



# Welfare in Canada, 2023

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[www.maytree.com/welfare-in-canada](http://www.maytree.com/welfare-in-canada)

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# Introduction

## About *Welfare in Canada*

The annual *Welfare in Canada* report enumerates and examines the total welfare incomes of example households receiving social assistance in a given year and details some key features of social assistance programs, in all 13 provincial and territorial jurisdictions in Canada. As the only publicly available resource that compiles and analyses this data, *Welfare in Canada* is the primary source for evaluating Canada's progress on fulfilling the human right to an adequate standard of living<sup>1</sup> for households receiving social assistance.

*Welfare in Canada* was established by the Caledon Institute of Social Policy in 2012 to maintain and build on longitudinal data previously published by the National Council of Welfare in its *Welfare Incomes* reports. In 2018, Maytree assumed responsibility for updating the series and has added additional data and analysis over time.

The reports look 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 jurisdiction compared to poverty and, where applicable, low-income thresholds,
- Long-term changes in the adequacy of welfare incomes,
- Asset and earned income levels as they relate to eligibility for social assistance,
- Indexation of social assistance benefits as well as other tax credits and benefits in each jurisdiction, and
- A breakdown of cost of living and shelter benefits provided by social assistance programs.

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1 Canada signed on to the International Covenant on Economic, Social, and Cultural Rights on May 19, 1976, and the treaty entered into force in Canada on August 19 of that year. The Covenant commits all levels of government to the progressive realization, within the maximum available resources, of the right to an adequate standard of living.

# Outline of the report

The sections of the 2023 report are outlined below, with special features highlighted.

## Methodology

The report begins with detailing the methodology used to calculate total welfare incomes. The methodology includes assumptions made about the households we examine and the criteria for the inclusion of particular benefits in total welfare income calculations. It also includes information on how changes in total welfare incomes are calculated, the thresholds that are used to analyse adequacy, and how adequacy is calculated over time. As well, this section provides some important considerations about the ways in which adequacy for people with disabilities is calculated and about the Market Basket Measure, Canada's Official Poverty Line.

## Total welfare incomes

The bulk of the report is made up of presentation and analysis of the total welfare incomes of our example households, both in an overview of Canada as a whole and for individual provinces and territories. “Total welfare income” refers to the total amount of income a household receives from all government transfers, given that individuals and families who receive benefits from a social assistance program are also eligible for other forms of financial support from both the federal and provincial/territorial governments.

## Cross-Canada overview

This section presents a comprehensive picture of total welfare incomes across Canada with a high-level analysis, grouped by provinces and territories, that 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.

## Provinces and territories

The Cross-Canada overview is followed by an examination of total welfare incomes in each of the 13 subnational jurisdictions in Canada, in individual sections listed alphabetically. Given that the total welfare income that any

household is eligible for depends on its specific composition, we present the welfare incomes of four example household types in each jurisdiction:

- An unattached single who is considered employable,
- An unattached single with a disability,
- A single parent with one child aged two, and
- A couple with two children aged 10 and 15.

This applies to all provinces and territories, except for Alberta and Manitoba, which include the incomes of five household types, and for Quebec, which includes the incomes of six household types. [See the Overview](#) as well as each of these jurisdictions' individual sections for more information.

For each jurisdiction, we present the maximum total income that these households would have received over the course of the calendar year, assuming each household had no other source of income and no assets. Note that some households may have received less than the amounts we have calculated if they had income from other sources, and some households may have received more if they had special health- or disability-related needs.

Information about the specific components of total welfare incomes in each province and territory is also provided, as well as a look at long-term changes in total welfare amounts in each jurisdiction.

We then analyze income adequacy in each jurisdiction by comparing each household's total welfare income with several poverty and low-income measures currently in use in Canada. This analysis is conducted not only for the year in question but also over time, allowing readers to assess whether the adequacy of total welfare incomes has improved or worsened for the example households in each jurisdiction.

## Key features of social assistance

*Welfare in Canada* also provides data and information about several key features of social assistance programs. This data is now presented in a designated section rather than in appendices, starting in this 2023 report.

## Eligibility: Assets and income

This section outlines the amount of assets a household can have while still qualifying for social assistance, as well as how several forms of earned and unearned income impact a household's eligibility and benefit amounts, as of the start of the calendar year. Changes made in the course of the year are noted.

The asset limits are for “liquid” assets, which includes cash on hand or in a bank account, and investments that can be readily converted to cash. Most “fixed” assets, such as a primary residence, primary vehicle, personal effects, and items needed for employment, are typically exempt from the asset test.

“Earned income” exemptions refer to income from work or self-employment. The types of “unearned income” exemptions that are examined in this section relate to income from CPP/CPP-D, Employment Insurance, and provincial or territorial workers’ compensation programs.

The inclusion of unearned income exemption information is new for 2023, as is the organization of the earned income exemption data.

## **Indexation**

This section provides information on whether the social assistance benefits included in the total welfare income analysis, as well as other benefits and credits received by our example households, are indexed to increase with inflation. Inflation indexing protects the value of a benefit from being eroded when the cost of living rises. This section also indicates whether any jurisdictions have newly indexed benefits or credits over the course of the calendar year.

## **Benefit breakdown**

This section gives a breakdown of social assistance benefits in each jurisdiction, indicating whether basic cost of living and shelter benefits are accounted for separately or together in one benefit amount, for the programs that apply to our example households. Understanding the structure of these benefits gives readers another way to understand adequacy, given that comparisons can be made between their constituent parts and the relevant costs of living, such as food and shelter. Details about the other benefits received by our example households are included in the footnotes of that section.

# Methodology

Our methodology for calculating total welfare incomes replicates the approach instituted by the National Council of Welfare and continued by the Caledon Institute of Social Policy. Using this approach allows us to compare total welfare income amounts and their adequacy over time.

“Total welfare income” refers to the total amount of income a household receives from all government transfers, including but not limited to social assistance payments. Individuals and families who receive benefits from a social assistance program will also be eligible for other forms of financial support from both the federal and provincial/territorial governments, which include:

- Federal and provincial/territorial tax credits,
- Federal and provincial/territorial child benefits for households with children, and
- Where applicable, additional social assistance payments that are automatic and recurring.

Together, these form the total welfare income of the household. The amount varies in every province and territory because each jurisdiction has a distinct social assistance program, and each has its own refundable tax credit and benefit programs.

To calculate the total welfare income for each household type, we made the following assumptions:

- The households started to receive assistance on January 1 and remained on assistance for the entire year,
- The households had no earnings and therefore were eligible to receive the maximum rate of assistance,
- The heads of all households were deemed fully employable, except for 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.

Our calculations accounted for changes to welfare rates or other program rates over the course of the year. Basic rates as well as automatic and recurring additional items (e.g., a winter allowance or a back-to-school allowance) were also included where applicable. Special needs amounts were not included.

## Additional payments

Inflation remained high in 2023, and some jurisdictions responded with benefits intended to address the high cost of living. Our calculations therefore included additional provincial or territorial supports intended to address high inflation if they were paid automatically to households receiving social assistance or, in the case of discretionary supports, if over half of the recipients benefited from them. Automatic cost-of-living top-ups to existing federal benefits were also included. Similar additional payments relating to high inflation, as well as the COVID-19 pandemic, were also included for the years 2020 to 2022.

As well, households in eight jurisdictions (Alberta, Manitoba, New Brunswick, Newfoundland and Labrador, Nova Scotia, Ontario, Prince Edward Island, and Saskatchewan) received the federal government's climate action incentive payments in 2023. These amounts are outlined in the "Components of welfare incomes" section for each of these jurisdictions and are included under "Federal tax credits" in the tables.

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 were assumed to have no earnings. They did not qualify for Employment Insurance (EI) or Canada Pension Plan benefits.

## 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 2023.

As prices increase, the same amount of money can 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 compared total welfare incomes in 2023 to measures of poverty and low income that are commonly used in Canada.

The two measures of poverty that we applied to welfare incomes in all provinces and territories are:

- The Market Basket Measure (MBM) for the provinces or the Northern Market Basket Measure (MBM-N) for the territories. 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 territories. These measures are defined as having a disposable income of less than 75 per cent of the MBM or MBM-N as applicable.

The two measures of low income that we applied to welfare incomes in the 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 typically subject to income taxation. These thresholds are not available for the territories as they do not accurately reflect the realities of life in the North.

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 thresholds for 2023 were not available. To estimate the 2023 LIM thresholds — which are the same across all provinces but vary by household size — we increased the 2022 levels in line with the national CPI.

## Adequacy of welfare income over time

We examined adequacy in the provinces and territories over time, although the timeframes for each are slightly different.

To compare how total welfare incomes in the provinces have fared in relation to measures of poverty over time, we compared current total welfare incomes between 2002 and 2023 to the current 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 applied.<sup>1</sup>

We conducted the same analysis for total welfare incomes in the territories, although MBM-N thresholds are only available back to 2018. Thus, for the territories, we compare current total welfare incomes between 2018 and 2023 to the current value of the MBM-N in those same years.

## Jurisdictional review

Our calculations of the components of welfare incomes in each jurisdiction as well as the data in the tables in the [Key features of social assistance](#) section are sent to officials in each jurisdiction for their review and comment prior to publication. Their feedback and corrections are taken into account in the final data included in our analyses. The assistance they provide each year is critical to the accuracy and reliability of the *Welfare in Canada* reports.

## Important considerations

### Disability

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 benefits 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 income of a person with a disability may appear to be “more adequate,” but this does not account for the higher costs of living faced by people with disabilities. These costs can include additional health care or food needs, and/or the additional expenses of assistive devices, rehabilitation, personal assistance, and house adaptation. Some of these costs may be covered through special needs benefits provided by the jurisdictions, typically through a separate request or application process. As noted above, however, special needs amounts and amounts that are not automatically paid were not included in our calculations.

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<sup>1</sup> A helpful overview of the Market Basket Measure and the process of “rebasing” is described in Devlin, N. et. Al. (2023). *Launch of the Third Comprehensive Review of the Market Basket Measure*. Statistics Canada. Income Research Paper Series, available here: <https://www150.statcan.gc.ca/n1/pub/75f0002m/75f0002m2023007-eng.htm>.

## Market Basket Measure

To assess adequacy, the Market Basket Measure is compared to disposable income, which Statistics Canada defines as total income (including government transfers) minus income tax and several non-discretionary expenses. Among deducted expenses are public health insurance premiums, direct medical expenses including private insurance premiums, CPP/QPP and EI contributions, union dues, childcare expenses, and spousal support payments. In this report, however, the MBM is compared to the total income of households receiving social assistance, not their disposable income. Total incomes are higher than disposable incomes, so it is likely that the extent of income inadequacy is underrepresented in the report.

For Nunavut, the MBM-N thresholds have been adjusted to account for the housing tenure type of our example households, which is different than that in all other jurisdictions. Our example households in Nunavut are assumed to be living in social housing rather than private market rental accommodation, as is the case for the majority of social assistance recipients in the territory. As such, the thresholds we used have been adjusted to include the subsidized rental unit type rather than the non-subsidized rental unit type that is generally used by Statistics Canada in MBM and MBM-N threshold calculations. For Statistics Canada's MBM-N reference family living in Iqaluit, this translates to reducing the shelter component of the MBM-N by half. However, even the adjusted thresholds are not fully representative of the actual shelter benefits received by our example households, which are very low given that social housing shelter costs are heavily subsidized by the Nunavut territorial government. As a result, it is likely that our calculations have overestimated the depth of poverty of the example households in Nunavut.

As well, Statistics Canada uses a four-person reference family in its MBM and MBM-N calculations for all jurisdictions except Nunavut, where a five-person reference family is used as it is more representative of life in the territory. As a result, the equivalence scale used to calculate MBM-N thresholds for our example households in Nunavut is different than that used for all other jurisdictions.

# Total welfare incomes

The next 14 sections of this report focus on the amount and adequacy of the total welfare incomes of our example households in Canada's provinces and territories.

The first section provides a cross-Canada overview, grouped into the provinces and the territories, including:

- 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.

Thereafter we present the total welfare incomes of our example households for each province and territory, listed alphabetically. Each jurisdiction's section includes:

- The components of welfare incomes, including social assistance payments, child benefits, and other tax credits/benefits, for each of our example households,
- Changes in total welfare incomes for each household over time in constant 2023 dollars,
- An analysis of the adequacy of the total welfare incomes of each household in relation to poverty and/or low-income measures currently in use in Canada, and
- An examination of the adequacy of the total welfare incomes of each household over time.

As outlined in the [Methodology section](#), "total welfare income" refers to the total amount of income a household receives from all government transfers, including but not limited to social assistance payments. We examine the total welfare incomes of four example households in each jurisdiction, except for Alberta and Manitoba (where we examine five) and Quebec (where we examine six) due to the program specifics in these jurisdictions; more information is available in each jurisdiction's section.

All the data included in this report is [available for download](#) by jurisdiction and for the whole of Canada.

# Overview: Welfare incomes across Canada

This section is an overview of welfare incomes across all 13 Canadian jurisdictions in 2023. 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.

We have separated the analysis for the provinces and the territories because there are significant differences in the cost of living and the nature of income security programs in the North.

## Provinces

### Total welfare incomes

Table 1CA shows the maximum total welfare incomes that each of the example household types in each province would have received in 2023. 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](#).

Note that although we look at four example households in most jurisdictions, we have added three new example households in this year's report:

- In Manitoba, we have added the unattached single with a disability receiving Manitoba Supports for Persons with Disabilities (MSPD), which is distinguished from the existing unattached single with a disability receiving Medical Barriers to Full Employment (MBFE) benefits.
- In Quebec, we have added the unattached single considered employable receiving the Manpower Training measure (MAN) benefits, which is distinguished from the existing unattached single considered employable receiving Aim for Employment (AIM) benefits.
- Also in Quebec, we have added the couple with two children receiving Manpower Training measure (MAN) benefits, which is distinguished from the existing couple with two children receiving Aim for Employment (AIM) benefits.

For more information on these new example households, please consult the [Manitoba](#) and [Quebec](#) sections of the report.

**Table 1CA: Total welfare incomes for all example households in each province, 2023**

|                           | Unattached single considered employable | Unattached single with a disability | Single parent, one child | Couple, two children           |
|---------------------------|---|-------------------------------------|--------------------------|--------------------------------|
| Alberta                   | \$11,262                                | BFE: \$12,820<br>AISH: \$23,473     | \$26,969                 | \$39,279                       |
| British Columbia          | \$13,251                                | \$19,089                            | \$28,001                 | \$40,758                       |
| Manitoba                  | \$11,277                                | MBFE: \$14,957<br>MSPD: \$16,197    | \$26,239                 | \$35,269                       |
| New Brunswick             | \$8,690                                 | \$11,648                            | \$22,985                 | \$30,395                       |
| Newfoundland and Labrador | \$12,241                                | \$20,975                            | \$25,702                 | \$33,357                       |
| Nova Scotia               | \$9,204                                 | \$12,406                            | \$21,969                 | \$34,235                       |
| Ontario                   | \$10,473                                | \$17,039                            | \$23,815                 | \$34,483                       |
| Prince Edward Island      | \$18,250                                | \$20,104                            | \$32,294                 | \$50,930                       |
| Quebec                    | AIM: \$14,484<br>MAN: \$26,368          | \$16,117                            | \$26,476                 | AIM: \$44,680<br>MAN: \$47,794 |
| Saskatchewan              | \$12,955                                | \$17,148                            | \$26,370                 | \$36,212                       |

Note: BFE refers to the Barriers to Full Employment category of Alberta's Income Support program. AISH refers to Alberta's Assured Income for the Severely Handicapped program. MBFE refers to the Medical Barriers to Full Employment category of Manitoba's Employment and Income Assistance program. MSPD refers to the Manitoba Supports for Persons with Disabilities program. AIM refers to Quebec's Aim for Employment program. MAN refers to Quebec's Manpower Training measure.

**Unattached single considered employable:** The highest total welfare income in 2023 was for the household receiving the Manpower Training measure (MAN) in Quebec at \$26,368, the second highest was in Prince Edward Island at \$18,250, and the third highest was the household receiving the Aim for Employment Program (AIM) in Quebec at \$14,484. Five provinces followed with total incomes between \$13,251 and \$11,262. The lowest welfare incomes for this type of example household were in Ontario at \$10,473, Nova Scotia at \$9,204, and New Brunswick at \$8,690.

**Unattached single with a disability:** The highest total welfare income in 2023 was for the household eligible for the Assured Income for the Severely Handicapped (AISH) program in Alberta at \$23,473. The second highest was in Newfoundland and Labrador at \$20,975, the third highest was in Prince Edward Island at

\$20,104, and the fourth highest was in British Columbia at \$19,089. Four provinces followed with welfare incomes between \$17,148 and \$14,957. The three lowest welfare incomes for this type of example household were in Alberta through the Barriers to Full Employment (BFE) program at \$12,820, in Nova Scotia at \$12,406, and in New Brunswick at \$11,648.

**Single parent with one child:** The highest total welfare income in 2023 was for the household in Prince Edward Island at \$32,294. Six provinces followed with incomes between \$28,001 and \$25,702. The lowest welfare incomes for this type of example household were in Ontario at \$23,815, in New Brunswick at \$22,985, and in Nova Scotia at \$21,969.

**Couple with two children:** The highest welfare income in 2023 was for the household in Prince Edward Island at \$50,930. The next highest were the households in Quebec at \$47,794 (MAN) and \$44,680 (AIM), then British Columbia at \$40,758 and Alberta at \$39,279. These were followed by four provinces with incomes between \$36,212 and \$34,235. The lowest welfare incomes for this type of example household were in Newfoundland and Labrador at \$33,357 and New Brunswick at \$30,395.

In summary:

- The highest total welfare income for the unattached single considered employable households was in Quebec for the household receiving Manpower Training measure (MAN) benefits.
- The highest welfare income for the unattached single with a disability households was in Alberta for the AISH recipient.
- The highest welfare incomes for both the single parent with one child and the couple with two children households were in Prince Edward Island.
- The lowest total welfare incomes for three household types were in New Brunswick: the unattached single considered employable, the unattached single with a disability, and the couple with two children.
- The lowest income for the single parent with one child was in Nova Scotia.

## Cost-of-living payments

Additional one-time financial supports related to the higher cost of living resulting from high inflation were made available to all households in the provinces in 2023, as shown in Table 2CA. The federal government provided one benefit that was available to all example household types in every jurisdiction. In addition, four of the ten provinces 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 2023. Also, note that cost-of-living related payments were also made in 2022, but only the payments in New Brunswick remained the same in 2023. All other 2023 one-time cost of living-related payments were new, with different amounts, eligibility criteria, and distribution schedules.

The Methodology section outlines the methodology used to determine which benefits were included in our calculations and how we accounted for benefit changes related to the higher cost of living in 2023. Note that cost-of-living payment amounts in Table 2CA are included and not in addition to the amounts in the “Total welfare incomes” section above.

**Table 2CA: Cost-of-living payments for all example households in each province, 2023**

|                           | Unattached single considered employable | Unattached single with a disability | Single parent, one child | Couple, two children     |
|---------------------------|---|-------------------------------------|--------------------------|--------------------------|
| Alberta                   | \$753                                   | BFE: \$758<br>AISH: \$834           | \$1,587                  | \$2,267                  |
| British Columbia          | \$492                                   | \$549                               | \$1,218                  | \$1,637                  |
| Manitoba                  | \$153                                   | MBFE: \$184<br>MSPD: \$184          | \$387                    | \$467                    |
| New Brunswick             | \$378                                   | \$378                               | \$837                    | \$917                    |
| Newfoundland and Labrador | \$162                                   | \$227                               | \$387                    | \$467                    |
| Nova Scotia               | \$153                                   | \$164                               | \$387                    | \$467                    |
| Ontario                   | \$153                                   | \$194                               | \$387                    | \$467                    |
| Prince Edward Island      | \$688                                   | \$706                               | \$1,387                  | \$1,467                  |
| Quebec                    | AIM: \$170<br>MAN: \$170                | \$187                               | \$387                    | AIM: \$467<br>MAN: \$467 |
| Saskatchewan              | \$157                                   | \$204                               | \$387                    | \$467                    |

Legend:

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

Note: BFE refers to the Barriers to Full Employment category of Alberta's Income Support program. AISH refers to Alberta's Assured Income for the Severely Handicapped program. MBFE refers to the Medical Barriers to Full Employment category of Manitoba's Employment and Income Assistance program. MSPD refers to the Manitoba Supports for Persons with Disabilities program. AIM refers to Quebec's Aim for Employment program. MAN refers to Quebec's Manpower Training measure.

All households in every province received cost-of-living payments from the federal government in the form of a one-time Grocery Rebate, which was paid in July 2023 and was equivalent to the two regular GST/HST credit payments received in the first half of 2023. These payments amounted to \$153 for the unattached single considered employable and 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 Grocery Rebate included an additional credit supplement amount for those who qualified. Seventeen of the 23 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 supplement, which is counted in the \$386.50 mentioned above.

Four provinces — Alberta, British Columbia, New Brunswick and Prince Edward Island — 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 example household types in those jurisdictions.

Of the four provinces providing cost-of-living payments, Alberta paid the highest amounts, giving an additional \$600 to the unattached single households, \$1,200 to the single parent with one child, and \$1,800 to the couple with two children. Prince Edward Island provided an additional \$500 to both unattached single households, and \$1,000 to both households with children. British Columbia provided an additional \$328 to the unattached single households, \$831 to the single parent with one child, and \$1,170 to the couple with two children. Lastly, New Brunswick provided an additional \$225 to both unattached single households and \$450 to both households with children.

## Changes to welfare incomes

Table 3CA compares the 2022 and 2023 total welfare incomes of households for each province without adjusting for inflation. The cost of living increased by about 3.9 per cent in 2023 nationally.<sup>1</sup> As such, households whose total welfare incomes increased by less than 3.9 per cent would have been worse off in 2023 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 2023 and the increased cost

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<sup>1</sup> Statistics Canada. (2024, January 16). *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. Note that the national CPI is used instead of regional CPIs.

**Table 3CA: Change in total welfare incomes between 2022 and 2023 for all example households in each province, in current dollars**

|                           | Unattached single considered employable | Unattached single with a disability | Single parent, one child | Couple, two children     |
|---------------------------|---|-------------------------------------|--------------------------|--------------------------|
| Alberta                   | +14.9%                                  | BFE: +13.8%<br>AISH: +10.1%         | +12.0%                   | +12.0%                   |
| British Columbia          | +8.8%                                   | +5.9%                               | +8.2%                    | +6.5%                    |
| Manitoba                  | +10.0%                                  | MBFE: +5.9%<br>MSPD: New            | +4.2%                    | +3.4%                    |
| New Brunswick             | +8.2%                                   | +7.0%                               | +6.1%                    | +6.0%                    |
| Newfoundland and Labrador | -0.6%                                   | +2.8%                               | +1.3%                    | +3.7%                    |
| Nova Scotia               | -3.0%                                   | -2.2%                               | +1.1%                    | +2.3%                    |
| Ontario                   | +2.1%                                   | +7.4%                               | +3.1%                    | +3.3%                    |
| Prince Edward Island      | +8.2%                                   | +7.4%                               | +7.1%                    | +6.3%                    |
| Quebec                    | AIM: +0.0%<br>MAN: +26.1%               | -1.5%                               | +3.0%                    | AIM: +2.9%<br>MAN: +4.3% |
| Saskatchewan              | +3.7%                                   | +0.6%                               | +3.6%                    | +3.2%                    |

Legend:

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

\* The national rate of inflation between 2022 and 2023 was 3.9 per cent, as discussed above.

Note: BFE refers to the Barriers to Full Employment category of Alberta's Income Support program. AISH refers to Alberta's Assured Income for the Severely Handicapped program. MBFE refers to the Medical Barriers to Full Employment category of Manitoba's Employment and Income Assistance program. MSPD refers to the Manitoba Supports for Persons with Disabilities program. AIM refers to Quebec's Aim for Employment program. MAN refers to Quebec's Manpower Training measure.

- **Total welfare income decreases:** Four of the 44 households, or about 9 per cent, saw their total incomes decrease in real dollars between 2022 and 2023:
  - The unattached single considered employable households in Newfoundland and Labrador and Nova Scotia, and

- The unattached single with a disability households in Nova Scotia and Quebec.

The main reason for these income declines was the elimination of provincial one-time cost-of-living supports in Newfoundland and Labrador, Nova Scotia, and Quebec, as well as the elimination of Hurricane Fiona-related supports in Nova Scotia, paired with the stagnating value of provincial social assistance benefits in these jurisdictions.

The steepest declines were for the unattached single considered employable and the unattached single with a disability in Nova Scotia at -3.0 per cent and -2.2 per cent, respectively.

- **Total welfare income increases below inflation:** Just over a third of the example households — 16 out of 44, or 36 per cent — saw their total incomes increase in real dollars between 2022 and 2023, but those increases were at a rate below the 3.9 per cent inflation increase, which means that their incomes did not keep up with the rising cost of living:
  - Three **unattached single considered employable** households: Ontario, Quebec (for the household receiving AIM), and Saskatchewan,
  - Two **unattached single with a disability** households: Newfoundland and Labrador and Saskatchewan,
  - Five **single parent with one child** households: Newfoundland and Labrador, Nova Scotia, Ontario, Quebec, and Saskatchewan, and
  - Six **couple with two children** households: Manitoba, Newfoundland and Labrador, Nova Scotia, Ontario, Quebec (for the household receiving AIM) and Saskatchewan.

The below-inflation nominal increases for the households in Manitoba, Newfoundland and Labrador, Nova Scotia, Quebec, and Saskatchewan were primarily because investments to improve social assistance and child benefit increases/indexation were countered by the loss of 2022 provincial one-time cost-of-living supports.

In Ontario, however, the story is different because the province had not provided widely available one-time supports in 2022. As such, the below-inflation nominal increases for the households in Ontario were the result of stagnating social assistance benefits outweighing indexation of child benefits and tax credits and increases to the federal climate action incentive.

- **Total welfare income increases above inflation:** More than half of the example households in the provinces — 24 out of 44, or about 55 per cent

— saw welfare incomes rise by more than the cost of living between 2022 and 2023:

- **All households** in Alberta, British Columbia, New Brunswick, and Prince Edward Island;
- **All households except the couple with two children** in Manitoba;
- The **unattached single with a disability** in Ontario; and
- The **unattached single considered employable (MAN)** and the **couple with two children (MAN)** in Quebec.

The highest percentage increase was for the unattached single considered employable (MAN) in Quebec, at 26.1 per cent. The five households in Alberta and the unattached single considered employable in Manitoba followed with increases between 10 and 15 per cent. The other 17 increases ranged between 4.2 and 8.8 per cent. The reasons for these increases varied:

- Above-inflation increases for households in Alberta were due to provincial one-time cost-of-living payments in 2023, paired with social assistance benefits that increased because of indexation.
- In British Columbia, increases were due to higher social assistance shelter benefit amounts in 2023, and higher one-time cost-of-living payments in 2023 than in 2022.
- In Manitoba, higher total welfare incomes came from the impact of a full year of higher Basic Necessities benefits introduced in November 2022 for the unattached single households, as well as increases to RentAssist amounts due to indexation.
- In New Brunswick, increases were mainly due to higher social assistance benefits because of indexation, and because households became eligible for the federal climate action incentive.
- For the unattached single with a disability in Ontario, increases came from receiving a full year of higher benefits introduced in 2022, and increases to those benefits in 2023 due to inflation indexing.
- In Prince Edward Island, increases were due to the impact of a full year of higher social assistance benefits introduced in 2022, higher one-time cost-of-living payments in 2023 than in 2022, and because households became eligible for the federal climate action incentive.
- In Quebec, the above-inflation increases for both households receiving MAN was because they accessed MAN benefits for the full year in 2023, as they only accessed them for the last six months of 2022.

## Breakdown of changes

### Changes to provincial social assistance benefits

- Eight provinces increased basic or additional social assistance benefit amounts in 2023:
  - **Alberta** increased basic and additional social assistance amounts with inflation for all households as of January 1.
  - In **British Columbia**, the Shelter Allowance increased by \$125 per month for each of the household types as of July. The “Christmas Supplement” was renamed the “Winter Supplement” in August and the amount was increased by \$25 for the unattached single households, \$60 for the single parent with one child, and \$70 for the couple with two children. Also in August, the School Start-Up Supplement increased from \$100 to \$120 for children aged five to 11, and from \$175 to \$210 for children aged 12 to 18.
  - In **Manitoba**, Rent Assist benefits increased in January due to a change in the indexation increase formula, and increased with inflation in July for all households. As well, Manitoba introduced the new Manitoba Supports for Persons with Disabilities (MSPD) program in January, which provides people who have “severe and prolonged”<sup>2</sup> disabilities with higher benefits than the existing Medical Barrier to Full Employment (MBFE) category of the Employment and Income Assistance program. MSPD Monthly Income Support amounts increased with inflation in July.
  - **New Brunswick** increased basic social assistance amounts with inflation for all households as of April.
  - **Nova Scotia** increased the annual School Supplies Supplement to \$80 per child between the ages of 5 and 12 and to \$160 per child between the ages of 13-18 as of August 2023.
  - In **Ontario**, basic social assistance amounts increased with inflation for the unattached single with a disability as of July, due to the indexation of ODSP benefits for all recipients.
  - In **Quebec**, basic program allowances increased with inflation as of January for the four households receiving the Aim for Employment and Social Solidarity programs: the unattached single considered employable (AIM), the unattached single with a disability, the single

<sup>2</sup> Government of Manitoba. (n.d.). *Manitoba Supports for People with Disabilities*. <https://www.gov.mb.ca/fs/manitobasupports/about/index.html>

parent with one child, and the couple with two children (AIM).

Manpower Training measure benefits, which are provided to the other two households, are not indexed to inflation.

- In **Saskatchewan**, the three households receiving benefits from the Saskatchewan Income Support (SIS) program saw an increase to their basic social assistance benefits in May. The Adult Basic Benefit increased by \$30 per month for the unattached single considered employable and the single parent with one child, and by \$60 per month for the couple with two children. The Shelter Benefit increased by \$30 per month for all three households. The Living Income Benefit provided by the Saskatchewan Assured Income for Disability (SAID) program, which the unattached single with a disability received, saw a \$30 per month increase in May.
- Two provinces provided one-time cost-of-living support payments through additional social assistance benefit payments:
  - In **Alberta**, all households received the Alberta Affordability Payment, a monthly amount provided from January to June. In total, the unattached single households received \$600, the single parent with one child received \$1,200, and the couple with two children received \$1,800.
  - In **New Brunswick**, all households received a one-time Emergency Food and Fuel Benefit between mid-January and early February. The unattached single households received \$225 and the households with children received \$450. The same benefit was provided in 2022 in the same amounts.
- Three provinces no longer provided one-time cost-of-living support payments through social assistance even though they provided them in 2022:
  - In **Newfoundland and Labrador**, households did not receive the One-Time Benefit, which was available in 2022 in the amount of \$200 for the unattached single households and \$400 for the households with children.
  - In **Nova Scotia**, households no longer received the two cost of living support payments that were available in 2022. The first was \$150 per individual and the second was \$250 per household.
  - In **Prince Edward Island**, households no longer received the One-Time Inflation Top-Up Payment, which had provided \$150 per individual in each household in 2022.

- Only five provinces had at least some social assistance benefits indexed to inflation in 2023:
  - Social assistance benefits increased in line with inflation for all households in **Alberta, New Brunswick, and Quebec**. In **Manitoba**, the shelter component (RentAssist) of social assistance increased with inflation for all households, but only the unattached single with a disability receiving MSPD had their Monthly Income Support amounts increase with inflation. In **Ontario**, only the unattached single with a disability had their social assistance benefits increase with inflation, as indexing was applied to ODSP benefits (for all recipients) although not to Ontario Works benefits.

## Changes to other provincial benefits

- Two provinces provided one-time cost-of-living supports outside of social assistance through tax credits, benefits, or enhancements in response to high inflation in 2023:
  - In **British Columbia**, the BC Affordability Credit, which was an enhancement to the January and April BC Climate Action Tax Credit payments, provided an additional \$328 to the unattached single households, \$656 to the single parent with one child, and \$820 to the couple with two children; only half of these amounts were provided in 2022. British Columbia also provided the BC Family Benefit Temporary Enhancement to the households with children, which was \$58.33 per child per month from January to March.
  - In **Prince Edward Island**, all households received a one-time inflationary support payment in January in the amount of \$500 for the unattached single households and \$1,000 for households with children. In 2022, one-time amounts of \$150 for the unattached single households and \$300 for households with children were provided.
- Four provinces no longer provided one-time cost-of-living support payments through tax credits, benefits, or enhancements in 2023 even though they provided them in 2022:
  - In **Manitoba**, households with children no longer received the Family Affordability Benefit, which provided \$250 for the first child and \$200 for the second child in 2022.
  - **Newfoundland and Labrador** no longer provided the One-Time Cost-of-Living Relief benefit in the amount of \$500 per adult in all four households that was available in 2022.

- **Quebec** no longer provided the two cost-of-living payments totaling \$1,100 per adult, which were available to all households in 2022.
  - In **Saskatchewan**, all households no longer received the Saskatchewan Affordability Tax Credit, which had provided \$500 per adult in 2022.
- Two provinces increased their refundable tax credits or benefit payments:
  - **Newfoundland and Labrador** increased the Newfoundland and Labrador Income Supplement in July. Households saw increases above the 2022 calendar year amount ranging from \$17 for the unattached single considered employable to \$67 for the couple with two children.
  - In **Nova Scotia**, the Nova Scotia Child Benefit increased in July from \$106.25 to \$127.08 per child per month.
- **Nova Scotia** and **Prince Edward Island** no longer provided payments that were provided in 2022 to assist with the impact of Hurricane Fiona. In Nova Scotia, this meant households no longer received the \$150 payment. In Prince Edward Island, this meant households no longer received the Hurricane Fiona one-time relief payment that had provided \$150 for each adult and dependant, nor did they receive the one-time payment of \$250 through the Red Cross.
- Households in **Prince Edward Island** were no longer eligible for the one-time Carbon Rebate, which provided them with \$140 in 2022. Note that this was offset by the federal climate action incentive (CAI) payment, which households in Prince Edward Island became newly eligible for in 2023.
- 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 **Alberta**, **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 the [Indexation of benefits and credits](#) section.

## Changes to federal benefits

- Amounts from two **federal government** programs — the GST/HST credit and the Canada Child Benefit — were slightly higher in 2023 due to automatic annual inflationary increases. These increases take effect in July of each year.

- The **federal government** also provided the Grocery Rebate in July, which was a one-time cost-of-living support. The payment amount was equivalent to the two regular GST/HST credit (and credit supplement if applicable) payments received in the first half of 2023.
- Households received the **federal government**'s climate action incentive (CAI) payments in eight provinces. Households in **Alberta, Saskatchewan, Manitoba, and Ontario** have been receiving the CAI since 2019, and payment amounts increased in 2023 for all household types in these provinces. Households in **New Brunswick, Newfoundland and Labrador, Nova Scotia, and Prince Edward Island** became eligible in July 2023. Payments are delivered quarterly in January, April, July, and October.

## Adequacy of welfare incomes

Table 4CA shows how the 2023 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 *Welfare in Canada, 2020* to identify which example households are living in deep poverty. As noted in a 2020 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>3</sup>

To demonstrate the range in the adequacy of total welfare incomes across Canada's provinces, Table 4CA 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 accounts for the higher cost of living faced by people with disabilities and that these additional costs are not reflected in our analysis.

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<sup>3</sup> 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 4CA: Highest and lowest adequacy of example household total welfare incomes among the provinces in 2023**

|  |         | Jurisdiction         | Welfare income | Official Poverty Line | % of MBM | Deep Income Poverty threshold | % of MBM-DIP |
|--|---------|----------------------|----------------|-----------------------|----------|-------------------------------|--------------|
| <b>Unattached single considered employable</b> | Lowest  | Nova Scotia          | \$9,204        | \$27,483              | 33%      | \$20,612                      | 45%          |
|  | Highest | Quebec (MAN)         | \$26,368       | \$24,212              | 109%     | \$18,159                      | 145%         |
| <b>Unattached single with a disability</b>     | Lowest  | Alberta (BFE)        | \$12,820       | \$28,954              | 44%      | \$21,716                      | 59%          |
|  | Highest | Alberta (AISH)       | \$23,473       | \$28,954              | 81%      | \$21,716                      | 108%         |
| <b>Single parent, one child</b>                | Lowest  | Nova Scotia          | \$21,969       | \$38,867              | 57%      | \$29,150                      | 75%          |
|  | Highest | Prince Edward Island | \$32,294       | \$37,552              | 86%      | \$28,164                      | 115%         |
| <b>Couple, two children</b>                    | Lowest  | New Brunswick        | \$30,395       | \$51,082              | 60%      | \$38,311                      | 79%          |
|  | Highest | Quebec (MAN)         | \$47,794       | \$48,424              | 99%      | \$36,318                      | 132%         |

Note: BFE refers to the Barriers to Full Employment category of Alberta's Income Support program. AISH refers to Alberta's Assured Income for the Severely Handicapped program. MAN refers to Quebec's Manpower Training measure.

## Overview

The welfare incomes of 43 out of the 44 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 2023. The only exception was in Quebec, where the welfare income of the unattached single considered employable (MAN) was 109 per cent of the poverty threshold.

In addition, 35 of the 44 example households— or 80 per cent— were living in deep poverty in 2023. These households had welfare incomes that were between 45 and 93 per cent of the MBM-DIP.

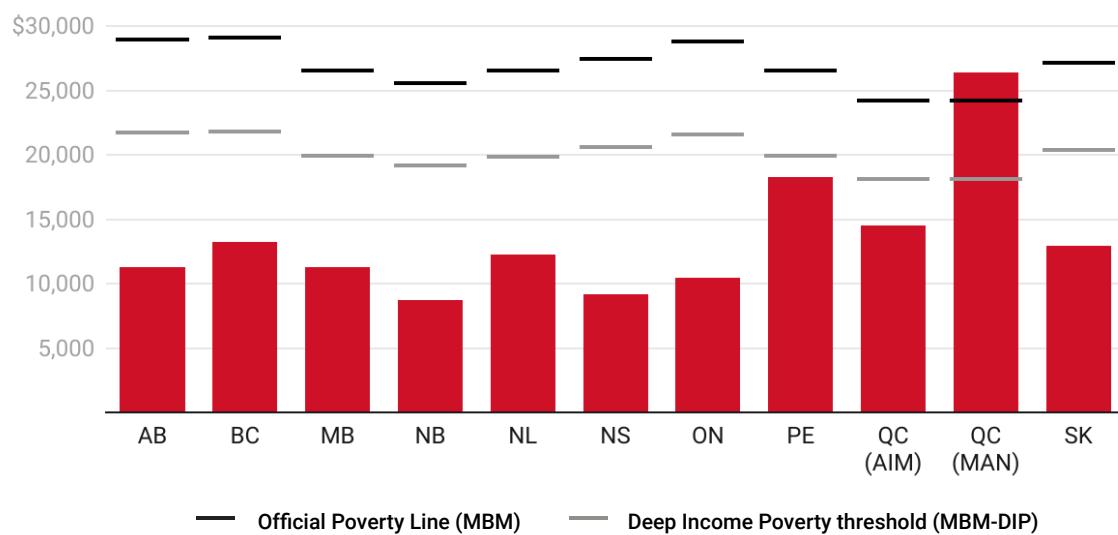
Between 2022 and 2023, the welfare income of one household increased above the poverty line: the unattached single considered employable (MAN) in Quebec. Also, the welfare income of one household increased above the MBM-DIP threshold: the unattached single with a disability in Prince Edward Island.

## Adequacy by household

### Unattached single considered employable

Figure 1CA shows the relationship between the total welfare incomes of the example **unattached single considered employable** households in the provinces and both the Official Poverty Line (MBM) and the Deep Income Poverty threshold (MBM-DIP).

**Figure 1CA: Adequacy of total welfare incomes for example unattached singles considered employable in each province, 2023**



Note: AIM refers to Quebec's Aim for Employment program. MAN refers to Quebec's Manpower Training measure.

Ten of 11 unattached single considered employable households in the provinces had incomes below the MBM and as such were living in poverty in 2023. The only exception was the unattached single considered employable receiving the Manpower Training measure in Quebec, who had a welfare income that was 9 per cent above the poverty line.

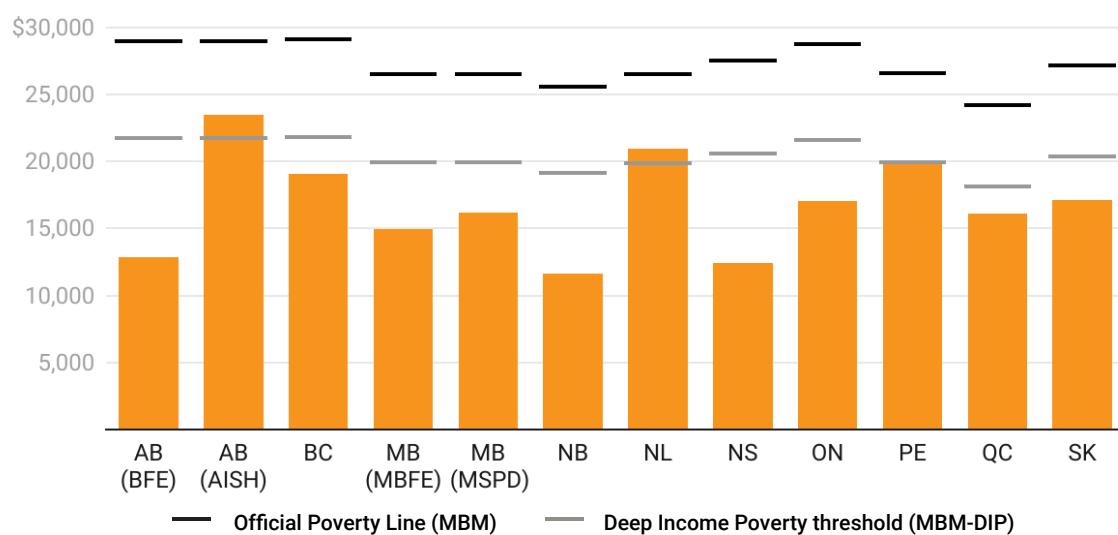
Furthermore, all ten of these households had incomes below the MBM-DIP and were therefore not only living in poverty but in deep poverty. Among these households, the two that came closest to the Deep Income Poverty threshold were the household in Prince Edward Island, at 92 per cent, and the household in Quebec receiving the Aim for Employment program, at 80 per cent.

The welfare incomes of the remaining eight households were below 50 per cent of the Poverty Line; the lowest were in Ontario at 36 per cent, in New Brunswick at 34 per cent, and Nova Scotia at 33 per cent.

## Unattached single with a disability

Figure 2CA shows the total welfare incomes of the example **unattached single with a disability** households in the provinces relative to both the Official Poverty Line (MBM) and the Deep Income Poverty Threshold (MBM-DIP).

**Figure 2CA: Adequacy of total welfare incomes for example unattached singles with a disability in the provinces, 2023**



Note: BFE refers to the Barriers to Full Employment category of Alberta's Income Support program. AISH refers to Alberta's Assured Income for the Severely Handicapped program. MBFE refers to the Medical Barriers to Full Employment category of Manitoba's Employment and Income Assistance program. MSPD refers to the Manitoba Supports for Persons with Disabilities program.

In 2023, all 11 of the example unattached single with a disability households were living in poverty, and eight of the 11 were living in deep poverty.

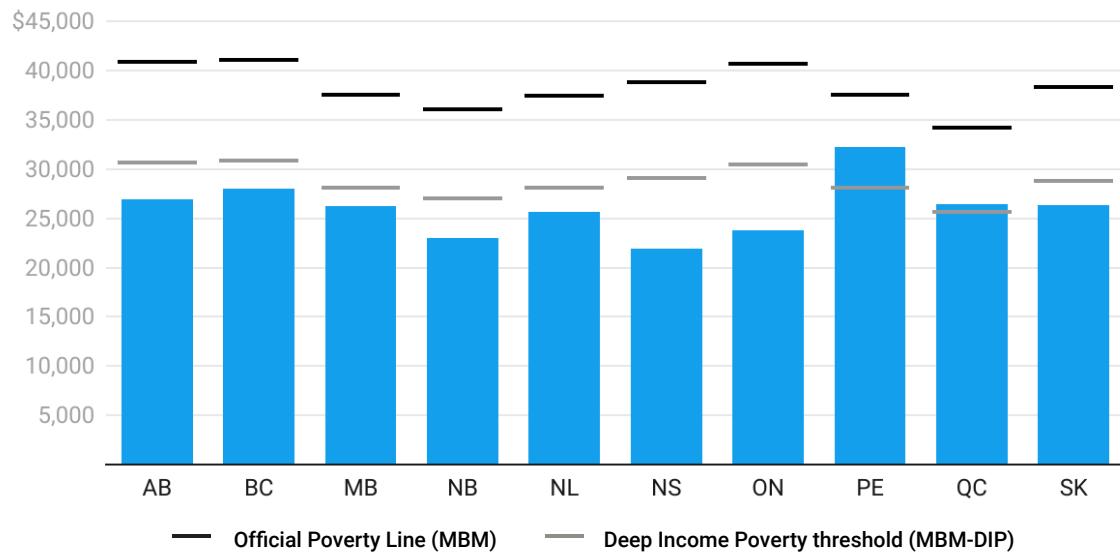
The household in Alberta receiving AISH had the highest income relative to the MBM at 81 per cent, followed by the household in Newfoundland and Labrador at 79 per cent, and the household in Prince Edward Island at 76 per cent. These three households were the only ones with welfare incomes above the MBM-DIP.

The example unattached single with a disability households with the least adequate welfare incomes were the Alberta household receiving BFE at 44 per cent of the Poverty Line, followed by Nova Scotia at 45 per cent, and New Brunswick at 46 per cent.

## Single parent with one child

Figure 3CA shows the total welfare incomes of all the example **single parent with one child** households in the provinces relative to both the Official Poverty Line (MBM) and the Deep Income Poverty Threshold (MBM-DIP).

**Figure 3CA: Adequacy of total welfare incomes for example single parents with one child in the provinces, 2023**



All ten example single parent with one child households in the provinces were living in poverty in 2023, and eight were also living in deep poverty.

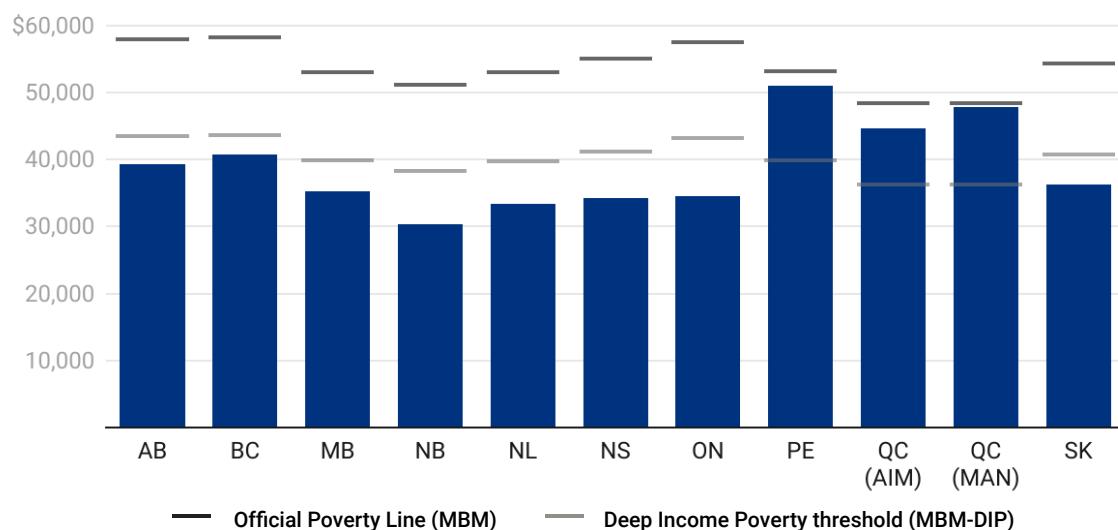
The household living in Prince Edward Island had the most adequate welfare income, at 86 per cent of the MBM. The household living in Nova Scotia had the least adequate welfare income, at 57 per cent of the Poverty Line and 75 of the Deep Income Poverty threshold, followed closely by the household in Ontario, at 59 per cent of the Poverty Line and 78 per cent of the Deep Income Poverty threshold.

In only two of the ten provinces — Prince Edward Island and Quebec — the welfare incomes of the example single parent with one child households were above their respective Deep Income Poverty thresholds.

## Couple with two children

Figure 4CA shows the total welfare incomes of all example **couple with two children** households in the provinces relative to both the Official Poverty Line (MBM) and the Deep Income Poverty threshold (MBM-DIP).

**Figure 4CA: Adequacy of total welfare incomes for example couples with two children in the provinces, 2023**



Note: AIM refers to Quebec's Aim for Employment program. MAN refers to Quebec's Manpower Training measure.

All 11 example couple with two children households in the provinces lived in poverty in 2023, and eight of those lived in deep poverty.

The household in Quebec receiving MAN had the welfare income that was closest to the poverty line, at 99 per cent. The other two households with incomes below the MBM but above the MBM-DIP were the household in Prince Edward Island at 96 per cent, and the household in Quebec receiving AIM at 92 per cent.

The households living in New Brunswick and Ontario had the least adequate welfare incomes at 60 per cent of the poverty line.

# Territories

## Total welfare incomes

Table 5CA shows the maximum total welfare incomes that the example households in each territory would have received in 2023. As mentioned earlier, 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 5CA: Total welfare incomes for all example households in each territory, 2023**

|                              | <b>Unattached single considered employable</b> | <b>Unattached single with a disability</b> | <b>Single parent, one child</b> | <b>Couple, two children</b> |
|------------------------------|--|--|---------------------------------|-----------------------------|
| <b>Northwest Territories</b> | \$27,600                                       | \$33,939                                   | \$40,489                        | \$52,905                    |
| <b>Nunavut</b>               | \$11,960                                       | \$15,023                                   | \$22,005                        | \$36,783                    |
| <b>Yukon</b>                 | \$22,097                                       | \$25,751                                   | \$41,386                        | \$61,391                    |

Welfare incomes in the Northwest Territories and the Yukon were generally higher than those 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 many households who receive social assistance in Nunavut also live in public housing where rent and other housing costs are highly subsidized.<sup>4</sup>

The highest total welfare incomes for the example **unattached single considered employable** and **unattached single with a disability** households were in the Northwest Territories at \$27,600 and \$33,939, respectively. The highest welfare incomes for the example **single parent with one child** and **couple with two children** households were in the Yukon at \$41,386 and \$61,391, respectively. As noted above, Nunavut had the lowest total welfare incomes for all household types, which is in part because they are assumed to be living in subsidized housing instead of receiving full housing benefits.

<sup>4</sup> See “Components of welfare incomes” and “Changes to welfare incomes” in the Nunavut section of this report for further information.

## Cost-of-living payments

Additional one-time financial supports related to the higher cost of living resulting from high inflation were made available to all households in the territories in 2023, as shown in Table 6CA. The federal government provided one benefit that was available to all example household types in every jurisdiction. In addition, one of the three territories provided cost-of-living payments through social assistance benefits.

The 2020 and 2021 *Welfare in Canada* reports included COVID-19 pandemic-related payments; however, no such payments were made in 2023. Also note that cost of living-related payments were also made in 2022, but they were different than the ones provided in 2023.

The [Methodology](#) section outlines the methodology used to determine which benefits were included in our calculations and how we accounted for benefit changes related to the higher cost of living in 2023. Note that cost-of-living payment amounts in Table 6CA are included in and not in addition to the amounts in the “Total welfare incomes in 2023” section above.

**Table 6CA: Cost-of-living payments for all example households in each territory, 2023**

|                       | Unattached single considered employable | Unattached single with a disability | Single parent, one child | Couple, two children |
|-----------------------|---|-------------------------------------|--------------------------|----------------------|
| Northwest Territories | \$234                                   | \$234                               | \$387                    | \$467                |
| Nunavut               | \$153                                   | \$176                               | \$387                    | \$467                |
| Yukon                 | \$1,134                                 | \$1,134                             | \$2,187                  | \$4,067              |

Legend:

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

All households in the territories received cost-of-living payments from the federal government in the form of a one-time Grocery Rebate, which was paid in July and was equivalent to the two regular GST/HST credit payments received in the first half of 2023. These payments amounted to \$153 for the unattached single households, \$386.50 for the single parent with one child households, and \$467 for the couple with two children households.

The one-time Grocery Rebate included an additional credit supplement amount for those who qualified. Five of the six unattached single households qualified for this additional amount, which was up to \$80.50. Note that the example single parent

with one child households automatically received the maximum supplement, which is counted in the \$386.50 mentioned above.

In addition, one territory — the Yukon — provided additional cost-of-living payments that were consistent with our methodology and as such were included in our analysis. These payments included an additional \$900 to both unattached single households, \$1,800 for the single parent with one child, and \$3,600 for the couple with two children.

## Changes in total welfare incomes: Territories

Table 7CA compares the 2022 and 2023 total welfare incomes of households in each territory without adjusting for inflation. The cost of living increased by about 3.9 per cent in 2023 nationally. As such, households whose total welfare incomes increased by less than 3.9 per cent would have been worse off in 2023 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 2023 and the increased cost of living may have impacted the households in very different ways depending on their circumstances. Note that the national CPI is used instead of regional CPIs.

**Table 7CA: Change in total welfare incomes between 2022 and 2023 for all example households in each territory, in current dollars**

|                       | Unattached single considered employable | Unattached single with a disability | Single parent, one child | Couple, two children |
|-----------------------|---|-------------------------------------|--------------------------|----------------------|
| Northwest Territories | +5.6%                                   | +6.9%                               | +8.0%                    | +9.6%                |
| Nunavut               | +23.5%                                  | +17.8%                              | +11.0%                   | +17.8%               |
| Yukon                 | +9.55%                                  | +8.1%                               | +9.5%                    | +11.1%               |

Legend:

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

\* The national rate of inflation between 2022 and 2023 was 3.9 per cent, as discussed earlier.

## Trends in changes between 2022 and 2023

- **Total welfare income decreases:** None of the households in the territories saw their total incomes decrease in 2023.
- **Total welfare income increases below inflation:** None of the households in the territories saw their total incomes increase below the rate of inflation in 2023.
- **Total welfare income increases above inflation:** All 12 households in the territories saw their total incomes increase above 3.9 per cent between 2022 and 2023.

The highest percentage increase was for the unattached single considered employable in Nunavut, at 23.5 per cent, followed by the unattached single with a disability and the couple with two children in Nunavut, at 17.8 per cent. Four other households saw total income increases at or above 10 per cent. The five other households saw increases between 5.6 and 9.6 per cent.

The increases in Nunavut were primarily due to a significant increase to the Basic Allowance, the introduction of a new Nunavut Carbon Credit, and a small increase to the amount paid for utilities.

The increases in the Yukon are due to the territory's regular indexation of social assistance benefit amounts, combined with an increase in the monthly Yukon Child Benefit amount for households with children and new one-time cost-of-living payments in 2023, which were higher than those paid in 2022.

The increases in the Northwest Territories were due to an increase in the average cost of utilities in 2023.

## Breakdown of changes

### Changes to territorial social assistance benefits

- Social assistance benefits increased in all three territories in 2023:
  - In the **Northwest Territories**, the value of basic benefits remained the same in 2023 except for the Utilities Benefit, which increased because of a higher average in the real cost of water and electricity paid by social assistance recipients.
  - In **Nunavut**, monthly Basic Allowance amounts increased significantly in 2023, by 18% for the single parent with one child and by 34% for all three other household types. Also, the amount for utilities

increased as it is based on the average cost of electricity paid by social assistance recipients in the territory.

- The **Yukon** increased basic and additional social assistance amounts with inflation for all households as of November 1.
- The **Yukon** was the only territory to introduce a cost-of-living payment in 2023. The Inflation Relief payment provided \$100 per person per month from April to December. This totalled \$900 for both unattached single households, \$1,800 for the single parent with one child, and \$3,600 for the couple with two children. However, households in the Yukon no longer received the one-time inflation support payment that was available in 2022, which provided \$150 per individual in a household including dependants.

## Changes to other territorial benefits

- **Nunavut** introduced the Nunavut Carbon Credit on July 1. All households in the province were eligible, and the credit provided \$77 per individual per quarter.
- As of July 1, the **Yukon** indexed the Yukon Child Benefit to inflation. No other territorial tax credits and benefits included in our calculations were indexed to inflation in 2023. For more information about indexed benefits, see the [Indexation of benefits and credits](#) section.

## Changes to federal benefits

- Amounts from the two **federal government** programs — the GST/HST credit and the Canada Child Benefit — were slightly higher in 2023 due to automatic annual inflationary increases. For more information about indexed benefits, see the [Indexation of benefits and credits](#) section.
- As in the provinces, households in all three territories received the Grocery Rebate in July 2023 from the **federal government**, which was a one-time cost-of-living support. The payment amount was equivalent to the two regular GST/HST credit (and credit supplement if applicable) payments received in the first half of 2023.

## Adequacy of welfare incomes

In November 2022, Statistics Canada released the finalized Northern Market Basket Measure (MBM-N) thresholds for the Northwest Territories and the Yukon. The thresholds for Nunavut were released in November 2023. Since then, it has become possible to assess the adequacy of welfare incomes in the territories using the Official Poverty Line (MBM-N), and the Northern Deep Income Poverty

(MBM-N-DIP) threshold, which is 75 per cent of the MBM-N. The total welfare income and both poverty thresholds in this section are for the largest city in each territory.

As explained in the [Methodology section](#), the MBM-N thresholds we use for Nunavut have been adjusted to include the subsidized rental unit type rather than the non-subsidized rental unit type that is generally used in MBM and MBM-N thresholds, given that our example households are assumed to be living in social housing. Because even the adjusted thresholds are not fully representative of the actual shelter benefits received by our example households, which are very low given that social housing shelter costs are heavily subsidized, it is likely that our calculations overestimate the depth of poverty of the example households in Nunavut.

Note that neither the MBM-N nor the MBM-N-DIP accounts 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 12 households in the territories, none had a total welfare income that was above the MBM-N in 2023. Seven of the 12 households had incomes that were below the MBM-N but above the MBM-N-DIP. Five households had incomes that were below the MBM-N-DIP. This means that all of the households were living in poverty in 2023, and five were living in deep poverty.

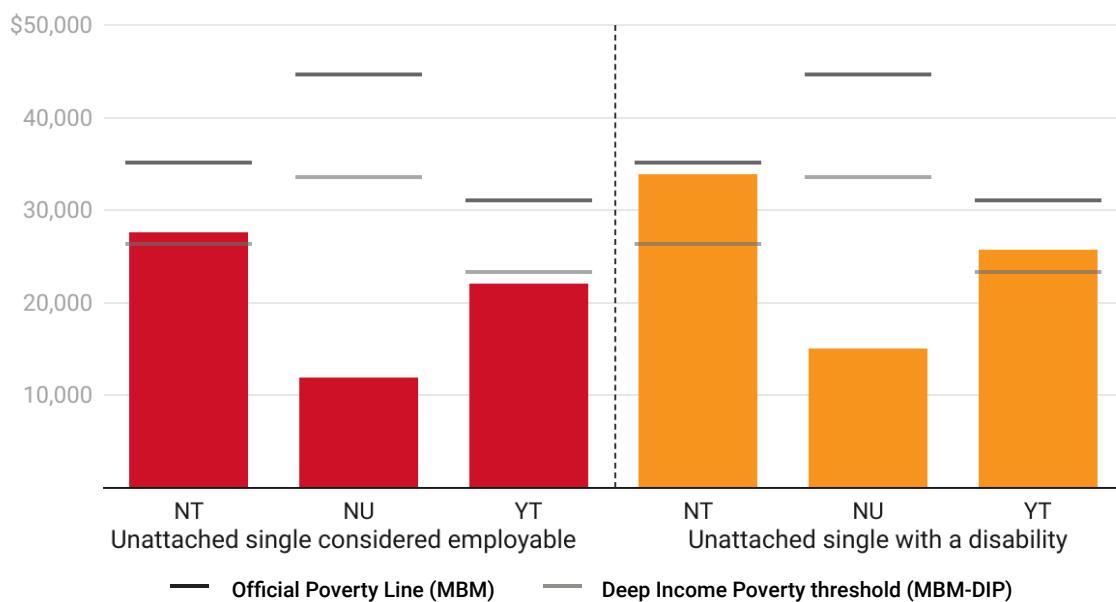
The welfare income of one household increased above the MBM-N-DIP in 2023: the couple with two children in the Northwest Territories.

## Adequacy by household

### Unattached single households

Figure 5CA shows the total welfare incomes of all the example **unattached single considered employable** and **unattached single with a disability** households in the territories relative to both the Official Poverty Line (MBM-N) and the Deep Income Poverty Threshold (MBM-N-DIP).

**Figure 5CA: Adequacy of total welfare incomes for example unattached single households in the territories, 2023**



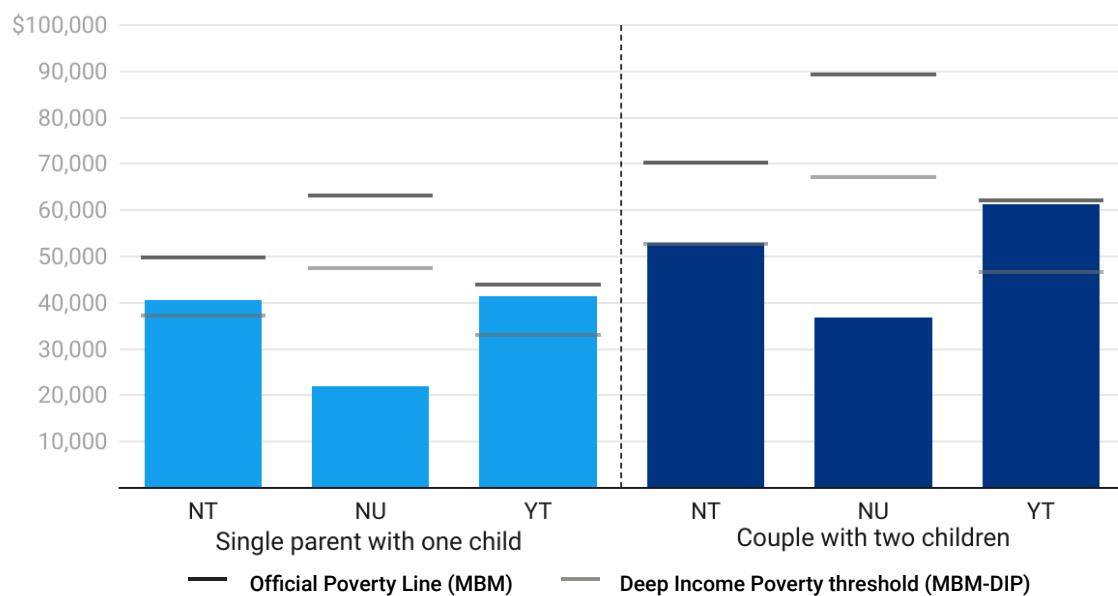
All six unattached single households in the territories lived in poverty in 2023 and, of those, three lived in deep poverty.

The household with the highest income relative to the MBM-N was the unattached single with a disability living in the Northwest Territories at 97 per cent. The two households with the least adequate welfare incomes were both in Nunavut, with the unattached single considered employable at 27 per cent of the MBM-N and 36 per cent of the MBM-N-DIP, and the unattached single with a disability at 34 per cent of the MBM-N and 45 per cent of the MBM-N-DIP.

## Households with children

Figure 6CA shows the total welfare incomes of all example **single parent with one child** and **couple with two children** households in the territories relative to both the Official Poverty Line (MBM-N) and the Deep Income Poverty Threshold (MBM-N-DIP).

**Figure 6CA: Adequacy of total welfare incomes for example single parents with one child and couples with two children in the territories, 2023**



All six households with children in the territories lived in poverty in 2023 and, of those, three lived in deep poverty.

The couple with two children in the Yukon had the most adequate welfare income at 99 per cent of the MBM-N, followed by the single parent with one child in the Yukon at 94 per cent of the MBM-N. As with the single households, Nunavut had the least adequate welfare incomes for households with children, with the single with one parent at 35 per cent of the MBM-N and 46 per cent of the MBM-N-DIP, and the couple with two children at 41 per cent of the MBM-N and 55 per cent of the MBM-N-DIP.

## Access to data

All *Welfare in Canada, 2023* 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 2023 constant dollars over time for all households.
3. Welfare incomes in current 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 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 2023, and for each household in the territories from 2018 to 2023.

[Download the data.](#)

# 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 2023, all example households in Alberta 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 1AB shows the value of the welfare income components of the five example household types in Alberta in 2023. 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, 2023**

|                                 | 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         | \$9,480                                 | \$11,028                                   | \$21,444                                     | \$14,928                 | \$20,088             |
| Additional social assistance    | \$600                                   | \$600                                      | \$600  | \$1,200                  | \$2,100              |
| Federal child benefits          | \$0                                     | \$0  | \$0  | \$7,217                  | \$12,178             |
| Provincial child benefits       | \$0                                     | \$0  | \$0  | \$1,370                  | \$2,055              |
| Federal tax credits/benefits    | \$1,182                                 | \$1,192                                    | \$1,429                                      | \$2,254                  | \$2,858              |
| Provincial tax credits/benefits | \$0                                     | \$0  | \$0  | \$0                      | \$0                  |
| <b>Total 2023 income</b>        | <b>\$11,262</b>                         | <b>\$12,820</b>                            | <b>\$23,473</b>                              | <b>\$26,969</b>          | <b>\$39,279</b>      |

Note: Amounts in the table are rounded to the nearest dollar and, as such, totals may not exactly add up.

\* 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 likely 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 that is 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 is likely to be permanent and causes a substantial limitation in their ability to earn a livelihood.

Total annual welfare incomes in 2023 ranged from \$11,262 for the unattached single considered employable to \$39,279 for the couple with two children. The income of the unattached single with a disability who qualified for Barriers to Full Employment (BFE) was \$12,820 and that of the unattached single with a disability who qualified for Assured Income for the Severely Handicapped (AISH) was \$23,473. The income of the single parent with one child was \$26,969.

**Basic social assistance:** Monthly Core Essential and Core Shelter benefit amounts for the unattached single considered employable, the unattached single with a disability who qualified for BFE benefits, the single parent with one child, and the couple with two children, as well as the Living Allowance amount for the unattached single with a disability receiving AISH benefits, increased by 6 per cent as of January 1 due to the resumption of benefit indexing in 2023. More details about indexing are available in the [Indexed Benefits section](#).

**Additional social assistance:** The couple with two children received the annual School Expense Allowance, which also increased by 6 per cent as of January 1 due to benefit indexing. This benefit provided \$110 for the ten-year-old and \$190 for the 15-year-old in that household.

As well, all five households received time-limited additional social assistance benefits intended to assist with the impacts of inflation. The Alberta Affordability Payment of \$100 per month was issued to the head of each household and each of their children under the age of 18, paid between January and June. All unattached single households received \$600 while the single parent with one child received \$1,200 and the couple with two children received \$1,800.

**Federal child benefits:** Both households with children received the Canada Child Benefit (CCB), which increased with inflation in July 2023 from \$583.08 to

\$619.75 per month for a child under six years of age and from \$491.91 to \$522.91 per month for a child aged six to 17.

**Provincial child benefits:** Both households with children received the Alberta Child and Family Benefit (ACFB). The monthly ACFB amount for the single parent with one child was \$110.83 between January and June, increasing to \$117.50 between July and December. The monthly amount for the couple with two children was \$166.25 between January and June, increasing to \$176.25 between July and December.

**Federal tax credits/benefits:** All five households received the GST/HST credit, which increased in July 2023 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 \$315.50 in basic GST/HST credit, while the single parent with one child received \$631 and the couple with two children received \$963.

Three households also received the GST/HST credit supplement. The unattached single with a disability (BFE) received \$4.73 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 \$166.

All households also received the Grocery Rebate, which was an additional one-time GST credit payment related to the increased cost of living due to high inflation, paid in July 2023. The unattached single considered employable received \$153, the unattached single with a disability (BFE) received \$157.73, 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. The three unattached single households received \$713.75, the single parent with one child received \$1070.75, and the couple with two children received \$1,427.75. All the CAI benefit amounts received by these households increased in 2023.

**Provincial tax credits/benefits:** No provincial tax credits or benefits were available to the example households in 2023.

## **Cost-of-living payments**

As mentioned earlier, all five households received payments from both the provincial and federal governments related to the increased cost of living resulting from high inflation in 2023. The Alberta Affordability Payment was a time-limited series of monthly \$100 payments to the head of each Income Support and AISH

household and each of their children under the age of 18, paid between January and June. The federal Grocery Rebate was paid in July 2023 and was equivalent to the two regular GST credit (and credit supplement if applicable) payments received in the first half of 2023. These amounts are included in, and are not in addition to, the benefits described in the Components section above.

**Table 2AB: Cost-of-living payments for all example households in Alberta, 2023**

|   | 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                       | \$600                                   | \$600                                     | \$600                                      | \$1,200                  | \$1,800              |
| Federal payments                          | \$153                                   | \$158                                     | \$234                                      | \$387                    | \$467                |
| <b>Total 2023 cost-of-living payments</b> | <b>\$753</b>                            | <b>\$758</b>                              | <b>\$834</b>                               | <b>\$1,587</b>           | <b>\$2,267</b>       |

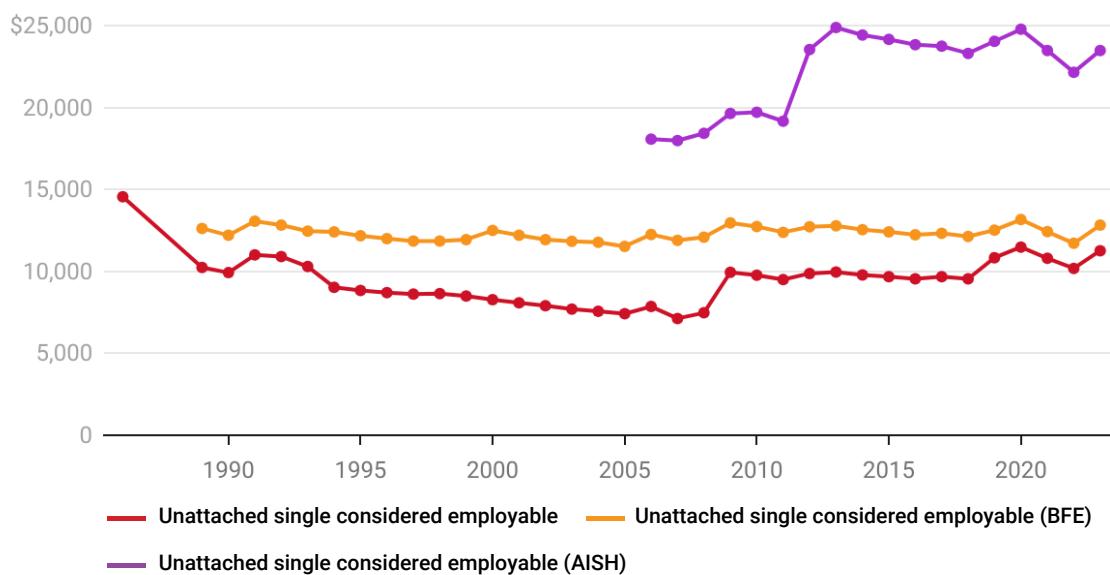
Note: Amounts in the table are rounded to the nearest dollar and, as such, totals may not exactly add up.

## 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 2023 constant dollars, not current dollars. Using constant dollars takes into account the effect of inflation, as measured by the national Consumer Price Index, given that inflation reduces current dollar values over time.

**Figure 1AB: Welfare incomes for example unattached single households in Alberta 1986–2023, in 2023 constant dollars**

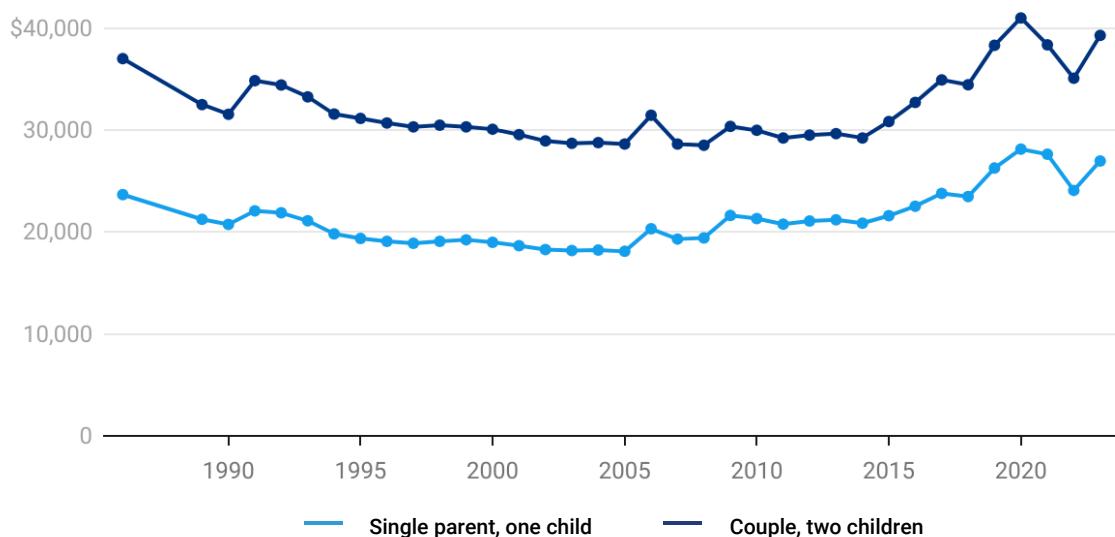


The total welfare income of the **unattached single considered employable** declined sharply between 1986 and 1989. A slight increase in 1991 was followed by a period of gradual decline until 2008. After an increase in 2009, and until 2018, their income was fairly stable at around \$10,000. Increasing and indexing basic social assistance payments to inflation in 2019 led to an increase in total welfare income, and the addition of the federal climate action incentive and COVID-19 pandemic-related payments led to a further increase in 2020. The elimination of inflationary indexing between 2020 and 2023 as well as the loss of pandemic-related payments and the impact of high inflation led to declines between 2020 and 2022. The reinstatement of inflationary indexing in 2023, the addition of provincial payments intended to address the impacts of inflation, and an increase in the federal climate action incentive all led to the increase in 2023. Overall, the total welfare income of this household declined by 23 per cent across the time series but increased by 11 per cent between 2022 and 2023, in constant 2023 dollars.

The total welfare income of the **unattached single with a disability receiving Barriers to Full Employment (BFE)** began being tracked in 1989 and has hovered at around \$12,000, with a high in 2020 and a low in 2005, across the entire 35-year time series. The increase in 2023 was largely due to an inflationary 6 per cent increase to basic social assistance benefits, the addition of provincial payments intended to address the impacts of inflation, and an increase in the federal climate action incentive. Overall, the total welfare income of this household increased by only 3 per cent across the time series but by 9 per cent between 2022 and 2023, in constant 2023 dollars.

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 2006. Several fluctuations have occurred since then, with incomes reaching a peak in 2013 at \$24,878 and another high in 2020, but declining thereafter with the loss of COVID-19 payments and the impact of high inflation. The increase in 2023 to \$23,473 was largely due to the same factors impacting the other unattached single households: an inflationary 6 per cent increase to basic social assistance benefits, the addition of provincial payments intended to address the impacts of inflation, and an increase in the federal climate action incentive. Overall, the total welfare income of this household increased by 30 per cent across the entire time series, and by 6 per cent between 2022 and 2023, in constant 2023 dollars.

**Figure 2AB: Welfare incomes for example households with children in Alberta 1986–2023, in 2023 constant dollars**



The welfare incomes of both households with children followed a similar trendline across the time series, with upticks in 1991 and 2006, as well as a general increase after 2014 to the high point for both households in 2020. The large increases in 2019 were primarily due to increasing and indexing basic social assistance benefits, while 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, especially given the pause in inflationary indexing of basic social assistance benefits that occurred between 2020 and 2023. The increases in 2023 were due to an inflationary six per cent increase to basic social assistance benefits, the addition of provincial payments intended to address the impacts of inflation, and an increase in the federal climate action incentive.

In 2023, the **single parent with one child** received a total welfare income of \$26,969, which represents an 8 per cent increase compared to 2022 and a 14 per cent increase across the entire time series, in constant 2023 dollars. The income of the **couple with two children** in 2023 was \$39,279, which represents an 8 per cent increase compared to 2022 and a 6 per cent increase across the entire time series, in constant 2023 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.

Two measures of poverty are commonly used 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.

Two measures of low income are also commonly used:

- 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. Note also that we use after-tax LIM and LICO thresholds, and that the LIM thresholds for 2023 are estimates based on increasing the 2022 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.

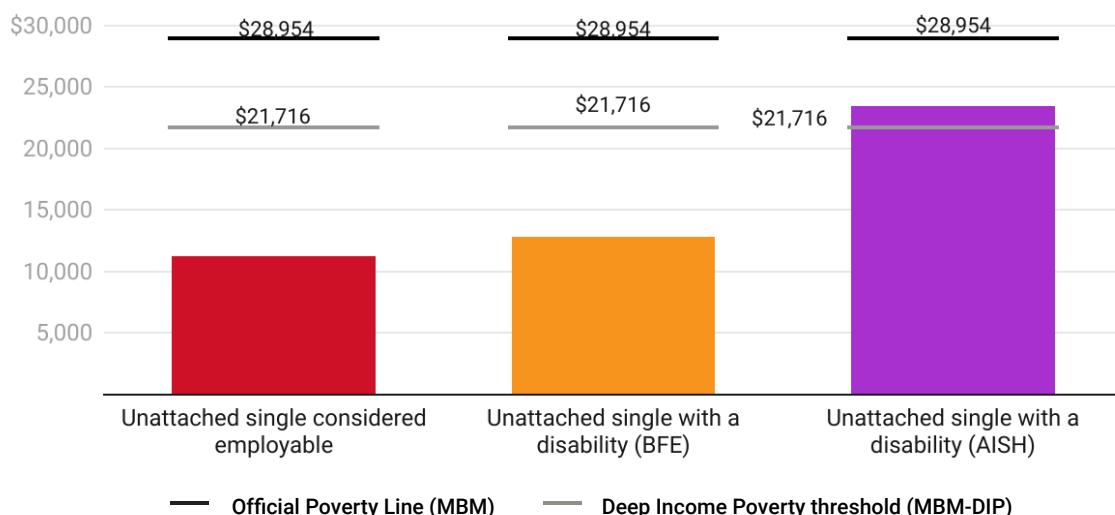
More information about the thresholds is available in the [Methodology section](#). A table containing comparisons of the welfare incomes of the five example household types in Alberta with all four poverty/low-income thresholds is [available for download](#).

## Poverty threshold comparisons

The welfare incomes of all five example household types in Alberta were below Canada's Official Poverty Line (MBM) in 2023, and four of the five were below the Deep Income Poverty threshold (MBM-DIP). This means that all five Alberta households were living in poverty in 2023, and four of the five were living in deep poverty.

Figures 3AB and 4AB compare 2023 welfare incomes for the five example household types to the MBM and MBM-DIP thresholds for Calgary.

**Figure 3AB: Welfare incomes and poverty thresholds for example unattached single households in Alberta, 2023**



The income of the **unattached single considered employable** was the least adequate relative to the poverty thresholds. Their income was \$10,453 below the Deep Income Poverty threshold and \$17,692 below the Poverty Line. This means their income was 52 per cent of the MBM-DIP and only 39 per cent of the MBM.

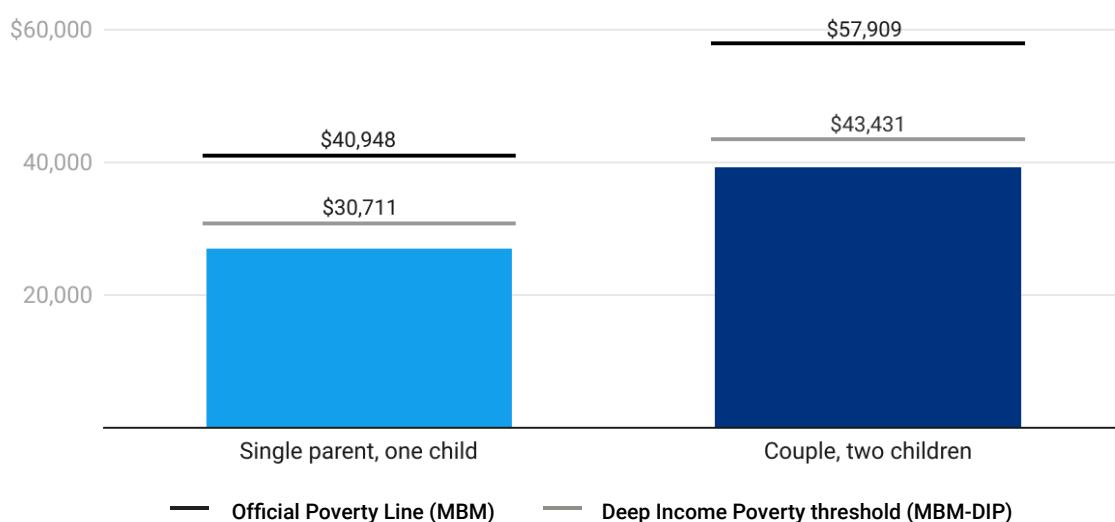
The income of the **unattached single with a disability receiving Barriers to Full Employment (BFE) program benefits** was marginally more adequate relative to the thresholds. Their income was \$8,896 below the Deep Income Poverty threshold and \$16,135 below the Poverty Line. This means their income was 59 per cent of the MBM-DIP and 44 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 most adequate 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 \$1,757, their income remained below the Poverty Line by \$5,482. This means their income was 108 per cent of the MBM-DIP and 81 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. See the [Methodology section](#) for more information.

**Figure 4AB: Welfare incomes and poverty thresholds for example households with children in Alberta, 2023**



The income of the **single parent with one child** was \$3,741 below the Deep Income Poverty threshold and \$13,978 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 \$4,153 below the Deep Income Poverty threshold and \$18,630 below the Poverty Line. This means their income was 90 per cent of the MBM-DIP and 68 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 38 per cent of the LIM and 45 per cent of the LICO. The **unattached single with a disability receiving BFE benefits** also had a very low income relative to the thresholds, at 43 per cent of the LIM and 51 per cent of the LICO. The highest income relative to the thresholds was that of the **unattached single with a disability receiving AISH benefits**, whose income was 78 per cent of the LIM and 93 per cent of the LICO.

The households with children had comparable income-to-threshold levels: 64 per cent of the LIM and 88 per cent of the LICO for the **single parent with one child**, and 65 per cent of the LIM and 82 per cent of the LICO for the **couple with two children**.

The LIM and LICO thresholds used are for after-tax income, as noted above.

## 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 graph (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 22 years.

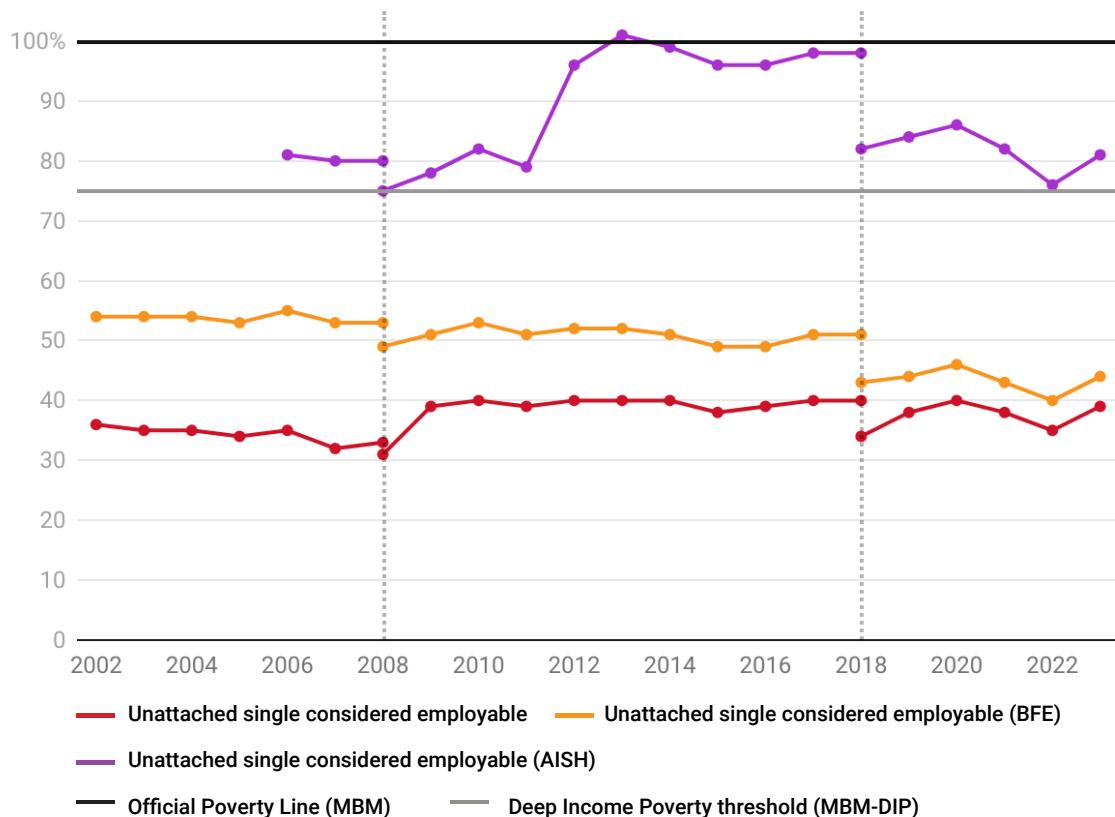
The grey line indicates the Deep Income Poverty threshold, which is 75 per cent of the MBM. The graphs therefore also show the relationship between total welfare incomes and deep poverty in each year over the past 22 years.

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. For the years in which rebasing took place (2008 and 2018), we include the percentage of welfare income relative to the MBM using both the previous and the new base to show how rebasing affects adequacy.

Note that MBM thresholds vary by province and 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, 2002–2023**



The total welfare income of the **unattached single considered employable** was the least adequate 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, a period of relative stasis followed. A decline with the 2018 rebasing was followed by increases until 2020, two years of decline, and another improvement in 2023. Their income ended the time series in 2023 at 39 per cent of the Poverty Line.

Overall, the total welfare income of the unattached single considered employable improved by only three percentage points relative to the Poverty Line between 2002

and 2023, meaning that this household was living at virtually the same depth of poverty in 2023 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 22 years.

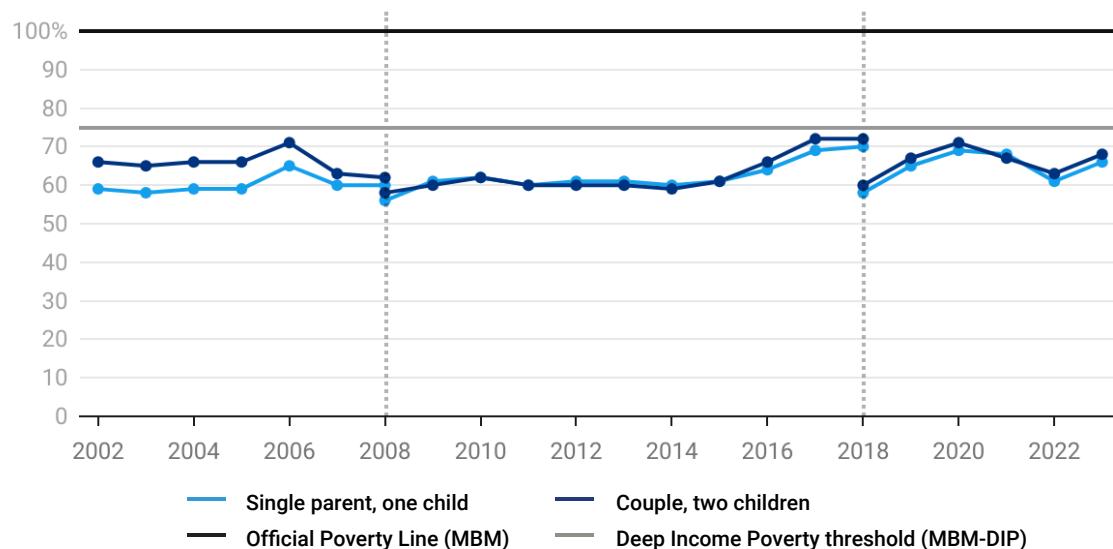
The total welfare income of the **unattached single with a disability receiving BFE benefits** started the time series at 54 per cent of the Poverty Line and remained at about the same level, with a slightly declining trend, over the following 16 years. After the MBM rebasing in 2018, their income was at only 43 per cent of the Poverty Line. A slight improvement to 46 per cent in 2020 was followed by a decline to 40 per cent in 2022 and an increase to 44 per cent in 2023.

Overall, the total welfare income of the unattached single with a disability receiving BFE benefits declined by ten percentage points relative to the Poverty Line across the time series, from 54 to 44 per cent. In addition, their income was below the Deep Income Poverty threshold across the entire time series. As such, this household experienced a deepening of their already very deep poverty over the past 22 years.

The total welfare income of the **unattached single with a disability receiving AISH benefits** was the most adequate 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 start of our time series 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, fell further to 76 per cent in 2022, but rebounded to 81 per cent at the end of the time series in 2023.

Overall, the welfare income of the unattached single with a disability receiving AISH benefits ended the time series at the same level relative to the Poverty Line as it began. This household has therefore effectively seen no improvement to their poverty level across the 18-year time series, despite the improvement in 2012 that saw their income hover at or slightly below the Poverty Line for five years until 2017. While their income was above the Deep Income Poverty threshold across the time series, this household would have lived in poverty in all but one of the last 18 years.

**Figure 6AB: Welfare incomes as a percentage of the MBM for example households with children in Alberta, 2002–2023**



The total welfare income of the **single parent with one child** started the time series at 59 per cent of the Poverty Line. After improvements that resulted in a peak of 69 per cent in both 2017 and 2020, their income declined to 61 per cent of the Poverty Line in 2022 but rebounded to 66 per cent in 2023. Overall, their income improved by seven percentage points relative to the Poverty Line across the 22-year time series, which represents limited progress for 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 22 years.

The total welfare income of the **couple with two children** followed a nearly identical trendline across the time series, starting at the slightly higher level of 66 per cent of the Poverty Line and ending at 68 per cent with peaks in 2006, 2017, and 2020. This 2 percentage point increase indicates a very slight improvement of their poverty over the past 22 years. 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 over the last 22 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 2023 constant dollars over time for all households.



3. Welfare incomes in current 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 2002–2023.

[Download the data.](#)

# 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 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 2023, all example households in British Columbia 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 2023. 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, 2023**

|                                 | Unattached single considered employable | Unattached single with a disability | Single parent, one child | Couple, two children |
|---------------------------------|---|-------------------------------------|--------------------------|----------------------|
| Basic social assistance         | \$11,970                                | \$17,052                            | \$16,110                 | \$21,990             |
| Additional social assistance    | \$60                                    | \$684                               | \$140                    | \$490                |
| Federal child benefits          | \$0                                     | \$0                                 | \$7,217                  | \$12,178             |
| Provincial child benefits       | \$0                                     | \$0                                 | \$2,100                  | \$3,075              |
| Federal tax credits/benefits    | \$497                                   | \$668                               | \$1,184                  | \$1,430              |
| Provincial tax credits/benefits | \$723                                   | \$684                               | \$1,251                  | \$1,595              |
| <b>Total 2023 income</b>        | <b>\$13,251</b>                         | <b>\$19,089</b>                     | <b>\$28,001</b>          | <b>\$40,758</b>      |

Note: Amounts in the table are rounded to the nearest dollar and, as such, totals may not exactly add up.

Total annual welfare incomes in 2023 ranged from \$13,251 for the unattached single considered employable to \$40,758 for the couple with two children. The unattached single with a disability received \$19,089 and the single parent with one child received \$28,001.

**Basic social assistance:** Three of the example households received Income Assistance while the unattached single with a disability received Disability Assistance. Basic Support Allowance amounts remained unchanged in 2023, but Shelter Allowance amounts increased by \$125 per month in July.

**Additional social assistance:** All four households received additional social assistance benefits. All four received an annual Winter Supplement (formerly the Christmas Allowance), which increased from \$35 to \$60 for the unattached single households and from \$70 plus \$10 for each dependent child to \$120 plus \$20 for each dependent child for the single parent and couple households in 2023. The couple with two children also received an annual School Start-Up Supplement, which increased from \$100 to \$120 for the ten-year-old and from \$175 to \$210 for the 15-year-old in 2023. 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. The Transportation Supplement amount remained unchanged in 2023.

**Federal child benefits:** Both households with children received the Canada Child Benefit (CCB), which increased with inflation in July 2023 from \$583.08 to \$619.75 per month for a child under six years of age and from \$491.91 to \$522.91 per month for a child aged six to 17.

**Provincial child benefits:** Both households with children received the monthly BC Family Benefit, which increased in July 2023. For the first six months of the year, the single parent with one child received the first child amount of \$133.33 per month, and the increased \$145.83 per month for the last six months. The couple with two children received the first child amount of \$133.33 plus the second child amount of \$83.33 per month for the first six months, while in the last six months they received the increased first child amount plus the increased second child amount of \$91.67.

The single parent with one child also received \$250 from the new BC Family Benefit Single Parent Supplement, which came into effect in July and was paid in the amount of \$41.67 per month, for a total of \$500 per year.

Both households with children also received the BC Family Benefit Temporary Enhancement, which was a time-limited cost of living-related payment of \$58.33 per child per month in January, February, and March, for a total of \$175 for each child.

**Federal tax credits/benefits:** All four households received the GST/HST credit, which increased in July 2023 with inflation. The unattached single considered employable and the unattached single with a disability received \$315.50 in basic GST/HST credit, while the single parent with one child received \$631 and the couple with two children received \$963.

Three households also received the GST/HST credit supplement: the unattached single considered employable received \$17.97, the unattached single with a disability received \$132.08, and the single parent with one child received the maximum amount of \$166.

All households also received the Grocery Rebate, which was an additional one-time GST credit payment related to the increased cost of living due to high inflation, paid in July 2023. 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 base amount was unchanged at \$75 per adult. However, because of the credit's very low income thresholds, the amounts received by three households were reduced due to the prior year's net income; the unattached single with a disability received \$35.78, the single parent with one child received \$66.20, and the couple with two children received \$77.90.

The two BCCATC payments for the first half of 2023 totalled \$96.76 for the two unattached single households, \$193.52 for the single parent with one child, and \$250.04 for the couple with two children. For the second half of 2023, the two payments totalled \$223.50 for the two unattached single households, \$335.25 for the single parent with one child, and \$446.75 for the couple with two children.

All four households also received the BC Affordability Credit in January and April, which was an enhancement to the BCCATC related to the increased cost of living due to high inflation that began with a single payment in the fall of 2022. The unattached single households each received \$328, the single parent with one child received \$656, and the couple with two children received \$820.

## Cost-of-living payments

As mentioned earlier, all four households received payments from both the provincial and federal governments related to the increased cost of living resulting from high inflation in 2023. The BC Affordability Credit, which was an enhancement to the BC Climate Action Tax Credit, was paid in January and April 2023 and provided \$328 to both unattached single households, \$656 to the single parent with one child, and \$820 to the couple with two children. The BC Family Benefit Temporary Enhancement of \$58.33 was paid monthly in January, February, and March and provided the single parent with one child with \$175 and the couple with two children with \$350. The federal Grocery Rebate was paid in July 2023 and was equivalent to the two regular GST credit (and credit supplement if applicable) payments received in the first half of 2023. These amounts are included in, and are not in addition to, the benefits described in the Components section above.

**Table 2BC: Cost-of-living payments for all example households in British Columbia, 2023**

|   | Unattached single considered employable | Unattached single with a disability | Single parent, one child | Couple, two children |
|---|---|-------------------------------------|--------------------------|----------------------|
| Provincial payments                       | \$328                                   | \$328                               | \$831                    | \$1,170              |
| Federal payments                          | \$164                                   | \$221                               | \$387                    | \$467                |
| <b>Total 2023 cost-of-living payments</b> | <b>\$492</b>                            | <b>\$549</b>                        | <b>\$1,218</b>           | <b>\$1,637</b>       |

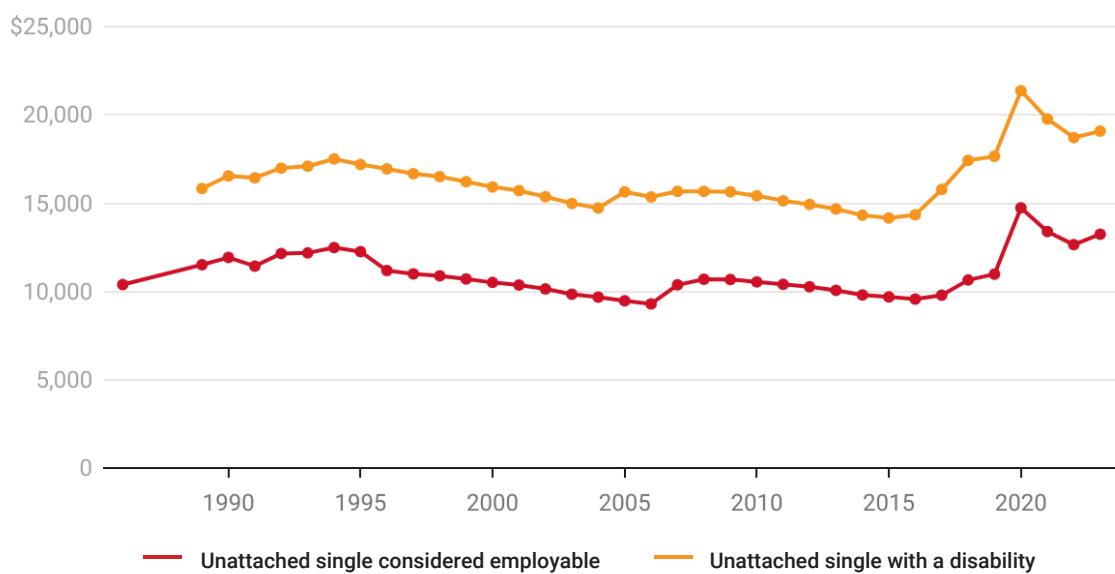
Note: Amounts in the table are rounded to the nearest dollar and, as such, totals may not exactly add up.

## 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 2023 constant dollars, not current dollars, calculated using the Canada CPI. Using constant dollars takes into account the effect of inflation given that inflation reduces current dollar values over time. Also note that using the CPI for British Columbia would result in a slightly different trendline.

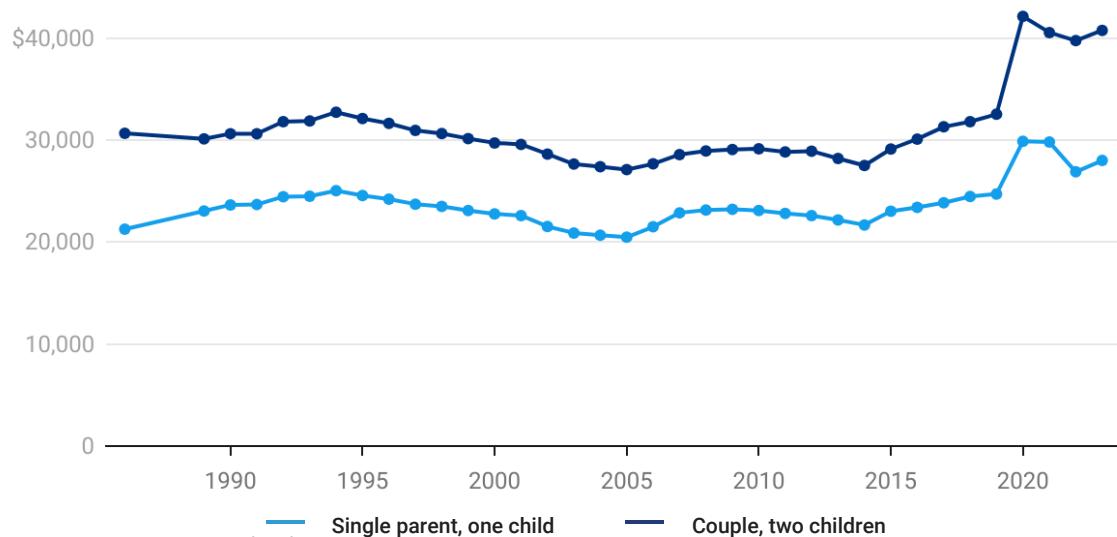
**Figure 1BC: Welfare incomes for example unattached single households in British Columbia 1986–2023, in 2023 constant dollars**



Total welfare incomes for both unattached singles followed a similar pattern across the time series. A generally increasing trend between 1986 and 1994 was followed by a decline until the mid-2000s. After a slight increase, another period of gradual decline followed into the mid-2010s. Increases through to 2019, particularly for the unattached single with a disability, were followed by a significant increase in 2020, which was primarily due to COVID-19 pandemic-related payments, especially those provided by the province. Declines in 2021 and 2022 were due to a combination of the loss of those payments and the effects of high inflation. The slight increase in 2023 was primarily due to one-time or time-limited payments intended to address high inflation as well as increases in basic and additional social assistance benefits.

In 2023, the **unattached single considered employable** received \$13,251 in total welfare income, which is a 5 per cent increase compared to 2022 and a 28 per cent increase since the start of the time series, in constant 2023 dollars. The **unattached single with a disability** received \$19,089 in 2023, which is a 2 per cent increase over 2022 and a 20 per cent increase across the entire time series, in constant 2023 dollars.

**Figure 2BC: Welfare incomes for example households with children in British Columbia 1986–2023, in 2023 constant dollars**



The total welfare incomes of the households with children also followed a similar pattern across the time series. Increases through the mid-1990s were followed by a period of gradual decline until the mid-2000s. Small increases through 2010 were followed by another period of gradual decline until 2014. Increases between 2015 and 2019 were largely due to changes to child benefits. 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. Small increases in 2023 were mostly due to one-time or time-limited payments intended to address high inflation, increases to and new child-related benefits from provincial programs, as well as increases in basic and additional social assistance benefits.

In 2023, the **single parent with one child** received \$28,001, which is a 4 per cent increase compared to 2022 and a 32 per cent increase since the start of the time series, in constant 2023 dollars. The **couple with two children** received \$40,758 in 2023, which is a 3 per cent increase compared to 2022 and a 33 per cent increase across the entire time series, in constant 2023 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.

Two measures of poverty are commonly used 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.

Two measures of low income are also commonly used:

- 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. Note also that we use after-tax LIM and LICO thresholds, and that the LIM thresholds for 2023 are estimates based on increasing the 2022 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](#).

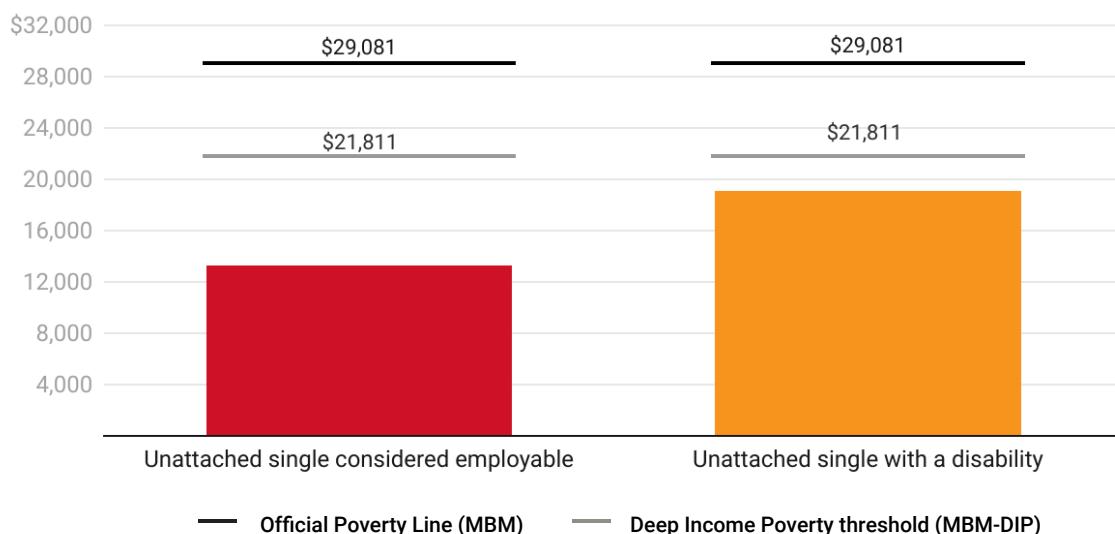
A table containing comparisons of the welfare incomes of the four example household types in British Columbia with all four poverty/low-income thresholds is [available for download](#).

## Poverty threshold comparisons

The welfare incomes of all four example household types in British Columbia were below Canada's Official Poverty Line (MBM) in 2023, and all four were below the Deep Income Poverty threshold (MBM-DIP). This means that all four British Columbia households were living not only in poverty in 2023, but in deep poverty.

Figures 3BC and 4BC compare 2023 welfare incomes for the four example household types to the 2023 MBM and MBM-DIP thresholds for Vancouver.

**Figure 3BC: Welfare incomes and poverty thresholds for example unattached single households in British Columbia, 2023**

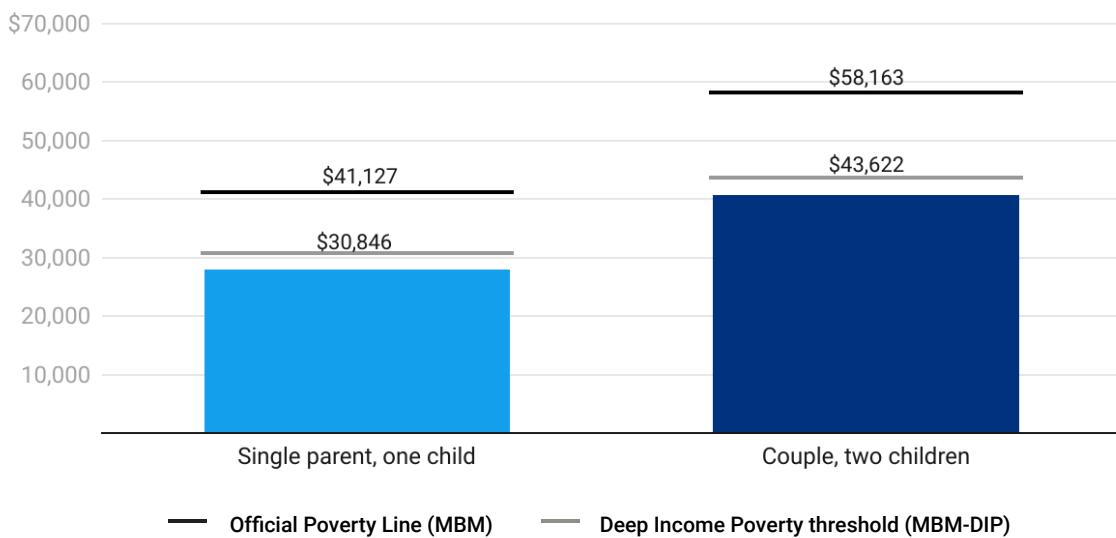


The **unattached single considered employable** had the least adequate income relative to the poverty thresholds. Their income was \$8,560 below the Deep Income Poverty threshold and \$15,831 below the Poverty Line. This means their income was 61 per cent of the MBM-DIP and only 46 per cent of the MBM.

The **unattached single with a disability** fared better, with an income that was \$2,723 below the Deep Income Poverty threshold and \$9,993 below the Poverty Line. This means their income was 88 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. See the [Methodology section](#) for more information.

**Figure 4BC: Welfare incomes and poverty thresholds for example households with children in British Columbia, 2023**



The income of the **single parent with one child** was \$2,844 below the Deep Income Poverty threshold and \$13,126 below the Poverty Line. This means their income was 91 per cent of the MBM-DIP and 68 per cent of the MBM.

The income of the **couple with two children** was the most adequate relative to the poverty thresholds. Their income was \$2,865 below the Deep Income Poverty threshold and \$17,405 below the Poverty Line. This means their income was 93 per cent of the MBM-DIP and 70 per cent of the MBM.

## Low-income threshold comparisons

The welfare incomes of 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 least adequate income relative to the thresholds was that of the **unattached single considered employable**, whose total welfare income was only 44 per cent of the LIM and 52 per cent of the LICO.

The income of the **couple with two children** was the most adequate relative to the LIM, at 68 per cent. Their income was also 85 per cent of the LICO. The **single parent with one child** had an income that was the most adequate relative to the LICO, at 91 per cent. Their income was also 66 per cent of the LIM.

The **unattached single with a disability** had an income of 64 per cent of the LIM and 75 per cent of the LICO.

The LIM and LICO thresholds used are for after-tax income, as noted above.

# 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.

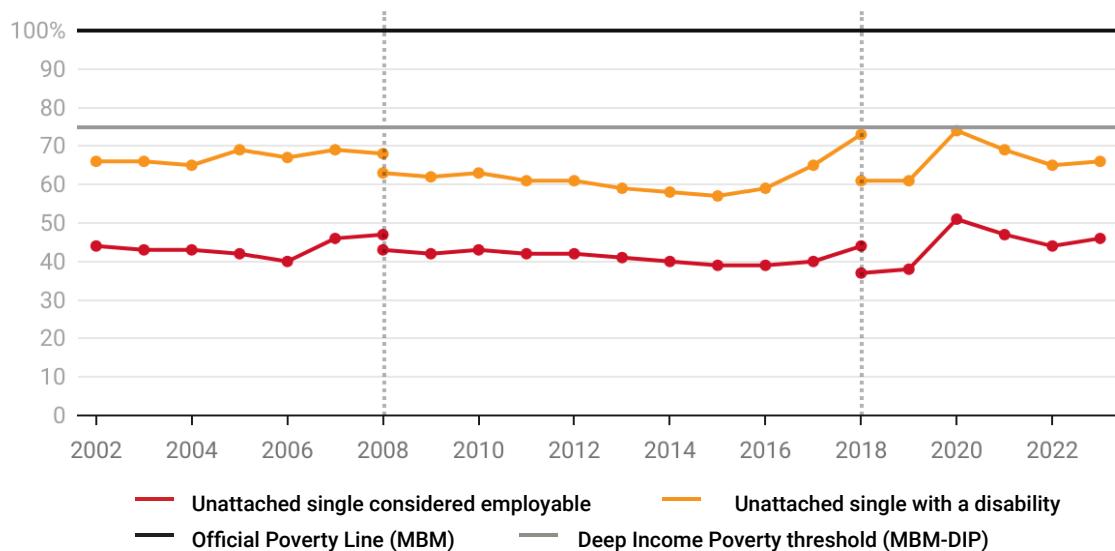
The black line at the top of each graph (i.e., the 100 per cent threshold) represents Canada's Official Poverty Line. This means that the graphs show how far below the Poverty Line the four households' total welfare incomes have been in each year over the past 22 years.

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 22 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. For the years in which rebasing took place (2008 and 2018), we include the percentage of welfare income relative to the MBM using both the previous and the new base to show how rebasing affects adequacy.

Note that MBM thresholds vary by province and 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, 2002–2023**



The total welfare income of the **unattached single considered employable** was least adequate 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 a period of general decline with some fluctuations, their income increased in 2020 to a high of 51 per cent of the Poverty Line and ended the time series in 2023 at 46 per cent.

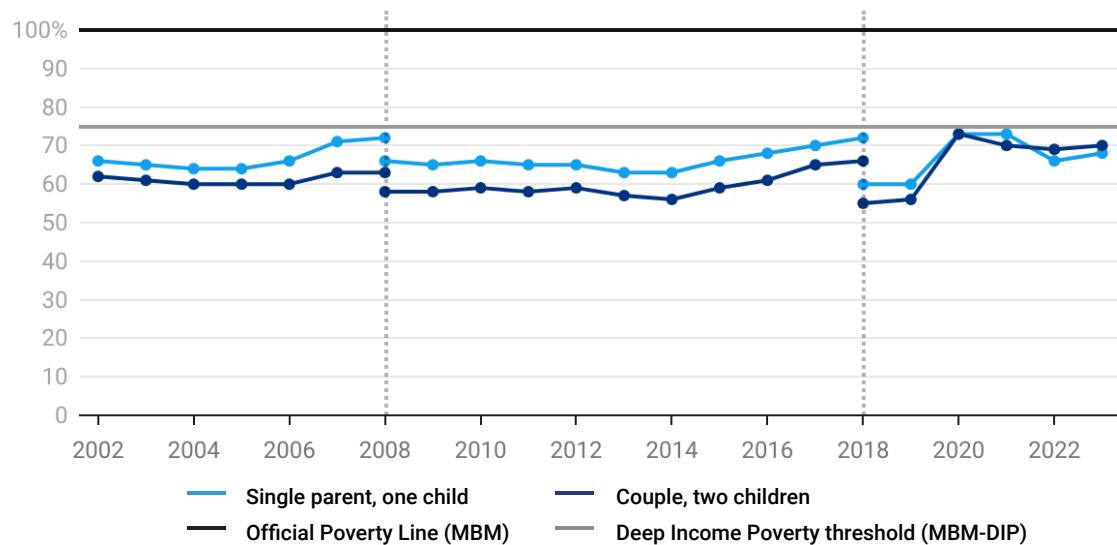
Overall, the income of the unattached single considered employable ended the time series two percentage points higher relative to the Poverty Line than it started, indicating very little progress on improving the depth of their poverty over the past 22 years. As well, the income of the unattached single considered employable was below the Deep Income Poverty threshold across the entire time series, meaning that they consistently lived in deep poverty for the last 22 years.

The total welfare income of the **unattached single with a disability** started the time series at 66 per cent of the Poverty Line in 2002. Similar variations occurred across the time series, with a more notable increase in 2017, reaching a high of 74 per cent in 2020. Their income ended the time series in 2023 at 66 per cent of the Poverty Line.

Overall, the total welfare income of the unattached single with a disability was the same in 2023 as it was in 2002, which means that this household was living at the same depth of poverty in 2023 as they were in 2002. In addition, although their income was closer to the Deep Income Poverty threshold across the entire time series than that of the unattached single considered employable, their income

remained below that threshold, meaning that they would have consistently lived in deep poverty for the last 22 years.

**Figure 6BC: Welfare incomes as a percentage of the MBM for example households with children in British Columbia, 2002–2023**



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 an increase in 2007; it declined back to 66 per cent in 2008 and remained roughly the same until 2014, followed by increases through 2017. A decline after the 2018 rebasing was followed by significant improvements in 2020 and 2021. Those improvements were followed by another decline in 2022 and an increase in 2023, when their income ended the time series at 68 per cent of the Poverty Line.

Overall, the welfare income of the single parent with one child was two percentage points higher at the end of the time series than it was at the beginning, meaning that there has been only very slight progress made on alleviating their poverty. 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 22 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, declining slightly to 56 per cent in 2014, and rising through 2017. The decline after the 2018 rebasing was followed by an improvement in both 2019 and 2020 to a high of 73 per cent. Two years of declines thereafter were followed by the slight increase to 70 per cent of the Poverty Line in 2023.



The welfare income of the couple with two children was 11 percentage points higher in 2023 than in 2002, which indicates that the depth of their poverty lessened over the time series. However, their income also remained under the Deep Income Poverty threshold across the time series, which means they would have consistently lived in deep poverty for the last 22 years.

## Access to data

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

1. Components of welfare income for all households, with a breakdown of cost-of-living payments.
2. Welfare incomes in 2023 constant dollars over time for all households.
3. Welfare incomes in current 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 2002–2023.

[Download the data.](#)

# 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 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 2023, all the example households in Manitoba 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.

Although past reports have shown four households in Manitoba, as of this edition of *Welfare in Canada*, we have added an additional household to our analysis. Manitoba introduced its new Manitoba Supports for Persons with Disabilities (MSPD) program on January 1, 2023, and the additional household reflects the total welfare income of an unattached single person who qualified for benefits from this program.

Table 1MB shows the value of the welfare income components of the five example household types in Manitoba in 2023. All five 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, 2023**

|                                 | Unattached single considered employable | Unattached single with a disability (MBFE)* | Unattached single with a disability (MSPD)** | Single parent, one child | Couple, two children |
|---------------------------------|---|---|--|--------------------------|----------------------|
| Basic social assistance         | \$10,308                                | \$12,653                                    | \$14,838                                     | \$17,088                 | \$20,501             |
| Additional social assistance    | \$0                                     | \$1,260                                     | \$315  | \$0                      | \$160                |
| Federal child benefits          | \$0                                     | \$0   | \$0  | \$7,217                  | \$12,178             |
| Provincial child benefits       | \$0                                     | \$0   | \$0  | \$0                      | \$0                  |
| Federal tax credits/benefits    | \$969                                   | \$1,044                                     | \$1,044                                      | \$1,835                  | \$2,430              |
| Provincial tax credits/benefits | \$0                                     | \$0   | \$0  | \$0                      | \$0                  |
| <b>Total 2023 income</b>        | <b>\$11,277</b>                         | <b>\$14,957</b>                             | <b>\$16,197</b>                              | <b>\$26,239</b>          | <b>\$35,269</b>      |

Note: Amounts in the table are rounded to the nearest dollar and, as such, totals may not exactly add up.

\*The Barriers to Full Employment (MBFE) category of Manitoba's Employment and Income Assistance (EIA) program provides the unattached single with a disability with slightly higher basic benefits than those provided to the unattached single considered employable. To access MBFE, an applicant must show evidence that they have a medical condition that prevents them from working for more than one year.

\*\*The Manitoba Supports for Persons with Disabilities (MSPD) program provides recipients with higher benefits than the MBFE category of the EIA program. Recipients are also entitled to higher earned income exemptions and ongoing health benefits for 24 months after exiting the program. To access MSPD, an applicant must show evidence through a disability impact assessment that they have a "severe and prolonged" disability, as defined in the program regulations. Individuals who are part of certain prescribed classes do not have to participate in this assessment.

Total annual welfare incomes in 2023 ranged from \$11,277 for the unattached single considered employable to \$35,269 for the couple with two children. The unattached single with a disability who qualified for MBFE benefits received \$14,957, the unattached single with a disability who qualified for MSPD benefits received \$16,197, and the single parent with one child received \$26,239.

**Basic social assistance:** Monthly Basic Necessities amounts for all households and associated additional benefit amounts for the single with a disability (MBFE) and the single parent with one child did not change in 2023.

The Manitoba Supports for Persons with Disabilities (MSPD) program was introduced on January 1, 2023. The new unattached single with a disability (MSPD) household is assumed to be receiving benefits from this program. For the first three months of 2023, only prescribed classes of those receiving Employment

and Income Assistance (EIA) benefits were eligible. As such, this household is assumed to have received MBFE Basic Necessities and associated additional amounts for the first three months of 2023, followed by the program's initial Monthly Income Support rate in April through June. Starting in July, the Monthly Income Support rate increased due to inflation indexing.

RentAssist saw two increases tied to inflation. The first was in January, when the indexation formula changed from 75 to 77 per cent of median market rent. The second was in July, reflecting the regular indexation schedule. As a result, the unattached single considered employable received \$612 per month for the first six months of the year and \$616 per month for the last six months, the two unattached single with a disability households received \$691 and \$705, and the single parent with one child and the couple with two children received \$996 and \$1,020.

**Additional social assistance:** The unattached single with a disability (MBFE) received the Income Assistance for Persons with Disabilities benefit of \$1,260 (\$105 per month) for all twelve months of the year, whereas the unattached single with a disability (MSPD) received that benefit for the first three months. 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 2023.

**Federal child benefits:** Both households with children received the Canada Child Benefit (CCB), which increased with inflation in July 2023 from \$583.08 to \$619.75 per month for a child under six years of age and from \$491.91 to \$522.91 per month for a child aged six to 17.

**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 five households received the GST/HST credit, which increased in July 2023 with inflation. All three unattached single households received \$315.50 in basic GST/HST credit, while the single parent with one child received \$631, and the couple with two children received \$963.

Three households also received the GST/HST credit supplement. Both unattached single with a disability households received \$45.15 while the single parent with one child received the maximum amount of \$166.

All five households received the Grocery Rebate, which was an additional one-time GST credit payment related to the increased cost of living due to high inflation, paid in July 2023. The unattached single considered employable received \$153 and

both unattached single with a disability households received \$183.51. 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. The three unattached single households received \$500, the single parent with one child received \$750, and the couple with two children received \$1,000. All CAI benefit amounts received by these households increased in 2023.

**Provincial tax credits/benefits:** No provincial tax credits or benefits were available to the five households in 2023.

## Cost-of-living payments

As mentioned earlier, all five households received payments from the federal government related to the increased cost of living resulting from high inflation in 2023. The federal Grocery Rebate was paid in July 2023 and was equivalent to the two regular GST credit (and credit supplement if applicable) payments received in the first half of 2023. These amounts are included in, and are not in addition to, the benefits described in the Components section above.

**Table 2MB: Cost-of-living payments for all example households in Manitoba, 2023**

|   | Unattached single considered employable | Unattached single with a disability (MBFE) | Unattached single with a disability (MSPD) | Single parent, one child | Couple, two children |
|---|---|--|--|--------------------------|----------------------|
| Provincial payments                       | \$0                                     | \$0  | \$0  | \$0                      | \$0                  |
| Federal payments                          | \$153                                   | \$184                                      | \$184                                      | \$387                    | \$467                |
| <b>Total 2023 cost-of-living payments</b> | <b>\$153</b>                            | <b>\$184</b>                               | <b>\$184</b>                               | <b>\$387</b>             | <b>\$467</b>         |

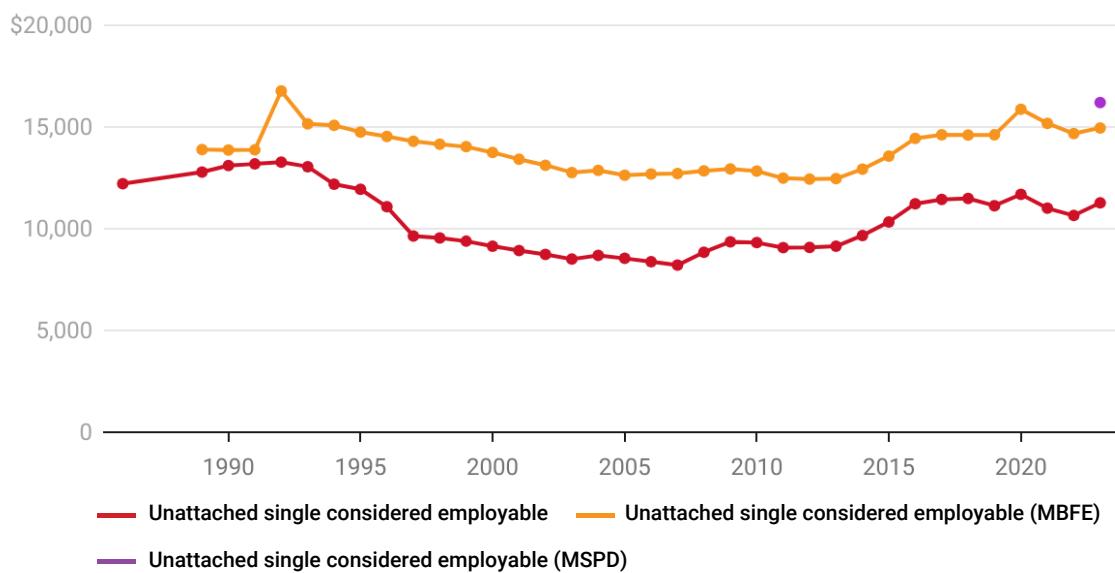
Note: Amounts in the table are rounded to the nearest dollar and, as such, totals may not exactly add up.

## Changes to welfare incomes

Figures 1MB and 2MB show how the total welfare incomes for each of the five example household types in Manitoba have changed over time. The income of the unattached single with a disability eligible for benefits from the new MSPD program is represented by the single 2023 value.

Note that the values are in 2023 constant dollars, not current dollars, calculated using the Canada CPI. Using constant dollars takes into account the effect of inflation given that inflation reduces current dollar values over time. Also note that using the CPI for Manitoba would result in a slightly different trendline.

**Figure 1MB: Welfare incomes for example unattached single households in Manitoba 1986–2023, in 2023 constant dollars**



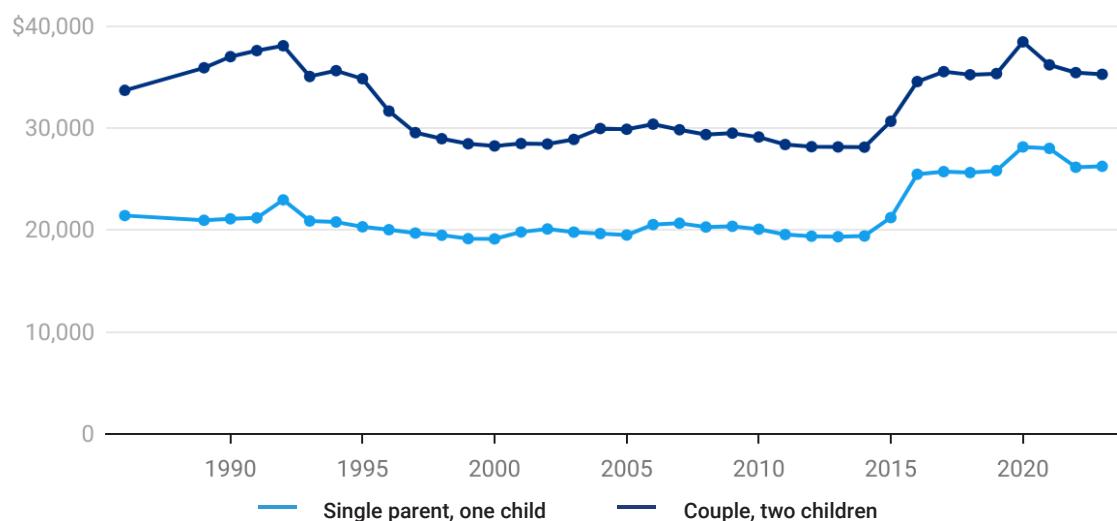
The total welfare income of the **unattached single considered employable** began the time series at \$12,214 and declined steadily from its peak in 1992 until 2007. Two years of increases were followed by a small decline through to 2012, after which increases that were due largely to enhancements to Manitoba's Rent Assist program followed until 2018. The increase in 2020 was largely due to the federal climate action incentive and 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. The increase to \$11,277 in 2023 was mostly the result of higher Rent Assist and federal climate action incentive amounts. Overall, in constant 2023 dollars, the total welfare income of this household declined by 8 per cent since the start of the time series but increased by 6 per cent between 2022 and 2023.

The welfare income of the **unattached single with a disability (MBFE)** followed a similar trajectory, starting at \$13,893 in 1989 followed by a high point in 1992 and a decreasing trend through to 2012. 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, while the decreases in 2021 and 2022 were largely due to the loss of pandemic-

related payments and the effects of high inflation, especially in 2022. The increase to \$14,957 in 2023 was largely the result of higher Rent Assist and federal climate action incentive amounts. Overall, in constant 2023 dollars, the total welfare income of this household increased by 8 per cent since the start of the time series but only 2 per cent between 2022 and 2023 in constant dollars.

The welfare income of the **unattached single with a disability (MSPD)** was \$16,197 in 2023, which was the first year this program was in effect.

**Figure 2MB: Welfare incomes for example households with children in Manitoba 1986–2023, in 2023 constant dollars**



The welfare income of the **single parent with one child** saw a peak in 1992, followed by a lengthy period of relative stasis until 2014. Starting in 2015, their income began to increase, largely due to changes to federal child benefits. The sharp increase in 2020, which represents the high point across the time series, was primarily due to federal COVID-19 pandemic-related payments and the federal climate action incentive benefit. The decline in 2021 and 2022 was mostly due to the loss of pandemic-related payments as well as the effects of high inflation. A very small increase to \$26,239 in 2023 was mainly due to a combination of the loss of a one-time inflation-related benefit and the impact of inflation, despite constant dollar increases to other benefits. Overall, in constant 2023 dollars, the total welfare income of this household increased by 22 per cent across the entire time series, but between 2022 and 2023 their income was effectively the same, increasing by only 0.3 per cent.

The total welfare income of the **couple with two children** followed a similar trajectory across the time series, although at a much higher level and with a more

variable trendline between 1986 and 1997. A high through the 1990s was followed by a lengthy period of relative stasis until 2014, at which point increases that were largely due to changes to federal child benefits continued through 2017. The high point in 2020, resulting largely from COVID-19 pandemic-related payments, was followed by declines in 2021 and 2022 that were primarily due to the loss of those payments and the effects of high inflation. The very slight decline to \$35,269 in 2023 was mainly due to the loss of a one-time inflation-related benefit and the impact of continuing high inflation, despite increases to other benefits. Overall, in constant 2023 dollars, the total welfare income of this household increased by 5 per cent across the time series, but between 2022 and 2023 their income was effectively the same, decreasing by only 0.5 per cent.

## 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.

Two measures of poverty are commonly used 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.

Two measures of low income are also commonly used:

- 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. Note also that we use after-tax LIM and LICO thresholds, and that the LIM thresholds for 2023 are estimates based on increasing the 2022 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](#).

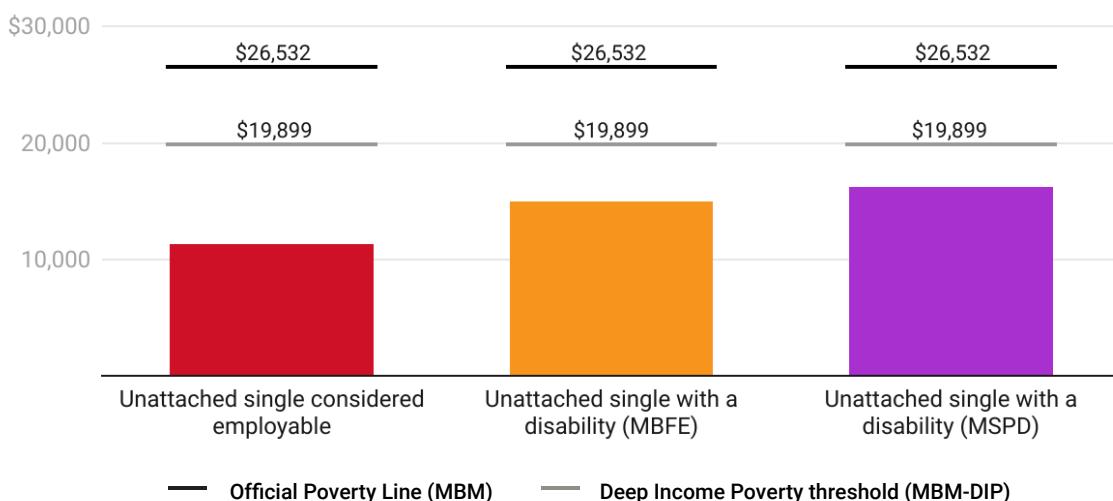
A table containing comparisons of the welfare incomes of the five example household types in Manitoba with all four poverty/low-income thresholds is [available for download](#).

## Poverty threshold comparisons

The welfare incomes of all five example household types in Manitoba were below, and in at least one case far below, Canada's Official Poverty Line (MBM) in 2023, and all five were below the Deep Income Poverty threshold (MBM-DIP). This means that all five Manitoba households were living not only in poverty in 2023, but in deep poverty.

Figures 3MB and 4MB compare 2023 welfare incomes for the five example household types to the 2023 MBM and MBM-DIP thresholds for Winnipeg.

**Figure 3MB: Welfare incomes and poverty thresholds for example unattached single households in Manitoba, 2023**



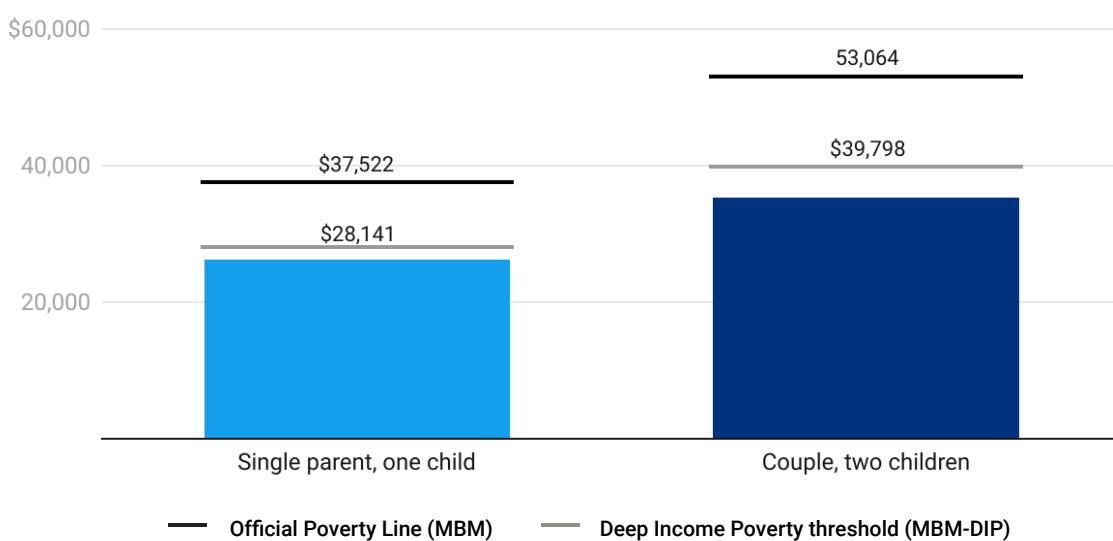
The **unattached single considered employable** had the least adequate income relative to the poverty thresholds. Their income was \$8,622 below the Deep Income Poverty threshold and \$15,255 below the Poverty Line. This means their income was only 57 per cent of the MBM-DIP and only 43 per cent of the MBM.

The **unattached single with a disability (MBFE)** fared better, with an income that was \$4,942 below the Deep Income Poverty threshold and \$11,575 below the Poverty Line. This means their income was 75 per cent of the MBM-DIP and 56 per cent of the MBM.

The income of the **unattached single with a disability (MSPD)** was more adequate relative to the poverty thresholds. Their income was \$3,702 below the Deep Income Poverty threshold and \$10,335 below the Poverty Line. This means their income was 81 per cent of the MBM-DIP and 61 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. See the [Methodology section](#) for more information.

**Figure 4MB: Welfare incomes and poverty thresholds for example households with children in Manitoba, 2023**



The incomes of households with children were more adequate relative to the poverty thresholds than those of the unattached single households.

The income of the **single parent with one child** was the most adequate of all five households relative to the poverty thresholds, at only \$1,903 below the Deep Income Poverty threshold and \$11,283 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 less adequate, at \$4,529 below the Deep Income Poverty threshold and \$17,795 below the Poverty Line. This means their income was 89 per cent of the MBM-DIP and 66 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 least adequate income relative to the thresholds was that of the **unattached single considered employable**, whose total welfare income was only 38 per cent of the LIM and 45 per cent of the LICO. The most adequate relative to the thresholds was that of the **single parent with one child**, whose welfare income was only 62 per cent of the LIM and 85 per cent of the LICO.

The **unattached single with a disability (MBFE)** had an income of only 50 per cent of the LIM and 59 per cent of the LICO. The **unattached single with a disability (MSPD)** had an income of only 54 per cent of the LIM and 64 per cent of the LICO. The income of the **couple with two children** was 59 per cent of the LIM and 74 per cent of the LICO.

The LIM and LICO thresholds used are for after-tax income, as noted above.

## Changes to adequacy of welfare incomes

Figures 5MB and 6MB show the total welfare incomes of each of the five example household types in Manitoba as a percentage of the Market Basket Measure (MBM), starting in 2002. Note that the calculation for the unattached single with a disability who was eligible for benefits from the new MSPD program is represented by the single 2023 value.

The black line at the top of each graph (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 five households' total welfare incomes have been in each year over the past 22 years.

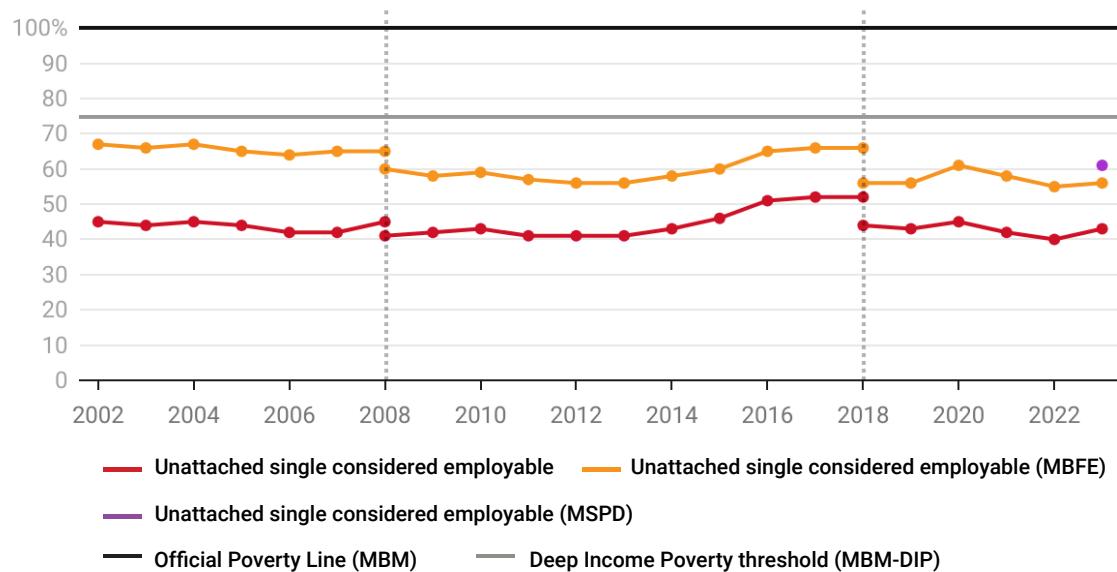
The grey line indicates the Deep Income Poverty threshold, which is 75 per cent of the MBM. The graphs therefore also show the relationship between total welfare incomes and deep poverty in each year over the past 22 years.

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. For the years in which rebasing took place (2008 and 2018), we include the

percentage of welfare income relative to the MBM using both the previous and the new base to show how rebasing affects adequacy.

Note that MBM thresholds vary by province and 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, 2002–2023**



The total welfare income of the **unattached single considered employable** began the time series at 45 per cent of the Poverty Line and hovered at around that level until 2016 and 2017, when it increased to just over 50 per cent. Their income returned to roughly 45 per cent after the 2018 rebasing and saw a decline to 40 per cent in 2022. Their income ended the time series in 2023 at 43 per cent of the Poverty Line.

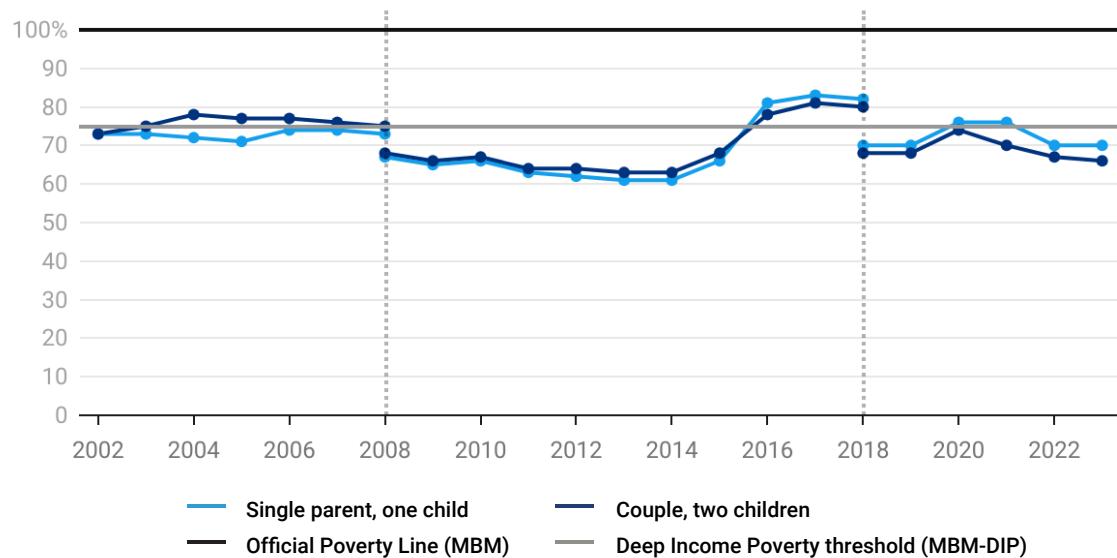
Overall, the total welfare income of the unattached single considered employable was 2 percentage points lower relative to the Poverty Line in 2023 than it was in 2002, meaning that this household was living in deeper poverty than they were 22 years ago. Their income was also well below the Deep Income Poverty threshold across the entire time series, meaning that they would have consistently lived in deep poverty for the last 22 years.

The welfare income of the **unattached single with a disability (MBFE)** 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 2023 at only 56 per cent of the Poverty Line.

Overall, the total welfare income of the unattached single with a disability (MBFE) declined by 11 percentage points relative to the Poverty Line across the entire time series, which represents a deepening of their poverty over the past 22 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 22 years.

The welfare income of the **unattached single with a disability (MSPD)** was 61 per cent of the Poverty Line in 2023, which was the first year this program was in effect. This means that they were living not only in poverty in 2023, but in deep poverty.

**Figure 6MB: Welfare incomes as a percentage of the MBM for example households with children in Manitoba, 2002–2023**



The total welfare income of the **single parent with one child** started the time series at 73 per cent of the Poverty Line. After rebasing in 2008, 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 in 2020 and 2021 but declined to 70 per cent of the Poverty Line in both 2022 and 2023.

Overall, the total welfare income of the single parent with one child declined relative to the Poverty Line by 3 percentage points, meaning that they were living in worse circumstances in 2023 than they were in 2002. In addition, the income of the single parent with one child was below the Deep Income Poverty threshold in all but three years across the time series, meaning that they would have consistently lived in deep poverty for most of the last 22 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 and virtually mirrored the trendline for

the income of the single parent with one child across the entire time series. Their welfare income ended the time series at 66 per cent of the Poverty Line in 2023.

Overall, the total welfare income of the couple with two children was 7 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 2023 than it was in 2002. As well, the income of the couple with two children was below the Deep Income Poverty threshold for all but five years of the time series, meaning that they would have lived in deep poverty for most of the last 22 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 2023 constant dollars over time for all households.
3. Welfare incomes in current 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 2002–2023.

[Download the data.](#)

# 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 2023, all the example households in New Brunswick 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 2023. 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, 2023**

|                                 | Unattached single considered employable | Unattached single with a disability | Single parent, one child | Couple, two children |
|---------------------------------|---|-------------------------------------|--------------------------|----------------------|
| Basic social assistance         | \$7,512                                 | \$9,370                             | \$11,784                 | \$13,245             |
| Additional social assistance    | \$225                                   | \$1,325                             | \$1,674                  | \$1,674              |
| Federal child benefits          | \$0                                     | \$0                                 | \$7,217                  | \$12,178             |
| Provincial child benefits       | \$0                                     | \$0                                 | \$250                    | \$500                |
| Federal tax credits/benefits    | \$653                                   | \$653                               | \$1,460                  | \$1,798              |
| Provincial tax credits/benefits | \$300                                   | \$300                               | \$600                    | \$1,000              |
| <b>Total 2023 income</b>        | <b>\$8,690</b>                          | <b>\$11,648</b>                     | <b>\$22,985</b>          | <b>\$30,395</b>      |

Note: Amounts in the table are rounded to the nearest dollar and, as such, totals may not exactly add up.

Total annual welfare incomes in 2023 ranged from \$8,690 for the unattached single considered employable to \$30,395 for the couple with two children. The total welfare income of the unattached single with a disability was \$11,648 and that of the single parent with one child was \$22,985.

**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, 2023. More details about indexing are available in the [Indexed Benefits section](#).

**Additional social assistance:** On top of basic social assistance, three households received recurring additional benefits. The unattached single with a disability received \$1,100 (\$100 per month) through the Disability Supplement between January and November; the Disability Supplement was incorporated into the basic Extended Benefits amount starting in December. The households with children received the Income Supplement Benefit of \$1,224 (an average of \$102 per month), the amount of which remained unchanged in 2023.

All households received a one-time additional benefit related to the increased cost of living due to high inflation. The Emergency Food and Fuel Benefit was provided in January/February 2023 in the amount of \$225 for individuals and \$450 for families. This benefit was an extension of a similar benefit provided in 2022.

**Federal child benefits:** Both households with children received the Canada Child Benefit (CCB), which increased with inflation in July 2023 from \$583.08 to \$619.75 per month for a child under six years of age and from \$491.91 to \$522.91 per month for a child aged six to 17.

**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 2023.

**Federal tax credits/benefits:** All four households received the GST/HST credit, which increased in July 2023 with inflation. The unattached single considered employable and the unattached single with a disability received \$315.50 in basic GST/HST credit, while the single parent with one child received \$631 and the couple with two children received \$963. The single parent with one child also received the GST/HST credit supplement maximum amount of \$166.

All households also received the Grocery Rebate, which was an additional one-time GST credit payment related to the increased cost of living due to high inflation, paid in July 2023. Both unattached single households received \$153, the single parent with one child received \$386.50, and the couple with two children received \$467.

Starting in July 2023, residents of New Brunswick became eligible for federal climate action incentive (CAI) payments. Both unattached single households received \$184, the single parent with one child received \$276, and the couple with two children received \$368.

**Provincial tax credits/benefits:** All four households received 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 2023.

## Cost-of-living payments

As mentioned earlier, all four households received payments from both the provincial and federal governments related to the increased cost of living resulting from high inflation in 2023. The provincial Emergency Food and Fuel Benefit was a one-time payment provided in January/February 2023 in the amount of \$225 for individuals and \$450 for families. The federal Grocery Rebate was paid in July 2023 and was equivalent to the two regular GST credit (and credit supplement if applicable) payments received in the first half of 2023. These amounts are included in, and are not in addition to, the benefits described in the Components section above.

**Table 2NB: Cost-of-living payments for all example households in New Brunswick, 2023**

|   | 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 2023 cost-of-living payments</b> | <b>\$378</b>                            | <b>\$378</b>                        | <b>\$837</b>             | <b>\$917</b>         |

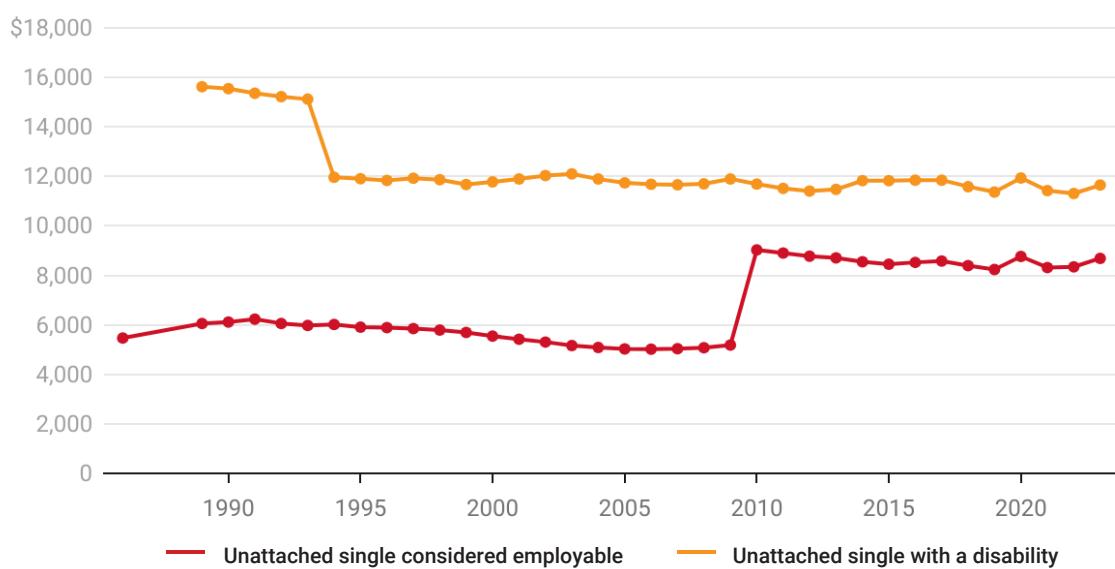
Note: Amounts in the table are rounded to the nearest dollar and, as such, totals may not exactly add up.

# 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 2023 constant dollars, not current dollars, calculated using the Canada CPI. Using constant dollars takes into account the effect of inflation given that inflation reduces current dollar values over time. Also note that using the CPI for New Brunswick would result in a slightly different trendline.

**Figure 1NB: Welfare incomes for example unattached single households in New Brunswick 1986–2023, in 2023 constant dollars**

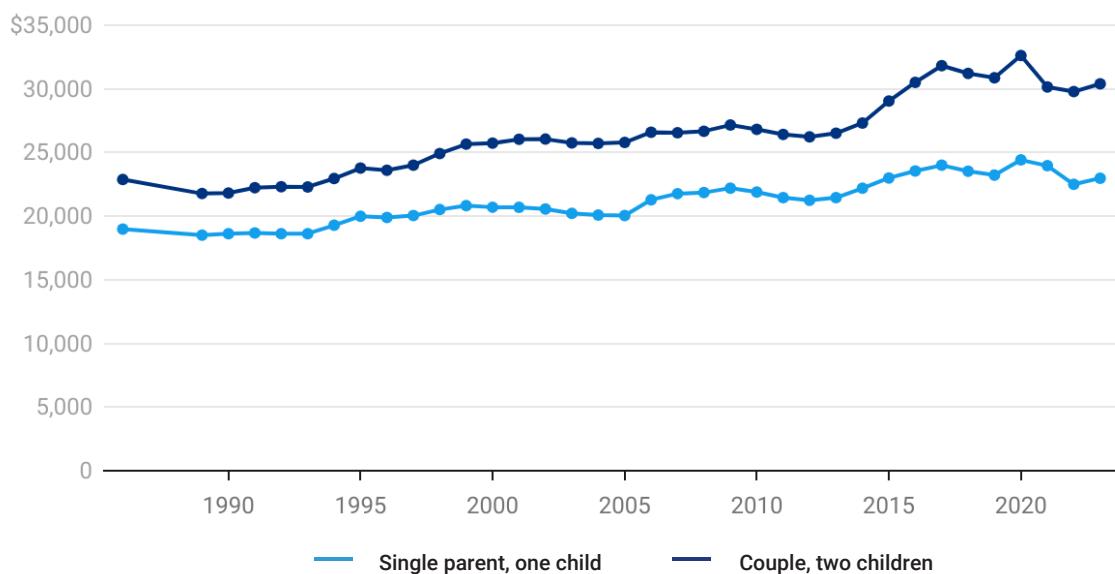


The total welfare income of the **unattached single considered employable** remained relatively flat between 1986 and 2009, hovering between \$5,022 and \$6,229. A significant increase occurred in 2010 due to a policy change that made unattached singles eligible for higher benefits through Transitional Assistance. From 2010 to 2019, their total welfare income gradually declined. An increase in 2020 was largely due to COVID-19 pandemic-related payments. The decline in 2021, due largely to the loss of those payments, was followed by two years of slight increases, from \$8,319 in 2021 to \$8,690 in 2023. Overall, in constant 2023 dollars, between 2022 and 2023 this household's income increased by 4 per cent while across the entire time series it increased by 59 per cent.

The total welfare Income of the **unattached single with a disability** started the time series at \$15,622 in 1989 and declined until 1994, after which it fell by more than \$3,000. Thereafter, their welfare income stayed relatively stable at around \$11,700. The increase in 2020 was largely due to COVID-19 pandemic-related payments, and

the decline in 2021 was largely due to the loss of those payments. Another slight decrease in 2022, due largely to high inflation, was followed by a slight increase to \$11,648 in 2023. Overall, the total welfare income of this household decreased by 25 per cent across the entire time series and increased by 3 per cent between 2022 and 2023 in constant 2023 dollars.

**Figure 2NB: Welfare incomes for example households with children in New Brunswick 1986–2023, in 2023 constant dollars**



The total welfare income of the **single parent with one child** saw three successively higher plateaus in the years between 1986 and 2012, with notable increases in 1995 and 2007 followed by relatively flat periods. A generally increasing trend between 2012 and 2017, primarily due to changes in federal child benefits, was followed by two years of declines. A significant increase in 2020, largely due to COVID-19 pandemic-related payments, was followed by a slight decline in 2021 as most of those payments ceased, and a larger decline in 2022, resulting from the loss of the last remaining COVID-19 payment and the impact of high inflation. A slight increase to \$22,985 followed in 2023, which represents a 2 per cent increase compared to 2022 in constant 2023 dollars. Across the entire time series, the total welfare income of this household increased by 21 per cent in constant 2023 dollars.

The total welfare income of the **couple with two children** followed a similarly plateaued trendline between 1986 and 2012, with a higher starting income and some larger increases. As with the single-parent household, the gradually increasing trend between 2012 and 2017 was primarily due to changes to the federal child benefit. Declines between 2017 and 2019 were followed by a steep increase in 2020 resulting from COVID-19 pandemic-related payments. A large

decline in 2021, due to the loss of those payments, was followed by two years of fairly stable welfare incomes. The total welfare income of this household ended the time series at \$30,395, which represents a 2 per cent increase compared to 2022. As well, the total welfare income of this household increased by 33 per cent across the time series.

## 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.

Two measures of poverty are commonly used 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.

Two measures of low income are also commonly used:

- 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. Note also that we use after-tax LIM and LICO thresholds, and that the LIM thresholds for 2023 are estimates based on increasing the 2022 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](#).

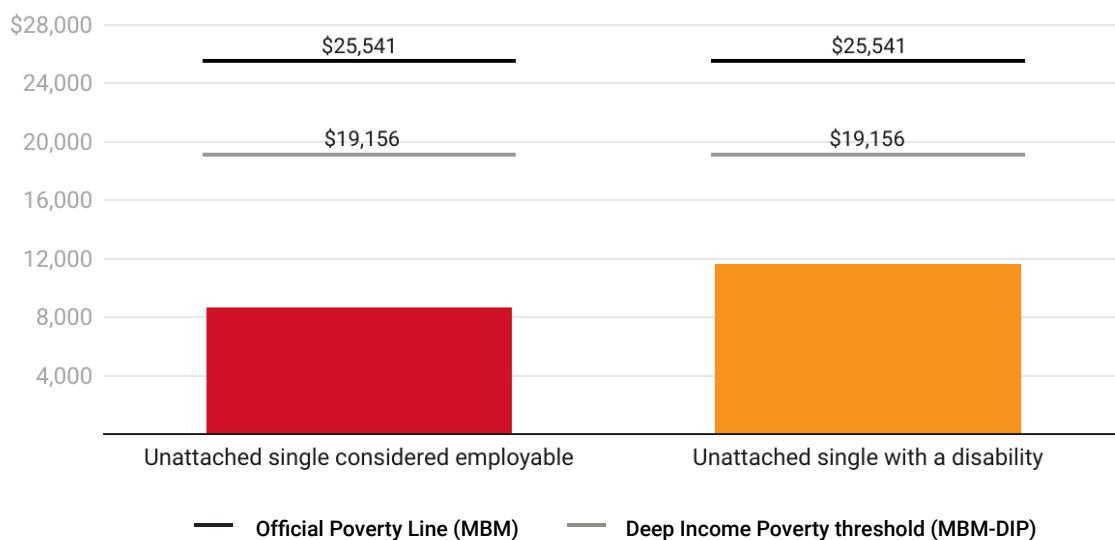
A table containing comparisons of the welfare incomes of the four example household types in New Brunswick with all four poverty/low-income thresholds is [available for download](#).

## Poverty threshold comparisons

The welfare incomes of all four example household types in New Brunswick were below, and in some cases very far below, Canada's Official Poverty Line (MBM) in 2023. As well, all four were below the Deep Income Poverty threshold (MBM-DIP). This means that all four New Brunswick households were living not only in poverty in 2023, but in deep poverty.

Figures 3NB and 4NB compare welfare incomes of the four example household types to the 2023 MBM and MBM-DIP thresholds for Moncton.

**Figure 3NB: Welfare incomes and poverty thresholds for example unattached single households in New Brunswick, 2023**

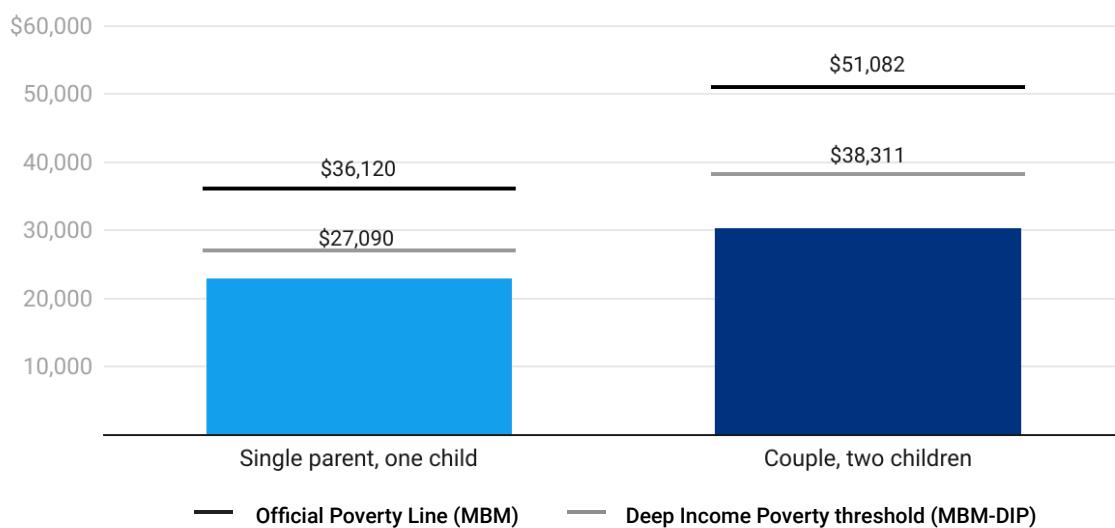


The **unattached single considered employable** had the least adequate income relative to the poverty thresholds. Their income was \$10,466 below the Deep Income Poverty threshold and \$16,851 below the Poverty Line. As such, their income was only 45 per cent of the MBM-DIP and only 34 per cent of the MBM.

The **unattached single with a disability** had an income that was \$7,508 below the Deep Income Poverty threshold and \$13,893 below the Poverty Line. As such, their income was 61 per cent of the MBM-DIP and 46 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. See the [Methodology section](#) for more information.

**Figure 4NB: Welfare incomes and poverty thresholds for example households with children in New Brunswick, 2023**



The incomes of the two households with children were more adequate than the incomes of the unattached single households, but nonetheless were below both poverty thresholds.

The **single parent with one child** had the most adequate income relative to the poverty thresholds. Their income was \$4,106 below the Deep Income Poverty threshold and \$13,136 below the Poverty Line. This means their income was 85 per cent of the MBM-DIP and 64 per cent of the MBM.

The income of the **couple with two children** was less adequate, at \$7,916 below the Deep Income Poverty threshold and \$20,687 below the Poverty Line. This means their income was 79 per cent of the MBM-DIP and 60 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 less than one-third of the threshold. The data is available in the table linked below.

The least adequate income relative to these thresholds was that of the **unattached single considered employable**, whose total welfare income was only 29 per cent of the LIM and 41 per cent of the LICO. The most adequate was that of the **single parent with one child**, whose welfare income was 54 per cent of the LIM and 88 per cent of the LICO.

The **unattached single with a disability** had an income that was 39 per cent of the LIM and 54 per cent of the LICO. The income of the **couple with two children** was 51 per cent of the LIM and 75 per cent of the LICO.

The LIM and LICO thresholds used are for after-tax income, as noted above.

## 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.

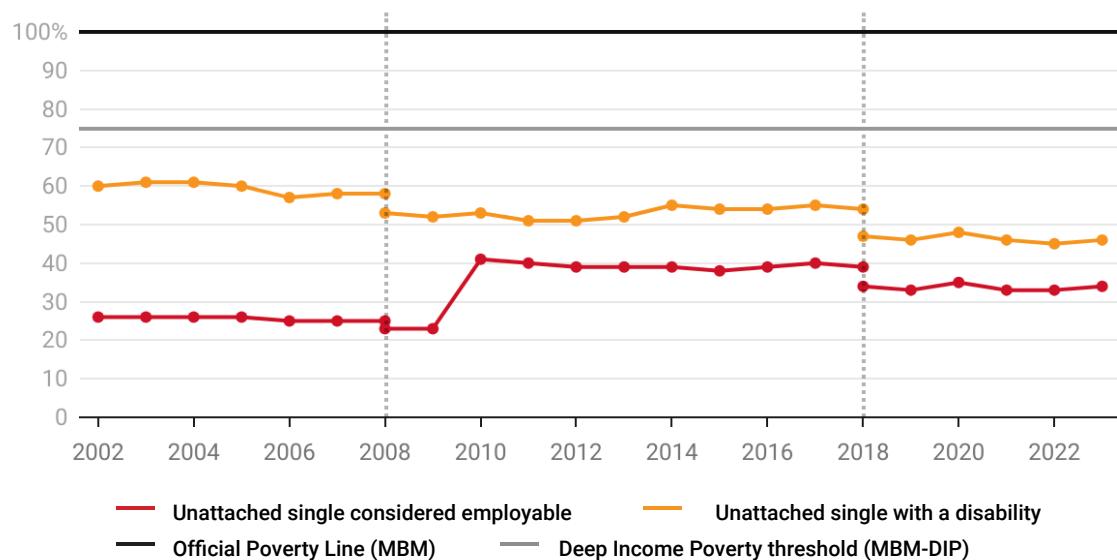
The black line at the top of each graph (i.e., the 100 per cent threshold) represents Canada's Official Poverty Line. This means that the graphs show how far below the Poverty Line the four households' total welfare incomes have been in each year over the past 22 years.

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 22 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. For the years in which rebasing took place (2008 and 2018), we include the percentage of welfare income relative to the MBM using both the previous and the new base to show how rebasing affects adequacy.

Note that MBM thresholds vary by province and 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, 2002–2023**



Of the four example households, the welfare income of the **unattached single considered employable** was the least adequate relative to the Poverty Line across the time series. In 2002, their income was only 26 per cent of the Poverty Line and remained at about that level through to 2008. After a significant improvement in 2010, their income hovered at around 40 per cent of the Poverty Line until 2018. A small decline after the 2018 rebasing saw their income end the time series in 2023 at only 33 per cent.

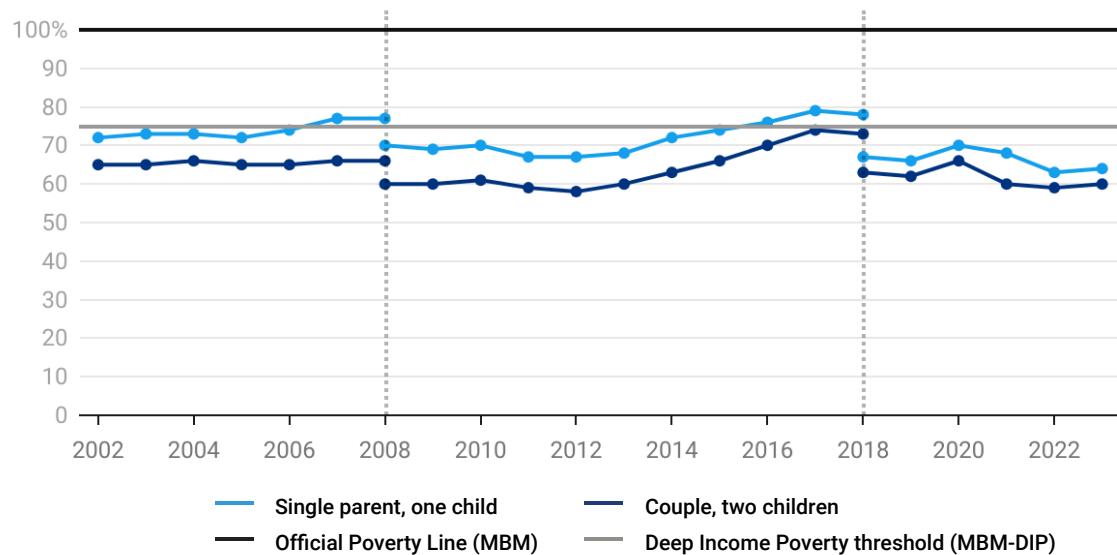
Overall, the income of the unattached single considered employable increased by only 7 percentage points relative to the Poverty Line across the entire time series, from 26 to 33 per cent. Although this is an improvement, the household was still living substantially below the Poverty Line in 2023, with 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 22 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 2023 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 22 years. Given that their income was below the Deep Income Poverty threshold across the entire time series,

they would have also consistently lived in deep income poverty throughout the entire 22-year period.

**Figure 6NB: Welfare incomes as a percentage of the MBM for example households with children in New Brunswick, 2002–2023**



Of the four example households, the welfare income of the **single parent with one child** was the most adequate 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 2023.

Overall, the income of the single parent with one child declined relative to the Poverty Line by 9 percentage points over the 22-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 poverty in three of the last 22 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 2023.

Overall, the income of the couple with two children declined by 6 percentage points relative to the Poverty Line across the time series, indicating a deepening of their poverty over the past 22 years. In addition, their income was below the Deep Income Poverty threshold across the entire time series, meaning that they have consistently lived in deep poverty for the last 22 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 2023 constant dollars over time for all households.
3. Welfare incomes in current 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 2002–2023.

[Download the data.](#)

# 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 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 2023, all example households in Newfoundland and Labrador 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 1NL shows the value of the welfare income components of the four example household types in Newfoundland and Labrador in 2023. 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, 2023**

|                                 | Unattached single considered employable | Unattached single with a disability | Single parent, one child | Couple, two children |
|---------------------------------|---|-------------------------------------|--------------------------|----------------------|
| Basic social assistance         | \$10,272                                | \$8,520                             | \$14,964                 | \$15,564             |
| Additional social assistance    | \$900                                   | \$10,800                            | \$900                    | \$1,800              |
| Federal child benefits          | \$0                                     | \$0                                 | \$7,217                  | \$12,178             |
| Provincial child benefits       | \$0                                     | \$0                                 | \$435                    | \$896                |
| Federal tax credits/benefits    | \$821                                   | \$1,026                             | \$1,676                  | \$2,086              |
| Provincial tax credits/benefits | \$248                                   | \$629                               | \$511                    | \$834                |
| <b>Total 2023 income</b>        | <b>\$12,241</b>                         | <b>\$20,975</b>                     | <b>\$25,702</b>          | <b>\$33,357</b>      |

Note: Amounts in the table are rounded to the nearest dollar and, as such, totals may not exactly add up.

Total annual welfare incomes in 2023 ranged from \$12,241 for the unattached single considered employable to \$33,357 for the couple with two children. The income of the unattached single with a disability was \$20,975 and that of the single parent with one child was \$25,702.

**Basic social assistance:** Monthly Basic Benefit amounts remained unchanged in 2023. Shelter Benefit and Supplemental Shelter Benefit amounts were combined as an administrative adjustment starting in July 2023 to help streamline the program. Although this applied to the unattached single considered employable, the single parent with one child, and the couple with two children, it did not apply to the unattached single with a disability because our assumptions mean they were not eligible for the Supplemental Shelter Benefit amount; instead, they were eligible for the rent and utilities top-ups provided by the Ministry of Health and Community Services. Note that this administrative change resulted in a restructuring of, rather than an increase to, these amounts. The unattached single considered employable, the single parent with one child, and the couple with two children also received the Fuel Supplement of \$71 per month, which remained unchanged in 2023.

**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 \$900 (\$150 per month from January to June) through the Supplemental Shelter Benefit which, as noted, was combined with the regular Shelter Benefit as of July. This amount remained unchanged in 2023.

The unattached single with a disability received \$1,800 (\$150 per month) through the Personal Care Allowance, which is paid by the Department of Health and Community Services (HCS) to social assistance clients receiving supportive services. This amount remained unchanged in 2023. In addition, the unattached single with a disability received top-ups from HCS of \$6,600 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.

The One-time Benefit of \$200 per single-person household and \$400 per family, paid in April 2022 to assist with the increased cost of living due to high inflation, was not available in 2023.

**Federal child benefits:** Both households with children received the Canada Child Benefit (CCB), which increased with inflation in July 2023 from \$583.08 to \$619.75 per month for a child under six years of age and from \$491.91 to \$522.91 per month for a child aged six to 17.

**Provincial child benefits:** Both households with children received the Newfoundland and Labrador Child Benefit, which increased with inflation in July 2023. The single parent with one child received \$35.17 per month for the first six months of the year and \$37.25 per month for the last six months. The couple with two children received \$72.50 per month for the first six months, and \$76.75 per month for the last six months.

**Federal tax credits/benefits:** All four households received the GST/HST credit, which increased in July 2023 with inflation. The unattached single considered employable and the unattached single with a disability received \$315.50 in basic GST/HST credit, while the single parent with one child received \$631 and the couple with two children received \$963.

Three households also received the GST/HST credit supplement. The unattached single received \$14.87, the unattached single with a disability received \$155.03, and the single parent with one child received the maximum amount of \$166.

All households also received the Grocery Rebate, which was an additional one-time GST credit payment related to the increased cost of living due to high inflation, paid in July 2023. 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.

Starting in July 2023, residents of Newfoundland and Labrador became eligible for the federal climate action incentive (CAI). Both unattached single households received \$328, the single parent with one child received \$492, and the couple with two children received \$656.

**Provincial tax credits/benefits:** All four households received the Newfoundland and Labrador Income Supplement, which increased in July 2023. The unattached single considered employable received \$121 in the first half of the year and \$127 in the second half, the unattached single with a disability received \$289.59 in the first half and \$339.59 in the second half, the single parent with one child received \$224 in the first half and \$266.81 in the second half, and the couple with two children received \$401.68 in the first half and \$432.24 in the second half.

The One-Time Cost-of-Living Relief payment paid in October 2022 was not available in 2023.

## Cost-of-living payments

As mentioned earlier, all four households received payments from the federal government related to the higher cost of living resulting from high inflation in

2023. The federal Grocery Rebate was paid in July 2023 and was equivalent to the two regular GST credit (and credit supplement if applicable) payments received in the first half of 2023. These amounts are included in, and are not in addition to, the benefits described in the Components section above.

Note that although the increase to the Newfoundland and Labrador Income Supplement in 2023 has been included in announcements regarding inflation-related cost-of-living measures, it is not included in Table 2NL because it is an ongoing increase to the supplement and not a one-time or time-limited payment.

**Table 2NL: Cost-of-living payments for all example households in Newfoundland and Labrador, 2023**

|   | Unattached single considered employable | Unattached single with a disability | Single parent, one child | Couple, two children |
|---|---|-------------------------------------|--------------------------|----------------------|
| Provincial payments                       | \$0                                     | \$0                                 | \$0                      | \$0                  |
| Federal payments                          | \$162                                   | \$227                               | \$387                    | \$467                |
| <b>Total 2023 cost-of-living payments</b> | <b>\$162</b>                            | <b>\$227</b>                        | <b>\$387</b>             | <b>\$467</b>         |

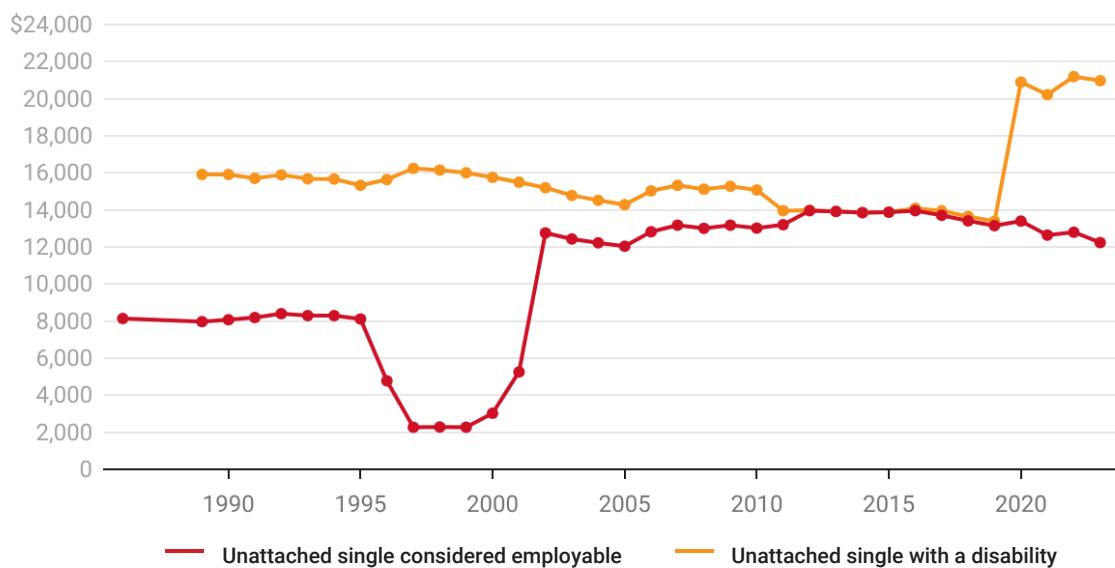
Note: Amounts in the table are rounded to the nearest dollar and, as such, totals may not exactly add up.

## 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 2023 constant dollars, not current dollars, calculated using the Canada CPI. Using constant dollars takes into account the effect of inflation given that inflation reduces current dollar values over time. Also note that using the CPI for Newfoundland and Labrador would result in a slightly different trendline.

**Figure 1NL: Welfare incomes for example unattached single households in Newfoundland and Labrador 1986–2023, in 2023 constant dollars**



The total welfare income of the **unattached single considered employable** was relatively stable between 1986 and 1995. The large decline in the late 1990s was the result of a policy change that gave recipients very low room and board allowances instead of market rent shelter benefits. After nearly a decade that included several small annual increases to the room and board rate and a change in policy that provided shelter benefits that were more directly related to market rents, the total income of this household increased to a much higher level in 2002 than in the 1990s. Their income was more stable thereafter and until the end of the time series, with an initial decline followed by an increasing trend, a plateau from 2012 to 2015, and a generally declining trend through to 2023.

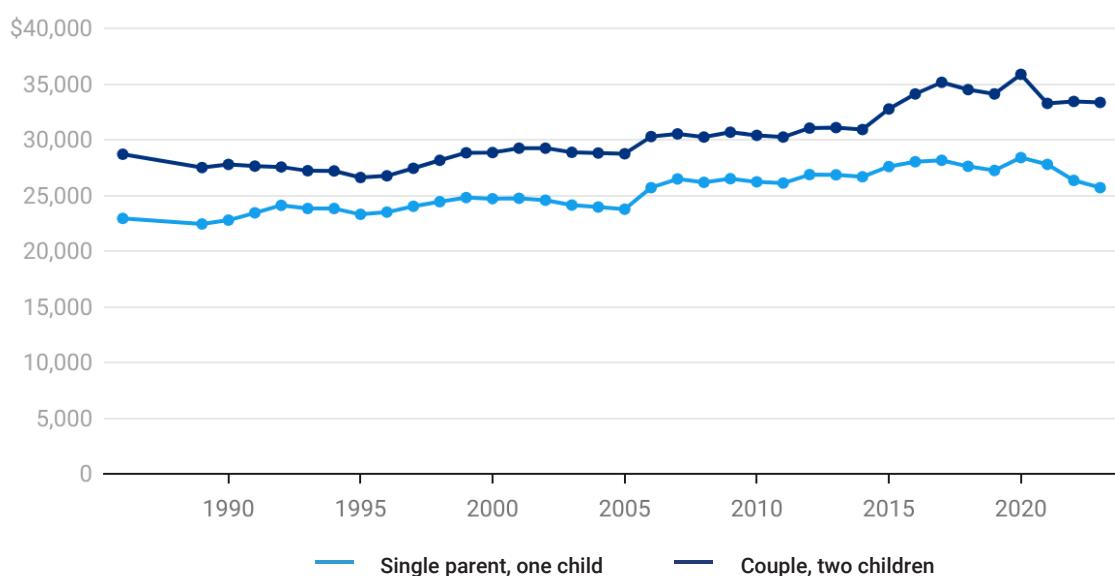
The welfare income of the **unattached single with a disability** generally declined from the start of the time series until 2019, with small increases in 1996–1997 and 2006–2007, and a period of stasis between 2011 and 2016. Between 2012 and 2019, the Fuel Supplement was included in the calculations 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 2020 and subsequent comparatively high levels of income were 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 2020 increases to both households' total incomes were also due to COVID-19 pandemic-related benefits, and the declines in 2021 were primarily due to the loss

of those payments. Increases in 2022 reflect additional inflation-related cost-of-living benefits and declines in 2023 reflect the loss of those benefits.

In 2023, the total welfare income of the **unattached single considered employable** was \$12,241, which is a 4 per cent decrease compared to 2022 and a 50 per cent increase since the start of the time series in constant 2023 dollars. The total welfare income of the **unattached single with a disability** was \$20,975, which is a 1 per cent decrease compared to 2022 and a 32 per cent increase since the start of the time series in constant 2023 dollars.

**Figure 2NL: Welfare incomes for example households with children in Newfoundland and Labrador 1986–2023, in 2023 constant dollars**



The total welfare incomes of the two households with children followed a similar trajectory, hovering at about the same level from the start of the time series until 2005, then following a generally increasing trend through to 2017. A notable increase in 2006 was the result of an increase to the Family Benefit rate. The rise from 2015 to 2017 was largely the result of changes to federal child benefits. After a subsequent period of decline from 2017 to 2019, both incomes increased in 2020 to their highest levels, which was largely the result of federal COVID-19 pandemic-related payments. Decreases in 2021 were primarily due to the loss of those payments, while high inflation had an impact in 2022, especially on the income of the single parent with one child. In 2023, the decline for the single parent with one child and the slight decline for the couple with two children were both due to the loss of inflation-related cost-of-living payments.

In 2023, the welfare income of the **single parent with one child** was \$25,702, which is a 2 per cent decline compared to 2022 and a 12 per cent increase since the start of

the time series in constant 2023 dollars. The welfare income of the **couple with two children** was \$33,357, which is a 0.2 per cent decrease compared to 2022 and a 16 per cent increase since the start of the time series in constant 2023 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.

Two measures of poverty are commonly used 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.

Two measures of low income are also commonly used:

- 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. Note also that we use after-tax LIM and LICO thresholds, and that the LIM thresholds for 2023 are estimates based on increasing the 2022 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](#).

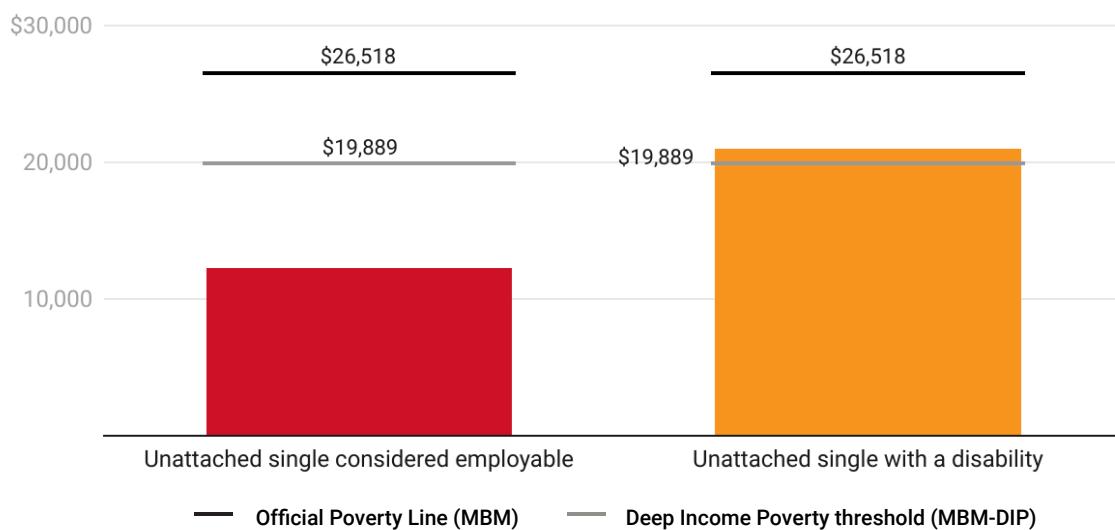
A table containing comparisons of the welfare incomes of the four example household types in Newfoundland and Labrador with all four poverty/low-income thresholds is [available for download](#).

## Poverty threshold comparisons

The welfare incomes of all four example household types were below, and in some cases far below, Canada's Official Poverty Line (MBM) in 2023, and three of the four were below the Deep Income Poverty threshold (MBM-DIP). This means that all four Newfoundland and Labrador households were living in poverty in 2023, and three of the four were living in deep poverty.

Figures 3NL and 4NL compare 2023 welfare incomes for the four example household types to the 2023 MBM and MBM-DIP thresholds for St. John's.

**Figure 3NL: Welfare incomes and poverty thresholds for example unattached single households in Newfoundland and Labrador, 2023**

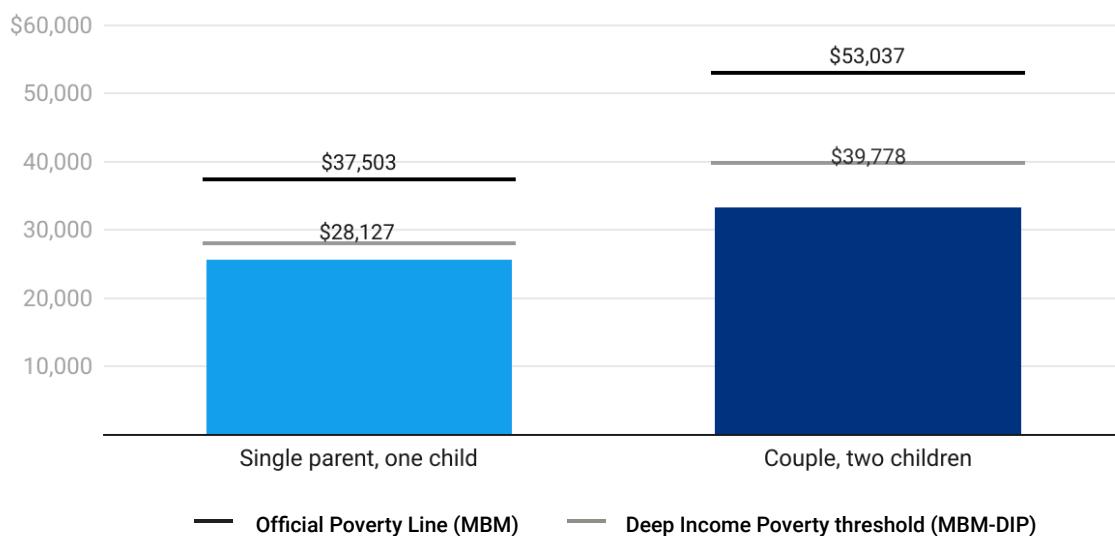


The **unattached single considered employable** had the lowest income relative to the poverty thresholds. Their income was \$7,648 below the Deep Income Poverty threshold and \$14,278 below the Poverty Line. This means their income was 62 per cent of the MBM-DIP and only 46 per cent of the MBM.

The **unattached single with a disability** fared best of all four example households relative to the poverty thresholds. Their income was \$1,086 above the Deep Income Poverty threshold, but \$5,544 below the Poverty Line. This means their income was 105 per cent of the MBM-DIP but 79 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. See the [Methodology section](#) for more information.

**Figure 4NL: Welfare incomes and poverty thresholds for example households with children in Newfoundland and Labrador, 2023**



The **single parent with one child** had a welfare income that was \$2,425 below the Deep Income Poverty threshold, and \$11,801 below the Poverty Line. This means their income was 91 per cent of the MBM-DIP and 69 per cent of the MBM.

The welfare income of the **couple with two children** was \$6,420 below the Deep Income Poverty threshold and \$19,679 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 below.

The lowest income relative to these thresholds was that of the **unattached single considered employable**, whose total welfare income was 41 per cent of the LIM and 57 per cent of the LICO. The income of the **unattached single with a disability** was highest relative to the LIM at 70 per cent; their income was also 98 per cent of the LICO.

The income of the **single parent with one child** was highest relative to the LICO, at 99 per cent; their income was also 61 per cent of the LIM. The income of the **couple with two children** was 56 per cent of the LIM and 82 per cent of the LICO.

The LIM and LICO thresholds used are for after-tax income, as noted above.

# 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.

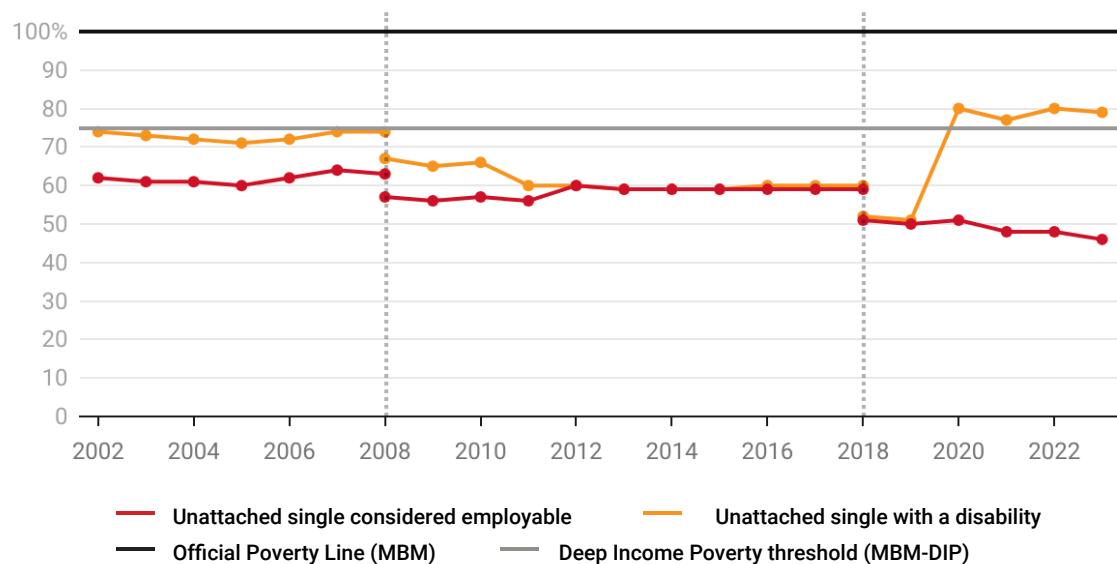
The black line at the top of each graph (i.e., the 100 per cent threshold) represents Canada's Official Poverty Line. This means that the graphs show how far below the Poverty Line the four households' total welfare incomes have been in each year over the past 22 years.

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 22 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. For the years in which rebasing took place (2008 and 2018), we include the percentage of welfare income relative to the MBM using both the previous and the new base to show how rebasing affects adequacy.

Note that MBM thresholds vary by province and 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, 2002–2023**



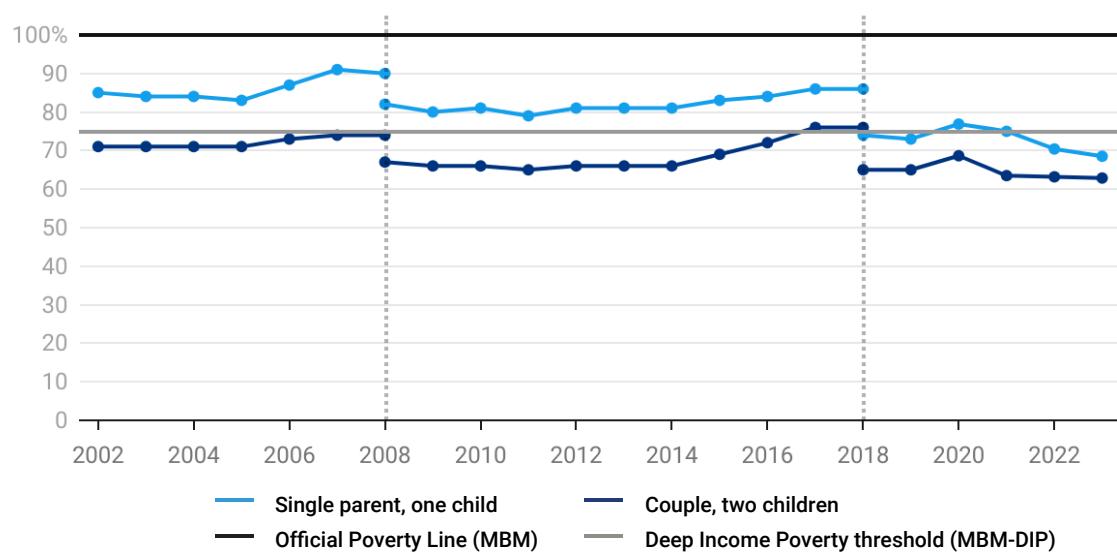
The welfare income of the **unattached single considered employable** was lowest of all households relative to the Poverty Line across the time series. Their income was 62 per cent of the Poverty Line in 2002. After remaining largely static for the next 16 years — hovering between 56 and 64 per cent — their income declined to around 50 per cent after the 2018 rebasing. Their income declined further after 2020, and ended the time series in 2023 at only 46 per cent of the Poverty Line.

Overall, the welfare income of the unattached single considered employable was 16 percentage points lower relative to the Poverty Line in 2023 than it was in 2002, which represents a significant deepening of their poverty over the last 22 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 22 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. After some variation through to 2007, their income declined to around 65 per cent after the 2008 rebasing; it decreased further to about 60 per cent in 2011 and remained at that level until 2017. Another decline after the 2018 rebasing was followed by a significant increase to 80 per cent of the Poverty Line in 2020; this increase was due to a methodology change used in this report (see the [Changes to welfare incomes](#) section) as well as the addition of COVID-19 pandemic-related benefits. Their income ended the time series in 2023 at 79 per cent of the Poverty Line.

Overall, the welfare income of the unattached single with a disability was 5 percentage points higher in 2023 than in 2002, which represents a modest improvement in this household's depth of poverty over the past 22 years. However, their income was below the Deep Income Poverty threshold for the majority of the time series, only getting slightly above the threshold after 2020. This means that this household would have lived in deep poverty for most of the last two decades.

**Figure 6NL: Welfare incomes as a percentage of the MBM for example households with children in Newfoundland and Labrador, 2002–2023**



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. A decline after the 2008 rebasing was followed by improvements between 2014 and 2017, with an additional decline after the 2018 rebasing that saw their income fall below the Deep Income Poverty threshold for the first time. A slight rebound to 77 per cent of the Poverty Line in 2020 was followed by three years of declines. The income of this household ended the time series in 2023 at 69 per cent of the Poverty Line.

Overall, the welfare income of the single parent with one child was 18 percentage points lower in 2023 than it was in 2002 and fell under the Deep Income Poverty threshold in the later years of the time series. This means their poverty significantly deepened over the last 22 years.

The welfare income of the **couple with two children** started the time series at 71 per cent of the Poverty Line and followed a similar trendline to that of the single parent with one child. After spending much of the time series below the Deep Income Poverty threshold — between 65 and 74 per cent — their income improved to 76

per cent in 2017, falling thereafter and ending the time series in 2023 at 63 per cent.

Overall, the welfare income of the couple with two children was 8 percentage points lower in 2023 than in 2002, which represents a deepening of their poverty across the time series. As well, given that their income was only above the Deep Income Poverty threshold for one year, this household would have spent most of the last 22 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 2023 constant dollars over time for all households.
3. Welfare incomes in current 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 2002–2023.

[Download the data.](#)

# 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 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 2023, all example households in the Northwest Territories 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 2023. 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, 2023**

|                                  | Unattached single considered employable | Unattached single with a disability | Single parent, one child | Couple, two children |
|----------------------------------|---|-------------------------------------|--------------------------|----------------------|
| Basic social assistance          | \$26,535                                | \$27,546                            | \$30,526                 | \$36,973             |
| Additional social assistance     | \$0                                     | \$5,328                             | \$0                      | \$0                  |
| Federal child benefits           | \$0                                     | \$0                                 | \$7,217                  | \$11,949             |
| Territorial child benefits       | \$0                                     | \$0                                 | \$815                    | \$1,059              |
| Federal tax credits/benefits     | \$715                                   | \$715                               | \$1,184                  | \$1,430              |
| Territorial tax credits/benefits | \$351                                   | \$351                               | \$747                    | \$1,494              |
| <b>Total 2023 income</b>         | <b>\$27,600</b>                         | <b>\$33,939</b>                     | <b>\$40,489</b>          | <b>\$52,905</b>      |

Note: Amounts in the table are rounded to the nearest dollar and, as such, totals may not exactly add up.

Total annual welfare incomes in 2023 ranged from \$27,600 for the unattached single considered employable to \$52,905 for the couple with two children. The income of the unattached single with a disability was \$33,939 and that of the single parent with one child was \$40,489.

**Basic social assistance:** The food allowance amount remained unchanged in 2023: households with one adult received \$343 per month and those with two adults received \$480 per month. The clothing allowance, which provided \$79 per month 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 accommodation allowance amount included in our calculations is a maximum based on average market rents that are calculated annually by the Canada Mortgage and Housing Corporation. These amounts increased in 2023 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 2023, and are provided by the Department of Education, Culture and Employment. These average amounts increased significantly in 2023 for all households, as these averages fluctuate based on the real costs of utilities provided to recipients from year to year.

All four households continued to receive the Furnishing Allowance in 2023 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. These amounts were unchanged in 2023.

**Additional social assistance:** Only the unattached single with a disability received additional social assistance benefits, in the form of both the Disabled Allowance of \$405 per month and the Incidental Allowance for Persons with Disabilities of \$39 per month. These amounts also remained unchanged in 2023.

**Federal child benefits:** Both households with children received the Canada Child Benefit (CCB), which increased with inflation in July 2023 from \$583.08 to \$619.75 per month for a child under six years of age and from \$491.91 to \$522.91 per month for a child aged six to 17. The couple with two children received a reduced amount of \$945.64 for the January through June period but received the full \$1,045.83 for the July through December period, based on prior years’ income.

**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 \$85.70 per month from January to June, and \$90.81 per month from July to December. The maximum amounts for this benefit remained unchanged in 2023.

**Federal tax credits/benefits:** All four households received the GST/HST credit, which increased in July 2023 with inflation. The unattached single considered employable and the unattached single with a disability received \$315.50 in basic GST/HST credit, while the single parent with one child received \$631 and the couple with two children received \$963.

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 \$166.

All households also received the Grocery Rebate, which was an additional one-time GST credit payment related to the increased cost of living due to high inflation, paid in July 2023. 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 2023: two for the 2022–2023 benefit year in the total amount of \$130 per adult and \$150 per child under 18, and two for the 2023–2024 benefit year in the total amount of \$220.50 per adult and \$246.50 per child under 18. The latter amounts were specific to Yellowknife, as these payments began to be calculated based on three postal code zones starting in July 2023.

## Cost-of-living payments

As mentioned earlier, all four households received payments from the federal government related to the higher cost of living resulting from high inflation in 2023. The federal Grocery Rebate was paid in July 2023 and was equivalent to the two regular GST credit (and credit supplement if applicable) payments received in the first half of 2023. These amounts are included in, and are not in addition to, the benefits described in the Components section above.

**Table 2NT: Cost-of-living payments for all example households in the Northwest Territories, 2023**

|   | 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 2023 cost-of-living payments</b> | <b>\$234</b>                            | <b>\$234</b>                        | <b>\$387</b>             | <b>\$467</b>         |

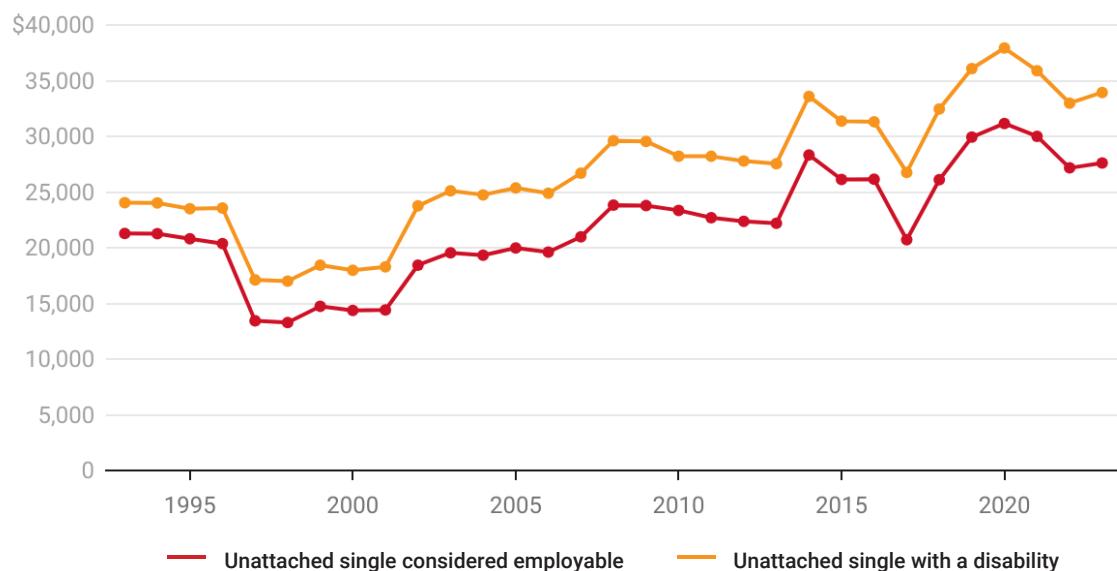
Note: Amounts in the table are rounded to the nearest dollar and, as such, totals may not exactly add up.

## 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 2023 constant dollars, not current dollars, calculated using the Canada CPI. Using constant dollars takes into account the effect of inflation given that inflation reduces current dollar values over time. Also note that using the CPI for the Northwest Territories would result in a slightly different trendline.

**Figure 1NT: Welfare incomes for example unattached single households in the Northwest Territories 1993–2023, in 2023 constant dollars**

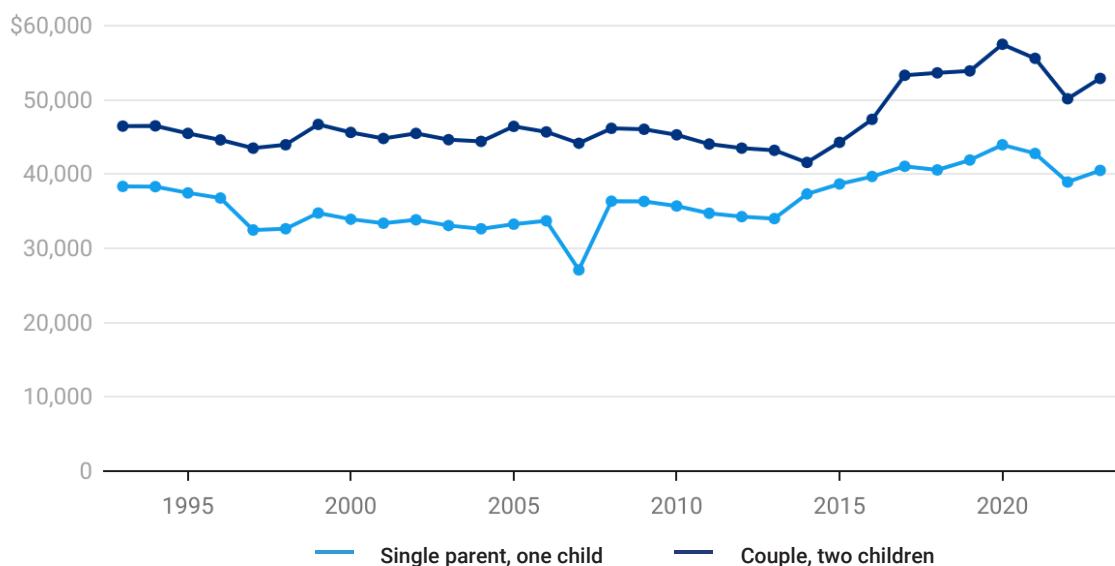


The welfare incomes of the **unattached single considered employable** and the **unattached single with a disability** followed a nearly identical pattern since the time series began in 1993. A substantial decline in 1997 was followed by a gradual increasing trend until 2008 and a slight decrease thereafter until 2013. Large fluctuations followed until 2018, which were the result of the way that utility and shelter costs were calculated for the purposes of this report rather than changes to benefit program policy. Increases through 2020 resulted in the high point for both households' incomes. Decreases through 2022 were followed by slight increases in 2023.

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 the much lower average utilities amount (see the [Components of welfare incomes](#) section), as well as to the impact of high inflation on benefit rates. The increase in 2023 was largely due to a rebound in average monthly utilities amounts for each of the households.

In 2023, the welfare income of the **unattached single considered employable** was \$27,600, which is a 2 per cent increase compared to 2022 and an increase of 30 per cent since the start of the time series in constant 2023 dollars. The welfare income of the **unattached single with a disability** was \$33,939, which is a 3 per cent increase compared to 2022 and an increase of 41 per cent since the start of the time series in constant 2023 dollars.

**Figure 2NT: Welfare incomes for example households with children in the Northwest Territories 1993–2023, in 2023 constant dollars**



After a decline in their total welfare incomes through the 1990s, the households with children saw increases in 1999, followed by a lengthy period of relative stability with some fluctuations (especially for the single parent with one child) until 2013–2014. The major drop in 2007 was primarily the result of a significant decline in the level of basic social assistance benefits in that year. After 2014, a generally increasing trend lasted until 2020, which was the high point for both households across the time series. Two years of declines through 2022 were followed by increases in 2023.

Increases after 2015 were largely due to changes in federal child benefits, while those in 2020 resulted from the addition of COVID-19 pandemic-related payments from both territorial and federal sources. 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. The increases in 2023 were largely the result of a rebound in average monthly utilities amounts for each of the households.

In 2023, the **single parent with one child** had a welfare income of \$40,489, which is a 4 per cent increase compared to 2022 and a 6 per cent increase since the start of the time series in constant 2023 dollars. The **couple with two children** had a welfare income of \$52,905, which is a 6 per cent increase compared to 2022 and a 14 per cent increase since 1993, in constant 2023 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; however, to recognize the specificity of various aspects of life in the North, the Government of Canada subsequently designated the Northern Market Basket Measure (MBM-N) as the official Poverty Line for the territories.

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 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.
- The Deep Income Poverty (MBM-N-DIP) threshold identifies households in the 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, Yellowknife, in the analysis below.

Note also 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. Thus, as in past reports, we do not use those measures to provide adequacy comparisons for households in the territories.

As well, note that none of the poverty 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](#).

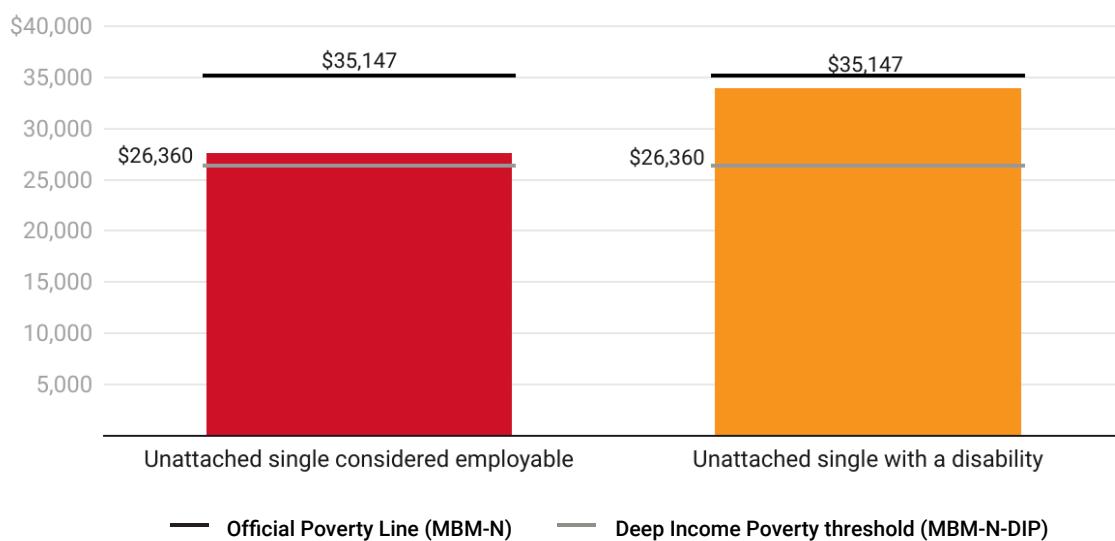
## Poverty threshold comparisons

The welfare incomes of all four example household types in the Northwest Territories were below Canada's Official Poverty Line (MBM-N) in 2023, meaning that all four households were living in poverty. However, the welfare incomes of

all four households were at or above the Deep Income Poverty threshold (MBM-N-DIP), which means that none of the households was living in deep poverty in 2023.

Figures 3NT and 4NT compare 2023 welfare incomes for the four example household types to the 2023 MBM-N and MBM-N-DIP thresholds for Yellowknife.

**Figure 3NT: Welfare incomes and poverty thresholds for example unattached single households in the Northwest Territories, 2023**

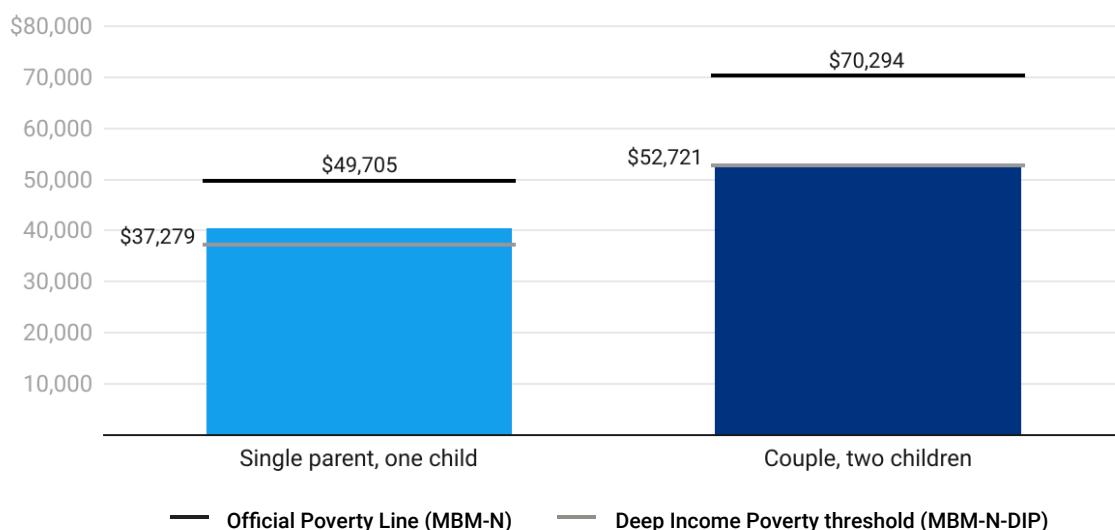


The welfare income of the **unattached single considered employable** was \$1,240 above the Deep Income Poverty threshold but \$7,547 below the Poverty Line. This means their income was 105 per cent of the MBM-N-DIP but only 79 per cent of the MBM-N.

The welfare income of the **unattached single with a disability** was most adequate relative to the poverty thresholds among the four households. Their welfare income was \$7,579 above the Deep Income Poverty threshold and \$1,208 below the Poverty Line. This means their income was 129 per cent of the MBM-N-DIP and 97 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. See the [Methodology section](#) for more information.

**Figure 4NT: Welfare incomes and poverty thresholds for example households with children in the Northwest Territories, 2023**



The welfare income of the **single parent with one child** was \$3,210 above the Deep Income Poverty threshold but \$9,217 below the Poverty Line. This means their income was 109 per cent of the MBM-N-DIP but 81 per cent of the MBM-N.

The **couple with two children** had the least adequate income relative to the poverty thresholds. Their welfare income was \$184 above the Deep Income Poverty threshold and \$17,389 below the Poverty Line. This means their income was 100 per cent of the MBM-N-DIP and 75 per cent of the MBM-N.

## Changes to adequacy of welfare incomes

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.

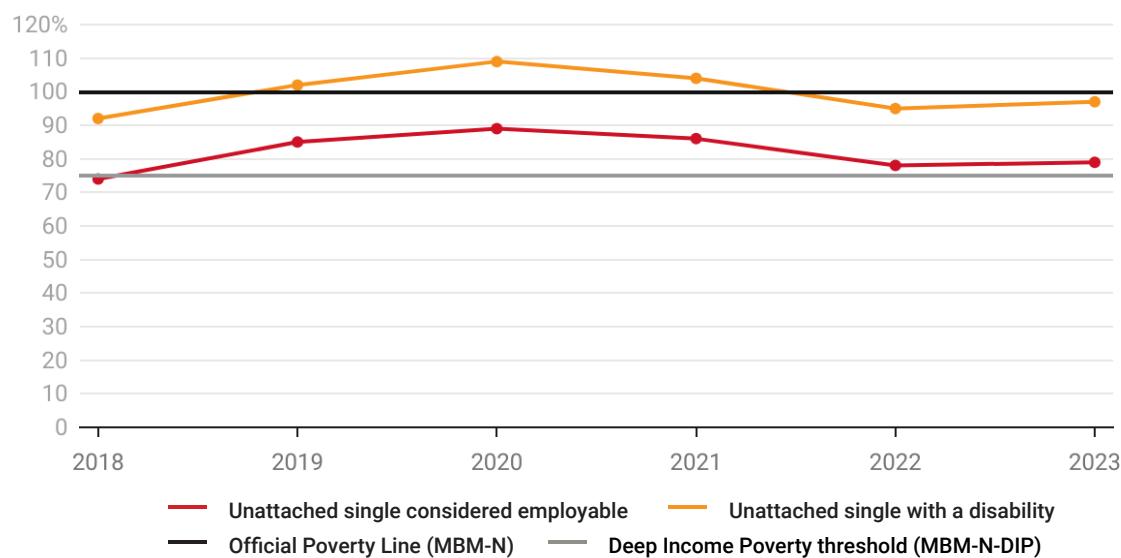
The black line at the top of the graphs (i.e., the 100 per cent threshold) represents the MBM-N, which is Canada's Official Poverty Line for the North. This means that the graphs show the relationship between the four households' total welfare incomes and the Poverty Line over the past 6 years.

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 6 years.

The trendlines in these graphs demonstrate changes in the example households' levels of poverty across the six-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 vary by territory and 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, 2018–2023**



The income of the **unattached single considered employable** started the six-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 79 per cent in 2023.

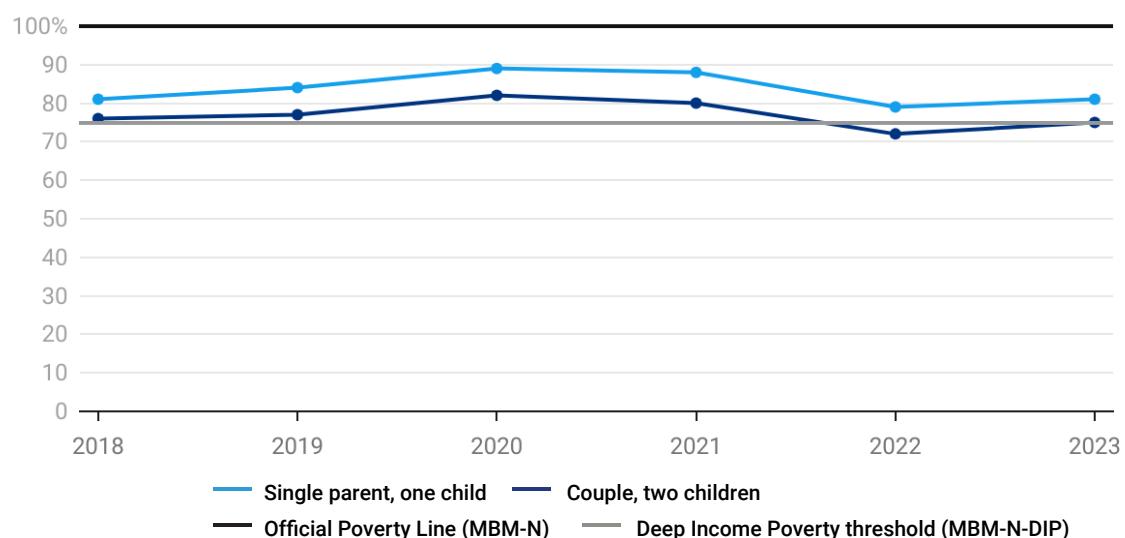
Overall, the income of the unattached single considered employable increased by five percentage points relative to the Poverty Line across the time series. Although this is an improvement, the household was still living below the Poverty Line across the entire six-year period. It is notable, however, that this household's total income was above the Deep Income Poverty threshold for 5 of the past 6 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** was most adequate relative to the Poverty Line of the four example households and followed the same trajectory as that of the unattached single considered employable. Their income started the

time series at 92 per cent of the Poverty Line, increasing to a peak of 109 per cent in 2020, and ending the time series at 97 per cent in 2023.

Overall, the income of the unattached single with a disability increased by 5 percentage points between 2018 and 2023, which is a slight improvement in the depth of their poverty. It is important to note that this household's income was not below the Deep Income Poverty threshold in any of the six years and was above the Poverty Line for three of those years. This means that this household was not living in deep poverty in any of the last six years, and that the household was living out of poverty for half of those years. Unfortunately, despite the progress made between 2019 and 2021, this household fell back into poverty in 2022.

**Figure 6NT: Welfare incomes as a percentage of the MBM-N for example households with children in the Northwest Territories, 2018–2023**



The welfare income of the **single parent with one child** started the time series at 81 per cent of the Poverty Line, increased to 89 per cent in 2020, and ended the six-year time series in 2023 at 81 per cent of the Poverty Line.

Overall, despite improvements between 2019 and 2021, the income of the single parent with one child remained the same relative to the Poverty Line over the six-year period, indicating no progress on the depth of their poverty. It is notable, however, that this household's total income was above the Deep Income Poverty threshold in every year, which means that although they were living in poverty, they were not living in deep poverty in any of the last six years.

The total welfare income of the **couple with two children** was least adequate 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 2020, and ended the time series in 2023 at 75 per cent.

Overall, the income of the couple with two children decreased by 1 percentage point relative to the Poverty Line over the six-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 years of the time series, fell below the threshold in 2022, and then rose to the level of the threshold in 2023, which means that although they were living in poverty for the past six years, they were in or at the threshold of deep poverty in two of those years.

## 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 2023 constant dollars over time for all households.
3. Welfare incomes in current 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 2018–2023.

[Download the data.](#)

# 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 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 2023, all example households in Nova Scotia 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 1NS shows the value of the welfare income components of the four example household types in Nova Scotia in 2023. 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, 2023**

|                                 | 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    | \$0                                     | \$0                                 | \$0                      | \$240                |
| Federal child benefits          | \$0                                     | \$0                                 | \$7,217                  | \$12,178             |
| Provincial child benefits       | \$0                                     | \$0                                 | \$1,400                  | \$2,800              |
| Federal tax credits/benefits    | \$717                                   | \$751                               | \$1,494                  | \$1,926              |
| Provincial tax credits/benefits | \$255                                   | \$255                               | \$315                    | \$375                |
| <b>Total 2023 income</b>        | <b>\$9,204</b>                          | <b>\$12,406</b>                     | <b>\$21,969</b>          | <b>\$34,235</b>      |

Note: Amounts in the table are rounded to the nearest dollar and, as such, totals may not exactly add up.

Total annual welfare incomes in 2023 ranged from \$9,204 for the unattached single considered employable to \$34,235 for the couple with two children. The income of the unattached single with a disability was \$12,406 and that of the single parent with one child was \$21,969.

**Basic social assistance:** No changes were made to basic Income Assistance amounts in 2023.

**Additional social assistance:** The couple with two children received the annual School Supplies Supplement, which provided \$60 for the ten-year-old and \$160 for the 15-year-old. These amounts were increased in August 2023 from \$50 and \$100 respectively in 2022.

The two Cost-of-Living Support payments that were provided to households receiving Income Assistance in 2022 (\$150 per person in the household in March and \$250 per household in December) were not available in 2023.

**Federal child benefits:** Both households with children received the Canada Child Benefit (CCB), which increased with inflation in July 2023 from \$583.08 to \$619.75 per month for a child under six years of age and from \$491.91 to \$522.91 per month for a child aged six to 17.

**Provincial child benefits:** Both households with children received the Nova Scotia Child Benefit (NSCB). Monthly amounts increased in July 2023 from \$106.25 per child to \$127.08 per child.

**Federal tax credits/benefits:** All four households received the GST/HST credit, which increased in July 2023 with inflation. The unattached single households received \$315.50 in basic GST/HST credit, the single parent with one child received \$631, and the couple with two children received \$963.

Two households received the GST/HST credit supplement. The unattached single with a disability received \$23.37 while the single parent with one child received the maximum supplement amount of \$166.

All households also received the Grocery Rebate, which was an additional one-time GST credit payment related to the increased cost of living due to high inflation, paid in July 2023. 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.

Starting in July 2023, residents of Nova Scotia became eligible for the federal climate action incentive (CAI). Both unattached single households received \$248, the single parent with one child received \$310, and the couple with two children received \$496.

**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 2023.

The One-Time Hurricane Fiona Assistance Payment of \$150 per household that was provided in 2022 was not available in 2023.

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 total welfare incomes is in the [Methodology section](#).

## Cost-of-living payments

As mentioned earlier, all four households received payments from the federal government related to the increased cost of living resulting from high inflation in 2023. The federal Grocery Rebate was paid in July 2023 and was equivalent to the two regular GST credit (and credit supplement if applicable) payments received in the first half of 2023. These amounts are included in, and are not in addition to, the benefits described in the Components section above.

**Table 2NS: Cost-of-living payments for all example households in Nova Scotia, 2023**

|   | 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                                   | \$164                               | \$387                    | \$467                |
| <b>Total 2023 cost-of-living payments</b> | <b>\$153</b>                            | <b>\$164</b>                        | <b>\$387</b>             | <b>\$467</b>         |

Note: Amounts in the table are rounded to the nearest dollar and, as such, totals may not exactly add up.

# Changes to welfare incomes

Figures 1NS and 2NS show how the total welfare incomes for each of the four example household types in Nova Scotia have changed over time.

Note that the values are in 2023 constant dollars, not current dollars, calculated using the Canada CPI. Using constant dollars takes into account the effect of inflation given that inflation reduces current dollar values over time. Also note that using the CPI for Nova Scotia would result in a slightly different trendline.

**Figure 1NS: Welfare incomes for example unattached single households in Nova Scotia 1986–2023, in 2023 constant dollars**

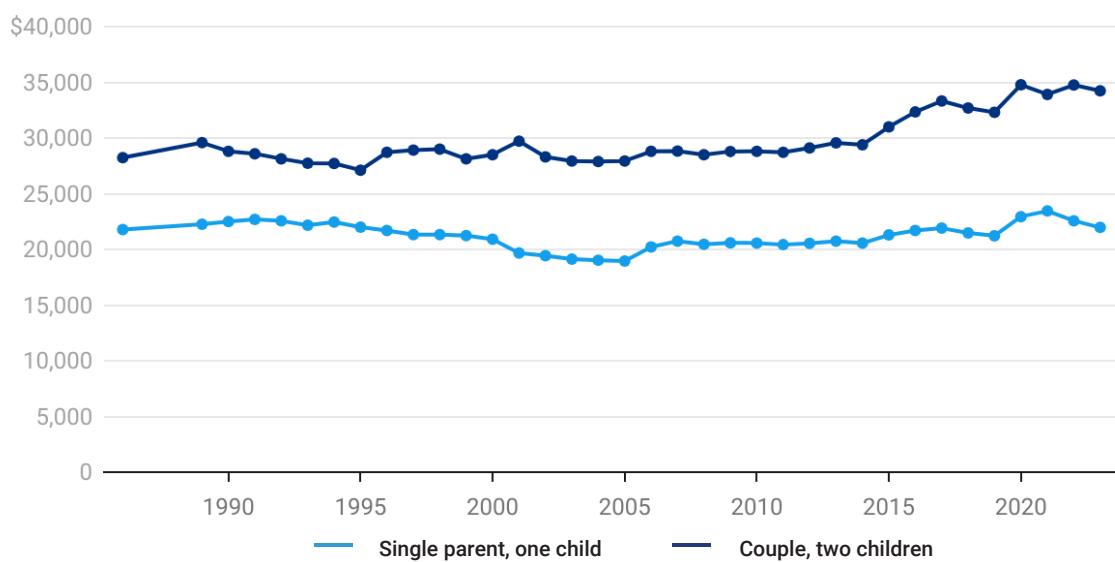


The total welfare income of the **unattached single considered employable** declined between 1989 and 1997, fluctuated until 2006, then remained relatively stable until 2019. Their income increased between 2020 and 2022 and declined in 2023. The large decline in 1997 was due to the amalgamation of municipal and provincial social assistance systems, which resulted in much smaller payments to recipients in the City of Halifax (where the example households reside). The increase in 2006 was primarily due to an increase in the basic social assistance shelter rate, and the 2020 increase was mainly 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 in those years. The decline in 2023 was largely due to the loss of additional cost-of-living and Hurricane Fiona-related payments and the impacts of continuing high inflation on unchanged basic benefit amounts. The welfare income of the unattached single considered employable was \$9,204 in

2023, which is a 7 per cent decline compared to 2022 and a 17 per cent decline since the start of the time series in constant 2023 dollars.

The total welfare income of the **unattached single with a disability** saw a steady decline until 2019; the dip in 2001 was largely due to the provincial social assistance system reform that saw lower interim basic rates applied for the first nine months of the year. Thereafter, their income increased through to 2022 and declined in 2023. The increase in 2020 was primarily due to COVID-19 pandemic-related benefits and an increase to basic social assistance benefits. 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 in those years. The decline in 2023 was largely due to the loss of additional cost-of-living and Hurricane Fiona-related payments and the impacts of continuing high inflation on unchanged basic benefit amounts. The welfare income of this household was \$12,406 in 2023, which is a 6 per cent decrease compared to 2022 and a 24 per cent decline since the start of the time series, in constant 2023 dollars.

**Figure 2NS: Welfare incomes for example households with children in Nova Scotia 1986–2023, in 2023 constant dollars**



The welfare income of the **single parent with one child** remained relatively stable until 1994, after which it gradually declined through to 2005; it had a small upturn in 2006 and then stayed fairly stable until 2014. Small increases through 2017 were followed by declines in 2018 and 2019, increases in 2020 and 2021, and further declines in 2022 and 2023. Increases from 2015 to 2017 can be attributed to changes in federal child benefits, while the increase in 2020 was largely due to federal COVID-19 pandemic-related payments; the additional increase in 2021 was

primarily due to an increase to basic social assistance benefits and the addition of the COVID-19 pandemic-related Canada Child Benefit Young Child Supplement. The decline in 2022 was due to the loss of pandemic-related payments and the impact of high inflation on unchanged basic benefit amounts. The decline in 2023 was largely due to the loss of cost-of-living and Hurricane Fiona-related payments. The welfare income of the single parent with one child was \$21,969 in 2023, which is a 3 per cent decrease compared to 2022 and a 1 per cent increase since the start of the time series, in constant 2023 dollars.

The welfare income of the **couple with two children** saw greater fluctuations across the time series until 2014 and then generally followed the same trendline as that of the single parent with one child between 2015 and 2023. Increases between 2015 and 2017 can be attributed to changes in federal child benefits. Federal COVID-19 pandemic-related payments account for the increase in 2020, which was the high point across the time series, while the decline in 2021 can be attributed to the loss of these payments. The increase in 2022 was largely due to the addition of cost-of-living and Hurricane Fiona-related payments whereas the decline in 2023 was due to the loss of these payments. The welfare income of this household was \$34,235, which is a 1 per cent decline compared to 2022 and a 21 per cent increase since the start of the time series, in constant 2023 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.

Two measures of poverty are commonly used 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.

Two measures of low income are also commonly used:

- 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. Note also that we use after-tax LIM and LICO thresholds, and that the LIM thresholds for 2023 are estimates based on increasing the 2022 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](#).

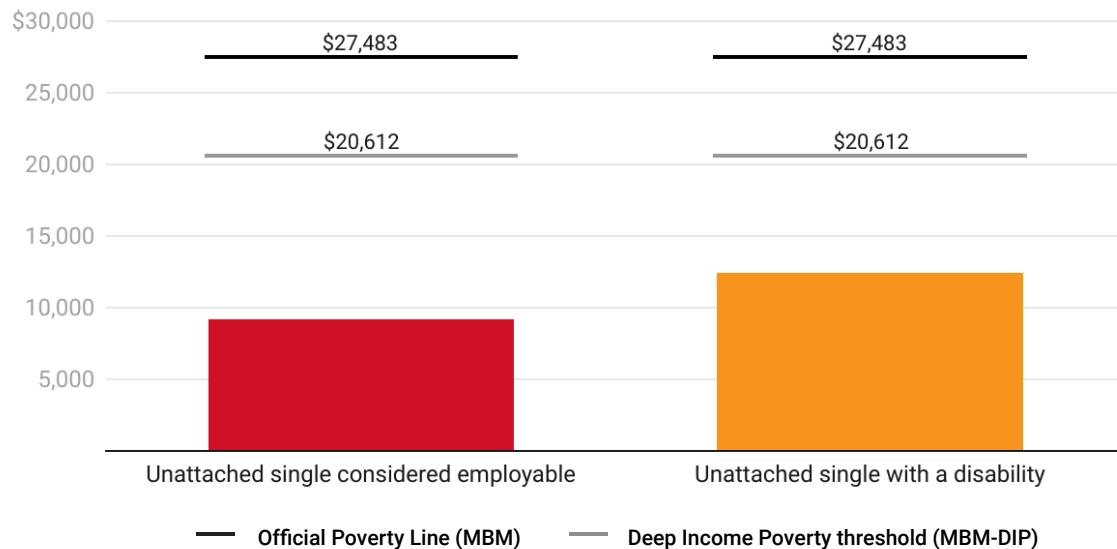
A table containing comparisons of the welfare incomes of the four example household types in Nova Scotia with all four poverty/low-income thresholds is [available for download](#).

## Poverty threshold comparisons

The welfare incomes of all four example household types were below, and in some cases very far below, Canada's Official Poverty Line (MBM) in 2023, and all four were below the Deep Income Poverty threshold (MBM-DIP). This means that all four Nova Scotia households were not only living in poverty in 2023 but in deep poverty.

Figures 3NS and 4NS compare 2023 welfare incomes for the four example household types to the 2023 MBM and MBM-DIP thresholds for Halifax.

**Figure 3NS: Welfare incomes and poverty thresholds for example unattached single households in Nova Scotia, 2023**

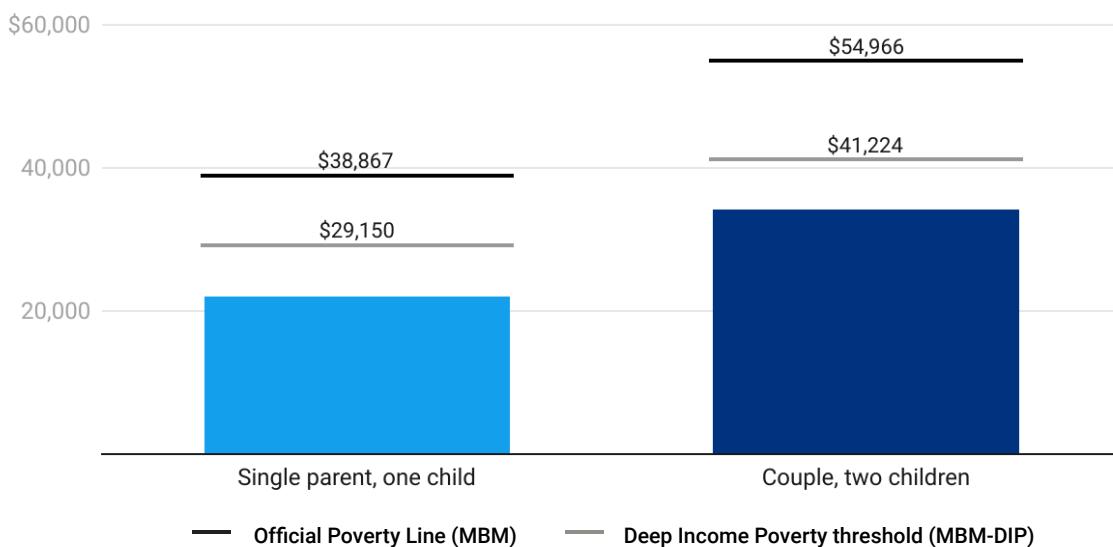


The **unattached single considered employable** had the lowest income relative to the poverty thresholds. Their income was \$11,409 below the Deep Income Poverty threshold and \$18,279 below the Poverty Line. This means their income was only 45 per cent of the MBM-DIP and only 33 per cent of the MBM.

The **unattached single with a disability** fared only slightly better. Their income was \$8,206 below the Deep Income Poverty threshold and \$15,077 below the Poverty Line. This means their income was 60 per cent of the MBM-DIP and only 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. See the [Methodology section](#) for more information.

**Figure 4NS: Welfare incomes and poverty thresholds for example households with children in Nova Scotia, 2023**



The **single parent with one child** had a welfare income that was \$7,180 below the Deep Income Poverty threshold and \$16,897 below the Poverty Line. This means their income was 75 per cent of the MBM-DIP and 57 per cent of the MBM.

The **couple with two children** fared best of all four example households relative to the thresholds. Their welfare income was \$6,989 below the Deep Income Poverty threshold and \$20,731 below the Poverty Line. This means their income was 83 per cent of the MBM-DIP and 62 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 below.

The lowest income relative to these thresholds was that of the **unattached single considered employable**, whose total welfare income was 31 per cent of the LIM and 43 per cent of the LICO. The highest income relative to these thresholds was that of the **couple with two children**, at 57 per cent of the LIM and 85 per cent of the LICO.

The income of the **single parent with one child** was 52 per cent of the LIM and 84 per cent of the LICO. The income of the **unattached single with a disability** was 41 per cent of the LIM and 58 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.

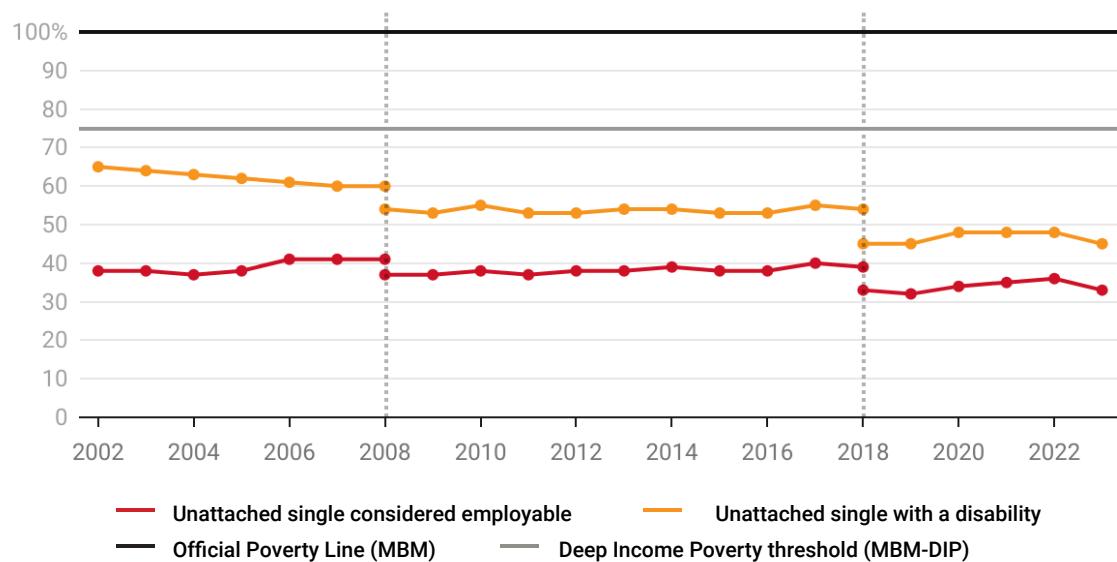
The black line at the top of each graph (i.e., the 100 per cent threshold) represents Canada's Official Poverty Line. This means that the graphs show how far below the Poverty Line the four households' total welfare incomes have been in each year over the past 22 years.

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 22 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. For the years in which rebasing took place (2008 and 2018), we include the percentage of welfare income relative to the MBM using both the previous and the new base to show how rebasing affects adequacy.

Note that MBM thresholds vary by province and 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, 2002–2023**



The welfare income of the **unattached single considered employable** was the least adequate relative to the Poverty Line of all the example households in Nova Scotia. Their income started the time series in 2002 at the very low level of 38 per cent of the Poverty Line and increased to 41 per cent in 2007 and 2008. After the 2008 rebasing, their income was 37 per cent of the Poverty Line, increasing only slightly over the next ten years to 40 per cent in 2017. After the 2018 rebasing, their income was 33 per cent of the Poverty Line; it increased slightly to 36 per cent in 2022 before falling back to 33 per cent in 2023.

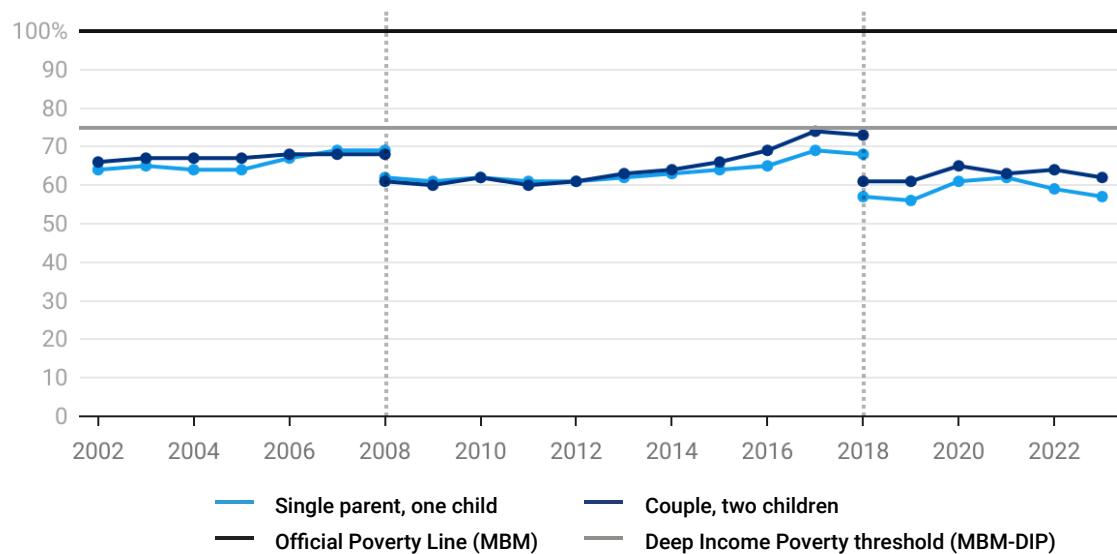
Overall, the welfare income of the unattached single considered employable declined from the already low level of 38 per cent of the Poverty Line in 2002 to an even lower 33 per cent in 2023. This represents a deepening of their poverty, with an income in 2023 of only one-third of the Poverty Line and 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 22 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 the 2008 rebasing, their income was 54 per cent of the Poverty Line. Their income relative to the Poverty Line remained relatively flat for

the next ten years. After the 2018 rebasing, their income was 45 per cent of the Poverty Line; it increased to 48 per cent in 2022 before declining back to 45 per cent in 2023.

Overall, the welfare income of the unattached single with a disability decreased by 20 percentage points relative to the Poverty Line between 2002 and 2022. This represents a significant deepening of their poverty across the time series. In addition, their income 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.

**Figure 6NS: Welfare incomes as a percentage of the MBM for example households with children in Nova Scotia, 2002–2023**



The welfare income of the **single parent with one child** started the time series in 2002 at 64 per cent of the Poverty Line and increased to 69 per cent in 2007. After the 2008 rebasing, their income was 62 per cent of the Poverty Line; between 2008 and 2017, their income rose back to 69 per cent. A decline to 57 per cent after the 2018 rebasing was followed by an incline to 63 per cent in 2021 and declines in 2022 and 2023. Their income ended the time series at 57 per cent of the Poverty Line in 2023.

Overall, the total welfare income of the single parent with one child was 7 percentage points lower in 2023 than it was at the start of the time series in 2002, which represents a deepening of their poverty. 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 22 years.

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. A decline after the 2008 rebasing was followed by increases to a peak of 74 per cent of the Poverty Line in 2017. After the 2018 rebasing, their income was 61 per cent of the Poverty Line; it dropped slightly in 2019, improved to 65 per cent in 2020, then dropped again to 63 per cent in 2021–2022. Their income declined at the end of the time series to 62 per cent of the Poverty Line in 2023.

Overall, the welfare income of the couple with two children was 4 percentage points lower relative to the Poverty Line in 2023 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 22 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 2023 constant dollars over time for all households.
3. Welfare incomes in current 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 2002–2023.

[Download the data.](#)

# 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 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 2023, all example households in Nunavut 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 2023. 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, 2023**

|                                  | Unattached single considered employable | Unattached single with a disability | Single parent, one child | Couple, two children |
|----------------------------------|---|-------------------------------------|--------------------------|----------------------|
| Basic social assistance          | \$11,337                                | \$11,337                            | \$12,958                 | \$21,882             |
| Additional social assistance     | \$0                                     | \$3,000                             | \$0                      | \$0                  |
| Federal child benefits           | \$0                                     | \$0                                 | \$7,217                  | \$12,178             |
| Territorial child benefits       | \$0                                     | \$0                                 | \$339                    | \$677                |
| Federal tax credits/benefits     | \$469                                   | \$532                               | \$1,184                  | \$1,430              |
| Territorial tax credits/benefits | \$154                                   | \$154                               | \$308                    | \$616                |
| <b>Total 2023 income</b>         | <b>\$11,960</b>                         | <b>\$15,023</b>                     | <b>\$22,005</b>          | <b>\$36,783</b>      |

Note: Amounts in the table are rounded to the nearest dollar and, as such, totals may not exactly add up.

Total annual welfare incomes in 2023 ranged from \$11,960 for the unattached single considered employable to \$36,783 for the couple with two children. The income of the unattached single with a disability was \$15,023 and that of the single parent with one child was \$22,005.

**Basic social assistance:** Monthly Basic Allowance amounts increased significantly in 2023; the single parent with one child saw an increase of 18% and the three other households saw an increase of 34%. The Shelter Benefit amount (based on rental amounts in Nunavut public housing) did not change in 2023; however, the Utilities Benefit amount (based on public housing electrical costs) increased due to new reporting by the Department of Family Services for the purposes of our analysis — the Department provided us with average monthly amounts that each example household type paid for electricity in 2023.

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 2023.

**Federal child benefits:** Both households with children received the Canada Child Benefit (CCB), which increased with inflation in July 2023 from \$583.08 to \$619.75 per month for a child under six years of age and from \$491.91 to \$522.91 per month for a child aged six to 17.

**Territorial child benefits:** Both households with children also received the Nunavut Child Benefit, which increased in July 2023 from a per-child amount of \$27.50 per month/\$330 per year to \$28.92 per month/\$347 per year. The single parent with one child received \$338.50 in 2023 while the couple with two children received \$677.

**Federal tax credits/benefits:** All four households received the GST/HST credit, which increased in July 2023 with inflation. The unattached single considered employable and the unattached single with a disability received \$315.50 in basic

GST/HST credit, while the single parent with one child received \$631 and the couple with two children received \$963.

Two households also received the GST/HST credit supplement. The unattached single with a disability received \$39.93 while the single parent with one child received the maximum amount of \$166.

All four households also received the Grocery Rebate, which was an additional one-time GST credit payment related to the increased cost of living due to high inflation, paid in July 2023. 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:** The Nunavut Carbon Credit came into effect as of July 1, 2023, and is a non-taxable payment intended to help people in Nunavut offset the price of carbon-based fuels. Each household received two payments in 2023, totalling \$154 for the unattached single households, \$308 for the single parent with one child, and \$616 for the couple with two children.

## Cost-of-living payments

As mentioned earlier, all four households received payments from the federal government related to the higher cost of living resulting from high inflation in 2023. The federal Grocery Rebate was paid in July 2023 and was equivalent to the two regular GST credit (and credit supplement if applicable) payments received in the first half of 2023. These amounts are included in, and are not in addition to, the benefits described in the Components section above.

**Table 2NU: Cost-of-living payments for all example households in Nunavut, 2023**

|                                    | 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                |
| Total 2023 cost-of-living payments | \$153                                   | \$176                               | \$387                    | \$467                |

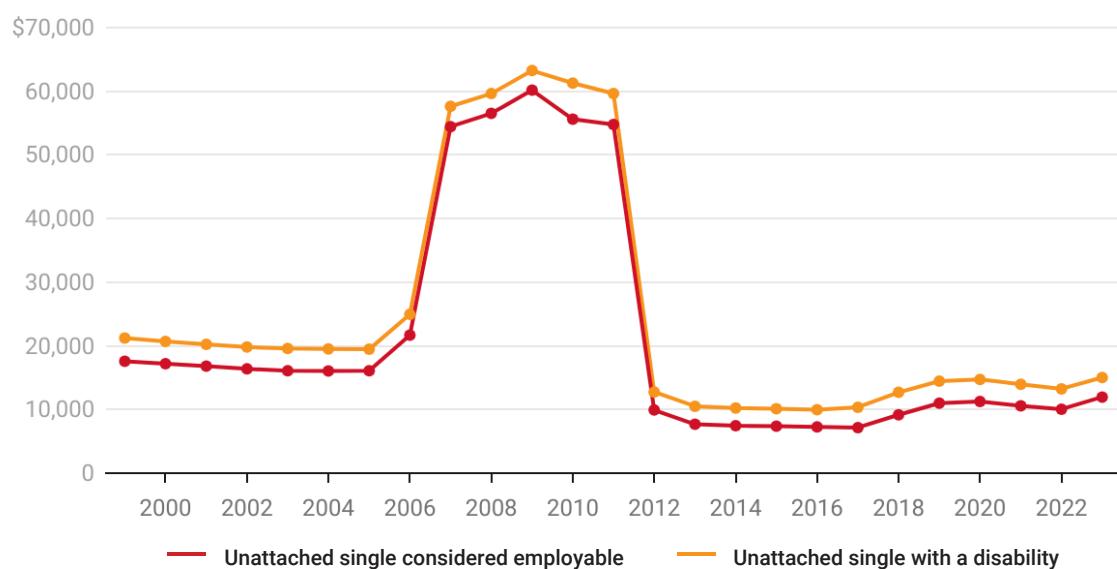
Note: Amounts in the table are rounded to the nearest dollar and, as such, totals may not exactly add up.

# 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 2023 constant dollars, not current dollars, calculated using the Canada CPI. Using constant dollars takes into account the effect of inflation given that inflation reduces current dollar values over time. Also note that using the CPI for Nunavut would result in a slightly different trendline.

**Figure 1NU: Welfare incomes for example unattached single households in Nunavut 1999–2023, in 2023 constant dollars**

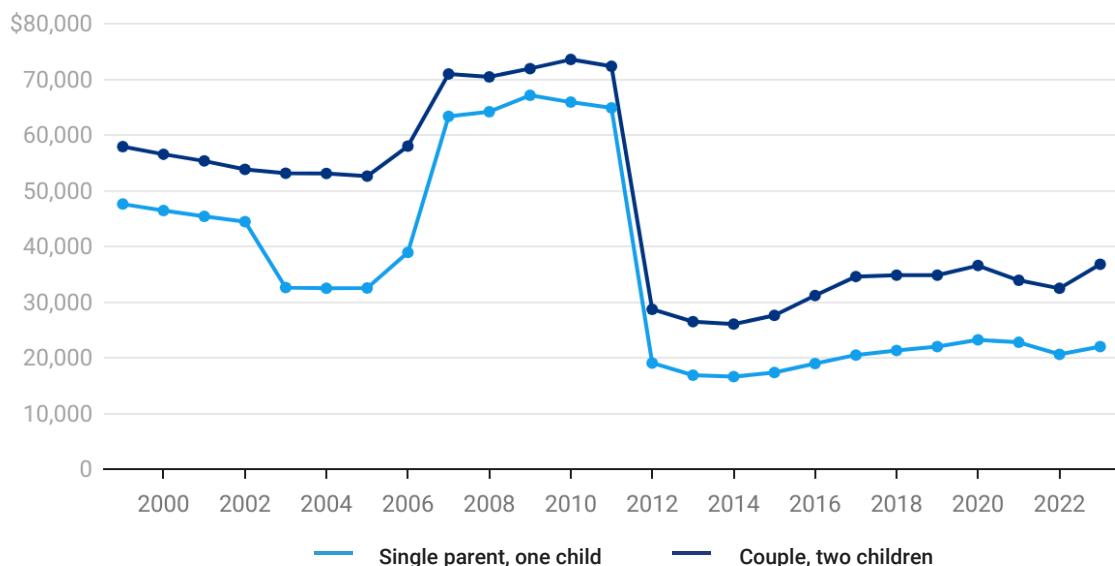


The total welfare incomes of both the **unattached single considered employable** and the **unattached single with a disability** followed a similar pattern: an initial gradual decline between 1999 and 2005, an increase in 2006, which was primarily due to increases in the Food Allowance, a steep incline in 2007, two further years of smaller inclines followed by a slight decline between 2009 and 2011, and then a considerable decline in 2012. The increase in 2007 and decline in 2012 were the result of changes to the methodology used in this report rather than a policy change by the territorial government. Specifically, the increase in 2007 was primarily due to the addition of an average monthly fuel payment in report calculations, while the decline in 2012 was due to shelter amounts becoming calculated based on public housing rents rather than private market rents (see the [Components of welfare incomes](#) section). Between 2013 and 2017 incomes were stable. The increase in 2018 was due to the introduction of the Basic Allowance, which combined and increased the previous Food and Clothing allowances; the additional increase in 2020 was due to federal COVID-19 pandemic-related payments. The declines

through 2022 were due to the loss of these payments and the impact of inflation on unchanged social assistance benefit amounts. The increase in 2023 was due to the significant increase in those benefit amounts as well as the introduction of the Nunavut Carbon Rebate and the one-time federal Grocery Rebate.

In 2023, the unattached single considered employable had a welfare income of \$11,960, which is a 19 per cent increase compared to 2022 but a 32 per cent decline compared to 1999 in constant 2023 dollars. The welfare income of the unattached single with a disability was \$15,023, which is a 13 per cent increase compared to 2022 but a 29 per cent decline compared to 1999, in constant 2023 dollars.

**Figure 2NU: Welfare incomes for example households with children in Nunavut 1999–2023, in 2023 constant dollars**



Welfare incomes for households with children followed a similar pattern to the unattached single households. After a period of decline between 1999 and 2005, the increase in 2006 was primarily the result of improvements to the Food Allowance. The sharp increase in 2007 and decline in 2012 were due to changes in report methodology: starting in 2007, we included an average monthly fuel payment and, starting in 2012, we based shelter amounts on public housing rents instead of private market rents (see the [Components of welfare incomes](#) section). Increases between 2015 and 2019 were the result of 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. The increase in 2023 was due to

a significant increase in those benefit amounts as well as the introduction of the Nunavut Carbon Rebate and the one-time federal Grocery Rebate.

In 2023, the welfare income of the **single parent with one child** was \$22,005, which is a 7 per cent increase compared to 2022 but a 54 per cent decrease since the start of the time series in constant 2023 dollars. The welfare income of the **couple with two children** was \$36,783, which is a 13 per cent increase compared to 2022 but a 36 per cent decline since the start of the time series in constant 2023 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; however, to recognize the specificity of various aspects of life in the North, the Government of Canada subsequently designated the Northern Market Basket Measure (MBM-N) as the official Poverty Line for the territories.

We use two measures of poverty to assess the adequacy of total welfare incomes in Nunavut:

- The Northern Market Basket Measure (MBM-N), Canada's Official Poverty Line for the 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.
- The Deep Income Poverty (MBM-N-DIP) threshold identifies households in the territories whose disposable income is less than 75 per cent of the MBM-N.

As explained in the [Methodology section](#), the MBM-N thresholds we use for Nunavut have been adjusted to include the subsidized rental unit type rather than the non-subsidized rental unit type that is generally used in MBM and MBM-N thresholds, given that our example households are assumed to be living in social housing. Because even the adjusted thresholds are not fully representative of the actual shelter benefits received by our example households, which are very low given that social housing shelter costs are heavily subsidized, it is likely that our calculations overestimate the depth of poverty of the example households in Nunavut.

Note also that MBM-N thresholds vary by territory and community size. As such, we use the adjusted thresholds for the territory's largest city, Iqaluit, in the analysis below. As well, MBM-N thresholds for Nunavut are based on a five-person

household, and thus the equivalence scale used to adjust for household size is different than that used in all other jurisdictions.

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. Thus, as in past reports, we do not use those measures to provide adequacy comparisons for households in the territories.

As well, note that none of the poverty 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](#).

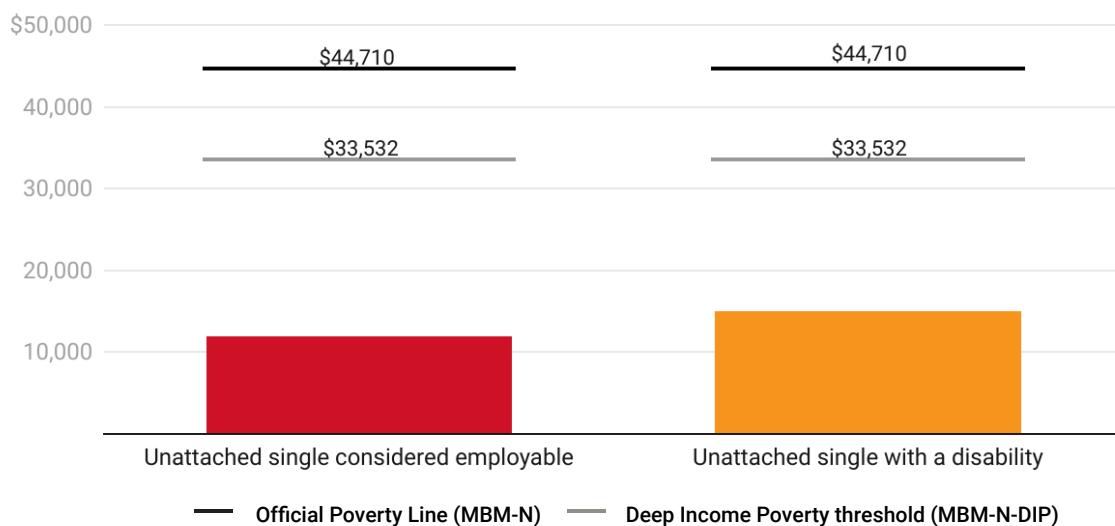
A table containing comparisons of the welfare incomes of the four example household types in Nunavut with the two adjusted poverty thresholds is [available for download](#).

## Poverty threshold comparisons

The welfare incomes of all four example household types in Nunavut were below the adjusted Official Poverty Line in Canada (MBM-N) in 2023, meaning that all four households were living in poverty. As well, the welfare incomes of all four households were also below the adjusted Deep Income Poverty threshold (MBM-N-DIP), which means that all four households were also living in deep poverty in 2023.

Figures 3NU and 4NU compare 2023 welfare incomes for the four example household types to the adjusted 2023 MBM-N and MBM-N-DIP thresholds for Iqaluit.

**Figure 3NU: Welfare incomes and adjusted poverty thresholds for example unattached single households in Nunavut, 2023**

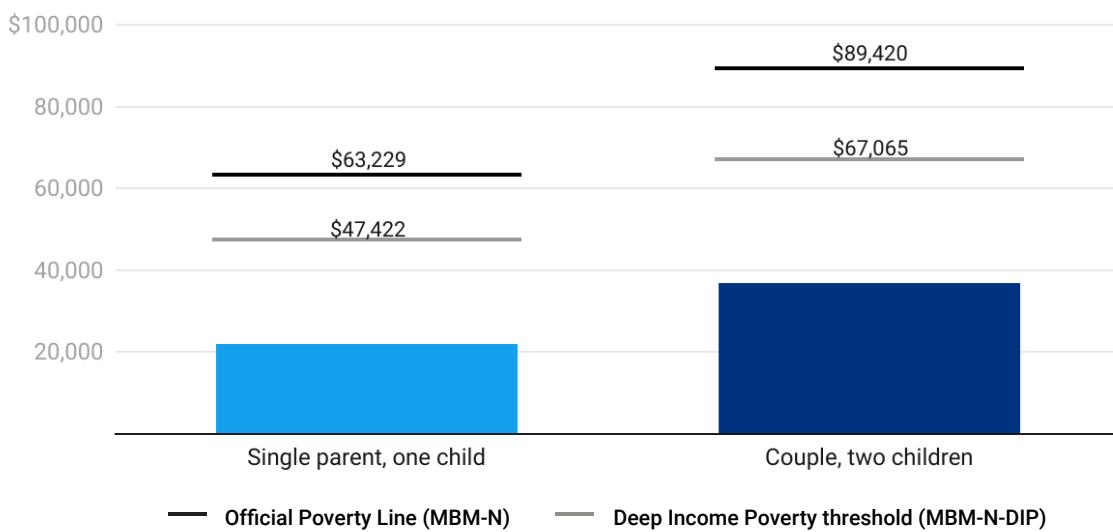


The **unattached single considered employable** had the least adequate welfare income relative to the adjusted poverty thresholds. Their income was \$21,572 below the adjusted Deep Income Poverty threshold and \$32,750 below the adjusted Poverty Line. This means their income was 36 per cent of the adjusted MBM-N-DIP and only 27 per cent of the adjusted MBM-N.

The welfare income of the **unattached single with a disability** was \$18,509 below the adjusted Deep Income Poverty threshold and \$29,687 below the adjusted Poverty Line. This means their income was 45 per cent of the adjusted MBM-N-DIP and only 34 per cent of the adjusted 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. See the [Methodology section](#) for more information.

**Figure 4NU: Welfare incomes and poverty thresholds for example households with children in Nunavut, 2023**



The welfare income of the **single parent with one child** was \$25,417 below the adjusted Deep Income Poverty threshold and \$41,224 below the adjusted Poverty Line. This means their income was 46 per cent of the adjusted MBM-N-DIP and only 35 per cent of the adjusted MBM-N.

The **couple with two children** was most adequate relative to the adjusted poverty thresholds among the four households. Their welfare income was \$30,282 below the adjusted Deep Income Poverty threshold and \$52,637 below the adjusted Poverty Line. This means their income was 55 per cent of the adjusted MBM-N-DIP and 41 per cent of the adjusted MBM-N.

## Changes to adequacy of welfare incomes

Figures 5NU and 6NU show the total welfare incomes of each of the four example household types in Nunavut as a percentage of the MBM-N, which is Canada's Official Poverty Line for the North, starting in 2018. Note that in Nunavut the MBM-N thresholds have been adjusted to account for subsidized housing, as explained in the [Methodology section](#).

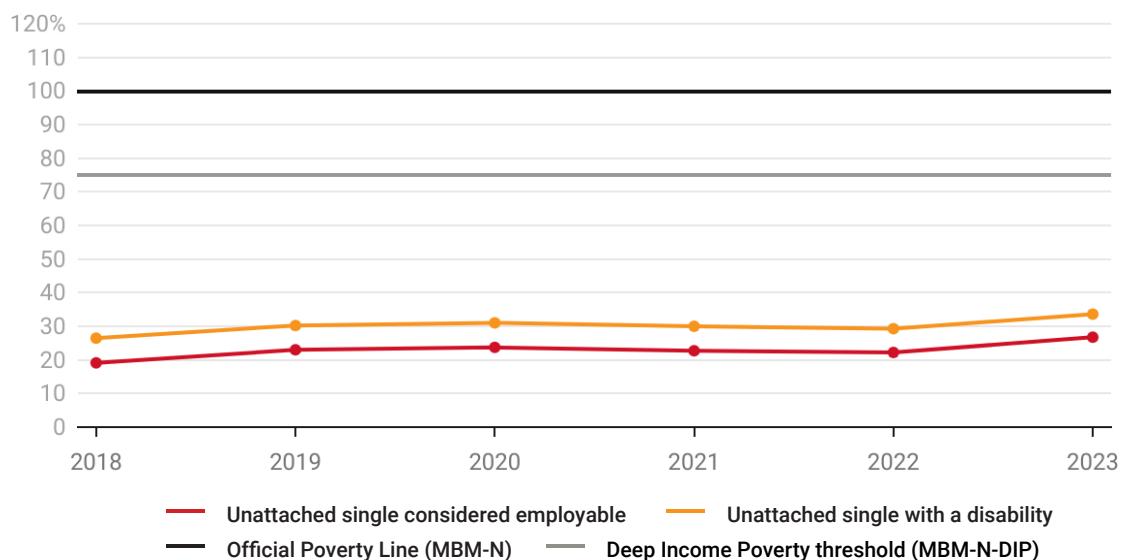
The black line at the top of the graphs (i.e., the 100 per cent threshold) represents the adjusted MBM-N. As such, the graphs show the relationship between the four households' total welfare incomes and the adjusted Poverty Line over the past six years.

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

The trendlines in these graphs demonstrate changes in the example households' levels of poverty across the six-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 vary by territory and community size. The MBM-N thresholds used here are for Iqaluit. More information is in the [Methodology section](#).

**Figure 5NU: Welfare incomes as a percentage of the MBM-N for example unattached single households in Nunavut, 2018–2023**



The income of the **unattached single considered employable** started the six-year time series at only 19 per cent of the adjusted Poverty Line in 2018; it rose to 24 per cent in 2020, declined to 22 per cent in 2022, and ended the time series at the high point of 27 per cent in 2023.

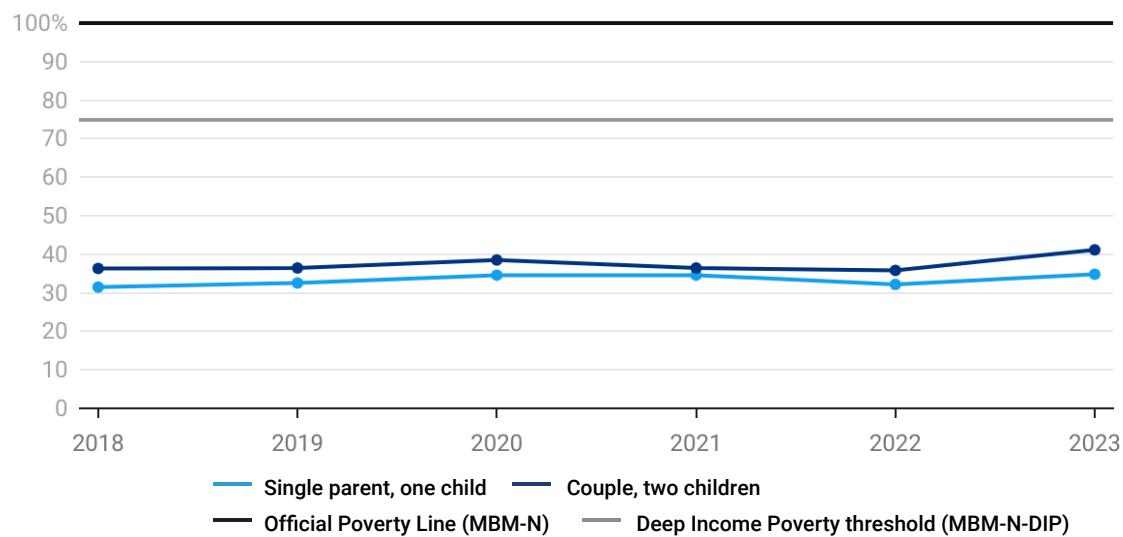
Overall, the income of the unattached single considered employable increased by 8 percentage points relative to the Poverty Line across the time series. Although this represents a slight improvement in the depth of their poverty, the household was still living below both the Poverty Line and the Deep Income Poverty threshold for the entire six-year period, which means that they would have been living not only in poverty but also in deep poverty for the entire time series.

The income of the **unattached single with a disability** started the time series at the slightly higher level of 26 per cent of the adjusted Poverty Line in 2018; it rose to 31 per cent in 2020, declined to 29 per cent in 2022, and ended the time series at the high point of 34 per cent in 2023.

Overall, the income of the unattached single with a disability increased by 8 percentage points relative to the Poverty Line across the time series, which represents a slight improvement in the depth of their poverty. However, as with the unattached single considered employable, the household was still living below both the Poverty Line and Deep Income Poverty threshold for the entire six-year period. This means that they would have been living not only in poverty but also in deep poverty for the entire time series.

Note that this analysis likely overstates the depth of these households' poverty, as explained in the [Methodology section](#).

**Figure 6NU: Welfare incomes as a percentage of the MBM-N for example households with children in Nunavut, 2018–2023**



The welfare income of the **single parent with one child** started the time series at 31 per cent of the Poverty Line, increased to 35 per cent in both 2020 and 2021, declined to 32 per cent in 2022, and ended the time series by returning to 35 per cent in 2023.

Overall, the income of the single parent with one child increased by 4 percentage points relative to the Poverty Line over the six-year time period, which represents a slight improvement in the level of their poverty. However, their income remained below both the Poverty Line and Deep Income Poverty threshold for the entire six-year period. This means that they would have been living not only in poverty but also in deep poverty for the entire time series.

The total welfare income of the **couple with two children** started the time series at the slightly higher level of 36 per cent of the Poverty Line, increased to 38 per cent in 2020, declined to 36 per cent in both 2021 and 2022, and ended the time series at the high point of 41 per cent in 2023.

Overall, the income of the couple with two children increased by 5 percentage points relative to the Poverty Line over the six-year time series, which represents a slight improvement in the depth of their poverty. However, as with the single parent with one child, their income remained below both the Poverty Line and Deep Income Poverty threshold for the entire six-year period. This means that they would have been living not only in poverty but also in deep poverty for the entire time series.

Note that this analysis likely overstates the depth of these households' poverty, as explained in the [Methodology section](#).

## 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 2023 constant dollars over time for all households.
3. Welfare incomes in current dollars over time for all households.
4. Adequacy of welfare incomes: Comparisons of the welfare incomes of each household with the two adjusted poverty thresholds applicable in the North.
5. Adequacy over time: Welfare income relative to the adjusted Official Poverty Line (MBM-N) for each household from 2018–2023.

[Download the data.](#)

# 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 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 2023, all the example households in Ontario 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 1ON shows the value of the welfare income components of the four example household types in Ontario in 2023. 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, 2023**

|                                 | Unattached single considered employable | Unattached single with a disability | Single parent, one child | Couple, two children |
|---------------------------------|---|-------------------------------------|--------------------------|----------------------|
| Basic social assistance         | \$8,796                                 | \$15,216                            | \$12,024                 | \$15,000             |
| Additional social assistance    | \$0                                     | \$0                                 | \$0                      | \$0                  |
| Federal child benefits          | \$0                                     | \$0                                 | \$7,217                  | \$12,178             |
| Provincial child benefits       | \$0                                     | \$0                                 | \$1,558                  | \$3,116              |
| Federal tax credits/benefits    | \$928                                   | \$1,047                             | \$1,872                  | \$2,348              |
| Provincial tax credits/benefits | \$749                                   | \$776                               | \$1,144                  | \$1,840              |
| <b>Total 2023 income</b>        | <b>\$10,473</b>                         | <b>\$17,039</b>                     | <b>\$23,815</b>          | <b>\$34,483</b>      |

Note: Amounts in the table are rounded to the nearest dollar and, as such, totals may not exactly add up.

Total annual welfare incomes in 2023 ranged from \$10,473 for the unattached single considered employable to \$34,483 for the couple with two children. The income of the unattached single with a disability was \$17,039 and that of the single parent with one child was \$23,724.

**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 2023. Monthly basic ODSP benefits increased by 6.5 per cent in July 2023 due to inflation indexing.

**Additional social assistance:** No recurring additional social assistance benefits were available to the example households in 2023.

**Federal child benefits:** Both households with children received the Canada Child Benefit (CCB), which increased with inflation in July 2023 from \$583.08 to \$619.75 per month for a child under six years of age and from \$491.91 to \$522.91 per month for a child aged six to 17.

**Provincial child benefits:** Both households with children received the Ontario Child Benefit, which increased with inflation from \$125.75 to \$133.92 per month per child in July 2023.

**Federal tax credits/benefits:** All four households received the GST/HST credit, which increased in July 2023 with inflation. The unattached single considered employable and the unattached single with a disability received \$315.50 in basic GST/HST credit, while the single parent with one child received \$631 and the couple with two children received \$963.

Two households also received the GST/HST credit supplement. The unattached single with a disability received \$78.29 while the single parent with one child received the maximum amount of \$166.

All households received the Grocery Rebate, which was an additional one-time GST credit payment related to the increased cost of living due to high inflation, paid in July 2023. 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. The two unattached single households received \$459.25, the single parent with one child received \$688.75, and the couple with two children received \$918.25. All CAI benefit amounts received by these households increased in 2023.

**Provincial tax credits/benefits:** All four households received the Ontario Trillium Benefit, which increased with inflation in July 2023. The unattached single considered employable received \$60.71 per month from January to June and \$64.13 per month from July to December. The unattached single with a disability received \$62.85 per month from January to June and \$66.43 per month from July to December. The single parent with one child received \$92.75 from January to June and \$97.92 from July to December. The couple with two children received \$149.03 per month from January to June and \$157.70 per month from July to December.

## Cost-of-living payments

As mentioned earlier, all four households received payments from the federal government related to the increased cost of living resulting from high inflation in 2023. The federal Grocery Rebate was paid in July 2023 and was equivalent to the two regular GST credit (and credit supplement if applicable) payments received in the first half of 2023. These amounts are included in, and are not in addition to, the benefits described in the Components section above.

**Table 2ON: Cost-of-living payments for all example households in Ontario, 2023**

|   | 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 2023 cost-of-living payments</b> | <b>\$153</b>                            | <b>\$194</b>                        | <b>\$387</b>             | <b>\$467</b>         |

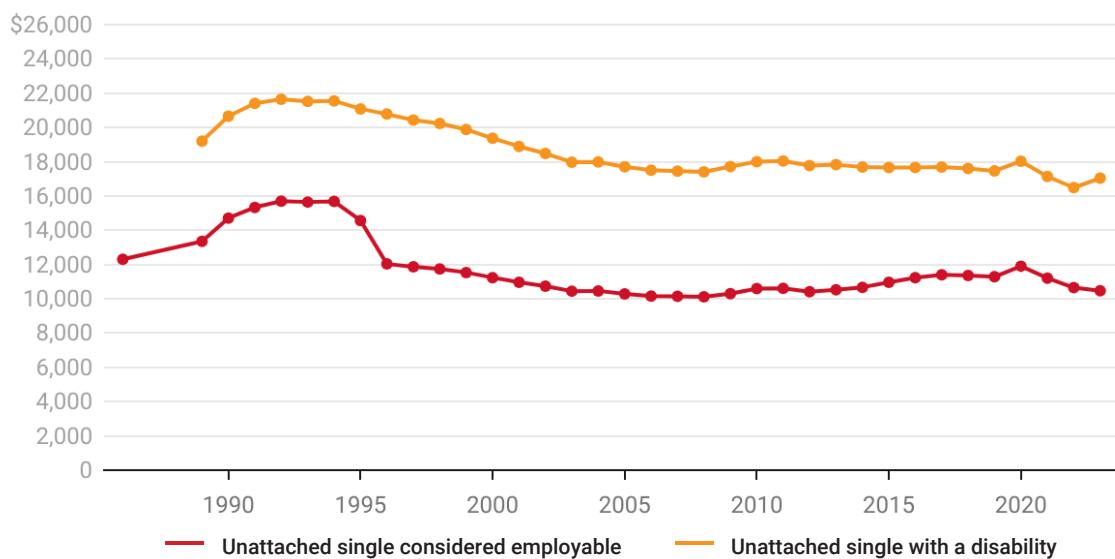
Note: Amounts in the table are rounded to the nearest dollar and, as such, totals may not exactly add up.

## 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 2023 constant dollars, not current dollars, calculated using the Canada CPI. Using constant dollars takes into account the effect of inflation given that inflation reduces current dollar values over time. Also note that using the CPI for Ontario would result in a slightly different trendline.

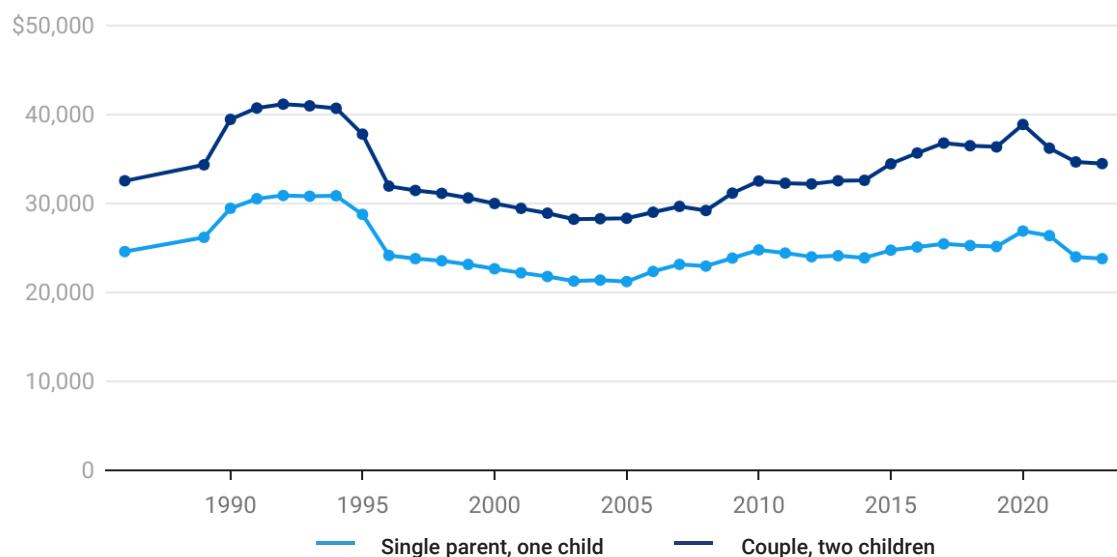
**Figure 1ON: Welfare incomes for example unattached single households in Ontario 1986–2023, in 2023 constant dollars**



The total welfare income of the **unattached single considered employable** increased through the late 1980s to a peak in 1991, followed by two years of relative stasis and a fairly steep decline through 1996. A period of gradual decline followed until 2008, 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 slight decrease to \$10,473 in 2023 was primarily the result of the impact of high inflation on unchanged basic benefits. Overall, the total welfare income of this household fell by 15 per cent across the entire time series and declined by 2 per cent between 2022 and 2023 in constant 2023 dollars.

The welfare income of the **unattached single with a disability** followed a 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 1994 and 2008 was followed by a slight increase through 2011 and a period of relative stasis until 2019. An increase in 2020 was the result of pandemic-related payments and the federal climate action incentive. The loss of pandemic-related payments and the impact of high inflation led to declines in 2021 and 2022. The increase to \$17,039 in 2023 was primarily the result of increases to basic social assistance benefits. The total welfare income of this household declined by 11 per cent across the entire time series and increased by 3 per cent between 2022 and 2023 in constant 2023 dollars.

**Figure 2ON: Welfare incomes for example households with children in Ontario 1986–2023, in 2023 constant dollars**



The total welfare income of the **single parent with one child** followed a similar pattern to those of the unattached singles. The peak across the time series occurred in 1991, followed by two years of relative stasis and a sharp decline in 1996. A period of gradual decline through 2005 was followed by an increase through 2010. Another gradual decline continued until 2014, followed by a period of gradual increase — largely due to changes in federal child benefits — until 2017. Two subsequent years of slight declines were followed by a sharper increase in 2020 due to federal COVID-19 pandemic-related payments and the federal climate action incentive. Two years of sharp declines through 2022 were due to the loss of pandemic payments and the impact of high inflation on unchanged basic benefits. The latter issue was the primary cause of the slight decline to \$23,815 in 2023. Overall, the total welfare income of this household declined by 3 per cent across the entire time series and by 1 per cent between 2022 and 2023, in constant 2023 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 in federal child benefits. The increase in 2020 and the declines thereafter were due to the same factors: the loss of pandemic payments and the impact of high inflation on unchanged basic benefits. The slight decline to \$34,483 in 2023 represents a 1 per cent decrease compared to 2022 and across the entire time series, the total welfare income of this household increased by 6 per cent, in constant 2023 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.

Two measures of poverty are commonly used 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.

Two measures of low income are also commonly used:

- 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. Note also that we use after-tax LIM and LICO thresholds, and that the LIM thresholds for 2023 are estimates based on increasing the 2022 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](#).

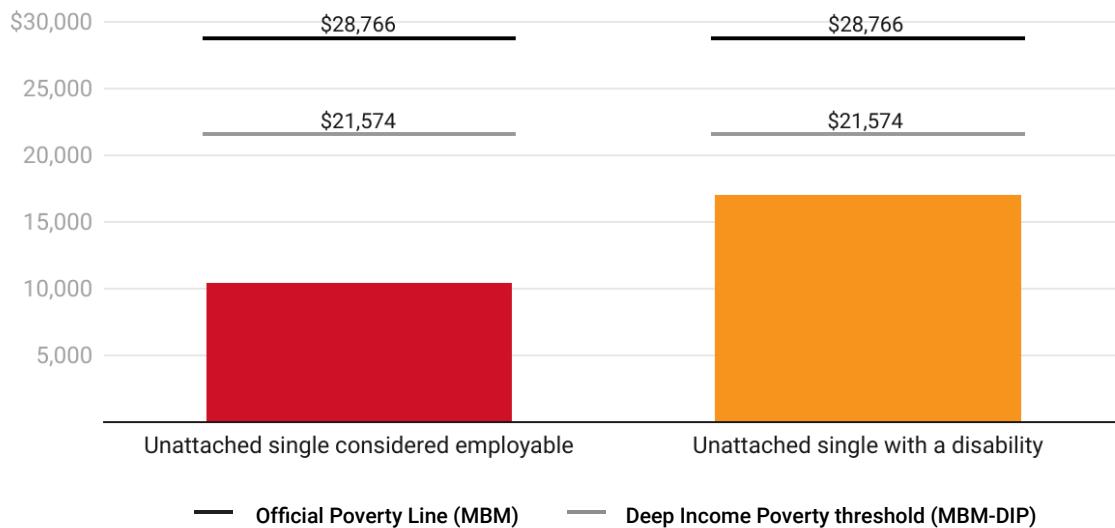
A table containing comparisons of the welfare incomes of the four example household types in Ontario with all four poverty/low-income thresholds is [available for download](#).

## Poverty threshold comparisons

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 (MBM) in 2023, and all four were below the Deep Income Poverty threshold (MBM-DIP). This means that all four households were living not only in poverty in 2023, but in deep poverty.

Figures 3ON and 4ON compare 2023 welfare incomes for the four example household types to the 2023 MBM and MBM-DIP thresholds for Toronto.

**Figure 3ON: Welfare incomes and poverty thresholds for example unattached single households in Ontario, 2023**

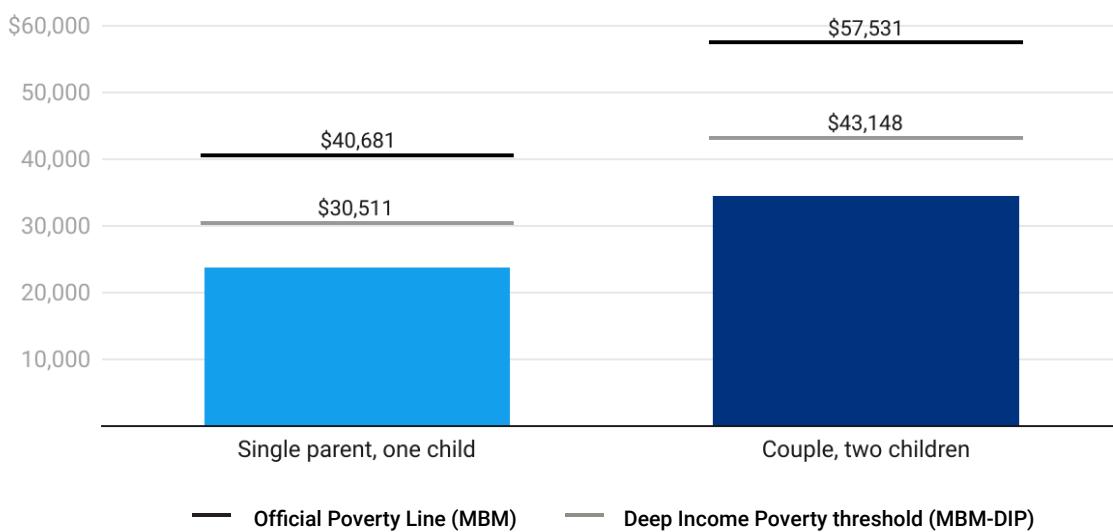


The **unattached single considered employable** had the least adequate total welfare income relative to the poverty thresholds. Their income was \$11,101 below the Deep Income Poverty threshold and \$18,293 below the Poverty Line. This means their income was only 49 per cent of the MBM-DIP and only 36 per cent of the MBM.

The **unattached single with a disability** fared better, with a total welfare income that was \$4,535 below the Deep Income Poverty threshold and \$11,727 below the Poverty Line. This means their income was 79 per cent of the MBM-DIP and 59 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. See the [Methodology section](#) for more information.

**Figure 4ON: Welfare incomes and poverty thresholds for example households with children in Ontario, 2023**



The **single parent with one child** had a total welfare income that was \$6,695 below the Deep Income Poverty threshold and \$16,866 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** had the most adequate total welfare income relative to the poverty thresholds. Their income was \$8,666 below the Deep Income Poverty threshold and \$23,049 below the Poverty Line. This means their income was 80 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 below.

The **unattached single considered employable** had the least adequate income relative to the low-income thresholds, at 35 per cent of the LIM and 41 per cent of the LICO. The **unattached single with a disability** had the most adequate income relative to the LIM, at 57 per cent. Their income was also 67 per cent of the LICO.

The **single parent with one child** had an income that was the most adequate relative to the LICO, at 77 per cent. Their income was also 56 per cent of the LIM. The **couple with two children** had an income that was 57 per cent of the LIM and 72 per cent of the LICO.

The LIM and LICO thresholds used are for after-tax income, as noted above.

# 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.

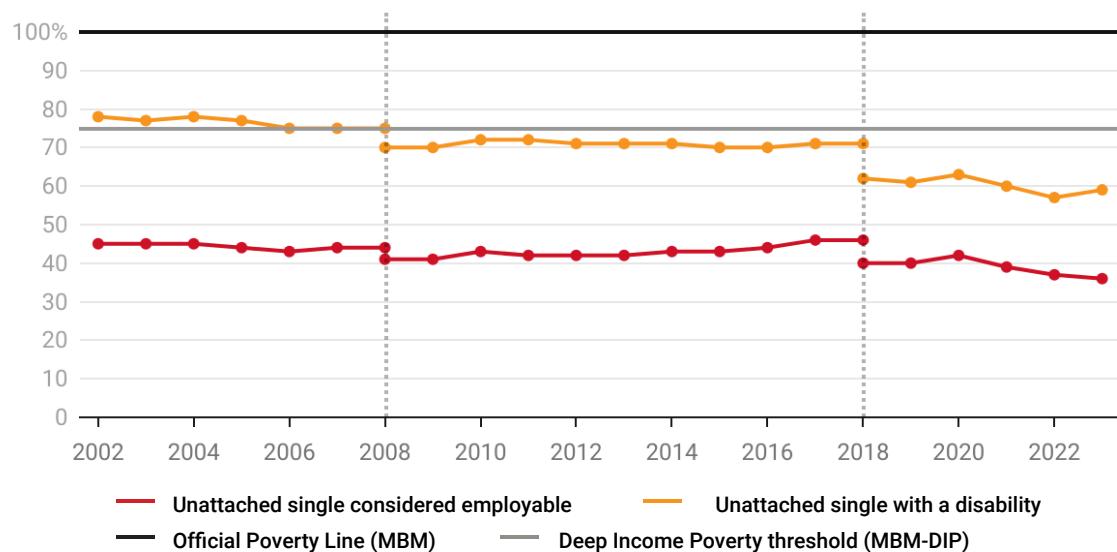
The black line at the top of each graph (i.e., the 100 per cent threshold) represents Canada's Official Poverty Line. This means that the graphs show how far below the Poverty Line the four households' total welfare incomes have been in each year over the past 22 years.

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 22 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. For the years in which rebasing took place (2008 and 2018), we include the percentage of welfare income relative to MBM using both the previous and the new base to show how rebasing affects adequacy.

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

**Figure 5ON: Welfare incomes as a percentage of the MBM for example unattached single households in Ontario, 2002–2023**



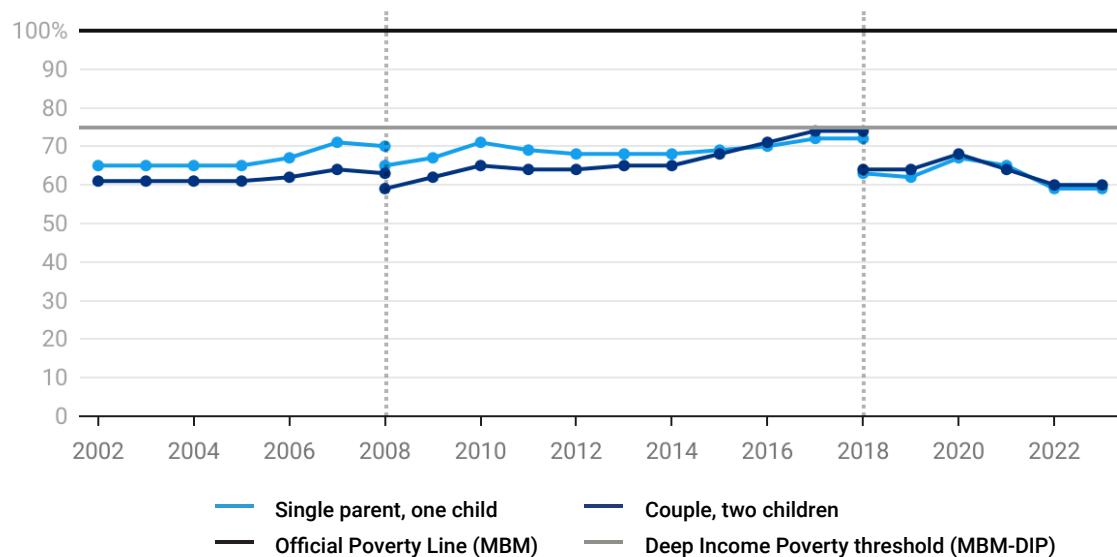
The welfare income of the **unattached single considered employable** was the least adequate relative to the Poverty Line of all example households in Ontario across the time series. Their income started the time series in 2002 at 45 per cent of the Poverty Line and stayed virtually the same until 2017. After a drop following the 2018 rebasing, their income saw a slight improvement in 2020, but declined to a low of only 36 per cent of the Poverty Line in 2023.

Overall, the welfare income of the unattached single considered employable decreased by 9 percentage points across the time series, which represents a deepening of their poverty over the last 22 years. In addition, the income of this household 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 22 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 lengthy period of stasis, their income dropped relative to the Poverty Line after the 2018 rebasing, rose in 2020, and declined to its lowest point in 2022. An increase to 59 per cent of the Poverty Line followed in 2023.

Overall, the welfare income of the unattached single with a disability decreased by 19 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 2008, meaning that they would have consistently lived in deep poverty for most of the past 22 years.

**Figure 6ON: Welfare incomes as a percentage of the MBM for example households with children in Ontario, 2002–2023**



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 generally increased until 2017 with some variations. After the 2018 rebasing, their income rose relative to the Poverty Line in 2020, then fell to 59 per cent of the Poverty Line in 2023.

Overall, the welfare income of the single parent with one child declined by 7 per centage points between 2002 and 2023, 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 22 years.

The welfare income of the **couple with two children** started the time series in 2002 at the lower level of 61 per cent of the Poverty Line and followed a similar trendline to that of the single parent with one child. A gradual increase to 2007 was followed by a decline after the 2008 rebasing, then another gradual increase to a high in 2017. After 2018, their income rose to almost 70 per cent of the Poverty Line before falling to 60 per cent in 2023.

Overall, the welfare income of the couple with two children ended the time series 1 percentage point lower relative to the Poverty Line in 2023 than it was in 2002. This means that their level of poverty remained virtually unchanged across the time series. Given that their income was also below the Deep Income Poverty threshold across the entire time series, they would have consistently lived in deep poverty for the last 22 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 2023 constant dollars over time for all households.
3. Welfare incomes in current 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 2002–2023.

[Download the data.](#)

# 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 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 2023, all example households in Prince Edward Island 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 1PE shows the value of the welfare income components of the four example household types in Prince Edward Island in 2023. 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, 2023**

|                                 | Unattached single considered employable | Unattached single with a disability* | Single parent, one child | Couple, two children |
|---------------------------------|---|--------------------------------------|--------------------------|----------------------|
| Basic social assistance         | \$16,332                                | \$18,132                             | \$21,648                 | \$34,452             |
| Additional social assistance    | \$480                                   | \$480                                | \$720                    | \$1,170              |
| Federal child benefits          | \$0                                     | \$0                                  | \$7,217                  | \$12,178             |
| Provincial child benefits       | \$0                                     | \$0                                  | \$0                      | \$0                  |
| Federal tax credits/benefits    | \$828                                   | \$882                                | \$1,544                  | \$1,910              |
| Provincial tax credits/benefits | \$610                                   | \$610                                | \$1,165                  | \$1,220              |
| <b>Total 2023 income</b>        | <b>\$18,250</b>                         | <b>\$20,104</b>                      | <b>\$32,294</b>          | <b>\$50,930</b>      |

Note: Amounts in the table are rounded to the nearest dollar and, as such, totals may not exactly add up.

\* AccessAbility Supports provide 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 2023 ranged from \$18,250 for the unattached single considered employable to \$50,930 for the couple with two children. The income of the unattached single with a disability was \$20,104 and that of the single parent with one child was \$32,294.

**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. No changes were made to Basic Unit Rates for all households or to the Community Living Expense amount of \$150, which the unattached single with a disability received in 2023.<sup>1</sup>

**Additional social assistance:** All four households received additional social assistance benefits. Each received the Communication Rate of \$60 per month; 2023 was the first year that this benefit was paid to all households for the full 12 months. The couple with two children also received \$450 through the School Allowance: \$100 for the ten-year-old and \$125 for the 15-year-old, issued in both August and December. This amount did not change in 2023.

The One-Time Inflation Top-Up Payment of \$150 per individual in the household (including children) was not available in 2023.

**Federal child benefits:** Both households with children received the Canada Child Benefit (CCB), which increased with inflation in July 2023 from \$583.08 to \$619.75 per month for a child under six years of age and from \$491.91 to \$522.91 per month for a child aged six to 17.

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

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1 Note that the unattached single with a disability was 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.

**Federal tax credits/benefits:** All four households received the GST/HST credit, which increased in July 2023 with inflation. The unattached single considered employable and the unattached single with a disability received \$315.50 in basic GST/HST credit, while the single parent with one child received \$631 and the couple with two children received \$963.

Three households also received the GST/HST credit supplement: the unattached single considered employable received \$84.39, the unattached single with a disability received \$121.38, and the single parent with one child received the maximum amount of \$166.

All households also received the Grocery Rebate, which was an additional one-time GST credit payment related to the increased cost of living due to high inflation, paid in July 2023. 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.

Starting in July 2023, residents of Prince Edward Island became eligible for the federal climate action incentive (CAI). Both unattached single households received \$240, the single parent with one child received \$360, and the couple with two children received \$480.

**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 2023.

A one-time inflationary support payment was also paid in January 2023 with the STC in the amount of \$500 per single-person household and \$1,000 per couple or single parent.

## Cost-of-living payments

As mentioned earlier, all four households received payments from both the provincial and federal governments related to the higher cost of living resulting from high inflation in 2023. A one-time provincial inflationary support payment was provided in January in the amount of \$500 for the two unattached single households and \$1,000 for the households with children. The federal Grocery Rebate was paid in July 2023 and was equivalent to the two regular GST credit (and credit supplement if applicable) payments received in the first half of 2023. These amounts are included in, and are not in addition to, the benefits described in the Components section above.

**Table 2PE: Cost-of-living payments for all example households in Prince Edward Island, 2023**

|   | Unattached single considered employable | Unattached single with a disability | Single parent, one child | Couple, two children |
|---|---|-------------------------------------|--------------------------|----------------------|
| Provincial payments                       | \$500                                   | \$500                               | \$1,000                  | \$1,000              |
| Federal payments                          | \$188                                   | \$206                               | \$387                    | \$467                |
| <b>Total 2023 cost-of-living payments</b> | <b>\$688</b>                            | <b>\$706</b>                        | <b>\$1,387</b>           | <b>\$1,467</b>       |

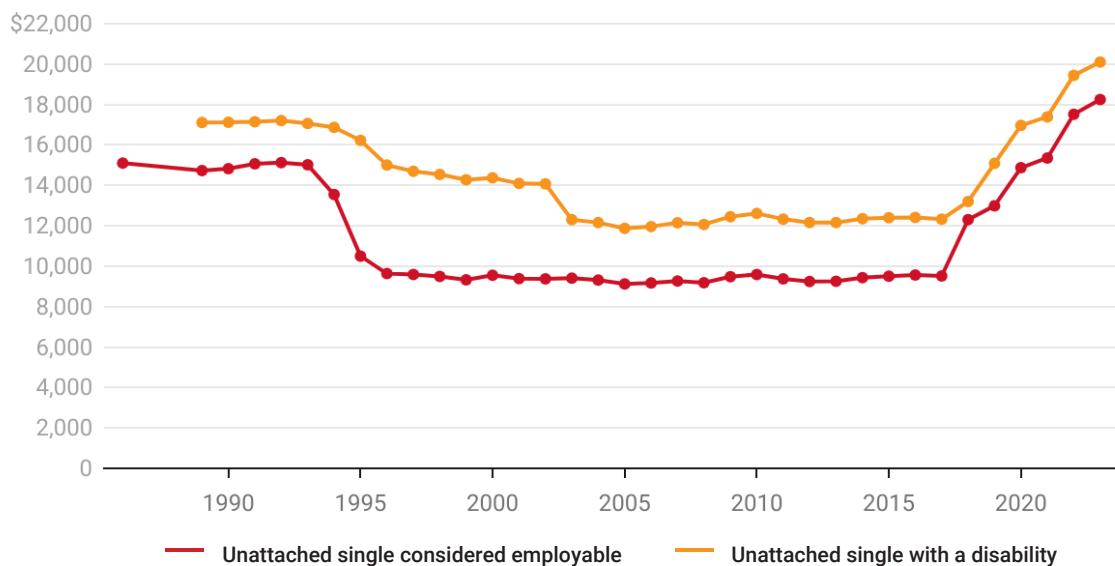
Note: Amounts in the table are rounded to the nearest dollar and, as such, totals may not exactly add up.

## 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 2023 constant dollars, not current dollars, calculated using the Canada CPI. Using constant dollars takes into account the effect of inflation given that inflation reduces current dollar values over time. Also note that using the CPI for Prince Edward Island would result in a slightly different trendline.

**Figure 1PE: Welfare incomes for example unattached single households in Prince Edward Island 1986–2023, in 2023 constant dollars**

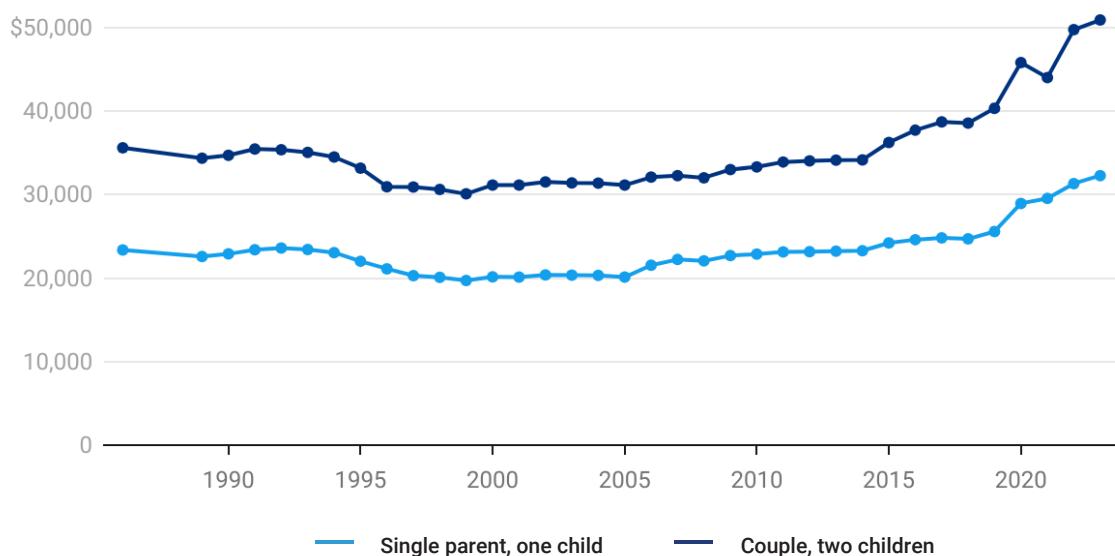


After a period of relative stasis through the late 1980s, the total welfare income of the **unattached single considered employable** declined significantly between 1991 and 1996. Another period of stability followed, lasting until 2017. A period of large increases from 2018 through to 2023 followed, culminating in a total welfare income of \$18,250 in 2023. The welfare income of this household increased by 4 per cent between 2022 and 2023 and by 21 per cent since the start of the time series in constant 2023 dollars.

The total welfare income of the **unattached single with a disability** saw a similar trend from the start of the time series until 1993, with a decline that was less severe but continued until a steep drop in 2003, followed by a period of relative stability through to 2017. Increases from 2018 through to 2023 resulted in a total welfare income for this household of \$20,104 in 2023. The welfare income of this household increased by 3 per cent between 2022 and 2023 and by 17 per cent since the start of the time series in constant 2023 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. Increases in 2023 were largely the result of monthly basic benefit increases that came into force in the last month of 2022 and the introduction of the federal climate action incentive, as well as the one-time inflationary support payment.

**Figure 2PE: Welfare incomes for example households with children in Prince Edward Island 1986–2023, in 2023 constant dollars**



The welfare income of the **single parent with one child** saw a period of slight increases from 1989 until 1992, declines through to 1999, a period of stasis until 2005, and a long period of gradual increase until 2019. The welfare income of the **couple with two children** followed a similar trajectory but started at and maintained a higher value across the time series; it also had some sharper variations, particularly in the later years. Increases since 2015 were due to a number of factors, including changes to federal child benefits between 2015 and 2017, 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; in 2023, the increase was due to monthly basic benefit increases that came into force in the last month of 2022 and the introduction of federal climate action incentive payments, as well as the one-time inflationary support payment. The total welfare incomes of these households reach their highest levels across the time series in 2023.

In 2023, the total welfare income of the single parent with one child was \$32,234, which is a 3 per cent increase compared to 2022 and a 38 per cent increase since the start of the time series in constant 2023 dollars. The total welfare income of the couple with two children was \$50,930, which is an increase of 2 per cent compared to 2022 and an increase of 43 per cent since the start of the time series in constant 2023 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.

Two measures of poverty are commonly used 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. Note also that we use after-tax LIM and LICO thresholds, and that the LIM thresholds for 2023 are estimates based on increasing the 2022 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](#).

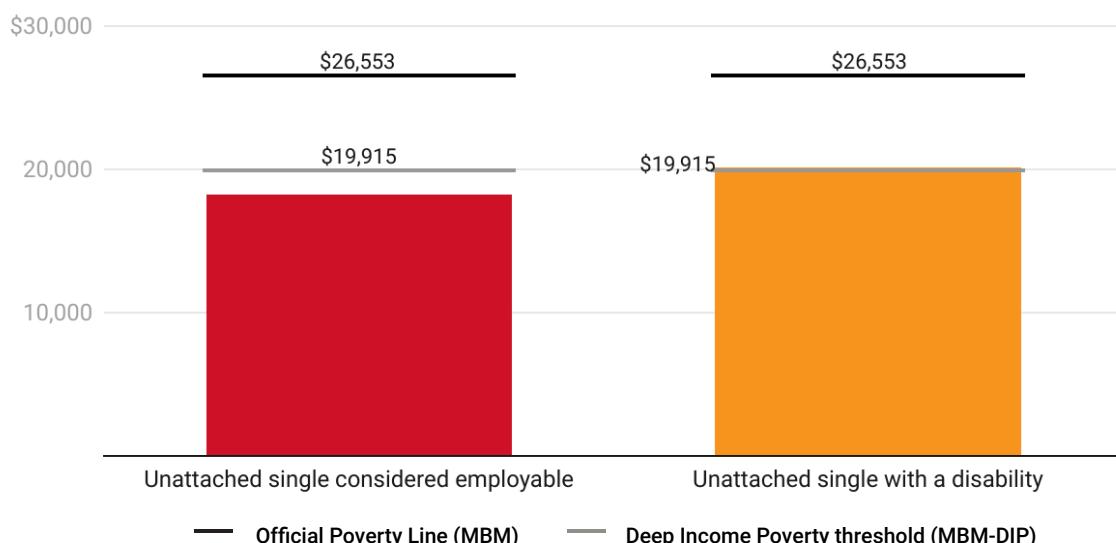
## Poverty threshold comparisons

The welfare incomes of all four example household types in Prince Edward Island were below Canada's Official Poverty Line (MBM) in 2023, and one of the four was also below the Deep Income Poverty threshold (MBM-DIP). This means that

all four PEI households were living in poverty in 2023, and one of the four was living in deep poverty.

Figures 3PE and 4PE compare 2023 welfare incomes of the four example household types to the 2023 MBM and MBM-DIP thresholds for Charlottetown.

**Figure 3PE: Welfare incomes and poverty thresholds for example unattached single households in Prince Edward Island, 2023**

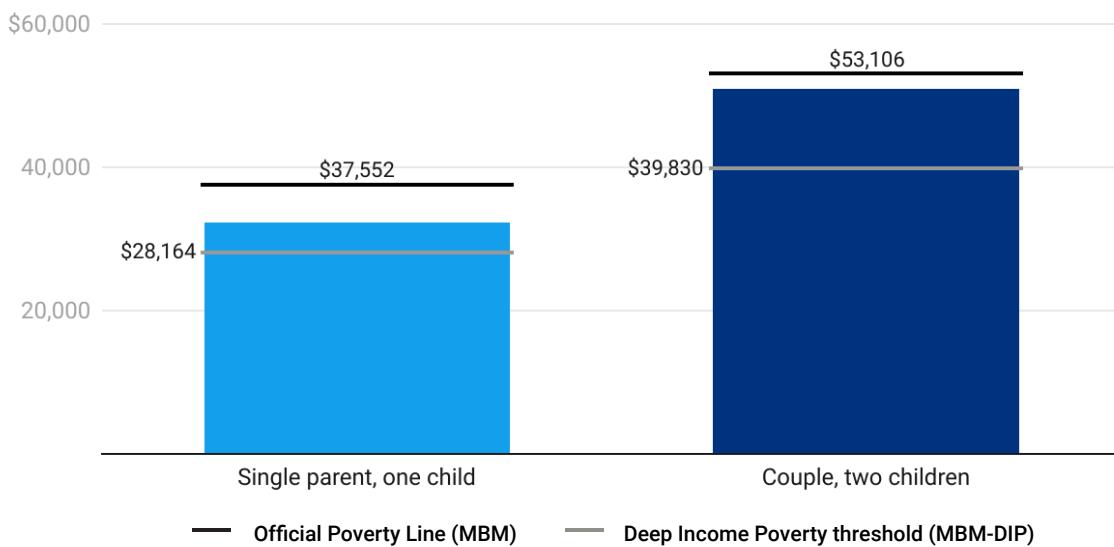


The **unattached single considered employable** had the least adequate income relative to the poverty thresholds. Their income was \$1,665 below the Deep Income Poverty threshold and \$8,304 below the Poverty Line. This means their income was 92 per cent of the MBM-DIP and 69 per cent of the MBM.

The **unattached single with a disability** fared better, with a welfare income that was above the Deep Income Poverty threshold by \$189, but below the Poverty Line by \$6,450. This means their income was 101 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. See the [Methodology section](#) for more information.

**Figure 4PE: Welfare incomes and poverty thresholds for example households with children in Prince Edward Island, 2023**



The **single parent with one child** had a welfare income that was \$4,130 above the Deep Income Poverty threshold but \$5,258 below the Poverty Line. This means their income was 115 per cent of the MBM-DIP but only 86 per cent of the MBM.

The welfare income of the **couple with two children** was the most adequate relative to the poverty thresholds. Their income was \$11,100 above the Deep Income Poverty threshold but remained below the Poverty Line by \$2,176. This means their income was 128 per cent of the MBM-DIP and 96 per cent of the MBM.

## Low-income threshold comparisons

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

The least adequate income relative to the thresholds was that of the **unattached single considered employable**, whose total welfare income was 61 per cent of the LIM and 86 per cent of the LICO. The most adequate income relative to the thresholds was that of the **couple with two children**, whose total welfare income was 85 per cent of the LIM and 127 per cent of the LICO.

The **unattached single with a disability** had an income that was 67 per cent of the LIM and 95 per cent of the LICO. The income of the **single parent with one child** was 76 per cent of the LIM and 126 per cent of the LICO.

The LIM and LICO thresholds used are for after-tax income, as noted above.

# 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.

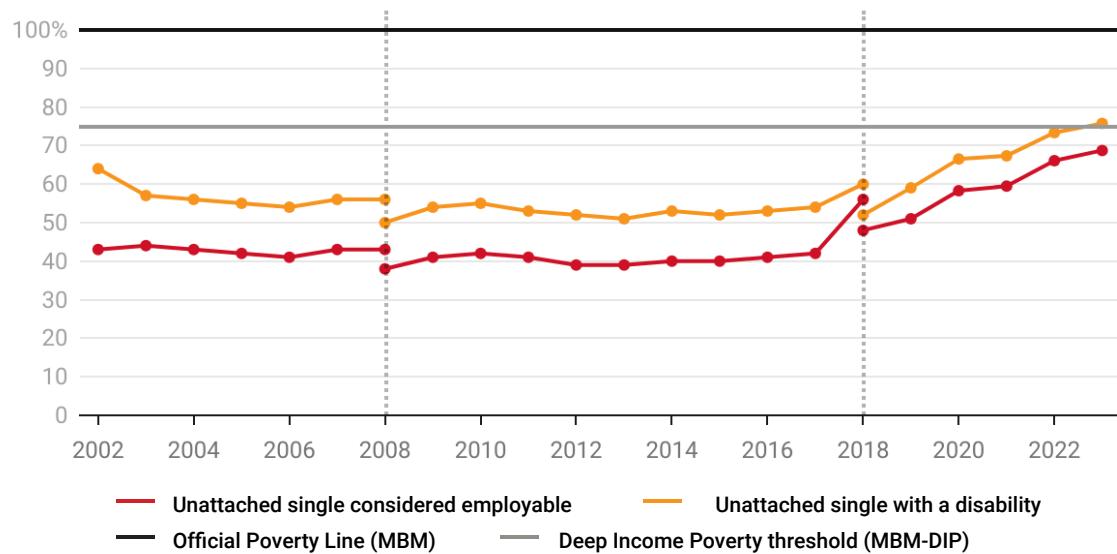
The black line at the top of each graph (i.e., the 100 per cent threshold) represents Canada's Official Poverty Line. This means that the graphs show how far below the Poverty Line the four households' total welfare incomes have been in each year over the past 22 years.

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 22 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. For the years in which rebasing took place (2008 and 2018), we include the percentage of welfare income relative to the MBM using both the previous and the new base to show how rebasing affects adequacy.

Note that MBM thresholds vary by province and 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, 2002–2023**



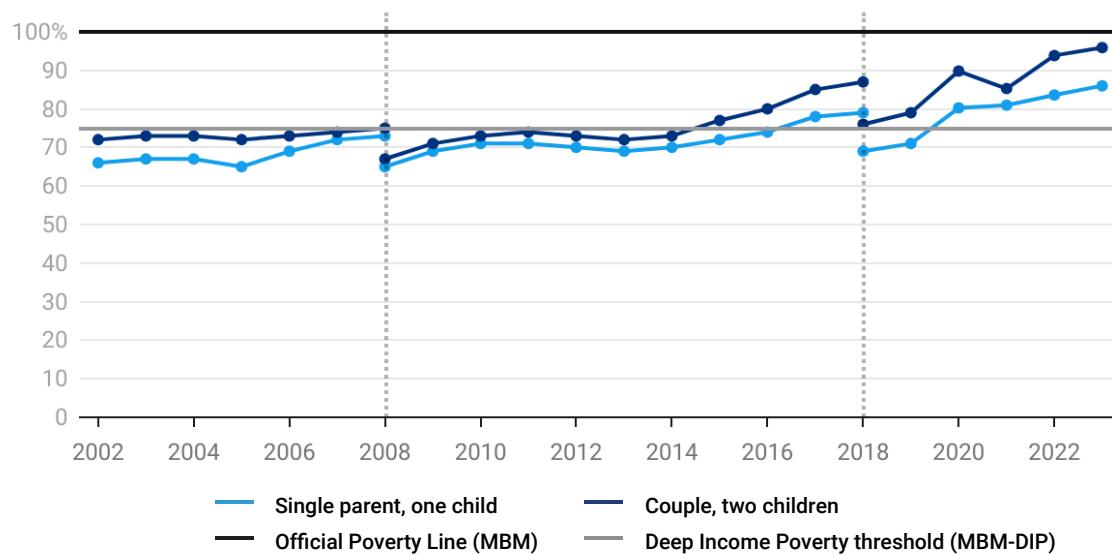
The welfare income of the **unattached single considered employable** was least adequate relative to the Poverty Line of all the example households. In 2002, their income was only 43 per cent of the Poverty Line. After a long period of relative stasis, their income began to improve relative to the Poverty Line in 2018, reaching its highest level — 69 per cent of the Poverty Line — in 2023.

Overall, the income of the unattached single considered employable increased by 26 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 22 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 2023.

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. After the 2018 rebasing, their income also increased and ended the time series in 2023 at its highest point of 76 per cent of the Poverty Line, marking the first year in which their income was above the Deep Income Poverty threshold.

Overall, the welfare income of the unattached single with a disability was 12 percentage points higher relative to the Poverty Line in 2023 than at the start of the time series in 2002. This represents an improvement in the depth of their poverty over the past 22 years. Despite recent gains, however, their income was below the Deep Income Poverty threshold for most of the time series, meaning that they would have lived in deep poverty for 21 of the last 22 years.

**Figure 6PE: Welfare incomes as a percentage of the MBM for example households with children in Prince Edward Island, 2002–2023**



The welfare income of the **single parent with one child** started the time series at 66 per cent of the Poverty Line and stayed relatively constant with minor fluctuations through to 2013 when it began increasing until 2017. After the 2018 rebasing, their income declined relative to the Poverty Line, but steadily increased through to 2023 when it ended the time series at 86 per cent of the Poverty Line.

Overall, the welfare income of the single parent with one child ended the time series 20 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. However, this household's total welfare income was below the Deep Income Poverty threshold for 13 of the last 22 years. Although progress has been made in recent years, this household would have lived in deep poverty for more than half of the time series.

The welfare income of the **couple with two children** was the most adequate 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, when it began increasing until 2017. After the 2018 rebasing, their income fluctuated sharply, ending the time series in 2023 at the high point of 96 per cent of the Poverty Line.

Overall, the welfare income of the couple with two children ended the time series 24 percentage points higher relative to the Poverty Line than it began in 2002. Once again, this indicates a significant improvement in the depth of their poverty across the time series. However, it is important to note that their income was below



the Deep Income Poverty threshold for most of the time series and as such would have been living in deep poverty for most of the last 22 years 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 2023 constant dollars over time for all households.
3. Welfare incomes in current 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 2002–2023.

[Download the data.](#)

# 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 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 2023, all example households in Quebec 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.

Although in past reports we have analyzed the incomes of four households in Quebec, starting this year we analyze the incomes of six households.<sup>1</sup> This is due to important provincial policy changes in Quebec that have changed the way that the Social Assistance program works for new entrants.<sup>2</sup>

Starting in 2018, new entrants into the Social Assistance program in Quebec were required to participate in the Aim for Employment program, which is intended to help recipients “enter the labour market and become financially self-sufficient”<sup>3</sup> by providing a variety of training opportunities and other supports. The program is made up of several streams, each of which provides a different level of benefits depending on the work-related activity that is undertaken. As of the 2019 report, the unattached single considered employable and couple with two children households were assumed to be receiving Aim for Employment benefits instead of Social Assistance program benefits.

Starting in July 2022, the provincial government introduced a major policy change intended to further incentivize work-related activity by allowing Aim for

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1 We will be revising *Welfare in Canada, 2022* to reflect the households examined in this report.

2 Our methodology requires us to look at the situation of those who are newly enrolled in social assistance programs starting January 1 of the calendar year in question. See the [Methodology section](#) for more information.

3 See the program description at: <https://www.quebec.ca/en/employment/find-job-internship/employment-assistance-programs/help-finding-job/finding-job-becoming-financially-independent>

Employment program recipients to receive the benefits offered to other Quebecers receiving training and employment supports through the Allocation d'aide de l'emploi (Manpower Training) measure, as one of the streams in the program. These benefits resulted in significantly higher total welfare incomes than are offered through other program streams. Note that households receiving Manpower Training benefits are ineligible for regular monthly Aim for Employment benefits, although they stay on the program's caseload and are eligible for in-kind services.

To illustrate the variety of incomes available to new entrants in the Aim for Employment program, we have chosen to include two additional example households. For both the unattached single considered employable and the couple with two children, we have included households that reflect a typical "lowest" benefit amount and "highest" benefit amount, depending on their Aim for Employment program stream and, for the couple with two children, the number of adults engaged in employment-related activities.

Throughout this section, the designation "(AIM)" represents a household receiving a basic benefit that is equivalent to the regular Social Assistance program allowance plus a participation allowance for intensive employment search or development of social skills, which constitutes the lowest amount from the Aim for Employment program.<sup>4</sup> The designation "(MAN)" represents a household receiving the Manpower Training measure benefit for qualifying training in the skills development component, which is the highest amount available through the Aim for Employment program.

Note that recipients can only participate in the Aim for Employment program for 12 months, with a possible extension to 24 months. Following this period, households are eligible to receive the Social Assistance program monthly benefit amounts instead; in 2023, these were \$770 per month for the unattached single considered employable (\$725 in the basic benefit plus \$45 for the monthly adjustment) and \$1,167 per month for the couple with two children (\$1,122 in the basic benefit plus \$45 for the monthly adjustment), plus any additional allowances.

Also note that the *Government Action Plan for Economic Inclusion and Social Participation 2017–2023* introduced a Basic Income Program in Quebec for people with severe employment constraints. Program implementation began January 1, 2019, and was fully phased in as of January 2023. Social Solidarity Program recipients who have been in the program for at least 66 of the past 72 months become eligible for a new "Basic Income Program" benefit. Given that our methodology requires us to look at the situation of those who are newly enrolled in

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<sup>4</sup> While these benefits are representative of a typical "lowest" benefit amount, some recipients may receive lower amounts based on their particular circumstances.

social assistance programs starting January 1 of the calendar year in question, we do not calculate total welfare incomes for the unattached single with a disability households receiving benefits through the Basic Income Program.<sup>5</sup>

Table 1QC shows the value of the welfare income components of the six example household types in Quebec in 2023. All six 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 households 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, 2023**

|                                  | Unattached single considered employable (AIM) | Unattached single considered employable (MAN) | Unattached single with a disability | Single parent, one child | Couple, two children (AIM) | Couple, two children (MAN) |
|----------------------------------|---|---|-------------------------------------|--------------------------|----------------------------|----------------------------|
| Basic social assistance          | \$12,880                                      | \$24,700                                      | \$14,460                            | \$11,076                 | \$21,387                   | \$24,700                   |
| Additional social assistance     | \$0   | \$0   | \$0                                 | \$2,040                  | \$2,239                    | \$2,040                    |
| Federal child benefits           | \$0   | \$0   | \$0                                 | \$7,217                  | \$12,178                   | \$12,178                   |
| Provincial child benefits        | \$0   | \$0   | \$0                                 | \$3,758                  | \$5,794                    | \$5,794                    |
| Federal tax credits/ benefits    | \$515   | \$580   | \$568                               | \$1,184                  | \$1,430                    | \$1,430                    |
| Provincial tax credits/ benefits | \$1,089                                       | \$1,089                                       | \$1,089                             | \$1,202                  | \$1,653                    | \$1,653                    |
| <b>Total 2023 income</b>         | <b>\$14,484</b>                               | <b>\$26,368</b>                               | <b>\$16,117</b>                     | <b>\$26,476</b>          | <b>\$44,680</b>            | <b>\$47,794</b>            |

Note: Amounts in the table are rounded to the nearest dollar and, as such, totals may not exactly add up.

Total annual welfare incomes in 2023 ranged from \$14,484 for the unattached single considered employable (AIM) to \$47,794 for the couple with two children (MAN). The unattached single with a disability received \$16,117, the unattached

<sup>5</sup> As of January 1, 2023, the amount of the Basic Income Program benefit was \$1,548 per month for unattached singles (\$1,211 in basic benefits plus \$337 for the singles adjustment).

single considered employable (MAN) received \$26,368, the single parent with one child received \$26,476, and the couple with two children (AIM) received \$44,680.

**Basic social assistance:** The unattached single considered employable (AIM), the single parent with one child, and the couple with two children (AIM) received the basic Aim for Employment monthly allowance from Social Assistance in the amounts of \$725, \$725, and \$1,122 respectively. These allowances increase with inflation in January of each year. They also all received the Monthly Adjustment amount of \$45 per month, which remained unchanged in 2023. All three households also received an allowance relating to their work-related activity, which increased with inflation in 2023: The unattached single considered employable (AIM) and the couple with two children (AIM) received a Participation Allowance for an “intensive employment search” or the “development of social skills” of \$70 per week for each adult in the household, which represents the lowest Participation Allowance amount available through the Aim for Employment program. The single parent with one child received a Temporarily Limited Capacity allowance of \$153 per month. Note that although the single parent is required to take part in the Aim for Employment program, we include the Temporarily Limited Capacity allowance in our calculations, rather than an allowance related to participation in work-related activities, due to the young age of their child.

The unattached single with a disability received benefits from the Social Solidarity program, which included an allowance of \$1,102 per month and a Monthly Adjustment amount of \$103 per month. Social Solidarity benefits increase with inflation in January every year, while the Monthly Adjustment amount remained unchanged in 2023.

The unattached single considered employable (MAN) and the couple with two children (MAN) received the Manpower Training measure benefit under the Aim for Employment program. Our calculations reflect the maximum available benefit amount of \$475 per week for an adult, which applies to those people in the Skills Development Component who undertake qualifying training activities. In the case of the couple with two children, our calculations reflect only one adult receiving the maximum Manpower Training benefit.

**Additional social assistance:** In addition to basic assistance, all three households with children received \$170 per month from the Shelter Allowance administered through Revenu Québec. The couple with two children (AIM) also received the annual School-Related Allowance of \$76 for the ten-year-old and \$123 for the 15-year-old. The amounts of both allowances remained unchanged in 2023.

**Federal child benefits:** All households with children received the Canada Child Benefit (CCB), which increased with inflation in July 2023 from \$583.08 to

\$619.75 per month for a child under six years of age and from \$491.91 to \$522.91 per month for a child aged six to 17.

**Provincial child benefits:** All three households with children received the Family Allowance, which increases with inflation each January and, for 2023, was \$2,782 for one child and \$5,564 for two children. The single parent with one child received the Family Allowance Single Parent Supplement of \$976. The two couple with two children households also received the School Supply Supplement, which increased from \$108 to \$115 per child aged four to 16 as of January 2023.

**Federal tax credits/benefits:** All six households received the GST/HST credit, which increased in July 2023 with inflation. All three unattached single households received \$315.50 in basic GST/HST credit, the single parent with one child received \$631, and both couple with two children households received \$963.

Four households also received the GST/HST credit supplement. The unattached single considered employable (AIM) received \$29.85, the unattached single considered employable (MAN) received \$94.10, the unattached single with a disability received \$65.25, and the single parent with one child received the maximum amount of \$166.

All six households also received the Grocery Rebate, which was an additional one-time GST credit payment related to the increased cost of living due to high inflation, paid in July 2023. Both unattached single considered employable households received \$169.97, the unattached single with a disability received \$187.13, the single parent with one child received \$386.50, and both couple with two children households received \$467.

**Provincial tax credits/benefits:** All six households received the Social Solidarity Tax Credit, which increased with inflation in July 2023 from \$87.92 to \$93.58 per month for the unattached single households, from \$98.58 to \$101.67 for the single parent with one child, and from \$133.42 to \$142 for the couple with two children households.

The provincial Special One-Time Cost of Living Tax Credit of \$500 per adult and the Refundable Cost of Living Tax Credit of \$600 per individual, provided as responses to high inflation in 2022, were not available in 2023.

## Cost-of-living payments

As mentioned earlier, all six households received payments from the federal government related to the increased cost of living resulting from high inflation in 2023. The federal Grocery Rebate was paid in July 2023 and was equivalent to the

two regular GST credit (and credit supplement if applicable) payments received in the first half of 2023. These amounts are included in, and are not in addition to, the benefits described in the Components section above.

**Table 2QC: Cost-of-living payments for all example households in Quebec, 2023**

|   | Unattached single considered employable (AIM) | Unattached single considered employable (MAN) | Unattached single with a disability | Single parent, one child | Couple, two children (AIM) | Couple, two children (MAN) |
|---|---|---|-------------------------------------|--------------------------|----------------------------|----------------------------|
| Provincial payments                       | \$0   | \$0   | \$0                                 | \$0                      | \$0                        | \$0                        |
| Federal payments                          | \$170   | \$170   | \$187                               | \$387                    | \$467                      | \$467                      |
| <b>Total 2023 cost-of-living payments</b> | <b>\$170</b>                                  | <b>\$170</b>                                  | <b>\$187</b>                        | <b>\$387</b>             | <b>\$467</b>               | <b>\$467</b>               |

Note: Amounts in the table are rounded to the nearest dollar and, as such, totals may not exactly add up.

## Changes to welfare incomes

Figures 1QC, 2QC, 3QC, and 4QC show how the total welfare incomes of the example households in Quebec have changed over time.

Note that the values are in 2023 constant dollars, not current dollars, calculated using the Canada CPI. Using constant dollars takes into account the effect of inflation given that inflation reduces current dollar values over time. Also note that using the CPI for Quebec would result in a slightly different trendline.

**Figure 1QC: Welfare incomes for example unattached single considered employable households in Quebec 1986–2023, in 2023 constant dollars**

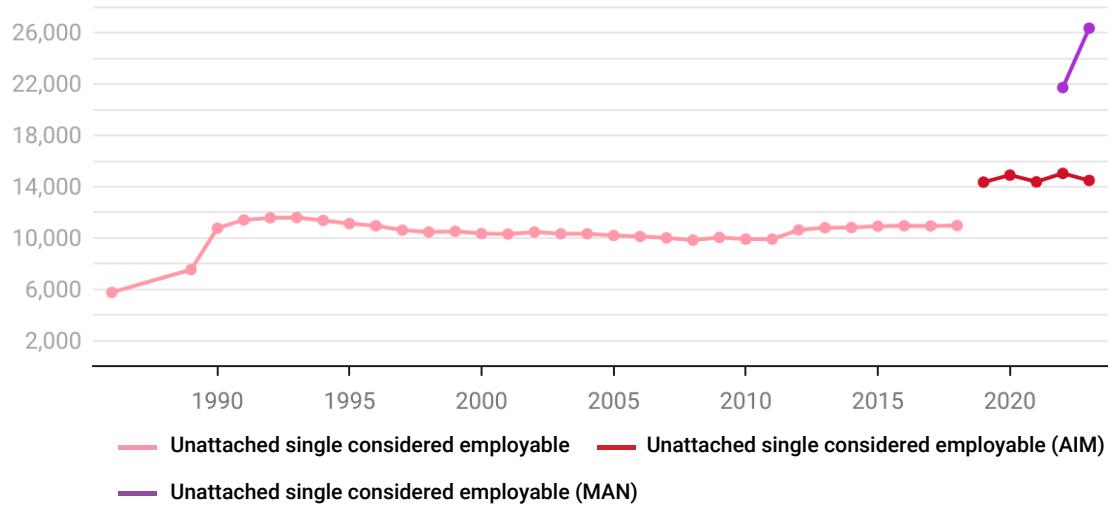


Figure 1QC shows three trendlines: the unattached single considered employable until 2018, the unattached single considered employable (AIM) starting in 2019, and the unattached single considered employable (MAN) starting in 2022.

After increases in the late 1980s and early 1990s and a slight decline from 1993 to 1998, the total welfare income of the **unattached single considered employable** was relatively stable until 2011. A slight increase in 2012 was followed by another period of stasis until 2018. In 2019, the provincial government instituted the mandatory Aim for Employment program for new recipients of Social Assistance. Given that our households are assumed to be new entrants in each calendar year, the new program has resulted in a substantial income increase in our year-over-year analysis between 2018 and 2019, primarily due to the program's higher work-related allowances. In 2020, the income of this household increased due to additional COVID-related benefits provided by both levels of government. The decline in 2021 was due to the loss of those benefits.

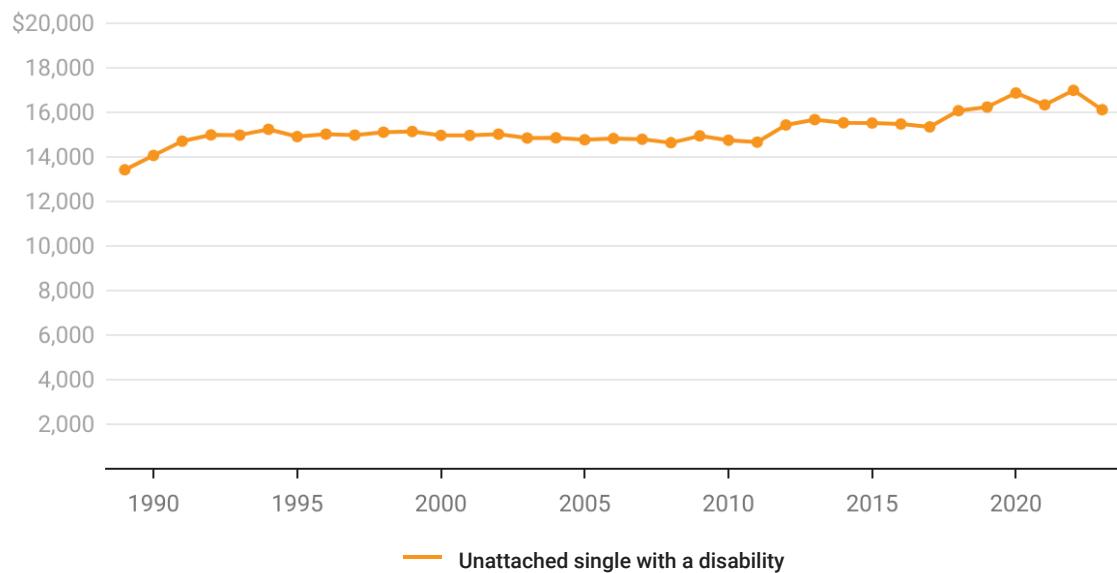
In July 2022, the provincial government instituted another major policy change that allowed Aim for Employment recipients to receive Quebec's Manpower Training measure benefit. As such, starting in 2022, two additional households are included in our analysis — one receiving regular Aim for Employment benefits (the AIM household) and the other receiving the highest possible Manpower Training benefits (the MAN household). The AIM household saw an increase in 2022 due to the new program's higher work-related allowances as well as inflation-related payments from both the provincial and federal governments; a decline in 2023 followed as a result of losing most inflation-related payments. The MAN household's income was much higher in 2022 compared to the AIM household.

due to the significantly higher payments received from Manpower Training as well as inflation-related payments from both the provincial and federal governments; another increase in 2023 was primarily due to receiving these higher payments for the entire calendar year.

In 2023, the total welfare income of the **unattached single considered employable (AIM)** was \$14,484, which is a 4 per cent decrease compared to 2022, a 1 per cent increase since 2019 when Aim for Employment participation was made mandatory, and a 32 per cent increase since 2018 (i.e., their total income prior to Aim for Employment) in constant 2023 dollars. The total welfare income of the **unattached single considered employable (MAN)** was \$26,368, which is a 21 per cent increase compared to 2022 (when Manpower Training benefits were made available) and a 140 per cent increase since 2018 (i.e., their income prior to Aim for Employment) in constant 2023 dollars.

See the [Components of welfare incomes](#) section for more information about the policy changes described above.

**Figure 2QC: Welfare income for the example unattached single with a disability in Quebec 1986–2023, in 2023 constant dollars**

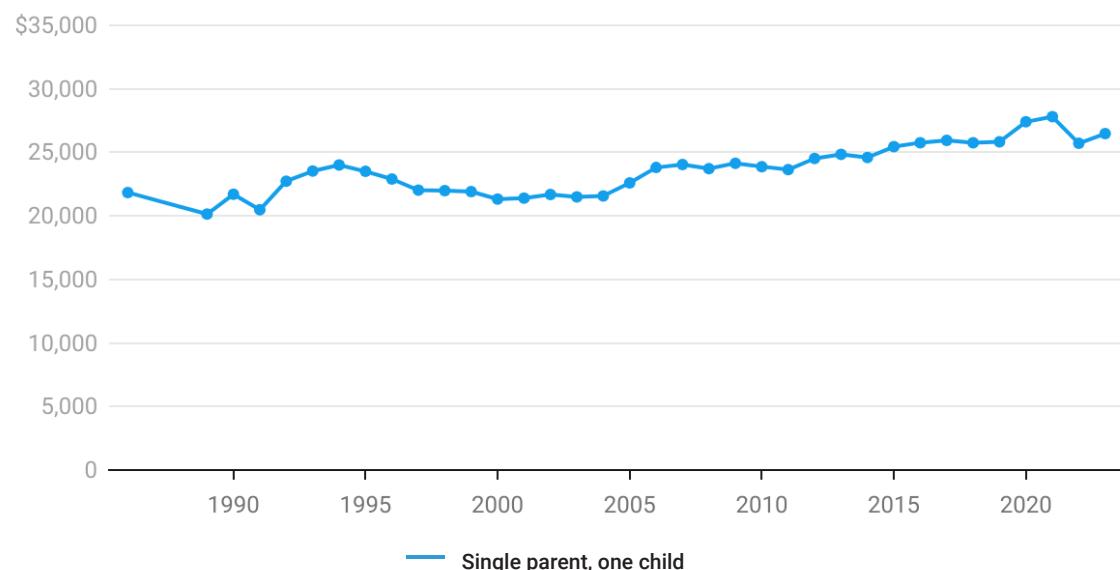


The welfare income of the **unattached single with a disability** increased from the start of the time series until 1994, remained relatively stable until 2011, increased in 2012, then declined slightly until 2017. Their income increased again in 2018 and 2019, largely due to enhancements in basic Social Assistance benefits. Another increase in 2020 was largely the result of COVID-19 pandemic-related payments. The decline in 2021 was primarily due to the loss of pandemic-related payments and the effects of high inflation. The increase in 2022 was due to inflation-related

one-time payments from both the provincial and federal governments and the decline in 2023 was because of the loss of those payments.

In 2023, the total welfare income of the unattached single with a disability was \$16,117, which is a decrease of 5 per cent compared to 2022 and an increase of 20 per cent since the start of the time series in constant 2023 dollars.

**Figure 3QC: Welfare incomes for the example single parent with one child in Quebec 1986–2023, in 2023 constant dollars**



The total welfare income of the **single parent with one child** fluctuated in the late 1980s and early 1990s, increased from 1991 to 1994, decreased in 2000, then plateaued through to 2004. Increases through to 2006 were followed by a period of relative stasis until 2011 and a generally increasing trend through to 2019. Increases between 2015 and 2017 were primarily the result of changes to federal child benefits. Their income peaked in 2020, then declined again through to 2023. The 2020 increase was primarily due to COVID-19 pandemic-related payments, while the 2021 decline was largely due to the loss of those payments. The 2022 decline was primarily due to very high national inflation despite additional inflation-related payments, while the 2023 decline was due to the loss of those payments.

In 2023, the total welfare income of the single parent with one child was \$26,476, which is a 1 per cent decline compared to 2022 and a 21 per cent increase since the start of the time series, in constant 2023 dollars.

**Figure 4QC: Welfare incomes for example couples with two children households in Quebec 1986–2023, in 2023 constant dollars**

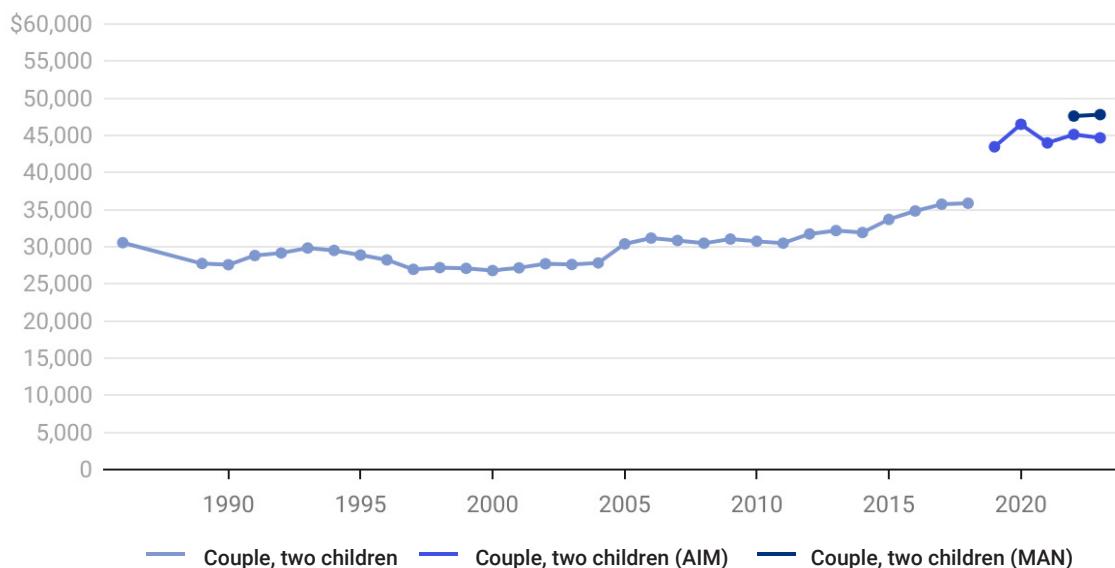


Figure 4QC shows three trendlines: the couple with two children until 2018, the couple with two children (AIM) starting in 2019, and the couple with two children (MAN) starting in 2022. After increases in the early 1990s, the total welfare income of the **couple with two children** saw decreases from 1993 to 1997, relative stasis through to 2004, a slight increase in 2005, and another period of stasis through to 2011. Thereafter, their income increased through to 2018, caused primarily by the result of changes to federal child benefits. In 2019, the new and mandatory Aim for Employment program for new recipients of Social Assistance was instituted. Given that our example households are assumed to be new entrants in each calendar year, the new program has resulted in a substantial income increase in our year-over-year analysis between 2018 and 2019, primarily due to the program's associated much higher work-related allowances. In 2020, the income of this household increased due to additional COVID-related benefits provided by both levels of government. The decline in 2021 was due to the loss of those benefits.

In July 2022, another major policy change was instituted that allowed Aim for Employment recipients to receive benefits through Quebec's Manpower Training measure. As such, starting in 2022, two households are included in our analysis — one receiving regular Aim for Employment benefits and the associated work-related allowances for both adults (the AIM household) and the other receiving the highest possible Manpower Training benefits for one adult (the MAN household). The AIM household saw an increase in 2022 due to the new program's higher work-related allowances as well as inflation-related payments from both the provincial

and federal governments, but a slight decline in 2023 due to the loss of most of the inflation-related payments. The MAN household's income was much higher than that of the AIM household in 2022 due to the significantly higher payments received from Manpower Training as well as inflation-related payments from both the provincial and federal governments; another slight increase in 2023 was primarily due to receiving these higher payments for the entire calendar year.

In 2023, the total welfare income of the **couple with two children (AIM)** was \$44,680, which is a 1 per cent decrease compared to 2022, a 25 per cent increase since 2018 (i.e., their income prior to Aim for Employment), and a 3 per cent increase since Aim for Employment participation was made mandatory in 2019, in constant 2023 dollars. The total welfare income of the **couple with two children (MAN)** was \$47,794, which is a 0.4 per cent increase compared to 2022, when Manpower Training benefits were first made available, and a 33 per cent increase since 2018 (i.e., their income prior to Aim for Employment, in constant 2023 dollars).

See the [Components of welfare incomes](#) section for more information about the policy changes described above.

## 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.

Two measures of poverty are commonly used 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.

Two measures of low income are also commonly used:

- 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. Note also that we use after-tax LIM and LICO thresholds, and that the LIM thresholds for 2023 are estimates based on increasing the 2022 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](#).

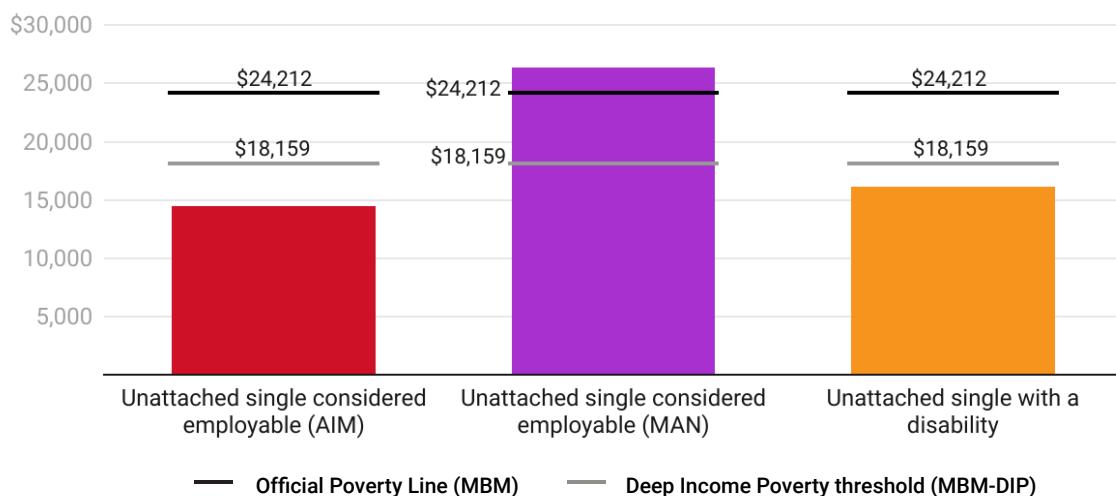
A table containing comparisons of the welfare incomes of the six example household types in Quebec with all four poverty/low-income thresholds is [available for download](#).

## Poverty threshold comparisons

The welfare incomes of five of the six example household types in Quebec were below Canada's Official Poverty Line in 2023, and two were also below the MBM-DIP. This means that five of the six households were living in poverty and two were also living in deep poverty in 2023.

Figures 5QC and 6QC compare 2023 welfare incomes for the six example household types to the 2023 MBM and MBM-DIP thresholds for Montreal.

**Figure 5QC: Welfare incomes and poverty thresholds for example unattached single households in Quebec, 2023**



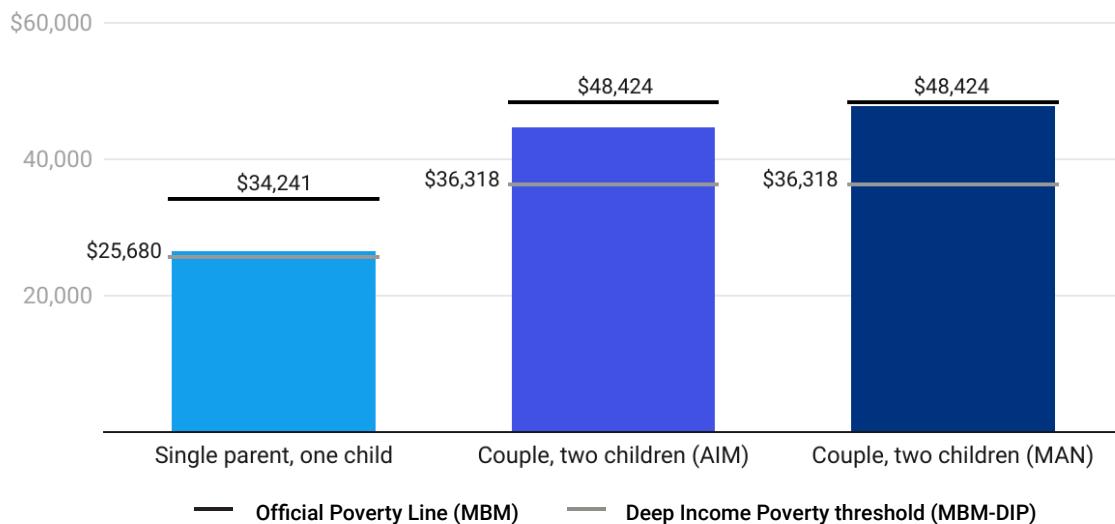
The **unattached single considered employable (AIM)** had the least adequate income relative to the poverty thresholds. Their income was \$3,675 below the Deep Income Poverty threshold and \$9,728 below the Poverty Line. This means their income was 80 per cent of the MBM-DIP and 60 per cent of the MBM.

The **unattached single considered employable (MAN)** had the most adequate income relative to the poverty thresholds. Their income was \$8,210 above the Deep Income Poverty threshold and \$2,157 above the Poverty Line. This means their income was 145 per cent of the MBM-DIP and 109 per cent of the MBM.

The **unattached single with a disability** had an income that was \$2,042 below the Deep Income Poverty threshold and \$8,095 below the Poverty Line. This means their income was 89 per cent of the MBM-DIP and 67 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. See the [Methodology section](#) for more information.

**Figure 6QC: Welfare incomes and poverty thresholds for example households with children in Quebec, 2023**



The **single parent with one child** had a welfare income that was \$796 above the Deep Income Poverty threshold but \$7,765 below the Poverty Line. This means their income was 103 per cent of the MBM-DIP but 77 per cent of the MBM.

The **couple with two children (AIM)** had a welfare income that was \$8,363 above the Deep Income Poverty threshold but \$3,743 below the Poverty Line. This means their income was 123 per cent of the MBM-DIP but 92 per cent of the MBM.

The **couple with two children (MAN)** had an income that was \$11,477 above the Deep Income Poverty threshold but \$629 below the Poverty Line. This means their income was 132 per cent of MBM-DIP but 99 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 considered employable (AIM)**, whose total welfare income was only 48 per cent of the LIM and only 57 per cent of the LICO. The highest was that of the **unattached single considered employable (MAN)**, whose total welfare income was 88 per cent of the LIM and 104 per cent of the LICO.

The **unattached single with a disability** had a total welfare income that was 54 per cent of the LIM and 64 per cent of the LICO. The **single parent with one child** had a welfare income of 62 per cent of the LIM and 86 per cent of the LICO.

The **couple with two children (AIM)** had a total welfare income that was 74 per cent of the LIM and 93 per cent of the LICO. The **couple with two children (MAN)** had a total welfare income that was 80 per cent of the LIM and 100 per cent of the LICO.

The LIM and LICO thresholds used are for after-tax income, as noted earlier.

## Changes to adequacy of welfare incomes

Figures 7QC, 8QC, 9QC, and 10QC show the total welfare incomes of each of the six example households in Quebec as a percentage of the Market Basket Measure (MBM), starting in 2003.

The black line at the top of each graph (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 six households' total welfare incomes have been in each year over the past 22 years.

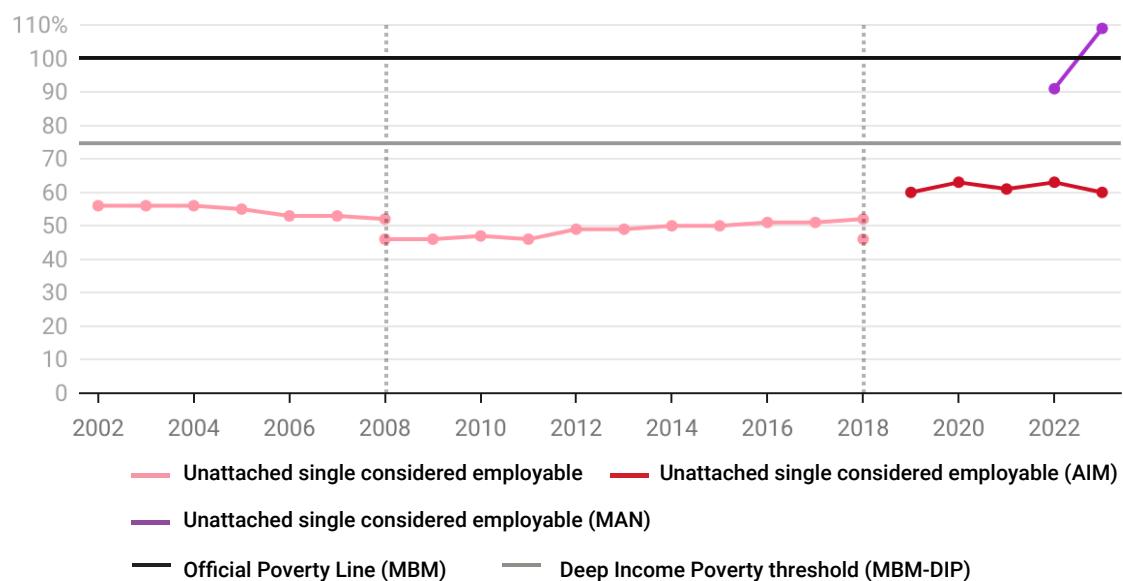
The grey line indicates the Deep Income Poverty threshold, which is 75 per cent of the MBM. The graphs therefore also show the relationship between total welfare incomes and deep poverty in each year over the past 22 years.

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. For the years in which rebasing took place (2008 and 2018), we include the percentage of welfare income relative to the MBM using both the previous and the new base to show how rebasing affects adequacy.

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

**Figure 7QC: Welfare incomes as a percentage of the MBM for example unattached single considered employable households in Quebec, 2002–2023**



The welfare income of the **unattached single considered employable** began the time series in 2002 at only 56 per cent of the Poverty Line. Their income declined slightly to 53 per cent in 2007 and declined even further after the 2008 rebasing to 46 per cent of the Poverty Line. Although it increased slightly to 51 per cent in 2017, their income returned to 46 per cent of the poverty line after the 2018 rebasing.

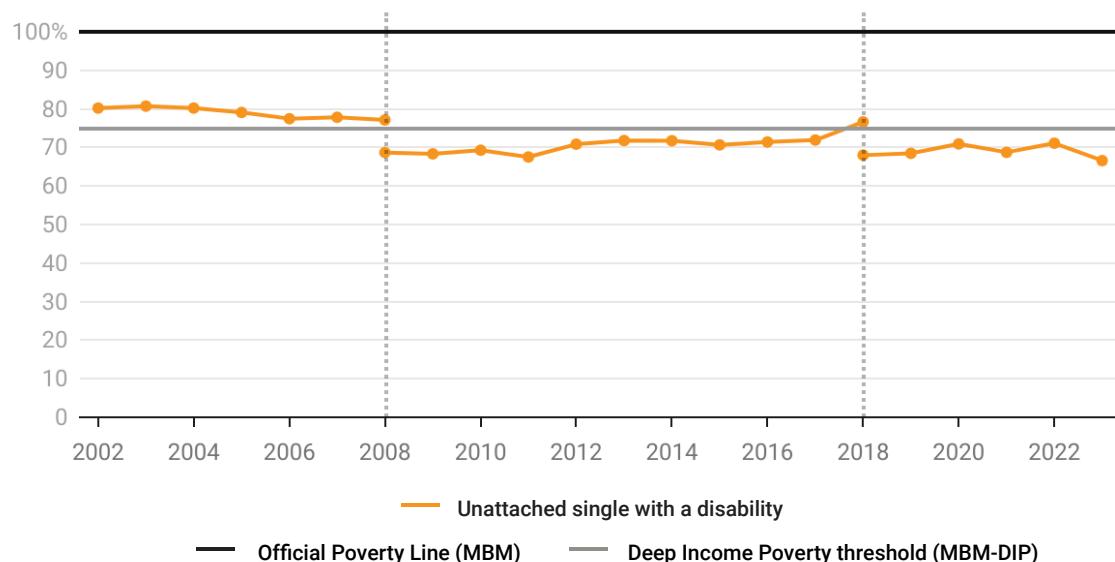
In 2019, the changes for new entrants into Social Assistance described in the [Components of welfare incomes](#) section above resulted in a total welfare income for the **unattached single considered employable (AIM)** that was 60 per cent of

the Poverty Line. Their income then vacillated between 60 and 63 per cent of the Poverty Line, ending the time series in 2023 at 63 per cent.

In 2022, when Manpower Training benefits became available, the total welfare income for the **unattached single considered employable (MAN)** was 91 per cent of the Poverty Line. Their income increased to 109 per cent in 2023.

Overall, the income of the unattached single considered employable declined by 10 percentage points between the start of the time series and the 2018 rebasing, which represents a significant worsening of their poverty in those years. The policy changes in 2019 and 2022 resulted in much higher total welfare incomes for both the unattached single considered employable (AIM) and the unattached single considered employable (MAN), and therefore much more adequate incomes relative to the Poverty Line. It is important to note that the unattached single considered employable (AIM) would have still been living in deep poverty since the Aim for Employment program was introduced in 2019. Although the unattached single considered employable (MAN) was living in poverty in 2022, their income rose above the Poverty Line in 2023.

**Figure 8QC: Welfare incomes as a percentage of the MBM for the example unattached single with a disability in Quebec, 2002–2023**

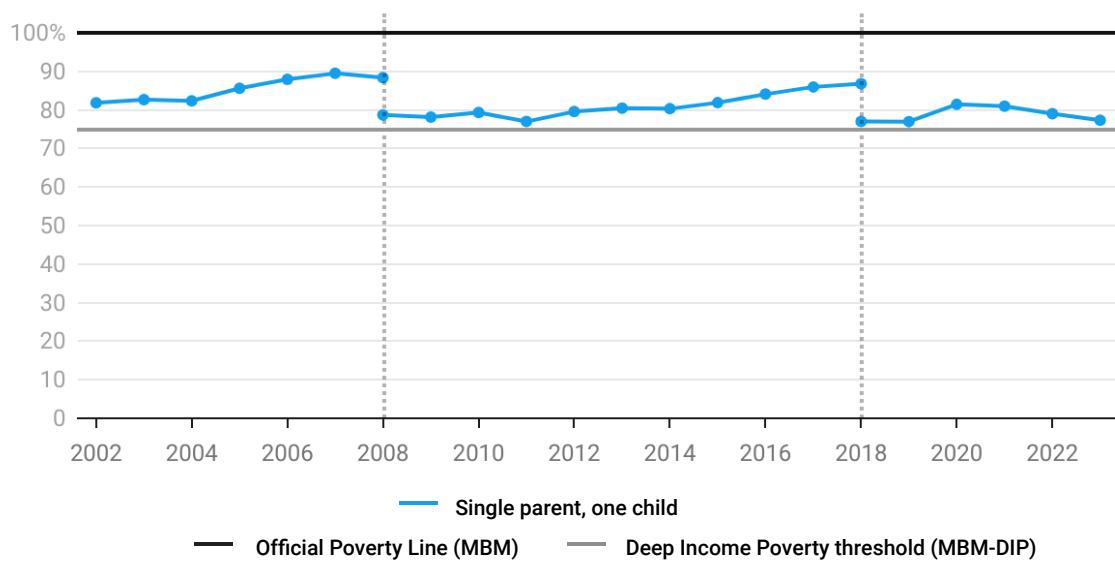


The welfare income of the **unattached single with a disability** started the time series at 80 per cent of the Poverty Line; it decreased to 78 per cent in 2007 and to 69 per cent after the 2008 rebasing. A general increase through the next decade resulted in their 2017 income being 72 per cent of the Poverty Line, and after the 2018 rebasing their income declined to 68 per cent. Some fluctuation followed, with

peaks in 2020 and 2022 at 71 per cent, and a decline that ended the time series in 2023 at 67 per cent.

Overall, the welfare income of the unattached single with a disability was 13 percentage points lower relative to the Poverty Line in 2023 than it was in 2002. 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 it in 2008, meaning that they would have consistently lived in deep poverty for the majority of the time series.

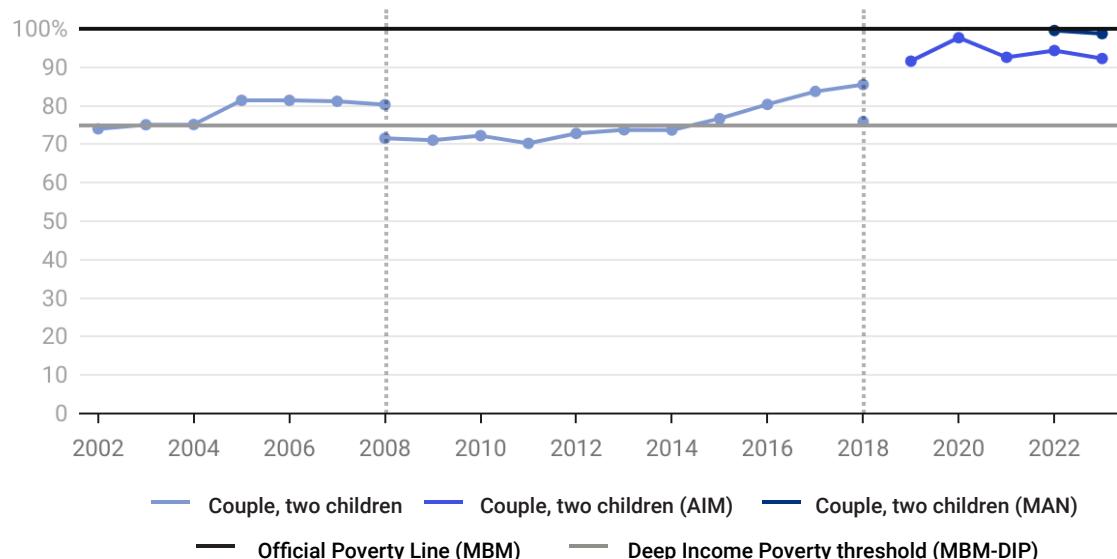
**Figure 9QC: Welfare incomes as a percentage of the MBM for the example single parent with one child in Quebec, 2002–2023**



The welfare income of the **single parent with one child** started the time series in 2002 at 82 per cent of the Poverty Line. Their income generally increased relative to the Poverty Line until 2007 but declined after the 2008 rebasing to 79 per cent. This was followed by another general increase to 86 per cent in 2017, and a decline to 77 per cent after the 2018 rebasing. After an increase to 81 per cent in 2020, their income declined to 77 per cent of the Poverty Line in 2023.

Overall, the welfare income of the single parent with one child declined by 5 percentage points relative to the Poverty Line between the start of the time series in 2002 and the end of the time series in 2023. This indicates a slight deepening of their poverty over the last 22 years. It is notable that their income was above the Deep Income Poverty threshold across the entire time series, meaning that although they would have been living in poverty for the last 22 years, they were not living in deep poverty.

**Figure 10QC: Welfare incomes as a percentage of the MBM for the example couple with two children households in Quebec, 2002–2023**



The welfare income of the **couple with two children** started the time series at 74 per cent of the Poverty Line, increased to 81 per cent in 2005, and declined slightly to 80 per cent before the 2008 rebasing. After rebasing, their income decreased to 71 per cent of the Poverty Line. A period of relative stasis followed until 2014, after which their income increased to 85 per cent of the poverty line before the 2018 rebasing. After rebasing, their income was 76 per cent of the Poverty Line.

In 2019, the changes for new entrants into Social Assistance described in the [Components of welfare incomes](#) section above resulted in a total welfare income for the **couple with two children (AIM)** that was 92 per cent of the Poverty Line. Their income then fluctuated, reaching a high of 98 per cent in 2020 and ending the time series in 2023 at 92 per cent.

In 2022, when Manpower Training benefits became available to this household, the total welfare income for the **couple with two children (MAN)** was 100 per cent of the Poverty Line. Their income decreased slightly to 99 per cent in 2023.

Overall, the income of the couple with two children increased by 2 percentage points between the start of the time series and the 2018 rebasing, which represents a slight lessening of their poverty in those years. The policy changes in 2019 and 2022 resulted in much higher total welfare incomes for both the couple with two children (AIM) and the couple with two children (MAN), and therefore much more adequate incomes relative to the Poverty Line. It is important to note that both couple with two children households would have still been living in poverty since

the changes in 2019, although the income of the couple with two children (MAN) did reach the Poverty Line in 2022.

## 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 2023 constant dollars over time for all households.
3. Welfare incomes in current 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 2002–2023.

[Download the data.](#)

# 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 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 2023, all example households in Saskatchewan 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 1SK shows the value of the welfare income components of the four example household types in Saskatchewan in 2023. 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, 2023**

|                                 | Unattached single considered employable | Unattached single with a disability | Single parent, one child | Couple, two children |
|---------------------------------|---|-------------------------------------|--------------------------|----------------------|
| Basic social assistance         | \$11,460                                | \$14,674                            | \$16,260                 | \$20,280             |
| Additional social assistance    | \$0                                     | \$840                               | \$0                      | \$0                  |
| Federal child benefits          | \$0                                     | \$0                                 | \$7,217                  | \$12,178             |
| Provincial child benefits       | \$0                                     | \$0                                 | \$0                      | \$0                  |
| Federal tax credits/benefits    | \$1,126                                 | \$1,265                             | \$2,155                  | \$2,725              |
| Provincial tax credits/benefits | \$369                                   | \$369                               | \$738                    | \$1,029              |
| <b>Total 2023 income</b>        | <b>\$12,955</b>                         | <b>\$17,148</b>                     | <b>\$26,370</b>          | <b>\$36,212</b>      |

Note: Amounts in the table are rounded to the nearest dollar and, as such, totals may not exactly add up.

Total annual welfare incomes in 2023 ranged from \$12,955 for the unattached single considered employable to \$36,212 for the couple with two children. The unattached single with a disability received \$17,148 and the single parent with one child received \$26,370.

**Basic social assistance:** Three of the households 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 2023: Adult basic benefits increased by \$30 per adult per month and shelter benefits increased by \$30 per household per month. SAID Living Income benefits also increased by \$30 per adult per month. Given that SAID pays either flat-rate or actual utilities amounts, our calculations include an average actual utilities amount for 2023 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 2023.

**Federal child benefits:** Both households with children received the Canada Child Benefit (CCB), which increased with inflation in July 2023 from \$583.08 to \$619.75 per month for a child under six years of age and from \$491.91 to \$522.91 per month for a child aged six to 17.

**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 2023 with inflation. The unattached single considered employable and the unattached single with a disability received \$315.50 in basic GST/HST credit, while the single parent with one child received \$631 and the couple with two children received \$963.

Three households received the GST/HST credit supplement: the unattached single considered employable received \$6.17, the unattached single with a disability received \$97.57, and the single parent with one child received the maximum amount of \$166.

All households received the Grocery Rebate, which was an additional one-time GST credit payment related to the increased cost of living due to high inflation, paid in July 2023. The unattached single considered employable received \$157.01,

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 received the federal climate action incentive (CAI) payment. The two unattached single households received \$647.50, the single parent with one child received \$971.25, and the couple with two children received \$1,295.25. All CAI benefit amounts received by these households increased in 2023.

**Provincial tax credits/benefits:** All four households received the Saskatchewan Low-Income Tax Credit (SLITC), which increased due to inflation indexing in July 2023. The previous annual amounts of \$358 for an individual, an additional \$358 for a partner or eligible dependant, and \$141 per child (for up to two children) were increased to \$380 for an individual, an additional \$380 for a partner or eligible dependant, and \$150 per child (for up to two children). Half of the amount for 2022 was delivered in two payments in between January to June 2023, and half of the amount for 2023 was delivered in two payments between July and December 2023.

The one-time Saskatchewan Affordability Tax Credit payment of \$500 per adult in the household was no longer available in 2023.

## Cost-of-living payments

As mentioned earlier, all four households received payments from the federal government related to the increased cost of living resulting from high inflation in 2023. The federal Grocery Rebate was paid in July 2023 and was equivalent to the two regular GST credit (and credit supplement if applicable) payments received in the first half of 2023. These amounts are included in, and are not in addition to, the benefits described in the Components section above.

**Table 2SK: Cost-of-living payments for all example households in Saskatchewan, 2023**

|   | Unattached single considered employable | Unattached single with a disability | Single parent, one child | Couple, two children |
|---|---|-------------------------------------|--------------------------|----------------------|
| Provincial payments                       | \$0                                     | \$0                                 | \$0                      | \$0                  |
| Federal payments                          | \$157                                   | \$204                               | \$387                    | \$467                |
| <b>Total 2023 cost-of-living payments</b> | <b>\$157</b>                            | <b>\$204</b>                        | <b>\$387</b>             | <b>\$467</b>         |

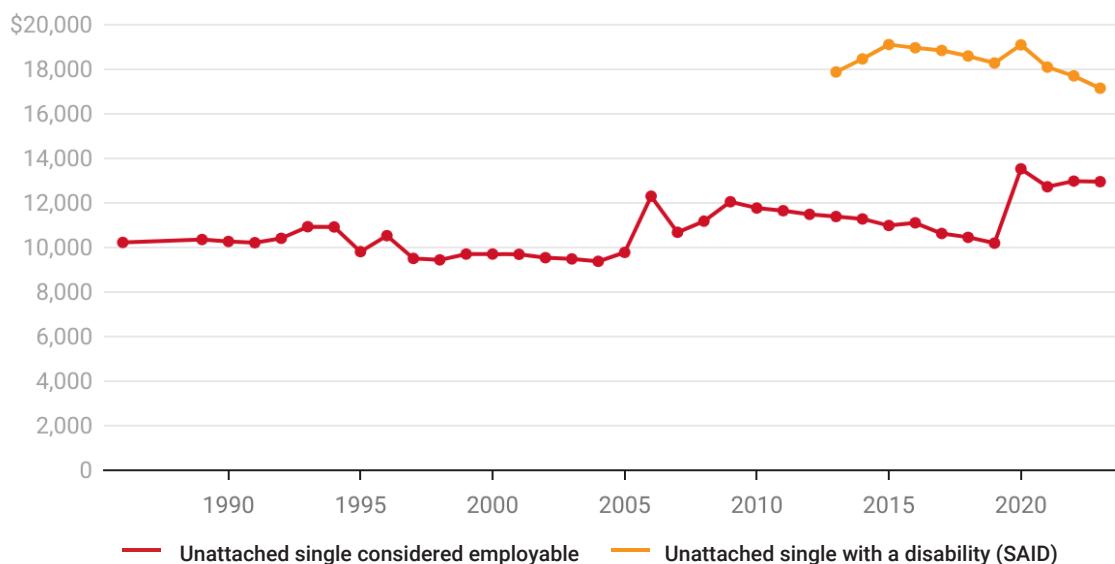
Note: Amounts in the table are rounded to the nearest dollar and, as such, totals may not exactly add up.

# 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 2023 constant dollars, not current dollars, calculated using the Canada CPI. Using constant dollars takes into account the effect of inflation given that inflation reduces current dollar values over time. Also note that using the CPI for Saskatchewan would result in a slightly different trendline.

**Figure 1SK: Welfare incomes for example unattached single households in Saskatchewan 1986–2023, in 2023 constant dollars**

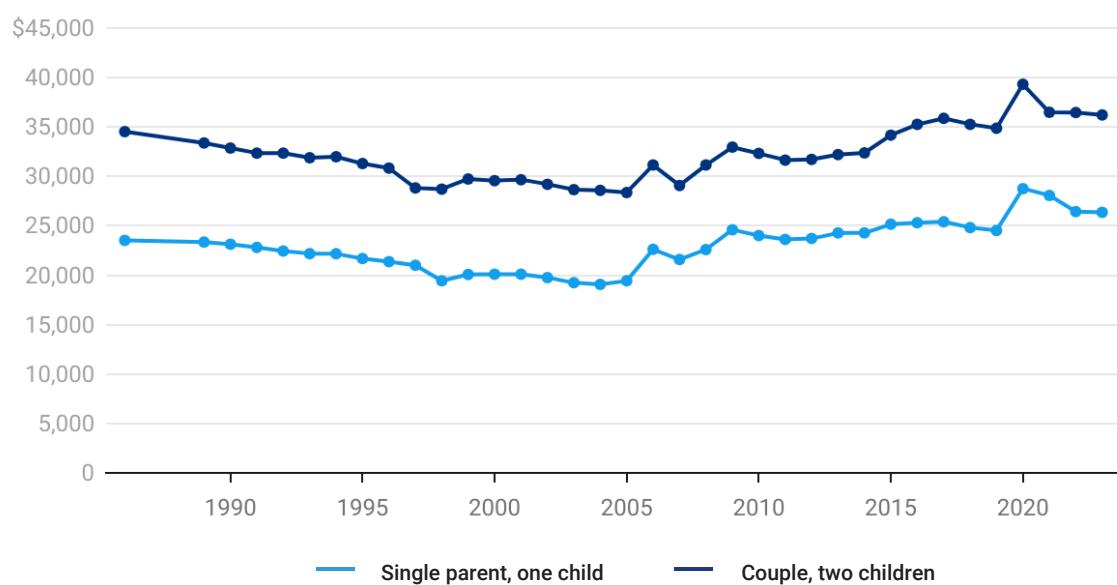


The total welfare income of the **unattached single considered employable** stayed relatively constant between 1986 and 2005, with some periods of fluctuation in the mid-1990s. The mid-2000s saw an increasing trend with an outlier peak in 2006 that resulted from increases to both general living allowances and utilities rates. This trend was followed by a gradual decline from 2008 to 2019. A sharp increase in 2020 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 decline in 2021 was primarily due to the loss of pandemic-related payments, while the slight increase in 2022 was the result of increases in basic social assistance benefits and new inflation-related benefits from both the provincial and federal governments. The slight decline in 2023 was the result of the loss of provincial inflation-related benefits and the impact of continuing high inflation. The total welfare income of the unattached single considered employable was \$12,955 in

2023, which is a 0.2 per cent decrease compared to 2022 and a 27 per cent increase since the start of the time series in constant 2023 dollars.

The total welfare income for the **unattached single with a disability** who qualified for the SAID program has been tracked since the program became available to those living independently in 2013. After increases through to 2015 and declines thereafter until 2019, their income peaked in 2020 due to the introduction of the federal climate action incentive and COVID-19 pandemic-related payments, then declined over the following three years. These declines were 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 \$17,148 in 2023, which is a 3 per cent decline compared to 2022 and a 4 per cent decline since 2013 in constant 2023 dollars.

**Figure 2SK: Welfare incomes for example households with children in Saskatchewan 1986–2023, in 2023 constant dollars**



The welfare incomes of both households with children followed a similar trajectory across the time series. Declines from 1986 through to 2005, with some fluctuations in the late 1990s, were followed by a general increase through to 2017; there were some sharper fluctuations between 2005 and 2009, including an increase in 2006 that resulted from increases to both general living allowances and utilities rates. Increases after 2015 were largely the result of changes to federal child benefits. After slight decreases from 2017 to 2019, 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.

Incomes decreased slightly in 2023, which was largely the result of the loss of inflation-related payments.

In 2023, the welfare income of the **single parent with one child** was \$26,370, which is a 0.3 per cent decrease compared to 2022 and a 12 per cent increase since the start of the time series in constant 2023 dollars. The welfare income of the **couple with two children** was \$36,212, which is a 1 per cent decline compared to 2022 and a 5 per cent increase since the start of the time series in constant 2023 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.

Two measures of poverty are commonly used 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.

Two measures of low income are also commonly used:

- 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. Note also that we use after-tax LIM and LICO thresholds, and that the LIM thresholds for 2023 are estimates based on increasing the 2022 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](#).

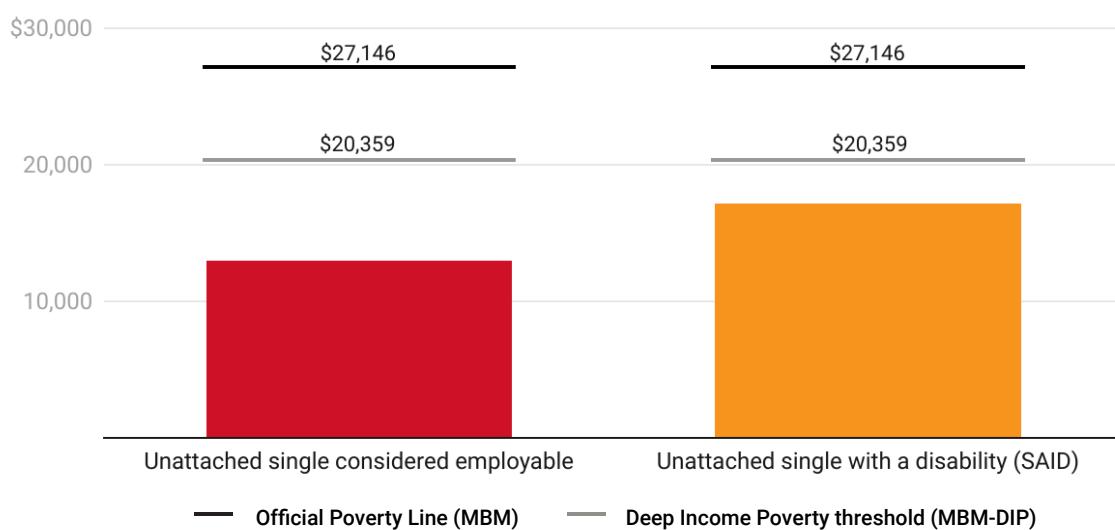
A table containing comparisons of the welfare incomes of the four example household types in Saskatchewan with all four poverty/low-income thresholds is [available for download](#).

## Poverty threshold comparisons

The welfare incomes of all four example household types in Saskatchewan were below Canada's Official Poverty Line (MBM) in 2023, and all four were also below the Deep Income Poverty threshold (MBM-DIP). This means that all four households were not only living in poverty in 2023, but also in deep poverty.

Figures 3SK and 4SK compare 2023 welfare incomes for the four example household types to the 2023 MBM and MBM-DIP thresholds for Saskatoon.

**Figure 3SK: Welfare incomes and poverty thresholds for example unattached single households in Saskatchewan, 2023**

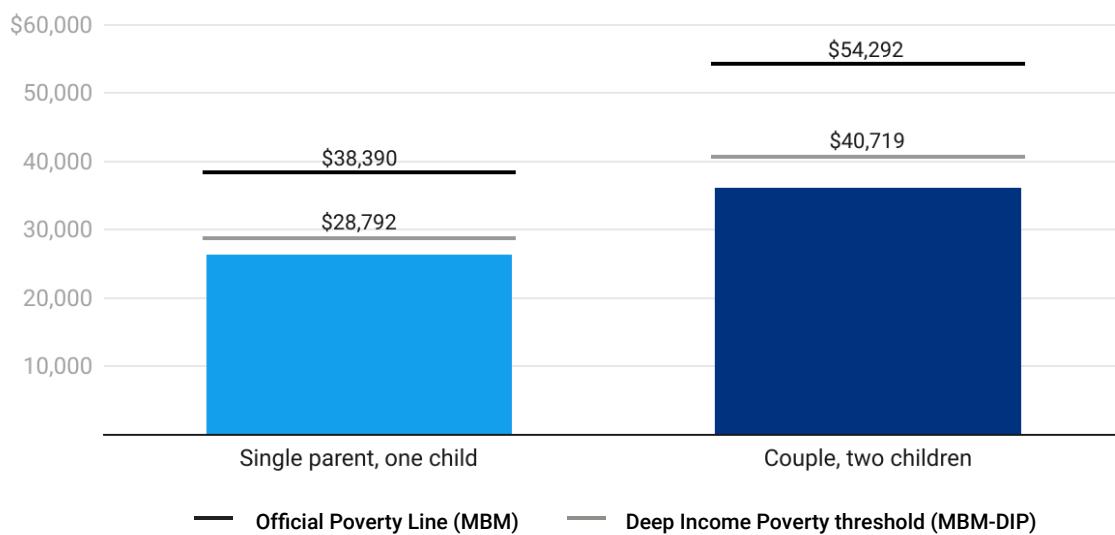


The **unattached single considered employable** had the lowest income relative to the poverty thresholds. Their income was \$7,404 below the Deep Income Poverty threshold and \$14,191 below the Poverty Line. This means their income was 64 per cent of the MBM-DIP and only 48 per cent of the MBM.

The **unattached single with a disability** had an income that was \$3,211 below the Deep Income Poverty threshold and \$9,997 below the Poverty Line. This means their income was 84 per cent of the MBM-DIP and 63 per cent of the MBM.

Note that the poverty experienced by people with disabilities is underrepresented because neither the MBM nor the MBM-DIP account for the additional costs associated with disability. See the [Methodology section](#) for more information.

**Figure 4SK: Welfare incomes and poverty thresholds for example households with children in Saskatchewan, 2023**



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 \$2,423 below the Deep Income Poverty threshold and \$12,020 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 \$4,506 below the Deep Income Poverty threshold and \$18,079 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 the low-income thresholds, with one exception, as shown in the table linked below.

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 101 per cent of the LICO.

The **unattached single with a disability** had a welfare income of 57 per cent of the LIM and 80 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.

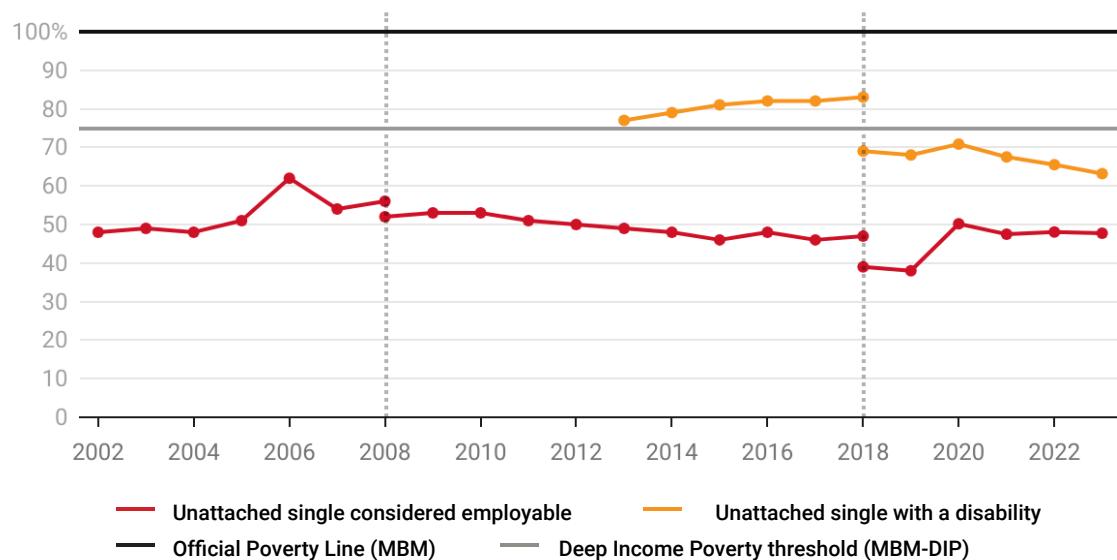
The black line at the top of each graph (i.e., the 100 per cent threshold) represents Canada's Official Poverty Line. This means that the graphs show how far below the Poverty Line the four households' total welfare incomes have been in each year over the past 22 years.

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 22 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. For the years in which rebasing took place (2008 and 2018), we include the percentage of welfare income relative to the MBM using both the previous and the new base to show how rebasing affects adequacy.

Note that MBM thresholds vary by province and 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, 2002–2023**



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. Through the 2008 to 2017 period, their income relative to the Poverty Line slightly declined. 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 2023 at 48 per cent.

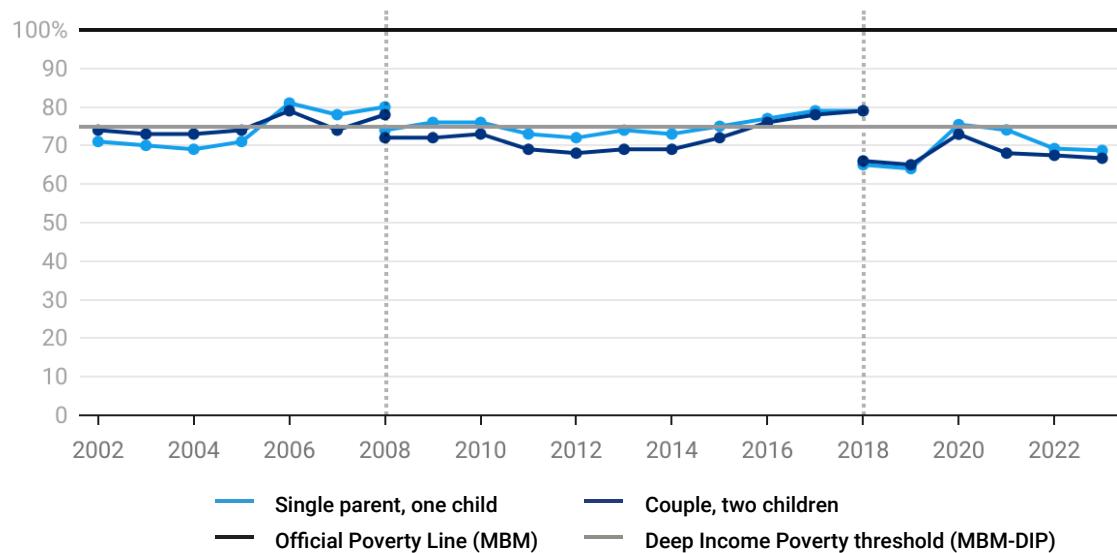
Overall, the welfare income of the unattached single considered employable ended the time series in 2022 at the same level — 48 per cent of the Poverty Line — as it started in 2002. This means no progress was made on improving their poverty across the time series. As well, their income was below the Deep Income Poverty threshold across the entire time series, meaning that they would have consistently lived in deep poverty for the last 22 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 the 2018 rebasing, their income increased in 2020, then declined again, to end the abbreviated time series in 2023 at 63 per cent of the Poverty Line.

Overall, the welfare income of the unattached single with a disability was 14 percentage points lower relative to the Poverty Line in 2023 than it was in 2013, which represents a deepening of their poverty over 11 years. It is important to note that their income started the time series above the Deep Income Poverty threshold

but fell below the threshold after 2018, meaning that they would have lived in deep poverty for the last six years.

**Figure 6SK: Welfare incomes as a percentage of the MBM for example households with children in Saskatchewan, 2002–2023**



The welfare income of the **single parent with one child** started the time series at 71 per cent of the Poverty Line and decreased slightly until 2006, when it increased to 81 per cent; after the 2008 rebasing, their income hovered around the Deep Income Poverty threshold until 2017. After the 2018 rebasing, their income dropped before seeing a sharp increase in 2020 that was followed by three years of decline. The welfare income of this household ended the time series in 2023 at 69 per cent of the Poverty Line.

Overall, the welfare income of the single parent with one child was 2 percentage points lower in 2023 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 in all but eight of the last 22 years, meaning that they would have lived in deep poverty for the majority of the time series.

The welfare income of the **couple with two children** followed a similar trajectory, starting the time series at 74 per cent of the Poverty Line, increasing to 79 per cent in 2006, then hovering just under the Deep Income Poverty threshold from the 2008 rebasing until 2016. After the 2018 rebasing, their income dropped below the MBM-DIP again, followed by an increase in 2020 then three years of declines. The household ended the time series at 67 per cent of the Poverty Line in 2023.

Overall, the welfare income of the couple with two children ended the time series 7 percentage points lower than it was 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 all but three of the last 22 years, meaning that they would have lived in deep poverty for almost all of the last two decades.

## 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 2023 constant dollars over time for all households.
3. Welfare incomes in current 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 2002–2023.

[Download the data.](#)

# 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 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 2023, all example households in the Yukon 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 2023. 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, 2023**

|                                  | Unattached single considered employable | Unattached single with a disability | Single parent, one child | Couple, two children |
|----------------------------------|---|-------------------------------------|--------------------------|----------------------|
| Basic social assistance          | \$19,327                                | \$19,327                            | \$27,909                 | \$38,966             |
| Additional social assistance     | \$1,709                                 | \$5,363                             | \$3,536                  | \$6,793              |
| Federal child benefits           | \$0                                     | \$0                                 | \$7,217                  | \$11,365             |
| Territorial child benefits       | \$0                                     | \$0                                 | \$848                    | \$1,453              |
| Federal tax credits/benefits     | \$715                                   | \$715                               | \$1,184                  | \$1,430              |
| Territorial tax credits/benefits | \$346                                   | \$346                               | \$692                    | \$1,384              |
| <b>Total 2023 income</b>         | <b>\$22,097</b>                         | <b>\$25,751</b>                     | <b>\$41,386</b>          | <b>\$61,391</b>      |

Note: Amounts in the table are rounded to the nearest dollar and, as such, may not exactly add up.

Total annual welfare incomes in 2023 ranged from \$22,097 for the unattached single considered employable to \$61,391 for the couple with two children. The income of the unattached single with a disability was \$25,751 and that of the single parent with one child was \$41,386.

**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 2023:

- 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 time-limited inflation relief payments in the amount of \$100 per individual in each household including children, paid each month between April and December. The two unattached single households received \$900, the single parent with one child received \$1,800, and the couple with two children received \$3,600.

**Federal child benefits:** Both households with children received the Canada Child Benefit (CCB), which increased with inflation in July 2023 from \$583.08 to \$619.75 per month for a child under six years of age and from \$491.91 to \$522.91 per month for a child aged six to 17.

**Territorial child benefits:** Both households with children received the Yukon Child Benefit, which increased in July for the first time since 2015. Between January and June, the maximum benefit was \$68.33 per child per month (\$820 per child per year) and between July and December the maximum benefit was \$73 (\$876 per child per year); this benefit was reduced by 5 per cent for those with incomes more than \$35,000. The single parent with one child received the maximum amounts, for a total of \$848 in 2023, while the couple with two children received reduced monthly amounts of \$120 between January and June and \$122 between July and December due to their prior year income, for a total of \$1,453.

**Federal tax credits/benefits:** All four households received the GST/HST credit, which increased in July 2023 with inflation. The unattached single considered employable and the unattached single with a disability received \$315.50 in basic GST/HST credit, while the single parent with one child received \$631 and the couple with two children received \$963.

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 \$166.

All households also received the Grocery Rebate, which was an additional one-time GST credit payment related to the increased cost of living due to high inflation, paid in July 2023. Both unattached single households 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 2023, two payments of \$80 per individual (including dependent children) were made in January and April and two payments of \$93 each per individual (including dependent children) were made in July and October. The two unattached single households each received \$346, the single parent with one child received \$692, and the couple with two children received \$1,384.

## Cost-of-living payments

As mentioned earlier, all four households received payments from both the territorial and federal governments related to the increased cost of living resulting from high inflation in 2023. The territorial Inflation relief payments of \$100 per month for each individual in the household were paid between March and December. Although these are not strictly one-time payments, we are including them in the table below as they are time-limited and will only continue until the

provincial government completes its review of social assistance rates. The federal Grocery Rebate was paid in July 2023 and was equivalent to the two regular GST credit (and credit supplement if applicable) payments received in the first half of 2023. These amounts are included in, and are not in addition to, the benefits described in the Components section above.

**Table 2YT: Cost-of-living payments for all example households in the Yukon, 2023**

|   | <b>Unattached single considered employable</b> | <b>Unattached single with a disability</b> | <b>Single parent, one child</b> | <b>Couple, two children</b> |
|---|--|--|---------------------------------|-----------------------------|
| Territorial payments                      | \$900  | \$900                                      | \$1,800                         | \$3,600                     |
| Federal payments                          | \$234  | \$234                                      | \$387                           | \$467                       |
| <b>Total 2023 cost-of-living payments</b> | <b>\$1,134</b>                                 | <b>\$1,134</b>                             | <b>\$2,187</b>                  | <b>\$4,067</b>              |

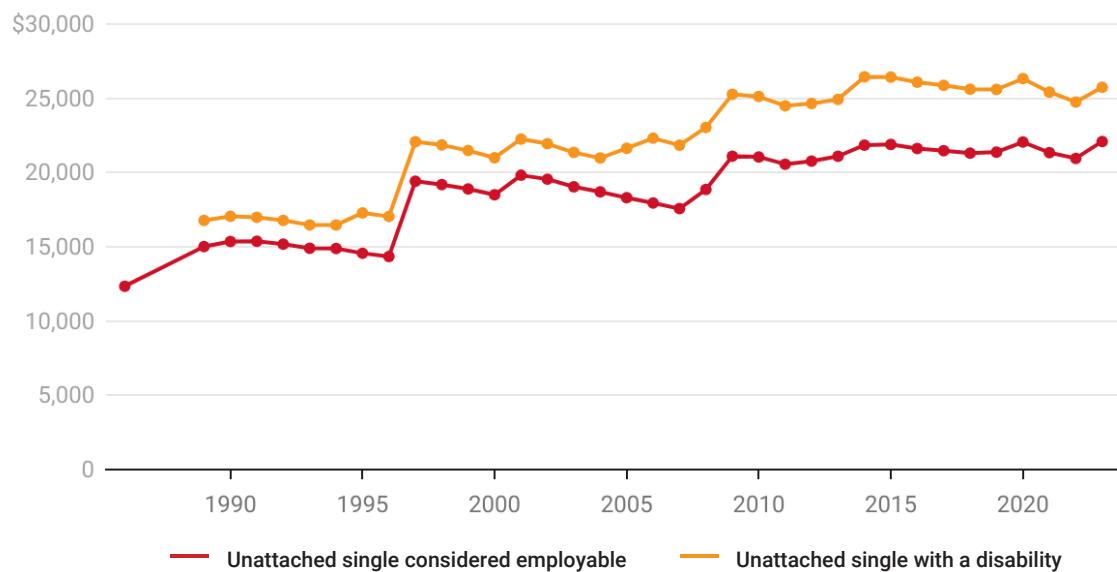
Note: Amounts in the table are rounded to the nearest dollar and, as such, totals may not exactly add up.

## 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 2023 constant dollars, not current dollars, calculated using the Canada CPI. Using constant dollars takes into account the effect of inflation given that inflation reduces current dollar values over time. Also note that using the CPI for the Yukon would result in a slightly different trendline.

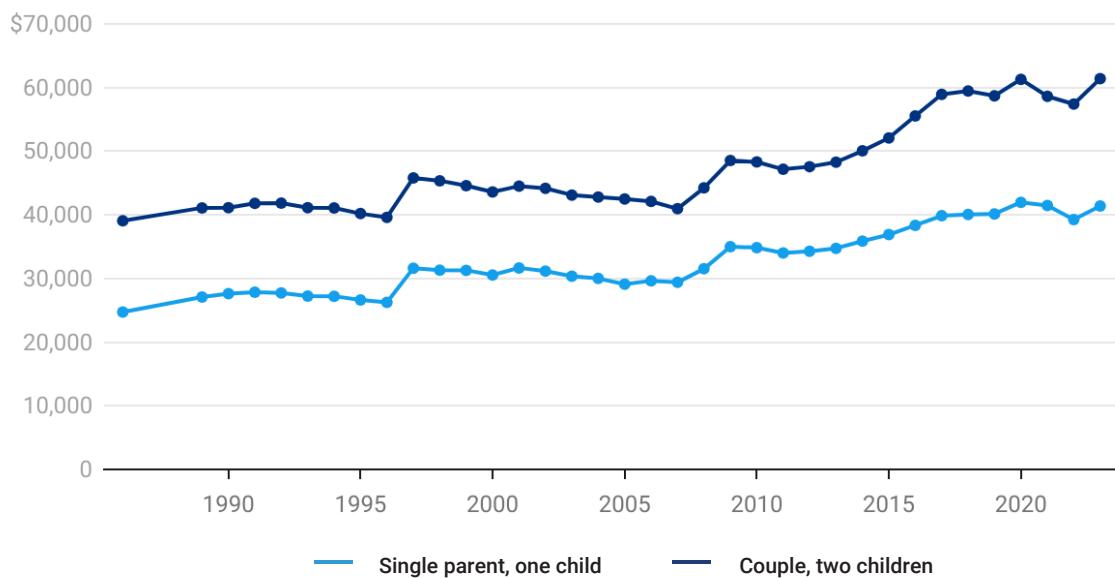
**Figure 1YT: Welfare incomes for example unattached single households in the Yukon 1986–2023, in 2023 constant dollars**



The welfare incomes of the two unattached single households followed a similar pattern: increasing gradually across the time series but with steeper rises in 1997 and 2008–2009. A period of relative stagnation followed between 2009 and 2019. Although the increase in 2020 was partly due to benefit indexation, it was primarily the 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. The increase in 2023 was primarily the result of notable inflation-related social assistance payments.

In 2023, the welfare income of the **unattached single considered employable** was \$22,097, which is a 5 per cent increase compared to 2022 and a 79 per cent increase since the start of the time series in constant 2023 dollars. The welfare income of the **unattached single with a disability** was \$25,751, which is a 4 per cent increase compared to 2022 and a 53 per cent increase since the start of the time series in constant 2023 dollars.

**Figure 2YT: Welfare incomes for example households with children in the Yukon 1986–2023, in 2023 constant dollars**



The total welfare incomes of the two households with children followed a similar pattern across the time series. Characterized by a general increase, the incomes were punctuated by steep rises and periods of both gradual decline and gradual increase. Sizable increases in 1997 and 2008–2009 were followed by gradual declines. Steady increases from 2011 to 2018–2019 were largely the result of additional social assistance benefits and federal child benefit changes. In 2020 — which saw the peak income of the single parent with one child — the welfare incomes of both households increased, largely due to federal COVID-19 pandemic payments. The decline in 2021 was primarily due to the loss of these pandemic-related payments, and the additional decline in 2022 was largely due to the impact of high inflation. The increase in 2023, which was the high point for the income of the couple with two children, was largely the result of notable inflation-related social assistance payments and territorial child benefit increases.

In 2023, the welfare income of the **single parent with one child** was \$41,386, which is a 5 per cent increase compared to 2022 and a 67 per cent increase since the start of the time series in constant 2023 dollars. The welfare income of the **couple with two children** was \$61,391, which is a 7 per cent increase compared to 2022 and a 57 per cent increase since the start of the time series in constant 2023 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; however, to recognize the specificity of various aspects of life in the North, the Government of Canada subsequently designated the Northern Market Basket Measure (MBM-N) as the official Poverty Line for the territories.

We use 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 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.
- The Deep Income Poverty (MBM-N-DIP) threshold identifies households in the 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.

Note also 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. Thus, as in past reports, we do not use those measures to provide adequacy comparisons for households in the territories.

As well, note that none of the poverty 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](#).

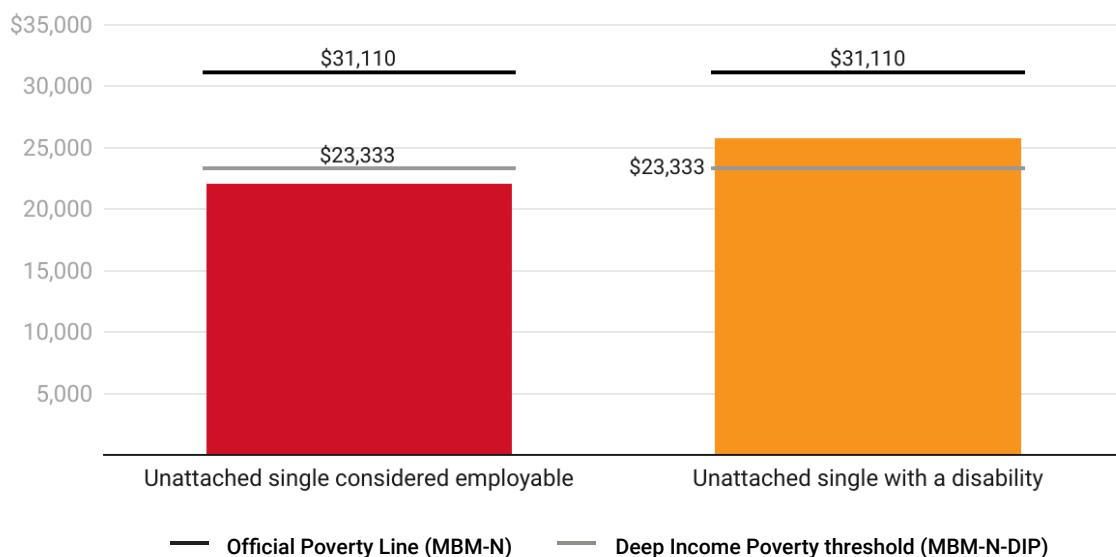
## Poverty threshold comparisons

In 2023, the welfare incomes of all four example household types in the Yukon were below Canada's Official Poverty Line (MBM-N) in 2023, meaning that all four households were living in poverty. The income of one of the four households

was also below the Deep Income Poverty threshold (MBM-N-DIP), which means that one household was living in deep poverty in 2023.

Figures 3YT and 4YT compare 2023 welfare incomes of the four example household types to the 2023 MBM-N and MBM-N-DIP thresholds for Whitehorse.

**Figure 3YT: Welfare incomes and poverty thresholds for example unattached single households in the Yukon, 2023**

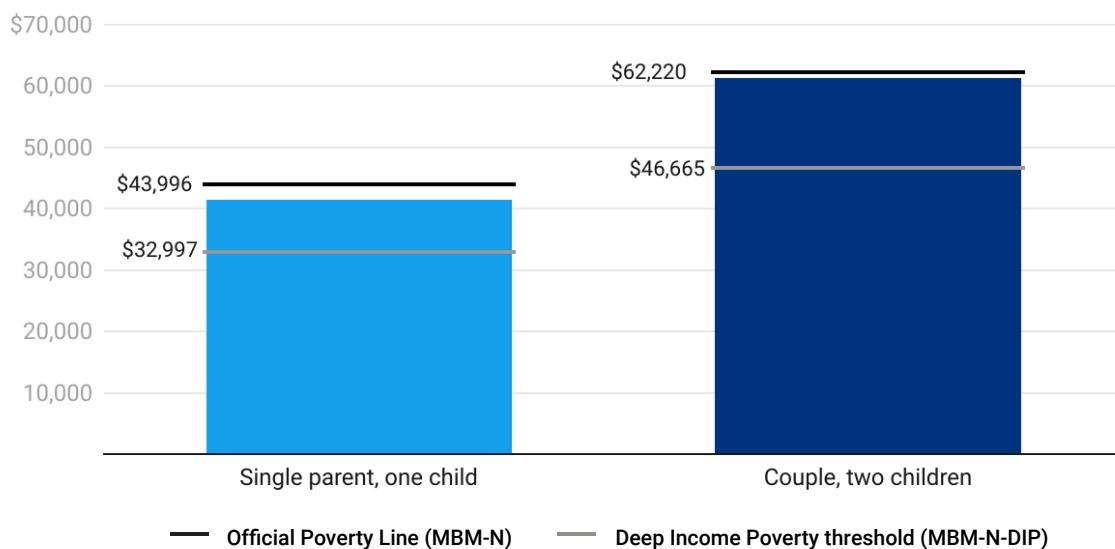


The **unattached single considered employable** had the least adequate income relative to the poverty thresholds. Their income was \$1,236 below the Deep Income Poverty threshold and \$9,013 below the Poverty Line. This means their income was 95 per cent of the MBM-N-DIP and 71 per cent of the MBM-N.

The **unattached single with a disability** had an income that was \$2,418 above the Deep Income Poverty threshold but \$5,359 below the Poverty Line. This means their income was 110 per cent of the MBM-N-DIP but 83 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. See the [Methodology section](#) for more information.

**Figure 4YT: Welfare incomes and poverty thresholds for example households with children in the Yukon, 2023**



The income of the **single parent with one child** was \$8,388 above the Deep Income Poverty threshold and \$2,611 below the Poverty Line. This means their income was 125 per cent of the MBM-N-DIP but 94 per cent of the MBM-N.

The **couple with two children** had an income that was the most adequate relative to the poverty thresholds among the four households. Their welfare income was \$14,726 above the Deep Income Poverty threshold but \$829 below the Poverty Line. This means their income was 132 per cent of the MBM-N-DIP and 99 per cent of the MBM-N.

## Changes to adequacy of welfare incomes

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.

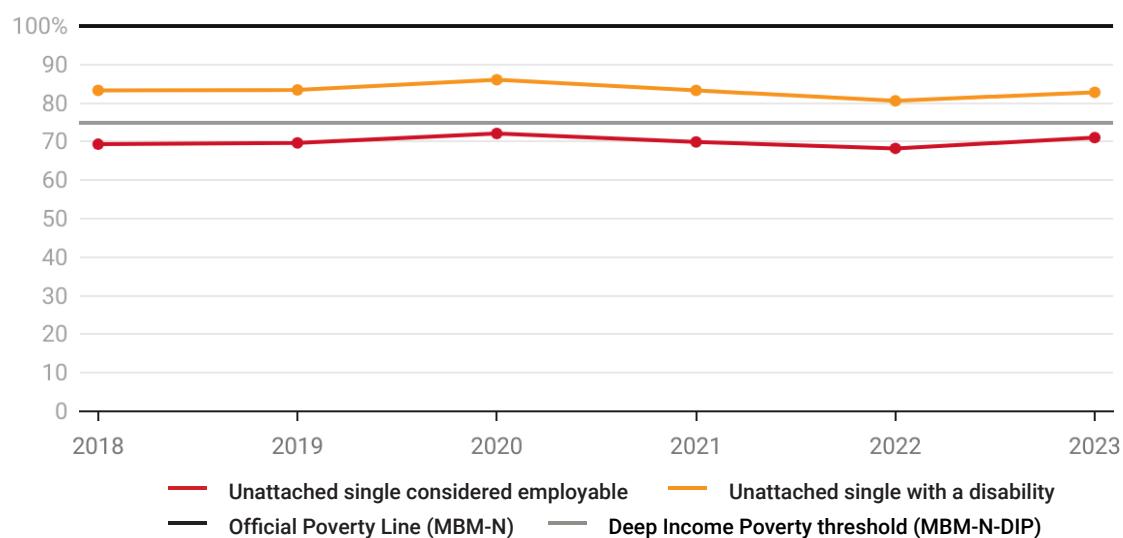
The black line at the top of the graphs (i.e., the 100 per cent threshold) represents the MBM-N, which is Canada's Official Poverty Line for the North. This means that the graphs show the relationship between the four households' total welfare incomes and the Poverty Line in each of the past 6 years.

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 of the past 6 years.

The trendlines in these graphs demonstrate changes in the example households' level of poverty across the six-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 vary by territory and 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, 2018–2023**



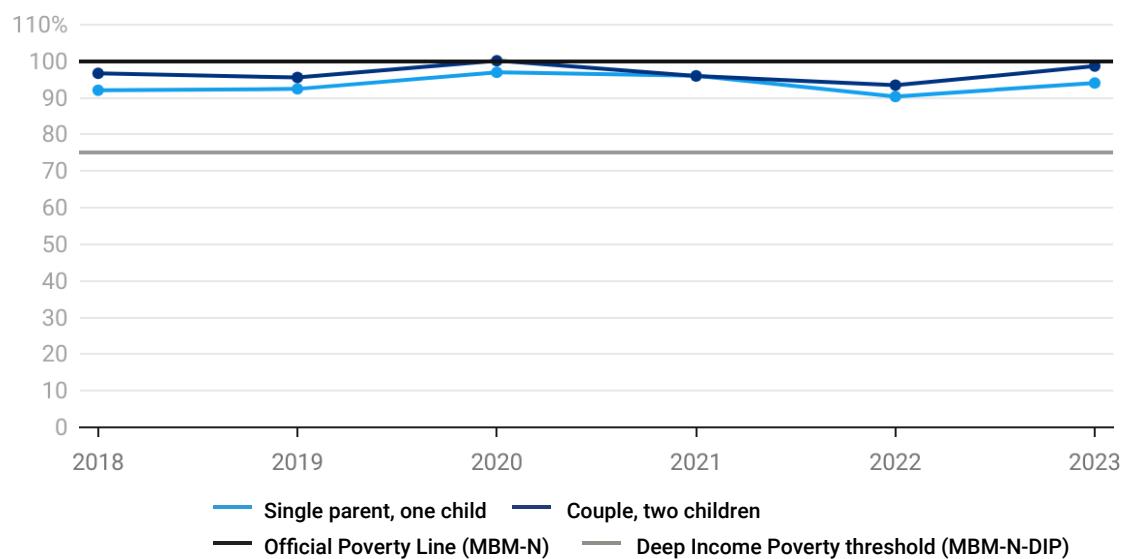
The total welfare income of the **unattached single considered employable** started the time series at 69 per cent of the Poverty Line in 2018, moved to the high point of 72 per cent in 2020, declined to 68 per cent in 2022, but increased to 71 per cent at the end of the time series in 2023.

Overall, the income of the unattached single considered employable increased by 2 percentage points relative to the Poverty Line across the six-year time series. This means that although they would have lived in poverty for the past six years, the depth of their poverty has improved slightly over that time. However, because their income was below the Deep Income Poverty threshold across the entire time series, they would have not only lived in poverty for the entire six-year period, but in deep poverty.

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, increased to 86 per cent in 2020, declined to 81 per cent in 2022, and increased to 83 per cent at the end of the time series in 2023.

Overall, the income of the unattached single with a disability was the same in 2023 relative to the Poverty Line as it was in 2018, indicating no improvement in this household's level of poverty. 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 six-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, 2018–2023**



The total welfare income of the **single parent with one child** started the time series at 92 per cent of the Poverty Line, moved to a high of 97 per cent in 2020, declined in 2022 to 90 per cent, and increased to 94 per cent at the end of the times series in 2023.

Overall, the income of the single parent with one child increased slightly relative to the Poverty Line — by 2 percentage points — over the six-year period, which indicates a slight improvement in the level of their poverty. This household's total income was above the Deep Income Poverty threshold in all of the six 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, moved to a high of 100 per cent in 2020, declined to 93 per cent in 2022, then increased to 99 per cent at the end of the times series in 2023.

Overall, the income of the couple with two children increased relative to the Poverty Line by 2 percentage points over the six-year period. This indicates a slight improvement in the level of their poverty. It is notable that this household's total income was also above the Deep Income Poverty threshold for the past six years, and at the Poverty Line for one of those years. This means that although they were living in poverty or just at the Poverty Line, they were not 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 2023 constant dollars over time for all households.
3. Welfare incomes in current 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 2018–2023.

[Download the data.](#)

# Key features of social assistance

As social assistance is a provincial/territorial responsibility, each of Canada's 13 sub-national jurisdictions has its own program or programs with unique regulatory frameworks, administrative rules, eligibility criteria, benefit levels, and provisions for special benefits or other types of assistance. Although the specifics may vary, the basic structure of these programs is very similar across the country. Note that while the federal government has no responsibility for program design or administration, it does provide some funding for social assistance through the Canada Social Transfer.

The next three sections examine several key features of social assistance programs and how they vary across the country.

The first section looks at the “needs test,” which is the primary determinant of eligibility for benefits. Each jurisdiction imposes asset and income limits beyond which a household is not eligible for benefits, as well as exemptions to these limits. This section provides a brief overview of how the needs test works for assets and two types of income, and enumerates the allowed limits or exemptions for each.

The second section provides information about whether social assistance benefits in each jurisdiction are indexed to inflation. Information is also included about the indexation of other provincial or territorial benefits and tax credits received by our example households, as well as which jurisdictions have newly indexed benefits or credits in this calendar year.

The final section outlines the structure of social assistance benefits in each jurisdiction, indicating whether basic cost-of-living benefits and shelter benefits are accounted for and delivered separately or together in one benefit amount.

Basic cost-of-living benefits are those that are intended to pay for items like food and clothing, and shelter benefits are those intended to pay for items like rent and utilities. Details about the other benefits received by our example households are included in the footnotes.

# Eligibility for Social Assistance: Assets and Income

In every jurisdiction, eligibility for social assistance is primarily based on a “needs test” that considers a household’s income and financial assets. Although these are not the only determinants of eligibility, they form the primary basis for both initial and ongoing eligibility.

## How do asset and income tests work?

To qualify for social assistance, a household’s assets and income must fall below certain limits set by each province or territory. These limits can vary by household size and composition. The needs test applies at the time of application, when eligibility is initially determined, as well as continuously, since households must declare any new assets or income while receiving benefits. This declaration, and the calculation for eligibility, is typically done monthly. Some jurisdictions set different limits for those applying for social assistance compared to those already receiving it.

Given that social assistance is considered a “last resort” income support program, all amounts of assets and all amounts of income, from any source, are counted against a household’s benefit eligibility, unless the source is specifically “exempt” from the test’s calculations. The underlying assumption is that households will use these assets or income to support themselves, reducing the need for social assistance benefits.

## The asset test

To be considered for social assistance, a household typically cannot have assets in amounts higher than the program’s allowed maximum. The asset test usually only considers a household’s “liquid” assets, which are those that can be readily converted to cash. This includes cash on hand and in a bank account, as well as certain types of stocks, bonds, and securities. Some amount of these assets is exempt in every province and territory.

“Fixed” assets — such as a primary residence, primary vehicle, personal effects, and items needed for employment — are typically exempt (within certain guidelines) from the asset test. All jurisdictions also exempt the value of Registered Education Savings Plans (RESPs) and Registered Disability Savings Plans (RDSPs). Several have some exemptions for Registered Retirement Savings Plans (RRSPs) as well as other asset sources.

Table A1 shows liquid asset limits in effect in all provinces and territories as of January 2023, with any changes that occurred during the year noted in the table. Asset limits apply to both households that are applying for social assistance and households that are already receiving social assistance, unless otherwise stated.

In 2023, three jurisdictions increased asset limits. Alberta's limits, which are based on a multiplier of basic benefit amounts, increased as of January 1 along with the increase in basic benefits; the amounts in the table reflect this increase. In Newfoundland and Labrador, asset limits doubled as of July 1. In Quebec, amounts for dependent children of recipients are indexed annually, effective January 1 each year; the amounts in the table reflect this indexation increase.

Note that Manitoba introduced the new Manitoba Supports for Persons with Disabilities (MSPD) program in 2023; asset limits for the unattached single with a disability receiving benefits from that program are included in the table below.

**Table A1: Liquid asset limits for Welfare in Canada households, 2023**

|                       | <b>Unattached single considered employable</b> | <b>Unattached single with a disability</b> | <b>Single parent, one child</b> | <b>Couple, two children</b> |
|-----------------------|--|--|---------------------------------|-----------------------------|
| <b>AB<sup>1</sup></b> | \$2,370  | \$2,757 (BFE)<br>\$100,000 (AISH)          | \$4,308                         | \$6,108                     |
| <b>BC<sup>2</sup></b> | \$5,000  | \$100,000                                  | \$10,000                        | \$10,000                    |
| <b>MB</b>             | \$4,000  | \$4,000 (MBFE/<br>MSPD) <sup>3</sup>       | \$8,000                         | \$16,000                    |
| <b>NB<sup>4</sup></b> | \$1,000  | \$10,000                                   | \$2,000                         | \$2,000                     |

1 Asset limits refer to those in the “Expected to Work” (ETW) and “Barriers to Full Employment” (BFE) 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, except for the second unattached single with a disability, for whom the asset limits refer to those in the Assured Income for the Severely Handicapped (AISH) program.

2 Asset limits refer to those in British Columbia’s Income Assistance program except in the case of the unattached single with a disability; in that case, they refer to those in the Disability Assistance program.

3 The MBFE household is an unattached single with a disability receiving Medical Barriers to Full Employment benefits, while the MSPD household is an unattached single with a disability receiving benefits from the new Manitoba Supports for People with Disabilities program.

4 Asset limits refer to those in New Brunswick’s Transitional Assistance program (TAP) except in the case of the unattached single with a disability; in that case, they refer to those in the “Blind, Deaf or Disabled persons” category in the Extended Benefits (EB) program.

|                       | <b>Unattached single considered employable</b> | <b>Unattached single with a disability</b> | <b>Single parent, one child</b> | <b>Couple, two children</b>  |
|-----------------------|--|--|---------------------------------|------------------------------|
| <b>NL<sup>5</sup></b> | \$3,000  | \$3,000                                    | \$5,500                         | \$5,500                      |
|                       | Increased to \$6,000 July 1                    | Increased to \$6,000 July 1                | Increased to \$11,000 July 1    | Increased to \$11,000 July 1 |
| <b>NT</b>             | \$300  | \$50,000                                   | \$380                           | \$560                        |
| <b>NS</b>             | \$2,000  | \$2,000                                    | \$4,000                         | \$4,000                      |
| <b>NU</b>             | \$500  | \$5,000                                    | \$1,000                         | \$1,000                      |
| <b>ON<sup>6</sup></b> | \$10,000                                       | \$40,000                                   | \$10,500                        | \$16,000                     |
| <b>PE<sup>7</sup></b> | \$5,000  | \$5,000                                    | \$6,500                         | \$11,000                     |
| <b>QC<sup>8</sup></b> | Applicants: \$887                              |  | Applicants: \$1,268             | Applicants: \$1,807          |
|                       | Recipients: \$1,500                            | \$2,500                                    | Recipients: \$2,992             | Recipients: \$3,124          |
| <b>SK<sup>9</sup></b> | \$1,500  | \$1,500                                    | \$3,000                         | \$6,000                      |
| <b>YT</b>             | \$500  | \$2,000 <sup>10</sup>                      | \$1,000                         | \$1,600                      |

<sup>5</sup> Asset limits in the Income and Employment Support program were increased from \$3,000 for a household of one person and \$5,500 for a household of two or more people, to \$6,000 for one person and \$11,000 for two or more people as of July 1, 2023.

<sup>6</sup> Asset limits refer to those in the Ontario Works (OW) program except in the case of the unattached single with a disability; in that case, they refer to those in the Ontario Disability Support Program (ODSP).

<sup>7</sup> Asset limits refer to those in Prince Edward Island's Social Assistance program except in the case of the unattached single with a disability; in that case, they refer to those in the Assured Income component of the AccessAbility Supports program.

<sup>8</sup> Asset limits for applicants and recipients refer to those in the Social Assistance program; the higher amounts apply after the first month. Asset limits for the unattached single with a disability refer to those in the Social Solidarity program. Income received during the month of application for rent, heating, and public utility costs are not considered household assets. Note that asset limits are higher for some returning applicants to Social Assistance, including participants in the Aim for Employment program who have completed the mandatory 12 months of participation and who apply to return in the month immediately following that participation. In these cases, asset limits in 2023 were \$2,500 for an unattached single, \$5,517 for a single parent with one child, and \$5,656 for a couple with two children.

<sup>9</sup> Asset limits refer to those in the Saskatchewan Income Support (SIS) program except in the case of the unattached single with a disability; in that case, they refer to those in the Saskatchewan Assured Income for Disability (SAID) Program.

<sup>10</sup> This amount represents \$500 in cash plus \$1,500 in a form other than cash.

## The income test

To be considered eligible, a household's total income after exemptions typically must be less than the maximum amount of benefits that they would receive from the program. The benefit amount is calculated as the difference between the maximum benefit the household would be eligible for and their income after exemptions. Thus, a household with zero income after exemptions will receive the maximum benefit. A household where income after exemptions is equal to or greater than the maximum benefit will not qualify for assistance.

Given that the income test is typically calculated monthly, households who qualify for assistance can become ineligible if their income after exemptions exceeds the maximum benefit in any given month. Income from a previous month is normally calculated against benefit eligibility in the following month.

This ongoing, monthly test of eligibility is important not only for access to regular monthly financial support but also for access to in-kind benefits, such as health benefits, because access may depend on the household continuing to be eligible for at least some financial assistance. A difference of a few dollars in income can cause a household to lose this access.

Income exemptions are typically different for “earned” and “unearned” income. Earned income is the amount of money that a household gets from employment or self-employment, while unearned income is the amount the household receives from other sources, including pensions, gifts, settlements, and other income support programs.

### Earned Income

In all 13 provinces and territories, some amount of earned income is exempt from the needs test. These exemptions allow households who are either applying for or receiving social assistance to earn a certain amount of money from employment without their eligibility for or the amount of their benefits being impacted.

Each social assistance program has its own way of calculating earned income exemptions, but there are generally three approaches:

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

- *A combination of a flat-rate amount and a percentage* means that once the flat-rate amount is exceeded, benefits are reduced by a percentage amount.

In some jurisdictions, households that are applying for assistance are not allowed any exemptions for earned income. In these cases, their benefits are reduced dollar for dollar.

In most cases, earned income exemptions are based on monthly earnings (e.g., a household could earn \$200 each month before their benefits are reduced). A small number of social assistance programs calculate exemptions based on annual earnings; programs for people with severe disabilities are more likely to have an annual earnings exemption than programs for people who are considered employable.

Typically, net income is counted as opposed to gross income, and both employment and self-employment income are treated the same. In jurisdictions that have more than one social assistance program (e.g., one program for people who are deemed employable and another for people with severe disabilities), earned income exemption levels can differ between programs.

Table A2 shows earned income exemption amounts in effect in all provinces and territories as of January 2023; any changes that occurred during the year are noted. Amounts are monthly unless otherwise specified and apply to both households that are applying for social assistance and households that are already receiving social assistance, unless otherwise stated.

One jurisdiction increased earned income exemptions in 2023: Newfoundland and Labrador increased exemptions in December as noted in the table.

Note that Manitoba introduced the Manitoba Supports for Persons with Disabilities (MSPD) program in 2023; earned income exemptions for the unattached single with a disability receiving benefits from that program are included in the table below.

**Table A2: Earned income exemptions for adults in Welfare in Canada households, 2023**

|                        | <b>Earned Income Base Exemption</b>   | <b>Treatment of Additional Earned Income Above Base Exemption</b>   |
|------------------------|---|---|
| <b>AB<sup>11</sup></b> | <p>Applicants: No exemption — benefit eligibility is reduced dollar for dollar.</p> <p>Recipients (ETW/BFE singles): In households with only one adult, the first \$230 of net earnings is fully exempt. In households with cohabiting adults, the first \$115 for each adult earner is exempt.</p> <p>Recipients (AISH singles): The first \$1,072 of net earnings is exempt for singles.</p>  | <p>Recipients (ETW/BFE): 25% exemption — for every additional dollar earned, support is reduced by 75 cents.</p> <p>Recipients (AISH singles): 50% exemption — for every additional dollar earned, support is reduced by 50 cents, up to \$2,009 with a maximum of \$1,541.</p> |
| <b>BC<sup>12</sup></b> | <p>Applicants: No exemption — benefit eligibility is reduced dollar for dollar.</p> <p>Recipients (Income Assistance): The first \$500 of net earnings is fully exempt for unattached singles considered employable, or \$750 for family units with one or more dependent child.</p> <p>Recipients (Disability Assistance: singles): The first \$1,250 of net earnings for each month in a calendar year, up to a maximum of \$15,000 in a full calendar year, is exempt.</p> | <p>No exemption for additional amounts. Support is reduced dollar for dollar.</p>   |

11 ETW/BFE refers to the “Expected to Work/Barriers to Full Employment” category of social assistance in Alberta. Under the ETW/BFE categories, 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. AISH refers to Alberta’s Assured Income for the Severely Handicapped program.

12 In British Columbia, Income and Disability Assistance recipients must be in receipt of assistance for at least one month before the earned income exemption amount applies. However, no wait period applies for people who have previously received Disability Assistance (i.e., returning PWDs) or for people who have received Income Assistance in at least one of the previous six calendar months (i.e., recent Income Assistance recipients who return to assistance, and people who transfer from Income Assistance to Disability Assistance).

|                           | <b>Earned Income Base Exemption</b>  | <b>Treatment of Additional Earned Income Above Base Exemption</b>  |
|---------------------------|--|--|
| <b>MB<sup>13,14</sup></b> | <p>Applicants (EIA and MSPD<sup>15</sup>): The first \$200 of net earnings of each earner in a household is fully exempt.</p> <p>Applicants (MSPD prescribed class)<sup>16</sup>: No exemption — benefit eligibility is reduced dollar for dollar.</p> <p>Recipients (EIA): During the first month of eligibility the first \$200 of net earnings of each earner in a household is fully exempt.</p> <p>Recipients (MSPD): Up to \$12,000 of net earnings of each person in the household in a calendar year, to a maximum of \$18,000 per household per year, is fully exempt.<sup>17</sup></p> | <p>Applicants (EIA and MSPD): No exemption for additional amounts.</p> <p>Recipients (EIA): After the first month of eligibility, there is a 30% exemption on amounts over the first \$200 net monthly earnings — for every dollar earned above the first \$200, support is reduced by 70 cents.</p> <p>Recipients (MSPD): No exemption for additional amounts — support is reduced dollar for dollar.</p> |
| <b>NB<sup>18</sup></b>    | <p>Applicants: No exemption — benefit eligibility is reduced dollar for dollar.</p> <p>Recipients: The first \$500 of net earnings per household is fully exempt.</p>  | <p>Recipients: 50% exemption — for every additional dollar earned, support is reduced by 50 cents.</p>   |

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13 EIA refers to Manitoba's Employment and Income Assistance program and MSPD refers to the Manitoba Supports for Persons with Disabilities program.

14 In Manitoba, recipients of EIA must be in receipt of assistance for at least one month before the earned income exemption amount applies. MSPD applicants are eligible for their full base exemption after their categorical eligibility is established (prorated for the calendar year). Note that Manitoba also provides the Rewarding Work Allowance (RWA) to all employed adults without disabilities receiving EIA benefits, which is a payment of \$100 for people working more than 80 hours or ten days in a month, or \$50 for those working less. Employed people receiving EIA under Medical Barriers to Full-Employment (MBFE), as well as MSPD, receive similar benefits in the form of employment transportation and employment clothing benefits.

15 Note that those applying for MSPD who are not members of a prescribed class (see below) must first meet the financial eligibility requirements of EIA. Once their categorical eligibility is established, the full base exemption applies, as noted above, to the date that the Disability Impact Assessment form was received.

16 Members of the prescribed class for MSPD are those who have been receiving services from Manitoba's Community Living disABILITY Services, were living in personal care homes, or were receiving CPP-D at the time of application.

17 Note that amounts are prorated based on the date of eligibility.

18 Exemption amounts are for New Brunswick's Transitional Assistance and Extended Benefits programs.

|                        | <b>Earned Income Base Exemption</b>   | <b>Treatment of Additional Earned Income Above Base Exemption</b>  |
|------------------------|---|--|
| <b>NL</b>              | <p>January–November 2023 (unattached singles considered employable): The first \$75 of net earnings is fully exempt.</p> <p>January–November 2023 (unattached singles with a disability<sup>19</sup> or households with two or more people): The first \$150 of net earnings is fully exempt.</p> <p>As of December 2023 (unattached singles and couples with or without children): The first \$150 of net earnings is fully exempt.</p> <p>As of December 2023 (families with one or more individuals who require supportive services): The first \$250 of net earnings is fully exempt.</p> | <p>January to November 2023: 20% exemption — for every additional dollar earned, support is reduced by 80 cents.</p> <p>As of December 2023 (unattached singles and couples with or without children): 75%/50%/25% exemption — for every additional dollar earned between \$151 and \$225, support is reduced by 25 cents; for every additional dollar earned between \$226 and \$300, support is reduced by 50 cents; for every additional dollar earned above \$301, support is reduced by 25 cents.</p> <p>As of December 2023 (families with one or more individuals who require supportive services): 50%/25% exemption — for every additional dollar earned between \$251 and \$300, support is reduced by 50 cents; for every additional dollar earned above \$301, support is reduced by 25 cents.</p> |
| <b>NT</b>              | The first \$200 of net earnings is fully exempt for unattached singles or \$400 for adults with one or more dependants.   | 15% exemption — for every additional dollar earned, support is reduced by 85 cents.  |
| <b>NS<sup>20</sup></b> | <p>Applicants: No exemption — benefit eligibility is reduced dollar for dollar.</p> <p>Recipients: The first \$250 of net earnings is fully exempt. For people who participate in supported employment, the first \$350 of net earnings is fully exempt.<sup>21</sup></p>   | Recipients: 75%/50%/25% exemption — for every additional dollar earned between \$250.01 (or \$350.01 for unattached singles with a disability) and \$500, support is reduced by 25 cents; for every additional dollar earned between \$500.01 and \$750, support is reduced by 50 cents; for every additional dollar earned above \$750, support is reduced by 75 cents.   |
| <b>NU</b>              | The first \$200 of net earnings is fully exempt for households with no dependants, or \$400 for households with one or more dependants.   | 50% exemption to a maximum — for every additional dollar earned, support is reduced by 50 cents up to \$600.   |

19 This refers to an unattached single with a disability requiring supportive services.

20 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.

21 The \$350 exemption would apply to people with disabilities if they participate in supported employment.

|                        | <b>Earned Income Base Exemption</b>  | <b>Treatment of Additional Earned Income Above Base Exemption</b>                               |
|------------------------|--|---|
| <b>ON<sup>22</sup></b> | Applicants: No exemption — benefit eligibility is reduced dollar for dollar.<br><br>Recipients: The first \$200 of net earnings is exempt for each adult earner. <sup>23</sup>   | Recipients: 50% exemption — for every additional dollar earned, support is reduced by 50 cents. |
| <b>PE</b>              | Applicants: No exemption — benefit eligibility is reduced dollar for dollar.<br><br>Recipients: The first \$250 of net earnings is fully exempt for single adults with no dependants, or \$400 for adults with a spouse and/or dependants, or \$500 for the unattached single with a disability. | 30% exemption — for every additional dollar earned, support is reduced by 70 cents.             |
| <b>QC<sup>24</sup></b> | The first \$200 of net earnings is fully exempt for singles or families with one adult, or \$300 for families with two adults.   | No exemption for additional amounts — support is reduced dollar for dollar.                     |
| <b>SK<sup>25</sup></b> | (SIS): The first \$325 of net earnings from wages (or net income from self-employment) is fully exempt for singles, or \$500 for a household with children.<br><br>(SAID singles): The first \$6,000 of net annual earnings from wages is exempt.  | No exemption for additional amounts — support is reduced dollar for dollar.                     |

22 These exemption amounts apply to recipients in both the Ontario Works (OW) program and the Ontario Disability Support Program (ODSP) as of January 1, 2023. In Ontario, recipients of OW must be continuously in receipt of assistance for at least three months before the earned income exemption amount applies. As well, the earnings of, and amounts paid under a training program to, people attending full-time post-secondary school are exempt as income and assets.

23 Starting in February 2023, the earnings exemption amount for ODSP recipients was increased to \$1,000 in net monthly earnings for each adult earner with a disability, with a 25% exemption on additional amounts (i.e., for each additional dollar earned, support is reduced by 75 cents). In addition to earnings exemptions, ODSP provides a \$100 Work-Related Benefit to each eligible adult family member in any month they receive earnings.

24 These exemption amounts apply to people with no limited capacity for employment or temporary limitations to employment in the Social Assistance program and to participants in the Aim for Employment Program, as well as people with severely limited capacity for employment in the Social Solidarity program. Aim for Employment Program participants may also receive a supplement of 20% of any portion of their work income in excess of the applicable exemption amount.

25 SIS refers to the Saskatchewan Income Support program. SAID refers to the Saskatchewan Assured Income for Disability program.

|                  | <b>Earned Income Base Exemption</b>  | <b>Treatment of Additional Earned Income Above Base Exemption</b>  |
|------------------|--|--|
| YT <sup>26</sup> | The first \$100 of net earnings is fully exempt for households with one person, or \$150 for households with more than one person. <sup>27</sup> | <p>Applicants: No exemption for additional amounts — support is reduced dollar for dollar.</p> <p>Recipients: 50%/25% exemption — for every additional dollar earned in the first 36 months, support is reduced by 50 cents, after which support is reduced by 75 cents.</p> |

## Unearned Income

“Unearned income” includes sources of income that do not come from employment. Many sources of unearned income are specifically exempt from the needs test in many jurisdictions, while others result in a reduction in benefits.

Unearned income from some income support programs, such as the Canada Child Benefit and the GST/HST credit, is typically exempt from the needs test. As well, exemptions are often made for income from sources such as payments from certain programs for people with disabilities or for foster children, payments from reparations programs, pain and suffering awards resulting from certain court cases or government settlements, or income from money that is borrowed or comes from grants.

Conversely, income from Employment Insurance (EI), the Canada Pension Plan (CPP) and Canada Pension Plan-Disability (CPP-D), or provincial and territorial workers’ compensation programs is typically not exempt. Although payments from these types of social insurance programs are important sources of income that households receiving social assistance may have paid into, they are typically unable to claim them without their social assistance eligibility or benefit levels being impacted. As well, in most jurisdictions, households applying for or receiving social assistance are required to “pursue” or “access” these benefits, if they are eligible, only to have their social assistance benefits reduced dollar for dollar.

Table A3 below shows unearned income exemptions in effect in all provinces and territories in 2023 for payments from Employment Insurance, the Canada Pension Plan (CPP) and Canada Pension Plan-Disability (CPP-D), QPP/QPP-D in Quebec,

26 In the Yukon, recipients must be in receipt of assistance for at least one month before the earned income exemption amount applies. Note that people who qualify for the Yukon Supplementary Allowance (payable to people with disabilities and people aged 65+) are eligible for an additional annual earned income exemption of up to \$3,900.

27 Note that the basic deduction of \$100 for a single-person household and \$150 for households with two or more people is applied to total income from both earned and unearned income.

or provincial and territorial workers' compensation programs. Exemptions are for both applicants and recipients unless otherwise noted.

As of 2023, two jurisdictions provided some level of exemption for payments from these programs: New Brunswick (for recipients only) and the Northwest Territories. One other jurisdiction, British Columbia, partly exempts some income from some forms of workers' compensation payments.

**Table A3: Exemptions for EI/CPP/CPP-D/workers' compensation (as "unearned income") for Welfare in Canada households, 2023**

|                        | <b>Exemption</b>  | <b>Details</b>  |
|------------------------|---|---|
| <b>AB<sup>28</sup></b> | No exemption  | (ETW/BFE): Income from EI, CPP, CPP-D, or the Workers' Compensation Board of Alberta (WCB) is deducted dollar for dollar.<br><br>(AISH Singles): Income from EI, CPP, CPP-D, or WCB is deducted dollar for dollar.  |
| <b>BC<sup>29</sup></b> | Partial exemption (WCB only)                                  | No exemption for income from EI or CPP/CPP-D, which is deducted dollar for dollar. Note that the CPP surviving child's benefit/orphan's benefit, disabled contributor's child benefit, and EI maternity or parental benefits, and/or special benefits for parents of critically ill children are exempt.<br><br>"Temporary wage loss replacement" income from WorkSafeBC is included in the overall earned income exemption amounts for Disability Assistance recipients (i.e., up to a maximum of \$15,000 per year is exempt — see Table A2). This income cannot be included in earnings exemptions for Income Assistance recipients. |
| <b>MB</b>              | No exemption  | Income from CPP/CPP-D, EI, and the Workers Compensation Board of Manitoba is deducted dollar for dollar.  |
| <b>NB</b>              | Applicants: No exemption<br><br>Recipients: Partial exemption | Applicants: Income from EI, CPP/CPP-D, and WorkSafeNB is deducted dollar for dollar.<br><br>Recipients: The first \$200 of income from CPP/CPP-D is exempt and support is reduced dollar for dollar for additional amounts. No exemption for income from EI and Workers' Compensation, which is deducted dollar for dollar. Note that the CPP child disability/orphan's benefit and QPP child pension are fully exempt.   |

28 ETW/BFE refers to the "Expected to Work/Barriers to Full Employment" category of social assistance. AISH refers to Alberta's Assured Income for the Severely Handicapped program.

29 In British Columbia, Disability Assistance recipients must be in receipt of assistance for at least one month before the earned income exemption amount applies. However, no wait period applies for people who have previously received Disability Assistance (i.e., returning PWDs) or for people who have received Income Assistance in at least one of the previous six calendar months (i.e., people who transfer from Income Assistance to Disability Assistance).

|           | Exemption         | Details  |
|-----------|-------------------|--|
| <b>NL</b> | No exemption      | Income from EI, CPP/CPP-D, and WorkplaceNL is deducted dollar for dollar. Note that all CPP children's benefits, including the surviving child's benefit and the disabled contributor's child benefit, are fully exempt.   |
| <b>NT</b> | Partial exemption | A maximum of \$1,200 in unearned income (which includes but is not limited to income from EI, CPP/CPP-D, and the Workers' Safety and Compensation Commission) is exempt over a 12-month period. Note that the CPP surviving child's benefit is fully exempt.   |
| <b>NS</b> | No exemption      | Income from EI, CPP/CPP-D, and the Workers' Compensation Board of Nova Scotia is deducted dollar for dollar.   |
| <b>NU</b> | No exemption      | Income from EI, CPP/CPP-D, and the Workers' Safety and Compensation Commission is deducted dollar for dollar.  |
| <b>ON</b> | No exemption      | Income from EI, CPP/CPP-D, and the Ontario Workplace Safety and Insurance Board is deducted dollar for dollar. <sup>30</sup>   |
| <b>PE</b> | No exemption      | Income from EI, CPP/CPP-D, and the Workers Compensation Board of PEI is deducted dollar for dollar.  |
| <b>QC</b> | No exemption      | Income from EI, CPP/CPP-D, QPP, QPP-D, and the Commission des normes, de l'équité, de la santé, et de la sécurité du travail (CNEST) is deducted dollar for dollar.<br><br>Note that maternity, paternity, parental, adoption, or compassionate care benefits received from these programs are treated as employment income and the exemptions noted in Table A2 apply.  |
| <b>SK</b> | No exemption      | Income from EI, CPP/CPP-D, and the Saskatchewan Workers' Compensation Board is deducted dollar for dollar.<br><br>Note that payments made through the Canada Pension Plan Disabled Contributor's Child (CPP-DCC) benefit and surviving child's benefit are fully exempt for recipients of the Saskatchewan Assured Income for Disability (SAID) program, whether they are paid to the parent on behalf of the child or paid directly to the child.   |
| <b>YT</b> | No exemption      | Income from EI, CPP/CPP-D, and the Yukon Workers' Safety and Compensation Board is deducted dollar for dollar.<br><br>Note that while there is no specific exemption for income from these sources, the basic deduction of \$100 for a single-person household and \$150 for households with two or more people as indicated in the Earned Income section above is applied to the total of both earned and unearned income. As such, income from these sources can be included in the basic deduction. |

30 Note that in Ontario, CPP death benefit, orphan's benefit, and disabled contributor's child benefit payments are fully exempt.

# Indexation of benefits and credits

Individuals and families who receive social assistance benefits will also be eligible for financial support through refundable tax credits, child benefits for households with children, and, where applicable, additional social assistance payments. Some of these benefits and credits are indexed to inflation while others are not. Inflation indexing is important as it protects the value of benefits and credits from being eroded by increasing costs of living. Indexing is especially crucial when inflation is high, as it continued to be in 2023.

The summary sections below and Table A4 indicate which benefits and credits were indexed to inflation in all 13 provinces and territories in 2023, as those benefits apply to the example households in *Welfare in Canada*. Other benefits and credits that may be indexed are not included. Pertinent additional information is in the footnotes.

The summaries and table only include provincial and territorial benefits and credits. Of the three federal benefits that our example households are eligible for, two — the GST/HST credit and the Canada Child Benefit — are indexed to inflation. The third, the federal climate action incentive (received by households in Alberta, Manitoba, New Brunswick, Newfoundland and Labrador, Nova Scotia, Ontario, Prince Edward Island, and Saskatchewan), is adjusted based on changes to the federal carbon tax.

Note that some jurisdictions delivered one-time or time-limited supports in 2023 in response to high levels of inflation. These benefits offered temporary relief but are not equivalent to indexation. Information on these supports is included in the footnotes as well as in the jurisdictions' individual total welfare income sections.

## Basic social assistance benefits

Four of the 13 jurisdictions had indexed basic social assistance benefits as of 2023. Alberta resumed indexation of core benefits starting January 1, joining New Brunswick, Quebec, and the Yukon. One other jurisdiction, Manitoba, had indexed shelter benefit payments, which are also available to other low-income households (i.e., RentAssist). Manitoba also indexed basic needs amounts in the newly created Manitoba Supports for Persons with Disabilities program, which came into force as of January 1. Another jurisdiction, Ontario, began indexing basic benefits in one of its social assistance programs (the Ontario Disability Support Program) starting July 1, but not in the other (Ontario Works).

## Additional social assistance benefits

Only one jurisdiction had indexed additional social assistance benefits as of 2023. Alberta indexed the Children's School Expenses benefit, applicable to the couple with two children, starting January 1.

## Provincial or territorial child benefits

Five jurisdictions had indexed their provincial or territorial child benefit as of 2023. Alberta and the Yukon began indexation starting July 1, joining Newfoundland and Labrador, Ontario, and Quebec. Note that Prince Edward Island and Saskatchewan do not have child benefit programs, and that Manitoba's program is not available to households that receive social assistance.

## Provincial or territorial tax credits

Three jurisdictions had indexed the amount of their provincial or territorial tax credits or benefits as of 2023: Ontario, Quebec, and Saskatchewan. No jurisdictions instituted new indexation of tax credits or benefits in 2023.

**Table A4: Indexation of Provincial/Territorial Benefits and Credits, 2023**

|           | Basic social assistance benefits | Additional social assistance benefits | Provincial or territorial child benefit/credit | Other provincial or territorial tax credits/benefits |
|-----------|----------------------------------|---------------------------------------|--|--|
| <b>AB</b> | Yes, as of January 1             | Yes, as of January 1 <sup>31</sup>    | Yes, as of July 1                              | N/A <sup>32</sup>                                    |
| <b>BC</b> | No                               | No                                    | No <sup>33,34</sup>                            | BC Sales Tax Credit — No                             |
|           |                                  |                                       |  | BC Climate Action Tax Credit — No <sup>35,36</sup>   |

31 This applies to the Children's School Expenses benefit available to the couple with two children.

32 Note that Alberta provided a monthly Alberta Affordability Payment to eligible households between January and June of 2023, and all example households were eligible. This benefit was intended to address the impacts of inflation but is not an ongoing payment.

33 Although the amount of the BC Family Benefit is not indexed to inflation, the net income reduction threshold is indexed.

34 Note that British Columbia provided a monthly BC Family Benefit Temporary Enhancement between January and March 2023. This benefit was intended to address the impacts of inflation but is not an ongoing payment.

35 The amount of the BC Climate Action Tax Credit is adjusted in step with changes to carbon tax rates.

36 Note that British Columbia provided two BC Affordability Credit payments in January and April, which accompanied the BC Climate Action Tax Credit. These payments were intended to address the impacts of inflation but are not ongoing.

|           | Basic social assistance benefits   | Additional social assistance benefits | Provincial or territorial child benefit/credit | Other provincial or territorial tax credits/benefits |
|-----------|--|---------------------------------------|--|--|
| <b>MB</b> | No (Employment and Income Assistance)  | No                                    | N/A <sup>39</sup>                              | N/A  |
|           | Yes (Disability Supports) <sup>37</sup>                                      |                                       |  |  |
|           | Yes (Rent Assist) <sup>38</sup>  |                                       |  |  |
| <b>NB</b> | Yes <sup>40,41</sup>   | No                                    | No   | Harmonized Sales Tax Credit — No                     |
| <b>NL</b> | No   | No                                    | Yes <sup>42</sup>                              | Newfoundland and Labrador Income Supplement — No     |
| <b>NT</b> | No <sup>43</sup>   | No                                    | No   | NWT Cost of Living Offset — No <sup>44</sup>         |
| <b>NS</b> | No   | No                                    | No   | Nova Scotia Affordable Living Tax Credit — No        |
| <b>NU</b> | No <sup>45</sup>   | No                                    | No   | Nunavut Carbon Credit — No                           |
| <b>ON</b> | No (Ontario Works)<br>Yes (Ontario Disability Support Program), as of July 1 | N/A                                   | Yes  | Ontario Trillium Benefit — Yes                       |

37 Monthly income support benefits from the new Manitoba Supports for Persons with Disabilities program are indexed to the March Manitoba CPI of each year. Indexation increases apply as of July 1.

38 Shelter support for households in private rental accommodation, also known as Rent Assist, is indexed to the median market rent set by the CMHC.

39 The Manitoba Child Benefit is not available to households receiving income assistance.

40 Social assistance benefits are indexed to the New Brunswick CPI on April 1 each year.

41 Note that New Brunswick provided an Emergency Food and Fuel Benefit in January/February 2023. This benefit was intended to address the impacts of inflation but is not an ongoing payment.

42 The Newfoundland and Labrador Child Benefit (NLCB) is indexed to the Newfoundland and Labrador CPI calculated from October to September. Note that the phase-out threshold for the NLCB is not indexed.

43 The Northwest Territories pays actual costs for rent up to 25 per cent over CMHC average rents, using Canadian National Occupancy Standards for bedrooms. The Northwest Territories also pays actual fuel and utilities costs.

44 The amount of the Northwest Territories Cost of Living Offset is adjusted in step with changes to carbon tax rates.

45 The majority of Income Support households in Nunavut reside in public housing. Rents and utilities are heavily subsidized by the territorial government.

|           | <b>Basic social assistance benefits</b> | <b>Additional social assistance benefits</b> | <b>Provincial or territorial child benefit/credit</b> | <b>Other provincial or territorial tax credits/benefits</b> |
|-----------|---|--|---|---|
| <b>PE</b> | No                                      | No   | N/A <sup>46</sup>                                     | PEI Sales Tax Credit — No <sup>47</sup>                     |
| <b>QC</b> | Yes <sup>48</sup>                       | No <sup>49</sup>                             | Yes <sup>50</sup>                                     | Solidarity Tax Credit — Yes                                 |
| <b>SK</b> | No <sup>51</sup>                        | No   | N/A <sup>52</sup>                                     | Low Income Tax Credit — Yes <sup>53</sup>                   |
| <b>YT</b> | Yes <sup>54</sup>                       | No   | Yes, as of July 1                                     | Yukon Carbon Price Rebate — No <sup>55</sup>                |

46 Prince Edward Island does not currently have a provincial child benefit program.

47 Note that Prince Edward Island provided a one-time Inflationary Support Payment in January 2023. This benefit was intended to address the impacts of inflation but is not an ongoing payment. See the PEI section for more information.

48 Social assistance basic benefits are indexed to the Quebec CPI excluding alcoholic beverages, tobacco products, and recreational cannabis.

49 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.

50 The Family Allowance is indexed to the Quebec CPI as above.

51 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.

52 Saskatchewan does not currently have a provincial child benefit program. Within its social assistance programs, Saskatchewan provides a Children's Basic Benefit for residents of the Northern Administrative District; this benefit is not indexed.

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

54 Note that the Yukon provided limited-time inflation relief payments of \$100 per month to eligible social assistance recipient households starting March 2023. These payments will continue until the territory completes a review of its social assistance benefit rates.

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

# Cost-of-living and shelter benefits breakdown

Provincial or territorial social assistance programs typically provide basic 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 and delivered separately or combined into a single flat rate. In some instances, benefits for some of these costs are provided through “additional” benefits (see the [Methodology section](#) for more information) or through separate programs administered outside of social assistance.

Table A5 below indicates which jurisdictions provide cost-of-living and shelter components as separate allowances and which provide them as one combined benefit, depending on the program. Specifics about additional cost-of-living benefits that our example households received are included in the footnotes.

Note that the benefits discussed in the table below are only those that correspond to the methodology used to determine inclusion in this report for our example households. Other benefits for various costs may be available depending on the jurisdiction and the specific situation of each recipient. See the [Methodology section](#) for more information.

**Table A5: Breakdown of cost-of-living and shelter components of provincial/territorial social assistance benefits, 2023**

|                  | Separate or Combined | Program  | Benefits                                       |
|------------------|----------------------|--|--|
| AB               | Separate             | Income Support (ETW/BFE) <sup>56,57</sup>                        | Core Essential Benefit<br>Core Shelter Benefit |
|                  | Combined             | Assured Income for the Severely Handicapped (AISH) <sup>58</sup> | Living Allowance                               |
| BC <sup>59</sup> | Separate             | Income Assistance  | Basic Support Allowance<br>Shelter Allowance   |
|                  | Separate             | Disability Assistance  | Basic Support Allowance<br>Shelter Allowance   |

<sup>56</sup> “ETW” refers to the Expected to Work category and “BFE” refers to the Barriers to Full Employment category of Alberta’s Income Support program.

<sup>57</sup> The couple with two children in Alberta also received a School Expenses allowance.

<sup>58</sup> “AISH” refers to Alberta’s Assured Income for the Severely Handicapped program.

<sup>59</sup> All households in British Columbia also received a Winter Supplement. The unattached single with a disability also received the Transportation Supplement, which can be provided as cash or

|                        | Separate or Combined | Program   | Benefits   |
|------------------------|----------------------|---|--|
| <b>MB<sup>60</sup></b> | Separate             | Employment and Income Assistance (including MBFE) <sup>61</sup> | Basic Necessities Allowance<br>Shelter Allowance/Rent Assist                           |
|                        | Separate             | Supports for Persons with Disabilities <sup>62</sup>            | Basic Necessities Allowance<br>Shelter Allowance/Rent Assist                           |
| <b>NB<sup>63</sup></b> | Combined             | Transitional Assistance   | Basic Household Rate   |
|                        | Combined             | Extended Benefits   | Basic Household Rate   |
| <b>NL<sup>64</sup></b> | Separate             | Income and Employment Support                                   | Basic Benefit<br>Shelter Benefit   |
| <b>NT<sup>65</sup></b> | Separate             | Income Assistance   | Food Allowance<br>Utilities Allowance<br>Clothing Allowance<br>Accommodation Allowance |

an in-kind bus pass. The couple with two children also received a School Supplement.

60 The Manitoba households in this report are living in private rental accommodation; the shelter allowance is provided as a Rent Assist benefit for these households. Rent Assist is also available to eligible low-income Manitoba households who do not receive social assistance benefits.

61 “MBFE” refers to the Medical Barriers to Full Employment category in Manitoba’s Employment and Income Assistance program. The unattached single with a disability receiving MBFE benefits also received two supplementary allowances (i.e., 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. The single parent with one child also received 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 couple with two children also received a School Supplies allowance.

62 The unattached single with a disability who receives Manitoba Supports for Persons with Disabilities benefits also received a Monthly Income Support benefit as well as a Basic Supplement.

63 The unattached single with a disability in New Brunswick also received a Monthly Disability Supplement; the supplement has been incorporated into the basic rate for disability households as of December 2023. The two households with children also received an Income Supplement Benefit.

64 All households in Newfoundland and Labrador except the unattached single with a disability also received a Fuel Supplement and Additional Rent Assistance. The unattached single with a disability received a Personal Care Allowance and top-up amounts for rent and utilities, which are administered outside social assistance by NL Health Services.

65 Note that the Northwest Territories pays actual accommodation costs for households with dependants as well as actual fuel and utilities costs for all households. As well, the unattached single with a disability received a Disabled Allowance and an Incidental Allowance. All four

|                  | Separate or Combined | Program                                  | Benefits  |
|------------------|----------------------|--|---|
| NS               | Combined             | Employment Support and Income Assistance | Standard Household Rate for Basic Needs <sup>66</sup>       |
| NU               | Separate             | Income Assistance <sup>67</sup>          | Basic Allowance<br>Shelter Allowance<br>Utilities Allowance |
| ON               | Separate             | Ontario Works                            | Basic Needs Benefit<br>Shelter Benefit                      |
|                  | Separate             | Ontario Disability Support Program       | Basic Needs Benefit<br>Shelter Benefit                      |
| PE <sup>68</sup> | Separate             | Social Assistance                        | Basic Unit Rate<br>Shelter Allowance                        |
|                  | Separate             | AccessAbility Supports/Assured Income    | Basic Unit Rate<br>Shelter Allowance                        |
| QC <sup>69</sup> | Both                 | Social Assistance/Aim for Employment     | Program Allowance or Manpower Training Allowance            |
|                  |                      | Social Solidarity                        | Program Allowance   |

households continued to receive the Furnishings Allowance in 2023, which is a holdover from policy decisions made in 2020 during the COVID-19 pandemic.

66 The unattached single with a disability in Nova Scotia received an “enhanced” basic needs benefit. The couple with two children also received a School Supplies Supplement.

67 Note that the majority of households receiving social assistance live in public housing in Nunavut and that benefit amounts included in this report are based on public housing rents and subsidized utilities amounts. As well, the unattached single with a disability also received an Incidental Allowance.

68 The unattached single with a disability in Prince Edward Island also received a Community Living Expense benefit. As well, all households received a Communication Rate and the couple with two children received a School Allowance.

69 New entrants to Quebec’s Social Assistance/Aim to Employment program can select to undertake employment-related education and training that makes them eligible for allowances from either the program itself or from Quebec’s Manpower Training program. The unattached single considered employable (AIM), the single parent with one child, and the couple with two children (AIM) received the basic program allowance as well as a Participation Allowance for each adult and a Monthly Adjustment amount. The unattached single with a disability, the single parent with one child, and the couple with two children (AIM) also received a separate Shelter Allowance as an additional benefit. The unattached single considered employable and the couple with two children (MAN) received a Manpower Training allowance but no other benefits from the Social Assistance program. As well, all households received a Monthly Adjustment. The couple with two children received a benefit for children aged 12 and over as well as a School-Related Allowance. The unattached single considered employable and the

|    | Separate or Combined | Program                                     | Benefits   |
|----|----------------------|---|--|
| SK | Separate             | Income Support                              | Adult Basic Benefit<br>Shelter Benefit   |
|    | Combined             | Assured Income for Disability <sup>70</sup> | Living Income Benefit  |
| YT | Separate             | Social Assistance <sup>71</sup>             | Food Allowance<br>Shelter Rental Allowance<br>Fuel and Utilities Allowance<br>Clothing Allowance<br>Incidental Allowance |

couples with two children received a Participation Allowance, and the single parent with one child received a Temporarily Limited Capacity Allowance.

70 The unattached single with a disability in Saskatchewan also received a Disability Income Benefit. Note that Saskatchewan Assured Income for Disability (SAID) clients have a choice of receiving flat-rate or actual utilities amounts, and that amounts for utilities, laundry, and telephone for this household were included as an average actual amount in our calculations.

71 The unattached single with a disability in the Yukon also received a Supplementary Allowance, and all households received allowances for Christmas, Winter Clothing, Telephone, Transportation, and Laundry Service. The couple with two children also received a School Supply Allowance.



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