

Canada Social Report

# Welfare in Canada, 2014

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## Table of Contents

Introduction .....	5
What is Welfare? .....	5
Assets .....	6
Income .....	8
Earnings exemption provisions.....	8
Basic Needs .....	11
Welfare Incomes.....	11
Welfare Incomes Over Time .....	12
Newfoundland and Labrador .....	12
Prince Edward Island.....	14
Nova Scotia.....	16
New Brunswick.....	18
Québec.....	20
Ontario .....	22
Manitoba.....	24
Saskatchewan .....	26
Alberta.....	28
British Columbia .....	31
Yukon.....	33
Northwest Territories.....	35
Nunavut.....	37
Adequacy of Welfare Incomes .....	39
Poverty Measures .....	39
Low income cut-offs.....	40
Market Basket Measure.....	40
Income Measures.....	45
After-tax average incomes .....	45
After-tax median incomes .....	47
Table 1: Liquid Asset Exemption Levels as of January 2014, Provisions for Applicants and Recipients.....	7
Table 2: Monthly Earnings Exemption Levels as of January 2014, Provisions for Applications and Recipients .....	9
Table 3: Comparison of 2014 Welfare Incomes with After-Tax Low Income Cut-offs (LICOS).....	41



Table 4: Comparison of 2014 Welfare Incomes with Market Basket Measure (MBM) .....	43
Table 5: 2014 Welfare Incomes as a Percentage of After-tax Average Incomes .....	45
Table 6: 2014 Welfare Incomes as a Percentage of After-tax Median Incomes .....	48
Appendix A: 2014 Welfare Incomes, by Household and Component .....	50
Appendix B.1: Total Welfare Incomes Over Time, in Constant 2014 Dollars, Newfoundland and Labrador, 1986-2014 .....	56
Appendix B.2: Total Welfare Incomes Over Time, in Constant 2014 Dollars, Prince Edward Island, 1986-2014 .....	57
Appendix B.3: Total Welfare Incomes Over Time, in Constant 2014 Dollars, Nova Scotia, 1986-2014 .....	58
Appendix B.4: Total Welfare Incomes Over Time, in Constant 2014 Dollars, New Brunswick, 1986-2014 .....	59
Appendix B.5: Total Welfare Incomes Over Time, in Constant 2014 Dollars, Québec, 1986-2014 .....	60
Appendix B.6: Total Welfare Incomes Over Time, in Constant 2014 Dollars, Ontario, 1986-2014 .....	61
Appendix B.7: Total Welfare Incomes Over Time, in Constant 2014 Dollars, Manitoba, 1986-2014 .....	62
Appendix B.8: Total Welfare Incomes Over Time, in Constant 2014 Dollars, Saskatchewan, 1986-2014 .....	63
Appendix B.9: Total Welfare Incomes Over Time, in Constant 2014 Dollars, Alberta, 1986-2014 .....	64
Appendix B.10: Total Welfare Incomes Over Time, in Constant 2014 Dollars, British Columbia, 1986-2014 .....	65
Appendix B.11: Total Welfare Incomes Over Time, in Constant 2014 Dollars, Yukon, 1986-2014 .....	66
Appendix B.12: Total Welfare Incomes Over Time, in Constant 2014 Dollars, Northwest Territories, 1993-2014 .....	67
Appendix B.13: Total Welfare Incomes Over Time, in Constant 2014 Dollars, Nunavut, 1999-2014 .....	68



## INTRODUCTION

This report focuses on the incomes of four different households living on social assistance, commonly known as “welfare.” It is a continuation of the welfare incomes series published regularly by the former National Council of Welfare. The figures presented in this report are based on the same methodology used by the Council, thereby ensuring the integrity and comparability of the data series.

The welfare incomes in this report represent the total amount that four typical family types would receive over the course of a year. The households are: a single person considered employable, a single person with a disability, a single parent with one child age 2 and a couple with two children ages 10 and 15.

Total welfare incomes consist of the following components:

- social assistance
- provincial, territorial and federal child benefits
- provincial, territorial and federal tax credits.

It is important to note that the amounts shown for social assistance represent the maximum paid for basic needs. Households may receive less if they qualify for income from other sources. Some households may receive more than the amounts identified here if they have special health- or disability-related needs.

The first part of this report looks at eligibility criteria for social assistance, with a focus on maximum allowable assets and provisions on earnings. It then tracks welfare incomes in each jurisdiction over time, for each of the four household types.

The next part of the report compares welfare incomes to several adequacy measures. These adequacy measures are based on the most recent data available.<sup>1</sup> We use the after-tax low income cut-offs and the Market Basket Measure as poverty measures. We then compare welfare incomes to the after-tax average and median incomes.

*Welfare in Canada 2014* marks a major change in the source of average and median after-tax incomes. The new Canadian Income Survey was first released in late 2014 and provided data starting in 2012. The income data contained in *Welfare in Canada 2013*, released in October 2014, were estimated based on data from the Survey of Labour and Income Dynamics, which was replaced by the Canadian Income Survey. This shift to a new income source means that this year’s and future years’ income data are not comparable to earlier years.

Appendix A provides a detailed summary of the components of welfare incomes in each jurisdiction by household type for 2014. Appendix B presents separate tables for each province and territory, showing welfare incomes over time in 2014 constant dollars by household type.

## WHAT IS WELFARE?

Social assistance is the income program of last resort. It is intended for those who have exhausted all other means of financial support. Each province and territory has its own social assistance program, so no two are the same. Each program has different administrative rules, eligibility criteria, benefit levels and provisions concerning special types of assistance. However, the basic structure of social assistance is much the same across the country, even though the specifics may vary.

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1. In some cases, figures are estimated. As more recent data become available, the series are updated.



Eligibility for social assistance is determined on the basis of a needs test. This test takes into account the household's basic needs and its financial resources, which include both assets and income.

The needs test assesses whether there is a shortfall between available financial resources and the legislated amounts for basic needs – i.e., food, shelter, clothing, household and personal needs. Additional amounts may be paid on a discretionary basis for special needs based on each household's circumstances.

## **Assets**

In order to qualify for welfare, the assets of a household must fall below designated levels. Assets include both fixed and liquid assets.

*Fixed assets* include the family residence, primary vehicle, personal effects and items needed for employment. These fixed assets are considered exempt (within reason) when determining eligibility for social assistance.

*Liquid assets* include cash on hand and in a bank account as well as stocks, bonds and securities that can be readily converted to cash. Each province and territory sets the maximum allowable amount of liquid assets a household may retain and still be eligible for assistance. The actual levels of exempt liquid assets vary by household category and size. Moreover, some jurisdictions have different provisions for those applying for welfare compared to those already receiving benefits.

All jurisdictions exempt the full or partial value of Registered Education Savings Plans (RESP) and Registered Disability Savings Plans (RDSP). Several also have provisions concerning the exemption of Registered Retirement Savings Plans (RRSP).

**Table 1** shows the liquid asset exemption levels in effect as of January 2014. These levels vary considerably by jurisdiction and by household category and size. Changes that occurred during the year are described in the footnotes.

**TABLE 1**  
**LIQUID ASSET EXEMPTION LEVELS AS OF JANUARY 2014**  
**PROVISIONS FOR APPLICANTS AND RECIPIENTS<sup>1</sup>**

	<i>Single Person Considered Employable</i>	<i>Single Person with a Disability</i>	<i>Single Parent, One Child</i>	<i>Couple, Two Children</i>
<b>NL</b>	\$3,000	\$3,000	\$5,500	\$5,500
<b>PE</b>	\$50 to \$200 <sup>2</sup>	\$900	Up to \$1,200 <sup>2</sup>	Up to \$1,800 <sup>2</sup>
<b>NS</b>	\$1,000	\$1,000 <sup>3</sup>	\$2,000	\$2,000
<b>NB</b>	\$1,000	\$3,000 <sup>4</sup>	\$2,000	\$2,000
<b>QC<sup>5</sup></b>	Applicants: \$887 Recipients: \$1,500	\$2,500	Applicants: \$1,268 Recipients: \$2,910	Applicants: \$1,807 Recipients: \$3,025
<b>ON<sup>6</sup></b>	\$2,500	\$5,000	\$3,000	\$6,000
<b>MB</b>	\$4,000	\$4,000	\$8,000	\$16,000
<b>SK<sup>7</sup></b>	\$1,500	\$1,500	\$3,000	\$4,000
<b>SK<sup>8</sup> – Saskatchewan Assured Income for Disability (SAID)</b>	Not applicable	\$1,500	Same as above <sup>9</sup>	Same as above <sup>9</sup>
<b>AB<sup>10,11</sup></b>	\$627	\$1,618 <sup>12</sup>	\$1,118	\$1,599
<b>AB – Assured Income for the Severely Handicapped (AISH) program</b>	Not applicable	The total value of all non-exempt assets owned by an applicant, client and cohabiting partner must not exceed \$100,000 <sup>13</sup>	Same as single person with a disability <sup>14</sup>	Same as single person with a disability <sup>14</sup>
<b>BC</b>	\$2,000	\$5,000	\$4,000	\$4,000
<b>YT</b>	\$500	\$1,500	\$1,000	\$1,600
<b>NT</b>	\$300	\$50,000	\$380	\$560
<b>NU<sup>15</sup></b>	\$0	\$5,000	\$0	\$0

1. Unless otherwise noted, the asset exemption provisions apply to both those applying for and those receiving social assistance.
2. Applicants requiring short-term assistance (four months or less) cannot have assets in excess of \$50. The higher asset exemption levels apply to those requiring long-term assistance.
3. Individuals who were in receipt of Family Benefits when the ESIA program was enacted were grandparented. For these clients, the asset exemption for single individuals with disabilities is \$3,000, for married individuals with disabilities it is \$5,500 and for single parents without disabilities it is \$2,500.
4. The asset exemption level for a single person with a disability was increased to \$10,000 effective October 1, 2014.
5. At the time of application, an applicant's liquid assets may not exceed the allowable limits set according to family size. The determination of a household's assets excludes income received during the month of application which is to cover the cost of rent, heating and public utilities. Higher asset exemption levels apply after the first month for clients with no severe limitations to employment (Social Assistance program).
6. Exemption levels are for the Ontario Works (OW) program except for the single person with a disability. The exemption level for this client is for the Ontario Disability Support Program (ODSP).
7. Exemption levels are for the Transitional Employment Allowance (TEA) program except for the single person with a disability. The exemption level for this client is for the Saskatchewan Assistance Plan (SAP).
8. In 2009, the Saskatchewan Assured Income for Disability (SAID) program was introduced. Initially, it supported individuals with disabilities in residential care. In June 2012, SAID was expanded to include persons with disabilities living independently. Asset exemption levels are the same as those for a person with a disability under the Saskatchewan Assistance Plan (SAP).
9. Families with disabilities are eligible for SAID benefits.
10. The maximum allowable liquid assets for those in the "expected to work" category of Income Support are equivalent to one month's core benefit for the applicable household unit. The maximum applicable National Child Benefit Supplement is included for families with children. Households receive an additional \$33 for each child over the age of 12.
11. In August 2014, asset levels for the single parent with one child and the couple with two children increased to \$1,120 and \$1,602, respectively, as a result of the increase to the National Child Benefit Supplement.

12. This represents the amount for an Income Support client in the “barriers to full employment” category. For those in this category, the maximum allowable liquid assets are equivalent to two months’ core benefits. Asset exemption levels for these clients also include the Personal Needs Supplement (effective August 2005) of \$78 per month.
13. Exempt assets are not counted in the \$100,000 limit. Examples of exempt assets include a principal residence, a non-recreational vehicle, an adapted vehicle, clothing and household items, a locked-in retirement account (LIRA) and a Registered Disability Savings Plan (RDSP). AISH clients with non-exempt assets of \$3,000 or less may also receive Personal Benefits (e.g., for child care, moving, addiction treatment) and a monthly Child Benefit of \$100 per dependent child.
14. Families with disabilities are eligible for AISH benefits. The total value of all non-exempt assets applies to an applicant/recipient with a cohabiting partner, a single parent applicant/recipient with dependent children or an applicant/recipient with a cohabiting partner with dependent children and must not exceed \$100,000.
15. In Nunavut, there is no exemption on liquid assets other than for persons with disabilities and persons 60 years of age or older.

## Income

The next step in determining welfare eligibility is to assess available household income. Income may be exempt, partially exempt or non-exempt.

*Exempt income* is not taken into account when determining the amount of welfare assistance. The Canada Child Tax Benefit, child welfare payments, and federal and provincial/territorial tax credits, for example, are all considered exempt income.

*Non-exempt income* reduces the amount of assistance payable dollar for dollar. Pension income and Workers’ Compensation payments, for instance, are non-exempt sources of income and are therefore deemed available to support the household.

There are also small amounts permitted in respect of paid employment. These are known as earnings exemptions and are described in the next section.

### Earnings exemption provisions

Earnings exemptions permit welfare recipients to earn a certain amount of money before benefits are reduced. These exemptions are intended to provide a modest work incentive and enable a household to increase its overall income.

There are several approaches taken in calculating earnings exemptions, which vary by province and territory.

A *flat-rate amount* permits a client to earn up to a stipulated sum before welfare benefits are reduced dollar for dollar.

A *percentage of earnings* approach means that welfare benefits are cut back by a designated percentage. If a jurisdiction has a 50 percent earnings exemption policy, for example, then the welfare entitlement is reduced by 50 percent of the client’s earnings.

A *combination of both the flat-rate amount and a percentage of earnings* means that once the flat rate is exceeded, benefits are reduced by the designated percentage.

**Table 2** shows the earnings exemption levels in effect as of January 1, 2014. Any changes that occurred during the year are described in the footnotes to the table. Note that some jurisdictions have different provisions for persons or households applying for welfare compared to those already receiving benefits.



**TABLE 2**  
**MONTHLY EARNINGS EXEMPTION LEVELS AS OF JANUARY 2014**  
**PROVISIONS FOR APPLICANTS AND RECIPIENTS**

	<i>Single Person Considered Employable</i>	<i>Single Person with a Disability</i>	<i>Single Parent, One Child</i>	<i>Couple, Two Children</i>
<b>NL</b>	100% of income up to \$75 plus 20% of income in excess of \$75	100% of income up to \$150 plus 20% of income in excess of \$150 <sup>1</sup>	100% of income up to \$150 plus 20% of income in excess of \$150	100% of income up to \$150 plus 20% of income in excess of \$150
<b>PE</b>	\$75 of net earned income plus 10% of the balance	\$75 of net earned income plus 10% of the balance	\$125 of net earned income plus 10% of the balance	\$125 of net earned income plus 10% of the balance
<b>NS<sup>2</sup></b>	Applicants: no exemption Recipients: \$150/month of net wages plus 30% of the net wages remaining	Applicants: no exemption Recipients: \$300/month of net wages plus 30% of the net wages remaining <sup>3</sup>	Applicants: no exemption Recipients: \$150/month of net wages plus 30% of the net wages remaining	Applicants: no exemption Recipients: \$150/month of net wages plus 30% of the net wages remaining for each earner
<b>NB<sup>4,5</sup></b>	Applicants: no exemption Recipients: \$150 fixed amount plus (30% of the balance of earnings)	Applicants: no exemption Recipients: \$250 fixed amount plus (30% of the balance of earnings) <sup>6</sup>	Applicants: no exemption Recipients: \$200 fixed amount plus (30% of the balance of earnings)	Applicants: no exemption Recipients: \$200 fixed amount plus (30% of the balance of earnings)
<b>QC</b>	\$200 <sup>7</sup>	\$100 <sup>8</sup>	\$200 <sup>9</sup>	\$300 <sup>10</sup>
<b>ON</b>	Applicants: no exemption Recipients: \$200 plus 50% of net earnings after 3 months of continuous assistance	\$200 plus 50% of net earnings <sup>11</sup>	Applicants: no exemption Recipients: \$200 plus 50% of net earnings after 3 months of continuous assistance	Applicants: no exemption Recipients: \$200 plus 50% of net earnings after 3 months of continuous assistance
<b>MB<sup>12</sup></b>	Applicants: \$200 of net earnings Recipients: after one month, \$200 of net earnings plus 30% of net earnings over \$200	Applicants: \$200 of net earnings Recipients: after one month, \$200 of net earnings plus 30% of net earnings over \$200	Applicants: \$200 of net earnings Recipients: after one month, \$200 of net earnings plus 30% of net earnings over \$200	Applicants: \$200 of net earnings for each earner Recipients: after one month, \$200 of net earnings plus 30% net earnings over \$200, for each earner
<b>SK</b>	No earnings exemption (TEA clients)	\$200 plus 25% of the next \$500 for a maximum of \$325 (SAP clients)	No earnings exemption (TEA clients) Families with earnings over \$125 are eligible for the Saskatchewan Employment Supplement (TEA and SAP clients)	No earnings exemption (TEA clients) Families with earnings over \$125 are eligible for the Saskatchewan Employment Supplement (TEA and SAP clients)
<b>SK – Saskatchewan Assured Income for Disability (SAID)<sup>13</sup></b>	Not applicable	\$200 plus 25% of the next \$500 for a maximum of \$325	Same as SAP <sup>14</sup>	Same as SAP <sup>14</sup>

**TABLE 2 (continued)**  
**MONTHLY EARNINGS EXEMPTION LEVELS AS OF JANUARY 2014**  
**PROVISIONS FOR APPLICANTS AND RECIPIENTS**

	<i>Single Person Considered Employable</i>	<i>Single Person with a Disability</i>	<i>Single Parent, One Child</i>	<i>Couple, Two Children</i>
<b>AB</b>	Applicants: no exemption  Recipients: \$230 of net income plus 25% of the remaining net income	Applicants: no exemption  Recipients: \$230 of net income plus 25% of the remaining net income	Applicants: no exemption  Recipients: \$230 of net income plus 25% of the remaining net income	Applicants: no exemption  Recipients: \$115 of net income plus 25% of the remaining net income (for each working adult)
<b>AB – Assured Income for the Severely Handicapped (AISH) program</b>	Not applicable	The first \$800 of net employment income is fully exempt and any amount above \$800, and up to \$1,500, is 50% exempt to a maximum exemption of \$1,150	See endnote <sup>15</sup>	See endnote <sup>15</sup>
<b>BC<sup>16 17</sup></b>	Applicants: no exemption Recipients: \$200	Applicants: no exemption Recipients: \$800	Applicants: no exemption Recipients: \$200	Applicants: no exemption Recipients: \$200
<b>YT</b>	Applicants: \$100 Recipients: \$100 plus 50% of earned income for first 36 months, then the exemption is 25%	Applicants: \$100 Recipients: \$100 plus 50% of earned income for first 36 months, then the exemption is 25% <sup>18</sup>	Applicants: \$150 Recipients: \$150 plus 50% of earned income for first 36 months, then the exemption is 25%	Applicants: \$150 Recipients: \$150 plus 50% of earned income for first 36 months, then the exemption is 25%
<b>NT</b>	\$200 plus additional 15% of the remaining earned income	\$200 plus additional 15% of the remaining earned income	\$400 plus additional 15% of the remaining earned income	\$400 plus additional 15% of the remaining earned income
<b>NU</b>	\$200	\$200	\$400	\$400

1. This amount applies to a single person with a disability requiring supportive services.
2. In Nova Scotia, families already in receipt of assistance may also earn up to \$3,000 annually through the Harvest Connection program without these earnings affecting their basic income assistance payment.
3. This provision applies to persons with disabilities participating in supported employment.
4. All amounts shown are for the Transitional Assistance program except for the single person with a disability.
5. The additional 30 percent on the balance of earnings exemption was provided to all recipients effective October 1, 2013. Effective October 1, 2014, the flat-rate amount was increased to \$500 for households that contain a person with a disability certification.
6. This amount is for a single person with a disability under the Extended Benefits program.
7. This provision is for a person in the Social Assistance program with no severe limitations to employment.
8. This amount is for a person in the Social Solidarity program with severe limitations to employment.
9. This exemption is for a person in the Social Assistance program with temporary limitations to employment.
10. This amount is for a couple in the Social Assistance program regardless of the type of limitations to employment.
11. In addition, a \$100 Work-Related Benefit is paid to each eligible adult family member in any month he/she receives earnings.
12. Manitoba also provides the Rewarding Work Allowance (RWA) to all employed adults without disabilities on income assistance. The RWA is \$100 for people without disabilities working more than 80 hours or 10 days in a month, or \$50 for those working less. Employed persons with disabilities receive similar benefits.
13. In 2009, the Saskatchewan Assured Income for Disability (SAID) program was introduced. Initially, it supported individuals with disabilities in residential care. In June 2012, SAID was expanded to include persons with disabilities living independently. Earnings exemptions are the same as those for a person with a disability under the Saskatchewan Assistance Plan.
14. Families with disabilities are eligible for SAID benefits. For the two household types shown, the earnings exemption is \$200 per month.
15. Families with disabilities are eligible for AISH benefits. The family employment exemption applies to a disabled applicant/recipient with a cohabiting partner, a single disabled parent with dependent children or a disabled applicant/recipient with a cohabiting partner and dependent children. For the two household types shown, the first \$1,950 of net employment income is exempt and any amount up to \$2,500 is 50 percent exempt, up to a maximum exemption of \$2,225.
16. Recipients have to be on assistance for one month before the exemption applies.

17. In January 2013, BC introduced an annualized earnings exemption for persons receiving Disability Assistance, which gave individuals the option to calculate the earnings exemption on an annual, rather than a monthly, basis. The new provision was phased in over two years. This option is beneficial for persons with episodic medical conditions that may prevent them from working consistently. For 2014, the maximum annual earnings exemption was \$9,600 for a single person with a disability.
18. Effective July 2005, persons who qualified for the Yukon Supplementary Allowance (payable to persons with disabilities and the elderly) were eligible for an additional annual earned income exemption of up to \$3,900.

## Basic Needs

Each province and territory sets the legislated maximum payable for basic needs – i.e., food, shelter, clothing, household and personal needs. There is wide variation in the level of benefits paid across the country.

## WELFARE INCOMES

For each province and territory, total welfare incomes are made up of basic social assistance, regularly paid additional social assistance benefits, federal child benefits, provincial/territorial child benefits, the GST/HST credit and provincial/territorial tax credits. Total welfare incomes for the four household types in each province and territory are presented in **Appendix A**. The footnotes to Appendix A give details on the components of the table.

The social assistance amounts are calculated using the following assumptions:

- the household started to receive assistance on January 1 and remained on assistance for the entire year.
- any changes to welfare rates or other program rates over the course of the year are factored in.
- basic rates and regularly recurring additional items – for example, a Christmas Allowance or a back-to-school allowance – are included. Special needs amounts are not included.
- the household had no earnings so was eligible to receive the maximum rate of assistance.
- the heads of all households are deemed to be fully employable, with the exception of the single person with a long-term disability.
- the households live in the largest city in their province or territory.
- the households live in private market housing and utility costs are included in the rent.

In some cases, we have revised the approach employed in earlier editions of the report based on feedback from provincial or territorial officials. In other instances, new programs have been added or enhanced. The changes for 2014 are described in the next section.

## Nova Scotia

- The Nova Scotia Child Benefit was enhanced in July 2014. The income threshold for the benefit was raised to \$26,000 (from \$25,000).

## New Brunswick

- The province introduced a new Portable Rent Supplement for Persons with Disabilities Program. Social assistance clients may be eligible for benefits. Those who qualify have their rent reduced to 30 percent of their income.

## Manitoba

- In July 2014, the Rent Assist program was introduced. It replaced and combined the former RentAid program and the Employment and Income Assistance (EIA) shelter allowance. The new program is available to both social assistance and other low-income private renters. Benefits under the former RentAid program for EIA recipients were paid only to individuals and couples without children, and to persons with disabilities. The EIA Rent Assist program is available to all EIA cases.

## Yukon

- Starting in 2014, three additional benefits are included for the four household types. These are the Transportation Expense, the Telephone Allowance and the Laundry Allowance.

## Northwest Territories

- Earlier reports used NWT Public Housing's unsubsidized rent for all family types, plus average water and electricity costs. All other costs were included in the unsubsidized rent. Starting in 2014, the maximum shelter cost for a single person is used, plus average fuel and utility costs for Yellowknife, for both the single employable person and the single person with a disability. NWT Public Housing's unsubsidized rent for Yellowknife is used for the single parent and the couple with two children. The shelter rate is an all-inclusive amount that does not vary by unit size. Utility costs represent subsidized power costs.

## WELFARE INCOMES OVER TIME

The figures in this series track total welfare incomes for the period 1986 to 2014 for each of the four illustrative family types. All figures are presented in constant 2014 dollars, taking into account the effect of inflation.

All the graphs for the provinces start in 1986, other than for the single person with a disability. Figures for this household type were calculated starting in 1989. There are no entries for any of the households in 1987 and 1988, as welfare incomes were not calculated in those years. Data for the territories began in 1986 for Yukon (1989 for persons with a disability), 1993 for the Northwest Territories and 1999 for Nunavut.

Appendices B.1 through B.13 contain the data used to compile the graphs.

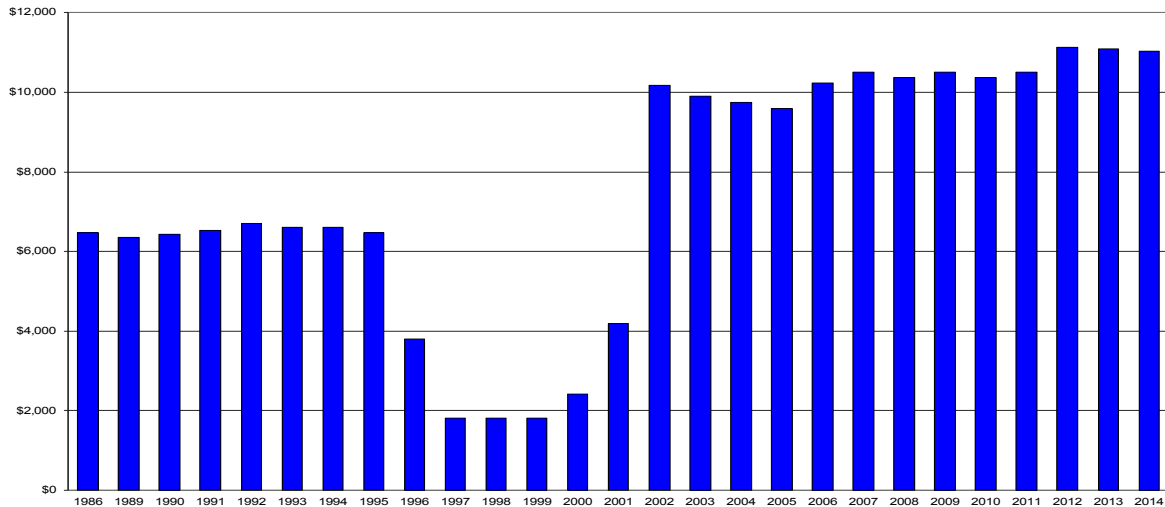
### *Newfoundland and Labrador*

From 1986 through 1995, single employable persons received just over \$6,000 in welfare incomes. After that point, their incomes dropped precipitously to less than \$2,000 in 1997, 1998 and 1999, then went up in 2000, 2001 and 2002, remaining around \$10,000 until 2011.

The 'cliff' seen in **Figure 1a** was due primarily to changes in the way in which the province calculated shelter allowances for this particular household type. It shifted from the payment of market rent to room-and-board allowances, which are substantially lower than the former amount. By 2014, welfare incomes for single employable households sat at \$11,035.

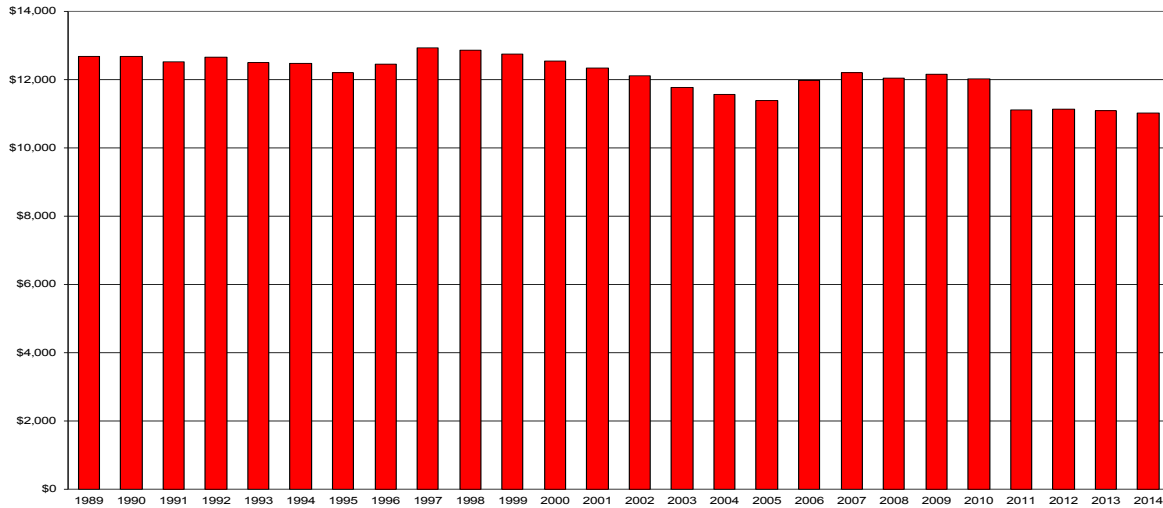
In 1989, single persons with disabilities received a maximum \$12,682 – double that of single employable recipients (\$6,355). The income amounts for single persons with disabilities were not only more adequate but also more stable, as shown in **Figure 1b**, with only slight variations over time. Single persons with disabilities were the only household type to see their welfare incomes drop slightly since 2011. In Newfoundland and Labrador, persons with disabilities on assistance often receive financial benefits towards the actual cost of shelter and utilities from the Department of Health and Community Services and are therefore ineligible for the additional shelter supplement paid under the Income Support program. By the end of the period in 2014, they were eligible for welfare incomes of \$11,035 – the same amount paid to a single employable person.

**Figure 1a**  
Total welfare incomes, single employable person,  
Newfoundland and Labrador, in constant 2014 dollars, 1986-2014





**Figure 1b**  
**Total welfare incomes, person with a disability,**  
**Newfoundland and Labrador, in constant 2014 dollars, 1989-2014**



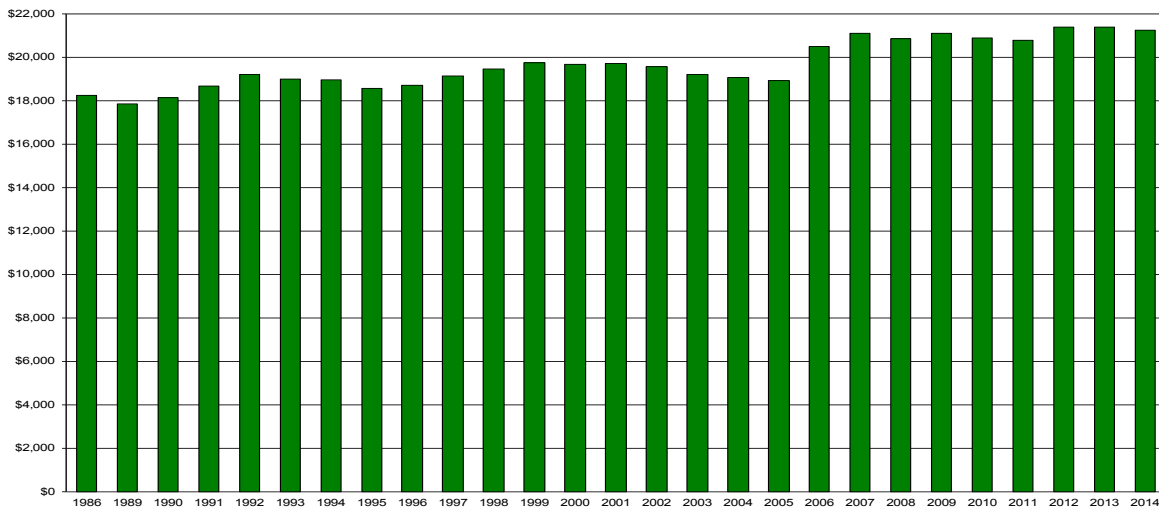
In 1986, single-parent families with one child age 2 received welfare incomes of just over \$18,000. These have remained relatively stable over the past 28 years – with a slight jump in 2006 to \$20,492. Welfare incomes for this household reached \$21,254 in 2014. **Figure 1c** shows the trend.

Couples with two children ages 10 and 15 shown in **Figure 1d** have also seen a fairly constant pattern in their welfare incomes since 1986, again

with slightly higher amounts starting in 2006. Total welfare incomes for this household reached a maximum \$24,642 in 2014.

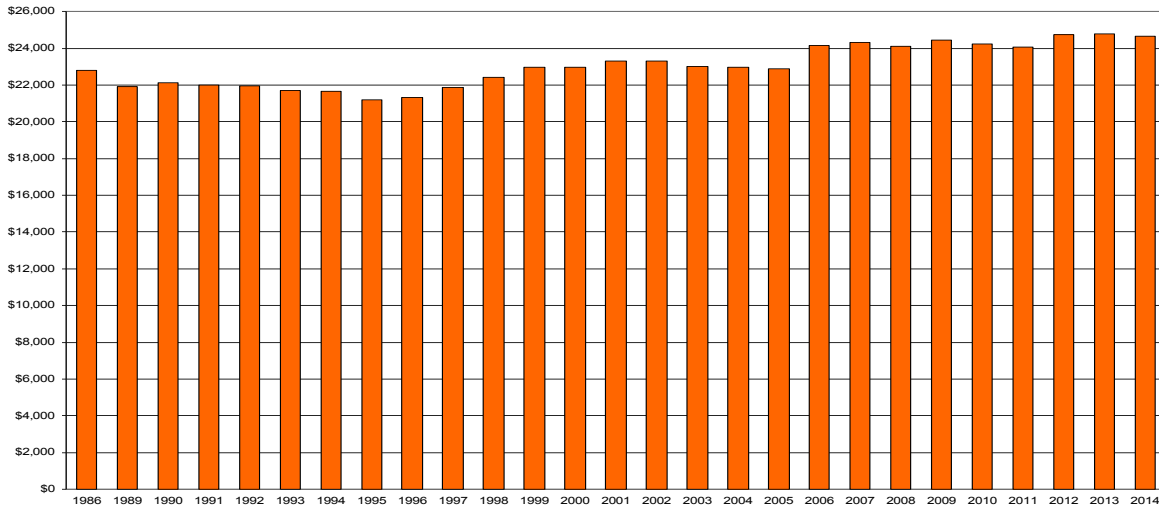
Taken together, **Figures 1a-1d** make clear that 2006 was a turning point for welfare incomes for all households in Newfoundland and Labrador. The Family Benefit rate for singles and childless couples rose by 1 percent in January 2006. A further boost of 5 percent came into effect in July 2006. The Family Benefit rate for single-parent families and couples with two children was also increased by 5 percent in July 2006.

**Figure 1c**  
**Total welfare incomes, single parent with one child age 2,**  
**Newfoundland and Labrador, in constant 2014 dollars, 1986-2014**





**Figure 1d**  
**Total welfare incomes, couple with two children ages 10 and 15,**  
**Newfoundland and Labrador, in constant 2014 dollars, 1986-2014**



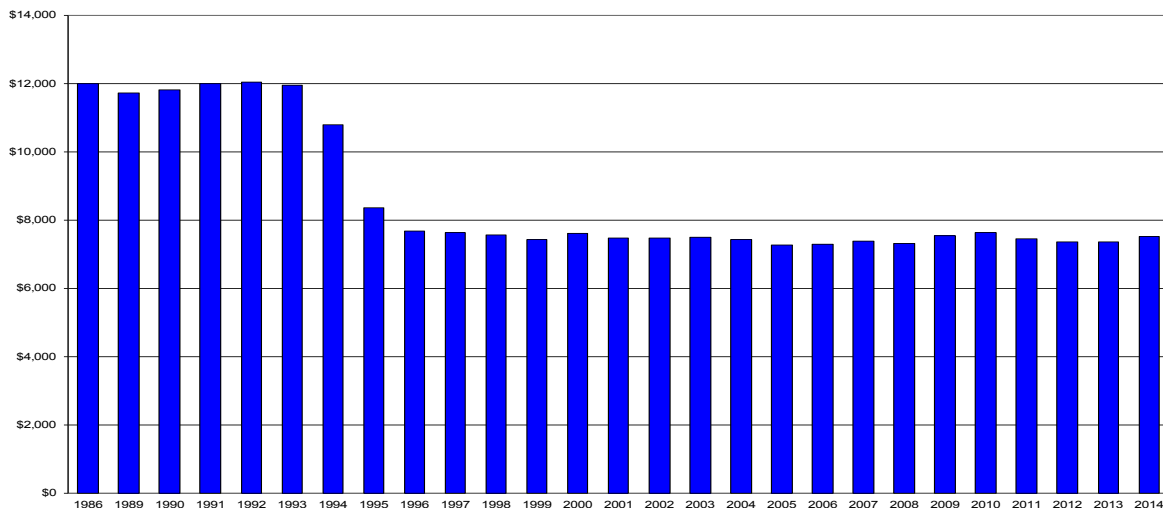
**Prince Edward Island**

Unlike Newfoundland and Labrador, where benefits for single households went up in 2006, welfare incomes for single employable persons and single persons with disabilities in Prince Edward Island took a downward turn over this time frame. Single employable persons experienced three significant drops in 1994, 1995 and 1996 – after which welfare incomes remained fairly stable. **Figure 2a** shows total maximum welfare incomes

for single employable recipients at \$7,519 in 2014 – considerably less than the near \$12,000 paid from 1986 to 1993.

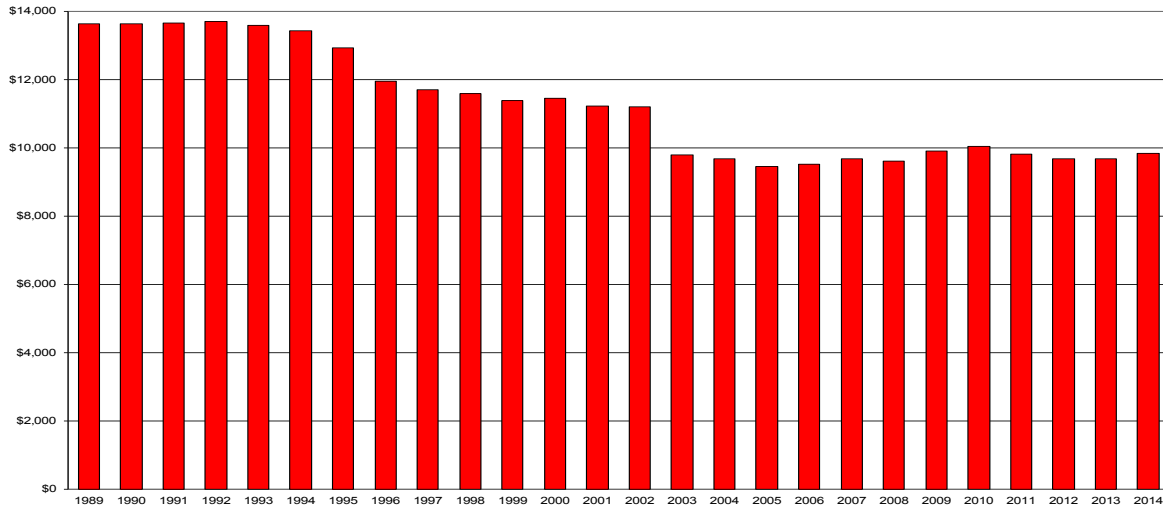
Single persons with disabilities saw a more gradual decline – but a drop nonetheless – throughout the 1989-2014 period. Welfare incomes for this household were a maximum \$13,641 in 1989 but then declined substantially, falling to \$9,845 in constant dollars by 2014 – \$3,796 under the amount for 1989. See **Figure 2b**.

**Figure 2a**  
**Total welfare incomes, single employable person,**  
**Prince Edward Island, in constant 2014 dollars, 1986-2014**





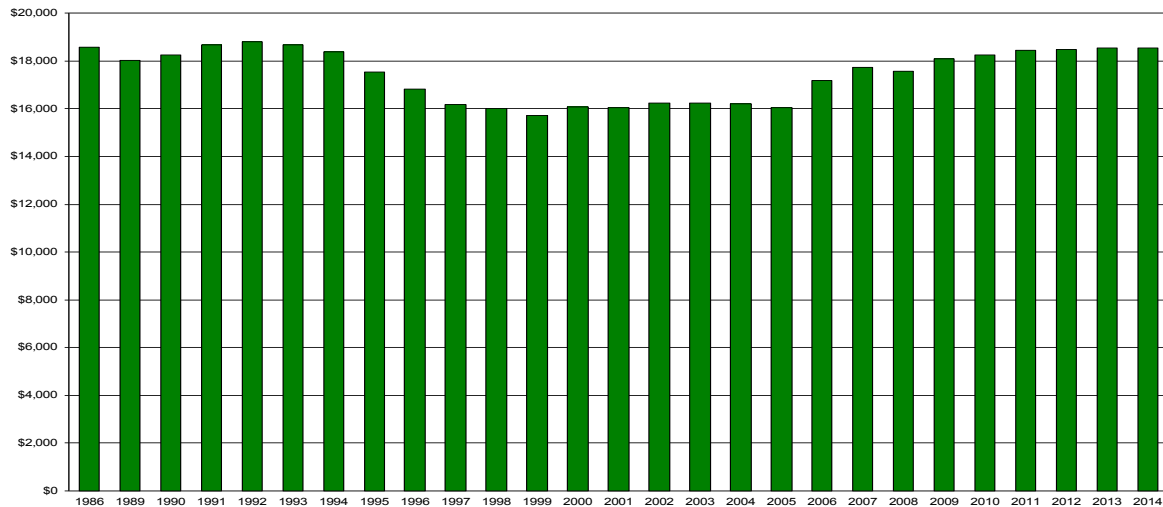
**Figure 2b**  
**Total welfare incomes, person with a disability,**  
**Prince Edward Island, in constant 2014 dollars, 1989-2014**



By contrast, families with children remained at status quo. While welfare incomes went up and down slightly over time, they basically held their ground over the 28-year period. **Figures 2c and 2d** show the trends. In 2014, single-parent families with one child under age 2 ended up at virtually the same point they started in 1986 – with maximum welfare incomes of \$18,562 – just slightly lower than \$18,592 in 1986.

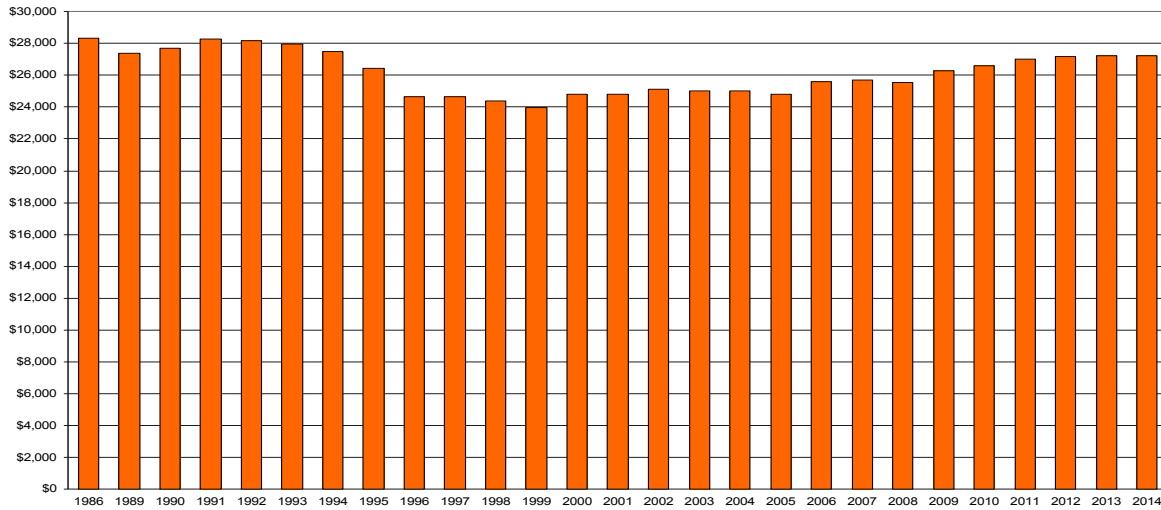
Welfare incomes for two-parent families with two children ages 10 and 15 followed a similar up-down pattern starting at a maximum \$28,330 in 1986 and ending at \$27,240 in 2014, losing ground slightly over the 1986-2014 period.

**Figure 2c**  
**Total welfare incomes, single parent with one child age 2,**  
**Prince Edward Island, in constant 2014 dollars, 1986-2014**





**Figure 2d**  
**Total welfare incomes, couple with two children ages 10 and 15,**  
**Prince Edward Island, in constant 2014 dollars, 1986-2014**



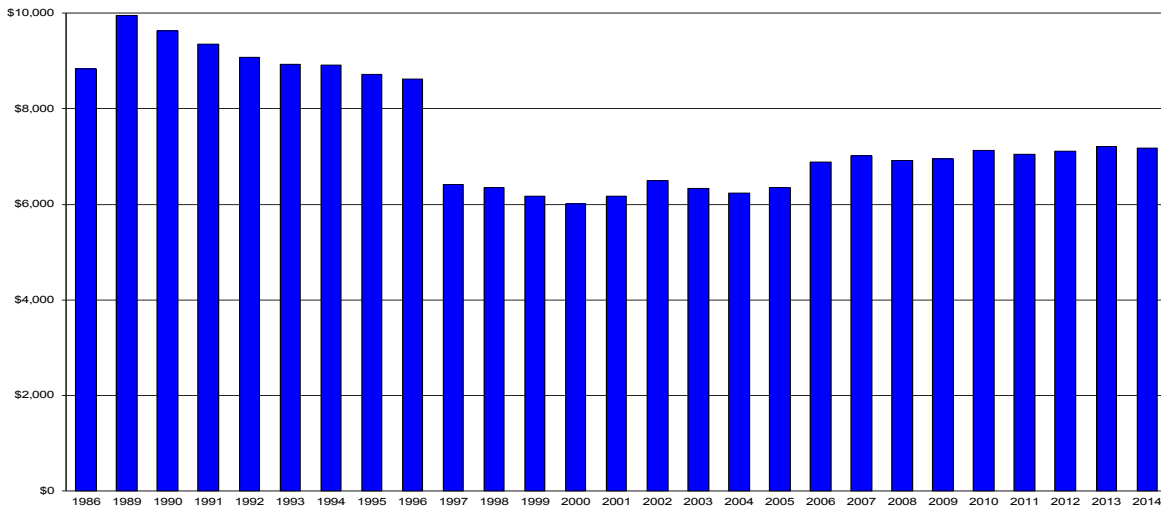
**Nova Scotia**

The early 1990s were better years for Nova Scotia single welfare recipients than later decades. Welfare income levels dropped substantially from a 'high' of \$9,960 in 1989 down to \$6,004 in 2000.

**Figure 3a** shows that these incomes have remained at relatively low levels and reached a maximum of only \$7,182 in 2014.

As in PEI, single persons with disabilities in Nova Scotia saw a slow but steady decline over time. Welfare incomes began the period at \$13,074 in 1989 but dropped continually in real terms until 2008. Since then they have remained fairly constant and finished the period at \$10,015. See **Figure 3b**.

**Figure 3a**  
**Total welfare incomes, single employable person,**  
**Nova Scotia, in constant 2014 dollars, 1986-2014**







**Figure 3b**  
**Total welfare incomes, person with a disability,**  
**Nova Scotia, in constant 2014 dollars, 1989-2014**

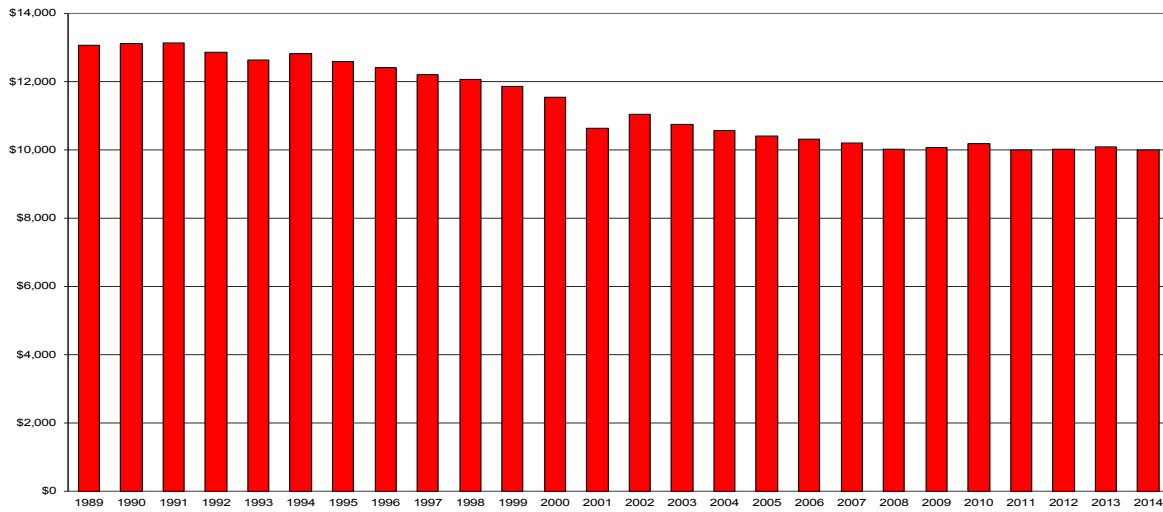
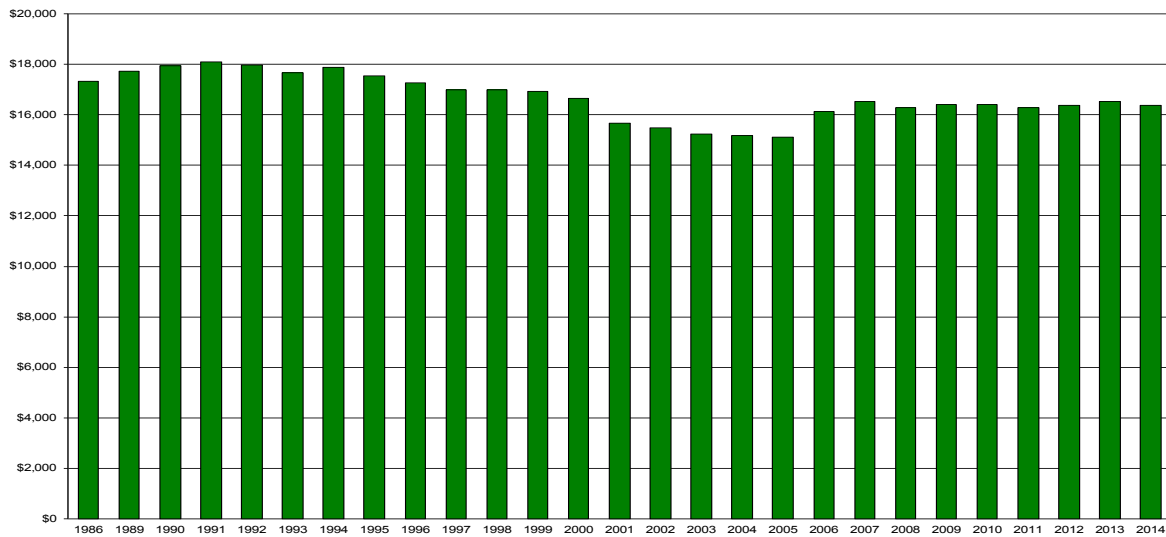


Figure 3c shows that welfare incomes for single-parent families with one child went up and down only slightly over the years. They started the period at a maximum \$17,322 in 1986 and ended at \$16,384 in 2014.

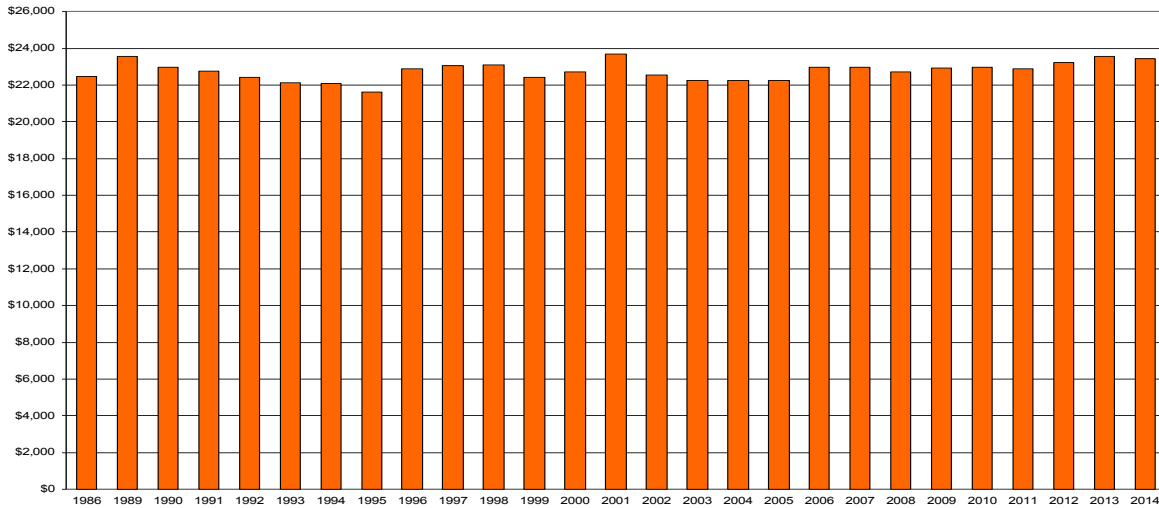
Figure 3d presents a wave-like pattern with only slight variations for two-parent families with two children ages 10 and 15. Welfare incomes were \$22,467 in 1986 and stood at \$23,431 in 2014.

**Figure 3c**  
**Total welfare incomes, single parent with one child age 2,**  
**Nova Scotia, in constant 2014 dollars, 1986-2014**





**Figure 3d**  
**Total welfare incomes, couple with two children ages 10 and 15,**  
**Nova Scotia, in constant 2014 dollars, 1986-2014**

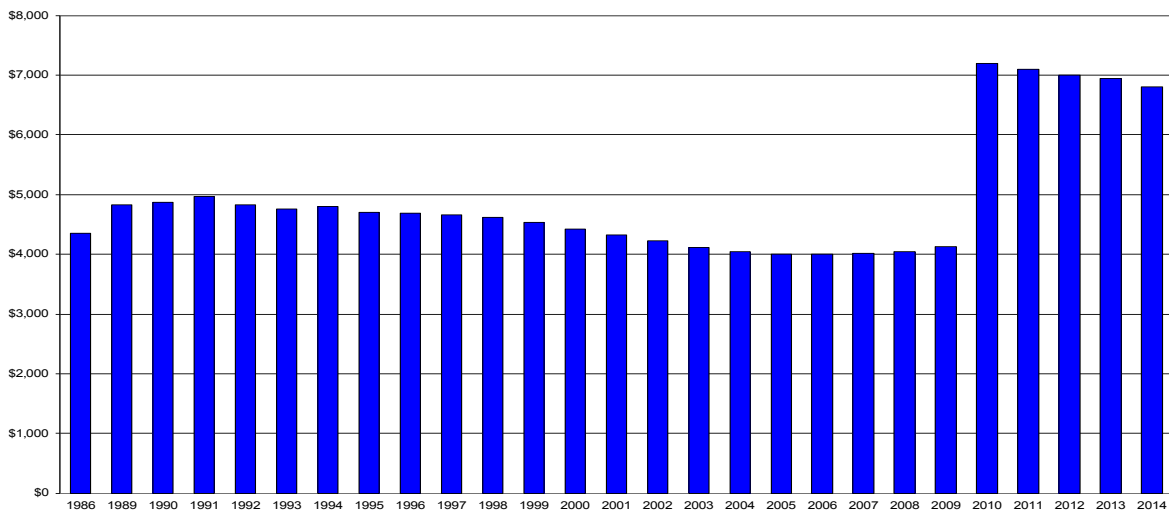


**New Brunswick**

Single employable recipients in New Brunswick had low and virtually flat levels of welfare incomes from 1989 through 2009, at less than \$5,000. Welfare incomes then jumped significantly in 2010 to \$7,195 and fell back to \$6,811 in 2014. The substantial increase in 2010 resulted from the province’s decision to abolish the Interim Assistance program so that all single employable persons became eligible for Transitional Assistance. See **Figure 4a**.

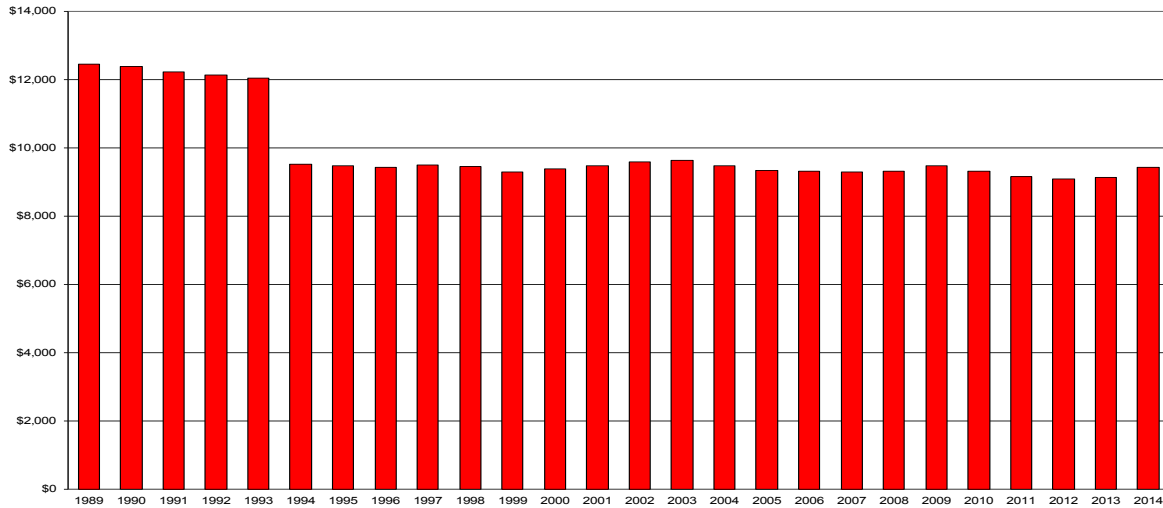
It can be seen in **Figure 4b** that the trend for single persons with disabilities was precisely opposite to that of employable recipients. Welfare incomes for single persons with disabilities totalled \$12,451 in 1989 and hovered at that level for several years. They then fell to \$9,533 in 1994 where they have remained more or less the same for the past 20 years, amounting to \$9,425 in 2014.

**Figure 4a**  
**Total welfare incomes, single employable person,**  
**New Brunswick, in constant 2014 dollars, 1986-2014**





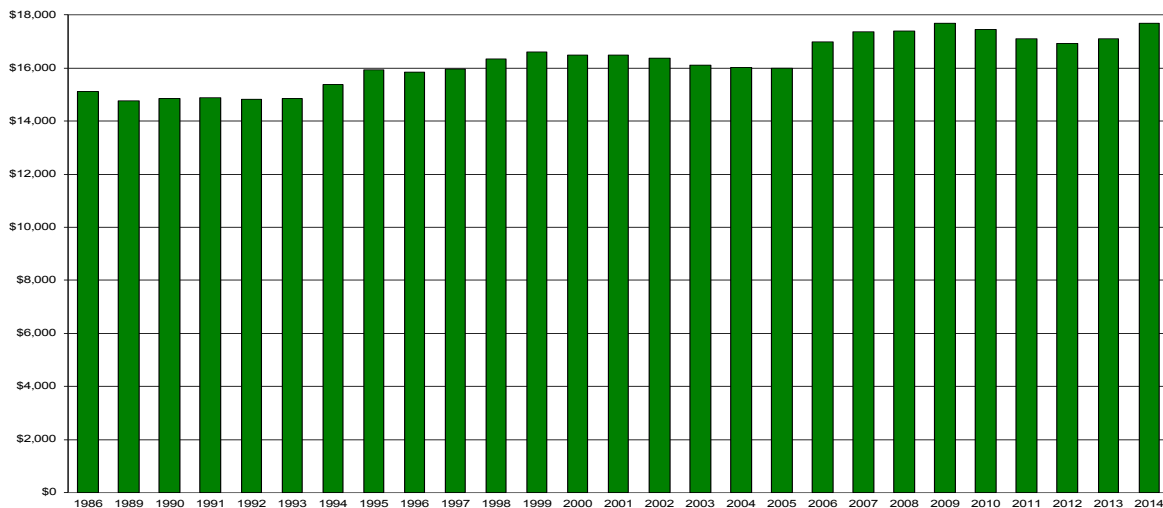
**Figure 4b**  
**Total welfare incomes, person with a disability,**  
**New Brunswick, in constant 2014 dollars, 1989-2014**



In **Figure 4c**, total welfare incomes for single-parent families with one child were pegged at \$15,102 in 1986. These incomes have gone up and down slightly over the past 28 years, ending at \$17,684 in 2014.

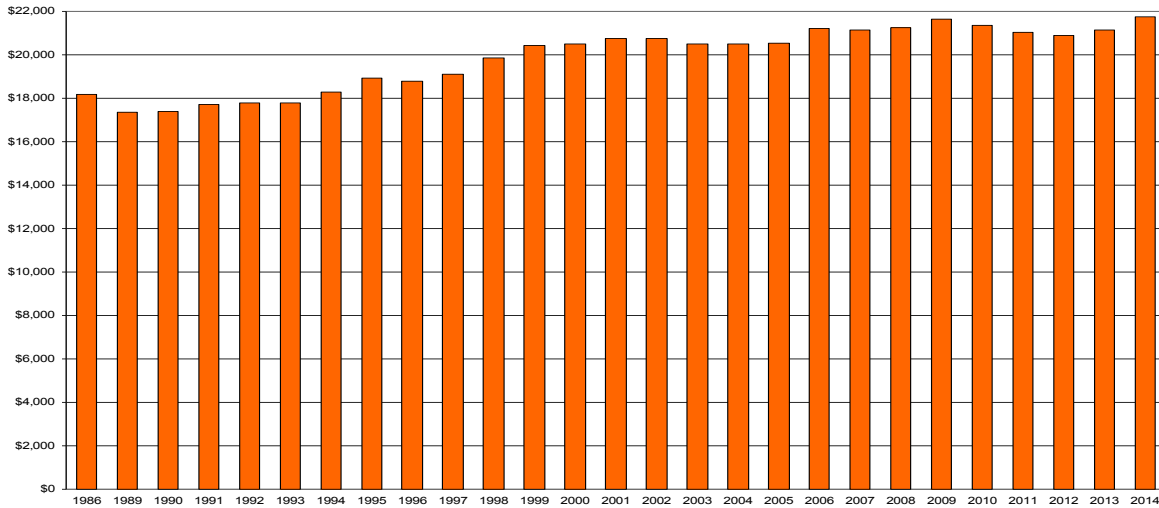
Welfare incomes for two-parent families with two children ages 10 and 15 in New Brunswick followed a similar pattern as the single-parent households. In 1986, welfare incomes for couples with two children came to \$18,200, and reached a high point of \$21,770 in 2014. See **Figure 4d**.

**Figure 4c**  
**Total welfare incomes, single parent with one child age 2,**  
**New Brunswick, in constant 2014 dollars, 1986-2014**





**Figure 4d**  
**Total welfare incomes, couple with two children ages 10 and 15,**  
**New Brunswick, in constant 2014 dollars, 1986-2014**

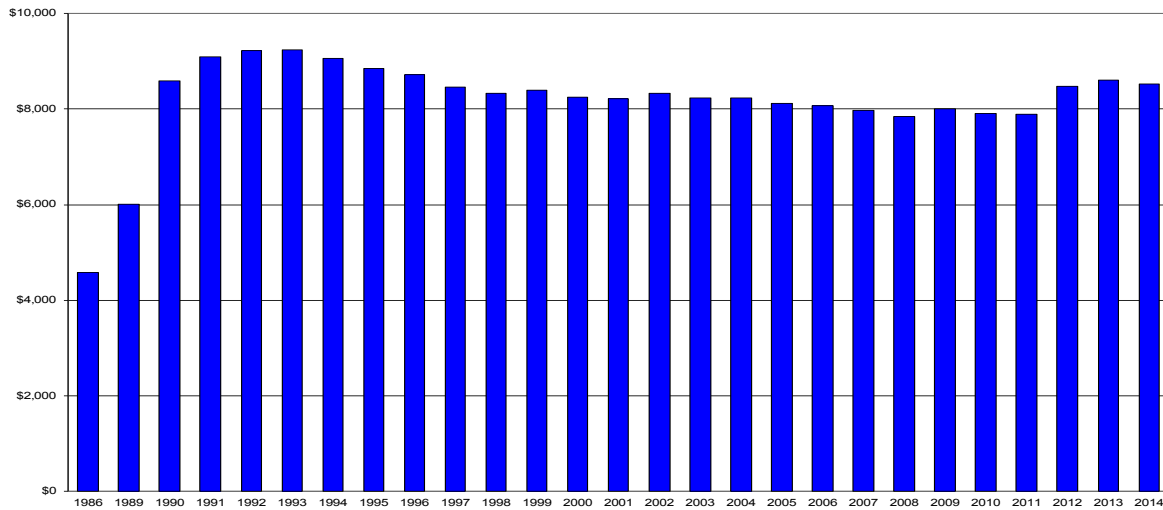


### Québec

Total welfare incomes in Québec for single employable persons started out at a very low amount of \$4,582 in 1986. **Figure 5a** shows that these incomes then jumped to a 'high' of \$9,240 in 1993 after which they declined gradually through 2011, with the exception of a slight rise in 2009. They ended the period at \$8,527 in 2014.

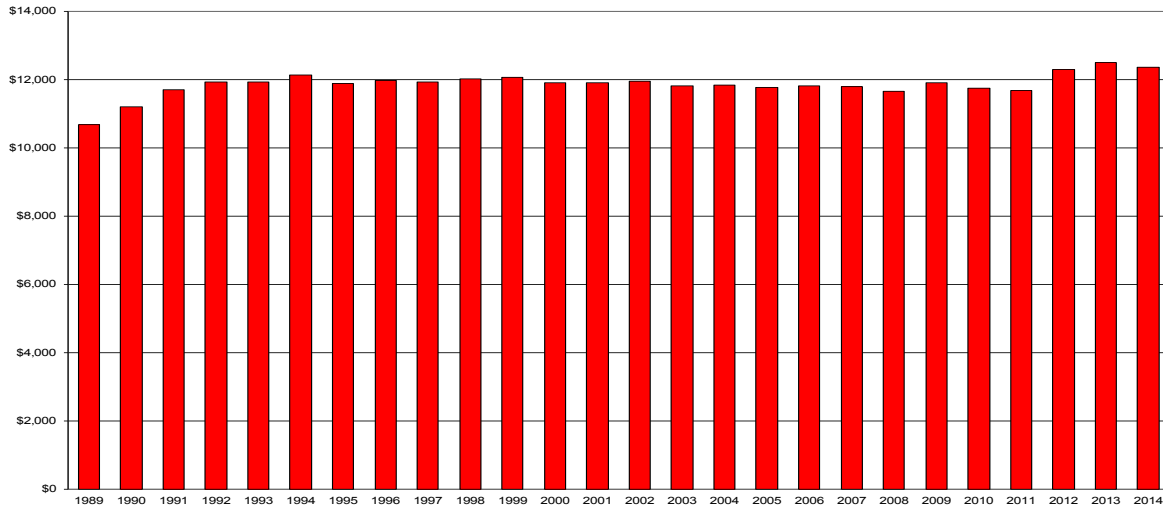
**Figure 5b** shows that single persons with disabilities in Québec have had more stable welfare incomes over time. Their total welfare incomes rose from \$10,695 in 1989 to \$12,144 in 1994 and remained near that level, reaching \$12,375 in 2014.

**Figure 5a**  
**Total welfare incomes, single employable person,**  
**Québec, in constant 2014 dollars, 1986-2014**





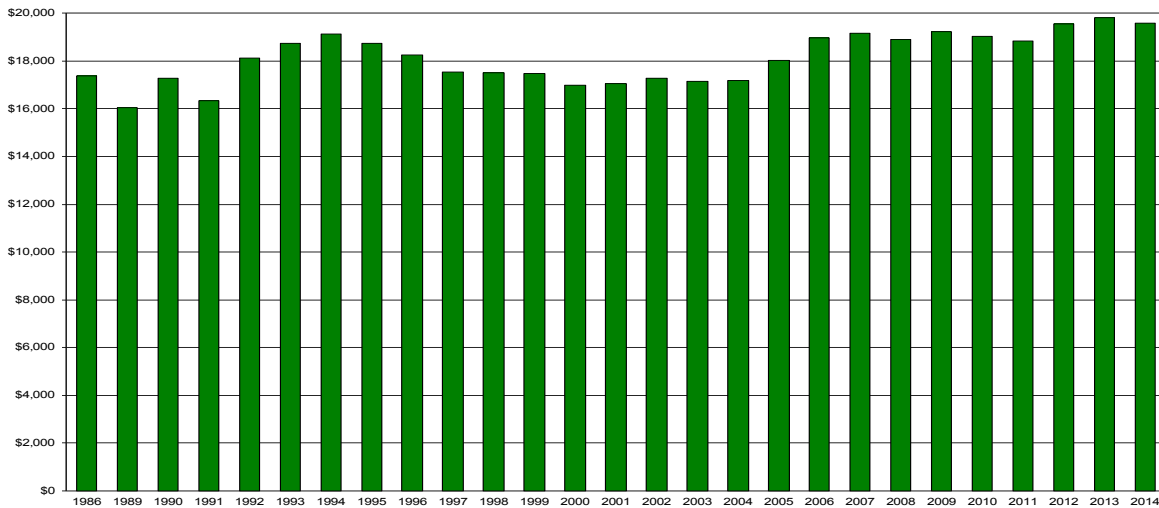
**Figure 5b**  
**Total welfare incomes, person with a disability,**  
**Québec, in constant 2014 dollars, 1989-2014**



Single-parent households in Québec have seen modest ups and downs in their welfare incomes over the 28-year period depicted in **Figure 5c**. Welfare incomes for this household reached \$19,600 in 2014.

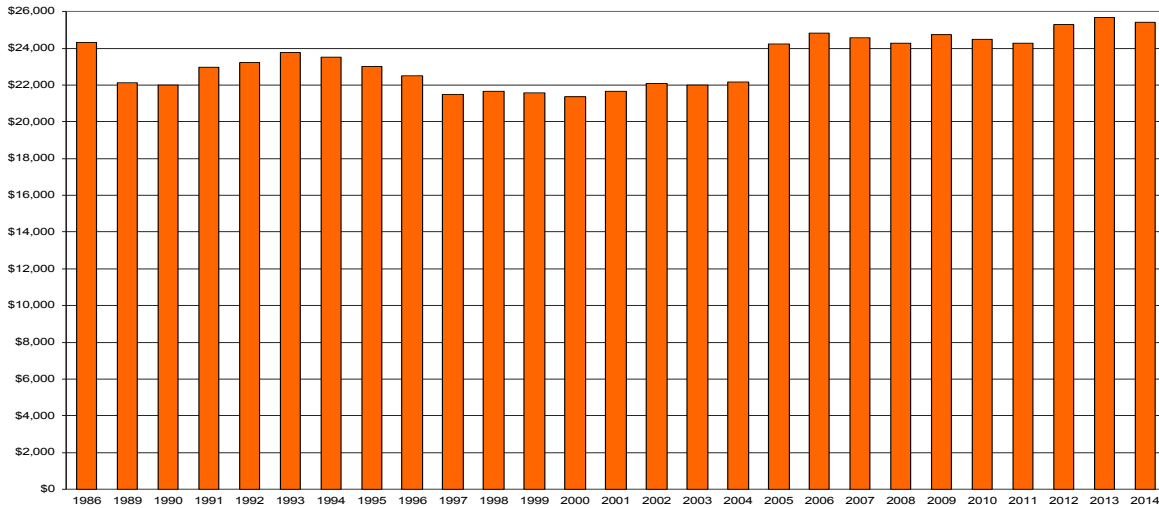
Welfare incomes for two-parent families with two children ages 10 and 15 followed a similar pattern to single-parent households in that province. The two-parent households in **Figure 5d** ended the period with maximum welfare incomes of \$25,434 in 2014.

**Figure 5c**  
**Total welfare incomes, single parent with one child age 2,**  
**Québec, in constant 2014 dollars, 1986-2014**





**Figure 5d**  
**Total welfare incomes, couple with two children ages 10 and 15,**  
**Québec, in constant 2014 dollars, 1986-2014**

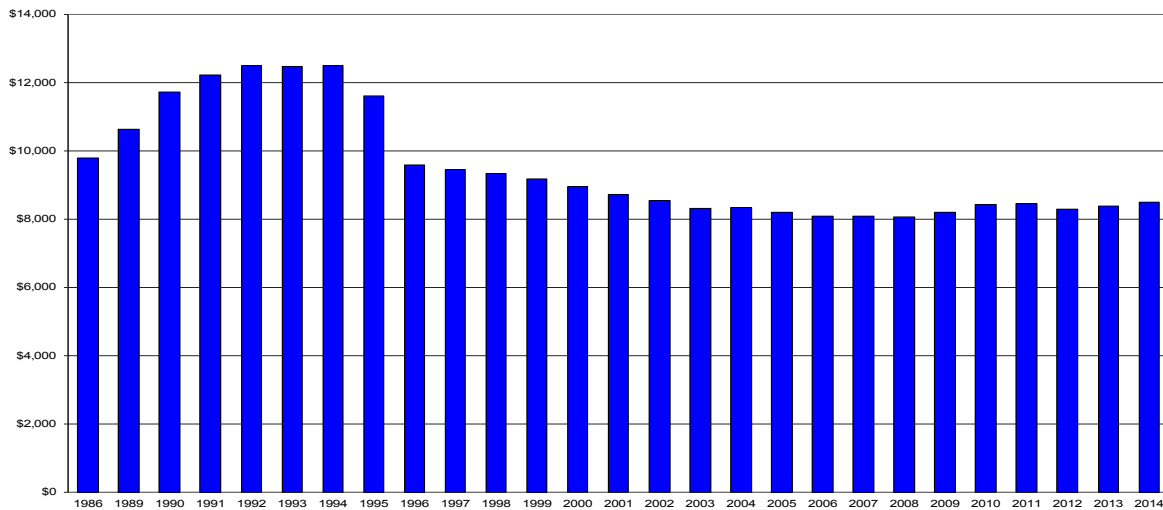


**Ontario**

Single employable recipients in Ontario saw regular rises in their welfare incomes from 1986 (\$9,791) until 1994 (\$12,497). The following year, 1995, marked the beginning of a devastating attack on social assistance, with a 21.6 percent cut in welfare benefits for recipients considered able to work. The erosion continued steadily for the next 13 years because welfare rates were frozen. Welfare incomes recovered slightly from 2009 to 2011. Maximum annual welfare incomes for single employable persons in Ontario reached only \$8,507 in 2014, still lower than they were at the beginning of the period. See **Figure 6a**.

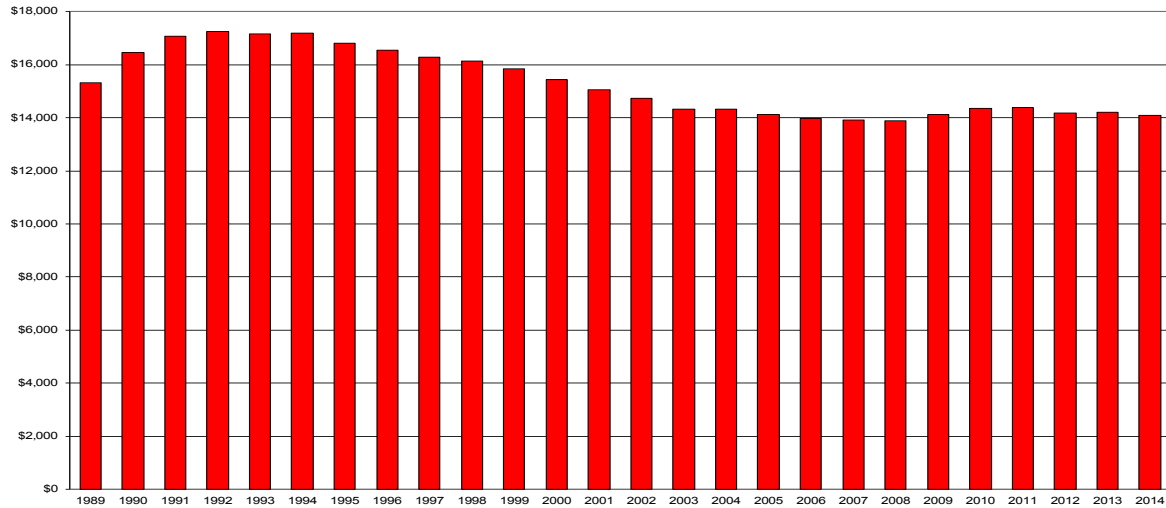
Single persons with disabilities in Ontario have fared somewhat better than single employable recipients over the years because the former qualify for a higher benefit. The Ontario Disability Support Program for individuals with severe and prolonged disabilities, created in 1997, is more generous than the basic Ontario Works program for persons deemed to be employable (compare **Figure 6a** with **Figure 6b**). Even so, the incomes of welfare recipients with disabilities were not immune from erosion. Their welfare incomes declined after 1992 and went up slightly in real terms only in 2009, 2010 and 2011. They ended the period at \$14,094 in 2014.

**Figure 6a**  
**Total welfare incomes, single employable person,**  
**Ontario, in constant 2014 dollars, 1986-2014**





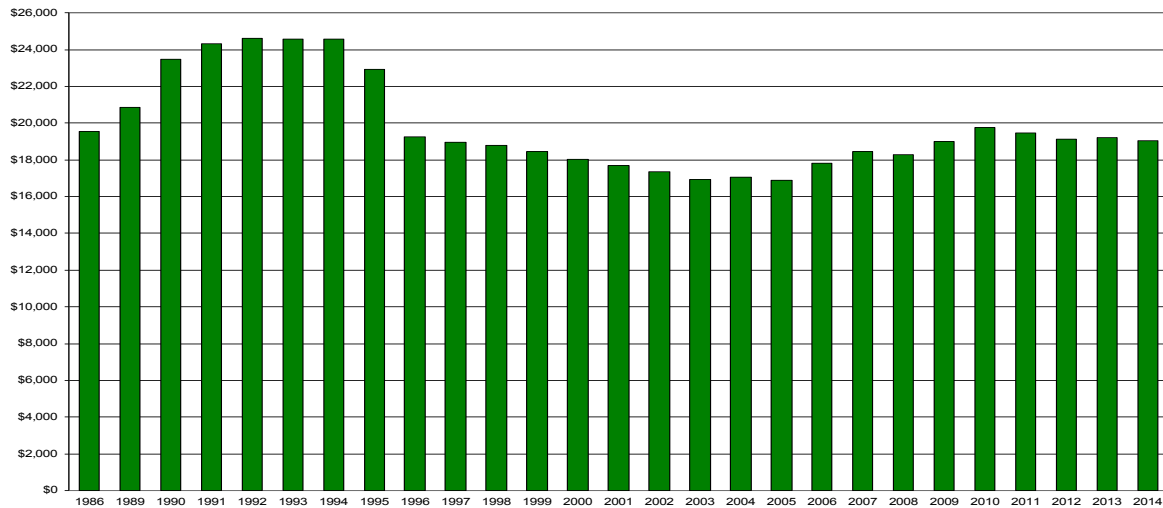
**Figure 6b**  
**Total welfare incomes, person with a disability,**  
**Ontario, in constant 2014 dollars, 1989-2014**



Figures 6c and 6d show the same pattern as the single person households – a significant drop in welfare incomes in 1995 followed by a downward trend for the next decade. These cuts were reversed by the modest and steady improvements after 2006 followed by ups and downs until the end of the period. Single-parent families were eligible for a maximum \$19,040 in 2014, still below the 1986 amount (\$19,565).

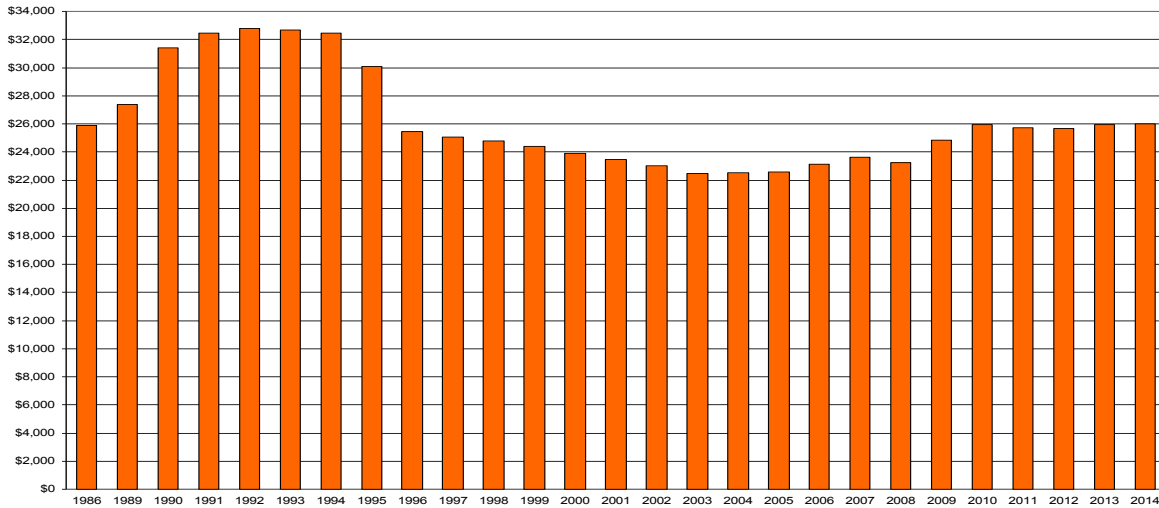
The pattern for two-parent two-child families is almost identical to that of the single-parent household: early increase, steady declines and, since 2010, fairly constant welfare incomes. In 2014, two-parent families with two children ages 10 and 15 were eligible for a maximum \$25,987, only slightly higher than the 1986 amount of \$25,886.

**Figure 6c**  
**Total welfare incomes, single parent with one child age 2,**  
**Ontario, in constant 2014 dollars, 1986-2014**





**Figure 6d**  
**Total welfare incomes, couple with two children ages 10 and 15,**  
**Ontario, in constant 2014 dollars, 1986-2014**

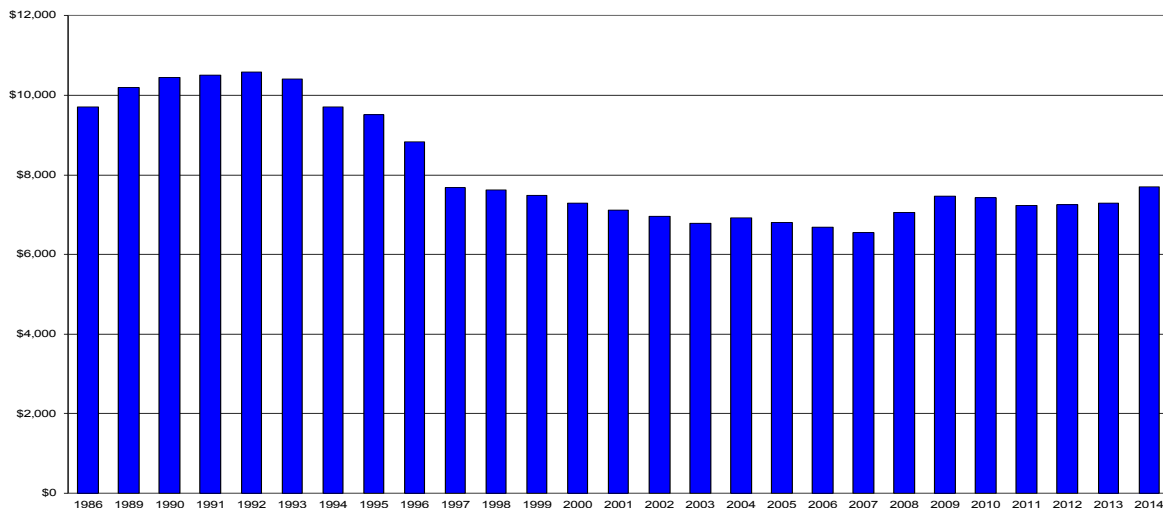


**Manitoba**

The trend in **Figure 7a** for single employable recipients in Manitoba closely mirrors that of Ontario: Welfare incomes rose slowly but steadily for a few years after 1986 and then began a long and continual decline between 1993 and 2007. Modest gains in 2008 and 2009 were followed by small reductions in 2010 and 2011. By 2014, welfare incomes for this household had increased and stood at \$7,707.

**Figure 7b** shows that 1992 was a good year for single persons with disabilities in Manitoba, with maximum welfare incomes of \$13,362. However, after that one 'standout' year, welfare incomes went on a steady downward trend. Maximum annual incomes increased slightly to \$10,304 in 2014, still well below their level at the beginning of the period (\$11,074).

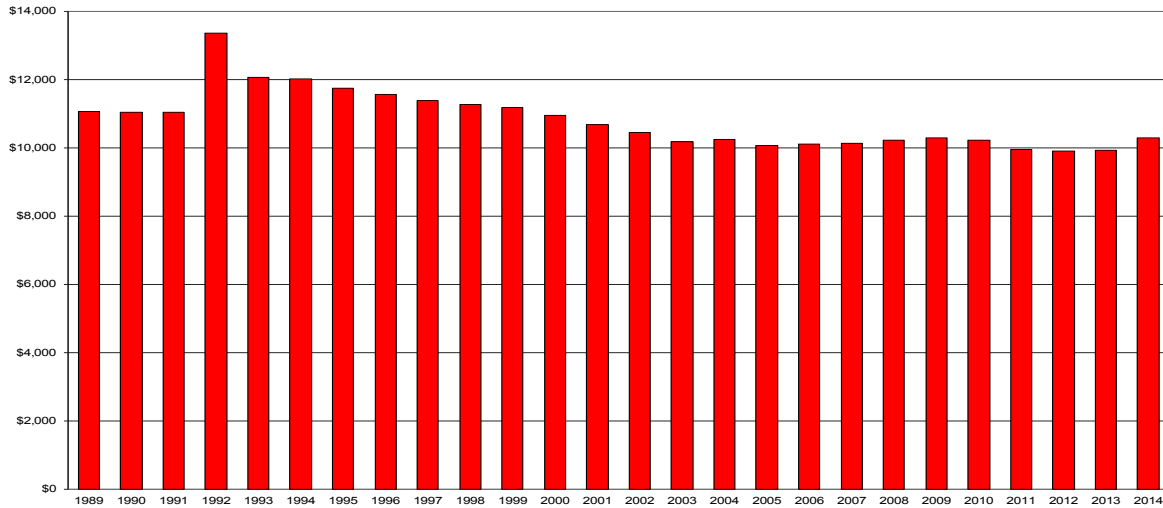
**Figure 7a**  
**Total welfare incomes, single employable person,**  
**Manitoba, in constant 2014 dollars, 1986-2014**







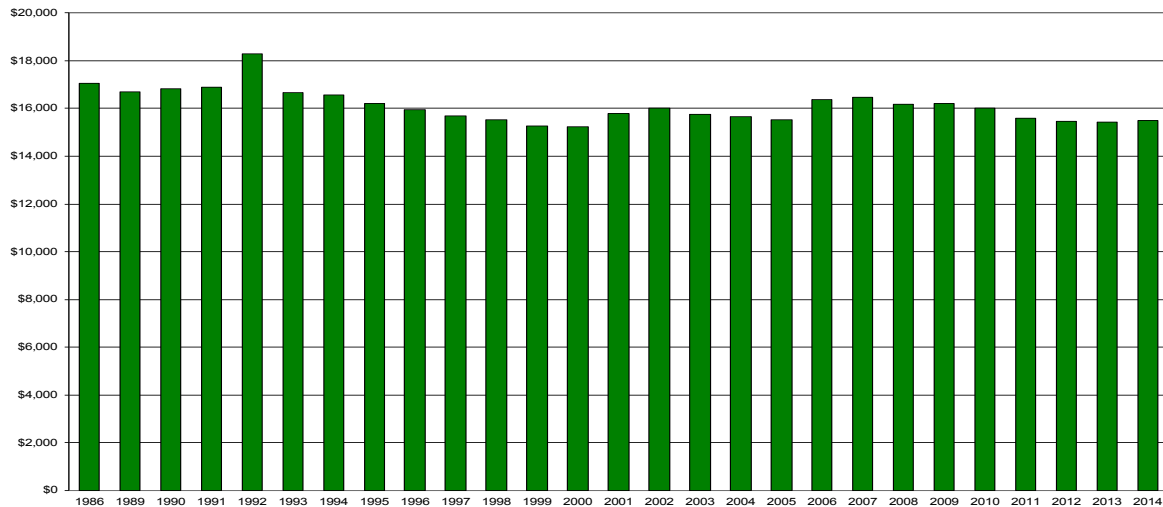
**Figure 7b**  
**Total welfare incomes, person with a disability,**  
**Manitoba, in constant 2014 dollars, 1989-2014**



There was a somewhat similar pattern for single-parent families with one child age 2 in **Figure 7c** – a good year in 1992 followed by close to a decade of decline in welfare incomes. These households were worse off in 2014, with welfare incomes of \$15,480, than they were in 1986 at \$17,038.

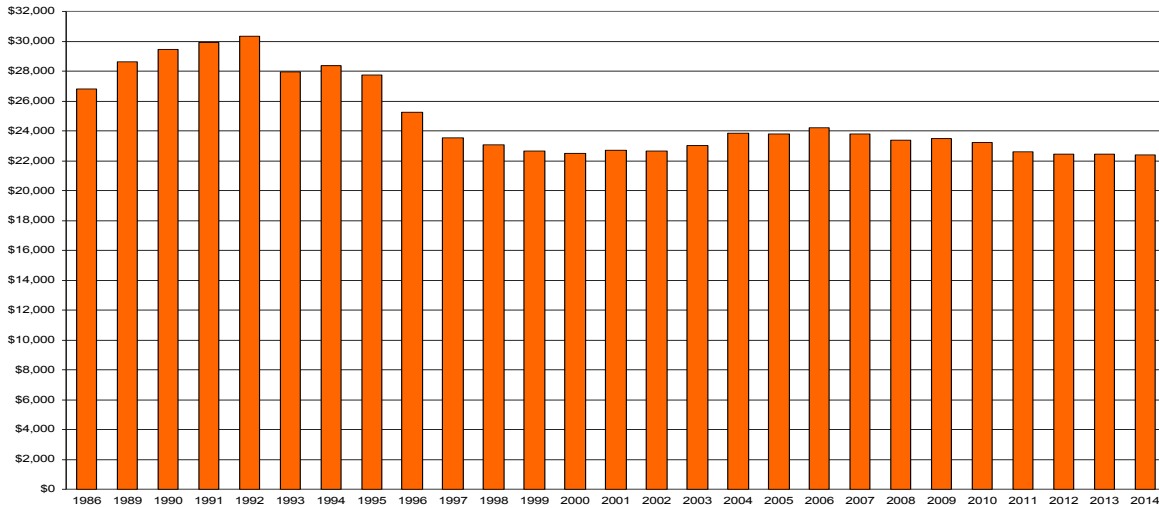
Total welfare incomes for couples with two children also went up in the first few years of the period until 1992, from \$26,799 in 1986 to \$30,329 in 1992. **Figure 7d** shows that despite small increases between 2003 and 2006, welfare incomes declined for the most part and reached their lowest point of \$22,413 in 2014.

**Figure 7c**  
**Total welfare incomes, single parent with one child age 2,**  
**in constant 2014 dollars, 1986-2014**





**Figure 7d**  
**Total welfare incomes, couple with two children ages 10 and 15,**  
**Manitoba, in constant 2014 dollars, 1986-2014**

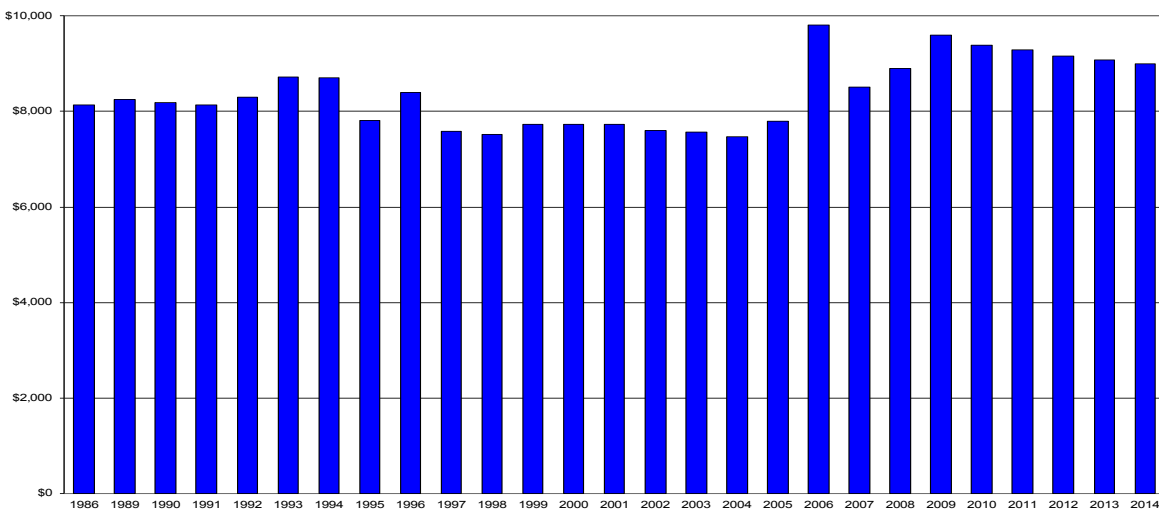


**Saskatchewan**

Single employable persons in Saskatchewan saw their welfare incomes rise and fall over the years, as illustrated in **Figure 8a**, with no clear pattern. They did, however, see a big jump in 2006 and had higher welfare incomes overall in the last nine years than they did in the preceding nine years. Still, welfare incomes were lower in 2014 – at \$8,995 – relative to their ‘high’ of \$9,806 in 2006.

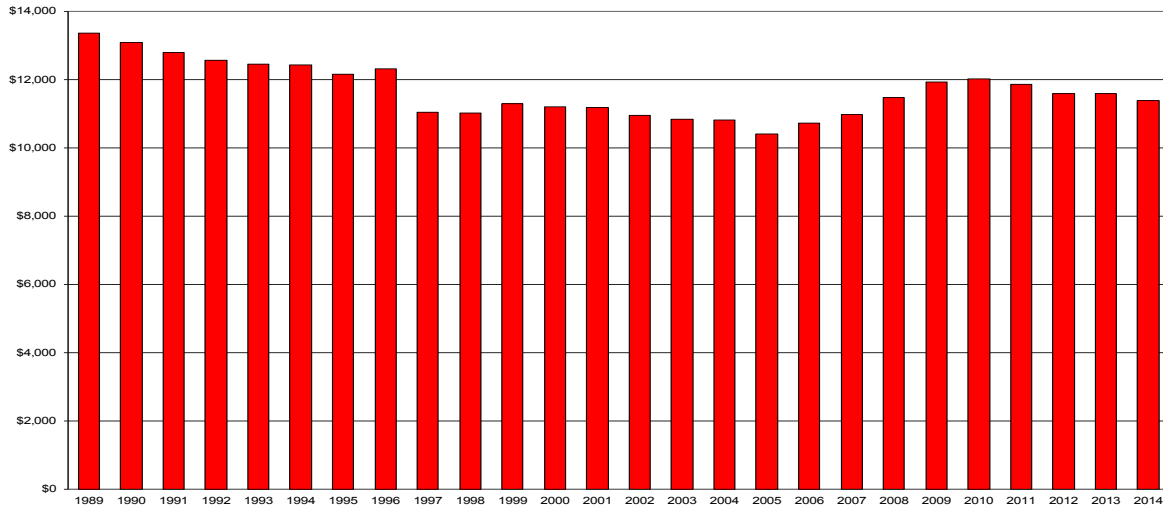
**Figure 8b** shows that single persons with disabilities are better off than welfare recipients considered employable. The former have also seen ups and downs over the years and were worse off at the end of the period than they were at its start in 1989. Total welfare incomes for this household were highest at \$13,375 in 1989, lowest at \$10,405 in 2005 and stood at \$11,390 in 2014.

**Figure 8a**  
**Total welfare incomes, single employable person,**  
**Saskatchewan, in constant 2014 dollars, 1986-2014**





**Figure 8b**  
**Total welfare incomes, person with a disability,**  
**Saskatchewan, in constant 2014 dollars, 1989-2014**

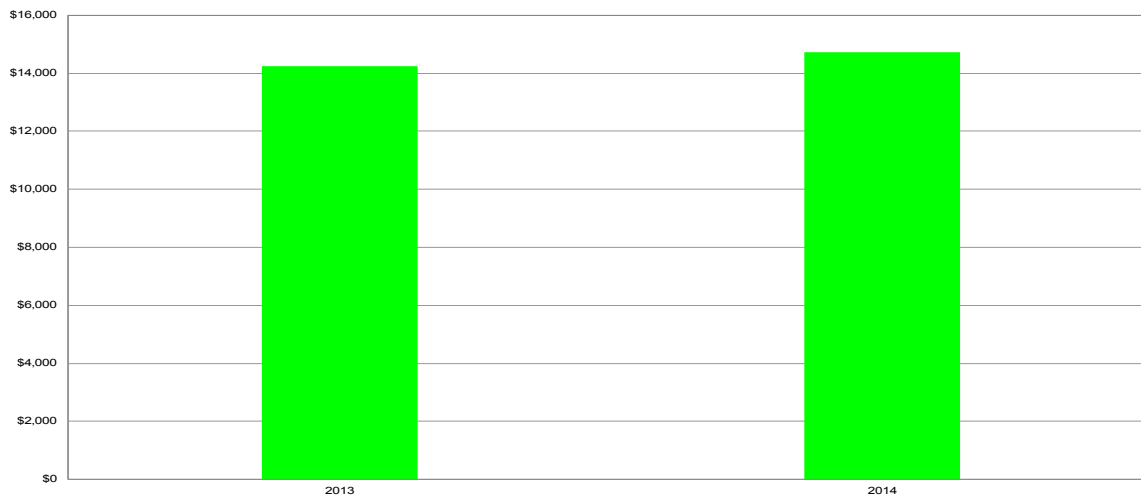


**Figure 8c** is a new graph this year. It shows welfare incomes for a single person with a disability who qualifies for assistance under the Saskatchewan Assured Income for Disability program (SAID). This program provides more generous benefits than the regular welfare program. Benefits for a person with a disability living independently increased from \$14,257 in 2013 to \$14,720 in 2014.

Single-parent families with one child and two-parent families with two children saw a similar pattern in their welfare incomes over time, marked by continual ups and downs. **Figures 8d and 8e** show the trend.

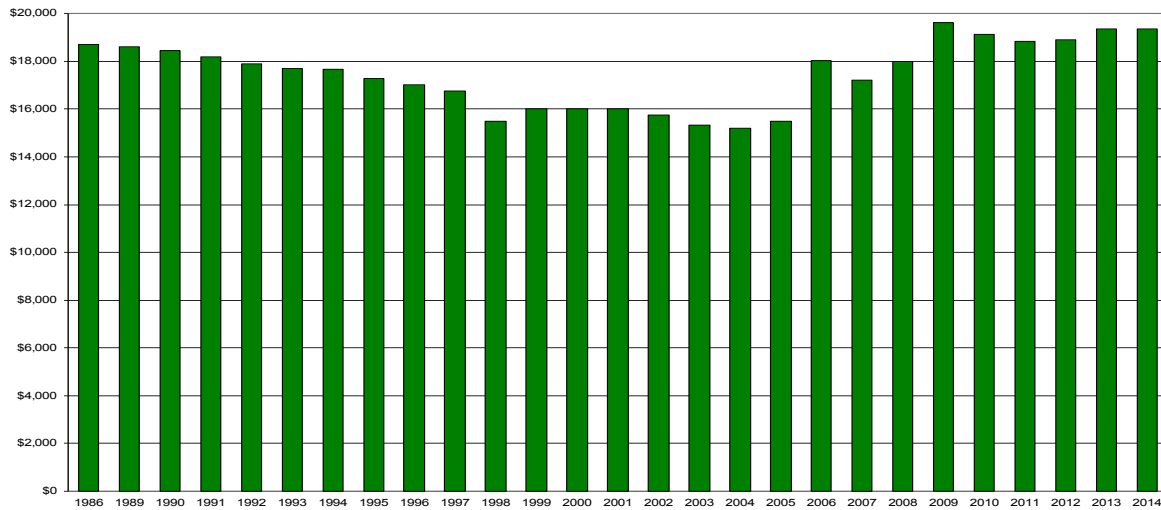
Single-parent families with one child age 2 started the period with welfare incomes of \$18,716 in 1986. After many years of decline, welfare incomes started to rise in 2005. But they ended the period only slightly higher than where they began – with maximum welfare incomes reaching \$19,351 in 2014.

**Figure 8c**  
**Total welfare incomes, person with a disability receiving SAID benefits,**  
**Saskatchewan, in constant 2014 dollars, 2013-2014**

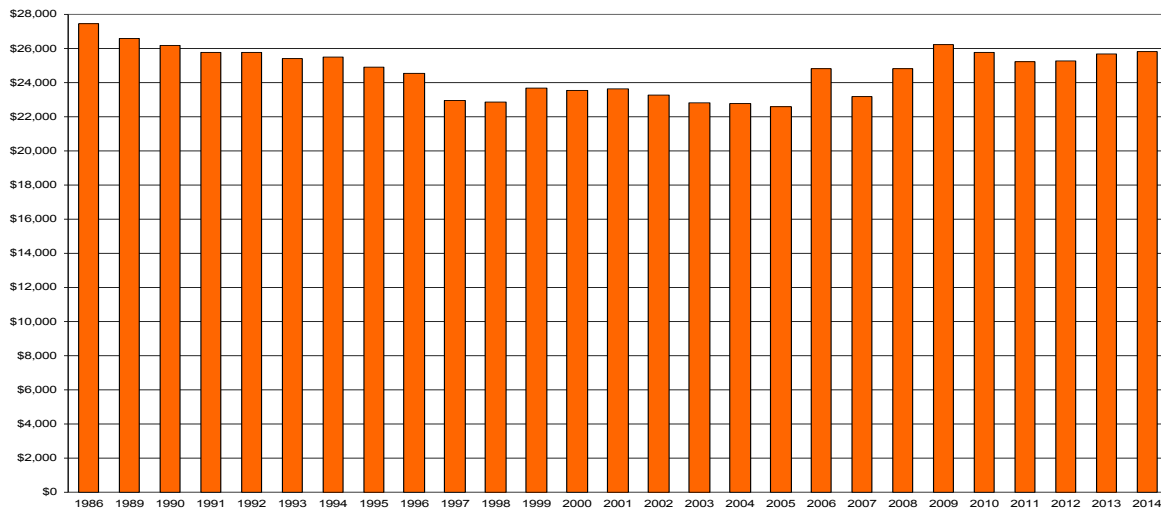




**Figure 8d**  
**Total welfare incomes, single parent with one child age 2,**  
**Saskatchewan, in constant 2014 dollars, 1986-2014**



**Figure 8e**  
**Total welfare incomes, couple with two children ages 10 and 15,**  
**Saskatchewan, in constant 2014 dollars, 1986-2014**



Two-parent families with two children ages 10 and 15 saw a similar pattern in their welfare incomes. However, these households ended the period with lower incomes than at the beginning: \$25,806 in 2014 compared to \$27,467 in 1986, for a loss of \$1,661.

years) of \$11,572. After that point, for the most part, it was a downward slide. Only in 2008 did rates start to climb back up. But they never regained their initial 1986 level. They ended the period considerably lower at \$7,791 in 2014 – a difference of \$3,781.

## Alberta

**Figure 9a** tracks welfare incomes for single employable recipients in Alberta. These incomes started out at a high (relative to the subsequent

There is no discernible pattern to the welfare incomes of single persons with disabilities receiving Income Support. Maximum incomes follow a mild wave-like pattern. Despite the ups and downs over the past 28

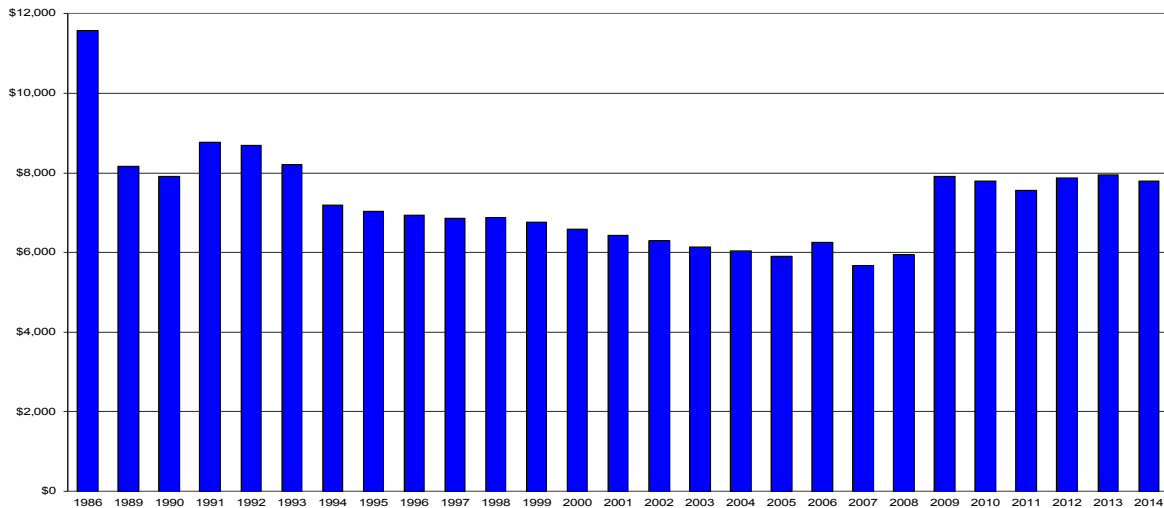
years, welfare incomes at the beginning of the period (at \$10,061) are almost identical to those at the end of the time frame at \$9,994 in 2014. See **Figure 9b**.

Persons with disabilities who qualify for the Assured Income for the Severely Handicapped benefit (AISH) fare much better than their counterparts on regular social assistance. The trends in AISH payments have been tracked consistently only since 2006. It can be seen in **Figure**

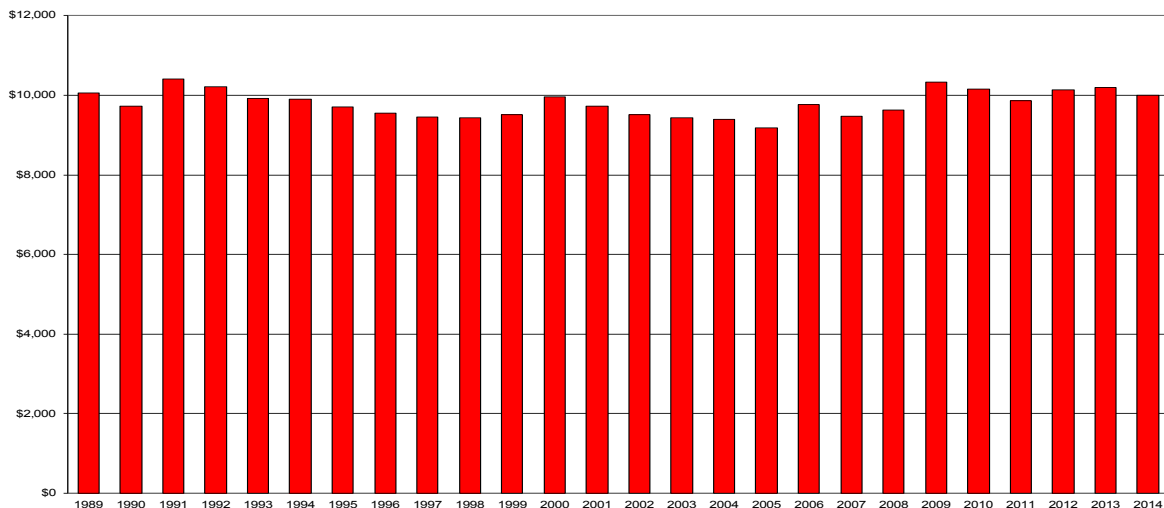
**9c** that these payments are far higher – at \$19,463 in 2014 – than welfare incomes in the regular stream shown in **Figure 9b**.

The welfare incomes of single parents with one child age 2 ebbed and flowed over the 28-year period shown in **Figure 9d**. But these families ended the period at a lower income level – at \$16,626 – than they did more than two decades earlier at \$18,823 in 1986.

**Figure 9a**  
Total welfare incomes, single employable person,  
Alberta, in constant 2014 dollars, 1986-2014

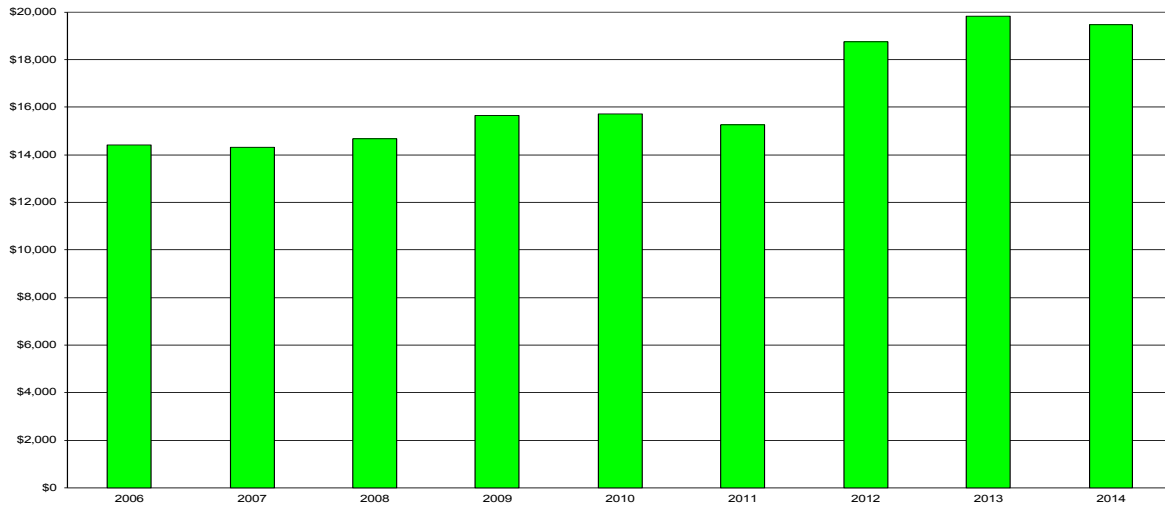


**Figure 9b**  
Total welfare incomes, person with a disability receiving Income Support,  
Alberta, in constant 2014 dollars, 1989-2014

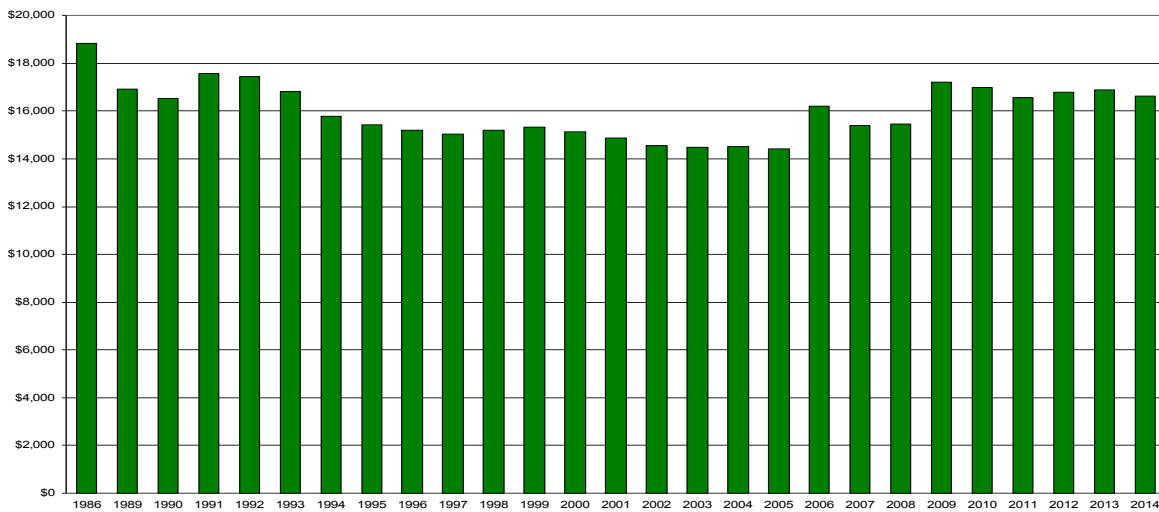




**Figure 9c**  
**Total welfare incomes, person with a disability receiving AISH benefits,**  
**Alberta, in constant 2014 dollars, 2006-2014**



**Figure 9d**  
**Total welfare incomes, single parent with one child age 2,**  
**Alberta, in constant 2014 dollars, 1986-2014**

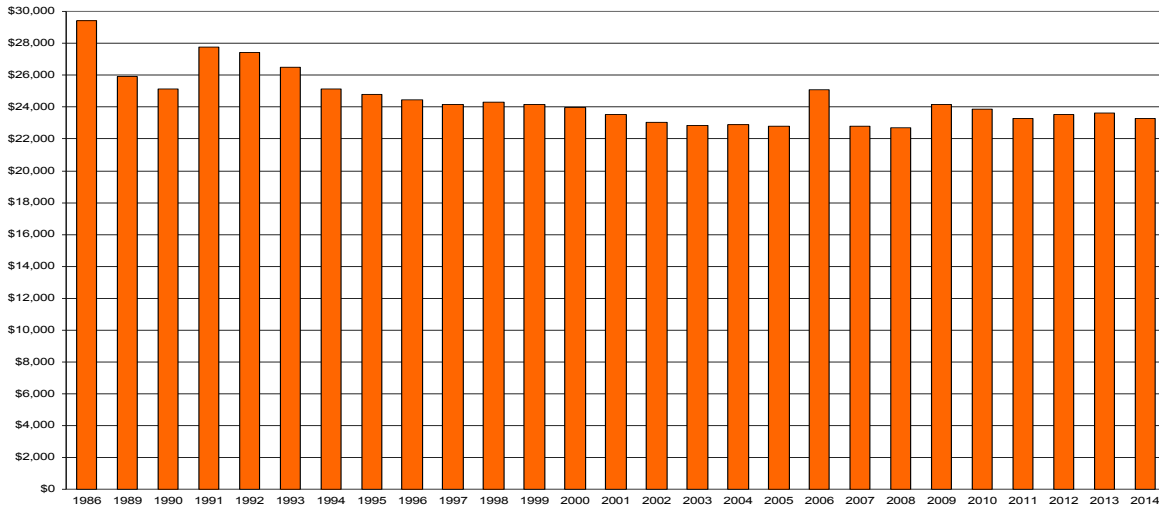


The trend is the same for two-parent families in Alberta, as shown in **Figure 9e**. They started the 28-year period with total welfare incomes of \$29,429 in 1986. While they experienced ups and downs over time,

they ended worse off with annual welfare incomes of \$23,293 in 2014 – a loss of \$6,136 over the period.



**Figure 9e**  
**Total welfare incomes, couple with two children ages 10 and 15,**  
**Alberta, in constant 2014 dollars, 1986-2014**



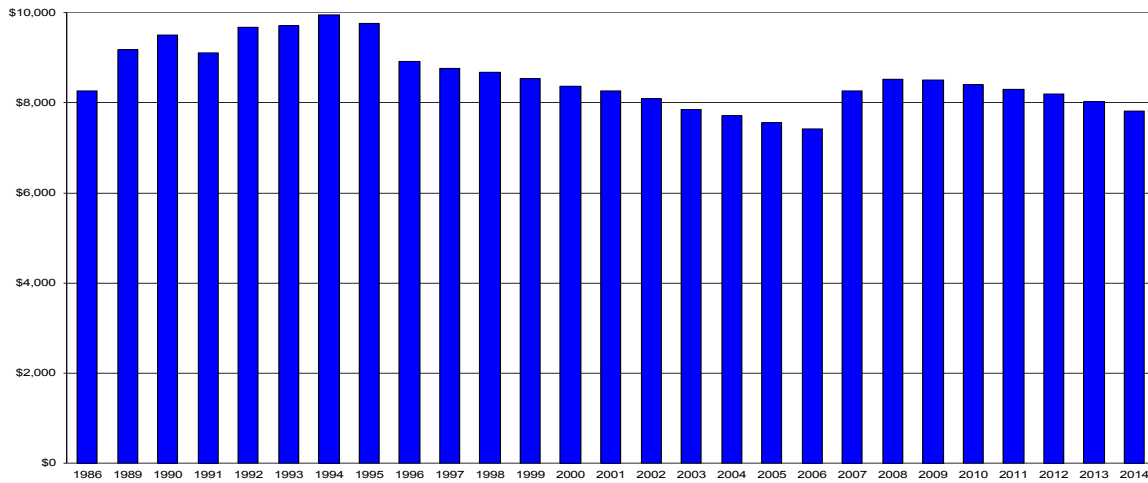
**British Columbia**

Figures 10a and 10b show a similar pattern of welfare incomes for single employable recipients and single persons with disabilities in British Columbia. Both show a significant 10-year slide starting in 1995.

Welfare incomes for single persons with disabilities reached a high of \$13,959 in 1994 but then dropped steadily after that time until they fell to \$11,737 in 2004. These incomes rose again in 2005 but declined after 2007 to end the period at \$11,415 in 2014. See Figure 10b.

Single employable recipients in BC started the period at \$8,266 in 1986. Despite the ups and downs, they were lower 28 years later, at \$7,813 in 2014. In fact, they have declined steadily since 2008. See Figure 10a.

**Figure 10a**  
**Total welfare incomes, single employable person,**  
**British Columbia, in constant 2014 dollars, 1986-2014**





**Figure 10b**  
**Total welfare incomes, person with a disability,**  
**British Columbia, in constant 2014 dollars, 1989-2014**

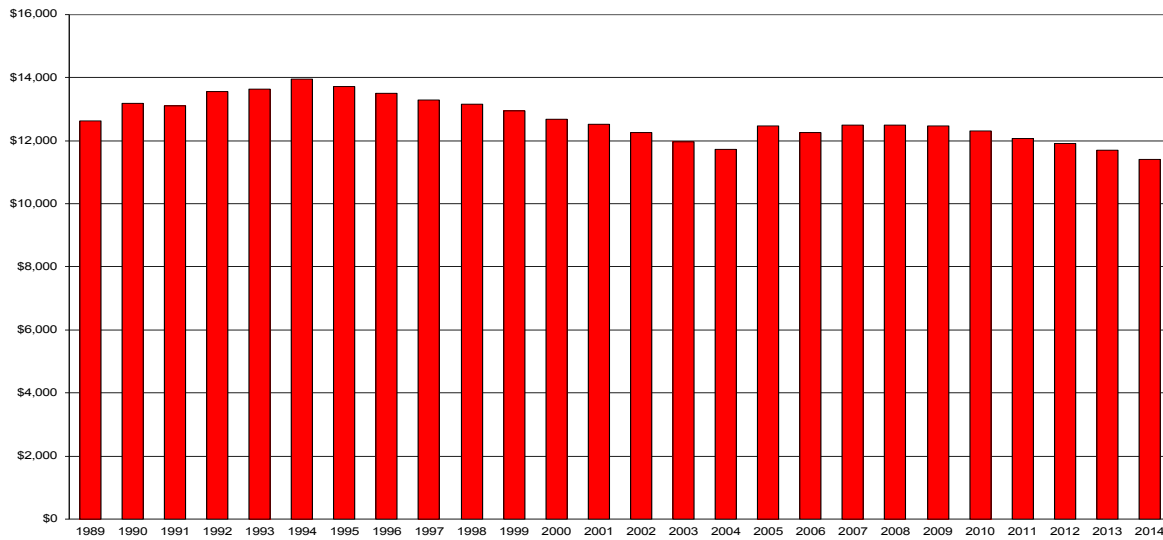
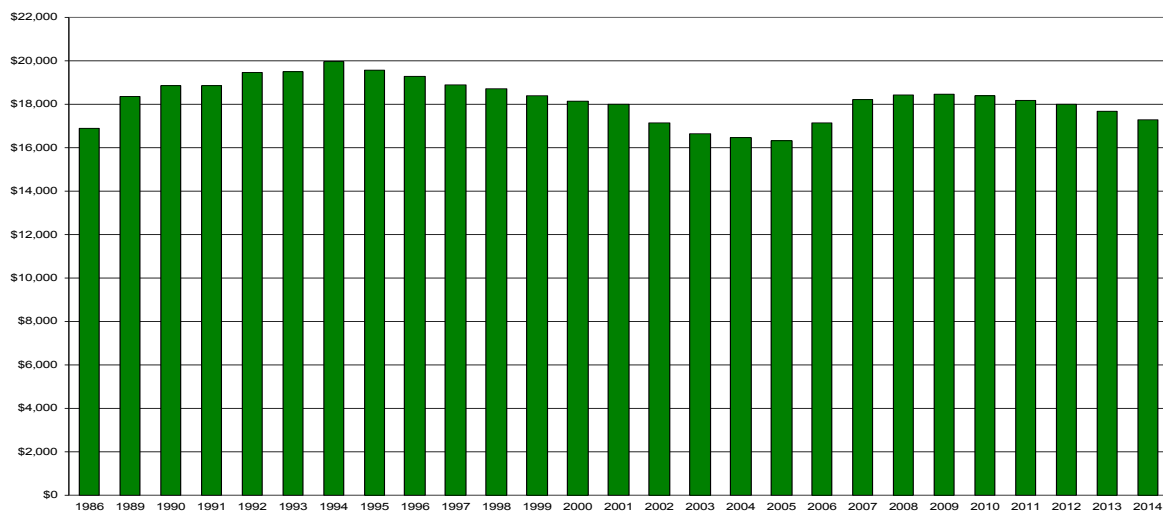


Figure 10c shows the trend over time of welfare incomes for single-parent households. Their incomes were \$16,916 in 1986 and reached a low point in 2005 (\$16,319). They have declined steadily since 2009 when they reached \$18,488. They closed the period at \$17,277 in 2014.

Welfare incomes for two-parent households depicted in Figure 10d follow an almost identical pattern to single-parent households. The main difference is that the two-parent families ended up worse off at the close of the 28-period than at its start, dropping from \$24,391 in 1986 to \$21,924 in 2014.

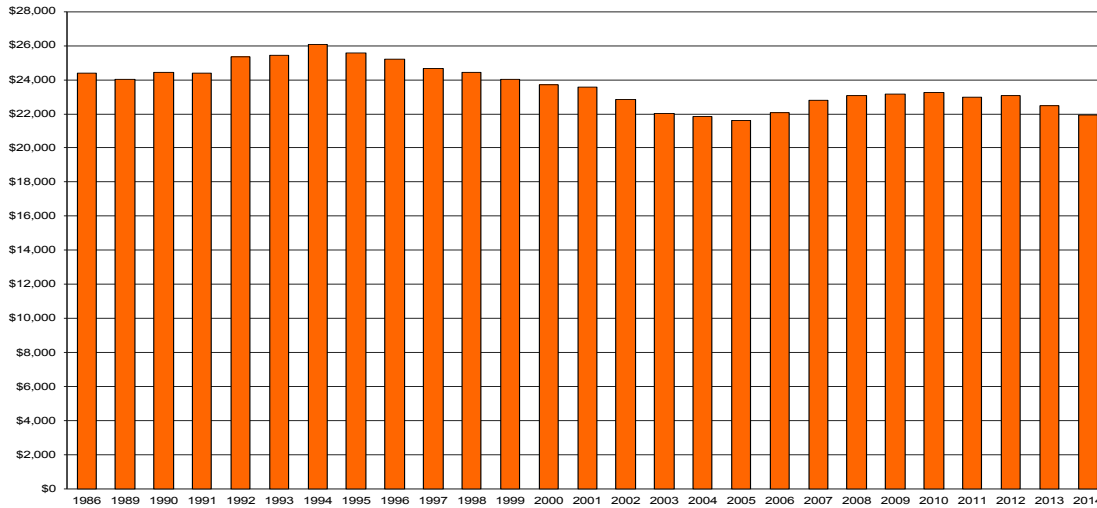
**Figure 10c**  
**Total welfare incomes, single parent with one child age 2,**  
**British Columbia, in constant 2014 dollars, 1986-2014**







**Figure 10d**  
**Total welfare incomes, couple with two children ages 10 and 15,**  
**British Columbia, in constant 2014 dollars, 1986-2014**

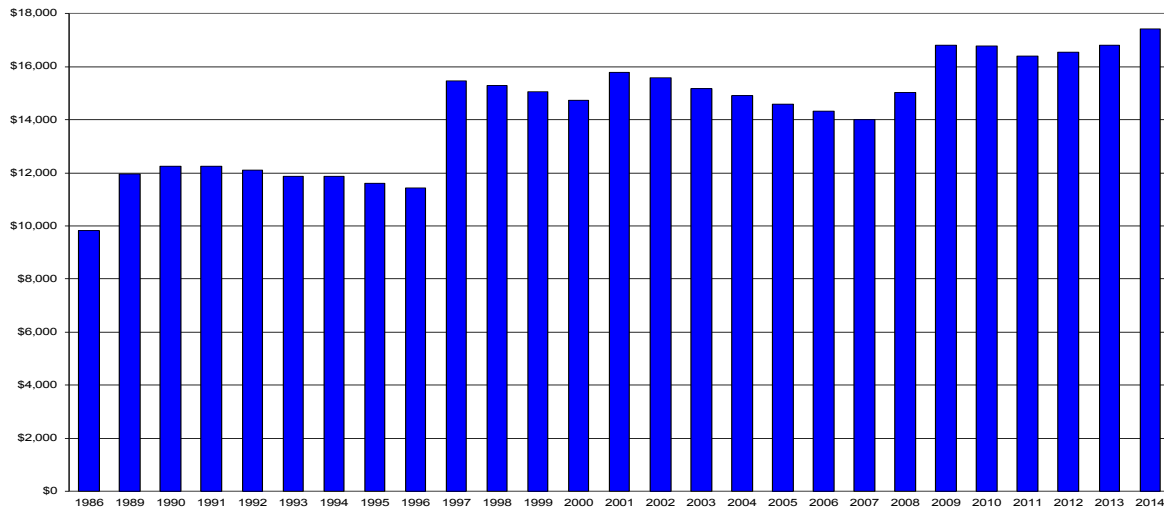


**Yukon**

The welfare incomes of single employable persons in Yukon appear to go through four distinct phases shown in **Figure 11a**: relatively low amounts from 1986 until 1996, a cluster of higher amounts with small declines until 2000, another jump with drops until 2007 and a final grouping of still higher amounts starting in 2009. Welfare incomes for this household reached a total maximum \$17,417 in 2014.

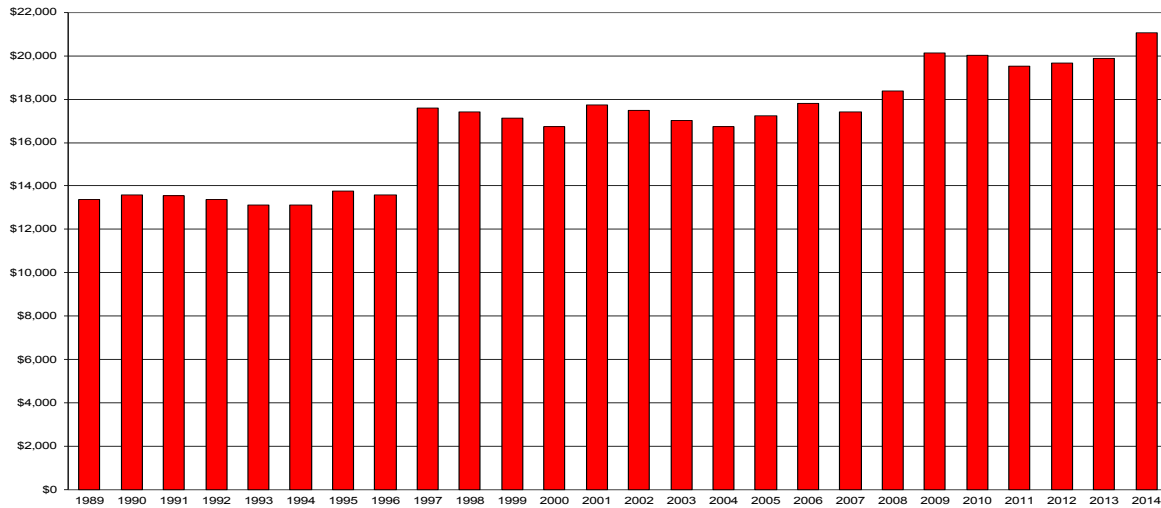
**Figure 11b** shows that welfare incomes for single persons with disabilities follow the same pattern as single employable recipients. On the whole, the trend is up, with some modest declines in between. Total welfare incomes for this household stood at \$13,377 in 1989 – but went substantially higher to \$21,071 in 2014, for a gain of \$7,694.

**Figure 11a**  
**Total welfare incomes, single employable person,**  
**Yukon, in constant 2014 dollars, 1986-2014**





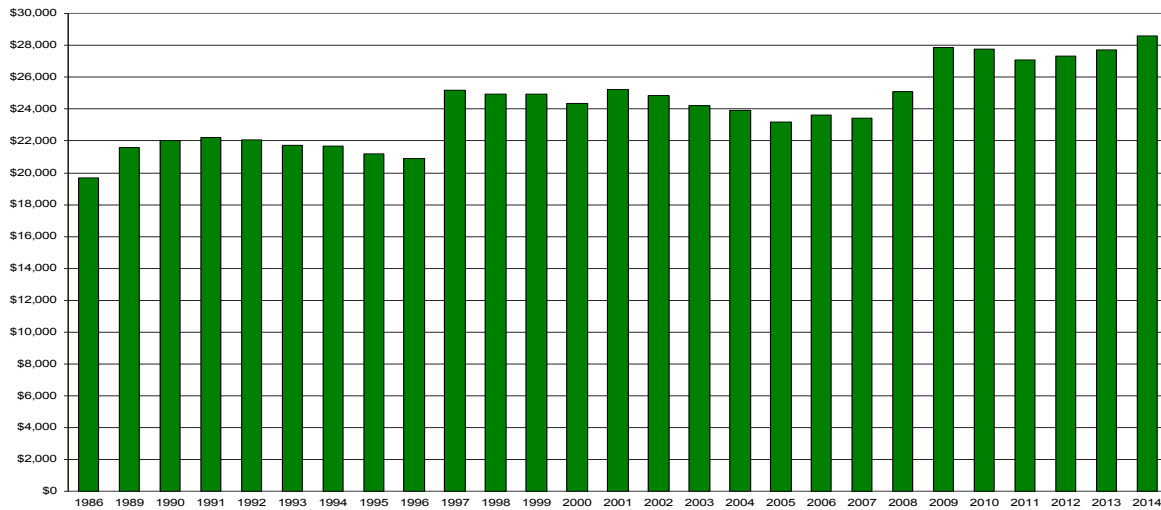
**Figure 11b**  
**Total welfare incomes, person with a disability,**  
**Yukon, in constant 2014 dollars, 1989-2014**



Welfare incomes for households with children follow the same trend as for single-person households. Single-parent families in **Figure 11c** started in 1986 with incomes of \$19,668 and ended the period at a significantly higher (by \$8,918) \$28,586 in 2014.

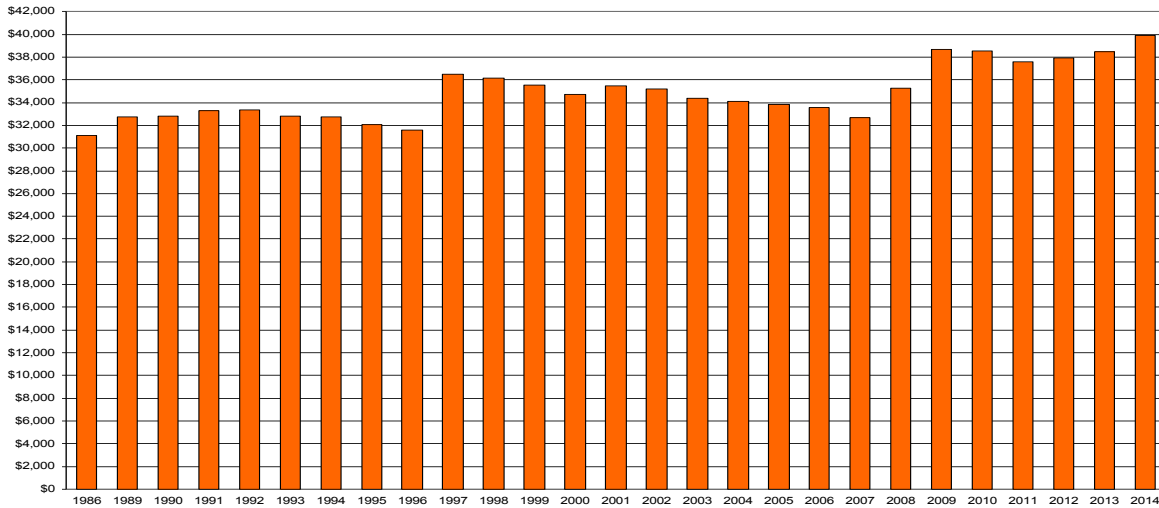
The welfare incomes of two-parent households with two children in **Figure 11d** began the 28-year period at \$31,084 and ended at \$39,887 in 2014 – a \$8,803 gain.

**Figure 11c**  
**Total welfare incomes, single parent with one child age 2,**  
**Yukon, in constant 2014 dollars, 1986-2014**





**Figure 11d**  
**Total welfare incomes, couple with two children ages 10 and 15,**  
**Yukon, in constant 2014 dollars, 1986-2014**

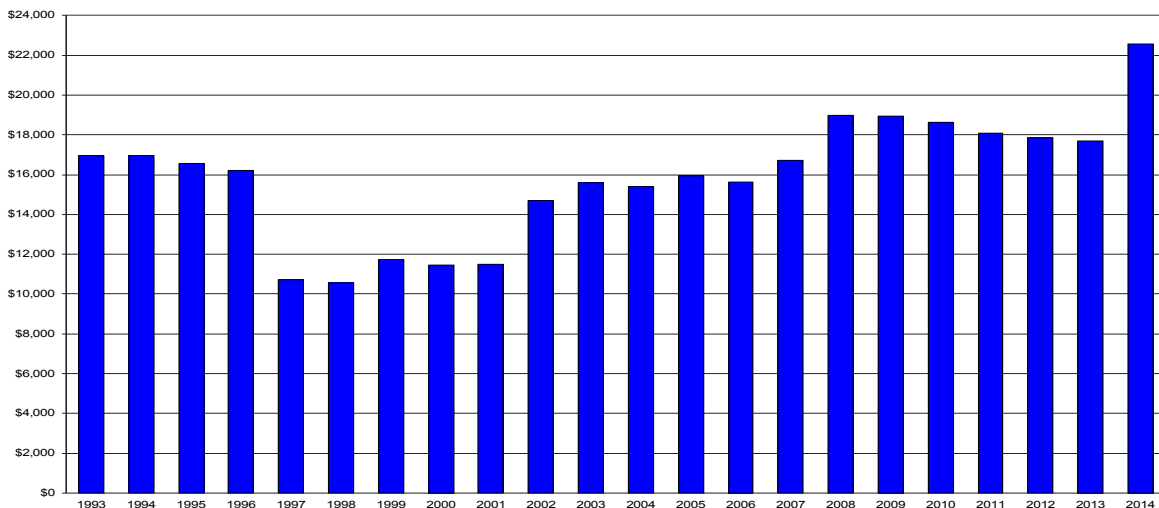


**Northwest Territories**

Figure 12a shows that single employable households in the Northwest Territories saw a significant drop in income between 1993 (the first year for which welfare incomes were tracked in the Territory) and 1998. Welfare incomes were \$16,969 in 1993 and fell to \$10,579 in 1998. They then increased in three stages to \$18,979 in 2008, declined until 2013 and then increased to \$22,581 in 2014.

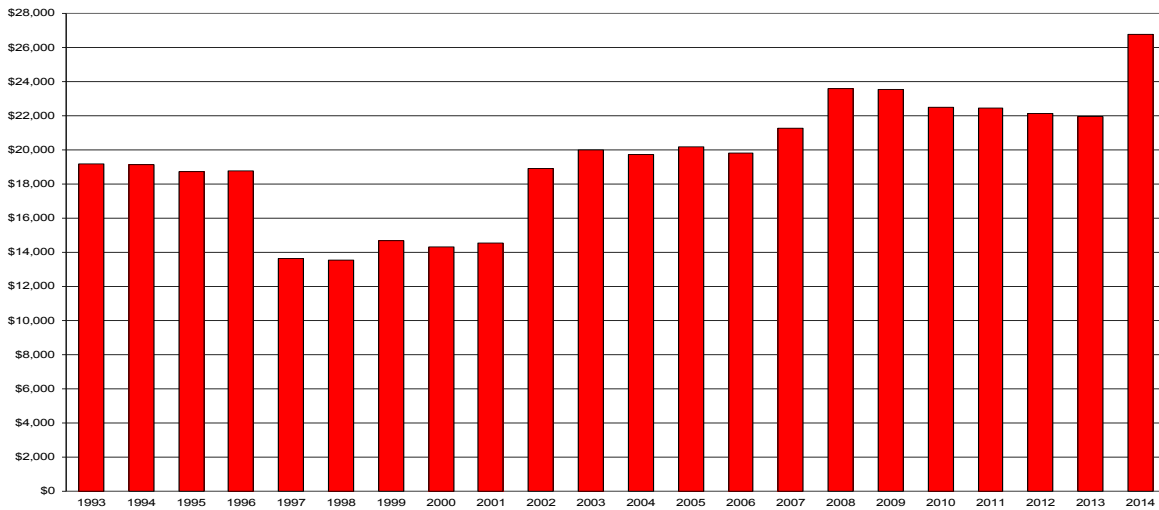
Welfare incomes for single persons with disabilities followed a similar pattern as their employable counterparts, as shown in Figure 12b. Single recipients with disabilities were eligible for maximum welfare incomes of \$26,771 in 2014.

**Figure 12a**  
**Total welfare incomes, single employable person,**  
**Northwest Territories, in constant 2014 dollars, 1993-2014**





**Figure 12b**  
**Total welfare incomes, person with a disability,**  
**Northwest Territories, in constant 2014 dollars, 1993-2014**

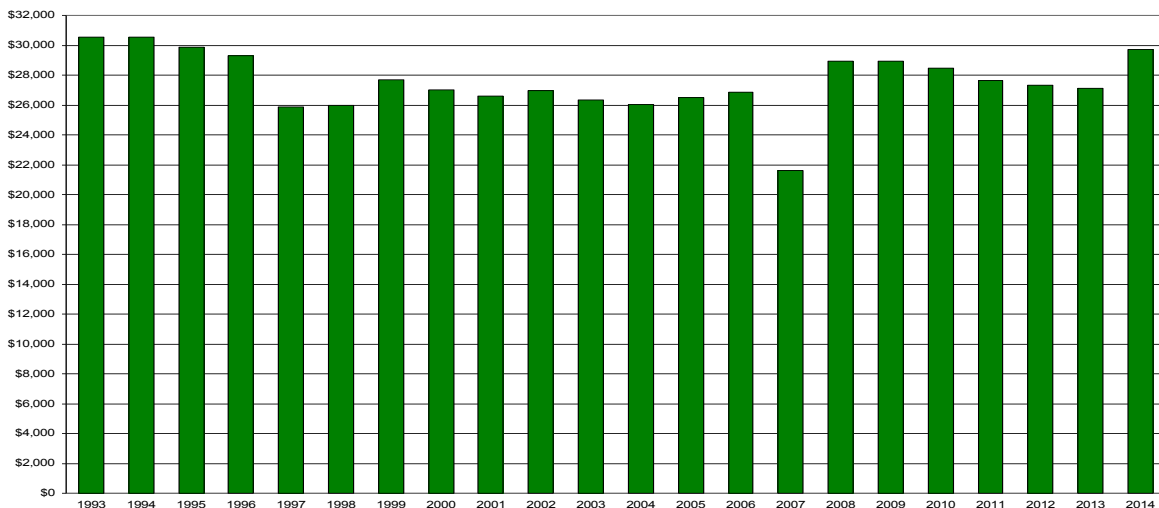


The welfare incomes of single-parent families declined from 1993 to 1997. These incomes increased until 1999 and then levelled off until they dropped substantially in 2007. The drop was followed by an increase in 2008 and then a continual gradual decline until 2013. It increased to \$29,743 in 2014. **Figure 12c** shows the trend.

The changes that occurred in 2014 are due to a new approach in calculating shelter and utility costs. Average utility costs used for singles in Yellowknife are considerably higher than they were in the past. For families with children we use unsubsidized rental costs. However, the 2014 amount is a standardized amount that no longer varies by the size of the unit.

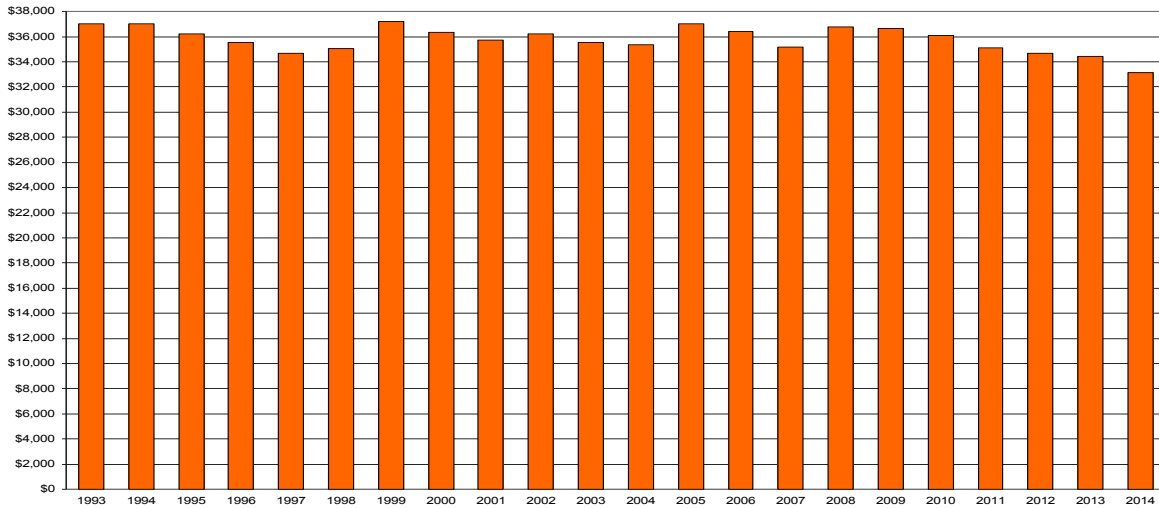
Welfare incomes for two-parent families showed generally the same pattern throughout the 1993-2014 period, as indicated by **Figure 12d**. They stood at \$33,133 in 2014, \$3,909 less than in 1993 (\$37,042).

**Figure 12c**  
**Total welfare incomes, single parent with one child age 2,**  
**Northwest Territories, in constant 2014 dollars, 1993-2014**





**Figure 12d**  
**Total welfare incomes, couple with two children ages 10 and 15,**  
**Northwest Territories, in constant 2014 dollars, 1993-2014**



### Nunavut

Welfare incomes in Nunavut were fairly flat for the first few years of tracking, which began in 1999 when the Territory was created. They then jumped substantially in 2007 and remained at higher rates until 2012 when they fell back to less than 1999 levels. All figures show this trend.

Changes to the welfare incomes methodology are the main driver behind the precipitous 'loss' in 2012. In earlier years, housing allowances had been calculated on the basis of market rents, as is currently done for the rest of the country.

However, it became clear in discussions with Nunavut officials that this calculation was not an accurate representation of reality in the Territory in which almost all welfare recipients live in subsidized housing. The latter arrangement has become an essential support to help tackle the high cost of living and compensate for the lack of affordable housing.

The much higher welfare incomes estimates for 2007 through 2011 result from the decision to use the average cost of market housing, which

was significantly higher than the maximum payable amounts quoted in policy. Starting in 2012, public housing rental amounts were used.

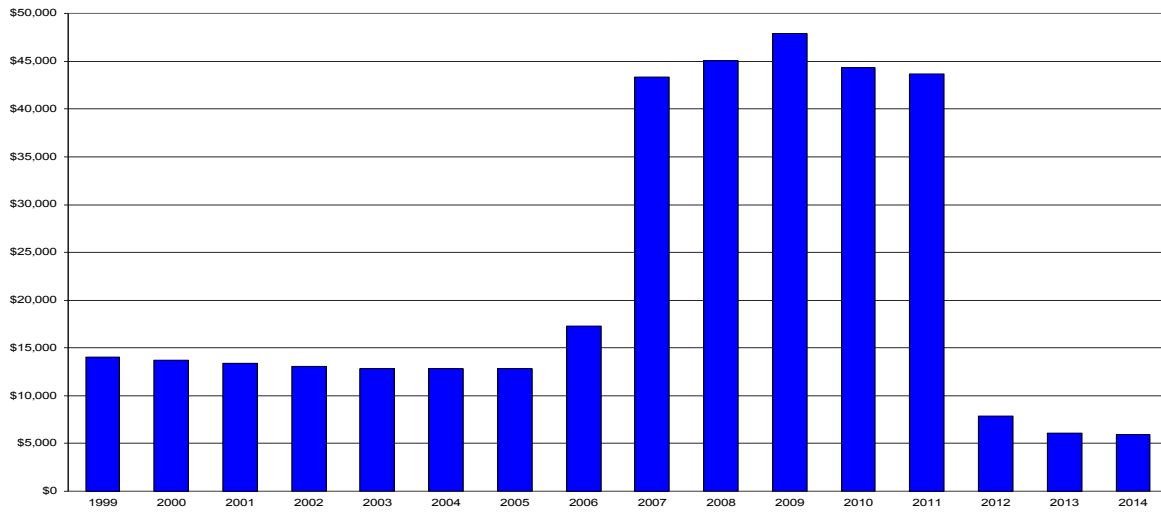
Single employable persons, shown in **Figure 13a**, were eligible for welfare incomes of \$5,939 in 2014, taking into the account the fact that the bulk of housing costs are already paid. Welfare incomes in 2014 were \$8,147, \$13,223 and \$20,752, respectively, for persons with disabilities, single-parent families with one child and two-parent households with two children.

**Figures 13a** for single employable persons and **13b** for persons with a disability are mirror images, with a flat amount from 1999 to 2006, a sharp increase for 2009 through 2011 and then a large drop starting in 2012 (because of the change in methodology noted above).

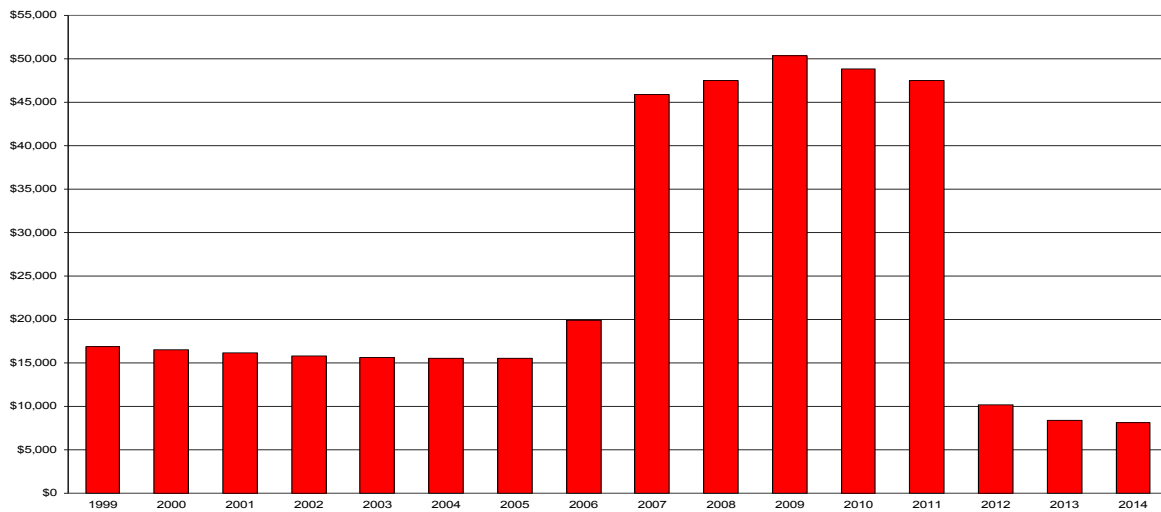
**Figure 13c** shows a down-flat-up-down pattern for single parents with one child age 2. **Figure 13d** portrays a small decline from 1999 to 2005, considerably higher amounts from 2006 until 2011 and then the sharp loss, explained above.



**Figure 13a**  
**Total welfare incomes, single employable person,**  
**Nunavut, in constant 2014 dollars, 1999-2014**

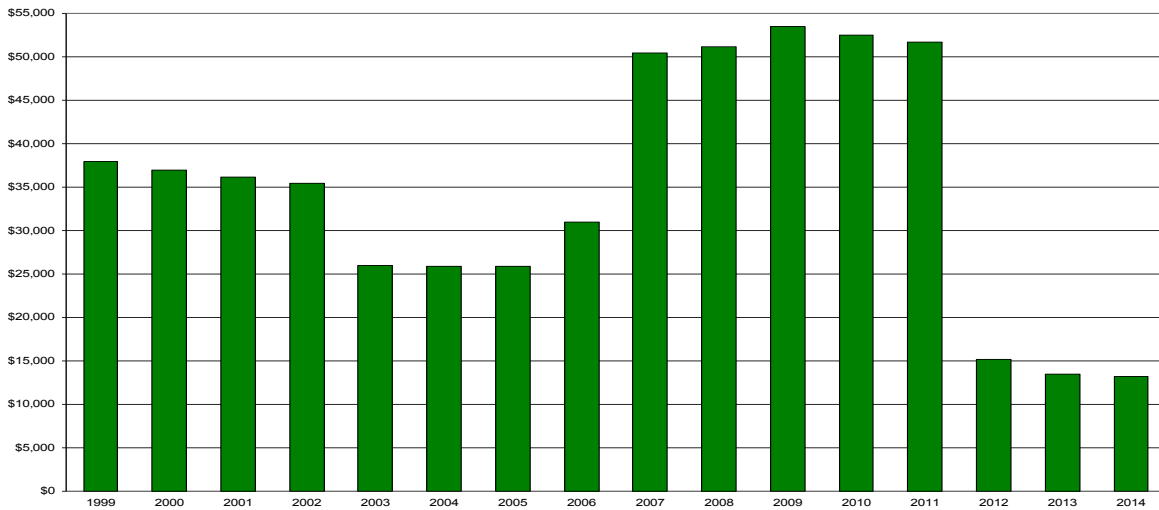


**Figure 13b**  
**Total welfare incomes, person with a disability,**  
**Nunavut, in constant 2014 dollars, 1999-2014**

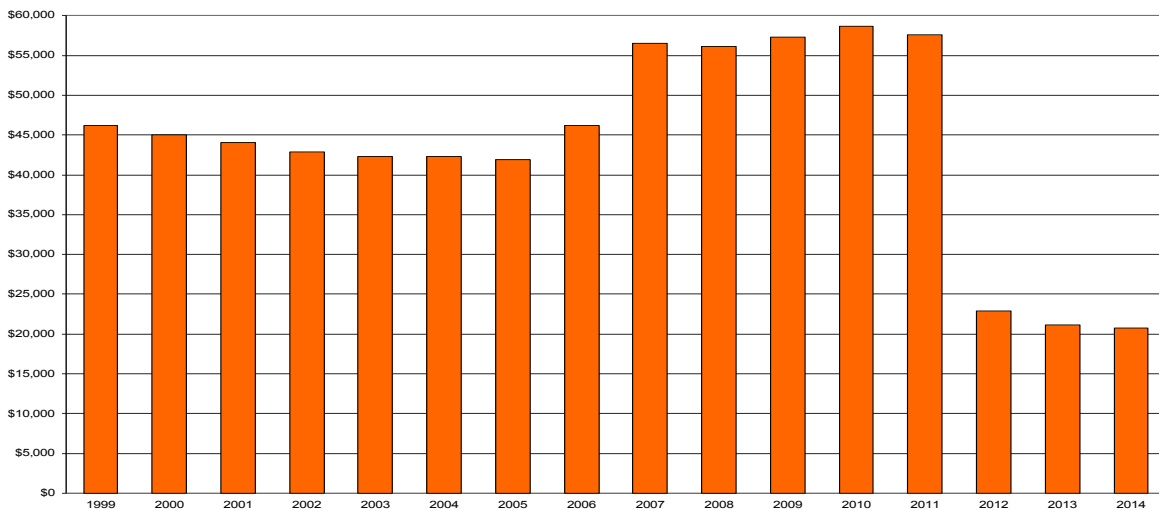




**Figure 13c**  
**Total welfare incomes, single parent with one child age 2,**  
**Nunavut, in constant 2014 dollars, 1999-2014**



**Figure 13d**  
**Total welfare incomes, couple with two children ages 10 and 15,**  
**Nunavut, in constant 2014 dollars, 1999-2014**




### ADEQUACY OF WELFARE INCOMES

The best way to assess the adequacy of an income program is to compare it to a recognized standard and then determine how far it differs from that indicator. There is no single or commonly accepted baseline in Canada, but several measures typically are used for comparative purposes. They fall into one of two groups: poverty measures and income measures.

### Poverty Measures

*Poverty measures* are considered to be the baseline level below which households are deemed to live in poverty. Two poverty measures are employed in this report: low income cut-offs (LICOs) and the Market Basket Measure (MBM). The low-income measure (generally known as the LIM), which is employed primarily for international comparisons, is not included here. The low income cut-offs and Market Basket Measure



have been used to ensure consistency with past reports in this series produced by the National Council of Welfare.

### **Low income cut-offs**

The low income cut-offs (LICOs) were developed by Statistics Canada in the 1960s. While Statistics Canada does not consider the LICOs to be an official poverty line, they are the most commonly used standard in the country. The low income cut-offs are income thresholds below which a family will likely devote a larger share of its income to the necessities of food, clothing and shelter.

Currently, the average family spends 43 percent of its after-tax income on these three necessities. The low income cut-offs are set where families devote, on average, 63 percent (43 percent plus 20 percentage points) of their after-tax income to necessities, leaving fewer dollars available for other important expenses such as health, education, transportation and recreation. LICOs are calculated for seven sizes of families and five sizes of communities. Here, we use the terms low income cut-offs and poverty lines synonymously.

**Table 3** compares total welfare incomes in 2014 with the after-tax low income cut-offs for that year for the ten provinces. Because the survey that generates the low income cut-offs does not cover the three territories, they are not included in any of the comparisons with low-income lines.

After-tax measures are used because they are deemed to be more comparable to welfare, which is not subject to income taxation. It can be seen that welfare incomes fall well below the designated cut-offs for all household types and in all jurisdictions (with the one exception of single-parent families in Newfoundland and Labrador, whose welfare incomes are \$504 above the LICO).

In 2014, welfare incomes for single employable households ranged from 38.2 percent of the after-tax poverty line in Manitoba to a 'high' of 64.7 percent in Newfoundland and Labrador. Most of the other jurisdictions cluster around the lower rate. See **Table 3** for all the results.

Welfare incomes for single persons with disabilities, while low, were slightly higher, ranging from 49.6 percent of the poverty line in Alberta to 69.9 percent in Ontario.

Alberta provides a separate program (AISH, or Assured Income for the Severely Handicapped) for persons with disabilities, which pays higher rates than the standard welfare program. In 2014, incomes of single persons on AISH came to 96.5 percent of the after-tax LICO, far higher than the low of 49.6 percent for persons with disabilities on standard welfare. The Saskatchewan Assured Income for Disability (SAID) program also pays higher rates than the standard welfare program. For 2014,

the income of single persons with disabilities on SAID was 86.3 percent of the after-tax LICO, compared to 66.8 percent for those receiving Saskatchewan Assistance Plan benefits. **Table 3** gives the details.

For single-parent households with one child age 2, welfare incomes represented 63.1 percent of the poverty line in Manitoba and a surprising 102.4 percent of the after-tax LICO in Newfoundland and Labrador. For two-parent families with two children, welfare incomes as a percentage of the poverty line ranged from 57.5 percent in BC to 85.6 percent in Prince Edward Island. See **Table 3** for the results.

### **Market Basket Measure**

The Market Basket Measure (MBM) is based on the cost of a specific basket of goods and services representing a modest, basic standard of living. It includes the cost of food, clothing, footwear, transportation, shelter and other expenses for a 'reference family' of two adults with two children ages 9 and 13. The MBM provides thresholds for a finer geographic level than the low income cut-offs, allowing, for example, different costs for rural areas in various jurisdictions.

**Table 4** compares total welfare incomes in 2014 with the Market Basket Measure. It should be noted that the 2014 Market Basket Measures are estimates based on the latest data for 2012 and adjusted on the basis of the Consumer Price Index (CPI) for cities. As in the case of after-tax poverty lines, welfare incomes fell well below the designated baseline for all household types and in all jurisdictions, with the exception of persons on Alberta's AISH program.

In 2014, welfare incomes for single employable households were only 37.5 percent of the MBM in Halifax, 37.7 percent in Moncton and 38.9 percent in Calgary. They reached a 'high' of 58 percent of the MBM in St. John's. Most of the other jurisdictions cluster around the lower rate. See **Table 4** for all the results.

Welfare incomes for single persons with disabilities were slightly higher, ranging from 49.9 percent of the MBM in Calgary to a high of 70.6 percent in Montréal. On a positive note, recipients under Alberta's Assured Income for the Severely Handicapped (AISH) program received welfare incomes that reached 97.1 percent of the Market Basket Measure in Calgary. In Saskatchewan, the income of SAID recipients reached 78.4 percent of the Market Basket Measure in Saskatoon. See **Table 4**.

For single-parent households with one child, welfare incomes ranged from 58.6 percent, 60.6 percent and 60.7 percent of the MBM in Calgary, Halifax and Winnipeg, respectively, to 79 percent and 79.1 percent of the MBM in St. John's and Montréal, respectively. For two-parent families with two children, welfare incomes as a percentage of the Market Basket Measure ranged from 56.3 percent in Vancouver to a high of 72.6 percent in Montréal. **Table 4** shows the results.



**TABLE 3**  
**COMPARISON OF 2014 WELFARE INCOMES**  
**WITH 2014 AFTER-TAX LOW INCOME CUT-OFFS (LICO)**

	<i>Total Welfare Incomes</i>	<i>2014 LICO</i>	<i>Poverty Gap</i>	<i>Welfare Incomes as % of LICO</i>
<b>NL</b>				
single employable	\$11,035	\$17,050	-\$6,015	64.7%
person with disability	\$11,035	\$17,050	-\$6,015	64.7%
single parent, one child	\$21,254	\$20,750	\$504	102.4%
couple, two children	\$24,642	\$32,236	-\$7,594	76.4%
<b>PE</b>				
single employable	\$7,519	\$16,836	-\$9,317	44.7%
person with disability	\$9,845	\$16,836	-\$6,991	58.5%
single parent, one child	\$18,562	\$20,493	-\$1,931	90.6%
couple, two children	\$27,240	\$31,835	-\$4,595	85.6%
<b>NS</b>				
single employable	\$7,182	\$17,050	-\$9,868	42.1%
person with disability	\$10,015	\$17,050	-\$7,035	58.7%
single parent, one child	\$16,384	\$20,750	-\$4,366	79.0%
couple, two children	\$23,431	\$32,236	-\$8,805	72.7%
<b>NB</b>				
single employable	\$6,811	\$17,050	-\$10,239	39.9%
person with disability	\$9,425	\$17,050	-\$7,625	55.3%
single parent, one child	\$17,684	\$20,750	-\$3,066	85.2%
couple, two children	\$21,770	\$32,236	-\$10,466	67.5%
<b>QC</b>				
single employable	\$8,527	\$20,160	-\$11,633	42.3%
person with disability	\$12,375	\$20,160	-\$7,785	61.4%
single parent, one child	\$19,600	\$24,536	-\$4,936	79.9%
couple, two children	\$25,434	\$38,117	-\$12,683	66.7%
<b>ON</b>				
single employable	\$8,507	\$20,160	-\$11,653	42.2%
person with disability	\$14,094	\$20,160	-\$6,066	69.9%
single parent, one child	\$19,040	\$24,536	-\$5,496	77.6%
couple, two children	\$25,987	\$38,117	-\$12,130	68.2%

**TABLE 3 (continued)**  
**COMPARISON OF 2014 WELFARE INCOMES**  
**WITH 2014 AFTER-TAX LOW INCOME CUT-OFFS (LICO)**

	<i>Total Welfare Incomes</i>	<i>2014 LICO</i>	<i>Poverty Gap</i>	<i>Welfare Incomes as % of LICO</i>
<b>MB</b>				
single employable	\$7,707	\$20,160	-\$12,453	38.2%
person with disability	\$10,304	\$20,160	-\$9,856	51.1%
single parent, one child	\$15,480	\$24,536	-\$9,056	63.1%
couple, two children	\$22,413	\$38,117	-\$15,704	58.8%
<b>SK</b>				
single employable	\$8,995	\$17,050	-\$8,055	52.8%
person with disability	\$11,390	\$17,050	-\$5,660	66.8%
person with disability-SAID	\$14,720	\$17,050	-\$2,330	86.3%
single parent, one child	\$19,351	\$20,750	-\$1,399	93.3%
couple, two children	\$25,806	\$32,236	-\$6,430	80.1%
<b>AB</b>				
single employable	\$7,791	\$20,160	-\$12,369	38.6%
person with disability	\$9,994	\$20,160	-\$10,166	49.6%
person with disability-AISH	\$19,463	\$20,160	-\$697	96.5%
single parent, one child	\$16,626	\$24,536	-\$7,910	67.8%
couple, two children	\$23,293	\$38,117	-\$14,824	61.1%
<b>BC</b>				
single employable	\$7,813	\$20,160	-\$12,347	38.8%
person with disability	\$11,415	\$20,160	-\$8,745	56.6%
single parent, one child	\$17,277	\$24,536	-\$7,259	70.4%
couple, two children	\$21,924	\$38,117	-\$16,193	57.5%

**TABLE 4  
COMPARISON OF 2014 WELFARE INCOMES  
WITH MARKET BASKET MEASURE (MBM)**

	<i>Total Welfare Incomes</i>	<i>Estimated 2014 MBM</i>	<i>Poverty Gap</i>	<i>Welfare Incomes as % of MBM</i>
<b>NL</b> <b>St. John's</b>				
single employable	\$11,035	\$19,015	-\$7,980	58.0%
person with disability	\$11,035	\$19,015	-\$7,980	58.0%
single parent, one child	\$21,254	\$26,891	-\$5,637	79.0%
couple, two children	\$24,642	\$38,029	-\$13,387	64.8%
<b>PE</b> <b>Charlottetown</b>				
single employable	\$7,519	\$19,027	-\$11,508	39.5%
person with disability	\$9,845	\$19,027	-\$9,182	51.7%
single parent, one child	\$18,562	\$26,908	-\$8,346	69.0%
couple, two children	\$27,240	\$38,054	-\$10,814	71.6%
<b>NS</b> <b>Halifax</b>				
single employable	\$7,182	\$19,128	-\$11,946	37.5%
person with disability	\$10,015	\$19,128	-\$9,113	52.4%
single parent, one child	\$16,384	\$27,050	-\$10,666	60.6%
couple, two children	\$23,431	\$38,255	-\$14,824	61.2%
<b>NB</b> <b>Moncton</b>				
single employable	\$6,811	\$18,064	-\$11,253	37.7%
person with disability	\$9,425	\$18,064	-\$8,639	52.2%
single parent, one child	\$17,684	\$25,546	-\$7,862	69.2%
couple, two children	\$21,770	\$36,127	-\$14,357	60.3%
<b>QC</b> <b>Montréal</b>				
single employable	\$8,527	\$17,522	-\$8,995	48.7%
person with disability	\$12,375	\$17,522	-\$5,147	70.6%
single parent, one child	\$19,600	\$24,779	-\$5,179	79.1%
couple, two children	\$25,434	\$35,043	-\$9,609	72.6%

**TABLE 4 (continued)**  
**COMPARISON OF 2014 WELFARE INCOMES**  
**WITH MARKET BASKET MEASURES (MBM)**

	<i>Total welfare incomes</i>	<i>Estimated 2014 MBM</i>	<i>Poverty gap</i>	<i>Welfare incomes as % of MBM</i>
<b>ON</b>				
<b>Toronto</b>				
single employable	\$8,507	\$20,368	-\$11,861	41.8%
person with disability	\$14,094	\$20,368	-\$6,274	69.2%
single parent, one child	\$19,040	\$28,805	-\$9,765	66.1%
couple, two children	\$25,987	\$40,736	-\$14,749	63.8%
<b>MB</b>				
<b>Winnipeg</b>				
single employable	\$7,707	\$18,043	-\$10,336	42.7%
person with disability	\$10,304	\$18,043	-\$7,739	57.1%
single parent, one child	\$15,480	\$25,516	-\$10,036	60.7%
couple, two children	\$22,413	\$36,086	-\$13,673	62.1%
<b>SK</b>				
<b>Saskatoon</b>				
single employable	\$8,995	\$18,766	-\$9,771	47.9%
person with disability	\$11,390	\$18,766	-\$7,376	60.7%
person with disability-SAID	\$14,720	\$18,766	-\$4,046	78.4%
single parent, one child	\$19,351	\$26,540	-\$7,189	72.9%
couple, two children	\$25,806	\$37,533	-\$11,727	68.8%
<b>AB</b>				
<b>Calgary</b>				
single employable	\$7,791	\$20,048	-\$12,257	38.9%
person with disability	\$9,994	\$20,048	-\$10,054	49.9%
person with disability-AISH	\$19,463	\$20,048	-\$585	97.1%
single parent, one child	\$16,626	\$28,353	-\$11,727	58.6%
couple, two children	\$23,293	\$40,097	-\$16,804	58.1%
<b>BC</b>				
<b>Vancouver</b>				
single employable	\$7,813	\$19,472	-\$11,659	40.1%
person with disability	\$11,415	\$19,472	-\$8,057	58.6%
single parent, one child	\$17,277	\$27,538	-\$10,261	62.7%
couple, two children	\$21,924	\$38,944	-\$17,020	56.3%

## Income Measures

*Income measures* comprise the second group of comparators to determine the adequacy of welfare incomes. This set of measures assesses the adequacy of welfare incomes relative to the level of income of the total population.

There are several different indicators that can be used for comparative purposes. Two have been selected for this analysis: after-tax average incomes and after-tax median incomes.

Starting with the 2014 edition of *Welfare in Canada*, data on average and median after-tax incomes are drawn from a new database. Data used in earlier reports were based on the former Survey of Labour and Income Dynamics (SLID), which was last released in 2011. In late 2014, Statistics Canada released 2012 data from the new Canadian Income Survey (CIS). Because the CIS uses a different methodology, data on income for 2014 cannot be compared to data for earlier years. This change in approach presents major challenges for social researchers in Canada, as there are no longer consistent and reliable data over time.

The 2014 income data in this report are based on 2013 CIS statistics and have been indexed by the national annual rate of inflation. Generally speaking, the average and median after-tax incomes from the CIS are higher than those reported under SLID. Consequently, welfare incomes as a percentage of these measures are lower than in the past.

Because the CIS does not cover the three territories, they are not included in any of the comparisons with average or median after-tax incomes.

### After-tax average incomes

The calculation of average incomes takes into account all sources, including wages and salaries, investment income and transfers from income security programs. Average incomes provide a sense of the overall financial circumstances of the population. There is significant variation in average incomes by province because of differences in their respective economic foundations.

The figures presented in **Table 5** employ after-tax average incomes. These represent the amounts that households actually can use in their daily lives – their so-called ‘disposable income’ after they have paid federal and provincial/territorial income taxes. After-tax amounts represent a good basis for comparison to welfare, which is not subject to income taxation and is therefore effectively a *de facto* disposable income.

Compared to after-tax average incomes for single people, welfare incomes for single employable recipients ranged from 17.2 percent in Alberta to 30.2 percent in Newfoundland and Labrador, as shown in **Table 5**.

<b>TABLE 5</b>			
<b>2014 WELFARE INCOMES AS A PERCENTAGE OF AFTER-TAX AVERAGE INCOMES</b>			
	<i>Total welfare incomes</i>	<i>Estimated after-tax average incomes</i>	<i>Welfare incomes as % of after-tax average incomes</i>
<b>NL</b>			
single employable	\$11,035	\$36,516	30.2%
person with disability	\$11,035	\$36,516	30.2%
single parent, one child	\$21,254	\$42,942	49.5%
couple, two children	\$24,642	\$98,022	25.1%
<b>PE</b>			
single employable	\$7,519	\$30,906	24.3%
person with disability	\$9,845	\$30,906	31.9%
single parent, one child	\$18,562	\$45,390	40.9%
couple, two children	\$27,240	\$84,354	32.3%



**TABLE 5 (continued)**  
**2014 WELFARE INCOMES AS A PERCENTAGE**  
**OF AFTER-TAX AVERAGE INCOMES**

	<i>Total welfare incomes</i>	<i>Estimated after-tax average incomes</i>	<i>Welfare incomes as % of after-tax average incomes</i>
<b>NS</b>			
single employable	\$7,182	\$30,702	23.4%
person with disability	\$10,015	\$30,702	32.6%
single parent, one child	\$16,384	\$39,168	41.8%
couple, two children	\$23,431	\$89,148	26.3%
<b>NB</b>			
single employable	\$6,811	\$29,478	23.1%
person with disability	\$9,425	\$29,478	32.0%
single parent, one child	\$17,684	\$37,332	47.4%
couple, two children	\$21,770	\$87,414	24.9%
<b>QC</b>			
single employable	\$8,527	\$31,314	27.2%
person with disability	\$12,375	\$31,314	39.5%
single parent, one child	\$19,600	\$56,406	34.7%
couple, two children	\$25,434	\$87,822	29.0%
<b>ON</b>			
single employable	\$8,507	\$35,190	24.2%
person with disability	\$14,094	\$35,190	40.1%
single parent, one child	\$19,040	\$44,574	42.7%
couple, two children	\$25,987	\$100,674	25.8%
<b>MB</b>			
single employable	\$7,707	\$33,966	22.7%
person with disability	\$10,304	\$33,966	30.3%
single parent, one child	\$15,480	\$47,022	32.9%
couple, two children	\$22,413	\$88,740	25.3%
<b>SK</b>			
single employable	\$8,995	\$41,106	21.9%
person with disability	\$11,390	\$41,106	27.7%
person with disability-SAID	\$14,720	\$41,106	35.8%
single parent, one child	\$19,351	\$50,286	38.5%
couple, two children	\$25,806	\$99,450	25.9%



**TABLE 5 (continued)  
2014 WELFARE INCOMES AS A PERCENTAGE  
OF AFTER-TAX AVERAGE INCOMES**

	<i>Total welfare incomes</i>	<i>Estimated after-tax average incomes</i>	<i>Welfare incomes as % of after-tax average incomes</i>
<b>AB</b>			
single employable	\$7,791	\$45,390	17.2%
person with disability	\$9,994	\$45,390	22.0%
person with disability-AISH	\$19,463	\$45,390	42.9%
single parent, one child	\$16,626	\$61,404	27.1%
couple, two children	\$23,293	\$124,032	18.8%
<b>BC</b>			
single employable	\$7,813	\$34,782	22.5%
person with disability	\$11,415	\$34,782	32.8%
single parent, one child	\$17,277	\$47,328	36.5%
couple, two children	\$21,924	\$100,062	21.9%

Single persons with disabilities were worst off in Alberta at 22 percent of after-tax average incomes and better off in Ontario at 40.1 percent. However, individuals receiving benefits under the Assured Income for the Severely Handicapped (AISH) program in Alberta fared best, at 42.9 percent of after-tax average incomes. See **Table 5**.

Relative to after-tax average incomes for single-parent families, welfare incomes of single parents with one child age 2 ranged from 27.1 percent in Alberta to 49.5 percent in Newfoundland and Labrador. Two-parent households received between 18.8 percent of after-tax incomes in Alberta and 32.3 percent in Prince Edward Island. The findings are set out in **Table 5**.

Comparative information is helpful for assessing welfare adequacy. The figures tell a powerful story about the adequacy – or lack thereof – of welfare incomes relative to the after-tax average incomes of Canadians. Most welfare incomes for the four illustrative households generally ranged between 20 and 40 percent of after-tax average incomes. Only Newfoundland and Labrador came close to reaching one-half of after-tax average incomes, with 49.5 percent for single parents.

While the conclusions are basically the same when welfare incomes are compared to median incomes – differences are typically only a few percentage points – the adequacy picture comes out slightly better because of the different comparator base. Because average incomes are higher than median incomes, welfare incomes appear slightly more adequate when compared to the latter measure.

#### *After-tax median incomes*

Median incomes represent the mid-point of the income spectrum at which half of the population falls below that designated level and half lies above it. **Table 6** shows the results.

The figures presented in **Table 6** employ after-tax median incomes. These represent the amounts that households actually have to spend after paying federal and provincial/territorial income taxes. After-tax amounts represent a good basis for comparison to welfare, which is not subject to income taxation and is therefore effectively a *de facto* disposable income.

When it comes to overall results, single employable recipients came last in Alberta and best in Newfoundland and Labrador, with welfare incomes at 19.2 percent and 32.1 percent of after-tax median incomes, respectively, as shown in **Table 6**.

Welfare incomes for single persons with disabilities ranged from 24.6 percent to 48.1 percent of after-tax median incomes in Alberta and Ontario, respectively. However, those receiving AISH benefits in Alberta were best off, with their welfare incomes at 47.9 percent of after-tax median incomes.

Single-parent households qualified for welfare incomes that fell between 33.7 percent and 57.7 percent of after-tax median incomes in Alberta and Newfoundland and Labrador, respectively. The welfare incomes

of two-parent households ranged from 21.4 percent and 35.6 percent of after-tax median incomes in Alberta and Prince Edward Island, respectively.

In summary, welfare incomes for all household types ranged from a low of 19.2 percent for single employable recipients in Alberta to a high of 57.7 percent of after-tax median incomes for single-parent households in Newfoundland and Labrador. See **Table 6** for all the results.

<b>TABLE 6</b>			
<b>2014 WELFARE INCOMES AS A PERCENTAGE OF AFTER-TAX MEDIAN INCOMES</b>			
	<i>Total welfare incomes</i>	<i>Estimated after-tax median incomes</i>	<i>Welfare incomes as % of after-tax median incomes</i>
<b>NL</b>			
single employable	\$11,035	\$34,374	32.1%
person with disability	\$11,035	\$34,374	32.1%
single parent, one child	\$21,254	\$36,822	57.7%
couple, two children	\$24,642	\$88,944	27.7%
<b>PE</b>			
single employable	\$7,519	\$27,642	27.2%
person with disability	\$9,845	\$27,642	35.6%
single parent, one child	\$18,562	\$38,964	47.6%
couple, two children	\$27,240	\$76,500	35.6%
<b>NS</b>			
single employable	\$7,182	\$29,172	24.6%
person with disability	\$10,015	\$29,172	34.3%
single parent, one child	\$16,384	\$37,434	43.8%
couple, two children	\$23,431	\$80,988	28.9%
<b>NB</b>			
single employable	\$6,811	\$26,214	26.0%
person with disability	\$9,425	\$26,214	36.0%
single parent, one child	\$17,684	\$33,354	53.0%
couple, two children	\$21,770	\$81,396	26.7%
<b>QC</b>			
single employable	\$8,527	\$28,458	30.0%
person with disability	\$12,375	\$28,458	43.5%
single parent, one child	\$19,600	\$48,960	40.0%
couple, two children	\$25,434	\$78,336	32.5%
<b>ON</b>			
single employable	\$8,507	\$29,274	29.1%
person with disability	\$14,094	\$29,274	48.1%
single parent, one child	\$19,040	\$37,434	50.9%
couple, two children	\$25,987	\$85,374	30.4%





**TABLE 6 (continued)**  
**2014 WELFARE INCOMES AS A PERCENTAGE**  
**OF AFTER-TAX MEDIAN INCOMES**

	<i>Total welfare incomes</i>	<i>Estimated after-tax median incomes</i>	<i>Welfare incomes as % of after-tax median incomes</i>
<b>MB</b>			
single employable	\$7,707	\$30,498	25.3%
person with disability	\$10,304	\$30,498	33.8%
single parent, one child	\$15,480	\$41,820	37.0%
couple, two children	\$22,413	\$81,702	27.4%
<b>SK</b>			
single employable	\$8,995	\$35,700	25.2%
person with disability	\$11,390	\$35,700	31.9%
person with disability-SAID	\$14,720	\$35,700	41.2%
single parent, one child	\$19,351	\$44,268	43.7%
couple, two children	\$25,806	\$94,656	27.3%
<b>AB</b>			
single employable	\$7,791	\$40,596	19.2%
person with disability	\$9,994	\$40,596	24.6%
person with disability-AISH	\$19,463	\$40,596	47.9%
single parent, one child	\$16,626	\$49,368	33.7%
couple, two children	\$23,293	\$108,834	21.4%
<b>BC</b>			
single employable	\$7,813	\$29,172	26.8%
person with disability	\$11,415	\$29,172	39.1%
single parent, one child	\$17,277	\$42,942	40.2%
couple, two children	\$21,924	\$88,740	24.7%



**APPENDIX A:**

**2014 WELFARE INCOMES, BY HOUSEHOLD AND COMPONENT**

	Basic social assistance <sup>1</sup>	Additional SA program benefits	Federal child benefits <sup>2</sup>	Provincial/territorial child benefits	GST credit <sup>3</sup>	Provincial tax credits	Total income
<b>NL</b> <sup>4 5 6 7</sup>							
single employable	\$8,646	\$1,800			\$299	\$290	\$11,035
person with disability <sup>5</sup>	\$8,646	\$1,800			\$299	\$290	\$11,035
single parent, one child <sup>8</sup>	\$13,194	\$1,800	\$4,871	\$366	\$673	\$350	\$21,254
couple, two children <sup>8</sup>	\$13,758	\$1,800	\$7,083	\$755	\$813	\$433	\$24,642
<b>PE</b> <sup>9 10 11</sup>							
single employable	\$7,152				\$267	\$100	\$7,519
person with disability <sup>12</sup>	\$9,468				\$277	\$100	\$9,845
single parent, one child	\$12,868		\$4,871		\$673	\$150	\$18,562
couple, two children	\$18,844	\$350	\$7,083		\$813	\$150	\$27,240
<b>NS</b> <sup>13 14</sup>							
single employable	\$6,660				\$267	\$255	\$7,182
person with disability	\$9,480				\$280	\$255	\$10,015
single parent, one child <sup>15</sup>	\$9,900		\$4,871	\$625	\$673	\$315	\$16,384
couple, two children <sup>15</sup>	\$13,560	\$150	\$7,083	\$1,450	\$813	\$375	\$23,431
<b>NB</b> <sup>16 17 18 19 20</sup>							
single employable	\$6,444				\$267	\$100	\$6,811
person with disability <sup>21</sup>	\$7,896	\$1,162			\$267	\$100	\$9,425
single parent, one child <sup>22</sup>	\$10,566	\$1,224	\$4,871	\$250	\$673	\$100	\$17,684
couple, two children <sup>22</sup>	\$11,850	\$1,424	\$7,083	\$500	\$813	\$100	\$21,770



**APPENDIX A (continued):**

**2014 WELFARE INCOMES, BY HOUSEHOLD AND COMPONENT**

	Basic social assistance <sup>1</sup>	Additional SA program benefits	Federal child benefits <sup>2</sup>	Provincial/territorial child benefits	GST credit <sup>3</sup>	Provincial tax credits	Total income
<b>QC</b> <sup>23 24 25 26</sup>							
single employable	\$7,320				\$267	\$940	\$8,527
person with disability	\$11,124				\$311	\$940	\$12,375
single parent, one child <sup>27</sup>	\$8,880	\$960	\$4,871	\$3,162	\$673	\$1,054	\$19,600
couple, two children <sup>27</sup>	\$11,443	\$1,159	\$7,083	\$3,511	\$813	\$1,425	\$25,434
<b>ON</b> <sup>28 29 30</sup>							
single employable	\$7,602				\$267	\$638	\$8,507
person with disability	\$13,080				\$351	\$663	\$14,094
single parent, one child <sup>31</sup>	\$11,267		\$4,871	\$1,260	\$673	\$969	\$19,040
couple, two children <sup>31</sup>	\$13,959		\$7,083	\$2,520	\$813	\$1,612	\$25,987
<b>MB</b> <sup>32 33</sup>							
single employable	\$4,350	\$3,090			\$267		\$7,707
person with disability	\$5,687	\$4,350			\$267		\$10,304
single parent, one child <sup>34</sup>	\$7,314	\$2,622	\$4,871		\$673		\$15,480
couple, two children <sup>34</sup>	\$11,231	\$3,286	\$7,083		\$813		\$22,413
<b>SK</b> <sup>35 36 37 38</sup>							
single employable	\$8,490				\$267	\$238	\$8,995
person with disability <sup>39</sup>	\$10,003	\$840			\$309	\$238	\$11,390
person with disability – SAID <sup>40 41 42</sup>	\$13,307	\$840			\$335	\$238	\$14,720
single parent, one child <sup>43</sup>	\$13,331		\$4,871		\$673	\$476	\$19,351
couple, two children <sup>43</sup>	\$17,034	\$215	\$7,083		\$813	\$661	\$25,806



**APPENDIX A (continued):**

**2014 WELFARE INCOMES, BY HOUSEHOLD AND COMPONENT**

	Basic social assistance <sup>1</sup>	Additional SA program benefits	Federal child benefits <sup>2</sup>	Provincial/territorial child benefits	GST credit <sup>3</sup>	Provincial tax credits	Total income
<b>AB<sup>44</sup></b>							
single employable	\$7,524				\$267		\$7,791
person with disability	\$8,772	\$936			\$286		\$9,994
person with disability – AISH <sup>45</sup>	\$19,056				\$407		\$19,463
single parent, one child	\$11,196		\$4,757		\$673		\$16,626
couple, two children	\$15,000	\$275	\$7,205		\$813		\$23,293
<b>BC<sup>46 47</sup></b>							
single employable	\$7,320	\$35			\$267	\$191	\$7,813
person with disability	\$10,877	\$35			\$312	\$191	\$11,415
single parent, one child	\$11,347	\$80	\$4,871		\$673	\$306	\$17,277
couple, two children	\$13,213	\$365	\$7,083		\$813	\$450	\$21,924
<b>YT<sup>48 49</sup></b>							
single employable	\$16,201	\$809			\$407		\$17,417
person with disability	\$16,201	\$4,463			\$407		\$21,071
single parent, one child <sup>50 51</sup>	\$21,096	\$1,256	\$4,871	\$690	\$673		\$28,586
couple, two children <sup>50 51</sup>	\$29,180	\$2,233	\$6,281	\$1,380	\$813		\$39,887
<b>NT<sup>52 53</sup></b>							
single employable	\$22,174				\$407		\$22,581
person with disability <sup>54</sup>	\$22,332	\$4,032			\$407		\$26,771
single parent, one child <sup>55 56</sup>	\$23,869		\$4,871	\$330	\$673		\$29,743
couple, two children <sup>55 56</sup>	\$25,014		\$6,905	\$401	\$813		\$33,133



**APPENDIX A (continued):**

**2014 WELFARE INCOMES, BY HOUSEHOLD AND COMPONENT**

	Basic social assistance <sup>1</sup>	Additional SA program benefits	Federal child benefits <sup>2</sup>	Provincial/territorial child benefits	GST credit <sup>3</sup>	Provincial tax credits	Total income
<b>NU</b> <sup>57 58 59</sup>							
single employable	\$5,672				\$267		\$5,939
person with disability	\$5,772	\$2,100			\$275		\$8,147
single parent, one child <sup>60 61</sup>	\$7,349		\$4,871	\$330	\$673		\$13,223
couple, two children <sup>60 61</sup>	\$12,196		\$7,083	\$660	\$813		\$20,752

1. Basic social assistance amounts take into account any reduction of benefits due to the clawback of the National Child Benefit Supplement. As of 2014, only the three territories continue this practice.
2. Includes the Canada Child Tax Benefit (CCTB) and the Universal Child Care Benefit (UCCB) received between January 1 and December 31, 2014. The CCTB consists of the CCTB Basic Benefit and the National Child Benefit Supplement (NCBS). The UCCB is \$100 per month for each child under the age of 6.
3. The federal Goods and Services Tax Credit includes the quarterly payments received between January 1 and December 31, 2014.

**NEWFOUNDLAND AND LABRADOR**

4. Income Support rates increased in July 2014.
5. Additional benefits include a supplemental shelter benefit of \$150 per month for the single employable person, the single parent with one child and the couple with two children. More than 90 percent of households living in the largest urban centre (St. John's) have rental costs that exceed the basic shelter rate so automatically receive the shelter supplement.
6. For the single person with a disability, additional benefits include the Personal Care Allowance of \$150 per month paid by Health and Community Services to social assistance clients receiving supportive services. The supplemental shelter benefit is not paid to clients receiving rental top-ups by Health and Community Services, who may provide additional financial assistance to these clients. Rental costs may be topped up to the actual cost. Further, utility costs may also be topped up to the actual amount. Where utility costs are topped up, no Fuel Supplement is paid.
7. Provincial tax credits include the HST Credit and the Home Heating Rebate Program (\$250 per household per year).
8. The maximum Newfoundland and Labrador Child Benefit increased in July 2014 from \$30.33 to \$30.75 for the first child and from \$32.16 to \$32.66 for the second child.

**PRINCE EDWARD ISLAND**

9. In January 2014, the food allowance was increased by 5 percent for single persons. In September 2014, the food allowance was increased by 5 percent for all clients.
10. Additional benefits include the School Allowance, issued in August and December. The allowance is \$75 for the 10-year-old and \$100 for the 15-year-old.
11. Provincial tax credits include the PEI Sales Tax Credit.
12. Most social assistance clients with disabilities receive additional financial support through the Disability Support Program (DSP). Clients who are not eligible for the DSP may receive the Personal Care Allowance (\$53 per month), the Special Care Allowance (\$40 per month) or the Disability Allowance (up to \$150 per month) through the Social Assistance Program. These amounts are not included in the above table.

**NOVA SCOTIA**

13. Additional benefits include the annual School Supplies Supplement issued in September of \$50 for the 10-year-old and \$100 for the 15-year-old.
14. Provincial tax credits include the Affordable Living Tax Credit.
15. The maximum Nova Scotia Child Benefit is \$52.08 per month for the first child and \$68.75 per month for the second child.

**NEW BRUNSWICK**

16. All household types receive Transitional Assistance except the single person with a disability, who receives Extended Benefits.
17. In April 2014, Extended Benefits Program rates increased as well as Transitional Assistance Program rates for all clients except single employable persons.
18. Additional benefits include the Income Supplement Benefit for families

with children to offset high shelter costs (\$1,224 in 2014), the School Supplement of \$100 per child per year and the Disability Supplement. The Disability Supplement increased in October 2014 from \$95.83 to \$100 per month.

19. New Brunswick's monthly Fuel Supplement for households heating with electricity is \$150 per month. Eligibility is determined on a case-by-case basis. It is paid in addition to basic assistance and is designed to help offset high heating costs for clients who pay for heat separately. It may be paid either monthly, from November to April, or as a one-time payment. This is not included in the above table.
20. Provincial tax credits include the Home Energy Assistance Program (\$100 per household per year).
21. Persons with disabilities may also be eligible for assistance under the new Portable Rent Supplement for Persons with Disabilities Program. Qualifying individuals have their rent reduced to 30 percent of adjusted household income.
22. The maximum New Brunswick Child Benefit is \$20.83 per child per month.

## QUÉBEC

23. Rates increased in January 2014 for the Social Assistance Program and the Social Solidarity Program.
24. The single person with a disability receives Social Solidarity benefits. The three other household types receive Social Assistance benefits. The single parent with one child also receives the Temporarily Limited Capacity Allowance.
25. Additional benefits include the monthly Shelter Allowance Program benefit of \$80 for families with children (administered by the *Société d'habitation du Québec*) and an annual school allowance of \$76 for the 10-year-old and \$123 for the 15-year-old.
26. Provincial tax credits include the Solidarity Tax Credit.
27. Child Assistance rates increased in January 2014. As of January 1, 2014, the maximum benefit for a one-child family is \$195.08 per month and for a two-child family it is \$292.58. Single-parent families receive an additional supplement of \$68.42 per month.

## ONTARIO

28. Ontario Works (OW) Basic Needs Allowance increased in October 2014. OW is paid to the single employable person, the single parent with one child and the couple with two children.
29. Ontario Disability Support Program Basic Needs Allowance increased in September 2014.
30. Provincial tax credits include the Ontario Trillium Benefit.
31. Maximum Ontario Child Benefit rates increased from \$100.83 to \$109.16 per month per child in July 2014.

## MANITOBA

32. Additional benefits include the Income Assistance for Persons with Disabilities (IAPD) benefit of \$105 per month, the annual School Supplies

Allowance of \$60 for the 10-year-old and \$100 for the 15-year-old, RentAid for the period from January to June, and the new Rent Assist program from July to December.

33. In July 2014, the Rent Assist program was introduced, replacing and combining the former RentAid program and the EIA Shelter Allowance. The new program is available to both social assistance recipients and other low-income private renters in Manitoba. Benefits under the former RentAid program for EIA recipients were paid only to individuals and couples without children, and persons with disabilities. The EIA Rent Assist program is available to all EIA case categories and includes a flat-rate component.
34. The Manitoba Child Benefit Program began in January 2008. It replaced and enhanced the former Child Related Income Support Program (CRISP). Maximum monthly benefits are \$35 per child. The Manitoba Child Benefit is not paid to Income Assistance families with children.

## SASKATCHEWAN

35. Transitional Employment Assistance rates are used for the single employable person, the single parent with one child and the couple with two children. Saskatchewan Assistance Plan rates are used for the single person with a disability. Rates paid in Tier A communities are used.
36. Saskatchewan pays actual utility costs for SAP clients, flat-rate utility amounts for TEA clients and either actual or flat rates for SAID clients. Province-wide average utility amounts by household type are used for all welfare income tables.
37. Additional benefits include the Disabled Persons Allowance of \$50 per month, the Special Transportation Allowance of \$20 per month for persons with disabilities, the annual Education Expenses Allowance (\$85 for the 10-year-old and \$130 for the 15-year-old) and the Disability Income Benefit for SAID clients.
38. Provincial tax credits include the Saskatchewan Low-Income Tax Credit.
39. Clients with disabilities may also be eligible for the Disability Rental Housing Supplement. The amount paid depends on family size, family income and the local rental market. If eligible, the supplement has no impact on the client's shelter benefit.
40. The Saskatchewan Assured Income for Disability (SAID) program, introduced in 2009, is an income support program for people with significant and enduring disabilities. Initially, SAID supported individuals in residential care with significant and enduring disabilities. In June 2012, it was expanded to include persons with significant and enduring disabilities living independently. It is a needs-tested program that pays higher benefits than those under the Saskatchewan Assistance Plan (SAP). Starting in 2013, we report SAID benefits in addition to those paid to a person with a disability under SAP.
41. SAID clients living in private housing, room and board, or a rooming arrangement also receive a \$70 per month Disability Income Benefit. This payment is equivalent to amounts received by individuals with disabilities on SAP through the Disabled Persons Allowance and the Special Transportation Allowance.
42. SAID benefits were increased in June 2014.

43. Families with children may also be eligible for the Family Rental Housing Supplement. The amount paid depends on family size, family income and the local rental market. If eligible, the supplement has no impact on the client's shelter benefit.

#### ALBERTA

44. Additional benefits include \$78 per month Personal Needs Allowance for the person with a disability (Alberta Works only) and the annual school expense allowance of \$100 for the 10-year-old and \$175 for the 15-year-old.
45. Alberta has a separate program for persons with severe and permanent disabilities – the Assured Income for the Severely Handicapped (AISH) program. The AISH program differs from the other social assistance programs referenced in this report in that clients are provided with a flat-rate living allowance benefit which is not linked to family size. In addition to the living allowance, AISH may provide a \$100 Child Benefit for each dependent child and Personal Benefits for the client and his or her dependent children to meet one-time or ongoing needs, such as a special diet and child care. Personal Benefits are provided only to clients who have \$3,000 or less in non-exempt assets.

#### BRITISH COLUMBIA

46. Additional benefits include the annual Christmas Supplement (\$35 for singles, \$70 for a family with children and \$10 for each child) and the annual School Start-up Supplement of \$100 for the 10-year-old and \$175 for the 15-year-old.
47. Provincial tax credits include the BC Sales Tax Credit and the Low Income Climate Action Tax Credit.

#### YUKON

48. All basic rates were increased in November 2014.
49. Additional benefits include the annual Christmas Allowance of \$30 per person, the annual Winter Clothing Allowance (\$75 for persons under 14 years and \$125 for persons 14 years or over), the annual School Supply Allowance (\$50 for children in grades 1-5 and \$65 for those in grades 6-12) and the monthly Yukon Supplementary Allowance for persons with disabilities (\$250 per month). Starting in 2014, the Telephone Allowance (\$37 per household), the Transportation Expense (\$62 per adult) and Laundry Service (\$10 per person) are also included. The Telephone Allowance and Transportation Expense are paid immediately to households with dependent children and clients who are excluded from the labour force. The Laundry Service benefit is paid immediately to clients excluded from the labour force and on behalf of all children. For all other clients, the three monthly benefits begin only after the client has been in receipt of assistance for six consecutive months.
50. Yukon reduces social assistance entitlement by the amount of the NCB Supplement received.
51. The maximum Yukon Child Benefit is \$57.50 per child per month.

#### NORTHWEST TERRITORIES

52. The Northwest Territories Income Assistance Program generally pays actual costs of shelter, fuel and utilities. Earlier editions of this report used NWT Public Housing unsubsidized rents, plus related average water and utility costs, for all four household types. Starting in 2014, the maximum allowance shelter cost for a single person plus average fuel and utility costs in Yellowknife are used for the single employable individual and the single person with a disability. The NWT Public Housing unsubsidized rent for Yellowknife is used for the single parent and the family with two children. The unsubsidized shelter rate is now an all inclusive (minus electricity) amount that does not vary by unit size. Utility costs for these two family types are the subsidized power costs.
53. Additional benefits include the Disability Allowance of \$300 per month and the Incidental Allowance for Persons with Disabilities of \$36 per month.
54. The rate for a person with a disability may vary, with some receiving room and board rates.
55. NWT reduces social assistance entitlement by the amount of the NCB Supplement received.
56. The maximum NWT Child Benefit is \$27.50 per child per month.

#### NUNAVUT

57. The majority of Income Assistance households in Nunavut reside in public housing. In Iqaluit, 95 percent of SA clients live in public housing. Earlier editions of this series used the private market rent and utility costs to calculate total welfare incomes. Starting in 2012, the public housing rent is employed. This change in approach better reflects the actual costs paid to Income Assistance households. In the 2012 report, \$195 per month was used for all four households. In 2013, this amount was revised to \$60 per month based on the assumption the client's income fell below the estimated \$22,000 allowable threshold for 2012. Clients in public housing do not pay fuel, water, sewage, garbage and/or municipal needs. Electricity costs are heavily subsidized. A monthly estimate of \$27 for electrical costs is used.
58. Additional benefits include the Incidental Allowance of \$175 per month for the person with a disability.
59. All clients other than those eligible for the Incidental Allowance must be in receipt of assistance for two months before the regular clothing allowance is paid.
60. Nunavut reduces social assistance entitlement by the amount of the NCB Supplement received.
61. The maximum Nunavut Child Benefit is \$27.50 per child per month.

## Appendix B.1

### TOTAL WELFARE INCOMES OVER TIME, IN CONSTANT 2014 DOLLARS, NEWFOUNDLAND AND LABRADOR, 1986-2014

	Single employable person	Person with disability	Single parent one child age 2	Couple, two children ages 10 and 15
1986	\$6,470		\$18,248	\$22,820
1989	\$6,355	\$12,682	\$17,875	\$21,916
1990	\$6,438	\$12,684	\$18,150	\$22,146
1991	\$6,530	\$12,516	\$18,669	\$22,016
1992	\$6,695	\$12,662	\$19,214	\$21,952
1993	\$6,616	\$12,495	\$18,999	\$21,689
1994	\$6,611	\$12,485	\$18,982	\$21,672
1995	\$6,466	\$12,212	\$18,561	\$21,198
1996	\$3,803	\$12,462	\$18,718	\$21,316
1997	\$1,810	\$12,942	\$19,144	\$21,868
1998	\$1,814	\$12,869	\$19,475	\$22,431
1999	\$1,808	\$12,757	\$19,767	\$22,982
2000	\$2,411	\$12,557	\$19,684	\$22,985
2001	\$4,193	\$12,347	\$19,715	\$23,304
2002	\$10,169	\$12,109	\$19,575	\$23,310
2003	\$9,908	\$11,783	\$19,230	\$23,012
2004	\$9,743	\$11,573	\$19,088	\$22,963
2005	\$9,592	\$11,382	\$18,932	\$22,906
2006	\$10,224	\$11,981	\$20,492	\$24,136
2007	\$10,497	\$12,215	\$21,099	\$24,327
2008	\$10,364	\$12,042	\$20,860	\$24,099
2009	\$10,495	\$12,169	\$21,111	\$24,438
2010	\$10,376	\$12,021	\$20,892	\$24,226
2011	\$10,514	\$11,119	\$20,800	\$24,087
2012	\$11,127	\$11,148	\$21,415	\$24,748
2013	\$11,093	\$11,099	\$21,406	\$24,794
2014	\$11,035	\$11,035	\$21,254	\$24,642



## Appendix B.2

### TOTAL WELFARE INCOMES OVER TIME, IN CONSTANT 2014 DOLLARS, PRINCE EDWARD ISLAND, 1986-2014

	Single employable person	Person with disability	Single parent one child age 2	Couple, two children ages 10 and 15
1986	\$12,015		\$18,592	\$28,330
1989	\$11,738	\$13,641	\$18,016	\$27,407
1990	\$11,813	\$13,642	\$18,254	\$27,678
1991	\$12,008	\$13,667	\$18,663	\$28,271
1992	\$12,051	\$13,711	\$18,802	\$28,186
1993	\$11,967	\$13,597	\$18,687	\$27,958
1994	\$10,794	\$13,444	\$18,388	\$27,512
1995	\$8,368	\$12,930	\$17,555	\$26,452
1996	\$7,675	\$11,951	\$16,837	\$24,670
1997	\$7,638	\$11,712	\$16,179	\$24,652
1998	\$7,561	\$11,586	\$16,008	\$24,402
1999	\$7,434	\$11,380	\$15,732	\$23,993
2000	\$7,610	\$11,449	\$16,064	\$24,828
2001	\$7,483	\$11,229	\$16,039	\$24,831
2002	\$7,471	\$11,213	\$16,247	\$25,136
2003	\$7,496	\$9,802	\$16,236	\$25,034
2004	\$7,425	\$9,688	\$16,199	\$25,010
2005	\$7,270	\$9,458	\$16,037	\$24,819
2006	\$7,310	\$9,537	\$17,181	\$25,591
2007	\$7,385	\$9,684	\$17,723	\$25,723
2008	\$7,319	\$9,616	\$17,588	\$25,524
2009	\$7,555	\$9,919	\$18,085	\$26,305
2010	\$7,648	\$10,051	\$18,245	\$26,576
2011	\$7,466	\$9,826	\$18,451	\$27,031
2012	\$7,365	\$9,689	\$18,479	\$27,149
2013	\$7,377	\$9,691	\$18,535	\$27,224
2014	\$7,519	\$9,845	\$18,562	\$27,240

## Appendix B.3

### TOTAL WELFARE INCOMES OVER TIME, IN CONSTANT 2014 DOLLARS, NOVA SCOTIA, 1986-2014

	Single employable person	Person with disability	Single parent one child age 2	Couple, two children ages 10 and 15
1986	\$8,831		\$17,322	\$22,467
1989	\$9,960	\$13,074	\$17,744	\$23,580
1990	\$9,629	\$13,127	\$17,932	\$22,960
1991	\$9,355	\$13,151	\$18,085	\$22,778
1992	\$9,083	\$12,862	\$17,969	\$22,419
1993	\$8,924	\$12,636	\$17,673	\$22,107
1994	\$8,916	\$12,830	\$17,892	\$22,090
1995	\$8,721	\$12,587	\$17,535	\$21,606
1996	\$8,618	\$12,403	\$17,280	\$22,880
1997	\$6,408	\$12,201	\$16,998	\$23,046
1998	\$6,344	\$12,077	\$16,998	\$23,100
1999	\$6,164	\$11,875	\$16,929	\$22,421
2000	\$6,004	\$11,560	\$16,660	\$22,711
2001	\$6,166	\$10,639	\$15,681	\$23,683
2002	\$6,498	\$11,043	\$15,485	\$22,554
2003	\$6,327	\$10,745	\$15,243	\$22,269
2004	\$6,234	\$10,574	\$15,170	\$22,239
2005	\$6,344	\$10,409	\$15,113	\$22,267
2006	\$6,893	\$10,312	\$16,120	\$22,958
2007	\$7,015	\$10,206	\$16,536	\$22,981
2008	\$6,911	\$10,026	\$16,292	\$22,711
2009	\$6,957	\$10,062	\$16,401	\$22,938
2010	\$7,135	\$10,184	\$16,400	\$22,967
2011	\$7,049	\$10,010	\$16,274	\$22,883
2012	\$7,109	\$10,026	\$16,379	\$23,208
2013	\$7,217	\$10,106	\$16,543	\$23,576
2014	\$7,182	\$10,015	\$16,384	\$23,431

## Appendix B.4

### TOTAL WELFARE INCOMES OVER TIME, IN CONSTANT 2014 DOLLARS, NEW BRUNSWICK, 1986-2014

	Single employable person	Person with disability	Single parent one child age 2	Couple, two children ages 10 and 15
1986	\$4,353		\$15,102	\$18,200
1989	\$4,824	\$12,451	\$14,758	\$17,353
1990	\$4,873	\$12,390	\$14,845	\$17,387
1991	\$4,964	\$12,241	\$14,880	\$17,722
1992	\$4,828	\$12,130	\$14,834	\$17,779
1993	\$4,764	\$12,052	\$14,850	\$17,777
1994	\$4,796	\$9,533	\$15,367	\$18,298
1995	\$4,709	\$9,487	\$15,935	\$18,943
1996	\$4,690	\$9,431	\$15,851	\$18,809
1997	\$4,663	\$9,504	\$15,972	\$19,130
1998	\$4,616	\$9,456	\$16,346	\$19,859
1999	\$4,539	\$9,300	\$16,605	\$20,449
2000	\$4,421	\$9,383	\$16,496	\$20,503
2001	\$4,319	\$9,480	\$16,497	\$20,744
2002	\$4,229	\$9,592	\$16,382	\$20,761
2003	\$4,120	\$9,644	\$16,117	\$20,525
2004	\$4,052	\$9,478	\$16,013	\$20,498
2005	\$4,010	\$9,354	\$15,978	\$20,553
2006	\$4,004	\$9,311	\$16,974	\$21,208
2007	\$4,013	\$9,293	\$17,351	\$21,167
2008	\$4,044	\$9,320	\$17,407	\$21,255
2009	\$4,128	\$9,479	\$17,691	\$21,634
2010	\$7,195	\$9,321	\$17,450	\$21,379
2011	\$7,095	\$9,172	\$17,094	\$21,049
2012	\$6,998	\$9,094	\$16,937	\$20,907
2013	\$6,943	\$9,147	\$17,104	\$21,138
2014	\$6,811	\$9,425	\$17,684	\$21,770

## Appendix B.5

### TOTAL WELFARE INCOMES OVER TIME, IN CONSTANT 2014 DOLLARS, QUÉBEC, 1986-2014

	Single employable person	Person with disability	Single parent one child age 2	Couple, two children ages 10 and 15
1986	\$4,582		\$17,374	\$24,307
1989	\$6,001	\$10,695	\$16,054	\$22,109
1990	\$8,586	\$11,212	\$17,292	\$21,980
1991	\$9,095	\$11,720	\$16,322	\$22,979
1992	\$9,217	\$11,944	\$18,114	\$23,238
1993	\$9,240	\$11,944	\$18,756	\$23,775
1994	\$9,057	\$12,144	\$19,134	\$23,528
1995	\$8,858	\$11,885	\$18,727	\$23,013
1996	\$8,728	\$11,972	\$18,246	\$22,505
1997	\$8,461	\$11,941	\$17,548	\$21,483
1998	\$8,334	\$12,038	\$17,519	\$21,675
1999	\$8,389	\$12,066	\$17,466	\$21,595
2000	\$8,242	\$11,924	\$16,991	\$21,366
2001	\$8,211	\$11,923	\$17,046	\$21,656
2002	\$8,331	\$11,969	\$17,277	\$22,088
2003	\$8,232	\$11,831	\$17,138	\$22,001
2004	\$8,239	\$11,846	\$17,195	\$22,184
2005	\$8,128	\$11,768	\$18,012	\$24,224
2006	\$8,070	\$11,821	\$18,979	\$24,847
2007	\$7,973	\$11,791	\$19,167	\$24,582
2008	\$7,836	\$11,661	\$18,903	\$24,282
2009	\$7,999	\$11,904	\$19,236	\$24,740
2010	\$7,906	\$11,756	\$19,038	\$24,501
2011	\$7,892	\$11,683	\$18,834	\$24,295
2012	\$8,472	\$12,304	\$19,547	\$25,302
2013	\$8,610	\$12,495	\$19,801	\$25,669
2014	\$8,527	\$12,375	\$19,600	\$25,434

## Appendix B.6

### TOTAL WELFARE INCOMES OVER TIME, IN CONSTANT 2014 DOLLARS, ONTARIO, 1986-2014

	Single employable person	Person with disability	Single parent one child age 2	Couple, two children ages 10 and 15
1986	\$9,791		\$19,565	\$25,886
1989	\$10,640	\$15,310	\$20,880	\$27,377
1990	\$11,726	\$16,466	\$23,470	\$31,445
1991	\$12,222	\$17,060	\$24,340	\$32,466
1992	\$12,509	\$17,244	\$24,625	\$32,795
1993	\$12,475	\$17,154	\$24,563	\$32,675
1994	\$12,497	\$17,177	\$24,595	\$32,448
1995	\$11,612	\$16,804	\$22,924	\$30,109
1996	\$9,587	\$16,557	\$19,256	\$25,451
1997	\$9,464	\$16,287	\$18,970	\$25,077
1998	\$9,353	\$16,122	\$18,774	\$24,812
1999	\$9,196	\$15,851	\$18,463	\$24,410
2000	\$8,955	\$15,431	\$18,050	\$23,896
2001	\$8,741	\$15,056	\$17,700	\$23,463
2002	\$8,555	\$14,727	\$17,367	\$23,036
2003	\$8,328	\$14,329	\$16,951	\$22,498
2004	\$8,340	\$14,336	\$17,045	\$22,550
2005	\$8,198	\$14,107	\$16,908	\$22,583
2006	\$8,100	\$13,959	\$17,833	\$23,138
2007	\$8,090	\$13,905	\$18,462	\$23,648
2008	\$8,065	\$13,873	\$18,301	\$23,273
2009	\$8,206	\$14,118	\$19,005	\$24,828
2010	\$8,443	\$14,352	\$19,757	\$25,925
2011	\$8,460	\$14,379	\$19,472	\$25,715
2012	\$8,302	\$14,172	\$19,137	\$25,667
2013	\$8,388	\$14,213	\$19,231	\$25,946
2014	\$8,507	\$14,094	\$19,040	\$25,987

## Appendix B.7

### TOTAL WELFARE INCOMES OVER TIME, IN CONSTANT 2014 DOLLARS, MANITOBA, 1986-2014

	Single employable person	Person with disability	Single parent one child age 2	Couple, two children ages 10 and 15
1986	\$9,715		\$17,038	\$26,799
1989	\$10,193	\$11,074	\$16,700	\$28,615
1990	\$10,444	\$11,050	\$16,810	\$29,490
1991	\$10,507	\$11,057	\$16,885	\$29,956
1992	\$10,576	\$13,362	\$18,294	\$30,329
1993	\$10,405	\$12,080	\$16,657	\$27,951
1994	\$9,713	\$12,019	\$16,562	\$28,390
1995	\$9,513	\$11,756	\$16,192	\$27,754
1996	\$8,827	\$11,584	\$15,954	\$25,233
1997	\$7,688	\$11,394	\$15,693	\$23,545
1998	\$7,610	\$11,279	\$15,534	\$23,067
1999	\$7,483	\$11,184	\$15,270	\$22,680
2000	\$7,287	\$10,955	\$15,240	\$22,495
2001	\$7,114	\$10,690	\$15,782	\$22,688
2002	\$6,964	\$10,458	\$16,024	\$22,665
2003	\$6,780	\$10,176	\$15,768	\$23,028
2004	\$6,927	\$10,257	\$15,671	\$23,874
2005	\$6,807	\$10,063	\$15,540	\$23,818
2006	\$6,683	\$10,119	\$16,373	\$24,218
2007	\$6,543	\$10,136	\$16,468	\$23,781
2008	\$7,049	\$10,237	\$16,172	\$23,387
2009	\$7,456	\$10,309	\$16,222	\$23,495
2010	\$7,427	\$10,231	\$16,007	\$23,207
2011	\$7,226	\$9,948	\$15,588	\$22,615
2012	\$7,241	\$9,920	\$15,454	\$22,452
2013	\$7,285	\$9,937	\$15,419	\$22,440
2014	\$7,707	\$10,304	\$15,480	\$22,413

## Appendix B.8

### TOTAL WELFARE INCOMES OVER TIME, IN CONSTANT 2014 DOLLARS, SASKATCHEWAN, 1986-2014

	Single employable person	Person with disability	Person with disability – SAID	Single parent one child age 2	Couple, two children ages 10 and 15
1986	\$8,132			\$18,716	\$27,467
1989	\$8,253	\$13,375		\$18,613	\$26,603
1990	\$8,189	\$13,090		\$18,444	\$26,202
1991	\$8,139	\$12,808		\$18,186	\$25,793
1992	\$8,295	\$12,574		\$17,890	\$25,773
1993	\$8,714	\$12,453		\$17,692	\$25,430
1994	\$8,706	\$12,440		\$17,669	\$25,492
1995	\$7,818	\$12,168		\$17,278	\$24,937
1996	\$8,390	\$12,327		\$17,024	\$24,571
1997	\$7,577	\$11,045		\$16,746	\$22,975
1998	\$7,523	\$11,026		\$15,492	\$22,883
1999	\$7,736	\$11,303		\$16,010	\$23,711
2000	\$7,732	\$11,214		\$16,026	\$23,564
2001	\$7,723	\$11,185		\$16,027	\$23,647
2002	\$7,606	\$10,960		\$15,755	\$23,280
2003	\$7,566	\$10,853		\$15,331	\$22,844
2004	\$7,474	\$10,824		\$15,204	\$22,794
2005	\$7,796	\$10,405		\$15,485	\$22,613
2006	\$9,806	\$10,731		\$18,034	\$24,835
2007	\$8,513	\$10,974		\$17,205	\$23,185
2008	\$8,907	\$11,493		\$18,005	\$24,820
2009	\$9,605	\$11,927		\$19,608	\$26,257
2010	\$9,387	\$12,035		\$19,141	\$25,766
2011	\$9,282	\$11,859		\$18,832	\$25,224
2012	\$9,159	\$11,595		\$18,904	\$25,291
2013	\$9,079	\$11,591	\$14,257	\$19,355	\$25,675
2014	\$8,995	\$11,390	\$14,720	\$19,351	\$25,806

## Appendix B.9

### TOTAL WELFARE INCOMES OVER TIME, IN CONSTANT 2014 DOLLARS, ALBERTA, 1986-2014

	Single employable person	Person with disability	Person with disability – AISH	Single parent one child age 2	Couple, two children ages 10 and 15
1986	\$11,572			\$18,823	\$29,429
1989	\$8,157	\$10,061		\$16,933	\$25,898
1990	\$7,906	\$9,722		\$16,539	\$25,142
1991	\$8,765	\$10,412		\$17,584	\$27,768
1992	\$8,690	\$10,214		\$17,429	\$27,419
1993	\$8,205	\$9,924		\$16,816	\$26,512
1994	\$7,198	\$9,891		\$15,795	\$25,151
1995	\$7,041	\$9,701		\$15,433	\$24,817
1996	\$6,937	\$9,559		\$15,197	\$24,453
1997	\$6,863	\$9,442		\$15,053	\$24,150
1998	\$6,887	\$9,441		\$15,202	\$24,289
1999	\$6,771	\$9,518		\$15,334	\$24,155
2000	\$6,594	\$9,955		\$15,123	\$23,968
2001	\$6,438	\$9,723		\$14,872	\$23,545
2002	\$6,303	\$9,517		\$14,566	\$23,052
2003	\$6,137	\$9,431		\$14,491	\$22,872
2004	\$6,033	\$9,384		\$14,533	\$22,923
2005	\$5,909	\$9,186		\$14,421	\$22,811
2006	\$6,261	\$9,768	\$14,400	\$16,195	\$25,069
2007	\$5,681	\$9,478	\$14,331	\$15,389	\$22,818
2008	\$5,952	\$9,628	\$14,675	\$15,462	\$22,719
2009	\$7,922	\$10,320	\$15,641	\$17,229	\$24,178
2010	\$7,788	\$10,153	\$15,710	\$16,995	\$23,889
2011	\$7,566	\$9,868	\$15,267	\$16,549	\$23,278
2012	\$7,871	\$10,136	\$18,757	\$16,807	\$23,519
2013	\$7,942	\$10,187	\$19,835	\$16,895	\$23,638
2014	\$7,791	\$9,994	\$19,463	\$16,626	\$23,293



## Appendix B.10

### TOTAL WELFARE INCOMES OVER TIME, IN CONSTANT 2014 DOLLARS, BRITISH COLUMBIA, 1986-2014

	Single employable person	Person with disability	Single parent one child age 2	Couple, two children ages 10 and 15
1986	\$8,266		\$16,916	\$24,391
1989	\$9,184	\$12,629	\$18,374	\$24,002
1990	\$9,505	\$13,189	\$18,849	\$24,410
1991	\$9,117	\$13,105	\$18,867	\$24,395
1992	\$9,685	\$13,541	\$19,482	\$25,334
1993	\$9,713	\$13,632	\$19,524	\$25,418
1994	\$9,955	\$13,959	\$19,959	\$26,088
1995	\$9,770	\$13,704	\$19,576	\$25,588
1996	\$8,915	\$13,506	\$19,290	\$25,212
1997	\$8,769	\$13,286	\$18,905	\$24,661
1998	\$8,678	\$13,151	\$18,714	\$24,412
1999	\$8,533	\$12,931	\$18,414	\$24,035
2000	\$8,374	\$12,689	\$18,136	\$23,683
2001	\$8,265	\$12,521	\$18,009	\$23,567
2002	\$8,089	\$12,250	\$17,160	\$22,820
2003	\$7,849	\$11,951	\$16,654	\$22,029
2004	\$7,714	\$11,737	\$16,479	\$21,836
2005	\$7,554	\$12,468	\$16,319	\$21,605
2006	\$7,416	\$12,244	\$17,138	\$22,055
2007	\$8,270	\$12,494	\$18,226	\$22,777
2008	\$8,523	\$12,486	\$18,439	\$23,054
2009	\$8,509	\$12,463	\$18,488	\$23,169
2010	\$8,411	\$12,296	\$18,406	\$23,228
2011	\$8,296	\$12,068	\$18,168	\$22,973
2012	\$8,188	\$11,901	\$18,008	\$23,050
2013	\$8,023	\$11,700	\$17,676	\$22,482
2014	\$7,813	\$11,415	\$17,277	\$21,924

## Appendix B.11

### TOTAL WELFARE INCOMES OVER TIME, IN CONSTANT 2014 DOLLARS, YUKON, 1986-2014

	Single employable person	Person with disability	Single parent one child age 2	Couple, two children ages 10 and 15
1986	\$9,822		\$19,668	\$31,084
1989	\$11,971	\$13,377	\$21,588	\$32,760
1990	\$12,239	\$13,587	\$22,018	\$32,780
1991	\$12,247	\$13,537	\$22,204	\$33,315
1992	\$12,091	\$13,368	\$22,085	\$33,345
1993	\$11,881	\$13,133	\$21,712	\$32,777
1994	\$11,867	\$13,119	\$21,693	\$32,745
1995	\$11,608	\$13,776	\$21,218	\$32,028
1996	\$11,437	\$13,582	\$20,906	\$31,558
1997	\$15,474	\$17,593	\$25,208	\$36,513
1998	\$15,288	\$17,416	\$24,954	\$36,144
1999	\$15,061	\$17,123	\$24,939	\$35,537
2000	\$14,741	\$16,732	\$24,342	\$34,732
2001	\$15,792	\$17,738	\$25,236	\$35,480
2002	\$15,586	\$17,485	\$24,823	\$35,200
2003	\$15,179	\$17,019	\$24,202	\$34,363
2004	\$14,908	\$16,721	\$23,912	\$34,108
2005	\$14,586	\$17,246	\$23,201	\$33,860
2006	\$14,314	\$17,789	\$23,641	\$33,572
2007	\$14,004	\$17,410	\$23,427	\$32,644
2008	\$15,025	\$18,359	\$25,114	\$35,243
2009	\$16,814	\$20,131	\$27,885	\$38,662
2010	\$16,786	\$20,023	\$27,776	\$38,519
2011	\$16,387	\$19,519	\$27,094	\$37,581
2012	\$16,559	\$19,646	\$27,322	\$37,921
2013	\$16,821	\$19,881	\$27,705	\$38,488
2014	\$17,417	\$21,071	\$28,586	\$39,887

## Appendix B.12

### TOTAL WELFARE INCOMES OVER TIME, IN CONSTANT 2014 DOLLARS, NORTHWEST TERRITORIES, 1993-2014

	Single employable person	Person with disability	Single parent one child age 2	Couple, two children ages 10 and 15
1993	\$16,969	\$19,171	\$30,566	\$37,042
1994	\$16,948	\$19,151	\$30,535	\$37,057
1995	\$16,576	\$18,731	\$29,866	\$36,245
1996	\$16,227	\$18,773	\$29,300	\$35,544
1997	\$10,713	\$13,634	\$25,888	\$34,664
1998	\$10,579	\$13,549	\$26,004	\$35,033
1999	\$11,751	\$14,693	\$27,704	\$37,219
2000	\$11,454	\$14,318	\$27,032	\$36,345
2001	\$11,487	\$14,562	\$26,611	\$35,711
2002	\$14,694	\$18,932	\$26,972	\$36,245
2003	\$15,581	\$20,010	\$26,366	\$35,573
2004	\$15,409	\$19,727	\$26,023	\$35,392
2005	\$15,924	\$20,212	\$26,498	\$37,010
2006	\$15,634	\$19,838	\$26,876	\$36,429
2007	\$16,719	\$21,272	\$21,608	\$35,204
2008	\$18,979	\$23,596	\$28,972	\$36,779
2009	\$18,943	\$23,540	\$28,937	\$36,674
2010	\$18,621	\$22,493	\$28,468	\$36,107
2011	\$18,088	\$22,475	\$27,668	\$35,093
2012	\$17,837	\$22,148	\$27,315	\$34,670
2013	\$17,689	\$21,963	\$27,124	\$34,458
2014	\$22,581	\$26,771	\$29,743	\$33,133



## Appendix B.13

### TOTAL WELFARE INCOMES OVER TIME, IN CONSTANT 2014 DOLLARS, NUNAVUT, 1999-2014

	Single employable person	Person with disability	Single parent one child age 2	Couple, two children ages 10 and 15
1999	\$14,023	\$16,916	\$37,935	\$46,161
2000	\$13,690	\$16,498	\$36,991	\$45,049
2001	\$13,395	\$16,129	\$36,166	\$44,090
2002	\$13,053	\$15,783	\$35,425	\$42,885
2003	\$12,820	\$15,601	\$25,992	\$42,336
2004	\$12,811	\$15,542	\$25,875	\$42,310
2005	\$12,836	\$15,508	\$25,920	\$41,914
2006	\$17,279	\$19,902	\$31,027	\$46,228
2007	\$43,397	\$45,939	\$50,478	\$56,541
2008	\$45,031	\$47,513	\$51,143	\$56,134
2009	\$47,945	\$50,396	\$53,467	\$57,304
2010	\$44,333	\$48,855	\$52,531	\$58,634
2011	\$43,658	\$47,538	\$51,685	\$57,636
2012	\$7,907	\$10,171	\$15,193	\$22,880
2013	\$6,123	\$8,376	\$13,456	\$21,113
2014	\$5,939	\$8,147	\$13,223	\$20,752