

Opening:

- Thank you Adele. And thanks to everyone who has joined us for this important plenary session.

Thanks to Roger for setting the table so well.

- Today, we're diving into a topic that's gaining momentum across Canada and globally: Universal Basic Income—or UBI.

I'm going to ask you to indulge me first. As a member of your Nova Scotia Federation of Municipalities Board I am going to grab this opportunity to talk about how we got here today.

This is advocacy in action, just as those who worked on the NSFAM's modernization process envisioned it.

Contextual Background:

- Earlier this year, NSFAM's Board of Directors approved a motion recommending that the Nova Scotia Legislature establish an all-party committee to study the feasibility of a Basic Income Guarantee program.

Governance Modernization Link:

- This advocacy initiative flows directly from NSFAM's recent governance modernization.
- NSFAM now recognizes each of our 49 municipal units as the formal members—not individual councillors.
- Councillors remain our voting delegates, but advocacy items now originate from municipal council motions and are submitted to the NSFAM Board for consideration.
- This motion was brought forward by the Town of Wolfville and reviewed by NSFAM's Equity & Community Wellbeing Advisory Committee. After review, the committee endorsed it as a meaningful step toward addressing income insecurity and promoting community wellbeing. The board also took into account the growing support for

UBI reflected around Nova Scotia council tables. To date 20 municipal units, representing well over half the the population of the province have approved motions supportive of UBI.

Why This Matters:

- UBI is not just a policy idea—it's a conversation about dignity, resilience, and the future of work and wellbeing. These conversations are happening at council tables across the province.

SHOW VANGUARD PAPER (A hand poll of social benefits)

Today I want to focus on what Universal Basic Income might mean for our municipalities here in Nova Scotia. As Adele pointed out in her opening, I am today's pinch hitter. My colleague Gil Dares would have come armed with facts and statistics. As a former RCMP officer and a long-time advocate for victims of domestic violence, Gil was the perfect choice to lay out the case for UBI. My background is journalism so you can expect a few stories woven into my presentation about the benefits and opportunities as well as the risks and challenges for municipalities in a future that might include UBI.

Because poverty isn't theoretical poverty affects people.

But municipal budgets aren't theoretical either.

And UBI isn't just a policy idea floating around in Ottawa.

It's something that could change real lives in real towns—places like Yarmouth, Amherst, Halifax, and all the rural communities in between.

So let me ground this with a personal story:

My journey to support for Universal Basic Income

I married young.

I grew up in a stable family, and I built a home with a husband who always had stable employment. In many ways, that put us on firm ground.

But life has a way of reminding you that stability is never guaranteed.

I was a young mother still in the midst of education. I thought I'd catch up later, after diapers and teething.

But before I got the chance, I was diagnosed with a chronic, sometimes debilitating illness. It hit early in our marriage, when our children were still small enough to nurse in my lap—and still young enough not to notice how sick I was.

Over the next 30 years, I would have multiple surgeries and go through many periods of disability. Some of those periods were short. Others were long enough that they felt like a whole chapter of life.

In that time, I also built a career that brought me both fulfillment and national recognition.

Here's the important part:

The solid foundation provided by my family background and my husband's salary gave me the opportunity to try, to dream, to aspire, despite those challenges. I know that's a privilege few in my position enjoy. I think UBI brings that possibility closer for everyone.

My struggle wasn't financial. It was the idea of being **judged for being productive.**

During periods of disability whenever I tried to contribute—whether through part-time work, volunteer roles, or community involvement—I feared being seen as cheating the system. As if being useful, even just a few hours a week would disqualify me. As if productivity was suspicious.

And that kind of means-testing wears you down.

Not just financially:

emotionally, socially, spiritually.

It teaches people in the system that they're safest when they do nothing.

But I believe deeply—because I have lived it—**that everyone deserves to be as productive and as useful as they are able**, whether that means working full-time, volunteering twice a month, caring for elderly parents, or simply raising a family with whatever energy life gives them.

Around the time we were debating Universal Basic Income at Yarmouth Town Council, I was watching reports from Ontario of disabled people so squeezed by Toronto's tight housing market that they were considering medically assisted dying and, in a couple of instances, actually offered MAiD by social workers.

I believe food and shelter should never be why death becomes a more attractive solution than living in poverty.

That should not be the choice offered to anyone.

Not in Canada.

Not in Nova Scotia.

Not anywhere.

Those of us doing this work at the Municipal level see people living life on the margins every single day—in shelters, housing offices, libraries, through interactions with our by-law officers, in community centres, and emergency calls.

- As municipal leaders, we see firsthand the impact of poverty, precarious employment, and social inequity.

So let's look at What UBI might mean for Municipalities.

This is going to be the laundry list portion of the presentation. If any one of the following points resonates with you, or if you have identified issues I don't raise, I promise to leave enough time at the end of the presentation for questions and comments.

I'll look at the positives first

1. People fall into fewer crises

Imagine a world where fewer people need emergency shelters, crisis lines, or police interactions just because they're broke.

Imagine the relief for municipalities that spend half their time trying to patch together emergency responses, like a group project where half the team didn't show up.

2. Housing becomes more stable

A reliable income means fewer evictions, fewer people couch-surfing, fewer tents in parks.

I have seen young mothers who have moved three times in two years. They live out of boxes.

Not because they wanted to, but because of circumstances, often beyond their control: their housing became unliveable or they were rent-evicted, or the support payment cheque bounced. A UBI would have let them unpack all their boxes—which is the real sign that a home is a home.

3. People get healthier

Stress is expensive.

It costs municipalities money.

It costs people their health.

A stable income is like lowering the emotional thermostat from “panic” to “manageable.”

4. More local spending

People spend money locally.

No one is taking their UBI to Switzerland to buy a luxury watch.

They’re buying groceries, kids’ winter boots, and—if they’re feeling really fancy—a second-hand stand mixer from Marketplace.

All of that supports local business.

5. Municipalities can focus on long-term things

Right now, municipalities spend so much time putting out fires that long-term planning sometimes feels beyond reach.

UBI could shift that balance.

6. Stronger housing strategies

- * mixed-income developments
- * partnerships with non-profits
- * planning for long-term housing supply

It’s like giving the housing system a steady foundation instead of building on wet sand.

7. Workforce Development

A Universal Basic Income strengthens workforce development in ways that matter deeply to municipalities.

It allows people to take training **without losing benefits**.

It allows them to start **small businesses**.

It gives them the freedom to **change careers** without fear of destabilizing their entire household.

And if I may, let me offer a brief personal aside, because this is where the impact becomes real.

Back when I was trying to figure out how to build a career with very little education and a chronic illness that constantly disrupted my plans, I had something that many people simply do not:

the mental space, the financial breathing room, and the time to think beyond next week's grocery bill.

Because of that foundation, I could take a chance on something small. I started writing a weekly entertainment column for a local television guide. I made **twenty-five dollars a week**. I wrote it at home on an old Remington typewriter while my children napped.

It was a tiny beginning—but it grew into a 25-year career in journalism. And the pinnacle of that career was sitting at the right hand of Governor General Ray Hnatyshyn at Rideau Hall, being recognized for my work.

I share this not because my story is unique, but because it is **only possible when a person has basic stability beneath them**.

I want every young mother, every person living with illness, every underemployed worker, every newcomer, every burned-out caregiver to have the same foundation I had—the same chance to grow.

A Universal Basic Income provides exactly that:

the space to imagine a future, and the stability to pursue it.

8. Community life gets stronger

With fewer crises, municipalities can invest in:

- * trails
- * community centres
- * arts programs
- * climate resilience
- * recreation

These are not luxuries.

They're the glue that holds communities together.

9. Better coordination with higher governments

UBI forces collaboration.

Municipalities can use this moment to push for better data, better seats at the table, and clearer roles.

10. Making Nova Scotia attractive

UBI could help keep young people here, support newcomers, and draw in remote workers and creative people—folks who bring life and energy to communities.

Now the tougher part — This could get ugly

1. Municipalities won't control UBI design

We don't get to pick the amount or the rules.

We can shout opinions into the wind, but the wind in this case is Ottawa.

2. Provincial cutbacks

If the provincial government assumes a national UBI replaces certain services and pulls funding back, municipalities could be left holding responsibilities they legally can't meet, like rent supplements or supportive housing.

3. Limited revenue flexibility

Municipalities can't just conjure money.

Property taxes don't magically rise because the cost of living does. And UBI will almost certainly raise the cost of living.

(And when they do rise even a little, everyone suddenly becomes a tax expert on Facebook.)

4. Uneven effects across regions

What helps Halifax might strain Truro.

What stabilizes Yarmouth might shift population in Antigonish.

Municipalities will feel UBI differently, but all will feel it.

5. Housing price inflation

If we don't increase supply, rents could rise.

If rents rise, the benefits of UBI get eaten whole.

6. Labour market disruptions

Some jobs might become harder to fill.

Municipalities may feel that through parks staffing, waste collection contracts, or seasonal work.

7. Reduced federal programs

If UBI absorbs federal funds, other grants, like the infrastructure program we all rely on, could shrink.

8. Rising public expectations

People may expect municipalities to expand services, even though municipal budgets don't magically grow.

The laundry list is over, I promise!

Closing thoughts

I want to end with both honesty and hope.

A Universal Basic Income won't fix everything.

It won't cure illness.

It won't replace good public housing policy.

It won't stop storms or pave roads or hire paramedics.

But it does something remarkable:

It gives people **stability**.

And stability is the soil in which everything else grows.

Health. Education. Parenting. Employment. Volunteering. Community involvement.

All of it grows from having enough to cover the basics.

I know what instability feels like.

I know what it does to your decision-making, your confidence, your health.

I also know how much potential people have when the ground stops shifting under their feet.

Municipalities feel these human stories every day.

If we prepare thoughtfully—if we advocate clearly, if we protect provincial supports, if we plan for housing, if we gather data—Nova Scotia's municipalities can turn a federal UBI into a real opportunity for stronger, safer, more resilient communities. And your NSFMs will be your advocacy champion along the way,