, etc.) is equally unrealistic. I have needed to spend more than this for the last 20 years. I currently live in an older bachelor unit at nearly \$1000 per month. Hydro bills are high and I'm looking to move to reduce my expenses, though every aspect of moving has proven extra challenging due to COVID-19 as well. Every month my basic expenses dip into the very last of my savings. The longer I need to do that, the closer I become to being fully broke. Frankly, I am living on the brink of homelessness. What happens when I am out of money for rent and food? Being a mature person with many useful skills, these are questions I never thought I'd be asking myself. I am not able to think far into the future because I don't yet see a way out of this situation. With a basic income, I could get more training, get more frequent and better suited medical treatment and travel to more work opportunities. I have goals to work on sustainable homes for remote communities and on food security. These are things I cannot work on without my own basic needs being met. The financial help offered to people in need now is simply not enough. For myself and the many others living below the poverty line, a basic income that actually covers fundamental needs like shelter, food and medical treatment might be the only way we can ever truly extend help to others.

97. Two out of four people in the house are still working. Consequently, they will not be able to apply for benefits. They are not even earning \$1800 per month and are being exposed daily. That does not seem fair. I am on Ontario Works (OW) and there is nothing we can access for extra supplies. The stores were not restocked at the beginning of the month so we are just out of luck. It also amazes me that other Canadians need \$1800 per month to live on but OW recipients can live on \$800 per month. As I am not a conspiracy theorist, but it really does seem like no one cares about us. With basic income we would be able to get supplies to wait it out during COVID-19, two weeks at a time.

98. I am a father of two sons. One of my sons just turned 18 years old the other just turned 21. I home-schooled them their whole lives. My wife informed me of separation over a year ago and I just received the court order of divorce a week before COVID-19. The court order involves three blocks of money for me: 1) 50% of her pension, which is still being held up and the courts are closed; 2) spousal support, which hadn't started and is still on hold because the courts are closed; 3) 50% of our house, which my sons and I have to leave by April 2020 when I receive the money. But without income, a deposit, or collateral, I haven't been able to

secure us another place to live. My only family is across the United States border, but I'm not American, so I can't go stay with them. And the only job prospect I have, at nearly 60 years old, and after decades of not working in my field, is a job in the United States, which is now on hold until after COVID-19. Because of our lack of earnings in 2018 and 2019, the Canada Emergency Response Benefit (CERB) doesn't apply to me or my sons. Implementing a universal basic income shouldn't even have to be a conversation I have to have, let alone make official.

99. My story is that I am left out of the current Canadian Emergency Response Benefit (CERB). One of the requirements to qualify for it is to have earned a minimum of \$5000 in the last 12 months. That's easy to say for someone who is wealthy, Mr. Prime Minister. I, on the other hand, am living with my parents at 30 years old because finding work in my field is not possible at the moment. I am an independent nail technician and all salons are closed for the foreseeable future. I'm living with my parents because rent is going up and food costs are going up - life is just getting more expensive as time goes on. Every item I buy is taxed, and I understand why that is, but I don't feel like I'm actually getting anything back from those taxes. Universal basic income for all citizens is necessary and it would fix a lot of issues. I know if I wasn't able to live with my parents, I would likely be homeless. No doubt about it. When rent in my town and the surrounding area is on average \$800-\$1000 for a tiny 1 bedroom basement suite... it's impossible to survive. A universal basic income for every citizen - with no income cut-off - would change my life. I'd finally be able to move out of my parents' home, or at least save up in order to do so. I'm a gig worker and what I do is one-on-one work. One of my gigs involves nails and the other involves one-on-one mentoring. Neither earns me a lot of money, but it's fulfilling work and I love it. A true universal basic income would change my life.

100. With a guaranteed income for everyone, the present COVID-19 crisis would be quite easily taken in stride. Our society would be one where we would have a surplus of doctors and nurses such that our existing shortages would be non-existent. And that's because our citizens would be living their lives without the constraint of focusing on earning a basic income. Many individuals would be available and willing to come to the assistance of the healthcare system. Without worry, many citizens would pivot on a dime to help out.

101. A basic income will help us to avoid becoming capitalist catastrophe 'workers.' We could live simply in community, seek other values in life (not just monetary), increase our confidence, and avoid homelessness, hunger and ill-health. This is

what the Ontario Disability Support Program (ODSP) does for us on disability. All of this was revealed in the Manitoba universal basic income scheme. There is no other way to go.

102. I have spent my life as a teacher - a Montessori teacher, a music teacher, and a piano teacher. But I am no longer teaching piano as all of my students moved on to university. My job as a music teacher has ended due to COVID-19. The piano lessons and the music teaching have given me great joy and have helped me pay my bills. I am nearly 70 years old and receive Old Age Security (OAS) and my pension, but that income falls short of my expenses. In June 2020 my monthly rent is increasing by \$100. I have a meager savings account from which I have to withdraw \$1500 or more from every month. I have an adult daughter who is a great support in my life. I have two beautiful cats who bring me much happiness and love. I feel very fortunate to be living in a beautiful multicultural city in Ontario. I have a bountiful life, surrounded by friends, family, books, and music. But I do worry about how I will manage in the months and hopefully years ahead. The financial stress that I face every month has led to a series of health problems during the last two years. A basic income would be greatly appreciated and would allow me to look after myself and my cats. When I was hospitalized in January of 2020 for a week, I had two thoughts. I wondered who would look after my cats and I was grateful that I wouldn't run out of money if the worst were to happen. That is a very grim thought in these days of struggle and loss for everyone. I feel very grateful to call Canada my home every day and hope that during these challenging days, all of us who need financial assistance will be looked after by our beloved country.

103. I am a Canadian Citizen who was laid off on March 16th due to COVID-19. Even before the pandemic, I was struggling; technology and a changing world were eroding what were once viable means of making a living. I am grateful for the Canadian Emergency Response Benefit (CERB). It will allow me to study some new skills for a few months. But what happens after that? I have no desire to go back to how things were. I was always scrambling to make ends meet and always feeling stressed by chronic under-employment in a gig economy. For years, we've been told that basic income was not feasible - that it would simply cost too much. But, now that the alternative is total collapse if money ceases to circulate, it would cost society more to do nothing. As a voter, I intend to support candidates and parties who advocate for a permanent version of CERB. The benefits would greatly outweigh the costs in the long term.

104. I am currently unemployed and unable to find a job because I'm facing fourteen years in prison. On May 30th, 2018 my home was raided. I was in the process of opening a small home-based business. My wife and I were arrested and charged with possession for the purpose of trafficking. After 21 separate court appearances, we have finally reached the stage where we have been able to plead 'not guilty.' Interestingly, our store never sold marijuana and never intended to. We sold creams, salves, bong, and vaporizers. None of that matters, however, as I have been living off of odd jobs doing home security maintenance and installations for some of my local contacts. Anyway, the end result is that I cannot generate income and will not qualify for any help from the government. Universal basic income sure would be helpful right about now.

105. I am a single, independent, mature student. I lost my part-time job on March 18th due to COVID-19, but was able to maintain a private tutoring job through Skype. My weekly income from tutoring is \$135 per week. This disqualifies me from the Canadian Emergency Response Benefit (CERB), as I made some income in the 14 days after March 15th from tutoring. My Employment Insurance (EI) benefit (if approved) will be 55% of my income from my other part-time job, which would be less than \$100 a week. This is not enough to pay for basic living expenses such as rent and groceries. Furthermore, I am graduating this year into a pandemic and my roommate has a medical condition that puts her at high-risk for developing severe COVID-19 symptoms. I should be isolating for their safety. The current CERB eligibility criteria leaves many Canadians such as myself without assistance. Following the shutdowns, many self-employed people still tried to generate income remotely, but still lost a significant portion of their income that came from part-time work (insured or otherwise) or self-employment. People should not be punished for trying to salvage some of their income. CERB should be made universal and/or extended to those making less than \$2000 a month. Having enough to pay for rent, groceries, and other living expenses would mean that I do not need to put my high-risk roommate at even more risk by leaving the house to work.

106. I was laid off due to COVID-19. I filed for Employment Insurance (EI), but the website crashes whenever I try to check on the status of my claim. No one answers the phone when I call the Canadian Revenue Agency (CRA). I'm worried that the same will hold true when they open the emergency credit line on April 6th. I guess I have to trust that the system will work, but I am having a hard time being hopeful.

107. I receive support from the Ontario Disability Support Program (ODSP). The greatest liability for me is the cost of housing because ODSP does not even come

close to covering Ontario's housing costs. Housing costs and rental fees in most areas of southern Ontario are sky-rocketing and people with disabilities are utterly unable to meet these rising expenses. And another hidden cost for those with disabilities is the extreme stress that further erodes their health when they must live under slum landlords. In order to maintain my health, I need quiet and adequate heat, but to get those consistently, I would have to pay rent that exceeds my entire disability benefit. As of February this year, thanks to a small Henson Trust, I do pay rent just exceeding my entire benefit. I am still short every month, staring at a stressful growing debt that cannot continue for much longer. Meanwhile, severe invasive noise, intensified by the COVID-19 home isolation, has finally ruined a health-balance that I established after years of hard work. I investigated new housing and suitable places were too expensive. I'm stuck in housing that continues to sabotage my already-fragile health. I have also stopped the family elder care and expert volunteer hours I'd been able to give, which are especially in demand during COVID-19. A realistic basic income would ensure that I could find the housing that my health requires, regain my deteriorating health, return to part-time work, and continue contributing as an expert community volunteer.

108. I am self-employed. Since the COVID-19 pandemic crashed the economy, I have received approximately one commission per week. These commissions do not provide enough money to pay bills, but I will not be eligible for the Canada Emergency Response Benefit unless I completely stop working for fourteen days. The government has left me in the lurch while patting itself on the back for providing what they bill as a basic income. I have brought up my concerns to my MP and it's his position that the benefit should cover anyone who has lost income. But he's not one of the party bigwigs, so I'm not sure how much influence he will have to rectify the situation. (Ontario).

109. I am disabled and living off of \$676 from the Canada Pension Plan Disability Benefit (CPPD) and \$523 from social assistance. My total income is \$1199. Every two weeks I pay \$370 for my mortgage and my ex-husband makes one payment some months. Every month I pay \$250 for lights, \$140 for my cell phone, \$55 for car insurance, \$100 on a Grant Thornton consumer proposal, \$60-80 for fuel for travel (to doctor's appointments and for other errands), and \$140 for internet. I also have \$175 of out-of-pocket medication expenses that welfare doesn't cover and I follow a vegetarian diet due to health issues and this costs \$400-500 per month. The total cost of my bills is \$1690-\$1810 per month and my total income is \$1199. This makes me \$491-\$611 short per month. This is why I go without a lot of food every month and/or sometimes go without my medication. I can't afford to live most

months. Sometimes I just wish I would die already because life is just too hard to live when you are disabled and can't work. I haven't been able to work since I was 43 years and I won't be able to work for the rest of my life. This is no way anyone should have to live in the year 2020. So, please help me live a better life.

110. Having lived on disability since 2006, I have already had 14 years of being told to focus on my health and to do what I needed to do to get better. I eat healthy and get my medical treatments, and look after the costs later. It is unfortunate that most Canadians are now experiencing the (stressful) life of the average person with a disability. However, life is harder for us now because we can no-longer access the telephones or supports we need as they've been closed due to COVID-19 (e.g. libraries, community centres, community meal programs). I can't even access the food bank. It appears that none of the supports announced in the Canadian Emergency Response Benefit (CERB) account for people with disabilities who receive money from the Canadian Pension Plan Disability Benefit (CPPD) who would rarely achieve the \$5000 income level criteria. Most of us have had to rely on any income to cover our monthly shortfall or straddle the prohibitive (and restrictive) rules set out by the disability programs that keep us in poverty. There seems to be no provision in CERB that would be similar to the new Canada Worker's Benefit (CWB) that changed eligibility requirements and made income cut-offs lower for someone on CPPD (provided that all other criteria were met). Perhaps this was an oversight. I have lost income due to COVID-19. The last day I worked was on March 7th and now I am looking after a dependent whose care facility was locked-down March 14th due to COVID-19. Most community-based programs that I would rely on have now closed or are inaccessible due to COVID-19. Because I co-own a home, I have not qualified for any previous federal, provincial, or municipal programs normally allocated to low-income Canadians. This includes Canadian Mortgage and Housing Corporation (CMHC), utility credits and/or rebates, or a deferral of municipal property taxes. This is why I must rely on any earned income and now look to CERB for help during these trying times. A reply is requested for those on CPPD.

111. On March 13th I had some serious surgery with three possible outcomes: hospice, chemo, and home-free. I'm home-free looking forward to 10 to 20 years of quality life. I have been blessed by Canada and British Columbia's wonderful health care systems. I thank Tommy Douglas. Furthermore, I am free from financial anxiety thanks to Old Age Security (OAS), the Guaranteed Income Supplement (GIS), Canadian Pension Plan (CPP), and a green lifestyle I can concentrate fully on recovery. Wouldn't it be wonderful if every Canadian had the advantage of a

guaranteed living income, especially in these trying times. Every politician in the country should support the guaranteed living income.

112. My wife and I are seniors living on pensions since retiring from teaching. We're doing fine because we saved all of our working lives, so could afford annual vacations back when we could still leave home! However, we lose sleep worrying about our 35-year-old son who still lives with us. His disability may never allow him to live independently like most men his age. He was resourceful enough to find his own part-time, automotive service job, and it keeps him gainfully occupied while his minimum-wage income is topped up by the Ontario Disability Support Program (ODSP). But his social assistance shrinks as he earns more, so his total income could not possibly cover shelter, food, and other expenses with today's prices. So if he could live on his own, and wanted to, his minimal wage would leave him insecure and living precariously. On the other hand, if our government were to provide him with a basic, livable income instead of giving with one hand and taking away with the other, then his basic living expenses would be taken care of. And if he were to find a full-time job, he could afford a few extras and be a happy taxpayer like his parents, willingly contributing to the common good by paying for Canada's strong social safety net. A guaranteed basic income would gift him with dignity and security when he can no longer stay with us as we age and kick the bucket – with peaceful smiles on our faces!

113. COVID-19 is making everyone aware of having to get by on much less income. Welcome to my world. It's just another day of the year for me. I am 66 years old and receive Old Age Security (OAS), which is a whopping \$613.53. People are realizing that they can't live on twice that amount. I have worked since I was 19 years old. I have never had a white collar job, but I have worked steadily. For that work, I receive \$564.75 from my Canadian Pension Plan (CPP). Had I not moved out of the city to a trailer park, I'd be living on the streets. Please help the less fortunate.

114. My advocacy for basic income extends beyond COVID-19, but I would like to share with you how a monthly basic income could help me right now. I have been diagnosed with mental health issues that prevent me from working. My mental health is made much worse because I am in an abusive relationship. I had fears about going into a women's shelter before COVID-19 hit and now my fears are even higher. I don't know if it's safer to stay in this relationship that worsens by the day, or to risk exposure to COVID-19 and escape to a shelter. Being isolated with an abusive partner is a horrible trap. Each day he gets more anxious, which means he takes more out on me. If each person received a basic income I would have

access to my own money. I could hide money away so that I can go straight into renting a place for myself and my cats. As it is now, I have no money of my own. My husband has complete control over all the money he brings in through work. I have no family or friends who I can stay with or who can help me out financially. With a basic income, I could escape this situation and find somewhere safe to live. With my continued therapy with my psychiatrist, I could start really healing. Once that begins, I could start buying supplies to sell my art or take courses so that I am able to earn money and give back to my community and help other women like me.

115. I started a small online jewelry business nine years ago when I couldn't get a job as a teacher after completing a five year degree. It has grown into a healthy business and my sole source of income. Since the pandemic started, my sales have been down 50-75%, but I'm still making sales. The Canadian Emergency Response Benefit (CERB) only covers people who don't make a single penny for at least 2 weeks. So if I make a single sale, I can't pay my mortgage or keep food on the table, but I also don't qualify for support. I have 2 choices: shutter my business for 2 weeks to ensure no income, or continue to make a handful if sales that aren't financial sustainable. Closing business even temporarily is devastating for online shops such as mine. My sales will collapse and I'll have to rebuild from the ground up (which can mean weeks or months with very few sales and tremendous hardship). I have given everything I have to build this business and I am closer to losing it than I've ever been. Access to support in this unprecedented time would keep the roof over my head and food on my table, but closing down in order to qualify for the CERB may cost me the only job I've ever truly loved. Basic income outside of the immediate crisis would ensure that I could continue running this business for years to come and would improve my mental health greatly. Not having to worry about the bills when sales naturally take a small dip would mean I wouldn't suffer from anxiety that I've come to know so well. It would mean the world. I work hard every day. I built myself a job when I couldn't find one. Support for people like me would mean more entrepreneurs and more people following their dreams. (Ontario).

116. I am retired, but I work part-time to supplement my income by teaching first aid for a couple of local companies. This part-time income I receive from teaching helps me support my family, including the grandchild that I am raising. This virus has seriously affected my ability to earn the wages that I use to help my family with groceries and everyday basics (i.e. paying bills such as hydro, credit card, telephone, internet, etc.). The long and short of it is that with this loss of income and only my pension to rely on we now have to watch every penny to ensure we are

OK. I am hoping that things can return to normal, but I think it could be a long time before that occurs. Like I said, I do have a pension and I am sure there are others that are worse off than me and my family, so I pray and hope that they can get some assistance. (Ontario).

117. As a retired respiratory therapist, I am facing the possibility of being called in to serve during COVID-19. Normally, I would be glad to offer help if needed. However, the possibility of this is triggering my post-traumatic stress disorder (PTSD), caused by overwork during hospital staff cuts in the 1990s. On top of this, the Alberta Workers' Compensation Board (WCB) denied my application. I went bankrupt and have been living with either no income or an income that sits below the poverty line for years - even with support from the Canadian Pension Plan (CPP) and the Guaranteed Income Supplement (GIS). Poverty has caused so much upheaval and stress over the years. Had I had a universal basic income during those years, I have no doubt that I would be in a much more resilient position to face possible recruitment into the hospital during this COVID-19 crisis.
118. My husband works 40 hours per week and earns approximately \$50,000 per year. I worked several part-time jobs. My income was less than \$7000 per year. We have managed through many lay-offs throughout the years. We have used all of our Registered Retirement Savings Plan (RRSP), but we never missed a mortgage payment and mostly kept up with regular bills. COVID-19 has hit us hard because I am unable to work. I also came down with the virus. My husband is an essential service employee and has continued to work. I have stopped paying our mortgage for three months because we were in the hole by \$300-\$400. I believe very much in basic income subsidy. It would change so many things for us and for other families. Not all families want to have both parents working, but cannot afford to live off one salary. If there was \$1000 per month basic income then people could have a choice to stay home. It would benefit many people, open the job market, and perhaps allow people to go back to a simpler life with less stress. This is my input. I hope someone listens. Brian Mulroney once ran a campaign on this. Of course it never happened, but it really would work as a solution to help all families.
119. A guaranteed basic income would help secure a more financially viable future for me. Currently, my income (a combination of Provincial and Federal disability funding) covers about half of my expenses. The rest is covered by my mother who is very elderly and at high risk of dying of COVID19 if she were to catch it. Her death would have a major impact on my financial solvency. My rent is about 60% of my income. I'm hoping that the health protocols I'm pursuing will eventually lead to an

improvement in my health to the point where I can work again - at least part time. Given that I've been diagnosed with a severe, incurable auto-immune illness, it is far from guaranteed. I'm also hoping that I'll be able to eventually find more affordable housing. I'm currently on a waiting list. My disability allowance is clearly inadequate to my needs. A guaranteed basic income would hopefully remedy this situation.

120. I have been struggling to make ends meet since my surgery in July 2019. I received Employment Insurance (EI) benefits for 14 weeks, then had to go on last resort financial support from Quebec. I never have enough to pay all my bills and have been relying on my best friend to help me. It would be nice to have funds from a basic income and not have to worry about rent and bills every month.
121. I am a sole proprietor practicing legal aid law. About March 15th, 2020 I had a fever and a slight cold show up. I immediately isolated myself. I shut down my practice and planned to do so for two weeks. At the same time the Supreme and Provincial court systems began to shut down. I felt better within a few days but there was no work coming in aside from one referral. Because of the court shutdown, and my policy of no in-person visits, this amounted to about two hours of work. I have been keeping track of programs meant to assist those affected by the pandemic. Obviously my practice has been affected. I applied for Employment Insurance (EI), but as a self-employed person without an EI contract with the government I was deemed ineligible. I noted the programs being put in place, but my situation was excluded by all of them. I am not an employee. I did not stop working due to a diagnosis of COVID-19. Lawyers have been deemed essential workers, but there is no work. I have logged a few hours in the past few weeks at legal aid rates. My office rent and utilities bills are due, as is my home rent and bills. As of yet there is no program that assists me in this situation. Perhaps a loan is available, but I don't know. The situation is quite stressful. In June my practice fees and insurance are due at more than \$3000. I have already started to borrow from my line of credit. Only urgent applications are heard in the courts by telephone at this time. I have one client in that situation. I am considering whether to take sabbatical to avoid my upcoming fees, probably give up my office space, and stop working until this pandemic is through. At least my monthly office expenses and fees will not have to be paid. I will live on savings until things pick up. A basic universal income would relieve a lot of stress for me. It would keep me afloat until this issue passes. I know there are a lot of self-employed people in the same or similar situations as mine.

122. I am under-employed because I lost my second job. I worked 20 hours a week at the library, but now I'm working from home. Before the pandemic I was looking for work and going to interviews, but now that's all stopped. There are no jobs being posted. The only "help" for me right now is a one time payment of \$300 attached to Trillium (I think). That doesn't help me. I have so much anxiety about the future and money. And so far, there is no help. (Ontario).
123. Even before the influx of COVID-19 I struggled daily. I am a visual artist living on reduced welfare benefits and a disability pension that adds up to just over \$1000 per month. After my rent and bills are paid, I have \$80 per month to live on. And unfortunately, my local food bank offers little relief. So, after three days I am broke for the rest of the month. I am struggling to survive as a poor person. This all leads to my physical and mental detriment. The future is not bright for me and the struggles continue.
124. Since graduating college, I've held two jobs for the past six years. Due to the COVID-19 pandemic, I've been laid off from my primary job which covered 75% of my income. I am now only making 25% of my usual income, which makes it impossible to pay my bills, mortgage, and grocery costs. I was happy and relieved to hear about Canadian Emergency Response Benefit (CERB), until I found out that your income must be \$0 to be eligible. While this benefit is a step in the right direction, it does not offer any support for citizens in my situation. At this time, people need to find a way to generate income in any way they can, yet they will not be eligible for CERB if they work casual jobs, or side gigs. This does not make sense. Many worker's hours aren't cut 100%, but are cut drastically, and they may not be eligible for CERB. I am now only working seven and half hours a week. Six years after graduating college, I still have a lot of student debt to pay. I have student loans with the federal and Manitoba governments, as well as a student loan with a bank. I am also worried about my mortgage, condominium fees, property taxes, hydro bills, utility bills, car insurance and grocery costs. I have no idea what next year is going to look like financially for me. Falling so far behind can ruin a person and I think now is a crucial time to implement a universal basic income. Not just for a certain demographic that satisfies a specific set of eligibility requirements, but for everyone so no one is left to fall through the cracks such as myself. I very much hope with genuine concern that the federal and provincial governments steer basic income in the right direction to alleviate and secure the citizens who run and make this beautiful country what it is.

125. I am the single mother of two young, teenage daughters. I am on the Ontario Disability Support Program (ODSP) and my youngest daughter receives Assistance for Children with Severe Disabilities (ACSD). My daughter used to receive over \$400 per month, but there were cutbacks to that program and now she receives just over \$100 per month. With my ODSP I receive just enough to cover rent, groceries, our medications and dental. I am on ODSP because of a brutal lifelong struggle with bipolar disorder, a debilitating autoimmune disease called Hashimotos, and because I had a breast tumour removed in January 2019 with a partial mastectomy. My daughter has suffered from scoliosis, chronic sinusitis, and migraines since she was very young. She is 15 years old and was to have undergone her 5th surgery this summer. We were also told that she has a dislocated temporomandibular joint in her jaw from a school bus accident back in 2011. Ontario Health Insurance Plan (OHIP) does not cover this surgery and this surgery costs \$40,000. We cannot afford it. My daughter's jaw hurts, pops and cracks every day. She goes to physiotherapy for it, but it doesn't really help. My eldest daughter also has bipolar disorder. Her psychiatrist says these illnesses are believed to be genetic. Life has never been easy. We are no strangers to hardship. But we look for the good in the bad. We are pretty good at finding it. We don't have much, but we are grateful for what we have. We have each other. We love each other. That is a blessing. On Christmas Eve the Canada Revenue Agency (CRA) sent me a letter saying they were auditing my eligibility for the Canada Child Benefit (CCB). I put the letter away. I wanted to enjoy that Christmas, as the previous Christmas I thought I was going to die (bipolar disorder is a tricky thing). After the holiday, I was in a full blown episode and didn't come out of it until March. My parents (who take care of my kids when I'm hospitalized) told me I had received a follow-up letter from the CRA to say they had stopped my CCB. My children and I are Canadian, and they are 15 and 17 years old. All of my 45 attempts to reach the CRA were impossible. I have had to hire a lawyer to help me try to get my CCB back. The CRA has requested letters from their doctors to confirm their health conditions, and from their school boards and teachers to say that my kids are enrolled in school. They want letters from all kinds of institutions that are all closed because of COVID-19. Also, we don't have a computer and libraries and copy centres are all closed. The lawyer I had (from a legal aid clinic) hasn't called in a week. Everything has shut down because of COVID-19. On the news I hear about "enhanced" child benefit payments and corporate bailouts, while we have an empty fridge and cupboards. Further, we don't even have enough money for rent, bills, and groceries, and now I hear that schooling is going online and we will need a computer! We live in a rural area. We do not have the luxury of high speed or unlimited internet. So, what would a basic income mean for me and my children? To put it bluntly: It would be the

difference between life or death. I don't know how else we are going to make it through this.

126. Since COVID-19 started, and everyone has had to stay locked down in their homes, my son has been having trouble getting his Employment Insurance (EI) and I can't afford to pay to have my disability filled out by my doctor. I suffer from fibromyalgia. We can't even buy food or dog food. I can't even pay bills, because I only have a small income to live on. I have never been so depressed in my life... and hungry. It's just my son and our three pitbulls that live here in Nova Scotia. I have direct deposit for Goods and Services Tax (GST) and I never even got that today, so we will starve before the end of the month. I don't know what's worse: the virus going around or that we are going to starve. This is insane, scary, and sad, and I can't get any help anywhere.

127. I would like to see a basic income implemented in Canada. I am 65 years old. I tutor elementary students in reading, writing and math. I tutor once a week for 2 hours. I do more planning for these tutoring sessions than what I am paid for. I would have been working in the schools currently, but in 2015 I was hit by a car and was in physical therapy until October 2017. I was not working at the time I got hit by a car, but I had been to a successful interview a month before being hit. Unfortunately, I was not working for 6 months before being hit by a car, so I did not qualify for disability payments while in physical therapy. I lived on my savings and my Registered Retirement Savings Plan (RRSP). I went broke, but some family members gave me some money.

128. Basic income would help me a lot during this time as I only get \$400 to myself a month from social assistance to pay two bills and a bit of food (which never lasts a month). Basic income would help me by putting more food on the table and paying bills I currently owe and haven't gotten the chance to pay. I would also put money aside in savings to save for emergencies and for my five kids. I am unemployed and my children are in foster care for now. I don't have a grade 12 education. It is hard finding a job where I am located in Nova Scotia. I was a stay at home mom for a long time. I feel I need basic income. This would help a lot. I isolate myself at home and only go out when needed, going to get groceries once a month. It is hard living the way that I do. I also don't get family allowance or Goods and Services Tax (GST) because I have owed the government since July 31, 2019. I pay my rent of \$750 out of my total income of \$1193. The rest pretty much goes on bills. I get under \$100 dollars to eat per month. That only lasts a week or so. It wouldn't be fair if only employed people and people who have stopped working to get the basic income.

What about people who don't work at all? Those are people in need as well. People who work get more money than I do.

129. I am a self-employed, single mother who works in the complementary healthcare field. As my work has always involved fluctuations in income, I have had to be frugal to remain afloat. I work in a remote community in a school, and since the COVID-19 pandemic began, I have had cancellations of all one-on-one client sessions and workshops. These cancellations have resulted in the loss of over \$20,000 in income as I no longer have any work lined up until next fall. I have a brilliant daughter who has been accepted for fall entry to university. Now that I no longer have a source of income, I must choose between sending my daughter to university or paying for our basic necessities of life. No mother in a country as rich as Canada should have to choose between securing her daughter's future or feeding her. A universal basic income would mean that I could invest in both her future and my business instead of just covering our basic needs. It would mean having peace of mind and security—something most single parents in our country do not have.

130. I have been unemployed since January 2020. I am 63 years old. I live at home with my wife who is an educational assistant and a caregiver to my 86 year old mother. Prior to this, I had collected Employment Insurance (EI) intermittently because I was self-employed. Through self-employment, I paid Canadian Pension Plan and necessary employment taxes, but I wasn't able to pay the full amount I owed.. When I applied for the Canadian Emergency Response Benefit (CERB), the Canadian Revenue Agency (CRA) deemed me ineligible because I had money owing on my account. The CRA then penalized me an extra \$5000 and put a collection notice on my personal account. But now jobs are hard to come by because everyone is cutting back. My wife is going to file for EI as well. But if she is approved, the CRA will take that money to relieve my debt. The CRA will not delay the collection. I am not a big corporation with deep pockets. I need the EI or whatever supplemental funding that the government is providing. As her caregiver, I received notice that my mother is ineligible for the dental program as her income is above \$19,300 - which is not true. I spent three hours on the phone with no results. There is so much bureaucracy; I get contacted by one member of government, only to be directed to another member. Why do we pay all of these different regions to handle this? When I call the CRA, I don't get an answer, even after waiting a half hour each time I call. I am homebound and unemployed, but I am somehow working in the IT field.

131. I am almost 65 years old and I desperately need a guaranteed basic income to survive. I am in need of surgery due to being diagnosed with breast cancer just recently. Due to the COVID-19 outbreak all surgeries have been put on hold. I have to wait and suffer and cannot even go outside or be in contact with people, so that I do not get the virus on top of the cancer. I need people to help me shop for groceries, but I do not have the needed funds to help me through this unimaginable and scary time. It's the combination of cancer and the scare of contracting COVID-19. I don't have enough funds to buy the needed supplies to keep my place sterilized or the help to have it done for me. With the carbon tax increase implemented recently, matters have become way worse and I cannot even afford decent food to help keep me alive until surgery and until I can pay for help. What a horrible time to implement such a hike in everything when we are suffering in so many ways. Please implement the basic income to help me survive through what will be a long and painful ordeal. (Ontario).
132. I am a subcontractor and self-employed bookkeeper. Thankfully I still have some work for the time being, however several of my clients have closed shop, and therefore I am no longer receiving enough income to get by. Around \$800-\$1000 per month. My husband has no work at all. Because I am still working and receiving some income, technically I am not eligible for the Canadian Emergency Response Benefit (CERB) released for those who are not eligible for Employment Insurance (EI). Though CERB is a good start to help us, it is sadly leaving some of us behind. (Ontario).
133. My son has some mental health struggles. He has worked in the past. The longest time he worked was a year, but he left to go back to school. Since then he has had several jobs and was let go right before 3 months. He is living at home. A guaranteed income would allow him to move out, which I believe would increase his self esteem and thus encourage him to search for work.
134. A basic income for us would be immensely helpful for many reasons. I turn 63 years old in October and receive \$500+ from the Canadian Pension Plan (CPP) and the Child Tax Benefit (CTB) for our 17 year old daughter. My partner attends university part time and, up till April, received \$1800 per month from her First Nation's band funding. We also have sporadic income from our consulting business (not enough to qualify for the Canadian Emergency Response Benefit). I am not old enough to collect an old age pension and I do have health issues but Canadian Pension Plan (CPP) has declined my application. So the stress of everything

including the lock down because of the virus creates unbelievable tension within our family. The basic income would be a blessing in disguise.

135. I add myself to the list of the forgotten. I'm in a precarious point in all of the COVID-19 classifications of who does and does not make the grade in financial assistance. My only source of money is the Ontario Disability Support Program. I can't even refer to it as an income. I'm also 55 years of age - old enough for seniors 'discounts but not old enough to meet government criteria of benefits. The standard of living for those in Canada has always been deplorable. While costs and taxes march on, I dwell in financial stagnation with no relief. I heard that the \$400 for Goods and Services Tax (GST) allotment in May has been devalued to \$290. Just another erosion I must endure. This leads me to believe that I don't matter as a Canadian. With each new provincial or federal election, politicians ignore the financial needs of individual Canadians and those with disabilities. Ultimately we're bogged down in redundancy with the same groups reaping the helping hand. Things must change! I refuse to be one of the forgotten. Even with my debilitating illnesses, I'm not a disposable person to be overlooked. I still have pride and dignity, despite attempts to strip that away on various levels.

136. I have been watching the news regarding COVID-19 as it began in Wuhan during December 2019. As soon as the first case was reported in Ontario I began to start preparing for possible isolation, as I had seen the effects COVID-19 had on China and other countries around the world. Being physically prepared is only a small aspect of preparedness. The emotional and financial aspects are something I had not known before and I am still trying to find a balance or peace of mind. The importance of social distancing far surpasses my emotional distress of not seeing my family, although some days the sadness and loss can feel overwhelming. As I practice meditation, deep breathing exercises, distancing self-isolation, and positive thinking I am better able to emotionally cope with this upside-down lifestyle currently affecting us all. Night time is the hardest for me as I find I wake up panicking each night dreaming about my fears of what may come. This is definitely something new, scary and also a bit enlightening. Honestly, I really cannot wait until this is over and life can go back to a sense of normalcy. Until then, I will try my best to stay in the present. I have been trying to calm my anxieties and keep informed about what's happening in Ontario and around the world. I am trying to keep safe and stay home as much as possible.

137. As someone who lives below the poverty line and who has been left out of the entire mix of funding from the federal government, I am at a complete and utter

loss with how this system has failed me completely. As I currently sit, I survive on \$586 per month. I am behind in child support. I have debt with the Canadian Revenue Agency (CRA) and there is just no climbing out of this hole. To have a basic income guarantee would alleviate the financial stress and allow me to focus. I'm paying off my debt and paying my child support as I'm mandated to do by the Department of Justice. I don't try to be a deadbeat dad and I try to take responsibility for all of my children in any way I possibly can, but as it stands the government, like I said, only provides \$586 a month for me to live on. Going through this COVID-19, I am stressed and I am mentally exhausted. I feel like there is no hope and no help out there for somebody like me. All I asked for was the pressure to be relieved a little bit by allowing me to receive at least one Goods and Services Tax (GST) cheque, but they go directly to my ex. Living month-to-month is extremely difficult. I have sciatic nerve damage from an injury, but it was an injury that I never reported to an employer because the money was too good to threaten losing my job over (especially considering that workers' compensation would only pay 80% of the wage I was making). As it stands right now, I barely make ends meet. I can't even contribute to my child support like I should be able to and I'm constantly worrying about food and survival. If it wasn't for my friend's parents I would probably be living on the street right now.

138. I am a substitute teacher in Nova Scotia. I had surgery last September and had been unable to work for many months. My Employment Insurance (EI) and sick benefits ran out in February. I had just started to get work days lined up for after the March Break. Now there will be no work. I am a casual on-call worker without any contract. My spouse and I have 2 university students to support. We struggle to get by on a single income. My kids will likely have no opportunities for summer employment. I haven't seen anything to help these students either. I assume many may be unable to afford to return to their studies. Student loans are already a huge burden. A delay of a few months on repayments and interest is not a real form of relief. We need youth in our universities. They are our future innovators and the economy needs them. Why do we keep shutting out intelligent and talented people by continuing to make universities unaffordable?

139. I am a fledgling writer on the Ontario Disability Support Program (ODSP). Fortunately I am self-published and this virus does not really affect my financial situation much. If it does, I am confident that my amazing caseworker will sort it out.

140. I work with special needs people and it became difficult for me to continue my work because of COVID-19. I have a husband who has health concerns that are threatened by COVID-19. I am now laid off and wonder where I stand as far as income is concerned. I applied for Employment Insurance (EI), but I am not sure if I will receive emergency benefits, which are only for a short while. My husband is retired and I am less than 2 years away. A basic income would be so helpful. Since his health has deteriorated, more responsibility falls on me and holding down a job is extra pressure. My husband is an active drinker and this alone causes enough stressors. Income security would give me choice, especially if I don't feel safe. I too have health concerns and need to take better care of myself. Basic income would really increase my security and safety knowing that I can take care of myself. If something were to happen to my husband my working income is insufficient to support me. I hope the basic income will be put in place soon for everyone, especially those that have no income security. (Rural Nova Scotia)

141. I am 62 years old, single (and planning to stay that way). I was recently laid off due to completion of a project. I am a researcher, writer, community development worker, and adult educator in a non-governmental organization (NGO). I have a bachelor's and master's degree and I have made \$30,000 per year in the past three years. I expect my income to be roughly half of that in 2020 from a combination of Employment Insurance (EI), possibly part-time work, and early Canadian Pension Plan (CPP). Drawing from CPP early will permanently reduce the benefit amount by about 7% per year for every year prior to my 65th birthday. I may also draw from and deplete my tiny retirement savings account if absolutely necessary (it's less than \$10,000). I have very poor job prospects, especially now that we have a pandemic afoot, and it's unlikely to change post-pandemic. If I retire, I will have no income once EI runs out unless I find work somehow. Then I'm eligible for Old Age Security (OAS) and the Guaranteed Income Supplement (GIS) in fall 2022. My cost of housing is \$800 per month, not including utilities. The rental market here is inflated and all subsidized housing has a no pets rule. I'm an intelligent, hardworking, youthful senior who is very social and collaborative. Having worked in the voluntary sector most of my life, it's obvious that I'm an idealist seeking to make the world a better place. I have spent the past 30 years providing support to people living on low income, and I have been advocating for gender equality, better affordable housing and welfare policy, and ending poverty by enacting a basic income program. Ironically, in my senior years, I've been earning about half of what men earn in labouring jobs with less than high school attainment. I have no private or employer pension. The global pandemic is not helping! A basic income guarantee could serve as a bridge to my 65th birthday and eligibility for OAS, CPP, and GIS. I

would love to continue contributing to the world... If I could just stop struggling to secure whatever temporary, part-time, casual, underpaid employment that I can find that has little to do with what I've done all my life. I would love to write my memoir or produce a blog to help people understand how poverty and marginalization can be overcome. For the next 10 or 15 years, while I still have good energy and a working brain, I would love to teach, write, and do more research into social policy (e.g. housing, student aid, social assistance). I want to try to influence public opinion so that people demand social programs that improve the "life chances" of people from disadvantaged circumstances. A basic income would allow me to volunteer in my community in groups that address social issues, but I don't have the energy for that as long as I'm scrambling to earn low wages at one or more jobs that are well beneath what I'm capable of. I have a long list of demonstrated skills and areas of knowledge and a lot of drive to contribute to society. Instead, I am exhausting myself trying to earn a living in a working world that definitely prefers younger people, and in an employment sector where low wages and underemployment are simply the facts on the ground. For three and a half years before 2017 when I landed the job that I just finished, I did everything imaginable to earn between minimum wage and \$17/hr: shovelled snow, cleaned houses, did tax return preparation for H&R Block, worked as a waitress, did elder care, mowed lawns, drove a transit bus... I'm very healthy, both mentally and physically, and do not want to burden the healthcare system by falling ill. All this economic and job-related stress is a threat to these worthy goals! (Nova Scotia)