



ADVANCING A CANADA-WIDE STRATEGY FOR BELONGING

BRIEF 4: INCOME SECURITY AS A PATHWAY TO BELONGING

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EXECUTIVE SUMMARY

Poverty is rising across Canada. At the same time, many people report feeling increasingly disconnected from the communities around them. These two trends are not separate but deeply reinforce each other. When people lack the income needed to meet basic needs, they are often unable to participate in the social, cultural, and civic life of their communities. Conversely, when people feel they do not belong, it becomes harder to build the trust and relationships that help communities address poverty together.

This brief, the fourth in a seven-part series on belonging as a policy priority, explores how a guaranteed livable income and a Canada-wide strategy for belonging can work together to foster communities where everyone has the resources and relationships needed to thrive. Drawing on Tamarack's body of work across both areas, this brief presents four key findings, a set of questions for reflection and dialogue, and a story from Atlantic Canada that illustrates what community-led change on basic income can look like in practice.

PURPOSE OF THIS BRIEF

After a period of poverty reduction success between 2015 and 2020, poverty rates in Canada bounced back to 2018 levels from 2021–2023 and stagnated in 2024. This reversal in Canada's poverty reduction success puts a strain on the country and has a major toll on individuals and communities that worked hard to exit poverty. Unless steps are taken to meaningfully and sustainably support individuals and communities to thrive, we will fall short of nationally legislated poverty reduction targets.

At the same time, many people feel increasingly disconnected from their communities. Experiences of poverty and exclusion are often deeply intertwined, affecting individual well-being and community resilience. This brief explores how belonging and income security can work together to create the conditions for vibrant, caring, and healthy communities.

Belonging and basic income are complementary pathways to building communities where everyone has the resources and relationships they need to participate fully in society. As the fourth in a series of seven briefs connecting belonging to pressing social challenges, this resource brings together the Tamarack Institute's work on belonging and basic income to support policymakers, practitioners, advocates, and local leaders seeking to advance both priorities in their communities.

KEY FINDINGS

POVERTY IS BOTH A MATERIAL AND A SOCIAL CHALLENGE. ADDRESSING IT REQUIRES A HOLISTIC RESPONSE.

Income matters. But so do connection, trust, and the sense of being part of something larger than oneself. [Research](#) on the cognitive tax of scarcity shows that financial insecurity consumes mental bandwidth, making it more difficult for people to plan ahead, pursue opportunities, and focus on other aspects of their lives. When people are forced to devote significant energy to meeting basic needs, they may have less capacity to build relationships, participate in community life, and engage in opportunities that could improve their circumstances.

Poverty stems from experiences of exclusion and isolation, as well as a lack of financial resources. When communities work together to create a sense of belonging, people find support and build resilience, helping break the cycle of poverty. A strong sense of belonging [correlates](#) with economic growth and prosperity. In a community where people feel connected and valued, there is a greater willingness to invest time and resources for the common good. This leads to the development of local businesses, job opportunities, and improved economic conditions. Lasting progress on poverty requires addressing both dimensions.

BASIC INCOME IS A PRACTICAL AND EVIDENCE-BASED TOOL FOR INCOME SECURITY.

Basic income as a policy idea has roots going back centuries, well before the term itself existed. Evidence from pilots across Canada and around the world shows that it works. Findings from the Ontario Basic Income Pilot showed that mental and physical health improved universally among participants. Anger, stress, and substance use declined. Many participants also reported greater stability in their daily lives, allowing them to pursue education, caregiving responsibilities, and other opportunities that improved their well-being.

Research suggests that a basic income can reduce poverty, strengthen income security, and contribute to stronger social and economic outcomes for individuals, families, and communities. When people have a stable income floor, they make choices that benefit themselves, their families, and their communities.

COMMUNITY-LED MOVEMENTS ARE BUILDING MOMENTUM FOR BASIC INCOME ACROSS CANADA.

Communities are leading the way. Across Canada, local leaders, advocates, and organizations are building momentum for basic income through coalition building, public education, and collective advocacy efforts. These community-led movements demonstrate how people can work together to influence public policy and advance solutions that strengthen income security. Canada's Parliamentary Budget Office [updated](#) its analysis of a national guaranteed basic income based on Prince Edward Island's guaranteed basic income report, reflecting growing interest in basic income policy across Canada.

BELONGING AND BASIC INCOME WORK BETTER TOGETHER THAN APART.

Communities across Canada are [recognizing](#) belonging as a way to address interconnected challenges such as loneliness, poverty, inequality, and environmental sustainability. At the same time, [growing interest](#) in basic income reflects a recognition that people need a stable foundation from which to participate in community life. Neither belonging nor income security alone is enough. A guaranteed livable income can help meet basic needs, while belonging fosters the relationships, trust, and opportunities that help people contribute to and benefit from community life. Together, they create conditions for more resilient communities.

KEY QUESTIONS

This section offers a set of questions and responses to support reflection and dialogue among policymakers, funders, sector leaders, and advocates.

1 What is the difference between a basic income and a guaranteed livable income?

A basic income is a broad term for any regular, unconditional cash payment made by a government to individuals. Not all basic income models are designed to lift people out of poverty. Some propose benefit levels that remain below the official poverty line, which means they reduce hardship without eliminating it. A guaranteed livable income (GLI) is calculated to cover the actual costs of living, including food, housing, clothing, health care, and transportation. A GLI creates a reliable economic floor, so that no one falls below a dignified standard of living. It also removes the conditional rules and reporting requirements of traditional social assistance programs, giving people the stability they need to plan for the future rather than manage a crisis.

2 What does the current landscape of poverty and belonging tell us?

Poverty rates have returned to pre-pandemic levels. Poverty is not experienced equally across Canada. Because of how social, economic, and institutional systems are designed, some populations continue to face higher rates of poverty and greater barriers to economic security than others. At the same time, social connection is weakening. When people lack a livable income, they are often forced to withdraw from neighbourhood, cultural, and community life due to material need, the stress and anxiety we all feel when our basic needs aren't met, and the stigma attached to conditional welfare models. These two trends, rising poverty and declining connection, reinforce each other. Addressing one without the other means leaving part of the solution on the table.

DID YOU KNOW?

Tamarack's Networks for Change - Communities Ending Poverty network brings together 150 communities representing over 400 municipalities. We are committed to:

- Reducing and sustaining Canada's poverty rate at less than 5%
- Targeting working poverty, deep poverty, and Indigenous poverty
- Engaging people with lived and living experience
- Leveraging existing community assets
- Learning and re-evaluating continuously
- Embedding equity and anti-racism into our work

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3

How does a guaranteed livable income support belonging at different levels of community life?

Belonging to a community means being an active part of something larger than oneself. [Research](#) indicates that a strong sense of community belonging can positively influence health outcomes and lead to greater participation in community life. A guaranteed livable income supports this at three levels:

- At the individual level, a livable benefit reduces the mental strain that comes with financial scarcity. It stabilizes home environments, improves health, and restores the space people need to engage with others.
- At the neighbourhood level, having a livable income gives people the means to participate in local life by taking transit, attending community events, volunteering, or enrolling children in activities. The design and infrastructure of a neighbourhood, combined with opportunities to connect with others, contribute to a sense of belonging. People can become active contributors, building local social capital.

- At the systems level, a guaranteed livable income signals that the role of government is to support people's well-being, not regulate their survival. To address the sense of loneliness and disconnection across Canada, it is important to look at changing the physical and social environments that shape belonging, rather than focusing solely on individual behaviour.

4

What are the key tensions in this conversation and how do we navigate them?

Some argue that income assistance should remain targeted and conditional to manage public costs, maintain work incentives, and ensure accountability in how public funds are used. Others point to [evidence](#) from community experience, which shows that when people have a stable income floor, they make choices that reduce long term public costs. Supporters also point to [research](#) showing that income security can reduce downstream costs associated with poor health outcomes, housing instability, crisis services, and other poverty-related pressures on public systems. In Canada, [advocacy efforts](#) and legislative proposals, including the work of Senator Kim Pate on a guaranteed livable basic income, provide tangible opportunities for communities and organizations to support policy change. The most productive conversations acknowledge both perspectives. The question is not whether to invest in people; it is how to do so in a way that is sustainable, equitable, and effective. Both belonging and a guaranteed livable income offer part of the answer.

SNAPSHOT OF A COMMUNITY IN ACTION: BASIC INCOME NOW ATLANTIC CANADA

Context: Across Atlantic Canada, many local groups working to end poverty recognized basic income as a practical path to helping people out of poverty. However, these efforts were often operating independently of one another, disconnected and unable to build the collective voice needed to influence policy.

From idea to action: Inspired by the work of the [Hamilton Roundtable for Poverty Reduction](#), a group of advocates from Nova Scotia, including the Sisters of St. Martha, the Coady Institute, and the Antigonish Women's Resource Committee, proposed a shared strategy: bringing together elected officials from across the region to speak with one voice in support of basic income. What began as a regional summit grew into Basic Income NOW Atlantic Canada, a network uniting municipal leaders, public health officials, faith groups, business leaders, and community advocates around a common goal. They developed a Consensus Statement outlining the basic income model they were advocating for, uniting 484 individuals and 70 organizations behind a shared goal and approach. Today, nearly half of Atlantic Canada's population, an estimated 1,151,704 people, live in a municipality that has passed a resolution in support of basic income. Their work has been recognized by the Senate's Standing Committee on National Finance as a model for effective advocacy.

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PUTTING IDEAS INTO PRACTICE

The connection between belonging and basic income points toward a set of practical actions for policymakers, funders, practitioners, and advocates at every level.

Advocate for income floors that are tied to actual costs of living.

A benefit level that keeps people below the poverty line reduces hardship but does not end it. Policymakers and advocates can make this distinction in their own work by calling explicitly for income supports that are tied to the real cost of living in their communities, covering food, housing, transportation, and other essentials. Municipalities can use local council levers to pass resolutions calling on provincial and federal governments to act. The Atlantic Canada experience shows that when communities align around a shared model and speak with a collective voice, they can influence policy at every level of government.

Include people with lived experience of poverty as partners, not just participants.

The people most affected by poverty have the clearest understanding of what works and what does not. Moving toward genuine partnership means compensating people with lived and living experience, and giving them a meaningful role in shaping poverty reduction strategies, community benefit agreements, and local program design. Solutions that are designed with people most impacted by poverty, rather than for them, are more likely to build the trust and social connection that lasting change requires.

Measure what matters, including connection, trust, and belonging.

Income and employment are important measures of community health. But they do not capture the full picture. Communities can broaden how they track progress by [including](#) indicators of social connection, trust, and belonging alongside economic measures. [Canada's Quality of Life Framework](#) offers a set of indicators that go beyond income to capture dignity, opportunity, belonging, and resilience. These indicators give communities a richer way to understand whether their strategies are working for everyone.

Build the movement locally and connect it to the broader picture.

Communities across Canada are already advocating for municipal resolutions, building coalitions, and sharing toolkits to make collaborative efforts clear and accessible. Basic Income NOW Atlantic Canada's approach, including backbone support, shared motivation, unity without uniformity, and seizing political moments, offers [a practical model](#) that other regions can adapt to their own contexts. There are multiple starting points for everyone: sign a resolution, join a community of practice, share the evidence, or convene a conversation in your own network.

DISCUSSION GUIDE

The questions below are designed to foster dialogue within your team, network, or community planning table.

- **Part 1: Setting the Stage** offers general prompts to set the stage, break the ice, and get people talking about the intersections between belonging and basic income.
- **Part 2: Deep Dive** provides questions to help you reflect further on the ideas outlined in this brief.

PART 1: SETTING THE STAGE

1. Think of a time when financial stress made it harder to feel connected to your neighbours, your community, or the people around you. What did that experience teach you?
2. When you think about poverty in your community, do you see it primarily as a financial problem or as something that also affects people's ability to belong and participate in community life?
3. In your own work, how often do conversations about income security and social connection happen in the same room? What would it take to bring them together?
4. Who in your community is most affected when income supports fall short? How are their voices shaping the solutions being designed?

PART 2: DEEP DIVE

1. This brief draws a distinction between a basic income and a guaranteed livable income. What does that distinction mean for the communities and people you work with? Does your current work reflect that difference?
2. The Atlantic Canada experience shows that local collaboratives can build momentum for basic income by aligning around a shared goal and speaking with a collective voice. What would a similar approach look like in your region or network?
3. Belonging and basic income are framed in this brief as complementary rather than competing priorities. Where do you see opportunities in your own work or within your networks and partnerships to advance both at the same time?

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TAMARACK INSTITUTE'S RESOURCES:

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- Case Study (2026): [Two Decades of Systems Change, Collaborative Leadership, and National Impact in Hamilton](#)
- Resource Page (2026): [CEP Basic Income CoP Resource Library](#)
- Resource Page (2026): [Advancing a Canada-wide Strategy for Belonging](#).
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OUR APPROACH TO ARTIFICIAL INTELLIGENCE

Tamarack uses artificial intelligence thoughtfully to support aspects of our work while maintaining human oversight, community voice, transparency and accountability. We are committed to being transparent about how we use AI, where we choose not to use it, and the tensions we are navigating as these technologies evolve.

[LEARN MORE ABOUT HOW TAMARACK USES AI](#)