



# Welfare in Canada, 2020

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*Welfare in Canada* was established by the Caledon Institute of Social Policy to maintain data previously published by the National Council of Welfare.

Maytree thanks all jurisdictions for their cooperation in the production of the welfare incomes data presented in this report.

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# Introduction

## About *Welfare in Canada*

*Welfare in Canada* is a series that presents the total incomes of four example households who qualify for social assistance benefits in each of Canada's provinces and territories in a given year.

Welfare income refers to the total income that these households receive from all government transfers. Individuals and families who receive basic social assistance benefits will also be eligible for financial support through refundable tax credits, child benefits for households with children, and, where applicable, additional social assistance payments. Together these form the total welfare income of a household. The value varies in every province and territory because each jurisdiction has distinct social assistance programs, and because each has its own refundable tax credit and benefit programs.

*Welfare in Canada, 2020* looks at the maximum total amount that a household would have received over the course of the 2020 calendar year, assuming they had no other source of income and no assets. Some households may have received less if they had income from other sources, while some households may have received more if they had special health- or disability-related needs.

The report looks at:

- Social assistance program eligibility tests for assets and earned income;
- How welfare incomes vary across Canada;
- The components of welfare incomes in each province and territory;
- Long-term changes in welfare incomes in each province and territory; and
- The adequacy of welfare incomes in each province compared to poverty and low-income thresholds.

In addition, this year the report includes a new section that looks at the adequacy of welfare incomes in each province over time, an analysis that hearkens back to past reports prepared by the National Council of Welfare. Also, please note that this report measures the adequacy of welfare incomes relative to both the Market Basket Measure (MBM) – Canada's Official Poverty Line – and the Deep Income Poverty threshold (MBM-DIP), which is equivalent to 75 per cent of the MBM. This analysis will replace the low-income threshold comparisons in future reports. We hope these additions will be helpful for those using the report.

In each jurisdiction, the total welfare income for which a household is eligible depends on its specific composition. For illustrative purposes, this resource focuses on the welfare incomes of four example household types:

1. Unattached single considered employable;
2. Unattached single with a disability;
3. Single parent with one child, age two; and
4. Couple with two children, ages ten and 15.

*Welfare in Canada* was established by the Caledon Institute of Social Policy to maintain data previously published by the National Council of Welfare. In 2018, Maytree assumed responsibility for updating the series.

## Methodology

The methodology replicates the approach used by the National Council of Welfare. To calculate the welfare income for each household type, we made the following assumptions:

- The households started to receive assistance on January 1 and remained on assistance for the entire year.
- The households had no earnings from employment so were eligible to receive the maximum rate of assistance.
- The heads of all households, except the unattached single with a disability, were deemed fully employable. This means the adults in the single parent with one child and the couple with two children households were also deemed employable, in addition to the unattached single.
- The households lived in the largest city in their province or territory.
- The households lived in private market housing and utility costs were included in the rent.
- The households filed an income tax return at the end of the previous tax year.
- Changes to welfare rates or other program rates over the course of the year were accounted for.
- Basic rates and additional items (for example, a Christmas allowance or a back-to-school allowance) were included where applicable. Special needs amounts were not included.

In 2020, a number of additional financial supports were made available to households in response to the COVID-19 pandemic. To continue to present the total welfare income of a “typical” social assistance recipient, we have made the following assumptions:

- Additional provincial or territorial supports have been included if they were paid automatically to social assistance recipients or, in the case of discretionary supports, if over half of recipients benefited from them.
- Automatic top-ups to existing federal benefits (the Canada Child Benefit and the GST/HST credit) have been included. None of the households received the one-time payment of \$600 to persons with disabilities as this was provided to recipients of existing federal programs which our example households did not receive. The treatment of these benefits aligns with the methodology used in previous editions.
- Our households did not qualify for the Canada Emergency Response Benefit (CERB) because they lost employment prior to the pandemic. They did not qualify for the Canada Recovery Benefit (CRB) as they had no employment income. In keeping with previous editions, they did not qualify for Employment Insurance (EI).

2020 is also the first year that the example households in some jurisdictions received the federal climate benefit. These amounts are outlined in the components of income section for each jurisdiction and are included under “federal tax credits” in the tables.

To compare how total welfare incomes have changed over time within each jurisdiction, we convert the total welfare incomes from earlier years to their equivalent value in 2020 using the national consumer price index. As prices increase, the same amount of money is able to buy less. Adjusting for inflation means that the trends over time in this report represent how the value of welfare incomes has changed after accounting for changes to the costs of living.

To demonstrate the adequacy of welfare incomes, we compare total welfare incomes in 2020 to the four measures of poverty and low income commonly used in Canada. These are:

- Canada’s Official Poverty Line, the Market Basket Measure (MBM), which identifies households whose disposable income is less than the cost of a basket of goods and services that represent a basic standard of living;
- The Deep Income Poverty threshold (MBM-DIP), which identifies households whose disposable income is less than 75 per cent of the MBM;

- The Low Income Measure (LIM), which identifies households whose income is substantially below what is typical in society (less than half of the median income); and
- The Low Income Cut-Off (LICO), which identifies households that are likely to spend a disproportionately large share of their income on the necessities of food, clothing, and shelter.

The exact levels of the poverty and low-income thresholds change every year (in response to changes in costs, in the case of MBM and LICO, and in response to changing median income in the case of LIM) and are produced by Statistics Canada. At the time of publication, the MBM and LIM levels for 2020 were not available. As a result, we have estimated the LIM and MBM thresholds for 2020. To estimate the MBM threshold, which varies by province and community, we increased the 2019 levels in line with the consumer price index for each applicable city. To estimate the LIM threshold, which is the same across the provinces, we increased the 2019 levels in line with the national consumer price index.

All poverty and low-income thresholds used are for after-tax income because welfare incomes are not subject to income taxation.

This year's report includes a new section that provides an analysis of changes in the adequacy of welfare incomes over time relative to Canada's Official Poverty Line, the MBM. Note that the MBM was rebased twice since its introduction, in 2008 and 2018. Rebasing of the MBM is undertaken periodically by Statistics Canada to update the measure by more accurately reflecting the cost of living as it changes over time. The report uses the 2000-base MBM in the years 2002 through 2007, the 2008-base in years 2008 through 2017, and the 2018-base in years 2018 forward. The figures and narrative both highlight the rebased MBMs in use. More information about rebasing and its implications is available in the following publications:

- Hatfield, M. et al. (2010). *First Comprehensive Review of the Market Basket Measure of Low Income*. Human Resources and Skills Development Canada.: [https://publications.gc.ca/collections/collection\\_2011/rhdcc-hrsdc/HS28-178-2010-eng.pdf](https://publications.gc.ca/collections/collection_2011/rhdcc-hrsdc/HS28-178-2010-eng.pdf)
- Djidel, S. et al. (2020). *Report on the second comprehensive review of the Market Basket Measure*. Statistics Canada.: <https://www150.statcan.gc.ca/n1/en/pub/75f0002m/75f0002m2020002-eng.pdf?st=13luU6wA>

The territories are not included in the adequacy analysis because Statistics Canada does not produce poverty thresholds for the territories. Statistics Canada is working with the Northwest Territories, Nunavut, and Yukon to develop territory-



specific MBM thresholds for these regions. These thresholds will be incorporated into future *Welfare in Canada* reports as they become available.

Persons with disabilities face a higher cost of living that is not accounted for in the report's analysis of the adequacy of welfare incomes. Social assistance rates and some other payments are typically higher for persons with a disability than for those without, but the poverty threshold for a person considered employable is the same as that for a person with a disability. As a result, the total welfare incomes of persons with disabilities appear to be "more adequate," but this does not account for the higher costs of living that they face. These costs can include additional health care or food needs, or the additional expense of assistive devices, rehabilitation, personal assistance, or house adaptation.

**Maytree thanks all jurisdictions for their cooperation in the production of the welfare incomes data presented in this report.**

# Summary of 2020 welfare incomes across Canada

## Total welfare incomes in 2020

Individuals and families who qualify for basic social assistance benefits are also eligible for financial support through refundable tax credits, child benefits for households with children, and, where applicable, additional social assistance payments that are automatic and recurring (for example, an annual back-to-school allowance). Together, these form the total welfare income of a household. The value varies in every province and territory because each jurisdiction has distinct social assistance programs, and each has its own refundable tax credit and benefit programs.

The table below shows the maximum total welfare incomes that four example households would have received in 2020 in each of Canada's ten provinces. The child in the single parent family is two years old and the children in the couple household are ten and 15.

### Total welfare incomes in each province in 2020

	Unattached single considered employable	Unattached single with a disability	Single parent, one child	Couple, two children
Alberta	\$9,967	\$21,554 / \$11,430*	\$24,459	\$35,659
British Columbia	\$12,852	\$18,644	\$26,049	\$36,744
Manitoba	\$10,079	\$13,727	\$24,379	\$33,289
New Brunswick	\$7,643	\$10,411	\$21,293	\$28,454
Newfoundland and Labrador	\$11,678	\$18,226	\$24,766	\$31,276
Nova Scotia	\$7,920	\$11,092	\$20,009	\$30,331
Ontario	\$10,309	\$15,655	\$23,360	\$33,761
Prince Edward Island	\$12,968	\$14,793	\$25,256	\$39,961
Quebec	\$13,005	\$14,714	\$23,897	\$40,544
Saskatchewan	\$11,704	\$16,564	\$24,944	\$34,103

\* The higher total welfare income amount is for the unattached single with a disability who is eligible for Alberta's Assured Income for the Severely Handicapped (AISH) program; the lower amount is for the unattached single with a disability who is eligible for Alberta's Barriers to Full Employment (BFE) program.

**Unattached single considered employable:** The highest total welfare income of an unattached single considered employable was in Quebec, at \$13,005, followed by Prince Edward Island, at \$12,968, and British Columbia, at \$12,852. These jurisdictions are followed by a cluster of five provinces with welfare incomes between \$11,704 and \$9,967. Nova Scotia and New Brunswick have the lowest welfare incomes, at \$7,920 and \$7,643, respectively.

**Unattached single with a disability:** Alberta had the highest welfare income for an unattached single with a disability, at \$21,554, through its Assured Income for the Severely Handicapped (AISH) program. British Columbia had the second highest at \$18,644; Newfoundland and Labrador had the third highest, at \$18,226. Five provinces followed with welfare incomes between \$16,564 and \$13,727. The three lowest welfare incomes for this household were for those receiving benefits through Alberta's Barriers to Full Employment program, at \$11,430, Nova Scotia, at \$11,092, and New Brunswick, at \$10,411.

**Single parent with one child:** British Columbia had the highest welfare income for a single parent with one child, at \$26,049. Prince Edward Island and Saskatchewan had the next highest, at \$25,256 and \$24,944 respectively. A cluster of five provinces followed, with welfare incomes between \$24,766 and \$23,360. The lowest welfare incomes for this household were in New Brunswick and Nova Scotia, at \$21,293 and \$20,009, respectively.

**Couple with two children:** Quebec provided the highest welfare income to the couple with two children, at 40,544, followed closely by Prince Edward Island at \$39,961. Five provinces followed, with welfare incomes between \$36,744 and \$33,289. Thereafter, Newfoundland and Labrador and Nova Scotia provided welfare incomes of \$31,276 and \$30,331, respectively. New Brunswick had the lowest welfare income for the couple with two children household, at \$28,454.

The following table shows the same information for Canada's three territories. It is based on the same methodology as that for the provincial figures, but the provinces and territories are not directly comparable due to significant differences in the cost of living and the nature of income security programs there.

## Total welfare incomes in each territory in 2020

Jurisdiction	Unattached single considered employable	Unattached single with a disability	Single parent, one child	Couple, two children
Northwest Territories	\$27,171	\$33,077	\$38,320	\$50,126
Nunavut	\$9,811	\$12,848	\$20,241	\$31,870
Yukon	\$19,232	\$22,959	\$36,599	\$53,462

Welfare incomes in Yukon and the Northwest Territories were generally higher than in the provinces, reflecting the higher cost of living in the territories. However, welfare incomes in Nunavut were considerably lower than in the other two territories, reflecting in part the high proportion of households on social assistance living in subsidized housing whose living costs were reduced through housing subsidies.<sup>6</sup>

## COVID-19 pandemic-related payments

A number of additional financial supports were made available to households in 2020 in response to the COVID-19 pandemic. The “About Welfare in Canada” section outlines the method we used to determine which benefits are included in these calculations and how we have accounted for benefit changes related to the COVID-19 pandemic in order to identify the total welfare income of a typical household in receipt of social assistance. Note that the COVID-19 pandemic-related payment amounts are included in the “Total welfare incomes in 2020” section above.

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<sup>6</sup> See the “Components of welfare incomes” and “Changes to welfare incomes” sections of the Nunavut analysis in this report for further information.

## COVID-19 pandemic-related payments in each province and territory in 2020

	Unattached single considered employable	Unattached single with a disability	Single parent, one child	Couple, two children
<b>Alberta</b>	\$290	\$443 / \$290*	\$1,033	\$1,486
<b>British Columbia</b>	\$3,165	\$3,165	\$4,082	\$7,338
<b>Manitoba</b>	\$290	\$490	\$1,033	\$1,486
<b>New Brunswick</b>	\$290	\$290	\$1,033	\$1,486
<b>Newfoundland and Labrador</b>	\$290	\$290	\$1,033	\$1,486
<b>Nova Scotia</b>	\$340	\$340	\$1,133	\$1,686
<b>Ontario</b>	\$290	\$290	\$1,033	\$1,486
<b>Prince Edward Island</b>	\$390	\$390	\$1,233	\$1,886
<b>Quebec</b>	\$290	\$290	\$1,033	\$1,486
<b>Saskatchewan</b>	\$340	\$340	\$1,083	\$1,586
<b>Northwest Territories</b>	\$1,058	\$1,118	\$2,326	\$3,053
<b>Nunavut</b>	\$290	\$290	\$1,033	\$1,486
<b>Yukon</b>	\$302	\$375	\$1,033	\$1,486

Legend:

- COVID-19 pandemic-related payments from only the federal government.
- COVID-19 pandemic-related payments from both the respective provincial/territorial government and the federal government.

\* The higher amount is for an unattached single with a disability who is eligible for Alberta's Assured Income for the Severely Handicapped (AISH) program; the lower amount is for an unattached single with a disability who is eligible for that province's Barriers to Full Employment (BFE) program.

- All household types in all 13 provinces and territories received COVID-19 pandemic-related payments from the federal government, through increases to both the GST/HST credit and the Canada Child Benefit. These payments amounted to \$290 for both the unattached single considered employable and the unattached single with a disability households, \$1,033 for single parents with one child, and \$1,486 for couples with two children. The only exceptions are the unattached single considered employable and the unattached single with a disability in Yukon, and the unattached single with a disability receiving AISH in Alberta, who all received higher GST/HST credit supplement amounts due to higher previous years' incomes.
- Five provinces and one territory provided additional COVID-19 pandemic-related payments that were consistent with *Welfare in Canada* methodology

and thus included in the analysis. In Manitoba, these payments were only available to the unattached single with a disability, unlike in the five other jurisdictions where they were available to all four household types.

- Of the six subnational jurisdictions providing COVID-19 pandemic-related payments, British Columbia had the highest, with an additional \$2,875 to both the unattached single considered employable and the unattached single with a disability, \$3,049 to the single parent with one child, and \$5,852 to the couple with two children. The second highest was the Northwest Territories, with an additional \$675 to both the unattached single considered employable and the unattached single with a disability, \$1,323 for the single parent with one child, and \$1,567 for the couple with two children.
- The other four jurisdictions offered more modest COVID-19 pandemic-related payments, ranging between \$50 and \$400 for the year.
- Ontario’s Emergency Benefit for households on social assistance and other benefits provided through the Ministry of Education (Support for Learners, Support for Families, and the Ontario COVID-19 Child Benefit) are not included in this analysis due to *Welfare in Canada* methodology. See the Ontario “Components of welfare incomes” section for more information.

## Changes to welfare incomes in 2020

The two tables below compare total welfare incomes in the provinces and the territories in 2020 with those in 2019 without adjusting for inflation. For context, the cost of living increased by 0.7 per cent in 2020 (based on the national rate of inflation).<sup>7</sup> As such, households whose welfare incomes increased by less than 0.7 per cent would have been worse off in 2020 than in the previous year.

Families with low incomes experienced a considerable increase in their cost of living in 2020 due to the closure of low-cost or free services due to the COVID-19 pandemic.<sup>8</sup> While the CPI measure of inflation reflects changes in consumption patterns and remains the most robust indicator of changes to living costs, it is important to recognize that the COVID-19 pandemic impacted the living costs of different households in very different ways depending on their circumstances and income.

<sup>7</sup> Statistics Canada, January 2021. “Consumer Price Index, annual average, not seasonally adjusted.” Accessed at: <https://www150.statcan.gc.ca/t1/tbl1/en/cv.action?pid=1810000501>

<sup>8</sup> See, for example, Cooper, Sarah, Bronwyn Dobchuk-Land, Justin Grift, Katharina Maier, Shayna Plaut, and Niigaan Sinclair, December 2020. “State of the Inner City Report 2020 - Strengthening community in a time of isolation.” Canada Centre for Policy Alternatives. Accessed at: <https://www.policyalternatives.ca/publications/reports/state-inner-city-report-2020>

## Change in total welfare income between 2019 and 2020 in each province

	Unattached single considered employable	Unattached single with a disability	Single parent, one child	Couple, two children
Alberta	+6.3%	+3.6% / +5.5%*	+7.6%	+7.5%
British Columbia	+35.1%	+21.9%	+21.8%	+30.5%
Manitoba	+4.6%	+8.5%	+9.1%	+8.8%
New Brunswick	+7.2%	+5.8%	+5.9%	+6.5%
Newfoundland and Labrador	+2.6%	+57.3%	+5.0%	+5.9%
Nova Scotia	+6.4%	+8.0%	+8.9%	+8.4%
Ontario	+5.5%	+3.5%	+7.2%	+7.2%
Prince Edward Island	+15.3%	+13.3%	+14.0%	+14.4%
Quebec	+4.7%	+4.6%	+6.9%	+7.7%
Saskatchewan	+32.6%	+4.7%	+17.4%	+12.9%

\* The lower amount represents the change in the total welfare income of an unattached single with a disability who is eligible for Alberta's Assured Income for the Severely Handicapped (AISH) program; the higher amount represents the change for an unattached single with a disability who is eligible for Alberta's Barriers to Full Employment (BFE) program.

- Welfare incomes rose by more than the cost of living for all 41 households in the ten provinces between 2019 and 2020. The highest percentage increase was for the unattached single with a disability in Newfoundland and Labrador, at 57.3 per cent. However, this significant increase is largely due to a change in the way income was calculated for the purposes of this report, rather than a jurisdictional policy change.<sup>9</sup> Three other households had percentage increases above 30 per cent – the unattached single considered employable and the couple with two children in British Columbia and the unattached single considered employable in Saskatchewan. The increases in British Columbia were largely due to the addition of significant COVID-19 pandemic-related payments and those in Saskatchewan were due to a change in benefit amounts resulting from a new basic social assistance program. The smaller, but still significant, increases seen in Prince Edward Island were due to increases in basic social assistance amounts, as noted below. The lowest increase was for the income of the unattached single considered employable in Newfoundland and Labrador, at 2.6 per cent.

<sup>9</sup> See the “Components of welfare incomes” and “Changes to welfare incomes” sections of the Newfoundland and Labrador analysis in this report for further information.

- Federal COVID-19 pandemic-related payments were received by the example households in all ten provinces as one-time top-ups. The GST/HST credit top-up was provided to all 41 households, with \$290 going to both unattached single households, \$733 to single parents with one child, and \$866 to the couple with two children households (with the exception of the unattached single with a disability in Alberta receiving AISH, who was provided with \$443). In addition, all 20 households with children received a Canada Child Benefit top-up worth \$300 per child.
- The federal government also provided payments for the new climate action incentive (CAI) program available to households in four provinces – Alberta, Manitoba, Ontario, and Saskatchewan. These payments vary by household and province and, unlike the COVID-19 pandemic-related payments, will continue to be provided in future.
- Five provinces provided COVID-19 pandemic-related payments that were consistent with *Welfare in Canada* methodology and thus included in the analysis – British Columbia, Manitoba, Nova Scotia, Prince Edward Island, and Saskatchewan. (Note that Ontario’s benefits are not included. See the Ontario “Components of welfare incomes” section for more information). With the exception of Manitoba, payments were made available to all four household types. British Columbia provided the highest payments by a significant margin, through two programs. All four households received a COVID-19 Crisis Supplement of \$300 per month per adult between April and December through Income Assistance or Disability Assistance. They also received a one-time COVID-19 pandemic top-up to the BC Climate Action Tax Credit of \$174.50 per adult or first child in a single parent family, and \$51.50 for any additional children. In Manitoba, only one household – the unattached single with a disability – received a pandemic-related payment, in the form of a one-time \$200 top-up to the basic social assistance benefit. The other three provinces provided a one-time top-up to social assistance recipients: \$50 per individual in Nova Scotia, \$100 per family member in Prince Edward Island, and \$50 per adult in Saskatchewan.
- In Saskatchewan, three households (except the unattached single with a disability) qualified for the Saskatchewan Income Support (SIS) program, a new program introduced in July 2019 that replaced the Saskatchewan Assistance Program (SAP) and the Transitional Employment Assistance (TEA) program. The basic SIS benefit amounts were higher than those of the TEA program.
- Four provinces increased basic or additional social assistance benefit amounts. In Manitoba, as part of that province’s additional social assistance

benefits, Rent Assist amounts were increased for all households except unattached singles considered employable under age 55. In New Brunswick, basic social assistance benefits for both unattached single households increased slightly and were indexed to inflation. In Nova Scotia, Personal Allowance and Shelter Allowance benefits were combined into the new Standard Household Rate, which resulted in an increase to basic social assistance benefits of two per cent for all households except the single parent with one child who saw an increase of five per cent. In Prince Edward Island, basic social assistance benefit amounts increased for the fourth consecutive year. Excluding COVID-19 pandemic-related benefits, the increases between 2019 and 2020 ranged from 10 per cent for the unattached single with a disability to 13 per cent for the couple with two children.

- British Columbia also increased the annual amounts of an existing refundable tax credit. The BC Climate Action Tax Credit increased in 2020 from \$154.50 annually to \$174 for each adult and the first child in a single parent family, and from \$45.50 to \$51 for any additional children.
- Amounts from the two federal programs – GST/HST tax credit and the Canada Child Benefit – were slightly higher in 2020 from automatic annual inflationary increases. Similar increases to provincial programs occurred in some, but not all, jurisdictions. Of note, only two provinces have indexed basic social assistance benefits to inflation: New Brunswick and Quebec.

### Change in total welfare income between 2019 and 2020 in each territory

	Unattached single considered employable	Unattached single with a disability	Single parent, one child	Couple, two children
<b>Northwest Territories</b>	+4.9%	+5.9%	+5.7%	+7.4%
<b>Nunavut</b>	+3.1%	+2.7%	+6.2%	+5.7%
<b>Yukon</b>	+3.9%	+3.6%	+5.3%	+5.2%

- In 2020, welfare incomes rose at a rate above inflation for all households in the three territories. The highest increase was for the couple with two children household in the Northwest Territories at 7.4 per cent. The lowest increase was for the unattached single with a disability household in Nunavut at 2.7 per cent.
- As in the provinces, all households in all three territories received one-time top-up COVID-19 pandemic-related payments through federal tax credits and benefits. All households received the GST/HST tax credit top-up, and all households with children received the Canada Child Benefit top-up.

- The Northwest Territories was the only territory to provide COVID-19 pandemic-related payments. Through basic social assistance, the territorial government provided a one-time emergency allowance of \$500 for unattached single households or \$1,000 for households of more than one person. In addition, all four households received the Furnishing Allowance given a policy decision to enroll all clients in the “Wellness: Self-Care” Productive Choice activity option in response to the COVID-19 pandemic.
- Amounts from the two federal programs – GST/HST tax credit and the Canada Child Benefit – were slightly higher in 2020 from automatic annual inflationary increases. Similar increases to territorial programs occurred in some, but not all, jurisdictions. Notably, of the three territories, only Yukon has indexed basic social assistance benefits to inflation.

## Adequacy of welfare incomes across Canada

The table below looks at how the 2020 welfare incomes of each example household type in the provinces compared to Canada’s Official Poverty Line, the Market Basket Measure (MBM), and the deep income poverty threshold (MBM-DIP).

The deep income poverty threshold is equivalent to 75 per cent of the Official Poverty Line. It was introduced in this year’s *Welfare in Canada* report to measure how each household’s welfare income related to this much more modest threshold. As noted in a recent report from the Institute of Research on Public Policy, “Living in deep poverty means that individuals and families must use all of their income to meet basic necessities such as shelter and food, making it virtually impossible to address other needs or plan for their future.”<sup>10</sup>

To demonstrate the range across Canada’s provinces, the table below shows the provinces with the highest and lowest welfare incomes relative to the two poverty thresholds. The total welfare income and both poverty thresholds in the table are for the most populated city in each province.

As noted in the “Introduction” the territories are not included in this adequacy analysis because Statistics Canada does not currently produce poverty thresholds for the territories, and these poverty thresholds do not take into consideration all the additional costs of living that are associated with having a disability.

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10 Herd, Dean, Yuna Kim, and Christine Carrasco, September 2020. “Canada’s Forgotten Poor? Putting Singles Living in Deep Poverty on the Policy Radar.” Institute for Research on Public Policy. Accessed at: <https://irpp.org/research-studies/canadas-forgotten-poor-putting-singles-living-in-deep-poverty-on-the-policy-radar/>

## Highest and lowest adequacy of welfare incomes among provinces in 2020

		Jurisdiction	Welfare income	Official Poverty Line	% of MBM	Deep Income Poverty threshold	% of MBM-DIP
<b>Unattached single considered employable</b>	Lowest	Nova Scotia (Halifax)	\$7,920	\$23,192	34%	\$17,394	46%
	Highest	Quebec (Montreal)	\$13,005	\$20,747	63%	\$15,560	84%
<b>Unattached single with a disability</b>	Lowest	Alberta (Calgary) - BFE	\$11,430	\$25,008	46%	\$18,756	61%
	Highest	Alberta (Calgary) - AISH	\$21,554	\$25,008	86%	\$18,756	115%
<b>Single parent, one child</b>	Lowest	Nova Scotia (Halifax)	\$20,009	\$32,799	61%	\$24,599	81%
	Highest	Quebec (Montreal)	\$23,897	\$29,340	81%	\$22,005	109%
<b>Couple, two children</b>	Lowest	Nova Scotia (Halifax)	\$30,331	\$46,385	65%	\$34,789	87%
	Highest	Quebec (Montreal)	\$40,544	\$41,493	98%	\$31,120	130%

- The welfare incomes of all 41 households in all ten provinces were below Canada's Official Poverty Line. This means that all 41 households were living in poverty in 2020. The closest was in Quebec, where the welfare income of a couple with two children living in Montreal reached 98 per cent of the poverty threshold.
- 32 of the 41 example households receiving social assistance in the provinces were living in deep poverty in 2020 which, while an improvement over the 37 of 41 in 2019, represents fully 78 per cent of the households. It is worth noting that, of these 32 households, the incomes of seven were between 95 and 100 per cent of the deep income poverty threshold. However, many of the improvements in adequacy in 2020 were due to one-off increases coming from COVID-19 pandemic-related payments, as well as a low inflation rate. The incomes of the remaining twenty-five households were between 46 and 94 per cent of the deep income poverty threshold.
- **Unattached single considered employable:** Welfare incomes for the unattached single considered employable households were particularly low. Even the highest, in Quebec for those living in Montreal, amounted to just 63 per cent of the Official Poverty Line. Total welfare incomes in all other jurisdictions were even lower; as low as 34 per cent of the poverty line

in Nova Scotia for those living in Halifax. As well, all unattached single considered employable households in all ten provinces were living in deep poverty, with incomes that were below the deep income poverty threshold; none were even close to that threshold.

- **Unattached single with a disability:** Among the unattached single with a disability households, the one receiving benefits through Alberta's Barriers to Full Employment benefits had the least adequate welfare income, which amounted to just 46 per cent of the poverty line for the household living in Calgary. Conversely, the unattached single with a disability who was eligible for Alberta's Assured Income for the Severely Handicapped (AISH) program had the most adequate welfare income, which amounted to 86 per cent of the poverty line for the household living in Calgary. Unattached single with a disability households had welfare incomes above their respective deep income poverty thresholds in only two provinces: Alberta for those receiving AISH and Newfoundland and Labrador. Note that in British Columbia and Quebec the welfare incomes of unattached single with a disability households were between 95 and 100 per cent of their respective deep income poverty thresholds.
- **Single parent with one child:** The single parent with one child living in Halifax, Nova Scotia received the least adequate welfare income, at 61 per cent of the poverty line. The single parent with one child living in Montreal, Quebec received the most adequate welfare income, at 81 per cent of the poverty line. The welfare income of the single parent in Charlottetown, Prince Edward Island was also 81 per cent of the poverty line – behind Quebec by decimals. In half the provinces – Manitoba, Newfoundland and Labrador, Prince Edward Island, Quebec, and Saskatchewan – the welfare incomes of the single parent with one child households were above the deep income poverty thresholds.
- **Couple with two children:** The couple with two children living in Montreal, Quebec had the most adequate welfare income among all the household types in the ten provinces, at 130 per cent of the deep income poverty threshold and 98 per cent of the poverty line in Montreal. The couple with two children living in Halifax, Nova Scotia received the least adequate welfare income, at 87 per cent of the deep income poverty threshold and 65 per cent of the poverty line. The couple with two children households had welfare incomes above their respective deep income poverty thresholds in two provinces, Quebec and Prince Edward Island. Note that in four other provinces – Alberta, British Columbia, Manitoba and Saskatchewan – the welfare incomes of the couple with two children households were between 95 and 100 per cent of their respective deep income poverty thresholds.

## Access to data

All *Welfare in Canada* data is available for download, including:

1. Components of welfare income for all households, with a breakdown of COVID-19 pandemic-related payments.
2. Welfare incomes in 2020 constant dollars over time for all households.
3. Welfare incomes in nominal dollars over time for all households.
4. Adequacy of welfare incomes: Comparisons of the welfare incomes of each household with all four poverty and low-income thresholds.
5. Adequacy over time: Welfare income relative to the Official Poverty Line (MBM) for each household from 2002 to 2020.

Access the [downloadable spreadsheet here](#).

# Alberta

## Components of welfare incomes

In Alberta, households that qualify for basic social assistance payments also qualify for:

- Recurring additional social assistance payments from the province;
- Federal and provincial child benefits (for households with children); and
- Federal tax credits or benefits.

Together, these combine to form a household's total welfare income. Households may receive less if they have income from other sources, or more if they have special health- or disability-related needs. In 2020, these households were also eligible for benefits introduced in response to the COVID-19 pandemic.

The table below shows the value of the welfare income components of the five example household types in Alberta in 2020. All five households are assumed to be living in Calgary. The child in the single parent family is two years old and the children in the couple household are ten and 15. COVID-19 pandemic-related payments are included in the basic social assistance, child benefit, and tax credit/benefits amounts, where applicable.

### Components of welfare incomes, 2020

	Unattached single considered employable	Unattached single with a disability (BFE)*	Unattached single with a disability (AISH)**	Single parent, one child	Couple, two children
Basic social assistance	\$8,940	\$10,392	\$20,220	\$14,076	\$18,936
Additional social assistance	\$0	\$0	\$0	\$0	\$282
Federal child benefits	\$0	\$0	\$0	\$7,002	\$11,910
Provincial child benefits	\$0	\$0	\$0	\$1,242	\$1,863
Federal tax credits/benefits	\$1,027	\$1,038	\$1,334	\$2,139	\$2,668
Provincial tax credits/benefits	\$0	\$0	\$0	\$0	\$0
<b>Total 2020 income</b>	<b>\$9,967</b>	<b>\$11,430</b>	<b>\$21,554</b>	<b>\$24,459</b>	<b>\$35,659</b>

Note: Totals may not add up due to rounding.

\*The Barriers to Full Employment (BFE) category of Alberta's Income Support program provides the unattached single with a disability with slightly higher basic benefits than those provided to the unattached single considered employable. To access BFE, an applicant must show evidence that they will probably never be able to work full time continuously in the competitive labour force. This includes people whose employment is intermittent due to their health problems.

\*\*The Assured Income for the Severely Handicapped (AISH) provides recipients with a flat rate living allowance not linked to household size. Some additional benefits for recipients and any dependent children are available, depending on their circumstances. To access AISH, an applicant must show evidence that they have a severe handicap that causes substantial limitation in their ability to earn a livelihood and that is likely to be permanent.

Total annual welfare incomes in 2020 ranged from \$9,967 for the unattached single considered employable to \$35,659 for the couple with two children. The unattached single with a disability who qualified for Barriers to Full Employment (BFE) received \$11,430 and the unattached single with a disability who qualified for Assured Income for the Severely Handicapped (AISH) received \$21,554. The single parent with one child received \$24,459.

**Basic social assistance:** Monthly basic social assistance benefit amounts remained unchanged in 2020.

**Additional social assistance:** Only the couple with children had access to additional social assistance benefits. The annual School Expense Allowance provided \$103 for the ten-year-old and \$179 for the 15-year-old in that household.

**Federal child benefits:** Both households with children received the Canada Child Benefit (CCB), which increased with inflation in July 2020 from \$553.25 to \$563.75 per month for a child under six years of age and from \$466.83 to \$475.67 per month for a child aged six to 17. In addition, they received a one-time COVID-19 pandemic-related CCB top-up payment of \$300 per child in May.

**Provincial child benefits:** Both households with children received the Alberta Child Benefit (ACB) in the six-month period from January to June, and the newly-created Alberta Child and Family Benefit (ACFB) in the six months from July to December. The ACFB replaced both the ACB and the Alberta Family Employment Tax Credit as of July 2020 and was delivered quarterly through the Canada Revenue Agency. The monthly ACB amount for the single parent household was \$96.25 and \$144.33 for the couple with two children. The monthly ACFB amount for the single parent household was \$110.83 and \$166.24 for the couple with two children.

**Federal tax credits / benefits:** All five households received the GST/HST credit, which increased in July 2020 with inflation. The unattached single considered



employable, the unattached single with a disability eligible for BFE benefits, and the unattached single with a disability eligible for AISH benefits all received \$293 in basic GST/HST credit, while the single parent with one child received \$586 and the couple with two children received \$894. The unattached single with a disability also received \$10.98 through the GST/HST credit supplement while the unattached single with a disability who qualified for the AISH program and the single parent with one child received the full amount of \$154.

A one-time COVID-19 pandemic-related GST/HST credit top-up payment, delivered in April 2020, provided the basic amount of \$290 to the unattached single considered employable and the unattached single with a disability receiving BFE benefits, and \$443 to the unattached single with a disability receiving AISH benefits. The single parent with one child received \$733 and the couple with two children received \$886.

All five households also received the new federal climate action incentive (CAI) payment. The unattached single considered employable, the unattached single with a disability eligible for BFE benefits, and the unattached single with a disability eligible for AISH benefits all received the basic CAI payment amount for Alberta of \$444. The single parent with one child received the basic amount plus the single parent's qualified dependant amount of \$222, for a total of \$666. The couple with two children received the basic amount, the spousal amount of \$222, and the qualified dependant amount of \$111 for each child, for a total of \$888.

**Provincial tax credits / benefits:** No provincial tax credits or benefits were available to the example households in 2020.

## COVID-19 pandemic-related payments

All pandemic-related payments available to the example Alberta households came from federal programs (i.e., the GST/HST credit and Canada Child Benefit). In total, both the unattached single considered employable and the unattached single with a disability eligible for BFE benefits received an additional \$290, while the unattached single with a disability eligible for AISH benefits received \$443, the single parent with one child received \$1,033, and the couple with two children received \$1,486. These amounts are included in, and are not in addition to, the benefits described in the Components section above.

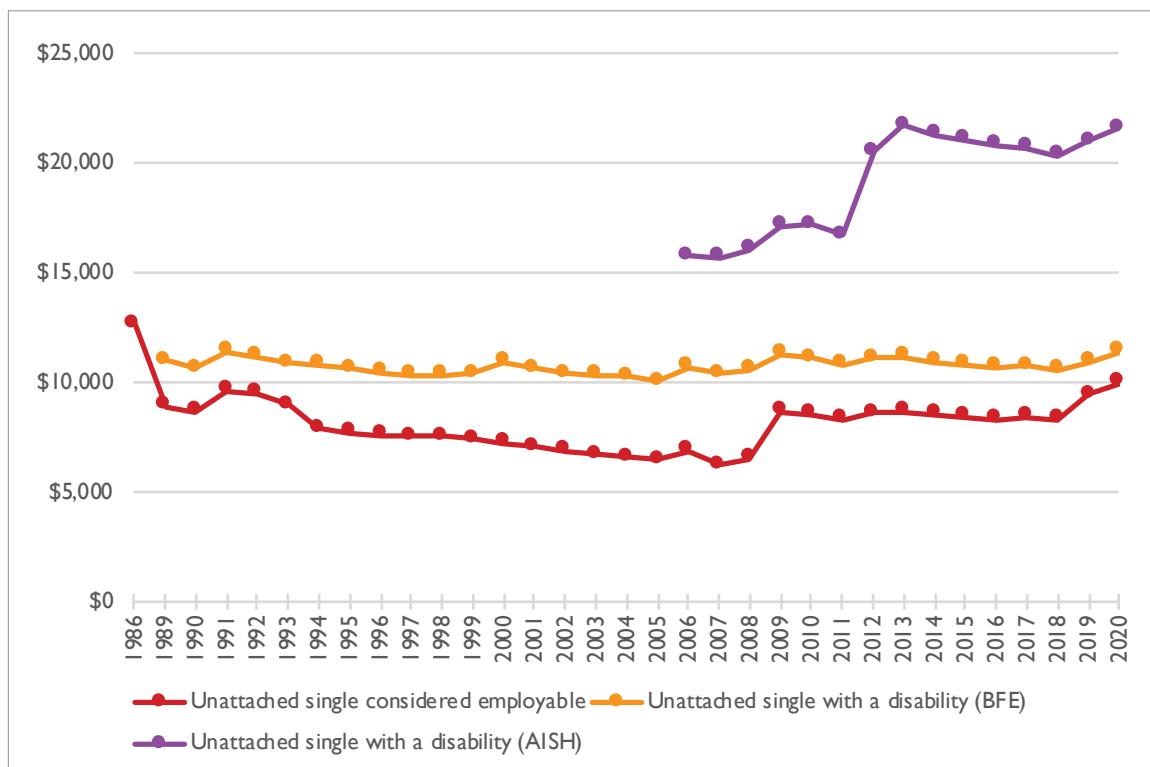
## COVID-19 pandemic-related payments, 2020

	Unattached single considered employable	Unattached single with a disability (BFE)	Unattached single with a disability (AISH)	Single parent, one child	Couple, two children
Provincial payments	\$0	\$0	\$0	\$0	\$0
Federal payments	\$290	\$290	\$443	\$1,033	\$1,486
<b>Total 2020 COVID-related payments</b>	<b>\$290</b>	<b>\$290</b>	<b>\$443</b>	<b>\$1,033</b>	<b>\$1,486</b>

## Changes to welfare incomes

The graphs below show how the total welfare incomes for each of the five example household types in Alberta have changed over time. Note that the values are in 2020 constant dollars, and not in nominal dollars. This takes into account the effect of inflation as measured by the national consumer price index, given that inflation reduces real dollar values over time.

### Welfare incomes for single adults (1986-2020), 2020 constant dollars



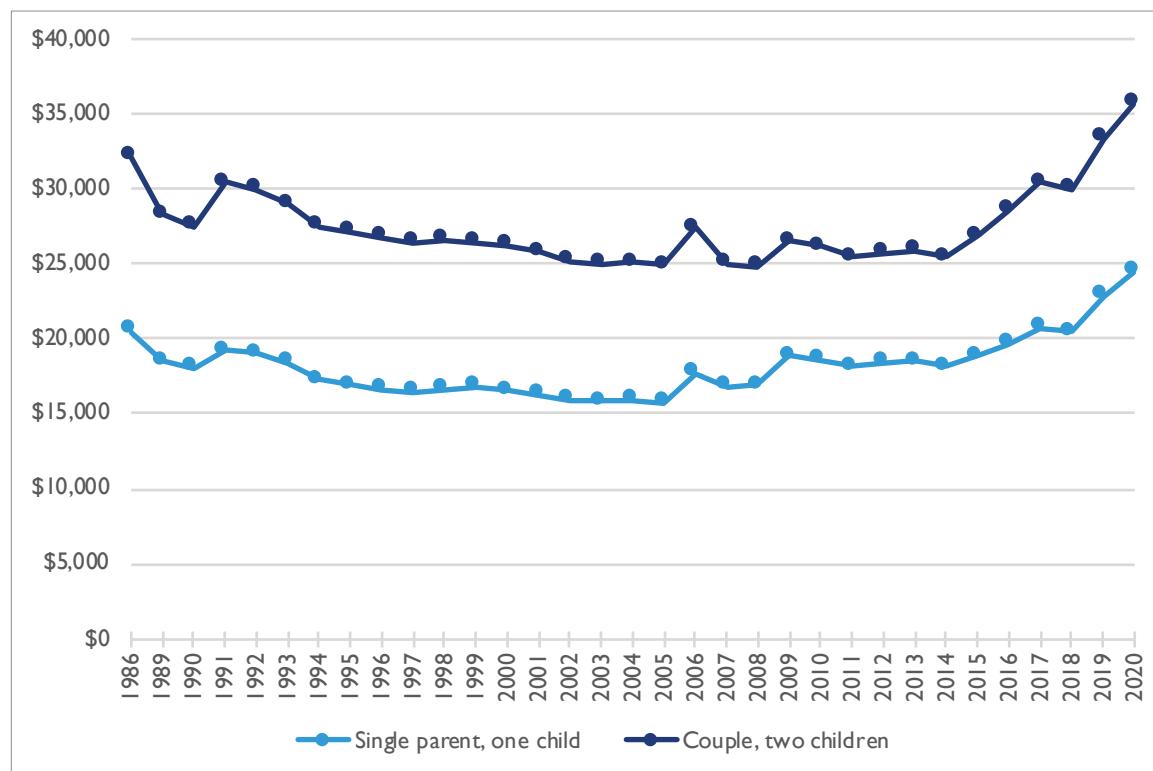
After the late 1980s reduction and small increase in 1991, the welfare income of the **unattached single considered employable** gradually declined until 2005.

Increases in 2006 and 2009 were followed by a period of relative stasis at around \$8,500 until the 2019 increase to \$9,443. The increase in 2020 to \$9,967 is primarily accounted for in the addition of the federal climate action incentive payment, as well as the COVID-19 pandemic top-up to the GST/HST credit. The 2020 income amount is the highest for the unattached single considered employable since the 1980s.

Since 1989, the welfare income of the **unattached single with a disability receiving Barriers to Full Employment (BFE) benefits** has been fairly constant, fluctuating between a low of \$10,049 in 2005 and the 2020 high of \$11,430, which is only \$34 higher than the previous peak in 1991. The increase between 2019 and 2020 is due primarily to the COVID-19 pandemic top-up to the GST/HST credit as well as the addition of the federal climate action incentive payment.

The welfare income for the **unattached single with a disability receiving Alberta's Assured Income for the Severely Handicapped (AISH) benefits** was \$21,554 in 2020, which is nearly double that of their counterparts who received BFE benefits. However, it is still \$148 lower than the peak in 2013. Substantial increases in value in 2012 and 2013 were followed by several years of declines until 2019. The increase between 2019 and 2020 was again primarily due to the new federal climate action incentive payment and the COVID-19 pandemic-related top-up to the GST/HST credit.

## Welfare incomes for households with children (1986-2020), 2020 constant dollars



The welfare incomes of both households with children peaked in 2020. Both followed a similar pattern of gradual decline between 1990 and 2005, with increases and subsequent declines between 2006 and 2014. Since 2015, incomes increased primarily due to changes to federal child benefits and the 2016 introduction of the Alberta Child Benefit. After a considerable increase in basic social assistance benefits in 2019, the slightly smaller increases in 2020 are due primarily to federal COVID-19 pandemic top-ups to both the Canada Child Benefit and the GST/HST credit and the addition of the federal climate action incentive.

In 2020, the **single parent with one child** received a welfare income of \$24,459, while the **couple with two children** received \$35,659, both of which are the highest amounts across the time series.

# Adequacy of welfare incomes

The adequacy of a household's total welfare income can be assessed by comparing it to a set threshold of poverty and/or low income.

In Canada, there are two commonly used measures of poverty:

- Canada's Official Poverty Line, the Market Basket Measure (MBM), identifies households whose disposable income is less than the cost of a basket of goods and services that represent a basic standard of living.
- Deep Income Poverty (MBM-DIP) identifies households whose disposable income is less than 75 per cent of the MBM.

There are also two commonly used measures of low income:

- The Low Income Measure (LIM) identifies households whose income is substantially below what is typical in society (less than half of the median income).
- The Low Income Cut-Off (LICO) identifies households that are likely to spend a disproportionately large share of their income on the necessities of food, clothing, and shelter.

Note that MBM thresholds vary by province and community size, and LICO thresholds vary by community size, and so those for Calgary are used in the analysis below. As well, both the MBM and LIM thresholds are estimates based on increasing the 2019 thresholds to account for inflation.

Note also that none of the poverty or low-income measures currently in use in Canada account for the higher cost of living faced by persons with disabilities, and thus these additional costs are not reflected in our analysis.

More information about the thresholds is available in the methodology section.

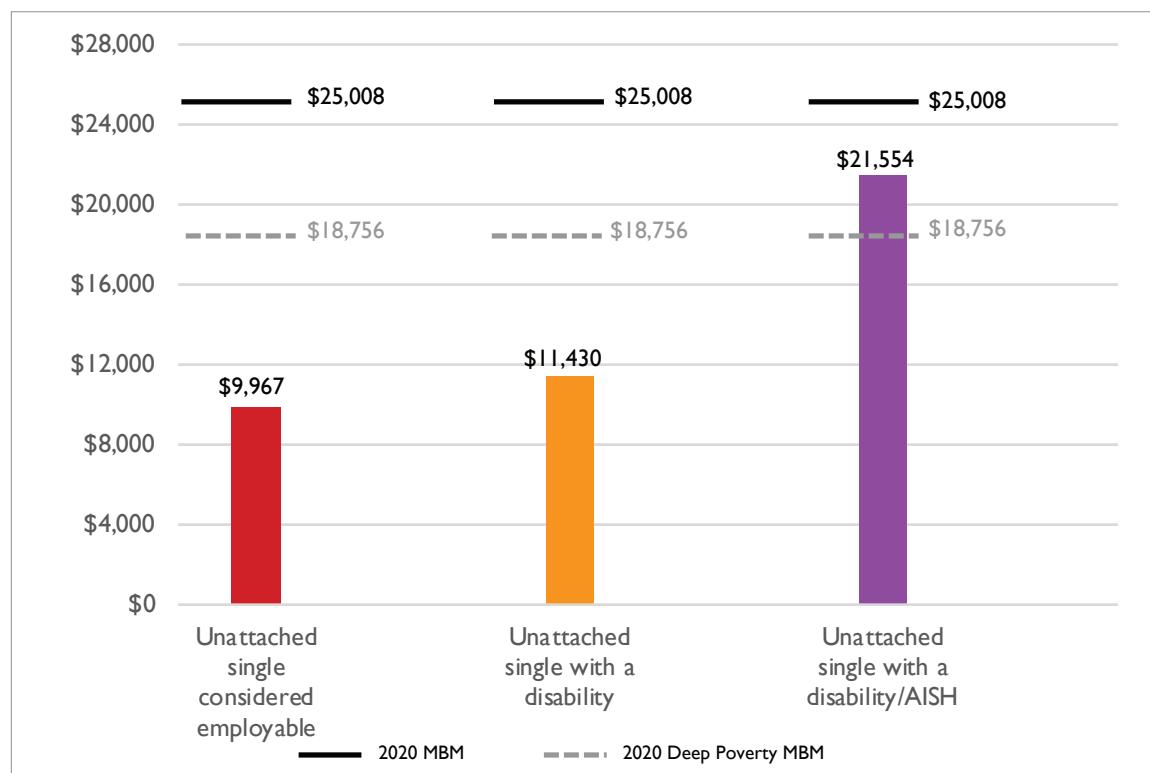
A table containing comparisons of the welfare incomes of the five example household types in Alberta with all four poverty / low-income thresholds is available for download at <https://maytree.com/wp-content/uploads/WiC2020-Alberta.xlsx>.

## Poverty threshold comparisons

The two figures below compare 2020 welfare incomes for the five example household types to the MBM and MBM-DIP thresholds for Calgary.

The welfare incomes of all five example household types in Alberta were below Canada's Official Poverty Line thresholds in 2020, which means that all five households were living in poverty. In addition, in 2020 four of the households were living in deep poverty as defined by the MBM-DIP.

### Welfare incomes and poverty thresholds for single adults, 2020



The **unattached single considered employable** had the lowest income relative to the poverty thresholds. Their income was \$8,789 below the deep income poverty threshold and \$15,041 below the poverty line. This means their income was only 53 per cent of the MBM-DIP and only 40 per cent of the MBM.

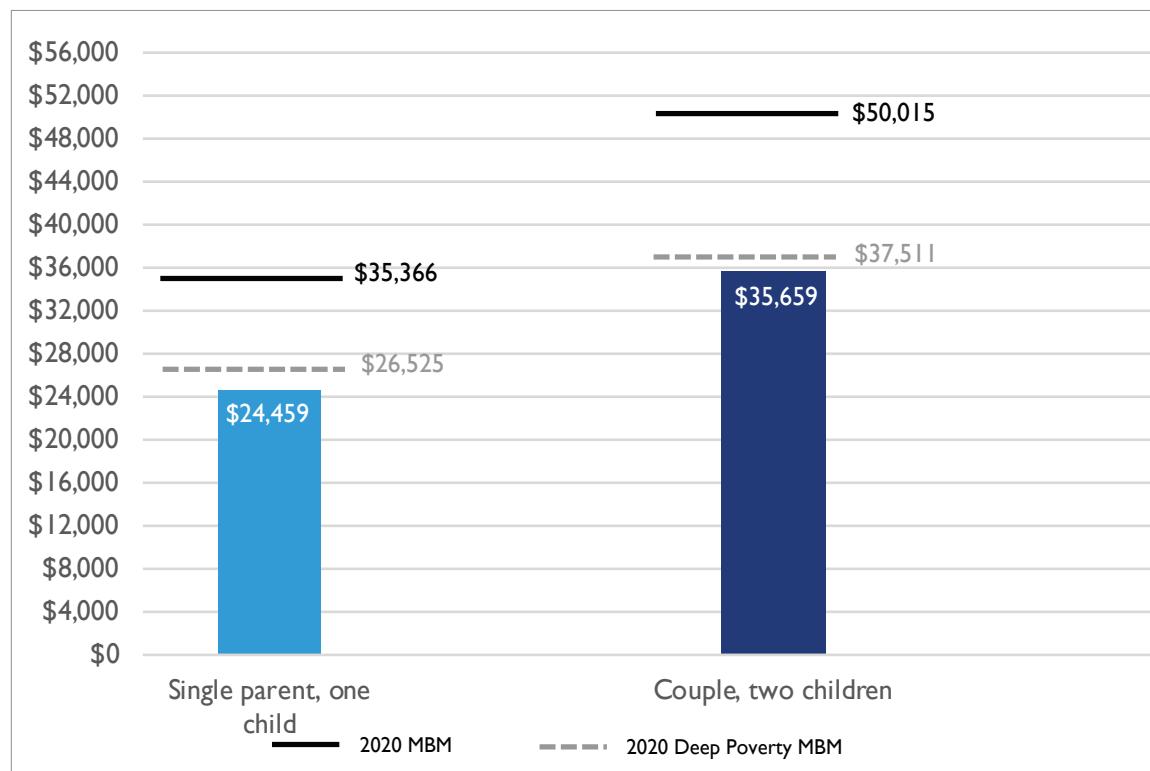
**The unattached single with a disability receiving Barriers to Full Employment (BFE) program benefits** had an only marginally better relative income. Their income was \$7,326 below the deep income poverty threshold and \$13,578 below the poverty line. In other words, their income was only 61 per cent of the MBM-DIP and only 46 per cent of the MBM.

The **unattached single with a disability who qualified for the Assured Income for the Severely Handicapped (AISH) program** had the highest relative income. They were the only example household in Alberta to have an income above the deep income poverty threshold, at \$2,798 above deep income poverty. However,

their income remained below the poverty line by \$3,454. This means their income was 115 per cent of the MBM-DIP and 86 per cent of the MBM.

Note that the poverty experienced by persons with disabilities is under-represented given that neither the MBM nor the MBM-DIP account for the additional costs of disability.

### Welfare incomes and poverty thresholds for households with children, 2020



The adequacy of the incomes of households with children were comparable to each other, and both were higher, relative to the poverty thresholds, than two of the unattached single households (excepting that of the unattached individual receiving AISH).

The income of the **single parent with one child** was \$2,065 below the deep income poverty threshold and \$10,907 below the poverty line. This means their income was 92 per cent of the MBM-DIP and 69 per cent of the MBM.

The income of the **couple with two children** was \$1,852 below the deep income poverty threshold and \$14,356 below the poverty line. In other words, their income was 95 per cent of the MBM-DIP and 71 per cent of the MBM.

## Low-income threshold comparisons

The welfare incomes of these households were also below, and in some instances far below, the low-income thresholds, as shown in the table linked above.

The lowest income relative to the thresholds was that of the **unattached single considered employable**, whose total welfare income was only 39 per cent of the LIM and 45 per cent of the LICO. **The unattached single with a disability receiving BFE benefits** also had a low relative income, at 45 per cent of the LIM and 52 per cent of the LICO. The highest was that of the **unattached single with a disability receiving AISH benefits**, whose income was 85 per cent of the LIM and 98 per cent of the LICO.

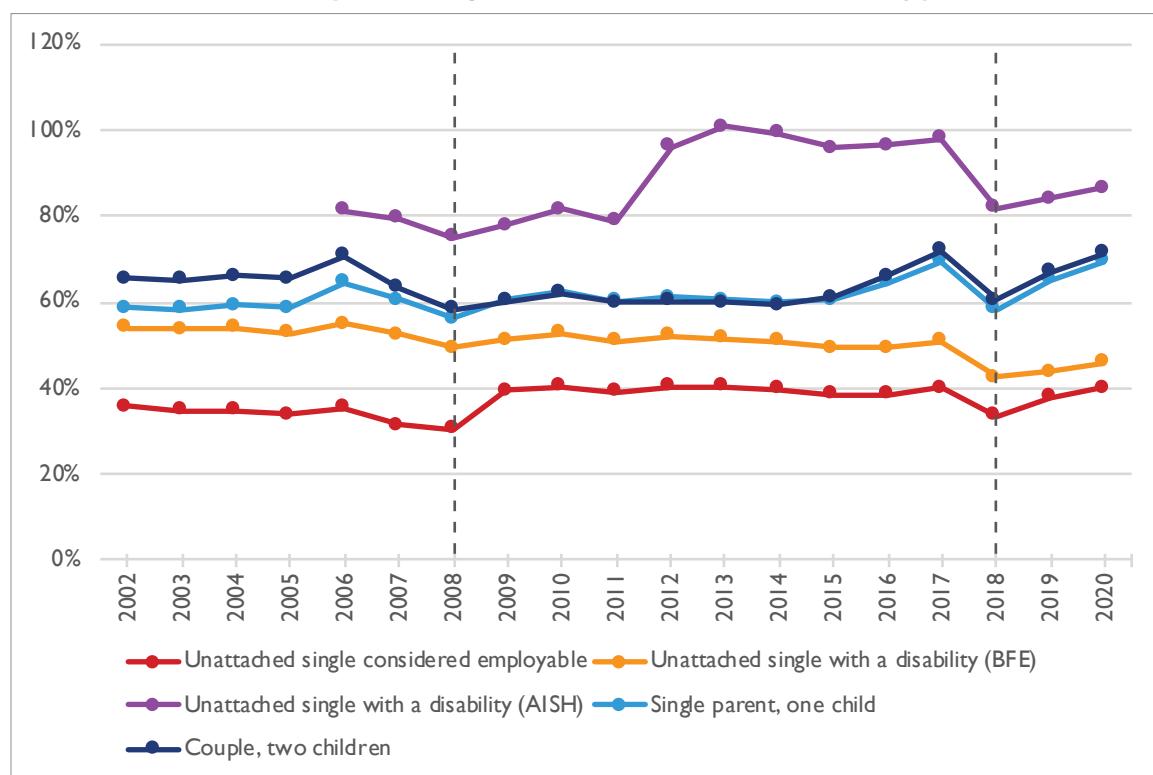
Households with children had comparable income-to-threshold levels: 68 per cent of the LIM and 91 per cent of the LICO for the **single parent with one child**, and 70 per cent of the LIM and 85 per cent of the LICO for the **couple with two children**.

## Changes to adequacy of welfare incomes

The graph below shows the total welfare incomes of each of the five example household types in Alberta since 2002 as a percentage of the MBM, which indicates changes in their level of poverty over time. A rise in the trendline indicates an improvement in their level of poverty while a decline indicates a worsening of their poverty.

Note that the MBM thresholds reflect the base in use in each year in question (i.e., the 2000, 2008, and 2018 bases; the latter two are indicated with vertical lines in each graph). Rebasing creates a sufficiently higher threshold than that using a previous base, which typically results in a worsening of poverty in the year in which the new base is used. As noted above, MBM thresholds vary by province and community size, and so Calgary is used. Also note that the 2020 MBM thresholds are estimates. More information is in the methodology section.

## Welfare incomes as a percentage of MBM for all household types (2002-2020)



The welfare income of the **unattached single considered employable** has made little progress relative to the MBM since 2002, when it stood at 36 per cent of the poverty line. A period of stagnation between 2002 and 2006 ended with a decline beginning in 2006, reaching a low of 31 per cent of the MBM with the 2008 rebasing. This was followed by an increase to 39 per cent in 2009. Another period of stagnation from 2009 to 2017 ended with a worsening of their level of poverty with the 2018 rebasing. Improvements occurred again after the rebasing, with an increase to 38 per cent in 2019. In 2020, their income was only 40 per cent of the poverty line, which equals the highest value seen in other years across the 18-year period.

The welfare income of the **unattached single with a disability receiving BFE benefits** has decreased relative to the MBM since 2002, meaning the level of their poverty has worsened over the 18-year period. Relative stagnation at around 53 per cent of the poverty line between 2002 and 2007 was followed by a decline starting in 2006, reaching 49 per cent with the 2008 rebasing. Slight increases in 2009 and 2010 were followed by another relatively stagnant period, at around 50 per cent of the poverty line between 2008 and 2017. Another decline occurred with the 2018 rebasing. Since then, their income has increased slightly, from 43 per cent of the poverty line in 2018 to 46 per cent in 2020.

The welfare income of the **unattached single with a disability receiving AISH benefits** hovered at around 80 per cent of the poverty line between the time the program was created in 2006 and 2011. A significant improvement occurred in 2012, with the welfare income relative to MBM going from 78 to 96 per cent, reaching a peak in 2013 at 101 per cent. Relative stagnation until 2017 was followed by a sharp decline with the 2018 rebasing, going from 98 to 82 per cent. Their 2020 welfare income was 86 per cent of the poverty line.

The welfare incomes of both households with children followed a comparable trendline relative to the poverty line. Both households saw their income stay relatively stagnant relative to the poverty line between 2002 and 2007, and between 2008 and 2015, broken up by a decline due to rebasing in 2008. The **single parent with one child** had an income that hovered around 60 per cent of the poverty line. That of the **couple with two children**, however, started at the higher level of around 66 per cent of the poverty line and then dropped to about 60 per cent in 2008, staying at that level until 2015. Improvements in their poverty level which started in 2015 were followed by a worsening in 2018, with improvements thereafter. The income of the single parent with one child was 69 per cent of the poverty line in 2020, and that of the couple with two children was 71 per cent.

## Access to data

The data for Alberta is available for download, including:

1. Components of welfare income for all households, with a breakdown of COVID-19 pandemic-related payments.
2. Welfare incomes in 2020 constant dollars over time for all households.
3. Welfare incomes in nominal dollars over time for all households.
4. Adequacy of welfare incomes: Comparisons of the welfare incomes of each household with all four poverty and low-income thresholds.
5. Adequacy over time: Welfare income relative to the Official Poverty Line (MBM) for each household from 2002 to 2020.

Access the [downloadable spreadsheet here](#).

# British Columbia

## Components of welfare incomes

In British Columbia, households that qualify for basic social assistance payments also qualify for:

- Recurring additional social assistance payments from the province;
- Federal and provincial child benefits (for households with children); and
- Federal and provincial tax credits or benefits.

Together, these combine to form a household's total welfare income. Households may receive less if they have income from other sources, or more if they have special health- or disability-related needs. In 2020, these households were also eligible for benefits introduced in response to the COVID-19 pandemic.

The table below shows the value of the welfare income components of the four example household types in British Columbia in 2020. All four households are assumed to be living in Vancouver. The child in the single parent family is two years old and the children in the couple household are ten and 15. COVID-19 pandemic-related payments are included in the basic social assistance, child benefit, and tax credit/benefits amounts, where applicable.

### Components of welfare incomes, 2020

	Unattached single considered employable	Unattached single with a disability	Single parent, one child	Couple, two children
Basic social assistance	\$11,820	\$16,901	\$15,847	\$21,013
Additional social assistance	\$35	\$659	\$80	\$365
Federal child benefits	\$0	\$0	\$7,002	\$11,910
Provincial child benefits	\$0	\$0	\$895	\$650
Federal tax credits / benefits	\$583	\$670	\$1,473	\$1,780
Provincial tax credits / benefits	\$414	\$414	\$753	\$1,027
<b>Total 2020 income</b>	<b>\$12,852</b>	<b>\$18,644</b>	<b>\$26,049</b>	<b>\$36,744</b>

Note: Totals may not add up due to rounding.

Total annual welfare incomes in 2020 ranged from \$12,852 for the unattached single considered employable to \$36,744 for the couple with two children. The

unattached single with a disability received \$18,644 and the single parent with one child received \$26,049.

**Basic social assistance:** Three of the example households received Income Assistance while the unattached single with a disability received Disability Assistance. Monthly basic social assistance benefit amounts remained unchanged in 2020. However, all four households received a COVID-19 Crisis Supplement of \$300 per month per adult starting in April.

**Additional social assistance:** All four households received additional social assistance benefits. All four received an annual Christmas Allowance in the amount of \$35 for the unattached single households and \$70 plus \$10 for each dependent child for the single parent and couple households. The couple with two children also received an annual School Start-Up Supplement of \$100 for the ten-year-old and \$175 for the 15-year-old. The unattached single with a disability received the \$624 Transportation Supplement, which recipients could choose to receive as a bus pass issued through the BC Bus Pass Program or as a \$52 per month payment intended to assist with transportation costs.

**Federal child benefits:** Both households with children received the Canada Child Benefit (CCB), which increased with inflation in July 2020 from \$553.25 to \$563.75 per month for a child under six years of age and from \$466.83 to \$475.67 per month for a child aged six to 17. In addition, they received a one-time COVID-19 pandemic-related CCB top-up payment of \$300 per child in May.

**Provincial child benefits:** The single parent with one child received the B.C. Early Childhood Tax Benefit (BCECTB) amount of \$55 per month from January through September. Effective October 1, the B.C. Child Opportunity Benefit replaced the BCECTB and both households with children became eligible for the maximum monthly amounts of \$133.33 for the first child and \$83.33 for the second child.

**Federal tax credits / benefits:** All four households received the GST/HST credit, which increased in July 2020 with inflation. The unattached single considered employable and the unattached single with a disability both received \$293, the single parent with one child received \$586, and the couple with two children received \$894. The unattached single with a disability also received \$87.20 through the GST/HST credit supplement, while the single parent with one child received the full amount of \$154.

A one-time COVID-19 pandemic-related GST/HST credit top-up payment, delivered in April 2020, provided the basic amount of \$290 to both the unattached single considered employable and the unattached single with a disability. The single parent with one child received \$733 and the couple with two children received \$886.

**Provincial tax credits / benefits:** All four households also received the BC Sales Tax Credit and the BC Climate Action Tax Credit (BCCATC). The BC Sales Tax Credit amount was unchanged at \$75 per adult. The maximum BCCATC increased in July 2020, from \$154.50 annually to \$174 for each adult and the first child in a single parent family, and from \$45.50 to \$51 for any additional children. As well, all four households received a one-time COVID-19 pandemic top-up to the BCCATC of \$174.50 per adult, or first child in a single parent family, and \$51.50 for any additional children.

## COVID-19 pandemic-related payments

Pandemic-related payments available to the example British Columbia households came primarily from provincial programs (i.e., the COVID-19 Crisis Supplement for households receiving social assistance and the BC Climate Action Tax Credit), but federal programs (i.e., the GST/HST credit and Canada Child Benefit) also contributed. In total, the unattached single considered employable and the unattached single with a disability received an additional \$3,165 related to the pandemic, while the single parent with one child received \$4,082 and the couple with two children received \$7,338. These amounts are included in, and are not in addition to, the benefits described in the Components section above.

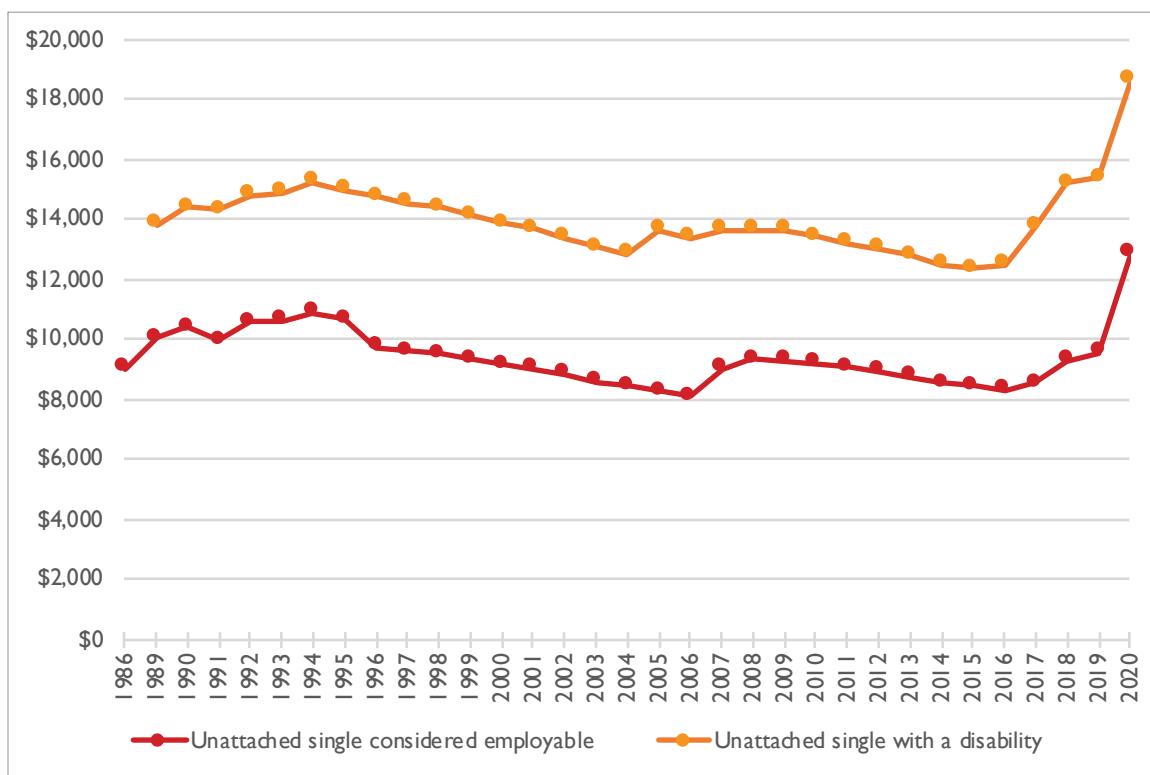
### COVID-19 pandemic-related payments, 2020

	Unattached single considered employable	Unattached single with a disability	Single parent, one child	Couple, two children
Provincial payments	\$2,875	\$2,875	\$3,049	\$5,852
Federal payments	\$290	\$290	\$1,033	\$1,486
<b>Total 2020 COVID-related payments</b>	<b>\$3,165</b>	<b>\$3,165</b>	<b>\$4,082</b>	<b>\$7,338</b>

## Changes to welfare incomes

The graphs below show how the total welfare incomes for each of the four example household types in British Columbia have changed over time. Note that the values are in 2020 constant dollars, and not in nominal dollars. This takes into account the effect of inflation as measured by the national consumer price index, given that inflation reduces real dollar values over time.

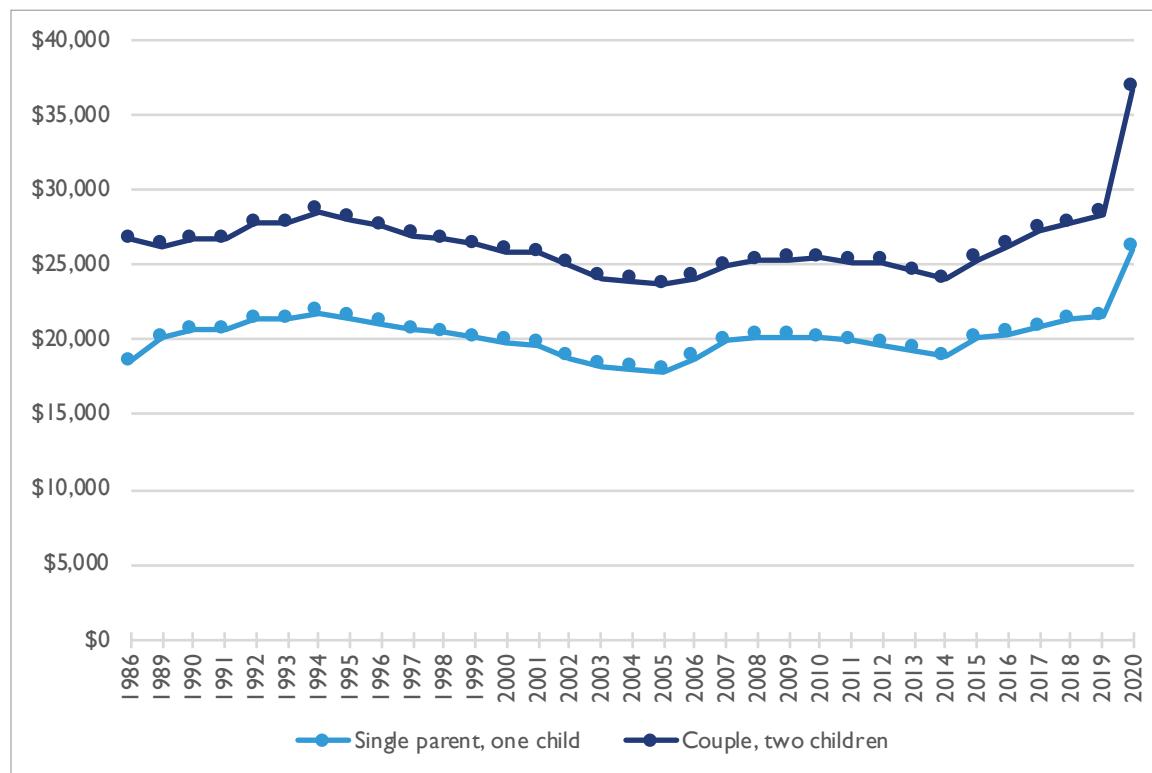
## Welfare incomes for single adults (1986-2020), 2020 constant dollars



Welfare incomes for both unattached singles have followed a very similar pattern. An overall increase in value until 1994 was followed by a decline between 1994 and 2016, with a brief increase in the mid-2000s. Since 2016, welfare incomes have seen a notable increase. The particularly large increase to the total welfare incomes of both these households in 2020 is primarily a result of provincial COVID-19 pandemic-related payments.

In 2020, the **unattached single considered employable** received \$12,852 in total income and the **unattached single with a disability** received \$18,644, which are both the highest values for these households across the time series.

## Welfare incomes for households with children (1986-2020), 2020 constant dollars



A general decline in welfare incomes for households with children between the mid-1990s and the mid-2000s followed increases that were seen through the 1980s. Small increases in the mid-2000s were followed by another gradual decline until 2014. Changes to child benefits caused welfare incomes to increase between 2015 and 2018. In 2020, welfare incomes rose sharply, due primarily to COVID-19 pandemic-related payments from both provincial and federal programs.

In 2020, the **single parent with one child** received \$26,049, while the **couple with two children** received \$36,744, both of which are by far the highest values recorded for these households across the time series.

# Adequacy of welfare incomes

The adequacy of a household's total welfare income can be assessed by comparing it to a set threshold of poverty and/or low income.

In Canada, there are two commonly used measures of poverty:

- Canada's Official Poverty Line, the Market Basket Measure (MBM), identifies households whose disposable income is less than the cost of a basket of goods and services that represent a basic standard of living.
- Deep Income Poverty (MBM-DIP) identifies households whose disposable income is less than 75 per cent of the MBM.

There are also two commonly used measures of low income:

- The Low Income Measure (LIM) identifies households whose income is substantially below what is typical in society (less than half of the median income).
- The Low Income Cut-Off (LICO) identifies households that are likely to spend a disproportionately large share of their income on the necessities of food, clothing, and shelter.

Note that MBM thresholds vary by province and community size, and LICO thresholds vary by community size, and so those for Vancouver are used in the analysis below. As well, both the MBM and LIM thresholds are estimates based on increasing the 2019 thresholds to account for inflation.

Note also that none of the poverty or low-income measures currently in use in Canada account for the higher cost of living faced by persons with disabilities, and thus these additional costs are not reflected in our analysis.

More information about the thresholds is available in the methodology section.

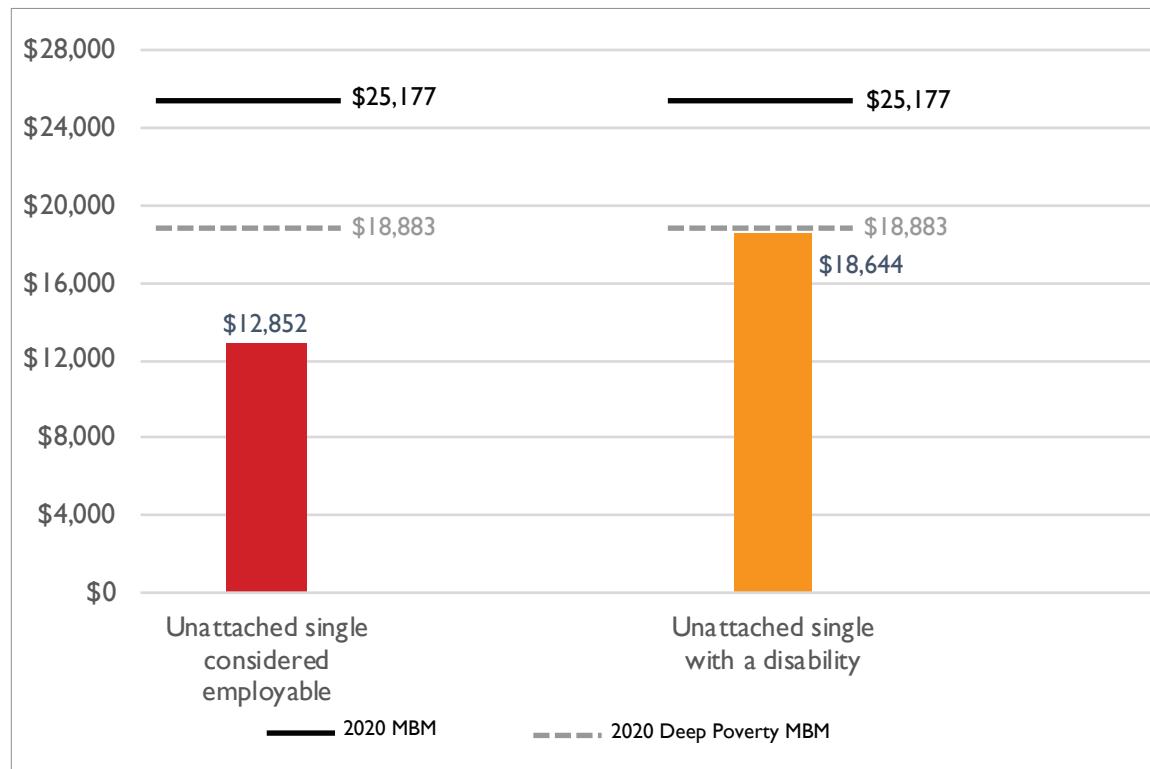
A table containing comparisons of the welfare incomes of the four example household types in British Columbia with all four poverty / low-income thresholds is available for download at <https://maytree.com/wp-content/uploads/WiC2020-BritishColumbia.xlsx>.

## Poverty threshold comparisons

The figures below compare 2020 welfare incomes for the four example household types to the MBM and MBM-DIP thresholds for Vancouver.

The welfare incomes of all four example household types in British Columbia in 2020 were below Canada's Official Poverty Line, meaning all these households were living in poverty. All were also living in deep poverty in 2020, as defined by the MBM-DIP.

### Welfare incomes and poverty thresholds for single adults, 2020

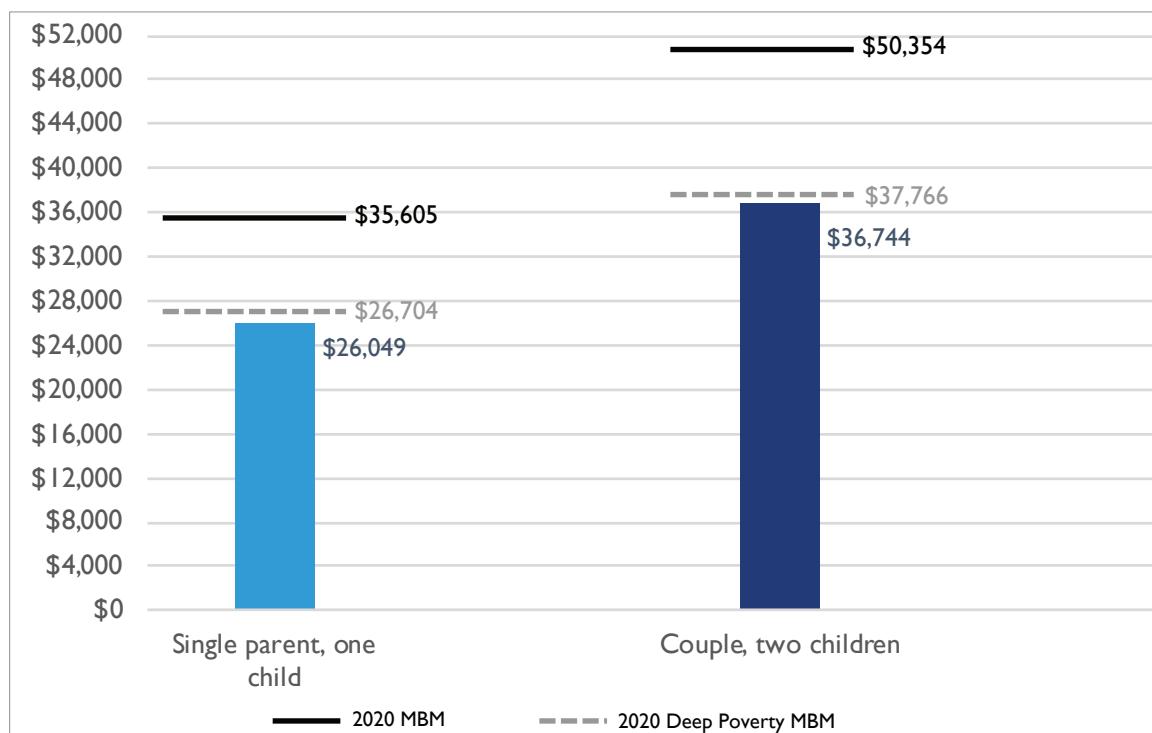


The **unattached single considered employable** had the lowest income relative to the poverty thresholds. Their income was \$6,031 below the deep income poverty threshold and \$12,325 below the poverty line. In other words, their income was only 68 per cent of the MBM-DIP and only 51 per cent of the MBM.

The **unattached single with a disability** fared better, with an income that was only \$239 below the deep income poverty threshold but \$6,533 below the poverty line. In other words, their income was 99 per cent of the MBM-DIP and 74 per cent of the MBM.

Note that the poverty experienced by persons with disabilities is under-represented given that neither the MBM nor the MBM-DIP account for the additional costs of disability.

## Welfare incomes and poverty thresholds for households with children, 2020



The incomes relative to the poverty thresholds of the two households with children were comparable.

The income of the **single parent with one child** was \$654 below the deep income poverty threshold and \$9,556 below the poverty line. This means their income was 98 per cent of the MBM-DIP and 73 per cent of the MBM.

The income of the **couple with two children** was \$1,021 below the deep income poverty threshold and \$13,610 below the poverty line. In other words, their income was 97 per cent of the MBM-DIP and 73 per cent of the MBM.

## Low-income threshold comparisons

The welfare incomes of these households were also below, and in some instances only half of, the low-income thresholds, as shown in the table linked above.

The lowest income relative to the thresholds was that of the **unattached single considered employable**, whose total welfare income was only 51 per cent of the LIM and 58 per cent of the LICO. The highest was that of the **unattached single with a disability**, whose welfare income was 74 per cent of the LIM and 85 per cent of the LICO.

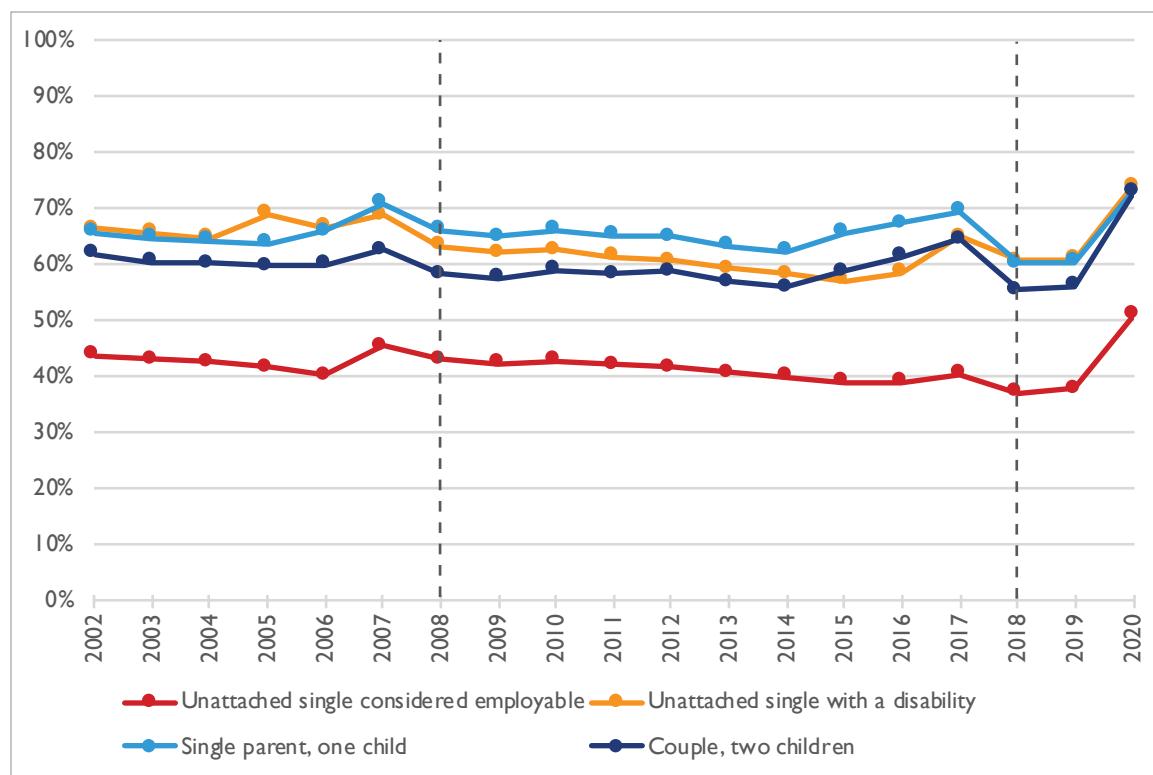
The **single parent with one child** had an income of 73 per cent of the LIM and 97 per cent of the LICO. The income of the **couple with two children** was 73 per cent of the LIM and 88 per cent of the LICO.

# Changes to adequacy of welfare incomes

The graph below shows the total welfare incomes of each of the four example household types in British Columbia since 2002 as a percentage of the MBM, which indicates changes in their level of poverty over time. A rise in the trendline indicates an improvement in their level of poverty, while a decline indicates a worsening of their poverty.

Note that the MBM thresholds reflect the base in use in each year in question (i.e., the 2000, 2008, and 2018 bases; the latter two are indicated with vertical lines in each graph). Rebasing creates a sufficiently higher threshold than that using a previous base, which typically results in a worsening of poverty in the year in which the new base is used. As noted above, MBM thresholds vary by province and community size, and so Vancouver is used. Also note that the 2020 MBM thresholds are estimates. More information is in the methodology section.

## Welfare incomes as a percentage of MBM for all household types (2002-2020)



The year 2020 saw the welfare incomes of all four example households reaching their highest levels relative to the poverty line across the 2002-2020 time series.

The welfare income of the **unattached single considered employable** generally declined in value relative to the MBM between 2002 and 2018, moving from 44

per cent to 38 per cent, with a slight uptick in 2007. Rebasing of the MBM in 2008 and 2018 resulted in a worsening of their poverty. However, progress was made in 2019 and 2020. In 2020, their income was 51 per cent of the poverty line.

The welfare income of the **unattached single with a disability** began the time series at 66 per cent of the poverty line and fluctuated until 2007, when their income reached 69 per cent. The 2008 MBM rebasing resulted in a worsening of their poverty to 63 per cent, followed by a steady decline to its lowest point of 57 per cent in 2015. An uptick in 2017 took their welfare income to 65 per cent of the poverty line. Rebasing of the MBM in 2018 again saw a worsening of their poverty. Progress was made in 2020, however, at which point their income was 74 per cent of the poverty line.

The welfare income of the **single parent with one child** generally fared best relative to the poverty line. Movement, from 66 per cent of the poverty line in 2002 to 71 per cent in 2007, was followed by regression back to 66 per cent with the 2008 MBM rebasing. A fairly steady decline to 63 per cent in 2014 followed, with an uptick to 70 per cent in 2017. MBM rebasing in 2018 resulted in a worsening of their poverty to 60 per cent, but was followed by improvements that saw their 2020 income stand at 73 per cent of the poverty line.

The welfare income of the **couple with two children** hovered at around 60 per cent of the poverty line between 2002 and 2014, with a worsening of poverty accompanying the 2008 rebasing. Improvements between 2014 and 2017 were followed by a decline with the 2018 rebasing. Slight progress in 2019 was followed by significant progress in 2020, at which point their welfare income went from 56 to 73 per cent of the poverty line.

## Access to data

The data for British Columbia is available for download, including:

1. Components of welfare income for all households, with a breakdown of COVID-19 pandemic-related payments.
2. Welfare incomes in 2020 constant dollars over time for all households.
3. Welfare incomes in nominal dollars over time for all households.
4. Adequacy of welfare incomes: Comparisons of the welfare incomes of each household with all four poverty and low-income thresholds.
5. Adequacy over time: Welfare income relative to the Official Poverty Line (MBM) for each household from 2002 to 2020.

Access the [downloadable spreadsheet here](#).

# Manitoba

## Components of welfare incomes

In Manitoba, households that qualify for basic social assistance payments also qualify for:

- Recurring additional social assistance payments from the province;
- Federal child benefits (for households with children); and
- Federal tax credits or benefits.

Together, these combine to form a household's total welfare income. Households may receive less if they have income from other sources, or more if they have special health- or disability-related needs. In 2020, these households were also eligible for benefits introduced in response to the COVID-19 pandemic.

The table below shows the value of the welfare income components of the four example household types in Manitoba in 2020. All four households are assumed to be living in Winnipeg. The child in the single parent family is two years old and the children in the couple household are ten and 15. COVID-19 pandemic-related payments are included in the basic social assistance, child benefit, and tax credit/benefits amounts, where applicable.

### Components of welfare incomes, 2020

	Unattached single considered employable	Unattached single with a disability	Single parent, one child	Couple, two children
Basic social assistance	\$2,340	\$4,177	\$4,992	\$8,405
Additional social assistance	\$6,912	\$8,670	\$10,548	\$10,708
Federal child benefits	\$0	\$0	\$7,002	\$11,910
Provincial child benefits	\$0	\$0	\$0	\$0
Federal tax credits / benefits	\$827	\$880	\$1,837	\$2,266
Provincial tax credits / benefits	\$0	\$0	\$0	\$0
<b>Total 2020 income</b>	<b>\$10,079</b>	<b>\$13,727</b>	<b>\$23,379</b>	<b>\$33,289</b>

Note: Totals may not add up due to rounding.

Total annual welfare incomes in 2020 ranged from \$10,079 for the unattached single considered employable to \$33,289 for the couple with two children. The unattached single with a disability received \$13,727 and the single parent with one child received \$24,379.

**Basic social assistance:** Monthly basic social assistance benefit amounts remained unchanged in 2020. The unattached single with a disability benefited from a one-time COVID-19 pandemic payment of \$200 from Manitoba's Disability Economic Support Program.

**Additional social assistance:** Unlike all other jurisdictions in Canada, all four households received more in additional social assistance benefits than they received in basic social assistance benefit amounts, primarily because support for housing costs was delivered through Manitoba's Rent Assist program. In July 2020, Rent Assist benefits were increased for all households receiving social assistance, except unattached singles considered employable under age 55. The unattached single with a disability also received the Income Assistance for Persons with Disabilities benefit of \$1,260 (\$105 per month) and the couple with two children received the annual School Supplies Allowance of \$60 for the ten-year-old and \$100 for the 15-year-old. These amounts remained unchanged in 2020.

**Federal child benefits:** Both households with children received the Canada Child Benefit (CCB), which increased with inflation in July 2020 from \$553.25 to \$563.75 per month for a child under six years of age and from \$466.83 to \$475.67 per month for a child aged six to 17. In addition, they received a one-time COVID-19 pandemic-related CCB top-up payment of \$300 per child in May.

**Provincial child benefits:** Neither of the example households with children received the Manitoba Child Benefit because parents receiving social assistance in Manitoba are not eligible.

**Federal tax credits / benefits:** All four households received the GST/HST credit, which increased in July 2020 with inflation. The unattached single considered employable and the unattached single with a disability both received \$293, while the single parent with one child received \$586 and the couple with two children received \$894. The unattached single also received \$0.72 through the GST/HST credit supplement, while the unattached single with a disability received \$53.80, and the single parent with one child received the full \$154 amount.

A one-time COVID-19 pandemic-related GST/HST credit top-up payment, delivered in April 2020, provided the basic amount of \$290 to both the unattached single considered employable and the unattached single with a disability. The single parent with one child received \$733 and the couple with two children received \$886.

All four households also received the new federal climate action incentive (CAI) payment. The unattached single considered employable and the unattached single with a disability received the basic CAI payment amount for Manitoba of \$243. The single parent with one child received the basic amount plus the single parent's

qualified dependant amount of \$121, for a total of \$364. The couple with two children received the basic amount, a spousal amount of \$121, and the qualified dependant amount of \$61 for each child, for a total of \$486.

**Provincial tax credits / benefits:** No provincial tax credits or benefits were available to the example households in 2020.

## COVID-19 pandemic-related payments

All pandemic-related payments available to the example Manitoba households came from federal programs (i.e., the GST/HST credit and Canada Child Benefit) except for the \$200 provincial payment for the unattached single with a disability. In total, the unattached single considered employable received \$290, the unattached single with a disability received \$490, the single parent with one child received \$1,033 and the couple with two children received \$1,486. These amounts are included in, and are not in addition to, the benefits described in the Components section above.

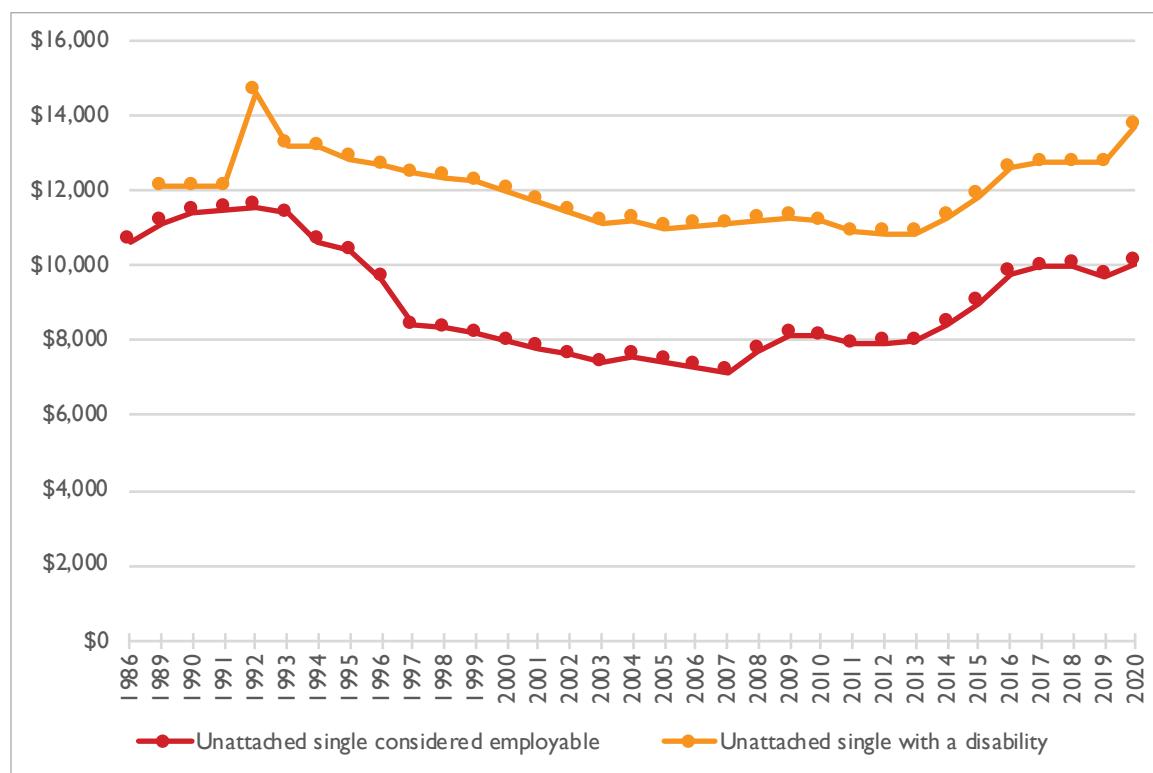
### COVID-19 pandemic-related payments, 2020

	Unattached single considered employable	Unattached single with a disability	Single parent, one child	Couple, two children
Provincial payments	\$0	\$200	\$0	\$0
Federal payments	\$290	\$290	\$1,033	\$1,486
<b>Total 2020 COVID-related payments</b>	<b>\$290</b>	<b>\$490</b>	<b>\$1,033</b>	<b>\$1,486</b>

## Changes to welfare incomes

The graphs below show how the total welfare incomes for each of the four example household types in Manitoba have changed over time. Note that the values are in 2020 constant dollars, and not in nominal dollars. This takes into account the effect of inflation as measured by the national consumer price index, given that inflation reduces real dollar values over time.

## Welfare incomes for single adults (1986-2020), 2020 constant dollars

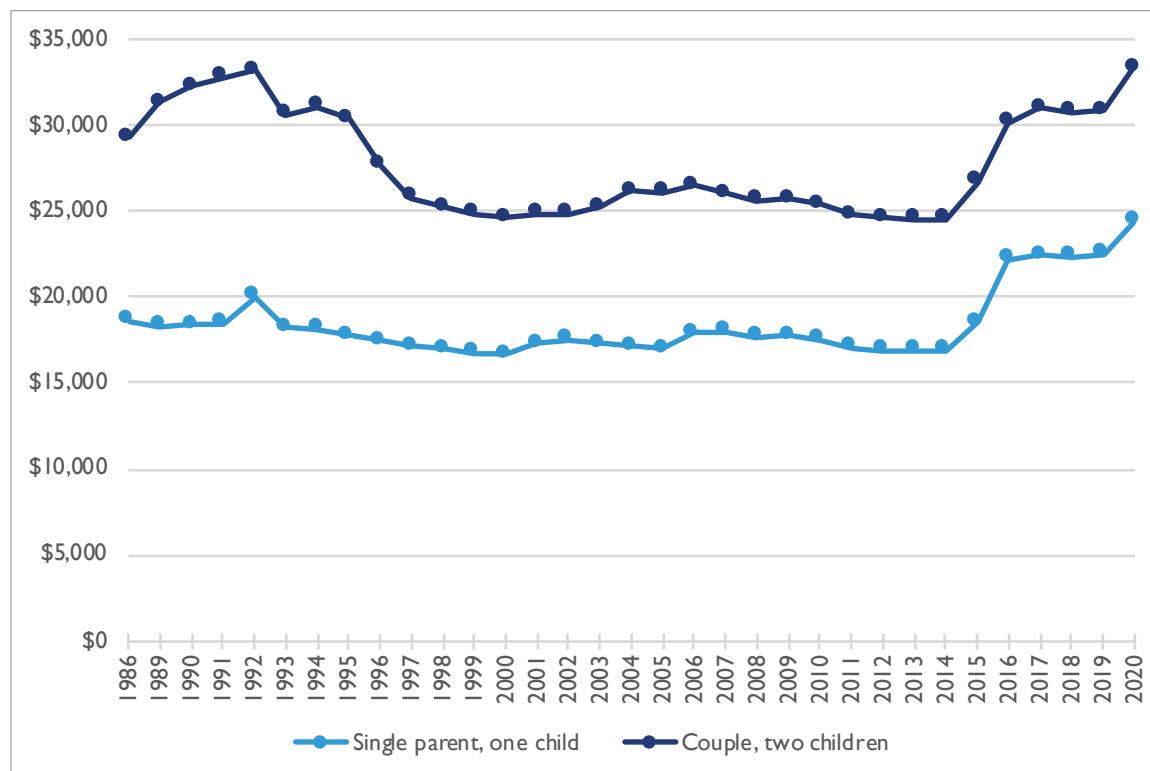


After peaking in 1992, the welfare incomes of the **unattached single considered employable** and the **unattached single with a disability** steadily declined until the mid-2000s. Increases that began in 2013, primarily due to enhancements in Manitoba's Rent Assist program, continued until 2016 when incomes began to level out. A slight decrease in 2018 in the income of the unattached single considered employable was not mirrored in the income of the unattached single with a disability.

Increases between 2019 and 2020 were due primarily to the new federal climate action incentive benefit and to COVID-19 pandemic-related payments.

In 2020, the **unattached single considered employable** received \$10,079 and the **unattached single with a disability** received \$13,727, both of which are below the 1992 peak.

## Welfare incomes for households with children (1986-2020), 2020 constant dollars



As was the case for single people, the total welfare incomes of households with children were high in the early 1990s, followed by a decline into the 2000s, and slight fluctuations through the mid-2010s. Increases began in 2015, and while incomes were flat between 2017 and 2019, they increased again in 2020, primarily due to federal COVID-19 pandemic payments.

The 2020 welfare income of the **single parent with one child** was \$24,379, while that of the **couple with two children** was \$33,289. These are both the highest across the time series.

## Adequacy of welfare incomes

The adequacy of a household's total welfare income can be assessed by comparing it to a set threshold of poverty and/or low income. In Canada, there are two commonly used measures of poverty:

- Canada's Official Poverty Line, the Market Basket Measure (MBM), identifies households whose disposable income is less than the cost of a basket of goods and services that represent a basic standard of living.

- Deep Income Poverty (MBM-DIP) identifies households whose disposable income is less than 75 per cent of the MBM.

There are also two commonly used measures of low income:

- The Low Income Measure (LIM) identifies households whose income is substantially below what is typical in society (less than half of the median income).
- The Low Income Cut-Off (LICO) identifies households that are likely to spend a disproportionately large share of their income on the necessities of food, clothing, and shelter.

Note that MBM thresholds vary by province and community size, and LICO thresholds vary by community size, and so those for Winnipeg are used in the analysis below. As well, both the MBM and LIM thresholds are estimates based on increasing the 2019 thresholds to account for inflation.

Note also that none of the poverty or low-income measures currently in use in Canada account for the higher cost of living faced by persons with disabilities, and thus these additional costs are not reflected in our analysis.

More information about the thresholds is available in the methodology section.

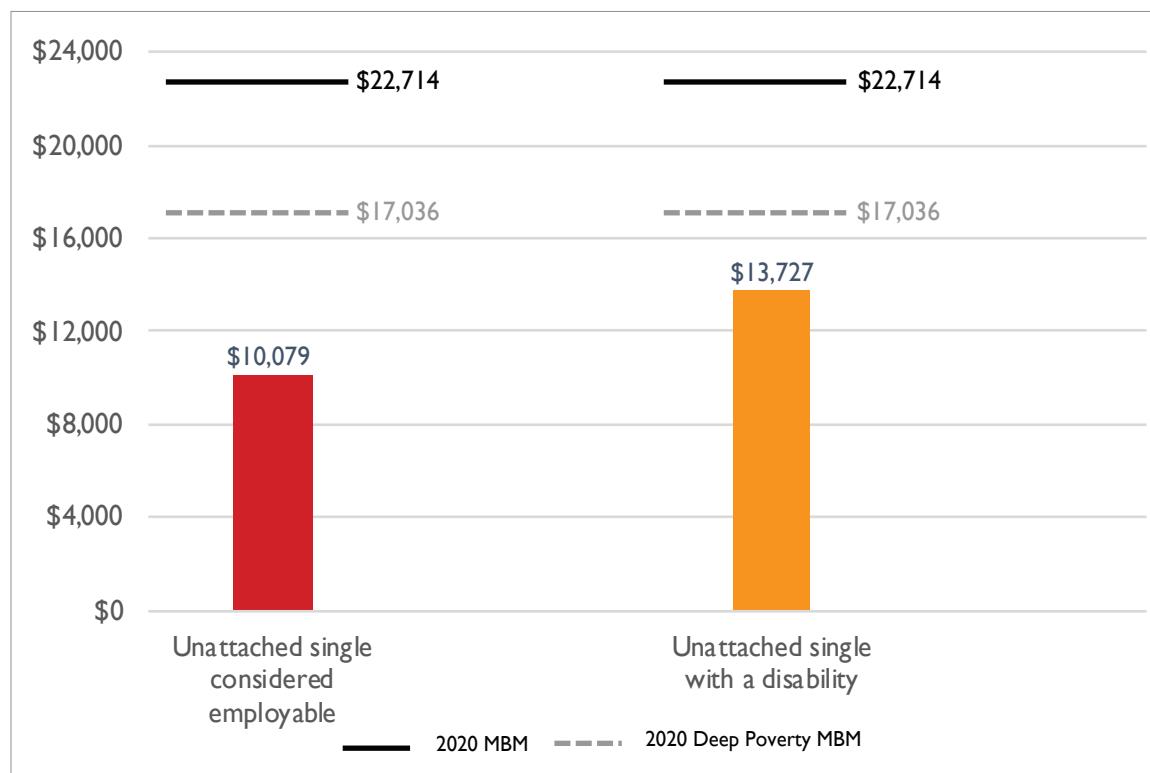
A table containing comparisons of the welfare incomes of the four example household types in Manitoba with all four poverty / low-income thresholds is available for download at <https://maytree.com/wp-content/uploads/WiC2020-Manitoba.xlsx>.

## Poverty threshold comparisons

The figures below compare 2020 welfare incomes for the four example household types to the MBM and MBM-DIP thresholds for Winnipeg.

The welfare incomes of all four example household types in Manitoba were below Canada's Official Poverty Line in 2020, meaning all these households were living in poverty. Three were living in deep poverty in 2020, as defined by the MBM-DIP, while one was slightly above deep poverty.

## Welfare incomes and poverty thresholds for single adults, 2020

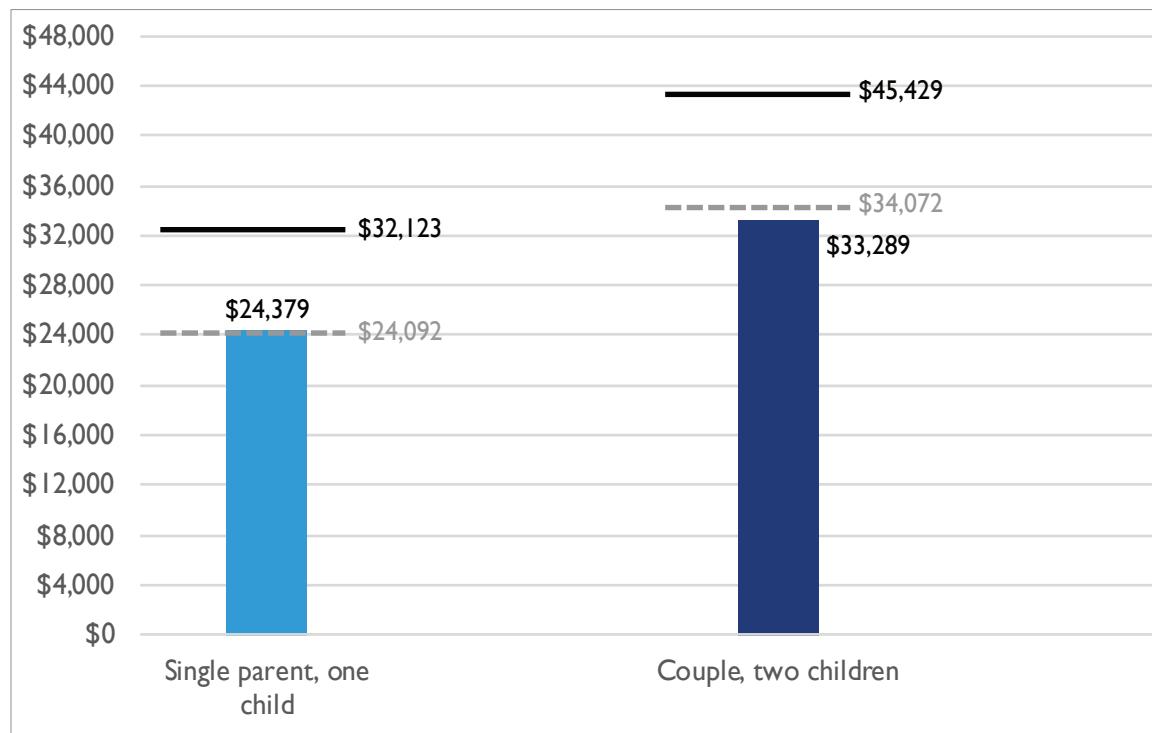


The **unattached single considered employable** had the lowest income relative to the poverty thresholds. Their income was \$6,957 below the deep income poverty threshold and \$12,635 below the poverty line. This means their income was only 59 per cent of the MBM-DIP and only 44 per cent of the MBM.

The **unattached single with a disability** fared better, with an income that was \$3,309 below the deep income poverty threshold and \$8,987 below the poverty line. In other words, their income was 81 per cent of the MBM-DIP and 60 per cent of the MBM.

Note that the poverty experienced by persons with disabilities is under-represented, given that neither the MBM nor the MBM-DIP account for the additional costs of disability.

## Welfare incomes and poverty thresholds for households with children, 2020



The incomes of households with children were comparable to each other and, relative to the poverty thresholds, higher than those of single people.

The income of the **single parent with one child** was the only one of the example households with a welfare income above the deep income poverty threshold. Their income was \$287 above that threshold but remained below the poverty line by \$7,744. In other words, their income was 101 per cent of the MBM-DIP but 76 per cent of the MBM.

The income of the **couple with two children** was \$783 below the deep income poverty threshold and \$12,140 below the poverty line. This means their income was 98 per cent of the MBM-DIP and 73 per cent of the MBM.

## Low-income threshold comparisons

The welfare incomes of these households were also below, and in some instances lower than half of, the low-income thresholds, as shown in the table linked above.

The lowest income relative to the thresholds was that of the **unattached single considered employable**, whose total welfare income was only 40 per cent of the LIM and 46 per cent of the LICO. The highest was that of the **single parent with one child**, whose welfare income was 68 per cent of the LIM and 91 per cent of the LICO.

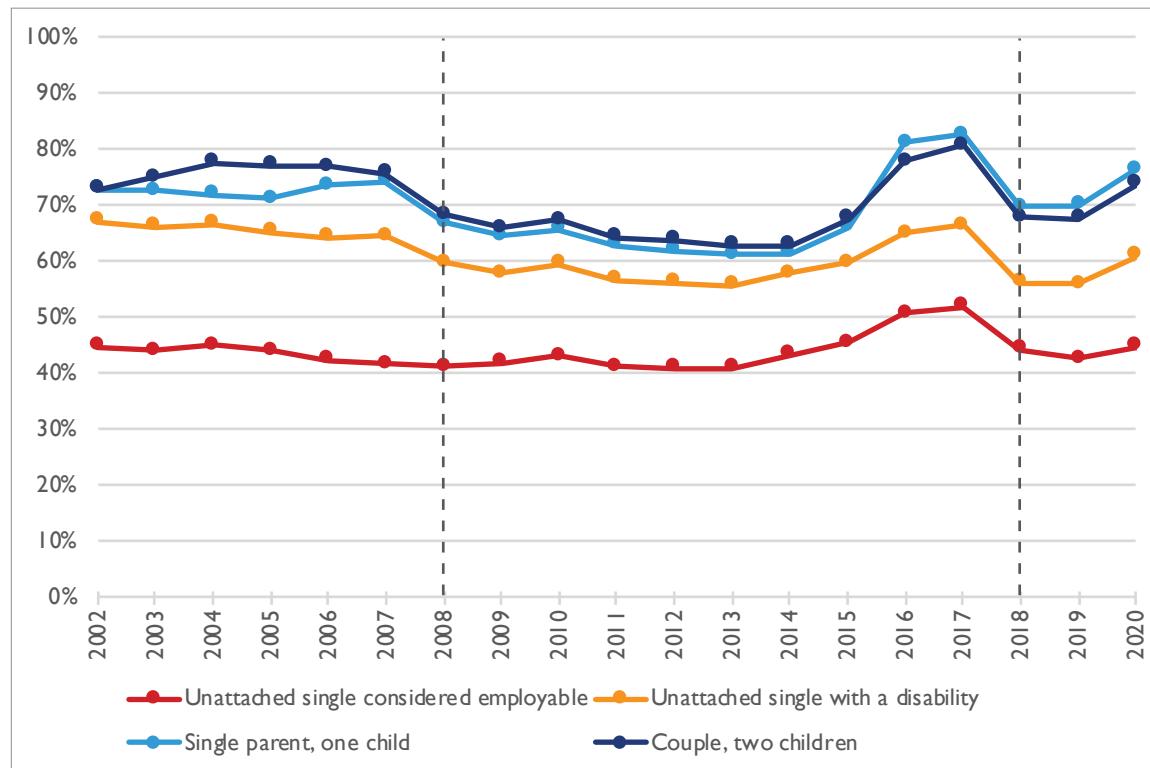
The **unattached single with a disability** had an income of only 54 per cent of the LIM and 62 per cent of the LICO. The income of the **couple with two children** was 66 per cent of the LIM and 80 per cent of the LICO.

## Changes to adequacy of welfare incomes

The graph below shows the total welfare incomes of each of the four example household types in Manitoba since 2002 as a percentage of the MBM, which indicates changes in their level of poverty over time. A rise in the trendline indicates an improvement in their level of poverty while a decline indicates a worsening of the level of their poverty.

Note that the MBM thresholds reflect the base in use in each year in question (i.e., the 2000, 2008, and 2018 bases; the latter two are indicated with vertical lines in each graph). Rebasing creates a sufficiently higher threshold than that using a previous base, which typically results in a worsening of poverty in the year in which the new base is used. As noted above, MBM thresholds vary by province and community size, and so Winnipeg is used. Also note that the 2020 MBM thresholds are estimates. More information is in the methodology section.

### Welfare incomes as a percentage of MBM for all household types (2002-2020)



The welfare income of the **unattached single considered employable** was lowest relative to the poverty line and increased only slightly over the time series. Their income hovered at around the 43 per cent mark between 2002 and 2014 followed by four years of improvements between 2014 and 2017, at which point their income was 52 per cent of the poverty line. The 2018 rebasing of the MBM saw a reversal to 44 per cent. Another decline in 2019 was followed by an improvement in 2020, at which point their income was 44 per cent of the poverty line.

The welfare income of the **unattached single with a disability** mostly declined between 2002 and 2020 relative to the poverty line. A slight decline between 2002 and 2007, from 67 to 65 per cent of the poverty line, was followed by a more significant decline to 60 percent with the 2008 rebasing of the MBM. The low point of 56 per cent was reached in 2012 and 2013, afterward gradually increasing to 66 per cent in 2017, before another sharp decline to 56 per cent with the 2018 MBM rebasing. After one year of stagnation, their income in 2020 rose to 60 per cent of the poverty line.

After hovering at around 72 per cent of the poverty line from 2000 to 2007, the welfare income of the **single parent with one child** declined to 67 per cent with the 2008 MBM rebasing. The low point of 61 per cent was reached in 2012 and 2013, followed by significant improvements, to highs of 81 per cent in 2016 and 83 per cent in 2017. Another decline with the 2018 MBM rebasing, to 70 per cent in both 2018 and 2019, was followed by 2020's increase to 76 per cent of the poverty line.

The welfare income of the **couple with two children** generally fared best relative to the poverty line among the four example households between 2002 and 2016. Their income increased between 2002 and 2004, from 73 to 78 per cent of the poverty line, slightly decreased until 2007, and then dropped to 67 per cent with the 2008 rebasing of the MBM. The low point of 63 per cent in 2013 and 2014 was followed by significant improvements between 2015 and 2017, to a high of 81 per cent of the poverty line. However, this progress was undone with the rebasing of the MBM in 2018, at which point, and for one year thereafter, their income was 68 per cent of the poverty line. Improvements in 2020 saw their income increase to 73 per cent of the poverty line.

## Access to data

The data for Manitoba is available for download, including:

1. Components of welfare income for all households, with a breakdown of COVID-19 pandemic-related payments.
2. Welfare incomes in 2020 constant dollars over time for all households.
3. Welfare incomes in nominal dollars over time for all households.
4. Adequacy of welfare incomes: Comparisons of the welfare incomes of each household with all four poverty and low-income thresholds.
5. Adequacy over time: Welfare income relative to the Official Poverty Line (MBM) for each household from 2002 to 2020.

Access the [downloadable spreadsheet here](#).

# New Brunswick

## Components of welfare incomes

In New Brunswick, households that qualify for basic social assistance payments also qualify for:

- Recurring additional social assistance payments from the province;
- Federal and provincial child benefits (for households with children); and
- Federal and provincial tax credits or benefits.

Together, these combine to form a household's total welfare income. Households may receive less if they have income from other sources, or more if they have special health- or disability-related needs. In 2020, these households were also eligible for benefits introduced in response to the COVID-19 pandemic.

The table below shows the value of the welfare income components of the four example household types in New Brunswick in 2020. All four households are assumed to be living in Moncton. The child in the single parent family is two years old and the children in the couple household are ten and 15. COVID-19 pandemic-related payments are included in either the basic social assistance, child benefit, and tax credit/benefits amounts, where applicable.

### Components of welfare incomes, 2020

	Unattached single considered employable	Unattached single with a disability	Single parent, one child	Couple, two children
Basic social assistance	\$6,660	\$8,228	\$10,644	\$11,940
Additional social assistance	\$0	\$1,200	\$1,224	\$1,224
Federal child benefits	\$0	\$0	\$7,002	\$11,910
Provincial child benefits	\$0	\$0	\$250	\$500
Federal tax credits / benefits	\$583	\$583	\$1,473	\$1,780
Provincial tax credits / benefits	\$400	\$400	\$700	\$1,100
<b>Total 2020 income</b>	<b>\$7,643</b>	<b>\$10,411</b>	<b>\$21,293</b>	<b>\$28,454</b>

Note: Totals may not add up due to rounding.

Total annual welfare incomes in 2020 ranged from \$7,643 for the unattached single considered employable to \$28,454 for the couple with two children. The total welfare income of the single parent with one child was \$21,293 and that of the couple with two children was \$28,454.

**Basic social assistance:** The unattached single considered employable and the households with children received Transitional Assistance (TA) benefits, and the unattached single with a disability received Extended Benefits (EB). Basic TA and EB benefit amounts for the unattached single considered employable and the unattached single with a disability were increased and indexed to inflation effective May 1, 2020. The amounts for the single parent with one child and the couple with two children remained unchanged in 2020.

**Additional social assistance:** On top of basic social assistance, three households received additional benefits. The unattached single with a disability received \$1,200 (\$100 per month) through the Disability Supplement, and the households with children received the Income Supplement Benefit of \$1,224 (an average of \$102 per month).

**Federal child benefits:** Both households with children received the Canada Child Benefit (CCB), which increased with inflation in July 2020 from \$553.25 to \$563.75 per month for a child under six years of age and from \$466.83 to \$475.67 per month for a child aged six to 17. In addition, they received a one-time COVID-19 pandemic-related CCB top-up payment of \$300 per child in May.

**Provincial child benefits:** Both households with children received the New Brunswick Child Tax Benefit of \$250 per child (\$20.83 per child per month).

**Federal tax credits / benefits:** All four households received the GST/HST credit, which increased in July 2020 with inflation. The unattached single considered employable and the unattached single with a disability both received \$293, the single parent with one child received \$586, and the couple with two children received \$894. The single parent with one child also received the full \$154 GST/HST credit supplement amount.

A one-time COVID-19 pandemic-related GST/HST credit top-up payment, delivered in April 2020, provided the basic amount of \$290 to both the unattached single considered employable and the unattached single with a disability. The single parent with one child received \$733 and the couple with two children received \$886.

**Provincial tax credits / benefits:** All four households also received provincial tax credits through the Home Energy Assistance Program (\$100 per household per year) and the New Brunswick Harmonized Sales Tax Credit (\$300 per year for the single individuals, \$600 for the single parent with one child, and \$800 for the couple with two children). In addition, the household with two children received the School Supplement tax credit of \$100 per child per year.

## COVID-19 pandemic-related payments

All pandemic-related payments available to the example New Brunswick households came from federal programs (i.e., the GST/HST credit and Canada Child Benefit). In total, the unattached single considered employable and the unattached single with a disability received \$290 related to the pandemic, the single parent with one child received \$1,033, and the couple with two children received \$1,486. These amounts are included in, and are not in addition to, the benefits described in the Components section above.

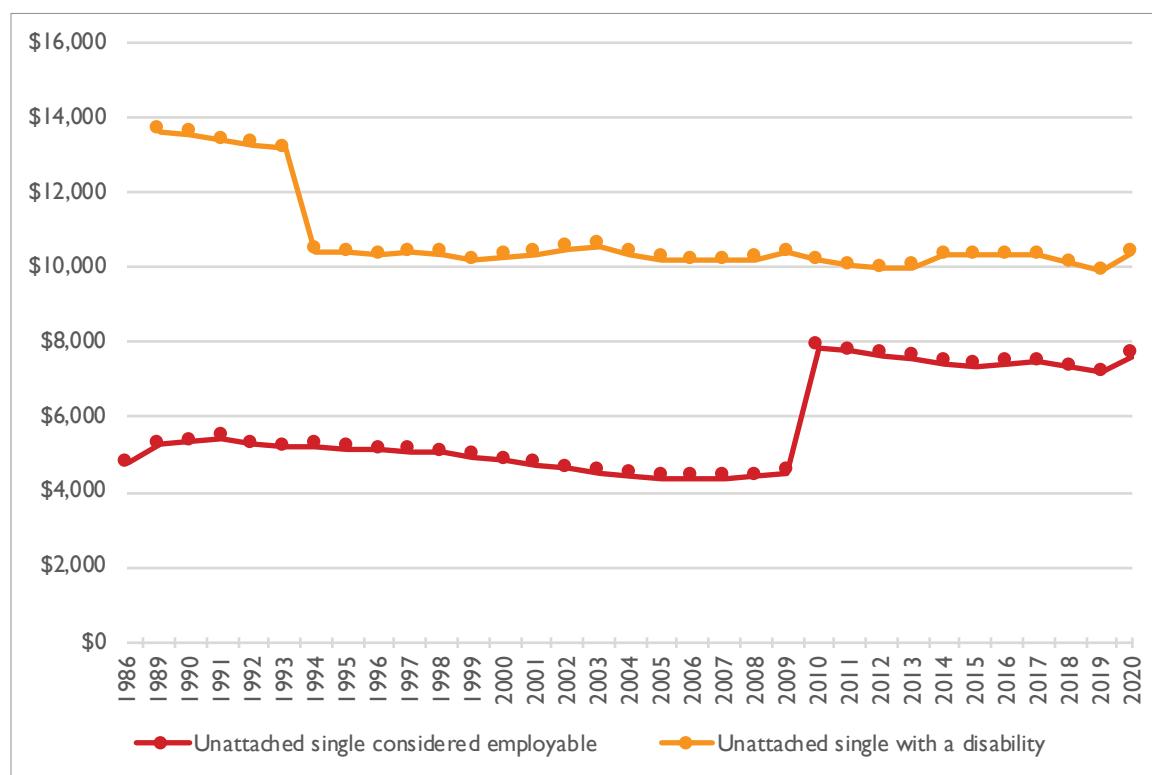
### COVID-19 pandemic-related payments, 2020

	Unattached single considered employable	Unattached single with a disability	Single parent, one child	Couple, two children
Provincial payments	\$0	\$0	\$0	\$0
Federal payments	\$290	\$290	\$1,033	\$1,486
<b>Total 2020 COVID-related payments</b>	<b>\$290</b>	<b>\$290</b>	<b>\$1,033</b>	<b>\$1,486</b>

## Changes to welfare incomes

The graphs below show how the total welfare incomes for each of the four example household types in New Brunswick have changed over time. Note that the values are in 2020 constant dollars, and not in nominal dollars. This takes into account the effect of inflation as measured by the national consumer price index given that inflation reduces real dollar values over time.

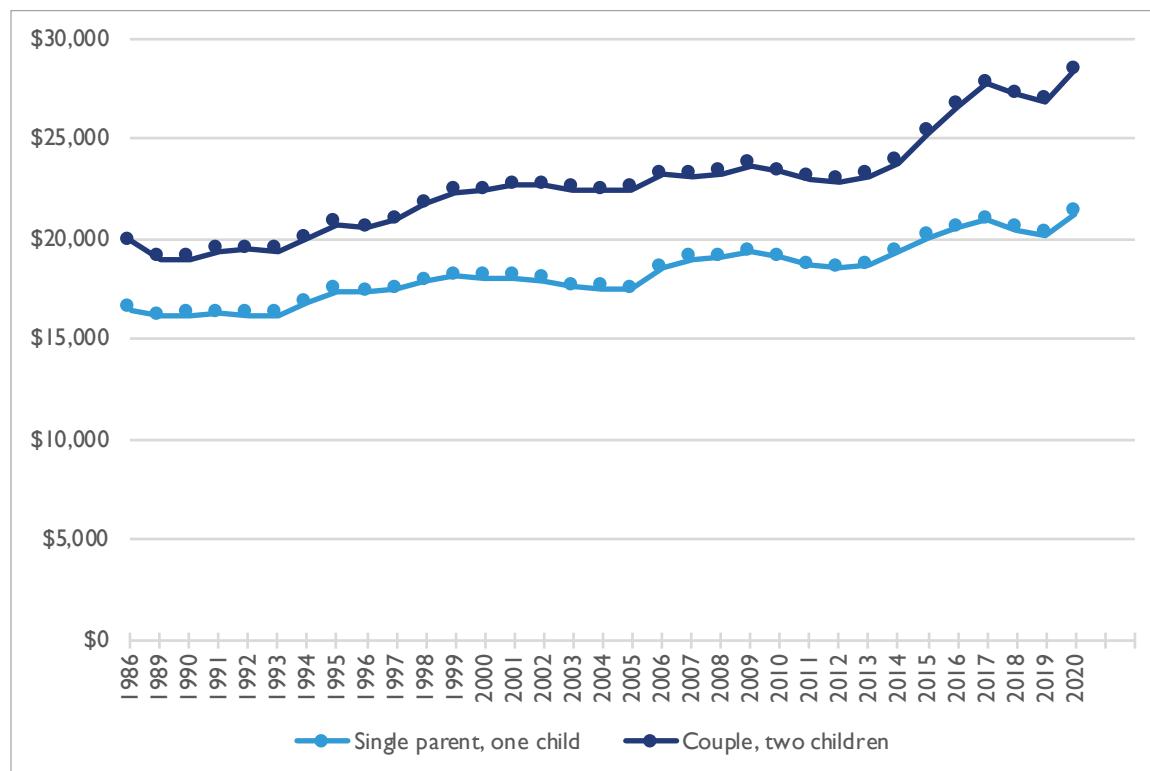
## Welfare incomes for single adults (1986-2020), 2020 constant dollars



Between 1986 and 2009, New Brunswick's historically very low welfare income for the **unattached single considered employable** hovered at around \$5,000. It then jumped significantly in 2010, when the elimination of the Interim Assistance program made all unattached singles eligible for higher Transitional Assistance benefits. From 2010 to 2019, however, the welfare income of the unattached single considered employable gradually declined. In 2020, their welfare income increased to \$7,643, largely due to COVID-19 pandemic-related payments.

The income of the **unattached single with a disability** was in the \$13,000 range until 1994, after which it fell by nearly \$3,000 and has hovered since then at around \$10,000. In 2020, it stood at \$10,411, which is the highest value since 2003, largely due to COVID-19 pandemic-related payments.

## Welfare incomes for households with children (1986-2020), 2020 constant dollars



Between 1989 and 2017, the welfare incomes of households with children generally increased. Between 2017 and 2019, the value of these incomes declined slightly but increased again in 2020, primarily due to COVID-19 pandemic-related payments.

In 2020, the welfare income of the **single parent with one child** was \$21,293, while that of the **couple with two children** was \$28,454. These are the highest income levels across the time series.

## Adequacy of welfare incomes

The adequacy of a household's total welfare income can be assessed by comparing it to a set threshold of poverty and/or low income.

In Canada, there are two commonly used measures of poverty:

- Canada's Official Poverty Line, the Market Basket Measure (MBM), identifies households whose disposable income is less than the cost of a basket of goods and services that represent a basic standard of living.

- Deep Income Poverty (MBM-DIP) identifies households whose disposable income is less than 75 per cent of the MBM.

There are also two commonly used measures of low income:

- The Low Income Measure (LIM) identifies households whose income is substantially below what is typical in society (less than half of the median income).
- The Low Income Cut-Off (LICO) identifies households that are likely to spend a disproportionately large share of their income on the necessities of food, clothing, and shelter.

Note that MBM thresholds vary by province and community size, and LICO thresholds vary by community size, and so those for Moncton are used in the analysis below. As well, both the MBM and LIM thresholds are estimates based on increasing the 2019 thresholds to account for inflation.

Note also that none of the poverty or low-income measures currently in use in Canada account for the higher cost of living faced by persons with disabilities, and thus these additional costs are not reflected in our analysis.

More information about the thresholds is available in the methodology section.

A table containing comparisons of the welfare incomes of the four example household types in New Brunswick with all four poverty / low-income thresholds is available for download at <https://maytree.com/wp-content/uploads/WiC2020-NewBrunswick.xlsx>.

## Poverty threshold comparisons

The figures below compare 2020 welfare incomes for the four example household types to the MBM and MBM-DIP thresholds for Moncton.

The welfare incomes of all four example household types in New Brunswick were below, and in some cases very far below, Canada's Official Poverty Line in 2020, which means that all four households were living in poverty. All four households were also living in deep poverty in 2020, as defined by the MBM-DIP.

## Welfare incomes and poverty thresholds for single adults, 2020

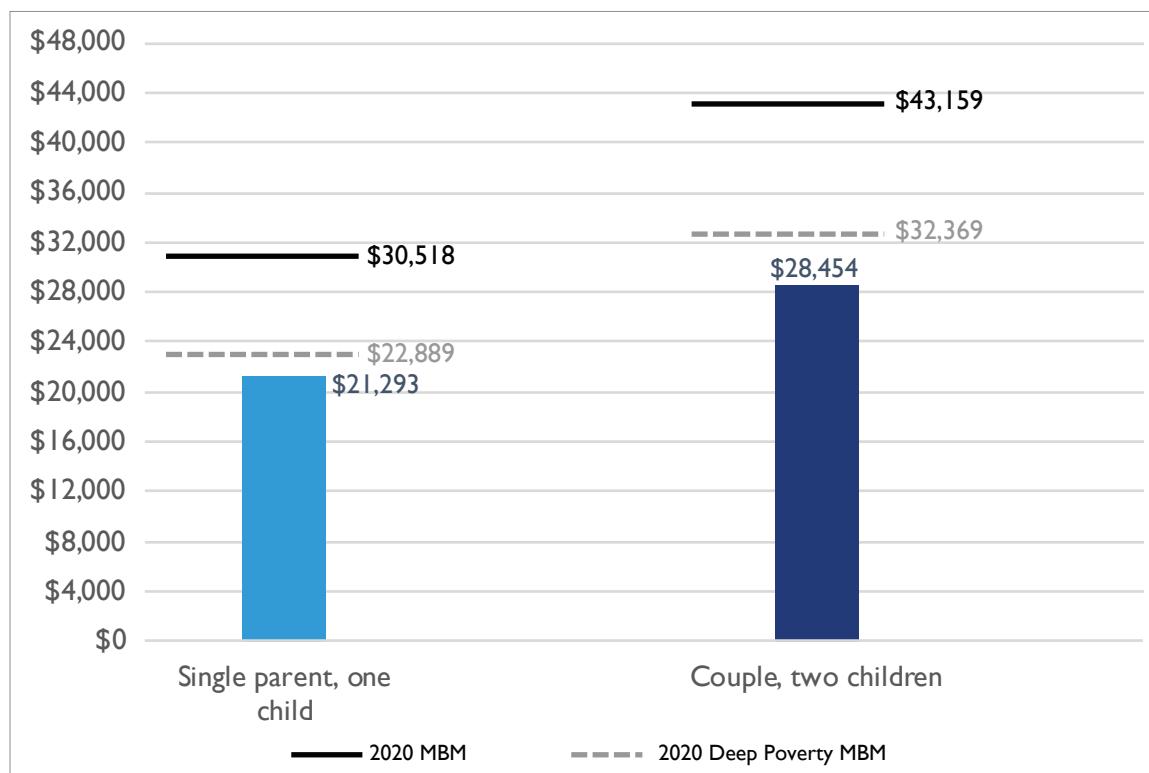


The **unattached single considered employable** had the lowest income relative to the poverty thresholds. Their income was \$8,541 below the deep income poverty threshold and \$13,936 below the poverty line. This means their income was only 47 per cent of the MBM-DIP and only 35 per cent of the MBM.

The **unattached single with a disability** fared somewhat better, with an income that was \$5,773 below the deep income poverty threshold and \$11,168 below the poverty line. In other words, their income was 64 per cent of the MBM-DIP and 48 per cent of the MBM.

Note that the poverty experienced by persons with disabilities is under-represented, given that neither the MBM nor the MBM-DIP account for the additional costs of disability.

## Welfare incomes and poverty thresholds for households with children, 2020



The incomes of households with children were closer to the poverty thresholds compared to the incomes of the unattached single households.

The **single parent with one child** fared best relative to the poverty thresholds. Their income was \$1,596 below the deep income poverty threshold and \$9,225 below the poverty line. This means their income was 93 per cent of the MBM-DIP and 70 per cent of the MBM.

The income of the **couple with two children** was \$3,915 below the deep income poverty threshold and \$14,705 below the poverty line. In other words, their income was 88 per cent of the MBM-DIP and 66 per cent of the MBM.

## Low-income threshold comparisons

In many instances, the welfare incomes of the example households were roughly half of the low-income thresholds, as shown in the table linked above.

The lowest income relative to these thresholds was that of the **unattached single considered employable**, whose total welfare income was only 30 per cent of the LIM and 41 per cent of the LICO. The highest was that of the **single parent with one child**, whose welfare income was 59 per cent of the LIM and 94 per cent of the LICO.

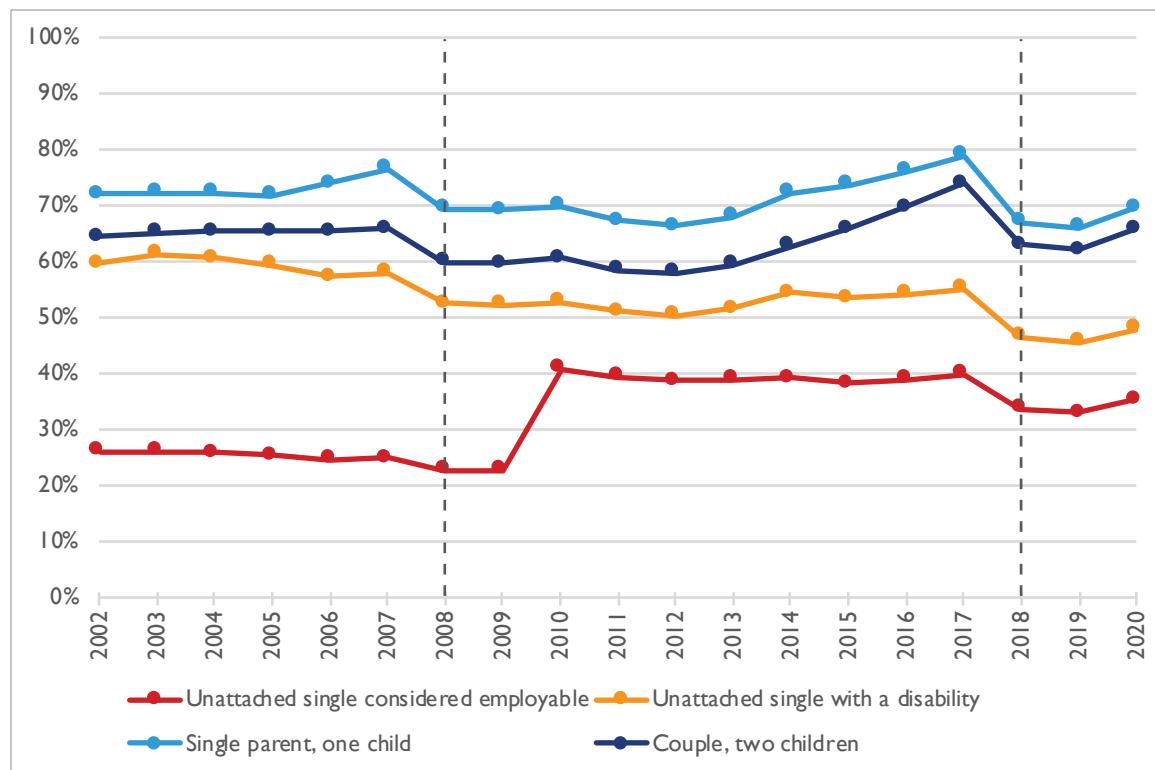
The **unattached single with a disability** had an income of 41 per cent of the LIM and 56 per cent of the LICO. The income of the **couple with two children** was 56 per cent of the LIM and 81 per cent of the LICO.

## Changes to adequacy of welfare incomes

The graph below shows the total welfare incomes of each of the four example household types in New Brunswick since 2002 as a percentage of the MBM, which indicates changes in their level of poverty over time. A rise in the trendline indicates an improvement in their level of poverty while a decline indicates a worsening of their poverty.

Note that the MBM thresholds reflect the base in use in each year in question (i.e., the 2000, 2008, and 2018 bases; the latter two are indicated with vertical lines in each graph). Rebasing creates a sufficiently higher threshold than that using a previous base, which typically results in a worsening of poverty in the year in which the new base is used. As noted above, MBM thresholds vary by province and community size, and so Moncton is used. Also note that the 2020 MBM thresholds are estimates. More information is in the methodology section.

### Welfare incomes as a percentage of MBM for all household types (2002-2020)



The welfare income of the **unattached single considered employable** was lowest relative to the poverty line and remained at or below 41 per cent of the MBM across the entire time series. Their income relative to the poverty line was extremely low in the first eight years of the time series, hovering at around the 25 per cent mark until 2009. After a significant improvement in 2010 (to 41 per cent of the poverty line), their income stagnated for seven years relative to the poverty line. Rebasing of the MBM in 2018 saw a decline to 34 per cent, followed by a slight decline in 2019, and then a slight improvement in 2020, to 35 per cent of the poverty line.

The welfare income of the **unattached single with a disability** saw a generally worsening trend in their poverty across the time series. Their income was 60 per cent of the poverty line in 2002, declined to 57 per cent in 2006, then fell to 53 per cent with the 2008 MBM rebasing. Over the succeeding nine years it hovered at around 53 per cent. In 2018, MBM rebasing resulted in another decline, to 47 per cent of the poverty line. In 2020, their income was 48 per cent of the poverty line.

Among the four example households, the welfare income of the **single parent with one child** fared best relative to the poverty line, but ended the time series at a slightly lower level than it began. Their income stood at 72 per cent of the poverty line in 2002 and saw modest increases to 2007, reaching 77 per cent. The 2008 MBM rebasing saw a worsening of their level of poverty to 70 per cent of the poverty line. After hovering at about that level for the following five years, 2014 saw the beginning of a steady improvement, to a peak of 79 per cent of the poverty line in 2017. Rebasing of the MBM in 2018 again saw their level of poverty worsen, to 67 per cent. 2020 saw a slight improvement, to 70 per cent of the poverty line.

The welfare income of the **couple with two children** followed a very similar trendline to that of the single parent but started and ended the time series at almost the same level relative to the poverty line. Highs in 2007 and 2017, of 66 per cent and 74 per cent respectively, were followed by downturns with rebasing of the MBM in 2008 and 2018. The low point of 58 per cent of the poverty line was reached in 2012, which was followed by a general improvement through to 2017. In 2020, their income stood at 66 per cent of the poverty line.

## Access to data

The data for New Brunswick is available for download, including:

1. Components of welfare income for all households, with a breakdown of COVID-19 pandemic-related payments.



- 2. Welfare incomes in 2020 constant dollars over time for all households.
- 3. Welfare incomes in nominal dollars over time for all households.
- 4. Adequacy of welfare incomes: Comparisons of the welfare incomes of each household with all four poverty and low-income thresholds.
- 5. Adequacy over time: Welfare income relative to the Official Poverty Line (MBM) for each household from 2002 to 2020.

Access the [downloadable spreadsheet here](#).

# Newfoundland and Labrador

## Components of welfare incomes

In Newfoundland and Labrador, households that qualify for basic social assistance payments also qualify for:

- Recurring additional social assistance payments from the province;
- Federal and provincial child benefits (for households with children); and
- Federal and provincial tax credits or benefits.

Together, these combine to form a household's total welfare income. Households may receive less if they have income from other sources, or more if they have special health- or disability-related needs. In 2020, these households were also eligible for benefits introduced in response to the COVID-19 pandemic.

The table below shows the value of the welfare income components of the four example household types in Newfoundland and Labrador in 2020. All four households are assumed to be living in St. John's. The child in the single parent family is two years old and the children in the couple household are ten and 15. COVID-19 pandemic-related payments are included in the basic social assistance, child benefit, and tax credit/benefits amounts, where applicable.

### Components of welfare incomes, 2020

	Unattached single considered employable	Unattached single with a disability	Single parent, one child	Couple, two children
Basic social assistance	\$9,048	\$8,196	\$13,644	\$14,220
Additional social assistance	\$1,800	\$9,000	\$1,800	\$1,800
Federal child benefits	\$0	\$0	\$7,002	\$11,910
Provincial child benefits	\$0	\$0	\$407	\$839
Federal tax credits / benefits	\$610	\$610	\$1,473	\$1,780
Provincial tax credits / benefits	\$220	\$420	\$440	\$727
<b>Total 2020 income</b>	<b>\$11,678</b>	<b>\$18,226</b>	<b>\$24,766</b>	<b>\$31,276</b>

Note: Totals may not add up due to rounding.

Total annual welfare incomes in 2020 ranged from \$11,678 for the unattached single considered employable to \$31,276 for the couple with two children. The income of the unattached single with a disability was \$18,226, and that of the single parent with one child was \$24,766.

**Basic social assistance:** Monthly basic social assistance benefit amounts remained unchanged in 2020.

**Additional social assistance:** All four households received additional benefits.

The unattached single considered employable, the single parent with one child, and the couple with two children received \$1,800 (\$150 per month) through the Supplemental Shelter Benefit.

The unattached single with a disability received \$1,800 (\$150 per month) through the Personal Care Allowance, paid by the Department of Health and Community Services (HCS) to social assistance clients receiving supportive services. In addition, the unattached single with a disability received rent and utilities top-ups of \$6,000 and \$1,200 respectively from HCS, which are rounded averages provided by HCS.<sup>6</sup> These amounts replace the Fuel Supplement included in previous years' reports. While persons with disabilities are ineligible for the Fuel Supplement, that benefit was included in previous years' report calculations as a proxy for fuel costs and utilities top-up amounts.

**Federal child benefits:** Both households with children received the Canada Child Benefit (CCB), which increased with inflation in July 2020 from \$553.25 to \$563.75 per month for a child under six years of age and from \$466.83 to \$475.67 per month for a child aged six to 17. In addition, they received a one-time COVID-19 pandemic-related CCB top-up payment of \$300 per child in May.

**Provincial child benefits:** Both households with children received the Newfoundland and Labrador Child Benefit. In July 2020, this monthly payment increased from \$33.75 to \$34.08 for the first child, and from \$35.83 to \$36.16 for the second child.

**Federal tax credits / benefits:** All four households received the GST/HST credit, which increased in July 2020 with inflation. The unattached single considered employable and the unattached single with a disability both received \$293, while the single parent with one child received \$586 and the couple with two children received \$894. The unattached single considered employable and the unattached single with a disability both received \$26.94 from the GST/HST credit supplement, while the single parent with one child received the full \$154 amount.

A one-time COVID-19 pandemic-related GST/HST credit top-up payment, delivered in April 2020, provided the basic amount of \$290 to both the unattached single considered employable and the unattached single with a

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<sup>6</sup> These amounts are not new, but they have been provided for inclusion in the *Welfare in Canada* report for the first time this year.

disability. The single parent with one child received \$733 and the couple with two children received \$886.

**Provincial tax credits / benefits:** All four households also received the Newfoundland and Labrador Income Supplement. The unattached single considered employable received \$220, the unattached single with a disability received \$420, the single parent with one child received \$440, and the couple with two children received \$727.

## COVID-19 pandemic-related payments

All pandemic-related payments available to the example households in Newfoundland and Labrador came from federal programs (i.e., the GST/HST credit and Canada Child Benefit). In total, the unattached single considered employable and the unattached single with a disability received \$290 related to the pandemic, the single parent with one child received \$1,033, and the couple with two children received \$1,486. These amounts are included in, and are not in addition to, the benefits described in the Components section above.

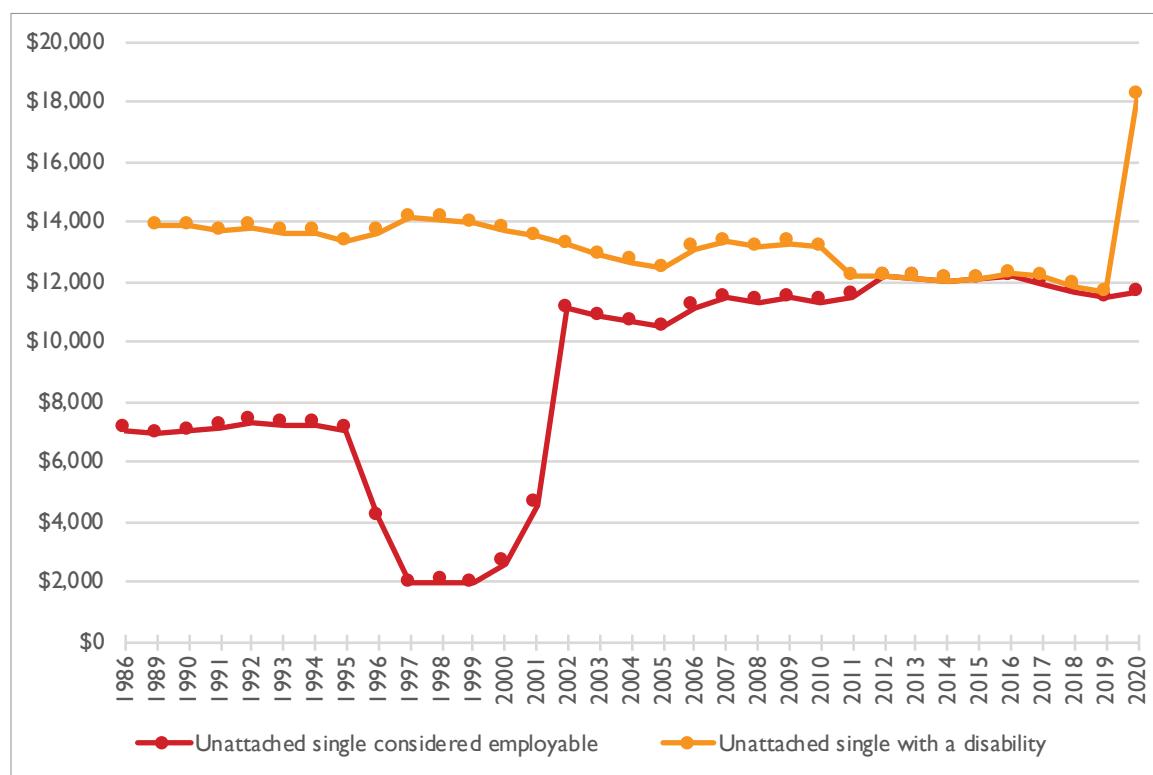
### COVID-19 pandemic-related payments, 2020

	Unattached single considered employable	Unattached single with a disability	Single parent, one child	Couple, two children
Provincial payments	\$0	\$0	\$0	\$0
Federal payments	\$290	\$290	\$1,033	\$1,486
<b>Total 2020 COVID-related payments</b>	<b>\$290</b>	<b>\$290</b>	<b>\$1,033</b>	<b>\$1,486</b>

## Changes to welfare incomes

The graphs below show how the total welfare incomes for each of the four example household types in Newfoundland and Labrador have changed over time. Note that the values are in 2020 constant dollars, and not in nominal dollars. This takes into account the effect of inflation as measured by the national consumer price index, given that inflation reduces real dollar values over time.

## Welfare incomes for single adults (1986-2020), 2020 constant dollars



The welfare income of the **unattached single considered employable** was historically much lower than that of the **unattached single with a disability** until 2012, when their values converged. The welfare income of the unattached single with a disability, however, declined gradually over time until the convergence point.

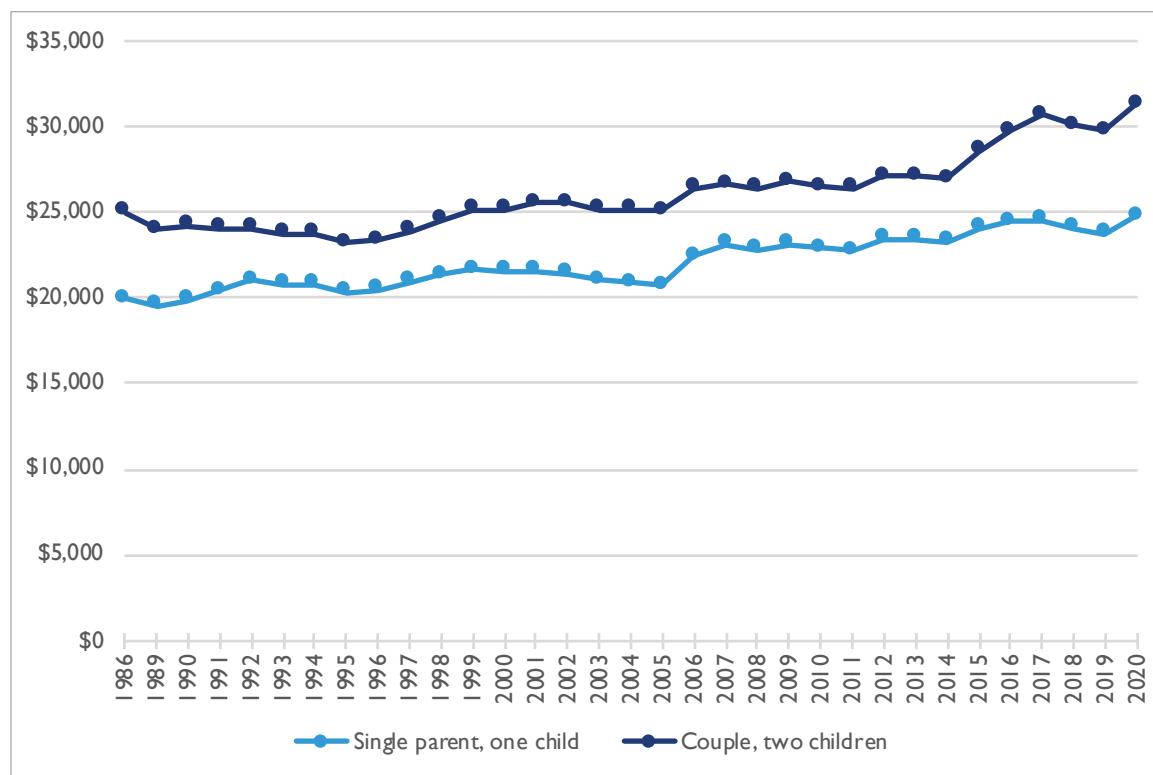
The massive decline between 1995 and 1997 in the total welfare income for the unattached single considered employable was the result of a policy change that gave recipients very low room and board allowances instead of market rent shelter benefits.

The 2012 convergence resulted from the elimination of supplemental shelter benefits in the income calculations for the unattached single with a disability. Between that point and 2019, the Fuel Supplement was included in the calculations of the income of the unattached single with a disability as a proxy for shelter and utilities top-ups provided by the Department of Health and Community Services (HCS), values which were not available until 2020.

The large increase in the 2020 income of the unattached single with a disability resulted from the inclusion of rounded average amounts for the shelter and utilities top-ups provided by HCS. The inclusion of these amounts better reflects the actual policy regime in Newfoundland and Labrador.

In 2020, the total welfare income of the **unattached single considered employable** was \$11,678, while that of the **unattached single with a disability** was \$18,226.

### Welfare incomes for households with children (1986-2020), 2020 constant dollars



Welfare incomes for households with children have gradually increased over time, with larger increases in 2006 and again between 2015 and 2017. A decline between 2017 and 2019 was followed by an increase in 2020 to the highest levels seen across the time series.

The 2006 increases resulted from an increase to the Family Benefit rate. The rise in 2015 to 2017 was largely the result of changes to federal child benefits. The increases in 2020 were due to federal COVID-19 pandemic-related payments.

In 2020, the welfare income of the **single parent with one child** was \$24,766, while that of the **couple with two children** was \$31,276.

# Adequacy of welfare incomes

The adequacy of a household's total welfare income can be assessed by comparing it to a set threshold of poverty and/or low income.

In Canada, there are two commonly used measures of poverty:

- Canada's Official Poverty Line, the Market Basket Measure (MBM), identifies households whose disposable income is less than the cost of a basket of goods and services that represent a basic standard of living.
- Deep Income Poverty (MBM-DIP) identifies households whose disposable income is less than 75 per cent of the MBM.

There are also two commonly used measures of low income:

- The Low Income Measure (LIM) identifies households whose income is substantially below what is typical in society (less than half of the median income).
- The Low Income Cut-Off (LICO) identifies households that are likely to spend a disproportionately large share of their income on the necessities of food, clothing, and shelter.

Note that MBM thresholds vary by province and community size, and LICO thresholds vary by community size, and so those for St. John's are used in the analysis below. As well, both the MBM and LIM thresholds are estimates based on increasing the 2019 thresholds to account for inflation.

Note also that none of the poverty or low-income measures currently in use in Canada account for the higher cost of living faced by persons with disabilities and thus these additional costs are not reflected in our analysis.

More information about the thresholds is available in the methodology section.

A table containing comparisons of the welfare incomes of the four example household types in Newfoundland and Labrador with all four poverty / low-income thresholds is available for download at <https://maytree.com/wp-content/uploads/WiC2020-NewfoundlandLabrador.xlsx>.

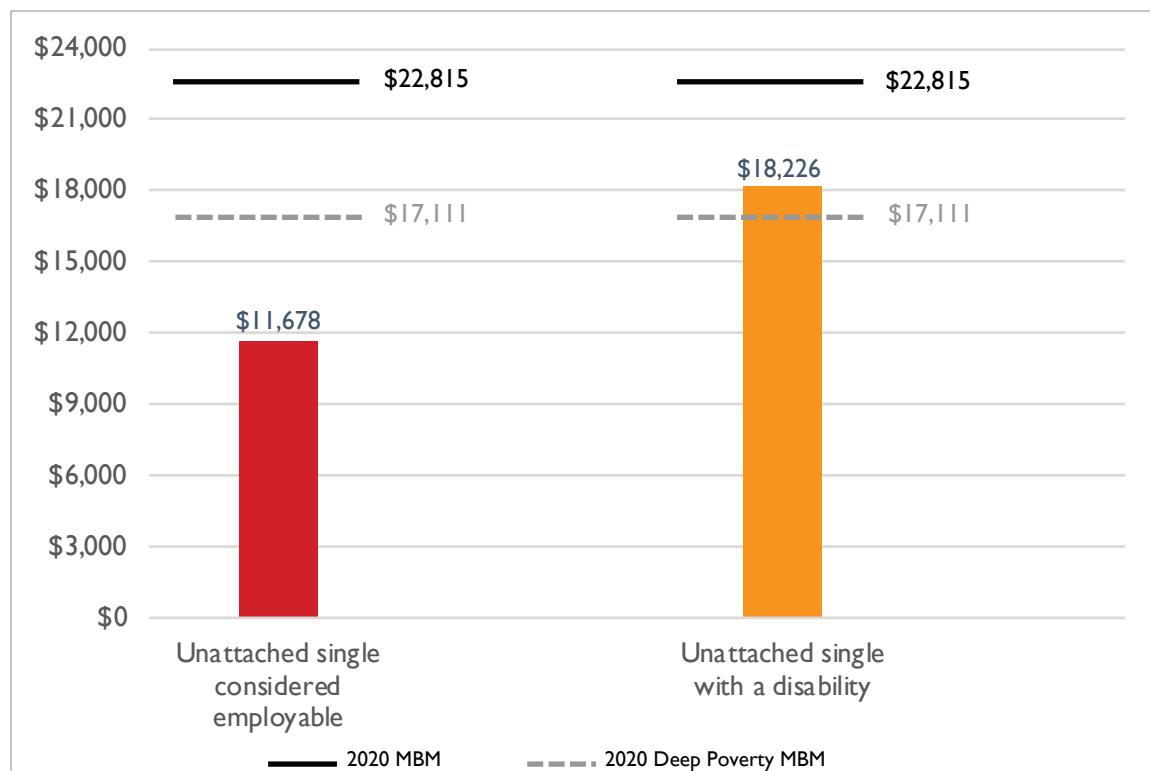
## Poverty threshold comparisons

The figures below compare welfare incomes for the four example household types to the MBM and MBM-DIP thresholds for St. John's.

The welfare incomes of all four example household types in Newfoundland and Labrador were below, and in some cases far below, Canada's Official Poverty Line in

2020, which means that all four households were living in poverty. Two of the four households were also living in deep poverty in 2020, as defined by the MBM-DIP.

### Welfare incomes and poverty thresholds for single adults, 2020

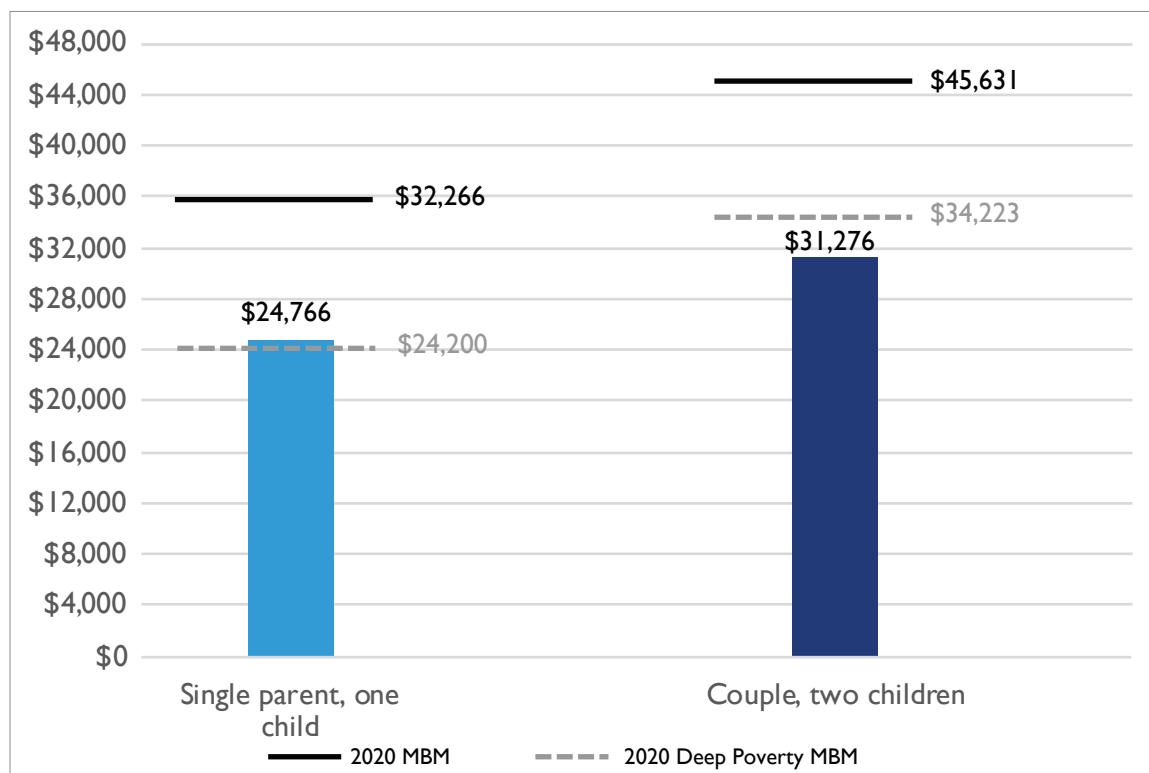


The **unattached single considered employable** had the lowest income relative to the poverty thresholds. Their income was \$5,433 below the deep income poverty threshold and \$11,137 below the poverty line. In other words, their income was only 68 per cent of the MBM-DIP and only 51 per cent of the MBM.

The **unattached single with a disability** fared best of all four example households relative to the poverty thresholds. Their income was \$1,115 above the deep income poverty threshold, but it remained below the poverty line by \$4,589. This means their income was 107 per cent of the MBM-DIP but 80 per cent of the MBM.

Note that the poverty experienced by persons with disabilities is under-represented given that neither the MBM nor the MBM-DIP account for the additional costs of disability.

## Welfare incomes and poverty thresholds for households with children, 2020



The **single parent with one child** had a welfare income that was \$567 above the deep income poverty threshold, but below the poverty line by \$7,500. In other words, their income was 102 per cent of the MBM-DIP but 77 per cent of MBM.

The welfare income of the **couple with two children** was \$2,947 below the deep income poverty threshold and \$14,355 below the poverty line. This means their income was 91 per cent of the MBM-DIP and 69 per cent of the MBM.

## Low-income threshold comparisons

The welfare incomes of these households were also below, and in some instances far below, the low-income thresholds, as shown in the table linked above.

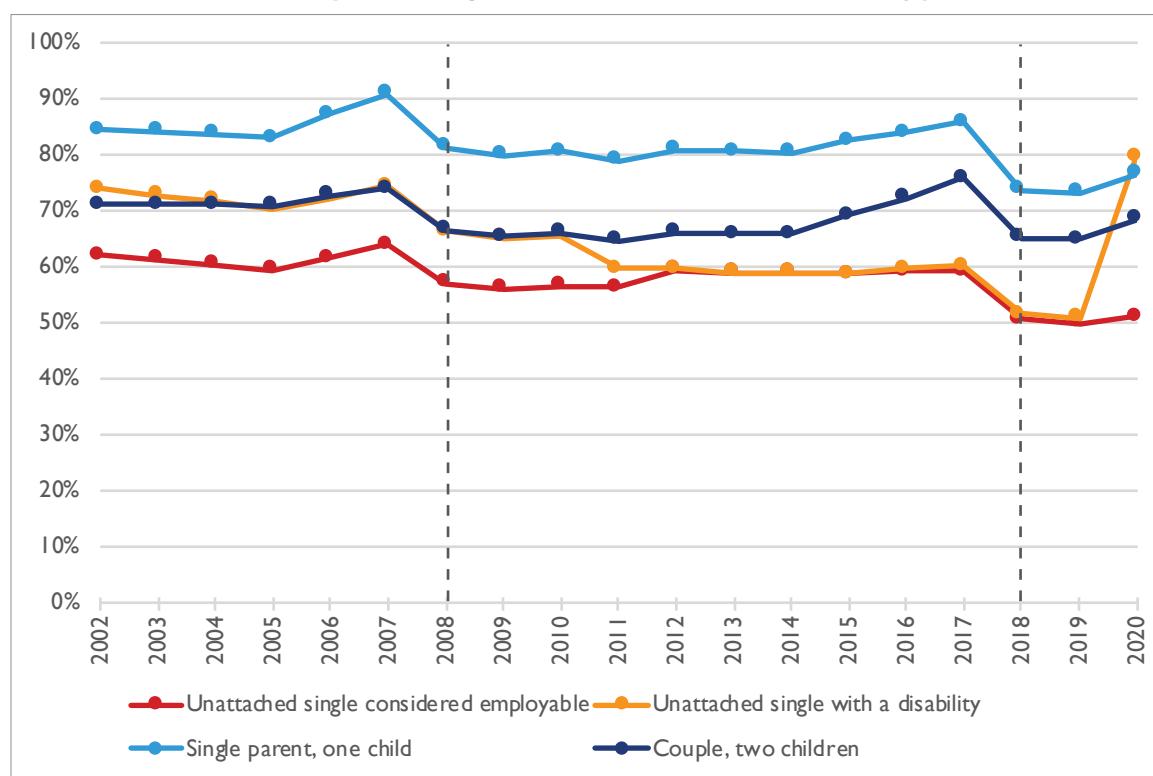
The lowest income relative to these thresholds was that of the **unattached single considered employable**, whose total welfare income was 46 per cent of the LIM and 63 per cent of the LICO thresholds. The highest income relative to the LIM was that of the **unattached single with a disability**, at 72 per cent, while their income relative to the LICO was 98 per cent. The highest income relative to the LICO was that of the **single parent with one child**, at 109 per cent, while their income relative to the LIM was 69 per cent. The income of the **couple with two children** was 62 per cent of the LIM and 89 per cent of the LICO.

# Changes to adequacy of welfare incomes

The graph below shows the total welfare incomes of each of the four example household types in Newfoundland and Labrador since 2002 as a percentage of the MBM, which indicates changes in their level of poverty over time. A rise in the trendline indicates an improvement in their level of poverty, while a decline indicates a worsening of their poverty.

Note that the MBM thresholds reflect the base in use in each year in question (i.e., the 2000, 2008, and 2018 bases; the latter two are indicated with vertical lines in each graph). Rebasing creates a sufficiently higher threshold than that using a previous base, which typically results in a worsening of poverty in the year in which the new base is used. As noted above, MBM thresholds vary by province and community size, and so St. John's is used. Also note that the 2020 MBM thresholds are estimates. More information is in the methodology section.

## Welfare incomes as a percentage of MBM for all household types (2002-2020)



The welfare income of the **unattached single considered employable** generally declined in value relative to the poverty line over the time series, from 62 per cent of the MBM in 2002 to 51 per cent in 2020. The 2008 and 2018 MBM rebasings worsened their level of poverty and erased the improvements of 2007 and 2012.

The low point was 50 per cent of the poverty line in 2019, increasing to 51 per cent in 2020.

The welfare income of the **unattached single with a disability** also declined in value relative to the MBM from 2002 to 2019, with a large improvement in 2020 that was due to a change in reporting of the components of welfare incomes as noted above. In 2020 their income stood at 80 per cent of the poverty line.

The welfare income of the **single parent with one child** fared best relative to the poverty line among all four households, although their poverty worsened across the time series. Progress in 2007 resulted in a high of 91 per cent of the poverty line. A similar improvement between 2014 and 2017, when their welfare income reached 86 per cent, was followed by a worsening of their poverty due to the 2008 and 2018 MBM rebasings. In 2020, their income stood at 77 per cent of the poverty line.

The welfare income of the **couple with two children** followed a very similar trendline to that of the single parent with one child. Highs of 74 and 76 per cent of the poverty line were reached in 2007 and 2017 respectively. However, rebasing in 2008 and 2018 resulted in sharp drops. They started the time series in 2002 with an income that was 71 per cent of their poverty line and ended with an income that was 69 per cent of the poverty line in 2020.

## Access to data

The data for Newfoundland and Labrador is available for download, including:

1. Components of welfare income for all households, with a breakdown of COVID-19 pandemic-related payments.
2. Welfare incomes in 2020 constant dollars over time for all households.
3. Welfare incomes in nominal dollars over time for all households.
4. Adequacy of welfare incomes: Comparisons of the welfare incomes of each household with all four poverty and low-income thresholds.
5. Adequacy over time: Welfare income relative to the Official Poverty Line (MBM) for each household from 2002 to 2020.

Access the [downloadable spreadsheet here](#).

# Northwest Territories

## Components of welfare incomes

In the Northwest Territories, households that qualify for basic social assistance payments also qualify for:

- Recurring additional social assistance payments from the territory;
- Federal and territorial child benefits (for households with children); and
- Federal and territorial tax credits or benefits.

Together, these combine to form a household's total welfare income. Households may receive less if they have income from other sources, or more if they have special health- or disability-related needs. In 2020, these households were also eligible for benefits introduced in response to the COVID-19 pandemic.

The table below shows the value of the welfare income components of the four example household types in the Northwest Territories in 2020. All four households are assumed to be living in Yellowknife. The child in the single parent family is two years old and the children in the couple household are ten and 15. COVID-19 pandemic-related payments are included in the basic social assistance, child benefit, and tax credit/benefits amounts, where applicable.

### Components of welfare incomes, 2020

	Unattached single considered employable	Unattached single with a disability	Single parent, one child	Couple, two children
Basic social assistance	\$26,211	\$26,729	\$28,750	\$35,002
Additional social assistance	\$0	\$5,328	\$0	\$0
Federal child benefits	\$0	\$0	\$7,002	\$11,683
Territorial child benefits	\$0	\$0	\$815	\$1,101
Federal tax credits / benefits	\$830	\$890	\$1,473	\$1,780
Territorial tax credits / benefits	\$130	\$130	\$280	\$560
<b>Total 2020 income</b>	<b>\$27,171</b>	<b>\$33,077</b>	<b>\$38,320</b>	<b>\$50,126</b>

Note: Totals may not add up due to rounding.

Total annual welfare incomes in 2020 ranged from \$27,171 for the unattached single considered employable to \$50,126 for the couple with two children. The income of the unattached single with a disability was \$33,077 and that of the single parent with one child was \$38,320.

**Basic social assistance:** The food allowance remained unchanged in 2020. In the Northwest Territories, the amounts of benefits paid for the costs of shelter, fuel, and utilities are based on the actual costs of each recipient household; therefore, the figures in the table are estimates. The shelter amount is based on average market rents, as calculated annually by the Canada Mortgage and Housing Corporation. The fuel and utilities components are an average of the amount paid to recipients in each of the household types in 2020. The clothing allowance is an enhanced benefit of \$79 per year for a one-adult household or \$110 for the couple household.

All four households received a one-time COVID-19 pandemic emergency allowance of \$500 for unattached single households or \$1,000 for households of more than one person, paid in March 2020. In addition, all four households received the Furnishing Allowance due to a policy decision to enroll all clients in the “Wellness: Self-Care” Productive Choice activity option in response to the COVID-19 pandemic. The unattached singles received \$175, the single parent received \$323, and the couple with two children received \$567.

**Additional social assistance:** Only the unattached single with a disability received additional social assistance benefits, in the form of both the Disability Allowance of \$405 per month and the Incidental Allowance for Persons with Disabilities of \$39 per month.

**Federal child benefits:** Both households with children received the Canada Child Benefit (CCB), which increased with inflation in July 2020 from \$553.25 to \$563.75 per month for a child under six years of age and from \$466.83 to \$475.67 per month for a child aged six to 17. In addition, they received a one-time COVID-19 pandemic-related CCB top-up payment of \$300 per child in May 2020.

**Territorial child benefits:** Both households with children also received the NWT Child Benefit. The single parent with one child received the maximum amount of \$67.91 per month (the amount provided for one child under the age of six). The couple with two children received \$92.64 per month from January to June, and \$90.89 per month from July to December.

**Federal tax credits / benefits:** All four households received the GST/HST credit, which increased in July 2020 with inflation. The unattached single considered employable and the unattached single with a disability both received \$293, the single parent with one child received \$586, and the couple with two children received \$894. The unattached single considered employable, the unattached single with a disability, and the single parent with one child also received \$154 through the GST/HST credit supplement.

A one-time COVID-19 pandemic-related GST/HST credit top-up payment, delivered in April 2020, provided the \$383 to the unattached single considered employable, \$443 to the unattached single with a disability, \$733 to the single parent with one child, and \$886 to the couple with two children.

**Territorial tax credits / benefits:** All four households received the Northwest Territories Cost of Living Offset, which was introduced in 2019 to help offset the cost of the NWT carbon tax. Households received their second payment for the 2019/20 year in April 2020 in the amounts of \$52 per adult and \$60 per child under 18. The first regular quarterly payments for the 2020/2021 year were made in July and October in the amounts of \$39 for an individual (\$156 per year) and \$45 per child (\$180 per year).

## COVID-19 pandemic-related payments

Pandemic-related payments available to the example households in the Northwest Territories came from territorial programs (i.e., the emergency allowance for households receiving social assistance and enrollment in the “Wellness: Self-Care” Productive Choice) and federal programs (i.e., the GST/HST credit and Canada Child Benefit), with slightly more provided through the territory. In total, the unattached single considered employable received an additional \$1,058 related to the pandemic, the unattached single with a disability received \$1,118, the single parent with one child received \$2,326, and the couple with two children received \$3,053. These amounts are included in, and are not in addition to, the benefits described in the Components section above.

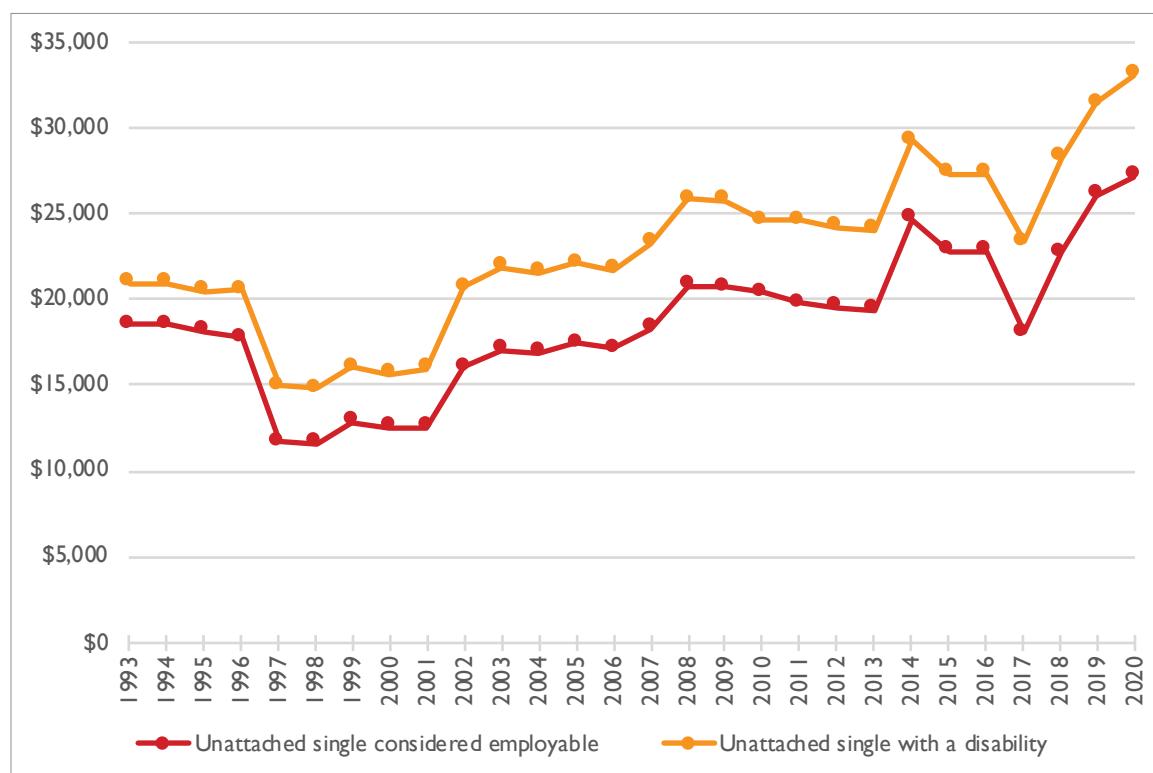
### COVID-19 pandemic-related payments, 2020

	Unattached single considered employable	Unattached single with a disability	Single parent, one child	Couple, two children
Territorial payments	\$675	\$675	\$1,323	\$1,567
Federal payments	\$383	\$443	\$1,033	\$1,486
<b>Total 2020 COVID-related payments</b>	<b>\$1,058</b>	<b>\$1,118</b>	<b>\$2,326</b>	<b>\$3,053</b>

## Changes to welfare incomes

The graphs below show how the total welfare incomes for each of the four example household types in the Northwest Territories have changed over time. Note that the values are in 2020 constant dollars, and not in nominal dollars. This takes into account the effect of inflation as measured by the national consumer price index given that inflation reduces real dollar values over time.

## Welfare incomes for single adults (1993-2020), 2020 constant dollars

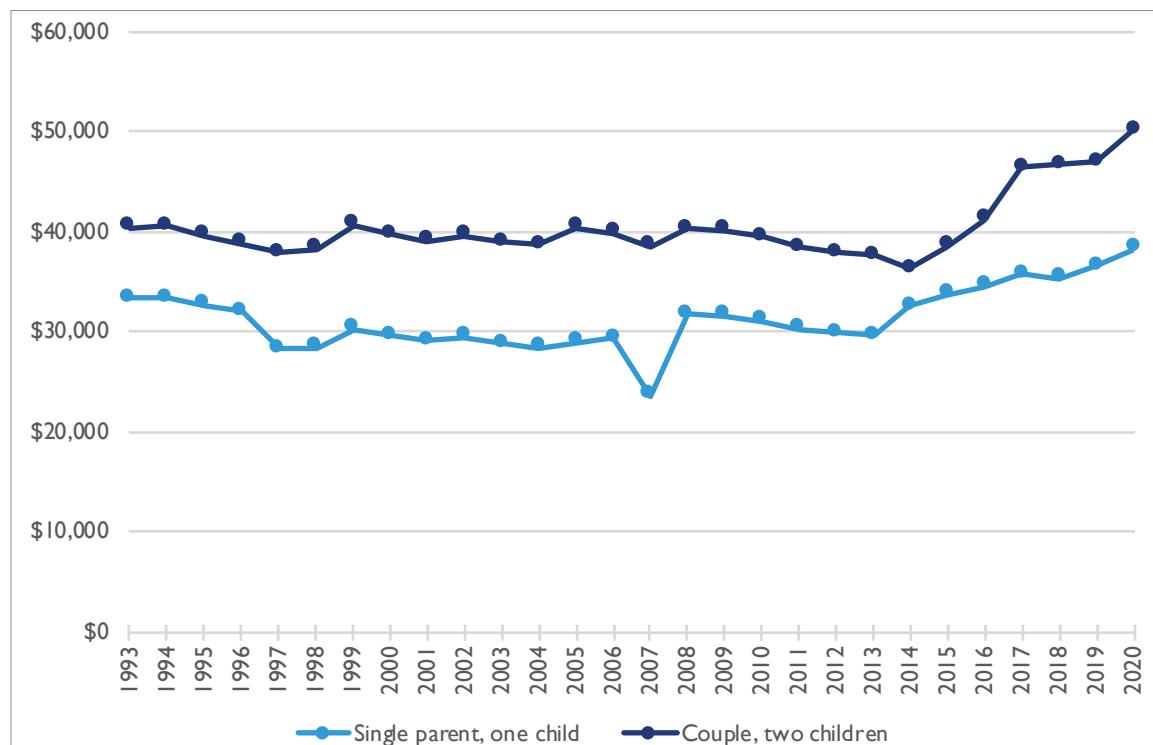


A nearly identical pattern is evident in the welfare incomes of the **unattached single considered employable** and the **unattached single with a disability** over the time series. After a substantial decline in 1997, both saw a gradual increase until 2008, a slight decrease until 2013, and significant fluctuations thereafter.

Fluctuations between 2013 and 2019 resulted from changes in the way utility and shelter costs were calculated for the purposes of this report rather than changes to benefit program policy. Increases since then were due to three main changes: a significant increase in utilities costs in the Northwest Territories and, therefore, to average amounts paid for those costs; a 2019 increase in maximum shelter amounts; and the implementation of the NWT Cost of Living Offset. Further increases in 2020 were due to COVID-19 pandemic-related payments from both provincial and federal sources.

In 2020, the welfare income of the **unattached single considered employable** was \$27,171 and that of the **unattached single with a disability** was \$33,077, both of which were the highest levels across the time series.

## Welfare incomes for households with children (1993-2020), 2020 constant dollars



After a decline in welfare incomes through the 1990s, households with children saw relative stability with some fluctuations until 2013/2014 and increases thereafter. The major drop in 2007 was primarily the result of a significant decline in the level of basic social assistance benefits in that year. Changes in federal child benefits were the major contributor to the recent increases, as were the addition of COVID-19 pandemic-related payments in 2020 from both provincial and federal sources.

In 2020, the **single parent with one child** had a welfare income of \$38,320, while the **couple with two children** had a welfare income of \$50,126. These were the highest values across the time series for both households.

## Access to data

The data for the Northwest Territories is available for download, including:

1. Components of welfare income for all households, with a breakdown of COVID-19 pandemic-related payments.
2. Welfare incomes in 2020 constant dollars over time for all households.
3. Welfare incomes in nominal dollars over time for all households.

Access the [downloadable spreadsheet here](#).

# Nova Scotia

## Components of welfare incomes

In Nova Scotia, households that qualify for basic social assistance payments also qualify for:

- Recurring additional social assistance payments from the province;
- Federal and provincial child benefits (for households with children); and
- Federal and provincial tax credits or benefits.

Together, these combine to form a household's total welfare income. Households may receive less if they have income from other sources, or more if they have special health- or disability-related needs. In 2020, these households were also eligible for benefits introduced in response to the COVID-19 pandemic.

The table below shows the value of the welfare income components of the four example household types in Nova Scotia in 2020. All four households are assumed to be living in Halifax. The child in the single parent family is two years old and the children in the couple household are ten and 15. COVID-19 pandemic-related payments are included in the basic social assistance, child benefit, and tax credit/benefits amounts, where applicable.

### Components of welfare incomes, 2020

	Unattached single considered employable	Unattached single with a disability	Single parent, one child	Couple, two children
Basic social assistance	\$7,082	\$10,250	\$10,444	\$14,516
Additional social assistance	\$0	\$0	\$0	\$150
Federal child benefits	\$0	\$0	\$7,002	\$11,910
Provincial child benefits	\$0	\$0	\$775	\$1,600
Federal tax credits / benefits	\$583	\$587	\$1,473	\$1,780
Provincial tax credits / benefits	\$255	\$255	\$315	\$375
<b>Total 2020 income</b>	<b>\$7,920</b>	<b>\$11,092</b>	<b>\$20,009</b>	<b>\$30,331</b>

Note: Totals may not add up due to rounding.

Total annual welfare incomes in 2020 ranged from \$7,920 for the unattached single considered employable to \$30,331 for the couple with two children. The income of the unattached single with a disability was \$11,092 and that of the single parent with one child was \$20,009.

**Basic social assistance:** The new Standard Household Rate was introduced as of January 1, 2020, which combined the Personal Allowance and Shelter Allowance. This change increased the basic social assistance benefit by two per cent for the unattached single considered employable, the single parent with one child, and the couple with two children, and by five per cent for the unattached single with a disability. In addition, all four households received a one-time provincial COVID-19 pandemic emergency assistance allowance of \$50 per individual, paid in March 2020.

**Additional social assistance:** Only the couple with two children received additional benefits. The annual School Supplies Supplement provided \$50 for the ten-year-old and \$100 for the 15-year-old.

**Federal child benefits:** Both households with children received the Canada Child Benefit (CCB), which increased with inflation in July 2020 from \$553.25 to \$563.75 per month for a child under six years of age and from \$466.83 to \$475.67 per month for a child aged six to 17. In addition, they received a one-time COVID-19 pandemic-related CCB top-up payment of \$300 per child in May.

**Provincial child benefits:** Both households with children received the Nova Scotia Child Benefit (NSCB). For the first six months of 2020, NSCB amounts were \$52.08 per month for the first child and \$68.75 per month for the second child. Starting in July, the NSCB amount for the first child increased to \$77.08 per month while the second child amount remained the same.

**Federal tax credits / benefits:** All four households received the GST/HST credit, which increased in July 2020 with inflation. The unattached single considered employable and the unattached single with a disability both received \$293, the single parent with one child received \$586, and the couple with two children received \$894. The unattached single with a disability received \$44.49 through the GST/HST credit supplement while the single parent with one child received the full \$154 amount.

A one-time COVID-19 pandemic-related GST/HST credit top-up payment, delivered in April 2020, provided the base amount of \$290 to the unattached single considered employable and the unattached single with a disability, \$733 to the single parent with one child, and \$886 to the couple with two children.

**Provincial tax credits / benefits:** All four households received the Nova Scotia Affordable Living Tax Credit which provided \$255 per single adult or couple and \$60 per child.

## COVID-19 pandemic-related payments

Pandemic-related payments available to the example Nova Scotia households came from both federal programs (i.e., the GST/HST credit and Canada Child Benefit) and provincial programs (i.e., the emergency assistance allowance for households receiving social assistance), with more provided through federal programs. In total, the unattached single considered employable and the unattached single with a disability received an additional \$340 related to the pandemic, the single parent with one child received \$1,133, and the couple with two children received \$1,686. These amounts are included in, and are not in addition to, the benefits described in the Components section above.

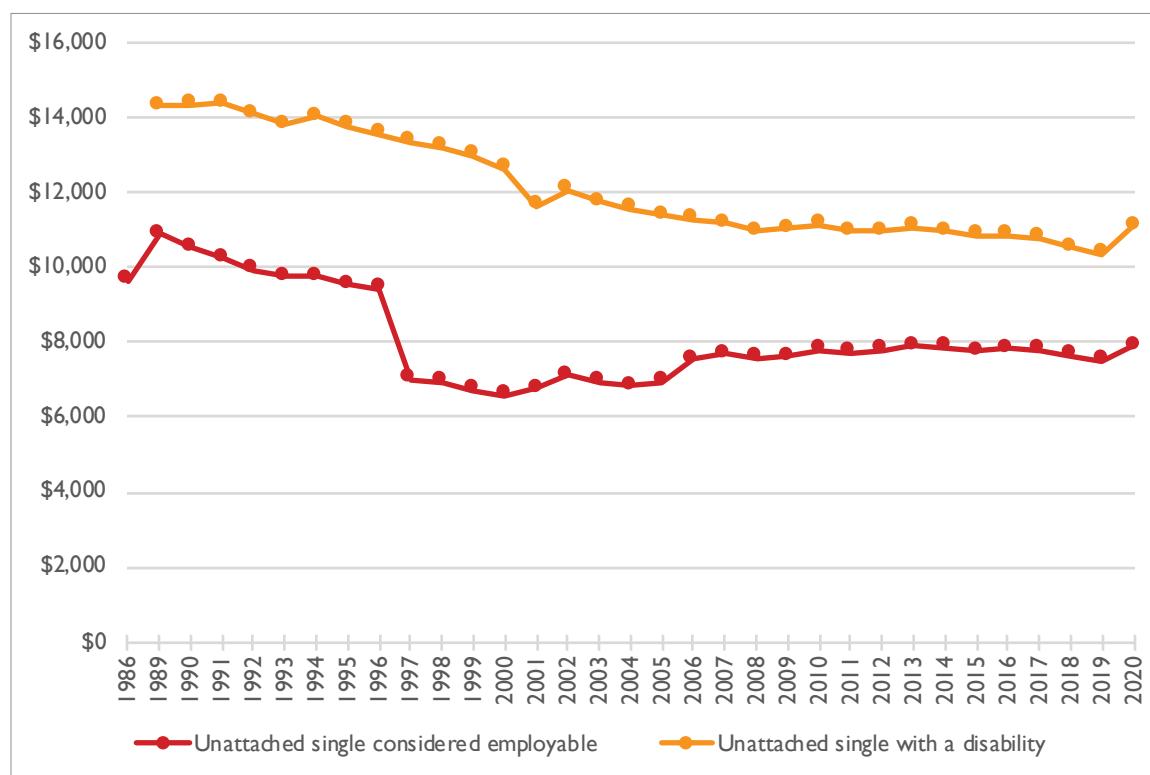
### COVID-19 pandemic-related payments, 2020

	Unattached single considered employable	Unattached single with a disability	Single parent, one child	Couple, two children
Provincial payments	\$50	\$50	\$100	\$200
Federal payments	\$290	\$290	\$1,033	\$1,486
<b>Total 2020 COVID-related payments</b>	<b>\$340</b>	<b>\$340</b>	<b>\$1,133</b>	<b>\$1,686</b>

## Changes to welfare incomes

The graphs below show how the total welfare incomes for each of the four example household types have changed over time. Note that the values are in 2020 constant dollars, and not in nominal dollars. This takes into account the effect of inflation as measured by the national consumer price index given that inflation reduces real dollar values over time.

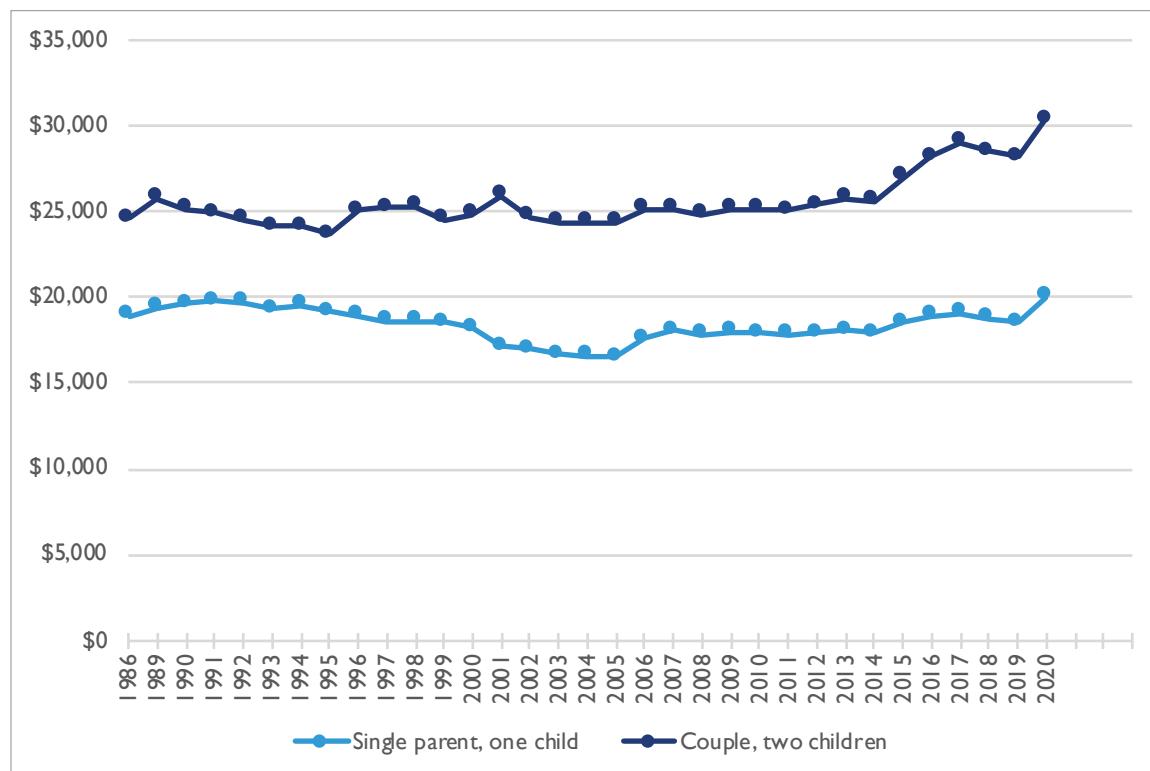
## Welfare incomes for single adults (1986-2020), 2020 constant dollars



The total welfare income for the **unattached single considered employable** declined between 1989 and 2000, which was followed by a generally increasing trend. The noticeable drop in 1997 was due to the amalgamation of the municipal and provincial social assistance systems which removed geographical variations in social assistance rates across the province. As a result, payments to recipients in the City of Halifax (where the example households reside) were considerably smaller than before the amalgamation. The welfare income of the unattached single considered employable saw a low of \$6,571 in 2000. The 2020 amount of \$7,920 is \$2,980 lower than the 1989 peak. The 2020 increase was due primarily to increases in federal COVID-19 pandemic-related benefits, as well as an increase in basic social assistance benefit amounts.

The **unattached single with a disability** saw a steady decline in total welfare income over the time series, until 2020. The increase in 2020 was due primarily to COVID-19 pandemic-related benefits and a five per cent increase in basic social assistance benefits. Total welfare income for the unattached single with a disability stood at \$11,092, which is more than \$3,000 lower than the 1991 peak of \$14,395.

## Welfare incomes for households with children (1986-2020), 2020 constant dollars



The welfare income of the **single parent with one child** has stayed relatively stagnant over the past three decades, varying by about \$4,000, while that of the **couple with two children** has fluctuated more widely. Both incomes have seen an increasing trend since 2014. From 2015 to 2017, the maximum welfare incomes of households with children rose, largely due to changes to federal child benefits. Declines through to 2019 were followed by an increase in 2020.

In 2020, the welfare income of the single parent household was \$20,009, while that of the couple with two children was \$30,331. These are the highest values across the time series, due primarily to federal COVID-19 pandemic-related payments.

## Adequacy of welfare incomes

The adequacy of a household's total welfare income can be assessed by comparing it to a set threshold of poverty and/or low income. In Canada, there are two commonly used measures of poverty:

- Canada's Official Poverty Line, the Market Basket Measure (MBM), identifies households whose disposable income is less than the cost of a basket of goods and services that represent a basic standard of living.

- Deep Income Poverty (MBM-DIP) identifies households whose disposable income is less than 75 per cent of the MBM.

There are also two commonly used measures of low income:

- The Low Income Measure (LIM) identifies households whose income is substantially below what is typical in society (less than half of the median income).
- The Low Income Cut-Off (LICO) identifies households that are likely to spend a disproportionately large share of their income on the necessities of food, clothing, and shelter.

Note that MBM thresholds vary by province and community size, and LICO thresholds vary by community size, and so those for Halifax are used in the analysis below. As well, both the MBM and LIM thresholds are estimates based on increasing the 2019 thresholds to account for inflation.

Note also that none of the poverty or low-income measures currently in use in Canada account for the higher cost of living faced by persons with disabilities, and thus these additional costs are not reflected in our analysis.

More information about the thresholds is available in the methodology section.

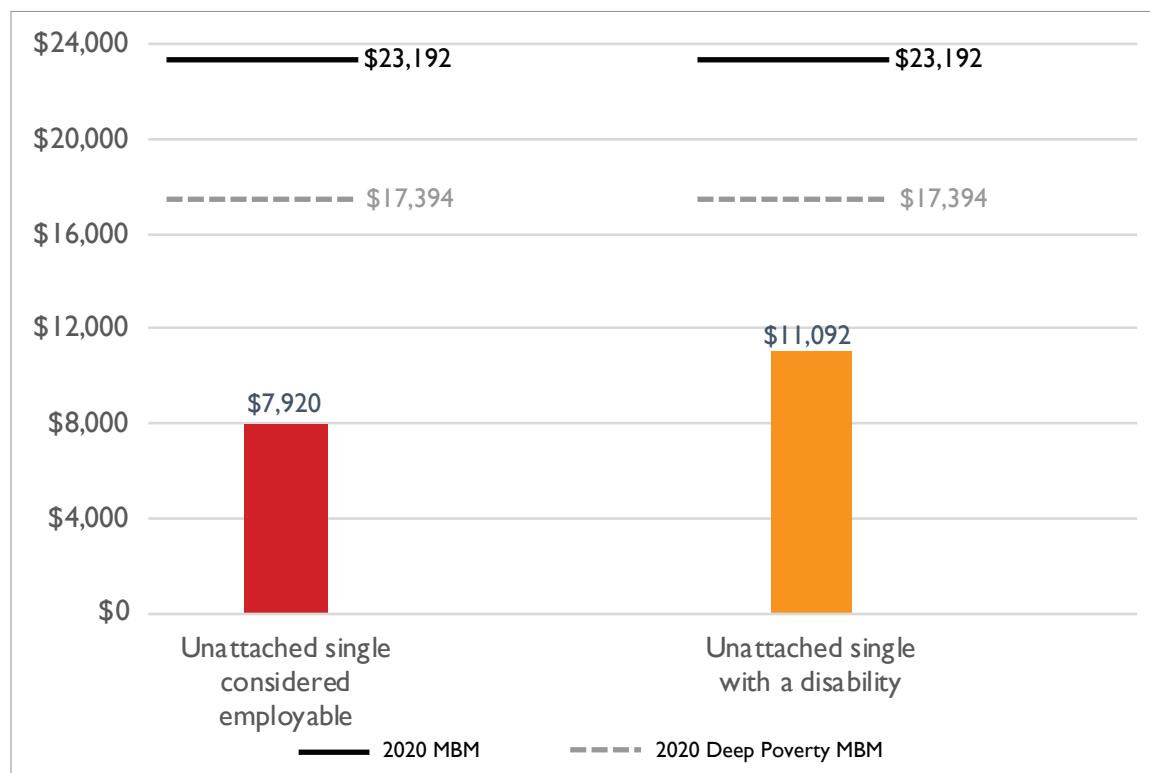
A table containing comparisons of the welfare incomes of the four example household types in Nova Scotia with all four poverty / low-income thresholds is available for download at <https://maytree.com/wp-content/uploads/WiC2020-NovaScotia.xlsx>.

## Poverty threshold comparisons

The figures below compare welfare incomes for the four example household types to the MBM and MBM-DIP thresholds for Halifax.

The welfare incomes of all four example household types in Nova Scotia were below, and in some cases very far below, Canada's Official Poverty Line in 2020, which means that all four households were living in poverty. All four households were also living in deep poverty in 2020, as defined by the MBM-DIP.

## Welfare incomes and poverty thresholds for single adults, 2020

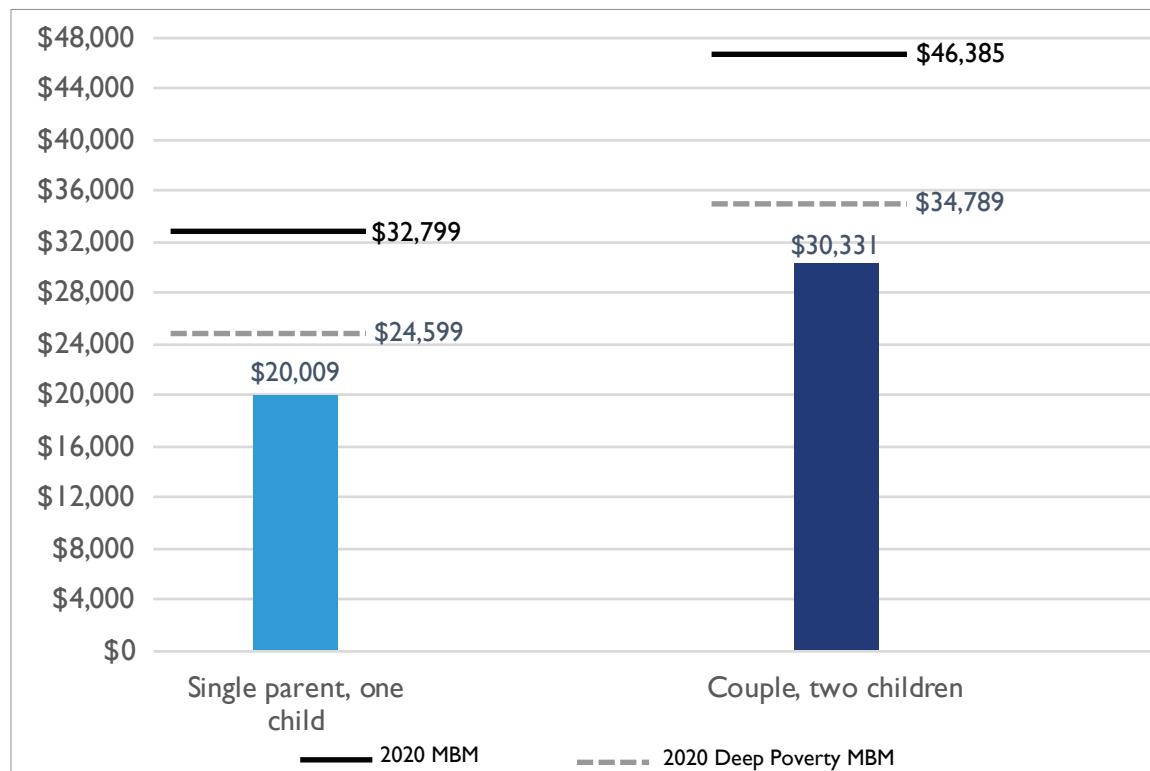


The **unattached single considered employable** had the lowest income relative to the poverty thresholds. Their income was \$9,474 below the deep income poverty threshold and \$15,272 below the poverty line. This means their income was only 46 per cent of the MBM-DIP and only 34 per cent of the MBM.

The **unattached single with a disability** fared only slightly better. Their income was \$6,302 below the deep income poverty threshold and \$12,100 below the poverty line. This means their income was 64 per cent of the MBM-DIP and only 48 per cent of the MBM.

Note that the poverty experienced by persons with disabilities is under-represented given that neither the MBM nor the MBM-DIP account for the additional costs of disability.

## Welfare incomes and poverty thresholds for households with children, 2020



The **single parent with one child** had a welfare income that was \$4,590 below the deep income poverty threshold and \$12,790 below the poverty line. In other words, their income was 81 per cent of the MBM-DIP and 61 per cent of the MBM.

The **couple with two children** fared best of all four example households relative to the poverty line. Their welfare income was \$4,458 below the deep income poverty threshold and \$16,054 below the poverty line. This means their income was 87 per cent of the MBM-DIP and 65 per cent of the MBM.

## Low-income threshold comparisons

The welfare incomes of these households were also below and, in some instances, far lower than the low-income thresholds, as shown in the table linked above.

The lowest income relative to these thresholds was that of the **unattached single considered employable**, whose total welfare income was 31 per cent of the LIM and 42 per cent of the LICO. The highest income relative to the LIM was that of the **couple with two children**, at 60 per cent, while their income relative to the LICO was 86 per cent. The highest income relative to the LICO was that of the **single parent with one child**, at 88 per cent, while their income relative to the

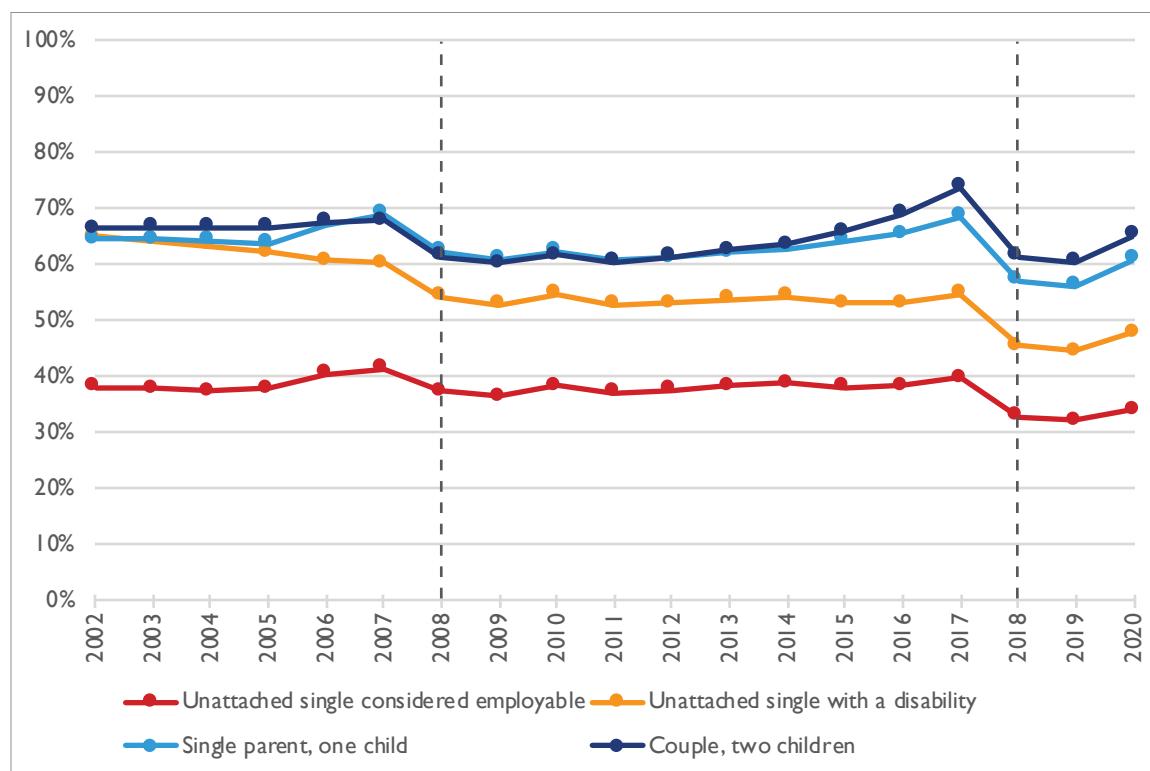
LIM was 56 per cent. The income of the **unattached single with a disability** was 44 per cent of the LIM and 59 per cent of the LICO.

## Changes to adequacy of welfare incomes

The graph below shows the total welfare incomes of each of the four example household types in Nova Scotia since 2002 as a percentage of the MBM, which indicates changes in their level of poverty over time. A rise in the trendline indicates an improvement in their level of poverty while a decline indicates a worsening of their poverty.

Note that the MBM thresholds reflect the base in use in each year in question (i.e., the 2000, 2008, and 2018 bases; the latter two are indicated with vertical lines in each graph). Rebasing creates a sufficiently higher threshold than that using a previous base, which typically results in a worsening of poverty in the year in which the new base is used. As noted above, MBM thresholds vary by province and community size, and so Halifax is used. Also note that the 2020 MBM thresholds are estimates. More information is in the methodology section.

### Welfare incomes as a percentage of MBM for all household types (2002-2020)



The welfare income of the **unattached single considered employable** generally declined across the time series. It hovered at around 40 per cent of the poverty line between 2002 and 2017, with a slight decline accompanying the rebasing of the MBM in 2008. A similar decline was seen with the MBM rebasing in 2018, to 33 per cent of the poverty line. A slight worsening of poverty in 2019 was followed by a slight improvement in 2020, at which point their welfare income stood at 34 per cent of the poverty line.

The welfare income of the **unattached single with a disability** also declined across the time series, but to a greater degree. The high point in 2002 of 65 per cent of the poverty line was followed by decline and an even greater worsening of poverty with the 2008 rebasing of the MBM. General stagnation at about 53 per cent of the poverty line continued until 2017. Another decline was seen in 2018 with the rebasing of the MBM. A slight improvement in 2020 resulted in a relative income of 48 per cent of the poverty line.

The welfare income of the **single parent with one child** also declined, but to a lesser degree. It stood at about 65 per cent of the poverty line for the first four years of the time series, with an increase in 2006 to 67 per cent and another in 2007 to 69 per cent. A worsening of their poverty accompanied the 2008 MBM rebasing. For the succeeding six years their income hovered at around 62 per cent of the poverty line. Their income then began an increasing trend and reached a high of 69 per cent of the poverty line in 2017. Another worsening of poverty was seen with the 2018 MBM rebasing, at which point their income dropped sharply to 57 per cent of the poverty line. Their 2020 income stood at 61 per cent of the poverty line.

The welfare income of the **couple with two children** fared best relative to the poverty line among all four households. After hovering at about 67 per cent of the poverty line for the first six years, their poverty worsened with the 2008 MBM rebasing. Their income stagnated at about 62 per cent of the poverty line until 2014 when an increasing trend began, with a high of 74 per cent reached in 2017. Another sizable decline was seen with the 2018 MBM rebasing, with their income dropping to 61 per cent of the poverty line. In 2020, their income stood at 65 per cent of the poverty line.

## Access to data

The data for Nova Scotia is available for download, including:

1. Components of welfare income for all households, with a breakdown of COVID-19 pandemic-related payments.



2. Welfare incomes in 2020 constant dollars over time for all households.
3. Welfare incomes in nominal dollars over time for all households.
4. Adequacy of welfare incomes: Comparisons of the welfare incomes of each household with all four poverty and low-income thresholds.
5. Adequacy over time: Welfare income relative to the Official Poverty Line (MBM) for each household from 2002 to 2020.

Access the [downloadable spreadsheet here](#).

# Nunavut

## Components of welfare incomes

In Nunavut, households that qualify for basic social assistance payments also qualify for other financial supports including:

- Recurring additional social assistance payments from the territory;
- Federal and territorial child benefits (for households with children); and
- Federal tax credits or benefits.

Together, these combine to form a household's total welfare income. Households may receive less if they have income from other sources, or more if they have special health- or disability-related needs. In 2020, these households were also eligible for benefits introduced in response to the COVID-19 pandemic.

The table below shows the value of the welfare income components of the four example household types in Nunavut in 2020. All four households are assumed to be living in Iqaluit. The child in the single parent family is two years old and the children in the couple household are ten and 15. COVID-19 pandemic-related payments are included in the basic social assistance, child benefit, and tax credit/benefits amounts, where applicable.

### Components of welfare incomes, 2020

	Unattached single considered employable	Unattached single with a disability	Single parent, one child	Couple, two children
Basic social assistance	\$9,228	\$9,228	\$11,436	\$17,520
Additional social assistance	\$0	\$3,000	\$0	\$0
Federal child benefits	\$0	\$0	\$7,002	\$11,910
Territorial child benefits	\$0	\$0	\$330	\$660
Federal tax credits / benefits	\$583	\$620	\$1,473	\$1,780
Territorial tax credits / benefits	\$0	\$0	\$0	\$0
<b>Total 2020 income</b>	<b>\$9,811</b>	<b>\$12,848</b>	<b>\$20,241</b>	<b>\$31,870</b>

Note: Totals may not add up due to rounding.

Total annual welfare incomes in 2020 ranged from \$9,811 for the unattached single considered employable to \$31,870 for the couple with two children. The income of the unattached single with a disability was \$12,848 and that of the single parent with one child was \$20,241.

**Basic social assistance:** Monthly Basic Allowance amounts remained unchanged in 2020. Basic social assistance benefits also included a Utilities Benefit amount (based on electrical costs in Nunavut Public Housing) and a Shelter Benefit amount (based on public housing rental amounts), neither of which changed in 2020.

As 95 per cent of households receiving social assistance in Iqaluit live in public housing, the example households are assumed to be living in public housing rather than private market housing. This means that the basic social assistance amounts in the table reflect the amounts that households received after most of their housing costs had been paid. (In Nunavut, social assistance recipients in public housing do not pay fuel, water, sewage, garbage, and/or municipal needs, and their electricity costs are heavily subsidized.)

**Additional social assistance:** In addition to basic assistance, the unattached single with a disability also received \$3,000 (\$250 per month) through the Incidental Allowance, which did not change in 2020.

**Federal child benefits:** Both households with children received the Canada Child Benefit (CCB), which increased with inflation in July 2020 from \$553.25 to \$563.75 per month for a child under six years of age and from \$466.83 to \$475.67 per month for a child aged six to 17. In addition, they received a one-time COVID-19 pandemic-related CCB top-up payment of \$300 per child in May.

**Territorial child benefits:** Both households with children also received the Nunavut Child Benefit. The single parent with one child and the couple with two children received the maximum amount of \$27.50 per month (\$330 per year) per child.

**Federal tax credits / benefits:** All four households received the GST/HST credit, which increased in July 2020 with inflation. The unattached single considered employable and the unattached single with a disability both received \$293, the single parent with one child received \$586, and the couple with two children received \$894. The unattached single with a disability also received \$38 through the GST/HST credit supplement while the single parent with one child received the full amount of \$154.

A one-time COVID-19 pandemic-related GST/HST credit top-up payment, delivered in April 2020, provided the base amount of \$290 to the unattached single considered employable and the unattached single with a disability, \$733 to the single parent with one child, and \$886 to the couple with two children.

**Territorial tax credits / benefits:** No territorial tax credits or benefits were available to the example households in 2020.

## COVID-19 pandemic-related payments

All pandemic-related payments available to the example households in Nunavut came from federal programs (i.e., the GST/HST credit and Canada Child Benefit). In total, the unattached single considered employable and the unattached single with a disability received an additional \$290 related to the pandemic, the single parent with one child received \$1,033, and the couple with two children received \$1,486. These amounts are included in, and are not in addition to, the benefits described in the Components section above.

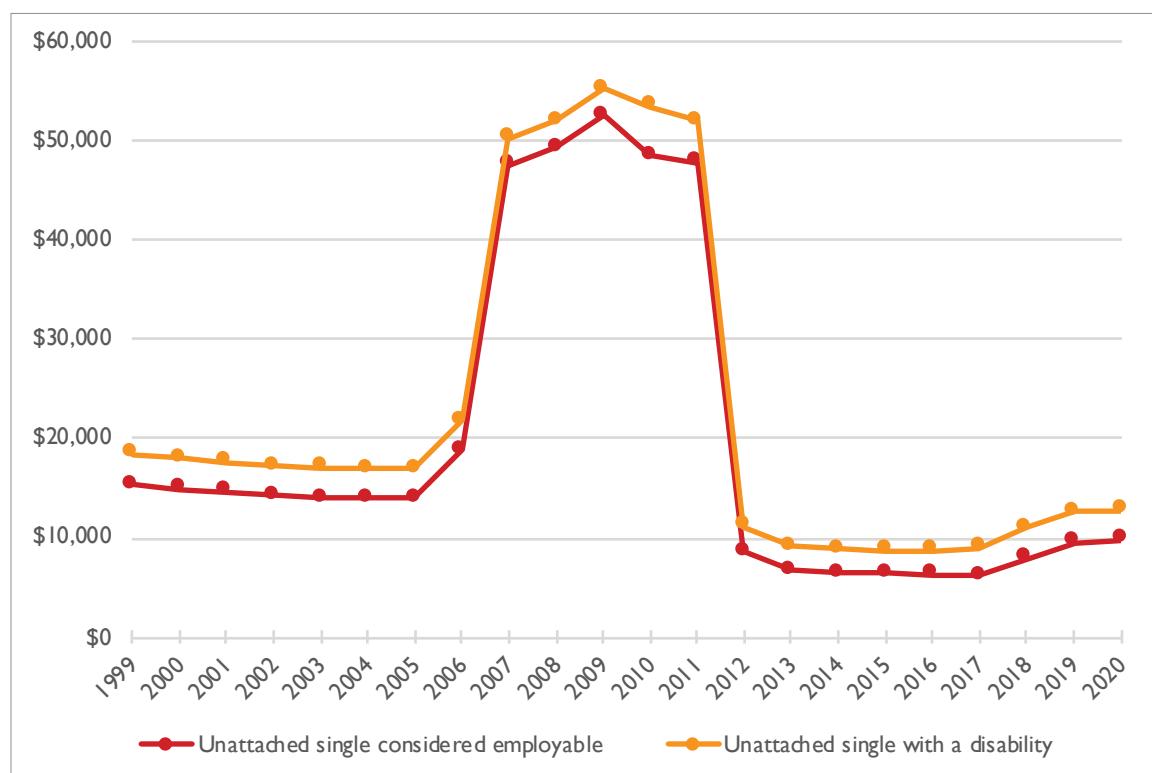
### COVID-19 pandemic-related payments, 2020

	Unattached single considered employable	Unattached single with a disability	Single parent, one child	Couple, two children
Territorial payments	\$0	\$0	\$0	\$0
Federal payments	\$290	\$290	\$1,033	\$1,486
<b>Total 2020 COVID-related payments</b>	<b>\$290</b>	<b>\$290</b>	<b>\$1,033</b>	<b>\$1,486</b>

## Changes to welfare incomes

The graphs below show how the total welfare incomes for each of the four example household types in Nunavut have changed over time. Note that the values are in 2020 constant dollars, and not in nominal dollars. This takes into account the effect of inflation as measured by the national consumer price index given that inflation reduces real dollar values over time.

## Welfare incomes for single adults (1986-2020), 2020 constant dollars

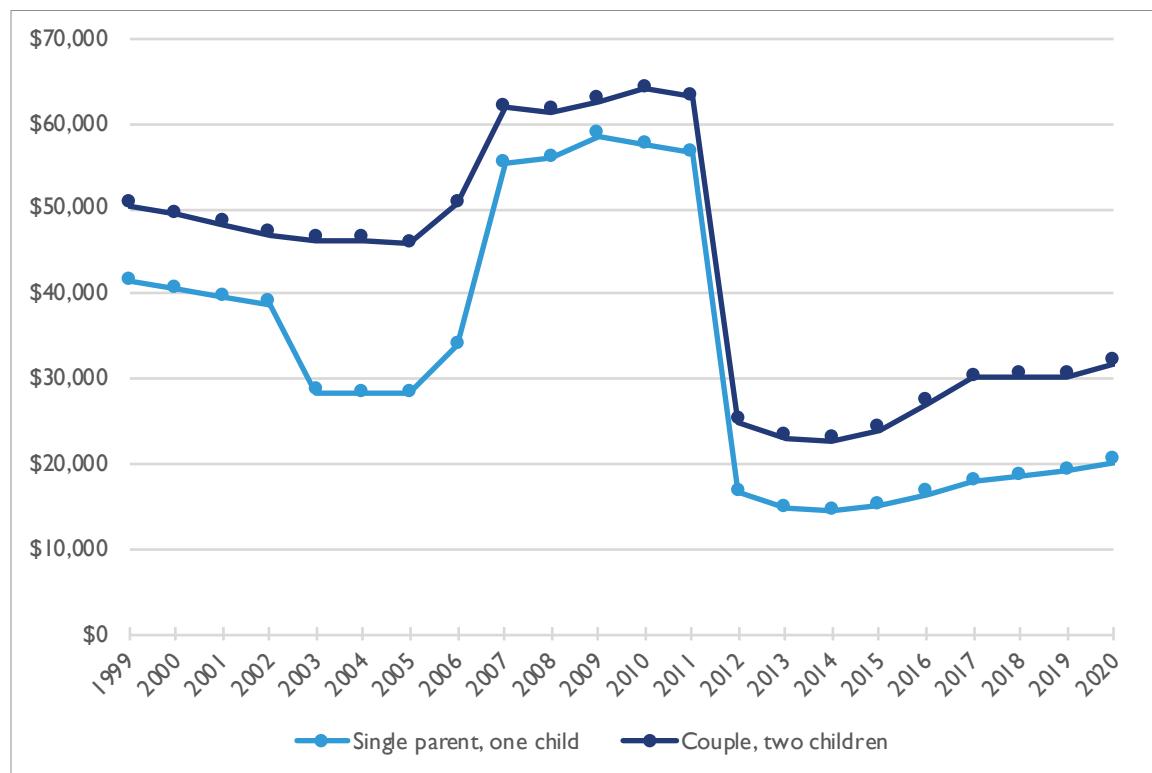


Total welfare incomes of both the **unattached single considered employable** and the **unattached single with a disability** have remained relatively flat since 2012, when total welfare incomes dropped due to a change in the methodology used in this report. That change saw shelter amounts calculated based on public housing rents rather than private market rents (see “Components of welfare incomes” section).

Welfare incomes for these household types increased in recent years due to the introduction of the Basic Allowance, which combined and increased the previous Food and Clothing Allowances. A slight increase occurred in 2020 due to federal COVID-19 pandemic payments.

In 2020, the **unattached single considered employable** had a welfare income of \$9,811, and the **unattached single with a disability** received \$12,848.

## Welfare incomes for households with children (1986-2020), 2020 constant dollars



Welfare incomes for households with children followed a similar pattern to that of unattached single households, with a sharp decrease in 2012 due to a change in report methodology that based shelter amounts on public housing rents instead of private market rents (see “Components of welfare incomes” section).

Between 2015 and 2019, increases to the welfare incomes of households with children resulted from changes to federal child benefits as well as to the 2018 introduction of the Basic Allowance, which combined and increased the Food and Clothing Allowances. Increases in 2020 resulted from federal COVID-19 pandemic payments.

In 2020, the welfare income of the **single parent with one child** was \$20,241, while that of the **couple with two children** was \$31,870.

## Access to data

The data for Nunavut is available for download, including:

1. Components of welfare income for all households, with a breakdown of COVID-19 pandemic-related payments.



2. Welfare incomes in 2020 constant dollars over time for all households.
3. Welfare incomes in nominal dollars over time for all households.

Access the [downloadable spreadsheet here](#).

# Ontario

## Components of welfare incomes

In Ontario, households that qualify for basic social assistance payments also qualify for:

- Federal and provincial child benefits (for households with children); and
- Federal and provincial tax credits or benefits.

Together, these combine to form a household's total welfare income. Households may receive less if they have income from other sources, or more if they have special health- or disability-related needs. In 2020, these households were also eligible for benefits introduced in response to the COVID-19 pandemic.

The table below shows the value of the welfare income components of the four example household types in Ontario in 2020. All four households are assumed to be living in Toronto. The child in the single parent family is two years old and the children in the couple household are ten and 15. COVID-19 pandemic-related payments are included in either the basic social assistance, child benefit, and tax credit/benefits amounts, where applicable.

### Components of welfare incomes, 2020

	Unattached single considered employable	Unattached single with a disability	Single parent, one child	Couple, two children
Basic social assistance	\$8,796	\$14,028	\$12,024	\$15,000
Additional social assistance	\$0	\$0	\$0	\$0
Federal child benefits	\$0	\$0	\$7,002	\$11,910
Provincial child benefits	\$0	\$0	\$1,448	\$2,895
Federal tax credits / benefits	\$807	\$896	\$1,809	\$2,228
Provincial tax credits / benefits	\$706	\$731	\$1,077	\$1,728
<b>Total 2020 income</b>	<b>\$10,309</b>	<b>\$15,665</b>	<b>\$23,360</b>	<b>\$33,761</b>

Note: Totals may not add up due to rounding.

Total annual welfare incomes in 2020 ranged from \$10,309 for the unattached single considered employable to \$33,761 for the couple with two children. The income of the unattached single with a disability was \$15,655 and that of the single parent with one child was \$23,360.

**Basic social assistance:** All households received Ontario Works (OW) benefits except for the unattached single with a disability who received Ontario Disability Support Program (ODSP) benefits. Monthly basic benefit amounts were unchanged in 2020.

In response to the COVID-19 pandemic, Ontario initially provided a one-time Emergency Benefit payment of up to \$100 for unattached singles and \$200 for families in March or April. This benefit was later extended and provided monthly between May and July. Households were required to request the benefit through their caseworkers and fewer than 50 per cent of recipients received it. The Support for Learners, Support for Families, and Ontario COVID-19 Child Benefit, administered through the Ministry of Education, were also available by application. Data about the take-up rate of these benefits by social assistance recipients is not currently available. The amounts of these benefits are not included in the analysis because *Welfare in Canada* methodology only includes benefits that were either automatically provided to all recipients or, if discretionary, were received by more than half of eligible recipients.

**Additional social assistance:** No recurring additional social assistance benefits were available to the example households in 2020.

**Federal child benefits:** Both households with children received the Canada Child Benefit (CCB), which increased with inflation in July 2020 from \$553.25 to \$563.75 per month for a child under six years of age and from \$466.83 to \$475.67 per month for a child aged six to 17. In addition, they benefited from a one-time COVID-19 pandemic-related CCB top-up payment of \$300 per child in May 2020.

**Provincial child benefits:** Both households with children received the Ontario Child Benefit, which increased with inflation from \$119.50 to \$121.75 per month per child in July 2020.

**Federal tax credits / benefits:** All four households received the GST/HST credit, which increased in July 2020 with inflation. The unattached single considered employable and the unattached single with a disability both received \$293, the single parent with one child received \$586, and the couple with two children received \$894. The unattached single with a disability also received \$89.10 through the GST/HST credit supplement, while the single parent with one child received the full amount of \$154.

A one-time COVID-19 pandemic-related GST/HST credit top-up payment, delivered in April 2020, provided the basic amount of \$290 to both the unattached single considered employable and the unattached single with a disability. The single parent with one child received \$733 and the couple with two children received \$886.

All four households also received the new federal climate action incentive (CAI) payment. The unattached single considered employable and the unattached single with a disability received the basic CAI payment amount for Ontario of \$224.

The single parent with one child received the basic amount plus the single parent's qualified dependant amount of \$112, for a total of \$336. The couple with two children received the basic amount, a spouse amount of \$112, and the qualified dependant amount of \$56 for each child, for a total of \$448.

**Provincial tax credits / benefits:** All four households received the Ontario Trillium Benefit, which increased with inflation in July 2020. The unattached single considered employable received \$58.08 per month from January to June and \$59.50 per month from July to December. The unattached single with a disability received \$60.17 per month from January to June and \$61.58 per month from July to December. The single parent with one child received \$88.67 from January to June and \$90.83 from July to December. The couple with two children received \$142.25 per month from January to June and \$145.75 per month from July to December.

## COVID-19 pandemic-related payments

All pandemic-related payments available to the example Ontario households came from federal programs (i.e., the GST/HST credit and Canada Child Benefit). In total, the unattached single considered employable and the unattached single with a disability received an additional \$290 related to the pandemic, while the single parent with one child received \$1,033 and the couple with two children received \$1,486. These amounts are included in, and are not in addition to, the benefits described in the Components section above. Please see the “Components of welfare” section above for information about Ontario’s COVID-19 pandemic-related benefits.

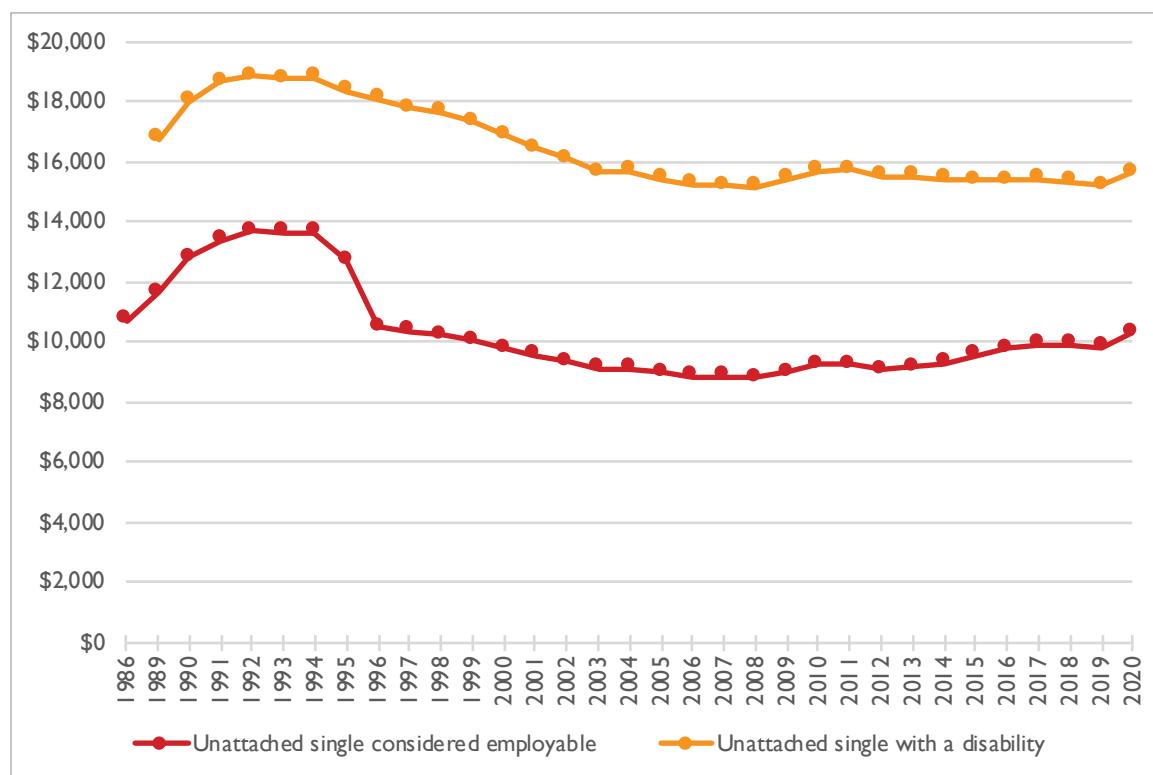
### COVID-19 pandemic-related payments, 2020

	Unattached single considered employable	Unattached single with a disability	Single parent, one child	Couple, two children
Provincial payments	\$0	\$0	\$0	\$0
Federal payments	\$290	\$290	\$1,033	\$1,486
<b>Total 2020 COVID-related payments</b>	<b>\$290</b>	<b>\$290</b>	<b>\$1,033</b>	<b>\$1,486</b>

# Changes to welfare incomes

The graphs below show how the total welfare incomes for each of the four example household types in Ontario have changed over time. Note that the values are in 2020 constant dollars, and not in nominal dollars. This takes into account the effect of inflation as measured by the national consumer price index given that inflation reduces real dollar values over time.

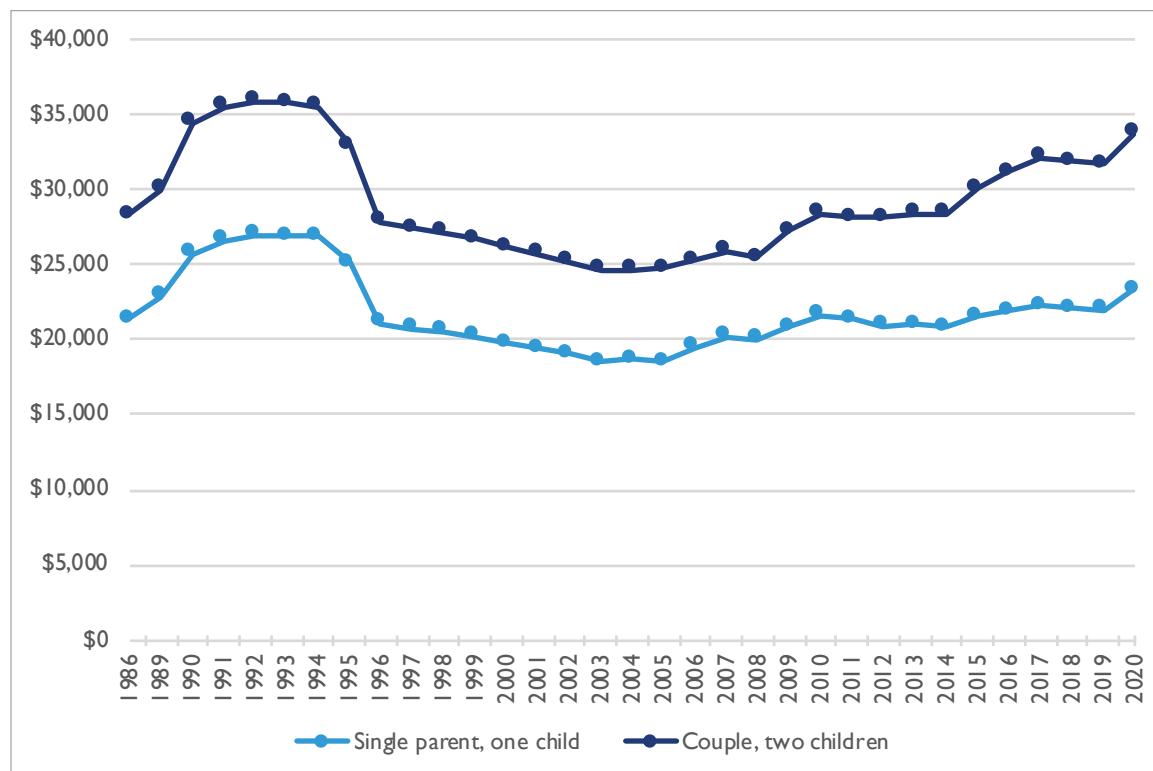
## Welfare incomes for single adults (1986-2020), 2020 constant dollars



Regular increases to the welfare incomes of unattached singles through the late 1980s and early 1990s ended in 1995. Welfare incomes declined in value thereafter until 2008, when a general gradual increase began.

After two years of stagnation after 2017, the welfare incomes of unattached singles increased in 2020 when they stood at \$10,309 for the **unattached single considered employable** and \$15,655 for the **unattached single with a disability**. Both figures were considerably below the peaks in the 1990s. The small increase in 2020 was primarily due to federal COVID-19 pandemic-related payments and the introduction of the federal climate action incentive.

## Welfare incomes for households with children (1986-2020), 2020 constant dollars



Similar to the trend for unattached single households, welfare incomes for households with children saw a sharp decrease starting in 1995, after increases in the late 1980s and early 1990s. Welfare incomes declined further until the mid-2000s when they began to gradually increase. Stagnation between 2010 and 2015 was followed by increases due to changes to federal child benefits. An increase in 2020, due primarily to federal COVID-19 pandemic-related payments and the introduction of the federal climate action incentive, blunted decreases between 2017 and 2019.

In 2020, the **single parent with one child** received \$23,360, while the **couple with two children** aged ten and 15 received \$33,761. These amounts were below the early 1990s peaks but higher than incomes in 1986 at the start of the time series.

# Adequacy of welfare incomes

The adequacy of a household's total welfare income can be assessed by comparing it to a set threshold of poverty and/or low income.

In Canada, there are two commonly used measures of poverty:

- Canada's Official Poverty Line, the Market Basket Measure (MBM), identifies households whose disposable income is less than the cost of a basket of goods and services that represent a basic standard of living.
- Deep Income Poverty (MBM-DIP) identifies households whose disposable income is less than 75 per cent of the MBM.

There are also two commonly used measures of low income:

- The Low Income Measure (LIM) identifies households whose income is substantially below what is typical in society (less than half of the median income).
- The Low Income Cut-Off (LICO) identifies households that are likely to spend a disproportionately large share of their income on the necessities of food, clothing, and shelter.

Note that MBM thresholds vary by province and community size and LICO thresholds vary by community size, and so those for Toronto are used in the analysis below. As well, both the MBM and LIM thresholds are estimates based on increasing the 2019 thresholds to account for inflation.

Note also that none of the poverty or low-income measures currently in use in Canada account for the higher cost of living faced by persons with disabilities, and thus these additional costs are not reflected in our analysis.

More information about the thresholds is available in the methodology section.

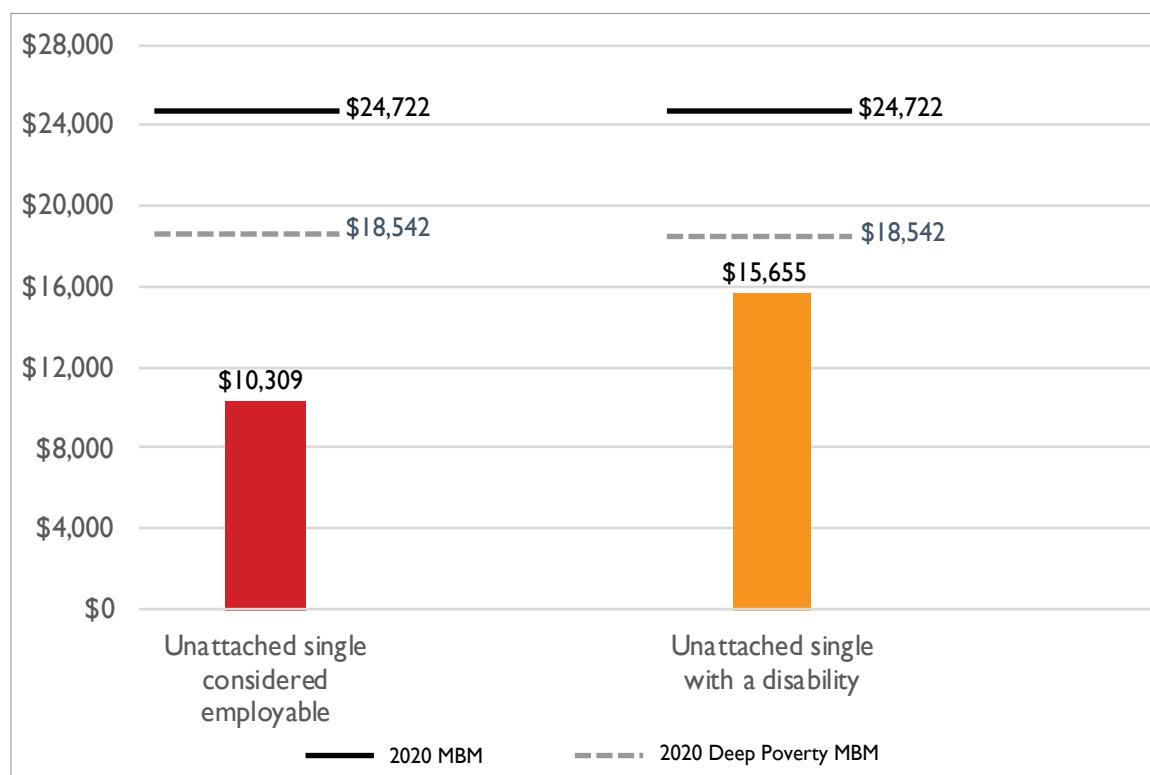
A table containing comparisons of the welfare incomes of the four example household types in Ontario with all four poverty / low-income thresholds is available for download at <https://maytree.com/wp-content/uploads/WiC2020-Ontario.xlsx>.

## Poverty threshold comparisons

The figures below compare welfare incomes for the four example household types to the MBM and MBM-DIP thresholds for Toronto.

The welfare incomes of all four example household types in Ontario were below, and in one case less than half of, Canada's Official Poverty Line in 2020, meaning all these households were living in poverty. All four households were also living in deep poverty in 2020, as defined by the MBM-DIP.

## Welfare incomes and poverty thresholds for single adults, 2020

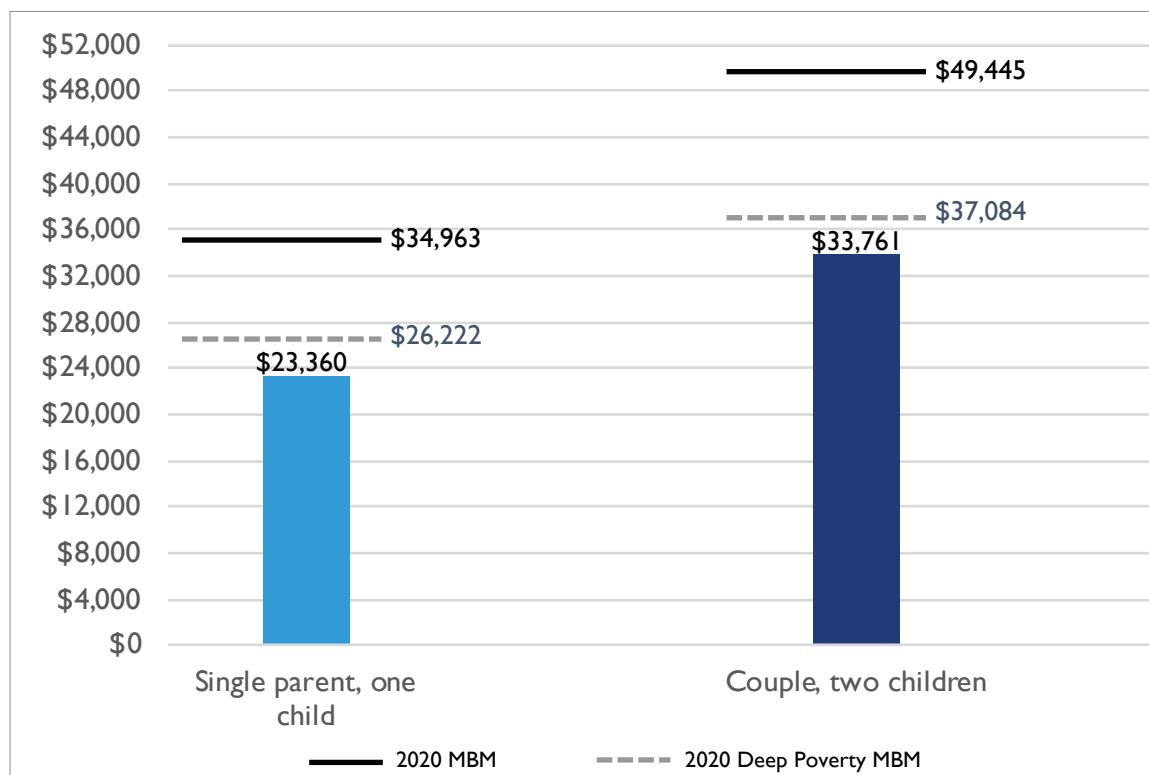


The **unattached single considered employable** had the lowest income relative to the poverty thresholds. Their income was \$8,233 below the deep income poverty threshold and \$14,414 below the poverty line. This means their income was only 56 per cent of the MBM-DIP and only 42 per cent of the MBM.

The **unattached single with a disability** fared better, with an income that was \$2,887 below the deep income poverty threshold and \$9,067 below the poverty line. This means their income was 84 per cent of the MBM-DIP and 63 per cent of the MBM.

Note that the poverty experienced by persons with disabilities is under-represented given that neither the MBM nor the MBM-DIP account for the additional costs of disability.

## Welfare incomes and poverty thresholds for households with children, 2020



The **single parent with one child** had a welfare income that was \$2,863 below the deep income poverty threshold and \$11,604 below the poverty line. This means their income was 89 per cent of the MBM-DIP and 67 per cent of the MBM.

The **couple with two children** had the highest income relative to the poverty thresholds. Their income was \$3,323 below the deep income poverty threshold and \$15,684 below the poverty line. In other words, their income was 91 per cent of the MBM-DIP and 68 per cent of the MBM.

## Low-income threshold comparisons

The welfare incomes of these households were also below, and in one instance lower than half of, the low-income thresholds, as shown in the table linked above.

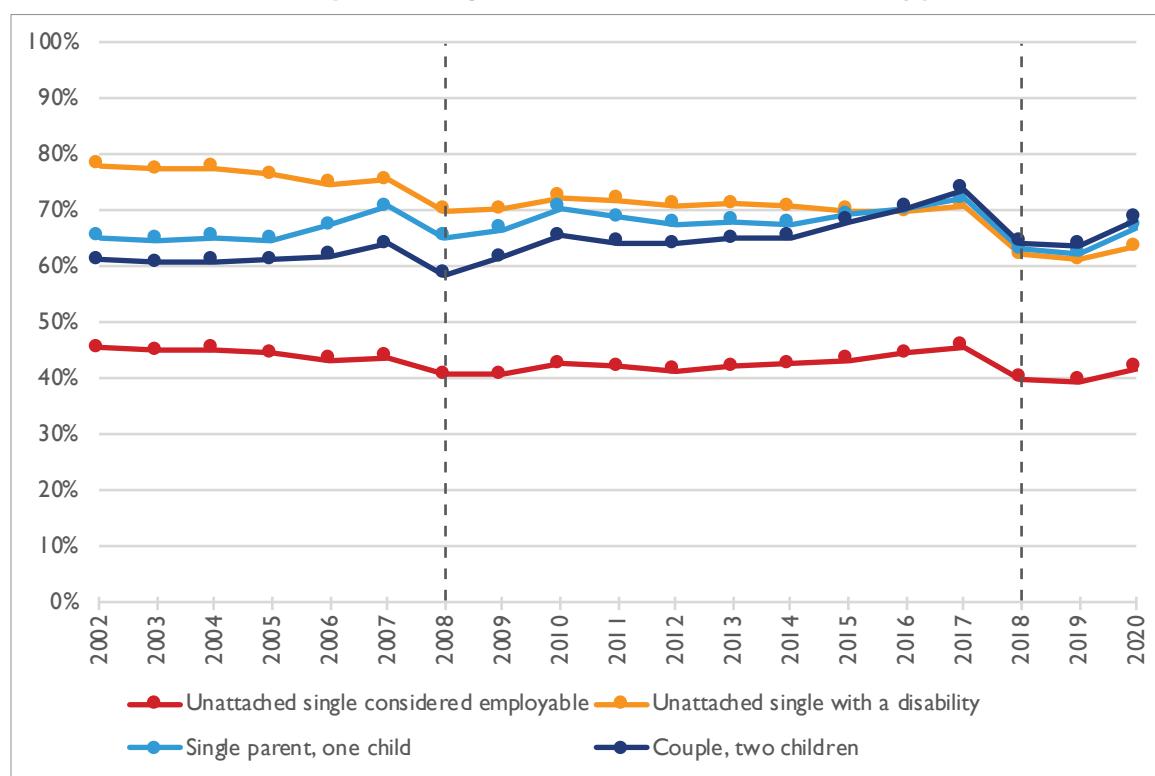
The **unattached single considered employable** had the lowest relative income, ranging between 41 per cent of the LIM and 47 per cent of the LICO. The **couple with two children** had the highest income relative to the LIM, at 67 per cent, while their income relative to the LICO was 81 per cent. The **single parent with one child** had the highest income relative to the LICO, at 87 per cent, while their income was 65 per cent of the LIM. The **unattached single with a disability** had an income that was 62 per cent of the LIM and 71 per cent of the LICO.

# Changes to adequacy of welfare incomes

The graph below shows the total welfare incomes of each of the four example household types in Ontario since 2002 as a percentage of the MBM, which indicates changes in their level of poverty over time. A rise in the trendline indicates an improvement in their level of poverty while a decline indicates a worsening of their poverty.

Note that the MBM thresholds reflect the base in use in each year in question (i.e., the 2000, 2008, and 2018 bases, the latter two are indicated with vertical lines in each graph). Rebasing creates a sufficiently higher threshold than that using a previous base, which typically results in a worsening of poverty in the year in which the new base is used. As noted above, MBM thresholds vary by province and community size, and so Toronto is used. Also note that the 2020 MBM thresholds are estimates. More information is in the methodology section.

## Welfare incomes as a percentage of MBM for all household types (2002-2020)



The welfare income of the **unattached single considered employable** declined relative to the MBM across the time series. After starting at 45 per cent in 2002, their relative income remained essentially the same through 2007. The 2008 MBM rebasing resulted in a worsening of their poverty, to 41 per cent of the poverty line. Their income then stayed essentially the same, increasing to the highest value

across the time series of 46 per cent in 2017. This was followed by a worsening, to 40 per cent, with the 2018 MBM rebasing. In 2020, their welfare income increased slightly to 42 per cent of the poverty line.

The welfare income of the **unattached single with a disability** started the time series at the highest value relative to the poverty line of all four example households, at 78 per cent, but saw a steady decline to 2020, meaning their level of poverty worsened over time. Rebasing of the MBM in both 2008 and 2018 resulted in sharp declines. Their income reached a low of 61 per cent in 2019, followed by a small increase in 2020, to 63 per cent of the poverty line.

The welfare incomes of the households with children followed a very similar trajectory relative to the poverty line across the time series, which was a general rise between 2002 and 2017, a sharp decline with the 2018 MBM rebasing, and some degree of progress between 2019 and 2020.

The welfare income of the **single parent with one child** made only slight progress across the time series, with several fluctuations in between. It moved from 65 to 71 per cent of the poverty line between 2002 and 2007 and then back down to 65 per cent with the 2008 MBM rebasing. Their income then increased, with some fluctuations, to a peak of 72 per cent in 2017. The 2018 MBM rebasing saw their income decline to 63 per cent, with their 2020 income standing at 68 per cent of the poverty line.

The welfare income of the **couple with two children** generally improved across the time series. It moved from 61 to 64 per cent between 2002 and 2007, with the 2008 MBM rebasing resulting in a decline to 59 per cent. General improvement, with some fluctuations, to a peak of 74 per cent in 2017 was followed by a worsening of poverty with the 2018 MBM rebasing, to 64 per cent. 2020 saw small improvements, with their income standing at 68 per cent of the poverty line.

## Access to data

The data for Ontario is available for download, including:

1. Components of welfare income for all households, with a breakdown of COVID-19 pandemic-related payments.
2. Welfare incomes in 2020 constant dollars over time for all households.
3. Welfare incomes in nominal dollars over time for all households.
4. Adequacy of welfare incomes: Comparisons of the welfare incomes of each household with all four poverty and low-income thresholds.



5. Adequacy over time: Welfare income relative to the Official Poverty Line (MBM) for each household from 2002 to 2020.

Access the [downloadable spreadsheet here](#).

# Prince Edward Island

## Components of welfare incomes

In Prince Edward Island, households that qualify for basic social assistance payments also qualify for:

- Recurring additional social assistance payments from the province;
- Federal child benefits (for households with children); and
- Federal and provincial tax credits or benefits.

Together, these combine to form a household's total welfare income. Households may receive less if they have income from other sources, or more if they have special health- or disability-related needs. In 2020, these households were also eligible for benefits introduced in response to the COVID-19 pandemic.

The table below shows the value of the welfare income components of the four example household types in Prince Edward Island in 2020. All four households are assumed to be living in Charlottetown. The child in the single parent family is two years old and the children in the couple household are ten and 15. COVID-19 pandemic-related payments are included in the basic social assistance, child benefit, and tax credit/benefits amounts, where applicable.

### Components of welfare incomes, 2020

	Unattached single considered employable	Unattached single with a disability*	Single parent, one child	Couple, two children
Basic social assistance	\$12,256	\$14,056	\$16,616	\$25,756
Additional social assistance benefits	\$0	\$0	\$0	\$350
Federal child benefits	\$0	\$0	\$7,002	\$11,910
Provincial child benefits	\$0	\$0	\$0	\$0
Federal tax credits / benefits	\$602	\$627	\$1,473	\$1,780
Provincial tax credits / benefits	\$110	\$110	\$165	\$165
<b>Total 2020 income</b>	<b>\$12,968</b>	<b>\$14,793</b>	<b>\$25,256</b>	<b>\$39,961</b>

Note: Totals may not add up due to rounding.

\* AccessAbility Supports provides persons with a disability with an assured income benefit made up of allowances for food, essentials, and community living, as well as a shelter benefit. AccessAbility Supports recipients can also access other income supports depending on their particular circumstances.

Total annual welfare incomes in 2020 ranged from \$12,968 for the unattached single considered employable to \$39,961 for the couple with two children. The income of the unattached single with a disability was \$14,793 and that of the single parent with one child was \$25,256.

**Basic social assistance:** Three of the example households received benefits through the Social Assistance program; the unattached single with a disability received benefits through AccessAbility Supports.

Monthly basic social assistance benefit amounts increased in January 2020, marking four consecutive years of increases. Increases to the food allowance portion of the basic allowance ranged from 33.5 per cent for the couple with two children to nearly 47 per cent for the unattached single considered employable. Overall, basic social assistance benefits increased by 10 per cent for the unattached single with a disability, 12 per cent for both the unattached single considered employable and the single parent with one child, and 13 per cent for the couple with two children.

All four households also received a Local Transportation allowance of \$25 per month as part of their basic social assistance benefits. In addition, all four households received a COVID-19 pandemic-related payment of \$100 per family member, including children, in December 2020.

**Additional social assistance:** On top of basic benefits, the couple with two children received an additional \$350 through the School Allowance (\$75 for the ten-year-old and \$100 for the 15-year-old, issued in both August and December).

**Federal child benefits:** Both households with children received the Canada Child Benefit (CCB), which increased with inflation in July 2020 from \$553.25 to \$563.75 per month for a child under six years of age and from \$466.83 to \$475.67 per month for a child aged six to 17. In addition, they received a one-time COVID-19 pandemic-related CCB top-up payment of \$300 per child in May.

**Provincial child benefits:** Prince Edward Island does not currently have a child benefit program.

**Federal tax credits / benefits:** All four households received the GST/HST credit, which increased in July 2020 with inflation. The unattached single considered employable and the unattached single with a disability both received \$293, the single parent with one child received \$586, and the couple with two children received \$894. The unattached single with a disability also received \$44.49 through the GST/HST credit supplement, while the single parent with one child received the full amount of \$154.

A one-time COVID-19 pandemic-related GST/HST credit top-up payment, delivered in April 2020, provided the basic amount of \$290 to the unattached single considered employable and the unattached single with a disability. The single parent with one child received \$733 and the couple with two children received \$886.

**Provincial tax credits / benefits:** All four households also received the PEI Sales Tax Credit of \$110 per year for an individual, plus \$55 for a spouse, common-law partner, or eligible dependant.

## COVID-19 pandemic-related payments

Pandemic-related payments available to the example Prince Edward Island households came from both federal programs (i.e., the GST/HST credit and Canada Child Benefit) and provincial programs (i.e., the pandemic-related payment for households receiving social assistance), with more provided through federal programs. In total, the unattached single considered employable and the unattached single with a disability received an additional \$390 related to the COVID-19 pandemic, while the single parent with one child received \$1,233 and the couple with two children received \$1,886. These amounts are included in, and are not in addition to, the benefits described in the Components section above.

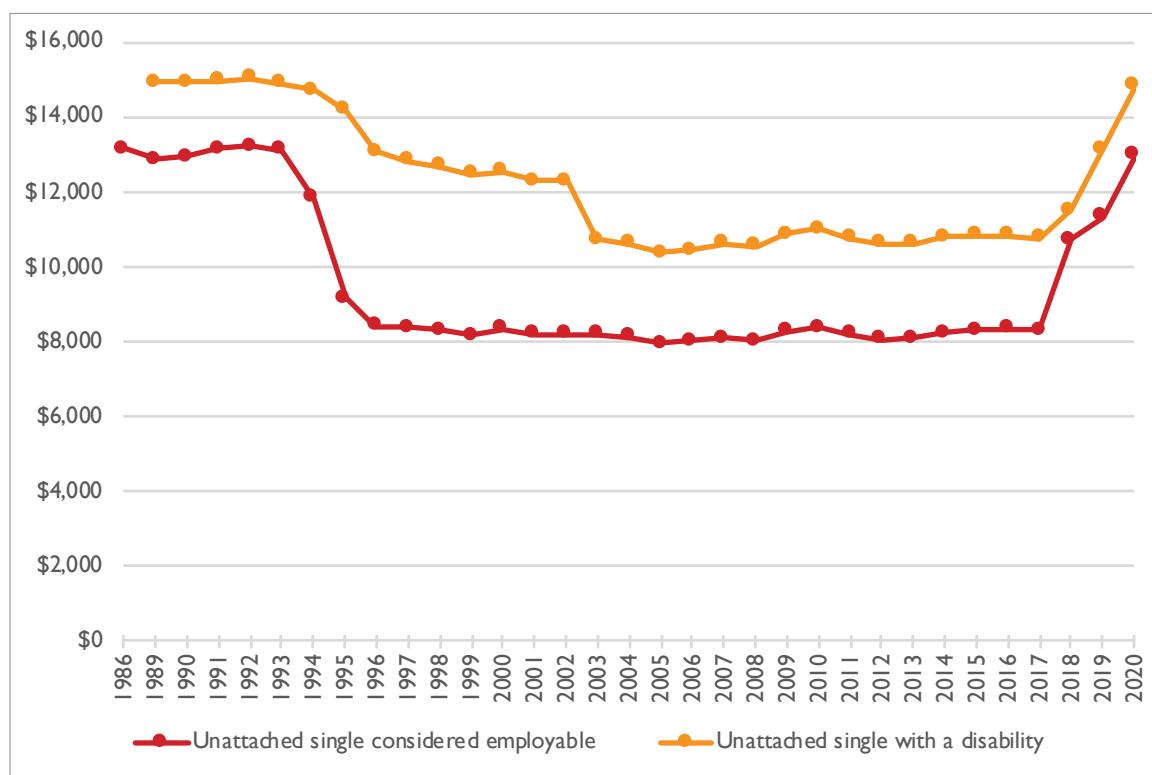
### COVID-19 pandemic-related payments, 2020

	Unattached single considered employable	Unattached single with a disability	Single parent, one child	Couple, two children
Provincial payments	\$100	\$100	\$200	\$400
Federal payments	\$290	\$290	\$1,033	\$1,486
<b>Total 2020 COVID-related payments</b>	<b>\$390</b>	<b>\$390</b>	<b>\$1,233</b>	<b>\$1,886</b>

## Changes to welfare incomes

The graphs below show how the total welfare incomes for each of the four example household types in Prince Edward Island have changed over time. Note that the values are in 2020 constant dollars, and not in nominal dollars. This takes into account the effect of inflation as measured by the national consumer price index given that inflation reduces real dollar values over time.

## Welfare incomes for single adults (1986-2020), 2020 constant dollars

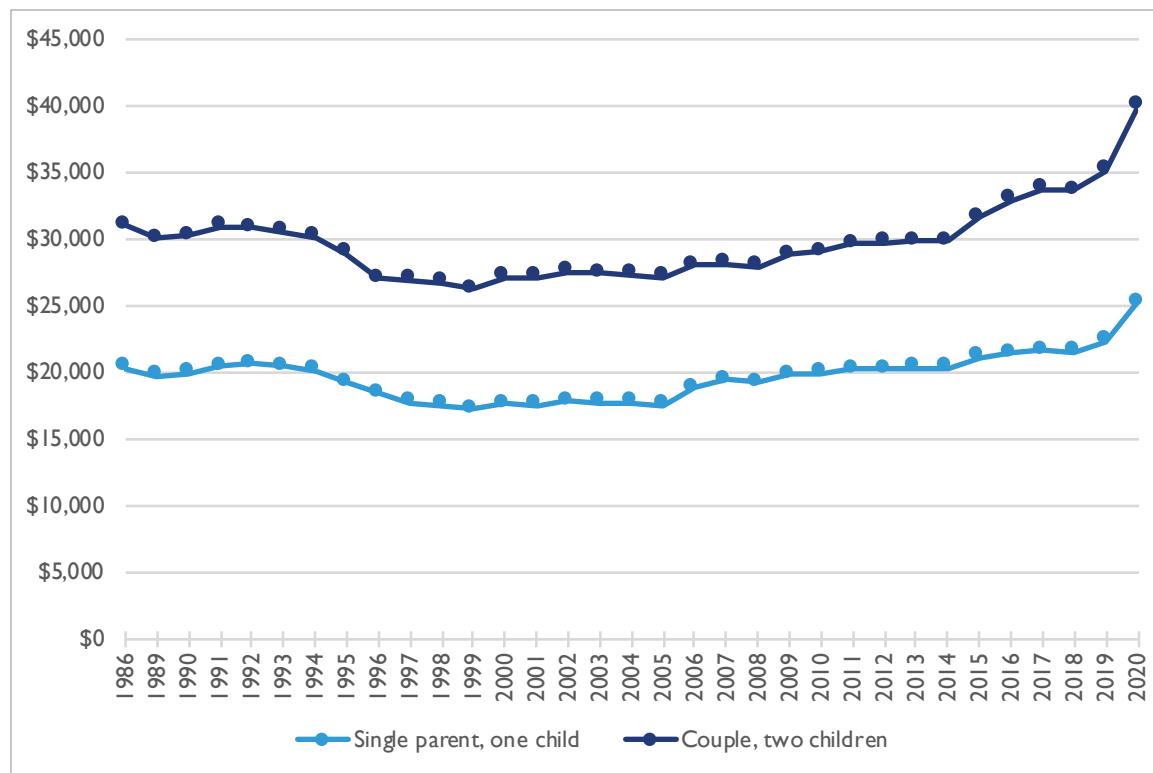


The unattached single considered employable and the unattached single with a disability saw their welfare incomes drop significantly starting in 1994. The income of the **unattached single considered employable** stayed relatively stagnant between 1996 and 2017, hovering at around \$8,000 over the twenty-year period. The income of the **unattached single with a disability** fell more gradually until 2003, then remained relatively stagnant at around \$10,000 until 2017. Starting in 2017, both increased sharply, with the 2020 income approaching the high point reached in 1992.

Between 2017 and 2020, the welfare income of the unattached single considered employable increased by \$4,665, while the welfare income of the unattached single with a disability increased by \$4,042. The increase for the unattached single considered employable in 2018 was due to a change in the shelter allowance policy in recognition of PEI's changing rental market. The 2018 increase for the unattached single with a disability was due to the introduction of an Assured Income through AccessAbility Supports. Incomes rose higher for both household types in 2019 and 2020 as a result of increases to basic social assistance benefits, as well as the addition of provincial and federal COVID-19 pandemic-related payments.

In 2020, the welfare income of the unattached single considered employable was \$12,968, and that of the unattached single with a disability was \$14,793, both of which were marginally lower than their incomes at the start of the time series (1986 and 1989, respectively).

### Welfare incomes for households with children (1986-2020), 2020 constant dollars



After declines in the mid-1990s and relative stagnation thereafter, welfare incomes for households with children began to rise in 2006. Changes to federal child benefits between 2015 and 2017 resulted in further increases to the welfare incomes of households with children. Increases in basic social assistance benefits since 2017 and the addition of provincial and federal COVID-19 pandemic-related payments saw welfare incomes reach their highest levels in 2020.

In 2020, the welfare income of the **single parent with one child** was \$25,256, while that of the **couple with two children** was \$39,961.

# Adequacy of welfare incomes

The adequacy of a household's total welfare income can be assessed by comparing it to a set threshold of poverty and/or low income.

In Canada, there are two commonly used measures of poverty:

- Canada's Official Poverty Line, the Market Basket Measure (MBM), identifies households whose disposable income is less than the cost of a basket of goods and services that represent a basic standard of living.
- Deep Income Poverty (MBM-DIP) identifies households whose disposable income is less than 75 per cent of the MBM.

There are also two commonly used measures of low income:

- The Low Income Measure (LIM) identifies households whose income is substantially below what is typical in society (less than half of the median income).
- The Low Income Cut-Off (LICO) identifies households that are likely to spend a disproportionately large share of their income on the necessities of food, clothing, and shelter.

Note that MBM thresholds vary by province and community size, and LICO thresholds vary by community size, and so those for Charlottetown are used in the analysis below. As well, both the MBM and LIM thresholds are estimates based on increasing the 2019 thresholds to account for inflation.

Note also that none of the poverty or low-income measures currently in use in Canada account for the higher cost of living faced by persons with disabilities, and thus these additional costs are not reflected in our analysis.

More information about the thresholds is available in the methodology section.

A table containing comparisons of the welfare incomes of the four example household types in Prince Edward Island with all four poverty / low-income thresholds is available for download at <https://maytree.com/wp-content/uploads/WiC2020-PrinceEdwardIsland.xlsx>.

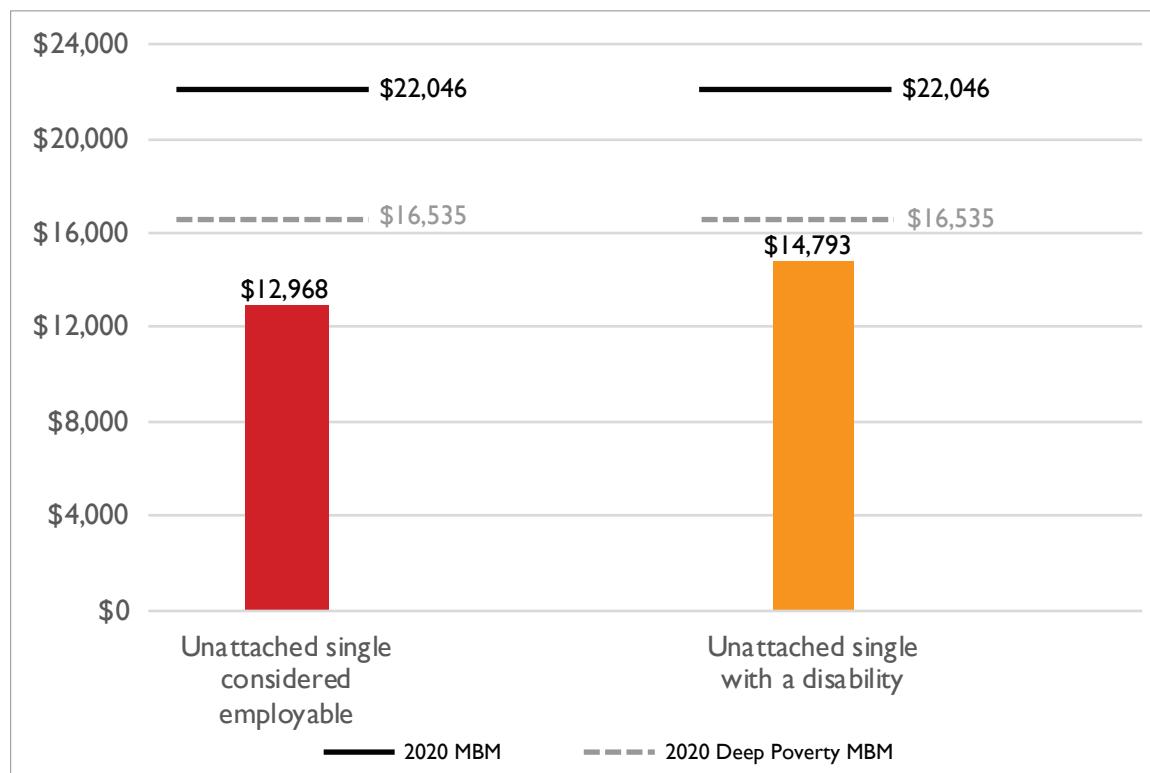
## Poverty threshold comparisons

The figures below compare welfare incomes for the four example household types to the MBM and MBM-DIP thresholds for Charlottetown.

The welfare incomes of all four example household types in Prince Edward Island were below Canada's Official Poverty Line in 2020, meaning all these households

were living in poverty. Two of the four households were also living in deep poverty in 2020, as defined by the MBM-DIP.

### Welfare incomes and poverty thresholds for single adults, 2020

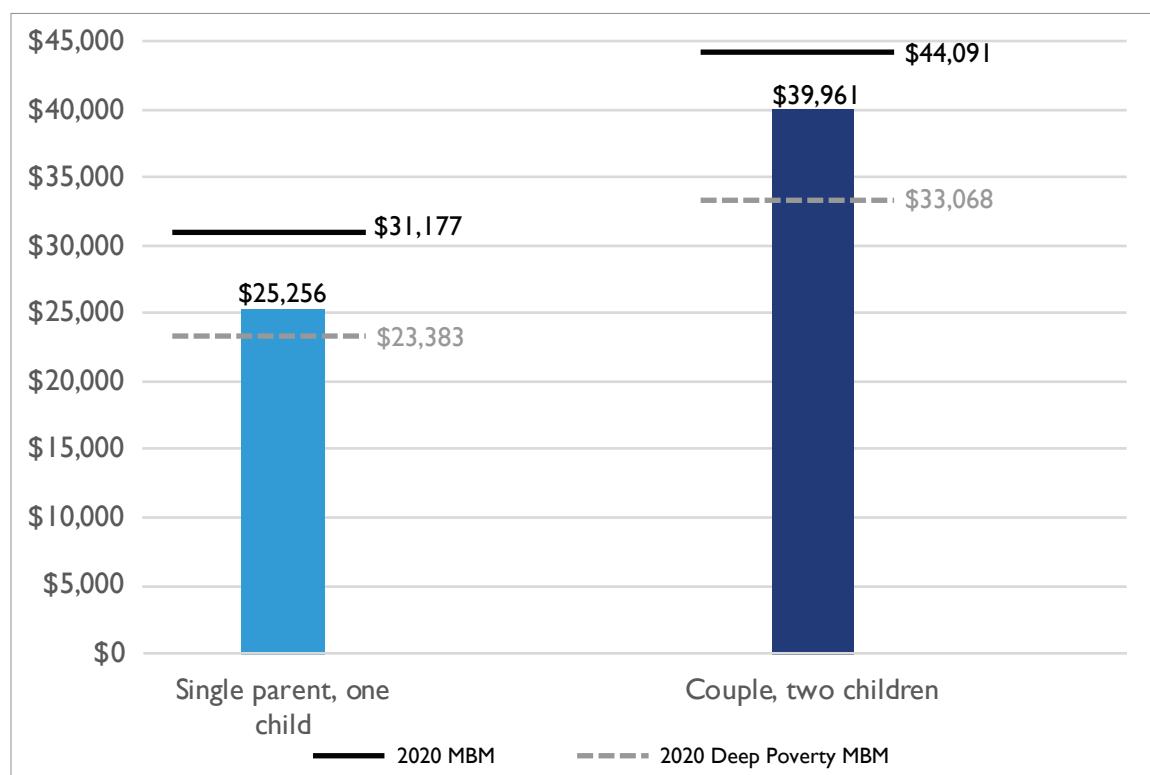


The **unattached single considered employable** had the lowest income relative to the poverty thresholds. Their income was \$3,567 of the deep income poverty threshold and \$9,078 below the poverty line. This means their income was 78 per cent of the MBM-DIP and 59 per cent of the MBM.

The **unattached single with a disability** fared better, with a welfare income that was \$1,741 below the deep income poverty threshold and \$7,253 below the poverty line. In other words, their income was 89 per cent of the MBM-DIP and 67 per cent of the MBM.

Note that the poverty experienced by persons with disabilities is under-represented given that neither the MBM nor the MBM-DIP account for the additional costs of disability.

## Welfare incomes and poverty thresholds for households with children, 2020



The **single parent with one child** had a welfare income that was above deep income poverty but below the poverty line. Their income was \$1,873 above the deep income poverty threshold but \$5,921 below the poverty line. This means their income was 108 per cent of the MBM-DIP but 81 per cent of the MBM.

The welfare income of the **couple with two children** was the highest relative to the poverty thresholds. Their income was \$6,893 above the deep income poverty threshold but it remained below the poverty line by \$4,130. In other words, their income was 121 per cent of the MBM-DIP and 91 per cent of the MBM.

## Low-income threshold comparisons

The welfare incomes of all four households were below the LIM threshold, and those of two households were below the LICO threshold, as shown in the table linked above.

The lowest income relative to these two low-income thresholds was that of the **unattached single considered employable**, whose total welfare income was 51 per cent of the LIM and 70 per cent of the LICO. The highest was that of the **couple with two children**, at 79 per cent of the LIM and 115 per cent of the LICO.

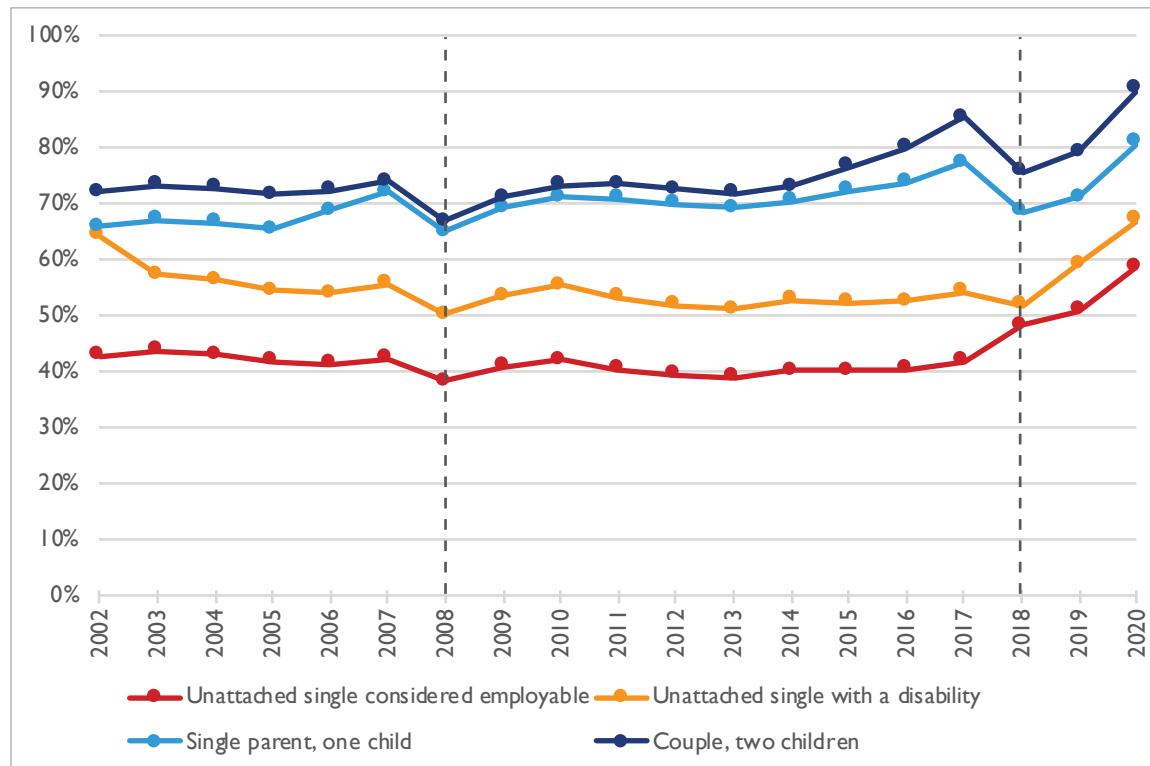
The **unattached single with a disability** had an income that was 58 per cent of the LIM and 80 per cent of the LICO, while the **single parent with one child** had an income that was 70 per cent of the LIM and 113 per cent of the LICO.

## Changes to adequacy of welfare incomes

The graph below shows the total welfare incomes of each of the four example household types in Prince Edward Island since 2002 as a percentage of the MBM, which indicates changes in their level of poverty over time. A rise in the trendline indicates an improvement in their level of poverty while a decline indicates a worsening of their poverty.

Note that the MBM thresholds reflect the base in use in each year in question (i.e., the 2000, 2008, and 2018 bases; the latter two are indicated with vertical lines in each graph). Rebasing creates a sufficiently higher threshold than that using a previous base, which typically results in a worsening of poverty in the year in which the new base is used. As noted above, MBM thresholds vary by province and community size, and so Charlottetown is used. Also note that the 2020 MBM thresholds are estimates. More information is in the methodology section.

### Welfare Incomes as a percentage of MBM for all household types (2002-2020)



The welfare income of the **unattached single considered employable** increased relative to the poverty line across the time series. Their income remained fairly steady between 2002 and 2017 at about 41 per cent, with a small decline due to the 2008 MBM rebasing. Starting with the 2018 rebasing, however, their income relative to the poverty line improved, moving from 42 per cent in 2017 to 48 per cent in 2018, and reaching a high of 59 per cent of the poverty line in 2020.

The welfare income of the **unattached single with a disability** also saw an increase relative to the poverty line across the time series, with decline and relative stagnation in between. Their relative income declined between 2002 and 2006, from 64 to 54 per cent. Between 2006 and 2018, their income remained fairly steady at about 54 per cent, with a decline due to the 2008 and 2018 MBM rebasings. 2019 and 2020 saw improvements, with their welfare income reaching a peak of 67 per cent of the poverty line in 2020.

The welfare income of the **single parent with one child** also saw an increase relative to the poverty line across the time series with significant fluctuations in between, particularly just prior to and with the 2008 and 2018 MBM rebasings. However, the trend was general improvement, from 66 to 72 per cent of the poverty line between 2002 and 2007, from 65 to 78 per cent between 2008 and 2017, and from 69 to 81 per cent between 2018 and 2020, reaching the highest point across the time series.

The welfare income of the **couple with two children** fared best relative to the poverty line among all four households and followed a very similar trendline to that of the single parent with one child. Their income started the time series at 72 per cent of the poverty line and hovered at around that level until 2014, with a slight drop due to the 2008 MBM rebasing. Subsequent improvements saw their income reach a high in 2017 of 85 per cent of the poverty line, with a decline to 76 per cent accompanying the 2018 MBM rebasing. However, steady increases in the two following years resulted in their welfare income reaching a peak of 91 per cent of the poverty line in 2020.

## Access to data

The data for Prince Edward Island is available for download, including:

1. Components of welfare income for all households, with a breakdown of COVID-19 pandemic-related payments.
2. Welfare incomes in 2020 constant dollars over time for all households.
3. Welfare incomes in nominal dollars over time for all households.



4. Adequacy of welfare incomes: Comparisons of the welfare incomes of each household with all four poverty and low-income thresholds.
5. Adequacy over time: Welfare income relative to the Official Poverty Line (MBM) for each household from 2002 to 2020.

Access the [downloadable spreadsheet here](#).

# Quebec

## Components of welfare incomes

In Quebec, households that qualify for basic social assistance payments also qualify for:

- Recurring additional social assistance payments from the province;
- Federal and provincial child benefits (for households with children); and
- Federal and provincial tax credits or benefits.

Together, these combine to form a household's total welfare income. Households may receive less if they have income from other sources, or more if they have special health- or disability-related needs. In 2020, these households were also eligible for benefits introduced in response to the COVID-19 pandemic.

The table below shows the value of the welfare income components of the four example household types in Quebec in 2020. All four households are assumed to be living in Montreal. The child in the single parent family is two years old and the children in the couple household are ten and 15. COVID-19 pandemic-related payments are included in the basic social assistance, child benefit, and tax credit/benefits amounts, where applicable.

### Components of welfare incomes, 2020

	Unattached single considered employable	Unattached single with a disability	Single parent, one child	Couple, two children
Basic social assistance	\$11,400	\$13,056	\$9,936	\$18,931
Additional social assistance benefits	\$0	\$0	\$960	\$1,159
Federal child benefits	\$0	\$0	\$7,002	\$11,920
Provincial child benefits	\$0	\$0	\$3,397	\$5,238
Federal tax credits / benefits	\$599	\$651	\$1,473	\$1,780
Provincial tax credits / benefits	\$1,007	\$1,007	\$1,129	\$1,526
<b>Total 2020 income</b>	<b>\$13,005</b>	<b>\$14,714</b>	<b>\$23,897</b>	<b>\$40,544</b>

Note: Totals may not add up due to rounding.

Total annual welfare incomes in 2020 ranged from \$13,005 for the unattached single considered employable to \$40,544 for the couple with two children. The income of the unattached single with a disability was \$14,714 and that of the single parent with one child was \$23,897.

**Basic social assistance:** All households received Aim for Employment benefits through the Social Assistance Program, except for the unattached single with a disability who received Social Solidarity Program benefits.<sup>7</sup> Social Assistance and Social Solidarity benefits increase with inflation every January.

The Aim for Employment Program was introduced in April 2018 and was mandatory for all new Social Assistance Program applicants, providing a basic program allowance and a Participation Allowance for recipients who complete planned employment-related activities.

As part of basic benefits, all four households received the Monthly Adjustment, which increased in January 2020 to \$35 per month for households receiving Social Assistance and \$93 per month for the unattached single with a disability receiving Social Solidarity benefits.

Note that we have removed the Single Person Supplement of \$50 per month for the unattached single considered employable, which was included in previous years, because Aim for Employment recipients are not eligible for this benefit.

The Aim for Employment Participation Allowance is \$260 per month per adult for activities related to training or the acquisition of skills or \$165 per month per adult for other types of activities. Our calculations reflect the maximum Participation Allowance amounts for both the unattached single considered employable and the couple with two children. For single parents with children under five years old (i.e., under school age,) we are including the Temporarily Limited Capacity Allowance (TLCA) of \$138 per month from Social Assistance.

**Additional social assistance:** In addition to basic assistance, both households with children received \$960 (\$80 per month) through the Shelter Allowance administered through Revenu Québec. The couple with two children also received the annual School Allowance of \$76 for the ten-year-old and \$123 for the 15-year-old.

**Federal child benefits:** Both households with children received the Canada Child Benefit (CCB), which increased with inflation in July 2020 from \$553.25 to \$563.75 per month for a child under six years of age and from \$466.83 to

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<sup>7</sup> The Government Action Plan for Economic Inclusion and Social Participation 2017-2023, announced December 10, 2017, introduced a Basic Income Program for people with severe employment constraints. Program implementation will be phased in by 2023. Starting January 1, 2019, Social Solidarity Program recipients who have been in the program for at least 66 of the past 72 months became eligible for a new benefit, the “ajustement de la prestation de base 66/72.” As of January 1, 2020, the amount of the ajustement is \$215 per month for unattached singles and single-parent families and \$160 per month for two-adult families (s.67.5 / s.157.1 - see Transitional OC 1408-2018 Section 17(2)).

\$475.67 per month for a child aged six to 17. In addition, they received a one-time COVID-19 pandemic-related CCB top-up payment of \$300 per child in May.

**Provincial child benefits:** Both households with children received the Family Allowance, which increased from \$2,472 to \$2,515 for one child, and from \$4,207 to \$5,030 for two children. The single parent with one child received the Family Allowance single parent supplement, which increased from \$867 to \$882. The School Supply Supplement of \$104 per child was received by the couple with two children.

**Federal tax credits / benefits:** All four households received the GST/HST credit, which increased in July 2020 with inflation. The unattached single considered employable and the unattached single with a disability both received \$293, the single parent with one child received \$586, and the couple with two children received \$894. The unattached single considered employable also received \$16 through the GST/HST credit supplement, while the person with a disability received \$68, and the single parent with one child received the full amount of \$154.

A one-time COVID-19 pandemic-related GST/HST credit top-up payment, delivered in April 2020, provided the basic amount of \$290 to both the unattached single considered employable and the unattached single with a disability. The single parent with one child received \$733 and the couple with two children received \$886.

**Provincial tax credits / benefits:** All four households also received the Quebec Solidarity Tax Credit, which increased with inflation in July 2020.

## COVID-19 pandemic-related payments

All pandemic-related payments available to the example Quebec households came from federal programs (i.e., the GST/HST credit and Canada Child Benefit). In total, the unattached single considered employable and the unattached single with a disability received an additional \$290 related to the pandemic, while the single parent with one child received \$1,033 and the couple with two children received \$1,486. These amounts are included in, and are not in addition to, the benefits described in the Components section above.

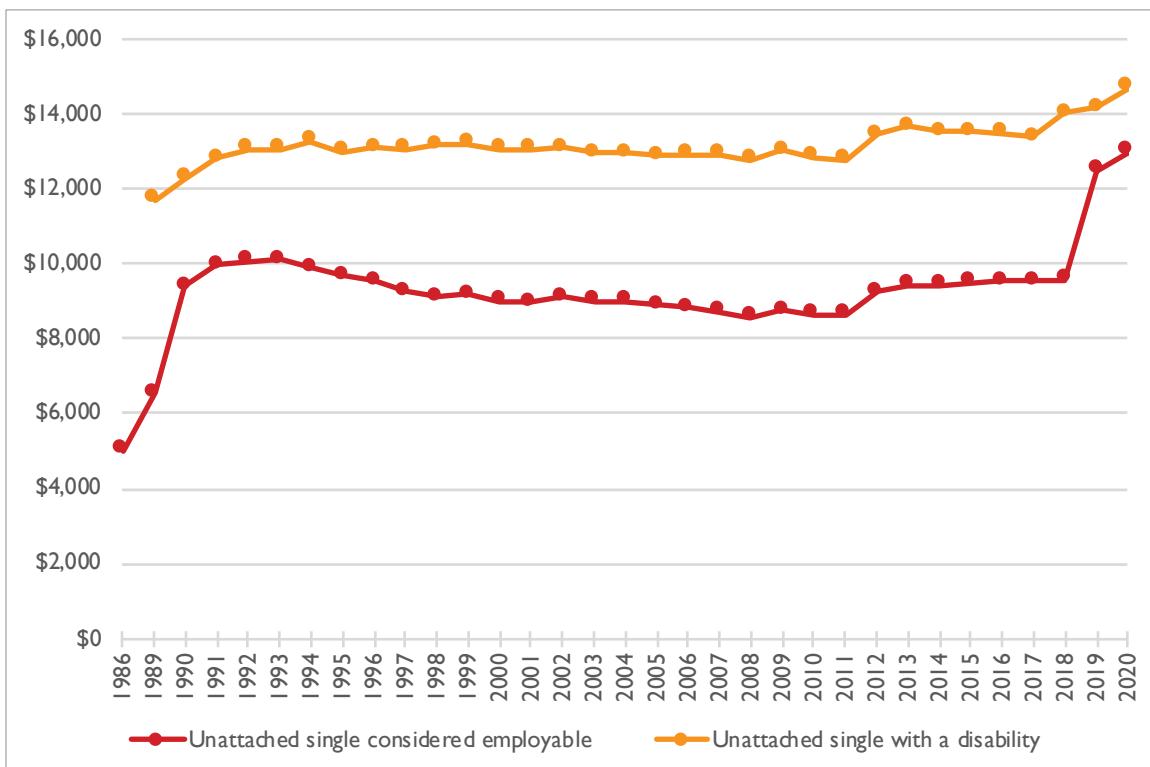
## COVID-19 pandemic-related payments, 2020

	Unattached single considered employable	Unattached single with a disability	Single parent, one child	Couple, two children
Provincial payments	\$0	\$0	\$0	\$0
Federal payments	\$290	\$290	\$1,033	\$1,486
<b>Total 2020 COVID-related payments</b>	<b>\$290</b>	<b>\$290</b>	<b>\$1,033</b>	<b>\$1,486</b>

## Changes to welfare incomes

The graphs below show how the total welfare incomes for each of the four example household types in Quebec have changed over time. Note that the values are in 2020 constant dollars, and not in nominal dollars. This takes into account the effect of inflation as measured by the national consumer price index given that inflation reduces real dollar values over time.

### Welfare incomes for single adults (1986-2020), 2020 constant dollars



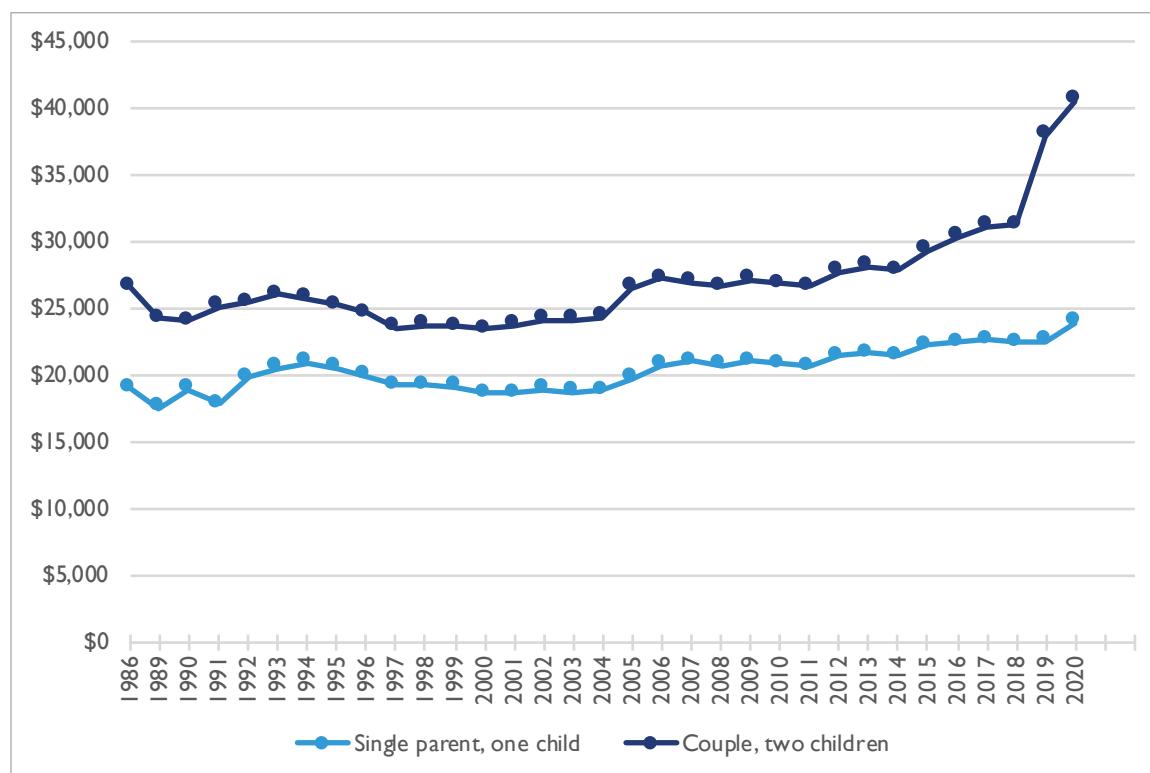
After large increases in the late 1980s, the welfare income of the **unattached single considered employable** declined until 2011, rose gradually, then steeply increased in 2019. The welfare income of the **unattached single with a disability** remained

relatively flat through the 1990s and 2000s, with a more notable increase in 2012 and again in 2020.

The introduction of the Quebec Solidarity Tax Credit, which enhanced and replaced earlier tax credit programs, caused the 2012 income increase for both household types. The large increase to the income of the unattached single with a disability in 2018 was due to enhancements in basic social assistance benefits. The 2020 increases were due primarily to COVID-19 pandemic-related payments, as well as regular inflationary increases to most benefits.

In 2020, the total welfare income of the unattached single considered employable was \$13,005 and that of the unattached single with a disability was \$14,714, both of which are the highest across the time series.

### Welfare incomes for households with children (1986-2020), 2020 constant dollars



The total welfare income of the **single parent with one child** remained relatively stable between 1992 and 2011, after fluctuations in the late 1980s. This trend was followed by a period of general increases between 2012 and 2019, with a jump in 2020. The total welfare income of the **couple with two children** followed a similar pattern, with much more significant increases in 2015, 2019 and 2020.

The introduction of the Quebec Solidarity Tax Credit, which enhanced and replaced earlier tax credit programs, resulted in the 2012 income increase for both household types. Increases between 2015 and 2017 were primarily the result of changes to federal child benefits. The large increase between 2018 and 2019 for the couple with two children was due to the inclusion of the Aim for Employment Participation Allowance for both adults, while the single parent received the much lower Temporarily Limited Capacity Allowance. The 2020 increases were due primarily to COVID-19 pandemic-related payments, as well as regular inflationary increases to most benefits.

In 2020, welfare incomes were \$23,897 for the **single parent with one child** and \$40,544 for the **couple with two children**. These are the highest amounts across the entire time series.

## Adequacy of welfare incomes

The adequacy of a household's total welfare income can be assessed by comparing it to a set threshold of poverty and/or low income.

In Canada, there are two commonly used measures of poverty:

- Canada's Official Poverty Line, the Market Basket Measure (MBM), identifies households whose disposable income is less than the cost of a basket of goods and services that represent a basic standard of living.
- Deep Income Poverty (MBM-DIP) identifies households whose disposable income is less than 75 per cent of the MBM.

There are also two commonly used measures of low income:

- The Low Income Measure (LIM) identifies households whose income is substantially below what is typical in society (less than half of the median income).
- The Low Income Cut-Off (LICO) identifies households that are likely to spend a disproportionately large share of their income on the necessities of food, clothing, and shelter.

Note that MBM thresholds vary by province and community size and LICO thresholds vary by community size, and so those for Montreal are used in the analysis below. As well, both the MBM and LIM thresholds are estimates based on increasing the 2019 thresholds to account for inflation.

Note also that none of the poverty or low-income measures currently in use in Canada account for the higher cost of living faced by persons with disabilities, and thus these additional costs are not reflected in our analysis.

More information about the thresholds is available in the methodology section.

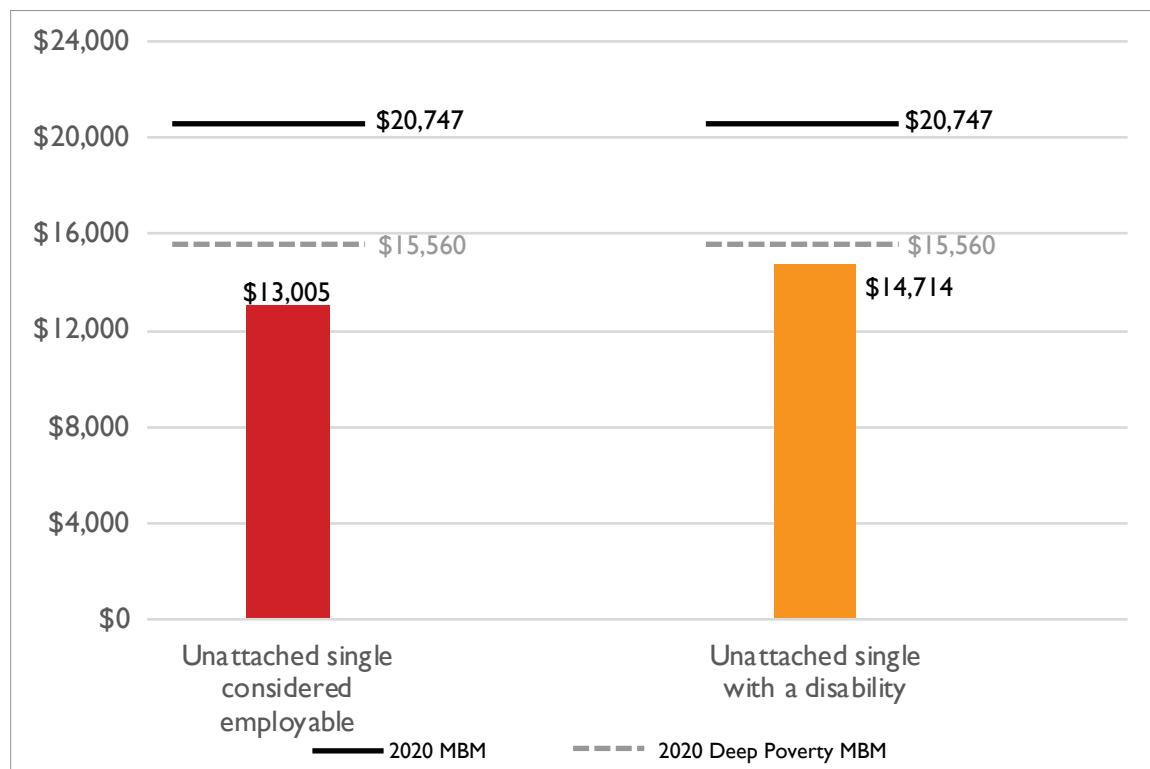
A table containing comparisons of the welfare incomes of the four example household types in Quebec with all four poverty / low-income thresholds is available for download at <https://maytree.com/wp-content/uploads/WiC2020-Quebec.xlsx>.

## Poverty threshold comparisons

The figures below compare welfare incomes for the four example household types to the MBM and MBM-DIP thresholds for Montreal.

The welfare incomes of all four example household types in Quebec were below Canada's Official Poverty Line in 2020, meaning all these households were living in poverty. Two of the four households were also living in deep poverty in 2020, as defined by the MBM-DIP.

### Welfare incomes and poverty thresholds for single adults, 2020

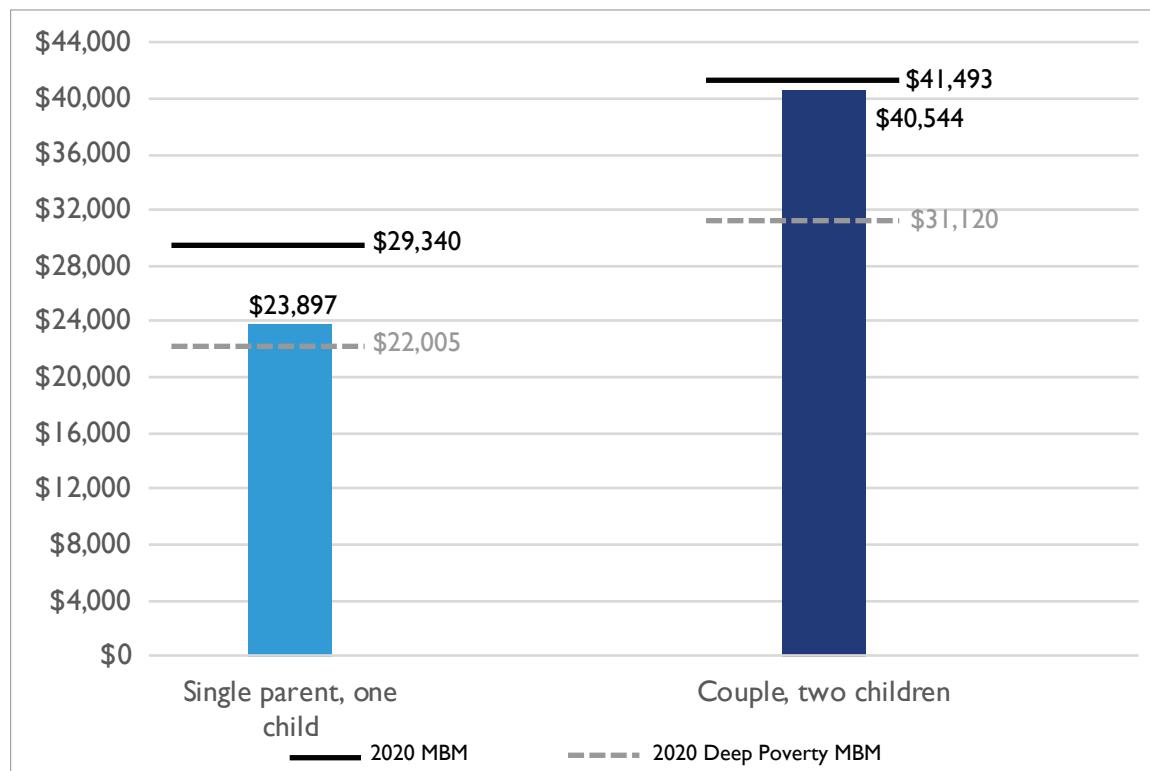


The **unattached single considered employable** had the lowest income relative to the poverty thresholds. Their income was \$2,555 below the deep income poverty threshold and \$7,742 below the poverty line. This means their income was 84 per cent of the MBM-DIP and 63 per cent of the MBM.

The **unattached single with a disability** fared better, with an income that was \$847 below the deep income poverty threshold and \$6,033 below the poverty line. In other words, their income was 95 per cent of the MBM-DIP and 71 per cent of the MBM.

Note that the poverty experienced by persons with disabilities is under-represented given that neither the MBM nor the MBM-DIP account for the additional costs of disability.

### Welfare incomes and poverty thresholds for households with children, 2020



The **single parent with one child** had a welfare income that was above deep income poverty but below the poverty line. Their income was \$1,892 above the deep income poverty threshold but \$5,444 below the poverty line. In other words, their income was 109 per cent of the MBM-DIP but 81 per cent of the MBM.

The **couple with two children** had the highest income relative to the poverty thresholds. Their income was \$1,892 above the deep income poverty threshold but \$949 below the poverty line. This means their income was 109 per cent of MBM-DIP but 98 per cent of the MBM.

## Low-income threshold comparisons

The welfare incomes of these households were also below the low-income thresholds, as shown in the table linked above.

The lowest income relative to these thresholds was that of the **unattached single considered employable**, whose total welfare income was only 51 per cent of the LIM and 59 per cent of the LICO. The highest was that of the **couple with two children**, whose welfare income was 80 per cent of the LIM and 97 per cent of the LICO.

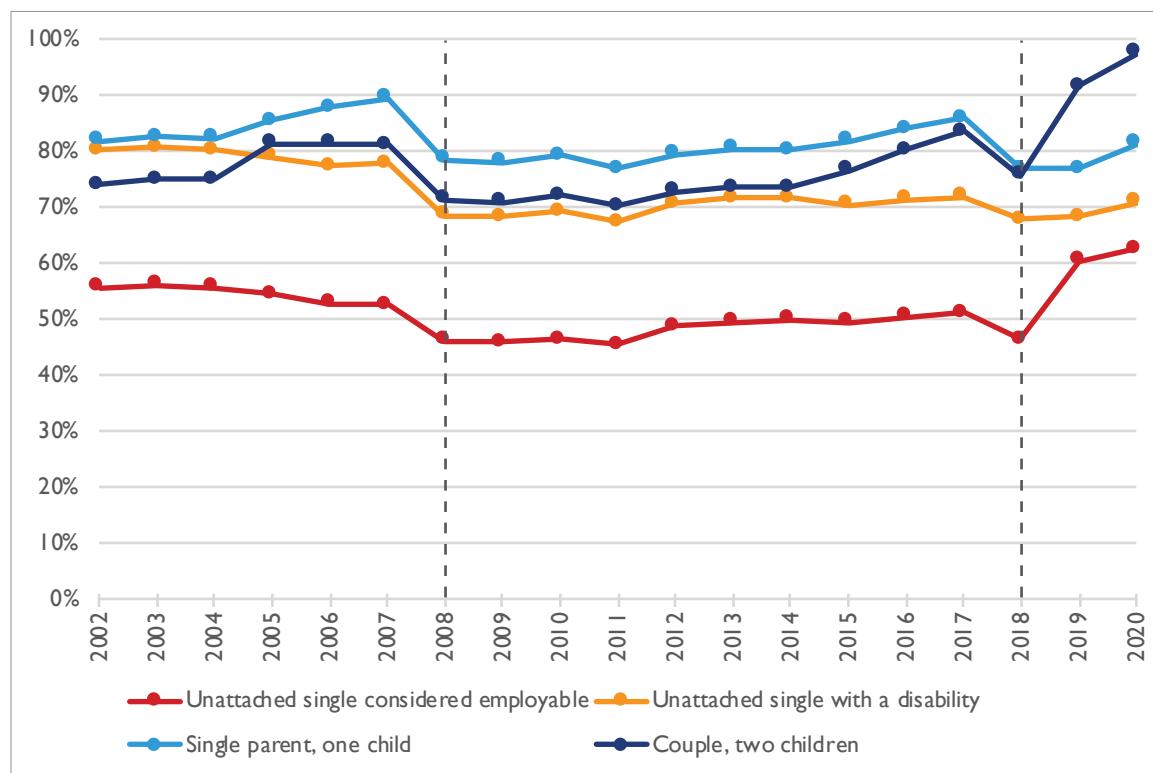
The **unattached single with a disability** had a welfare income of 58 per cent of the LIM and 67 per cent of the LICO. The **single parent with one child** had a welfare income of 67 per cent of the LIM and 89 per cent of the LICO.

## Changes to adequacy of welfare incomes

The graph below shows the total welfare incomes of each of the four example household types in Quebec since 2002 as a percentage of the MBM, which indicates changes in their level of poverty over time. A rise in the trendline indicates an improvement in their level of poverty while a decline indicates a worsening of their poverty.

Note that the MBM thresholds reflect the base in use in each year in question (i.e., the 2000, 2008, and 2018 bases; the latter two are indicated with vertical lines in each graph). Rebasing creates a sufficiently higher threshold than that using a previous base, which typically results in a worsening of poverty in the year in which the new base is used. As noted above, MBM thresholds vary by province and community size, and so Montreal is used. Also note that the 2020 MBM thresholds are estimates. More information is in the methodology section.

## Welfare incomes as a percentage of MBM for all household types (2002-2020)



The welfare income of the **unattached single considered employable** was the lowest among the four example households relative to the poverty line, starting the time series at 56 per cent of the MBM. From 2002 to 2007, their welfare income gradually declined from 56 to 53 per cent of the poverty line, followed by a steeper decline to 46 per cent with the 2008 rebasing. Stagnation followed between 2008 and 2011, with a gradual increase to 51 per cent in 2017. A drop with the 2018 rebasing to 46 per cent was followed by increases over the subsequent two years, leading to a peak in 2020 of 63 per cent of the poverty line, the highest value across the time series.

The welfare income of the **unattached single with a disability** started at 80 per cent of the poverty line in 2002, reaching a peak in 2003 of 81 per cent. A decline to 78 per cent in 2007 was followed by a steep drop to 69 per cent with the 2008 MBM rebasing. Between 2008 and 2020, their income relative to the poverty line was stagnant with some fluctuations, including a drop with the 2018 MBM rebasing to 68 per cent. In 2020, their income increased slightly to 71 per cent of the poverty line.

The welfare income of the **single parent with one child** fared best relative to the poverty line among all four households until 2018, although their income began and ended the time series at virtually the same level. An increase from 82 per cent

to a peak of 89 per cent of the poverty line between 2002 and 2007 was followed by a decline to 79 per cent with the 2008 MBM rebasing. Relative stagnation from 2008 to 2014 was followed by a gradual increase to 86 per cent in 2017. Another decline with the 2018 MBM rebasing worsened their level of poverty to 77 per cent. After a small subsequent increase, their welfare income stood at 81 per cent of the poverty line in 2020.

The welfare income of the **couple with two children** followed a similar trendline to that of the single parent with one child, but with a sharp increase in the final two years of the time series. Their income started at 74 per cent of the poverty line in 2002 and increased to 81 per cent in 2007. A sharp decline to 71 per cent was seen with the 2008 MBM rebasing. Stagnation from 2008 to 2015 was followed by an increase to 84 per cent by 2017, followed by another decline to 76 per cent with the 2018 MBM rebasing. Improvements related particularly to the inclusion of participation allowances in basic social assistance benefits resulted in a 2020 income that was 98 per cent of the poverty line.

## Access to data

The data for Quebec is available for download, including:

1. Components of welfare income for all households, with a breakdown of COVID-19 pandemic-related payments.
2. Welfare incomes in 2020 constant dollars over time for all households.
3. Welfare incomes in nominal dollars over time for all households.
4. Adequacy of welfare incomes: Comparisons of the welfare incomes of each household with all four poverty and low-income thresholds.
5. Adequacy over time: Welfare income relative to the Official Poverty Line (MBM) for each household from 2002 to 2020.

Access the [downloadable spreadsheet here](#).

# Saskatchewan

## Components of welfare incomes

In Saskatchewan, households that qualify for basic social assistance payments also qualify for:

- Recurring additional social assistance payments from the province;
- Federal child benefits (for households with children); and
- Federal and provincial tax credits or benefits.

Together, these combine to form a household's total welfare income. Households may receive less if they have income from other sources, or more if they have special health- or disability-related needs. In 2020, these households were also eligible for benefits introduced in response to the COVID-19 pandemic.

The table below shows the value of the welfare income components of the four example household types in Saskatchewan in 2020. All four households are assumed to be living in Saskatoon. The child in the single parent family is two years old and the children in the couple household are ten and 15. COVID-19 pandemic-related payments are included in the basic social assistance, child benefit, and tax credit/benefits amounts, where applicable.

### Components of welfare incomes, 2020

	Unattached single considered employable	Unattached single with a disability (SAID)*	Single parent, one child	Couple, two children
Basic social assistance	\$10,370	\$14,279	\$15,170	\$18,640
Additional social assistance benefits	\$0	\$840	\$0	\$0
Federal child benefits	\$0	\$0	\$7,002	\$11,910
Provincial child benefits	\$0	\$0	\$0	\$0
Federal tax credits/benefits	\$988	\$1,099	\$2,080	\$2,589
Provincial tax credits/benefits	\$346	\$346	\$692	\$964
<b>Total 2020 income</b>	<b>\$11,704</b>	<b>\$16,564</b>	<b>\$24,944</b>	<b>\$34,103</b>

Note: Totals may not add up due to rounding.

\* Saskatchewan Assured Income for Disability (SAID) is a needs-tested income support program introduced in 2009 to support individuals in residential care. It was expanded in 2012 for people with significant and enduring disabilities living independently.

Total annual welfare incomes in 2020 ranged from \$11,704 for the unattached single considered employable to \$34,103 for the couple with two children. The unattached single with a disability received \$16,564, and the single parent with one child received \$24,944.

**Basic social assistance:** Three of the household types received benefits from the Saskatchewan Income Support (SIS) program, which was introduced in July 2019 for all new recipients of income support in Saskatchewan, replacing the Saskatchewan Assistance Program (SAP) and Transitional Employment Assistance (TEA). The unattached single with a disability received benefits from the Saskatchewan Assured Income for Disability (SAID) program.

In previous years, two unattached single with a disability households were included in our reports; one received benefits from SAP and one from SAID. No new entrants were taken into SAP in 2020, with that program expected to be fully phased out by summer 2021, and thus the SAP disability category is no longer included in our analysis.

Basic SIS benefit amounts, made up of an adult benefit and a shelter benefit, were higher than those of the TEA program, which were comprised of a general living allowance, a pre-employment allowance, and, for the purposes of our report, an average utilities amount for each household type.

All four households received a COVID-19 pandemic-related payment of \$50 per adult in April 2020.

**Additional social assistance:** The unattached single with a disability received \$840 (\$70 per month) in additional social assistance benefits through the Disability Income Benefit. The annual School Expenses Allowance previously provided through TEA was not available to the couple with two school-aged children receiving SIS.

**Federal child benefits:** Both households with children received the Canada Child Benefit (CCB), which increased with inflation in July 2020 from \$553.25 to \$563.75 per month for a child under six years of age and from \$466.83 to \$475.67 per month for a child aged six to 17. In addition, they received a one-time COVID-19 pandemic-related CCB top-up payment of \$300 per child in May.

**Provincial child benefits:** Saskatchewan does not currently have a child benefit program.

**Federal tax credits / benefits:** All four households received the GST/HST credit, which increased in July 2020 with inflation. The unattached single considered employable and the unattached single with a disability both received \$293, the

single parent with one child received \$586, and the couple with two children received \$894. The unattached single with a disability also received \$111 through the GST/HST credit supplement, while the single parent with one child received the full amount of \$154.

A one-time COVID-19 pandemic-related GST/HST credit top-up payment, delivered in April 2020, provided the basic amount of \$290 to the unattached single considered employable and the unattached single with a disability. The single parent with one child received \$733 and the couple with two children received \$886.

All four households also received the new federal climate action incentive (CAI) payment. The unattached single considered employable and the unattached single with a disability received the basic CAI payment amount for Saskatchewan of \$405. The single parent with one child received the basic amount plus the single parent's qualified dependant amount of \$202, for a total of \$607. The couple with two children received the basic amount, a spouse amount of \$250, and the qualified dependant amount of \$101 for each child, for a total of \$809.

**Provincial tax credits / benefits:** All four households received the Saskatchewan Low-Income Tax Credit (SLITC), which provides annual amounts of \$346 for an individual, an additional \$346 for a partner or eligible dependant, and \$136 per child (for up to two children).

## COVID-19 pandemic-related payments

Pandemic-related payments available to the example Saskatchewan households came from both federal programs (i.e., the GST/HST credit and Canada Child Benefit) and provincial programs (i.e., the pandemic-related payment for households receiving social assistance), with more provided through federal programs. In total, the unattached single considered employable and the unattached single with a disability received an additional \$340 related to the pandemic, the single parent with one child received \$1,083, and the couple with two children received \$1,586. These amounts are included in, and are not in addition to, the benefits described in the Components section above.

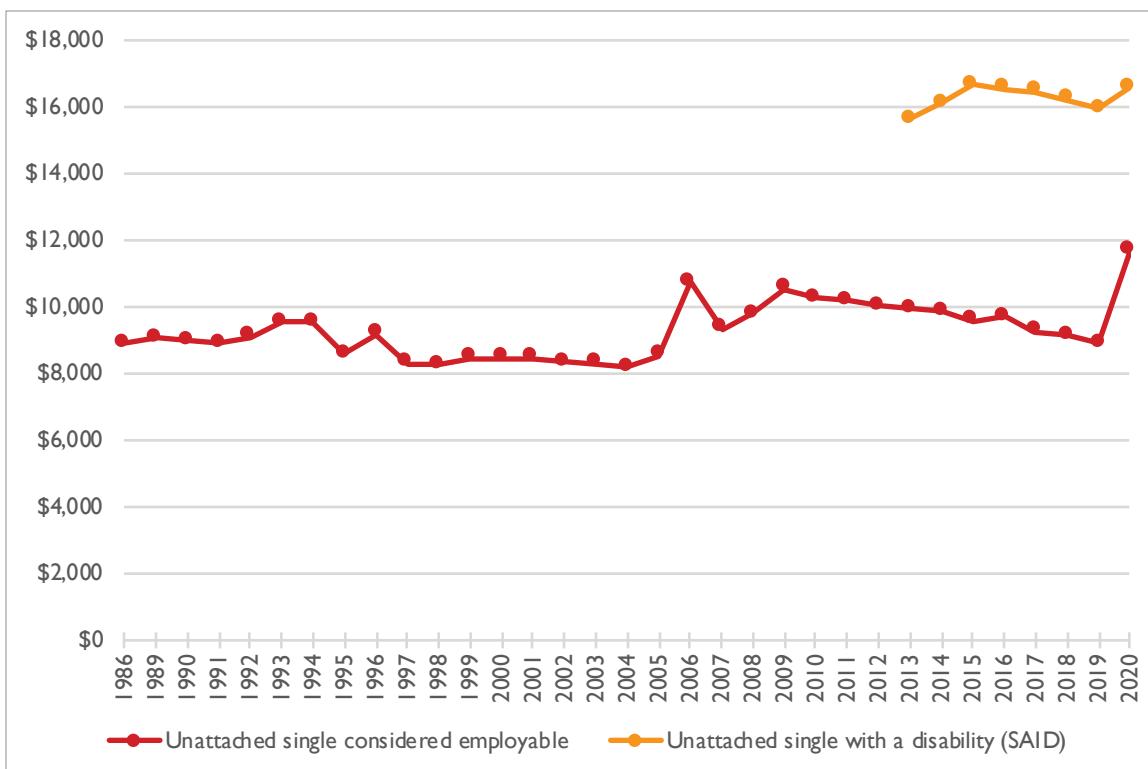
## COVID-19 pandemic-related payments, 2020

	Unattached single considered employable	Unattached single with a disability (SAID)	Single parent, one child	Couple, two children
Provincial payments	\$50	\$50	\$50	\$100
Federal payments	\$290	\$290	\$1,033	\$1,486
<b>Total 2020 COVID-related payments</b>	<b>\$340</b>	<b>\$340</b>	<b>\$1,083</b>	<b>\$1,586</b>

## Changes to welfare incomes

The graphs below show how the total welfare incomes for each of the five example household types in Saskatchewan have changed over time. Note that the values are in 2020 constant dollars, and not in nominal dollars. This takes into account the effect of inflation as measured by the national consumer price index given that inflation reduces real dollar values over time.

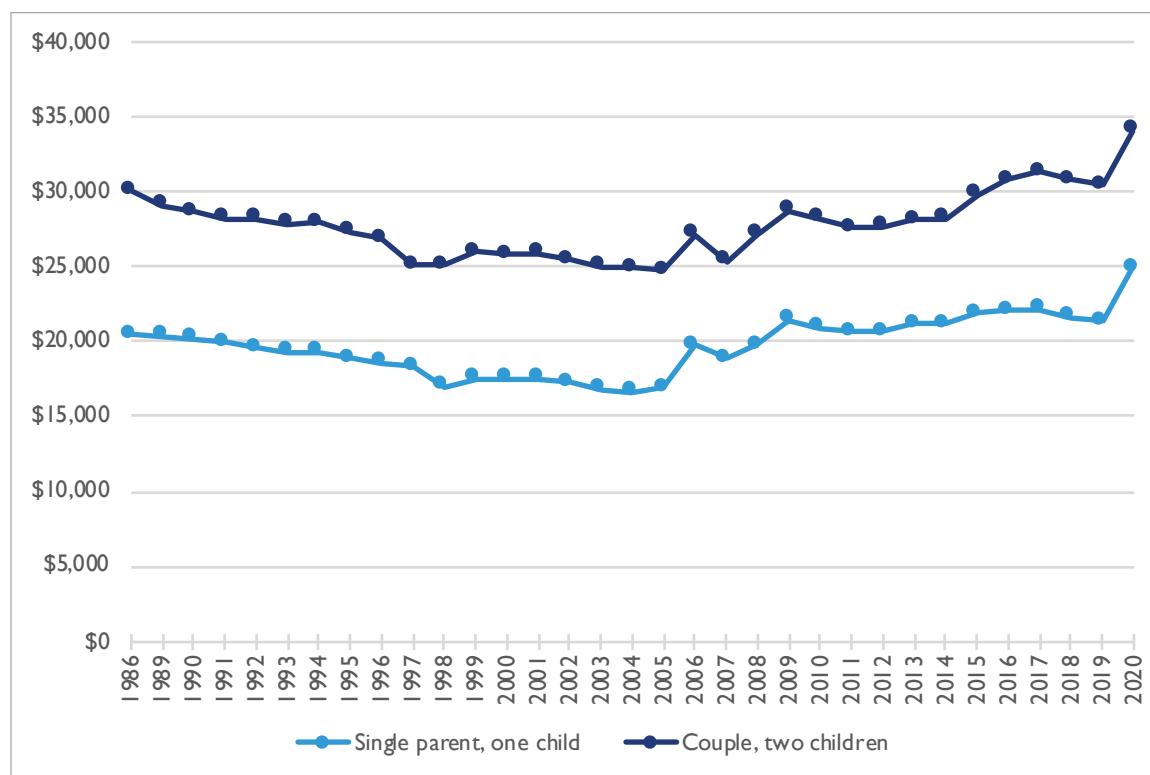
### Welfare incomes for single adults (1986-2020), 2020 constant dollars



The welfare income of the **unattached single considered employable** has been relatively stable over the time series, with variability in the mid-1990s and mid-2000s, and a gradual decline between 2009 and 2019. In 2020, however, the welfare income increased to the highest value over the 34-year time series, from \$8,891 to \$11,704, a jump of \$2,813 or nearly 32 per cent. This increase was due primarily to the new basic social assistance benefit amounts, as well as the new climate action incentive benefit and COVID-19 pandemic-related payments.

The trend in welfare incomes for the **unattached single with a disability** who qualified for the Saskatchewan Assured Income for Disability (SAID) program has only been tracked since 2013, after the program became available to those living independently. After peaking at \$16,666 in 2015, incomes declined until 2019, and increased again in 2020 to \$16,564, due primarily to the introduction of the climate action incentive and COVID-19 pandemic-related payments.

### Welfare incomes for households with children (1986-2020), 2020 constant dollars



The welfare income of both households with children has followed a similar trajectory, with declines through the 1990s and mid-2000s followed by sharp fluctuations through the late 2000s. Thereafter, the income of both households generally increased. Changes to federal child benefits account for increases to the welfare incomes of households with children between 2015 and 2017. The new

basic social assistance benefit amounts, the introduction of the climate action incentive, and COVID-19 pandemic-related payments account for the sharp increase in 2020.

In 2020, the welfare income of the **single parent with one child** was \$24,944, while that of the **couple with two children** was \$34,103, both of which are the highest across the time series.

## Adequacy of welfare incomes

The adequacy of a household's total welfare income can be assessed by comparing it to a set threshold of poverty and/or low income.

In Canada, there are two commonly used measures of poverty:

- Canada's Official Poverty Line, the Market Basket Measure (MBM), identifies households whose disposable income is less than the cost of a basket of goods and services that represent a basic standard of living.
- Deep Income Poverty (MBM-DIP) identifies households whose disposable income is less than 75 per cent of the MBM.

There are also two commonly used measures of low income:

- The Low Income Measure (LIM) identifies households whose income is substantially below what is typical in society (less than half of the median income).
- The Low Income Cut-Off (LICO) identifies households that are likely to spend a disproportionately large share of their income on the necessities of food, clothing, and shelter.

Note that MBM thresholds vary by province and community size, and LICO thresholds vary by community size, and so those for Saskatoon are used in the analysis below. As well, both the MBM and LIM thresholds are estimates based on increasing the 2019 thresholds to account for inflation.

Note also that none of the poverty or low-income measures currently in use in Canada account for the higher cost of living faced by persons with disabilities and thus these additional costs are not reflected in our analysis.

More information about the thresholds is available in the methodology section.

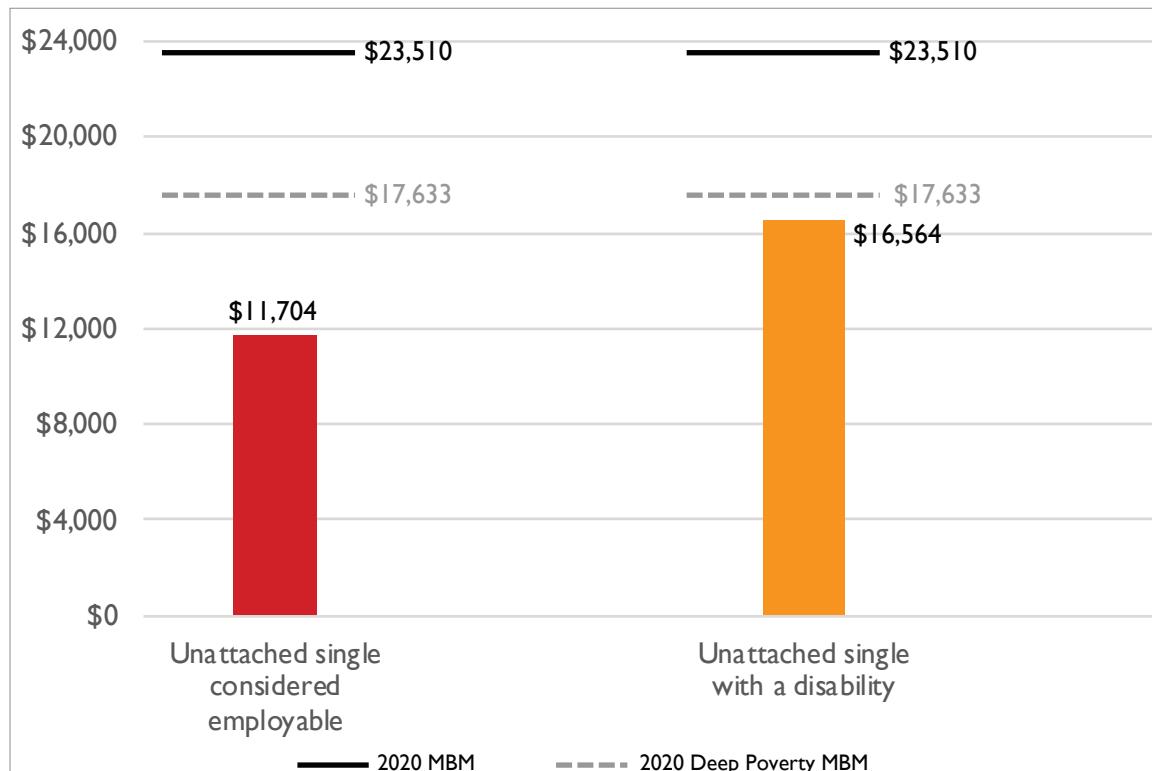
A table containing comparisons of the welfare incomes of the four example household types in Saskatchewan with all four poverty / low-income thresholds is available for download at <https://maytree.com/wp-content/uploads/WiC2020-Saskatchewan.xlsx>.

## Poverty threshold comparisons

The figures below compare welfare incomes for the four example household types to the MBM and MBM-DIP thresholds for Saskatoon.

The welfare incomes of all four example household types in Saskatchewan were below Canada's Official Poverty Line in 2020, meaning all these households were living in poverty. Three of the four households were also living in deep poverty in 2020, as defined by the MBM-DIP.

### Welfare incomes and poverty thresholds for single adults, 2020

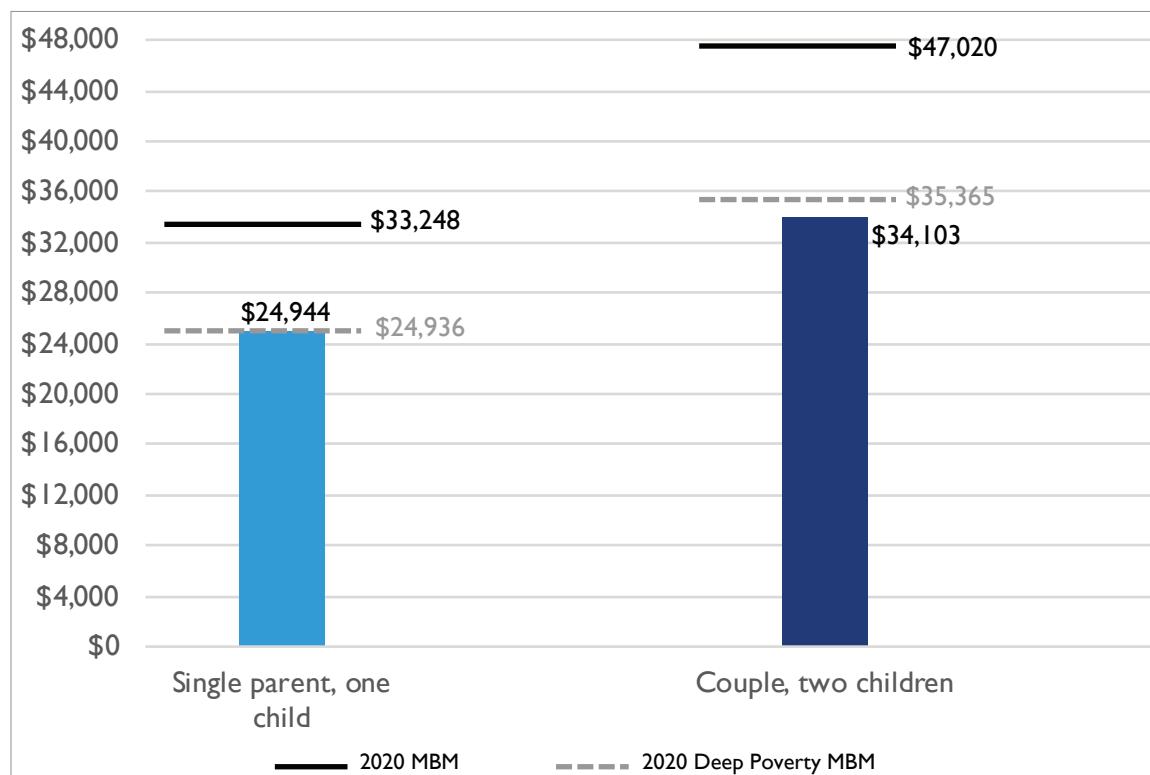


The **unattached single considered employable** had the lowest income relative to the poverty thresholds. Their income was \$5,929 below the deep income poverty threshold and \$11,806 below the poverty line. This means their income was only 66 per cent of the MBM-DIP and only 50 per cent of the MBM.

The **unattached single with a disability** fared better, with an income that was \$1,069 below the deep income poverty threshold and \$6,946 below the poverty line. In other words, their income was 94 per cent of the MBM-DIP and 70 per cent of the MBM.

Note that the poverty experienced by persons with disabilities is under-represented given that neither the MBM nor the MBM-DIP account for the additional costs of disability.

## Welfare incomes and poverty thresholds for households with children, 2020



The welfare income of the **single parent with one child** was highest relative to the poverty lines among the four example households. Their income was \$8 above the deep income poverty threshold and \$8,304 below the poverty line. This means their income was slightly above 100 per cent of the MBM-DIP but only 73 per cent of the MBM.

The welfare income of the **couple with two children** was \$1,162 below the deep income poverty threshold and \$12,917 below the poverty line. In other words, their income was 97 per cent of the MBM-DIP and 73 per cent of the MBM.

## Low-income threshold comparisons

The welfare incomes of these households were also below the low-income thresholds, as shown in the table linked above.

The lowest income relative to these thresholds was that of the **unattached single considered employable**, whose total welfare income was between 46 per cent of the LIM and 63 per cent of the LICO. The highest was that of the **single parent with one child**, who had a welfare income of 70 per cent of the LIM and 110 per cent of the LICO.

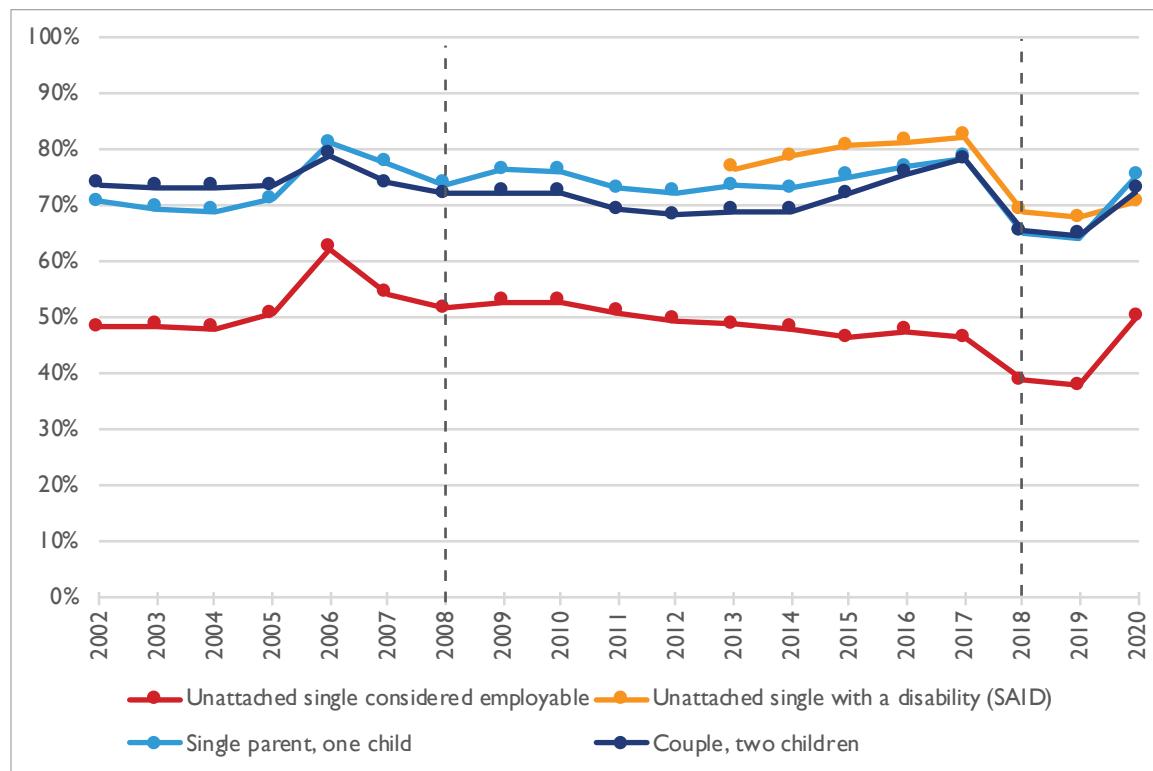
The **unattached single with a disability** had a welfare income of 65 per cent of the LIM and 89 per cent of the LICO. The **couple with two children** had a welfare income that was 67 per cent of the LIM and 97 per cent of the LICO.

## Changes to adequacy of welfare incomes

The graph below shows the total welfare incomes of each of the four example household types in Saskatchewan since 2002 as a percentage of the MBM, which indicates changes in their level of poverty over time. A rise in the trendline indicates an improvement in their level of poverty while a decline indicates a worsening of their poverty.

Note that the MBM thresholds reflect the base in use in each year in question (i.e., the 2000, 2008, and 2018 bases; the latter two are indicated with vertical lines in each graph). Rebasing creates a sufficiently higher threshold than that using a previous base, which typically results in a worsening of poverty in the year in which the new base is used. As noted above, MBM thresholds vary by province and community size, and so Saskatoon is used. Also note that the 2020 MBM thresholds are estimates. More information is in the methodology section.

### Welfare incomes as a percentage of MBM for all household types (2002-2020)



The welfare income of the **unattached single considered employable** began the time series at 48 per cent of the poverty line, and, despite fluctuations in 2006 and 2018, ended the time series at 50 per cent, virtually the same level as 19 years prior. An improvement in their level of poverty was seen in 2006, followed by a decline with the 2008 MBM rebasing. Thereafter, a steady decline until 2017 was followed by a sharper decline with the 2018 MBM rebasing, and a drop to 38 per cent in 2019. An increase in 2020 saw their income stand at 50 per cent of the poverty line.

The welfare income of the **unattached single with a disability** receiving SAID benefits improved relative to the poverty line between 2013 (when the program became available to those living independently) and 2017, from 77 to 82 per cent. This was followed by a significant decline to 69 per cent with the 2018 MBM rebasing. Their income ended the time series at 70 per cent of the poverty line in 2020, meaning their level of poverty increased over the eight-year span.

The welfare income of the **single parent with one child** saw fluctuations across the time series but ended at about the same level as it began. In 2002 their income was 71 per cent of the poverty line and remained at about that level until a significant uptick to 81 per cent in 2006. The 2008 MBM rebasing saw a decline to 74 per cent, which was followed by relative stagnation at that level until 2016. The 2018 MBM rebasing saw a decline from 79 per cent to 65 per cent of the poverty line. After two years at about that level, their income rose in 2020 to 75 per cent.

The welfare income of the **couple with two children** followed a very similar trendline to that of the single parent with one child, starting and ending the 19-year span at almost the same level relative to the poverty line. After starting in 2002 at 74 per cent of the poverty line, a high of 79 per cent was reached in 2006 with a low of 65 per cent in 2019. Rebasing in 2008 and 2018 resulted in a worsening of their poverty. Their 2020 income was 73 per cent of the poverty line.

## Access to data

The data for Saskatchewan is available for download, including:

1. Components of welfare income for all households, with a breakdown of COVID-19 pandemic-related payments.
2. Welfare incomes in 2020 constant dollars over time for all households.
3. Welfare incomes in nominal dollars over time for all households.
4. Adequacy of welfare incomes: Comparisons of the welfare incomes of each household with all four poverty and low-income thresholds.



5. Adequacy over time: Welfare income relative to the Official Poverty Line (MBM) for each household from 2002 to 2020.

Access the [downloadable spreadsheet here](#).

# Yukon

## Components of welfare incomes

In Yukon, households that qualify for basic social assistance payments also qualify for:

- Recurring additional social assistance payments from the territory;
- Federal and territorial child benefits (for households with children); and
- Federal and territorial tax credits or benefits.

Together, these combine to form a household's total welfare income. Households may receive less if they have income from other sources, or more if they have special health- or disability-related needs. In 2020, these households were also eligible for benefits introduced in response to the COVID-19 pandemic.

The table below shows the value of the welfare income components of the four example household types in Yukon in 2020. All four households are assumed to be living in Whitehorse. The child in the single parent family is two years old and the children in the couple household are ten and 15. COVID-19 pandemic-related benefits are included in the basic social assistance, child benefit, and tax credit/benefits amounts, where applicable.

### Components of welfare incomes, 2020

	Unattached single considered employable	Unattached single with a disability	Single parent, one child	Couple, two children
Basic social assistance	\$17,535	\$17,535	\$25,290	\$35,328
Additional social assistance	\$809	\$4,463	\$1,736	\$3,193
Federal child benefits	\$0	\$0	\$7,002	\$11,089
Territorial child benefits	\$0	\$0	\$820	\$1,515
Federal tax credits / benefits	\$749	\$822	\$1,473	\$1,780
Territorial tax credits / benefits	\$139	\$139	\$278	\$556
<b>Total 2020 income</b>	<b>\$19,232</b>	<b>\$22,959</b>	<b>\$36,599</b>	<b>\$53,462</b>

Note: Totals may not add up due to rounding.

Total annual welfare incomes in 2020 ranged from \$19,232 for the unattached single considered employable to \$53,462 for the couple with two children. The income of the unattached single with a disability was \$22,959 and that of the single parent with one child was \$36,599.

**Basic social assistance:** Yukon's basic social assistance rates are indexed to inflation and automatic increases take effect each year on November 1.

**Additional social assistance:** All households received additional benefits:

- the Yukon Supplementary Allowance of \$250 per month for the person with a disability;
- the Christmas Allowance of \$30 annually per person;
- the Winter Clothing Allowance of \$75 annually for persons under 14 years and \$125 for persons 14 years or older;
- the Telephone Allowance of \$37 per month per household, paid to those who have been receiving assistance for at least six consecutive months, or paid immediately (without a six-month wait) to those who are excluded from the labour force;
- the Transportation Expense Allowance of \$62 per month per adult, paid to those who have been receiving assistance for at least six consecutive months, or paid immediately (without a six-month wait) to persons who are excluded from the labour force, and \$40 per month for each dependent child between the ages of two and 18 (paid immediately); and
- the Laundry Service Allowance of \$10 per month per person, paid to those who have been receiving assistance for at least six consecutive months, or paid immediately (without a six-month wait) to those who are excluded from the labour force and to dependent children.

**Federal child benefits:** Both households with children received the Canada Child Benefit (CCB), which increased with inflation in July 2020 from \$553.25 to \$563.75 per month for a child under six years of age and from \$466.83 to \$475.67 per month for a child aged six to 17. In addition, they received a one-time COVID-19 pandemic-related CCB top-up payment of \$300 per child in May.

**Territorial child benefits:** Both households with children also received the Yukon Child Benefit, which provides a maximum of \$68.33 per child per month (\$820 per child per year), reduced by five per cent for those with incomes more than \$35,000. The single parent with one child received the maximum amount while the couple with two children received monthly amounts of \$128 between January and June and \$125 between July and December.

**Federal tax credits / benefits:** All four households received the GST/HST credit, which increased in July 2020 with inflation. The unattached single considered employable and the unattached single with a disability both received \$293, the single parent with one child received \$586, and the couple with two children

received \$894. The unattached single considered employable, the unattached single with a disability, and the single parent with one child also received \$154 through the GST/HST credit supplement.

A one-time COVID-19 pandemic-related GST/HST credit top-up payment, delivered in April 2020, provided \$302 to the unattached single considered employable, \$375 to the unattached single with a disability, \$733 to the single parent with one child, and \$886 to the couple with two children.

**Territorial tax credits / benefits:** All four households received the Yukon Government Carbon Price Rebate, which was introduced in 2019 to help offset the cost of the federal carbon pollution pricing levy. In 2020, one payment of \$43 per individual, including dependent children, was made in April and two payments of \$48 each per individual, including dependent children, were made in July and October.

## COVID-19 pandemic-related payments

All pandemic-related payments available to the example Yukon households came from federal programs (i.e., the GST/HST credit and Canada Child Benefit). In total, the unattached single considered employable and the unattached single with a disability received an additional \$290 related to the pandemic, the single parent with one child received \$1,033, and the couple with two children received \$1,486. These amounts are included in, and are not in addition to, the benefits described in the Components section above.

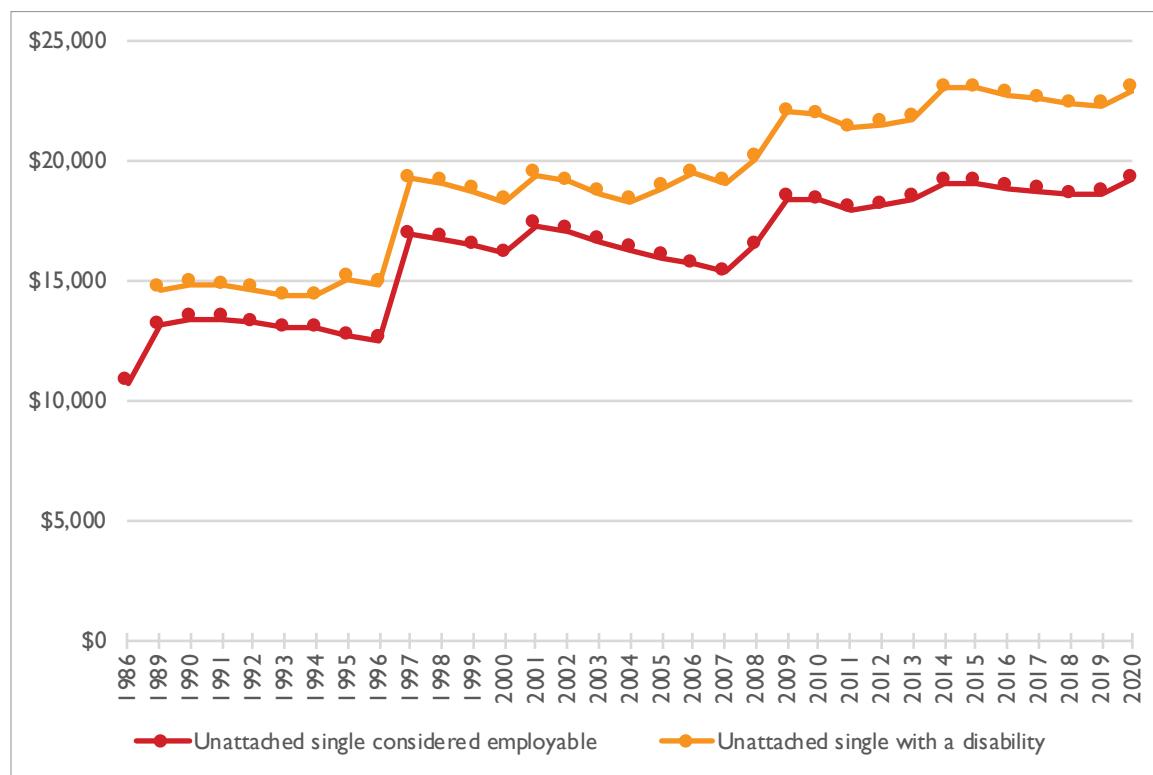
### COVID-19 pandemic-related payments, 2020

	Unattached single considered employable	Unattached single with a disability	Single parent, one child	Couple, two children
Territorial payments	\$0	\$0	\$0	\$0
Federal payments	\$302	\$375	\$1,033	\$1,486
<b>Total 2020 COVID-related payments</b>	<b>\$302</b>	<b>\$375</b>	<b>\$1,033</b>	<b>\$1,486</b>

## Changes to welfare incomes

The graphs below show how the total welfare incomes for each of the four example household types in Yukon have changed over time. Note that the values are in 2020 constant dollars, and not in nominal dollars. This takes into account the effect of inflation as measured by the national consumer price index given that inflation reduces real dollar values over time.

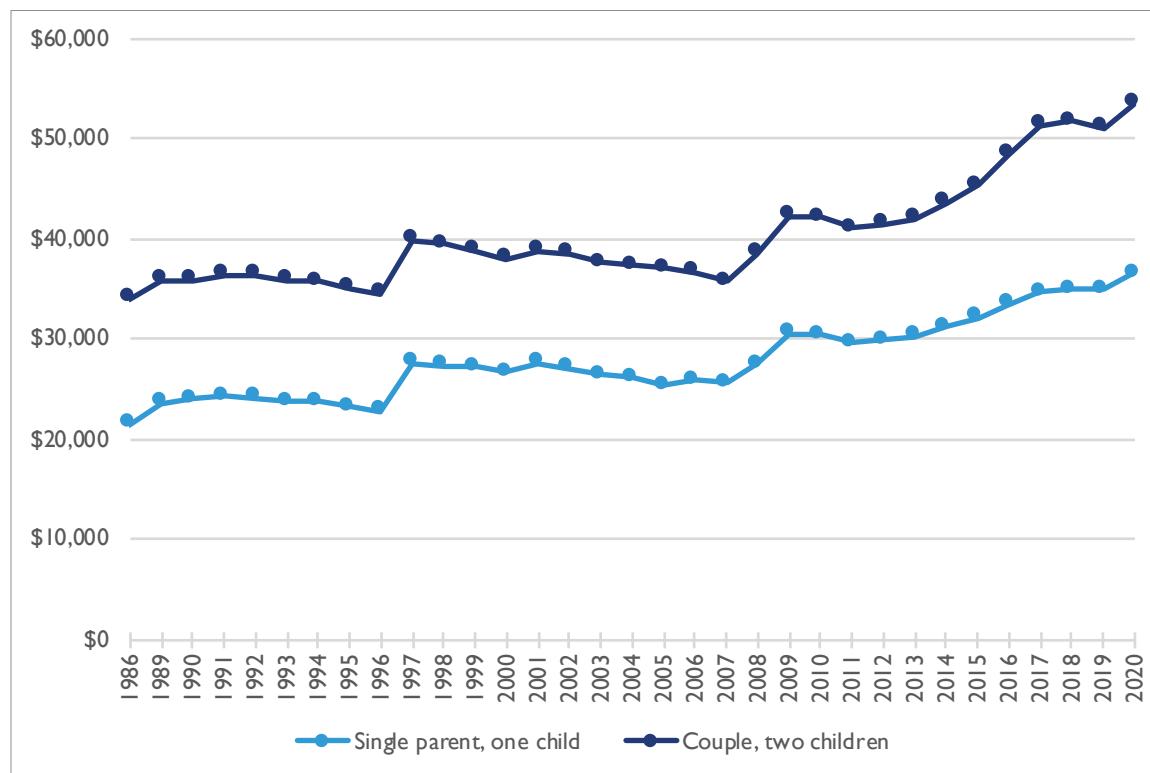
## Welfare incomes for single adults (1986-2020), 2020 constant dollars



The welfare incomes of both the **unattached single considered employable** and the **unattached single with a disability** followed a similar trend, gradually increasing over the last three decades, with marked increases in 1997, 2008, 2009, 2014 followed by a slight decline until 2019. The 2020 increase resulted in part from benefit indexation but primarily from federal COVID-19 pandemic payments.

In 2020, the welfare income of the **unattached single considered employable** was \$19,232, and that of the **unattached single with a disability** was \$22,959. These were the highest values across the time series.

## Welfare incomes for households with children (1986-2020), 2020 constant dollars



Welfare incomes of both households with children followed a similar pattern. A significant increase in 1997 was followed by a gradual decline, and another sharp increase in 2008. Steady increases between 2013 and 2017 were due to additional social assistance benefits and federal child benefit changes. The 2020 increase was due in part to benefit indexation but primarily to federal COVID-19 pandemic payments.

In 2020, the welfare income of the **single parent with one child** was \$36,599, while that of the **couple with two children** was \$53,462, both of which are the highest levels across the time series.

## Access to data

The data for Yukon is available for download, including:

1. Components of welfare income for all households, with a breakdown of COVID-19 pandemic-related payments.
2. Welfare incomes in 2020 constant dollars over time for all households.
3. Welfare incomes in nominal dollars over time for all households.

Access the [downloadable spreadsheet here](#).

# Appendices

## Appendix 1: Asset test

In order to qualify and continue to be eligible for social assistance, a household's assets must fall below certain limits set by each province or territory. These limits can vary by household size, and some jurisdictions set different limits for those applying for social assistance compared to those already receiving it.

Asset tests tend to only consider a household's *liquid* assets such as cash on hand and in a bank account as well as stocks, bonds, and securities that can be readily converted to cash. *Fixed* assets such as primary residence, primary vehicle, personal effects, and items needed for employment are typically exempt (within reason) from the asset test. All jurisdictions also exempt the value of Registered Education Savings Plans (RESPs) and Registered Disability Savings Plans (RDSPs) and several have some exemptions for Registered Retirement Savings Plans (RRSPs).

The table below shows the liquid asset exemption levels in effect as of January 2020. Any changes that occurred during the year are described in the footnotes. Asset limits are for households that are both applying for and receiving social assistance unless otherwise stated.

### Liquid asset exemption levels as of January 2020

	Unattached single considered employable	Unattached single with a disability	Single parent, one child	Couple, two children
<b>AB<sup>1</sup></b>	\$2,235	\$2,598	\$4,095	\$5,820
<b>AB, AISH<sup>2</sup></b>	Not applicable	\$100,000	\$100,000	\$100,000
<b>BC<sup>3</sup></b>	\$5,000	\$100,000	\$10,000	\$10,000
<b>MB</b>	\$4,000	\$4,000	\$8,000	\$16,000
<b>NB<sup>4</sup></b>	\$1,000	\$10,000	\$2,000	\$2,000
<b>NL</b>	\$3,000	\$3,000	\$5,500	\$5,500
<b>NS</b>	\$2,000	\$2,000	\$4,000	\$4,000
<b>NT</b>	\$300	\$50,000	\$380	\$560
<b>NU</b>	\$500	\$5,000	\$1,000	\$1,000
<b>ON<sup>5</sup></b>	\$10,000	\$40,000	\$10,500	\$16,000
<b>PE</b>	\$2,500	\$5,000	\$4,000	\$6,000
<b>QC<sup>6</sup></b>	Applicants: \$887 Recipients: \$1,500	\$2,500	Applicants: \$1,268 Recipients: \$2,939	Applicants: \$1,807 Recipients: \$3,064
<b>SK<sup>7</sup></b>	\$1,500	\$1,500	\$3,000	\$6,000
<b>YT</b>	\$500	\$1,500	\$1,000	\$1,600

- 1 Asset limits refer to the “Expected to Work” and “Barriers to Full Employment” categories of Alberta’s Income Support program, wherein liquid asset limits are equivalent to three months’ Core Benefits based on household composition.
- 2 Asset limits refer to the Assured Income for the Severely Handicapped (AISH) program.
- 3 Asset limits refer to British Columbia’s Income Assistance program except in the case of the unattached single with a disability; in that case, they refer to the Disability Assistance program.
- 4 Asset limits refer to New Brunswick’s Transitional Assistance program except in the case of the unattached single with a disability; in that case, they refer to the Extended Benefits program.
- 5 Asset limits refer to the Ontario Works (OW) program except in the case of the unattached single with a disability; in that case, they refer to the Ontario Disability Support Program (ODSP).
- 6 Income received during the month of application for rent, heating, and public utility costs are not considered household assets. After the first month under the Social Assistance program, higher asset limits apply for recipients with no severe limitations to employment.
- 7 Asset limits refer to the Saskatchewan Income Support program except in the case of the unattached single with a disability; in that case, they refer to the Saskatchewan Assured Income for Disability (SAID) Program.

## Appendix 2: Earnings exemptions

Income tests in all jurisdictions allow for the exemption of some earnings from employment. This allows people receiving social assistance to earn a certain amount of money without impacting their benefits. Each social assistance program has its own way of calculating earnings exemptions but there are generally three approaches:

- A *flat-rate amount* permits a client to earn a certain amount after which social assistance benefits are reduced dollar for dollar;
- A *percentage of earnings* approach means that benefits are reduced by a certain percentage. For example, a 25 per cent exemption means that benefits are reduced by 75 cents for every dollar earned;
- A *combination of flat-rate and a percentage* means that once the flat rate amount is exceeded, benefits are reduced by a percentage amount.

In most cases, earnings exemptions are based on monthly earnings (for example, a household could earn \$200 each month before their benefits are reduced) and therefore benefit amounts and eligibility are calculated monthly. A minority of social assistance programs calculate exemptions based on annual earnings.

The table below shows the earnings exemption levels in effect as of January 1, 2020. The amounts given in the table below are monthly, unless otherwise indicated. Any changes that occurred during the year are described in the footnotes to the table. Earning exemptions are for both those applying for and receiving social assistance unless otherwise stated.

Note that the federal government created several important income replacement benefits in 2020 to support workers who lost employment because of the pandemic, the most prominent of which being the Canada Emergency Response Benefit (CERB) and the Canada Recovery Benefit (CRB). While many provinces and territories exempted these benefits as income in full or in part, these exemptions are not included here. Our methodology assumes that none of our four household types were eligible for the CERB since they would have lost employment prior to the pandemic, and that they did not qualify for the CRB as they had no employment income.

## Monthly earnings exemption levels as of January 2020

	Unattached single considered employable	Unattached single with a disability	Single parent, one child	Couple, two children
AB <sup>1</sup>	Applicants: support is reduced dollar for dollar on all earned income	Applicants: support is reduced dollar for dollar on all earned income	Applicants: support is reduced dollar for dollar on all earned income	Applicants: support is reduced dollar for dollar on all earned income
	Recipients: The first \$230 of net earnings is exempt; a 25% exemption applies thereafter	Recipients: The first \$230 of net earnings is exempt; a 25% exemption applies thereafter	Recipients: The first \$230 of net earnings is exempt; a 25% exemption applies thereafter	Recipients: For each earner, the first \$115 of net earnings is exempt; a 25% exemption applies thereafter
AB, AISH <sup>2</sup>	Not applicable	The first \$1,072 of net earnings is exempt; a 50% exemption applies to amounts in excess of \$1,072 up to \$2,009	The first \$2,612 of net earnings is exempt; a 50% exemption applies to amounts in excess of \$2,612 up to \$3,349	The first \$2,612 of net earnings is exempt; a 50% exemption applies to amounts in excess of \$2,612 up to \$3,349
BC <sup>3</sup>	Applicants: support is reduced dollar for dollar on all earned income	Applicants: support is reduced dollar for dollar on all earned income	Applicants: support is reduced dollar for dollar on all earned income	Applicants: support is reduced dollar for dollar on all earned income
	Recipients: The first \$400 of net earnings is exempt; support is reduced dollar for dollar thereafter	Recipients: The first \$12,000 of net <i>annual</i> earnings is exempt; support is reduced dollar for dollar thereafter	Recipients: The first \$600 of net earnings is exempt; support is reduced dollar for dollar thereafter	Recipients: The first \$600 of net earnings is exempt; support is reduced dollar for dollar thereafter
MB <sup>4,5</sup>	Applicants: The first \$200 of net earnings is exempt; support is reduced dollar for dollar thereafter	Applicants: The first \$200 of net earnings is exempt; support is reduced dollar for dollar thereafter	Applicants: The first \$200 of net earnings is exempt; support is reduced dollar for dollar thereafter	Applicants: The first \$200 of net earnings is exempt; support is reduced dollar for dollar thereafter
	Recipients: The first \$200 of net earnings is exempt; a 30% exemption applies thereafter	Recipients: The first \$200 of net earnings is exempt; a 30% exemption applies thereafter	Recipients: The first \$200 of net earnings is exempt; a 30% exemption applies thereafter	Recipients: For each earner, the first \$200 of net earnings is exempt; a 30% exemption applies thereafter

	Unattached single considered employable	Unattached single with a disability	Single parent, one child	Couple, two children
<b>NB<sup>6</sup></b>	Applicants: support is reduced dollar for dollar on all earned income  Recipients: The first \$150 of net earnings is exempt; a 30% exemption applies thereafter	Applicants: support is reduced dollar for dollar on all earned income  Recipients: The first \$500 of net earnings is exempt; a 30% exemption applies thereafter	Applicants: support is reduced dollar for dollar on all earned income  Recipients: The first \$200 of net earnings is exempt; a 30% exemption applies thereafter	Applicants: support is reduced dollar for dollar on all earned income  Recipients: The first \$200 of net earnings is exempt; a 30% exemption applies thereafter
<b>NL</b>	The first \$75 of net earnings is exempt; a 20% exemption applies thereafter	The first \$150 of net earnings is exempt; a 20% exemption applies thereafter <sup>7</sup>	The first \$150 of net earnings is exempt; a 20% exemption applies thereafter	The first \$150 of net earnings is exempt; a 20% exemption applies thereafter
<b>NT</b>	The first \$200 of net earnings is exempt; a 15% exemption applies thereafter	The first \$200 of net earnings is exempt; a 15% exemption applies thereafter	The first \$400 of net earnings is exempt; a 15% exemption applies thereafter	The first \$400 of net earnings is exempt; a 15% exemption applies thereafter
<b>NS<sup>8</sup></b>	Applicants: support is reduced dollar for dollar on all earned income  Recipients: The first \$250 of net earnings is exempt; a 75% exemption applies to amounts between \$250.01 and \$500; a 50% exemption applies to amounts between \$500.01 and \$750; a 25% exemption applies thereafter	Applicants: support is reduced dollar for dollar on all earned income  Recipients: The first \$350 of net earnings is exempt; a 75% exemption applies to amounts between \$350.01 and \$500; a 50% exemption applies to amounts between \$500.01 and \$750; a 25% exemption applies thereafter <sup>9</sup>	Applicants: support is reduced dollar for dollar on all earned income  Recipients: The first \$250 of net earnings is exempt; a 75% exemption applies to amounts between \$250.01 and \$500; a 50% exemption applies to amounts between \$500.01 and \$750; a 25% exemption applies thereafter	Applicants: support is reduced dollar for dollar on all earned income  Recipients: The first \$250 of net earnings is exempt; a 75% exemption applies to amounts between \$250.01 and \$500; a 50% exemption applies to amounts between \$500.01 and \$750; a 25% exemption applies thereafter
<b>NU</b>	The first \$200 of net earnings is exempt; a 50% exemption is applied to the next \$600	The first \$200 of net earnings is exempt; a 50% exemption is applied to the next \$600	The first \$400 of net earnings is exempt; a 50% exemption is applied to the next \$600	The first \$400 of net earnings is exempt; a 50% exemption is applied to the next \$600

	<b>Unattached single considered employable</b>	<b>Unattached single with a disability</b>	<b>Single parent, one child</b>	<b>Couple, two children</b>
<b>ON<sup>10,11,12</sup></b>	<p>Applicants: support is reduced dollar for dollar on all earned income</p> <p>Recipients: The first \$200 of net earnings is exempt; a 50% exemption applies thereafter<sup>13</sup></p>	<p>The first \$200 of net earnings is exempt; a 50% exemption applies thereafter<sup>13</sup></p>	<p>Applicants: support is reduced dollar for dollar on all earned income</p> <p>Recipients: The first \$200 of net earnings is exempt; a 50% exemption applies thereafter</p>	<p>Applicants: support is reduced dollar for dollar on all earned income</p> <p>Recipients: For each adult, the first \$200 of net earnings is exempt; a 50% exemption applies thereafter</p>
<b>PE</b>	<p>Applicants: support is reduced dollar for dollar on all earned income</p> <p>Recipients: The first \$250 of net earnings is exempt; a 30% exemption applies thereafter</p>	<p>Applicants: support is reduced dollar for dollar on all earned income</p> <p>Recipients: The first \$500 of net earnings is exempt; a 30% exemption applies thereafter</p>	<p>Applicants: support is reduced dollar for dollar on all earned income</p> <p>Recipients: The first \$400 of net earnings is exempt; a 30% exemption applies thereafter</p>	<p>Applicants: support is reduced dollar for dollar on all earned income</p> <p>Recipients: The first \$400 of net earnings is exempt; a 30% exemption applies thereafter</p>
<b>QC</b>	<p>The first \$200 of net earnings is exempt; support is reduced dollar for dollar thereafter<sup>14</sup></p>	<p>The first \$200 of net earnings is exempt; support is reduced dollar for dollar thereafter<sup>15</sup></p>	<p>The first \$200 of net earnings is exempt; support is reduced dollar for dollar thereafter<sup>16</sup></p>	<p>The first \$300 of net earnings is exempt; support is reduced dollar for dollar thereafter<sup>17</sup></p>
<b>SK<sup>18</sup></b>	<p>The first \$325 of net earnings from wages (or gross income from self-employment) is exempt; support is reduced dollar for dollar thereafter</p>	<p>The first \$6,000 of net <i>annual</i> earnings from wages is exempt; support is reduced dollar for dollar thereafter</p>	<p>The first \$500 of net earnings from wages (or gross income from self-employment) is exempt; support is reduced dollar for dollar thereafter</p>	<p>The first \$500 of net earnings from wages (or gross income from self-employment) is exempt; support is reduced dollar for dollar thereafter</p>
<b>YT<sup>19</sup></b>	<p>Applicants: The first \$100 of net earnings is exempt; support is reduced dollar for dollar thereafter</p> <p>Recipients: The first \$100 of net earnings is exempt; a 50% exemption is applied to any additional earnings for the first 36 months, after which a 25% exemption is applied</p>	<p>Applicants: The first \$100 of net earnings is exempt; support is reduced dollar for dollar thereafter</p> <p>Recipients: The first \$100 of net earnings is exempt; a 50% exemption is applied to any additional earnings for the first 36 months, after which a 25% exemption is applied<sup>20</sup></p>	<p>Applicants: The first \$150 of net earnings is exempt; support is reduced dollar for dollar thereafter</p> <p>Recipients: The first \$150 of net earnings is exempt; a 50% exemption is applied to any additional earnings for the first 36 months, after which a 25% exemption is applied</p>	<p>Applicants: The first \$150 of net earnings is exempt; support is reduced dollar for dollar thereafter</p> <p>Recipients: The first \$150 of net earnings is exempt; a 50% exemption is applied to any additional earnings for the first 36 months, after which a 25% exemption is applied</p>

- 1 Exemptions are for those in “Expected to Work” and “Barriers to Full Employment” categories of social assistance. They apply to employment or self-employment income the household can access. If a dependent is attending school, their income is fully exempt. If a dependent is not in school the first \$350 of net earnings is exempt and a 25 per cent exemption applies thereafter.
- 2 AISH refers to the Assured Income for the Severely Handicapped program in Alberta. Effective January 1, 2019, employment and self-employment income exemptions increase at the same rate as the provincial minimum wage.
- 3 In British Columbia, recipients must be in receipt of assistance for at least one month before the earned income exemption amount applies.
- 4 Manitoba also provides the Rewarding Work Allowance (RWA) to all employed adults without disabilities on income assistance. The RWA is \$100 for people working more than 80 hours or ten days in a month, or \$50 for those working less. Employed persons with disabilities receive similar benefits.
- 5 In Manitoba, recipients must be in receipt of assistance for at least one month before the earned income exemption amount applies.
- 6 All amounts refer to the Transitional Assistance program except in the case of the unattached single with a disability. In that case, they refer to the Extended Benefits program.
- 7 This applies to an unattached single with a disability requiring supportive services.
- 8 In Nova Scotia, families already in receipt of assistance may also earn up to \$3,000 per fiscal year through the Harvest Connection program without affecting their basic Income Assistance payment.
- 9 This applies to persons with disabilities participating in supported employment.
- 10 All amounts refer to the Ontario Works (OW) program except in the case of the unattached single with a disability. In that case, the amount refers to the Ontario Disability Support Program (ODSP).
- 11 In Ontario, recipients must be in receipt of assistance continuously for at least three months before the earned income exemption amount applies.
- 12 In Ontario, the earnings of, and amounts paid under a training program to, persons attending full-time post-secondary school are exempt as income and assets.
- 13 In addition to earnings exemptions, ODSP provides a \$100 Work-Related Benefit to each eligible adult family member in any month they receive earnings.
- 14 This exemption amount applies to a person with no severe limitations to employment in the Social Assistance program and to participants in the Aim to Employment Program (AEP). AEP participants also receive a supplement of 20 per cent of any portion of their work income in excess of the applicable exemption amount.
- 15 This applies to a person with severe limitations to employment in the Social Solidarity program.



- 16 This applies to a person in the Social Assistance program with temporary limitations to employment and to participants in Aim to Employment Program (AEP). AEP participants also receive a supplement of 20 per cent of any portion of their work income in excess of the applicable exemption amount.
- 17 This applies to couples in the Social Assistance program, regardless of the type of limitations to employment, and to participants in Aim to Employment Program.
- 18 All amounts refer to the Saskatchewan Income Support (SIS) program except in the case of the unattached single with a disability. In that case, the amount refers to the Saskatchewan Assured Income for Disability (SAID) program.
- 19 In Yukon, recipients must be in receipt of assistance for at least one month before the earned income exemption amount applies.
- 20 Persons who qualify for the Yukon Supplementary Allowance (payable to persons with disabilities and the elderly) are eligible for an additional annual earned income exemption of up to \$3,900.



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