



# Welfare in Canada, 2022

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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* provides 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, not just social assistance payments. Individuals and families who receive basic benefits from a social assistance program 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 (e.g., 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 its own distinct social assistance program as well as refundable tax credit and benefit programs.

*Welfare in Canada, 2022* looks at the maximum total amount that a household would have received over the course of the 2022 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:

- The variation of welfare incomes 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
- Asset and earned income levels as they relate to eligibility for social assistance
- Indexation of social assistance benefits, other benefits, and tax credits in each jurisdiction, and

- A breakdown of cost-of-living and shelter benefits for social assistance programs.

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<sup>1</sup>:

1. Unattached single who is considered employable
2. Unattached single with a disability
3. Single parent with one child aged two
4. Couple with two children aged 10 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

Our methodology replicates the approach used by the National Council of Welfare. To calculate the welfare income for each household type, we make 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 and therefore were eligible to receive the maximum rate of assistance
- The heads of all households were deemed fully employable, with the exception of the single person 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, and
- The households filed an income tax return at the end of the previous tax year

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1 This applies to all provinces and territories except Alberta, where we look at the incomes of five household types. For that province, we include two unattached single with a disability households, each of whom receives benefits from a different program. See the Alberta section for more information.

Changes to welfare rates or other program rates over the course of the year were accounted for. As well, basic rates and additional items (e.g., a Christmas allowance or a back-to-school allowance) were included where applicable. Special needs amounts were not included.

## Additional benefits

In 2022, the cost of living increased significantly, and the COVID-19 pandemic continued. Although no COVID-19 pandemic-related benefits were available to any of our example households in 2022, several jurisdictions provided benefits intended to address the high cost of living. Of note:

- We included additional provincial or territorial supports if they were paid automatically to social assistance recipients or, in the case of discretionary supports, if over half of recipients benefited from them
- We included any automatic top-ups to existing federal benefits, and
- As in past editions, households did not qualify for any federal or provincial/territorial benefits that were provided to replace lost employment income, given that they are assumed to have no earnings. They did not qualify for Employment Insurance (EI).

As well, households in some jurisdictions received the federal government's climate action incentive (CAI) in 2022. These amounts are outlined in the "Components of welfare incomes" section for each jurisdiction and included under "Federal tax credits" in the tables.

## Change in welfare income over time

To compare how total welfare incomes have changed over time within each jurisdiction, we used the national Consumer Price Index (CPI) to convert total welfare incomes from earlier years to their equivalent value in 2022.

As prices increase, the same amount of money is able to buy less. Adjusting for inflation reflects increasing prices, which means that the trends over time in this report represent how the value of welfare incomes, not their nominal amount, 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 2022 to the two measures of poverty and two measures of low income that are commonly used in Canada.

The two measures of poverty, which we apply to all provinces and two territories, are:

- The Market Basket Measure (MBM) for the provinces or the Northern Market Basket Measure (MBM-N) for the Northwest Territories and the 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 represents a basic standard of living.
- The Deep Income Poverty (MBM-DIP) threshold for the provinces or the Northern Deep Income Poverty (MBM-N-DIP) threshold for the Northwest Territories and the Yukon. These measures are defined as having a disposable income of less than 75 per cent of the MBM or MBM-N as applicable.

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, which we apply to all provinces, are:

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

Note that at the time of publication, the LIM levels for 2022 were not available. As a result, we have estimated the LIM thresholds for 2022. To estimate the LIM



threshold, which is the same across the provinces, we increased the 2021 levels in line with the national CPI.

## **Adequacy of welfare income over time**

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 between 2002 and 2022 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 deepening of poverty in the year in which the new base is used.

The same analysis is conducted for total welfare incomes in the Northwest Territories and the Yukon, although MBM-N thresholds are only available back to 2018. Thus, for these two territories, we compare real total welfare incomes between 2018 and 2022 to the real value of the MBM-N in those same years.

## **Important considerations**

People 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 people 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 people with a disability appear to be “more adequate,” but this does not account for the higher costs of living faced by people 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. Some of these costs may be covered through special needs benefits in the jurisdictions, typically through a separate request or application process. As noted above, however, special needs amounts and amounts that are not automatically paid are not included in our calculations.

**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 that receive social assistance are also eligible for other payments (e.g., tax credits and child benefits); together, these components form a 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 benefits or other types of assistance. However, as social assistance is a “last resort” income support, the basic structure of programs across the country is much the same, even though the specifics vary.

In every jurisdiction, eligibility for social assistance is determined based on a needs test that considers a household's financial assets as well as their income, both aspects of which are discussed below. Although these are not the only determinants of eligibility, they form the most important basis for both initial and ongoing eligibility.

## Asset limits

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 2022 and details the changes that occurred during the year.

## Income limits

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

Some earnings from employment are also exempt from the income test, which 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 a flat-rate amount and a percentage* means that once the flat-rate is exceeded, benefits are reduced by a percentage amount.

[Appendix 2](#) shows the earnings exemption approaches in effect in each jurisdiction as of January 2022, and details of the changes that occurred during the year.

# Indexation of benefits

Individuals and families who receive 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. Some of these benefits and credits are indexed to inflation while others are not. Inflation indexing is important because it protects the value of benefits and credits from being eroded by higher costs of living.

[Appendix 3](#) shows which of the provincial or territorial benefits or tax credits that the example households in this report received are indexed to inflation and which are not, as of January 2022, as well as any additional details as appropriate.

Note that two of the three federal government 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 (CAI), 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 (e.g., food and clothing) and shelter and shelter-related costs (e.g., 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, one combined benefit, or, in some instances depending on the benefit program, both, as of January 2022. Specifics are included in the notes.

The structure of basic benefits provides important context for understanding their adequacy, given that comparisons can be made between those benefits and the costs of living, such as food and shelter.

# Summary of 2022 welfare incomes across Canada

## Total welfare incomes in 2022

Welfare income refers to a household's total income from all government transfers, not just social assistance payments. 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 (e.g., 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 its own distinct social assistance program(s) and refundable tax credit and benefit programs.

This section is an overview of welfare incomes across all 13 Canadian jurisdictions. It includes a summary of total welfare incomes, an analysis of changes to welfare incomes from the previous year, a summary of income adequacy relative to Canada's poverty measures, and an analysis of income adequacy by household for both the provinces and territories.

## Total welfare incomes: Provinces

Table 1CA shows the maximum total welfare incomes that the four example households would have received in 2022 in each province. All households are assumed to be living in the province's largest city, receiving provincial social assistance starting January 1 and for the entire year, and earning no employment income. The child in the single-parent household is two years old, and the children in the couple household are ten and 15. Other assumptions for calculating incomes are in the [methodology section](#).

**Table 1CA: Total welfare incomes for all example households in each province, 2022**

	Unattached single considered employable	Unattached single with a disability	Single parent, one child	Couple, two children
Alberta	\$9,800	\$21,319 / \$11,268*	\$24,078	\$35,080
British Columbia	\$12,177	\$18,054	\$25,876	\$38,298
Manitoba	\$10,252	\$14,125	\$25,182	\$34,103
New Brunswick	\$8,031	\$10,884	\$21,657	\$28,664
Newfoundland and Labrador	\$12,319	\$20,400	\$25,361	\$32,177
Nova Scotia	\$9,493	\$12,687	\$21,724	\$33,449
Ontario	\$10,253	\$15,871	\$23,102	\$33,368
Prince Edward Island	\$16,861	\$18,715	\$30,162	\$47,897
Quebec	\$20,905	\$16,355	\$25,715	\$58,338
Saskatchewan	\$12,496	\$17,039	\$25,451	\$35,089

\* 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 household was in Quebec, at \$20,905, and the second highest was in Prince Edward Island, at \$16,861. These were followed by three incomes around \$12,000 in Saskatchewan, Newfoundland and Labrador, and British Columbia, and two incomes around \$10,200 in Manitoba and Ontario. The lowest welfare incomes for this type of example household were in Alberta at \$9,800, Nova Scotia at \$9,493, and New Brunswick at \$8,031.

**Unattached single with a disability:** The highest total welfare income of an unattached single with a disability household was in Alberta at \$21,319 for the household eligible for the Assured Income for the Severely Handicapped (AISH) program. The second highest was in Newfoundland and Labrador at \$20,400, the third was in Prince Edward Island at \$18,715, and the fourth was in British Columbia at \$18,054. Four provinces followed with welfare incomes between

\$14,125 and \$17,039. The three lowest welfare incomes for this type of example household were in Nova Scotia at \$12,687, in Alberta through the Barriers to Full Employment (BFE) program at \$11,268, and in New Brunswick at \$10,884.

**Single parent with one child:** The highest welfare income of a single parent with one child household was in Prince Edward Island at \$30,162. Six provinces followed with incomes between \$24,078 and \$25,876. The lowest welfare incomes for this type of example household were in Ontario at \$23,102, in Nova Scotia at \$21,724, and in New Brunswick at \$21,657.

**Couple with two children:** The highest welfare income of a couple with two children household was in Quebec at \$58,338, followed by Prince Edward Island at \$47,897, and British Columbia at \$38,298. These were followed by five provinces with incomes between \$33,368 and \$35,089. The lowest welfare incomes for this type of example household were in Newfoundland and Labrador at \$32,177, and New Brunswick at \$28,664.

Overall, the highest total welfare incomes for both the unattached single considered employable and the couple with two children households were in Quebec, while the highest for the unattached single with a disability household was in Alberta in the AISH program, and the highest for the single parent with one child household was in Prince Edward Island. The lowest total welfare incomes for all example household types were in New Brunswick.

## Total welfare incomes: Territories

Table 2CA shows the maximum total welfare incomes that the four example households would have received in 2022 in each territory. Although we calculated the incomes in the territories using the same methodology that we used for the provinces, the provinces and territories are not directly comparable due to significant differences in the cost of living and the nature of income security programs in the North.

**Table 2CA: Total welfare incomes for all example households in each territory, 2022**

	Unattached single considered employable	Unattached single with a disability	Single parent, one child	Couple, two children
Northwest Territories	\$25,986	\$31,744	\$37,484	\$48,264
Nunavut	\$9,684	\$12,755	\$19,832	\$31,238
Yukon	\$20,171	\$23,825	\$37,789	\$55,251



Welfare incomes in the Northwest Territories and the 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; this is because, in Nunavut, many households that receive social assistance also live in public housing where rent and other housing costs are highly subsidized.<sup>2</sup>

The highest total welfare incomes for the unattached single considered employable and the unattached single with a disability households were in the Northwest Territories, at \$25,986 and \$31,744 respectively. The highest welfare incomes for the single parent with one child and the couple with two children households were in the Yukon, at \$37,789 and \$55,251 respectively. As noted above, Nunavut had the lowest total welfare incomes for all household types, which in part reflects their subsidized housing costs.

## Cost-of-living payments

Additional one-time financial supports were made available to all households related to the higher cost of living resulting from high inflation in 2022, as shown in Table 3CA. The federal government provided one benefit that was available to all four example household types in every jurisdiction. In addition, eight out of the ten provinces and one out of the three territories provided cost-of-living payments through social assistance benefits or as a refundable tax credit/benefit.

The 2020 and 2021 *Welfare in Canada* reports included COVID-19 pandemic-related payments; however, no such payments were made in 2022.

The “[About Welfare in Canada](#)” section outlines the methodology used to determine which benefits are included in our calculations and how we have accounted for benefit changes related to the higher cost of living in 2022. Note that cost-of-living payment amounts are included in the “[Total welfare incomes in 2022](#)” section above.

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2 See “Components of welfare incomes” and “Changes to welfare incomes” in the Nunavut section of this report for further information.

**Table 3CA: Cost-of-living payments for all example households in each province and territory, 2022**

	Unattached single considered employable	Unattached single with a disability	Single parent, one child	Couple, two children
Alberta	\$153	\$234 / \$158 *	\$387	\$467
British Columbia	\$328	\$385	\$715	\$877
Manitoba	\$153	\$184	\$637	\$917
New Brunswick	\$378	\$378	\$837	\$917
Newfoundland and Labrador	\$862	\$927	\$1,287	\$1,867
Nova Scotia	\$553	\$564	\$937	\$1,317
Ontario	\$153	\$194	\$387	\$467
Prince Edward Island	\$488	\$506	\$987	\$1,367
Quebec	\$1,270	\$1,287	\$1,487	\$2,667
Saskatchewan	\$657	\$704	\$887	\$1,467
Northwest Territories	\$234	\$234	\$387	\$467
Nunavut	\$153	\$176	\$387	\$467
Yukon	\$384	\$384	\$687	\$1,067

Legend:



Only federal cost-of-living payments.



Both federal and provincial/territorial cost-of-living payments.

\* The higher 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.

All four example household types in every jurisdiction received cost-of-living payments from the federal government in the form of an additional one-time GST/HST refundable tax credit, which was paid in November 2022 and was equivalent to the two regular GST/HST credit payments received in the latter half of 2022. These payments amounted to \$153 for the unattached single considered employable and the unattached single with a disability households, \$386.50 for the single parent with one child households, and \$467 for the couple with two children households.

The one-time GST/HST refundable cost-of-living tax credit included an additional GST/HST credit supplement amount for those who qualified. Twenty of the 27 unattached single households qualified for this additional amount, which was up to \$80.50. Note that the single parent with one child households automatically received the maximum increase to the supplement, which is counted in the \$386.50 mentioned above.

Eight provinces and one territory provided additional cost-of-living payments that were consistent with our methodology and as such were included in our analysis. These payments were available to all four example household types in every jurisdiction except Manitoba, where they were only available to households with children. Alberta, Nunavut, the Northwest Territories, and Ontario were the only jurisdictions that did not provide additional cost-of-living payments.

Of the eight provinces providing cost-of-living payments, Quebec paid the highest amounts, giving an additional \$1,100 to three of the households and \$2,200 to the couple with two children. The second highest was Newfoundland and Labrador, giving an additional \$700 to both unattached single households, \$900 to the single parent with one child household, and \$1,400 to the couple with two children household.

Three other provinces provided a similar range of cost-of-living payments depending on the household type: Saskatchewan provided payments in the range of \$500–\$1,000, Prince Edward Island in the range of \$300–\$900, and Nova Scotia in the range of \$400–\$850. British Columbia, Manitoba, and New Brunswick provided more modest additional payments ranging from \$0 for unattached single households in Manitoba to \$450 for couple with two children households in Manitoba and New Brunswick.

Only one territory, the Yukon, provided cost-of-living payments in 2022, with an additional \$150 to both unattached single households, \$300 for the single parent with one child household, and \$600 for the couple with two children household.

## Changes to welfare incomes in 2022

### Changes in total welfare incomes: Provinces

Tables 4CA and 5CA compare the 2021 and 2022 total welfare incomes of each jurisdiction without adjusting for inflation. The cost of living increased by about 6.8 per cent in 2022, based on the national rate of inflation.<sup>3</sup> As such, households whose total welfare incomes increased by less than 6.8 per cent would have been worse off in 2022 than in the previous year.

Although 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 high inflation in 2022 and the increased cost

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3 Statistics Canada. (2023, January 17). *Consumer Price Index, annual average, not seasonally adjusted*. <https://www150.statcan.gc.ca/t1/tbl1/en/cv.action?pid=1810000501>

of living may have impacted the households in very different ways depending on their circumstances.

**Table 4CA: Change in total welfare incomes between 2021 and 2022 for all example households in each province**

	Unattached single considered employable	Unattached single with a disability	Single parent, one child	Couple, two children
Alberta	+0.7%	+0.7% / +0.7%*	-3.3%	+1.5%
British Columbia	+0.9%	+1.0%	-3.7%	+4.6%
Manitoba	+3.3%	+3.2%	-0.2%	+4.5%
New Brunswick	+7.1%	+5.7%	+0.3%	+5.5%
Newfoundland and Labrador	+8.2%	+11.9%	+1.3%	+7.4%
Nova Scotia	+13.2%	+9.8%	+2.8%	+9.4%
Ontario	+1.5%	+2.7%	-2.8%	+2.2%
Prince Edward Island	+21.8%	+19.4%	+13.2%	+20.7%
Quebec	+61.2%	+11.1%	+4.8%	+47.1%
Saskatchewan	+8.9%	+4.4%	+0.5%	+6.7%

Legend:

-  Total income decreased.
-  Total income increased but was negated by inflation.\*\*
-  Total income increased above inflation.

\* The first 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 second amount represents the change for an unattached single with a disability who is eligible for Alberta's Barriers to Full Employment (BFE) program.

\*\*Note that the national rate of inflation between 2021 and 2022 was 6.8 per cent, as discussed above.

## Trends in changes between 2021 and 2022

- **Total welfare income decreases:** Four of the 41 households, or about ten per cent, saw their total incomes decrease in real dollars between 2021 and 2022. These decreases occurred for the single parents with one child households in Alberta, British Columbia, Manitoba, and Ontario.

The two main reasons for these income declines were the elimination of pandemic-related supports, especially the federal Canada Child Benefit

Young Child Supplement, and the stagnating value of provincial social assistance benefits in these jurisdictions.

The steepest decline was for the single parent with one child household in British Columbia at -3.7 per cent. British Columbia was the only province to provide pandemic-related supports in 2021; although there were new supports related to the higher cost of living available in 2022, they did not sufficiently compensate for the loss of the 2021 supports.

- **Total welfare income increases below inflation:** More than half of the example households — 22 out of 41, or 54 per cent — saw their total incomes nominally increase between 2021 and 2022, but those increases were at a rate below the 6.8 per cent inflation increase, which means that their incomes did not keep up with the rising cost of living. These households are:
  - the unattached single considered employable households in four provinces: Alberta, British Columbia, Manitoba, and Ontario;
  - seven of the unattached single with a disability households: Alberta (both households), British Columbia, Manitoba, New Brunswick, Ontario, and Saskatchewan;
  - the single parent with one child households in five provinces: New Brunswick, Newfoundland and Labrador, Nova Scotia, Quebec, and Saskatchewan; and
  - the couple with two children households in six provinces: Alberta, British Columbia, Manitoba, New Brunswick, Ontario, and Saskatchewan.

The nominal increases for these households were primarily due to one-time cost-of-living payments in some instances, these increases were due to modest enhancements to existing supports. Some of these increases would be considered notable in previous years, with nine of the 22 households seeing increases between 3.3 per cent and 6.7 per cent. However, the high 6.8 per cent inflation rate in 2022 undercut the value of these increases.

- **Total welfare income increases above inflation:** Fifteen households in six provinces, or 37 per cent of the total 41 households, saw welfare incomes rise by more than the cost of living between 2021 and 2022. These households are:
  - all four households in Prince Edward Island;

- three of four households (except the single parent with one child) in Newfoundland and Labrador, Nova Scotia, and Quebec; and
  - the unattached single considered employable households in New Brunswick and Saskatchewan.
- The highest percentage increases were for the unattached single considered employable household in Quebec at 61.2 per cent, followed by the couple with two children household in Quebec at 47.1 per cent, then three of the Prince Edward Island households at around 20 per cent. The other ten increases ranged between 7.1 and 13.2 per cent.

Above-inflation increases in New Brunswick, Nova Scotia, Newfoundland and Labrador, and for the unattached single with a disability household in Quebec were primarily due to one-time cost-of-living payments from both the federal and provincial governments. These higher incomes were also due to the indexation of social assistance benefits in New Brunswick and Quebec and increases to basic social assistance in Newfoundland and Labrador. The increases in Prince Edward Island and Saskatchewan primarily resulted from higher basic social assistance benefit amounts, as well as the one-time cost-of-living payments. The unattached single considered employable and couple with two children households in Quebec saw very large increases in 2022 due to significant changes to their basic social assistance benefits: they became eligible for Manpower Training benefits under the Aim for Employment program as of August (see the [Quebec](#) section for more information)

## Breakdown of changes

### Changes to provincial social assistance benefits

- Seven provinces increased basic or additional social assistance benefit amounts.
  - In **Manitoba**, the basic necessities amount increased in November 2022, which marks the first increase in this benefit since 2004. The increase was \$50 per month for the unattached single considered employable household and \$20 per month for the unattached single with a disability household. The two households with children did not see any increases. As well, Rent Assist benefits increased with inflation in July 2022.
  - **New Brunswick** increased basic social assistance amounts with inflation for all households as of April 2022.



- In **Newfoundland and Labrador**, monthly Basic Assistance amounts increased in November 2022, which is the first increase since 2014. The increase was \$27 per month for both unattached single households, \$35 per month for the single parent with one child household, and \$37 per month for the couple with two children household.
- **Ontario** increased Ontario Disability Support Program (ODSP) rates by five per cent in September 2022, and tied future increases to inflation. As a result, the unattached single with a disability household saw their Basic Needs and Shelter allowances increase by \$34 per month and \$25 per month respectively.
- In **Prince Edward Island**, basic social assistance amounts increased twice. In January 2022, the Basic Unit Rate increased by \$50 per month for unattached single households, \$121 per month for the single parent with one child household, and \$375 for the couple with two children household. The second increase was in December 2022, when both the Basic Unit Rate and the shelter amount increased. The Basic Unit Rate increased by \$36 per month for both unattached single households, \$58 per month for the single parent with one child, and \$123 for the couple with two children. The shelter amount increased by \$56 per month for both unattached single households, \$39 for the single parent with one child, and \$50 for the couple with two children. In addition, all households became eligible for the monthly Communication Rate benefit in December, which provided \$40 to the unattached single households and \$60 to the households with children. Note that the couple with two children no longer received the one-time top-up to the school-age allowance of \$225, which was only available in 2021.
- In **Quebec**, basic program allowances for all households increased with inflation as of January 2022. As well, households in the Aim for Employment program — the unattached single considered employable and the couple with two children households — became eligible to receive the Allocation d'aide à l'emploi, or Manpower Training benefit, as of July 2022. Although there are several pathways under this benefit, the example households received the amount associated with qualifying training in the Skills Development component, which is \$475 per adult per week. More information about this change is available in the Quebec section of this report.



- In **Saskatchewan**, the three households in the Saskatchewan Income Support program saw an increase to their basic social assistance benefits in May 2022. The Adult Basic Benefit increased by \$30 per month for the unattached single considered employable and the single parent with one child households, and by \$60 per month for the couple with two children household. The Shelter Benefit increased by \$25 per month for all three households. The unattached single with a disability was the only household in this province who did not see an increase to their basic social assistance benefits.
- Four provinces provided one-time cost-of-living support payments through additional social assistance benefit payments:
  - In **New Brunswick**, all households received a one-time Emergency Food and Fuel Benefit in June 2022. The unattached single households received \$225 and the households with children received \$450.
  - In **Newfoundland and Labrador**, all households received a One-Time Benefit in April 2022 in the amount of \$200 for the unattached single households and \$400 for the households with children.
  - In **Nova Scotia**, all households received two Cost of Living Support payments. The first, paid in March 2022, provided households with \$150 per individual. The second, paid in December 2022, provided each household with \$250.
  - In **Prince Edward Island**, all households received a One-Time Inflation Top-Up Payment in March 2022, which provided \$150 per individual in each household.
- Only four provinces had at least some social assistance benefits indexed to inflation in 2022.
  - The households that had their social assistance amounts increase in line with inflation include all households in **New Brunswick** and **Quebec**. In **Manitoba**, all four households only had their shelter component (Rent Assist) of social assistance increase with inflation. Both **Alberta** and **Ontario** (only for the unattached single with a disability) announced that social assistance amounts would be indexed to inflation; Alberta's beginning on January 1, 2023, and Ontario's on July 1, 2023.
- In **British Columbia**, the 2021 pandemic-related BC Recovery Supplement of \$450 per adult was no longer available in 2022, which meant that

all households saw a decrease in the amounts we include as basic social assistance benefits.

## Changes to other provincial benefits

- Six provinces provided one-time cost-of-living supports outside of social assistance through tax credits, benefits, or enhancements in response to high inflation in 2022:
  - **British Columbia** enhanced the October 2022 payment of the BC Climate Action Tax Credit, providing an additional \$164 to the unattached single households, \$328 to the single parent with one child household, and \$410 to the couple with two children household.
  - In **Manitoba**, households with children received the Family Affordability Benefit in October 2022, which provided \$250 for the first child and \$200 for the second child. Unattached single households did not receive cost-of-living payments from the province.
  - **Newfoundland and Labrador** provided a One-Time Cost-of-Living Relief benefit in the fall of 2022 in the amount of \$500 per adult in all four households.
  - In **Prince Edward Island**, all households received a one-time inflationary support payment in July 2022 in the amount of \$150 for the unattached single households and \$300 for households with children.
  - **Quebec** provided two cost-of-living payments in 2022, which were available to all four households. In May, the Special One-Time Cost-of-Living Tax Credit paid each adult \$500. In December, the Refundable Cost-of-Living Tax Credit paid each adult \$600.
  - In **Saskatchewan**, all households received the Saskatchewan Affordability Tax Credit in late 2022, which provided each adult with a one-time payment of \$500.
- **Nova Scotia and Prince Edward Island** also provided one-time payments to assist with the impact of Hurricane Fiona. In **Nova Scotia**, each household received \$150 in September 2022. In **Prince Edward Island**, all households received the Hurricane Fiona one-time relief payment in September, which provided \$150 for each adult and dependant, and a one-time payment of \$250 that was made through the Red Cross in the fall.
- **Prince Edward Island** introduced a one-time Carbon Rebate in July 2022, providing each household with \$140.

- Automatic annual inflationary increases to provincial tax credits and benefits occurred in some, but not all, jurisdictions. Tax credits in three provinces are indexed to inflation: the **Ontario** Trillium Benefit, the Solidarity Tax Credit in **Quebec**, and the **Saskatchewan** Low-Income Tax Credit. Provincial child benefits in **Newfoundland and Labrador**, **Ontario**, and **Quebec** are also indexed to inflation. Note that provincial child benefit rates are not indexed in British Columbia, but the income eligibility threshold is indexed. For more information, see [Appendix 3](#).
- No province provided COVID-19 pandemic-related payments in 2022. Provincial pandemic-related payments that were available in **British Columbia** in 2021 were no longer available in 2022. The loss of the BC Recovery Benefit amounted to a decrease of \$500 for unattached single households and \$1,000 for households with children.

## Changes to federal benefits



- Amounts from two **federal government** programs — the GST/HST credit and the Canada Child Benefit — were slightly higher in 2022 due to automatic annual inflationary increases. These increases take effect in July of each year.
- The **federal government** also provided an additional one-time GST/HST credit payment related to the cost of living in November 2022. The payment amount was equivalent to the two regular GST/HST credit (and credit supplement if applicable) payments received in the latter half of 2022.
- Households received the **federal government's** climate action incentive (CAI) payments in four provinces — **Alberta**, **Saskatchewan**, **Manitoba**, and **Ontario**. In 2022, these payments were lower than in 2021 because the CAI began to be paid quarterly rather than annually; this means that they only received three quarters of the 2022 CAI amount, and will receive the last quarter of the amount in January of 2023.
- In 2022, the single parent with one child households no longer received the **federal government's** pandemic-related Canada Child Benefit Young Child Supplement, which amounted to \$1,200 in 2021.
- The **federal government** did not provide any COVID-19 pandemic-related payments in 2022.

# Changes in total welfare incomes: Territories

Table 5CA: Change in total welfare incomes between 2021 and 2022 for all example households in each territory

	Unattached single considered employable	Unattached single with a disability	Single parent, one child	Couple, two children
Northwest Territories	-3.4%	-1.9%	-2.8%	-3.7%
Nunavut	+1.7%	+1.4%	-3.3%	+2.2%
Yukon	+4.9%	+4.0%	+1.1%	+4.6%

Legend:

-  Total income decreased.
-  Total income increased but was negated by inflation (6.8 per cent).

## Trends in changes between 2021 and 2022

- **Total welfare income decreases:** Five of the 12 households in the territories saw their total welfare incomes decrease between 2021 and 2022. These are:
  - all four households in the Northwest Territories, and
  - the single parent with one child household in Nunavut.

The steepest decline was for the couple with two children household in the Northwest Territories at -3.7 per cent, while the others declined by 1.9 and 3.4 per cent. The main reason for the decline in welfare incomes in the Northwest Territories was a significant decrease in the average amounts we included for utilities payments under basic social assistance for all four households, which itself may be due to a marked decline in the number of people receiving assistance in that territory in 2022. The decline was also due in part to otherwise stagnating income supports. The incomes of the single parent with one child households in the Northwest Territories and Nunavut were also impacted by the loss of the COVID-19 pandemic-related Canada Child Benefit Young Child Supplement.

- **Total welfare income increases below inflation:** The majority of households in the territories — seven of the 12 — saw their total incomes increase between 2021 and 2022. However, those increases were below inflation, which means that they did not keep up with the rising cost of living. These households include:
  - all households in the Yukon, and

- all households in Nunavut except the single parent with one child.

Three of the households in the Yukon saw their welfare income increase above four per cent; although this is a significant increase, it was still below the 6.8 per cent inflation rate in 2022. The other four households saw increases between 1.1 per cent and 2.2 per cent.

The increases in the Yukon are due to the territory's indexation of social assistance benefit amounts, as well as the introduction of cost-of-living payments. In Nunavut, income supports generally stagnated, with some small increases that were primarily due to federal cost-of-living supports.

- **Total welfare income increases above inflation:** None of the households in the territories saw their total incomes increase above the rate of inflation.

## Breakdown of changes

### Changes to territorial social assistance benefits

- Social assistance benefits only increased in the **Yukon**, where social assistance is indexed to inflation. Social assistance benefit rates remained unchanged in **Nunavut**. In the **Northwest Territories**, the value of most basic benefits remained the same in 2022, while lower average utility costs resulted in a decrease in the total amount of basic benefits included in our calculations.
- The **Yukon** was the only territory to introduce a cost-of-living payment in 2022. The one-time inflation support payment of \$150 per individual in a household, including dependants, was paid in November.

### Changes to other territorial benefits

- None of the territories provided COVID-19 pandemic-related payments in 2022.
- None of the territorial tax credits and benefits included in our calculations is indexed to inflation. For more information about indexed benefits, see [Appendix 3](#).

### Changes to federal benefits

- Amounts from the two **federal government** programs — the GST/HST credit and the Canada Child Benefit — were slightly higher in 2022 due to automatic annual inflationary increases. For more information about indexed benefits, see [Appendix 3](#).

- As in the provinces, households in all three territories received an additional one-time GST/HST credit payment from the **federal government** in November 2022. The payment amount was equivalent to the two regular GST/HST credit (and credit supplement if applicable) payments received in the latter half of 2022.
- In 2022, the single parent with one child households in all three territories no longer received the **federal government's** 2021 Canada Child Benefit Young Child Supplement, which amounted to a loss of \$1,200.
- The **federal government** did not provide any COVID-19 pandemic-related payments in 2022.

## Adequacy of welfare incomes in 2022

### Adequacy of welfare incomes: Provinces

Table 6CA shows how the 2022 total welfare incomes of each example household type in the provinces compared to the Market Basket Measure (MBM), which is Canada's Official Poverty Line, and the Deep Income Poverty (MBM-DIP) threshold.

The MBM-DIP is equivalent to 75 per cent of the Official Poverty Line. It was included for the first time in the 2020 *Welfare in Canada* report to identify which example households are living in deep poverty. As noted in a 2021 Institute for Research on Public Policy report, "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>4</sup>

To demonstrate the range existing across Canada's provinces, Table 6CA 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 largest city in each province.

Please note that neither the MBM nor the MBM-DIP account for the higher cost of living faced by people with disabilities and that these additional costs are not reflected in our analysis.

4 Herd, D., Kim, Y., & Carrasco, C. (2020, September 15). *Canada's forgotten poor? Putting singles living in deep poverty on the policy radar*. Institute for Research on Public Policy. <https://irpp.org/research-studies/canadas-forgotten-poor-putting-singles-living-in-deep-poverty-on-the-policy-radar/>



**Table 6CA: Highest and lowest adequacy of example household total welfare incomes among the provinces in 2022**

		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)	\$8,031	\$24,395	33%	\$18,296	44%
	Highest	Quebec (Montreal)	\$20,905	\$23,014	91%	\$17,261	121%
<b>Unattached single with a disability</b>	Lowest	Alberta (Calgary): BFE	\$11,268	\$27,886	40%	\$20,915	54%
	Highest	Newfoundland and Labrador (St. John's)	\$20,400	\$25,466	80%	\$19,100	107%
<b>Single parent, one child</b>	Lowest	Nova Scotia (Halifax)	\$21,724	\$37,074	59%	\$27,806	78%
	Highest	Prince Edward Island (Charlottetown)	\$30,162	\$36,081	84%	\$27,061	111%
<b>Couple, two children</b>	Lowest	New Brunswick (Moncton)	\$28,664	\$48,790	59%	\$36,593	78%
	Highest	Quebec (Montreal)	\$58,338	\$46,027	127%	\$34,520	169%

## Overview

The welfare incomes of 40 out of the 41 example households receiving social assistance in the provinces were below Canada's Official Poverty Line — that is, 98 per cent of households were living in poverty in 2022. The only exception was in Quebec, where the welfare income of the couple with two children household was 127 per cent of the poverty threshold.

In addition, 34 of the 41 example households— or 83 per cent— were living in deep poverty in 2022. Only two of these households had incomes that were between 95 and 100 per cent of the MBM-DIP; the incomes of the remaining 33 households were between 44 and 94 per cent of the MBM-DIP.

Between 2021 and 2022, the welfare incomes of two example households fell below the MBM-DIP: the single parent with one child households in both



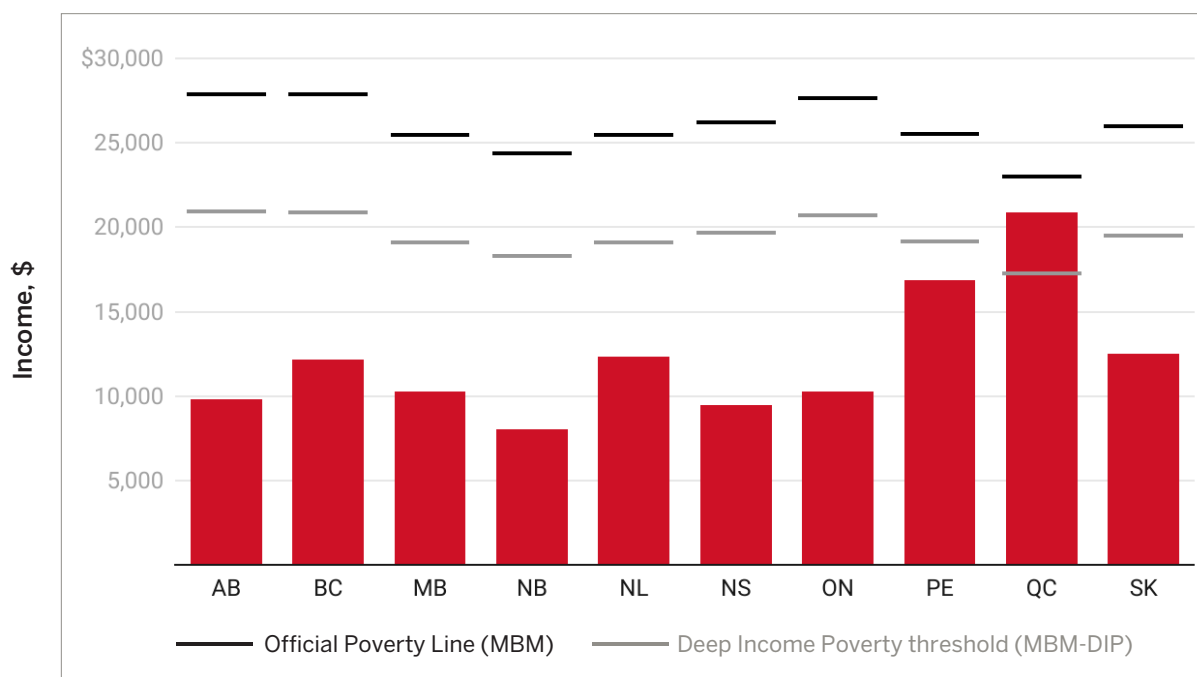
Manitoba and Newfoundland and Labrador. Conversely, the welfare income of one household increased to above the MBM-DIP: the unattached single considered employable household in Quebec.

Note that the significant increases to the welfare incomes of the Quebec unattached single considered employable and the couple with two children households in 2022 were the result of a significant policy change that impacted employment- and training-related benefits in the province. Also note that our calculations include maximum benefit amounts. More information is available in the Quebec section of this report.

## Adequacy by household: Provinces

### Unattached single considered employable

**Figure 1CA: Adequacy of total welfare incomes for example unattached single considered employable households in each province, 2022**



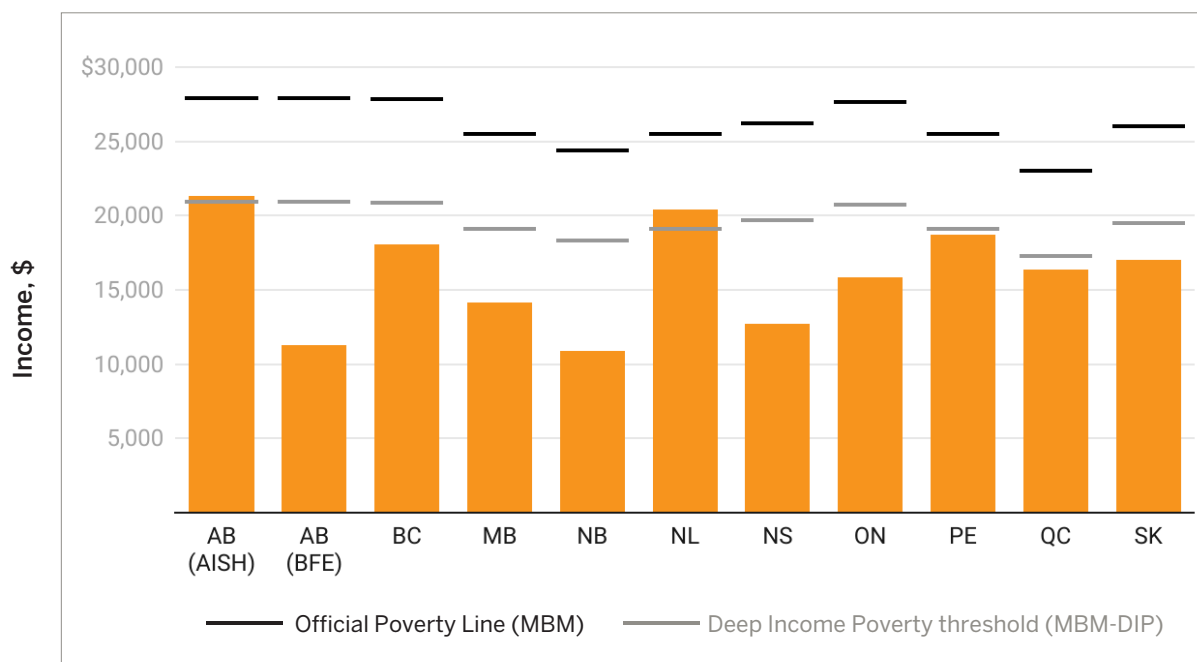
The unattached single considered employable households in all ten provinces had incomes below the MBM and as such were living in poverty in 2022. Furthermore, nine out of ten had incomes below the MBM-DIP and were living in deep poverty. The only exception was in Quebec, where the household had an income that was 91 per cent of the MBM, and 21 per cent above the MBM-DIP.

Among the other nine households, the only one that came close to the Deep Income Poverty threshold was in Prince Edward Island. The welfare incomes in the

remaining eight provinces were below 50 per cent of the Poverty Line; the lowest was in New Brunswick at 33 per cent of the Poverty Line.

## Unattached single with a disability

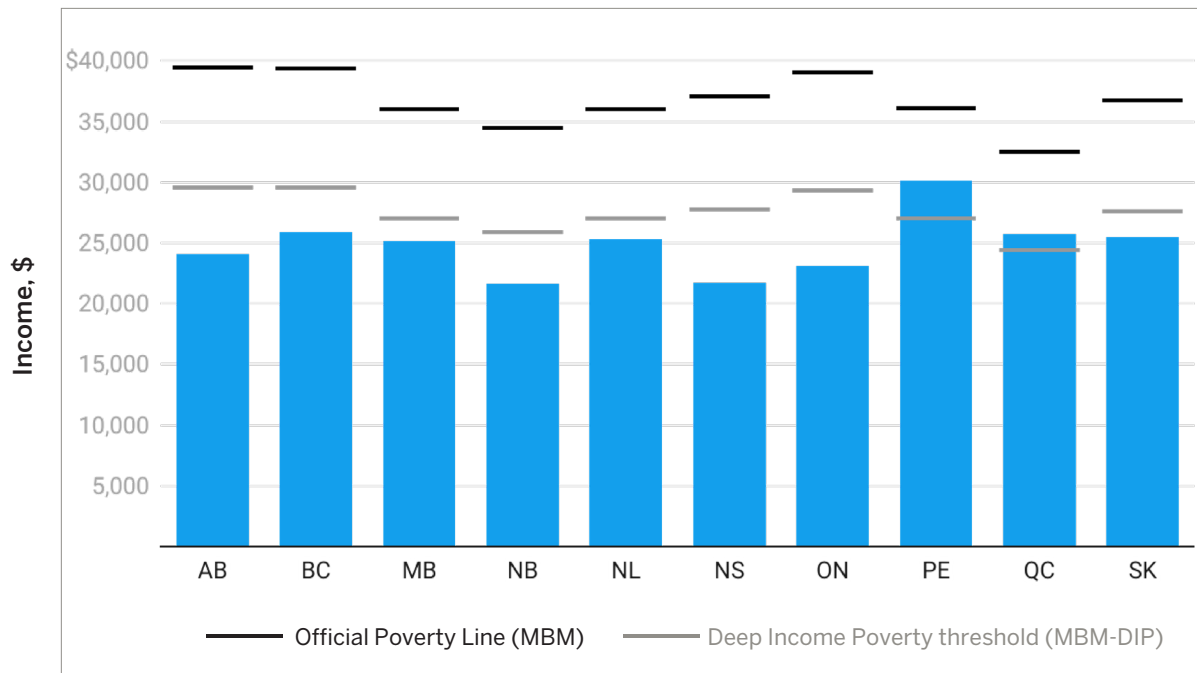
**Figure 2CA: Adequacy of total welfare incomes for example unattached single with a disability households in the provinces, 2022**



In 2022, all 11 of the unattached single with a disability households were living in poverty, and nine were also living in deep poverty. The household in Newfoundland and Labrador had the highest income relative to the MBM, at 80 per cent. Alberta had both the second highest and the lowest incomes relative to the MBM depending on whether they received benefits through AISH or BFE. The household receiving BFE benefits had the least adequate welfare income, amounting to just 40 per cent of the Poverty Line. Only two unattached single with a disability households had welfare incomes above their respective Deep Income Poverty thresholds: the Alberta household receiving AISH and the household in Newfoundland and Labrador.

## Single parent with one child

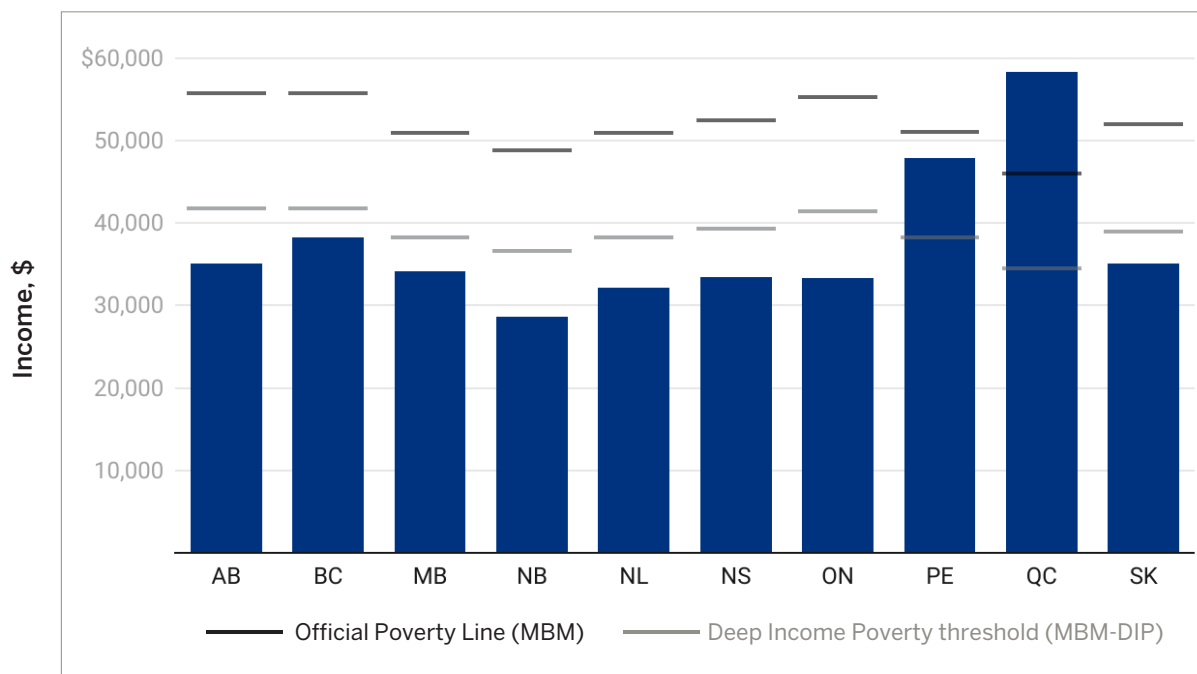
**Figure 3CA: Adequacy of total welfare incomes for example single parent with one child households in the provinces, 2022**



All ten single parent with one child households in the provinces were living in poverty in 2022, and eight were also living in deep poverty. The household living in Prince Edward Island had the most adequate welfare income, at 84 per cent of the MBM. The household living in Nova Scotia had the least adequate welfare income, at 59 per cent of the Poverty Line and 78 of the Deep Income Poverty threshold, followed closely by the household in Ontario, at 59 per cent of the Poverty Line and 79 of the Deep Income Poverty threshold. In only two of the ten provinces — Prince Edward Island and Quebec — the welfare incomes of the single parent with one child households were above their respective Deep Income Poverty thresholds. Note that the households living in Manitoba and Newfoundland and Labrador had incomes above their Deep Income Poverty thresholds in 2021 but fell below them in 2022.

## Couple with two children

**Figure 4CA: Adequacy of total welfare incomes for example couple with two children households in the provinces, 2022**



Only one of the ten couple with two children household in the provinces did not live in poverty in 2022. The other nine lived in poverty, and eight also lived in deep poverty. The couple with two children living in Quebec was the only household of this type in any province to have an adequate welfare income, living almost 27 per cent above the Official Poverty Line. The household in Prince Edward Island was the only one of the remaining households to not be living in deep poverty, with an income that was 94 per cent of the MBM. The household living in New Brunswick had the least adequate income, at 59 per cent of the Poverty Line.

## Adequacy of welfare incomes: Territories

In November 2022, Statistics Canada released the finalized Northern Market Basket Measure (MBM-N) for the Northwest Territories and the Yukon. Since then, 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 Northern Deep Income Poverty (MBM-N-DIP) threshold, 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.

Note that neither the MBM-N nor the MBM-N-DIP account for the higher cost of living faced by people with disabilities and that these additional costs are not reflected in our analysis.

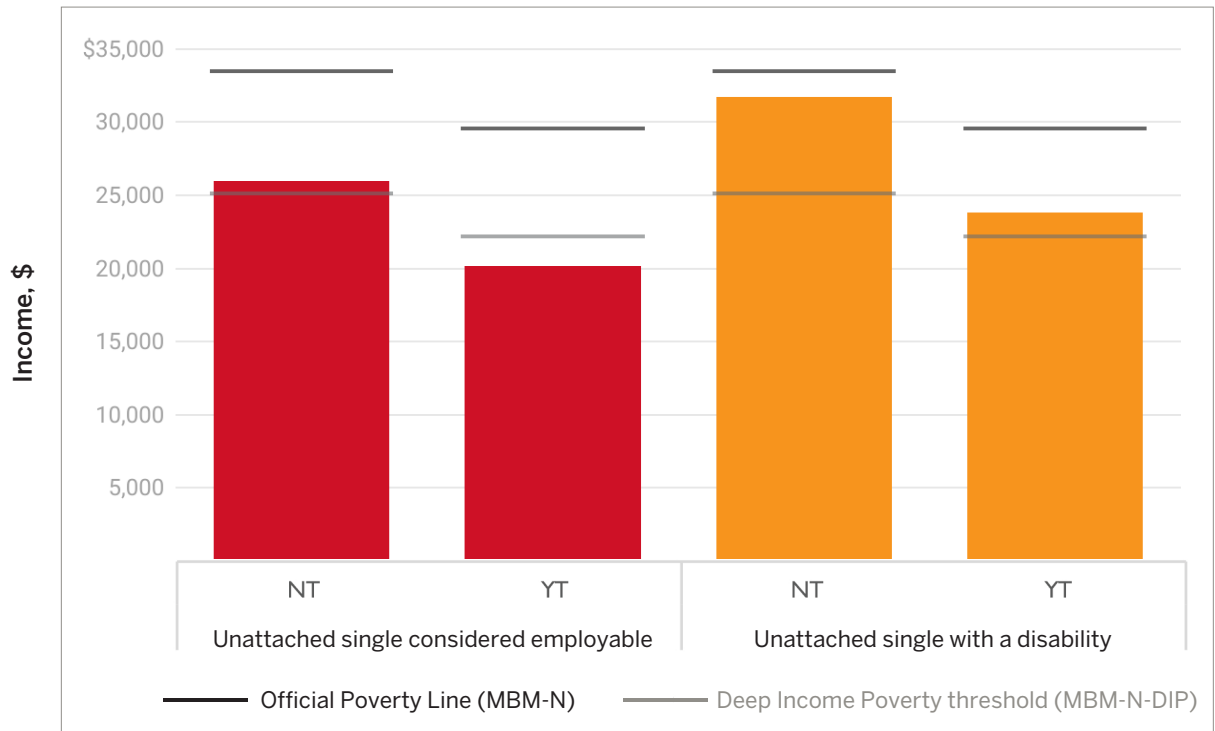
## Overview

Of the eight households in the Northwest Territories and the Yukon, none had a total welfare income that was above the MBM-N in 2022. Six of the eight households had incomes that were below the MBM-N but above the MBM-N-DIP. Two households had incomes that were below the MBM-N-DIP. This means that all of the households were living in poverty in 2022, and two were also living in deep poverty.

## Adequacy by household: Territories

### Unattached single households

Figure 5CA: Adequacy of total welfare incomes for example unattached single considered employable and unattached single with a disability households in the territories, 2022

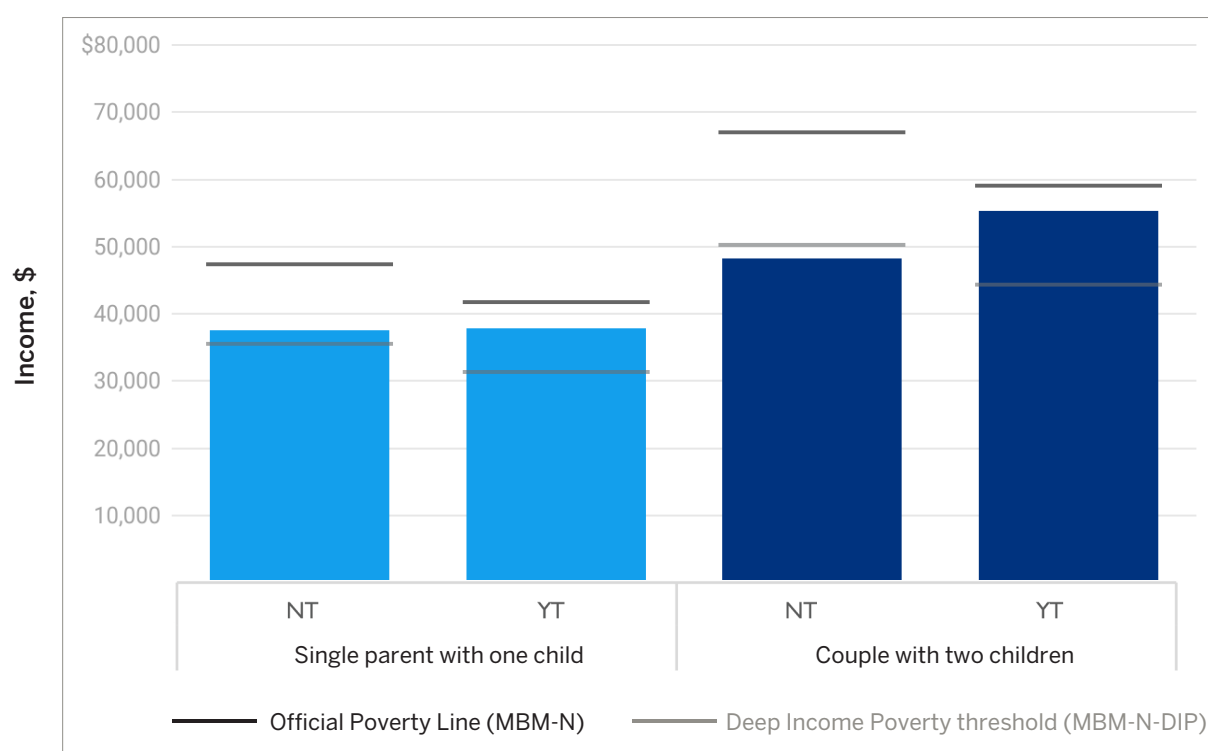


Among the unattached single households in the Yukon and the Northwest Territories, all four lived in poverty and, of those, one also lived in deep poverty.

The household with the highest income relative to the MBM-N was the unattached single with a disability household living in the Northwest Territories, at almost 95 per cent. It is also important to note that the income of this household was above the MBM-N in 2021 but fell below it in 2022. The household with the least adequate welfare income was the unattached single considered employable in the Yukon, at 68 per cent of the MBM-N and 91 per cent of the MBM-N-DIP.

## Households with children

**Figure 6CA: Adequacy of total welfare incomes for example single parent with one child and couple with two children households in the territories, 2022**



Among the households with children in the Yukon and the Northwest Territories, all four lived in poverty in 2022 and, of those, one also lived in deep poverty.

The couple with two children in the Yukon had the most adequate welfare income at 93 per cent of the MBM-N. The couple with two children household in the Northwest Territories had the least adequate welfare income at 72 per cent of the MBM-N and 96 per cent of the MBM-N-DIP. The latter household lived above the MBM-N-DIP in 2021 but fell below it in 2022.

# Access to data

All *Welfare in Canada, 2022* data is available for download, including:

1. Components of welfare income for all households, with a breakdown of cost-of-living payments.
2. Welfare incomes in 2022 constant dollars over time for all households.
3. Welfare incomes in real dollars over time for all households.
4. Adequacy of welfare incomes: a comparison of each household's welfare income with all four poverty and low-income thresholds in the provinces, and with the two poverty thresholds in two of the territories.
5. Adequacy over time: each household's welfare income relative to the Official Poverty Line (MBM or MBM-N) in the provinces from 2002 to 2022, and for each household in the territories from 2018 to 2022.

Access the [downloadable spreadsheet here](#).





## **2022 Welfare incomes by jurisdiction**

# 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 and/or benefits.

Together, these components 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 2022, all example households in Alberta received additional payments from the federal government related to the increased cost of living due to high inflation. These payments are included where applicable in the table below.

Table 1AB shows the value of the welfare income components of the five example household types in Alberta in 2022. All five households are assumed to be living in Calgary, receiving provincial social assistance starting January 1 and for the entire year, and earning no employment income. The child in the single-parent household is two years old and the children in the couple household are ten and 15. Other assumptions for calculating incomes are in the [methodology section](#).

**Table 1AB: Components of welfare incomes for all example households in Alberta, 2022**

	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	\$6,915	\$11,668
Provincial child benefits	\$0	\$0	\$0	\$1,330	\$1,995
Federal tax credits/benefits	\$860	\$876	\$1,099	\$1,757	\$2,199
Provincial tax credits/benefits	\$0	\$0	\$0	\$0	\$0
<b>Total 2022 income</b>	<b>\$9,800</b>	<b>\$11,268</b>	<b>\$21,319</b>	<b>\$24,078</b>	<b>\$35,080</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 continuously on a full-time basis 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 2022 ranged from \$9,800 for the unattached single considered employable to \$35,080 for the couple with two children. The unattached single with a disability who qualified for Barriers to Full Employment (BFE) received \$11,268 and the unattached single with a disability who qualified for Assured Income for the Severely Handicapped (AISH) received \$21,319. The single parent with one child received \$24,078.

**Basic social assistance:** Monthly basic social assistance benefit amounts remained unchanged in 2022.

**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 2022.

**Federal child benefits:** Both households with children received the Canada Child Benefit (CCB), which increased with inflation in July 2022 from \$569.42 to \$583.08 per month for a child under six years of age and from \$480.41 to \$491.91 per month for a child aged six to 17.

The COVID-19 pandemic-related CCB Young Child Supplement of \$1,200 that the single-parent household received in 2021 was not available in 2022.

**Provincial child benefits:** Both households with children received the Alberta Child and Family Benefit (ACFB). 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 2022.

**Federal tax credits/benefits:** All five households received the GST/HST credit, which increased in July 2022 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 \$303

in basic GST/HST credit, while the single parent with one child received \$605 and the couple with two children received \$923.

Three households also received the GST/HST credit supplement. The unattached single with a disability (BFE) received \$11.79 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 \$159.

All households also received an additional one-time GST credit payment related to the increased cost of living due to high inflation, paid in November 2022. The unattached single considered employable received \$153, the unattached single with a disability (BFE) received \$157.73, and the unattached single with a disability (AISH) received \$233.50. The single parent with one child received \$386.50, and the couple with two children received \$467.

All five households received the federal climate action incentive (CAI) payment, which began being paid quarterly rather than annually in 2022. 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 \$404.25. The single parent with one child received the basic amount plus the single parent's qualified dependant amount, for a total of \$606.75. The couple with two children received the basic amount, the spousal amount, and the qualified dependant amount for each child, for a total of \$809.25. The CAI decreased in 2022 compared to 2021 amounts due to the switch to quarterly payments.

**Provincial tax credits/benefits:** No provincial tax credits or benefits were available to the example households in 2022.

## Cost-of-living payments

As mentioned above, all five households received payments from the federal government related to the higher cost of living resulting from high inflation in 2022. The federal one-time GST credit payment was paid in November 2022 and was equivalent to the two regular GST credit (and credit supplement if applicable) payments received in the latter half of 2022.

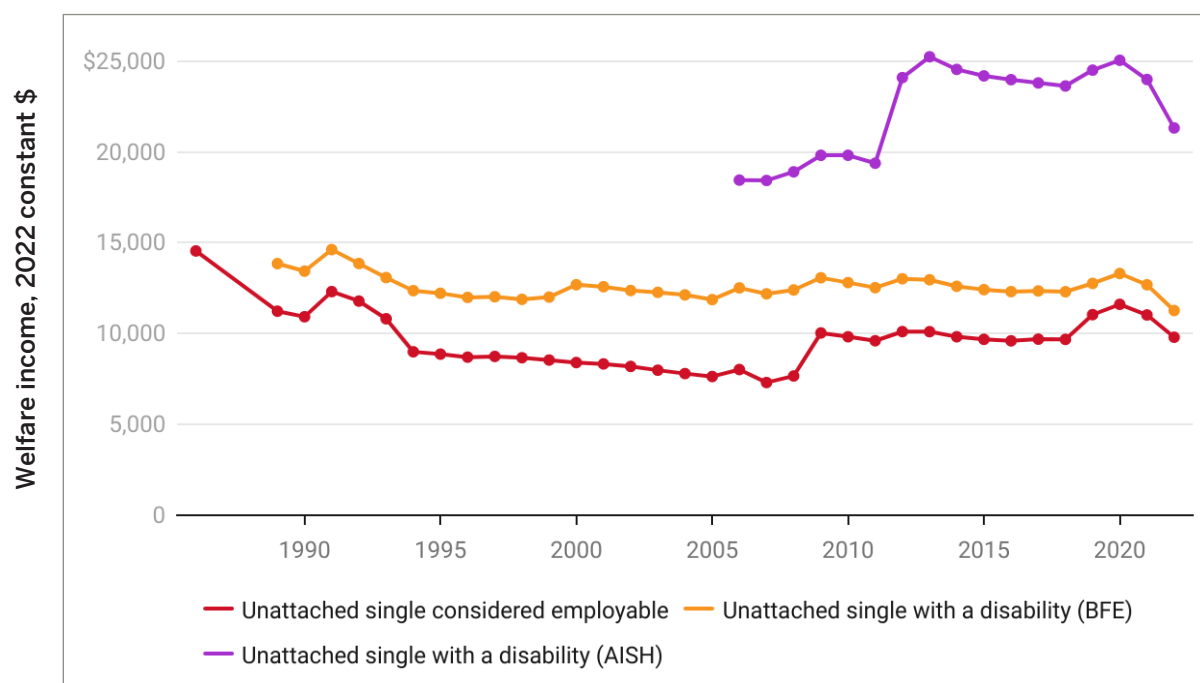
**Table 2AB: Cost-of-living payments for all example households in Alberta, 2022**

	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	\$153	\$158	\$234	\$387	\$467
<b>Total 2022 cost-of-living payments</b>	<b>\$153</b>	<b>\$158</b>	<b>\$234</b>	<b>\$387</b>	<b>\$467</b>

## Changes to welfare incomes

Figures 1AB and 2AB 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 2022 constant dollars, not real 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.

**Figure 1AB: Welfare incomes for example unattached single households in Alberta 1986–2022, 2022 constant dollars**



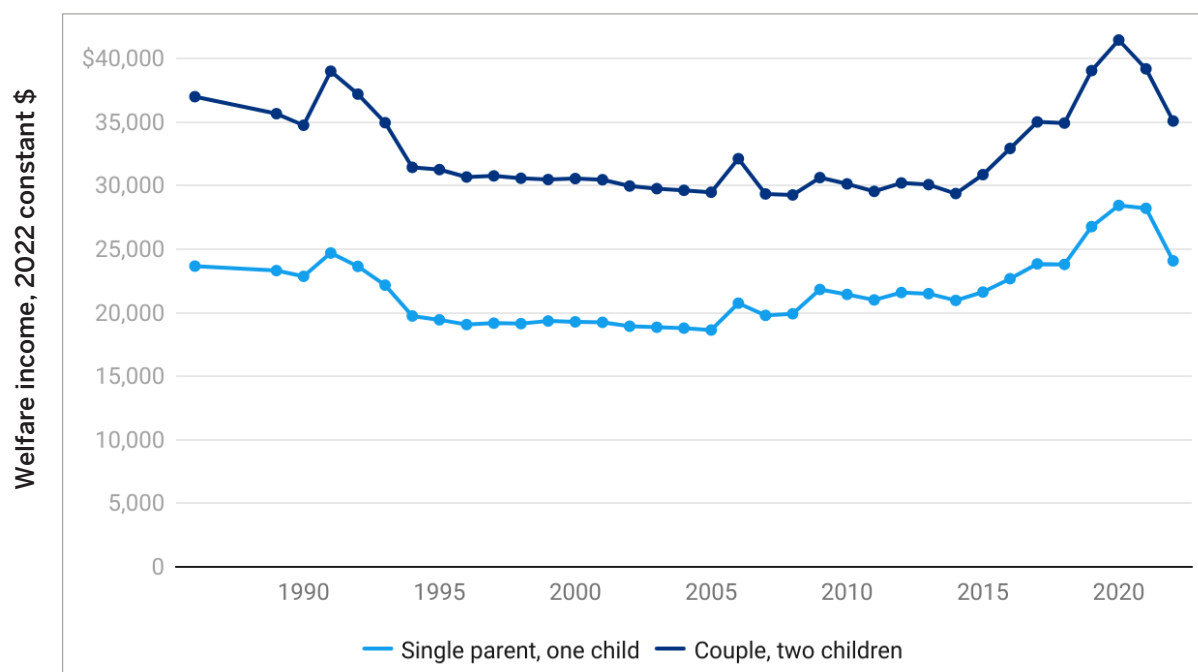
The welfare income of the **unattached single considered employable** declined sharply between 1986 and 1994, followed by a period of gradual decline until 2008. Between 2009 and 2018, their welfare income was fairly stable at around

\$10,000. An increase in 2019 was largely due to an increase in basic social assistance payments, and an increase in 2020 was largely due to the addition of the federal climate action incentive and COVID-19 pandemic-related payments. These increases were followed by two years of decline. The decline to \$9,800 in 2022 — which is an 11 per cent decrease in constant dollars compared to 2021 — was primarily due to the loss of federal COVID-19 pandemic payments and the impact of high inflation on unchanged social assistance benefit amounts.

Prior to 2022, the welfare income of the **unattached single with a disability receiving Barriers to Full Employment (BFE)** benefits was fairly constant across the time series, fluctuating between a high of \$14,623 in 1992 and a low of \$11,871 in 2005. The year 2022 marked the lowest welfare income across the time series for this household: \$11,268. The decline was primarily due to the loss of COVID-19 pandemic payments and the impact of high inflation; the decline represents a loss of 11 per cent in constant dollars compared to 2021.

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. Several fluctuations have occurred since then, with incomes reaching a peak in 2013 at \$25,328 and another high in 2020 at \$25,045 but declining thereafter with the loss of COVID-19 payments and the impact of high inflation. Their total welfare income of \$21,319 in 2022 represents a constant dollar loss of 11 per cent compared to 2021.

**Figure 2AB: Welfare incomes for example households with children in Alberta 1986–2022, 2022 constant dollars**



The welfare incomes of both households with children followed a similar trendline across the time series, with highs in 1991, 2006, and 2020, with the latter being the high point for both households. The large increases in 2019 were primarily due to higher basic social assistance benefits. The increases in 2020 were mostly due to the addition of federal COVID-19 pandemic-related benefits and climate action incentive payments. Decreases in 2021 and 2022 were due to the loss of COVID-related payments, as well as the impact of high inflation.

In 2022, the **single parent with one child** received a welfare income of \$24,078, which was a 15 per cent decline in constant dollars compared to 2021. The income of the **couple with two children** in 2022 was \$35,080, which was a ten per cent decline in constant dollars compared to 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.

As mentioned in the Introduction, there are two commonly used measures of poverty in Canada:

- 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 represents a basic standard of living.
- The Deep Income Poverty (MBM-DIP) threshold 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 (i.e., 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 food, clothing, and shelter.

Note that MBM thresholds vary by province and community size, and LICO thresholds vary by community size. As such, we use the thresholds for the province's largest city, Calgary, in the analysis below. As well, the LIM thresholds for 2022 are estimates based on increasing the 2021 thresholds to account for inflation.



Also note that none of the poverty or low-income measures currently in use in Canada accounts for the higher cost of living faced by people with disabilities, and that these additional costs are not reflected in our analysis.

More information about the thresholds is available in the [methodology section](#).

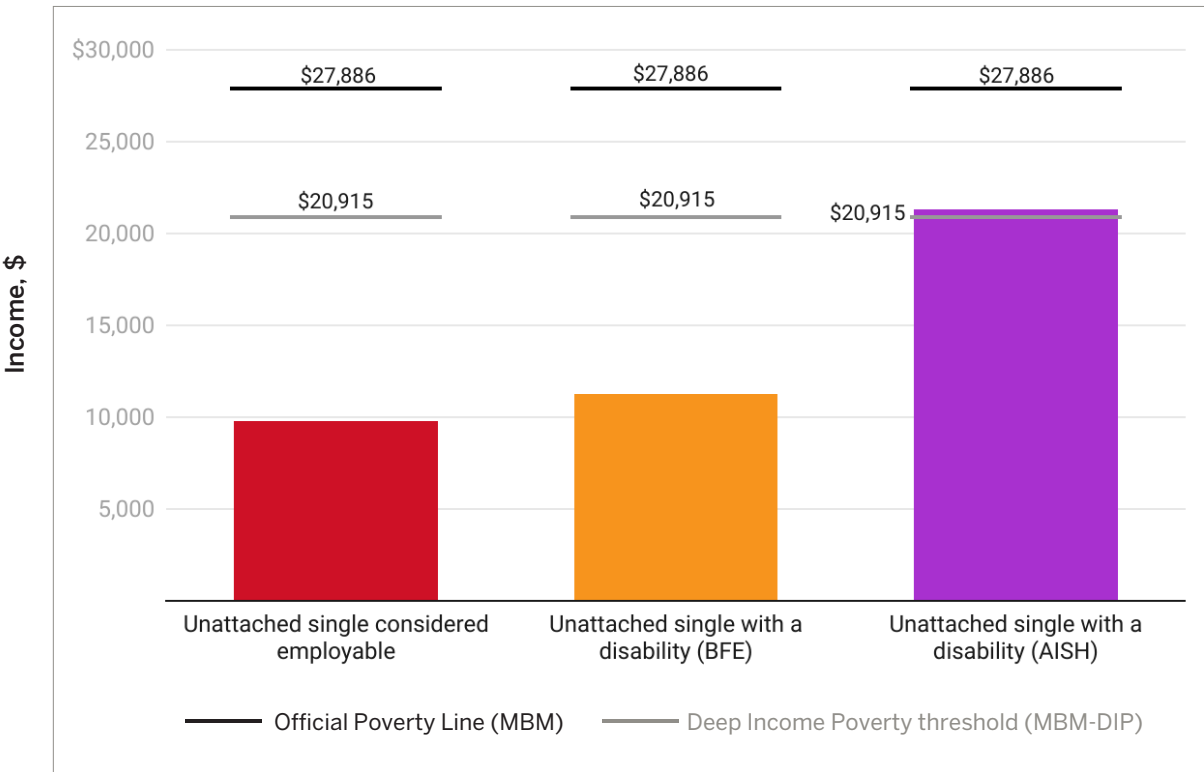
A table containing comparisons of the welfare incomes of the five example household types in Alberta with all four poverty/low-income thresholds is [available for download](#).

## Poverty threshold comparisons

Figures 3AB and 4AB compare 2022 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 were below Canada’s Official Poverty Line thresholds in 2022, and four of the five were below the MBM-DIP. This means that all five Alberta households were not only living in poverty in 2022, and four of the five were also living in deep poverty.

**Figure 3AB: Welfare incomes and poverty thresholds for example unattached single households in Alberta, 2022**



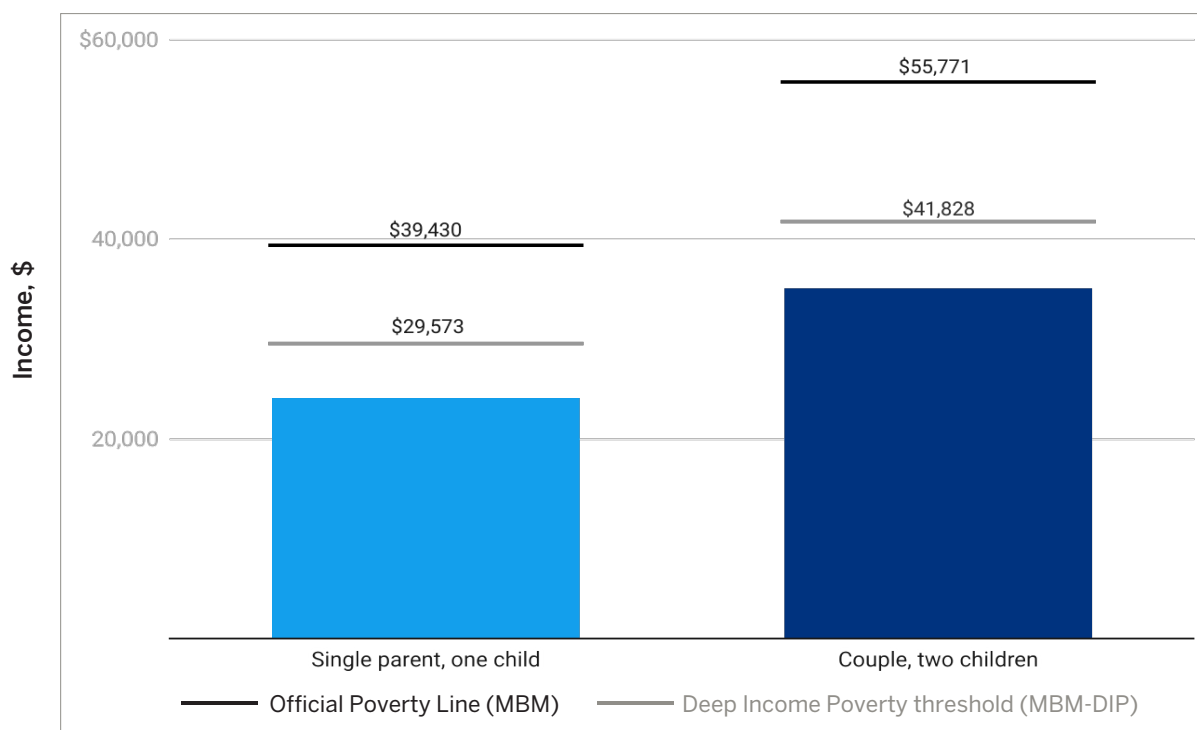
The **unattached single considered employable** had the lowest income relative to the poverty thresholds. Their income was \$11,115 below the Deep Income Poverty threshold and \$18,086 below the Poverty Line. This means their income was 47 per cent of the MBM-DIP and only 35 per cent of the MBM.

The income of the **unattached single with a disability receiving Barriers to Full Employment (BFE) program benefits** was marginally higher relative to the thresholds. Their income was \$9,646 below the Deep Income Poverty threshold and \$16,618 below the Poverty Line. This means their income was only 54 per cent of the MBM-DIP and only 40 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 thresholds. Theirs was the only welfare income of all five example households in Alberta that was above the Deep Income Poverty threshold. Although their income was above the deep poverty level by \$404, their income remained below the Poverty Line by \$6,567. This means their income was 102 per cent of the MBM-DIP and 76 per cent of the MBM.

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

**Figure 4AB: Welfare incomes and poverty thresholds for example households with children in Alberta, 2022**



The income of the **single parent with one child** was \$5,495 below the Deep Income Poverty threshold and \$15,352 below the Poverty Line. This means their income was 81 per cent of the MBM-DIP and 61 per cent of the MBM.

The income of the **couple with two children** was \$6,748 below the Deep Income Poverty threshold and \$20,691 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 the example 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 34 per cent of the LIM and 40 per cent of the LICO. The **unattached single with a disability receiving BFE benefits** also had a low income relative to the thresholds, at 39 per cent of the LIM and 46 per cent of the LICO. The highest was that of the **unattached single with a disability receiving AISH benefits**, whose income was 73 per cent of the LIM and 88 per cent of the LICO.

Households with children had income-to-threshold levels that were comparable to each other: 58 per cent of the LIM and 81 per cent of the LICO for the **single parent with one child**, and 60 per cent of the LIM and 76 per cent of the LICO for the **couple with two children**.

## Changes to adequacy of welfare incomes

Figures 5AB and 6AB 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.

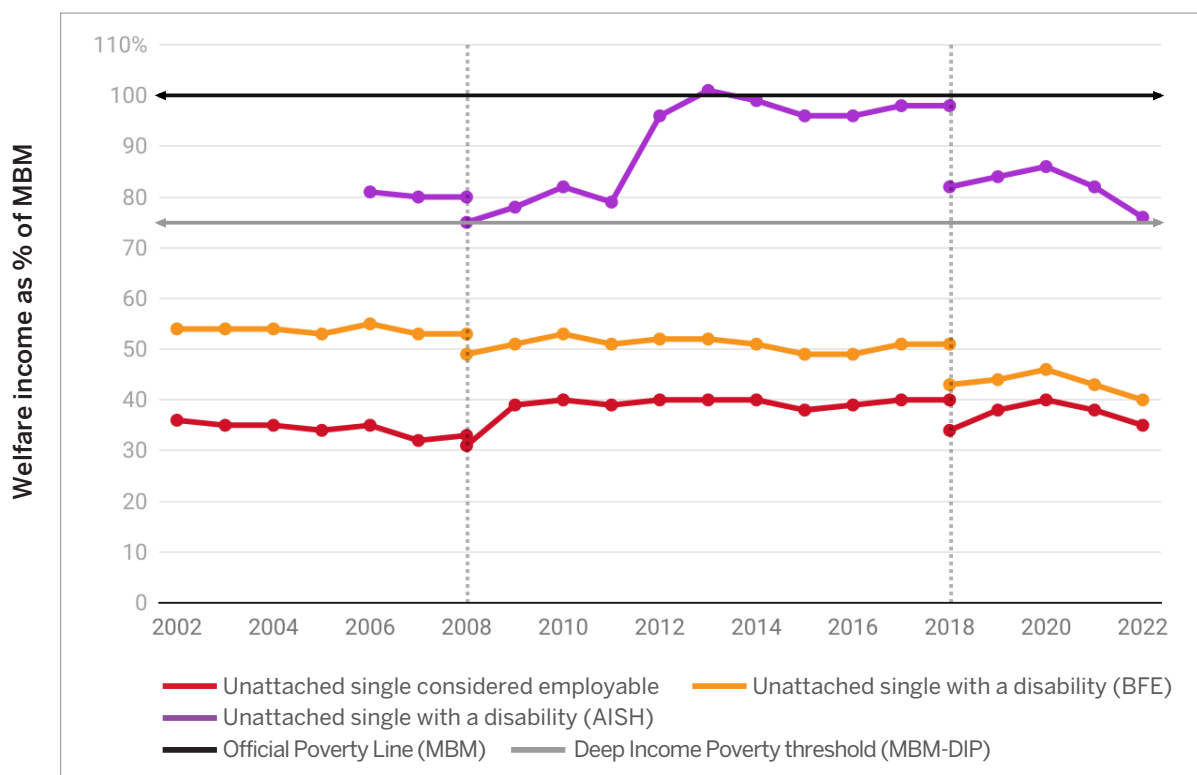
The black line at the top of each of the graphs (i.e., the 100 per cent threshold) represents Canada's Official Poverty Line. This means that the graphs show how far below or above the Poverty Line the five households' total welfare incomes have been in each year over the past 20 years.

The grey line indicates the Deep Income Poverty threshold, which is 75 per cent of the MBM. The graphs therefore also show the relationship between total welfare incomes and deep poverty in each year over the past 20 years.

Three trendlines for each household are shown in the graphs. These lines illustrate the relationship between welfare incomes and changes made to the MBM due to “rebasing.” The two rebasings, occurring in 2008 and 2018, are indicated with a dotted vertical line. Rebasing updates the measure, including the items and costs included in the basket, to better reflect contemporary circumstances, and typically creates a higher poverty threshold than that of a previous base. The trendlines demonstrate changes to household poverty levels within the years in which each base is applied. A trendline rise within those periods indicates an improvement in a household’s level of poverty while a decline indicates a deepening of their poverty.

Note that MBM thresholds reflect the conditions in each province and vary by community size. The MBM thresholds used here are for Calgary. More information is in the [methodology section](#).

**Figure 5AB: Welfare incomes as a percentage of the MBM for example unattached single households in Alberta, 2002–2022**



The total welfare income of the **unattached single considered employable** was the lowest relative to the Poverty Line of all the example households in Alberta. In 2002, their income was only 36 per cent of the Poverty Line. After a slight increase in 2009 followed by a period of relative stasis and then decline, their income ended the time series in 2022 at 35 per cent of the Poverty Line.

Overall, the total welfare income of the unattached single considered employable was virtually the same at the end of the time series as it was at the beginning, meaning that this household is living at the same depth of poverty as they were in 2002. As well, their income was below the Deep Income Poverty threshold across the entire time series, meaning that they would have consistently lived in deep poverty for the last 20 years.

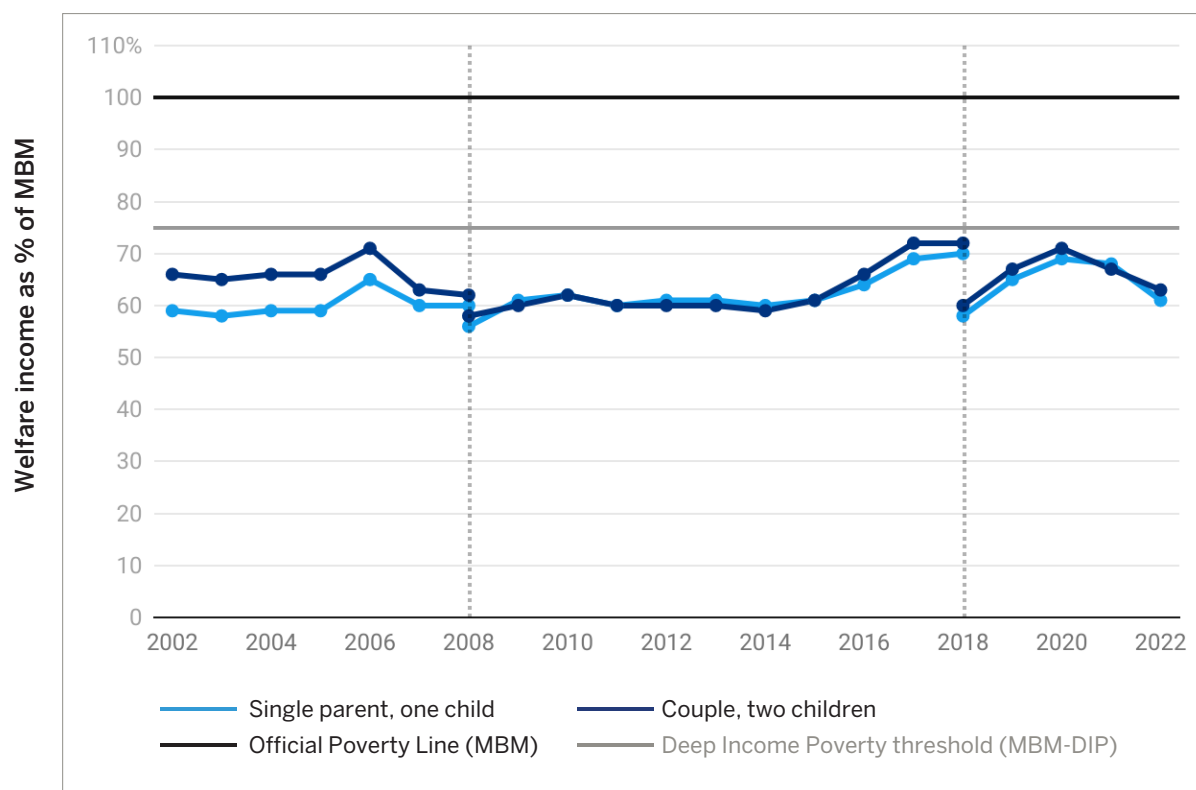
The total welfare income of the **unattached single with a disability receiving BFE benefits** started the time series at 54 per cent of the Poverty Line and remained at about the same level over the following 16 years. After rebasing in 2018, their income declined to 43 per cent of the Poverty Line and ended the time series at only 40 per cent.

Overall, the total welfare income of the unattached single with a disability receiving BFE benefits declined by 14 percentage points relative to the Poverty Line across the entire time series, from 54 to 43 per cent. As such, this household experienced a significant deepening of their poverty over the past 20 years. In addition, their income was below the Deep Income Poverty threshold across the entire time series, meaning that they would have consistently lived in deep poverty for the last 20 years.

The total welfare income of the **unattached single with a disability receiving AISH benefits** was highest relative to the Poverty Line of all the example households in Alberta and was the only income to be consistently above the Deep Income Poverty threshold. At the time the program was created in 2006, this household's total welfare income was 81 per cent of the Poverty Line, increasing to a high of 101 per cent in 2013. Their income declined to 82 per cent after the 2018 rebasing and ended the time series at 76 per cent.

Overall, the welfare income of the unattached single with a disability receiving AISH benefits ended the time series five percentage points lower relative to the Poverty Line than it began. As such, this household's poverty has deepened since 2006. Although their income was above the Deep Income Poverty threshold across the time series, they would have consistently lived in poverty for the last 20 years with the exception of only one year.

**Figure 6AB: Welfare incomes as a percentage of the MBM for example households with children in Alberta, 2002–2022**



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 2022 only two percentage points higher, at 61 per cent, after a peak in 2017 and 2020 of 69 per cent. Overall, this represents very limited progress made on the poverty of this household. As well, their income remained below the Deep Income Poverty threshold across the entire time series, meaning that they would have consistently lived in deep poverty for the last 20 years.

The total welfare income of the **couple with two children** started the time series at 66 per cent of the Poverty Line and ended at only 63 per cent. This three percentage point decline indicates a slight deepening of their poverty over the past 20 years, despite some improvements in the interim. And, as with the single parent with one child, the income of the couple with two children remained below the Deep Income Poverty threshold across the time series meaning that they would have consistently lived in deep poverty for 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 cost-of-living payments.
2. Welfare incomes in 2022 constant dollars over time for all households.
3. Welfare incomes in real dollars over time for all households.
4. Adequacy of welfare incomes: a comparison of each household's welfare income with all four poverty and low-income thresholds.
5. Adequacy over time: each household's welfare income relative to the Official Poverty Line (MBM) from 2002–2022.

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 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 2022, all example households received additional payments from both the provincial and federal governments related to the increased cost of living due to high inflation. These payments are included where applicable in the table below.

Table 1BC shows the value of the welfare income components of the four example household types in British Columbia in 2022. All four households are assumed to be living in Vancouver, receiving provincial social assistance starting January 1 and for the entire year, and earning no employment income. The child in the single-parent household is two years old and the children in the couple household are ten and 15. Other assumptions for calculating incomes are in the [methodology section](#).

**Table 1BC: Components of welfare incomes for all example households in British Columbia, 2022**

	Unattached single considered employable	Unattached single with a disability	Single parent, one child	Couple, two children
Basic social assistance	\$11,220	\$16,302	\$15,360	\$21,240
Additional social assistance	\$35	\$659	\$80	\$365
Federal child benefits	\$0	\$0	\$6,915	\$11,668
Provincial child benefits	\$0	\$0	\$1,600	\$2,600
Federal tax credits/benefits	\$499	\$670	\$1,151	\$1,390
Provincial tax credits/benefits	\$423	\$423	\$771	\$1,035
<b>Total 2022 income</b>	<b>\$12,177</b>	<b>\$18,054</b>	<b>\$25,876</b>	<b>\$38,298</b>

Note: Totals may not add up due to rounding.

Total annual welfare incomes in 2022 ranged from \$12,177 for the unattached single considered employable to \$38,298 for the couple with two children. The unattached single with a disability received \$18,054 and the single parent with one child received \$25,876.

**Basic social assistance:** Three of the example households received Income Assistance while the unattached single with a disability received Disability Assistance. Benefit amounts remained unchanged in 2022.

The COVID-19 pandemic-related BC Recovery Supplement of \$150 per month per adult that was provided in the first three months of 2021 was not available in 2022.

**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 2022.

**Federal child benefits:** Both households with children received the Canada Child Benefit (CCB), which increased with inflation in July 2022 from \$569.42 to \$583.08 per month for a child under six years of age and from \$480.41 to \$491.91 per month for a child aged six to 17.

The COVID-19 pandemic-related CCB Young Child Supplement of \$1,200 that the single-parent household received in 2021 was not available in 2022.

**Provincial child benefits:** Both households with children received the BC Family Benefit, previously called the BC Child Opportunity Benefit. The single parent with one child received the first child amount of \$133.33 per month while the couple with two children received the first child amount plus the second child amount of \$83.33 per month.

**Federal tax credits/benefits:** All four households received the GST/HST credit, which increased in July 2022 with inflation. The unattached single considered employable and the unattached single with a disability received \$302.50 in basic GST/HST credit, while the single parent with one child received \$605 and the couple with two children received \$923. Three households also received the GST/HST credit supplement: the unattached single considered employable received

\$32.55, the unattached single with a disability received \$146.41, and the single parent with one child received the maximum amount of \$159.

All households received an additional one-time GST credit payment related to the increased cost of living due to high inflation, paid in November 2022. The unattached single considered employable received \$163.86, the unattached single with a disability received \$220.91, the single parent with one child received \$386.50, and the couple with two children received \$467.

**Provincial tax credits/benefits:** All four households 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 \$174 for each adult and the first child in a single-parent family, plus \$51 for any additional children in the 2021–2022 year, and \$193.50 for each adult and the first child in a single-parent family, plus \$56.50 for any additional children in the 2022–2023 year.

All four households also received an enhancement to the BCCATC payment in October 2022 related to the increasing cost of living due to high inflation. The unattached single households each received \$164, the single parent with one child received \$328, and the couple with two children received \$410.

The COVID-19 pandemic-related BC Recovery Benefit of \$500 for the unattached singles and \$1,000 for households with children in 2021 was unavailable in 2022.

## Cost-of-living payments

As mentioned above, all four households received payments from both the provincial and federal governments related to the higher cost of living resulting from high inflation in 2022. The one-time enhancement to the BC Climate Action Tax Credit was paid in October 2022 and provided \$164 to both unattached single households, \$328 to the single parent with one child, and \$410 to the couple with two children. The federal one-time GST credit payment was paid in November 2022 and was equivalent to the two regular GST credit (and credit supplement if applicable) payments received in the latter half of 2022.

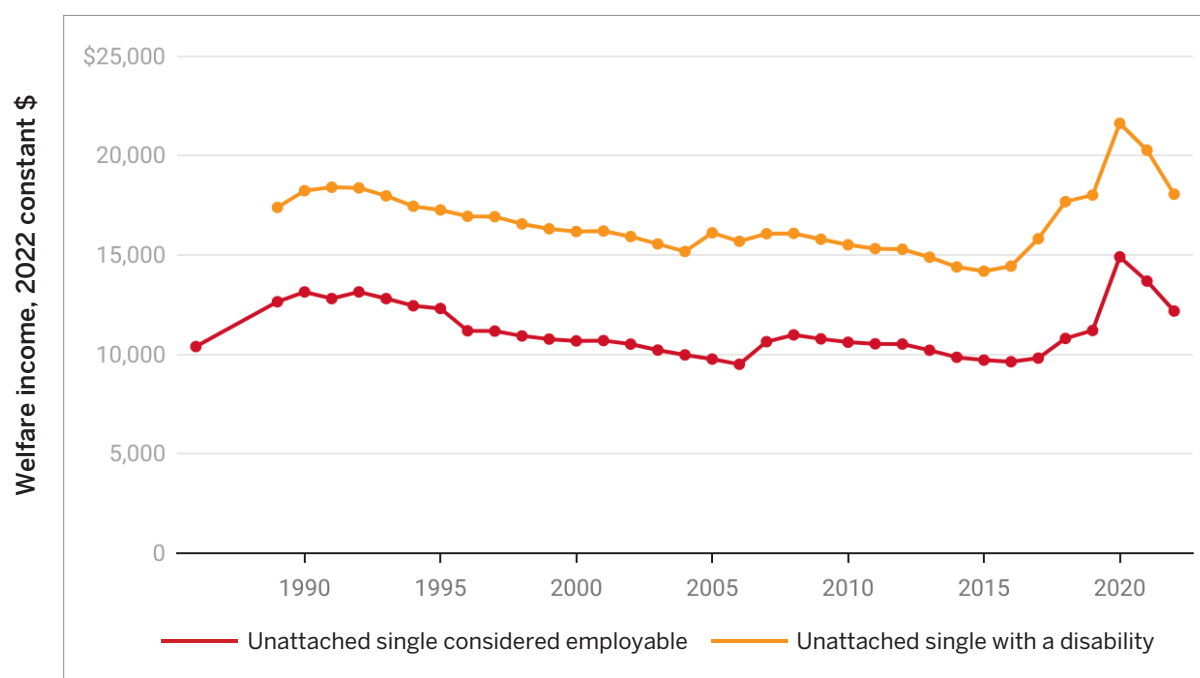
**Table 2BC: Cost-of-living payments for all example households in British Columbia, 2022**

	Unattached single considered employable	Unattached single with a disability	Single parent, one child	Couple, two children
Provincial payments	\$164	\$164	\$328	\$410
Federal payments	\$164	\$221	\$387	\$467
<b>Total 2022 cost-of-living payments</b>	<b>\$328</b>	<b>\$385</b>	<b>\$715</b>	<b>\$877</b>

## Changes to welfare incomes

Figures 1BC and 2BC 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 2022 constant dollars, not real 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.

**Figure 1BC: Welfare incomes for example unattached single households in British Columbia 1986–2022, 2022 constant dollars**

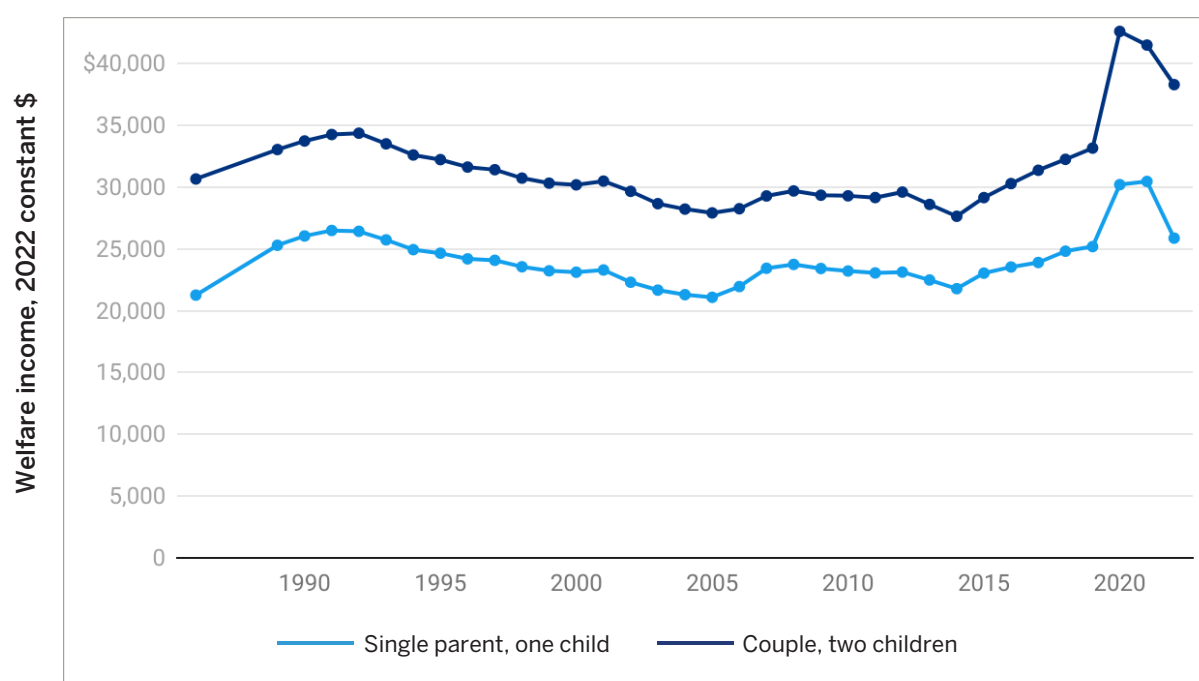


Welfare incomes for both unattached singles followed a similar pattern across the entire time series. An initial increase in value in the early 1990s was followed by a decline until the mid-2000s. Slight increases were then followed by another period

of gradual decline into the mid-2010s. Slight increases through 2019 were followed by a large increase in 2020, which was primarily due to provincial COVID-19 pandemic-related payments. Declines in 2021 and 2022 were due to a combination of the loss of those payments and the effects of high inflation.

In 2022, the **unattached single considered employable** received \$12,177 in total income, which is an 11 per cent decline in constant dollars compared to 2021. The **unattached single with a disability** received \$18,054 in 2022, which is also an 11 per cent decline in constant dollars compared to 2021.

**Figure 2BC: Welfare incomes for example households with children in British Columbia 1986–2022, 2022 constant dollars**



Increases in welfare incomes for households with children through the 1980s were followed by a period of 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 led to increases in welfare incomes starting in 2015. In 2020, welfare incomes rose sharply, primarily due to COVID-19 pandemic-related payments from both provincial and federal programs. Declines in 2021 and 2022 were due to a combination of the loss of those payments and the impact of high inflation.

In 2022, the **single parent with one child** received \$25,876, which was a 15 per cent decline in constant dollars compared to 2021. The **couple with two children**

received \$38,298 in 2022, which was an eight per cent decline compared to 2021 in constant dollars.

## 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.

As mentioned in the Introduction, there are two commonly used measures of poverty in Canada:

- 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 represents a basic standard of living.
- The Deep Income Poverty (MBM-DIP) threshold 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 (i.e., 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 food, clothing, and shelter.

Note that MBM thresholds vary by province and community size, and LICO thresholds vary by community size. As such, we use the thresholds for the province's largest city, Vancouver, in the analysis below. As well, the LIM thresholds for 2022 are estimates based on increasing the 2021 thresholds to account for inflation.

Also note that none of the poverty or low-income measures currently in use in Canada accounts for the higher cost of living faced by people with disabilities, and that these additional costs are not reflected in our analysis.

More information about the thresholds is available in the [methodology section](#).

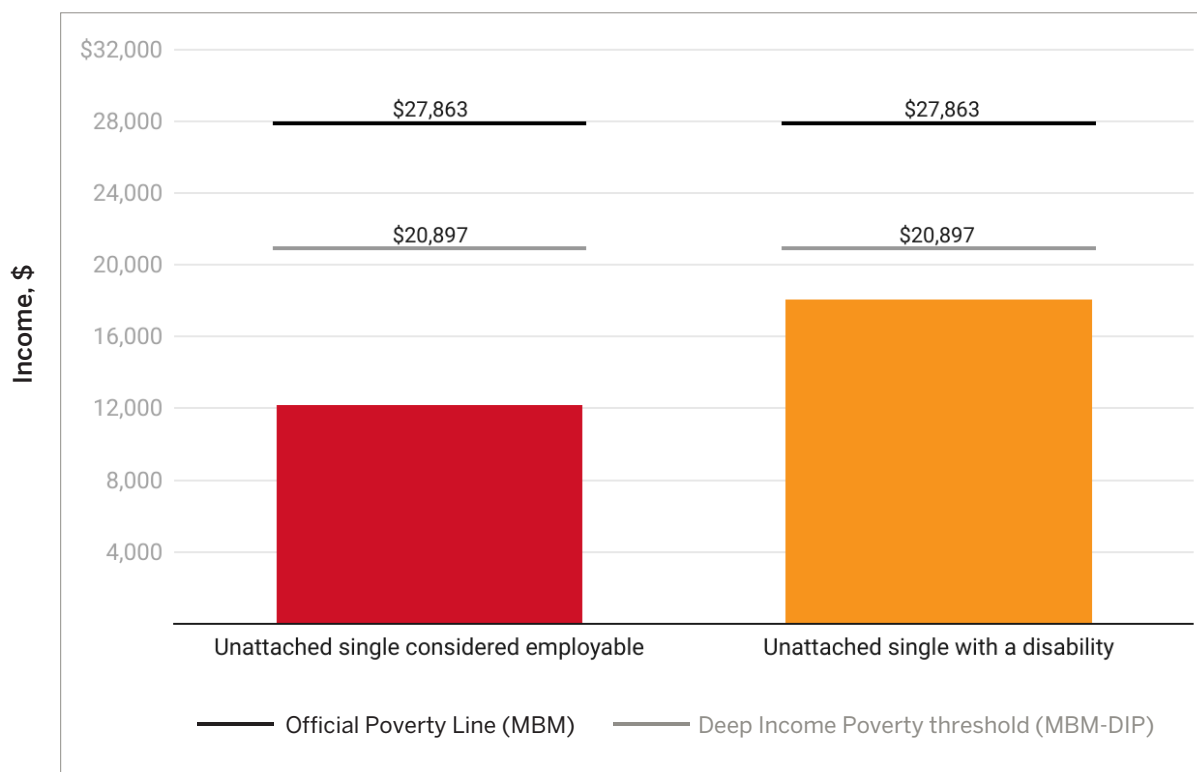
A table containing comparisons of the welfare incomes of the four example household types in British Columbia with all four poverty/low-income thresholds is [available for download](#).

## Poverty threshold comparisons

Figures 3BC and 4BC compare 2022 welfare incomes for the four example household types to the 2022 MBM and MBM-DIP thresholds for Vancouver.

The welfare incomes of all four example household types were below Canada's Official Poverty Line in 2022, and all four were below the MBM-DIP. This means that all four British Columbia households were not only living in poverty in 2022, they were living in deep poverty.

**Figure 3BC: Welfare incomes and poverty thresholds for example unattached single households in British Columbia, 2022**



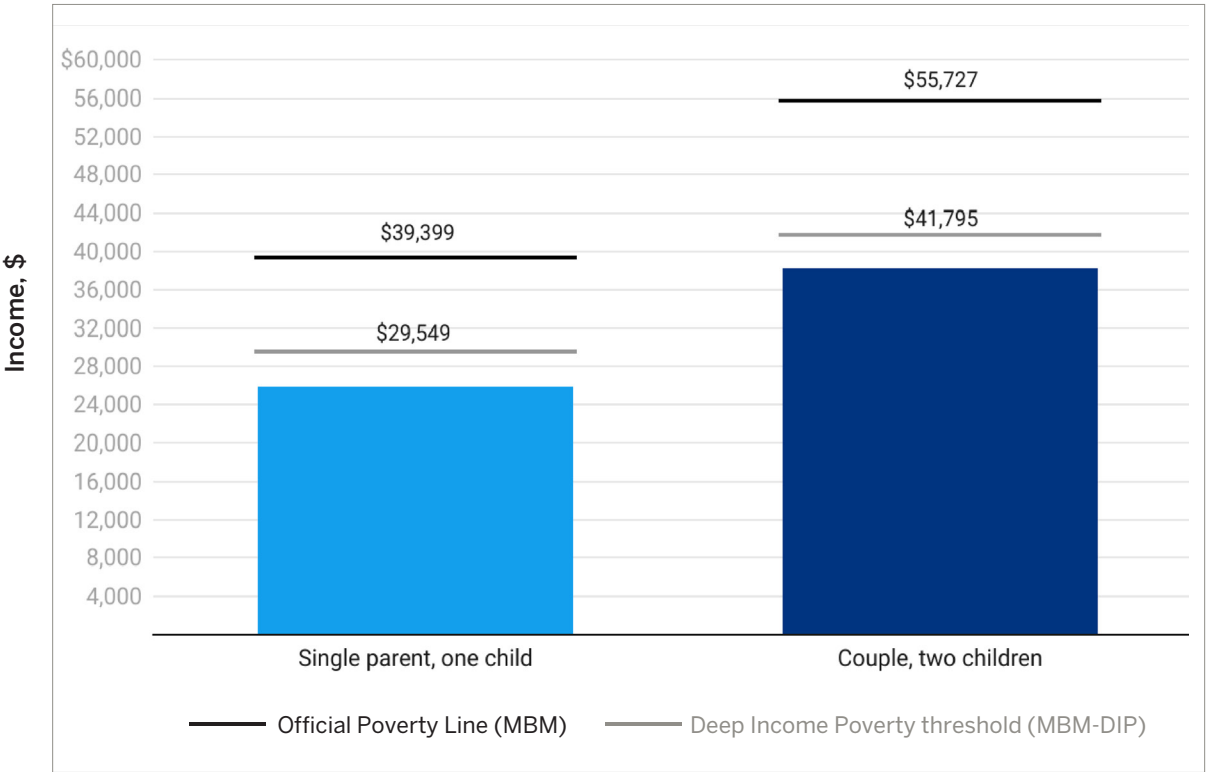
The **unattached single considered employable** had the lowest income relative to the poverty thresholds. Their income was \$8,721 below the Deep Income Poverty threshold and \$15,686 below the Poverty Line. This means their income was only 58 per cent of the MBM-DIP and only 44 per cent of the MBM.

The **unattached single with a disability** fared better, with an income that was \$2,844 below the Deep Income Poverty threshold but \$9,809 below the Poverty Line. This means their income was 86 per cent of the MBM-DIP and 65 per cent of the MBM.



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

**Figure 4BC: Welfare incomes and poverty thresholds for example households with children in British Columbia, 2022**



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 \$3,673 below the Deep Income Poverty threshold and \$13,523 below the Poverty Line. This means their income was 88 per cent of the MBM-DIP and 66 per cent of the MBM.

The income of the **couple with two children** was \$3,497 below the Deep Income Poverty threshold and \$17,429 below the Poverty Line. This means their income was 92 per cent of the MBM-DIP and 69 per cent of the MBM.

## Low-income threshold comparisons

The welfare incomes of the example households were also below, and in some instances less 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 42 per cent of the LIM and 50 per cent of the LICO. The **single parent with one child** had an income that was highest relative to the LICO, at 87 per cent. Their income was also 63 per cent of the LIM.

The **unattached single with a disability** had an income of 62 per cent of the LIM and 74 per cent of the LICO. The income of the **couple with two children** was highest relative to the LIM, at 66 per cent. Their income was also 83 per cent of the LICO.

## Changes to adequacy of welfare incomes

Figures 5BC and 6BC 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.

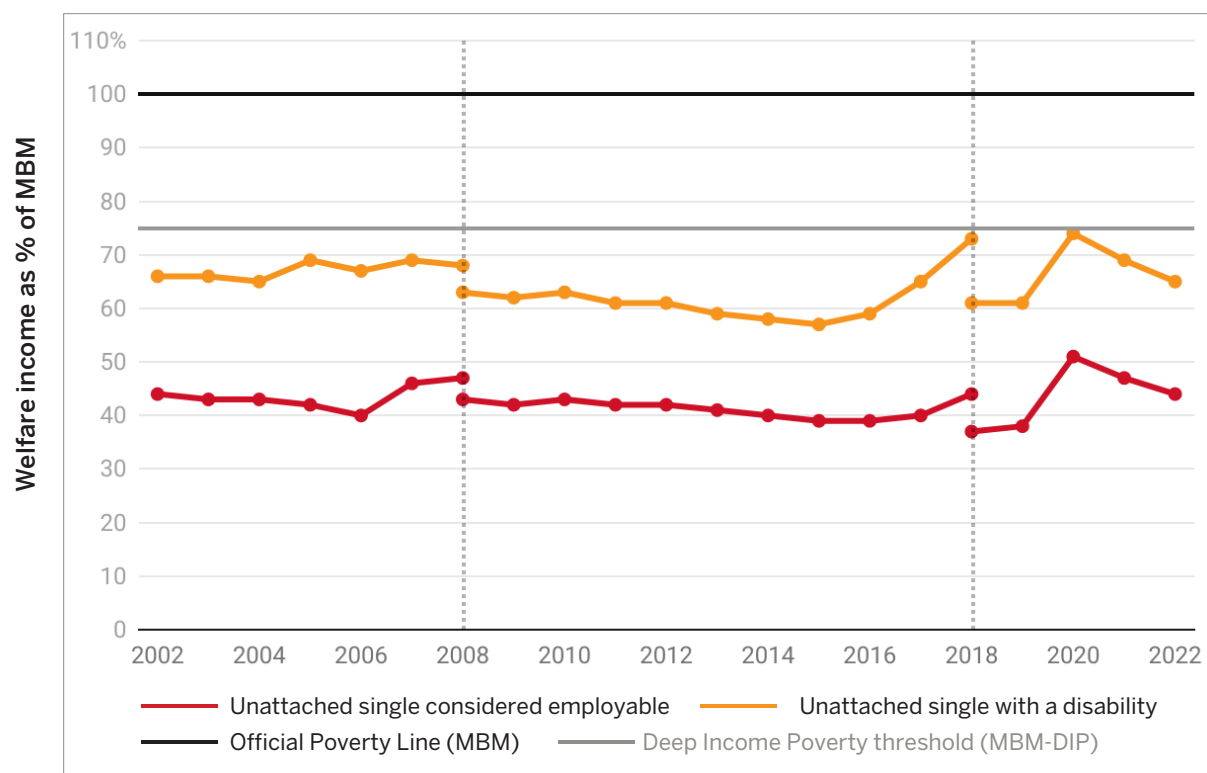
The black line at the top of each of the graphs (i.e., the 100 per cent threshold) represents Canada's Official Poverty Line. This means that the graphs show how far below the Poverty Line the four households' total welfare incomes have been in each year over the past 20 years.

The grey line indicates the Deep Income Poverty threshold, which is 75 per cent of the MBM. The graphs therefore also show the relationship between total welfare incomes and deep poverty in each year over the past 20 years.

Three trendlines for each household are shown in the graphs. These lines illustrate the relationship between welfare incomes and changes made to the MBM due to "rebasing." The two rebasings, occurring in 2008 and 2018, are indicated with a dotted vertical line. Rebasing updates the measure, including the items and costs included in the basket, to better reflect contemporary circumstances, and typically creates a higher poverty threshold than that of a previous base. The trendlines demonstrate changes to household poverty levels within the years in which each base is applied. A trendline rise within those periods indicates an improvement in a household's level of poverty while a decline indicates a deepening of their poverty.

Note that MBM thresholds reflect the conditions in each province and vary by community size. The MBM thresholds used here are for Vancouver. More information is in the [methodology section](#).

**Figure 5BC: Welfare incomes as a percentage of the MBM for example unattached single households in British Columbia, 2002–2022**



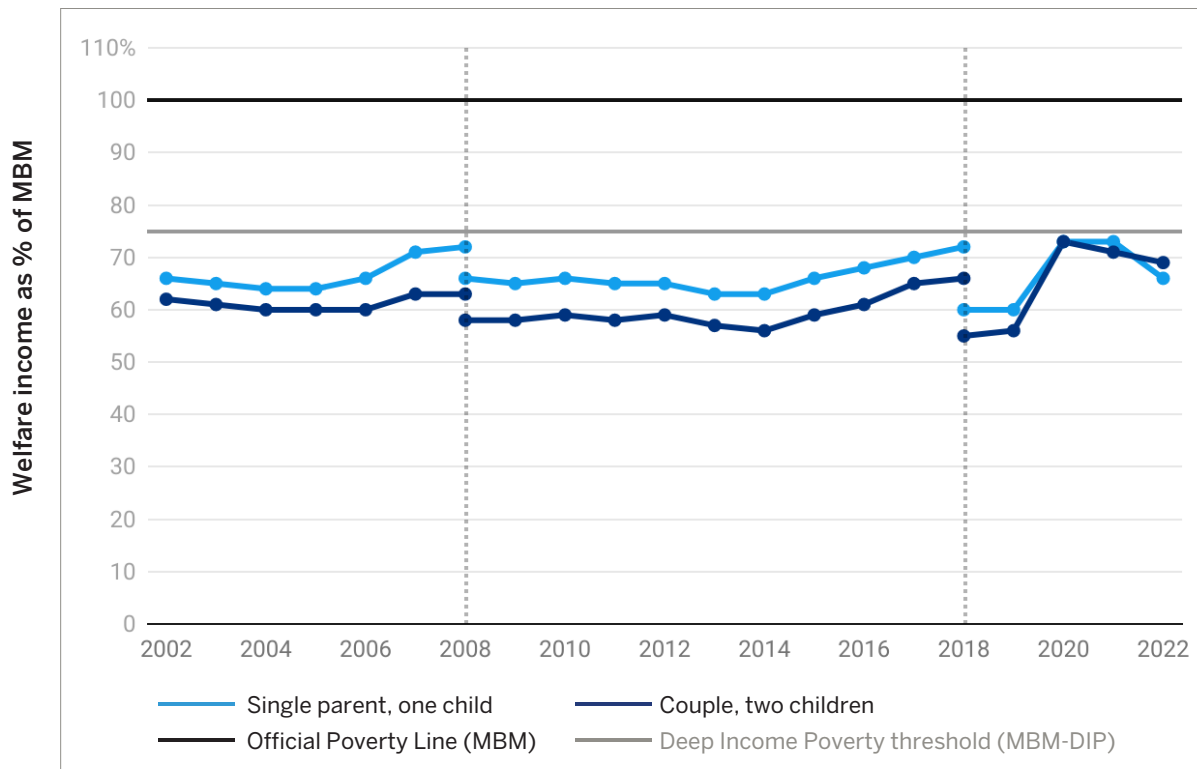
The total welfare income of the **unattached single considered employable** was lowest relative to the Poverty Line of all the example households across the time series. In 2002, their income was only 44 per cent of the Poverty Line. After some variations, particularly in the 2019–2022 period when it reached a high of 51 per cent of the Poverty Line in 2020, their income ended the time series in 2022 at 44 per cent again.

Overall, the income of the unattached single considered employable ended the time series the same as it started, indicating no real progress on improving their income relative to the Poverty Line over the past 20 years. As well, the income of the unattached single considered employable was below the Deep Income Poverty threshold across the entire time series, meaning that they would have consistently lived in deep poverty for 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. Similar variations occurred across the time series, with a high of 74 per cent in 2020. Their income ended the time series in 2022 at 65 per cent of the Poverty Line.

Overall, the total welfare income of the unattached single with a disability was virtually the same in 2022 as it was in 2002, which means that this household is living at the same depth of poverty that they were in 2002, despite seeing some progress in between. In addition, their income was below the Deep Income Poverty threshold across the entire time series, meaning that they would have consistently lived in deep poverty for the last 20 years.

**Figure 6BC: Welfare incomes as a percentage of the MBM for example households with children in British Columbia, 2002–2022**



The welfare income of the **single parent with one child** started the time series at 66 per cent of the Poverty Line and stayed at about the same level until 2017. A decline after the 2018 rebasing was followed by improvements in 2020 and 2021. However, those improvements were followed by another decline in 2022, when their income ended the time series at 66 per cent again.

Overall, the welfare income of the single parent with one child was the same at the beginning of the time series as it was at the end, meaning that there has been no progress made on alleviating their poverty, despite slight progress in some years. Their income was also below the Deep Income Poverty threshold across the time series, meaning that they would have consistently lived in deep poverty for the last 20 years.

The welfare income of the **couple with two children** started at the slightly lower level of 62 per cent of the Poverty Line in 2002. This level was relatively consistent until 2012, when a decrease occurred followed by a slight increase. The decline after the 2018 rebasing was followed by an improvement in 2020 to the high of 73 per cent. Their income ended the time series in 2022 at 69 per cent of the Poverty Line.

The welfare income of the couple with two children was seven percentage points higher in 2022 than in 2002, which indicates that the depth of their poverty 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 consistently lived in deep poverty for the last 20 years.

## Access to data

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

- Components of welfare income for all households, with a breakdown of cost-of-living payments.
- Welfare incomes in 2022 constant dollars over time for all households.
- Welfare incomes in real dollars over time for all households.
- Adequacy of welfare incomes: a comparison of each household's welfare income with all four poverty and low-income thresholds.
- Adequacy over time: each household's welfare income relative to the Official Poverty Line (MBM) from 2002–2022.

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 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 2022, the example households received additional payments from both the provincial and federal governments related to the increased cost of living due to high inflation. These payments are included where applicable in the table below.

Table 1MB shows the value of the welfare income components of the four example household types in Manitoba in 2022. All four households are assumed to be living in Winnipeg, receiving provincial social assistance starting January 1 and for the entire year, and earning no employment income. The child in the single-parent household is two years old and the children in the couple household are ten and 15. Other assumptions for calculating incomes are in the [methodology section](#).

**Table 1MB: Components of welfare incomes for all example households in Manitoba, 2022**

	Unattached single considered employable	Unattached single with a disability	Single parent, one child	Couple, two children
Basic social assistance	\$9,484	\$12,007	\$16,398	\$19,811
Additional social assistance	\$0	\$1,260	\$0	\$160
Federal child benefits	\$0	\$0	\$6,915	\$11,668
Provincial child benefits	\$0	\$0	\$0	\$0
Federal tax credits/benefits	\$768	\$858	\$1,619	\$2,014
Provincial tax credits/benefits	\$0	\$0	\$250	\$450
<b>Total 2022 income</b>	<b>\$10,252</b>	<b>\$14,125</b>	<b>\$25,182</b>	<b>\$34,103</b>

Note: Totals may not add up due to rounding. In addition, note that the figures in this table include Rent Assist benefits as “basic social assistance” rather than “additional social assistance”. See below for more information.

Total annual welfare incomes in 2022 ranged from \$10,252 for the unattached single considered employable to \$34,103 for the couple with two children. The unattached single with a disability received \$14,125 and the single parent with one child received \$25,182.

**Basic social assistance:** Monthly Basic Necessities amounts for the unattached single households increased in November 2022 by \$50 per month for the unattached single considered employable and \$25 per month for the unattached single with a disability. Amounts for households with children remained unchanged in 2022.

In July 2022, Rent Assist benefits were increased for all households receiving social assistance. The unattached single considered employable received \$578 per month for the first six months of the year and \$596 monthly for the second six months; the unattached single with a disability received \$657 and \$673; and the single parent with one child and the couple with two children received \$930 and \$971.

Note that this report is the first to include Rent Assist benefits as “basic social assistance” rather than “additional social assistance”. This new classification of Rent Assist benefits is the result of discussions with provincial officials and better reflects the actual administration of these benefits in Manitoba.

**Additional social assistance:** The unattached single with a disability 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 2022.

**Federal child benefits:** Both households with children received the Canada Child Benefit (CCB), which increased with inflation in July 2022 from \$569.42 to \$583.08 per month for a child under six years of age and from \$480.41 to \$491.91 per month for a child aged six to 17.

The COVID-19 pandemic-related CCB Young Child Supplement of \$1,200 that the single-parent household received in 2021 was not available in 2022.

**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 2022 with inflation. The unattached single considered employable and the unattached single with a disability received \$302.50 in basic GST/HST credit, while the single parent with one child received \$605 and the



couple with two children received \$923. The unattached single with a disability also received the GST/HST credit supplement in the amount of \$60.13 while the single parent with one child received the maximum amount of \$159.

All four households received a one-time GST credit payment related to the increased cost of living due to high inflation, paid in November 2022. The unattached single considered employable received \$153, the unattached single with a disability received \$183.52, the single parent with one child received \$386.50, and the couple with two children received \$467.

All four households received the federal climate action incentive (CAI) payment, which began being paid quarterly rather than annually in 2022. The unattached single considered employable and the unattached single with a disability received the basic CAI payment amount for Manitoba of \$312. The single parent with one child received the basic amount plus the single parent's qualified dependant amount, for a total of \$468. The couple with two children received the basic amount, the spousal amount, and the qualified dependant amount for each child, for a total of \$624. The CAI decreased in 2022 compared to 2021 amounts due to the switch to quarterly payments.

**Provincial tax credits/benefits:** No provincial tax credits or benefits were available to the unattached single households in 2022. However, households with children received the Family Affordability Benefit of \$250 for the first child and \$200 for the second child, which was a one-time payment issued in fall 2022, meaning that the single parent received \$250 and the couple with two children received \$450.

## Cost-of-living payments

As mentioned above, all four households received payments from both provincial and federal sources related to the higher cost of living resulting from high inflation in 2022. The provincial Family Affordability Benefit was a one-time payment provided in fall 2022 to households with children, who received \$250 for the first child and \$200 for each additional child. The federal one-time GST credit payment was paid in November 2022 and was equivalent to the two regular GST credit (and credit supplement if applicable) payments received in the latter half of 2022.

Note that the increase to basic necessities amounts for unattached singles (i.e., \$50 for the unattached single considered employable and \$25 for the unattached single with a disability) was announced as an inflation-related measure; however, it is not included in Table 2MB as it is an ongoing increase to monthly benefit rates and not a one-time payment.

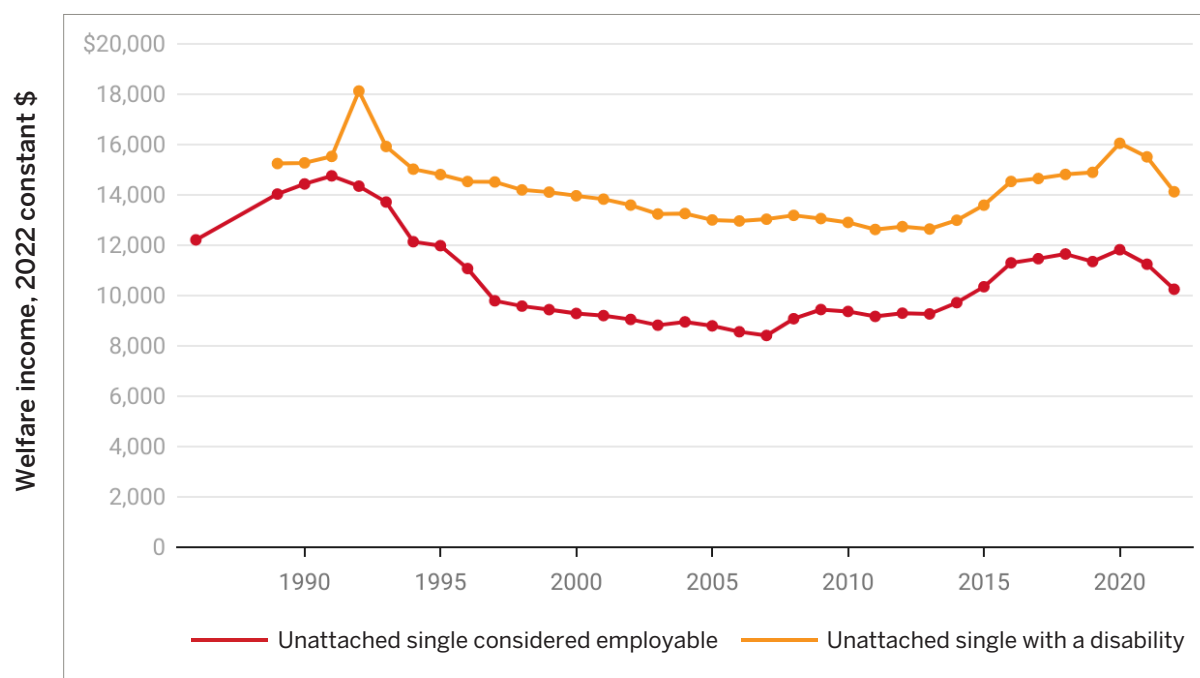
**Table 2MB: Cost-of-living payments for all example households in Manitoba, 2022**

	Unattached single considered employable	Unattached single with a disability	Single parent, one child	Couple, two children
Provincial payments	\$0	\$0	\$250	\$450
Federal payments	\$153	\$184	\$387	\$467
<b>Total 2022 cost-of-living payments</b>	<b>\$153</b>	<b>\$184</b>	<b>\$637</b>	<b>\$917</b>

## Changes to welfare incomes

Figures 1MB and 2MB 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 2022 constant dollars, not real 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.

**Figure 1MB: Welfare incomes for example unattached single households in Manitoba 1986–2022, 2022 constant dollars**

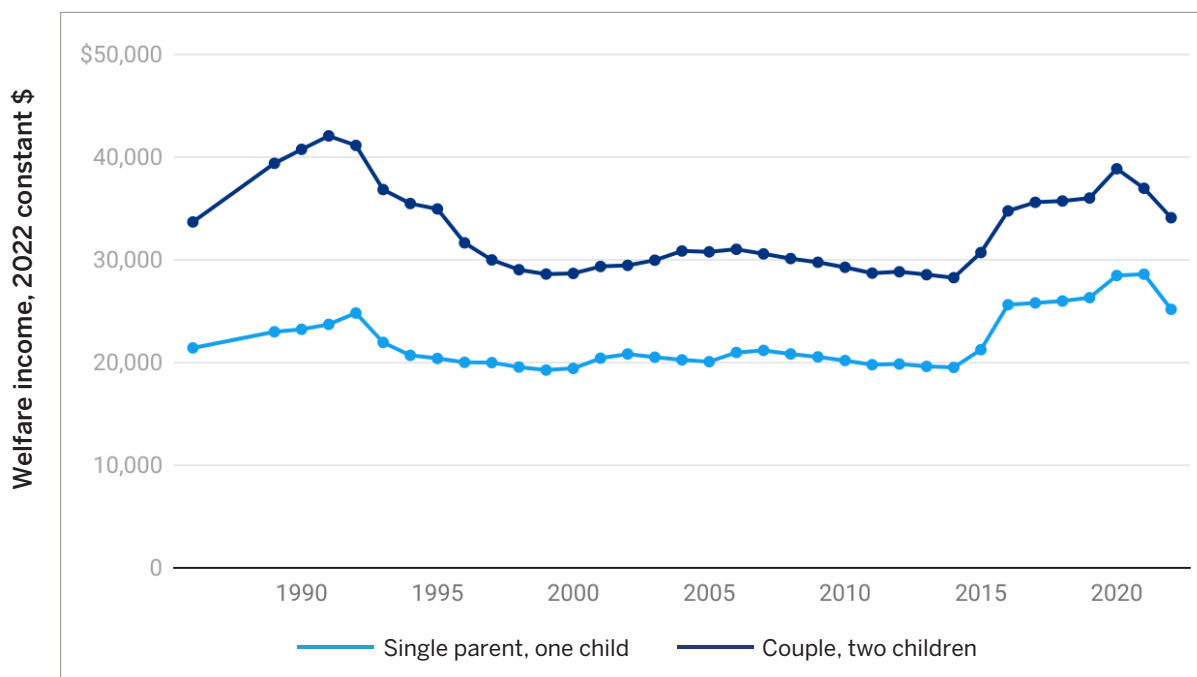


The total welfare income of the **unattached single considered employable** declined steadily from its peak in 1991 until 2007. Small gains were made through to 2013, after which an increase continued until 2017; this was largely the result

of enhancements to Manitoba's Rent Assist program. The increase in 2020 was primarily due to the federal climate action incentive benefit and new federal COVID-19 pandemic-related payments. The declines in 2021 and 2022 were primarily due to the loss of pandemic-related payments and the effects of high inflation. Their total welfare income of \$10,252 in 2022 represents a nine per cent decrease compared to 2021 in constant dollars.

The welfare income of the **unattached single with a disability** followed a similar trajectory: a peak in 1992, then decreasing – first sharply, then gradually – until 2013. Increases thereafter were primarily the result of enhancements to Manitoba's Rent Assist program. The sharper increase in 2020 was due to pandemic-related payments and the federal climate action incentive benefit, while the decreases in 2021 and 2022 were largely due to the loss of pandemic-related payments and the effects of high inflation. Their total welfare income of \$14,125 in 2022 represents a nine per cent decrease in constant dollars compared to 2021.

**Figure 2MB: Welfare incomes for example households with children in Manitoba 1986–2022, 2022 constant dollars**



The welfare income of the **single parent with one child** saw a peak in 1992, followed by a long period of relative stasis until 2014. Starting in 2015, their income began to increase. The sharp increase in 2020 was primarily due to federal COVID-19 pandemic-related payments, as well as the federal climate action incentive benefit. The decline in 2022 to \$25,182 was primarily due to the loss of

pandemic-related payments as well as the effects of high inflation and represents a decrease of 12 per cent compared to 2021 in constant dollars.

The total welfare income of the **couple with two children** followed a similar trajectory across the time series, although at a much higher level. A high through the 1990s was followed by a long period of relative stasis until 2014, at which point the income began to rise. The declines in 2020 and 2021 were primarily due to the loss of COVID-19 pandemic-related payments and the effects of high inflation. The total welfare income of \$34,103 in 2022 represents a decline of eight per cent in constant dollars compared to 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.

As mentioned in the Introduction, there are two commonly used measures of poverty in Canada:

- 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 represents a basic standard of living.
- The Deep Income Poverty (MBM-DIP) threshold 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 (i.e., 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 food, clothing, and shelter.

Note that MBM thresholds vary by province and community size, and LICO thresholds vary by community size. As such, we use the thresholds for the province's largest city, Winnipeg, in the analysis below. As well, the LIM thresholds for 2022 are estimates based on increasing the 2021 thresholds to account for inflation.

Also note that none of the poverty or low-income measures currently in use in Canada accounts for the higher cost of living faced by people with disabilities, and that these additional costs are not reflected in our analysis.

More information about the thresholds is available in the [methodology section](#).

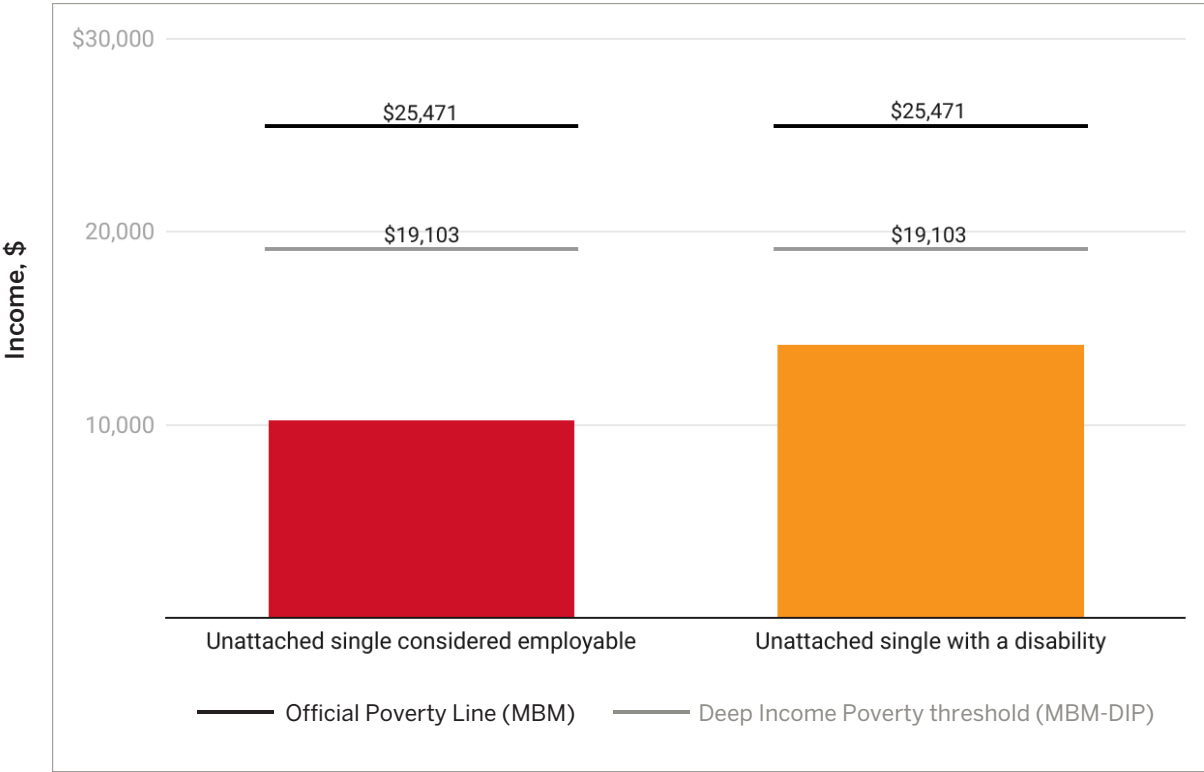
A table containing comparisons of the welfare incomes of the four example household types in Manitoba with all four poverty/low-income thresholds is [available for download](#).

## Poverty threshold comparisons

Figures 3MB and 4MB compare 2022 welfare incomes for the four example household types to the 2022 MBM and MBM-DIP thresholds for Winnipeg.

The welfare incomes of all four example household types in Manitoba were below, and in some cases far below, Canada’s Official Poverty Line in 2022, and all four were below the MBM-DIP. This means that all four Manitoba households were not only living in poverty in 2022, they were living in deep poverty.

**Figure 3MB: Welfare incomes and poverty thresholds for example unattached single households in Manitoba, 2022**

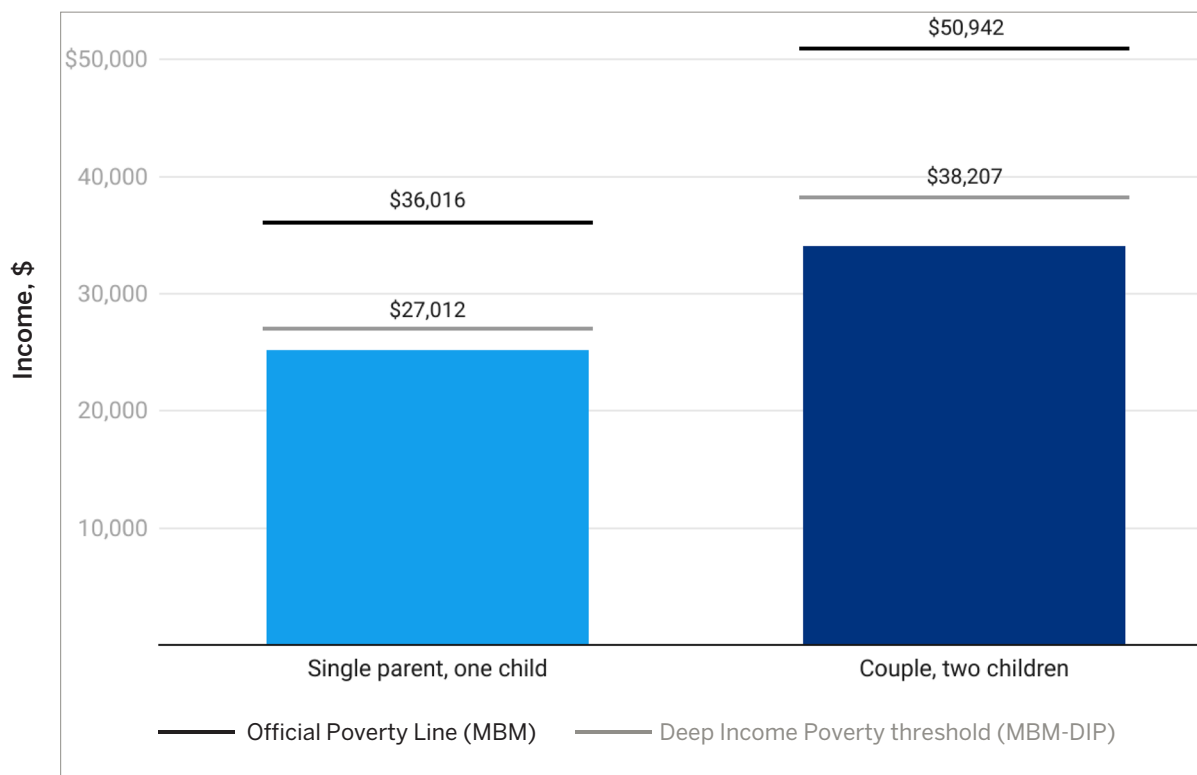


The **unattached single considered employable** had the lowest income relative to the poverty thresholds. Their income was \$8,852 below the Deep Income Poverty threshold and \$15,220 below the Poverty Line. This means their income was only 54 per cent of the MBM-DIP and only 40 per cent of the MBM.

The **unattached single with a disability** fared better, with an income that was \$4,978 below the Deep Income Poverty threshold and \$11,346 below the Poverty Line. This means their income was 74 per cent of the MBM-DIP and 55 per cent of the MBM.

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

**Figure 4MB: Welfare incomes and poverty thresholds for example households with children in Manitoba, 2022**



The incomes of households with children were higher relative to the poverty thresholds than those of single people.

The income of the **single parent with one child** was \$1,831 below the Deep Income Poverty threshold and \$10,835 below the Poverty Line. This means their income was 93 per cent of the MBM-DIP and 70 per cent of the MBM.

The income of the **couple with two children** was \$4,104 below the Deep Income Poverty threshold and \$16,839 below the Poverty Line. This means 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 the example households were also below, and in some instances less 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 35 per cent of the LIM and 42 per cent of the LICO. The highest was that of the **single parent with one child**, whose welfare income was 61 per cent of the LIM and 85 per cent of the LICO.

The **unattached single with a disability** had an income of only 48 per cent of the LIM and 58 per cent of the LICO. The income of the **couple with two children** was 58 per cent of the LIM and 74 per cent of the LICO.

## Changes to adequacy of welfare incomes

Figures 5MB and 6MB 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 black line at the top of each of the graphs (i.e., the 100 per cent threshold) represents Canada's Official Poverty Line. This means that the graphs show how far below the Poverty Line the four households' total welfare incomes have been in each year over the past 20 years.

The grey line indicates the Deep Income Poverty threshold, which is 75 per cent of the MBM. The graphs therefore also show the relationship between total welfare incomes and deep poverty in each year over the past 20 years.

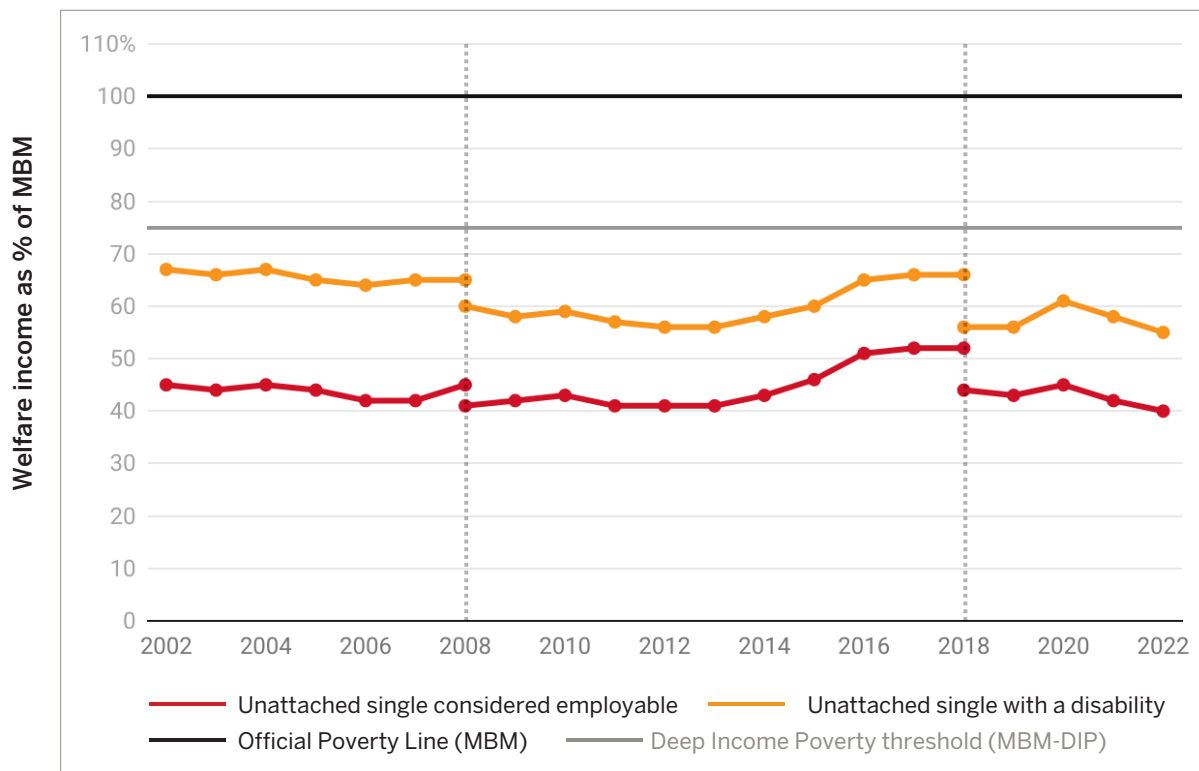
Three trendlines for each household are shown in the graphs. These lines illustrate the relationship between welfare incomes and changes made to the MBM due to "rebasings." The two rebasings, occurring in 2008 and 2018, are indicated with a dotted vertical line. Rebasings updates the measure, including the items and costs included in the basket, to better reflect contemporary circumstances, and typically



creates a higher poverty threshold than that of a previous base. The trendlines demonstrate changes to household poverty levels within the years in which each base is applied. A trendline rise within those periods indicates an improvement in a household's level of poverty while a decline indicates a deepening of their poverty.

Note that MBM thresholds reflect the conditions in each province or territory and vary by community size. The MBM thresholds used here are for Winnipeg. More information is in the [methodology section](#).

**Figure 5MB: Welfare incomes as a percentage of the MBM for example unattached single households in Manitoba, 2002–2022**



The total welfare income of the **unattached single considered employable** generally hovered between 40 and 45 per cent of the Poverty Line across the entire 20-year time series, after starting in 2002 at the 45 per cent level. An increase to just over 50 per cent of the Poverty Line occurred in 2016 and 2017, with declines since 2020. Their income ended the time series in 2022 at only 40 per cent of the Poverty Line.

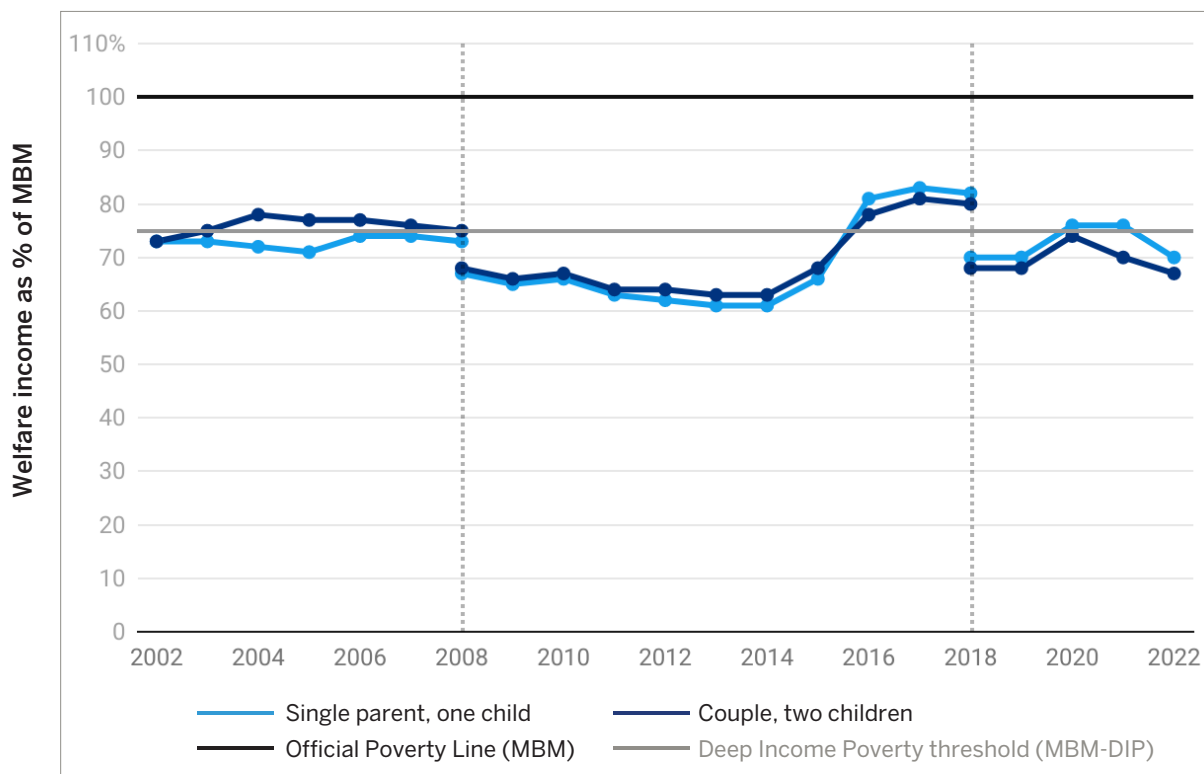
Overall, the total welfare income of the unattached single considered employable was five percentage points lower relative to the Poverty Line in 2022 than it was in 2002, meaning that this household is living in slightly deeper poverty than it was 20 years ago. Their income was also well below the Deep Income Poverty

threshold across the entire time series, meaning that they would have consistently lived in deep poverty for the last 20 years.

The welfare income of the **unattached single with a disability** started the time series at 67 per cent of the Poverty Line and followed virtually the same trendlines as the unattached single considered employable. After slight increases through the mid-2010s and declines in the early 2020s, the welfare income of this household ended the time series in 2022 at only 55 per cent of the Poverty Line.

Overall, the total welfare income of the unattached single with a disability declined by twelve percentage points relative to the Poverty Line across the entire time series, which represents a significant deepening of their poverty over the past 20 years. As well, their income was below the Deep Income Poverty threshold across the entire time series, meaning that they would have consistently lived in deep poverty for the last 20 years.

**Figure 6MB: Welfare incomes as a percentage of the MBM for example households with children in Manitoba, 2002–2022**



The total welfare income of the **single parent with one child** started the time series at 73 per cent of the Poverty Line. Between 2008 and 2017 their income declined to a low of 61 per cent in 2013 and 2014, then increased to a high of 83 per cent

in 2017. Since 2018, their income increased to 76 per cent, but declined after 2021, ending the time series at 70 per cent of the Poverty Line in 2022.

Overall, the total welfare income of the single parent with one child declined relative to the Poverty Line by three percentage points, meaning that they were living in slightly worse circumstances in 2022 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, meaning that they would have consistently lived in deep poverty for most of the last 20 years.

The total welfare income of the **couple with two children** also started the time series at 73 per cent of the Poverty Line in 2002, virtually mirroring the income of the single parent with one child across the entire time series, with a similar high in the late 2010s. Their welfare income ended the time series at 67 per cent of the Poverty Line in 2022.

Overall, the total welfare income of the couple with two children was six percentage points 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 deeper poverty in 2022 than it was in 2002. As well, the income of the couple with two children was below the deep income poverty for most of the time series, meaning that they would have consistently lived in deep poverty for most of the last 20 years.

## Access to data

The data for Manitoba is available for download, including:

1. Components of welfare income for all households, with a breakdown of cost-of-living payments.
2. Welfare incomes in 2022 constant dollars over time for all households.
3. Welfare incomes in real dollars over time for all households.
4. Adequacy of welfare incomes: a comparison of each household's welfare income with all four poverty and low-income thresholds.
5. Adequacy over time: each household's welfare income relative to the Official Poverty Line (MBM) from 2002–2022.

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 and/or benefits.

Together, these components 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 2022, all example households received additional payments from both the provincial and federal governments related to the increased cost of living due to high inflation. These payments are included where applicable in the table below.

Table 1NB shows the value of the welfare income components of the four example household types in New Brunswick in 2022. All four households are assumed to be living in Moncton, receiving provincial social assistance starting January 1 and for the entire year, and earning no employment income. The child in the single-parent household is two years old and the children in the couple household are ten and 15. Other assumptions for calculating incomes are in the [methodology section](#).

**Table 1NB: Components of welfare incomes for all example households in New Brunswick, 2022**

	Unattached single considered employable	Unattached single with a disability	Single parent, one child	Couple, two children
Basic social assistance	\$7,050	\$8,703	\$11,067	\$12,432
Additional social assistance	\$225	\$1,425	\$1,674	\$1,674
Federal child benefits	\$0	\$0	\$6,915	\$11,668
Provincial child benefits	\$0	\$0	\$250	\$500
Federal tax credits/benefits	\$456	\$456	\$1,151	\$1,390
Provincial tax credits/benefits	\$300	\$300	\$600	\$1,000
<b>Total 2022 income</b>	<b>\$8,031</b>	<b>\$10,884</b>	<b>\$21,657</b>	<b>\$28,664</b>

Note: Totals may not add up due to rounding.

Total annual welfare incomes in 2022 ranged from \$8,031 for the unattached single considered employable to \$28,664 for the couple with two children. The total welfare income of the unattached single with a disability was \$10,884 and that of the single parent with one child was \$21,657.

**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 were indexed to inflation in 2020 and therefore increased with inflation as of April 1. More details about indexing are available in [Appendix 3](#).

**Additional social assistance:** On top of basic social assistance, four households received regular 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 2022.

All households received one-time additional benefits related to the increasing cost of living due to high inflation. A one-time Emergency Food and Fuel Benefit was provided in June 2022 in the amount of \$225 for individuals and \$450 for families.

**Federal child benefits:** Both households with children received the Canada Child Benefit (CCB), which increased with inflation in July 2022 from \$569.42 to \$583.08 per month for a child under six years of age and from \$480.41 to \$491.91 per month for a child aged six to 17.

The COVID-19 pandemic-related CCB Young Child Supplement of \$1,200 that the single-parent household received in 2021 was not available in 2022.

**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 2022.

**Federal tax credits/benefits:** All four households received the GST/HST credit, which increased in July 2022 with inflation. The unattached single considered employable and the unattached single with a disability received \$302.50 in basic GST/HST credit, while the single parent with one child received \$605 and the couple with two children received \$923. The single parent with one child also received the GST/HST credit supplement maximum amount of \$159.

All households received an additional one-time GST credit payment related to the increased cost of living due to high inflation, paid in November 2022. The

unattached single households both received \$153, the single parent with one child received \$386.50, and the couple with two children received \$467.

**Provincial tax credits/benefits:** All four households received provincial tax credits through the New Brunswick Harmonized Sales Tax Credit (\$300 per year for the unattached singles, \$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 2022. Note that the Home Energy Assistance Program (\$100 per household per year) that was formerly included in our calculations ended in 2021.

## Cost-of-living payments

As mentioned above, all four households received payments from both the provincial and federal governments related to the higher cost of living resulting from high inflation in 2022. The provincial Emergency Food and Fuel Benefit was a one-time payment provided in June 2022 in the amount of \$225 for individuals and \$450 for families. The federal one-time GST credit payment was paid in November 2022 and was equivalent to the two regular GST credit (and credit supplement if applicable) payments received in the latter half of 2022.

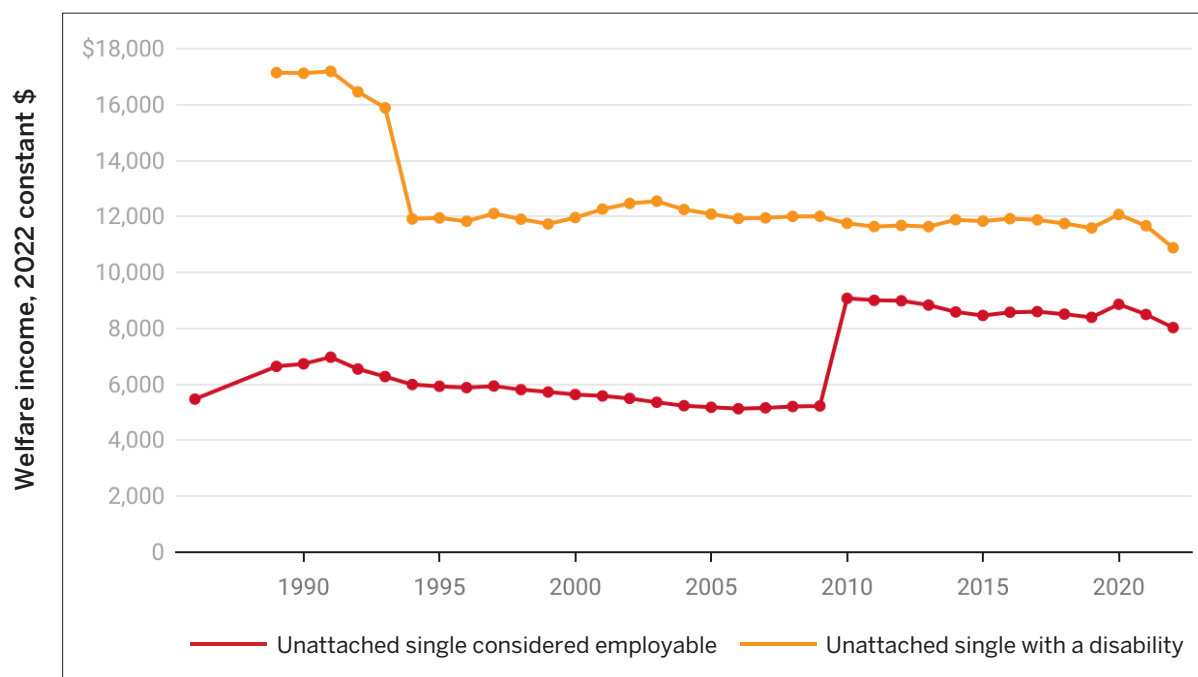
**Table 2NB: Cost-of-living payments for all example households in New Brunswick, 2022**

	Unattached single considered employable	Unattached single with a disability	Single parent, one child	Couple, two children
Provincial payments	\$225	\$225	\$450	\$450
Federal payments	\$153	\$153	\$387	\$467
<b>Total 2022 cost-of-living payments</b>	<b>\$378</b>	<b>\$378</b>	<b>\$837</b>	<b>\$917</b>

## Changes to welfare incomes

Figures 1NB and 2NB show how the total welfare incomes of the four example household types in New Brunswick have changed over time. Note that the values are in 2022 constant dollars, not real 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.

**Figure 1NB: Welfare incomes for example unattached single households in New Brunswick 1986–2022, 2022 constant dollars**

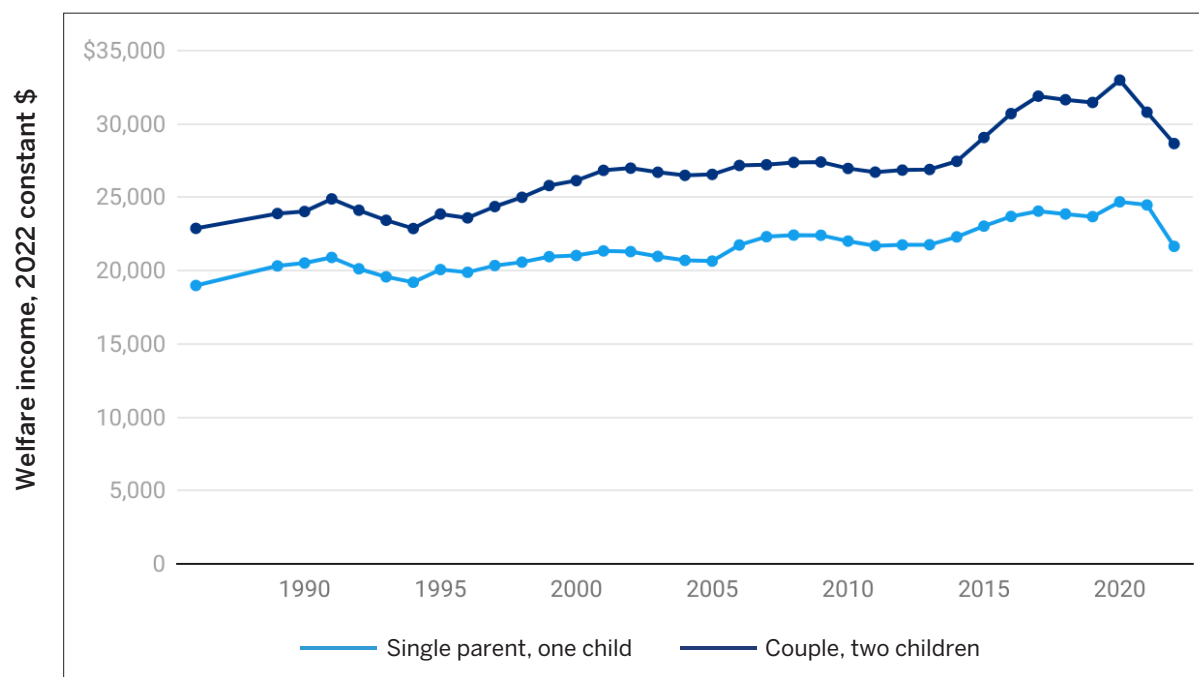


The total welfare income of the **unattached single considered employable** remained relatively flat at around \$5,000 per year between 1986 and 2009, after which a significant increase occurred due to a policy change that made unattached singles eligible for higher benefits through Transitional Assistance. From 2010 to 2019, their welfare income gradually declined. An increase in 2020 was largely due to COVID-19 pandemic-related payments. The decline to \$8,031 in 2022 — a six per cent drop compared to 2021 in constant dollars — was primarily due to a combination of the loss of these payments and the effects of high inflation.

The total welfare income of the **unattached single with a disability** started the time series at \$17,144 and stayed in that range until 1994, after which it fell by nearly \$4,000. The welfare income of this household then stayed relatively stable at around \$12,000 until 2022. The increase in 2020 was largely due to COVID-19 pandemic-related payments, and the decline in 2022 to \$10,884 — a seven per cent decline compared to 2021 in constant dollars — was primarily due to a combination of the loss of these payments and the effects of high inflation.



**Figure 2NB: Welfare incomes for example households with children in New Brunswick 1986–2022, 2022 constant dollars**



The total welfare income trendlines for both households with children were similar. A general increase between 1989 and 2017 was followed by a larger increase starting in 2015 as changes were made to federal child benefits. A slight decrease between 2017 and 2019 was followed by a small increase in 2020, which was largely due to COVID-19 pandemic-related payments. Decreases between 2020 and 2022 were the result of the loss of COVID-related payments and the effects of high inflation.

In 2022, the welfare income of the **single parent with one child** was \$21,657, which is a 12 per cent decrease compared to 2021 in constant dollars. The welfare income of the **couple with two children** was \$28,664, which is a seven per cent decrease in constant dollars compared to 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.

As mentioned in the Introduction, there are two commonly used measures of poverty in Canada:

- 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 represents a basic standard of living.
- The Deep Income Poverty (MBM-DIP) threshold 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 (i.e., 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 food, clothing, and shelter.

Note that MBM thresholds vary by province and community size, and LICO thresholds vary by community size. As such, we use the thresholds for the province’s largest city, Moncton, in the analysis below. As well, the LIM thresholds for 2022 are estimates based on increasing the 2021 thresholds to account for inflation.

Also note that none of the poverty or low-income measures currently in use in Canada accounts for the higher cost of living faced by people with disabilities, and that these additional costs are not reflected in our analysis.

More information about the thresholds is available in the [methodology section](#).

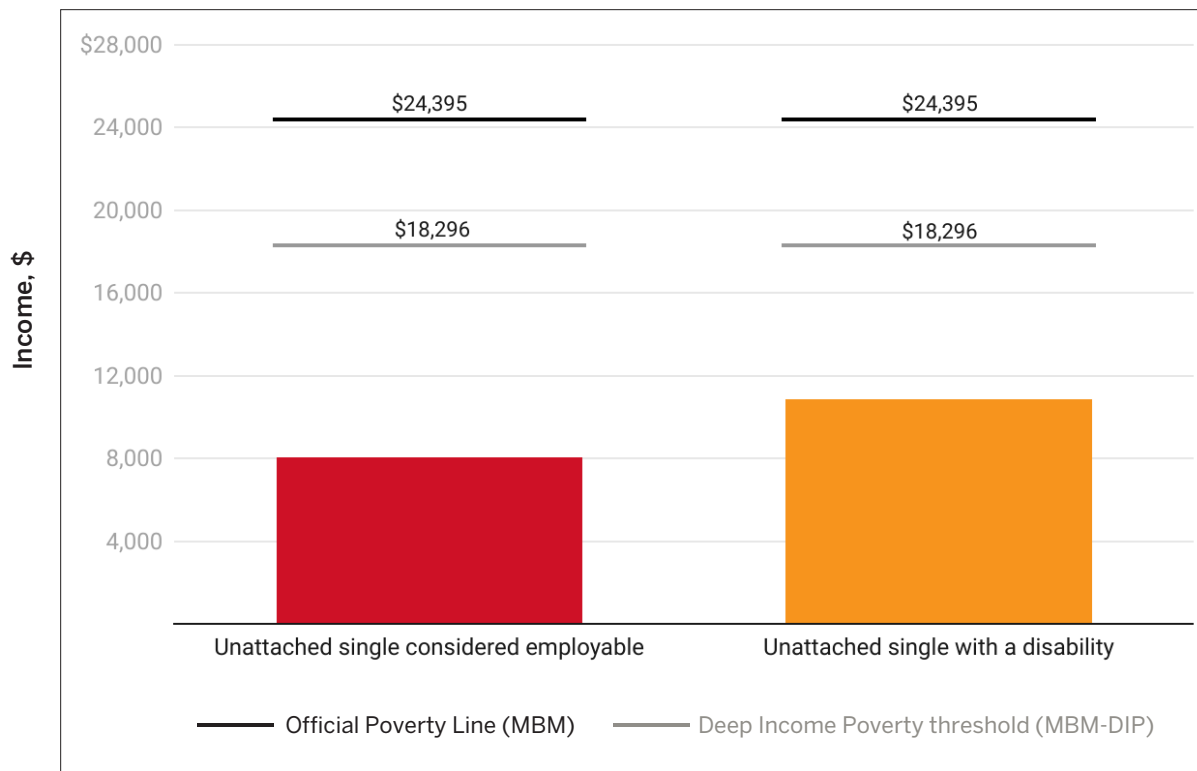
A table containing comparisons of the welfare incomes of the four example household types in New Brunswick with all four poverty/low-income thresholds is [available for download](#).

## Poverty threshold comparisons

Figures 3NB and 4NB compare 2022 welfare incomes for the four example household types to the 2022 MBM and MBM-DIP thresholds for Moncton.

The welfare incomes of all four example household types were below, and in some cases very far below, Canada’s Official Poverty Line in 2022, and all four were below the MBM-DIP. This means that all four New Brunswick households were not only living in poverty in 2022, they were living in deep poverty.

**Figure 3NB: Welfare incomes and poverty thresholds for example unattached single households in New Brunswick, 2022**

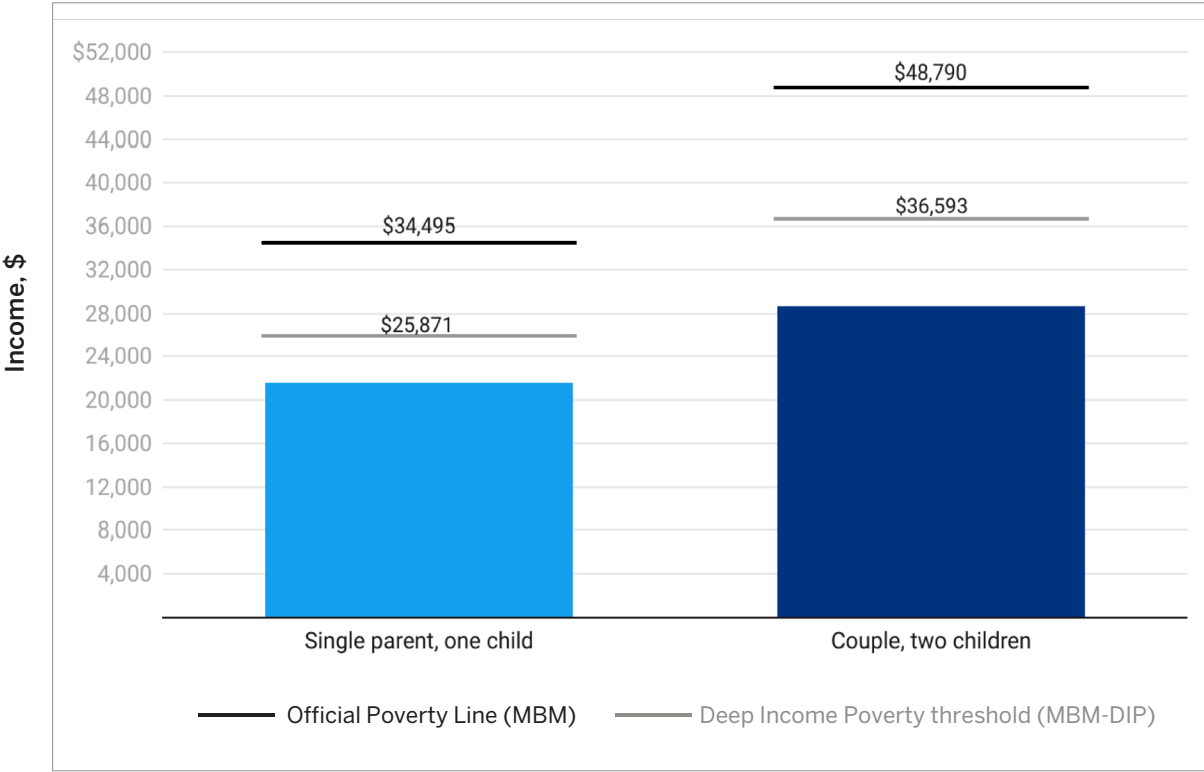


The **unattached single considered employable** had the lowest income relative to the poverty thresholds. Their income was \$10,266 below the Deep Income Poverty threshold and \$16,365 below the Poverty Line. This means their income was only 44 per cent of the MBM-DIP and only 33 per cent of the MBM.

The **unattached single with a disability** had an income that was \$7,413 below the Deep Income Poverty threshold and \$13,512 below the Poverty Line. This means their income was 59 per cent of the MBM-DIP and 45 per cent of the MBM.

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

**Figure 4NB: Welfare incomes and poverty thresholds for example households with children in New Brunswick, 2022**



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

The **single parent with one child** fared best relative to the poverty thresholds. Their income was \$4,215 below the Deep Income Poverty threshold and \$12,839 below the Poverty Line. This means their income was 84 per cent of the MBM-DIP and 63 per cent of the MBM.

The income of the **couple with two children** was \$7,929 below the Deep Income Poverty threshold and \$20,126 below the Poverty Line. This means their income was 78 per cent of the MBM-DIP and 59 per cent of the MBM.

### Low-income threshold comparisons

The welfare incomes of the example households in New Brunswick were well below 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 52 per cent of the LIM and 86 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 74 per cent of the LICO.

## Changes to adequacy of welfare incomes

Figures 5NB and 6NB 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.

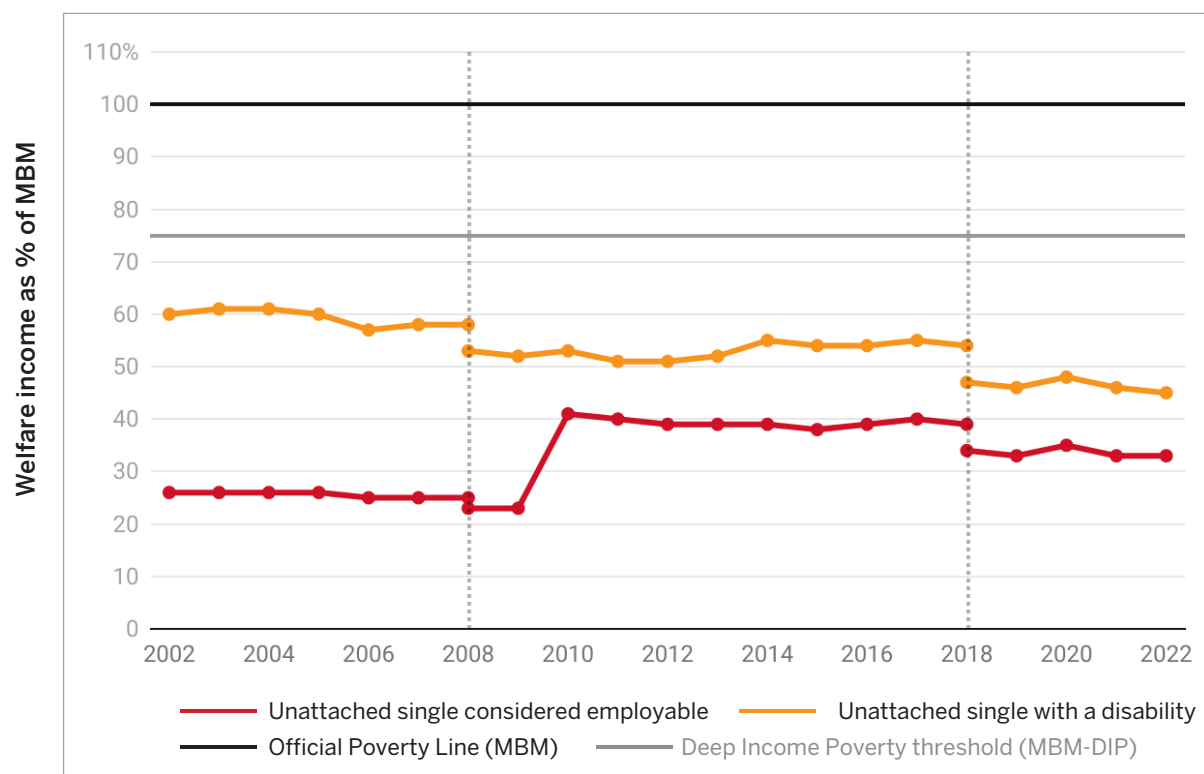
The black line at the top of each of the graphs (i.e., the 100 per cent threshold) represents Canada's Official Poverty Line. This means that the graphs show how far below the Poverty Line the four households' total welfare incomes have been in each year over the past 20 years.

The grey line indicates the Deep Income Poverty threshold, which is 75 per cent of the MBM. The graphs therefore also show the relationship between total welfare incomes and deep poverty in each year over the past 20 years.

Three trendlines for each household are shown in the graphs. These lines illustrate the relationship between welfare incomes and changes made to the MBM due to "rebasings." The two rebasings, occurring in 2008 and 2018, are indicated with a dotted vertical line. Rebasings updates the measure, including the items and costs included in the basket, to better reflect contemporary circumstances, and typically creates a higher poverty threshold than that of a previous base. The trendlines demonstrate changes to household poverty levels within the years in which each base is applied. A trendline rise within those periods indicates an improvement in a household's level of poverty while a decline indicates a deepening of their poverty.

Note that MBM thresholds reflect the conditions in each province and vary by community size. The MBM thresholds used here are for Moncton. More information is in the [methodology section](#).

**Figure 5NB: Welfare incomes as a percentage of the MBM for example unattached single households in New Brunswick, 2002–2022**



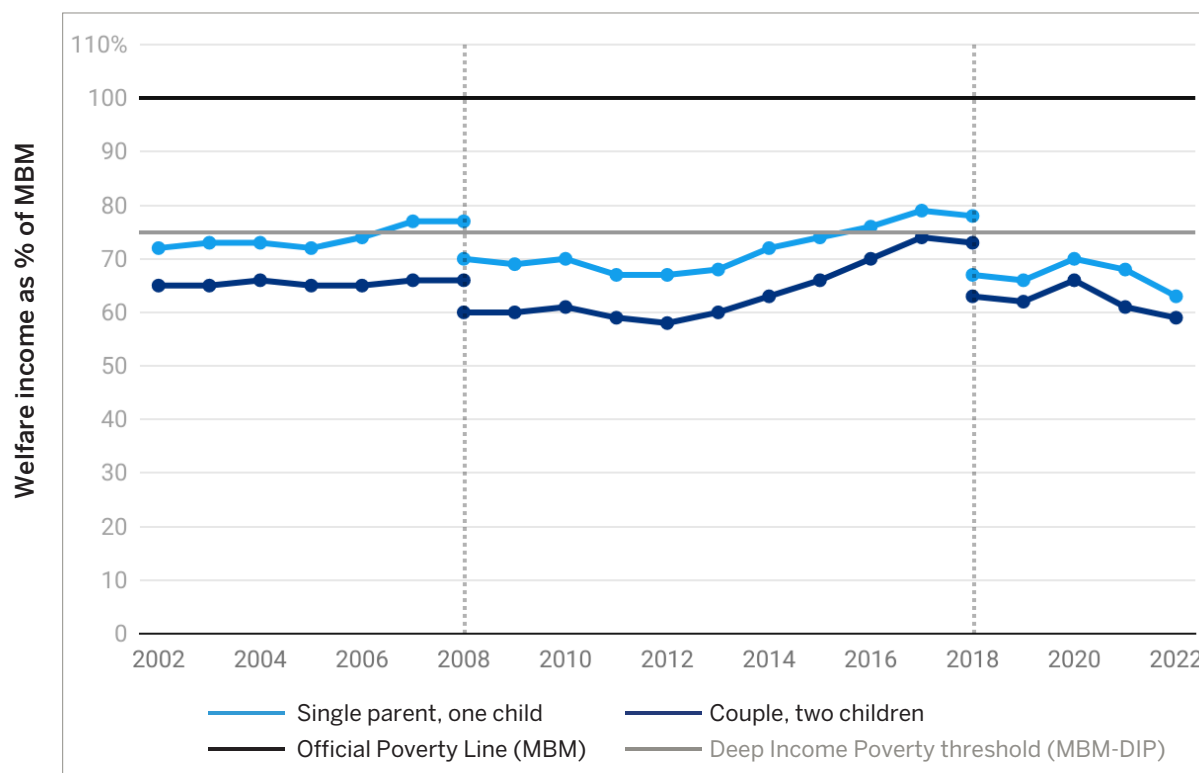
Of all the example households, the welfare income of the **unattached single considered employable** was lowest relative to the Poverty Line across the time series. In 2002, their income was only 26 per cent of the Poverty Line. After minor variations through the 2009–2018 period — when their income hovered at around 40 per cent of the Poverty Line — their income ended the time series in 2022 at only 33 per cent.

Overall, the income of the unattached single considered employable increased by only seven percentage points relative to the Poverty Line across the entire time series, from 26 to 33 per cent. Although this is an improvement, the household was still living substantially below the Poverty Line in 2022, with a total income of only one-third of the Poverty Line. Their income was also below the Deep Income Poverty threshold across the entire time series, meaning that they would have consistently lived in deep poverty for the last 20 years.

The welfare income of the **unattached single with a disability** started the time series at 60 per cent of the Poverty Line. After a gradual decrease relative to the Poverty Line after each MBM rebasing, their welfare income ended the time series in 2022 at 45 per cent of the Poverty Line.

Overall, the income of the unattached single with a disability declined by 15 percentage points relative to the Poverty Line across the time series. This represents a significant deepening of their poverty over the past 20 years. Given that their income was below the Deep Income Poverty threshold across the entire time series, they would have consistently lived in deep income poverty throughout the entire 20-year period.

**Figure 6NB: Welfare incomes as a percentage of the MBM for example households with children in New Brunswick, 2002–2022**



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. After some variation with each MBM rebasing, their income ended the time series at 63 per cent of the Poverty Line in 2022.

Overall, the income of the single parent with one child declined relative to the Poverty Line by nine percentage points over the 20-year period. Their income was below the Poverty Line across the entire time series, and below the Deep Income Poverty threshold for most of the time series, only rising above deep income poverty in three of the past 20 years.

The welfare income of the **couple with two children** started the time series at 65 per cent of the Poverty Line in 2002 and increased to a high of 74 per cent in 2017.



Their welfare income ended the time series at only 59 per cent of the Poverty Line in 2022.

Overall, the income of the couple with two children declined by six percentage points relative to the Poverty Line across the time series, indicating a significant deepening of their poverty over the past 20 years. In addition, their income was below the Deep Income Poverty threshold across the entire time series, meaning that they would have consistently lived in deep poverty for the last 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 cost-of-living payments.
2. Welfare incomes in 2022 constant dollars over time for all households.
3. Welfare incomes in real dollars over time for all households.
4. Adequacy of welfare incomes: a comparison of each household's welfare income with all four poverty and low-income thresholds.
5. Adequacy over time: each household's welfare income relative to the Official Poverty Line (MBM) from 2002–2022.

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 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 2022, all example households received additional payments from both the provincial and federal governments related to the increased cost of living due to high inflation. These payments are included where applicable in the table below.

Table 1NL shows the value of the welfare income components of the four example household types in Newfoundland and Labrador in 2022. All four households are assumed to be living in St. John's, receiving provincial social assistance starting January 1 and for the entire year, and earning no employment income. The child in the single-parent household is two years old and the children in the couple household are ten and 15. Other assumptions for calculating incomes are in the [methodology section](#).

**Table 1NL: Components of welfare incomes for all example households in Newfoundland and Labrador, 2022**

	Unattached single considered employable	Unattached single with a disability	Single parent, one child	Couple, two children
Basic social assistance	\$9,102	\$8,250	\$13,714	\$14,294
Additional social assistance	\$2,000	\$10,400	\$2,200	\$2,200
Federal child benefits	\$0	\$0	\$6,915	\$11,668
Provincial child benefits	\$0	\$0	\$416	\$858
Federal tax credits/benefits	\$486	\$682	\$1,151	\$1,390
Provincial tax credits/benefits	\$731	\$1,069	\$966	\$1,767
<b>Total 2022 income</b>	<b>\$12,319</b>	<b>\$20,400</b>	<b>\$25,361</b>	<b>\$32,177</b>

Note: Totals may not add up due to rounding.

Total annual welfare incomes in 2022 ranged from \$12,319 for the unattached single considered employable to \$32,177 for the couple with two children. The income of the unattached single with a disability was \$20,400 and that of the single parent with one child was \$25,361.

**Basic social assistance:** Monthly basic social assistance benefit amounts increased as of November 1 for all household types. Shelter Benefit and Fuel Supplement amounts remained unchanged in 2022.

**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 2022.

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 2022. In addition, the unattached single with a disability received top-ups from HCS of \$6,000 for rent and \$2,400 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.

All four households received a one-time benefit for income support recipients to assist with the high cost of living due to high inflation. The unattached single households each received \$200 and the households with children each received \$400.

**Federal child benefits:** Both households with children received the Canada Child Benefit (CCB), which increased with inflation in July 2022 from \$569.42 to \$583.08 per month for a child under six years of age and from \$480.41 to \$491.91 per month for a child aged six to 17.

The COVID-19 pandemic-related CCB Young Child Supplement of \$1,200 that the single-parent household received in 2021 was not available in 2022.

**Provincial child benefits:** Both households with children received the Newfoundland and Labrador Child Benefit. In July 2022, this monthly payment increased from \$34.16 to \$35.16 for the first child, and from \$36.33 to \$37.33 for the second child.

**Federal tax credits/benefits:** All four households received the GST/HST credit, which increased in July 2022 with inflation. The unattached single considered employable and the unattached single with a disability received \$302.50 in basic GST/HST credit, while the single parent with one child received \$605 and the

couple with two children received \$923. Three households also received the GST/HST credit supplement. The unattached single received \$20.91, the unattached single with a disability received \$152.47, and the single parent with one child received the maximum amount of \$159.

All households received an additional one-time GST credit payment related to the increased cost of living due to high inflation, paid in November 2022. The unattached single considered employable received \$162.29, the unattached single with a disability received \$226.97, the single parent with one child received \$386.50, and the couple with two children received \$467.

**Provincial tax credits/benefits:** All four households received the Newfoundland and Labrador Income Supplement, which was raised by 10 per cent in July 2022 to provide additional support related to high inflation. The unattached single considered employable received \$231, the unattached single with a disability received \$568.54, the single parent with one child received \$465.83, and the couple with two children received \$766.84.

All four households also received a One-Time Cost of Living Relief payment, which was announced in October as a response to the increasing cost of living due to high inflation. The unattached single households and the single parent with one child received \$500 and the couple with two children received \$1,000.

## Cost-of-living payments

As mentioned above, all four households received payments from both the provincial and federal governments related to the higher cost of living resulting from high inflation in 2022. The provincial One-Time Benefit for income support recipients was provided in April 2022 in the amount of \$200 for individuals and \$400 for families. The One-Time Cost-of-Living Relief benefit was provided in December 2022 in the amount of \$500 for individuals and \$1,000 for families. The federal one-time GST credit payment was paid in November 2022 and was equivalent to the two regular GST credit (and credit supplement if applicable) payments received in the latter half of 2022.

Note that the 10 per cent increase to the Newfoundland and Labrador Income Supplement was announced as an inflation-related measure but is not included in Table 2NL given that it is an ongoing increase to the supplement and not a one-time payment.

**Table 2NL: Cost-of-living payments for all example households in Newfoundland and Labrador, 2022**

	Unattached single considered employable	Unattached single with a disability	Single parent, one child	Couple, two children
Provincial payments	\$700	\$700	\$900	\$1,400
Federal payments	\$162	\$227	\$387	\$467
<b>Total 2022 cost-of-living payments</b>	<b>\$862</b>	<b>\$927</b>	<b>\$1,287</b>	<b>\$1,867</b>

## Changes to welfare incomes

Figures 1NL and 2NL 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 2022 constant dollars, not real 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.

**Figure 1NL: Welfare incomes for example unattached single households in Newfoundland and Labrador 1986–2022, 2022 constant dollars**



The total welfare income of the **unattached single considered employable** was relatively stable between 1986 and 1995, with a large decline in the late 1990s; this decline was the result of a policy change that gave recipients very low room

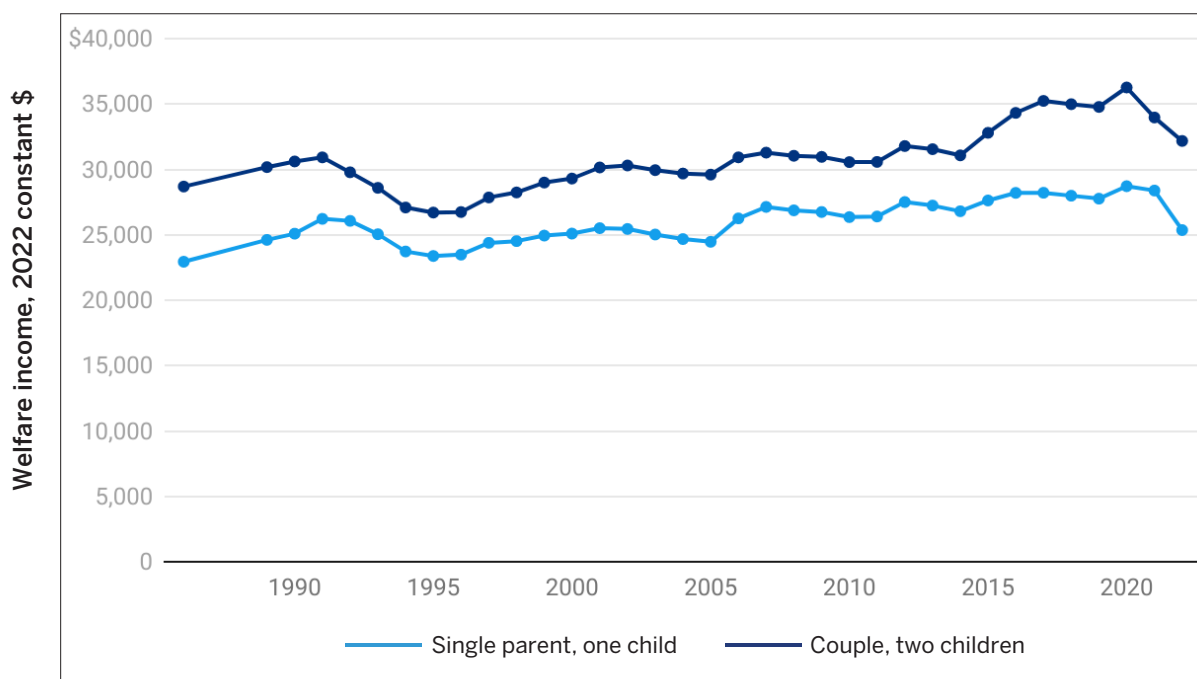
and board allowances instead of market rent shelter benefits. Starting in 2002, the household's total income increased to a much higher level and remained essentially the same throughout the next 20 years.

The welfare income of the **unattached single with a disability** declined gradually from the start of the time series until 2019. Between 2012 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 this household's 2020 income was primarily due to 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 income of both households also increased in 2020 due to the addition of COVID-19 pandemic-related benefits and declined in 2021 and 2022 primarily due to the loss of those payments and the impact of high inflation.

In 2022, the total welfare income of the **unattached single considered employable** was \$12,319, which is a five per cent decrease in constant dollars compared to 2021. The total welfare income of the **unattached single with a disability** was \$20,400, which is a one per cent decrease in constant dollars compared to 2021.

**Figure 2NL: Welfare incomes for example households with children in Newfoundland and Labrador 1986–2022, 2022 constant dollars**



The total welfare incomes of the two households with children increased through the early 1990s and decreased through the mid-1990s, followed by a period of general increase that continued until 2020. A notable increase in 2006 was the result of 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 the result of federal COVID-19 pandemic-related payments; the decreases in 2021 and 2022 were primarily due to the loss of those payments and the impact of high inflation.

In 2022, the welfare income of the **single parent with one child** was \$25,361, which is an 11 per cent decline in constant dollars compared to 2021. The welfare income of the **couple with two children** was \$32,177, which is a five per cent decline in constant dollars compared to 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.

As mentioned in the Introduction, there are two commonly used measures of poverty in Canada:

- 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 represents a basic standard of living.
- The Deep Income Poverty (MBM-DIP) threshold 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 (i.e., 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 food, clothing, and shelter.

Note that MBM thresholds vary by province and community size, and LICO thresholds vary by community size. As such, we use the thresholds for the province's largest city, St. John's, in the analysis below. As well, the LIM thresholds in 2022 are estimates based on increasing the 2021 thresholds to account for inflation.



Also note that none of the poverty or low-income measures currently in use in Canada accounts for the higher cost of living faced by people with disabilities and that these additional costs are not reflected in our analysis.

More information about the thresholds is available in the [methodology section](#).

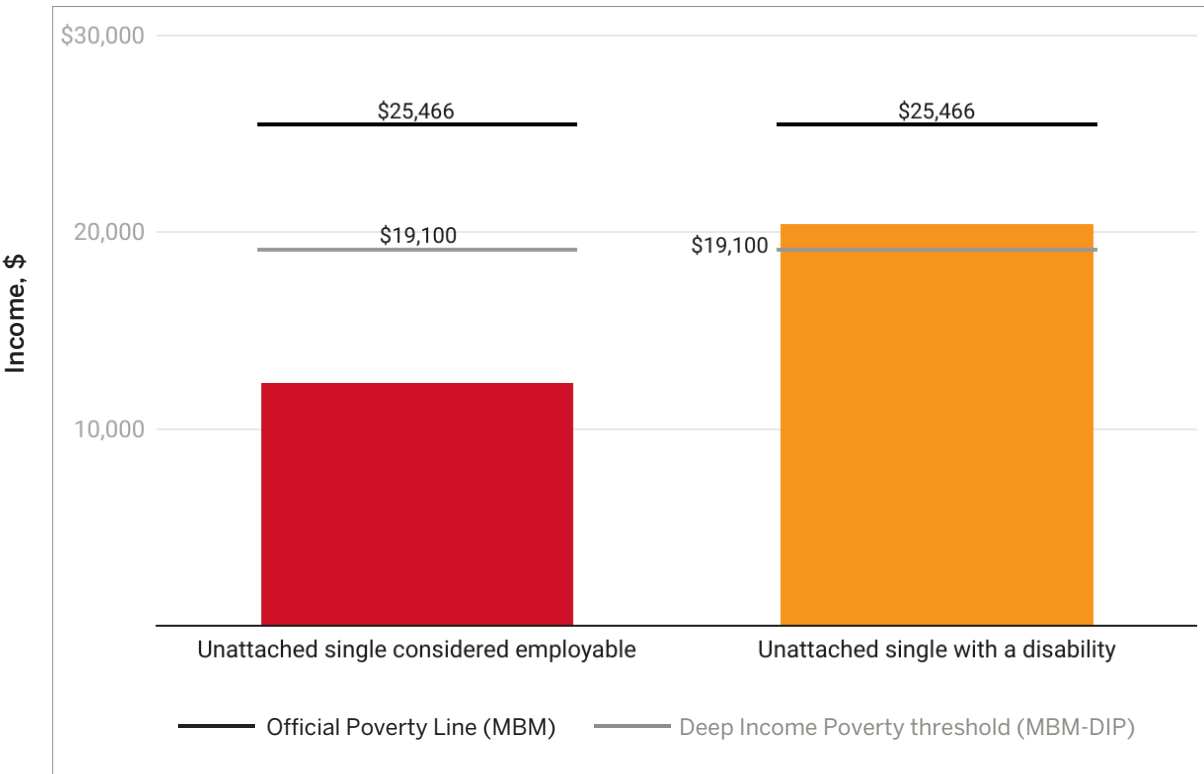
A table containing comparisons of the welfare incomes of the four example household types in Newfoundland and Labrador with all four poverty/low-income thresholds is [available for download](#).

## Poverty threshold comparisons

Figures 3NL and 4NL compare 2022 welfare incomes for the four example household types to the 2022 MBM and MBM-DIP thresholds for St. John’s.

The welfare incomes of all four example household types were below, and in some cases far below, Canada’s Official Poverty Line in 2022, and three of the four were below the MBM-DIP. This means that all four Newfoundland and Labrador households were living in poverty in 2022, and three of the four were living in deep poverty.

**Figure 3NL: Welfare incomes and poverty thresholds for example unattached single households in Newfoundland and Labrador, 2022**

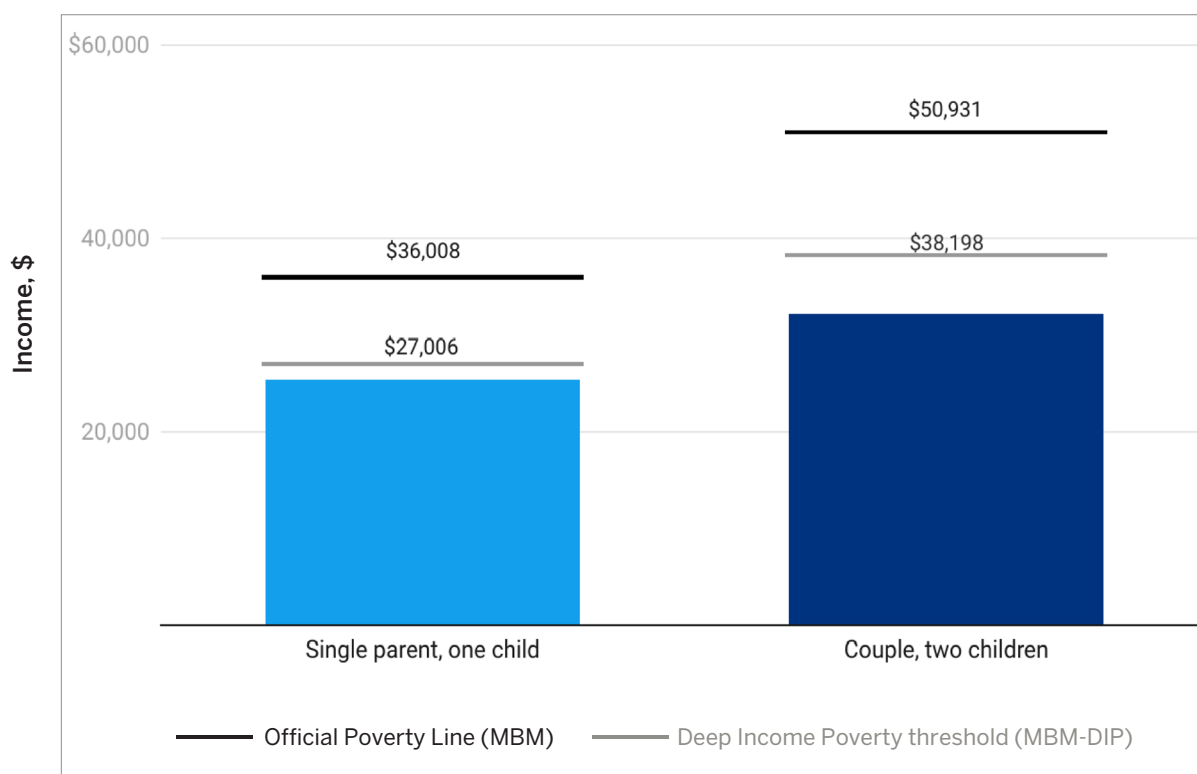


The **unattached single considered employable** had the lowest income relative to the poverty thresholds. Their income was \$6,781 below the Deep Income Poverty threshold and \$13,147 below the Poverty Line. This means their income was only 64 per cent of the MBM-DIP and only 48 per cent of the MBM.

The **unattached single with a disability** fared best of all four example households relative to the poverty thresholds. Their income was \$1,301 above the Deep Income Poverty threshold, but it remained below the Poverty Line by \$5,066. This means their income was 107 per cent of the MBM-DIP but only 80 per cent of the MBM.

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

**Figure 4NL: Welfare incomes and poverty thresholds for example households with children in Newfoundland and Labrador, 2022**



The **single parent with one child** had a welfare income that was \$1,645 below the Deep Income Poverty threshold, and \$10,647 below the Poverty Line. This means their income was 94 per cent of the MBM-DIP and 70 per cent of the MBM.

The welfare income of the **couple with two children** was \$6,022 below the Deep Income Poverty threshold and \$18,754 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 the example 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 42 per cent of the LIM and 60 per cent of the LICO. The highest income relative to the LIM was that of the **unattached single with a disability**, whose total welfare income was 70 per cent of the LIM; their income was also 99 per cent of the LICO.

The highest income relative to the LICO was that of the **single parent with one child**, whose income was 101 per cent of the LICO; their income was also 61 per cent of the LIM. The income of the **couple with two children** was 55 per cent of the LIM and 83 per cent of the LICO.

## Changes to adequacy of welfare incomes

Figures 5NL and 6NL 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 black line at the top of each of the graphs (i.e., the 100 per cent threshold) represents Canada's Official Poverty Line. This means that the graphs show how far below the Poverty Line the four households' total welfare incomes have been in each year over the past 20 years.

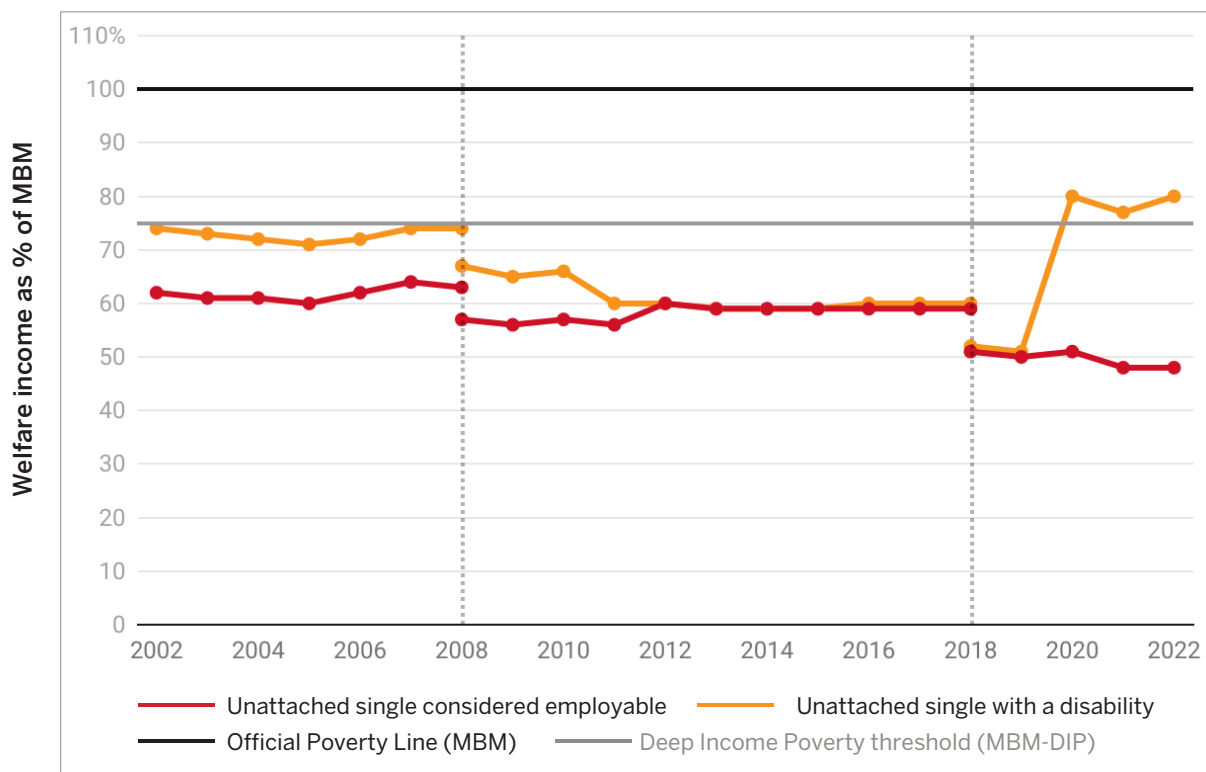
The grey line indicates the Deep Income Poverty threshold, which is 75 per cent of the MBM. The graphs therefore also show the relationship between total welfare incomes and deep poverty in each year over the past 20 years.

Three trendlines for each household are shown in the graphs. These lines illustrate the relationship between welfare incomes and changes made to the MBM due to "rebasings." The two rebasings, occurring in 2008 and 2018, are indicated with a dotted vertical line. Rebasings updates the measure, including the items and costs included in the basket, to better reflect contemporary circumstances, and typically

creates a higher poverty threshold than that of a previous base. The trendlines demonstrate changes to household poverty levels within the years in which each base is applied. A trendline rise within those periods indicates an improvement in a household's level of poverty while a decline indicates a deepening of their poverty.

Note that MBM thresholds reflect the conditions in each province and vary by community size. The MBM thresholds used here are for St. John's. More information is in the [methodology section](#).

**Figure 5NL: Welfare incomes as a percentage of the MBM for example unattached single households in Newfoundland and Labrador, 2002–2022**



The welfare income of the **unattached single considered employable** was lowest relative to the Poverty Line across the time series. In 2002, their income was 62 per cent of the Poverty Line. After remaining largely static until 2018 — hovering between 56 and 64 per cent — their income declined to around 50 per cent, ending the time series in 2022 at only 48 per cent of the Poverty Line.

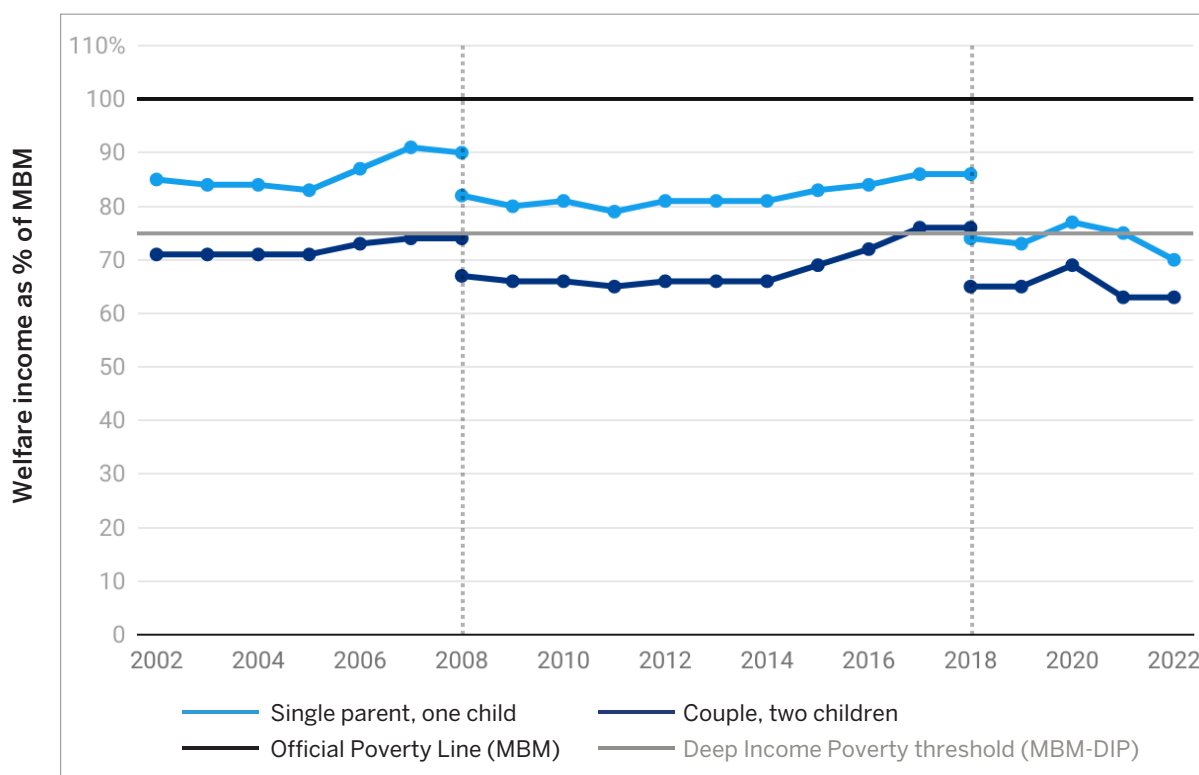
Overall, the welfare income of the unattached single considered employable was 14 percentage points lower relative to the Poverty Line in 2022 than it was in 2002, which represents a significant deepening of their poverty over the time series. As well, their income was below the Deep Income Poverty threshold across the entire

time series, meaning that they would have consistently lived in deep poverty for the last 20 years.

The welfare income of the **unattached single with a disability** started the time series in 2002 at 74 per cent of the Poverty Line. It largely mirrored the income of the unattached single considered employable between 2011 and 2019, after which a methodology change used in this report (see the “[Changes to welfare incomes](#)” section) and the addition of COVID-19 pandemic-related benefits saw it rise to the much higher level of 80 per cent of the Poverty Line in 2020. Their income ended the time series in 2022 at 80 per cent of the Poverty Line.

Overall, the relative welfare income of the unattached single with a disability was six percentage points higher in 2022, at 80 per cent of the Poverty Line, than it was in 2002, at 74 per cent. This represents a modest improvement in this household’s depth of poverty. However, their income was below the Deep Income Poverty threshold for the vast majority of the time series, only getting slightly above deep income poverty after 2020.

**Figure 6NL: Welfare incomes as a percentage of the MBM for example households with children in Newfoundland and Labrador, 2002–2022**



The **single parent with one child** fared best of all the example households relative to the Poverty Line. Their income started the time series at 85 per cent of the

Poverty Line, increasing to a high of 91 per cent in 2007. After remaining above the Deep Income Poverty threshold from 2002 to 2017, their income declined significantly relative to the Poverty Line after 2018, hovering around the Deep Income Poverty threshold for four years and declining to only 70 per cent of the Poverty Line at the end of the time series in 2022.

Overall, the relative welfare income of the single parent with one child was 15 percentage points lower in 2022 than it was in 2002, which represents a significant deepening of their poverty over the time series.

The welfare income of the **couple with two children** followed a similar trendline to that of the single parent with one child, starting at the lower level of 71 per cent of the Poverty Line in 2002. After spending nearly the entire time series below the Deep Income Poverty threshold, their income worsened relative to the Poverty Line and ended the time series in 2022 at 63 per cent.

Overall, the relative welfare income of the couple with two children was eight percentage points lower in 2022 than it was in 2002, which represents a deepening of their poverty across the time series. Given that their income was only above the Deep Income Poverty threshold for one year (2017), they have spent the majority of the last 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 cost-of-living payments.
2. Welfare incomes in 2022 constant dollars over time for all households.
3. Welfare incomes in real dollars over time for all households.
4. Adequacy of welfare incomes: a comparison of each household's welfare income with all four poverty and low-income thresholds.
5. Adequacy over time: each household's welfare income relative to the Official Poverty Line (MBM) from 2002–2022.

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 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 2022, all example households received additional payments from the federal government related to the increased cost of living due to high inflation. These payments are included where applicable in the table below.

Table 1NT shows the value of the welfare income components of the four example household types in the Northwest Territories in 2022. All four households are assumed to be living in Yellowknife, receiving territorial social assistance starting January 1 and for the entire year, and earning no employment income. The child in the single-parent household is two years old and the children in the couple household are ten and 15. Other assumptions for calculating incomes are in the [methodology section](#).

**Table 1NT: Components of welfare incomes for all example households in the Northwest Territories, 2022**

	Unattached single considered employable	Unattached single with a disability	Single parent, one child	Couple, two children
Basic social assistance	\$25,057	\$25,487	\$28,100	\$33,585
Additional social assistance	\$0	\$5,328	\$0	\$0
Federal child benefits	\$0	\$0	\$6,915	\$11,238
Territorial child benefits	\$0	\$0	\$815	\$1,042
Federal tax credits/benefits	\$695	\$695	\$1,151	\$1,390
Territorial tax credits/benefits	\$234	\$234	\$504	\$1,008
<b>Total 2022 income</b>	<b>\$25,986</b>	<b>\$31,744</b>	<b>\$37,484</b>	<b>\$48,264</b>

Note: Totals may not add up due to rounding.



Total annual welfare incomes in 2022 ranged from \$25,986 for the unattached single considered employable to \$48,264 for the couple with two children. The income of the unattached single with a disability was \$31,744 and that of the single parent with one child was \$37,484.

**Basic social assistance:** The food allowance remained unchanged in 2022: households with one adult received \$343 per month and households with two adults received \$480 per month. The clothing allowance, which provided \$79 per year to a one-adult household and \$110 to a couple household, also remained unchanged.

In the Northwest Territories, the 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. These amounts increased in 2022 for all four households. The fuel and utilities components are an average of the amount paid to recipients in each of the household types in 2022, and are provided by the Department of Education, Culture and Employment. These amounts decreased significantly in 2022 for all households, which may be the result of a large decrease in the number of people receiving social assistance in the Northwest Territories.

All four households continued to receive the Furnishing Allowance in 2022 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 2022.

**Federal child benefits:** Both households with children received the Canada Child Benefit (CCB), which increased with inflation in July 2022 from \$569.42 to \$583.08 per month for a child under six years of age and from \$480.41 to \$491.91 per month for a child aged six to 17. The single parent with one child received the maximum monthly amounts. The couple with two children received \$927.38 per month from January to June and \$945.64 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 COVID-19 pandemic-related CCB Young Child Supplement of \$1,200 that the single-parent household received in 2021 was not available in 2022.

**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 (i.e., the amount provided for one child under the age of six). The couple with two children received a reduced amount, due to their income in prior years, of \$88.03 per month from January to June, and \$85.70 per month from July to December. The maximum amounts for this benefit remained unchanged in 2022.

**Federal tax credits/benefits:** All four households received the GST/HST credit, which increased in July 2022 with inflation. The unattached single considered employable and the unattached single with a disability received \$302.50 in basic GST/HST credit, while the single parent with one child received \$605 and the couple with two children received \$923. 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 \$159.

All households received an additional one-time GST credit payment related to the increased cost of living due to high inflation, paid in November 2022. The unattached single households both received \$233.50, the single parent with one child received \$386.50, and the couple with two children received \$467.

**Territorial tax credits/benefits:** All four households received the Northwest Territories Cost-of-Living Offset, which helps offset the cost of the NWT carbon tax. Households received four quarterly payments in 2022: two for the 2021–2022 year in the amounts of \$104 per adult and \$120 per child under 18 and two for the 2022–23 year in the amounts of \$130 per adult and \$150 per child under 18.

## Cost-of-living payments

All four households received payments from the federal government related to the higher cost of living resulting from high inflation in 2022. The federal one-time GST credit payment was paid in November 2022 and was equivalent to the two regular GST credit (and credit supplement if applicable) payments received in the latter half of 2022.

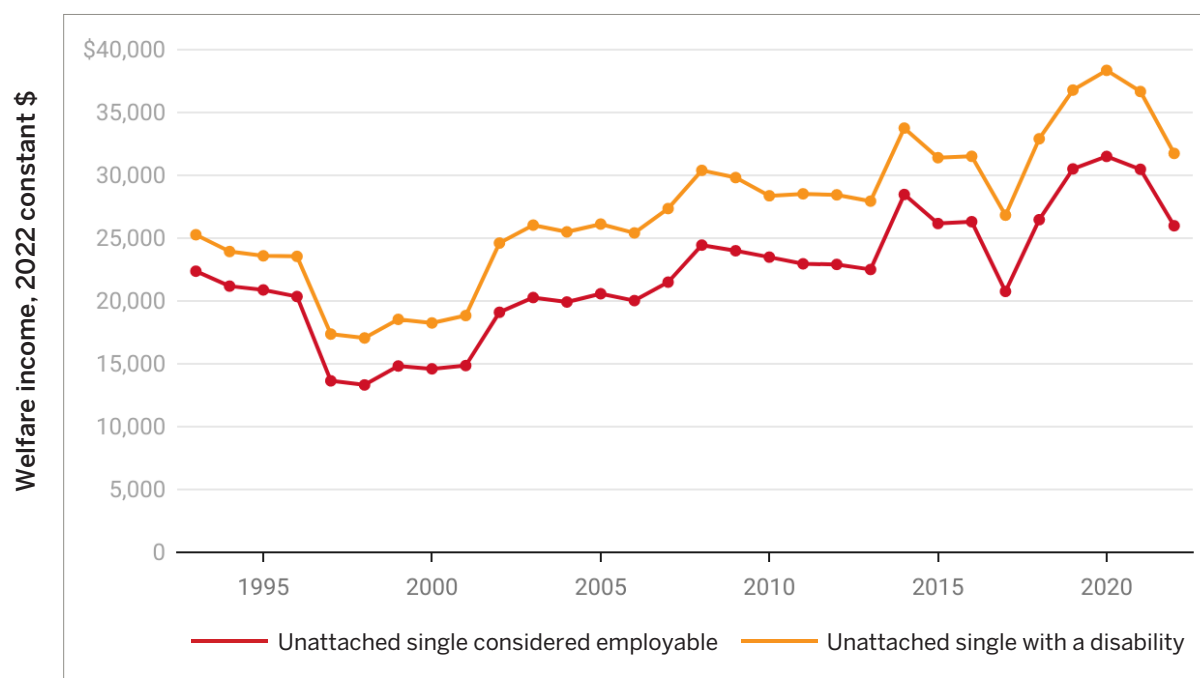
**Table 2NT: Cost-of-living payments for all example households in the Northwest Territories, 2022**

	Unattached single considered employable	Unattached single with a disability	Single parent, one child	Couple, two children
Territorial payments	\$0	\$0	\$0	\$0
Federal payments	\$234	\$234	\$387	\$467
<b>Total 2022 cost-of-living payments</b>	<b>\$234</b>	<b>\$234</b>	<b>\$387</b>	<b>\$467</b>

## Changes to welfare incomes

Figures 1NT and 2NT 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 2022 constant dollars, not real 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.

**Figure 1NT: Welfare incomes for example unattached single households in the Northwest Territories 1986–2022, 2022 constant dollars**



The welfare incomes of the **unattached single considered employable** and the **unattached single with a disability** followed a nearly identical pattern across the time series. After a substantial decline in 1997, both saw a gradual increase

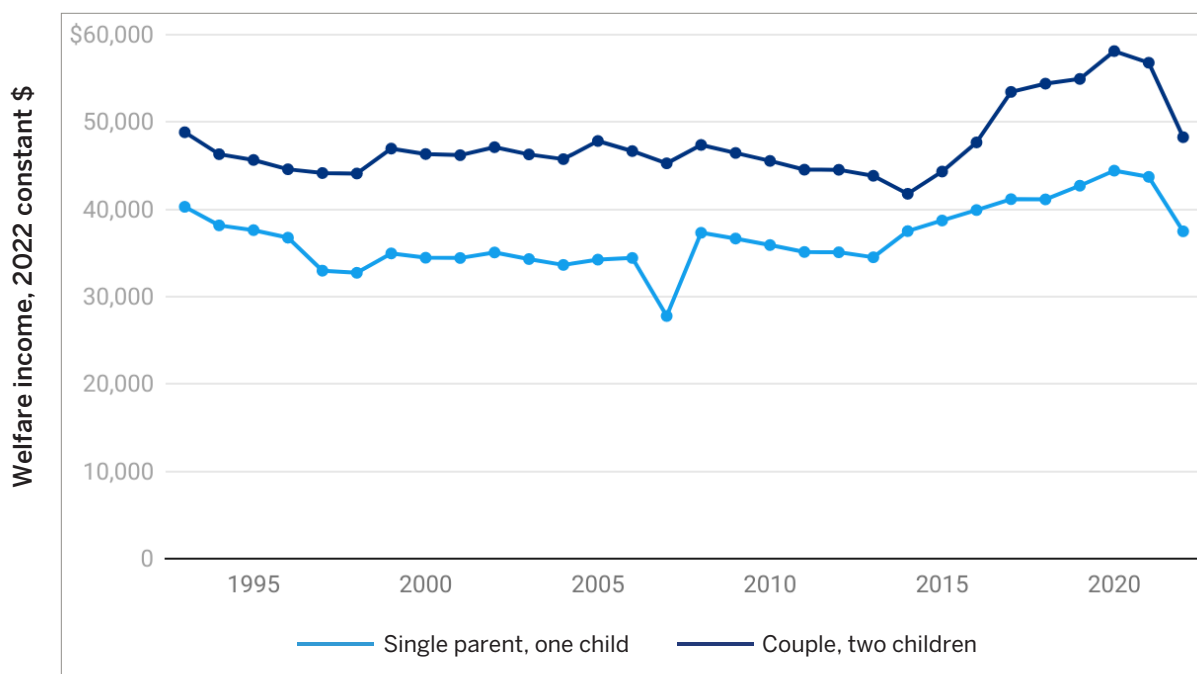
until 2008, a slight decrease until 2013, significant fluctuations from 2013 to 2019 (resulting from the way that utility and shelter costs were calculated for the purposes of this report, rather than changes to benefit program policy), with a notable increase in 2020 followed by a decrease to 2022.

Increases between 2018 and 2020 were due to three main changes: (1) a significant increase in utilities costs in the Northwest Territories and a corresponding increase in the average amounts paid for those costs; (2) a 2019 increase in maximum shelter amounts; and (3) the implementation of the NWT Cost of Living Offset and COVID-19 pandemic-related payments from both territorial and federal sources.

The decline in 2021 was primarily due 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. The decline in 2022 was largely due to significantly lower average utilities costs – it is notable that this resulted in a real-dollar decrease in total incomes in 2022. However, this decrease could be due to a much lower number of people receiving social assistance in the Northwest Territories in that year, resulting in the much lower average, as well as to the impact of high inflation on benefit rates.

In 2022, the welfare income of the **unattached single considered employable** was \$25,986, which is a 15 per cent decline compared to 2021 in constant dollars. The welfare income of the **unattached single with a disability** was \$31,744, which is a 13 per cent decline compared to 2021 in constant dollars.

**Figure 2NT: Welfare incomes for example households with children in the Northwest Territories 1986–2022, 2022 constant dollars**



After a decline in their total welfare incomes through most of the 1990s, the households with children saw relative stability, with some fluctuations, until 2013–2014. A general increase followed until 2020. The major drop in 2007 was primarily the result of a significant decline in the level of basic social assistance benefits in that year.

Recent increases were largely due to changes in federal child benefits as well as the addition of COVID-19 pandemic-related payments in 2020 and 2021 from both territorial and federal sources; in 2020, both households saw the highest values in welfare incomes across the time series. The declines in 2021 primarily resulted from the loss of COVID-19 pandemic-related supports, as well as the impact of inflation on unchanged social assistance benefit amounts. The steeper drop in 2022 resulted from the loss of pandemic-related supports available to the single parent in 2021, a significant decline in the average utilities amounts (see the “Components of welfare incomes” section), and the impact of high inflation.

In 2022, the **single parent with one child** had a welfare income of \$37,484, which is a 14 per cent decline compared to 2021 in constant dollars. The **couple with two children** had a welfare income of \$48,264, which is a 15 per cent decline compared to 2021 in constant dollars.

## Adequacy of welfare incomes

The adequacy of a household’s total welfare income can be assessed by comparing it to established thresholds of poverty. The Market Basket Measure (MBM) was adopted as Canada’s Official Poverty Line in 2018. The Northern Market Basket Measure, or MBM-N, was subsequently created to serve this purpose for the Northwest Territories and the Yukon. Note that Statistics Canada is in the process of creating a separate Market Basket Measure for Nunavut.

We 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 the Yukon, identifies households whose disposable income is less than the cost of a “basket” of goods and services that represents a basic standard of living in those territories.
- The Deep Income Poverty (MBM-N-DIP) threshold identifies households in those two territories whose disposable income is less than 75 per cent of the MBM-N.

Note that MBM-N thresholds vary by territory and community size. As such, we use the thresholds for the province's largest city, Yellowknife, in the analysis below.

Also note that although we use the Low Income Measure (LIM) and the Low Income Cut-Off (LICO) 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 accounts for the higher cost of living faced by people with disabilities and that these additional costs are not reflected in our analysis.

More information about the thresholds is available in the [methodology section](#).

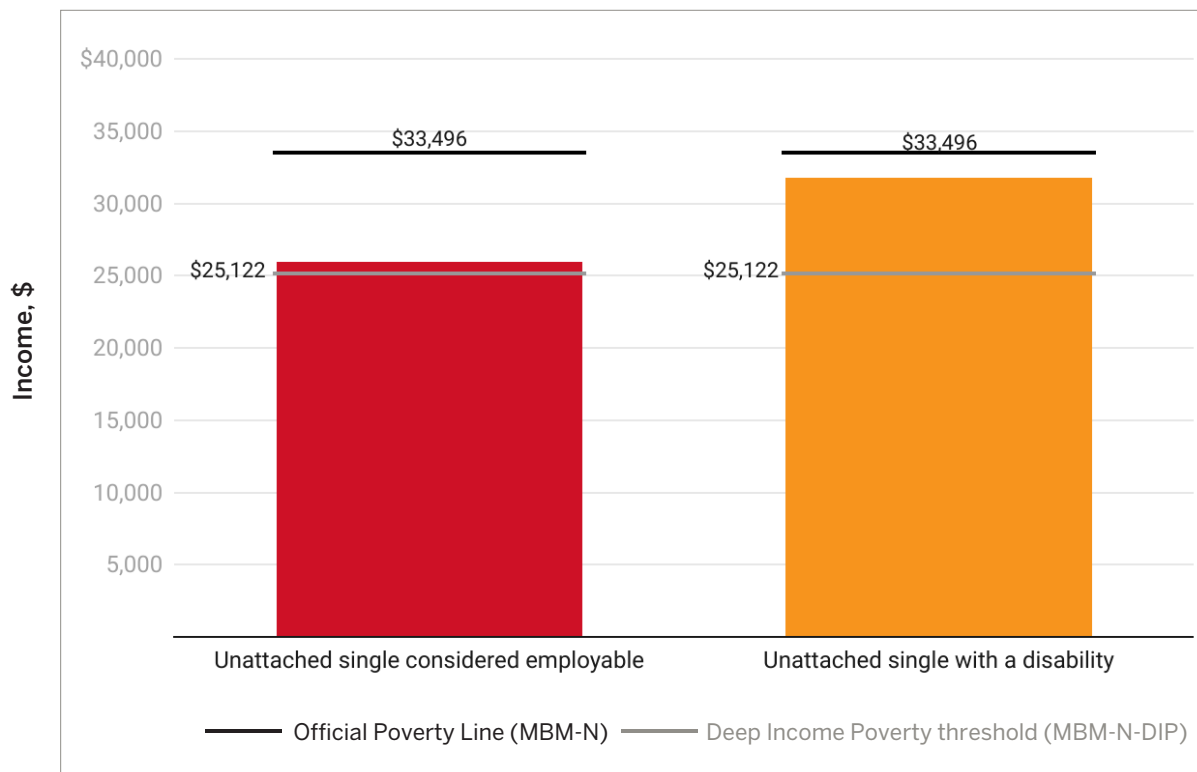
A table containing comparisons of the welfare incomes of the four example household types in the Northwest Territories with the two poverty thresholds is [available for download](#).

## Poverty threshold comparisons

Figures 3NT and 4NT compare 2022 welfare incomes for the four example household types to the 2022 MBM-N and MBM-N-DIP thresholds for Yellowknife.

The welfare incomes of all four example household types in the Northwest Territories were below Canada's Official Poverty Line in 2022, meaning that all four households were living in poverty. However, only one of the four households was living in deep poverty in 2022 as defined by the MBM-N-DIP.

**Figure 3NT: Welfare incomes and poverty thresholds for example unattached single households in the Northwest Territories, 2022**



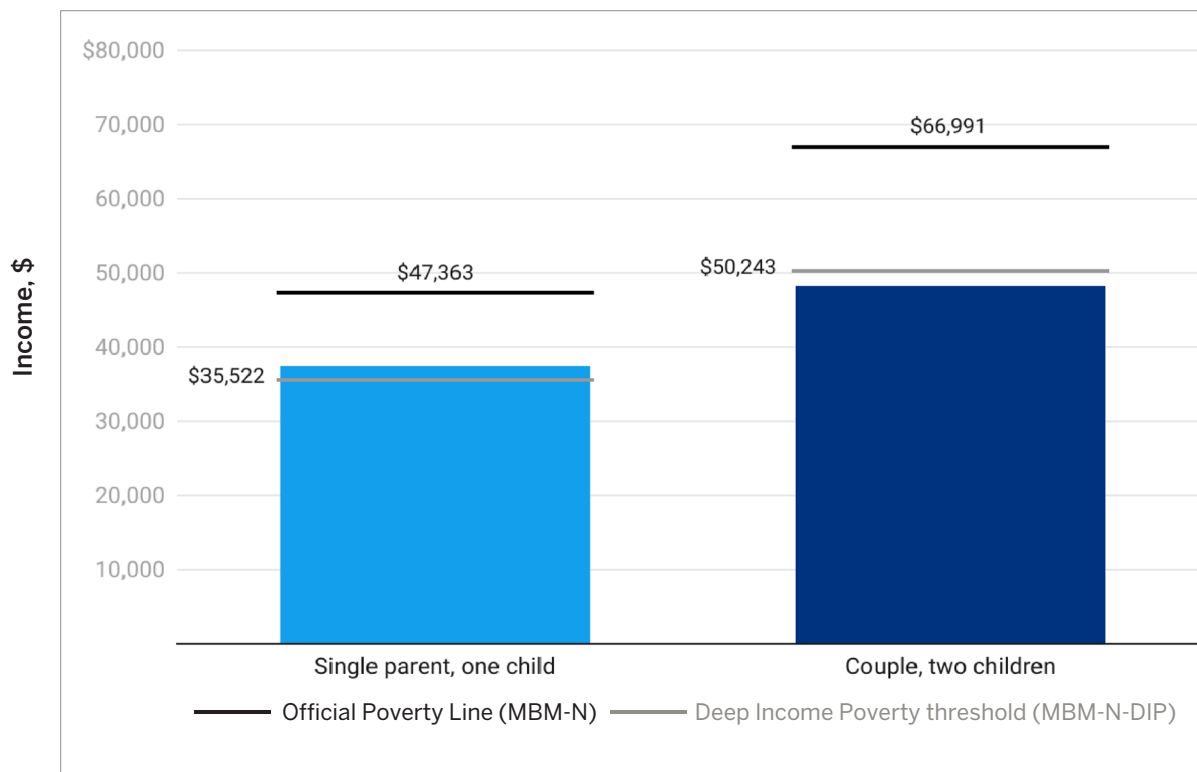
The welfare income of the **unattached single considered employable** was \$864 above the Deep Income Poverty threshold but \$7,509 below the Poverty Line. This means their income was 103 per cent of the MBM-N-DIP but only 78 per cent of the MBM-N.

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 \$6,622 above the Deep Income Poverty threshold and \$1,752 below the Poverty Line. This means their income was 126 per cent of the MBM-N-DIP and 95 per cent of the MBM-N.

Note that the poverty experienced by people with disabilities is underrepresented because neither the MBM-N nor the MBM-N-DIP account for the additional costs associated with disability.



**Figure 4NT: Welfare incomes and poverty thresholds for example households with children in the Northwest Territories, 2022**



The welfare income of the **single parent with one child** was \$1,962 above the Deep Income Poverty threshold but \$9,879 below the Poverty Line. This means their income was 106 per cent of the MBM-N-DIP but 79 per cent of the MBM-N.

The **couple with two children** had the lowest income relative to the poverty thresholds. Their welfare income was \$1,980 below the Deep Income Poverty threshold and \$18,727 below the Poverty Line. This means their income was 96 per cent of the MBM-N-DIP and 72 per cent of the MBM-N.

## Changes to adequacy of welfare incomes

For the first time, we can track changes in the adequacy of welfare incomes in the Northwest Territories over time, as Statistics Canada has just released the Northern Market Basket Measure (MBM-N) thresholds for 2018 through 2022.

Figures 5NT and 6NT show the total welfare incomes of each of the four example household types in the Northwest Territories as a percentage of the MBM-N, starting in 2018.

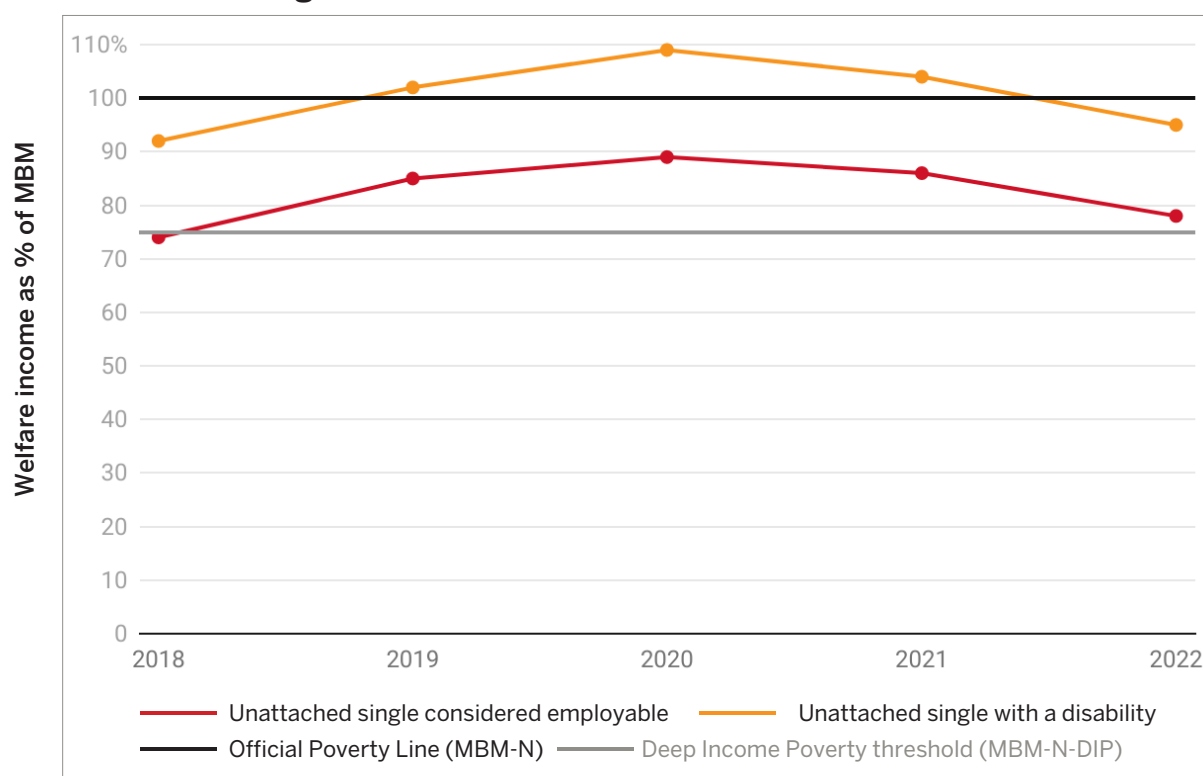
The black line at the top of each of the graphs (i.e., the 100 per cent threshold) represents the MBM-N, which is Canada's Official Poverty Line. This means that the graphs show the relationship between the four household's total welfare incomes and the Poverty Line over the past five years.

The grey line indicates the Deep Income Poverty threshold, which is 75 per cent of the MBM-N. The graphs therefore also show the relationship between total welfare incomes and deep poverty in each year over the past five years.

The trendlines in these graphs indicate changes in the households' levels of poverty across the five-year time series. A rise in the trendline indicates an improvement in their level of poverty while a decline indicates a deepening of their poverty.

Note that MBM-N thresholds reflect the conditions in each territory and vary by community size. The MBM-N thresholds used here are for Yellowknife. More information is in the [methodology section](#).

**Figure 5NT: Welfare incomes as a percentage of the MBM-N for example unattached single households in the Northwest Territories, 2018–2022**



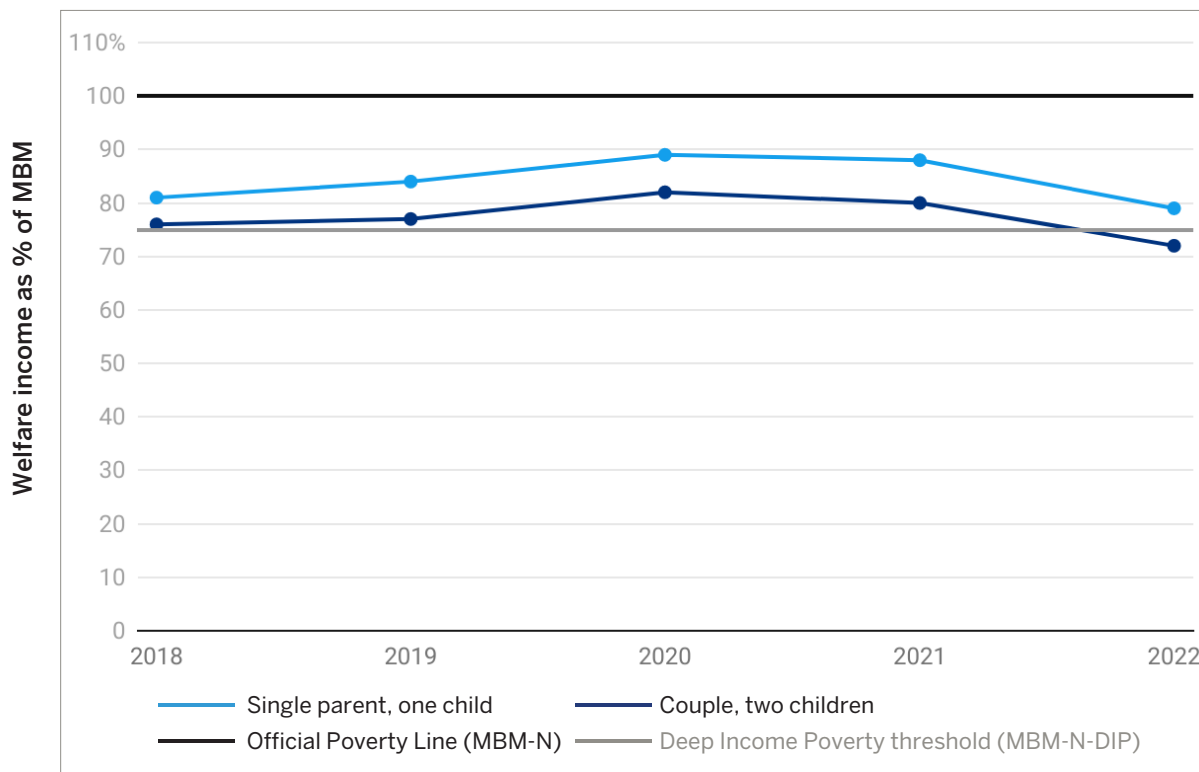
The income of the **unattached single considered employable** started the five-year time series at 74 per cent of the Poverty Line in 2018, moving to a high point of 89 per cent of the Poverty Line in 2020, and ending the time series at 78 per cent in 2022.

Overall, the income of the unattached single considered employable increased by four percentage points relative to the Poverty Line across the time series. Although this is an improvement, the household was still living below the Poverty Line across the entire five-year period. It is notable, however, that this household's total income was above the Deep Income Poverty threshold for four of the past five years, which means that although they were living in poverty, they were not living in deep poverty for most of the time series.

The income of the **unattached single with a disability** followed the same trajectory and fared best relative to the Poverty Line of the four example households. Their income started the time series at 92 per cent of the Poverty Line, increasing in 2020 to 109 per cent, and ending the time series at 95 per cent of the Poverty Line in 2022.

Overall, the income of the unattached single with a disability increased by three percentage points between 2018 and 2022, which is a slight improvement in the depth of their poverty. In addition, this household's income was above the Poverty Line for three of the past five years and was not below the deep income Poverty Line in any year in the time series. This means that this household was living out of poverty in three of the past five years but fell back into poverty in 2022.

**Figure 6NT: Welfare incomes as a percentage of the MBM-N for households with children in the Northwest Territories, 2018–2022**



The welfare income of the **single parent with one child** started the time series at 81 per cent of the Poverty Line, increasing to 89 per cent in 2021 and ending the five-year time series at 79 per cent of the Poverty Line in 2022.

Overall, the income of the single parent with one child decreased slightly relative to the Poverty Line, by three percentage points, over the five-year period, which indicates a slight deepening of their poverty. Over the time series, this household's total income was above the Deep Income Poverty threshold in every year, which means that although they were living in poverty over the past five years, they were not living in deep poverty.

The total welfare income of the **couple with two children** fared worst relative to the Poverty Line of the four example households. Their income started the time series in 2018 at 76 per cent of the Poverty Line, increased to 82 per cent in 2021, and ended the time series in 2022 at 72 per cent.

Overall, the income of the couple with two children decreased slightly relative to the Poverty Line, by four percentage points, over the five-year period. This indicates a slight deepening of their poverty. As well, this household's total income was above the Deep Income Poverty threshold in the first four of the last five years; this means that although they were living in poverty for the past five years, they only fell into deep poverty in 2022.

## 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 cost of living-related payments.
2. Welfare incomes in 2022 constant dollars over time for all households.
3. Welfare incomes in real dollars over time for all households.
4. Adequacy of welfare incomes: Comparisons of the welfare incomes of each household with the two poverty thresholds applicable in the North.
5. Adequacy over time: Welfare income relative to the Official Poverty Line (MBM-N) for each household from 2018 to 2022.

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 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 2022, all example households received additional payments from both the provincial and federal governments related to the increased cost of living due to high inflation. These payments are included where applicable in the table below.

Table 1NS shows the value of the welfare income components of the four example household types in Nova Scotia in 2022. All four households are assumed to be living in Halifax, receiving provincial social assistance starting January 1 and for the entire year, and earning no employment income. The child in the single-parent household is two years old and the children in the couple household are ten and 15. Other assumptions for calculating incomes are in the [methodology section](#).

**Table 1NS: Components of welfare incomes for all example households in Nova Scotia, 2022**

	Unattached single considered employable	Unattached single with a disability	Single parent, one child	Couple, two children
Basic social assistance	\$8,232	\$11,400	\$11,544	\$16,716
Additional social assistance	\$400	\$400	\$550	\$1000
Federal child benefits	\$0	\$0	\$6,915	\$11,668
Provincial child benefits	\$0	\$0	\$1,100	\$2,150
Federal tax credits/benefits	\$456	\$482	\$1,151	\$1,390
Provincial tax credits/benefits	\$405	\$405	\$465	\$525
<b>Total 2022 income</b>	<b>\$9,493</b>	<b>\$12,687</b>	<b>\$21,724</b>	<b>\$33,449</b>

Note: Totals may not add up due to rounding.

Total annual welfare incomes in 2022 ranged from \$9,493 for the unattached single considered employable to \$33,449 for the couple with two children. The income of the unattached single with a disability was \$12,687 and that of the single parent with one child was \$21,724.

**Basic social assistance:** No changes were made to basic Income Assistance amounts in 2022.

**Additional social assistance:** The couple with two children received the annual School Supplies Supplement, which provided \$50 for the ten-year-old and \$100 for the 15-year-old. These amounts remained unchanged in 2022.

All four households received one-time additional benefits related to the increasing cost of living due to high inflation. Two Cost-of-Living Support payments were provided to households receiving Income Assistance in 2022. The first was provided in March in the amount of \$150 per person in the household, and the second was provided in December in the amount of \$250 per household.

**Federal child benefits:** Both households with children received the Canada Child Benefit (CCB), which increased with inflation in July 2022 from \$569.42 to \$583.08 per month for a child under six years of age and from \$480.41 to \$491.91 per month for a child aged six to 17.

The COVID-19 pandemic-related CCB Young Child Supplement of \$1,200 that the single-parent household received in 2021 was not available in 2022.

**Provincial child benefits:** Both households with children received the Nova Scotia Child Benefit (NSCB). Monthly amounts increased in July 2022 from \$77.08 for the first child, \$68.75 for the second child, and \$75 for the third and each additional child, to \$106.25 per child.

**Federal tax credits/benefits:** All four households received the GST/HST credit, which increased in July 2022 with inflation. The unattached single considered employable and the unattached single with a disability received \$302.50 in basic GST/HST credit, while the single parent with one child received \$605 and the couple with two children received \$923. The unattached single with a disability also received \$15.95 from the GST/HST credit supplement, while the single parent with one child received the maximum supplement amount of \$159.

All households received an additional one-time GST credit payment related to the increased cost of living due to high inflation, paid in November 2022. The unattached single considered employable received \$153, the unattached single with a disability received \$163.81, the single parent with one child received \$386.50, and the couple with two children received \$467.

**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 2022.

In addition, all households received a One-Time Hurricane Fiona Assistance Payment of \$150 per household, paid in September 2022.

Note that the Nova Scotia Poverty Reduction Tax Credit is not included in our calculations because eligible households must have been receiving Income Assistance for the entire previous year, which does not align with our methodology. More information about the assumptions used for calculating incomes are in the [methodology section](#).

## Cost-of-living payments

As mentioned above, all four households received payments from both the provincial and federal governments related to the higher cost of living resulting from high inflation in 2022. Two provincial One-Time Cost of Living Support payments for households receiving Income Assistance provided \$150 per person in the household in March 2022 and \$250 per household in December 2022. The federal one-time GST credit payment was paid in November 2022 and was equivalent to the two regular GST credit (and credit supplement if applicable) payments received in the latter half of 2022.

**Table 2NS: Cost-of-living payments for all example households in Nova Scotia, 2022**

	Unattached single considered employable	Unattached single with a disability	Single parent, one child	Couple, two children
Provincial payments	\$400	\$400	\$550	\$850
Federal payments	\$153	\$164	\$387	\$467
<b>Total 2022 cost-of-living payments</b>	<b>\$553</b>	<b>\$564</b>	<b>\$937</b>	<b>\$1,317</b>

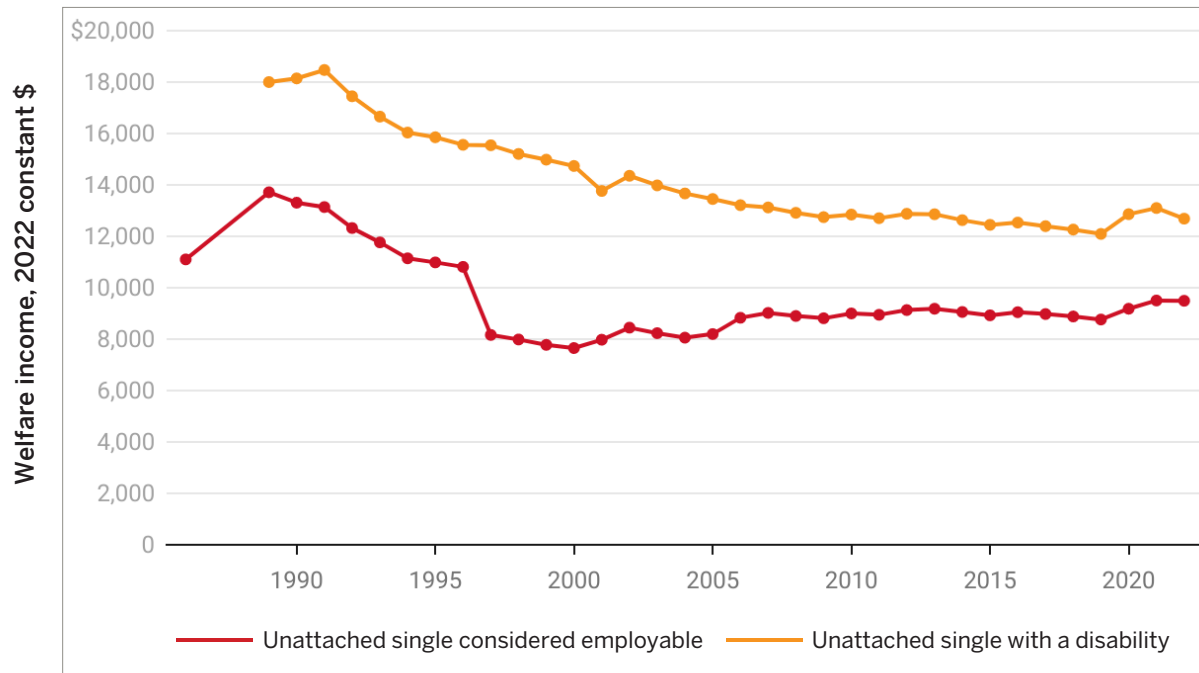
## Changes to welfare incomes

Figures 1NS and 2NS show how the total welfare incomes for each of the four example household types have changed over time. Note that the values are in 2022 constant dollars, not real 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.

**Figure 1NS: Welfare incomes for example unattached single households in Nova Scotia 1986–2022, 2022 constant dollars**

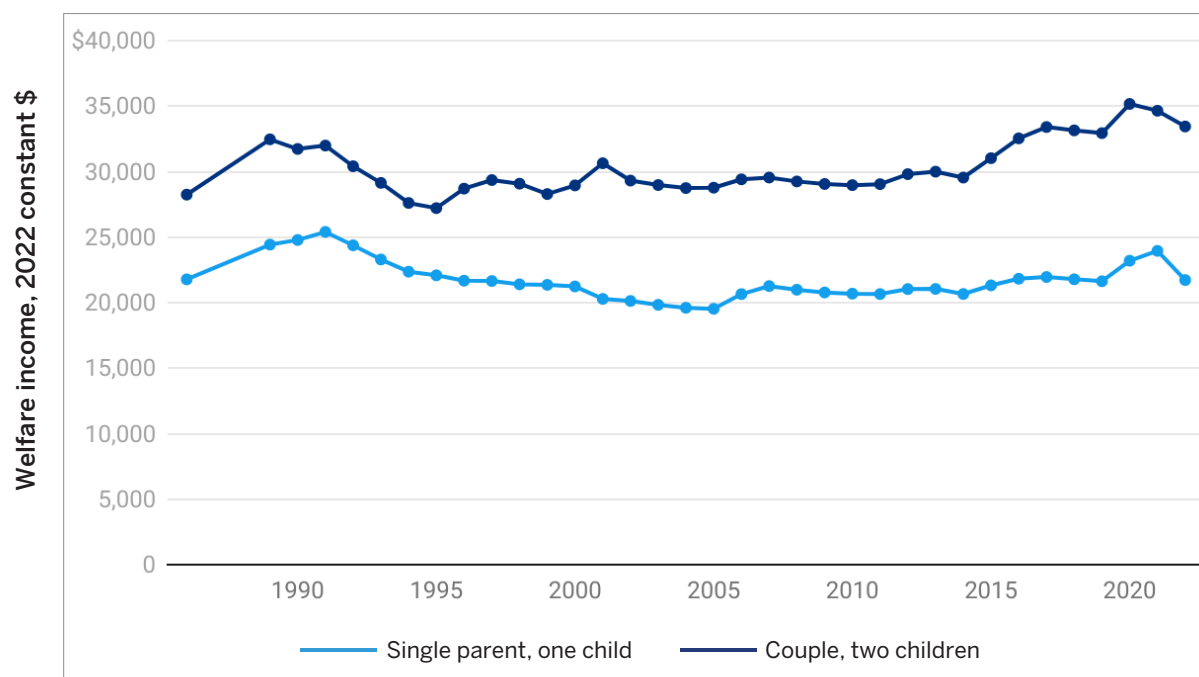


The total welfare income for the **unattached single considered employable** declined between 1989 and 1997, fluctuated until 2006, was relatively stable until 2019, increased for two years, and then slightly declined in 2022. The large decline in 1997 was due to an amalgamation of municipal and provincial social assistance systems, which resulted in much smaller payments to recipients in the City of Halifax (where the example households reside). The 2020 increase was primarily due to federal COVID-19 pandemic-related payments as well as an increase in basic social assistance benefit amounts. Increases to basic benefits in 2021 and the addition of cost-of-living and Hurricane Fiona-related payments in 2022 largely mitigated the loss of pandemic-related payments and the impacts of high inflation. The welfare income of the unattached single considered employable was \$9,493 in 2022, which is virtually the same as it was in 2021 in constant dollars.

The **unattached single with a disability** saw a steady decline in total welfare income until 2020. The increase in 2020 was primarily due to COVID-19 pandemic-related benefits and an increase to basic social assistance benefits. As with the income of the unattached single considered employable, increases to basic benefits in 2021 and the addition of cost-of-living and Hurricane Fiona-related payments in 2022 largely mitigated the loss of pandemic-related payments and the

impacts of high inflation. The welfare income of this household was \$12,687 in 2022, which is a three per cent decrease in constant dollars compared to 2021.

**Figure 2NS: Welfare incomes for example households with children in Nova Scotia 1986–2022, 2022 constant dollars**



The welfare income of the **single parent with one child** peaked in 1991, then saw a steady but gradual decline through 2005, relative stasis until 2019, increases in 2020 and 2021, and a sharp decline in 2022. Increases from 2015 to 2017 can be attributed to changes to federal child benefits, while the increase in 2020 was due largely to federal COVID-19 pandemic-related payments; the additional increase in 2021 was primarily due to a \$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 large decline in 2022 is due to the loss of pandemic-related payments and the impact of high inflation. The welfare income of the single parent with one child was \$21,724 in 2022, which is a nine per cent decrease compared to 2021 in constant dollars.

The welfare income of the **couple with two children** saw greater fluctuations across the time series until 2014 but generally followed the same trendline. Similar factors account for the increase in 2020, while the decline in 2021 can be attributed to the loss of pandemic-related payments. The additional decline in 2022 was largely due to the impact of high inflation. The welfare income of this household was \$33,449, which is a three per cent decline compared to 2021 in constant dollars.

# 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.

As mentioned in the Introduction, there are two commonly used measures of poverty in Canada:

- 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 represents a basic standard of living.
- The Deep Income Poverty (MBM-DIP) threshold 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 (i.e., 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 food, clothing, and shelter.

Note that MBM thresholds vary by province and community size, and LICO thresholds vary by community size. As such, we use the thresholds for the province's largest municipality, Halifax, in the analysis below. As well, the LIM thresholds for 2022 are estimates based on increasing the 2021 thresholds to account for inflation.

Also note that none of the poverty or low-income measures currently in use in Canada accounts for the higher cost of living faced by people with disabilities, and that these additional costs are not reflected in our analysis.

More information about the thresholds is available in the [methodology section](#).

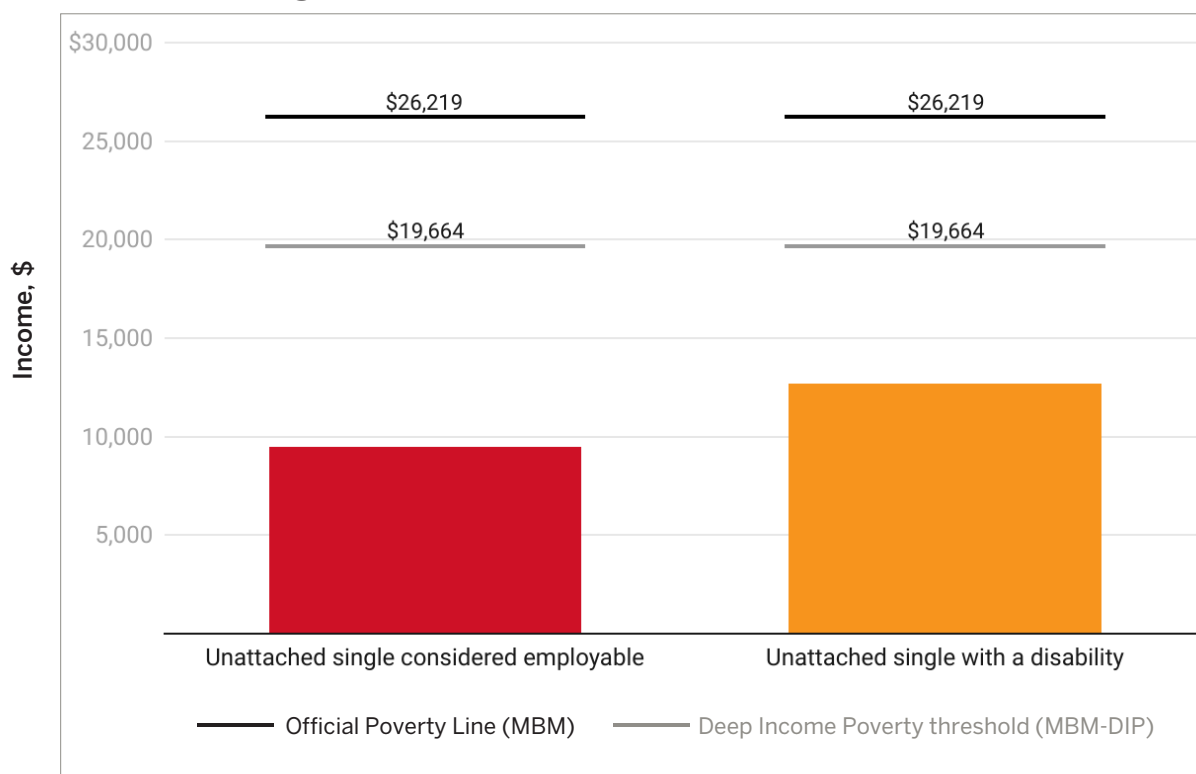
A table containing comparisons of the welfare incomes of the four example household types in Nova Scotia with all four poverty/low-income thresholds is [available for download](#).

## Poverty threshold comparisons

Figures 3NS and 4NS compare 2022 welfare incomes for the four example household types to the 2022 MBM and MBM-DIP thresholds for Halifax.

The welfare incomes of all four example household types were below, and in some cases very far below, Canada's Official Poverty Line in 2022, and two of the four were below the MBM-DIP. This means that all four Nova Scotia households were living in poverty in 2022, and two of the four were living in deep poverty.

**Figure 3NS: Welfare incomes and poverty thresholds for example unattached single households in Nova Scotia, 2022**

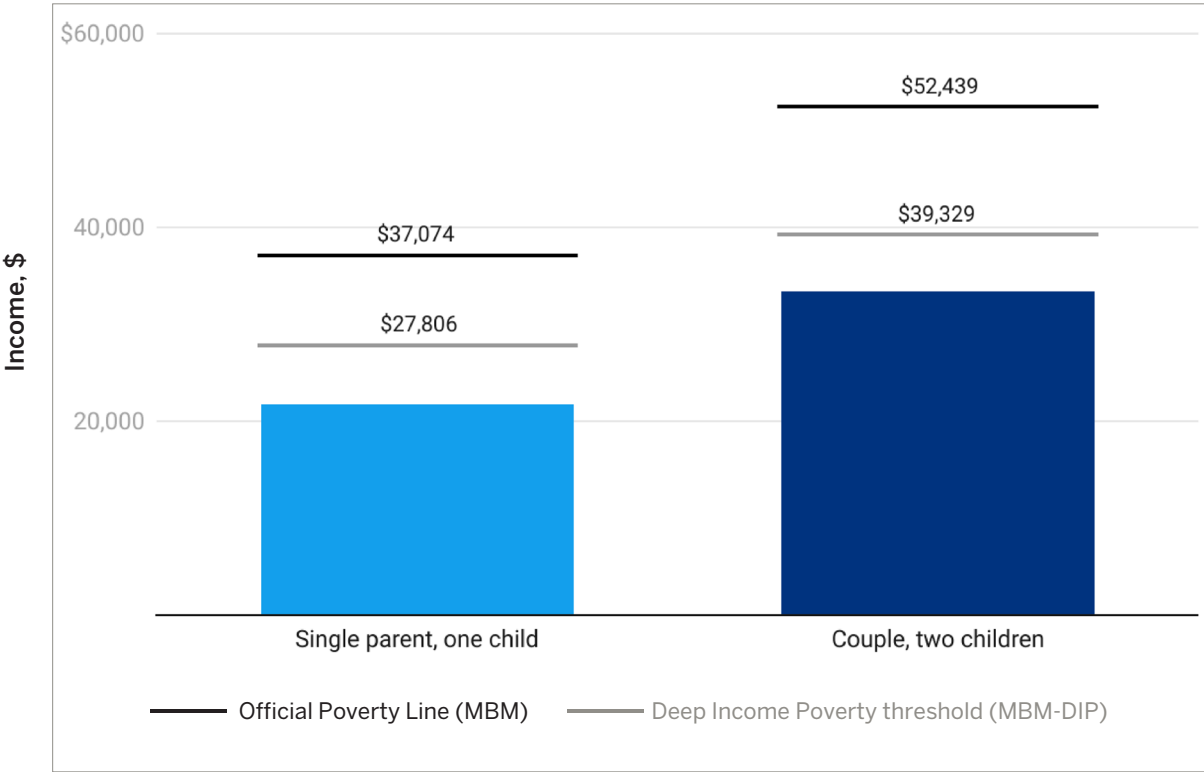


The **unattached single considered employable** had the lowest income relative to the poverty thresholds. Their income was \$10,172 below the Deep Income Poverty threshold and \$16,727 below the Poverty Line. This means their income was only 48 per cent of the MBM-DIP and only 36 per cent of the MBM.

The **unattached single with a disability** fared slightly better. Their income was \$6,977 below the Deep Income Poverty threshold and \$13,532 below the Poverty Line. This means their income was 65 per cent of the MBM-DIP and only 48 per cent of the MBM.

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

**Figure 4NS: Welfare incomes and poverty thresholds for example households with children in Nova Scotia, 2022**



The **single parent with one child** had a welfare income that was \$6,082 below the Deep Income Poverty threshold and \$15,350 below the Poverty Line. This means their income was 78 per cent of the MBM-DIP and 59 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 \$5,880 below the Deep Income Poverty threshold and \$18,990 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 the example 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 33 per cent of the LIM

and 46 per cent of the LICO. The highest income relative to the LIM was that of the **couple with two children**, at 57 per cent, while their income relative to the LICO was 86 per cent.

The highest income relative to the LICO was that of the **single parent with one child**, at 87 per cent, while their income relative to the LIM was 53 per cent. The income of the **unattached single with a disability** was 43 per cent of the LIM and 62 per cent of the LICO.

## Changes to adequacy of welfare incomes

Figures 5NS and 6NS 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.

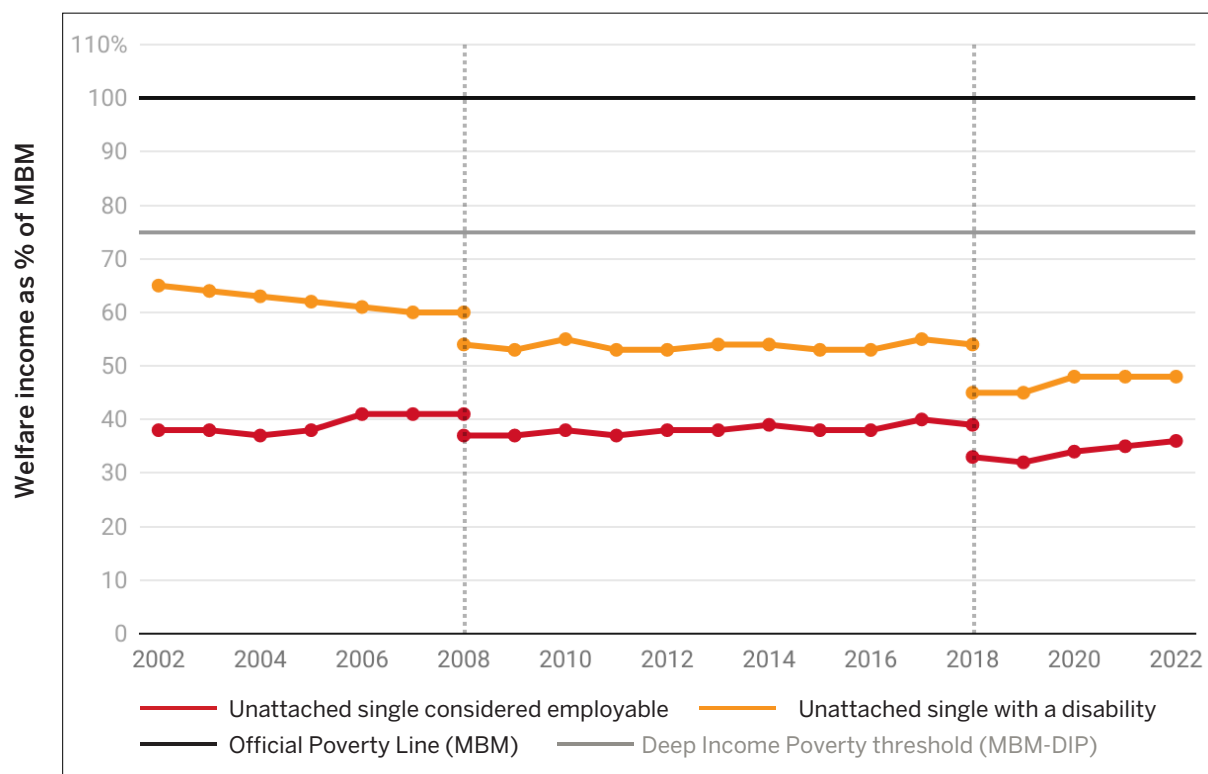
The black line at the top of each of the graphs (i.e., the 100 per cent threshold) represents Canada's Official Poverty Line. This means that the graphs show how far below the Poverty Line the four households' total welfare incomes have been in each year over the past 20 years.

The grey line indicates the Deep Income Poverty threshold, which is 75 per cent of the MBM. The graphs therefore also show the relationship between total welfare incomes and deep poverty in each year over the past 20 years.

Three trendlines for each household are shown in the graphs. These lines illustrate the relationship between welfare incomes and changes made to the MBM due to "rebasing." The two rebasings, occurring in 2008 and 2018, are indicated with a dotted vertical line. Rebasing updates the measure, including the items and costs included in the basket, to better reflect contemporary circumstances, and typically creates a higher poverty threshold than that of a previous base. The trendlines demonstrate changes to household poverty levels within the years in which each base is applied. A trendline rise within those periods indicates an improvement in a household's level of poverty while a decline indicates a deepening of their poverty.

Note that MBM thresholds reflect the conditions in each province and vary by community size. The MBM thresholds used here are for Halifax. More information is in the [methodology section](#).

**Figure 5NS: Welfare incomes as a percentage of the MBM for example unattached single households in Nova Scotia, 2002–2022**



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 36 per cent in 2022.

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 36 per cent in 2022. 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, meaning that they would have consistently lived in deep poverty for the last 20 years.

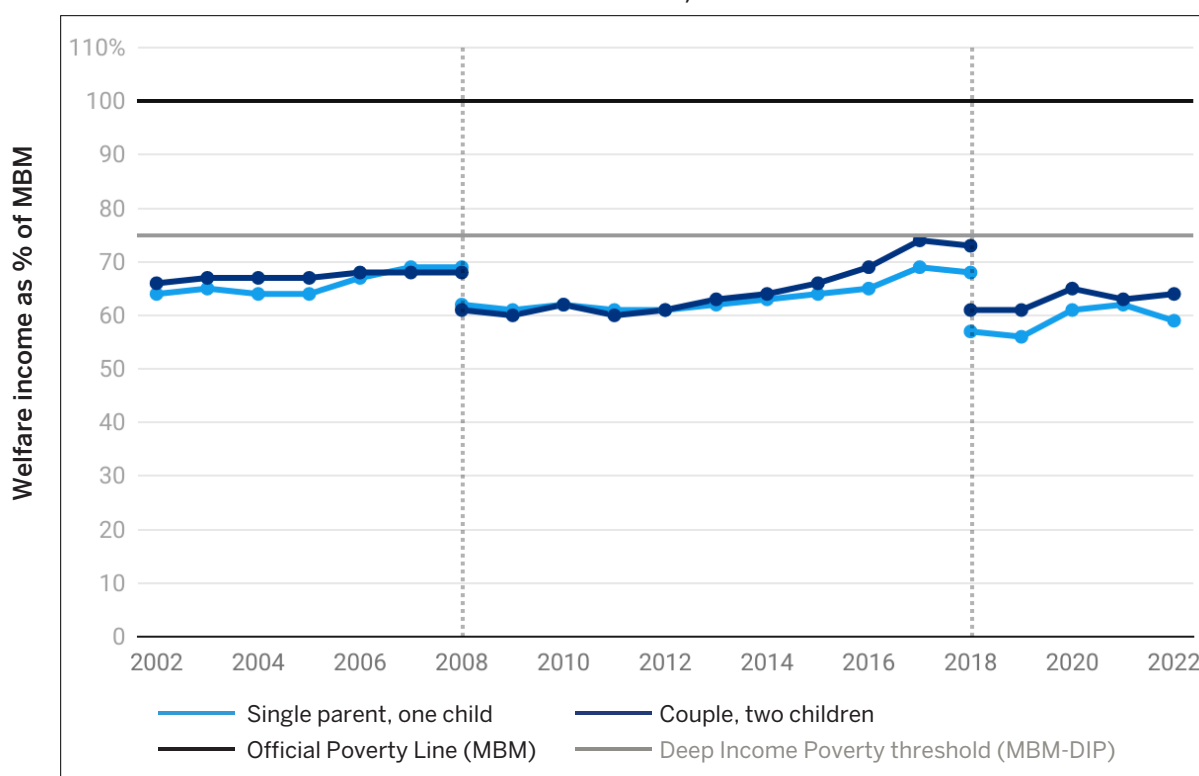
The welfare income of the **unattached single with a disability** started the time series at the higher level of 65 per cent of the Poverty Line, then declined to 60 per cent in 2007 and 2008. After rebasing, their income was 54 per cent of the Poverty Line. For the next ten years their income relative 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 2022.

Overall, the welfare income of the unattached single with a disability decreased by 17 percentage points relative to the Poverty Line between 2002 and 2022. This represents a significant deepening of their poverty across the time series. Furthermore, their income was below the Deep Income Poverty threshold across the entire time series, which means they consistently lived in deep poverty for the last 20 years.

**Figure 6NS: Welfare incomes as a percentage of the MBM for example households with children in Nova Scotia, 2002–2022**



The welfare income of the **single parent with one child** started the time series in 2002 at 64 per cent of the Poverty Line. Increases through 2017 improved the depth of their poverty and decreases between 2021 and 2022 deepened their poverty. Their income ended the time series at 59 per cent of the Poverty Line in 2022.

The welfare income of the **couple with two children** started the time series in 2002 at 66 per cent of the Poverty Line and followed a similar trendline to that of the single parent with one child. Increases to a peak of 74 per cent of the Poverty Line in 2017 were followed by a drop to 61 per cent relative to the Poverty Line in 2018

after rebasing. Their income ended the time series in 2022 at 64 per cent of the Poverty Line.

Overall, the welfare income of the couple with two children was two percentage points lower relative to the Poverty Line in 2022 than in 2002. This indicates that their poverty deepened slightly across the time series. Their income was also below the Deep Income Poverty threshold across the entire time series, meaning that they would have consistently lived in deep poverty for 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 cost of living-related payments.
2. Welfare incomes in 2022 constant dollars over time for all households.
3. Welfare incomes in real dollars over time for all households.
4. Adequacy of welfare incomes: a comparison of each household's welfare income with all four poverty and low-income thresholds.
5. Adequacy over time: each household's welfare income relative to the Official Poverty Line (MBM) from 2002–2022.

Access the [downloadable spreadsheet here](#).

# Nunavut

## Components of welfare incomes

In Nunavut, 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 tax credits or benefits.

Together, these components 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 2022, all example households received an additional payment from the federal government related to the increased cost of living due to high inflation. This payment is included where applicable in the table below.

Table 1NU shows the value of the welfare income components of the four example household types in Nunavut in 2022. All four households are assumed to be living in Iqaluit, receiving territorial social assistance starting January 1 and for the entire year, and earning no employment income. The child in the single-parent household is two years old and the children in the couple household are ten and 15. Other assumptions for calculating incomes are in the [methodology section](#).

**Table 1NU: Components of welfare incomes for all example households in Nunavut, 2022**

	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	\$6,915	\$11,668
Territorial child benefits	\$0	\$0	\$330	\$660
Federal tax credits/benefits	\$456	\$527	\$1,151	\$1,390
Territorial tax credits/benefits	\$0	\$0	\$0	\$0
<b>Total 2022 income</b>	<b>\$9,684</b>	<b>\$12,755</b>	<b>\$19,832</b>	<b>\$31,238</b>

Note: Totals may not add up due to rounding.

Total annual welfare incomes in 2022 ranged from \$9,684 for the unattached single considered employable to \$31,238 for the couple with two children. The income of the unattached single with a disability was \$12,755 and that of the single parent with one child was \$19,832.

**Basic social assistance:** Monthly Basic Allowance amounts remained unchanged in 2022. 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 2022.

Note: Given that 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 2022.

**Federal child benefits:** Both households with children received the Canada Child Benefit (CCB), which increased with inflation in July 2022 from \$569.42 to \$583.08 per month for a child under six years of age and from \$480.41 to \$491.91 per month for a child aged six to 17.

The COVID-19 pandemic-related CCB Young Child Supplement of \$1,200 that the single-parent household received in 2021 was not available in 2022.

**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 2022.

**Federal tax credits/benefits:** All four households received the GST/HST credit, which increased in July 2022 with inflation. The unattached single considered employable and the unattached single with a disability received \$302.50 in basic GST/HST credit, while the single parent with one child received \$605 and the couple with two children received \$923. The unattached single with a disability also received \$48.51 from the GST/HST credit supplement while the single parent with one child received the maximum amount of \$159.

All households received an additional one-time GST credit payment related to the increased cost of living due to high inflation, paid in November 2022. The unattached single considered employable received \$153, the unattached single with a disability received \$176.09, the single parent with one child received \$386.50, and the couple with two children received \$467.

**Territorial tax credits/benefits:** No territorial tax credits or benefits were available to the example households in 2022.

## Cost-of-living payments

As mentioned above, all four households received payments from the federal government related to the higher cost of living resulting from high inflation in 2022. The federal one-time GST credit payment was paid in November 2022 and was equivalent to the two regular GST credit (and credit supplement if applicable) payments received in the latter half of 2022.

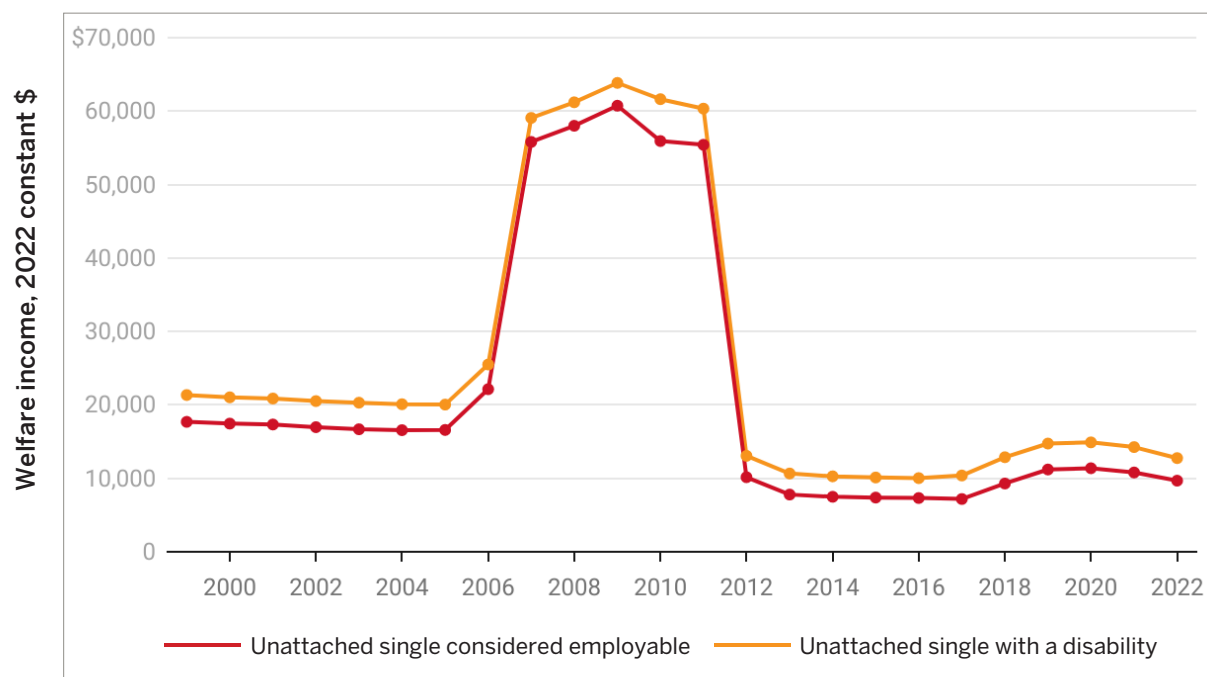
**Table 2NU: Cost-of-living payments for all example households in Nunavut, 2022**

	Unattached single considered employable	Unattached single with a disability	Single parent, one child	Couple, two children
Territorial payments	\$0	\$0	\$0	\$0
Federal payments	\$153	\$176	\$387	\$467
<b>Total 2022 cost-of-living payments</b>	<b>\$153</b>	<b>\$176</b>	<b>\$387</b>	<b>\$467</b>

## Changes to welfare incomes

Figures 1NU and 2NU 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 2022 constant dollars, not real 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.

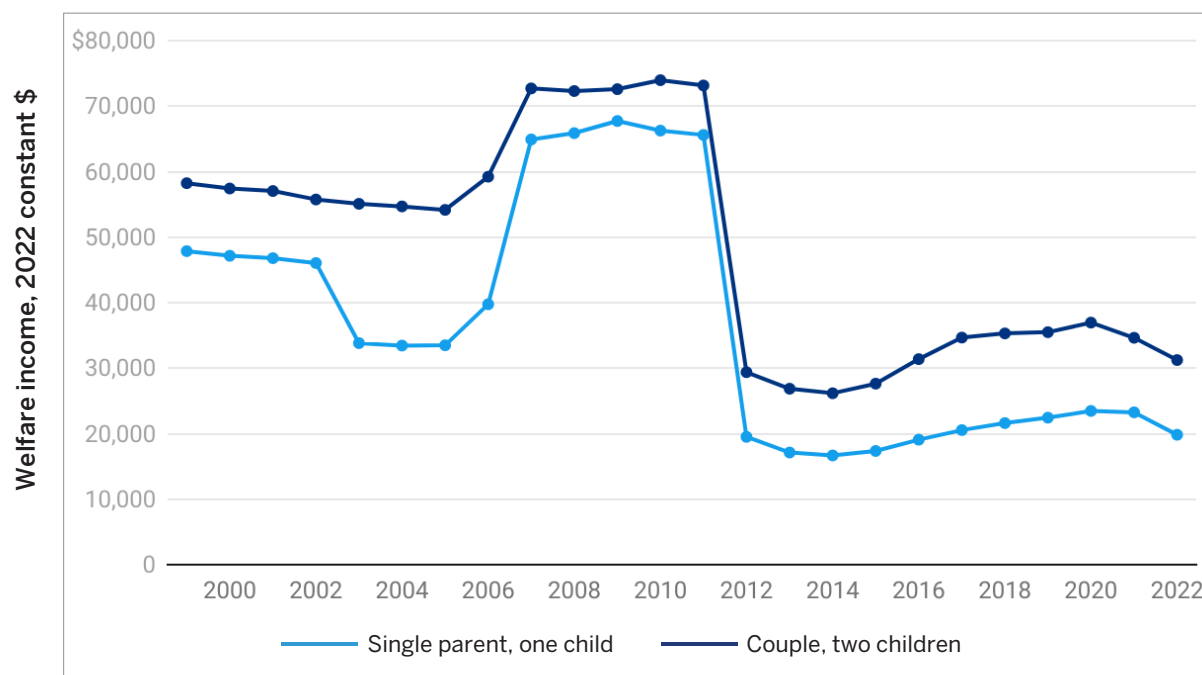
**Figure 1NU: Welfare incomes for example unattached single households in Nunavut 1999–2022, 2022 constant dollars**



After an initial period of gradual decline followed by a significant increase, the total welfare incomes of both the **unattached single considered employable** and the **unattached single with a disability** decreased considerably in 2012 due to a change in the methodology used in this report. In this change, shelter amounts became 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, then increased from 2018 until 2020. Initially this was due to the introduction of the Basic Allowance, which combined and increased the previous Food and Clothing Allowances. The slight additional increase in 2020 was due to federal COVID-19 pandemic payments. A decline between 2020 and 2022 was largely due to the loss of those payments, as well as the impact of inflation on unchanged social assistance benefit amounts.

In 2022, the **unattached single considered employable** had a welfare income of \$9,684, which represents a decline of ten per cent in constant dollars compared to 2021. The welfare income of the **unattached single with a disability** was \$12,755, which represents a decline of eleven per cent in constant dollars compared to 2021.

**Figure 2NU: Welfare incomes for example households with children in Nunavut 1999–2022, 2022 constant dollars**



Welfare incomes for households with children followed a similar pattern to the 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 increase in 2020 was due to federal COVID-19 pandemic payments, and the 2021 and 2022 declines were largely due to the loss of those payments as well as the effect of inflation on unchanged social assistance benefit amounts.

In 2022, the welfare income of the **single parent with one child** was \$19,832, which is a 15 per cent decline in constant dollars compared to 2021. The welfare income of the **couple with two children** was \$31,238, which is a ten per cent decline compared to 2021 in constant dollars.

## 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 Northern Market Basket Measure (MBM-N) was finalized in November 2022 by Statistics Canada for use in the Northwest Territories and the Yukon; 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 cost of living-related payments.
2. Welfare incomes in 2022 constant dollars over time for all households.
3. Welfare incomes in real 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 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 2022, all example households received additional payments from both the provincial and federal governments related to the increased cost of living due to high inflation. These payments are included where applicable in the table below.

Table 1ON shows the value of the welfare income components of the four example household types in Ontario in 2022. All four households are assumed to be living in Toronto, receiving provincial social assistance starting January 1 and for the entire year, and earning no employment income. The child in the single-parent household is two years old and the children in the couple household are ten and 15. Other assumptions for calculating incomes are in the [methodology section](#).

**Table 1ON: Components of welfare incomes for all example households in Ontario, 2022**

	Unattached single considered employable	Unattached single with a disability	Single parent, one child	Couple, two children
Basic social assistance	\$8,796	\$14,264	\$12,024	\$15,000
Additional social assistance	\$0	\$0	\$0	\$0
Federal child benefits	\$0	\$0	\$6,915	\$11,668
Provincial child benefits	\$0	\$0	\$1,492	\$2,983
Federal tax credits/benefits	\$735	\$861	\$1,570	\$1,949
Provincial tax credits/benefits	\$721	\$747	\$1,102	\$1,769
<b>Total 2022 income</b>	<b>\$10,253</b>	<b>\$15,871</b>	<b>\$23,102</b>	<b>\$33,368</b>

Note: Totals may not add up due to rounding.

Total annual welfare incomes in 2022 ranged from \$10,253 for the unattached single considered employable to \$33,368 for the couple with two children. The income of the unattached single with a disability was \$15,871 and that of the single parent with one child was \$23,102.

**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 OW benefit amounts were unchanged in 2022. Monthly basic ODSP benefits increased by five per cent in September 2022.

**Additional social assistance:** No recurring additional social assistance benefits were available to the example households in 2022.

**Federal child benefits:** Both households with children received the Canada Child Benefit (CCB), which increased with inflation in July 2022 from \$569.42 to \$583.08 per month for a child under six years of age and from \$480.41 to \$491.91 per month for a child aged six to 17.

The COVID-19 pandemic-related CCB Young Child Supplement of \$1,200 that the single-parent household received in 2021 was not available in 2022.

**Provincial child benefits:** Both households with children received the Ontario Child Benefit, which increased with inflation from \$122.83 to \$125.75 per month per child in July 2022.

**Federal tax credits/benefits:** All four households received the GST/HST credit, which increased in July 2022 with inflation. The unattached single considered employable and the unattached single with a disability received \$302.50 in basic GST/HST credit, while the single parent with one child received \$605 and the couple with two children received \$923. The unattached single with a disability also received \$84.51 from the GST/HST credit supplement while the single parent with one child received the maximum amount of \$159.

All households received an additional one-time GST credit payment related to the increased cost of living due to high inflation, paid in November 2022. The unattached single considered employable received \$153, the unattached single with a disability received \$194.09, the single parent with one child received \$386.50, and the couple with two children received \$467.

All four households received the federal climate action incentive (CAI) payment, which began being paid quarterly rather than annually in 2022. The unattached single considered employable and the unattached single with a disability received the basic CAI payment amount for Ontario of \$279.75. The single parent with

one child received the basic amount plus the single parent's qualified dependant amount, for a total of \$419.25. The couple with two children received the basic amount, the spousal amount, and the qualified dependant amount for each child, for a total of \$558.75. The CAI decreased in 2022 compared to 2021 as a result of the switch to quarterly payments.

**Provincial tax credits/benefits:** All four households received the Ontario Trillium Benefit, which increased with inflation in July 2022. The unattached single considered employable received \$59.50 per month from January to June and \$60.71 per month from July to December. The unattached single with a disability received \$61.58 per month from January to June and \$62.85 per month from July to December. The single parent with one child received \$90.83 from January to June and \$92.75 from July to December. The couple with two children received \$145.75 per month from January to June and \$149.03 per month from July to December.

## Cost-of-living payments

As mentioned above, all four households received payments from the federal government related to the higher cost of living resulting from high inflation in 2022. The federal one-time GST credit payment was paid in November 2022 and was equivalent to the two regular GST credit (and credit supplement if applicable) payments received in the latter half of 2022.

**Table 20N: Cost-of-living payments for all example households in Ontario, 2022**

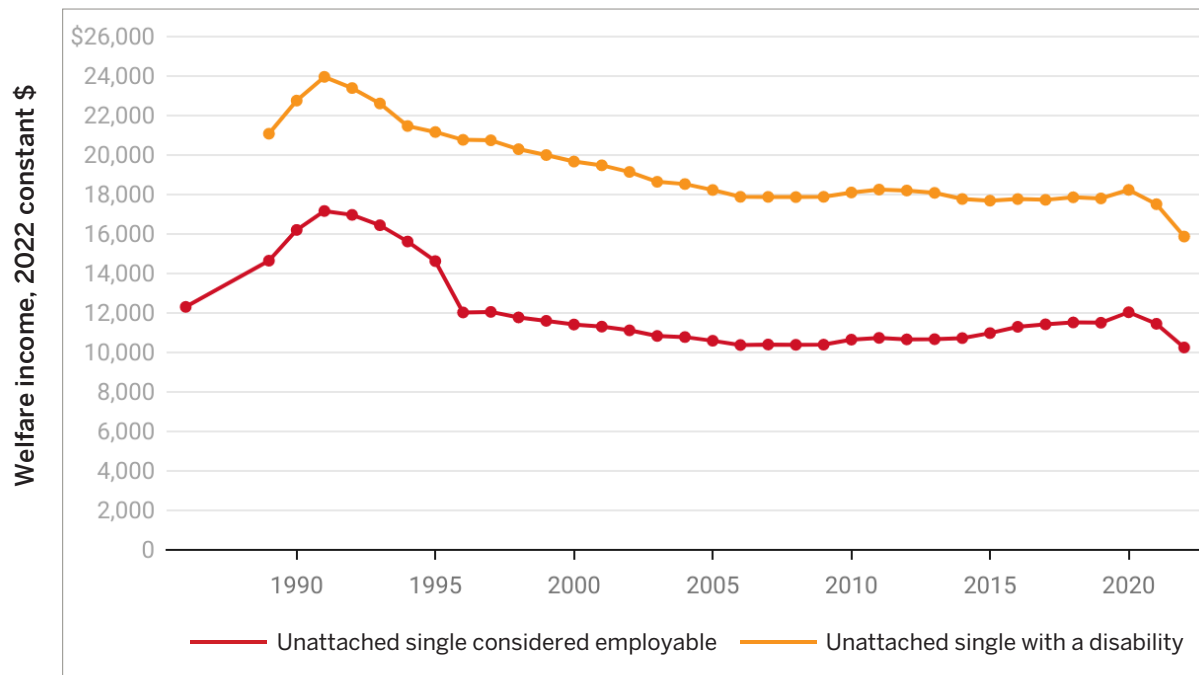
	Unattached single considered employable	Unattached single with a disability	Single parent, one child	Couple, two children
Provincial payments	\$0	\$0	\$0	\$0
Federal payments	\$153	\$194	\$387	\$467
<b>Total 2022 cost-of-living payments</b>	<b>\$153</b>	<b>\$194</b>	<b>\$387</b>	<b>\$467</b>

## Changes to welfare incomes

Figures 1ON and 2ON 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 2022 constant dollars, not real 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.

**Figure 1ON: Welfare incomes for example unattached single households in Ontario 1986–2022, 2022 constant dollars**

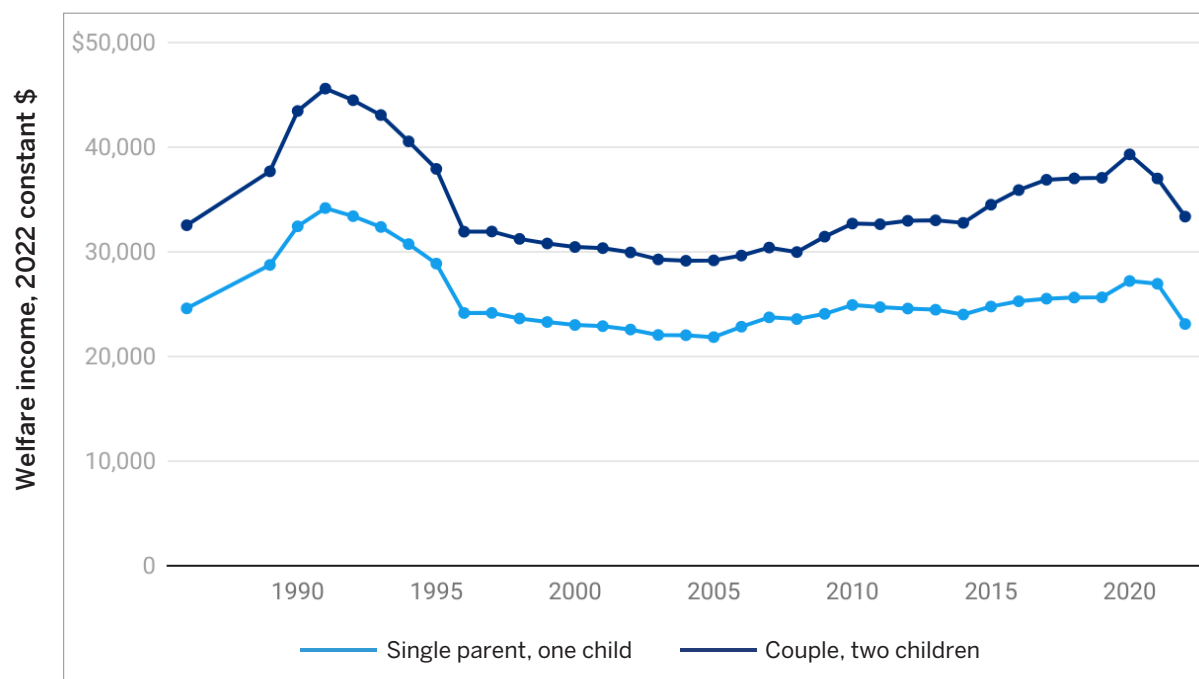


The total welfare income of the **unattached single considered employable** increased through the late 1980s to a peak in 1991, followed by a fairly steep decline until 1996. A period of gradual decline followed until 2009, when a period of gradual increase began. A slightly sharper increase in 2020 resulted from the addition of federal COVID-19 pandemic-related payments and the federal climate action incentive. Declines in 2021 and 2022 were the result of the loss of pandemic-related payments and the impact of high inflation on unchanged basic social assistance benefits. The total welfare income of the unattached single considered employable was \$10,253 in 2022, which is a ten per cent decline in constant dollars compared to 2021.

The welfare income of the **unattached single with a disability** followed a very similar trendline across the time series, although it started at a much higher level and did not decline as drastically in the mid-1990s. A period of gradual decline between then and 2009 was followed by a period of relative stasis until 2020, when pandemic-related payments and the federal climate action incentive resulted in a slight increase. Declines in 2021 and 2022 similarly resulted from the loss of pandemic-related payments and the impact of high inflation on unchanged basic social assistance benefits. The total welfare income of the unattached single with a

disability was \$15,871 in 2022, which is a nine per cent decline in constant dollars compared to 2021.

**Figure 20N: Welfare incomes for example households with children in Ontario 1986–2022, 2022 constant dollars**



The total welfare income of the **single parent with one child** followed a similar pattern to those of unattached singles, with the peak in 1991 and a sharp decline in the five years after; this was followed by a gradual decline through 2005, a gradual increase until 2010, and then a period of relative stasis until 2019. The increase in 2020 was due to federal COVID-19 pandemic-related payments and the introduction of the federal climate action incentive. The sharp decrease to \$23,102 in 2022 was due to the loss of pandemic payments and the impact of high inflation on unchanged basic benefits and is a 14 per cent decline compared to 2021 in constant dollars.

The total welfare income of the **couple with two children** followed a nearly identical trajectory across the time series, although at a higher income level. The increase that started in 2015 was largely due to changes to federal child benefits. The increase in 2020 and the declines thereafter were due to the same factors as those affecting the income of the single parent with one child and the unattached single adults. The decline to \$33,368 in 2022 is a ten per cent decrease in constant dollars compared to 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.

As mentioned in the Introduction, there are two commonly used measures of poverty in Canada:

- 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 represents a basic standard of living.
- The Deep Income Poverty (MBM-DIP) threshold 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 (i.e., 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 food, clothing, and shelter.

Note that MBM thresholds vary by province and community size, and LICO thresholds vary by community size. As such, we use the thresholds for the province's largest city, Toronto, in the analysis below. As well, the LIM thresholds for 2022 are estimates based on increasing the 2021 thresholds to account for inflation.

Also note that none of the poverty or low-income measures currently in use in Canada accounts for the higher cost of living faced by people with disabilities, and that 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](#).

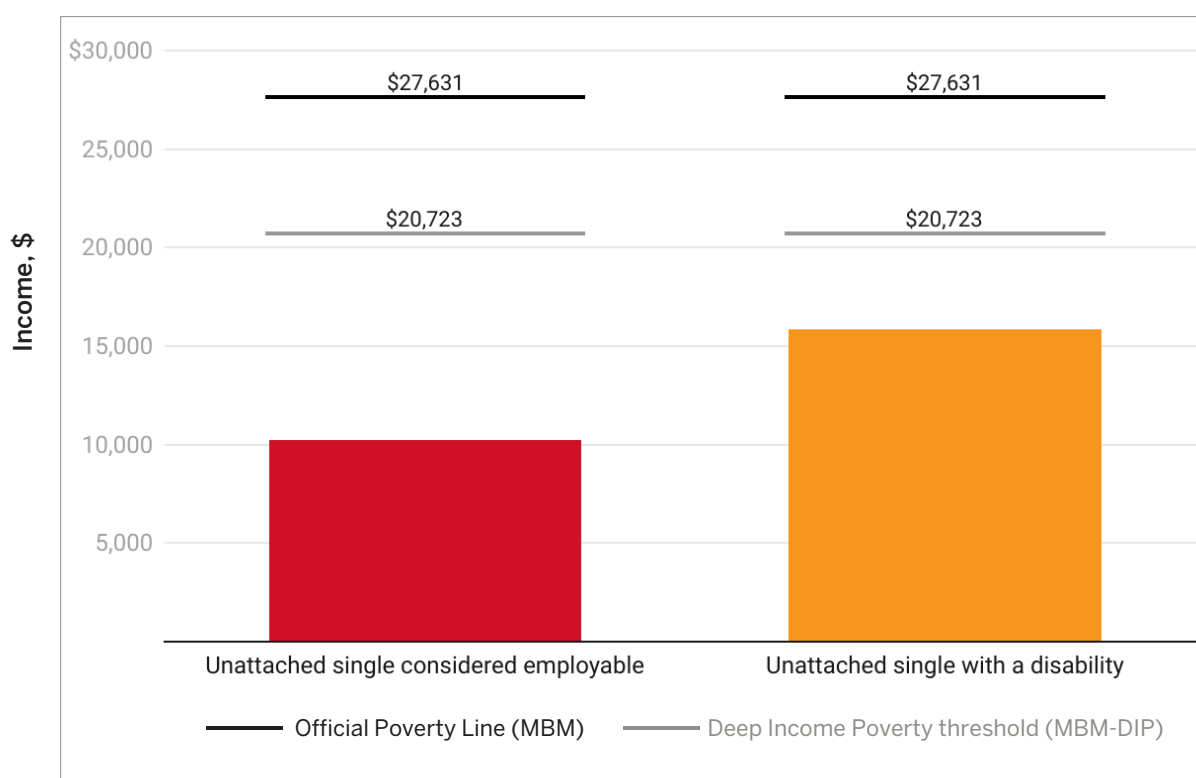


## Poverty threshold comparisons

Figures 3ON and 4ON compare 2022 welfare incomes for the four example household types to the 2022 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 2022, and all four were below the MBM-DIP. This means that all four households were not only living in poverty in 2022, they were living in deep poverty.

**Figure 3ON: Welfare incomes and poverty thresholds for example unattached single households in Ontario, 2022**

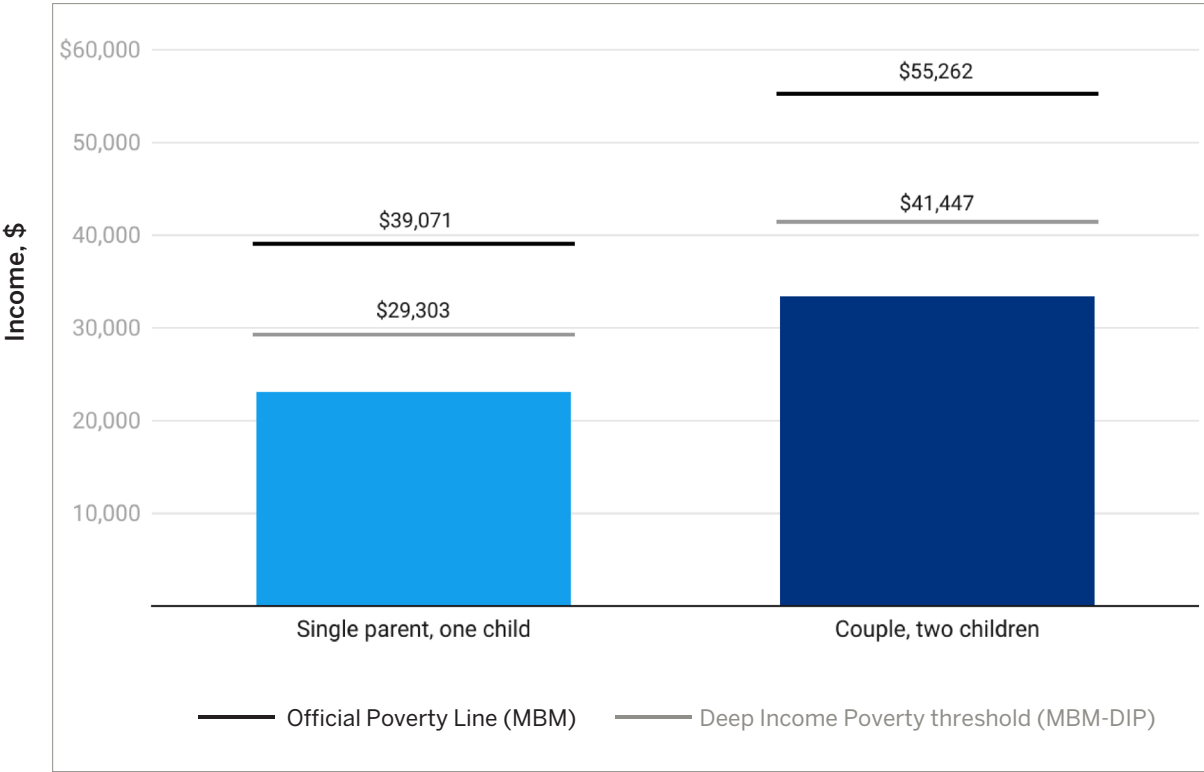


The **unattached single considered employable** had the lowest income relative to the poverty thresholds. Their income was \$10,471 below the Deep Income Poverty threshold and \$17,378 below the Poverty Line. This means their income was only 49 per cent of the MBM-DIP and only 37 per cent of the MBM.

The **unattached single with a disability** fared better, with an income that was \$4,852 below the Deep Income Poverty threshold and \$11,760 below the Poverty Line. This means their income was 77 per cent of the MBM-DIP and 57 per cent of the MBM.

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

**Figure 4ON: Welfare incomes and poverty thresholds for example households with children in Ontario, 2022**



The **single parent with one child** had a total welfare income that was \$6,201 below the Deep Income Poverty threshold and \$15,969 below the Poverty Line. This means their income was 79 per cent of the MBM-DIP and 59 per cent of the MBM.

The **couple with two children** had the highest welfare income relative to the poverty thresholds. Their income was \$8,078 below the Deep Income Poverty threshold and \$21,894 below the Poverty Line. This means their income was 81 per cent of the MBM-DIP and 60 per cent of the MBM.

## Low-income threshold comparisons

The welfare incomes of the example households were also below, and in one household 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 35 per cent of the LIM and 42 per cent of the LICO. The **couple with two children** had the highest income relative to the LIM, at 57 per cent. Their income was also 72 per cent of the LICO.

The **single parent with one child** had an income that was highest relative to the LICO, at 78 per cent. Their income was also 56 per cent of the LIM. The **unattached single with a disability** had an income that was 54 per cent of the LIM and 65 per cent of the LICO.

## Changes to adequacy of welfare incomes

Figures 5ON and 6ON 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.

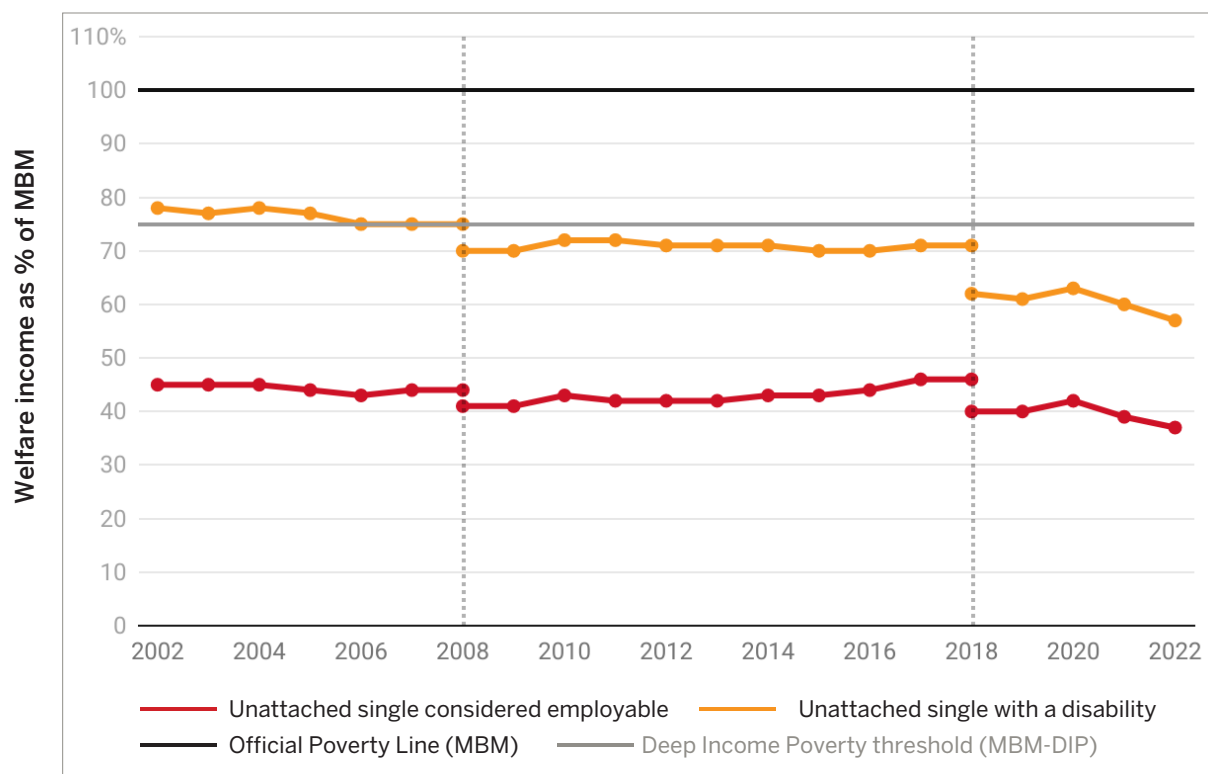
The black line at the top of each of the graphs (i.e., the 100 per cent threshold) represents Canada's Official Poverty Line. This means that the graphs show how far below the Poverty Line the four households' total welfare incomes have been in each year over the past 20 years.

The grey line indicates the Deep Income Poverty threshold, which is 75 per cent of the MBM. The graphs therefore also show the relationship between total welfare incomes and deep poverty in each year over the past 20 years.

Three trendlines for each household are shown in the graphs. These lines illustrate the relationship between welfare incomes and changes made to the MBM due to "rebasings." The two rebasings, occurring in 2008 and 2018, are indicated with a dotted vertical line. Rebasing updates the measure, including the items and costs included in the basket, to better reflect contemporary circumstances, and typically creates a higher poverty threshold than that of a previous base. The trendlines demonstrate changes to household poverty levels within the years in which each base is applied. A trendline rise within those periods indicates an improvement in a household's level of poverty while a decline indicates a deepening of their poverty.

Note that MBM thresholds reflect the conditions in each province and vary by community size. The MBM thresholds used here are for Toronto. More information is in the [methodology section](#).

**Figure 50N: Welfare incomes as a percentage of the MBM for example unattached single households in Ontario, 2002–2022**



The welfare income of the **unattached single considered employable** was lowest relative to the Poverty Line of all example households in Ontario across the time series. They started the time series in 2002 at 45 per cent of the Poverty Line and stayed virtually the same until 2017. After a drop in 2018, their income declined to a low of only 37 per cent of the Poverty Line in 2022.

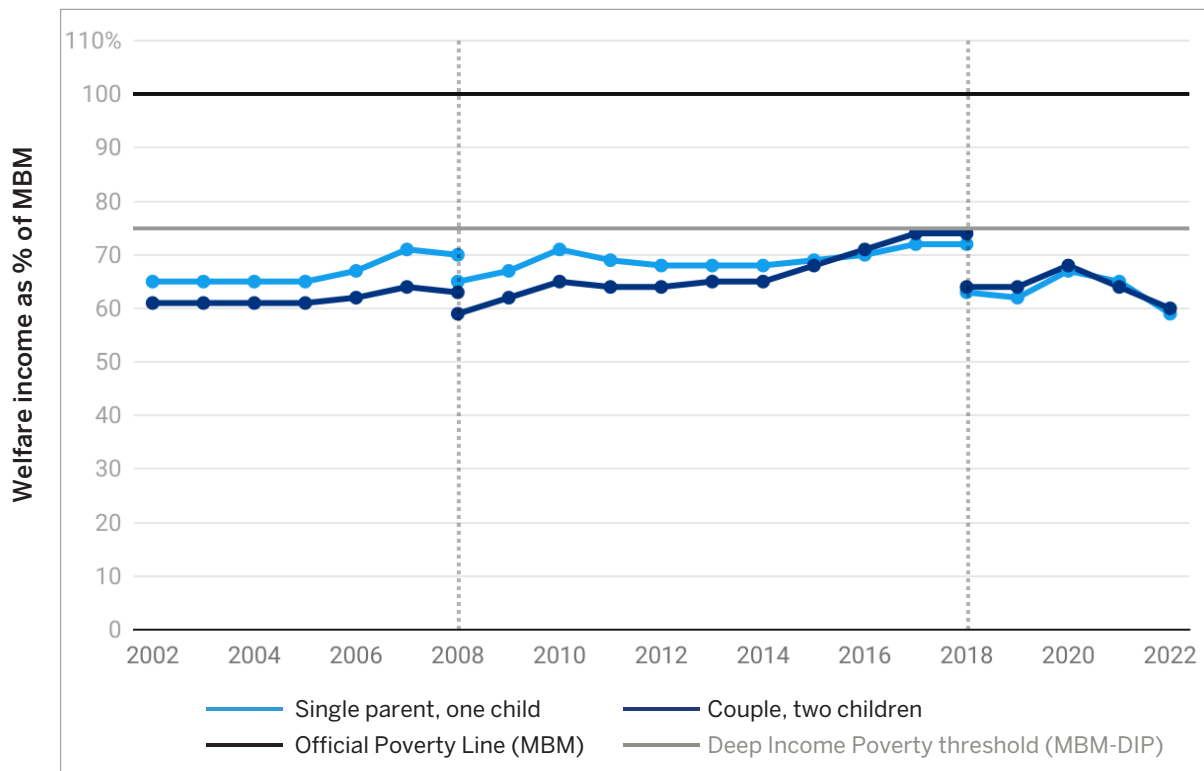
Overall, the welfare income of the unattached single considered employable decreased by eight percentage points across the time series, which represents a deepening of their poverty over the last 20 years. As well, the income of the unattached single considered employable was below the Deep Income Poverty threshold across the entire time series, which means they would have consistently lived in deep poverty for 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. After a gradual decline followed by a long period of stasis, their income relative to the Poverty Line dropped in 2018 and declined further to 57 per cent in 2022.

Overall, the welfare income of the unattached single with a disability decreased by 21 percentage points relative to the Poverty Line between 2002 and 2022. This represents a significant deepening of their poverty across the time series. As well,

their income started the time series above the Deep Income Poverty threshold but fell below the threshold starting in 2006, meaning that they would have consistently lived in deep poverty for the majority of the past 20 years.

**Figure 6ON: Welfare incomes as a percentage of the MBM for example households with children in Ontario, 2002–2022**



The welfare income of the **single parent with one child** started the time series in 2002 at 65 per cent of the Poverty Line and gradually increased until 2017 with some variations due to rebasing. After 2018, their income rose then fell to 59 per cent of the Poverty Line in 2022.

Overall, the welfare income of the single parent with one child declined by six percentage points between 2002 and 2022, which represents a deepening of their poverty across the time series. As well, their income was below the Deep Income Poverty threshold across the entire time series, meaning that they would have consistently lived in deep poverty for 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, gradually increasing to a high in 2017. After 2018, their income also rose and then fell to 60 per cent of the Poverty Line in 2022.

Overall, the welfare income of the couple with two children ended the time series slightly lower relative to the Poverty Line in 2022 than it was in 2002. This indicates that their level of poverty remained virtually unchanged across the time series. Their income was also below the Deep Income Poverty threshold across the entire time series, meaning that they would have consistently lived in deep poverty for 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 cost of living-related payments.
2. Welfare incomes in 2022 constant dollars over time for all households.
3. Welfare incomes in real dollars over time for all households.
4. Adequacy of welfare incomes: a comparison of each household's welfare income with all four poverty and low-income thresholds.
5. Adequacy over time: each household's welfare income relative to the Official Poverty Line (MBM) from 2002–2022.

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 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 2022, all example households received additional payments from both the provincial and federal governments related to the increasing cost of living due to high inflation. These payments are included where applicable in the table below.

Table 1PE shows the value of the welfare income components of the four example household types in Prince Edward Island in 2022. All four households are assumed to be living in Charlottetown, receiving provincial social assistance starting January 1 and for the entire year, and earning no employment income. The child in the single-parent household is two years old and the children in the couple household are ten and 15. Other assumptions for calculating incomes are in the [methodology section](#).

**Table 1PE: Components of welfare incomes for all example households in Prince Edward Island, 2022**

	Unattached single considered employable	Unattached single with a disability*	Single parent, one child	Couple, two children
Basic social assistance	\$15,320	\$17,120	\$20,581	\$32,274
Additional social assistance	\$190	\$190	\$360	\$1,110
Federal child benefits	\$0	\$0	\$6,915	\$11,668
Provincial child benefits	\$0	\$0	\$0	\$0
Federal tax credits/benefits	\$551	\$605	\$1,151	\$1,390
Provincial tax credits/benefits	\$800	\$800	\$1,155	\$1,455
<b>Total 2022 income</b>	<b>\$16,861</b>	<b>\$18,715</b>	<b>\$30,162</b>	<b>\$47,897</b>

Note: Totals may not add up due to rounding.



\* AccessAbility Supports provides people 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 circumstances.

Total annual welfare incomes in 2022 ranged from \$16,861 for the unattached single considered employable to \$47,897 for the couple with two children. The income of the unattached single with a disability was \$18,715 and that of the single parent with one child was \$30,162.

**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. In January 2022, the former monthly Basic Allowance (BA) amounts were collapsed into a single monthly Basic Unit Rate (BUR). The BUR was higher than the BA amounts by \$50 per month for the unattached single considered employable, \$121 per month for the single parent with one child, and \$375 per month for the couple with two children. Monthly BUR amounts increased again in December 2022 to include the formerly separate \$25 per adult Local Transportation amount as well as an additional \$36 for both unattached single households, \$58 for the single parent with one child, and \$123 for the couple with two children. (Note, however, that the Local Transportation amount was previously part of the Assured Income benefit for the unattached single with a disability and was incorporated into their BUR as of January 2022.) In December 2022, monthly shelter allowance amounts also increased by \$56 for the unattached single households, \$39 for the single parent with one child, and \$50 for the couple with two children.

In addition, the unattached single with a disability received a monthly Community Living Expense amount of \$150.

The unattached single with a disability is also eligible for a wide range of disability-specific supports through the AccessAbility Supports Program, including personal, housing, caregiver, and community supports. These supports are provided based on a monthly funding ceiling that is determined according to a capability assessment and through case management wherein clients identify eligible supports within the ceiling amounts. Eleven monthly funding ceiling levels range from \$0 (non-funded supports) to \$4,000. Funding is typically paid directly to the service provider.

**Additional social assistance:** 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 did not change in 2022). As well, the Communication Rate of \$40 per month for unattached single households or \$60 per month for households with dependants became available to all households as of December 2022.

In March 2022, a One-Time Inflation Top-Up Payment of \$150 per individual in the household (including children) was provided to all households relying on social assistance and Assured Income in recognition of higher costs resulting from high inflation.

**Federal child benefits:** Both households with children received the Canada Child Benefit (CCB), which increased with inflation in July 2022 from \$569.42 to \$583.08 per month for a child under six years of age and from \$480.41 to \$491.91 per month for a child aged six to 17.

The COVID-19 pandemic-related CCB Young Child Supplement of \$1,200 that the single-parent household received in 2021 was not available in 2022.

**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 2022 with inflation. The unattached single considered employable and the unattached single with a disability received \$302.50 in basic GST/HST credit, while the single parent with one child received \$605 and the couple with two children received \$923. Three households also received the GST/HST credit supplement: the unattached single considered employable received \$60.43, the unattached single with a disability received \$96.43, and the single parent with one child received the maximum amount of \$159.

All households received a one-time GST credit payment related to the increased cost of living due to high inflation, paid in November 2022. The unattached single considered employable received \$187.73, the unattached single with a disability received \$205.73, the single parent with one child received \$386.50, and the couple with two children received \$467.

**Provincial tax credits/benefits:** All four households also received the PEI Sales Tax Credit (STC) of \$110 per year for an individual plus \$55 for a spouse, common-law partner, or eligible dependant. These amounts remained unchanged in 2022.

In addition, all four households received a one-time Carbon Rebate payment of \$140 per household, paid in July 2022 with the STC, as part of continuing discussions between the provincial and federal governments about carbon pricing programs.

A one-time inflationary support payment was also paid in July 2022 with the STC to eligible residents earning \$70,000 or less per year, in the amount of \$150 per single-person household and \$300 per couple or single parent.

Two benefits related to addressing the impact of Hurricane Fiona were paid in PEI in 2022. A one-time relief payment of \$150 for each social assistance or Assured Income recipient and dependant was made in September, while a one-time payment of \$250 was made through the Red Cross in fall 2022.

## Cost-of-living payments

As mentioned above, all four households received payments from both the provincial and federal governments related to the higher cost of living resulting from high inflation in 2022. Two one-time provincial inflationary support payments totalled \$300 for the two unattached single households, \$600 for the single parent with one child, and \$900 for the couple with two children. The federal one-time GST credit payment was paid in November 2022 and was equivalent to the two regular GST credit (and credit supplement if applicable) payments received in the latter half of 2022.

**Table 2PE: Cost-of-living payments for all example households in Prince Edward Island, 2022**

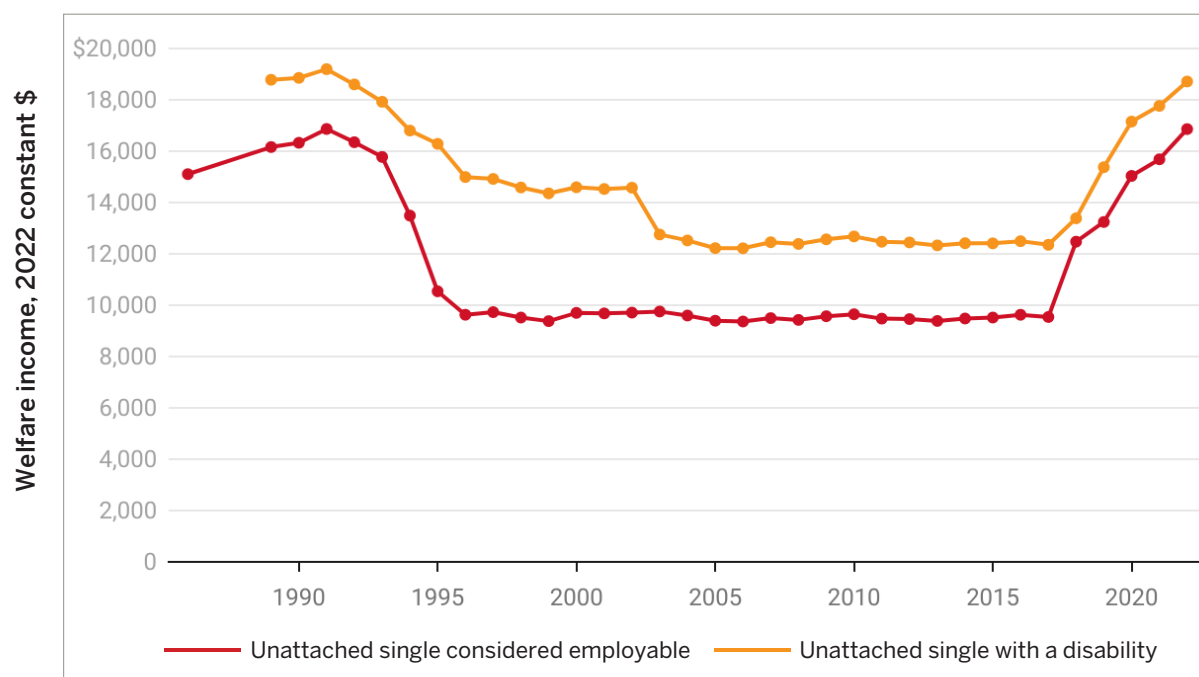
	Unattached single considered employable	Unattached single with a disability	Single parent, one child	Couple, two children
Provincial payments	\$300	\$300	\$600	\$900
Federal payments	\$188	\$206	\$387	\$467
<b>Total 2022 cost-of-living payments</b>	<b>\$488</b>	<b>\$506</b>	<b>\$987</b>	<b>\$1,367</b>

## Changes to welfare incomes

Figures 1PE and 2PE 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 2022 constant dollars, not real 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.

It is important to note that Prince Edward Island is the only jurisdiction in which the total welfare incomes of all the example households increased in 2022 or, in the case of the single parent with one child, remained virtually the same.

**Figure 1PE: Welfare incomes for example unattached single households in Prince Edward Island 1986–2022, 2022 constant dollars**

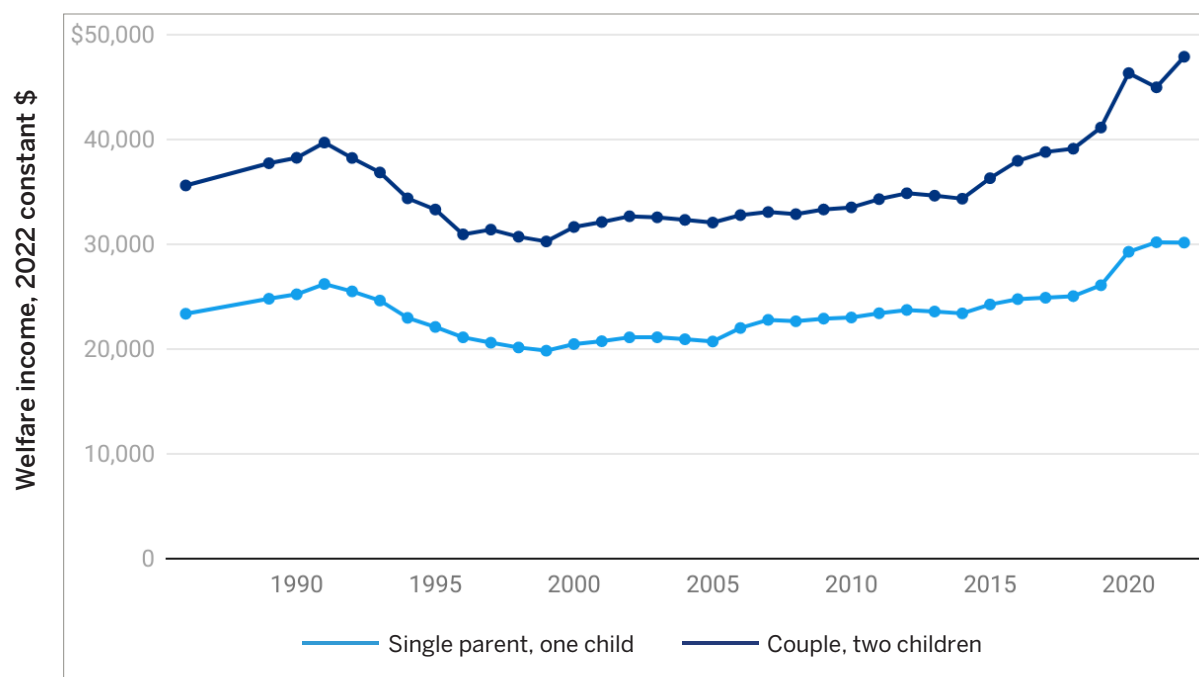


After a period of growth through the late 1980s, the total welfare income of the **unattached single considered employable** declined significantly between 1991 and 1996, followed by a long period of near stasis that lasted until 2017. Large increases from 2018 through to 2022 culminated in a total welfare income of \$16,861 in 2022, which is an increase of 77 per cent compared to 2017 and eight per cent compared to 2021 in constant dollars.

The total welfare income of the **unattached single with a disability** saw a similar trend through the early 1990s, with a less severe decline through the 1990s, a steep drop in 2003, and a period of relative stability through 2017. Increases from 2018 through to 2021 resulted in a total welfare income for this household of \$18,715 in 2022, which is an increase of 52 per cent compared to 2017 and five per cent compared to 2021 in constant dollars.

The 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 for the unattached single with a disability through the AccessAbility Supports program. Increases in 2019 through 2022 were due to the combination of basic benefit increases, provincial and federal COVID-19 pandemic-related payments in 2020 and 2021, and inflation- and Hurricane Fiona-related support payments in 2022.

**Figure 2PE: Welfare incomes for example households with children in Prince Edward Island 1986–2022, 2022 constant dollars**



The welfare income of the **single parent with one child** saw a slight rise in income through the late 1980s and early 1990s, followed by declines through the 1990s, a period of relative stasis to the mid-2000s, and gradual increases through to 2019. The welfare income of the **couple with two children** followed a similar trajectory. Changes to federal child benefits between 2015 and 2017 account for the increases in those years, while higher basic social assistance benefits since 2017, provincial and federal COVID-19 pandemic-related payments in 2020 and 2021, and inflation- and Hurricane Fiona-related support payments in 2022 saw welfare incomes reach their highest levels.

In 2022, the total welfare income of the **single parent with one child** was \$30,162. This represents a slight decrease of \$32 compared to 2021 in constant dollars, which is largely due to the loss of the federal CCB Young Child Supplement and the impact of high inflation. The total welfare income of the **couple with two children** was \$47,897, which is an increase of six per cent compared to 2021 in constant dollars.

## 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.

As mentioned in the Introduction, there are two commonly used measures of poverty in Canada:

- 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 represents a basic standard of living.
- The Deep Income Poverty (MBM-DIP) threshold 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 (i.e., 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 food, clothing, and shelter.

Note that MBM thresholds vary by province and community size, and LICO thresholds vary by community size. As such, we use the thresholds for the province's largest city, Charlottetown, in the analysis below. As well, the LIM thresholds for 2022 are estimates based on increasing the 2021 thresholds to account for inflation.

Also note that none of the poverty or low-income measures currently in use in Canada accounts for the higher cost of living faced by people with disabilities, and that 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](#).

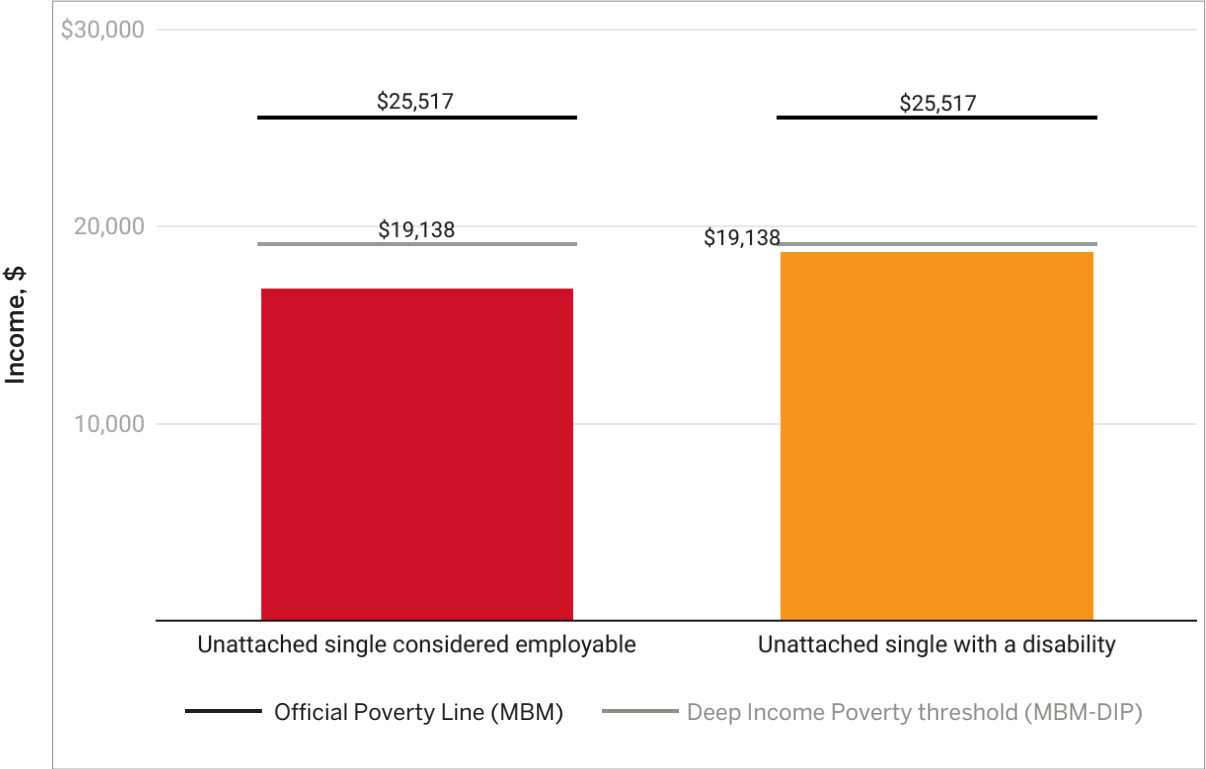
## Poverty threshold comparisons

Figures 3PE and 4PE compare 2022 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 2022, and two of the four were below the MBM-DIP. This means that all four PEI households were living in poverty in 2022, and two of the four were living in deep poverty.



**Figure 3PE: Welfare incomes and poverty thresholds for example unattached single households in Prince Edward Island, 2022**



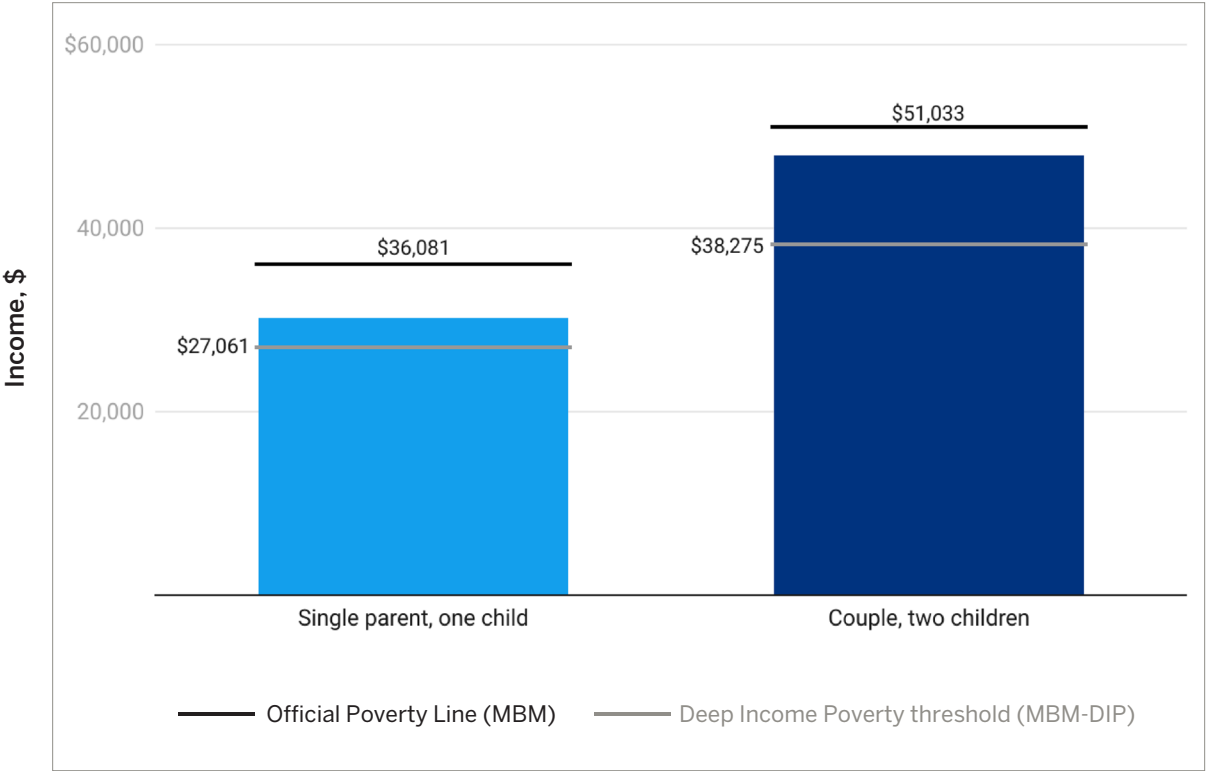
The **unattached single considered employable** had the lowest income relative to the poverty thresholds. Their income was \$2,277 below the Deep Income Poverty threshold and \$8,656 below the Poverty Line. This means their income was 88 per cent of the MBM-DIP and 66 per cent of the MBM.

The **unattached single with a disability** fared better, with a welfare income that was only \$423 below the Deep Income Poverty threshold and \$6,802 below the Poverty Line. This means their income was 98 per cent of the MBM-DIP and 73 per cent of the MBM.

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



**Figure 4PE: Welfare incomes and poverty thresholds for example households with children in Prince Edward Island, 2022**



The **single parent with one child** had a welfare income that was \$3,101 above the deep poverty threshold but \$5,920 below the Poverty Line. This means their income was 111 per cent of the MBM-DIP but 84 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 \$9,622 above the Deep Income Poverty threshold but remained below the Poverty Line by \$3,136. This means their income was 125 per cent of the MBM-DIP and 94 per cent of the MBM.

### Low-income threshold comparisons

The welfare incomes of all four households were below the LIM threshold and two households were below the LICO threshold, 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 58 per cent of the LIM and 83 per cent of the LICO. The highest income relative to the thresholds was that of the **couple with two children**, whose total welfare income was 82 per cent of the LIM and 125 per cent of the LICO.

The **unattached single with a disability** had an income that was 64 per cent of the LIM and 92 per cent of the LICO. The income of the **single parent with one child** was 73 per cent of the LIM and 122 per cent of the LICO.

## Changes to adequacy of welfare incomes

Figures 5PE and 6PE 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.

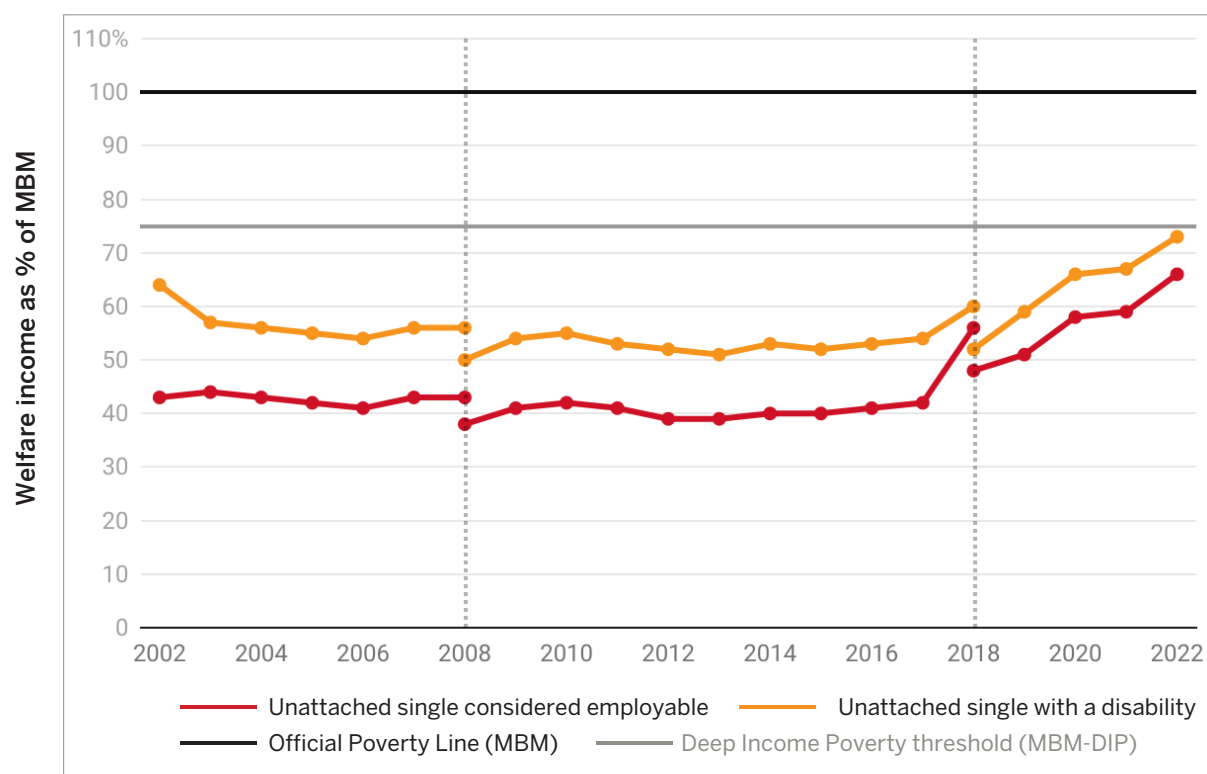
The black line at the top of each of the graphs (i.e., the 100 per cent threshold) represents Canada's Official Poverty Line. This means that the graphs show how far below the Poverty Line the four households' total welfare incomes have been in each year over the past 20 years.

The grey line indicates the Deep Income Poverty threshold, which is 75 per cent of the MBM. The graphs therefore also show the relationship between total welfare incomes and deep poverty in each year over the past 20 years.

Three trendlines for each household are shown in the graphs. These lines illustrate the relationship between welfare incomes and changes made to the MBM due to "rebasings." The two rebasings, occurring in 2008 and 2018, are indicated with a dotted vertical line. Rebasing updates the measure, including the items and costs included in the basket, to better reflect contemporary circumstances, and typically creates a higher poverty threshold than that of a previous base. The trendlines demonstrate changes to household poverty levels within the years in which each base is applied. A trendline rise within those periods indicates an improvement in a household's level of poverty while a decline indicates a deepening of their poverty.

Note that MBM thresholds reflect the conditions in each province and vary by community size. The MBM thresholds used here are for Charlottetown. More information is in the [methodology section](#).

**Figure 5PE: Welfare incomes as a percentage of the MBM for example unattached single households in Prince Edward Island, 2002–2022**



The welfare income of the **unattached single considered employable** was lowest relative to the Poverty Line of all the example households. In 2002, their income was only 43 per cent of the Poverty Line. After a long period of relative stasis, their income began to improve relative to the Poverty Line in 2018, reaching its highest level of 66 per cent of the Poverty Line in 2022.

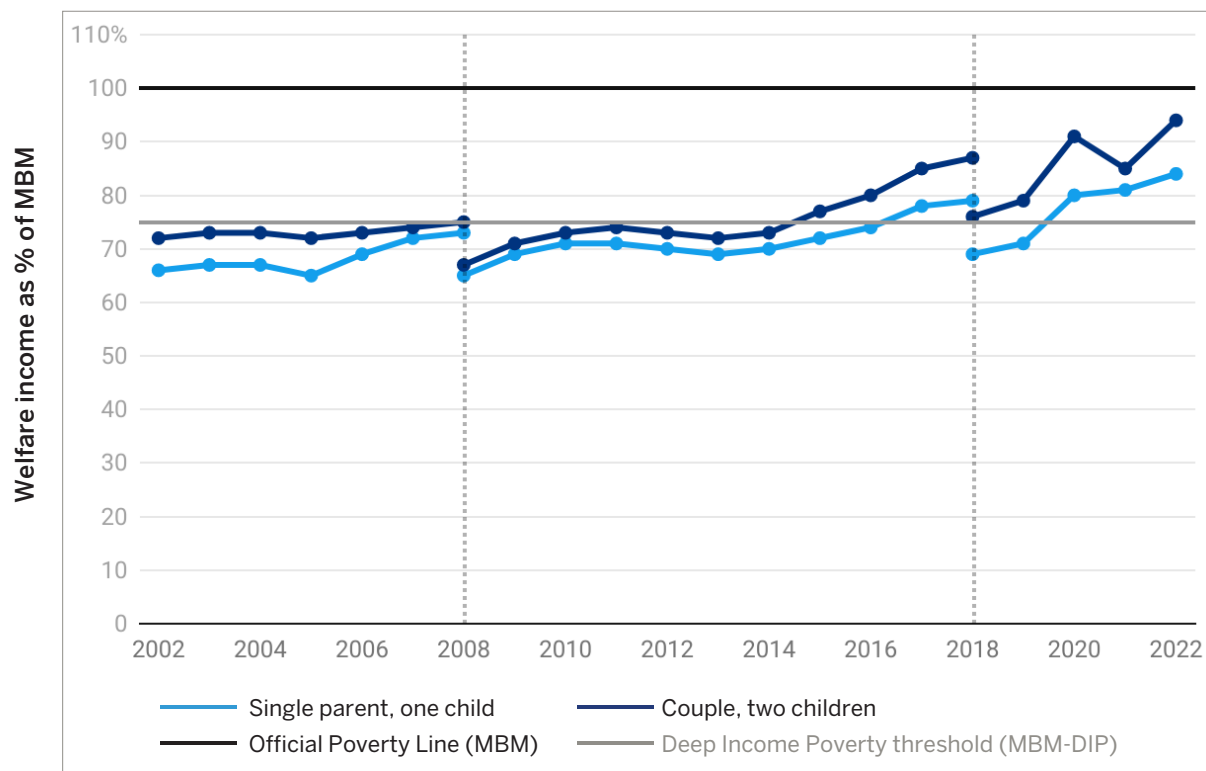
Overall, the income of the unattached single considered employable increased by 23 percentage points relative to the Poverty Line across the entire time series. This represents a substantial improvement in the depth of their poverty over the past 20 years. It is important to note, however, that this household was living below the Deep Income Poverty threshold across the entire time series and was still living in deep poverty in 2022.

The welfare income of the **unattached single with a disability** started the time series in 2002 at 64 per cent of the Poverty Line, after which it declined and plateaued until 2017. Starting in 2018, their income also experienced increases relative to the Poverty Line, ending the time series at its highest point: 73 per cent.

Overall, the welfare income of the unattached single with a disability was nine percentage points higher relative to the Poverty Line in 2022 than at the start of the time series in 2002. This represents an improvement in the depth of their

poverty over the past 20 years. However, despite recent gains, their income was below the Deep Income Poverty threshold across the entire time series, meaning that they would have consistently lived in deep poverty for the last 20 years.

**Figure 6PE: Welfare incomes as a percentage of the MBM for example households with children in Prince Edward Island, 2002–2022**



The welfare income of the **single parent with one child** started the time series at 66 per cent of the Poverty Line, staying relatively constant through to 2013, then increasing until 2017. After the 2018 rebasing, their income declined relative to the Poverty Line, then increased steadily through to 2022, where it ended the time series at 84 per cent of the Poverty Line.

Overall, the welfare income of the single parent with one child ended the time series 22 percentage points higher relative to the Poverty Line than it began in 2002. This indicates a significant improvement in the depth of their poverty across the entire time series. Despite the important progress made in recent years, their income remained below the Deep Income Poverty threshold for most of the time series, meaning that they consistently lived in deep poverty for the 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. Starting the time series at 72 per cent of

the Poverty Line, their income stayed relatively constant through to 2014, then increased through to 2017. After 2018, their income fluctuated relative to the Poverty Line, ending the time series at the high point of 94 per cent of the Poverty Line.

Overall, the welfare income of the couple with two children ended the time series 22 percentage points higher relative to the Poverty Line than it began in 2002. Again, this indicates a significant improvement in the depth of their poverty across the time series. However, their income was below the Deep Income Poverty threshold for most of the time series, meaning that they consistently lived in deep poverty for the majority of the time period prior to the recent progress.

## 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 cost of living-related payments.
2. Welfare incomes in 2022 constant dollars over time for all households.
3. Welfare incomes in real dollars over time for all households.
4. Adequacy of welfare incomes: a comparison of each household's welfare income with all four poverty and low-income thresholds.
5. Adequacy over time: each household's welfare income relative to the Official Poverty Line (MBM) from 2002–2022.

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 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 2022, all example households received additional payments from both the provincial and federal governments related to the increased cost of living due to high inflation. These payments are included where applicable in the table below.

Table 1QC shows the value of the welfare income components of the four example household types in Quebec in 2022. All four households are assumed to be living in Montreal, receiving provincial social assistance starting January 1 and for the entire year, and earning no employment income. The child in the single-parent household is two years old and the children in the couple household are ten and 15. Other assumptions for calculating incomes are in the <methodology section>.

**Table 1QC: Components of welfare incomes for all example households in Quebec, 2022**

	Unattached single considered employable	Unattached single with a disability	Single parent, one child	Couple, two children
Basic social assistance	\$18,257*	\$13,656	\$10,440	\$34,446*
Additional social assistance	\$0	\$0	\$1,410	\$1,609
Federal child benefits	\$0	\$0	\$6,915	\$11,668
Provincial child benefits	\$0	\$0	\$3,531	\$5,444
Federal tax credits/benefits	\$507	\$557	\$1,151	\$1,390
Provincial tax credits/benefits	\$2,142	\$2,142	\$2,268	\$3,781
<b>Total 2022 income</b>	<b>\$20,905</b>	<b>\$16,355</b>	<b>\$25,715</b>	<b>\$58,338</b>

Note: Totals may not add up due to rounding.

\* These amounts reflect a significant policy shift in 2022 that has impacted the benefits available to people pursuing employment-related training and other activities. This shift is described below. Note that participation in these activities is mandatory for new social assistance recipients (unless they qualify for Social Solidarity or are otherwise exempt due to their circumstances).

Total annual welfare incomes in 2022 ranged from \$16,355 for the unattached single with a disability to \$58,338 for the couple with two children. The unattached single considered employable received \$20,905 and the single parent with one child received \$25,715.

**Basic social assistance:** The unattached single considered employable and the couple with two children households received Aim for Employment benefits for the first six months of 2022. In the latter six months of 2022, they received the Allocation d'aide de l'emploi, or Manpower Training, benefits under the Aim for Employment program.

For the first six months of 2022, these two households received basic Aim for Employment program allowances: \$681 per month for the unattached single considered employable and \$1,054 per month for the couple with two children. These allowances increase with inflation in January of each year. In addition, they received the 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 — rather than \$165 per month per adult for other types of activities — for both households. These amounts remained unchanged in 2022. These households also received the Monthly Adjustment amount of \$45 per month for the first six months of 2022, which also remained unchanged in 2022.

Starting in July, these two households received weekly Manpower Training benefits. The amount of these benefits depends on which of the three program pathways that the person is enrolled in. Our calculations reflect the maximum available benefit amount of \$475 per week for each adult in the household, which applies to those people in the Skills Development Component who undertake qualifying training activities.



## Aim for Employment and Manpower Training

The move to the much higher weekly Manpower Training benefits in July 2022 is the result of a major policy change in Quebec that is intended to incentivize work-related activity by making Aim for Employment recipients eligible for the same benefits available to other Quebecers receiving training and employment supports. As a result, the unattached single considered employable and the couple with two children became ineligible for regular monthly Aim for Employment benefits as of July but stayed on the Aim for Employment caseload. The inclusion of this change in our calculations reflects both Quebec's mandatory enrolment in the Aim for Employment program for new social assistance recipients considered employable as well as the assumptions [in this report's methodology](#).

The level of benefits included in our calculations reflects only one of three pathways within the Aim for Employment program. The Intensive Employment Search component and the Development of Social Skills component both provide a Participation Allowance of \$70 a week in addition to the basic benefit. The Skills Development Component has three levels of employment-assistance allowance: \$370 a week for general training, Job Readiness Projects, and the Targeted Initiative for Older Workers; \$475 a week for qualifying training (which we have included in our calculations, as noted above); and an amount equal to the minimum wage for 35 hours of work for the Support for Self-Employment Measure. Note that participation in this program is only available for 12 months, with a possible extension to 24 months. Following this period, a household would be eligible to receive regular Social Assistance program monthly benefit amounts; in 2022, these were \$681 per month for the unattached single considered employable and \$1,054 per month for the couple with two children, plus any associated additional allowances.

The unattached single with a disability received Social Solidarity program benefits in the amount of \$1,035 per month. The single parent with one child received Social Assistance program benefits in the amount of \$681 per month. Both Social Assistance and Social Solidarity benefits increase with inflation every January. For the single parent with one child, our calculations also include the Temporarily Limited Capacity Allowance of \$144 per month from the Social Assistance program, which increased from \$140 in 2021. Both households also received the Monthly Adjustment amount of \$45 per month for the single parent with one child and \$103 per month for the unattached single with a disability, which remained

unchanged in 2022. (Note that although the single parent is typically required to take part in the Aim for Employment program, our calculations reflect non-participation due to the young age of their child.)

**NOTE:** The Government Action Plan for Economic Inclusion and Social Participation 2017–2023, which was 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, 2022, the amount of the ajustement is \$365 per month for unattached singles and single-parent families and \$227 per month for two-adult families.

**Additional social assistance:** In addition to basic assistance, both households with children received \$1,410 through the Shelter Allowance administered through Revenu Québec, which increased from \$100 per month to \$170 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 2022.

**Federal child benefits:** Both households with children received the Canada Child Benefit (CCB), which increased with inflation in July 2022 from \$569.42 to \$583.08 per month for a child under six years of age and from \$480.41 to \$491.91 per month for a child aged six to 17.

The COVID-19 pandemic-related CCB Young Child Supplement of \$1,200 that the single-parent household received in 2021 was not available in 2022.

**Provincial child benefits:** Both households with children received the Family Allowance, which increases with inflation each January and, for 2022, was \$2,614 for one child and \$5,228 for two children. The single parent with one child received the Family Allowance Single Parent Supplement of \$917. The couple with two children also received the School Supply Supplement of \$108 per child, which was slightly increased in 2022.

**Federal tax credits/benefits:** All four households received the GST/HST credit, which increased in July 2022 with inflation. The unattached single considered employable and the unattached single with a disability received \$302.50 in basic GST/HST credit, while the single parent with one child received \$605 and the couple with two children received \$923. Three households also received the GST/

HST credit supplement: the unattached single received \$34.11, the unattached single with a disability received \$67.83, and the single parent with one child received the maximum amount of \$159.

All households received an additional one-time GST credit payment related to the increased cost of living due to high inflation, paid in November 2022. The unattached single considered employable received \$169.97, the unattached single with a disability received \$187.13, the single parent with one child received \$386.50, and the couple with two children received \$467.

**Provincial tax credits/benefits:** All four households received the Quebec Solidarity Tax Credit, which increased with inflation in July 2022 from \$85.67 to \$87.92 per month for the unattached single households, from \$96.08 to \$98.58 for the single parent with one child, and from \$130.00 to \$133.42 for the couple with two children.

## Cost-of-living payments

As mentioned above, all four households received payments from both the provincial and federal governments related to the higher cost of living resulting from high inflation in 2022. The provincial Special One-Time Cost of Living Tax Credit was a one-time payment provided in May 2022 in the amount of \$500 per adult, and the Refundable Cost of Living Tax Credit was a one-time payment provided in December 2022 in the amount of \$600 per individual (i.e., both adults and children). The federal one-time GST credit payment was paid in November 2022 and was equivalent to the two regular GST credit (and credit supplement if applicable) payments received in the latter half of 2022.

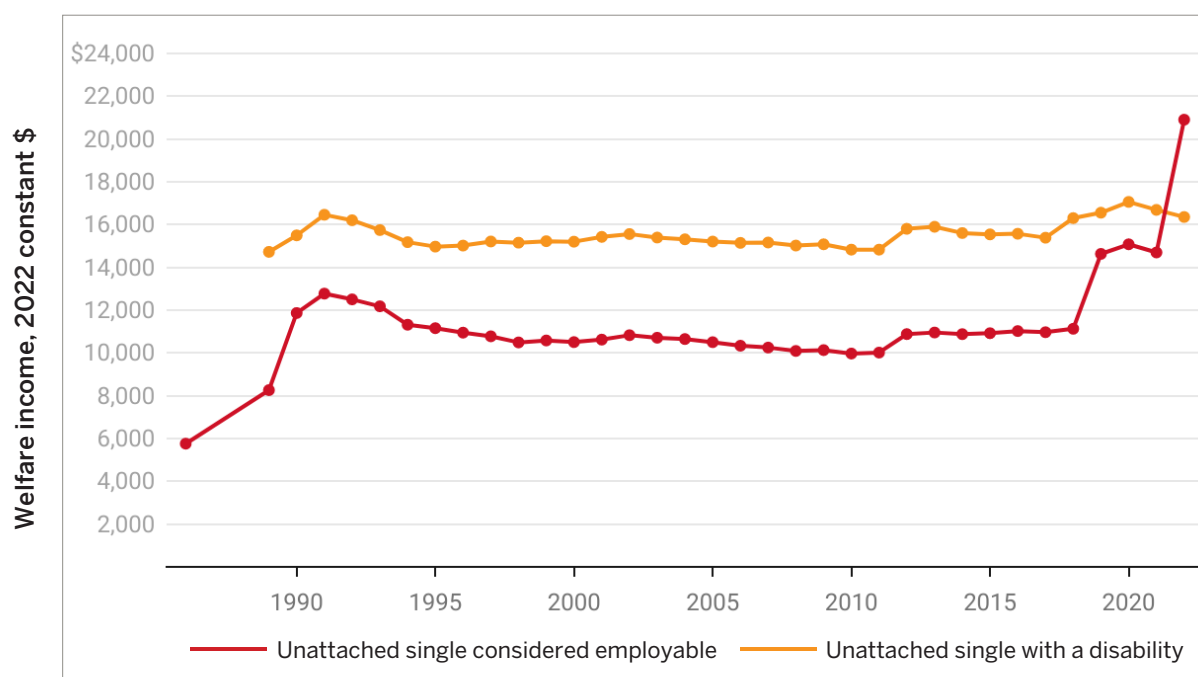
**Table 2QC: Cost-of-living payments for all example households in Quebec, 2022**

	Unattached single considered employable	Unattached single with a disability	Single parent, one child	Couple, two children
Provincial payments	\$1,100	\$1,100	\$1,100	\$2,200
Federal payments	\$170	\$187	\$387	\$467
<b>Total 2022 cost-of-living payments</b>	<b>\$1,270</b>	<b>\$1,287</b>	<b>\$1,487</b>	<b>\$2,667</b>

# Changes to welfare incomes

Figures 1QC and 2QC 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 2022 constant dollars, not real 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.

**Figure 1QC: Welfare incomes for example unattached single households in Quebec 1986–2022, 2022 constant dollars**



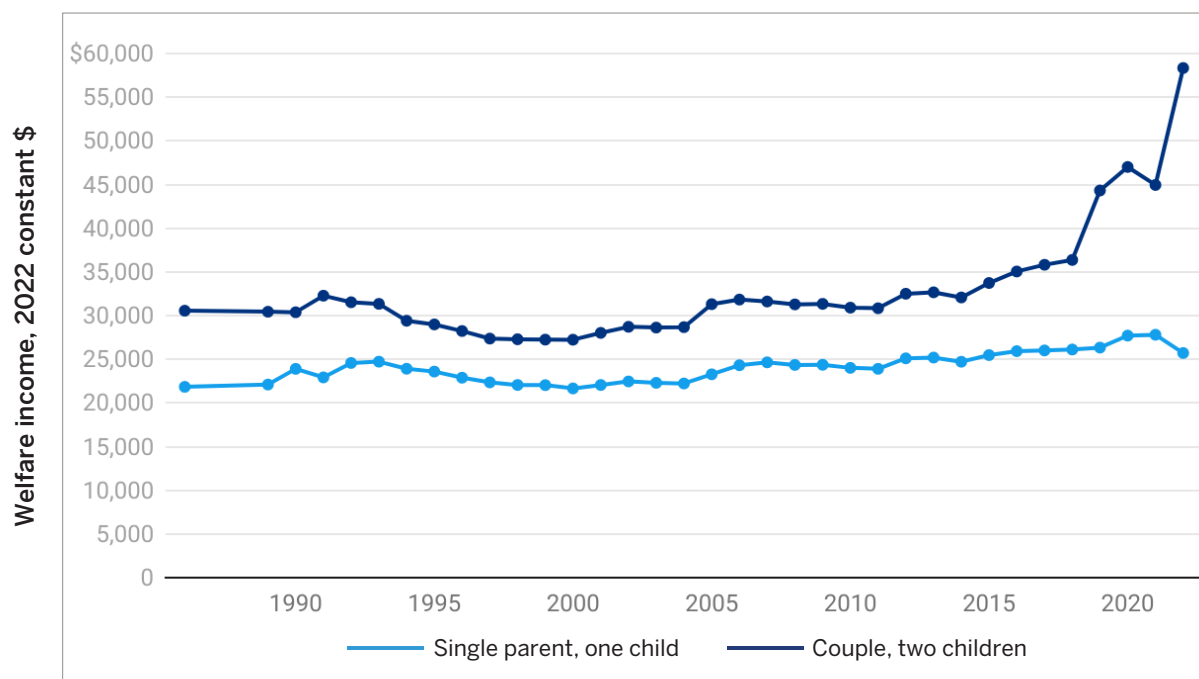
After large increases in the late 1980s and early 1990s, the welfare income of the **unattached single considered employable** remained stable, with a slight decline, until 2011; after 2011 their income saw a small increase then stayed at about the same level until 2018. In 2019, their income increased substantially, largely due to the higher work-related allowances associated with the newly mandatory Aim for Employment program. In 2022, their income increased significantly, which was primarily due to the transition in July 2022 from Aim for Employment benefits to Manpower Training benefits under the Aim for Employment program, as described in the “Components of welfare incomes” section.

The welfare income of the **unattached single with a disability** remained relatively flat through the 1990s and through to 2017, with a small increase in 2012. Starting in 2018, their income increased through to 2020, when it began to decline until 2022. The increase in 2018 was largely due to enhancements in basic social

assistance benefits. The 2020 increases were largely the result of COVID-19 pandemic-related payments as well as regular inflationary increases to most benefits. The 2021 and 2022 declines were primarily due to the loss of pandemic-related payments and the effects of high inflation.

In 2022, the total welfare income of the unattached single considered employable was \$20,905 and that of the unattached single with a disability was \$16,355.

**Figure 2QC: Welfare incomes for example households with children in Quebec 1986–2022, 2022 constant dollars**



The total welfare income of the **single parent with one child** gradually increased across the time series until 2021, with fluctuations in the late 1980s and early 1990s. Their income peaked at \$27,805 in 2021, declining to \$25,715 in 2022.

The total welfare income of the **couple with two children** followed a similar trend, with more of a decline in the mid-1990s, and much higher increases in 2005, 2019, 2020, and 2022. The 2022 high of \$58,338 is a significant increase across the time series.

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 primarily due to COVID-19 pandemic-related payments as well as yearly inflationary increases to

most benefits, while the 2021 declines were primarily due to the loss of pandemic-related payments. The large increase in 2022 for the couple with two children was due to much higher weekly Manpower Training benefits for both adults in the couple, which reflects the significant policy change described in the “Components of welfare incomes” section. The 2022 decline for the single parent with one child is due to the effects of high inflation.

## 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.

As mentioned in the Introduction, there are two commonly used measures of poverty in Canada:

- 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 represents a basic standard of living.
- The Deep Income Poverty (MBM-DIP) threshold 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 (i.e., 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 food, clothing, and shelter.

Note that MBM thresholds vary by province and community size, and LICO thresholds vary by community size. As such, we use the thresholds for the province’s largest city, Montreal, in the analysis below. As well, the LIM thresholds are estimates based on increasing the 2021 thresholds to account for inflation.

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

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



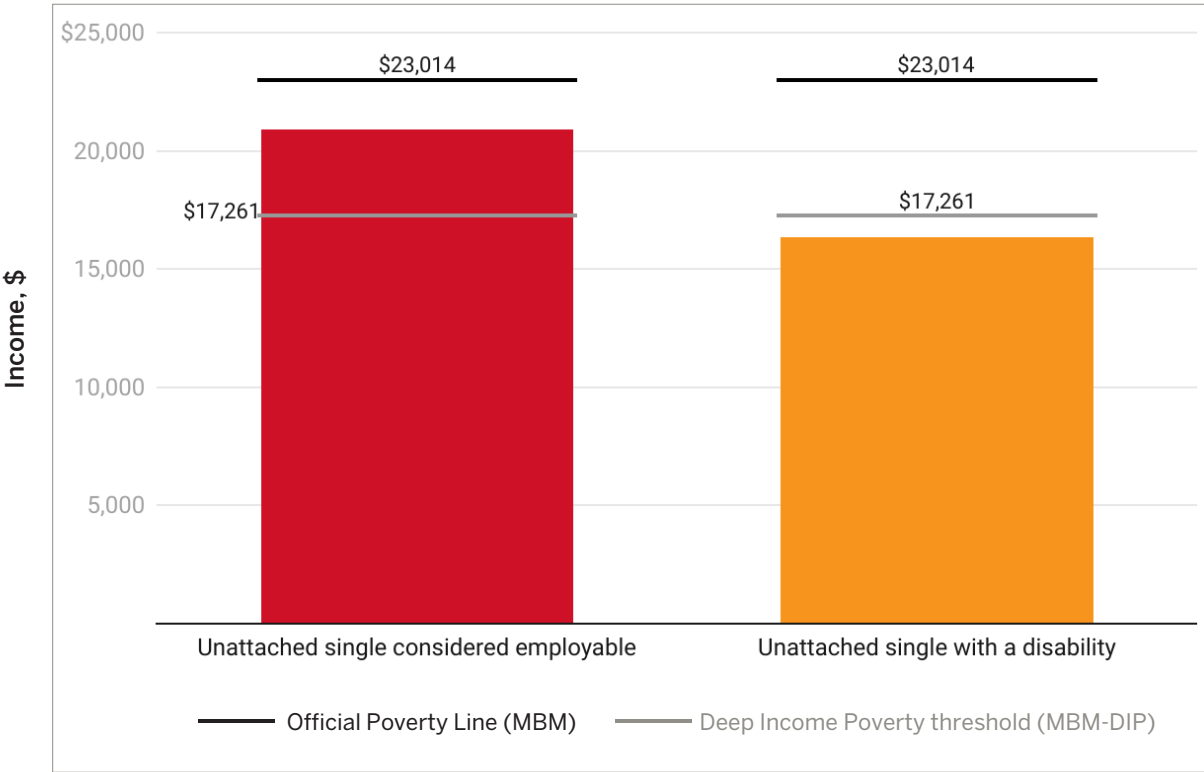
A table containing comparisons of the welfare incomes of the four example household types in Quebec with all four poverty / low-income thresholds is [available for download](#).

## Poverty threshold comparisons

Figures 3QC and 4QC compare 2022 welfare incomes for the four example household types to the 2022 MBM and MBM-DIP thresholds for Montreal.

The welfare incomes of three of the four example household types in Quebec were below Canada’s Official Poverty Line in 2022, including one that was below the MBM-DIP. This means that three of the households were living in poverty in 2022, and one of those was living in deep poverty.

**Figure 3QC: Welfare incomes and poverty thresholds for example unattached single households in Quebec, 2022**



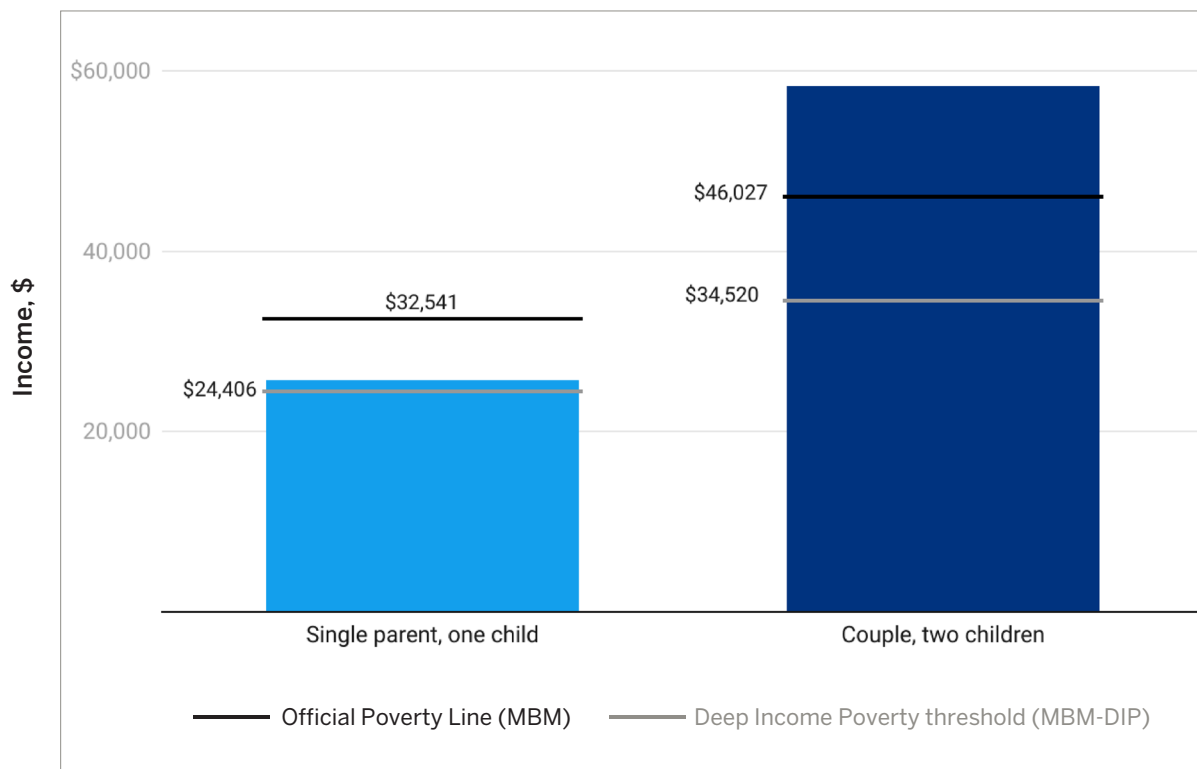
The **unattached single considered employable** had an income that was \$3,644 above the Deep Income Poverty threshold but \$2,109 below the Poverty Line. This means their income was 121 per cent of the MBM-DIP and 91 per cent of the MBM.



The **unattached single with a disability** had the lowest income relative to the poverty thresholds. Their income was \$906 below the Deep Income Poverty threshold and \$6,659 below the Poverty Line. This means their income was 95 per cent of the MBM-DIP and 71 per cent of the MBM.

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

**Figure 4QC: Welfare incomes and poverty thresholds for example households with children in Quebec, 2022**



The **single parent with one child** had a welfare income that was \$1,309 above the Deep Income Poverty threshold but \$6,827 below the Poverty Line. This means their income was 105 per cent of the MBM-DIP and 79 per cent of the MBM.

The **couple with two children** had the highest income relative to the poverty thresholds. Their income was \$23,818 above the Deep Income Poverty threshold and \$12,311 above the Poverty Line. This means their income was 169 per cent of MBM-DIP and 127 per cent of the MBM.

## Low-income threshold comparisons

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

The lowest income relative to these thresholds was that of the **unattached single with a disability**, whose total welfare income was only 56 per cent of the LIM and 67 per cent of the LICO. The highest was that of the **couple with two children**, whose total welfare income was 100 per cent of the LIM and 127 per cent of the LICO.

The **unattached single considered employable** had a welfare income of 72 per cent of the LIM and 86 per cent of the LICO. The **single parent with one child** had a welfare income of 62 per cent of the LIM and 87 per cent of the LICO.

## Changes to adequacy of welfare incomes

Figures 5QC and 6QC 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.

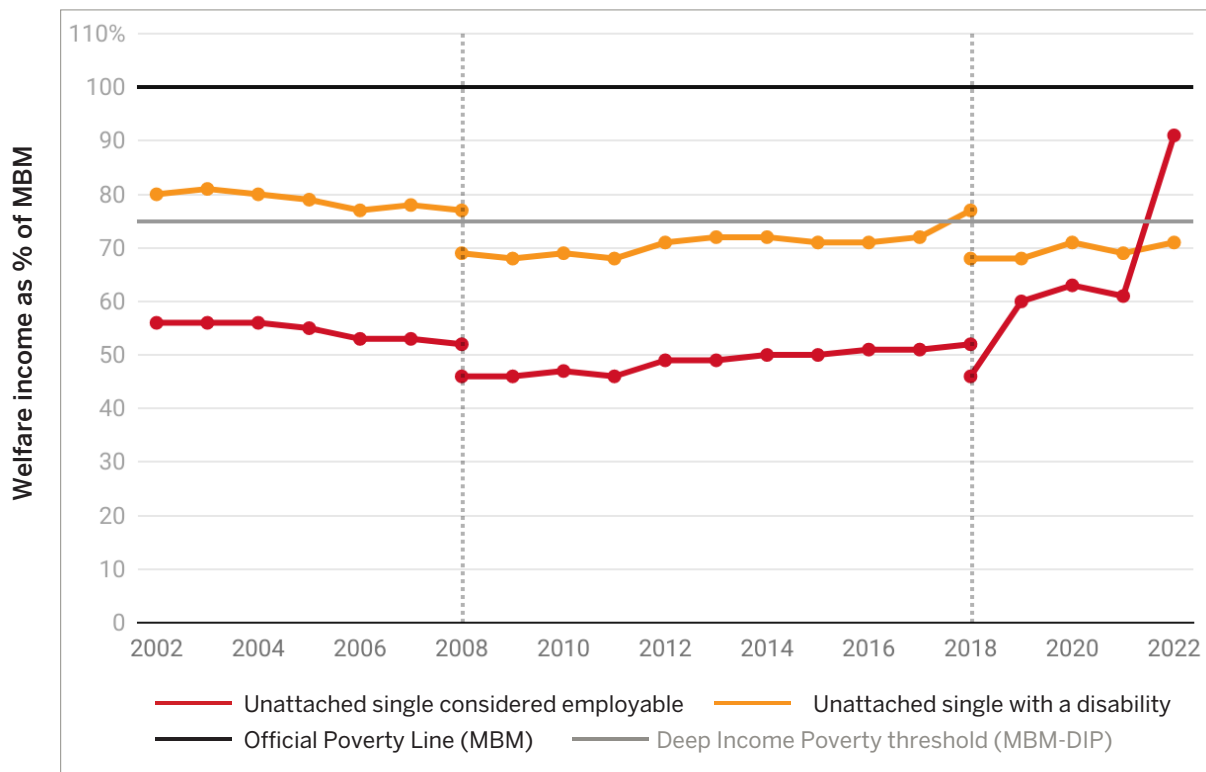
The black line at the top of each of the graphs (i.e., the 100 per cent threshold) represents Canada's Official Poverty Line. This means that the graphs show how far below the Poverty Line the four households' total welfare incomes have been in each year over the past 20 years.

The grey line indicates the Deep Income Poverty threshold, which is 75 per cent of the MBM. The graphs therefore also show the relationship between total welfare incomes and deep poverty in each year over the past 20 years.

Three trendlines for each household are shown in the graphs. These lines illustrate the relationship between welfare incomes and changes made to the MBM due to "rebasings." The two rebasings, occurring in 2008 and 2018, are indicated with a dotted vertical line. Rebasings updates the measure, including the items and costs included in the basket, to better reflect contemporary circumstances, and typically creates a higher poverty threshold than that of a previous base. The trendlines demonstrate changes to household poverty levels within the years in which each base is applied. A trendline rise within those periods indicates an improvement in a household's level of poverty while a decline indicates a deepening of their poverty.

Note that MBM thresholds reflect the conditions in each province and vary by community size. The MBM thresholds used here are for Montreal. More information is in the [methodology section](#).

**Figure 5QC: Welfare incomes as a percentage of the MBM for example unattached single households in Quebec, 2002–2022**



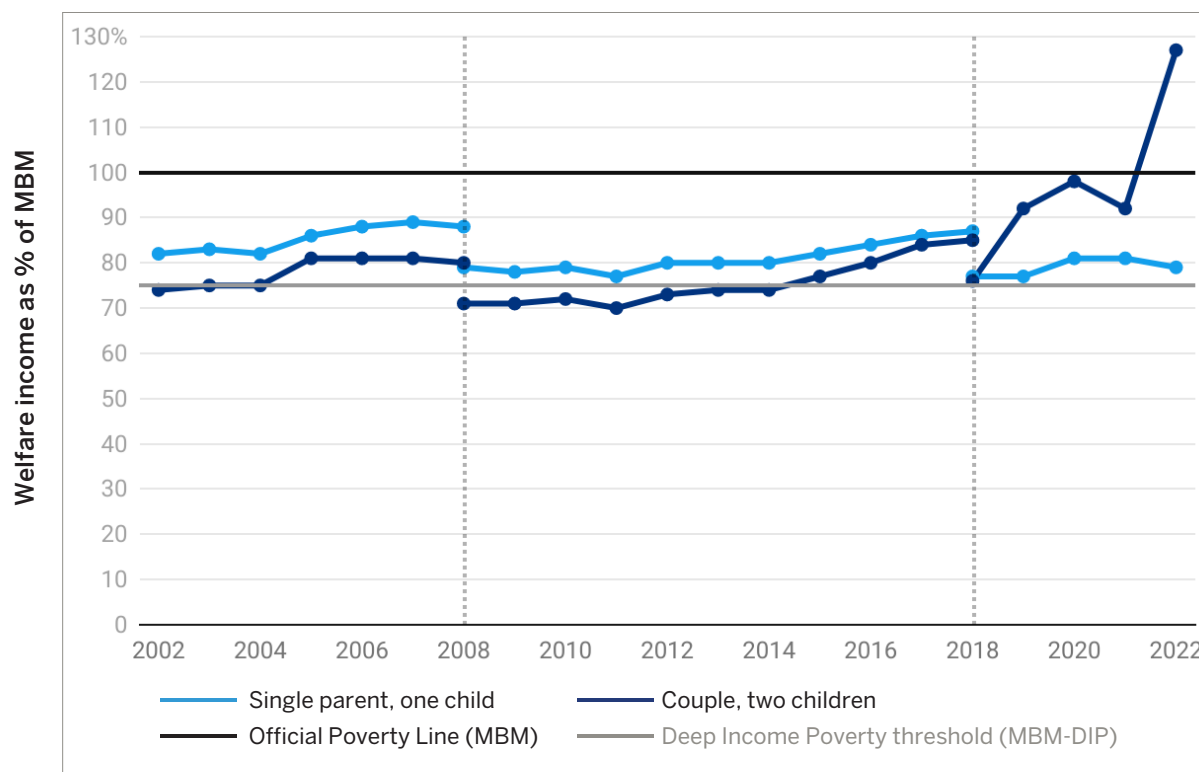
Of the example households, the welfare income of the **unattached single considered employable** was the lowest relative to the Poverty Line across the time series until 2022. In 2002, their income was only 56 per cent of the Poverty Line. After hovering between 46 and 56 per cent until 2017, their income increased in 2019 and 2020, followed by a slight decrease in 2021, and then a significant increase in 2022, which is the result of the policy change described in the “Components of welfare incomes” section.

Overall, the income of the unattached single considered employable increased by 35 percentage points relative to the Poverty Line across the entire time series, from 56 to 91 per cent. Although this represents a significant improvement in the depth of their poverty, the household was still living below the Poverty Line in 2022. Their income was also below the Deep Income Poverty threshold for the entire time series except for 2022, which means that they consistently lived in deep poverty until 2022.

The welfare income of the **unattached single with a disability** started the time series at 80 per cent of the Poverty Line, which was followed by decreases and variability down to 68 per cent in 2011 and 2019. After a slight uptick in 2020 and a slight decline in 2021, their income increased relative to the Poverty Line again in 2022, ending the time series at 71 per cent.

Overall, the welfare income of the unattached single with a disability was nine percentage points lower relative to the Poverty Line in 2022, at 71 per cent, than it was in 2002, at 80 per cent. This indicates a deepening of their poverty over the time series. As well, their income started the time series above the Deep Income Poverty threshold but fell below starting in 2008, meaning that they would have consistently lived in deep poverty for the majority of the time series.

**Figure 6QC: Welfare incomes as a percentage of the MBM for example households with children in Quebec, 2002–2022**



The welfare income of the **single parent with one child** started the time series at 82 per cent of the Poverty Line in 2002. Their income saw a general increasing trend relative to the Poverty Line after each MBM rebasing. In 2020, this trend continued with another increase in their income relative to the Poverty Line, which then decreased for two consecutive years through to 2022. This household's income ended the time series at 79 per cent of the Poverty Line.

Overall, the welfare income of the single parent with one child fared best relative to the Poverty Line among all four households until 2018 but it has since fallen behind two of the other three households. Their income was three percentage points lower in 2022 than it was in 2002, which indicates a slight deepening of their poverty across the time series. Nevertheless, their income was above the Deep Income Poverty threshold across the entire time series, meaning that although they were living in poverty for the last 20 years, they were not living in deep poverty.

The welfare income of the **couple with two children** started the time series at 74 per cent of the Poverty Line and followed a similar trend to that of the single parent with one child until 2018. After 2018 their income varied significantly relative to the Poverty Line, seeing large increases in 2019 and 2020, a small decrease in 2021, then a significant increase again in 2022 due to the substantial policy change described in the “Components of welfare incomes” section.

Overall, the welfare income of the couple with two children was 53 percentage points higher in 2022, at 127 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 and a standard of living above the Poverty Line as of 2022. However, it is important to note that their income was below the Deep Income Poverty threshold for eight of the past 20 years, meaning that they lived in poverty for most of the time series, and lived in deep poverty for a few of those years.

## Access to data

The data for Quebec is available for download, including:

1. Components of welfare income for all households, with a breakdown of cost of living-related payments.
2. Welfare incomes in 2022 constant dollars over time for all households.
3. Welfare incomes in real dollars over time for all households.
4. Adequacy of welfare incomes: a comparison of each household's welfare income with all four poverty and low-income thresholds.
5. Adequacy over time: each household's welfare income relative to the Official Poverty Line (MBM) from 2002–2022.

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 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 2022, all example households received additional payments from both the provincial and federal governments related to the increased cost of living due to high inflation. These payments are included where applicable in the table below.

Table 1SK shows the value of the welfare income components of the four example household types in Saskatchewan in 2022. All four households are assumed to be living in Saskatoon, receiving provincial social assistance starting January 1 and for the entire year, and earning no employment income. The child in the single-parent household is two years old and the children in the couple household are ten and 15. Other assumptions for calculating incomes are in the [methodology section](#).

**Table 1SK: Components of welfare incomes for all example households in Saskatchewan, 2022**

	Unattached single considered employable	Unattached single with a disability	Single parent, one child	Couple, two children
Basic social assistance	\$10,760	\$14,320	\$15,560	\$19,220
Additional social assistance	\$0	\$840	\$0	\$0
Federal child benefits	\$0	\$0	\$6,915	\$11,668
Provincial child benefits	\$0	\$0	\$0	\$0
Federal tax credits/benefits	\$882	\$1,025	\$1,769	\$2,216
Provincial tax credits/benefits	\$854	\$854	\$1,207	\$1,985
<b>Total 2022 income</b>	<b>\$12,496</b>	<b>\$17,039</b>	<b>\$25,451</b>	<b>\$35,089</b>

Note: Totals may not add up due to rounding.

Total annual welfare incomes in 2022 ranged from \$12,496 for the unattached single considered employable to \$35,089 for the couple with two children. The unattached single with a disability received \$17,039, and the single parent with one child received \$25,451.

**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. SIS benefits increased in May 2022: adult basic benefits increased by \$30 per person per month, while shelter benefits increased by \$25 per month. SAID benefits remained unchanged in 2022; however, as SAID pays either flat-rate or actual utilities amounts, our calculations include an average actual utilities amount for 2022 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 2022.

**Federal child benefits:** Both households with children received the Canada Child Benefit (CCB), which increased with inflation in July 2022 from \$569.42 to \$583.08 per month for a child under six years of age and from \$480.41 to \$491.91 per month for a child aged six to 17.

The COVID-19 pandemic-related CCB Young Child Supplement of \$1,200 that the single-parent household received in 2021 was not available in 2022.

**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 2022 with inflation. The unattached single considered employable and the unattached single with a disability received \$302.50 in basic GST/HST credit, while the single parent with one child received \$605 and the couple with two children received \$923. Three households also received the GST/HST credit supplement: the unattached single considered employable received \$10.35, the unattached single with a disability received \$105.24, and the single parent with one child received the maximum amount of \$159.

All households received an additional one-time GST credit payment related to the increased cost of living due to high inflation, paid in November 2022. The unattached single considered employable received \$157, the unattached single with



a disability received \$204.41, the single parent with one child received \$386.50, and the couple with two children received \$467.

All four households also received the federal climate action incentive (CAI) payment, which began being paid quarterly rather than annually in 2022. The unattached single considered employable and the unattached single with a disability received the basic CAI payment amount for Saskatchewan of \$412.50. The single parent with one child received the basic amount plus the single parent's qualified dependant amount, for a total of \$618.75. The couple with two children received the basic amount, the spousal amount, and the qualified dependant amount for each child, for a total of \$825.75. The CAI decreased in 2022 compared to 2021 because of the switch to quarterly payments.

**Provincial tax credits/benefits:** All four households received the Saskatchewan Low-Income Tax Credit (SLITC), which was increased due to inflation indexing in July 2022. The previous annual amounts of \$349 for an individual, an additional \$349 for a partner or eligible dependant, and \$137 per child (for up to two children) were increased to \$358 for an individual, an additional \$358 for a partner or eligible dependant, and \$141 per child (for up to two children). Half of the amount for 2021 was delivered in two payments in the January to June period, and half of the amount for 2022 was delivered in two payments in the July to December period.

All four households received a one-time Saskatchewan Affordability Tax Credit payment in late 2022 in the amount of \$500 per adult in the household. Both unattached single households and the single-parent household received \$500 while the couple with two children received \$1,000.

## Cost-of-living payments

As mentioned above, all four households received payments from the provincial and federal governments related to the higher cost of living resulting from high inflation in 2022. The provincial one-time Saskatchewan Affordability Tax Credit was paid in late 2022 in the amount of \$500 per adult per household. The federal one-time GST credit payment was paid in November 2022 and was equivalent to the two regular GST credit (and credit supplement if applicable) payments received in the latter half of 2022.

**Table 2SK: Cost-of-living payments for all example households in Saskatchewan, 2022**

	Unattached single considered employable	Unattached single with a disability	Single parent, one child	Couple, two children
Provincial payments	\$500	\$500	\$500	\$1000
Federal payments	\$157	\$204	\$387	\$467
<b>Total 2022 cost-of-living payments</b>	<b>\$657</b>	<b>\$704</b>	<b>\$887</b>	<b>\$1,467</b>

## Changes to welfare incomes

Figures 1SK and 2SK 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 2022 constant dollars, not real 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.

**Figure 1SK: Welfare incomes for example unattached single households in Saskatchewan 1986–2022, 2022 constant dollars**

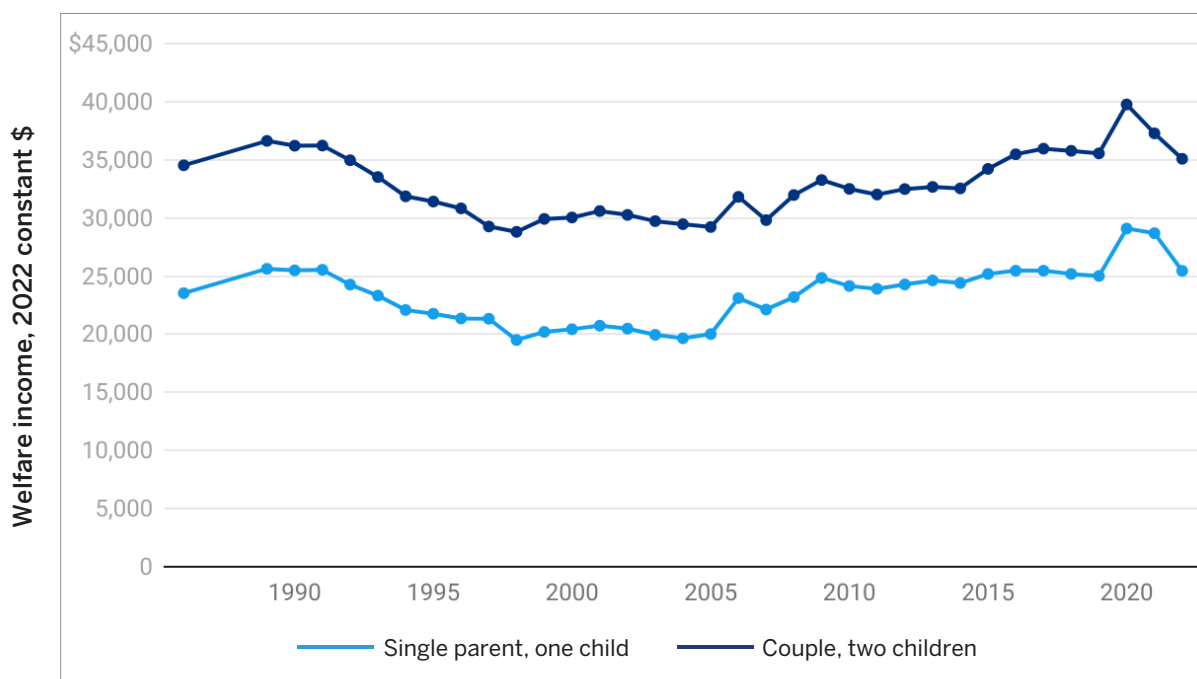


The total welfare income of the **unattached single considered employable** saw periods of fluctuation in the mid-1990s and mid-2000s interspersed with periods of relative stasis, followed by a period of gradual decline from 2008 to 2019. A sharp

increase followed in 2020, which was the result of new basic social assistance benefit amounts as well as the federal climate action incentive and COVID-19 pandemic-related payments. The declines in 2021 and 2022 were primarily due to the loss of pandemic-related payments and the impact of high inflation. The total welfare income of the unattached single considered employable was \$12,496 in 2022, which is a four per cent decline in constant dollars compared to 2021.

The total welfare income for the **unattached single with a disability** who qualified for the SAID program has been tracked since 2013, after the program became available to those living independently. After a period of relative stasis between 2013 and 2019, their income peaked in 2020, declining over the next two years largely due to the loss of pandemic-related payments and the impact of high inflation. The total welfare income for the unattached single with a disability was \$17,039 in 2022, which is an eight per cent decline in constant dollars compared to 2021.

**Figure 2SK: Welfare incomes for example households with children in Saskatchewan 1986–2022, 2022 constant dollars**



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

related payments. Declines in 2021 and 2022 were due to the loss of pandemic-related payments, as well as to the impact of high inflation.

In 2022, the welfare income of the **single parent with one child** was \$25,451, which is an 11 per cent decline in constant dollars compared to 2021. The welfare income of the **couple with two children** was \$35,089, which is a six per cent decline in constant dollars compared to 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.

As mentioned in the Introduction, there are two commonly used measures of poverty in Canada:

- 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 represents a basic standard of living.
- The Deep Income Poverty (MBM-DIP) threshold 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 (i.e., 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 food, clothing, and shelter.

Note that MBM thresholds vary by province and community size, and LICO thresholds vary by community size. As such, we use the thresholds for the province's largest city, Saskatoon, in the analysis below. As well, the LIM thresholds for 2022 are estimates based on increasing the 2021 thresholds to account for inflation.

Also note that none of the poverty or low-income measures currently in use in Canada accounts for the higher cost of living faced by people with disabilities and that these additional costs are not reflected in our analysis.

More information about the thresholds is available in the [methodology section](#).

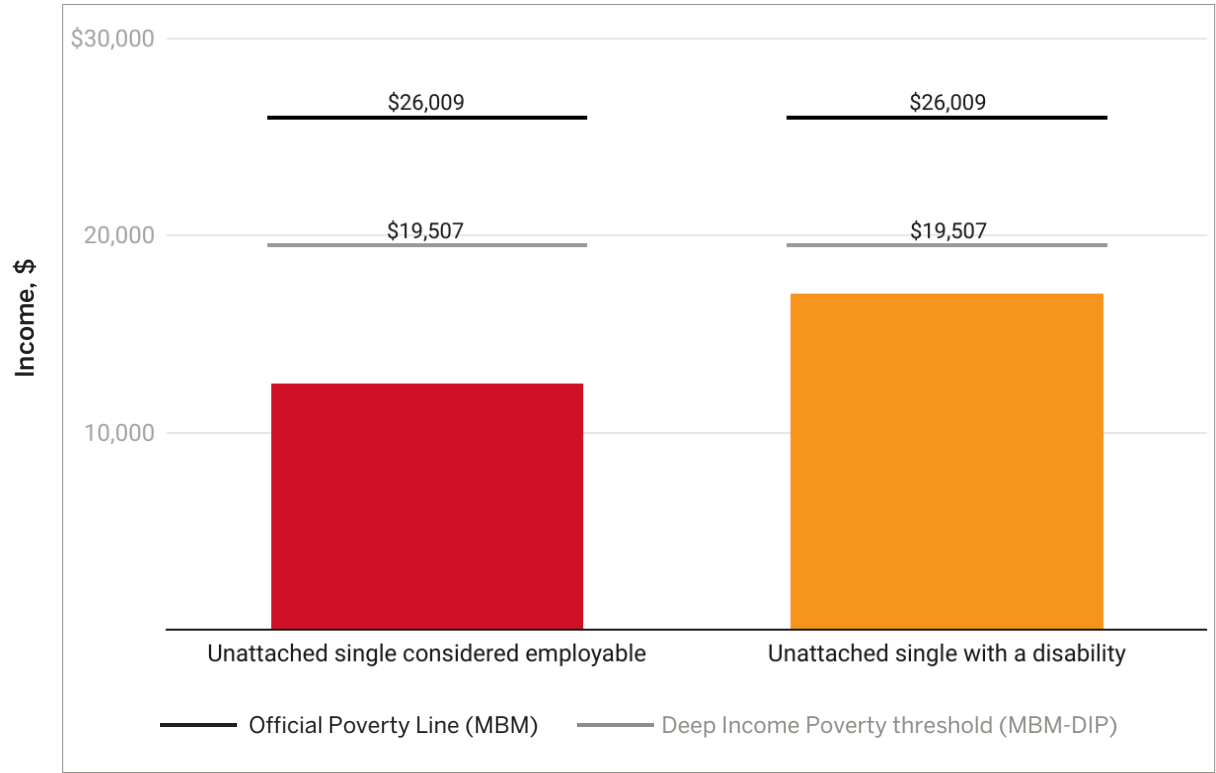
A table containing comparisons of the welfare incomes of the four example household types in Saskatchewan with all four poverty/low-income thresholds is [available for download](#).

## Poverty threshold comparisons

Figures 3SK and 4SK compare 2022 welfare incomes for the four example household types to the 2022 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 2022, and all four were below the MBM-DIP. This means that all four households were not only living in poverty in 2022, but also in deep poverty.

**Figure 3SK: Welfare incomes and poverty thresholds for example unattached single households in Saskatchewan, 2022**

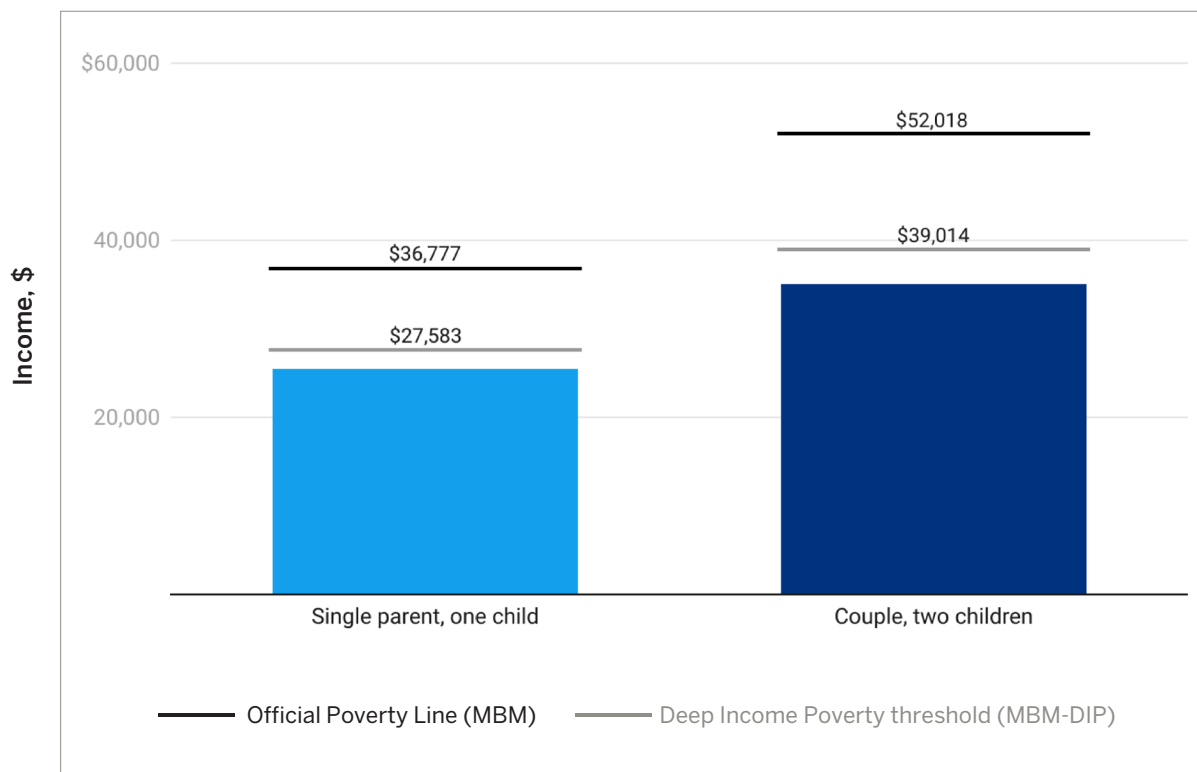


The **unattached single considered employable** had the lowest income relative to the poverty thresholds. Their income was \$7,011 below the Deep Income Poverty threshold and \$13,513 below the Poverty Line. This means their income was only 64 per cent of the MBM-DIP and only 48 per cent of the MBM.

The **unattached single with a disability** had an income that was \$2,468 below the Deep Income Poverty threshold and \$8,970 below the Poverty Line. This means their income was 87 per cent of the MBM-DIP and 66 per cent of the MBM.

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

**Figure 4SK: Welfare incomes and poverty thresholds for example households with children in Saskatchewan, 2022**



The welfare income of the **single parent with one child** was highest relative to the Poverty Line among the four example households. Their income was \$2,132 below the Deep Income Poverty threshold and \$11,326 below the Poverty Line. This means their income was 92 per cent of the MBM-DIP and 69 per cent of the MBM.

The welfare income of the **couple with two children** was \$3,925 below the Deep Income Poverty threshold and \$16,929 below the Poverty Line. This means their income was 90 per cent of the MBM-DIP and 67 per cent of the MBM.

## Low-income threshold comparisons

The welfare incomes of the example households were also below the low-income thresholds, with one exception, 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 43 per cent of the LIM and 61 per cent of the LICO. The highest was that of the **single parent with one child**, whose welfare income was 62 per cent of the LIM and 102 per cent of the LICO.

The **unattached single with a disability** had a welfare income of 58 per cent of the LIM and 83 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

Figures 5SK and 6SK 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 black line at the top of each of the graphs (i.e., the 100 per cent threshold) represents Canada's Official Poverty Line. This means that the graphs show how far below the Poverty Line the four households' total welfare incomes have been in each year over the past 20 years.

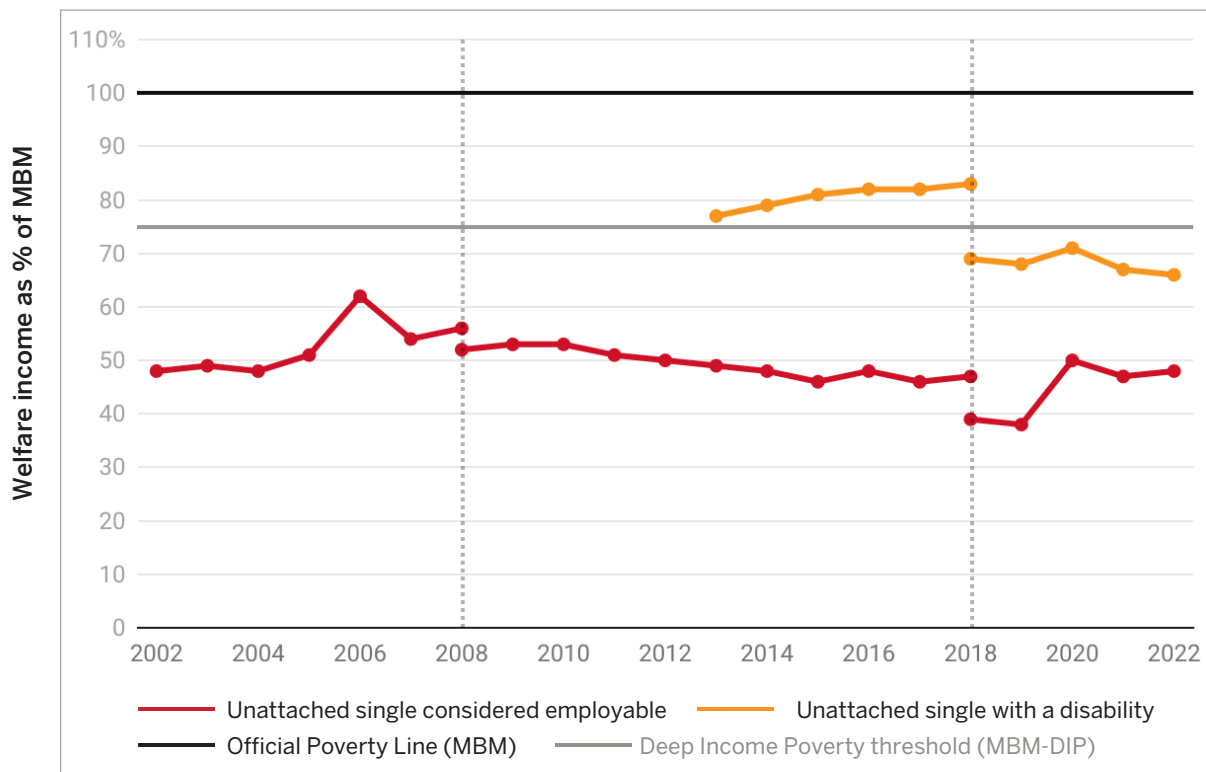
The grey line indicates the Deep Income Poverty threshold, which is 75 per cent of the MBM. The graphs therefore also show the relationship between total welfare incomes and deep poverty in each year over the past 20 years.

Three trendlines for each household are shown in the graphs. These lines illustrate the relationship between welfare incomes and changes made to the MBM due to "rebasings." The two rebasings, occurring in 2008 and 2018, are indicated with a dotted vertical line. Rebasings updates the measure, including the items and costs included in the basket, to better reflect contemporary circumstances, and typically creates a higher poverty threshold than that of a previous base. The trendlines demonstrate changes to household poverty levels within the years in which each base is applied. A trendline rise within those periods indicates an improvement in a household's level of poverty while a decline indicates a deepening of their poverty.



Note that MBM thresholds reflect the conditions in each province and vary by community size. The MBM thresholds used here are for Saskatoon. More information is in the [methodology section](#).

**Figure 5SK: Welfare incomes as a percentage of the MBM for example unattached single households in Saskatchewan, 2002–2022**



The welfare income of the **unattached single considered employable** began the time series at 48 per cent of the Poverty Line; their income increased in 2006 before decreasing again in 2007. After a drop in 2018 due to rebasing, their income rose to 50 per cent of the Poverty Line in 2020 and ended the time series in 2022 at 48 per cent.

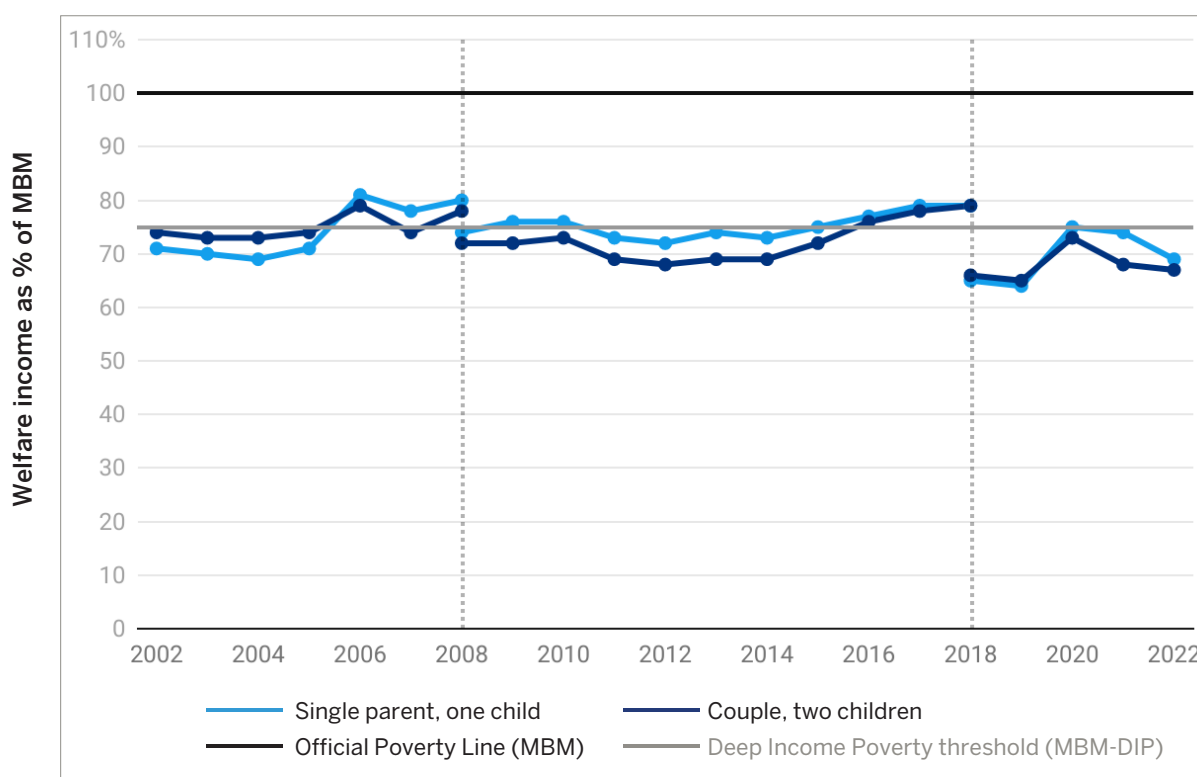
Overall, the welfare income of the unattached single considered employable ended the time series in 2022 at the same level — 48 per cent of the Poverty Line — as it started in 2002. This means no progress was made on improving their poverty across the time series. As well, their income was below the Deep Income Poverty threshold across the entire time series, meaning that they would have consistently lived in deep poverty for the last 20 years.

The welfare income of the **unattached single with a disability** receiving Saskatchewan Assured Income for Disability benefits started its abbreviated time series in 2013 (when the program became available to those living independently)

at 77 per cent of the Poverty Line, increasing to a high of 82 per cent in 2017. With a decline after 2018's rebasing, their income ended the abbreviated time series in 2022 at 66 per cent of the Poverty Line.

Overall, the welfare income of the unattached single with a disability was 11 percentage points lower in 2022 than it was in 2013, which represents a deepening of their poverty over ten years. As well, it is important to note that their income started the time series above the Deep Income Poverty threshold but fell below it after 2018, meaning that they lived in deep poverty during that period.

**Figure 6SK: Welfare incomes as a percentage of the MBM for example households with children in Saskatchewan, 2002–2022**



The welfare income of the **single parent with one child** started the time series at 71 per cent of the Poverty Line, increased with some fluctuations, and then hovered around the deep income Poverty Line for many years. A drop in relative income in 2018 was followed by a sharp increase, then another two years of declines; they ended the time series at 69 per cent of the Poverty Line in 2022.

Overall, the welfare income of the single parent with one child was slightly lower in 2022 than it was in 2002 relative to the Poverty Line. This indicates a slight deepening of their poverty across the time series. Their income was also below the

Deep Income Poverty threshold for most of the last 20 years, meaning that they consistently lived 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, increased with some fluctuations, and then hovered around the deep income Poverty Line for many years. There was a similar drop after 2018 followed by an increase in 2020 then two years of declines; the household ended the time series at 67 per cent of the Poverty Line in 2022.

Overall, the welfare income of the couple with two children followed a similar trendline to that of the single parent with one child, ending the time series seven percentage points lower than at the start. This indicates a deepening of their poverty across the time series. Their income was also below the Deep Income Poverty threshold in most of the last 20 years, meaning that they consistently lived 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 cost of living-related payments.
2. Welfare incomes in 2022 constant dollars over time for all households.
3. Welfare incomes in real dollars over time for all households.
4. Adequacy of welfare incomes: a comparison of each household's welfare income with all four poverty and low-income thresholds.
5. Adequacy over time: each household's welfare income relative to the Official Poverty Line (MBM) from 2002–2022.

Access the [downloadable spreadsheet here](#).

# Yukon

## Components of welfare incomes

In the 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 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 2022, all example households received additional payments from both the territorial and federal governments related to the increased cost of living due to high inflation. These payments are included where applicable in the table below.

Table 1YT shows the value of the welfare income components of the four example household types in the Yukon in 2022. All four households are assumed to be living in Whitehorse, receiving territorial social assistance starting January 1 and for the entire year, and earning no employment income. The child in the single-parent household is two years old and the children in the couple household are ten and 15. Other assumptions for calculating incomes are in the [methodology section](#).

**Table 1YT: Components of welfare incomes for all example households in the Yukon, 2022**

	Unattached single considered employable	Unattached single with a disability	Single parent, one child	Couple, two children
Basic social assistance	\$18,269	\$18,269	\$26,371	\$36,822
Additional social assistance	\$959	\$4,613	\$2,036	\$3,793
Federal child benefits	\$0	\$0	\$6,915	\$10,805
Territorial child benefits	\$0	\$0	\$820	\$1,450
Federal tax credits/benefits	\$695	\$695	\$1,151	\$1,390
Territorial tax credits/benefits	\$248	\$248	\$496	\$992
<b>Total 2022 income</b>	<b>\$20,171</b>	<b>\$23,825</b>	<b>\$37,789</b>	<b>\$55,251</b>

Note: Totals may not add up due to rounding.

Total annual welfare incomes in 2022 ranged from \$20,171 for the unattached single considered employable to \$55,251 for the couple with two children. The income of the unattached single with a disability was \$23,825 and that of the single parent with one child was \$37,789.

**Basic social assistance:** The 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 2022:

- 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 people under 14 years old and \$125 for people 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 people who are excluded from the labour force, and \$40 per month for each dependent child between the ages of two and 18 (paid immediately).
- 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 children.

All four households also received a one-time inflation support payment in the amount of \$150 per individual in the household, including children, paid in November. The two unattached single households received \$150, the single parent with one child received \$300, and the couple with two children received \$600.

**Federal child benefits:** Both households with children received the Canada Child Benefit (CCB), which increased with inflation in July 2022 from \$569.42 to \$583.08 per month for a child under six years of age and from \$480.41 to \$491.91 per month for a child aged six to 17. While the single parent with one child received the maximum monthly amounts, the couple with two children received

the reduced amounts of \$887.79 per month from January to June and \$912.97 per month from July to December because their prior year incomes were above the level of eligibility for the maximum amounts.

The COVID-19 pandemic-related CCB Young Child Supplement of \$1,200 that the single-parent household received in 2021 was not available in 2022.

**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 2022. The single parent with one child received the maximum amount while the couple with two children received reduced monthly amounts of \$122 between January and June and \$119.60 between July and December, due to their prior year incomes.

**Federal tax credits/benefits:** All four households received the GST/HST credit, which increased in July 2022 with inflation. The unattached single considered employable and the unattached single with a disability received \$302.50 in basic GST/HST credit, while the single parent with one child received \$605 and the couple with two children received \$923. 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 \$159.

All households received an additional one-time GST credit payment related to the increased cost of living due to high inflation, paid in November 2022. The unattached single households both received \$233.50, the single parent with one child received \$386.50, and the couple with two children received \$467.

**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 2022, two payments of \$44 per individual, including dependent children, were made in January and April and two payments of \$80 each per individual, including dependent children, were made in July and October.

## Cost-of-living payments

As mentioned above, all four households received payments from both the territorial and federal governments related to the higher cost of living resulting from high inflation in 2022. The territorial one-time inflation support payment of \$150 per individual in the household was paid in November 2022. The federal one-time GST credit payment was paid in November 2022 and was equivalent to

the two regular GST credit (and credit supplement if applicable) payments received in the latter half of 2022.

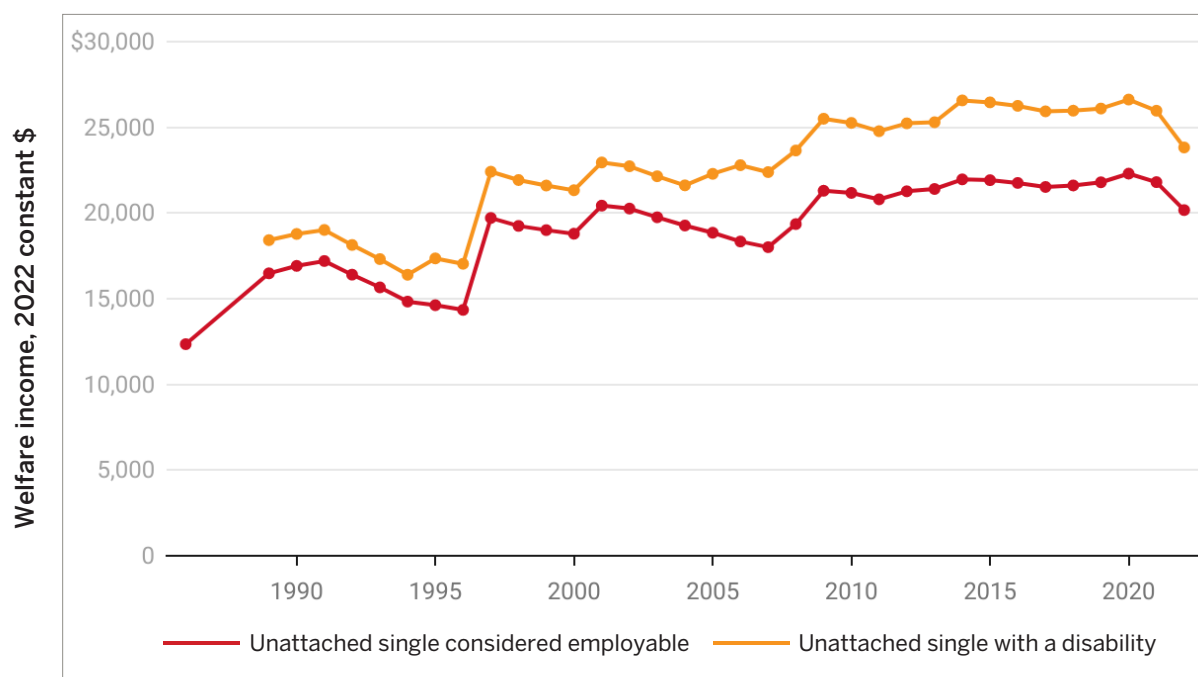
**Table 2YT: Cost-of-living payments for all example households in the Yukon, 2022**

	Unattached single considered employable	Unattached single with a disability	Single parent, one child	Couple, two children
Territorial payments	\$150	\$150	\$300	\$600
Federal payments	\$234	\$234	\$387	\$467
<b>Total 2022 cost-of-living payments</b>	<b>\$384</b>	<b>\$384</b>	<b>\$687</b>	<b>\$1,067</b>

## Changes to welfare incomes

Figures 1YT and 2YT show how the total welfare incomes for each of the four example household types in the Yukon have changed over time. Note that the values are in 2022 constant dollars, not real 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.

**Figure 1YT: Welfare incomes for example unattached single households in the Yukon 1986–2022, 2022 constant dollars**

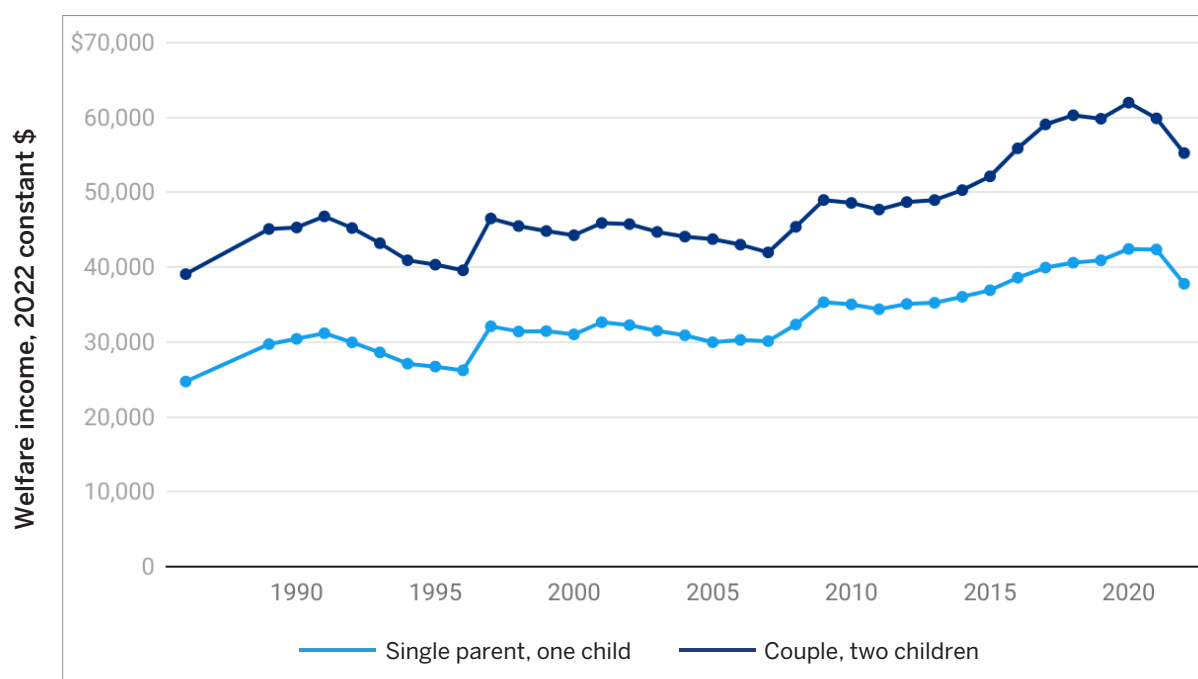




The welfare incomes of both the unattached single considered employable and the unattached single with a disability followed a similar gradually increasing trend across the time series, characterized by significant increases followed by declines. Marked increases occurred in 1989, 1997, 2001, and 2008–2009. A period of relative stasis followed between 2010 and 2020, after which an increase occurred in part due to benefit indexation but primarily as a result of federal COVID-19 pandemic-related payments. The decline in 2021 was primarily due to the loss of those pandemic-related payments, and the additional decline in 2022 was largely due to the impact of high inflation.

In 2022, the welfare income of the **unattached single considered employable** was \$20,171, which is a seven percent decline in constant dollars compared to 2021. The welfare income of the **unattached single with a disability** was \$23,825, which is an eight per cent decline in constant dollars compared to 2021.

**Figure 2YT: Welfare incomes for example households with children in the Yukon 1986–2022, 2022 constant dollars**



The total welfare incomes of the households with children followed a similar pattern across the time series, consisting of a general increase punctuated by steep rises and more gradual declines. Significant increases in 1986 and 1997 were followed by declines and another sharp increase in 2008–2009. Steady increases between 2012 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 primarily due to federal COVID-19 pandemic payments.

The decline in 2021 was primarily due to the loss of pandemic-related payments, and the additional decline in 2022 was largely due to the impact of high inflation.

In 2022, the welfare income of the **single parent with one child** was \$37,789, which is an 11 per cent decrease in constant dollars compared to 2021. The welfare income of the **couple with two children** was \$55,251, which is an eight per cent decrease in constant dollars compared to 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. The Market Basket Measure (MBM) was adopted as Canada's Official Poverty Line in 2018. The Northern Market Basket Measure, or MBM-N, was created to serve this purpose for the Yukon and the Northwest Territories. Note that Statistics Canada is in the process of creating a separate Market Basket Measure for Nunavut.

As such, we used two measures of poverty to assess the adequacy of total welfare incomes in the Yukon:

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

Note that MBM-N thresholds vary by territory and community size. As such, we use the thresholds for the territory's largest city, Whitehorse, in the analysis below.

Also note that although we use the Low Income Measure (LIM) and the Low Income Cut-Off (LICO) 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, none of the poverty or low-income measures currently in use in Canada accounts for the higher cost of living faced by people with disabilities and that these additional costs are not reflected in our analysis.

More information about the thresholds is available in the [methodology section](#).

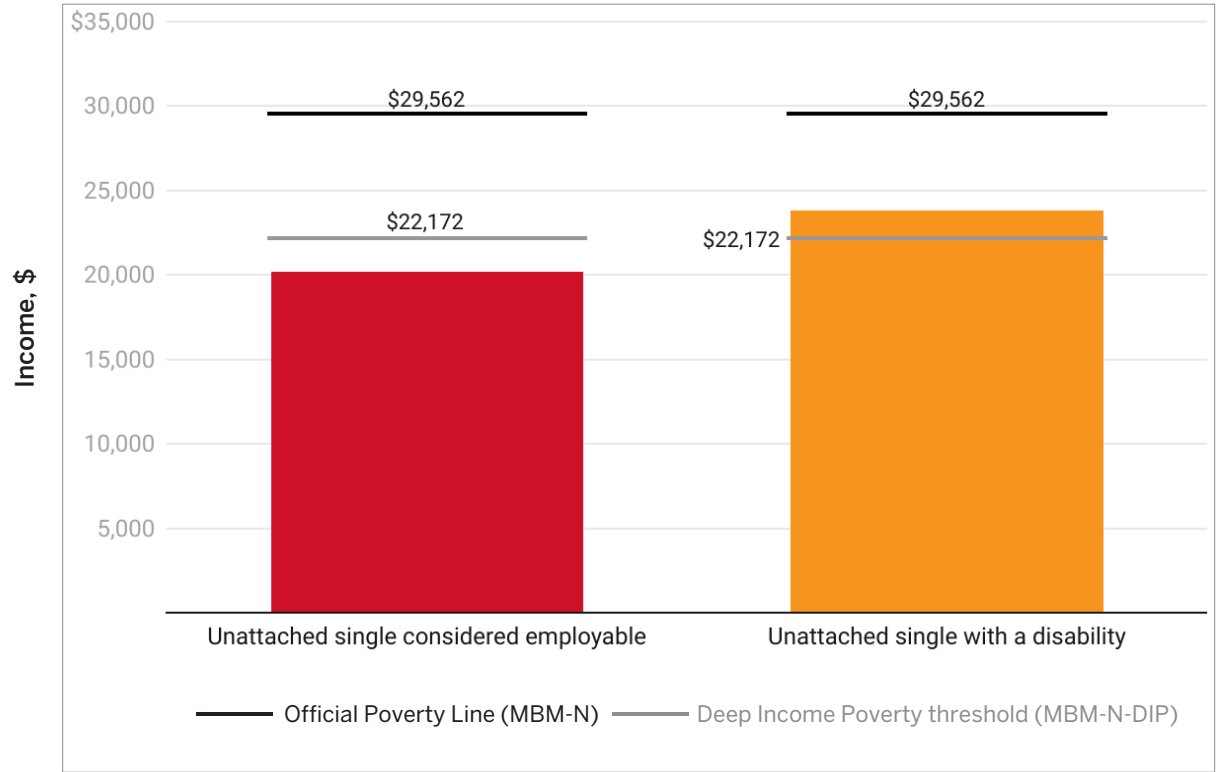
A table containing comparisons of the welfare incomes of the four example household types in the Yukon with the two poverty thresholds is [available for download](#).

## Poverty threshold comparisons

Figures 3SK and 4SK compare 2022 welfare incomes for the four example household types to the MBM-N and MBM-N-DIP thresholds for Whitehorse.

In 2022, the welfare incomes of all four example household types in the Yukon were below Canada’s Official Poverty Line for the North, meaning all four households were living in poverty in 2022. One of the four households was also living in deep poverty in 2022, as defined by the MBM-N-DIP.

**Figure 3YT: Welfare incomes and poverty thresholds for example unattached single households in the Yukon, 2022**

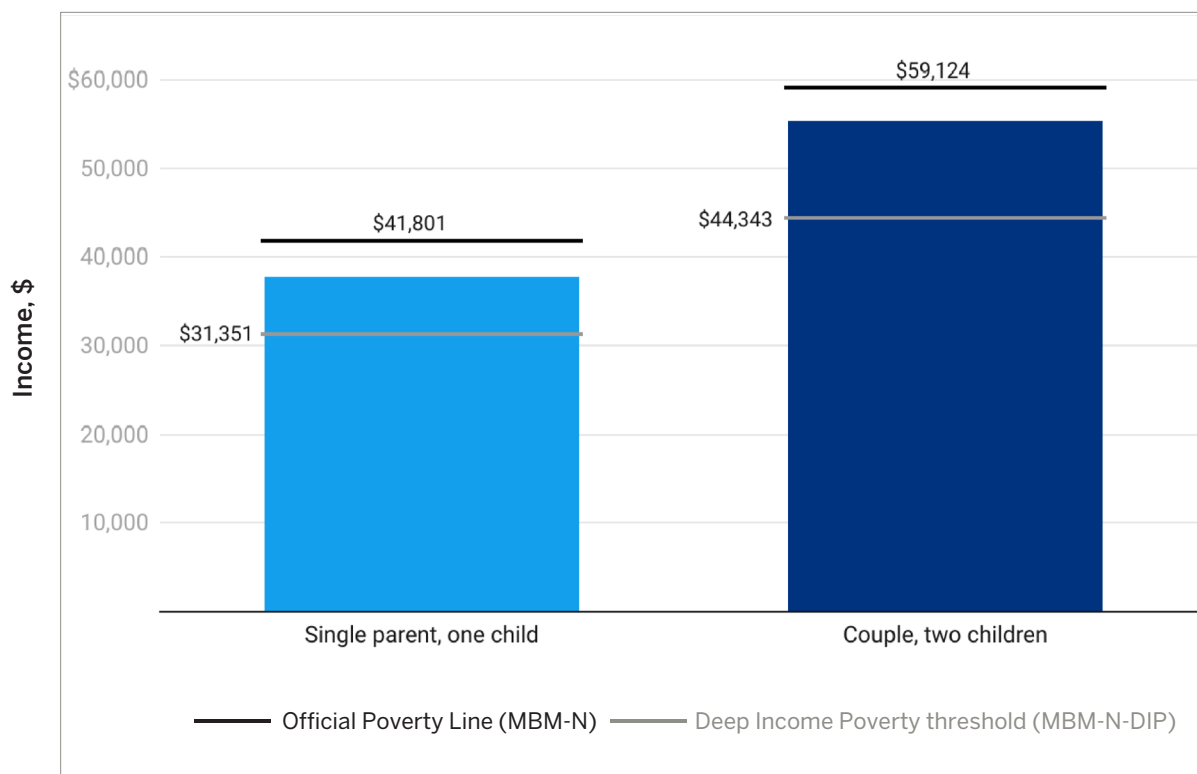


The **unattached single considered employable** had the lowest income relative to the poverty thresholds. Their income was \$2,001 below the Deep Income Poverty threshold and \$9,391 below the Poverty Line. This means their income was 91 per cent of the MBM-N-DIP and 68 per cent of the MBM-N.

The **unattached single with a disability** had an income that was \$1,654 above the Deep Income Poverty threshold but \$5,737 below the Poverty Line. This means their income was 107 per cent of the MBM-N-DIP but 81 per cent of the MBM-N.

Note that the poverty experienced by people with disabilities is underrepresented because neither the MBM-N nor the MBM-N-DIP account for the additional costs associated with disability.

**Figure 4YT: Welfare incomes and poverty thresholds for example households with children in the Yukon, 2022**



The income of the **single parent with one child** was \$6,438 above the Deep Income Poverty threshold and \$4,013 below the Poverty Line. This means their income was 121 per cent of the MBM-N-DIP but 90 per cent of the MBM-N.

The **couple with two children** had an income that was highest relative to the poverty thresholds among the four households. Their welfare income was \$10,908 above the Deep Income Poverty threshold but \$3,873 below the Poverty Line. This means their income was 125 per cent of the MBM-N-DIP and 93 per cent of the MBM-N.

# Changes to adequacy of welfare incomes

For the first time, we can track changes in the adequacy of welfare incomes in the Yukon over time, as Statistics Canada has just released the Northern Market Basket Measure (MBM-N) thresholds for 2018 through 2022.

Figures 5YT and 6YT show the total welfare incomes of each of the four example household types in the Yukon as a percentage of the MBM-N, starting in 2018.

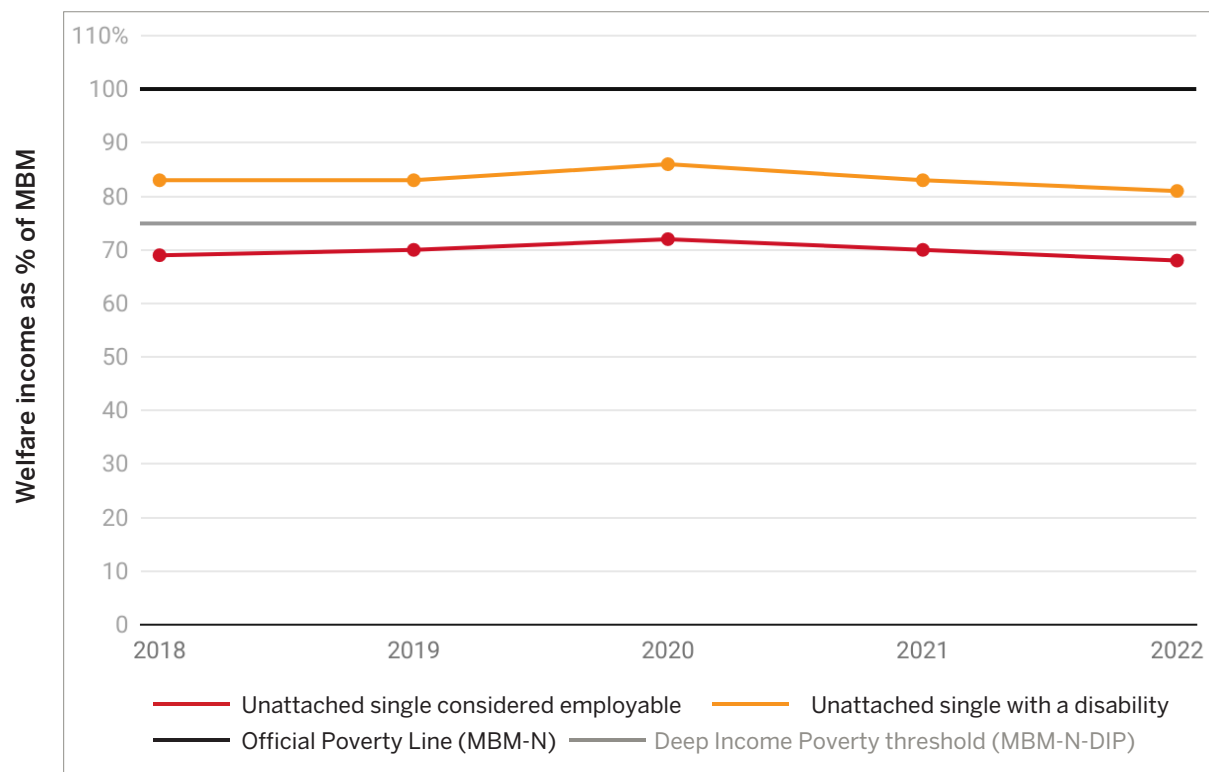
The black line at the top of each of the graphs (i.e., the 100 per cent threshold) represents the MBM-N, which is Canada's Official Poverty Line. This means that the graphs show how far below the Poverty Line the four households' total welfare incomes have been in each year over the past five years.

The grey line indicates the Deep Income Poverty threshold, which is 75 per cent of the MBM-N. The graphs therefore also show the relationship between total welfare incomes and deep poverty in each year over the past five years.

The trendlines in these graphs indicate changes in the level of poverty of the households across the five-year time series. A rise in the trendline indicates an improvement in the households' levels of poverty while a decline indicates a deepening of their poverty.

Note that MBM-N thresholds reflect the conditions in each territory and vary by community size. The MBM-N thresholds used here are for Whitehorse. More information is in the [methodology section](#).

**Figure 5YT: Welfare incomes as a percentage of the MBM-N for example unattached single households in the Yukon, 2018–2022**



The total welfare income of the **unattached single considered employable** started the five-year time series at 69 per cent of the Poverty Line in 2018, moving to the high point of 72 per cent in 2020, then declining to 68 per cent at the end of the time series in 2022.

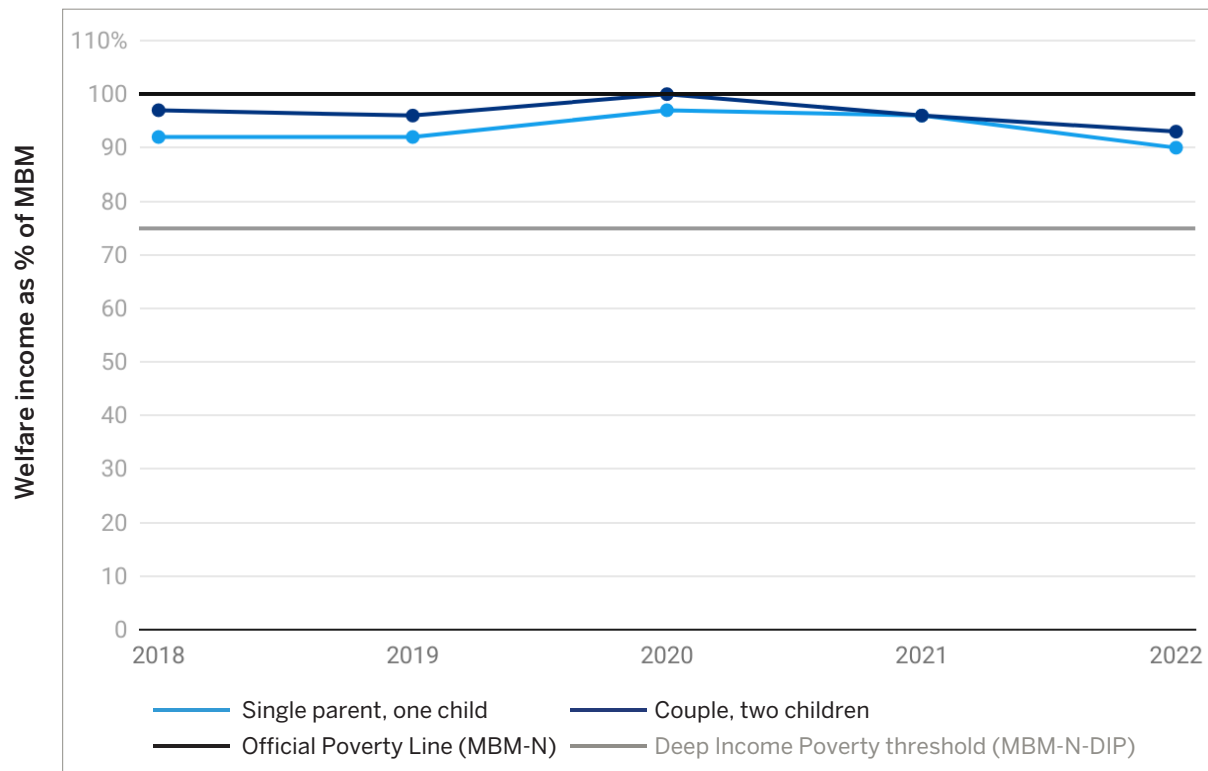
Overall, the income of the unattached single considered employable declined by one percentage point relative to the Poverty Line across the time series. This means that the depth of this household’s poverty has deepened slightly over the past five years. Not only was this household living in poverty, but their income was also below the Deep Income Poverty threshold across the entire time series, meaning that they lived in deep poverty for the entire five-year time period.

The total welfare income of the **unattached single with a disability** started the time series in 2018 at the higher level of 83 per cent of the Poverty Line, increasing to 86 per cent in 2020, and declining to 81 per cent at the end of the time series in 2022.

Overall, the income of the unattached single with a disability decreased by two percentage points relative to the Poverty Line across the time series, which indicates a slight deepening of this household’s poverty as well. In contrast to the income of the unattached single considered employable, however, the income of this household was above the Deep Income Poverty threshold across the entire time

series, meaning that although they were living in poverty for the entire five-year period, they were not living in deep poverty.

**Figure 6YT: Welfare incomes as a percentage of the MBM-N for example households with children in the Yukon, 2002–2022**



The total welfare income of the **single parent with one child** started the time series at 92 per cent of the Poverty Line, moving to a high of 97 per cent in 2020, and ending the time series in 2022 at 90 per cent of the Poverty Line.

Overall, the income of the single parent with one child decreased slightly relative to the Poverty Line, by two percentage points, over the five-year period, which indicates a slight deepening of their poverty. It is notable, however, that this household's total income was above the Deep Income Poverty threshold for the past five years, which means that although they were living in poverty, they were not living in deep poverty.

The total welfare income of the **couple with two children** started the time series at 97 per cent of the Poverty Line in 2018, moving to 100 per cent in 2020, then declining to 93 per cent of the Poverty Line in 2022.

Overall, the income of the couple with two children decreased relative to the Poverty Line by four percentage points over the five-year period. This indicates a slight deepening of their poverty. It is notable that that this household's total



income was above the Deep Income Poverty threshold for the past five years, and at the Poverty Line for one of the five years. This means that although they have been living in poverty or just at the Poverty Line, they have not been living in deep poverty.

## Access to data

The data for the Yukon is available for download, including:

1. Components of welfare income for all households, with a breakdown of cost of living-related payments.
2. Welfare incomes in 2022 constant dollars over time for all households.
3. Welfare incomes in real dollars over time for all households.
4. Adequacy of welfare incomes: Comparisons of the welfare incomes of each household with the two poverty thresholds applicable in the North.
5. Adequacy over time: Welfare income relative to the Official Poverty Line (MBM-N) for each household from 2018 to 2022.

Access the [downloadable spreadsheet here](#).



# Appendices

# Appendix 1:

## Asset test, 2022

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. (See [Eligibility criteria for social assistance](#) for more information.)

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 converted readily to cash. Fixed assets such as a primary residence, a 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 Table A1 shows liquid asset exemption levels in effect as of January 2022. 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.

None of the jurisdictions increased asset limits in 2022.<sup>1</sup>

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1 Note that asset limit amounts for dependent children of recipients are indexed annually in Quebec, effective January 1 each year.

**Table A1: Liquid asset exemption levels as of January 2022**

	Unattached single considered employable	Unattached single with a disability	Single parent, one child	Couple, two children
AB <sup>2</sup>	\$2,235	\$2,598	\$4,095	\$5,820
AB, AISH <sup>3</sup>	Not applicable	\$100,000	\$100,000	\$100,000
BC <sup>4</sup>	\$5,000	\$100,000	\$10,000	\$10,000
MB	\$4,000	\$4,000	\$8,000	\$16,000
NB <sup>5</sup>	\$1,000	\$10,000	\$2,000	\$2,000
NL	\$3,000	\$3,000	\$5,500	\$5,500
NT	\$300	\$50,000	\$380	\$560
NS	\$2,000	\$2,000	\$4,000	\$4,000
NU	\$500	\$5,000	\$1,000	\$1,000
ON <sup>6</sup>	\$10,000	\$40,000	\$10,500	\$16,000
PE <sup>7</sup>	\$5,000	\$5,000	\$6,500	\$11,000
QC <sup>8</sup>	Applicants: \$887 Recipients: \$1,500	\$2,500	Applicants: \$1,268 Recipients: \$2,957	Applicants: \$1,807 Recipients: \$3,086
SK <sup>9</sup>	\$1,500	\$1,500	\$3,000	\$6,000
YT	\$500	\$1,500	\$1,000	\$1,600

- 2 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 of Core Benefits (plus an amount of the Federal Child Benefit) based on household composition.
- 3 Asset limits refer to the Assured Income for the Severely Handicapped (AISH) program.
- 4 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.
- 5 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.
- 6 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).
- 7 Asset limits refer to Prince Edward Island’s Social Assistance program except in the case of the unattached single with a disability; in that case, they refer to the Assured Income component of the AccessAbility Supports program.
- 8 Asset limits refer to the Social Assistance program except in the case of the unattached single with a disability; in that case, they refer to the Social Solidarity program. 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.
- 9 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, 2022

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. (See [Eligibility criteria for social assistance](#) for more information.)

- 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 *combined flat-rate and percentage* approach 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 (e.g., 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 Table A2 shows the earnings exemption levels in effect as of January 1, 2022. 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.

None of the jurisdictions increased earnings exemption limits in 2022.

**Table A2: Monthly earnings exemption levels as of January 2022**

	Unattached single considered employable	Unattached single with a disability	Single parent, one child	Couple, two children
AB <sup>1</sup>	Applicants: Support is reduced dollar for dollar on all earned income  Recipients: The first \$230 of net earnings is exempt; a 25% exemption applies thereafter	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	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	Applicants: Support is reduced dollar for dollar on all earned income  Recipients: For each earner, the first \$115 of net earnings is exempt; a 25% exemption applies thereafter
AB, AISH <sup>2</sup>	Not applicable	The first \$1,072 of net earnings is exempt; a 50% exemption applies to amounts in excess of \$1,072 up to \$2,009	The first \$2,612 of net earnings is exempt; a 50% exemption applies to amounts in excess of \$2,612 up to \$3,349	The first \$2,612 of net earnings is exempt; a 50% exemption applies to amounts in excess of \$2,612 up to \$3,349
BC <sup>3</sup>	Applicants: Support is reduced dollar for dollar on all earned income  Recipients: The first \$500 of net earnings is exempt; support is reduced dollar for dollar thereafter	Applicants: Support is reduced dollar for dollar on all earned income  Recipients: The first \$15,000 of net annual earnings is exempt; support is reduced dollar for dollar thereafter	Applicants: Support is reduced dollar for dollar on all earned income  Recipients: The first \$750 of net earnings is exempt; support is reduced dollar for dollar thereafter	Applicants: Support is reduced dollar for dollar on all earned income  Recipients: The first \$750 of net earnings is exempt; support is reduced dollar for dollar thereafter

- 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 British Columbia, recipients must be in receipt of assistance for at least one month before the earned income exemption amount applies. Exemptions are for BC’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.

	Unattached single considered employable	Unattached single with a disability	Single parent, one child	Couple, two children
MB <sup>4</sup>	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	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	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	Applicants: The first \$200 of net earnings is exempt; support is reduced dollar for dollar thereafter  Recipients: For each earner, the first \$200 of net earnings is exempt; a 30% exemption applies thereafter
NB <sup>5,6</sup>	Applicants: Support is reduced dollar for dollar on all earned income  Recipients: The first \$500 of net earnings is exempt; a 50% exemption applies thereafter	Applicants: Support is reduced dollar for dollar on all earned income  Recipients: The first \$500 of net earnings is exempt; a 50% exemption applies thereafter	Applicants: Support is reduced dollar for dollar on all earned income  Recipients: The first \$500 of net earnings is exempt; a 50% exemption applies thereafter	Applicants: Support is reduced dollar for dollar on all earned income  Recipients: The first \$500 of net earnings is exempt; a 50% exemption applies thereafter
NL	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
NT	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

- 4 In Manitoba, recipients must be in receipt of assistance for at least one month before the earned income exemption amount applies. Note that 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 people with disabilities receive similar benefits.
- 5 All amounts refer to New Brunswick's Transitional Assistance Program except in the case of the unattached single with a disability. In that case, they refer to the Extended Benefits Program.
- 6 Although this is not an earned income exemption, it is worth noting that an income exemption for social assistance recipients was introduced on October 1, 2022, and applies to the first \$200 of Canada Pension Plan (CPP) income their household receives monthly.
- 7 This applies to an unattached single with a disability requiring supportive services.



	<b>Unattached single considered employable</b>	<b>Unattached single with a disability</b>	<b>Single parent, one child</b>	<b>Couple, two children</b>
NS <sup>8</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 \$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
NU	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
ON <sup>10</sup>	Applicants: Support is reduced dollar for dollar on all earned income  Recipients: The first \$200 of net earnings is exempt; a 50% exemption applies thereafter	Applicants: Support is reduced dollar for dollar on all earned income  Recipients: The first \$200 of net earnings is exempt; a 50% exemption applies thereafter <sup>11</sup>	Applicants: Support is reduced dollar for dollar on all earned income  Recipients: The first \$200 of net earnings is exempt; a 50% exemption applies thereafter	Applicants: Support is reduced dollar for dollar on all earned income  Recipients: For each adult, the first \$200 of net earnings is exempt; a 50% exemption applies thereafter

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 These exemptions apply to people 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). In Ontario, recipients must be in receipt of assistance continuously for at least three months before the earned income exemption amount applies. The earnings of, and amounts paid under a training program to, people attending full-time post-secondary school are exempt as income and assets.

11 In addition to earnings exemptions, ODSP provides a \$100 Work-Related Benefit to each eligible adult family member in any month they receive earnings.

	<b>Unattached single considered employable</b>	<b>Unattached single with a disability</b>	<b>Single parent, one child</b>	<b>Couple, two children</b>
PE	Applicants: Support is reduced dollar for dollar on all earned income  Recipients: The first \$250 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 \$400 of net earnings is exempt; a 30% exemption applies thereafter	Applicants: Support is reduced dollar for dollar on all earned income  Recipients: The first \$400 of net earnings is exempt; a 30% exemption applies thereafter
QC	The first \$200 of net earnings is exempt; support is reduced dollar for dollar thereafter <sup>12</sup>	The first \$200 of net earnings is exempt; support is reduced dollar for dollar thereafter <sup>13</sup>	The first \$200 of net earnings is exempt; support is reduced dollar for dollar thereafter <sup>14</sup>	The first \$300 of net earnings is exempt; support is reduced dollar for dollar thereafter <sup>15</sup>
SK <sup>16</sup>	The first \$325 of net earnings from wages (or net income from self-employment) is exempt; support is reduced dollar for dollar thereafter	The first \$6,000 of net annual earnings from wages is exempt; support is reduced dollar for dollar thereafter	The first \$500 of net earnings from wages (or net income from self-employment) is exempt; support is reduced dollar for dollar thereafter	The first \$500 of net earnings from wages (or net income from self-employment) is exempt; support is reduced dollar for dollar thereafter

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- 12 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). Participants in AEP may also receive a supplement of 20% of any portion of their work income in excess of the applicable exemption amount.
- 13 This applies to a person with severely limited capacity for employment in the Social Solidarity program.
- 14 This applies to a person in the Social Assistance program with temporary limitations to employment and to participants in the Aim to Employment Program (AEP). Participants in AEP 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 couples in the Social Assistance program, regardless of the type of limitations to employment, and to participants in the Aim to Employment Program (AEP).
- 16 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.

	Unattached single considered employable	Unattached single with a disability	Single parent, one child	Couple, two children
YT <sup>17</sup>	<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>18</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>

<sup>17</sup> In the Yukon, recipients must be in receipt of assistance for at least one month before the earned income exemption amount applies.

<sup>18</sup> People who qualify for the Yukon Supplementary Allowance (payable to people 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, 2022

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.

Table A3 indicates which provincial or territorial benefits and tax credits that the example households are eligible for are indexed to inflation as of January 1, 2022, and which are not. Changes that came into force or were announced during the calendar year, as well as additional details and information where applicable, are specified in the endnotes.

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. Additionally, 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 three credits are not included in the table below.

**Table A3: Indexation of Provincial/Territorial Benefits and Credits, 2022**

	Basic social assistance benefits	Additional social assistance benefits	Provincial or territorial child benefit/credit	Provincial or territorial tax credits/benefits
AB	No <sup>1</sup>	No	No	N/A
BC	No	No	No <sup>2</sup>	BC Sales Tax Credit — No
				BC Climate Action Tax Credit — No <sup>3</sup>

- 1 In November 2022, Alberta announced that both Income Support and AISH benefits will be indexed to inflation starting January 1, 2023.
- 2 The amount of the BC Family Benefit is not indexed to inflation, but the net income reduction threshold is indexed.
- 3 The amount of the BC Climate Action Tax Credit is adjusted according to changes in carbon tax rates.

	Basic social assistance benefits	Additional social assistance benefits	Provincial or territorial child benefit/credit	Provincial or territorial tax credits/benefits
MB	No	No; Rent Assist — Yes <sup>4</sup>	N/A <sup>5</sup>	N/A
NB	Yes <sup>6</sup>	No	No	Harmonized Sales Tax Credit — No <sup>7</sup>
NL	No	No	Yes <sup>8</sup>	Newfoundland and Labrador Income Supplement — No
NT	No <sup>9</sup>	No	No	NWT Cost of Living Offset — No <sup>10</sup>
NS	No	No	No	Nova Scotia Affordable Living Tax Credit — No
NU	No	No	No	N/A
ON	No <sup>11</sup>	N/A	Yes	Ontario Trillium Benefit — Yes
PE	No	No	N/A	PEI Sales Tax Credit — No
QC	Yes <sup>12</sup>	No <sup>13</sup>	Yes <sup>14</sup>	Solidarity Tax Credit — Yes

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- 4 The additional social assistance benefit provided to people with disabilities through Manitoba's Employment and Income Assistance system is not indexed. Shelter support for households in private rental accommodation, also known as Rent Assist, is indexed to the median market rent as set by the Canada Mortgage and Housing Corporation.
- 5 The Manitoba Child Benefit is not available to households receiving Employment and Income Assistance benefits.
- 6 Social assistance benefits are indexed to the New Brunswick CPI on April 1 each year.
- 7 The New Brunswick Home Energy Assistance Program ended in 2021.
- 8 The Newfoundland and Labrador Child Benefit is indexed to the Newfoundland and Labrador CPI calculated from October to September.
- 9 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.
- 10 The amount of the Northwest Territories Cost of Living Offset is adjusted according to changes in carbon tax rates.
- 11 In its November 2022 Fall Economic Statement, Ontario confirmed that ODSP benefits will be indexed to inflation starting in July 2023.
- 12 Social assistance basic benefits are indexed to the Quebec CPI excluding alcoholic beverages, tobacco products, and recreational cannabis.
- 13 Additional benefits received through social assistance are indexed to the Quebec CPI as above. Shelter benefits received as an additional benefit through Revenu Québec are not indexed.
- 14 The Family Allowance is indexed to the Quebec CPI as above.

	Basic social assistance benefits	Additional social assistance benefits	Provincial or territorial child benefit/credit	Provincial or territorial tax credits/benefits
SK	No <sup>15</sup>	No	N/A	Low Income Tax Credit — Yes <sup>16</sup>
YT	Yes	No	No	Yukon Carbon Price Rebate — No <sup>17</sup>

15 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.

16 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.

17 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, 2022

Recipients of provincial or 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 or home insurance. These amounts may be calculated separately or combined into a flat-rate amount. Some of these benefits are provided through separate programs administered outside of social assistance.

Table A4 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 about additional cost-of-living-related benefits that our example households receive are included in the notes.

Note that the provincial or territorial social assistance benefits discussed in the table below are only those that correspond to the methodology used to determine inclusion in this report. Other benefits may be available for various costs depending on the jurisdiction and the specific situation of each recipient. See the [methodology section](#) for more information.



**Table A4: Breakdown of cost of living and shelter components of provincial/territorial social assistance benefits, 2022**

	Separate, Combined, or Both	Notes
AB	Both	<p>Alberta provides a 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.</p> <p>As well, the couple with two children receives a School Expenses allowance.</p>
BC	Separate	<p>British Columbia provides a Basic Support Allowance and a Shelter Allowance separately in both the Income Assistance and Disability Assistance programs.</p> <p>As well, all households receive a Christmas Supplement and the couple with two children receives a School Supplement. Those with the Persons with Disabilities (PWD) designation who receive Disability Assistance or Hardship Assistance are also eligible to receive the Transportation Supplement, which can be provided as cash or as an in-kind bus pass.</p>
MB	Separate	<p>Manitoba provides a Basic Necessities Allowance and Shelter Allowance within the Social Assistance program. For the households examined in this report who are deemed to be living in private rental accommodation, the shelter allowance is provided as a Rent Assist benefit. Rent Assist is also available to eligible low-income Manitoba households who do not receive Employment and Income Assistance benefits.</p> <p>As well, the single parent with one child receives three supplementary allowances (i.e., the additional basic amount, the additional amount for the first child in a single-parent household, and the additional allowance for a child six or under in a single-parent household), the unattached single with a disability receives two supplementary allowances (the additional basic amount and the additional amount for an adult with a disability) as well as an Income Assistance for Persons with Disabilities benefit, and the couple with two children receives a School Supplies allowance.</p>
NB	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 Monthly Disability Supplement and the two households with children receive an Income Supplement Benefit.</p>

	Separate, Combined, or Both	Notes
NL	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 receives a Personal Care Allowance and top-up amounts for rent and utilities, which are administered outside social assistance.</p>
NT	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 dependants as well as actual fuel and utilities costs for all households.</p> <p>As well, the unattached single with a disability receives a Disabled Allowance and an Incidental Allowance. All four households continued to receive the Furnishings Allowance in 2022, which is a holdover from policy decisions made during the COVID-19 pandemic.</p>
NS	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>
NU	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>
ON	Separate	<p>Ontario provides a Basic Needs Benefit and a Shelter Benefit separately in both the Ontario Works (OW) program and the Ontario Disability Support Program (ODSP).</p>

	Separate, Combined, or Both	Notes
PE	Separate	<p>Prince Edward Island provides a Basic Unit Rate and a Shelter Allowance separately in both the Social Assistance program and the Assured Income component of the AccessAbility Supports program. As well, for the first 11 months of 2022, Social Assistance recipients also received a Local Transportation benefit, which was rolled into the Basic Unit Rate in December. The Local Transportation benefit amount was part of the Assured Income Basic Unit Rate for the unattached single with a disability for all 12 months. The unattached single with a disability also receives a Community Living Expense benefit.</p> <p>As well, all households receive a Communication Rate (as of December 2022) and the couple with two children receives a School Allowance.</p>
QC	Both	<p>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.</p> <p>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.</p>
SK	Both	<p>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.</p> <p>As well, the unattached single with a disability also receives a Disability Income Benefit. Note that amounts for utilities, laundry, and telephone for this household are included in the average actual utilities amounts included in our calculations.</p>
YT	Separate	<p>The Yukon provides separate Food, Shelter, Fuel and Utilities, Clothing, and Incidentals allowances within its basic benefit structure.</p> <p>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. The couple with two children also receives a School Supply Allowance.</p>



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