

Canada Social Report

Welfare in Canada, 2012

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Introduction

This report focuses on the incomes of four different households living on social assistance, commonly known as “welfare.” It is a continuation of the welfare incomes series published regularly by the former National Council of Welfare.

The Caledon Institute of Social Policy committed to continue the data series following the demise of the National Council of Welfare in 2012. The figures presented in this report are based on the same methodology employed by the Council, thereby ensuring the integrity and comparability of the data series.

The welfare incomes in this report represent the total amount that four typical households would receive over the course of a year. These households are: a single person considered employable, a single person with a disability, a single parent with one child age 2 and a couple with two children ages 10 and 15.

Total welfare incomes consist of the sum of two main components:

- social assistance
- provincial/territorial and federal child benefits as well as relevant provincial/territorial and federal tax credits.

It is important to note that the amounts shown for welfare represent the maximum paid for basic needs. Households may receive less if they derive income from other sources. Some households may be eligible for more than the amounts identified here if they have special health- or disability-related needs.

What is welfare?

Social assistance is the program of last resort. It is intended for persons who have exhausted all other means of financial support. Every province and territory has its own social assistance program, so no two are the same. Each program has different administrative rules, eligibility criteria, benefit levels and provisions regarding special assistance. However, the basic structure of social assistance is much the same across the country, even though the specifics may differ.

Eligibility for social assistance is determined on the basis of a needs test. This assessment takes into account the household’s basic needs and its financial resources, which include both assets and income.

The needs test assesses whether there is a shortfall between available financial resources and the legislated levels for basic needs – i.e., food, shelter, clothing, household and personal needs. Additional amounts may be paid on a discretionary basis for special needs according to each household’s circumstances.

Assets

In order to qualify for welfare, the assets of a household must fall below designated levels. Assets include both fixed and liquid assets.

Fixed assets refer to family residence, primary vehicle, personal effects and items required for employment. These fixed assets generally are considered exempt (within reason) when determining eligibility for welfare.

Liquid assets include cash on hand and in a bank account as well as stocks, bonds and securities that can be readily converted to cash. All provinces and territories set out the maximum allowable amount of liquid assets a household may retain and still be eligible for assistance. Moreover, some jurisdictions have different provisions for persons or households applying for welfare compared to those already on the program.

All jurisdictions exempt the full or partial value of Registered Education Savings Plans and Registered Disability Savings Plans. Several also have provisions concerning the exemption of Registered Retirement Savings Plans.

Table 1 shows that these so-called ‘liquid asset exemptions’ vary considerably by jurisdiction, and by household category and size. Changes that may have occurred during the year are identified in the footnotes.

Table 1
Liquid Asset Exemption Levels as of January 2012
Provisions for Applicants and Recipients¹

	<i>Single Person Considered Employable</i>	<i>Single Person with a Disability</i>	<i>Single Parent, One Child</i>	<i>Couple, Two Children</i>
NEWFOUNDLAND AND LABRADOR	\$3,000	\$3,000	\$5,500	\$5,500
PRINCE EDWARD ISLAND	\$50 to \$200 ²	\$900	Up to \$1,200 ²	Up to \$1,800 ²
NOVA SCOTIA	\$1,000	\$1,000 ³	\$2,000	\$2,000
NEW BRUNSWICK	\$1,000	\$3,000	\$2,000	\$2,000
QUEBEC ⁴	Applicants: \$887 Recipients: \$1,500	\$2,500	Applicants: \$1,268 Recipients: \$2,896	Applicants: \$1,807 Recipients: \$3,007
ONTARIO ⁵	\$599	\$5,000 ⁶	\$1,645	\$2,222
MANITOBA	\$4,000	\$4,000	\$8,000	\$16,000
SASKATCHEWAN ⁷	\$1,500	\$1,500 ⁷	\$3,000	\$4,000
ALBERTA ^{8,9}	\$583	\$1,530 ¹⁰	\$1,066	\$1,539
ALBERTA – Assured Income for the Severely Handicapped (AISH) program	Not applicable	The total value of all non-exempt assets owned by an applicant, client and cohabiting partner must not exceed \$100,000 ¹¹	Not applicable	Not applicable
BRITISH COLUMBIA ¹²	Applicants: \$150 Recipients: \$1,500	\$3,000	Applicants: \$250 Recipients: \$2,500	Applicants: \$250 Recipients: \$2,500
YUKON	\$500	\$1,500	\$1,000	\$1,600
NORTHWEST TERRITORIES	\$300	\$50,000	\$380	\$560
NUNAVUT ¹³	\$0	\$5,000	\$0	\$0

1. Unless otherwise noted, the asset exemption provisions apply to both those applying for and receiving social assistance.
2. Applicants requiring short-term assistance (four months or less) cannot have assets in excess of \$50. The higher asset exemption levels apply to those requiring long-term assistance.
3. Individuals who were in receipt of Family Benefits when the Employment Support and Income Assistance (ESIA) program was enacted were grandparented. For these clients, the asset exemption for single individuals with disabilities is \$3,000, for married individuals with disabilities it is \$5,500 and for single parents without disabilities it is \$2,500.
4. At the time of application, an applicant's liquid assets may not exceed the allowable limits set according to family size. The determination of a household's assets excludes income received during the month of application which is to cover the cost of rent, heating and public utilities. Higher asset exemption levels apply after the first month for clients with no severe limitations to employment (social assistance program). Table 6.2 of the 2009 edition of *Welfare Incomes* contained incorrect information for some social assistance applicants in Quebec. The italicized cells in the following table contain the revised data:

LIQUID ASSET EXEMPTION LEVELS FOR APPLICANTS, QUEBEC				
	<i>Single employable person</i>	<i>Single person with a disability</i>	<i>Single parent with one child</i>	<i>Couple with two children</i>
1989	\$1,500	\$2,500	\$2,500	\$2,500
1994	\$1,500	\$2,500	\$2,500	\$2,500
1999	\$712	\$2,500	\$1,037	\$1,478
2004	\$812	\$2,500	\$1,161	\$1,654
2009	\$862	\$2,500	\$1,232	\$1,757

5. Asset levels were increased for Ontario Works clients in December 2012. The new limits are \$606 for a single person, \$1,657 for a single parent with one child and \$2,235 for a couple with two children.
6. This represents the prescribed asset exemption level for a single person on the Ontario Disability Support Program.
7. In 2009, the Saskatchewan Assured Income for Disability (SAID) program was introduced. Initially it supported individuals with disabilities in residential care. In June 2012, SAID was expanded to include persons with disabilities living independently.
8. The maximum allowable liquid assets for those in the "expected to work" category of Income Support are equivalent to one month's core benefit for the applicable household unit. The maximum applicable National Child Benefit Supplement is included for families with children. Households receive an additional \$33 for each child over the age of 12.
9. Asset levels increased in April 2012 to: \$627 for a single person, \$1,618 for a single person with a disability, \$1,110 for a single parent with one child and \$1,583 for a couple with two children.
10. This represents the amount for an Income Support client in the "barriers to full employment" category. For those in the "barriers to full employment" category, the maximum allowable liquid assets are equivalent to two months' core benefits. Asset exemption levels for clients in the "barriers to full employment" category include the Personal Needs Supplement (effective August 2005) of \$78 per month.
11. Exempt assets are not counted in the \$100,000 limit. Examples of exempt assets include a principal residence, a non-recreational vehicle, an adapted vehicle, clothing and household items, a locked-in retirement account (LIRA) and a registered disability savings plan (RDSP). AISH clients with non-exempt assets of \$3,000 or less may also receive Personal Benefits (e.g., for child care, moving, addiction treatment) and a monthly Child Benefit of \$100 per dependent child.
12. Asset levels were increased October 1, 2012 to: \$2,000 for a single person, \$5,000 for a single person with a disability and \$4,000 for a household of two or more persons. Applicant asset limits were eliminated.
13. In Nunavut, there is no exemption on liquid assets other than for persons with a disability and persons 60 years of age or older.

Income

The next step in determining welfare eligibility is to assess available household income, which may be considered exempt, partially exempt or non-exempt.

Exempt income is not taken into account when determining the amount of welfare assistance. The Canada Child Tax Benefit, child welfare payments, and federal and provincial/territorial tax credits, for example, are all considered exempt income.

Non-exempt income, by contrast, reduces the amount of assistance payable dollar for dollar. Pension income and Workers' Compensation payments, for instance, are non-exempt sources of income and are therefore deemed available to support the household.

There are also small amounts permitted in respect of paid employment. These are known as earnings exemptions, described below.

Earnings exemptions

Earnings exemptions permit welfare recipients to retain a certain portion of earnings from paid work (i.e., recipients who work get to keep all of their work earnings, but their welfare benefits are reduced). These are intended to provide a modest work incentive and enable a household to increase its overall income.

There are several approaches employed in calculating earnings exemptions, which vary by province and territory. See Table 2.

A *flat-rate amount* permits earnings up to a stipulated sum before welfare benefits are reduced dollar for dollar. A *percentage of earnings* approach means that welfare benefits are cut back by a set percentage. If a jurisdiction has a 50 percent earnings exemption policy, for example, the welfare entitlement is lowered by 50 percent of the client's earnings.

A *combination of flat-rate amount and percentage of earnings* means that once the flat rate is exceeded, welfare benefits are reduced by the designated percentage. Moreover, many jurisdictions have different earnings exemption provisions for households applying for welfare compared to those already in receipt of welfare.

Welfare incomes

Total welfare incomes for the four household types in each of the provinces and territories are presented in Appendix A, with details provided in the footnotes. For each province and territory, total welfare incomes are made up of basic social assistance, additional social assistance program

Table 2
Monthly Earnings Exemption Levels as of January 2012
Provisions for Applicants and Recipients

	<i>Single Person Considered Employable</i>	<i>Single Person with a Disability</i>	<i>Single Parent, One Child</i>	<i>Couple, Two Children</i>
NEWFOUNDLAND AND LABRADOR	100% of income up to \$75 plus 20% of income in excess of \$75	100% of income up to \$150 plus 20% of income in excess of \$150 ¹	100% of income up to \$150 plus 20% of income in excess of \$150	100% of income up to \$150 plus 20% of income in excess of \$150
PRINCE EDWARD ISLAND	\$75 of net earned income plus 10% of the balance	\$75 of net earned income plus 10% of the balance	\$125 of net earned income plus 10% of the balance	\$125 of net earned income plus 10% of the balance
NOVA SCOTIA ²	Applicants: no exemption Recipients: \$150/month of net wages plus 30% of the net wages remaining	Applicants: no exemption Recipients: \$300/month of net wages plus 30% of the net wages remaining ³	Applicants: no exemption Recipients: \$150/month of net wages plus 30% of the net wages remaining	Applicants: no exemption Recipients: \$150/month of net wages plus 30% of the net wages remaining
NEW BRUNSWICK ^{4,5}	Applicants: no exemption Recipients: \$150	Applicants: no exemption Recipients: \$250 ⁶	Applicants: no exemption Recipients: \$200	Applicants: no exemption Recipients: \$200
QUEBEC	\$200 ⁷	\$100 ⁸	\$200 ⁹	\$300 ¹⁰
ONTARIO	Applicants: no exemption Recipients: 50% of net earnings after 3 months of continuous assistance	50% of net earnings ¹¹	Applicants: no exemption Recipients: 50% of net earnings after 3 months of continuous assistance	Applicants: no exemption Recipients: 50% of net earnings after 3 months of continuous assistance

Table 2 (continued)
Monthly Earnings Exemption Levels as of January 2012
Provisions for Applicants and Recipients

	<i>Single Person Considered Employable</i>	<i>Single Person with a Disability</i>	<i>Lone Parent, One Child</i>	<i>Couple, Two Children</i>
MANITOBA ¹²	Applicants: \$200 of net earnings Recipients: after one month, \$200 of net earnings plus 30% of net earnings over \$200	Applicants: \$200 of net earnings Recipients: after one month, \$200 of net earnings plus 30% of net earnings over \$200	Applicants: \$200 of net earnings Recipients: after one month, \$200 of net earnings plus 30% of net earnings over \$200	Applicants: \$200 of net earnings for each earner Recipients: after one month, \$200 of net earnings plus 30% of net earnings over \$200, for each earner
SASKATCHEWAN ¹³	No earnings exemption (TEA clients)	\$200 plus 25% of the next \$500 for a maximum of \$325 (SAP clients) ¹³	No earnings exemption (TEA clients) Clients with earnings over \$125 are eligible for the Saskatchewan Employment Supplement	No earnings exemption (TEA clients) Clients with earnings over \$125 are eligible for the Saskatchewan Employment Supplement
ALBERTA	Applicants: no exemption Recipients: \$230 of net income plus 25% of the remaining net income	Applicants: no exemption Recipients: \$230 of net income plus 25% of the remaining net income	Applicants: no exemption Recipients: \$230 of net income plus 25% of the remaining net income	Applicants: no exemption Recipients: \$115 of net income plus 25% of the remaining net income (for each working adult)

Table 2 (continued)
Monthly Earnings Exemption Levels as of January 2012
Provisions for Applicants and Recipients

	<i>Single Person Considered Employable</i>	<i>Single Person with a Disability</i>	<i>Lone Parent, One Child</i>	<i>Couple, Two Children</i>
ALBERTA-Assured Income for the Severely Handicapped (AISH) program ¹⁴	Not applicable	The first \$400 of net employment income is fully exempt and any amount above \$400, and up to \$1,500, is 50% exempt to a maximum exemption of \$950 ¹⁴	Not applicable	Not applicable
BRITISH COLUMBIA ¹⁵	No earnings exemption	Applicants: no exemption for first 3 months Recipients: \$500	No earnings exemption	No earnings exemption
YUKON	Applicants: \$100 Recipients: \$100 plus 50% of earned income for first 36 months, then the exemption is 25%	Applicants: \$100 Recipients: \$100 plus 50% of earned income for first 36 months, then the exemption is 25% ¹⁶	Applicants: \$150 Recipients: \$150 plus 50% of earned income for first 36 months, then the exemption is 25%	Applicants: \$150 Recipients: \$150 plus 50% of earned income for first 36 months, then the exemption is 25%
NORTHWEST TERRITORIES	\$200 plus additional 15% of the remaining earned income	\$200 plus additional 15% of the remaining earned income	\$400 plus additional 15% of the remaining earned income	\$400 plus additional 15% of the remaining earned income
NUNAVUT	\$200	\$200	\$400	\$400

1. This applies to a single person with a disability requiring supportive services.
2. In Nova Scotia, families already in receipt of assistance may also earn up to \$3,000 annually through the Harvest Connection program without these earnings affecting their basic income assistance payment.
3. This provision applies to persons with a disability participating in supported employment.
4. New Brunswick has two types of wage exemptions. The regular Wage Exemption amounts are shown in the above table. The Extended Wage Exemption (EWE) provides higher exemptions to clients during their transition to self sufficiency. A client may only receive one type of exemption at any time. The EWE, which is limited to a maximum of two years, exempts a percentage of net income based on the household type. Singles and families with no children may receive an exemption of up to 30 percent of net earned income for the first six months, 25 percent of net income for the next six months, then the appropriate flat-rate wage exemption for the remaining 12 months. Families with children may receive an exemption of up to 35 percent of income for the first six months, 30 percent of income for the next six months, then the regular flat-rate wage exemption for the remaining 12 months.
5. All amounts shown are for the Transitional Assistance program except for the single person with a disability.
6. This is for a single person with a disability under the Extended Benefits program.
7. This is for a person in the Social Assistance program with no severe limitations to employment.
8. This is for a person in the Social Solidarity program with severe limitations to employment.
9. This is for a person in the Social Assistance program with temporary limitations to employment.
10. This is for a couple in the Social Assistance program regardless of the type of limitations to employment.
11. In addition, a monthly \$100 Work-Related Benefit is paid to each eligible adult family member who is working.
12. Manitoba also provides the Rewarding Work Allowance (RWA) to all employed adults without disabilities on income assistance. The RWA is \$100 for people without disabilities working more than 80 hours or 10 days in a month, or \$50 for those working less. Employed persons with disabilities receive similar benefits.
13. In 2009, the Saskatchewan Assured Income for Disability (SAID) program was introduced. Initially it supported individuals with disabilities in residential care. In June 2012, SAID was expanded to include persons with disabilities living independently.
14. Effective April 1, 2012, the AISH earnings exemption level for a single person increased to \$800/month plus 50 percent of the remainder, to a maximum of \$2,225 per month.
15. Earnings exemption provisions changed effective October 1, 2012. Under the Income Assistance program, a flat-rate monthly exemption of \$200 was implemented for all recipients, regardless of family size. Under the Disability Assistance program, the flat-rate monthly exemption was increased to \$800. Recipients under either program had to be on assistance for one month before the new provisions applied.
16. Effective July 2005, persons who qualified for the Yukon Supplementary Allowance (payable to persons with a disability and the elderly) were eligible for an additional annual earned income exemption of \$3,900.

benefits, federal child benefits, provincial/territorial child benefits, the GST credit and provincial/territorial tax credits.

The social assistance amounts were calculated on the basis of the following assumptions:

- the household started to receive assistance on January 1 and remained on assistance for the entire year.
- any changes to welfare rates over the course of the year are factored in.
- basic rates and regularly recurring additional items – e.g., a Christmas Allowance or back-to-school allowance – have been incorporated. Special needs amounts are not included.
- the household had no earnings so was eligible to receive the maximum amount of social assistance.
- the heads of all households were deemed to be fully employable, with the exception of the single person with a disability.
- the household lived in the largest city or town in its province or territory.
- the household lived in private market housing and utility costs were included in the rent. (The exception is Nunavut, where almost all welfare recipients live in publicly subsidized housing.)

In some cases, we have revised the approach employed in earlier editions of the report based on feedback from provincial or territorial officials. In other instances, new programs have been added. These changes are summarized below.

Newfoundland and Labrador

- Social assistance is delivered by Advanced Skills and Education. The majority of St. John's social assistance households receive additional assistance (\$150 per month) in recognition of the higher cost of rent in that city. The single person with a disability also receives a Personal Care Allowance provided by Health and Community Services (\$150 per month). However, that individual is not entitled to receive both benefits. Health and Community Services may offer a top-up to assist with housing costs. The 2012 data have been revised to exclude additional rental assistance for the single person with a disability.
- The Home Heating Rebate of \$250 per household has been included for 2012.

New Brunswick

- The Home Energy Assistance Program provides low-income households with a one-time payment of \$100. This amount has been incorporated in the 2012 calculations.

Ontario

- The provincial tax credit system has undergone changes over the past few years. Starting in July 2012, the Ontario Sales Tax Credit, Ontario Energy and Property Tax Credit, and Northern Energy Tax Credit were combined into a single benefit known as the Trillium Benefit. This new benefit is paid monthly.
- The 2012 tax credit data include final payments of the Ontario Sales Tax Credit paid in February and May, final payments of the Ontario Energy and Property Tax Credit paid in March and June 2012, and monthly Trillium Benefit amounts paid July to December 2012.

Saskatchewan

- Saskatchewan pays actual utility costs for social assistance clients. In order to calculate shelter allowances for the four family types, average province-wide utility costs were used.
- The Saskatchewan Assured Income for Disability (SAID) program was introduced in 2009. Initially, it supported individuals in residential care with significant and enduring disabilities. In June 2012, SAID was expanded to include persons with significant and enduring disabilities living independently. Benefits are an average \$275 a month higher than those paid under the Saskatchewan Assistance Plan. The 2013 figures will include calculations for this new program.

Nunavut

- Shelter costs employed in earlier reports were based on average market rents. Because more than 95 percent of Iqaluit's Social Assistance households live in public housing, we have switched to the use of public housing rents, starting in 2012. As a result, welfare incomes in 2012 are considerably lower than reported in the past.

Welfare incomes over time

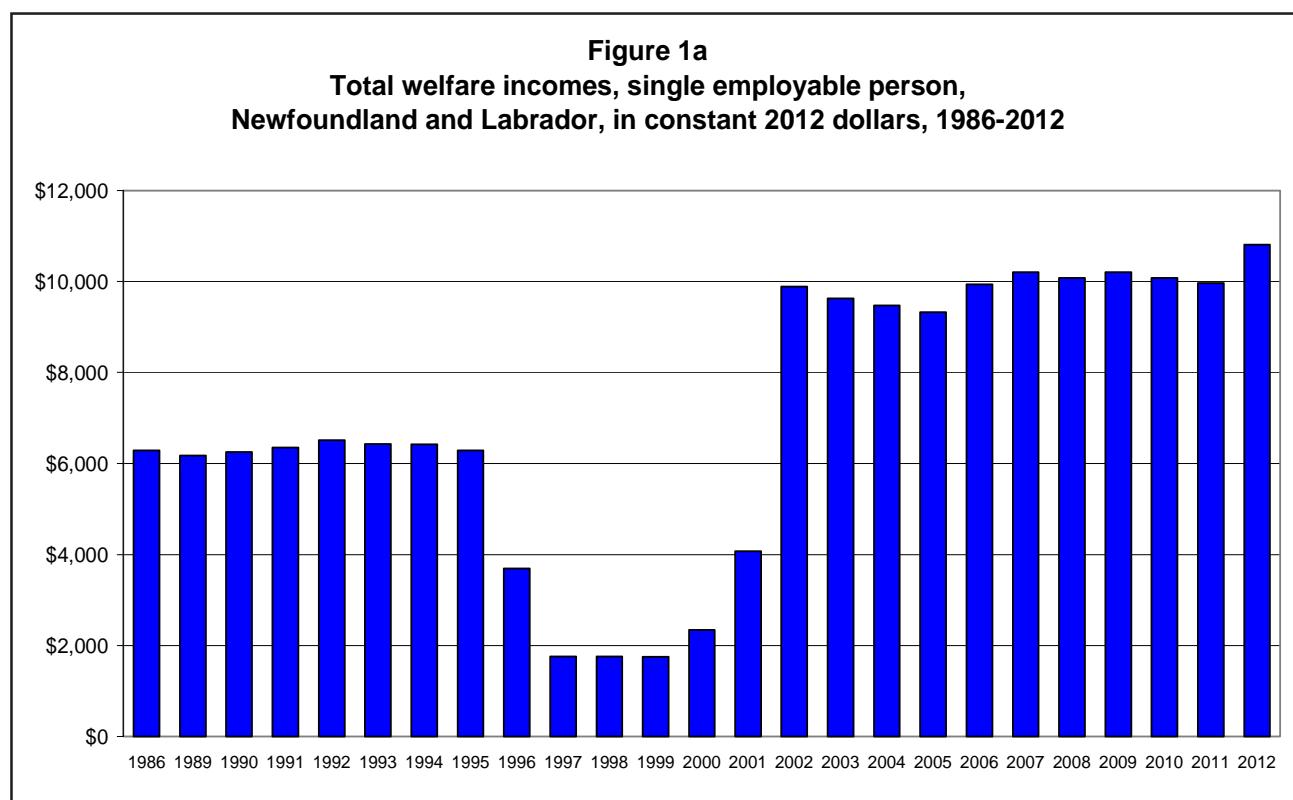
The figures in this series track total welfare incomes for the period 1986 to 2012 for each of the four illustrative family types. All figures are presented in constant 2012 dollars, taking into account the effect of inflation.

All the graphs for the provinces start in 1986, other than for the single person with a disability. Figures for the latter household type were calculated starting in 1989. Moreover, there are no entries for any of the households in 1987 and 1988, as welfare incomes were not calculated in those years. Results for the territories begin in 1986 for Yukon, 1993 for the Northwest Territories and 1999 for Nunavut.

Readers who want to see the amounts that underline the graphs can find them in Appendices B.1 through B.13.

Newfoundland and Labrador

From 1986 through 1995, single employable persons received just over \$6,000 in welfare incomes. After that point, their incomes dropped precipitously to less than \$2,000 in 1997, 1998 and 1999, then increased in 2000, 2001 and 2002, remaining around \$10,000 until 2012. The ‘cliff’ seen in Figure 1a was due primarily to changes in the way in which the province calculated shelter allowances for this particular household type. It shifted from the payment of market rent to room-and-board allowances, which are substantially lower than the former amount. By 2012, welfare incomes for single employable households had reached a peak of \$10,813 in recognition of the drastically inadequate benefits paid in the late 1990s.



At the beginning of the period, single persons with disabilities enjoyed an income of \$12,326 – double that of single employable recipients (\$6,176). While still low relative to major benchmarks, namely as poverty lines and median and average incomes, the income for single persons with disabilities was not only more adequate but also more stable, as shown in Figure 1b, with only small ups and downs over time. Single persons with disabilities were the only household type to see their welfare incomes drop slightly in 2011 and 2012. By the end of the period, they were eligible for maximum incomes of \$10,846 – almost equivalent to single employable persons (\$10,813).

Figure 1b
**Total welfare incomes, person with a disability,
Newfoundland and Labrador, in constant 2012 dollars, 1989-2012**

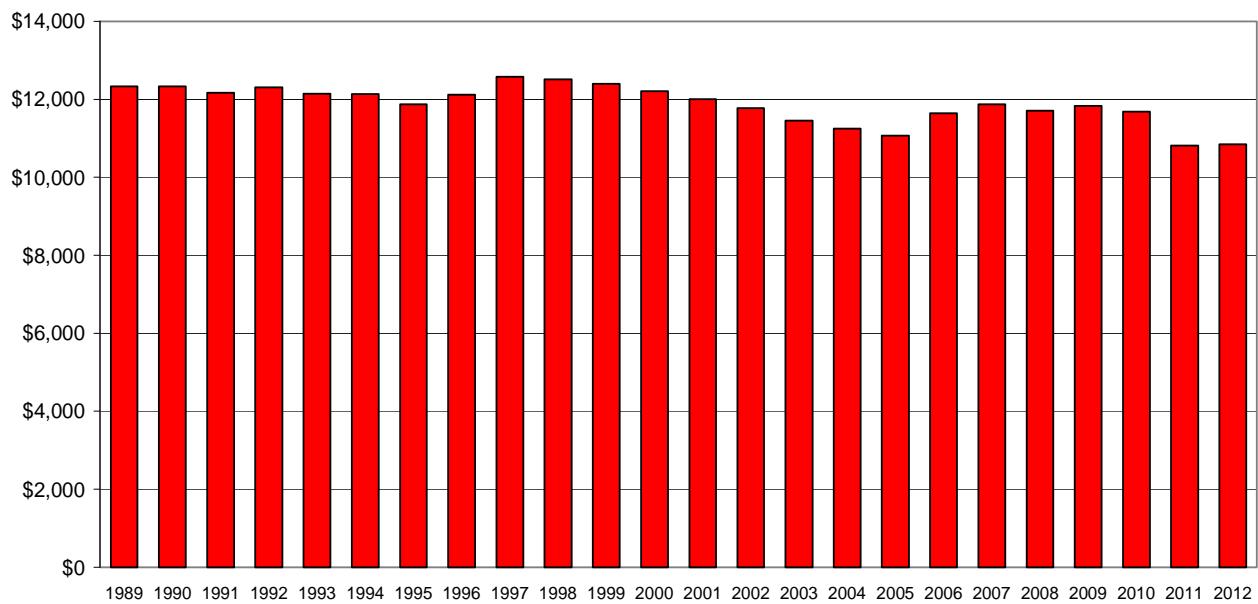


Figure 1c
**Total welfare incomes, single parent with one child age 2,
Newfoundland and Labrador, in constant 2012 dollars, 1986-2012**

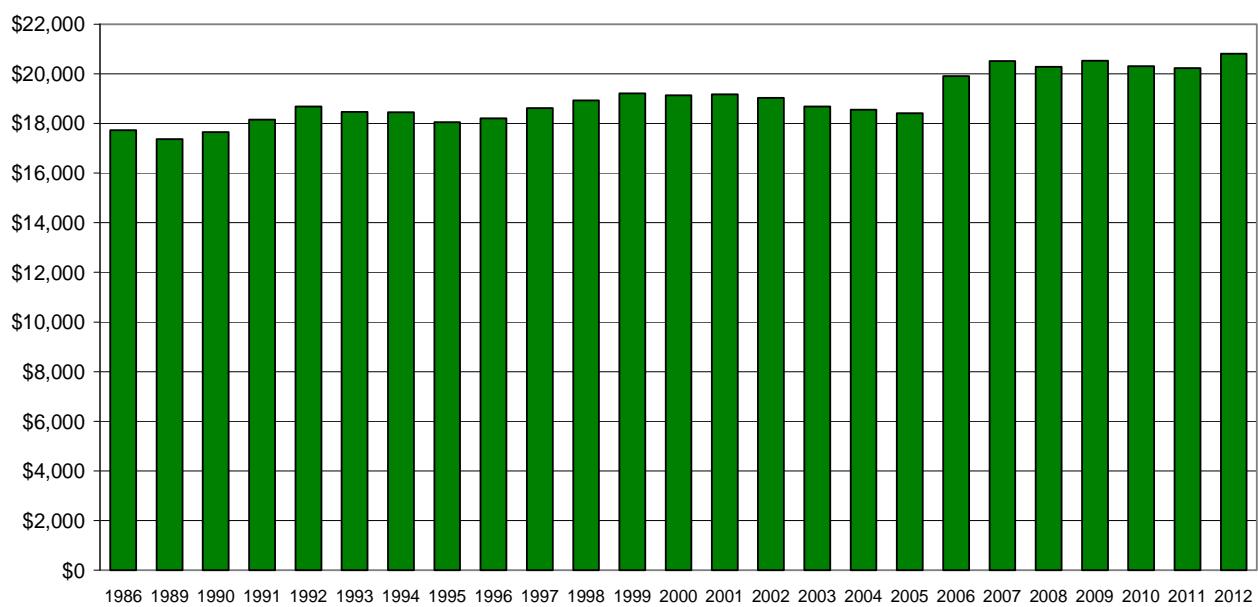
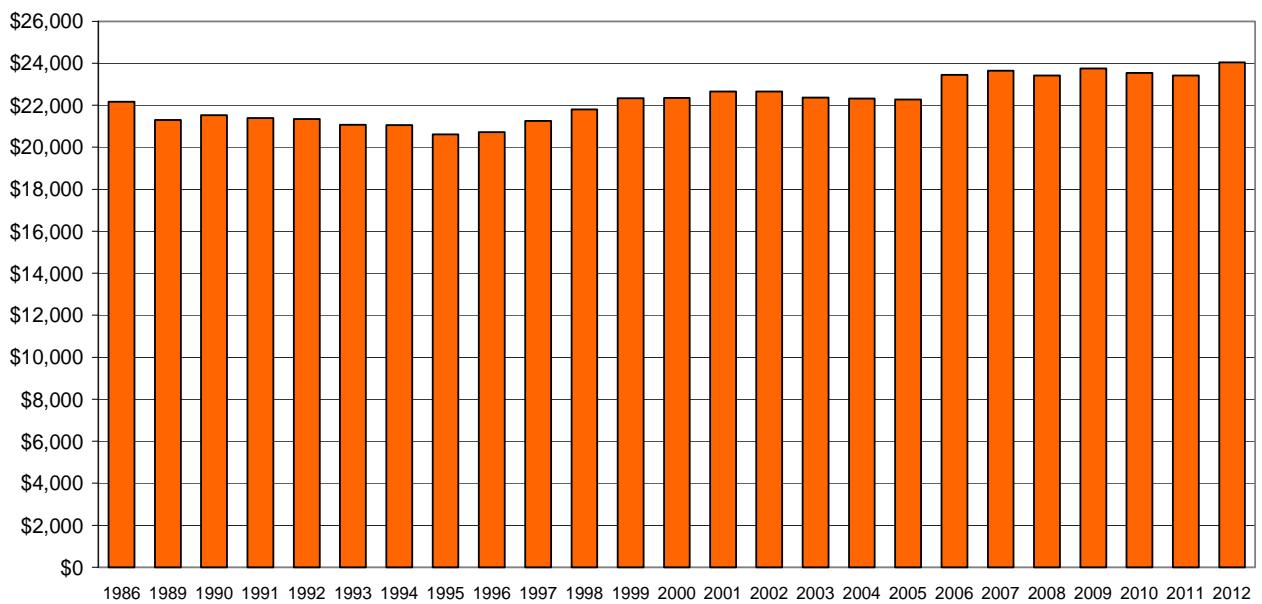


Figure 1d
**Total welfare incomes, couple with two children ages 10 and 15,
 Newfoundland and Labrador, in constant 2012 dollars, 1986-2012**



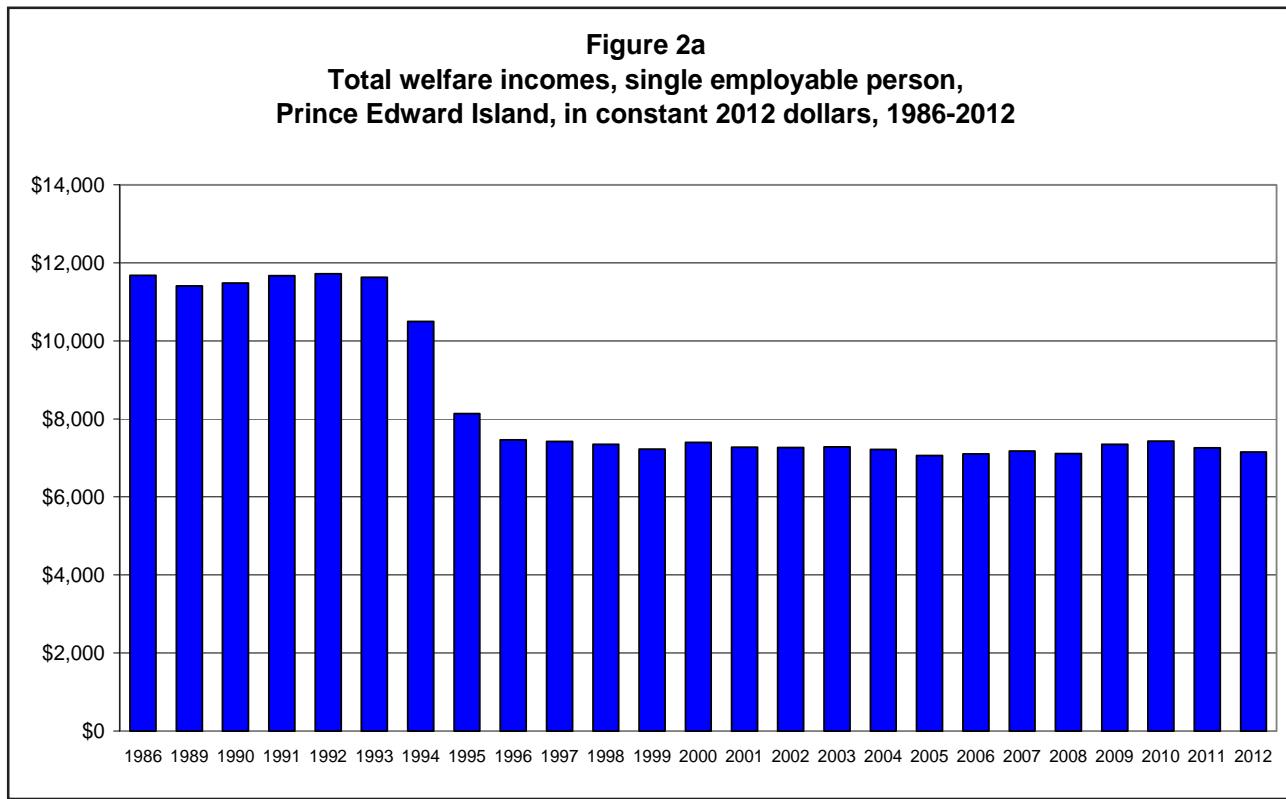
In 1986, single-parent families with one child age 2 received welfare incomes of \$17,734 or just under \$18,000. These have stayed relatively stable over the past 25 years – with a slight jump in 2006 to \$19,911. Welfare incomes for this household reached a maximum \$20,811 in 2012 – the highest number for the entire period. Figure 1c shows the trend.

Couples with two children ages 10 and 15 shown in Figure 1d have also seen a fairly constant pattern in their welfare incomes since 1986, again with slightly higher amounts starting in 2006. Total welfare incomes for this household reached a maximum \$24,051 in 2012 – the highest of all the years.

Taken together, Figures 1a-1d make clear that 2006 was a turning point for welfare incomes for all households in Newfoundland and Labrador. The Family Benefit rate for singles and childless couples rose by 1.0 percent in January 2006. A further boost of 5.0 percent came into effect in July 2006. The Family Benefit rate for single-parent families and couples with two children was also increased by 5.0 percent in July 2006.

Prince Edward Island

Unlike Newfoundland and Labrador, where benefits for single households went up in 2006, welfare incomes for single employable persons and single persons with disabilities in Prince Edward Island took a downward trend over the 25-year period. Single employable recipients experienced three consecutive drops in 1994, 1995 and 1996 – after which welfare incomes remained fairly stable. Figure 2a shows total maximum welfare incomes for single employable persons at \$7,157 in 2012 – a substantial \$4,520 below the \$11,677 amount for 1986.



Single persons with disabilities saw a more gradual decline – but a drop nonetheless – throughout the 1989-2012 time period. Welfare incomes for this household were a maximum \$13,258 in 1989 but then declined substantially, falling to \$9,416 in constant dollars by 2012 – \$3,842 under the \$13,180 amount for 1989. See Figure 2b.

By contrast, families with children remained at status quo. While welfare incomes went up and down slightly over time, they basically held their ground over the 25-year period. Figures 2c and 2d show the trends.

In 2012, single-parent families with one child under age 2 ended up at virtually the same point they started in 1986 – with maximum welfare incomes of \$17,958 in 2012 and \$18,068 in 1986.

Figure 2b
**Total welfare incomes, person with a disability,
Prince Edward Island, in constant 2012 dollars, 1989-2012**

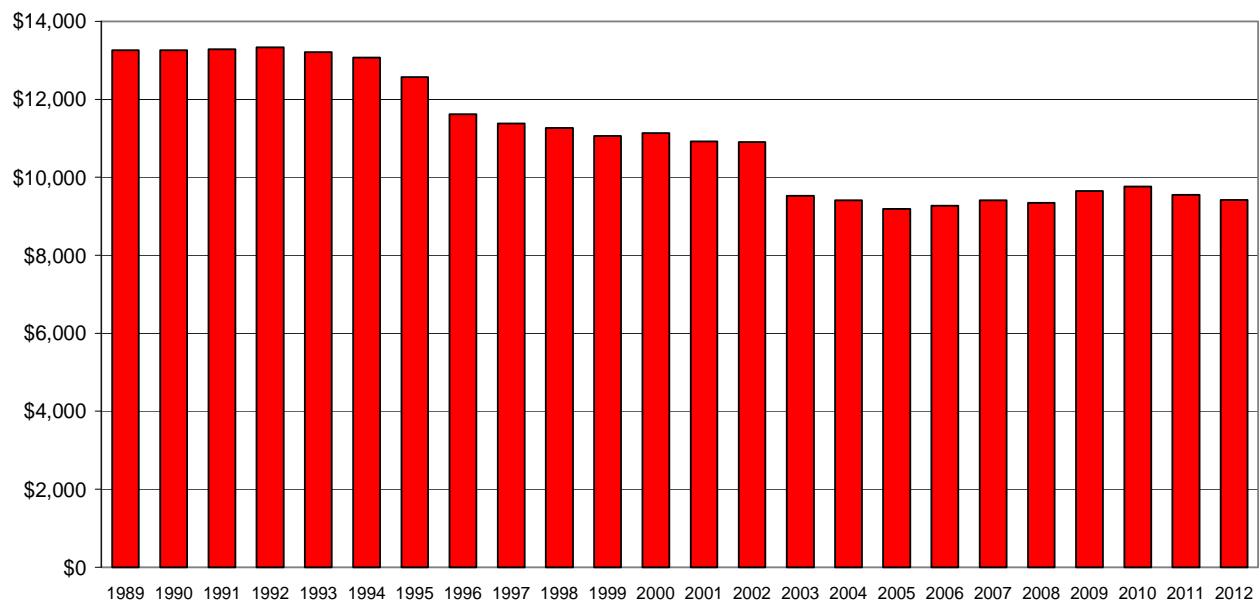


Figure 2c
**Total welfare incomes, single parent with one child age 2,
Prince Edward Island, in constant 2012 dollars, 1986-2012**

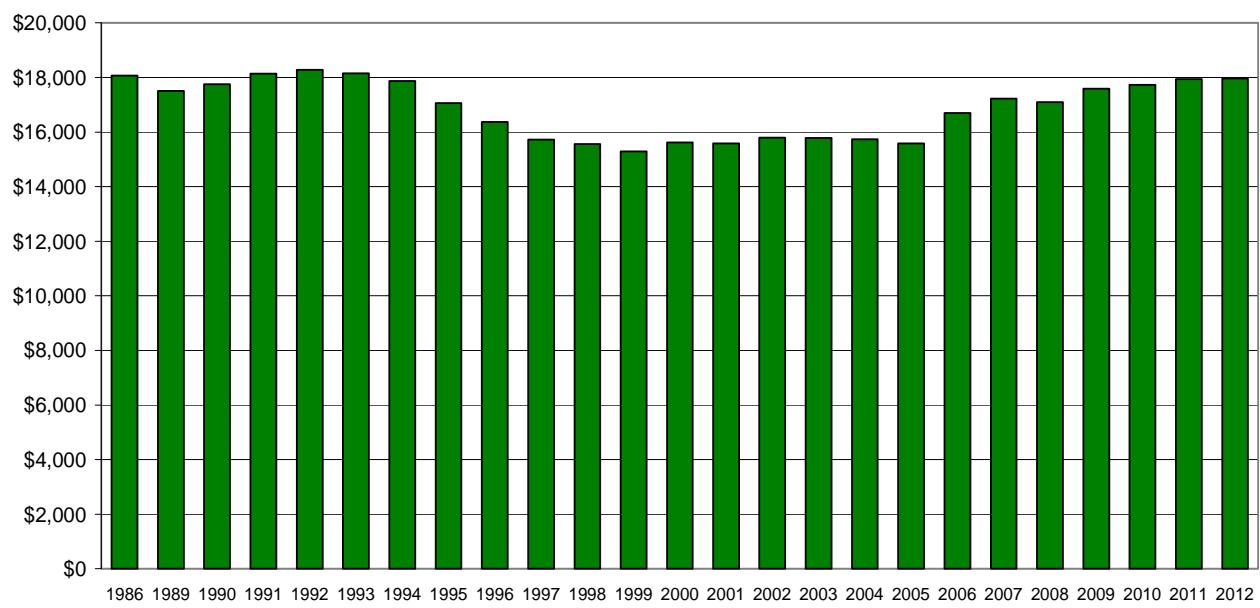
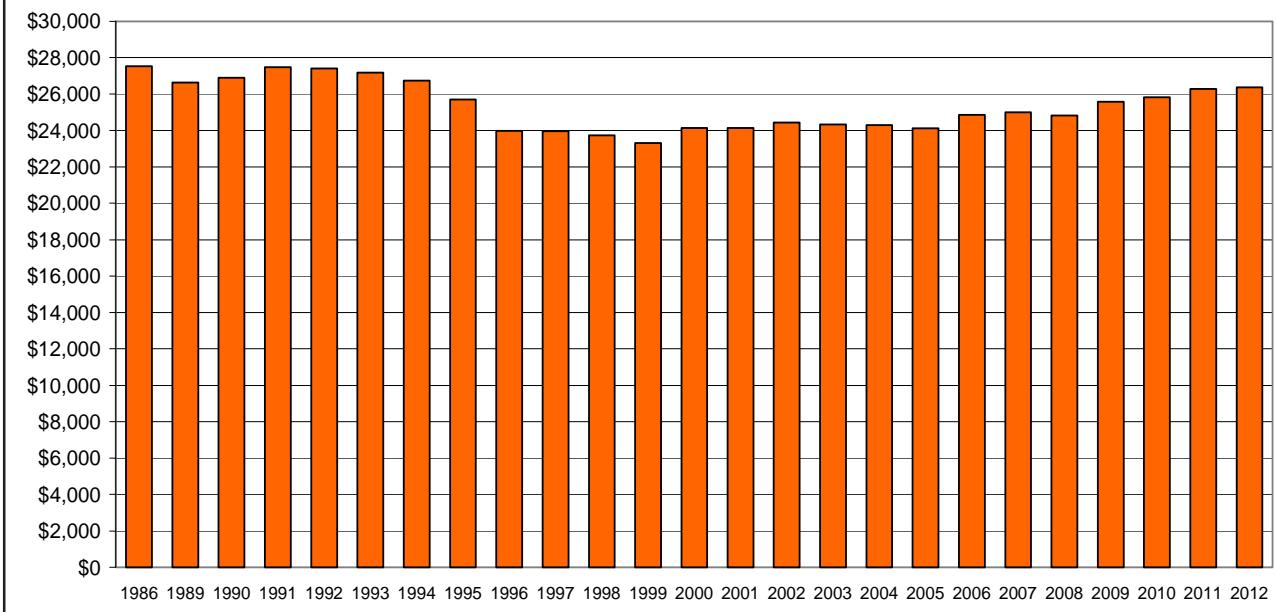


Figure 2d
**Total welfare incomes, couple with two children ages 10 and 15,
 Prince Edward Island, in constant 2012 dollars, 1986-2012**



Welfare incomes for two-parent families with two children ages 10 and 15 followed a similar up-down pattern starting at a maximum \$27,531 in 1986 and ending at \$26,384 in 2012, losing ground slightly over this period.

Nova Scotia

The early 1990s were better years for single welfare recipients than later decades. Welfare levels dropped substantially from a ‘high’ of \$9,681 in 1989 to a low of \$5,838 in 2000. Figure 3a shows that these incomes have remained at relatively low levels and reached a maximum of only \$7,136 in 2012.

As in PEI, single persons with disabilities in Nova Scotia saw a slow but steady decline over time. Welfare incomes began the period at a maximum \$12,707 in 1989 and went down steadily in real terms to a low of \$9,970 by 2012. See Figure 3b.

Figure 3c shows that welfare incomes for single-parent families with one child went up and down only slightly over the years. They started the period at a maximum \$16,834 in 1986 and ended at \$15,917 in 2012.

Figure 3d presents a mild wave-like pattern with only slight variations for two-parent families with two children ages 10 and 15. Welfare incomes were \$21,834 in 1986 and stood at \$22,554 in 2012.

Figure 3a
**Total welfare incomes, single employable person,
Nova Scotia, in constant 2012 dollars, 1986-2012**

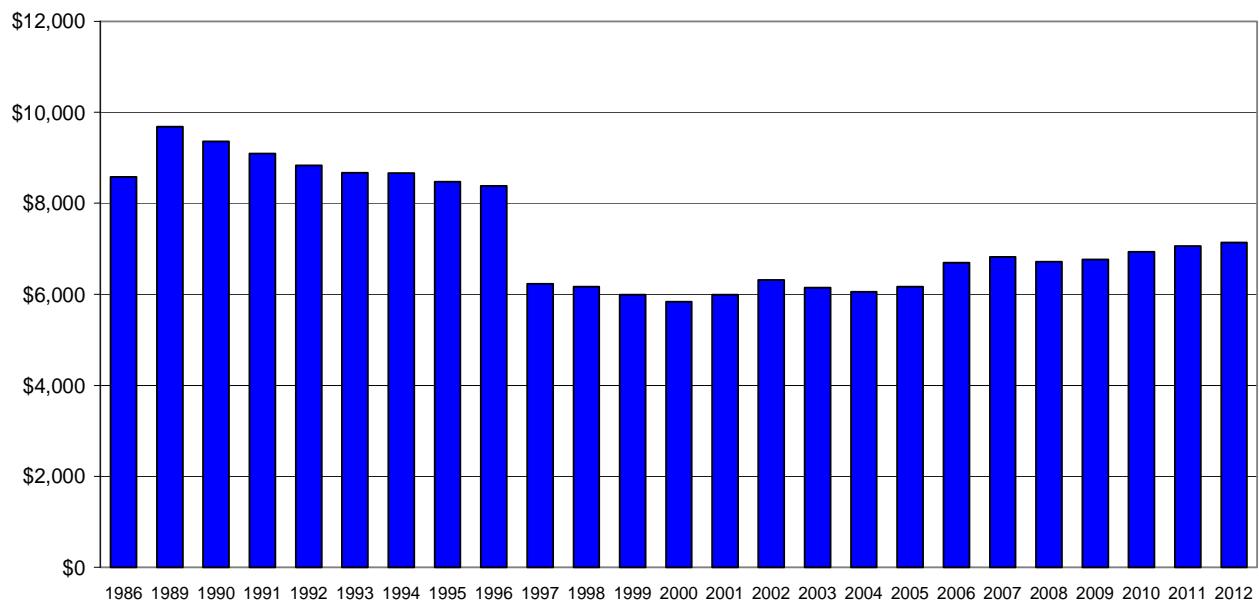


Figure 3b
**Total welfare incomes, person with a disability,
Nova Scotia, in constant 2012 dollars, 1989-2012**

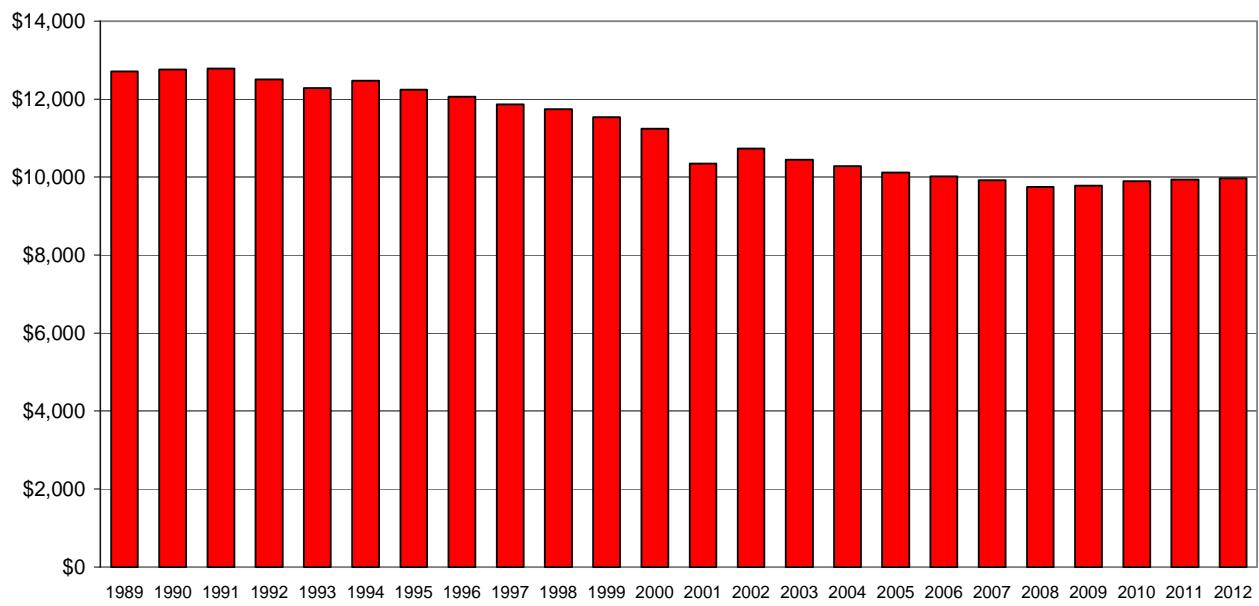


Figure 3c
**Total welfare incomes, single parent with one child age 2,
Nova Scotia, in constant 2012 dollars, 1986-2012**

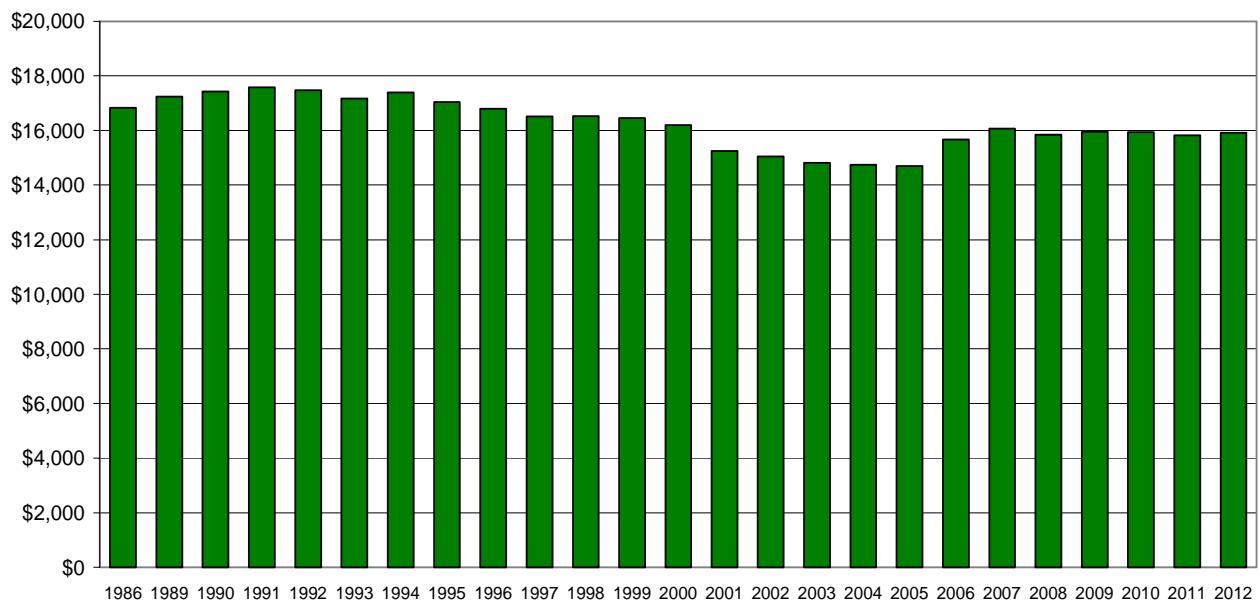
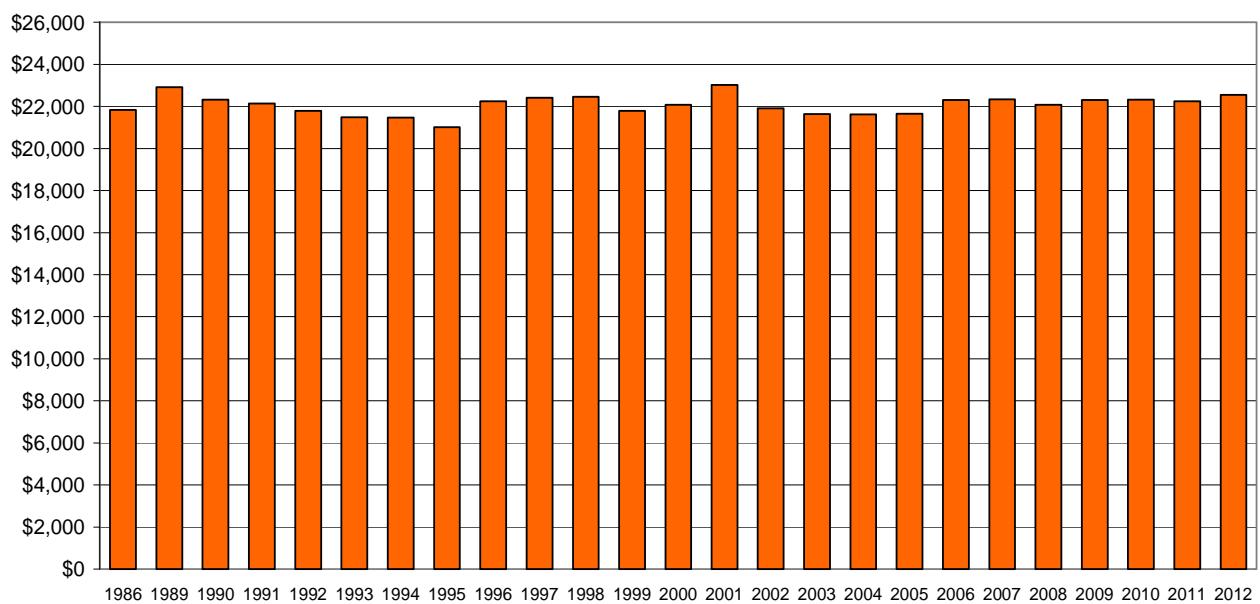


Figure 3d
**Total welfare incomes, couple with two children ages 10 and 15,
Nova Scotia, in constant 2012 dollars, 1986-2012**



New Brunswick

Single employable recipients in New Brunswick had low and virtually flat rates of welfare incomes from 1989 through 2009, at under \$5,000. Welfare incomes then jumped significantly in 2010 to \$6,992 and fell slightly to \$6,801 in 2012. The substantial increase in 2010 resulted from the province's decision to abolish the Interim Assistance program so that all single employable persons became eligible for Transitional Assistance. See Figure 4a.

It can be seen in Figure 4b that the trend for single persons with disabilities was precisely opposite to that of employable recipients. Welfare incomes for single persons with disabilities were \$12,102 in 1989 and hovered at that level for several years. They then fell to \$9,266 in 1994 where they have remained more or less the same for the past 19 years, standing at \$8,838 in 2012.

In Figure 4c, total welfare incomes for single-parent families with one child were pegged at just over \$14,600 (\$14,676) in 1986. These incomes have gone up and down slightly over the past years, ending at \$16,460 in 2012.

Welfare incomes for two-parent families with two children ages 10 and 15 in New Brunswick followed a similar pattern as for the single-parent households. In 1986, welfare incomes for couples with two children came to \$17,687, rising to \$20,318 in 2012. See Figure 4d.

Figure 4a
Total welfare incomes, single employable person,
New Brunswick, in constant 2012 dollars, 1986-2012

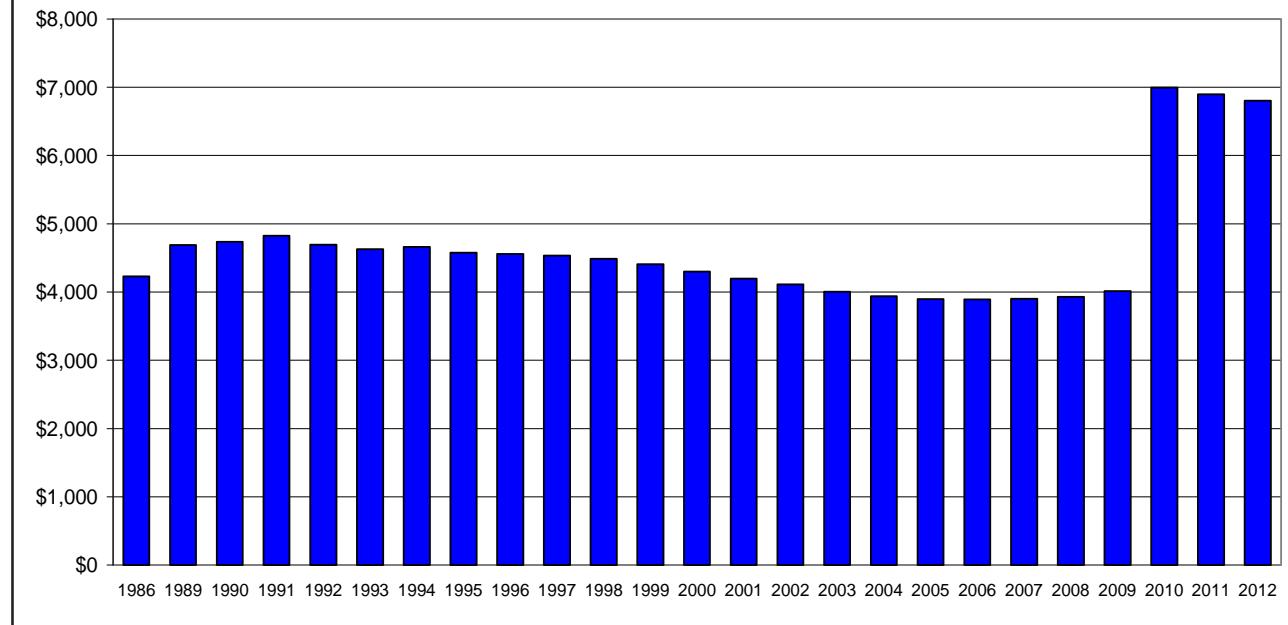


Figure 4b
**Total welfare incomes, person with a disability,
New Brunswick, in constant 2012 dollars, 1989-2012**

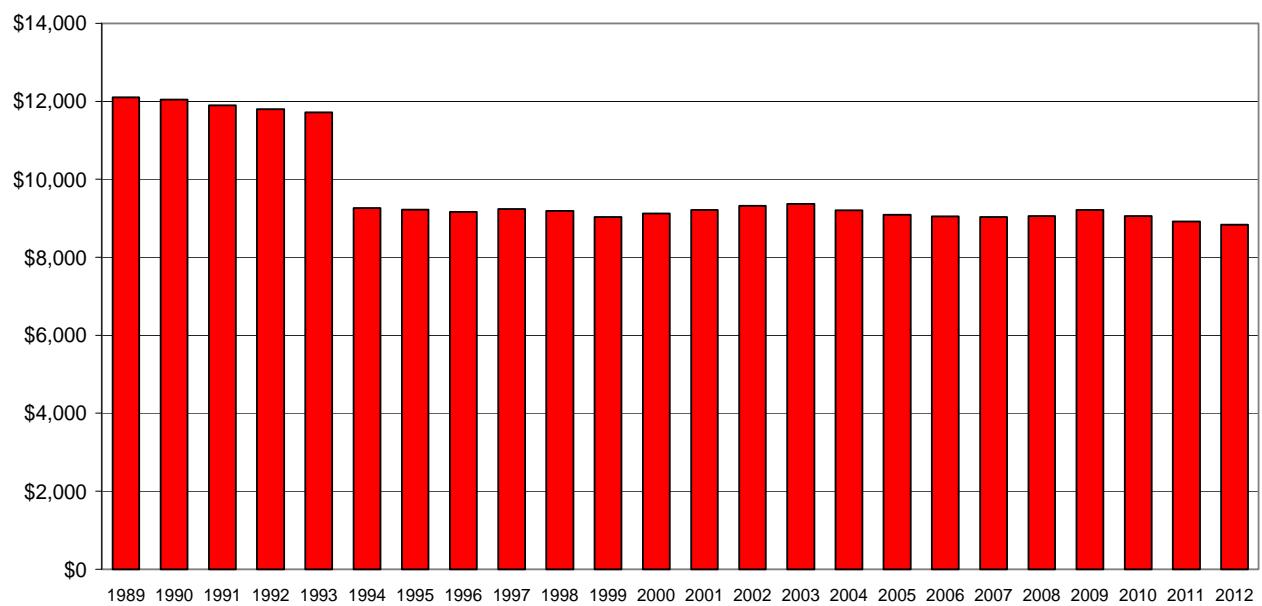


Figure 4c
**Total welfare incomes, single parent with one child age 2,
New Brunswick, in constant 2012 dollars, 1986-2012**

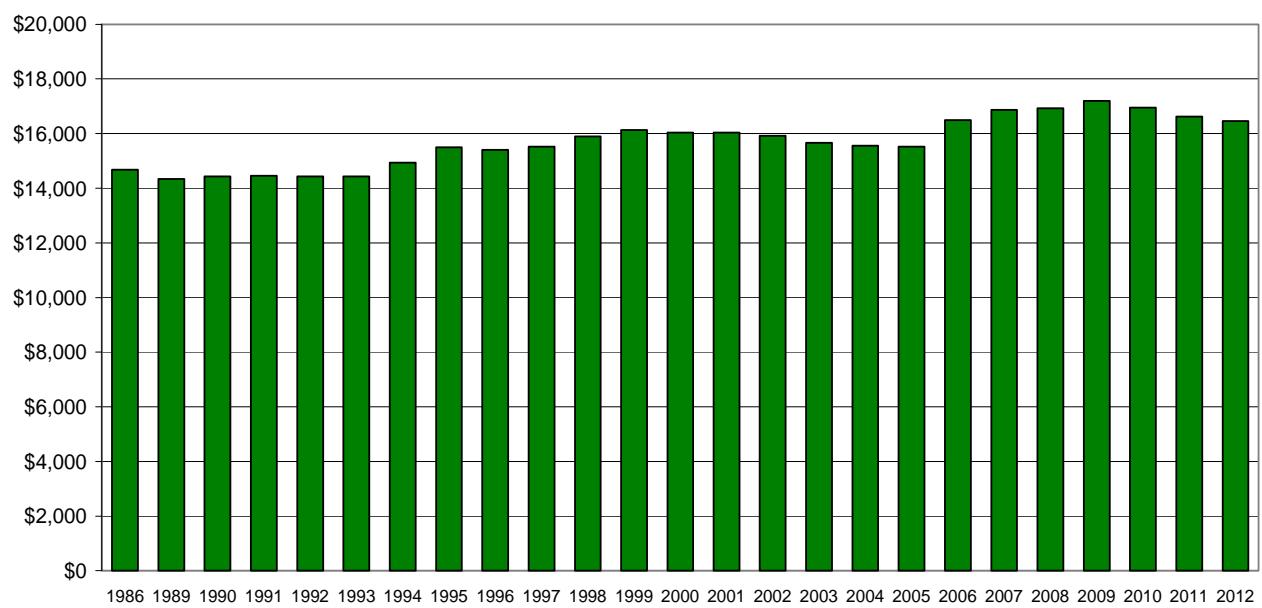
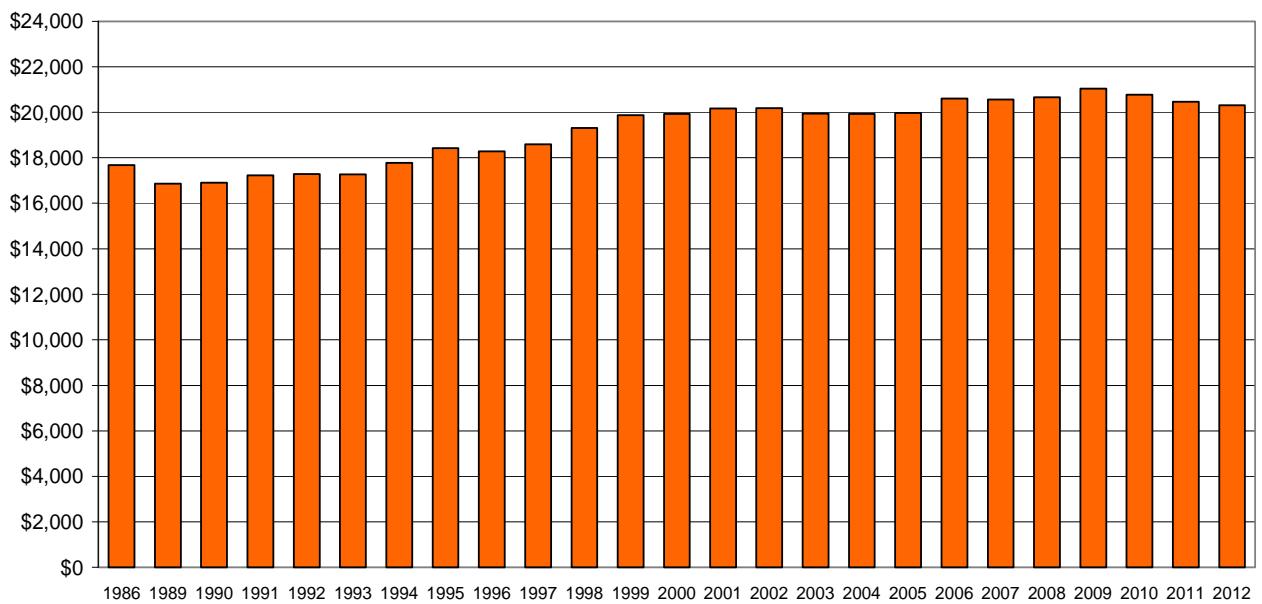


Figure 4d
**Total welfare incomes, couple with two children ages 10 and 15,
New Brunswick, in constant 2012 dollars, 1986-2012**



Quebec

Total welfare incomes for single employable persons started out at a very low rate of just \$4,452 in 1986. Figure 5a shows that these incomes then jumped to a ‘high’ of close to \$9,000 in 1993 after which they declined gradually through 2010, with the exception of a slight rise in 2009. They went up at the end of the period to reach \$8,233 in 2012.

Figure 5b makes clear that single persons with disabilities in Quebec have had a more stable source of income. Their total welfare incomes rose from \$10,395 in 1989 to \$11,804 in 1994 and plateaued around that level, reaching \$11,957 in 2012.

Single-parent households in Quebec have seen modest ups and downs in their welfare incomes over the 25-year period depicted in Figure 5c. Welfare incomes for this household reached their highest level ever in 2012, at \$18,996.

Welfare incomes for two-parent families with two children ages 10 and 15 followed an almost identical pattern to single-parent households in that province. The two-parent households in Figure 5d ended the period with maximum welfare incomes of \$24,589 in 2012.

Figure 5a
**Total welfare incomes, single employable person,
Quebec, in constant 2012 dollars, 1986-2012**

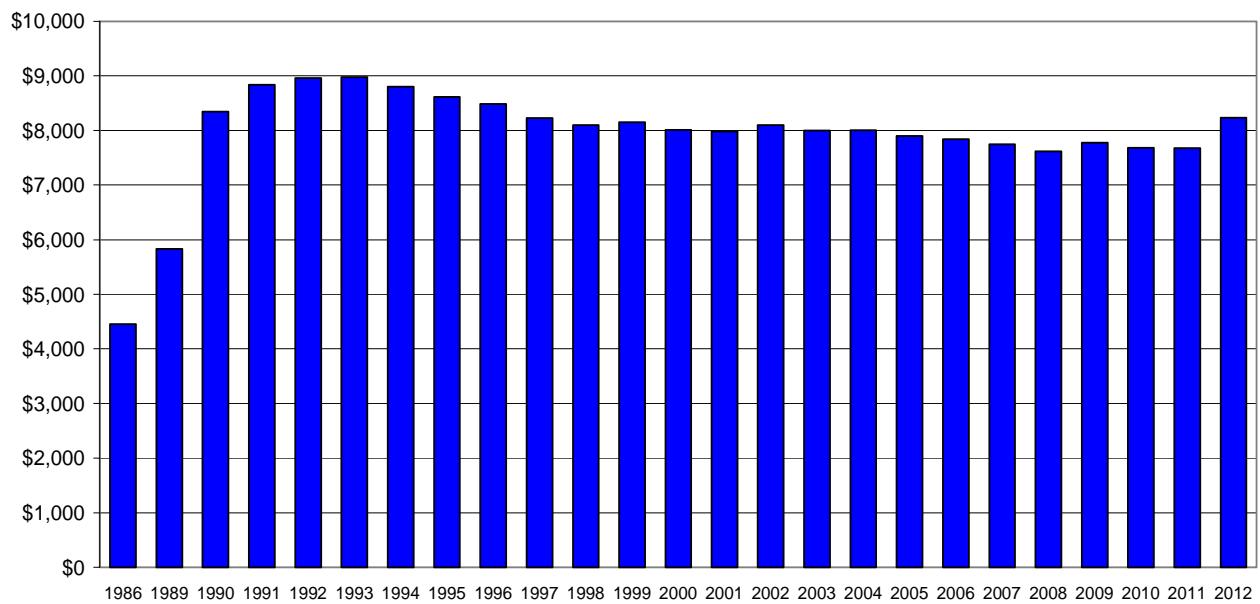


Figure 5b
**Total welfare incomes, person with a disability,
Quebec, in constant 2012 dollars, 1989-2012**

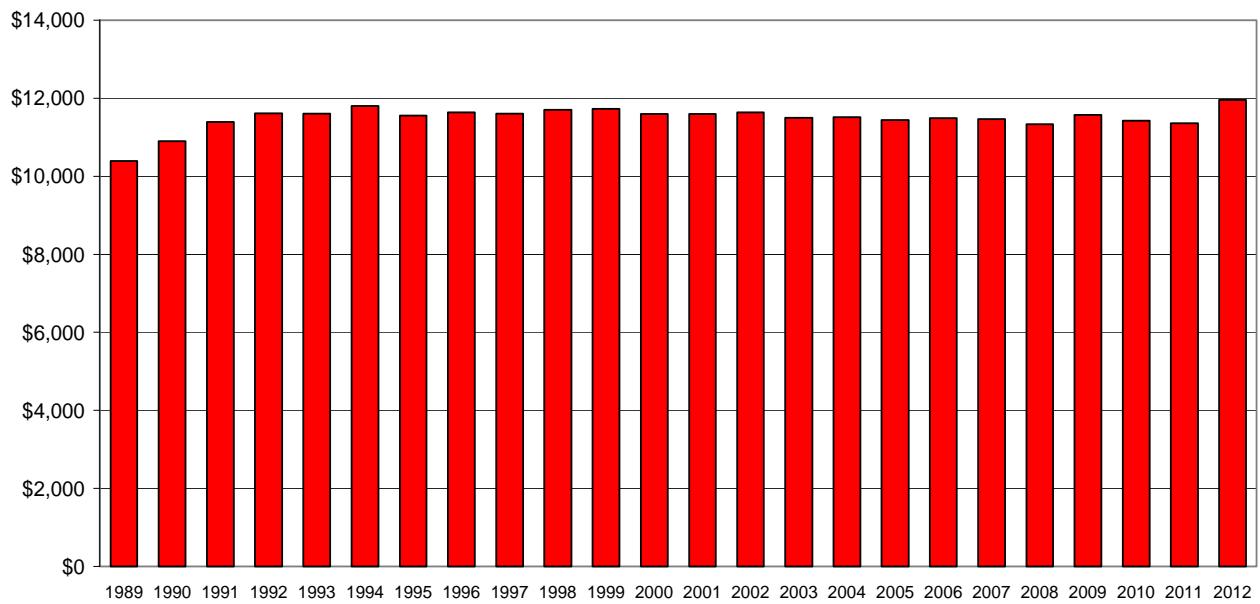


Figure 5c
**Total welfare incomes, single parent with one child age 2,
Quebec, in constant 2012 dollars, 1986-2012**

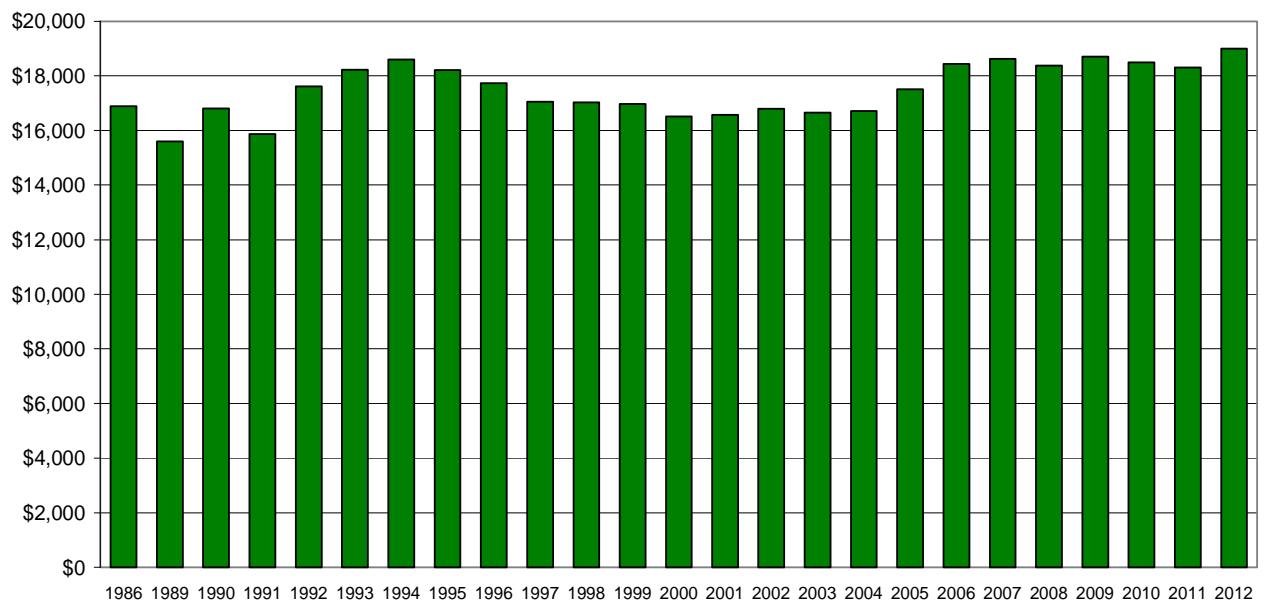
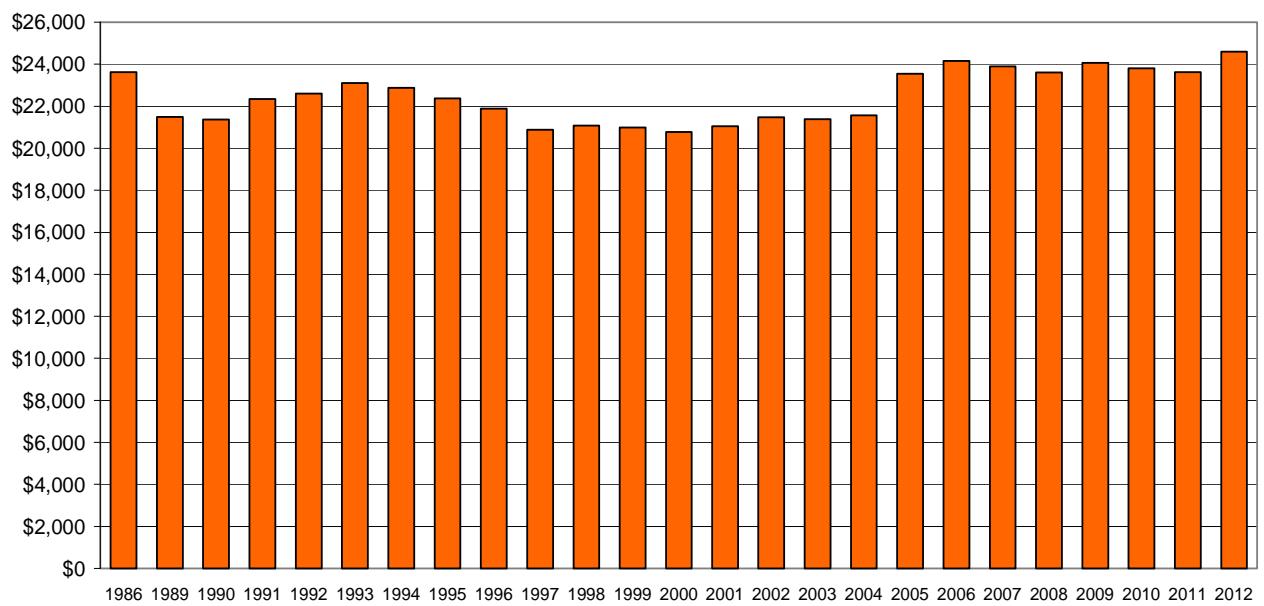
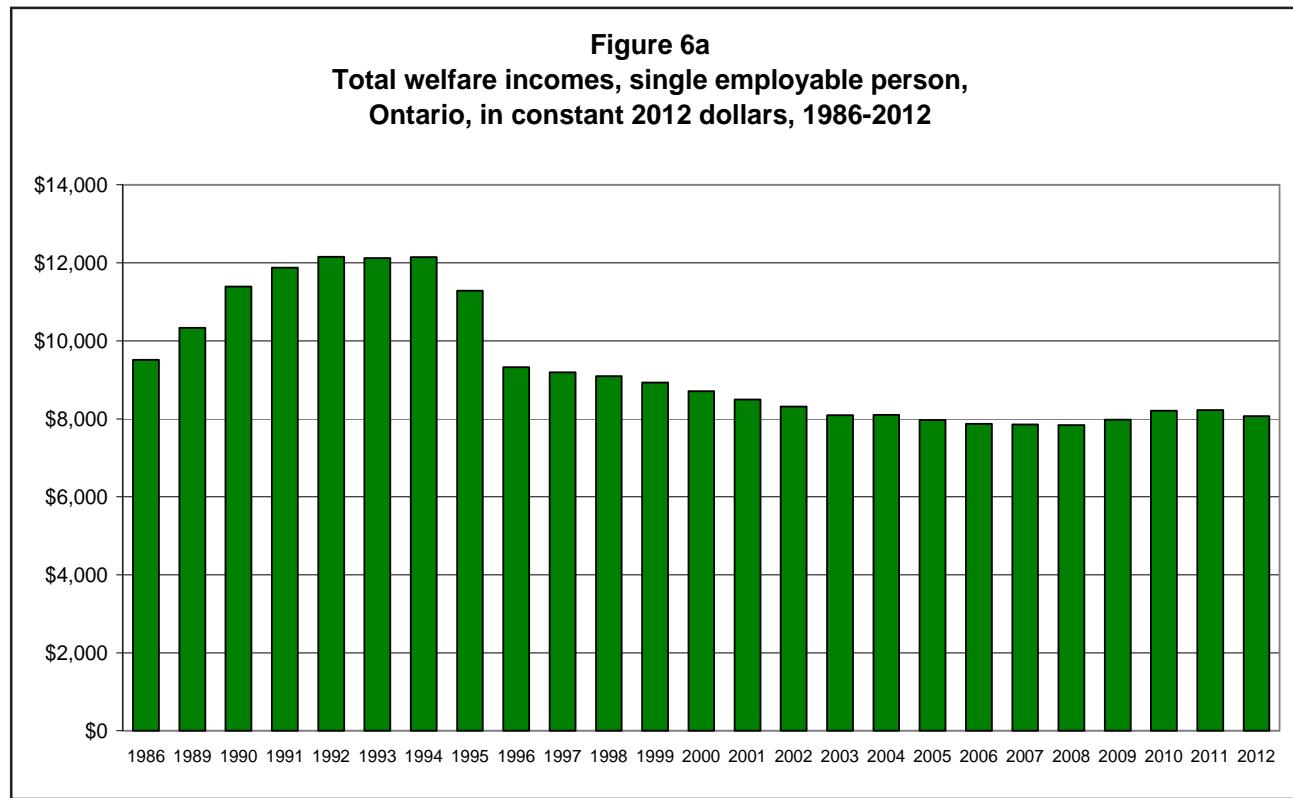


Figure 5d
**Total welfare incomes, couple with two children ages 10 and 15,
Quebec, in constant 2012 dollars, 1986-2012**



Ontario

Single employable recipients saw regular rises in their welfare incomes from 1986 (\$9,515) until 1994 (\$12,147). The following year, 1995, marked the beginning of a devastating attack on social assistance, with a 21.6 percent cut in welfare benefits for recipients considered able to work. The erosion continued steadily for the next 12 years because welfare rates were frozen. Welfare incomes recovered slightly in 2009 and 2010. Maximum annual welfare incomes for single employable persons in Ontario were only \$8,068 in 2012, as shown in Figure 6a.



Single persons with disabilities in Ontario have fared somewhat better than single employable recipients over the years because the former qualify for a higher benefit. The Ontario Disability Support Program for individuals with severe and prolonged disabilities, created in 1997, is more generous than the basic Ontario Works program for persons deemed to be employable, as can be seen in comparing Figure 6a with Figure 6b. Even so, welfare recipients with disabilities were not immune from erosion. Their welfare incomes declined after 1994 and went up slightly in real terms in 2009, 2010 and 2011. They went back down in 2012, ending the period at \$13,772.

Figures 6c and 6d show the same pattern as the single person households – a significant drop in welfare incomes in 1995 followed by a downward trend for the next decade. These cuts were reversed by a few modest improvements after 2006 and then a small decline in 2012. Single-parent families were eligible for a maximum \$18,598 in 2012.

Figure 6b
**Total welfare incomes, person with a disability,
Ontario, in constant 2012 dollars, 1989-2012**

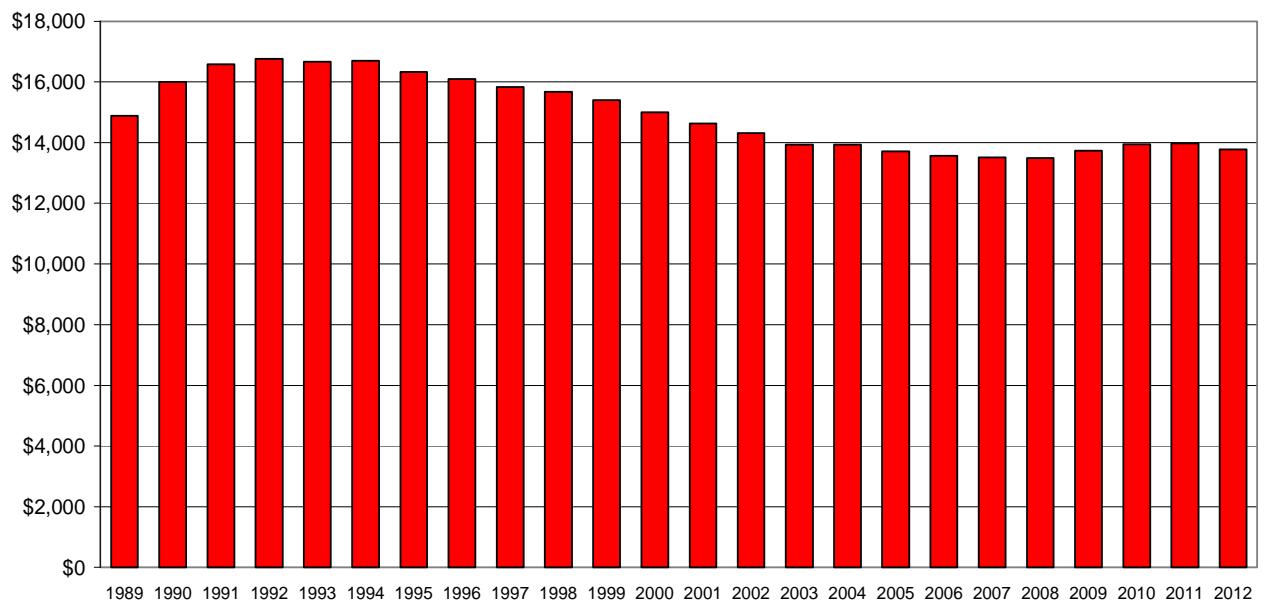


Figure 6c
**Total welfare incomes, single parent with one child age 2,
Ontario, in constant 2012 dollars, 1986-2012**

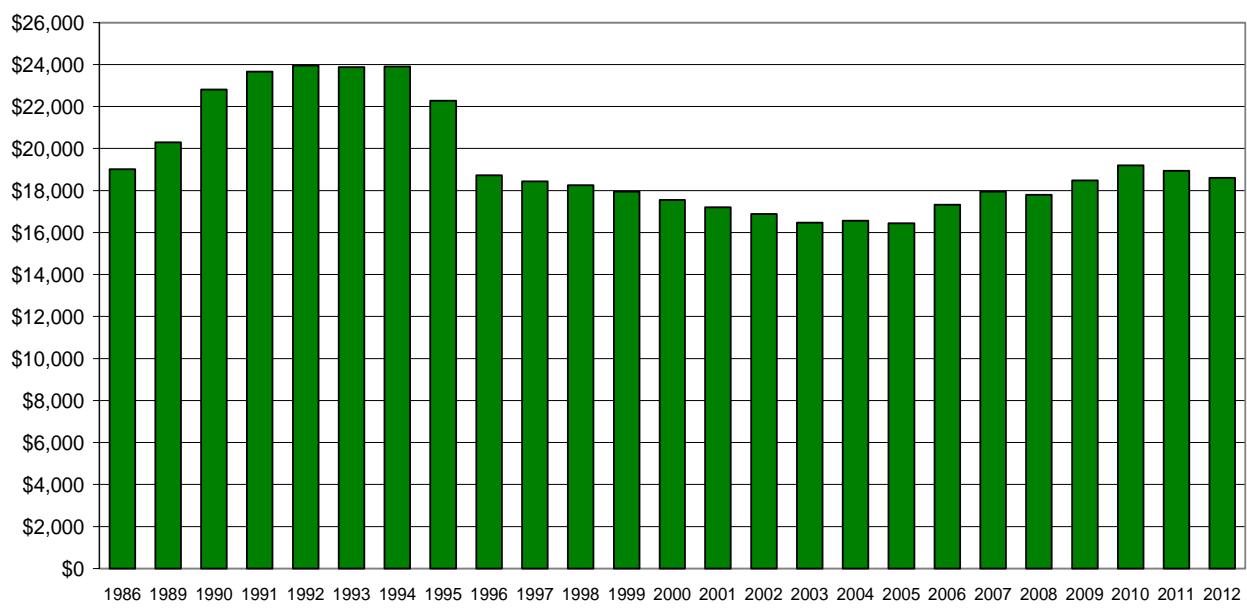
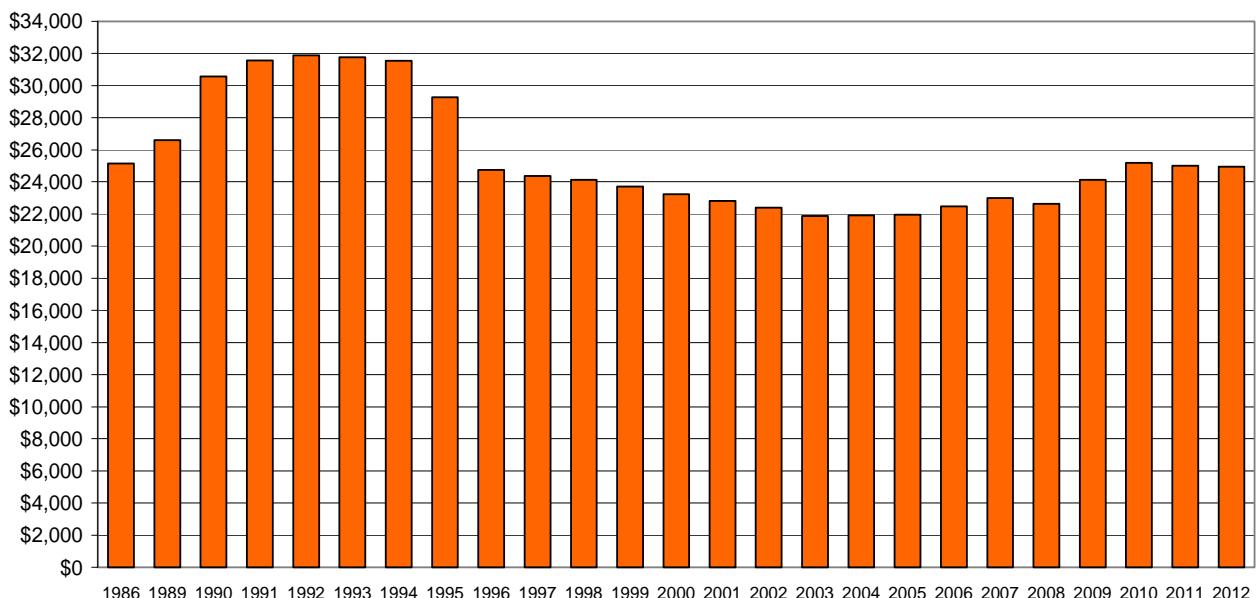


Figure 6d
**Total welfare incomes, couple with two children ages 10 and 15,
 Ontario, in constant 2012 dollars, 1986-2012**



The pattern for two-parent two-child families is almost identical to that of the single-parent household: early increase, steady declines and modest upswing (on the whole) in welfare incomes in recent years. At last count in 2012, two-parent families with two children ages 10 and 15 were eligible for a maximum \$24,944.

Manitoba

The trend in Figure 7a for single employable recipients in Manitoba closely mirrors that of Ontario: Welfare incomes rose slowly but steadily for a few years after 1986 and then began a long and continual decline between 1992 and 2007. Modest gains in 2008 and 2009 were followed by a small decrease in 2010, 2011 and 2012. Welfare incomes for this household were \$7,037 in 2012.

Figure 7b shows that 1992 was a good year for single persons with disabilities in Manitoba, with a maximum welfare income of \$12,993. However, after that one ‘standout’ year, welfare incomes went on a steady downward trend. Maximum annual incomes reached just \$9,640 in 2012.

There was a somewhat similar pattern for single-parent families with one child age 2 in Figure 7c – a good year in 1992 followed by a decade of decline in welfare incomes. These households were worse off in 2012, with welfare incomes of \$15,018, than they were in 1986 at \$16,558.

Figure 7a
**Total welfare incomes, single employable person,
Manitoba, in constant 2012 dollars, 1986-2012**

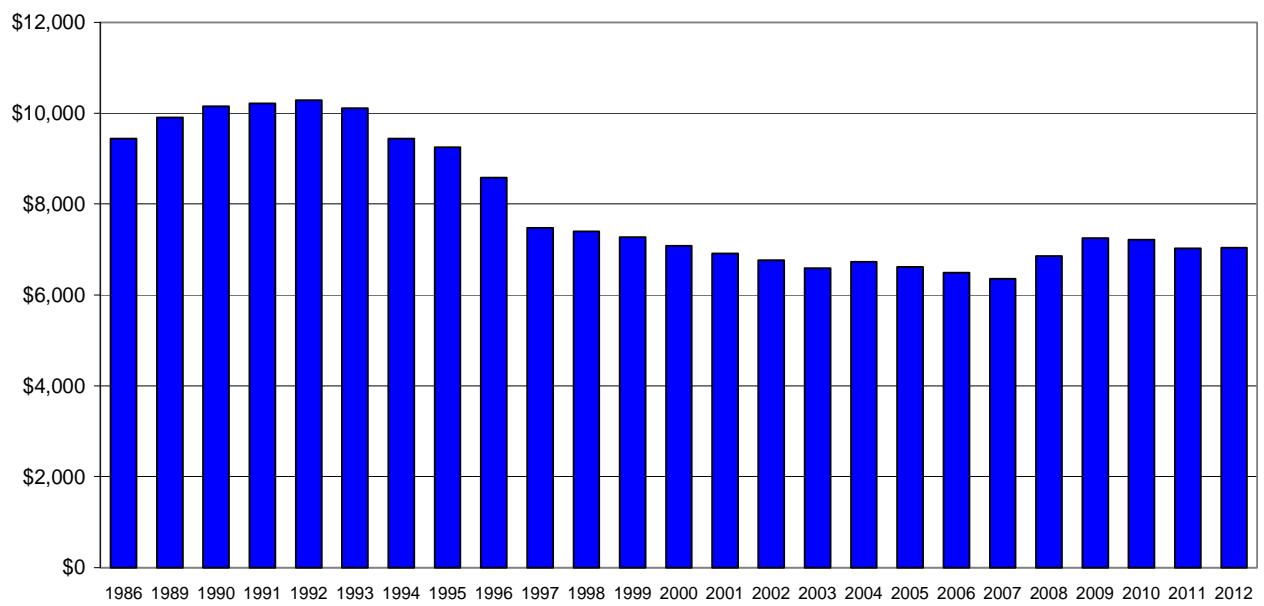


Figure 7b
**Total welfare incomes, person with a disability,
Manitoba, in constant 2012 dollars, 1989-2012**

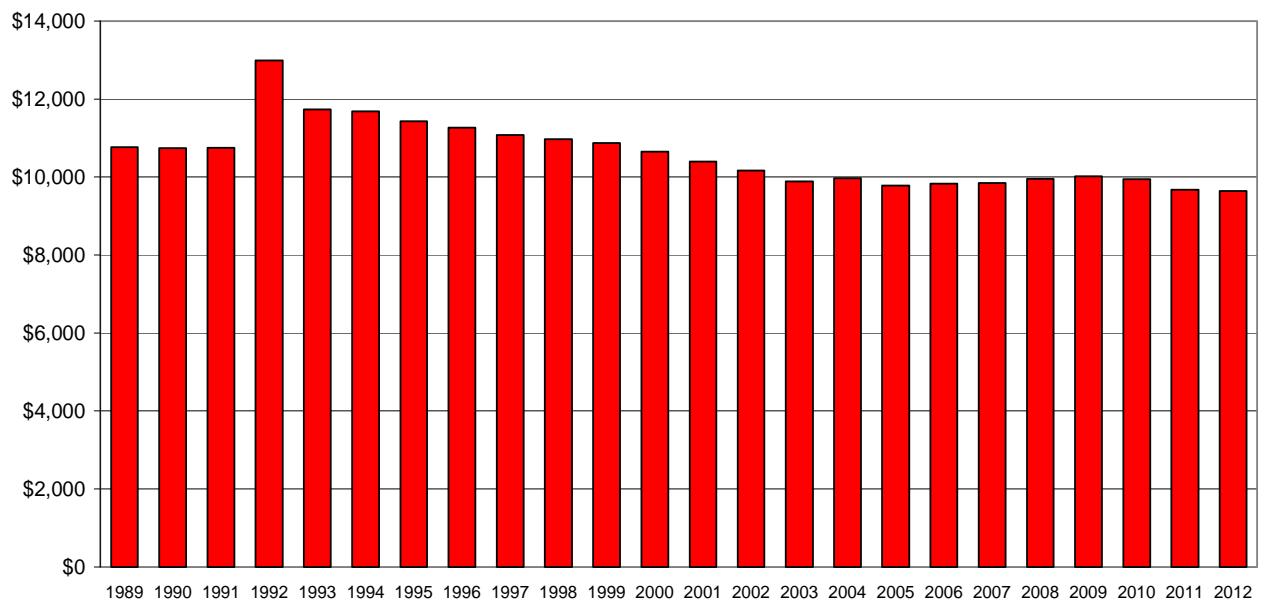


Figure 7c
**Total welfare incomes, single parent with one child age 2,
Manitoba, in constant 2012 dollars, 1986-2012**

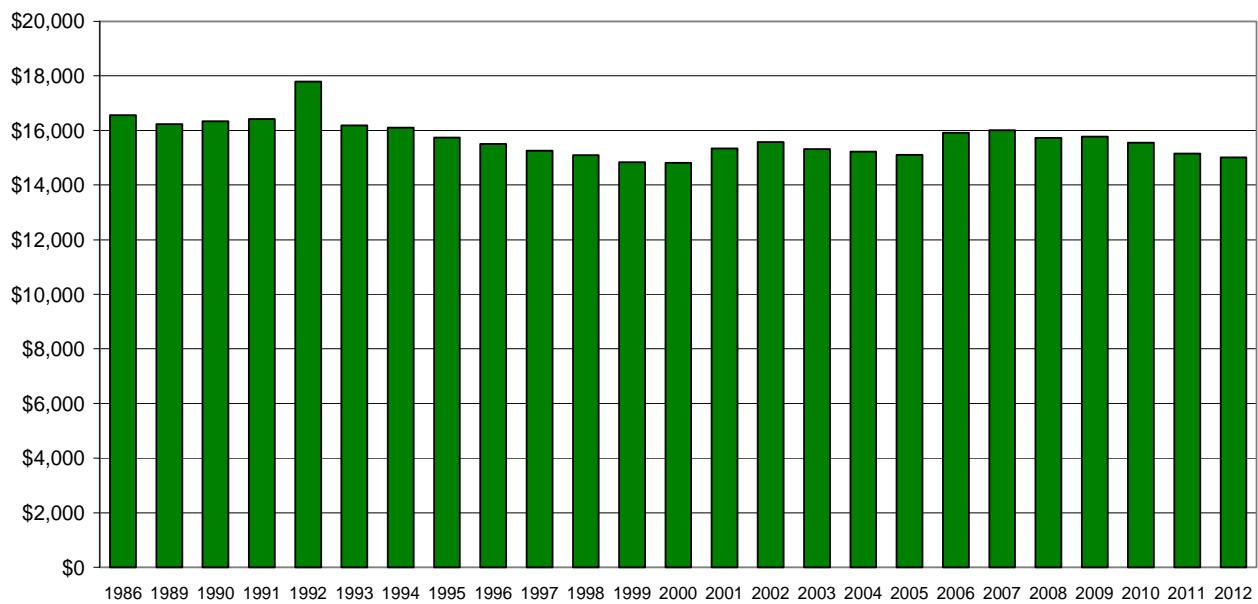
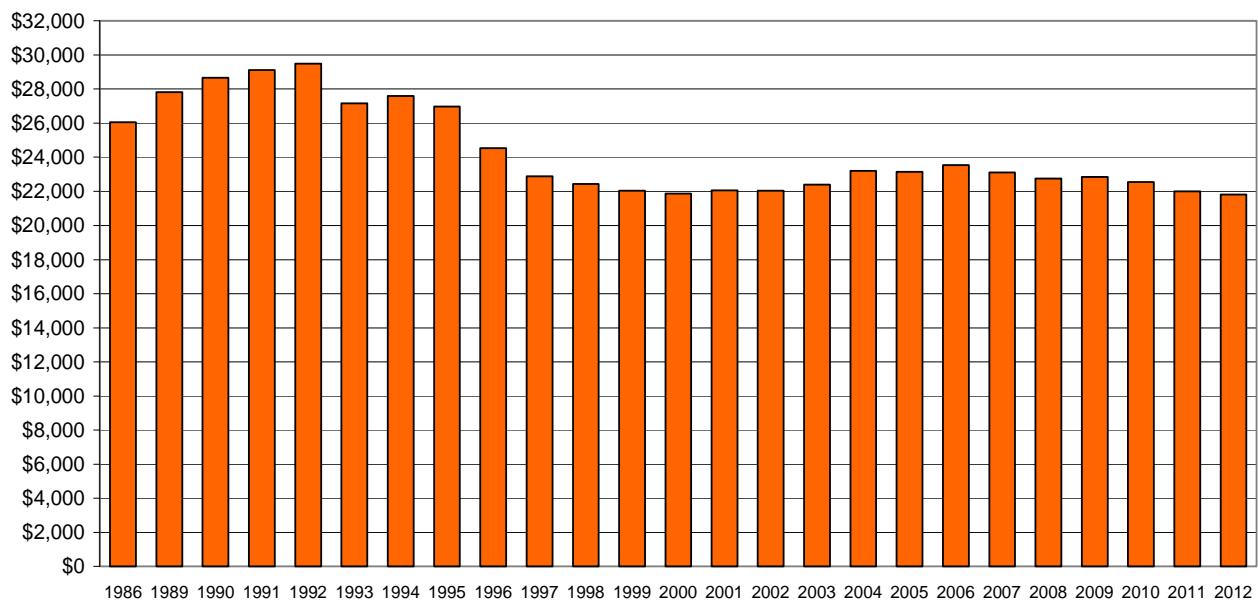


Figure 7d
**Total welfare incomes, couple with two children ages 10 and 15,
Manitoba, in constant 2012 dollars, 1986-2012**



Total welfare incomes for couples with two children also went up in the first few years of the period until 1992, from \$26,043 in 1986 to \$29,491 in 1992. Figure 7d shows that welfare incomes declined after that point and remained lower with welfare incomes of \$21,819 in 2012 compared to \$26,043 in 1986.

Saskatchewan

Single employable persons in Saskatchewan saw their welfare incomes go up and down over the years, as illustrated in Figure 8a, with no clear pattern. They did better overall in the last seven years than they did in the preceding nine years. Still, welfare incomes were lower in 2012 – at \$8,901 – relative to their high of \$9,528 in 2006.

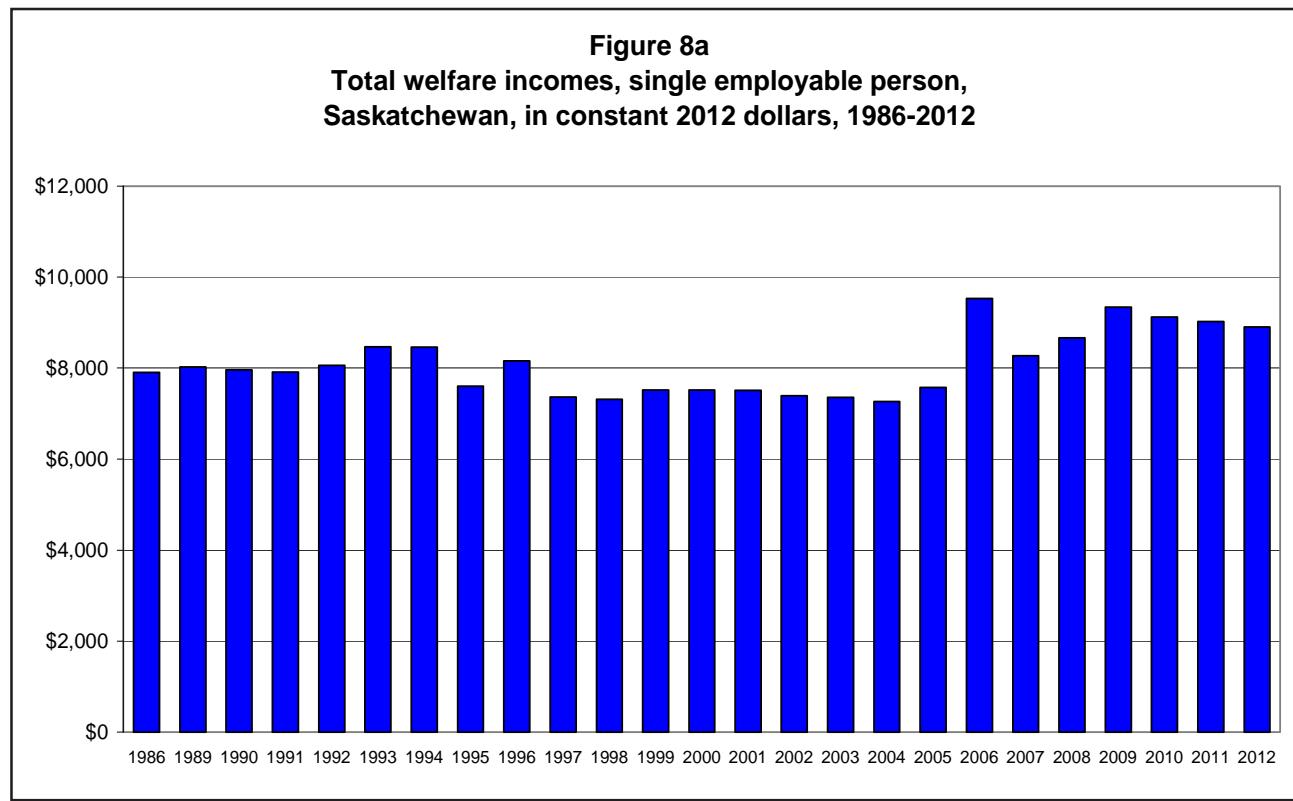


Figure 8b shows that single persons with disabilities are better off than their employable counterparts. The former have also seen ups and downs over the years and were worse off at the end of the period than they were at its start in 1989. Total welfare incomes for this household were highest at \$13,000 in 1989, lowest at \$10,115 in 2005, and stood at \$11,263 in 2012.

Single-parent families with one child and two-parent families with two children saw a similar pattern in their welfare incomes over time: down, flat and up. Figures 8c and 8d show the trend.

Figure 8b
**Total welfare incomes, person with a disability,
Saskatchewan, in constant 2012 dollars, 1989-2012**

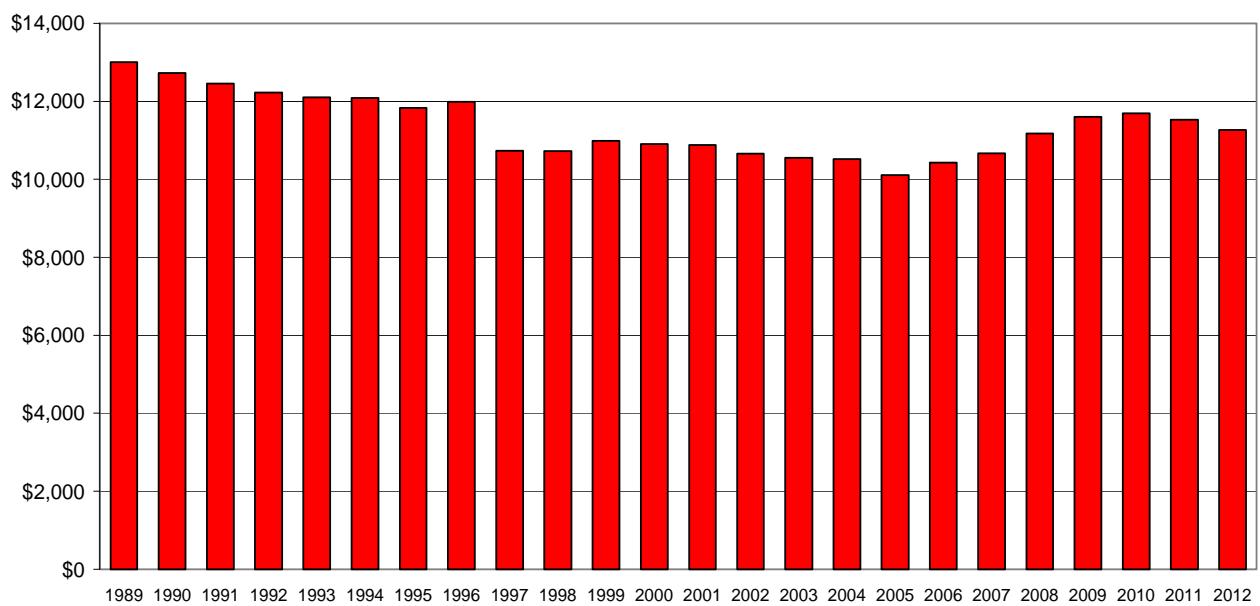


Figure 8c
**Total welfare incomes, single parent with one child age 2,
Saskatchewan, in constant 2012 dollars, 1986-2012**

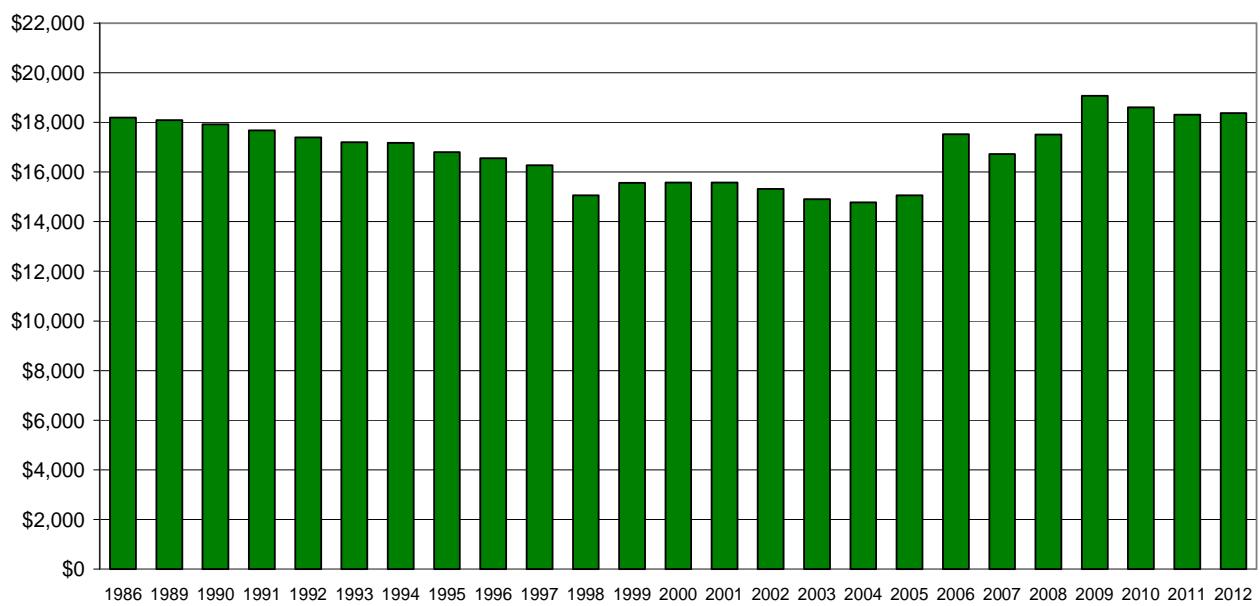
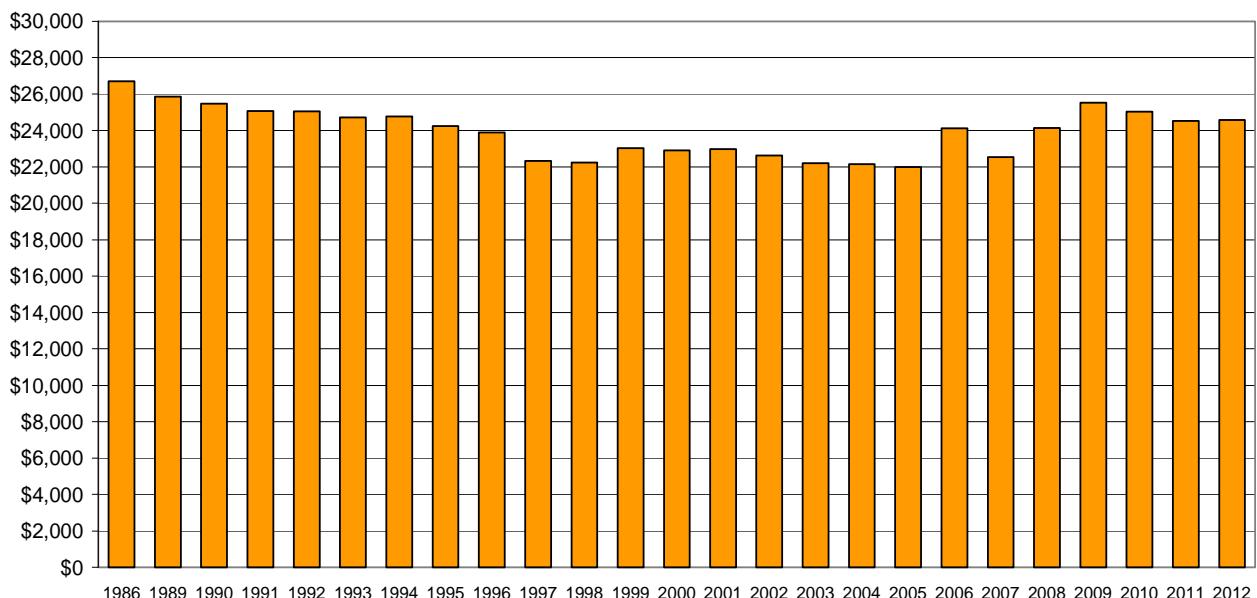


Figure 8d
**Total welfare incomes, couple with two children ages 10 and 15,
Saskatchewan, in constant 2012 dollars, 1986-2012**



Single-parent families with one child age 2 started the period with welfare incomes of just over \$18,000 (\$18,188) in 1986. After many years of decline, welfare incomes started to rise in 2005. But they ended the period at almost the same point where they began – with maximum welfare incomes reaching \$18,370 in 2012 compared to \$18,188 in 1986.

Two-parent families with two children ages 10 and 15 saw a similar pattern in their welfare incomes as did the single-parent households. However, the two-parent families ended the period with lower incomes than at the beginning: \$24,578 in 2012 compared to \$26,692 in 1986, for a loss of \$2,114.

Alberta

Figure 9a tracks welfare incomes for single employable recipients in Alberta. They started out at a high level (relative to the subsequent years) of \$11,246. After that point, for the most part, it was a downward slide. Only in 2008 did rates start to climb back up. But they never regained their initial 1986 level of \$11,246 – ending the period considerably lower at \$7,649 in 2012 for a loss of \$3,597.

There is no discernible pattern to the welfare incomes of single persons with disabilities. Maximum incomes follow a mild wave-like pattern. Despite the ups and downs over time, welfare incomes at the beginning of the period at just under \$10,000 (\$9,778) are almost identical to those at the end of the time frame at \$9,850 in 2012. See Figure 9b.

Figure 9a
**Total welfare incomes, single employable person,
Alberta, in constant 2012 dollars, 1986-2012**

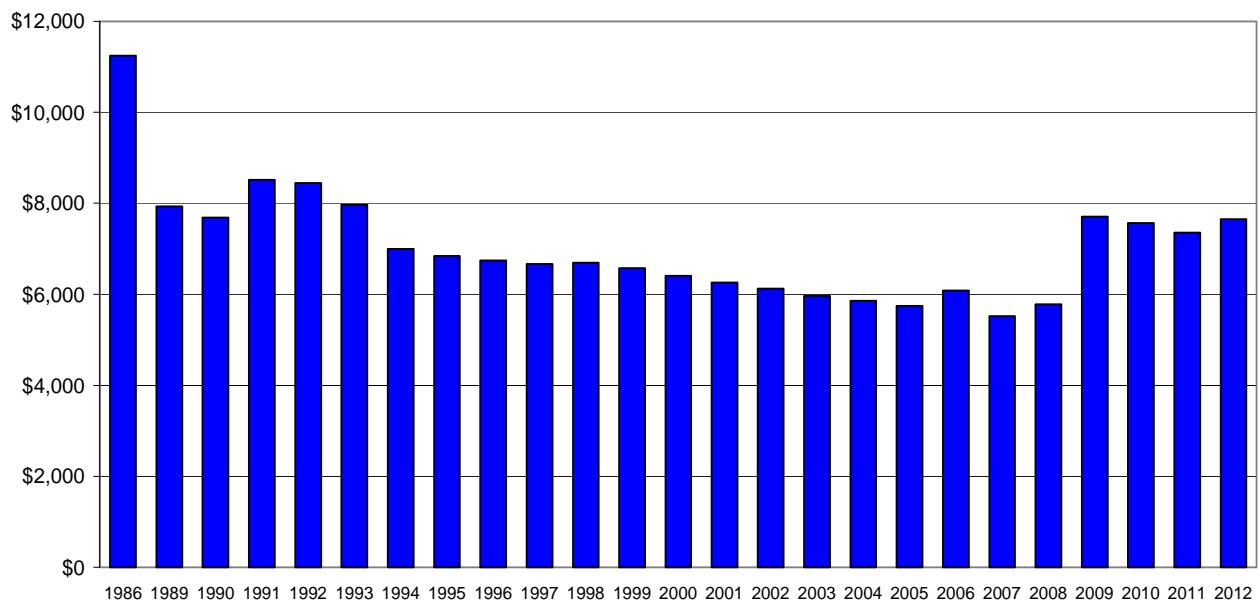
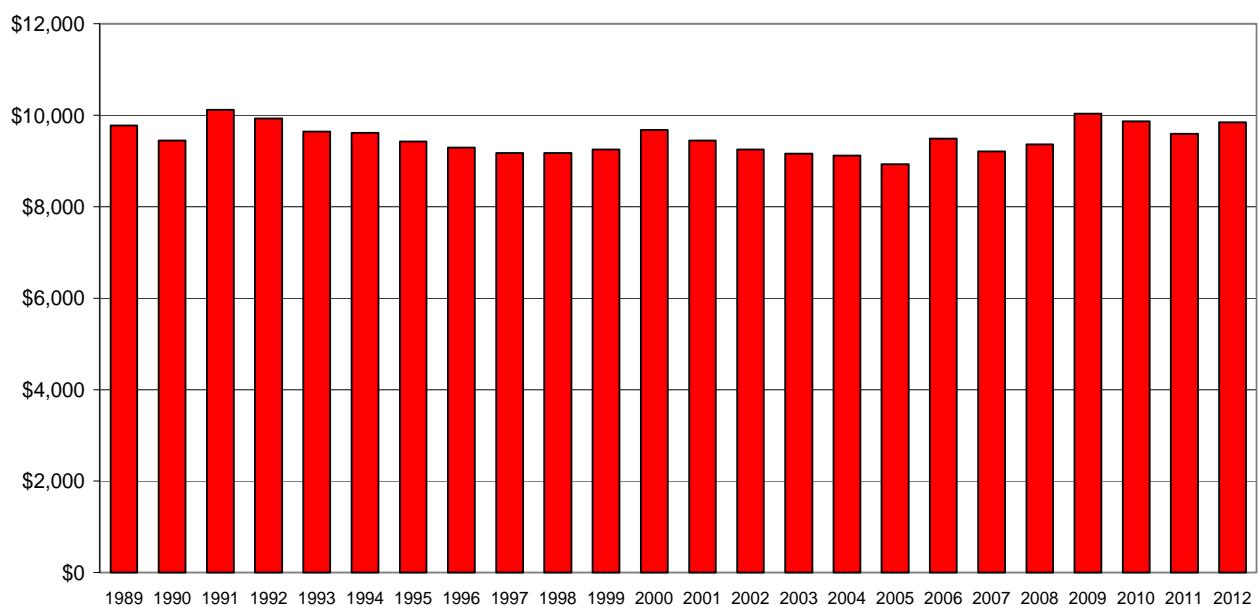


Figure 9b
**Total welfare incomes, person with a disability,
Alberta, in constant 2012 dollars, 1989-2012**



Persons with disabilities who qualify for the Assured Income for the Severely Handicapped benefit (AISH) fare better than their counterparts on regular social assistance. The trends in AISH payments have been tracked consistently only since 2006. It can be seen in Figure 9c that these payments are far higher – at \$18,228 in 2012 – than welfare incomes in the regular stream shown in Figure 9b. Welfare incomes for Albertans on AISH benefits increased substantially from \$13,992 in 2006 to \$18,228 in 2012.

The welfare incomes of single parents with one child age 2 ebbed and flowed over the 25-year period shown in Figure 9d. These families ended the period at a lower income level at \$16,333 than they did more than two decades earlier at \$18,292 in 1986.

The trend is the same for two-parent families in Alberta, as shown in Figure 9e. They started the 25-year period with total welfare incomes of \$28,600 in 1986. While they experienced ups and downs over time, they ended worse off with annual welfare incomes of \$22,856 in 2012, for a loss of \$5,744 over the 25-year period.

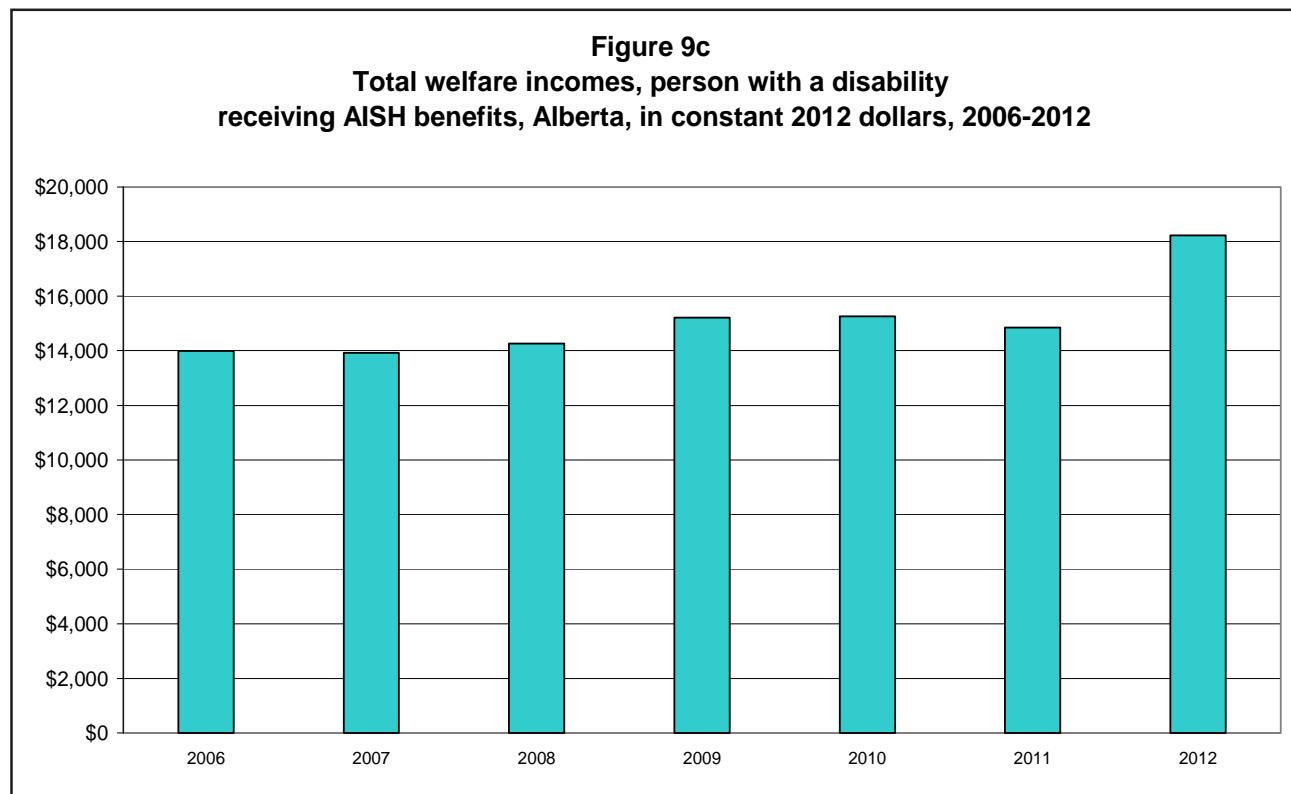


Figure 9d
**Total welfare incomes, single parent with one child age 2,
Alberta, in constant 2012 dollars, 1986-2010**

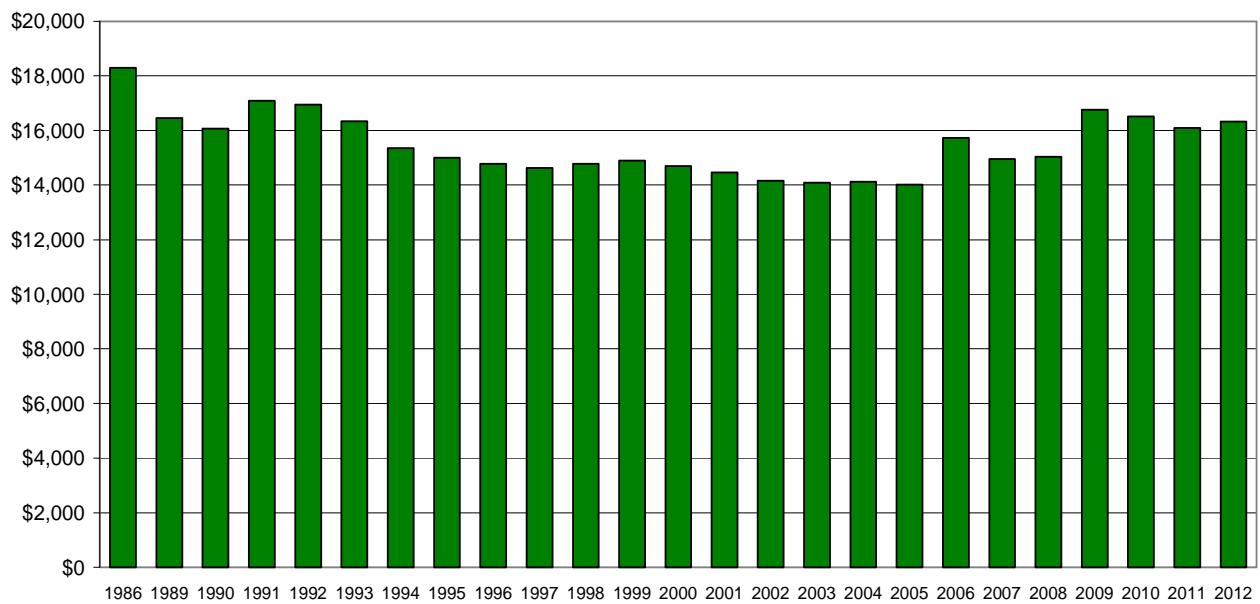
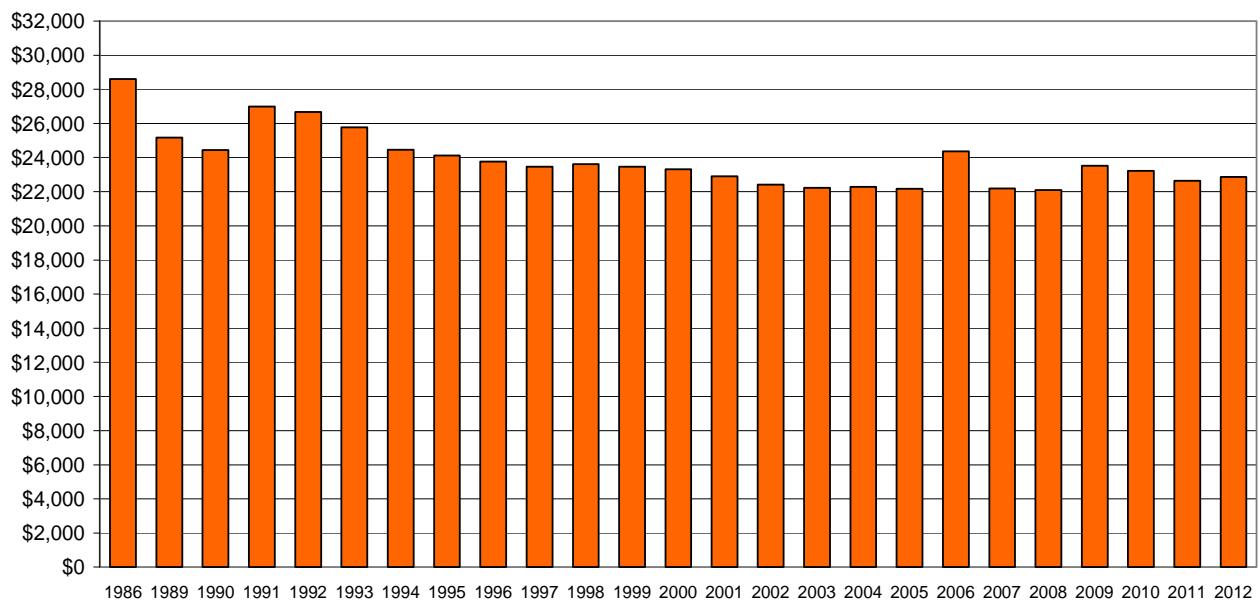


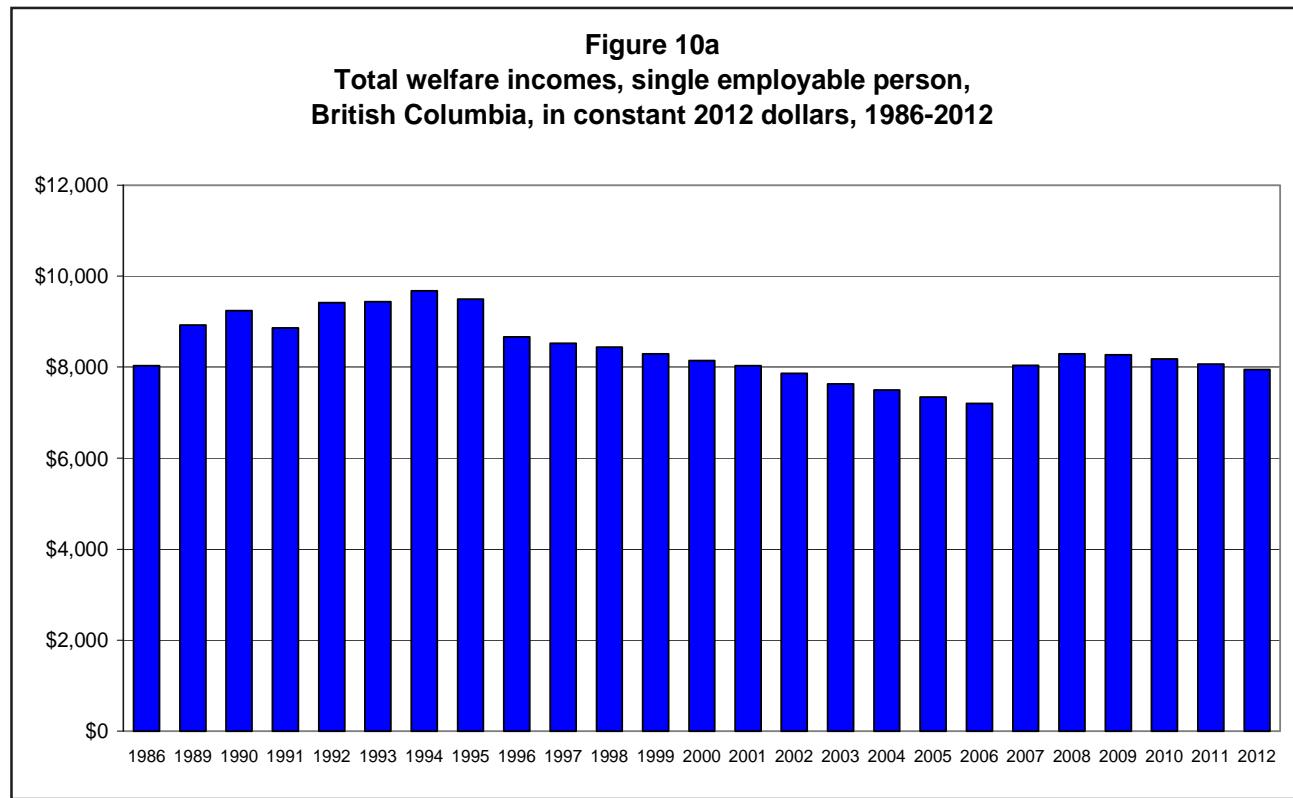
Figure 9e
**Total welfare incomes, couple with two children ages 10 and 15,
Alberta, in constant 2012 dollars, 1986-2012**



British Columbia

Figures 10a and 10b show a similar pattern of welfare incomes for single employable recipients and single persons with disabilities in British Columbia. However, the trend for individuals with disabilities is far more pronounced, with a massive 10-year slide starting in 1995.

Single employable recipients in BC started the period at \$8,033 in 1986. Despite the ups and downs, they were at virtually the same level 25 years later, with \$7,952 in 2010. See Figure 10a.



Single persons with disabilities reached a high of \$13,568 in 1994 but then dropped steadily after that time until they fell to \$11,407 in 2004. Their welfare incomes rose again in 2005 but declined after 2009 to end the period at \$11,561 in 2012. See Figure 10b.

Figure 10c shows an undulating curve of ups and downs in welfare incomes for single-parent households. Their incomes were close to \$16,000 in 1986 (\$16,439) and ended at \$17,490 in 2012.

Welfare incomes for two-parent households depicted in Figure 10d show an almost identical pattern to single-parent households. The main difference is that the two-parent families ended up worse off at the close of the 25-period than at its start – at \$22,386 in 2012 compared to \$23,704 in 1986.

Figure 10b
**Total welfare incomes, person with a disability,
British Columbia, in constant 2012 dollars, 1989-2012**

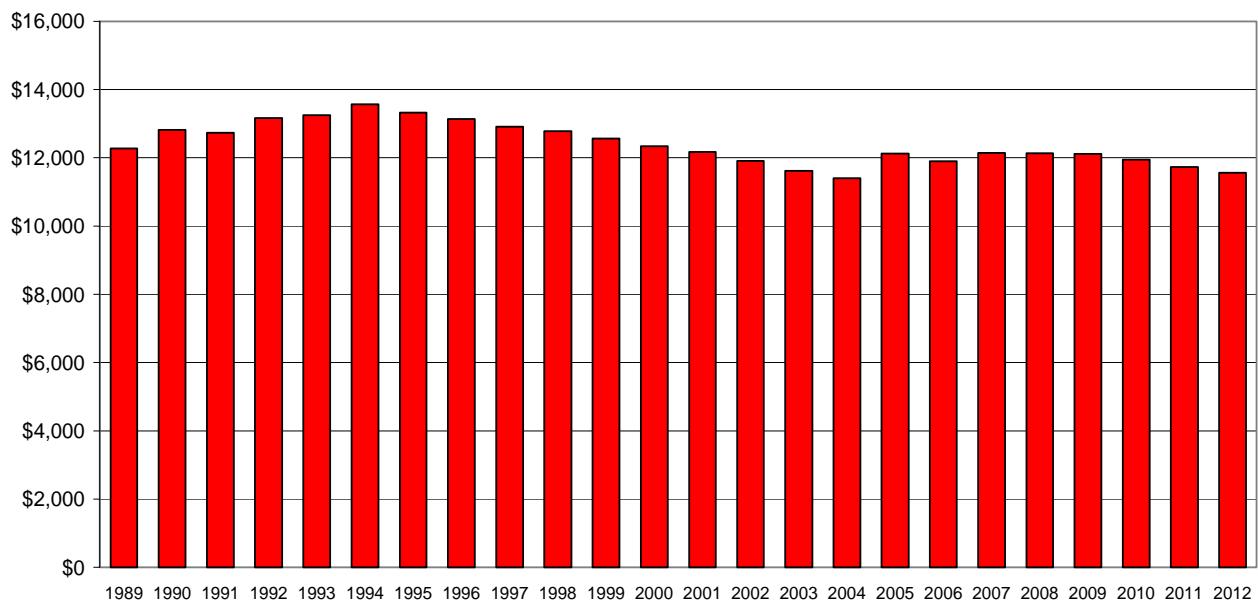


Figure 10c
**Total welfare incomes, single parent with one child age 2,
British Columbia, in constant 2012 dollars, 1986-2012**

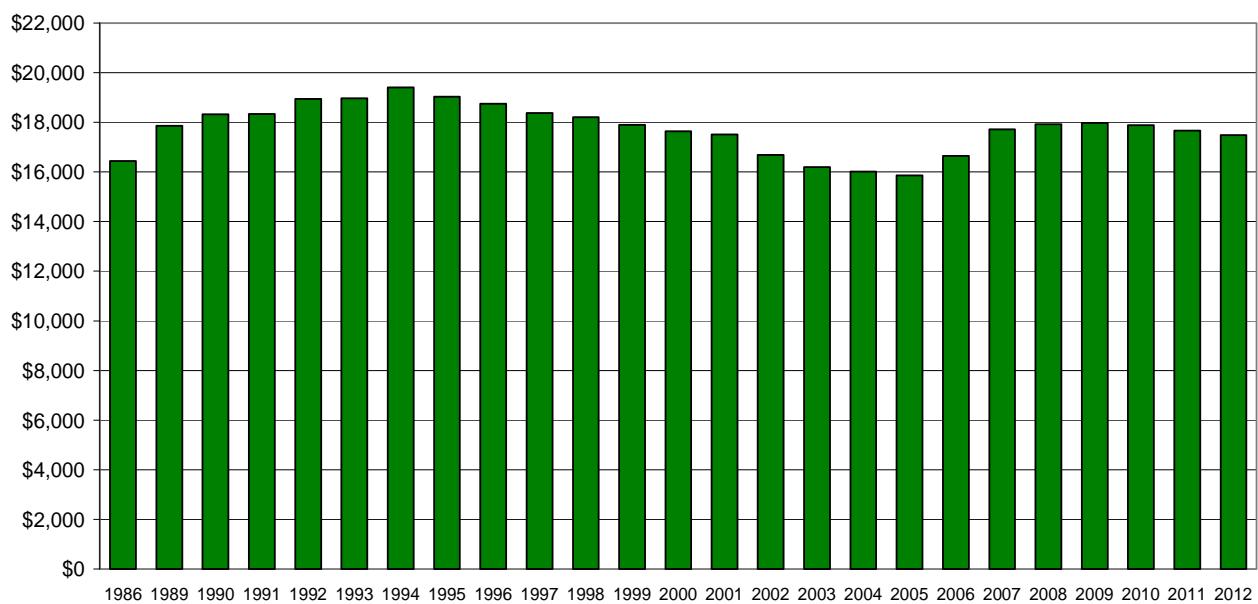
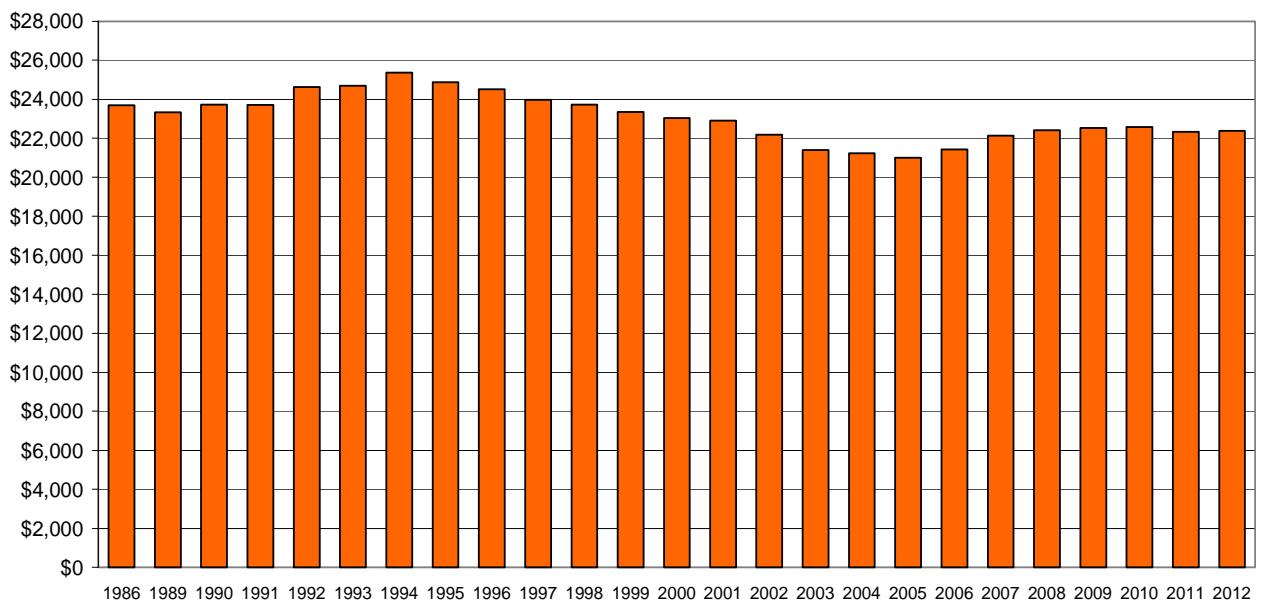


Figure 10d
**Total welfare incomes, couple with two children ages 10 and 15,
British Columbia, in constant 2012 dollars, 1986-2012**



Yukon

The welfare incomes of single employable persons in Yukon appear to go through four distinct phases shown in Figure 11a: relatively low amounts from 1986 until 1996, a cluster of higher amounts with small declines until 2000, another jump with drops until 2007 and a final grouping of still higher amounts until 2009, then a slight decline. Welfare incomes for this household were \$16,092 in 2012.

Figure 11b shows that welfare incomes for single persons with disabilities follow the same pattern as single employable recipients. On the whole, the trend is up with some modest declines in between. Total welfare income for this household was \$13,001 in 1989 – but substantially higher at \$19,092 in 2012, for a gain of \$6,091.

Welfare incomes for households with children follow the same pattern as for single person households. Single-parent families in Figure 11c started the period in 1986 with incomes of \$19,114 and ended the period at a significantly higher (by \$7,437) \$26,551. The welfare incomes of two-parent households with two children in Figure 11d began the 25-year period at \$30,208 and ended at \$36,853 in 2012, for a \$6,645 gain.

Figure 11a
Total welfare incomes, single employable person,
Yukon, in constant 2012 dollars, 1986-2012

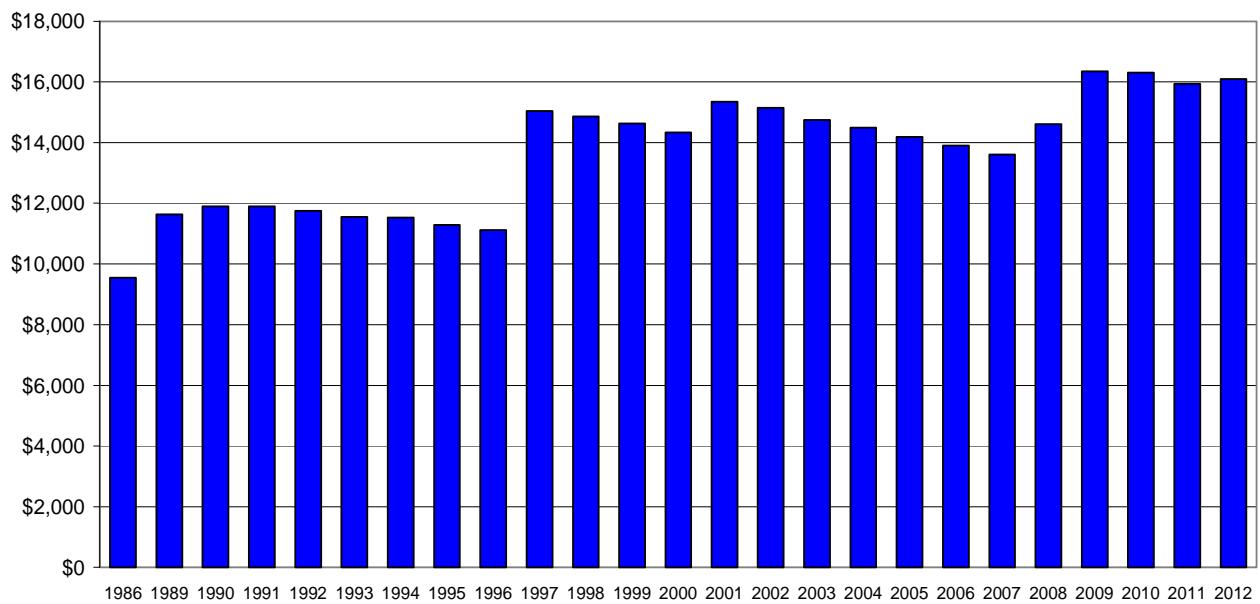


Figure 11b
Total welfare incomes, single person with a disability,
Yukon, in constant 2012 dollars, 1989-2012

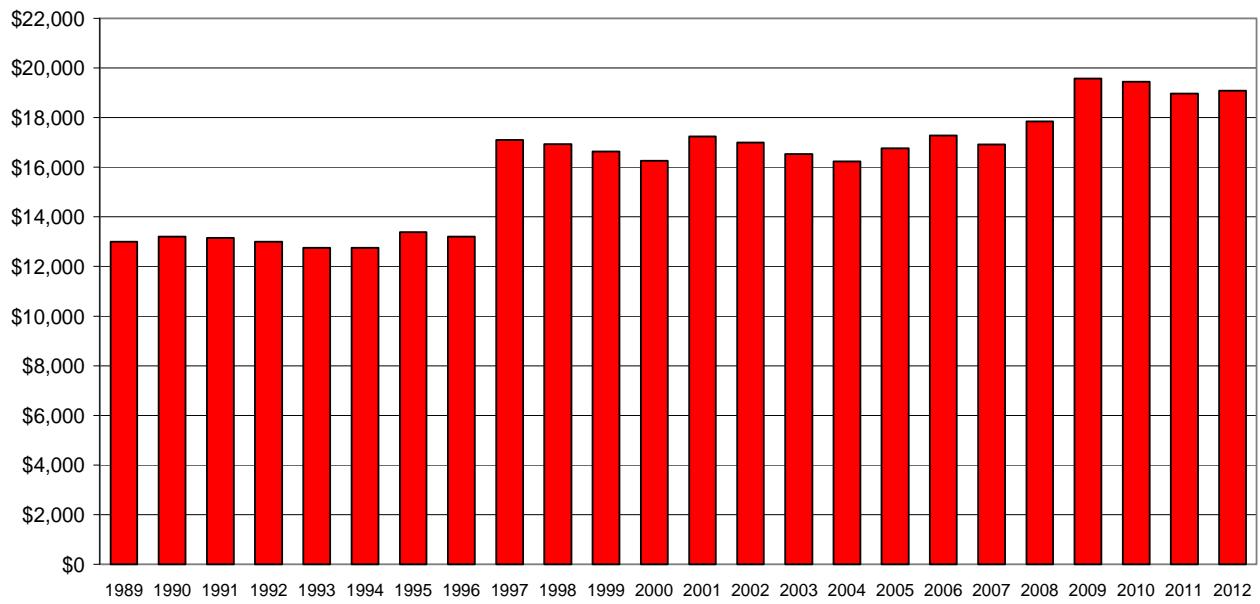


Figure 11c
**Total welfare incomes, single parent with one child age 2,
Yukon, in constant 2012 dollars, 1986-2012**

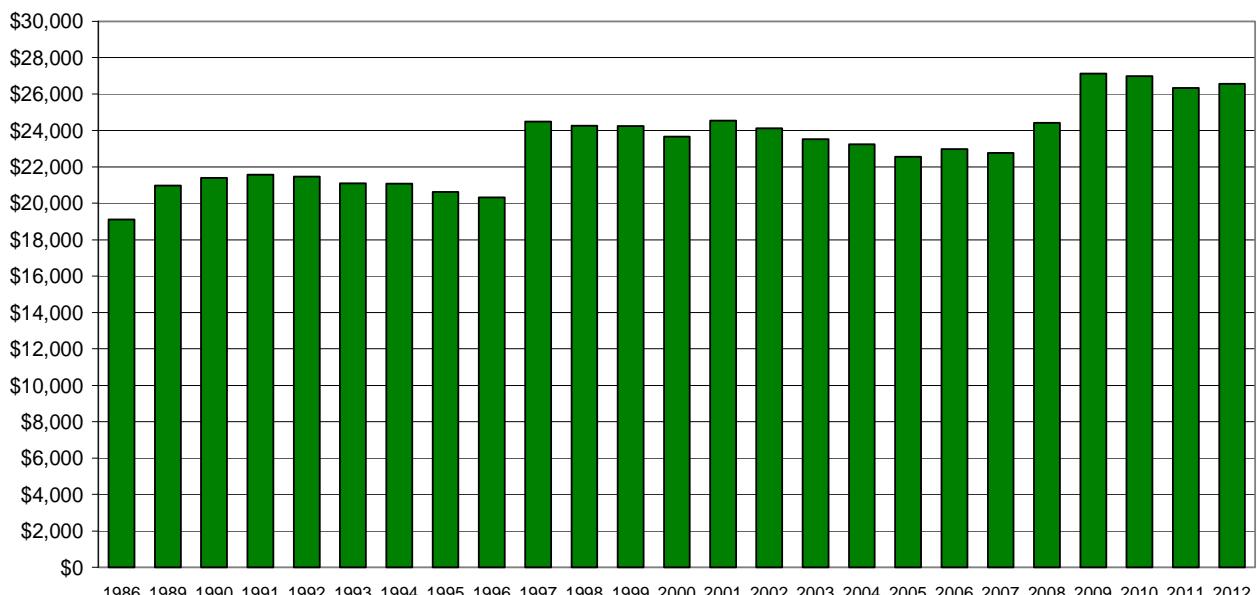
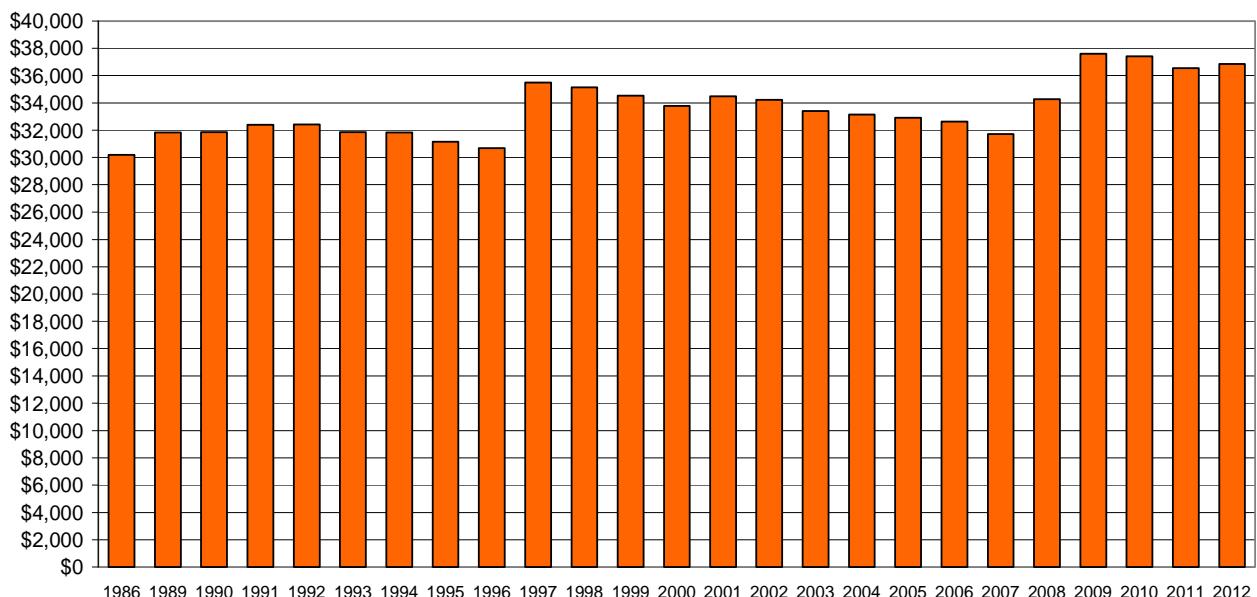
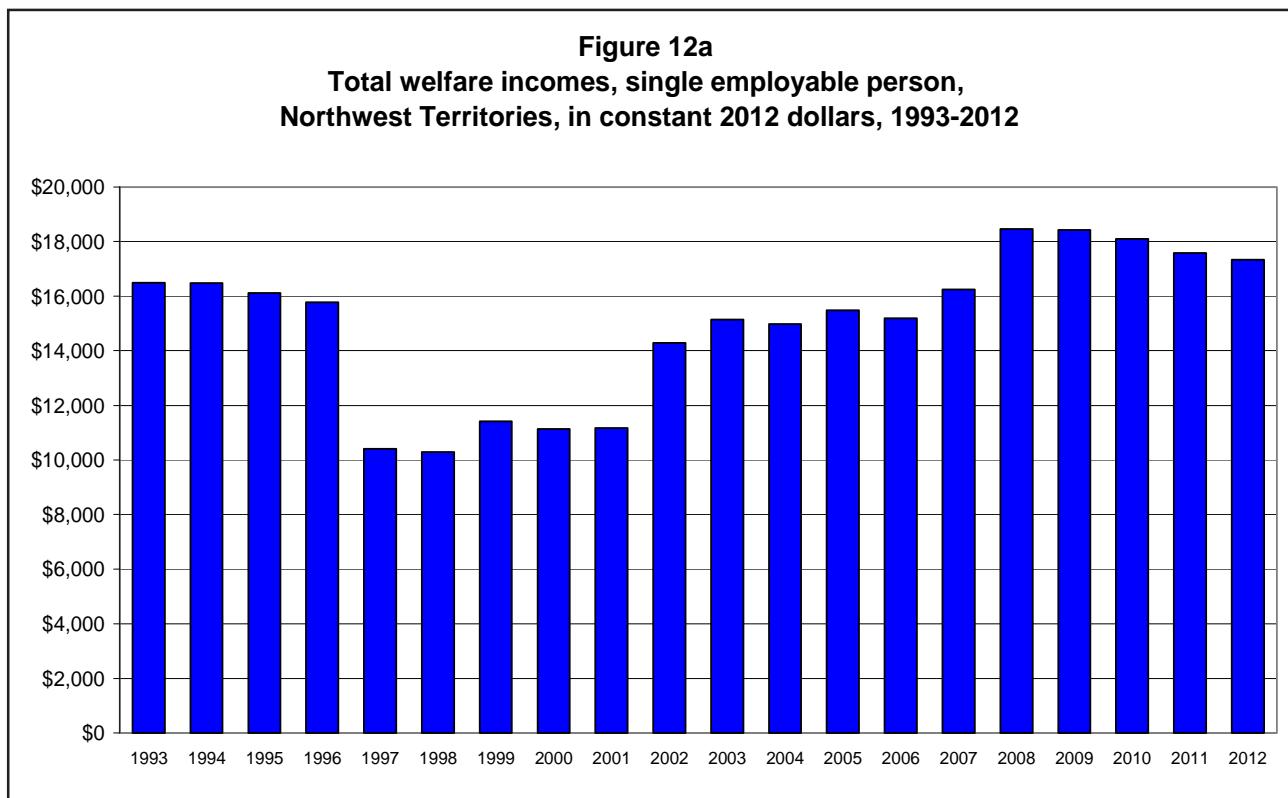


Figure 11d
**Total welfare incomes, couple with two children ages 10 and 15,
Yukon, in constant 2012 dollars, 1986-2012**



Northwest Territories

Figure 12a shows that single employable households in the Northwest Territories saw a substantial drop in income between 1993 (the first year for which welfare incomes were tracked in the Territory) and 1998. Welfare incomes were \$16,491 in 1993 and fell to \$10,286 in 1998. They then increased in three stages to \$18,453 in 2008, declining to \$17,334 in 2012.



Welfare incomes for single persons with disabilities followed a similar pattern as their employable counterparts, as shown in Figure 12b. Single recipients with disabilities had welfare incomes of \$21,524 in 2012.

The welfare incomes of single-parent families declined from 1993 to 1997, increased to 1999 and levelled off until they plummeted in 2007, followed by an increase in 2008 and then a decline to \$26,545 in 2012. Figure 12c shows the trend.

Welfare incomes for two-parent families showed generally the same pattern throughout the 1993-2012 period, as indicated by Figure 12d. They stood at \$33,693 in 2012, \$2,304 less than in 1993 (\$35,997).

Figure 12b
**Total welfare incomes, person with a disability,
Northwest Territories, in constant 2012 dollars, 1993-2012**

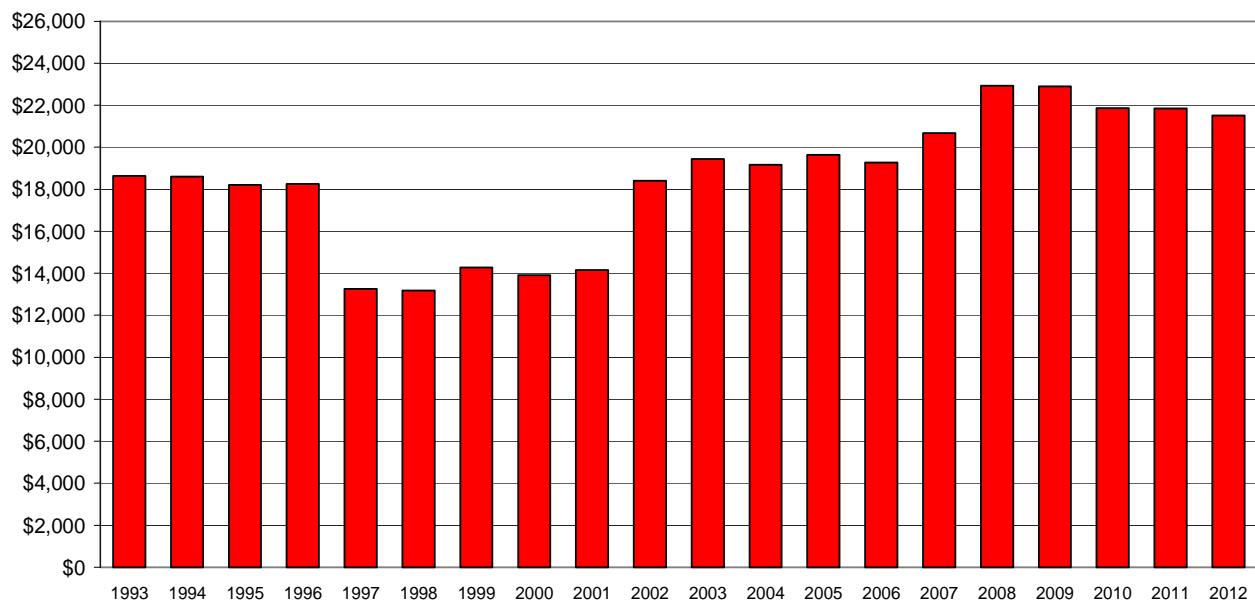


Figure 12c
**Total welfare incomes, single parent with one child age 2,
Northwest Territories, in constant 2012 dollars, 1993-2012**

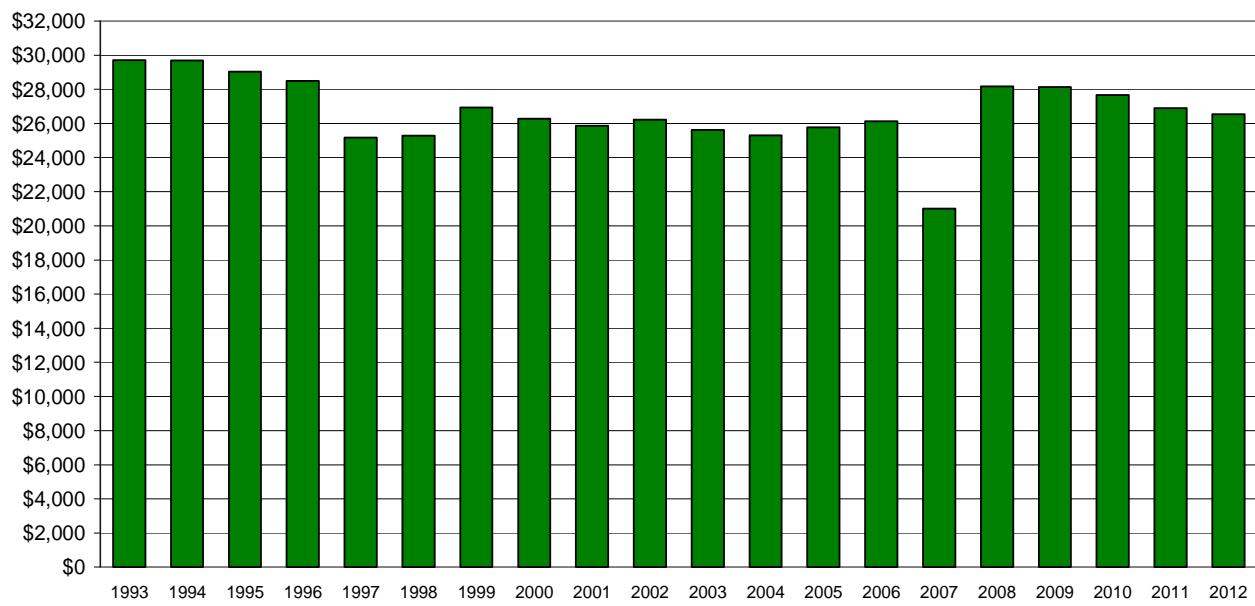
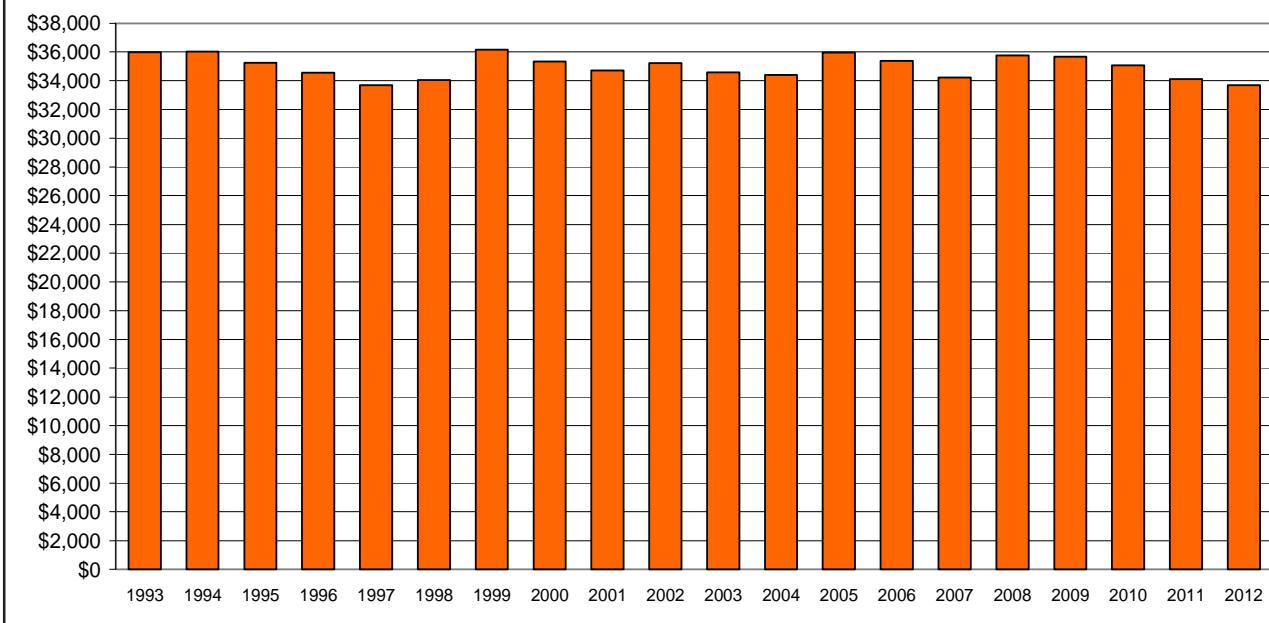


Figure 12d
**Total welfare incomes, couple with two children ages 10 and 15,
Northwest Territories, in constant 2012 dollars, 1993-2012**



Nunavut

Welfare incomes in Nunavut were fairly flat for the first few years of tracking, which began in 1999 when the Territory was created. They then jumped substantially in 2007 and remained at higher rates until 2012 when they fell back to less than 1999 levels. Figure 13a shows the trend.

Changes to the welfare incomes methodology are the main driver behind the precipitous ‘loss’ in 2012. In earlier years, housing allowances had been calculated on the basis of market rents, as is currently done for the rest of the country.

However, it became clear in discussions with Nunavut officials that this calculation was not an accurate representation of reality in the Territory in which almost all welfare recipients live in subsidized housing. The latter arrangement has become an essential support to help tackle the high cost of living and compensate for the lack of affordable housing.

The much higher welfare income estimates for 2007 through 2011 result from the decision to use the average cost of market housing, which was significantly higher than the maximum payable amounts quoted in policy.

Single employable persons, shown in Figure 13a, were eligible for welfare incomes of \$7,684 in 2012, taking into the account the fact that the bulk of housing costs are already paid. Welfare incomes in 2012 were \$9,884, \$14,764 and \$22,235, respectively, for single persons with disabilities, single-parent families with one child and two-parent households with two children.

Figures 13a for single employables and 13b for persons with a disability are mirror images, with a flat amount from 1999 to 2006, a sharp increase for 2009 through 2011 and then a large decrease in 2012 (because of the change in methodology noted above).

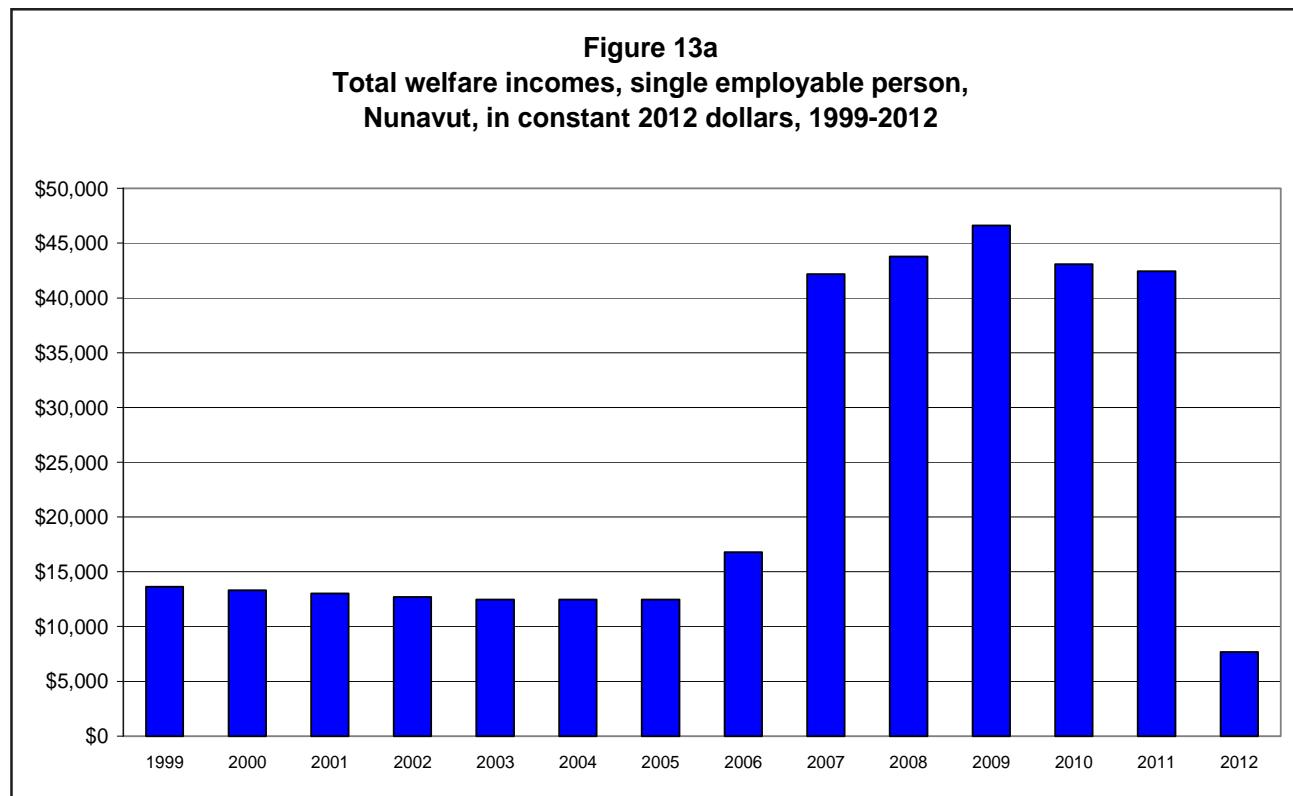


Figure 13c shows a down-flat-up-down pattern for single parents with one child age 2. Figure 13d portrays a small decline from 1999 to 2005, an increase from 2006 through 2011 and then the sharp drop explained above.

Figure 13b
**Total welfare incomes, person with a disability,
Nunavut, in constant 2012 dollars, 1999-2012**

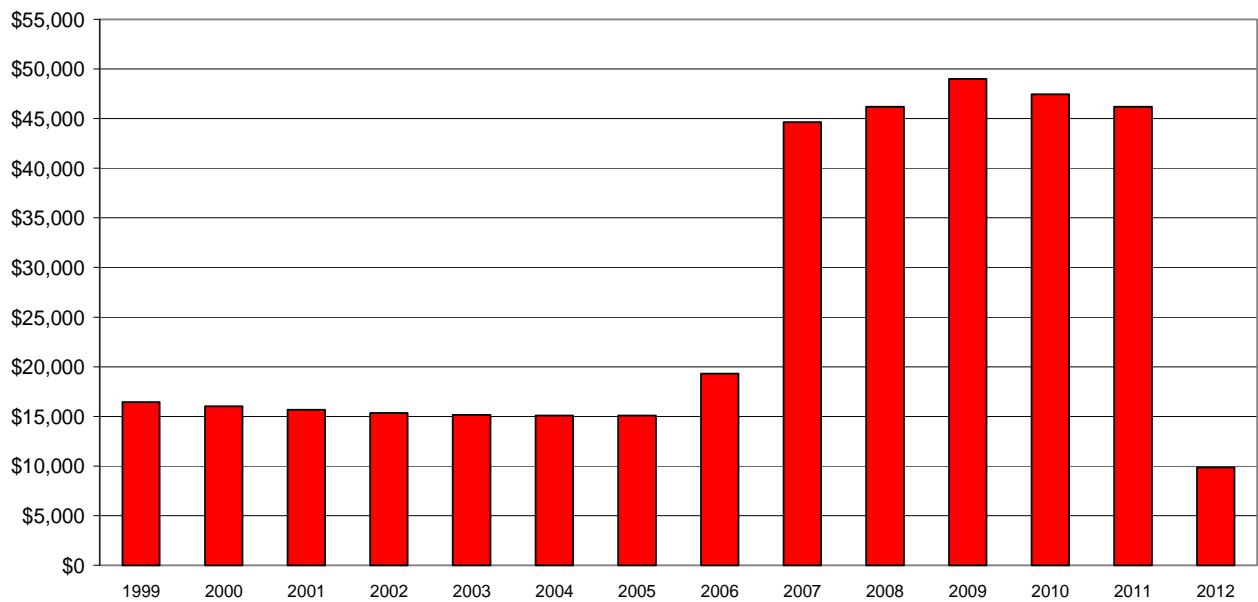


Figure 13c
**Total welfare incomes, single parent with one child age 2,
Nunavut, in constant 2012 dollars, 1999-2012**

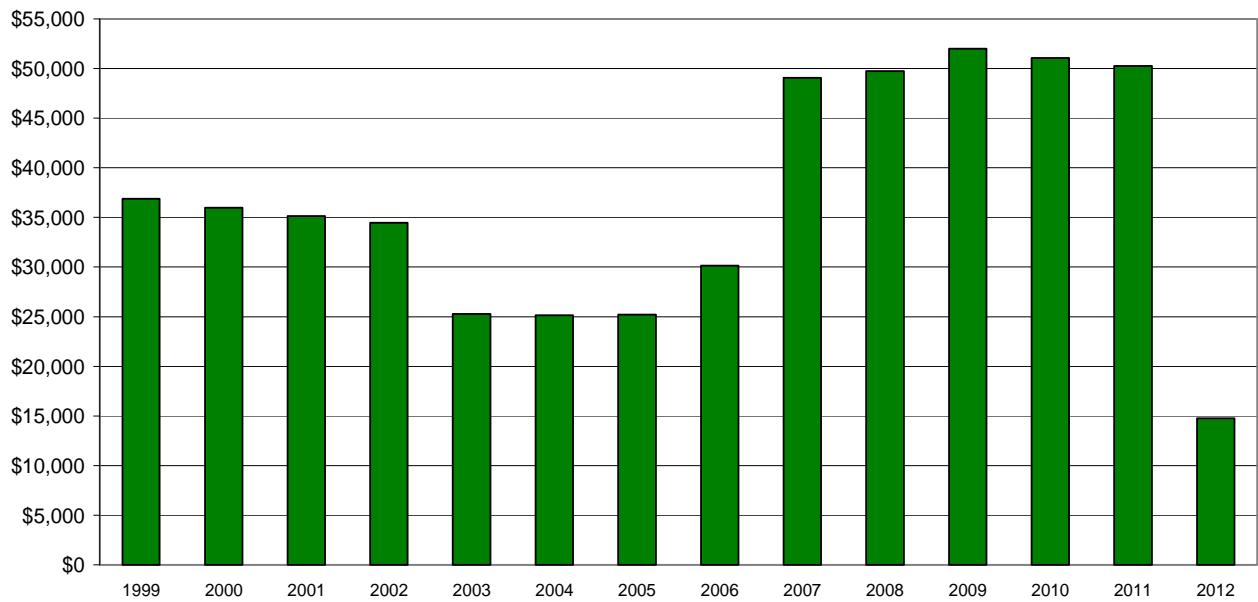
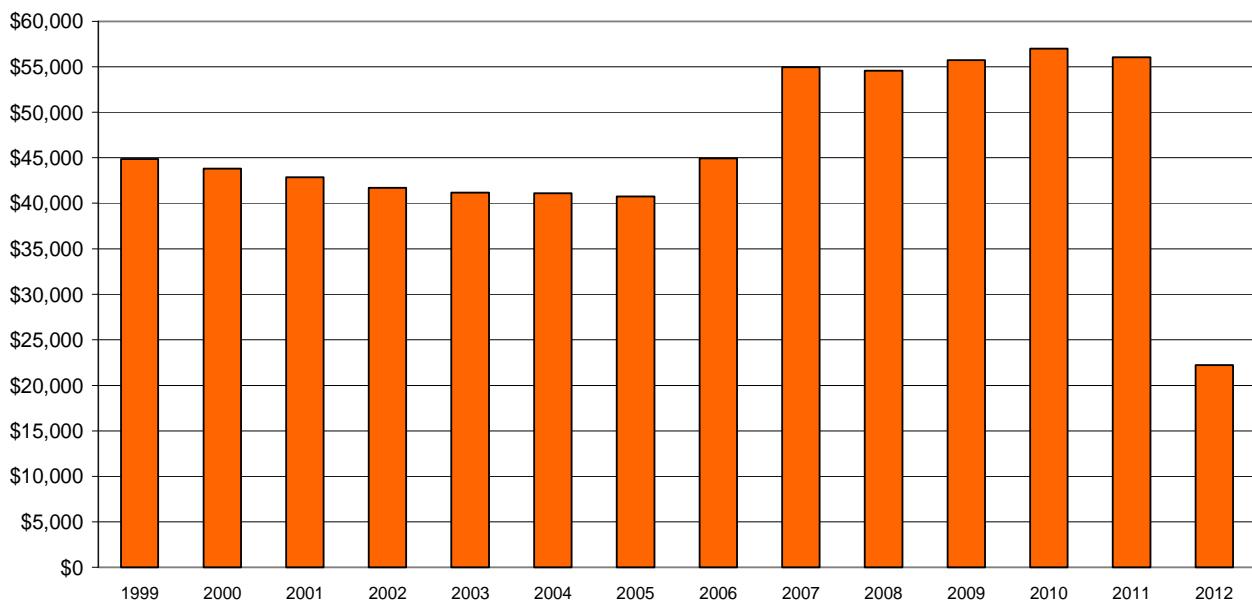


Figure 13d
**Total welfare incomes, couple with two children ages 10 and 15,
Nunavut, in constant 2012 dollars, 1999-2012**



Adequacy of welfare incomes

The best way to assess the adequacy of any income program is to compare it to a recognized standard and then determine how far it diverts from that indicator. There is no single or commonly accepted baseline, but rather several measures that typically are used for comparative purposes. They fall into one of two groups: *poverty measures* and *income measures*.

Poverty measures

Poverty measures are considered to be the baseline level below which households are deemed to live in poverty. Two poverty measures are employed in this report: low income cut-offs (LICOs) and Market Basket Measure (MBM). The low-income measure (generally known as the LIM), which is employed primarily for international comparisons, is not included here. The low income cut-offs and Market Basket Measure have been used to ensure consistency with past reports in this series produced by the National Council of Welfare.

Low income cut-offs

The low income cut-offs (LICOs) were developed by Statistics Canada in the 1960s. While they are not considered by Statistics Canada to be an official poverty line, they are the most

commonly used standard in the country. The low income cut-offs are income thresholds below which a family will likely devote a larger share of its income on the necessities of food, clothing and shelter.

Currently, the average family spends 43 percent of its after-tax income on these three necessities; the low income cut-offs are set where families devote, on average, 63 percent (43 percent plus 20 percent) of their after-tax income on necessities, leaving fewer dollars available for other expenses such as health, education, transportation and recreation. LICOs are calculated for 7 sizes of families and 5 sizes of communities. Here, we use the terms low income cut-offs and poverty lines as synonyms.

Table 3 compares total welfare incomes in 2012 with the after-tax low income cut-offs for that year for the ten provinces. Note that the survey that generates the low income cut-offs and income estimates does not cover the three territories, so they are not included in any of the comparisons with low-income lines or average and median incomes.

After-tax measures are used because they are considered to be more comparable to welfare, which is not subject to income taxation. It can be seen that welfare incomes fall well below the designated cut-offs for all household types and in all jurisdictions (with the one exception of single-parent families in Newfoundland and Labrador, which are \$641 above the LICO).

In 2012, welfare incomes for single employable households ranged from 35.9 percent of the after-tax poverty line in Manitoba to a 'high' of 65.2 percent in Newfoundland and Labrador. Most of the other jurisdictions cluster around the lower rate. See Table 3 for all the results.

Welfare incomes for single persons with disabilities, while low, were slightly higher, ranging from 49.2 percent of the poverty line in Manitoba to 70.3 percent in Ontario.

Alberta provides a separate program (AISH, for Assured Income for the Severely Handicapped) for persons with disabilities, which pays better than the standard welfare program for them. In 2012, incomes of single persons on AISH came to 93.0 percent of the after-tax LICO, far higher than the 50.3 percent for persons with disabilities on standard welfare. Table 3 gives the details.

For single-parent households with one child age 2, welfare incomes came to 63.0 percent of the poverty line in Manitoba and a surprising 103.2 percent of the after-tax LICO in Newfoundland and Labrador. For two-parent families with two children, welfare incomes as a percentage of the poverty line ranged from 58.9 percent in Manitoba to 85.3 percent in Prince Edward Island. Readers can consult Table 3 for the results.

Table 3
Comparison of 2012 Welfare Incomes
with After-Tax Low Income Cut-offs (LICOS)

	Total welfare incomes	LICO	Poverty gap	Welfare income as % of LICO
NL				
single employable	\$10,813	\$16,573	\$-5,760	65.2%
person with disability	\$10,846	\$16,573	\$-5,727	65.4%
single parent, one child	\$20,811	\$20,170	\$641	103.2%
couple, two children	\$24,051	\$31,335	\$-7,284	76.8%
PE				
single employable	\$7,157	\$16,366	\$-9,209	43.7%
person with disability	\$9,416	\$16,366	\$-6,950	57.5%
single parent, one child	\$17,958	\$19,920	\$-1,962	90.2%
couple, two children	\$26,384	\$30,945	\$-4,561	85.3%
NS				
single employable	\$7,136	\$16,573	\$-9,437	43.1%
person with disability	\$9,970	\$16,573	\$-6,603	60.2%
single parent, one child	\$15,916	\$20,170	\$-4,254	78.9%
couple, two children	\$22,554	\$31,335	\$-8,781	72.0%

Table 3 (continued)
Comparison of 2012 Welfare Incomes
with After-Tax Low Income Cut-offs (LICOS)

	Total welfare incomes	LICO	Poverty gap	Welfare income as % of LICO
NB				
single employable	\$6,801	\$16,573	\$-9,772	41.0%
person with disability	\$8,837	\$16,573	\$-7,736	53.3%
single parent, one child	\$16,460	\$20,170	\$-3,710	81.6%
couple, two children	\$20,318	\$31,335	\$-11,017	64.8%
QC				
single employable	\$8,233	\$19,597	\$-11,364	42.0%
person with disability	\$11,957	\$19,597	\$-7,640	61.0%
single parent, one child	\$18,995	\$23,850	\$-4,855	79.6%
couple, two children	\$24,589	\$37,052	\$-12,463	66.4%
ON				
single employable	\$8,067	\$19,597	\$-11,530	41.2%
person with disability	\$13,772	\$19,597	\$-5,825	70.3%
single parent, one child	\$18,598	\$23,850	\$-5,252	78.0%
couple, two children	\$24,944	\$37,052	\$-12,108	67.3%

Table 3 (continued)
Comparison of 2012 Welfare Incomes
with After-Tax Low Income Cut-offs (LICOS)

	Total welfare incomes	LICO	Poverty gap	Welfare income as % of LICO
MB				
single employable	\$7,037	\$19,597	\$-12,560	35.9%
person with disability	\$9,640	\$19,597	\$-9,957	49.2%
single parent, one child	\$15,018	\$23,850	\$-8,832	63.0%
couple, two children	\$21,819	\$37,052	\$-15,233	58.9%
SK				
single employable	\$8,901	\$16,573	\$-7,672	53.7%
person with disability	\$11,263	\$16,573	\$-5,310	68.0%
single parent, one child	\$18,370	\$20,170	\$-1,800	91.1%
couple, two children	\$24,578	\$31,335	\$-6,757	78.4%
AB				
single employable	\$7,649	\$19,597	\$-11,948	39.0%
person with disability	\$9,850	\$19,597	\$-9,747	50.3%
person with disability/AISH	\$18,228	\$19,597	\$-1,369	93.0%
single parent, one child	\$16,333	\$23,850	\$-7,517	68.5%
couple, two children	\$22,856	\$37,052	\$-14,196	61.7%

Table 3 (continued)
Comparison of 2012 Welfare Incomes
with After-Tax Low Income Cut-offs (LICOS)

	Total welfare incomes	LICO	Poverty gap	Welfare income as % of LICO
BC				
single employable	\$7,952	\$19,597	\$-11,645	40.6%
person with disability	\$11,561	\$19,597	\$-8,036	59.0%
single parent, one child	\$17,489	\$23,850	\$-6,361	73.3%
couple, two children	\$22,386	\$37,052	\$-14,666	60.4%

Market Basket Measure

The Market Basket Measure (MBM) is based on the cost of a specific basket of goods and services representing a modest, basic standard of living. It includes the cost of food, clothing, footwear, transportation, shelter and other expenses for a ‘reference family’ of two adults with two children ages 9 and 13. The MBM provides thresholds for a finer geographic level than the low income cut-offs allowing, for example, different costs for rural areas in various jurisdictions.

Table 4
Comparison of 2012 Welfare Incomes
with Market Basket Measure (MBM)

	Total welfare incomes	MBM	Poverty gap	Welfare income as % of MBM
NL St. John's				
single employable	\$10,813	\$16,812	\$-5,999	64.3%
person with disability	\$10,846	\$16,812	\$-5,966	64.5%
single parent, one child	\$20,811	\$23,776	\$-2,965	87.5%
couple, two children	\$24,051	\$33,625	\$-9,574	71.5%

Table 4 (continued)
Comparison of 2012 Welfare Incomes
with Market Basket Measure (MBM)

	Total welfare incomes	MBM	Poverty gap	Welfare income as % of MBM
PE Charlottetown				
single employable	\$7,157	\$16,773	\$-9,616	42.7%
person with disability	\$9,416	\$16,773	\$-7,357	56.1%
single parent, one child	\$17,958	\$23,721	\$-5,763	75.7%
couple, two children	\$26,384	\$33,547	\$-7,163	78.6%
NS Halifax				
single employable	\$7,136	\$16,804	\$-9,668	42.5%
person with disability	\$9,970	\$16,804	\$-6,834	59.3%
single parent, one child	\$15,916	\$23,764	\$-7,848	67.0%
couple, two children	\$22,554	\$33,608	\$-11,054	67.1%
NB Moncton				
single employable	\$6,801	\$16,060	\$-9,259	42.3%
person with disability	\$8,837	\$16,060	\$-7,223	55.0%
single parent, one child	\$16,460	\$22,712	\$-6,252	72.5%
couple, two children	\$20,318	\$32,119	\$-11,801	63.3%

Table 4 (continued)
Comparison of 2012 Welfare Incomes
with Market Basket Measure (MBM)

	Total welfare incomes	MBM	Poverty gap	Welfare income as % of MBM
QC Montreal				
single employable	\$8,233	\$15,823	\$-7,590	52.0%
person with disability	\$11,957	\$15,823	\$-3,866	75.6%
single parent, one child	\$18,995	\$22,377	\$-3,382	84.9%
couple, two children	\$24,589	\$31,646	\$-7,057	77.7%
ON Toronto				
single employable	\$8,067	\$17,259	\$-9,192	46.7%
person with disability	\$13,772	\$17,259	\$-3,487	79.8%
single parent, one child	\$18,598	\$24,407	\$-5,809	76.2%
couple, two children	\$24,944	\$34,517	\$-9,573	72.3%
MB Winnipeg				
single employable	\$7,037	\$15,272	\$-8,235	46.1%
person with disability	\$9,640	\$15,272	\$-5,632	63.1%
single parent, one child	\$15,018	\$21,597	\$-6,579	69.5%
couple, two children	\$21,819	\$30,543	\$-8,724	71.4%

Table 4 (continued)
Comparison of 2012 Welfare Incomes
with Market Basket Measure (MBM)

	Total welfare incomes	MBM	Poverty gap	Welfare income as % of MBM
SK Saskatoon				
single employable	\$8,901	\$16,164	\$-7,263	55.1%
person with disability	\$11,263	\$16,164	\$-4,901	69.7%
single parent, one child	\$18,370	\$22,859	\$-4,489	80.4%
couple, two children	\$24,578	\$32,327	\$-7,749	76.0%
AB Calgary				
single employable	\$7,649	\$16,908	\$-9,259	45.2%
person with disability	\$9,850	\$16,908	\$-7,058	58.3%
person with disability/AISH	\$18,228	\$16,908	\$1,320	107.8%
single parent, one child	\$16,333	\$23,911	\$-7,578	68.3%
couple, two children	\$22,856	\$33,815	\$10,959	67.6%
BC Vancouver				
single employable	\$7,952	\$16,537	\$-8,585	48.1%
person with disability	\$11,561	\$16,537	\$-4,976	69.9%
single parent, one child	\$17,489	\$23,386	\$-5,897	74.8%
couple, two children	\$22,386	\$33,073	\$-10,687	67.7%

Table 4 compares total welfare incomes in 2012 with the Market Basket Measure. As in the case of after-tax poverty lines, welfare incomes fall well below the designated baseline for all household types and in all jurisdictions, with the exception of persons on Alberta's AISH program.

In 2012, welfare incomes for single employable households were only 42.3 percent of the MBM in New Brunswick, 42.5 percent in Nova Scotia and 42.7 percent in Prince Edward Island. They reached a 'high' of 64.3 percent of the MBM in Newfoundland and Labrador. Most of the other jurisdictions cluster around the lower rate. See Table 4 for all the results.

Welfare incomes for single persons with disabilities, while still modest, were slightly higher, ranging from 55.0 percent of the MBM in New Brunswick to a high of 79.8 percent in Ontario. On a positive note, recipients under the Assured Income for the Severely Handicapped (AISH) program in Alberta received welfare incomes that reached 107.8 percent of the Market Basket Measure. See Table 4.

For single-parent households with one child, welfare incomes ranged from 67.0 percent of the MBM in Nova Scotia to 87.5 percent in Newfoundland and Labrador. For two-parent families with two children, welfare incomes as a percentage of the Market Basket Measure went from 63.3 percent in New Brunswick to a high of 78.6 percent in Prince Edward Island. Table 4 shows the results.

Income measures

Income measures comprise the second group of comparators to determine the adequacy of welfare payments. This set of measures assesses the adequacy of welfare relative to the level of income of other households in the population.

There are several different indicators that can be used for comparative purposes. Two have been selected for this analysis: after-tax average incomes and median incomes.¹ These are the same measures employed in the Welfare Income series formerly produced by the National Council of Welfare.

After-tax average incomes

The calculation of average incomes takes into account all sources, including wages and salaries, investment income and transfers from income security programs. Average incomes provide a sense of the overall financial circumstances of the population.

There is significant variation in average incomes by province because of differences in their respective economic foundations. Calculations are not provided for the three territories because they are not included the Survey of Labour and Income Dynamics from which income data are derived.

Table 5
2012 Welfare Incomes as a Percentage
of After-tax Average Incomes

	Total welfare incomes	After-tax average incomes	Welfare income as % of after-tax average incomes
NL			
single employable	\$10,813	\$28,200	38.3%
person with disability	\$10,846	\$28,200	38.5%
single parent, one child	\$20,811	\$41,255	50.5%
couple, two children	\$24,051	\$89,195	27.0%
PE			
single employable	\$7,157	\$28,513	25.1%
person with disability	\$9,416	\$28,513	33.0%
single parent, one child	\$17,958	\$34,153	52.6%
couple, two children	\$26,384	\$75,930	34.7%
NS			
single employable	\$7,136	\$29,349	24.3%
person with disability	\$9,970	\$29,349	34.0%
single parent, one child	\$15,916	\$40,420	39.4%
couple, two children	\$22,554	\$77,915	28.9%

Table 5 (continued)
2012 Welfare Incomes as a Percentage
of After-tax Average Incomes

	Total welfare incomes	After-tax average incomes	Welfare income as % of after-tax average incomes
NB			
single employable	\$6,801	\$27,991	24.3%
person with disability	\$8,837	\$27,991	31.6%
single parent, one child	\$16,460	\$42,404	38.8%
couple, two children	\$20,318	\$82,824	24.5%
QC			
single employable	\$8,233	\$29,349	28.1%
person with disability	\$11,957	\$29,349	40.7%
single parent, one child	\$18,995	\$45,433	41.8%
couple, two children	\$24,589	\$84,390	29.1%
ON			
single employable	\$8,067	\$36,973	21.8%
person with disability	\$13,772	\$36,973	37.2%
single parent, one child	\$18,598	\$51,700	36.0%
couple, two children	\$24,944	\$96,088	26.0%

Table 5 (continued)
2012 Welfare Incomes as a Percentage
of After-tax Average Incomes

	Total welfare incomes	After-tax average incomes	Welfare income as % of after-tax average incomes
MB			
single employable	\$7,037	\$30,602	23.0%
person with disability	\$9,640	\$30,602	31.5%
single parent, one child	\$15,018	\$45,537	33.0%
couple, two children	\$21,819	\$83,764	26.0%
SK			
single employable	\$8,901	\$34,153	26.1%
person with disability	\$11,263	\$34,153	33.0%
single parent, one child	\$18,370	\$43,240	42.5%
couple, two children	\$24,578	\$95,148	25.8%
AB			
single employable	\$7,649	\$43,657	17.5%
person with disability	\$9,850	\$43,657	22.6%
person with disability/AISH	\$18,228	\$43,657	41.8%
single parent, one child	\$16,333	\$59,637	27.4%
couple, two children	\$22,856	\$105,488	21.7%

Table 5 (continued)
2012 Welfare Incomes as a Percentage
of After-tax Average Incomes

	Total welfare incomes	After-tax average incomes	Welfare income as % of after-tax average incomes
BC			
single employable	\$7,952	\$31,646	25.1%
person with disability	\$11,561	\$31,646	36.5%
single parent, one child	\$17,489	\$46,477	37.6%
couple, two children	\$22,386	\$93,268	24.0%

The figures presented in Table 5 employ after-tax average incomes. These represent the amounts that households actually can use – their so-called ‘disposable income’ after they have paid federal and provincial/territorial income taxes. After-tax amounts represent a good basis for comparison to welfare, which is not subject to income taxation and therefore effectively is a *de facto* disposable income.

Compared to after-tax average incomes for single people, welfare incomes for single employable recipients ranged from 17.5 percent in Alberta to 38.3 percent in Newfoundland and Labrador, as shown in Table 5.

Single persons with disabilities were worst off in Alberta at 22.6 percent of after-tax average incomes for single persons and best off in Quebec at 40.7 percent. However, individuals receiving benefits under the Assured Income for the Severely Handicapped (AISH) program in Alberta fared best, at 41.8 percent of after-tax average incomes. See Table 5 for all the results.

Relative to after-tax average incomes for single parent families, welfare incomes of single parents with one child under 2 ranged from 27.4 percent in Alberta to 52.6 percent in Prince Edward Island. Two-parent households received between 21.7 percent of after-tax incomes in Alberta and 34.7 percent in Prince Edward Island. Again, have a look at Table 5 for the findings.

Comparative information is helpful for assessing welfare adequacy. Welfare incomes for the four illustrative households typically ranged between 20 and 40 percent of after-tax average incomes. Only in one case do they equal 50 percent of average incomes (50.4 percent for single parents in Newfoundland and Labrador) and in only one instance are welfare incomes higher than 50 percent – for single parents in Prince Edward Island at 52.6 percent of after-tax average incomes.

The figures tell a powerful story about the adequacy – or lack thereof – of welfare incomes relative to the after-tax average incomes of Canadians. Welfare incomes for all household types ranged from a low of 17.5 percent for single employable recipients in Alberta to a high of 52.6 percent of after-tax median incomes for single-parent households in Prince Edward Island.

While the conclusions are basically the same when the former are compared to median incomes – differences are typically only a few percentage points – the adequacy picture comes out slightly better because of the different comparator base (average incomes are higher than median incomes).

After-tax median incomes

Median incomes represent the mid-point of the income spectrum at which half of the population falls below that designated level and half lies above it. Table 6 shows the results.

The figures presented in Table 6 employ after-tax median incomes. These represent the amounts that households actually have to spend after paying federal and provincial/territorial income taxes. After-tax amounts represent a good basis for comparison to welfare, which is not subject to income taxation and therefore effectively is a *de facto* disposable income.

When it comes to overall results, single employable recipients came last in Alberta and best in Newfoundland and Labrador, with welfare incomes at 20.4 percent and 47.5 percent of after-tax median incomes, respectively, as shown in Table 6. Welfare incomes for single persons with disabilities ranged from 26.3 percent and 47.6 percent of after-tax median incomes in Alberta and Newfoundland and Labrador, respectively. However, those receiving AISH benefits in Alberta were best off, with their welfare incomes at 48.6 percent of after-tax median incomes. See Table 6 for all the results.

Single-parent recipients qualified for welfare incomes that fell between 34.9 percent and 58.5 percent of after-tax median incomes in Alberta and Prince Edward Island, respectively. The welfare incomes of two-parent households ranged from 24.5 percent and 38.7 percent of after-tax median incomes in Alberta and Prince Edward Island, respectively.

Welfare incomes for all household types ranged from a low of 20.4 percent for single employable recipients in Alberta to a high of 58.5 percent of after-tax median incomes for single-parent households in Prince Edward Island.

Footnote

1. Caledon has adopted a new approach to reporting average and median after-tax income. Starting with this report, we have reverted to using publicly available data from CANSIM. For single parents, we use the data for all single parents under age 65 with one child under age 18. For the couple with two children, we use the data for two-parent families with children under 18. We had special runs done by the Income Statistics Division of Statistics Canada to provide data for all non-elderly unattached individuals. All data from CANSIM relate to economic families.

Table 6
2012 Welfare Incomes as a Percentage
of After-tax Median Incomes

	Total welfare incomes	After-tax median incomes	Welfare income as % of after-tax median incomes
NL			
single employable	\$10,813	\$22,769	47.5%
person with disability	\$10,846	\$22,769	47.6%
single parent, one child	\$20,811	\$39,897	52.2%
couple, two children	\$24,051	\$81,048	29.7%
PE			
single employable	\$7,157	\$27,469	26.1%
person with disability	\$9,416	\$27,469	34.3%
single parent, one child	\$17,958	\$30,706	58.5%
couple, two children	\$26,384	\$68,097	38.7%
NS			
single employable	\$7,136	\$24,126	29.6%
person with disability	\$9,970	\$24,126	41.3%
single parent, one child	\$15,916	\$44,075	36.1%
couple, two children	\$22,554	\$72,170	31.3%

Table 6 (continued)
2012 Welfare Incomes as a Percentage
of After-tax Median Incomes

	Total welfare incomes	After-tax median incomes	Welfare income as % of after-tax median incomes
NB			
single employable	\$6,801	\$24,231	28.1%
person with disability	\$8,837	\$24,231	36.5%
single parent, one child	\$16,460	\$39,689	41.5%
couple, two children	\$20,318	\$75,930	26.8%
QC			
single employable	\$8,233	\$26,738	30.8%
person with disability	\$11,957	\$26,738	44.7%
single parent, one child	\$18,995	\$41,569	45.7%
couple, two children	\$24,589	\$75,095	32.7%
ON			
single employable	\$8,067	\$29,662	27.2%
person with disability	\$13,772	\$29,662	46.4%
single parent, one child	\$18,598	\$42,404	43.9%
couple, two children	\$24,944	\$85,121	29.3%

Table 6 (continued)
2012 Welfare Incomes as a Percentage
of After-tax Median Incomes

	Total welfare incomes	After-tax median incomes	Welfare income as % of after-tax median incomes
MB			
single employable	\$7,037	\$27,886	25.2%
person with disability	\$9,640	\$27,886	34.6%
single parent, one child	\$15,018	\$37,913	39.6%
couple, two children	\$21,819	\$77,079	28.3%
SK			
single employable	\$8,901	\$30,811	28.9%
person with disability	\$11,263	\$30,811	36.6%
single parent, one child	\$18,370	\$38,853	47.3%
couple, two children	\$24,578	\$89,717	27.4%
AB			
single employable	\$7,649	\$37,495	20.4%
person with disability	\$9,850	\$37,495	26.3%
person with disability/AISH	\$18,228	\$37,495	48.6%
single parent, one child	\$16,333	\$46,791	34.9%
couple, two children	\$22,856	\$93,164	24.5%

Table 6 (continued)
2012 Welfare Incomes as a Percentage
of After-tax Median Incomes

	Total welfare incomes	After-tax average incomes	Welfare income as % of after-tax median incomes
BC			
single employable	\$7,952	\$25,693	31.0%
person with disability	\$11,561	\$25,693	45.0%
single parent, one child	\$17,489	\$42,195	41.4%
couple, two children	\$22,386	\$83,450	26.8%

Appendix A:
2012 Welfare Incomes, by Household and Component

	Basic social assistance ¹	Additional SA program benefits	Federal child benefits ²	Provincial/territorial child benefits	GST credit ³	Provincial tax credits	Total income
NL^{4 5 6 7}							
single employable	\$8,445	\$1,800			\$278	\$290	\$10,813
person with disability ⁶	\$8,445	\$1,800			\$311	\$290	\$10,846
single parent, one child ⁸	\$12,930	\$1,800	\$4,734	\$349	\$648	\$350	\$20,811
couple, two children ⁸	\$13,479	\$1,800	\$6,819	\$720	\$783	\$450	\$24,051
PE⁹							
single employable	\$6,900				\$257		\$7,157
person with disability ¹⁰	\$9,144				\$272		\$9,416
single parent, one child	\$12,576		\$4,734		\$648		\$17,958
couple, two children	\$18,432	\$350	\$6,819		\$783		\$26,384
NS^{11 12 13}							
single employable	\$6,402				\$257	\$477	\$7,136
person with disability	\$9,222				\$271	\$477	\$9,970
single parent, one child ¹⁴	\$9,642		\$4,734	\$584	\$648	\$309	\$15,916
couple, two children ¹⁴	\$13,044	\$150	\$6,819	\$1,390	\$783	\$368	\$22,554

Appendix A (continued): 2012 Welfare Incomes, by Household and Component							
	Basic social assistance ¹	Additional SA program benefits	Federal child benefits ²	Provincial/territorial child benefits	GST credit ³	Provincial tax credits	Total income
NB^{15 16 17 18}							
single employable	\$6,444				\$257	\$100	\$6,801
person with disability	\$7,416	\$1,063			\$259	\$100	\$8,838
single parent, one child ¹⁹	\$9,708	\$1,020	\$4,734	\$250	\$648	\$100	\$16,460
couple, two children ¹⁹	\$10,896	\$1,220	\$6,819	\$500	\$783	\$100	\$20,318
QC^{20 21 22 23}							
single employable	\$7,068				\$257	\$908	\$8,233
person with disability	\$10,752				\$297	\$908	\$11,957
single parent, one child ²⁴	\$8,580	\$960	\$4,734	\$3,056	\$648	\$1,018	\$18,995
couple, two children ²⁴	\$11,059	\$1,159	\$6,819	\$3,394	\$783	\$1,375	\$24,589
ON^{25 26 27}							
single employable	\$7,195				\$257	\$616	\$8,067
person with disability	\$12,790				\$342	\$641	\$13,772
single parent, one child ²⁸	\$11,181		\$4,734	\$1,100	\$648	\$935	\$18,598
couple, two children ²⁸	\$13,644		\$6,819	\$2,200	\$783	\$1,498	\$24,944

Appendix A (continued):
2012 Welfare Incomes, by Household and Component

	Basic social assistance ¹	Additional SA program benefits	Federal child benefits ²	Provincial/territorial child benefits	GST credit ³	Provincial tax credits	Total income
MB^{29 30 31}							
single employable	\$6,060	\$720			\$257		\$7,037
person with disability	\$7,397	\$1,980			\$263		\$9,640
single parent, one child	\$9,636		\$4,734		\$648		\$15,018
couple, two children	\$14,057	\$160	\$6,819		\$783		\$21,819
SK^{32 33 34 35}							
single employable	\$8,415				\$257	\$229	\$8,901
person with disability ³⁶	\$9,902	\$840			\$292	\$229	\$11,263
single parent, one child ³⁷	\$12,531		\$4,734		\$648	\$458	\$18,370
couple, two children ³⁷	\$16,125	\$215	\$6,819		\$783	\$636	\$24,578
AB^{38 39}							
single employable	\$7,392				\$257		\$7,649
person with disability	\$8,640	\$936			\$274		\$9,850
person with disability, AISH ⁴⁰	\$17,856				\$372		\$18,228
single parent, one child	\$11,064		\$4,621		\$648		\$16,333
couple, two children	\$14,868	\$275	\$6,930		\$783		\$22,856

Appendix A (continued):
2012 Welfare Incomes, by Household and Component

	Basic social assistance ¹	Additional SA program benefits	Federal child benefits ²	Provincial/territorial child benefits	GST credit ³	Provincial tax credits	Total income
BC^{41 42}							
single employable	\$7,320	\$35			\$257	\$340	\$7,952
person with disability	\$10,877	\$35			\$308	\$340	\$11,561
single parent, one child	\$11,347	\$80	\$4,734		\$648	\$681	\$17,489
couple, two children	\$13,213	\$365	\$6,819		\$783	\$1,207	\$22,386
YK^{43 44}							
single employable	\$15,545	\$155			\$392		\$16,092
person with disability	\$15,545	\$3,155			\$392		\$19,092
single parent, one child ^{45 46}	\$20,220	\$260	\$4,734	\$690	\$648		\$26,551
couple, two children ^{45 46}	\$27,922	\$685	\$6,083	\$1,380	\$783		\$36,853
NWT^{47 48}							
single employable	\$16,942				\$392		\$17,334
person with disability ⁴⁹	\$17,100	\$4,032			\$392		\$21,524
single parent, one child ^{50 51}	\$20,833		\$4,734	\$330	\$648		\$26,544
couple, two children ^{50 51}	\$26,129		\$6,391	\$390	\$783		\$33,693

Appendix A (continued):
2012 Welfare Incomes, by Household and Component

	Basic social assistance ¹	Additional SA program benefits	Federal child benefits ²	Provincial/territorial child benefits	GST credit ³	Provincial tax credits	Total income
NU ^{52 53 54}							
single employable	\$7,292				\$392		\$7,684
person with disability	\$7,392	\$2,100			\$392		\$9,884
single parent, one child ^{55 56}	\$9,053		\$4,734	\$330	\$648		\$14,764
couple, two children ^{55 56}	\$13,973		\$6,819	\$660	\$783		\$22,235

1. Basic social assistance amounts take into account any reduction of benefits due to the clawback of the National Child Benefit Supplement. As of 2012, only the three territories continue this practice.
2. Includes the Canada Child Tax Benefit (CCTB) and the Universal Child Care Benefit (UCCB) received between January 1 and December 31, 2012. The CCTB consists of the CCTB Basic Benefit and the National Child Benefit Supplement (NCB Supplement). The UCCB came into effect in July 2006 and provides a benefit of \$100 per month for each child under the age of 6.
3. The federal Goods and Services Tax Credit includes the quarterly payments received between January 1 and December 31, 2012.

NEWFOUNDLAND AND LABRADOR

4. Basic Income Support rates increased in April 2012.
5. Additional benefits include a supplemental shelter benefit of \$150 per month for the single employable, the single parent with one child and the couple with two children. More than 90 percent of households living in the largest urban centre (St. John's) have rental costs that exceed the basic shelter rate so automatically receive the shelter supplement.
6. For the single person with a disability, additional benefits include the Personal Care Allowance of \$150 per month paid by Health and Community Services to social assistance clients eligible for supportive services. The supplemental shelter benefit is not paid to clients receiving the Personal Care Allowance. Health and Community Services may provide a shelter top-up for these clients.
7. Provincial tax credits include the HST rebate and the Home Heating Rebate Program (\$250 per household per year).
8. The Newfoundland and Labrador Child Benefit increased in July 2012 from \$28.66 to \$29.58 per month for the first child and from \$30.42 to \$31.33 per month for the second child.

PRINCE EDWARD ISLAND

9. Additional benefits include the School Allowance, issued in August and December. The allowance is \$75 for the 10-year-old and \$100 for the 15-year-old.
10. Most social assistance clients with disabilities receive additional financial support through the Disability Support Program (DSP). Clients who are not eligible for the DSP may receive the Personal Care Allowance

(\$53 per month), the Special Care Allowance (\$40 per month) or the Disability Allowance (up to \$150 per month) through the Social Assistance Program. These amounts are not included in the above table.

NOVA SCOTIA

11. In July 2012, personal allowances increased from \$229 to \$238 per month per adult.
12. Additional benefits include the annual School Supplies Supplement of \$50 for the 10-year-old and \$100 for the 15-year-old, which is issued in September.
13. Provincial tax credits include the Nova Scotia Poverty Reduction Credit (paid to singles only) and the Affordable Living Tax Credit.
14. The Nova Scotia Child Benefit increased in July 2012 from \$45.24 to \$52.08 per month for the first child and \$65.57 to \$68.75 per month for the second child.

NEW BRUNSWICK

15. All household types receive Transitional Assistance except the single person with a disability, who receives Extended Benefits.
16. Additional benefits include the Income Supplement Benefit for families with children to offset high shelter costs (\$1,020 per year in 2012), the School Supplement of \$50 per child per year and the Disability Supplement. In October 2012, the Disability Supplement was increased from \$87.50 to \$91.67 per month.
17. New Brunswick's monthly Fuel Supplement for households heating with electricity is \$150 per month. Eligibility is determined on a case-by-case basis. It is paid in addition to basic assistance and is designed to help offset high heating costs for clients who pay for heat separately. It may be paid either monthly, from November to April, or as a one-time payment. This is not included in the above table.
18. Provincial tax credits include the Home Energy Assistance Program (\$100 per household per year).
19. The New Brunswick Child Benefit is \$20.83 per child per month.

QUEBEC

20. Rates increased in January 2012 for the Social Assistance Program and the Social Solidarity Program.
21. The single person with a disability receives Social Solidarity benefits. The three other household types receive Social Assistance benefits. The single parent with one child also receives the Temporarily Limited Capacity for Employment Allowance.
22. Additional benefits include the monthly Shelter Allowance Program benefit of \$80 for families with children (administered by the *Société d'habitation du Québec*) and an annual school allowance of \$76 for the 10-year-old and \$123 for the 15-year-old.
23. Provincial tax credits include the Solidarity Tax Credit, which was implemented in July 2011. It replaced the former Quebec Sales Tax Credit, the Property Tax Refund and the Credit for Individuals Living in Northern Villages.
24. The Child Assistance rates increased in January 2012. The maximum monthly benefit as of January 1, 2012, for a one-child family is \$188.58 and for a two-child family it is \$282.83. Single parent families receive an additional supplement of \$66.08 per month.

ONTARIO

25. Ontario Works rates increased in December 2012. OW is paid to the single employable person, the single parent with one child and the couple with two children.
26. Ontario Disability Support Program rates increased in November 2012.
27. Provincial tax credits include the Ontario Sales Tax Credit (last payments made in February and May 2012), the Ontario Energy and Property Tax Credit (last payments issued in March and June 2012) and the Trillium Benefit (July to December 2012). In July 2012, the Trillium Benefit combined the Ontario Sales Tax Credit, the Ontario Energy and Property Tax Credit and the Northern Energy Tax Credit into a single benefit that is paid monthly.

28. Maximum Ontario Child Benefit rates increased from \$50 to \$91.66 per month per child in July 2009.

MANITOBA

29. Additional benefits include the Income Assistance for Persons with Disabilities (IAPD) benefit of \$105 per month, the annual school supplies allowance of \$60 for the 10-year-old and \$100 for the 15-year-old, and Rent-Aid.
30. In April 2011, the Manitoba Shelter Benefit was renamed Rent-Aid. It provides a flat rate amount of \$60 per month to single persons with a disability and childless adults on income assistance.
31. The Manitoba Child Benefit Program began in January 2008. It replaced and enhanced the former Child Related Income Support Program (CRISP). Maximum monthly benefits are \$35 per child. The Manitoba Child Benefit is not paid to Income Assistance families with children.

SASKATCHEWAN

32. Transitional Employment Assistance rates are used for the single employable, the single parent with one child and the couple with two children. Saskatchewan Assistance Plan rates are used for the single employable person with a disability. Rates paid in Tier A communities are used.
33. In October 2012, the General Living Allowance component of TEA was increased for the single parent with one child and the couple with two children.
34. Saskatchewan pays actual utility costs. Amounts used are based on province-wide averages for the different household types during the 2012 calendar year for both TEA and SAP.
35. Additional benefits include the Disabled Persons Allowance of \$50 per month, the Special Transportation Allowance for the Disabled of \$20 per month, and the annual Education Expenses Allowance of \$85 for the 10-year-old and \$130 for the 15-year-old.
36. Clients with a disability may also be eligible for the Disability Rental Housing Supplement. The amount paid depends on family size, family income and the local rental market. If eligible, the supplement has no impact on the client's shelter benefit.
37. Families with children may also be eligible for the Family Rental Housing Supplement. The amount paid depends on family size, family income and the local rental market. If eligible, the supplement has no impact on the client's shelter benefit.

ALBERTA

38. Monthly core benefits under Alberta Works were increased in April 2012.
39. Additional benefits include \$78 per month for Personal Needs for the person with a disability (Alberta Works only) and the annual school expense allowance of \$100 for the 10-year-old and \$175 for the 15-year-old.
40. Alberta has a separate program for persons with severe and permanent disabilities – the Assured Income for the Severely Handicapped (AISH) program. The AISH program differs from the other social assistance programs referenced in this report in that clients are provided with a flat-rate living allowance benefit which is not contingent on family size. In addition to the living allowance, AISH may provide a \$100 Child Benefit for each dependent child and Personal Benefits for the client and his or her dependent children to meet one-time or ongoing needs, such as a special diet and child care. (Personal benefits are provided to clients who have \$3,000 or less in non-exempt assets.) In April 2012, the AISH was increased from \$1,188 to \$1,588 per month.

BRITISH COLUMBIA

41. Additional benefits include the annual Christmas Supplement (\$35 for singles, \$70 for a family with children and \$10 for each child) and the annual School Start-up Supplement of \$100 for the 10-year-old and \$175 for the 15-year-old. The School Start-up Supplement was increased in July 2012.
42. Provincial tax credits include the BC HST Credit and the Low Income Climate Action Tax Credit.

YUKON

43. All basic rates were increased in November 2012.
44. Additional benefits include the annual Christmas Allowance of \$30 per person, the Winter Clothing Allowance (\$75 for persons under 14 years and \$125 for persons 14 years or over), the annual School Supply Allowance of \$50 for children in grades 1-5 and \$65 for those in grades 6-12, and the monthly Yukon Supplementary Allowance for persons with disabilities (\$250 per month).
45. Yukon reduces social assistance entitlement by the amount of the NCB Supplement received.
46. The maximum Yukon Child Benefit is \$57.50 per child per month.

NORTHWEST TERRITORIES

47. The Northwest Territories Income Assistance Program generally pays actual costs of shelter, fuel and utilities. Public housing unsubsidized rents have been used for the single parent with one child and the couple with two children.
48. Additional benefits include the Disability Allowance of \$300 per month and the Incidental Allowance for Persons with Disabilities of \$36 per month.
49. The rate for a person with a disability may vary, with some receiving room and board rates.
50. NWT reduces social assistance entitlement by the amount of the NCB Supplement received.
51. The NWT Child Benefit is \$27.50 per child per month. It was reduced if 2011 net income was above \$20,921.

NUNAVUT

52. The majority of Income Support households in Nunavut reside in public housing. In Iqaluit, 95 percent of SA clients live in public housing. Earlier editions of this series used the private market rent and utility costs to calculate total welfare incomes. **Starting with 2012, the public housing rent is used.** For Iqaluit, this is \$195 per month. Clients in public housing do not pay fuel, water, sewage, garbage and/or municipal needs. Electricity costs are heavily subsidized. This change in approach better reflects the actual costs paid to Income Support households.
53. Additional benefits include the Disability Allowance of \$175 a month.
54. All clients other than the persons with a disability must be in receipt of assistance for two months before the regular clothing allowance is paid.
55. Nunavut reduces social assistance entitlement by the amount of the NCB Supplement received.
56. The Nunavut Child Benefit is \$27.50 per child per month. It was reduced if 2011 net income was above \$20,921.

Appendix B.1
Total Welfare Incomes Over Time, in Constant 2012 Dollars,
Newfoundland and Labrador, 1986-2012

	Single employable person	Person with disability	Single parent, one child age 2	Couple, two children ages 10 and 15
1986	\$6,287		\$17,734	\$22,177
1989	\$6,176	\$12,326	\$17,373	\$21,301
1990	\$6,258	\$12,329	\$17,642	\$21,526
1991	\$6,348	\$12,167	\$18,148	\$21,402
1992	\$6,510	\$12,312	\$18,682	\$21,345
1993	\$6,429	\$12,143	\$18,463	\$21,077
1994	\$6,426	\$12,136	\$18,451	\$21,065
1995	\$6,286	\$11,873	\$18,045	\$20,608
1996	\$3,698	\$12,117	\$18,199	\$20,725
1997	\$1,760	\$12,579	\$18,608	\$21,256
1998	\$1,764	\$12,512	\$18,935	\$21,809
1999	\$1,757	\$12,397	\$19,210	\$22,334
2000	\$2,345	\$12,209	\$19,139	\$22,349
2001	\$4,077	\$12,003	\$19,166	\$22,655
2002	\$9,884	\$11,771	\$19,028	\$22,658
2003	\$9,631	\$11,453	\$18,691	\$22,367
2004	\$9,469	\$11,248	\$18,551	\$22,317
2005	\$9,324	\$11,064	\$18,404	\$22,268
2006	\$9,935	\$11,642	\$19,911	\$23,452
2007	\$10,203	\$11,873	\$20,507	\$23,644
2008	\$10,077	\$11,708	\$20,282	\$23,431
2009	\$10,205	\$11,833	\$20,528	\$23,764
2010	\$10,083	\$11,681	\$20,302	\$23,542
2011	\$10,222	\$10,811	\$20,222	\$23,418
2012	\$10,813	\$10,846	\$20,811	\$24,051

Appendix B.2
Total Welfare Incomes Over Time, in Constant 2012 Dollars,
Prince Edward Island, 1986-2012

	Single employable person	Person with disability	Single parent, one child age 2	Couple, two children ages 10 and 15
1986	\$11,677		\$18,068	\$27,531
1989	\$11,409	\$13,258	\$17,510	\$26,637
1990	\$11,482	\$13,261	\$17,744	\$26,903
1991	\$11,673	\$13,286	\$18,142	\$27,482
1992	\$11,718	\$13,332	\$18,283	\$27,407
1993	\$11,630	\$13,214	\$18,160	\$27,169
1994	\$10,492	\$13,067	\$17,873	\$26,741
1995	\$8,136	\$12,570	\$17,067	\$25,717
1996	\$7,462	\$11,620	\$16,370	\$23,985
1997	\$7,425	\$11,384	\$15,727	\$23,962
1998	\$7,351	\$11,264	\$15,564	\$23,726
1999	\$7,225	\$11,059	\$15,288	\$23,317
2000	\$7,399	\$11,132	\$15,619	\$24,141
2001	\$7,275	\$10,916	\$15,593	\$24,140
2002	\$7,262	\$10,899	\$15,793	\$24,434
2003	\$7,286	\$9,527	\$15,781	\$24,332
2004	\$7,216	\$9,415	\$15,743	\$24,306
2005	\$7,068	\$9,195	\$15,590	\$24,127
2006	\$7,103	\$9,267	\$16,694	\$24,867
2007	\$7,178	\$9,412	\$17,255	\$25,001
2008	\$7,116	\$9,349	\$17,101	\$24,817
2009	\$7,347	\$9,646	\$17,586	\$25,579
2010	\$7,432	\$9,767	\$17,730	\$25,825
2011	\$7,259	\$9,553	\$17,939	\$26,280
2012	\$7,157	\$9,416	\$17,958	\$26,384

Appendix B.3
Total Welfare Incomes Over Time, in Constant 2012 Dollars,
Nova Scotia, 1986-2012

	Single employable person	Person with disability	Single parent, one child age 2	Couple, two children ages 10 and 15
1986	\$8,582		\$16,834	\$21,834
1989	\$9,681	\$12,707	\$17,246	\$22,918
1990	\$9,360	\$12,760	\$17,430	\$22,317
1991	\$9,094	\$12,784	\$17,580	\$22,143
1992	\$8,832	\$12,506	\$17,473	\$21,799
1993	\$8,673	\$12,279	\$17,174	\$21,484
1994	\$8,667	\$12,471	\$17,391	\$21,471
1995	\$8,479	\$12,237	\$17,048	\$21,006
1996	\$8,379	\$12,059	\$16,801	\$22,246
1997	\$6,229	\$11,859	\$16,522	\$22,401
1998	\$6,168	\$11,742	\$16,526	\$22,459
1999	\$5,991	\$11,540	\$16,452	\$21,789
2000	\$5,838	\$11,240	\$16,199	\$22,082
2001	\$5,994	\$10,343	\$15,244	\$23,024
2002	\$6,316	\$10,734	\$15,052	\$21,923
2003	\$6,150	\$10,444	\$14,816	\$21,645
2004	\$6,058	\$10,276	\$14,743	\$21,614
2005	\$6,167	\$10,119	\$14,692	\$21,647
2006	\$6,698	\$10,020	\$15,663	\$22,308
2007	\$6,818	\$9,919	\$16,072	\$22,335
2008	\$6,719	\$9,748	\$15,841	\$22,081
2009	\$6,765	\$9,784	\$15,948	\$22,305
2010	\$6,933	\$9,897	\$15,937	\$22,318
2011	\$7,059	\$9,937	\$15,822	\$22,248
2012	\$7,136	\$9,970	\$15,916	\$22,554

Appendix B.4
Total Welfare Incomes Over Time, in Constant 2012 Dollars,
New Brunswick, 1986-2012

	Single employable person	Person with disability	Single parent, one child age 2	Couple, two children ages 10 and 15
1986	\$4,230		\$14,676	\$17,687
1989	\$4,689	\$12,102	\$14,344	\$16,866
1990	\$4,737	\$12,043	\$14,430	\$16,900
1991	\$4,825	\$11,900	\$14,464	\$17,228
1992	\$4,694	\$11,795	\$14,424	\$17,287
1993	\$4,629	\$11,712	\$14,431	\$17,275
1994	\$4,662	\$9,266	\$14,936	\$17,785
1995	\$4,578	\$9,223	\$15,492	\$18,416
1996	\$4,560	\$9,169	\$15,412	\$18,288
1997	\$4,533	\$9,238	\$15,525	\$18,594
1998	\$4,488	\$9,194	\$15,892	\$19,308
1999	\$4,411	\$9,038	\$16,137	\$19,873
2000	\$4,299	\$9,124	\$16,039	\$19,935
2001	\$4,199	\$9,216	\$16,038	\$20,166
2002	\$4,111	\$9,323	\$15,924	\$20,180
2003	\$4,004	\$9,374	\$15,665	\$19,950
2004	\$3,938	\$9,212	\$15,563	\$19,921
2005	\$3,898	\$9,093	\$15,532	\$19,980
2006	\$3,890	\$9,048	\$16,493	\$20,607
2007	\$3,900	\$9,032	\$16,864	\$20,573
2008	\$3,932	\$9,062	\$16,925	\$20,666
2009	\$4,014	\$9,218	\$17,202	\$21,037
2010	\$6,992	\$9,057	\$16,957	\$20,775
2011	\$6,898	\$8,917	\$16,619	\$20,464
2012	\$6,801	\$8,837	\$16,460	\$20,318

Appendix B.5
Total Welfare Incomes Over Time, in Constant 2012 Dollars,
Quebec, 1986-2012

	Single employable person	Person with disability	Single parent, one child age 2	Couple, two children ages 10 and 15
1986	\$4,452		\$16,884	\$23,622
1989	\$5,833	\$10,395	\$15,603	\$21,488
1990	\$8,346	\$10,898	\$16,808	\$21,364
1991	\$8,841	\$11,392	\$15,867	\$22,338
1992	\$8,962	\$11,614	\$17,613	\$22,596
1993	\$8,980	\$11,607	\$18,227	\$23,105
1994	\$8,803	\$11,804	\$18,598	\$22,869
1995	\$8,612	\$11,555	\$18,206	\$22,373
1996	\$8,486	\$11,640	\$17,740	\$21,881
1997	\$8,224	\$11,607	\$17,057	\$20,881
1998	\$8,103	\$11,704	\$17,033	\$21,074
1999	\$8,152	\$11,726	\$16,974	\$20,986
2000	\$8,014	\$11,594	\$16,520	\$20,775
2001	\$7,983	\$11,591	\$16,572	\$21,054
2002	\$8,098	\$11,634	\$16,795	\$21,470
2003	\$8,001	\$11,500	\$16,658	\$21,384
2004	\$8,008	\$11,513	\$16,711	\$21,560
2005	\$7,901	\$11,440	\$17,510	\$23,548
2006	\$7,841	\$11,486	\$18,442	\$24,143
2007	\$7,749	\$11,460	\$18,629	\$23,892
2008	\$7,619	\$11,338	\$18,379	\$23,609
2009	\$7,779	\$11,575	\$18,705	\$24,057
2010	\$7,682	\$11,424	\$18,500	\$23,809
2011	\$7,673	\$11,359	\$18,311	\$23,621
2012	\$8,233	\$11,957	\$18,995	\$24,589

Appendix B.6
Total Welfare Incomes Over Time, in Constant 2012 Dollars,
Ontario, 1986-2012

	Single employable person	Person with disability	Single parent, one child age 2	Couple, two children ages 10 and 15
1986	\$9,515		\$19,014	\$25,156
1989	\$10,341	\$14,881	\$20,294	\$26,608
1990	\$11,398	\$16,005	\$22,813	\$30,565
1991	\$11,881	\$16,584	\$23,661	\$31,560
1992	\$12,163	\$16,767	\$23,944	\$31,888
1993	\$12,123	\$16,670	\$23,870	\$31,753
1994	\$12,147	\$16,696	\$23,906	\$31,539
1995	\$11,289	\$16,336	\$22,287	\$29,272
1996	\$9,321	\$16,098	\$18,722	\$24,745
1997	\$9,199	\$15,831	\$18,439	\$24,375
1998	\$9,094	\$15,675	\$18,253	\$24,124
1999	\$8,937	\$15,405	\$17,943	\$23,722
2000	\$8,707	\$15,004	\$17,550	\$23,235
2001	\$8,498	\$14,637	\$17,207	\$22,810
2002	\$8,316	\$14,316	\$16,881	\$22,392
2003	\$8,095	\$13,927	\$16,476	\$21,867
2004	\$8,105	\$13,933	\$16,565	\$21,916
2005	\$7,970	\$13,713	\$16,436	\$21,954
2006	\$7,870	\$13,564	\$17,328	\$22,483
2007	\$7,862	\$13,515	\$17,943	\$22,984
2008	\$7,842	\$13,489	\$17,794	\$22,628
2009	\$7,980	\$13,728	\$18,480	\$24,143
2010	\$8,205	\$13,946	\$19,199	\$25,193
2011	\$8,225	\$13,979	\$18,932	\$25,001
2012	\$8,067	\$13,772	\$18,598	\$24,944

Appendix B.7
Total Welfare Incomes Over Time, in Constant 2012 Dollars,
Manitoba, 1986-2012

	Single employable person	Person with disability	Single parent, one child age 2	Couple, two children ages 10 and 15
1986	\$9,441		\$16,558	\$26,043
1989	\$9,907	\$10,763	\$16,231	\$27,812
1990	\$10,151	\$10,741	\$16,340	\$28,665
1991	\$10,214	\$10,749	\$16,413	\$29,120
1992	\$10,284	\$12,993	\$17,788	\$29,491
1993	\$10,112	\$11,739	\$16,187	\$27,163
1994	\$9,440	\$11,682	\$16,098	\$27,594
1995	\$9,248	\$11,430	\$15,742	\$26,982
1996	\$8,582	\$11,262	\$15,512	\$24,533
1997	\$7,473	\$11,075	\$15,254	\$22,886
1998	\$7,399	\$10,966	\$15,103	\$22,427
1999	\$7,272	\$10,869	\$14,839	\$22,041
2000	\$7,085	\$10,652	\$14,818	\$21,873
2001	\$6,916	\$10,393	\$15,343	\$22,056
2002	\$6,769	\$10,166	\$15,576	\$22,031
2003	\$6,590	\$9,890	\$15,326	\$22,383
2004	\$6,732	\$9,969	\$15,231	\$23,203
2005	\$6,617	\$9,783	\$15,107	\$23,154
2006	\$6,494	\$9,832	\$15,910	\$23,532
2007	\$6,360	\$9,852	\$16,005	\$23,114
2008	\$6,853	\$9,954	\$15,724	\$22,739
2009	\$7,250	\$10,024	\$15,775	\$22,846
2010	\$7,217	\$9,942	\$15,555	\$22,552
2011	\$7,025	\$9,671	\$15,156	\$21,988
2012	\$7,037	\$9,640	\$15,018	\$21,819

Appendix B.8
Total Welfare Incomes Over Time, in Constant 2012 Dollars,
Saskatchewan, 1986-2012

	Single employable person	Person with disability	Single parent, one child age 2	Couple, two children ages 10 and 15
1986	\$7,903		\$18,188	\$26,692
1989	\$8,021	\$13,000	\$18,091	\$25,856
1990	\$7,959	\$12,724	\$17,928	\$25,469
1991	\$7,912	\$12,451	\$17,678	\$25,073
1992	\$8,066	\$12,227	\$17,396	\$25,060
1993	\$8,468	\$12,102	\$17,193	\$24,712
1994	\$8,462	\$12,092	\$17,174	\$24,777
1995	\$7,600	\$11,830	\$16,798	\$24,244
1996	\$8,158	\$11,985	\$16,552	\$23,890
1997	\$7,365	\$10,735	\$16,277	\$22,332
1998	\$7,314	\$10,721	\$15,062	\$22,248
1999	\$7,518	\$10,985	\$15,558	\$23,043
2000	\$7,518	\$10,904	\$15,582	\$22,911
2001	\$7,509	\$10,874	\$15,581	\$22,989
2002	\$7,393	\$10,653	\$15,315	\$22,629
2003	\$7,354	\$10,549	\$14,902	\$22,204
2004	\$7,263	\$10,519	\$14,776	\$22,153
2005	\$7,578	\$10,115	\$15,053	\$21,982
2006	\$9,528	\$10,427	\$17,523	\$24,131
2007	\$8,274	\$10,666	\$16,722	\$22,534
2008	\$8,660	\$11,175	\$17,507	\$24,133
2009	\$9,340	\$11,598	\$19,067	\$25,533
2010	\$9,122	\$11,695	\$18,600	\$25,038
2011	\$9,024	\$11,530	\$18,309	\$24,523
2012	\$8,901	\$11,263	\$18,370	\$24,578

Appendix B.9
Total Welfare Incomes Over Time, in Constant 2012 Dollars,
Alberta, 1986-2012

	Single employable person	Person with disability	Person with disability- AISH	Single parent, one child age 2	Couple, two children ages 10 and 15
1986	\$11,246			\$18,292	\$28,600
1989	\$7,928	\$9,778		\$16,457	\$25,171
1990	\$7,685	\$9,450		\$16,076	\$24,438
1991	\$8,520	\$10,121		\$17,094	\$26,993
1992	\$8,449	\$9,932		\$16,947	\$26,661
1993	\$7,973	\$9,644		\$16,341	\$25,765
1994	\$6,997	\$9,614		\$15,352	\$24,447
1995	\$6,845	\$9,432		\$15,004	\$24,127
1996	\$6,745	\$9,294		\$14,775	\$23,775
1997	\$6,671	\$9,178		\$14,632	\$23,474
1998	\$6,695	\$9,179		\$14,780	\$23,615
1999	\$6,580	\$9,250		\$14,902	\$23,474
2000	\$6,412	\$9,679		\$14,705	\$23,304
2001	\$6,259	\$9,452		\$14,458	\$22,890
2002	\$6,126	\$9,251		\$14,159	\$22,407
2003	\$5,965	\$9,166		\$14,084	\$22,231
2004	\$5,863	\$9,120		\$14,124	\$22,278
2005	\$5,744	\$8,930		\$14,019	\$22,176
2006	\$6,083	\$9,491	\$13,992	\$15,737	\$24,359
2007	\$5,521	\$9,212	\$13,929	\$14,957	\$22,178
2008	\$5,787	\$9,361	\$14,268	\$15,033	\$22,089
2009	\$7,703	\$10,035	\$15,209	\$16,754	\$23,511
2010	\$7,568	\$9,866	\$15,266	\$16,515	\$23,214
2011	\$7,356	\$9,594	\$14,843	\$16,090	\$22,632
2012	\$7,649	\$9,850	\$18,228	\$16,333	\$22,856

Appendix B.10
Total Welfare Incomes Over Time, in Constant 2012 Dollars,
British Columbia, 1986-2012

	Single employable person	Person with disability	Single parent, one child age 2	Couple, two children ages 10 and 15
1986	\$8,033		\$16,439	\$23,704
1989	\$8,926	\$12,274	\$17,858	\$23,328
1990	\$9,238	\$12,820	\$18,321	\$23,727
1991	\$8,863	\$12,739	\$18,340	\$23,714
1992	\$9,417	\$13,167	\$18,943	\$24,634
1993	\$9,439	\$13,247	\$18,973	\$24,701
1994	\$9,676	\$13,568	\$19,400	\$25,357
1995	\$9,498	\$13,323	\$19,032	\$24,876
1996	\$8,668	\$13,131	\$18,755	\$24,512
1997	\$8,523	\$12,914	\$18,376	\$23,971
1998	\$8,438	\$12,787	\$18,195	\$23,735
1999	\$8,292	\$12,566	\$17,895	\$23,357
2000	\$8,143	\$12,338	\$17,634	\$23,027
2001	\$8,035	\$12,172	\$17,508	\$22,911
2002	\$7,863	\$11,907	\$16,681	\$22,182
2003	\$7,629	\$11,616	\$16,187	\$21,411
2004	\$7,497	\$11,407	\$16,016	\$21,222
2005	\$7,343	\$12,120	\$15,864	\$21,003
2006	\$7,206	\$11,897	\$16,653	\$21,430
2007	\$8,038	\$12,143	\$17,715	\$22,138
2008	\$8,287	\$12,140	\$17,928	\$22,415
2009	\$8,274	\$12,119	\$17,978	\$22,530
2010	\$8,173	\$11,948	\$17,886	\$22,572
2011	\$8,066	\$11,733	\$17,664	\$22,335
2012	\$7,952	\$11,561	\$17,489	\$22,386

Appendix B.11
Total Welfare Incomes Over Time, in Constant 2012 Dollars,
Yukon, 1986-2012

	Single employable person	Person with disability	Single parent, one child age 2	Couple, two children ages 10 and 15
1986	\$9,545		\$19,114	\$30,208
1989	\$11,635	\$13,001	\$20,982	\$31,840
1990	\$11,896	\$13,207	\$21,402	\$31,862
1991	\$11,905	\$13,159	\$21,584	\$32,386
1992	\$11,757	\$12,999	\$21,474	\$32,423
1993	\$11,546	\$12,763	\$21,099	\$31,852
1994	\$11,535	\$12,752	\$21,085	\$31,828
1995	\$11,285	\$13,393	\$20,628	\$31,138
1996	\$11,120	\$13,205	\$20,326	\$30,682
1997	\$15,041	\$17,101	\$24,503	\$35,491
1998	\$14,864	\$16,932	\$24,261	\$35,141
1999	\$14,636	\$16,641	\$24,237	\$34,536
2000	\$14,333	\$16,269	\$23,668	\$33,770
2001	\$15,352	\$17,245	\$24,534	\$34,492
2002	\$15,150	\$16,996	\$24,129	\$34,216
2003	\$14,753	\$16,541	\$23,523	\$33,400
2004	\$14,489	\$16,251	\$23,239	\$33,149
2005	\$14,180	\$16,765	\$22,554	\$32,916
2006	\$13,908	\$17,285	\$22,971	\$32,621
2007	\$13,611	\$16,921	\$22,770	\$31,728
2008	\$14,609	\$17,850	\$24,418	\$34,266
2009	\$16,350	\$19,576	\$27,115	\$37,595
2010	\$16,312	\$19,458	\$26,992	\$37,431
2011	\$15,932	\$18,977	\$26,342	\$36,537
2012	\$16,092	\$19,092	\$26,551	\$36,853

Appendix B.12
Total Welfare Incomes Over Time, in Constant 2012 Dollars,
Northwest Territories, 1986-2012

	Single employable person	Person with disability	Single parent, one child age 2	Couple, two children ages 10 and 15
1993	\$16,491	\$18,630	\$29,704	\$35,997
1994	\$16,473	\$18,614	\$29,679	\$36,019
1995	\$16,116	\$18,211	\$29,036	\$35,237
1996	\$15,777	\$18,252	\$28,488	\$34,558
1997	\$10,413	\$13,252	\$25,164	\$33,694
1998	\$10,286	\$13,173	\$25,282	\$34,061
1999	\$11,420	\$14,279	\$26,923	\$36,170
2000	\$11,137	\$13,922	\$26,284	\$35,339
2001	\$11,167	\$14,157	\$25,871	\$34,717
2002	\$14,283	\$18,402	\$26,218	\$35,232
2003	\$15,144	\$19,449	\$25,627	\$34,576
2004	\$14,976	\$19,172	\$25,291	\$34,397
2005	\$15,480	\$19,648	\$25,759	\$35,979
2006	\$15,192	\$19,276	\$26,115	\$35,398
2007	\$16,250	\$20,675	\$21,002	\$34,216
2008	\$18,453	\$22,942	\$28,169	\$35,760
2009	\$18,420	\$22,891	\$28,138	\$35,662
2010	\$18,095	\$21,857	\$27,664	\$35,087
2011	\$17,586	\$21,851	\$26,900	\$34,119
2012	\$17,334	\$21,524	\$26,544	\$33,693

Appendix B.13
Total Welfare Incomes Over Time, in Constant 2012 Dollars,
Nunavut, 1986-2012

	Single employable person	Person with disability	Single parent, one child age 2	Couple, two children ages 10 and 15
1999	\$13,627	\$16,440	\$36,866	\$44,860
2000	\$13,311	\$16,042	\$35,967	\$43,802
2001	\$13,023	\$15,680	\$35,160	\$42,863
2002	\$12,688	\$15,342	\$34,435	\$41,686
2003	\$12,461	\$15,164	\$25,263	\$41,149
2004	\$12,450	\$15,105	\$25,148	\$41,120
2005	\$12,478	\$15,076	\$25,198	\$40,746
2006	\$16,790	\$19,338	\$30,148	\$44,918
2007	\$42,179	\$44,649	\$49,061	\$54,954
2008	\$43,783	\$46,197	\$49,726	\$54,579
2009	\$46,622	\$49,005	\$51,992	\$55,722
2010	\$43,081	\$47,475	\$51,047	\$56,977
2011	\$42,446	\$46,218	\$50,250	\$56,035
2012	\$7,684	\$9,884	\$14,764	\$22,235