



# Beyond the Basics: Guaranteed Livable Basic Income & Bill S-233

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## Reaching Those Most Marginalized

Guaranteed livable basic income (GLBI) can reach virtually everyone who needs it through channels even outside the tax system. For those who do not file taxes, GLBI presents a financial inclusion opportunity to integrate the most marginalized individuals into the financial system by providing them with free [ID replacement services](#), free [chequing accounts](#), and free [mobile phones](#), such that people can open accounts and receive payments, as demonstrated in many [cash-transfer programs](#) in the developing world.

Furthermore, the move to automatic tax filing for low- or zero-income earners – recently given a boost in the [2023 Budget](#) – will progressively make it easier to use the tax system to deliver a BI benefit. One example of such innovation is the [T1S-D Credit and Benefit Return](#) that was developed by the Canada Revenue Agency to facilitate the delivery of the Canada Child Benefit to Indigenous households living on reserve who are not required to file income tax returns.

### Key References

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