



# Welfare in Canada, 2021

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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* presents the welfare incomes of four example households receiving social assistance in a given year.

Welfare income refers to a household's total income from all government transfers, and not just social assistance payments. Individuals and families who are in receipt of basic rates of social assistance will also be eligible for financial support through 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 amount varies in every province and territory because each jurisdiction has a distinct social assistance program, and each has its own refundable tax credit and benefit programs.

*Welfare in Canada, 2021* looks at the maximum total amount that a household would have received over the course of the 2021 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:

- 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;
- The adequacy of welfare incomes in each province compared to poverty and low-income thresholds;
- The adequacy of welfare incomes in two territories compared to newly-finalized northern poverty thresholds;
- Long-term changes in the adequacy of welfare incomes in each province; and
- Asset and earned income levels as they relate to eligibility for social assistance.

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. An unattached single who is considered employable;
2. An unattached single with a disability;
3. A single parent with one child, age two; and
4. A 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

### Assumptions

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, so they were eligible to receive the maximum rate of assistance.
- The heads of all households were deemed fully employable, with the exception of the unattached single with a disability.
- 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.

### COVID-19

The COVID-19 pandemic persisted through 2021; therefore, any additional financial supports made available in response to the pandemic are included,

given the need to present the total welfare income of a “typical” social assistance recipient. Of note:

- 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 benefitted from them.
- Any new federal benefits or automatic top-ups to existing federal benefits have been included.
- Households did not qualify for any federal or provincial/territorial benefits that were provided to replace lost employment income, because they are assumed to have had no earnings. And, in keeping with previous editions, they did not qualify for Employment Insurance (EI).

## Change in welfare income over time

To compare how total welfare incomes have changed over time within each jurisdiction, we converted the total welfare incomes from earlier years to their equivalent value in 2021 using the national Consumer Price Index (CPI). As prices increase, the same amount of money is able to buy less. Adjusting for inflation means the trends over time in this report represent how the value — and not the nominal amount — of welfare incomes has changed over time after accounting for changes to the costs of living.

## Adequacy of welfare income

To evaluate the adequacy of welfare incomes, we compare total welfare incomes in 2021 to the two measures of poverty and two measures of low income that are commonly used in Canada.

The two measures of poverty are:

- The Market Basket Measure (MBM) for the provinces or the Northern Market Basket Measure (MBM-N) for the Northwest Territories and Yukon. These measures represent Canada’s Official Poverty Line and identify 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) for the provinces or Northern Deep Income Poverty (MBM-N-DIP) for the Northwest Territories and Yukon. These measures are defined as having a disposable income of less than 75 per cent of the MBM or MBM-N as applicable.

The MBM-N thresholds for the Northwest Territories and Yukon are newly released by Statistics Canada this year and thus the analysis of adequacy of the welfare incomes in those territories is a new addition to this year's report. Statistics Canada is in the process of creating an MBM for Nunavut and our analysis of adequacy in that territory will be added to future reports after the threshold is finalized.

The two measures of low income are:

- The Low Income Measure (LIM), for the provinces, 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), for the provinces, which identifies households that are likely to spend a disproportionately large share of their income on the necessities of food, clothing, and shelter.

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

The exact levels of the poverty and low-income thresholds change every year and are produced by Statistics Canada. The MBM, MBM-N, and LICO change in response to changes in costs and the LIM changes in response to changes in average income.

At the time of publication, the MBM, MBM-N, and LIM levels for 2021 were not available. As a result, we have estimated the MBM, MBM-N, and LIM thresholds for 2021. To estimate the MBM and MBM-N thresholds, which vary by community, we increased the 2020 levels in line with the CPI for each applicable city. To estimate the LIM threshold, which is the same across the provinces, we increased the 2020 levels in line with the national CPI.

To compare how total welfare incomes in the provinces have fared in relation to measures of poverty over time, we compare real total welfare incomes from earlier years to the real value of the MBM in those same years. The MBM thresholds used reflect the base in use in each year in question (i.e., the 2000, 2008, and 2018 bases). Rebasing creates a sufficiently higher threshold than using a previous base, which typically results in a worsening of poverty in the year in which the new base is used.

## Important considerations

Persons with disabilities face a higher cost of living that is not accounted for in our 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 a disability appear to be “more adequate,” but this does not account for the higher costs of living faced by persons with a disability. 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.**

# Eligibility criteria for social assistance

This section outlines how jurisdictions determine if an individual or family is eligible for social assistance. Households in receipt of social assistance are also eligible for other payments (such as tax credits and child benefits) which together form the household's total welfare income.

## What is social assistance?

Social assistance is the income program of last resort. It is intended for those who have exhausted all other means of financial support.

## Who is eligible for social assistance?

Each province and territory has its own social assistance program(s), so no two are the same. Each program has different administrative rules, eligibility criteria, benefit levels, and provisions for special types of assistance. However, the basic structure of social assistance is much the same across the country, even though the specifics vary.

In every jurisdiction, eligibility for social assistance is determined on the basis of a needs test which takes into account a household's financial assets and income. These tests are discussed below. While these are not the only determinants of eligibility, they form the most important basis for both initial and ongoing eligibility.

## Asset limits

In order to qualify for social assistance, a household's assets must fall below certain limits set by each province and territory. These limits can vary by household size and, in some jurisdictions, there are different limits for those applying for welfare 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 exempt (within certain guidelines) from the asset test.

Appendix 1 shows the liquid asset exemption levels in effect as of January 2021 and details the changes that occurred during the year.

## Income limits

Once a household has met the asset test, it must complete an income test to determine eligibility for social assistance. Certain aspects of a household's income are not taken into account when determining the amount of social assistance. For example, the Canada Child Benefit, child welfare payments, and federal and provincial/territorial tax credits are all considered exempt income, but Employment Insurance benefits and Workers' Compensation payments are not. For every dollar of non-exempt income a household has, its social assistance payment is reduced by a dollar.

Some earnings from employment are also exempt from the income test. This allows recipients to earn a certain amount of money without affecting their social assistance payments, creating a modest work incentive. Each social assistance program has its own way of calculating earnings exemptions, but there are generally three approaches:

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

Appendix 2 shows the earnings exemption approach in effect as of January 2021, and details of the changes that occurred during the year.

## Indexation of benefits

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. Some of these benefits and credits are indexed to inflation while others are not.

Inflation indexing is important as it protects the value of benefits and credits from being eroded by higher costs of living.



Appendix 3 shows which provincial or territorial benefits or tax credits that the example households are eligible for are indexed to inflation as of 2021 and which are not, as well as any additional details as appropriate.

This appendix is new for 2021 and will be updated each year.

As of 2021, three jurisdictions index basic social assistance benefits: New Brunswick, Quebec, and Yukon. One other indexes shelter payments that are available separate from their social assistance program: Manitoba. Three jurisdictions index their provincial or territorial child benefit: Newfoundland and Labrador, Ontario, and Quebec. Three jurisdictions index other provincial or territorial tax credits or benefits: Ontario, Quebec, and Saskatchewan.

Note that two of the three federal benefits that households are eligible for — the Canada Child Benefit and the GST/HST credit — are indexed to inflation, and the federal climate action incentive, which is available to households in Alberta, Manitoba, Ontario, and Saskatchewan, is adjusted based on changes to the federal carbon tax. These federal benefits are not included in the table in Appendix 3.

## Breakdown of basic social assistance benefits

Recipients of provincial and territorial social assistance programs receive benefits for cost-of-living expenses, such as food and clothing, and for shelter and shelter-related costs, such as heating costs or home insurance. These amounts may be calculated separately or combined into a flat rate amount. Some are also provided through separate programs administered outside of social assistance.

Appendix 4 shows which jurisdictions provide cost-of-living and shelter components as separate allowances and which provide them as one combined benefit or, in some instances, as both depending on the benefit program. Specifics are included in the notes.

Understanding the structure of basic benefits provides another way to understand the adequacy of basic benefits given that comparisons can be made between those benefits and the costs of living, such as food and shelter.

This appendix is new for 2021 and will be updated each year.

# Summary of 2021 welfare incomes across Canada

## Total welfare incomes in 2021

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.

## Total welfare incomes: Provinces

The table below shows the maximum total welfare incomes that four example households would have received in 2021 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 2021

	Unattached single considered employable	Unattached single with a disability	Single parent, one child	Couple, two children
Alberta	\$9,728	\$21,164 / \$11,195*	\$24,891	\$34,574
British Columbia	\$12,073	\$17,880	\$26,878	\$36,614
Manitoba	\$9,922	\$13,685	\$25,238	\$32,621
New Brunswick	\$7,499	\$10,298	\$21,595	\$27,177
Newfoundland and Labrador	\$11,390	\$18,226	\$25,044	\$29,971
Nova Scotia	\$8,385	\$11,559	\$21,134	\$30,571
Ontario	\$10,105	\$15,449	\$23,777	\$32,657
Prince Edward Island	\$13,838	\$15,674	\$26,639	\$39,686
Quebec	\$12,968	\$14,724	\$24,532	\$39,659
Saskatchewan	\$11,471	\$16,313	\$25,315	\$32,888

\* 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 Prince Edward Island, at \$13,838, followed by Quebec, at \$12,968, and British Columbia, at \$12,073. They are followed by a cluster of five provinces with welfare incomes between \$11,471 and \$9,728. Nova Scotia, at \$8,385, and New Brunswick, at \$7,499, had the lowest welfare incomes.

**Unattached single with a disability:** Alberta had the highest welfare income for an unattached single with a disability, at \$21,164, through its Assured Income for the Severely Handicapped (AISH) program. Newfoundland and Labrador had the second highest at \$18,226; British Columbia had the third highest, at \$17,880. Five provinces followed with welfare incomes between \$16,313 and \$13,685. The three lowest welfare incomes for this household were for those receiving benefits through Nova Scotia, at \$11,559, Alberta's Barriers to Full Employment program, at \$11,195, and New Brunswick, at \$10,298.

**Single parent with one child:** British Columbia had the highest welfare income for a single parent with one child, at \$26,878. A close second was Prince Edward Island, at \$26,639. Six provinces followed, with welfare incomes between \$25,315 and \$23,777. New Brunswick, at \$21,595, and Nova Scotia, at \$21,134, had the lowest welfare incomes for this household.

**Couple with two children:** Prince Edward Island provided the highest welfare income to the couple with two children, at \$39,686, followed closely by Quebec at \$39,659. Five provinces followed, with welfare incomes between \$36,614 and \$32,621. Nova Scotia provided a welfare income of \$30,571, and Newfoundland and Labrador provided \$29,971. New Brunswick had the lowest welfare income for the couple with two children household, at \$27,177.

## Total welfare incomes: Territories

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 2021

Jurisdiction	Unattached single considered employable	Unattached single with a disability	Single parent, one child	Couple, two children
Northwest Territories	\$26,891	\$32,353	\$38,573	\$50,105
Nunavut	\$9,526	\$12,577	\$20,516	\$30,560
Yukon	\$19,237	\$22,913	\$37,387	\$52,839

Welfare incomes in the Northwest Territories and Yukon 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 receiving social assistance living in subsidized housing whose living costs were reduced through housing subsidies.<sup>1</sup>

## COVID-19 pandemic-related payments

A limited number of additional financial supports were made available to households in 2021 in response to the ongoing COVID-19 pandemic. The federal government provided one benefit that was only available to households with young children. Only two jurisdictions provided pandemic-related payments – British Columbia and the Northwest Territories.

The “About Welfare in Canada” section outlines the methodology 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 2021” section above.

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<sup>1</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 2021

	Unattached single considered employable	Unattached single with a disability	Single parent, one child	Couple, two children
<b>Alberta</b>	\$0	\$0 / \$0*	\$1,200	\$0
<b>British Columbia</b>	\$950	\$950	\$2,650	\$1,900
<b>Manitoba</b>	\$0	\$0	\$1,200	\$0
<b>New Brunswick</b>	\$0	\$0	\$1,200	\$0
<b>Newfoundland and Labrador</b>	\$0	\$0	\$1,200	\$0
<b>Nova Scotia</b>	\$0	\$0	\$1,200	\$0
<b>Ontario</b>	\$0	\$0	\$1,200	\$0
<b>Prince Edward Island</b>	\$0	\$0	\$1,200	\$0
<b>Quebec</b>	\$0	\$0	\$1,200	\$0
<b>Saskatchewan</b>	\$0	\$0	\$1,200	\$0
<b>Northwest Territories</b>	\$175	\$175	\$1,523	\$567
<b>Nunavut</b>	\$0	\$0	\$1,200	\$0
<b>Yukon</b>	\$0	\$0	\$1,200	\$0

Legend:

- Only federal Covid-19 pandemic-related payments or no payments at all.
- COVID-19 pandemic-related payments from both the respective provincial/territorial government and the federal government.

\* Both the unattached single with a disability who is eligible for Alberta's Assured Income for the Severely Handicapped (AISH) program and the unattached single with a disability who is eligible for that province's Barriers to Full Employment (BFE) program received the same amount of \$0.

Unlike in 2020, when every household in all 13 provinces and territories received COVID-19 pandemic-related payments from the federal government, in 2021 only one household received such payments. The single parent with one child household in all 13 jurisdictions received the federal Canada Child Benefit Young Child Supplement, which was only available to CCB-eligible households with children under six and provided \$300 per child in January, April, July, and October.

Only one province, British Columbia, provided additional COVID-19 pandemic-related payments that were consistent with *Welfare in Canada* methodology and thus included in the analysis. They provided payments through two programs. The BC Recovery Benefit was a one-time payment in March 2021, through which both unattached single households received \$500 and both households with children received \$1,000. All four households also received the BC Recovery Supplement of \$150 per adult per month for the first three months of the year.

Similarly, only one territory, the Northwest Territories, provided COVID-19 pandemic-related payments in 2021. All households received the Furnishing Allowance, which they gained access to in 2020 as a response to the pandemic. The unattached single considered employable and the unattached single with a disability households received \$175, the single parent with one child received \$323, and the couple with two children received \$567.

## Changes to welfare incomes in 2021

The two tables below compare total welfare incomes in the provinces and territories in 2021 with those in 2020 without adjusting for inflation. For context, the cost of living increased by about 3.4 per cent in 2021 (based on the national rate of inflation).<sup>2</sup> As such, households whose welfare incomes increased by less than 3.4 per cent would have been worse off in 2021 than in the previous year.

Families with low incomes may have experienced a noticeable increase in their cost of living in 2021 due to disruptions from the COVID-19 pandemic. While the Consumer Price Index (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.

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<sup>2</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>

## Changes in total welfare incomes: Provinces

Change in total welfare income between 2020 and 2021 in each province

	Unattached single considered employable	Unattached single with a disability	Single parent, one child	Couple, two children
Alberta	-2.9%	-2.0% / -2.5%*	+1.5%	-3.3%
British Columbia	-6.1%	-4.1%	+3.2%	-0.4%
Manitoba	-2.7%	-1.1%	+2.8%	-2.7%
New Brunswick	-1.9%	-1.1%	+1.4%	-4.5%
Newfoundland and Labrador	-2.5%	0.0%	+1.1%	-4.2%
Nova Scotia	+5.9%	+4.2%	+5.6%	+0.8%
Ontario	-2.7%	-1.8%	+1.3%	-3.7%
Prince Edward Island	+6.7%	+6.0%	+5.5%	-0.7%
Quebec	-0.3%	+0.1%	+2.7%	-2.2%
Saskatchewan	-2.8%	-2.1%	+0.9%	-4.1%

Legend:

- █ Total income decreased.
- █ Total income remained the same or increased but was negated by inflation (3.4 per cent).
- █ Total income increased above inflation.

\* 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.

## Trends in changes between 2020 and 2021

- A majority of households — 24 of 41, or 59 per cent — saw their total incomes decrease between 2020 and 2021. These households are:
  - The unattached single considered employable households in every province except Nova Scotia and Prince Edward Island;
  - The unattached single with a disability households in every province except Nova Scotia, Newfoundland and Labrador, Prince Edward Island, and Quebec; and
  - The couple with two children households in every province except Nova Scotia.

The main reason for the decline in incomes for so many households is the reduction or elimination of pandemic-related supports, paired with the stagnating value of income supports from provincial governments.

The steepest decline is for the unattached single considered employable in British Columbia at minus 6.1 per cent. British Columbia had the highest pandemic-related supports in 2020 and, while there were some new supports in 2021, they were not sufficient to compensate entirely for the loss of 2020 supports.

- Eleven households, or 27 per cent, saw their total incomes either remain the same or increase between 2020 and 2021, but those increases were below inflation, which means that they did not keep up with the rising cost of living. These households are:
  - The unattached single with a disability households in Newfoundland and Labrador and Quebec;
  - The single parent with one child households in every province except Nova Scotia and Prince Edward Island; and
  - The couple with two children household in Nova Scotia.

Similar to the situation for households whose total incomes decreased, these households also had their pandemic-related supports eliminated or reduced, but these losses were compensated for by increases in other income supports that kept them even, at least nominally. However, these increases could not compensate for the higher cost of living in 2021. Single parents with one child households are eight of the 11 households in this group in part because they were the only ones to receive a new pandemic-related support from the federal government — the Canada Child Benefit Young Child Supplement.

- Welfare incomes rose by more than the cost of living between 2020 and 2021 in only six households in only two provinces. These increases occurred for both unattached single households and the single parent with one child household in Nova Scotia and Prince Edward Island. The highest percentage increase was for the unattached single considered employable in Prince Edward Island, at 6.7 per cent. The other five increases were in a tight range between 4.2 and 6 per cent.

The higher income totals in Nova Scotia were due to a rise in social assistance rates starting in May 2021, by \$100 per month per adult. The increases in Prince Edward Island came primarily from higher shelter benefit amounts through the province's social assistance program. The couple with

two children also received these increases in both provinces, but the loss of pandemic-related supports and the effects of inflation negated their impact.

## Breakdown of changes

- Four provinces increased basic or additional social assistance benefit amounts:
  - In British Columbia, the basic support allowance for all of the example households increased by \$175 per month per adult in May 2021. In October, the basic support allowance increased slightly for three of the example households, and the couple with two children received an increase to the shelter allowance. In addition, all households received the COVID-19 pandemic-related BC Recovery Supplement of \$150 per month per adult from January to March.
  - In Nova Scotia, basic social assistance amounts increased in May 2021 by \$100 per month per adult for each of the example households.
  - In Prince Edward Island, monthly shelter benefit amounts increased effective July 2021, while basic allowance amounts remained unchanged. Shelter amounts increased from \$588 to \$794 for the unattached single households, from \$743 to \$961 for the single parent with one child, and from \$933 to \$1,118 for the couple with two children. In addition, the couple with two children received the School Aged Allowance, which increased from \$75 in 2000 to \$100 for children 10 years and under, and from \$100 to \$125 for children 11 years and older. In Quebec, both households with children saw increases to the Shelter Allowance in October from \$80 to \$100 per month.
- New Brunswick and Quebec saw social assistance amounts increase in line with inflation for every household. These are the only two provinces where social assistance benefits are indexed to inflation.
- One province provided a top-up specifically intended to assist with the rising cost of living due to inflation. In Prince Edward Island, the couple with two children received double the School Aged Allowance in December, which amounted to an additional \$225.
- Amounts from two federal programs — the GST/HST credit and the Canada Child Benefit — were slightly higher in 2021 due to automatic annual inflationary increases. Climate action incentive (CAI) payments also increased in 2021, but these increases were not tied to inflation.
- Automatic annual inflationary increases to provincial benefits and tax credits occurred in some, but not all, jurisdictions. Newfoundland and

Labrador, Ontario, and Quebec index their provincial child benefits to inflation. Three provincial tax credits are indexed to inflation: the Ontario Trillium Benefit, the Solidarity Tax Credit in Quebec, and the Low Income Tax Credit in Saskatchewan. For more information, see Appendix 3.

- In 2021, only the single parent with one child households received COVID-19 pandemic-related payments from the federal government. They received the Canada Child Benefit Young Child Supplement (CCBYCS), which was only available to CCB-eligible households with children under six years of age. The couple with two children did not receive the CCBYCS because their children are assumed to be ten and 15. The CCBYCS provided \$300 per child in January, April, July, and October, for a total of \$1,200 in 2021.
- Every household in all provinces no longer received the federal COVID-19 pandemic-related payments that they received in 2020. The federal GST/HST credit top-up and the Canada Child Benefit top-up were time-limited to 2020 and were not available in 2021.
- Provincial pandemic-related payments that were available in British Columbia, Manitoba, Nova Scotia, Prince Edward Island, and Saskatchewan in 2020 were also no longer available in 2021.
- Only British Columbia provided new provincial COVID-19 pandemic-related payments in 2021 that were consistent with Welfare in Canada methodology and thus included in the analysis, doing so under two programs. The BC Recovery Benefit was a one-time payment in March 2021, through which both unattached single households received \$500, and both households with children received \$1,000. All four households also received the BC Recovery Supplement of \$150 per adult per month for the first three months of the year.

## Changes in Total Welfare Incomes: Territories

Change in total welfare income between 2020 and 2021 in each territory

	Unattached single considered employable	Unattached single with a disability	Single parent, one child	Couple, two children
<b>Northwest Territories</b>	-2.9%	-2.2%	+1.4%	-4.1%
<b>Nunavut</b>	-1.0%	+1.0%	+0.7%	0.0%
<b>Yukon</b>	0.0%	-0.2%	+2.2%	-1.2%

Legend:

- █ Total income decreased.
- █ Total income remained the same or increased but was negated by inflation (3.4 per cent).

## Trends in changes between 2020 and 2021

- Half the households in the territories — six of 12 — saw their total incomes fall between 2020 and 2021. These are:
  - Unattached single considered employable households in the Northwest Territories and Nunavut;
  - Unattached single with a disability households in the Northwest Territories and Yukon; and
  - Couple with two children households in the Northwest Territories and Yukon.

The steepest decline was for the couple with two children household in the Northwest Territories, while the others fell between 2.9 and 0.04 per cent. Similar to the situation in the provinces, the main reason for the decline of the incomes of so many households is the reduction or elimination of pandemic-related supports paired with the stagnating value of income supports from territorial governments.

- The other half of households in the territories saw their total incomes either remain the same or increase between 2020 and 2021. However, those increases were below inflation, which means that they did not keep up with the rising cost of living. These households include single parent with one child households in every territory, as well as the unattached single considered employable household in Yukon, and the unattached single with a disability and the couple with two children households in Nunavut. These households also saw their pandemic-related supports eliminated or reduced,

but these losses were compensated for with increases in other income supports that kept them even nominally. However, these increases could not make up for the higher cost of living in 2021.

- None of the households in the territories saw their total incomes increase above the rate of inflation.

## Breakdown of changes

- Social assistance benefits only increased in Yukon, where social assistance is indexed to inflation. Social assistance benefit rates remained unchanged in the Northwest Territories and Nunavut.
- Amounts from the two federal programs — the GST/HST credit and the Canada Child Benefit — were slightly higher in 2021 due to automatic annual inflationary increases. None of the territorial tax credits and benefits included in the calculations are indexed to inflation. For more information, see Appendix 3.
- Only the single parent with one child households received federal COVID-19 pandemic-related payments. Like households in the provinces, they were eligible for the Canada Child Benefit Young Child Supplement, which was only available for CCB-eligible households with children under six years of age.
- As in the provinces, all households in all three territories lost access to the federal COVID-19 pandemic-related tax credit and benefit payments that were available in 2020. This includes the GST/HST tax credit top-up and the Canada Child Benefit top-up, which were no longer available in 2021.
- Only the Northwest Territories provided territorial payments related to the COVID-19 pandemic in 2021. All households in the territory continued to receive the Furnishing Allowance, which they gained access to in 2020 as a response to the COVID-19 pandemic. However, households in the Northwest Territories did lose access to the one-time emergency allowance, which was delivered through basic social assistance in 2020.

# Adequacy of welfare incomes in 2021

## Adequacy of welfare incomes: Provinces

The table below looks at how the 2021 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 last year's Welfare in Canada report to measure how each household's welfare income related to this 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>3</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.

Please note that both the MBM and the MBM-DIP do not account for the higher cost of living faced by persons with disabilities, and thus these additional costs are not reflected in the analysis.

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<sup>3</sup> Herd, Dean, Yuna Kim, and Christine Carrasco. (September 2021). "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/>

## Overview

### Highest and lowest adequacy of welfare incomes among provinces in 2021

		Jurisdiction	Welfare income	Official Poverty Line	% of MBM	Deep Income Poverty threshold	% of MBM-DIP
<b>Unattached single considered employable</b>	Lowest	New Brunswick (Moncton)	\$7,499	\$22,404	33%	\$16,803	45%
	Highest	Quebec (Montreal)	\$12,968	\$21,529	60%	\$16,147	80%
<b>Unattached single with a disability</b>	Lowest	Alberta (Calgary) - BFE	\$11,195	\$25,910	43%	\$19,433	58%
	Highest	Alberta (Calgary) - AISH	\$21,164	\$25,910	82%	\$19,433	109%
<b>Single parent, one child</b>	Lowest	Nova Scotia (Halifax)	\$21,134	\$34,175	62%	\$25,631	82%
	Highest	Quebec (Montreal)	\$24,532	\$30,447	81%	\$22,835	107%
		Prince Edward Island (Charlottetown)	\$26,639	\$33,050	81%	\$24,788	107%
<b>Couple, two children</b>	Lowest	New Brunswick (Moncton)	\$27,177	\$44,808	61%	\$33,606	81%
	Highest	Quebec (Montreal)	\$39,659	\$43,058	92%	\$32,294	123%

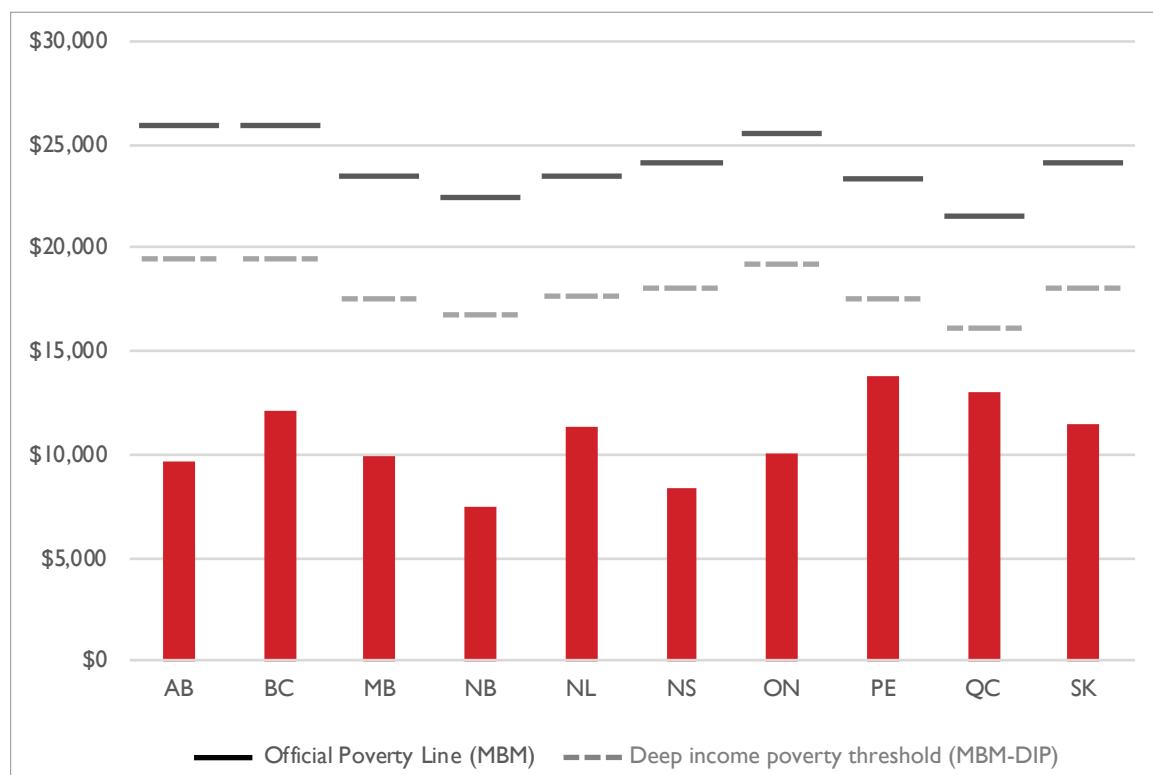
The welfare incomes of all 41 households in all ten provinces were below Canada's Official Poverty Line — that is, all 41 households were living in poverty in 2021. The closest income to the poverty line was in Quebec, where the welfare income of the couple with two children household reached 92 per cent of the poverty threshold.

In addition, 33 of the 41 example households receiving social assistance in the provinces — or 80 percent of households — were living in deep poverty in 2021. Only two of these 33 households had incomes that were close to the deep income poverty threshold, at between 95 and 100 per cent. The incomes of the remaining 31 households were further below the deep income poverty threshold, at between 45 and 94 per cent.

Between 2020 and 2021, the welfare income of one household fell below the deep income poverty threshold. Furthermore, seven households in 2020 had welfare incomes between 95 and 100 per cent of the deep income poverty threshold, but there were only two, or five fewer, in 2021.

## Adequacy by household: Provinces Unattached single considered employable

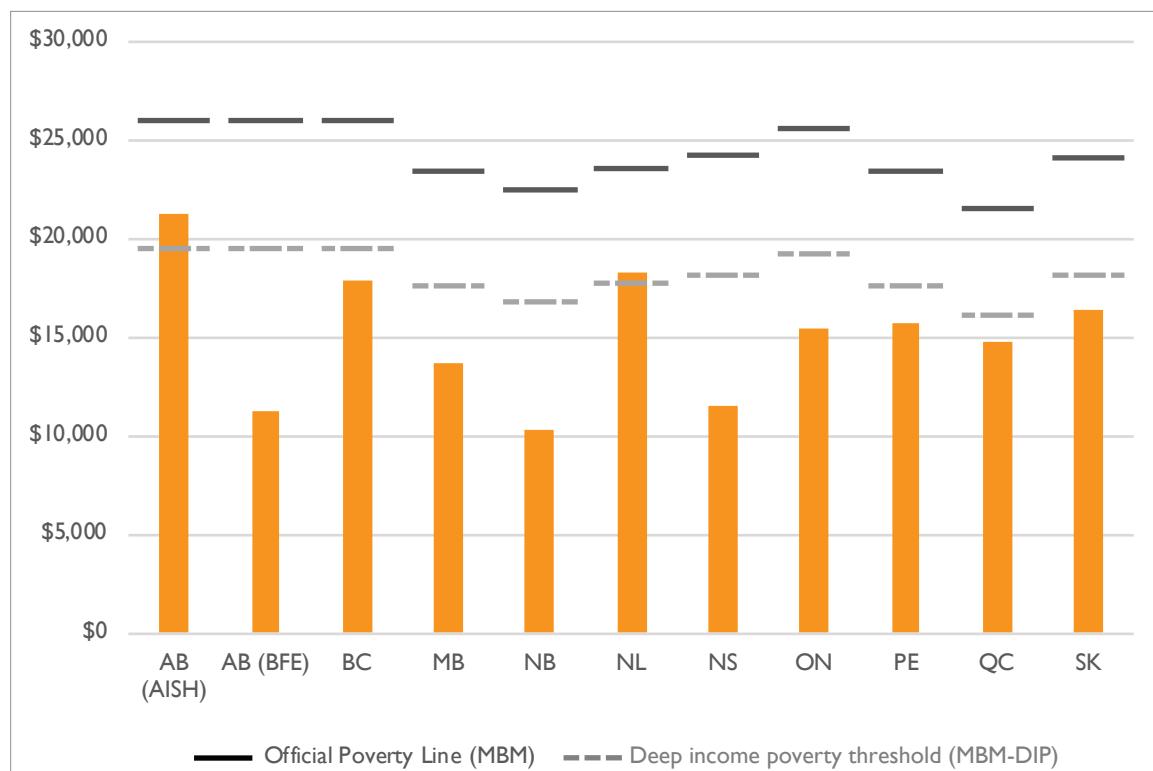
Adequacy of welfare incomes for unattached single considered employable households in the provinces, 2021



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. Even the highest income, in Quebec, amounted to just 60 per cent of the Official Poverty Line. Total welfare incomes in all other jurisdictions were even lower, and as low as 33 per cent of the poverty line in New Brunswick.

## Unattached single with a disability

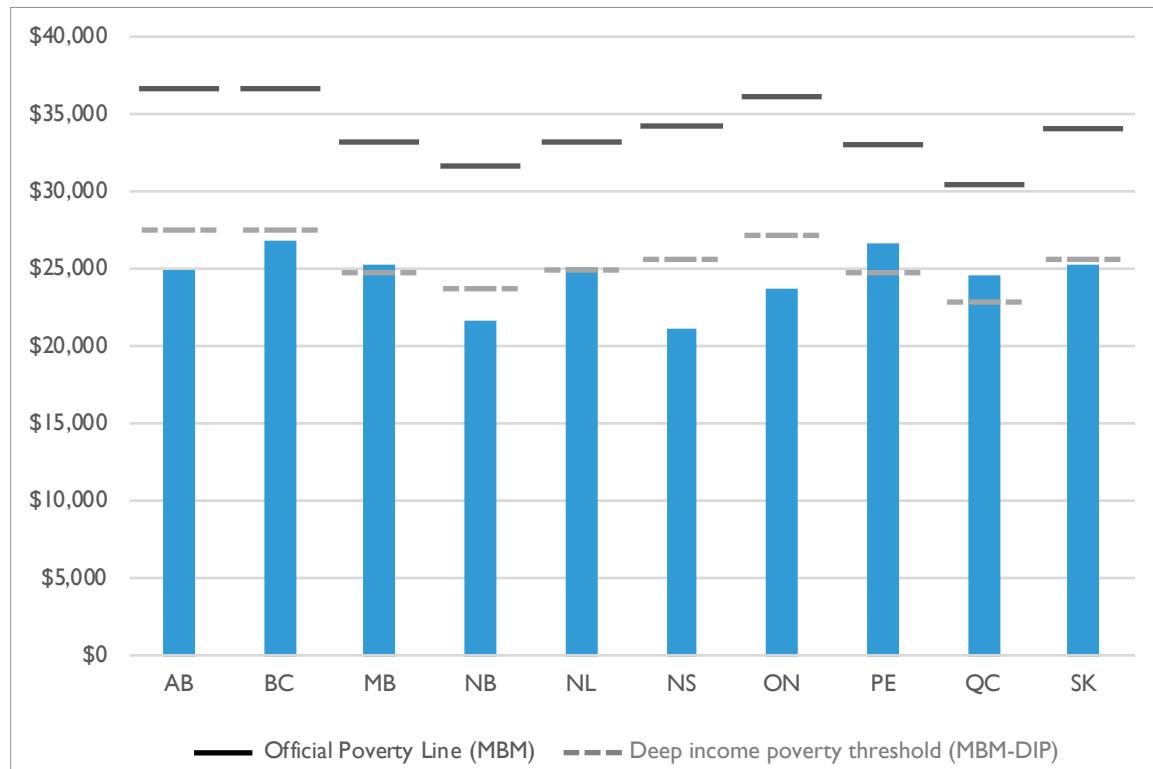
### Adequacy of welfare incomes for unattached single with a disability households in the provinces, 2021



Alberta had both the highest and lowest income for unattached single with a disability households relative to the Official Poverty Line, depending on which social assistance benefit program they were eligible for. The household receiving benefits through Alberta's Barriers to Full Employment program had the least adequate welfare income, which amounted to just 43 per cent of the poverty line. 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 82 per cent of the poverty line. 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.

## Single parent with one child

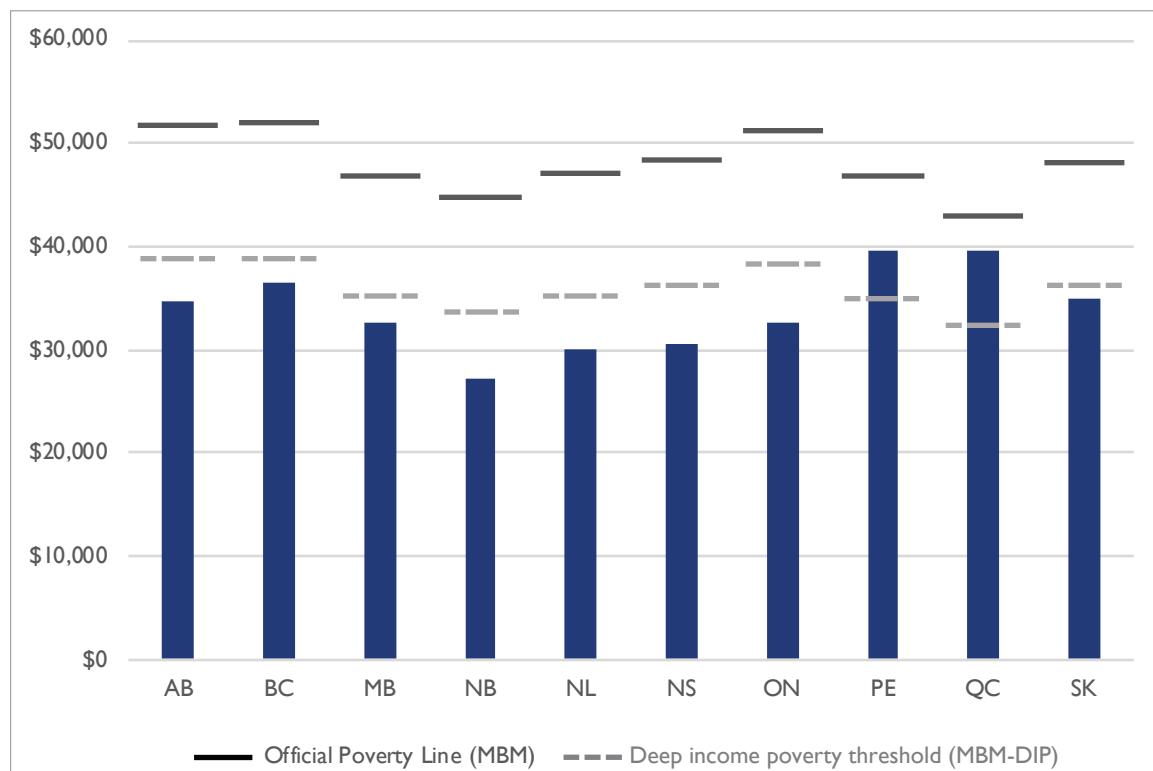
### Adequacy of welfare incomes for single parent with one child households in the provinces, 2021



The single parent with one child household living in Nova Scotia received the least adequate welfare income, at 62 per cent of the poverty line. The single parent with one child households living in Quebec and in Prince Edward Island received the most adequate welfare income, at 81 per cent of the poverty line. In only four of the ten provinces — Manitoba, Newfoundland and Labrador, Prince Edward Island, and Quebec — the welfare incomes of the single parent with one child households were above the deep income poverty thresholds. Note that in British Columbia and Saskatchewan, welfare incomes for the single parent with one child households were between 95 and 100 per cent of their respective deep income poverty thresholds.

## Couple with two children

### Adequacy of welfare incomes for couple with two children households in the provinces, 2021



While the couple with two children household living in Quebec continued to live in poverty, they had the most adequate welfare income among all the household types in the ten provinces, at 123 per cent of the deep income poverty threshold and 92 per cent of the poverty line. The couple with two children household living in New Brunswick received the least adequate welfare income, at 81 per cent of the deep income poverty threshold and 61 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.

# Adequacy of welfare incomes: Territories

In November 2022, Statistics Canada released the finalized figures of the Northern Market Basket Measure (MBM-N) for the Northwest Territories and Yukon. For the first time, it has become possible to assess the adequacy of welfare incomes in these two territories using the MBM-N, the Official Poverty Line, and the derived northern deep income poverty threshold (MBM-N-DIP), which is 75 per cent of the MBM-N.

A similar poverty measure is still being developed for Nunavut and will be included in future reports when it becomes available.

Please note that both the MBM-N and the MBM-N-DIP do not account for the higher cost of living faced by persons with disabilities, and thus these additional costs are not reflected in the analysis.

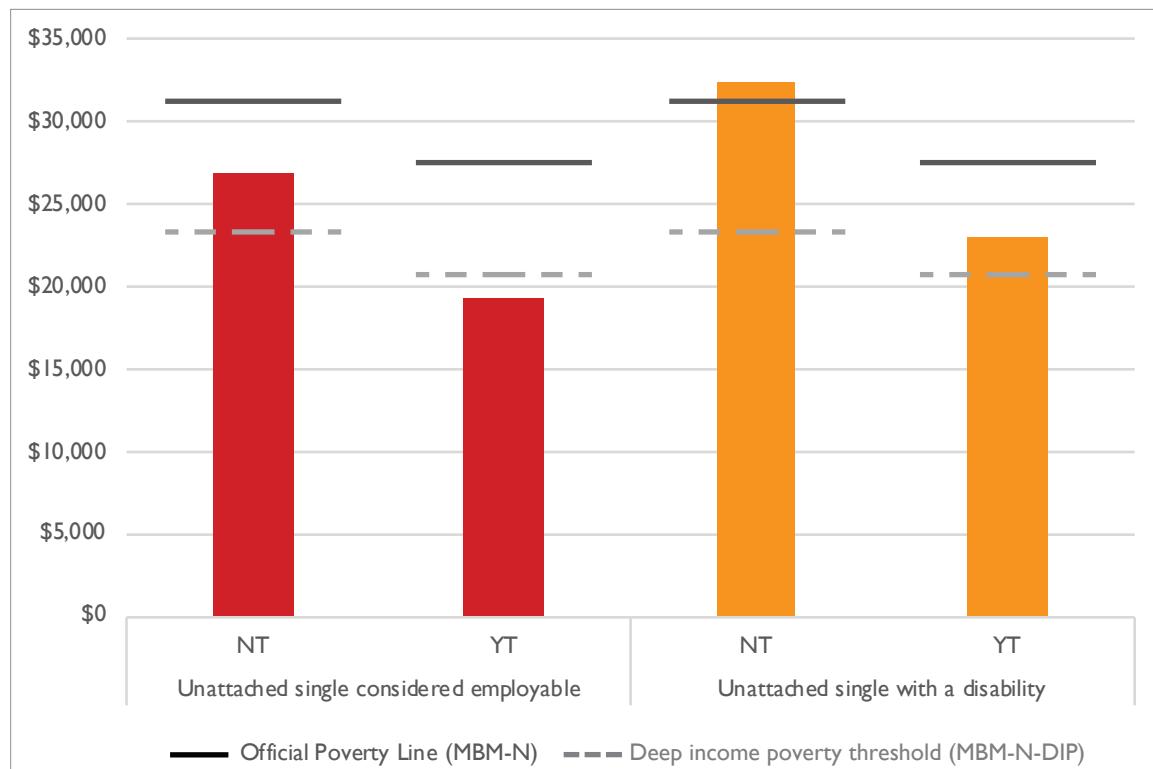
## Overview

Of the eight households in the Northwest Territories and Yukon, only one lived above the Official Poverty Line, the MBM-N. Six of the eight households lived below the Official Poverty Line, but above the MBM-N-DIP. One household lived below the MBM-N-DIP.

# Adequacy by household: Territories

## Unattached single households

Adequacy of welfare incomes for unattached single considered employable and unattached single with a disability households in the territories, 2021



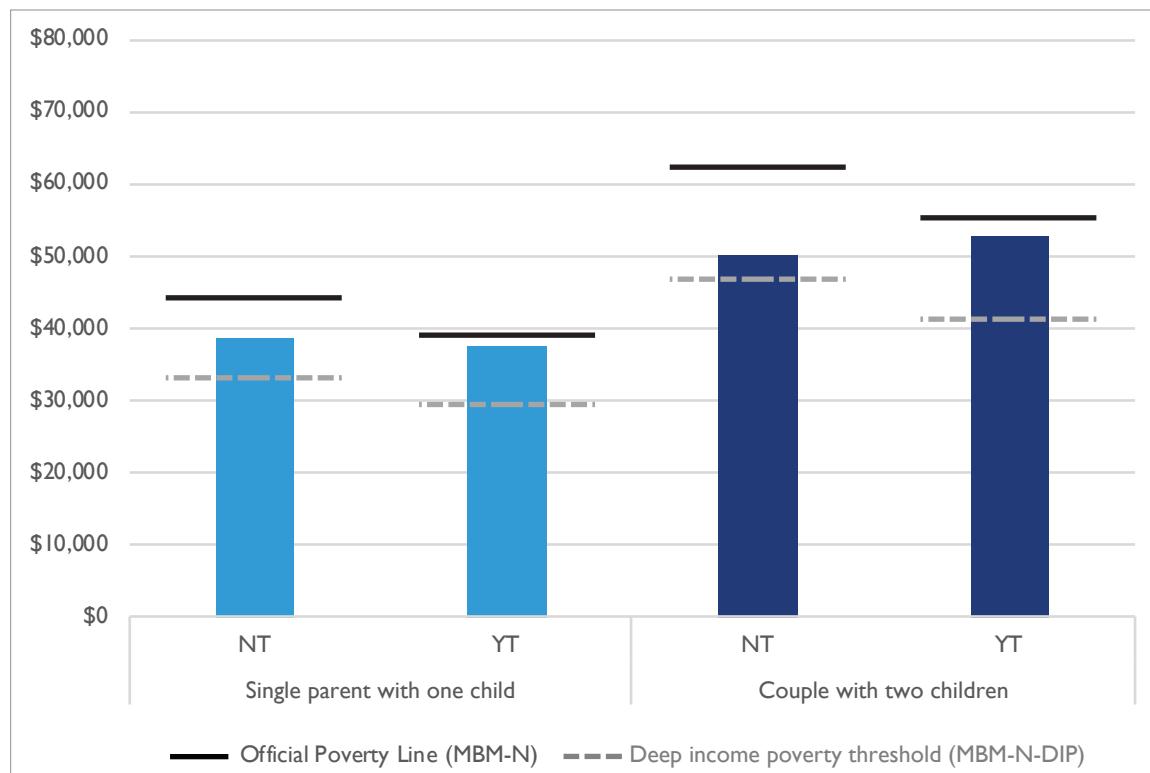
Among the unattached single households, only one had a welfare income above the poverty line – the unattached single with a disability living in the Northwest Territories. However, as noted above, the MBM-N does not take into consideration the additional costs associated with a disability.

On the other hand, the unattached single considered employable in Yukon had the least adequate welfare income at 70 per cent of the poverty line. This was the only household in the two territories living below the deep income poverty threshold.

The other two unattached single households had welfare incomes below the MBM-N but above the MBM-N-DIP.

## Households with children

### Adequacy of welfare incomes for single parent with one child and couple with two children households in the territories, 2021



None of the households with children had welfare incomes above the poverty line. However, all of them had welfare incomes above the deep income poverty threshold.

The single parent with one child in Yukon and the couple with two children household in Yukon had the most adequate welfare incomes at 96 per cent of the poverty line. The couple with two children in the Northwest Territories had the least adequate welfare income at 80 per cent of the poverty line.

## 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 2021 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 in the provinces, and with the poverty thresholds in two of the territories.
5. Adequacy over time: Welfare income relative to the Official Poverty Line (MBM) for each household in the provinces from 2002 to 2021.

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 components 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 2021, one example household — the single parent with one child — was also eligible for payments related to the continuing COVID-19 pandemic.

The table below shows the value of the welfare income components of the five example household types in Alberta in 2021. All five households are assumed to be living in Calgary. The child in the single parent household is two years old and the children in the couple household are ten and 15. COVID-19 pandemic-related payments are included where applicable in the table below.

### Components of welfare incomes, 2021

	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	\$7,999	\$11,473
Provincial child benefits	\$0	\$0	\$0	\$1,330	\$1,995
Federal tax credits/benefits	\$788	\$803	\$944	\$1,486	\$1,888
Provincial tax credits/benefits	\$0	\$0	\$0	\$0	\$0
<b>Total 2021 income</b>	<b>\$9,728</b>	<b>\$11,195</b>	<b>\$21,164</b>	<b>\$24,891</b>	<b>\$34,574</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 2021 ranged from \$9,728 for the unattached single considered employable to \$34,574 for the couple with two children. The unattached single with a disability who qualified for Barriers to Full Employment (BFE) received \$11,195 and the unattached single with a disability who qualified for Assured Income for the Severely Handicapped (AISH) received \$21,164. The single parent with one child received \$24,891.

**Basic social assistance:** Monthly basic social assistance benefit amounts remained unchanged in 2021.

**Additional social assistance:** Only the couple with two children received 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. These amounts remained unchanged in 2021.

**Federal child benefits:** Both households with children received the Canada Child Benefit (CCB), which increased with inflation in July 2021 from \$563.75 to \$569.42 per month for a child under six years of age and from \$475.66 to \$480.41 per month for a child aged six to 17.

In addition, the single parent of one child aged two received the COVID-19 pandemic-related CCB Young Child Supplement, given to CCB-eligible families with children under the age of six, of \$300 per child in January, April, July, and October.

**Provincial child benefits:** Both households with children received the Alberta Child and Family Benefit (ACFB). 2021 was the first full year of payments through the ACFB, which replaced both the Alberta Child Benefit and the Alberta Family Employment Tax Credit as of July 2020 and was delivered quarterly through the Canada Revenue Agency. The monthly ACFB amount was \$110.83 for the single parent household and \$166.25 for the couple with two children. These amounts remained unchanged in 2021.

**Federal tax credits / benefits:** All five households received the GST/HST credit, which increased in July 2021 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 \$297.50 in basic GST/HST credit, while the single parent with one child received \$595 and the couple with two children received \$907.

Three households also received the GST/HST credit supplement. The unattached single with a disability (BFE) received \$15.08 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 \$156.

All five households received the 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 \$490. The single parent with one child received the basic amount plus the single parent's qualified dependant amount of \$245, for a total of \$735. The couple with two children received the basic amount, the spousal amount of \$245, and the qualified dependant amount of \$123 for each child, for a total of \$981. The CAI increased in 2021 over 2020 amounts.

**Provincial tax credits / benefits:** No provincial tax credits or benefits were available to the example households in 2021.

## COVID-19 pandemic-related payments

The only pandemic-related payment available to the example Alberta households in 2021 was received by the single parent of one child aged two, which came from the federal Canada Child Benefit Young Child Supplement of \$300 per child, paid in January, April, July, and October. This amount is included in, and is not in addition to, the benefits described in the Components section above.

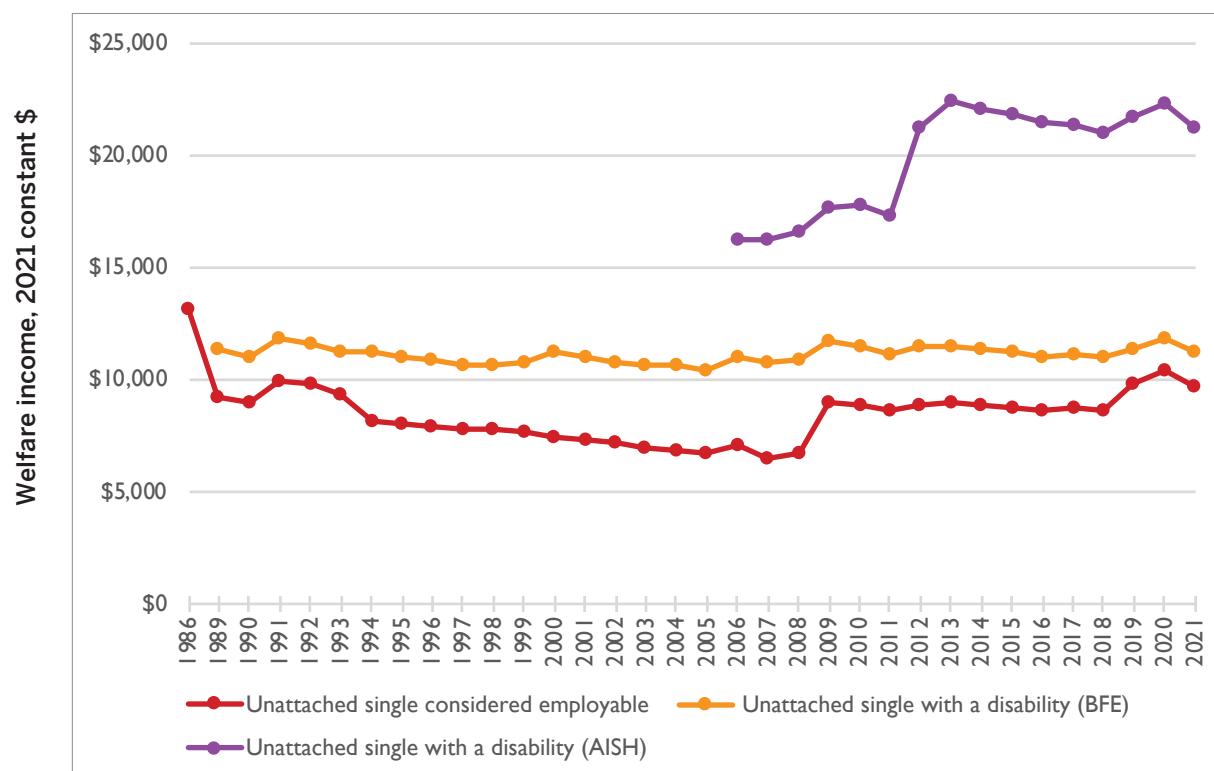
## COVID-19 pandemic-related payments, 2021

	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	\$0	\$0	\$0	\$1,200	\$0
<b>Total 2021 COVID-related payments</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$1,200</b>	<b>\$0</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 2021 constant dollars, not in nominal dollars. Using constant dollars 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 (1986-2021), 2021 constant dollars



After a reduction in the late 1980s and a small increase in 1991, the welfare income of the **unattached single considered employable** gradually declined until 2005, followed by a short period of fluctuation. Starting in 2009 and for ten years, welfare income stabilized at around \$8,800.

In 2019, income increased to \$9,763. Another increase in 2020, to \$10,349, was largely due to the addition of the federal climate action incentive and COVID-19 pandemic-related payments. The decline in 2021 to \$9,728 is due primarily to the loss of the federal COVID-19 pandemic payments but also to the impact of inflation on unchanged social assistance benefit amounts.

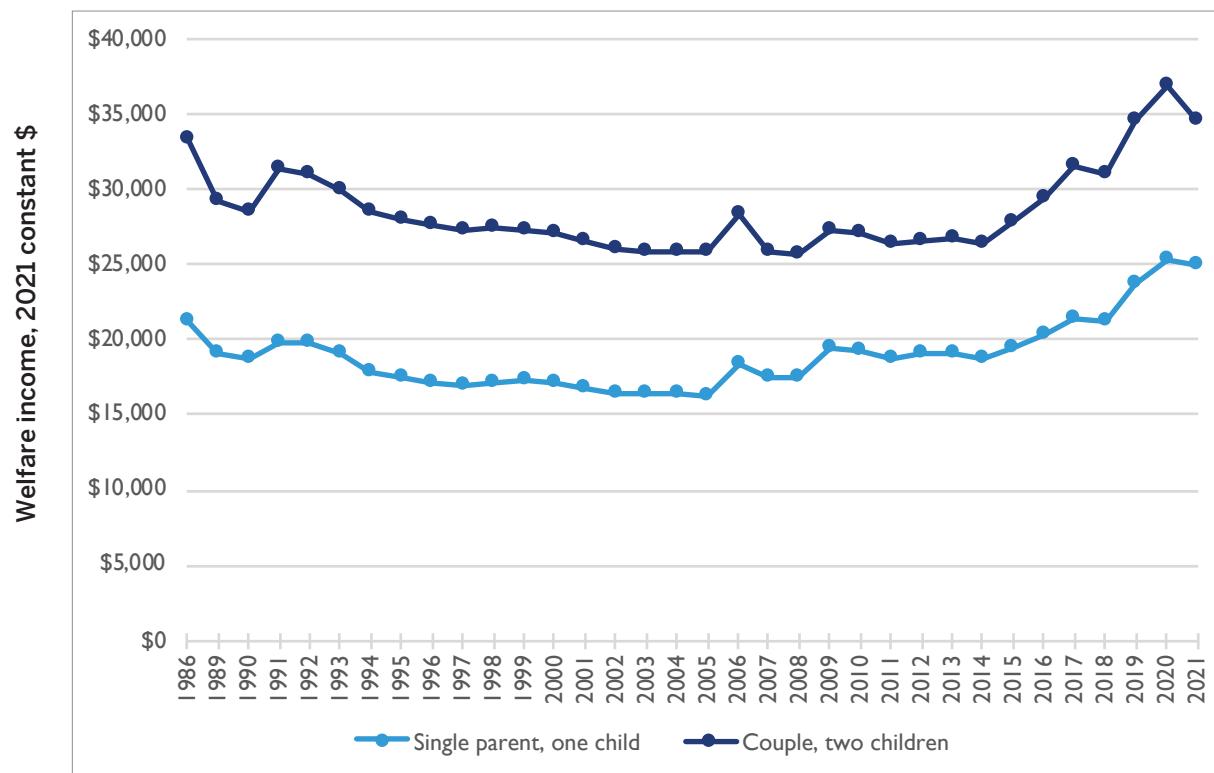
Since 1989, the welfare income of the **unattached single with a disability receiving Barriers to Full Employment (BFE)** benefits has been fairly constant, fluctuating between a low of \$10,390 in 2005 and a high of \$11,861 in 2020.

The increase in 2020 is due primarily to the addition of the federal climate action incentive and COVID-19 pandemic-related payments. The decline in 2021 to \$11,195 is primarily due to the loss of the federal COVID-19 pandemic payments, as well as to inflation.

The welfare income for the **unattached single with a disability receiving Alberta's Assured Income for the Severely Handicapped (AISH)** benefits has only been tracked since the program's inception in 2006. Since then, their income has gone through several fluctuations, generally rising from \$16,280 in 2006 to a high of \$22,423 in 2013, followed by a period of steady decline until 2019 and another peak of \$22,325 in 2020. The 2021 total welfare income of \$21,164, while below both highs, is nearly double that of the unattached single with a disability receiving BFE benefits.

Again, the increase in 2020 is primarily due to the federal climate action incentive and COVID-19 pandemic-related payments, and the decline in 2021 is primarily due to the loss of the pandemic-related payments, as well as to inflation.

## Welfare incomes for households with children (1986-2021), 2021 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 fluctuations 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 slight increases in 2020 are due primarily to the addition of federal COVID-19 pandemic-related and climate action incentive payments. The reductions in 2021 are due to the loss of the COVID-19 pandemic-related payments, as well as the impact of inflation. The reduction is less for the single parent with one child due to the Canada Child Benefit Young Child Supplement, which is a new COVID-19 pandemic-related payment for 2021.

Note that while the welfare income of the single parent with one child increased in nominal value between 2020 and 2021, the effect of inflation negated this increase.

In 2021, the **single parent with one child** received a welfare income of \$24,891, while the **couple with two children** received \$34,574.

# Adequacy of welfare incomes

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

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

- The Market Basket Measure (MBM), Canada's Official Poverty Line, 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 for 2021 are estimates based on increasing the 2020 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/WiC2021-Alberta.xlsx>.

## Poverty threshold comparisons

The two figures below compare 2021 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 2021, which means that all five households were living in poverty. In addition, four of the households were living in deep poverty in 2021 as defined by the MBM-DIP.

### Welfare incomes and poverty thresholds for single adults, 2021



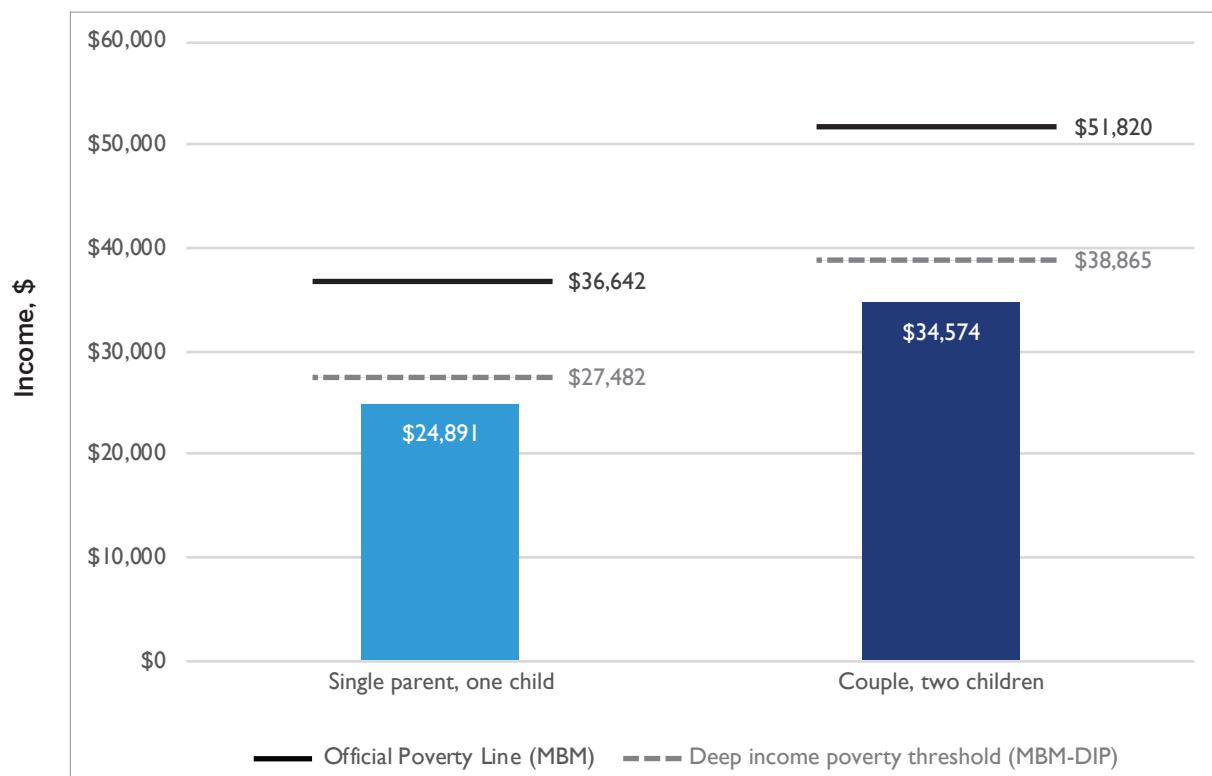
The **unattached single considered employable** had the lowest income relative to the poverty thresholds. Their income was \$9,705 below the deep income poverty threshold and \$16,183 below the poverty line. This means their income was 50 per cent of the MBM-DIP and only 38 per cent of the MBM.

The income of the **unattached single with a disability receiving Barriers to Full Employment (BFE) program benefits** was marginally better relative to the poverty thresholds. Their income was \$8,238 below the deep income poverty threshold and \$14,715 below the poverty line. In other words, their income was only 58 per cent of the MBM-DIP and only 43 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 income relative to the poverty thresholds. They were the only example household in Alberta to have an income above the deep income poverty threshold, at \$1,731 above deep income poverty. However, their income remained below the poverty line by \$4,747. This means their income was 109 per cent of the MBM-DIP and 82 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 associated with disability.

### Welfare incomes and poverty thresholds for households with children, 2021



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 \$2,591 below the deep income poverty threshold and \$11,751 below the poverty line. This means their income was 91 per cent of the MBM-DIP and 68 per cent of the MBM.

The income of the **couple with two children** was \$4,291 below the deep income poverty threshold and \$17,246 below the poverty line. In other words, their income was 89 per cent of the MBM-DIP and 67 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 35 per cent of the LIM and 43 per cent of the LICO. The **unattached single with a disability receiving BFE benefits** also had a low income relative to the thresholds, at 41 per cent of the LIM and 49 per cent of the LICO. The highest was that of the **unattached single with a disability receiving AISH benefits**, whose income was 77 per cent of the LIM and 93 per cent of the LICO.

Households with children had comparable income-to-threshold levels: 64 per cent of the LIM and 90 per cent of the LICO for the **single parent with one child**, and 63 per cent of the LIM and 80 per cent of the LICO for the **couple with two children**.

## Changes to adequacy of welfare incomes

The graphs below show the total welfare incomes of each of the five example household types in Alberta as a percentage of the Market Basket Measure (MBM), starting in 2002. The MBM has been updated twice since its creation in 2000 – first in 2008 and again in 2018. This “rebasing” updates the measure, including the items and costs included in the basket, to better reflect contemporary circumstances.

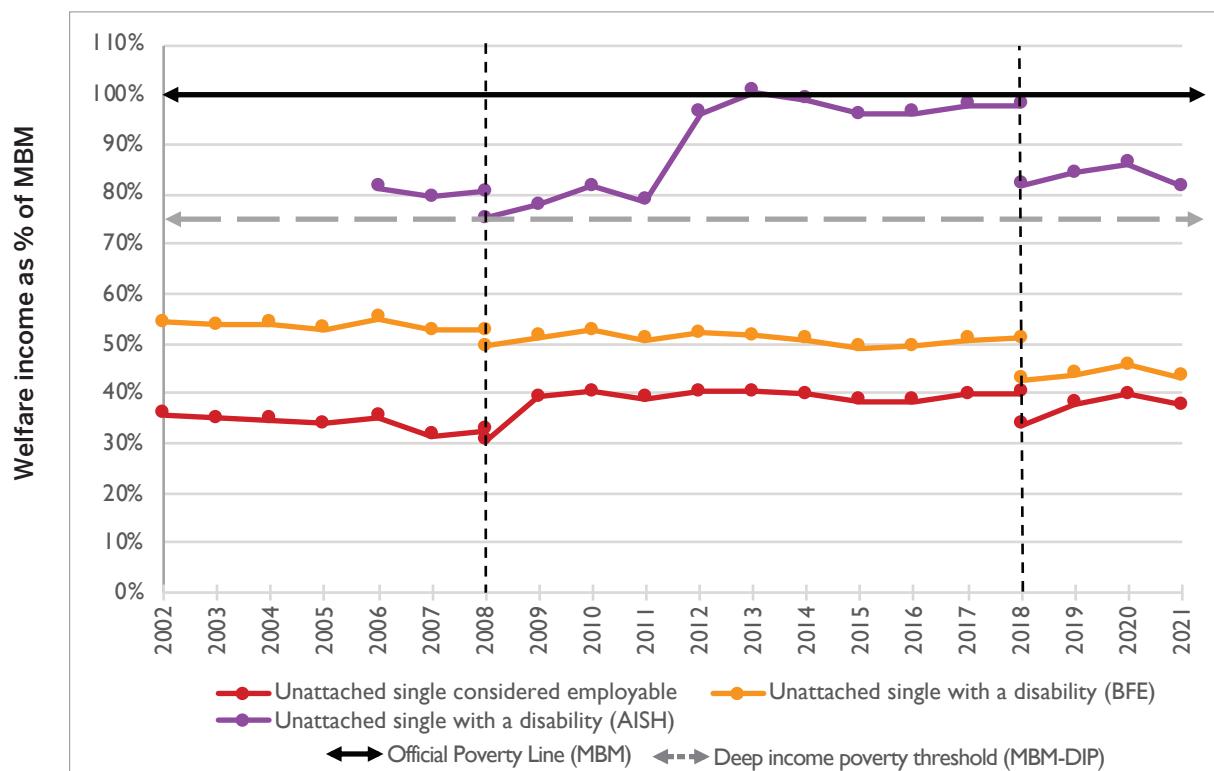
Three trendlines for each household are shown, which correspond to the relationship between welfare incomes and the original and rebased MBMs. Rebasing typically creates a higher poverty threshold than that of a previous base.

The 100 per cent threshold at the top of the vertical axis represents Canada’s Official Poverty Line. As such, the graphs essentially show how far below the poverty line the households have been in terms of their total welfare income over the past 20 years. The trendlines indicate changes in the level of poverty of the households within the years in which the bases are applied. A rise in the trendline within those periods indicates an improvement in their level of poverty while a decline indicates a worsening of the depth of their poverty.

A grey line has also been included that indicates the deep income poverty threshold, which is 75 per cent of the MBM. As such, the graphs also show the relationship between total welfare incomes over time and deep poverty.

Note that MBM thresholds reflect conditions in each province or territory and vary by size of community. The MBM threshold used here is for Calgary. Also note that the 2021 MBM thresholds are estimates based on increasing the 2020 thresholds to account for inflation. More information is in the methodology section.

### Welfare incomes as a percentage of MBM for single adults (2002-2021)



The total welfare income of the **unattached single considered employable** declined relative to the MBM between 2002 and 2008, from 36 to 33 per cent of the poverty line. With the 2008 rebasing, their income declined slightly to 31 per cent of the poverty line, increasing to 39 per cent in 2009 and hovering at that same level for the next nine years to 2018. After the 2018 rebasing, their income declined again to 34 per cent of the poverty line, then increased through 2020 back to 40 per cent, and decreased again to 38 per cent in 2021.

Overall, the total welfare income of the unattached single considered employable remained flat relative to the poverty line across the entire time series, which means that this household is living at the same depth of poverty as they were in 2002. As well, the income of the unattached single considered employable was below the

deep income poverty threshold across the entire time series, meaning they would have been living in deep poverty over the last 20 years.

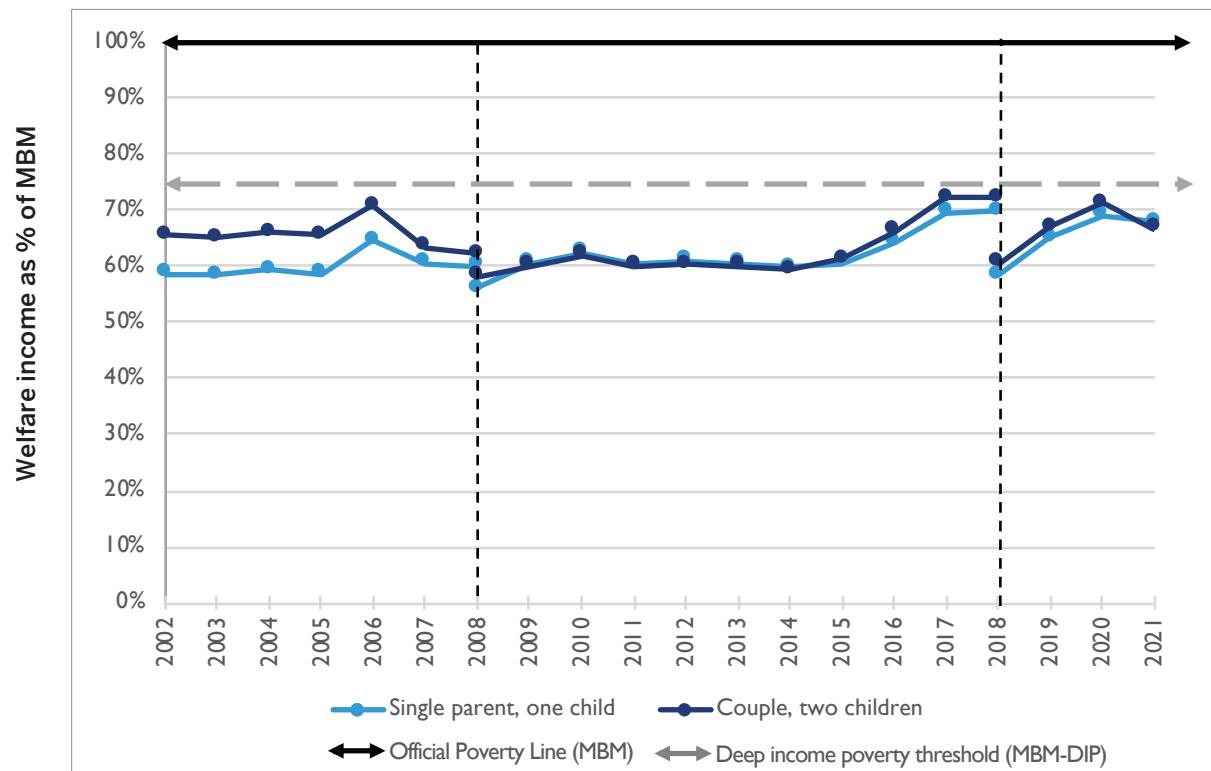
The total welfare income of the **unattached single with a disability receiving BFE benefits** followed a similar trajectory to that of the unattached single considered employable. Between 2002 and 2008, their income relative to the MBM remained flat at between 53 and 55 per cent of the poverty line. With the 2008 rebasing, their income declined to 49 per cent and remained basically flat through 2018, where it stood at 51 per cent of the poverty line. After the 2018 rebasing, their income was 43 per cent of the poverty line. A 2020 increase to 46 per cent was followed by a decline in 2021 to 43 per cent of the poverty line.

Unlike the unattached single considered employable, the welfare income of the unattached single with a disability receiving BFE benefits was a full nine percentage points lower relative to the poverty line at the end of the time series than at the beginning. This means that their poverty has worsened significantly since 2002. In addition, their income was below the deep income poverty threshold across the entire time series, meaning they would have been living in deep poverty over the last 20 years.

The total welfare income of the **unattached single with a disability receiving AISH benefits** hovered at about 80 per cent of the poverty line between the time the program was created in 2006 and 2008. The 2008 rebasing resulted in a slight decline to 75 per cent of the poverty line but increased significantly between then and 2018, with an increase to 101 per cent of the poverty line in 2013 and a decrease to 98 per cent in 2018. After the 2018 rebasing, their income was 82 per cent of the poverty line. An increase to 86 per cent in 2020 was followed by a decline back to 82 per cent in 2021.

Overall, the welfare income of the unattached single with a disability receiving AISH benefits ended the time series at virtually the same level relative to the poverty line as it started, with some significant variations across the series. This household is living at virtually the same depth of poverty as they were in 2002. As well, while their income was above deep income poverty across the time series, with one year slightly above, they remained living in poverty over the last 20 years.

## Welfare incomes as a percentage of MBM for households with children (2002-2021)



The welfare incomes of both households with children followed a very similar trendline relative to the poverty line. Both households saw their incomes relative to the poverty line stay generally stagnant between 2002 and 2008, with a noticeable spike in 2006. Between 2008 and 2018 their incomes relative to the poverty line increased fairly significantly. And between 2018 and 2021 their incomes rose from a lower level through 2020 with a decrease in 2021.

The **single parent with one child** had a total welfare income that started the time series at 59 per cent of the poverty line and ended in 2021 nine percentage points higher, at 68 per cent. Overall, this represents a notable reduction in the poverty of this household. However, it is important to note that their income remained below the deep income poverty threshold across the entire time series, meaning they would have been living in deep poverty throughout the last 20 years.

The total welfare income of the **couple with two children** started at the higher level of around 66 per cent of the poverty line and ended in 2021 at only 67 per cent. Overall, while some progress was made, particularly in the 2008-2018 period, this household is living at virtually the same depth of poverty as they were in 2002. And, as with the single parent with one child, the income of the couple with two children remained below the deep income poverty threshold and thus they would have been living in deep poverty throughout the last 20 years.

## 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 2021 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 2021.

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 components 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 2021, all of these households were also eligible for payments related to the continuing COVID-19 pandemic.

The table below shows the value of the welfare income components of the four example household types in British Columbia in 2021. All four households are assumed to be living in Vancouver. The child in the single parent household is two years old and the children in the couple household are ten and 15. COVID-19 pandemic-related payments are included where applicable in the table below.

### Components of welfare incomes, 2021

	Unattached single considered employable	Unattached single with a disability	Single parent, one child	Couple, two children
Basic social assistance	\$10,970	\$16,051	\$15,025	\$19,670
Additional social assistance	\$35	\$659	\$80	\$365
Federal child benefits	\$0	\$0	\$7,999	\$11,473
Provincial child benefits	\$0	\$0	\$1,600	\$2,600
Federal tax credits / benefits	\$319	\$421	\$751	\$907
Provincial tax credits / benefits	\$749	\$749	\$1,423	\$1,600
<b>Total 2021 income</b>	<b>\$12,073</b>	<b>\$17,880</b>	<b>\$26,878</b>	<b>\$36,614</b>

Note: Totals may not add up due to rounding.

Total annual welfare incomes in 2021 ranged from \$12,073 for the unattached single considered employable to \$36,614 for the couple with two children. The

unattached single with a disability received \$17,880 and the single parent with one child received \$26,878.

**Basic social assistance:** Three of the example households received Income Assistance while the unattached single with a disability received Disability Assistance. The monthly basic support allowance for all of the example households increased by \$175 per month in May 2021, followed by slight adjustment increases in October for three of the example households. The couple with two children also received an increase to the shelter allowance in October.

In addition, all four households received a COVID-19 pandemic-related BC Recovery Supplement of \$150 per month per adult in the first three months of the year.

**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. These amounts remained unchanged in 2021.

**Federal child benefits:** Both households with children received the Canada Child Benefit (CCB), which increased with inflation in July 2021 from \$563.75 to \$569.42 per month for a child under six years of age and from \$475.66 to \$480.41 per month for a child aged six to 17. In addition, the single parent of one child aged two received the COVID-19 pandemic-related CCB Young Child Supplement, given to CCB-eligible families with children under the age of six, of \$300 per child in January, April, July, and October.

**Provincial child benefits:** Both households with children received the BC Child Opportunity Benefit (BCCOB). 2021 was the first full year of this benefit, as the BCCOB replaced the BC Early Childhood Tax Benefit as of October 2020. The single parent with one child received the first child amount of \$133.33 monthly while the couple with two children received the first child amount and the second child amount of \$83.33 monthly.

**Federal tax credits / benefits:** All four households received the GST/HST credit, which increased in July 2021 with inflation. The unattached single considered employable and the unattached single with a disability received \$297.50 in basic

GST/HST credit, while the single parent with one child received \$595 and the couple with two children received \$907. Three households also received the GST/HST credit supplement. The unattached single considered employable received \$21.69, the unattached single with a disability received \$123.46, and the single parent with one child received the maximum amount of \$156.

**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 BCCATC was unchanged at \$174 for each adult and the first child in a single parent family, plus \$51 for any additional children.

In addition, all four households received the COVID-19 pandemic-related BC Recovery Benefit, which was issued in March. The two unattached singles received \$500 and the single parent and couple with two children received \$1000.

## COVID-19 pandemic-related payments

Pandemic-related payments available to the example British Columbia households came primarily from provincial programs (i.e., the BC Recovery Benefit and the BC Recovery Supplement), but the single parent of one child also received the Canada Child Benefit Young Child Supplement of \$300 per child, paid in January, April, July, and October. In total, the unattached single considered employable and the unattached single with a disability received an additional \$950 related to the pandemic, while the single parent with one child received \$2,650 and the couple with two children received \$1,900. These amounts are included in, and are not in addition to, the benefits described in the Components section above.

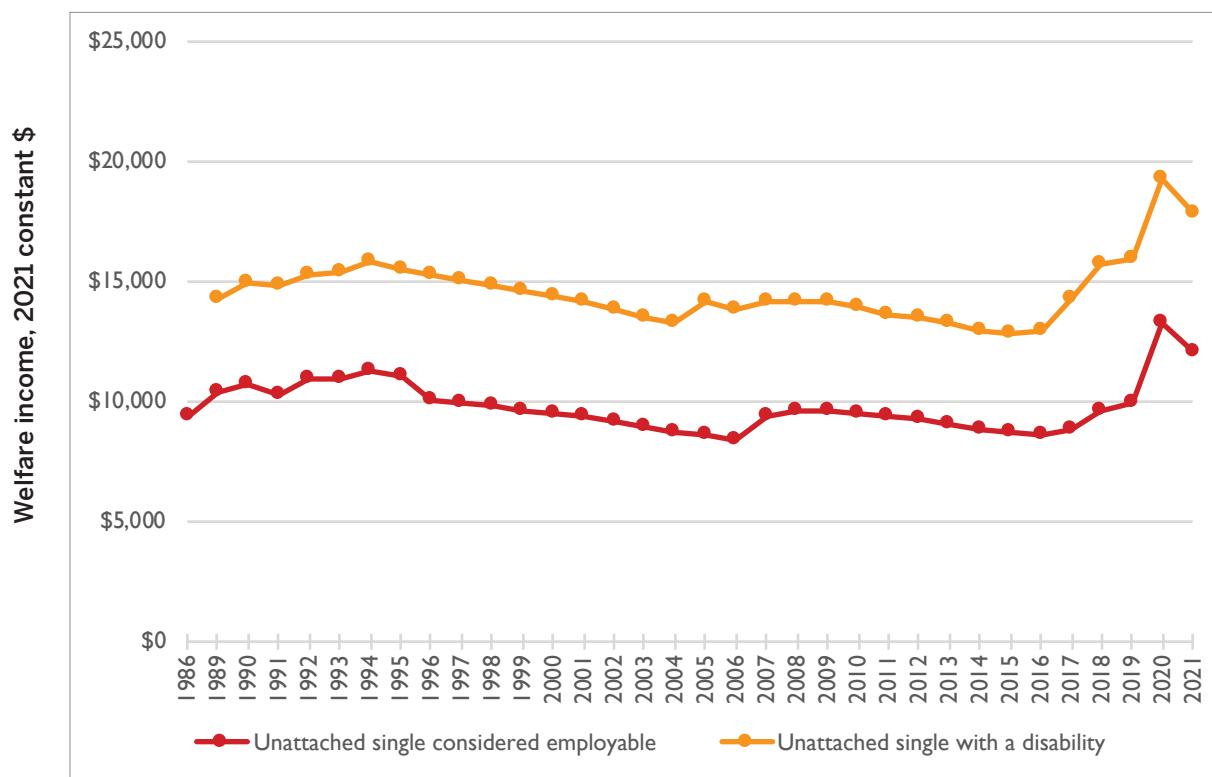
### COVID-19 pandemic-related payments, 2021

	Unattached single considered employable	Unattached single with a disability	Single parent, one child	Couple, two children
Provincial payments	\$950	\$950	\$1,450	\$1,900
Federal payments	\$0	\$0	\$1,200	\$0
<b>Total 2021 COVID-related payments</b>	<b>\$950</b>	<b>\$950</b>	<b>\$2,650</b>	<b>\$1,900</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 2021 constant dollars, not in nominal dollars. Using constant dollars 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 (1986-2021), 2021 constant dollars

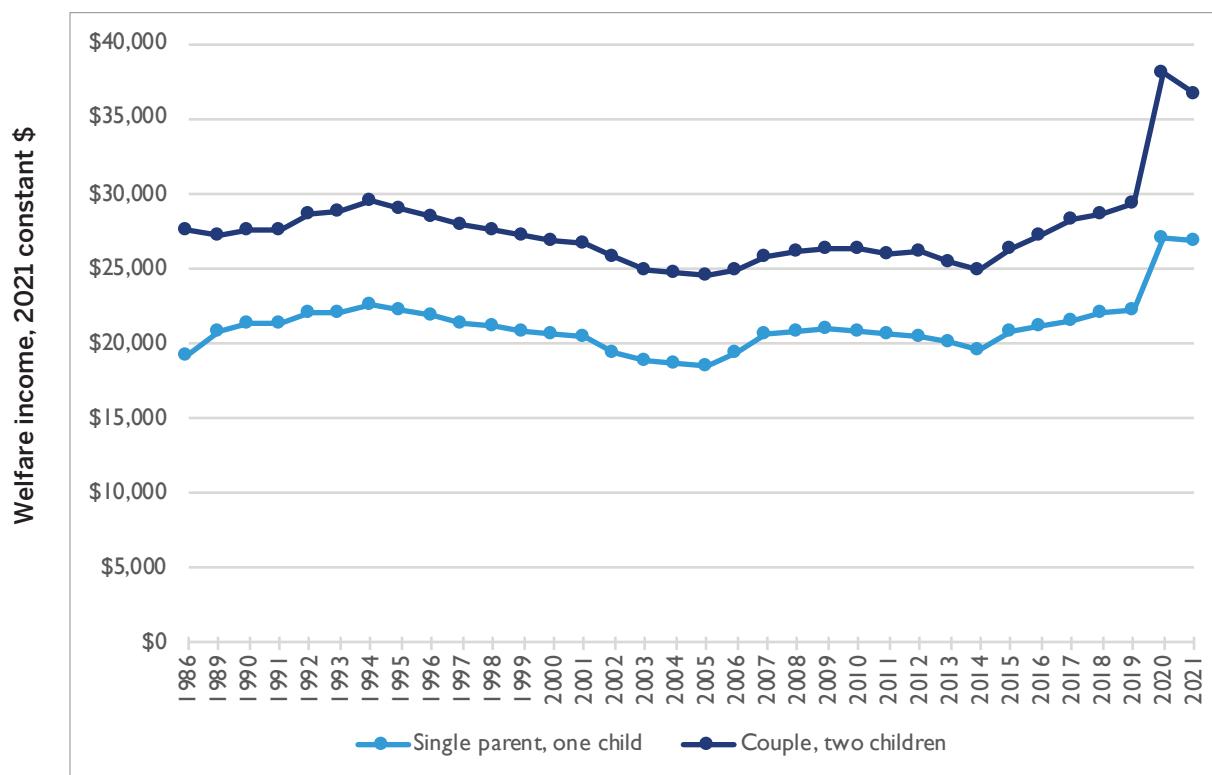


Welfare incomes for both unattached singles have followed a similar pattern. An overall increase in value until 1994 was followed by a decline between 1994 and 2016, with a brief increase in the mid-2000s. Since 2016, welfare incomes have seen a notable increase.

The particularly large increase to the total welfare incomes of both these households in 2020, which was the peak across the time series, is primarily the result of provincial COVID-19 pandemic-related payments. The decline in 2021 is mainly due to the loss of pandemic-related payments available in 2020, but this effect was moderated by the increase to basic social assistance benefits and the introduction of new pandemic-related payments for 2021.

In 2021, the unattached single considered employable received \$12,073 in total income and the unattached single with a disability received \$17,880.

### Welfare incomes for households with children (1986-2021), 2021 constant dollars



Increases in welfare incomes for households with children through the 1980s were followed by a general decline between the mid-1990s and the mid-2000s. 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 2019.

In 2020, welfare incomes rose sharply, due primarily to COVID-19 pandemic-related payments from both provincial and federal programs. The decline in 2021, which was slight for the single parent and greater for the couple with two children, is primarily due to the loss of 2020 pandemic-related payments, which was moderated by increases to basic social assistance benefits as well as the introduction of new pandemic-related payments for 2021.

Note that while the welfare income of the single parent with one child increased in nominal value between 2020 and 2021, the effect of inflation negated this increase.

In 2021, the **single parent with one child** received \$26,878, while the **couple with two children** received \$36,614.

# Adequacy of welfare incomes

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

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

- The Market Basket Measure (MBM), Canada's Official Poverty Line, 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 for 2021 are estimates based on increasing the 2020 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.

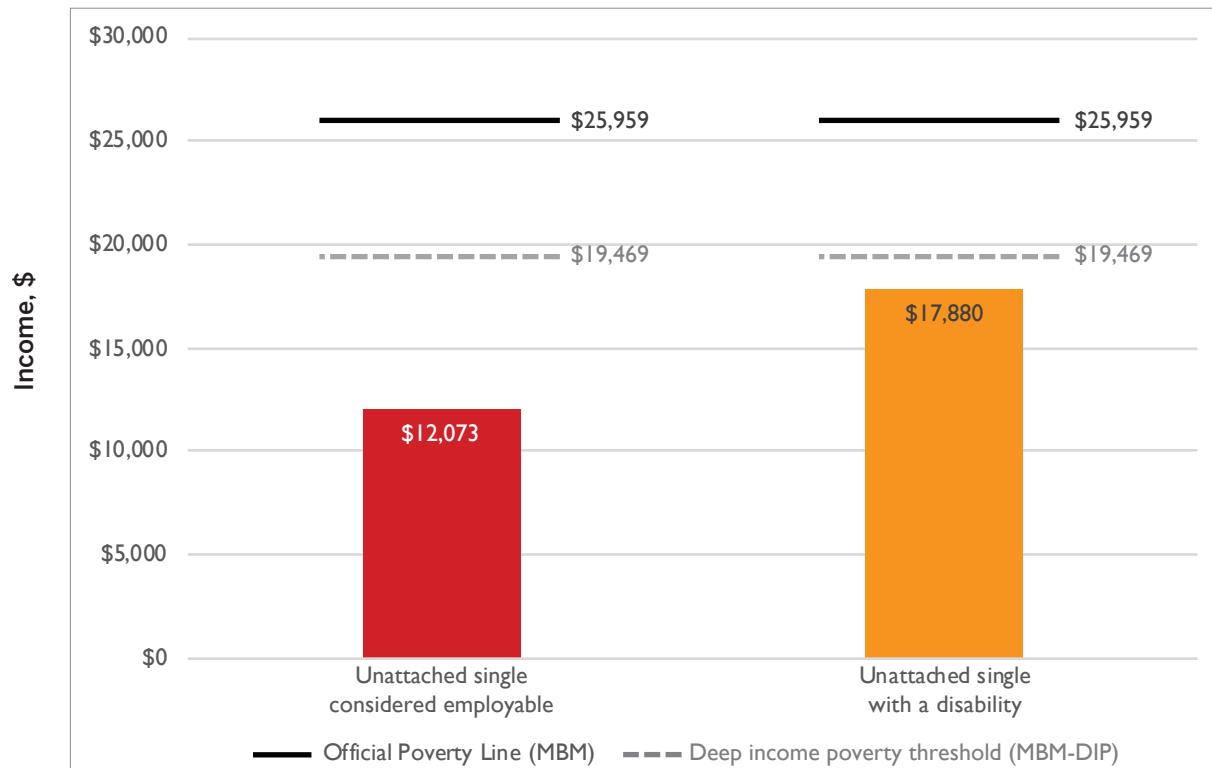
A table containing comparisons of the welfare incomes of the four example household types in British Columbia with all four poverty / low-income thresholds is available for download at <https://maytree.com/wp-content/uploads/WiC2021-BritishColumbia.xlsx>.

## Poverty threshold comparisons

The figures below compare 2021 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 2021 were below Canada's Official Poverty Line, meaning all these households were living in poverty. All of the household types were also living in deep poverty in 2021, as defined by the MBM-DIP.

### Welfare incomes and poverty thresholds for single adults, 2021

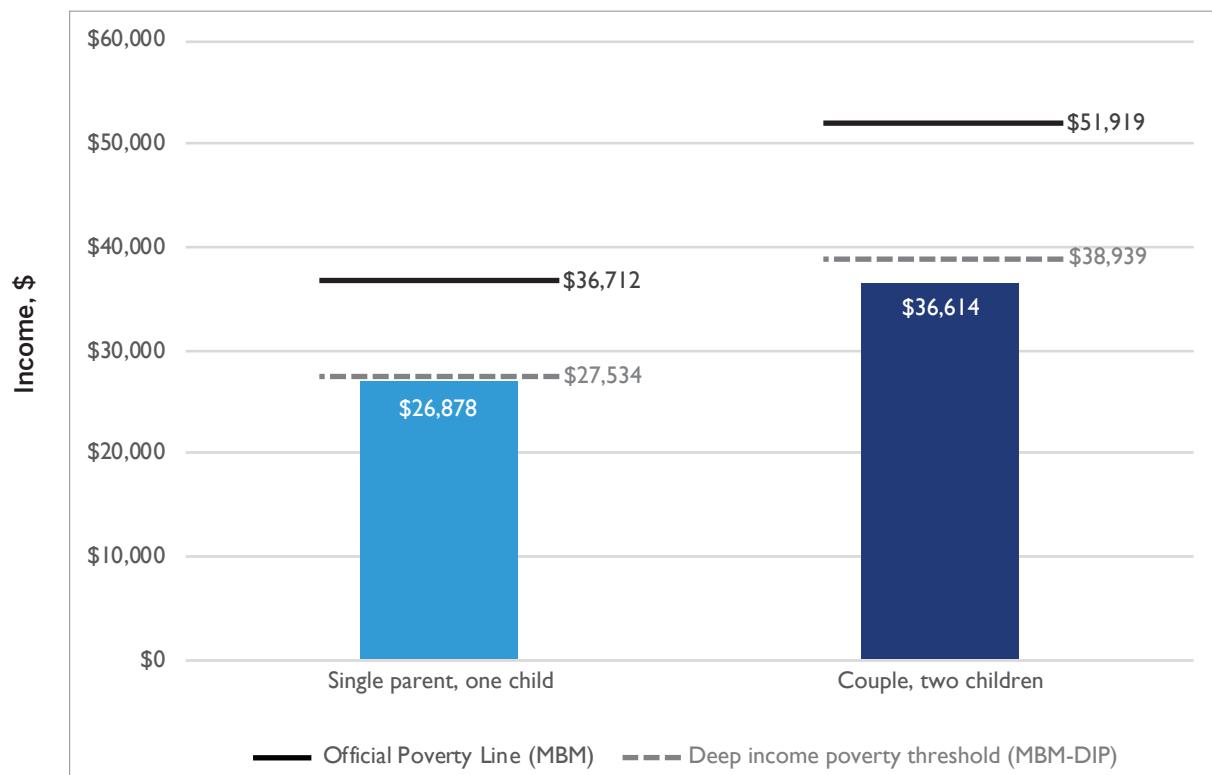


The **unattached single considered employable** had the lowest income relative to the poverty thresholds. Their income was \$7,396 below the deep income poverty threshold and \$13,886 below the poverty line. In other words, their income was only 62 per cent of the MBM-DIP and only 47 per cent of the MBM.

The **unattached single with a disability** fared better, with an income that was \$1,589 below the deep income poverty threshold but \$8,079 below the poverty line. In other words, their income was 92 per cent of the MBM-DIP and 69 per cent of the MBM.

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

## Welfare incomes and poverty thresholds for households with children, 2021



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 \$656 below the deep income poverty threshold and \$9,834 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 \$2,325 below the deep income poverty threshold and \$15,305 below the poverty line. In other words, their income was 94 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 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 44 per cent of the LIM and 53 per cent of the LICO. The highest was that of the **single parent with one child** whose welfare income was 69 per cent of the LIM and 97 per cent of the LICO.

The **unattached single with a disability** had an income of 65 per cent of the LIM and 78 per cent of the LICO. The income of the **couple with two children** was 67 per cent of the LIM and 85 per cent of the LICO.

## Changes to adequacy of welfare incomes

The graphs below show the total welfare incomes of each of the four example household types in British Columbia as a percentage of the Market Basket Measure (MBM), starting in 2002. The MBM has been updated twice since its creation in 2000 – first in 2008 and again in 2018. This “rebasing” updates the measure, including the items and costs included in the basket, to better reflect contemporary circumstances.

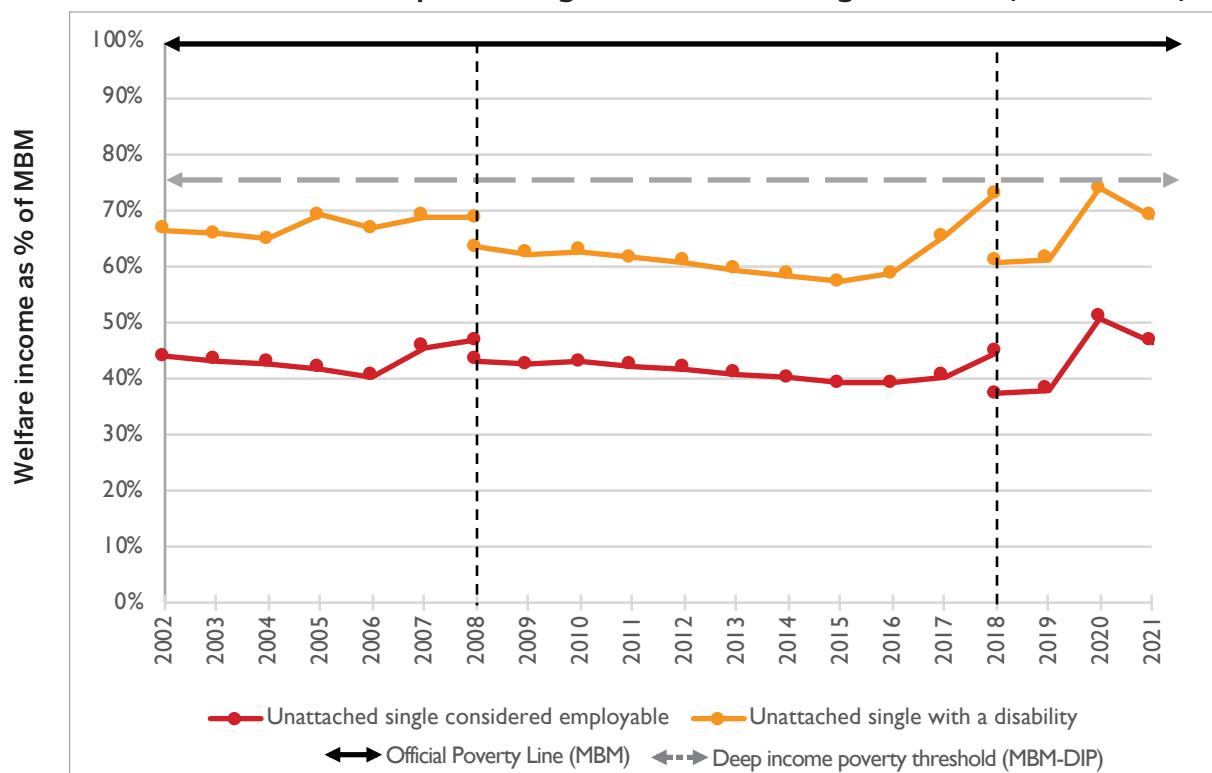
Three trendlines for each household are shown, which correspond to the relationship between welfare incomes and the original and rebased MBMs. Rebasing typically creates a higher poverty threshold than that of a previous base.

The 100 per cent threshold at the top of the vertical axis represents Canada’s Official Poverty Line. As such, the graphs essentially show how far below the poverty line the households have been in terms of their total welfare income over the past 20 years. The trendlines indicate changes in the level of poverty of the households within the years in which the bases are applied. A rise in the trendline within those periods indicates an improvement in their level of poverty while a decline indicates a worsening of the depth of their poverty.

A grey line has also been included that indicates the deep income poverty threshold, which is 75 per cent of the MBM. As such, the graphs also show the relationship between total welfare incomes over time and deep poverty.

Note that MBM thresholds reflect conditions in each province or territory and vary by size of community. The MBM threshold used here is for Vancouver. Also note that the 2021 MBM thresholds are estimates based on increasing the 2020 thresholds to account for inflation. More information is in the methodology section.

## Welfare incomes as a percentage of MBM for single adults (2002-2021)



The total welfare income of the **unattached single considered employable** increased slightly relative to the poverty line between 2002 and 2008 after an initial decline through 2006, from 44 to 47 per cent. A decrease with the 2008 rebasing, to 43 per cent of the poverty line, was followed by a slight decline to 39 per cent in 2016 followed by an uptick to 44 per cent in 2018. Another rebasing-related decline to 37 per cent in 2018 was followed by a significant increase, to a high of 51 per cent of the poverty line in 2020. A slight decline in 2021 saw their welfare income at 47 per cent of the poverty line.

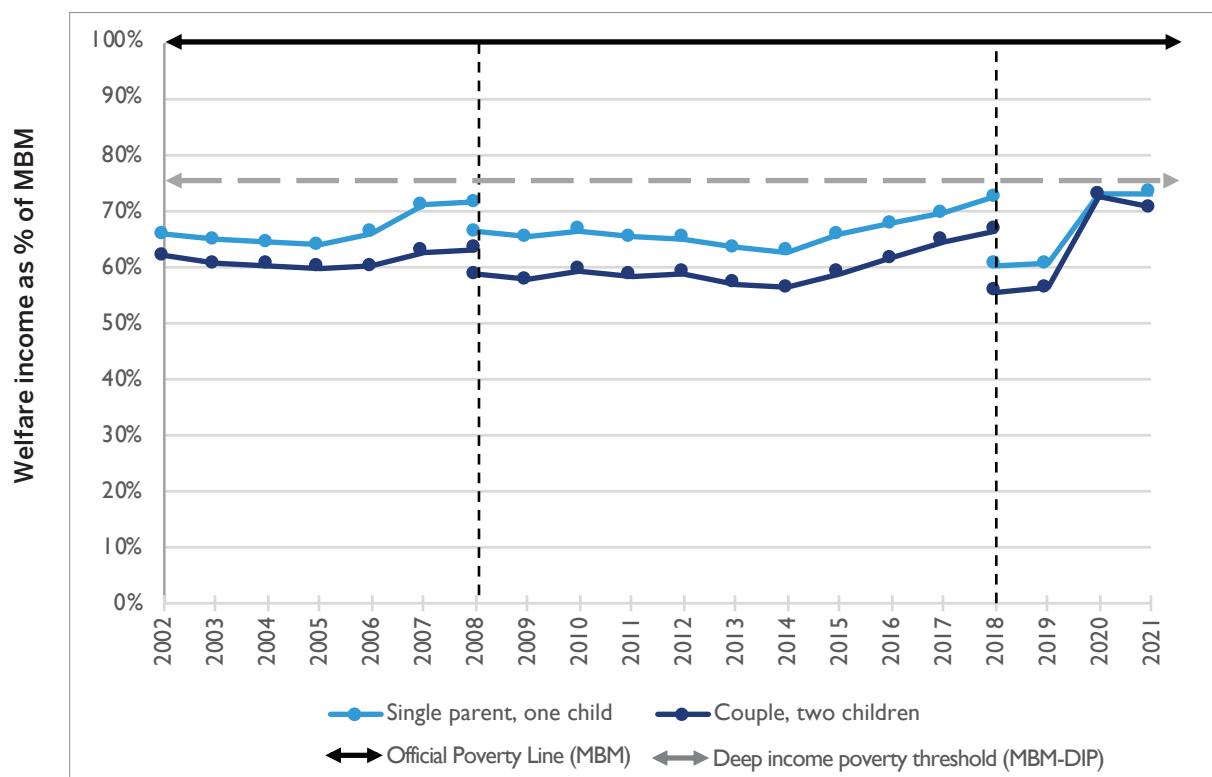
Overall, only a slight reduction has been made in the poverty of the unattached single considered employable household over the entire time series, which means that their level of poverty improved only slightly since 2002. As well, the income of the unattached single considered employable was below the deep income poverty threshold across the entire time series, meaning they would have been living in deep poverty over the last 20 years.

The total welfare income of the **unattached single with a disability** followed a similar trend, while starting at the much higher level of 66 per cent of the poverty line in 2002 and reaching the only slightly higher level of 68 per cent in 2008. In the 2008 to 2018 period, their income declined slightly from 63 per cent of the poverty line to 59 per cent in 2016, with a sharp increase to 73 per cent of the

poverty line in 2018. After the 2018 rebasing, their welfare income moved from 61 per cent to the high of 74 per cent of the poverty line in 2020, with a decline to 69 per cent in 2021.

Overall, the total welfare income of the unattached single with a disability has remained flat relative to the poverty line across the entire time series, which means that overall this household is living at virtually the same depth of poverty as they were in 2002. In addition, their income was below the deep income poverty threshold across the entire time series, meaning they would have been living in deep poverty over the last 20 years.

### Welfare incomes as a percentage of MBM for households with children (2002-2021)



The welfare income of the **single parent with one child** improved relative to the poverty line between 2002 and 2008, from 66 to 72 per cent. Their income relative to the poverty line then fell slightly, from 66 per cent in 2008 to 63 per cent in 2014, after which it increased gradually to 72 per cent in 2018. After the 2018 rebasing, their income increased from 60 per cent 2018 to 73 per cent of the poverty line in 2021.

The welfare income of the single parent with one child was seven percentage points higher relative to the poverty line at the end of the time series than at the beginning. This means that the depth of their poverty has lessened since 2002.

However, it's important to note that their income remained below the deep income poverty threshold across the time series, meaning they would have been living in deep poverty for the entire 20-year period.

The welfare income of the couple with two children started at the slightly lower relative value of 62 per cent of the poverty line in 2002, improving only slightly to 63 per cent by 2008. A slight decrease from 58 per cent of the poverty line in 2008 to 56 per cent in 2014 was followed by an improvement to 66 per cent in 2018. After the 2018 rebasing, their income increased from 55 per cent of the poverty line in 2018 to a high of 73 per cent in 2020, finishing out the time series at 71 per cent in 2021.

Like that of the **single parent with one child** household, the welfare income of the couple with two children was nine percentage points higher in 2021 than in 2002, which indicates that the depth of their poverty has lessened somewhat over the time series. However, their income also remained under the deep income poverty threshold across the time series, meaning that they would have been living in deep poverty for the entire 20-year period.

## 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 2021 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 2021.

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 components 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 2021, one example household — the single parent with one child — was also eligible for payments related to the continuing COVID-19 pandemic.

The table below shows the value of the welfare income components of the four example household types in Manitoba in 2021. All four households are assumed to be living in Winnipeg. The child in the single parent household is two years old and the children in the couple household are ten and 15. COVID-19 pandemic-related payments are included where applicable in the table below.

### Components of welfare incomes, 2021

	Unattached single considered employable	Unattached single with a disability	Single parent, one child	Couple, two children
Basic social assistance	\$2,340	\$3,977	\$4,992	\$8,405
Additional social assistance	\$6,924	\$8,994	\$10,956	\$11,116
Federal child benefits	\$0	\$0	\$7,999	\$11,473
Provincial child benefits	\$0	\$0	\$0	\$0
Federal tax credits / benefits	\$658	\$714	\$1,291	\$1,627
Provincial tax credits / benefits	\$0	\$0	\$0	\$0
<b>Total 2021 income</b>	<b>\$9,922</b>	<b>\$13,685</b>	<b>\$25,238</b>	<b>\$32,621</b>

Note: Totals may not add up due to rounding.

Total annual welfare incomes in 2021 ranged from \$9,922 for the unattached single considered employable to \$32,621 for the couple with two children. The unattached single with a disability received \$13,685 and the single parent with one child received \$25,238.

**Basic social assistance:** Monthly basic social assistance benefit amounts for all four example households remained unchanged in 2021.

**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 2021, Rent Assist benefits were increased for all households receiving social assistance. The unattached single considered employable received \$576 per month for the first six months of the year and \$578 monthly for the second six months; the unattached single with a disability received \$632 and \$657; and the single parent with one child and the couple with two children received \$896 and \$930.

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 2021.

**Federal child benefits:** Both households with children received the Canada Child Benefit (CCB), which increased with inflation in July 2021 from \$563.75 to \$569.42 per month for a child under six years of age and from \$475.66 to \$480.41 per month for a child aged six to 17. In addition, the single parent of one child aged two received the COVID-19 pandemic-related CCB Young Child Supplement, given to CCB-eligible families with children under the age of six, of \$300 per child in January, April, July, and October.

**Provincial child benefits:** Neither of the example households with children received the Manitoba Child Benefit because parents receiving social assistance in Manitoba are categorically ineligible.

**Federal tax credits / benefits:** All four households received the GST/HST credit, which increased in July 2021 with inflation. The unattached single considered employable and the unattached single with a disability received \$297.50 in basic GST/HST credit, while the single parent with one child received \$595 and the couple with two children received \$907. Two households also received the GST/HST credit supplement. The unattached single with a disability received \$56.82 and the single parent with one child received the maximum amount of \$156.

All four households also received the 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 \$360.

The single parent with one child received the basic amount plus the single parent's qualified dependant amount of \$180, for a total of \$540. The couple with two children received the basic amount, a spousal amount of \$180, and the qualified dependant amount of \$90 for each child, for a total of \$720. The CAI increased in 2021 over 2020 amounts.

**Provincial tax credits / benefits:** No provincial tax credits or benefits were available to the example households in 2021.

## COVID-19 pandemic-related payments

The only pandemic-related payment available to the example Manitoba households in 2021 was received by the single parent of one child aged two, which came from the federal Canada Child Benefit Young Child Supplement of \$300 per child, paid in January, April, July, and October. This amount is included in, and is not in addition to, the benefits described in the Components section above.

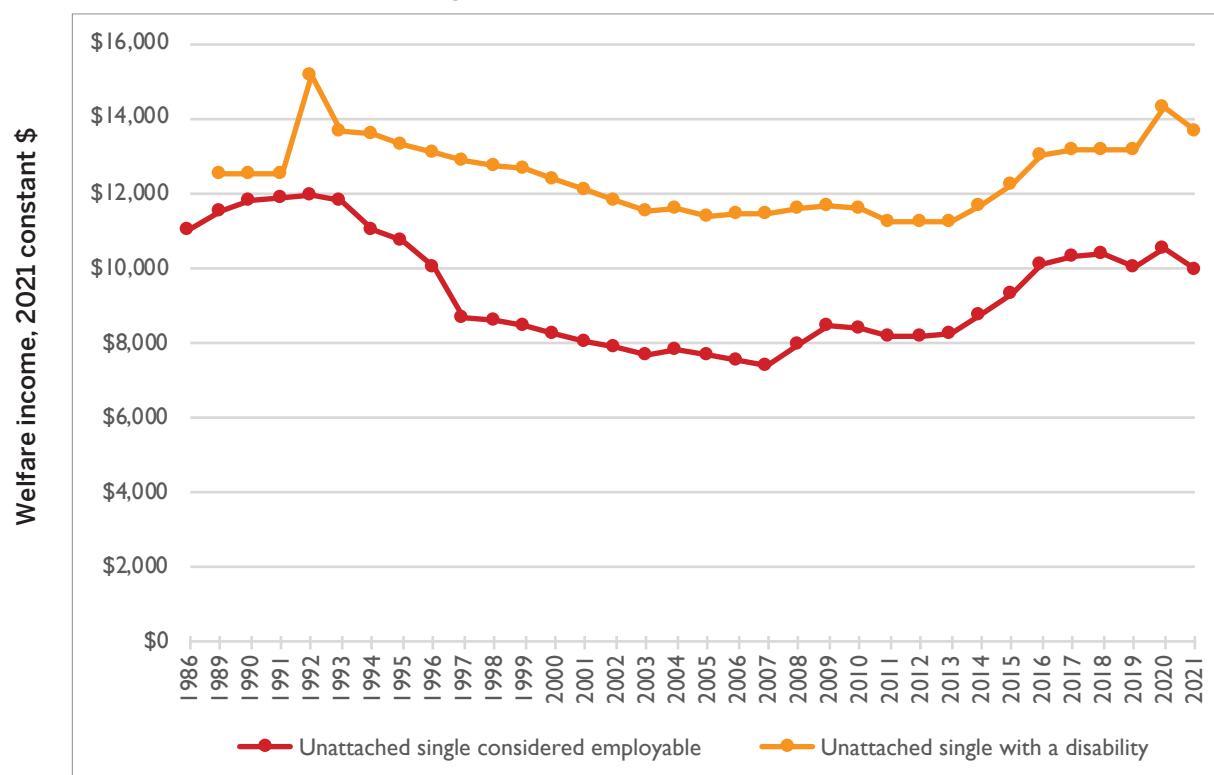
### COVID-19 pandemic-related payments, 2021

	Unattached single considered employable	Unattached single with a disability	Single parent, one child	Couple, two children
Provincial payments	\$0	\$0	\$0	\$0
Federal payments	\$0	\$0	\$1,200	\$0
<b>Total 2021 COVID-related payments</b>	<b>\$0</b>	<b>\$0</b>	<b>\$1,200</b>	<b>\$0</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 2021 constant dollars, not in nominal dollars. Using constant dollars 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 (1986-2021), 2021 constant dollars

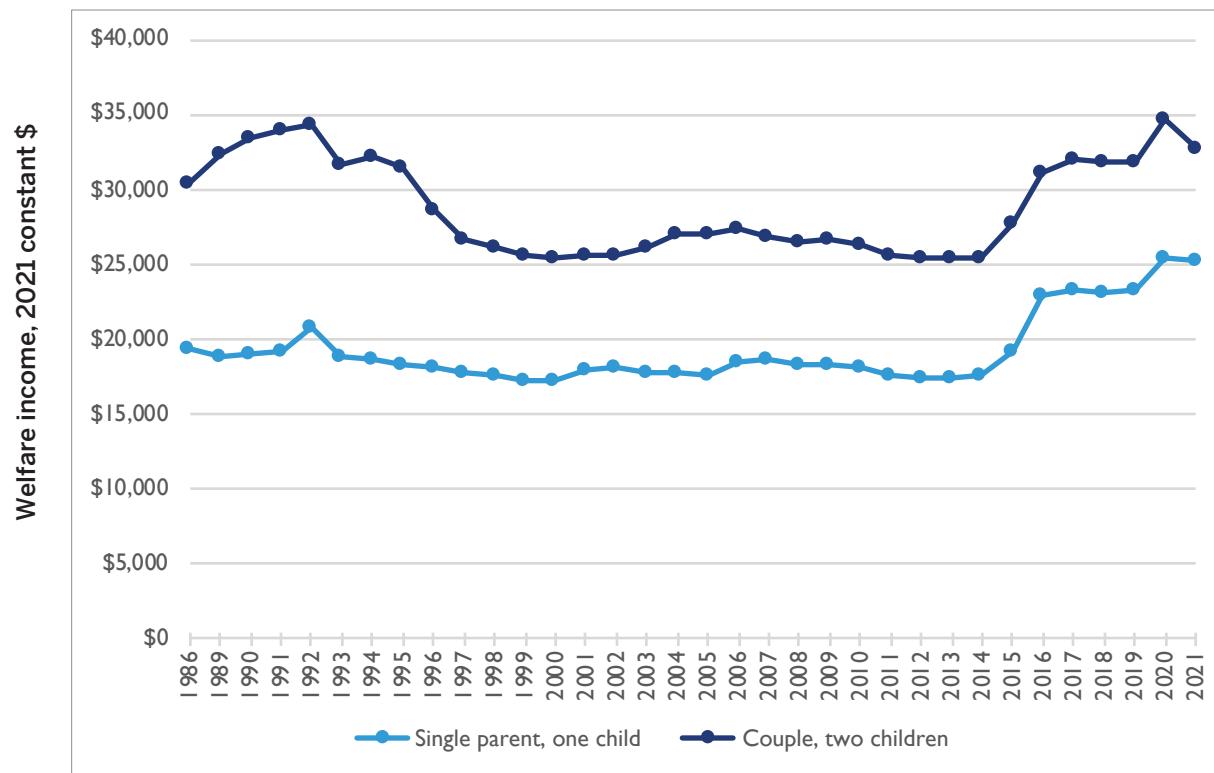


After peaking in 1992, the welfare income of the **unattached single considered employable** declined steadily until 2007. After a 2009 increase and subsequent period of relative stasis until 2013, increases continued until 2016, which were primarily due to enhancements in Manitoba's Rent Assist program.

The increase between 2019 and 2020 was due primarily to the federal climate action incentive benefit and to new federal COVID-19 pandemic-related payments. The decline to \$9,922 in 2021 is primarily due to the loss of the pandemic-related payments, as well as to the impact of inflation on unchanged social assistance benefit amounts.

The welfare income of the **unattached single with a disability** followed a similar trajectory, with a much higher peak in 1992 and an earlier levelling out and period of stasis, between 2005 and 2009. A similar dip in value between 2010 and 2013 was followed by increases through 2016 which, as noted above, were due to enhancements in Manitoba's Rent Assist program. The decrease in 2019 in the income of the unattached single considered employable was not mirrored in the income of the unattached single with a disability. However, the 2020 increase was due to the same factors as those behind the increase to the welfare income of the unattached single considered employable, as was the decline to \$13,685 in 2021.

## Welfare incomes for households with children (1986-2021), 2021 constant dollars



The welfare income of the **single parent with one child** remained relatively constant from the start of the time series until 2014, hovering between 1992's peak of \$21,000 and 2000's low of \$17,241. Starting in 2015, their income began to increase. While their income was flat between 2017 and 2019, it increased again in 2020, due primarily to federal COVID-19 pandemic-related payments. The slight decrease to \$25,238 in 2021 was due to the loss of most of the value of those payments.

Note that while the welfare income of the single parent with one child increased in nominal value between 2020 and 2021, the effect of inflation negated this increase.

The total welfare income of the **couple with two children** was relatively high in the early 1990s, followed by a decline into the 2000s, with slight fluctuations through the mid-2010s. As increases began in 2015, the welfare income trajectory mirrored that of the single parent with one child. The decline in 2021, to \$32,621, was primarily due to the loss of all COVID-19 pandemic payments, as well as the impact of inflation on unchanged social assistance benefit amounts.

# Adequacy of welfare incomes

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

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

- The Market Basket Measure (MBM), Canada's Official Poverty Line, 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 for 2021 are estimates based on increasing the 2020 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 2021 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 2021, meaning all these households were living in poverty. Furthermore, three of the households were living in deep poverty in 2021, as defined by the MBM-DIP, while one was very slightly above deep poverty.

### Welfare incomes and poverty thresholds for single adults, 2021



The **unattached single considered employable** had the lowest income relative to the poverty thresholds. Their income was \$7,648 below the deep income poverty threshold and \$13,505 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 \$3,884 below the deep income poverty threshold and \$9,741 below the poverty line. In other words, their income was 78 per cent of the MBM-DIP and 58 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 associated with disability.

## Welfare incomes and poverty thresholds for households with children, 2021



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 example household with a welfare income above the deep income poverty threshold. Their income was \$391 above that threshold but remained below the poverty line by \$7,891. In other words, their income was 102 per cent of the MBM-DIP but 76 per cent of the MBM.

The income of the **couple with two children** was \$2,518 below the deep income poverty threshold and \$14,231 below the poverty line. This means their income was 93 per cent of the MBM-DIP and 70 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 36 per cent of the LIM and 44 per cent of the LICO. The highest was that of the **single parent with one child**, whose welfare income was 65 per cent of the LIM and 91 per cent of the LICO.

The **unattached single with a disability** had an income of only 50 per cent of the LIM and 60 per cent of the LICO. The income of the **couple with two children** was 59 per cent of the LIM and 76 per cent of the LICO.

## Changes to adequacy of welfare incomes

The graphs below show the total welfare incomes of each of the four example household types in Manitoba as a percentage of the Market Basket Measure (MBM), starting in 2002. The MBM has been updated twice since its creation in 2000, first in 2008 and again in 2018. This “rebasing” updates the measure, including the items and costs included in the basket, to better reflect contemporary circumstances.

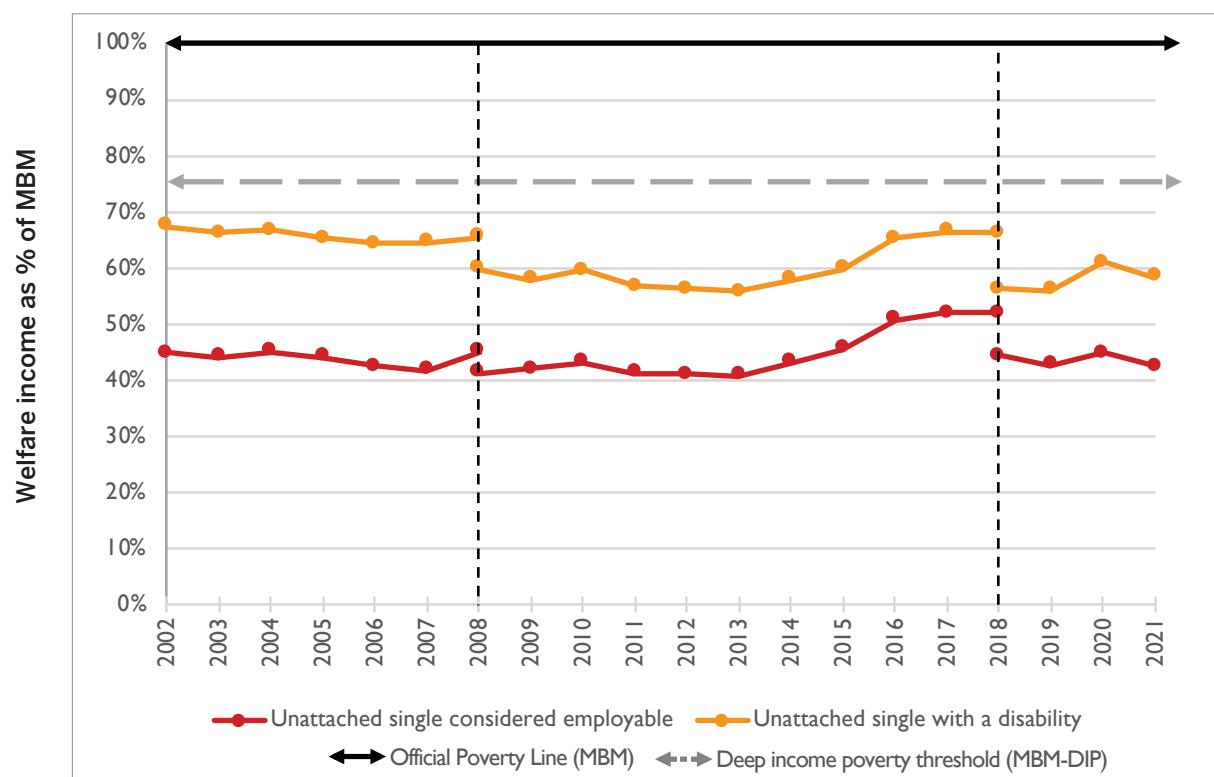
Three trendlines for each household are shown, which correspond to the relationship between welfare incomes and the original and rebased MBMs. Rebasing typically creates a higher poverty threshold than that of a previous base.

The 100 per cent threshold at the top of the vertical axis represents Canada’s Official Poverty Line. As such, the graphs essentially show how far below the poverty line the households have been in terms of their total welfare income over the past 20 years. The trendlines indicate changes in the level of poverty of the households within the years in which the bases are applied. A rise in the trendline within those periods indicates an improvement in their level of poverty while a decline indicates a worsening of the depth of their poverty.

A grey line has also been included that indicates the deep income poverty threshold, which is 75 per cent of the MBM. As such, the graphs also show the relationship between total welfare incomes over time and deep poverty.

Note that MBM thresholds reflect conditions in each province or territory and vary by size of community. The MBM threshold used here is for Winnipeg. Also note that the 2021 MBM thresholds are estimates based on increasing the 2020 thresholds to account for inflation. More information is in the methodology section.

## Welfare incomes as a percentage of MBM for single adults (2002-2021)



The total welfare income of the **unattached single considered employable** was the same in 2002 as in 2008, at 45 per cent of the poverty line. In the period 2008 through 2018, their welfare income increased from 41 per cent to 52 per cent of the poverty line. After the 2018 rebasing, their income was at 44 per cent and fluctuated over the next four years within two percentage points, ending at 42 per cent of the poverty line in 2022.

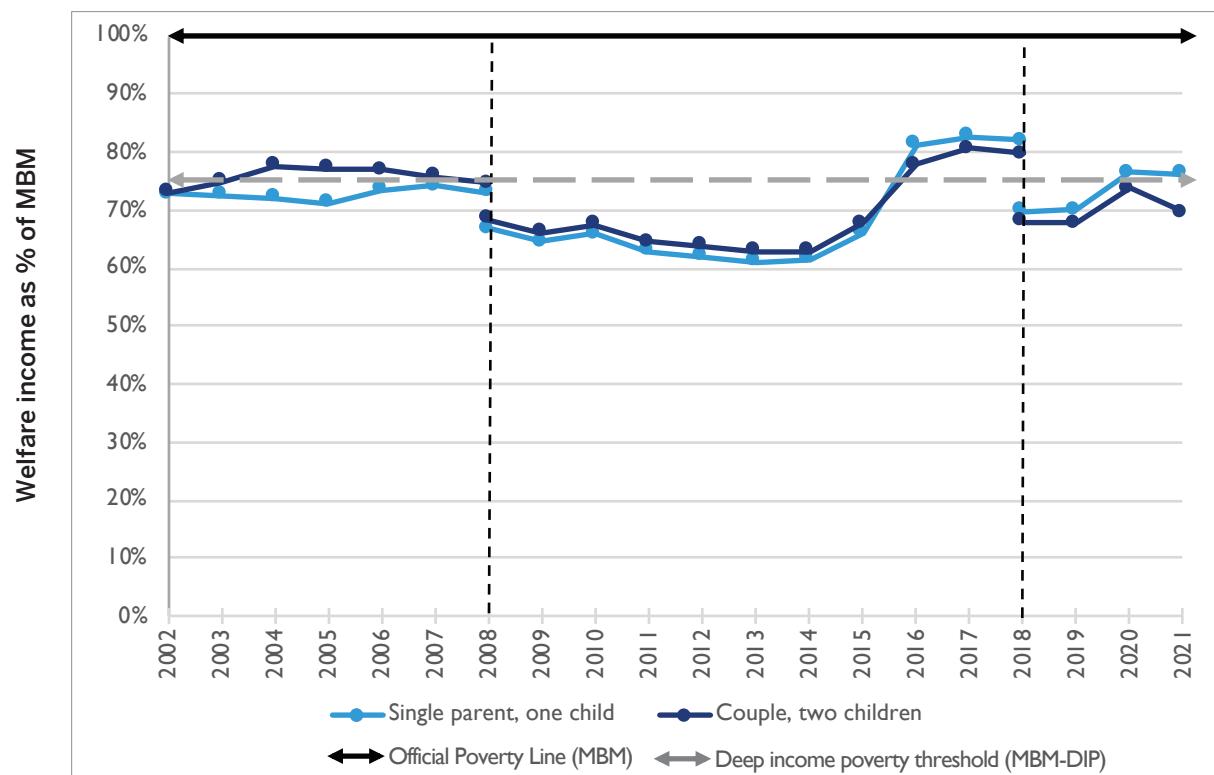
Overall, the total welfare income of the unattached single considered employable was slightly less, relative to the poverty line, in 2021 than it was in 2002. Thus, this household is living at a slightly worse depth of poverty than they were 20 years ago. As well, the income of unattached single considered employable was below the deep income poverty threshold across the entire time series, meaning they would have been living in deep poverty over the last 20 years.

The welfare income of the **unattached single with a disability** started the time series at a much higher level than that of the unattached single considered employable, at 67 per cent of the poverty line, but followed virtually the same trend lines. After a slight decline in 2008, to 65 per cent, rebasing resulted in an income of 60 per cent of the poverty line. This was followed by a slight decline through 2013 and an increase through 2018, to 66 per cent of the poverty line.

After the 2018 rebasing their income was 56 per cent of the poverty line, followed by an increase to 61 per cent in 2020 and a decrease to 58 per cent in 2021.

The total welfare income of the unattached single with a disability declined by nine percentage points relative to the poverty line across the entire time series, from 67 per cent in 2002 to 58 per cent in 2021. This means that this household was living in deeper poverty in 2021 than it was in 2002. In addition, their income was below the deep income poverty threshold across the entire time series, meaning they would have been living in deep poverty over the last 20 years.

### Welfare incomes as a percentage of MBM for all household types (2002-2021)



The total welfare income of the two households with children began the time series at the same level relative to the poverty line, at 73 per cent in 2002. Thereafter, the welfare income of the **single parent with one child** declined slightly, returning to 73 per cent of the poverty line in 2008. Between 2008 and 2018, the welfare incomes of the two households followed nearly the same track again, with that of the single parent with one child declining from 67 per cent in 2008 to 61 per cent in 2013, then rising to a high of 83 per cent of the poverty line in 2017 followed by a slight decline to 82 per cent in 2018. After 2018's rebasing, their welfare income increased from 70 per cent of the poverty line to 76 per cent in both 2020 and 2021.

Overall, the total welfare income of the single parent with one child increased only slightly relative to the poverty line, from 73 per cent in 2002 to 76 per cent in 2021, which means they were living in only slightly better circumstances in 2021 than they were in 2002. In addition, the income of the single parent with one child was below the deep income poverty threshold for most of the time series, only rising above deep income poverty for four of the past 20 years.

The total welfare income of the **couple with two children** moved from 73 per cent of the poverty line in 2002, through 78 per cent in 2004, to 76 per cent in 2008. Following rebasing, their welfare income followed a very similar trajectory to that of the single parent with one child, starting at 68 per cent of the poverty line in 2008, moving through a low of 63 per cent in 2013 and 2014, and to a high of 81 per cent in 2017. The 2018 rebasing resulted in an income of 68 per cent of the poverty line, which was lower than that of the single parent with one child after rebasing. Their income increased to 74 per cent of the poverty line in 2020 but fell again to 70 per cent in 2021.

Overall, the total welfare income of the couple with two children was lower at the end of the time series relative to the poverty line than it was at the start, which means this household was living in slightly deeper poverty in 2021 than they were in 2002. As well, the income of the couple with two children was below the deep income poverty for 13 years of the time series, meaning they would have spent most of the last 20 years living in deep poverty.

## 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 2021 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 2021.

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 components 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 2021, one example household — the single parent with one child — was also eligible for payments related to the continuing COVID-19 pandemic.

The table below shows the value of the welfare income components of the four example household types in New Brunswick in 2021. All four households are assumed to be living in Moncton. The child in the single parent household is two years old and the children in the couple household are ten and 15. COVID-19 pandemic-related payments are included where applicable in the table below.

### Components of welfare incomes, 2021

	Unattached single considered employable	Unattached single with a disability	Single parent, one child	Couple, two children
Basic social assistance	\$6,801	\$8,400	\$10,671	\$11,973
Additional social assistance	\$0	\$1,200	\$1,224	\$1,224
Federal child benefits	\$0	\$0	\$7,999	\$11,473
Provincial child benefits	\$0	\$0	\$250	\$500
Federal tax credits / benefits	\$298	\$298	\$751	\$907
Provincial tax credits / benefits	\$400	\$400	\$700	\$1,100
<b>Total 2021 income</b>	<b>\$7,499</b>	<b>\$10,298</b>	<b>\$21,595</b>	<b>\$27,177</b>

Note: Totals may not add up due to rounding.

Total annual welfare incomes in 2021 ranged from \$7,499 for the unattached single considered employable to \$27,177 for the couple with two children. The total welfare income of the unattached single with a disability was \$10,298 and that of the single parent with one child was \$21,595.

**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 unattached singles increased with inflation as of April 1. Amounts for unattached single households and households with children were subject to an incremental increase as of October 1.

**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). These amounts remained unchanged in 2021.

**Federal child benefits:** Both households with children received the Canada Child Benefit (CCB), which increased with inflation in July 2021 from \$563.75 to \$569.42 per month for a child under six years of age and from \$475.66 to \$480.41 per month for a child aged six to 17. In addition, the single parent of one child aged two received the COVID-19 pandemic-related CCB Young Child Supplement, given to CCB-eligible families with children under the age of six, of \$300 per child in January, April, July, and October.

**Provincial child benefits:** Both households with children received the New Brunswick Child Tax Benefit of \$250 per child (\$20.83 per child per month). This amount remained unchanged in 2021.

**Federal tax credits / benefits:** All four households received the GST/HST credit, which increased in July 2021 with inflation. The unattached single considered employable and the unattached single with a disability received \$297.50 in basic GST/HST credit, while the single parent with one child received \$595 and the couple with two children received \$907. The single parent with one child also received the GST/HST credit supplement maximum amount of \$156.

**Provincial tax credits / benefits:** All four households 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. These amounts remained unchanged in 2021.

## COVID-19 pandemic-related payments

The only pandemic-related payment available to the example Manitoba households in 2021 was received by the single parent of one child aged two, which came from the federal Canada Child Benefit Young Child Supplement of \$300 per child, paid in January, April, July, and October. This amount is included in, and is not in addition to, the benefits described in the Components section above.

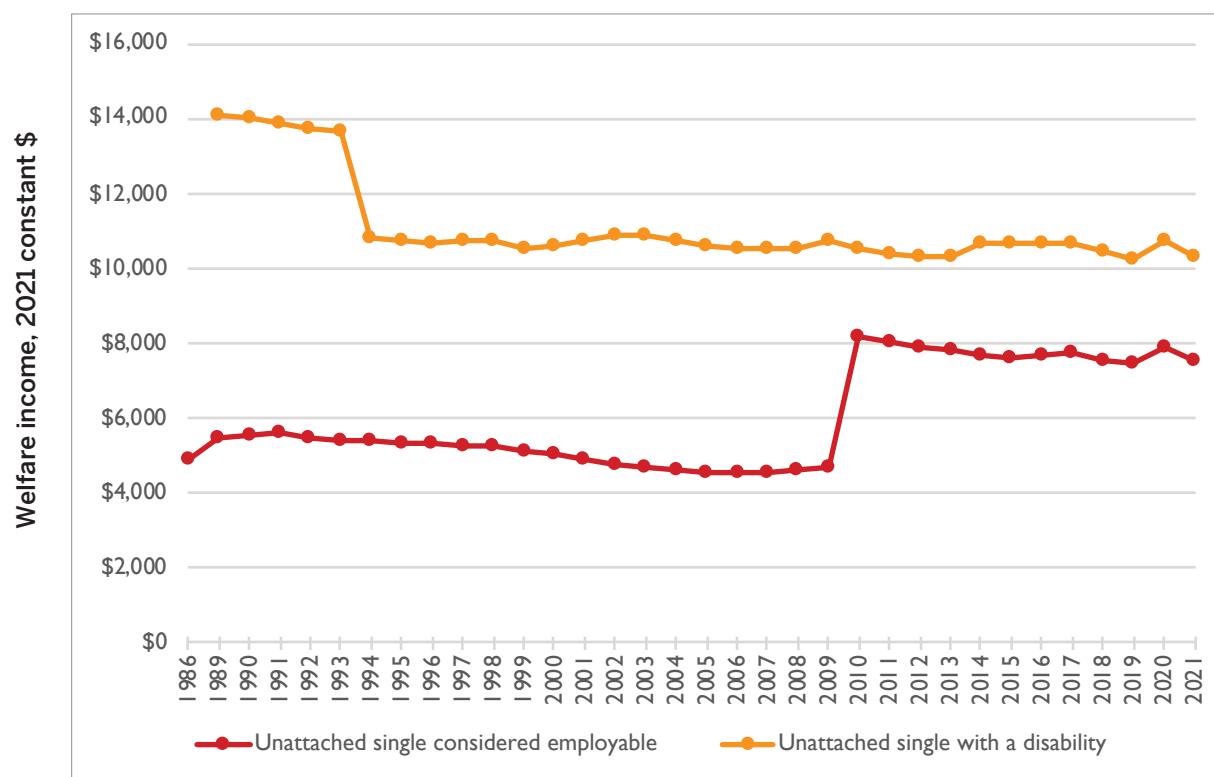
### COVID-19 pandemic-related payments, 2021

	Unattached single considered employable	Unattached single with a disability	Single parent, one child	Couple, two children
Provincial payments	\$0	\$0	\$0	\$0
Federal payments	\$0	\$0	\$1,200	\$0
<b>Total 2021 COVID-related payments</b>	<b>\$0</b>	<b>\$0</b>	<b>\$1,200</b>	<b>\$0</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 2021 constant dollars, not in nominal dollars. Using constant dollars takes into account the effect of inflation, as measured by the national Consumer Price Index, given that inflation reduces real dollar values over time.

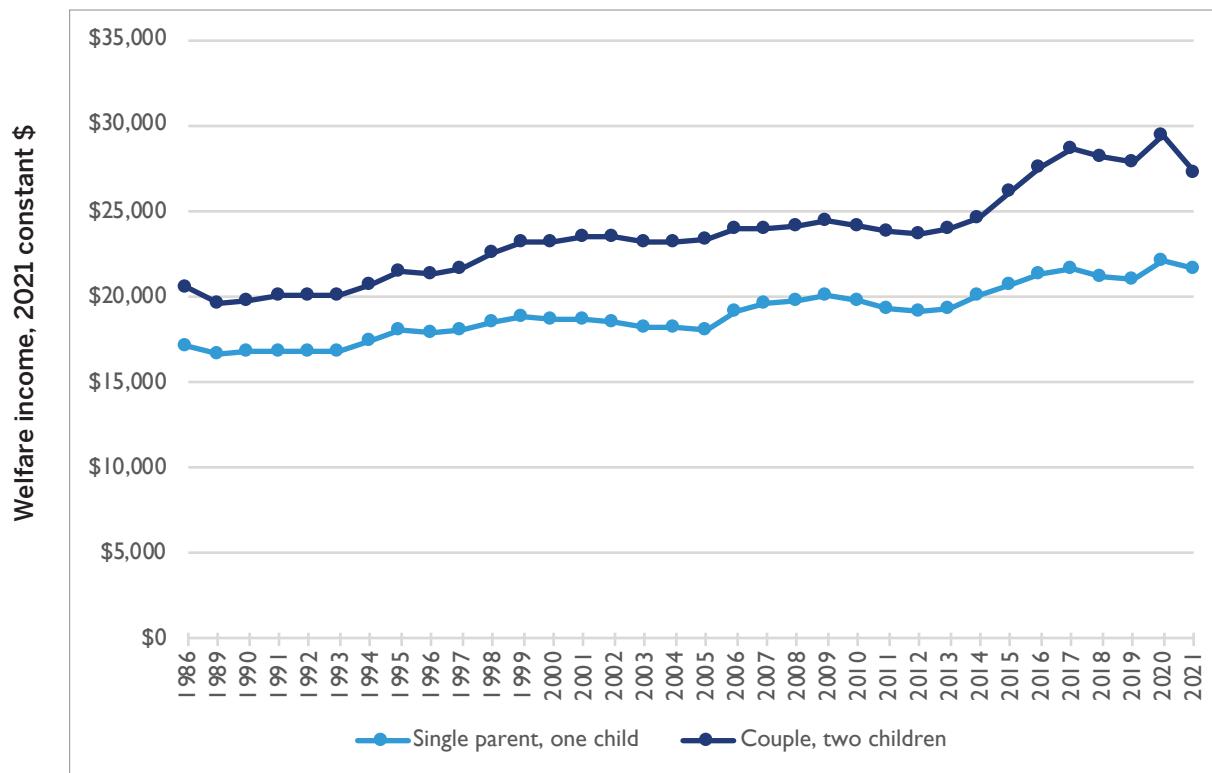
## Welfare incomes for single adults (1986-2021), 2021 constant dollars



New Brunswick's historically very low total welfare income for the **unattached single considered employable** hovered at around \$5,000 between 1986 and 2009. A significant increase occurred in 2010 when unattached singles became eligible for Transitional Assistance rather than Interim Assistance benefits. From 2010 to 2019, welfare income gradually declined. The increase in 2020 was largely due to COVID-19 pandemic-related payments. The decline in 2021, to \$7,499, was largely due to the loss of these payments.

The total welfare income of the **unattached single with a disability** was in the \$14,000 range until 1994, after which it fell by nearly \$3,000. Since then, their welfare income has stayed relatively stable at around \$10,000. The increase in 2020 and decline in 2021 were largely due first to the addition and then to the loss of COVID-19 pandemic-related payments.

## Welfare incomes for households with children (1986-2021), 2021 constant dollar



Between 1989 and 2017, the welfare incomes of households with children generally increased, with some slight fluctuations. Changes to child benefits caused welfare incomes to increase between 2015 and 2017. Between 2017 and 2019, the value of these incomes declined slightly but increased again in 2020 to the highest values across the time series, which was primarily due to COVID-19 pandemic-related payments. The decrease in 2021 was primarily due to the loss of most of the value of COVID-related payments. The loss is lower for the **single parent with one child** due to the Canada Child Benefit Young Child Supplement, which is a new COVID-19 pandemic-related payment for 2021.

Note that while the welfare income of the single parent with one child increased in real nominal value between 2020 and 2021, the effect of inflation negated the increase.

In 2021, the welfare income of the single parent with one child was \$21,595, while that of the **couple with two children** was \$27,177.

# Adequacy of welfare incomes

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

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

- The Market Basket Measure (MBM), Canada's Official Poverty Line, 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 for 2021 are estimates based on increasing the 2020 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.

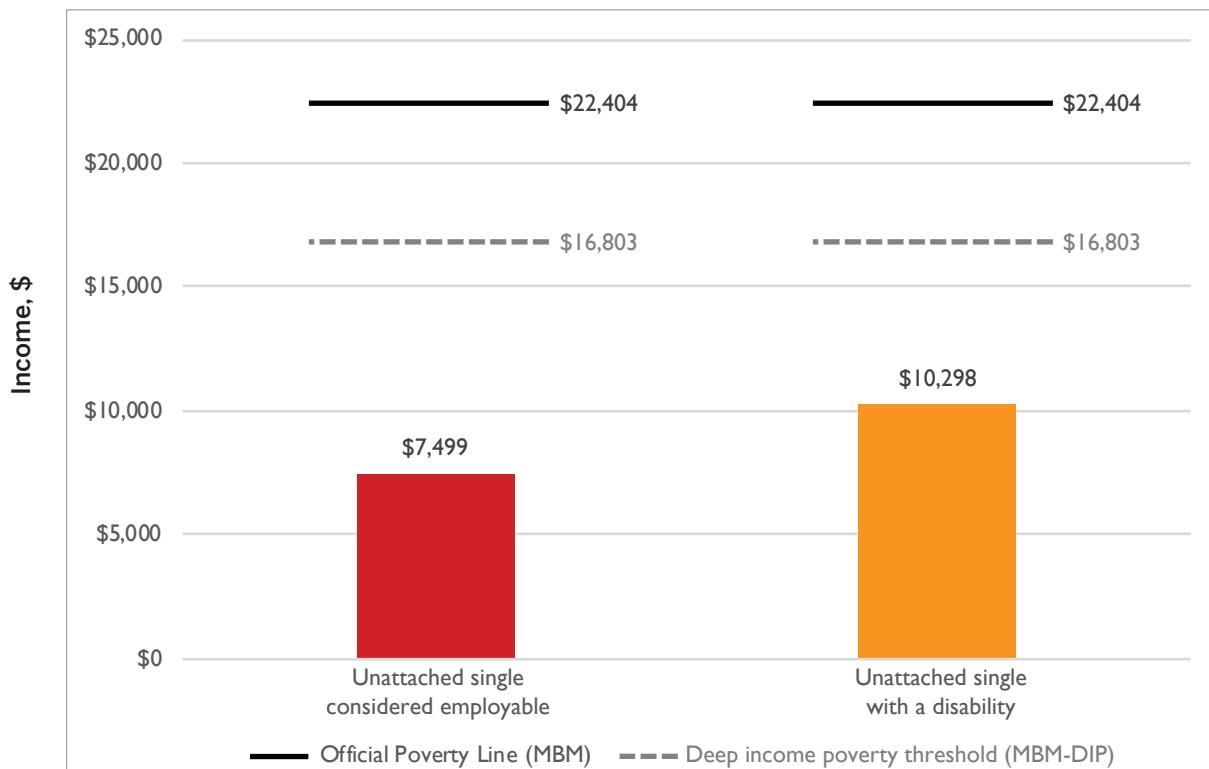
A table containing comparisons of the welfare incomes of the four example household types in New Brunswick with all four poverty / low-income thresholds is available for download at <https://maytree.com/wp-content/uploads/WiC2020-NewBrunswick.xlsx>.

## Poverty threshold comparisons

The figures below compare 2021 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 2021, which means that all four households were living in poverty. All four households were also living in deep poverty in 2021, as defined by the MBM-DIP.

### Welfare incomes and poverty thresholds for single adults, 2021

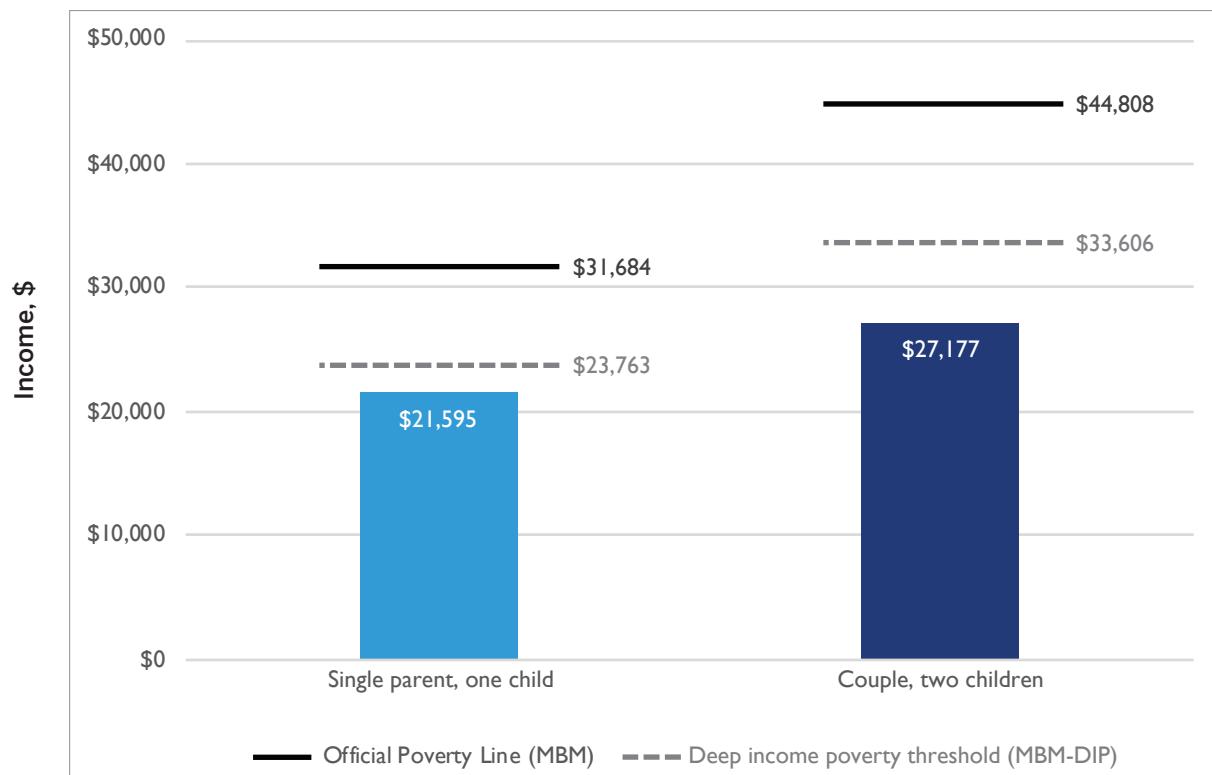


The **unattached single considered employable** had the lowest income relative to the poverty thresholds. Their income was \$9,305 below the deep income poverty threshold and \$14,906 below the poverty line. This means their income was only 45 per cent of the MBM-DIP and only 33 per cent of the MBM.

The **unattached single with a disability** fared somewhat better, with an income that was \$6,506 below the deep income poverty threshold and \$12,107 below the poverty line. In other words, their income was 61 per cent of the MBM-DIP and 46 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 associated with disability.

## Welfare incomes and poverty thresholds for households with children, 2021



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 \$2,168 below the deep income poverty threshold and \$10,089 below the poverty line. This means their income was 91 per cent of the MBM-DIP and 68 per cent of the MBM.

The income of the **couple with two children** was \$6,429 below the deep income poverty threshold and \$17,631 below the poverty line. In other words, their income was 81 per cent of the MBM-DIP and 61 per cent of the MBM.

### Low-income threshold comparisons

The welfare incomes of the example households in New Brunswick were very low relative to the low-income thresholds. In one instance, the welfare income was as low as roughly one-quarter of the threshold. The data is 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 27 per cent of the LIM and 39 per cent of the LICO. The highest was that of the **single parent with**

**one child**, whose welfare income was 56 per cent of the LIM and 92 per cent of the LICO. The **unattached single with a disability** had an income of 37 per cent of the LIM and 53 per cent of the LICO. The income of the **couple with two children** was 49 per cent of the LIM and 75 per cent of the LICO.

## Changes to adequacy of welfare incomes

The graphs below show the total welfare incomes of each of the four example household types in New Brunswick as a percentage of the Market Basket Measure (MBM), starting in 2002. The MBM has been updated twice since its creation in 2000, first in 2008 and again in 2018. This “rebasing” updates the measure, including the items and costs included in the basket, to better reflect contemporary circumstances.

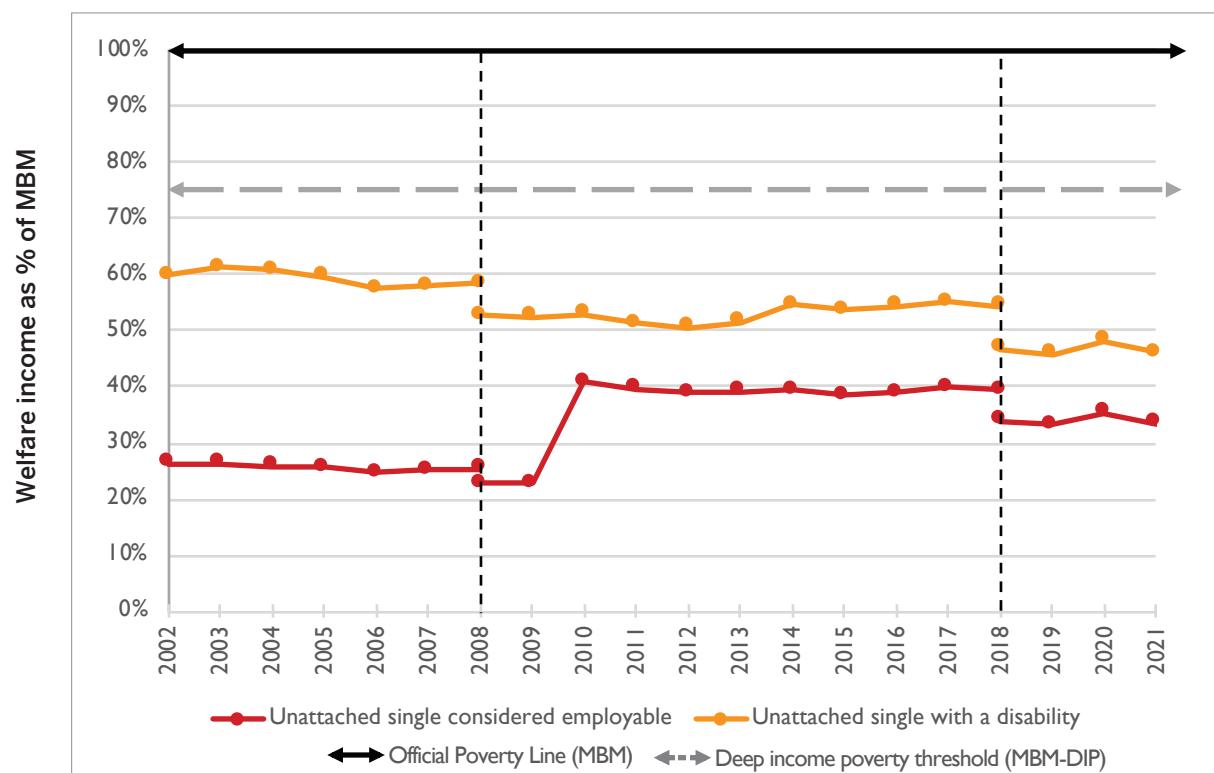
Three trendlines for each household are shown, which correspond to the relationship between welfare incomes and the original and rebased MBMs. Rebasing typically creates a higher poverty threshold than that of a previous base.

The 100 per cent threshold at the top of the vertical axis represents Canada’s Official Poverty Line. As such, the graphs essentially show how far below the poverty line the households have been in terms of their total welfare income over the past twenty years. The trendlines indicate changes in the level of poverty of the households within the years in which the bases are applied. A rise in the trendline within those periods indicates an improvement in their level of poverty while a decline indicates a worsening of the depth of their poverty.

A grey line has also been included that indicates the deep income poverty threshold, which is 75 per cent of the MBM. As such, the graphs also show the relationship between total welfare incomes over time and deep poverty.

Note that MBM thresholds vary by province and community size, and so Moncton is used. Also note that the 2021 MBM thresholds are estimates based on increasing the 2020 thresholds to account for inflation. More information is in the methodology section.

## Welfare incomes as a percentage of MBM for single adults (2002-2021)



Of all the example households, the welfare income of the **unattached single considered employable** was lowest relative to the poverty line across the time series. Starting in 2002, the income was only 26 per cent of the poverty line and remained at that level through 2008, when it was 25 per cent. After rebasing in 2008, their income relative to the poverty line was slightly lower at 23 per cent. A sharp increase followed in 2010 to 41 per cent, where it stayed almost the same for the following eight years, ending at 39 per cent of the poverty line. The 2018 rebasing put their income at 34 per cent of the poverty line, where again it remained basically unchanged until 2021 where it ended the series at 33 per cent.

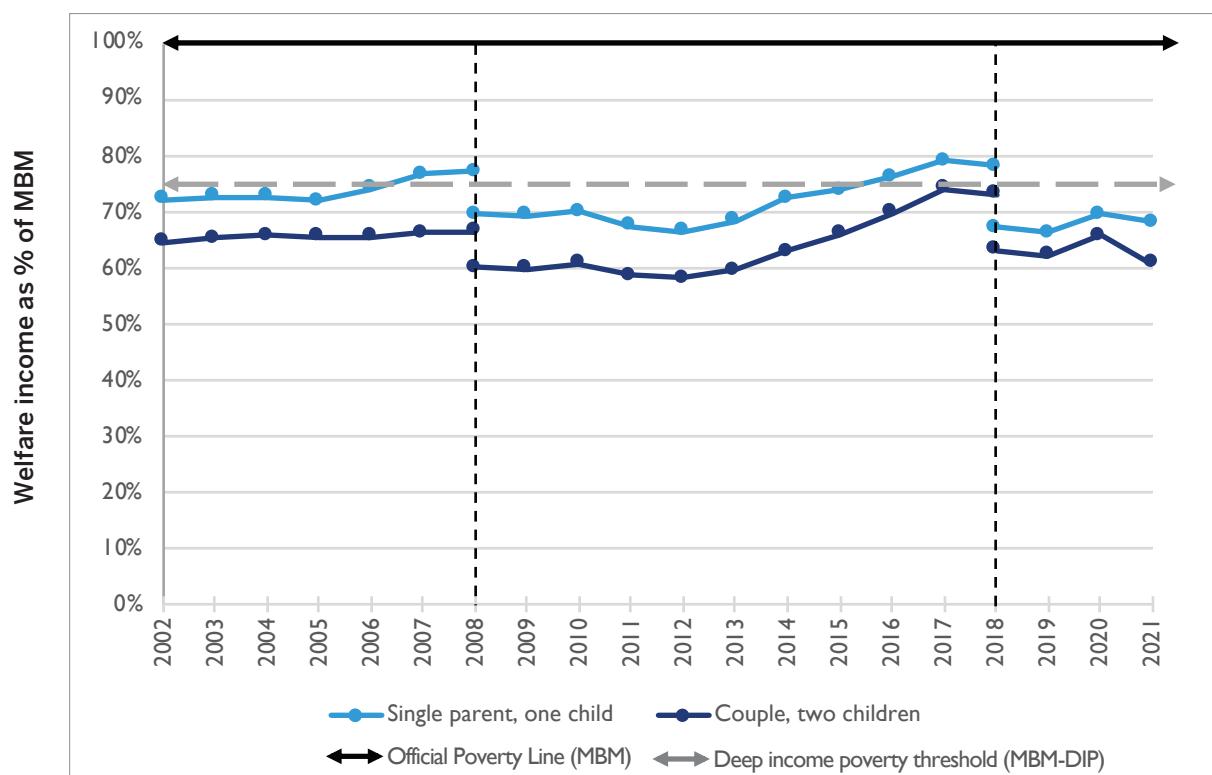
Overall, the income of the unattached single considered employable relative to the MBM increased by seven percentage points across the entire time series, from 26 to 33 per cent of the poverty line. While this is an improvement, the household still experienced a significant depth of poverty with a total income of one-third of the poverty line. Of course, their income was below the deep income poverty threshold across the entire time series, so they would have been living in deep poverty over the last 20 years.

The welfare income of the **unattached single with a disability** started the time series at the much higher relative level of 60 per cent of the poverty line, remaining at virtually the same level until 2008 when it was 58 per cent. After the 2008

rebasing, their income was 53 per cent of the poverty line, after which it remained relatively flat, ending in 2018 at 54 per cent. After the 2018 rebasing, their income was 47 per cent of the poverty line. Again, with a slight fluctuation, their income remained at virtually the same level, ending the time series in 2021 at 46 per cent of the poverty line.

Overall, the income of the unattached single with a disability declined substantially relative to the poverty line across the time series, decreasing by 14 percentage points. This represents a significant worsening of the depth of their poverty over the past 20 years. As well, their income was below the deep income poverty threshold across the entire time series so they would have been living in deep income poverty throughout the entire 20-year period.

### Welfare incomes as a percentage of MBM for households with children (2002-2021)



Among the four example households, the welfare income of the **single parent with one child** fared best relative to the poverty line, starting the time series at 72 per cent and increasing to 77 per cent in 2008. After rebasing, their income was slightly lower at 70 per cent of the poverty line. Over the following ten years, their income rose from a low of 67 per cent in 2012 to a high of 79 per cent in 2017, and ended in 2018 at 78 per cent of the poverty line. After 2018's rebasing their

income was at 67 per cent of the poverty line and, after some fluctuations, ended the time series at 68 per cent in 2021.

Overall, the relative income of the single parent with one child declined slightly across the time series, from 72 per cent of the poverty line in 2002 to 68 per cent in 2021. Their income was below the deep income poverty threshold for most of the entire time series, only rising above deep income poverty for two of the past twenty years.

The welfare income of the **couple with two children** followed a similar trendline to that of the single parent but started the time series at the lower level of 65 per cent of the poverty line in 2002, moving to 66 per cent in 2008. After the 2008 rebasing, their income was 60 per cent of the poverty line. Over the following ten years their income rose from a low of 58 per cent in 2012 to a high of 74 per cent in 2017, then fell to 73 per cent in 2018. After 2018's rebasing their income was at 63 per cent of the poverty line. Their relative income fluctuated more than that of the single parent with one child over the following three years, ending the time series at 61 per cent of the poverty line in 2012.

Overall, the relative income of the couple with two children declined slightly across the time series, from 66 per cent of the poverty line in 2008 to 61 per cent, or less than one-third, in 2012. In addition, their income was below the deep income poverty threshold across the entire time series, meaning they would have been living in deep poverty for the past 20 years.

## 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 2021 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 2021.

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 components 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 2021, one example household — the single parent with one child — was also eligible for payments related to the continuing 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 2021. All four households are assumed to be living in St. John's. The child in the single parent household is two years old and the children in the couple household are ten and 15. COVID-19 pandemic-related payments are included where applicable in the table below.

### Components of welfare incomes, 2021

	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	\$9,120	\$1,800	\$1,800
Federal child benefits	\$0	\$0	\$7,999	\$11,473
Provincial child benefits	\$0	\$0	\$410	\$844
Federal tax credits / benefits	\$322	\$389	\$751	\$907
Provincial tax credits / benefits	\$220	\$521	\$440	\$727
<b>Total 2021 income</b>	<b>\$11,390</b>	<b>\$18,226</b>	<b>\$25,044</b>	<b>\$29,971</b>

Note: Totals may not add up due to rounding.

Total annual welfare incomes in 2021 ranged from \$11,390 for the unattached single considered employable to \$29,971 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 \$25,044.

**Basic social assistance:** Monthly basic social assistance benefit amounts remained unchanged in 2021.

**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. This amount remained unchanged in 2021.

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. This amount remained unchanged in 2021. In addition, the unattached single with a disability received top-ups from HCS of \$6,000 for rent and \$1,320 for utilities. Note that these amounts are rounded averages of top-ups provided to recipients in these household types, and that this data was provided by HCS.

**Federal child benefits:** Both households with children received the Canada Child Benefit (CCB), which increased with inflation in July 2021 from \$563.75 to \$569.42 per month for a child under six years of age and from \$475.66 to \$480.41 per month for a child aged six to 17. In addition, the single parent of one child aged two received the COVID-19 pandemic-related CCB Young Child Supplement, given to CCB-eligible families with children under the age of six, of \$300 per child in January, April, July, and October.

**Provincial child benefits:** Both households with children received the Newfoundland and Labrador Child Benefit. In July 2021, this monthly payment increased from \$34.08 to \$34.17 for the first child, and from \$36.17 to \$36.33 for the second child.

**Federal tax credits / benefits:** All four households received the GST/HST credit, which increased in July 2021 with inflation. The unattached single considered employable and the unattached single with a disability received \$297.50 in basic GST/HST credit, while the single parent with one child received \$595 and the couple with two children received \$907. Three households also received the GST/HST credit supplement. The unattached single considered employable received \$24.20, the unattached single with a disability received \$91.08 and the single parent with one child received the maximum amount of \$156.

**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 \$521, the single parent with one child received \$440, and the couple with two children received \$727. These amounts remained unchanged in 2021.

## COVID-19 pandemic-related payments

The only pandemic-related payment available to the example Newfoundland and Labrador households in 2021 was received by the single parent of one child aged two, which came from the federal Canada Child Benefit Young Child Supplement of \$300 per child, paid in January, April, July, and October. This amount is included in, and is not in addition to, the benefits described in the Components section above.

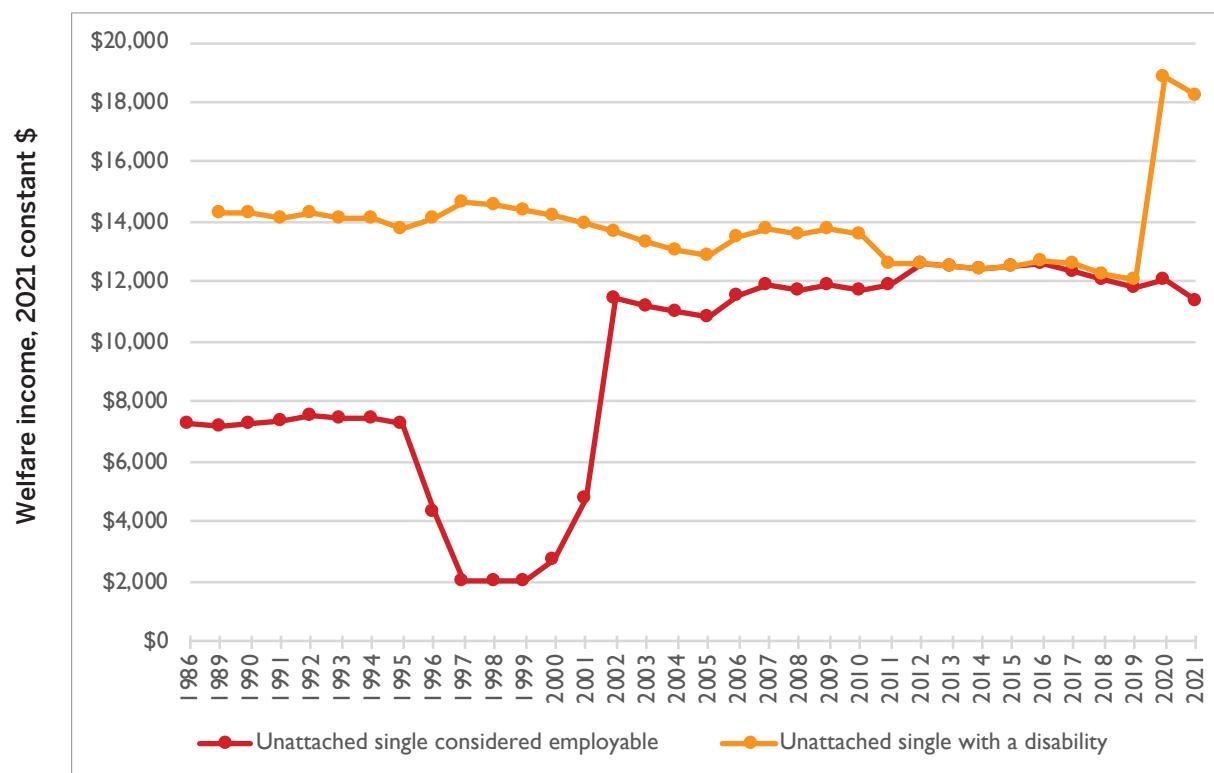
### COVID-19 pandemic-related payments, 2021

	Unattached single considered employable	Unattached single with a disability	Single parent, one child	Couple, two children
Provincial payments	\$0	\$0	\$0	\$0
Federal payments	\$0	\$0	\$1,200	\$0
<b>Total 2021 COVID-related payments</b>	<b>\$0</b>	<b>\$0</b>	<b>\$1,200</b>	<b>\$0</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 2021 constant dollars, not in nominal dollars. Using constant dollars 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 (1986-2021), 2021 constant dollars



The welfare income of the **unattached single considered employable** was very low through the first half of the time series, with a massive decline in the late 1990s that resulted from a policy change that gave recipients very low room and board allowances instead of market rent shelter benefits. The welfare income of the **unattached single with a disability** declined gradually from the start of the time series until 2012, when the two welfare income values converged.

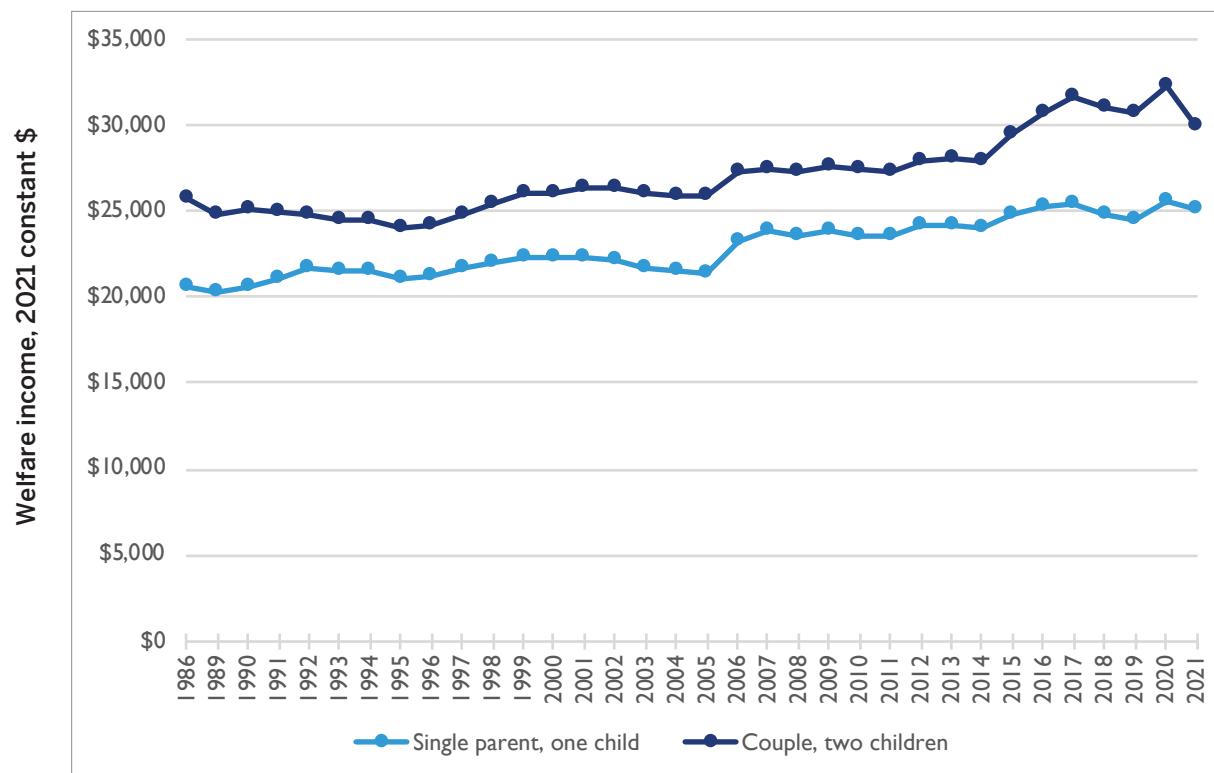
The 2012 convergence resulted from the elimination of supplemental shelter benefits in the income calculations for the unattached single with a disability. Between that point and 2019, the Fuel Supplement was included in the calculations of the income of the unattached single with a disability as a proxy for shelter and utilities top-ups provided by the Department of Health and Community Services (HCS).

The large increase in the 2020 income of the unattached single with a disability resulted primarily 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. The total welfare income of both households also increased in 2020 due to the addition of COVID-19 pandemic-related benefits.

The declines in 2021 resulted primarily from the loss of pandemic-related payments, as well as the impact of inflation on unchanged social assistance benefit amounts. Note that while the welfare income of the unattached single with a disability was nominally the same in 2021 as in 2020, the effect of inflation resulted in a decrease in constant value.

In 2021, the total welfare income of the **unattached single considered employable** was \$11,390, while that of the **unattached single with a disability** was \$18,226.

### Welfare incomes for households with children (1986-2021), 2021 constant dollars



Welfare incomes for households with children have gradually increased over time, with larger increases in 2006, between 2015 and 2017, and in 2020, which marked the highest level 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. The decrease in 2021 was primarily due to the loss of most of the value of COVID-related payments, as well as to the impact of inflation on unchanged social assistance benefit amounts. Note that while the welfare income of the single parent with one child was nominally higher in 2021 than in 2020, the effect of inflation resulted in a decrease in real value.

In 2021, the welfare income of the **single parent with one child** was \$25,044, while that of the **couple with two children** was \$29,971.

## 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:

- The Market Basket Measure (MBM), Canada's Official Poverty Line, 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, so those for St. John's are used in the analysis below. As well, both the MBM and LIM thresholds in 2021 are estimates based on increasing the 2020 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.

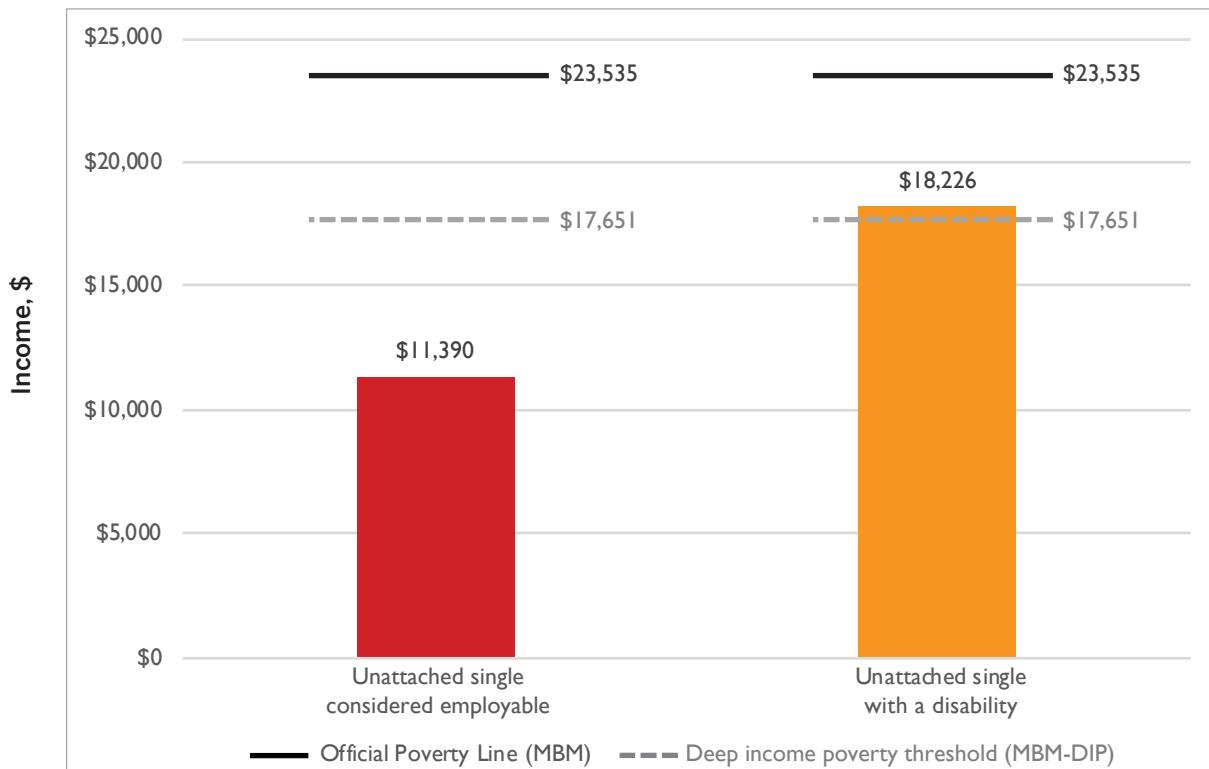
A table containing comparisons of the welfare incomes of the four example household types in Newfoundland and Labrador with all four poverty / low-income thresholds is available for download at <https://maytree.com/wp-content/uploads/WiC2021-NewfoundlandLabrador.xlsx>.

## 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 2021, which means that all four households were living in poverty. Two of the four households were also living in deep poverty in 2021, as defined by the MBM-DIP.

### Welfare incomes and poverty thresholds for single adults, 2021

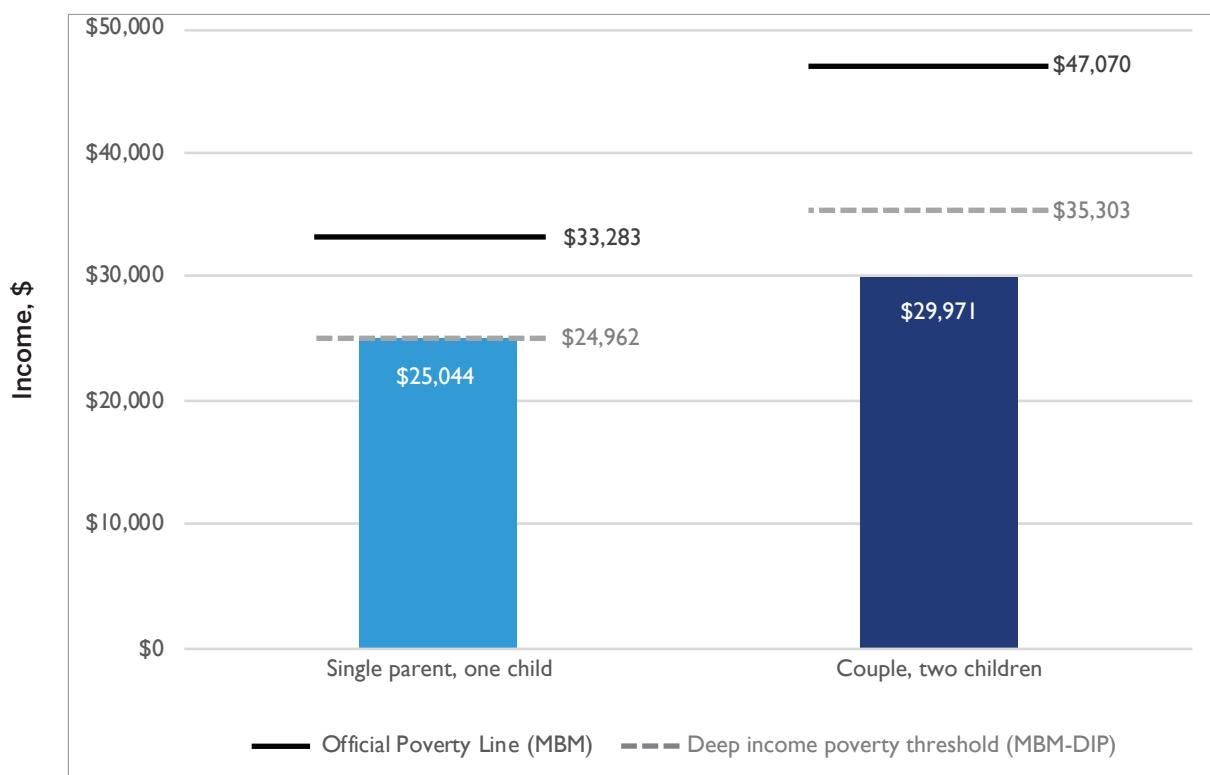


The **unattached single considered employable** had the lowest income relative to the poverty thresholds. Their income was \$6,262 below the deep income poverty threshold and \$12,145 below the poverty line. In other words, their income was only 65 per cent of the MBM-DIP and only 48 per cent of the MBM.

The **unattached single with a disability** fared best of all four example households relative to the poverty thresholds. Their income was \$574 above the deep income poverty threshold, but it remained below the poverty line by \$5,309. This means their income was 103 per cent of the MBM-DIP but 77 per cent of the MBM.

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

## Welfare incomes and poverty thresholds for households with children, 2021



The **single parent with one child** had a welfare income \$82 above the deep income poverty threshold, but below the poverty line by \$8,239. In other words, their income was 100 per cent of the MBM-DIP but 75 per cent of MBM.

The welfare income of the **couple with two children** was \$5,331 below the deep income poverty threshold and \$17,099 below the poverty line. This means their income was 85 per cent of the MBM-DIP and 64 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 41 per cent of the LIM and 59 per cent of the LICO thresholds. The highest income relative to the LIM was that of the **unattached single with a disability**, at 66 per cent, while their income relative to the LICO was 95 per cent. The highest income relative to the LICO was that of the **single parent with one child**, at 107 per cent, while their income relative to the LIM was 64 per cent. The income of the **couple with two children** was 55 per cent of the LIM and 82 per cent of the LICO.

# Changes to adequacy of welfare incomes

The graphs below show the total welfare incomes of each of the four example household types in Newfoundland and Labrador as a percentage of the Market Basket Measure (MBM), starting in 2002. The MBM has been updated twice since its creation in 2000, first in 2008 and again in 2018. This “rebasing” updates the measure, including the items and costs included in the basket, to better reflect contemporary circumstances.

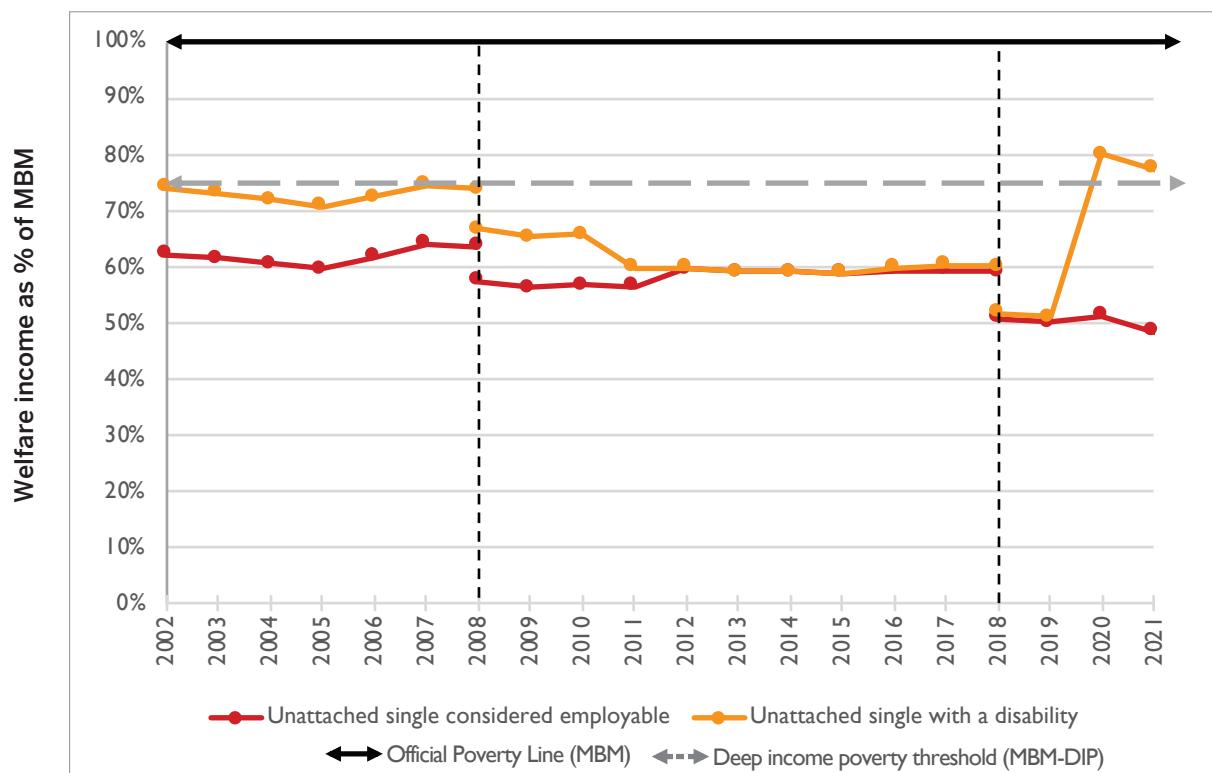
Three trendlines for each household are shown, which correspond to the relationship between welfare incomes and the original and rebased MBMs. Rebasing typically creates a higher poverty threshold than that of a previous base.

The 100 per cent threshold at the top of the vertical axis represents Canada’s Official Poverty Line. As such, the graphs essentially show how far below the poverty line the households have been in terms of their total welfare income over the past 20 years. The trendlines indicate changes in the level of poverty of the households within the years in which the bases are applied. A rise in the trendline within those periods indicates an improvement in their level of poverty while a decline indicates a worsening of the depth of their poverty.

A grey line has also been included that indicates the deep income poverty threshold, which is 75 per cent of the MBM. As such, the graphs also show the relationship between total welfare incomes over time and deep poverty.

Note that MBM thresholds vary by province and community size, and so St. John’s is used. Also note that the 2021 MBM thresholds are estimates based on increasing the 2020 thresholds to account for inflation. More information is in the methodology section.

## Welfare incomes as a per cent of MBM for single adults (2002-2021)



The welfare income of the **unattached single considered employable** started the time series in 2002 at 62 per cent of the poverty line, increasing with some fluctuations to 63 per cent in 2008. After rebasing, their income was at 57 per cent of the poverty line. Over the following ten years, their relative income increased only slightly, to 59 per cent of the poverty line in 2018. After 2018's rebasing, their income was at 51 per cent of the poverty line, staying virtually the same through 2020 and then declining to 48 per cent in 2021, which is the lowest relative level across the entire time series.

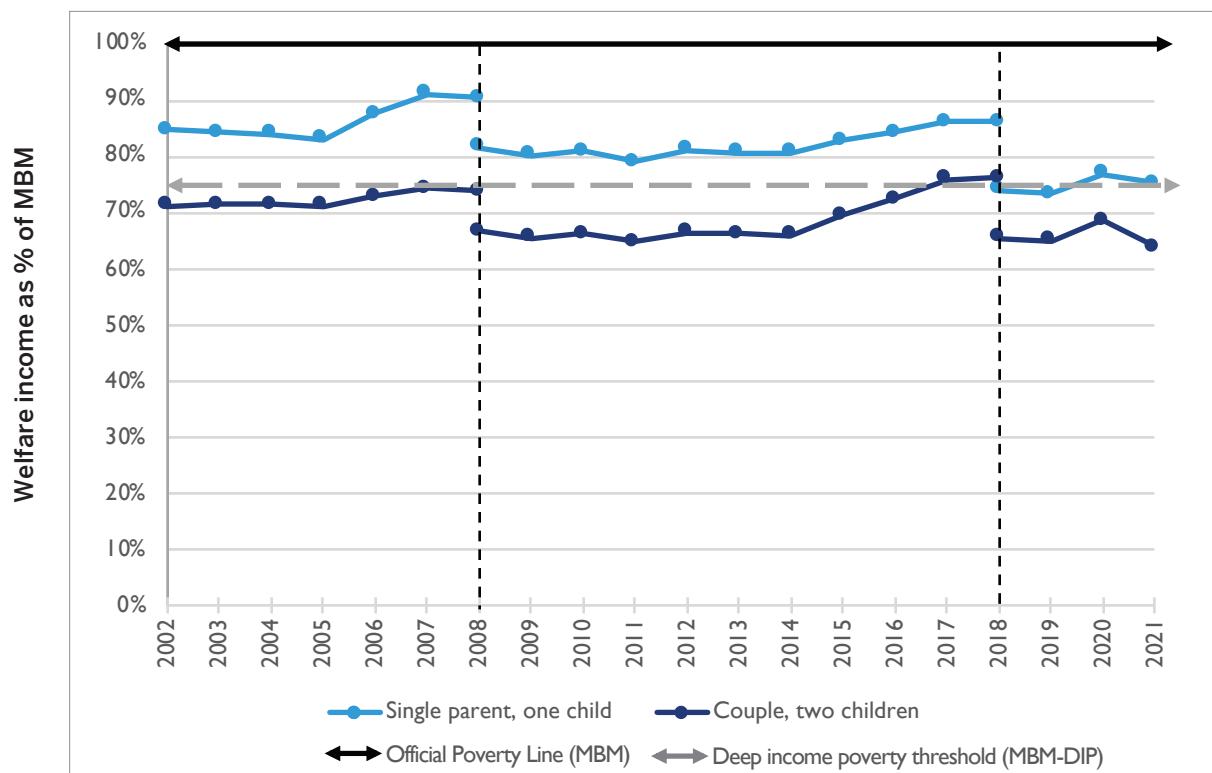
Overall, the welfare income of the unattached single considered employable was fourteen percentage points lower relative to the poverty line in 2021 than it was in 2002, which represents a significant worsening of their depth of poverty over the time series. As well, their income was below the deep income poverty threshold across the entire time series, meaning they would have been living in deep poverty over the last twenty years.

The welfare income of the **unattached single with a disability** started the time series from the higher level of 74 per cent of the poverty line in 2002. With some fluctuations in the intervening years, it was at 74 per cent again in 2008. After rebasing, their income was at 67 per cent of the poverty line, after which it

remained stable until 2010, falling to 60 per cent in 2011 and for the following seven years. After the 2018 rebasing, their income was at 52 per cent of the poverty line, where it remained almost the same for one year, then increased significantly in 2020 to 80 per cent of the poverty line, which was due to a methodology change used in this report (see the “Changes to welfare incomes” section above). The end of the time series in 2021 saw their relative welfare income at 77 per cent of the poverty line.

Overall, the relative welfare income of the unattached single with a disability was slightly higher in 2021, at 77 per cent of the poverty line, than it was in 2002, at 74 per cent. This represents a very modest improvement in this household’s depth of poverty. In addition, their income was below the deep income poverty threshold for the vast majority of the years in the time series, only getting slightly above deep income poverty in 2020 and 2021. As such, they would have spent the majority of the past 20 years living in deep poverty.

### Welfare incomes as a percentage of MBM for households with children (2002-2021)



The welfare income of the **single parent with one child** started the time series at 85 per cent of the poverty line, increasing to 91 per cent in 2007 and 90 per cent in 2008. After rebasing, their income was 82 per cent of the poverty line, where it remained relatively unchanged for the next six years. Starting in 2015 their income

increased, ending at 86 per cent of the poverty line in 2018. After rebasing their income was 74 per cent of the poverty line, after which it remained stable for one year, increasing to 77 per cent in 2020 and ending the time series at 75 per cent of the poverty line in 2021.

Overall, the relative welfare income of the single parent with one child was ten percentage points lower in 2021 than it was in 2002, which represents a significant worsening of the depth of their poverty over the time series. Their income was, however, above the deep income poverty threshold for most of the time series, only falling below and hovering around that threshold over the past four years.

The welfare income of the **couple with two children** followed a similar trendline to that of the single parent with one child, although it began at the lower level of 71 per cent of the poverty line in 2002, rising to 74 per cent in 2007 and 2008. After rebasing, their income was 67 per cent of the poverty line, where it remained with some fluctuations until 2014. Increases starting in 2015 were followed by a high of 76 per cent of the poverty line in 2017 and 2018. After 2018's rebasing, their income was 65 per cent of the poverty line. An increase to 69 per cent in 2020 was followed by a steep decrease to 64 per cent of the poverty line in 2021.

Overall, the relative welfare income of the couple with two children was seven percentage points lower in 2021 than it was in 2002, which represents a slight worsening of the depth of their poverty across the time series. In addition, as their income was only above the deep income poverty threshold for one year, they would have spent the vast majority of the past 20 years living in deep poverty.

## 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 2021 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 2021.

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 components 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 2021, one example household — the single parent with one child — was also eligible for payments related to the continuing 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 2021. All four households are assumed to be living in Yellowknife. The child in the single parent household is two years old and the children in the couple household are ten and 15. COVID-19 pandemic-related payments are included where applicable in the table below.

### Components of welfare incomes, 2021

	Unattached single considered employable	Unattached single with a disability	Single parent, one child	Couple, two children
Basic social assistance	\$26,255	\$26,389	\$28,616	\$36,192
Additional social assistance	\$0	\$5,328	\$0	\$0
Federal child benefits	\$0	\$0	\$7,999	\$11,149
Territorial child benefits	\$0	\$0	\$815	\$1,074
Federal tax credits / benefits	\$454	\$454	\$751	\$907
Territorial tax credits / benefits	\$182	\$182	\$392	\$784
<b>Total 2021 income</b>	<b>\$26,891</b>	<b>\$32,353</b>	<b>\$38,573</b>	<b>\$50,105</b>

Note: Totals may not add up due to rounding.

Total annual welfare incomes in 2021 ranged from \$26,891 for the unattached single considered employable to \$50,105 for the couple with two children. The income of the unattached single with a disability was \$32,353 and that of the single parent with one child was \$38,573.

**Basic social assistance:** The food allowance remained unchanged in 2021 and monthly amounts were \$343 for households with one adult and \$480 for households with two adults. The clothing allowance, which provides \$79 per year for a one-adult household or \$110 for the couple household, also remained unchanged.

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. The shelter amount included in our calculations is a maximum 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 2021, and are provided by the Department of Education, Culture and Employment. These amounts increased in 2021 for all households other than the unattached single with a disability.

All four households continued to receive the Furnishing Allowance in 2021 due to a 2020 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 with one child 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. These amounts remained unchanged in 2021.

**Federal child benefits:** Both households with children received the Canada Child Benefit (CCB), which increased with inflation in July 2021 from \$563.75 to \$569.42 per month for a child under six years of age and from \$475.66 to \$480.41 per month for a child aged six to 17. The couple with two children received \$930.72 per month from January to June and \$927.38 per month from July to December, which is a reduced amount because their prior year incomes were above the level of eligibility for the maximum amounts. The single parent of one child aged two received the additional COVID-19 pandemic-related CCB Young Child Supplement, which was given to CCB-eligible families with children under the age of six, of \$300 per child in January, April, July, and October.

**Territorial child benefits:** Both households with children received the Northwest Territories 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 a reduced amount, due to income in prior years, of \$90.89 per month from January to June, and \$88.03 per month from July to December. The maximum amounts for this benefit remained unchanged in 2021.

**Federal tax credits / benefits:** All four households received the GST/HST credit, which increased in July 2021 with inflation. The unattached single considered employable and the unattached single with a disability received \$297.50 in basic GST/HST credit, while the single parent with one child received \$595 and the couple with two children received \$907. Three households also received the GST/HST credit supplement. The unattached single considered employable, the unattached single with a disability, and the single parent with one child each received the maximum amount of \$156.

**Territorial tax credits / benefits:** All four households received the Northwest Territories Cost of Living Offset, which helps to offset the cost of the NWT carbon tax. Households received two quarterly payments for the 2020/21 year in the amounts of \$78 per adult and \$90 per child under 18, and two quarterly payments for the 2021/22 year in the amounts of \$104 per adult and \$120 per child.

## COVID-19 pandemic-related payments

Pandemic-related payments available to the example Northwest Territories households came from both territorial and federal programs. Continuing enrollment in 2021 in the “Wellness: Self-Care” Productive Choice provided pandemic-based funds from the territory to all example households. In addition, the single parent of one child aged two received the federal Canada Child Benefit Young Child Supplement of \$300 per child, paid in January, April, July, and October. These amounts are included in, and are not in addition to, the benefits described in the Components section above.

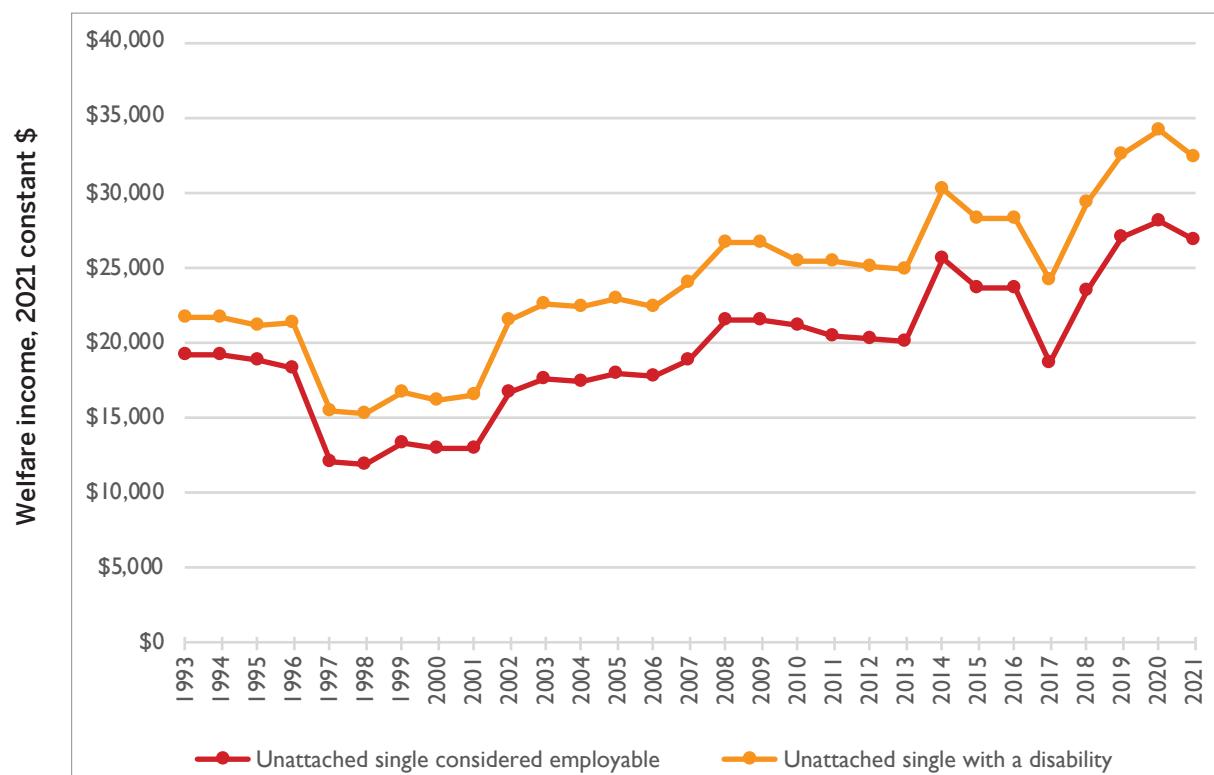
### COVID-19 pandemic-related payments, 2021

	Unattached single considered employable	Unattached single with a disability	Single parent, one child	Couple, two children
Territorial payments	\$175	\$175	\$323	\$567
Federal payments	\$0	\$0	\$1,200	\$0
<b>Total 2021 COVID-related payments</b>	<b>\$175</b>	<b>\$175</b>	<b>\$1,523</b>	<b>\$567</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 2021 constant dollars, not in nominal dollars. Using constant dollars 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 (1993-2021), 2021 constant dollars



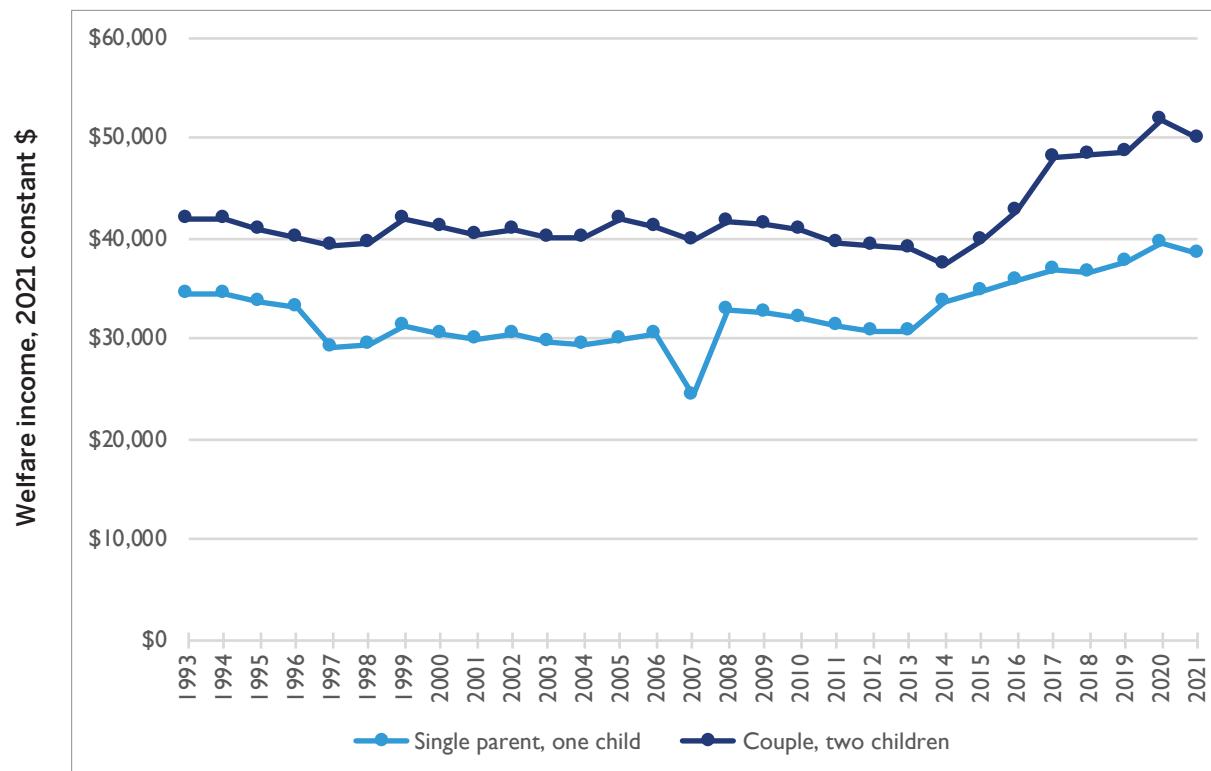
A nearly identical pattern is evident in the welfare incomes of the **unattached single considered employable** and the **unattached single with a disability** over the time series. After a substantial decline in 1997, both saw a gradual increase until 2008, a slight decrease until 2013, and significant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

The 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 2019 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.

The increases in 2020, which marked the high point across the time series, were due to COVID-19 pandemic-related payments from both territorial and federal sources. The decline in 2021 was due primarily to the loss of most of those payments, and, in the case of the unattached single with a disability, a decline in average monthly utilities amounts.

In 2021, the welfare income of the **unattached single considered employable** was \$26,891. The welfare income of the **unattached single with a disability** was \$32,353.

## Welfare incomes for households with children (1993-2021), 2021 constant dollars



After a decline in welfare incomes through the early 1990s, households with children saw relative stability, with some fluctuations, until 2013/2014. A generally increasing trend followed thereafter until 2021. 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 recent increases, as were the addition of COVID-19 pandemic-related payments in 2020 from both provincial and federal sources. 2020 saw the highest values in welfare incomes across the time series for both households. The declines in 2021 resulted primarily from the loss of COVID-19 pandemic-related supports, as well as the impact of inflation on unchanged social assistance benefit amounts.

Note that while the welfare income of the single parent with one child was nominally higher in 2021 than in 2020, the effect of inflation negated this increase.

In 2021, the **single parent with one child** had a welfare income of \$38,573. The **couple with two children** had a welfare income of \$50,105.

# Adequacy of welfare incomes

With the adoption of the Market Basket Measure as Canada's Official Poverty Line in 2018, Statistics Canada has been working to establish an MBM threshold that would be applicable to the particular circumstances of life in the North. The finalized thresholds for the Northern Market Basket Measure, or MBM-N, have just been released, which for the first time allows for poverty to be more accurately assessed in the Northwest Territories and Yukon. Note that Statistics Canada is in the process of creating a separate Market Basket Measure for Nunavut.

Starting in this report, we will use two measures of poverty to assess the adequacy of total welfare incomes in the Northwest Territories:

- The Northern Market Basket Measure (MBM-N), Canada's Official Poverty Line for the Northwest Territories and Yukon, identifies households whose disposable income is less than the cost of a “basket” of goods and services that represent a basic standard of living in those territories.
- Deep Income Poverty (MBM-N-DIP) identifies households whose disposable income is less than 75 per cent of the MBM-N.

MBM-N thresholds vary by territory and community size and so those for Yellowknife are used in the analysis below. As well, the MBM-N thresholds for 2021 are estimates based on increasing the finalized 2020 thresholds to account for inflation.

Note also that while we use the Low Income Measure and the Low Income Cut Off for adequacy comparisons in the provinces, they do not appropriately reflect life in the North and thus, as in past reports, we will not use those measures to provide adequacy comparisons for the territories.

As well, note 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.

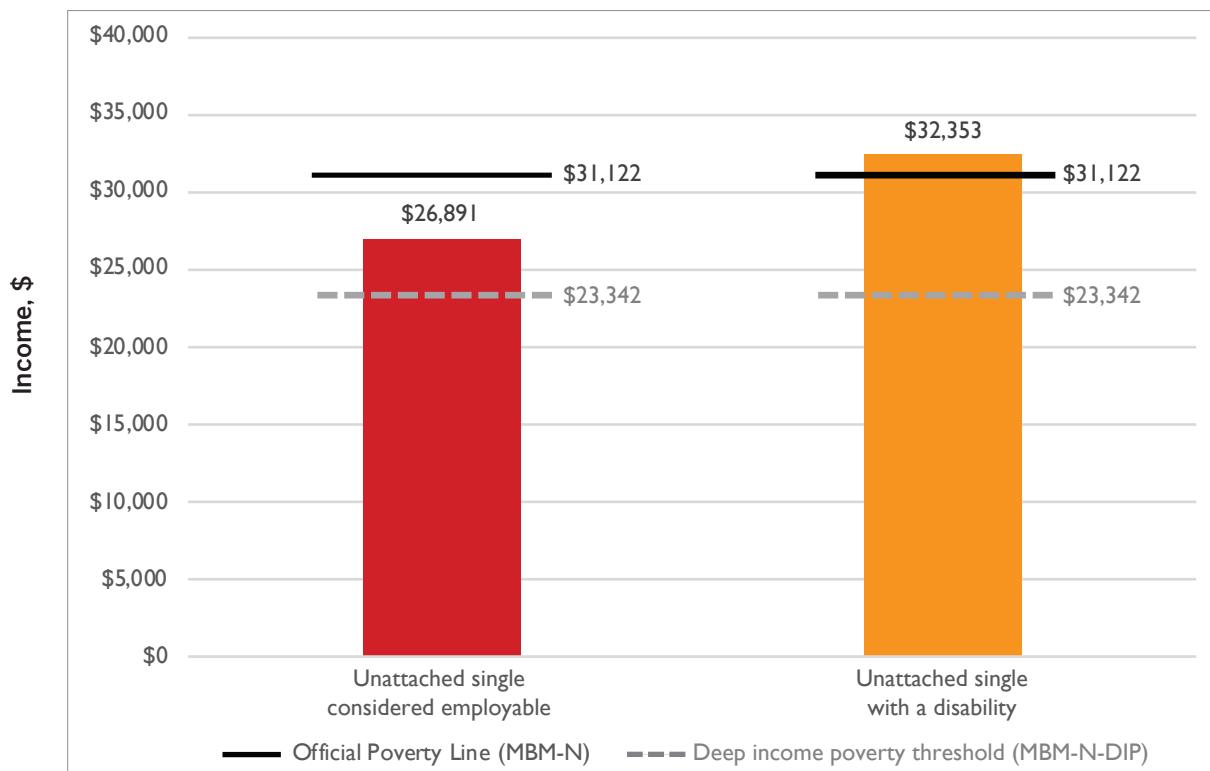
A table containing comparisons of the welfare incomes of the four example household types in the Northwest Territories with the two poverty thresholds is available for download <https://maytree.com/wp-content/uploads/WiC2021-NorthwestTerritories.xlsx>.

## Poverty threshold comparisons

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

The welfare incomes of all but one of the four example household types in the Northwest Territories were below Canada's Official Poverty Line in 2021, meaning that three of the four households were living in poverty. However, none of the four households was living in deep poverty in 2021, as defined by the MBM-N-DIP.

### Welfare incomes and poverty thresholds for single adults, 2021

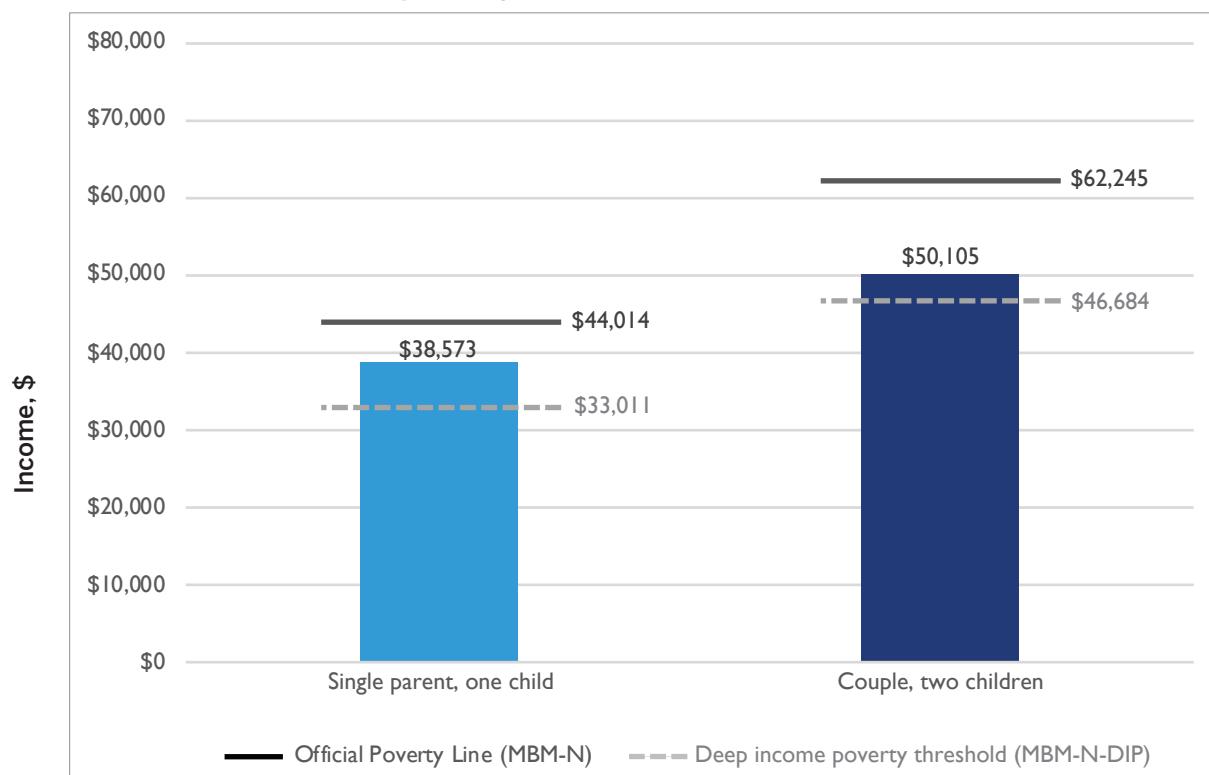


The welfare income of the **unattached single considered employable** was \$3,549 above the deep income poverty threshold but \$4,232 below the poverty line. This means their income was 115 per cent of the MBM-N-DIP but only 86 per cent of the MBM-N.

The **unattached single with a disability** had an income that was highest relative to the poverty thresholds among the four households. Their welfare income was \$9,011 above the deep income poverty threshold and \$1,231 above the poverty line. In other words, their income was 139 per cent of the MBM-N-DIP and 104 per cent of the MBM-N.

While the unattached single with a disability was living out of poverty in 2021 according to these thresholds, it is important to note that the poverty experienced by persons with disabilities is under-represented because neither the MBM-N nor the MBM-N-DIP account for the additional costs associated with disability.

## Welfare incomes and poverty thresholds for households with children, 2021



The welfare income of the **single parent with one child** was \$5,562 above the deep income poverty threshold but \$5,441 below the poverty line. This means their income was 117 per cent of the MBM-N-DIP but 88 per cent of the MBM-N.

The **couple with two children** had the lowest income relative to the poverty thresholds. Their welfare income was \$3,421 above the deep income poverty threshold but \$12,140 below the poverty line. In other words, their income was 107 per cent of the MBM-N-DIP but only 80 per cent of the MBM-N.

## 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.
4. Adequacy of welfare incomes: Comparisons of the welfare incomes of each household with the two poverty thresholds.

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 components 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 2021, one example household — the single parent with one child — was also eligible for payments related to the continuing COVID-19 pandemic.

The table below shows the value of the welfare income components of the four example household types in Nova Scotia in 2021. All four households are assumed to be living in Halifax. The child in the single parent household is two years old and the children in the couple household are ten and 15. COVID-19 pandemic-related payments are included where applicable in the table below.

### Components of welfare incomes, 2021

	Unattached single considered employable	Unattached single with a disability	Single parent, one child	Couple, two children
Basic social assistance	\$7,832	\$11,000	\$11,144	\$15,916
Additional social assistance	\$0	\$0	\$0	\$150
Federal child benefits	\$0	\$0	\$7,999	\$11,473
Provincial child benefits	\$0	\$0	\$925	\$1,750
Federal tax credits / benefits	\$298	\$304	\$751	\$907
Provincial tax credits / benefits	\$255	\$255	\$315	\$375
<b>Total 2021 income</b>	<b>\$8,385</b>	<b>\$11,559</b>	<b>\$21,134</b>	<b>\$30,571</b>

Note: Totals may not add up due to rounding.

Total annual welfare incomes in 2021 ranged from \$8,385 for the unattached single considered employable to \$30,571 for the couple with two children. The income of the unattached single with a disability was \$11,559 and that of the single parent with one child was \$21,134.

**Basic social assistance:** Basic social assistance amounts increased in May 2021 by \$100 per month per adult for each of the example households.

**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. These amounts remained unchanged in 2021.

**Federal child benefits:** Both households with children received the Canada Child Benefit (CCB), which increased with inflation in July 2021 from \$563.75 to \$569.42 per month for a child under six years of age, and from \$475.66 to \$480.41 per month for a child aged six to 17. In addition, the single parent of one child aged two received the COVID-19 pandemic-related CCB Young Child Supplement, given to CCB-eligible families with children under the age of six, of \$300 per child in January, April, July, and October.

**Provincial child benefits:** Both households with children received the Nova Scotia Child Benefit (NSCB). Monthly amounts, which remained unchanged in 2021, were \$77.08 for the first child, \$68.75 for the second child, and \$75 for the third and each additional child.

**Federal tax credits / benefits:** All four households received the GST/HST credit, which increased in July 2021 with inflation. The unattached single considered employable and the unattached single with a disability received \$297.50 in basic GST/HST credit, while the single parent with one child received \$595 and the couple with two children received \$907. Two households also received the GST/HST credit supplement. The unattached single with a disability received \$6.34 and the single parent with one child received the maximum amount of \$156.

**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. These amounts remained unchanged in 2021.

## COVID-19 pandemic-related payments

The only pandemic-related payment available to the example Nova Scotia households in 2021 was received by the single parent of one child aged two, which came from the federal Canada Child Benefit Young Child Supplement of \$300 per child, paid in January, April, July, and October. This amount is included in, and is not in addition to, the benefits described in the Components section above.

## COVID-19 pandemic-related payments, 2021

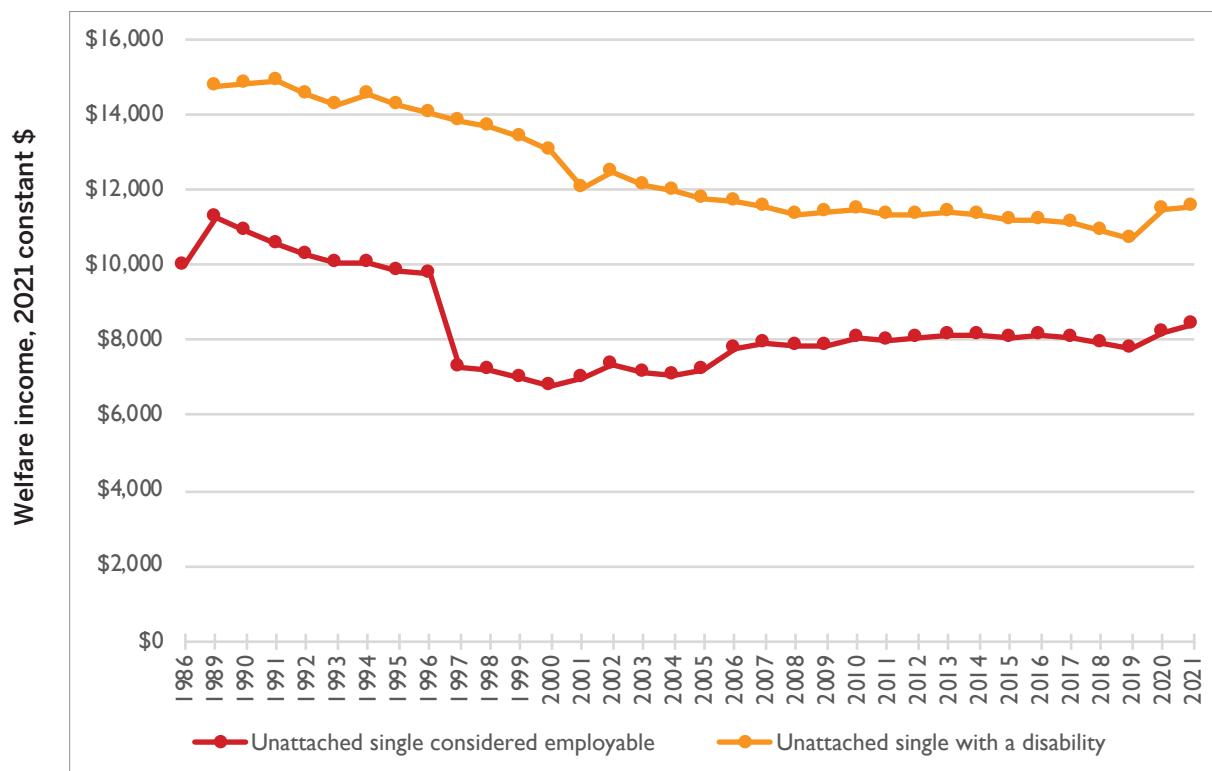
	Unattached single considered employable	Unattached single with a disability	Single parent, one child	Couple, two children
Provincial payments	\$0	\$0	\$0	\$0
Federal payments	\$0	\$0	\$1,200	\$0
<b>Total 2021 COVID-related payments</b>	<b>\$0</b>	<b>\$0</b>	<b>\$1,200</b>	<b>\$0</b>

## 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 2021 constant dollars, not in nominal dollars. Using constant dollars takes into account the effect of inflation, as measured by the national Consumer Price Index, given that inflation reduces real dollar values over time.

Note that all four households in Nova Scotia experienced a real nominal increase in the value of their total welfare incomes between 2020 and 2021, the only jurisdiction for which this is the case.

### Welfare incomes for single adults (1986-2021), 2021 constant dollars



The total welfare income for the **unattached single considered employable** declined between 1989 and 2000, followed by a period of fluctuation until 2006, stasis thereafter until 2019, and increases through 2021.

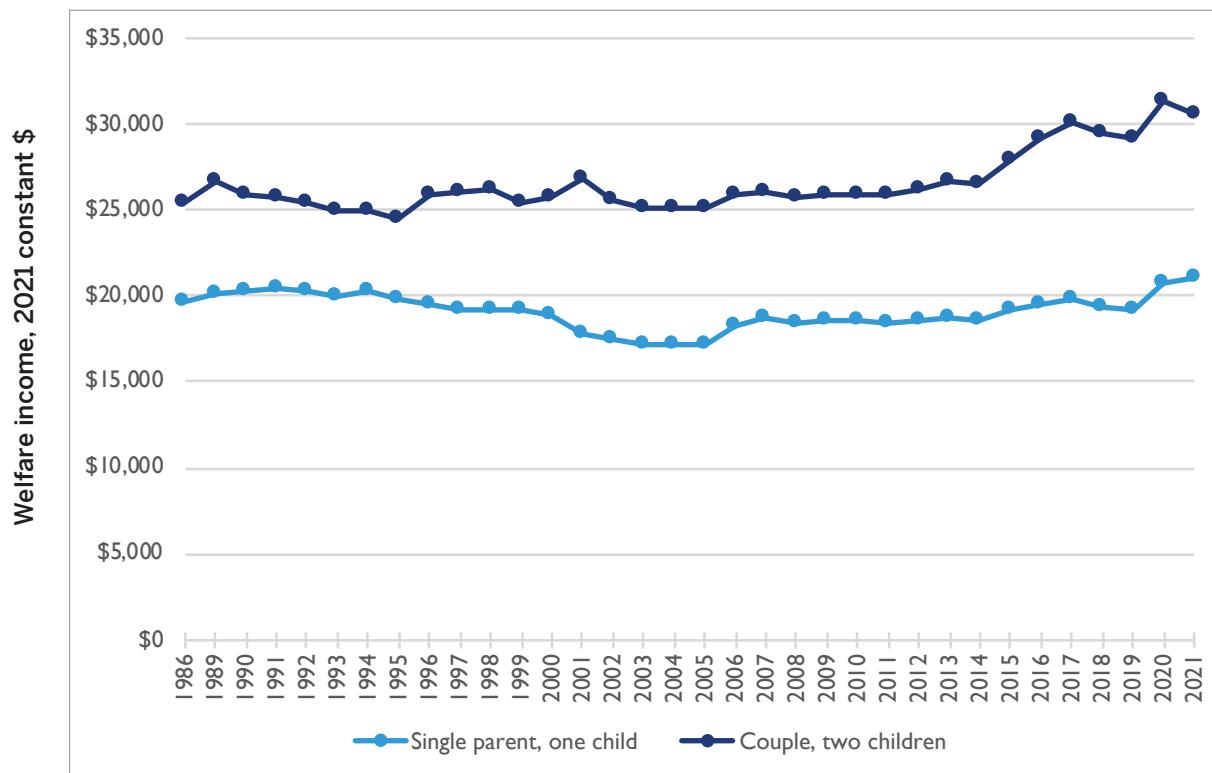
The substantial decline in 1997 was due to the amalgamation of the municipal and provincial social assistance systems, which resulted in considerably smaller payments to recipients in the City of Halifax (where the example households reside) than previously.

The welfare income of the unattached single considered employable was highest, at \$11,264, in 1989 and lowest, at \$6,792, in 2000.

The increase in 2020 was due primarily to increases in federal COVID-19 pandemic-related payments as well as an increase in basic social assistance benefit amounts. Despite the loss of most of the pandemic-related payments in 2021, the welfare income of the unattached single considered employable increased to \$8,385, due primarily to the \$100 monthly increase to basic social assistance benefits starting in May.

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 an increase to basic social assistance benefits. Despite the loss of pandemic-related payments, welfare income further increased to \$11,559 in 2021. This was again due to the \$100 monthly increase to basic social assistance benefits starting in May.

## Welfare incomes for households with children (1986-2021), 2021 constant dollars



The welfare income of the **single parent with one child** was stagnant between the start of the time series and 2000, followed by a decline to 2005, stasis again until 2014, and an increase to 2021. The welfare income of the **couple with two children** saw wider fluctuations across the time series to 2014, with the same increase to 2021.

From 2015 to 2017, the total welfare incomes of these households with children rose largely due to changes to federal child benefits. Declines between 2017 and 2019 were followed by an increase in 2020, which marked the high point across the time series, due largely to federal COVID-19 pandemic-related payments. The welfare income of the single parent with one child increased again in 2021, due primarily to the \$100 monthly increase to basic social assistance benefits starting in May and the addition of the COVID-19 pandemic-related Canada Child Benefit Young Child Supplement.

The welfare income of the couple with two children declined in 2021, due primarily to the loss of pandemic-related supports. In 2021, the welfare income of the single parent household was \$21,134, while that of the couple with two children was \$30,571.

Note that while the welfare income of the couple with two children increased in real nominal value between 2020 and 2021, due primarily to the \$100 monthly increase to basic social assistance benefits starting in May, the effect of inflation negated the increase.

## Adequacy of welfare incomes

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

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

- The Market Basket Measure (MBM), Canada's Official Poverty Line, 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 for 2021 are estimates based on increasing the 2020 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.

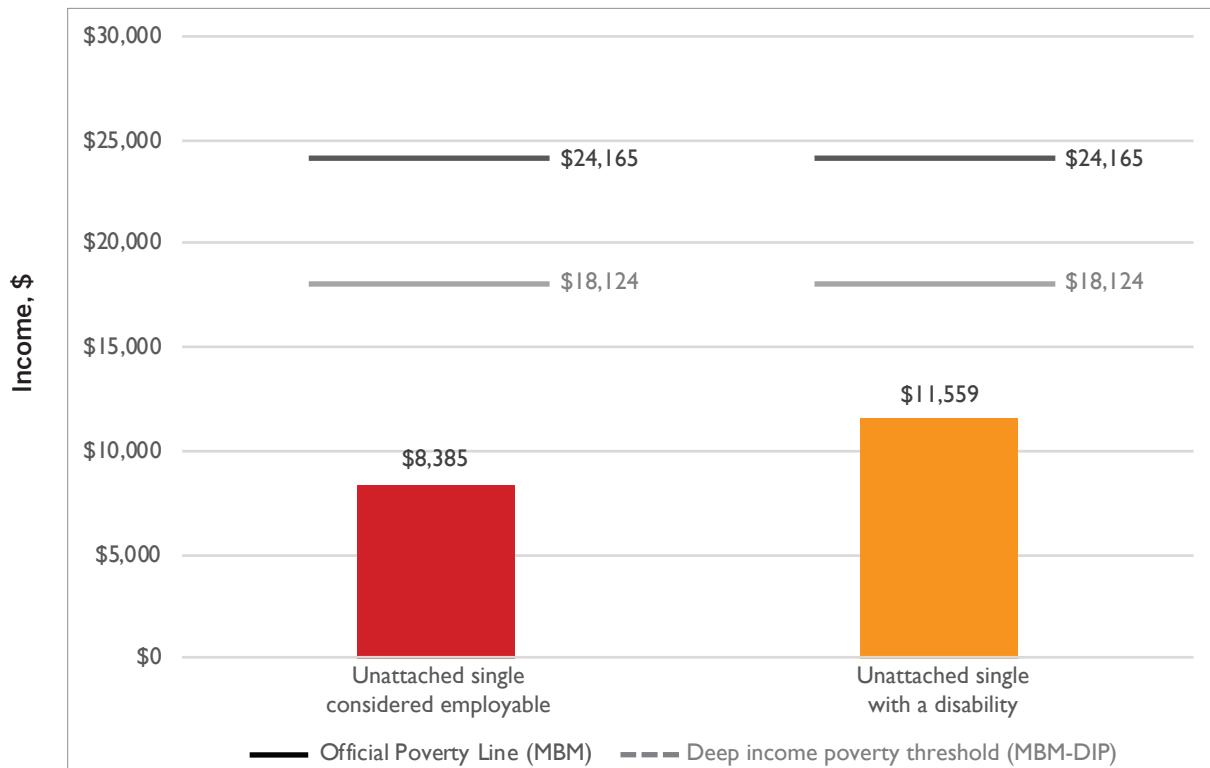
A table containing comparisons of the welfare incomes of the four example household types in Nova Scotia with all four poverty / low-income thresholds is available for download at <https://maytree.com/wp-content/uploads/WiC2021-NovaScotia.xlsx>.

## 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 2021, which means that all four households were living in poverty. All four households were also living in deep poverty in 2021, as defined by the MBM-DIP.

### Welfare incomes and poverty thresholds for single adults, 2021

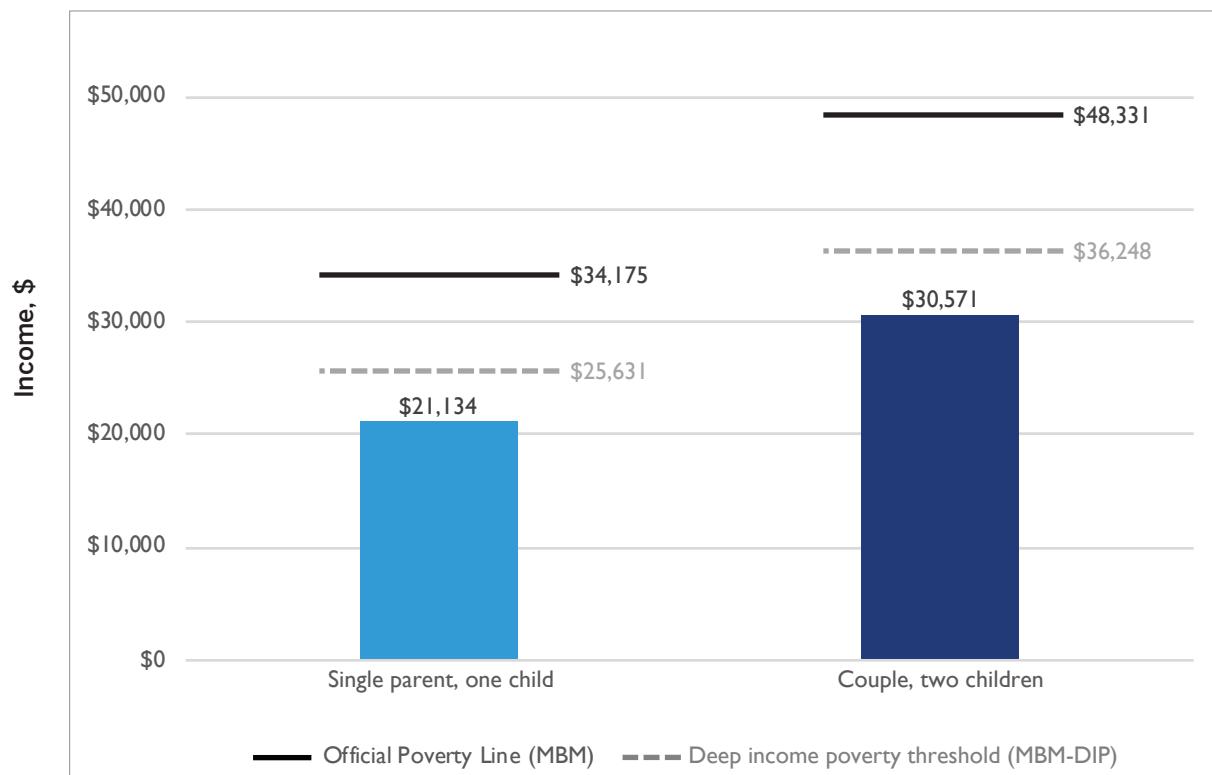


The **unattached single considered employable** had the lowest income relative to the poverty thresholds. Their income was \$9,739 below the deep income poverty threshold and \$15,780 below the poverty line. This means their income was only 46 per cent of the MBM-DIP and only 35 per cent of the MBM.

The **unattached single with a disability** fared only slightly better. Their income was \$6,565 below the deep income poverty threshold and \$12,606 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, because neither the MBM nor the MBM-DIP account for the additional costs associated with disability.

## Welfare incomes and poverty thresholds for households with children, 2021



The **single parent with one child** had a welfare income that was \$4,497 below the deep income poverty threshold and \$13,041 below the poverty line. In other words, their income was 82 per cent of the MBM-DIP and 62 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 \$5,677 below the deep income poverty threshold and \$17,760 below the poverty line. This means their income was 84 per cent of the MBM-DIP and 63 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 43 per cent of the LICO. The highest income relative to the LIM was that of the **couple with two children**, at 56 per cent, while their income relative to the LICO was 84 per cent. The highest income relative to the LICO was that of the **single parent with one child**, at 90 per cent, while their income relative to the LIM was 54 per cent. The income of the **unattached single with a disability** was 42 per cent of the LIM and 60 per cent of the LICO.

# Changes to adequacy of welfare incomes

The graphs below show the total welfare incomes of each of the four example household types in Nova Scotia as a percentage of the Market Basket Measure (MBM), starting in 2002.

The MBM has been updated twice since its creation in 2000, first in 2008 and again in 2018. This “rebasing” updates the measure, including the items and costs included in the basket, to better reflect contemporary circumstances.

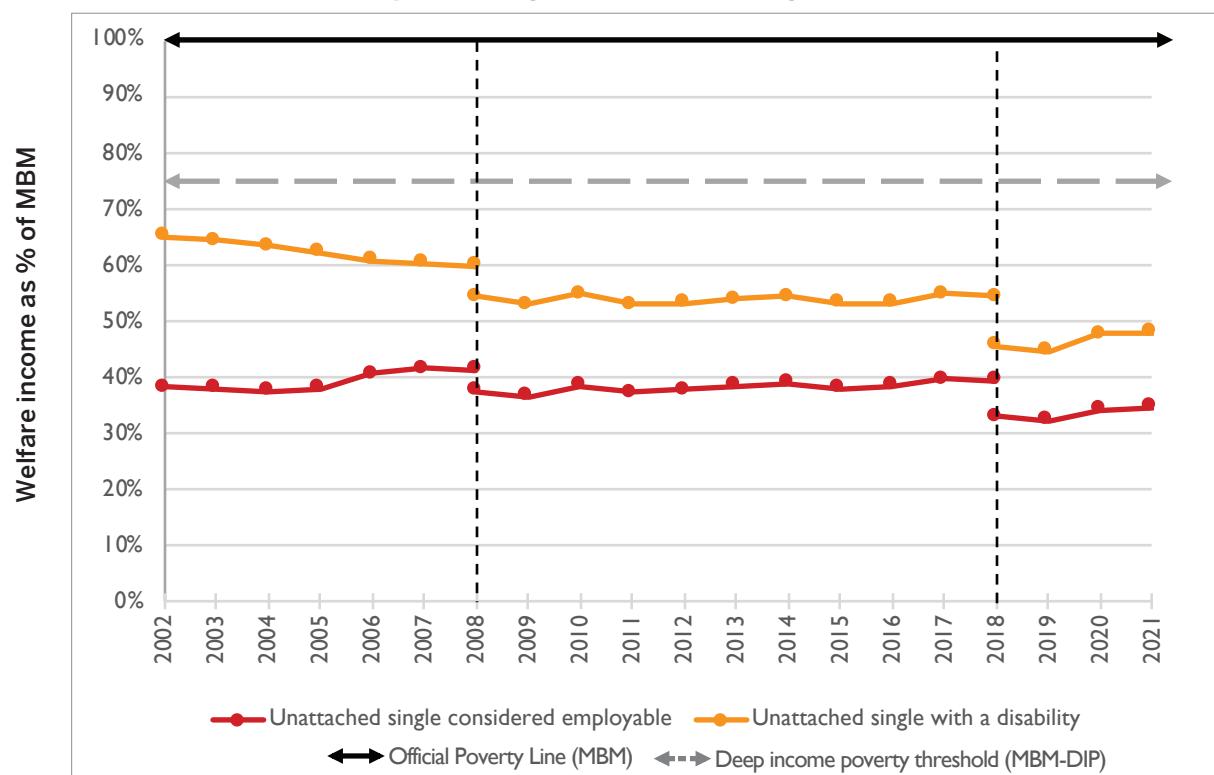
Three trendlines for each household are shown, which correspond to the relationship between welfare incomes and the original and rebased MBMs. Rebasing typically creates a higher poverty threshold than that of a previous base.

The 100 per cent threshold at the top of the vertical axis represents Canada’s Official Poverty Line. As such, the graphs essentially show how far below the poverty line the households have been in terms of their total welfare income over the past 20 years. The trendlines indicate changes in the level of poverty of the households within the years in which the bases are applied. A rise in the trendline within those periods indicates an improvement in their level of poverty while a decline indicates a worsening of the depth of their poverty.

A grey line has also been included that indicates the deep income poverty threshold, which is 75 per cent of the MBM. As such, the graphs also show the relationship between total welfare incomes over time and deep poverty.

Note that MBM thresholds vary by province and community size, and so Halifax is used. Also note that the 2021 MBM thresholds are estimates based on increasing the 2020 thresholds to account for inflation. More information is in the methodology section.

## Welfare incomes as a percentage of MBM for single adults (2002-2021)



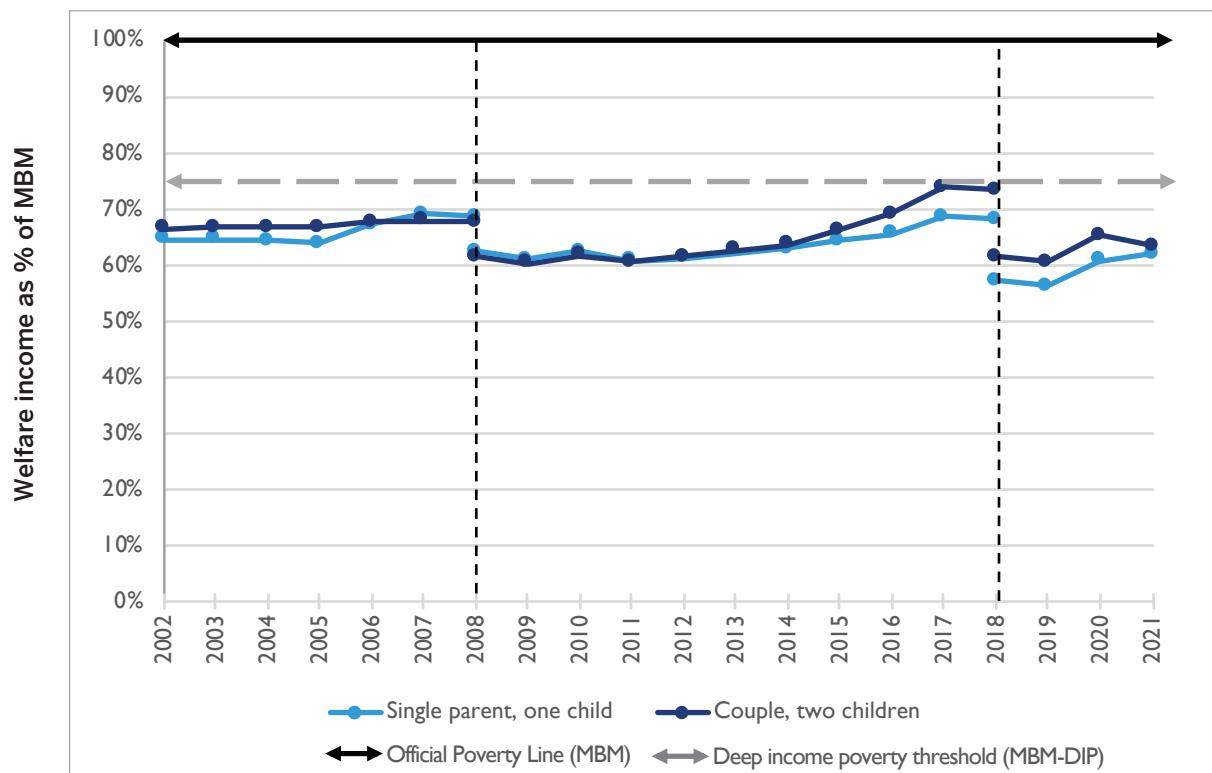
The welfare income of the **unattached single considered employable** started the time series in 2002 at the very low level of 38 per cent of the poverty line, increasing to 41 per cent in 2007 and 2008. After rebasing in 2008, their income was at 37 per cent of the poverty line, increasing only slightly across the next ten years to 39 per cent in 2018. After 2018's rebasing, their income was 33 per cent of the poverty line, increasing slightly to 35 per cent in 2021.

Overall, the welfare income of the unattached single considered employable decreased slightly across the entire time series, from the already low level of 38 per cent of the poverty line in 2002 to an even lower 35 per cent in 2021. This represents an income of about one-third of the poverty line, and less than half of the deep income poverty threshold. Their income was below the deep income poverty threshold across the entire time series, which means that they would have been living in deep poverty over the last 20 years.

The welfare income of the **unattached single with a disability** started the time series at the higher level of 65 per cent of the poverty line, then declined to 60 per cent in 2007 and 2008. After rebasing, their income was 54 per cent of the poverty line. For the next ten years their income relative to the poverty line remained flat with slight fluctuations, ending in 2018 at 54 per cent once again. After the 2018 rebasing, their income was 45 per cent of the poverty line, increasing to 48 per cent in 2021.

Overall, the welfare income of the unattached single with a disability decreased by 17 percentage points relative to the poverty line between 2002 and 2021. This represents a significant worsening of the depth of their poverty across the time series. Furthermore, as their income was below the deep income poverty threshold across the entire time series, they would have been living in deep poverty over the past 20 years.

### Welfare incomes as a percentage of MBM for households with children (2002-2021)



The welfare income of the **single parent with one child** started the time series in 2002 at 64 per cent of the poverty line, increasing to 69 per cent in 2007 and 2008. After rebasing, their income stood at 62 per cent of the poverty line, remaining essentially at that same level until 2013, then increased to 68 per cent of the poverty line in 2018. After 2018's rebasing, their income was 57 per cent of the poverty line, increasing with some fluctuations to 62 per cent in 2021.

Overall, the welfare income of the single parent with one child was six percentage points lower, relative to the poverty line, in 2021 than in 2002, which indicates a slight worsening of their depth of poverty across the time series. In addition, their income was below the deep income poverty threshold across the entire time series, meaning they would have been living in deep poverty over the last 20 years.

The welfare income of the **couple with two children** fared best relative to the poverty line among all four households, starting the time series in 2002 at 66 per cent and increasing slightly to 68 per cent in 2008. After rebasing, their income was 61 per cent of the poverty line. As with the single parent of one child, their income remained essentially the same until 2013, increasing to 74 per cent in 2017 and 73 per cent in 2018. After the 2018 rebasing, their income was 61 per cent of the poverty line, increasing to 65 per cent in 2020 and falling slightly to 63 per cent in 2021.

Overall, the welfare income of the couple with two children ended the time series at a slightly lower level relative to the poverty line in 2021, at 63 per cent, down from 66 per cent in 2002. This indicates that their poverty worsened slightly across the time series. In addition, their income was below the deep income poverty threshold across the entire time series, meaning they would have been living in deep poverty over the last 20 years.

## 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 2021 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 2021.

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 components 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 2021, one example household — the single parent with one child — was also eligible for payments related to the continuing COVID-19 pandemic.

The table below shows the value of the welfare income components of the four example household types in Nunavut in 2021. All four households are assumed to be living in Iqaluit. The child in the single parent household is two years old and the children in the couple household are ten and 15. COVID-19 pandemic-related payments are included where applicable in the table below.

### Components of welfare incomes, 2021

	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	\$7,999	\$11,473
Territorial child benefits	\$0	\$0	\$330	\$660
Federal tax credits / benefits	\$298	\$349	\$751	\$907
Territorial tax credits / benefits	\$0	\$0	\$0	\$0
<b>Total 2021 income</b>	<b>\$9,526</b>	<b>\$12,577</b>	<b>\$20,516</b>	<b>\$30,560</b>

Note: Totals may not add up due to rounding.

Total annual welfare incomes in 2021 ranged from \$9,526 for the unattached single considered employable to \$30,560 for the couple with two children. The income of the unattached single with a disability was \$12,577 and that of the single parent with one child was \$20,516.

**Basic social assistance:** Monthly Basic Allowance amounts remained unchanged in 2021. 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 2021.

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 have 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 remained unchanged in 2021.

**Federal child benefits:** Both households with children received the Canada Child Benefit (CCB), which increased with inflation in July 2021 from \$563.75 to \$569.42 per month for a child under six years of age and from \$475.66 to \$480.41 per month for a child aged six to 17. In addition, the single parent of one child aged two received the COVID-19 pandemic-related CCB Young Child Supplement, given to CCB-eligible families with children under the age of six, of \$300 per child in January, April, July, and October.

**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. These amounts remained unchanged in 2021.

**Federal tax credits / benefits:** All four households received the GST/HST credit, which increased in July 2021 with inflation. The unattached single considered employable and the unattached single with a disability received \$297.50 in basic GST/HST credit, while the single parent with one child received \$595 and the couple with two children received \$907. Two households also received the GST/HST credit supplement. The unattached single with a disability received \$51.80 and the single parent with one child received the maximum amount of \$156.

**Territorial tax credits / benefits:** No territorial tax credits or benefits were available to the example households in 2021.

## COVID-19 pandemic-related payments

The only pandemic-related payment available to the example Nunavut households in 2021 was received by the single parent of one child aged two, which came from the federal Canada Child Benefit Young Child Supplement of \$300 per child, paid in January, April, July, and October. This amount is included in, and is not in addition to, the benefits described in the Components section above.

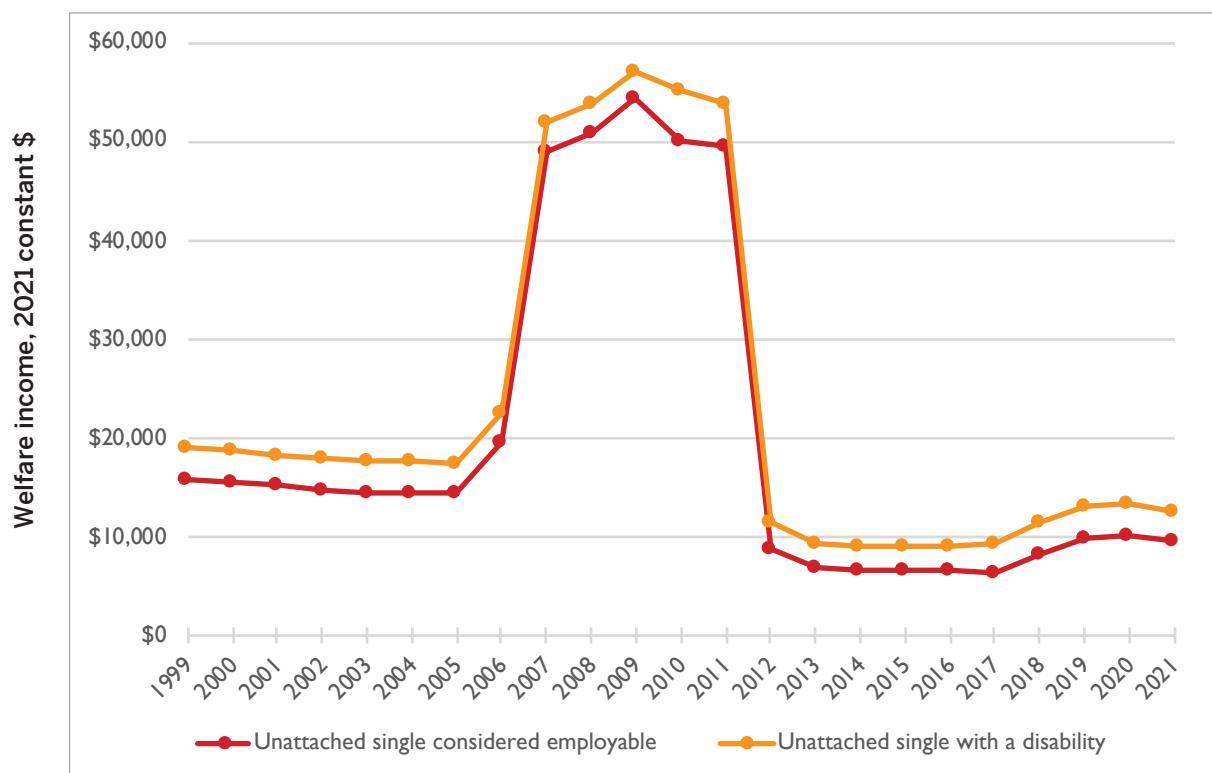
### COVID-19 pandemic-related payments, 2021

	Unattached single considered employable	Unattached single with a disability	Single parent, one child	Couple, two children
Territorial payments	\$0	\$0	\$0	\$0
Federal payments	\$0	\$0	\$1,200	\$0
<b>Total 2020 COVID-related payments</b>	<b>\$0</b>	<b>\$0</b>	<b>\$1,200</b>	<b>\$0</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 2021 constant dollars, not in nominal dollars. Using constant dollars takes into account the effect of inflation, as measured by the national Consumer Price Index, given that inflation reduces real dollar values over time.

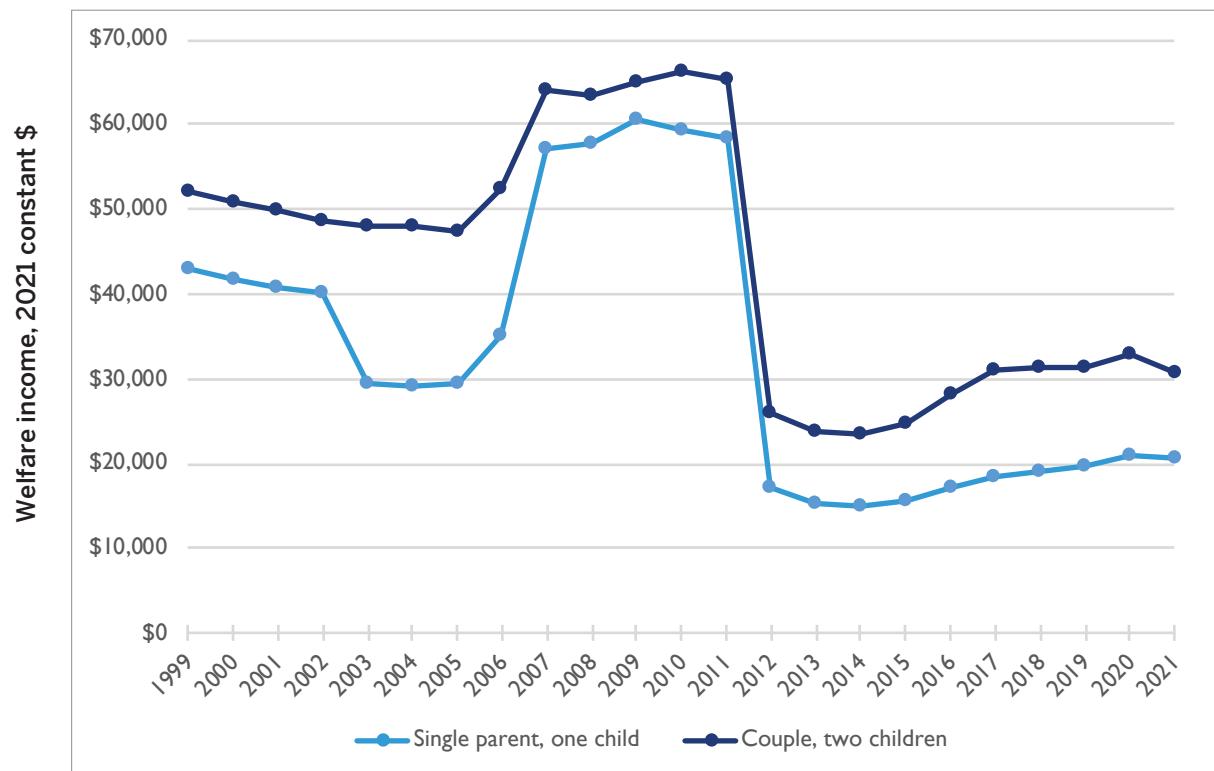
## Welfare incomes for single adults (1999-2021), 2021 constant dollars



Total welfare incomes of both the **unattached single considered employable** and the **unattached single with a disability** dropped considerably in 2012 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). Between 2012 and 2017, welfare incomes remained relatively stable, with an increasing trend thereafter until 2020 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 was followed by a decline that was largely due to the loss of those payments, as well as to the impact of inflation on unchanged social assistance benefit amounts.

In 2021, the **unattached single considered employable** had a welfare income of \$9,526, and the **unattached single with a disability** received \$12,577.

## Welfare incomes for households with children (1999-2021), 2021 constant dollars



Welfare incomes for households with children followed a pattern that is similar to that of unattached single households. The sharp decrease in 2012 was 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). Increases between 2015 and 2019 resulted from changes to federal child benefits and the 2018 introduction of the Basic Allowance, which combined and increased the Food and Clothing Allowances.

The slight increase in 2020 was due to federal COVID-19 pandemic payments, and the 2021 decline was largely due to the loss of those payments, as well as to the effect of inflation on unchanged social assistance benefit amounts.

Note that while the welfare income of the single parent with one child increased in nominal value between 2020 and 2021, the effect of inflation negated this increase.

In 2021, the welfare income of the **single parent with one child** was \$20,516, while that of the **couple with two children** was \$30,560.

# Adequacy of welfare incomes

The adequacy of a household's total welfare income can be assessed by comparing it to established thresholds of poverty and/or low income. For the provinces, these thresholds are the Market Basket Measure (MBM), which is Canada's Official Poverty Line; the Deep Income Poverty (DIP) threshold; the Low Income Measure (LIM); and the Low income Cut-Off (LICO).

For the three territories, however, these measures are not applicable as they do not appropriately reflect life in the North, and thus our reports have historically not included total welfare income adequacy comparisons.

With the adoption of the Market Basket Measure as Canada's Official Poverty Line in 2018, Statistics Canada has been working to establish an MBM threshold that would be applicable to the particular circumstances of life in the North. A measure called the MBM-N was finalized in November 2022 by Statistics Canada for use in the Northwest Territories and Yukon, while work on a similar measure for use in Nunavut is underway.

Adequacy comparisons for Nunavut will be included in future Welfare in Canada reports once the finalized MBM for Nunavut is available.

## 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 2021 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 components 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 2021, one example household — the single parent with one child — was also eligible for payments related to the continuing COVID-19 pandemic.

The table below shows the value of the welfare income components of the four example household types in Ontario in 2021. All four households are assumed to be living in Toronto. The child in the single parent household is two years old and the children in the couple household are ten and 15. COVID-19 pandemic-related payments are included where applicable in the table below.

### Components of welfare incomes, 2021

	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	\$7,999	\$11,473
Provincial child benefits	\$0	\$0	\$1,468	\$2,935
Federal tax credits / benefits	\$598	\$685	\$1,201	\$1,507
Provincial tax credits / benefits	\$711	\$736	\$1,086	\$1,742
<b>Total 2021 income</b>	<b>\$10,105</b>	<b>\$15,449</b>	<b>\$23,777</b>	<b>\$32,657</b>

Note: Totals may not add up due to rounding.

Total annual welfare incomes in 2021 ranged from \$10,105 for the unattached single considered employable to \$32,657 for the couple with two children. The income of the unattached single with a disability was \$15,449 and that of the single parent with one child was \$23,777.

**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 2021.

**Additional social assistance:** No recurring additional social assistance benefits were available to the example households in 2021.

**Federal child benefits:** Both households with children received the Canada Child Benefit (CCB), which increased with inflation in July 2021 from \$563.75 to \$569.42 per month for a child under six years of age and from \$475.66 to \$480.41 per month for a child aged six to 17. In addition, the single parent of one child aged two received the COVID-19 pandemic-related CCB Young Child Supplement, given to CCB-eligible families with children under the age of six, of \$300 per child in January, April, July, and October.

**Provincial child benefits:** Both households with children received the Ontario Child Benefit, which increased with inflation from \$121.75 to \$122.83 per month per child in July 2021.

**Federal tax credits / benefits:** All four households received the GST/HST credit, which increased in July 2021 with inflation. The unattached single considered employable and the unattached single with a disability received \$297.50 in basic GST/HST credit, while the single parent with one child received \$595 and the couple with two children received \$907. Two households also received the GST/HST credit supplement. The unattached single with a disability received \$87.80 and the single parent with one child received the maximum amount of \$156.

All four households also received the 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 \$300. The single parent with one child received the basic amount plus the single parent's qualified dependant amount of \$150, for a total of \$450. The couple with two children received the basic amount, a spouse amount of \$150, and the qualified dependant amount of \$75 for each child, for a total of \$600. The CAI increased in 2021 over 2020 amounts.

**Provincial tax credits / benefits:** All four households received the Ontario Trillium Benefit, which increased with inflation in July 2021. The unattached single considered employable received \$59.00 per month from January to June and \$59.50 per month from July to December. The unattached single with a disability received \$61.08 per month from January to June and \$61.58 per month from July to December. The single parent with one child received \$90.08 from January to

June and \$90.83 from July to December. The couple with two children received \$144.50 per month from January to June and \$145.75 per month from July to December.

## COVID-19 pandemic-related payments

The only pandemic-related payment available to the example Ontario households in 2021 was received by the single parent of one child aged two, which came from the federal Canada Child Benefit Young Child Supplement of \$300 per child, paid in January, April, July, and October. This amount is included in, and is not in addition to, the benefits described in the Components section above.

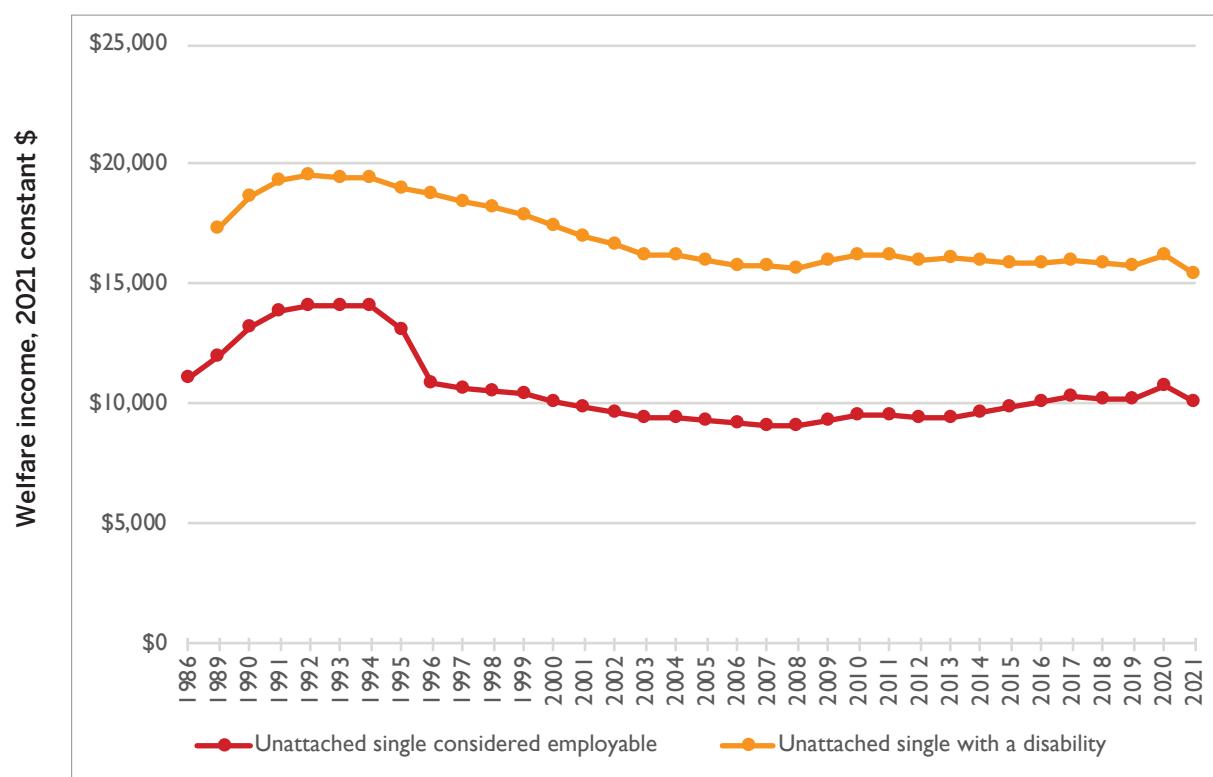
### COVID-19 pandemic-related payments, 2021

	Unattached single considered employable	Unattached single with a disability	Single parent, one child	Couple, two children
Provincial payments	\$0	\$0	\$0	\$0
Federal payments	\$0	\$0	\$1,200	\$0
<b>Total 2021 COVID-related payments</b>	<b>\$0</b>	<b>\$0</b>	<b>\$1,200</b>	<b>\$0</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.

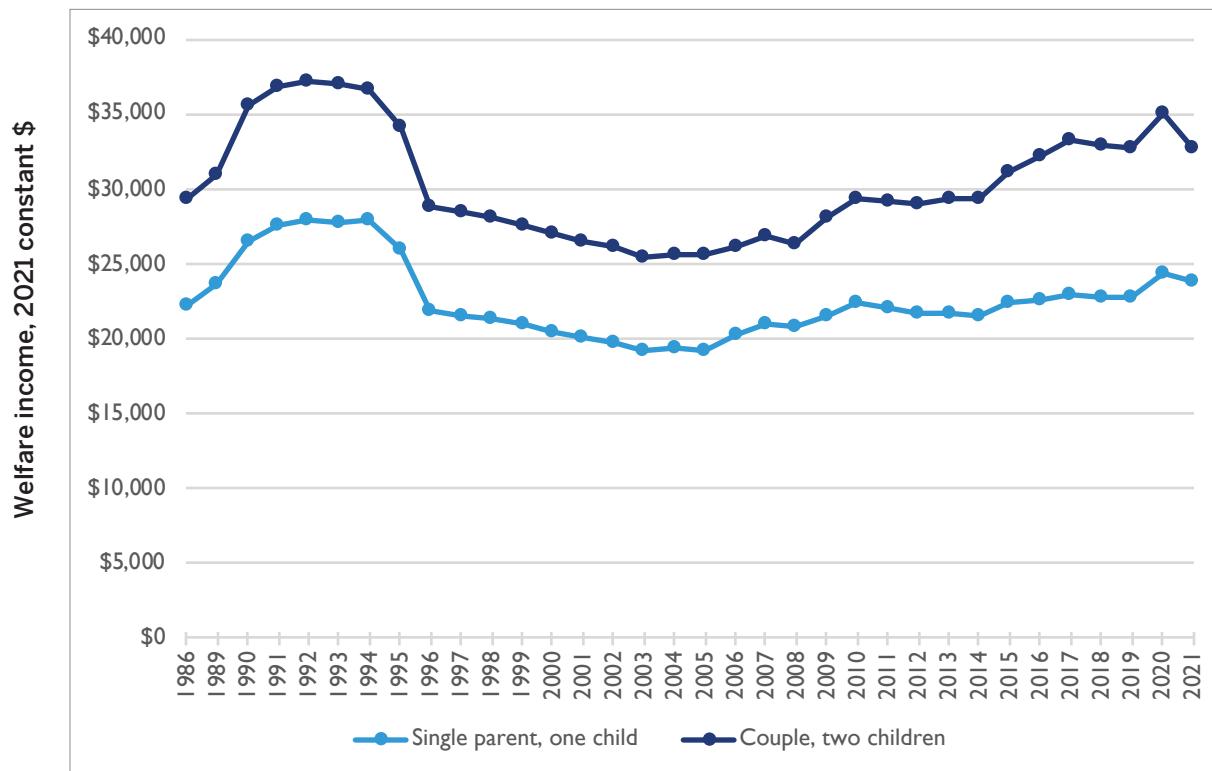
## Welfare incomes for single adults (1986-2021), 2021 constant dollars



The total welfare incomes of unattached singles increased through the late 1980s to the time series peak in 1994. The welfare income of the unattached single considered employable saw a steep decline in 1995 and 1996, while that of the unattached single with a disability experienced a more gradual decline. A decline continued for both households until 2008. This was followed by a gradually increasing trend for the income of the unattached single considered employable, although that of the unattached single with a disability stayed nearly flat.

After two years of stagnation after 2017, the welfare incomes of these households increased in 2020, largely due to federal COVID-19 pandemic-related payments and the introduction of the federal climate action incentive. Declines in 2021, to \$10,105 for the **unattached single considered employable** and \$15,449 for the **unattached single with a disability**, were largely due to the loss of pandemic-related payments, as well as the impact of inflation on unchanged social assistance benefit amounts.

## Welfare incomes for households with children (1986-2021), 2021 constant dollars



Total welfare incomes for households with children increased through the mid-1990s and fell sharply in 1995 and 1996. A period of more gradual decline followed until 2004, when a generally increasing trend with some fluctuations began. After a period of stagnation between 2010 and 2015, incomes went up, largely due to changes to federal child benefits. Decreases between 2017 and 2019 were followed by an increase in 2020, which was due primarily to federal COVID-19 pandemic-related payments and the introduction of the federal climate action incentive.

The 2021 decline, to \$23,777 for the **single parent with one child** and \$32,657 for the **couple with two children**, was due to the loss of pandemic-related payments, as well as the impact of inflation on unchanged social assistance benefit amounts.

Note that while the welfare income of the single parent with one child increased in real nominal value between 2020 and 2021, the effect of inflation negated the increase.

# 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:

- The Market Basket Measure (MBM), Canada's Official Poverty Line, 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 for 2021 are estimates based on increasing the 2020 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.

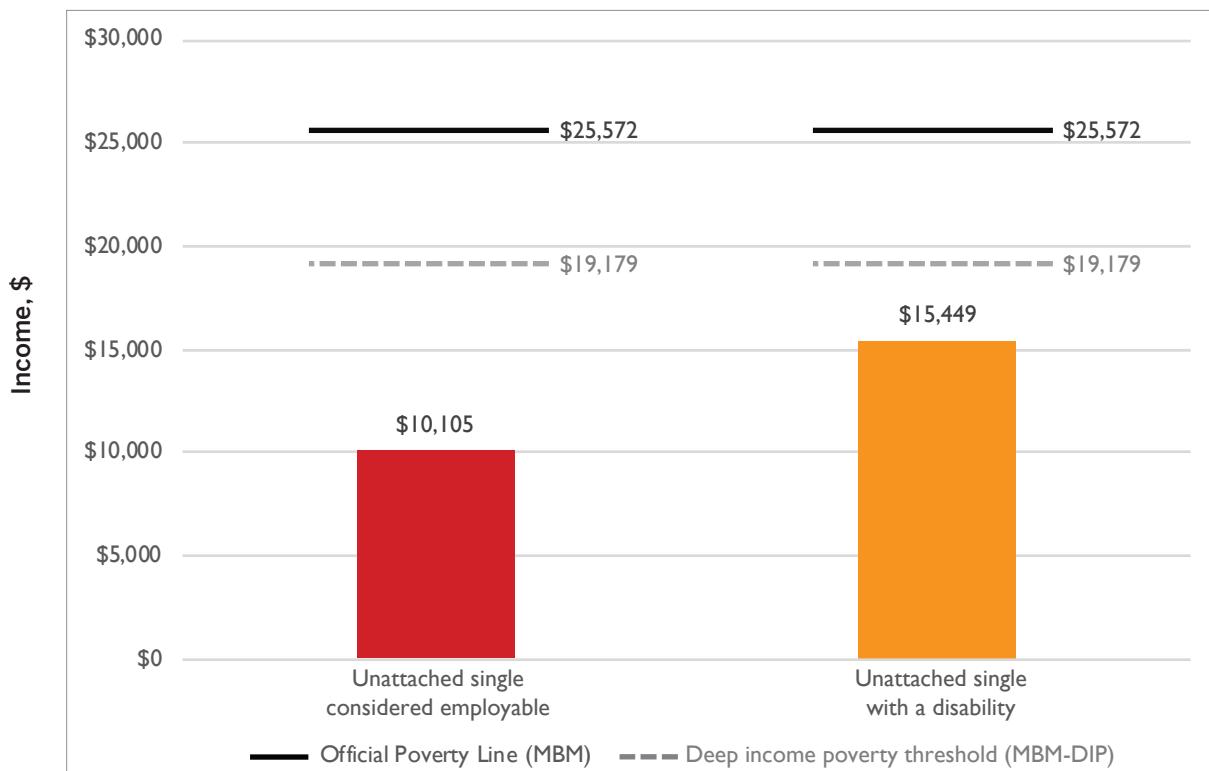
A table containing comparisons of the welfare incomes of the four example household types in Ontario with all four poverty / low-income thresholds is available for download at <https://maytree.com/wp-content/uploads/WiC2021-Ontario.xlsx>.

## 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 2021, meaning all these households were living in poverty. All four households were also living in deep poverty in 2021, as defined by the MBM-DIP.

### Welfare incomes and poverty thresholds for single adults, 2021

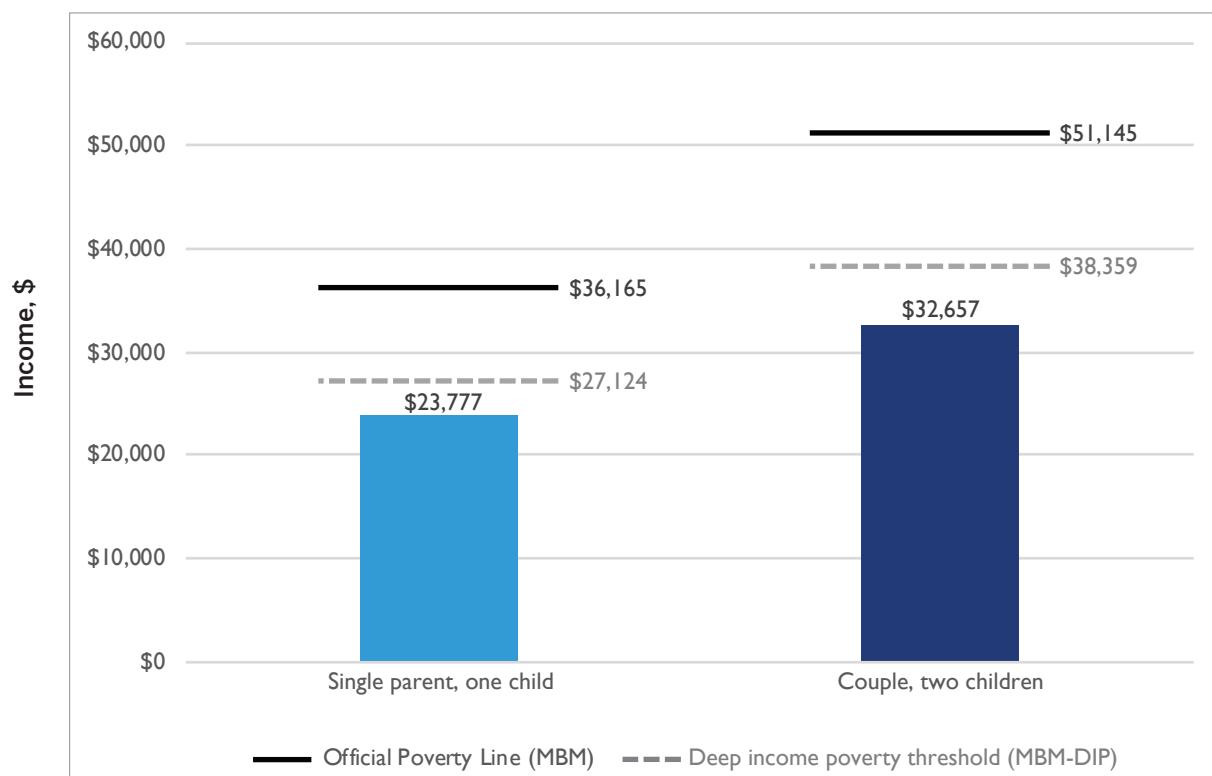


The **unattached single considered employable** had the lowest income relative to the poverty thresholds. Their income was \$9,075 below the deep income poverty threshold and \$15,468 below the poverty line. This means their income was only 53 per cent of the MBM-DIP and only 40 per cent of the MBM.

The **unattached single with a disability** fared better, with an income that was \$3,730 below the deep income poverty threshold and \$10,123 below the poverty line. This means 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, because neither the MBM nor the MBM-DIP account for the additional costs associated with disability.

## Welfare incomes and poverty thresholds for households with children, 2021



The **single parent with one child** had the highest income relative to the poverty thresholds. Their income was \$3,347 below the deep income poverty threshold and \$12,388 below the poverty line. This means their income was 88 per cent of the MBM-DIP and 66 per cent of the MBM.

The **couple with two children** had a welfare income that was \$5,702 below the deep income poverty threshold and \$18,489 below the poverty line. In other words, their income was 85 per cent of the MBM-DIP and 64 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, at 37 per cent of the LIM and 44 per cent of the LICO. The **single parent with one child** had the highest relative income, at 61 per cent of the LIM and 86 per cent of the LICO. The **couple with two children** had an income that was 59 per cent of the LIM and 76 per cent of the LICO. The **unattached single with a disability** had an income that was 56 per cent of the LIM and 68 per cent of the LICO.

# Changes to adequacy of welfare incomes

The graphs below show the total welfare incomes of each of the four example household types in Ontario as a percentage of the Market Basket Measure (MBM), starting in 2002.

The MBM has been updated twice since its creation in 2000, first in 2008 and again in 2018. This “rebasing” updates the measure, including the items and costs included in the basket, to better reflect contemporary circumstances.

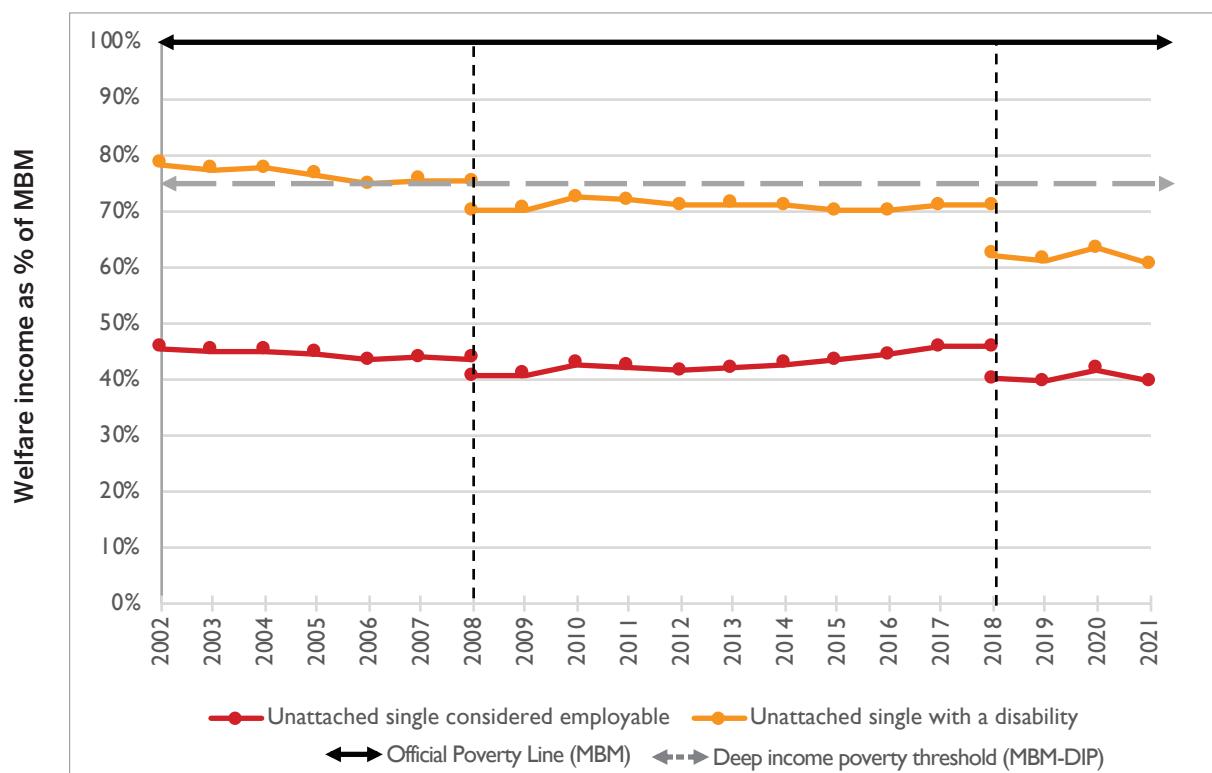
Three trendlines for each household are shown, which correspond to the relationship between welfare incomes and the original and rebased MBMs. Rebasing typically creates a higher poverty threshold than that of a previous base.

The 100 per cent threshold at the top of the vertical axis represents Canada’s Official Poverty Line. As such, the graphs essentially show how far below the poverty line the households have been in terms of their total welfare income over the past twenty years. The trendlines indicate changes in the level of poverty of the households within the years in which the bases are applied. A rise in the trendline within those periods indicates an improvement in their level of poverty while a decline indicates a worsening of the depth of their poverty.

A grey line has also been included that indicates the deep income poverty threshold, which is 75 per cent of the MBM. As such, the graphs also show the relationship between total welfare incomes over time and deep poverty.

Note that MBM thresholds vary by province and community size, and so Toronto is used. Also note that the 2021 MBM thresholds are estimates based on increasing the 2020 thresholds to account for inflation. More information is in the methodology section.

## Welfare incomes as a percentage of MBM for single adults (2002-2021)



The welfare income of the **unattached single considered employable** started the time series in 2002 at 45 per cent of the poverty line and stayed virtually the same for the next six years. After rebasing in 2008, their income was 41 per cent of the poverty line, increasing slightly over the next ten years to 46 per cent in 2017 and 2018. After the 2018 rebasing, their income was 40 per cent of the poverty line, followed by a slight bump to 42 per cent in 2020 and a decline back to 40 per cent in 2021.

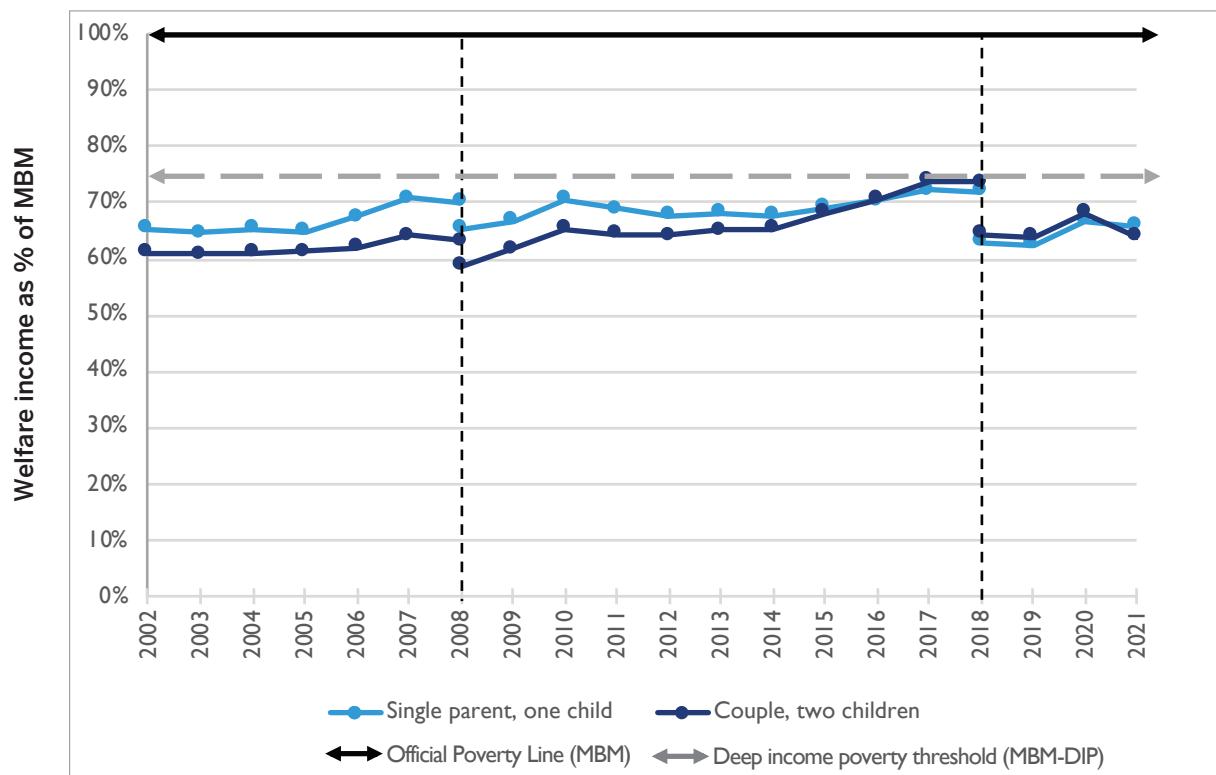
Overall, the welfare income of the unattached single considered employable decreased across the entire time series, from the low level of 45 per cent of the poverty line in 2002 to an even lower 40 per cent in 2021. This represents a worsening of the depth of their poverty over the time series. As well, given that the income of the unattached single considered employable was below the deep income poverty threshold across the entire time series, they would have been living in deep poverty over the last 20 years.

The welfare income of the **unattached single with a disability** started the time series at 78 per cent of the poverty line, declining to 75 per cent in 2007 and 2008. After rebasing, their income was 70 per cent of the poverty line. For the next ten years, their income remained generally stable, reaching 71 per cent in 2018. After

the 2018 rebasing, their income was 62 per cent of the poverty line, declining to 60 per cent in 2021.

Overall, the welfare income of the unattached single with a disability decreased by 18 percentage points relative to the poverty line between 2002 and 2021. This represents a significant worsening of the depth of their poverty across the time series. As well, their income started the time series above the deep income poverty threshold but fell below it starting in 2008, meaning that they would have been living in deep poverty for 14 of the past 20 years.

### Welfare incomes as a percentage of MBM for households with children (2002-2021)



The welfare income of the **single parent with one child** started the time series in 2002 at 65 per cent of the poverty line, increasing to 71 per cent in 2007. After rebasing in 2008, their income was 65 per cent of the poverty line, increasing to 71 per cent in 2010 then falling through 2014 to 68 per cent and rising to 72 per cent in 2017. After 2018's rebasing, their income was 63 per cent of the poverty line, increasing to 67 per cent in 2020 but falling to 66 per cent in 2021.

Overall, the welfare income of the single parent with one child was virtually the same in 2021 as it was in 2002, which indicates that there was no change to the depth of their poverty across the time series. As well, their income was below the

deep income poverty threshold across the entire time series, meaning they would have been living in deep poverty over the last 20 years.

The welfare income of the **couple with two children** started the time series in 2002 at 61 per cent of the poverty line, increasing to 64 per cent in 2007. After rebasing in 2008, their income was 59 per cent of the poverty line, increasing to 65 per cent in 2010, followed by a generally increasing trend to 74 per cent in 2017. After the 2018 rebasing, their income was 64 per cent of the poverty line, increasing to 68 per cent in 2020 and falling to 64 per cent in 2021.

Overall, the welfare income of the couple with two children ended the time series only slightly higher relative to the poverty line in 2021, at 64 per cent, as it was in 2002, at 61 per cent. This indicates that their level of poverty remained virtually unchanged across the time series. In addition, their income was below the deep income poverty threshold across the entire time series, meaning they would have been living in deep poverty over the last 20 years.

## 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 2021 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 2021.

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 components 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 2021, one example household — the single parent with one child — was also eligible for payments related to the continuing 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 2021. All four households are assumed to be living in Charlottetown. The child in the single parent household is two years old and the children in the couple household are ten and 15. COVID-19 pandemic-related payments are included where applicable in the table below.

### Components of welfare incomes, 2021

	Unattached single considered employable	Unattached single with a disability*	Single parent, one child	Couple, two children
Basic social assistance	\$13,392	\$15,192	\$17,724	\$26,466
Additional social assistance benefits	\$0	\$0	\$0	\$675
Federal child benefits	\$0	\$0	\$7,999	\$11,473
Provincial child benefits	\$0	\$0	\$0	\$0
Federal tax credits / benefits	\$336	\$372	\$751	\$907
Provincial tax credits / benefits	\$110	\$110	\$165	\$165
<b>Total 2021 income</b>	<b>\$13,838</b>	<b>\$15,674</b>	<b>\$26,639</b>	<b>\$39,686</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 2021 ranged from \$13,838 for the unattached single considered employable to \$39,686 for the couple with two children. The income of the unattached single with a disability was \$15,674 and that of the single parent with one child was \$26,639.

**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 allowance amounts did not increase in 2021; however, shelter benefit amounts increased effective July 2021 by approximately 35 per cent for the unattached single households (from \$588 to \$794), approximately 29 per cent for the single parent with one child (from \$743 to \$961), and approximately 20 per cent for the couple with two children (from \$933 to \$1,118).

**Additional social assistance:** On top of basic benefits, the couple with two children received an additional \$450 through the School Allowance (\$100 for the ten-year-old and \$125 for the 15-year-old, issued in both August and December, which was an increase over 2020's amounts). In addition, the December School Allowance was doubled as a cost-of-living top-up in recognition of rising costs due to inflation, providing an additional \$225 to the couple with two children household.

**Federal child benefits:** Both households with children received the Canada Child Benefit (CCB), which increased with inflation in July 2021 from \$563.75 to \$569.42 per month for a child under six years of age and from \$475.66 to \$480.41 per month for a child aged six to 17. In addition, the single parent of one child aged two received the COVID-19 pandemic-related CCB Young Child Supplement, given to CCB-eligible families with children under the age of six, of \$300 per child in January, April, July, and October.

**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 2021 with inflation. The unattached single considered employable and the unattached single with a disability received \$297.50 in basic GST/HST credit, while the single parent with one child received \$595 and the couple with two children received \$907. Three households also received the GST/HST credit supplement. The unattached single considered employable received \$38.28, the unattached single with a disability received \$74.28, and the single parent with one child received the maximum amount of \$156.

**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. These amounts remained unchanged in 2021.

## COVID-19 pandemic-related payments

The only pandemic-related payment available to the example Prince Edward Island households in 2021 was received by the single parent of one child aged two, which came from the federal Canada Child Benefit Young Child Supplement of \$300 per child, paid in January, April, July, and October. This amount is included in, and is not in addition to, the benefits described in the Components section above.

### COVID-19 pandemic-related payments, 2021

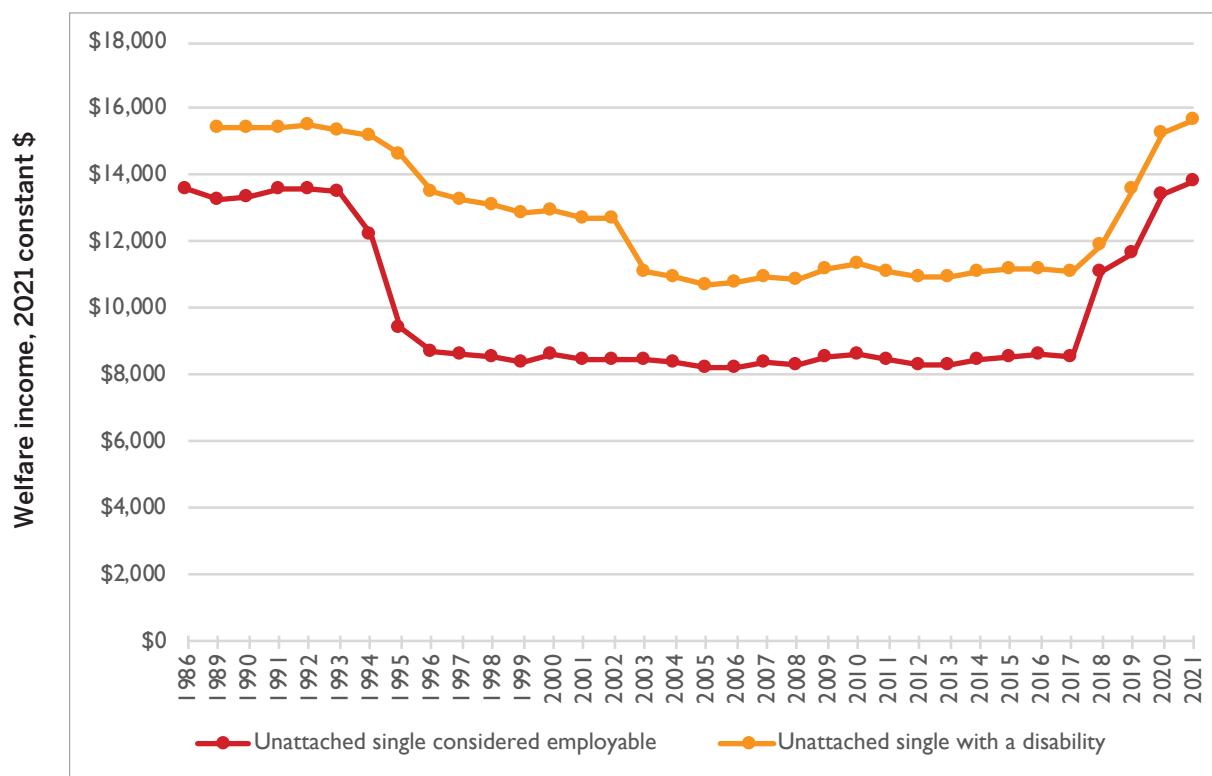
	Unattached single considered employable	Unattached single with a disability	Single parent, one child	Couple, two children
Provincial payments	\$0	\$0	\$0	\$0
Federal payments	\$0	\$0	\$1,200	\$0
<b>Total 2021 COVID-related payments</b>	<b>\$0</b>	<b>\$0</b>	<b>\$1,200</b>	<b>\$0</b>

## 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 2021 constant dollars, not in nominal dollars. Using constant dollars takes into account the effect of inflation, as measured by the national Consumer Price Index, given that inflation reduces real dollar values over time.

Note that both the nominal and constant values of the welfare income of the unattached single considered employable, the unattached single with a disability, and the single parent with one child was higher in 2021 than in 2020.

## Welfare incomes for single adults (1986-2021), 2021 constant dollars



After a period of relative stability through the early 1990s, the total welfare income of the **unattached single considered employable** declined significantly between 1994 and 1996, followed by a long period of relative stasis that lasted until 2017. Increases from 2018 through 2021 culminated in a total welfare income of \$13,838 in 2021, which is an increase of 61 per cent over 2017 and the highest value across the time series.

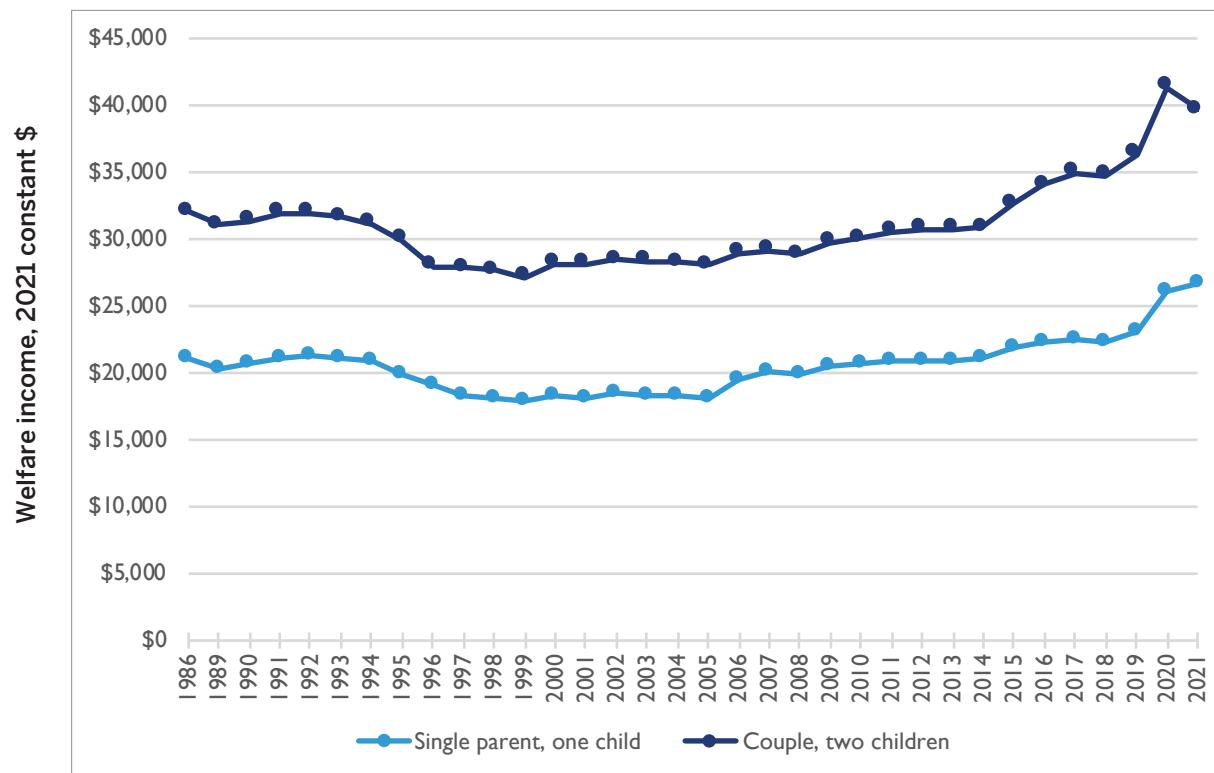
The total welfare income of the **unattached single with a disability** saw a similar trend through the mid-1990s, with a less severe decline in the late 1990s and a period of relative stability from 1999 through 2002. Another decline followed in 2003, with another period of relative stability through to 2017. Increases from 2018 through 2021 resulted in a total welfare income for this household of \$15,674 in 2021. This is the highest value across the time series and an increase of 41 per cent over 2017.

Increases in 2018 were due to a change in shelter allowance policy for the unattached single considered employable, in recognition of PEI's changing rental market, and the introduction of an Assured Income through AccessAbility Supports for the unattached single with a disability. Increases in 2019 resulted from increases to basic social assistance benefits. Those in 2020 resulted from

both basic benefit increases and the addition of provincial and federal COVID-19 pandemic-related payments.

The 2021 increases resulted from increases to shelter benefit rates and occurred despite the loss of pandemic-related payments.

### Welfare incomes for households with children (1986-2021), 2021 constant dollars



After declines in the mid-1990s and relative stagnation between 1996 and 2005, total welfare incomes for households with children began to gradually rise. Changes to federal child benefits between 2015 and 2017 resulted in further increases. Higher 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 2021, the total welfare income of the **single parent with one child** increased to \$26,639, despite the loss of the majority of pandemic-related payments and largely because of the increase to shelter benefit amounts. The total welfare income of the **couple with two children** in 2021 declined to \$39,686, largely due to the loss of pandemic-related payments and despite the shelter benefit amount increases. Note that the total welfare income of the couple with two children in 2021 was the only one of the four households to experience a nominal decline in their welfare income between 2020 and 2021.

# Adequacy of welfare incomes

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

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

- The Market Basket Measure (MBM), Canada's Official Poverty Line, 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 for 2021 are estimates based on increasing the 2020 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.

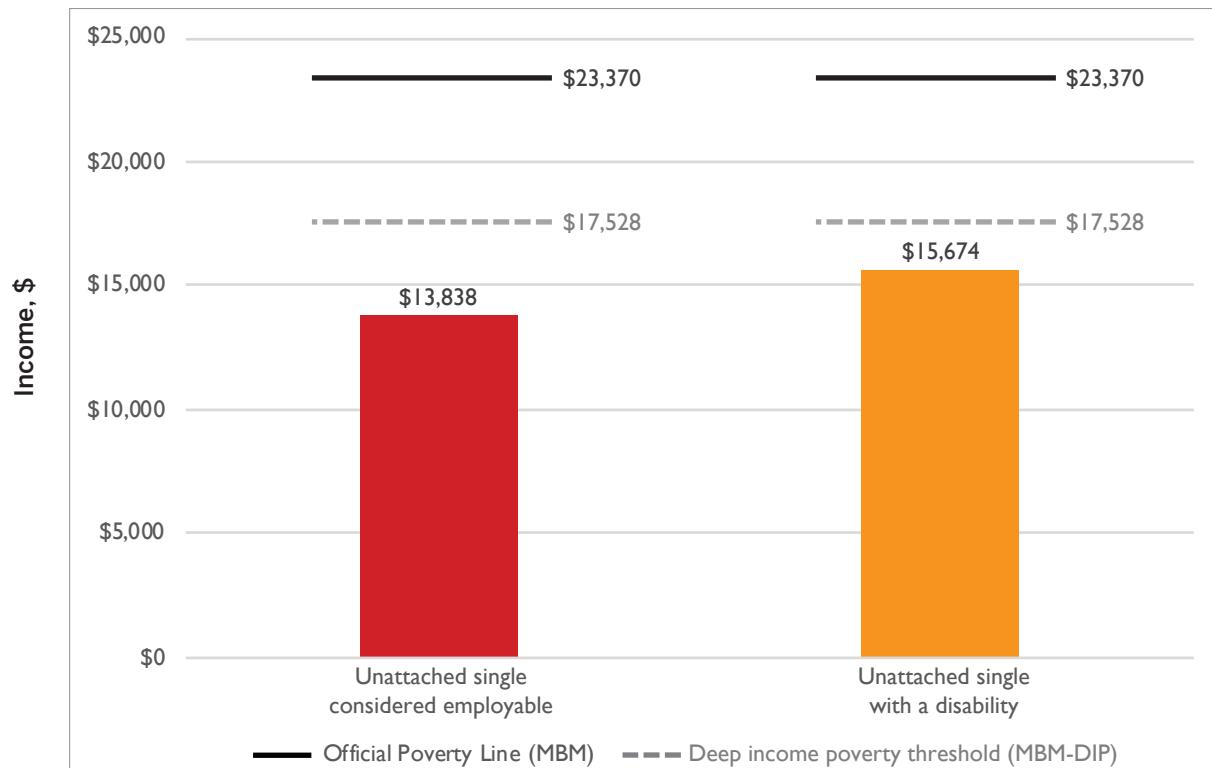
A table containing comparisons of the welfare incomes of the four example household types in Prince Edward Island with all four poverty / low-income thresholds is available for download at <https://maytree.com/wp-content/uploads/WiC2021-PrinceEdwardIsland.xlsx>.

## 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 2021, meaning all these households were living in poverty. Two of the four households were also living in deep poverty in 2021, as defined by the MBM-DIP.

### Welfare incomes and poverty thresholds for single adults, 2021

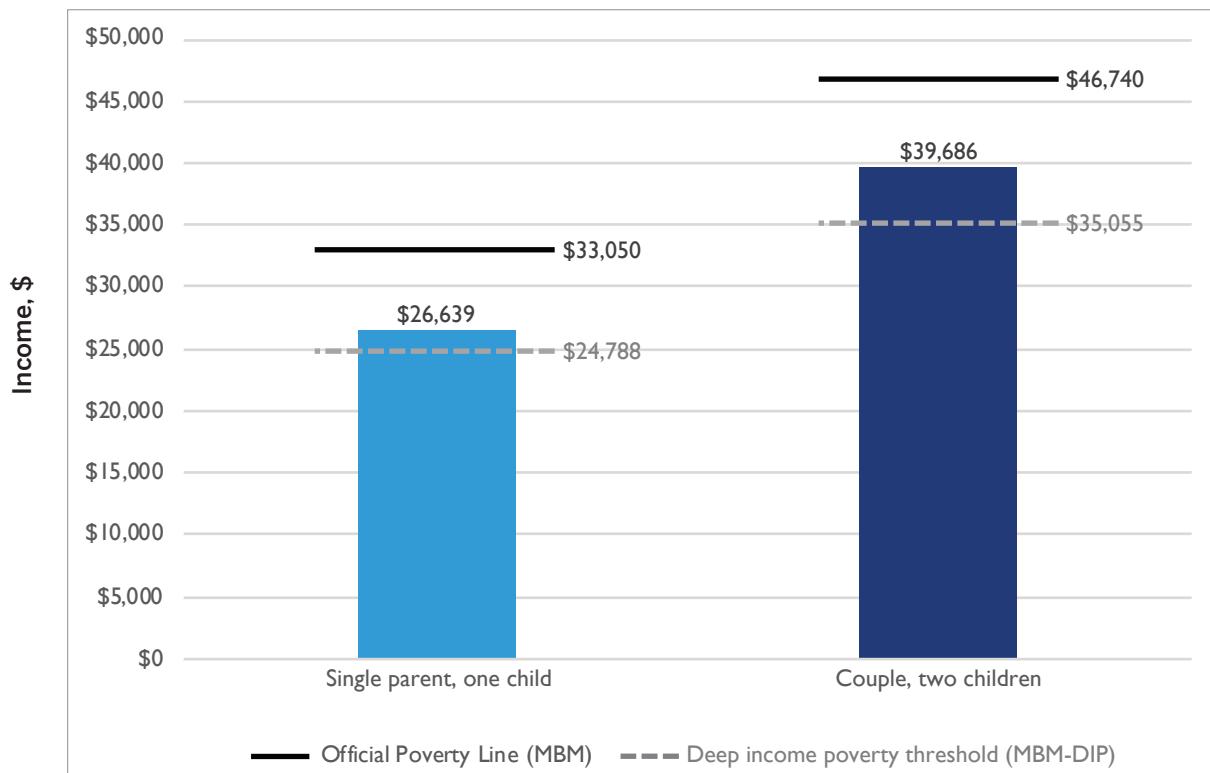


The **unattached single considered employable** had the lowest income relative to the poverty thresholds. Their income was \$3,690 below the deep income poverty threshold and \$9,532 below the poverty line. This means their income was 79 per cent of the MBM-DIP and 59 per cent of the MBM.

The **unattached single with a disability** fared better, with a welfare income that was \$1,854 below the deep income poverty threshold and \$7,696 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, because neither the MBM nor the MBM-DIP account for the additional costs associated with disability.

## Welfare incomes and poverty thresholds for households with children, 2021



The **single parent with one child** had a welfare income that was above deep income poverty but below the poverty line. Their income was \$1,851 above the deep income poverty threshold but \$6,411 below the poverty line. This means their income was 107 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 \$4,631 above the deep income poverty threshold but it remained below the poverty line by \$7,054. In other words, their income was 113 per cent of the MBM-DIP and 85 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 50 per cent of the LIM and 73 per cent of the LICO. The highest income relative to the LIM was that of the **couple with two children**, at 72 per cent; their income relative to the LICO was 110 per cent. The highest income relative to the LICO was that of

the **single parent with one child**, at 115 per cent; their income relative to the LIM was 69 per cent. The **unattached single with a disability** had an income that was 57 per cent of the LIM and 82 per cent of the LICO.

## Changes to adequacy of welfare incomes

The graphs below show the total welfare incomes of each of the four example household types in Prince Edward Island as a percentage of the Market Basket Measure (MBM), starting in 2002.

The MBM has been updated twice since its creation in 2000, first in 2008 and again in 2018. This “rebasing” updates the measure, including the items and costs included in the basket, to better reflect contemporary circumstances.

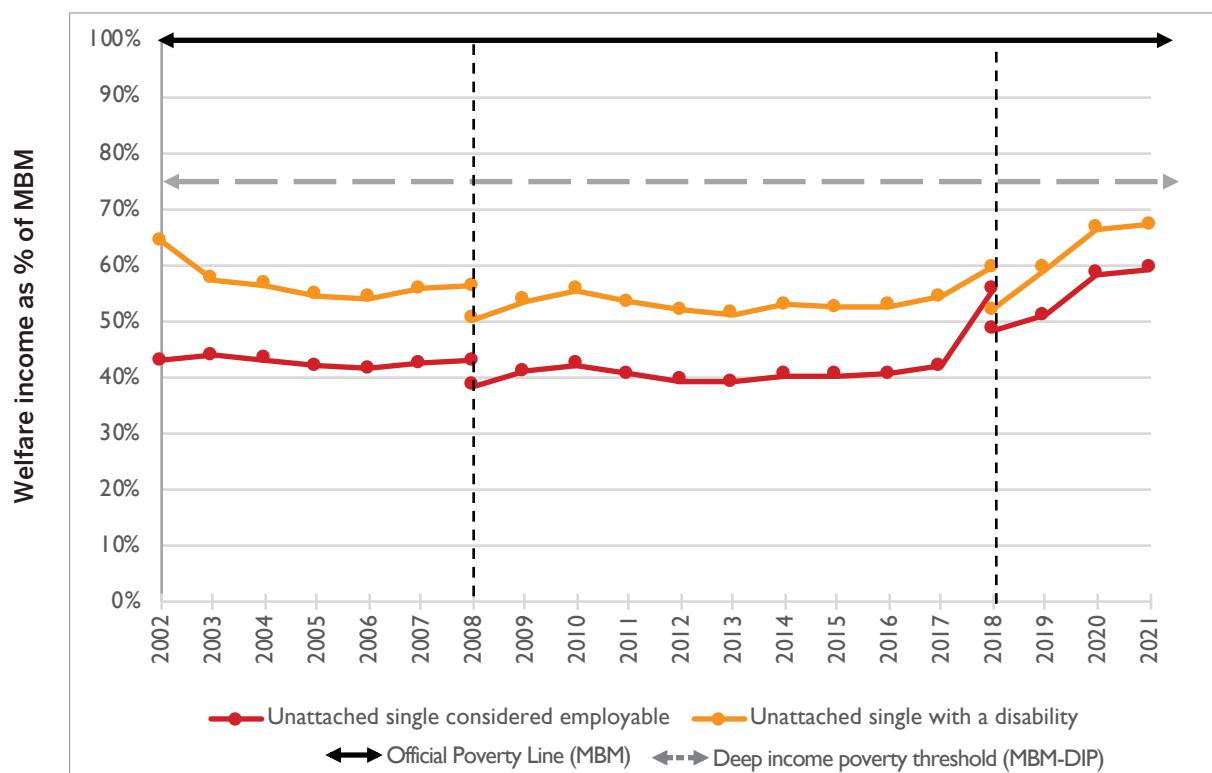
Three trendlines for each household are shown, which correspond to the relationship between welfare incomes and the original and rebased MBMs. Rebasing typically creates a higher poverty threshold than that of a previous base.

The 100 per cent threshold at the top of the vertical axis represents Canada’s Official Poverty Line. As such, the graphs essentially show how far below the poverty line the households have been in terms of their total welfare income over the past 20 years. The trendlines indicate changes in the level of poverty of the households within the years in which the bases are applied. A rise in the trendline within those periods indicates an improvement in their level of poverty while a decline indicates a worsening of the depth of their poverty.

A grey line has also been included that indicates the deep income poverty threshold, which is 75 per cent of the MBM. As such, the graphs also show the relationship between total welfare incomes over time and deep poverty.

Note that MBM thresholds vary by province and community size, and so Charlottetown is used. Also note that the 2021 MBM thresholds are estimates based on increasing the 2020 thresholds to account for inflation. More information is in the methodology section.

## Welfare incomes as a percentage of MBM for single adults (2002-2021)



The welfare income of the **unattached single considered employable** started the time series in 2002 at only 43 per cent of the poverty line and, with slight fluctuations, remained at that level in 2008. After rebasing, their income was even lower, at 38 per cent of the poverty line. Thereafter, their income stayed steady relative to the poverty line, with some slight fluctuations, until 2017 where it was 42 per cent of the poverty line, increasing to 56 per cent in 2018. With the 2018 rebasing, their income was 48 per cent of the poverty line, increasing to 59 per cent in 2021.

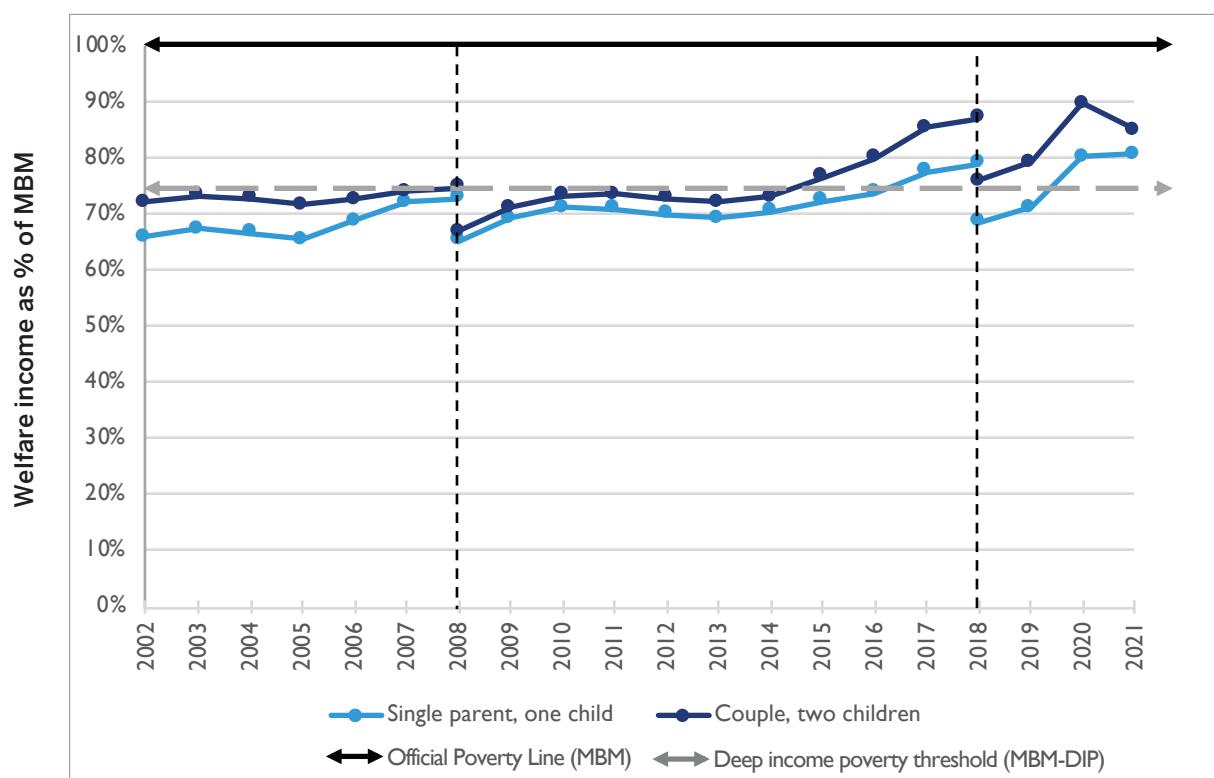
Overall, the welfare income of the unattached single considered employable was 16 percentage points higher relative to the poverty line in 2021 than at the start of the time series in 2002. This represents a significant lessening of their poverty, although their income remains over 40 per cent below the poverty line in 2021. It is also important to note that their income was below the deep income poverty threshold across the entire time series, meaning they would have been living in deep poverty over the last 20 years.

The welfare income of the **unattached single with a disability** started the time series in 2002 at 64 per cent of the poverty line, declining through 2006 to 54 per cent, then increasing to 56 per cent in 2008. After rebasing, their income was only 50 per cent of the poverty line, increasing to 55 per cent in 2010, then falling and

remaining stable through 2016 and increasing again to 60 per cent in 2018. After rebasing, their income was 52 per cent of the poverty line, increasing to 67 per cent in 2021.

Overall, the welfare income of the unattached single with a disability was only slightly higher, relative to the poverty line, in 2021 at 67 per cent than in 2002 at 64 per cent. Not much improvement in the depth of their poverty was made across the time series. As well, given that their income was below the deep income poverty threshold across the entire time series, they would have been living in deep poverty over the last 20 years.

### Welfare incomes as a percentage of MBM for households with children (2002-2021)



The welfare income of the **single parent with one child** started the time series at 66 per cent of the poverty line, increasing to 73 per cent in 2008. After rebasing, their income was only 65 per cent of the poverty line, increasing in 2009 to 69 per cent. Through 2014, their income fluctuated but generally remained stable, after which it rose steadily relative to the poverty line, to 79 per cent in 2018. With 2018's rebasing their income was 69 per cent of the poverty line, increasing to 81 per cent in 2021.

Overall, the welfare income of the single parent with one child ended the time series in 2021 at 81 per cent of the poverty line, much higher than it started in 2002 at 66 per cent. This 15 percentage point change indicates a fairly significant reduction in the depth of their poverty across the entire time series. While their income has risen above the deep income poverty threshold in recent years, it was below or at the threshold for 17 of the last 20 years, meaning they would have lived in deep poverty for the vast majority of the time period.

The welfare income of the **couple with two children** fared best relative to the poverty line among all four households and followed a 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, increasing slightly to 75 per cent in 2008. After rebasing, their income was at 67 per cent of the poverty line, then generally increased, with some fluctuations, and reaching 87 per cent in 2018. After 2018's rebasing their income was 76 per cent of the poverty line, increasing to a high of 91 per cent in 2020, then falling to 85 per cent in 2021.

Overall, the welfare income, relative to the poverty line, of the couple with two children ended the time series in 2021 at 85 per cent, 13 percentage points higher than it was in 2002, at 72 per cent. This indicates a fairly significant reduction in the depth of their poverty across the time series. Their income was, however, below or at the deep income poverty threshold for 14 of the last 20 years, meaning they would have lived in deep poverty for most of the time period, but emerged out of deep poverty in the last six years.

## 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 2021 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 2021.

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 components 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 2021, one example household — the single parent with one child — was also eligible for payments related to the continuing COVID-19 pandemic.

The table below shows the value of the welfare income components of the four example household types in Quebec in 2021. All four households are assumed to be living in Montreal. The child in the single parent household is two years old and the children in the couple household are ten and 15. COVID-19 pandemic-related payments are included where applicable in the table below.

### Components of welfare incomes, 2021

	Unattached single considered employable	Unattached single with a disability	Single parent, one child	Couple, two children
Basic social assistance	\$11,616	\$13,332	\$10,176	\$19,207
Additional social assistance benefits	\$0	\$0	\$1,020	\$1,219
Federal child benefits	\$0	\$0	\$7,999	\$11,473
Provincial child benefits	\$0	\$0	\$3,440	\$5,304
Federal tax credits / benefits	\$330	\$370	\$751	\$907
Provincial tax credits / benefits	\$1,022	\$1,022	\$1,146	\$1,550
<b>Total 2021 income</b>	<b>\$12,968</b>	<b>\$14,724</b>	<b>\$24,532</b>	<b>\$39,659</b>

Note: Totals may not add up due to rounding.

Total annual welfare incomes in 2021 ranged from \$12,968 for the unattached single considered employable to \$39,659 for the couple with two children. The income of the unattached single with a disability was \$14,724 and that of the single parent with one child was \$24,532.

**Basic social assistance:** The unattached single considered employable and the couple with two children households received Aim for Employment benefits through the Social Assistance program. The unattached single with a disability received Social Solidarity program benefits. The single parent with one child received Social Assistance program benefits. Social Assistance and Social Solidarity benefits increase with inflation every January.

As part of basic benefits, all four households received the Monthly Adjustment, which increased in January 2021 to \$45 per month for households receiving Social Assistance and \$103 per month for the unattached single with a disability receiving Social Solidarity benefits.<sup>1</sup>

The two households receiving Aim for Employment benefits received that program's Participation Allowance. Our calculations reflect the maximum Participation Allowance amounts of \$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, for both households. For single parents with children under five years old (i.e., under school age), our calculations include the Temporarily Limited Capacity Allowance (TLCA) of \$140 per month from Social Assistance. These amounts remained unchanged in 2021.

**Additional social assistance:** In addition to basic assistance, both households with children received \$1,020 through the Shelter Allowance administered through Revenu Québec, which increased from \$80 to \$100 per month in October. The couple with two children also received the annual School-Related Allowance of \$76 for the ten-year-old and \$123 for the 15-year-old, amounts that remained unchanged in 2021.

**Federal child benefits:** Both households with children received the Canada Child Benefit (CCB), which increased with inflation in July 2021 from \$563.75 to \$569.42 per month for a child under six years of age and from \$475.66 to \$480.41 per month for a child aged six to 17. In addition, the single parent of one child aged two received the COVID-19 pandemic-related CCB Young Child Supplement, given to CCB-eligible families with children under the age of six, of \$300 per child in January, April, July, and October.

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<sup>1</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, 2021, the amount of the ajustement is \$290 per month for unattached singles and single-parent families and \$190 per month for two-adult families.

**Provincial child benefits:** Both households with children received the Family Allowance, which increases with inflation each January and, for 2021, was \$2,547 for one child, and \$5,094 for two children. The single parent with one child received the Family Allowance Single Parent Supplement of \$893. The couple with two children also received the School Supply Supplement of \$104 per child, which was slightly increased in 2021.

**Federal tax credits / benefits:** All four households received the GST/HST credit, which increased in July 2021 with inflation. The unattached single considered employable and the unattached single with a disability received \$297.50 in basic GST/HST credit, while the single parent with one child received \$595 and the couple with two children received \$907. Three households also received the GST/HST credit supplement. The unattached single considered employable received \$32.72, the unattached single with a disability received \$72.56 and the single parent with one child received the maximum amount of \$156.

**Provincial tax credits / benefits:** All four households received the Quebec Solidarity Tax Credit, which increased with inflation in July 2021, from \$84.58 to \$85.67 per month for the unattached single households, from \$94.83 to \$96.08 for the single parent with one child, and from \$128.25 to \$130.00 for the couple with two children.

## COVID-19 pandemic-related payments

The only pandemic-related payment available to the example Quebec households in 2021 was received by the single parent of one child aged two, which came from the federal Canada Child Benefit Young Child Supplement of \$300 per child, paid in January, April, July, and October. This amount is included in, and is not in addition to, the benefits described in the Components section above.

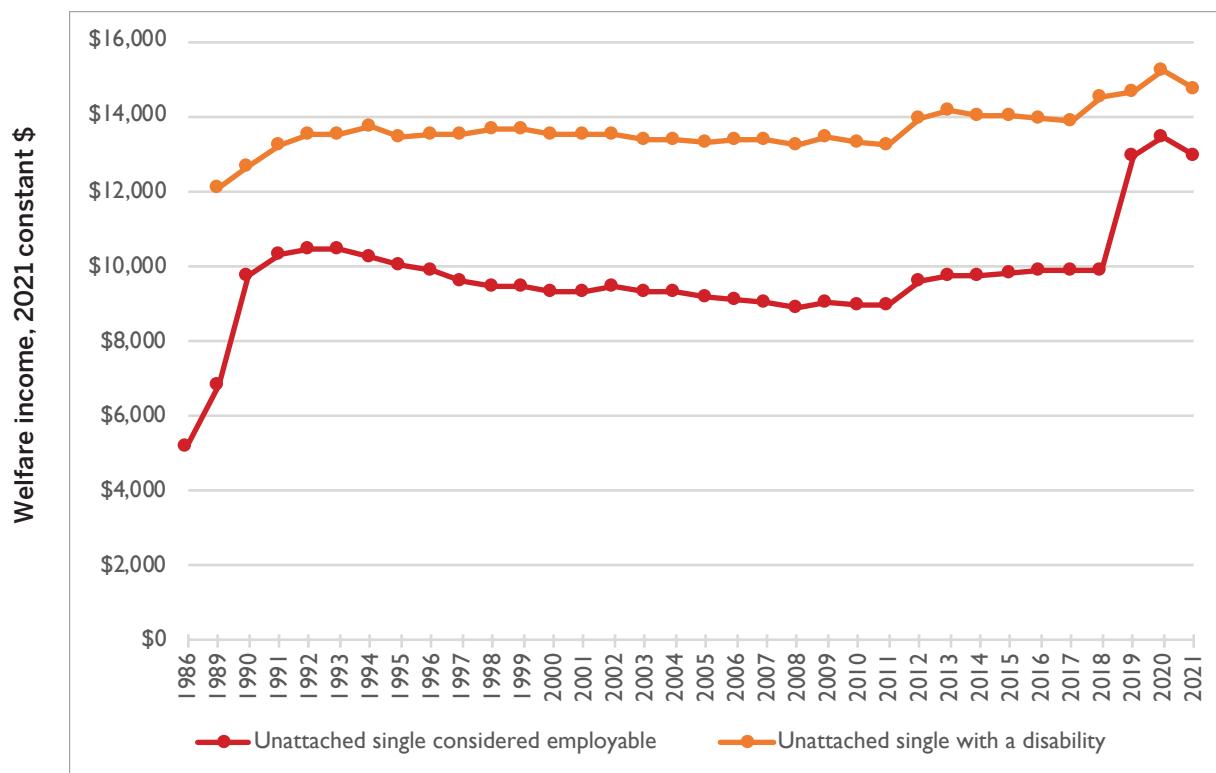
## COVID-19 pandemic-related payments, 2021

	Unattached single considered employable	Unattached single with a disability	Single parent, one child	Couple, two children
Provincial payments	\$0	\$0	\$0	\$0
Federal payments	\$0	\$0	\$1,200	\$0
<b>Total 2021 COVID-related payments</b>	<b>\$0</b>	<b>\$0</b>	<b>\$1,200</b>	<b>\$0</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 2021 constant dollars, not in nominal dollars. Using constant dollars 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 (1986-2021), 2021 constant dollars



After significant increases in the late 1980s and early 1990s, the welfare income of the **unattached single considered employable** declined until 2011, rose gradually, then increased substantially in 2019, largely due to the higher work-related

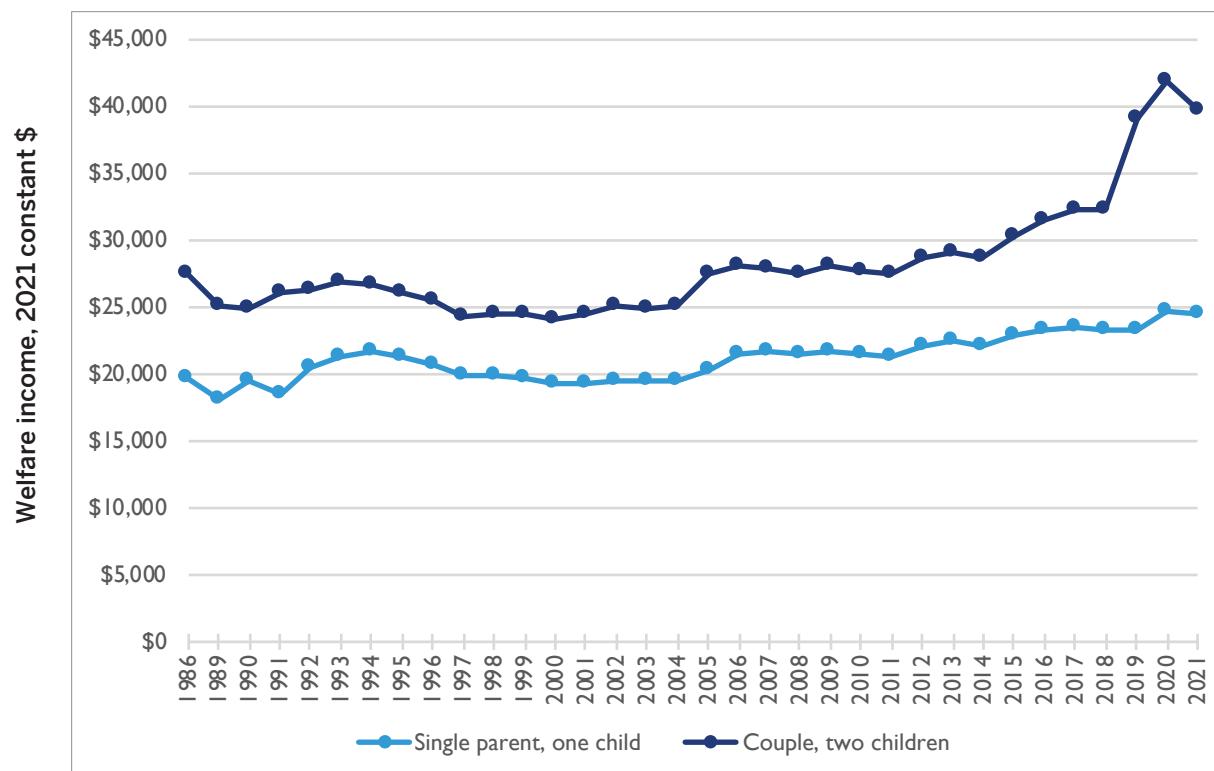
allowances associated with the newly mandatory Aim for Employment program, and again in 2020.

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 total welfare incomes of both households declined in 2021. 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. The 2021 decline was due primarily to the loss of pandemic-related payments.

In 2021, the total welfare income of the unattached single considered employable was \$12,968 and that of the unattached single with a disability was \$14,724.

### **Welfare incomes for households with children (1986-2021), 2021 constant dollars**



The total welfare income of the **single parent with one child** followed a generally increasing trend across the time series, with fluctuations in the late 1980s and early 1990s and spanning a low of \$18,154 in 1989 and a high of \$24,699 in 2020. Their income declined slightly to \$24,532 in 2021.

The total welfare income of the **couple with two children** followed a similar trend, with much more significant increases in 2005, 2019, and 2020 and a steeper decline, to \$39,659, in 2021. The 2020 high of \$41,905 was a 52 per cent increase over the total welfare income of \$27,491 at the start of the time series in 1986.

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 yearly inflationary increases to most benefits. The decline in 2021 was primarily due to the loss of 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:

- The Market Basket Measure (MBM), Canada's Official Poverty Line, 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 2020 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.

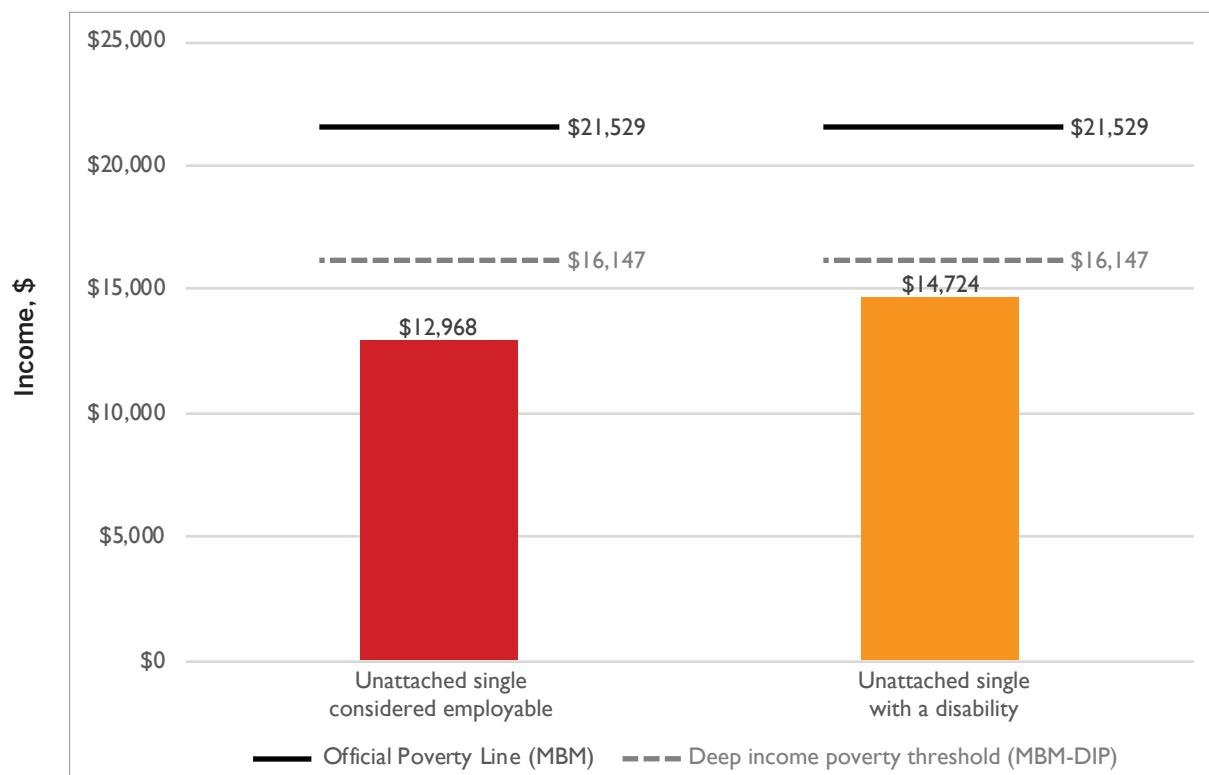
A table containing comparisons of the welfare incomes of the four example household types in Quebec with all four poverty / low-income thresholds is available for download at <https://maytree.com/wp-content/uploads/WiC2021-Quebec.xlsx>.

## 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 2021, meaning all these households were living in poverty. Two of the four households were also living in deep poverty in 2021, as defined by the MBM-DIP.

### Welfare incomes and poverty thresholds for single adults, 2021

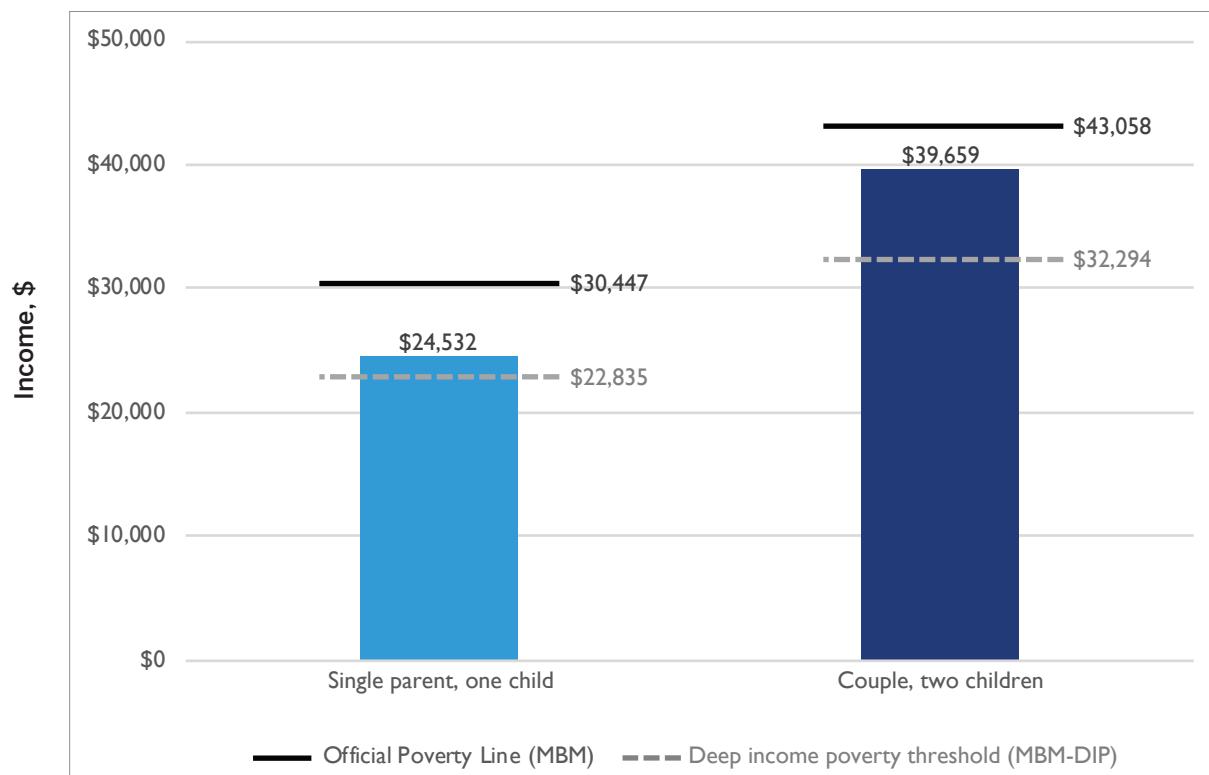


The **unattached single considered employable** had the lowest income relative to the poverty thresholds. Their income was \$3,179 below the deep income poverty threshold and \$8,561 below the poverty line. This means their income was 80 per cent of the MBM-DIP and 60 per cent of the MBM.

The **unattached single with a disability** fared better, with an income \$1,423 below the deep income poverty threshold and \$6,805 below the poverty line. In other words, their income was 91 per cent of the MBM-DIP and 68 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 associated with disability.

### Welfare incomes and poverty thresholds for households with children, 2021



The **single parent with one child** had a welfare income that was above deep income poverty but below the poverty line. Their income was \$1,696 above the deep income poverty threshold but \$5,916 below the poverty line. In other words, their income was 107 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 \$7,366 above the deep income poverty threshold but

still \$3,399 below the poverty line. This means their income was 123 per cent of MBM-DIP but 92 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 47 per cent of the LIM and 57 per cent of the LICO. The highest was that of the **couple with two children**, whose welfare income was 72 per cent of the LIM and 92 per cent of the LICO. The **unattached single with a disability** had a welfare income of 54 per cent of the LIM and 65 per cent of the LICO. The **single parent with one child** had a welfare income of 63 per cent of the LIM and 88 per cent of the LICO.

## Changes to adequacy of welfare incomes

The graphs below show the total welfare incomes of each of the four example household types in Quebec as a percentage of the Market Basket Measure (MBM), starting in 2002.

The MBM has been updated twice since its creation in 2000, first in 2008 and again in 2018. This “rebasing” updates the measure, including the items and costs included in the basket, to better reflect contemporary circumstances.

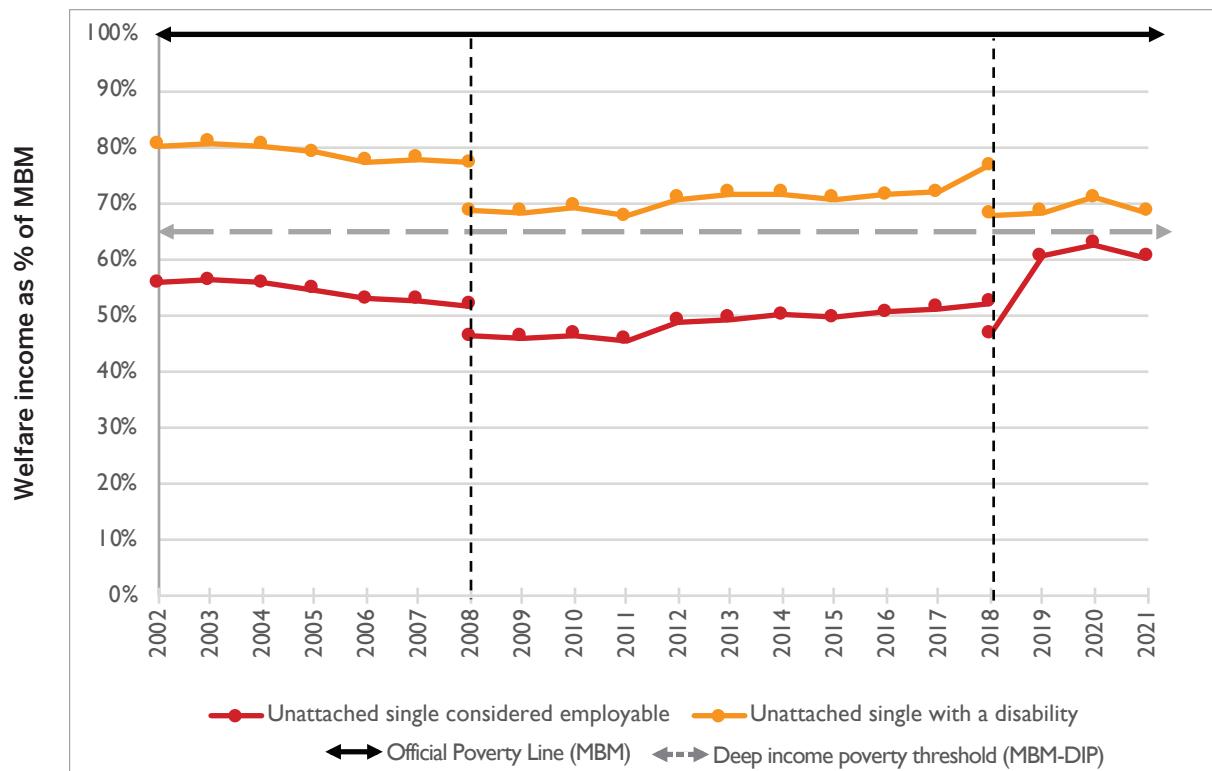
Three trendlines for each household are shown, which correspond to the relationship between welfare incomes and the original and rebased MBMs. Rebasing typically creates a higher poverty threshold than that of a previous base.

The 100 per cent threshold at the top of the vertical axis represents Canada’s Official Poverty Line. As such, the graphs essentially show how far below the poverty line the households have been in terms of their total welfare income over the past twenty years. The trendlines indicate changes in the level of poverty of the households within the years in which the bases are applied. A rise in the trendline within those periods indicates an improvement in their level of poverty while a decline indicates a worsening of the depth of their poverty.

A grey line has also been included that indicates the deep income poverty threshold, which is 75 per cent of the MBM. As such, the graphs also show the relationship between total welfare incomes over time and deep poverty.

Note that MBM thresholds vary by province and community size, and so Montreal is used. Also note that the 2021 MBM thresholds are estimates based on increasing the 2020 thresholds to account for inflation. More information is in the methodology section.

### Welfare incomes as a percentage of MBM for single adults (2002-2021)



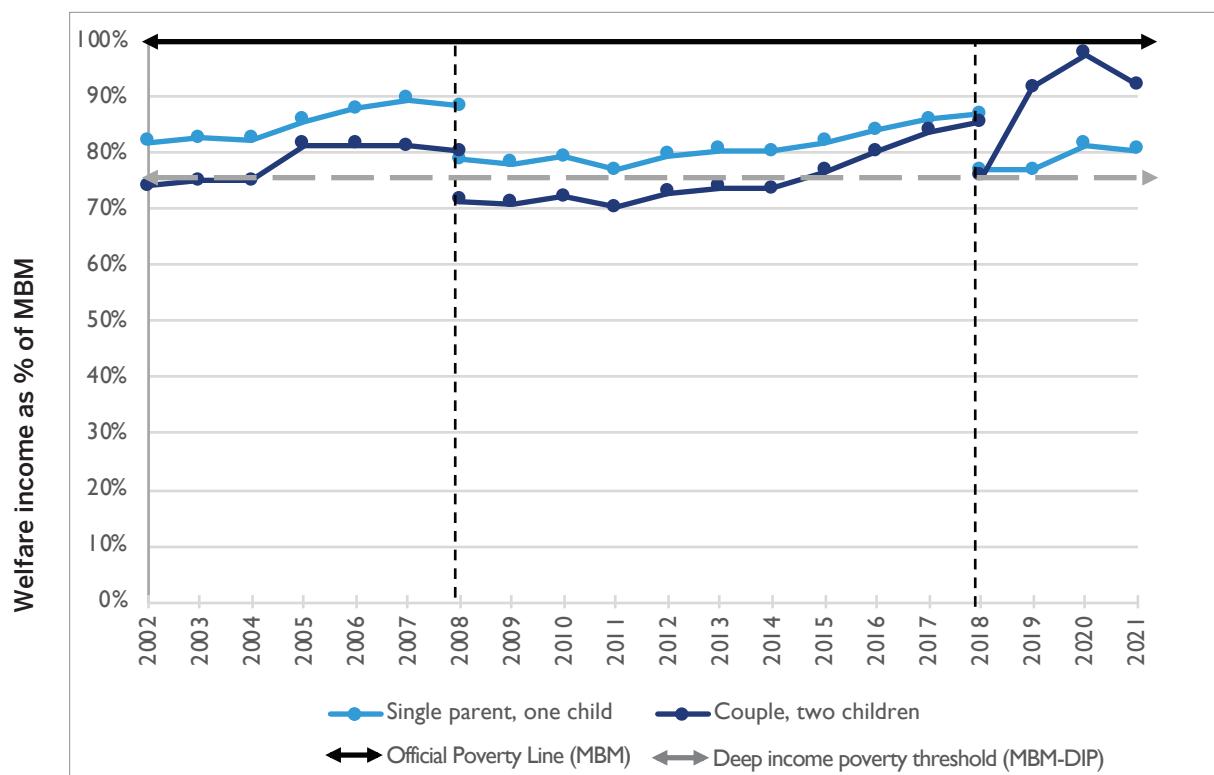
The welfare income of the **unattached single considered employable** started the time series in 2002 at 56 per cent of the poverty line, decreasing to 52 per cent in 2008. With rebasing, their income was 46 per cent in 2008, then followed a very gradually increasing trend to 52 per cent in 2018. After the 2018 rebasing, their income was 46 per cent of the poverty line, increasing to 63 per cent in 2020 and ending the time series at 60 per cent in 2021.

Overall, the welfare income of the unattached single considered employable was slightly higher in 2021, at 60 per cent of the poverty line, than it was in 2002, at 56 per cent. This represents a modest improvement in the depth of their poverty across the time series, although their income remains well below the poverty line. Furthermore, it is important to note that their income was below the deep income poverty threshold across the entire time series, meaning they would have been living in deep poverty over the last 20 years.

The welfare income of the **unattached single with a disability** started the time series in 2002 at 80 per cent of the poverty line, then decreased slightly to 77 per cent in 2008. With rebasing their income was 69 per cent of the poverty line, very gradually increasing to 72 per cent in 2017 and 77 per cent in 2018. After 2018's rebasing their income was 68 per cent of the poverty line, increasing to 71 per cent in 2020 and falling back to 68 per cent in 2021.

Overall, the welfare income of the unattached single with a disability was 12 percentage points lower relative to the poverty line, at 68 per cent, than it was in 2002, at 80 per cent. This indicates a worsening of their depth of poverty over the time series. As well, their income started the time series above the deep income poverty threshold but fell below it starting in 2008, meaning they would have been living in deep poverty for the last 14 years of the time period.

### **Welfare incomes as a percentage of MBM for households with children (2002-2021)**



The welfare income of the **single parent with one child** started the time series at 82 per cent of the poverty line in 2002, increasing to 89 per cent in 2007 and declining slightly to 88 per cent in 2008. With rebasing, their income was 79 per cent of the poverty line in 2008, followed by a period of fluctuation until 2014 and an increasing trend through 2018, when their income stood at 87 per cent. After

the 2018 rebasing, their income was 77 per cent of the poverty line, increasing to 81 per cent in 2020 and 2021.

Overall, 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 – 82 per cent of the poverty line in 2002 and 81 per cent in 2021. This indicates that their depth of poverty did not change over the entire time series. However, it's important to note that their income was above the deep income poverty threshold across the entire time series, meaning that while they were living in poverty for the last 20 years they were not in deep poverty.

The welfare income of the **couple with two children** followed a similar trendline to that of the single parent with one child until 2018. Their income started at 74 per cent of the poverty line in 2002 and increased to 81 per cent in 2007 and 80 per cent in 2008. After rebasing, their income was 71 per cent of the poverty line in 2008, followed by fluctuations through 2014 and an increase to 85 per cent in 2018. After the 2018 rebasing their income was 76 per cent of the poverty line, followed by a steep increase to 98 per cent in 2020 and a decline to 92 per cent in 2021.

Overall, the welfare income of the couple with two children was 18 percentage points higher in 2021, at 92 per cent of the poverty line, than it was in 2002, at 74 per cent. This indicates a significant improvement in the depth of their poverty across the time series. As well, their income was below the deep income poverty threshold for nine of the past 20 years, meaning while they were living in poverty they were not in deep poverty for the majority of the time period.

## 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 2021 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 2021.

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 components 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 2021, one example household — the single parent with one child — was also eligible for payments related to the continuing COVID-19 pandemic.

The table below shows the value of the welfare income components of the four example household types in Saskatchewan in 2021. All four households are assumed to be living in Saskatoon. The child in the single parent household is two years old and the children in the couple household are ten and 15. COVID-19 pandemic-related payments are included where applicable in the table below.

### Components of welfare incomes, 2021

	Unattached single considered employable	Unattached single with a disability	Single parent, one child	Couple, two children
Basic social assistance	\$10,320	\$14,220	\$15,120	\$18,540
Additional social assistance benefits	\$0	\$840	\$0	\$0
Federal child benefits	\$0	\$0	\$7,999	\$11,473
Provincial child benefits	\$0	\$0	\$0	\$0
Federal tax credits/benefits	\$804	\$906	\$1,501	\$1,907
Provincial tax credits/benefits	\$348	\$348	\$695	\$968
<b>Total 2021 income</b>	<b>\$11,471</b>	<b>\$16,313</b>	<b>\$25,315</b>	<b>\$32,888</b>

Note: Totals may not add up due to rounding.

Total annual welfare incomes in 2021 ranged from \$11,471 for the unattached single considered employable to \$32,888 for the couple with two children. The unattached single with a disability received \$16,313, and the single parent with one child received \$25,315.

**Basic social assistance:** Three of the household types received benefits from the Saskatchewan Income Support (SIS) program. The unattached single with a disability received benefits from the Saskatchewan Assured Income for Disability (SAID) program. These benefits remained unchanged in 2021; however, as SAID pays either flat rate or actual utilities amounts, our calculations include an average actual utilities amount for 2021 for the unattached single with a disability, as provided by the Ministry of Social Services.

**Additional social assistance:** The unattached single with a disability received \$840 (\$70 per month) in additional social assistance benefits through the Disability Income Benefit. This amount remained unchanged in 2021.

**Federal child benefits:** Both households with children received the Canada Child Benefit (CCB), which increased with inflation in July 2021 from \$563.75 to \$569.42 per month for a child under six years of age and from \$475.66 to \$480.41 per month for a child aged six to 17. In addition, the single parent of one child aged two received the COVID-19 pandemic-related CCB Young Child Supplement, given to CCB-eligible families with children under the age of six, of \$300 per child in January, April, July, and October.

**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 2021 with inflation. The unattached single considered employable and the unattached single with a disability received \$297.50 in basic GST/HST credit, while the single parent with one child received \$595 and the couple with two children received \$907.

Three households also received the GST/HST credit supplement. The unattached single considered employable, who became newly eligible for the supplement in the second half of 2021 due to an increase in their income in 2020, received \$6.34, the unattached single with a disability received \$108.72 and the single parent with one child received the maximum amount of \$156.

All four households also received the 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 \$500. The single parent with one child received the basic amount plus the single parent's qualified dependant amount of \$250, for a total of \$750. The couple with two children received the basic amount, a spouse amount of \$250, and the qualified dependant amount of \$125 for each child, for a total of \$1,000. The CAI increased in 2021 over 2020 amounts.

**Provincial tax credits / benefits:** All four households received the Saskatchewan Low-Income Tax Credit (SLITC), which was increased by inflation in July 2021. The previous 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) were increased to \$349 for an individual, an additional \$349 for a partner or eligible dependant, and \$137 per child (for up to two children). Half of the 2020 amount was delivered in two payments in the January to June period, and half the 2021 amount was delivered in two payments in the July to December period.

## COVID-19 pandemic-related payments

The only pandemic-related payment available to the example Saskatchewan households in 2021 was received by the single parent of one child aged two, which came from the federal Canada Child Benefit Young Child Supplement of \$300 per child, paid in January, April, July, and October. This amount is included in, and is not in addition to, the benefits described in the Components section above.

### COVID-19 pandemic-related payments, 2021

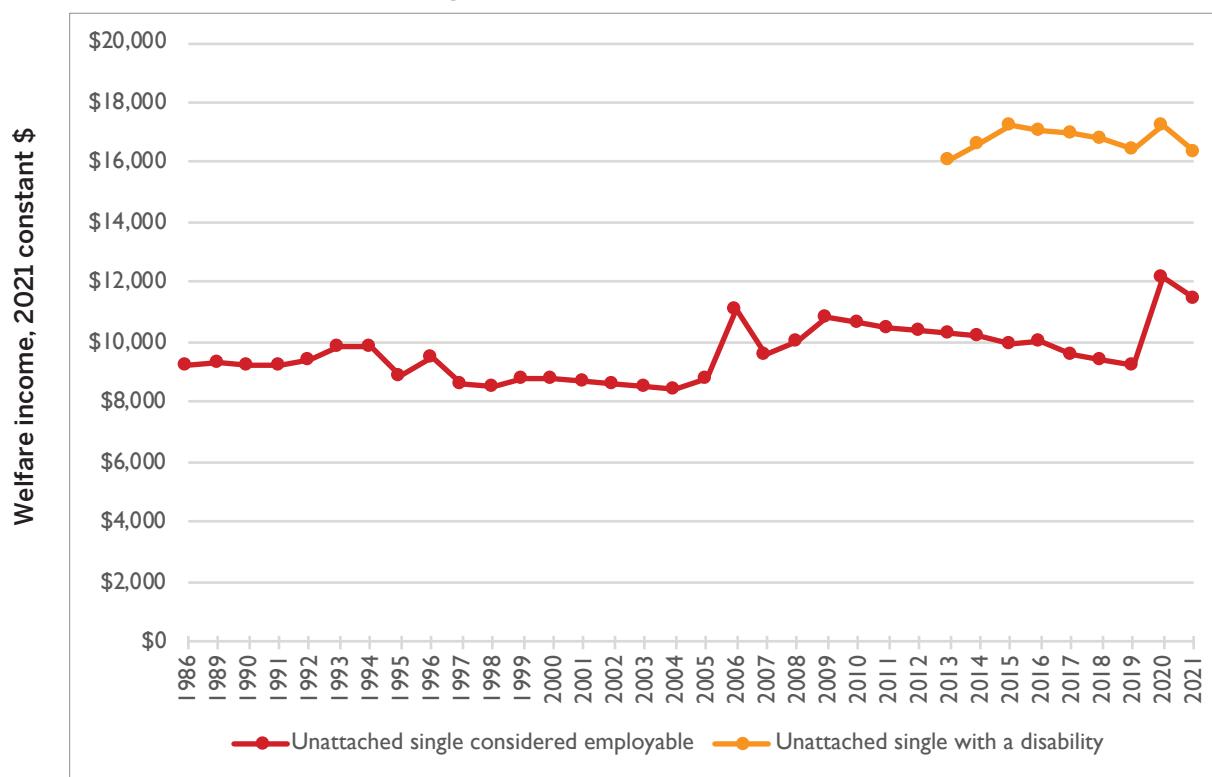
	Unattached single considered employable	Unattached single with a disability	Single parent, one child	Couple, two children
Provincial payments	\$0	\$0	\$0	\$0
Federal payments	\$0	\$0	\$1,200	\$0
<b>Total 2021 COVID-related payments</b>	<b>\$0</b>	<b>\$0</b>	<b>\$1,200</b>	<b>\$0</b>

## Changes to welfare incomes

The graphs below show how the total welfare incomes for each of the four example household types in Saskatchewan have changed over time. Note that the values are in 2021 constant dollars, not in nominal dollars. Using constant dollars takes into account the effect of inflation, as measured by the national Consumer Price Index, given that inflation reduces real dollar values over time.

Total incomes fell in 2021 for all four example households.

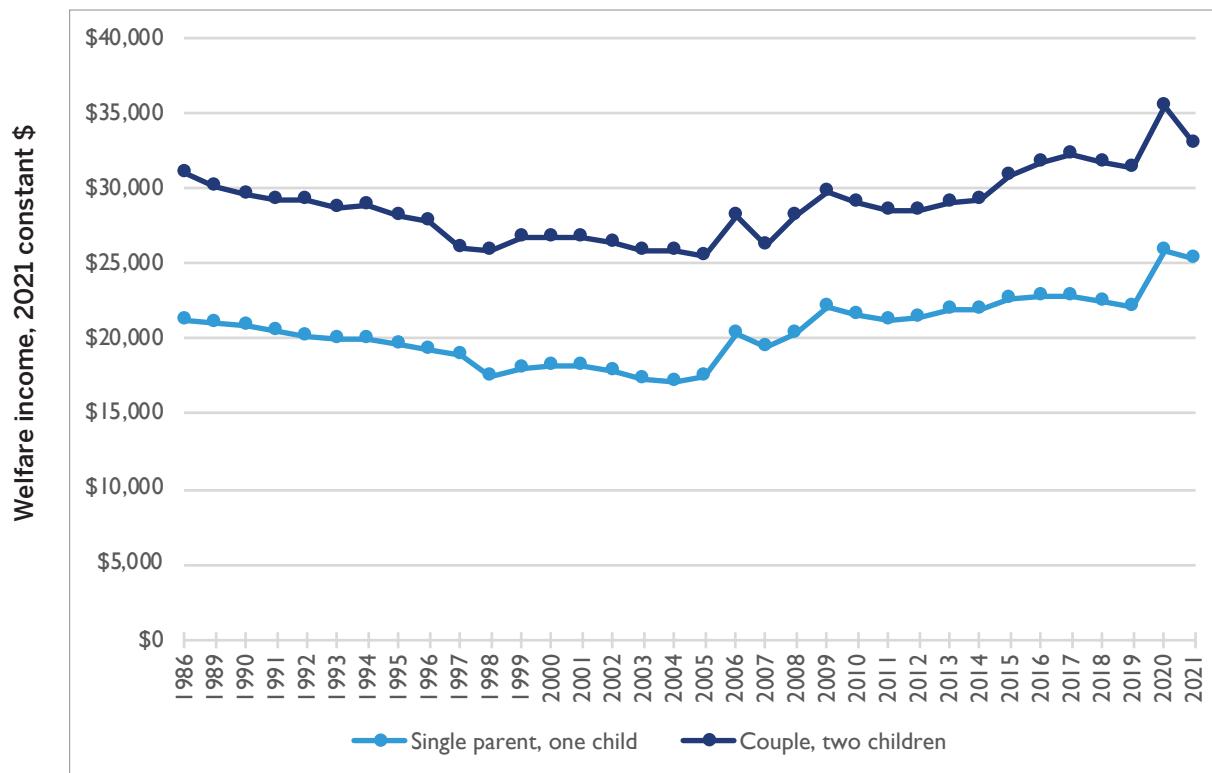
## Welfare incomes for single adults (1986-2021), 2021 constant dollars



The total welfare income of the **unattached single considered employable** was relatively stable until 2009, with some variability in the mid-1990s and mid-2000s, followed by a gradual decline between 2009 and 2019. A 32 per cent increase followed in 2020, from \$9,193 in 2019 to \$12,195 in 2020, which was the result of new basic social assistance benefit amounts, as well as the new climate action incentive benefit and COVID-19 pandemic-related payments. The decline to \$11,471 in 2021 was primarily due to the loss of pandemic-related payments, as well as to the impact of inflation on unchanged social assistance benefit amounts.

The trend in total welfare incomes for the **unattached single with a disability** who qualified for the Saskatchewan Assured Income for Disability program has been tracked since 2013, after the program became available to those living independently. After peaking at \$17,228 in 2015, incomes declined until 2019, and increased again in 2020 to \$17,218, due primarily to the introduction of the climate action incentive and COVID-19 pandemic-related payments. The decline in 2021 to \$16,313 was primarily due to the loss of pandemic-related payments, as well as the impact of inflation.

## Welfare incomes for households with children (1986-2021), 2021 constant dollars



The welfare income of both households with children has followed a similar trajectory across the time series. Declines through the 1990s and mid-2000s were followed by fluctuations through the late-2000s and general increases thereafter. Increases between 2015 and 2017 were the result of changes to federal child benefits. The sharp increases in 2020 resulted from new basic social assistance benefit amounts, the introduction of the climate action incentive, and COVID-19 pandemic-related payments.

The declines in 2021 are primarily due to the loss of the 2020 pandemic-related payments, as well as to the impact of inflation on unchanged social assistance benefit amounts. The loss is lower for the single parent with one child due to the Canada Child Benefit Young Child Supplement, which is a new COVID-19 pandemic-related payment for 2021.

In 2021, the welfare income of the **single parent with one child** was \$25,315, while that of the **couple with two children** was \$32,888, a decline of \$2,557.

# 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:

- The Market Basket Measure (MBM), Canada's Official Poverty Line, 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 for 2021 are estimates based on increasing the 2020 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.

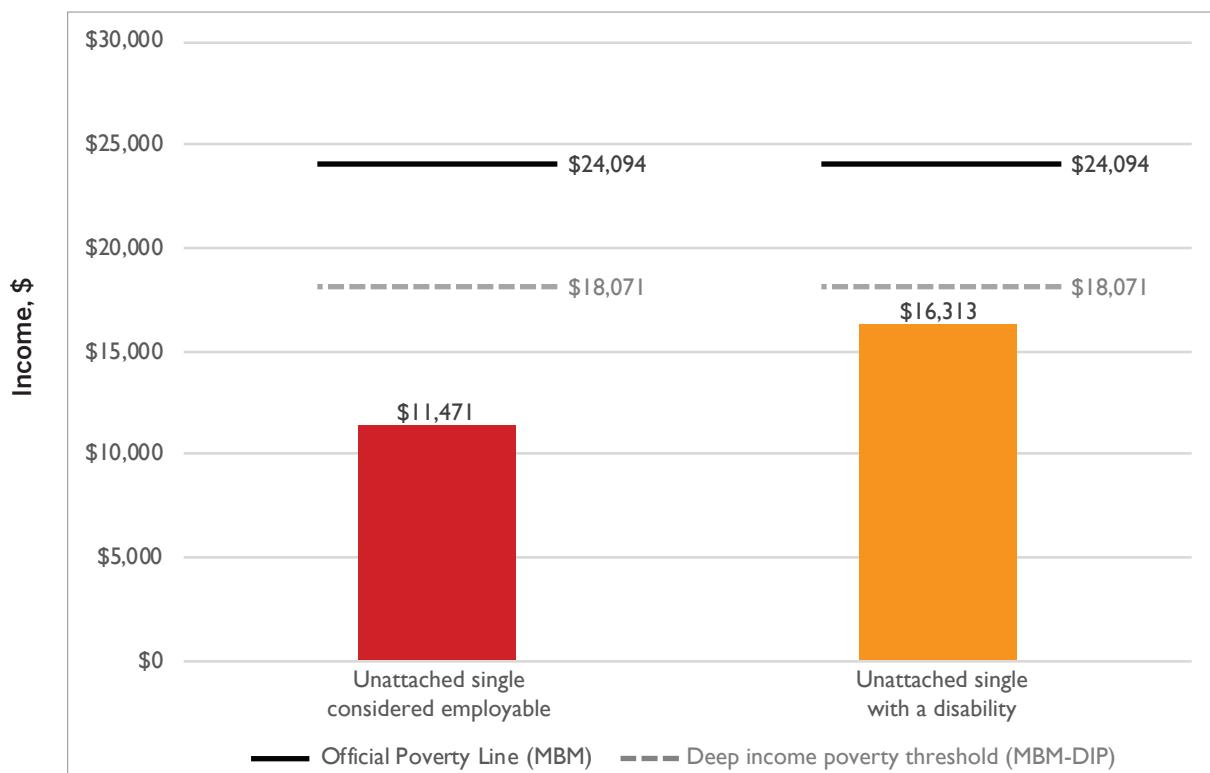
A table containing comparisons of the welfare incomes of the four example household types in Saskatchewan with all four poverty / low-income thresholds is available for download at <https://maytree.com/wp-content/uploads/WiC2021-Saskatchewan.xlsx>.

## 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 2021, meaning all these households were living in poverty. All four households were also living in deep poverty in 2021, as defined by the MBM-DIP.

### Welfare incomes and poverty thresholds for single adults, 2021



The **unattached single considered employable** had the lowest income relative to the poverty thresholds. Their income was \$6,599 below the deep income poverty threshold and \$12,623 below the poverty line. This means their income was only 63 per cent of the MBM-DIP and only 48 per cent of the MBM.

The **unattached single with a disability** had an income that was \$1,757 below the deep income poverty threshold and \$7,781 below the poverty line. In other words, their income was 90 per cent of the MBM-DIP and 68 per cent of the MBM.

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

## Welfare incomes and poverty thresholds for households with children, 2021



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 \$241 below the deep income poverty threshold and \$8,760 below the poverty line. This means their income was 99 per cent of the MBM-DIP but only 74 per cent of the MBM.

The welfare income of the **couple with two children** was \$3,254 below the deep income poverty threshold and \$15,301 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 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 42 per cent of the LIM and 59 per cent of the LICO. The highest was that of the **single parent with one child**, who had a welfare income of 65 per cent of the LIM and 108 per cent of the LICO.

The **unattached single with a disability** had a welfare income of 59 per cent of the LIM and 85 per cent of the LICO. The **couple with two children** had a welfare income that was 60 per cent of the LIM and 90 per cent of the LICO.

## Changes to adequacy of welfare incomes

The graphs below show the total welfare incomes of each of the four example household types in Saskatchewan as a percentage of the Market Basket Measure (MBM), starting in 2002.

The MBM has been updated twice since its creation in 2000, first in 2008 and again in 2018. This “rebasing” updates the measure, including the items and costs included in the basket, to better reflect contemporary circumstances.

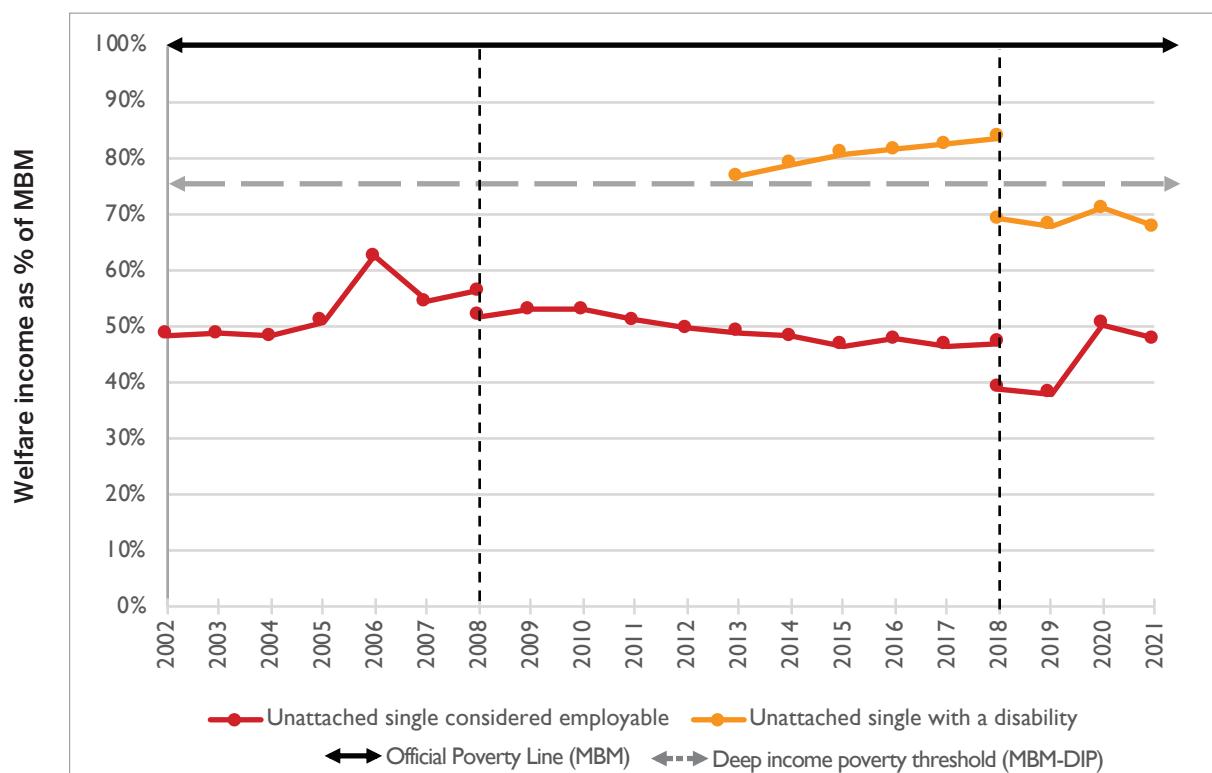
Three trendlines for each household are shown, which correspond to the relationship between welfare incomes and the original and rebased MBMs. Rebasing typically creates a higher poverty threshold than that of a previous base.

The 100 per cent threshold at the top of the vertical axis represents Canada’s Official Poverty Line. As such, the graphs essentially show how far below the poverty line the households have been in terms of their total welfare income over the past 20 years. The trendlines indicate changes in the level of poverty of the households within the years in which the bases are applied. A rise in the trendline within those periods indicates an improvement in their level of poverty while a decline indicates a worsening of the depth of their poverty.

A grey line has also been included that indicates the deep income poverty threshold, which is 75 per cent of the MBM. As such, the graphs also show the relationship between total welfare incomes over time and deep poverty.

Note that MBM thresholds vary by province and community size, and so Saskatoon is used. Also note that the 2021 MBM thresholds are estimates based on increasing the 2020 thresholds to account for inflation. More information is in the methodology section.

## Welfare incomes as a percentage of MBM for single adults (2002-2021)



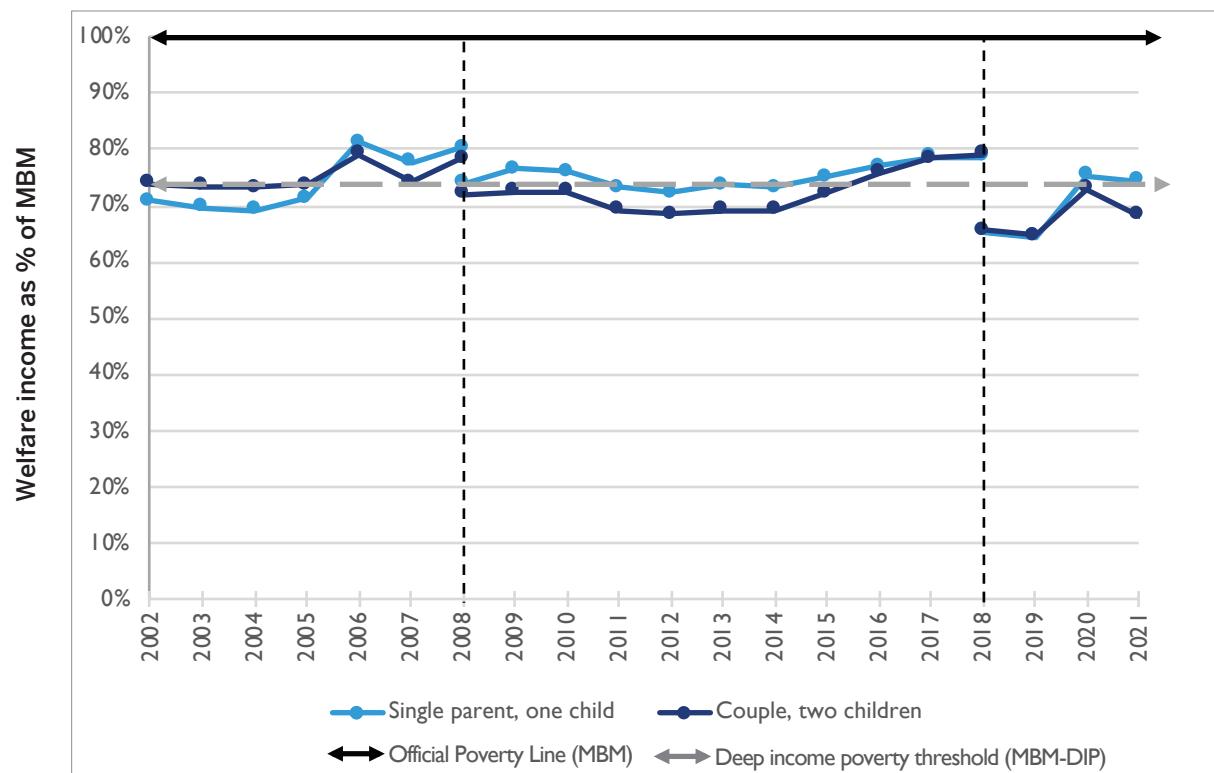
The welfare income of the **unattached single considered employable** began the time series at 48 per cent of the poverty line, increasing to 62 per cent in 2006, then falling to 56 per cent in 2008. After rebasing, their income was 52 per cent of the poverty line in 2008, followed by a declining trend over the next ten years that ended at 47 per cent in 2018. After 2018's rebasing, their income was 39 per cent of the poverty line. The subsequent three years saw an increase to 50 per cent of the poverty line in 2020 and a decrease to 48 per cent in 2021.

Overall, the welfare income of the unattached single considered employable ended the time series in 2021 at the same level — 48 per cent of the poverty line — as it started in 2002. This means no progress was made on alleviating their poverty across the time series. As well, their income was below the deep income poverty threshold across the entire time series, meaning they would have been living in deep poverty over the last 20 years.

The welfare income of the **unattached single with a disability** receiving Saskatchewan Assured Income for Disability benefits started in 2013 (when the program became available to those living independently) at 77 per cent of the poverty line, increasing to 83 per cent in 2018. After 2018's rebasing, their income was 69 per cent of the poverty line. An increase to 71 per cent of the poverty line in 2020 was followed by a decrease to 68 per cent in 2021.

Overall, the welfare income of the unattached single with a disability was nine percentage points lower in 2021, at 68 per cent of the poverty line, than it was in 2013, at 77 per cent. This means a worsening of the depth of their poverty across the time series. As well, it is important to note that their income started the time series above the deep income poverty threshold but fell below in the last four years, and, as such, they would have been living in deep poverty in that period.

### Welfare incomes as a percentage of MBM for households with children (2002-2021)



The welfare income of the **single parent with one child** started the time series at 71 per cent of the poverty line, increasing with some fluctuations to 80 per cent in 2008. After rebasing, their income was 74 per cent of the poverty line, thereafter decreasing slightly to a low of 72 per cent in 2012, and increasing to 79 per cent in 2018. After the 2018 rebasing, their income was 65 per cent of the poverty line, increasing to 75 per cent in 2020 and ending the time series at 74 per cent in 2021.

Overall, the welfare income of the single parent with one child was only slightly higher in 2021, at 74 per cent of the poverty line, than it was at the beginning, at 71 per cent in 2002. This indicates virtually no progress on the depth of their poverty across the time series. In addition, their income was below the deep income poverty threshold for 13 of the last 20 years, meaning they would have been living in deep poverty for the majority of the time period.

The welfare income of the **couple with two children** started the time series at 74 per cent of the poverty line, increasing with fluctuations to 78 per cent in 2008. After rebasing, their income was 72 per cent of the poverty line and, after a decrease to 68 per cent in 2011, increased to 78 per cent in 2017 and 79 per cent in 2018. After the 2018 rebasing, their income was 66 per cent of the poverty line, increasing to 73 per cent in 2020 and ending the time series at 68 per cent.

Overall, 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 20-year time series lower, at 68 per cent of the poverty line in 2021, than it began, at 74 per cent of the poverty line in 2002. This indicates a worsening of the depth of their poverty across the time series. In addition, their income was only above the deep income poverty threshold in two of the last 20 years, meaning that they would have been living in deep poverty for almost the entire period.

## 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 2021 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 2021.

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 components 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 2021, one example household — the single parent with one child — was also eligible for payments related to the continuing COVID-19 pandemic.

The table below shows the value of the welfare income components of the four example household types in Yukon in 2021. All four households are assumed to be living in Whitehorse. The child in the single parent household is two years old and the children in the couple household are ten and 15. COVID-19 pandemic-related payments are included where applicable in the table below.

### Components of welfare incomes, 2021

	Unattached single considered employable	Unattached single with a disability	Single parent, one child	Couple, two children
Basic social assistance	\$17,790	\$17,812	\$25,713	\$35,903
Additional social assistance	\$809	\$4,463	\$1,736	\$3,193
Federal child benefits	\$0	\$0	\$7,999	\$10,619
Territorial child benefits	\$0	\$0	\$820	\$1,480
Federal tax credits / benefits	\$454	\$454	\$751	\$907
Territorial tax credits / benefits	\$184	\$184	\$368	\$736
<b>Total 2021 income</b>	<b>\$19,237</b>	<b>\$22,913</b>	<b>\$37,387</b>	<b>\$52,839</b>

Note: Totals may not add up due to rounding.

Total annual welfare incomes in 2021 ranged from \$19,237 for the unattached single considered employable to \$52,839 for the couple with two children. The income of the unattached single with a disability was \$22,913 and that of the single parent with one child was \$37,387.

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

**Additional social assistance:** All households received the following additional benefits, all of which remained unchanged in 2021:

- The Yukon Supplementary Allowance of \$250 per month for the unattached single with a disability;
- The Special 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 2021 from \$563.75 to \$569.42 per month for a child under six years of age and from \$475.66 to \$480.41 per month for a child aged six to 17. The couple with two children received \$882.10 per month from January to June and \$887.79 per month from July to December, which is a reduced amount because their prior year incomes were above the level of eligibility for the maximum amounts. The couple with two children received a reduced amount of \$882.10 per month from January to June and \$887.79 per month from July to December due to income levels in prior years. The single parent of one child aged two received the additional, COVID-19 pandemic-related CCB Young Child Supplement, given to CCB-eligible families with children under the age of six, of \$300 per child in January, April, July, and October.

**Territorial child benefits:** Both households with children 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. These amounts remained unchanged in 2021. The single parent with one child received the maximum amount while the couple with two children received reduced monthly amounts of \$147 between January and June and \$148 between July and December.

**Federal tax credits / benefits:** All four households received the GST/HST credit, which increased in July 2021 with inflation. The unattached single considered employable and the unattached single with a disability received \$297.50 in basic GST/HST credit, while the single parent with one child received \$595 and the couple with two children received \$907.

Three households also received the GST/HST credit supplement. The unattached single considered employable, the unattached single with a disability, and the single parent with one child each received the maximum amount of \$156.

**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 2021, two payments of \$48 per individual, including dependent children, were made in January and April and two payments of \$44 each per individual, including dependent children, were made in July and October.

## COVID-19 pandemic-related payments

The only pandemic-related payment available to the example Yukon households in 2021 was received by the single parent of one child aged two, which came from the federal Canada Child Benefit Young Child Supplement of \$300 per child, paid in January, April, July, and October. This amount is included in, and is not in addition to, the benefits described in the Components section above.

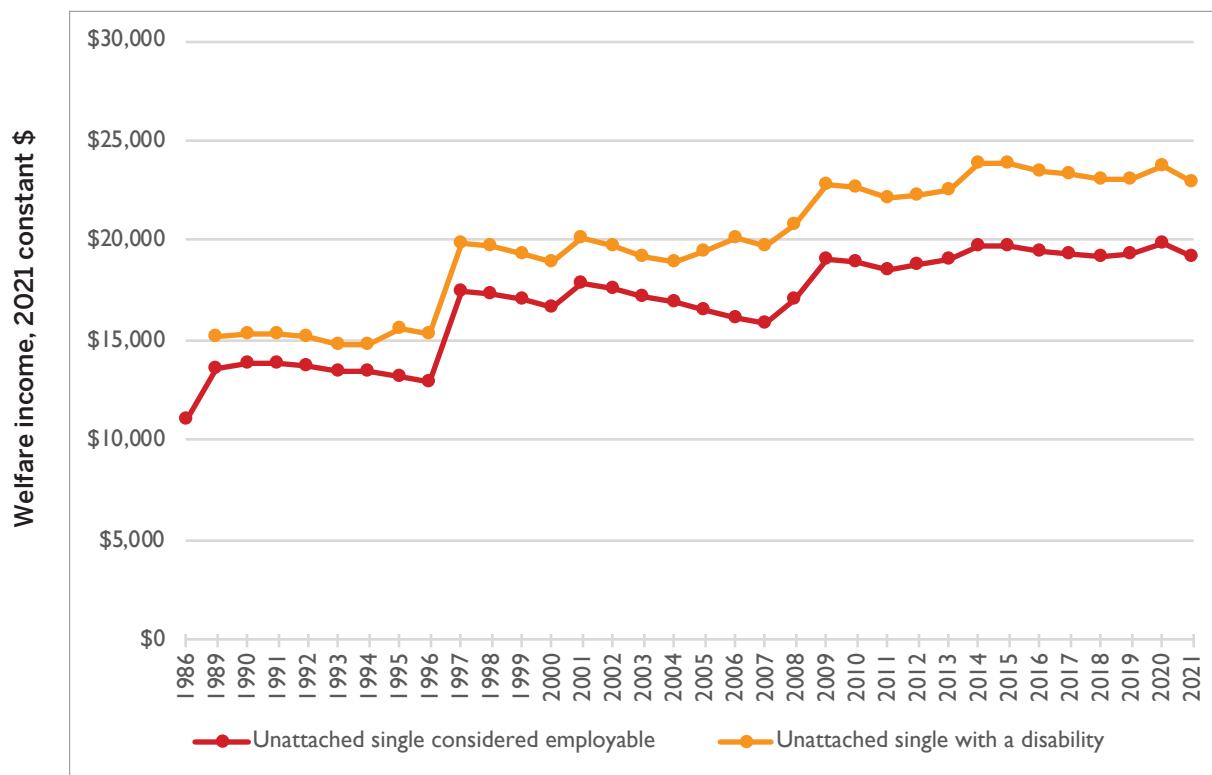
### COVID-19 pandemic-related payments, 2021

	Unattached single considered employable	Unattached single with a disability	Single parent, one child	Couple, two children
Territorial payments	\$0	\$0	\$0	\$0
Federal payments	\$0	\$0	\$1,200	\$0
<b>Total 2021 COVID-related payments</b>	<b>\$0</b>	<b>\$0</b>	<b>\$1,200</b>	<b>\$0</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 2021 constant dollars, not in nominal dollars. Using constant dollars takes into account the effect of inflation, as measured by the national Consumer Price Index, given that inflation reduces real dollar values over time.

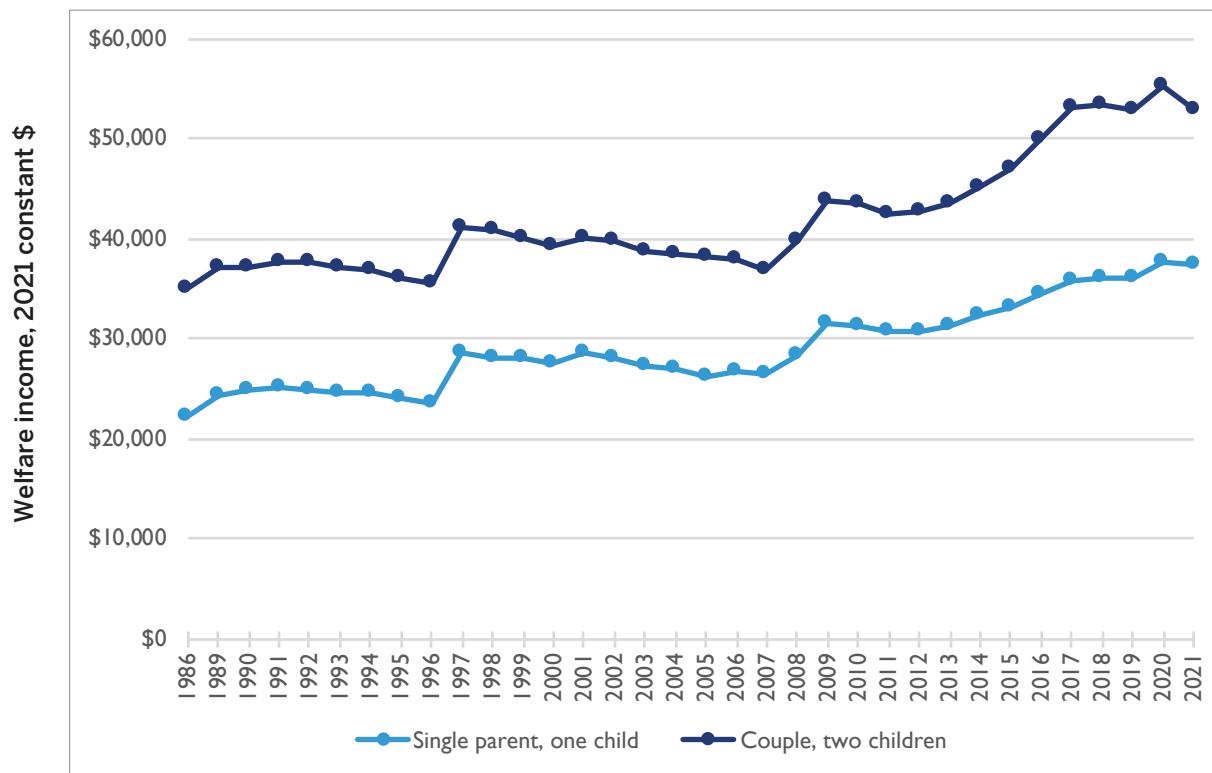
## Welfare incomes for single adults (1986-2021), 2021 constant dollars



The welfare incomes of both the unattached single considered employable and the unattached single with a disability followed a similar, gradually increasing trend with significant increases followed by declines across the time series. Marked increases were seen in 1997, 2001, 2008/2009, and 2014, followed by slight a decline until the 2020 increase, which came in part from benefit indexation but primarily from federal COVID-19 pandemic-related payments. The decline in 2021 was primarily due to the loss of those pandemic-related payments.

In 2021, the welfare income of the **unattached single considered employable** was \$19,237, and that of the **unattached single with a disability** was \$22,913.

## Welfare incomes for households with children (1986-2021), 2021 constant dollars



Total welfare incomes of the households with children followed a similar pattern of a general increase punctuated by steep rises and more gradual declines. A significant increase in 1997 was followed by a decline and another sharp increase in 2008/09. Steady increases between 2013 and 2017 were due to additional social assistance benefits and federal child benefit changes. The welfare incomes of both households reached a high in 2020, which was due primarily to federal COVID-19 pandemic payments. The decline in 2021 was due to the loss of pandemic-related payments; the more modest decline for the single parent with one child was due to the availability of a new pandemic-related benefit to that household.

In 2021, the welfare income of the **single parent with one child** was \$37,387 while that of the **couple with two children** was \$52,839.

## Adequacy of welfare incomes

With the adoption of the Market Basket Measure as Canada's Official Poverty Line in 2018, Statistics Canada has been working to establish an MBM threshold that would be applicable to the particular circumstances of life in the North. The finalized thresholds for the Northern Market Basket Measure, or MBM-N, have

just been released, which for the first time allows for poverty to be more accurately assessed in Yukon and the Northwest Territories. Note that Statistics Canada is in the process of creating a separate Market Basket Measure for Nunavut.

Starting in this report, we will use two measures of poverty to assess the adequacy of total welfare incomes in Yukon:

- The Northern Market Basket Measure (MBM-N), Canada's Official Poverty Line for Yukon and the Northwest Territories, identifies households whose disposable income is less than the cost of a “basket” of goods and services that represent a basic standard of living in those territories.
- Deep Income Poverty (MBM-N-DIP) identifies households whose disposable income is less than 75 per cent of the MBM-N.

MBM-N thresholds vary by territory and community size and so those for Whitehorse are used in the analysis below. As well, the MBM-N thresholds for 2021 are estimates based on increasing the finalized 2020 thresholds to account for inflation.

Note also that while we use the Low Income Measure and the Low Income Cut Off for adequacy comparisons in the provinces, they do not appropriately reflect life in the North and thus, as in past reports, we do not use those measures to provide adequacy comparisons for the territories.

As well, note 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.

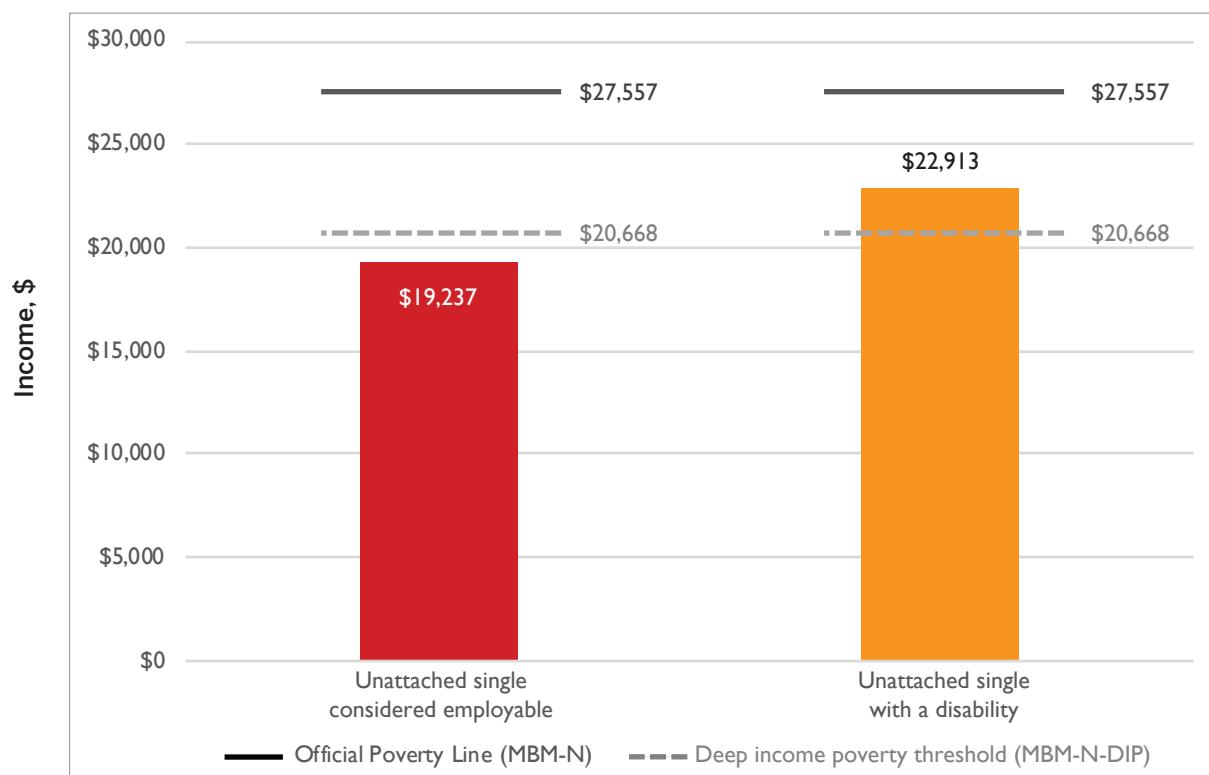
A table containing comparisons of the welfare incomes of the four example household types in Yukon with the two poverty thresholds is available for download at <https://maytree.com/wp-content/uploads/WiC2021-Yukon.xlsx>.

## Poverty threshold comparisons

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

The welfare incomes of all four example household types in Yukon were below Canada's Official Poverty Line for the North in 2021, meaning all these households were living in poverty. One of the four households was also living in deep poverty in 2021, as defined by the MBM-N-DIP.

## Welfare incomes and poverty thresholds for single adults, 2021

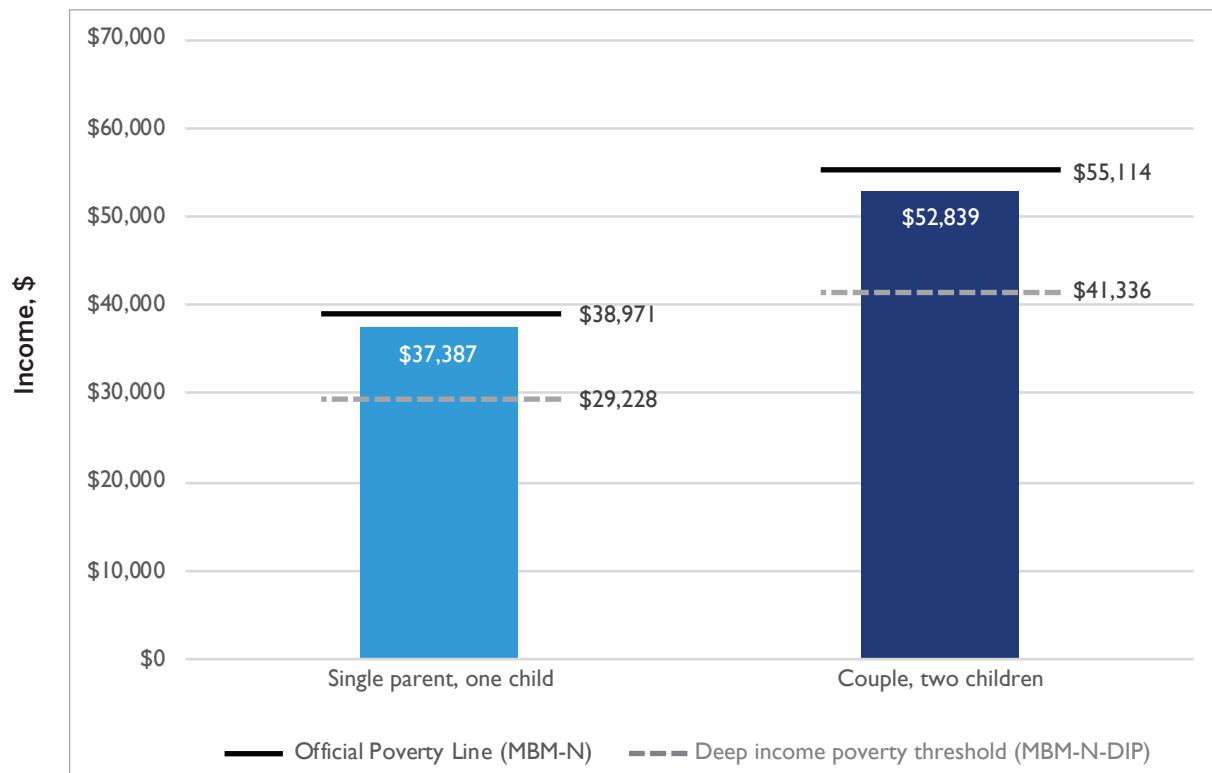


The **unattached single considered employable** had the lowest income relative to the poverty thresholds. Their income was \$1,431 below the deep income poverty threshold and \$8,321 below the poverty line. This means their income was 93 per cent of the MBM-N-DIP and 70 per cent of the MBM-N.

The **unattached single with a disability** had an income that was \$2,245 above the deep income poverty threshold, but \$4,645 below the poverty line. In other words, their income was 111 per cent of the MBM-N-DIP but 83 per cent of the MBM-N.

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

## Welfare incomes and poverty thresholds for households with children, 2021



The welfare income of the two households with children were highest relative to the poverty lines among the four households. The income of the **single parent with one child** was \$8,159 above the deep income poverty threshold and \$1,584 below the poverty line. This means their income was 128 per cent of the MBM-N-DIP but 96 per cent of the MBM-N.

The welfare income of the **couple with two children** was \$11,503 above the deep income poverty threshold and \$2,275 below the poverty line. In other words, their income was also 128 per cent of the MBM-N-DIP but 96 per cent of the MBM-N.

## 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 2021 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 the two poverty thresholds.

Access the [downloadable spreadsheet here](#).

# Appendices

## Appendix 1: Asset test

In order to qualify for 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 consider only 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 converted readily to cash. Fixed assets such as a primary residence, primary vehicle, personal effects, and items needed for employment are typically exempt (within certain guidelines) from the asset test. All jurisdictions also exempt the value of Registered Education Savings Plans (RESPs) and Registered Disability Savings Plans (RDSPs); several have some exemptions for Registered Retirement Savings Plans (RRSPs).

Note that the table below shows liquid asset exemption levels in effect as of January 2021. 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.

Prince Edward Island is the only jurisdiction to have increased asset limits in 2021. See footnote 6 below for more details.

### Liquid asset exemption levels as of January 2021

	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<sup>6</sup></b>	\$2,500	\$5,000	\$4,000	\$6,000
<b>QC<sup>7</sup></b>	Applicants: \$887 Recipients: \$1,500	\$2,500	Applicants: \$1,268 Recipients: \$2,945	Applicants: \$1,807 Recipients: \$3,071

<b>SK<sup>8</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 (plus an amount of the Federal Child Benefit) 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 (TAP) except in the case of the unattached single with a disability; in that case, they refer to the Extended Benefits (EB) 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 Asset limits for the Social Assistance program were increased effective September 4, 2021. The limits as of that date are: unattached single considered employable: \$5,000; single parent, one child \$6,500; couple, two children \$11,000. Asset limits for the unattached single with a disability receiving benefits from the Assured Income program remained at \$5,000.
- 7 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.
- 8 Asset limits refer to the Saskatchewan Income Support (SIS) 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. These exemptions allow 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.

Note that the table below shows the earnings exemption levels in effect as of January 1, 2021. Any changes that occurred during the year are described in the footnotes. Earning exemptions are for both those applying for and receiving social assistance unless otherwise stated. The amounts given in the table below are monthly, unless otherwise indicated.

British Columbia and New Brunswick are the only jurisdictions that increased earnings limits in 2021. See footnotes 3 and 6 below for more details.

Note also that exemptions for federal government income replacement benefits to support workers during the continuing COVID-19 pandemic are not included here. While many provinces and territories exempted these benefits as income in full or in part, our methodology assumes that none of the four example household types were eligible for these benefits.

## Monthly earnings exemption levels as of January 2021

	Unattached single considered employable	Unattached single with a disability	Single parent, one child	Couple, two children
<b>AB<sup>1</sup></b>	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
<b>AB, AISH<sup>2</sup></b>	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
<b>BC<sup>3</sup></b>	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 \$500 of net earnings is exempt; support is reduced dollar for dollar thereafter	Recipients: The first \$15,000 of net <i>annual</i> earnings is exempt; support is reduced dollar for dollar thereafter	Recipients: The first \$750 of net earnings is exempt; support is reduced dollar for dollar thereafter	Recipients: The first \$750 of net earnings is exempt; support is reduced dollar for dollar thereafter
<b>MB<sup>4,5</sup></b>	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

	<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>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

	Unattached single considered employable	Unattached single with a disability	Single parent, one child	Couple, two children
<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</p>	<p>Applicants: Support is reduced dollar for dollar on all earned income<sup>13</sup></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: 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 (for certain home-based businesses) the household can access. If a dependant is attending school, their income is fully exempt. If a dependant is not in school the first \$350 of net earnings is exempt and a 25% exemption applies thereafter.
- 2 AISH refers to the Assured Income for the Severely Handicapped program in Alberta.
- 3 In BC, recipients must be in receipt of assistance for at least one month before the earned income exemption amount applies. The amounts in the table are new as of January 1, 2021. Previous amounts were \$400 for the unattached single considered employable, \$12,000 for the unattached single with a disability, and \$600 for both the single parent with one child and the couple with two children.
- 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. As of October 2021, an exemption of the first \$500 with a 50% exemption thereafter, per household, came into force. The new exemption limit applies in both the Transitional Assistance Program and 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 limited capacity for employment in the Social Assistance program and to participants in the Aim to Employment Program (AEP). AEP participants may also receive a supplement of 20% of any portion of their work income in excess of the applicable exemption amount.
- 15 This applies to a person with severely limited capacity for 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 may also receive a supplement of 20% 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.

# Appendix 3: Indexation of benefits and credits

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. Some of these benefits and credits are indexed to inflation while others are not.

The table below indicates which provincial or territorial benefits and tax credits that the example households are eligible for are indexed to inflation as of 2021 and which are not. Additional details and information are specified in the footnotes, where applicable.

Note that of the three federal tax credits that these households are eligible to receive, two — the GST/HST credit and the Canada Child Benefit — are indexed to inflation. The amount of the federal climate action incentive for households in Alberta, Manitoba, Ontario, and Saskatchewan is adjusted based on changes to the federal carbon tax. These credits are not included in the table below.

## Indexation of Provincial / Territorial Benefits and Credits, 2021

	Basic social assistance benefits	Additional social assistance benefits	Provincial or territorial child benefit / credit	Other provincial or territorial tax credits / benefits
<b>Alberta</b>	No	No	No	N/A
<b>British Columbia</b>	No	No	No <sup>1</sup>	BC Sales Tax Credit – No BC Climate Action Tax Credit – No <sup>2</sup>
<b>Manitoba</b>	No	No; Rent Assist - Yes <sup>3</sup>	N/A	N/A
<b>New Brunswick</b>	Yes <sup>4</sup>	No	No	Home Energy Assistance – No Harmonized Sales Tax Credit – No
<b>Newfoundland and Labrador</b>	No	No	Yes <sup>5</sup>	Newfoundland and Labrador Income Supplement – No
<b>Northwest Territories</b>	No <sup>6</sup>	No	No	NWT Cost of Living Offset – No <sup>7</sup>
<b>Nova Scotia</b>	No	No	No	Nova Scotia Affordable Living Tax Credit – No
<b>Nunavut</b>	No	No	No	N/A
<b>Ontario</b>	No	N/A	Yes	Ontario Trillium Benefit – Yes

	Basic social assistance benefits	Additional social assistance benefits	Provincial or territorial child benefit / credit	Other provincial or territorial tax credits / benefits
Prince Edward Island	No	No	N/A	PEI Sales Tax Credit – No
Quebec	Yes <sup>8</sup>	No <sup>9</sup>	Yes <sup>10</sup>	Solidarity Tax Credit – Yes
Saskatchewan	No <sup>11</sup>	No	N/A	Low Income Tax Credit – Yes <sup>12</sup>
Yukon	Yes	No	No	Yukon Carbon Price Rebate – No <sup>13</sup>

- 1 The amount of the BC Child Opportunity Benefit is not indexed to inflation, but the net income reduction threshold is indexed.
- 2 The amount of the BC Climate Action Tax Credit is adjusted in step with changes to carbon tax rates.
- 3 While the additional social assistance benefit provided to persons with disabilities through Manitoba's Employment and Income Assistance system is not indexed, all households receive shelter support from Rent Assist, which is administered outside that system. Rent Assist benefits are indexed to median market rent as set by CMHC.
- 4 Social assistance benefits are indexed to the New Brunswick CPI.
- 5 The Newfoundland and Labrador Child Benefit is indexed to the Newfoundland and Labrador CPI calculated from October to September.
- 6 The Northwest Territories pays actual costs for rent up to 20 per cent over CMHC average rents, using Canadian National Occupancy Standards for bedrooms. The Northwest Territories also pays actual fuel and utilities costs.
- 7 The amount of the Northwest Territories Cost of Living Offset is adjusted in step with changes to carbon tax rates.
- 8 Social assistance basic benefits are indexed to the Quebec CPI excluding alcoholic beverages, tobacco products, and recreational cannabis.
- 9 Additional benefits received through social assistance are indexed to the Quebec CPI as above. Shelter benefits received as an additional benefit through Revenu Quebec are not indexed.
- 10 The Family Allowance is indexed to the Quebec CPI as above.
- 11 Note that Saskatchewan pays for actual utilities costs for the household receiving benefits from the Saskatchewan Assured Income for Disability (SAID) program, as well as the set amount of the Living Income Benefit.

12 Indexation of the Saskatchewan Low Income Tax Credit was suspended from 2017 to 2021. Indexation resumed in July 2021. The SLITC is indexed to the national CPI.

13 The amount of the Yukon Carbon Price Rebate varies with the amount of provincial levies collected on fuel use in the territory.

## Appendix 4: Cost of living and shelter benefits breakdown

Recipients of provincial and territorial social assistance programs receive benefits for cost of living expenses, such as food and clothing, and for shelter and shelter-related costs, such as heating costs or home insurance. These amounts may be calculated separately or combined into a flat rate amount. Some are provided through separate programs administered outside of social assistance.

The table below indicates which jurisdictions provide cost-of-living and shelter components as separate allowances and which provide them as one combined benefit or, in some instances, as both depending on the benefit program. Specifics are included in the notes.

Note that the benefits discussed in the table below are only those that correspond to the methodology used to determine inclusion in this report. See the methodology section for more information.

### **Breakdown of Cost of Living and Shelter Components of Provincial / Territorial Social Assistance Benefits, 2021**

	Separate or Combined	Notes
Alberta	Both	Alberta provides Core Essential Benefit and a Core Shelter Benefit separately through the Income Support program and a combined Living Allowance through the Assured Income for the Severely Handicapped (AISH) program.  As well, the couple with two children receives a School Expenses allowance.
British Columbia	Separate	British Columbia provides a Basic Support Allowance and a Shelter Allowance separately in both the Income Assistance and Disability Assistance programs.  As well, all households receive a Christmas Supplement and the couple with two children receives a School Supplement.
Manitoba	Separate	Manitoba provides a Basic Necessities Allowance within the Social Assistance program. Shelter benefits are provided through the Rent Assist program, which is administered outside social assistance.  As well, the single parent with one child receives three supplementary allowances and the unattached single with a disability receives an Income Assistance for Persons with Disabilities benefit.

	Separate or Combined	Notes
<b>New Brunswick</b>	Combined	<p>New Brunswick provides a combined basic rate through both the Transitional Assistance Program and the Extended Benefits Program.</p> <p>As well, the unattached single with a disability receives a Disability Supplement and the two households with children receive an Income Supplement Benefit.</p>
<b>Newfoundland and Labrador</b>	Separate	<p>Newfoundland and Labrador provides a Basic Benefit and a Shelter Benefit separately within its basic benefits structure.</p> <p>As well, all households except the unattached single with a disability receive a Fuel Supplement and Additional Rent Assistance. The unattached single with a disability also receives top-up amounts for rent and utilities, which are administered outside social assistance.</p>
<b>Northwest Territories</b>	Separate	<p>The Northwest Territories provides separate Food, Utilities, Clothing, and Shelter allowances within its basic benefit structure. Note that the Northwest Territories pays actual accommodation costs for households with dependents as well as actual fuel and utilities costs for all households.</p> <p>As well, the unattached single with a disability receives a Disability Allowance and an Incidental Allowance.</p>
<b>Nova Scotia</b>	Combined	<p>Nova Scotia provides a combined Standard Household Rate for Basic Needs through its basic benefit structure. The unattached single with a disability receives an "enhanced" basic needs benefit.</p> <p>As well, the couple with two children receives a School Supplies Supplement.</p>
<b>Nunavut</b>	Separate	<p>Nunavut provides separate Basic and Shelter allowances as well as a Utilities Allowance. Note that the majority of households reside in public housing in Nunavut and that amounts included in this report are based on public housing rents and subsidized utilities amounts.</p> <p>As well, the unattached single with a disability receives an Incidental Allowance.</p>
<b>Ontario</b>	Separate	<p>Ontario provides a Basic Needs Benefit and a Shelter Benefit separately in both the Ontario Works and Ontario Disability Support Program programs.</p>
<b>Prince Edward Island</b>	Separate	<p>Prince Edward Island provides a Basic Allowance (for food, clothing, and household and personal requirements) and a Shelter Allowance separately in both the Social Assistance program and the Assured Income component of the AccessAbility Supports program. The unattached single with a disability also receives a community living expense benefit through basic benefits.</p> <p>As well, the couple with two children receives a School-Aged Allowance.</p>

	Separate or Combined	Notes
<b>Quebec</b>	Both	Quebec provides a basic program allowance in the Aim for Employment, Social Assistance, and Social Solidarity programs and a separate Shelter Allowance to households with children as an additional benefit.
<b>Saskatchewan</b>	Both	As well, all households receive a Monthly Adjustment. The couple with two children receives a benefit for children 12 and over and a School-Related Allowance. The unattached single considered employable and the couple with two children receive a Participation Allowance, and the single parent with one child receives a Temporarily Limited Capacity Allowance.
<b>Yukon</b>	Separate	Saskatchewan provides an Adult Basic Benefit and a Shelter Benefit separately through the Saskatchewan Income Support (SIS) program and a combined Living Income Benefit through the Saskatchewan Assured Income for Disability (SAID) program.
		As well, the unattached single with a disability also receives a Disability Income Benefit.
		Yukon provides separate Food, Shelter, Fuel and Utilities, Clothing, and Incidentals allowances within its basic benefit structure.
		As well, the unattached single with a disability receives a Supplementary Allowance, and all households receive allowances for Christmas, Winter Clothing, Telephone, Transportation, and Laundry Service.



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