Systems-Level Reforms to B.C.’s Income and Social Support Programs Along Basic Income Lines

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Abstract

B.C. residents are offered a large, complex web of income and social support programs. Those programs tend to be difficult to access, difficult to understand, and difficult to navigate, and are much more a collection of disparate programs than a cohesive and consistent system targeting an overriding objective. As a result, many potentially eligible persons do not apply for programs they might be eligible for, due to a lack of knowledge or a lack of time and energy; many of these potentially eligible persons are already dealing with other complex and stressful situations, such as searching for employment and/or dealing with medical conditions. The purpose of this paper is to consider whether system-level reforms to B.C.’s income and social supports could make the system more consistent with BI principles (detailed below). This would be a first step toward a more complete contemplation of a BI. This paper focuses on reforms that would apply across the whole system. Petit and Tedds (2020a) detail reforms to B.C.’s biggest income support program: Income Assistance (IA).
Introduction

Advocates of basic income (BI) often argue that a BI approach is better than the traditional system of income and social supports because of systemic and program-level problems inherent in those systems. That argument is made by defining a set of principles (Tedds, Crisan, & Petit, 2020) and showing that a BI approach better achieves those principles than traditional income and social supports. However, any BI approach must of necessity overlay the current system—there is no starting from scratch. Regardless of whether the system is to be incrementally reformed or completely overhauled to become a BI, the system through which income and social support programs are administered and delivered in British Columbia needs to be reformed to improve access to programs and supports, particularly for those who are most vulnerable, otherwise these vulnerable populations will continue to be underserved by any income program, including a BI. In this paper, we detail reform recommendations that would improve access to supports, particularly for vulnerable populations.

As seen in Petit and Tedds (2020b), B.C. residents are offered a large, complex web of income and social support programs. Those programs tend to be difficult to access, difficult to understand, and difficult to navigate, and are much more a collection of disparate programs than a cohesive and consistent system targeting an overriding objective. As a result, many potentially eligible persons do not apply for programs they might be eligible for, due to a lack of knowledge or a lack of time and energy; many of these potentially eligible persons are already dealing with other complex and stressful situations, such as searching for employment and/or dealing with medical conditions. In contrast, BI is a single, simple, largely automatic program that many BI advocates suggest should fully or at least in large part replace traditional income and social support programs. Although this would reduce some of the complexity associated with the current vast array of income and social supports, given the current system, a BI would not be able to respond in a timely manner to within-year changes, nor would it be accessible to those who do not file taxes (among other issues). Either way, systems-level reforms should be implemented.

The purpose of this paper is to consider whether system-level reforms to B.C.’s income and social supports could make the system more consistent with BI principles (detailed below). This would be a first step toward a more complete contemplation of a BI. This paper focuses on reforms that would apply across the whole system. Petit and Tedds (2020a) detail reforms to B.C.’s biggest income support program: Income Assistance (IA).

Basic Income Principles

Tedds et al. (2020) outline BI principles as articulated or implied by BI advocates. These BI principles are as follows:

- Simplicity: BI programs are simple to access and understand.
- Respect: BI programs provide respect for beneficiaries and reduce stigma—feelings of shame and the singling out of a group that is perceived as “less than”—associated with
traditional welfare programs. They help bolster dignity by ensuring that people are not only treated with respect by the system but are also worthy of such respect.

- Economic security: BI programs enhance economic security, including financial stability, financial security, and financial continuity.
- Social inclusion: BI programs encourage socially beneficial activities, including paid and unpaid work such as caretaking, volunteering, and entrepreneurial activities, and in particular support opportunity, inclusion, and full participation in society.

It is noted that these “principles” are a mix of objectives and principles, and that they represent a subset of the public policy considerations that need to be addressed in undertaking a comprehensive, comparative analysis of the best ways of delivering income and social supports. Although not a comprehensive set, these BI principles are ones that traditional income and social support systems usually do not do well and the ones we focus on.

Given the purpose stated above, this paper considers system reforms guided by BI principles. Ultimately B.C.’s Expert Panel on Basic Income must consider BI approaches and other reforms in the context of clear objectives and the full set of principles that apply. The more limited analysis of system reforms in terms of BI principles provided by this paper is useful because it provides insights relevant to several scenarios that the panel may wish to consider:

- comparing BI as an approach with a redesigned income and support system
- integrating a BI into an income and support system
- taking initial steps to prepare to implement a BI that replaces the current system
- reforming the current system to better achieve clear objectives and principles that include but are not limited to BI principles.

Experiencing Income and Social Supports as a Whole

Generally, when dealing with program reforms, the standard approach is to make assessments on a program-by-program basis, with reforms driven by a specific issue that has arisen and the solution focusing on a particular design element of a particular program. Because there is a large and complex set of programs and many different ministries and other government agencies involved in the design, operation, and delivery of the programs, there are significant barriers to considering changes to programs within a broader system context, as we do here. The very fact that that the set of programs is not considered a system means that it is practically impossible for program reforms alone to change the nature of the system.

In this paper, we consider whether adopting a system-wide perspective and considering reforms that act across all programs could increase the consistency of the system and all of its constituent programs with BI principles. In particular, could systemic changes make programs more accessible, understandable, respectful, and inclusive?

Reforms to Increase Accessibility

Accessibility is an issue for the current income and social support system and leads to relatively low program take-up rates by those who are eligible. BI advocates suggest that the
low barriers to accessibility of BI in general is a major reason why it should be preferred to transitional income and social support programs. Programs that do well in terms of principles like simplicity, respect, and inclusion also tend to be relatively accessible.

As noted in a companion paper on principle and design features of a BI, BI is not a single program but a broad class of programs with varying design elements across 13 identified dimensions (Tedds et al., 2020). Within this broad class of BI programs, not all BI programs are equally accessible, depending on their design elements. Nevertheless, virtually all conceivable BI designs have lower barriers to accessibility than the current system in B.C. The relatively high degree of accessibility for a BI arises because a BI is simpler for several reasons: for example, most or all of the current system would be replaced with a single BI program; that program would be designed to be easy to understand, making access to the program as automatic as possible and any application processes as simple as possible; and eligibility would be inclusive and easy to adjudicate, with criteria that are transparent, easily understood, and predictable in their results. The system of income and social supports currently available in B.C. is not simple.

It is obvious that, in order for a system of income and social support programs to be effective in reducing poverty or easing transitions caused, for example, by the changing nature of work, it must be accessible by those most affected by poverty and/or transitions. Many of the current income and social support programs are, individually, not very accessible. Moreover, the system as a system exacerbates program-level accessibility concerns by having:

- multiple programs with widely varying eligibility criteria
- multiple independent points of access
- an overall level of complexity that makes understanding the whole range of programs difficult or impossible
- application requirements that require skill and access to information to complete
- few programs with automatic enrolment
- complexity in adjudication and program rules for successful applicants that result in opaque and unpredictable decision-making

While much of that can only be improved on a program design basis, the following proposals would incrementally increase accessibility system-wide.

**Personal Income Tax System Infrastructure**

Petit and Tedds (2020b) provide a comprehensive description of the current income and social support system in B.C. across several dimensions, including the administrative body, expenditures, method of access, target and eligibility, approach to income testing, and method of delivery. It is clear that the personal income tax system administered by the Canada Revenue Agency (CRA) on behalf of both the federal and provincial governments provides key infrastructure that directly or indirectly applies to almost every program in the system. That is, several programs are directly delivered by CRA as tax credits, while other programs use information collected by the tax system to determine eligibility and/or the amount of benefit provided.
Tax credit programs include large refundable tax credits such as the Canada Child Benefit (CCB), the B.C. Child Opportunity Benefit (COB), the Canada Workers Benefit (CWB), and the GST/HST credit, as well as other smaller refundable tax credits such as the B.C. sales tax credit (STC), and the B.C. climate action tax credit (CATC). Combined, these refundable tax credits can be an important source of income for persons who otherwise have no or low income. For example, a single parent (with one child) with no other source of income could receive up to $9,356/year in refundable tax credits: $6,639 from the CCB, $1,600 from the COB, $733 from the GST/HST credit, $75 from the STC, and $309 from the CATC.

Other programs that use tax information to determine eligibility or assistance amount include Old Age Security/Guaranteed Income Supplement (OAS/GIS), the B.C. Senior’s Supplement, the Rental Assistance Program (RAP), Shelter Aid for Elderly Renters (SAFER), Canada Pension Plan (CPP) disability benefits (CPP-D), and the disability tax credit (DTC). Notably, the IA system does not directly use the income tax system, although there is information exchange between the CRA and the provincial Ministry of Social Development and Poverty Reduction (SDPR), both in terms of verifying income amounts for eligibility and calculating social assistance amounts to be paid.

Use of the tax system as income and social support system infrastructure has advantages related to respect, as there is no stigma associated with tax filing and receipt of benefits through the tax system: they are often viewed as entitlements rather than charity. The tax system is also useful for the purpose of automatic assessment of eligibility and benefit amount, where the factors used are based on information already collected for tax purposes. However, it has disadvantages as well.

A significant disadvantage is associated with the fact that not everyone is required to file a tax return and some of those who must file do not, which limits accessibility to programs that require tax filing. Most people who do not owe taxes do not have to file unless specifically required to do so by the CRA.¹ As Cameron et al. (2020) show, 13.5% of working-age adults in B.C. do not file a tax return. Furthermore, many recipients of Income Assistance in B.C. do not file a tax return annually (Stapleton, 2018a). Many of those who do file either do not know that they may be eligible for refundable tax credits or choose not to file despite the loss in tax credits because of distrust of the tax system, concern about previous unpaid taxes, or being unbankable.

Another disadvantage of the tax system is that it is unresponsive to short-term changes in circumstances. It is good at providing benefits that are not intended to react quickly to changes in circumstances, but it is not responsive to changes that require immediate action because taxes are filed annually and at best change the level of refundable tax credits seven months after the year ends and up to 19 months after the change in circumstances.

The following proposals are for changes to the structure and administration of the tax system that could increase the access to and responsiveness of programs delivered through the

¹ There are few circumstances where those who do not owe taxes must file, such as pension-splitting with a spouse or paying CPP contributions or EI premiums on self-employment income.
tax system, whether current programs or reformed programs or a BI administered through the tax system. The proposals start with a relatively minor change and proceed to more fundamental reforms. It is noted that all are beyond the control of the B.C. government and would have to be implemented by the federal government.

**Proposal 1: Combine Provincial Refundable Tax Credits and Automatically Assess Eligibility**

B.C. currently provides two small refundable tax credits: the CATC and the STC. Effective July 2019, a single adult who qualifies for both of these tax credits based on income would receive a maximum of $229.50/year. The CATC is paid out in quarterly instalments ($38.62/quarter for a single adult) and the STC, worth a maximum of $75/year, is paid annually on tax filing.²

Both the CATC and STC address regressive elements of the tax system; however, the amount of the STC ($75/year) is inadequate in addressing sales tax regressivity. It could be combined with the CATC to better target regressivity. Combined, the amount paid to eligible taxpayers would be higher than the amount from providing each credit on its own, and it could be paid out in quarterly instalments along with the GST/HST credit.

Combining the STC and CATC would simplify the refundable tax credits offered by the B.C. government. To enhance simplicity, the new credit should be automatically assessed for all tax filers in the same manner as the GST/HST credit is, rather than requiring that it specifically be applied for in the annual tax return. There is no need for an application, as no additional information is required to assess eligibility. This would ensure that those who are eligible (and file their taxes) receive the credit. Together, both of these features would increase accessibility.

If implemented, the combined tax credit should be designed in the context of the overall income and support system, taking into account the interactions among the various programs to avoid situations such as extremely high marginal effective tax rates at certain income levels. That is not only true for this proposal but should also be generally applied whenever income and social programs are reformed or new programs are added.

A similar recommendation was made by the MSP Task Force (Tedds, Ramsey, & Duff, 2018), which suggested that the B.C. government combine the STC and CATC, enhance the amount of the combined credit, and, as a source of revenue so the new credit would be revenue-neutral, impose a new tax on sugary drinks. The B.C. Ministry of Finance (2020) announced the imposition of the B.C. sales tax on sugary drinks, removing that option as a funding source for this proposal. Instead, as a potential source of revenue to enhance this combined tax credit, the B.C. government could remove the home owner grant (HOG) and repurpose the funds (about $817M). As discussed in Petit and Tedds (2020c), the HOG does not low-income persons (and in fact benefits high-income households), creates large administrative inefficiencies, and is unfair to renters.

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² For more information on these tax credits, see Petit and Tedds (2020c).
Proposal 2: Automatically File Tax Returns for IA Recipients Issued a T5007

An important reform that would increase access would be to automatically file tax returns for those receiving IA (Petit, Tedds, Green, & Kesselman, Forthcoming). All IA recipients, including those receiving Temporary Assistance and Disability Assistance, who receive over $500 a year in IA benefits are issued a T5007, which is filed with the CRA. This means the CRA already knows how much an IA recipient receives. T4 slips issued by employers, T5 slips issued by those paying investment income, and other income reporting slips including for Employment Insurance (EI) and CPP payments are also filed with the CRA, so they also know if an IA recipient has earned income (except self-employment income) and paid related deductions (i.e., EI, CPP). Finally, for an IA recipient to receive benefits, SDPR verifies income information with the CRA, and collects information on the IA recipient’s bank accounts (if they have one) and their address (if they have one).

The proposal is that the CRA provide all IA recipients with pre-populated tax returns that can be easily filed, either as provided or with amendments, for example, to declare self-employment earnings or provide other information not already collected by the CRA.

In most cases the result would be to relieve the IA recipients of the burden of keeping track of income tax slips and either completing the tax return or finding someone to do so on their behalf, often at a cost they can ill afford. As a result, it would increase IA recipients’ access to refundable tax credits. Because of the relatively strict eligibility adjudication processes for IA, there would be little opportunity for additional underpayment of taxes, which would be significantly outweighed by the increased accessibility of programs by target populations, including programs that are not tax credits but rely on interaction with the tax system.

This reform would have to be implemented with some caution to maintain the trust of IA recipients and not discourage them from applying to the IA program itself. As Stapleton (2018b) suggests, many IA recipients may be fearful of filing taxes for both real and misinformed reasons. They may be worried about their benefits being clawed back (misinformed worry), they may think they have to pay taxes (misinformed worry), or they may worry about being caught “working under the table” and not reporting income (real worry). The very few IA recipients who are evading taxes may be making enough income to disqualify them from IA; however, we suggest that this should be left alone, as the money being lost is likely less than the cost of investigating (investigating high-income tax evaders would provide much more “bang for the buck”), it could force these informal workers deeper underground into more nefarious working environments, and an investigation could induce panic in other IA recipients and potential recipients. Overall, investigating low-income workers’ tax evasion could be a worse outcome for society as a whole (Stapleton, 2018b).

Proposal 3: Expand Automatic Tax Filing for Low-Income Individuals

A somewhat more fundamental reform would be to expand the idea discussed above to a broader class of people who are not required to file tax returns because they owe no tax but would or could benefit from doing so. The benefits—in terms of making it easier and cheaper to
file a tax return and improved uptake of programs by those the programs were intended to help—would apply to the broader population.

There are details that would need to be established, such as whether such tax returns could be deemed as filed without any action by the recipient for refundable tax credit purposes; the eligibility criteria for who would have pre-populated tax returns prepared on their behalf, perhaps in terms of the nature of slips filed related to the person, the amount of income reported on the slips, and previous tax filing non-compliance; and how the person would be notified and given an opportunity to amend their tax return if necessary. Tax administration is focused on collection of the right amount of tax from each taxpayer, but this initiative would be specifically focused on increasing the access of those eligible for refundable tax credits. It will be important not to lose that objective in establishing the administrative structure, as discussed above.

**Proposal 4: Increase Income Tax System Responsiveness**

This proposal represents quite a radical and fundamental shift in the way that the tax system is administered from an annual to a monthly basis as the primary way of assessing and collecting taxes for the majority of tax filers. It would not only be a fundamental reform in terms of the timing, but would also require a significant simplification of the tax system to allow for monthly automated assessment of taxes based on monthly reporting of payments.

Most payments that are considered income by the tax system already have income tax withheld by the payor each time a payment is made, and those amounts are remitted to the CRA monthly. However, individuals only report the breakdown of the amount paid and amounts withheld to the CRA annually when tax slips, such as the T4, T5, and T5007, are filed. It would be possible to convert that process to one where tax-filer-level information is provided to the CRA monthly by the payors. With some simplification of the tax system, those amounts could be considered taxes paid, and many tax filers could be relieved of the need to file annual tax returns—or, at least, pre-populated returns could be provided to all tax filers.

The benefit of such a system is that it would become responsive to monthly variations in income. The responsiveness feature of the system could then be used in the design of programs delivered through the tax system, as well as those delivered outside the tax system but that use tax information to determine eligibility or benefit amounts.

There are myriad details that would need to be addressed, and it would represent a radical change that might not be publicly acceptable or might have insurmountable barriers to its full implementation, but it is proposed to provoke discussion of aspirational reform that could provide the administrative infrastructure needed to fundamentally improve the income and social support system.

For example, with a sufficiently responsive income tax system, it would be possible to consider delivery of at least ongoing Disability Assistance (DA) and potentially a reformed IA program for Persons with Persistent Multiple Barriers (PPMB) through the income tax system, with continued adjudication of eligibility by SDPR.

Temporary Assistance (TA) under IA is less well suited to delivery through the CRA because it is conditional on seeking employment. However, a responsive tax system that shares
information with the TA program could support program reforms that increase the effectiveness of the program in moving people toward long-term labour force attachment.

In terms of the BI principles, increased use of a responsive tax system as the infrastructure to deliver income and social support would:

- be simpler than the current tax system and thus the income and social support programs that rely on it
- increase respect and reduce stigma, especially to the extent that benefits could be automated
- increase economic stability by being responsive to changes in circumstances

Program Awareness

One advantage of BI that is touted by many BI advocates is that because some versions of BI are single, simple programs with broad eligibility that everyone is aware of, there is easy access and high take-up rates. A traditional income and support system, on the other hand, has many programs; most have eligibility requirements and few have automatic enrolment; and many people are unaware of all the programs in the system, which ones they may be eligible for, and how to apply. The question addressed in this section is whether systematic approaches to increasing awareness of the existence of and eligibility requirements for programs as well as making it easier to apply could improve the system as a whole. The objective would be to improve accessibility by making the system more consistent with the BI principles of simplicity, respect, and inclusion.

The most effective way to achieve that would be through automatic enrolment in programs people are eligible for, but that it is not feasible for many traditional income and social support programs because of the nature of eligibility criteria and the lack of information on most prospective recipients. That is why a large number of the income and social support programs available to B.C. residents and analyzed in Petit and Tedds (2020b) require a potential recipient to find the program and self-initiate an application.

Daigneault et al. (2012) found, based on a literature review, that basic knowledge of programs, including awareness, was the most important factor in explaining low take-up rates of social assistance programs. Low levels of awareness may be especially prevalent among low-income women: Gidengil and Stolle (2012) show that among Canadian women, it is low-income women, older women, and women who came to Canada as immigrants who are the least likely to be aware of government services and benefits. Within B.C., a recent survey showed that 35% of those participants had not heard of DA or Community Living BC—the two largest support programs for persons with disabilities in B.C.

The following three proposals leverage the information available within the system about people who have applied for or are accessing or have accessed the system to make sure they are aware of all the programs they may be eligible for, reduce the overall complexity of the system, and make it easier to access the variety of administrative agencies running the programs.
Proposal 5: Inform Applicants to One Program of Potential Eligibility for Other Programs

At its most basic and least intrusive, this proposal would require that data collected in relation to each non-tax income and social support program be assessed using an automated algorithm to determine which other programs, if any, the applicant is reasonably likely to qualify for. The applicant would be informed of the results and given the option of receiving fully or partially pre-populated applications for the programs, along with information about how the program works, how to apply and what additional information is required. The advantage of this proposal is that it does not require any sharing of personal information; it simply uses information provided to make the applicant aware of other potential programs and makes it easy for them to apply. Linking back to Proposal 3, this could be alerting people to and making it easy to apply for receipt of pre-populated tax returns to enable access to refundable tax credits and potentially other programs that rely on tax system definitions of income for eligibility and income-testing purposes.

A more intrusive extension of this proposal would be to use tax return data to assess all tax filers for eligibility for income and social support programs. Again, it would not require tax data to be shared beyond tax system administrators, but would simply make use of the data to make tax filers aware of programs they may be eligible for. It is likely to be seen as more intrusive, however, as there is distrust of the tax system, particularly among vulnerable populations. This would represent a substantial step for the CRA—from being primarily a tax collection agency to further enhancing its mandate as an income and social support agency.

Another extension of the approach would be to, where possible given the information provided by an applicant or recipient, automatically enrol them for other programs for which they can be adjudicated. This would require sharing personal information across programs, which would require careful consideration of information and privacy implications.

Proposal 6: Create a Provincial Income and Social Support Portal

Service Canada is the public-facing federal agency that provide services and assistance to people applying for or managing federal non-tax income and social support programs, in particular EI, GIS/OAS, and CPP, including CPP-D. It provides those services online and at physical locations across the country. The programs themselves, other than services to applicants/recipients, are undertaken by different federal agencies.

A similar provincial approach would face challenges because several provincial programs rely on more in-person assessment by caseworkers, but it might serve to make it easier for people to submit applications and become aware of other programs for which they might qualify. If there were one site for online applications, it could support the type of automated assessment for and notification of potential eligibility envisioned by Proposal 5. Having workers cross-trained in and fully aware of the full suite of programs could also help bring awareness of programs to applicants and recipients.

This proposal is specifically not a proposal for a single agency responsible for the various programs. The different programs have different specific objectives and targets. Other jurisdictions that have created one overarching agency have found that if eligibility is denied for
one program, that tends to exclude people from the whole system. The question is, could such an agency be created without causing that result? Perhaps it is better to have many points of entry to the system, with each point automatically making people it contacts aware of the rest of the system.

**Proposal 7: Harmonize Eligibility and Income-Testing Criteria**

As shown in Petit and Tedds (2020b), there are many differing eligibility criteria for programs ostensibly targeting the same population, and there are several different definitions of “income” used for assessing eligibility or reducing benefit levels as income increases. The complexity that this adds to an already complex system and the difficulty it adds, in terms of a person being able to reasonably decide whether it is worth trying to access a program or not and how much that program might benefit them, exacerbate the problems associated with program awareness.

If those definition differences were clearly required for targeting certain populations or to relieve a specific problem, then perhaps the added complexity could be justified. However, as pointed out in Petit and Tedds (2020b), that is not the case. Programs targeting the same group often use different approaches for no obvious reason and may have unintended interactions with each other that disadvantage some or all recipients.

On one level, this is an individual program issue; however, this proposal is for setting standards across the system that would reduce the number of different approaches taken and prevent unnecessary complexity from creeping back in as the system evolves over time.

In terms of eligibility, one way to harmonize criteria for programs aimed at the same objective, especially where there are different jurisdictions involved, which complicates the process of aligning criteria and keeping them aligned, is to accept eligibility adjudication for one program as confirmation of eligibility for another program (e.g., if a person qualifies for CPP-D or Community Living BC, they automatically qualify for DA).

Income and social support programs including refundable tax credits use several different definitions of income for both eligibility and calculation of their benefit (Petit & Tedds, 2020b). One significant difference is whether Income Assistance payments are or are not considered income for the purpose of the program. If the purpose of the program is to reduce poverty, it is hard to understand why IA payments should be included in the definition of income.

The biggest issue is with the definition of income used for IA purposes. It includes almost every type of payment that a person might receive, which is consistent with it being a “funder of last resort program, at least for TA. DA may once have played that role, but it is now much more of a minimal income for people who are quite unlikely to have the capacity for long-term labour-force attachment. Consideration should be given to what the purpose of the TA and DA parts of the IA program are and what, in principle, the definition of income used by the programs should be and whether they should be the same.

While the IA definition of income includes some payments not reported to the CRA for income tax purposes, such as gaming winnings, the other payments reported for tax purposes use different definitions, so information reported for tax purposes cannot be used directly by the
IA program. It would simplify a complex program if the income information used for IA used income tax definitions and thus allowed tax information to be used by the IA program.

Using only one or two definitions of income across all income and social support programs would simplify the system and increase understandability and access.
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