



Welfare in Canada, 2024

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All of the data contained in this report is available to download at
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This year's publication is dedicated to the memory of Ken Battle, in honour of his legacy and contributions to social policy 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.¹

The *Welfare in Canada* series 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.

In its review of total welfare incomes, the report looks at:

- Variation and trends in the amounts and adequacy of welfare incomes across Canada,
- The proportion of total welfare incomes from provincial/territorial and federal sources,
- The components of welfare incomes in each province and territory,
- Short- and long-term changes in the amounts of welfare incomes in each province and territory,
- The adequacy of welfare incomes in each jurisdiction compared to Canada's Official Poverty Line and the Deep Income Poverty threshold and, where applicable, low-income thresholds commonly in use in Canada, and
- Long-term changes in the adequacy of welfare incomes.

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 for households receiving social assistance.

In its examination of key features of social assistance programs, the report looks at:

- The “needs test” for eligibility, including the amounts of assets, earned income, and unearned income households are allowed to retain while being eligible for social assistance in each province and territory,
- Whether each jurisdiction’s social assistance benefits and other tax credits and benefits are indexed to inflation,
- Whether cost of living and shelter benefits provided by social assistance programs are provided separately or as a combined benefit, and
- The basic benefits from provincial and territorial social assistance programs that are available to households who are unhoused and not paying for shelter. This section is new for 2024.

More details about each of these sections of the report is in the Outline below.

Outline of the report

The sections of the 2024 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 the 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:

- An overview of the amounts of total welfare incomes across Canada by household,
- An analysis of changes to welfare incomes from the previous year,
- An overview of income adequacy relative to Canada's poverty measures,
- An analysis of income adequacy by household, and
- An analysis of the proportion of total welfare income from provincial/territorial and federal sources 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, for which we include the incomes of five household types, and for Quebec, where the incomes of six household types are included. 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 both short- and 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 Canada's Official Poverty Line and the Deep Income Poverty threshold. 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.

We also compare total welfare incomes in the provinces with two low-income measures currently in use in Canada: the Low Income Measure (LIM) and the Low Income Cut-Off (LICO). This analysis is not conducted for the territories, given that the LIM and LICO do not apply in the North.

Key features of social assistance

Welfare in Canada also provides data and information about several key features of social assistance programs in each of Canada's 13 provinces and territories.


Eligibility for social assistance: Assets and income: This section looks at the “needs test,” which is the primary determinant of eligibility for benefits. It 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 over 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 asset limits.

“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.

Indexation: This section provides information on whether the benefits and credits that are included in the total welfare income analysis 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.

Cost-of-living and shelter benefit breakdown: This section indicates 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 footnotes.

Shelter benefits for unhoused households: This section is new for the 2024 report and examines whether households who are eligible for social assistance but do not pay for shelter because they are effectively “street homeless” are eligible for the regular shelter benefits provided by each province and territory. It provides explanatory notes about the regulatory framework under which shelter benefits are provided, as well as the amounts of all basic social assistance benefits that unattached single households may be eligible for if they are housed vs unhoused. Specific jurisdictional information is included in footnotes.

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:

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

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 and/or those available only by request or separate application were not included.

Our 2024 calculations also accounted for any special payments intended to address the high cost of living resulting from high rates of 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. Similar additional payments relating to the COVID-19 pandemic and high inflation were also included for the years 2020 to 2023.

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 Canada Carbon Rebate payments (formerly the climate action incentive) in 2024. 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 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 2024.

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 2024 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 2024 were not available. To estimate the 2024 LIM thresholds, which are the same across all provinces but vary by household size, we increased the 2023 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 2024 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.¹

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 2024 to the current value of the MBM-N in those same years.

Jurisdictional review

Our calculations of the components of welfare incomes in each province and territory as well as the data 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.

1 A helpful overview of the Market Basket Measure and the process of “rebasings” 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, divided into the provinces and the territories, that includes:

- An overview of the amounts of total welfare incomes across Canada by household,
- An analysis of changes to welfare incomes from the previous year,
- An overview of income adequacy relative to Canada's poverty measures,
- An analysis of income adequacy by household, and
- An analysis of the proportion of total welfare income from provincial/territorial and federal sources 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

Before presenting a detailed analysis of total welfare incomes in each province and territory, in this section we provide an overview of the total welfare incomes in all 13 Canadian jurisdictions in 2024, highlighting the key trends, differences, and similarities in welfare incomes across Canada.

This section includes

- A cross-Canada overview of total welfare incomes,
- An analysis of changes to welfare incomes from the previous year,
- An overview of income adequacy relative to Canada's poverty measures,
- An analysis of income adequacy by household, and
- An analysis of the proportion of total welfare income from provincial/territorial and federal sources by household.

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.

Note that the assumptions behind these calculations are available in the [Methodology](#).

Provinces

Total 2024 welfare incomes in the provinces and changes since 2023

Table 1CA shows the maximum total welfare incomes that each of the example household types in each province would have received in 2024. It also compares the difference between the 2023 and 2024 total welfare incomes of households in each province without adjusting for inflation.

The cost of living increased nationally by about 2.4 per cent in 2024.¹ As such, households whose total welfare incomes increased by less than 2.4 per cent would

1 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>

have been worse off in 2024 than in the previous year. Note that the national Consumer Price Index (CPI) is used instead of regional CPIs.

Although the CPI measure of inflation reflects changes in consumption patterns and remains the most robust indicator of changes to living costs, it is important to recognize that inflation impacts households in very different ways depending on their circumstances.

Table 1CA: Total welfare incomes in 2024 and per cent change between 2023 and 2024 for all example households in each province, current dollars

| | Unattached single considered employable | | Unattached single with a disability | | Single parent, one child | | Couple, two children | |
|-----------|---|------------------|-------------------------------------|------------------|---------------------------|------------------|---------------------------|------------------|
| | Total welfare income 2024 | Change from 2023 | Total welfare income 2024 | Change from 2023 | Total welfare income 2024 | Change from 2023 | Total welfare income 2024 | Change from 2023 |
| AB | \$11,089 | -1.5% | BFE: \$12,714 | -0.8% | \$26,770 | -0.7% | \$39,022 | -0.7% |
| | | | AISH: \$23,732 | 1.1% | | | | |
| BC | \$14,080 | 6.3% | \$19,845 | 4.0% | \$29,084 | 3.9% | \$41,708 | 2.3% |
| MB | \$11,379 | 0.9% | MBFE: \$15,122 | 1.1% | \$26,821 | 2.2% | \$36,093 | 2.3% |
| | | | MPSD: \$16,934 | 4.6% | | | | |
| NB | \$11,061 | 27.3% | \$14,130 | 21.3% | \$25,604 | 11.4% | \$33,383 | 9.8% |
| NL | \$12,376 | 1.1% | \$21,107 | 0.6% | \$27,573 | 7.3% | \$36,133 | 8.3% |
| NS | \$9,415 | 2.3% | \$15,117 | 21.9% | \$22,710 | 3.4% | \$35,482 | 3.6% |
| ON | \$10,455 | -0.2% | \$17,826 | 4.6% | \$24,130 | 1.3% | \$35,161 | 2.0% |
| PE | \$18,322 | 0.4% | \$20,308 | 1.0% | \$32,320 | 1.0% | \$52,217 | 2.5% |
| QC | AIM: \$15,094 | 4.2% | \$17,068 | 5.9% | \$27,644 | 4.4% | AIM: \$46,401 | 3.9% |
| | MAN: \$26,341 | -0.1% | | | | | MAN: \$48,423 | 1.3% |
| SK | \$13,402 | 3.4% | \$17,373 | 1.3% | \$27,191 | 3.1% | \$37,493 | 3.5% |

Legend:

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

* The national rate of inflation between 2023 and 2024 was 2.4 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.

Highest and lowest total welfare incomes by household:

- **Unattached single considered employable:** The highest total welfare income was for the household in Quebec receiving Manpower Training measure (MAN) benefits² at \$26,341. The lowest was for Nova Scotia at \$9,415.
- **Unattached single with a disability:** The highest total welfare income was for the household in Alberta for the household receiving benefits from the Alberta Income for the Severely Handicapped program at \$23,732. The lowest was also in Alberta, for the household receiving benefits through the Barriers to Full Employment (BFE) program at \$12,714.
- **Single parent with one child:** The highest total welfare income was for the household in Prince Edward Island at \$32,320. The lowest was for the household in New Brunswick at \$25,604.
- **Couple with two children:** The highest total welfare income was for the household in Prince Edward Island at \$52,217. The lowest was for the household in Nova Scotia at \$35,482.

Cost-of-living payments³, which are additional one-time financial supports related to the higher cost of living resulting from high inflation, were made available to households in two of the ten provinces in 2024: British Columbia and New Brunswick.

In British Columbia, both households with children received a supplement to the BC Family Benefit, called the BC Family Benefit Bonus, for the last six months of 2024 in the amount of \$36.50 per month for the first child and \$22.81 per month for the second child. In New Brunswick, all example households received the Household Supplement, which was a new basic social assistance benefit provided to all households in the amount of \$200 per person per month starting in February 2024.

The federal government's one-time Grocery Rebate, which was available to all example household types in every province in 2023, was no longer available in 2024.

2 In Quebec, approximately only 2 per cent of social assistance recipients receive MAN benefits, representing a very small proportion of the total caseload in the province.

3 *Welfare in Canada* has included inflation-related cost-of-living payments in our total welfare income calculations since 2022. Please see the 2022 and 2023 editions for details on payments that were available in those years.

Note that these amounts are included in and are not in addition to the amounts in Table 1CA above. 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 2024.

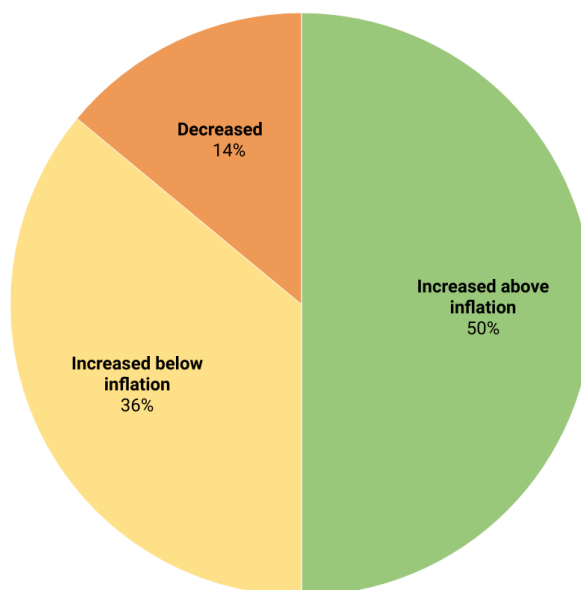
Note also that although many temporary support measures introduced during the pandemic have ended, the cost of living has not returned to pre-pandemic levels. This ongoing disparity underscores the continued financial pressure faced by many households.

Trends in welfare income changes in the provinces since 2023

The analysis in this section relates to the data in Table 1CA above. The changes described are detailed in Table 2CA below.

Total welfare income increases above inflation: Half of the example households in the provinces – 22 out of 44, or 50 per cent – saw welfare incomes rise by more than the cost of living between 2023 and 2024. This means their incomes kept up with or exceeded the rising cost of living.

Figure 1CA: Welfare income changes vs. inflation in the provinces, per cent of households, 2024



The highest percentage increase was for the unattached single considered employable in New Brunswick at 27.3 per cent. The unattached singles with a disability in Nova Scotia and in New Brunswick followed with increases above 20% (at 21.9% and 21.3%, respectively). The other 20 increases ranged between 2.5 and 11.4 per cent.

The reasons for these increases varied and are detailed in each jurisdiction's [Total welfare incomes](#) sections. It is notable that three jurisdictions – British Columbia, New Brunswick, and Nova Scotia – introduced new income streams for low-income people in their jurisdictions, either through social assistance benefits or tax credits.

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 2023 and 2024 at a rate below the 2.4 per cent inflation increase, which means their incomes did not keep up with the rising cost of living.

The below-inflation increases for the households in Alberta, Nova Scotia, Prince Edward Island, and Saskatchewan were primarily because investments intended to improve social assistance and child benefits either through specific policy change or because of indexation to inflation were countered by the loss of federal one-time cost-of-living supports; in some cases, this was coupled with the elimination of provincial inflationary support payments.

It is important to note that in some provinces, no changes were made to some or all of their basic social assistance benefits in 2024. This was the case for the households in British Columbia (for the Basic Support Allowance), Manitoba (for Basic Necessities), Newfoundland and Labrador, Ontario (for Ontario Works), and Quebec (for Manpower Training program benefits).

Total welfare income decreases: Six of the 44 households, or about 14 per cent, saw their total incomes decrease in real dollars between 2023 and 2024.

The steepest declines were in Alberta, where four of the five households saw declines of between -0.7 and -1.5 per cent. The main reason for these declines was the elimination of federal one-time inflation-related cost-of-living supports and the Alberta Affordability Payment.

Declines also occurred in Ontario (for the unattached single considered employable) and Quebec (for the couple with two children receiving MAN benefits) as a result of the loss of federal one-time inflation-related cost-of-living supports paired with the stagnating value of provincial social assistance benefits in Ontario (for Ontario Works) and Manpower Training benefits in Quebec.

Breakdown of welfare income changes in the provinces since 2023

Table 2CA summarizes the changes in total welfare income components across the 10 provinces, categorized into provincial basic and additional social assistance benefits, provincial child benefits and tax credits, and federal benefits.

Table 2CA: Changes to total welfare incomes in the provinces, 2024

| | Basic benefits | Additional benefits | Provincial child benefits | Provincial tax credits | Federal benefits |
|--|--|--|--|---------------------------------------|---|
| Increased (policy change) | NS, PE, SK | NS, PE (School Age Allowance) | | | |
| Increased (indexing) | AB, NB, MB (MSPD, Rent Assist), ON (ODSP), QC (program benefits) | AB | AB, NL, ON, QC | ON, QC, SK | Canada Child Benefit , GST/ HST credit |
| Increased (other factors) | | | | BC - Climate Action Tax Credit | Canada Carbon Rebate - AB, MB, NB, NL, NS, ON, PE, SK |
| No change | BC, MB (EIA), NL, ON (OW), QC (training allowances) | BC, MB, NB, NL, PE (Communication Rate), QC, SK | BC, NB, NS | BC (Sales Tax Credit), NB, NL, NS, PE | |
| New benefit/ credit | | NS - Disability Supplement | | BC - BC Renter's Tax Credit | |
| Cost of living supports – new in 2024 | | NB – Household Supplement | BC - BC Family Benefit Bonus | | |
| Cost of living supports – eliminated | | AB (Alberta Affordability Payment), NB (Emergency Food and Fuel Benefit) | BC - BC Family Benefit Temporary Enhancement | BC - Affordability Credit | Grocery Rebate (via GST/HST Credit) |

Adequacy of welfare incomes in the provinces in 2024

The data in this section shows how the 2024 total welfare incomes of each example household type in the provinces compare to the Market Basket Measure (MBM), which is Canada's Official Poverty Line, and the Deep Income Poverty (MBM-DIP) threshold, for 2024.

As discussed in our [Methodology](#) section, both the total welfare incomes and these poverty thresholds are calculated for the largest city in each province. This is reflected in the black and grey lines in Figures 3CA through 6CA, which show that the poverty thresholds vary depending on region. The figures also show the wide range in the adequacy of total welfare incomes across Canada's provinces.

The MBM is used in our analysis to identify which example households would have been living in poverty in 2024. The MBM-DIP, which is equivalent to 75 per cent of the Official Poverty Line, is used to identify which example households would have been living in deep poverty in 2024. As a 2020 Institute for Research on Public Policy report indicates, "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."⁴

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.

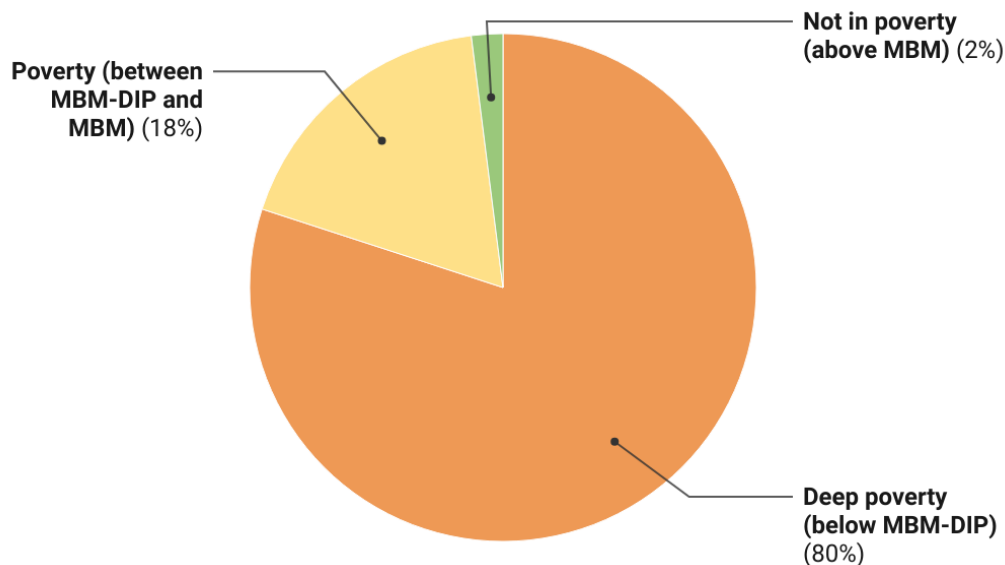
Overview

The welfare incomes of 43 of the 44 example households in the provinces were below Canada's Official Poverty Line. This means that 98 per cent of the example households were living in poverty in 2024. The only exception was in Quebec, where the welfare income of the unattached single considered employable (MAN) was 107 per cent of the poverty threshold. It is important to note, however, that only about 2 per cent of social assistance recipients received MAN benefits in 2024,⁵ representing a very small share of the total caseload in the province.

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

5 Oliveira, T. (2025). *Social Assistance Summaries, 2024*. Maytree.

Figure 2CA: Total welfare incomes relative to poverty thresholds in the provinces, per cent of households, 2024



In addition, 36 of the 44 example households – or 82 per cent – were living in deep poverty or at the level of the deep poverty threshold in 2024. These households had welfare incomes that were between 45 and 100 per cent of the MBM-DIP, and between 34 and 75 per cent of the MBM.

Note that, of the 43 households living in poverty, 36 – or 84 per cent – were living in deep poverty.

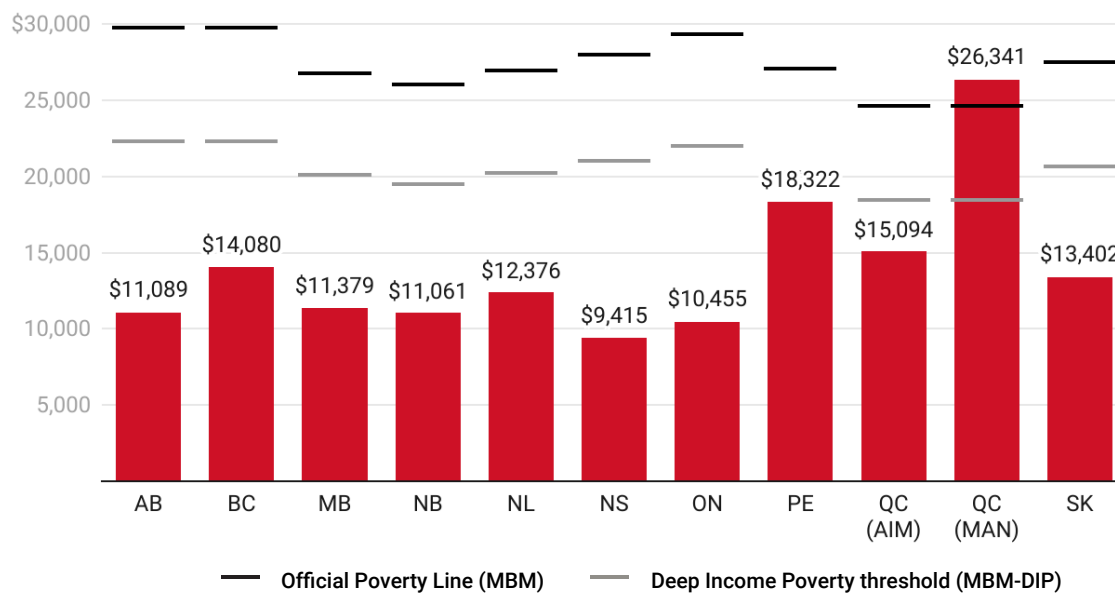
Between 2023 and 2024, very few changes occurred in total household income relative to the Official Poverty Line and the Deep Income Poverty threshold:

- None of the incomes of the 56 example households moved above or below either threshold.
- The income of the unattached single considered employable (MAN) remained above the MBM but with a slight decline in adequacy.
- The incomes of some remained above the MBM-DIP but with slight improvements in adequacy: the couple with two children in Prince Edward Island; and the single parent with one child and couple with two children (AIM) in Quebec.
- The incomes of some households remained above the MBM-DIP, but with slight declines in adequacy: the unattached single with a disability in Alberta (AISH), Newfoundland and Labrador, and Prince Edward Island; the single parent with one child in Prince Edward Island; and the couple with two children (MAN) in Quebec.

Adequacy by household

Unattached single considered employable: Figure 3CA 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). The Official Poverty Line is indicated by the black lines, and the Deep Income Poverty threshold is indicated by the grey lines.

Figure 3CA: Adequacy of total welfare incomes for example unattached single considered employable households in the provinces, 2024



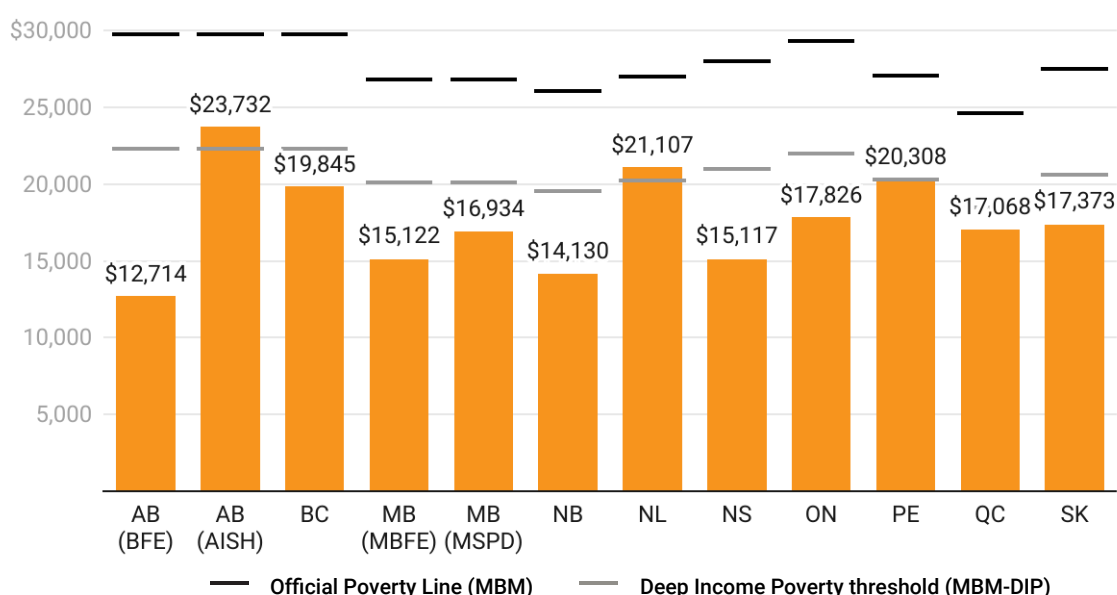
Note: AIM refers to Quebec's Aim for Employment program. MAN refers to Quebec's Manpower Training measure.

- 10 of the 11 unattached single considered employable households in the provinces had incomes below the MBM and as such would have been living in poverty in 2024.
- All 10 of these 11 households also had incomes below the MBM-DIP and therefore would have been living not only in poverty but in deep poverty.
- The one household that was not below the MBM had a welfare income that was 7 per cent above the Poverty Line: the unattached single considered employable receiving the Manpower Training measure in Quebec.
- The two households that came closest to the MBM-DIP were the household in Prince Edward Island, at 90 per cent, and the household in Quebec receiving the Aim for Employment program, at 82 per cent.

- The welfare incomes of the remaining eight households were below 50 per cent of the Poverty Line. The lowest were in Alberta at 37 per cent, in Ontario at 36 per cent, and Nova Scotia at 34 per cent.

Unattached single with a disability: Figure 4CA 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). The Official Poverty Line is indicated by the black lines, and the Deep Income Poverty threshold is indicated by the grey lines.

Figure 4CA: Adequacy of total welfare incomes for example unattached single with a disability households in the provinces, 2024



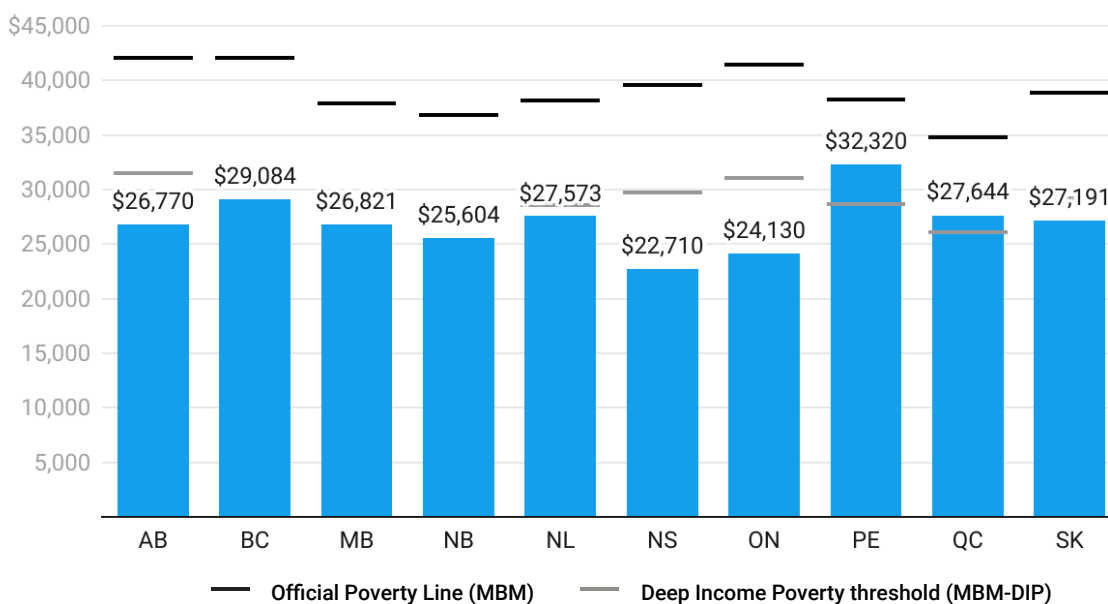
Note: BFE refers to the Barriers to Full Employment category of Alberta's Income Support program. AISH refers to Alberta's Assured Income for the Severely Handicapped program. MBFE refers to the Medical Barriers to Full Employment category of Manitoba's Employment and Income Assistance program. MSPD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

- All 12 of the example unattached single with a disability households would have been living in poverty. Nine of the 12 would have been living in deep poverty.
- Two households had the highest incomes relative to the MBM: the household in Alberta receiving AISH would have been living at 80 per cent, and the household in Newfoundland and Labrador would have been living at 78 per cent. These households were the only ones with welfare incomes above the MBM-DIP.

- The household in Prince Edward Island was living at 75 per cent of the MBM, meaning they would have lived at the level of the Deep Income Poverty threshold.
- The household with the least adequate welfare income was the Alberta household receiving BFE, at 43 per cent of the Poverty Line, followed by the households in New Brunswick and Nova Scotia, both at 54 per cent.

Single parent with one child: Figure 5CA 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). The Official Poverty Line is indicated by the black lines, and the Deep Income Poverty threshold is indicated by the grey lines.

Figure 5CA: Adequacy of total welfare incomes for example single parents with one child in the provinces, 2024

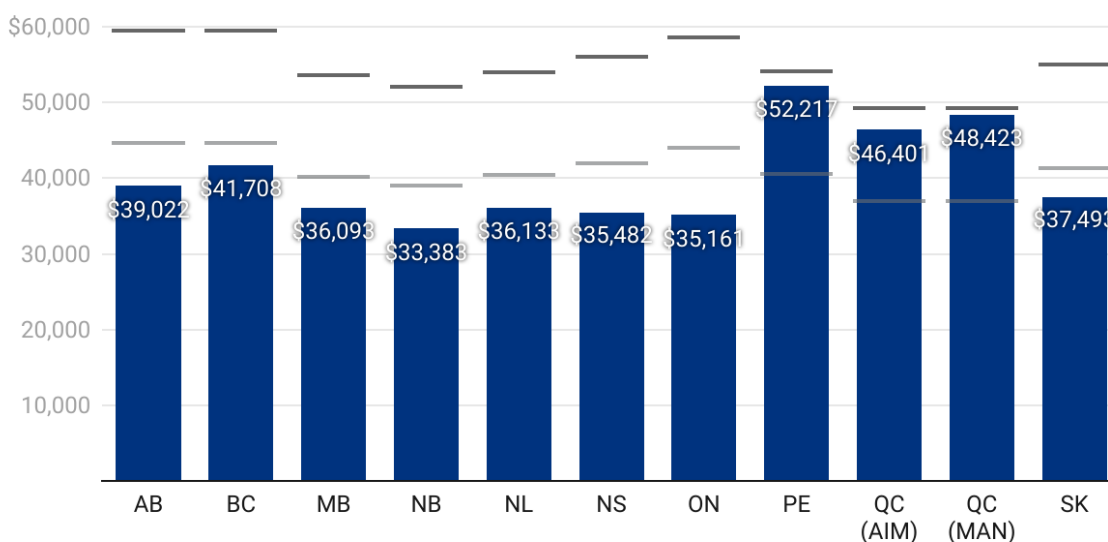


- All ten of the example single parent with one child households in the provinces would have been living in poverty in 2024. Eight of these would have been living not only in poverty but in deep poverty.
- The household with the most adequate welfare income was in Prince Edward Island at 84 per cent of the MBM.
- The household with the least adequate welfare income was in Nova Scotia, at 57 per cent of the Poverty Line and 76 of the Deep Income Poverty threshold, followed closely by the household in Ontario, at 58 per cent of the Poverty Line and 78 per cent of the Deep Income Poverty threshold.

- Only two of the ten households had welfare incomes above their Deep Income Poverty thresholds: Prince Edward Island and Quebec.

Couple with two children: Figure 6CA 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). The Official Poverty Line is indicated by the black lines, and the Deep Income Poverty threshold is indicated by the grey lines.

Figure 6CA: Adequacy of total welfare incomes for example couple with two children households in the provinces, 2024



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

- All 11 of the example couple with two children households had incomes below the Official Poverty Line in 2024.
- Eight of the 11 also had incomes below the MBM-DIP and would have therefore been living not only in poverty but in deep poverty.
- The three households that were closest to the Poverty Line – and the only ones that had income above the MBM-DIP threshold – were in Quebec, at 94 per cent of the MBM for the AIM household and 98 per cent for the MAN household, and in Prince Edward Island, at 96 per cent.
- The households with the least adequate welfare incomes were in Ontario and New Brunswick, at 60 and 63 per cent of the Poverty Line, respectively.

Territories

Total 2024 welfare incomes in the territories and changes since 2023

Table 3CA shows the maximum total welfare incomes that the example households in each territory would have received in 2024. 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 3CA also compares the 2023 and 2024 total welfare incomes of households in each territory without adjusting for inflation. The cost of living increased nationally by about 2.4 per cent in 2024. As such, households whose total welfare incomes increased by less than 2.4 per cent would have been worse off in 2024 than in 2023.

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 2024 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 3CA: Total welfare incomes in 2024 and per cent change between 2023 and 2024 for all example households in each territory, current dollars

| | Unattached single considered employable | | Unattached single with a disability | | Single parent, one child | | Couple, two children | |
|-----------|---|------------------|-------------------------------------|------------------|---------------------------|------------------|---------------------------|------------------|
| | Total welfare income 2024 | Change from 2023 | Total welfare income 2024 | Change from 2023 | Total welfare income 2024 | Change from 2023 | Total welfare income 2024 | Change from 2023 |
| NT | \$29,281 | 6.1% | \$34,200 | 0.8% | \$40,608 | 0.3% | \$56,749 | 7.3% |
| NU | \$12,571 | 5.1% | \$15,629 | 4.0% | \$22,659 | 3.0% | \$38,648 | 5.1% |
| YT | \$23,281 | 5.4% | \$26,935 | 4.6% | \$43,655 | 5.5% | \$64,761 | 5.5% |

Legend:

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

* The national rate of inflation between 2023 and 2024 was 2.4 per cent, as discussed above.

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.⁶

Highest and lowest total welfare incomes by household:

- **Unattached single considered employable:** The highest total welfare income was in the Northwest Territories at \$29,281. The lowest was in Nunavut at \$12,571.
- **Unattached single with a disability:** The highest total welfare income was in the Northwest Territories at \$34,200. The lowest was in Nunavut at \$15,629.
- **Single parent with one child:** The highest total welfare income was in the Yukon at \$43,655. The lowest was in Nunavut at \$22,659.
- **Couple with two children:** The highest total welfare income was in the Yukon at \$64,761. The lowest was in Nunavut at \$38,648.

Cost-of-living payments,⁷ which are additional one-time financial supports related to the higher cost of living resulting from high inflation, were made available to all households in two of the three territories in 2024: the Northwest Territories and the Yukon.

In the Northwest Territories, the one-time cost-of living additional benefit was paid in March 2024 to all households. The amount ranged from \$343 to \$717 depending on the community the household lived in. Given that our households are assumed to be living in each jurisdiction's largest town or city, our calculations include the Yellowknife rate of \$343.

In the Yukon, the additional cost-of-living payment that was introduced in April 2023 was extended through all of 2024. These monthly payments were \$100 for both unattached single households, and \$200 and \$400 for the single parent with one child and for the couple with two children, respectively.

⁶ See “Components of welfare incomes” and “Changes to welfare incomes” in the Nunavut section of this report for further information.

⁷ *Welfare in Canada* has included inflation-related cost-of-living payments in total welfare income calculations since 2022. Please see the 2022 and 2023 editions for details on payments that were available in those years.

The federal government's one-time Grocery Rebate, which was available to all example household types in every territory in 2023, was no longer available in 2024.

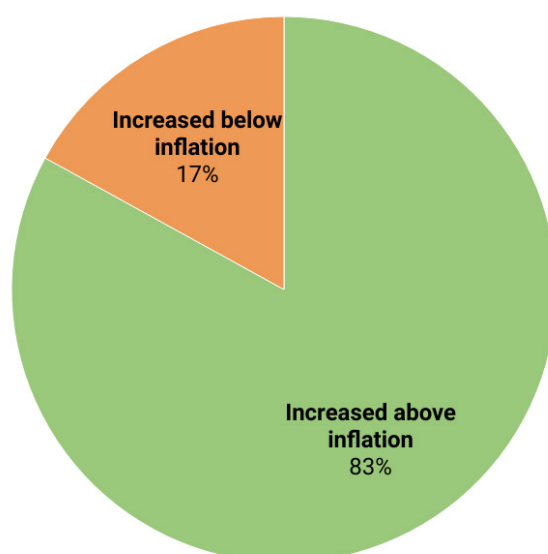
The [Methodology](#) section outlines the methodology used to determine which benefits were included in our calculations and how we accounted for benefit changes related to the higher cost of living in 2024. Note that cost-of-living payment amounts are included in and are not in addition to the amounts in Table 3CA.

Note also that although many temporary support measures introduced during the pandemic have ended, the cost of living has not returned to pre-pandemic levels. This ongoing disparity underscores the continued financial pressure faced by many households.

Trends in welfare income changes in the territories since 2023

The analysis in this section relates to the data in Table 3CA above. The changes described are detailed in Table 4CA below.

Figure 7CA: Welfare income changes vs inflation in the territories, per cent of households, 2024



Total welfare income increases above inflation: 10 households in the territories saw their total incomes increase by more than 2.4 per cent between 2023 and 2024.

The highest percentage increase was for the couple with two children in the Northwest Territories, at 7.3 per cent, followed by the unattached single considered employable, at 6.1 per cent. Five other households saw total income increases between 5.1 and 5.5 per cent. The three other households saw increases between 3.0 and 4.6 per cent.

The increases in the Northwest Territories were primarily due to the implementation of the Basic Benefit Allowance in July 2024, which represents a restructuring of and significant increase to the previous Food and Clothing allowances. The amount of the Basic Benefit Allowance was aligned with the Northern Market Basket Measure (MBM-N) amounts for these cost items. The increases were also the result of the One-Time Additional Benefit paid in March 2024.

The increases in the Yukon were primarily due to the extension of the Inflation Relief Payment of \$100 per person per month, which was a cost-of-living payment introduced in April 2023, combined with the territory's regular indexation of social assistance benefit amounts.

The increases in Nunavut were primarily because 2024 was the first full year that households received the much higher Basic Allowance amounts, which were increased in April 2023, and the Nunavut Carbon Credit.

Total welfare income increases below inflation: Two of the households in the territories saw their total incomes increase below the rate of inflation in 2024. Despite the increases detailed above, the unattached single with a disability and the single parent with one child in the Northwest Territories saw a significantly reduced amount paid for fuel and utilities. Given that the Northwest Territories pays actual amounts for fuel and utilities, and our calculations include average amounts paid to recipients in our household types, this may have been the result of lower numbers of recipients of these household types rather than reductions in real utilities costs.

Total welfare income decreases: None of the households in the territories saw their total incomes decrease in 2024.

Breakdown of welfare income changes in the territories since 2023

Table 4CA summarizes the changes in total welfare income components across the three territories, categorized into territorial basic and additional social assistance benefits, territorial child benefits and tax credits, and federal benefits.

Table 4CA: Changes to total welfare incomes in the territories, 2024

| | Basic benefits | Additional benefits | Territorial child benefits | Territorial tax credits | Cost of living supports |
|-------------------------|---|--|-------------------------------------|---|-----------------------------------|
| NT | Basic Allowance – replaced and increased Food and Clothing allowances as of July. Other allowances – see NT section for details | Disabled / Incidental allowances rolled into Basic Benefit for persons with disabilities | No change | NT Cost of Living Offset – adult amount unchanged, child amount increased | One-Time Additional Benefit (NEW) |
| NU | Basic Allowance – 2023 increase paid for first full year, Shelter Allowance – no change, Utilities amounts – see NU section for details | No change | No change | NU Carbon Credit - paid for first full year – amount decreased for 2024-25 benefit year | No change |
| YT | Increased due to inflation indexing | No change | Increased due to inflation indexing | YG Carbon Price Rebate – amount decreased for 2024-25 benefit year | Inflation Relief Payment (NEW) |
| Federal benefits | All territories: GST/HST Credit – increased due to inflation indexing Canada Child Benefit – increased due to inflation indexing Grocery Rebate via GST/HST credit – eliminated | | | | |

Adequacy of welfare incomes in the territories in 2024

The data in this section shows how the 2024 total welfare incomes of each example household type in the territories compare to the Northern Market Basket Measure (MBM-N), which is Canada's Official Poverty Line for the territories, and the Northern Deep Income Poverty (MBM-N-DIP) threshold, for 2024.⁸

⁸ In November 2022, Statistics Canada released the finalized Northern Market Basket Measure (MBM-N) for the Northwest Territories and the Yukon. The Northern Market Basket Measure for Nunavut was finalized in November 2023. Since then, it has become possible to assess the adequacy of welfare incomes in the territories using these thresholds, which are updated annually.

As discussed in our [Methodology](#) section, both the total welfare incomes and these poverty thresholds are calculated for the largest city in each territory. This is reflected in the black and grey lines in Figures 1CA through 4CA, which show that the poverty thresholds vary depending on region. The figures also show the range in the adequacy of total welfare incomes across Canada's territories.

The MBM-N is used in our analysis to identify which example households would have been living in poverty in 2024. The MBM-N-DIP, which is equivalent to 75 per cent of the Official Poverty Line, is used to identify which example households would have been living in deep poverty in 2024.

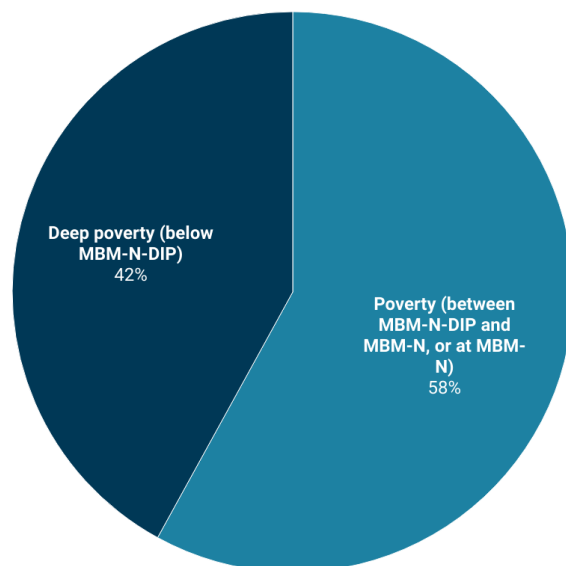
As explained in the [Methodology](#) section, the MBM-N thresholds we use for Nunavut have been adjusted to include the subsidized rental unit type rather than the non-subsidized rental unit type that is generally used in MBM and MBM-N thresholds, given that our example households are assumed to be living 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 experienced by 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, all had a total welfare income that was at or below the MBM-N in 2024. Five of the households had incomes that were below the MBM-N-DIP, which means that 42 per cent of the households would have been living in deep poverty in 2024. The other seven, or 58 per cent, had incomes that were between the MBM-N-DIP and the MBM-N or at the MBM-N.

Figure 8CA: Total welfare incomes relative to poverty thresholds in the territories, per cent of households, 2024



Between 2023 and 2024:

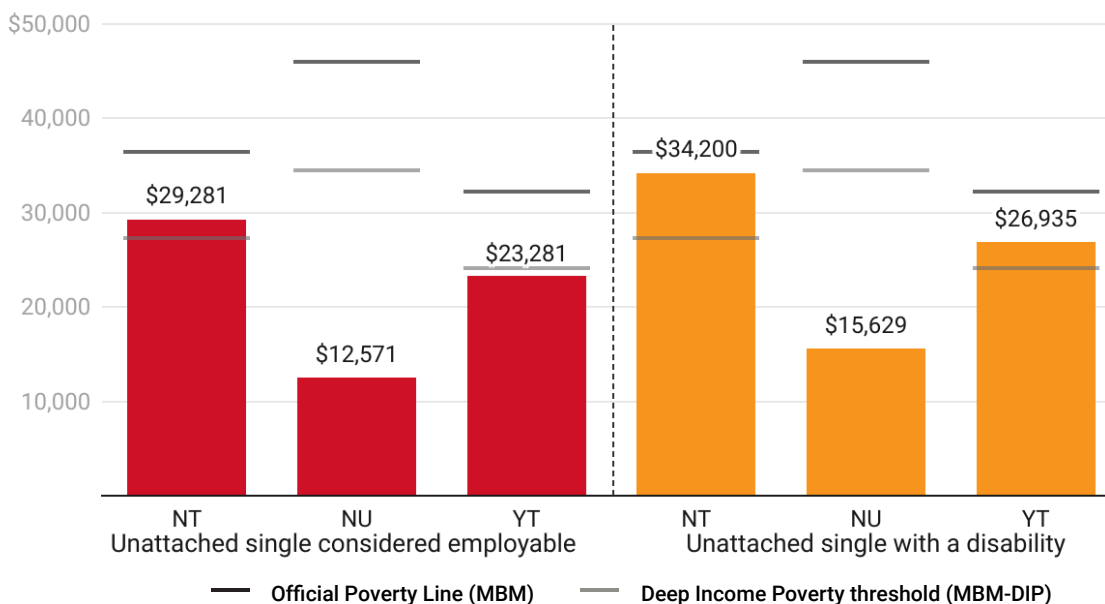
- One of the incomes of the 12 example households moved from below to at the level of the MBM-N: the couple with two children in the Yukon.
- The incomes of some households remained above the MBM-N-DIP but with slight improvements in adequacy: the unattached single considered employable and couple with two children in the Northwest Territories; and the unattached single with a disability, the single parent with one child, and the couple with two children in the Yukon.
- The income of some remained above the MBM-N-DIP, but with slight declines in adequacy: the unattached single with a disability and the single parent with one child in the Northwest Territories.
- The incomes of others remained below the MBM-DIP: all households in Nunavut and the unattached single considered employable in the Yukon. Note that the couple with two children and Nunavut and the unattached single considered employable in the Yukon both saw a slight improvement in adequacy.

Adequacy by household

Unattached single households: Figure 8CA 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). The Official Poverty Line is indicated by the black lines, and the Deep Income Poverty threshold is indicated by the grey lines.



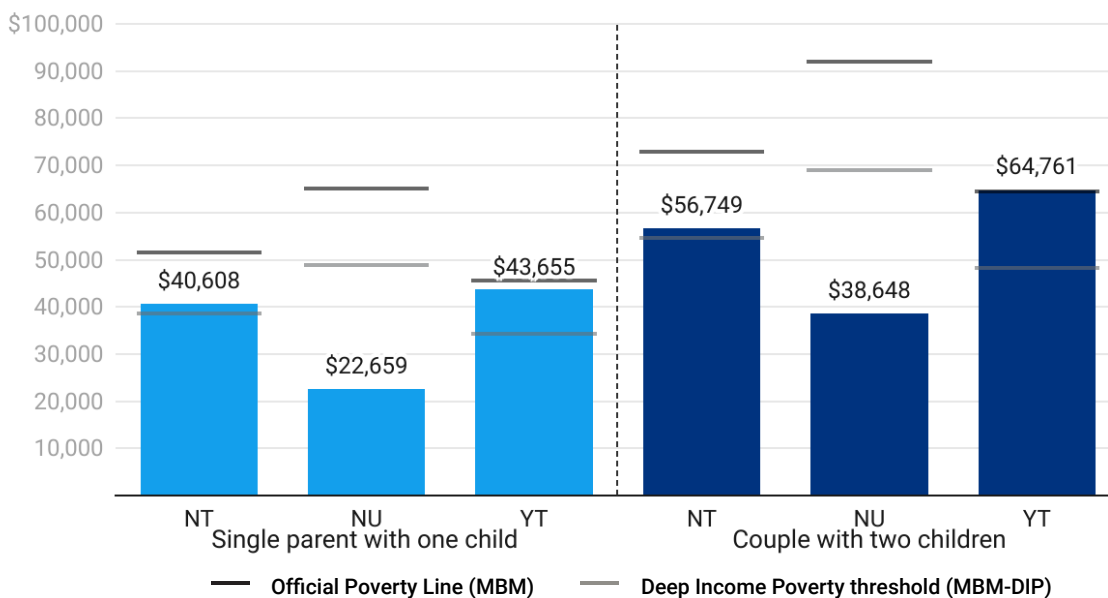
Figure 9CA: Adequacy of total welfare incomes for example unattached single households in the territories, 2024



- All six unattached single households in the territories would have been living in poverty in 2024 and, of those, three would have been living in deep poverty.
- Of these households, the household with the highest income relative to the MBM-N was the unattached single with a disability living in the Northwest Territories, with an income of 94 per cent of the Poverty Line.
- 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. See the discussion about Nunavut's MBM-N thresholds above.

Households with children: Figure 9CA 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). The Official Poverty Line is indicated by the black lines, and the Deep Income Poverty threshold is indicated by the grey lines.

Figure 10CA: Adequacy of total welfare incomes for example households with children in the territories, 2024



- All six households with children in the territories would have been living in poverty in 2024 and, of those, two would have been living in deep poverty.
- The couple with two children in the Yukon had the most adequate welfare income at 100 per cent of the MBM-N, followed by the single parent with one child in the Yukon at 96 per cent of the MBM-N.
- As with the unattached single households, Nunavut had the least adequate welfare incomes for households with children, with the single parent with one child at 35 per cent of the MBM-N and 46 per cent of the MBM-N-DIP, and the couple with two children at 42 per cent of the MBM-N and 56 per cent of the MBM-N-DIP. See the discussion about Nunavut's MBM-N thresholds above.

Federal income supports as a proportion of total welfare incomes

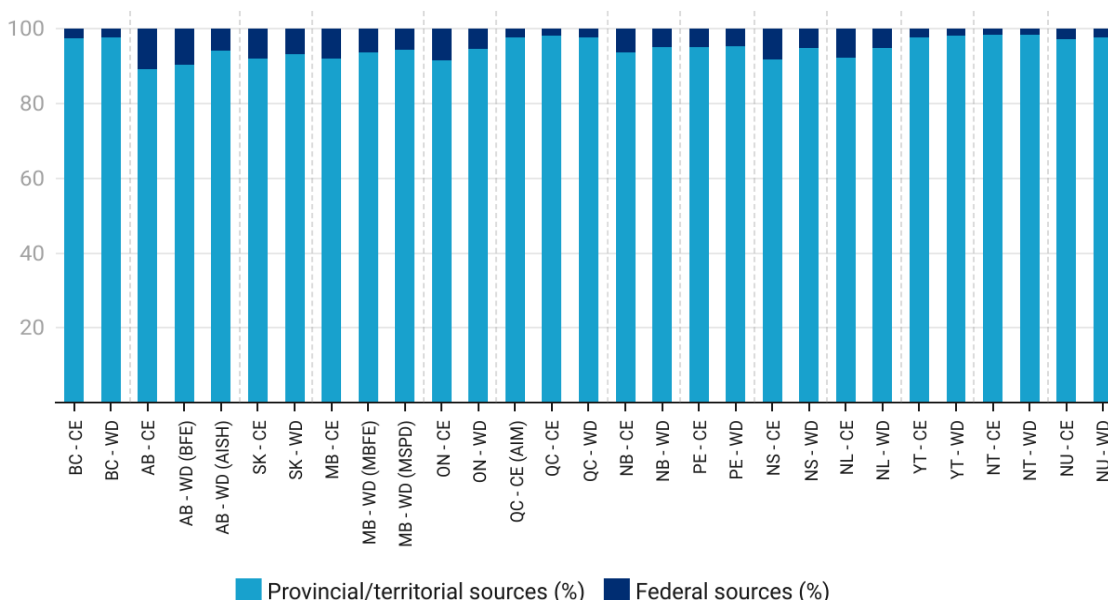
Households receiving provincial or territorial social assistance benefits in 2024 were also eligible for tax-delivered supports from those jurisdictions and from the federal government.

The benefits available to *Welfare in Canada* households from the federal government in 2024 were the GST/HST Credit (and Credit Supplement, where applicable), the Canada Child Benefit for households with children, and the Canada Carbon Rebate (formerly known as the climate action incentive) for households in Alberta, Saskatchewan, Manitoba, New Brunswick, Newfoundland and Labrador, Nova Scotia, Prince Edward Island, and Ontario.

Figures 7CA and 8CA below show how much of the total welfare incomes of households receiving social assistance in all 13 provinces and territories came from provincial or territorial versus federal sources in 2024. Figure 7CA shows the data for unattached single households while Figure 8CA shows the data for households with children.

As these figures show, the proportion of income received from federal sources is far surpassed by the proportion received from provincial or territorial sources in all jurisdictions, especially for unattached single households.

Figure 11CA: Proportion of total welfare income from provincial/territorial vs federal sources for unattached single households, 2024

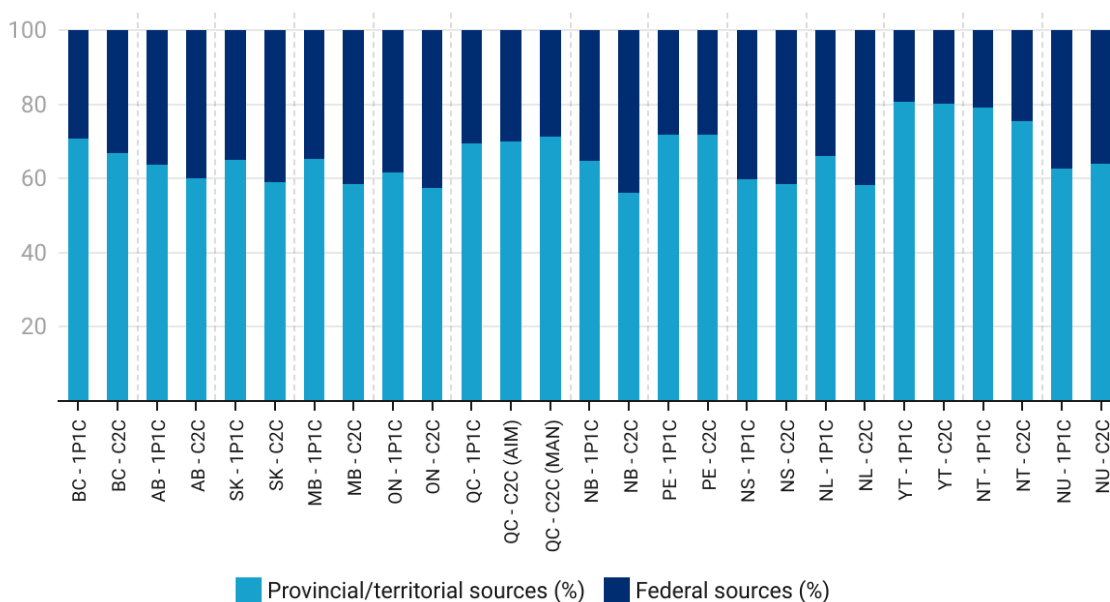


Benefits from provincial or territorial sources made up between 89.2 and 98.5 per cent of the welfare incomes of unattached singles in 2024, with only 1.5 to 10.8 per cent coming from federal sources.

These households received between \$335 and \$1,376 from federal sources, which for unattached singles was the GST/HST Credit (and Credit Supplement, where applicable), and, in the eight provinces listed above, the Canada Carbon Rebate. Note that these amounts are lower than in 2023 as a result of the elimination of the federal government's one-time Grocery Rebate, which was paid through the GST/HST Credit.

Note also that the addition of the Canada Carbon Rebate significantly increased the federal proportion. Those households who only received the GST/HST Credit saw only between 1.5 and 2.7 per cent of their income come from federal sources, while those who also received the Canada Carbon Rebate saw between 4.6 and 10.8 per cent come from federal sources.

Figure 12CA: Proportion of total welfare income from provincial/territorial vs federal sources for households with children, 2024



Households with children received a much larger proportion of their total welfare incomes from the federal government than unattached single households in 2024. They received between 19 and 43 per cent of their incomes from federal sources, with between 56 and 81 per cent from provincial or territorial sources.

The difference in proportionality between households with children and unattached single households stems not only from the higher actual amounts of federal income

supports provided to households with children through the GST/HST Credit (and Credit Supplement, where applicable) and the Canada Carbon Rebate, but also and primarily because these households also received the Canada Child Benefit. Households with children in our analysis received between \$8,452 and \$15,596 in federal payments, which contrasts with the much lower amounts for unattached single households.

Access to data

All *Welfare in Canada*, 2024 data is available for download, including:

1. Components of welfare income for all households, with a breakdown of cost-of-living payments where applicable.
2. Welfare incomes in 2024 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 2024, and for each household in the territories from 2018 to 2024.

Access the [downloadable spreadsheet here](#).

Alberta

Components of welfare incomes

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

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

Table 1AB shows the value of the welfare income components of the five example household types in Alberta in 2024. 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, 2024

| | 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 | \$9,888 | \$11,508 | \$22,356 | \$15,576 | \$20,952 |
| Additional social assistance | \$0 | \$0 | \$0 | \$0 | \$314 |
| Federal child benefits | \$0 | \$0 | \$0 | \$7,612 | \$12,845 |
| Provincial child benefits | \$0 | \$0 | \$0 | \$1,440 | \$2,160 |
| Federal tax credits/benefits | \$1201 | \$1,206 | \$1,376 | \$2,142 | \$2,751 |
| Provincial tax credits/benefits | \$0 | \$0 | \$0 | \$0 | \$0 |
| Total 2024 income | \$11,089 | \$12,714 | \$23,732 | \$26,770 | \$39,022 |

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 substantially limits their ability to earn a livelihood.

Total annual welfare incomes in 2024 ranged from \$11,089 for the unattached single considered employable to \$39,022 for the couple with two children. The income of the unattached single with a disability who qualified for Barriers to Full Employment (BFE) benefits was \$12,714 and that of the unattached single with a disability who qualified for Assured Income for the Severely Handicapped (AISH) benefits was \$23,732. The income of the single parent with one child was \$26,770.

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 4.25 per cent as of January 1 due to indexing.

Additional social assistance: The couple with two children received the annual School Expense Allowance, which also increased by 4.25 per cent as of January 1 due to benefit indexing. This benefit provided \$115 for the ten-year-old and \$199 for the 15-year-old in that household.

The time-limited Alberta Affordability Payment of \$100 per month that was available to all households for six months in 2023 as a response to high inflation was not available in 2024.

Federal child benefits: Both households with children received the Canada Child Benefit (CCB), which increased with inflation in July from \$619.75 to \$648.92 per month for a child under six years of age and from \$522.92 to \$547.50 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 \$117.50 between January and June, increasing to \$122.42 between July and December. The monthly amount for the couple with two children was \$176.25 between January and June, increasing to \$183.67 between July and December.

Federal tax credits/benefits: All five households received the GST/HST credit, which increased with inflation in July. All unattached single households received \$332.50 in basic GST/HST credit, the single parent with one child received \$665, and the couple with two children received \$1,015.

Three households also received the GST/HST credit supplement. The unattached single with a disability (BFE) received \$5.89, and both the unattached single with a disability (AISH) and the single parent with one child received the full amount of \$175.

The federal Grocery Rebate, which was provided as a one-time GST/HST credit payment in response to high inflation in 2023, was not available in 2024.

All five households received the federal Canada Carbon Rebate (CCR), previously known as the climate action incentive (CAI) payment. The three unattached single households received \$868, the single parent with one child received \$1,302, and the couple with two children received \$1,736. These amounts reflected an increase over 2023.

Provincial tax credits/benefits: No provincial tax credits or benefits were available to the example households in 2024.

Cost-of-living payments: Several jurisdictions, including the federal government, provided additional payments in 2022 and 2023 related to the increased cost of living resulting from high inflation. Although four provincial/territorial jurisdictions continued to provide inflation-related payments in 2024, neither Alberta nor the federal government did so. See the [Overview section](#) for more information.

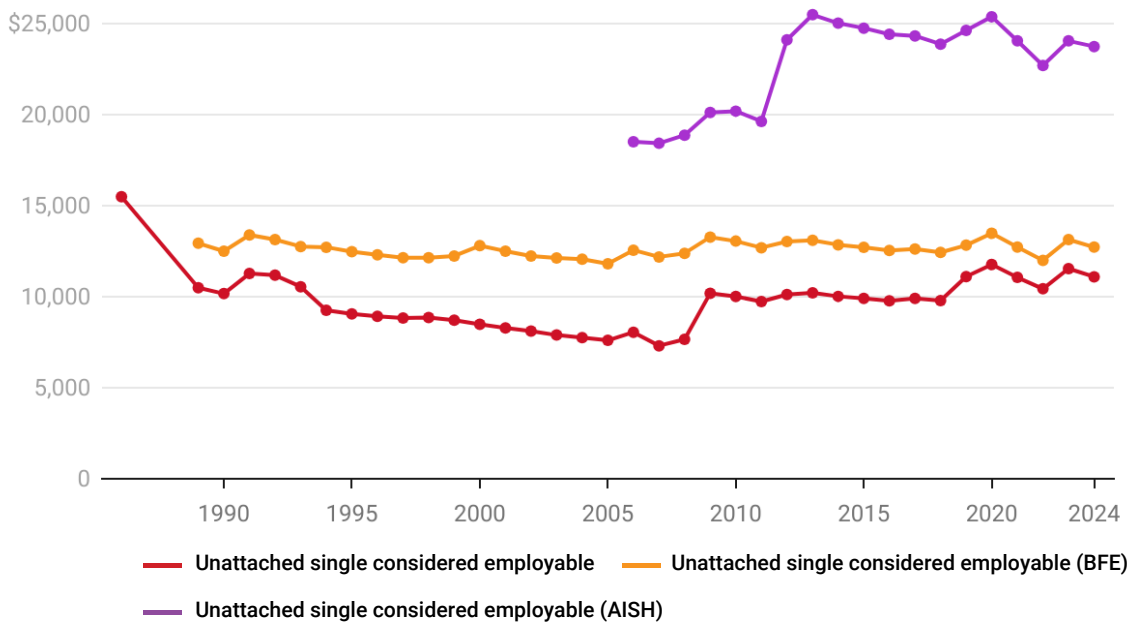
[Download the data in a spreadsheet](#)

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 2024 constant dollars, not current dollars, and are 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 Alberta would have resulted in a slightly different trendline.

Figure 1AB: Welfare incomes for example unattached single households in Alberta 1986–2024, in 2024 constant dollars



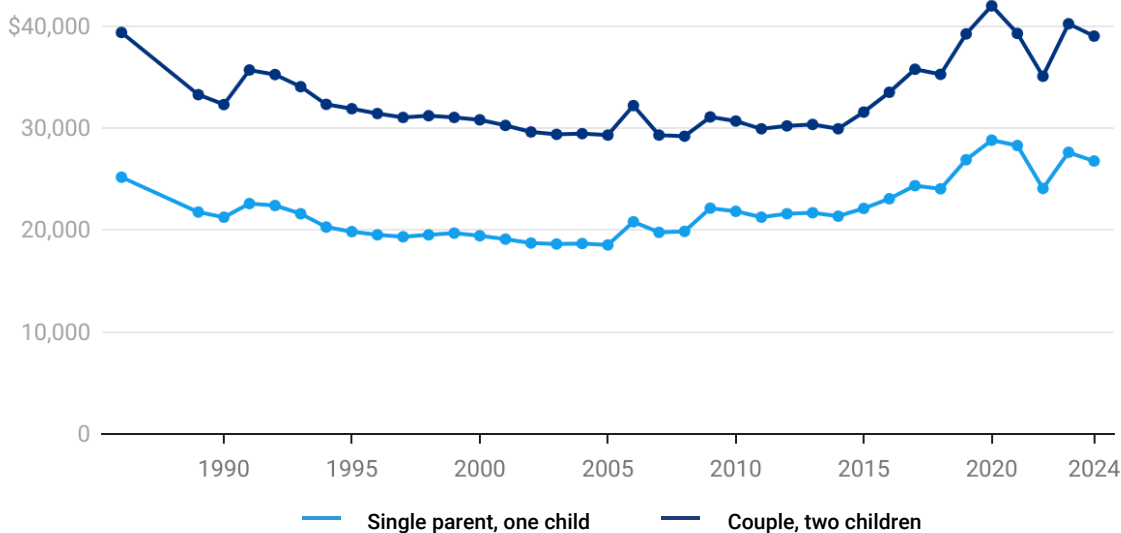
The welfare income of the **unattached single considered employable** declined sharply between 1986 and 1989. A slight increase in 1991 was followed by a period of gradual decline until 2008. After an increase in 2009, their income was fairly stable at around \$10,000 until 2018. The rise in total welfare income in 2019 was the result of increasing and indexing basic social assistance payments to inflation; the 2020 increase was due to the addition of federal climate action incentive (CAI) and COVID-19 pandemic-related payments. Declines in 2021 and 2022 resulted from the removal of inflationary indexing, the loss of pandemic payments, and high inflation. Their welfare income rose again in 2023 with the reinstatement of indexing, new provincial payments intended to address the impacts of inflation, and an increased CAI payment. In 2024, the removal of provincial and federal inflation-related payments led to a slight income decrease. Overall, the total welfare income of this household decreased by 4 per cent between 2023 and 2024, and by 28 per cent across the time series, in constant 2024 dollars.

The total welfare income of the **unattached single with a disability receiving Barriers to Full Employment (BFE)** program benefits began being tracked in 1989 and has hovered at around \$12,900, 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 CAI payment. In 2024, despite the 4.5 per cent inflationary increase to basic social assistance benefits, the loss of temporary provincial and federal

inflation-related cost-of-living payments resulted in a decline. Overall, the total welfare income of this household decreased by 2 per cent between 2023 and 2024, and by 3 per cent across the time series, in constant 2024 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 highs in 2013 and 2020 but declining thereafter with the loss of COVID-19 payments and the impact of high inflation. The increase in 2023 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 CAI payment. In 2024, despite the 4.5 per cent inflationary increase to basic social assistance benefits, the decrease was the result of the loss of temporary provincial and federal inflation-related cost-of-living payments. Overall, the total welfare income of this household declined by 1 per cent between 2023 and 2024 but increased by 28 per cent across the entire time series, in constant 2024 dollars.

Figure 2AB: Welfare incomes for example households with children in Alberta 1986–2024, in 2024 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 (CAI) 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 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 CAI payment. In 2024, despite the 4.5 per cent inflationary increase to basic social assistance benefits, the loss of temporary provincial and federal inflation-related cost-of-living payments contributed to a decrease for both households with children.

In 2024, the **single parent with one child** received a total welfare income of \$26,770, which is a 3 per cent decrease compared to 2023 but a 6 per cent increase across the entire time series, in constant 2024 dollars. The income of the **couple with two children** in 2024 was \$39,022, which is a 3 per cent decrease compared to 2023, and a 1 per cent decrease across the entire time series, in constant 2024 dollars.

[Download the data in a spreadsheet](#)

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, Calgary, in the analysis below. Note also that we use after-tax LIM and LICO thresholds, and that the LIM thresholds for 2024 are estimates based on increasing the 2023 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](#).

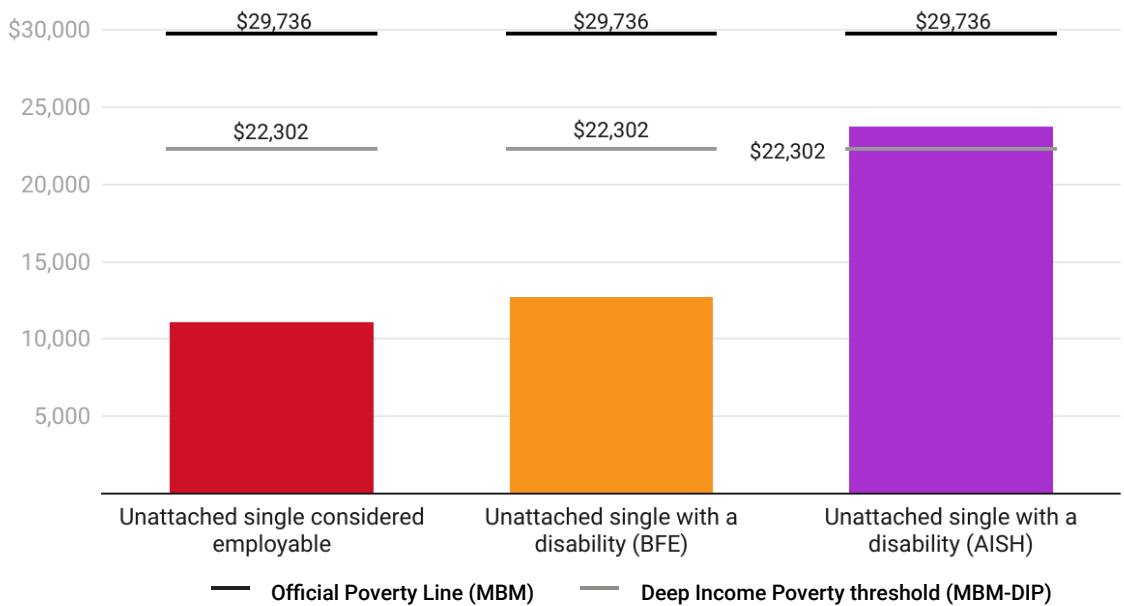
A table containing comparisons of the welfare incomes of the five example household types in Alberta with all four poverty/low-income thresholds is [available for download](#).

Poverty threshold comparisons

The welfare incomes of all five example household types in Alberta were below Canada’s Official Poverty Line (MBM) in 2024, 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 2024, and four of the five were living in deep poverty.

Figures 3AB and 4AB compare 2024 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, 2024



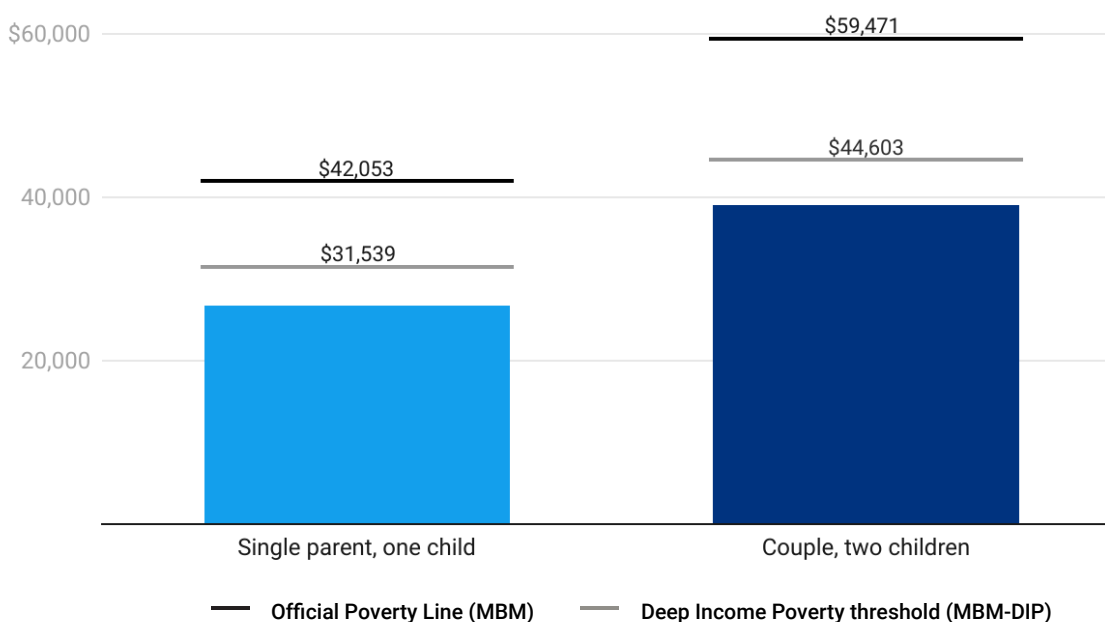
The income of the **unattached single considered employable** was the least adequate relative to the poverty thresholds. Their income was \$11,213 below the Deep Income Poverty threshold and \$18,647 below the Poverty Line. This means their income was 50 per cent of the MBM-DIP and only 37 per cent of 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 \$9,587 below the Deep Income Poverty threshold and \$17,021 below the Poverty Line. This means their income was 57 per cent of the MBM-DIP and 43 per cent of the MBM.

The **unattached single with a disability who qualified for the Assured Income for the Severely Handicapped (AISH)** program benefits 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. However, although their income was above deep poverty by \$1,430, it remained below the Poverty Line by \$6,004. This means their income was 106 per cent of the MBM-DIP and 80 per cent of the MBM.

Note that the poverty experienced by people with disabilities is underrepresented because neither the MBM nor the MBM-DIP accounts 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, 2024



The income of the **single parent with one child** was \$4,770 below the Deep Income Poverty threshold and \$15,283 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 \$5,582 below the Deep Income Poverty threshold and \$20,450 below the Poverty Line. This means their income was 87 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 far below, the low-income thresholds, as shown in the table linked below.

The lowest income relative to the thresholds was that of the **unattached single considered employable**, whose total welfare income was only 36 per cent of the LIM and 43 per cent of the LICO. The **unattached single with a disability receiving BFE benefits** was also low relative to the thresholds, at 41 per cent of the LIM and 49 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 77 per cent of the LIM and 92 per cent of the LICO.

The households with children had comparable income-to-threshold levels: 61 per cent of the LIM and 85 per cent of the LICO for the **single parent with one child**, and 63 per cent of the LIM and 80 per cent of the LICO for the **couple with two children**.

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

[Download the data in a spreadsheet](#)

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) threshold for Calgary, starting in 2002.

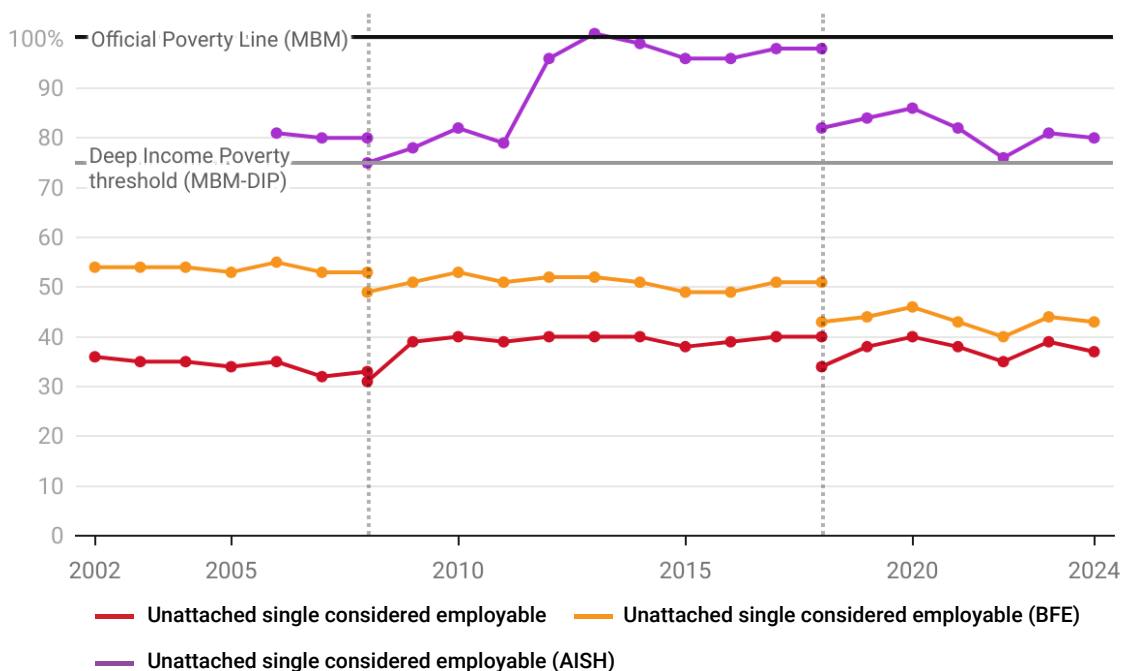
The black line at the top of each graph (i.e., the 100 per cent threshold) represents Canada's Official Poverty Line. This means that the graphs show how far below or above the Poverty Line the five households' total welfare incomes have been in each year over the past 23 years.

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 23 years.

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

Figure 5AB: Welfare incomes as a percentage of the MBM for example unattached single households in Alberta, 2002–2024



The total welfare income of the **unattached single considered employable** was the least adequate relative to the Poverty Line of all five 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, with their income hovering at about 40 per cent of the Poverty Line. A decline with the 2018 rebasing was followed by increases until 2020, two years of decline, and another improvement in 2023. In 2024, however, their income declined to 37 per cent of the Poverty Line.

Overall, the total welfare income of the unattached single considered employable improved by only 1 percentage point relative to the Poverty Line between 2002 and 2024; their income was also below the Deep Income Poverty threshold across the entire time series. This means that households in these circumstances would be living at virtually the same, deep level of poverty in 2024 as they were in 2002.

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. The welfare income of this household ended the time series in 2024 with a slight decline to 43 per cent of the Poverty Line.

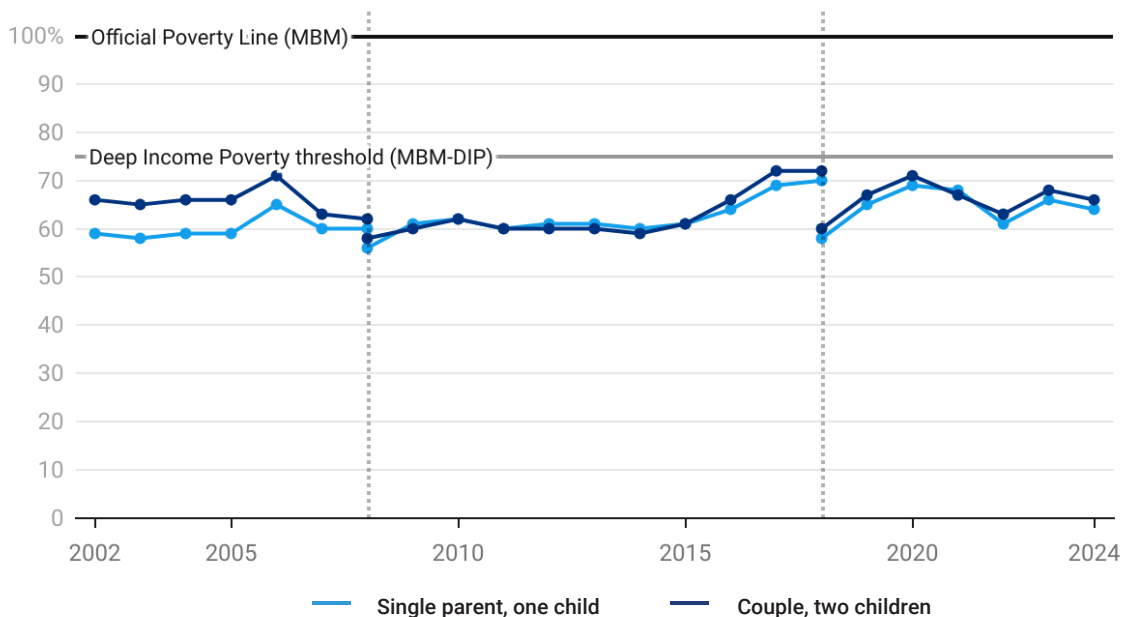
Overall, the total welfare income of the unattached single with a disability receiving BFE benefits declined by 9 percentage points relative to the Poverty Line across the time series, from 54 to 43 per cent. In addition, their income was below the Deep Income Poverty threshold across the entire time series. As such, households in these circumstances would have experienced a deepening of their already very deep poverty over the past 23 years.

The total welfare income of the **unattached single with a disability receiving AISH benefits** was consistently the most adequate relative to the Poverty Line of all the example households in Alberta. This household had the only income that was above the Deep Income Poverty threshold across the entire time series. In 2006, this household's total welfare income was 81 per cent of the Poverty Line, increasing sharply over the following years 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 in 2023. It ended the time series at 80 per cent of the Poverty Line in 2024.

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. Therefore, households in these circumstances would have effectively seen no improvement to their poverty level across the 19-year time series, despite the improvement between 2012 and 2017. And, although the income of this household

was above the Deep Income Poverty threshold across the time series, households in these circumstances would have lived in poverty in all but one of the last 19 years.

Figure 6AB: Welfare incomes as a percentage of the MBM for example households with children in Alberta, 2002–2024



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. In 2024, their income declined to 64 per cent of the Poverty Line. Overall, their income improved by 5 percentage points relative to the Poverty Line across the 23-year time series, which represents limited progress. As well, their income remained below the Deep Income Poverty threshold across the entire time series, meaning that households in these circumstances would have consistently lived in deep poverty for the last 23 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 the same percentage in 2024. As such, this household made no progress over the past 23 years despite the peaks in 2006, 2017, and 2020. 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. As a result, households in these circumstances would have been living at virtually the same, deep level of poverty in 2024 as they were in 2002.

[Download the data in a spreadsheet](#)

Access to data

The data for Alberta is available for download, including:

1. Components of welfare income for all households.
2. Welfare incomes in 2024 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 2002–2024.

[Download the data in a spreadsheet](#)

British Columbia

Components of welfare incomes

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

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

Together, these components form a household's total welfare income. Households may receive less if they have income from other sources, or more if they have special health- or disability-related needs.

In 2024, the two example households with children in British Columbia received additional payments from the provincial government related to the increased cost of living due to high inflation. These payments are included in the table below.

Table 1BC shows the value of the welfare income components of the four example household types in British Columbia in 2024. 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, 2024

| | Unattached single considered employable | Unattached single with a disability | Single parent, one child | Couple, two children |
|---------------------------------|---|-------------------------------------|--------------------------|----------------------|
| Basic social assistance | \$12,720 | \$17,802 | \$16,860 | \$22,740 |
| Additional social assistance | \$60 | \$684 | \$140 | \$490 |
| Federal child benefits | \$0 | \$0 | \$7,612 | \$12,845 |
| Provincial child benefits | \$0 | \$0 | \$2,469 | \$3,207 |
| Federal tax credits/benefits | \$350 | \$464 | \$840 | \$1,015 |
| Provincial tax credits/benefits | \$951 | \$896 | \$1,163 | \$1,411 |
| Total 2024 income | \$14,080 | \$19,845 | \$29,084 | \$41,708 |

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 2024 ranged from \$14,080 for the unattached single considered employable to \$41,708 for the couple with two children. The unattached single with a disability received \$19,845 and the single parent with one child received \$29,084.

Basic social assistance: Three of the example households received Income Assistance while the unattached single with a disability received Disability Assistance. The Basic Support Allowance and Shelter Allowance amounts did not change in 2024.

Additional social assistance: All four households received additional social assistance benefits. All four received an annual Winter Supplement, which was \$60 for the unattached single households, \$140 for the single parent with one child, and \$160 for the couple with two children. The couple with two children also received an annual School Start-Up Supplement, which was \$120 for the ten-year-old and \$210 for the 15-year-old. The unattached single with a disability received the \$624 Transportation Supplement, which recipients could choose to receive as a bus pass issued through the BC Bus Pass Program or as a \$52 per month payment intended to assist with transportation costs; the value of these amounts did not change in 2024.

Federal child benefits: Both households with children received the Canada Child Benefit (CCB), which increased with inflation in July from \$619.75 to \$648.92 per month for a child under six years of age and from \$522.92 to \$547.50 per month for a child aged six to 17.

Provincial child benefits: Both households with children received the monthly BC Family Benefit. The single parent with one child received the first child amount of \$145.83 per month while the couple with two children received the first child amount plus the second child amount of \$91.67 for a total of \$237.50 per month.

The single parent with one child also received the BC Family Benefit Single Parent Supplement, which was \$41.67 per month, for a total of \$500 per year.

In addition, both households with children received the BC Family Benefit Bonus for the last six months of 2024. The BC Family Benefit Bonus was a time-limited cost of living-related payment to families with children that provided an additional \$36.50 per month for the first child and \$22.81 per month for the second child starting in July.

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

\$332.50 in basic GST/HST credit, while the single parent with one child received \$665 and the couple with two children received \$1,015.

Three households also received the GST/HST credit supplement. The unattached single considered employable received \$17.02, the unattached single with a disability received \$131.14, and the single parent with one child received the maximum amount of \$175.

The federal Grocery Rebate, which was provided as a one-time GST/HST credit payment in response to high inflation in 2023, was not available in 2024.

Provincial tax credits/benefits: All four households received the BC Sales Tax Credit, the BC Climate Action Tax Credit (BCCATC), and the new BC Renter's Tax Credit.

The BC Sales Tax Credit base amount was unchanged at \$75 per adult. However, because of the credit's very low reduction thresholds, three households received reduced amounts due to their 2023 net incomes: the unattached single with a disability received \$20.28, the single parent with one child received \$50, and the couple with two children received \$60.40.

The two BCCATC payments for the first half of 2024 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. In the second half of 2024, BCCTAC payments were increased due to increased revenue from the BC carbon tax: the two unattached single households received \$252, the single parent with one child received \$378, and the couple with two children received \$504.

The BC Renter's Tax Credit is a refundable credit for individuals and families living in rental housing who have low incomes, introduced for the 2023 tax year. In 2024, each of the four example households received the maximum annual credit of \$400 per household. Given that our example households are assumed to be living in rental accommodation (see the [Methodology section](#) for more information), we assumed that they met the eligibility criteria of occupying a rental unit in BC for a total of at least six one-month periods and paid rent for that unit.

Cost-of-living payments: Several jurisdictions, including the federal government, provided additional payments in 2022 and 2023 related to the increased cost of living resulting from high inflation. In 2024, British Columbia was one of only four provincial and territorial jurisdictions that continued to provide these payments. Federal inflation-related cost-of-living payments were discontinued in 2024.

As noted above, both households with children received the BC Family Benefit Bonus for the last six months of 2024 in the amount of \$36.50 per month for the first child and \$22.81 per month for the second child.

See the [Overview section](#) for more information on cost-of-living payments.

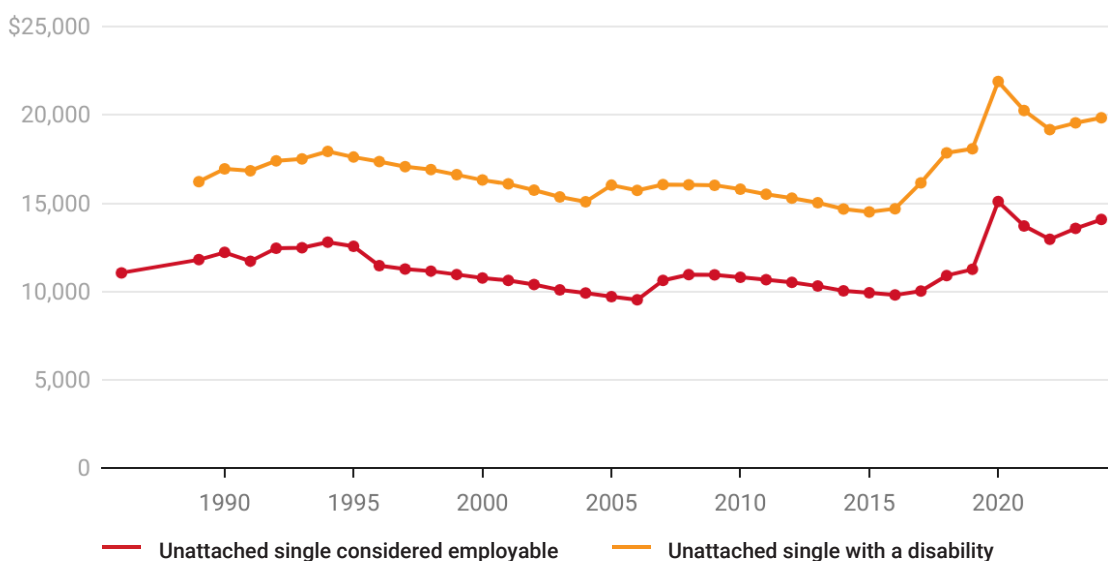
[Download the data in a spreadsheet](#)

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 2024 constant dollars, not current dollars, and are 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 have resulted in a slightly different trendline.

Figure 1BC: Welfare incomes for example unattached single households in British Columbia 1986–2024, in 2024 constant dollars

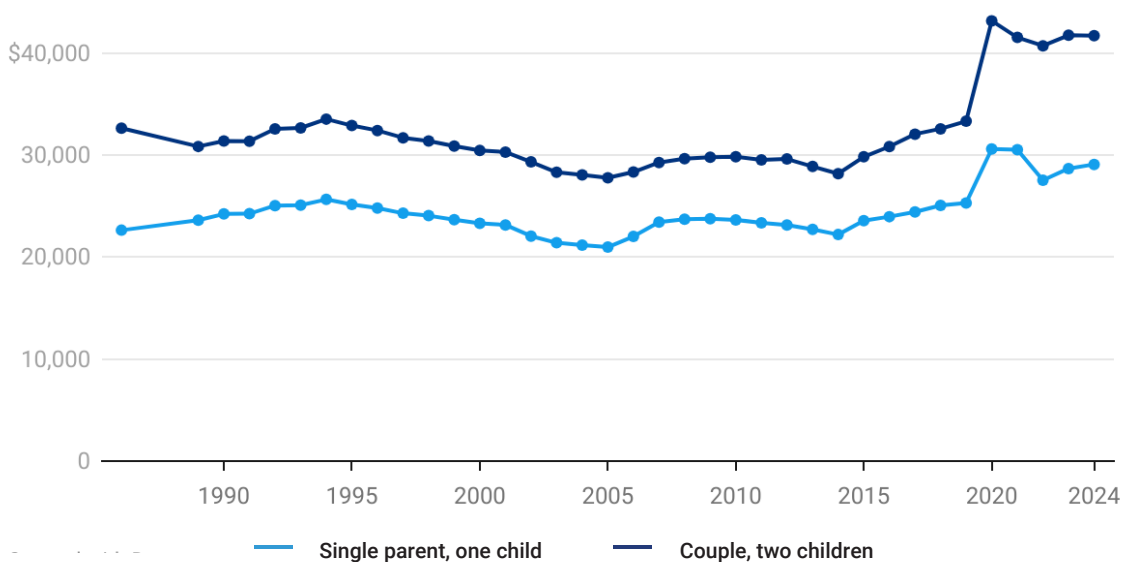


Total welfare incomes for the unattached single households followed a similar pattern across the time series. A generally increasing trend between 1986 and 1994 was followed by a decline until the mid-2000s. After a slight increase, another period of gradual decline followed into the mid-2010s. Increases 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. Although the households lost several one-time inflation-related payments in 2024, the slight increases were due to the introduction of the BC Renter's Tax Credit and increased BCCATC amounts.

In 2024, the **unattached single considered employable** received \$14,080 in total welfare income, which is a 6 per cent increase compared to 2023 and a 27 per cent increase since the start of the time series, in constant 2024 dollars. The **unattached single with a disability** received \$19,845 in 2023, which is a 4 per cent increase over 2022 and a 22 per cent increase across the time series, in constant 2024 dollars.

Figure 2BC: Welfare incomes for example households with children in British Columbia 1986–2024, in 2024 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. Although the households lost several one-time inflation-related payments in 2024, the slight increases were due to the introduction of the BC Renter's Tax Credit, increased BCCATC amounts, and the temporary inflation-related increase to the BC Family Bonus.

In 2024, the **single parent with one child** received \$29,084, which is a 4 per cent increase compared to 2023 and a 29 per cent increase since the start of the time series, in constant 2024 dollars. The **couple with two children** received \$41,708 in 2024, which is a 2 per cent increase compared to 2023 and a 28 per cent increase across the entire time series, in constant 2024 dollars.

[Download the data in a spreadsheet](#)

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, Vancouver, in the analysis below. Note also that we use after-tax LIM and LICO thresholds, and that the LIM thresholds for 2024 are estimates based on increasing the 2023 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](#).

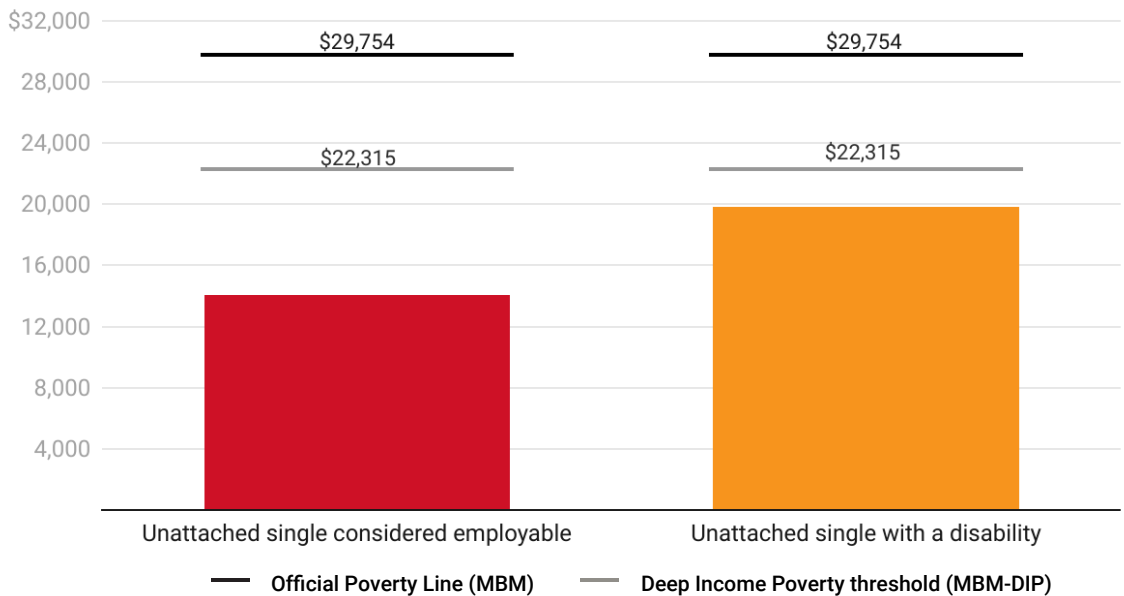
A table containing comparisons of the welfare incomes of the four example household types in British Columbia with all four poverty/low-income thresholds is [available for download](#).

Poverty threshold comparisons

The welfare incomes of all four example household types in British Columbia were below Canada’s Official Poverty Line (MBM) in 2024, 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 2024, but also in deep poverty.

Figures 3BC and 4BC compare 2024 welfare incomes for the four example household types to the 2024 MBM and MBM-DIP thresholds for Vancouver.

Figure 3BC: Welfare incomes and poverty thresholds for example unattached single households in British Columbia, 2024

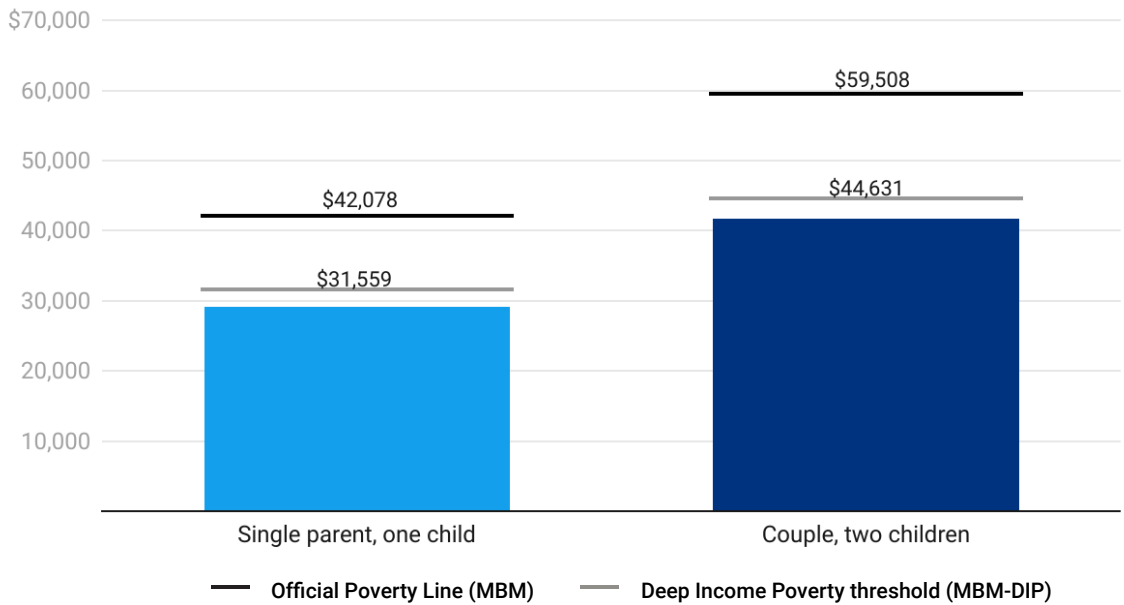


The **unattached single considered employable** had the least adequate income relative to the poverty thresholds. Their income was \$8,325 below the Deep Income Poverty threshold and \$15,674 below the Poverty Line. This means their income was 63 per cent of the MBM-DIP and only 47 per cent of the MBM.

The **unattached single with a disability** fared better, with an income that was \$2,470 below the Deep Income Poverty threshold and \$9,909 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 accounts 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, 2024



The income of the **single parent with one child** was \$2,475 below the Deep Income Poverty threshold and \$12,994 below the Poverty Line. This means their income was 92 per cent of the MBM-DIP and 69 per cent of the MBM.

The income of the **couple with two children** was the most adequate relative to the poverty thresholds. Their income was \$2,923 below the Deep Income Poverty threshold and \$17,800 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 below.

The least adequate income relative to the thresholds was that of the **unattached single considered employable**, whose total welfare income was only 45 per cent of the LIM and 54 per cent of the LICO.

The income of the **couple with two children** was the most adequate relative to the LIM, at 67 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 92 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 77 per cent of the LICO.

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

[Download the data in a spreadsheet](#)

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) for Vancouver, starting in 2002.

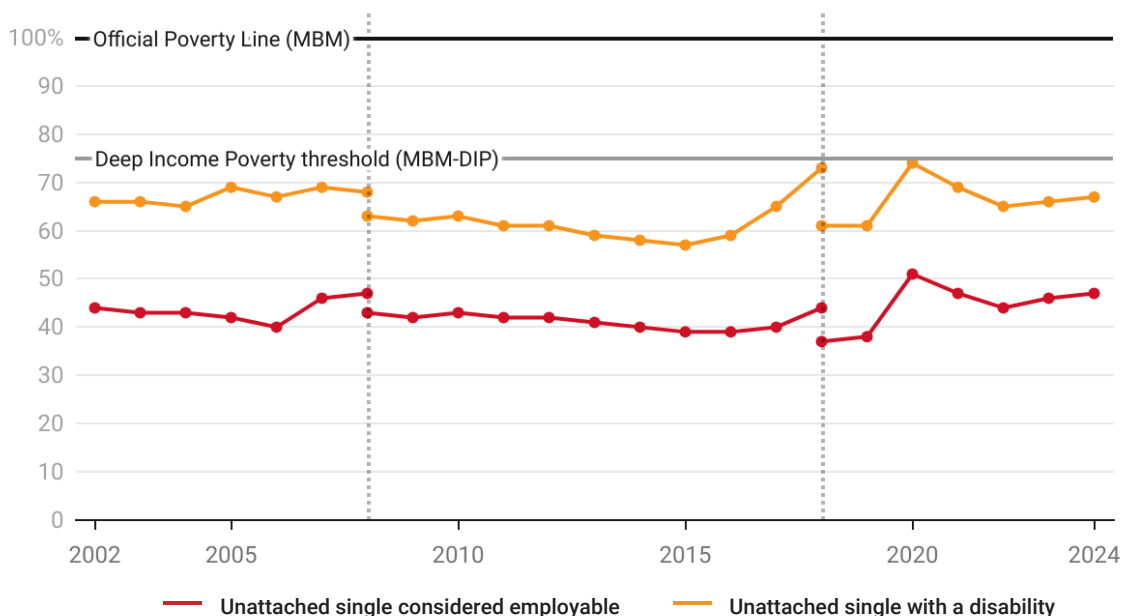
The black line at the top of each graph (i.e., the 100 per cent threshold) represents Canada's Official Poverty Line. This means that the graphs show how far below the Poverty Line the four households' total welfare incomes have been in each year over the past 23 years.

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 23 years.

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

Figure 5BC: Welfare incomes as a percentage of the MBM for example unattached single households in British Columbia, 2002–2024



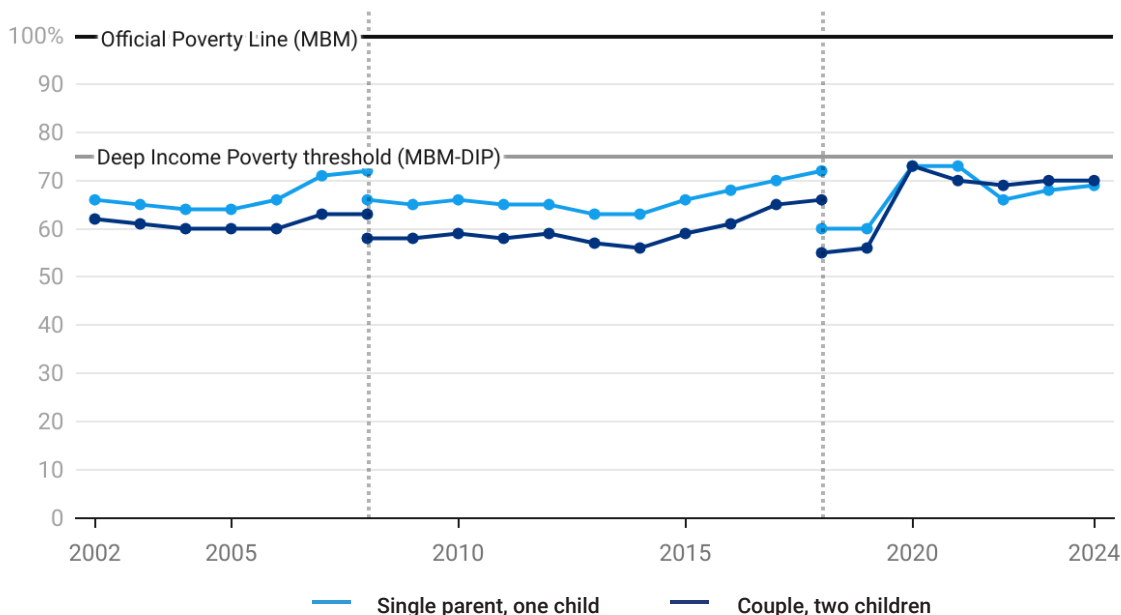
The total welfare income of the **unattached single considered employable** was the least adequate relative to the Poverty Line of all the example households across the time series. In 2002, their income was only 44 per cent of the Poverty Line. After a period of general decline with some fluctuations, their income increased in 2020 to a high of 51 per cent of the Poverty Line, decreased to 44 per cent in 2023, and ended the time series in 2024 at 47 per cent.

Overall, the income of the unattached single considered employable ended the time series 3 percentage points higher relative to the Poverty Line than it started, indicating very little improvement since 2002. As well, the income of the unattached single considered employable was below the Deep Income Poverty threshold across the entire time series, meaning that households in these circumstances would have consistently lived in deep poverty for the last 23 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. Their income reached a high of 74 per cent in 2020 but declined to 65 per cent in 2022. Their income ended the time series in 2024 at 67 per cent of the Poverty Line.

Overall, the total welfare income of the unattached single with a disability was only 1 percentage point higher in 2024 than it was in 2002; 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 the threshold, which means that households in these circumstances would have been living at nearly the same, deep level of poverty in 2024 that they were in 2002.

Figure 6BC: Welfare incomes as a percentage of the MBM for example households with children in British Columbia, 2002–2024



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, when their income reached its peak at 73 per cent of the Poverty Line. Those improvements were followed by another decline in 2022 and slight increases in 2023 and 2024, when their income ended the time series at 69 per cent of the Poverty Line.

Overall, the welfare income of the single parent with one child was 3 percentage points higher at the end of the time series than it was at the beginning, meaning that there would have been only very slight progress made on alleviating the poverty of households in these circumstances. Their income was also below the Deep Income Poverty threshold across the entire time series, meaning that households in these circumstances would have consistently lived in deep poverty for the last 23 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 to 56 per cent in 2014, and rising through to 2018. The decline after the 2018 rebasing was followed by an improvement in 2020 to a high of 73 per cent. Two years of declines thereafter were followed by the slight increase in 2023 to 70 per cent of the Poverty Line, where their income remained in 2024.

The welfare income of the couple with two children was 11 percentage points higher in 2024 than in 2002, which indicates that the depth of poverty for households in these circumstances would have lessened over the time series. However, their income also remained under the Deep Income Poverty threshold across the time series, which means that despite improvements over the last two decades, households in these circumstances would have still lived in deep poverty for the last 23 years.

[Download the data in a spreadsheet](#)

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 2024 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 2002–2024.

[Download the data in a spreadsheet](#)

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.

Table 1MB shows the value of the welfare income components of the five example household types in Manitoba in 2024. 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, 2024

| | 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 | \$10,464 | \$12,917 | \$15,967 | \$17,496 | \$20,909 |
| Additional social assistance | \$0 | \$1,260 | \$0 | \$0 | \$160 |
| Federal child benefits | \$0 | \$0 | \$0 | \$7,612 | \$12,845 |
| Provincial child benefits | \$0 | \$0 | \$0 | \$0 | \$0 |
| Federal tax credits/benefits | \$915 | \$945 | \$967 | \$1,713 | \$2,179 |
| Provincial tax credits/benefits | \$0 | \$0 | \$0 | \$0 | \$0 |
| Total 2024 income | \$11,379 | \$15,122 | \$16,934 | \$26,821 | \$36,093 |

* 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 2024 ranged from \$11,379 for the unattached single considered employable to \$36,093 for the couple with two children. The unattached single with a disability who qualified for MBFE benefits received \$15,122, the unattached single with a disability who qualified for MSPD benefits received \$16,934, and the single parent with one child received \$26,821.

Note that this is the second year that *Welfare in Canada* has included a fifth Manitoba household – an unattached single with a disability who qualified for benefits from the Manitoba Supports for Persons with Disabilities (MSPD) program, which was introduced in 2023 and through which eligible households began receiving benefits in April of that year.

Basic social assistance: Monthly Basic Necessities amounts for all households receiving Employment and Income Assistance (EIA) benefits did not change in 2024. The value of supplementary benefit amounts available to the unattached single with a disability (MBFE) and the single parent with one child households also did not change in 2024.

In 2024, the unattached single with a disability (MSPD) household received a full year of Monthly Income Support from the MSPD program. The Monthly Income Support rate increased by about \$4, or 1 per cent, in July due to annual inflation indexing. This household also continued to receive one supplementary benefit amount, which did not change in value in 2024.

Rent Assist amounts for all households increased in July, reflecting the regular indexation schedule. As a result, the unattached single considered employable received \$616 per month for the first six months of the year and \$638 per month for the last six months of the year, the two unattached single with a disability households received \$705 and \$735, and the single parent with one child and the couple with two children both received \$1,020 and \$1,064.

Additional social assistance: The unattached single with a disability (MBFE) received the Income Assistance for Persons with Disabilities benefit of \$105 per month. 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 2024.

Federal child benefits: Both households with children received the Canada Child Benefit (CCB), which increased with inflation in July from \$619.75 to \$648.92 per month for a child under six years of age and from \$522.92 to \$547.50 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 with inflation in July. All three unattached single households received \$332.50 in basic GST/HST credit, the single parent with one child received \$665, and the couple with two children received \$1,015.

Three households also received the GST/HST credit supplement. The unattached single with a disability (MBFE) received \$30.77, the unattached single with a disability (MSPD) received \$52.62, and the single parent with one child received \$175.

The federal Grocery Rebate, which was provided as a one-time GST/HST credit payment in response to high inflation in 2023, was not available in 2024.

All five households received the federal Canada Carbon Rebate (CCR), previously known as the climate action incentive (CAI) payment. The three unattached single households received \$582, the single parent with one child received \$873, and the couple with two children received \$1,164. These amounts reflected an increase over 2023.

Provincial tax credits/benefits: No provincial tax credits or benefits were available to the five households in 2024.

Cost-of-living payments: Several jurisdictions, including the federal government, provided additional payments in 2022 and 2023 related to the increased cost of living resulting from high inflation. Although four provincial/territorial jurisdictions continued to provide inflation-related payments in 2024, neither Manitoba nor the federal government did so. See the [Overview section](#) for more information.

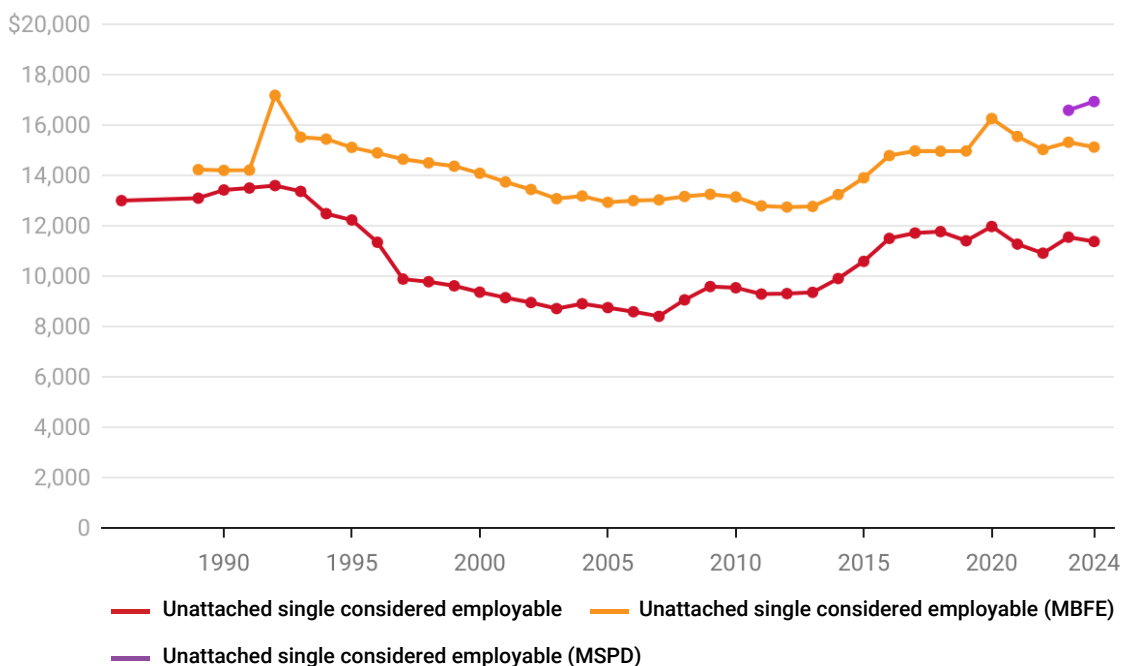
[Download the data in a spreadsheet](#)

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.

Note that the values are in 2024 constant dollars, not current dollars, and are 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 have resulted in a slightly different trendline.

Figure 1MB: Welfare incomes for example unattached single households in Manitoba 1986–2024, in 2024 constant dollars



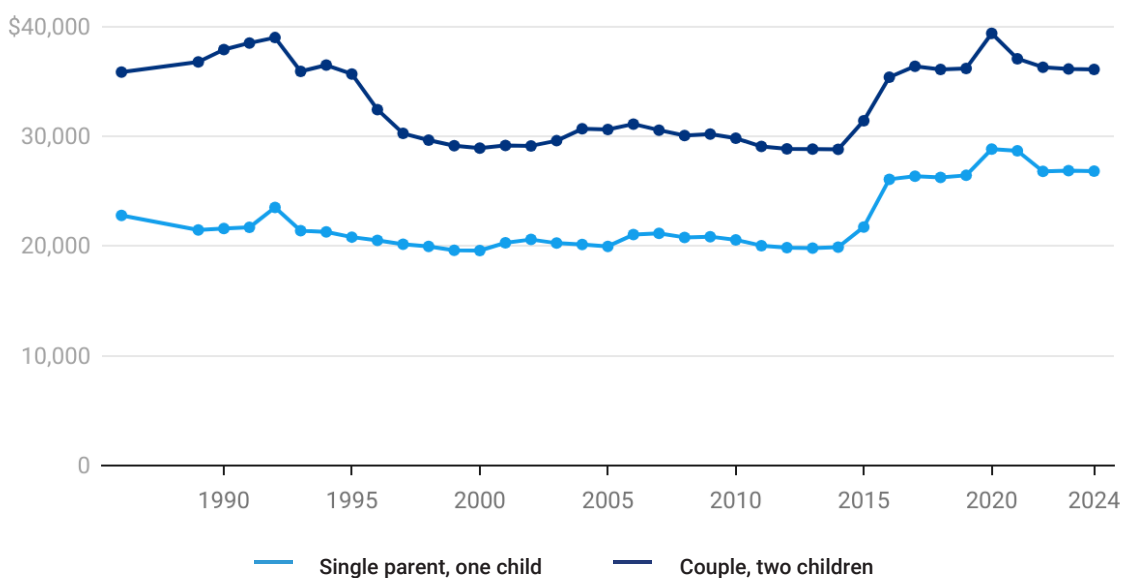
The total welfare income of the **unattached single considered employable** declined steadily from its peak in 1992 until 2007. Two years of increases were followed by a small decline through to 2012, after which increases – largely due to enhancements to Manitoba’s Rent Assist program – followed until 2018. The increase in 2020 was largely due to the federal climate action incentive (CAI) and 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 in 2023 was mostly the result of higher Rent Assist and federal CAI amounts. Finally, the decrease to \$11,379 in 2024 was largely the result of losing the 2023 temporary inflation-related cost-of-living payments from the federal government. Overall, the total welfare income of this household

declined by 1 per cent since 2023 and by 12 per cent across the time series, in constant 2024 dollars.

The welfare income of the **unattached single with a disability (MBFE)** followed a similar trajectory, reaching a high point in 1992 and following 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 CAI payment, with the decrease since then largely due to the loss of pandemic-related payments and the effects of high inflation. The slight decrease to \$15,122 in 2024 was largely the result of losing the 2023 temporary federal inflation-related cost-of-living payments. Overall, the total welfare income of this household declined by 1 per cent since 2023 but increased by 6 per cent since the start of the time series, in constant 2024 dollars.

The welfare income of the **unattached single with a disability (MSPD)** was \$16,934 in 2024, which was the second year this program was in effect. The total welfare income of this household increased by 2 per cent in constant 2024 dollars since 2023, which was largely due to the household receiving MSPD for the full 12 months of 2024.

Figure 2MB: Welfare incomes for example households with children in Manitoba 1986–2024, in 2024 constant dollars



The welfare income of the **single parent with one child** saw a small peak in 1992 and a sharp drop in 1993, 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 climate action incentive (CAI) and COVID-19 pandemic-related payments. The decline from 2020 to 2022 was largely due to the loss of pandemic-related payments as well as the effects of high inflation. Welfare incomes remained essentially unchanged in 2023 and 2024. Overall, the total welfare income of this household decreased by 0.2 per cent since 2023 and increased by 18 per cent across the time series, in constant 2024 dollars.

The total welfare income of the **couple with two children** reached a peak in 1992, dropped significantly in 1993, then levelled out for many years. Large increases from 2014 to 2017 were largely due to changes to federal child benefits. 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. Welfare incomes remained essentially unchanged in 2023 and 2024. Overall, the total welfare income of this household decreased by 0.1 per cent since 2023 but increased by 0.8 per cent across the time series, in constant 2024 dollars.

[Download the data in a spreadsheet](#)

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 2024 are estimates based on increasing the 2023 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](#).

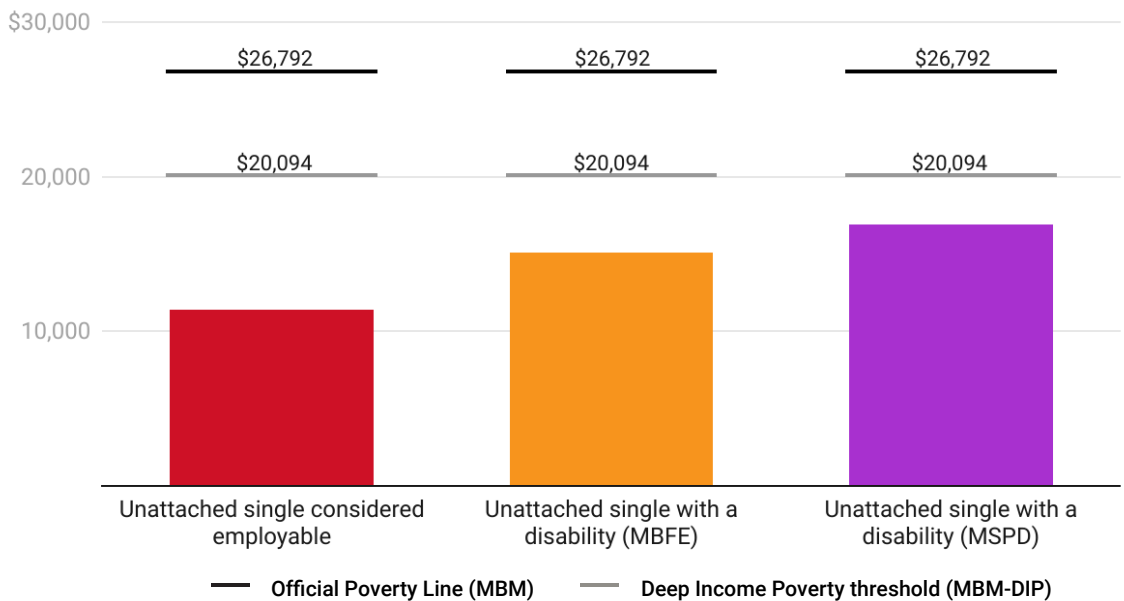
A table containing comparisons of the welfare incomes of the five example household types in Manitoba with all four poverty/low-income thresholds is [available for download](#).

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 2024, 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 2024, but also in deep poverty.

Figures 3MB and 4MB compare 2024 welfare incomes for the five example household types to the 2024 MBM and MBM-DIP thresholds for Winnipeg.

Figure 3MB: Welfare incomes and poverty thresholds for example unattached single households in Manitoba, 2024



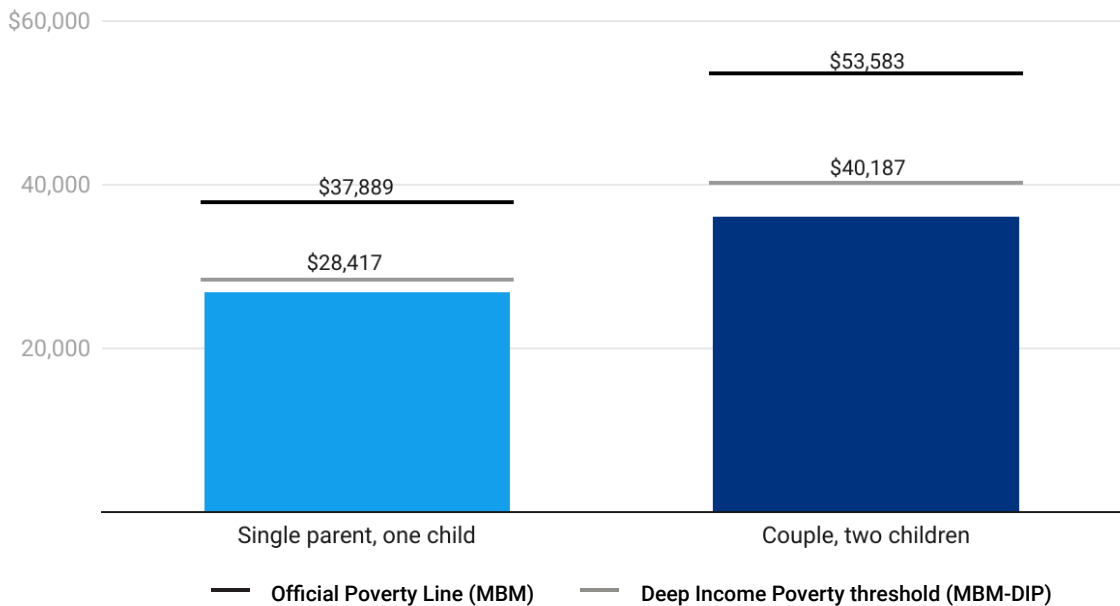
The **unattached single considered employable** had the least adequate income relative to the poverty thresholds. Their income was \$8,715 below the Deep Income Poverty threshold and \$15,413 below the Poverty Line. This means their income was only 57 per cent of the MBM-DIP and only 42 per cent of the MBM.

The **unattached single with a disability (MBFE)** fared slightly better, with an income that was \$4,972 below the Deep Income Poverty threshold and \$11,670 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 \$3,160 below the Deep Income Poverty threshold and \$9,858 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 accounts 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, 2024



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 \$1,596 below the Deep

Income Poverty threshold and \$11,068 below the Poverty Line. This means their income was 94 per cent of the MBM-DIP and 71 per cent of the MBM.

The income of the **couple with two children** was less adequate, at \$4,095 below the Deep Income Poverty threshold and \$17,490 below the Poverty Line. This means their income was 90 per cent of the MBM-DIP and 67 per cent of the MBM.

Low-income threshold comparisons

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

The least adequate income relative to the thresholds was that of the **unattached single considered employable**, whose total welfare income was only 37 per cent of the LIM and 44 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 49 per cent of the LIM and 58 per cent of the LICO. The **unattached single with a disability (MSPD)** had an income of only 55 per cent of the LIM and 65 per cent of the LICO. The income of the **couple with two children** was 54 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.

[Download the data in a spreadsheet.](#)

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) threshold for Winnipeg, starting in 2002.

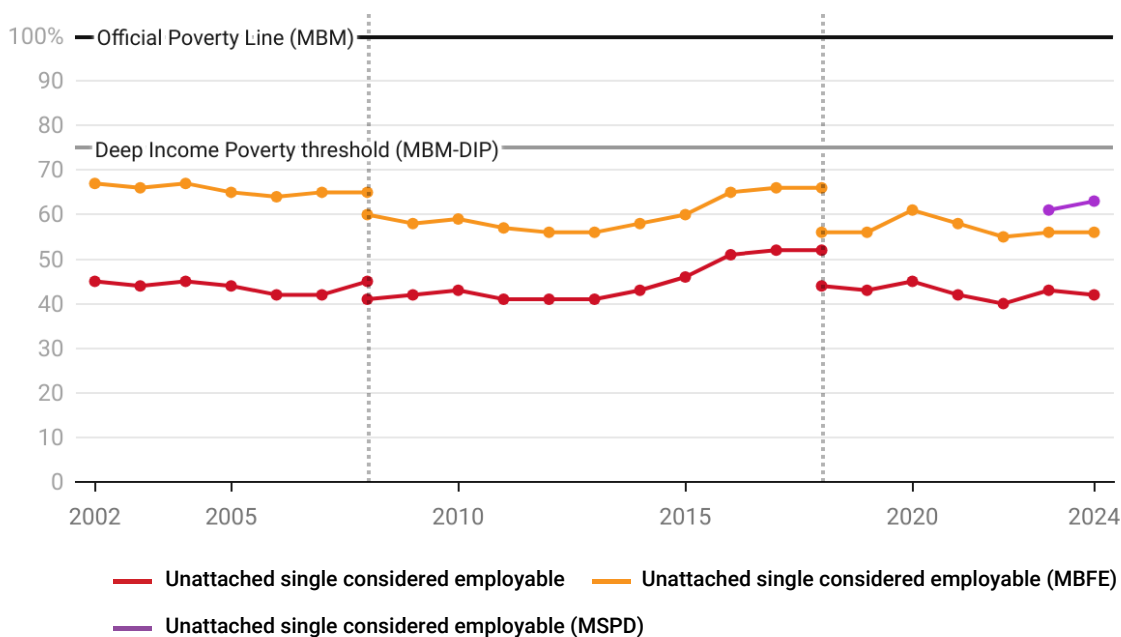
The black line at the top of each graph (i.e., the 100 per cent threshold) represents Canada's Official Poverty Line. This means that the graphs show how far below the Poverty Line the five households' total welfare incomes have been in each year over the past 23 years.

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 23 years.

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

Figure 5MB: Welfare incomes as a percentage of the MBM for example unattached single households in Manitoba, 2002–2024



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 declined to 40 per cent in 2022. Their income ended the time series in 2024 at 42 per cent of the Poverty Line.

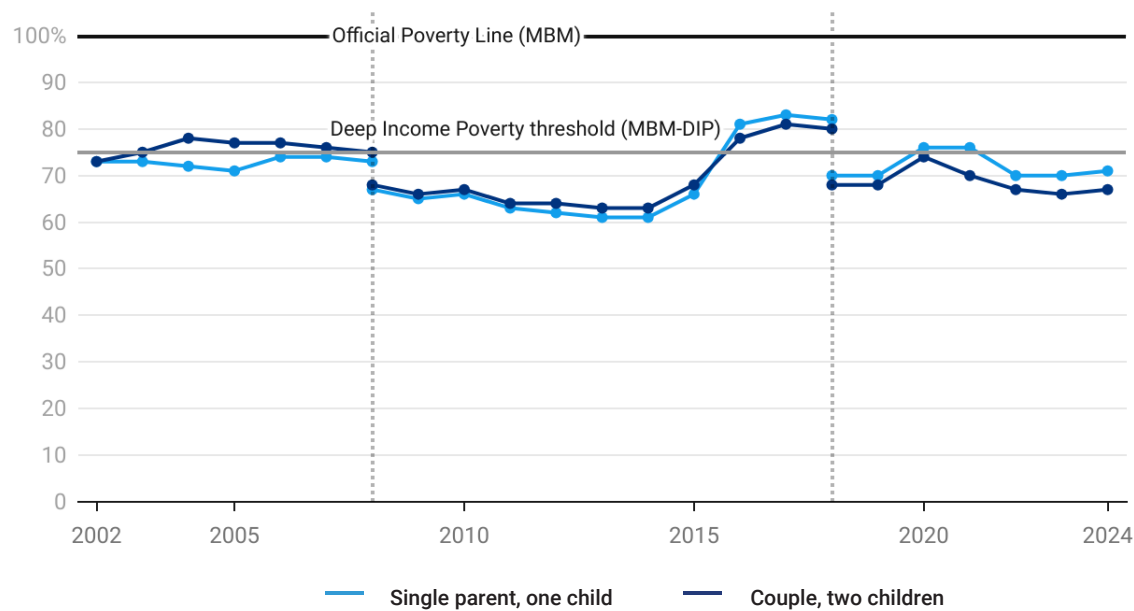
Overall, the total welfare income of the unattached single considered employable was 3 percentage points lower relative to the Poverty Line in 2024 than it was in 2002, meaning that households in these circumstances were living in deeper poverty than they were 23 years ago. Their income was also well below the Deep Income Poverty threshold across the entire time series, meaning that households living in these circumstances would have consistently lived in deep poverty for the last 23 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 2024 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. Their income was also below the Deep Income Poverty threshold across the entire time series, meaning that households in these circumstances would have experienced a deepening of their already very deep poverty over the last 23 years.

The welfare income of the **unattached single with a disability (MSPD)** reached 63 per cent of the Poverty Line in 2024, up from 61 per cent in 2023. In both years, this household was living in deep poverty.

Figure 6MB: Welfare incomes as a percentage of the MBM for example households with children in Manitoba, 2002–2024



The total welfare income of the **single parent with one child** started the time series at 73 per cent of the Poverty Line. After the 2008 rebasing, 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 71 per cent of the Poverty Line in 2024.

Overall, the total welfare income of the single parent with one child declined relative to the Poverty Line by 2 percentage points. Their income was also below the Deep Income Poverty threshold in all but three years across the time series, meaning that households in these circumstances would have consistently lived in deep poverty for most of the last 23 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 largely 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 67 per cent of the Poverty Line in 2024.

Overall, the total welfare income of the couple with two children was 6 percentage points lower at the end of the time series relative to the Poverty Line than it was at the start. Their income was also below the Deep Income Poverty threshold for all but five years of the time series, meaning that households in these circumstances would have experienced a deepening of their already deep poverty over the last 23 years.

[Download the data in a spreadsheet](#)

Access to data

The data for Manitoba is available for download, including:

1. Components of welfare income for all households.
2. Welfare incomes in 2024 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 2002–2024.

[Download the data in a spreadsheet](#)

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 2024, all example households in New Brunswick received additional payments from the provincial 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 2024. 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, 2024

| | Unattached single considered employable | Unattached single with a disability | Single parent, one child | Couple, two children |
|---------------------------------|---|-------------------------------------|--------------------------|----------------------|
| Basic social assistance | 7,851 | \$10,920 | \$12,312 | \$13,845 |
| Additional social assistance | \$2,200 | \$2,200 | \$3,424 | \$3,424 |
| Federal child benefits | \$0 | \$0 | \$7,612 | \$12,845 |
| Provincial child benefits | \$0 | \$0 | \$250 | \$500 |
| Federal tax credits/benefits | \$710 | \$710 | \$1,406 | \$1,769 |
| Provincial tax credits/benefits | \$300 | \$300 | \$600 | \$1,000 |
| Total 2024 income | \$11,061 | \$14,130 | \$25,604 | \$33,383 |

* 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 2024 ranged from \$11,061 for the unattached single considered employable to \$33,383 for the couple with two children. The total welfare income of the unattached single with a disability was \$14,130 and that of the single parent with one child was \$25,604.

Basic social assistance: The Basic Household Rate (BHR) in both the Transitional Assistance (TA) and Extended Benefits (EB) programs increased with inflation as of April 1. The BHR rates before and after the inflationary increase for each of the example households were: unattached single considered employable (TA) - \$637 and \$660; unattached single with a disability (EB) - \$886 and \$918; single parent with one child (TA) - \$999 and \$1,035; couple with two children (TA) - \$1,123 and \$1,164.

Additional social assistance: All households received the Household Supplement, a new benefit intended to help with the rising cost of food and shelter, which came into effect in February 2024 in the amount of \$200 per month.

As well, the two households with children received the Income Supplement Benefit of \$1,224 (an average of \$102 per month), an amount that remained unchanged in 2024.

The one-time Emergency Food and Fuel Benefit, which provided \$225 to individuals and \$450 to families in 2023, was not available in 2024.

Federal child benefits: Both households with children received the Canada Child Benefit (CCB), which increased with inflation in July from \$619.75 to \$648.92 per month for a child under six years of age and from \$522.92 to \$547.50 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 2024.

Federal tax credits/benefits: All four households received the GST/HST credit, which increased with inflation in July. The unattached single households received \$332.50 in basic GST/HST credit, the single parent with one child received \$665, and the couple with two children received \$1,015. The single parent with one child also received the GST/HST credit supplement maximum amount of \$175.

The federal Grocery Rebate, which was provided as a one-time GST/HST credit payment in response to high inflation in 2023, was not available in 2024.

All four households received the federal Canada Carbon Rebate (CCR), previously known as the climate action incentive (CAI) payment. Both unattached single

households received \$377, the single parent with one child received \$566, and the couple with two children received \$754. These amounts reflected an increase over 2023.

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 2024.

Cost-of-living payments: Several jurisdictions, including the federal government, provided additional payments in 2022 and 2023 related to the increased cost of living resulting from high inflation. In 2024, New Brunswick was one of only four provincial or territorial jurisdictions that continued to provide these payments. Federal inflation-related cost-of-living payments were discontinued in 2024.

As noted above, all four households received the new \$200 per month Household Supplement starting in February (\$2,200 total). This benefit was intended to help with the rising cost of food and shelter.

See the [Overview section](#) for more information on cost-of-living payments.

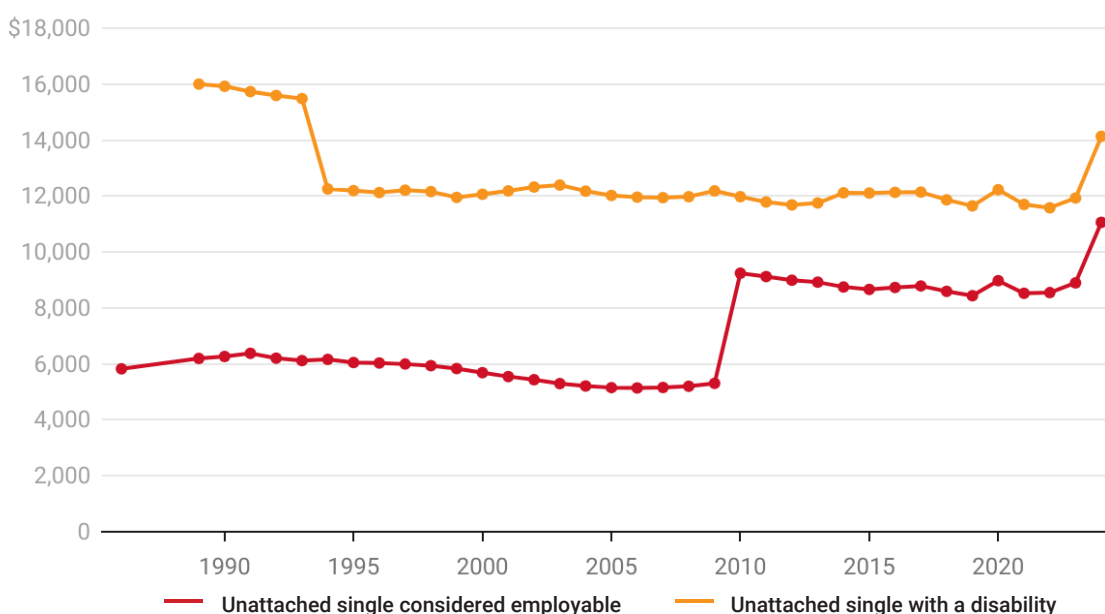
[Download the data in a spreadsheet](#)

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 2024 constant dollars, not current dollars, and are calculated using the Canada Consumer Price Index (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 have resulted in a slightly different trendline.

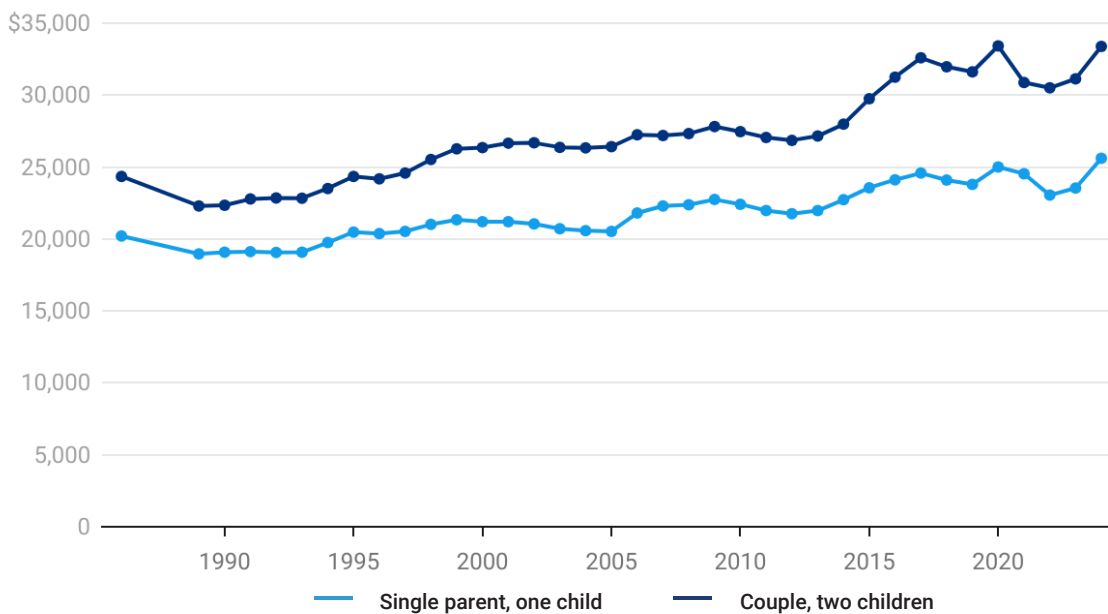
Figure 1NB: Welfare incomes for example unattached single households in New Brunswick 1986–2024, in 2024 constant dollars



The total welfare income of the **unattached single considered employable** was relatively stable between 1986 and 2009. 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, mainly due to the loss of those payments, was followed by two years of slight increases. Their income significantly increased in 2024, which was primarily due to the new Household Supplement and higher payments from the Canada Carbon Rebate. Overall, the total welfare income of this household increased by 24 per cent between 2023 and 2024, and by 90 per cent across the entire time series, in constant 2024 dollars.

The total welfare income of the **unattached single with a disability** started the time series at \$16,000 and declined until 1993, after which it fell by more than \$3,000. Thereafter, their welfare income stayed relatively stable, hovering at around \$12,000. The increase in 2020 was largely due to COVID-19 pandemic-related payments, and the decline in 2021 was mainly due to the loss of those payments. Another slight decrease in 2022, primarily due to high inflation, was followed by a slight increase in 2023. Like the unattached single considered employable, the total welfare income of this household increased significantly in 2024, which was primarily due to the new Household Supplement and higher payments from the Canada Carbon Rebate. Overall, the total welfare income of this household increased by 18 per cent between 2023 and 2024 but decreased by 12 per cent across the time series in constant 2024 dollars.

Figure 2NB: Welfare incomes for example households with children in New Brunswick 1986–2024, in 2024 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 in 2023 was followed by a more significant increase in 2024, which was primarily due to the new Household Supplement and higher payments from the Canada Carbon Rebate. Overall, the total welfare income of this household increased by 9 per cent between 2023 and 2024 and by 27 per cent across the entire time series, in constant 2024 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 significant increase in 2024 was primarily due to the new Household Supplement and an increase to the Canada Carbon Rebate. The total welfare

income of this household ended the time series at \$33,383, which is a 7 per cent increase compared to 2023, and a 37 per cent increase since the start of the time series, in constant 2024 dollars.

[Download the data in a spreadsheet](#)

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 2024 are estimates based on increasing the 2023 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](#).

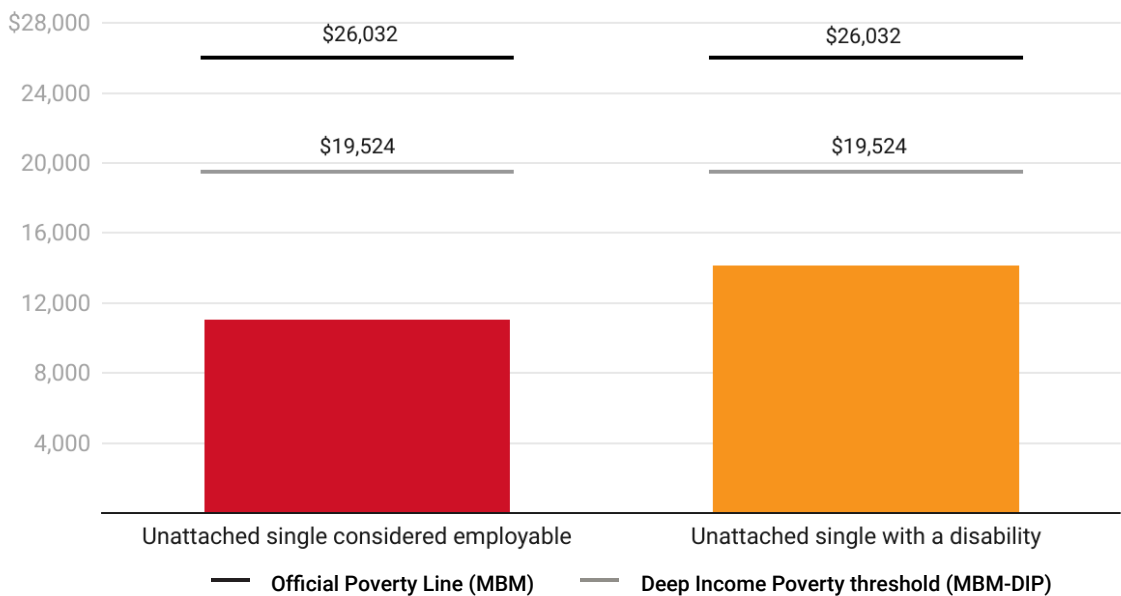
A table containing comparisons of the welfare incomes of the four example household types in New Brunswick with all four poverty/low-income thresholds is [available for download](#).

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 2024. 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 2024, but in deep poverty.

Figures 3NB and 4NB compare welfare incomes of the four example household types to the 2024 MBM and MBM-DIP thresholds for Moncton.

Figure 3NB: Welfare incomes and poverty thresholds for example unattached single households in New Brunswick, 2024

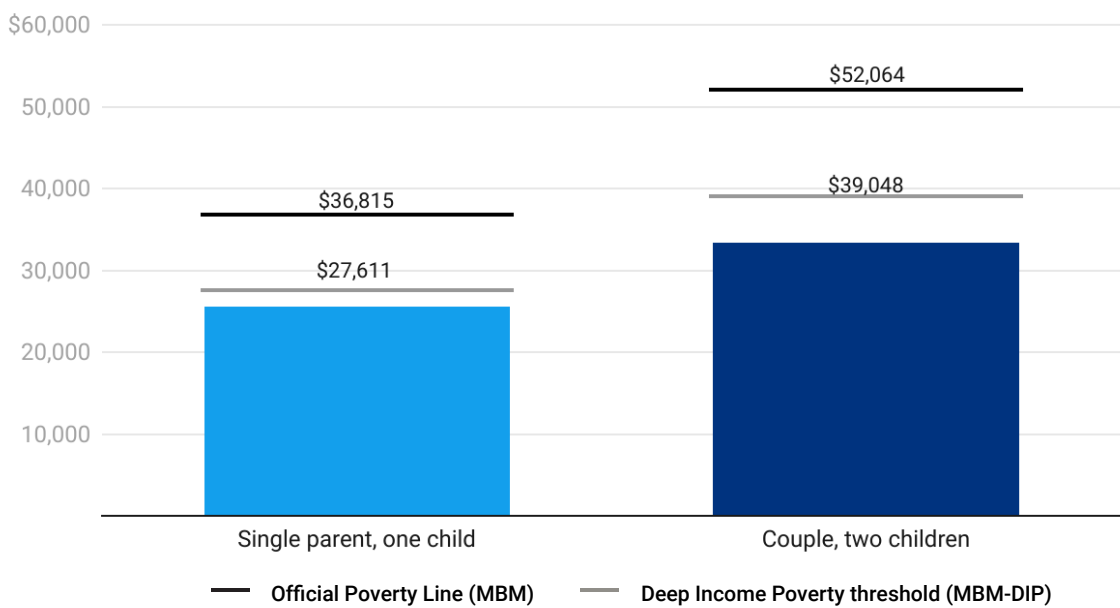


The **unattached single considered employable** had the least adequate income relative to the poverty thresholds. Their income was \$8,464 below the Deep Income Poverty threshold and \$14,972 below the Poverty Line. As such, their income was only 57 per cent of the MBM-DIP and only 42 per cent of the MBM.

The **unattached single with a disability** had an income that was \$5,395 below the Deep Income Poverty threshold and \$11,903 below the Poverty Line. As such, their income was 72 per cent of the MBM-DIP and 54 per cent of the MBM.

Note that the poverty experienced by people with disabilities is underrepresented because neither the MBM nor the MBM-DIP accounts 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, 2024



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 \$2,008 below the Deep Income Poverty threshold and \$11,211 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 compared to the single parent with one child, at \$5,665 below the Deep Income Poverty threshold and \$18,681 below the Poverty Line. This means their income was 85 per cent of the MBM-DIP and 64 per cent of the MBM.

Low-income threshold comparisons

The welfare incomes of the example households in New Brunswick were well below the low-income thresholds. 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 36 per cent of the LIM and 50 per cent of the LICO. The most adequate was that of the **single parent with one child**, whose welfare income was 58 per cent of the LIM and 96 per cent of the LICO.

The **unattached single with a disability** had an income that was 46 per cent of the LIM and 64 per cent of the LICO. The income of the **couple with two children** was 54 per cent of the LIM and 81 per cent of the LICO.

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

[Download the data in a spreadsheet.](#)

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) for Moncton, starting in 2002.

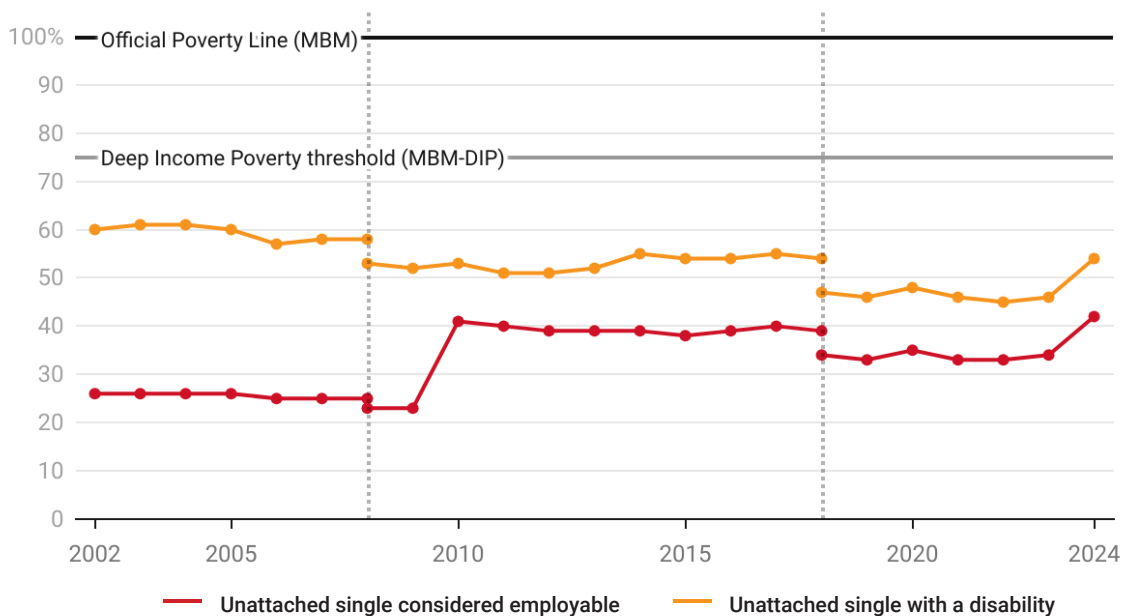
The black line at the top of each graph (i.e., the 100 per cent threshold) represents Canada's Official Poverty Line. This means that the graphs show how far below the Poverty Line the four households' total welfare incomes have been in each year over the past 23 years.

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 23 years.

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

Figure 5NB: Welfare incomes as a percentage of the MBM for example unattached single households in New Brunswick, 2002–2024



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 it 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 left their income hovering between 33 and 35 per cent until 2024, when the Household Supplement was introduced. In 2024, their income rose to 42 per cent of the Poverty Line.

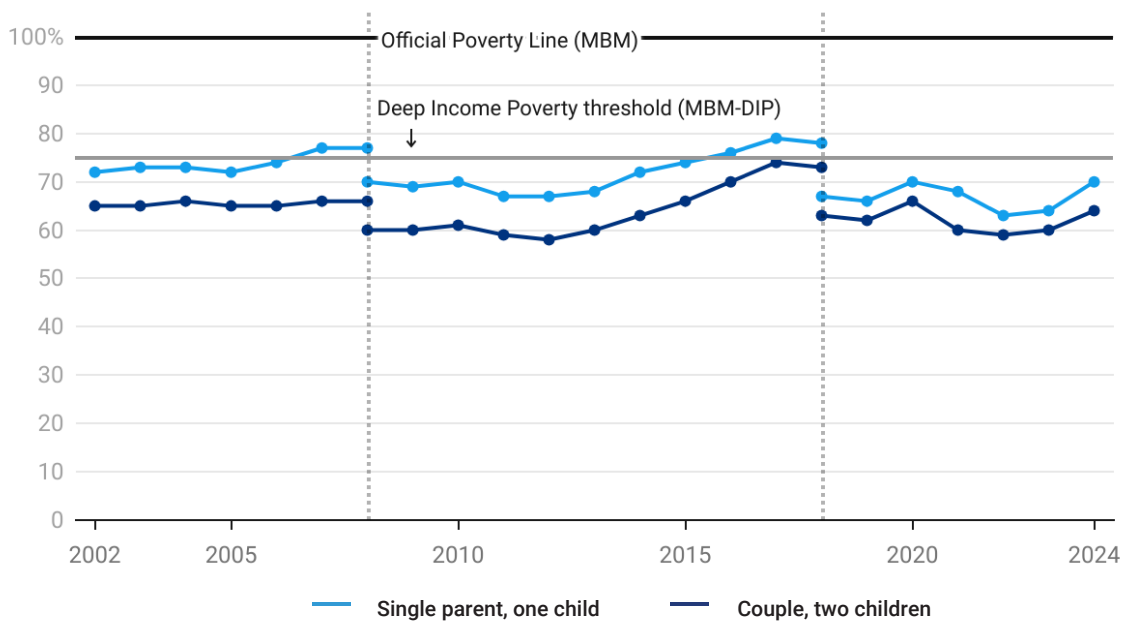
Overall, the income of the unattached single considered employable increased by 16 percentage points relative to the Poverty Line across the entire time series, from 26 to 42 per cent. Although this is an improvement, households in these circumstances would still have been living substantially below the Poverty Line in 2024. Given that their income was also below the Deep Income Poverty threshold across the entire time series, households in these circumstances would have consistently lived in deep poverty for the last 23 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 hovered between 45 and 48 per cent until 2024, when it ended the time series at 54 per cent of the Poverty Line.

Overall, the income of the unattached single with a disability declined by 6 percentage points relative to the Poverty Line across the time series. Given that their

income was also below the Deep Income Poverty threshold across the entire time series, households in these circumstances would have experienced a deepening of their already very deep poverty across the 23-year period.

Figure 6NB: Welfare incomes as a percentage of the MBM for example households with children in New Brunswick, 2002–2024



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 70 per cent of the Poverty Line in 2024.

Overall, the income of the single parent with one child declined relative to the Poverty Line by 2 percentage points over the 23-year period, indicating a slight deepening of the poverty experienced by households in these circumstances. Given that 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, households in these circumstances would have seen their incomes rise above deep poverty in only three of the last 23 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 64 per cent of the Poverty Line in 2024.

Overall, the income of the couple with two children declined by 1 percentage point relative to the Poverty Line across the time series, indicating a very slight deepening of the poverty experienced by households in these circumstances. Given that their

income was also below the Deep Income Poverty threshold across the entire time series, households in these circumstances would have consistently lived in deep poverty for the last 23 years.

[Download the data in a spreadsheet.](#)

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 2024 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 2002–2024.

[Download the data in a spreadsheet.](#)

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.

Table 1NL shows the value of the welfare income components of the four example household types in Newfoundland and Labrador in 2024. 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, 2024

| | Unattached single consid- ered employ- able | Unattached single with a disability | Single parent, one child | Couple, two children |
|---------------------------------|--|---|-----------------------------|-------------------------|
| Basic social assistance | \$11,172 | \$8,520 | \$15,864 | \$16,464 |
| Additional social assistance | \$0 | \$10,800 | \$0 | \$0 |
| Federal child benefits | \$0 | \$0 | \$7,612 | \$12,845 |
| Provincial child benefits | \$0 | \$0 | \$1,807 | \$3,723 |
| Federal tax credits/benefits | \$950 | \$1,107 | \$1,757 | \$2,237 |
| Provincial tax credits/benefits | \$254 | \$679 | \$534 | \$864 |
| Total 2024 income | \$12,376 | \$21,107 | \$27,573 | \$36,133 |

* 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 2024 ranged from \$12,376 for the unattached single considered employable to \$36,133 for the couple with two children. The

income of the unattached single with a disability was \$21,107 and that of the single parent with one child was \$27,573.

Basic social assistance: Monthly Basic and Shelter benefit amounts remained unchanged in 2024. The unattached single considered employable received \$860, the unattached single with a disability received \$710, the single parent with one child received \$1,251, and the couple with two children received \$1,301.

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 2024.

Additional social assistance: 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 who receive supportive services. This amount remained unchanged in 2024. In addition, the unattached single with a disability received top-ups from HCS of \$6,600 (\$550 per month) for rent and \$2,400 (\$200 per month) for utilities. Note that these amounts are rounded averages of top-ups provided to recipients in these household types, and that this data was provided by HCS.

Federal child benefits: Both households with children received the Canada Child Benefit (CCB), which increased with inflation in July from \$619.75 to \$648.92 per month for a child under six years of age and from \$522.92 to \$547.50 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. The single parent with one child received \$149 per month for the first six months of the year and \$152.16 per month for the last six months. The couple with two children received \$307 per month for the first six months and \$313.49 per month for the last six months.

Federal tax credits/benefits: All four households received the GST/HST credit, which increased with inflation in July. The unattached single households received \$332.50 in basic GST/HST credit, the single parent with one child received \$665, and the couple with two children received \$1,015.

Three households also received the GST/HST credit supplement. The unattached single considered employable received \$6.91, the unattached single with a disability received \$163.87, and the single parent with one child received the maximum amount of \$175.

The federal Grocery Rebate, which was provided as a one-time GST/HST credit payment in response to high inflation in 2023, was not available in 2024.

All four households received the federal Canada Carbon Rebate (CCR), previously known as the climate action incentive (CAI) payment. The unattached single households received \$611, the single parent with one child received \$916.50, and the couple with two children received \$1,222. These amounts reflected an increase over 2023.

Provincial tax credits/benefits: All four households received the Newfoundland and Labrador Income Supplement. The unattached single considered employable received \$254, the unattached single with a disability received \$679.18, the single parent with one child received \$533.62, and the couple with two children received \$864.48. These amounts were unchanged in 2024.

Cost-of-living payments: Several jurisdictions, including the federal government, provided additional payments in 2022 and 2023 related to the increased cost of living resulting from high inflation. While four provincial and territorial jurisdictions continued to provide inflation-related payments in 2024, neither Newfoundland and Labrador nor the federal government did so. See the [Overview section](#) for more information.

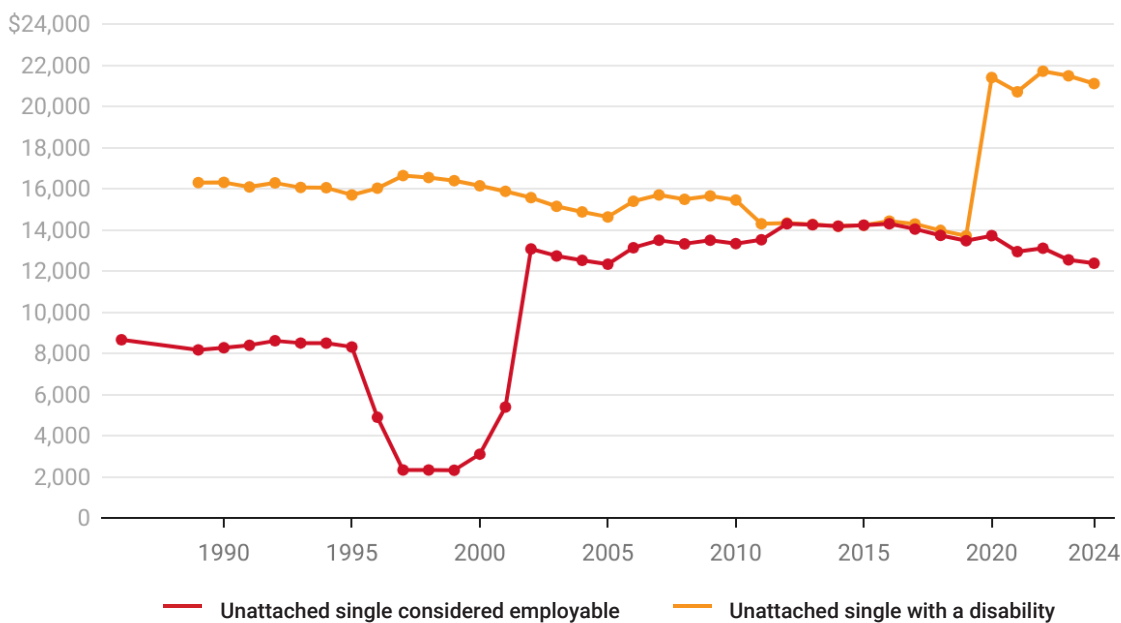
[Download the data in a spreadsheet.](#)

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 2024 constant dollars, not current dollars, and are calculated using the Canada Consumer Price Index (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 have resulted in a slightly different trendline.

Figure 1NL: Welfare incomes for example unattached single households in Newfoundland and Labrador 1986–2024, in 2024 constant dollars



The total welfare income of the **unattached single considered employable** was relatively stable between 1986 and 1995. The large decline that started in 1995 was the result of a policy change that gave recipients very low room and board allowances instead of market rent shelter benefits. After five years of 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. Their income was more stable thereafter, with an initial decline followed by an increasing trend, a plateau from 2012 to 2015, and a generally declining trend through to 2024.

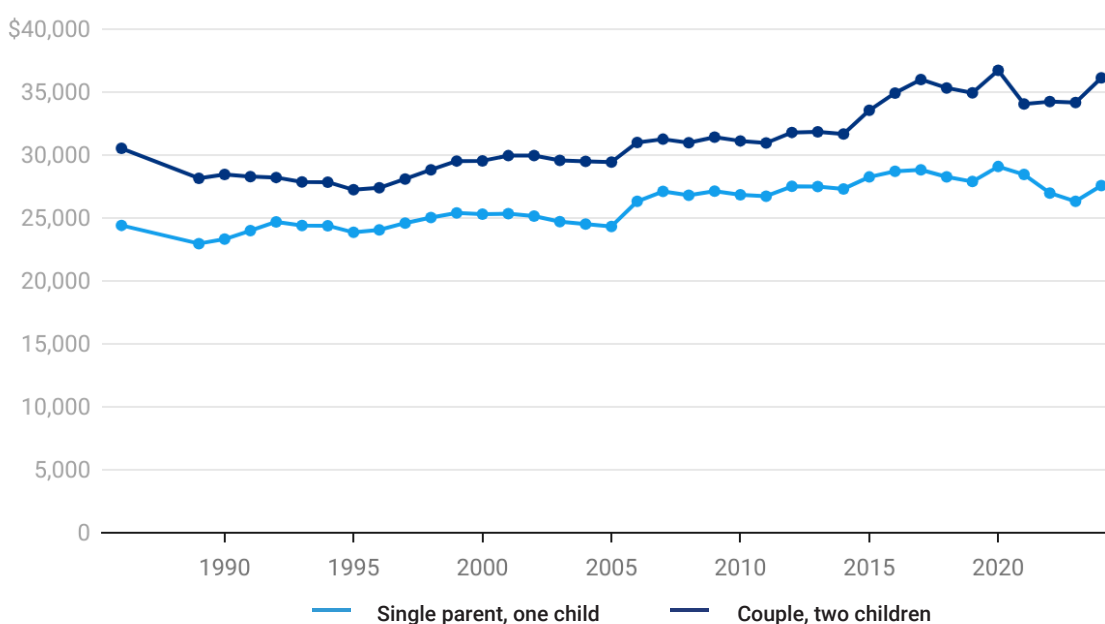
The welfare income of the **unattached single with a disability** generally declined from the start of the time series until 2019, with small increases in 1996–1997 and 2006–2007, and a period of stasis between 2011 and 2016. Between 2012 and 2019, the Fuel Supplement was included in the calculations 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 was primarily due to the inclusion of rounded average amounts for the shelter and utilities top-ups provided by HCS, which 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 2024, the small decline for these households was due to the loss of the Grocery Rebate.

In 2024, the total welfare income of the **unattached single considered employable** was \$12,376, which is a 1 per cent decrease compared to 2023, and a 43 per cent increase since the start of the time series, in constant 2024 dollars. The total welfare income of the **unattached single with a disability** was \$22,907, which is a 7 per cent increase compared to 2023, and a 41 per cent increase since the start of the time series, in constant 2024 dollars.

Figure 2NL: Welfare incomes for example households with children in Newfoundland and Labrador 1986–2024, in 2024 constant dollars



The total welfare incomes of the two households with children followed a similar trajectory, starting with a notable decline between 1986 and 1999, then hovering at about the same level from the start of the time series until 2005. This was followed by 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 2024, the increases for both households were

due to full-year increases in the Newfoundland and Labrador Child Benefit and increases in Canada Carbon Rebate amounts.

In 2024, the welfare income of the **single parent with one child** was \$27,573, which is a 5 per cent increase compared to 2023, and a 13 per cent increase since the start of the time series, in constant 2024 dollars. The welfare income of the **couple with two children** was \$36,133, which is a 6 per cent increase compared to 2023, and an 18 per cent increase since the start of the time series, in constant 2024 dollars.

[Download the data in a spreadsheet.](#)

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 2024 are estimates based on increasing the 2023 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](#).

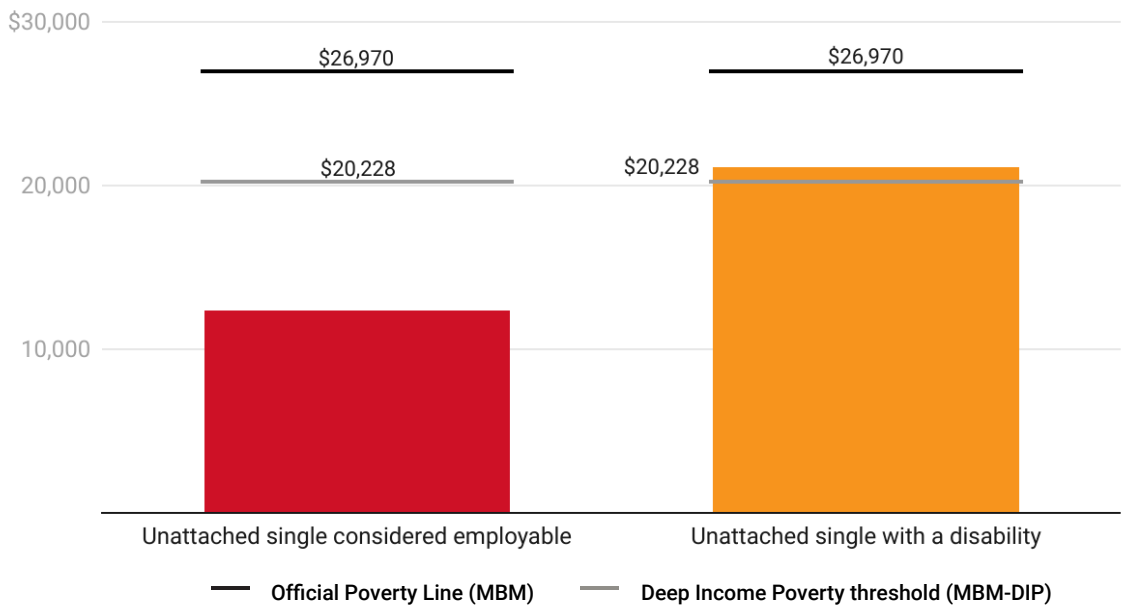
A table containing comparisons of the welfare incomes of the four example household types in Newfoundland and Labrador with all four poverty/low-income thresholds is [available for download](#).

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 2024, 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 2024, and three of the four were living in deep poverty.

Figures 3NL and 4NL compare 2024 welfare incomes for the four example household types to the 2024 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, 2024

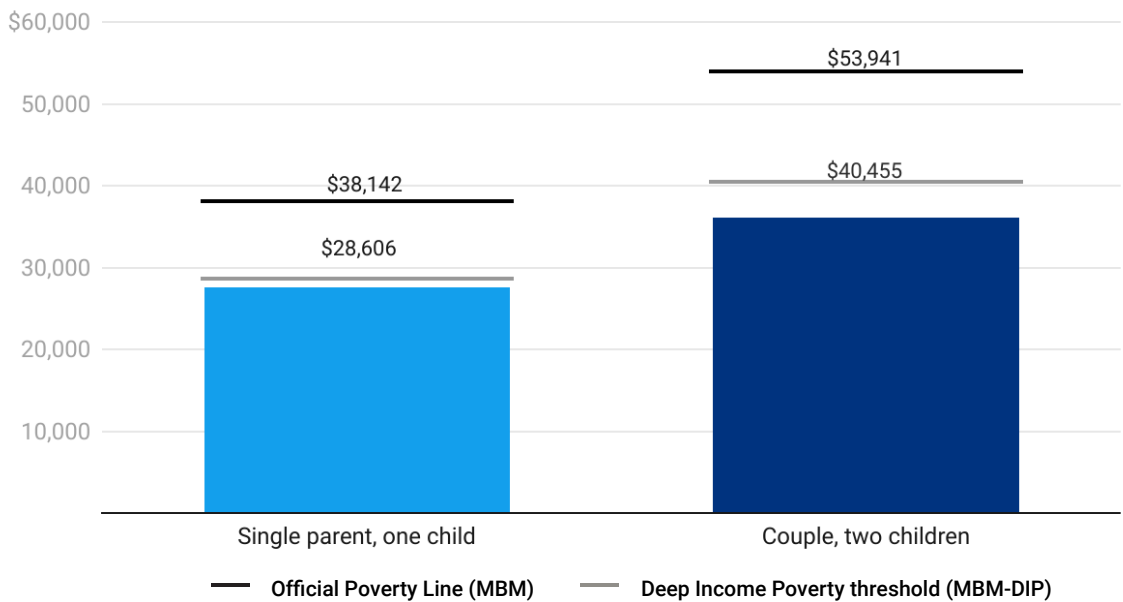


The **unattached single considered employable** had the lowest income relative to the poverty thresholds. Their income was \$7,851 below the Deep Income Poverty threshold and \$14,594 below the Poverty Line. This means their income was 61 per cent of the MBM-DIP and only 46 per cent of the MBM.

The **unattached single with a disability** fared best of all four example households relative to the poverty thresholds. Their income was \$879 above the Deep Income Poverty threshold, but \$5,864 below the Poverty Line. This means their income was 104 per cent of the MBM-DIP but 78 per cent of the MBM.

Note that the poverty experienced by people with disabilities is underrepresented because neither the MBM nor the MBM-DIP accounts 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, 2024



The **single parent with one child** had a welfare income that was \$1,033 below the Deep Income Poverty threshold, and \$10,569 below the Poverty Line. This means their income was 96 per cent of the MBM-DIP and 72 per cent of the MBM.

The welfare income of the **couple with two children** was \$4,322 below the Deep Income Poverty threshold and \$17,807 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 two of the example households were below, and in one instance far below, the low-income thresholds while those of the two others were either above or below the 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 40 per cent of the LIM and 56 per cent of the LICO. The income of the **couple with two children** was also low relative to the thresholds, at 58 per cent of the LIM and 87 per cent of the LICO.

The highest income relative to the LIM was that of the **unattached single with a disability**, at 68 per cent; their income was also 96 per cent of the LICO. The

highest income relative to the LICO was that of the **single parent with one child** at 103 per cent; their income was also 64 per cent of the LIM.

[Download the data in a spreadsheet.](#)

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) for St. John's, starting in 2002.

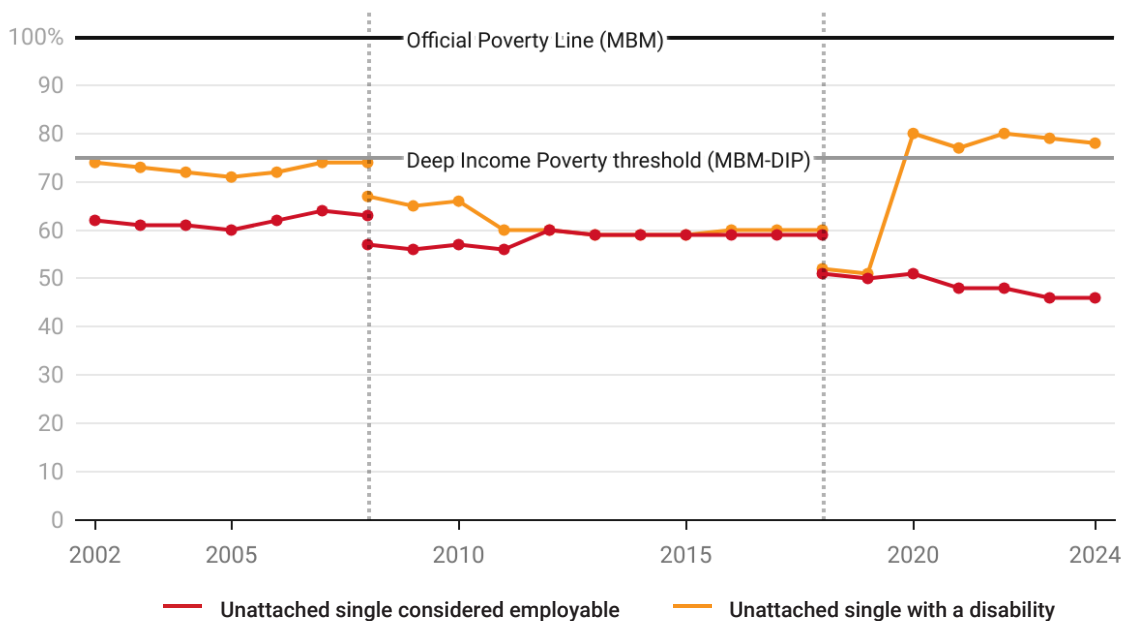
The black line at the top of each graph (i.e., the 100 per cent threshold) represents Canada's Official Poverty Line. This means that the graphs show how far below the Poverty Line the four households' total welfare incomes have been in each year over the past 23 years.

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 23 years.

Three trendlines for each household are shown in the graphs. These lines illustrate the relationship between welfare incomes and changes made to the MBM due to "rebasings." The two rebasings, occurring in 2008 and 2018, are indicated with a dotted vertical line. Rebasings update 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 fluctuations in the graph trendlines are due to a combination of changes in welfare incomes and the cost of living. Both factors must be considered when analyzing trends.

Figure 5NL: Welfare incomes as a percentage of the MBM for example unattached single households in Newfoundland and Labrador, 2002–2024



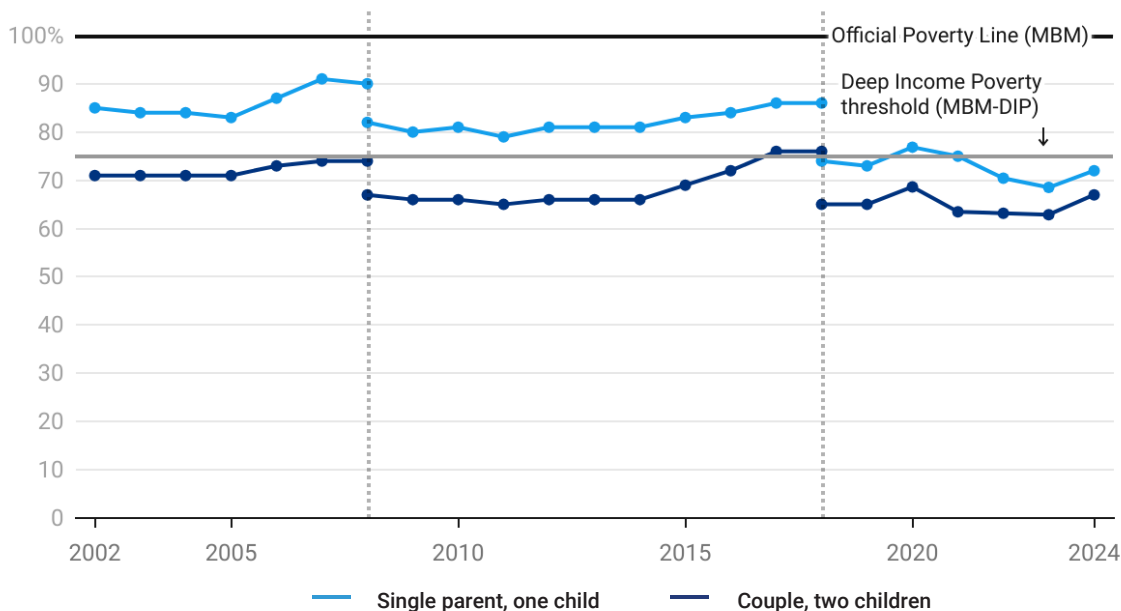
The welfare income of the **unattached single considered employable** was 62 per cent of the Poverty Line in 2002. After remaining largely static for the next 16 years – hovering between 56 and 64 per cent – their income declined to around 50 per cent after the 2018 rebasing. Their income declined further after 2020 and ended the time series in 2024 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 2024 than it was in 2002; their income was also below the Deep Income Poverty threshold across the entire time series. This means that households in these circumstances would have experienced a significant deepening of their already very deep poverty over the last 23 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 2024 at 78 per cent of the Poverty Line.

Overall, the welfare income of the unattached single with a disability was 4 percentage points higher in 2024 than in 2002, which represents a slight improvement in the depth of poverty of households in these circumstances over the past 23 years. However, their income was below the Deep Income Poverty threshold for the majority of the time series, only rising slightly above the threshold after 2020. This means that households in these circumstances 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, 2002–2024



The income of the **single parent with one child** 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, and an uptick in 2024 ended the time series at 72 per cent of the Poverty Line.

Overall, the welfare income of the single parent with one child was 13 percentage points lower in 2024 than it was in 2002, and it fell under the Deep Income Poverty threshold in the later years of the time series. This means that households in these circumstances would have seen their poverty significantly deepen over the last 23 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 of the MBM – their income improved to 76 per cent of the Poverty Line in 2017. It declined thereafter and ended the time series in 2024 at 67 per cent.

Overall, the welfare income of the couple with two children was 4 percentage points lower in 2024 than in 2002, which represents a slight deepening of the poverty experienced by households in these circumstances across the time series. As well, given that their income was only above the Deep Income Poverty threshold for one year, households in these circumstances would have spent most of the last 23 years living in deep poverty.

[Download the data in a spreadsheet.](#)

Access to data

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

1. Components of welfare income for all households.
2. Welfare incomes in 2024 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 2002–2024.

[Download the data in a spreadsheet.](#)

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 2024, all example households in the Northwest Territories received additional payments from the territorial government related to the increased cost of food due to inflation. These payments are included in the table below.

The Northwest Territories created a new program in 2024 for seniors and people who qualify as a person with a disability according to specific criteria. The Income Assistance for Seniors and Persons with Disabilities (IASPD) program came into force in July 2024. At the same time, additional supports for those with disabilities were removed from the Income Assistance (IA) program. Our example unattached single with a disability household is therefore assumed to be receiving benefits from IA between January and June and from IASPD between July and December. We are not including calculations for an unattached single with a disability who may not qualify for IASPD because they would have received the same total welfare income as an unattached single considered employable in the IA program.

Table 1NT shows the value of the welfare income components of the four example household types in the Northwest Territories in 2024. 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, 2024

| | Unattached single considered employable | Unattached single with a disability | Single parent, one child | Couple, two children |
|------------------------------------|---|-------------------------------------|--------------------------|----------------------|
| Basic social assistance | \$28,332 | \$30,587 | \$30,406 | 39,991 |
| Additional social assistance | \$0 | \$2,664 | \$0 | \$0 |
| Federal child benefits | \$0 | \$0 | \$7,612 | \$12,813 |
| Territorial child benefits | \$0 | \$0 | \$811 | \$1,050 |
| Federal tax credits / benefits | \$508 | \$508 | \$840 | \$1,015 |
| Territorial tax credits / benefits | \$441 | \$441 | \$940 | \$1,880 |
| Total 2024 income | \$29,281 | \$34,200 | \$40,608 | \$56,749 |

* 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 2024 ranged from \$29,281 for the unattached single considered employable to \$56,749 for the couple with two children. The income of the unattached single with a disability was \$34,200 and that of the single parent with one child was \$40,608.

Basic social assistance: With the introduction of Income Assistance for Seniors and Persons with Disabilities (IASPD) and changes to Income Assistance (IA) in July 2024, the Food and Clothing allowances were collapsed into one Basic Benefit Allowance. As such, the example households received the Food and Clothing allowances for the first six months of the year, and the new Basic Benefit Allowance for the second six months.

Food and Clothing allowance amounts were unchanged in 2024. The Food Allowance provided \$343 per month to households with one adult and \$480 per month to those with two adults. The Clothing Allowance provided \$79 per month to one-adult households and \$110 to two-adult households.

The new IA Basic Benefit Allowance provided \$573 per month to the unattached single considered employable and the single parent with one child, and \$810 per month to the couple with two children. These figures represent an increase of 36% compared to 2023 for the unattached single considered employable and the single parent with one child, and 37% for the couple with two children.

The new IASPD Basic Benefit Allowance provided \$866 to the unattached single with a disability who met the eligibility criteria. Although this figure represents a significant increase over the previous IA Food and Clothing allowances, it actually only corresponds to the total of those allowances and the two additional social

assistance benefits that this household received from IA in the first six months of the year (see “Additional social assistance” below).

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 is included in our calculations because we assume our example households live in market rental housing (see the [Methodology section](#)). This amount is a maximum based on average market rents that are calculated annually by the Canada Mortgage and Housing Corporation. These amounts increased in 2024 for all four households. Note that the Accommodation Allowance is only provided to those households who provide proof that their name is on the waitlist for low-cost/public housing. The fuel and utilities components are an average of the amount paid in 2024 to program recipients in each of our household types, and are provided by the Department of Education, Culture and Employment. These average amounts increased in 2024 for all households except the single parent with one child, given that there were fewer recipients of this household type; 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 2024 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 2024 and delivered before the program changes that started in July; at that point, the benefit was discontinued in the IA program along with Productive Choice activity requirements for eligibility.

All households also received a One-Time Additional Benefit to assist with the higher costs of food in the North. The benefit amount was dependent on each household’s region of residence; for our example households, who are assumed to be living in Yellowknife, the benefit amount was \$343; it was paid in March.

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 2024 and were delivered for the first six months of the year, when the household was receiving benefits from IA. These amounts were essentially moved into the IASPD Basic Benefit Allowance amount starting in July. Note that these allowances were discontinued in IA with the program changes that started in July.

Federal child benefits: Both households with children received the Canada Child Benefit (CCB), which increased with inflation in July from \$619.75 to \$648.92 per month for a child under six years of age and from \$522.92 to \$547.50 per month for a child aged six to 17. The couple with two children received the full \$1,045.83 per month for the January to June period but a reduced monthly amount of \$1,089.70 for the July to 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) for the January through June period, but a reduced monthly amount of \$67.20 for the July to December period based on prior years' income. The couple with two children received a reduced monthly amount in both six-month periods of \$90.81 from January to June and \$84.17 from July to December, based on prior years' income. The maximum amounts for this benefit remained unchanged in 2024.

Federal tax credits/benefits: All four households received the GST/HST credit, which increased with inflation in July. The unattached single households received \$332.50 in basic GST/HST credit, the single parent with one child received \$665, and the couple with two children received \$1,015.

Three households also received the GST/HST credit supplement. The unattached single households and the single parent with one child each received the maximum amount of \$175.

The federal Grocery Rebate, which was provided as a one-time GST/HST credit payment in response to high inflation in 2023, was not available in 2024.

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 2024: two \$110.25 payments (\$220.50 total) per adult and two \$123.25 payments (\$246.50 total) per child under 18 for the 2023–2024 benefit year, and two \$110.25 payments (\$220.50 total) per adult and two \$126.25 payments (\$252.50 total) per child under 18 for the 2024–2025 benefit year. These amounts were specific to Yellowknife as these payments were calculated based on area of residence.

Cost-of-living payments: Several jurisdictions, including the federal government, provided additional payments in 2022 and 2023 related to the increased cost of living resulting from high inflation. In 2024, the Northwest Territories was one of only four provincial or territorial jurisdictions that continued to provide these payments. Federal inflation-related cost-of-living payments were discontinued in 2024.

As noted above, all four households received a One-Time Additional Benefit in the amount of \$343 paid in March. Households living in other areas of the territory received different amounts, as the benefit amount was dependent on a household's region of residence.

See the [Overview section](#) for more information on cost-of-living payments.

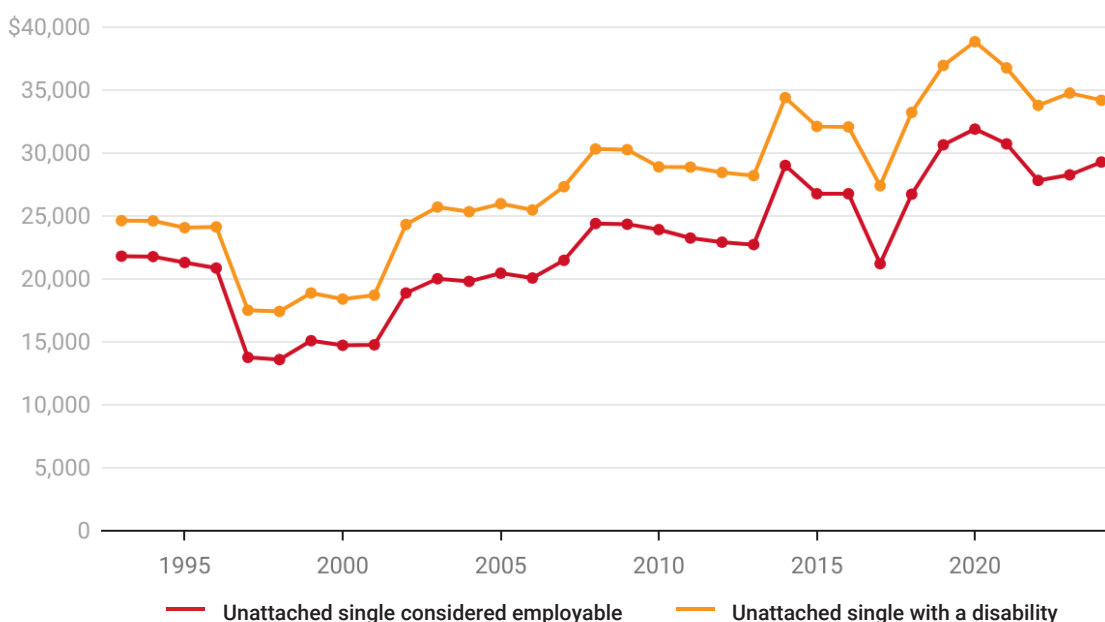
[Download the data in a spreadsheet.](#)

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 2024 constant dollars, not current dollars, and are calculated using the Canada Consumer Price Index (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 have resulted in a slightly different trendline.

Figure 1NT: Welfare incomes for example unattached single households in the Northwest Territories 1993–2024, in 2024 constant dollars



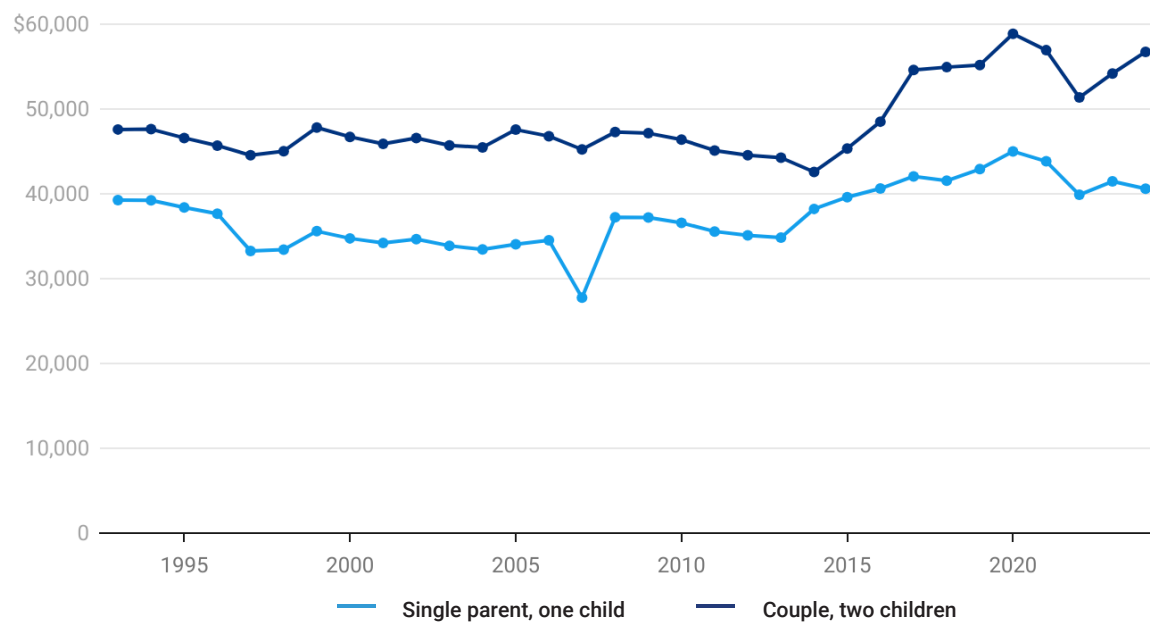
The welfare incomes of the **unattached single considered employable** and the **unattached single with a disability** followed a nearly identical pattern since the time series began in 1993. A substantial decline in 1997 was followed by a

gradual increase 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 both 2023 and 2024.

Increases between 2018 and 2020 were due to three main changes: a significant increase in utilities costs in the Northwest Territories and a corresponding increase in the average amounts paid for those costs; a 2019 increase in maximum shelter amounts; and 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 a much lower average utilities amount, 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 2024, the increase for the unattached single considered employable was due to a combination of factors, including increased Basic Benefit Allowance and average utilities amounts and the One-Time Additional Benefit. The slight decrease for the unattached single with a disability was primarily due to the loss of the federal Grocery Rebate coupled with a decrease in the annual average utilities amount.

In 2024, the welfare income of the **unattached single considered employable** was \$29,281, which is a 4 per cent increase compared to 2023, and an increase of 34 per cent since the start of the time series, in constant 2024 dollars. The welfare income of the **unattached single with a disability** was \$34,200, which is a 2 per cent decrease compared to 2023 but an increase of 39 per cent since the start of the time series, in constant 2024 dollars.

Figure 2NT: Welfare incomes for example households with children in the Northwest Territories 1993–2024, in 2024 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 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. The trendlines diverged in 2024, with the single parent with one child experiencing a decrease and the couple with two children experiencing an increase.

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 average utilities amounts, and the impact of high inflation. The increases in 2023 were largely the result of a rebound in average monthly utilities amounts for both households. In 2024, the slight decrease for the single parent with one child was due to the significant decline in average monthly utilities amounts for this household, which was due to the lower number of program recipients in this example household type. The increase for the couple with two

children was due to a combination of factors, including increased Basic Benefit Allowance and average utilities amounts and the One-Time Additional Benefit.

In 2024, the **single parent with one child** had a welfare income of \$40,608, which is a 2.1 per cent decrease compared to 2023 but a 39 per cent increase since the start of the time series, in constant 2024 dollars. The **couple with two children** had a welfare income of \$56,749, which is a 5 per cent increase compared to 2023, and a 19 per cent increase since the start of the time series, in constant 2024 dollars.

[Download the data in a spreadsheet.](#)

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 and, as such, such Statistics Canada does not produce LIM or LICO thresholds for the territories. Thus, as in past reports, we do not provide adequacy comparisons for households in the territories using these measures.

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](#).

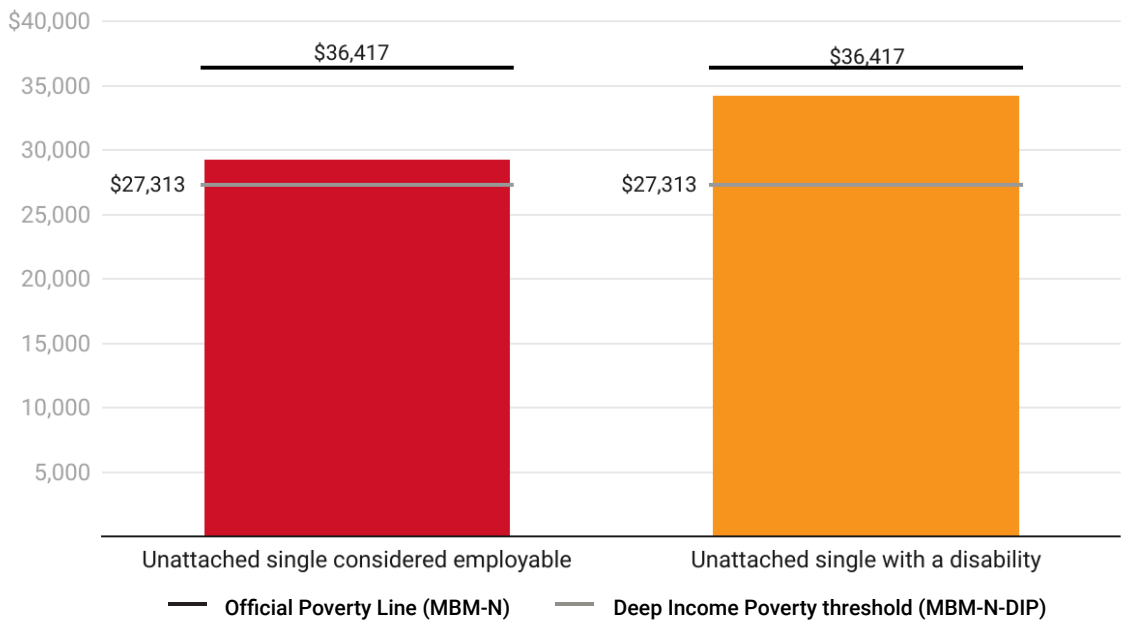
A table containing comparisons of the welfare incomes of the four example household types in the Northwest Territories with the two poverty thresholds is [available for download](#).

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 2024, meaning that all four households were living in poverty. However, the welfare incomes of all four households were above the Deep Income Poverty threshold (MBM-N-DIP), which means that none of the households was living in deep poverty in 2024.

Figures 3NT and 4NT compare 2024 welfare incomes for the four example household types to the 2024 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, 2024

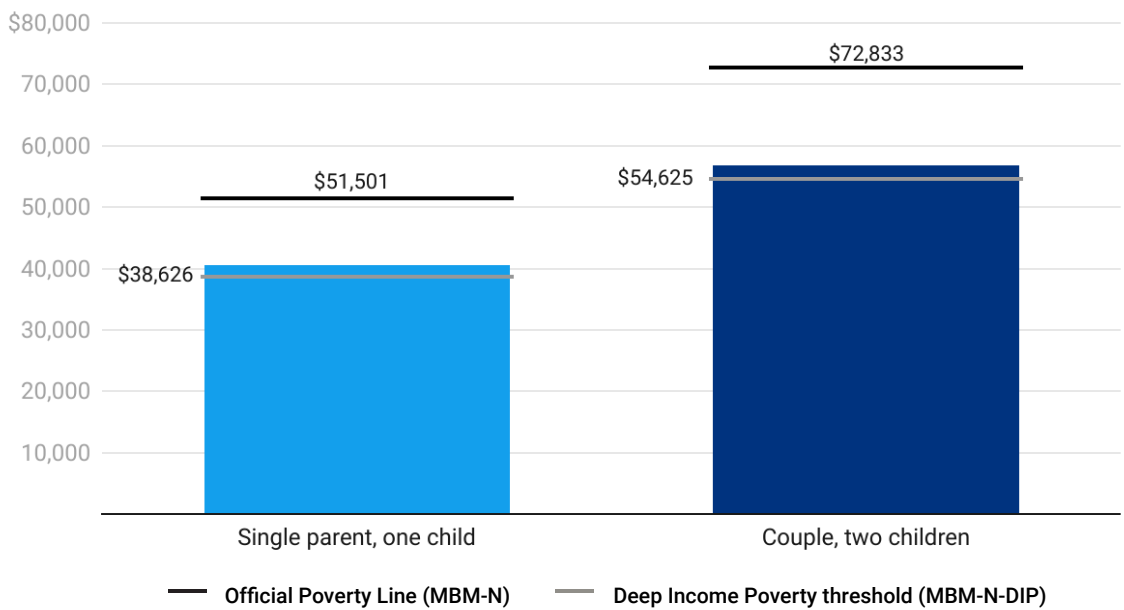


The welfare income of the **unattached single considered employable** was \$1,968 above the Deep Income Poverty threshold but \$7,136 below the Poverty Line. This means their income was 107 per cent of the MBM-N-DIP but only 80 per cent of the MBM-N.

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 \$6,887 above the Deep Income Poverty threshold and \$2,217 below the Poverty Line. This means their income was 125 per cent of the MBM-N-DIP and 94 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 accounts 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, 2024



The welfare income of the **single parent with one child** was \$1,983 above the Deep Income Poverty threshold but \$10,893 below the Poverty Line. This means their income was 105 per cent of the MBM-N-DIP but 79 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 \$2,124 above the Deep Income Poverty threshold and \$16,084 below the Poverty Line. This means their income was 104 per cent of the MBM-N-DIP and 78 per cent of the MBM-N.

[Download the data in a spreadsheet.](#)

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 for Yellowknife, starting in 2018.

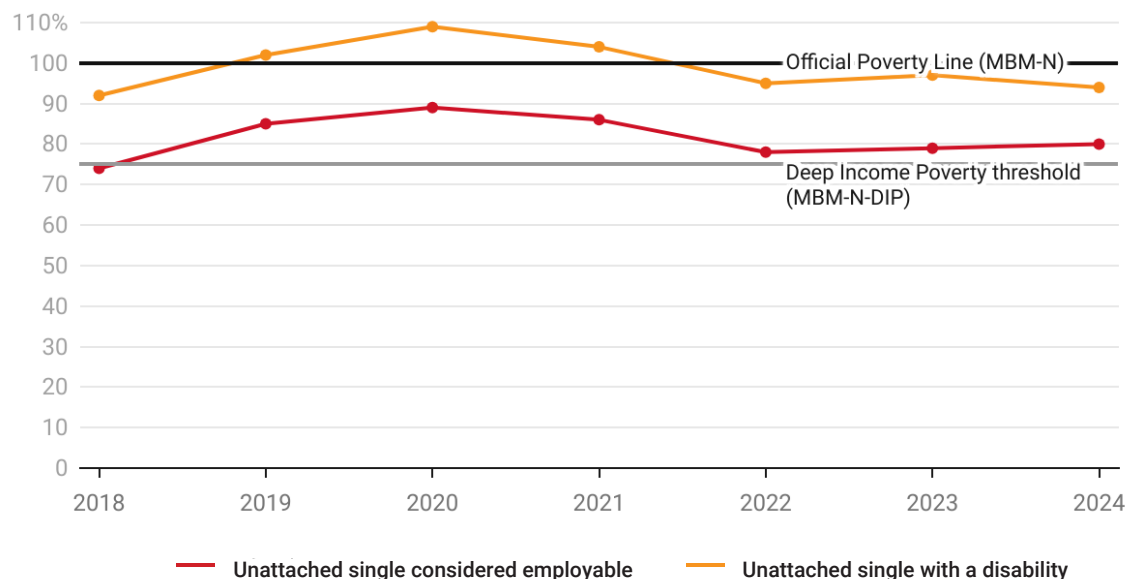
The black line at the top of the graphs (i.e., the 100 per cent threshold) represents the MBM-N, which is Canada's Official Poverty Line for the North. This means that the graphs show the relationship between the four households' total welfare incomes and the Poverty Line over the past seven years.

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 seven years.

The trendlines in these graphs demonstrate changes in the example households' levels of poverty across the seven-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 fluctuations in the graph trendlines are due to a combination of changes in welfare incomes and the cost of living. Both factors must be considered when analyzing trends.

Figure 5NT: Welfare incomes as a percentage of the MBM-N for example unattached single households in the Northwest Territories, 2018–2024



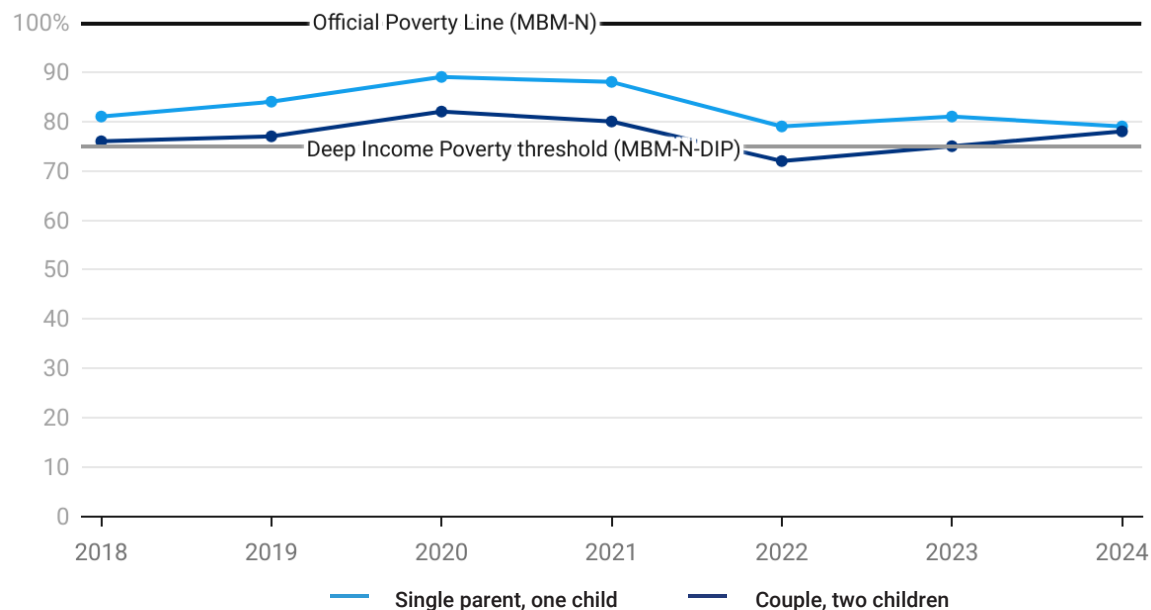
The income of the **unattached single considered employable** started the seven-year time series at 74 per cent of the Poverty Line in 2018, moving to a high point of 89 per cent of the Poverty Line in 2020, and declining to 78 per cent in 2022. A slight increase over the subsequent two years saw their income end the time series at 80 per cent in 2024.

Overall, the income of the unattached single considered employable increased by 6 percentage points relative to the Poverty Line across the time series. Although this is an improvement, households in these circumstances would still have been living below the Poverty Line across the entire seven-year period. It is notable, however, that households in these circumstances would have lived above the Deep Income Poverty threshold for six of the past seven years, which means that although they would have been living in poverty, they would not have been 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. It followed the same general trajectory as that of the unattached single considered employable between 2018 and 2023 but diverged in 2024. Their income started the time series at 92 per cent of the Poverty Line, increased to a peak of 109 per cent in 2020, and fell to 95 per cent in 2022. After a slight increase in 2023, a slight decline saw their income end the time series at 94 per cent of the Poverty Line in 2024.

Overall, the income of the unattached single with a disability increased by 2 percentage points between 2018 and 2024, which represents a slight improvement in the poverty experienced by households in these circumstances. It is important to note that households in these circumstances would have lived above the Deep Income Poverty threshold in all seven years and above the Poverty Line for three of those years. This means that households in these circumstances would not have lived in deep poverty in any of the last seven years and would have lived out of poverty for slightly less than half of those years.

Figure 6NT: Welfare incomes as a percentage of the MBM-N for households with children in the Northwest Territories, 2018–2024



The welfare income of the **single parent with one child** started the time series at 81 per cent of the Poverty Line, increased to a high point of 89 per cent in 2020, and fell to 79 per cent in 2022. After an increase to 81 per cent in 2023, their income ended the seven-year time series in 2024 at 79 per cent of the Poverty Line.

Overall, despite improvements between 2019 and 2021, the income of the single parent with one child fell by 2 percentage points relative to the Poverty Line over the seven-year period, indicating no real progress on the poverty experienced by households in these circumstances. It is notable, however, that households in these circumstances would have lived above the Deep Income Poverty threshold in every year, which means that although they would have been living in poverty, they would not have been living in deep poverty in any of the last seven 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 a high point of 82 per cent in 2020, and fell to a low point of 72 per cent in 2022. Two years of increases saw their income end the time series in 2024 at 78 per cent of the Poverty Line.

Overall, the income of the couple with two children increased by 2 percentage points relative to the Poverty Line over the seven-year period. This indicates a slight improvement in the level of poverty experienced by households in these circumstances. As well, they would have lived above the Deep Income Poverty threshold in six of the seven years of the time series: their income fell below the threshold in 2022 but rose back to the level of the threshold in 2023. This means

that although households in these circumstances would have been living in poverty for all of the past seven years, they would have been living above the threshold of deep poverty in all but one of those years.

[Download the data in a spreadsheet.](#)

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 2024 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 2018–2024.

[Download the data in a spreadsheet.](#)

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.

Table 1NS shows the value of the welfare income components of the four example household types in Nova Scotia in 2024. 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, 2024

| | Unattached single considered employable | Unattached single with a disability | Single parent, one child | Couple, two children |
|---------------------------------|---|-------------------------------------|--------------------------|----------------------|
| Basic social assistance | \$8,394 | \$11,616 | \$11,769 | \$17,031 |
| Additional social assistance | \$0 | \$2,464 | \$0 | \$300 |
| Federal child benefits | \$0 | \$0 | \$7,612 | \$12,845 |
| Provincial child benefits | \$0 | \$0 | \$1,525 | \$3,050 |
| Federal tax credits/benefits | \$766 | \$782 | \$1,490 | \$1,881 |
| Provincial tax credits/benefits | \$255 | \$255 | \$315 | \$375 |
| Total 2024 income | \$9,415 | \$15,117 | \$22,710 | \$35,482 |

* 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 2024 ranged from \$9,415 for the unattached single considered employable to \$35,482 for the couple with two children. The income of

the unattached single with a disability was \$15,117 and that of the single parent with one child was \$22,710.

Basic social assistance: The Standard Household Rate was increased as of July 1 for each of the example households, with a one-time retroactive payment to April 1. The monthly benefit amounts increased from \$686 to \$704 for the unattached single considered employable, from \$950 to \$974 for the unattached single with a disability, from \$962 to \$987 for the single parent with one child, and from \$1,393 to \$1,428 for the couple with two children.

Additional social assistance: The couple with two children received the annual School Supplies Supplement, which provided \$100 for the ten-year-old and \$200 for the 15-year-old. These amounts were increased in August from the 2023 amounts of \$80 and \$160.

In May 2024, Nova Scotia introduced a new Disability Supplement to provide additional financial support to recipients, their spouses, or dependent children living with a disability or chronic medical condition that prevents, or is expected to prevent, them from working for at least one year. The monthly supplement amount was initially set at \$300 but was increased to \$308 as of July 1; the additional \$8 was paid retroactive to May 1, resulting in a total of \$2,464 for the unattached single with a disability.

Federal child benefits: Both households with children received the Canada Child Benefit (CCB), which increased with inflation in July from \$619.75 to \$648.92 per month for a child under six years of age and from \$522.92 to \$547.50 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 were \$106.25 per child to \$127.08 per child. These amounts remained unchanged in 2024.

Federal tax credits/benefits: All four households received the GST/HST credit, which increased with inflation in July. The unattached single households received \$332.50 in basic GST/HST credit, the single parent with one child received \$665, and the couple with two children received \$1,015.

Two households received the GST/HST credit supplement. The unattached single with a disability received \$16.17 while the single parent with one child received the maximum supplement amount of \$175.

The federal Grocery Rebate, which was provided as a one-time GST/HST credit payment in response to high inflation in 2023, was not available in 2024.

All four households received the federal Canada Carbon Rebate (CCR), previously known as the climate action incentive (CAI). Both unattached single households received \$433, the single parent with one child received \$649.50, and the couple with two children received \$866. These amounts reflected an increase over 2023.

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 2024.

Note that the Nova Scotia Poverty Reduction Tax Credit is not included in our calculations because households must have been receiving Income Assistance for the entire previous year to be eligible, 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: Several jurisdictions, including the federal government, provided additional payments in 2022 and 2023 related to the increased cost of living resulting from high inflation. While four provincial and territorial jurisdictions continued to provide inflation-related payments in 2024, neither Nova Scotia nor the federal government did so. See the [Overview section](#) for more information.

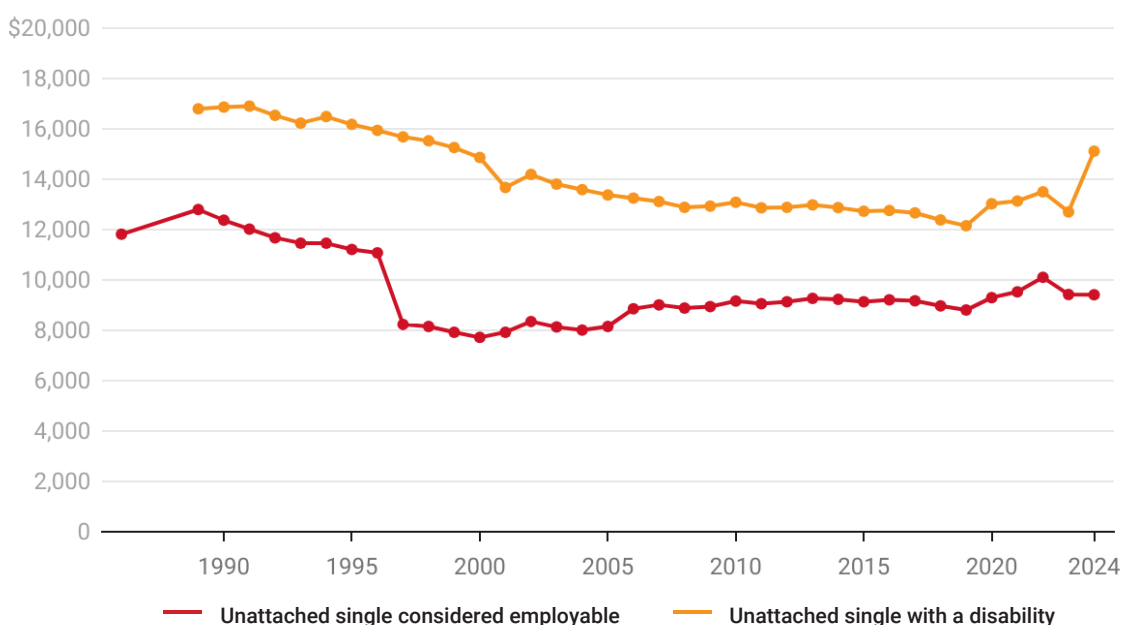
[Download the data in a spreadsheet](#)

Changes to welfare incomes

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

Note that the values are in 2024 constant dollars, not current dollars, and are calculated using the Canada Consumer Price Index (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 have resulted in a slightly different trendline.

Figure 1NS: Welfare incomes for example unattached single households in Nova Scotia 1986–2024, in 2024 constant dollars

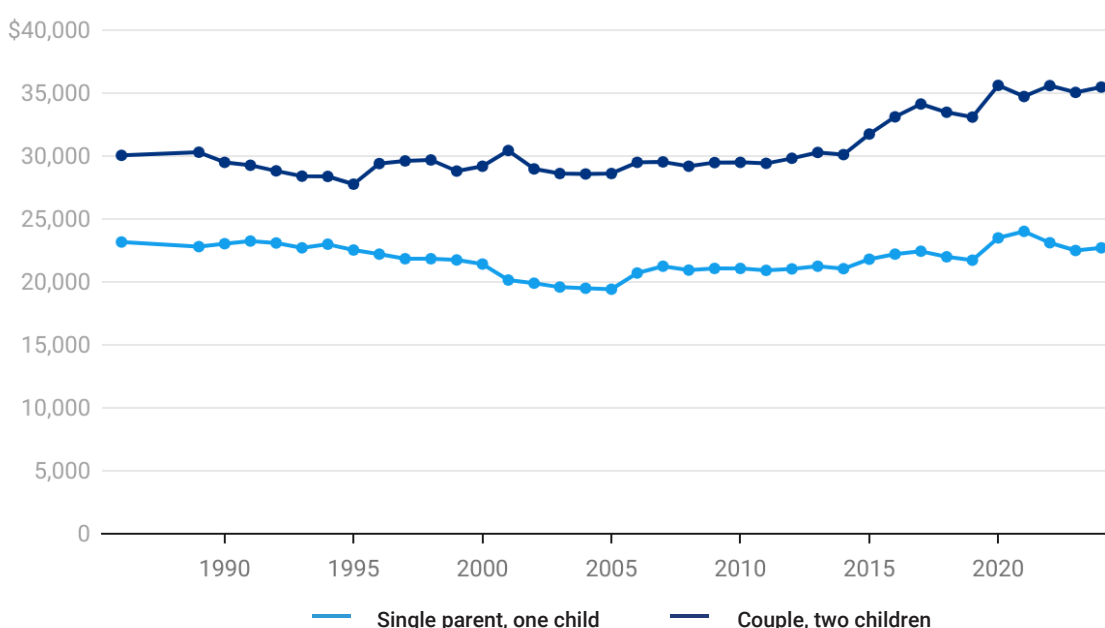


The total welfare income of the **unattached single considered employable** declined between 1989 and 1997, fluctuated until 2006, then remained relatively stable until 2019. Their income increased between 2020 and 2022 and declined in 2023. The large decline in 1997 was due to the amalgamation of municipal and provincial social assistance systems, which resulted in much lower payments to recipients in the City of Halifax (then the Halifax Regional Municipality), 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, while their removal in 2023 combined with continued high inflation on unchanged basic benefit amounts led to a decline. In 2024, the very slight decline was mainly due to the loss of the federal Grocery Rebate. The welfare income of the unattached single considered employable was \$9,415 in 2024, which is a 0.1 per cent decline compared to 2023, and a 20 per cent decline since the start of the time series, in constant 2024 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, while their removal in 2023 combined with continued high inflation on unchanged basic benefit amounts led to a decline. The significant increase in 2024 was primarily the result of the new Disability Supplement introduced in May, as well as the increased Standard Household Rate amount. The welfare income of this household was \$15,177 in 2024, which is a 19 per cent increase compared to 2023 but a 10 per cent decline since the start of the time series, in constant 2024 dollars.

Figure 2NS: Welfare incomes for example households with children in Nova Scotia 1986–2024, in 2024 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 slight increase in 2024 was due to the increased Standard Household Rate. The welfare income of the single parent with one child was \$22,710 in 2024, which is a 0.9 per cent increase compared to 2023, and a 2 per cent decrease since the start of the time series, in constant 2024 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 2024. 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 increase in 2024 was driven by the increased Standard Household Rate amount. The welfare income of this household was \$35,482, which is a 1 per cent increase compared to 2023, and an 18 per cent increase since the start of the time series, in constant 2024 dollars.

[Download the data in a spreadsheet](#)

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 2024 are estimates based on increasing the 2023 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](#).

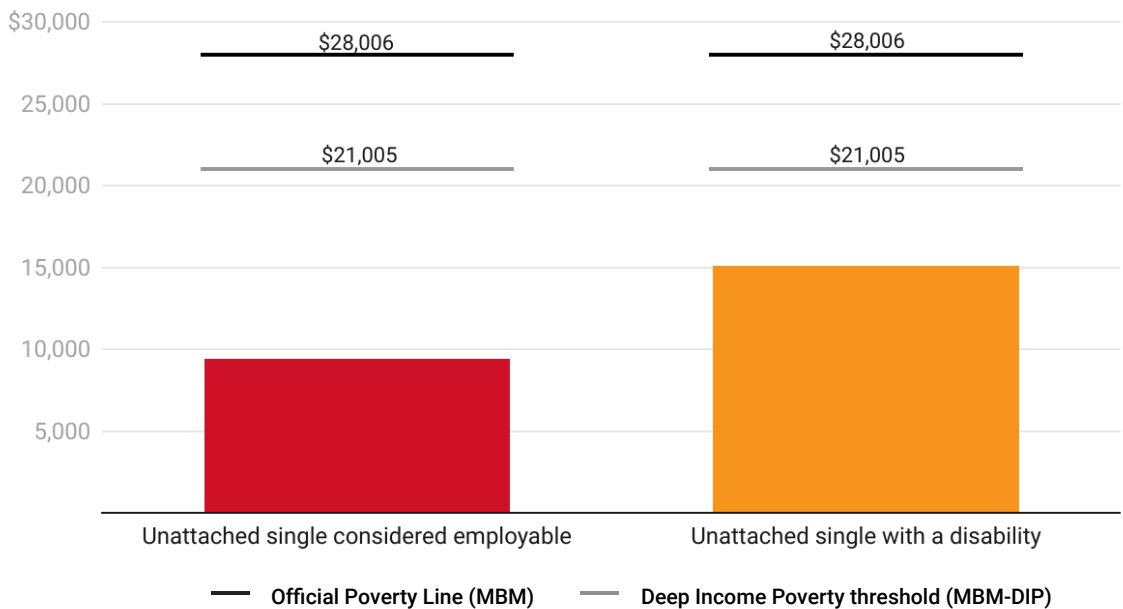
A table containing comparisons of the welfare incomes of the four example household types in Nova Scotia with all four poverty/low-income thresholds is [available for download](#).

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 2024, and all four were below the Deep Income Poverty threshold (MBM-DIP). This means that all four Nova Scotia households were living not only in poverty in 2024, but in deep poverty.

Figures 3NS and 4NS compare 2024 welfare incomes for the four example household types to the 2024 MBM and MBM-DIP thresholds for Halifax.

Figure 3NS: Welfare incomes and poverty thresholds for example unattached single households in Nova Scotia, 2024

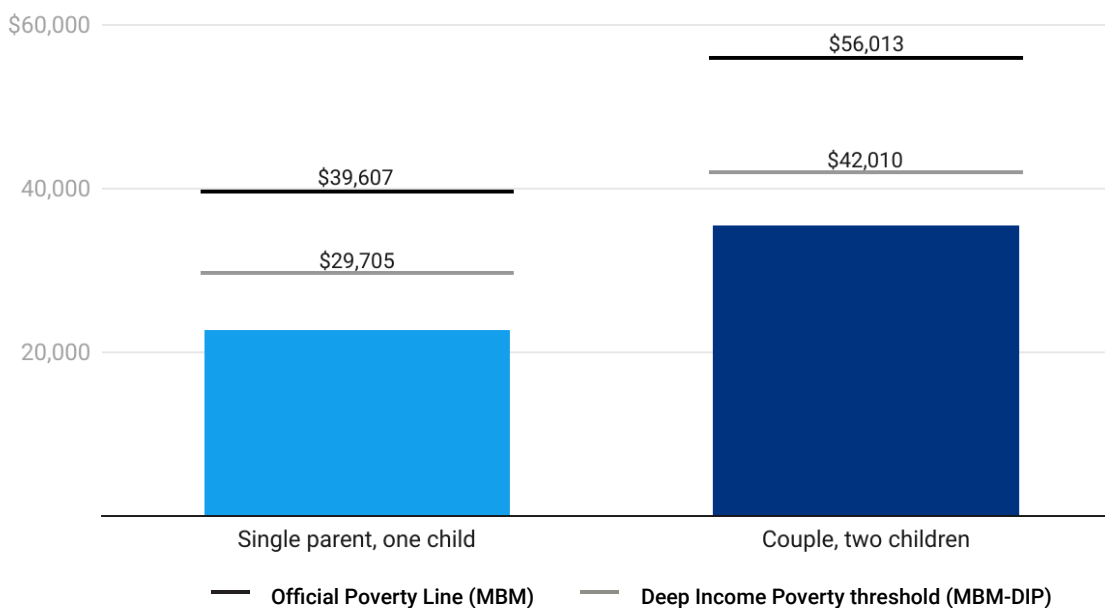


The **unattached single considered employable** had the lowest income relative to the poverty thresholds. Their income was \$11,590 below the Deep Income Poverty threshold and \$18,592 below the Poverty Line. This means their income was only 45 per cent of the MBM-DIP and only 34 per cent of the MBM.

The **unattached single with a disability** fared only slightly better. Their income was \$5,888 below the Deep Income Poverty threshold and \$12,890 below the Poverty Line. This means their income was 72 per cent of the MBM-DIP and only 54 per cent of the MBM.

Note that the poverty experienced by people with disabilities is underrepresented because neither the MBM nor the MBM-DIP accounts 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, 2024



The **single parent with one child** had a welfare income that was \$6,995 below the Deep Income Poverty threshold and \$16,897 below the Poverty Line. This means their income was 76 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 \$6,528 below the Deep Income Poverty threshold and \$20,531 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 only 30 per cent of the LIM and 36 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 72 per cent of the LICO.

The income of the **single parent with one child** was 52 per cent of the LIM and 72 per cent of the LICO. The income of the **unattached single with a disability** was 58 per cent of the LIM and 58 per cent of the LICO.

[Download the data in a spreadsheet](#)

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) for Halifax, 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 23 years.

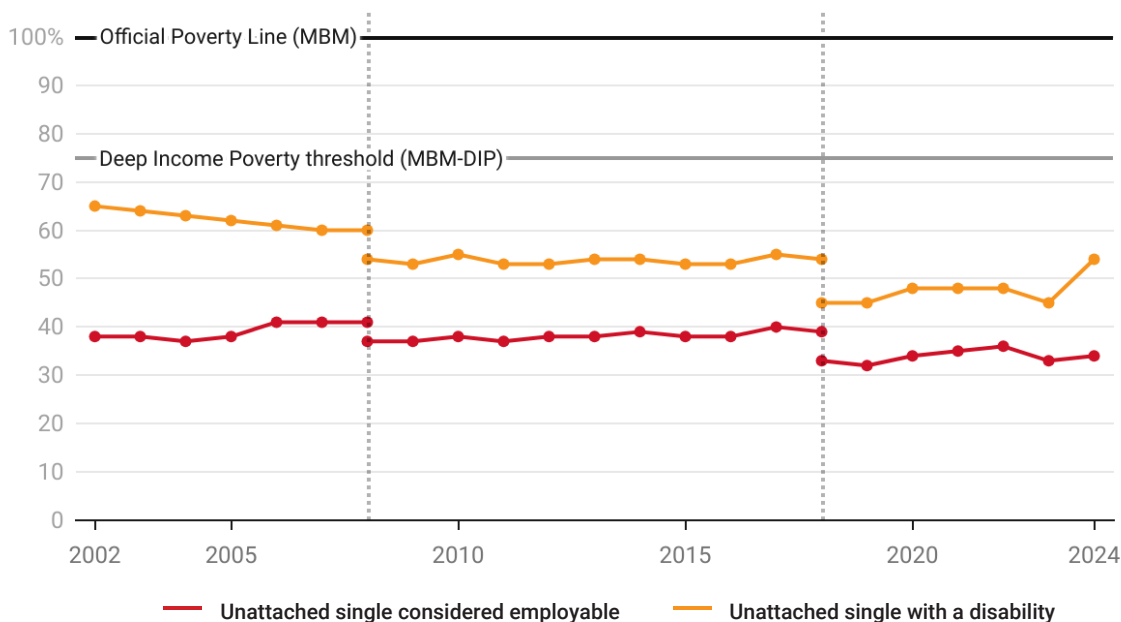
The grey line indicates the Deep Income Poverty threshold, which is 75 per cent of the MBM. The graphs therefore also show the relationship between total welfare incomes and deep poverty in each year over the past 23 years.

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

Figure 5NS: Welfare incomes as a percentage of the MBM for example unattached single households in Nova Scotia, 2002–2024



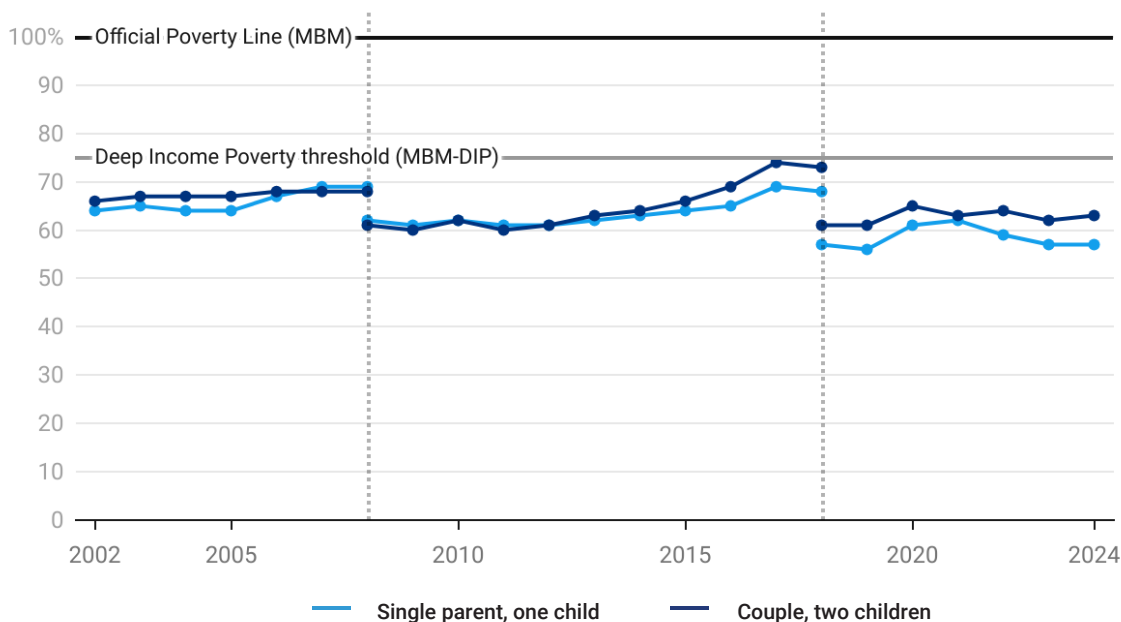
The welfare income of the **unattached single considered employable** was the least adequate relative to the Poverty Line of all the example households in Nova Scotia. Their income started the time series in 2002 at the very low level of 38 per cent of the Poverty Line and increased to 41 per cent in 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. In 2024, their income increased to 34 per cent of the Poverty Line.

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 34 per cent in 2024. This represents a deepening of the poverty experienced by households in these circumstances, with a 2024 income that was slightly more than one-third of the Poverty Line and less than half of the Deep Income Poverty threshold. Given that their income was below the Deep Income Poverty threshold across the entire time series, households in these circumstances would have consistently lived in deep poverty for the last 23 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. Their income increased significantly to 54 per cent of the Poverty Line in 2024.

Overall, the welfare income of the unattached single with a disability decreased by 11 percentage points relative to the Poverty Line between 2002 and 2024; their income was also below the Deep Income Poverty threshold across the entire time series, which means that households in these circumstances would have experienced a deepening of their already deep poverty over the last 23 years.

Figure 6NS: Welfare incomes as a percentage of the MBM for example households with children in Nova Scotia, 2002–2024



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 2024.

Overall, the total welfare income of the single parent with one child was 7 percentage points lower in 2024 than it was at the start of the time series in 2002. Given that their income was also below the Deep Income Poverty threshold across the entire time series, households in these circumstances would have seen a deepening of their already deep poverty over the last 23 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. Their income slightly increased again in 2022, before declining once more in 2023. In 2024, their income modestly increased and ended the time series at 63 per cent of the Poverty Line.

Overall, the welfare income of the couple with two children was 3 percentage points lower relative to the Poverty Line in 2024 than in 2002. This means that households in these circumstances would have seen a slight deepening of their poverty over the time series. Given that their income was also below the Deep Income Poverty threshold across the entire time series, households in these circumstances would have consistently lived in deep poverty for the last 23 years.

[Download the data in a spreadsheet](#)

Access to data

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

1. Components of welfare income for all households.
2. Welfare incomes in 2024 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 2002–2024.

[Download the data in a spreadsheet](#)

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.

Table 1NU shows the value of the welfare income components of the four example household types in Nunavut in 2024. 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, 2024

| | Unattached single considered employable | Unattached single with a disability | Single parent, one child | Couple, two children |
|------------------------------------|---|-------------------------------------|--------------------------|----------------------|
| Basic social assistance | \$12,031 | \$12,043 | \$13,452 | \$23,277 |
| Additional social assistance | \$0 | \$3,000 | \$0 | \$0 |
| Federal child benefits | \$0 | \$0 | \$7,612 | \$12,845 |
| Territorial child benefits | \$0 | \$0 | \$348 | \$695 |
| Federal tax credits / benefits | \$335 | \$382 | \$840 | \$1,015 |
| Territorial tax credits / benefits | \$204 | \$204 | \$408 | \$816 |
| Total 2024 income | \$12,571 | \$15,629 | \$22,659 | \$38,648 |

* 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 2024 ranged from \$12,571 for the unattached single considered employable to \$38,648 for the couple with two children. The

income of the unattached single with a disability was \$15,629 and that of the single parent with one child was \$22,559.

Basic social assistance: After a significant increase in Monthly Basic Allowance amounts midway through 2023, no changes were made to benefit amounts in 2024. Total welfare incomes for all example households increased in 2024 because the households received these higher benefit amounts for the full year.

The Shelter Benefit amount that we use is based on rental amounts in Nunavut public housing, and this amount did not change in 2024.

The Utilities Benefit amount that we use is based on average monthly amounts that each example household type paid for electricity in public housing. This data was provided to us by the Department of Family Services for the purposes of our analysis.

Note that, given that approximately 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 2024.

Federal child benefits: Both households with children received the Canada Child Benefit (CCB), which increased with inflation in July from \$619.75 to \$648.92 per month for a child under six years of age and from \$522.92 to \$547.50 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 from a per-child amount of \$28.92 per month (\$347 per year) to \$29 per month (\$348 per year). The single parent with one child received \$347.50 in 2024 while the couple with two children received \$695.

Federal tax credits/benefits: All four households received the GST/HST credit, which increased with inflation in July. The unattached single households received \$332.50 in basic GST/HST credit, the single parent with one child received \$665, and the couple with two children received \$1,015.

Three households also received the GST/HST credit supplement. The unattached single considered employable received \$2.98, the unattached single with a disability received \$49.82, and the single parent with one child received the maximum amount of \$175.

The federal Grocery Rebate, which was provided as a one-time GST/HST credit payment in response to high inflation in 2023, was not available in 2024.

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 four payments in 2024, totalling \$204 for the unattached single households, \$408 for the single parent with one child, and \$816 for the couple with two children.

Cost-of-living payments: Several jurisdictions, including the federal government, provided additional payments in 2022 and 2023 related to the increased cost of living resulting from high inflation. While four provincial or territorial jurisdictions continued to provide inflation-related payments in 2024, neither Nunavut nor the federal government did so. See the [Overview section](#) for more information.

[Download the data in a spreadsheet](#)

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 2024 constant dollars, not current dollars, and are calculated using the Canada Consumer Price Index (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 have resulted in a slightly different trendline.

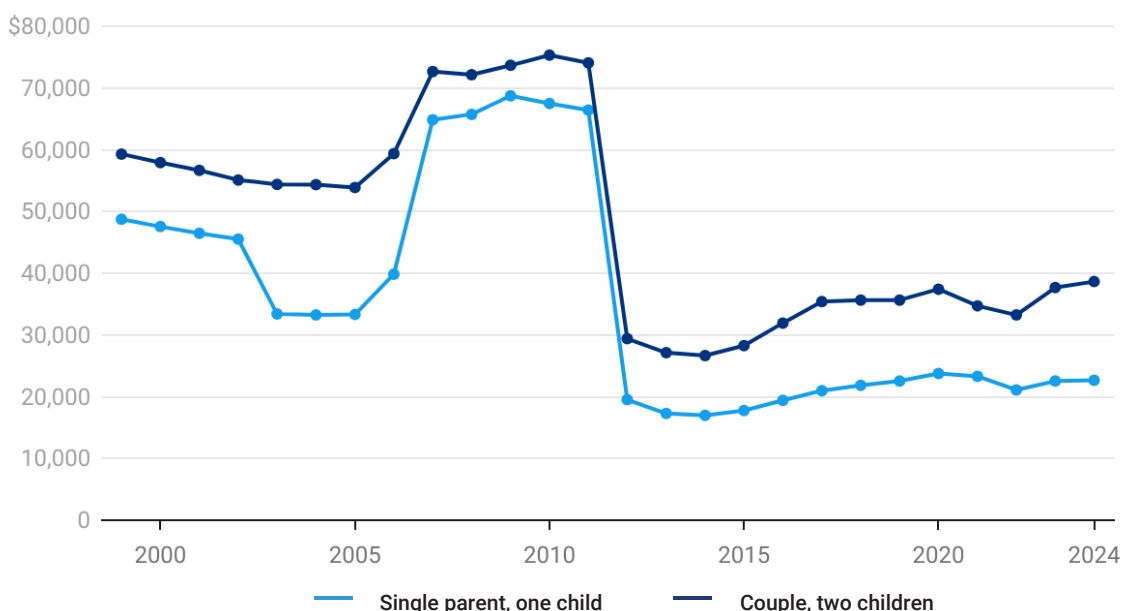
Figure 1NU: Welfare incomes for example unattached single households in Nunavut 1999–2024, in 2024 constant dollars



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 that 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. Incomes only modestly increased in 2024, as the loss of the federal Grocery Rebate offset much of the 2023 social assistance Monthly Basic Allowance increases.

In 2024, the unattached single considered employable had a welfare income of \$12,571, which is a 3 per cent increase compared to 2023 but a 30 per cent decline since the start of the time series, in constant 2024 dollars. The welfare income of the unattached single with a disability was \$15,629, which is a 2 per cent increase compared to 2023 but a 28 per cent decline since the start of the time series, in constant 2024 dollars.

Figure 2NU: Welfare incomes for example households with children in Nunavut 1999–2024, in 2024 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. Incomes only modestly increased in 2024, as the loss of the federal Grocery Rebate offset much of the 2023 social assistance Monthly Basic Allowance increases.

In 2024, the welfare income of the **single parent with one child** was \$22,659, which is a 1 per cent increase compared to 2023 but a 54 per cent decrease since the start of the time series, in constant 2024 dollars. The welfare income of the **couple with two children** was \$38,648, which is a 3 per cent increase compared to 2023 but a 35 per cent decline since the start of the time series, in constant 2024 dollars.

[Download the data in a spreadsheet](#)

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 the one 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 and, as such, such Statistics Canada does not produce LIM or LICO thresholds for the territories. Thus, as in past reports, we do not provide adequacy comparisons for households in the territories using these measures.

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](#).

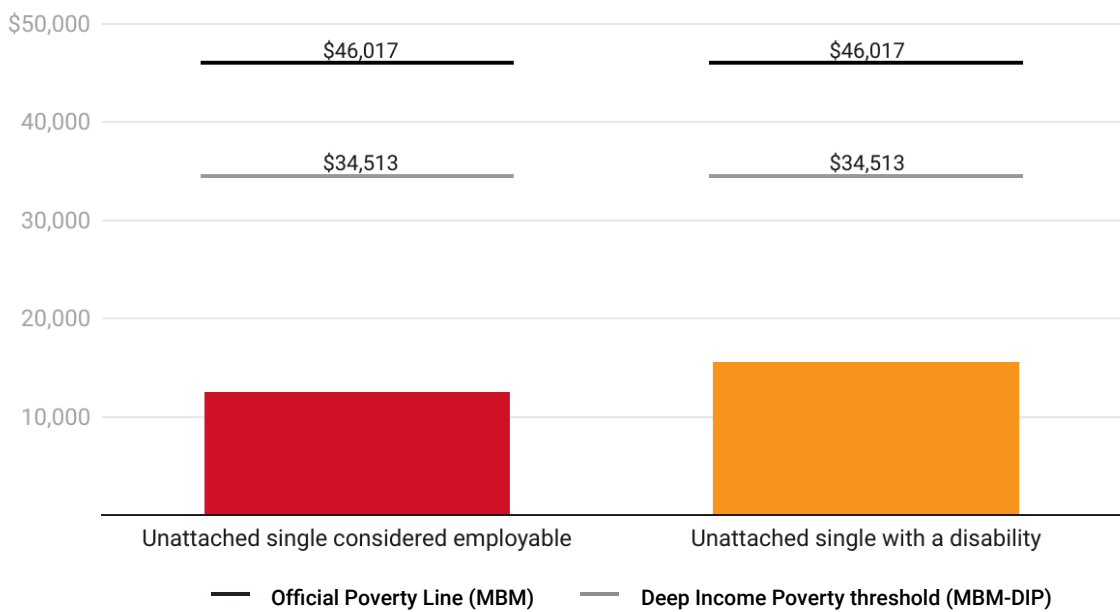
A table containing comparisons of the welfare incomes of the four example household types in Nunavut with the two adjusted poverty thresholds is [available for download](#).

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 2024, 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 2024.

Figures 3NU and 4NU compare 2024 welfare incomes for the four example household types to the adjusted 2024 MBM-N and MBM-N-DIP thresholds for Iqaluit.

Figure 3NU: Welfare incomes and adjusted poverty thresholds for example unattached single households in Nunavut, 2024

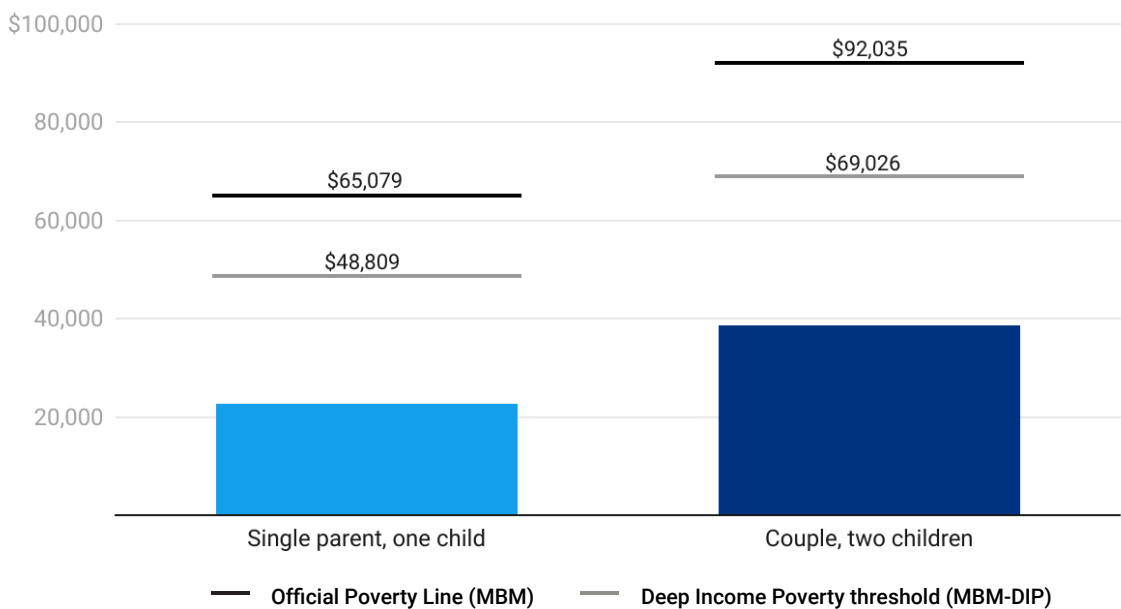


The **unattached single considered employable** had the least adequate welfare income relative to the adjusted poverty thresholds. Their income was \$21,942 below the adjusted Deep Income Poverty threshold and \$33,447 below the adjusted Poverty Line. This means their income was 36 per cent of the adjusted MBM-N-DIP and only 27 per cent of the adjusted MBM-N.

The welfare income of the **unattached single with a disability** was \$18,884 below the adjusted Deep Income Poverty threshold and \$30,388 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 accounts 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, 2024



The welfare income of the **single parent with one child** was \$26,150 below the adjusted Deep Income Poverty threshold and \$42,419 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 \$30,379 below the adjusted Deep Income Poverty threshold and \$53,387 below the adjusted Poverty Line. This means their income was 56 per cent of the adjusted MBM-N-DIP and 42 per cent of the adjusted MBM-N.

[Download the data in a spreadsheet](#)

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 seven years.

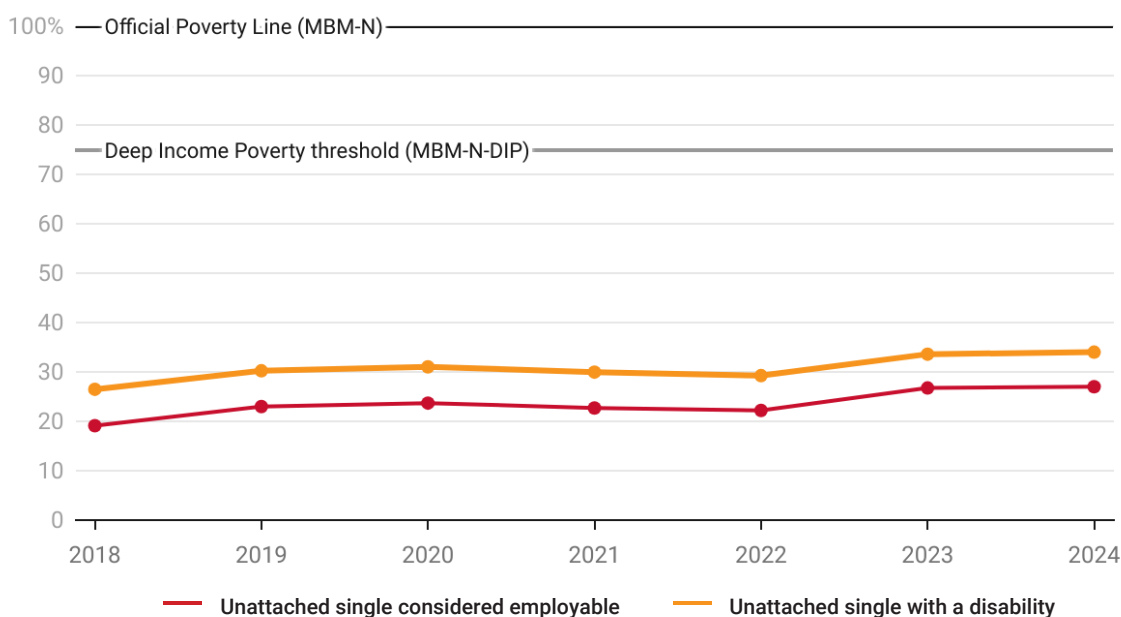
The grey line indicates the adjusted Deep Income Poverty threshold, which is 75 per cent of the adjusted MBM-N. The graphs therefore also show the relationship between total welfare incomes and deep poverty in each year over the past seven years.

The trendlines in these graphs demonstrate changes in the example households' levels of poverty across the seven-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 fluctuations in the graph trendlines are due to a combination of changes in welfare incomes and the cost of living. Both factors must be considered when analyzing trends.

Also 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, 2018–2024



The income of the **unattached single considered employable** started the seven-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 and 2024.

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

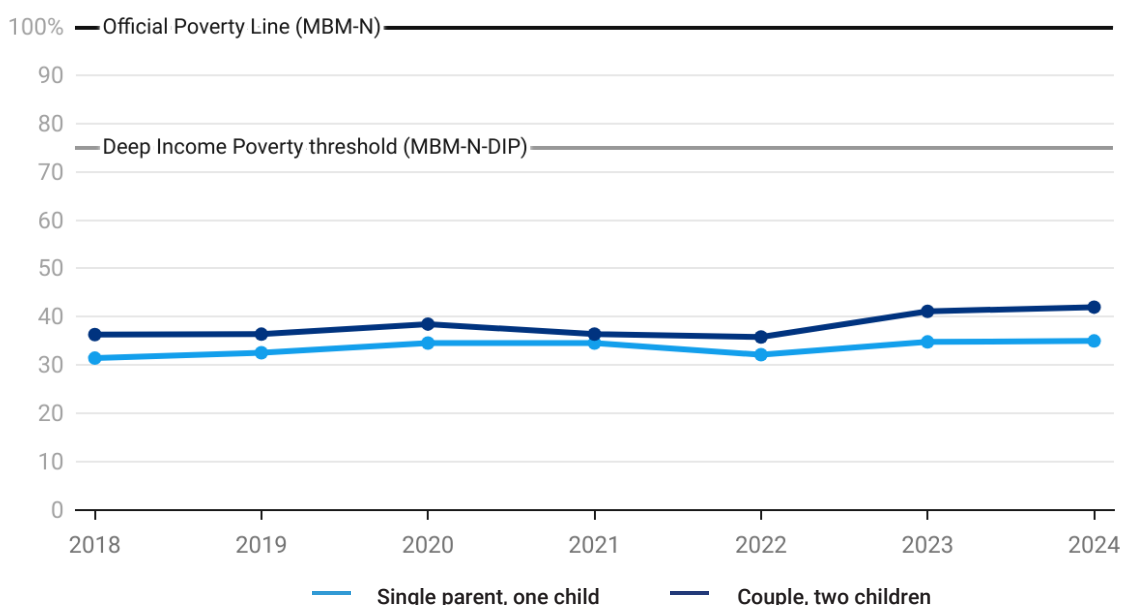
represents a slight improvement in the depth of poverty experienced by households in these circumstances, their income was below both the Poverty Line and the Deep Income Poverty threshold for the entire seven-year period. This means that households in these circumstances would have been living in deep 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 and 2024.

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 poverty experienced by households in these circumstances. However, as with the unattached single considered employable, their income was below both the Poverty Line and Deep Income Poverty threshold for the entire seven-year period, which means that households in these circumstances would have been living 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, 2018–2024



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 both 2023 and 2024.

Overall, the income of the single parent with one child increased by 4 percentage points relative to the Poverty Line across the time series, which represents a slight improvement in the level of poverty experienced by households in these circumstances. However, their income remained below both the Poverty Line and Deep Income Poverty threshold for the entire seven-year period, which means that households in these circumstances would have been living 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 42 per cent in 2024.

Overall, the income of the couple with two children increased by 6 percentage points relative to the Poverty Line across the time series, which represents a slight improvement in the depth of poverty experienced by households in these circumstances. 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 seven-year period, which means that households in these circumstances would have been living 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.
2. Welfare incomes in 2024 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 2018–2024.

[Download the data in a spreadsheet](#)

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.

Table 1ON shows the value of the welfare income components of the four example household types in Ontario in 2024. 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, 2024

| | Unattached single considered employable | Unattached single with a disability | Single parent, one child | Couple, two children |
|-----------------------------------|---|-------------------------------------|--------------------------|----------------------|
| Basic social assistance | \$8,796 | \$16,056 | \$12,024 | \$15,000 |
| Additional social assistance | \$0 | \$0 | \$0 | \$0 |
| Federal child benefits | \$0 | \$0 | \$7,612 | \$12,845 |
| Provincial child benefits | \$0 | \$0 | \$1,644 | \$3,287 |
| Federal tax credits / benefits | \$875 | \$953 | \$1,653 | \$2,099 |
| Provincial tax credits / benefits | \$785 | \$816 | \$1,198 | \$1,930 |
| Total 2024 income | \$10,455 | \$17,826 | \$24,130 | \$35,161 |

* 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 2024 ranged from \$10,455 for the unattached single considered employable to \$35,161 for the couple with two children. The income of the unattached single with a disability was \$17,826 and that of the single parent with one child was \$24,130.

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 2024. Monthly basic ODSP benefits increased by 4.5 per cent in July 2024 due to inflation indexing.

Additional social assistance: No recurring additional social assistance benefits were available to the example households in 2024.

Federal child benefits: Both households with children received the Canada Child Benefit (CCB), which increased with inflation in July from \$619.75 to \$648.92 per month for a child under six years of age and from \$522.92 to \$547.50 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 \$133.92 to \$140 per month per child in July.

Federal tax credits/benefits: All four households received the GST/HST credit, which increased with inflation in July. The unattached single households received \$332.50 in basic GST/HST credit, the single parent with one child received \$665, and the couple with two children received \$1,015.

Two households also received the GST/HST credit supplement. The unattached single with a disability received \$78.97 and the single parent with one child received the maximum amount of \$175.

The federal Grocery Rebate, which was provided as a one-time GST/HST credit payment in response to high inflation in 2023, was not available in 2024.

All four households received the federal Canada Carbon Rebate (CCR), previously known as the climate action incentive (CAI). The two unattached single households received \$542, the single parent with one child received \$813, and the couple with two children received \$1,084. These amounts reflected an increase over 2023.

Provincial tax credits/benefits: All four households received the Ontario Trillium Benefit, which increased with inflation in July. The unattached single considered employable received \$64.13 per month from January to June and \$66.63 per month from July to December. The unattached single with a disability received \$66.43 per month from January to June and \$69.61 per month from July to December. The single parent with one child received \$97.92 from January to June and \$101.67 from July to December. The couple with two children received \$157.50 per month from January to June and \$163.95 per month from July to December.

Cost-of-living payments: Several jurisdictions, including the federal government, provided additional payments in 2022 and 2023 related to the increased cost of living resulting from high inflation. While four provincial and territorial jurisdictions continued to provide these payments in 2024, neither Ontario nor the federal government did so. See the [Overview section](#) for more information.

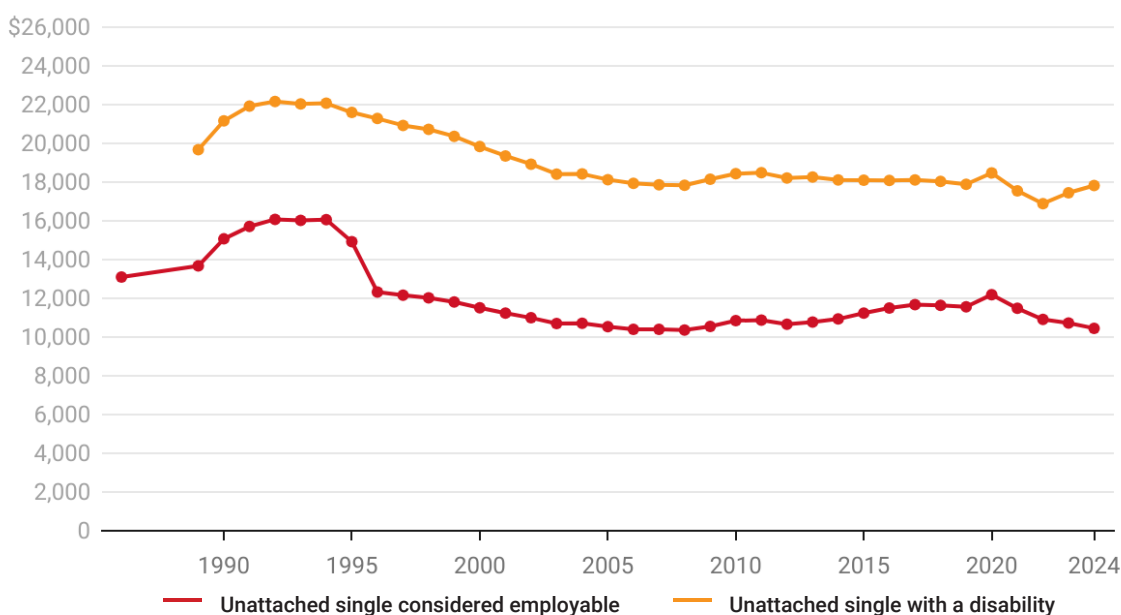
[Download the data in a spreadsheet](#)

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 2024 constant dollars, not current dollars, and are calculated using the Canada Consumer Price Index (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 have resulted in a slightly different trendline.

Figure 1ON: Welfare incomes for example unattached single households in Ontario 1986–2024, in 2024 constant dollars

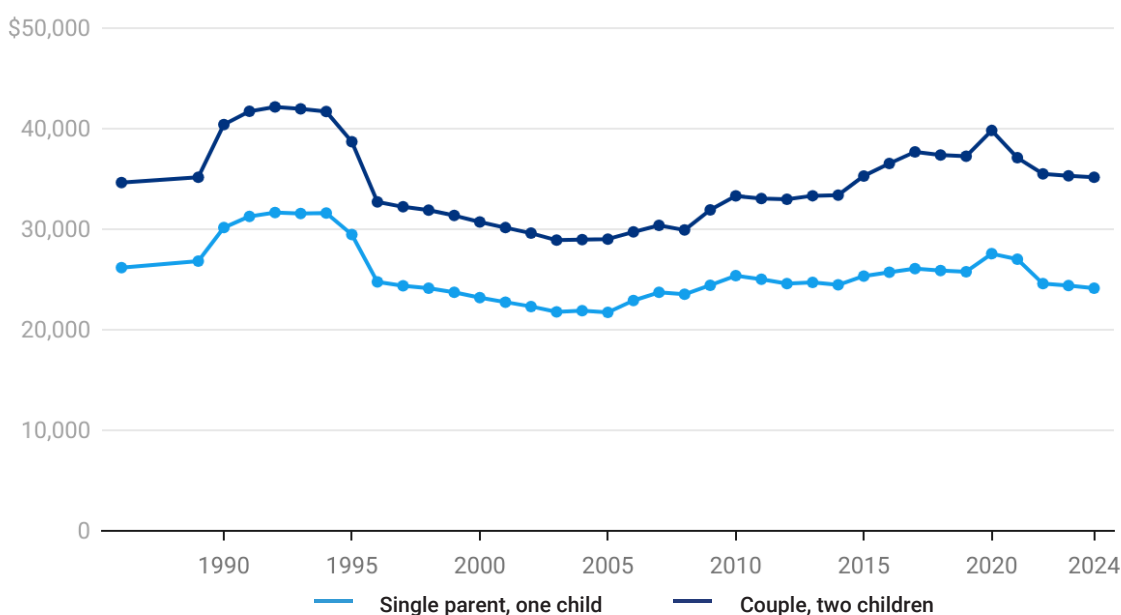


The total welfare income of the **unattached single considered employable** increased through the late 1980s to a peak in 1991, followed by two years of relative stasis and a fairly steep decline through 1996. A period of gradual decline followed until 2008, when a period of gradual increase began. A 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 in 2024 was primarily the result of the impact of high inflation on unchanged basic benefits. In 2024, the decrease was largely due to the loss of the federal Grocery Rebate as well as unchanged basic social assistance benefits. Overall, the total welfare income of this household was \$10,455, which is a 3 per cent decrease between 2023 and 2024, and a 20 per cent decrease across the time series, in constant 2024 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 increases in 2023 and 2024 were primarily the result of increases to basic social assistance benefits. The total welfare income of this household was \$17,826, which is a 2 per cent increase between 2023 and 2024 but a 9 per cent decline across the time series, in constant 2024 dollars.

Figure 2ON: Welfare incomes for example households with children in Ontario 1986–2024, in 2024 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 in 2023. In 2024, this was compounded by the loss of the federal Grocery Rebate. Overall, the total welfare income of this household was \$24,120, which is a 1 per cent decrease between 2023 and 2024, and an 8 per cent decrease across the time series, in constant 2024 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 in 2024 resulted from the latter issue combined with the loss of the federal Grocery Rebate. Overall, the total welfare income of this household was \$35,161, which is a 0.4 per cent decrease between 2023 and 2024, and a 2 per cent increase across the entire time series, in constant 2024 dollars.

[Download the data in a spreadsheet](#)

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 2024 are estimates based on increasing the 2023 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](#).

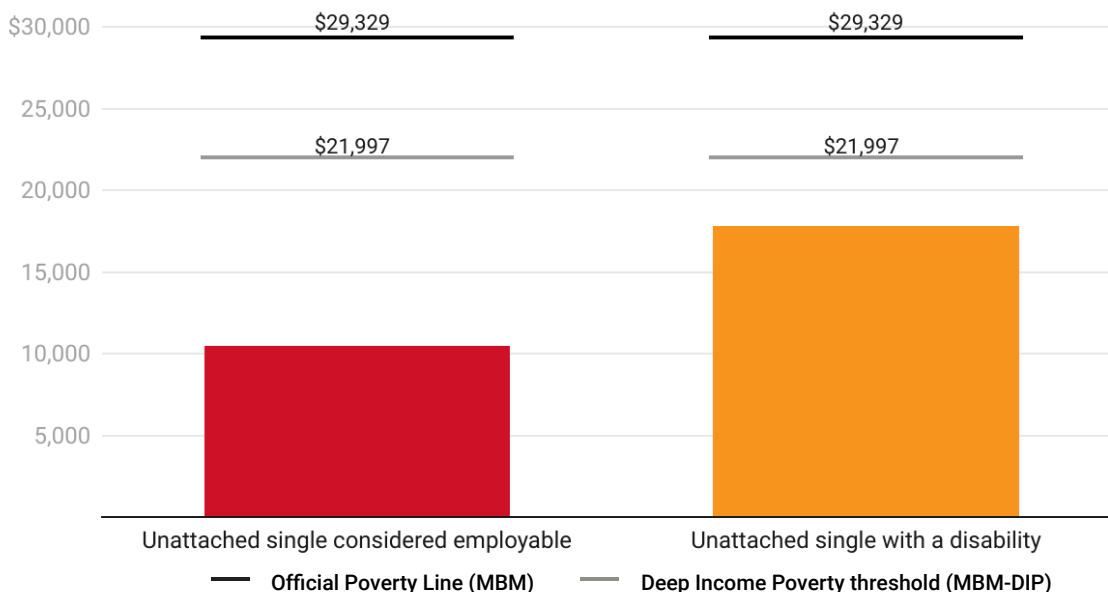
A table containing comparisons of the welfare incomes of the four example household types in Ontario with all four poverty/low-income thresholds is [available for download](#).

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 2024, 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 2024, but in deep poverty.

Figures 3ON and 4ON compare 2024 welfare incomes for the four example household types to the 2024 MBM and MBM-DIP thresholds for Toronto.

Figure 3ON: Welfare incomes and poverty thresholds for example unattached single households in Ontario, 2024

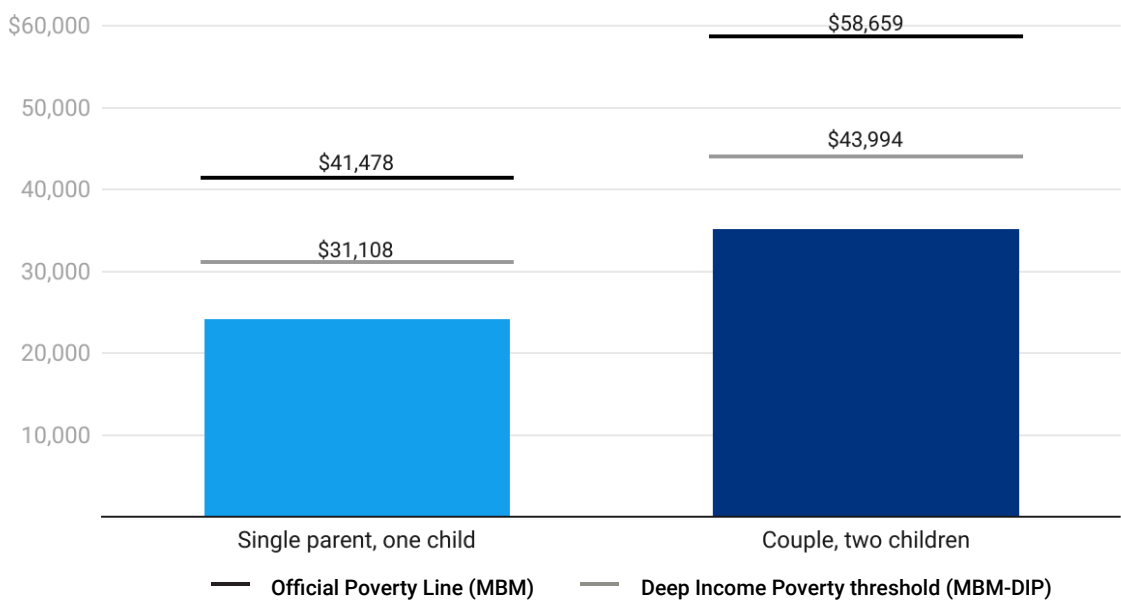


The **unattached single considered employable** had the least adequate total welfare income relative to the poverty thresholds. Their income was \$11,542 below the Deep Income Poverty threshold and \$18,874 below the Poverty Line. This means their income was only 48 per cent of the MBM-DIP and only 36 per cent of the MBM.

The **unattached single with a disability** fared better, with a total welfare income that was \$4,171 below the Deep Income Poverty threshold and \$11,504 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 accounts 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, 2024



The **single parent with one child** had a total welfare income that was \$6,978 below the Deep Income Poverty threshold and \$17,348 below the Poverty Line. This means their income was 78 per cent of the MBM-DIP and 58 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 \$8,833 below the Deep Income Poverty threshold and \$23,498 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 34 per cent of the LIM and 40 per cent of the LICO.

The **unattached single with a disability** had the most adequate income relative to the LIM, at 58 per cent; their income was also 69 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 55 per cent of the LIM.

The **couple with two children** had an income that was 58 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.

[Download the data in a spreadsheet](#)

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) threshold for Toronto, starting in 2002.

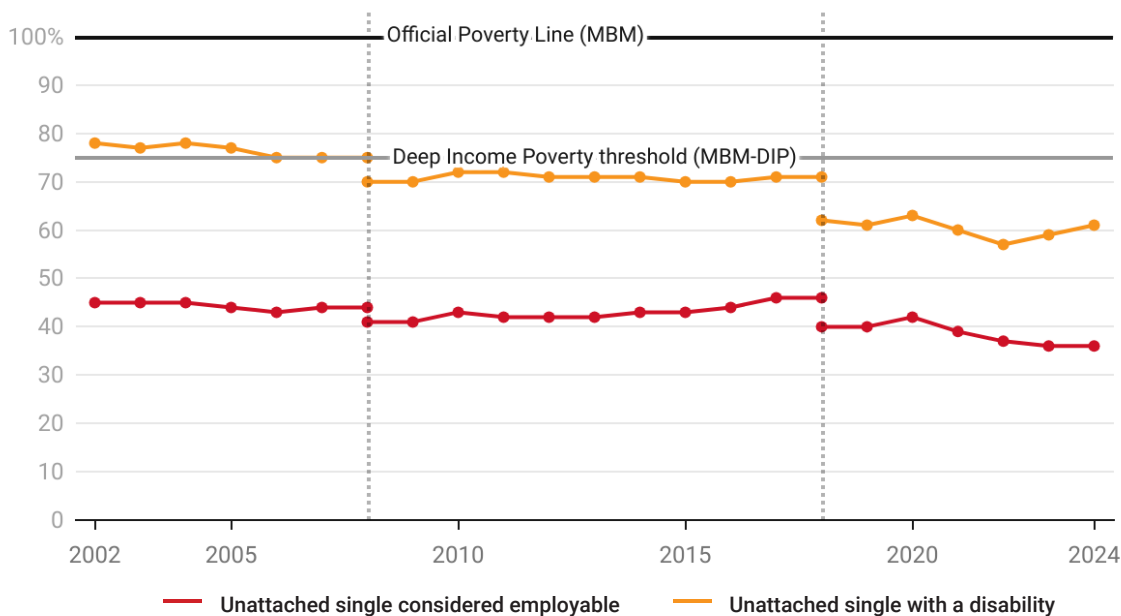
The black line at the top of each graph (i.e., the 100 per cent threshold) represents Canada's Official Poverty Line. This means that the graphs show how far below the Poverty Line the four households' total welfare incomes have been in each year over the past 23 years.

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 23 years.

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

Figure 5ON: Welfare incomes as a percentage of the MBM for example unattached single households in Ontario, 2002–2024



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 2018. After a drop following the 2018 rebasing, their income saw a slight improvement in 2020, then gradually declined to a low of only 36 per cent of the Poverty Line in 2024.

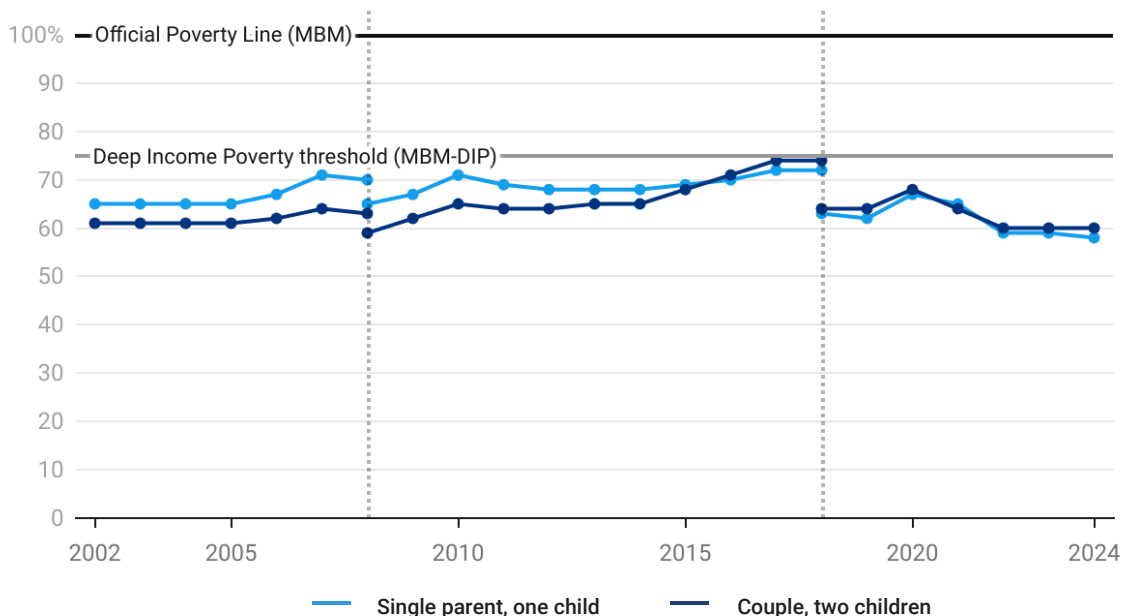
Overall, the welfare income of the unattached single considered employable decreased by 9 percentage points across the time series, which represents a deepening of the poverty experienced by households in these circumstances. They also would have lived below the Deep Income Poverty threshold across the entire time series, which means households in these circumstances would have consistently lived in deep poverty for the last 23 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 of 57 per cent in 2022. Increases over the next two years saw their income end the time series at 61 per cent of the Poverty Line in 2024.

Overall, the welfare income of the unattached single with a disability decreased by 17 percentage points relative to the Poverty Line between 2002 and 2024. This represents a significant deepening of the poverty experienced by households in these

circumstances across the time series. As well, they would have started the time series living above the Deep Income Poverty threshold but would have fallen below the threshold starting in 2008, meaning that households in these circumstances would have consistently lived in deep poverty for most of the past 23 years.

Figure 6ON: Welfare incomes as a percentage of the MBM for example households with children in Ontario, 2002–2024



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 a drop following the 2018 rebasing, their income rose to 67 per cent of the Poverty Line in 2020, then fell over the next four years and ended the time series at 58 per cent in 2024.

Overall, the welfare income of the single parent with one child declined by 7 percentage points between 2002 and 2024, which represents a deepening of the poverty experienced by households in these circumstances across the time series. As well, they would have lived below the Deep Income Poverty threshold across the entire time series, meaning that households in these circumstances would have consistently lived in deep poverty for the last 23 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 2022 and remaining at that level until the end of the time series in 2024.

Overall, the welfare income of the couple with two children ended the time series 1 percentage point lower relative to the Poverty Line in 2024 than it was in 2002. This means that households in these circumstances would have seen virtually no change in their level of poverty across the time series. Given that they would have lived below the Deep Income Poverty threshold across the entire time series, households in these circumstances would have consistently lived in deep poverty for the last 23 years.

[Download the data in a spreadsheet](#)

Access to data

The data for Ontario is available for download, including:

1. Components of welfare income for all households.
2. Welfare incomes in 2024 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 2002–2024.

[Download the data in a spreadsheet](#)

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.

Table 1PE shows the value of the welfare income components of the four example household types in Prince Edward Island in 2024. 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, 2024

| | Unattached single considered employable | Unattached single with a disability | Single parent, one child | Couple, two children |
|-----------------------------------|---|-------------------------------------|--------------------------|----------------------|
| Basic social assistance | \$16,842 | \$18,792 | \$22,308 | \$35,562 |
| Additional social assistance | \$480 | \$480 | \$720 | \$1,620 |
| Federal child benefits | \$0 | \$0 | \$7,612 | \$12,845 |
| Provincial child benefits | \$0 | \$0 | \$0 | \$0 |
| Federal tax credits / benefits | \$890 | \$926 | \$1,515 | \$1,915 |
| Provincial tax credits / benefits | \$110 | \$110 | \$165 | \$275 |
| Total 2024 income | \$18,322 | \$20,308 | \$32,320 | \$52,217 |

* 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 disabilities 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 2024 ranged from \$18,322 for the unattached single considered employable to \$52,217 for the couple with two children. The income of the unattached single with a disability was \$20,308 and that of the single parent with one child was \$32,320.

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.

The Basic Unit Rate (BUR) for households receiving Social Assistance increased effective March 1. The BUR increased from \$511 to \$537 for the unattached single considered employable, from \$804 to \$845 for the single parent with one child, and from \$1,703 to \$1,789 for the couple with two children. This represents an increase of 5 per cent for all these households.

The Shelter Rate for households receiving Social Assistance also increased effective March 1, increasing from \$850 to \$875 for the unattached single considered employable, from \$1,000 to \$1,025 for the single parent with one child, and from \$1,168 to \$1,193 for the couple with two children. This means an increase of 3 per cent, 2.5 per cent, and 2 per cent respectively.

For households receiving AccessAbility supports, both the BUR and the Shelter Rate also increased effective March 1. For the unattached single with a disability, the BUR increased from \$511 to \$537, which represents a 5 per cent increase. The Shelter Rate increased from \$850 to \$875, which is an increase of 3 per cent. This household also received the Community Living Expense allowance, which also increased effective March 1 from \$150 to \$165, for an increase of 10 per cent.¹

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.

Additional social assistance: All four households received additional social assistance benefits. The unattached single households received the Communication Rate of \$40 per month and the households with children received \$60 per month. These amounts remained unchanged in 2024.

The couple with two children also received \$450 through the School Age Allowance. The amount of this benefit increased in March from \$100 to \$200 for the ten-year-old and from \$125 to \$250 for the 15-year-old; the benefit was issued in both August and December for a total of \$900.

Federal child benefits: Both households with children received the Canada Child Benefit (CCB), which increased with inflation in July from \$619.75 to \$648.92 per month for a child under six years of age and from \$522.92 to \$547.50 per month for a child aged six to 17.

Provincial child benefits: Prince Edward Island did not have a child benefit program as of 2024.

Federal tax credits/benefits: All four households received the GST/HST credit, which increased with inflation in July. The unattached single households received \$332.50 in basic GST/HST credit, the single parent with one child received \$665, and the couple with two children received \$1,015.

Three households also received the GST/HST credit supplement. The unattached single considered employable received \$107.39, the unattached single with a disability received \$143.39, and the single parent with one child received the maximum amount of \$175.

The federal Grocery Rebate, which was provided as a one-time GST/HST credit payment in response to high inflation in 2023, was not available in 2024.

All four households received the federal Canada Carbon Rebate (CCR), previously known as the climate action incentive (CAI). Both unattached single households received \$450, the single parent with one child received \$675, and the couple with two children received \$900. These amounts reflected an increase over 2023.

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 2024.

The One-Time Inflationary Support payment was no longer available in 2024.

Cost-of-living payments: Several jurisdictions, including the federal government, provided additional payments in 2022 and 2023 related to the increased cost of living resulting from high inflation. While four provincial or territorial jurisdictions

continued to provide inflation-related payments in 2024, neither Prince Edward Island nor the federal government did so. See the [Overview section](#) for more information.

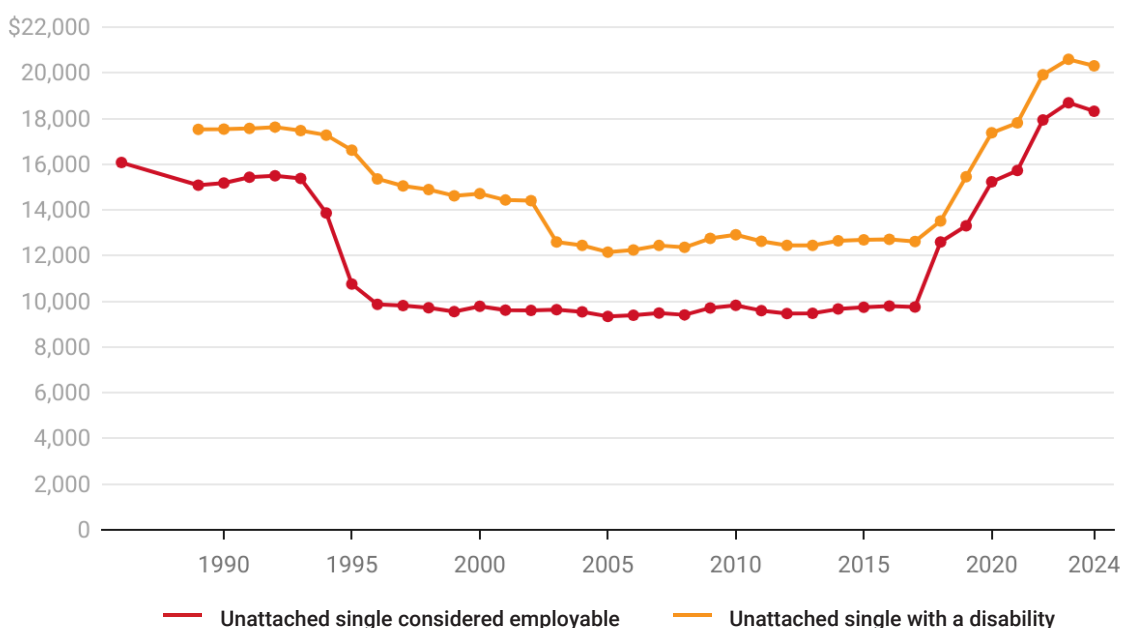
[Download the data in a spreadsheet](#)

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 2024 constant dollars, not current dollars, and are calculated using the Canada Consumer Price Index (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 have resulted in a slightly different trendline.

Figure 1PE: Welfare incomes for example unattached single households in Prince Edward Island 1986–2024, in 2024 constant dollars

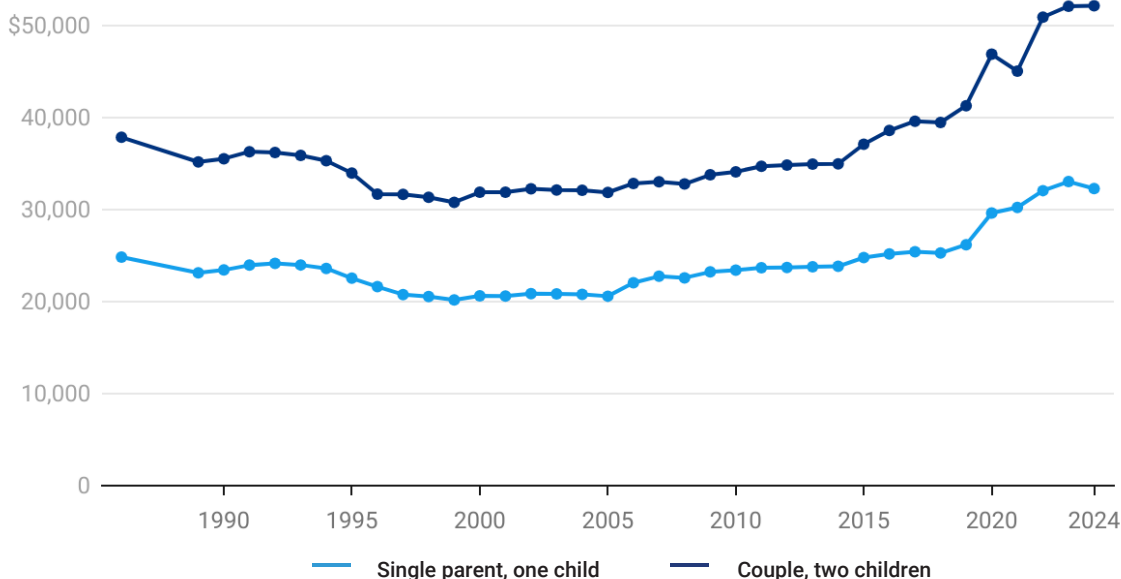


After a period of relative stasis through the late 1980s, the total welfare income of the **unattached single considered employable** declined significantly between 1991 and 1996. Another period of stability followed, lasting until 2017. A period of large increases from 2018 through to 2023 was followed by a slight decrease in 2024. The welfare income of this household ended the time series at \$18,322, which is a 2 per cent decrease compared to 2023 but a 14 per cent increase since the start of the time series, in constant 2024 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 were followed by a slight decrease in 2024. The welfare income of this household ended the time series at \$20,308, which is a 1 per cent decrease between 2023 and 2024 but a 16 per cent increase since the start of the time series, in constant 2024 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. In 2024, the slight decrease was mainly due to the loss of provincial and federal inflation-related cost-of-living benefits, which offset the increase in basic social assistance benefit amounts.

Figure 2PE: Welfare incomes for example households with children in Prince Edward Island 1986–2024, in 2024 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 (CAI) payments, as well as the one-time inflationary support payment. In 2024, their income trajectories slightly diverged: the income of the single parent with one child decreased, mainly due to the loss of provincial and federal inflation-related cost-of-living benefits, while the income of the couple with two children had a minimal increase.

In 2024, the total welfare income of the single parent with one child was \$32,320, which is a 2 per cent increase compared to 2023, and a 30 per cent increase since the start of the time series, in constant 2024 dollars. The total welfare income of the couple with two children was \$52,217, which is an increase of 0.1 per cent compared to 2023, and an increase of 38 per cent since the start of the time series, in constant 2024 dollars.

[Download the data in a spreadsheet](#)

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 2024 are estimates based on increasing the 2023 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](#).

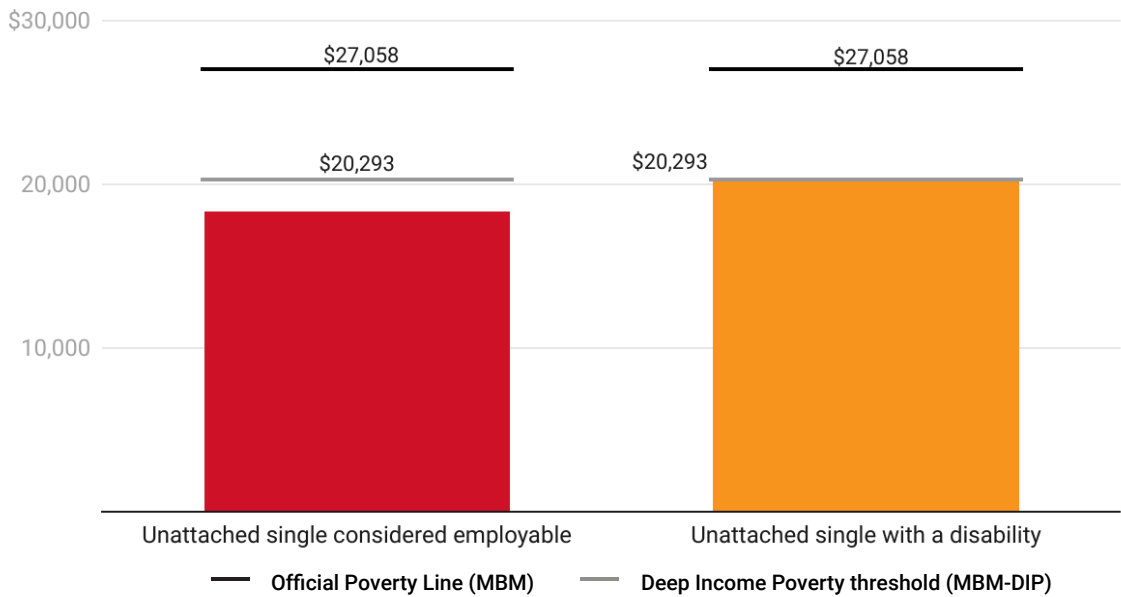
A table containing comparisons of the welfare incomes of the four example household types in Prince Edward Island with all four poverty/low-income thresholds is [available for download](#).

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 2024, 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 2024, and one of the four was living in deep poverty.

Figures 3PE and 4PE compare 2024 welfare incomes of the four example household types to the 2024 MBM and MBM-DIP thresholds for Charlottetown.

Figure 3PE: Welfare incomes and poverty thresholds for example unattached single households in Prince Edward Island, 2024

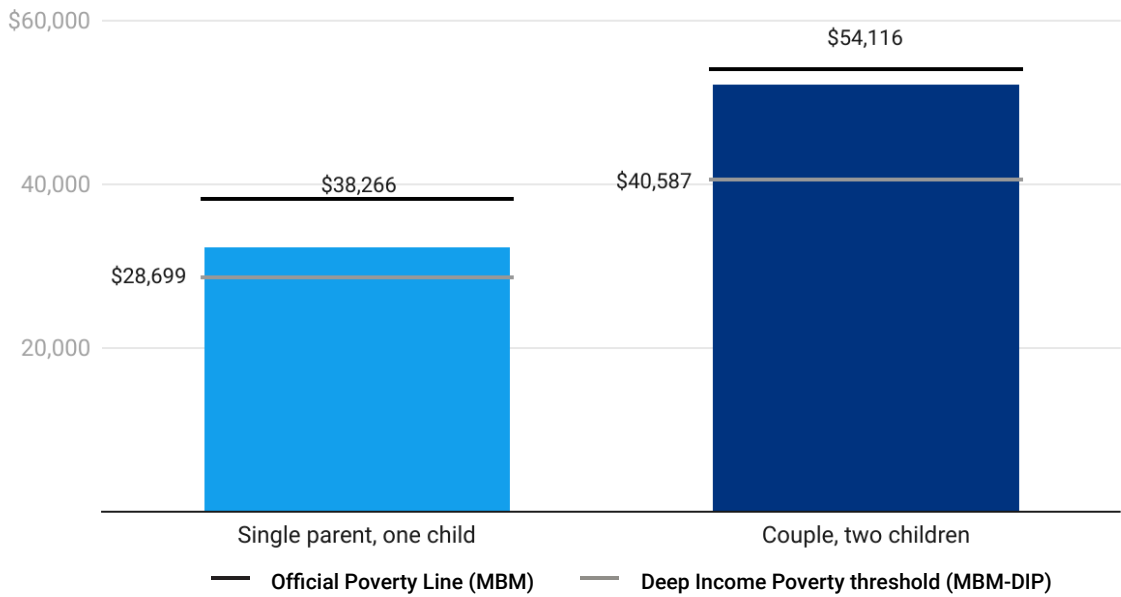


The **unattached single considered employable** had the least adequate income relative to the poverty thresholds. Their income was \$1,972 below the Deep Income Poverty threshold and \$8,736 below the Poverty Line. This means their income was 90 per cent of the MBM-DIP and 68 per cent of the MBM.

The **unattached single with a disability** fared better, with a welfare income that was above the Deep Income Poverty threshold by \$14, but below the Poverty Line by \$6,750. This means their income was 100 per cent of the MBM-DIP and 75 per cent of the MBM.

Note that the poverty experienced by people with disabilities is underrepresented because neither the MBM nor the MBM-DIP accounts 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, 2024



The **single parent with one child** had a welfare income that was \$3,621 above the Deep Income Poverty threshold but \$5,946 below the Poverty Line. This means their income was 113 per cent of the MBM-DIP but only 84 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 \$11,630 above the Deep Income Poverty threshold but remained below the Poverty Line by \$1,899. This means their income was 129 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 below.

The least adequate income relative to the thresholds was that of the **unattached single considered employable**, whose total welfare income was 59 per cent of the LIM and 85 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 84 per cent of the LIM and 128 per cent of the LICO.

The **unattached single with a disability** had an income that was 66 per cent of the LIM and 94 per cent of the LICO. The income of the **single parent with one child** was 74 per cent of the LIM and 123 per cent of the LICO.

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

[Download the data in a spreadsheet](#)

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) for Charlottetown, starting in 2002.

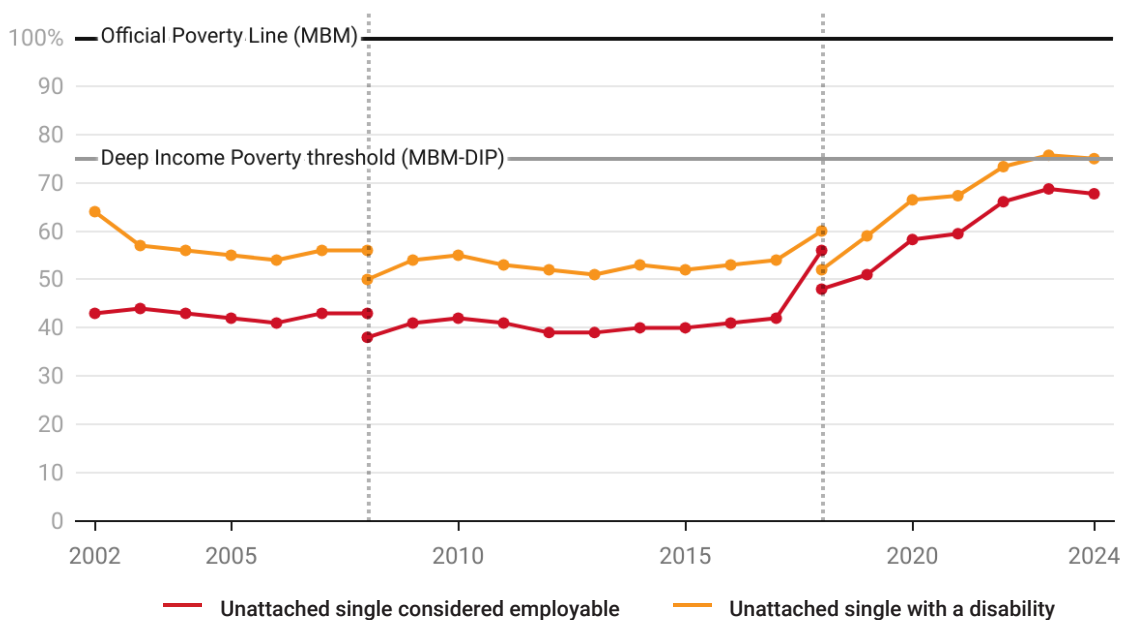
The black line at the top of each graph (i.e., the 100 per cent threshold) represents Canada's Official Poverty Line. This means that the graphs show how far below the Poverty Line the four households' total welfare incomes have been in each year over the past 23 years.

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 23 years.

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

Figure 5PE: Welfare incomes as a percentage of the MBM for example unattached single households in Prince Edward Island, 2002–2024



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 in 2023, and ending the time series in 2024 at 68 per cent of the Poverty Line.

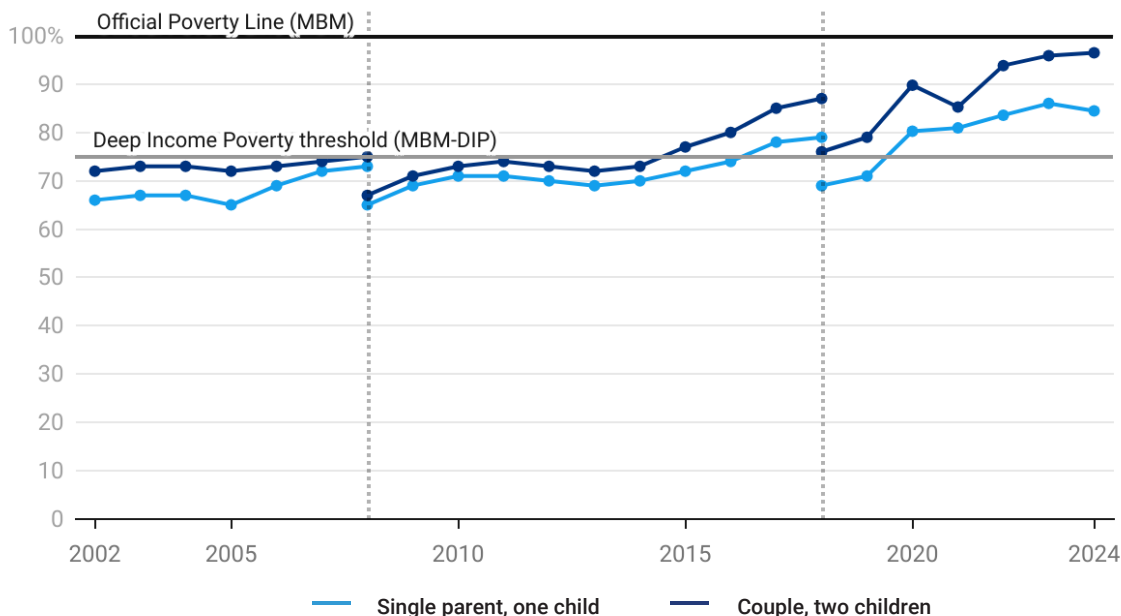
Overall, the income of the unattached single considered employable increased by 25 percentage points relative to the Poverty Line across the entire time series. This represents a substantial improvement in the depth of poverty experienced by households in these circumstances over the past 23 years. It is important to note, however, that households in these circumstances would have been living below the Deep Income Poverty threshold across the entire time series and would have still been living in deep poverty in 2024.

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. Their income increased after the 2018 rebasing and reached the level of the Deep Income Poverty threshold for the first time in 2023. In 2024, their income continued this trend, ending the times series at 75 per cent of the Poverty Line.

Overall, the welfare income of the unattached single with a disability was 11 percentage points higher relative to the Poverty Line in 2024 than it was at the start of the time series in 2002. This represents an improvement in the depth of poverty

experienced by households in these circumstances over the past 23 years. Despite recent gains, however, their income would have been below the Deep Income Poverty threshold for 21 years in the 23-year time series, meaning that households in these circumstances would have lived in deep poverty for most of the last 23 years.

Figure 6PE: Welfare incomes as a percentage of the MBM for example households with children in Prince Edward Island, 2002–2024



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 thereafter through to 2023. In 2024, their income dropped slightly, ending the time series at 84 per cent of the Poverty Line.

Overall, the welfare income of the single parent with one child ended the time series 18 percentage points higher relative to the Poverty Line than it began in 2002. Although this indicates a significant improvement in the depth of poverty experienced by households in these circumstances across the time series, they would have lived below the Deep Income Poverty threshold for 13 of the last 23 years. Despite the progress made in recent years, households in these circumstances 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 2024 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 poverty experienced by households in these circumstances across the time series. It is important to note, however, that their income would have been 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 23 years prior to the recent progress.

[Download the data in a spreadsheet](#)

Access to data

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

1. Components of welfare income for all households.
2. Welfare incomes in 2024 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 2002–2024.

[Download the data in a spreadsheet](#)

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.

Although in other jurisdictions we typically analyze the incomes of four households, in Quebec we analyze the incomes of six households. This is due to recent policy changes in Quebec that changed the way that the Social Assistance program works for new entrants.¹

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”² 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 the couple with two children 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 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.

1 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.

2 More information can be found here: <http://bit.ly/44lloGc> and here: <https://bit.ly/3HGVrJp>

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.

As of 2022, we have chosen to include two additional example households to illustrate the variety of incomes available to new entrants in the Aim for Employment program. For both the unattached single considered employable and the couple with two children, we have included households that reflect typical "lowest" and "highest" benefit amounts, 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 an "intensive employment search" or the "development of social skills," which constitutes a typical "lowest" amount from the Aim for Employment program.³ The designation "(MAN)" represents a household receiving the Manpower Training measure benefit, which includes a Participation Allowance for recipients who undertake qualifying training activities, which is a typical "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 2024, these were \$829 per month for the unattached single considered employable (\$784 in the basic benefit plus \$45 for the monthly adjustment) and \$1,258 per month for the couple with two children (\$1,213 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 it 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 Social Assistance programs starting January 1 of the calendar year in question, we

3 Although these benefits are representative of a typical "lowest" benefit amount, some recipients may receive lower amounts based on their particular circumstances.

do not calculate the total welfare income of an unattached single with a disability receiving benefits through the Basic Income Program.⁴

Table 1QC shows the value of the welfare income components of the six example household types in Quebec in 2024. 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, 2024

| | Unat- tached single consid- ered em- ployable (AIM) | Unat- tached single consid- ered em- ployable (MAN) | Unat- tached single with a disability | Single parent, one child | Couple, two children (AIM) | Couple, two children (MAN) |
|---------------------------------|---|---|---|--------------------------------|-------------------------------------|-------------------------------------|
| Basic social assistance | \$13,588 | \$24,700 | \$15,528 | \$11,940 | \$22,479 | \$24,700 |
| Additional social assistance | \$0 | \$0 | \$0 | \$2,040 | \$2,239 | \$2,040 |
| Federal child benefits | \$0 | \$0 | \$0 | \$7,612 | \$12,845 | \$12,845 |
| Provincial child benefits | \$0 | \$0 | \$0 | \$3,949 | \$6,088 | \$6,088 |
| Federal tax credits/benefits | \$364 | \$499 | \$398 | \$840 | \$1,015 | \$1,015 |
| Provincial tax credits/benefits | \$1,143 | \$1,143 | \$1,143 | \$1,263 | \$1,736 | \$1,736 |
| Total 2024 income | \$15,094 | \$26,341 | \$17,068 | \$27,644 | \$46,401 | \$48,423 |

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 2024 ranged from \$15,094 for the unattached single considered employable (AIM) to \$48,423 for the couple with two children (MAN). The unattached single with a disability received \$17,068, the unattached single considered employable (MAN) received \$26,341, the single parent with one child received \$27,644, and the couple with two children (AIM) received \$46,401.

Basic social assistance: The unattached single considered employable (AIM) and the couple with two children (AIM) received the basic Aim for Employment monthly allowance from Social Assistance in the amounts of \$784 and \$1,213, respectively. These allowances increase with inflation in January of each year. They also both received the Monthly Adjustment amount of \$45 per month, which remained unchanged in 2024. Both households also received a Participation Allowance for

⁴ As of January 1, 2024, the amount of the Basic Income Program benefit was \$1,627 per month for unattached singles (\$1,273 in basic benefits plus \$354 for the singles adjustment).

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 the basic monthly Social Assistance program allowance, also in the amount of \$784, as well as the Monthly Adjustment amount of \$45 per month. They also received a work-related allowance, which for this household was the Temporarily Limited Capacity allowance of \$166 per month. Note that we include this allowance in our calculations due to the young age of the child, which typically means the single parent is not required to undertake work-related activity.

The unattached single with a disability received benefits from the Social Solidarity program, which included an allowance of \$1,191 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 2024.

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 2024.

Federal child benefits: All households with children received the Canada Child Benefit (CCB), which increased with inflation in July from \$619.75 to \$648.92 per month for a child under six years of age and from \$522.92 to \$547.50 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; in 2024, the amount was \$2,923 for each child. The single parent with one child received the Family Allowance Single Parent Supplement of \$1,026. The two couples with two children also received the School Supply Supplement, which increased from \$115 to \$121 per child aged four to 16 as of January.

Federal tax credits/benefits: All six households received the GST/HST credit, which increased with inflation in July. All three unattached single households received \$332.50 in basic GST/HST credit, the single parent with one child received \$665, and both couples with two children received \$1,015.

Four households also received the GST/HST credit supplement. The unattached single considered employable (AIM) received \$31.29, the unattached single considered employable (MAN) received \$166.63, the unattached single with a disability received \$65.33, and the single parent with one child received the maximum amount of \$175.

The federal Grocery Rebate, which was provided as a one-time GST/HST credit payment in response to high inflation in 2023, was not available in 2024.

Provincial tax credits/benefits: All six households received the Social Solidarity Tax Credit, which increased with inflation in July from \$93.58 to \$96.83 per month for the unattached single households, from \$101.67 to \$108.83 for the single parent with one child, and from \$142 to \$147.25 for the couples with two children.

Cost-of-living payments: Several jurisdictions, including the federal government, provided additional payments in 2022 and 2023 related to the increased cost of living resulting from high inflation. Although four provincial and territorial jurisdictions continued to provide inflation-related payments in 2024, neither Quebec nor the federal government did so. See the [Overview section](#) for more information.

[Download the data in a spreadsheet](#)

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 2024 constant dollars, not current dollars, and are calculated using the Canada Consumer Price Index (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 have resulted in a slightly different trendline.

Figure 1QC: Welfare incomes for example unattached singles considered employable in Quebec 1986–2024, in 2024 constant dollars

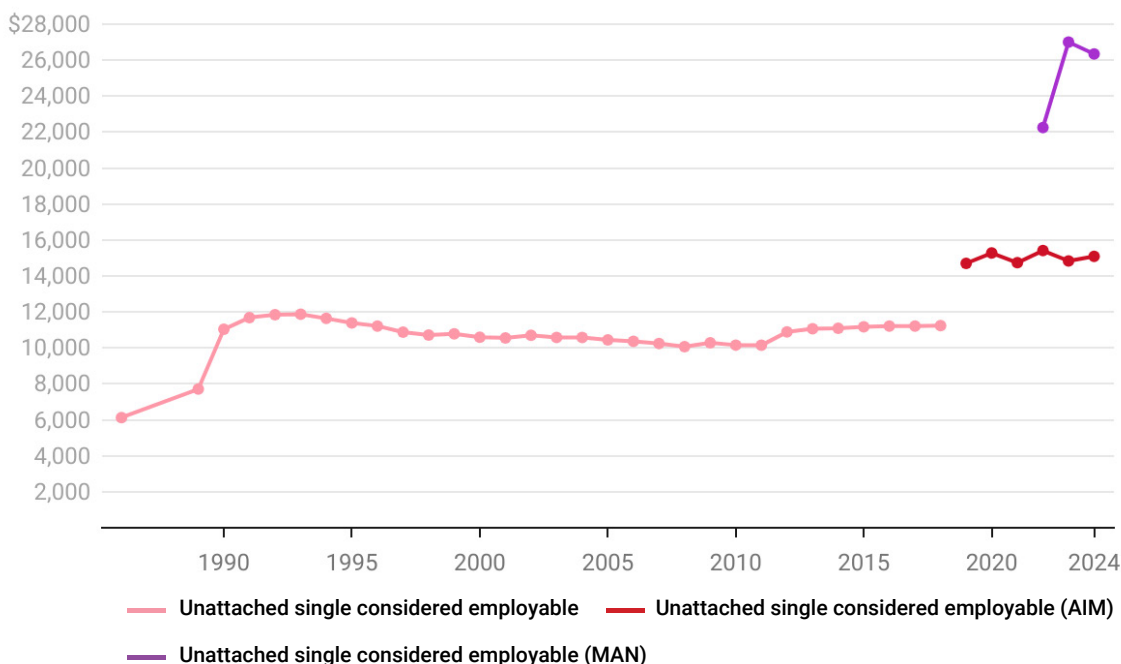


Figure 1QC shows three trendlines: the unattached single considered employable until 2018, the unattached single considered employable (AIM) starting in 2019, and the unattached single considered employable (MAN) starting in 2022.

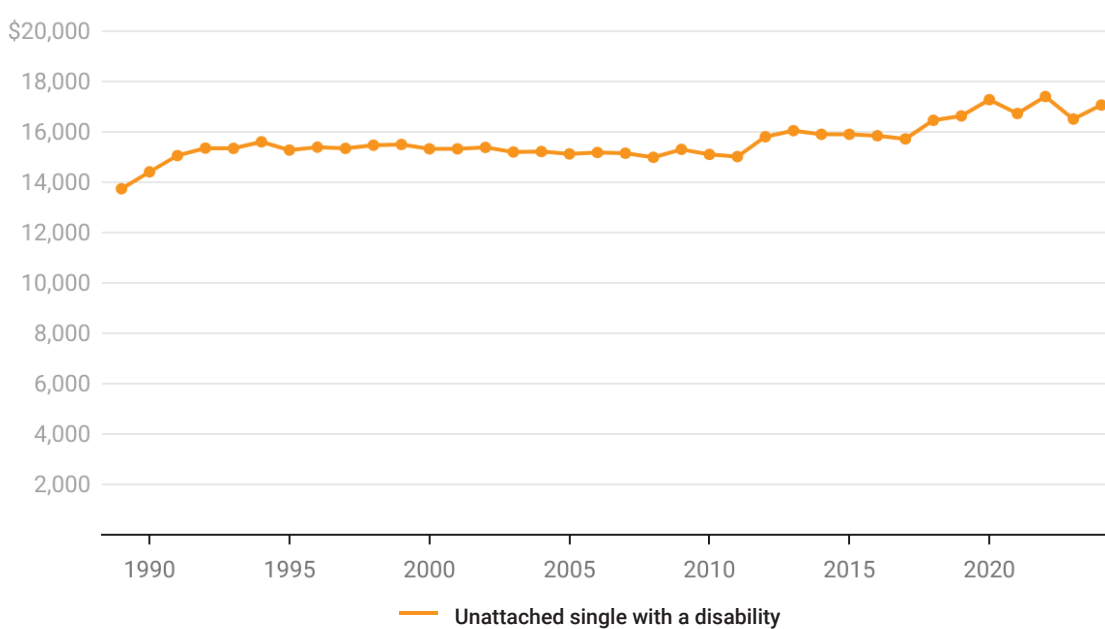
After increases in the late 1980s and early 1990s and a slight decline from 1993 to 1998, the total welfare income of the **unattached single considered employable** was relatively stable until 2011. A slight increase in 2012 was followed by another static period until 2018.

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 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. As such, a new trendline starts in 2019 – at a higher level than the previous one – for the **unattached single considered employable (AIM)**. The income of this household is assumed to represent a typical or “lowest” Aim for Employment income. In July 2022, the provincial government instituted another major policy change that allowed Aim for Employment recipients to receive benefits through Quebec’s Manpower Training measure. As such, another trendline starts for the **unattached single considered employable (MAN)** in 2022, which represents a “highest” Aim for Employment income. See the [Components of welfare incomes](#) section for more information about the policy changes described above.

The AIM household saw an increase in 2020 due to COVID-19 benefits, a decline in 2021 due to the loss of those benefits, another increase in 2022 due to higher work-related allowances as well as inflation-related payments from both the provincial and federal governments, a decline in 2023 due to the loss of most inflation-related payments, and an increase in 2024 due to higher provincial tax credits. The MAN household's income was much higher in 2022 compared to the AIM household's income 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. The decline in 2024 was primarily due to the impact of unchanged Manpower Training benefits and the loss of the federal Grocery Rebate.

In 2024, the total welfare income of the **unattached single considered employable (AIM)** was \$15,094, which is a 2 per cent decrease compared to 2023, a 3 per cent increase since 2019 when Aim for Employment participation was made mandatory, and a 34 per cent increase since 2018 (i.e., their total income prior to Aim for Employment), in constant 2024 dollars. The total welfare income of the **unattached single considered employable (MAN)** was \$26,341, which is a 2 per cent decrease compared to 2023, an 18 per cent increase since 2022 (when Manpower Training benefits were made available), and a 134 per cent increase since 2018 (i.e., their income prior to Aim for Employment), in constant 2024 dollars.

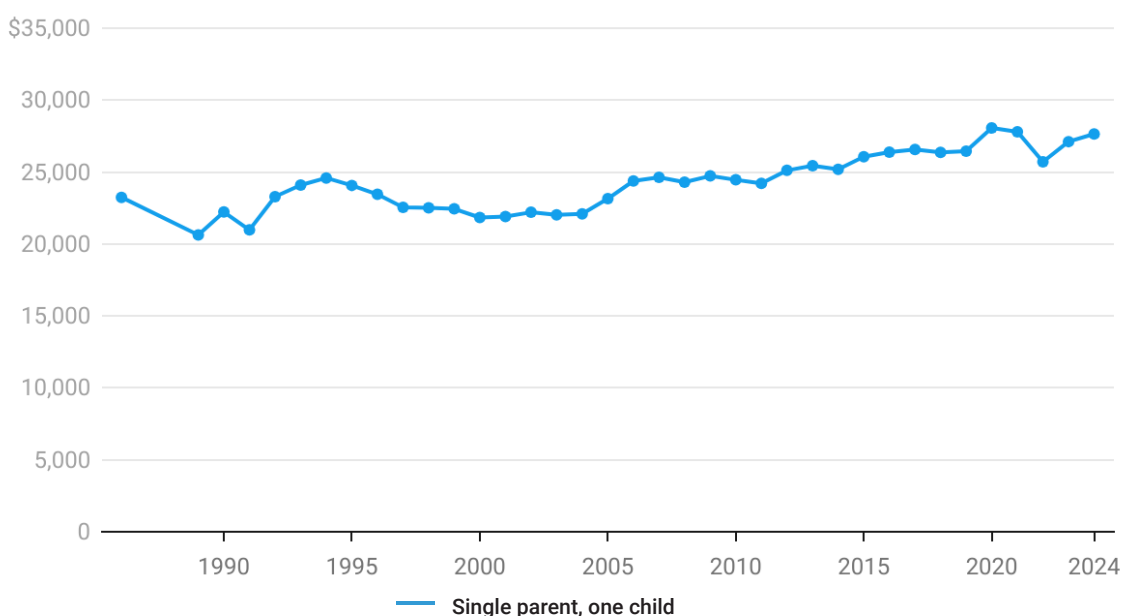
Figure 2QC: Welfare income for the example unattached single with a disability in Quebec 1986–2024, in 2024 constant dollars



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, and again in 2020 largely due to 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 due to the loss of those payments. The increase in 2024 was due to the impacts of inflationary adjustments to most benefit payments.

In 2024, the total welfare income of the unattached single with a disability was \$17,068, which is 3 per cent decrease compared to 2023, and a 24 per cent increase since the start of the time series, in constant 2024 dollars.

Figure 3QC: Welfare incomes for the example single parent with one child in Quebec 1986–2024, in 2024 constant dollars



The total welfare income of the **single parent with one child** fluctuated in the late 1980s and early 1990s, increased in 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. This household's 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. The increase in 2024 was due to the impacts of inflationary adjustments to most benefit payments.

In 2024, the total welfare income of the single parent with one child was \$27,644, which is a 2 per cent increase compared to 2023, and a 19 per cent increase since the start of the time series, in constant 2024 dollars.

Figure 4QC: Welfare incomes for example couples with two children in Quebec 1986–2024, in 2024 constant dollars

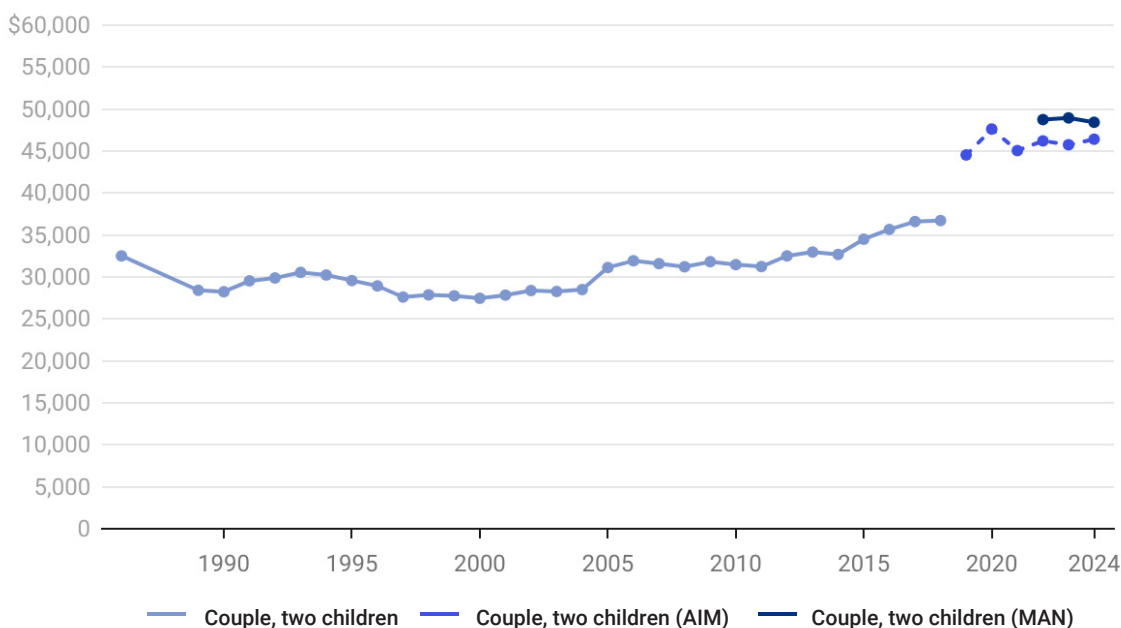


Figure 4QC shows three trendlines: the couple with two children until 2018, the couple with two children (AIM) starting in 2019, and the couple with two children (MAN) starting in 2022.

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, primarily due to 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 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. As a result, we see a new trendline start in 2019 at a higher level than the previous one

for the **couple with two children (AIM)**. The income of this household is assumed to represent a typical “lowest” Aim for Employment income. In July 2022, the provincial government instituted another major policy change that allowed Aim for Employment recipients to receive benefits through Quebec’s Manpower Training measure. As such, another trendline starts for the **couple with two children (MAN)** in 2022, which represents a typical “highest” Aim for Employment income. See the [Components of welfare incomes](#) section for more information about the policy changes described above.

The AIM household saw an increase in 2020 due to additional COVID-related benefits provided by both levels of government, and a decline in 2021 due to the loss of those benefits. Their income increased in 2022 due to higher work-related allowances as well as inflation-related payments from both the provincial and federal governments, declined slightly in 2023 due to the loss of most inflation-related payments, and increased again in 2024 due to the impacts of inflationary adjustments to most benefit 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. The slight decline in 2024 was primarily due to the impact of unchanged Manpower Training benefits and the loss of the federal Grocery Rebate.

In 2024, the total welfare income of the **couple with two children (AIM)** was \$46,401, which is a 1 per cent increase compared to 2023, a 26 per cent increase since 2018 (i.e., their income prior to Aim for Employment), and a 4 per cent increase since 2019 (when Aim for Employment participation was made mandatory), in constant 2024 dollars. The total welfare income of the **couple with two children (MAN)** was \$48,423, which is a 1 per cent decrease compared to 2022 (when Manpower Training benefits were first made available), and a 32 per cent increase since 2018 (i.e., their income prior to Aim for Employment), in constant 2024 dollars.

[Download the data in a spreadsheet](#)

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 2024 are estimates based on increasing the 2023 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](#).

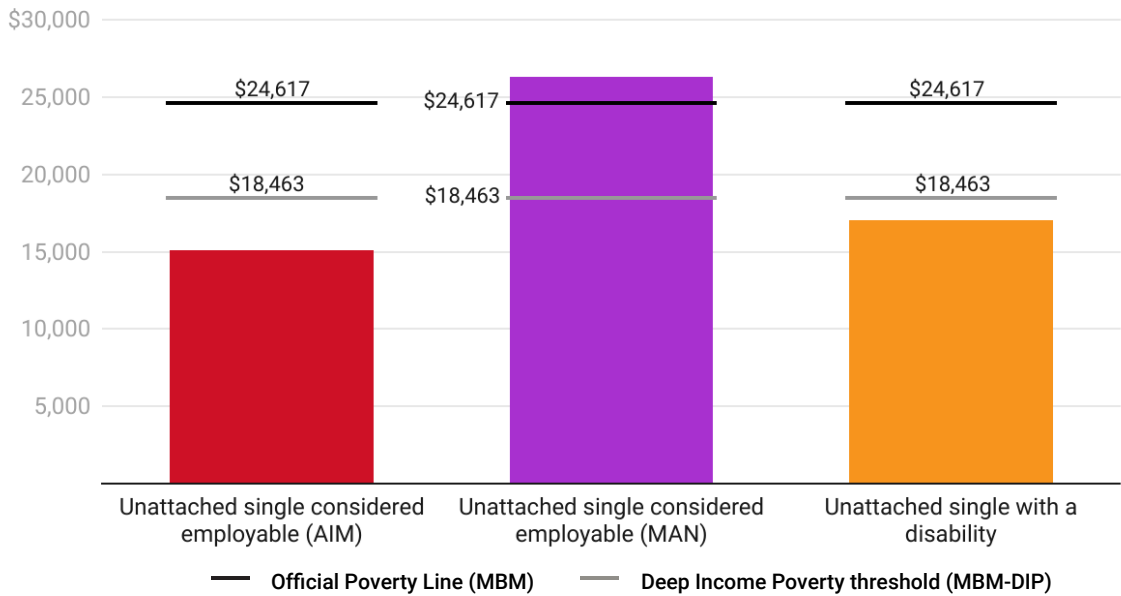
A table containing comparisons of the welfare incomes of the six example household types in Quebec with all four poverty/low-income thresholds is [available for download](#).

Poverty threshold comparisons

The welfare incomes of five of the six example household types in Quebec were below Canada's Official Poverty Line in 2024, 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 2024.

Figures 5QC and 6QC compare 2024 welfare incomes for the six example household types to the 2024 MBM and MBM-DIP thresholds for Montreal.

Figure 5QC: Welfare incomes and poverty thresholds for example unattached single households in Quebec, 2024



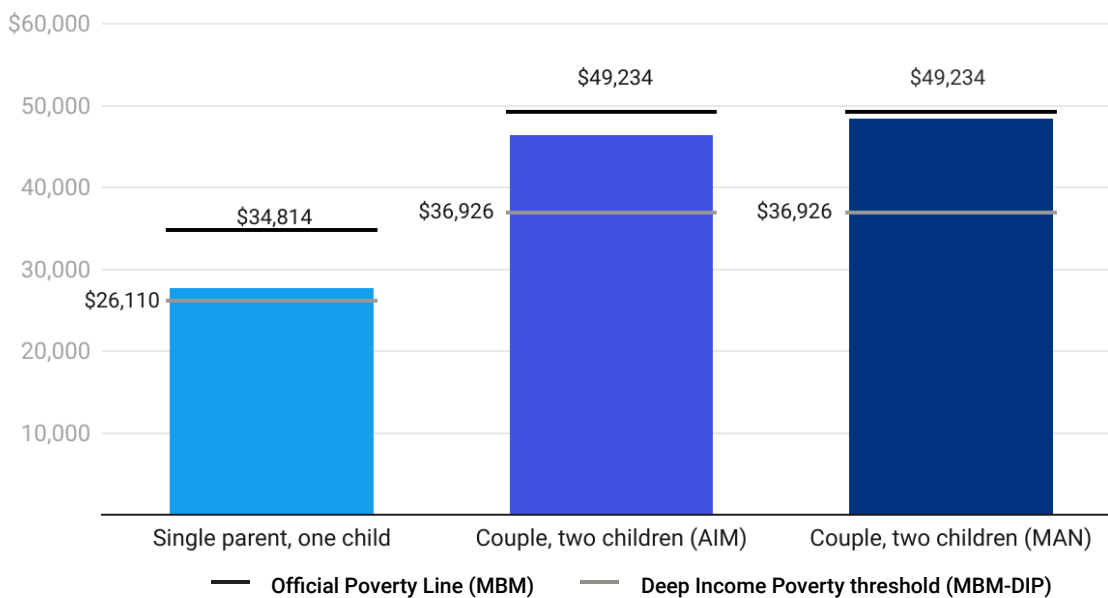
The **unattached single considered employable (AIM)** had the least adequate income relative to the poverty thresholds. Their income was \$3,369 below the Deep Income Poverty threshold and \$9,523 below the Poverty Line. This means their income was 82 per cent of the MBM-DIP and 61 per cent of the MBM.

The **unattached single considered employable (MAN)** had the most adequate income relative to the poverty thresholds. Their income was \$7,879 above the Deep Income Poverty threshold and \$1,724 above the Poverty Line. This means their income was 143 per cent of the MBM-DIP and 107 per cent of the MBM.

The **unattached single with a disability** had an income that was \$1,395 below the Deep Income Poverty threshold and \$7,549 below the Poverty Line. This means their income was 92 per cent of the MBM-DIP and 69 per cent of the MBM.

Note that the poverty experienced by people with disabilities is underrepresented because neither the MBM nor the MBM-DIP accounts 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, 2024



The **single parent with one child** had a welfare income that was \$1,534 above the Deep Income Poverty threshold but \$7,170 below the Poverty Line. This means their income was 106 per cent of the MBM-DIP but 79 per cent of the MBM.

The **couple with two children (AIM)** had a welfare income that was \$9,476 above the Deep Income Poverty threshold but \$2,833 below the Poverty Line. This means their income was 126 per cent of the MBM-DIP but 94 per cent of the MBM.

The **couple with two children (MAN)** had an income that was \$11,498 above the Deep Income Poverty threshold but \$811 below the Poverty Line. This means their income was 131 per cent of the MBM-DIP but 98 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 49 per cent of the LIM and only 58 per cent of the LICO. The highest was that of the **unattached single considered employable (MAN)**, whose total welfare income was 85 per cent of the LIM and 102 per cent of the LICO.

The **unattached single with a disability** had a total welfare income that was 55 per cent of the LIM and 66 per cent of the LICO. The **single parent with one child** had a welfare income of 63 per cent of the LIM and 88 per cent of the LICO.

The **couple with two children (AIM)** had a total welfare income that was 75 per cent of the LIM and 95 per cent of the LICO. The **couple with two children (MAN)** had a total welfare income that was 78 per cent of the LIM and 99 per cent of the LICO.

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

[Download the data in a spreadsheet](#)

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) threshold for Montreal, starting in 2002.

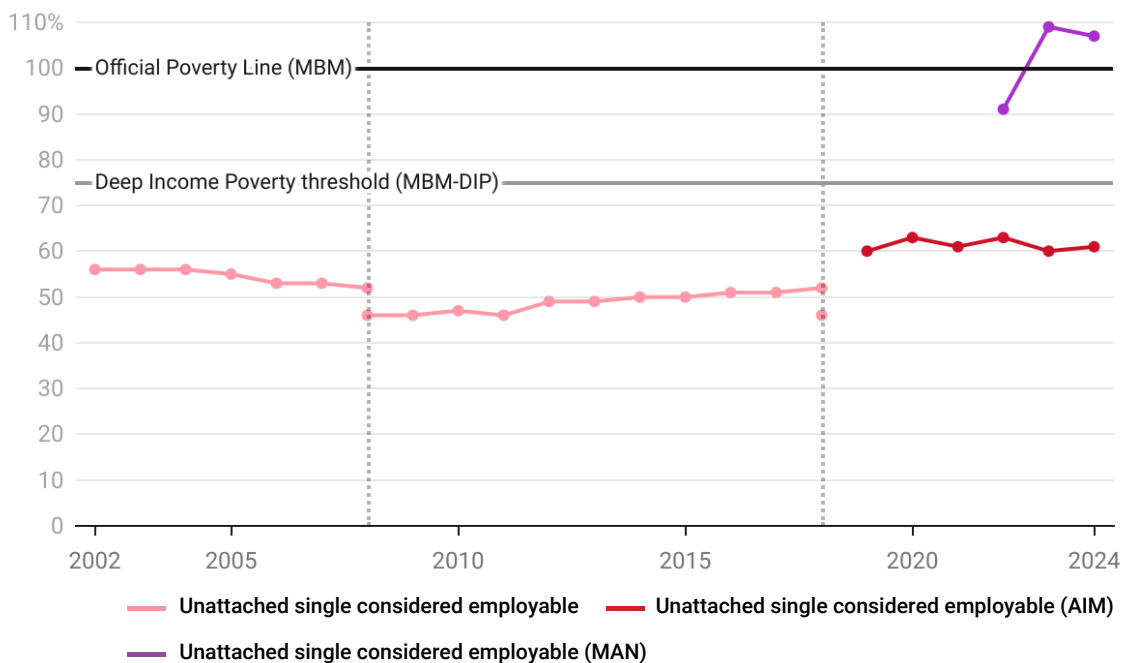
The black line at the top of each graph (i.e., the 100 per cent threshold) represents Canada's Official Poverty Line. This means that the graphs show how far below the Poverty Line the six households' total welfare incomes have been in each year over the past 23 years.

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 23 years.

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

Figure 7QC: Welfare incomes as a percentage of the MBM for example unattached singles considered employable in Quebec, 2002–2024



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.

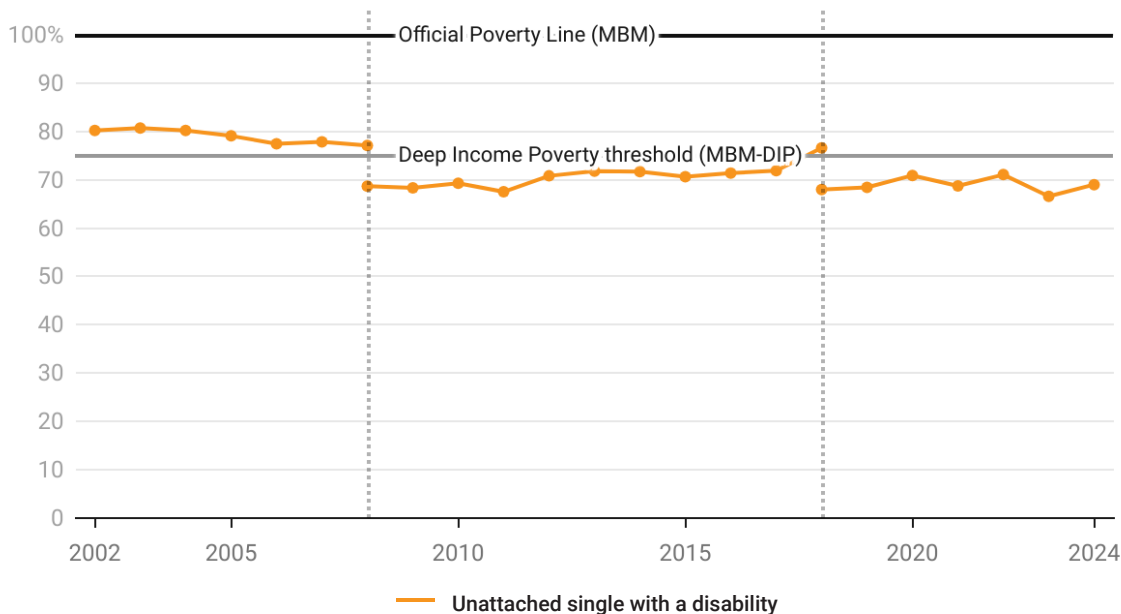
In 2019, changes for new entrants into the Social Assistance program (as described in the [Components of welfare incomes](#) section) resulted in a total welfare income for the **unattached single considered employable (AIM)** that was 60 per cent of the Poverty Line. Their income then vacillated between 60 and 63 per cent of the Poverty Line, ending the time series in 2024 at 61 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 and declined to 107 per cent in 2024.

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 the poverty experienced by households in these circumstances 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 households in these circumstances would have had much more adequate incomes relative to the Poverty Line. It is important to note, however, that the unattached single considered employable (AIM) would still have been living in deep poverty since the Aim for Employment program was introduced in 2019. Although the unattached single considered employable (MAN) would have been living in poverty in 2022, their income would have risen above the Poverty Line in 2023 and 2024.

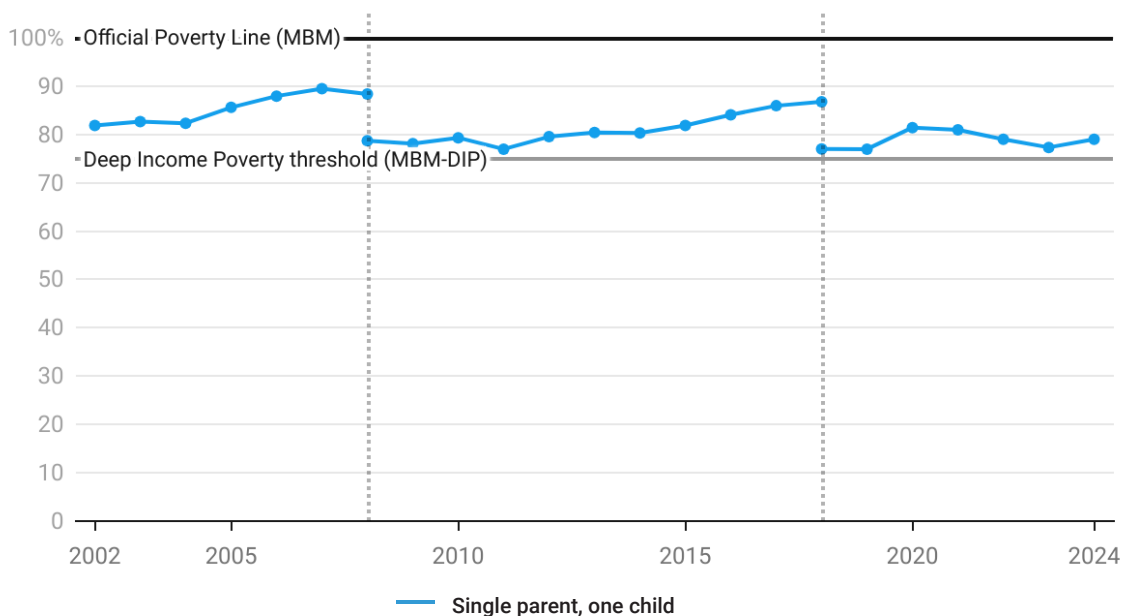
Figure 8QC: Welfare incomes as a percentage of the MBM for the example unattached single with a disability in Quebec, 2002–2024



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, a decline in 2023 to 67 per cent, and an increase in 2024 to end the time series at 69 per cent.

Overall, the welfare income of the unattached single with a disability was 11 percentage points lower relative to the Poverty Line in 2024 than it was in 2002. This indicates a deepening of the poverty experienced by households in these circumstances across the time series. As well, their income would have started the time series above the Deep Income Poverty threshold but would have fallen below it in 2008, meaning that households in these circumstances would have consistently lived in deep poverty for the majority of the time series.

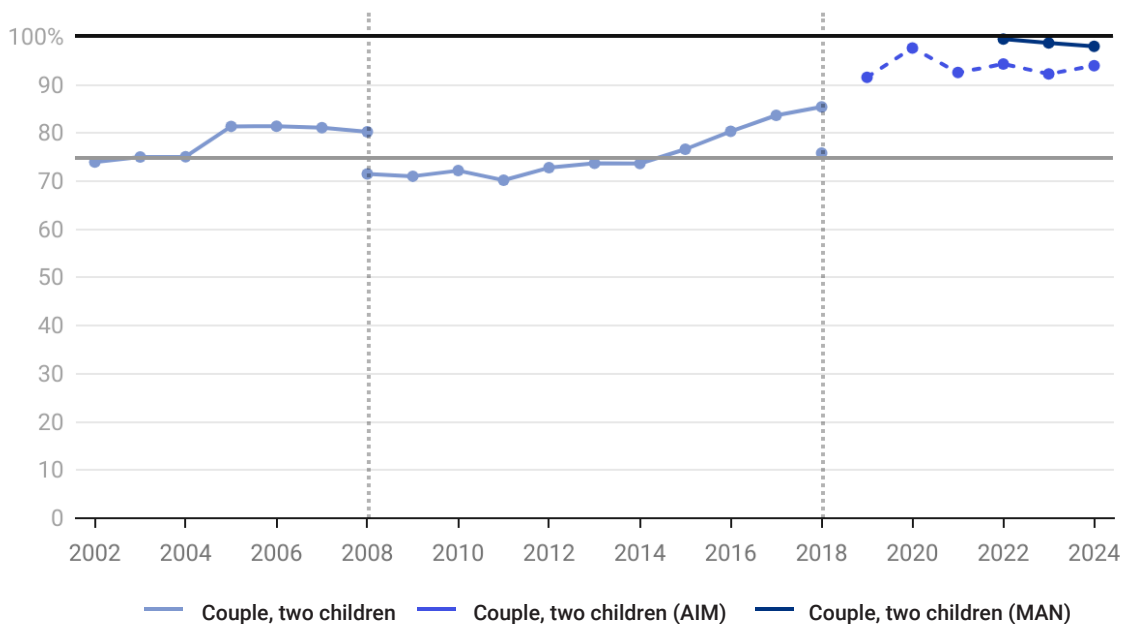
Figure 9QC: Welfare incomes as a percentage of the MBM for the example single parent with one child in Quebec, 2002–2024



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 but increased again to end the time series in 2024 at 79 per cent.

Overall, the welfare income of the single parent with one child declined by 3 percentage points relative to the Poverty Line across the time series. This indicates a slight deepening of the poverty experienced by households in these circumstances over the last 23 years. It is notable that their income would have been above the Deep Income Poverty threshold across the entire time series, meaning that although households in these circumstances would have been living in poverty for the last 23 years, they would not have been living in deep poverty.

Figure 10QC: Welfare incomes as a percentage of the MBM for the example couples with two children in Quebec, 2002–2024




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 the Social Assistance program (as described in the [Components of welfare incomes](#) section) 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 2024 at 94 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 and 98 per cent in 2024.

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 improvement in the poverty experienced by households in these circumstances in those years. The policy changes in 2019 and 2022 would have 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



couples with two children would have still been living in poverty since the changes in 2019, although the income of the couple with two children (MAN) would have reached the Poverty Line in 2022.

[Download the data in a spreadsheet](#)

Access to data

The data for Quebec is available for download, including:

1. Components of welfare income for all households.
2. Welfare incomes in 2024 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 2002–2024.

[Download the data in a spreadsheet](#)

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.

Table 1SK shows the value of the welfare income components of the four example household types in Saskatchewan in 2024. 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, 2024

| | Unattached single considered employable | Unattached single with a disability | Single parent, one child | Couple, two children |
|-----------------------------------|---|-------------------------------------|--------------------------|----------------------|
| Basic social assistance | \$11,940 | \$14,987 | \$16,860 | \$21,080 |
| Additional social assistance | \$0 | \$840 | \$0 | \$0 |
| Federal child benefits | \$0 | \$0 | \$7,612 | \$12,845 |
| Provincial child benefits | \$0 | \$0 | \$0 | \$0 |
| Federal tax credits / benefits | \$1,073 | \$1,157 | \$1,941 | \$2,483 |
| Provincial tax credits / benefits | \$389 | \$389 | \$778 | \$1,085 |
| Total 2024 income | \$13,402 | \$17,373 | \$27,191 | \$37,493 |

* 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 2024 ranged from \$13,402 for the unattached single considered employable to \$37,493 for the couple with two children. The

income of the unattached single with a disability was \$17,373 and that of the single parent with one child was \$27,191.

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.

The SIS Adult Basic Benefit increased effective May 1, increasing from \$345 to \$355 per month for the unattached single considered employable and the single parent with one child, and from \$690 to \$710 for the couple with two children. These amounts represent a 3 per cent increase.

The SIS Shelter Benefit also increased effective May 1, increasing from \$630 to \$650 per month for the unattached single considered employable, and from \$1,030 to \$1,065 for the households with children. These amounts also represent a 3 per cent increase.

The SAID Living Income Benefit, which incorporates both basic and shelter benefits, also increased effective May 1, increasing from \$1,094 to \$1,129 per month, which represents a 3 per cent increase. Given that SAID pays either flat-rate or actual utilities amounts, our calculations also include an average actual utilities amount for 2024 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 \$70 per month (\$840 per year) in additional social assistance benefits through the Disability Income Benefit. This amount remained unchanged in 2024.

Federal child benefits: Both households with children received the Canada Child Benefit (CCB), which increased with inflation in July from \$619.75 to \$648.92 per month for a child under six years of age and from \$522.92 to \$547.50 per month for a child aged six to 17.

Provincial child benefits: Saskatchewan did not have a child benefit program as of 2024.

Federal tax credits/benefits: All four households received the GST/HST credit, which increased with inflation in July. The unattached single households received \$332.50 in basic GST/HST credit, the single parent with one child received \$665, and the couple with two children received \$1,015.

Three households received the GST/HST credit supplement. The unattached single considered employable received \$6.37, the unattached single with a disability

received \$90.91, and the single parent with one child received the maximum amount of \$175.

The federal Grocery Rebate, which was provided as a one-time GST/HST credit payment in response to high inflation in 2023, was not available in 2024.

All four households received the federal Canada Carbon Rebate (CCR), previously known as the climate action incentive (CAI). The unattached single households received \$734, the single parent with one child received \$1,101, and the couple with two children received \$1,468. These amounts reflected an increase over 2023.

Provincial tax credits/benefits: All four households received the Saskatchewan Low-Income Tax Credit (SLITC), which increased due to inflation indexing in July. The previous annual amounts of \$380 for an individual, an additional \$380 for a partner or eligible dependant, and \$150 per child (up to two children) were increased to \$398 for an individual, an additional \$398 for a partner or eligible dependant, and \$157 per child (up to two children). Half of the amount for 2023 was delivered in two payments between January and June, and half of the amount for 2024 was delivered in two payments between July and December.

Cost-of-living payments: Several jurisdictions, including the federal government, provided additional payments in 2022 and 2023 related to the increased cost of living resulting from high inflation. While four provincial or territorial jurisdictions continued to provide inflation-related payments in 2024, neither Saskatchewan nor the federal government did so. See the [Overview section](#) for more information.

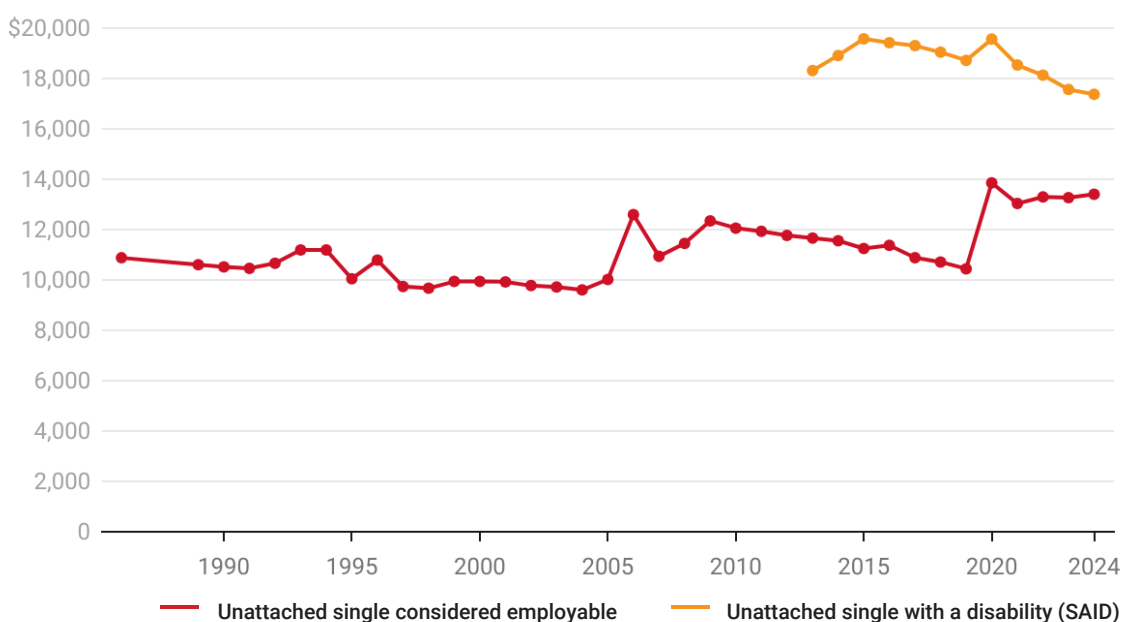
[Download the data in a spreadsheet](#)

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 2024 constant dollars, not current dollars, and are calculated using the Canada Consumer Price Index (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 have resulted in a slightly different trendline.

Figure 1SK: Welfare incomes for example unattached single households in Saskatchewan 1986–2024, in 2024 constant dollars

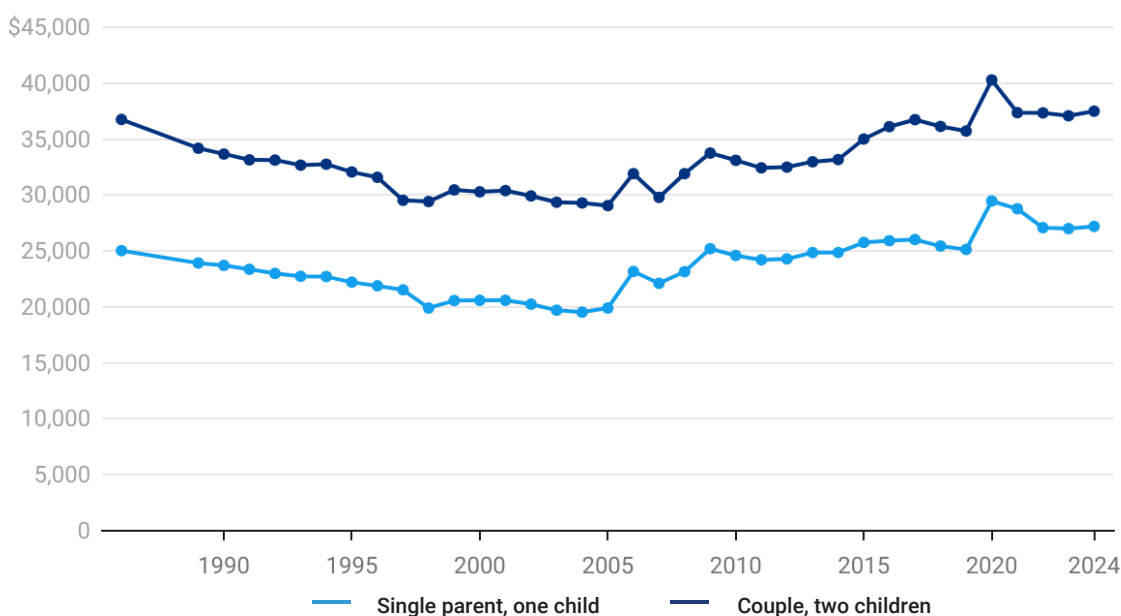


The total welfare income of the **unattached single considered employable** stayed relatively constant between 1986 and 2005, with some periods of fluctuation in the mid-1990s. The mid-2000s saw an increasing trend with an outlier peak in 2006 that resulted from increases to both general living allowances and utilities rates. This trend was followed by a gradual decline from 2008 to 2019. A sharp increase in 2020 was the result of increased basic social assistance benefit amounts, the federal climate action incentive, and COVID-19 pandemic-related payments. The removal of pandemic-related payments resulted in a decline in 2021, while the slight rise in 2022 was due to increases in basic social assistance benefits and new inflation-related benefits from both the provincial and federal governments. The modest decline in 2023 resulted from the loss of provincial inflation-related benefits and the impact of high inflation. In 2024, the increase was driven by the new basic social assistance benefit amounts. The total welfare income of the unattached single considered employable was \$13,402 in 2024, which is a 0.8 per cent increase compared to 2023, and a 23 per cent increase since the start of the time series, in constant 2024 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. The decline over the following three years were largely due to the loss of pandemic-related payments and

the impact of high inflation. In 2024, the decline was mainly due to the loss of the federal Grocery Rebate. The total welfare income for the unattached single with a disability was \$17,373 in 2024, which is a 1 per cent decline compared to 2023, and a 5 per cent decline since 2013, in constant 2024 dollars.

Figure 2SK: Welfare incomes for example households with children in Saskatchewan 1986–2024, in 2024 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 steep rises 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 and to the impact of high inflation, while in 2023 were largely the result of the loss of inflation-related payments. In 2024, the slight increases were the result of higher basic social assistance benefit amounts.

In 2024, the welfare income of the **single parent with one child** was \$27,191, which is a 0.7 per cent increase compared to 2023, and a 9 per cent increase since the start of the time series, in constant 2024 dollars. The welfare income of the **couple with two children** was \$37,493, which is a 1 per cent increase compared to 2023, and a 2 per cent increase since the start of the time series, in constant 2024 dollars.

[Download the data in a spreadsheet](#)

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 2024 are estimates based on increasing the 2023 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](#).

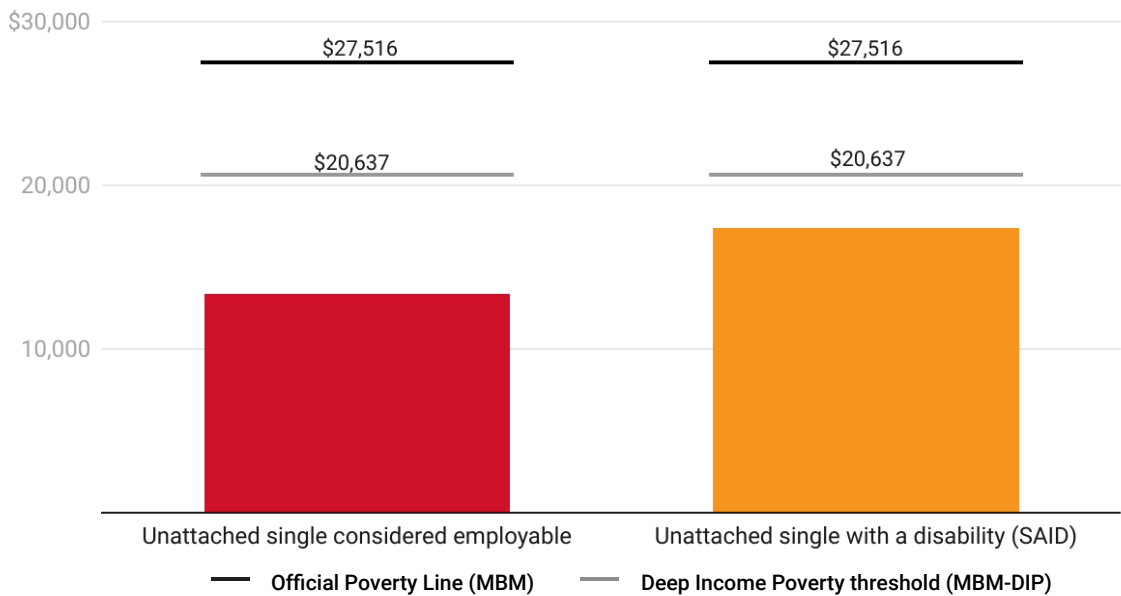
A table containing comparisons of the welfare incomes of the four example household types in Saskatchewan with all four poverty/low-income thresholds is [available for download](#).

Poverty threshold comparisons

The welfare incomes of all four example household types in Saskatchewan were below Canada's Official Poverty Line (MBM) in 2024, 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 2024, but in deep poverty.

Figures 3SK and 4SK compare 2024 welfare incomes for the four example household types to the 2024 MBM and MBM-DIP thresholds for Saskatoon.

Figure 3SK: Welfare incomes and poverty thresholds for example unattached single households in Saskatchewan, 2024

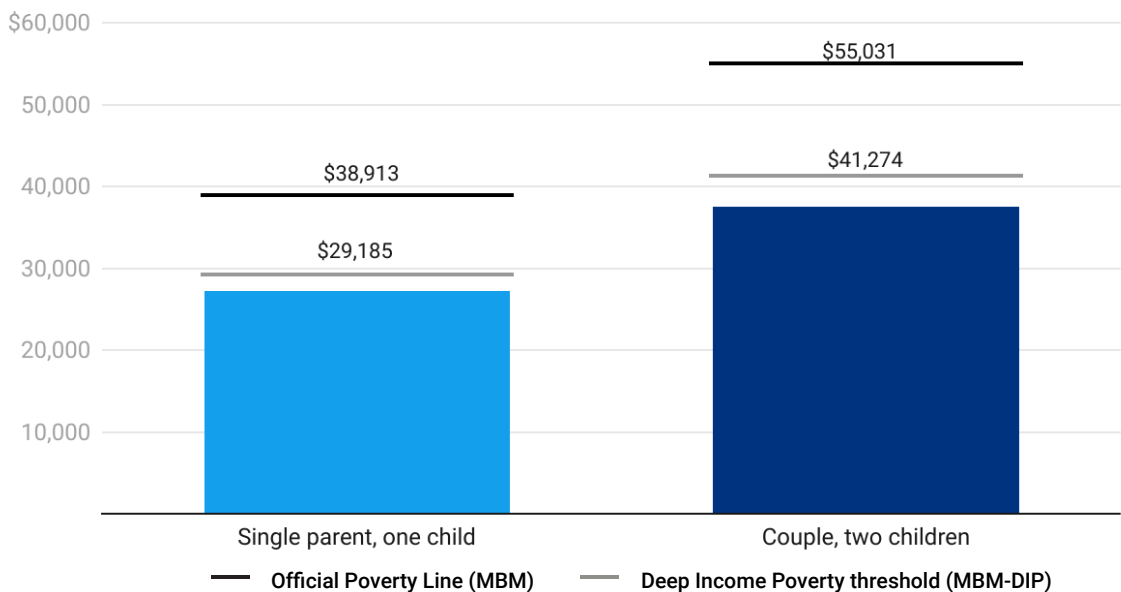


The **unattached single considered employable** had the lowest income relative to the poverty thresholds. Their income was \$7,235 below the Deep Income Poverty threshold and \$14,114 below the Poverty Line. This means their income was 65 per cent of the MBM-DIP and only 49 per cent of the MBM.

The **unattached single with a disability** had an income that was \$3,264 below the Deep Income Poverty threshold and \$10,142 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 accounts 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, 2024



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 \$1,994 below the Deep Income Poverty threshold and \$11,722 below the Poverty Line. This means their income was 93 per cent of the MBM-DIP and 70 per cent of the MBM.

The welfare income of the **couple with two children** was \$3,781 below the Deep Income Poverty threshold and \$17,538 below the Poverty Line. This means their income was 91 per cent of the MBM-DIP and 68 per cent of the MBM.

Low-income threshold comparisons

The welfare incomes of 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 102 per cent of the LICO.

The **unattached single with a disability** had a welfare income of 56 per cent of the LIM and 79 per cent of the LICO. The **couple with two children** had a welfare income that was 60 per cent of the LIM and 91 per cent of the LICO.

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

[Download the data in a spreadsheet](#)

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) for Saskatoon, starting in 2002.

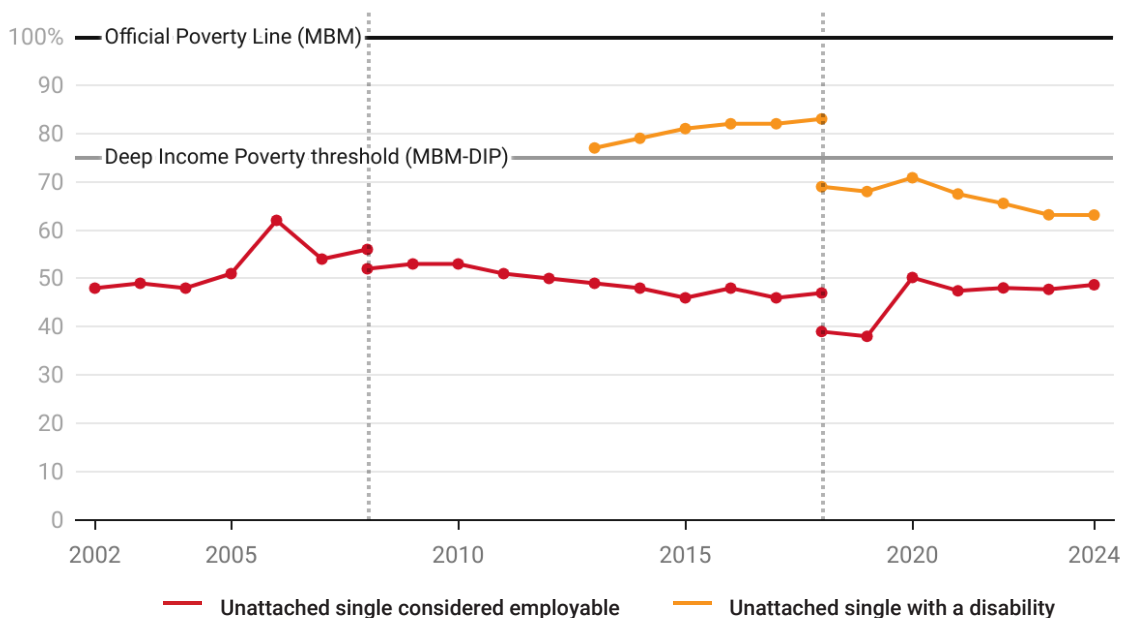
The black line at the top of each graph (i.e., the 100 per cent threshold) represents Canada's Official Poverty Line. This means that the graphs show how far below the Poverty Line the four households' total welfare incomes have been in each year over the past 23 years.

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 23 years.

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

Figure 5SK: Welfare incomes as a percentage of the MBM for example unattached single households in Saskatchewan, 2002–2024



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 declined in 2023 to 48 per cent. Their income ended the time series in 2024 at 49 per cent.

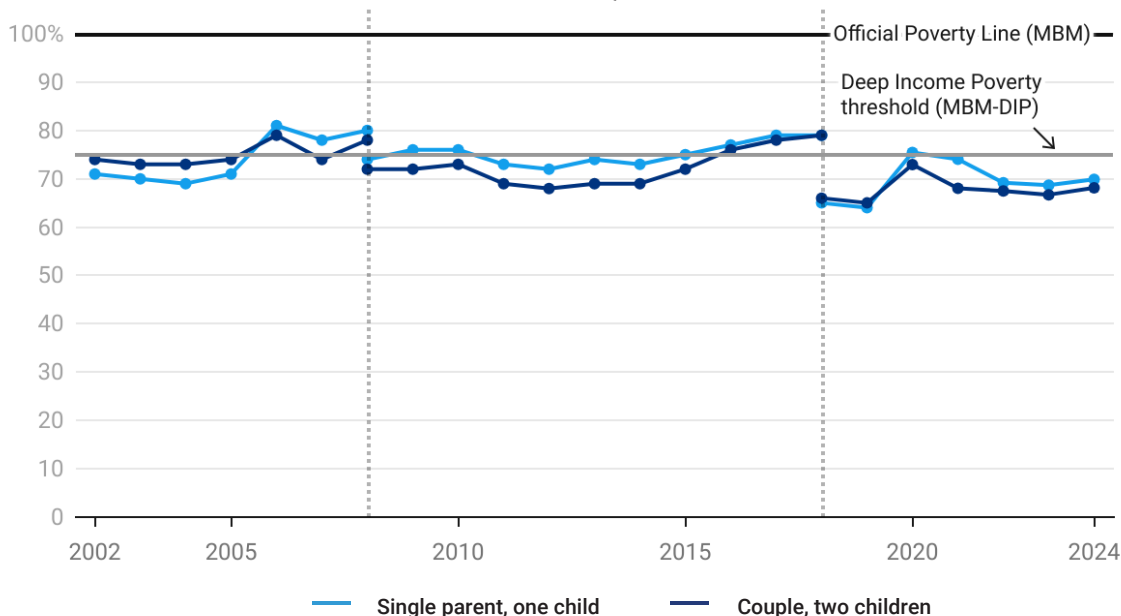
Overall, the welfare income of the unattached single considered employable ended the time series 1 per cent lower than it started in 2002. This means no progress was made on improving the poverty experienced by households in these circumstances across the time series. As well, their income would have been below the Deep Income Poverty threshold across the entire time series, meaning that households in these circumstances would have consistently lived in deep poverty for the last 23 years.

The welfare income of the **unattached single with a disability** receiving SAID 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 in 2023 to 63 per cent. Their income ended the time series in 2024 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 2024 than it was in 2013, which represents a deepening of the poverty experienced by households in these

circumstances over the past 12 years. It is important to note that their income would have started the time series above the Deep Income Poverty threshold but would have fallen below the threshold after 2018, meaning that households in these circumstances would have lived in deep poverty for the last seven years.

Figure 6SK: Welfare incomes as a percentage of the MBM for example households with children in Saskatchewan, 2002–2024



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 relative to the Poverty Line before seeing a sharp increase in 2020 that was followed by two years of declines and one year of stasis. The welfare income of this household ended the time series in 2024 at 70 per cent of the Poverty Line.

Overall, the welfare income of the single parent with one child was 1 percentage point lower in 2024 than it was in 2002 relative to the Poverty Line. This indicates a very slight deepening of the poverty experienced by households in these circumstances across the time series. Their income would have also been below the Deep Income Poverty threshold in all but eight of the last 23 years, meaning that households in these circumstances 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 and three years of declines to 67 per cent in 2023. In 2024, their welfare income ended the time series in 2024 at 68 per cent of the Poverty Line.

Overall, the welfare income of the couple with two children ended the time series 6 percentage points lower in 2024 than it was in 2002 relative to the Poverty Line. This indicates a deepening of the poverty experienced by households in these circumstances across the time series. Their income would have also been below the Deep Income Poverty threshold in all but three of the last 23 years, meaning that households in these circumstances would have lived in deep poverty for almost all of the last two decades.

[Download the data in a spreadsheet](#)

Access to data

The data for Saskatchewan is available for download, including:

1. Components of welfare income for all households.
2. Welfare incomes in 2024 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 2002–2024.

[Download the data in a spreadsheet](#)

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 2024, all example households in the Yukon received additional payments from the territorial government 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 2024. 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, 2024

| | Unattached single considered employable | Unattached single with a disability | Single parent, one child | Couple, two children |
|------------------------------------|---|-------------------------------------|--------------------------|----------------------|
| Basic social assistance | \$20,423 | \$20,423 | \$29,488 | \$41,172 |
| Additional social assistance | \$2,009 | \$5,663 | \$4,136 | \$7,993 |
| Federal child benefits | \$0 | \$0 | \$7,612 | \$11,832 |
| Territorial child benefits | \$0 | \$0 | \$897 | \$1,385 |
| Federal tax credits / benefits | \$508 | \$508 | \$840 | \$1,015 |
| Territorial tax credits / benefits | \$341 | \$341 | \$682 | \$1,364 |
| Total 2024 income | \$23,281 | \$26,935 | \$43,655 | \$64,761 |

* 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 2024 ranged from \$23,281 for the unattached single considered employable to \$64,761 for the couple with two children. The income of the unattached single with a disability was \$26,935 and that of the single parent with one child was \$43,655.

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

Additional social assistance: All households received the following additional benefits, all of which remained unchanged in 2024:

- 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.

The unattached single with a disability also received the Yukon Supplementary Allowance of \$250 per month, and the couple with two children received a one-time School Supply Allowance of \$115. These amounts were unchanged in 2024.

All four households also received a time-limited inflation relief payment in the amount of \$100 per month for each individual in the household, including children. The two unattached single households received \$1,200, the single parent with one child received \$2,400, and the couple with two children received \$4,800.

Federal child benefits: Both households with children received the Canada Child Benefit (CCB), which increased with inflation in July from \$619.75 to \$648.92 per

¹ Note that our calculations for both basic and additional social assistance reflect benefits provided by the Government of Yukon; there may be differences with those provided through CIRNAC (Crown-Indigenous Relations and Northern Affairs Canada).

month for a child under six years of age and from \$522.92 to \$547.50 per month for a child aged six to 17.

Territorial child benefits: Both households with children received the Yukon Child Benefit. Between January and June, the maximum benefit was \$73 per child per month and between July and December the maximum benefit was \$76.50 per child per month, reduced by a percentage of prior years' family net income above \$35,000. The single parent with one child received the maximum amounts, for a total of \$897 in 2024. The couple with two children received reduced monthly amounts of \$122.60 between January and June and \$108.17 between July and December, for a total of \$1,384.65. The amount for the second half of the year is less than for the first half because the amount of the benefit reduction is growing faster for this household than the benefit amount.

Federal tax credits/benefits: All four households received the GST/HST credit, which increased with inflation in July. The unattached single households received \$332.50 in basic GST/HST credit, the single parent with one child received \$665, and the couple with two children received \$1,015.

Three households also received the GST/HST credit supplement. The unattached single households and the single parent with one child each received the maximum amount of \$175.

The federal Grocery Rebate, which was provided as a one-time GST/HST credit payment in response to high inflation in 2023, was not available in 2024.

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 2024, two payments of \$93 per individual (including dependent children) were made in January and April and two payments of \$77.50 per individual (including dependent children) were made in July and October. On an annual basis, this works out to \$5 less per person than in the previous year. The unattached single households each received \$341, the single parent with one child received \$682, and the couple with two children received \$1,364.

Cost-of-living payments: Several jurisdictions, including the federal government, provided additional payments in 2022 and 2023 related to the increased cost of living resulting from high inflation. In 2024, the Yukon was one of only four provincial and territorial jurisdictions that continued to provide these payments. Federal inflation-related cost-of-living payments were discontinued in 2024.

As noted above, all four households received a time-limited inflation relief payment in the amount of \$100 per month for each individual in the household, including children. The two unattached single households received \$1,200, the single parent with one child received \$2,400, and the couple with two children received \$4,800.

See the [Overview section](#) for more information on cost-of-living payments.

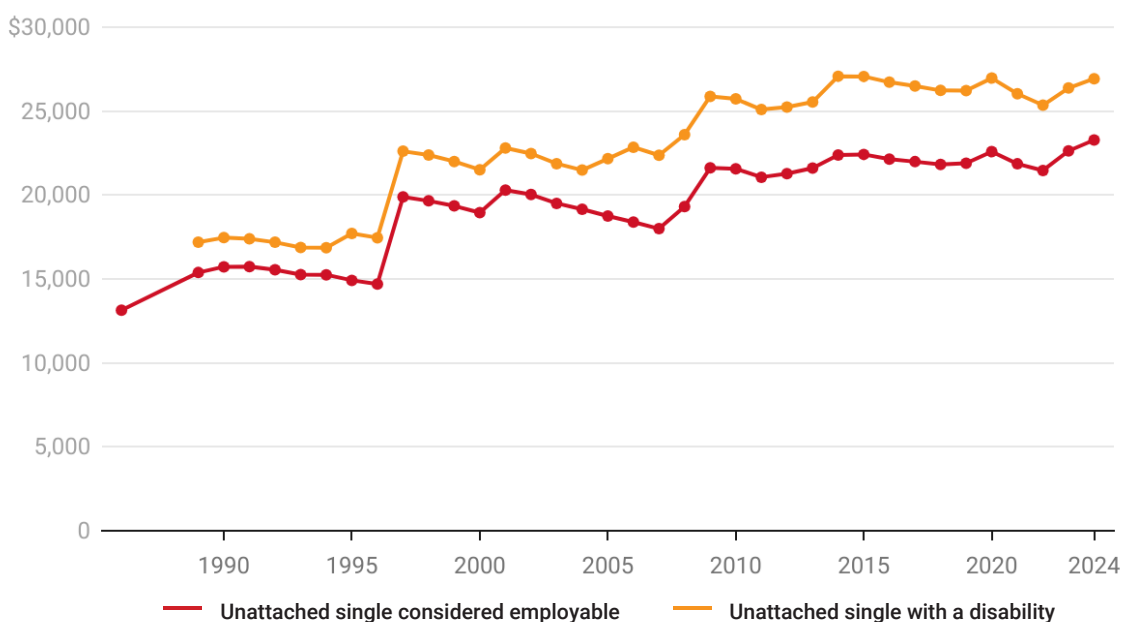
[Download the data in a spreadsheet](#)

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 2024 constant dollars, not current dollars, and are calculated using the Canada Consumer Price Index (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 have resulted in a slightly different trendline.

Figure 1YT: Welfare incomes for example unattached single households in the Yukon 1986–2024, in 2024 constant dollars

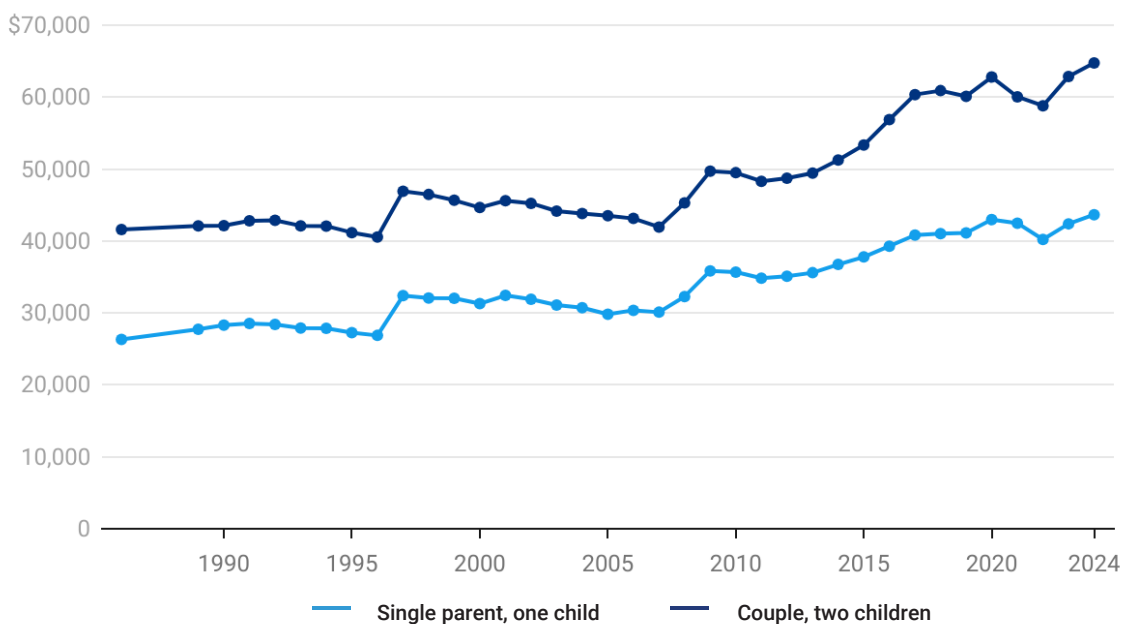


The welfare incomes of the two unattached single households followed a similar pattern: increasing gradually across the time series but with steeper rises in 1997 and 2008–2009. A period of relative stagnation followed between 2009 and 2019. Although the increase in 2020 was partly due to benefit indexation, 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 increases in 2023 and 2024 were primarily the result of time-limited inflation-related social assistance payments.

In 2024, the welfare income of the **unattached single considered employable** was \$23,281, which is a 3 per cent increase compared to 2023, and a 77 per cent increase since the start of the time series, in constant 2024 dollars. The welfare income of the **unattached single with a disability** was \$26,935, which is a 2 per cent increase compared to 2023, and a 57 per cent increase since the start of the time series, in constant 2024 dollars.

Figure 2YT: Welfare incomes for example households with children in the Yukon 1986–2024, in 2024 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, 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 increases in 2023 and 2024, which were largely

due to time-limited inflation-related social assistance payments that began partway through 2023, brought both households to their highest recorded incomes at the end of the time series.

In 2024, the welfare income of the **single parent with one child** was \$43,655, which is a 3 per cent increase compared to 2023, and a 66 per cent increase since the start of the time series, in constant 2024 dollars. The welfare income of the **couple with two children** was \$64,761, which is a 3 per cent increase compared to 2023, and a 56 per cent increase since the start of the time series, in constant 2024 dollars.

[Download the data in a spreadsheet](#)

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 and, as such, such Statistics Canada does not produce LIM or LICO thresholds for the territories. Thus, as in past reports, we do not provide adequacy comparisons for households in the territories using these measures.

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](#).

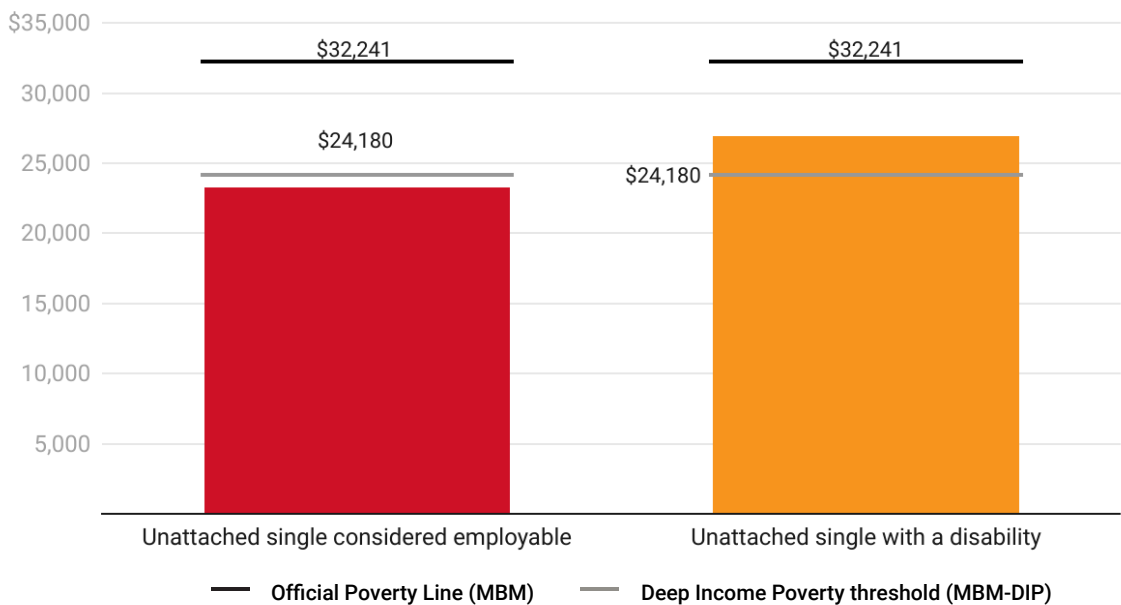
A table containing comparisons of the welfare incomes of the four example household types in the Yukon with the two poverty thresholds is [available for download](#).

Poverty threshold comparisons

In 2024, the welfare incomes of three of the four example household types in the Yukon were below Canada’s Official Poverty Line (MBM-N) in 2024, meaning that three of the 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 2024.

Figures 3YT and 4YT compare 2024 welfare incomes of the four example household types to the 2024 MBM-N and MBM-N-DIP thresholds for Whitehorse.

Figure 3YT: Welfare incomes and poverty thresholds for example unattached single households in the Yukon, 2024

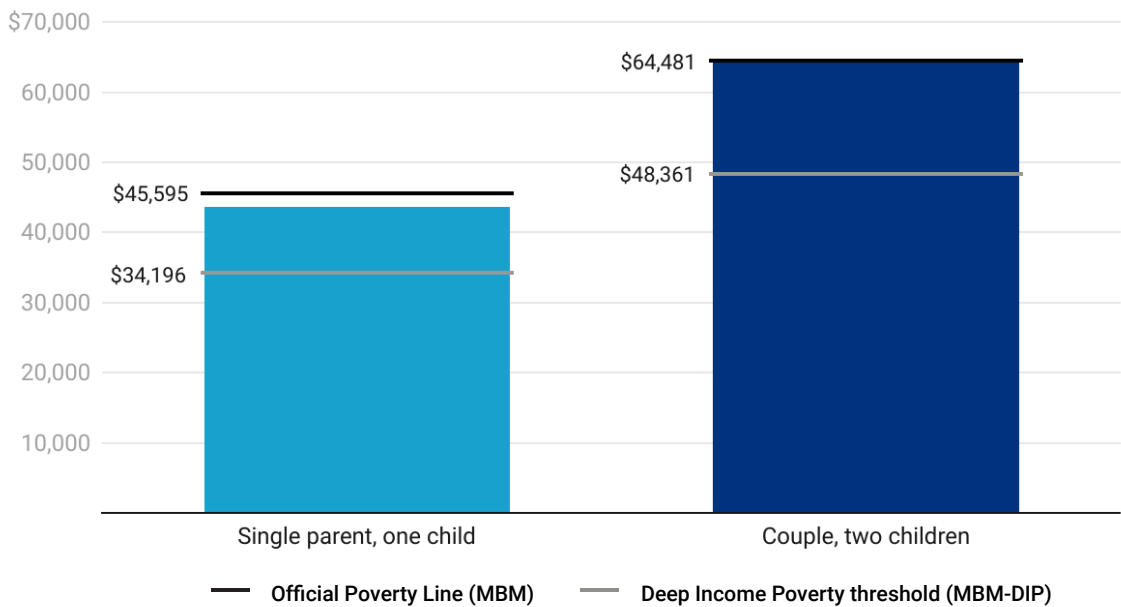


The **unattached single considered employable** had the least adequate income relative to the poverty thresholds. Their income was \$900 below the Deep Income Poverty threshold and \$8,960 below the Poverty Line. This means their income was 96 per cent of the MBM-N-DIP and 72 per cent of the MBM-N.

The **unattached single with a disability** had an income that was \$2,754 above the Deep Income Poverty threshold but \$5,306 below the Poverty Line. This means their income was 111 per cent of the MBM-N-DIP but 84 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 accounts 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, 2024



The income of the **single parent with one child** was \$9,459 above the Deep Income Poverty threshold and \$1,940 below the Poverty Line. This means their income was 128 per cent of the MBM-N-DIP but 96 per cent of the MBM-N.

The **couple with two children** had an income that was the most adequate relative to the poverty thresholds among the four households and the only one with a welfare income that exceeded the poverty line. Their welfare income was \$16,400 above the Deep Income Poverty threshold and \$280 above the Poverty Line. This means their income was 134 per cent of the MBM-N-DIP and very slightly over 100 per cent of the MBM-N.

[Download the data in a spreadsheet](#)

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 for Whitehorse, starting in 2018.

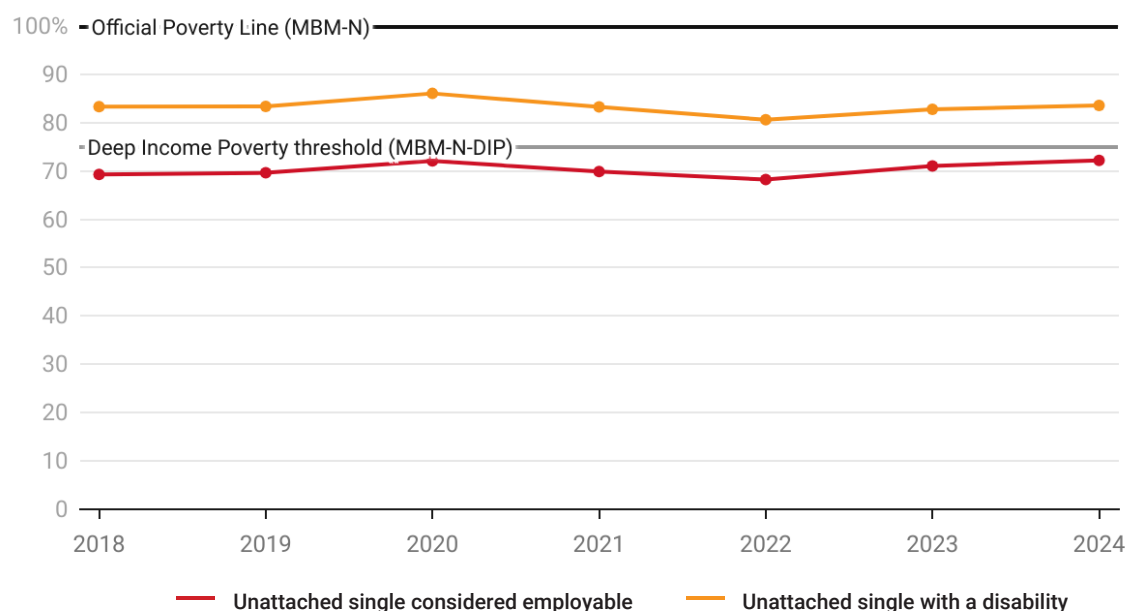
The black line at the top of the graphs (i.e., the 100 per cent threshold) represents the MBM-N, which is Canada's Official Poverty Line for the North. This means that the graphs show the relationship between the four households' total welfare incomes and the Poverty Line in each of the past seven years.

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 seven years.

The trendlines in these graphs demonstrate changes in the example households' level of poverty across the 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 fluctuations in the graph trendlines are due to a combination of changes in welfare incomes and the cost of living. Both factors must be considered when analyzing trends.

Figure 5YT: Welfare incomes as a percentage of the MBM-N for example unattached single households in the Yukon, 2018–2024



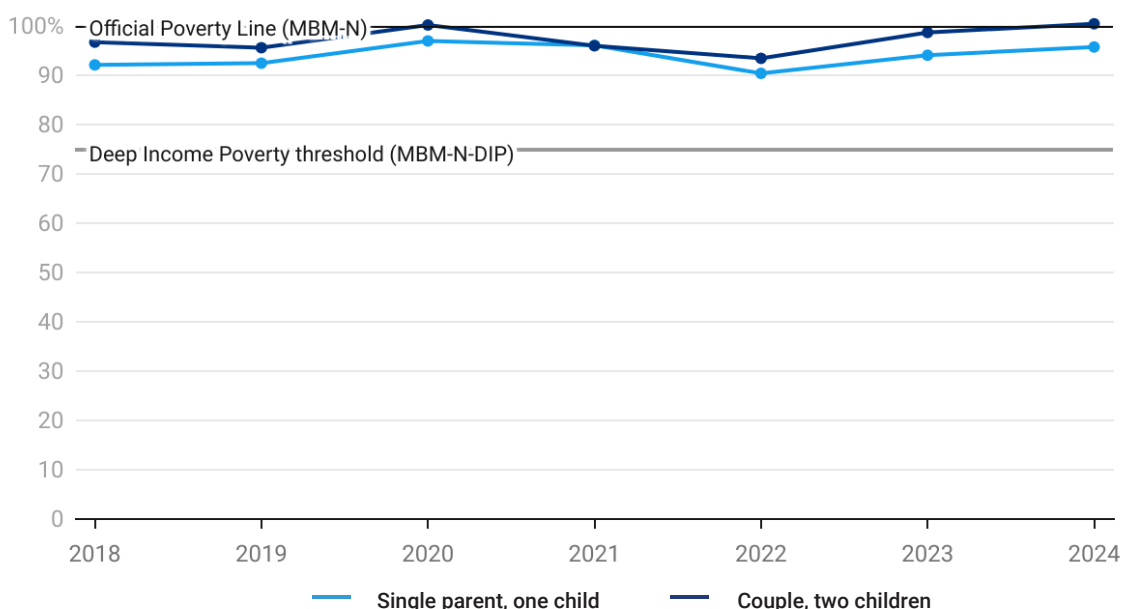
The total welfare income of the **unattached single considered employable** started the time series at 69 per cent of the Poverty Line in 2018. After some minor fluctuations in the years since, it ended the time series at a high of 72 per cent in 2024.

Overall, the income of the unattached single considered employable increased by 3 percentage points relative to the Poverty Line across the seven-year time series. This means that although households in these circumstances would have lived in poverty for the past seven years, the depth of their poverty would have improved slightly over that time. However, because their income would have been below the Deep Income Poverty threshold across the entire time series, households in these circumstances would have lived in deep poverty for the entire time period.

The total welfare income of the **unattached single with a disability** started the time series in 2018 at the higher level of 83 per cent of the Poverty Line, increased to 86 per cent in 2020, declined to 81 per cent in 2022, and increased to 84 per cent at the end of the time series in 2024.

Overall, the income of the unattached single with a disability increased by 1 percentage point relative to the Poverty Line across the time series, indicating a very slight improvement in the depth of poverty experienced by households in these circumstances. In contrast to the income of the unattached single considered employable, the income of this household would have been above the Deep Income Poverty threshold across the entire time series, meaning that although households in these circumstances would have been living in poverty for the entire seven-year period, they would not have been living in deep poverty.

Figure 6YT: Welfare incomes as a percentage of the MBM-N for example households with children in the Yukon, 2018–2024



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 96 per cent at the end of the times series in 2024.

Overall, the income of the single parent with one child increased by 4 percentage points relative to the Poverty Line over the seven-year period, which indicates a small improvement in the depth of poverty experienced by households in these circumstances. This household's total income would have been above the Deep Income Poverty threshold in all seven years, which means that although households in these circumstances would have been living in poverty, they would not have been 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 100 per cent in 2020, declined to 93 per cent in 2022, then increased again to 100 per cent at the end of the times series in 2024.

Overall, the income of the couple with two children increased relative to the Poverty Line by 3 percentage points over the seven-year period. In 2024, as in 2020, households in these circumstances would not have lived in poverty as defined by the MBM-N. It is notable that this household's total income would have been above the Deep Income Poverty threshold for all seven years. This means that

although households in these circumstances would have been living in poverty or just at the Poverty Line, they would not have been living in deep poverty.

[Download the data in a spreadsheet](#)

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 2024 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 2018–2024.

[Download the data in a spreadsheet](#)

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 typically has no responsibility for program design or administration, it does provide some funding for social assistance through the Canada Social Transfer.¹

The next four 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 third 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.

The final section, which is new for 2024, provides information about the shelter-related benefits that are available from social assistance programs in each jurisdiction to people who are unhoused and not paying for shelter. It also shows a comparison of the basic social assistance benefits available to an unattached single considered employable household in each jurisdiction depending on whether they

1 Note that, in some jurisdictions, the federal government has responsibility for the administration of and/or cost-sharing for social assistance programs delivered in Indigenous communities.



were paying for shelter in 2024. Information about the regulatory framework for shelter benefits and related discretionary benefits as well as specific jurisdictional details are also included.

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 2024, as they apply to *Welfare in Canada* example households. Any changes that occurred during the year are noted in the table. Amounts apply to households that are applying for social assistance as well as households that are already receiving assistance, unless otherwise stated.

Asset limits increased in 2024 in three jurisdictions:

- In Alberta, limits for households receiving Income Support benefits are based on a multiplier of basic benefit amounts, which are indexed to inflation. As such, asset limits increased as of January 1 along with the inflationary increase to basic benefits. Note that asset limits in Alberta's Assured Income for the Severely Handicapped (AISH) program did not increase.
- In the Northwest Territories, the Income Assistance (IA) program was revised and a new Income Assistance for Seniors and Persons with Disabilities (IASPD) was introduced in July 2024. At that point, IA asset limits were changed from a flat monthly amount to an amount equivalent to two months income assistance that the household would be eligible for given its demographic makeup and other eligibility factors. Asset limits in IASPD were \$75,000; formerly, those who qualified as persons with a disability under IA criteria were allowed \$50,000.
- 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.

Table A1: Liquid asset limits for Welfare in Canada households, as of January 1, 2024

| | Unattached single considered employable | Unattached single with a disability | Single parent, one child | Couple, two children |
|-----------------------|--|---|--|--|
| AB¹ | \$2,472 | \$2,877 (BFE) \$100,000 (AISH) | \$4,470 | \$6,324 |
| BC² | \$5,000 | \$100,000 | \$10,000 | \$10,000 |
| MB³ | \$4,000 | \$4,000 (MBFE/ MSPD) | \$8,000 | \$16,000 |
| NB⁴ | \$1,000 | \$10,000 | \$2,000 | \$2,000 |
| NL | \$6,000 | \$6,000 | \$11,000 | \$11,000 |
| NT | Jan to Jun: \$300 July to Dec: An amount equivalent to two months of income support | Jan to Jun: \$50,000 July to Dec: \$75,000 | Jan to Jun: \$380 July to Dec: An amount equivalent to two months of income support | Jan to Jun: \$560 July to Dec: An amount equivalent to two months of income support |
| NS | \$2,000 | \$2,000 | \$4,000 | \$4,000 |
| NU | \$500 | \$5,000 | \$1,000 | \$1,000 |
| ON⁵ | \$10,000 | \$40,000 | \$10,500 | \$16,000 |
| PE⁶ | \$5,000 | \$5,000 | \$6,500 | \$11,000 |

- 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 Asset limits refer to those in Manitoba’s Employment and Income Assistance (EIA) program, except in the case of the unattached single with a disability. In that case, the MBFE household is an unattached single with a disability receiving Medical Barriers to Full Employment benefits from EIA, while the MSPD household is an unattached single with a disability receiving benefits from the Manitoba Supports for Persons 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.
- 5 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).
- 6 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.

| | Unattached single considered employable | Unattached single with a disability | Single parent, one child | Couple, two children |
|------------------------|---|--|--|--|
| QC ⁷ | Applicants: \$887 Recipients: \$1,500 | \$2,500 | Applicants: \$1,268 Recipients: \$3,017 | Applicants: \$1,807 Recipients: \$3,156 |
| SK ⁸ | \$1,500 | \$1,500 | \$3,000 | \$6,000 |
| YT | \$500 | \$2,000 ⁹ | \$1,000 | \$1,600 |

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.

-
- 7 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. All liquid assets are excluded in the Aim for Employment program. 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 2024 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.
 - 8 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.
 - 9 This amount represents \$500 in cash plus \$1,500 in a form other than cash and applies to a person or household who is considered to be excluded from the labour force.

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 in 2024. Base exemption amounts as well as exemptions for any income that is earned above the base amounts are shown. Any changes that occurred during the year are noted in the table. Amounts are monthly unless otherwise specified and apply to households that are applying for social assistance as well as households that are already receiving social assistance, unless otherwise stated.

In 2024, earned income exemptions were increased in four jurisdictions:

- British Columbia increased earned income exemptions in both its Income Assistance and Disability Assistance programs as of January.
- The Northwest Territories revised its Income Assistance (IA) program and introduced the new Income Assistance for Seniors and Persons with Disabilities (IASPD) program as of July. At that point, IA earned income exemptions were increased. Earned income exemptions for IASPD are indicated in the table below.
- Nova Scotia increased earned income exemptions as of November.
- Saskatchewan increased earned income exemptions in its Income Support program as of May.

Table A2: Earned income exemptions for adults in Welfare in Canada households, 2024

| | Earned Income Base Exemption | Treatment of Additional Earned Income Above Base Exemption |
|------------------------|---|---|
| AB¹⁰ | <p>Applicants (ETW/BFE): No exemption — benefit eligibility is reduced dollar for dollar.</p> <p>Recipients (ETW/BFE): In households with only one adult, the first \$230 of net earnings is exempt. In households with cohabiting adults, the first \$115 for each adult earner is exempt.</p> <p>Applicants and Recipients (AISH singles): The first \$1,072 of net earnings is exempt.</p> | <p>Recipients (ETW/BFE): 25 per cent exemption — for every additional dollar earned, support is reduced by 75 cents.</p> <p>Recipients (AISH singles): 50 per cent exemption — for every additional dollar earned, support is reduced by 50 cents, up to \$2,009 with a maximum of \$1,541.</p> |

10 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 per cent exemption applies thereafter. AISH refers to Alberta’s Assured Income for the Severely Handicapped program.

| | Earned Income Base Exemption | Treatment of Additional Earned Income Above Base Exemption |
|------------------|---|---|
| BC ¹¹ | <p>Applicants: No exemption — benefit eligibility is reduced dollar for dollar.</p> <p>Recipients (Income Assistance): The first \$600 of net earnings is exempt for the unattached single considered employable household, or \$900 for family units with one or more dependent child.</p> <p>Recipients (Disability Assistance: singles): Up to a maximum of \$16,200 in a full calendar year, is exempt.</p> | <p>No exemption for additional amounts. Support is reduced dollar for dollar.</p> |

11 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 or Disability Assistance in at least one of the previous six calendar months (i.e., recent Income Assistance recipients who return to assistance, people who transfer from Income Assistance to Disability Assistance, and people without the PWD designation who transfer from Disability Assistance to Income Assistance due to a breakdown in their spousal relationship with a person with a disability).

| | Earned Income Base Exemption | Treatment of Additional Earned Income Above Base Exemption |
|---------------------------|---|--|
| MB^{12,13} | <p>Applicants (EIA and MSPD¹⁴): The first \$200 of net earnings of each earner in a household is exempt.</p> <p>Applicants (MSPD)¹⁵: 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 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 exempt.¹⁶</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 per cent 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> |
| NB¹⁷ | <p>Applicants: No exemption — benefit eligibility is reduced dollar for dollar.</p> <p>Recipients: The first \$500 of net earnings per household is exempt.</p> | <p>Recipients: 50 per cent exemption — for every additional dollar earned, support is reduced by 50 cents.</p> |

12 EIA refers to Manitoba's Employment and Income Assistance program and MSPD refers to the Manitoba Supports for Persons with Disabilities program.

13 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.

14 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.

15 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.

16 Note that amounts are prorated based on the date of eligibility.

17 Exemption amounts are for New Brunswick's Transitional Assistance and Extended Benefits programs.

| | Earned Income Base Exemption | Treatment of Additional Earned Income Above Base Exemption |
|-----------|---|--|
| NL | <p>Income Support (unattached singles, single parents, and couples with children): The first \$150 of net earnings is fully exempt.</p> <p>Income Support (persons with a disability): The first \$250 of net earnings is fully exempt.</p> | <p>Income Support (unattached singles, single parents, and couples with children): 75 per cent/50 per cent/25 per cent 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 75 cents.</p> <p>Income Support (persons with a disability): 50 per cent/25 per cent 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 75 cents.</p> |
| NT | <p>Income Assistance (January to June): The first \$200 of net earnings is exempt for unattached singles or \$400 for adults with one or more dependants.</p> <p>Income Assistance (July to December): The first \$500 of net earnings of each adult in the family is exempt.¹⁸</p> <p>Income Assistance for Seniors and Persons with Disabilities (July to December): The first \$6,000 of net earnings in the July to June eligibility period is exempt.</p> | <p>Income Assistance (January to June): 15 per cent exemption — for every additional dollar earned, support is reduced by 85 cents.</p> <p>Income Assistance (July to December): 25 per cent exemption – for every additional dollar earned, support is reduced by 75 cents.</p> <p>Income Assistance for Seniors and Persons with Disabilities (July to December): No exemption for additional amounts.</p> |

¹⁸ Note that income from Employment Insurance and the Workers' Safety and Compensation Commission are counted as earned income and therefore included in these exemption amounts. See the Unearned Income Exemptions section for more information.

| | Earned Income Base Exemption | Treatment of Additional Earned Income Above Base Exemption |
|------------------------|---|---|
| NS¹⁹ | <p>Applicants: No exemption — benefit eligibility is reduced dollar for dollar.</p> <p>Recipients (January to October): The first \$250 of net earnings is exempt. For people who participate in supported employment, the first \$350 of net earnings is exempt.²⁰</p> <p>Recipients (November to December): The first \$350 of net earnings is exempt. For people who participate in supported employment, the first \$450 of net earnings is exempt.</p> | <p>Recipients (January to October): 75 per cent/50 per cent/25 per cent exemption — for every additional dollar earned between \$250.01 (or \$350.01 for those in supported employment) 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.</p> <p>Recipients (November to December): 75 per cent/50 per cent/25 per cent exemption — for every additional dollar earned between \$350.01 (or \$450.01 for those in supported employment) to \$500, support is reduced by 25 cents; for every additional dollar earned between \$500.01 to \$750, support is reduced by 50 cents, for every additional dollar earned above \$750, support is reduced by 75 cents.</p> |
| NU | The first \$200 of net earnings is exempt for households with no dependants, or \$400 for households with one or more dependants. | 50 per cent exemption to a maximum — for every additional dollar earned, support is reduced by 50 cents up to \$600. |
| ON²¹ | <p>Applicants (Ontario Works): No exemption (three month wait for exemption eligibility) — benefit eligibility is reduced dollar for dollar.</p> <p>Applicants (ODSP): Exemptions as per recipients (no three month wait period).</p> <p>Recipients (Ontario Works): After the first three months, the first \$200 of net earnings is exempt for each adult earner.</p> <p>Recipients (ODSP): The first \$1,000 in net monthly earnings is exempt for each adult earner with a disability.²²</p> | <p>Recipients (Ontario Works): 50 per cent exemption — for every additional dollar earned, support is reduced by 50 cents.</p> <p>Recipients (ODSP): 25 per cent exemption — for every additional dollar earned, support is reduced by 75 cents.</p> |

19 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.

20 The higher amounts in each time period apply to people with disabilities if they participate in supported employment.

21 In Ontario, recipients of Ontario Works 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.

22 In addition to earnings exemptions, ODSP provides a \$100 Work-Related Benefit to each eligible adult family member in any month they receive earnings.

| | Earned Income Base Exemption | Treatment of Additional Earned Income Above Base Exemption |
|------------------------|--|---|
| PE | <p>Applicants: No exemption — benefit eligibility is reduced dollar for dollar.</p> <p>Recipients: The first \$250 of net earnings is 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.</p> | 30% exemption — for every additional dollar earned, support is reduced by 70 cents. |
| QC²³ | The first \$200 of net earnings is 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. |
| SK²⁴ | <p>SIS (January to April): The first \$325 of net monthly earnings from wages (or net income from self-employment) is exempt for singles, or \$500 for a household with children.</p> <p>SIS (May to December): The first \$375 of net monthly earnings from wages (or net income from self-employment) is exempt for singles, or \$500 for a household with children.</p> <p>SAID (singles): The first \$6,500 of net annual earnings from wages is exempt.</p> | No exemption for additional amounts — support is reduced dollar for dollar. |

23 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 per cent of any portion of their work income in excess of the applicable exemption amount.

24 SIS refers to the Saskatchewan Income Support program. SAID refers to the Saskatchewan Assured Income for Disability program. Income exemption amounts apply once ongoing eligibility has been determined.

| | Earned Income Base Exemption | Treatment of Additional Earned Income Above Base Exemption |
|------------------|--|--|
| YT ²⁵ | The first \$100 of net earnings is exempt for households with one person, or \$150 for households with more than one person. ²⁶ | <p>Applicants: No exemption for additional amounts — support is reduced dollar for dollar.</p> <p>Recipients: 50 per cent/25 per cent 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.²⁷</p> <p>Recipients (excluded from the labour force; i.e., a person with a disability): After the base exemption and percentage exemptions have been applied, an additional \$3,900 for the calendar year is exempt.</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

25 In the Yukon, recipients must be in receipt of assistance for at least one month before the income exemption amounts apply.

26 Note that the basic income exemption 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.

27 Note that the income exemption rate reverts back to 50 per cent (where support is reduced by 50 cents per dollar) after 5 years, whether or not the person was in receipt of assistance.

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 shows unearned income exemptions in effect in all provinces and territories in 2024 for payments from the following sources:

- Employment Insurance regular benefits
- Canada Pension Plan retirement benefits (CPP)
- Canada Pension Plan disability benefits (CPP-D)
- Quebec Pension Plan retirement and disability benefits (QPP/QPP-D)
- Provincial and territorial workers’ compensation wage replacement programs.

Amounts are monthly unless otherwise specified and apply to households that are applying for social assistance as well as households that are already receiving social assistance, unless otherwise stated. Specific exceptions are indicated in the footnotes.

As of 2024, four jurisdictions provided some level of exemption for these payments:

- British Columbia provided a partial exemption for income from some forms of workers’ compensation payments.
- New Brunswick provided a partial exemption for income from CPP/CPP-D and QPP/QPP-D, for recipients only.
- In July 2024, the Northwest Territories revised its Income Assistance (IA) program and introduced the new Income Assistance for Seniors and Persons with Disabilities (IASPD) program. At that point, in the IA program, some of these income sources became treated as earned income and unearned income exemptions were changed from an annual to a monthly amount. As well, CPP-D benefits were made fully exempt in the IASPD program.
- The Yukon provided a partial exemption for income from the sources listed above based on its total exemption levels for both earned and unearned income.

Table A3: Exemptions for EI/CPP/CPP-D/workers' compensation (as "unearned income") for Welfare in Canada households, 2024

| | Exemption | Details |
|------------------------|--|---|
| AB²⁸ | No exemption | (ETW/BFE): Income from EI, CPP, CPP-D, or the Workers' Compensation Board of Alberta (WCB) is deducted dollar for dollar. (AISH Singles): Income from EI, CPP, CPP-D, or WCB is deducted dollar for dollar. ²⁹ |
| BC³⁰ | Partial exemption (WCB for Disability Assistance only) | Income from EI or CPP/CPP-D is deducted dollar for dollar. ³¹ "Temporary wage loss replacement" income from WorkSafeBC is included in the overall earned income exemption amounts for Disability Assistance recipients (e.g., for unattached singles up to a maximum of \$16,200 per year is exempt — see Table A2 for more details). For Income Assistance recipients, temporary wage loss replacement income cannot be included in earnings exemptions. |
| MB | No exemption | Income from CPP/CPP-D, EI, and the Workers Compensation Board of Manitoba is deducted dollar for dollar. |

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 Note the following exemptions in the AISH program: The CPP children's benefit and CPP orphan's benefit received on behalf of a dependent child are fully exempt. The CPP children's benefit and CPP orphan's benefit for AISH clients 18 to 25 are partially exempt for the cohabiting partner. The CPP death benefit is fully exempt. CPP-D, CPP-retirement, and CPP survivor's benefits are non-exempt for the client but partially exempt for a cohabiting partner. Employment Insurance benefits including maternity and work share benefits are non-exempt for the client but partially exempt for the cohabiting partner. Workers Compensation Board of Alberta (WCBA) wage replacement benefits are non-exempt for the client but partially exempt for a cohabiting partner. WCBA supplemental payments, payments made under the Special Payment Act, and non-economic loss payments are fully exempt.

30 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).

31 Note that the CPP surviving child's benefit, CPP orphan's benefit, CPP disabled contributor's child benefit, and EI maternity or parental benefits, and EI special benefits for parents of critically ill children are exempt.

| | Exemption | Details |
|-----------|--|--|
| NB | Applicants: No exemption Recipients: Partial exemption (CPP/CPP-D and QPP/QPP-D only) | Applicants: Income from EI, CPP/CPP-D, and WorkSafeNB is deducted dollar for dollar. Recipients: The first \$200 of income from CPP/CPP-D or QPP/QPP-D is exempt and support is reduced dollar for dollar for additional amounts. ³² Income from EI and Workers' Compensation is deducted dollar for dollar. |
| NL | No exemption | Income from EI, CPP/CPP-D, and WorkplaceNL is deducted dollar for dollar. ³³ |
| NT | Partial exemption | Income Assistance (January to June): Income from EI, CPP/CPP-D, and the Workers' Safety and Compensation Commission can be included in the overall exemption of \$1,200 in unearned income over a 12-month period. ³⁴ Income Assistance (July to December): Income from EI and lost wages income from the Workers' Safety and Compensation Commission are counted as earned income and are therefore subject to the exemptions listed in Table A2. Income from CPP is considered unearned income and can be included in the overall exemption of \$350 in unearned income in any month. Note that any other income from the Workers' Safety and Compensation Commission is not included as earned or unearned income. Income Assistance for Seniors and Persons with Disabilities (July to December): Income from CPP-D is fully exempt. Income from EI, CPP, and the Workers' Safety and Compensation Commission can be included in the overall exemption of \$6,000 in income over the July to June eligibility period. |
| NS | No exemption | Income from EI, CPP/CPP-D, and the Workers' Compensation Board of Nova Scotia is deducted dollar for dollar. |
| NU | No exemption | Income from EI, CPP/CPP-D, and the Workers' Safety and Compensation Commission is deducted dollar for dollar. |
| ON | No exemption | Income from EI, CPP/CPP-D, and the Ontario Workplace Safety and Insurance Board is deducted dollar for dollar. ³⁵ |
| PE | No exemption | Income from EI, CPP/CPP-D, and the Workers Compensation Board of PEI is deducted dollar for dollar. ³⁶ |

32 Note that the CPP child disability benefit, CPP orphan's benefit, and QPP child pension are fully exempt.

33 Note that all CPP children's benefits, including the surviving child's benefit and the disabled contributor's child benefit, are fully exempt.

34 Note that the CPP surviving child's benefit is fully exempt in Income Assistance, both before and after July 1, 2024.

35 Note that the CPP orphan's benefit, the CPP disabled contributor's child benefit, the QPP orphan's pension, and the QPP pension for a disabled person's child are fully exempt.

36 Note that the CPP orphan's benefit, the CPP disabled contributor's child benefit, the QPP orphan's pension, and the QPP pension for a disabled person's child are fully exempt.

| | Exemption | Details |
|-----------|--------------|---|
| QC | 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 (CNESST) is deducted dollar for dollar. ³⁷ |
| SK | No exemption | Income from EI, CPP/CPP-D, and the Saskatchewan Workers' Compensation Board is deducted dollar for dollar. ³⁸ |
| YT | No exemption | Income from EI, CPP/CPP-D, and the Yukon Workers' Safety and Compensation Board can be included in the basic income exemption amounts indicated in Table A2, which are: the first \$100 in a month for households with one person or the first \$150 in a month for households with more than one person. |

37 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.

38 Note that 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.

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.

Table A4 and the summary sections below indicate which provincial and territorial benefits and credits were indexed to inflation as of January 2024, insofar as those benefits apply to the example households in *Welfare in Canada*. Any changes made throughout the calendar year are noted. Other benefits and credits that may be indexed are not included. Pertinent additional information is in the footnotes.

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 Canada Carbon Rebate (received in 2024 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.

Below, we indicate which jurisdictions had indexed their benefits prior to the start of 2024 and which jurisdictions newly indexed benefits in the 2024 calendar year.

Basic social assistance benefits

As of January 2024:

- Four jurisdictions had indexed their basic social assistance benefits: Alberta, New Brunswick, Quebec (see footnotes in Table A4), and the Yukon.
- Manitoba had indexed basic needs benefits in the Manitoba Supports for Persons with Disabilities (MSPD) program but not those in the Employment and Income Assistance (EIA) program. However, shelter benefit payments (i.e., Rent Assist, which is also available to other low-income households) in both EIA and MSPD were already indexed.
- Ontario had indexed basic benefits from the Ontario Disability Support Program but not those from Ontario Works.
- No jurisdiction newly indexed basic benefits in 2024. Note that in March 2024, however, Nova Scotia announced that it would increase benefits in line with inflation in April and would begin indexing benefits starting in January 2025.

Additional social assistance benefits

As of January 2024:

- One jurisdiction had indexed additional social assistance benefits: In Alberta, the Children's School Expenses benefit – which was received by the couple with two children – was indexed to inflation.
- No jurisdiction newly indexed additional benefits in 2024. Note, however, that Nova Scotia's Disability Supplement, which was introduced in May, will be indexed along with basic social assistance benefits starting in January 2025.

Provincial or territorial child benefits

As of January 2024:

- Five jurisdictions had indexed their child benefits: Alberta, Newfoundland and Labrador, Ontario, Quebec (see footnotes in Table A4), and the Yukon.
- No jurisdiction newly indexed child benefits in 2024.

Note that Prince Edward Island and Saskatchewan did not have child benefit programs in 2024; however, Prince Edward Island announced in 2024 that a new child benefit program was scheduled to start in January 2025. In Manitoba, households that received social assistance were categorically ineligible for Manitoba's child benefit program. In BC, the child benefit program's net income threshold was indexed but its benefit amounts were not.

Provincial or territorial tax credits

As of January 2024:

- Three jurisdictions had indexed the amount of their provincial or territorial tax credits or benefits: Ontario, Quebec, and Saskatchewan.
- A new tax credit became available in British Columbia in 2024. The BC Renter's Credit was not indexed to inflation although its income reduction thresholds were indexed.
- No jurisdiction newly indexed their tax credits in 2024.

Note that changes to provincial and territorial tax credits related to climate change taxation programs are not typically related to inflation but rather change relative to other considerations, as noted below.

Table A4: Indexation of Provincial/Territorial Benefits and Credits, as of January 2024

| | Basic social assistance benefits | Additional social assistance benefits | Provincial or territorial child benefit/credit | Other provincial or territorial tax credits/benefits |
|-----------|---|--|---|--|
| AB | Yes | Yes ¹ | Yes | N/A |
| BC | No | No | No ² | BC Sales Tax Credit – No BC Climate Action Tax Credit – No ³ BC Renter's Tax Credit – No ⁴ |
| MB | No (Employment and Income Assistance) Yes (Manitoba Supports for Persons with Disabilities) ⁵ Yes (Rent Assist) ⁶ | No | N/A ⁷ | N/A |
| NB | Yes ⁸ | No ⁹ | No | Harmonized Sales Tax Credit – No |

- 1 This applies to the Children's School Expenses benefit available to the couple with two children.
- 2 The amount of the BC Family Benefit is not indexed to inflation, but the net income reduction threshold is indexed. Note that British Columbia provided a monthly BC Family Benefit Bonus between July and December. This enhancement to the BC Family Benefit was intended to help address the impact of rising expenses due to inflation and was provided from July 2024 to June 2025.
- 3 The amount of the BC Climate Action Tax Credit is adjusted in step with changes to carbon tax rates.
- 4 The BC Renter's Tax Credit was newly introduced for the 2023 tax year. Although the benefit amount is not indexed to inflation, the adjusted income reduction threshold is indexed to inflation.
- 5 Indexation is based on the March Manitoba CPI of each year and is applied as of July 1. Note that indexation only applies to amounts provided to an unattached single household; amounts for non-disabled spouses and for all children are not indexed.
- 6 Shelter support for households in private rental accommodation, also known as Rent Assist, is indexed to the median market rent set by the CMHC.
- 7 The Manitoba Child Benefit was not available to households receiving income assistance in 2024.
- 8 Social assistance benefits are indexed to the New Brunswick CPI on April 1 each year.
- 9 The Income Supplement Benefit for families with children and the new Household Supplement of \$200 per month per household are not indexed.

| | Basic social assistance benefits | Additional social assistance benefits | Provincial or territorial child benefit/credit | Other provincial or territorial tax credits/benefits |
|-----------|--|---------------------------------------|--|--|
| NL | No | No ¹⁰ | Yes ¹¹ | Newfoundland and Labrador Income Supplement – No |
| NT | No ^{12,13} | No | No | NWT Cost of Living Offset – No ¹⁴ |
| NS | No ¹⁵ | No ¹⁶ | No | Nova Scotia Affordable Living Tax Credit – No |
| NU | No ¹⁷ | No | No | Nunavut Carbon Credit – No |
| ON | No (Ontario Works) Yes (Ontario Disability Support Program) | N/A | Yes | Ontario Trillium Benefit – Yes |
| PE | No | No | N/A ¹⁸ | PEI Sales Tax Credit – No |

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- 10 Note that Newfoundland and Labrador provides additional benefits to the unattached single with a disability household through a Personal Care Allowance and top-ups for rent and utilities via the Department of Health and Community Services. These are not indexed but assist with the costs of these items.
- 11 The Newfoundland and Labrador Child Benefit (NLCB) is indexed to the Newfoundland and Labrador CPI and calculated from October to September. Note that the phase-out threshold for the NLCB is not indexed.
- 12 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.
- 13 Note that the Northwest Territories provided a One-Time Additional Benefit in March 2024 to assist with higher food costs due to inflation.
- 14 The amount of the Northwest Territories Cost of Living Offset is adjusted in step with changes to carbon tax rates.
- 15 As noted above, Nova Scotia increased benefits in line with inflation as of April 2024. In March 2024, the province announced that it would begin indexing benefits to inflation in January 2025.
- 16 Although the School Supplies Supplement received by the couple with two children is not indexed to inflation, the new Disability Supplement received by the unattached single with a disability will be indexed as of July 2025; the initial \$300 amount of the supplement was increased by 2.5% (an amount equivalent to inflation) retroactive to its introduction in May 2024 to align with the same increase to other benefits.
- 17 The majority of Income Support households in Nunavut reside in public housing. Rents and utilities in public housing are heavily subsidized by the territorial government.
- 18 As of 2024, Prince Edward Island did not have a provincial child benefit program. However, the new Prince Edward Island Child Benefit is scheduled to begin in January 2025.

| | Basic social assistance benefits | Additional social assistance benefits | Provincial or territorial child benefit/credit | Other provincial or territorial tax credits/benefits |
|-----------|----------------------------------|---------------------------------------|--|--|
| QC | Yes ¹⁹ | No ²⁰ | Yes/No ²¹ | Solidarity Tax Credit – Yes |
| SK | No ²² | No | N/A ²³ | Low Income Tax Credit – Yes ²⁴ |
| YT | Yes ²⁵ | No | Yes | Yukon Carbon Price Rebate – No ²⁶ |

19 Basic social assistance benefits are indexed to the Quebec CPI excluding alcoholic beverages, tobacco products, and recreational cannabis every January. Note that the Monthly Adjustment, Participation Allowances, and Manpower Training benefits were not indexed..

20 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.

21 Family Allowance benefits and the Single Parent Supplement are indexed to the Quebec CPI as above; however, the School Supplies Supplement is not indexed.

22 Note that Saskatchewan pays for actual utilities costs for the household receiving benefits from the Saskatchewan Assured Income for Disability (SAID) program, in addition to the SAID Living Income Benefit.

23 Saskatchewan did not have a provincial child benefit program in 2024. Within its social assistance programs, Saskatchewan provides a Children’s Basic Benefit for residents of the Northern Administrative District and for families that are not eligible for the Canada Child Benefit; this benefit is not indexed.

24 The Saskatchewan Low Income Tax Credit (SLITC) is indexed to the national CPI.

25 Basic social assistance benefits are indexed to the Whitehorse CPI in November of every year.

26 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 rent or mortgage payments, 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 *Welfare in Canada* example households received are included in the footnotes; additional information is in each jurisdiction’s Total Welfare Income section of this report.

Note that the benefits included in the table and footnotes 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.

Table A5: Breakdown of cost-of-living and shelter components of provincial/territorial social assistance benefits, 2024

| | Separate or Combined | Program | Benefits |
|-----------------|----------------------|--|--|
| AB ¹ | Separate | Income Support (ETW/BFE) | Core Essential Benefit Core Shelter Benefit |
| | Combined | Assured Income for the Severely Handicapped (AISH) | Living Allowance |

1 “ETW” refers to the Expected to Work category and “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. The couple with two children in Alberta also received a School Expenses allowance.

| | Separate or Combined | Program | Benefits |
|-----------------------|----------------------|-------------------------------|---|
| BC² | Separate | Income Assistance | Basic Support Allowance Shelter Allowance |
| | Separate | Disability Assistance | Basic Support Allowance Shelter Allowance |
| MB³ | Separate | Income Assistance | Basic Necessities Allowance Shelter Allowance/Rent Assist |
| | Separate | Disability Assistance | Monthly Income Support Allowance Shelter Allowance/Rent Assist |
| NB⁴ | Combined | Transitional Assistance | Basic Household Rate |
| | Combined | Extended Benefits | Basic Household Rate |
| NL⁵ | Separate | Income and Employment Support | Basic Benefit Shelter Benefit |

- 2 All households in British Columbia also received a Winter Supplement. The unattached single with a disability also received the Transportation Supplement, which is provided as cash or an in-kind bus pass; our calculations assume a cash benefit. The couple with two children also received a School Start-Up Supplement.
- 3 The shelter allowance in Manitoba is provided as a Rent Assist benefit, which is also available to eligible low-income Manitoba households who do not receive social assistance benefits. “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 (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 unattached single with a disability who receives Manitoba Supports for Persons with Disabilities benefits also received a Basic Supplement. The single parent with one child also received three supplementary allowances (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.
- 4 All households in New Brunswick also received a monthly Household Supplement starting February 2024. The two households with children also received an Income Supplement Benefit. Note that program recipient households with children may receive an Income Supplement Benefit if their housing costs are more than 30% of their basic unit rate, and may receive a Fuel Supplement during the months of November to April; however, they cannot access both the Fuel Supplement and the Income Supplement for the same months.
- 5 The unattached single with a disability in Newfoundland and Labrador received a Personal Care Allowance and top-up amounts for rent and utilities, which are administered outside social assistance by NL Health Services. The other three households received a fuel supplement.

| | Separate or Combined | Program | Benefits |
|------------------------|----------------------|--|--|
| NT ⁶ | Separate | Income Assistance | Food Allowance Clothing Allowance (Note that as of July 2024, the Food and Clothing allowances were combined into the Basic Benefit Allowance) Accommodation Allowance Utilities Allowance |
| NS ⁷ | Combined | Employment Support and Income Assistance | Standard Household Rate for Basic Needs |
| NU ⁸ | Separate | Income Assistance | Basic Allowance Shelter Allowance Utilities Allowance |
| ON | Separate | Ontario Works | Basic Needs Component Shelter Allowance |
| | Separate | Ontario Disability Support Program | Basic Needs Component Shelter Allowance |

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- 6 Note that the Northwest Territories pays actual accommodation costs for households with dependants as well as actual fuel and utilities costs for all households. All four households also received a one-time Additional Benefit in March 2024 to help address the rising cost of food. As well, all four households received the Furnishings Allowance in 2024, which was made available to all households starting in 2020 during the COVID-19 pandemic. Note that the allowance was discontinued as of July 2024 concurrent with changes to the Income Assistance program and the introduction of the new Income Assistance for Seniors and Persons with Disabilities program. The unattached single with a disability also received a Disabled Allowance and an Incidental Allowance, both of which were also discontinued as of July 2024.
- 7 The unattached single with a disability in Nova Scotia received an “enhanced” basic needs benefit as well as a Disability Supplement. The couple with two children also received a School Supplies Supplement.
- 8 The unattached single with a disability in Nunavut also received an Incidental Allowance. 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.

| | Separate or Combined | Program | Benefits |
|------------------------|----------------------|---------------------------------------|--|
| PE⁹ | Separate | Social Assistance | Basic Unit Rate Shelter Allowance |
| | Separate | AccessAbility Supports/Assured Income | Basic Unit Rate Shelter Allowance |
| QC¹⁰ | Both | Social Assistance/Aim for Employment | Program Allowance or Manpower Training Allowance |
| | Both | Social Solidarity | Program Allowance |
| SK¹¹ | Separate | Income Support | Adult Basic Benefit Shelter Benefit |
| | Combined | Assured Income for Disability | Living Income Benefit |

9 All four households in Prince Edward Island received a Communication Rate allowance. The unattached single with a disability also received a Community Living Allowance and the couple with two children received a School Age Allowance.

10 New entrants to Quebec's Social Assistance/Aim to Employment program can select to undertake employment-related education and training that made them eligible in 2024 for allowances from either the program itself or from Quebec's Manpower Training program.

The unattached single considered employable (AIM) 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 couple with two children (AIM) also received a benefit for children aged 12 and over and a School-Related Allowance, as well as a Shelter Allowance as an additional benefit.

The unattached single with a disability received the basic program allowance and a Monthly Adjustment amount.

The single parent with one child received the basic program allowance, a Temporarily Limited Capacity allowance, and a Monthly Adjustment amount as well as a Shelter Allowance as an additional benefit.

The unattached single considered employable (MAN) and the couple with two children (MAN) received a Manpower Training allowance but no other benefits from the Social Assistance program. The couple with two children (MAN) also received a Shelter Allowance as an additional benefit.

11 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; our calculations for the unattached single with a disability includes an average actual amount for utilities, laundry, and telephone.

| | Separate or Combined | Program | Benefits |
|------------------|----------------------|-------------------|--|
| YT ¹² | Separate | Social Assistance | Food Allowance Shelter Rental Allowance Fuel and Utilities Allowance Clothing Allowance Incidental Allowance |

12 All four households in the Yukon also received Special Christmas, Winter Clothing, Telephone, Transportation, and Laundry Service allowances. All four households also received an Inflation Relief Payment which was intended to assist with the rising cost of living. The unattached single with a disability also received a Supplementary Allowance, and the couple with two children also received a School Supply Allowance.

Shelter benefits for unhoused households

The benefits outlined in the [Total welfare incomes](#) sections of this report do not necessarily apply when households are unhoused.

Being unhoused describes the situation of a household that is “without stable, permanent, appropriate housing, or the immediate prospect, means, and ability of acquiring it.”¹ This means that being unhoused can take many forms, including sleeping on the street, staying in an overnight shelter, couch surfing, living in temporary accommodation such as a hotel or motel, or living in makeshift housing in an encampment.

Some jurisdictions provide shelter benefits or other forms of support to households in some of these circumstances. For our purposes, we are focusing on situations in which a household is not paying for shelter. As such, we are looking at whether shelter-related benefits are provided to people who are effectively street homeless (i.e., they are sleeping in a car, an encampment, a shelter, etc.) and, if so, what kind and amount of benefits are provided.

Our choice to focus on situations where households are not paying for shelter has limitations because doing so could capture circumstances where a person is housed but receives their shelter through other means, such as a situation where a provincial or territorial government is paying for housing through a department or program other than social assistance. However, our intent is to examine the situation of people who are, as noted above, effectively street homeless.

Typically, social assistance benefits are provided based on a needs test (see [Key features of social assistance](#)) wherein only those households who incur a cost are entitled to a benefit that would allow them to pay for that cost. In other words, households who do not have shelter costs – such as rent or a mortgage and associated costs such as utilities or insurance – are not entitled to receive a shelter benefit. In short, if no rent, mortgage, or utilities costs are paid, funds to pay for rent or a mortgage or utilities are typically not provided.

A small number of jurisdictions provide one combined benefit that is intended to assist with food, clothing, shelter, and other basic costs rather than separate basic needs and shelter benefits (see [Cost of living and shelter benefits breakdown](#)). In those instances, a modified combined benefit may be provided to households who do not have shelter costs.

1 See Canadian Observatory on Homelessness/the Homeless Hub’s “Canadian Definition of Homelessness” at <https://www.homelesshub.ca/sites/default/files/COHhomelessdefinition-1pager.pdf>

It is important to note that people who are staying in emergency shelters can typically have most of their basic needs, such as food and shelter, met through funding provided directly to the emergency shelter. This funding can come from a variety of departments in the provincial or territorial government.

Table A6 provides information about shelter benefits available to households who are eligible for social assistance but do not pay for shelter. It notes whether these households are eligible for the regular shelter benefits provided by each province and territory, as well as other shelter-related benefits that they may be eligible to receive. The table also provides explanatory notes about the regulatory framework under which shelter benefits are provided in each province and territory. The table does not include information about eligibility for benefits intended to cover other basic needs items, such as food or clothing.

Table A7, however, provides data on the amounts of all basic social assistance benefits that unattached single households may be eligible for if they are housed (i.e., paying for shelter) versus unhoused (i.e., not paying for shelter). This includes benefits for both basic needs and shelter as outlined in each jurisdiction's [Total welfare incomes](#) sections. More information about the assumptions that inform Table A7 are in the bulleted list immediately above that table.

Table A6: Shelter-related benefit eligibility for households not paying shelter costs in 2024

| | Shelter-related benefit by program | Explanatory notes |
|----|--|---|
| AB | Income Support (IS): Households who do not have shelter costs are not eligible to receive the Core Shelter Benefit. Discretionary assistance may be available to households who need assistance to establish a residence (e.g., for a utilities connection, deposit, or reconnection; an emergency allowance for a damage deposit; or benefits specific to escaping abuse). | IS regulations contemplate providing the Core Shelter Benefit to households who are renters, homeowners, pay room and board in a group home or approved home, or are living in a continuing care home or hospital. |
| | Assured Income for the Severely Handicapped (AISH): Households who do not have shelter costs are eligible to receive the Standard Living Allowance, which is paid regardless of actual shelter costs or place of residence. Additional discretionary assistance may be available to households who are facing an emergency situation or are escaping abuse. | The AISH Act contemplates providing households who meet the eligibility requirements with a Modified Living Allowance if they reside in a facility, and a Standard Living Allowance if they do not reside in a facility. Eligibility requirements do not include payment for shelter. |

| | Shelter-related benefit by program | Explanatory notes |
|-----------|--|--|
| BC | <p>Income Assistance and Disability Assistance:</p> <p>Households who do not have shelter costs may be eligible to receive the Minimum Shelter Allowance.</p> <p>The amount of the Minimum Shelter Allowance is based on family unit size and is paid regardless of actual shelter costs or place of residence. Households are not required to have a fixed address to be eligible, and no documentation is required. The Minimum Shelter Allowance is not provided to individuals living in special care facilities as their shelter costs are paid for by the Ministry through facility user charges.</p> <p>The amount of the Minimum Shelter Allowance for 2024, as it would apply to <i>Welfare in Canada</i> example households, is:</p> <ul style="list-style-type: none"> • One person: \$75 • Two people: \$150 • Four people: \$225 <p>Amounts are prescribed for family units of up to 10 people; thereafter, an additional \$25 is provided for each additional dependant.</p> <p>Discretionary assistance may be available to households for co-op housing share purchases, moving costs, security deposits, utility security deposits, damage deposits, pet damage deposits, and crisis shelter supplements.²</p> | <p>BC's regulations contemplate providing shelter assistance to households who are renters, homeowners, pay room and board, or incur costs for fuel for heating, camp site or dock fees, or hook-up fees (e.g., for water or septic tanks). "Place of residence" is not limited to living arrangements in places such as houses or apartments and includes living in a tent, vehicle, recreational vehicle, or boat.</p> |
| MB | <p>Employment and Income Assistance (EIA):</p> <p>Households who do not have shelter costs are not eligible to receive the Shelter Allowance/Rent Assist.</p> <p>An additional Basic Necessities Allowance is available to households for whom no Shelter Allowance is payable. Discretionary assistance may be available for accessing identification and for relocation expenses.</p> | <p>EIA regulations only contemplate providing shelter assistance to households who are renters or homeowners, or who pay room and board.</p> |

2 Note that most of these benefits are only available once the household has secured accommodation.

| | Shelter-related benefit by program | Explanatory notes |
|-----------|---|--|
| MB | <p>Manitoba Supports for Persons with Disabilities (MSPD):</p> <p>Households who do not have shelter costs are not eligible to receive the Shelter Allowance/Rent Assist.</p> <p>An additional Basic Necessities Allowance is available to households for whom no Shelter Allowance is payable.</p> | MSPD regulations only contemplate providing shelter assistance to households who are renters or homeowners, or who pay room and board. |
| NB | <p>Income Assistance: Transitional Assistance and Extended Benefits</p> <p>Households who do not have shelter costs may be eligible to receive the Basic Household Rate.</p> <p>Discretionary assistance may be provided to households for items of special need, which include relocation expenses. Assistance for shelter and other shelter-related expenses may only be provided in an emergency.</p> | Family Income Security Act regulations contemplate providing a basic needs allowance to meet the requirements of a household for food, clothing, household and personal items, fuel and utilities, routine transportation, and shelter. The amount of assistance provided is based on the number of people in the household. |
| NL | <p>Income and Employment Support:</p> <p>Households who do not have shelter costs are not eligible to receive the Shelter Benefit.</p> <p>Discretionary assistance may be provided to households in the following circumstances: households who are staying in an approved emergency shelter that provides meals may be eligible for a Comfort Allowance of \$175/month to assist with costs such as personal care items or clothing; households who are temporarily staying with family or friends or in an approved shelter that does not provide meals may be eligible for monthly Board and Lodging benefits of \$561 for an individual, \$794 for a couple, \$779 for a couple with children, or \$729 for a single parent with children; households who are escaping domestic violence may be eligible for a StartUp Allowance to assist with the extra costs of transitioning to a new residence.</p> <p>Additionally, households who are not receiving Income Support may be eligible for discretionary assistance for transportation to a safe location and accommodations.</p> | IES regulations only contemplate providing the Shelter Benefit to households who are renters or homeowners, or who pay room and board. |

| | Shelter-related benefit by program | Explanatory notes |
|----|---|--|
| NT | Income Assistance (IA): Households who do not have shelter costs are not eligible to receive the Accommodation Allowance. Discretionary assistance may be provided in an emergency if the recipient is unable to sustain themselves and their family or any member of their family. | IA regulations only contemplate providing the Accommodation Allowance to households who are renters or homeowners, or pay room and board, or who have entered into a lease agreement when living in a hotel, motel, hostel, or other similar tourist establishment. |
| | Income Assistance for Seniors and Persons with a Disability (IASPD) (program came into force in July 2024): Households who do not have shelter costs are not eligible to receive the Accommodation Allowance. Discretionary assistance may be provided in an emergency if the recipient is unable to sustain themselves and their family or any member of their family. | IASPD regulations only contemplate providing the Accommodation Allowance to households who are renters or homeowners, or who pay room and board, or who have entered into a lease agreement when living in a hotel, motel, hostel, or other similar tourist establishment. |
| NS | Income Assistance (IA): Households who do not have shelter costs may be eligible to receive the Standard Household Rate – Essentials benefit. The amount of the benefit for 2024, as it would apply to the <i>Welfare in Canada</i> example households, is: <ul style="list-style-type: none"> • One recipient: \$390 • One recipient with one dependant: \$390 • One recipient with two or more dependants: \$780 Other amounts are available for other household compositions. Discretionary assistance may be available where there is an urgent, apparent, and verified need related to the health and safety of an applicant, recipient, or dependent child, and an applicant or a recipient is unable to provide all of the required information or documentation. | IA regulations contemplate providing a Standard Household Rate as a combined benefit intended to assist with food, clothing, shelter, and other basic costs. Three types of Standard Household Rate (Rent/Own, Rent/Own-Enhanced, and Board) are for households who rent, own, or pay room and board. A fourth type is the Standard Household Rate – Essentials, which is lower than the others and is for households who do not board, rent, or own their home, including those who are in a temporary living arrangement (e.g., living in a homeless shelter, transition house, hospital, or rehabilitation facility) or are unsheltered or without a fixed address. |
| NU | Income Assistance: Households who do not have shelter costs are not eligible to receive the Shelter Allowance. Discretionary assistance may be available for the costs of fuel. Other emergency costs such as tents, blankets, and other shelter-related expenses may be provided from other divisions within the department. | IA regulations only contemplate providing the Shelter Allowance to households who are renters or homeowners, or who pay room and board. |

| | Shelter-related benefit by program | Explanatory notes |
|----|---|--|
| ON | <p>Ontario Works (OW):</p> <p>Households who do not have shelter costs are not eligible to receive the Shelter Allowance.</p> <p>Discretionary benefits are available to both Ontario Works and ODSP recipients through the local Ontario Works office. Support is available on a case-by-case basis to help with one-time extraordinary costs which could include an unexpected emergency, fleeing a violent situation, or moving costs not covered through another source.</p> | <p>OW regulations only contemplate providing the Shelter Allowance to households who are renters or homeowners or have utilities or heating costs, or a Board and Lodging amount to those who pay for room and board. Other amounts are available to those who reside in other circumstances, including an emergency hostel, or an interval or transition home for abused women if they have shelter costs for the previous home to allow for return.</p> <p>Households who are couch surfing or who reside in trailers or tents on a seasonal basis or while pending a more permanent address are not considered homeless and may be eligible for room and board or for a Shelter Allowance to pay for items such as campground fees.</p> |
| | <p>Ontario Disability Support Program (ODSP):</p> <p>Households who do not have shelter costs are not eligible to receive the Shelter Allowance.</p> <p>Discretionary benefits are available to both Ontario Works and ODSP recipients through the local Ontario Works office. Support is available on a case-by-case basis to help with one-time extraordinary costs, which could include an unexpected emergency, fleeing a violent situation, or moving costs not covered through another source.</p> | <p>ODSP regulations only contemplate providing the Shelter Allowance to households who are renters or homeowners, or a Board and Lodging amount to those who pay room and board. Other amounts are available to those who reside in other circumstances, including an emergency hostel, or an interval or transition home for abused women if they have shelter costs for the previous home to allow for return.</p> |
| PE | <p>Social Assistance (SA): Households who do not have shelter costs are not eligible to receive the Shelter Allowance.</p> <p>Emergency assistance may be available to a transient person who is a person in need in an amount considered adequate for the cost of a meal, overnight accommodation, and return transportation costs to their home country, province, state, or jurisdiction where the applicant has an established network.</p> | <p>SA regulations only contemplate providing the Shelter Allowance to households who are renters or homeowners, who pay room and board, or are living with a relative.</p> |
| | <p>Accessibility Supports/Assured Income (AI): Households who do not have shelter costs are not eligible to receive the Shelter Allowance.</p> <p>Discretionary assistance may be provided for costs associated with damage, rental, or utility deposits to support individuals who are unhoused to become housed.</p> | <p>AI regulations only contemplate providing the Shelter Allowance to households who are renters or homeowners, or who incur costs when living with parents, a relative, a non-familiar support person or caregiver, or in other approved accommodation.</p> |

| | Shelter-related benefit by program | Explanatory notes |
|----|--|---|
| QC | <p>Social Assistance and Social Solidarity:</p> <p>Households who do not have shelter costs are eligible to receive the Program Allowance.</p> <p>However, they are not eligible to receive the Shelter Allowance, which is provided by the Société habitation du Québec and Revenu Québec.</p> | <p>A 2002 decision of the Tribunal administratif du Québec determined that having a postal/civic address is not a condition of eligibility for Social Assistance and Social Solidarity benefits.</p> <p>The Individual and Family Assistance Regulation does require eligible persons to be residents of Quebec, among other conditions, and to demonstrate proof of identity and residency.</p> |
| SK | <p>Income Support:</p> <p>Households who do not have shelter costs are not eligible to receive the Shelter Benefit.</p> <p>Discretionary assistance may be available to access identification, for relocation or health and safety costs when facing homelessness, or in emergency situations where there is imminent harm to any member of the household. Discretionary assistance may also include emergency shelter costs (\$80 per person per night), hotels, or meals away from the principal residence.</p> | <p>SIS regulations only contemplate providing the Shelter Benefit to households who pay for the costs of shelter and utilities, or who have entered into a rental arrangement when living in a hotel, hostel, or other residential organizations.</p> |
| | <p>Assured Income for Disability (SAID):</p> <p>Households who do not have formal shelter costs (e.g., rent or mortgage) are not eligible to receive the Living Income Benefit but may be eligible to receive the Modified Living Income Benefit. A household with one adult could receive \$865 per month and a household with two adults could receive \$1,385 per month. An additional \$85 per month is provided for each child.</p> <p>Discretionary assistance may be available for temporary accommodation when accommodation has been destroyed by fire or other disasters; in extraordinary circumstances for an item of exceptional need; and for security deposits, arrears of utilities, and meals when away from principal residence. Discretionary assistance may also include emergency shelter costs (\$80 per person per night), hotels, or meals away from the principal residence.</p> | <p>SAID regulations only contemplate providing the Living Income Benefit to households who pay for the costs of self-contained accommodation. The Modified Living Income Benefit is only available to households who pay for room and board or room rental, or who only require food. The Personal Living Benefit is only available to households who are residents of a facility, hotel room, long-term residence, temporary residential facility, or other approved accommodation, or who live with a relative who provides care.</p> |

| | Shelter-related benefit by program | Explanatory notes |
|----|---|--|
| YT | <p>Social Assistance (SA):</p> <p>Households who do not have shelter costs are not eligible to receive the Shelter Rental Allowance.</p> <p>Households who do not have shelter costs but have fuel/utility costs may receive the Fuel and Utilities Allowance.</p> <p>Discretionary assistance may be provided for costs related to obtaining or maintaining housing or alleviating the risk of homelessness, such as rental security or fuel/utilities deposits, moving expenses, identification replacement, storage unit fees, etc.</p> | SA regulations only contemplate providing the Shelter Rental Allowance to households who are renters or homeowners, or who pay room and board. |

Table A7 shows how the basic social assistance benefits available to an unattached single considered employable household in each jurisdiction differ depending on whether or not they were paying for shelter in 2024. Note that:

- The table only shows benefits available to unattached single considered employable households and not the other example households that we consider in *Welfare in Canada*. Unattached singles comprise the greatest proportion of those who are unhoused in Canada, with social assistance being their primary income source.³
- Benefit amounts in the table correspond with those outlined in the [Total welfare incomes](#) sections for each jurisdiction. They represent only the basic benefits from provincial or territorial social assistance programs. The table does not include additional social assistance benefits or provincial, territorial, or federal child or tax benefits. Information about the income components from all sources are available in each jurisdiction's [Total welfare incomes](#) section.
- Supplemental payments available by application or discretion, such as those outlined in the table above, are also not included. Our [Methodology](#) assumes a household receives only payments that are automatically available once initial and ongoing eligibility is established.
- All of our other assumptions apply – see the [Methodology](#) section for more information about the assumptions underlying our calculations.

3 Quayum, S., C. Love and P. Hunter. (2024). *Everyone counts 2020-2022: Results from the third nationally coordinated point-in-time counts of homelessness in Canada*. Infrastructure Canada. https://housing-infrastructure.canada.ca/homelessness-sans-abri/reports-rapports/pit-counts-dp-2020-2022-results-resultats-eng.html#toc_6.1

- The amounts in the table represent the highest amounts available in 2024. In other words, the amounts reflect any increases to benefits that were made partway through the year, either due to inflation indexing or to changes in policy.
- Amounts are rounded to the nearest dollar.

Table A7: Basic social assistance benefit amounts for housed versus unhoused example unattached single considered employable households in 2024

| | Housed | | | | | Unhoused | | | | |
|-----------|-------------|---------|--------------------|-------------------|---------|--------------------|-------------------|-------|-------------------|-------|
| | Basic needs | Shelter | Other | Com-bined benefit | Total | Basic needs | Shelter | Other | Com-bined benefit | Total |
| AB | \$459 | \$365 | - | - | \$824 | \$459 | \$0 | - | - | \$459 |
| BC | \$560 | \$500 | - | - | \$1,060 | \$560 ⁴ | \$75 ⁵ | - | - | \$635 |
| MB | \$245 | \$638 | - | - | \$883 | \$245 | \$0 | - | - | \$245 |
| NB | - | - | \$200 ⁶ | \$660 | \$660 | - | - | - | \$660 | \$660 |
| NL | \$561 | \$299 | \$71 ⁷ | - | \$931 | \$561 ⁸ | \$0 | \$0 | - | \$561 |

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- 4 We are including British Columbia's Support Allowance rate for an employable single here. Although "currently experiencing homelessness" is an "additional barrier" considered when contemplating eligibility for the slightly higher Support Allowance rate paid to Persons with Persistent Multiple Barriers, households who qualify for this designation must first have had a continuing or frequent and persistent health condition confirmed by a health care professional. The underlying assumptions in *Welfare in Canada* is that the benefits we consider are provided automatically after initial and ongoing eligibility is confirmed – see the [Methodology](#) section for more information.
- 5 This is British Columbia's Minimum Shelter Allowance amount for one person.
- 6 This is New Brunswick's monthly Household Supplement, which was introduced in February 2024 and is intended to assist households receiving social assistance with the rising cost of food and shelter. Eligibility is determined automatically for households in both the Transitional Assistance and Extended Benefits programs; however, those experiencing homelessness are not eligible.
- 7 This is Newfoundland and Labrador's Fuel Supplement amount.
- 8 This amount may be provided either in the form of the Basic Benefit or the Board and Lodging amount, depending on the household's particular circumstances. For those who are living in approved shelters with meals provided, this amount may be the Comfort Allowance of \$175.

| | Housed | | | | | Unhoused | | | | |
|------------------------|---------------------|-----------------------|---------------------|-------------------|---------|-------------|-------------------|-------|---------------------|-------|
| | Basic needs | Shelter | Other | Com-bined benefit | Total | Basic needs | Shelter | Other | Com-bined benefit | Total |
| NT ⁹ | \$573 | \$1,677 ¹⁰ | \$203 ¹¹ | - | \$2,453 | \$573 | \$0 | \$0 | - | \$573 |
| NS | - | - | - | \$704 | \$704 | - | - | - | \$403 ¹² | \$403 |
| NU | \$914 | \$60 | \$29 ¹³ | - | \$1,003 | \$914 | \$0 | \$0 | - | \$914 |
| ON | \$343 | \$390 | - | - | \$733 | \$343 | \$0 | - | - | \$343 |
| PE | \$537 | \$875 | \$40 ¹⁴ | - | \$1,452 | \$537 | \$0 | \$40 | - | \$577 |
| QC | - | - | \$45 ¹⁵ | \$784 | \$829 | - | - | \$45 | \$784 | \$829 |
| SK | \$355 | \$650 | - | - | \$1,005 | \$355 | \$0 ¹⁶ | - | - | \$355 |
| YT | \$496 ¹⁷ | \$692 | \$537 ¹⁸ | - | \$1,725 | \$496 | \$0 | \$0 | - | \$496 |

- 9 Basic needs rates in the Northwest Territories are determined geographically. The rates in this table represent those for Yellowknife, as per the calculations in the jurisdiction's [Total welfare incomes](#) section of this report. Households living in other communities would receive different amounts.
- 10 In the Northwest Territories, the benefits paid for the costs of shelter are based on the actual costs of each recipient household. The Accommodation Allowance amount is included in our calculations because we assume that our households are living in market rental housing; the amount is a maximum based on average market rents that are calculated annually by the Canada Mortgage and Housing Corporation. This is the amount included in our calculations as of October.
- 11 In the Northwest Territories, the benefits paid for the costs of fuel and utilities are based on the actual costs of each recipient household. The Utilities amount, which is indicated here, represents an annual average for fuel and utilities and was provided by territorial officials.
- 12 This is Nova Scotia's Standard Household Rate – Essentials benefit amount for a single person.
- 13 This amount reflects average monthly electrical costs in public housing for a single-person household.
- 14 This is PEI's Communication Rate.
- 15 This is the Ajustement de la prestation de base or Monthly Adjustment amount.
- 16 Note that, in Saskatchewan, clients who are receiving income assistance and are unhoused can access provincially-funded enhanced emergency shelters, which provide 24/7 shelter and three daily meals.
- 17 This amount represents the total of the Yukon's Food, Clothing, and Incidental allowances in amounts after the inflationary increase in November.
- 18 This amount represents a monthly average of the Yukon's four seasonal Fuel and Utilities allowance amounts for 2024.



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