



Poverty segmentation

The challenge of the 'working poor'

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About the author

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Author's note

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About Maytree

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Executive summary

Poverty segmentation: The challenge of the 'working poor'

Some people may think of poverty as something that happens when people don't work. But the reality is different: The largest group of people living in poverty in Canada are working or live in families who work. These are Canada's *working poor*.

This report proposes a new, updated definition of "working poor" and uses it to examine different segments of persons who experience poverty in Canada.

Why a new definition matters

Existing Canadian definitions of "working poor" are outdated and inconsistent. Some count only people working long hours, potentially excluding those with disabilities or caregiving responsibilities who cannot work full-time but still work as much as they are able. Others set the bar too low, potentially including those who work only 3 or 4 weeks a year. This lack of a consistent, clear, and modern definition of "working poor" weakens public understanding of who is in poverty, fuelling skewed public perception, and reducing effective policy responses.

This report proposes the following definition of working poor. A person lives in a working poor family (or is an unattached individual who is working poor) if:

1. Their economic family's Market Basket Measure (MBM) disposable income is less than the MBM threshold of low income applicable to the family size and geographic region; and
2. Their economic family's combined hours worked in the paid labour force (including self-employment) is equal to or greater than 500 hours a year.

This definition is consistent with definitions found in the international literature and combines and updates aspects used in the Canadian literature. It considers the employment of persons with disabilities and is measurable using already collected Canadian data. This definition captures people who are working enough to demonstrate attachment to the labour force but still cannot afford the basics of life.

Key findings

- **The working poor are the largest group among those in poverty.** Forty-two per cent of people who live in poor families in Canada live in working poor families. This group is larger than those in welfare poor families and senior poor families.
- **Who are the working poor?** They are often younger adults (aged 20–39), single individuals, or couples with children.
- **Disability and low income:** For people with disabilities, the story is different. Nearly 29 per cent of persons with disabilities living in poor families are welfare poor (i.e., their families receive income assistance and are not working), but 26 per cent are working poor – showing that many people with disabilities want to and do work, yet remain in poverty.
- **Changing trends:** From 2015 to 2022, the number of working poor declined, likely due to stronger government supports during the pandemic.

Why it matters for policy

The findings show that work alone is not enough to escape poverty in Canada. Many people with low income live in working poor families but still can't afford food, housing, and other essentials.

Policy responses should:

- Recognize the working poor as the largest group in poverty and design supports for them that are adequate, accessible, and non-stigmatizing;
- Strengthen income supports and employment supports (including employment legislation/regulation) for people with disabilities, especially younger workers and older adults facing barriers to continued employment; and
- Improve income supports for people approaching retirement age who fall through the cracks before accessing seniors' benefits.

The takeaway

This report shows that people who are working are the *largest* group in poverty. If we want to make real progress on poverty, we must ensure that work pays enough to live with dignity and that income supports and employment regulations are designed to reflect the realities of the working poor.

Introduction

In Canada, the rate of “working poor” has been increasing and now represents the largest group of people living in poverty – outnumbering both those on social assistance and seniors (Stapleton 2019). While troubling, this research highlights an important issue: Canadian definitions of “working poor” are outdated, not inclusive, and not standardized. This problem is not just academic – it has real policy consequences. “Working poor” definitions based on earnings or high work-hour thresholds can misclassify individuals who work significant hours for low pay or who work as much as they are able to due to personal constraints (i.e., episodic disabilities, child-care duties, etc.). A standardized, more inclusive, and readily measurable definition of working poor is needed – one that can be calculated with available data and reflects when a certain work intensity is not enough to move a person or their family out of poverty.

Having a standardized and updated definition of “working poor” is important for poverty segmentation and thus policy. The public view of who is “poor” and why guides public opinion and, in turn, policy responses (Appelbaum 2001). Within public perception, there is a hierarchy of “deservedness.” Persons who are “welfare poor” (i.e., persons who are receiving income assistance and are not working) are perceived as at the bottom of the “deserving” hierarchy, while those who are perceived as poor due to factors that are out of their control, such as children, seniors, and persons with disabilities are at the top (van Oorschot 2000). Canadian anti-poverty programs have historically been relatively more prevalent and adequate for poverty segments at the top of the “deservingness” hierarchy. For example, the Canada Child Benefit (CCB) is a relatively large universal cash transfer program for families with children, while OAS/GIS is a relatively large universal cash transfer program for seniors. Recently, the Canada Disability Benefit (CDB) has been implemented to provide a cash transfer for persons with disabilities in addition to relatively large provincial disability income assistance programs (except in Alberta where disability assistance is clawed back for those receiving CDB).

“Working poor” is also perceived to be higher up the hierarchy than “welfare poor” (Appelbaum 2001).¹ However, Canadian policies available to the working poor tend to be paternalistic, of a lower benefit level, and stigmatizing. For example, provincial/territorial income assistance programs for those expected to work have some of the lowest benefit levels (Laidley and Oliveira 2025) and require

¹ It is hypothesized that many of those who are “welfare poor” are those who are unable to work including persons with undiagnosed disabilities, persons experiencing homelessness, persons nearing retirement who require skill upgrading, etc. While some of these characteristics of the welfare poor are examined in this report, more research should be done on those in the “welfare poor” category to understand who they are and their capacity for work.

recipients to adhere to “employment plans” and submit themselves to monthly intrusive questions. One reason for this is that there is a lack of a standardized, clear definition of working poor. Such a definition would identify who are “working poor” and demonstrate how many people who are “poor” are “working poor.” This may improve public perception and thus help to improve public policies for this group.

This paper proposes an updated, inclusive definition of “working poor” for the Canadian context. A person should be counted as in a working poor family if they:

1. Live in an economic family (or are an unattached individual) whose annual disposable income is below the relevant Market Basket Measure (MBM) poverty threshold; and
2. Live in an economic family who works a combined 500 or more hours in a year in the paid labour market (including self-employment).

This definition of “working poor” is more inclusive than past Canadian definitions that set the hours threshold much higher, potentially excluding many persons with disabilities. It is not so low as to count those with very minimal labour-force attachments as “working poor;” and, by focusing on work intensity, it is also not contingent on the wage policies of an employer or the government. This definition is also poverty based: It can evaluate whether work provides sufficient remuneration for a decent standard of living.

After establishing this definition of working poor, persons who are in poverty are further segmented into, along with “working poor” families, “welfare poor” families, “other poor” families (i.e., not working, welfare, or senior poor), “senior poor,” or a mix. This is examined separately for the general low-income population as well as persons with disabilities who are low income.

Overall, 93 per cent of all persons aged 15 and over living in poor families fall into exactly one of the identified poverty segments. Forty-two per cent of low-income persons are in working poor families (who are *not* receiving social assistance and are not seniors). Persons in these working poor families are younger (i.e., aged 15 to 39) and are more likely to be single individuals (36 per cent) and not students (73 per cent).

The results are more nuanced for persons with disabilities (PWDs). For PWDs, the largest poverty segment is welfare poor: Twenty-nine per cent of persons with disabilities living in poor families are in families that receive income assistance and do not work more than 500 hours a year. However, 26 per cent of low-income PWDs are in working poor families, and 6 per cent are in working and welfare

poor families. PWDs who are younger (i.e., aged 20 to 29 or aged 35 to 39) are more likely to be in a working poor family, while PWDs who are older (i.e., aged 50 to 64) are more likely to be in a welfare poor family. This underscores a need for more adequate anti-poverty programs for PWDs who are working or want to work and face employment barriers, as well as older PWDs whose onset of disabilities is later in life.

Overall, the findings confirm that persons in working poor families comprise the largest proportion of persons living in poor families in Canada. Despite working, they are unable to reach the level of income required to purchase a basic basket of goods and services. Policy responses should recognize the working poor as the largest group in poverty and design income supports that are adequate, non-stigmatizing, and accessible for this group. This can be bolstered by employment supports and legislation/regulations to ensure those who want to work can do so and those who are working can afford basic necessities. Lastly, improved supports are needed for persons of pre-retirement age who fall through the cracks before accessing seniors' pension benefits.

Definitions of 'working poor' used in the literature

This section canvasses the Canadian and international literature definitions of "working poor," including both academic journal articles and government documents. The strengths and weaknesses of the definitions in the literature are considered through the following lenses: First, the definition of "working poor" should minimize misclassification, i.e., it should avoid counting summer students as working poor but should capture persons with barriers to employment who are working as much as they can, such as persons with disabilities and persons with unpaid caregiving duties. Second, "working poor" should be measurable using available Canadian data. Table 1 summarizes the Canadian literature while Tables 2 and 3 summarize the international literature.

Before diving in, some important concepts should be noted. First, in defining "working poor," two definitions must be set. The first is what is meant by "poor." The second is what is meant by "working." These are set separately. In general, "poor" compares a person's or family's income to a low-income threshold, and "working" compares a person's or family's employment earnings or hours worked to an earnings or hours-worked threshold.

Second, “working poor” can be measured as an individual concept or a family or household concept. One of the difficulties in defining “working poor” is that the unit of analysis for work is usually the individual, while the unit of analysis for poverty is usually the family as it is assumed that the family unit shares its resources.² For example, parents are assumed to share their income with their children, purchasing for their children food, shelter, and clothing. The children are counted as in poverty only if the family or household unit has income below the low-income threshold. In contrast, in everyday parlance, “working” is expressed as an individual concept, i.e., whether a person works or not. Extending the concept of “working” to the family or household level requires us to extend the assumption that “working” is shared among the members of a family or household unit. Some “working poor” definitions in the literature extend the concept of working to the family and make this assumption while others do not.

Canadian literature

Beginning in 1978, the National Council of Welfare defined “working poor families” as economic families³ or unattached individuals where no member is aged 65 or older, total family income is below the Low Income Cut-Off (LICO),⁴ and at least 50 per cent of the family income comes from wages, salaries, or self-employment (National Council of Welfare 1978). In other words, “working poor” is a family or unattached individual who obtains most of their income from employment. The number of working hours required is variable, i.e., it changes from one family to another. While this definition of “working poor” is easily measurable using available Statistics Canada data, the weakness with this definition is that it is biased towards persons and families with higher wages or salaries, potentially excluding individuals and families working longer hours at lower wages, and it overlooks generous child benefit programs. Consider a single parent with three children or a couple with three children where one adult works part-time (20 hours/week) at minimum wage (\$15/hour in Alberta), earning gross employment income of \$15,600 and receiving the CCB of \$23,361. In 2023, the Low Income

2 In some instances, this assumption is not warranted, particularly in cases of domestic violence.

3 An economic family is a group of individuals related by blood, marriage, or adoption who share a common dwelling unit. Notably, adult children who live with their parents are counted as in the same economic family.

4 Low Income Cut-Offs (LICOs) refer to an income threshold, defined using 1992 expenditure data, below which economic families or persons not in an economic family would likely have spent a larger share of their income than average on the necessities of food, shelter, and clothing. More specifically, the thresholds represent income levels at which these families or persons are expected to spend 20 percentage points or more of their income than average on food, shelter, and clothing (Statistics Canada 2016).

Cut-Offs, after tax (LICO-AT) for large population centres was \$47,829 for families of four and \$54,563 for families of five, thus this family would be below the LICO (Statistics Canada 2025a). Under the National Council of Welfare's definition of working poor, this family would *not* qualify as working poor despite having one adult working part-time full year. In contrast, a similar family with one adult working part-time at \$23/hour and thus earning \$23,920/year plus receiving the CCB would still have income less than the LICO but would be counted as "working poor" under the National Council of Welfare definition despite working the same number of hours.

Following this, Fleury and Fortin (2006) defined working poor as unattached individuals or economic families where at least one member is aged 18 to 64 who worked for pay a minimum of 910 hours in the reference year, are not full-time students, and whose family income falls below the MBM of low income.⁵ This definition defines "working" at the individual level and requires that a worker works equivalent to 26 weeks for 35 hours a week or works for 52 weeks for 17.5 hours a week. The strength of this definition is that it defines "working" based on hours worked, reflecting the reality of workers who move in and out of the labour force and work sporadic hours (i.e., due to disability or availability of jobs). Moreover, it does not require two adults (in two-adult families) to be working: It is enough for one adult to work. However, this definition of "working" would exclude individuals and families who work part-time hours: Workers working less than 17.5 hours a week for 52 weeks would be excluded. This is problematic as there may be persons with disabilities or care duties who cannot work more than 10 to 15 hours a week. For instance, Crawford (2013) finds that persons with disabilities worked an average of 1,076 hours in 2009, while persons with disabilities with low income worked an average of 440 hours (including zero hours). Overall, the Fleury and Fortin (2006) definition has strengths that can be drawn from although the threshold for hours worked is high and not inclusive.

In another popular iteration, Stapleton, Murphy, and Xing (2012) define "working poor" as an individual who has an after-tax income below the Low Income Measure (LIM),⁶ has earnings of at least \$3,000 a year, is between the ages of 18

⁵ This definition of working poor has been used by the Government of Canada in A Backgrounder on Poverty in Canada (Government of Canada 2016) and in academic publications such as that by Conde, Ferdinand, and Mayan (2022) who expand it by including full-time students, extending the age range to 16 and over, and removing the age cap (i.e., includes seniors). Both examined the traits of the "working poor" in Canada.

⁶ The Low Income Measure (LIM) defines an individual as having low income if their household's adjusted after-tax income falls below 50 per cent of the median adjusted after-tax income (Statistics Canada 2016).

and 64, is not a student, and lives independently.⁷ “Living independently” means that an individual lives alone or with a spouse and/or dependent children but not with parents or other relatives. In this definition, both “working” and “poor” are on an individual level. The definition of “working” is based on an individual’s earnings. The earnings threshold of \$3,000 was chosen as it is the same level of earnings where an individual becomes eligible for the Working Income Tax Benefit (now called the Canada Workers Benefit). Likewise, “poor” is defined as an individual with an individual income less than the LIM. While this definition sets the threshold of “working” lower than in the Fleury and Fortin (2006) definition, there are three potential issues with this definition. First, the threshold of \$3,000 may be too low. It only requires that a person work 200 hours/year (3.8 hours/week) at \$15/hour. Second, measuring low income at the individual level is at odds with the way low income is measured in Canada and assumes that a family or household does not share resources. Finally, it does not count certain individuals such as an adult child living with their parents as “working poor” even if they meet the “working” and “poor” thresholds.

International literature

Within the international literature, “poor” is generally defined according to the country’s norms of low-income measurement while “working” is defined in a multitude of ways. Jansson and Brostrom (2021) compare five different definitions of “working poverty” used in Sweden. Their Table 1 of working poor definitions is reproduced as Table 2 below. Of the five definitions examined, three of them defined “poor” as individuals who live in households with equivalent disposable income of less than 60 per cent of the median equivalent disposable income (the common measurement of poverty used in Sweden) while the remaining two did not use any poverty line. The definition of “working” ranged from persons with employment income to those earning 60 per cent of the median earned income (pre-tax) or working 7 months.

Jansson and Brostrom (2021) conclude that when choosing a very low work threshold (i.e., any employment income or earnings in the tenth percentile), the results show that these definitions will include individuals with very weak labour market attachments (e.g., young adults working part-time, and seasonal and part-time workers) while choosing a higher work threshold requires a stronger labour market attachment. Unfortunately, they do not consider the inclusiveness of the work threshold, particularly for persons with disabilities.

⁷ This definition is also used in: Hillel (2020); Ivanova (2016); Stapleton (2019); Public Health Agency of Canada (2019); and Block (2013).

In another comparison of “working” poor definitions, Lohmann (2018) compares definition used by the European Union (EU), the U.S. Bureau of Labor Statistics (BLS), and the International Labour Organization (ILO). Their Table 2.1 is reproduced as Table 3. For all three, “poor” or “poverty” is measured at the household level. Both the BLS and EU use a relative threshold of poverty. The BLS compares income before taxes and transfers to their official poverty line adjusted for family size while the EU “equivalized” disposable income (i.e., equivalized to the level of a single adult) to 60 per cent of the medium national income. Both are their respective standard method of measuring poverty.

In defining “working,” potential workers are those over the age of 16 for the United States, 18 for the EU, and 15 for the ILO. The EU defines someone as working if they work at least 7 months full-time or part-time in a year. The BLS defines someone as working if they are working full-time or part-time or actively looking for a job for at least 27 weeks out of the year.

Note that both the BLS and EU definitions of “working,” as well as the Swedish definitions that define “working” based on 27 weeks or 7 months, have a lower work threshold than that suggested by Fleury and Fortin (2006) but likely more than that suggested by Stapleton, Murphy, and Xing (2012). Recall that Fleury and Fortin (2006) required someone to have worked 910 hours a year. However, a person working part-time for 27 weeks would work only 472 hours under the BLS definition and a person working part-time for 7 months would work about 490 hours (using the EU definition).

Table 1: Canadian definitions of working poor

Paper	Definition of low income	Definition of working	Other	Strengths	Critique
National Council of Welfare (1978)	Total economic family (or unattached individual) income is below the Low Income Cut-Offs, after tax (LICO-AT)	At least 50% of the economic family (or unattached individual) income comes from wages, salaries, or self-employment	No family member is aged 65 or older	Measurable using existing Statistics Canada data	Biased towards persons and families with higher wages/salaries Overlooks recent generous child benefit programs
Fleury and Fortin (2006)	Total economic family income (or unattached individual) falls below the Market Basket Measure (MBM) of low income	Economic families (or unattached individuals) where at least one member who is aged 18 to 64 worked for pay a minimum of 910 hours in the reference year.	The person who works is not a full-time student.	Based on hours worked, reflecting the reality of some workers who move in and out of the labour force and work sporadic hours.	High working hours threshold Potentially not inclusive
Stapleton, Murphy, and Xing (2012)	An individual has an after-tax income below the Low Income Measure (LIM)	An individual has employment earnings of at least \$3,000/year	An individual is between the ages of 18 and 64, is not a student, and lives independently	Lower earnings threshold that is potentially more inclusive	Low earnings threshold that potentially picks up summer students Those <i>not</i> living independently are not included

Table 2: Definitions of working poor in Sweden, re-produced from Table 1 of Jansson and Brostrom (2021)

Author/s and articles	Definition of poverty	Definition of working threshold
Halleröd and Larsson (2008)	Equivalent disposable income of less than 60% of the median equivalent disposable income	If a person has received any wage income, from an employer or from a self-owned company, during the year
Ek (2018)	Does not use a poverty line	Percentile 10
Klein and Rones (1989) Halleröd <i>et al.</i> (2015) Goerne (2011) BLS (2015) Svalund and Berglund (2018)	Equivalent disposable income of less than 60% of the median equivalent disposable income	50% of the median earned income (pre-tax) or working 27 weeks
Forslund <i>et al.</i> (2014)	Does not use a poverty line	Lowest wage according to the main general agreement
Bardone and Guio (2005) Marx and Nolan (2012) Torsney (2013) Eurostat (2010) Lohmann and Marx (2018)	Equivalent disposable income of less than 60% of the median equivalent disposable income	60% of the median earned income (pre-tax) or working 7 months

Note: To access references in the table, see Jansson and Brostrom (2021)

Table 3: International definitions of working poor, partial re-production from Lohmann (2018)

	Bureau of Labor Statistics (BLS)	Eurostat	International Labour Organization (ILO)
Potential workers	Aged 16 years and above	Aged 18 years and above	Aged 15 years and above
Activity status	Active (working or looking for a job)	Working	Working
Reference period	Year	Year	Week
Minimum duration	At least 27 weeks	At least 7 months	N/A
Working time	Part-time or full-time	Part-time or full-time	At least 1 hour per week
Poverty indicator	Income before taxes and tax credits excluding capital gains and non-cash benefits	Equivalized disposable income, "modified" OECD scale	Per capita expenditure
Poverty threshold	Official U.S. poverty threshold	60% of national median	\$1.25 / \$2.00 (extreme / moderate poverty)

Note: To access references in the table, see Lohmann (2018)

Overall, while this is not a comprehensive examination of all “working poor” definitions in the Canadian and international literature, it suggests that within the “working poor” literature there is no consensus on the definition across time or countries. However, there are some lessons that can be taken away. First, most definitions of “working poor” use a concept of “poor” based on the accepted methods of measuring low income in a country. Moreover, “poor” is generally measured at a family or household level. Second, a wide definition of “working” is used and can include persons working only a few hours for part of a year as well as persons with very low employment earnings. Most definitions of “working” are at the individual level, though this is not universal. Overall, the definition of “working” varies considerably more than the definition for “poor,” with most definitions appearing arbitrary and not based on empirical justifications. None appear to be based on inclusive considerations: Typically, it is unclear how “working” definitions affect persons with disabilities.

Updating the definition of ‘working poor’ for the Canadian context

This section lays out the proposed updated definition of “working poor” for Canada. This definition was guided by the literature above and by an examination of available data and what was in the data.

Another important consideration in defining “working poor” was to consider it from a poverty perspective as opposed to a labour-force perspective. Lohmann (2018) argues that “working poor” should focus on the standard of living of a household or family and not primarily on the individual’s position in the labour market or earnings distribution. That is, “working” should focus on the relevance of work as the basis for one’s livelihood: It should be able to evaluate whether work provides sufficient remuneration for a decent standard of living.

Data and the role of disability

The tool that is commonly used to measure poverty and contains many of the variables of interest is the Canadian Income Survey (CIS). The CIS is a cross-sectional survey designed to provide a portrait of the income of Canadian families along with their individual and household characteristics (Statistics Canada 2025a).

It is a supplement to the Labour Force Survey, which provides monthly data on the state of the Canadian labour market (Statistics Canada 2025b). Thus, for respondents to the CIS, their labour-force activities are also known.

In this report, the 2022 CIS-Disability is used. At the time of data examination, this was the most recent version of the CIS. The CIS-Disability is a subset of the CIS and collects additional data on disabilities for persons aged 15 and older: one member of the household is randomly selected for the disability screening questions. The 2022 CIS-Disability has 40,443 respondents aged 15 and older, whereas the CIS 2022 has 96,406 persons aged zero and older. The CIS-Disability is used to understand how the definition of “working poor” captures (or fails to capture) the working activities of persons with disabilities.

Figures 1a and 1b show the distribution of the population in the CIS-Disability 2022. The red bars show, for each age group, the proportion of persons who live in an economic family with income below the 2018-base MBM threshold for low income (more on this shortly) that are in that age group. The bars add up to 100. The blue bars show the proportion of that age group in the general population. Again, the bars add up to 100. Figure 1a includes all persons in the CIS-Disability sample. Figure 1b includes only those persons in CIS-Disability who identified as having a disability.

Figures 1a and 1b suggest that some age groups are over-represented in poverty. Persons aged 20 to 39 and 55 to 64 make up a larger proportion of the low-income population than of the general population. Likewise, persons with disabilities aged 20 to 39 and 50 to 64 make up a larger proportion of the low-income PWDs population than of the general PWDs population. These are both ages at which one might reasonably be expected to be working, though persons aged 20 to 24 may also be in school preparing to enter the workforce.

Figure 1A: Age distribution of persons in low income and all persons

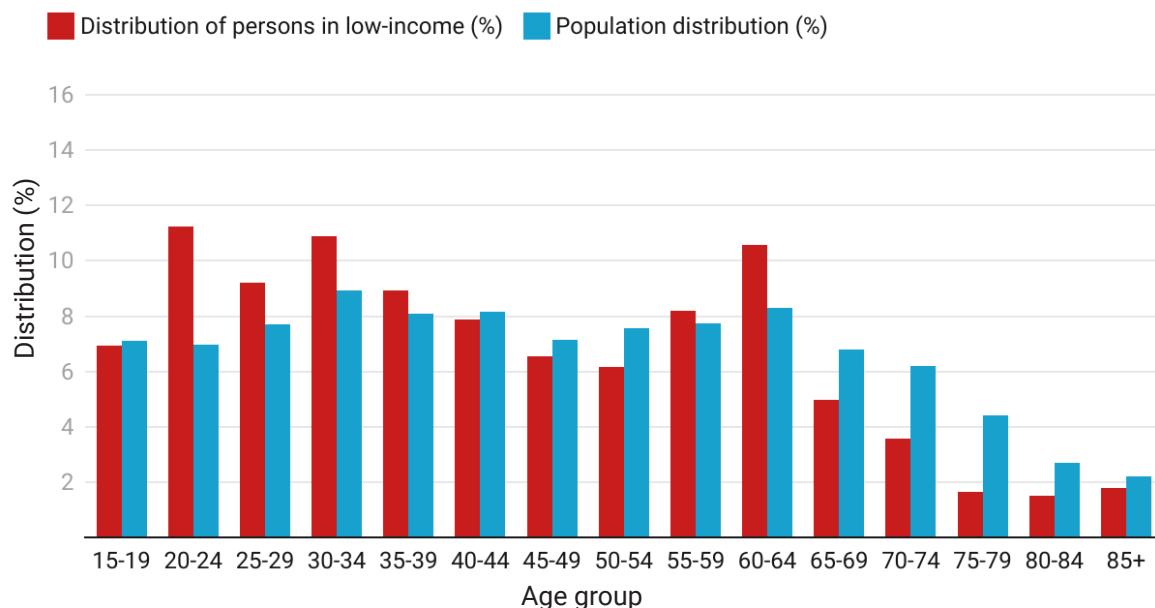
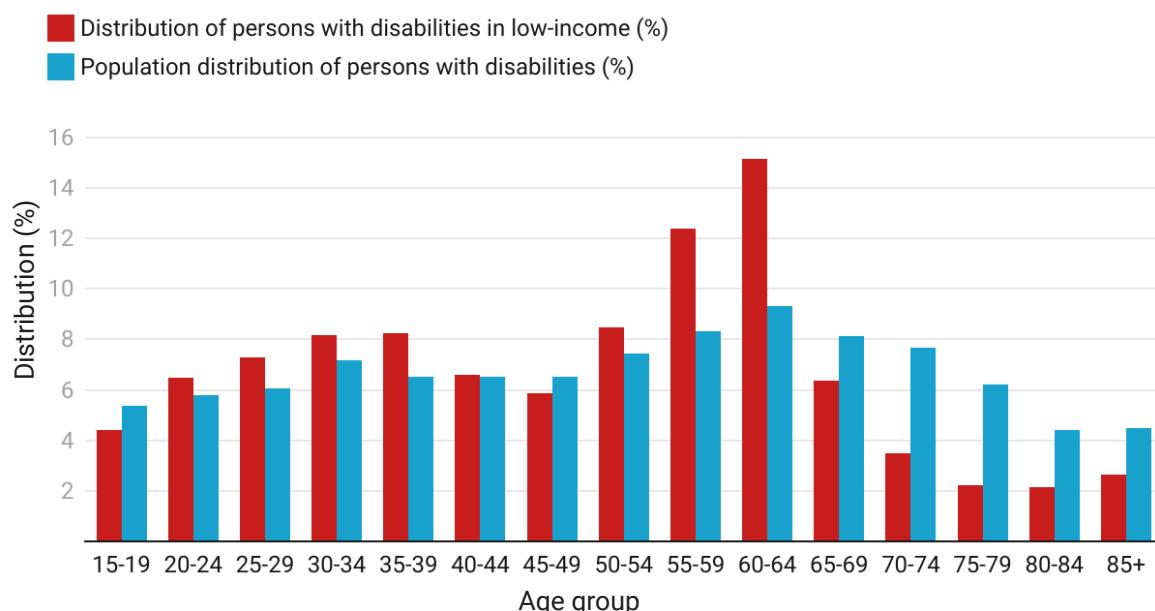


Figure 1B: Age distribution of persons with a disability in low income and all persons with a disability



Source: CIS-Disability, 2022. Custom Tabulation from Statistics Canada.

Note: The distribution of persons with low income and population distribution both add up to 100 in both figures.

Of note are older (potential) workers aged 50 to 64 with disabilities. Persons aged 55 to 64 are over-represented in the population of persons with disabilities, and

persons with disabilities aged 55 to 69 are more likely to be low income than the general population aged 55 to 69. For example, persons aged 55 to 59 make up 7.7 per cent of the population but 8.3 per cent of the population of persons with disabilities. Further, persons aged 55 to 59 have a low-income rate of 8.1 per cent, whereas persons with disabilities aged 55 to 59 have a low-income rate of 12.4 per cent. This increases in the 60 to 64 age range: Persons aged 60 to 64 make up 8.3 per cent of the Canadian population but persons with disabilities aged 60 to 64 make up 9.3 per cent of the Canadian population with disabilities. Likewise, persons aged 60 to 64 make up 10.6 per cent of the Canadian low-income population whereas persons with disabilities aged 60 to 64 make up 15.2 per cent of persons with disabilities with low income.

This suggests that older working-age persons are more vulnerable to having a disability and being with low income than the general population. The literature on disability confirms this. Physical and sensory disabilities have a median age of onset between 38 years of age and 54 years of age, with the median age of limitation being 45 and 55 years of age (Morris and McDiarmid 2021).⁸ Likewise, persons with disabilities aged 55 to 64 are much less likely to be employed in the labour force than those with no disabilities (Statistics Canada 2023b), and the Canadian social safety net for this age group (i.e., “working age”) is relatively sparse with high thresholds for access and/or inadequate benefits (Chen et al. 2021).

Selecting a definition for ‘working poor’

Defining ‘poor’

As in the literature, the definition of “poor” in “working poor” should be based on nationally accepted measurements of low income.⁹ In Canada, the official poverty measure is the Market Basket Measure (MBM) (Government of Canada 2019). The MBM threshold represents the costs of specified qualities and quantities of food, clothing, shelter, transportation, and other necessities for a reference family of two adults and two children. It is priced for different geographic areas and adjusted by family size. The square root of economic family size is the equivalence scale used to adjust the MBM thresholds for other family sizes (Statistics Canada 2022). “Disposable income” as used by the MBM is the combined after-tax-and-

⁸ Cognitive disabilities have an onset and age of limitation that is much younger, between 21 and 26 years of age.

⁹ If the data becomes widely available, “poor” may be measured using a material deprivation index (MDI). An MDI is an outcome-based measure of poverty. It better fits our goal of being able to evaluate whether “working” provides sufficient remuneration for a decent standard of living. Notten et al. (2024) have developed an MDI for Canada.

transfer income of an economic family minus non-discretionary expenses (i.e., out-of-pocket child care expenses, non-insured but medically-prescribed health expenses, mandatory payroll contributions, and child support and alimony paid to another) plus a tenure-type adjustment (TTA) for homeowners without a mortgage, homeowners with a mortgage, and subsidized renters. The TTA represents the differences in typical shelter costs of the mentioned tenure types compared to nonsubsidized renters. It puts families facing different shelter costs on a more equal footing when determining poverty estimates (Statistics Canada 2023a). Finally, “economic family” refers to a group of two or more persons who live in the same dwelling and are related to each other by blood, marriage, common-law union, adoption, or a foster relationship (Statistics Canada 2019). Individuals who live alone are their own unit. They are often referred to as “unattached individuals.” For this report, they are encompassed in economic family type despite not strictly being a “family” for ease of reference.

Defining ‘working’

For the definition of “working,” *whose* work is included in “working” must first be established before moving to a work criterion. Included in “working” should be the work of any economic family member who is 15 years and older. The age 15 was chosen because it is the minimum age for which there is income data for CIS respondents, and it is the age where many provincial youth employment laws become somewhat more flexible, allowing employers to hire youth (outside of school hours). For example, in Alberta, persons under 14 years old need a parent’s permission to work, they are only permitted to work in certain types of jobs, and some jobs for people 14 and under require a government permit. Persons aged 15 to 17 do not need adult permission to work, there are no permits required to hire them, and the only work they are not permitted to do is work in a position that involves the retail or sale of cannabis and alcohol (Employment Standards Code, RSA 2000, c E-9, s. 65). Likewise, in Ontario the minimum legal age to work is 14 (subject to the legal requirement to attend school); however, 14-year-olds may only work in some positions limited to offices, stores, arenas, and restaurant-serving areas. More industries and positions are added as age increases. For example, a 15-year-old may work in the positions a 14-year-old can as well as manufacturing and assembly plants, repair shops, restaurant kitchens, automotive service garages, preparing meat and produce in a grocery store, shipping and receiving in a grocery store, laundries, and warehouses. This list continues to increase with age until a person reaches the age of 19 (Occupational Health and Safety Act, RSO 1990, c.0.1). Moreover, from a poverty perspective, we want to know whether those in a family unit of legal age to work are doing so at a sufficient intensity that basic needs can be met.

The work of students should also be counted in the definition of “working.” Given the poverty perspective employed, if a student (or a family with a student member) is working enough and is unable to meet the MBM threshold of low income, this suggests that work does not provide sufficient remuneration for a student to secure a decent standard of living – the measurement of interest. Additionally, including students’ work ensures the consistency and comparability of the working poor population to official poverty estimates. The proportion of students in the working poor is examined in a later section.

Moving to the work criterion, a determination must be made whether to measure it at the individual or family level. Despite measuring “poor” at the family level, “working” is sometimes measured at the individual level. For example, Fleury and Fortin (2006) define “working” as a family where at least one *individual* is a worker, working at least 910 hours in a year. This means that for a couple with young children living with no other family members to be counted as “working poor,” they must have a combined income less than the MBM, and at least one partner must work at least 910 hours. Both persons in the couple (and the children) would then be counted as persons in a working poor family. However, suppose that one partner works 510 hours, and the other partner works 400 hours. Despite the couple collectively working 910 hours, under the Fleury and Fortin (2006) definition, they would both be labelled as persons in a non-working low-income family. Because “working poor” should be a poverty concept and not a labour-force concept, this seems counterintuitive. Both couples work the same combined number of hours and, despite their work, are unable to attain a decent standard of living. While one may argue that the second couple is only marginally attached to the labour force, and this may be perceived to be true given one’s perspective on labour-force attachment, that is a labour-force concept and not a poverty concept. Thus, “working” should be defined based on a family’s level of work. This is not novel. The National Council of Welfare (1978) defined “work” based on a *family’s* level of earnings.

In setting the “working” criterion, two possible approaches were considered. The first was earnings as a percentage of MBM threshold approach and the second was a hours-worked threshold approach. Both of these are used in the literature. Fleury and Fortin (2006) use an hours threshold of 910 hours and the review of Swedish definitions by Jansson and Brostrom (2021) shows a couple that use a relative earnings approach.

The length of calendar-time criterion, such as 27 weeks or 7 months, was not considered. The number of weeks or months in employment does not tell us about the actual working activity of persons with low income and could capture persons with very few working hours (i.e., one hour a week for 27 weeks or one hour a month for seven months).

For both the earnings as a percentage of MBM threshold and hours-worked threshold approaches, an empirical examination of the distribution for persons with MBM low-income was conducted. For persons in MBM low income and all persons, Figure 2a shows the cumulative distribution of employment earnings; Figure 2b shows the cumulative distribution of earnings as a percent of the 2018-base MBM threshold; and Figure 2c shows the cumulative distribution of hours worked.

Figure 2a: Cumulative percent distribution of employment earnings

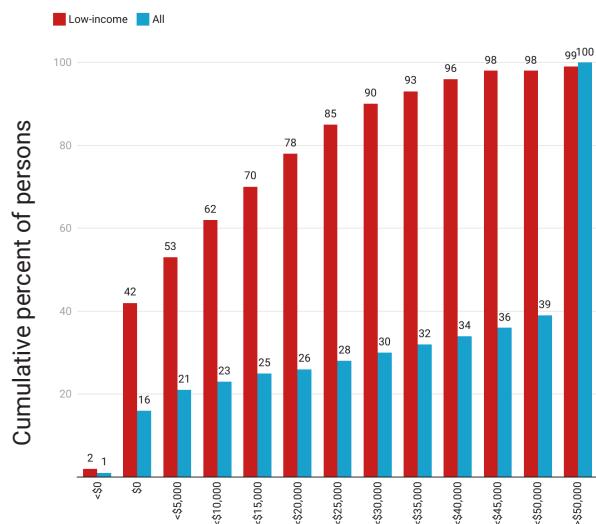


Figure 2b: Cumulative percent distribution of employment earnings as a percent of the poverty line

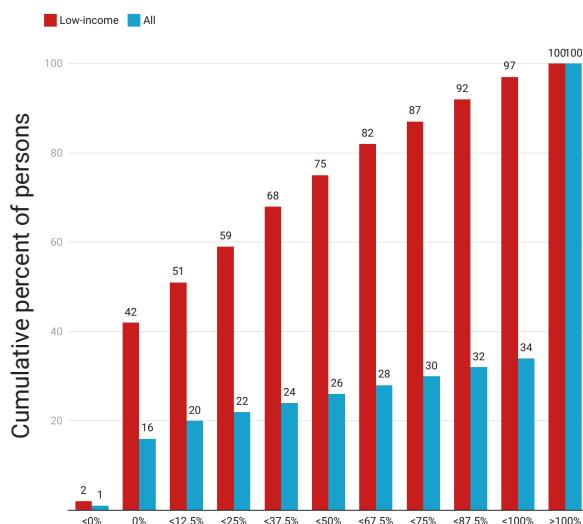
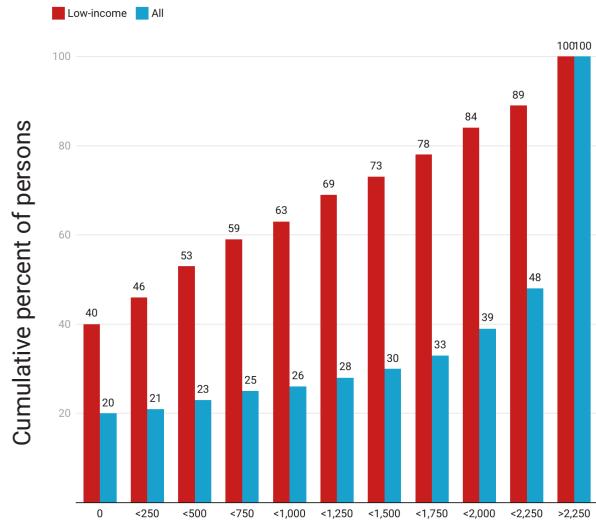


Figure 2c: Cumulative percent distribution of hours worked



Source: CIS-Disability 2022, Custom Tabulations from Statistics Canada

Note: Only includes persons aged 15 and over.

Persons in poor families are much more likely to be in families concentrated in the lower ends of any “working” threshold compared to the general population. With respect to earnings, Figure 2a shows that 41.6 per cent of persons 15 years and older in poor families are in a family that has zero or less than zero earnings while only 16 per cent of the general population have employment earnings that are \$0 or less.¹⁰ Likewise, 56 per cent of persons in poor families are in families that have earnings greater than \$0 but less than \$50,000, whereas only 22.6 per cent of the general population are in families that have earnings greater than \$0 but less than \$50,000.

Since a minimum work threshold (over which a family will be counted as “working”) is being set, families with very minimal attachment to the labour force should not be included. While “working poor” should be a poverty concept and not a labour-force concept, they still need to have some minimum level of attachment to the labour force. Figure 2b shows that 40.8 per cent of persons in poor families are in a family that has employment income at or greater than 25 per cent of the MBM threshold. Similarly, Figure 2c shows that 47.3 per cent of persons in poor families are in a family that has worked at least 500 hours in a year (equivalent to 9.6 hours/week for 52 weeks, 18.5 hours/week for 27 weeks, or 35 hours/week for 14 weeks).

Table 4 explores the overlap between two possible “working” threshold definitions. It considers persons living in families with low income who either have family earnings of at least 25 per cent of the 2018-base MBM threshold *or* whose combined hours worked are greater than 500. The thresholds capture the same people 65.4 per cent of the time. That is, 65.4 per cent of the time the 500+ hours-worked threshold and the earnings being greater or equal to 25 per cent of the MBM threshold capture the same persons.

Table 4: How often do hours-based and earnings-based working poor definitions align?

		Earnings at least 25% MBM threshold		
		0	1	All
		0	11.15	11.15
500+ hours of work within family	0	23.45	65.4	88.85
	All	23.45	76.55	100

Table 4 also shows that the 500+ hours worked criterion captures more persons with low income as living in a working poor family than does earning at least 25 per cent of the

10 Negative income amounts can arise in two ways: net losses from self-employment (expenses exceed receipts), or net investment losses (losses exceed gains).

MBM threshold criterion. For persons living in families with low income who met at least one of the two work thresholds, 88.9 per cent live in families that work 500+ hours a year whereas only 76.6 per cent live in families that have employment earnings of at least 25 per cent of the MBM threshold.

Due to this similarity and a conceptual problem with using any measure of earnings, defining “working” based on an earnings-threshold criterion is rejected, including both earning relative to the MBM and absolute earnings such as \$5,000 in earnings. The conceptual issue is this: While earnings thresholds are used in the literature, such as in Stapleton, Murphy, and Xing (2012), an earnings criterion may capture low wages (an important but different policy problem) instead of work activity. For example, suppose there are two families of four persons living in Toronto who work the same number of hours (500 hours), but one family earns \$29.50/hour whereas the other family \$17.60/hour (i.e., minimum wage). If the working threshold was based on having earnings of at least 25 per cent of the MBM threshold, the first family earning \$29.50/hour would be counted as working as they would earn \$14,750, just over 25 per cent of the MBM for Toronto for a four-person family. The second family earning minimum wage would *not* be counted as working as they would only earn \$8,800, significantly less than 25 per cent of the MBM threshold. Despite the family's working the same number of hours, one would be working poor whereas the other non-working poor. However, if “working” is based on the hours criterion, both families would be counted as working poor. For this reason, the hours criterion better captures the work activity of the person or family. Moreover, it's clear that for both families, working 500 hours is *not* sufficient to move them out of poverty, aligning with the aim of measuring working as a poverty concept.

Thus, “working poor,” or more accurately a person living in a working poor family, is defined as: a person who lives in an economic family (or is an unattached individual); and

1. Whose family's MBM disposable income is less than the MBM threshold of low income applicable to the family size and geographic region;¹¹ and
2. Whose family's combined hours worked in the paid labour force (including self-employment) is equal to or greater than 500 hours a year.

Note that the term “working poor” is used to capture both persons living in a working poor family and unattached individuals who are working poor, for simplicity.

¹¹ The 2018-base MBM was not applied in the territories and on reserves. Statistics Canada has developed an MBM-North to represent a modest, basic standard of living in a Northern context unique to each territory (Gustajtis, Lam, and McDermott 2021; Statistics Canada 2022) which is available for the 2023-base MBM.

Segmenting persons living in poor families

With this definition of working poor, persons with low income can be further segmented. Along with “working poor,” persons living in poor families are segmented into persons who are in “welfare-receiving poor families,” “senior poor,” and “other poor.”

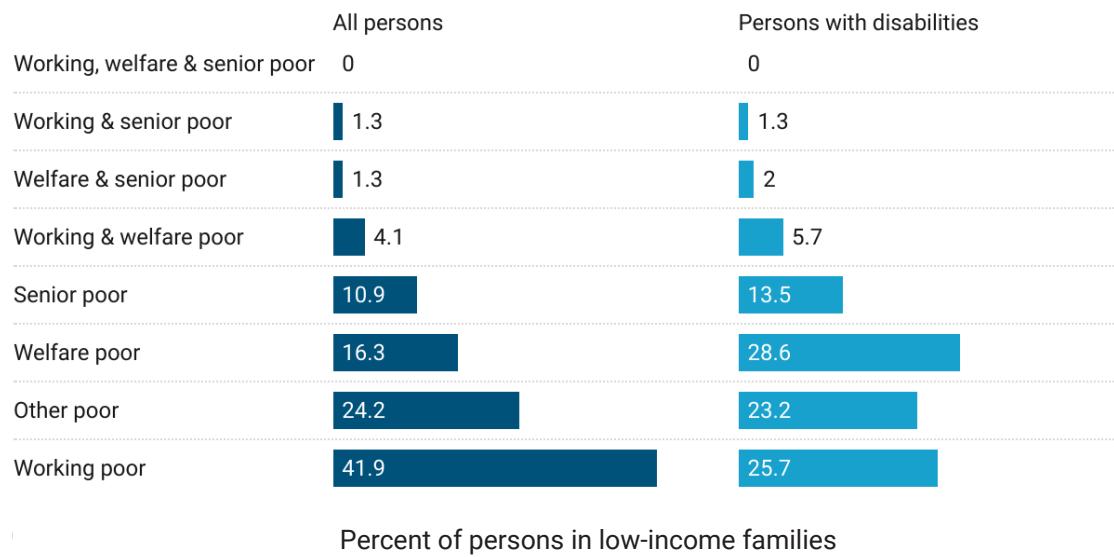
“Persons who are in welfare-receiving poor families,” or “welfare poor,” refers to persons in poor families (defined the same as above, based on the MBM definition of low income) whose family receives welfare benefits (i.e., provincial or territorial social assistance). Persons who are in welfare-receiving poor families may or may not also be in working poor families.

“Senior poor” refers to persons in poor families and who are aged 65 and older. Persons who are senior poor may also be persons in working poor families and/or persons in welfare-receiving families.

“Other poor” refers to persons who are in poor families and are not in working poor families, welfare-receiving families, nor are they senior poor.

Figure 3 breaks down persons living in poor families by the poverty segments defined above. It shows that of persons with low income, the majority fall into only one poverty segment: Ninety-three point three per cent of all low-income persons and 91 per cent of persons with disabilities with low income fall into exactly one of the poverty segments.

Figure 3: Poverty segmentation by percentage of persons



Source: CIS-Disability 2022. Custom tabulation from Statistics Canada

Note: Only includes persons aged 15 and over living in poor families based on the MBM threshold.

Of all persons in poor families, the plurality, 41.9 per cent, live in families that are working poor families. Only 16.3 per cent of persons in poor families live in families that receive welfare but do not meet our working poor definition, and 4.1 per cent live in families that are both working *and* receiving welfare. Interestingly, 24.2 per cent of low-income persons live in a family that is not working poor, not receiving welfare, and are not seniors.¹²

When examining persons with disabilities, a different pattern emerges. The largest poverty segment for persons with disabilities are welfare poor at 28.6 per cent, whereas 25.6 per cent live in families that are working poor, and 5.7 per cent live in families that are both working poor and receiving welfare.

Figure 3 can be further parsed by age group. Figure 4a and 4b present poverty segmentation by age group where the bars in each figure add up to 100. Recall from Figure 1, there were two age ranges that were over-represented in low income: persons aged 15 to 39 and persons aged 55 to 64. Figure 4a and 4b add context. It suggests that for persons aged 15 to 39 who are in low income, they are most likely

¹² The proportion of “other poor” appears high to us. We hypothesize that “other poor” is too high because “welfare poor” is not necessarily picking up all persons who are in welfare poor families. To be in a welfare poor family, a person or family must have filed their taxes and the head of the household must have filed a T5007 associated with a provincial or territorial social assistance program. Low-income persons are the most likely to not file taxes (Robson and Schwartz 2020), thus it is possible that persons who are “other poor” are actually “welfare poor” but are not counted as such because they or the head of household did not file taxes.

in families that are working poor. Persons aged 20 to 24 in low income are also likely to be in families that are “other” poor, i.e., not working poor nor receiving welfare. This suggests they may be unattached individuals attending school or welfare poor who are not filing taxes.

Figure 4a: Poverty segmentation by percentage of persons in each age group

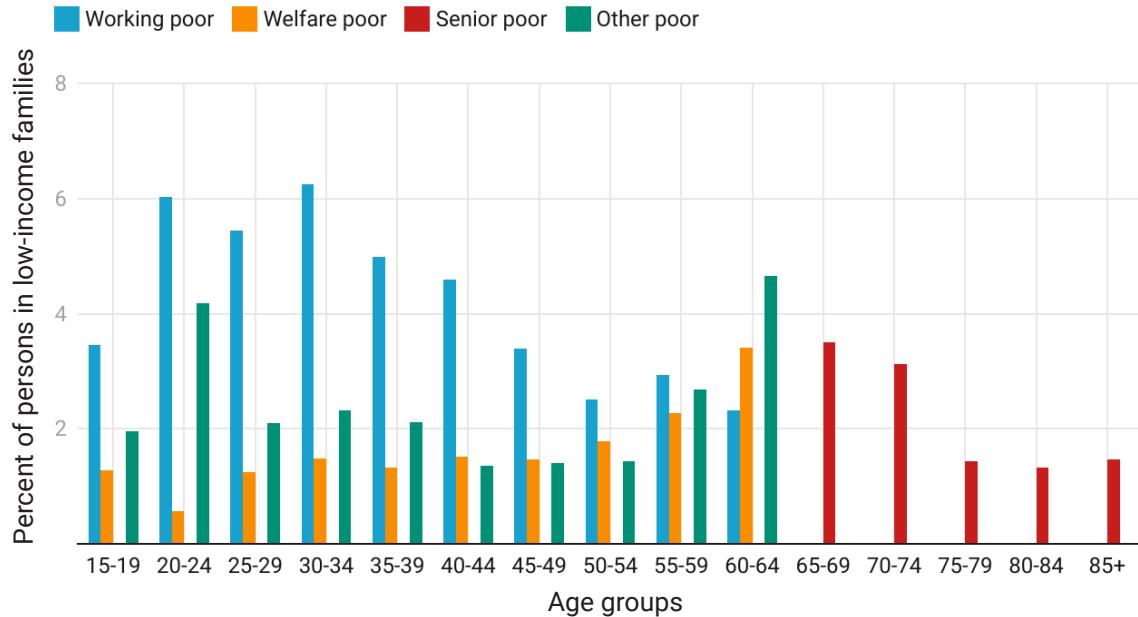
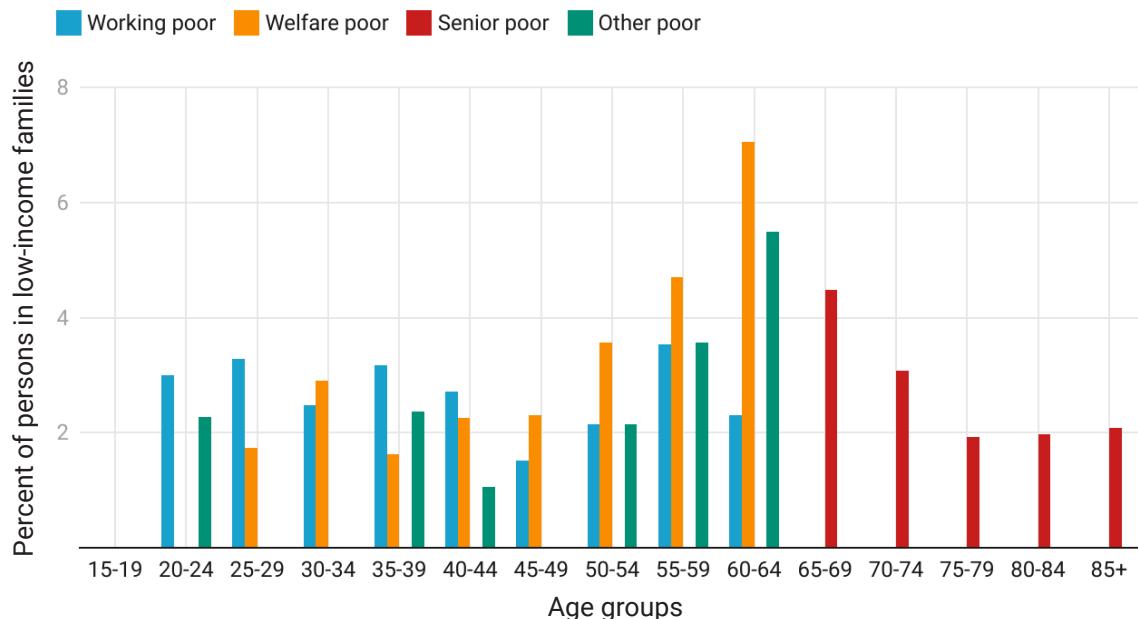


Figure 4b: Poverty segmentation of persons with disabilities by percentage of persons in each age group



Source: Custom tabulation from Statistics Canada using the 2022 CIS-Disability.

Note: Only includes persons aged 15 years and older.

Persons with disabilities who are low income and aged 20 to 29 or aged 35 to 39 are also more likely to be in families that are working poor. However, persons with disabilities who are low income and aged 30 to 34 are more likely to be in families receiving welfare. This highlights the importance of welfare programs for these persons.

Persons aged 55 to 59 who live in families with low income are more likely to live in working poor families. However, those aged 60 to 64 are more likely to live in families that are “other poor.” (Given this age range, they are unlikely to attend school and thus more likely to be near retirement with income from savings and/or early pensions. They are also more likely to be in welfare-receiving families than working poor families.)

Persons with disabilities who live in families with low income and are between the ages of 50 and 64 are most likely to be living in families that are receiving welfare. This is not surprising given the evidence that persons with disabilities live in families that have significantly fewer assets (Maroto and Pettinicchio 2020), lower quality employment when employed (i.e., precarious work; Shahidi et al. (2023)), and lower average employment income (Berrigan, Scott, and Zwicker 2023) compared to those without disabilities.

Poverty segmentation by family type and student status

Using the above poverty segmentation definitions, the poverty segments can also be examined by different economic family types and student status. Figure 5 breaks down the poverty segments by economic family type and Figure 6 shows the percentage by student status. Of persons who are in working poor families, 27.8 per cent are in a family consisting of a couple with children, while 20 per cent are single men, and 16 per cent are single women (i.e., 36 per cent are single adults). Moreover, 27.4 per cent are students.

The results by economic family type are interesting. Couples with children are less likely to have low income compared to the general low-income rate (Statistics Canada 2025d). However, these results suggest they are over-represented in the working poor segment.

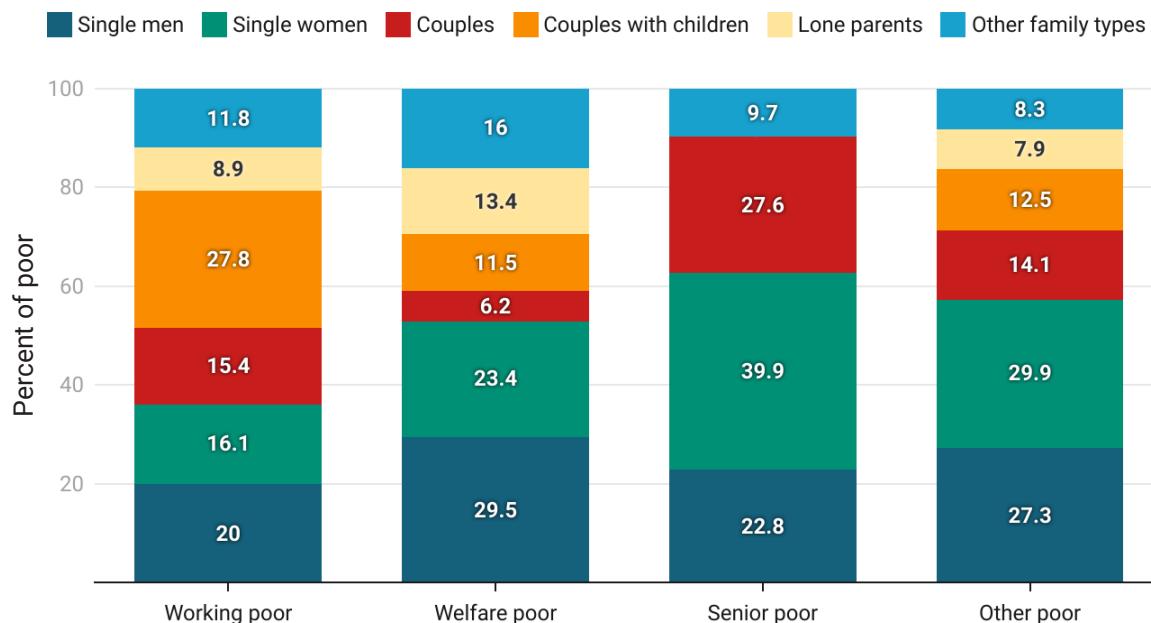
Persons who are in welfare-receiving families are more likely to be single men (29.5 per cent) or single women (23.4 per cent) compared to being a couple (6 per cent) or a couple with children (11.5 per cent). This is not surprising given that many welfare programs are designed such that recipients are incentivized to remain

single and not become a couple (Stapleton 2024). They are also not very likely to be students – only 12.4 per cent are students. Again, this is not surprising as some welfare programs in Canada do not allow persons attending post-secondary education to also receive welfare benefits.

Of persons who are senior poor, they are much more likely to be single women (39.9 per cent) than single men (22.8 per cent) or a couple (27.6 per cent). This is not surprising as senior women are more likely to rely on government transfers than on market income (i.e., private retirement income) than men (Statistics Canada 2024a) and have a longer life expectancy than men (Statistics Canada 2024b). Receipt of public pensions alone is not sufficient to increase seniors' income over the MBM low-income threshold, and there are barriers to access to public pensions including residence requirements and tax filing (White and Gill 2025).

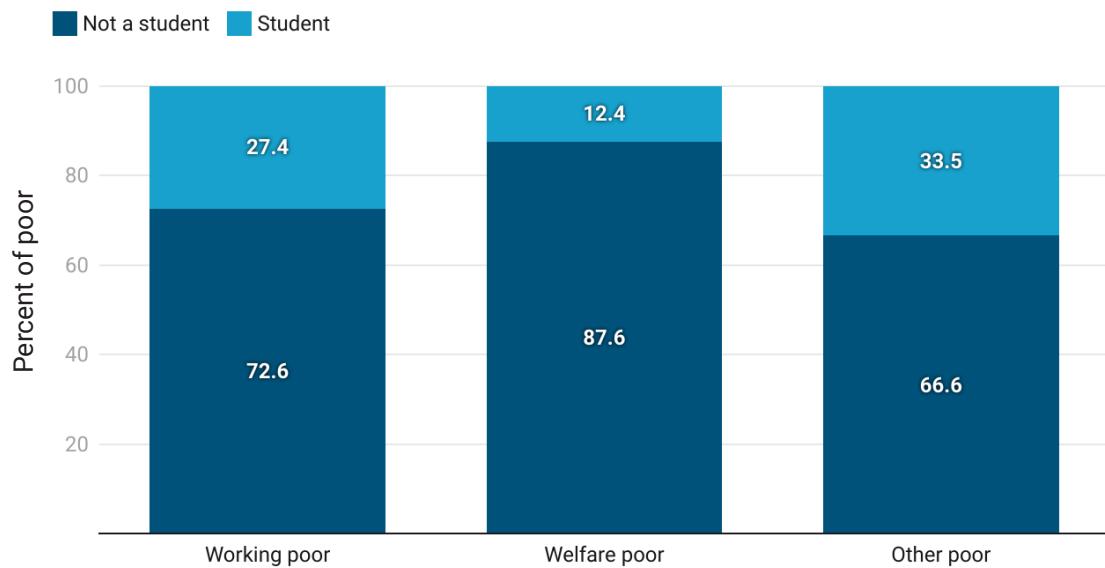
Finally, for persons in families who are “other poor” (i.e., not working poor, receiving welfare, nor seniors), the majority are single men (27.3 per cent) and single women (29.9 per cent), and one-third are students (33.5 per cent).

Figure 5: Poverty segmentation by percentage of persons in each family type



Source: Custom tabulation from Statistics Canada using the 2022 CIS-Disability.

Figure 6: Poverty segmentation by student status



Source: Custom tabulation from Statistics Canada using the 2022 CIS-Disability.

Poverty segmentation over time

This section examines how the poverty segments have changed over time. For this analysis, the CIS 2022 was compared to the CIS 2015. The CIS-Disability was not used, thus persons with disabilities cannot be examined separately. However, using the larger CIS sample allows for a more robust comparison of time trends.

Between 2015 and 2022, the number of persons aged 15 and over living in poor families declined by 22 per cent from about 4.1 million to 3.2 million people.

Figures 7a and 7b show that over this same time frame, the poverty segments with the largest absolute and relative decline were persons in working poor families and persons in working poor *and* welfare-receiving families. The number of persons in working poor families decreased by 535,546 persons (31 per cent) while persons living in working poor *and* welfare-receiving families declined by 164,654 persons (52 per cent). From 2015 to 2022, persons in welfare-receiving poor families also declined by 120,320 persons (15 per cent).

Figure 7a: Change in poverty segments from CIS 2015 to CIS 2022

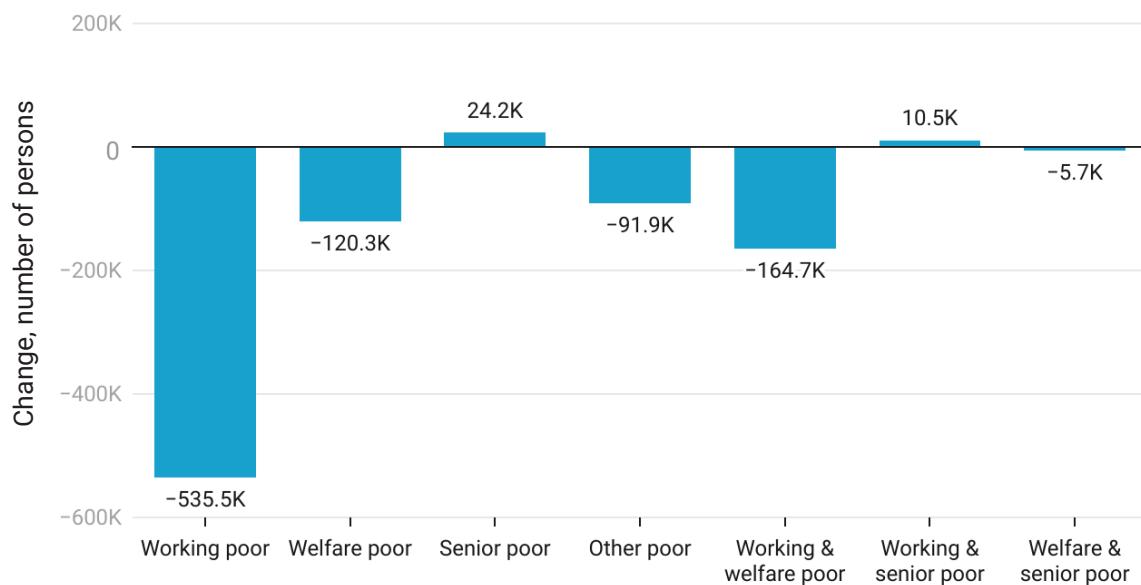
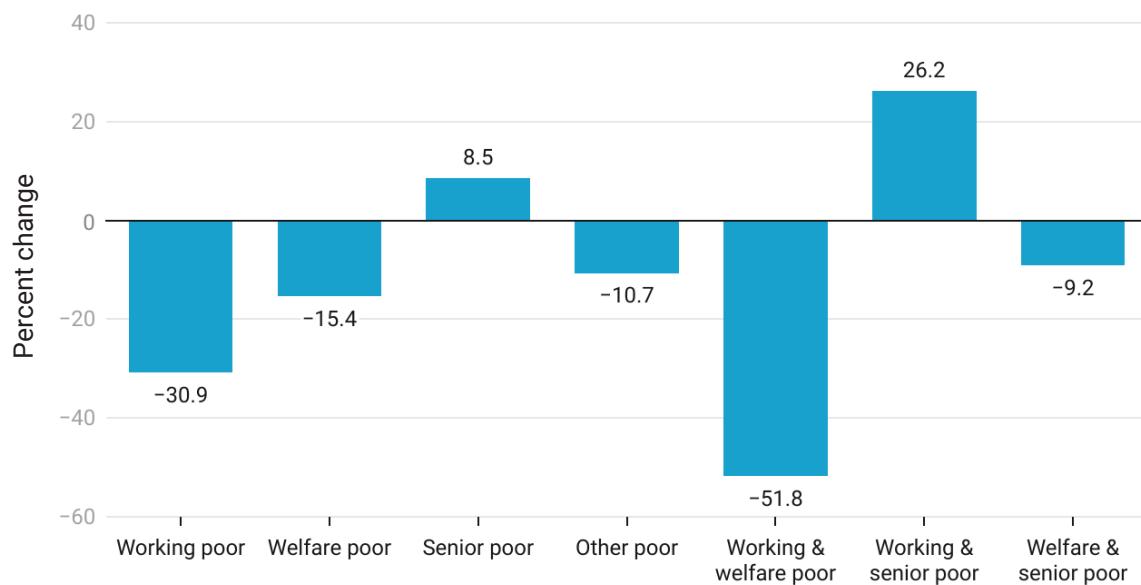


Figure 7b: Change in poverty segments from CIS 2015 to CIS 2022



Source: CIS 2015 and CIS 2022, custom tabulation from Statistics Canada.

Note: Only includes persons aged 15 and over.

During this same time frame, the low-income rate for families with children also declined significantly (Statistics Canada 2025b) due to the implementation of the relatively large CCB in 2016 (Baker, Messacar, and Stabile 2023). This, plus the more generous government transfers during the COVID-19 pandemic, may be driving the changes observed for the working poor and welfare poor segments observed here.

In contrast, persons in working poor families who are seniors experienced an *increase* in their poverty rate by 26 per cent, and senior poor increased by 9 per cent. Unlike for families with children, there was no large, permanent changes to senior benefits over this time frame.¹³

Overall, Figures 7a and 7b show that from 2015 to 2022, as a percentage of low-income persons, the working poor make up less of the low-income population while the welfare poor, senior poor, and other poor all make up higher proportion of low-income persons. This suggests that policies and programs between 2015 and 2022 may have been relatively more successful at moving persons in working poor families out of low income and relatively less successful for other segments, particularly the senior poor.

Discussion and conclusion

This report proposes an update to the Canadian definition of “working poor.” “Working poor” should be defined as persons living in economic families whose family’s disposable income falls below that of the relevant MBM income threshold *and* who live in a family where the family works at least 500 hours or more in the reference year. The threshold of 500 hours is comprehensive since it excludes those with only a minimum attachment to the labour force but includes persons who work only a few hours a week due to, for example, episodic disabilities or seasonal work. Moreover, basing the definition on hours worked instead of earnings ensures that work activity is not conflated with employer wage policies.

Choosing a definition of “working poor” is arbitrary, and there is no consensus in the literature on how it should be defined. Yet, it must be defined so that policies and programs can be designed more effectively for persons experiencing low income and to provide evidence that persons with low income often work and work hard.

One limitation of our definition of “working poor” is that it proposes the same threshold for all family types. Future considerations of the “working poor” definition will consider different hours thresholds for single adults and couples (though it should avoid prescribing how many or what proportion of hours each person in a couple should work). Another alternative would be to use several

13 In July 2022, the federal government increased Old Age Security benefits by 10 per cent for persons ages 75 and older (<https://www.canada.ca/en/employment-social-development/news/2022/07/increase-to-the-old-age-security-pension-for-seniors-aged-75-years-and-older-begins-this-month.html>). The effect from this increase (if any) does not show up in the 2022 CIS data because the 2022 CIS data is collected from January to June – before the increase to OAS.

standard thresholds of hours worked, allowing more detailed analysis of poverty dynamics among those with varying attachment to the labour market, much like a deep income poverty line and depth of poverty measures are used in analyzing poverty dynamics.

Having a clear definition of working poor allows for a further examination of the low-income population by poverty segments, namely working poor, welfare poor (i.e., persons living in poor families where the family is receiving welfare benefits), senior poor (i.e., senior persons living in poor families), and other poor (i.e., persons living in poor families that are not working poor, welfare poor, nor senior poor).

Using this segmentation, 93 per cent of all low-income persons fit into only one of these categories. The *largest* group in poverty are people already working: Forty-two per cent of persons aged 15 and over living in poor families are living in working poor families. For persons with disabilities living in poor families, 26 per cent live in working poor families.

Persons in working poor families are younger (aged 20-39) and more likely to be single adults or couples with children.

Comparatively, 16 per cent of persons living in poor families are in welfare poor families (i.e., families that work fewer than 500 hours a year and receive social assistance). For persons with disabilities, the largest poverty segment is welfare poor at 29 per cent. Persons in welfare poor families are older – around pre-retirement age – and are more likely to be single adults and not students.

These trends highlight the need to address the design and adequacy of income supports and employment regulations, such as the minimum wage rate. If we want to make real progress on poverty, we must ensure that work pays enough to live with dignity and that income supports and employment regulations are designed to reflect the realities of the working poor.

Likewise, these trends suggest the need to address the design and adequacy of income supports for persons with disabilities, whether working or not, and persons who are pre-retirement age who do not have enough savings to bridge them from working age into retirement age (i.e., where income supports like OAS, GIS, and CPP kick in).

There are many avenues for future research based around “working poor” and poverty segmentation. One is to examine depths of poverty by working hours: Given average wages or minimum wage rates, how many hours of paid employment are needed to move persons above the low-income threshold? This type of research can guide the design of benefits such as the Canada Workers Benefit: How much

higher a benefit is needed to move persons working a certain number of hours over the low-income threshold?

A second avenue could examine the role gig work plays in the prevalence of “working poor.” Evidence suggests that informal, contract, and precarious work is increasing in Canada (Jeon, Liu, and Ostrovsky 2021) particularly as the platform economy becomes more accessible and prevalent. What is less clear is how this shift in the labour market is affecting poverty. Such research would guide how employment standards should be updated and modernized to reflect the new realities of the labour market and ensure those working do not end up as the working poor.

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