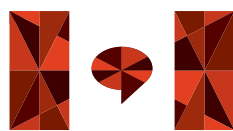


Canada Social Report

# Welfare in Canada, 2013

Anne Tweddle, Ken Battle and Sherri Torjman

November 2014



CANADA SOCIAL REPORT



Copyright © 2014 by The Caledon Institute of Social Policy

ISBN 1-55382-630-2

Published by:

Caledon Institute of Social Policy  
1354 Wellington Street West, 3rd Floor  
Ottawa, ON K1Y 3C3  
CANADA

Tel.: (613) 729-3340

E-mail: [caledon@caledoninst.org](mailto:caledon@caledoninst.org)

Website: [www.caledoninst.org](http://www.caledoninst.org)

Twitter: @CaledonINST

## ***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.

This is the second report on welfare incomes produced by the Caledon Institute of Social Policy. The Caledon Institute committed to continue the data series following the demise of the National Council of Welfare in 2012. 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 income consists 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 welfare represent the maximum paid for basic needs. Households may receive less if they receive income from other sources. Some households may receive more than the amounts identified here if they have special health- or disability-related needs.

The Caledon Institute of Social Policy thanks all jurisdictions for their assistance in the production of the welfare incomes data contained in this report. Adequacy measures are based on the most recent data available. Some figures have been estimated: Please see footnotes. As more recent data become available, the series will be modified to reflect this.

## ***What is welfare?***

Social assistance is the program of last resort. It is intended for persons 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 differ.

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, the primary vehicle, personal effects and items needed for employment. These fixed assets are considered exempt (within reason) when determining eligibility.

*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. All provinces and territories set 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 and Registered Disability Savings Plans. Several also have provisions concerning the exemption of Registered Retirement Savings Plans.

Table 1 shows the liquid asset exemption levels in effect as of January 2013. These vary considerably by jurisdiction and by household category and size. Changes that occurred during the year are outlined in the footnotes.

**Table 1**  
**Liquid Asset Exemption Levels as of January 2013**  
**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>
NEWFOUNDLAND AND LABRADOR	\$3,000	\$3,000	\$5,500	\$5,500
PRINCE EDWARD ISLAND	\$50 to \$200 <sup>2</sup>	\$900	Up to \$1,200 <sup>2</sup>	Up to \$1,800 <sup>2</sup>
NOVA SCOTIA	\$1,000	\$1,000 <sup>3</sup>	\$2,000	\$2,000
NEW BRUNSWICK	\$1,000	\$3,000	\$2,000	\$2,000
QUEBEC <sup>4</sup>	Applicants: \$887 Recipients: \$1,500	\$2,500	Applicants: \$1,268 Recipients: \$2,906	Applicants: \$1,807 Recipients: \$3,020
ONTARIO <sup>5</sup>	\$606	\$5,000 <sup>6</sup>	\$1,657	\$2,235
MANITOBA	\$4,000	\$4,000	\$8,000	\$16,000
SASKATCHEWAN <sup>7</sup>	\$1,500	\$1,500 <sup>7</sup>	\$3,000	\$4,000
SASKATCHEWAN <sup>8</sup> – Saskatchewan Assured Income for Disability (SAID)	Not applicable	\$1,500	Not applicable	Not applicable
ALBERTA <sup>9 10</sup>	\$627	\$1,618 <sup>11</sup>	\$1,114	\$1,583
ALBERTA – Assured Income for the Severely Handicapped (AISH) program	Not applicable	The total value of all non-exempt assets owned by an applicant, client and cohabiting partner must not exceed \$100,000 <sup>12</sup>	Not applicable	Not applicable
BRITISH COLUMBIA	\$2,000	\$5,000	\$4,000	\$4,000
YUKON	\$500	\$1,500	\$1,000	\$1,600

**Table 1 (continued)**  
**Liquid Asset Exemption Levels as of January 2013**  
**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>
NORTHWEST TERRITORIES	\$300	\$50,000	\$380	\$560
NUNAVUT <sup>13</sup>	\$0	\$5,000	\$0	\$0

1. Unless otherwise noted, the asset exemption provisions apply to both those applying for and 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. 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).
5. Asset levels were increased for Ontario Works clients in September 2013 to \$2,500 for a single person, \$3,000 for a single parent with one child and \$6,000 for a couple with two children.
6. This amount represents the prescribed asset exemption level for a single person on the Ontario Disability Support Program.
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. The asset exemption level is the same as for a person with disabilities under the Saskatchewan Assistance Plan (SAP).
9. 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.
10. In August 2013, asset levels for the single parent with one child and the couple with two children increased to \$1,118 and \$1,599 respectively when the National Child Benefit Supplement was increased.
11. This represents the amount for an Income Support client in the "barriers to full employment" category. For those in the "barriers to full employment" category, the maximum allowable liquid assets are equivalent to two months' core benefits. Asset exemption levels for clients in the "barriers to full employment" category include the Personal Needs Supplement (effective August 2005) of \$78 per month.
12. 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.
13. 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 below.

### *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 set 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 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, 2013. Any changes that occurred during the year are explained 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 2013**  
**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>
NEWFOUNDLAND AND LABRADOR	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
PRINCE EDWARD ISLAND	\$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
NOVA SCOTIA <sup>2</sup>	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
NEW BRUNSWICK <sup>4,5,6</sup>	Applicants: no exemption  Recipients: \$150	Applicants: no exemption  Recipients: \$250 <sup>7</sup>	Applicants: no exemption  Recipients: \$200	Applicants: no exemption  Recipients: \$200
QUEBEC	\$200 <sup>8</sup>	\$100 <sup>9</sup>	\$200 <sup>10</sup>	\$300 <sup>11</sup>
ONTARIO <sup>12</sup>	Applicants: no exemption  Recipients: 50% of net earnings after 3 months of continuous assistance	50% of net earnings <sup>13</sup>	Applicants: no exemption  Recipients: 50% of net earnings after 3 months of continuous assistance	Applicants: no exemption  Recipients: 50% of net earnings after 3 months of continuous assistance



**Table 2 (continued)**  
**Monthly Earnings Exemption Levels as of January 2013**  
**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>
MANITOBA <sup>14</sup>	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% of net earnings over \$200, for each earner
SASKATCHEWAN	No earnings exemption (TEA clients)	\$200 plus 25% of the next \$500 for a maximum of \$325 (SAP clients)	No earnings exemption (TEA clients)  Clients with earnings over \$125 are eligible for the Saskatchewan Employment Supplement	No earnings exemption (TEA clients)  Clients with earnings over \$125 are eligible for the Saskatchewan Employment Supplement
SASKATCHEWAN - Saskatchewan Assured Income for Disability (SAID) <sup>15</sup>	Not applicable	\$200 plus 25% of the next \$500 for a maximum of \$325	Not applicable	Not applicable
ALBERTA	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)

**Table 2 (continued)**  
**Monthly Earnings Exemption Levels as of January 2013**  
**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>
ALBERTA-Assured Income for the Severely Handicapped (AISH) program	Not applicable	The first \$800 of net employment income is fully exempt. Any amount above \$800 and up to \$1,500 is 50% exempt, to a maximum exemption of \$1,150.	Not applicable	Not applicable
BRITISH COLUMBIA <sup>16 17</sup>	Applicants: no exemption  Recipients: \$200	Applicants: no exemption  Recipients: \$800	Applicants: no exemption  Recipients: \$200	Applicants: no exemption  Recipients: \$200
YUKON	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%
NORTHWEST TERRITORIES	\$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
NUNAVUT	\$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. New Brunswick has two types of wage exemptions. The regular Wage Exemption amounts are shown in the above table. The Extended Wage Exemption (EWE) provides higher exemptions to clients during their transition to self-sufficiency. A client may only receive one type of exemption at any time. The EWE, which is limited to a maximum of two years, exempts a percentage of net income based on the household type. Singles and families with no children may receive an exemption of up to 30 percent of net earned income for the first six months, 25 percent of net income for the next six months, then the appropriate flat-rate wage exemption for the remaining 12 months. Families with children may receive an exemption of up to 35 percent of income for the first six months, 30 percent of income for the next six months, then the regular flat-rate wage exemption for the remaining 12 months. (See footnote 6.)
5. All amounts shown are for the Transitional Assistance program except for the single person with a disability.
6. New Brunswick's earnings exemption provisions changed effective October 1, 2013. The flat-rate exemptions were retained and the new provisions exempted an additional 30 percent of total wages in excess of the flat-rate amount. The Extended Wage Exemption was rescinded.
7. This amount is for a single person with a disability under the Extended Benefits program.
8. This provision is for a person in the Social Assistance program with no severe limitations to employment.
9. This amount is for a person in the Social Solidarity program with severe limitations to employment.
10. This exemption is for a person in the Social Assistance program with temporary limitations to employment.
11. This amount is for a couple in the Social Assistance program regardless of the type of limitations to employment.
12. In September 2013, earnings exemption provisions were enhanced for both Ontario Works and Ontario Disability Support Program recipients. A flat-rate exemption of \$200 per adult was introduced. Earnings in excess of this amount, continue to be exempt at the rate of 50 percent.
13. In addition, a monthly \$100 Work-Related Benefit is paid to each eligible adult family member in any month he/she receives earnings.
14. 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.
15. 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 (SAP).
16. Recipients under either program had to be on assistance for one month before the exemption applied.
17. In January 2013, BC introduced an annualized earnings exemption for persons receiving Disability Assistance. The new provision gave individuals the option to calculate earnings exemption on an annual, rather than a monthly, basis. This option is beneficial for persons with episodic medical conditions that may prevent them from working consistently. For 2013, 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.

## *Welfare incomes*

Total welfare incomes for the four household types in each of the provinces and territories are presented in Appendix A. 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. The footnotes to Appendix A give details on the components of the table.

The social assistance amounts are calculated using the following basic 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 or town 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. These changes are summarized below.

### *Prince Edward Island*

- The new PEI Sales Tax Credit is included for 2013. The maximum credit is \$100 per year for a single person and \$150 per year for a family. First payments were made in July 2013.

### *Nova Scotia*

- The Nova Scotia Poverty Reduction Credit is no longer included. The credit is paid to childless Income Assistance households that received assistance during the entire previous year. In this report, we assume households came on assistance on January 1 of the current year.

## *Saskatchewan*

- The Saskatchewan Assured Income for Disability (SAID) program was introduced in 2009. Initially, it supported individuals in residential care with significant and enduring disabilities. In June 2012, SAID was expanded to include persons with significant and enduring disabilities living independently. Starting in 2013, an additional row showing SAID benefits for a single person with a disability is included in the tables.

## *British Columbia*

- In April 2013, BC returned to the former provincial sales tax system. The last payment under the BC Harmonized Sales Tax Credit was made in January 2013.

## *Welfare incomes over time*

The figures in this series track total welfare incomes for the period 1986 to 2013 for each of the four illustrative family types. All figures are presented in constant 2013 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, 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 2013, welfare incomes for single employable households had reached \$10,876 in recognition of the drastically low benefits paid in the late 1990s.

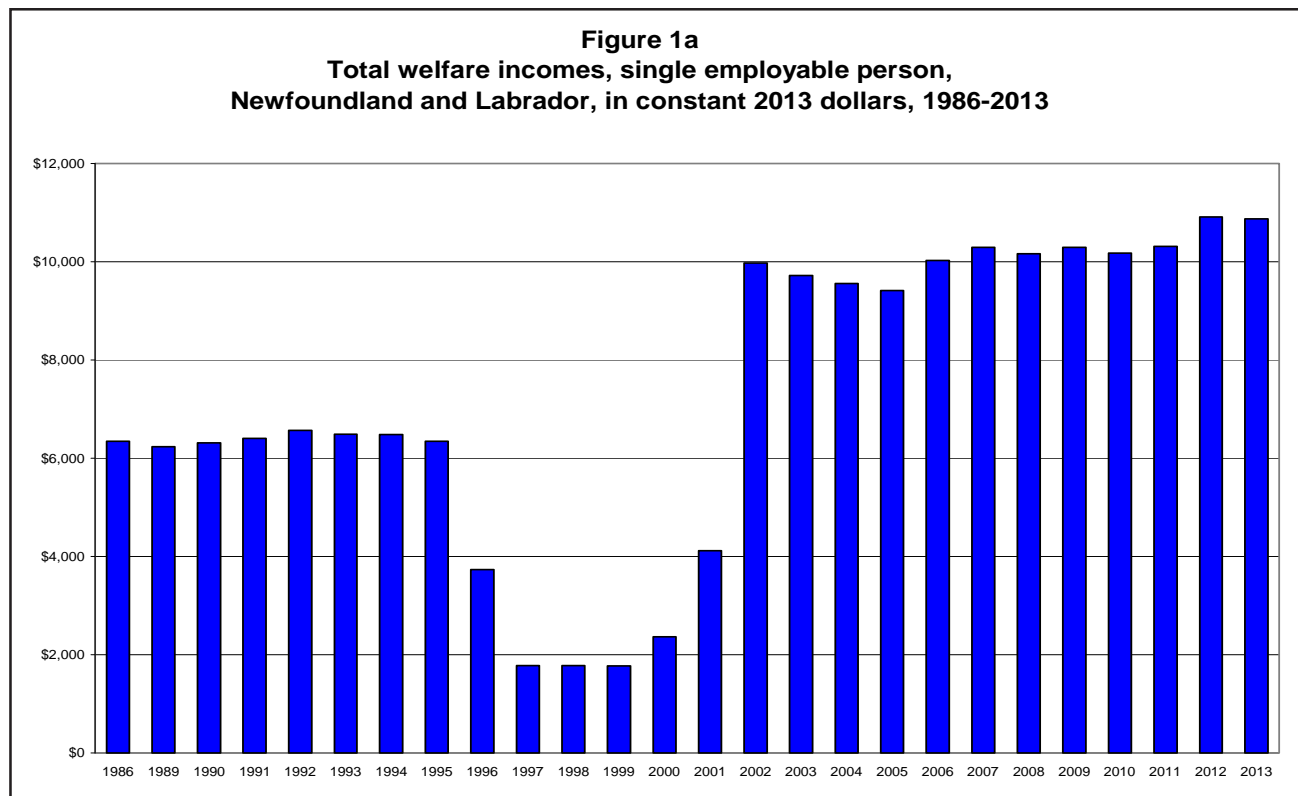
At the beginning of the period, single persons with disabilities received a maximum \$12,440 – double that of single employable recipients (\$6,233). While still low relative to major benchmarks, namely poverty lines and median and average incomes, the income amounts

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. By the end of the period in 2013, they were eligible for welfare incomes of \$10,881 – a mere \$5 higher than the maximum benefit paid to single employable persons (\$10,876).

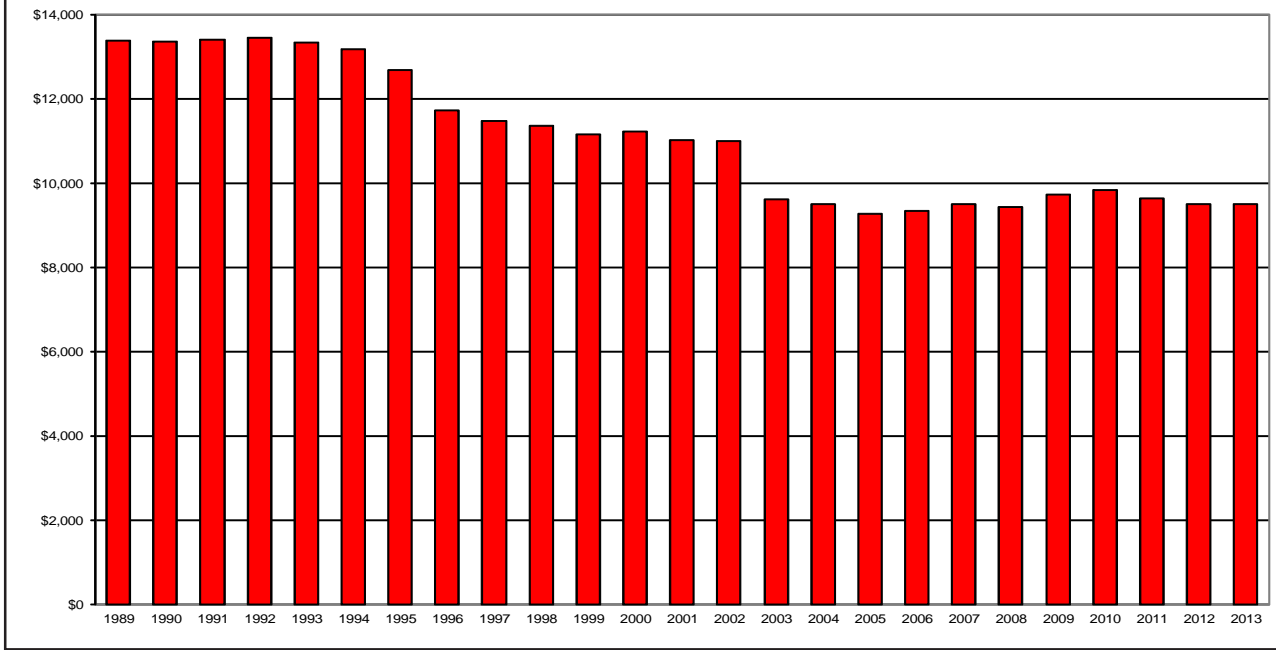
In 1986, single-parent families with one child age 2 received welfare incomes of \$17,894 or just under \$18,000. These have remained relatively stable over the past 27 years – with a slight jump in 2006 to \$20,099. Welfare incomes for this household reached a maximum \$20,986 in 2013. Figure 1c shows 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 \$24,307 in 2013 – the highest of all the years.

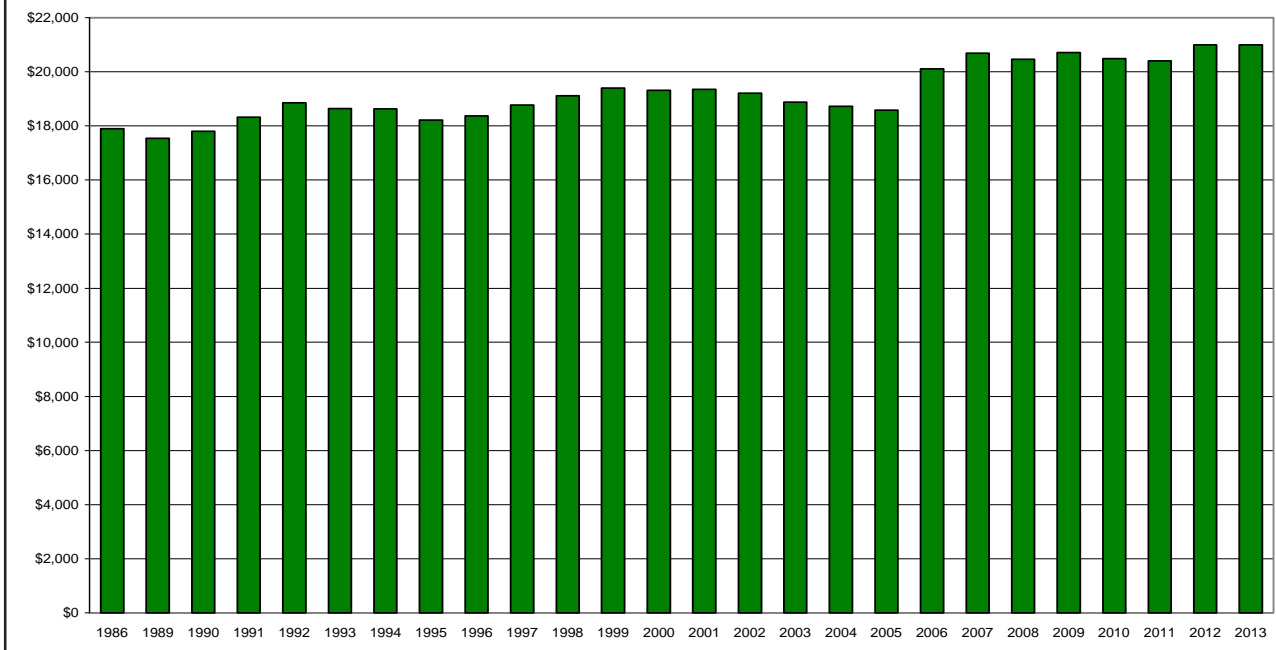
Taken together, Figures 1a-1d make clear that 2006 was a turning point for welfare incomes for all households in Newfoundland and Labrador. The Family Benefit rate for singles and childless couples rose by 1.0 percent in January 2006. A further boost of 5 percent came into effect in July 2006. The Family Benefit rate for single-parent families and couples with two children was also increased by 5 percent in July 2006.



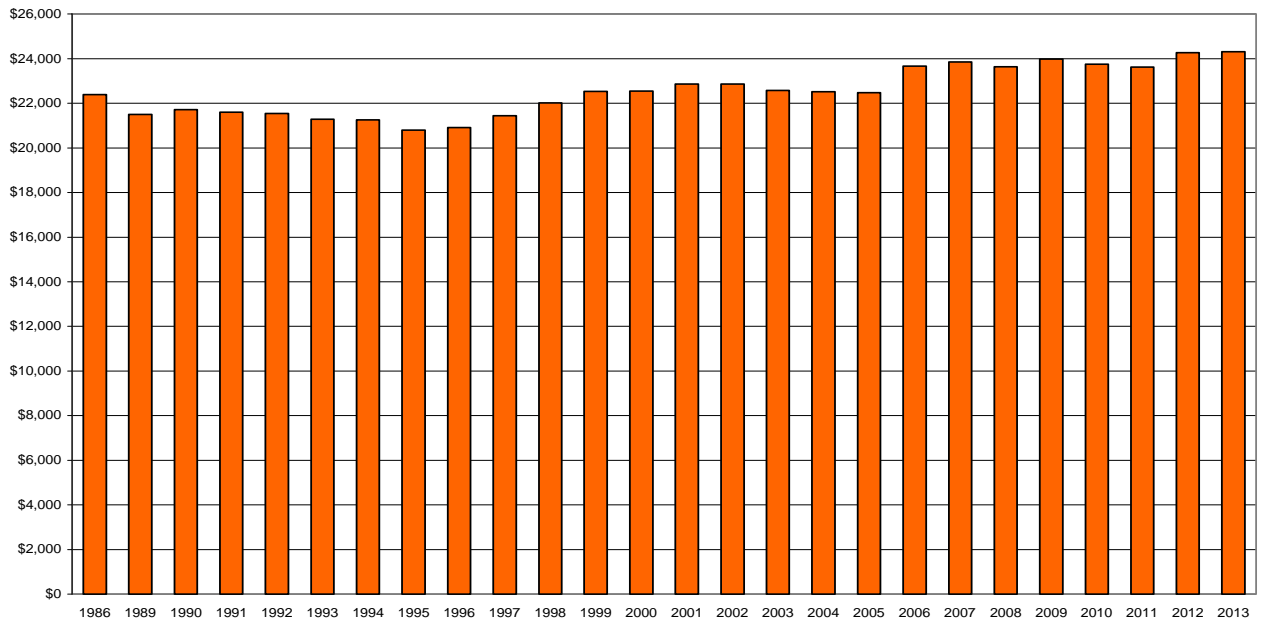
**Figure 2b**  
**Total welfare incomes, person with a disability,**  
**Prince Edward Island, in constant 2013 dollars, 1989-2013**



**Figure 1c**  
**Total welfare incomes, single parent with one child age 2,**  
**Newfoundland and Labrador, in constant 2013 dollars, 1986-2013**



**Figure 1d**  
**Total welfare incomes, couple with two children ages 10 and 15,**  
**Newfoundland and Labrador, in constant 2013 dollars, 1986-2013**



### *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 \$7,233 in 2013 – a considerable \$4,549 below the \$11,782 amount for 1986.

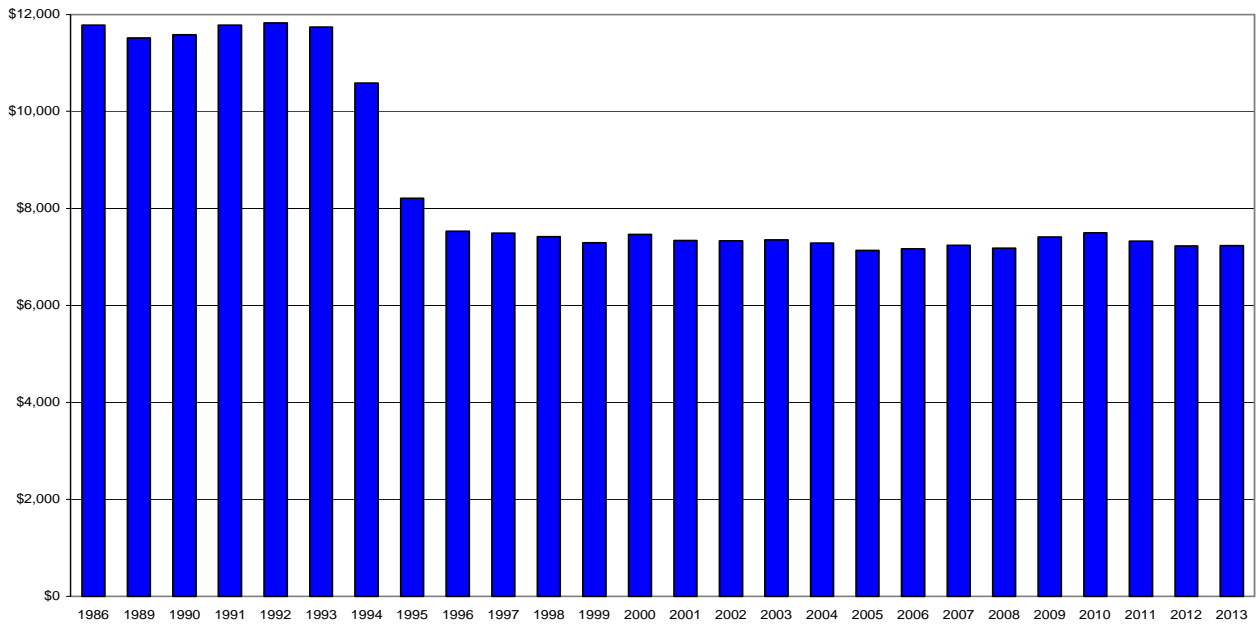
Single persons with disabilities saw a more gradual decline – but a drop nonetheless – throughout the 1989-2013 period. Welfare incomes for this household were a maximum \$13,381 in 1989 but then declined substantially, falling to \$9,501 in constant dollars by 2013 – \$3,880 under the \$13,381 amount for 1989. See Figure 2b.

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 27-year period. Figures 2c and 2d show the trends.

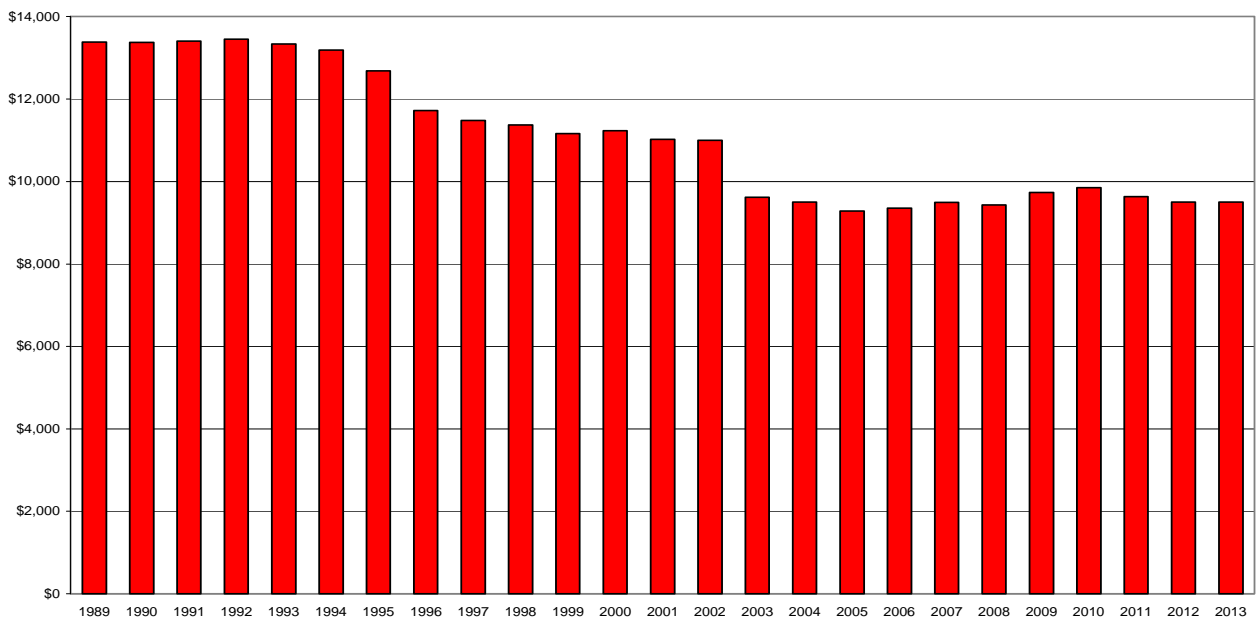
In 2013, single-parent families with one child age 2 ended up at virtually the same point they started in 1986 – with maximum welfare incomes of \$18,172 in 2013, just slightly lower than \$18,231 in 1986.



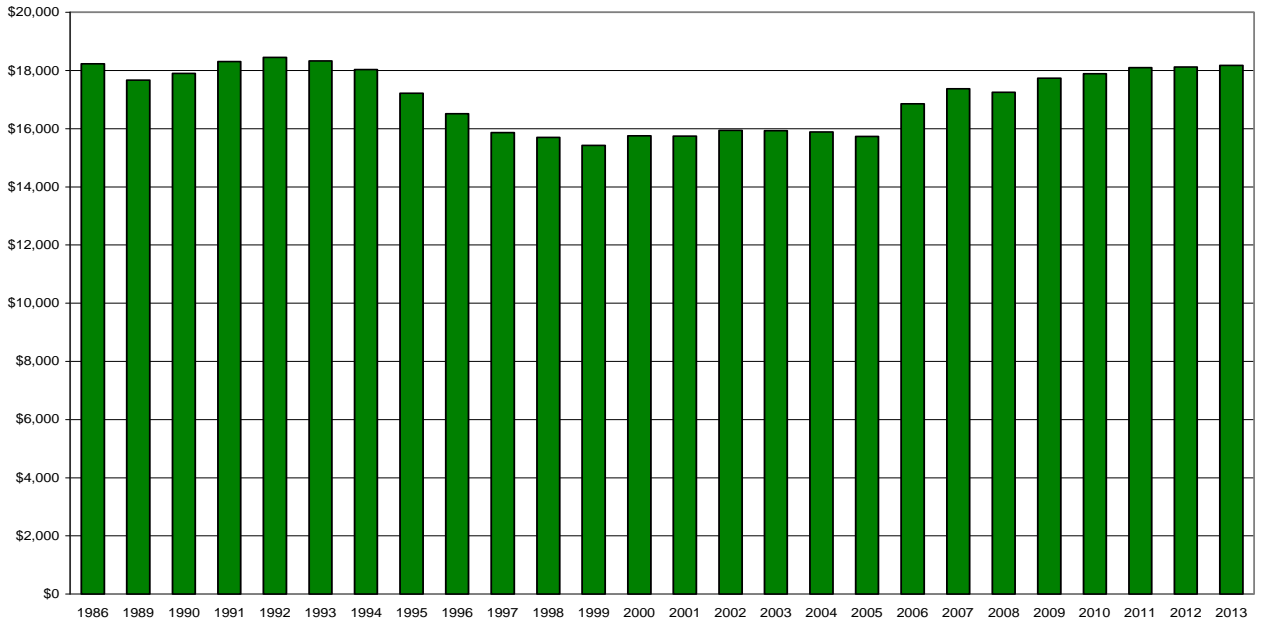
**Figure 2a**  
**Total welfare incomes, single employable person,**  
**Prince Edward Island, in constant 2013 dollars, 1986-2013**



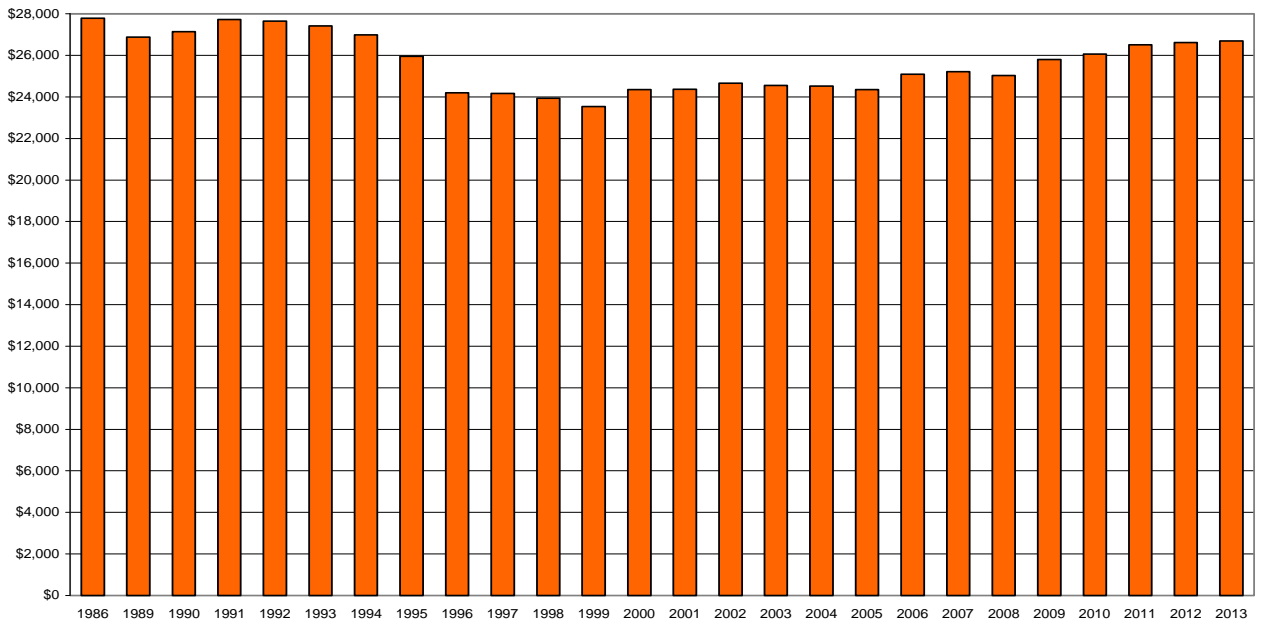
**Figure 2b**  
**Total welfare incomes, person with a disability,**  
**Prince Edward Island, in constant 2013 dollars, 1989-2013**



**Figure 2c**  
**Total welfare incomes, single parent with one child age 2,**  
**Prince Edward Island, in constant 2013 dollars, 1986-2013**



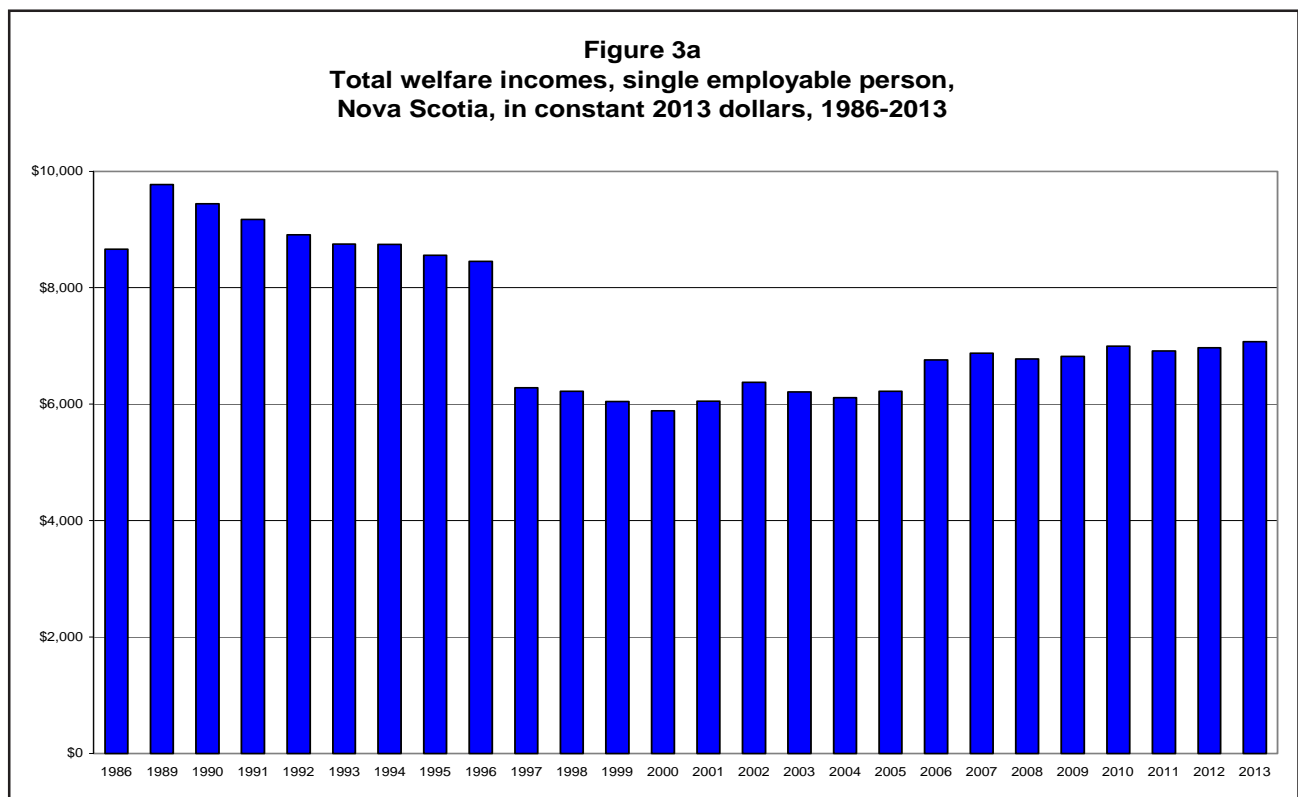
**Figure 2d**  
**Total welfare incomes, couple with two children ages 10 and 15,**  
**Prince Edward Island, in constant 2013 dollars, 1986-2013**



Welfare incomes for two-parent families with two children ages 10 and 15 followed a similar up-down pattern starting at a maximum \$27,780 in 1986 and ending at \$26,690 in 2013, losing ground slightly over the 1986-2013 period.

### *Nova Scotia*

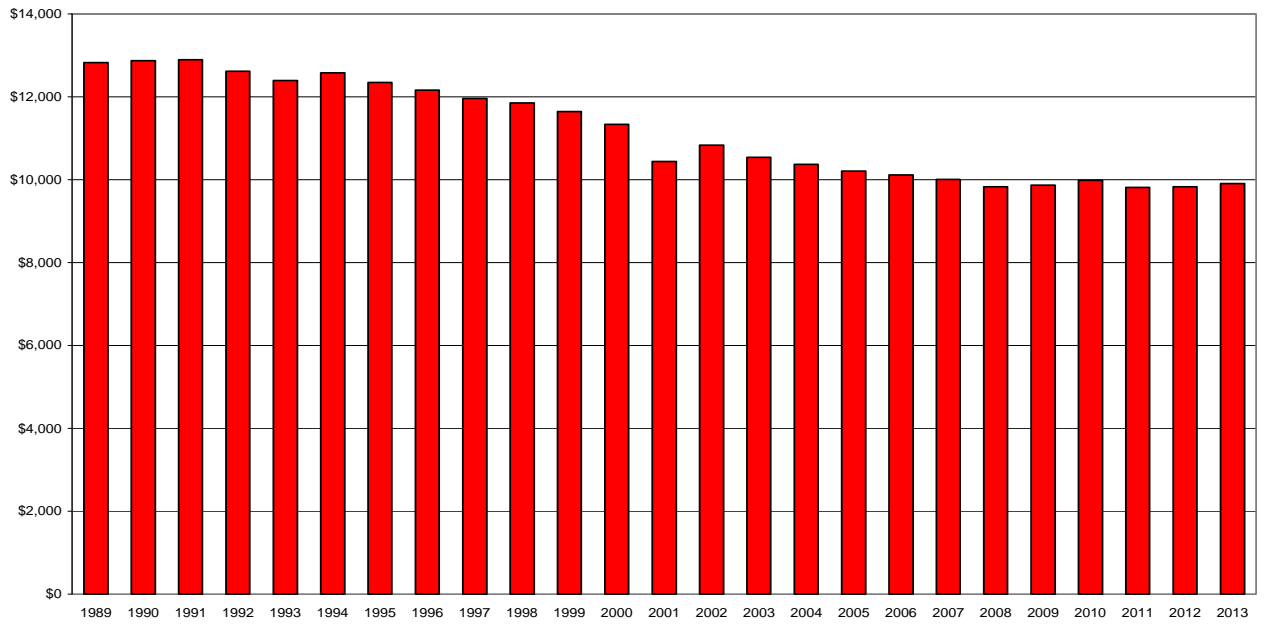
The early 1990s were better years for single welfare recipients than later decades. Welfare levels dropped substantially from a ‘high’ of \$9,770 in 1989 down to \$5,889 in 2000. Figure 3a shows that these incomes have remained at relatively low levels and were only \$7,076 in 2013.



As in PEI, single persons with disabilities in Nova Scotia saw a slow but steady decline over time. Welfare incomes began the period at \$12,824 in 1989 but dropped continually in real terms to \$9,908 at the end of the period. See Figure 3b.

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 \$16,987 in 1986 and ended at \$16,219 in 2013.

**Figure 3b**  
**Total welfare incomes, person with a disability,**  
**Nova Scotia, in constant 2013 dollars, 1989-2013**



**Figure 3c**  
**Total welfare incomes, single parent with one child age 2,**  
**Nova Scotia, in constant 2013 dollars, 1986-2013**

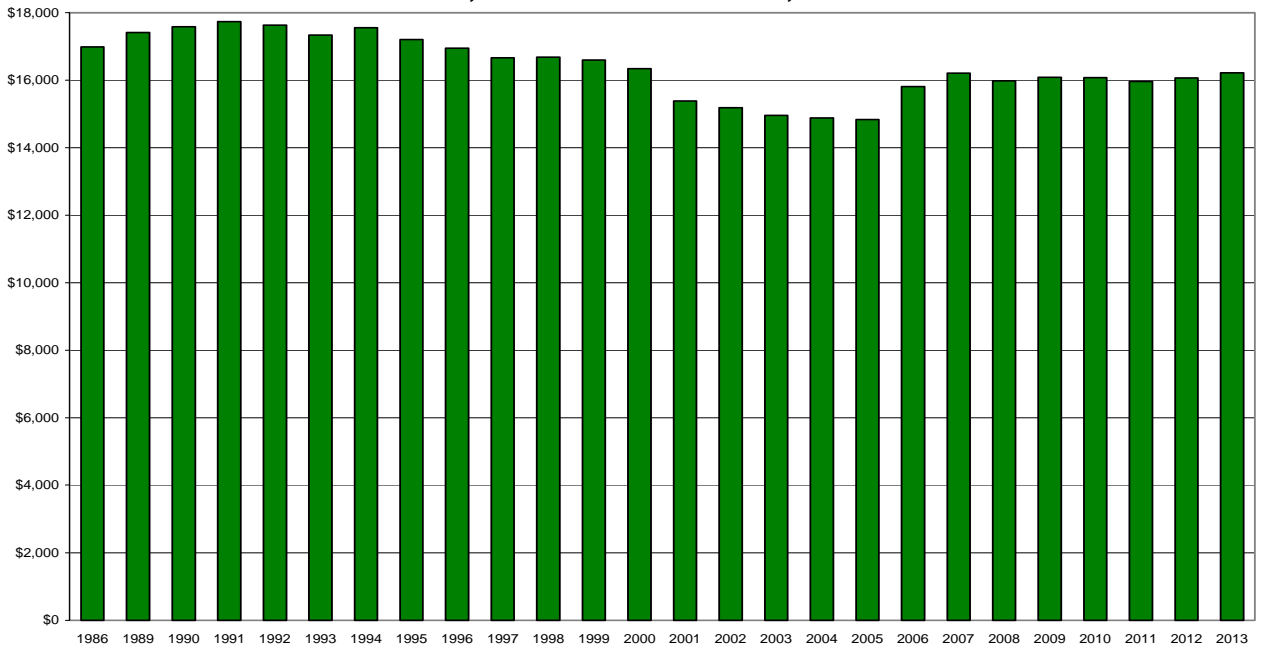
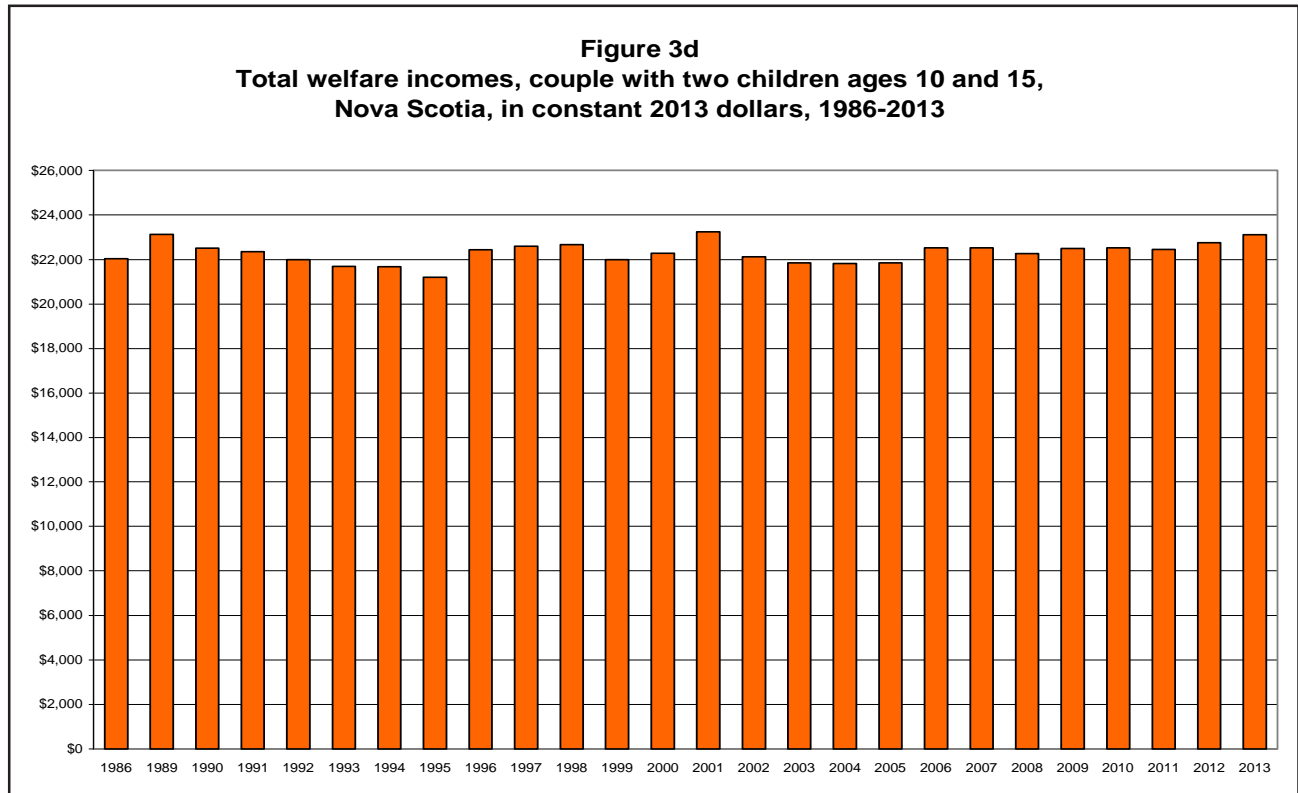


Figure 3d presents a slight wave-like pattern with only small variations for two-parent families with two children ages 10 and 15. Welfare incomes were \$22,032 in 1986 and stood at \$23,114 in 2013.

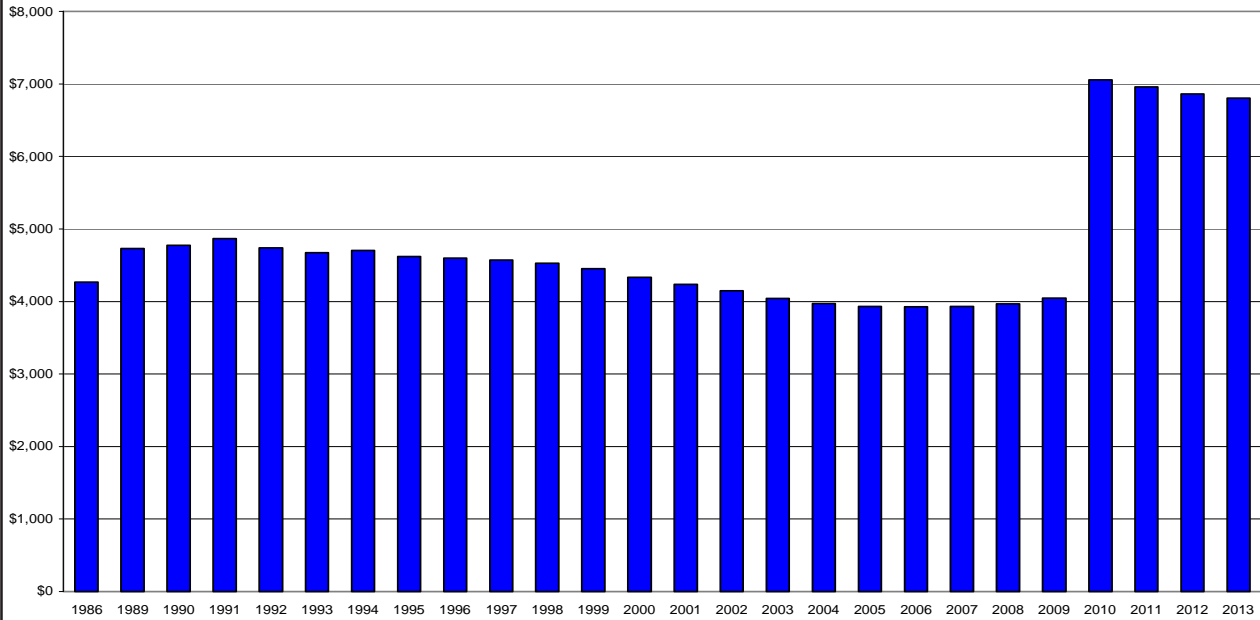


### *New Brunswick*

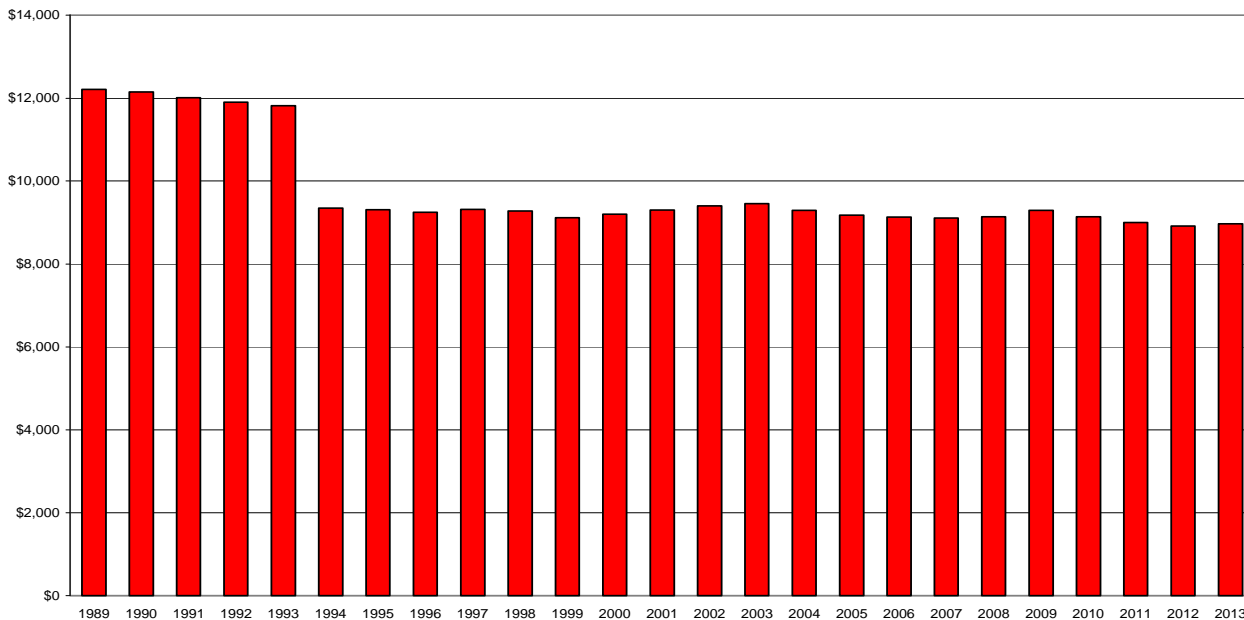
Single employable recipients in New Brunswick had low and virtually flat levels of welfare incomes from 1989 through 2009, at less than \$5,000. Welfare incomes then jumped significantly in 2010 to \$7,054 and fell back to \$6,807 in 2013. The substantial increase in 2010 resulted from the province's 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 \$12,213 in 1989 and hovered at that level for several years. They then fell to \$9,351 in 1994 where they have remained more or less the same for the past 20 years, amounting to \$8,967 in 2013.

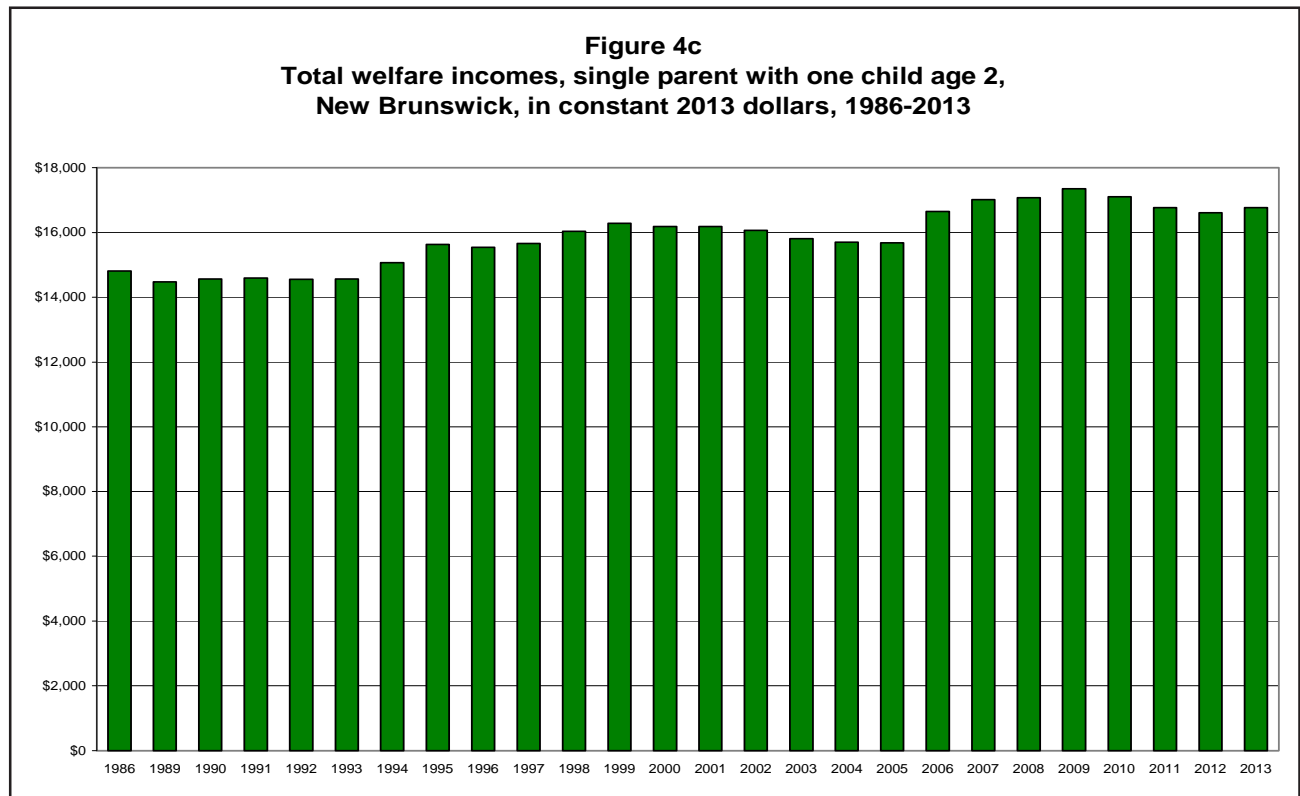
**Figure 4a**  
**Total welfare incomes, single employable person,**  
**New Brunswick, in constant 2013 dollars, 1986-2013**



**Figure 4b**  
**Total welfare incomes, person with a disability,**  
**New Brunswick, in constant 2013 dollars, 1989-2013**

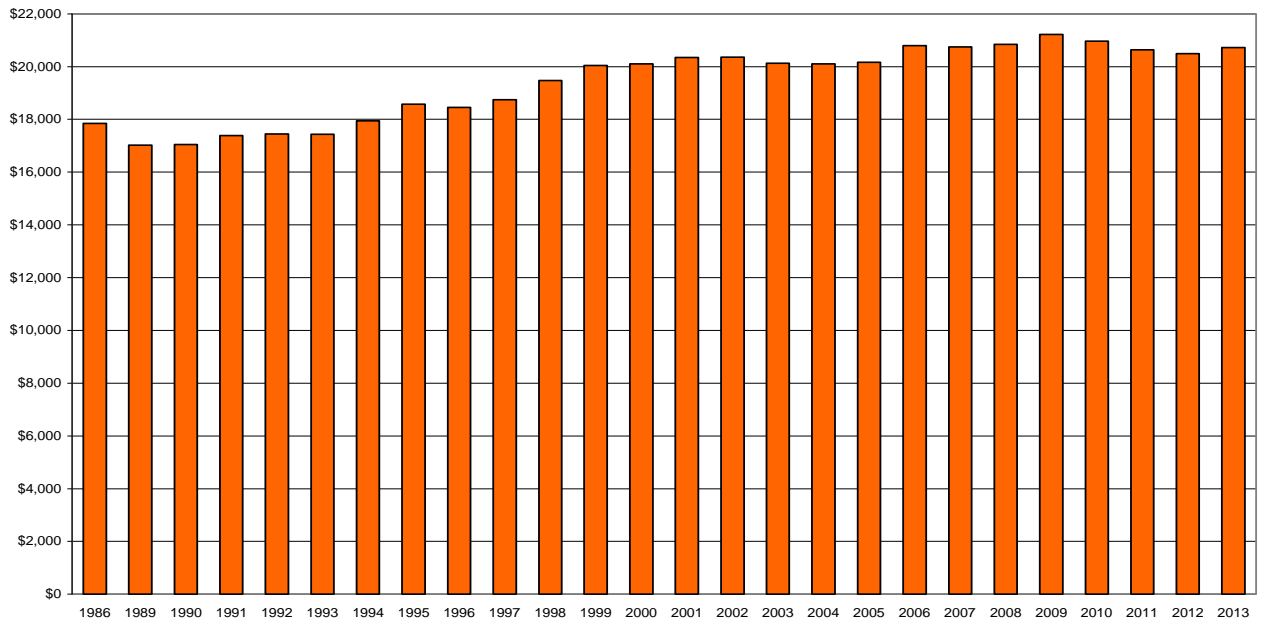


In Figure 4c, total welfare incomes for single-parent families with one child were pegged at \$14,809 in 1986. These incomes have gone up and down slightly over the past 27 years, ending at \$16,769 in 2013.



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 \$17,848, rising to \$20,724 in 2013. See Figure 4d.

**Figure 4d**  
**Total welfare incomes, couple with two children ages 10 and 15,**  
**New Brunswick, in constant 2013 dollars, 1986-2013**



## Quebec

Total welfare incomes for single employable persons started out at a very low rate of \$4,493 in 1986. Figure 5a shows that these incomes then jumped to a ‘high’ of just over \$9,000 in 1993 after which they declined gradually through 2010, with the exception of a slight rise in 2009. They went up at the end of the period to reach \$8,441 in 2013.

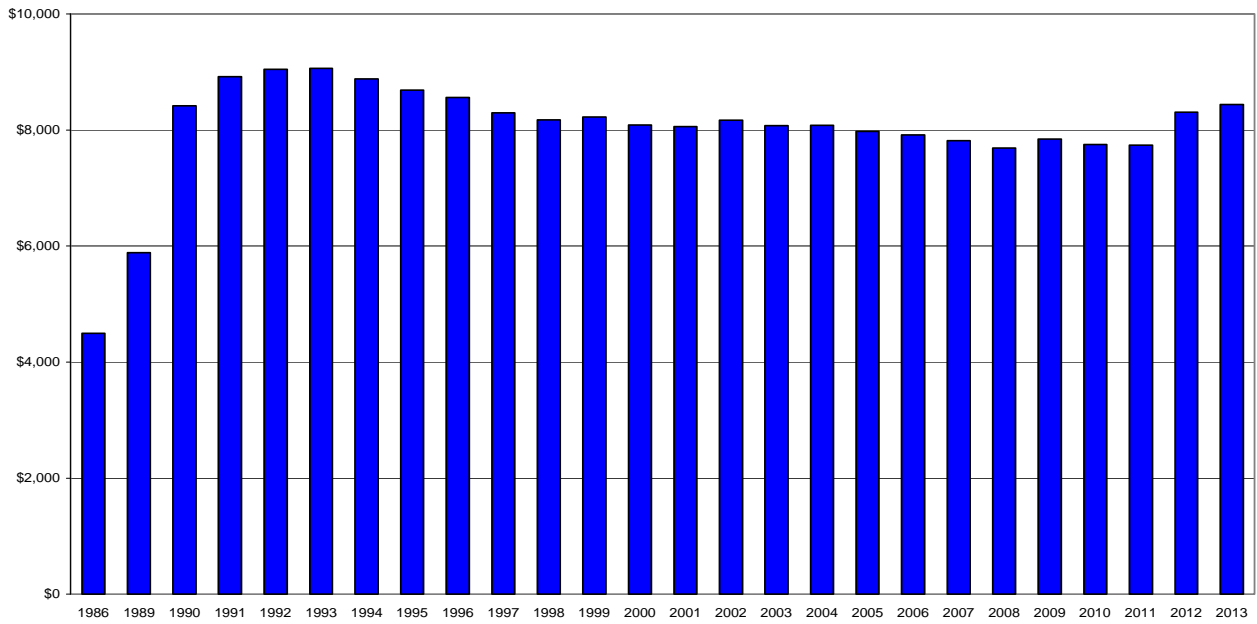
Figure 5b shows that single persons with disabilities in Quebec have had more stable welfare incomes over time. Their total welfare incomes rose from \$10,491 in 1989 to \$11,912 in 1994 and remained near that level, peaking at \$12,250 in 2013.

Single-parent households in Quebec have seen modest ups and downs in their welfare incomes over the 27-year period depicted in Figure 5c. Welfare incomes for this household reached their highest level ever in 2013, at \$19,413.

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 \$25,166 in 2013, the highest in the period.



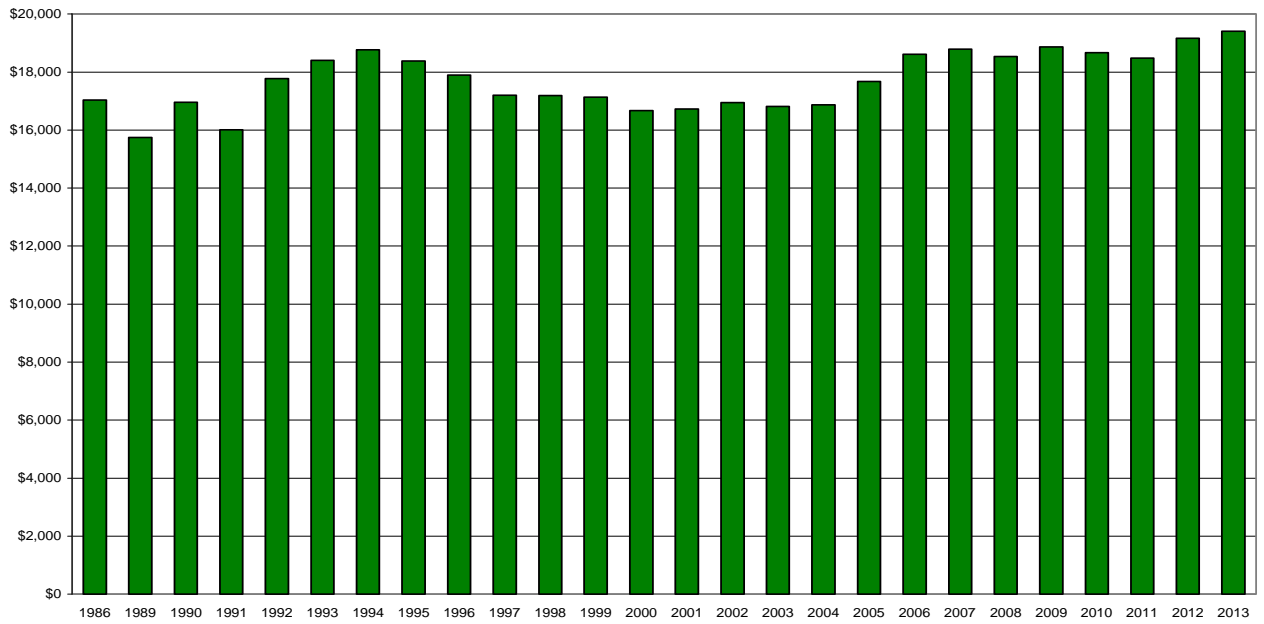
**Figure 5a**  
**Total welfare incomes, single employable person,**  
**Quebec, in constant 2013 dollars, 1986-2013**



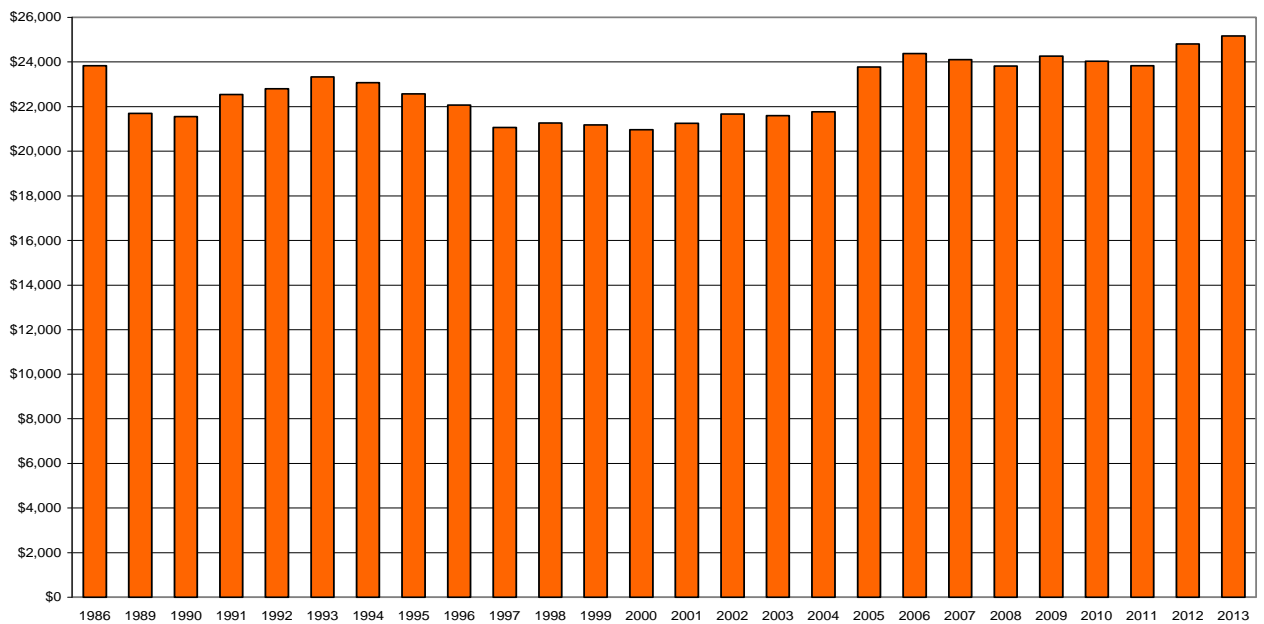
**Figure 5b**  
**Total welfare incomes, person with a disability,**  
**Quebec, in constant 2013 dollars, 1989-2013**



**Figure 5c**  
**Total welfare incomes, single parent with one child age 2,**  
**Quebec, in constant 2013 dollars, 1986-2013**



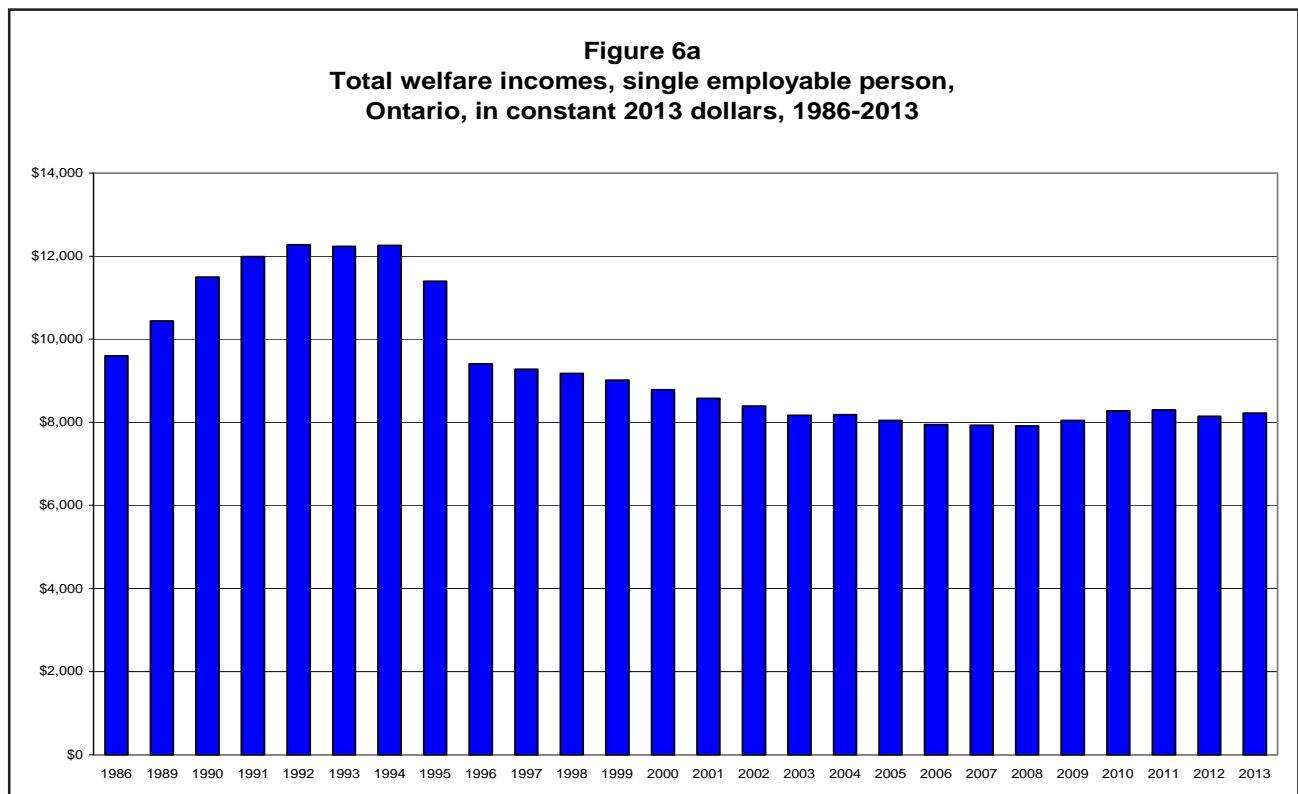
**Figure 5d**  
**Total welfare incomes, couple with two children ages 10 and 15,**  
**Quebec, in constant 2013 dollars, 1986-2013**



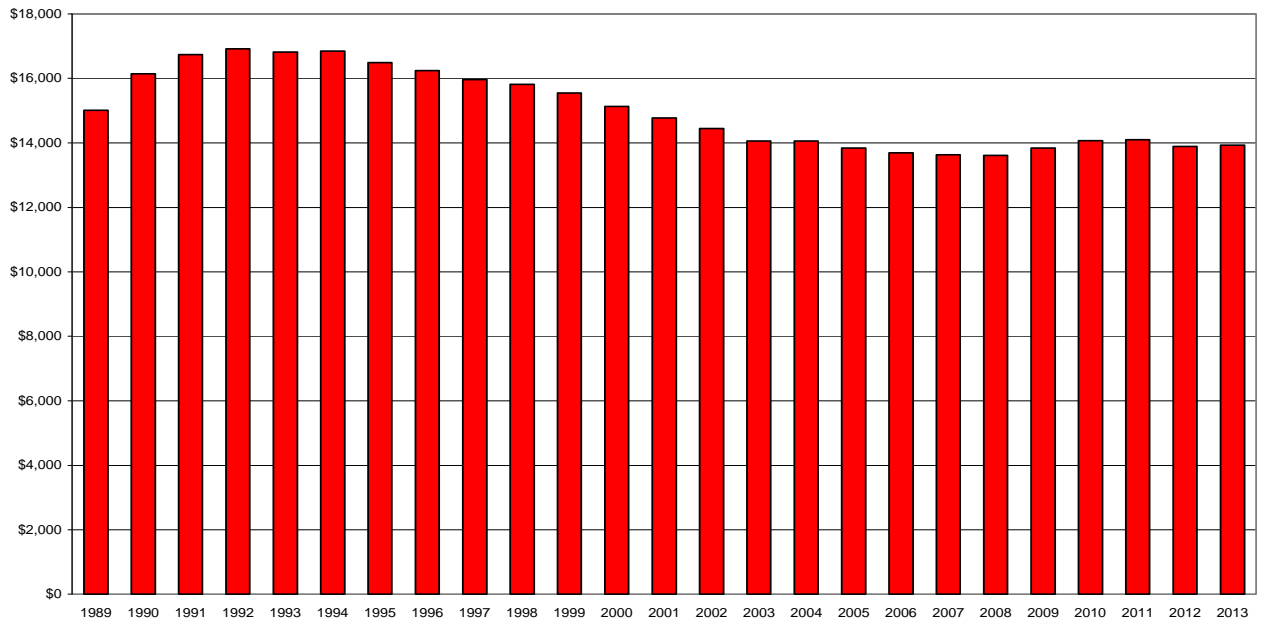
## Ontario

Single employable recipients saw regular rises in their welfare incomes from 1986 (\$9,601) until 1994 (\$12,257). 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 12 years because welfare rates were frozen and so lost value every year. Welfare incomes recovered slightly in 2009 and 2010. Maximum annual welfare incomes for single employable persons in Ontario reached only \$8,224 in 2013, still lower than they were at the beginning of the period.

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 1994 and went up slightly in real terms only in 2009, 2010 and 2011. They went down in 2012 and edged up to \$13,934 in 2013.



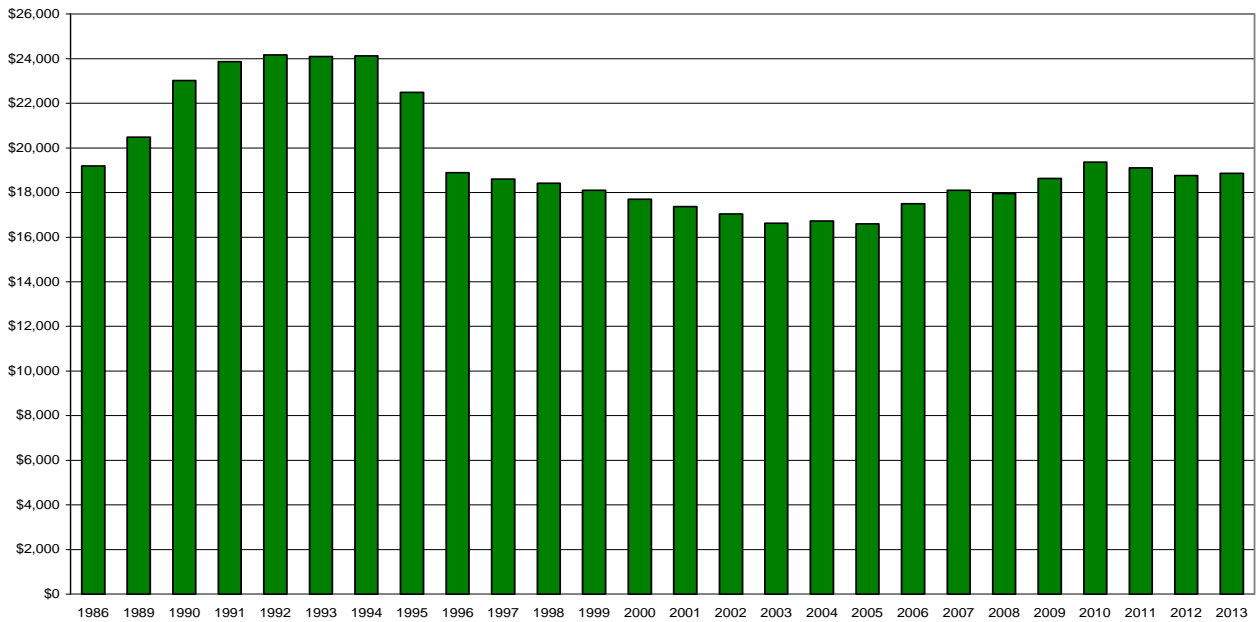
**Figure 6b**  
**Total welfare incomes, person with a disability,**  
**Ontario, in constant 2013 dollars, 1989-2013**



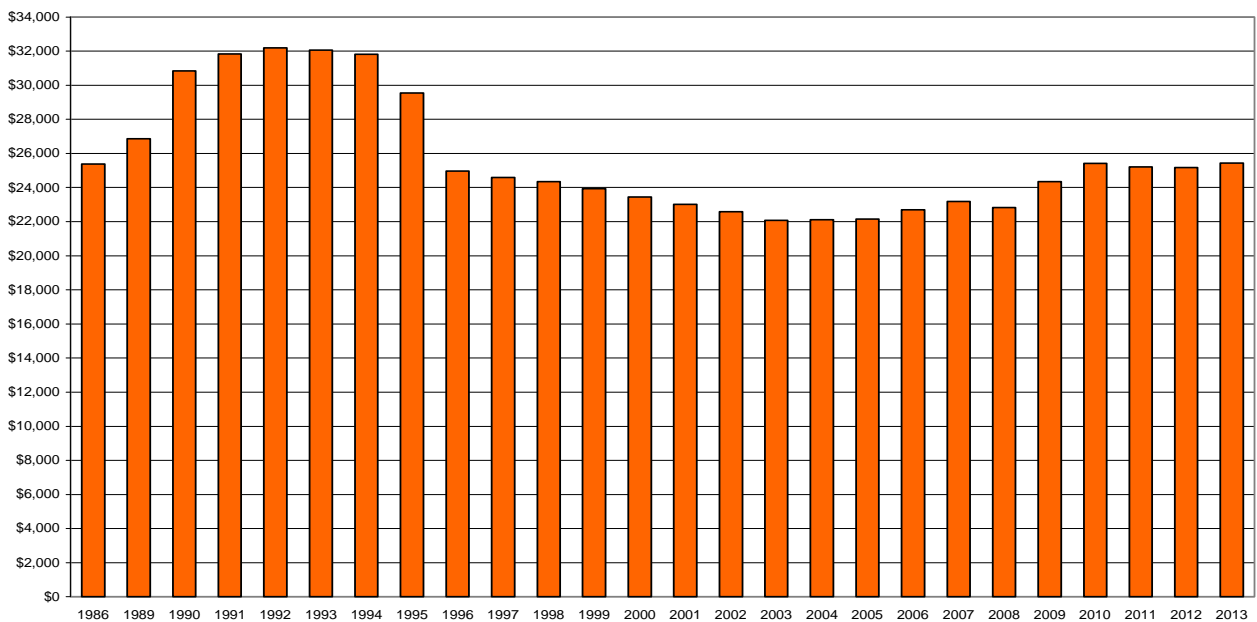
Figures 6c and 6d show the same pattern as the single person households – a significant drop in welfare incomes in 1995 followed by a downward trend for the next decade. These cuts were reversed by the modest and steady improvements after 2006 followed by ups and downs until the end of the period. Single-parent families were eligible for a maximum \$18,854 in that year.

The pattern for two-parent two-child families is almost identical to that of the single-parent household: early increase, steady declines and modest upswing (for the most part) in welfare incomes in recent years. At last count in 2013, two-parent families with two children ages 10 and 15 were eligible for a maximum \$25,437.

**Figure 6c**  
**Total welfare incomes, single parent with one child age 2,**  
**Ontario, in constant 2013 dollars, 1986-2013**



**Figure 6d**  
**Total welfare incomes, couple with two children ages 10 and 15,**  
**Ontario, in constant 2013 dollars, 1986-2013**



## 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 1992 and 2007. Modest gains in 2008 and 2009 were followed by small reductions in 2010 and 2011. Welfare incomes for this household rose slightly higher than the previous year and stood at \$7,143 in 2013.

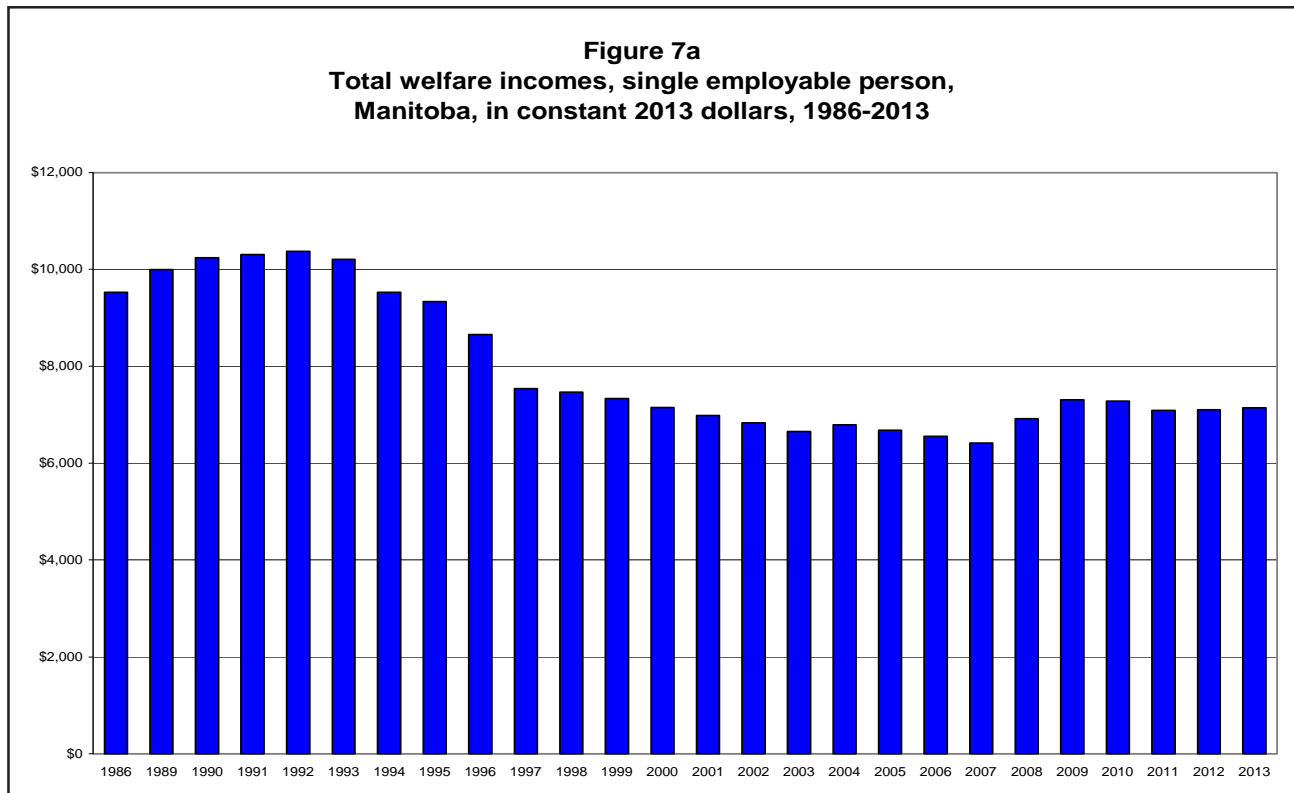
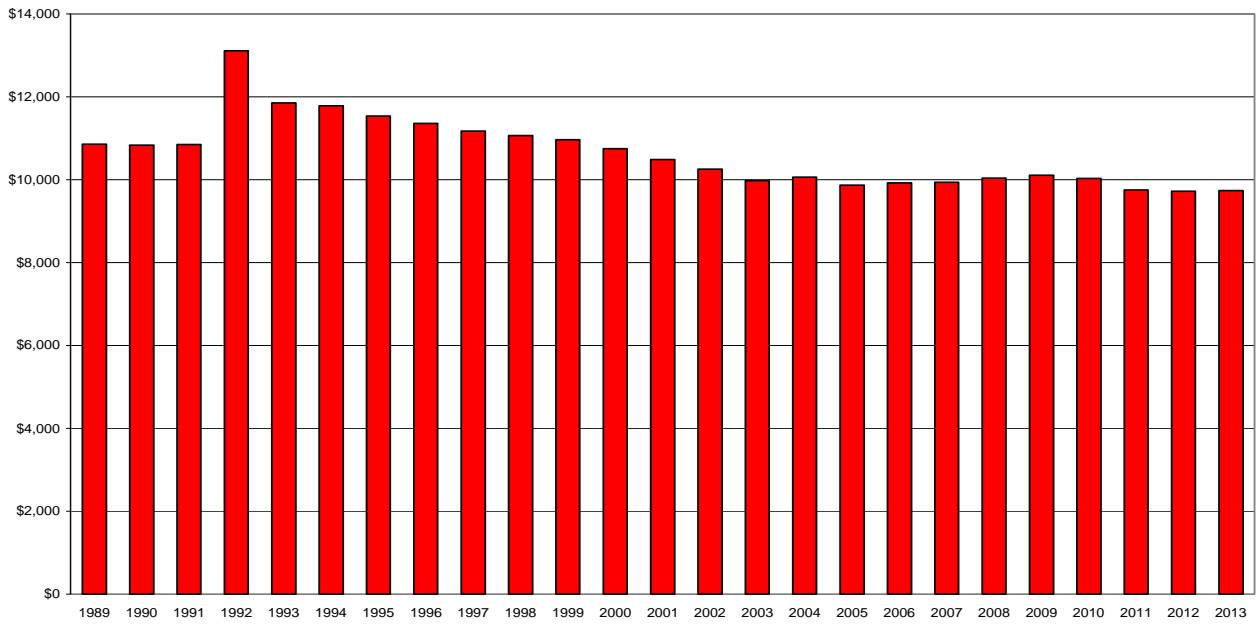


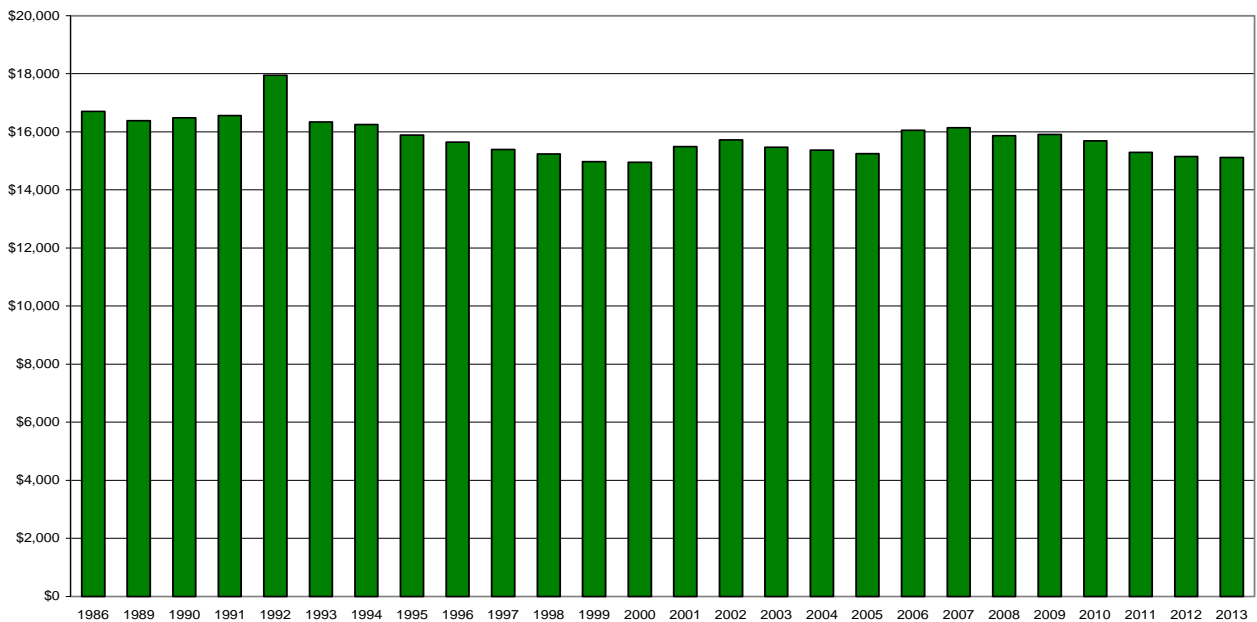
Figure 7b shows that 1992 was a good year for single persons with disabilities in Manitoba, with maximum welfare incomes of \$13,111. However, after that one ‘standout’ year, welfare incomes went on a steady downward trend. Maximum annual incomes reached just \$9,742 in 2013, still well below their level at the beginning of the period.

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 2013, with welfare incomes of \$15,117, than they were in 1986 at \$16,708.

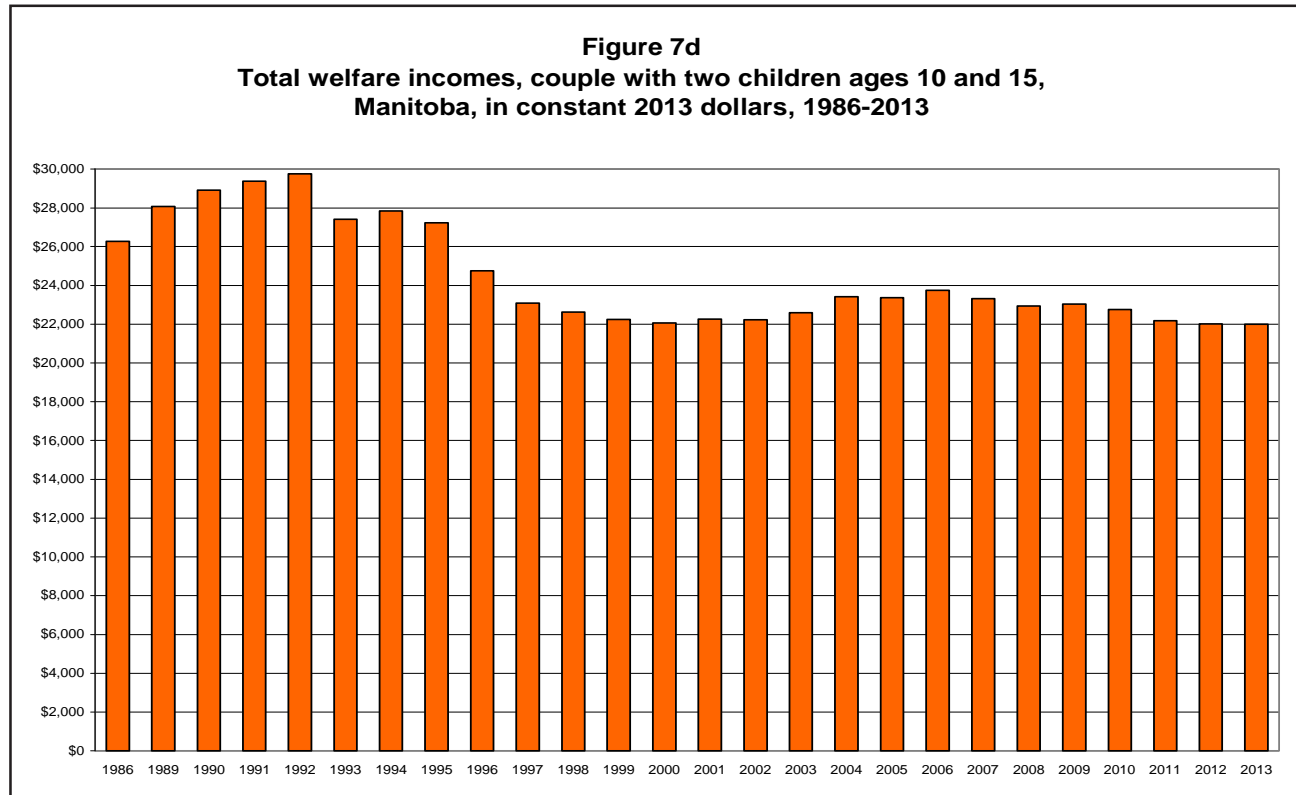
**Figure 7b**  
**Total welfare incomes, person with a disability,**  
**Manitoba, in constant 2013 dollars, 1989-2013**



**Figure 7c**  
**Total welfare incomes, single parent with one child age 2,**  
**in constant 2013 dollars, 1986-2013**



Total welfare incomes for couples with two children also went up in the first few years of the period until 1992, from \$26,279 in 1986 to \$29,759 in 1992. Figure 7d shows that welfare incomes declined after that point and remained lower with welfare incomes of \$22,000 in 2013 compared with \$26,279 in 1986.



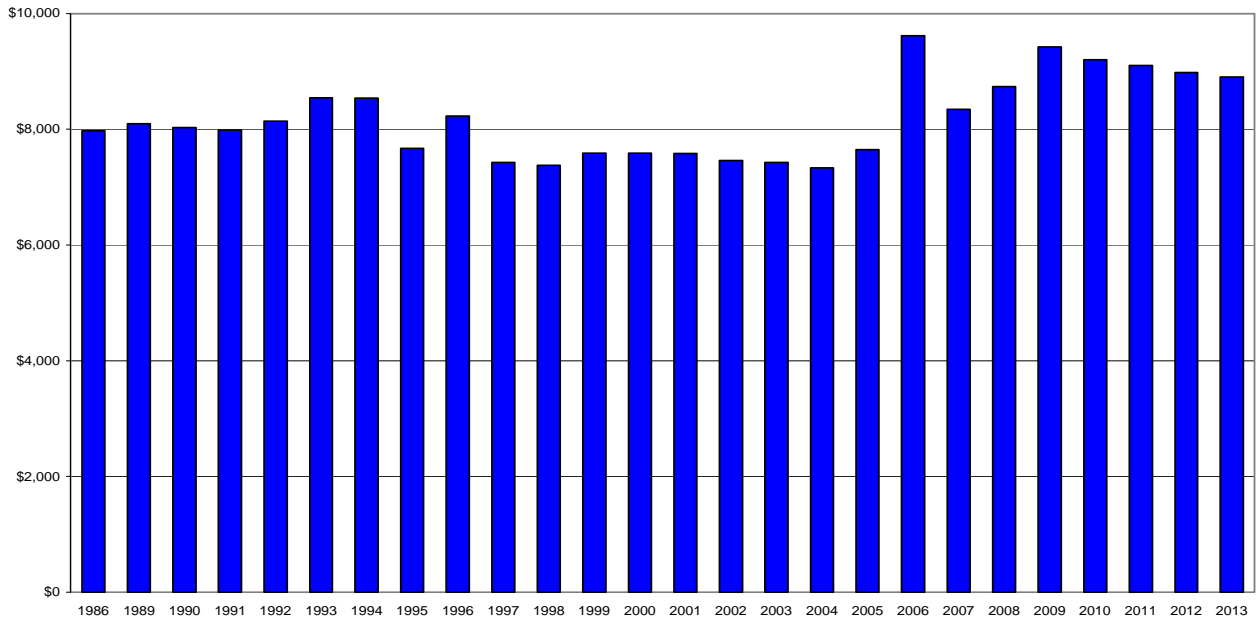
### *Saskatchewan*

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 eight years than they did in the preceding nine years. Still, welfare incomes were lower in 2013 – at \$8,901 – relative to their ‘high’ of \$9,618 in 2006.

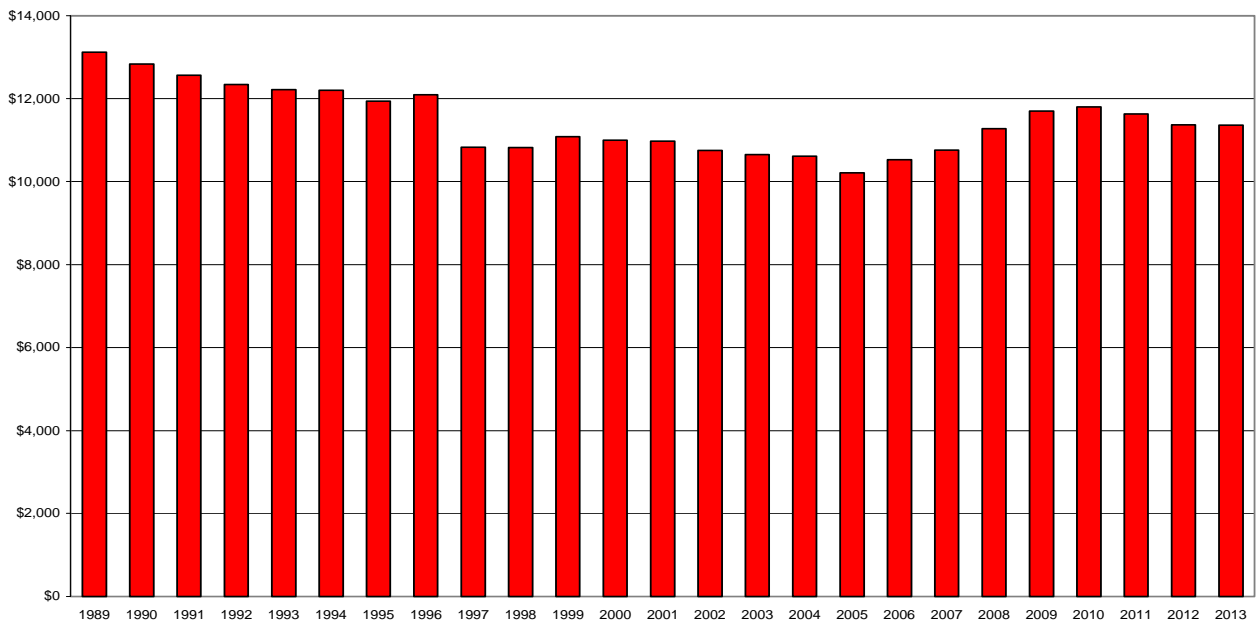
Figure 8b shows that single persons with disabilities are better off than welfare recipients considered employable. The former have also seen ups and downs over the years and were worse off at the end of the period than they were at its start in 1989. Total welfare incomes for this household were highest at \$13,120 in 1989, lowest at \$10,209 in 2005 and stood at \$11,364 in 2013. This amount was lower than that received by beneficiaries of the Saskatchewan Assured Income for Disability program (SAID), which paid an annual maximum \$13,978 in 2013. There are no trend data for this program because it was not included in earlier welfare incomes calculations.



**Figure 8a**  
**Total welfare incomes, single employable person,**  
**Saskatchewan, in constant 2013 dollars, 1986-2013**

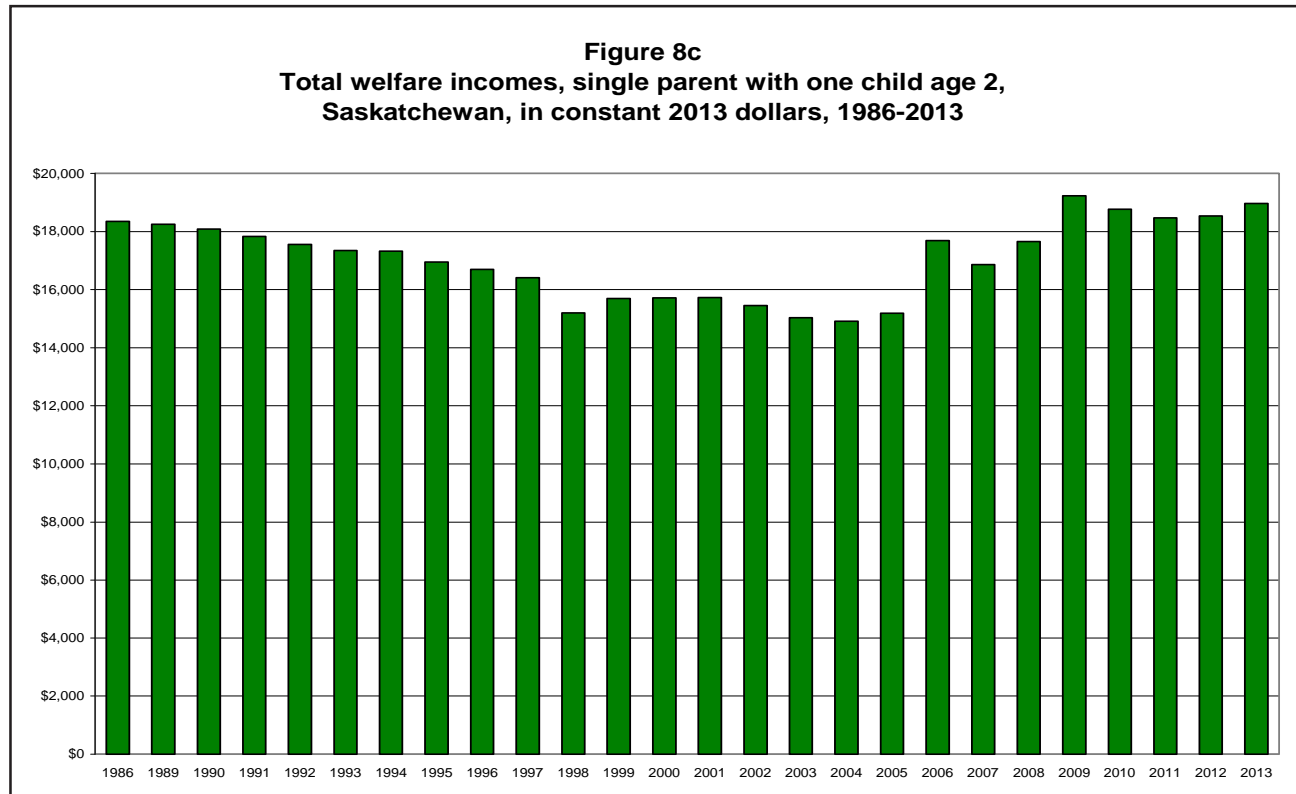


**Figure 8b**  
**Total welfare incomes, person with a disability,**  
**Saskatchewan, in constant 2013 dollars, 1989-2013**



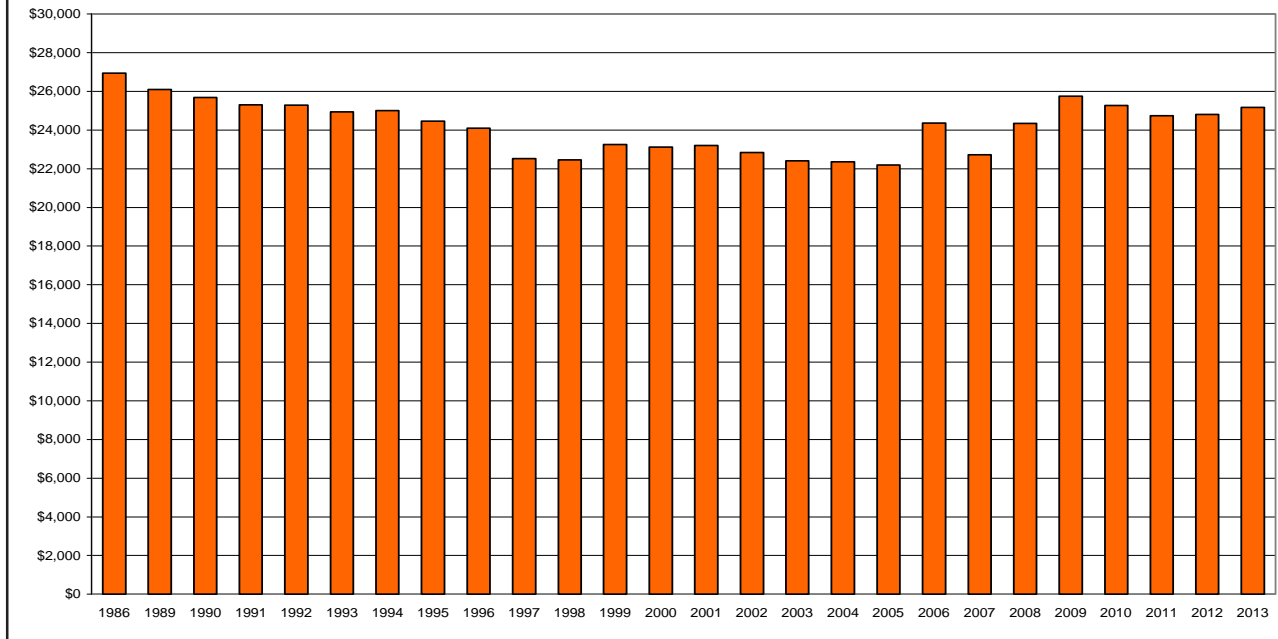
Single-parent families with one child and two-parent families with two children saw a similar pattern in their welfare incomes over time, marked by continual ups and downs. Figures 8c and 8d show the trend.

Single-parent families with one child age 2 started the period with welfare incomes of \$18,353 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 \$18,976 in 2013 compared to \$18,353 in 1986.



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: \$25,171 in 2013 compared to \$26,934 in 1986, for a loss of \$1,763.

**Figure 8d**  
**Total welfare incomes, couple with two children ages 10 and 15,**  
**Saskatchewan, in constant 2013 dollars, 1986-2013**



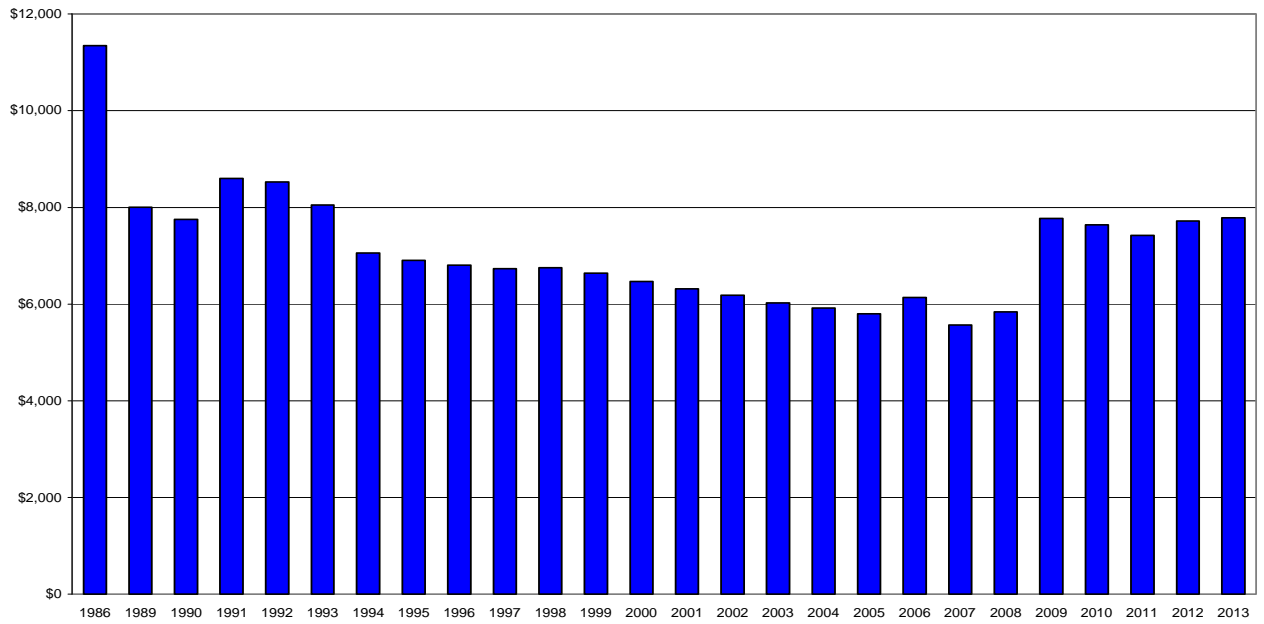
### *Alberta*

Figure 9a tracks welfare incomes for single employable recipients in Alberta. These incomes started out at a high (relative to the subsequent years) of \$11,348. 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 of \$11,348. They ended the period considerably lower at \$7,787 in 2013 – a difference of \$3,561.

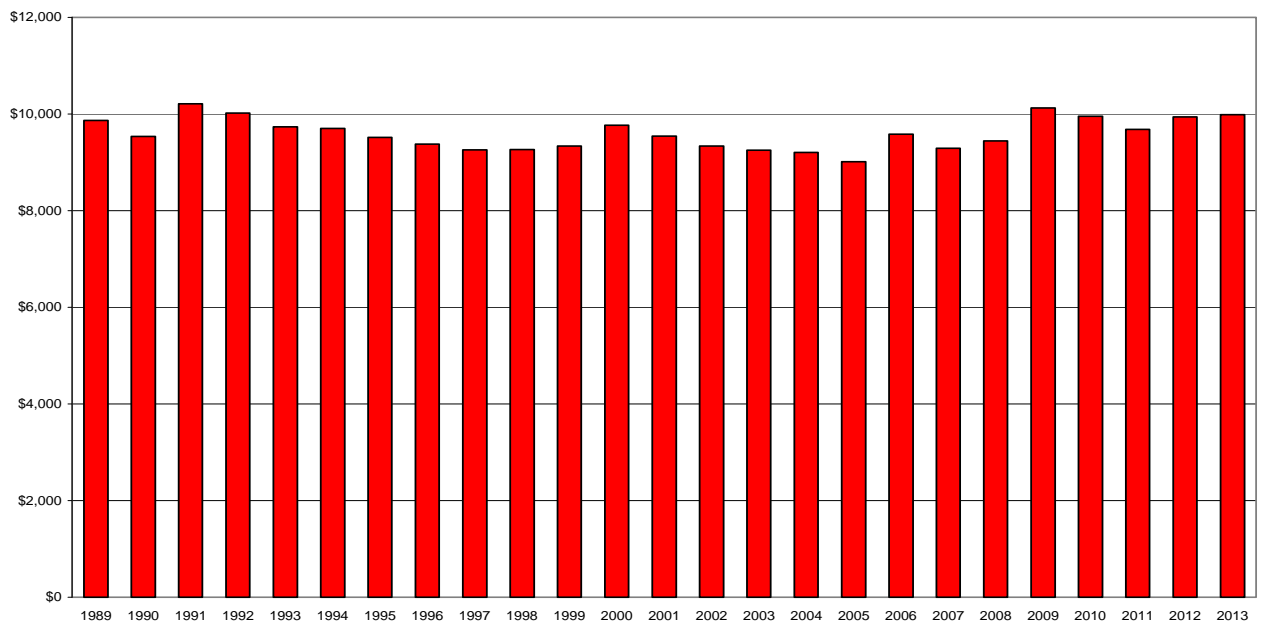
There is no discernible pattern to the welfare incomes of single persons with disabilities receiving Income Support. Maximum incomes follow a mild wave-like pattern. Despite the ups and downs over the past 27 years, welfare incomes at the beginning of the period at just under \$10,000 (\$9,868) are almost identical to those at the end of the time frame at \$9,988 in 2013. 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 a high of \$19,446 in 2013 – than welfare incomes in the regular stream shown in Figure 9b.

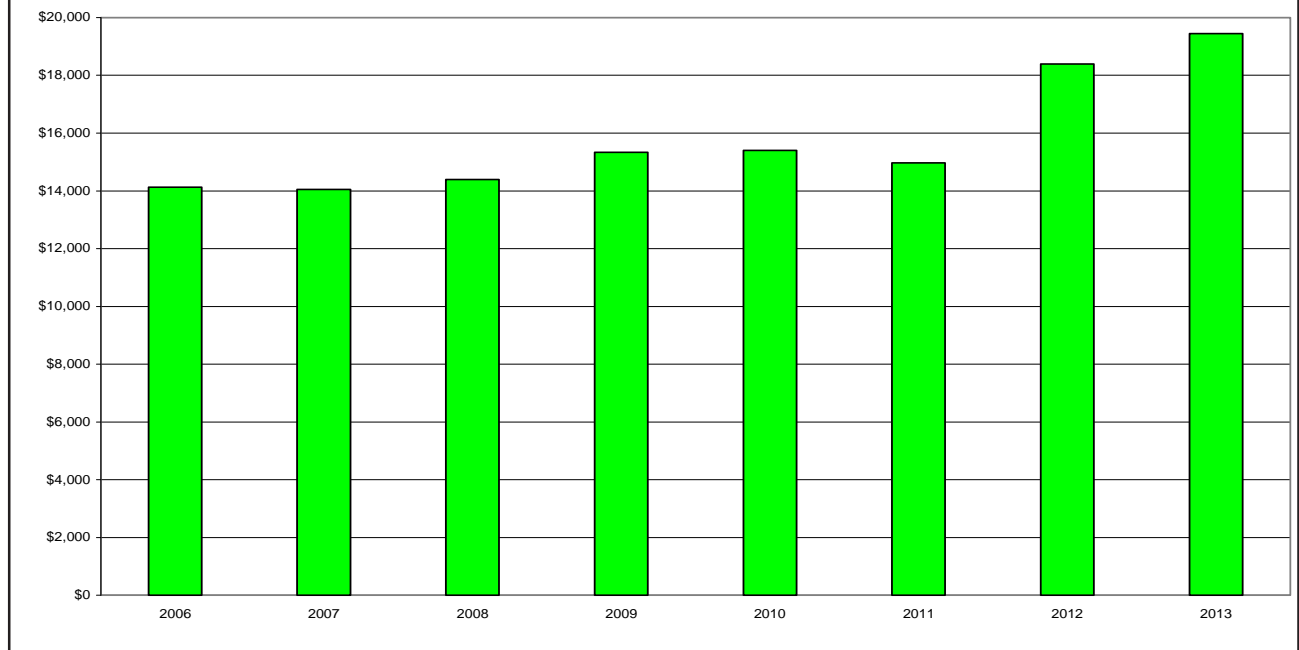
**Figure 9a**  
**Total welfare incomes, single employable person,**  
**Alberta, in constant 2013 dollars, 1986-2013**



**Figure 9b**  
**Total welfare incomes, person with a disability receiving Income Support,**  
**Alberta, in constant 2013 dollars, 1989-2013**



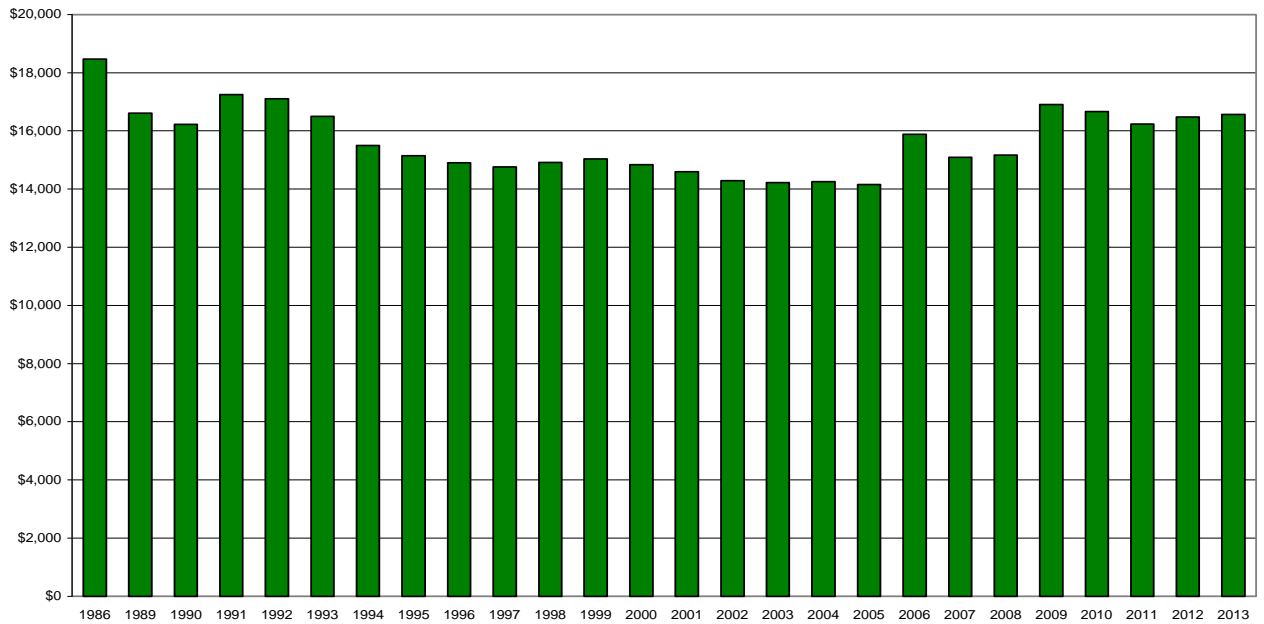
**Figure 9c**  
**Total welfare incomes, person with a disability receiving AISH benefits,**  
**Alberta, in constant 2013 dollars, 2006-2013**



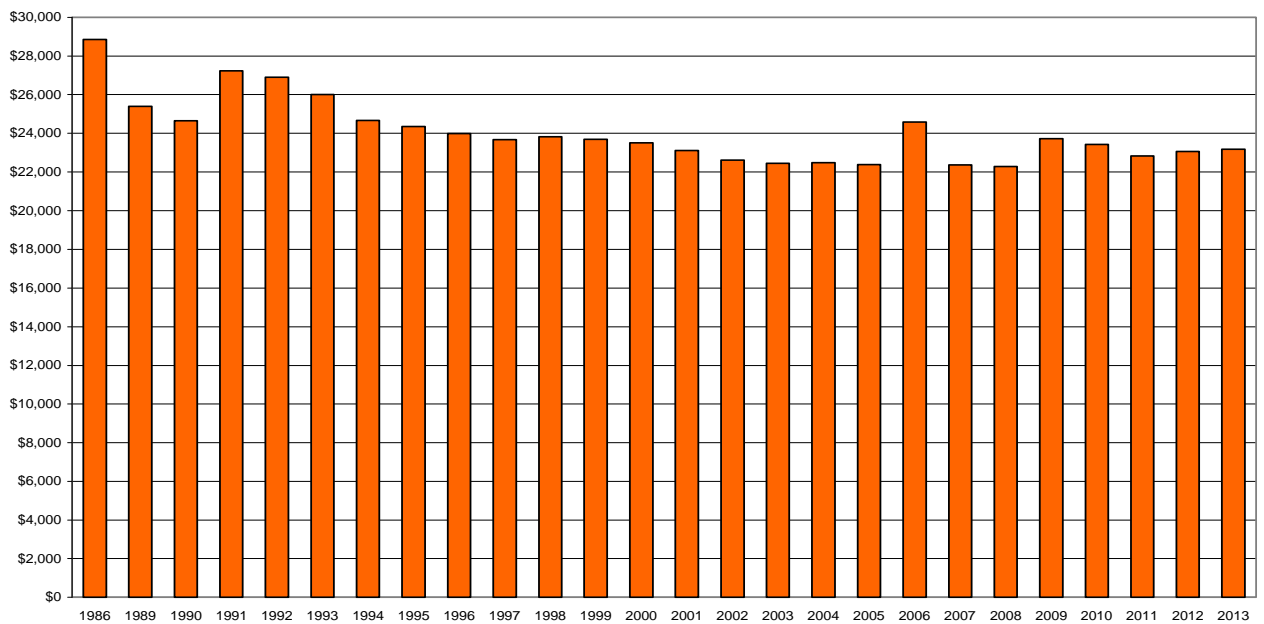
The welfare incomes of single parents with one child age 2 ebbed and flowed over the 27-year period shown in Figure 9d. But these families ended the period at a lower income level at \$16,564 than they did more than two decades earlier at \$18,458 in 1986.

The trend is the same for two-parent families in Alberta, as shown in Figure 9e. They started the 27-year period with total welfare incomes of \$28,859 in 1986. While they experienced ups and downs over time, they ended worse off with annual welfare incomes of \$23,175 in 2013 – a loss of \$5,684 over the 27-year period.

**Figure 9d**  
**Total welfare incomes, single parent with one child age 2,**  
**Alberta, in constant 2013 dollars, 1986-2013**



**Figure 9e**  
**Total welfare incomes, couple with two children ages 10 and 15,**  
**Alberta, in constant 2013 dollars, 1986-2013**



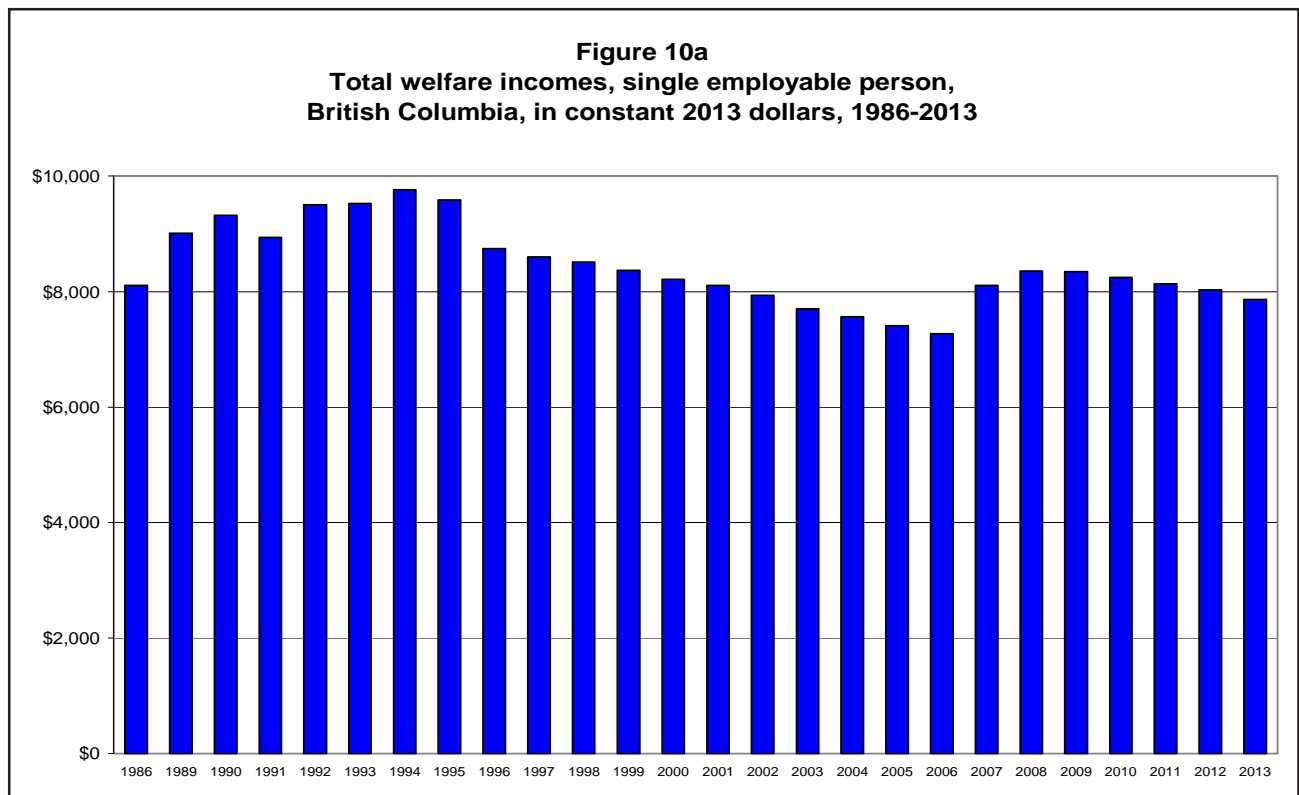
*British Columbia*

Figures 10a and 10b show a similar pattern of welfare incomes for single employable recipients and single persons with disabilities in British Columbia. However, the trend for individuals with disabilities is far more pronounced, with a significant 10-year slide starting in 1995.

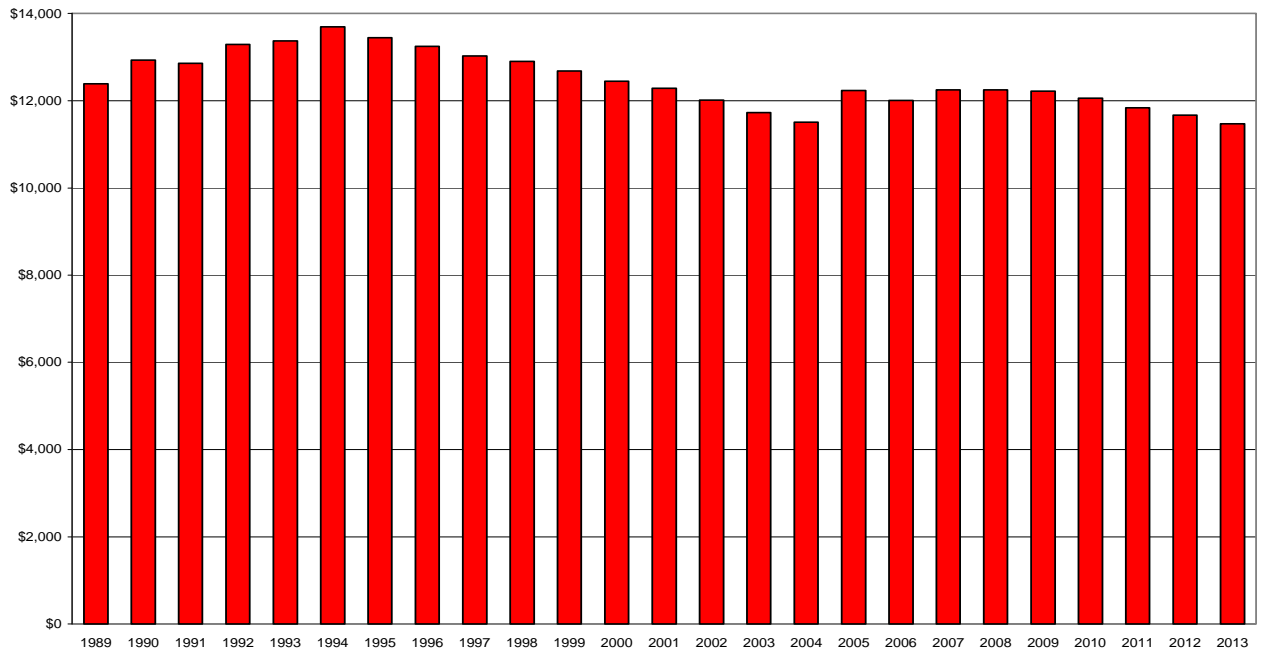
Single employable recipients in BC started the period at \$8,106 in 1986. Despite the ups and downs, they were lower 27 years later, with \$7,866 in 2013. In fact, they have declined steadily since 2008. See Figure 10a.

Welfare incomes for single persons with disabilities reached a high of \$13,691 in 1994 but then dropped steadily after that time until they fell to \$11,512 in 2004. These incomes rose again in 2005 but declined after 2009 to end the period at \$11,470 in 2013. See Figure 10b.

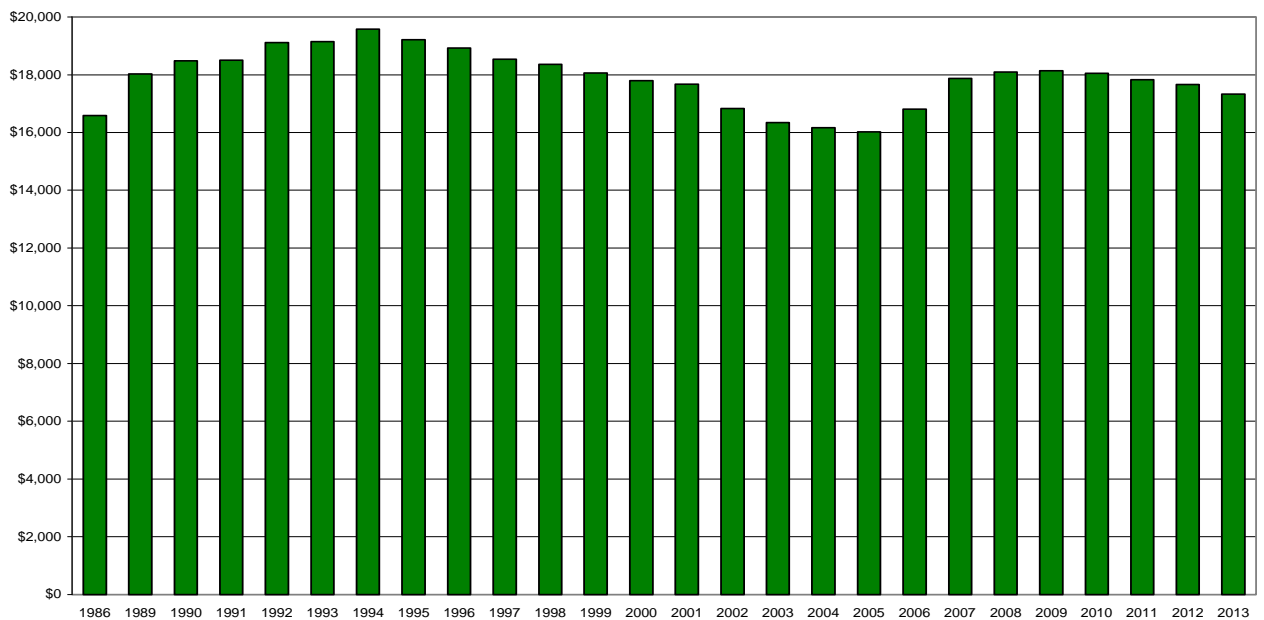
Figure 10c shows the trend over time of welfare incomes for single-parent households. Their incomes were \$16,588 in 1986 and closed the period at \$17,329 in 2013 – down from \$17,658 the previous year.



**Figure 10b**  
**Total welfare incomes, person with a disability,**  
**British Columbia, in constant 2013 dollars, 1989-2013**

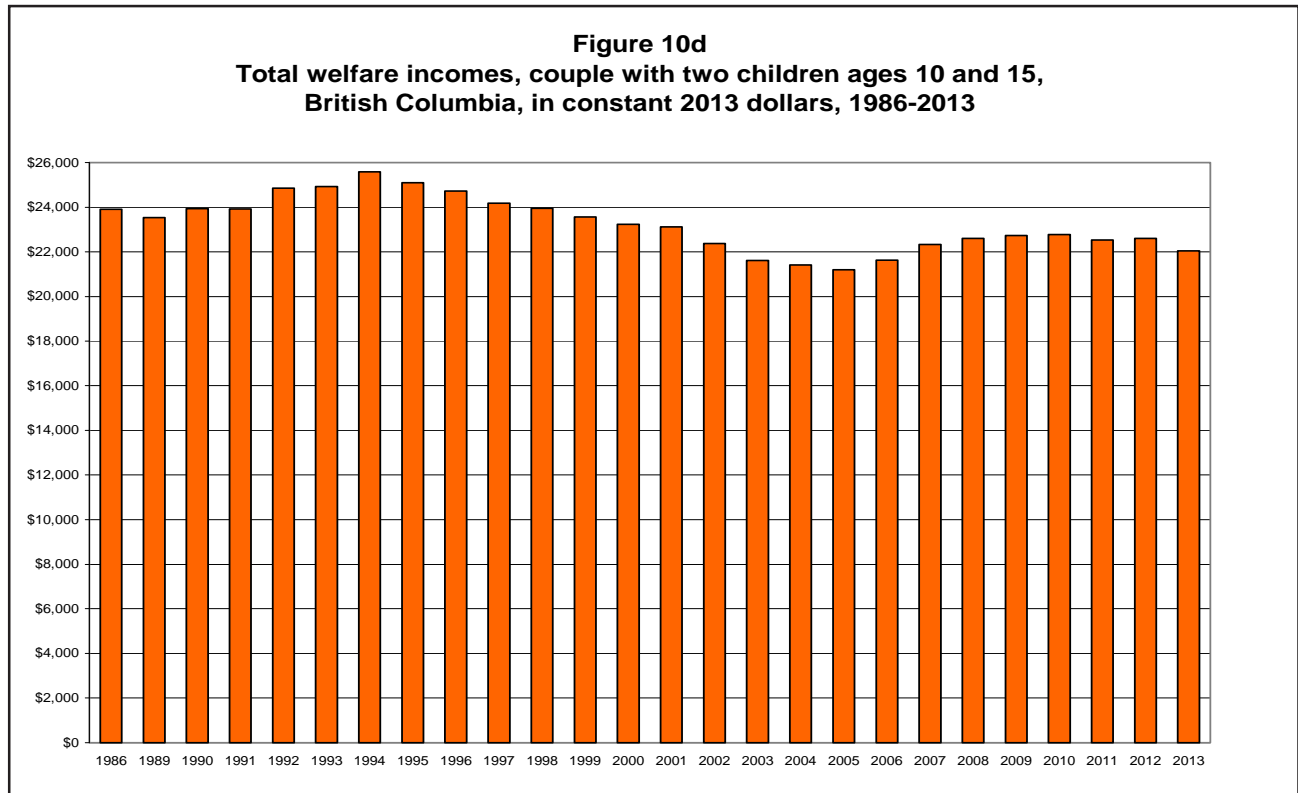


**Figure 10c**  
**Total welfare incomes, single parent with one child age 2,**  
**British Columbia, in constant 2013 dollars, 1986-2013**





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 27-period than at its start at (\$22,041 in 2013) than the start (\$23,919 in 1986).



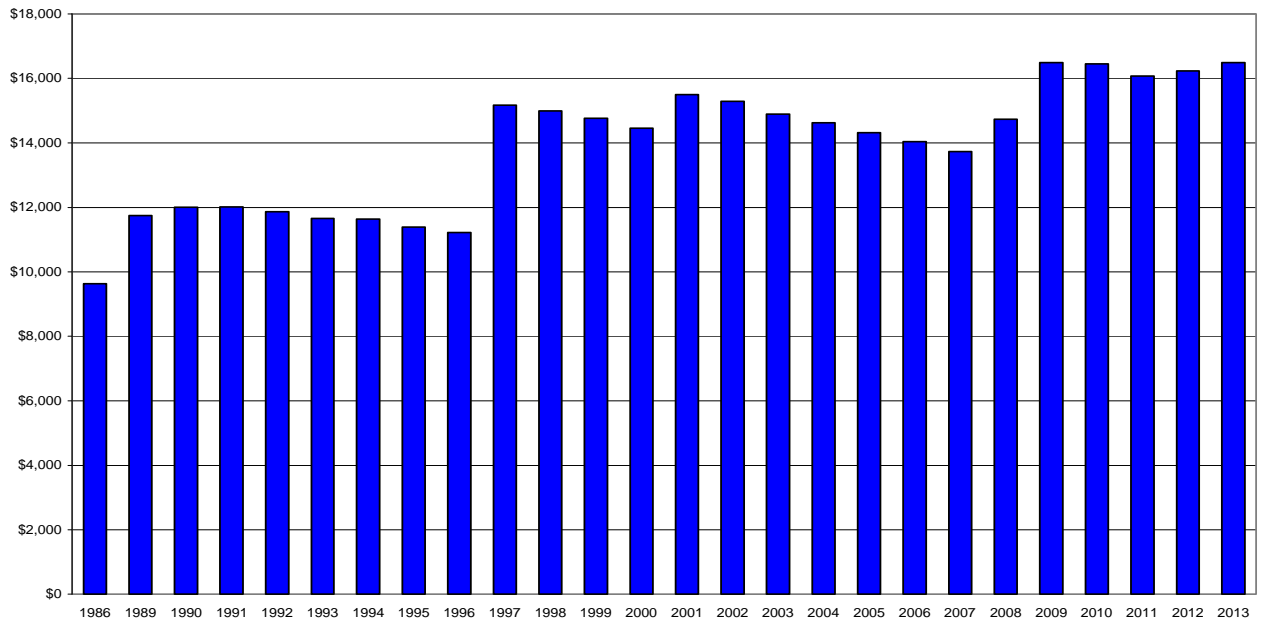
### *Yukon*

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 until 2009, then a slight decline. Welfare incomes for this household reached a total maximum \$16,492 in 2013.

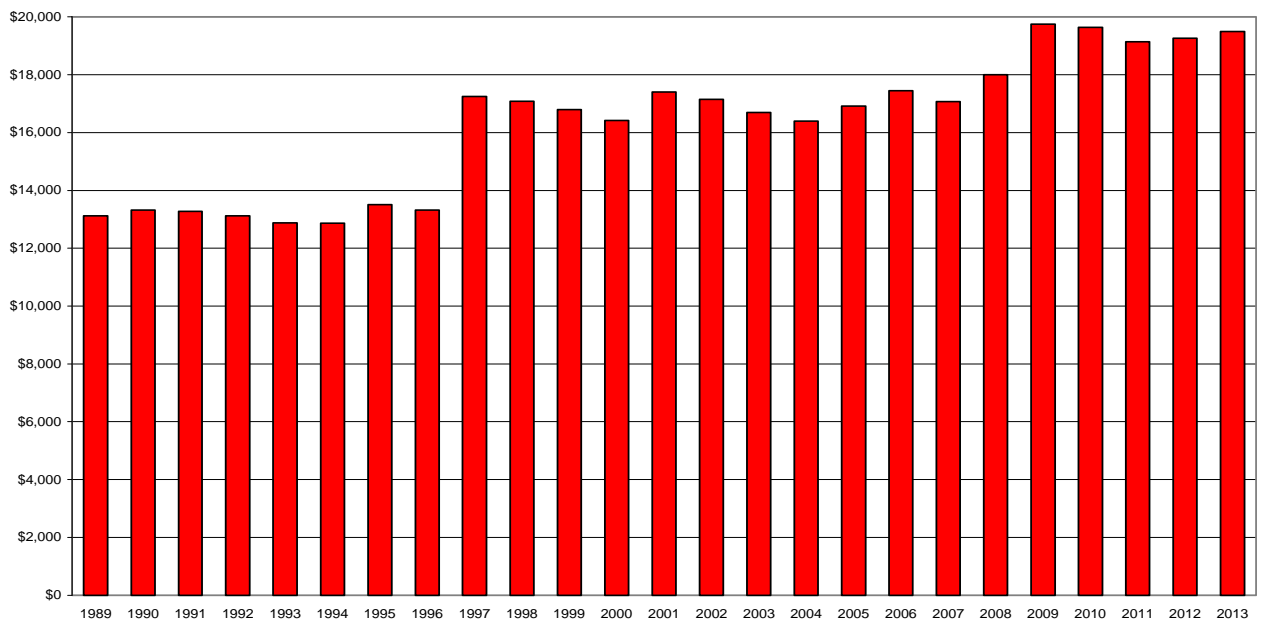
Figure 11b shows that welfare incomes for single persons with disabilities follow the same pattern as single employable recipients. On the whole, the trend is up, with some modest declines in between. Welfare incomes for this household reached a high point of \$16,492 in 2013.

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 \$19,287 and ended the period at a significantly higher (by \$7,875) \$27,162 in 2013.

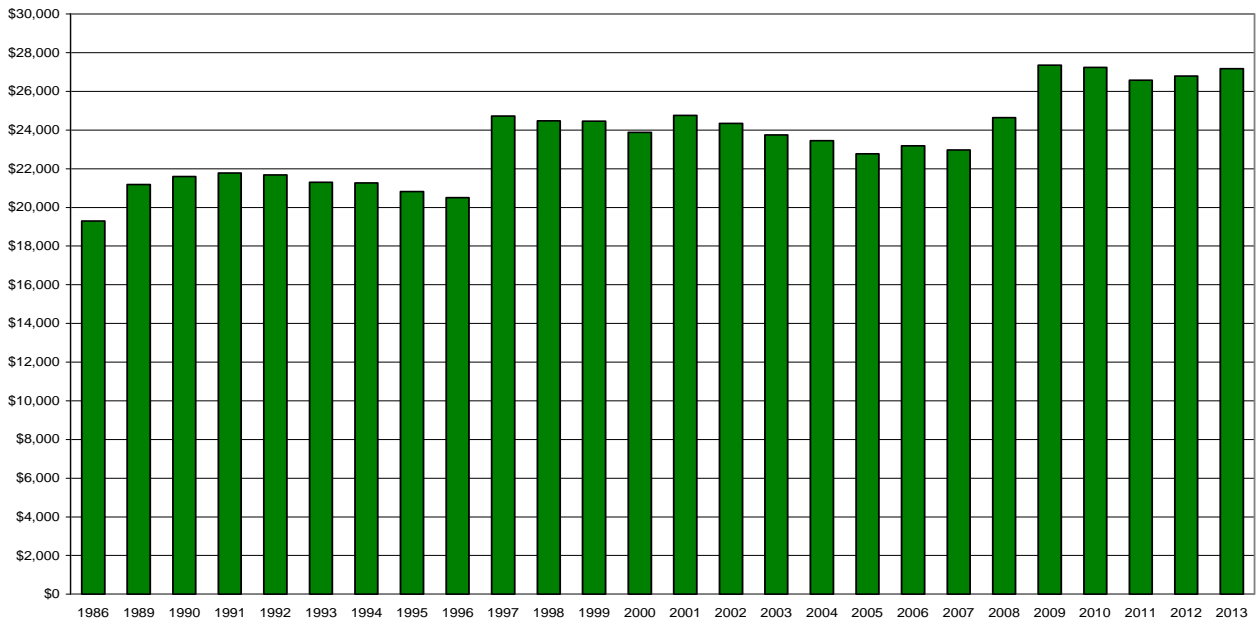
**Figure 11a**  
**Total welfare incomes, single employable person,**  
**Yukon, in constant 2013 dollars, 1986-2013**



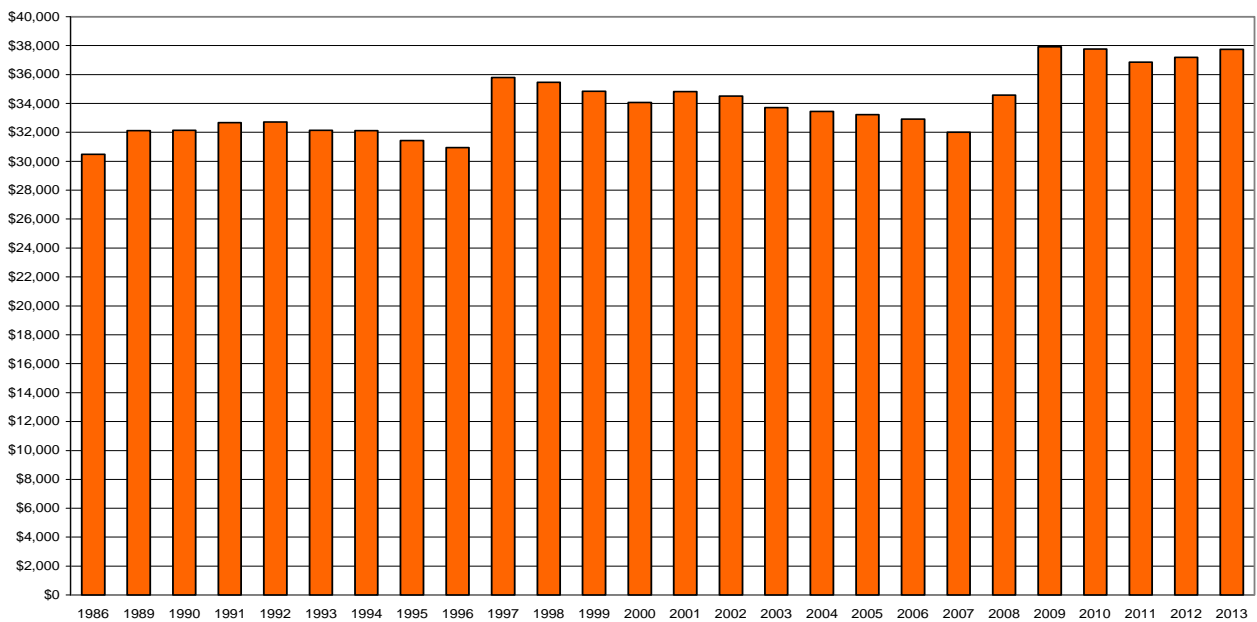
**Figure 11b**  
**Total welfare incomes, person with a disability,**  
**Yukon, in constant 2013 dollars, 1989-2013**



**Figure 11c**  
**Total welfare incomes, single parent with one child age 2,**  
**Yukon, in constant 2013 dollars, 1986-2013**



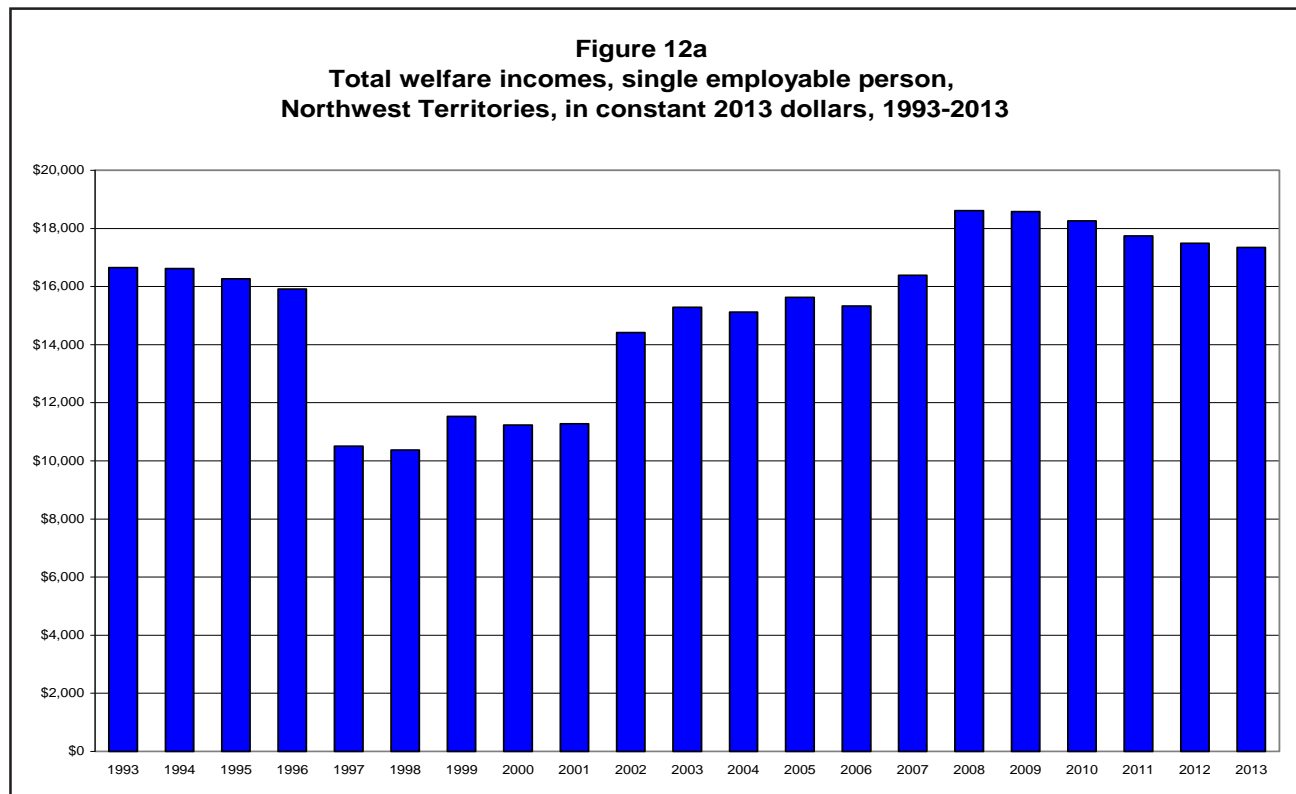
**Figure 11d**  
**Total welfare incomes, couple with two children ages 10 and 15,**  
**Yukon, in constant 2013 dollars, 1986-2013**



The welfare incomes of two-parent households with two children in Figure 11d began the 27-year period at \$30,482 and ended at \$37,733 in 2013 – a \$7,251 gain.

### *Northwest Territories*

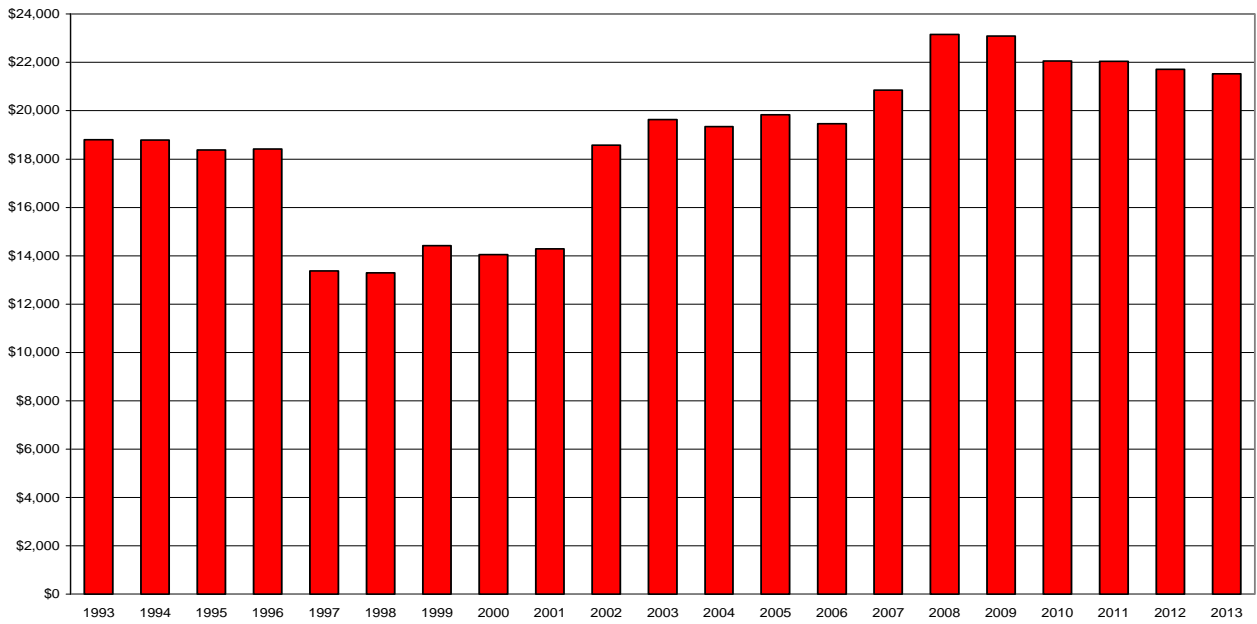
Figure 12a shows that single employable households in the Northwest Territories saw a significant drop in income between 1993 (the first year for which welfare incomes were tracked in the Territory) and 1998. Welfare incomes were \$16,645 in 1993 and fell to \$10,379 in 1998. They then increased in three stages to \$18,616 in 2008, declining to \$17,343 in 2013.



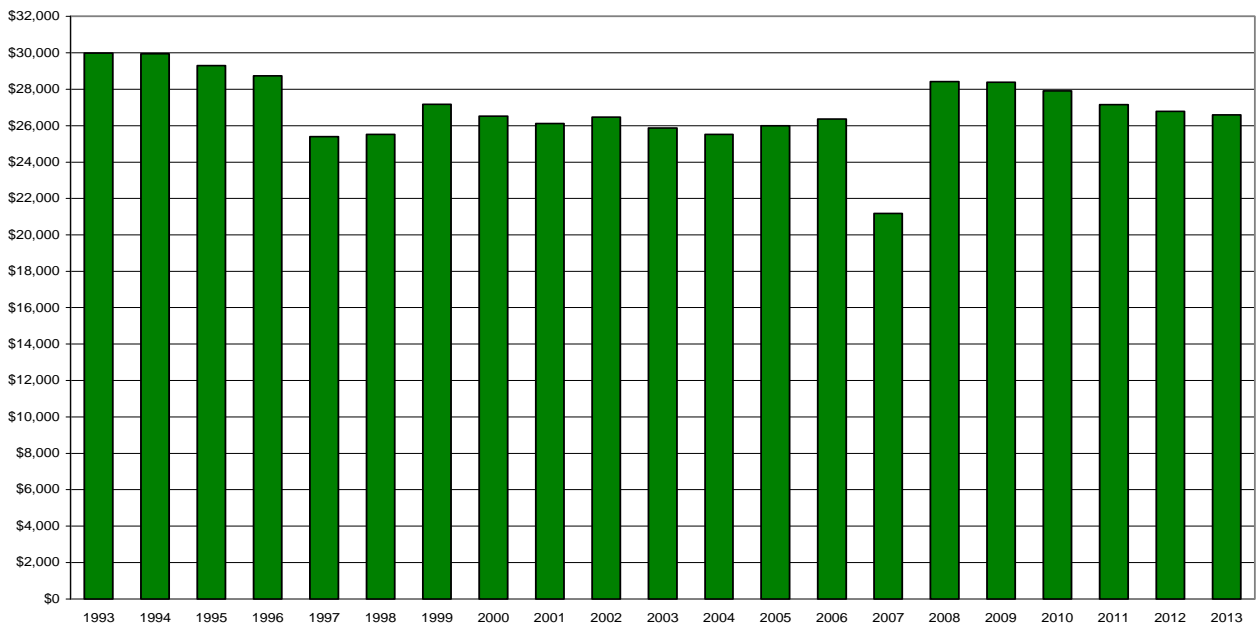
Welfare incomes for single persons with disabilities followed a similar pattern as their employable counterparts, as shown in Figure 12b. Single recipients with disabilities were eligible for maximum welfare incomes of \$21,533 in 2013.

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, where it reached \$26,592. Figure 12c shows the trend.

**Figure 12b**  
**Total welfare incomes, person with a disability,**  
**Northwest Territories, in constant 2013 dollars, 1993-2013**

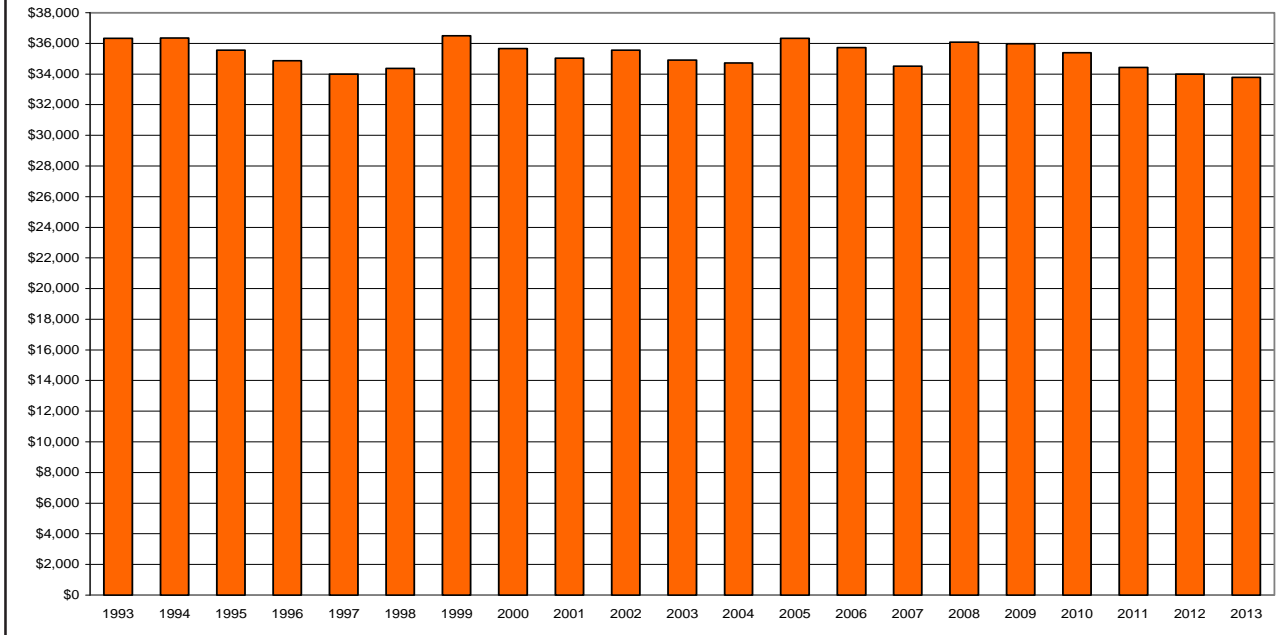


**Figure 12c**  
**Total welfare incomes, single parent with one child age 2,**  
**Northwest Territories, in constant 2013 dollars, 1993-2013**



Welfare incomes for two-parent families showed generally the same pattern throughout the 1993-2013 period, as indicated by Figure 12d. They stood at \$33,782 in 2013, \$2,551 less than in 1993 (\$36,333).

**Figure 12d**  
**Total welfare incomes, couple with two children ages 10 and 15,**  
**Northwest Territories, in constant 2013 dollars, 1993-2013**



### *Nunavut*

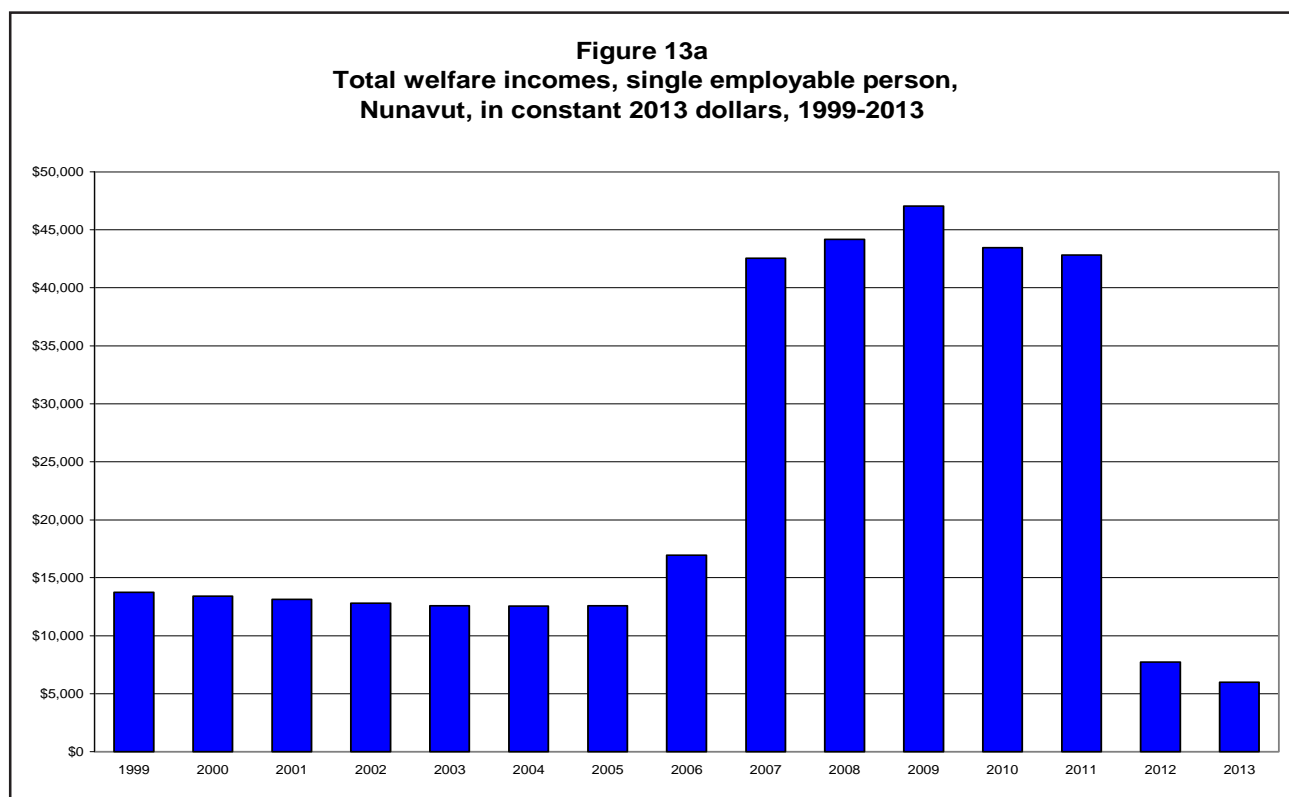
Welfare incomes in Nunavut were fairly flat for the first few years of tracking, which began in 1999 when the Territory was created. They then jumped substantially in 2007 and remained at higher rates until 2012 when they fell back to less than 1999 levels. Figure 13a shows the trend.

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.

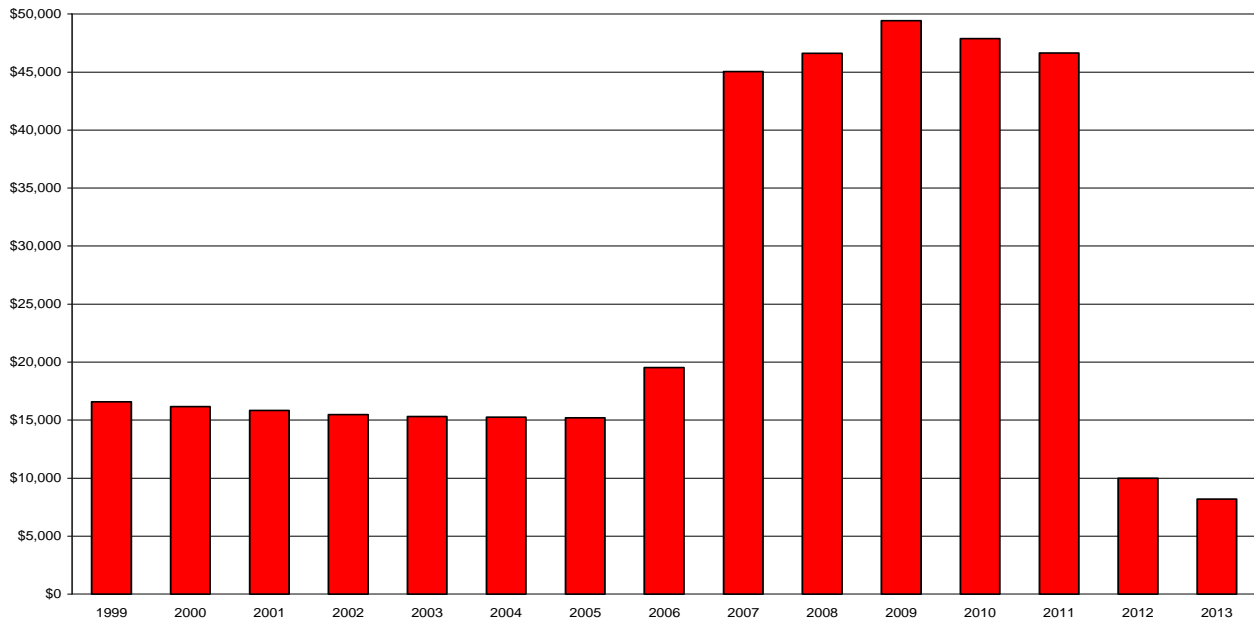
Single employable persons, shown in Figure 13a, were eligible for welfare incomes of \$6,003 in 2013, taking into the account the fact that the bulk of housing costs are already paid. Welfare incomes in 2013 were \$8,212, \$13,192 and \$20,699, respectively, for single persons with disabilities, single-parent families with one child and two-parent households with two children.



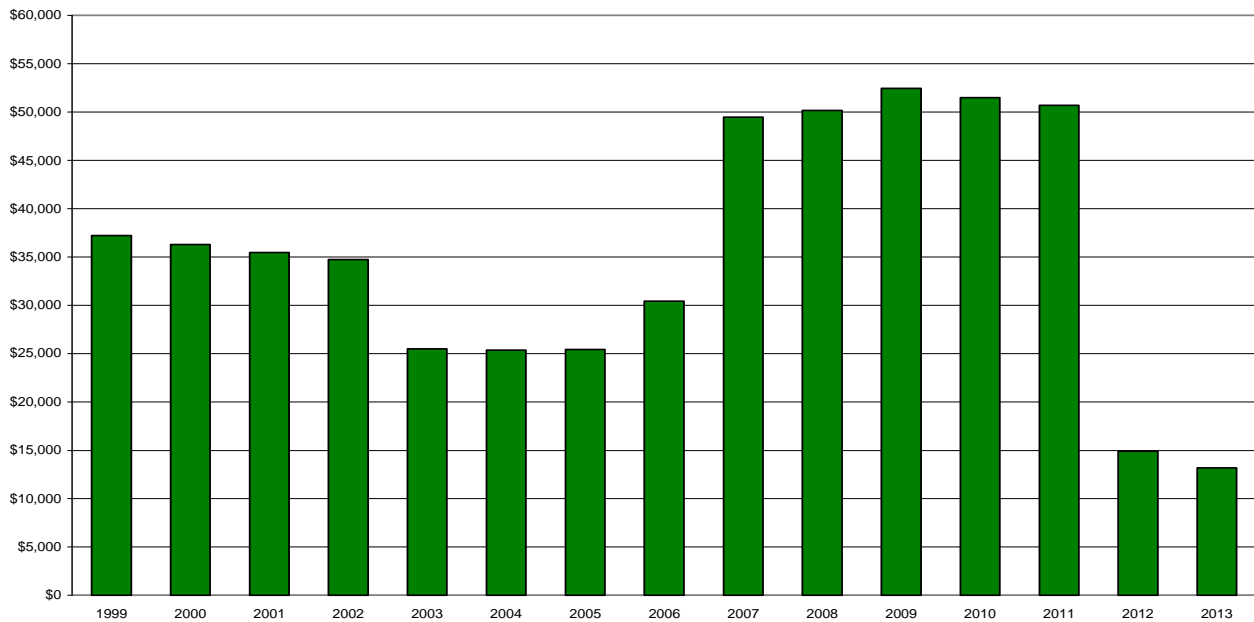
Figures 13a for single employable persons and 13b for persons with a disability are mirror images, with a flat amount from 1999 to 2006, a sharp increase for 2009 through 2011 and then a large drop in 2013 (because of the change in methodology noted above).

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, an increase from 2006 through 2011 and then the sharp loss, explained above.

**Figure 13b**  
**Total welfare incomes, person with a disability,**  
**Nunavut, in constant 2013 dollars, 1999-2013**

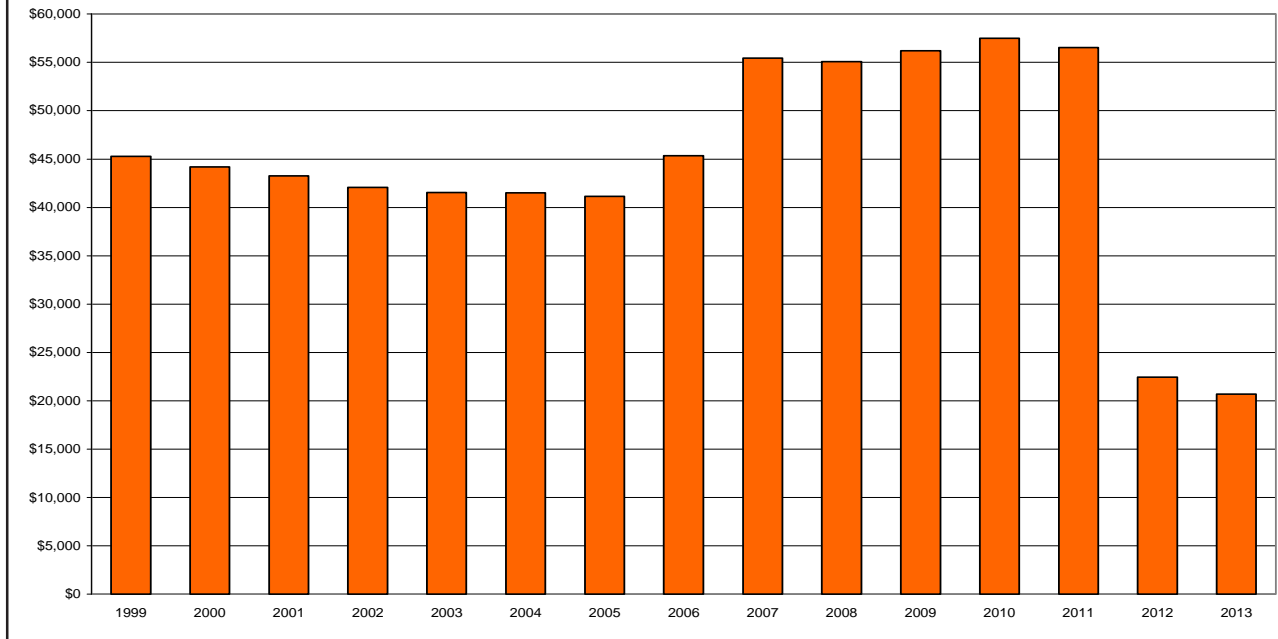


**Figure 13c**  
**Total welfare incomes, single parent with one child age 2,**  
**Nunavut, in constant 2013 dollars, 1999-2013**





**Figure 13d**  
**Total welfare incomes, couple with two children ages 10 and 15,**  
**Nunavut, in constant 2013 dollars, 1999-2013**



### *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 are typically used for comparative purposes. The 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 household 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 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 2013 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 and income estimates does not cover the three territories, they are not included in any of the comparisons with low-income lines or average and median incomes.

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 \$633 above the LICO).

In 2013, welfare incomes for single employable households ranged from 36.1 percent of the after-tax poverty line in Manitoba to a 'high' of 65.0 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 49.3 percent of the poverty line in Manitoba to 70.5 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 2013, incomes of single persons on AISH came to 98.3 percent of the after-tax LICO, far higher than the 50.5 percent for persons with disabilities on standard welfare. In Saskatchewan, we include for the first time incomes of persons with disabilities on the Saskatchewan Assured Income for Disability (SAID) program. This program also pays higher rates than standard welfare. For 2013, the income of single persons on SAID was 83.6 percent of the after-tax LICO, compared to 68.0 percent for those receiving Saskatchewan Assistance Plan benefits. Table 3 gives the details.

**Table 3**  
**Comparison of 2013 Welfare Incomes**  
**with 2013 After-Tax Low-Income Cut-offs (LICO)**

	Total welfare incomes	2013 LICO	Poverty gap	Welfare income as % of LICO
<b>NL</b>				
single employable	\$10,876	\$16,723	-\$5,847	65.0%
person with disability	\$10,881	\$16,723	-\$5,842	65.1%
single parent, one child	\$20,986	\$20,353	\$633	103.1%
couple, two children	\$24,307	\$31,618	-\$7,311	76.9%
<b>PE</b>				
single employable	\$7,233	\$16,514	-\$9,282	43.8%
person with disability	\$9,501	\$16,514	-\$7,013	57.5%
single parent, one child	\$18,172	\$20,100	-\$1,928	90.4%
couple, two children	\$26,690	\$31,225	-\$4,535	85.5%
<b>NS</b>				
single employable	\$7,076	\$16,723	-\$9,648	42.3%
person with disability	\$9,908	\$16,723	-\$6,815	59.2%
single parent, one child	\$16,219	\$20,353	-\$4,134	79.7%
couple, two children	\$23,114	\$31,618	-\$8,504	73.1%

**Table 3 (continued)**  
**Comparison of 2013 Welfare Incomes**  
**with 2013 After-Tax Low-Income Cut-offs (LICO)**

	Total welfare incomes	2013 LICO	Poverty gap	Welfare income as % of LICO
<b>NB</b>				
single employable	\$6,807	\$16,723	-\$9,917	40.7%
person with disability	\$8,967	\$16,723	-\$7,756	53.6%
single parent, one child	\$16,769	\$20,353	-\$3,584	82.4%
couple, two children	\$20,724	\$31,618	-\$10,894	65.5%
<b>QC</b>				
single employable	\$8,441	\$19,774	-\$11,333	42.7%
person with disability	\$12,250	\$19,774	-\$7,524	61.9%
single parent, one child	\$19,413	\$24,066	-\$4,653	80.7%
couple, two children	\$25,166	\$37,387	-\$12,221	67.3%
<b>ON</b>				
single employable	\$8,224	\$19,774	-\$11,550	41.6%
person with disability	\$13,934	\$19,774	-\$5,840	70.5%
single parent, one child	\$18,854	\$24,066	-\$5,212	78.3%
couple, two children	\$25,437	\$37,387	-\$11,950	68.0%

**Table 3 (continued)**  
**Comparison of 2013 Welfare Incomes**  
**with 2013 After-Tax Low-Income Cut-offs (LICO)**

	Total welfare incomes	2013 LICO	Poverty gap	Welfare income as % of LICO
<b>MB</b>				
single employable	\$7,143	\$19,774	-\$12,632	36.1%
person with disability	\$9,742	\$19,774	-\$10,032	49.3%
single parent, one child	\$15,117	\$24,066	-\$8,949	62.8%
couple, two children	\$22,000	\$37,387	-\$15,387	58.8%
<b>SK</b>				
single employable	\$8,901	\$16,723	-\$7,822	53.2%
person with disability	\$11,364	\$16,723	-\$5,359	68.0%
person with disability - SAID	\$13,978	\$16,723	-\$2,745	83.6%
single parent, one child	\$18,976	\$20,353	-\$1,377	93.2%
couple, two children	\$25,171	\$31,618	-\$6,447	79.6%
<b>AB</b>				
single employable	\$7,787	\$19,774	-\$11,988	39.4%
person with disability	\$9,988	\$19,774	-\$9,786	50.5%
person with disability - AISH	\$19,446	\$19,774	-\$328	98.3%
single parent, one child	\$16,564	\$24,066	-\$7,502	68.8%
couple, two children	\$23,175	\$37,387	-\$14,212	62.0%

**Table 3 (continued)**  
**Comparison of 2013 Welfare Incomes**  
**with 2013 After-Tax Low-Income Cut-offs (LICO)**

	Total welfare incomes	Estimated 2013 LICO	Poverty gap	Welfare income as % of LICO
<b>BC</b>				
single employable	\$7,866	\$19,774	-\$11,909	39.8%
person with disability	\$11,470	\$19,774	-\$8,304	58.0%
single parent, one child	\$17,329	\$24,066	-\$6,737	72.0%
couple, two children	\$22,041	\$37,387	-\$15,346	59.0%

For single-parent households with one child age 2, welfare incomes represented 62.8 percent of the poverty line in Manitoba and a surprising 103.1 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 58.8 percent in Manitoba and 59.0 percent in BC to 85.5 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 2013 with the Market Basket Measure. It should be noted that, for 2013, the Market Basket Measures were adjusted on the basis of the Consumer Price Index (CPI) for cities – unlike the rates for 2012, which used the national CPI to update the Market Basket Measure.

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.

**Table 4**  
**Comparison of 2013 Welfare Incomes**  
**with Market Basket Measure (MBM)**

	Total welfare incomes	Estimated 2013 MBM	Poverty gap	Welfare income as % of MBM
<b>NL St. John's</b>				
single employable	\$10,876	\$18,491	-\$7,615	58.8%
person with disability	\$10,881	\$18,491	-\$7,610	58.8%
single parent, one child	\$20,986	\$26,151	-\$5,165	80.3%
couple, two children	\$24,307	\$36,983	-\$12,676	65.7%
<b>PE Charlottetown</b>				
single employable	\$7,233	\$18,293	-\$11,061	39.5%
person with disability	\$9,501	\$18,293	-\$8,792	51.9%
single parent, one child	\$18,172	\$25,871	-\$7,699	70.2%
couple, two children	\$26,690	\$36,587	-\$9,897	72.9%
<b>NS Halifax</b>				
single employable	\$7,076	\$18,658	-\$11,583	37.9%
person with disability	\$9,908	\$18,658	-\$8,750	53.1%
single parent, one child	\$16,219	\$26,386	-\$10,167	61.5%
couple, two children	\$23,114	\$37,315	-\$14,201	61.9%

**Table 4 (continued)**  
**Comparison of 2013 Welfare Incomes**  
**with Market Basket Measure (MBM)**

	Total welfare incomes	Estimated 2013 MBM	Poverty gap	Welfare income as % of MBM
<b>NB Moncton</b>				
single employable	\$6,807	\$17,557	-\$10,751	38.8%
person with disability	\$8,967	\$17,557	-\$8,590	51.1%
single parent, one child	\$16,769	\$24,829	-\$8,060	67.5%
couple, two children	\$20,724	\$35,113	-\$14,389	59.0%
<b>QC Montreal</b>				
single employable	\$8,441	\$17,051	-\$8,610	49.5%
person with disability	\$12,250	\$17,051	-\$4,801	71.8%
single parent, one child	\$19,413	\$24,113	-\$4,700	80.5%
couple, two children	\$25,166	\$34,101	-\$8,935	73.8%
<b>ON Toronto</b>				
single employable	\$8,224	\$19,683	-\$11,459	41.8%
person with disability	\$13,934	\$19,683	-\$5,749	70.8%
single parent, one child	\$18,854	\$27,836	-\$8,982	67.7%
couple, two children	\$25,437	\$39,367	-\$13,930	64.6%



**Table 4 (continued)**  
**Comparison of 2013 Welfare Incomes**  
**with Market Basket Measure (MBM)**

	Total welfare incomes	Estimated MBM	Poverty gap	Welfare income as % of MBM
<b>MB Winnipeg</b>				
single employable	\$7,143	\$17,447	-\$10,305	40.9%
person with disability	\$9,742	\$17,447	-\$7,705	55.8%
single parent, one child	\$15,117	\$24,674	-\$9,557	61.3%
couple, two children	\$22,000	\$34,895	-\$12,895	63.0%
<b>SK Saskatoon</b>				
single employable	\$8,901	\$17,890	-\$8,989	49.8%
person with disability	\$11,364	\$17,890	-\$6,526	63.5%
person with disability - SAID	\$13,978	\$17,890	-\$3,912	78.1%
single parent, one child	\$18,976	\$25,300	-\$6,324	75.0%
couple, two children	\$25,171	\$35,779	-\$10,608	70.4%

In 2013, welfare incomes for single employable households were only 37.9 percent of the MBM in Halifax, 38.8 percent in Moncton and 39.5 percent in Charlottetown. They reached a ‘high’ of 58.8 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, while still modest, were slightly higher, ranging from 51.1 percent of the MBM in Moncton and 51.9 percent in Charlottetown to a high of 71.8 percent in Montreal. On a positive note, recipients under Alberta’s Assured Income for the Severely Handicapped (AISH) program received welfare incomes that reached

**Table 4 (continued)**  
**Comparison of 2013 Welfare Incomes**  
**with Market Basket Measure (MBM)**

	Total welfare incomes	MBM	Poverty gap	Welfare income as % of MBM
<b>AB Calgary</b>				
single employable	\$7,787	\$19,076	-\$11,290	40.8%
person with disability	\$9,988	\$19,076	-\$9,088	52.4%
person with disability - AISH	\$19,446	\$19,076	\$370	101.9%
single parent, one child	\$16,564	\$26,978	-\$10,414	61.4%
couple, two children	\$23,175	\$38,152	-\$14,977	60.7%
<b>BC Vancouver</b>				
single employable	\$7,866	\$19,104	-\$11,239	41.2%
person with disability	\$11,470	\$19,104	-\$7,634	60.0%
single parent, one child	\$17,329	\$27,017	-\$9,688	64.1%
couple, two children	\$22,041	\$38,208	-\$16,167	57.7%

101.9 percent of the Market Basket Measure in Calgary. In Saskatchewan, the income of SAID recipients reached 78.1 percent of the Market Basket Measure in Saskatoon. See Table 4.

For single-parent households with one child, welfare incomes ranged from 61.3 percent, 61.4 percent and 61.5 percent of the MBM in Winnipeg, Calgary and Halifax, respectively, to 80.3 percent and 80.5 percent of the MBM in St. John's and Montreal, respectively. For two-parent families with two children, welfare incomes as a percentage of the Market Basket Measure went from 57.7 percent in Vancouver to a high of 73.8 percent in Montreal. Table 4 shows the results.

## *Income measures*

*Income measures* comprise the second group of comparators to determine the adequacy of welfare payments. This set of measures assesses the adequacy of welfare relative to the level of income of other households in the 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. These are the same measures employed in the *Welfare Incomes* series formerly produced by the National Council of Welfare.

Caledon has adopted a new approach to reporting average and median after-tax income. Starting with last year's report, we reverted to using publicly available data from CANSIM. For the single-parent household, we use the data for all single parents. For the couple with two children, we use the data for two-parent families with children. We had special runs done by the Income Statistics Division of Statistics Canada to provide data for all non-elderly unattached individuals. All data from CANSIM relate to economic families.<sup>1</sup> The latest available data are for 2011. We have indexed these to 2013 based on the national rate of inflation.

### *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. Calculations are not provided for the three territories because they are not included in the Survey of Labour and Income Dynamics from which income data are derived.

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 18.9 percent in Alberta to 36.1 percent in Newfoundland and Labrador, as shown in Table 5.

---

1. Starting in 2006, the National Council of Welfare had customized tables generated by Statistics Canada that corresponded to the family structure used in the *Welfare Incomes* report. Average income data were derived from the Survey of Labour and Income Dynamics (SLID) and related to economic families. Median income data were generated by the Small Area and Administrative Data Division and related to Census families.

**Table 5**  
**2013 Welfare Incomes as a Percentage**  
**of After-tax Average Incomes**

	Total welfare incomes	After-tax average incomes	Welfare income as % of after-tax average incomes
<b>NL</b>			
single employable	\$10,876	\$30,110	36.1%
person with disability	\$10,881	\$30,110	36.1%
single parent, one child	\$20,986	\$37,893	55.4%
couple, two children	\$24,307	\$93,811	25.9%
<b>PE</b>			
single employable	\$7,233	\$29,905	24.2%
person with disability	\$9,501	\$29,905	31.8%
single parent, one child	\$18,172	\$38,200	47.6%
couple, two children	\$26,690	\$81,726	32.7%
<b>NS</b>			
single employable	\$7,076	\$28,778	24.6%
person with disability	\$9,908	\$28,778	34.4%
single parent, one child	\$16,219	\$43,628	37.2%
couple, two children	\$23,114	\$80,190	28.8%

**Table 5 (continued)**  
**2013 Welfare Incomes as a Percentage**  
**of After-tax Average Incomes**

	Total welfare incomes	After-tax average incomes	Welfare income as % of after-tax average incomes
<b>NB</b>			
single employable	\$6,807	\$28,573	23.8%
person with disability	\$8,967	\$28,573	31.4%
single parent, one child	\$16,769	\$42,706	39.3%
couple, two children	\$20,724	\$85,003	24.4%
<b>QC</b>			
single employable	\$8,441	\$29,802	28.3%
person with disability	\$12,250	\$29,802	41.1%
single parent, one child	\$19,413	\$45,676	42.5%
couple, two children	\$25,166	\$89,305	28.2%
<b>ON</b>			
single employable	\$8,224	\$32,260	25.5%
person with disability	\$13,934	\$32,260	43.2%
single parent, one child	\$18,854	\$47,930	39.3%
couple, two children	\$25,437	\$98,010	26.0%

**Table 5 (continued)**  
**2013 Welfare Incomes as a Percentage**  
**of After-tax Average Incomes**

	Total welfare incomes	After-tax average incomes	Welfare income as % of after-tax average incomes
<b>MB</b>			
single employable	\$7,143	\$31,441	22.7%
person with disability	\$9,742	\$31,441	31.0%
single parent, one child	\$15,117	\$43,116	35.1%
couple, two children	\$22,000	\$83,877	26.2%
<b>SK</b>			
single employable	\$8,901	\$36,971	24.1%
person with disability	\$11,364	\$36,971	30.7%
person with disability - SAID	\$13,978	\$36,971	37.8%
single parent, one child	\$18,976	\$48,032	39.5%
couple, two children	\$25,171	\$96,883	26.0%
<b>AB</b>			
single employable	\$7,787	\$41,170	18.9%
person with disability	\$9,988	\$41,170	24.3%
person with disability - AISH	\$19,446	\$41,170	47.2%
single parent, one child	\$16,564	\$51,719	32.0%
couple, two children	\$23,175	\$113,781	20.4%

<b>Table 5 (continued)</b> <b>2013 Welfare Incomes as a Percentage</b> <b>of After-tax Average Incomes</b>			
	Total welfare incomes	After-tax average incomes	Welfare income as % of after-tax average incomes
<b>BC</b>			
single employable	\$7,866	\$30,110	26.1%
person with disability	\$11,470	\$30,110	38.1%
single parent, one child	\$17,329	\$40,351	42.9%
couple, two children	\$22,041	\$92,787	23.8%

Single persons with disabilities were worst off in Alberta at 24.3 percent of after-tax average incomes and better off in Ontario at 43.2 percent. However, individuals receiving benefits under the Assured Income for the Severely Handicapped (AISH) program in Alberta fared best, at 47.2 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 under age 2 ranged from 32.0 percent in Alberta to 55.4 percent in Newfoundland and Labrador. Two-parent households received between 20.4 percent of after-tax incomes in Alberta and 32.7 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. Welfare incomes for the four illustrative households generally ranged between 20 and 40 percent of after-tax average incomes. Only in one case did they exceed 50 percent of after-tax average incomes – i.e., 55.4 percent for single parents in Newfoundland and Labrador.

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 better when compared to the latter measures.

### *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.

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 22.4 percent and 41.8 percent of after-tax median incomes, respectively, as shown in Table 6.

Welfare incomes for single persons with disabilities ranged from 28.8 percent and 52.7 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 56.0 percent of after-tax median incomes.

Single-parent households qualified for welfare incomes that fell between 32.2 percent and 60.8 percent of after-tax median incomes in Alberta and Newfoundland and Labrador, respectively. The welfare incomes of two-parent households ranged from 24.0 percent and 35.5 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 22.4 percent for single employable recipients in Alberta to a high of 60.8 percent of after-tax median incomes for single-parent households in Newfoundland and Labrador.



**Table 6**  
**2013 Welfare Incomes as a Percentage**  
**of After-tax Median Incomes**

	Total welfare incomes	After-tax median incomes	Welfare income as % of after-tax median incomes
<b>NL</b>			
single employable	\$10,876	\$26,013	41.8%
person with disability	\$10,881	\$26,013	41.8%
single parent, one child	\$20,986	\$34,513	60.8%
couple, two children	\$24,307	\$85,720	28.4%
<b>PE</b>			
single employable	\$7,233	\$26,218	27.6%
person with disability	\$9,501	\$26,218	36.2%
single parent, one child	\$18,172	\$33,387	54.4%
couple, two children	\$26,690	\$75,172	35.5%
<b>NS</b>			
single employable	\$7,076	\$25,194	28.1%
person with disability	\$9,908	\$25,194	39.3%
single parent, one child	\$16,219	\$35,025	46.3%
couple, two children	\$23,114	\$73,226	31.6%

**Table 6 (continued)**  
**2013 Welfare Incomes as a Percentage**  
**of After-tax Median Incomes**

	Total welfare incomes	After-tax median incomes	Welfare income as % of after-tax median incomes
<b>NB</b>			
single employable	\$6,807	\$25,399	26.8%
person with disability	\$8,967	\$25,399	35.3%
single parent, one child	\$16,769	\$37,893	44.3%
couple, two children	\$20,724	\$76,400	27.1%
<b>QC</b>			
single employable	\$8,441	\$27,549	30.6%
person with disability	\$12,250	\$27,549	44.5%
single parent, one child	\$19,413	\$43,116	45.0%
couple, two children	\$25,166	\$79,166	31.8%
<b>ON</b>			
single employable	\$8,224	\$26,423	31.1%
person with disability	\$13,934	\$26,423	52.7%
single parent, one child	\$18,854	\$44,140	42.7%
couple, two children	\$25,437	\$87,256	29.2%

**Table 6 (continued)**  
**2013 Welfare Incomes as a Percentage**  
**of After-tax Median Incomes**

	Total welfare incomes	After-tax median incomes	Welfare income as % of after-tax median incomes
<b>MB</b>			
single employable	\$7,143	\$29,495	24.2%
person with disability	\$9,742	\$29,495	33.0%
single parent, one child	\$15,117	\$37,791	40.0%
couple, two children	\$22,000	\$79,166	27.8%
<b>SK</b>			
single employable	\$8,901	\$33,080	26.9%
person with disability	\$11,364	\$33,080	34.4%
person with disability - SAID	\$13,978	\$33,080	42.3%
single parent, one child	\$18,976	\$37,995	49.9%
couple, two children	\$25,171	\$88,383	28.5%
<b>AB</b>			
single employable	\$7,787	\$34,718	22.4%
person with disability	\$9,988	\$34,718	28.8%
person with disability - AISH	\$19,446	\$34,718	56.0%
single parent, one child	\$16,564	\$51,412	32.2%
couple, two children	\$23,175	\$96,371	24.0%

**Table 6 (continued)**  
**2013 Welfare Incomes as a Percentage**  
**of After-tax Median Incomes**

	Total welfare incomes	After-tax average incomes	Welfare income as % of after-tax median incomes
<b>BC</b>			
single employable	\$7,866	\$23,965	32.8%
person with disability	\$11,470	\$23,965	47.9%
single parent, one child	\$17,329	\$32,158	53.9%
couple, two children	\$22,041	\$88,280	25.0%

**Appendix A**  
**2013 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</sup>							
single employable	\$8,496	\$1,800			\$290	\$290	\$10,876
person with disability <sup>5</sup>	\$8,496	\$1,800			\$295	\$290	\$10,881
single parent, one child <sup>7</sup>	\$12,996	\$1,800	\$4,818	\$359	\$663	\$350	\$20,986
couple, two children <sup>7</sup>	\$13,548	\$1,800	\$6,982	\$740	\$801	\$436	\$24,307
<b>PE</b> <sup>8 9 10</sup>							
single employable	\$6,920				\$263	\$50	\$7,233
person with disability <sup>11</sup>	\$9,176				\$275	\$50	\$9,501
single parent, one child	\$12,616		\$4,818		\$663	\$75	\$18,172
couple, two children	\$18,482	\$350	\$6,982		\$801	\$75	\$26,690
<b>NS</b> <sup>12 13 14</sup>							
single employable	\$6,558				\$263	\$255	\$7,076
person with disability	\$9,378				\$275	\$255	\$9,908
single parent, one child <sup>15</sup>	\$9,798		\$4,818	\$625	\$663	\$315	\$16,219
couple, two children <sup>15</sup>	\$13,356	\$150	\$6,982	\$1,450	\$801	\$375	\$23,114

**Appendix A (continued)**  
**2013 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>NB</b> <sup>16 17 18 19 20</sup>							
single employable	\$6,444				\$263	\$100	\$6,807
person with disability	\$7,491	\$1,113			\$264	\$100	\$8,967
single parent, one child <sup>21</sup>	\$9,864	\$1,074	\$4,818	\$250	\$663	\$100	\$16,769
couple, two children <sup>21</sup>	\$11,067	\$1,274	\$6,982	\$500	\$801	\$100	\$20,724
<b>QC</b> <sup>22 23 24 25</sup>							
single employable	\$7,248				\$263	\$931	\$8,441
person with disability	\$11,016				\$303	\$931	\$12,250
single parent, one child <sup>26</sup>	\$8,796	\$960	\$4,818	\$3,132	\$663	\$1,044	\$19,413
couple, two children <sup>26</sup>	\$11,335	\$1,159	\$6,982	\$3,478	\$801	\$1,411	\$25,166
<b>ON</b> <sup>27 28 29</sup>							
single employable	\$7,332				\$263	\$630	\$8,224
person with disability	\$12,933				\$347	\$655	\$13,934
single parent, one child <sup>30</sup>	\$11,262		\$4,818	\$1,155	\$663	\$956	\$18,854
couple, two children <sup>30</sup>	\$13,812		\$6,982	\$2,310	\$801	\$1,532	\$25,437

**Appendix A (continued)**  
**2013 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>MB</b> <sup>31 32 33</sup>							
single employable	\$6,060	\$820			\$263		\$7,143
person with disability	\$7,397	\$2,080			\$265		\$9,742
single parent, one child	\$9,636		\$4,818		\$663		\$15,117
couple, two children	\$14,057	\$160	\$6,982		\$801		\$22,000
<b>SK</b> <sup>34 35 36 37</sup>							
single employable	\$8,404				\$263	\$235	\$8,901
person with disability <sup>38</sup>	\$9,981	\$840			\$308	\$235	\$11,364
person with disability - SAID <sup>39 40</sup>	\$12,595	\$840			\$308	\$235	\$13,978
single parent, one child <sup>41</sup>	\$13,026		\$4,818		\$663	\$469	\$18,976
couple, two children <sup>41</sup>	\$16,522	\$215	\$6,982		\$801	\$651	\$25,171
<b>AB</b> <sup>42</sup>							
single employable	\$7,524				\$263		\$7,787
person with disability	\$8,772	\$936			\$280		\$9,988
person with disability, AISH <sup>43</sup>	\$19,056				\$390		\$19,446
single parent, one child	\$11,196		\$4,705		\$663		\$16,564
couple, two children	\$15,000	\$275	\$7,099		\$801		\$23,175

**Appendix A (continued)**  
**2013 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>BC</b> <sup>44 45</sup>							
single employable	\$7,320	\$35			\$263	\$248	\$7,866
person with disability	\$10,877	\$35			\$310	\$248	\$11,470
single parent, one child	\$11,347	\$80	\$4,818		\$663	\$421	\$17,329
couple, two children	\$13,213	\$365	\$6,982		\$801	\$680	\$22,041
<b>YK</b> <sup>46 47</sup>							
single employable	\$15,936	\$155			\$401		\$16,492
person with disability	\$15,936	\$3,155			\$401		\$19,492
single parent, one child <sup>48 49</sup>	\$20,731	\$260	\$4,818	\$690	\$663		\$27,162
couple, two children <sup>48 49</sup>	\$28,609	\$685	\$6,258	\$1,380	\$801		\$37,733
<b>NWT</b> <sup>50 51</sup>							
single employable	\$16,942				\$401		\$17,343
person with disability <sup>52</sup>	\$17,100	\$4,032			\$401		\$21,533
single parent, one child <sup>53 54</sup>	\$20,781		\$4,818	\$330	\$663		\$26,592
couple, two children <sup>53 54</sup>	\$25,862		\$6,724	\$395	\$801		\$33,782



<b>Appendix A (continued)</b>							
<b>2013 Welfare Incomes, by Household and Component</b>							
	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>55 56 57</sup>							
single employable	\$5,672				\$331		\$6,003
person with disability	\$5,772	\$2,100			\$340		\$8,212
single parent, one child <sup>58 59</sup>	\$7,381		\$4,818	\$330	\$663		\$13,192
couple, two children <sup>57 58</sup>	\$12,256		\$6,982	\$660	\$801		\$20,699

1. Basic social assistance amounts take into account any reduction of benefits due to the clawback of the National Child Benefit Supplement. As of 2013, 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, 2013. The CCTB consists of the CCTB Basic Benefit and the National Child Benefit Supplement (NCB Supplement). The UCCB came into effect in July 2006 and provides a benefit of \$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, 2013.

#### **NEWFOUNDLAND AND LABRADOR**

4. Additional benefits include a supplemental shelter benefit of \$150 per month for the single employable, 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.
5. 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 eligible for supportive services. The supplemental shelter benefit is not paid to clients receiving the Personal Care Allowance. Health and Community Services may provide a shelter top-up for these clients.
6. Provincial tax credits include the HST credit and the Home Heating Rebate Program (\$250 per household per year).
7. The Newfoundland and Labrador Child Benefit increased in July 2013 from \$29.58 to \$30.33 for the first child and from \$31.33 to \$32.16 for the second child.

#### **PRINCE EDWARD ISLAND**

8. In November 2013, shelter rates increased.
9. 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.
10. Provincial tax credits include the PEI Sales Tax Credit. First payments were made in July 2013.

11. 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**

12. In July 2013, personal allowances increased from \$238 to \$255 per month per adult.
13. Additional benefits include the annual School Supplies Supplement of \$50 for the 10-year-old and \$100 for the 15-year-old, which is issued in September.
14. Provincial tax credits include the Affordable Living Tax Credit.
15. The Nova Scotia Child Benefit increase 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 October 2013, Extended Benefits Program rates increased as well as Transitional Assistance rates for all clients except single employables.
18. Additional benefits include the Income Supplement Benefit for families with children to offset high shelter costs (\$1,074 in 2013), the School Supplement of \$100 per child per year and the Disability Supplement. In October 2013, the Income Supplement Benefit increased from \$70 to \$84 monthly for May to October and from \$100 to \$120 monthly for November to April. The Disability Supplement also increased in October 2013 from \$91.67 to \$95.83 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. The New Brunswick Child Benefit is \$20.83 per child per month.

## **QUEBEC**

22. Rates increased in January 2013 for the Social Assistance Program and the Social Solidarity Program.
23. 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 for Employment Allowance.
24. 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.
25. Provincial tax credits include the Solidarity Tax Credit, implemented in July 2011. It replaced the former Quebec Sales Tax Credit, the Property Tax Refund and the Credit for Individuals Living in Northern Villages.
26. The Child Assistance rates increased in January 2013. The maximum monthly benefit as of January 1, 2013, for a one-child family is \$193.25 and for a two-child family it is \$289.83. Single-parent families receive an additional supplement of \$67.75 per month.

## **ONTARIO**

27. Ontario Works Basic Needs Allowance increased in October 2013. OW is paid to the single employable person, the single parent with one child and the couple with two children.
28. Ontario Disability Support Program Basic Needs Allowance increased in October 2013.

29. Provincial tax credits include the Trillium Benefit. In July 2012, the Trillium Benefit combined the Ontario Sales Tax Credit, the Ontario Energy and Property Tax Credit, and the Northern Energy Tax Credit into a single benefit that is paid monthly.
30. Maximum Ontario Child Benefit rates increased from \$91.66 to \$100.83 per month per child in July 2013.

## **MANITOBA**

31. 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, and Rent-Aid.
32. In April 2011, the Manitoba Shelter Benefit was renamed Rent-Aid. It provides a flat-rate, monthly benefit to single persons with disabilities and childless adults on income assistance. In August 2013, Rent-Aid benefits increased from \$60 to \$80 per month.
33. 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**

34. Transitional Employment Assistance rates are used for the single employable, the single parent with one child and the couple with two children. Saskatchewan Assistance Plan rates are used for the single employable person with a disability. Rates paid in Tier A communities are used.
35. In October 2013, the General Living Allowance component of TEA was increased for the single parent with one child and the couple with two children.
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 for the Disabled of \$20 per month, the annual Education Expenses Allowance of \$85 for the 10-year-old and \$130 for the 15-year-old and the Disability Income Benefit for SAID clients.
38. 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.
39. 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 this year, SAID benefits are reported in addition to those paid under SAP.
40. SAID clients living in private housing, room and board, or a rooming arrangement also receive a \$70 Disability Income Benefit. This amount is equivalent to amounts received by individuals with disabilities on SAP through the Disabled Persons Allowance and the Special Transportation Allowance.
41. 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**

42. Additional benefits include \$78 per month for Personal Needs 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.
43. Alberta has a distinct 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 contingent on 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 to clients who have \$3,000 or less in non-exempt assets.)

## **BRITISH COLUMBIA**

44. 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.
45. Provincial tax credits include the BC HST Credit (final payment made for January to March), the BC Sales Tax Credit (for the period April to December) and the Low Income Climate Action Tax Credit.

## **YUKON**

46. All basic rates were increased in November 2013.
47. Additional benefits include the annual Christmas Allowance of \$30 per person, the Winter Clothing Allowance (\$75 for persons under 14 years and \$125 for persons 14 years or over), the annual School Supply Allowance of \$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).
48. Yukon reduces social assistance entitlement by the amount of the NCB Supplement received.
49. The maximum Yukon Child Benefit is \$57.50 per child per month.

## **NORTHWEST TERRITORIES**

50. The Northwest Territories Income Assistance Program generally pays actual costs of shelter, fuel and utilities. Public housing unsubsidized rents have been used for the single parent with one child and the couple with two children.
51. Additional benefits include the Disability Allowance of \$300 per month and the Incidental Allowance for Persons with Disabilities of \$36 per month.
52. The rate for a person with a disability may vary, with some receiving room and board rates.
53. NWT reduces social assistance entitlement by the amount of the NCB Supplement received.
54. The NWT Child Benefit is \$27.50 per child per month. It was reduced if 2012 net income was above \$20,921.

## **NUNAVUT**

55. 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 used. 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 has been 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 in the Nunavut data.
56. Additional benefits include the Incidental Allowance of \$175 a month.
57. 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.
58. Nunavut reduces social assistance entitlement by the amount of the NCB Supplement received.
59. The Nunavut Child Benefit is \$27.50 per child per month. It was reduced if 2012 net income was above \$20,921.

**Appendix B.1**  
**Total Welfare Incomes Over Time, in Constant 2013 Dollars,**  
**Newfoundland and Labrador, 1986-2013**

	Single employable person	Person with disability	Single parent, one child age 2	Couple, two children ages 10 and 15
1986	\$6,344		\$17,894	\$22,378
1989	\$6,233	\$12,440	\$17,533	\$21,497
1990	\$6,313	\$12,438	\$17,798	\$21,716
1991	\$6,405	\$12,276	\$18,311	\$21,594
1992	\$6,569	\$12,424	\$18,852	\$21,540
1993	\$6,489	\$12,256	\$18,635	\$21,274
1994	\$6,484	\$12,246	\$18,618	\$21,257
1995	\$6,344	\$11,981	\$18,211	\$20,797
1996	\$3,730	\$12,223	\$18,359	\$20,907
1997	\$1,775	\$12,689	\$18,771	\$21,441
1998	\$1,779	\$12,625	\$19,106	\$22,005
1999	\$1,773	\$12,511	\$19,386	\$22,539
2000	\$2,366	\$12,317	\$19,309	\$22,547
2001	\$4,115	\$12,115	\$19,346	\$22,867
2002	\$9,974	\$11,877	\$19,200	\$22,863
2003	\$9,721	\$11,560	\$18,867	\$22,578
2004	\$9,556	\$11,351	\$18,721	\$22,522
2005	\$9,411	\$11,168	\$18,576	\$22,476
2006	\$10,028	\$11,751	\$20,099	\$23,673
2007	\$10,292	\$11,976	\$20,686	\$23,850
2008	\$10,166	\$11,811	\$20,460	\$23,638
2009	\$10,293	\$11,935	\$20,706	\$23,969
2010	\$10,173	\$11,786	\$20,484	\$23,753
2011	\$10,312	\$10,906	\$20,401	\$23,625
2012	\$10,910	\$10,931	\$20,998	\$24,267
2013	\$10,876	\$10,881	\$20,986	\$24,307

**Appendix B.2**  
**Total Welfare Incomes Over Time, in Constant 2013 Dollars,**  
**Prince Edward Island, 1986-2013**

	Single employable person	Person with disability	Single parent, one child age 2	Couple, two children ages 10 and 15
1986	\$11,782		\$18,231	\$27,780
1989	\$11,514	\$13,381	\$17,671	\$26,883
1990	\$11,584	\$13,378	\$17,900	\$27,140
1991	\$11,778	\$13,405	\$18,305	\$27,729
1992	\$11,825	\$13,453	\$18,449	\$27,657
1993	\$11,738	\$13,337	\$18,329	\$27,423
1994	\$10,587	\$13,186	\$18,035	\$26,985
1995	\$8,210	\$12,685	\$17,224	\$25,952
1996	\$7,528	\$11,722	\$16,514	\$24,197
1997	\$7,489	\$11,484	\$15,864	\$24,171
1998	\$7,418	\$11,366	\$15,704	\$23,940
1999	\$7,291	\$11,160	\$15,428	\$23,530
2000	\$7,465	\$11,231	\$15,758	\$24,355
2001	\$7,343	\$11,018	\$15,738	\$24,365
2002	\$7,327	\$10,998	\$15,936	\$24,655
2003	\$7,355	\$9,617	\$15,929	\$24,561
2004	\$7,282	\$9,501	\$15,887	\$24,529
2005	\$7,134	\$9,280	\$15,736	\$24,353
2006	\$7,170	\$9,354	\$16,852	\$25,101
2007	\$7,241	\$9,494	\$17,375	\$25,220
2008	\$7,179	\$9,432	\$17,251	\$25,035
2009	\$7,410	\$9,729	\$17,738	\$25,800
2010	\$7,498	\$9,855	\$17,889	\$26,057
2011	\$7,323	\$9,637	\$18,098	\$26,513
2012	\$7,221	\$9,501	\$18,120	\$26,621
2013	\$7,233	\$9,501	\$18,172	\$26,690

**Appendix B.3**  
**Total Welfare Incomes Over Time, in Constant 2013 Dollars,**  
**Nova Scotia, 1986-2013**

	Single employable person	Person with disability	Single parent, one child age 2	Couple, two children ages 10 and 15
1986	\$8,660		\$16,987	\$22,032
1989	\$9,770	\$12,824	\$17,405	\$23,129
1990	\$9,442	\$12,872	\$17,584	\$22,514
1991	\$9,175	\$12,899	\$17,738	\$22,341
1992	\$8,912	\$12,620	\$17,632	\$21,997
1993	\$8,754	\$12,394	\$17,334	\$21,684
1994	\$8,746	\$12,584	\$17,549	\$21,667
1995	\$8,556	\$12,349	\$17,204	\$21,198
1996	\$8,453	\$12,165	\$16,949	\$22,441
1997	\$6,283	\$11,963	\$16,667	\$22,597
1998	\$6,223	\$11,848	\$16,675	\$22,662
1999	\$6,046	\$11,646	\$16,602	\$21,989
2000	\$5,889	\$11,340	\$16,343	\$22,278
2001	\$6,050	\$10,440	\$15,387	\$23,239
2002	\$6,373	\$10,831	\$15,188	\$22,121
2003	\$6,207	\$10,542	\$14,955	\$21,849
2004	\$6,114	\$10,370	\$14,878	\$21,811
2005	\$6,224	\$10,214	\$14,829	\$21,849
2006	\$6,761	\$10,115	\$15,811	\$22,518
2007	\$6,877	\$10,006	\$16,212	\$22,530
2008	\$6,778	\$9,834	\$15,980	\$22,276
2009	\$6,823	\$9,869	\$16,086	\$22,498
2010	\$6,995	\$9,985	\$16,080	\$22,518
2011	\$6,914	\$9,818	\$15,962	\$22,445
2012	\$6,971	\$9,831	\$16,060	\$22,757
2013	\$7,076	\$9,908	\$16,219	\$23,114

**Appendix B.4**  
**Total Welfare Incomes Over Time, in Constant 2013 Dollars,**  
**New Brunswick, 1986-2013**

	Single employable person	Person with disability	Single parent, one child age 2	Couple, two children ages 10 and 15
1986	\$4,268		\$14,809	\$17,848
1989	\$4,732	\$12,213	\$14,476	\$17,021
1990	\$4,779	\$12,149	\$14,557	\$17,049
1991	\$4,869	\$12,006	\$14,594	\$17,382
1992	\$4,737	\$11,902	\$14,556	\$17,445
1993	\$4,672	\$11,822	\$14,565	\$17,437
1994	\$4,705	\$9,351	\$15,072	\$17,947
1995	\$4,620	\$9,308	\$15,634	\$18,585
1996	\$4,600	\$9,250	\$15,547	\$18,449
1997	\$4,572	\$9,319	\$15,661	\$18,757
1998	\$4,529	\$9,277	\$16,036	\$19,482
1999	\$4,451	\$9,121	\$16,285	\$20,055
2000	\$4,337	\$9,204	\$16,182	\$20,112
2001	\$4,238	\$9,302	\$16,188	\$20,355
2002	\$4,148	\$9,408	\$16,068	\$20,363
2003	\$4,042	\$9,462	\$15,812	\$20,138
2004	\$3,974	\$9,296	\$15,705	\$20,103
2005	\$3,934	\$9,178	\$15,677	\$20,167
2006	\$3,927	\$9,133	\$16,648	\$20,801
2007	\$3,934	\$9,111	\$17,011	\$20,752
2008	\$3,967	\$9,142	\$17,074	\$20,848
2009	\$4,048	\$9,297	\$17,351	\$21,219
2010	\$7,054	\$9,138	\$17,109	\$20,961
2011	\$6,959	\$8,996	\$16,766	\$20,645
2012	\$6,862	\$8,918	\$16,608	\$20,501
2013	\$6,807	\$8,967	\$16,769	\$20,724



**Appendix B.5**  
**Total Welfare Incomes Over Time, in Constant 2013 Dollars,**  
**Quebec, 1986-2013**

	Single employable person	Person with disability	Single parent, one child age 2	Couple, two children ages 10 and 15
1986	\$4,493		\$17,037	\$23,836
1989	\$5,887	\$10,491	\$15,747	\$21,686
1990	\$8,420	\$10,995	\$16,957	\$21,553
1991	\$8,920	\$11,495	\$16,009	\$22,539
1992	\$9,044	\$11,719	\$17,774	\$22,801
1993	\$9,063	\$11,715	\$18,397	\$23,320
1994	\$8,883	\$11,912	\$18,767	\$23,077
1995	\$8,691	\$11,660	\$18,373	\$22,578
1996	\$8,561	\$11,743	\$17,896	\$22,074
1997	\$8,296	\$11,708	\$17,206	\$21,064
1998	\$8,176	\$11,810	\$17,187	\$21,264
1999	\$8,227	\$11,833	\$17,129	\$21,178
2000	\$8,085	\$11,697	\$16,667	\$20,959
2001	\$8,057	\$11,700	\$16,727	\$21,250
2002	\$8,171	\$11,739	\$16,946	\$21,664
2003	\$8,076	\$11,608	\$16,815	\$21,586
2004	\$8,081	\$11,618	\$16,864	\$21,757
2005	\$7,975	\$11,546	\$17,673	\$23,768
2006	\$7,915	\$11,595	\$18,616	\$24,371
2007	\$7,817	\$11,560	\$18,792	\$24,100
2008	\$7,686	\$11,438	\$18,541	\$23,817
2009	\$7,846	\$11,675	\$18,867	\$24,265
2010	\$7,751	\$11,527	\$18,666	\$24,022
2011	\$7,741	\$11,459	\$18,473	\$23,830
2012	\$8,307	\$12,065	\$19,167	\$24,810
2013	\$8,441	\$12,250	\$19,413	\$25,166

**Appendix B.6**  
**Total Welfare Incomes Over Time, in Constant 2013 Dollars,**  
**Ontario, 1986-2013**

	Single employable person	Person with disability	Single parent, one child age 2	Couple, two children ages 10 and 15
1986	\$9,601		\$19,186	\$25,384
1989	\$10,437	\$15,018	\$20,481	\$26,853
1990	\$11,498	\$16,147	\$23,014	\$30,835
1991	\$11,988	\$16,733	\$23,873	\$31,843
1992	\$12,273	\$16,920	\$24,162	\$32,179
1993	\$12,236	\$16,825	\$24,093	\$32,049
1994	\$12,257	\$16,848	\$24,124	\$31,827
1995	\$11,393	\$16,486	\$22,491	\$29,540
1996	\$9,403	\$16,239	\$18,887	\$24,963
1997	\$9,279	\$15,969	\$18,600	\$24,588
1998	\$9,176	\$15,816	\$18,418	\$24,342
1999	\$9,019	\$15,546	\$18,107	\$23,939
2000	\$8,784	\$15,137	\$17,706	\$23,441
2001	\$8,577	\$14,774	\$17,368	\$23,023
2002	\$8,391	\$14,445	\$17,034	\$22,595
2003	\$8,171	\$14,059	\$16,631	\$22,073
2004	\$8,180	\$14,060	\$16,717	\$22,116
2005	\$8,044	\$13,841	\$16,590	\$22,159
2006	\$7,944	\$13,692	\$17,491	\$22,695
2007	\$7,931	\$13,632	\$18,100	\$23,185
2008	\$7,911	\$13,608	\$17,951	\$22,828
2009	\$8,049	\$13,847	\$18,640	\$24,351
2010	\$8,278	\$14,071	\$19,371	\$25,419
2011	\$8,298	\$14,103	\$19,099	\$25,222
2012	\$8,141	\$13,897	\$18,765	\$25,168
2013	\$8,224	\$13,934	\$18,854	\$25,437

**Appendix B.7**  
**Total Welfare Incomes Over Time, in Constant 2013 Dollars,**  
**Manitoba, 1986-2013**

	Single employable person	Person with disability	Single parent, one child age 2	Couple, two children ages 10 and 15
1986	\$9,527		\$16,708	\$26,279
1989	\$9,998	\$10,862	\$16,381	\$28,068
1990	\$10,241	\$10,836	\$16,484	\$28,918
1991	\$10,305	\$10,845	\$16,561	\$29,381
1992	\$10,377	\$13,111	\$17,950	\$29,759
1993	\$10,206	\$11,849	\$16,338	\$27,416
1994	\$9,526	\$11,789	\$16,245	\$27,846
1995	\$9,333	\$11,534	\$15,886	\$27,230
1996	\$8,657	\$11,361	\$15,648	\$24,749
1997	\$7,538	\$11,172	\$15,387	\$23,086
1998	\$7,466	\$11,065	\$15,240	\$22,629
1999	\$7,338	\$10,968	\$14,975	\$22,242
2000	\$7,148	\$10,746	\$14,950	\$22,067
2001	\$6,981	\$10,490	\$15,486	\$22,262
2002	\$6,830	\$10,257	\$15,717	\$22,230
2003	\$6,652	\$9,983	\$15,470	\$22,593
2004	\$6,794	\$10,060	\$15,370	\$23,415
2005	\$6,679	\$9,874	\$15,248	\$23,370
2006	\$6,555	\$9,925	\$16,060	\$23,754
2007	\$6,415	\$9,938	\$16,145	\$23,315
2008	\$6,914	\$10,041	\$15,863	\$22,940
2009	\$7,312	\$10,111	\$15,911	\$23,044
2010	\$7,282	\$10,031	\$15,695	\$22,754
2011	\$7,088	\$9,757	\$15,290	\$22,182
2012	\$7,100	\$9,727	\$15,153	\$22,015
2013	\$7,143	\$9,742	\$15,117	\$22,000

**Appendix B.8**  
**Total Welfare Incomes Over Time, in Constant 2013 Dollars,**  
**Saskatchewan, 1986-2013**

	Single employable person	Person with disability	Person with disability - SAID	Single parent, one child age 2	Couple, two children ages 10 and 15
1986	\$7,975			\$18,353	\$26,934
1989	\$8,095	\$13,120		\$18,257	\$26,095
1990	\$8,030	\$12,836		\$18,086	\$25,693
1991	\$7,983	\$12,562		\$17,837	\$25,298
1992	\$8,139	\$12,338		\$17,554	\$25,288
1993	\$8,547	\$12,215		\$17,353	\$24,943
1994	\$8,539	\$12,202		\$17,331	\$25,003
1995	\$7,670	\$11,938		\$16,952	\$24,466
1996	\$8,229	\$12,091		\$16,698	\$24,100
1997	\$7,429	\$10,829		\$16,419	\$22,527
1998	\$7,380	\$10,817		\$15,198	\$22,449
1999	\$7,587	\$11,085		\$15,701	\$23,254
2000	\$7,585	\$11,000		\$15,720	\$23,115
2001	\$7,579	\$10,976		\$15,727	\$23,203
2002	\$7,460	\$10,749		\$15,453	\$22,833
2003	\$7,424	\$10,648		\$15,042	\$22,413
2004	\$7,330	\$10,616		\$14,911	\$22,355
2005	\$7,649	\$10,209		\$15,194	\$22,187
2006	\$9,618	\$10,526		\$17,688	\$24,359
2007	\$8,346	\$10,759		\$16,868	\$22,731
2008	\$8,737	\$11,273		\$17,661	\$24,345
2009	\$9,421	\$11,698		\$19,231	\$25,753
2010	\$9,203	\$11,800		\$18,767	\$25,262
2011	\$9,104	\$11,632		\$18,471	\$24,740
2012	\$8,981	\$11,369		\$18,536	\$24,799
2013	\$8,901	\$11,364	\$13,978	\$18,976	\$25,171

**Appendix B.9**  
**Total Welfare Incomes Over Time, in Constant 2013 Dollars,**  
**Alberta, 1986-2013**

	Single employable person	Person with disability	Person with disability- AISH	Single parent, one child age 2	Couple, two children ages 10 and 15
1986	\$11,348			\$18,458	\$28,859
1989	\$8,001	\$9,868		\$16,609	\$25,403
1990	\$7,752	\$9,533		\$16,218	\$24,654
1991	\$8,597	\$10,212		\$17,247	\$27,235
1992	\$8,526	\$10,022		\$17,101	\$26,904
1993	\$8,047	\$9,734		\$16,494	\$26,005
1994	\$7,060	\$9,702		\$15,492	\$24,669
1995	\$6,908	\$9,518		\$15,142	\$24,349
1996	\$6,804	\$9,376		\$14,905	\$23,984
1997	\$6,729	\$9,258		\$14,760	\$23,679
1998	\$6,756	\$9,262		\$14,913	\$23,828
1999	\$6,640	\$9,334		\$15,038	\$23,689
2000	\$6,468	\$9,765		\$14,835	\$23,511
2001	\$6,318	\$9,540		\$14,593	\$23,104
2002	\$6,182	\$9,335		\$14,287	\$22,610
2003	\$6,021	\$9,253		\$14,217	\$22,440
2004	\$5,917	\$9,204		\$14,253	\$22,482
2005	\$5,797	\$9,013		\$14,150	\$22,383
2006	\$6,141	\$9,581	\$14,124	\$15,885	\$24,588
2007	\$5,569	\$9,292	\$14,050	\$15,088	\$22,371
2008	\$5,838	\$9,443	\$14,394	\$15,166	\$22,284
2009	\$7,770	\$10,122	\$15,341	\$16,899	\$23,714
2010	\$7,636	\$9,955	\$15,403	\$16,663	\$23,422
2011	\$7,421	\$9,679	\$14,975	\$16,232	\$22,832
2012	\$7,718	\$9,939	\$18,392	\$16,480	\$23,062
2013	\$7,787	\$9,988	\$19,446	\$16,564	\$23,175

**Appendix B.10**  
**Total Welfare Incomes Over Time, in Constant 2013 Dollars,**  
**British Columbia, 1986-2013**

	Single employable person	Person with disability	Single parent, one child age 2	Couple, two children ages 10 and 15
1986	\$8,106		\$16,588	\$23,919
1989	\$9,008	\$12,387	\$18,023	\$23,543
1990	\$9,320	\$12,933	\$18,483	\$23,936
1991	\$8,942	\$12,853	\$18,505	\$23,927
1992	\$9,503	\$13,287	\$19,116	\$24,858
1993	\$9,527	\$13,371	\$19,150	\$24,932
1994	\$9,764	\$13,691	\$19,576	\$25,588
1995	\$9,585	\$13,445	\$19,206	\$25,104
1996	\$8,744	\$13,247	\$18,920	\$24,728
1997	\$8,598	\$13,027	\$18,537	\$24,181
1998	\$8,514	\$12,902	\$18,359	\$23,949
1999	\$8,368	\$12,681	\$18,059	\$23,571
2000	\$8,215	\$12,448	\$17,791	\$23,231
2001	\$8,110	\$12,286	\$17,671	\$23,125
2002	\$7,934	\$12,015	\$16,832	\$22,382
2003	\$7,701	\$11,725	\$16,340	\$21,613
2004	\$7,566	\$11,512	\$16,162	\$21,416
2005	\$7,411	\$12,233	\$16,012	\$21,199
2006	\$7,273	\$12,009	\$16,809	\$21,632
2007	\$8,108	\$12,249	\$17,869	\$22,331
2008	\$8,360	\$12,247	\$18,086	\$22,613
2009	\$8,345	\$12,224	\$18,133	\$22,725
2010	\$8,246	\$12,055	\$18,046	\$22,774
2011	\$8,137	\$11,836	\$17,820	\$22,533
2012	\$8,029	\$11,670	\$17,658	\$22,602
2013	\$7,866	\$11,470	\$17,329	\$22,041

**Appendix B.11**  
**Total Welfare Incomes Over Time, in Constant 2013 Dollars,**  
**Yukon, 1986-2013**

	Single employable person	Person with disability	Single parent, one child age 2	Couple, two children ages 10 and 15
1986	\$9,631		\$19,287	\$30,482
1989	\$11,742	\$13,121	\$21,175	\$32,134
1990	\$12,001	\$13,323	\$21,590	\$32,144
1991	\$12,012	\$13,277	\$21,778	\$32,676
1992	\$11,864	\$13,117	\$21,670	\$32,718
1993	\$11,654	\$12,882	\$21,296	\$32,150
1994	\$11,640	\$12,868	\$21,277	\$32,118
1995	\$11,388	\$13,515	\$20,817	\$31,423
1996	\$11,218	\$13,321	\$20,505	\$30,952
1997	\$15,173	\$17,250	\$24,717	\$35,801
1998	\$14,998	\$17,085	\$24,480	\$35,458
1999	\$14,770	\$16,793	\$24,458	\$34,852
2000	\$14,461	\$16,413	\$23,878	\$34,070
2001	\$15,496	\$17,406	\$24,763	\$34,814
2002	\$15,287	\$17,150	\$24,348	\$34,525
2003	\$14,892	\$16,697	\$23,745	\$33,714
2004	\$14,621	\$16,400	\$23,452	\$33,452
2005	\$14,312	\$16,922	\$22,765	\$33,223
2006	\$14,039	\$17,448	\$23,188	\$32,929
2007	\$13,729	\$17,069	\$22,968	\$32,005
2008	\$14,738	\$18,007	\$24,633	\$34,568
2009	\$16,491	\$19,745	\$27,350	\$37,920
2010	\$16,458	\$19,632	\$27,234	\$37,767
2011	\$16,073	\$19,145	\$26,575	\$36,861
2012	\$16,237	\$19,264	\$26,791	\$37,184
2013	\$16,492	\$19,492	\$27,162	\$37,733

**Appendix B.12**  
**Total Welfare Incomes Over Time, in Constant 2013 Dollars,**  
**Northwest Territories, 1986-2013**

	Single employable person	Person with disability	Single parent, one child age 2	Couple, two children ages 10 and 15
1993	\$16,645	\$18,804	\$29,981	\$36,333
1994	\$16,623	\$18,784	\$29,950	\$36,347
1995	\$16,263	\$18,377	\$29,302	\$35,560
1996	\$15,916	\$18,413	\$28,739	\$34,862
1997	\$10,504	\$13,368	\$25,384	\$33,988
1998	\$10,379	\$13,292	\$25,511	\$34,369
1999	\$11,525	\$14,410	\$27,169	\$36,501
2000	\$11,236	\$14,045	\$26,517	\$35,653
2001	\$11,272	\$14,289	\$26,112	\$35,042
2002	\$14,412	\$18,569	\$26,455	\$35,550
2003	\$15,287	\$19,632	\$25,868	\$34,901
2004	\$15,113	\$19,347	\$25,522	\$34,711
2005	\$15,624	\$19,832	\$26,000	\$36,315
2006	\$15,335	\$19,458	\$26,361	\$35,731
2007	\$16,391	\$20,855	\$21,185	\$34,514
2008	\$18,616	\$23,144	\$28,417	\$36,075
2009	\$18,580	\$23,088	\$28,381	\$35,970
2010	\$18,257	\$22,053	\$27,912	\$35,402
2011	\$17,741	\$22,044	\$27,138	\$34,421
2012	\$17,490	\$21,718	\$26,784	\$33,996
2013	\$17,343	\$21,533	\$26,592	\$33,782



**Appendix B.13**  
**Total Welfare Incomes Over Time, in Constant 2013 Dollars,**  
**Nunavut, 1986-2013**

	Single employable person	Person with disability	Single parent, one child age 2	Couple, two children ages 10 and 15
1999	\$13,752	\$16,590	\$37,204	\$45,271
2000	\$13,429	\$16,184	\$36,286	\$44,190
2001	\$13,144	\$15,827	\$35,488	\$43,263
2002	\$12,803	\$15,480	\$34,746	\$42,063
2003	\$12,578	\$15,307	\$25,501	\$41,537
2004	\$12,564	\$15,243	\$25,378	\$41,496
2005	\$12,595	\$15,217	\$25,433	\$41,126
2006	\$16,948	\$19,521	\$30,432	\$45,342
2007	\$42,547	\$45,039	\$49,489	\$55,434
2008	\$44,169	\$46,603	\$50,164	\$55,060
2009	\$47,025	\$49,428	\$52,441	\$56,204
2010	\$43,467	\$47,900	\$51,505	\$57,488
2011	\$42,822	\$46,627	\$50,695	\$56,532
2012	\$7,753	\$9,973	\$14,898	\$22,435
2013	\$6,003	\$8,212	\$13,192	\$20,699